



OFFICE OF INSURANCE REGULATION

I-FILE WORKFLOW SYSTEM

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HRCS Rating Example, Explanations and Support
Personal Residential Wind Only Account - Homeowners Building and Contents

HO-3 \$150K New Construction
Territory 59 (Bay County)

Item	Description	HURRICANE	Manual Page	OTHER WIND	Manual Page
		Amount/Factor (a)		Amount/Factor (b)	
1	Base Rate	\$7.39	BR 5-1	\$0.37	BR 5-1
2	Amount of Coverage (in thousands)	\$150		\$150	
3	Amount of Insurance Factor	1.000	GR 1-11	1.000	GR 1-11
4	Masonry Construction Modifier	(0.02)	DS 3-1	(0.02)	DS 3-1
5	Deductible Factor (\$500/2%)	0.00	DS 3-2	0.31	DS 3-2
6	* Windstorm Mitigation Factor	0.77	DS-11	0.77	DS-11
7	Maximum WMC + BCEG = 0.65	0.65	DS 3-10	0.65	DS 3-10
8	Reinsurance & Catastrophe Surcharge Factor	0.150	DS 3-14	0.150	DS 3-14
9	Tax-Exempt Surcharge Factor	0.0175	DS 3-14	0.0175	DS 3-14
10	FHCF Buildup Factor	0.0159	DS 3-15	0.000	DS 3-15
11	FHCF Emergency Assessment	0.000	DS 3-15	0.000	DS 3-15
12	Citizens Emergency Assessment	0.000	DS 3-15	0.000	DS 3-15
13	Age of Home Factor	(0.06)	DS 3-14	(0.06)	DS 3-14
14	Replacement Cost on Contents Factor	0.1500	OC 4-1	0.1500	OC 4-1

Hurricane Premium Development

Item	Description	Total
15	Base Class Premium = 1a x 2a x 3a	\$1,109
16	Dollar Credit for Masonry Construction = 15 x 4a	-\$22
17	Deductible Charge = 15 x 5a	\$0
18	Windstorm Mitigation Credit = -15 x MIN(5a, 6a)	-\$721
19	Age of Home Charge = 15 x 13a	-\$67
20	Personal Property Replacement Cost = 15 * 14a	\$166
21	Total Before Surcharges = 15 + 16 + 17 + 18 + 19 + 20	\$465
22	Reinsurance & Catastrophe Dollar Surcharge = 21 x 8a	\$70
23	Tax-Exempt Surcharge = 21 x 9a	\$8
24	FHCF Buildup Surcharge = 21 x 10a	\$7
25	FHCF Emergency Assessment = 21 x 11a	\$0
26	Citizens Emergency Assessment = 21 x 12a	\$0
27	TOTAL HURRICANE PREMIUM= 21 + 22 + 23 + 24 + 25 + 26	\$550

Other Wind Premium Development

Item	Description	Total
28	Base Class Premium = 1b x 2b x 3b	\$56
29	Dollar Credit for Masonry Construction = 28 x 4b	-\$1
30	Deductible Charge = 28 x 5b	\$17
31	Windstorm Mitigation Credit = -28 x MIN(5b, 6b)	-\$36
32	Age of Home Charge = 28 x 13b	-\$3
33	Personal Property Replacement Cost = 28 * 14b	\$8
34	Total Before Surcharges = 28 + 29 + 30 + 31 + 32 + 33	\$41
35	Reinsurance & Catastrophe Dollar Surcharge = 34 x 8b	\$6
36	Tax-Exempt Surcharge = 34 x 9b	\$1
37	FHCF Buildup Surcharge = 34 x 10b	\$0
38	FHCF Emergency Assessment = 34 x 11b	\$0
39	Citizens Emergency Assessment = 34 x 12b	\$0
40	TOTAL OTHER WIND PREMIUM= 34 + 35 + 36 + 37 + 38 + 39	\$48

Total Discount Capping Adjustment

Item	Description	Total
41	Combined Hurricane and Other Wind Base Class Premium = 15 + 28	\$1,165
42	Total Discount = -(16 + 18 + 19 + 29 + 31 + 32)	\$850
43	Total Discount Percentage = 42 / 41	73%

The maximum total discount percentage is 94% for dwellings. This value is not reached so the total discount capping does not apply to this example.

Total Premium Development

Item	Description	Total
44	TOTAL HURRICANE PREMIUM= 27	\$550
45	TOTAL OTHER WIND PREMIUM= 40	\$48
46	TOTAL PREMIUM= 44 + 45	\$598

Notes:

* For PR-W policies, only terrain C applies to the wind mitigation credits.

HRCS Rating Example, Explanations and Support
Personal Residential Wind Only Account - Homeowners Building and Contents

**HO-3 \$150K Pre-2001 Construction
Territory 59 (Bay County)**

Item	Description	HURRICANE	Manual Page	OTHER WIND	Manual Page
		Amount/Factor (a)		Amount/Factor (b)	
1	Base Rate	\$7.39	BR 5-1	\$0.37	BR 5-1
2	Amount of Coverage (in thousands)	\$150		\$150	
3	Amount of Insurance Factor	1.000	GR 1-11	1.000	GR 1-11
4	Masonry Construction Modifier	(0.02)	DS 3-1	(0.02)	DS 3-1
5	Deductible Factor (\$500/2%)	0.00	DS 3-2	0.31	DS 3-2
6	* Windstorm Mitigation Factor	0.00	DS-11	0.00	DS-11
7	Maximum WMC + BCEG = 0.65	0.65	DS 3-10	0.65	DS 3-10
8	Reinsurance & Catastrophe Surcharge Factor	0.150	DS 3-14	0.150	DS 3-14
9	Tax-Exempt Surcharge Factor	0.0175	DS 3-14	0.0175	DS 3-14
10	FHCF Buildup Factor	0.0159	DS 3-15	0.000	DS 3-15
11	FHCF Emergency Assessment	0.000	DS 3-15	0.000	DS 3-15
12	Citizens Emergency Assessment	0.000	DS 3-15	0.000	DS 3-15
13	Age of Home Factor	0.00	DS 3-14	0.00	DS 3-14
14	Replacement Cost on Contents Factor	0.1500	OC 4-1	0.1500	OC 4-1

Hurricane Premium Development

Item	Description	Total
15	Base Class Premium = 1a x 2a x 3a	\$1,109
16	Dollar Credit for Masonry Construction = 15 x 4a	\$-22
17	Deductible Charge = 15 x 5a	\$0
18	Windstorm Mitigation Credit = -15 x MIN(5a, 6a)	\$0
19	Age of Home Charge = 15 x 13a	\$0
20	Personal Property Replacement Cost = 15 * 14a	\$166
21	Total Before Surcharges = 15 + 16 + 17 + 18 + 19 + 20	\$1,253
22	Reinsurance & Catastrophe Dollar Surcharge = 21 x 8a	\$188
23	Tax-Exempt Surcharge = 21 x 9a	\$22
24	FHCF Buildup Surcharge = 21 x 10a	\$20
25	FHCF Emergency Assessment = 21 x 11a	\$0
26	Citizens Emergency Assessment = 21 x 12a	\$0
27	TOTAL HURRICANE PREMIUM= 21 + 22 + 23 + 24 + 25 + 26	\$1,483

Other Wind Premium Development

Item	Description	Total
28	Base Class Premium = 1b x 2b x 3b	\$56
29	Dollar Credit for Masonry Construction = 28 x 4b	\$-1
30	Deductible Charge = 28 x 5b	\$17
31	Windstorm Mitigation Credit = -28 x MIN(5b, 6b)	\$0
32	Age of Home Charge = 28 x 13b	\$0
33	Personal Property Replacement Cost = 28 * 14b	\$8
34	Total Before Surcharges = 28 + 29 + 30 + 31 + 32 + 33	\$80
35	Reinsurance & Catastrophe Dollar Surcharge = 34 x 8b	\$12
36	Tax-Exempt Surcharge = 34 x 9b	\$1
37	FHCF Buildup Surcharge = 34 x 10b	\$0
38	FHCF Emergency Assessment = 34 x 11b	\$0
39	Citizens Emergency Assessment = 34 x 12b	\$0
40	TOTAL OTHER WIND PREMIUM= 34 + 35 + 36 + 37 + 38 + 39	\$93

Total Discount Capping Adjustment

Item	Description	Total
41	Combined Hurricane and Other Wind Base Class Premium = 15 + 28	\$1,165
42	Total Discount = -(16 + 18 + 19 + 29 + 31 + 32)	\$23
43	Total Discount Percentage = 42 / 41	2%

The maximum total discount percentage is 94% for dwellings. This value is not reached so the total discount capping does not apply to this example.

Total Premium Development

Item	Description	Total
44	TOTAL HURRICANE PREMIUM= 27	\$1,483
45	TOTAL OTHER WIND PREMIUM= 40	\$93
46	TOTAL PREMIUM= 44 + 45	\$1,576

Notes:

* For PR-W policies, only terrain C applies to the wind mitigation credits.

HRCS Rating Example, Explanations and Support
Personal Residential Wind Only Account - Homeowners Building and Contents

**HO-3 \$150K Pre-2001 Construction with Mitigation Credit
Territory 59 (Bay County)**

Item	Description	HURRICANE	Manual Page	OTHER WIND	Manual Page
		Amount/Factor (a)		Amount/Factor (b)	
1	Base Rate	\$7.39	BR 5-1	\$0.37	BR 5-1
2	Amount of Coverage (in thousands)	\$150		\$150	
3	Amount of Insurance Factor	1.000	GR 1-11	1.000	GR 1-11
4	Masonry Construction Modifier	(0.02)	DS 3-1	(0.02)	DS 3-1
5	Deductible Factor (\$500/2%)	0.00	DS 3-2	0.31	DS 3-2
6	* Windstorm Mitigation Factor	0.89	DS-11	0.89	DS-11
7	Maximum WMC + BCEG = 0.65	0.65	DS 3-10	0.65	DS 3-10
8	Reinsurance & Catastrophe Surcharge Factor	0.150	DS 3-14	0.150	DS 3-14
9	Tax-Exempt Surcharge Factor	0.0175	DS 3-14	0.0175	DS 3-14
10	FHCF Buildup Factor	0.0159	DS 3-15	0.000	DS 3-15
11	FHCF Emergency Assessment	0.000	DS 3-15	0.000	DS 3-15
12	Citizens Emergency Assessment	0.000	DS 3-15	0.000	DS 3-15
13	Age of Home Factor	0.00	DS 3-14	0.00	DS 3-14
14	Replacement Cost on Contents Factor	0.1500	OC 4-1	0.1500	OC 4-1

Hurricane Premium Development

Item	Description	Total
15	Base Class Premium = 1a x 2a x 3a	\$1,109
16	Dollar Credit for Masonry Construction = 15 x 4a	-\$22
17	Deductible Charge = 15 x 5a	\$0
18	Windstorm Mitigation Credit = -15 x MIN(5a, 6a)	-\$721
19	Age of Home Charge = 15 x 13a	\$0
20	Personal Property Replacement Cost = 15 * 14a	\$166
21	Total Before Surcharges = 15 + 16 + 17 + 18 + 19 + 20	\$532
22	Reinsurance & Catastrophe Dollar Surcharge = 21 x 8a	\$80
23	Tax-Exempt Surcharge = 21 x 9a	\$9
24	FHCF Buildup Surcharge = 21 x 10a	\$8
25	FHCF Emergency Assessment = 21 x 11a	\$0
26	Citizens Emergency Assessment = 21 x 12a	\$0
27	TOTAL HURRICANE PREMIUM= 21 + 22 + 23 + 24 + 25 + 26	\$629

Other Wind Premium Development

Item	Description	Total
28	Base Class Premium = 1b x 2b x 3b	\$56
29	Dollar Credit for Masonry Construction = 28 x 4b	-\$1
30	Deductible Charge = 28 x 5b	\$17
31	Windstorm Mitigation Credit = -28 x MIN(5b, 6b)	-\$36
32	Age of Home Charge = 28 x 13b	\$0
33	Personal Property Replacement Cost = 28 * 14b	\$8
34	Total Before Surcharges = 28 + 29 + 30 + 31 + 32 + 33	\$44
35	Reinsurance & Catastrophe Dollar Surcharge = 34 x 8b	\$7
36	Tax-Exempt Surcharge = 34 x 9b	\$1
37	FHCF Buildup Surcharge = 34 x 10b	\$0
38	FHCF Emergency Assessment = 34 x 11b	\$0
39	Citizens Emergency Assessment = 34 x 12b	\$0
40	TOTAL OTHER WIND PREMIUM= 34 + 35 + 36 + 37 + 38 + 39	\$52

Total Discount Capping Adjustment

Item	Description	Total
41	Combined Hurricane and Other Wind Base Class Premium = 15 + 28	\$1,165
42	Total Discount = -(16 + 18 + 19 + 29 + 31 + 32)	\$780
43	Total Discount Percentage = 42 / 41	67%

The maximum total discount percentage is 94% for dwellings. This value is not reached so the total discount capping does not apply to this example.

Total Premium Development

Item	Description	Total
44	TOTAL HURRICANE PREMIUM= 27	\$629
45	TOTAL OTHER WIND PREMIUM= 40	\$52
46	TOTAL PREMIUM= 44 + 45	\$681

Notes:

* For PR-W policies, only terrain C applies to the wind mitigation credits.

HRCS Rating Example, Explanations and Support
Personal Residential Wind Only Account - Homeowners Building and Contents

HO-3 \$300K New Construction
Territory 59 (Bay County)

Item	Description	HURRICANE	Manual Page	OTHER WIND	Manual Page
		Amount/Factor (a)		Amount/Factor (b)	
1	Base Rate	\$7.39	BR 5-1	\$0.37	BR 5-1
2	Amount of Coverage (in thousands)	\$300		\$300	
3	Amount of Insurance Factor	1.004	GR 1-11	1.004	GR 1-11
4	Masonry Construction Modifier	(0.02)	DS 3-1	(0.02)	DS 3-1
5	Deductible Factor (\$500/2%)	0.00	DS 3-2	0.31	DS 3-2
6	* Windstorm Mitigation Factor	0.77	DS-11	0.77	DS-11
7	Maximum WMC + BCEG = 0.65	0.65	DS 3-10	0.65	DS 3-10
8	Reinsurance & Catastrophe Surcharge Factor	0.150	DS 3-14	0.150	DS 3-14
9	Tax-Exempt Surcharge Factor	0.0175	DS 3-14	0.0175	DS 3-14
10	FHCF Buildup Factor	0.0159	DS 3-15	0.000	DS 3-15
11	FHCF Emergency Assessment	0.000	DS 3-15	0.000	DS 3-15
12	Citizens Emergency Assessment	0.000	DS 3-15	0.000	DS 3-15
13	Age of Home Factor	(0.06)	DS 3-14	(0.06)	DS 3-14
14	Replacement Cost on Contents Factor	0.1500	OC 4-1	0.1500	OC 4-1

Hurricane Premium Development

Item	Description	Total
15	Base Class Premium = 1a x 2a x 3a	\$2,226
16	Dollar Credit for Masonry Construction = 15 x 4a	-\$45
17	Deductible Charge = 15 x 5a	\$0
18	Windstorm Mitigation Credit = -15 x MIN(5a, 6a)	\$-1,447
19	Age of Home Charge = 15 x 13a	-\$134
20	Personal Property Replacement Cost = 15 * 14a	\$334
21	Total Before Surcharges = 15 + 16 + 17 + 18 + 19 + 20	\$934
22	Reinsurance & Catastrophe Dollar Surcharge = 21 x 8a	\$140
23	Tax-Exempt Surcharge = 21 x 9a	\$16
24	FHCF Buildup Surcharge = 21 x 10a	\$15
25	FHCF Emergency Assessment = 21 x 11a	\$0
26	Citizens Emergency Assessment = 21 x 12a	\$0
27	TOTAL HURRICANE PREMIUM= 21 + 22 + 23 + 24 + 25 + 26	\$1,105

Other Wind Premium Development

Item	Description	Total
28	Base Class Premium = 1b x 2b x 3b	\$111
29	Dollar Credit for Masonry Construction = 28 x 4b	-\$2
30	Deductible Charge = 28 x 5b	\$34
31	Windstorm Mitigation Credit = -28 x MIN(5b, 6b)	-\$72
32	Age of Home Charge = 28 x 13b	-\$7
33	Personal Property Replacement Cost = 28 * 14b	\$17
34	Total Before Surcharges = 28 + 29 + 30 + 31 + 32 + 33	\$81
35	Reinsurance & Catastrophe Dollar Surcharge = 34 x 8b	\$12
36	Tax-Exempt Surcharge = 34 x 9b	\$1
37	FHCF Buildup Surcharge = 34 x 10b	\$0
38	FHCF Emergency Assessment = 34 x 11b	\$0
39	Citizens Emergency Assessment = 34 x 12b	\$0
40	TOTAL OTHER WIND PREMIUM= 34 + 35 + 36 + 37 + 38 + 39	\$94

Total Discount Capping Adjustment

Item	Description	Total
41	Combined Hurricane and Other Wind Base Class Premium = 15 + 28	\$2,337
42	Total Discount = -(16 + 18 + 19 + 29 + 31 + 32)	\$1,707
43	Total Discount Percentage = 42 / 41	73%

The maximum total discount percentage is 94% for dwellings. This value is not reached so the total discount capping does not apply to this example.

Total Premium Development

Item	Description	Total
44	TOTAL HURRICANE PREMIUM= 27	\$1,105
45	TOTAL OTHER WIND PREMIUM= 40	\$94
46	TOTAL PREMIUM= 44 + 45	\$1,199

Notes:

* For PR-W policies, only terrain C applies to the wind mitigation credits.

HRCS Rating Example, Explanations and Support
Personal Residential Wind Only Account - Homeowners Building and Contents

**HO-3 \$300K Pre-2001 Construction
Territory 59 (Bay County)**

Item	Description	HURRICANE	Manual Page	OTHER WIND	Manual Page
		Amount/Factor (a)		Amount/Factor (b)	
1	Base Rate	\$7.39	BR 5-1	\$0.37	BR 5-1
2	Amount of Coverage (in thousands)	\$300		\$300	
3	Amount of Insurance Factor	1.004	GR 1-11	1.004	GR 1-11
4	Masonry Construction Modifier	(0.02)	DS 3-1	(0.02)	DS 3-1
5	Deductible Factor (\$500/2%)	0.00	DS 3-2	0.31	DS 3-2
6	* Windstorm Mitigation Factor	0.00	DS-11	0.00	DS-11
7	Maximum WMC + BCEG = 0.65	0.65	DS 3-10	0.65	DS 3-10
8	Reinsurance & Catastrophe Surcharge Factor	0.150	DS 3-14	0.150	DS 3-14
9	Tax-Exempt Surcharge Factor	0.0175	DS 3-14	0.0175	DS 3-14
10	FHCF Buildup Factor	0.0159	DS 3-15	0.000	DS 3-15
11	FHCF Emergency Assessment	0.000	DS 3-15	0.000	DS 3-15
12	Citizens Emergency Assessment	0.000	DS 3-15	0.000	DS 3-15
13	Age of Home Factor	0.00	DS 3-14	0.00	DS 3-14
14	Replacement Cost on Contents Factor	0.1500	OC 4-1	0.1500	OC 4-1

Hurricane Premium Development

Item	Description	Total
15	Base Class Premium = 1a x 2a x 3a	\$2,226
16	Dollar Credit for Masonry Construction = 15 x 4a	-\$45
17	Deductible Charge = 15 x 5a	\$0
18	Windstorm Mitigation Credit = -15 x MIN(5a, 6a)	\$0
19	Age of Home Charge = 15 x 13a	\$0
20	Personal Property Replacement Cost = 15 * 14a	\$334
21	Total Before Surcharges = 15 + 16 + 17 + 18 + 19 + 20	\$2,515
22	Reinsurance & Catastrophe Dollar Surcharge = 21 x 8a	\$377
23	Tax-Exempt Surcharge = 21 x 9a	\$44
24	FHCF Buildup Surcharge = 21 x 10a	\$40
25	FHCF Emergency Assessment = 21 x 11a	\$0
26	Citizens Emergency Assessment = 21 x 12a	\$0
27	TOTAL HURRICANE PREMIUM= 21 + 22 + 23 + 24 + 25 + 26	\$2,976

Other Wind Premium Development

Item	Description	Total
28	Base Class Premium = 1b x 2b x 3b	\$111
29	Dollar Credit for Masonry Construction = 28 x 4b	-\$2
30	Deductible Charge = 28 x 5b	\$34
31	Windstorm Mitigation Credit = -28 x MIN(5b, 6b)	\$0
32	Age of Home Charge = 28 x 13b	\$0
33	Personal Property Replacement Cost = 28 * 14b	\$17
34	Total Before Surcharges = 28 + 29 + 30 + 31 + 32 + 33	\$160
35	Reinsurance & Catastrophe Dollar Surcharge = 34 x 8b	\$24
36	Tax-Exempt Surcharge = 34 x 9b	\$3
37	FHCF Buildup Surcharge = 34 x 10b	\$0
38	FHCF Emergency Assessment = 34 x 11b	\$0
39	Citizens Emergency Assessment = 34 x 12b	\$0
40	TOTAL OTHER WIND PREMIUM= 34 + 35 + 36 + 37 + 38 + 39	\$187

Total Discount Capping Adjustment

Item	Description	Total
41	Combined Hurricane and Other Wind Base Class Premium = 15 + 28	\$2,337
42	Total Discount = -(16 + 18 + 19 + 29 + 31 + 32)	\$47
43	Total Discount Percentage = 42 / 41	2%

The maximum total discount percentage is 94% for dwellings. This value is not reached so the total discount capping does not apply to this example.

Total Premium Development

Item	Description	Total
44	TOTAL HURRICANE PREMIUM= 27	\$2,976
45	TOTAL OTHER WIND PREMIUM= 40	\$187
46	TOTAL PREMIUM= 44 + 45	\$3,163

Notes:

* For PR-W policies, only terrain C applies to the wind mitigation credits.

HRCS Rating Example, Explanations and Support
Personal Residential Wind Only Account - Homeowners Building and Contents

**HO-3 \$300K Pre-2001 Construction with Mitigation Credit
Territory 59 (Bay County)**

Item	Description	HURRICANE	Manual Page	OTHER WIND	Manual Page
		Amount/Factor (a)		Amount/Factor (b)	
1	Base Rate	\$7.39	BR 5-1	\$0.37	BR 5-1
2	Amount of Coverage (in thousands)	\$300		\$300	
3	Amount of Insurance Factor	1.004	GR 1-11	1.004	GR 1-11
4	Masonry Construction Modifier	(0.02)	DS 3-1	(0.02)	DS 3-1
5	Deductible Factor (\$500/2%)	0.00	DS 3-2	0.31	DS 3-2
6	* Windstorm Mitigation Factor	0.89	DS-11	0.89	DS-11
7	Maximum WMC + BCEG = 0.65	0.65	DS 3-10	0.65	DS 3-10
8	Reinsurance & Catastrophe Surcharge Factor	0.150	DS 3-14	0.150	DS 3-14
9	Tax-Exempt Surcharge Factor	0.0175	DS 3-14	0.0175	DS 3-14
10	FHCF Buildup Factor	0.0159	DS 3-15	0.000	DS 3-15
11	FHCF Emergency Assessment	0.000	DS 3-15	0.000	DS 3-15
12	Citizens Emergency Assessment	0.000	DS 3-15	0.000	DS 3-15
13	Age of Home Factor	0.00	DS 3-14	0.00	DS 3-14
14	Replacement Cost on Contents Factor	0.1500	OC 4-1	0.1500	OC 4-1

Hurricane Premium Development

Item	Description	Total
15	Base Class Premium = 1a x 2a x 3a	\$2,226
16	Dollar Credit for Masonry Construction = 15 x 4a	\$-45
17	Deductible Charge = 15 x 5a	\$0
18	Windstorm Mitigation Credit = -15 x MIN(5a, 6a)	\$-1,447
19	Age of Home Charge = 15 x 13a	\$0
20	Personal Property Replacement Cost = 15 * 14a	\$334
21	Total Before Surcharges = 15 + 16 + 17 + 18 + 19 + 20	\$1,068
22	Reinsurance & Catastrophe Dollar Surcharge = 21 x 8a	\$160
23	Tax-Exempt Surcharge = 21 x 9a	\$19
24	FHCF Buildup Surcharge = 21 x 10a	\$17
25	FHCF Emergency Assessment = 21 x 11a	\$0
26	Citizens Emergency Assessment = 21 x 12a	\$0
27	TOTAL HURRICANE PREMIUM= 21 + 22 + 23 + 24 + 25 + 26	\$1,264

Other Wind Premium Development

Item	Description	Total
28	Base Class Premium = 1b x 2b x 3b	\$111
29	Dollar Credit for Masonry Construction = 28 x 4b	\$-2
30	Deductible Charge = 28 x 5b	\$34
31	Windstorm Mitigation Credit = -28 x MIN(5b, 6b)	\$-72
32	Age of Home Charge = 28 x 13b	\$0
33	Personal Property Replacement Cost = 28 * 14b	\$17
34	Total Before Surcharges = 28 + 29 + 30 + 31 + 32 + 33	\$88
35	Reinsurance & Catastrophe Dollar Surcharge = 34 x 8b	\$13
36	Tax-Exempt Surcharge = 34 x 9b	\$2
37	FHCF Buildup Surcharge = 34 x 10b	\$0
38	FHCF Emergency Assessment = 34 x 11b	\$0
39	Citizens Emergency Assessment = 34 x 12b	\$0
40	TOTAL OTHER WIND PREMIUM= 34 + 35 + 36 + 37 + 38 + 39	\$103

Total Discount Capping Adjustment

Item	Description	Total
41	Combined Hurricane and Other Wind Base Class Premium = 15 + 28	\$2,337
42	Total Discount = -(16 + 18 + 19 + 29 + 31 + 32)	\$1,566
43	Total Discount Percentage = 42 / 41	67%

The maximum total discount percentage is 94% for dwellings. This value is not reached so the total discount capping does not apply to this example.

Total Premium Development

Item	Description	Total
44	TOTAL HURRICANE PREMIUM= 27	\$1,264
45	TOTAL OTHER WIND PREMIUM= 40	\$103
46	TOTAL PREMIUM= 44 + 45	\$1,367

Notes:

* For PR-W policies, only terrain C applies to the wind mitigation credits.

HRCS Rating Example, Explanations and Support
Personal Residential Wind Only - Renters Contents

**HO-4 New Construction
Territory 59 (Bay County)**

Item	Description	HURRICANE	Manual Page	OTHER WIND	Manual Page
		Amount/Factor		Amount/Factor	
		(a)		(b)	
1	Base Rate	\$3.30	BR 5-1	\$0.41	BR 5-1
2	Amount of Coverage (in thousands)	\$25		\$25	
3	Masonry Construction Modifier	(0.0200)	DS 3-1	(0.0200)	DS 3-1
4	Deductible Factor (\$500 flat)	0.2000	DS 3-2	0.3000	DS 3-2
5	* Windstorm Mitigation Factor	0.77	DS-11	0.77	DS-11
6	Maximum WMC + BCEG	0.70	DS-10	0.70	DS-10
7	Reinsurance & Catastrophe Surcharge Factor	0.1500	DS 3-14	0.1500	DS 3-14
8	Tax-Exempt Surcharge Factor	0.0175	DS 3-14	0.0175	DS 3-14
9	FHCF Buildup Factor	0.0095	DS 3-15	0.0000	DS 3-15
10	FHCF Emergency Surcharge	0.0000	DS 3-15	0.0000	DS 3-15
11	Citizens Emergency Assessment	0.0000	DS 3-15	0.0000	DS 3-15
12	Replacement Cost on Contents Factor	0.3500	OC 4-1	0.3500	OC 4-1

Hurricane Premium Development

Item	Description	Total
13	Base Class Premium = 1a x 2a	\$83
14	Dollar Credit for Masonry Construction = 13 x 3a	\$-2
15	Deductible Charge = 13 x 4a	\$17
16	Windstorm Mitigation Credit = -13 x MIN(5a, 6a)	\$-58
17	Personal Property Replacement Cost = 13 x 12a	\$29
18	Total Before Surcharges = 13 + 14 + 15 + 16 + 17	\$69
19	Reinsurance & Catastrophe Dollar Surcharge = 18 x 7a	\$10
20	Tax-Exempt Surcharge = 18 x 8a	\$1
21	FHCF Buildup Surcharge = 18 x 9a	\$1
22	FHCF Emergency Assessment = 18 x 10a	\$0
23	Citizens Emergency Assessment = 18 x 11a	\$0
24	TOTAL HURRICANE PREMIUM= 18 + 19 + 20 + 21 + 22 + 23	\$81

Other Wind Premium Development

Item	Description	Total
25	Base Class Premium = 1b x 2b	\$10
26	Dollar Credit for Masonry Construction = 25 x 3b	\$0
27	Deductible Charge = 25 x 4b	\$3
28	Windstorm Mitigation Credit = -25 x MIN(5b, 6b)	\$-7
29	Personal Property Replacement Cost = 25 * 12b	\$4
30	Total Before Surcharges = 25 + 26 + 27 + 28 + 29	\$10
31	Reinsurance & Catastrophe Dollar Surcharge = 30 x 7b	\$2
32	Tax-Exempt Surcharge = 30 x 8b	\$0
33	FHCF Buildup Surcharge = 30 x 9b	\$0
34	FHCF Emergency Assessment = 30 x 10b	\$0
35	Citizens Emergency Assessment = 30 x 11b	\$0
36	TOTAL OTHER WIND PREMIUM= 30 + 31 + 32 + 33 + 34 + 35	\$12

Total Discount Capping Adjustment

Item	Description	Total
37	Combined Hurricane and Other Wind Base Class Premium = 13 + 25	\$93
38	Total Discount = -(14 + 16 + 26 + 28)	\$67
39	Total Discount Percentage = 37 / 38	72%

The maximum total discount percentage is 93% for renters. This value is not reached so the total discount capping does not apply to this example.

Total Premium Development

Item	Description	Total
40	TOTAL HURRICANE PREMIUM= 24	\$81
41	TOTAL OTHER WIND PREMIUM= 36	\$12
42	TOTAL PREMIUM= 40 + 41	\$93

Notes:

* For PR-W policies, only terrain C applies to the wind mitigation credits.

HRCS Rating Example, Explanations and Support
Personal Residential Wind Only - Renters Contents

**HO-4 Pre 2001 Construction
Territory 59 (Bay County)**

Item	Description	HURRICANE	Manual Page	OTHER WIND	Manual Page
		Amount/Factor		Amount/Factor	
		(a)		(b)	
1	Base Rate	\$3.30	BR 5-1	\$0.41	BR 5-1
2	Amount of Coverage (in thousands)	\$25		\$25	
3	Masonry Construction Modifier	(0.0200)	DS 3-1	(0.0200)	DS 3-1
4	Deductible Factor (\$500 flat)	0.2000	DS 3-2	0.3000	DS 3-2
5	* Windstorm Mitigation Factor	0.77	DS-11	0.77	DS-11
6	Maximum WMC + BCEG	0.00	DS-10	0.00	DS-10
7	Reinsurance & Catastrophe Surcharge Factor	0.1500	DS 3-14	0.1500	DS 3-14
8	Tax-Exempt Surcharge Factor	0.0175	DS 3-14	0.0175	DS 3-14
9	FHCF Buildup Factor	0.0095	DS 3-15	0.0000	DS 3-15
10	FHCF Emergency Surcharge	0.0000	DS 3-15	0.0000	DS 3-15
11	Citizens Emergency Assessment	0.0000	DS 3-15	0.0000	DS 3-15
12	Replacement Cost on Contents Factor	0.3500	OC 4-1	0.3500	OC 4-1

Hurricane Premium Development

Item	Description	Total
13	Base Class Premium = 1a x 2a	\$83
14	Dollar Credit for Masonry Construction = 13 x 3a	\$-2
15	Deductible Charge = 13 x 4a	\$17
16	Windstorm Mitigation Credit = -13 x MIN(5a, 6a)	\$0
17	Personal Property Replacement Cost = 13 x 12a	\$29
18	Total Before Surcharges = 13 + 14 + 15 + 16 + 17	\$127
19	Reinsurance & Catastrophe Dollar Surcharge = 18 x 7a	\$19
20	Tax-Exempt Surcharge = 18 x 8a	\$2
21	FHCF Buildup Surcharge = 18 x 9a	\$1
22	FHCF Emergency Assessment = 18 x 10a	\$0
23	Citizens Emergency Assessment = 18 x 11a	\$0
24	TOTAL HURRICANE PREMIUM= 18 + 19 + 20 + 21 + 22 + 23	\$149

Other Wind Premium Development

Item	Description	Total
25	Base Class Premium = 1b x 2b	\$10
26	Dollar Credit for Masonry Construction = 25 x 3b	\$0
27	Deductible Charge = 25 x 4b	\$3
28	Windstorm Mitigation Credit = -25 x MIN(5b, 6b)	\$0
29	Personal Property Replacement Cost = 25 * 12b	\$4
30	Total Before Surcharges = 25 + 26 + 27 + 28 + 29	\$17
31	Reinsurance & Catastrophe Dollar Surcharge = 30 x 7b	\$3
32	Tax-Exempt Surcharge = 30 x 8b	\$0
33	FHCF Buildup Surcharge = 30 x 9b	\$0
34	FHCF Emergency Assessment = 30 x 10b	\$0
35	Citizens Emergency Assessment = 30 x 11b	\$0
36	TOTAL OTHER WIND PREMIUM= 30 + 31 + 32 + 33 + 34 + 35	\$20

Total Discount Capping Adjustment

Item	Description	Total
37	Combined Hurricane and Other Wind Base Class Premium = 13 + 25	\$93
38	Total Discount = -(14 + 16 + 26 + 28)	\$2
39	Total Discount Percentage = 38 / 37	2%

The maximum total discount percentage is 93% for renters. This value is not reached so the total discount capping does not apply to this example.

Total Premium Development

Item	Description	Total
40	TOTAL HURRICANE PREMIUM= 24	\$149
41	TOTAL OTHER WIND PREMIUM= 36	\$20
42	TOTAL PREMIUM= 40 + 41	\$169

Notes:

* For PR-W policies, only terrain C applies to the wind mitigation credits.

HRCS Rating Example, Explanations and Support
Personal Residential Wind Only - Condo Unit Owners

**HO-6 New Construction
Territory 59 (Bay County)**

Item	Description	HURRICANE	Manual Page	OTHER WIND	Manual Page
		Amount/Factor		Amount/Factor	
		(a)		(b)	
1	Base Rate	\$3.75	BR 5-1	\$0.44	BR 5-1
2	Amount of Coverage (in thousands)	\$50		\$50	
3	Masonry Construction Modifier	(0.0200)	DS 3-1	(0.0200)	DS 3-1
4	Deductible Factor (\$500 flat)	0.2000	DS 3-2	0.3000	DS 3-2
5	* Windstorm Mitigation Factor	0.83	DS-12	0.83	DS-12
6	Maximum WMC + BCEG	0.80	DS-10	0.80	DS-10
7	Reinsurance & Catastrophe Surcharge Factor	0.1500	DS 3-14	0.1500	DS 3-14
8	Tax-Exempt Surcharge Factor	0.0175	DS 3-14	0.0175	DS 3-14
9	FHCF Buildup Factor	0.0085	DS 3-15	0.0000	DS 3-15
10	FHCF Emergency Assessment	0.0000	DS 3-15	0.0000	DS 3-15
11	Citizens Emergency Assessment	0.0000	DS 3-15	0.0000	DS 3-15
12	Replacement Cost on Contents Factor	0.3500	OC 4-1	0.3500	OC 4-1

Hurricane Premium Development

Item	Description	Total
13	Base Class Premium = 1a x 2a	\$188
14	Dollar Credit for Masonry Construction = 13 x 3a	\$-4
15	Deductible Charge = 13 x 4a	\$38
16	Windstorm Mitigation Credit = -13 x MIN(5a, 6a)	\$-150
17	Personal Property Replacement Cost = 13 * 12a	\$66
18	Total Before Surcharges = 13 + 14 + 15 + 16 + 17	\$138
19	Reinsurance & Catastrophe Dollar Surcharge = 18 x 7a	\$21
20	Tax-Exempt Surcharge = 18 x 8a	\$2
21	FHCF Buildup Surcharge = 18 x 9a	\$1
22	FHCF Emergency Assessment = 18 x 10a	\$0
23	Citizens Emergency Assessment = 18 x 11a	\$0
24	TOTAL HURRICANE PREMIUM= 18 + 19 + 20 + 21 + 22 + 23	\$162

Other Wind Premium Development

Item	Description	Total
25	Base Class Premium = 1b x 2b	\$22
26	Dollar Credit for Masonry Construction = 25 x 3b	\$0
27	Deductible Charge = 25 x 4b	\$7
28	Windstorm Mitigation Credit = -25 x MIN(5b, 6b)	\$-18
29	Personal Property Replacement Cost = 25 * 12b	\$8
30	Total Before Surcharges = 25 + 26 + 27 + 28 + 29	\$19
31	Reinsurance & Catastrophe Dollar Surcharge = 30 x 7b	\$3
32	Tax-Exempt Surcharge = 30 x 8b	\$0
33	FHCF Buildup Surcharge = 30 x 9b	\$0
34	FHCF Emergency Assessment = 30 x 10b	\$0
35	Citizens Emergency Assessment = 30 x 11b	\$0
36	TOTAL OTHER WIND PREMIUM= 30 + 31 + 32 + 33 + 34 + 35	\$22

Total Discount Capping Adjustment

Item	Description	Total
37	Combined Hurricane and Other Wind Base Class Premium = 13 + 25	\$210
38	Total Discount = -(14 + 16 + 26 + 28)	\$172
39	Total Discount Percentage = 38 / 37	82%

The maximum total discount percentage is 90% for condos. This value is not reached so the total discount capping does not apply to this example.

Total Premium Development

Item	Description	Total
40	TOTAL HURRICANE PREMIUM= 24	\$162
41	TOTAL OTHER WIND PREMIUM= 36	\$22
42	TOTAL PREMIUM= 40 + 41	\$184

Notes:

* For PR-W policies, only terrain C applies to the wind mitigation credits.

HRCS Rating Example, Explanations and Support
Personal Residential Wind Only - Condo Unit Owners

**HO-6 Pre-2001 Construction
Territory 59 (Bay County)**

Item	Description	HURRICANE	Manual Page	OTHER WIND	Manual Page
		Amount/Factor		Amount/Factor	
		(a)		(b)	
1	Base Rate	\$3.75	BR 5-1	\$0.44	BR 5-1
2	Amount of Coverage (in thousands)	\$50		\$50	
3	Masonry Construction Modifier	(0.0200)	DS 3-1	(0.0200)	DS 3-1
4	Deductible Factor (\$500 flat)	0.2000	DS 3-2	0.3000	DS 3-2
5	* Windstorm Mitigation Factor	0.00	DS-12	0.00	DS-12
6	Maximum WMC + BCEG	0.80	DS-10	0.80	DS-10
7	Reinsurance & Catastrophe Surcharge Factor	0.1500	DS 3-14	0.1500	DS 3-14
8	Tax-Exempt Surcharge Factor	0.0175	DS 3-14	0.0175	DS 3-14
9	FHCF Buildup Factor	0.0085	DS 3-15	0.0000	DS 3-15
10	FHCF Emergency Assessment	0.0000	DS 3-15	0.0000	DS 3-15
11	Citizens Emergency Assessment	0.0000	DS 3-15	0.0000	DS 3-15
12	Replacement Cost on Contents Factor	0.3500	OC 4-1	0.3500	OC 4-1

Hurricane Premium Development

Item	Description	Total
13	Base Class Premium = 1a x 2a	\$188
14	Dollar Credit for Masonry Construction = 13 x 3a	\$-4
15	Deductible Charge = 13 x 4a	\$38
16	Windstorm Mitigation Credit = -13 x MIN(5a, 6a)	\$0
17	Personal Property Replacement Cost = 13 * 12a	\$66
18	Total Before Surcharges = 13 + 14 + 15 + 16 + 17	\$288
19	Reinsurance & Catastrophe Dollar Surcharge = 18 x 7a	\$43
20	Tax-Exempt Surcharge = 18 x 8a	\$5
21	FHCF Buildup Surcharge = 18 x 9a	\$2
22	FHCF Emergency Assessment = 18 x 10a	\$0
23	Citizens Emergency Assessment = 18 x 11a	\$0
24	TOTAL HURRICANE PREMIUM= 18 + 19 + 20 + 21 + 22 + 23	\$338

Other Wind Premium Development

Item	Description	Total
25	Base Class Premium = 1b x 2b	\$22
26	Dollar Credit for Masonry Construction = 25 x 3b	\$0
27	Deductible Charge = 25 x 4b	\$7
28	Windstorm Mitigation Credit = -25 x MIN(5b, 6b)	\$0
29	Personal Property Replacement Cost = 25 * 12b	\$8
30	Total Before Surcharges = 25 + 26 + 27 + 28 + 29	\$37
31	Reinsurance & Catastrophe Dollar Surcharge = 30 x 7b	\$6
32	Tax-Exempt Surcharge = 30 x 8b	\$1
33	FHCF Buildup Surcharge = 30 x 9b	\$0
34	FHCF Emergency Assessment = 30 x 10b	\$0
35	Citizens Emergency Assessment = 30 x 11b	\$0
36	TOTAL OTHER WIND PREMIUM= 30 + 31 + 32 + 33 + 34 + 35	\$44

Total Discount Capping Adjustment

Item	Description	Total
37	Combined Hurricane and Other Wind Base Class Premium = 13 + 25	\$210
38	Total Discount = -(14 + 16 + 26 + 28)	\$4
39	Total Discount Percentage = 38 / 37	2%

The maximum total discount percentage is 90% for condos. This value is not reached so the total discount capping does not apply to this example.

Total Premium Development

Item	Description	Total
40	TOTAL HURRICANE PREMIUM= 24	\$338
41	TOTAL OTHER WIND PREMIUM= 36	\$44
42	TOTAL PREMIUM= 40 + 41	\$382

Notes:

* For PR-W policies, only terrain C applies to the wind mitigation credits.

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<u>Territory</u>	<u>County</u>	Total Proposed Capped Rate Change Before Application of FHCF Build-Up Factor	Current Hurricane Premium	Indicated Hurricane Premium	FHCF Build-Up Factor	Extra Premium Due To Build-Up	Current Total Premium	Indicated Premium Including FHCF Build-Up	Average Increase
59	Bay	-10.0%	2,388,509	2,149,658	0.0159	34,199	2,514,333	2,297,099	-8.6%
60	Brevard	10.0%	2,104,007	2,314,408	0.0159	36,820	2,172,306	2,426,357	11.7%
45	Broward	10.0%	5,886,825	6,475,508	0.0159	103,020	5,971,504	6,671,675	11.7%
46	Broward	10.0%	20,580,515	22,638,566	0.0159	360,163	21,029,851	23,492,999	11.7%
47	Broward	10.0%	17,575,220	19,332,742	0.0159	307,569	18,034,359	20,145,364	11.7%
48	Broward	10.0%	15,904,664	17,495,131	0.0159	278,334	16,352,500	18,266,084	11.7%
61	Charlotte	10.0%	1,165,259	1,281,785	0.0159	20,392	1,210,792	1,352,263	11.7%
62	Collier	-10.0%	12,420,104	11,178,093	0.0159	177,835	12,771,376	11,672,073	-8.6%
22	Dade (N)	10.0%	21,231,684	23,354,853	0.0159	371,558	21,485,267	24,005,352	11.7%
23	Dade (N)	10.0%	7,740,555	8,514,611	0.0159	135,461	7,862,840	8,784,585	11.7%
24	Dade (N)	10.0%	8,311,798	9,142,978	0.0159	145,458	8,487,706	9,481,934	11.7%
25	Dade (N)	10.0%	11,805,336	12,985,870	0.0159	206,595	12,071,900	13,485,685	11.7%
26	Dade (S)	10.0%	7,660,351	8,426,386	0.0159	134,057	7,768,321	8,679,211	11.7%
27	Dade (S)	10.0%	22,483,914	24,732,306	0.0159	393,472	22,874,854	25,555,812	11.7%
28	Dade (S)	10.0%	16,868,451	18,555,296	0.0159	295,201	17,199,118	19,214,231	11.7%
29	Dade (S)	10.0%	3,353,963	3,689,359	0.0159	58,695	3,427,987	3,829,481	11.7%
41	Duval	-10.0%	957,963	862,167	0.0159	13,716	1,178,870	1,074,699	-8.8%
52	Escambia	-10.0%	1,553,840	1,398,456	0.0159	22,248	1,612,094	1,473,133	-8.6%
53	Escambia	-5.2%	401,707	380,915	0.0159	6,060	429,051	412,904	-3.8%
54	Escambia	-10.0%	4,721,724	4,249,552	0.0159	67,607	5,377,292	4,907,170	-8.7%
83	Flagler	3.5%	1,099,890	1,138,238	0.0159	18,109	1,272,785	1,335,269	4.9%
65	Franklin	-10.0%	1,955,197	1,759,678	0.0159	27,995	2,069,602	1,890,637	-8.6%
66	Gulf	-10.0%	925,363	832,827	0.0159	13,250	968,453	884,857	-8.6%
56	Hernando	-10.0%	444,464	400,017	0.0159	6,364	485,377	443,203	-8.7%
76	Indian River	-10.0%	5,505,052	4,954,547	0.0159	78,823	5,611,193	5,128,897	-8.6%
17	Lee	10.0%	11,534,194	12,687,614	0.0159	201,850	11,862,107	13,250,168	11.7%
18	Lee	10.0%	2,887,376	3,176,114	0.0159	50,530	2,988,324	3,337,686	11.7%
19	Lee	10.0%	1,323,332	1,455,665	0.0159	23,159	1,405,021	1,568,682	11.6%
20	Lee	10.0%	705,839	776,423	0.0159	12,352	754,874	842,714	11.6%
57	Levy	-10.0%	139,260	125,334	0.0159	1,994	164,410	149,963	-8.8%
68	Manatee	10.0%	1,851,463	2,036,609	0.0159	32,401	1,926,994	2,152,094	11.7%
90	Monroe	10.0%	30,009,619	33,010,581	0.0159	525,173	30,661,287	34,252,589	11.7%
69	Nassau	-10.0%	449,878	404,890	0.0159	6,441	574,715	523,685	-8.9%
70	Okaloosa	-10.0%	1,267,963	1,141,167	0.0159	18,155	1,313,403	1,200,218	-8.6%
94	Palm Beach	10.0%	14,127,204	15,539,924	0.0159	247,228	14,388,762	16,074,867	11.7%
95	Palm Beach	10.0%	18,868,761	20,755,638	0.0159	330,207	19,253,897	21,509,493	11.7%
96	Palm Beach	10.0%	21,609,406	23,770,347	0.0159	378,168	22,148,714	24,741,754	11.7%
97	Palm Beach	10.0%	6,058,171	6,663,989	0.0159	106,019	6,215,918	6,943,529	11.7%
88	Pasco	-10.0%	4,207,563	3,786,807	0.0159	60,245	4,410,718	4,029,891	-8.6%
42	Pinellas	6.1%	11,122,196	11,798,421	0.0159	187,704	11,808,206	12,713,844	7.7%
92	Santa Rosa	-10.0%	1,689,139	1,520,225	0.0159	24,186	1,762,694	1,610,610	-8.6%
49	Sarasota	-2.5%	16,031,389	15,629,659	0.0159	248,656	16,740,024	16,569,193	-1.0%
50	Sarasota	-10.0%	7,107,325	6,396,593	0.0159	101,765	7,540,424	6,888,147	-8.7%
51	Sarasota	-10.0%	2,035,374	1,831,837	0.0159	29,143	2,195,101	2,004,734	-8.7%
71	Saint Johns	-10.0%	1,079,826	971,844	0.0159	15,461	1,390,785	1,267,168	-8.9%
77	Saint Lucie	-10.0%	445,375	400,837	0.0159	6,377	451,719	412,924	-8.6%
14	Volusia	6.1%	5,815,553	6,171,554	0.0159	98,185	6,309,934	6,794,384	7.7%
15	Volusia	10.0%	2,009,863	2,210,850	0.0159	35,173	2,345,889	2,615,651	11.5%
16	Volusia	-9.3%	213,147	193,421	0.0159	3,077	265,603	244,100	-8.1%
58	Wakulla	-10.0%	299,475	269,528	0.0159	4,288	348,429	317,874	-8.8%
75	Walton	-10.0%	6,945,219	6,250,697	0.0159	99,444	7,220,207	6,597,630	-8.6%
Total		6.0%	364,880,268	387,220,511	0.0159	6,160,387	376,687,890	405,524,567	7.7%

Notes:

- (1) From Territorial Indication, E3,P1, column (2)
- (2) From Territorial Indication, Appendix A, column (1)
- (3) = (2) * [1+(1)]
- (4) From the calculation of fhcf build-up factors, column (4)
- (5) = (4) * (3)
- (6) From Territorial Indication, Appendix A, columns (1)+(2)
- (7) = (6) * [1+(1)] + (5)
- (8) = (7)/(6)-1

**CALCULATION OF ANNUAL RATE CHANGE EFFECT BY TERRITORY FOR RATE LEVEL EFFECT FORM
Wind-Only - HW2**

Territory Number (1)	Territory Description (2)	Total Amount of Insurance (in 000s) (3)	Earned House Years as of 12/31/08 (4)	Earned Premium @ Current Rate as of 12/31/08 (5)	Proposed Earned Premium (6)	Current Base Rate (7)	Proposed Base Rate (8)	Percent Change In Base (9)	Current Average Rate (10)	Proposed Average Rate (11)	Total Percent Change (12)
59	Bay	624,664	2,084	2,589,344	2,365,630	8.62	7.76	-10.0%	1,243	1,135	-8.6%
60	Brevard	669,427	1,970	2,362,638	2,638,949	7.08	7.79	10.0%	1,199	1,339	11.7%
45	Broward	1,268,438	2,068	6,348,339	7,092,694	12.77	14.05	10.0%	3,069	3,429	11.7%
46	Broward	6,664,319	11,216	22,169,533	24,766,190	8.55	9.41	10.0%	1,977	2,208	11.7%
47	Broward	4,284,524	13,788	19,354,463	21,619,993	8.58	9.44	10.0%	1,404	1,568	11.7%
48	Broward	3,454,288	15,689	17,986,292	20,091,064	8.34	9.17	10.0%	1,146	1,281	11.7%
61	Charlotte	475,564	822	1,238,700	1,383,432	6.41	7.05	10.0%	1,506	1,682	11.7%
62	Collier	4,059,989	5,778	13,831,056	12,640,541	9.97	8.97	-10.0%	2,394	2,188	-8.6%
23	Dade	3,497,391	5,120	23,239,924	25,965,819	15.91	17.50	10.0%	4,539	5,071	11.7%
22	Dade	1,884,272	4,083	8,522,716	9,521,817	9.61	10.57	10.0%	2,087	2,332	11.7%
24	Dade	1,657,986	6,339	9,441,778	10,547,764	9.68	10.65	10.0%	1,489	1,664	11.7%
25	Dade	2,322,435	8,396	13,355,084	14,919,148	9.79	10.77	10.0%	1,591	1,777	11.7%
26	Dade	2,428,597	2,900	8,177,279	9,136,121	9.71	10.68	10.0%	2,820	3,151	11.7%
27	Dade	5,939,131	12,171	24,525,257	27,399,643	9.74	10.71	10.0%	2,015	2,251	11.7%
28	Dade	4,340,100	11,320	18,503,202	20,671,106	9.83	10.81	10.0%	1,635	1,826	11.7%
29	Dade	987,506	4,491	3,917,167	4,375,954	10.02	11.02	10.0%	872	974	11.7%
41	Duval	679,087	1,380	1,171,555	1,068,031	2.88	2.59	-10.0%	849	774	-8.8%
52	Escambia	428,620	796	1,658,390	1,515,438	8.79	7.91	-10.0%	2,085	1,905	-8.6%
53	Escambia	188,326	469	450,965	433,993	5.15	4.88	-5.2%	961	925	-3.8%
54	Escambia	1,652,369	4,901	5,224,766	4,767,979	5.15	4.64	-10.0%	1,066	973	-8.7%
83	Flagler	887,484	1,921	1,290,587	1,353,945	3.25	3.36	3.5%	672	705	4.9%
65	Franklin	552,167	1,118	2,059,323	1,881,247	9.09	8.18	-10.0%	1,842	1,683	-8.6%
66	Gulf	260,275	743	937,649	856,713	9.26	8.33	-10.0%	1,263	1,154	-8.6%
56	Hernando	194,880	701	565,146	516,041	5.31	4.78	-10.0%	807	736	-8.7%
76	Indian River	1,285,131	1,784	6,342,155	5,797,031	14.86	13.37	-10.0%	3,555	3,249	-8.6%
17	Lee	4,063,186	6,507	12,205,536	13,633,784	7.00	7.70	10.0%	1,876	2,095	11.7%
18	Lee	1,327,403	2,729	3,009,760	3,361,628	5.67	6.24	10.0%	1,103	1,232	11.7%
19	Lee	580,879	924	1,329,154	1,483,977	4.92	5.41	10.0%	1,439	1,606	11.6%
20	Lee	287,561	814	738,464	824,394	4.95	5.45	10.0%	908	1,013	11.6%
57	Levy	83,206	277	162,150	147,902	3.88	3.49	-10.0%	585	534	-8.8%
68	Manatee	546,673	1,270	2,005,442	2,239,706	7.03	7.73	10.0%	1,579	1,763	11.7%
90	Monroe	7,429,308	15,958	30,533,057	34,109,340	13.70	15.07	10.0%	1,913	2,137	11.7%
69	Nassau	328,779	630	557,396	507,904	3.34	3.01	-10.0%	885	806	-8.9%
70	Okaloosa	346,303	548	1,370,032	1,251,966	8.85	7.97	-10.0%	2,500	2,285	-8.6%
94	Palm Beach	3,960,949	4,713	15,050,088	16,813,689	10.66	11.73	10.0%	3,193	3,568	11.7%
95	Palm Beach	5,274,567	11,932	20,553,358	22,961,186	9.15	10.07	10.0%	1,723	1,924	11.7%
96	Palm Beach	5,851,859	17,804	24,164,156	26,993,152	8.81	9.69	10.0%	1,357	1,516	11.7%
97	Palm Beach	1,563,284	4,312	6,651,238	7,429,805	8.92	9.81	10.0%	1,543	1,723	11.7%
88	Pasco	1,009,324	4,463	5,309,294	4,850,883	8.12	7.31	-10.0%	1,189	1,087	-8.6%
42	Pinellas	3,791,362	8,736	12,499,553	13,458,214	5.76	6.11	6.1%	1,431	1,541	7.7%
92	Santa Rosa	584,028	1,146	1,862,341	1,701,660	6.13	5.52	-10.0%	1,625	1,485	-8.6%
49	Sarasota	5,956,889	11,744	17,529,603	17,350,714	5.75	5.61	-2.5%	1,493	1,477	-1.0%
50	Sarasota	3,041,496	8,027	7,488,792	6,840,981	5.56	5.00	-10.0%	933	852	-8.7%
51	Sarasota	906,516	2,280	2,180,717	1,991,597	6.01	5.41	-10.0%	957	874	-8.7%
71	Saint Johns	890,347	1,324	1,394,860	1,270,881	3.24	2.92	-10.0%	1,054	960	-8.9%
77	Saint Lucie	92,590	378	536,260	490,205	14.23	12.81	-10.0%	1,419	1,297	-8.6%
14	Volusia	2,216,707	6,954	6,423,098	6,916,237	4.72	5.01	6.1%	924	995	7.7%
15	Volusia	1,375,821	4,043	1,922,199	2,143,239	2.62	2.88	10.0%	475	530	11.5%
16	Volusia	230,748	358	185,629	170,601	2.62	2.38	-9.3%	518	476	-8.1%
58	Wakulla	139,401	411	342,409	312,382	5.24	4.72	-10.0%	834	761	-8.8%
75	Walton	2,416,439	3,759	7,401,854	6,763,614	8.89	8.00	-10.0%	1,969	1,799	-8.6%
	STATEWIDE	104,982,596	244,087	398,669,771	429,345,926	8.58	9.13	6.4%	1,633	1,759	7.7%

Notes:

- (3) Equal to coverage A + coverage B + coverage C + coverage D weighted by a policy's earned house years in 2008.
- (4) The number of earned house years in 2008.
- (5) 2008 earned premium at current rate level.
- (6) = (5) * [HW2 Exhibit 1, Column (8)]
- (7) Current Citizens rate manual. Statewide total is weighted with (4).
- (8) Proposed Citizens rate manual. Statewide total is weighted with (4).
- (9) = (8) / (7) - 1.0. Statewide total is weighted with (4).
- (10) = (5) / (4)
- (11) = (6) / (4)
- (12) = (11) / (10) - 1.0

CALCULATION OF ANNUAL RATE CHANGE EFFECT BY TERRITORY FOR RATE LEVEL EFFECT FORM
Wind-Only - HW2

Territory Number	Territory Description	Total Amount of Insurance (in 000s)	Earned House Years as of 12/31/08	Earned Premium @ Current Rate as of 12/31/08	Proposed Earned Premium	Current Base Rate	Proposed Base Rate	Percent Change In Base	Current Average Rate	Proposed Average Rate	Total Percent Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
<u>Territory</u>	<u>County</u>	Total Proposed Capped Rate Change Before Application of FHCF Build-Up Factor	Current Hurricane Premium	Indicated Hurricane Premium	FHCF Build-Up Factor	Extra Premium Due To Build-Up	Current Total Premium Including FHCF Build-Up	Average Increase	
59	Bay	-6.5%	3,556	3,327	0.0095	32	4,018	3,790	-5.7%
60	Brevard	-6.5%	4,008	3,749	0.0095	36	4,210	3,974	-5.6%
45	Broward	-6.5%	30,197	28,248	0.0095	269	30,808	29,089	-5.6%
46	Broward	-6.5%	31,574	29,536	0.0095	281	32,448	30,636	-5.6%
47	Broward	-6.5%	24,810	23,209	0.0095	221	25,712	24,274	-5.6%
48	Broward	-6.5%	34,626	32,392	0.0095	309	35,866	33,860	-5.6%
61	Charlotte	-6.5%	2,573	2,407	0.0095	23	2,766	2,610	-5.6%
62	Collier	-6.5%	10,948	10,241	0.0095	98	11,544	10,897	-5.6%
22	Dade (N)	-6.5%	80,973	75,748	0.0095	722	82,439	77,841	-5.6%
23	Dade (N)	-6.5%	56,812	53,146	0.0095	507	58,232	54,981	-5.6%
24	Dade (N)	-6.5%	9,055	8,470	0.0095	81	9,313	8,793	-5.6%
25	Dade (N)	-6.5%	5,194	4,859	0.0095	46	5,385	5,084	-5.6%
26	Dade (S)	-6.5%	32,802	30,685	0.0095	292	33,545	31,673	-5.6%
27	Dade (S)	-6.5%	43,855	41,025	0.0095	391	45,029	42,514	-5.6%
28	Dade (S)	-6.5%	30,070	28,130	0.0095	268	30,970	29,240	-5.6%
29	Dade (S)	-6.5%	6,173	5,775	0.0095	55	6,359	6,004	-5.6%
41	Duval	-6.5%	1,096	1,026	0.0095	10	1,636	1,540	-5.9%
52	Escambia	-6.5%	6,865	6,422	0.0095	61	7,322	6,911	-5.6%
53	Escambia	-6.5%	404	378	0.0095	4	445	420	-5.6%
54	Escambia	-6.5%	11,665	10,912	0.0095	104	14,074	13,270	-5.7%
83	Flagler	-6.5%	466	436	0.0095	4	590	556	-5.7%
65	Franklin	-6.5%	128	120	0.0095	1	147	139	-5.7%
66	Gulf	-6.5%	488	457	0.0095	4	552	521	-5.7%
56	Hernando	-6.5%	76	71	0.0095	1	92	87	-5.7%
76	Indian River	-6.5%	3,467	3,243	0.0095	31	3,595	3,394	-5.6%
17	Lee	-6.5%	10,768	10,073	0.0095	96	11,220	10,592	-5.6%
18	Lee	-6.5%	7,086	6,629	0.0095	63	7,544	7,120	-5.6%
19	Lee	-6.5%	3,093	2,894	0.0095	28	3,475	3,278	-5.7%
20	Lee	-6.5%	878	821	0.0095	8	998	941	-5.7%
57	Levy	-6.5%	661	618	0.0095	6	895	843	-5.8%
68	Manatee	-6.5%	4,340	4,060	0.0095	39	4,731	4,464	-5.6%
90	Monroe	-6.5%	36,786	34,412	0.0095	328	37,597	35,499	-5.6%
69	Nassau	-6.5%	942	881	0.0095	8	1,633	1,536	-5.9%
70	Okaloosa	-6.5%	1,450	1,356	0.0095	13	1,564	1,476	-5.6%
94	Palm Beach	-6.5%	71,055	66,470	0.0095	633	73,108	69,024	-5.6%
95	Palm Beach	-6.5%	44,607	41,729	0.0095	398	46,104	43,527	-5.6%
96	Palm Beach	-6.5%	26,840	25,108	0.0095	239	27,906	26,345	-5.6%
97	Palm Beach	-6.5%	3,320	3,106	0.0095	30	3,438	3,246	-5.6%
88	Pasco	-6.5%	2,954	2,763	0.0095	26	3,549	3,346	-5.7%
42	Pinellas	-6.5%	23,130	21,637	0.0095	206	25,779	24,322	-5.7%
92	Santa Rosa	-6.5%	1,981	1,854	0.0095	18	2,107	1,989	-5.6%
49	Sarasota	-6.5%	23,109	21,618	0.0095	206	24,940	23,537	-5.6%
50	Sarasota	-6.5%	13,499	12,628	0.0095	120	15,027	14,178	-5.7%
51	Sarasota	-6.5%	2,897	2,710	0.0095	26	3,320	3,132	-5.7%
71	Saint Johns	-6.5%	2,105	1,969	0.0095	19	3,244	3,053	-5.9%
77	Saint Lucie	-6.5%	1,253	1,172	0.0095	11	1,289	1,217	-5.6%
14	Volusia	-6.5%	6,183	5,784	0.0095	55	7,602	7,167	-5.7%
15	Volusia	-6.5%	6,239	5,836	0.0095	56	8,297	7,817	-5.8%
16	Volusia	-6.5%	910	852	0.0095	8	1,357	1,278	-5.9%
58	Wakulla	-6.5%	555	519	0.0095	5	752	708	-5.8%
75	Walton	-6.5%	10,483	9,807	0.0095	93	11,615	10,959	-5.6%
Total		-6.5%	739,004	691,319	0.0095	6,589	776,188	732,692	-5.6%

Notes:

- (1) From Territorial Indication, E3,P1, column (2)
- (2) From Territorial Indication, Appendix A, column (1)
- (3) = (2) * [1+(1)]
- (4) From the calculation of fhcf build-up factors, column (4)
- (5) = (4) * (3)
- (6) From Territorial Indication, Appendix A, columns (1)+(2)
- (7) = (6) * [1+(1)] + (5)
- (8) = (7)/(6)-1

**CALCULATION OF ANNUAL RATE CHANGE EFFECT BY TERRITORY FOR RATE LEVEL EFFECT FORM
Wind-Only - HW4**

Territory Number (1)	Territory Description (2)	Total Amount of Insurance (in 000s) (3)	Earned House Years as of 12/31/08 (4)	Earned Premium @ Current Rate as of 12/31/08 (5)	Proposed Earned Premium (6)	Current Base Rate (7)	Proposed Base Rate (8)	Percent Change In Base (9)	Current Average Rate (10)	Proposed Average Rate (11)	Total Percent Change (12)
59	Bay	1,139	26	4,472	4,219	3.97	3.71	-6.5%	169	160	-5.7%
60	Brevard	1,118	34	5,372	5,071	3.99	3.73	-6.5%	160	151	-5.6%
45	Broward	5,926	113	38,844	36,677	6.41	6.00	-6.5%	344	325	-5.6%
46	Broward	8,311	158	36,458	34,421	5.11	4.78	-6.5%	230	217	-5.6%
47	Broward	5,972	158	31,789	30,011	4.44	4.15	-6.5%	202	191	-5.6%
48	Broward	8,729	230	41,079	38,782	4.72	4.42	-6.5%	178	168	-5.6%
61	Charlotte	981	12	2,910	2,746	3.36	3.14	-6.5%	247	233	-5.6%
62	Collier	3,886	31	13,339	12,591	3.80	3.55	-6.5%	433	409	-5.6%
22	Dade	17,929	216	89,356	84,373	6.95	6.50	-6.5%	413	390	-5.6%
23	Dade	14,751	232	62,350	58,869	6.11	5.72	-6.5%	269	254	-5.6%
24	Dade	2,148	38	11,090	10,470	5.07	4.74	-6.5%	294	278	-5.6%
25	Dade	1,161	23	6,166	5,821	4.92	4.60	-6.5%	264	249	-5.6%
26	Dade	7,990	55	34,418	32,498	6.27	5.87	-6.5%	626	591	-5.6%
27	Dade	9,113	161	48,928	46,196	5.34	5.00	-6.5%	303	286	-5.6%
28	Dade	7,724	116	36,406	34,372	5.06	4.73	-6.5%	314	297	-5.6%
29	Dade	1,711	51	7,776	7,342	4.98	4.66	-6.5%	153	145	-5.6%
41	Duval	812	27	2,768	2,606	2.01	1.88	-6.5%	104	98	-5.9%
52	Escambia	2,161	26	8,449	7,974	3.93	3.68	-6.5%	331	312	-5.6%
53	Escambia	275	0	152	144	2.83	2.65	-6.5%	445	420	-5.6%
54	Escambia	4,471	88	14,665	13,827	2.75	2.57	-6.5%	167	158	-5.7%
83	Flagler	154	6	1,321	1,245	2.89	2.70	-6.5%	213	201	-5.7%
65	Franklin	33	2	382	361	4.23	3.96	-6.5%	192	181	-5.7%
66	Gulf	351	3	656	619	3.89	3.64	-6.5%	205	193	-5.7%
56	Hernando	24	3	469	443	3.07	2.87	-6.5%	150	141	-5.7%
76	Indian River	1,148	11	6,885	6,500	4.57	4.28	-6.5%	618	584	-5.6%
17	Lee	3,715	65	13,774	13,003	3.60	3.37	-6.5%	212	200	-5.6%
18	Lee	2,315	45	7,712	7,279	3.17	2.97	-6.5%	170	161	-5.6%
19	Lee	1,464	22	4,016	3,789	2.44	2.28	-6.5%	186	175	-5.7%
20	Lee	417	8	1,131	1,067	2.44	2.28	-6.5%	148	140	-5.7%
57	Levy	265	4	896	844	3.14	2.94	-6.5%	224	211	-5.8%
68	Manatee	1,350	31	5,565	5,252	3.42	3.20	-6.5%	178	168	-5.6%
90	Monroe	5,457	128	39,944	37,715	8.88	8.31	-6.5%	312	295	-5.6%
69	Nassau	552	8	1,317	1,239	2.66	2.49	-6.5%	174	164	-5.9%
70	Okaloosa	450	9	2,014	1,901	3.69	3.45	-6.5%	220	208	-5.6%
94	Palm Beach	14,644	143	79,624	75,176	5.60	5.24	-6.5%	557	526	-5.6%
95	Palm Beach	12,249	225	56,301	53,154	4.68	4.38	-6.5%	250	236	-5.6%
96	Palm Beach	6,985	162	33,372	31,505	4.23	3.96	-6.5%	206	194	-5.6%
97	Palm Beach	821	37	5,501	5,193	4.23	3.96	-6.5%	148	140	-5.6%
88	Pasco	960	37	4,520	4,262	3.28	3.07	-6.5%	121	114	-5.7%
42	Pinellas	9,084	204	32,340	30,512	3.07	2.87	-6.5%	159	150	-5.7%
92	Santa Rosa	679	14	2,387	2,253	3.00	2.81	-6.5%	170	160	-5.6%
49	Sarasota	9,752	175	30,511	28,794	2.89	2.70	-6.5%	175	165	-5.6%
50	Sarasota	5,661	108	16,336	15,412	2.80	2.62	-6.5%	152	143	-5.7%
51	Sarasota	1,304	35	4,307	4,062	3.00	2.81	-6.5%	122	115	-5.7%
71	Saint Johns	961	17	3,743	3,523	3.01	2.82	-6.5%	217	204	-5.9%
77	Saint Lucie	332	8	1,486	1,403	4.74	4.43	-6.5%	197	186	-5.6%
14	Volusia	2,705	69	8,947	8,435	2.80	2.62	-6.5%	129	122	-5.7%
15	Volusia	3,477	100	10,068	9,486	1.91	1.79	-6.5%	100	95	-5.8%
16	Volusia	759	11	1,395	1,314	1.92	1.80	-6.5%	132	124	-5.9%
58	Wakulla	230	5	1,099	1,036	3.48	3.26	-6.5%	225	212	-5.8%
75	Walton	3,018	40	11,893	11,221	3.93	3.68	-6.5%	295	278	-5.6%
	STATEWIDE	197,625	3,529	886,700	837,006	4.62	4.32	-6.5%	251	237	-5.6%

Notes:

- (3) Equal to coverage A + coverage B + coverage C + coverage D weighted by a policy's earned house years in 2008.
- (4) The number of earned house years in 2008.
- (5) 2008 earned premium at current rate level.
- (6) = (5) * [HW4 Exhibit 1, Column (8)]
- (7) Current Citizens rate manual. Statewide total is weighted with (4).
- (8) Proposed Citizens rate manual. Statewide total is weighted with (4).
- (9) = (8) / (7) - 1.0. Statewide total is weighted with (4).
- (10) = (5) / (4)
- (11) = (6) / (4)
- (12) = (11) / (10) - 1.0

CALCULATION OF ANNUAL RATE CHANGE EFFECT BY TERRITORY FOR RATE LEVEL EFFECT FORM
Wind-Only - HW4

Territory Number	Territory Description	Total Amount of Insurance (in 000s)	Earned House Years as of 12/31/08	Earned Premium @ Current Rate as of 12/31/08	Proposed Earned Premium	Current Base Rate	Proposed Base Rate	Percent Change In Base	Current Average Rate	Proposed Average Rate	Total Percent Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<u>Territory</u>	<u>County</u>	Total Proposed Capped Rate Change Before Application of FHCF Build-Up Factor	Current Hurricane Premium	Indicated Hurricane Premium	FHCF Build-Up Factor	Extra Premium Due To Build-Up	Current Total Premium	Indicated Premium Including FHCF Build-Up	Average Increase
59	Bay	-10.0%	749,899	674,909	0.0085	5,714	842,172	763,669	-9.3%
60	Brevard	-10.0%	220,833	198,750	0.0085	1,683	230,817	209,418	-9.3%
45	Broward	4.7%	2,199,227	2,303,352	0.0085	19,501	2,244,198	2,369,953	5.6%
46	Broward	10.0%	595,296	654,825	0.0085	5,544	611,851	678,580	10.9%
47	Broward	10.0%	310,751	341,826	0.0085	2,894	320,392	355,325	10.9%
48	Broward	10.0%	295,350	324,885	0.0085	2,751	306,330	339,714	10.9%
61	Charlotte	10.0%	207,314	228,045	0.0085	1,931	221,986	246,115	10.9%
62	Collier	10.0%	2,258,014	2,483,815	0.0085	21,029	2,355,411	2,611,981	10.9%
22	Dade (N)	7.7%	4,088,671	4,404,186	0.0085	37,287	4,156,717	4,514,770	8.6%
23	Dade (N)	10.0%	2,327,134	2,559,848	0.0085	21,672	2,372,849	2,631,806	10.9%
24	Dade (N)	10.0%	133,711	147,082	0.0085	1,245	137,673	152,686	10.9%
25	Dade (N)	10.0%	58,390	64,229	0.0085	544	60,619	67,225	10.9%
26	Dade (S)	10.0%	406,000	446,600	0.0085	3,781	414,259	459,466	10.9%
27	Dade (S)	10.0%	192,487	211,736	0.0085	1,793	197,159	218,668	10.9%
28	Dade (S)	10.0%	119,532	131,485	0.0085	1,113	123,042	136,459	10.9%
29	Dade (S)	-5.3%	33,410	31,634	0.0085	268	34,417	32,855	-4.5%
41	Duval	-10.0%	75,832	68,249	0.0085	578	112,480	101,810	-9.5%
52	Escambia	-10.0%	444,726	400,254	0.0085	3,389	473,507	429,545	-9.3%
53	Escambia	-10.0%	10,985	9,887	0.0085	84	11,712	10,625	-9.3%
54	Escambia	-10.0%	49,532	44,579	0.0085	377	56,890	51,578	-9.3%
83	Flagler	-10.0%	85,410	76,869	0.0085	651	108,593	98,384	-9.4%
65	Franklin	-10.0%	5,055	4,550	0.0085	39	5,757	5,220	-9.3%
66	Gulf	-10.0%	4,795	4,315	0.0085	37	5,409	4,905	-9.3%
56	Hernando	0.0%	0	0	0.0085	0	0	0	0.0%
76	Indian River	10.0%	418,612	460,473	0.0085	3,898	433,675	480,941	10.9%
17	Lee	10.0%	1,530,590	1,683,649	0.0085	14,254	1,588,878	1,762,020	10.9%
18	Lee	-5.5%	170,881	161,515	0.0085	1,367	181,609	173,023	-4.7%
19	Lee	10.0%	62,696	68,966	0.0085	584	70,498	78,132	10.8%
20	Lee	2.8%	12,056	12,398	0.0085	105	13,725	14,219	3.6%
57	Levy	-10.0%	9,651	8,686	0.0085	74	12,396	11,230	-9.4%
68	Manatee	7.2%	332,217	356,006	0.0085	3,014	360,248	389,058	8.0%
90	Monroe	10.0%	1,483,559	1,631,915	0.0085	13,816	1,513,933	1,679,142	10.9%
69	Nassau	-10.0%	71,811	64,630	0.0085	547	113,294	102,512	-9.5%
70	Okaloosa	-10.0%	914,013	822,612	0.0085	6,964	978,260	887,398	-9.3%
94	Palm Beach	10.0%	3,591,849	3,951,034	0.0085	33,450	3,663,416	4,063,208	10.9%
95	Palm Beach	10.0%	866,698	953,367	0.0085	8,071	886,434	983,149	10.9%
96	Palm Beach	9.1%	440,171	480,218	0.0085	4,066	451,116	496,224	10.0%
97	Palm Beach	10.0%	105,992	116,591	0.0085	987	108,749	120,611	10.9%
88	Pasco	-10.0%	70,464	63,417	0.0085	537	83,602	75,779	-9.4%
42	Pinellas	-10.0%	1,194,354	1,074,918	0.0085	9,101	1,320,924	1,197,932	-9.3%
92	Santa Rosa	-10.0%	140,227	126,204	0.0085	1,068	147,191	133,540	-9.3%
49	Sarasota	10.0%	1,789,989	1,968,988	0.0085	16,670	1,929,387	2,138,996	10.9%
50	Sarasota	-10.0%	422,713	380,441	0.0085	3,221	469,415	425,694	-9.3%
51	Sarasota	-10.0%	110,216	99,194	0.0085	840	125,943	114,189	-9.3%
71	Saint Johns	-10.0%	148,886	133,997	0.0085	1,134	222,579	201,456	-9.5%
77	Saint Lucie	10.0%	155,271	170,798	0.0085	1,446	158,888	176,223	10.9%
14	Volusia	-10.0%	670,226	603,203	0.0085	5,107	808,267	732,547	-9.4%
15	Volusia	-10.0%	40,150	36,135	0.0085	306	51,704	46,840	-9.4%
16	Volusia	10.0%	98	108	0.0085	1	139	154	10.7%
58	Wakulla	-10.0%	1,016	914	0.0085	8	1,316	1,192	-9.4%
75	Walton	-10.0%	1,016,011	914,410	0.0085	7,742	1,119,577	1,015,361	-9.3%
Total		4.7%	30,642,771	32,160,699	0.0085	272,280	32,219,403	33,991,524	5.5%

Notes:

- (1) From Territorial Indication, E3,P1, column (2)
- (2) From Territorial Indication, Appendix A, column (1)
- (3) = (2) * [1+(1)]
- (4) From the calculation of fhcf build-up factors, column (4)
- (5) = (4) * (3)
- (6) From Territorial Indication, Appendix A, columns (1)+(2)
- (7) = (6) * [1+(1)] + (5)
- (8) = (7)/(6)-1

**CALCULATION OF ANNUAL RATE CHANGE EFFECT BY TERRITORY FOR RATE LEVEL EFFECT FORM
Wind-Only - HW6**

Territory Number (1)	Territory Description (2)	Total Amount of Insurance (in 000s) (3)	Earned House Years as of 12/31/08 (4)	Earned Premium @ Current Rate as of 12/31/08 (5)	Proposed Earned Premium (6)	Current Base Rate (7)	Proposed Base Rate (8)	Percent Change In Base (9)	Current Average Rate (10)	Proposed Average Rate (11)	Total Percent Change (12)
59	Bay	241,508	3,027	858,438	778,419	4.66	4.19	-10.0%	284	257	-9.3%
60	Brevard	65,501	763	249,043	225,954	5.00	4.50	-10.0%	327	296	-9.3%
45	Broward	352,708	3,625	2,577,667	2,722,108	11.28	11.81	4.7%	711	751	5.6%
46	Broward	150,224	1,819	674,320	747,862	5.33	5.86	10.0%	371	411	10.9%
47	Broward	81,186	1,193	339,578	376,603	5.15	5.67	10.0%	285	316	10.9%
48	Broward	102,341	946	303,345	336,403	5.35	5.89	10.0%	321	356	10.9%
61	Charlotte	54,802	365	238,299	264,201	5.08	5.59	10.0%	654	725	10.9%
62	Collier	660,187	3,050	2,474,307	2,743,828	6.00	6.60	10.0%	811	900	10.9%
22	Dade	645,368	4,023	4,337,620	4,711,256	17.03	18.34	7.7%	1,078	1,171	8.6%
23	Dade	656,111	3,930	2,490,387	2,762,171	7.63	8.39	10.0%	634	703	10.9%
24	Dade	33,999	352	150,916	167,372	7.66	8.43	10.0%	429	476	10.9%
25	Dade	10,076	193	68,619	76,096	7.75	8.53	10.0%	356	395	10.9%
26	Dade	152,746	394	392,697	435,551	7.66	8.43	10.0%	997	1,105	10.9%
27	Dade	51,974	277	205,811	228,263	7.65	8.42	10.0%	744	825	10.9%
28	Dade	26,861	296	128,501	142,514	7.73	8.50	10.0%	434	481	10.9%
29	Dade	8,315	128	35,609	33,993	7.79	7.38	-5.3%	278	265	-4.5%
41	Duval	46,158	298	115,436	104,485	2.92	2.63	-10.0%	387	350	-9.5%
52	Escambia	141,554	1,234	486,661	441,478	4.67	4.20	-10.0%	394	358	-9.3%
53	Escambia	4,612	37	11,762	10,670	4.46	4.01	-10.0%	318	289	-9.3%
54	Escambia	15,248	137	58,591	53,120	4.45	4.01	-10.0%	429	389	-9.3%
83	Flagler	44,851	276	104,973	95,105	3.87	3.48	-10.0%	381	345	-9.4%
65	Franklin	1,396	20	6,687	6,063	5.06	4.55	-10.0%	327	297	-9.3%
66	Gulf	1,691	18	4,995	4,530	4.85	4.37	-10.0%	277	251	-9.3%
56	Hernando	0	0	0	0	4.48	4.48	0.0%	0	0	0.0%
76	Indian River	110,190	540	459,826	509,942	6.28	6.91	10.0%	852	945	10.9%
17	Lee	357,977	3,129	1,658,371	1,839,086	5.11	5.62	10.0%	530	588	10.9%
18	Lee	65,255	307	187,018	178,176	4.71	4.45	-5.5%	609	580	-4.7%
19	Lee	25,108	201	63,527	70,405	3.47	3.82	10.0%	316	350	10.8%
20	Lee	5,793	57	13,546	14,034	3.48	3.58	2.8%	236	244	3.6%
57	Levy	3,656	57	11,665	10,568	4.63	4.17	-10.0%	205	185	-9.4%
68	Manatee	78,195	736	385,134	415,935	5.24	5.62	7.2%	524	565	8.0%
90	Monroe	332,108	2,309	1,447,701	1,605,682	12.06	13.27	10.0%	627	696	10.9%
69	Nassau	34,798	176	110,148	99,665	4.07	3.66	-10.0%	625	565	-9.5%
70	Okaloosa	238,456	2,490	1,020,673	925,872	4.89	4.40	-10.0%	410	372	-9.3%
94	Palm Beach	729,694	3,203	3,858,682	4,279,784	9.25	10.18	10.0%	1,205	1,336	10.9%
95	Palm Beach	244,803	1,592	958,079	1,062,611	7.07	7.78	10.0%	602	667	10.9%
96	Palm Beach	107,454	1,286	499,931	538,921	6.53	7.12	9.1%	381	419	10.0%
97	Palm Beach	25,262	326	124,789	138,401	6.55	7.21	10.0%	383	425	10.9%
88	Pasco	18,939	343	82,667	74,931	4.56	4.10	-10.0%	241	219	-9.4%
42	Pinellas	367,650	3,921	1,454,785	1,319,329	4.77	4.29	-10.0%	371	337	-9.3%
92	Santa Rosa	37,088	371	153,621	139,374	4.58	4.12	-10.0%	414	376	-9.3%
49	Sarasota	586,851	3,180	1,946,290	2,157,735	4.55	5.01	10.0%	612	679	10.9%
50	Sarasota	156,046	1,122	456,140	413,656	4.36	3.92	-10.0%	406	369	-9.3%
51	Sarasota	34,225	311	117,116	106,185	4.76	4.28	-10.0%	376	341	-9.3%
71	Saint Johns	60,389	535	230,002	208,174	3.89	3.50	-10.0%	430	389	-9.5%
77	Saint Lucie	38,162	442	181,870	201,712	6.27	6.90	10.0%	412	457	10.9%
14	Volusia	227,340	2,292	841,610	762,767	4.21	3.79	-10.0%	367	333	-9.4%
15	Volusia	16,580	194	44,317	40,147	2.89	2.60	-10.0%	228	207	-9.4%
16	Volusia	197	2	421	466	2.89	3.18	10.0%	243	268	10.7%
58	Wakulla	292	6	1,896	1,717	4.42	3.98	-10.0%	307	278	-9.4%
75	Walton	298,781	2,769	1,137,588	1,031,695	4.67	4.20	-10.0%	411	373	-9.3%
	STATEWIDE	7,750,705	58,295	33,751,675	35,615,016	7.01	7.31	4.4%	579	611	5.5%

Notes:

- (3) Equal to coverage A + coverage B + coverage C + coverage D weighted by a policy's earned house years in 2008.
- (4) The number of earned house years in 2008.
- (5) 2008 earned premium at current rate level.
- (6) = (5) * [HW6 Exhibit 1, Column (8)]
- (7) Current Citizens rate manual. Statewide total is weighted with (4).
- (8) Proposed Citizens rate manual. Statewide total is weighted with (4).
- (9) = (8) / (7) - 1.0. Statewide total is weighted with (4).
- (10) = (5) / (4)
- (11) = (6) / (4)
- (12) = (11) / (10) - 1.0

CALCULATION OF ANNUAL RATE CHANGE EFFECT BY TERRITORY FOR RATE LEVEL EFFECT FORM
Wind-Only - HW6

Territory Number	Territory Description	Total Amount of Insurance (in 000s)	Earned House Years as of 12/31/08	Earned Premium @ Current Rate as of 12/31/08	Proposed Earned Premium	Current Base Rate	Proposed Base Rate	Percent Change In Base	Current Average Rate	Proposed Average Rate	Total Percent Change
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)

TABLE OF CONTENTS

RULE NO	SECTION 1 – GENERAL RULES	PAGE NO
100	General Information	GR 1-1
102	Eligibility	GR 1-1
104	Extent of Coverage A. Homeowners (HW-2) B. Tenant Contents (HW-4) C. Condominium Unit Owners (HW-6) D. Special Coverage Notes	GR 1-1 GR 1-1 GR 1-2 GR 1-2 GR 1-2
106	Limits of Liability	GR 1-3
108	Binding Submission Procedures A. Application B. Binding and Submission Procedures 1. General 2. Premium Payment 3. Required Documentation 4. Agent Inspection 5. Properties to Be Submitted to Citizens for Review Prior to Binding 6. Hurricane or Tropical Storm Binding Suspension	GR 1-3 GR 1-3 GR 1-3 GR 1-3 GR 1-4 GR 1-5 GR 1-6 GR 1-7 GR 1-7
110	Policy Period	GR 1-8
112	Rounding of Premiums, Minimum Premium and Waiver of Premium	GR 1-8
114	Policy Changes	GR 1-8
116	Automatic Increase In Limits (HW-2)	GR 1-8
118	Transfers or Assignments	GR 1-8
120	Cancellations and Non-Renewals	GR 1-9
122	Construction Definitions	GR 1-9
124	Single Building Definition	GR 1-10
126	Individual Risk Rating	GR 1-10
128	Base Class Premium Computation	GR 1-11
130	Total Discount Capping <u>Adjustment</u>	GR 1-12
<u>132</u>	<u>Florida Hurricane Catastrophe Fund Build-Up Adjustment</u>	<u>GR 1-12</u>
	SECTION 2 – UNDERWRITING GUIDELINES	
200	Uninsurable Properties A. Commercial Properties B. Coverage Limits – Minimum C. Coverage Limits – Maximum D. Replacement Cost/Market Value Ratio E. Condemned Properties F. Prior Policy Term G. Properties in Disrepair H. Multiple Mortgages I. Farms & Ranches J. Business Exposures K. Roof Conditions L. Older Homes M. Homemade/Rebuilt Properties N. Non-Habitational Properties O. Vacant or Unoccupied Properties P. Material Misrepresentation, Insurance Fraud or Arson Q. Opening Protection R. Properties Constructed Over Water	UG 2-1 UG 2-1 UG 2-1 UG 2-1 UG 2-1 UG 2-1 UG 2-1 UG 2-1 UG 2-1 UG 2-1 UG 2-1 UG 2-2 UG 2-2 UG 2-2 UG 2-3 UG 2-3 UG 2-3 UG 2-3 UG 2-3

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128. BASE CLASS PREMIUM COMPUTATION

The following are the steps for calculating the base class premiums for HW-2, HW-4 and HW-6 policies. Premium Calculation Worksheets for each policy type can be found on the Citizens' website.

A. Form HW-2

1. Determine **BASE RATE for Hurricane** and **BASE RATE for Other Wind** from the appropriate column in the rate table according to territory and policy form. If no other adjustments are needed, multiply the **BASE RATE** by the **AMOUNT OF COVERAGE "A"** (per \$1,000) to determine **BASE CLASS PREMIUM**.

2. Base Rate Adjustments

a. Coverage "C" Reduction

HW-2 BASE RATES provide Coverage "C" at 50% of Coverage "A". The limit of liability for Coverage "C" may be reduced to an amount of not less than 25% of the limit for Coverage "A" or removed completely.

To reduce or remove personal contents use the following calculation, *rounding to two decimal* places at each step.

$$\text{Reduced Coverage "C" Rate Modifier} = (\text{HW-4 Base Rate} * \text{1.06}) * \left(\frac{50\% \text{ of Cov A} - \text{Requested Cov C amt}}{100\% \text{ of Cov A}} \right)$$

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NOTE: Any request to exclude contents coverage must be submitted with **form CIT CO-1, Request To Exclude Contents Coverage**.

Subtract the **Reduced Coverage "C" Rate Modifier** developed above from the **BASE RATE** to develop the **ADJUSTED BASE RATE**. Multiply the **ADJUSTED BASE RATE** by the **AMOUNT OF COVERAGE "A"** (per \$1,000) to determine **BASE CLASS PREMIUM**.

b. Coverage "B" Reduction

See Optional Coverages section for coverage options and premium computation.

c. Amount of Insurance Factor

When building coverage is greater than \$250,000 but less than \$3,500,000 modify each base rate using the factor developed by the following calculation or a factor of 1.25, whichever is less. For building coverage of \$3,500,000 or greater, use a 1.25 factor.

$$\text{Amount of Insurance Factor} = 1 + \left(\frac{(\text{Cov A} - 250,000) * 0.02}{250,000} \right)$$

Multiply the **Amount of Insurance Factor** developed above by the **BASE RATE** or **by the ADJUSTED BASE RATE** (when contents or Coverage "B" have been reduced) and then by the **AMOUNT OF COVERAGE "A"** (per \$1,000) to determine **BASE CLASS PREMIUM**.

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B. Form HW-4 and HW-6

1. Determine **BASE RATE for Hurricane** and **BASE RATE for Other Wind** from the appropriate column in the rate table according to territory and policy form.
2. To develop the **BASE CLASS PREMIUM**, multiply the **BASE RATE** by the **AMOUNT OF COVERAGE "C"** (per \$1,000) and round to nearest whole dollar.

130. TOTAL DISCOUNT CAPPING ADJUSTMENT

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To determine the **CAPPED GRAND SUBTOTAL**:

1. Sum the Hurricane and Other Wind premium credits for Age of Home, BCEG, Construction, Deductible Options, and Windstorm Mitigation.
2. Divide the sum of the Hurricane and Other Wind premium credit totals by the sum of the **BASE CLASS** premiums to determine the Total Discount Percentage applicable to the policy (round to 5 decimal places).
3. Determine the Maximum Total Discount Percentage applicable to the residential risk (MAX is 0.94 for Dwellings, 0.93 for Renters, and 0.90 for Condo Unit Owners).
4. Subtract the Maximum Total Discount Percentage from the Total Discount Percentage to determine if a Total Discount Percentage Adjustment is applicable to the risk (the Total Discount Adjustment is 0.00 unless the Total Discount Percentage is greater than the Maximum Total Discount Percentage).
5. Multiply the Total Discount Percentage Adjustment by the sum of the Hurricane and Other Wind **BASE CLASS** premiums to determine the Total Discount Adjustment.
6. Add the **UNCAPPED GRAND SUBTOTAL** and the Total Discount Adjustment to determine the **CAPPED GRAND SUBTOTAL**.

132. FLORIDA HURRICANE CATASTROPHE FUND BUILD-UP ADJUSTMENT

To determine the Florida Hurricane Catastrophe Build-Up (FHCF BU) Premium:

1. Multiply the **CAPPED GRAND SUBTOTAL** by the Hurricane Base Rate Percentage. The Hurricane Base Rate Percentage is determined by dividing the Hurricane Base Rate by the sum of the Hurricane Base Rate and the Other Wind Base Rate.
2. Multiply the result by the FHCF BU factor found in the table below to determine the FHCF BU premium.

Note: Commission is not applicable to the Florida Hurricane Catastrophe Fund Build-Up premium.

<u>Florida Hurricane Catastrophe Fund Build-Up Factors</u>	
<u>HW-2</u>	<u>0.0159</u>
<u>HW-4</u>	<u>0.0095</u>
<u>HW-6</u>	<u>0.0085</u>

3. Add the FHCF BU premium to the **CAPPED GRAND SUBTOTAL** to determine the **GRAND SUBTOTAL**.

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SECTION 5. BASE RATE TABLES

500. BASE RATE TABLES

BASE RATE TABLES								
TERRITORY		HURRICANE RATES (per \$1,000 of principal coverage)			OTHER WIND RATES (per \$1,000 of principal coverage)			
		HW-2	HW-4	HW-6	HW-2	HW-4	HW-6	
Number	County							
59	Bay	7.39	3.30	3.75	0.37	0.41	0.44	
60	Brevard	7.56	3.55	4.31	0.23	0.18	0.19	
45	Broward	13.86	5.87	11.59	0.19	0.12	0.22	
46	Broward	9.22	4.65	5.71	0.19	0.13	0.15	
47	Broward	9.21	4.01	5.50	0.23	0.14	0.17	
48	Broward	8.93	4.27	5.69	0.24	0.15	0.20	
61	Charlotte	6.80	2.93	5.24	0.25	0.22	0.35	
62	Collier	8.75	3.39	6.35	0.23	0.17	0.25	
22	Dade (N)	17.30	6.39	18.07	0.20	0.11	0.27	
23	Dade (N)	10.42	5.58	8.24	0.15	0.13	0.15	
24	Dade (N)	10.44	4.61	8.21	0.21	0.13	0.22	
25	Dade (N)	10.54	4.44	8.22	0.23	0.16	0.31	
26	Dade (S)	10.54	5.74	8.27	0.14	0.12	0.15	
27	Dade (S)	10.54	4.86	8.23	0.18	0.13	0.19	
28	Dade (S)	10.62	4.60	8.27	0.20	0.13	0.23	
29	Dade (S)	10.80	4.52	7.17	0.22	0.14	0.21	
41	Duval	2.12	1.26	1.81	0.47	0.62	0.82	
52	Escambia	7.64	3.45	3.96	0.27	0.22	0.24	
53	Escambia	4.59	2.40	3.78	0.29	0.24	0.23	
54	Escambia	4.10	2.14	3.51	0.54	0.43	0.50	
83	Flagler	2.93	2.13	2.78	0.43	0.57	0.70	
65	Franklin	7.74	3.44	4.01	0.44	0.51	0.55	
66	Gulf	7.97	3.22	3.91	0.36	0.42	0.46	
56	Hernando	4.39	2.38	3.78	0.39	0.50	0.70	
76	Indian River	13.15	4.13	6.69	0.23	0.15	0.22	
17	Lee	7.50	3.24	5.42	0.20	0.13	0.20	
18	Lee	6.04	2.79	4.21	0.20	0.18	0.25	
19	Lee	5.12	2.04	3.41	0.30	0.24	0.41	
20	Lee	5.10	2.01	3.17	0.34	0.27	0.41	
57	Levy	2.97	2.23	3.26	0.52	0.71	0.91	
68	Manatee	7.44	2.94	5.20	0.30	0.26	0.42	
90	Monroe	14.78	8.13	13.02	0.29	0.18	0.24	
69	Nassau	2.37	1.45	2.35	0.64	1.04	1.31	
70	Okaloosa	7.70	3.20	4.12	0.26	0.25	0.28	
94	Palm Beach	11.53	5.10	9.99	0.20	0.14	0.19	
95	Palm Beach	9.88	4.24	7.61	0.19	0.14	0.17	
96	Palm Beach	9.47	3.81	6.96	0.22	0.15	0.16	
97	Palm Beach	9.58	3.82	7.03	0.23	0.14	0.18	
88	Pasco	6.98	2.55	3.47	0.33	0.51	0.63	
42	Pinellas	5.77	2.58	3.90	0.34	0.29	0.40	
92	Santa Rosa	5.30	2.64	3.93	0.22	0.17	0.19	
49	Sarasota	5.38	2.52	4.66	0.22	0.19	0.34	
50	Sarasota	4.73	2.36	3.56	0.27	0.26	0.37	
51	Sarasota	5.04	2.45	3.77	0.37	0.36	0.51	
71	St Johns	2.29	1.84	2.38	0.63	0.97	1.13	
77	St Lucie	12.64	4.30	6.74	0.17	0.13	0.15	
14	Volusia	4.63	2.13	3.16	0.38	0.49	0.63	
15	Volusia	2.49	1.35	2.03	0.40	0.44	0.58	
16	Volusia	1.93	1.21	2.24	0.44	0.59	0.94	
58	Wakulla	4.07	2.44	3.08	0.65	0.81	0.90	
75	Walton	7.71	3.34	3.83	0.29	0.34	0.37	

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TABLE OF CONTENTS

RULE NO	SECTION 1 – GENERAL RULES	PAGE NO
100	General Information	GR 1-1
102	Eligibility	GR 1-1
104	Extent of Coverage A. Homeowners (HW-2) B. Tenant Contents (HW-4) C. Condominium Unit Owners (HW-6) D. Special Coverage Notes	GR 1-1 GR 1-1 GR 1-2 GR 1-2 GR 1-2
106	Limits of Liability	GR 1-3
108	Binding Submission Procedures A. Application B. Binding and Submission Procedures 1. General 2. Premium Payment 3. Required Documentation 4. Agent Inspection 5. Properties to Be Submitted to Citizens for Review Prior to Binding 6. Hurricane or Tropical Storm Binding Suspension	GR 1-3 GR 1-3 GR 1-3 GR 1-3 GR 1-4 GR 1-5 GR 1-6 GR 1-7 GR 1-7
110	Policy Period	GR 1-8
112	Rounding of Premiums, Minimum Premium and Waiver of Premium	GR 1-8
114	Policy Changes	GR 1-8
116	Automatic Increase In Limits (HW-2)	GR 1-8
118	Transfers or Assignments	GR 1-8
120	Cancellations and Non-Renewals	GR 1-9
122	Construction Definitions	GR 1-9
124	Single Building Definition	GR 1-10
126	Individual Risk Rating	GR 1-10
128	Base Class Premium Computation	GR 1-11
130	Total Discount Capping Adjustment	GR 1-12
132	Florida Hurricane Catastrophe Fund Build-Up Adjustment	GR 1-12
	SECTION 2 – UNDERWRITING GUIDELINES	
200	Uninsurable Properties A. Commercial Properties B. Coverage Limits – Minimum C. Coverage Limits – Maximum D. Replacement Cost/Market Value Ratio E. Condemned Properties F. Prior Policy Term G. Properties in Disrepair H. Multiple Mortgages I. Farms & Ranches J. Business Exposures K. Roof Conditions L. Older Homes M. Homemade/Rebuilt Properties N. Non-Habitational Properties O. Vacant or Unoccupied Properties P. Material Misrepresentation, Insurance Fraud or Arson Q. Opening Protection R. Properties Constructed Over Water	UG 2-1 UG 2-1 UG 2-1 UG 2-1 UG 2-1 UG 2-1 UG 2-1 UG 2-1 UG 2-1 UG 2-1 UG 2-1 UG 2-2 UG 2-2 UG 2-2 UG 2-3 UG 2-3 UG 2-3 UG 2-3 UG 2-3

128. BASE CLASS PREMIUM COMPUTATION

The following are the steps for calculating the base class premiums for HW-2, HW-4 and HW-6 policies. Premium Calculation Worksheets for each policy type can be found on the Citizens' website.

A. Form HW-2

1. Determine **BASE RATE for Hurricane** and **BASE RATE for Other Wind** from the appropriate column in the rate table according to territory and policy form. If no other adjustments are needed, multiply the **BASE RATE** by the **AMOUNT OF COVERAGE "A"** (per \$1,000) to determine **BASE CLASS PREMIUM**.

2. Base Rate Adjustments

a. Coverage "C" Reduction

HW-2 BASE RATES provide Coverage "C" at 50% of Coverage "A". The limit of liability for Coverage "C" may be reduced to an amount of not less than 25% of the limit for Coverage "A" or removed completely.

To reduce or remove personal contents use the following calculation, *rounding to two decimal* places at each step.

$$\text{Reduced Coverage "C" Rate Modifier} = (\text{HW-4 Base Rate} * 1.06) * \left(\frac{50\% \text{ of Cov A} - \text{Requested Cov C amt}}{100\% \text{ of Cov A}} \right)$$

NOTE: Any request to exclude contents coverage must be submitted with **form CIT CO-1**, Request To Exclude Contents Coverage.

Subtract the **Reduced Coverage "C" Rate Modifier** developed above from the **BASE RATE** to develop the **ADJUSTED BASE RATE**. Multiply the **ADJUSTED BASE RATE** by the **AMOUNT OF COVERAGE "A"** (per \$1,000) to determine **BASE CLASS PREMIUM**.

b. Coverage "B" Reduction

See Optional Coverages section for coverage options and premium computation.

c. Amount of Insurance Factor

When building coverage is greater than \$250,000 but less than \$3,500,000 modify each base rate using the factor developed by the following calculation or a factor of 1.25, whichever is less. For building coverage of \$3,500,000 or greater, use a 1.25 factor.

$$\text{Amount of Insurance Factor} = 1 + \left(\frac{(\text{Cov A} - 250,000) * 0.02}{250,000} \right)$$

Multiply the **Amount of Insurance Factor** developed above by the **BASE RATE** or by the **ADJUSTED BASE RATE** (when contents or Coverage "B" have been reduced) and then by the **AMOUNT OF COVERAGE "A"** (per \$1,000) to determine **BASE CLASS PREMIUM**.

B. Form HW-4 and HW-6

1. Determine **BASE RATE for Hurricane** and **BASE RATE for Other Wind** from the appropriate column in the rate table according to territory and policy form.
2. To develop the **BASE CLASS PREMIUM**, multiply the **BASE RATE** by the **AMOUNT OF COVERAGE "C"** (per \$1,000) and round to nearest whole dollar.

130. TOTAL DISCOUNT CAPPING ADJUSTMENT

To determine the **CAPPED GRAND SUBTOTAL**:

1. Sum the Hurricane and Other Wind premium credits for Age of Home, BCEG, Construction, Deductible Options, and Windstorm Mitigation.
2. Divide the sum of the Hurricane and Other Wind premium credit totals by the sum of the **BASE CLASS** premiums to determine the Total Discount Percentage applicable to the policy (round to 5 decimal places).
3. Determine the Maximum Total Discount Percentage applicable to the residential risk (MAX is 0.94 for Dwellings, 0.93 for Renters, and 0.90 for Condo Unit Owners).
4. Subtract the Maximum Total Discount Percentage from the Total Discount Percentage to determine if a Total Discount Percentage Adjustment is applicable to the risk (the Total Discount Adjustment is 0.00 unless the Total Discount Percentage is greater than the Maximum Total Discount Percentage).
5. Multiply the Total Discount Percentage Adjustment by the sum of the Hurricane and Other Wind **BASE CLASS** premiums to determine the Total Discount Adjustment.
6. Add the **UNCAPPED GRAND SUBTOTAL** and the Total Discount Adjustment to determine the **CAPPED GRAND SUBTOTAL**.

132. FLORIDA HURRICANE CATASTROPHE FUND BUILD-UP ADJUSTMENT

To determine the Florida Hurricane Catastrophe Build-Up (FHCF BU) Premium:

1. Multiply the **CAPPED GRAND SUBTOTAL** by the Hurricane Base Rate Percentage. The Hurricane Base Rate Percentage is determined by dividing the Hurricane Base Rate by the sum of the Hurricane Base Rate and the Other Wind Base Rate.
2. Multiply the result by the FHCF BU factor found in the table below to determine the FHCF BU premium.

Note: Commission is not applicable to the Florida Hurricane Catastrophe Fund Build-Up premium.

Florida Hurricane Catastrophe Fund Build-Up Factors	
HW-2	0.0159
HW-4	0.0095
HW-6	0.0085

3. Add the FHCF BU premium to the **CAPPED GRAND SUBTOTAL** to determine the **GRAND SUBTOTAL**.

SECTION 5. BASE RATE TABLES

500. BASE RATE TABLES

BASE RATE TABLES								
TERRITORY		HURRICANE RATES (per \$1,000 of principal coverage)				OTHER WIND RATES (per \$1,000 of principal coverage)		
		HW-2	HW-4	HW-6		HW-2	HW-4	HW-6
Number	County							
59	Bay	7.39	3.30	3.75		0.37	0.41	0.44
60	Brevard	7.56	3.55	4.31		0.23	0.18	0.19
45	Broward	13.86	5.87	11.59		0.19	0.12	0.22
46	Broward	9.22	4.65	5.71		0.19	0.13	0.15
47	Broward	9.21	4.01	5.50		0.23	0.14	0.17
48	Broward	8.93	4.27	5.69		0.24	0.15	0.20
61	Charlotte	6.80	2.93	5.24		0.25	0.22	0.35
62	Collier	8.75	3.39	6.35		0.23	0.17	0.25
22	Dade (N)	17.30	6.39	18.07		0.20	0.11	0.27
23	Dade (N)	10.42	5.58	8.24		0.15	0.13	0.15
24	Dade (N)	10.44	4.61	8.21		0.21	0.13	0.22
25	Dade (N)	10.54	4.44	8.22		0.23	0.16	0.31
26	Dade (S)	10.54	5.74	8.27		0.14	0.12	0.15
27	Dade (S)	10.54	4.86	8.23		0.18	0.13	0.19
28	Dade (S)	10.62	4.60	8.27		0.20	0.13	0.23
29	Dade (S)	10.80	4.52	7.17		0.22	0.14	0.21
41	Duval	2.12	1.26	1.81		0.47	0.62	0.82
52	Escambia	7.64	3.45	3.96		0.27	0.22	0.24
53	Escambia	4.59	2.40	3.78		0.29	0.24	0.23
54	Escambia	4.10	2.14	3.51		0.54	0.43	0.50
83	Flagler	2.93	2.13	2.78		0.43	0.57	0.70
65	Franklin	7.74	3.44	4.01		0.44	0.51	0.55
66	Gulf	7.97	3.22	3.91		0.36	0.42	0.46
56	Hernando	4.39	2.38	3.78		0.39	0.50	0.70
76	Indian River	13.15	4.13	6.69		0.23	0.15	0.22
17	Lee	7.50	3.24	5.42		0.20	0.13	0.20
18	Lee	6.04	2.79	4.21		0.20	0.18	0.25
19	Lee	5.12	2.04	3.41		0.30	0.24	0.41
20	Lee	5.10	2.01	3.17		0.34	0.27	0.41
57	Levy	2.97	2.23	3.26		0.52	0.71	0.91
68	Manatee	7.44	2.94	5.20		0.30	0.26	0.42
90	Monroe	14.78	8.13	13.02		0.29	0.18	0.24
69	Nassau	2.37	1.45	2.35		0.64	1.04	1.31
70	Okaloosa	7.70	3.20	4.12		0.26	0.25	0.28
94	Palm Beach	11.53	5.10	9.99		0.20	0.14	0.19
95	Palm Beach	9.88	4.24	7.61		0.19	0.14	0.17
96	Palm Beach	9.47	3.81	6.96		0.22	0.15	0.16
97	Palm Beach	9.58	3.82	7.03		0.23	0.14	0.18
88	Pasco	6.98	2.55	3.47		0.33	0.51	0.63
42	Pinellas	5.77	2.58	3.90		0.34	0.29	0.40
92	Santa Rosa	5.30	2.64	3.93		0.22	0.17	0.19
49	Sarasota	5.38	2.52	4.66		0.22	0.19	0.34
50	Sarasota	4.73	2.36	3.56		0.27	0.26	0.37
51	Sarasota	5.04	2.45	3.77		0.37	0.36	0.51
71	St Johns	2.29	1.84	2.38		0.63	0.97	1.13
77	St Lucie	12.64	4.30	6.74		0.17	0.13	0.15
14	Volusia	4.63	2.13	3.16		0.38	0.49	0.63
15	Volusia	2.49	1.35	2.03		0.40	0.44	0.58
16	Volusia	1.93	1.21	2.24		0.44	0.59	0.94
58	Wakulla	4.07	2.44	3.08		0.65	0.81	0.90
75	Walton	7.71	3.34	3.83		0.29	0.34	0.37

**Citizens Property Insurance Corporation
Personal Residential Wind Only - Homeowner**

2010 Rating Plan

Summary of Changes

Rule Title	Page Number & Proposed Rule	Page Number & Prior Rule	Comment
Table of Contents			
Table of Contents	Page TOC-1	Page TOC-1	Changes have been made to the TOC page to account for the changes noted below in the General Rules section. Edition date of page has changed to 01/2010.
General Rules			
Base Class Premium Computation	Page GR 1-11 Rule 128	Page GR 1-11 Rule 128	Changed factor of 0.90 to 1.06.
Total Discount Capping Adjustment	Page GR 1-12 Rule 130	Page GR 1-12 Rule 130	Changed name of rule (substituted "Adjustment" for "Computation") for consistency with new rule 132. Changed the term "Grand Subtotal" to "Capped Grand Subtotal" to allow for the addition of FHCF Build-Up adjustment and to keep "Grand Subtotal" as the name of the premium subtotal after all adjustments have been made. Edition date of page has changed to 01/2010.
Florida Hurricane Catastrophe Fund Build-Up Adjustment	Page GR 1-12 Rule 132	N/A	Added a new rule for calculating the Florida Hurricane Catastrophe Fund (FHCF) Build-Up and determining the Grand Subtotal premium. The rule provides the FHCF Build-Up factors used in the calculation and clarifies that commission is not payable on this portion of the premium. Edition date of page has changed to 01/2010.
Base Rate Tables			
Base Rate Tables	Page BR 5-1 Rule 500	Page BR 5-1 Rule 500	Base rates have been amended in accordance with the 2010 rate change. Edition date of page has changed to 01/2010.

HOMEOWNER (HW-2) PREMIUM CALCULATION WORKSHEET

NAMED INSURED: _____ Effective Date: _____ Territory _____ Policy/Binder #: _____

POLICY LIMITS: Coverage A: \$ _____ Coverage B: \$ _____ Coverage C: \$ _____ Coverage D/E: \$ _____

Round each step of a premium calculation to the nearest whole dollar with \$0.50 or more rounded to the next highest dollar.

PREMIUM BEFORE OPTIONS AND SURCHARGES

	HURRICANE	OTHER WIND
BASE RATE		
Reduced Coverage "C" Calculation: (Round each calculation to two decimal places)		
Hurricane HW-4 Base Rate _____ * <u>1.06</u> = _____ * [(50% Cov A _____ - amount of new Cov C _____) ÷ 100% of Cov A] = _____ Hurricane base rate adjustment		Deleted: 0.90
Other Wind Reduced Contents Factor _____ * <u>1.06</u> = _____ * [(50% Cov A _____ - amount of new Cov C _____) ÷ 100% of Cov A] = _____ Other Wind base rate adjustment		Deleted: 0.90
Optional Coverage B Reduction (round to 5 decimal places): Hurr Base Rate _____ x Coverage B Premium Credit _____ OW Base Rate _____ x Coverage B Premium Credit _____	-	-
ADJUSTED BASE RATE		
Amount of Insurance Factor: (only applicable if building coverage requested is > \$250,000. If building coverage \$3,500,000 or more, use 1.25) (Round each calculation to three decimals) Cov A _____ - 250,000 = _____ * 0.02 = _____ ÷ 250,000 = _____ + 1 = _____ Amount of Insurance Factor (If result is greater than 1.25, use 1.25)	X	X
AMOUNT OF COVERAGE "A" (per \$1,000)	X	X
BASE CLASS PREMIUM	= \$	= \$
PREMIUM SURCHARGES AND CREDITS		
Construction: <input type="checkbox"/> Frame (0.00) <input type="checkbox"/> Masonry (0.02) <input type="checkbox"/> Superior (0.05)	Hurr Base Class Prem _____ x construction factor _____ OW Base Class Prem _____ x construction factor _____	-
Deductible Options: Hurr: <input type="checkbox"/> \$500 <input type="checkbox"/> 2% <input type="checkbox"/> 3% <input type="checkbox"/> 4% <input type="checkbox"/> 5% <input type="checkbox"/> 10% OW: <input type="checkbox"/> \$500 <input type="checkbox"/> 2% <input type="checkbox"/> 3% <input type="checkbox"/> 4% <input type="checkbox"/> 5%	Hurr Base Class Prem _____ x Hurr deductible factor _____ OW Base Class Prem _____ x OW deductible factor _____ (Note: Standard 2% deductible = 0.00 ded factor)	-/+
BCEG: _____	Hurr Base Class Prem _____ x BCEG factor _____ OW Base Class Prem _____ x BCEG factor _____	-/+
Loss Mitigation Factors		
Maximum WMC Factor	MAX 0.65 ± BCEG _____ ((+) if BCEG credit; (-) if penalty)	
Adjusted WMC Factor (round to 3 decimal places)	Minimum of Windstorm Mitigation Credit Factor and Maximum WMC Factor	
Windstorm Mitigation Credit	Hurr Base Class Prem _____ x adjusted WMC factor _____ OW Base Class Prem _____ x adjusted WMC factor _____	-
SUBTOTAL "A"	= \$	= \$
UNDERWRITING SURCHARGES		
No Prior Insurance Surcharge	Hurr Base Class Prem _____ X 0.10 OW Base Class Prem _____ X 0.10	+
Seasonal Surcharge	Hurr Base Class Prem _____ X 0.05 OW Base Class Prem _____ X 0.05	+
Age of Home Credit/Surcharge	Hurr Base Class Prem _____ X AOH factor _____ OW Base Class Prem _____ X AOH factor _____	-/+
SUBTOTAL "B"	= \$	= \$

Wind-Only (HW-2) Personal Residential Calculation Worksheet, continued on next page

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Premium calculation worksheet is not filed or approved by the OIR.

****COVERAGE OPTIONS AND ENDORSEMENTS****

Personal Property Replacement Cost:	Hurr Base class prem _____ x factor 0.15 OW Base class prem _____ x factor 0.15	+	+
Ordinance or Law (50%) Increased Amt of Cov:	Hurr Base class prem _____ x 0.05 OW Base class prem _____ x 0.05	+	+
Other Structures Increased Limits:			
Hurr Base Rate for Other Structures _____ X \$ _____ (per \$1,000)			
OW Base Rate for Other Structures _____ X \$ _____ (per \$1,000)		+	+
Structures Rented to Others – Residence Premises: (Refer to rating steps under Other Structures Increased Limits.)		+	+
Permitted Incidental Occupancies	If in Main Dwelling – No charge. If in Other Structure – Refer to rating steps under Other Structures Increased Limits.	+	+
Increased Loss Assessment Coverage	<input type="checkbox"/> \$2,000 (One time policy charge found in rating pages) <input type="checkbox"/> \$3,000 (One time policy charge found in rating pages)	+	
Fungi (Mold) Increase	<input type="checkbox"/> \$25,000 = \$29 (One time policy charge) <input type="checkbox"/> \$50,000 = \$46 (One time policy charge)	+	
SUBTOTAL "C"		=	\$

COMBINED SUBTOTAL (Add subtotal A+B+C) =

BASE CLASS PREMIUM +

(Combined Subtotal + Base Class Premium) **UNCAPPED GRAND SUBTOTAL** = \$

****TOTAL DISCOUNT CAPPING ADJUSTMENT****

Total Discount	Age of Home Credit + BCEG Credit + Construction Charge Credit + Deductible Charge Credit + Windstorm Mitigation Credit Note: only add credits. Here, consider all credits to be positive numbers.	=	
Hurricane Base Class Premium + Other Wind Base Class Premium		÷	
Total Discount Percentage: (Hurr Total Discount + OW Total Discount) / (Hurr Base Class Premium + OW Base Class Premium – round to 5 decimal places)		=	
Maximum Total Discount Percentage (0.94 for Dwellings)		-	
Total Discount Percentage Adjustment: (Is (0.00) unless Total Discount Percentage is greater than Maximum Total Discount Percentage)		=	
Hurricane Base Class Premium + OW Base Class Premium		X	
Total Discount Adjustment		=	
CAPPED GRAND SUBTOTAL (UNCAPPED GRAND SUBTOTAL + Total Discount Adjustment + Minimum Premium Adjustment)		=	
Florida Hurricane Catastrophe Fund Build-Up (FHCF BU) (CAPPED GRAND SUBTOTAL X HURRICANE BASE RATE PERCENTAGE (Hurr Base Rate/(Hurr Base Rate + Other Wind Base Rate)) X FHCF BU Factor)		±	
GRAND SUBTOTAL (CAPPED GRAND SUBTOTAL + FHCF BU)		=	

Deleted: (Add UNCAPPED GRAND SUBTOTAL + Total Discount Adjustment) =

****MANDATORY ADDITIONAL CHARGES****

2007 Florida Insurance Guaranty Association Regular Assessment: (Applies for 1 year to all "New Business" and "Renewals" effective 06/01/2009.)	Grand Subtotal _____ X .0137	+	
Tax-Exempt Surcharge	Grand Subtotal _____ X .0175	+	
Catastrophe Financing Surcharge	Grand Subtotal _____ X .15	+	
2005 Citizens Emergency Assessment	Grand Subtotal _____ X .014	+	
2005 Florida Hurricane Catastrophe Fund Emergency Assessment	Grand Subtotal _____ X .01	+	
TOTAL ESTIMATED PREMIUM		=	

****FOR AGENT'S INFORMATION ONLY****

HURRICANE BASE RATE PERCENTAGE = Hurr Base Rate/(Hurr Base Rate + Other Wind Base Rate)	
OTHER WIND BASE RATE PERCENTAGE = Other Wind Base Rate/(Hurr Base Rate + Other Wind Base Rate)	
COMMISSIONABLE PREMIUM = CAPPED GRAND SUBTOTAL	=

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HOMEOWNER (HW-4) PREMIUM CALCULATION WORKSHEET

NAMED INSURED: _____ Effective Date: _____ Territory _____ Policy/Binder #: _____

POLICY LIMITS: Coverage C: \$ _____ Coverage D: \$ _____

Round each step of a premium calculation to the nearest whole dollar with \$0.50 or more rounded to the next highest dollar.

PREMIUM BEFORE OPTIONS AND SURCHARGES			
		HURRICANE	OTHER WIND
BASE RATE			
AMOUNT OF COVERAGE "C" (per \$1,000)		X	X
BASE CLASS PREMIUM		= \$	= \$
PREMIUM SURCHARGES AND CREDITS			
Construction: <input type="checkbox"/> Frame (0.00) <input type="checkbox"/> Masonry (0.02) <input type="checkbox"/> Superior (0.05)	Hurr Base Class Prem _____ x construction factor _____ OW Base Class Prem _____ x construction factor _____	-	-
Deductible Options: Hurr: <input type="checkbox"/> \$500 <input type="checkbox"/> 2% <input type="checkbox"/> 3% <input type="checkbox"/> 4% <input type="checkbox"/> 5% <input type="checkbox"/> 10% OW: <input type="checkbox"/> \$500 <input type="checkbox"/> 2% <input type="checkbox"/> 3% <input type="checkbox"/> 4% <input type="checkbox"/> 5%	Hurr Base Class Prem _____ x Hurr deductible factor _____ OW Base Class Prem _____ x OW deductible factor _____ (Note: Standard 2% deductible = 0.00 ded factor)	-/+	-/+
BCEG: _____	Hurr Base Class Prem _____ x BCEG factor _____ OW Base Class Prem _____ x BCEG factor _____	-/+	-/+
Loss Mitigation Factors			
Maximum WMC Factor	MAX 0.70 ± BCEG _____ ((+ if BCEG credit; -) if penalty)		
Adjusted WMC Factor (round to 3 decimal places)	Minimum of Windstorm Mitigation Credit Factor and Maximum WMC Factor		
Windstorm Mitigation Credit	Hurr Base Class Prem _____ x adjusted loss mitigation _____ OW Base Class Prem _____ x adjusted loss mitigation _____	-	-
SUBTOTAL "A"		= \$	= \$
UNDERWRITING SURCHARGES			
No Prior Insurance Surcharge	Hurr Base Class Prem _____ X 0.10 OW Base Class Prem _____ X 0.10	+	+
Seasonal Surcharge	Hurr Base Class Prem _____ X 0.05 OW Base Class Prem _____ X 0.05	+	+
SUBTOTAL "B"		= \$	= \$
COVERAGE OPTIONS AND ENDORSEMENTS			
Personal Property Replacement Cost	Hurr Base Class Prem _____ x 0.35 OW Base Class Prem _____ x 0.35	+	+
SUBTOTAL "C"		= \$	= \$
Fungi (Mold) Increase	<input type="checkbox"/> \$25,000 = \$29 (One time policy charge) <input type="checkbox"/> \$50,000 = \$46 (One time policy charge)	+	
SUBTOTAL "D"		= \$	
COMBINED SUBTOTAL (Add subtotal A+B+C+D)			
		=	
BASE CLASS PREMIUM		+	
(Combined Subtotal + Base Class Premium) UNCAPPED GRAND SUBTOTAL		= \$	
TOTAL DISCOUNT CAPPING ADJUSTMENT			
Total Discount	BCEG Credit + Construction Charge Credit + Deductible Charge Credit + Windstorm Mitigation Credit Note: only add credits. Here, consider all credits to be positive numbers.	=	
Hurricane Base Class Premium + Other Wind Base Class Premium			
		÷	
Total Discount Percentage : (Hurr Total Discount + OW Total Discount) / (Hurr Base Class Premium + OW Base Class Premium – round to 5 decimal places)		=	
Maximum Total Discount Percentage (0.93 for Renters)			
		-	
Total Discount Percentage Adjustment: (Is (0.00) unless Total Discount Percentage is greater than Maximum Total Discount Percentage)		=	
Hurricane Base Class Premium + OW Base Class Premium		X	
Total Discount Adjustment		=	
CAPPED GRAND SUBTOTAL (UNCAPPED GRAND SUBTOTAL + Total Discount Adjustment + Minimum Premium Adjustment)		=	
Florida Hurricane Catastrophe Fund Build-Up (FHCF BU) (CAPPED GRAND SUBTOTAL X HURRICANE BASE RATE PERCENTAGE (Hurr Base Rate/(Hurr Base Rate + Other Wind Base Rate)) X FHCF BU Factor)		±	
GRAND SUBTOTAL (CAPPED GRAND SUBTOTAL + FHCF BU)		=	

Wind-Only (HW-4) Personal Residential Calculation Worksheet, continued on next page

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****MANDATORY ADDITIONAL CHARGES****

2007 Florida Insurance Guaranty Association Regular Assessment: (Applies for 1 year to all "New Business" and "Renewals" effective 06/01/2009.)	Grand Subtotal_____ X .0137	+
Tax-Exempt Surcharge	Grand Subtotal_____ X .0175	+
Catastrophe Financing Surcharge	Grand Subtotal_____ X .15	+
2005 Citizens Emergency Assessment	Grand Subtotal_____ X .014	+
2005 Florida Hurricane Catastrophe Fund Emergency Assessment	Grand Subtotal_____ X .01	+
TOTAL ESTIMATED PREMIUM		=
FOR AGENT'S INFORMATION ONLY		
HURRICANE BASE RATE PERCENTAGE = Hurr Base Rate/(Hurr Base Rate + Other Wind Base Rate)		
OTHER WIND BASE RATE PERCENTAGE = Other Wind Base Rate/(Hurr Base Rate + Other Wind Base Rate)		
COMMISSIONABLE PREMIUM = CAPPED GRAND SUBTOTAL		=

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Ed. ~~01/2010~~ Premium calculation worksheet is not filed or approved by the OIR.

HOMEOWNER (HW-6) PREMIUM CALCULATION WORKSHEET

NAMED INSURED: _____ Effective Date: _____ Territory _____ Policy/Binder #: _____

POLICY LIMITS: Coverage A: \$ _____ Coverage C: \$ _____ Coverage D: \$ _____

Round each step of a premium calculation to the nearest whole dollar with \$0.50 or more rounded to the next highest dollar.

PREMIUM BEFORE OPTIONS AND SURCHARGES

	HURRICANE	OTHER WIND
BASE RATE		
AMOUNT OF COVERAGE "C" and COVERAGE "A" COMBINED (per \$1,000) (\$1,000 of Coverage "A" is automatically included in the policy and deducted from the combined amount)	X	X
BASE CLASS PREMIUM	= \$	= \$
PREMIUM SURCHARGES AND CREDITS		
Construction: <input type="checkbox"/> Frame (0.00) <input type="checkbox"/> Masonry (0.02) <input type="checkbox"/> Superior (0.05)	Hurr Base Class Prem _____ x construction factor _____ OW Base Class Prem _____ x construction factor _____	- -
Deductible Options: Hurr: <input type="checkbox"/> \$500 <input type="checkbox"/> 2% <input type="checkbox"/> 3% <input type="checkbox"/> 4% <input type="checkbox"/> 5% <input type="checkbox"/> 10% OW: <input type="checkbox"/> \$500 <input type="checkbox"/> 2% <input type="checkbox"/> 3% <input type="checkbox"/> 4% <input type="checkbox"/> 5%	Hurr Base Class Prem _____ x Hurr deductible factor _____ OW Base Class Prem _____ x OW deductible factor _____ (Note: Standard 2% deductible = 0.00 ded factor)	-/+ -/+
BCEG: _____	Hurr Base Class Prem _____ x BCEG factor _____ OW Base Class Prem _____ x BCEG factor _____	-/+ -/+
Loss Mitigation Factors		
Maximum WMC Factor	MAX 0.80 ± BCEG _____ ((+) if BCEG credit; (-) if penalty)	
Adjusted WMC Factor (round to 3 decimal places)	Minimum of Windstorm Mitigation Credit Factor and Maximum WMC Factor	
Windstorm Mitigation Credit	Hurr Base Class Prem _____ x adjusted loss mitigation _____ OW Base Class Prem _____ x adjusted loss mitigation _____	- -
	SUBTOTAL "A"	= \$ = \$
UNDERWRITING SURCHARGES		
No Prior Insurance Surcharge	Hurr Base Class Prem _____ X 0.10 OW Base Class Prem _____ X 0.10	+ +
Seasonal Surcharge	Hurr Base Class Prem _____ X 0.05 OW Base Class Prem _____ X 0.05	+ +
	SUBTOTAL "B"	= \$ = \$
COVERAGE OPTIONS AND ENDORSEMENTS		
Personal Property Replacement Cost	Hurr Base Class Prem _____ x 0.35 OW Base Class Prem _____ x 0.35	- -
Ordinance or Law (50%) Increased Amt of Cov:	Hurr Base Rate x \$ _____ (per \$1,000 of Cov "A") x 0.05 OW Base Rate x \$ _____ (per \$1,000 of Cov "A") x 0.05	+ +
	SUBTOTAL "C"	= \$ = \$
Increased Loss Assessment Coverage	<input type="checkbox"/> \$2,000 (One time policy charge found in rating pages) <input type="checkbox"/> \$3,000 (One time policy charge found in rating pages)	+ +
Fungi (Mold) Increase	<input type="checkbox"/> \$25,000 = \$29 (One time policy charge) <input type="checkbox"/> \$50,000 = \$46 (One time policy charge)	+ +
	SUBTOTAL "D"	= \$
COMBINED SUBTOTAL (Add subtotal A+B+C+D)		
	=	
BASE CLASS PREMIUM		
	+	
(Combined Subtotal + Base Class Premium) UNCAPPED GRAND SUBTOTAL		
	= \$	

Wind-Only (HW-6) Personal Residential Calculation Worksheet, continued on next page

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****TOTAL DISCOUNT CAPPING ADJUSTMENT****

Total Discount	BCEG Credit + Construction Charge Credit + Deductible Charge Credit + Windstorm Mitigation Credit Note: only add credits. Here, consider all credits to be positive numbers.	=
Hurricane Base Class Premium + Other Wind Base Class Premium		÷
Total Discount Percentage : (Hurr Total Discount + OW Total Discount) / (Hurr Base Class Premium + OW Base Class Premium)		=
Maximum Total Discount Percentage (0.90 for Condo Unit Owners)		-
Total Discount Percentage Adjustment: (Is (0.00) unless Total Discount Percentage is greater than Maximum Total Discount Percentage)		=
Hurricane Base Class Premium + OW Base Class Premium		X
Total Discount Adjustment		=
CAPPED GRAND SUBTOTAL (UNCAPPED GRAND SUBTOTAL + Total Discount Adjustment + Minimum Premium Adjustment)		=
Florida Hurricane Catastrophe Fund Build-Up (FHCF BU) (CAPPED GRAND SUBTOTAL X HURRICANE BASE RATE PERCENTAGE (Hurr Base Rate/(Hurr Base Rate + Other Wind Base Rate)) X FHCF BU Factor)		±
GRAND SUBTOTAL (CAPPED GRAND SUBTOTAL + FHCF BU)		=
MANDATORY ADDITIONAL CHARGES		
2007 Florida Insurance Guaranty Association Regular Assessment: (Applies for 1 year to all "New Business" and "Renewals" effective 06/01/2009.)	Grand Subtotal ____ X .0137	+
Tax-Exempt Surcharge	Grand Subtotal ____ X .0175	+
Catastrophe Financing Surcharge	Grand Subtotal ____ X .15	+
2005 Citizens Emergency Assessment	Grand Subtotal ____ X .014	+
2005 Florida Hurricane Catastrophe Fund Emergency Assessment	Grand Subtotal ____ X .01	+
TOTAL ESTIMATED PREMIUM		=
FOR AGENT'S INFORMATION ONLY		
HURRICANE BASE RATE PERCENTAGE = Hurr Base Rate/(Hurr Base Rate + Other Wind Base Rate)		
OTHER WIND BASE RATE PERCENTAGE = Other Wind Base Rate/(Hurr Base Rate + Other Wind Base Rate)		
COMMISSIONABLE PREMIUM = CAPPED GRAND SUBTOTAL		=

Deleted: (Add UNCAPPED GRAND SUBTOTAL + Total Discount Adjustment) =

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HOMEOWNER (HW-2) PREMIUM CALCULATION WORKSHEET

NAMED INSURED: _____ Effective Date: _____ Territory _____ Policy/Binder #: _____

POLICY LIMITS: Coverage A: \$ _____ Coverage B: \$ _____ Coverage C: \$ _____ Coverage D/E: \$ _____

Round each step of a premium calculation to the nearest whole dollar with \$0.50 or more rounded to the next highest dollar.

PREMIUM BEFORE OPTIONS AND SURCHARGES			
	HURRICANE	OTHER WIND	
BASE RATE			
Reduced Coverage "C" Calculation: (Round each calculation to two decimal places) Hurricane HW-4 Base Rate _____ * 1.06 = _____ * [(50% Cov A _____ - amount of new Cov C _____) ÷ 100% of Cov A] = _____ Hurricane base rate adjustment Other Wind Reduced Contents Factor _____ * 1.06 = _____ * [(50% Cov A _____ - amount of new Cov C _____) ÷ 100% of Cov A] = _____ Other Wind base rate adjustment	-	-	
Optional Coverage B Reduction (round to 5 decimal places): Hurr Base Rate _____ x Coverage B Premium Credit _____ OW Base Rate _____ x Coverage B Premium Credit _____	-	-	
ADJUSTED BASE RATE			
Amount of Insurance Factor: (only applicable if building coverage requested is > \$250,000. If building coverage \$3,500,000 or more, use 1.25) (Round each calculation to three decimals) Cov A _____ - 250,000 = _____ * 0.02 = _____ ÷ 250,000 = _____ + 1 = _____ Amount of Insurance Factor (If result is greater than 1.25, use 1.25)	X	X	
AMOUNT OF COVERAGE "A" (per \$1,000)	X	X	
BASE CLASS PREMIUM	= \$	= \$	
PREMIUM SURCHARGES AND CREDITS			
Construction: <input type="checkbox"/> Frame (0.00) <input type="checkbox"/> Masonry (0.02) <input type="checkbox"/> Superior (0.05)	Hurr Base Class Prem _____ x construction factor _____ OW Base Class Prem _____ x construction factor _____	-	-
Deductible Options: Hurr: <input type="checkbox"/> \$500 <input type="checkbox"/> 2% <input type="checkbox"/> 3% <input type="checkbox"/> 4% <input type="checkbox"/> 5% <input type="checkbox"/> 10% OW: <input type="checkbox"/> \$500 <input type="checkbox"/> 2% <input type="checkbox"/> 3% <input type="checkbox"/> 4% <input type="checkbox"/> 5%	Hurr Base Class Prem _____ x Hurr deductible factor _____ OW Base Class Prem _____ x OW deductible factor _____ (Note: Standard 2% deductible = 0.00 ded factor)	-/+	-/+
BCEG: _____	Hurr Base Class Prem _____ x BCEG factor _____ OW Base Class Prem _____ x BCEG factor _____	-/+	-/+
Loss Mitigation Factors			
Maximum WMC Factor	MAX 0.65 ± BCEG _____ ((+) if BCEG credit; (-) if penalty)		
Adjusted WMC Factor (round to 3 decimal places)	Minimum of Windstorm Mitigation Credit Factor and Maximum WMC Factor		
Windstorm Mitigation Credit	Hurr Base Class Prem _____ x adjusted WMC factor _____ OW Base Class Prem _____ x adjusted WMC factor _____	-	-
	SUBTOTAL "A"	= \$	= \$
UNDERWRITING SURCHARGES			
No Prior Insurance Surcharge	Hurr Base Class Prem _____ X 0.10 OW Base Class Prem _____ X 0.10	+	+
Seasonal Surcharge	Hurr Base Class Prem _____ X 0.05 OW Base Class Prem _____ X 0.05	+	+
Age of Home Credit/Surcharge	Hurr Base Class Prem _____ X AOH factor _____ OW Base Class Prem _____ X AOH factor _____	-/+	-/+
	SUBTOTAL "B"	= \$	= \$

Wind-Only (HW-2) Personal Residential Calculation Worksheet, continued on next page

Wind-Only (HW-2) Personal Residential Calculation Worksheet, continued from previous page

****COVERAGE OPTIONS AND ENDORSEMENTS****

Personal Property Replacement Cost:	Hurr Base class prem _____ x factor 0.15		
	OW Base class prem _____ x factor 0.15	+	+
Ordinance or Law (50%) Increased Amt of Cov:	Hurr Base class prem _____ x 0.05		
	OW Base class prem _____ x 0.05	+	+
Other Structures Increased Limits:	Hurr Base Rate for Other Structures _____ X \$ _____ (per \$1,000)		
	OW Base Rate for Other Structures _____ X \$ _____ (per \$1,000)	+	+
Structures Rented to Others – Residence Premises: (Refer to rating steps under Other Structures Increased Limits.)		+	+
Permitted Incidental Occupancies	If in Main Dwelling – No charge. If in Other Structure – Refer to rating steps under Other Structures Increased Limits.	+	+
Increased Loss Assessment Coverage	<input type="checkbox"/> \$2,000 (One time policy charge found in rating pages) <input type="checkbox"/> \$3,000 (One time policy charge found in rating pages)	+	
Fungi (Mold) Increase	<input type="checkbox"/> \$25,000 = \$29 (One time policy charge) <input type="checkbox"/> \$50,000 = \$46 (One time policy charge)	+	
SUBTOTAL "C"			= \$

COMBINED SUBTOTAL (Add subtotal A+B+C)		=
BASE CLASS PREMIUM		+
(Combined Subtotal + Base Class Premium) UNCAPPED GRAND SUBTOTAL		= \$

****TOTAL DISCOUNT CAPPING ADJUSTMENT****

Total Discount	Age of Home Credit + BCEG Credit + Construction Charge Credit + Deductible Charge Credit + Windstorm Mitigation Credit Note: only add credits. Here, consider all credits to be positive numbers.	=
Hurricane Base Class Premium + Other Wind Base Class Premium		÷
Total Discount Percentage : (Hurr Total Discount + OW Total Discount) / (Hurr Base Class Premium + OW Base Class Premium – round to 5 decimal places)		=
Maximum Total Discount Percentage (0.94 for Dwellings)		-
Total Discount Percentage Adjustment: (Is (0.00) unless Total Discount Percentage is greater than Maximum Total Discount Percentage)		=
Hurricane Base Class Premium + OW Base Class Premium		X
Total Discount Adjustment		=
CAPPED GRAND SUBTOTAL (UNCAPPED GRAND SUBTOTAL + Total Discount Adjustment + Minimum Premium Adjustment)		=
Florida Hurricane Catastrophe Fund Build-Up (FHCF BU) (CAPPED GRAND SUBTOTAL X HURRICANE BASE RATE PERCENTAGE (Hurr Base Rate/(Hurr Base Rate + Other Wind Base Rate)) X FHCF BU Factor)		+
GRAND SUBTOTAL(CAPPED GRAND SUBTOTAL + FHCF BU)		=

****MANDATORY ADDITIONAL CHARGES****

2007 Florida Insurance Guaranty Association Regular Assessment: (Applies for 1 year to all "New Business" and "Renewals" effective 06/01/2009.)	Grand Subtotal _____ X .0137	+
Tax-Exempt Surcharge	Grand Subtotal _____ X .0175	+
Catastrophe Financing Surcharge	Grand Subtotal _____ X .15	+
2005 Citizens Emergency Assessment	Grand Subtotal _____ X .014	+
2005 Florida Hurricane Catastrophe Fund Emergency Assessment	Grand Subtotal _____ X .01	+
TOTAL ESTIMATED PREMIUM		=

****FOR AGENT'S INFORMATION ONLY****

HURRICANE BASE RATE PERCENTAGE = Hurr Base Rate/(Hurr Base Rate + Other Wind Base Rate)	
OTHER WIND BASE RATE PERCENTAGE = Other Wind Base Rate/(Hurr Base Rate + Other Wind Base Rate)	
COMMISSIONABLE PREMIUM = CAPPED GRAND SUBTOTAL	=

HOMEOWNER (HW-4) PREMIUM CALCULATION WORKSHEET

NAMED INSURED: _____ Effective Date: _____ Territory _____ Policy/Binder #: _____

POLICY LIMITS: Coverage C: \$ _____ Coverage D: \$ _____

Round each step of a premium calculation to the nearest whole dollar with \$0.50 or more rounded to the next highest dollar.

PREMIUM BEFORE OPTIONS AND SURCHARGES			
		HURRICANE	OTHER WIND
BASE RATE			
AMOUNT OF COVERAGE "C" (per \$1,000)		X	X
BASE CLASS PREMIUM		= \$	= \$
PREMIUM SURCHARGES AND CREDITS			
Construction:	<input type="checkbox"/> Frame (0.00) <input type="checkbox"/> Masonry (0.02) <input type="checkbox"/> Superior (0.05)	Hurr Base Class Prem _____ x construction factor _____ OW Base Class Prem _____ x construction factor _____	- / -
Deductible Options:	Hurr: <input type="checkbox"/> \$500 <input type="checkbox"/> 2% <input type="checkbox"/> 3% <input type="checkbox"/> 4% <input type="checkbox"/> 5% <input type="checkbox"/> 10% OW: <input type="checkbox"/> \$500 <input type="checkbox"/> 2% <input type="checkbox"/> 3% <input type="checkbox"/> 4% <input type="checkbox"/> 5%	Hurr Base Class Prem _____ x Hurr deductible factor _____ OW Base Class Prem _____ x OW deductible factor _____ (Note: Standard 2% deductible = 0.00 ded factor)	-/+ / -/+
BCEG: _____		Hurr Base Class Prem _____ x BCEG factor _____ OW Base Class Prem _____ x BCEG factor _____	-/+ / -/+
Loss Mitigation Factors			
Maximum WMC Factor		MAX 0.70 ± BCEG _____ ((+) if BCEG credit; (-) if penalty)	
Adjusted WMC Factor (round to 3 decimal places)		Minimum of Windstorm Mitigation Credit Factor and Maximum WMC Factor	
Windstorm Mitigation Credit		Hurr Base Class Prem _____ x adjusted loss mitigation _____ OW Base Class Prem _____ x adjusted loss mitigation _____	- / -
		SUBTOTAL "A"	= \$ / = \$
UNDERWRITING SURCHARGES			
No Prior Insurance Surcharge		Hurr Base Class Prem _____ X 0.10 OW Base Class Prem _____ X 0.10	+ / +
Seasonal Surcharge		Hurr Base Class Prem _____ X 0.05 OW Base Class Prem _____ X 0.05	+ / +
		SUBTOTAL "B"	= \$ / = \$
COVERAGE OPTIONS AND ENDORSEMENTS			
Personal Property Replacement Cost		Hurr Base Class Prem _____ x 0.35 OW Base Class Prem _____ x 0.35	+ / +
		SUBTOTAL "C"	= \$ / = \$
Fungi (Mold) Increase		<input type="checkbox"/> \$25,000 = \$29 (One time policy charge) <input type="checkbox"/> \$50,000 = \$46 (One time policy charge)	+ / +
		SUBTOTAL "D"	= \$ / = \$
COMBINED SUBTOTAL (Add subtotal A+B+C+D)			
		BASE CLASS PREMIUM	+
		(Combined Subtotal + Base Class Premium) UNCAPPED GRAND SUBTOTAL	= \$
TOTAL DISCOUNT CAPPING ADJUSTMENT			
Total Discount		BCEG Credit + Construction Charge Credit + Deductible Charge Credit + Windstorm Mitigation Credit Note: only add credits. Here, consider all credits to be positive numbers.	=
Hurricane Base Class Premium + Other Wind Base Class Premium			÷
Total Discount Percentage : (Hurr Total Discount + OW Total Discount) / (Hurr Base Class Premium + OW Base Class Premium – round to 5 decimal places)			=
Maximum Total Discount Percentage (0.93 for Renters)			-
Total Discount Percentage Adjustment: (Is (0.00) unless Total Discount Percentage is greater than Maximum Total Discount Percentage)			=
Hurricane Base Class Premium + OW Base Class Premium			X
Total Discount Adjustment			=
CAPPED GRAND SUBTOTAL (UNCAPPED GRAND SUBTOTAL + Total Discount Adjustment + Minimum Premium Adjustment)			=
Florida Hurricane Catastrophe Fund Build-Up (FHCF BU) (CAPPED GRAND SUBTOTAL X HURRICANE BASE RATE PERCENTAGE (Hurr Base Rate/(Hurr Base Rate + Other Wind Base Rate)) X FHCF BU Factor)			+
GRAND SUBTOTAL(CAPPED GRAND SUBTOTAL + FHCF BU)			=
<i>Wind-Only (HW-4) Personal Residential Calculation Worksheet, continued on next page</i>			

Wind-Only (HW-4) Personal Residential Calculation Worksheet, continued from previous page

****MANDATORY ADDITIONAL CHARGES****

2007 Florida Insurance Guaranty Association Regular Assessment: (Applies for 1 year to all "New Business" and "Renewals" effective 06/01/2009.)	Grand Subtotal_____ X .0137	+
Tax-Exempt Surcharge	Grand Subtotal_____ X .0175	+
Catastrophe Financing Surcharge	Grand Subtotal_____ X .15	+
2005 Citizens Emergency Assessment	Grand Subtotal_____ X .014	+
2005 Florida Hurricane Catastrophe Fund Emergency Assessment	Grand Subtotal_____ X .01	+
TOTAL ESTIMATED PREMIUM		=

****FOR AGENT'S INFORMATION ONLY****

HURRICANE BASE RATE PERCENTAGE = Hurr Base Rate/(Hurr Base Rate + Other Wind Base Rate)	
OTHER WIND BASE RATE PERCENTAGE = Other Wind Base Rate/(Hurr Base Rate + Other Wind Base Rate)	
COMMISSIONABLE PREMIUM = CAPPED GRAND SUBTOTAL	=

HOMEOWNER (HW-6) PREMIUM CALCULATION WORKSHEET

NAMED INSURED: _____ Effective Date: _____ Territory _____ Policy/Binder #: _____

POLICY LIMITS: Coverage A: \$ _____ Coverage C: \$ _____ Coverage D: \$ _____

Round each step of a premium calculation to the nearest whole dollar with \$0.50 or more rounded to the next highest dollar.

PREMIUM BEFORE OPTIONS AND SURCHARGES			
		HURRICANE	OTHER WIND
BASE RATE			
AMOUNT OF COVERAGE "C" and COVERAGE "A" COMBINED (per \$1,000) (\$1,000 of Coverage "A" is automatically included in the policy and deducted from the combined amount)		X	X
BASE CLASS PREMIUM		= \$	= \$
PREMIUM SURCHARGES AND CREDITS			
Construction: <input type="checkbox"/> Frame (0.00) <input type="checkbox"/> Masonry (0.02) <input type="checkbox"/> Superior (0.05)	Hurr Base Class Prem _____ x construction factor _____ OW Base Class Prem _____ x construction factor _____	-	-
Deductible Options: Hurr: <input type="checkbox"/> \$500 <input type="checkbox"/> 2% <input type="checkbox"/> 3% <input type="checkbox"/> 4% <input type="checkbox"/> 5% <input type="checkbox"/> 10% OW: <input type="checkbox"/> \$500 <input type="checkbox"/> 2% <input type="checkbox"/> 3% <input type="checkbox"/> 4% <input type="checkbox"/> 5%	Hurr Base Class Prem _____ x Hurr deductible factor _____ OW Base Class Prem _____ x OW deductible factor _____ (Note: Standard 2% deductible = 0.00 ded factor)	-/+	-/+
BCEG: _____	Hurr Base Class Prem _____ x BCEG factor _____ OW Base Class Prem _____ x BCEG factor _____	-/+	-/+
Loss Mitigation Factors			
Maximum WMC Factor	MAX 0.80 ± BCEG _____ ((+ if BCEG credit; (-) if penalty)		
Adjusted WMC Factor (round to 3 decimal places)	Minimum of Windstorm Mitigation Credit Factor and Maximum WMC Factor		
Windstorm Mitigation Credit	Hurr Base Class Prem _____ x adjusted loss mitigation _____ OW Base Class Prem _____ x adjusted loss mitigation _____	-	-
SUBTOTAL "A"		= \$	= \$
UNDERWRITING SURCHARGES			
No Prior Insurance Surcharge	Hurr Base Class Prem _____ X 0.10 OW Base Class Prem _____ X 0.10	+	+
Seasonal Surcharge	Hurr Base Class Prem _____ X 0.05 OW Base Class Prem _____ X 0.05	+	+
SUBTOTAL "B"		= \$	= \$
COVERAGE OPTIONS AND ENDORSEMENTS			
Personal Property Replacement Cost	Hurr Base Class Prem _____ x 0.35 OW Base Class Prem _____ x 0.35	-	-
Ordinance or Law (50%) Increased Amt of Cov:	Hurr Base Rate x \$ _____ (per \$1,000 of Cov "A") x 0.05 OW Base Rate x \$ _____ (per \$1,000 of Cov "A") x 0.05	+	+
SUBTOTAL "C"		= \$	= \$
Increased Loss Assessment Coverage	<input type="checkbox"/> \$2,000 (One time policy charge found in rating pages) <input type="checkbox"/> \$3,000 (One time policy charge found in rating pages)	+	
Fungi (Mold) Increase	<input type="checkbox"/> \$25,000 = \$29 (One time policy charge) <input type="checkbox"/> \$50,000 = \$46 (One time policy charge)	+	
SUBTOTAL "D"		= \$	
COMBINED SUBTOTAL (Add subtotal A+B+C+D)		=	
BASE CLASS PREMIUM		+	
(Combined Subtotal + Base Class Premium) UNCAPPED GRAND SUBTOTAL		= \$	

Wind-Only (HW-6) Personal Residential Calculation Worksheet, continued on next page

Wind-Only (HW-6) Personal Residential Calculation Worksheet, continued from previous page

****TOTAL DISCOUNT CAPPING ADJUSTMENT****

Total Discount	BCEG Credit + Construction Charge Credit + Deductible Charge Credit + Windstorm Mitigation Credit Note: only add credits. Here, consider all credits to be positive numbers.	=
Hurricane Base Class Premium + Other Wind Base Class Premium		÷
Total Discount Percentage : (Hurr Total Discount + OW Total Discount) / (Hurr Base Class Premium + OW Base Class Premium)		=
Maximum Total Discount Percentage (0.90 for Condo Unit Owners)		-
Total Discount Percentage Adjustment: (Is (0.00) unless Total Discount Percentage is greater than Maximum Total Discount Percentage)		=
Hurricane Base Class Premium + OW Base Class Premium		X
Total Discount Adjustment		=
CAPPED GRAND SUBTOTAL (UNCAPPED GRAND SUBTOTAL + Total Discount Adjustment + Minimum Premium Adjustment)		=
Florida Hurricane Catastrophe Fund Build-Up (FHCF BU) (CAPPED GRAND SUBTOTAL X HURRICANE BASE RATE PERCENTAGE (Hurr Base Rate/(Hurr Base Rate + Other Wind Base Rate)) X FHCF BU Factor)		+
GRAND SUBTOTAL (CAPPED GRAND SUBTOTAL + FHCF BU)		=
MANDATORY ADDITIONAL CHARGES		
2007 Florida Insurance Guaranty Association Regular Assessment: (Applies for 1 year to all "New Business" and "Renewals" effective 06/01/2009.)	Grand Subtotal _____ X .0137	+
Tax-Exempt Surcharge	Grand Subtotal _____ X .0175	+
Catastrophe Financing Surcharge	Grand Subtotal _____ X .15	+
2005 Citizens Emergency Assessment	Grand Subtotal _____ X .014	+
2005 Florida Hurricane Catastrophe Fund Emergency Assessment	Grand Subtotal _____ X .01	+
TOTAL ESTIMATED PREMIUM		=
FOR AGENT'S INFORMATION ONLY		
HURRICANE BASE RATE PERCENTAGE = Hurr Base Rate/(Hurr Base Rate + Other Wind Base Rate)		
OTHER WIND BASE RATE PERCENTAGE = Other Wind Base Rate/(Hurr Base Rate + Other Wind Base Rate)		
COMMISSIONABLE PREMIUM = CAPPED GRAND SUBTOTAL		=

Exhibit	Description
E1, P1	Shows expected loss & LAE for each territory based on public model
E1, P2	For each territory, shows total loss ratio, and hurricane-only loss-ratio relative to average
E1, P3	Notes for "E1, P1" and "E1, P2"
E2, P1	For each territory, shows expense ratios
E2, P2	For each territory, finds proposed rate change based on overall indicated rate change and expense ratios
E2, P3	Notes for "E2, P1" and "E2, P2"
E3, P1	For each territory, finds new base rates
Appendix A HW2	Lists HW2 in-force premium by territory

**PR-W HOMEOWNERS HW-2 AND DWELLING DW-2 COMBINED
PROJECTED TERRITORIAL HURRICANE LOSS AND LAE
BASED ON PUBLIC HURRICANE MODEL**

County	Territory Number	(1) PUBLIC Expected Annual Hurricane Losses	(2) LAE Factor	(3) Projected Hurricane Loss and LAE
Bay	59	582,884	1.141	665,109
Brevard	60	1,585,801	1.141	1,809,503
Broward	45	4,601,679	1.141	5,250,819
Broward	46	21,698,533	1.141	24,759,454
Broward	47	17,028,656	1.141	19,430,818
Broward	48	16,126,042	1.141	18,400,875
Charlotte	61	1,128,661	1.141	1,287,876
Collier	62	6,395,184	1.141	7,297,326
Dade (N)	22	16,369,831	1.141	18,679,054
Dade (N)	23	8,699,805	1.141	9,927,050
Dade (N)	24	7,922,743	1.141	9,040,371
Dade (N)	25	10,242,795	1.141	11,687,703
Dade (S)	26	7,798,519	1.141	8,898,623
Dade (S)	27	23,008,519	1.141	26,254,234
Dade (S)	28	16,105,796	1.141	18,377,774
Dade (S)	29	2,550,791	1.141	2,910,620
Duval	41	189,880	1.141	216,666
Escambia	52	583,283	1.141	665,565
Escambia	53	265,465	1.141	302,913
Escambia	54	2,947,475	1.141	3,363,263
Flagler	83	813,689	1.141	928,473
Franklin	65	510,600	1.141	582,628
Gulf	66	148,755	1.141	169,739
Hernando	56	172,686	1.141	197,046
Indian River	76	2,030,162	1.141	2,316,548
Lee	17	9,469,768	1.141	10,805,628
Lee	18	2,195,784	1.141	2,505,534
Lee	19	1,114,551	1.141	1,271,776
Lee	20	647,517	1.141	738,860
Levy	57	29,682	1.141	33,869
Manatee	68	1,587,548	1.141	1,811,497
Monroe	90	41,558,934	1.141	47,421,479
Nassau	69	49,708	1.141	56,720
Okaloosa	70	433,100	1.141	494,196
Palm Beach	94	11,557,877	1.141	13,188,298
Palm Beach	95	14,578,520	1.141	16,635,051
Palm Beach	96	16,709,922	1.141	19,067,121
Palm Beach	97	5,013,733	1.141	5,720,999
Pasco	88	1,255,427	1.141	1,432,525
Pinellas	42	7,735,211	1.141	8,826,385
Santa Rosa	92	771,200	1.141	879,990
Sarasota	49	10,076,386	1.141	11,497,820
Sarasota	50	4,261,851	1.141	4,863,052
Sarasota	51	999,491	1.141	1,140,485
Saint Johns	71	280,362	1.141	319,912
Saint Lucie	77	203,084	1.141	231,733
Volusia	14	4,479,584	1.141	5,111,500
Volusia	15	2,232,937	1.141	2,547,928
Volusia	16	140,012	1.141	159,763
Wakulla	58	38,031	1.141	43,395
Walton	75	1,379,718	1.141	1,574,349
TOTAL		308,308,173		351,799,915

**PR-W HOMEOWNERS HW-2 AND DWELLING DW-2 COMBINED
PROJECTED TERRITORIAL HURRICANE LOSS AND LAE RATIOS
BASED ON PUBLIC HURRICANE MODEL**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	12/31/2008						
	Inforce	Projected	Projected	Factor for	Non-Cat	Total	PUBLIC
	Premium	Hurricane	Hurricane	Non-Hurricane	Loss	Loss	Relativity
	(adjusted to	Loss	Loss and	Catastrophe	Ratio	Ratio	
County	Territory	current	and LAE	Losses			
	Number	rate level)	LAE Ratio				
Bay	59	3,633,067	665,109	18.3%	1.056	1.4%	0.220
Brevard	60	2,521,328	1,809,503	71.8%	1.056	1.4%	0.861
Broward	45	6,522,445	5,250,819	80.5%	1.056	1.4%	0.966
Broward	46	22,040,035	24,759,454	112.3%	1.056	1.4%	1.348
Broward	47	20,052,219	19,430,818	96.9%	1.056	1.4%	1.163
Broward	48	19,853,085	18,400,875	92.7%	1.056	1.4%	1.112
Charlotte	61	1,406,129	1,287,876	91.6%	1.056	1.4%	1.099
Collier	62	13,872,141	7,297,326	52.6%	1.056	1.4%	0.631
Dade (N)	22	23,180,980	18,679,054	80.6%	1.056	1.4%	0.967
Dade (N)	23	8,483,503	9,927,050	117.0%	1.056	1.4%	1.404
Dade (N)	24	9,605,391	9,040,371	94.1%	1.056	1.4%	1.129
Dade (N)	25	12,754,684	11,687,703	91.6%	1.056	1.4%	1.100
Dade (S)	26	8,077,314	8,898,623	110.2%	1.056	1.4%	1.322
Dade (S)	27	23,937,079	26,254,234	109.7%	1.056	1.4%	1.316
Dade (S)	28	18,283,904	18,377,774	100.5%	1.056	1.4%	1.206
Dade (S)	29	4,076,852	2,910,620	71.4%	1.056	1.4%	0.857
Duval	41	1,402,414	216,666	15.4%	1.056	1.4%	0.185
Escambia	52	1,985,368	665,565	33.5%	1.056	1.4%	0.402
Escambia	53	496,072	302,913	61.1%	1.056	1.4%	0.733
Escambia	54	5,926,306	3,363,263	56.8%	1.056	1.4%	0.681
Flagler	83	1,393,583	928,473	66.6%	1.056	1.4%	0.799
Franklin	65	3,164,815	582,628	18.4%	1.056	1.4%	0.221
Gulf	66	1,512,885	169,739	11.2%	1.056	1.4%	0.135
Hernando	56	524,043	197,046	37.6%	1.056	1.4%	0.451
Indian River	76	5,867,433	2,316,548	39.5%	1.056	1.4%	0.474
Lee	17	13,509,403	10,805,628	80.0%	1.056	1.4%	0.960
Lee	18	3,278,270	2,505,534	76.4%	1.056	1.4%	0.917
Lee	19	1,478,575	1,271,776	86.0%	1.056	1.4%	1.032
Lee	20	850,346	738,860	86.9%	1.056	1.4%	1.043
Levy	57	179,473	33,869	18.9%	1.056	1.4%	0.226
Manatee	68	2,536,111	1,811,497	71.4%	1.056	1.4%	0.857
Monroe	90	36,756,761	47,421,479	129.0%	1.056	1.4%	1.548
Nassau	69	678,577	56,720	8.4%	1.056	1.4%	0.100
Okaloosa	70	1,994,513	494,196	24.8%	1.056	1.4%	0.297
Palm Beach	94	15,175,591	13,188,298	86.9%	1.056	1.4%	1.043
Palm Beach	95	21,130,125	16,635,051	78.7%	1.056	1.4%	0.945
Palm Beach	96	24,886,878	19,067,121	76.6%	1.056	1.4%	0.919
Palm Beach	97	6,589,994	5,720,999	86.8%	1.056	1.4%	1.042
Pasco	88	4,919,017	1,432,525	29.1%	1.056	1.4%	0.349
Pinellas	42	12,928,208	8,826,385	68.3%	1.056	1.4%	0.819
Santa Rosa	92	2,008,974	879,990	43.8%	1.056	1.4%	0.526
Sarasota	49	18,312,499	11,497,820	62.8%	1.056	1.4%	0.753
Sarasota	50	8,528,884	4,863,052	57.0%	1.056	1.4%	0.684
Sarasota	51	2,405,620	1,140,485	47.4%	1.056	1.4%	0.569
Saint Johns	71	1,562,165	319,912	20.5%	1.056	1.4%	0.246
Saint Lucie	77	521,633	231,733	44.4%	1.056	1.4%	0.533
Volusia	14	7,484,042	5,111,500	68.3%	1.056	1.4%	0.820
Volusia	15	2,660,236	2,547,928	95.8%	1.056	1.4%	1.149
Volusia	16	273,517	159,763	58.4%	1.056	1.4%	0.701
Wakulla	58	369,678	43,395	11.7%	1.056	1.4%	0.141
Walton	75	10,539,656	1,574,349	14.9%	1.056	1.4%	0.179
TOTAL		422,131,821	351,799,915	83.3%	1.056	1.4%	1.000

PR-W HOMEOWNERS HW-2 AND DWELLING DW-2 COMBINED
FOOTNOTES FOR EXHIBIT 1

Notes for Exhibit 1, Page 1:

- (1) *Based on information from Public model.*
- (2) *From statewide indication, 30-32A, row (8)+row (9)*
- (3) *= (1) * (2)*

Notes for Exhibit 1, Page 2:

- (1) *= Appendix A HW2, columns (1) + (2) + Appendix A DW2, columns (1) + (2)*
- (2) *From Exhibit 1, Page 1, Column (3).*
- (3) *= (2) / (1)*
- (4) *From statewide indication: 1 + [22-24C, column (2)]*
- (5) *From statewide indication RIF: [Total row (37)]/[Total row (8)]*
- (6) *= (3) * (4) + (5)*
- (7) *= (3) / [state total for (3)]. State total represents a weighted average with (1) as weights.*

PR-W HOMEOWNERS HW-2 AND DWELLING DW-2 COMBINED
INDICATED FIXED AND VARIABLE EXPENSE COMPONENTS
BASED ON PUBLIC HURRICANE MODEL

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
	12/31/2008												
	Inforce												
	Premium	Hurricane	Total	Commission	Other	General	Premium	Net	Net	Residual	Fixed	Variable	
	(adjusted	Loss and LAE	Loss and LAE	Expense	Acquisition	Expense	Taxes	Cost of	Cost of	Market	Expense	Expense	
	to current	Relativities	Ratio	Ratio	Expense	Ratio	Licenses	FHCF	Non-FHCF	Contingency	Component	Component	
	rate level)				Ratio		and Fees	Reinsurance	Reinsurance	Provision			
County	Territory												
	Number												
Bay	59	3,633,067	0.220	20.8%	10.0%	0.4%	5.6%	2.7%	1.5%	0.0%	2.2%	7.6%	14.9%
Brevard	60	2,521,328	0.861	77.3%	10.0%	0.4%	5.6%	2.7%	6.0%	0.0%	8.6%	12.1%	21.3%
Broward	45	6,522,445	0.966	86.5%	10.0%	0.4%	5.6%	2.7%	6.8%	0.0%	9.7%	12.8%	22.3%
Broward	46	22,040,035	1.348	120.1%	10.0%	0.4%	5.6%	2.7%	9.4%	0.0%	13.5%	15.5%	26.2%
Broward	47	20,052,219	1.163	103.8%	10.0%	0.4%	5.6%	2.7%	8.1%	0.0%	11.6%	14.2%	24.3%
Broward	48	19,853,085	1.112	99.4%	10.0%	0.4%	5.6%	2.7%	7.8%	0.0%	11.1%	13.8%	23.8%
Charlotte	61	1,406,129	1.099	98.2%	10.0%	0.4%	5.6%	2.7%	7.7%	0.0%	11.0%	13.8%	23.7%
Collier	62	13,872,141	0.631	57.0%	10.0%	0.4%	5.6%	2.7%	4.4%	0.0%	6.3%	10.5%	19.0%
Dade (N)	22	23,180,980	0.967	86.6%	10.0%	0.4%	5.6%	2.7%	6.8%	0.0%	9.7%	12.8%	22.3%
Dade (N)	23	8,483,503	1.404	125.1%	10.0%	0.4%	5.6%	2.7%	9.8%	0.0%	14.0%	15.9%	26.7%
Dade (N)	24	9,605,391	1.129	100.9%	10.0%	0.4%	5.6%	2.7%	7.9%	0.0%	11.3%	14.0%	24.0%
Dade (N)	25	12,754,684	1.100	98.2%	10.0%	0.4%	5.6%	2.7%	7.7%	0.0%	11.0%	13.8%	23.7%
Dade (S)	26	8,077,314	1.322	117.8%	10.0%	0.4%	5.6%	2.7%	9.3%	0.0%	13.2%	15.3%	25.9%
Dade (S)	27	23,937,079	1.316	117.3%	10.0%	0.4%	5.6%	2.7%	9.2%	0.0%	13.2%	15.3%	25.8%
Dade (S)	28	18,283,904	1.206	107.6%	10.0%	0.4%	5.6%	2.7%	8.4%	0.0%	12.1%	14.5%	24.7%
Dade (S)	29	4,076,852	0.857	76.9%	10.0%	0.4%	5.6%	2.7%	6.0%	0.0%	8.6%	12.1%	21.2%
Duval	41	1,402,414	0.185	17.8%	10.0%	0.4%	5.6%	2.7%	1.3%	0.0%	1.9%	7.4%	14.5%
Escambia	52	1,985,368	0.402	36.9%	10.0%	0.4%	5.6%	2.7%	2.8%	0.0%	4.0%	8.9%	16.7%
Escambia	53	496,072	0.733	65.9%	10.0%	0.4%	5.6%	2.7%	5.1%	0.0%	7.3%	11.2%	20.0%
Escambia	54	5,926,306	0.681	61.4%	10.0%	0.4%	5.6%	2.7%	4.8%	0.0%	6.8%	10.8%	19.5%
Flagler	83	1,393,583	0.799	71.8%	10.0%	0.4%	5.6%	2.7%	5.6%	0.0%	8.0%	11.7%	20.7%
Franklin	65	3,164,815	0.221	20.9%	10.0%	0.4%	5.6%	2.7%	1.5%	0.0%	2.2%	7.6%	14.9%
Gulf	66	1,512,885	0.135	13.3%	10.0%	0.4%	5.6%	2.7%	0.9%	0.0%	1.3%	7.0%	14.0%
Hernando	56	524,043	0.451	41.2%	10.0%	0.4%	5.6%	2.7%	3.2%	0.0%	4.5%	9.2%	17.2%
Indian River	76	5,867,433	0.474	43.1%	10.0%	0.4%	5.6%	2.7%	3.3%	0.0%	4.7%	9.4%	17.4%
Lee	17	13,509,403	0.960	85.9%	10.0%	0.4%	5.6%	2.7%	6.7%	0.0%	9.6%	12.8%	22.3%
Lee	18	3,278,270	0.917	82.2%	10.0%	0.4%	5.6%	2.7%	6.4%	0.0%	9.2%	12.5%	21.9%
Lee	19	1,478,575	1.032	92.3%	10.0%	0.4%	5.6%	2.7%	7.2%	0.0%	10.3%	13.3%	23.0%
Lee	20	850,346	1.043	93.2%	10.0%	0.4%	5.6%	2.7%	7.3%	0.0%	10.4%	13.4%	23.1%
Levy	57	179,473	0.226	21.4%	10.0%	0.4%	5.6%	2.7%	1.6%	0.0%	2.3%	7.6%	14.9%
Manatee	68	2,536,111	0.857	76.9%	10.0%	0.4%	5.6%	2.7%	6.0%	0.0%	8.6%	12.1%	21.3%
Monroe	90	36,756,761	1.548	137.7%	10.0%	0.4%	5.6%	2.7%	10.8%	0.0%	15.5%	16.9%	28.2%
Nassau	69	678,577	0.100	10.3%	10.0%	0.4%	5.6%	2.7%	0.7%	0.0%	1.0%	6.8%	13.7%
Okaloosa	70	1,994,513	0.297	27.6%	10.0%	0.4%	5.6%	2.7%	2.1%	0.0%	3.0%	8.1%	15.7%
Palm Beach	94	15,175,591	1.043	93.2%	10.0%	0.4%	5.6%	2.7%	7.3%	0.0%	10.4%	13.4%	23.1%
Palm Beach	95	21,130,125	0.945	84.6%	10.0%	0.4%	5.6%	2.7%	6.6%	0.0%	9.4%	12.7%	22.1%
Palm Beach	96	24,886,878	0.919	82.4%	10.0%	0.4%	5.6%	2.7%	6.4%	0.0%	9.2%	12.5%	21.9%
Palm Beach	97	6,589,994	1.042	93.1%	10.0%	0.4%	5.6%	2.7%	7.3%	0.0%	10.4%	13.3%	23.1%
Pasco	88	4,919,017	0.349	32.2%	10.0%	0.4%	5.6%	2.7%	2.4%	0.0%	3.5%	8.5%	16.2%
Pinellas	42	12,928,208	0.819	73.6%	10.0%	0.4%	5.6%	2.7%	5.7%	0.0%	8.2%	11.8%	20.9%
Santa Rosa	92	2,008,974	0.526	47.7%	10.0%	0.4%	5.6%	2.7%	3.7%	0.0%	5.3%	9.7%	17.9%
Sarasota	49	18,312,499	0.753	67.8%	10.0%	0.4%	5.6%	2.7%	5.3%	0.0%	7.5%	11.3%	20.2%
Sarasota	50	8,528,884	0.684	61.7%	10.0%	0.4%	5.6%	2.7%	4.8%	0.0%	6.8%	10.8%	19.5%
Sarasota	51	2,405,620	0.569	51.5%	10.0%	0.4%	5.6%	2.7%	4.0%	0.0%	5.7%	10.0%	18.4%
Saint Johns	71	1,562,165	0.246	23.1%	10.0%	0.4%	5.6%	2.7%	1.7%	0.0%	2.5%	7.8%	15.1%
Saint Lucie	77	521,633	0.533	48.4%	10.0%	0.4%	5.6%	2.7%	3.7%	0.0%	5.3%	9.8%	18.0%
Volusia	14	7,484,042	0.820	73.6%	10.0%	0.4%	5.6%	2.7%	5.7%	0.0%	8.2%	11.8%	20.9%
Volusia	15	2,660,236	1.149	102.6%	10.0%	0.4%	5.6%	2.7%	8.0%	0.0%	11.5%	14.1%	24.2%
Volusia	16	273,517	0.701	63.1%	10.0%	0.4%	5.6%	2.7%	4.9%	0.0%	7.0%	11.0%	19.7%
Wakulla	58	369,678	0.141	13.8%	10.0%	0.4%	5.6%	2.7%	1.0%	0.0%	1.4%	7.0%	14.1%
Walton	75	10,539,656	0.179	17.2%	10.0%	0.4%	5.6%	2.7%	1.3%	0.0%	1.8%	7.3%	14.5%
TOTAL		422,131,821	1.000	89.5%	#REF!	0.4%	5.6%	2.7%	7.0%	0.0%	10.0%	13.1%	22.7%

**PR-W HOMEOWNERS HW-2 AND DWELLING DW-2 COMBINED
INDICATED TERRITORIAL RATE CHANGES
BASED ON PUBLIC HURRICANE MODE L**

Off Balance Factor to keep	Indicated Rate Change
0% Change 0.742	32.6%
(1)	(4)

Min Rate Change Before Offbalance	-20%
Max Rate Change Before Offbalance	80%
(6)	(8)

County	Territory Number	12/31/2008	Projected Total Loss & LAE Ratio	Expected Fixed Expense Ratio	Expected Variable Expense Ratio	Indicated Rate Change Before Off Balancing	Capped Indicated Rate Change Before Off Balancing	Indicated Inforce Premium	Selected Off-Balance Base Rate Change	Proposed Rate Change
		Inforce Premium (adjusted to current rates)								
Bay	59	3,633,067	20.8%	7.6%	14.9%	-66.7%	-20.0%	2,906,454	-40.7%	-21.3%
Brevard	60	2,521,328	77.3%	12.1%	21.3%	13.5%	13.5%	2,861,945	-15.8%	11.6%
Broward	45	6,522,445	86.5%	12.8%	22.3%	27.9%	27.9%	8,340,262	-5.2%	25.7%
Broward	46	22,040,035	120.1%	15.5%	26.2%	83.7%	80.0%	39,672,063	33.5%	77.0%
Broward	47	20,052,219	103.8%	14.2%	24.3%	55.9%	55.9%	31,261,194	15.6%	53.3%
Broward	48	19,853,085	99.4%	13.8%	23.8%	48.6%	48.6%	29,492,605	10.2%	46.1%
Charlotte	61	1,406,129	98.2%	13.8%	23.7%	46.7%	46.7%	2,062,264	8.8%	44.2%
Collier	62	13,872,141	57.0%	10.5%	19.0%	-16.7%	-16.7%	11,556,722	-38.2%	-18.1%
Dade (N)	22	23,180,980	86.6%	12.8%	22.3%	28.0%	28.0%	29,670,677	-5.1%	25.9%
Dade (N)	23	8,483,503	125.1%	15.9%	26.7%	92.3%	80.0%	15,270,305	33.5%	77.0%
Dade (N)	24	9,605,391	100.9%	14.0%	24.0%	51.0%	51.0%	14,507,873	12.0%	48.5%
Dade (N)	25	12,754,684	98.2%	13.8%	23.7%	46.7%	46.7%	18,716,107	8.8%	44.3%
Dade (S)	26	8,077,314	117.8%	15.3%	25.9%	79.7%	79.7%	14,512,216	33.2%	76.7%
Dade (S)	27	23,937,079	117.3%	15.3%	25.8%	78.8%	78.8%	42,793,325	32.6%	75.8%
Dade (S)	28	18,283,904	107.6%	14.5%	24.7%	62.3%	62.3%	29,669,412	20.3%	59.6%
Dade (S)	29	4,076,852	76.9%	12.1%	21.2%	12.9%	12.9%	4,602,892	-16.3%	11.0%
Duval	41	1,402,414	17.8%	7.4%	14.5%	-70.6%	-20.0%	1,121,931	-40.7%	-21.3%
Escambia	52	1,985,368	36.9%	8.9%	16.7%	-45.1%	-20.0%	1,588,294	-40.7%	-21.3%
Escambia	53	496,072	65.9%	11.2%	20.0%	-3.6%	-3.6%	478,333	-28.5%	-5.2%
Escambia	54	5,926,306	61.4%	10.8%	19.5%	-10.3%	-10.3%	5,315,798	-33.5%	-11.8%
Flagler	83	1,393,583	71.8%	11.7%	20.7%	5.2%	5.2%	1,466,504	-22.0%	3.5%
Franklin	65	3,164,815	20.9%	7.6%	14.9%	-66.5%	-20.0%	2,531,852	-40.7%	-21.3%
Gulf	66	1,512,885	13.3%	7.0%	14.0%	-76.4%	-20.0%	1,210,308	-40.7%	-21.3%
Hernando	56	524,043	41.2%	9.2%	17.2%	-39.2%	-20.0%	419,234	-40.7%	-21.3%
Indian River	76	5,867,433	43.1%	9.4%	17.4%	-36.4%	-20.0%	4,693,946	-40.7%	-21.3%
Lee	17	13,509,403	85.9%	12.8%	22.3%	27.0%	27.0%	17,158,033	-5.8%	24.9%
Lee	18	3,278,270	82.2%	12.5%	21.9%	21.1%	21.1%	3,970,740	-10.2%	19.1%
Lee	19	1,478,575	92.3%	13.3%	23.0%	37.1%	37.1%	2,027,548	1.7%	34.9%
Lee	20	850,346	93.2%	13.4%	23.1%	38.6%	38.6%	1,178,705	2.8%	36.3%
Levy	57	179,473	21.4%	7.6%	14.9%	-65.9%	-20.0%	143,578	-40.7%	-21.3%
Manatee	68	2,536,111	76.9%	12.1%	21.3%	13.0%	13.0%	2,864,757	-16.2%	11.1%
Monroe	90	36,756,761	137.7%	16.9%	28.2%	115.2%	80.0%	66,162,170	33.5%	77.0%
Nassau	69	678,577	10.3%	6.8%	13.7%	-80.3%	-20.0%	542,862	-40.7%	-21.3%
Okaloosa	70	1,994,513	27.6%	8.1%	15.7%	-57.6%	-20.0%	1,595,610	-40.7%	-21.3%

PR-W HOMEOWNERS HW-2 AND DWELLING DW-2 COMBINED
 INDICATED TERRITORIAL RATE CHANGES
 BASED ON PUBLIC HURRICANE MODE L

		Off Balance Factor to keep 0% Change 0.742		Indicated Rate Change 32.6%		Min Rate Change Before Offbalance Max Rate Change Before Offbalance		-20% 80%		
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
<u>County</u>	<u>Territory Number</u>	<u>12/31/2008 Inforce Premium (adjusted to current rates)</u>	<u>Projected Total Loss & LAE Ratio</u>	<u>Expected Fixed Expense Ratio</u>	<u>Expected Variable Expense Ratio</u>	<u>Indicated Rate Change Before Off Balancing</u>	<u>Capped Indicated Rate Change Before Off Balancing</u>	<u>Indicated Inforce Premium</u>	<u>Selected Off-Balance Base Rate Change</u>	<u>Proposed Rate Change</u>
Palm Beach	94	15,175,591	93.2%	13.4%	23.1%	38.6%	38.6%	21,039,562	2.8%	36.3%
Palm Beach	95	21,130,125	84.6%	12.7%	22.1%	24.9%	24.9%	26,395,220	-7.4%	22.8%
Palm Beach	96	24,886,878	82.4%	12.5%	21.9%	21.4%	21.4%	30,220,167	-9.9%	19.4%
Palm Beach	97	6,589,994	93.1%	13.3%	23.1%	38.5%	38.5%	9,126,202	2.7%	36.2%
Pasco	88	4,919,017	32.2%	8.5%	16.2%	-51.4%	-20.0%	3,935,214	-40.7%	-21.3%
Pinellas	42	12,928,208	73.6%	11.8%	20.9%	7.9%	7.9%	13,945,632	-20.0%	6.1%
Santa Rosa	92	2,008,974	47.7%	9.7%	17.9%	-30.0%	-20.0%	1,607,179	-40.7%	-21.3%
Sarasota	49	18,312,499	67.8%	11.3%	20.2%	-0.9%	-0.9%	18,154,843	-26.5%	-2.5%
Sarasota	50	8,528,884	61.7%	10.8%	19.5%	-9.9%	-9.9%	7,685,609	-33.2%	-11.4%
Sarasota	51	2,405,620	51.5%	10.0%	18.4%	-24.6%	-20.0%	1,924,496	-40.7%	-21.3%
Saint Johns	71	1,562,165	23.1%	7.8%	15.1%	-63.6%	-20.0%	1,249,732	-40.7%	-21.3%
Saint Lucie	77	521,633	48.4%	9.8%	18.0%	-29.1%	-20.0%	417,306	-40.7%	-21.3%
Volusia	14	7,484,042	73.6%	11.8%	20.9%	7.9%	7.9%	8,076,186	-20.0%	6.1%
Volusia	15	2,660,236	102.6%	14.1%	24.2%	53.9%	53.9%	4,094,988	14.2%	51.4%
Volusia	16	273,517	63.1%	11.0%	19.7%	-7.7%	-7.7%	252,392	-31.6%	-9.3%
Wakulla	58	369,678	13.8%	7.0%	14.1%	-75.7%	-20.0%	295,742	-40.7%	-21.3%
Walton	75	10,539,656	17.2%	7.3%	14.5%	-71.3%	-20.0%	8,431,725	-40.7%	-21.3%
TOTAL		422,131,821	89.5%	13.1%	22.7%	34.6%	34.8%	569,218,717		32.6%

PR-W HOMEOWNERS HW-2 AND DWELLING DW-2 COMBINED
FOOTNOTES FOR EXHIBIT 2

Notes for Exhibit 2, Page 1:

- (1) From Exhibit 1, Page 2, Column (1)
- (2) From Exhibit 1, Page 2, Column (7)
- (3) From Exhibit 1, Page 2, Column (6)
- (4) From statewide RIF column (48), Commissions
- (5) From statewide RIF, column (47), Other Acquisition
- (6) From statewide RIF, column (47), General
- (7) From statewide RIF, column (48), Premium Taxes + Misc. Licenses & Fees
- (8) = (2) * [Statewide RIF Without Buildup, row (47), FHCF Reins. Cost]
- (9) = (2) * [Statewide RIF Without Buildup, row (47), Non-FHCF Reins. Cost]
- (10) = (2) * [Statewide RIF Without Buildup, row (48), Other Expense]
- (11) = (5) + (6) + (8) + (9)
- (12) = (4) + (7) + (10)

Notes for Exhibit 2, Page 2:

- (1) From Exhibit 1, Page 2, Column (1)
- (2) From Exhibit 2, Page 1, Column (3)
- (3) From Exhibit 2, Page 1, Column (11)
- (4) From Exhibit 2, Page 1, Column (12)
- (5) = [(2) + (3)] / [1.0 - (4)] - 1.0
- (6) = (5) capped between -20% and 80%
- (7) = [1.0 + (6)] * (1)
- (8) = [1.0 + (6)] * [Off Balance Factor] - 1.0
- (9) = [1.0 + (8)] * [1.0 + Indicated Rate Change] - 1.0

PR-W HOMEOWNERS HW-2 AND DWELLING DW-2 COMBINED
INDICATED TERRITORIAL RATE CHANGES
BASED ON PUBLIC HURRICANE MODEL

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
	Proposed Hurricane Rate Change	Capped Proposed Rate Change	Current Hurricane Base Rate	Indicated Hurricane Base Rate	Current Other Wind Base Rate	Selected Indicated Other Wind Base Rate Change	Indicated Other Wind Base Rate	Selected Hurricane Base Rate	Selected Other Wind Base Rate	
County	Territory Number									
Bay	59	-21.3%	-10.0%	8.21	7.39	0.41	-10.0%	0.37	7.39	0.37
Brevard	60	11.6%	10.0%	6.87	7.56	0.21	10.0%	0.23	7.56	0.23
Broward	45	25.7%	10.0%	12.60	13.86	0.17	10.0%	0.19	13.86	0.19
Broward	46	77.0%	10.0%	8.38	9.22	0.17	10.0%	0.19	9.22	0.19
Broward	47	53.3%	10.0%	8.37	9.21	0.21	10.0%	0.23	9.21	0.23
Broward	48	46.1%	10.0%	8.12	8.93	0.22	10.0%	0.24	8.93	0.24
Charlotte	61	44.2%	10.0%	6.18	6.80	0.23	10.0%	0.25	6.80	0.25
Collier	62	-18.1%	-10.0%	9.72	8.75	0.25	-10.0%	0.23	8.75	0.23
Dade (N)	22	25.9%	10.0%	15.73	17.30	0.18	10.0%	0.20	17.30	0.20
Dade (N)	23	77.0%	10.0%	9.47	10.42	0.14	10.0%	0.15	10.42	0.15
Dade (N)	24	48.5%	10.0%	9.49	10.44	0.19	10.0%	0.21	10.44	0.21
Dade (N)	25	44.3%	10.0%	9.58	10.54	0.21	10.0%	0.23	10.54	0.23
Dade (S)	26	76.7%	10.0%	9.58	10.54	0.13	10.0%	0.14	10.54	0.14
Dade (S)	27	75.8%	10.0%	9.58	10.54	0.16	10.0%	0.18	10.54	0.18
Dade (S)	28	59.6%	10.0%	9.65	10.62	0.18	10.0%	0.20	10.62	0.20
Dade (S)	29	11.0%	10.0%	9.82	10.80	0.20	10.0%	0.22	10.80	0.22
Duval	41	-21.3%	-10.0%	2.36	2.12	0.52	-10.0%	0.47	2.12	0.47
Escambia	52	-21.3%	-10.0%	8.49	7.64	0.30	-10.0%	0.27	7.64	0.27
Escambia	53	-5.2%	-5.2%	4.84	4.59	0.31	-5.2%	0.29	4.59	0.29
Escambia	54	-11.8%	-10.0%	4.55	4.10	0.60	-10.0%	0.54	4.10	0.54
Flagler	83	3.5%	3.5%	2.83	2.93	0.42	3.5%	0.43	2.93	0.43
Franklin	65	-21.3%	-10.0%	8.60	7.74	0.49	-10.0%	0.44	7.74	0.44
Gulf	66	-21.3%	-10.0%	8.86	7.97	0.40	-10.0%	0.36	7.97	0.36
Hernando	56	-21.3%	-10.0%	4.88	4.39	0.43	-10.0%	0.39	4.39	0.39
Indian River	76	-21.3%	-10.0%	14.61	13.15	0.25	-10.0%	0.23	13.15	0.23
Lee	17	24.9%	10.0%	6.82	7.50	0.18	10.0%	0.20	7.50	0.20
Lee	18	19.1%	10.0%	5.49	6.04	0.18	10.0%	0.20	6.04	0.20
Lee	19	34.9%	10.0%	4.65	5.12	0.27	10.0%	0.30	5.12	0.30

PR-W HOMEOWNERS HW-2 AND DWELLING DW-2 COMBINED
INDICATED TERRITORIAL RATE CHANGES
BASED ON PUBLIC HURRICANE MODEL

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
	Proposed Hurricane Rate Change	Capped Proposed Rate Change	Current Hurricane Base Rate	Indicated Hurricane Base Rate	Current Other Wind Base Rate	Selected Indicated Other Wind Base Rate Change	Indicated Other Wind Base Rate	Selected Hurricane Base Rate	Selected Other Wind Base Rate	
<u>County</u>	<u>Territory Number</u>	<u>Rate Change</u>	<u>Rate</u>	<u>Rate</u>	<u>Rate</u>	<u>Change</u>	<u>Rate</u>	<u>Rate</u>	<u>Rate</u>	
Lee	20	36.3%	10.0%	4.64	5.10	0.31	10.0%	0.34	5.10	0.34
Levy	57	-21.3%	-10.0%	3.30	2.97	0.58	-10.0%	0.52	2.97	0.52
Manatee	68	11.1%	10.0%	6.76	7.44	0.27	10.0%	0.30	7.44	0.30
Monroe	90	77.0%	10.0%	13.44	14.78	0.26	10.0%	0.29	14.78	0.29
Nassau	69	-21.3%	-10.0%	2.63	2.37	0.71	-10.0%	0.64	2.37	0.64
Okaloosa	70	-21.3%	-10.0%	8.56	7.70	0.29	-10.0%	0.26	7.70	0.26
Palm Beach	94	36.3%	10.0%	10.48	11.53	0.18	10.0%	0.20	11.53	0.20
Palm Beach	95	22.8%	10.0%	8.98	9.88	0.17	10.0%	0.19	9.88	0.19
Palm Beach	96	19.4%	10.0%	8.61	9.47	0.20	10.0%	0.22	9.47	0.22
Palm Beach	97	36.2%	10.0%	8.71	9.58	0.21	10.0%	0.23	9.58	0.23
Pasco	88	-21.3%	-10.0%	7.75	6.98	0.37	-10.0%	0.33	6.98	0.33
Pinellas	42	6.1%	6.1%	5.44	5.77	0.32	6.1%	0.34	5.77	0.34
Santa Rosa	92	-21.3%	-10.0%	5.89	5.30	0.24	-10.0%	0.22	5.30	0.22
Sarasota	49	-2.5%	-2.5%	5.52	5.38	0.23	-2.5%	0.22	5.38	0.22
Sarasota	50	-11.4%	-10.0%	5.26	4.73	0.30	-10.0%	0.27	4.73	0.27
Sarasota	51	-21.3%	-10.0%	5.60	5.04	0.41	-10.0%	0.37	5.04	0.37
Saint Johns	71	-21.3%	-10.0%	2.54	2.29	0.70	-10.0%	0.63	2.29	0.63
Saint Lucie	77	-21.3%	-10.0%	14.04	12.64	0.19	-10.0%	0.17	12.64	0.17
Volusia	14	6.1%	6.1%	4.36	4.63	0.36	6.1%	0.38	4.63	0.38
Volusia	15	51.4%	10.0%	2.26	2.49	0.36	10.0%	0.40	2.49	0.40
Volusia	16	-9.3%	-9.3%	2.13	1.93	0.49	-9.3%	0.44	1.93	0.44
Wakulla	58	-21.3%	-10.0%	4.52	4.07	0.72	-10.0%	0.65	4.07	0.65
Walton	75	-21.3%	-10.0%	8.57	7.71	0.32	-10.0%	0.29	7.71	0.29
			5.8%							

PR-W HOMEOWNERS HW-2 AND DWELLING DW-2 COMBINED
FOOTNOTES FOR EXHIBIT 3

Notes for Exhibit 3, Page 1:

- (1) *From Exhibit 2, Page 1, Column (9)*
- (2) *= (1), capped between -10% and 10%*
- (3) *Current hurricane base rate, from rating manual*
- (4) *= [1+(2)] * (3)*
- (5) *Current other-wind base rate, from rating manual*
- (6) *= (5)*
- (7) *= [1+(6)] * (3)*
- (8) *Selected hurricane base rate*
- (9) *Selected other wind base rate*

HOMEOWNERS (HW-2), WIND-ONLY
CALCULATION OF INFORCE HURRICANE PREMIUM AT CURRENT RATE LEVEL

<u>County</u>	<u>Territory Number</u>	(1)	(2)
		12/31/2008 Inforce Hurricane Premium (at current rate level)	12/31/2008 Inforce Other Wind Premium (at current rate level)
Bay	59	2,388,509	125,824
Brevard	60	2,104,007	68,299
Broward	45	5,886,825	84,679
Broward	46	20,580,515	449,336
Broward	47	17,575,220	459,139
Broward	48	15,904,664	447,836
Charlotte	61	1,165,259	45,533
Collier	62	12,420,104	351,272
Dade	22	21,231,684	253,583
Dade	23	7,740,555	122,285
Dade	24	8,311,798	175,908
Dade	25	11,805,336	266,564
Dade	26	7,660,351	107,970
Dade	27	22,483,914	390,940
Dade	28	16,868,451	330,667
Dade	29	3,353,963	74,024
Duval	41	957,963	220,907
Escambia	52	1,553,840	58,254
Escambia	53	401,707	27,344
Escambia	54	4,721,724	655,568
Flagler	83	1,099,890	172,895
Franklin	65	1,955,197	114,405
Gulf	66	925,363	43,090
Hernando	56	444,464	40,913
Indian River	76	5,505,052	106,141
Lee	17	11,534,194	327,913
Lee	18	2,887,376	100,948
Lee	19	1,323,332	81,689
Lee	20	705,839	49,035
Levy	57	139,260	25,150
Manatee	68	1,851,463	75,531
Monroe	90	30,009,619	651,668
Nassau	69	449,878	124,837
Okaloosa	70	1,267,963	45,440
Palm Beach	94	14,127,204	261,558
Palm Beach	95	18,868,761	385,136
Palm Beach	96	21,609,406	539,308
Palm Beach	97	6,058,171	157,747
Pasco	88	4,207,563	203,155
Pinellas	42	11,122,196	686,010
Santa Rosa	92	1,689,139	73,555
Sarasota	49	16,031,389	708,635
Sarasota	50	7,107,325	433,099
Sarasota	51	2,035,374	159,727
Saint Johns	71	1,079,826	310,959
Saint Lucie	77	445,375	6,344
Volusia	14	5,815,553	494,381
Volusia	15	2,009,863	336,026
Volusia	16	213,147	52,456
Wakulla	58	299,475	48,954
Walton	75	6,945,219	274,988
Total		364,880,268	11,807,622

Notes:

- (1) Based on information from the statewide rate analysis.
- (2) Based on information from the statewide rate analysis.

DWELLING (DW-2), WIND-ONLY
CALCULATION OF INFORCE HURRICANE PREMIUM AT CURRENT RATE LEVEL

<u>County</u>	<u>Territory Number</u>	(1)	(2)
		12/31/2008 Inforce Hurricane Premium (at current rate level)	12/31/2008 Inforce Other Wind Premium (at current rate level)
Bay	59	1,065,989	52,745
Brevard	60	338,539	10,483
Broward	45	543,585	7,356
Broward	46	989,364	20,820
Broward	47	1,968,203	49,657
Broward	48	3,406,681	93,904
Charlotte	61	188,220	7,117
Collier	62	1,071,733	29,032
Dade	22	1,676,078	19,635
Dade	23	611,544	9,119
Dade	24	1,095,167	22,518
Dade	25	668,298	14,486
Dade	26	304,934	4,059
Dade	27	1,044,821	17,404
Dade	28	1,064,703	20,083
Dade	29	635,327	13,538
Duval	41	184,377	39,167
Escambia	52	360,195	13,079
Escambia	53	62,926	4,095
Escambia	54	483,889	65,125
Flagler	83	105,747	15,051
Franklin	65	1,037,067	58,146
Gulf	66	521,090	23,342
Hernando	56	35,771	2,895
Indian River	76	251,534	4,706
Lee	17	1,602,867	44,429
Lee	18	280,783	9,163
Lee	19	69,487	4,067
Lee	20	89,538	5,934
Levy	57	12,877	2,186
Manatee	68	586,181	22,936
Monroe	90	5,968,774	126,700
Nassau	69	83,003	20,859
Okaloosa	70	658,130	22,980
Palm Beach	94	773,122	13,707
Palm Beach	95	1,841,020	35,208
Palm Beach	96	2,674,554	63,610
Palm Beach	97	364,931	9,145
Pasco	88	488,003	20,296
Pinellas	42	1,057,981	62,021
Santa Rosa	92	236,320	9,960
Sarasota	49	1,508,777	63,698
Sarasota	50	935,200	53,260
Sarasota	51	195,925	14,594
Saint Johns	71	135,705	35,675
Saint Lucie	77	68,944	970
Volusia	14	1,091,332	82,776
Volusia	15	273,460	40,887
Volusia	16	6,446	1,468
Wakulla	58	18,393	2,856
Walton	75	3,199,747	119,702
Total		43,937,284	1,506,647

Notes:

- (1) Based on information from the statewide rate analysis.
- (2) Based on information from the statewide rate analysis.

Exhibit	Description
E1, P1	Shows expected loss & LAE for each territory based on public model
E1, P2	For each territory, shows total loss ratio, and hurricane-only loss-ratio relative to average
E1, P3	Notes for "E1, P1" and "E1, P2"
E2, P1	For each territory, shows expense ratios
E2, P2	For each territory, finds proposed rate change based on overall indicated rate change and expense ratios
E2, P3	Notes for "E2, P1" and "E2, P2"
E3, P1	For each territory, finds new base rates
Appendix A	Lists in-force premium by territory

PR-W RENTERS HW-4
 PROJECTED TERRITORIAL HURRICANE LOSS AND LAE
 BASED ON PUBLIC HURRICANE MODEL

<u>County</u>	<u>Territory Number</u>	(1) <u>PUBLIC Expected Annual Hurricane Losses</u>	(2) <u>LAE Factor</u>	(3) <u>Projected Hurricane Loss and LAE</u>
Bay	59	348	1.141	398
Brevard	60	492	1.141	561
Broward	45	10,599	1.141	12,093
Broward	46	10,917	1.141	12,456
Broward	47	6,826	1.141	7,788
Broward	48	8,255	1.141	9,419
Charlotte	61	994	1.141	1,134
Collier	62	2,960	1.141	3,377
Dade (N)	22	29,324	1.141	33,459
Dade (N)	23	25,842	1.141	29,486
Dade (N)	24	3,842	1.141	4,384
Dade (N)	25	1,912	1.141	2,181
Dade (S)	26	11,586	1.141	13,220
Dade (S)	27	13,551	1.141	15,462
Dade (S)	28	10,204	1.141	11,643
Dade (S)	29	1,001	1.141	1,142
Duval	41	65	1.141	75
Escambia	52	1,881	1.141	2,146
Escambia	53	116	1.141	132
Escambia	54	3,571	1.141	4,074
Flagler	83	46	1.141	53
Franklin	65	15	1.141	18
Gulf	66	86	1.141	98
Hernando	56	3	1.141	3
Indian River	76	948	1.141	1,082
Lee	17	3,152	1.141	3,596
Lee	18	963	1.141	1,099
Lee	19	724	1.141	826
Lee	20	151	1.141	173
Levy	57	59	1.141	68
Manatee	68	1,272	1.141	1,452
Monroe	90	12,350	1.141	14,091
Nassau	69	45	1.141	51
Okaloosa	70	337	1.141	384
Palm Beach	94	27,219	1.141	31,058
Palm Beach	95	11,324	1.141	12,920
Palm Beach	96	4,786	1.141	5,461
Palm Beach	97	606	1.141	691
Pasco	88	133	1.141	152
Pinellas	42	4,601	1.141	5,249
Santa Rosa	92	623	1.141	711
Sarasota	49	5,299	1.141	6,047
Sarasota	50	1,348	1.141	1,538
Sarasota	51	264	1.141	301
Saint Johns	71	156	1.141	178
Saint Lucie	77	355	1.141	405
Volusia	14	943	1.141	1,076
Volusia	15	658	1.141	751
Volusia	16	90	1.141	103
Wakulla	58	62	1.141	71
Walton	75	1,358	1.141	1,549
TOTAL		224,259		255,882

**PR-W RENTERS HW-4
PROJECTED TERRITORIAL HURRICANE LOSS AND LAE RATIOS
BASED ON PUBLIC HURRICANE MODEL**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	12/31/2008						
	Inforce	Projected	Projected	Factor for	Non-Cat	Total	PUBLIC
	Premium	Hurricane	Hurricane	Non-Hurricane	Loss	Loss	Relativity
	(adjusted to	Loss	Loss and	Catastrophe	Ratio	Ratio	
County	Territory	current	and LAE	Losses			
	Number	rate level)					
Bay	59	4,018	398	9.9%	1.672	4.7%	0.300
Brevard	60	4,210	561	13.3%	1.672	4.7%	0.404
Broward	45	30,808	12,093	39.3%	1.672	4.7%	1.191
Broward	46	32,448	12,456	38.4%	1.672	4.7%	1.164
Broward	47	25,712	7,788	30.3%	1.672	4.7%	0.919
Broward	48	35,866	9,419	26.3%	1.672	4.7%	0.797
Charlotte	61	2,766	1,134	41.0%	1.672	4.7%	1.243
Collier	62	11,544	3,377	29.3%	1.672	4.7%	0.887
Dade (N)	22	82,439	33,459	40.6%	1.672	4.7%	1.231
Dade (N)	23	58,232	29,486	50.6%	1.672	4.7%	1.536
Dade (N)	24	9,313	4,384	47.1%	1.672	4.7%	1.428
Dade (N)	25	5,385	2,181	40.5%	1.672	4.7%	1.229
Dade (S)	26	33,545	13,220	39.4%	1.672	4.7%	1.195
Dade (S)	27	45,029	15,462	34.3%	1.672	4.7%	1.042
Dade (S)	28	30,970	11,643	37.6%	1.672	4.7%	1.140
Dade (S)	29	6,359	1,142	18.0%	1.672	4.7%	0.545
Duval	41	1,636	75	4.6%	1.672	4.7%	0.138
Escambia	52	7,322	2,146	29.3%	1.672	4.7%	0.889
Escambia	53	445	132	29.7%	1.672	4.7%	0.900
Escambia	54	14,074	4,074	28.9%	1.672	4.7%	0.878
Flagler	83	590	53	8.9%	1.672	4.7%	0.270
Franklin	65	147	18	12.0%	1.672	4.7%	0.364
Gulf	66	552	98	17.7%	1.672	4.7%	0.538
Hernando	56	92	3	3.4%	1.672	4.7%	0.105
Indian River	76	3,595	1,082	30.1%	1.672	4.7%	0.913
Lee	17	11,220	3,596	32.0%	1.672	4.7%	0.972
Lee	18	7,544	1,099	14.6%	1.672	4.7%	0.442
Lee	19	3,475	826	23.8%	1.672	4.7%	0.721
Lee	20	998	173	17.3%	1.672	4.7%	0.525
Levy	57	895	68	7.6%	1.672	4.7%	0.230
Manatee	68	4,731	1,452	30.7%	1.672	4.7%	0.931
Monroe	90	37,597	14,091	37.5%	1.672	4.7%	1.137
Nassau	69	1,633	51	3.1%	1.672	4.7%	0.095
Okaloosa	70	1,564	384	24.6%	1.672	4.7%	0.745
Palm Beach	94	73,108	31,058	42.5%	1.672	4.7%	1.289
Palm Beach	95	46,104	12,920	28.0%	1.672	4.7%	0.850
Palm Beach	96	27,906	5,461	19.6%	1.672	4.7%	0.594
Palm Beach	97	3,438	691	20.1%	1.672	4.7%	0.610
Pasco	88	3,549	152	4.3%	1.672	4.7%	0.130
Pinellas	42	25,779	5,249	20.4%	1.672	4.7%	0.618
Santa Rosa	92	2,107	711	33.7%	1.672	4.7%	1.023
Sarasota	49	24,940	6,047	24.2%	1.672	4.7%	0.735
Sarasota	50	15,027	1,538	10.2%	1.672	4.7%	0.310
Sarasota	51	3,320	301	9.1%	1.672	4.7%	0.275
Saint Johns	71	3,244	178	5.5%	1.672	4.7%	0.166
Saint Lucie	77	1,289	405	31.4%	1.672	4.7%	0.953
Volusia	14	7,602	1,076	14.2%	1.672	4.7%	0.429
Volusia	15	8,297	751	9.0%	1.672	4.7%	0.275
Volusia	16	1,357	103	7.6%	1.672	4.7%	0.230
Wakulla	58	752	71	9.4%	1.672	4.7%	0.286
Walton	75	11,615	1,549	13.3%	1.672	4.7%	0.405
TOTAL		776,188	255,882	33.0%	1.056	1.3%	1.000

PR-W RENTERS HW-2
FOOTNOTES FOR EXHIBIT 1

Notes for Exhibit 1, Page 1:

- (1) *Based on information from Public model.*
- (2) *From statewide indication, 30-32A, row (8)+row (9)*
- (3) *= (1) * (2)*

Notes for Exhibit 1, Page 2:

- (1) *= Appendix A, columns (1) + (2)*
- (2) *From Exhibit 1, Page 1, Column (3).*
- (3) *= (2) / (1)*
- (4) *From statewide indication: 1 + [22-24C, column (2)]*
- (5) *From statewide indication RIF: [Total row (37)]/[Total row (8)]*
- (6) *= (3) * (4) + (5)*
- (7) *= (3) / [state total for (3)]. State total represents a weighted average with (1) as weights.*

CITIZENS PROPERTY INSURANCE CORPORATION

PR-W RENTERS HW-4
 INDICATED FIXED AND VARIABLE EXPENSE COMPONENTS
 BASED ON PUBLIC HURRICANE MODEL

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
	12/31/2008												
	Inforce												
	Premium	Hurricane	Total	Commission	Other	General	Premium	Net	Net	Residual	Fixed	Variable	
	(adjusted to	Loss and LAE	Loss and LAE	Expense	Acquisition	Expense	Taxes	Cost of	Cost of	Market	Expense	Expense	
	current	Relativities	Ratio	Ratio	Expense	Ratio	Licenses	FHCF	Non-FHCF	Contingency	Component	Component	
	rate level)				Ratio		and Fees	Reinsurance	Reinsurance	Provision			
County	Territory						Ratio						
	Number												
Bay	59	4,018	0.300	21.3%	10.0%	0.4%	5.6%	2.7%	1.1%	0.0%	3.0%	7.1%	15.7%
Brevard	60	4,210	0.404	27.0%	10.0%	0.4%	5.6%	2.7%	1.5%	0.0%	4.0%	7.5%	16.7%
Broward	45	30,808	1.191	70.4%	10.0%	0.4%	5.6%	2.7%	4.3%	0.0%	11.9%	10.4%	24.6%
Broward	46	32,448	1.164	68.9%	10.0%	0.4%	5.6%	2.7%	4.2%	0.0%	11.6%	10.3%	24.3%
Broward	47	25,712	0.919	55.4%	10.0%	0.4%	5.6%	2.7%	3.3%	0.0%	9.2%	9.4%	21.9%
Broward	48	35,866	0.797	48.7%	10.0%	0.4%	5.6%	2.7%	2.9%	0.0%	8.0%	9.0%	20.6%
Charlotte	61	2,766	1.243	73.3%	10.0%	0.4%	5.6%	2.7%	4.5%	0.0%	12.4%	10.6%	25.1%
Collier	62	11,544	0.887	53.7%	10.0%	0.4%	5.6%	2.7%	3.2%	0.0%	8.9%	9.3%	21.6%
Dade (N)	22	82,439	1.231	72.6%	10.0%	0.4%	5.6%	2.7%	4.5%	0.0%	12.3%	10.5%	25.0%
Dade (N)	23	58,232	1.536	89.4%	10.0%	0.4%	5.6%	2.7%	5.6%	0.0%	15.4%	11.6%	28.0%
Dade (N)	24	9,313	1.428	83.5%	10.0%	0.4%	5.6%	2.7%	5.2%	0.0%	14.3%	11.2%	27.0%
Dade (N)	25	5,385	1.229	72.5%	10.0%	0.4%	5.6%	2.7%	4.5%	0.0%	12.3%	10.5%	25.0%
Dade (S)	26	33,545	1.195	70.6%	10.0%	0.4%	5.6%	2.7%	4.3%	0.0%	12.0%	10.4%	24.6%
Dade (S)	27	45,029	1.042	62.2%	10.0%	0.4%	5.6%	2.7%	3.8%	0.0%	10.4%	9.8%	23.1%
Dade (S)	28	30,970	1.140	67.6%	10.0%	0.4%	5.6%	2.7%	4.1%	0.0%	11.4%	10.2%	24.1%
Dade (S)	29	6,359	0.545	34.8%	10.0%	0.4%	5.6%	2.7%	2.0%	0.0%	5.4%	8.0%	18.1%
Duval	41	1,636	0.138	12.4%	10.0%	0.4%	5.6%	2.7%	0.5%	0.0%	1.4%	6.6%	14.1%
Escambia	52	7,322	0.889	53.8%	10.0%	0.4%	5.6%	2.7%	3.2%	0.0%	8.9%	9.3%	21.6%
Escambia	53	445	0.900	54.4%	10.0%	0.4%	5.6%	2.7%	3.3%	0.0%	9.0%	9.3%	21.7%
Escambia	54	14,074	0.878	53.1%	10.0%	0.4%	5.6%	2.7%	3.2%	0.0%	8.8%	9.2%	21.5%
Flagler	83	590	0.270	19.6%	10.0%	0.4%	5.6%	2.7%	1.0%	0.0%	2.7%	7.0%	15.4%
Franklin	65	147	0.364	24.8%	10.0%	0.4%	5.6%	2.7%	1.3%	0.0%	3.6%	7.4%	16.3%
Gulf	66	552	0.538	34.4%	10.0%	0.4%	5.6%	2.7%	2.0%	0.0%	5.4%	8.0%	18.1%
Hernando	56	92	0.105	10.5%	10.0%	0.4%	5.6%	2.7%	0.4%	0.0%	1.0%	6.4%	13.7%
Indian River	76	3,595	0.913	55.0%	10.0%	0.4%	5.6%	2.7%	3.3%	0.0%	9.1%	9.4%	21.8%
Lee	17	11,220	0.972	58.3%	10.0%	0.4%	5.6%	2.7%	3.5%	0.0%	9.7%	9.6%	22.4%
Lee	18	7,544	0.442	29.1%	10.0%	0.4%	5.6%	2.7%	1.6%	0.0%	4.4%	7.7%	17.1%
Lee	19	3,475	0.721	44.5%	10.0%	0.4%	5.6%	2.7%	2.6%	0.0%	7.2%	8.7%	19.9%
Lee	20	998	0.525	33.7%	10.0%	0.4%	5.6%	2.7%	1.9%	0.0%	5.3%	8.0%	17.9%
Levy	57	895	0.230	17.4%	10.0%	0.4%	5.6%	2.7%	0.8%	0.0%	2.3%	6.9%	15.0%
Manatee	68	4,731	0.931	56.1%	10.0%	0.4%	5.6%	2.7%	3.4%	0.0%	9.3%	9.4%	22.0%
Monroe	90	37,597	1.137	67.4%	10.0%	0.4%	5.6%	2.7%	4.1%	0.0%	11.4%	10.2%	24.0%
Nassau	69	1,633	0.095	10.0%	10.0%	0.4%	5.6%	2.7%	0.3%	0.0%	0.9%	6.4%	13.6%
Okaloosa	70	1,564	0.745	45.8%	10.0%	0.4%	5.6%	2.7%	2.7%	0.0%	7.5%	8.8%	20.1%
Palm Beach	94	73,108	1.289	75.8%	10.0%	0.4%	5.6%	2.7%	4.7%	0.0%	12.9%	10.7%	25.6%
Palm Beach	95	46,104	0.850	51.6%	10.0%	0.4%	5.6%	2.7%	3.1%	0.0%	8.5%	9.1%	21.2%
Palm Beach	96	27,906	0.594	37.5%	10.0%	0.4%	5.6%	2.7%	2.2%	0.0%	5.9%	8.2%	18.6%
Palm Beach	97	3,438	0.610	38.3%	10.0%	0.4%	5.6%	2.7%	2.2%	0.0%	6.1%	8.3%	18.8%
Pasco	88	3,549	0.130	11.9%	10.0%	0.4%	5.6%	2.7%	0.5%	0.0%	1.3%	6.5%	14.0%
Pinellas	42	25,779	0.618	38.8%	10.0%	0.4%	5.6%	2.7%	2.2%	0.0%	6.2%	8.3%	18.9%
Santa Rosa	92	2,107	1.023	61.1%	10.0%	0.4%	5.6%	2.7%	3.7%	0.0%	10.2%	9.8%	22.9%
Sarasota	49	24,940	0.735	45.3%	10.0%	0.4%	5.6%	2.7%	2.7%	0.0%	7.4%	8.7%	20.0%
Sarasota	50	15,027	0.310	21.8%	10.0%	0.4%	5.6%	2.7%	1.1%	0.0%	3.1%	7.2%	15.8%
Sarasota	51	3,320	0.275	19.9%	10.0%	0.4%	5.6%	2.7%	1.0%	0.0%	2.8%	7.1%	15.4%
Saint Johns	71	3,244	0.166	13.9%	10.0%	0.4%	5.6%	2.7%	0.6%	0.0%	1.7%	6.7%	14.3%
Saint Lucie	77	1,289	0.953	57.3%	10.0%	0.4%	5.6%	2.7%	3.5%	0.0%	9.5%	9.5%	22.2%
Volusia	14	7,602	0.429	28.4%	10.0%	0.4%	5.6%	2.7%	1.6%	0.0%	4.3%	7.6%	17.0%
Volusia	15	8,297	0.275	19.9%	10.0%	0.4%	5.6%	2.7%	1.0%	0.0%	2.7%	7.1%	15.4%
Volusia	16	1,357	0.230	17.4%	10.0%	0.4%	5.6%	2.7%	0.8%	0.0%	2.3%	6.9%	15.0%
Wakulla	58	752	0.286	20.5%	10.0%	0.4%	5.6%	2.7%	1.0%	0.0%	2.9%	7.1%	15.5%
Walton	75	11,615	0.405	27.0%	10.0%	0.4%	5.6%	2.7%	1.5%	0.0%	4.0%	7.5%	16.7%
TOTAL		776,188	1.000	59.9%	#REF!	0.4%	5.6%	2.7%	3.6%	0.0%	10.0%	9.7%	22.7%

PR-W RENTERS HW-4
INDICATED TERRITORIAL RATE CHANGES
BASED ON PUBLIC HURRICANE MODE L

Off Balance Factor to keep	Indicated Rate Change
0% Change 1.000	-6.5%
(1)	(2)
(3)	(4)

Min Rate Change Before Offbalance	0%
Max Rate Change Before Offbalance	0%
(6)	(7)
(8)	(9)

County	Territory Number	12/31/2008	Projected	Expected	Expected	Indicated	Capped	Indicated	Selected	Proposed
		Inforce Premium (adjusted to current rates)	Total Loss & LAE Ratio	Fixed Expense Ratio	Variable Expense Ratio	Rate Change Before Off Balancing	Rate Change Before Off Balancing			
Bay	59	4,018	21.3%	7.1%	15.7%	-66.3%	0.0%	4,018	0.0%	-6.5%
Brevard	60	4,210	27.0%	7.5%	16.7%	-58.5%	0.0%	4,210	0.0%	-6.5%
Broward	45	30,808	70.4%	10.4%	24.6%	7.1%	0.0%	30,808	0.0%	-6.5%
Broward	46	32,448	68.9%	10.3%	24.3%	4.7%	0.0%	32,448	0.0%	-6.5%
Broward	47	25,712	55.4%	9.4%	21.9%	-17.1%	0.0%	25,712	0.0%	-6.5%
Broward	48	35,866	48.7%	9.0%	20.6%	-27.4%	0.0%	35,866	0.0%	-6.5%
Charlotte	61	2,766	73.3%	10.6%	25.1%	12.0%	0.0%	2,766	0.0%	-6.5%
Collier	62	11,544	53.7%	9.3%	21.6%	-19.8%	0.0%	11,544	0.0%	-6.5%
Dade (N)	22	82,439	72.6%	10.5%	25.0%	10.8%	0.0%	82,439	0.0%	-6.5%
Dade (N)	23	58,232	89.4%	11.6%	28.0%	40.4%	0.0%	58,232	0.0%	-6.5%
Dade (N)	24	9,313	83.5%	11.2%	27.0%	29.7%	0.0%	9,313	0.0%	-6.5%
Dade (N)	25	5,385	72.5%	10.5%	25.0%	10.6%	0.0%	5,385	0.0%	-6.5%
Dade (S)	26	33,545	70.6%	10.4%	24.6%	7.5%	0.0%	33,545	0.0%	-6.5%
Dade (S)	27	45,029	62.2%	9.8%	23.1%	-6.4%	0.0%	45,029	0.0%	-6.5%
Dade (S)	28	30,970	67.6%	10.2%	24.1%	2.5%	0.0%	30,970	0.0%	-6.5%
Dade (S)	29	6,359	34.8%	8.0%	18.1%	-47.7%	0.0%	6,359	0.0%	-6.5%
Duval	41	1,636	12.4%	6.6%	14.1%	-78.0%	0.0%	1,636	0.0%	-6.5%
Escambia	52	7,322	53.8%	9.3%	21.6%	-19.6%	0.0%	7,322	0.0%	-6.5%
Escambia	53	445	54.4%	9.3%	21.7%	-18.7%	0.0%	445	0.0%	-6.5%
Escambia	54	14,074	53.1%	9.2%	21.5%	-20.6%	0.0%	14,074	0.0%	-6.5%
Flagler	83	590	19.6%	7.0%	15.4%	-68.5%	0.0%	590	0.0%	-6.5%
Franklin	65	147	24.8%	7.4%	16.3%	-61.6%	0.0%	147	0.0%	-6.5%
Gulf	66	552	34.4%	8.0%	18.1%	-48.3%	0.0%	552	0.0%	-6.5%
Hernando	56	92	10.5%	6.4%	13.7%	-80.4%	0.0%	92	0.0%	-6.5%
Indian River	76	3,595	55.0%	9.4%	21.8%	-17.6%	0.0%	3,595	0.0%	-6.5%
Lee	17	11,220	58.3%	9.6%	22.4%	-12.5%	0.0%	11,220	0.0%	-6.5%
Lee	18	7,544	29.1%	7.7%	17.1%	-55.7%	0.0%	7,544	0.0%	-6.5%
Lee	19	3,475	44.5%	8.7%	19.9%	-33.7%	0.0%	3,475	0.0%	-6.5%
Lee	20	998	33.7%	8.0%	17.9%	-49.2%	0.0%	998	0.0%	-6.5%
Levy	57	895	17.4%	6.9%	15.0%	-71.4%	0.0%	895	0.0%	-6.5%
Manatee	68	4,731	56.1%	9.4%	22.0%	-16.0%	0.0%	4,731	0.0%	-6.5%
Monroe	90	37,597	67.4%	10.2%	24.0%	2.2%	0.0%	37,597	0.0%	-6.5%
Nassau	69	1,633	10.0%	6.4%	13.6%	-81.1%	0.0%	1,633	0.0%	-6.5%
Okaloosa	70	1,564	45.8%	8.8%	20.1%	-31.6%	0.0%	1,564	0.0%	-6.5%

PR-W RENTERS HW-4
INDICATED TERRITORIAL RATE CHANGES
BASED ON PUBLIC HURRICANE MODE L

		Off Balance Factor to keep 0% Change 1.000		Indicated Rate Change -6.5%		Min Rate Change Before Offbalance 0%		Max Rate Change Before Offbalance 0%		
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
<u>County</u>	<u>Territory Number</u>	<u>12/31/2008 Inforce Premium (adjusted to current rates)</u>	<u>Projected Total Loss & LAE Ratio</u>	<u>Expected Fixed Expense Ratio</u>	<u>Expected Variable Expense Ratio</u>	<u>Indicated Rate Change Before Off Balancing</u>	<u>Capped Indicated Rate Change Before Off Balancing</u>	<u>Indicated Inforce Premium</u>	<u>Selected Off-Balance Base Rate Change</u>	<u>Proposed Rate Change</u>
Palm Beach	94	73,108	75.8%	10.7%	25.6%	16.2%	0.0%	73,108	0.0%	-6.5%
Palm Beach	95	46,104	51.6%	9.1%	21.2%	-22.9%	0.0%	46,104	0.0%	-6.5%
Palm Beach	96	27,906	37.5%	8.2%	18.6%	-43.9%	0.0%	27,906	0.0%	-6.5%
Palm Beach	97	3,438	38.3%	8.3%	18.8%	-42.6%	0.0%	3,438	0.0%	-6.5%
Pasco	88	3,549	11.9%	6.5%	14.0%	-78.6%	0.0%	3,549	0.0%	-6.5%
Pinellas	42	25,779	38.8%	8.3%	18.9%	-42.0%	0.0%	25,779	0.0%	-6.5%
Santa Rosa	92	2,107	61.1%	9.8%	22.9%	-8.0%	0.0%	2,107	0.0%	-6.5%
Sarasota	49	24,940	45.3%	8.7%	20.0%	-32.5%	0.0%	24,940	0.0%	-6.5%
Sarasota	50	15,027	21.8%	7.2%	15.8%	-65.5%	0.0%	15,027	0.0%	-6.5%
Sarasota	51	3,320	19.9%	7.1%	15.4%	-68.1%	0.0%	3,320	0.0%	-6.5%
Saint Johns	71	3,244	13.9%	6.7%	14.3%	-76.0%	0.0%	3,244	0.0%	-6.5%
Saint Lucie	77	1,289	57.3%	9.5%	22.2%	-14.2%	0.0%	1,289	0.0%	-6.5%
Volusia	14	7,602	28.4%	7.6%	17.0%	-56.6%	0.0%	7,602	0.0%	-6.5%
Volusia	15	8,297	19.9%	7.1%	15.4%	-68.2%	0.0%	8,297	0.0%	-6.5%
Volusia	16	1,357	17.4%	6.9%	15.0%	-71.4%	0.0%	1,357	0.0%	-6.5%
Wakulla	58	752	20.5%	7.1%	15.5%	-67.3%	0.0%	752	0.0%	-6.5%
Walton	75	11,615	27.0%	7.5%	16.7%	-58.5%	0.0%	11,615	0.0%	-6.5%
TOTAL		776,188	59.9%	9.7%	22.7%	-8.8%	0.0%	776,188		-6.5%

PR-W RENTERS HW-4
FOOTNOTES FOR EXHIBIT 2

Notes for Exhibit 2, Page 1:

- (1) From Exhibit 1, Page 2, Column (1)
- (2) From Exhibit 1, Page 2, Column (7)
- (3) From Exhibit 1, Page 2, Column (6)
- (4) From statewide RIF column (48), Commissions
- (5) From statewide RIF, column (47), Other Acquisition
- (6) From statewide RIF, column (47), General
- (7) From statewide RIF, column (48), Premium Taxes + Misc. Licenses & Fees
- (8) = (2) * [Statewide RIF Without Buildup, row (47), FHCF Reins. Cost]
- (9) = (2) * [Statewide RIF Without Buildup, row (47), Non-FHCF Reins. Cost]
- (10) = (2) * [Statewide RIF Without Buildup, row (48), Other Expense]
- (11) = (5) + (6) + (8) + (9)
- (12) = (4) + (7) + (10)

Notes for Exhibit 2, Page 2:

- (1) From Exhibit 1, Page 2, Column (1)
- (2) From Exhibit 2, Page 1, Column (3)
- (3) From Exhibit 2, Page 1, Column (11)
- (4) From Exhibit 2, Page 1, Column (12)
- (5) = [(2) + (3)] / [1.0 - (4)] - 1.0
- (6) = (5) capped between -20% and 80%
- (7) = [1.0 + (6)] * (1)
- (8) = [1.0 + (6)] * [Off Balance Factor] - 1.0
- (9) = [1.0 + (8)] * [1.0 + Indicated Rate Change] - 1.0

PR-W RENTERS HW-4
INDICATED TERRITORIAL RATE CHANGES
BASED ON PUBLIC HURRICANE MODEL

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
	Proposed Hurricane Rate Change	Capped Proposed Rate Change	Current Hurricane Base Rate	Indicated Hurricane Base Rate	Current Other Wind Base Rate	Selected Indicated Other Wind Base Rate Change	Indicated Other Wind Base Rate	Selected Hurricane Base Rate	Selected Other Wind Base Rate	
County	Territory Number									
Bay	59	-6.5%	-6.5%	3.53	3.30	0.44	-6.5%	0.41	3.30	0.41
Brevard	60	-6.5%	-6.5%	3.80	3.55	0.19	-6.5%	0.18	3.55	0.18
Broward	45	-6.5%	-6.5%	6.28	5.87	0.13	-6.5%	0.12	5.87	0.12
Broward	46	-6.5%	-6.5%	4.97	4.65	0.14	-6.5%	0.13	4.65	0.13
Broward	47	-6.5%	-6.5%	4.29	4.01	0.15	-6.5%	0.14	4.01	0.14
Broward	48	-6.5%	-6.5%	4.56	4.27	0.16	-6.5%	0.15	4.27	0.15
Charlotte	61	-6.5%	-6.5%	3.13	2.93	0.23	-6.5%	0.22	2.93	0.22
Collier	62	-6.5%	-6.5%	3.62	3.39	0.18	-6.5%	0.17	3.39	0.17
Dade (N)	22	-6.5%	-6.5%	6.83	6.39	0.12	-6.5%	0.11	6.39	0.11
Dade (N)	23	-6.5%	-6.5%	5.97	5.58	0.14	-6.5%	0.13	5.58	0.13
Dade (N)	24	-6.5%	-6.5%	4.93	4.61	0.14	-6.5%	0.13	4.61	0.13
Dade (N)	25	-6.5%	-6.5%	4.75	4.44	0.17	-6.5%	0.16	4.44	0.16
Dade (S)	26	-6.5%	-6.5%	6.14	5.74	0.13	-6.5%	0.12	5.74	0.12
Dade (S)	27	-6.5%	-6.5%	5.20	4.86	0.14	-6.5%	0.13	4.86	0.13
Dade (S)	28	-6.5%	-6.5%	4.92	4.60	0.14	-6.5%	0.13	4.60	0.13
Dade (S)	29	-6.5%	-6.5%	4.83	4.52	0.15	-6.5%	0.14	4.52	0.14
Duval	41	-6.5%	-6.5%	1.35	1.26	0.66	-6.5%	0.62	1.26	0.62
Escambia	52	-6.5%	-6.5%	3.69	3.45	0.24	-6.5%	0.22	3.45	0.22
Escambia	53	-6.5%	-6.5%	2.57	2.40	0.26	-6.5%	0.24	2.40	0.24
Escambia	54	-6.5%	-6.5%	2.29	2.14	0.46	-6.5%	0.43	2.14	0.43
Flagler	83	-6.5%	-6.5%	2.28	2.13	0.61	-6.5%	0.57	2.13	0.57
Franklin	65	-6.5%	-6.5%	3.68	3.44	0.55	-6.5%	0.51	3.44	0.51
Gulf	66	-6.5%	-6.5%	3.44	3.22	0.45	-6.5%	0.42	3.22	0.42
Hernando	56	-6.5%	-6.5%	2.54	2.38	0.53	-6.5%	0.50	2.38	0.50
Indian River	76	-6.5%	-6.5%	4.41	4.13	0.16	-6.5%	0.15	4.13	0.15
Lee	17	-6.5%	-6.5%	3.46	3.24	0.14	-6.5%	0.13	3.24	0.13
Lee	18	-6.5%	-6.5%	2.98	2.79	0.19	-6.5%	0.18	2.79	0.18
Lee	19	-6.5%	-6.5%	2.18	2.04	0.26	-6.5%	0.24	2.04	0.24

PR-W RENTERS HW-4
INDICATED TERRITORIAL RATE CHANGES
BASED ON PUBLIC HURRICANE MODEL

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
	Proposed Hurricane Rate Change	Capped Proposed Rate Change	Current Hurricane Base Rate	Indicated Hurricane Base Rate	Current Other Wind Base Rate	Selected Indicated Other Wind Base Rate Change	Indicated Other Wind Base Rate	Selected Hurricane Base Rate	Selected Other Wind Base Rate	
<u>County</u>	<u>Territory Number</u>	<u>Rate Change</u>	<u>Rate</u>	<u>Rate</u>	<u>Rate</u>	<u>Change</u>	<u>Rate</u>	<u>Rate</u>	<u>Rate</u>	
Lee	20	-6.5%	-6.5%	2.15	2.01	0.29	-6.5%	0.27	2.01	0.27
Levy	57	-6.5%	-6.5%	2.38	2.23	0.76	-6.5%	0.71	2.23	0.71
Manatee	68	-6.5%	-6.5%	3.14	2.94	0.28	-6.5%	0.26	2.94	0.26
Monroe	90	-6.5%	-6.5%	8.69	8.13	0.19	-6.5%	0.18	8.13	0.18
Nassau	69	-6.5%	-6.5%	1.55	1.45	1.11	-6.5%	1.04	1.45	1.04
Okaloosa	70	-6.5%	-6.5%	3.42	3.20	0.27	-6.5%	0.25	3.20	0.25
Palm Beach	94	-6.5%	-6.5%	5.45	5.10	0.15	-6.5%	0.14	5.10	0.14
Palm Beach	95	-6.5%	-6.5%	4.53	4.24	0.15	-6.5%	0.14	4.24	0.14
Palm Beach	96	-6.5%	-6.5%	4.07	3.81	0.16	-6.5%	0.15	3.81	0.15
Palm Beach	97	-6.5%	-6.5%	4.08	3.82	0.15	-6.5%	0.14	3.82	0.14
Pasco	88	-6.5%	-6.5%	2.73	2.55	0.55	-6.5%	0.51	2.55	0.51
Pinellas	42	-6.5%	-6.5%	2.76	2.58	0.31	-6.5%	0.29	2.58	0.29
Santa Rosa	92	-6.5%	-6.5%	2.82	2.64	0.18	-6.5%	0.17	2.64	0.17
Sarasota	49	-6.5%	-6.5%	2.69	2.52	0.20	-6.5%	0.19	2.52	0.19
Sarasota	50	-6.5%	-6.5%	2.52	2.36	0.28	-6.5%	0.26	2.36	0.26
Sarasota	51	-6.5%	-6.5%	2.62	2.45	0.38	-6.5%	0.36	2.45	0.36
Saint Johns	71	-6.5%	-6.5%	1.97	1.84	1.04	-6.5%	0.97	1.84	0.97
Saint Lucie	77	-6.5%	-6.5%	4.60	4.30	0.14	-6.5%	0.13	4.30	0.13
Volusia	14	-6.5%	-6.5%	2.28	2.13	0.52	-6.5%	0.49	2.13	0.49
Volusia	15	-6.5%	-6.5%	1.44	1.35	0.47	-6.5%	0.44	1.35	0.44
Volusia	16	-6.5%	-6.5%	1.29	1.21	0.63	-6.5%	0.59	1.21	0.59
Wakulla	58	-6.5%	-6.5%	2.61	2.44	0.87	-6.5%	0.81	2.44	0.81
Walton	75	-6.5%	-6.5%	3.57	3.34	0.36	-6.5%	0.34	3.34	0.34

TOTAL

PR-W RENTERS HW-2
FOOTNOTES FOR EXHIBIT 3

Notes for Exhibit 3, Page 1:

- (1) *From Exhibit 2, Page 1, Column (9)*
- (2) *= (1), capped between -10% and 10%*
- (3) *Current hurricane base rate, from rating manual*
- (4) *= [1+(2)] * (3)*
- (5) *Current other-wind base rate, from rating manual*
- (6) *= (5)*
- (7) *= [1+(6)] * (4)*
- (8) *Selected hurricane base rate*
- (9) *Selected other wind base rate*

RENTERS (HW-4), WIND-ONLY
CALCULATION OF INFORCE HURRICANE PREMIUM AT CURRENT RATE LEVEL

<u>County</u>	<u>Territory Number</u>	(1)	(2)
		12/31/2008 Inforce Hurricane Premium (at current rate level)	12/31/2008 Inforce Other Wind Premium (at current rate level)
Bay	59	3,556	462
Brevard	60	4,008	202
Broward	45	30,197	611
Broward	46	31,574	874
Broward	47	24,810	902
Broward	48	34,626	1,240
Charlotte	61	2,573	193
Collier	62	10,948	596
Dade	22	80,973	1,466
Dade	23	56,812	1,420
Dade	24	9,055	258
Dade	25	5,194	191
Dade	26	32,802	743
Dade	27	43,855	1,174
Dade	28	30,070	900
Dade	29	6,173	186
Duval	41	1,096	540
Escambia	52	6,865	457
Escambia	53	404	41
Escambia	54	11,665	2,409
Flagler	83	466	124
Franklin	65	128	19
Gulf	66	488	64
Hernando	56	76	16
Indian River	76	3,467	128
Lee	17	10,768	452
Lee	18	7,086	458
Lee	19	3,093	382
Lee	20	878	120
Levy	57	661	234
Manatee	68	4,340	391
Monroe	90	36,786	811
Nassau	69	942	691
Okaloosa	70	1,450	114
Palm Beach	94	71,055	2,053
Palm Beach	95	44,607	1,497
Palm Beach	96	26,840	1,066
Palm Beach	97	3,320	118
Pasco	88	2,954	595
Pinellas	42	23,130	2,649
Santa Rosa	92	1,981	126
Sarasota	49	23,109	1,831
Sarasota	50	13,499	1,528
Sarasota	51	2,897	423
Saint Johns	71	2,105	1,139
Saint Lucie	77	1,253	36
Volusia	14	6,183	1,419
Volusia	15	6,239	2,058
Volusia	16	910	447
Wakulla	58	555	197
Walton	75	10,483	1,132
Total		739,004	37,184

Notes:

- (1) Based on information from the statewide rate analysis.
- (2) Based on information from the statewide rate analysis.

Exhibit	Description
E1, P1	Shows expected loss & LAE for each territory based on public model
E1, P2	For each territory, shows total loss ratio, and hurricane-only loss-ratio relative to average
E1, P3	Notes for "E1, P1" and "E1, P2"
E2, P1	For each territory, shows expense ratios
E2, P2	For each territory, finds proposed rate change based on overall indicated rate change and expense ratios
E2, P3	Notes for "E2, P1" and "E2, P2"
E3, P1	For each territory, finds new base rates
Appendix A	Lists in-force premium by territory

**PR-W CONDOS HW-6
PROJECTED TERRITORIAL HURRICANE LOSS AND LAE
BASED ON PUBLIC HURRICANE MODEL**

County	Territory Number	(1) PUBLIC Expected Annual Hurricane Losses	(2) LAE Factor	(3) Projected Hurricane Loss and LAE
Bay	59	151,946	1.140	173,177
Brevard	60	91,992	1.140	104,846
Broward	45	1,142,296	1.140	1,301,909
Broward	46	508,099	1.140	579,095
Broward	47	211,626	1.140	241,197
Broward	48	185,136	1.140	211,005
Charlotte	61	150,835	1.140	171,911
Collier	62	1,392,554	1.140	1,587,134
Dade (N)	22	2,179,325	1.140	2,483,840
Dade (N)	23	2,403,218	1.140	2,739,018
Dade (N)	24	113,756	1.140	129,652
Dade (N)	25	37,105	1.140	42,289
Dade (S)	26	435,991	1.140	496,912
Dade (S)	27	133,050	1.140	151,640
Dade (S)	28	74,313	1.140	84,697
Dade (S)	29	15,718	1.140	17,915
Duval	41	14,300	1.140	16,299
Escambia	52	171,948	1.140	195,974
Escambia	53	4,214	1.140	4,803
Escambia	54	20,482	1.140	23,344
Flagler	83	31,040	1.140	35,377
Franklin	65	1,293	1.140	1,473
Gulf	66	637	1.140	726
Hernando	56	0	1.140	0
Indian River	76	276,402	1.140	315,024
Lee	17	869,545	1.140	991,046
Lee	18	82,785	1.140	94,353
Lee	19	49,313	1.140	56,204
Lee	20	6,852	1.140	7,809
Levy	57	703	1.140	802
Manatee	68	187,850	1.140	214,098
Monroe	90	1,557,145	1.140	1,774,724
Nassau	69	9,554	1.140	10,889
Okaloosa	70	255,452	1.140	291,146
Palm Beach	94	2,736,839	1.140	3,119,256
Palm Beach	95	571,696	1.140	651,579
Palm Beach	96	239,695	1.140	273,187
Palm Beach	97	60,755	1.140	69,244
Pasco	88	19,616	1.140	22,357
Pinellas	42	527,023	1.140	600,663
Santa Rosa	92	36,201	1.140	41,260
Sarasota	49	1,075,091	1.140	1,225,312
Sarasota	50	181,849	1.140	207,259
Sarasota	51	43,354	1.140	49,412
Saint Johns	71	29,884	1.140	34,059
Saint Lucie	77	92,963	1.140	105,952
Volusia	14	264,306	1.140	301,237
Volusia	15	19,889	1.140	22,668
Volusia	16	87	1.140	99
Wakulla	58	91	1.140	103
Walton	75	242,017	1.140	275,834
TOTAL		18,907,834		21,549,809

**PR-W CONDOS HW-6
PROJECTED TERRITORIAL HURRICANE LOSS AND LAE RATIOS
BASED ON PUBLIC HURRICANE MODEL**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	12/31/2008						
	Inforce	Projected	Projected	Factor for	Non-Cat	Total	PUBLIC
	Premium	Hurricane	Hurricane	Non-Hurricane	Loss	Loss	Relativity
	(adjusted to	Loss	Loss and	Catastrophe	Ratio	Ratio	
County	Territory	current	and LAE	Losses			
	Number	rate level)	LAE Ratio				
Bay	59	842,172	173,177	20.6%	1.145	7.7%	0.307
Brevard	60	230,817	104,846	45.4%	1.145	7.7%	0.679
Broward	45	2,244,198	1,301,909	58.0%	1.145	7.7%	0.867
Broward	46	611,851	579,095	94.6%	1.145	7.7%	1.415
Broward	47	320,392	241,197	75.3%	1.145	7.7%	1.126
Broward	48	306,330	211,005	68.9%	1.145	7.7%	1.030
Charlotte	61	221,986	171,911	77.4%	1.145	7.7%	1.158
Collier	62	2,355,411	1,587,134	67.4%	1.145	7.7%	1.007
Dade (N)	22	4,156,717	2,483,840	59.8%	1.145	7.7%	0.893
Dade (N)	23	2,372,849	2,739,018	115.4%	1.145	7.7%	1.726
Dade (N)	24	137,673	129,652	94.2%	1.145	7.7%	1.408
Dade (N)	25	60,619	42,289	69.8%	1.145	7.7%	1.043
Dade (S)	26	414,259	496,912	120.0%	1.145	7.7%	1.793
Dade (S)	27	197,159	151,640	76.9%	1.145	7.7%	1.150
Dade (S)	28	123,042	84,697	68.8%	1.145	7.7%	1.029
Dade (S)	29	34,417	17,915	52.1%	1.145	7.7%	0.778
Duval	41	112,480	16,299	14.5%	1.145	7.7%	0.217
Escambia	52	473,507	195,974	41.4%	1.145	7.7%	0.619
Escambia	53	11,712	4,803	41.0%	1.145	7.7%	0.613
Escambia	54	56,890	23,344	41.0%	1.145	7.7%	0.614
Flagler	83	108,593	35,377	32.6%	1.145	7.7%	0.487
Franklin	65	5,757	1,473	25.6%	1.145	7.7%	0.383
Gulf	66	5,409	726	13.4%	1.145	7.7%	0.201
Hernando	56	0	0	66.9%	1.145	7.7%	1.000
Indian River	76	433,675	315,024	72.6%	1.145	7.7%	1.086
Lee	17	1,588,878	991,046	62.4%	1.145	7.7%	0.933
Lee	18	181,609	94,353	52.0%	1.145	7.7%	0.777
Lee	19	70,498	56,204	79.7%	1.145	7.7%	1.192
Lee	20	13,725	7,809	56.9%	1.145	7.7%	0.851
Levy	57	12,396	802	6.5%	1.145	7.7%	0.097
Manatee	68	360,248	214,098	59.4%	1.145	7.7%	0.889
Monroe	90	1,513,933	1,774,724	117.2%	1.145	7.7%	1.753
Nassau	69	113,294	10,889	9.6%	1.145	7.7%	0.144
Okaloosa	70	978,260	291,146	29.8%	1.145	7.7%	0.445
Palm Beach	94	3,663,416	3,119,256	85.1%	1.145	7.7%	1.273
Palm Beach	95	886,434	651,579	73.5%	1.145	7.7%	1.099
Palm Beach	96	451,116	273,187	60.6%	1.145	7.7%	0.905
Palm Beach	97	108,749	69,244	63.7%	1.145	7.7%	0.952
Pasco	88	83,602	22,357	26.7%	1.145	7.7%	0.400
Pinellas	42	1,320,924	600,663	45.5%	1.145	7.7%	0.680
Santa Rosa	92	147,191	41,260	28.0%	1.145	7.7%	0.419
Sarasota	49	1,929,387	1,225,312	63.5%	1.145	7.7%	0.950
Sarasota	50	469,415	207,259	44.2%	1.145	7.7%	0.660
Sarasota	51	125,943	49,412	39.2%	1.145	7.7%	0.587
Saint Johns	71	222,579	34,059	15.3%	1.145	7.7%	0.229
Saint Lucie	77	158,888	105,952	66.7%	1.145	7.7%	0.997
Volusia	14	808,267	301,237	37.3%	1.145	7.7%	0.557
Volusia	15	51,704	22,668	43.8%	1.145	7.7%	0.655
Volusia	16	139	99	71.0%	1.145	7.7%	1.061
Wakulla	58	1,316	103	7.8%	1.145	7.7%	0.117
Walton	75	1,119,577	275,834	24.6%	1.145	7.7%	0.368
TOTAL		32,219,403	21,549,809	66.9%	1.056	1.3%	1.000

PR-W CONDOS HW-6
FOOTNOTES FOR EXHIBIT 1

Notes for Exhibit 1, Page 1:

- (1) *Based on information from Public model.*
- (2) *From statewide indication, 30-32A, row (8)+row (9)*
- (3) *= (1) * (2)*

Notes for Exhibit 1, Page 2:

- (1) *= Appendix A, columns (1) + (2)*
- (2) *From Exhibit 1, Page 1, Column (3).*
- (3) *= (2) / (1)*
- (4) *From statewide indication: 1 + [22-24C, column (2)]*
- (5) *From statewide indication RIF: [Total row (37)]/[Total row (8)]*
- (6) *= (3) * (4) + (5)*
- (7) *= (3) / [state total for (3)]. State total represents a weighted average with (1) as weights.*

CITIZENS PROPERTY INSURANCE CORPORATION

PR-W CONDOS HW-6
 INDICATED FIXED AND VARIABLE EXPENSE COMPONENTS
 BASED ON PUBLIC HURRICANE MODEL

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
	12/31/2008												
	Inforce												
	Premium	Hurricane	Total	Commission	Other	General	Premium	Net	Net	Residual	Fixed	Variable	
	(adjusted	Loss and LAE	Loss and LAE	Expense	Acquisition	Expense	Taxes	Cost of	Cost of	Market	Expense	Expense	
	to	Relativities	Ratio	Ratio	Expense	Ratio	Licenses	FHCF	Non-FHCF	Contingency	Component	Component	
	current						and Fees	Reinsurance	Reinsurance	Provision			
County	rate level)						Ratio						
Territory	Number												
Bay	59	842,172	0.307	31.3%	10.0%	0.4%	5.6%	2.7%	1.1%	0.0%	3.1%	7.2%	15.8%
Brevard	60	230,817	0.679	59.8%	10.0%	0.4%	5.6%	2.7%	2.5%	0.0%	6.8%	8.5%	19.5%
Broward	45	2,244,198	0.867	74.2%	10.0%	0.4%	5.6%	2.7%	3.1%	0.0%	8.7%	9.2%	21.4%
Broward	46	611,851	1.415	116.2%	10.0%	0.4%	5.6%	2.7%	5.1%	0.0%	14.2%	11.2%	26.8%
Broward	47	320,392	1.126	94.0%	10.0%	0.4%	5.6%	2.7%	4.1%	0.0%	11.3%	10.1%	23.9%
Broward	48	306,330	1.030	86.6%	10.0%	0.4%	5.6%	2.7%	3.7%	0.0%	10.3%	9.8%	23.0%
Charlotte	61	221,986	1.158	96.5%	10.0%	0.4%	5.6%	2.7%	4.2%	0.0%	11.6%	10.2%	24.3%
Collier	62	2,355,411	1.007	84.9%	10.0%	0.4%	5.6%	2.7%	3.6%	0.0%	10.1%	9.7%	22.8%
Dade (N)	22	4,156,717	0.893	76.2%	10.0%	0.4%	5.6%	2.7%	3.2%	0.0%	8.9%	9.3%	21.6%
Dade (N)	23	2,372,849	1.726	140.0%	10.0%	0.4%	5.6%	2.7%	6.2%	0.0%	17.3%	12.3%	29.9%
Dade (N)	24	137,673	1.408	115.6%	10.0%	0.4%	5.6%	2.7%	5.1%	0.0%	14.1%	11.2%	26.8%
Dade (N)	25	60,619	1.043	87.7%	10.0%	0.4%	5.6%	2.7%	3.8%	0.0%	10.4%	9.8%	23.1%
Dade (S)	26	414,259	1.793	145.1%	10.0%	0.4%	5.6%	2.7%	6.5%	0.0%	17.9%	12.5%	30.6%
Dade (S)	27	197,159	1.150	95.8%	10.0%	0.4%	5.6%	2.7%	4.2%	0.0%	11.5%	10.2%	24.2%
Dade (S)	28	123,042	1.029	86.6%	10.0%	0.4%	5.6%	2.7%	3.7%	0.0%	10.3%	9.8%	23.0%
Dade (S)	29	34,417	0.778	67.4%	10.0%	0.4%	5.6%	2.7%	2.8%	0.0%	7.8%	8.9%	20.5%
Duval	41	112,480	0.217	24.3%	10.0%	0.4%	5.6%	2.7%	0.8%	0.0%	2.2%	6.8%	14.8%
Escambia	52	473,507	0.619	55.2%	10.0%	0.4%	5.6%	2.7%	2.2%	0.0%	6.2%	8.3%	18.9%
Escambia	53	11,712	0.613	54.7%	10.0%	0.4%	5.6%	2.7%	2.2%	0.0%	6.1%	8.3%	18.8%
Escambia	54	56,890	0.614	54.8%	10.0%	0.4%	5.6%	2.7%	2.2%	0.0%	6.1%	8.3%	18.8%
Flagler	83	108,593	0.487	45.1%	10.0%	0.4%	5.6%	2.7%	1.8%	0.0%	4.9%	7.8%	17.6%
Franklin	65	5,757	0.383	37.1%	10.0%	0.4%	5.6%	2.7%	1.4%	0.0%	3.8%	7.4%	16.5%
Gulf	66	5,409	0.201	23.1%	10.0%	0.4%	5.6%	2.7%	0.7%	0.0%	2.0%	6.8%	14.7%
Hernando	56	0	1.000	84.4%	10.0%	0.4%	5.6%	2.7%	3.6%	0.0%	10.0%	9.7%	22.7%
Indian River	76	433,675	1.086	91.0%	10.0%	0.4%	5.6%	2.7%	3.9%	0.0%	10.9%	10.0%	23.5%
Lee	17	1,588,878	0.933	79.2%	10.0%	0.4%	5.6%	2.7%	3.4%	0.0%	9.3%	9.4%	22.0%
Lee	18	181,609	0.777	67.3%	10.0%	0.4%	5.6%	2.7%	2.8%	0.0%	7.8%	8.9%	20.4%
Lee	19	70,498	1.192	99.1%	10.0%	0.4%	5.6%	2.7%	4.3%	0.0%	11.9%	10.4%	24.6%
Lee	20	13,725	0.851	72.9%	10.0%	0.4%	5.6%	2.7%	3.1%	0.0%	8.5%	9.1%	21.2%
Levy	57	12,396	0.097	15.2%	10.0%	0.4%	5.6%	2.7%	0.3%	0.0%	1.0%	6.4%	13.6%
Manatee	68	360,248	0.889	75.8%	10.0%	0.4%	5.6%	2.7%	3.2%	0.0%	8.9%	9.3%	21.6%
Monroe	90	1,513,933	1.753	142.0%	10.0%	0.4%	5.6%	2.7%	6.3%	0.0%	17.5%	12.4%	30.2%
Nassau	69	113,294	0.144	18.8%	10.0%	0.4%	5.6%	2.7%	0.5%	0.0%	1.4%	6.6%	14.1%
Okaloosa	70	978,260	0.445	41.8%	10.0%	0.4%	5.6%	2.7%	1.6%	0.0%	4.4%	7.7%	17.1%
Palm Beach	94	3,663,416	1.273	105.3%	10.0%	0.4%	5.6%	2.7%	4.6%	0.0%	12.7%	10.7%	25.4%
Palm Beach	95	886,434	1.099	91.9%	10.0%	0.4%	5.6%	2.7%	4.0%	0.0%	11.0%	10.0%	23.7%
Palm Beach	96	451,116	0.905	77.1%	10.0%	0.4%	5.6%	2.7%	3.3%	0.0%	9.1%	9.3%	21.7%
Palm Beach	97	108,749	0.952	80.7%	10.0%	0.4%	5.6%	2.7%	3.4%	0.0%	9.5%	9.5%	22.2%
Pasco	88	83,602	0.400	38.4%	10.0%	0.4%	5.6%	2.7%	1.4%	0.0%	4.0%	7.5%	16.7%
Pinellas	42	1,320,924	0.680	59.8%	10.0%	0.4%	5.6%	2.7%	2.5%	0.0%	6.8%	8.5%	19.5%
Santa Rosa	92	147,191	0.419	39.9%	10.0%	0.4%	5.6%	2.7%	1.5%	0.0%	4.2%	7.6%	16.9%
Sarasota	49	1,929,387	0.950	80.5%	10.0%	0.4%	5.6%	2.7%	3.4%	0.0%	9.5%	9.5%	22.2%
Sarasota	50	469,415	0.660	58.3%	10.0%	0.4%	5.6%	2.7%	2.4%	0.0%	6.6%	8.4%	19.3%
Sarasota	51	125,943	0.587	52.7%	10.0%	0.4%	5.6%	2.7%	2.1%	0.0%	5.9%	8.2%	18.5%
Saint Johns	71	222,579	0.229	25.3%	10.0%	0.4%	5.6%	2.7%	0.8%	0.0%	2.3%	6.9%	15.0%
Saint Lucie	77	158,888	0.997	84.1%	10.0%	0.4%	5.6%	2.7%	3.6%	0.0%	10.0%	9.7%	22.7%
Volusia	14	808,267	0.557	50.4%	10.0%	0.4%	5.6%	2.7%	2.0%	0.0%	5.6%	8.1%	18.3%
Volusia	15	51,704	0.655	58.0%	10.0%	0.4%	5.6%	2.7%	2.4%	0.0%	6.6%	8.4%	19.2%
Volusia	16	139	1.061	89.1%	10.0%	0.4%	5.6%	2.7%	3.8%	0.0%	10.6%	9.9%	23.3%
Wakulla	58	1,316	0.117	16.7%	10.0%	0.4%	5.6%	2.7%	0.4%	0.0%	1.2%	6.5%	13.9%
Walton	75	1,119,577	0.368	36.0%	10.0%	0.4%	5.6%	2.7%	1.3%	0.0%	3.7%	7.4%	16.4%
TOTAL		32,219,403	1.000	84.4%	#REF!	0.4%	5.6%	2.7%	3.6%	0.0%	10.0%	9.7%	22.7%

PR-W CONDOS HW-6
INDICATED TERRITORIAL RATE CHANGES
BASED ON PUBLIC HURRICANE MODE L

Off Balance Factor to keep	Indicated Rate Change
0% Change 0.817	20.9%
(1)	(2)
(3)	(4)

Min Rate Change Before Offbalance	-20%
Max Rate Change Before Offbalance	80%
(6)	(7)
(8)	(9)

County	Territory Number	12/31/2008	Projected Total Loss & LAE Ratio	Expected Fixed Expense Ratio	Expected Variable Expense Ratio	Indicated Rate Change Before Off Balancing	Capped Indicated Rate Change Before Off Balancing	Indicated Inforce Premium	Selected Off-Balance Base Rate Change	Proposed Rate Change
		Inforce Premium (adjusted to current rates)								
Bay	59	842,172	31.3%	7.2%	15.8%	-54.3%	-20.0%	673,738	-34.6%	-21.0%
Brevard	60	230,817	59.8%	8.5%	19.5%	-15.2%	-15.2%	195,750	-30.7%	-16.2%
Broward	45	2,244,198	74.2%	9.2%	21.4%	6.0%	6.0%	2,379,701	-13.4%	4.7%
Broward	46	611,851	116.2%	11.2%	26.8%	74.0%	74.0%	1,064,838	42.2%	71.9%
Broward	47	320,392	94.0%	10.1%	23.9%	36.9%	36.9%	438,528	11.8%	35.2%
Broward	48	306,330	86.6%	9.8%	23.0%	25.2%	25.2%	383,537	2.3%	23.7%
Charlotte	61	221,986	96.5%	10.2%	24.3%	40.9%	40.9%	312,730	15.1%	39.1%
Collier	62	2,355,411	84.9%	9.7%	22.8%	22.5%	22.5%	2,885,673	0.1%	21.0%
Dade (N)	22	4,156,717	76.2%	9.3%	21.6%	9.1%	9.1%	4,533,201	-10.9%	7.7%
Dade (N)	23	2,372,849	140.0%	12.3%	29.9%	117.3%	80.0%	4,271,128	47.1%	77.8%
Dade (N)	24	137,673	115.6%	11.2%	26.8%	73.1%	73.1%	238,302	41.4%	71.0%
Dade (N)	25	60,619	87.7%	9.8%	23.1%	26.8%	26.8%	76,861	3.6%	25.2%
Dade (S)	26	414,259	145.1%	12.5%	30.6%	127.3%	80.0%	745,666	47.1%	77.8%
Dade (S)	27	197,159	95.8%	10.2%	24.2%	39.9%	39.9%	275,811	14.3%	38.2%
Dade (S)	28	123,042	86.6%	9.8%	23.0%	25.1%	25.1%	153,951	2.2%	23.6%
Dade (S)	29	34,417	67.4%	8.9%	20.5%	-4.1%	-4.1%	32,992	-21.7%	-5.3%
Duval	41	112,480	24.3%	6.8%	14.8%	-63.4%	-20.0%	89,984	-34.6%	-21.0%
Escambia	52	473,507	55.2%	8.3%	18.9%	-21.8%	-20.0%	378,806	-34.6%	-21.0%
Escambia	53	11,712	54.7%	8.3%	18.8%	-22.4%	-20.0%	9,370	-34.6%	-21.0%
Escambia	54	56,890	54.8%	8.3%	18.8%	-22.4%	-20.0%	45,512	-34.6%	-21.0%
Flagler	83	108,593	45.1%	7.8%	17.6%	-35.9%	-20.0%	86,874	-34.6%	-21.0%
Franklin	65	5,757	37.1%	7.4%	16.5%	-46.7%	-20.0%	4,606	-34.6%	-21.0%
Gulf	66	5,409	23.1%	6.8%	14.7%	-64.9%	-20.0%	4,327	-34.6%	-21.0%
Hernando	56	0	84.4%	9.7%	22.7%	21.6%	21.6%	0	-0.6%	0.0%
Indian River	76	433,675	91.0%	10.0%	23.5%	32.0%	32.0%	572,544	7.9%	30.4%
Lee	17	1,588,878	79.2%	9.4%	22.0%	13.6%	13.6%	1,805,489	-7.2%	12.2%
Lee	18	181,609	67.3%	8.9%	20.4%	-4.3%	-4.3%	173,791	-21.8%	-5.5%
Lee	19	70,498	99.1%	10.4%	24.6%	45.1%	45.1%	102,324	18.6%	43.4%
Lee	20	13,725	72.9%	9.1%	21.2%	4.1%	4.1%	14,290	-14.9%	2.8%
Levy	57	12,396	15.2%	6.4%	13.6%	-75.0%	-20.0%	9,917	-34.6%	-21.0%
Manatee	68	360,248	75.8%	9.3%	21.6%	8.5%	8.5%	390,848	-11.4%	7.2%
Monroe	90	1,513,933	142.0%	12.4%	30.2%	121.3%	80.0%	2,725,079	47.1%	77.8%
Nassau	69	113,294	18.8%	6.6%	14.1%	-70.5%	-20.0%	90,635	-34.6%	-21.0%
Okaloosa	70	978,260	41.8%	7.7%	17.1%	-40.3%	-20.0%	782,608	-34.6%	-21.0%

PR-W CONDOS HW-6
 INDICATED TERRITORIAL RATE CHANGES
 BASED ON PUBLIC HURRICANE MODE L

		Off Balance Factor to keep 0% Change 0.817		Indicated Rate Change 20.9%		Min Rate Change Before Offbalance Max Rate Change Before Offbalance		-20% 80%		
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
<u>County</u>	<u>Territory Number</u>	<u>12/31/2008 Inforce Premium (adjusted to current rates)</u>	<u>Projected Total Loss & LAE Ratio</u>	<u>Expected Fixed Expense Ratio</u>	<u>Expected Variable Expense Ratio</u>	<u>Indicated Rate Change Before Off Balancing</u>	<u>Capped Indicated Rate Change Before Off Balancing</u>	<u>Indicated Inforce Premium</u>	<u>Selected Off-Balance Base Rate Change</u>	<u>Proposed Rate Change</u>
Palm Beach	94	3,663,416	105.3%	10.7%	25.4%	55.4%	55.4%	5,694,511	27.0%	53.5%
Palm Beach	95	886,434	91.9%	10.0%	23.7%	33.6%	33.6%	1,184,318	9.2%	32.0%
Palm Beach	96	451,116	77.1%	9.3%	21.7%	10.5%	10.5%	498,283	-9.8%	9.1%
Palm Beach	97	108,749	80.7%	9.5%	22.2%	15.9%	15.9%	126,063	-5.3%	14.5%
Pasco	88	83,602	38.4%	7.5%	16.7%	-44.9%	-20.0%	66,882	-34.6%	-21.0%
Pinellas	42	1,320,924	59.8%	8.5%	19.5%	-15.1%	-15.1%	1,121,315	-30.6%	-16.2%
Santa Rosa	92	147,191	39.9%	7.6%	16.9%	-42.9%	-20.0%	117,753	-34.6%	-21.0%
Sarasota	49	1,929,387	80.5%	9.5%	22.2%	15.6%	15.6%	2,230,918	-5.5%	14.2%
Sarasota	50	469,415	58.3%	8.4%	19.3%	-17.3%	-17.3%	388,294	-32.4%	-18.3%
Sarasota	51	125,943	52.7%	8.2%	18.5%	-25.3%	-20.0%	100,754	-34.6%	-21.0%
Saint Johns	71	222,579	25.3%	6.9%	15.0%	-62.2%	-20.0%	178,063	-34.6%	-21.0%
Saint Lucie	77	158,888	84.1%	9.7%	22.7%	21.3%	21.3%	192,673	-0.9%	19.8%
Volusia	14	808,267	50.4%	8.1%	18.3%	-28.4%	-20.0%	646,614	-34.6%	-21.0%
Volusia	15	51,704	58.0%	8.4%	19.2%	-17.8%	-17.8%	42,505	-32.8%	-18.8%
Volusia	16	139	89.1%	9.9%	23.3%	29.0%	29.0%	179	5.4%	27.4%
Wakulla	58	1,316	16.7%	6.5%	13.9%	-73.1%	-20.0%	1,053	-34.6%	-21.0%
Walton	75	1,119,577	36.0%	7.4%	16.4%	-48.2%	-20.0%	895,662	-34.6%	-21.0%
TOTAL		32,219,403	84.4%	9.7%	22.7%	24.1%	22.4%	39,435,254		20.9%

PR-W CONDOS HW-6
FOOTNOTES FOR EXHIBIT 2

Notes for Exhibit 2, Page 1:

- (1) From Exhibit 1, Page 2, Column (1)
- (2) From Exhibit 1, Page 2, Column (7)
- (3) From Exhibit 1, Page 2, Column (6)
- (4) From statewide RIF column (48), Commissions
- (5) From statewide RIF, column (47), Other Acquisition
- (6) From statewide RIF, column (47), General
- (7) From statewide RIF, column (48), Premium Taxes + Misc. Licenses & Fees
- (8) = (2) * [Statewide RIF Without Buildup, row (47), FHCF Reins. Cost]
- (9) = (2) * [Statewide RIF Without Buildup, row (47), Non-FHCF Reins. Cost]
- (10) = (2) * [Statewide RIF Without Buildup, row (48), Other Expense]
- (11) = (5) + (6) + (8) + (9)
- (12) = (4) + (7) + (10)

Notes for Exhibit 2, Page 2:

- (1) From Exhibit 1, Page 2, Column (1)
- (2) From Exhibit 2, Page 1, Column (3)
- (3) From Exhibit 2, Page 1, Column (11)
- (4) From Exhibit 2, Page 1, Column (12)
- (5) = [(2) + (3)] / [1.0 - (4)] - 1.0
- (6) = (5) capped between -20% and 80%
- (7) = [1.0 + (6)] * (1)
- (8) = [1.0 + (6)] * [Off Balance Factor] - 1.0
- (9) = [1.0 + (8)] * [1.0 + Indicated Rate Change] - 1.0

PR-W CONDOS HW-6
INDICATED TERRITORIAL RATE CHANGES
BASED ON PUBLIC HURRICANE MODEL

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
	Proposed Hurricane Rate Change	Capped Proposed Rate Change	Current Hurricane Base Rate	Indicated Hurricane Base Rate	Current Other Wind Base Rate	Selected Indicated Other Wind Base Rate Change	Indicated Other Wind Base Rate	Selected Hurricane Base Rate	Selected Other Wind Base Rate	
County	Territory Number									
Bay	59	-21.0%	-10.0%	4.17	3.75	0.49	-10.0%	0.44	3.75	0.44
Brevard	60	-16.2%	-10.0%	4.79	4.31	0.21	-10.0%	0.19	4.31	0.19
Broward	45	4.7%	4.7%	11.07	11.59	0.21	4.7%	0.22	11.59	0.22
Broward	46	71.9%	10.0%	5.19	5.71	0.14	10.0%	0.15	5.71	0.15
Broward	47	35.2%	10.0%	5.00	5.50	0.15	10.0%	0.17	5.50	0.17
Broward	48	23.7%	10.0%	5.17	5.69	0.18	10.0%	0.20	5.69	0.20
Charlotte	61	39.1%	10.0%	4.76	5.24	0.32	10.0%	0.35	5.24	0.35
Collier	62	21.0%	10.0%	5.77	6.35	0.23	10.0%	0.25	6.35	0.25
Dade (N)	22	7.7%	7.7%	16.78	18.07	0.25	7.7%	0.27	18.07	0.27
Dade (N)	23	77.8%	10.0%	7.49	8.24	0.14	10.0%	0.15	8.24	0.15
Dade (N)	24	71.0%	10.0%	7.46	8.21	0.20	10.0%	0.22	8.21	0.22
Dade (N)	25	25.2%	10.0%	7.47	8.22	0.28	10.0%	0.31	8.22	0.31
Dade (S)	26	77.8%	10.0%	7.52	8.27	0.14	10.0%	0.15	8.27	0.15
Dade (S)	27	38.2%	10.0%	7.48	8.23	0.17	10.0%	0.19	8.23	0.19
Dade (S)	28	23.6%	10.0%	7.52	8.27	0.21	10.0%	0.23	8.27	0.23
Dade (S)	29	-5.3%	-5.3%	7.57	7.17	0.22	-5.3%	0.21	7.17	0.21
Duval	41	-21.0%	-10.0%	2.01	1.81	0.91	-10.0%	0.82	1.81	0.82
Escambia	52	-21.0%	-10.0%	4.40	3.96	0.27	-10.0%	0.24	3.96	0.24
Escambia	53	-21.0%	-10.0%	4.20	3.78	0.26	-10.0%	0.23	3.78	0.23
Escambia	54	-21.0%	-10.0%	3.90	3.51	0.55	-10.0%	0.50	3.51	0.50
Flagler	83	-21.0%	-10.0%	3.09	2.78	0.78	-10.0%	0.70	2.78	0.70
Franklin	65	-21.0%	-10.0%	4.45	4.01	0.61	-10.0%	0.55	4.01	0.55
Gulf	66	-21.0%	-10.0%	4.34	3.91	0.51	-10.0%	0.46	3.91	0.46
Hernando	56	0.0%	0.0%	3.78	3.78	0.70	0.0%	0.70	3.78	0.70
Indian River	76	30.4%	10.0%	6.08	6.69	0.20	10.0%	0.22	6.69	0.22
Lee	17	12.2%	10.0%	4.93	5.42	0.18	10.0%	0.20	5.42	0.20
Lee	18	-5.5%	-5.5%	4.45	4.21	0.26	-5.5%	0.25	4.21	0.25
Lee	19	43.4%	10.0%	3.10	3.41	0.37	10.0%	0.41	3.41	0.41

PR-W CONDOS HW-6
INDICATED TERRITORIAL RATE CHANGES
BASED ON PUBLIC HURRICANE MODEL

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
	Proposed Hurricane Rate Change	Capped Proposed Rate Change	Current Hurricane Base Rate	Indicated Hurricane Base Rate	Current Other Wind Base Rate	Selected Indicated Other Wind Base Rate Change	Indicated Other Wind Base Rate	Selected Hurricane Base Rate	Selected Other Wind Base Rate	
County	Territory Number									
Lee	20	2.8%	2.8%	3.08	3.17	0.40	2.8%	0.41	3.17	0.41
Levy	57	-21.0%	-10.0%	3.62	3.26	1.01	-10.0%	0.91	3.26	0.91
Manatee	68	7.2%	7.2%	4.85	5.20	0.39	7.2%	0.42	5.20	0.42
Monroe	90	77.8%	10.0%	11.84	13.02	0.22	10.0%	0.24	13.02	0.24
Nassau	69	-21.0%	-10.0%	2.61	2.35	1.46	-10.0%	1.31	2.35	1.31
Okaloosa	70	-21.0%	-10.0%	4.58	4.12	0.31	-10.0%	0.28	4.12	0.28
Palm Beach	94	53.5%	10.0%	9.08	9.99	0.17	10.0%	0.19	9.99	0.19
Palm Beach	95	32.0%	10.0%	6.92	7.61	0.15	10.0%	0.17	7.61	0.17
Palm Beach	96	9.1%	9.1%	6.38	6.96	0.15	9.1%	0.16	6.96	0.16
Palm Beach	97	14.5%	10.0%	6.39	7.03	0.16	10.0%	0.18	7.03	0.18
Pasco	88	-21.0%	-10.0%	3.86	3.47	0.70	-10.0%	0.63	3.47	0.63
Pinellas	42	-16.2%	-10.0%	4.33	3.90	0.44	-10.0%	0.40	3.90	0.40
Santa Rosa	92	-21.0%	-10.0%	4.37	3.93	0.21	-10.0%	0.19	3.93	0.19
Sarasota	49	14.2%	10.0%	4.24	4.66	0.31	10.0%	0.34	4.66	0.34
Sarasota	50	-18.3%	-10.0%	3.95	3.56	0.41	-10.0%	0.37	3.56	0.37
Sarasota	51	-21.0%	-10.0%	4.19	3.77	0.57	-10.0%	0.51	3.77	0.51
Saint Johns	71	-21.0%	-10.0%	2.64	2.38	1.25	-10.0%	1.13	2.38	1.13
Saint Lucie	77	19.8%	10.0%	6.13	6.74	0.14	10.0%	0.15	6.74	0.15
Volusia	14	-21.0%	-10.0%	3.51	3.16	0.70	-10.0%	0.63	3.16	0.63
Volusia	15	-18.8%	-10.0%	2.25	2.03	0.64	-10.0%	0.58	2.03	0.58
Volusia	16	27.4%	10.0%	2.04	2.24	0.85	10.0%	0.94	2.24	0.94
Wakulla	58	-21.0%	-10.0%	3.42	3.08	1.00	-10.0%	0.90	3.08	0.90
Walton	75	-21.0%	-10.0%	4.26	3.83	0.41	-10.0%	0.37	3.83	0.37

PR-W RENTERS HW-2
FOOTNOTES FOR EXHIBIT 3

Notes for Exhibit 3, Page 1:

- (1) *From Exhibit 2, Page 1, Column (9)*
- (2) *= (1), capped between -10% and 10%*
- (3) *Current hurricane base rate, from rating manual*
- (4) *= [1+(2)] * (3)*
- (5) *Current other-wind base rate, from rating manual*
- (6) *= (5)*
- (7) *= [1+(6)] * (4)*
- (8) *Selected hurricane base rate*
- (9) *Selected other wind base rate*

CONDO UNIT OWNERS (HW-6), WIND-ONLY
CALCULATION OF INFORCE HURRICANE PREMIUM AT CURRENT RATE LEVEL

County	Territory Number	(1)	(2)
		12/31/2008 Inforce Hurricane Premium (at current rate level)	12/31/2008 Inforce Other Wind Premium (at current rate level)
Bay	59	749,899	92,273
Brevard	60	220,833	9,984
Broward	45	2,199,227	44,971
Broward	46	595,296	16,555
Broward	47	310,751	9,641
Broward	48	295,350	10,980
Charlotte	61	207,314	14,672
Collier	62	2,258,014	97,397
Dade	22	4,088,671	68,046
Dade	23	2,327,134	45,715
Dade	24	133,711	3,962
Dade	25	58,390	2,229
Dade	26	406,000	8,259
Dade	27	192,487	4,672
Dade	28	119,532	3,510
Dade	29	33,410	1,007
Duval	41	75,832	36,648
Escambia	52	444,726	28,781
Escambia	53	10,985	727
Escambia	54	49,532	7,358
Flagler	83	85,410	23,183
Franklin	65	5,055	702
Gulf	66	4,795	614
Hernando	56	0	0
Indian River	76	418,612	15,063
Lee	17	1,530,590	58,288
Lee	18	170,881	10,728
Lee	19	62,696	7,802
Lee	20	12,056	1,669
Levy	57	9,651	2,745
Manatee	68	332,217	28,031
Monroe	90	1,483,559	30,374
Nassau	69	71,811	41,483
Okaloosa	70	914,013	64,247
Palm Beach	94	3,591,849	71,567
Palm Beach	95	866,698	19,736
Palm Beach	96	440,171	10,945
Palm Beach	97	105,992	2,757
Pasco	88	70,464	13,138
Pinellas	42	1,194,354	126,570
Santa Rosa	92	140,227	6,964
Sarasota	49	1,789,989	139,398
Sarasota	50	422,713	46,702
Sarasota	51	110,216	15,727
Saint Johns	71	148,886	73,693
Saint Lucie	77	155,271	3,617
Volusia	14	670,226	138,041
Volusia	15	40,150	11,554
Volusia	16	98	41
Wakulla	58	1,016	300
Walton	75	1,016,011	103,566
Total		30,642,771	1,576,632

Notes:

- (1) Based on information from the statewide rate analysis.
- (2) Based on information from the statewide rate analysis.

Citizens Property Insurance Corporation - Personal and Commercial Lines

Assumptions for FHCF Premium Estimate – 2009 FHCF Data Call

Policies in Force as of December 31, 2008

Given Codes								Mapped Codes									
LOB	ZipCode	TIV	DeductPct	Construction	YrBuiltBand	RoofShape	Shutters	ZipCode	TOB	TIV	Construction	Deduct	BCEG	YrBuilt	Shutters	RoofShape	RoofDeck
A	32117	\$97,000	3	N	Pre 1995	X	X	32117	1	\$97,000	2	C3	0	1	0	2	8
A	32168	\$2,052,000	3	1	Pre 1995	X	X	32168	1	\$2,052,000	1	C3	0	1	0	2	8
A	32168	\$310,200	5	2	Pre 1995	H	N	32168	1	\$310,200	2	C5	0	1	0	1	8
A	32206	\$4,815,400	3	6	Pre 1995	F	N	32206	1	\$4,815,400	2	C3	0	1	0	2	4
HO3	32548	\$1,748,840	0.05	M	Pre 1995	G	N	32548	2	\$1,748,840	2	R5	0	1	0	2	8
HO3	32548	\$1,846,880	0.05	V	Pre 1995	G	N	32548	2	\$1,846,880	10	R5	0	1	0	2	8

Citizens Property Insurance Corporation

Sample 2009 FHCF Premium Calculations
Assumes 90% Coverage

2009 FHCF Premium Calculation

Residential Masonry
2% Deductible
BCEG Unknown

Mitigation Features

Year Built 1995
Roof Deck Unknown
Roof Shape Hip
Opening Protection Hurricane Shutters

City	ZIP Code	Rating		TIV	Base Premium	BCEG Relativity	Year Built Relativity	Roof Deck Relativity	Roof Shape Relativity	Opening Prot. Relativity	Capped Relativity	On Balance Relativity	Final Relativity	Prem w/ BCEG & Mitigation
		Region	Rate at 90%											
Jacksonville	32211	1	0.0569	\$204,000	\$11.60	1.0000	0.7944	1.0000	0.8408	0.8217	0.9000	0.9995	0.8996	\$10.44
Orlando	32806	2	0.1005	\$204,000	\$20.51	1.0000	0.7944	1.0000	0.8408	0.8217	0.9000	0.9995	0.8996	\$18.45
Tampa	33630	7	0.3293	\$204,000	\$67.17	1.0000	0.7944	1.0000	0.8408	0.8217	0.9000	0.9995	0.8996	\$60.42
Pensacola	32514	7	0.3293	\$204,000	\$67.17	1.0000	0.7944	1.0000	0.8408	0.8217	0.9000	0.9995	0.8996	\$60.42
Palm Beach	33480	19	1.4854	\$204,000	\$303.02	1.0000	0.7944	1.0000	0.8408	0.8217	0.9000	0.9995	0.8996	\$272.58
Miami	33156	19	1.4854	\$204,000	\$303.02	1.0000	0.7944	1.0000	0.8408	0.8217	0.9000	0.9995	0.8996	\$272.58

2009 FHCF Premium Calculation

Residential Masonry
2% Deductible
BCEG Unknown

Mitigation Features

Year Built Unknown
Roof Deck Unknown
Roof Shape Unknown
Opening Protection Unknown

City	ZIP Code	Rating		TIV	Base Premium	BCEG Relativity	Year Built Relativity	Roof Deck Relativity	Roof Shape Relativity	Opening Prot. Relativity	Capped Relativity	On Balance Relativity	Final Relativity	Prem w/ BCEG & Mitigation
		Region	Rate at 90%											
Jacksonville	32211	1	0.0569	\$204,000	\$11.60	1.0000	1.0550	1.0000	1.0753	1.0667	1.1000	0.9995	1.0995	\$12.76
Orlando	32806	2	0.1005	\$204,000	\$20.51	1.0000	1.0550	1.0000	1.0753	1.0667	1.1000	0.9995	1.0995	\$22.55
Tampa	33630	7	0.3293	\$204,000	\$67.17	1.0000	1.0550	1.0000	1.0753	1.0667	1.1000	0.9995	1.0995	\$73.85
Pensacola	32514	7	0.3293	\$204,000	\$67.17	1.0000	1.0550	1.0000	1.0753	1.0667	1.1000	0.9995	1.0995	\$73.85
Palm Beach	33480	19	1.4854	\$204,000	\$303.02	1.0000	1.0550	1.0000	1.0753	1.0667	1.1000	0.9995	1.0995	\$333.16
Miami	33156	19	1.4854	\$204,000	\$303.02	1.0000	1.0550	1.0000	1.0753	1.0667	1.1000	0.9995	1.0995	\$333.16

2009 FHCF Premium Calculation

Residential Masonry
 2% Deductible
 BCEG Unknown

Mitigation Features

Year Built 1995
 Roof Deck Unknown
 Roof Shape Gable
 Opening Protection Basic

City	ZIP Code	Rating		TIV	Base Premium	BCEG Relativity	Year Built Relativity	Roof Deck Relativity	Roof Shape Relativity	Opening Prot. Relativity	Capped Relativity	On Balance Relativity	Final Relativity	Prem w/ BCEG & Mitigation
		Region	Rate at 90%											
Jacksonville	32211	1	0.0569	\$204,000	\$11.60	1.0000	0.7944	1.0000	1.0753	0.9447	0.9000	0.9995	0.8996	\$10.44
Orlando	32806	2	0.1005	\$204,000	\$20.51	1.0000	0.7944	1.0000	1.0753	0.9447	0.9000	0.9995	0.8996	\$18.45
Tampa	33630	7	0.3293	\$204,000	\$67.17	1.0000	0.7944	1.0000	1.0753	0.9447	0.9000	0.9995	0.8996	\$60.42
Pensacola	32514	7	0.3293	\$204,000	\$67.17	1.0000	0.7944	1.0000	1.0753	0.9447	0.9000	0.9995	0.8996	\$60.42
Palm Beach	33480	19	1.4854	\$204,000	\$303.02	1.0000	0.7944	1.0000	1.0753	0.9447	0.9000	0.9995	0.8996	\$272.58
Miami	33156	19	1.4854	\$204,000	\$303.02	1.0000	0.7944	1.0000	1.0753	0.9447	0.9000	0.9995	0.8996	\$272.58

Citizens Property Insurance Corporation

Sample 2009 FHCF Premium Calculations
Assumes 90% Coverage

2009 FHCF Premium Calculation

Residential Frame
2% Deductible
BCEG Unknown

Mitigation Features

Year Built 1995
Roof Deck Unknown
Roof Shape Hip
Opening Protection Hurricane Shutters

City	ZIP Code	Rating		TIV	Base Premium	BCEG Relativity	Year Built Relativity	Roof Deck Relativity	Roof Shape Relativity	Opening Prot. Relativity	Capped Relativity	On Balance Relativity	Final Relativity	Prem w/ BCEG & Mitigation
		Region	Rate at 90%											
Jacksonville	32211	1	0.0759	\$204,000	\$15.48	1.0000	0.7944	1.0000	0.8408	0.8217	0.9000	0.9995	0.8996	\$13.93
Orlando	32806	2	0.1341	\$204,000	\$27.36	1.0000	0.7944	1.0000	0.8408	0.8217	0.9000	0.9995	0.8996	\$24.62
Tampa	33630	7	0.4393	\$204,000	\$89.61	1.0000	0.7944	1.0000	0.8408	0.8217	0.9000	0.9995	0.8996	\$80.61
Pensacola	32514	7	0.4393	\$204,000	\$89.61	1.0000	0.7944	1.0000	0.8408	0.8217	0.9000	0.9995	0.8996	\$80.61
Palm Beach	33480	19	1.9816	\$204,000	\$404.24	1.0000	0.7944	1.0000	0.8408	0.8217	0.9000	0.9995	0.8996	\$363.64
Miami	33156	19	1.9816	\$204,000	\$404.24	1.0000	0.7944	1.0000	0.8408	0.8217	0.9000	0.9995	0.8996	\$363.64

2009 FHCF Premium Calculation

Residential Masonry
2% Deductible
BCEG Unknown

Mitigation Features

Year Built Unknown
Roof Deck Unknown
Roof Shape Unknown
Opening Protection Unknown

City	ZIP Code	Rating		TIV	Base Premium	BCEG Relativity	Year Built Relativity	Roof Deck Relativity	Roof Shape Relativity	Opening Prot. Relativity	Capped Relativity	On Balance Relativity	Final Relativity	Prem w/ BCEG & Mitigation
		Region	Rate at 90%											
Jacksonville	32211	1	0.0759	\$204,000	\$15.48	1.0000	1.0550	1.0000	1.0753	1.0667	1.1000	0.9995	1.0995	\$17.02
Orlando	32806	2	0.1341	\$204,000	\$27.36	1.0000	1.0550	1.0000	1.0753	1.0667	1.1000	0.9995	1.0995	\$30.09
Tampa	33630	7	0.4393	\$204,000	\$89.61	1.0000	1.0550	1.0000	1.0753	1.0667	1.1000	0.9995	1.0995	\$98.52
Pensacola	32514	7	0.4393	\$204,000	\$89.61	1.0000	1.0550	1.0000	1.0753	1.0667	1.1000	0.9995	1.0995	\$98.52
Palm Beach	33480	19	1.9816	\$204,000	\$404.24	1.0000	1.0550	1.0000	1.0753	1.0667	1.1000	0.9995	1.0995	\$444.45
Miami	33156	19	1.9816	\$204,000	\$404.24	1.0000	1.0550	1.0000	1.0753	1.0667	1.1000	0.9995	1.0995	\$444.45

2009 FHCF Premium Calculation

Residential Masonry
 2% Deductible
 BCEG Unknown

Mitigation Features

Year Built 1995
 Roof Deck Unknown
 Roof Shape Gable
 Opening Protection Basic

City	ZIP Code	Rating		TIV	Base Premium	BCEG Relativity	Year Built Relativity	Roof Deck Relativity	Roof Shape Relativity	Opening Prot. Relativity	Capped Relativity	On Balance Relativity	Final Relativity	Prem w/ BCEG & Mitigation
		Region	Rate at 90%											
Jacksonville	32211	1	0.0759	\$204,000	\$15.48	1.0000	0.7944	1.0000	1.0753	0.9447	0.9000	0.9995	0.8996	\$13.93
Orlando	32806	2	0.1341	\$204,000	\$27.36	1.0000	0.7944	1.0000	1.0753	0.9447	0.9000	0.9995	0.8996	\$24.62
Tampa	33630	7	0.4393	\$204,000	\$89.61	1.0000	0.7944	1.0000	1.0753	0.9447	0.9000	0.9995	0.8996	\$80.61
Pensacola	32514	7	0.4393	\$204,000	\$89.61	1.0000	0.7944	1.0000	1.0753	0.9447	0.9000	0.9995	0.8996	\$80.61
Palm Beach	33480	19	1.9816	\$204,000	\$404.24	1.0000	0.7944	1.0000	1.0753	0.9447	0.9000	0.9995	0.8996	\$363.64
Miami	33156	19	1.9816	\$204,000	\$404.24	1.0000	0.7944	1.0000	1.0753	0.9447	0.9000	0.9995	0.8996	\$363.64

Citizens Property Insurance Corporation – High Risk Account
Assumptions for FHCF Premium Estimate – FHCF 2009 Data Call
Policies in Force as of December 31, 2008

Exclusions:

- Builders Risk (1,290 risks) and Commercial Non-Residential (40, 937 risks) exposure. These risks are not included in any of the following risk counts.
- Special Coverage Risks which are not associated with a primary policy or are associated with a Builders Risk/ Commercial Non Residential policy are not included in any of the following risk counts (3,089 risks).

Risks

- EDM import files and a supplemental location level data file were provided.

Type of Business:

- Type of Business was assigned from the reported line of business. The special type risks were defined based on the line of business with the associated main policy. Lines of business will be mapped to FHCF codes as follows:

Reported Line Of Business	Assigned Line Of Business	FHCF Type of Business	FHCF Definition	Risks
A	A	1	Commercial	226
C	C	1	Commercial	1,453
H	H	1	Commercial	66
CR	CR	1	Commercial	41,851
CR1	CR1	1	Commercial	44
CR2	CR2	1	Commercial	1
DP1	DP1	2	Residential	262,111
DP2	DP2	6	Condo Owner	56,621
DP3	DP3	3	Mobile Home	14,304
DP3	DP3	2	Special Dwelling	21,753
DP4	DP4	3	Mobile Home	16
DP5	DP5	4	Tenants	3,087
HO3	HO3	2	Residential	28,614
HO4	HO4	4	Tenants	1,747
HO6	HO6	6	Condo Owner	10,821
HW2	HW2	2	Residential	564
HW4	HW4	4	Tenants	10
HW6	HW6	6	Condo Owner	114
MDP1	MDP1	3	Mobile Home	1,030
MHO3	MHO3	3	Mobile Home	1,619
MHO4	MHO4	3	Mobile Home	19
MW2	MW2	3	Mobile Home	12
SC	CR	1	Commercial	15,374
SC	DP1	2	Residential	9,893
SC	DP2	6	Condo Owner	6
SC	DP3	3	Mobile Home	65
SC	DP5	4	Tenants	2
SC	SC	X	Excluded	1,708
SC1	DP1	2	Residential	13,281
SC1	DP3	3	Mobile Home	3

SC1	SC1	X	Excluded	4
SC	DP1	2	Residential	220
SC2	DP2	6	Condo Owner	46
SC2	DP5	4	Tenants	1
SC2	SC2	X	Excluded	1
SC2	DP2	3	Mobile Home	148
SC3	DP3	3	Mobile Home	3
SC4	DP1	2	Residential	95
SC5	DP5	4	Tenants	1

Construction Type:

- Construction and number of stories were reported in the supplemental file and EDM. Data from the supplemental file will be used as reported for FHCF premium calculations. Data will be mapped to FHCF codes as follows:

Construction Class	Number of Stories	FHCF Code	FHCF Definition	Risks
All (besides Mobile Homes)	6 or more	07	Superior	39,454
Wood	Less than 6	01	Frame	82,811
Masonry, Confined Masonry Structural Masonry, Reinforced Concrete Light Metal, Steel, Steel Frame	Less than 6	02	Masonry	322,338
Masonry with Veneer Cladding	Less than 6	10	Masonry Veneer	867
Unknown	Less than 6	11	Unknown	22,605
Manufactured/Mobile Home with Tie-Down	All	21	Mobile Home - fully tied down before 7/13/1994	14,614
Manufactured/Mobile Home with Tie-Down	All	22	Mobile Home - fully tied down after 7/13/1994	2,605

Deductible Codes:

- Deductibles were reported in the supplemental file as \$500, 2%, 3%, 4%, 5%, or 10%. Dollar deductibles were reported in the EDM, however we will use the original deductibles from the supplemental file for FHCF premium calculations.

Building Code Effectiveness Grading (BCEG) Code:

- BCEG codes were not reported in either data file and will not be used.

ZIP Code / County Code:

- Postal codes were reported in the EDM and the supplemental file. The zip code in the supplemental file will be used unless the zip code is invalid. Where the zip code is invalid the zip code from the EDM will be used.

2009 Additional Fields:

The following fields were reported in the EDM and supplemental file. The data in the supplemental file will be used for FHCF premium calculations.

- Year Built
- Roof Shape
- Opening Protection
- Roof Deck Attachment
 - Roof deck attachment will be determined based upon the construction code. Where construction is "Reinforced Concrete" it will be assumed that the roof deck attachment is also reinforced concrete.

CALCULATION OF FHCF BUILT-UP FACTORS

	(1)	(2)	(3)	(4)
Policy Type	Benfield's estimated FHCF Premium as of 12/31/2009	Amount due to cash build up	Projected Hurricane Premium	Percent of Hurricane
HW-2/DW-2	137,790,806	6,889,540	433,052,580	1.59%
HW-4	131,772	6,589	691,319	0.95%
HW-6	5,445,603	272,280	32,160,699	0.85%
MW-2/MD-1	3,232,953	161,648	8,344,201	1.94%
MW-4	2,130	107	3,768	2.83%

Notes:

- (1) *Benfield's estimate of Citizens' FHCF Premium as of 12/31/2009*
- (2) *= (1) * 0.05*
- (3) *The projected hurricane premium*
- (4) *= (2) / (3)*

CITIZENS PROPERTY INSURANCE
CORPORATION
101 NORTH MONROE STREET, SUITE 1000
TALLAHASSEE, FLORIDA 32301



TELEPHONE: (850) 513-3700 FAX: (850) 513-3900

October 07, 2009

Kevin McCarty, Commissioner
Office of Insurance Regulation
200 East Gaines Street
Tallahassee, Florida 32399-0330

Attention: Richard Koon, Director of Property and Casualty Product Review

**Re: Citizens' Personal Residential Wind-Only Rate Filing
Homeowners, Condo Unit-Owners and Tenant Contents**

Dear Mr. McCarty:

On behalf of the Board of Governors of Citizens Property Insurance Corporation, we respectfully submit this rate filing pursuant to Section 627.351(6)(n), Florida Statutes, which provides that beginning on July 15, 2009, Citizens must make a recommended actuarially sound rate filing for each line of business it writes, with an effective date no earlier than January 1, 2010.

During the 2009 Legislative Session, Florida Statute 627.351(6)(n) was amended to provide, in pertinent part for the following sections:

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 implement a rate increase each year which 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.*

James R. Malone, Chairman, Collier County
William P. Corry, Indian River County • Carol Everhart, Pinellas County • Earl Horton, Pinellas County
Sherrill W. Hudson, Miami-Dade County • Allan Katz, Leon County • Carlos Lacasa, Hillsborough County
Scott Wallace, President/CEO & Executive Director

In accordance with this statute, Citizens performed an actuarial rate analysis for the personal residential multi-peril program (Homeowners, Condo Unit-Owners and Tenant Contents). The analysis utilizes accepted standards of actuarial science including credibility weighting, where appropriate, and the use of hurricane modeled output from the Florida Public Model to estimate future wind losses, as provided for in Section 627.351(6)(n)3. The purpose of this filing is to:

- Recommend an indicated rate change to the Florida Office of Insurance Regulation;
- Calculate proposed rate changes that reflect the statutory 10% rate cap on policy increases;
- Calculate proposed rate changes that reflect a 10% rate cap on policy decreases; and
- Develop an additional charge to account for the cost associated with the FHCF build up factor.

If you or your staff has any questions, please contact me at (904) 208-7593.

Sincerely,

Brian Donovan, FCAS, MAAA
Director, Actuarial Services

CITIZENS PROPERTY INSURANCE
CORPORATION
101 NORTH MONROE STREET, SUITE 1000
TALLAHASSEE, FLORIDA 32301



TELEPHONE: (850) 513-3700 FAX: (850) 513-3900

October 07, 2009

Kevin McCarty, Commissioner
Office of Insurance Regulation
200 East Gaines Street
Tallahassee, Florida 32399-0330

Attention: Richard Koon, Director of Property and Casualty Product Review

**Re: Citizens' Personal Residential Wind-Only Rate Filing
Homeowners, Condo Unit-Owners and Tenant Contents
LAW CHANGE SUPPORT REQUIREMENT**

Dear Mr. McCarty:

This letter serves to comply with the Law Change Support requirements found in the Office of Insurance Regulation's Industry Portal. Florida Statute 627.351(6) directs Citizens to comply with the following statutory criteria:

§627.351(6)(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.*

§627.351(6)(n)3 *After the public hurricane lossprojection 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.*

§627.351(6)(n)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 implement a rate increase each year which does not exceed 10 percent for any single policy issued by the corporation, excluding coverage changes and surcharges.*

§627.351(6)(n)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.*

§627.351(6)(n)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.*

If you or your staff has any questions, please contact me at (904) 208-7593.

Sincerely,

Brian Donovan, FCAS, MAAA
Director, Actuarial Services

CERTIFICATE OF TRUE AND ACCURATE RATE FILING

I, Sharon Binnun, CFO
(Print or type name) (Print or type title)

Section 627.062(9) requires that this form must be signed by either the Chief Executive Officer or Chief Financial Officer, as well as the Chief Actuary.

and

Brian Donovan Chief Actuary*,
(Print or type name)

pursuant to Section 627.062(9), Florida Statutes, under oath, do swear and attest, based upon the signing officer's and actuary's knowledge, under penalty of perjury, that:

1. We have reviewed the foregoing rate filing;
2. The rate filing does not contain any untrue statement of a material fact, or omit to state a material fact necessary in order to make the statements made, in light of the circumstances under which such statements were made, not misleading;
3. The information contained in the rate filing relating to the factors described in s. 627.062(2)(b), F.S., including, but not limited to, investment income, fairly represents in all material respects the basis of the rate filing for the periods presented in the filing; and
4. The filing reflects all premium savings that are reasonably expected to result from legislative enactments and are in accordance with generally accepted and reasonable actuarial techniques.

(Signature) Chief Executive Officer

or

Sharon Binnun
(Signature) Chief Financial Officer

(Print Name)

9/11/09
(Print Name)

Brian Donovan
(Signature) Chief Actuary

Brian Donovan
(Print Name)

* Chief Actuary means an actuary, as defined in Section 627.0645(8), Florida Statutes, that is either employed by the insurer as the Chief Actuary or, if the insurer does not employ a Chief Actuary, is the primary consulting actuary involved in the preparation and review of this rate filing.

Notarization of Officer (CEO or CFO):

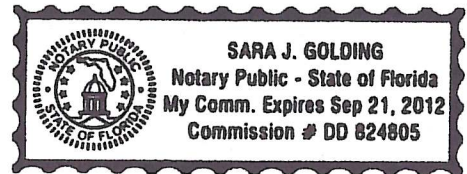
STATE OF FLORIDA
COUNTY OF LEON

Sworn to (or affirmed) and subscribed before me this 11 day of SEPTEMBER, 2009, by
SHARON BINNUN

Personally Known OR Produced Identification _____
Type of Identification Produced _____

Notary Signature Sara J. Golding

My commission expires: SEPTEMBER 21, 2012



Notarization of Chief Actuary

STATE OF _____
COUNTY OF _____

Sworn to (or affirmed) and subscribed before me this _____ day of _____, 20____, by

Personally Known _____ OR Produced Identification _____
Type of Identification Produced _____

Notary Signature Deborah Exelby Kelly

My commission expires: 7/27/2010

DEBORAH EXELBY KELLY
Notary Public, State of Florida
My comm. exp. Jul. 27, 2010
Comm. No. DD 578833

CALCULATION OF INDICATED HW-2/DW-2 HURRICANE PREMIUM

		(1)	(2)	(3)
		Current On- leveled In-force HW-2/DW-2 Hurricane Premium	Indicated Change	Projected HW- 2/DW-2 Hurricane Premium
<u>Territory</u>	<u>Territory Description</u>			
Bay	59	3,454,498	-10.0%	3,109,049
Brevard	60	2,442,546	10.0%	2,686,801
Broward	45	6,430,410	10.0%	7,073,451
Broward	46	21,569,878	10.0%	23,726,866
Broward	47	19,543,424	10.0%	21,497,766
Broward	48	19,311,345	10.0%	21,242,480
Charlotte	61	1,353,480	10.0%	1,488,828
Collier	62	13,491,836	-10.0%	12,142,653
Dade (N)	22	22,907,762	10.0%	25,198,538
Dade (N)	23	8,352,099	10.0%	9,187,309
Dade (N)	24	9,406,965	10.0%	10,347,662
Dade (N)	25	12,473,634	10.0%	13,720,998
Dade (S)	26	7,965,285	10.0%	8,761,813
Dade (S)	27	23,528,735	10.0%	25,881,609
Dade (S)	28	17,933,154	10.0%	19,726,470
Dade (S)	29	3,989,289	10.0%	4,388,218
Duval	41	1,142,341	-10.0%	1,028,107
Escambia	52	1,914,035	-10.0%	1,722,632
Escambia	53	464,633	-5.2%	440,584
Escambia	54	5,205,613	-10.0%	4,685,052
Flagler	83	1,205,637	3.5%	1,247,672
Franklin	65	2,992,264	-10.0%	2,693,038
Gulf	66	1,446,453	-10.0%	1,301,808
Hernando	56	480,235	-10.0%	432,212
Indian Rive	76	5,756,586	-10.0%	5,180,927
Lee	17	13,137,061	10.0%	14,450,767
Lee	18	3,168,160	10.0%	3,484,976
Lee	19	1,392,819	10.0%	1,532,101
Lee	20	795,378	10.0%	874,915
Levy	57	152,137	-10.0%	136,923
Manatee	68	2,437,644	10.0%	2,681,408
Monroe	90	35,978,393	10.0%	39,576,233
Nassau	69	532,881	-10.0%	479,593
Okaloosa	70	1,926,093	-10.0%	1,733,484
Palm Beach	94	14,900,326	10.0%	16,390,359
Palm Beach	95	20,709,782	10.0%	22,780,760
Palm Beach	96	24,283,961	10.0%	26,712,357
Palm Beach	97	6,423,103	10.0%	7,065,413
Pasco	88	4,695,566	-10.0%	4,226,009
Pinellas	42	12,180,177	6.1%	12,920,727
Santa Rosa	92	1,925,459	-10.0%	1,732,913

CALCULATION OF INDICATED HW-2/DW-2 HURRICANE PREMIUM

		(1)	(2)	(3)
		Current On- leveled In-force HW-2/DW-2 Hurricane Premium	Indicated Change	Projected HW- 2/DW-2 Hurricane Premium
<u>Territory</u>	<u>Territory Description</u>			
Sarasota	49	17,540,166	-2.5%	17,100,628
Sarasota	50	8,042,525	-10.0%	7,238,273
Sarasota	51	2,231,300	-10.0%	2,008,170
Saint Johns	71	1,215,531	-10.0%	1,093,978
Saint Lucie	77	514,319	-10.0%	462,887
Volusia	14	6,906,885	6.1%	7,329,693
Volusia	15	2,283,323	10.0%	2,511,655
Volusia	16	219,593	-9.3%	199,270
Wakulla	58	317,868	-10.0%	286,081
Walton	75	10,144,965	-10.0%	9,130,469
	Total	408,817,552	5.9%	433,052,580

Notes:

(1) From "HW2 PRW -- Territorial", [Appendix A HW2, Column (1)] + [Appendix A DW2, Column (1)]

(2) From "HW2 PRW -- Territorial", [Exhibit E3, P1, Column (2)]

(3) = (1) * [1.0 + (2)]

CALCULATION OF INDICATED HW-4 HURRICANE PREMIUM

		(1)	(2)	(3)
<u>Territory</u>	<u>Territory Description</u>	Current On- leveled In-force HW-4 Hurricane Premium	Indicated Change	Projected HW-4 Hurricane Premium
Bay	59	3,556	-6.5%	3,327
Brevard	60	4,008	-6.5%	3,749
Broward	45	30,197	-6.5%	28,248
Broward	46	31,574	-6.5%	29,536
Broward	47	24,810	-6.5%	23,209
Broward	48	34,626	-6.5%	32,392
Charlotte	61	2,573	-6.5%	2,407
Collier	62	10,948	-6.5%	10,241
Dade (N)	22	80,973	-6.5%	75,748
Dade (N)	23	56,812	-6.5%	53,146
Dade (N)	24	9,055	-6.5%	8,470
Dade (N)	25	5,194	-6.5%	4,859
Dade (S)	26	32,802	-6.5%	30,685
Dade (S)	27	43,855	-6.5%	41,025
Dade (S)	28	30,070	-6.5%	28,130
Dade (S)	29	6,173	-6.5%	5,775
Duval	41	1,096	-6.5%	1,026
Escambia	52	6,865	-6.5%	6,422
Escambia	53	404	-6.5%	378
Escambia	54	11,665	-6.5%	10,912
Flagler	83	466	-6.5%	436
Franklin	65	128	-6.5%	120
Gulf	66	488	-6.5%	457
Hernando	56	76	-6.5%	71
Indian Rive	76	3,467	-6.5%	3,243
Lee	17	10,768	-6.5%	10,073
Lee	18	7,086	-6.5%	6,629
Lee	19	3,093	-6.5%	2,894
Lee	20	878	-6.5%	821
Levy	57	661	-6.5%	618
Manatee	68	4,340	-6.5%	4,060
Monroe	90	36,786	-6.5%	34,412
Nassau	69	942	-6.5%	881
Okaloosa	70	1,450	-6.5%	1,356
Palm Beach	94	71,055	-6.5%	66,470
Palm Beach	95	44,607	-6.5%	41,729
Palm Beach	96	26,840	-6.5%	25,108
Palm Beach	97	3,320	-6.5%	3,106
Pasco	88	2,954	-6.5%	2,763
Pinellas	42	23,130	-6.5%	21,637
Santa Rosa	92	1,981	-6.5%	1,854

CALCULATION OF INDICATED HW-4 HURRICANE PREMIUM

		(1)	(2)	(3)
		Current On- leveled In-force HW-4 Hurricane Premium	Indicated Change	Projected HW-4 Hurricane Premium
<u>Territory</u>	<u>Territory Description</u>			
Sarasota	49	23,109	-6.5%	21,618
Sarasota	50	13,499	-6.5%	12,628
Sarasota	51	2,897	-6.5%	2,710
Saint Johns	71	2,105	-6.5%	1,969
Saint Lucie	77	1,253	-6.5%	1,172
Volusia	14	6,183	-6.5%	5,784
Volusia	15	6,239	-6.5%	5,836
Volusia	16	910	-6.5%	852
Wakulla	58	555	-6.5%	519
Walton	75	10,483	-6.5%	9,807
	Total	739,004	-6.5%	691,319

Notes:

(1) From "HW4 PRW -- Territorial", [Appendix A HW4, Column (1)]

(2) From "HW4 PRW -- Territorial", [Exhibit E3, P1, Column (2)]

(3) = (1) * [1.0 + (2)]

CALCULATION OF INDICATED HW-6 HURRICANE PREMIUM

		(1)	(2)	(3)
		Current On- leveled In-force HW-6 Hurricane Premium	Indicated Change	Projected HW-6 Hurricane Premium
<u>Territory</u>	<u>Territory Description</u>			
Bay	59	749,899	-10.0%	674,909
Brevard	60	220,833	-10.0%	198,750
Broward	45	2,199,227	4.7%	2,303,352
Broward	46	595,296	10.0%	654,825
Broward	47	310,751	10.0%	341,826
Broward	48	295,350	10.0%	324,885
Charlotte	61	207,314	10.0%	228,045
Collier	62	2,258,014	10.0%	2,483,815
Dade (N)	22	4,088,671	7.7%	4,404,186
Dade (N)	23	2,327,134	10.0%	2,559,848
Dade (N)	24	133,711	10.0%	147,082
Dade (N)	25	58,390	10.0%	64,229
Dade (S)	26	406,000	10.0%	446,600
Dade (S)	27	192,487	10.0%	211,736
Dade (S)	28	119,532	10.0%	131,485
Dade (S)	29	33,410	-5.3%	31,634
Duval	41	75,832	-10.0%	68,249
Escambia	52	444,726	-10.0%	400,254
Escambia	53	10,985	-10.0%	9,887
Escambia	54	49,532	-10.0%	44,579
Flagler	83	85,410	-10.0%	76,869
Franklin	65	5,055	-10.0%	4,550
Gulf	66	4,795	-10.0%	4,315
Hernando	56	0	0.0%	0
Indian Rive	76	418,612	10.0%	460,473
Lee	17	1,530,590	10.0%	1,683,649
Lee	18	170,881	-5.5%	161,515
Lee	19	62,696	10.0%	68,966
Lee	20	12,056	2.8%	12,398
Levy	57	9,651	-10.0%	8,686
Manatee	68	332,217	7.2%	356,006
Monroe	90	1,483,559	10.0%	1,631,915
Nassau	69	71,811	-10.0%	64,630
Okaloosa	70	914,013	-10.0%	822,612
Palm Beach	94	3,591,849	10.0%	3,951,034
Palm Beach	95	866,698	10.0%	953,367
Palm Beach	96	440,171	9.1%	480,218
Palm Beach	97	105,992	10.0%	116,591
Pasco	88	70,464	-10.0%	63,417
Pinellas	42	1,194,354	-10.0%	1,074,918
Santa Rosa	92	140,227	-10.0%	126,204

CALCULATION OF INDICATED HW-6 HURRICANE PREMIUM

<u>Territory</u>	<u>Territory Description</u>	(1) Current On- leveled In-force HW-6 Hurricane Premium	(2) Indicated Change	(3) Projected HW-6 Hurricane Premium
Sarasota	49	1,789,989	10.0%	1,968,988
Sarasota	50	422,713	-10.0%	380,441
Sarasota	51	110,216	-10.0%	99,194
Saint Johns	71	148,886	-10.0%	133,997
Saint Lucie	77	155,271	10.0%	170,798
Volusia	14	670,226	-10.0%	603,203
Volusia	15	40,150	-10.0%	36,135
Volusia	16	98	10.0%	108
Wakulla	58	1,016	-10.0%	914
Walton	75	1,016,011	-10.0%	914,410
Total		30,642,771	5.0%	32,160,699

Notes:

- (1) From "HW6 PRW -- Territorial", [Appendix A, Column (1)]
- (2) From "HW6 PRW -- Territorial", [Exhibit E3, P1, Column (2)]
- (3) = (1) * [1.0 + (2)]

CALCULATION OF INDICATED MW-2/MD-1 HURRICANE PREMIUM

		(1)	(2)	(3)
		Current On- leveled In-force MW-2/MD-1 Hurricane Premium	Indicated Change	Projected MW- 2/MD-1 Hurricane Premium
<u>Territory</u>	<u>Territory Description</u>			
Bay	59	79,049	10.0%	86,954
Brevard	60	42,589	10.0%	46,848
Broward	45	555	10.0%	611
Broward	46	0	0.0%	0
Broward	47	8,355	10.0%	9,191
Broward	48	123,672	10.0%	136,040
Charlotte	61	10,969	10.0%	12,066
Collier	62	83,126	10.0%	91,438
Dade (N)	22	1,424	5.3%	1,500
Dade (N)	23	1,796	10.0%	1,976
Dade (N)	24	0	0.0%	0
Dade (N)	25	0	0.0%	0
Dade (S)	26	0	0.0%	0
Dade (S)	27	0	0.0%	0
Dade (S)	28	66,067	5.3%	69,572
Dade (S)	29	297,934	5.3%	313,740
Duval	41	0	0.0%	0
Escambia	52	4,915	10.0%	5,407
Escambia	53	1,377	10.0%	1,515
Escambia	54	3,111	9.9%	3,418
Flagler	83	64,065	10.0%	70,471
Franklin	65	23,546	10.0%	25,901
Gulf	66	36,993	10.0%	40,693
Hernando	56	8,349	10.0%	9,184
Indian Rive	76	0	0.0%	0
Lee	17	515,745	10.0%	567,320
Lee	18	200,336	10.0%	220,370
Lee	19	3,446	10.0%	3,791
Lee	20	106,381	10.0%	117,019
Levy	57	4,889	10.0%	5,378
Manatee	68	14,945	10.0%	16,440
Monroe	90	2,829,069	10.0%	3,111,976
Nassau	69	0	0.0%	0
Okaloosa	70	365	5.3%	384
Palm Beach	94	159,255	10.0%	175,181
Palm Beach	95	60,505	10.0%	66,555
Palm Beach	96	121,368	10.0%	133,505
Palm Beach	97	1,039	10.0%	1,143
Pasco	88	298,206	10.0%	328,027
Pinellas	42	0	0.0%	0
Santa Rosa	92	359	10.0%	395

CALCULATION OF INDICATED MW-2/MD-1 HURRICANE PREMIUM

<u>Territory</u>	<u>Territory Description</u>	(1) Current On- leveled In-force MW-2/MD-1 Hurricane Premium	(2) Indicated Change	(3) Projected MW- 2/MD-1 Hurricane Premium
Sarasota	49	342,687	10.0%	376,956
Sarasota	50	1,082,678	10.0%	1,190,946
Sarasota	51	113,119	10.0%	124,431
Saint Johns	71	11,826	10.0%	13,009
Saint Lucie	77	418,002	10.0%	459,803
Volusia	14	1,342	10.0%	1,476
Volusia	15	320,106	10.0%	352,116
Volusia	16	0	0.0%	0
Wakulla	58	29,617	5.3%	31,188
Walton	75	109,338	10.0%	120,271
Total		7,602,518	9.8%	8,344,201

Notes:

(1) From "MW2 PRW -- Territorial", [Appendix A MW2, Column (1)]

(2) From "MW2 PRW -- Territorial", [Exhibit E3, P1, Column (2)]

(3) = (1) * [1.0 + (2)]

CALCULATION OF INDICATED MW-4 HURRICANE PREMIUM

		(1)	(2)	(3)
		Current On- leveled In-force MW-4 Hurricane Premium	Indicated Change	Projected MW-4 Hurricane Premium
<u>Territory</u>	<u>Territory Description</u>			
Bay	59	0	0.0%	0
Brevard	60	107	0.0%	107
Broward	45	0	0.0%	0
Broward	46	0	0.0%	0
Broward	47	0	0.0%	0
Broward	48	0	0.0%	0
Charlotte	61	0	0.0%	0
Collier	62	194	0.0%	194
Dade (N)	22	0	0.0%	0
Dade (N)	23	0	0.0%	0
Dade (N)	24	0	0.0%	0
Dade (N)	25	0	0.0%	0
Dade (S)	26	0	0.0%	0
Dade (S)	27	0	0.0%	0
Dade (S)	28	106	0.0%	106
Dade (S)	29	0	0.0%	0
Duval	41	0	0.0%	0
Escambia	52	0	0.0%	0
Escambia	53	0	0.0%	0
Escambia	54	0	0.0%	0
Flagler	83	53	0.0%	53
Franklin	65	0	0.0%	0
Gulf	66	0	0.0%	0
Hernando	56	0	0.0%	0
Indian Rive	76	0	0.0%	0
Lee	17	0	0.0%	0
Lee	18	130	0.0%	130
Lee	19	0	0.0%	0
Lee	20	0	0.0%	0
Levy	57	0	0.0%	0
Manatee	68	0	0.0%	0
Monroe	90	2,656	0.0%	2,656
Nassau	69	0	0.0%	0
Okaloosa	70	0	0.0%	0
Palm Beach	94	147	0.0%	147
Palm Beach	95	0	0.0%	0
Palm Beach	96	0	0.0%	0
Palm Beach	97	0	0.0%	0
Pasco	88	59	0.0%	59
Pinellas	42	0	0.0%	0
Santa Rosa	92	0	0.0%	0

CALCULATION OF INDICATED MW-4 HURRICANE PREMIUM

		(1)	(2)	(3)
		Current On- leveled In-force MW-4 Hurricane Premium	Indicated Change	Projected MW-4 Hurricane Premium
<u>Territory</u>	<u>Territory Description</u>			
Sarasota	49	252	0.0%	252
Sarasota	50	65	0.0%	65
Sarasota	51	0	0.0%	0
Saint Johns	71	0	0.0%	0
Saint Lucie	77	0	0.0%	0
Volusia	14	0	0.0%	0
Volusia	15	0	0.0%	0
Volusia	16	0	0.0%	0
Wakulla	58	0	0.0%	0
Walton	75	0	0.0%	0
	Total	3,768	0.0%	3,768

Notes:

- (1) *MW4 on-level inforce premium as of 12/31/2008*
- (2) *= 0*
- (3) *= (1) * [1.0 + (2)]*

*CITIZENS PROPERTY INSURANCE
CORPORATION*

PERSONAL RESIDENTIAL WIND-ONLY (PR-W)

HOMEOWNERS RATE/RULE FILING

SEPTEMBER OCTOBER 2009

*SUBMITTED BY
CITIZENS PROPERTY INSURANCE CORPORATION
101 NORTH MONROE ST. SUITE 1000
TALLAHASSEE, FLORIDA 32301*

FILING PURPOSE

This is a Homeowners rate and rule filing for the Personal Residential Wind-only (PR-W) of Citizens Property Insurance Corporation (Citizens).

This filing is being made to comply with applicable statutory ratemaking provisions, which are as follows:

§627.351(6)(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.*

§627.351(6)(n)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.*

§627.351(6)(n)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 implement a rate increase each year which does not exceed 10 percent for any single policy issued by the corporation, excluding coverage changes and surcharges.*

FILING BACKGROUND

Citizens' rates have been frozen by law since 2007. Its current rates were developed, filed and implemented in 2006 based upon private insurer data from 2005, and in compliance with the dual standard that was prescribed by law at the time. This standard required Citizens to charge actuarially sound rates that were not competitive with either the largest 20 private carriers in Florida for personal lines, or with the largest 5 private carriers in Florida for commercial lines.

The law now provides that rates for coverage provided by Citizens shall be actuarially sound and subject to the provisions of 627.062, which governs rates for property and casualty insurers. The non-competitive requirement contained in prior law has been deleted. By law, Citizens must make recommended actuarially sound rate filings annually for each personal and commercial line of business it writes, for implementation no earlier than January 1, 2010. In 2009 the law was further amended to limit rate increases each year to no more than 10% for any single policy, excluding coverage changes, surcharges and the Florida Hurricane Catastrophe Fund (FHCF) cash build-up provision.

On July 8, 2009, Citizens' Board of Governors approved the submission of recommended rate filings with the Office of Insurance Regulation on or after July 15, 2009 for implementation no earlier than January 1, 2010 that include:

- Actuarial indications developed using Citizens projected operating expenses including the increased cost of TICL coverage
- Actuarial indications developed using catastrophe modeling for projected wind losses based upon the approved versions of RMS model for commercial policies, and upon the Public Model for personal residential policies
- A policyholder level cap of up to 10% for rate increases and decreases. The cap, as prescribed by law, does not apply to coverage changes, surcharges or the FHCF cash build-up provision.

This filing amends Citizens filing #07-06836, dated June 13, 2005 and approved May 18, 2007.

INDICATION SUMMARY

Below is a summary of the rate indication and the actual rate change. The difference is due to a +/- 10% rate change cap for all policyholders.

Line of Business	Indication	Rate Change
HW2/DW2	34.57%	5.9% 7.7%
HW4	2.2%	-5.6%
HW6	22.0%	
MW2/MD1	126.9%	
MW4HW6	204.9% 22.0%	5.5% 0%

Citizens performed detailed analyses separately for each of the three policy forms. As part of this rate filing, there are proposed changes to the following items:

- Hurricane base premiums
- Other Wind base premiums
- Introduction of FHCF cash rapid build-up factor

- Coverage C reduction formula

FILING OVERVIEW

The indication in this filing is for all Personal Residential Wind-Only. Actual hurricane catastrophic losses are excluded from experience and replaced with expected annual hurricane losses estimated with a catastrophe model. All other work is based on five calendar-accident years of Citizens' experience ending 12/31/2008, and evaluated as of 3/31/2009.

Citizens is required by statute to use the Public Model as the minimum benchmark in determining the windstorm portion of its rates. In some areas of the state, the Public Model produces, on a risk level, higher loss costs than the other Florida-accepted models. This fact, coupled with the Florida Office of Insurance Regulation's (OIR) interpretation of the law prohibiting the blending of models, requires that Citizens base its indications on the Public Model.

The overall indication follows the OIR prescribed method as described in its Standardized Rate Indication worksheet. No profit or risk load is included in the expenses. The overall premium level is priced to cover underwriting expenses, FHCF expenses (both mandatory and TICL), the hurricane average annual loss and other-wind losses. There is no provision for private reinsurance. The hurricane average annual loss is based on Citizens' in-force book of business as of 12/31/2008. Two overall indications are calculated: one includes, and the other excludes, the provision for the FHCF cash build-up.

As noted above, there is no provision for private reinsurance included in the expenses for the indication. The funds for purchasing private reinsurance are provided by a 15% Catastrophe Reinsurance Surcharge that is added to all Citizens' policies in the HRA. This surcharge is the result of Orders 15131-95-C and 83-RATE-101B. Neither the expenses associated with private reinsurance nor the funds generated by this surcharge are included in the indication.

FILING FORMAT

The three main sections of this Actuarial Memo for are:

1. **Statewide Indication** – This indication is based on the OIR prescribed indication method (RIF). It includes both an RIF that includes the FHCF build-up factor, and an RIF that excludes the FHCF build-up factor. Each supporting exhibit is on a separate worksheet that is named to correspond to the column of the RIF. Detailed explanation of these exhibits begins on page 68. This files isare named **HW2 PRW-Statewide Rate Indication.xls** , **HW4 PRW-Statewide Rate Indication.xls**, **HW6 PRW-Statewide Rate Indication.xls**.
2. **Territory Indication** – This indication allocates the statewide indicated rate change to each territory. These files includes **HW2 PRW-Territory Indication.xls** , **HW4 PRW-Territory Indication.xls** , **HW6 PRW-Territory Indication.xls**. Detailed explanation of these exhibits begins on page 15.
3. **Development of the FHCF Build-up Factor** – The FHCF has increased the mandatory premium by 5%. By law, Citizens must recoup this additional charge. This section develops the factor that is applied to the hurricane premium to account for this charge. Detailed explanation of these exhibits begins on page 4619. These files include **FHCF Assumptions_PLACLAHRA.pdf** , **FHCF_PLA.pdf** , **CalcFHCFPremium_ExamplePolicies.xls**, **Estimated Hurricane Premium.xls** , and **Summary of FHCF Build-up Factor.xls**
4. **Adjustment to Coverage C Rate Modifier** – For HW-2 and DW-2 policies there is an option to reduce the default Coverage C amount of 50% of Coverage A. To reduce the premium to account for the reduction in coverage, HW-4 rates are used in a formula. In order to ensure compliance with the legislatively mandated 10% rate cap, it is necessary to adjust this formula. Otherwise some insureds will have an increase greater then 10% due to the fact that HW-2/DW-2 and HW-4 have different indications. Details on this adjustment begin on page 20.

Citizens offers two different policy forms for residential homes in the high risk areas. There is the HW-2 form and the DW-2 form. The forms are very similar. The major differences are that the HW-2 requires owner-occupancy and single or double family dwellings. The DW-2 is used for tenant-occupancy and for dwellings with more then two families. Currently the rates are the same. The on-leveled premium for HW-2 is \$422M. The on-leveled premium for DW-2 is

\$45M. For purposes of this indication, HW-2 and DW-2 data are combined. One indication is calculated for both policy forms. This indication is applied to both forms.

Also included in this filing are two is the Standardized Rate Indication workbooks that summarize the results..

Individual file names are also listed in table 1 on page 6.

Section	Line of Business	File Name
1. Statewide Indication	HW-2/DW-2	HW2 PRW-Statewide Rate Indication.xls
	HW-4	HW4 PRW-Statewide Rate Indication.xls
	HW-6	HW6 PRW-Statewide Rate Indication.xls
2. Territory Indication	HW-2/DW-2	HW2 PRW-Territory Indication.xls
	HW-4	HW4 PRW-Territory Indication.xls
	HW-6	HW6 PRW-Territory Indication.xls
3. Development of FHCF Built-Up Factor	HW-2/DW-2	Estimated Hurricane Premium.xls
	HW-4	Summary of FHCF Build-up Factor.xls
	HW-6	FHCF PRW.mdb
		FHCF_Assumption_HRA.pdf
		CalcFHCFPremium_ExamplePolicies.xls
Hurricane Model Results	HW-2/DW-2	Citizens_HRA_PILM_Loss_County_Policyforms
	HW-4	Citizens_HRA_PILM_Loss_County_Policyforms
	HW-6	Citizens_HRA_PILM_Loss_County_Policyforms

Table 1: List of files included with filing. See section “Filing Format” on page 5 for more information.

1. STATEWIDE INDICATION

The statewide indications for HW2 isare developed and supported in the excel files HW2 **PRW-Statewide Rate Indication.xls** , HW4 **PRW-Statewide Rate Indication.xls** , HW6 **PRW-Statewide Rate Indication.xls** . The first worksheet is a table of contents that includes the name and description of each exhibit. A copy of the OIR’s RIF sheet links directly to the appropriate cells in its supporting exhibits. The exhibit numbers correspond to the column numbers of the RIF.

Trends (Row (B) of the RIF)

The small volume of data makes estimating premium and loss trends on actual experience difficult. Instead, trends are taken from filed indications for corresponding multi-peril personal lines indications. It is important to note that the hurricane indications do not depend on the premium or loss trends. The hurricane indications are based on the on-leveled premium and modeled hurricane average annual losses from in-force policies as of 12/31/2008. Since the hurricane losses dominate the total loss ratio, the overall indication is not sensitive to the premium and loss trends selections.

For HW-2, the annual premium taken from the HO3 filing is 4.0%. This number was based primarily on the inflation guard factors that are expected to be applied at renewal. The same inflation guard factors that apply to HO-3 will apply to HW-2. For loss trend, the same 12% selected for HO3 is used for HW-2.

Similarly, HW-4 and HW-6 use premium trends of 2% and 4%, respectively, and loss trends of 15.3% and 15%.

On-Level Factors (Column (6) of the RIF)

On-level factors are estimated by territory using the parallelogram method as shown in exhibits “CRL Weights” through “CRLC” in the respective file HO3”.

Actual Incurred Losses and ALAE (Columns (9) thru (15) of the RIF)

Entries in the RIF represent unadjusted historically incurred losses and ALAE. Most are listed in the “hurricane catastrophes” category since they are for policies that cover only the wind peril.

Incurred ULAE (Columns (17) thru (19) of the RIF)

The numbers that appear on columns (17) thru (19) of the RIF are developed in worksheets 17-19A and 17-19B HW2.

Worksheet 17-19A develops the ratio of total paid LAE to paid losses using numbers directly from the Homeowner Schedule P.

Worksheet 17-19B finds the incurred ULAE, and then divides it into hurricane, non-hurricane catastrophe, and non-catastrophe components.

Due to the nature and additional expense of dealing with a large number of claims after a large storm, this worksheet distinguishes between hurricane and non-hurricane ULAE. A 12/31/2005 reserve analysis reports the ratio of the 2005 claim department expense plus the other A&O expenses to paid losses in 2005 was 6% for catastrophes, and was 2.14% for non-catastrophes. Based on this, the ratio of hurricane ULAE to hurricane losses is selected to be three times the ratio of non-hurricane ULAE to non-hurricane losses.

The ratio of non-hurricane ULAE to non-hurricane losses is determined as follows:

$H_{ULAE\%}$ = Ratio of Hurricane ULAE to Hurricane Losses

$NH_{ULAE\%}$ = Ratio of Non-Hurricane ULAE to Non-Hurricane Losses

H_{IL} = Hurricane Paid Losses

NH_{IL} = Non-Hurricane Paid Losses

$TOTAL_{ULAE}$ = Total Paid ULAE

$$H_{ULAE\%} * H_{IL} + NH_{ULAE\%} * NH_{IL} = TOTAL_{ULAE}$$

Substitute in the selection that $H_{ULAE\%} / NH_{ULAE\%} = 3$ gives:

$$3NH_{ULAE\%} * H_{IL} + NH_{ULAE\%} * NH_{IL} = TOTAL_{ULAE}$$

$$NH_{ULAE\%} (3H_{IL} + NH_{IL}) = TOTAL_{ULAE}$$

Projected Non-Hurricane Catastrophes (Columns (22) thru (24) of the RIF)

The numbers that appear on columns (22) thru (24) of the RIF are developed in worksheets 22-24A, 22-24B, and 22-24C.

For PRW, there is insufficient data to project non-hurricane catastrophe losses directly. So, non-hurricane catastrophe losses are assumed to be some fixed fraction of estimated expected annual hurricane losses. Using the PRM multi-peril indication, we estimate the ratio of non-hurricane catastrophe losses to hurricane losses. This ratio is then applied to the PRW expected hurricane losses to determine the projected non-hurricane catastrophe losses.

Worksheet 22-24A estimates the non-hurricane catastrophe losses as a fraction of estimated expected annual hurricane loss, using projected hurricane loss & LAE ratios, and projected non-hurricane catastrophe loss & LAE ratios from filed personal lines multi-peril indications.

Since this indication is combined from the HW-2 and DW-2 forms, the appropriate numbers from the multi-peril homeowner and dwelling forms are also combined. Where appropriate, multiple lines are averaged using the projected 2008 premium to determine overall ratio of non-hurricane catastrophe losses to hurricane losses. Only the PRM wind-only policies are used to estimate this ratio.

The **41.9%** projected hurricane loss and LAE ratio for HO3 comes directly from row (50) of the wind-only RIF in the PRM HO RIF Individual file (from the HO multi-peril filing). The numbers shown for the other lines of business in this column come from the same column in the respective PRM RIF.

Column (2) is the non-hurricane catastrophe loss ratio from the PRM. The **2.4%** for HO3 is calculated by taking the projected non-hurricane catastrophe loss and LAE number from Column (25) of the wind-only RIF in the PRM HO RIF Individual file and dividing by the projected earned premium from Column (8) of the same RIF, weighted by column (44). The numbers shown for the other lines of business in this column come from the same column in the appropriate PRM RIF.

Column (3) is the ratio of Column (2) and Column (1). This is the ratio of non-hurricane cats to projected hurricane losses.

Columns (4) through (9) calculate the appropriate weighted average of this number to be used in the PRW filings. For example, since HW-2 and DW-2 data is combined for the indication, HO3, DP3, & DP1 data is combined in determining this factor of non-hurricane cats to hurricane losses.

Values for HW4 and HW6 are calculated similarly to those for HW2.

Worksheet 22-24B The ratio determined in worksheet 22-24A includes losses and LAE. For purposes of the RIF, this number needs to be separated into loss, ALAE, and ULAE components. This worksheet uses the historical PRW losses, ALAE, and ULAE to accomplish this. Note that the final indication does not depend on these fractions in any way.

Worksheet 22-24C The non-hurricane catastrophe loss, ALAE and ULAE ratios are estimated using the projected hurricane loss ratio multiplied by the estimated fractional relationship between hurricane and non-hurricane catastrophe losses and LAE estimated in worksheet 22-24A, and by the loss, ALAE or ULAE fractions estimated in worksheet 22-24B.

Premium In-force AT C.R.L - Column (28) of the RIF

The extension of exposures method was used to determine the on-leveled premium in this column. Exhibit 30-32C displays the inforce premium that would have been calculated using a parallelogram type method. The total premiums agree to within 0.5%.

Project Hurricane Loss and expenses – Columns (30) thru (32) of the RIF

Worksheet 30-32A calculates the hurricane ALAE and ULAE as a fraction of losses based on experience.

Worksheet 30-32B calculates the projected hurricane loss and LAE ratio for all personal lines wind-only policies. Modeled average annual hurricane losses are directly from the Public Model.

Worksheet 30-32C displays the actual in-force premium. Column (4) shows the results of applying the extension of exposures method to the inforce premium.

Columns (7) through (10) calculate the on-leveled premium but manually adjusting each policy that was written before the 4/1/2008 wind mitigation filing. This is the only filing that would have impacted the inforce premium as of 12/31/2008.

Column (11) shows the difference between the premium calculated via the extension of exposures versus manually accounting for the rate impact. As expected, these numbers are very close.

Loss Development Factors – Column (35) of the RIF

Worksheet 35A estimates the loss development factors based on all HRA wind-only policies. Total HRA policies were used so that there would be enough data for credibility purposes. Note that final indications only depend on these factors in so far as the non-catastrophe loss ratio is significant to the total loss ratio.

Accident Year Weights – Column (44) of the RIF

Due to larger fluctuations in the losses for PRW compared to PRM, each year is weighted equally.

Expense Provisions – Columns (47) thru (49) of RIF

Worksheet 47-48A estimates the net cost of the mandatory FHCF reinsurance for all PRW lines of business.. Row (1) shows the estimated mandatory FHCF reinsurance premium before the impact of the 2009 statutory changes. The FHCF premium is based on policies inforce as of 12/31/2008 and was provided by Benfield. The attached file supports this calculation. Rows (2) through (5) are based on information contained in the FHCF ratemaking report and are used to calculate the dollar cost of the FHCF mandatory layer in column (6). Column (8) shows this dollar cost as a percent of inforce premium. Columns (9) through (12) calculate the cost of the FHCF mandatory layer after the impact of the 2009 statutory changes.

Worksheet 47-48B estimates the net cost of the TICL FHCF reinsurance For all PRW lines of business. Row (1) shows the estimated \$10 billion TICL FHCF reinsurance premium before the impact of the 2009 statutory changes. The FHCF premium is based on policies inforce as of 12/31/2008 and was provided by Benfield. Rows (2) through (5) are based on information contained in the FHCF ratemaking report and are used to calculate the dollar cost of the FHCF TICL layer in row (6). Row (8) shows this dollar cost as a percent of inforce premium. Rows (9) through (12) calculate the cost of the FHCF TICL layer after the impact of the 2009 statutory changes.

Worksheet 47-48C estimates Other Acquisition Expenses, General Expenses, and Taxes Licenses and Fees. The expense selection is based on only the most recent year, rather than on some average of the past 5 years. For Other Acquisition and Taxes, and for Licenses and Fees, this makes little difference because the historical average is practically equal to the most current year. However for General Expense, the difference between the historical average and the most recent year is significant at 1.3%. The ratio from the most recent year is selected based on the belief that it better reflects the future expenses in 2010. This is because Citizens has seen significant infrastructure growth over the past couple of years, and because, relative to the past, depopulation and rate decreases associated with increased wind mitigation credits should decrease Citizens future total premium, which would increase the ratio of General Expenses to premium in 2010.

Note that the selected taxes, licenses, and fees ratio is **2.68%**. On the RIF, **1.75%** is included for Premium taxes and $2.68\% - 1.75\% = .93\%$ is included for Misc. Licenses and Fees.

The 1.75% premium tax provision is appropriate, even though there is a Tax-Exempt Surcharge of 1.75%. The source of this surcharge is Florida Statute 627.351(6)(n)2 as shown below:

“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.”

Citizens’ interpretation of this statute is that the tax-exempt surcharge should be added on top of rates that are actuarially sound. The base rates, which need to be actuarially sound, would include a provision for premium taxes. The tax-exempt surcharge would then be collected to augment the financial resources of the corporation (as dictated by the statute shown above). If Citizens did not include a provision for premium taxes in its calculation of its base rates (and instead relied solely on the tax-exempt surcharge), then the financial resources of Citizens would not be augmented. This would be contrary to the above statute.

Commission Rate

The commission rate is 10%.

Residual Market Contingency Provision

For the category of Other Expense from column (46) of the RIF, Citizens has included an expense load for a residual market contingency provision. Contingency provisions are well documented in the actuarial literature. According to Actuarial Standard of Practice No. 20, titled "Treatment of Profit and Contingency Provisions and the Cost of Capital in Property/Casualty Insurance Ratemaking":

“The actuary should include a contingency provision if the assumptions used in the ratemaking process produce cost estimates that are not expected to equal average actual costs, and if this difference cannot be eliminated by changes in other components of the ratemaking process.

While the estimated costs are intended to equal the average actual costs over time, differences between the estimated and actual costs of the risk transfer are to be expected in any given year. If a difference persists, the difference should be reflected in the ratemaking calculations as a contingency provision. The contingency provision is not intended to measure the variability of results and, as such, is not expected to be earned as profit.”

The idea is that a contingency provision can be used to account for potential losses (that are expected to be incurred in the future) that are not necessarily being captured by the historical loss experience that forms the basis of the underlying rate analysis. A contingency provision can sometimes be used to account for potential "new" sources of losses that have not typically been seen in historical loss experience.

There are reasons why a contingency provision would be appropriate. Two (of many) such reasons are:

- The hurricane loss models do not account for all losses associated with a hurricane. Insured losses such as loss assessment, food spoilage, and Law/Ordinance coverage are not given any consideration in the indication.
- As a residual market entity, Citizens has limited control over the types of risk that they insure. As such, it is possible that future business insured by Citizens might be worse than what its historical experience would otherwise indicate. A contingency provision would help account for this issue.

Credibility

The full credibility standard of 40,000 earned house years. The HW2/DW2 and HW6 indications are fully credible. The HW4 indication is only partially credible. Partial credibility factors are determined using the square-root rule.

2. TERRITORY INDICATION

The combined statewide indication is allocated to territory to determine the overall rate need for a territory. It is contained in the excel workbooks named **PRW- Territory Indication.xls**.

TABLE OF CONTENTS

See spreadsheet TOC of **PRW-Territory Indication.xls**.

EXPLANATION OF TERRITORIAL EXHIBITS

Exhibits **E1,P1 – E2,P3** find the indicated hurricane rate change by territory and off-balance the territory indicated changes to the statewide hurricane rate increase. There is a version of each exhibit for each policy form, e.g. there is **HW2 E1, P1** , **HW4 E1, P1** , **HW6 E1, P1**, etc. Exhibit **E3, P1** calculates new base rates from the indicated rate changes.

Territorial Estimated Expected Loss and LAE

E1, P1 shows each territory's expected annual hurricane loss estimated using the Public Model. The results have not been adjusted in any way. The LAE ratio is assumed to be identical in every territory.

Premiums at Current Rate Level In-Force as of 12/31/2008

E1, P2 calculates for each territory a total loss/LAE ratio. There is a hurricane portion, a non-hurricane catastrophe portion, and a non-catastrophe portion.

Column (1) displays the on-leveled in-force premium. Column (2) displays the modeled hurricane loss and LAE from exhibit E1,P1. Column (3) is the hurricane loss and LAE loss ratio. This is the ratio of Column (3) and Column (2). This is the hurricane portion.

Column (4) is one plus the non-hurricane catastrophe loss/LAE to hurricane loss/LAE ratio from exhibit 22-24C from the statewide indication. This factor will be applied to the hurricane portion to account for the non-hurricane catastrophe portion.

This Column (5) is the non-catastrophe loss ratio. It is the ratio of the non-catastrophe losses from column (3) of the RIF divided by the premium from column (8) of the RIF.

Column (6) complies columns (3), (4), & (5) to calculate the total loss ratio by territory.

Column (7) is the hurricane loss/LAE relativity. This is Column (3) divided by the total of Column (3).

Expense ratios

E2, P1 calculates the fixed and variable expense provision for each territory. Of the expenses, only the cost of FHCF reinsurance and the residual market contingency is assumed to vary by territory (as a percent of premium.) Since the cost of FHCF reinsurance is closely tied to hurricane losses, it is assumed to vary by territory in proportion to that territory's hurricane loss ratio relative to average. The residual market contingency provision provides in part for non-modeled losses. These are assumed to be greater in areas with larger hurricane losses, so the residual market contingency provision also varies by territory. Another purpose of the residual market contingency provision is to mitigate the larger variance between expected results and actual results. This also varies in proportion to expected hurricane losses.

Columns (1) through (3) come directly from exhibit E2,P2.

Columns (4) through (7) are statewide expense provisions that come directly from the statewide indication.

Columns (8) and (10) use the hurricane loss relativity from Column (2) to vary the FHCF costs and the residual market contingency by territory. Note that the FHCF cost being allocated to territory is the provision that does not include the cash build-up charge.

Column (11) is the sum of columns (5), (6), (8), & (9).

Column (12) is the sum of columns (7) & (10).

Indicated Hurricane Rate Change

In **E2, P2** each territory's indicated hurricane rate change is calculated from its loss and expense ratios. These rate changes are off-balanced to the statewide indication.

Column (5) is the raw, unadjusted indication, based on the total loss ratio from E1,P2, Column (6) and the expense provisions from E2,P1, Columns (11) & (12).

Column (6) is Column (5) capped below at -20% and capped above at 80%. Without these caps, the indications would range from -80% to 115%. The purpose of the caps is to maintain stability while being responsive to the indications. The -20% and 80% caps reasonably accomplish this goal.

HW-4 Only

Since there is very little premium in any one territory, the indicated statewide change for HW-4 is applied equally to all territories. In order to accomplish this, Column (6) is Column (5) capped above and below at 0%. As a result, every territory receives a -6.5% decrease.

New Base Rates

E3, P1 applies the indicated rate change to find new base rates. Based on the outcome of the current legislature session, all rate increases are to be capped at 10%. Both indicated increases and decreases are capped at this amount.

Column (1) is the proposed rate from Column (10) from E2, P1. It has been capped between -20% and 80% and has been off-balanced to achieve the statewide indication.

Column (2) is Column (1) capped between -10% and 10%. This is the actual amount the base rate will be adjusted. Note that both hurricane base rates and other-wind base rates will be adjusted by the same amount.

Column (3) is the current hurricane base rate.

Column (4) is Column (3) adjusted by Column (2).

Column (5) is the current Other-Wind base rate

Column (7) is column (5) adjusted by the same capped indicated rate change as the hurricane base rates.

3. DEVELOPMENT OF THE FHCF BUILD-UP FACTOR

The FHCF has increased the mandatory premium by 5%. By law, Citizens is required to recoup this additional charge. This section develops the factor that is applied to the hurricane premium to account for this charge.

To develop the FHCF Build-up factor, the following calculations were made:

1. Estimate the amount of premium that will be payable to the FHCF for the mandatory layer (prior to increase in rate).
2. Determine 5% of (1)
3. Estimate the amount of hurricane premium projected for 2010
4. Divide (2) by (3)

Following the above calculations, the FHCF build-up factor for HW-2/DW-2 is **1.6759%**. For **HW-4 it is .95%**. For **HW-6 it is .85%** This number will be applied to the hurricane portion of premium.

For support of Benfield's estimate, see the access data base **FHCF_PRMPRW**. This contains the policy level detail used to estimate the FHCF mandatory premium. Also see PDF file **FHCF Assumptions_HRA** for explanation of the assumptions. And excel file **ExamplePolicies** has examples of how the premium was calculated.

For support of the hurricane premium projection [(3) above], see excel file **Estimated Hurricane Premium.xls**. This calculation is done on a territory basis. The current inforce hurricane premium is adjusted by the proposed capped rate increases to determine the proposed hurricane premium.

For the actual calculation outlined above, see excel file **Summary of FHCF Build-up Factors**.

4. ADJUSTMENT TO COVERAGE C RATE MODIFIER

Currently to adjust the premium for a reduction in Coverage C amount, the following formula is used:

$$\text{Reduction} = (\text{HW-4 Base Rate}) * .9 * [(\text{50\% of Coverage A Amount} - \text{Requested Coverage C Amount}) / (\text{100\% of Coverage A Amount})]$$

This Reduction amount is subtracted from the HW-2 premium. If, for a given territory, the HW-2 base rate increases by an amount that is greater than the HW-4 base rate increase, an insured with reduced coverage C coverage, could possibly see an increase greater than 10% on renewal.

In order to prevent any insured receiving a rate increase greater than 10%, the .9 in the above formula is being replaced by 1.06.

In order to ensure that the rate change is less than 10%, the change in the Reduction amount due to the new HW-4 rates must not be less than change in the HW-2 base rate, on a percentage basis. Since it is possible for a given territory to increase by as much as 10% for HW-2, and since the HW-4 base rate change is -6.5% for all territories, an adjustment needs to be made to the new HW-4 base rate:

So, we take the new HW-4 Base Rate and increase it by 6.5%:

$$(\text{HW-4 Base Rate}) / (1 - .065)$$

Next, we increase this number by 10%. This is so that it increases by as much as any HW-2 can increase:

$$(\text{HW-4 Base Rate}) / (1 - .065) * (1.1)$$

This new number is then inserted into the existing formula:

$$(\text{HW-4 Base Rate}) / (1 - .065) * (1.1) * .9 * [(\text{50\% of Coverage A Amount} - \text{Requested Coverage C Amount}) / (\text{100\% of Coverage A Amount})]$$

This reduces to:

$$(\text{HW-4 Base Rate}) * 1.06 * [(\text{50\% of Coverage A Amount} - \text{Requested Coverage C Amount}) / (\text{100\% of Coverage A Amount})]$$

RULE/MANUAL CHANGES

Below are the key changes to the Homeowners manual. A detailed schedule of all manual amendments is included in a separate Summary of Changes document. In addition, the premium calculation worksheets have been included for informational purposes.

A new rule, Florida Hurricane Catastrophe Fund Build-Up (FHCF BU) Adjustment, has been added to the manual to provide calculation steps for the FHCF BU premium. The rule provides the FHCF Build-Up factors and clarifies that commission is not payable on this portion of the premium.

In accordance with the 2010 rate change, the HW2, HW4, and HW6 Base Rate Tables have been amended to reflect changes in the Base Rate factors.

The Coverage C reduction formula has been adjusted.

The Citizens Personal Residential Wind-Only Homeowner Manual pages have been amended to reflect the changes noted above with an edition date of 01/2010 and are included with this filing in both printers proof and strike and delete formats.

Citizens Property Insurance CAT Modeling Input File Data Field Description Florida Public Model

Attribute Explanation:

PolicyID:	the unique ID for the policy
CoverageYear:	year for which policy data is presented
Zipcode:	5-digit zipcode for property location
YearBuilt:	4-digit year number when this property was built
ConstructionType:	construction type: <i>Frame, Masonry, Manufactured, or Other</i>
PropertyValue:	the current property value, if available
StructureCoverage:	the structure coverage amount (limit) in dollars
AppCoverage:	the appurtenant coverage amount (limit) in dollars
ContentCoverage:	the content coverage amount (limit) in dollars
ALECoverage:	the ALE coverage amount (limit) in dollars
Deductible:	non-hurricane deductible
HurricaneDeductible:	hurricane deductible
NatureOfCoverage:	using one letter <i>R</i> or <i>A</i> to represent Replacement Cost or Actual Cash Value, respectively
County:	the name of the county where the property belongs
Form:	Policy Form(HO-1,HO-2,HO-3,HO-5,HO8, HO-4, HO-6 etc)
TerritoryCode:	use the territory codes reflected in your manual
RoofCover:	Roof Cover Mitigation Feature
RoofShape:	Roof Shape Mitigation Feature
OpeningProtection:	Shutter Type Mitigation Feature

Citizens Property Insurance Corporation
Data as of December 31, 2008
Florida Public Model Input
PLA Summary Exhibit

PLA Data as of 12/31/2008

Policy Form	Number of Policies	Property Value	StructureCoverage	AppCoverage	ContentsCoverage	ALECoverage
DP1	22,546	4,710,831,173	3,789,211,861	-	182,605,267	-
DP3	136,702	28,748,910,442	23,067,138,635	2,180,689,736	1,194,369,354	2,306,712,717
HO3	226,121	72,805,633,985	43,841,514,941	4,199,145,573	20,380,821,485	4,384,151,986
HO4	5,754	150,558,842	12,546,570	-	125,465,702	12,546,570
HO6	22,602	1,430,383,042	762,425,032	-	556,631,675	111,326,335
MDP1	88,646	5,038,001,322	3,238,148,686	-	1,152,320,683	-
MHO3	80,497	6,247,044,164	3,730,681,834	376,279,342	1,767,013,721	373,069,267
MHO4	625	15,252,540	1,271,045	-	12,710,450	1,271,045
Total	583,493	119,146,615,510	78,442,938,604	6,756,114,651	25,371,938,337	7,189,077,920

Citizens Property Insurance Corporation
Data as of December 31, 2008
Florida Public Model Input
HRA Summary Exhibit

HRA Data as of 12/31/2008

Policy Form	Number of Policies	Property Value	StructureCoverage	AppCoverage	ContentsCoverage	ALECoverage
CO	56,621	7,736,678,978	3,283,124,781	0	3,283,124,781	1,170,429,416
DP1	2,067	428,755,211	342,856,163	0	21,951,791	0
DP3	21,753	4,838,902,504	3,821,421,482	338,950,769	296,388,390	382,141,863
DW2	74	25,087,078	19,600,800	1,310,268	2,215,930	1,960,080
HO	260,044	115,908,430,761	78,163,557,517	7,816,354,700	22,112,163,844	7,816,354,700
HO3	28,614	9,769,806,973	5,897,108,556	548,972,319	2,734,015,143	589,710,955
HO4	1,747	67,460,040	5,621,670	0	56,216,700	5,621,670
HO6	10,823	983,809,524	513,605,714	0	391,836,508	78,367,302
HW2	564	257,575,554	159,761,300	12,501,904	69,336,220	15,976,130
HW4	10	683,400	56,950	0	569,500	56,950
HW6	114	14,078,640	6,737,640	0	6,117,500	1,223,500
MDP1	1,030	51,296,684	34,323,926	0	10,108,282	0
MH	14,304	830,016,583	528,098,965	52,807,585	196,302,448	52,807,585
MHO3	1,619	122,315,778	74,072,302	7,456,848	33,379,366	7,407,262
MHO4	19	451,800	37,650	0	376,500	37,650
MHR	16	304,376	0	0	276,706	27,670
MW2	12	985,590	567,800	56,780	304,230	56,780
RE	3,087	196,941,600	0	0	179,037,819	17,903,781
SC	9,978	149,198,951	0	146,732,376	2,466,575	0
SC1	13,288	307,159,294	0	302,892,591	4,266,703	0
SC2	268	5,991,450	0	5,497,950	493,500	0
SC3	148	704,576	0	663,326	41,250	0
SC4	3	11,000	0	11,000	0	0
SC5	96	2,700,000	0	2,635,500	64,500	0
Total	426,299	141,699,346,345	92,850,553,216	9,236,843,916	29,401,054,186	10,140,083,294

ConstType	TerritoryCode	NumPolicies	sumLMs	sumLMapp	
Frame		5	134	27,537,673.00	2,431,309.00
Frame		7	31	8,021,911.00	715,571.00
Frame		14	2145	464,276,574.00	45,688,363.00
Frame		15	2252	325,990,200.00	32,081,975.00
Frame		16	111	30,681,378.00	3,068,135.00
Frame		17	5655	2,367,074,774.00	234,905,609.00
Frame		18	1152	272,158,998.00	27,004,230.00
Frame		19	172	67,464,342.00	6,699,384.00
Frame		20	324	51,485,479.00	5,148,524.00
Frame		22	68	23,123,758.00	2,290,975.00
Frame		23	117	20,462,558.00	1,893,480.00
Frame		24	338	48,850,515.00	4,885,051.00
Frame		25	193	31,295,921.00	3,128,090.00
Frame		26	64	30,997,080.00	3,096,708.00
Frame		27	342	86,618,152.00	8,661,814.00
Frame		28	210	40,045,952.00	4,003,792.00
Frame		29	251	24,225,444.00	2,411,890.00
Frame		30	25	2,786,400.00	548,150.00
Frame		31	13	2,014,830.00	528,783.00
Frame		32	122	16,744,213.00	1,998,179.00
Frame		34	275	19,166,967.00	3,748,542.00
Frame		35	208	21,383,634.00	3,097,987.00
Frame		36	1	0.00	3,000.00
Frame		37	138	12,953,740.00	1,808,929.00
Frame		38	1193	143,355,041.00	18,593,119.00
Frame		41	1308	412,582,418.00	41,972,048.00
Frame		42	3157	789,076,115.00	77,772,867.00
Frame		43	1048	126,782,000.00	16,517,852.00
Frame		44	49	0.00	660,200.00
Frame		45	61	21,458,126.00	2,138,312.00
Frame		46	275	96,690,194.00	9,644,617.00
Frame		47	685	120,307,219.00	11,942,235.00
Frame		48	1070	136,028,166.00	13,502,501.00
Frame		49	3342	1,015,672,583.00	99,881,157.00
Frame		50	2905	301,037,620.00	29,613,273.00
Frame		51	523	64,556,645.00	6,340,956.00
Frame		52	1134	316,308,857.00	30,485,647.00
Frame		53	390	106,282,408.00	10,612,689.00
Frame		54	3499	710,406,893.00	70,717,456.00
Frame		56	450	101,253,832.00	10,153,190.00
Frame		57	371	62,098,197.00	6,129,037.00
Frame		58	407	90,968,235.00	9,413,020.00
Frame		59	3049	519,487,245.00	50,756,483.00
Frame		60	441	89,297,713.00	9,539,619.00
Frame		61	913	340,425,884.00	33,774,980.00

Frame	62	1284	415,682,755.00	42,390,924.00
Frame	63	466	73,898,095.00	6,576,828.00
Frame	64	15	134,200.00	215,620.00
Frame	65	1659	574,864,481.00	58,093,292.00
Frame	66	1164	289,513,313.00	29,266,263.00
Frame	67	343	0.00	8,914,855.00
Frame	68	1016	239,658,847.00	23,635,299.00
Frame	69	670	194,892,552.00	19,319,475.00
Frame	70	1232	323,082,886.00	30,984,255.00
Frame	71	1091	393,425,561.00	39,494,076.00
Frame	72	4	0.00	14,000.00
Frame	73	385	0.00	6,542,725.00
Frame	74	115	0.00	2,103,333.00
Frame	75	5888	2,145,935,861.00	213,332,874.00
Frame	76	583	215,415,340.00	22,307,672.00
Frame	77	334	41,700,272.00	4,164,710.00
Frame	78	2	0.00	10,000.00
Frame	79	50	0.00	1,321,300.00
Frame	80	33	0.00	553,100.00
Frame	81	72	0.00	1,950,919.00
Frame	83	909	207,094,289.00	20,524,988.00
Frame	85	119	0.00	2,700,860.00
Frame	86	74	0.00	2,384,010.00
Frame	87	31	0.00	770,801.00
Frame	88	823	136,906,574.00	13,818,930.00
Frame	90	9398	2,502,248,418.00	248,851,169.00
Frame	92	1050	333,923,283.00	32,830,099.00
Frame	94	764	281,320,735.00	27,514,042.00
Frame	95	2411	530,175,857.00	52,702,174.00
Frame	96	2815	476,641,742.00	47,441,078.00
Frame	97	271	63,693,041.00	6,267,722.00
Frame	159	403	87,513,632.00	7,993,501.00
Frame	181	41	12,256,986.00	1,094,435.00
Frame	183	27	4,029,838.00	396,483.00
Frame	361	19	946,780.00	47,500.00
Frame	362	95	18,613,133.00	1,533,002.00
Frame	531	26	4,808,654.00	421,435.00
Frame	532	33	5,459,720.00	447,962.00
Frame	533	62	13,025,075.00	1,155,804.00
Frame	541	64	12,575,352.00	1,088,328.00
Frame	542	316	74,587,955.00	6,344,103.00
Frame	551	3	331,300.00	14,340.00
Frame	554	91	19,054,414.00	1,698,801.00
Frame	581	54	11,742,342.00	977,734.00
Frame	582	112	23,850,062.00	2,113,180.00
Frame	583	373	77,390,006.00	6,874,127.00

Frame	594	15	2,377,500.00	213,400.00
Frame	595	465	106,753,755.00	9,488,594.00
Frame	601	405	58,680,962.00	4,453,608.00
Frame	602	180	35,807,963.00	2,849,951.00
Frame	603	79	18,246,571.00	1,361,020.00
Frame	604	110	22,974,746.00	1,810,450.00
Frame	606	93	20,660,597.00	1,694,419.00
Frame	607	5	681,700.00	61,170.00
Frame	608	23	4,322,300.00	312,240.00
Frame	609	548	128,037,111.00	11,250,766.00
Frame	701	12	1,695,500.00	155,660.00
Frame	715	508	89,473,973.00	7,601,429.00
Frame	721	1	198,600.00	0.00
Frame	724	164	37,968,071.00	3,637,882.00
Frame	726	4	977,700.00	96,270.00
Frame	733	1	178,400.00	17,840.00
Frame	734	1	492,470.00	49,247.00
Frame	735	1	250,000.00	25,000.00
Frame	736	1	114,832.00	11,483.00
Frame	892	1	325,900.00	32,590.00
Manufactured	5	109	5,247,323.00	269,010.00
Manufactured	7	3	110,000.00	7,870.00
Manufactured	17	1	72,000.00	7,200.00
Manufactured	20	1	52,000.00	5,200.00
Manufactured	34	114	5,742,394.00	475,840.00
Manufactured	35	21	1,469,451.00	128,685.00
Manufactured	37	108	3,031,048.00	130,844.00
Manufactured	38	50	2,547,170.00	229,736.00
Manufactured	43	6	305,963.00	11,003.00
Manufactured	50	7	353,000.00	35,300.00
Manufactured	57	88	3,776,850.00	335,962.00
Manufactured	63	220	8,279,610.00	468,499.00
Manufactured	88	3	90,800.00	9,080.00
Manufactured	159	13	562,597.00	37,602.00
Manufactured	183	137	6,108,179.00	523,385.00
Manufactured	361	1	43,369.00	0.00
Manufactured	362	37	1,589,250.00	150,765.00
Manufactured	531	16	751,748.00	54,009.00
Manufactured	533	7	241,905.00	15,918.00
Manufactured	541	27	1,382,583.00	93,898.00
Manufactured	542	252	11,404,600.00	807,868.00
Manufactured	554	256	9,681,242.00	537,656.00
Manufactured	581	12	209,651.00	21,417.00
Manufactured	582	9	183,500.00	13,450.00
Manufactured	583	659	26,424,273.00	2,172,387.00
Manufactured	594	4	333,895.00	0.00

Manufactured	595	211	6,079,628.00	253,658.00
Manufactured	601	59	1,956,803.00	107,567.00
Manufactured	602	1	21,794.00	2,179.00
Manufactured	603	25	1,492,708.00	42,439.00
Manufactured	604	12	432,510.00	9,700.00
Manufactured	608	19	779,371.00	39,911.00
Manufactured	609	77	3,385,597.00	206,622.00
Manufactured	715	97	4,068,404.00	300,082.00
Manufactured	726	1	69,662.00	0.00
Manufactured	733	2	156,000.00	5,600.00
Manufactured	734	2	130,878.00	0.00
Manufactured	735	1	24,900.00	0.00
Manufactured	736	2	36,800.00	0.00
Manufactured	892	8	324,242.00	0.00
Masonry	5	373	96,046,999.00	8,865,173.00
Masonry	7	40	5,333,946.00	351,213.00
Masonry	14	6231	1,226,756,186.00	121,485,819.00
Masonry	15	3842	687,853,307.00	67,980,784.00
Masonry	16	380	116,080,652.00	11,557,809.00
Masonry	17	2491	787,925,093.00	76,245,218.00
Masonry	18	1992	621,501,242.00	61,696,773.00
Masonry	19	924	313,166,981.00	30,946,082.00
Masonry	20	731	159,063,836.00	15,808,091.00
Masonry	22	4410	1,796,811,159.00	178,016,558.00
Masonry	23	3684	1,036,032,600.00	101,951,663.00
Masonry	24	5817	1,064,979,263.00	106,237,402.00
Masonry	25	7558	1,422,602,519.00	142,208,186.00
Masonry	26	2080	1,079,166,101.00	107,515,696.00
Masonry	27	9575	2,964,281,852.00	295,289,831.00
Masonry	28	9641	2,414,811,571.00	240,528,818.00
Masonry	29	4456	745,416,424.00	74,215,386.00
Masonry	30	1051	192,747,334.00	19,136,088.00
Masonry	31	900	138,697,810.00	12,477,638.00
Masonry	32	2234	311,063,090.00	28,458,786.00
Masonry	34	10701	1,741,189,107.00	176,482,233.00
Masonry	35	4900	743,449,378.00	69,894,707.00
Masonry	36	22	0.00	814,800.00
Masonry	37	6736	990,364,558.00	91,765,401.00
Masonry	38	7979	1,120,862,073.00	111,171,419.00
Masonry	41	565	141,067,131.00	13,866,698.00
Masonry	42	9673	2,287,641,842.00	220,262,734.00
Masonry	43	353	39,593,016.00	5,055,969.00
Masonry	44	57	0.00	833,500.00
Masonry	45	1896	619,710,271.00	60,570,425.00
Masonry	46	8788	3,099,930,548.00	307,943,763.00
Masonry	47	12478	2,467,577,465.00	245,066,143.00

Masonry	48	16240	2,480,579,117.00	246,798,942.00
Masonry	49	10345	3,065,404,203.00	301,179,374.00
Masonry	50	8279	1,890,407,664.00	184,976,259.00
Masonry	51	2440	572,363,078.00	55,802,989.00
Masonry	52	195	48,860,180.00	4,576,153.00
Masonry	53	131	33,766,421.00	3,369,141.00
Masonry	54	2113	453,986,590.00	45,173,536.00
Masonry	56	204	34,686,152.00	3,663,115.00
Masonry	57	640	83,549,659.00	6,429,349.00
Masonry	58	65	11,039,084.00	1,109,958.00
Masonry	59	785	123,063,294.00	12,081,418.00
Masonry	60	1955	367,437,685.00	37,721,729.00
Masonry	61	270	52,875,304.00	5,055,863.00
Masonry	62	6316	2,058,442,224.00	208,669,399.00
Masonry	63	1608	246,957,565.00	20,791,523.00
Masonry	64	46	0.00	1,038,000.00
Masonry	65	116	33,484,000.00	3,375,050.00
Masonry	66	64	12,375,457.00	1,336,495.00
Masonry	67	284	0.00	4,998,921.00
Masonry	68	1129	251,468,745.00	24,146,164.00
Masonry	69	163	57,653,790.00	5,617,560.00
Masonry	70	244	59,685,800.00	5,764,190.00
Masonry	71	664	242,737,120.00	23,977,490.00
Masonry	73	838	0.00	19,035,350.00
Masonry	74	148	0.00	3,664,150.00
Masonry	75	953	346,692,853.00	33,853,224.00
Masonry	76	1193	514,931,067.00	52,816,593.00
Masonry	77	214	30,232,900.00	2,743,330.00
Masonry	78	3	0.00	19,000.00
Masonry	79	166	0.00	3,541,400.00
Masonry	80	10	0.00	196,500.00
Masonry	81	44	0.00	1,217,760.00
Masonry	83	1219	384,623,348.00	38,237,689.00
Masonry	85	156	0.00	7,284,800.00
Masonry	86	11	0.00	320,000.00
Masonry	87	142	0.00	6,220,432.00
Masonry	88	3899	614,848,702.00	61,385,001.00
Masonry	90	7516	2,485,492,797.00	244,151,602.00
Masonry	92	378	104,681,409.00	10,387,930.00
Masonry	94	3653	1,739,637,458.00	170,040,127.00
Masonry	95	9149	2,502,876,914.00	248,529,519.00
Masonry	96	14924	3,080,596,974.00	305,502,757.00
Masonry	97	3768	855,859,047.00	85,048,063.00
Masonry	159	321	60,797,685.00	5,679,427.00
Masonry	181	288	66,362,070.00	5,153,152.00
Masonry	183	182	18,316,411.00	1,063,317.00

Masonry	361	1617	142,970,482.00	8,814,368.00
Masonry	362	1731	205,082,035.00	12,601,362.00
Masonry	531	73	10,701,242.00	895,664.00
Masonry	532	23	2,524,100.00	96,180.00
Masonry	533	90	9,529,800.00	584,660.00
Masonry	541	802	126,307,031.00	8,627,302.00
Masonry	542	661	82,861,645.00	5,550,050.00
Masonry	551	28	3,997,568.00	256,890.00
Masonry	554	587	103,923,071.00	8,071,037.00
Masonry	581	96	11,144,800.00	792,233.00
Masonry	582	366	59,059,952.00	4,594,490.00
Masonry	583	4085	686,583,958.00	53,918,315.00
Masonry	594	3	359,200.00	24,450.00
Masonry	595	5636	964,067,421.00	86,705,301.00
Masonry	601	371	25,804,660.00	1,037,742.00
Masonry	602	178	22,796,030.00	988,332.00
Masonry	603	10	1,513,500.00	80,790.00
Masonry	604	14	2,559,700.00	206,650.00
Masonry	606	103	8,734,171.00	326,449.00
Masonry	607	9	3,018,435.00	281,842.00
Masonry	608	3	531,800.00	53,180.00
Masonry	609	197	27,076,440.00	1,686,447.00
Masonry	701	15	3,513,100.00	318,754.00
Masonry	702	1	315,300.00	31,530.00
Masonry	715	1325	211,182,160.00	17,477,990.00
Masonry	724	61	12,405,713.00	1,115,039.00
Masonry	733	11	2,814,500.00	281,450.00
Masonry	735	2	283,500.00	28,350.00
Masonry	736	26	5,025,086.00	481,809.00
Other	14	1926	108,202,417.00	2,818,304.00
Other	15	548	25,644,265.00	2,455,214.00
Other	16	5	2,071,000.00	207,100.00
Other	17	3146	261,901,882.00	14,917,446.00
Other	18	646	115,429,053.00	9,447,100.00
Other	19	172	23,303,423.00	1,688,393.00
Other	20	247	9,683,860.00	819,737.00
Other	22	4708	994,749,999.00	73,783,926.00
Other	23	4324	540,282,559.00	28,265,610.00
Other	24	660	127,045,480.00	11,519,708.00
Other	25	508	137,060,700.00	13,325,330.00
Other	26	1074	611,262,119.00	55,134,736.00
Other	27	2224	977,917,657.00	96,746,904.00
Other	28	1569	571,437,785.00	56,917,241.00
Other	29	451	56,219,817.00	5,561,196.00
Other	30	186	0.00	5,106,140.00
Other	31	117	0.00	3,901,460.00

Other	32	479	0.00	8,998,859.00
Other	34	3671	0.00	54,168,408.00
Other	35	588	0.00	11,084,936.00
Other	36	53	0.00	1,277,500.00
Other	37	508	0.00	9,124,351.00
Other	38	804	0.00	13,212,253.00
Other	41	235	22,199,650.00	1,026,600.00
Other	42	3048	206,357,842.00	15,270,200.00
Other	43	254	0.00	3,919,878.00
Other	44	249	0.00	3,062,956.00
Other	45	3522	420,013,536.00	28,531,748.00
Other	46	3920	1,423,365,124.00	137,873,457.00
Other	47	2448	535,295,984.00	51,747,589.00
Other	48	1593	197,903,619.00	16,768,424.00
Other	49	2806	477,468,669.00	29,736,877.00
Other	50	2249	143,593,507.00	11,745,895.00
Other	51	288	19,737,060.00	1,870,950.00
Other	52	905	56,015,162.00	881,756.00
Other	53	33	1,876,412.00	10,500.00
Other	54	45	4,555,546.00	284,675.00
Other	56	46	1,857,419.00	406,537.00
Other	57	17	528,092.00	105,807.00
Other	58	58	3,372,865.00	339,726.00
Other	59	2616	103,564,546.00	2,582,332.00
Other	60	790	74,507,756.00	7,126,290.00
Other	61	187	15,603,709.00	936,187.00
Other	62	6376	1,038,639,514.00	128,976,676.00
Other	63	14	0.00	232,500.00
Other	64	114	0.00	2,858,441.00
Other	65	70	3,362,446.00	527,275.00
Other	66	80	3,021,431.00	420,426.00
Other	67	1153	0.00	23,005,672.00
Other	68	333	34,500,107.00	3,381,269.00
Other	69	121	20,290,430.00	936,900.00
Other	70	1853	90,218,273.00	1,365,398.00
Other	71	344	49,877,472.00	4,235,008.00
Other	72	2	0.00	111,000.00
Other	73	1822	0.00	25,780,415.00
Other	74	258	0.00	3,576,071.00
Other	75	1842	124,885,111.00	8,236,887.00
Other	76	633	213,945,221.00	20,475,057.00
Other	77	901	37,265,971.00	2,414,063.00
Other	78	2	0.00	9,000.00
Other	79	473	0.00	9,434,941.00
Other	80	71	0.00	995,429.00
Other	81	118	0.00	1,707,700.00

Other	83	450	56,655,413.00	4,090,097.00
Other	85	336	0.00	13,309,329.00
Other	86	85	0.00	2,683,700.00
Other	87	212	0.00	7,623,253.00
Other	88	1043	38,306,921.00	4,611,684.00
Other	90	7565	1,966,414,040.00	188,260,124.00
Other	92	194	16,286,525.00	641,100.00
Other	94	3632	1,029,788,839.00	76,920,100.00
Other	95	2469	822,202,144.00	73,972,525.00
Other	96	2262	697,142,651.00	67,788,841.00
Other	97	627	156,006,108.00	15,116,693.00
Total:		426227	92,829,021,236.00	9,234,622,230.00

sumLMc	sumLMale	SumSumEls	SumSumElapp	SumSumElc
4,260,783.00	2,689,577.00	165,342.74	6,088.94	11,380.90
815,480.00	757,370.00	37,068.93	1,362.90	1,456.92
148,656,758.00	47,881,196.00	1,126,352.15	52,937.93	88,003.90
125,600,796.00	33,719,353.00	699,648.77	33,848.08	54,280.95
13,175,000.00	3,070,195.00	45,731.06	3,281.34	4,706.77
487,600,575.00	240,339,159.00	6,216,918.27	444,622.17	417,107.66
73,584,065.00	27,848,430.00	610,545.98	46,811.79	46,681.23
22,506,929.00	6,905,184.00	166,262.37	10,696.89	14,821.63
16,755,500.00	5,151,454.00	145,829.19	8,239.57	10,972.04
6,504,376.00	2,352,275.00	157,090.59	5,385.85	20,683.56
7,096,300.00	2,521,690.00	144,193.14	4,207.46	20,994.86
13,001,787.00	4,885,051.00	341,179.78	10,443.12	34,748.92
10,198,244.00	3,147,390.00	210,778.63	6,616.01	27,121.55
10,374,587.00	3,208,708.00	211,863.37	7,811.68	32,090.58
26,280,219.00	8,704,414.00	657,518.86	21,709.59	83,699.97
14,922,900.00	4,040,792.00	228,016.01	9,089.55	34,522.18
8,191,766.00	2,455,090.00	66,865.76	5,207.45	9,382.44
767,066.00	245,550.00	24,295.84	1,363.58	2,937.96
492,186.00	202,282.00	11,273.66	1,245.84	1,616.79
3,919,025.00	1,583,095.00	129,320.09	4,736.57	12,563.67
5,966,483.00	1,885,856.00	115,244.23	7,961.44	15,669.99
5,407,517.00	2,105,683.00	139,813.03	6,349.85	13,404.25
20,000.00	0.00	0.00	4.31	7.40
3,544,090.00	1,227,914.00	79,249.83	3,544.54	8,247.35
31,110,201.00	13,503,032.00	702,066.00	32,868.51	50,622.74
134,531,557.00	41,494,450.00	99,454.94	25,031.71	24,314.33
251,422,694.00	83,464,604.00	1,838,816.33	103,986.88	187,005.83
30,469,089.00	11,959,014.00	247,687.74	26,231.56	33,331.48
0.00	0.00	0.00	615.47	0.00
5,966,800.00	2,173,312.00	123,236.65	4,692.72	15,601.28
33,685,341.00	9,713,317.00	530,679.63	20,926.28	81,514.16
37,656,219.00	12,291,875.00	724,003.16	24,641.40	87,266.10
40,338,103.00	13,937,789.00	838,802.17	27,503.12	91,458.97
311,823,178.00	105,809,501.00	2,542,081.50	137,867.88	213,069.45
105,086,401.00	31,464,301.00	828,259.61	39,403.42	68,010.75
23,503,028.00	6,780,776.00	161,450.01	8,274.33	13,650.70
96,474,338.00	34,158,097.00	386,813.33	51,160.20	72,984.68
34,015,009.00	10,666,889.00	146,300.71	17,849.20	27,666.35
242,428,228.00	72,065,156.00	1,394,322.06	113,144.53	271,283.10
33,694,146.00	10,127,582.00	94,430.16	8,958.90	8,092.07
19,080,932.00	6,500,526.00	44,404.57	5,504.00	5,792.14
22,339,994.00	9,130,620.00	18,852.39	6,193.54	4,221.37
126,169,695.00	55,313,872.00	327,121.78	70,072.44	56,431.79
29,851,230.00	9,066,619.00	311,500.43	16,749.21	32,042.02
70,012,172.00	36,457,760.00	874,720.44	63,905.44	71,008.53

108,378,767.00	42,123,208.00	1,142,651.34	80,564.93	89,103.36
26,560,330.00	7,012,418.00	166,030.41	7,309.95	12,257.01
67,100.00	13,420.00	359.96	230.25	41.13
92,293,760.00	57,549,292.00	341,229.83	72,018.04	41,038.74
50,191,472.00	29,110,883.00	87,323.03	33,207.45	13,312.38
213,700.00	0.00	0.00	16,467.89	251.47
56,131,982.00	25,710,464.00	727,419.87	38,714.77	58,192.13
57,818,240.00	19,947,995.00	22,645.27	8,922.00	6,740.07
78,721,685.00	35,253,312.00	290,835.47	52,079.28	50,509.75
125,943,773.00	40,551,772.00	120,697.44	31,568.97	28,777.99
2,000.00	0.00	0.00	14.27	1.77
206,700.00	0.00	0.00	8,657.10	131.66
305,000.00	0.00	0.00	2,280.11	197.31
439,758,212.00	222,046,962.00	787,503.45	280,326.99	149,509.00
60,117,811.00	22,216,912.00	611,507.06	39,409.14	61,990.21
10,942,339.00	4,203,910.00	109,175.97	8,787.25	12,886.73
0.00	0.00	0.00	7.44	0.00
59,750.00	0.00	0.00	2,088.96	53.60
21,000.00	0.00	0.00	901.03	22.62
21,000.00	0.00	0.00	2,355.78	14.01
71,441,480.00	21,070,932.00	314,374.37	21,704.27	29,194.99
121,800.00	0.00	0.00	6,497.96	360.22
62,000.00	0.00	0.00	4,475.82	152.21
35,500.00	0.00	0.00	1,558.75	93.18
42,189,084.00	13,793,400.00	148,842.95	13,468.64	12,501.52
232,833,975.00	253,468,841.00	14,069,922.09	564,150.62	556,791.31
100,358,768.00	34,525,219.00	398,903.07	54,580.99	76,892.76
94,491,756.00	29,926,726.00	1,558,525.09	61,054.11	214,920.32
160,932,559.00	53,948,902.00	2,333,282.34	95,195.00	243,705.55
145,516,519.00	48,156,208.00	2,229,250.48	85,839.01	222,771.43
21,499,039.00	6,644,742.00	285,953.89	11,631.31	34,785.76
36,968,880.00	8,672,844.00	88,509.95	7,082.14	9,179.70
2,974,396.00	1,254,459.00	46,262.46	1,982.07	3,524.97
909,876.00	402,983.00	14,317.56	792.37	1,080.54
367,900.00	106,880.00	5,605.16	91.26	967.49
6,758,443.00	1,889,253.00	107,949.56	3,287.44	15,082.23
1,763,277.00	479,665.00	8,802.55	441.23	811.31
1,906,015.00	522,902.00	790.39	207.74	242.31
5,342,889.00	1,322,207.00	5,911.02	967.60	1,566.52
3,243,031.00	1,244,133.00	42,509.32	2,214.56	3,471.08
21,063,331.00	7,407,383.00	270,830.38	12,076.55	21,069.44
113,450.00	34,030.00	1,278.45	27.32	101.39
5,576,472.00	1,889,301.00	63,328.01	2,907.80	4,602.04
2,550,431.00	1,168,934.00	34,059.11	1,735.15	2,781.67
5,723,964.00	2,271,214.00	83,086.32	3,508.54	7,293.13
26,458,208.00	7,680,147.00	210,615.08	9,671.90	19,074.84

772,080.00	229,980.00	1,036.43	171.59	210.81
43,149,526.00	10,573,814.00	125,276.71	9,345.98	13,151.45
10,584,901.00	5,454,491.00	49,387.29	6,171.21	5,366.27
7,446,423.00	3,452,464.00	44,725.61	4,772.40	5,521.87
2,380,575.00	1,780,913.00	15,561.79	1,699.31	1,335.95
4,434,127.00	2,217,296.00	8,673.66	2,061.39	1,120.54
2,900,760.00	2,007,442.00	24,343.97	2,861.40	2,192.47
180,000.00	65,170.00	1,084.78	102.89	158.43
1,274,676.00	412,170.00	1,175.39	260.34	286.86
28,608,407.00	12,794,599.00	74,926.98	15,680.88	12,232.75
677,950.00	155,660.00	4,507.76	186.42	459.19
28,160,715.00	8,697,899.00	257,203.34	9,508.99	19,773.80
0.00	19,860.00	24.47	0.00	0.00
12,676,324.00	3,799,807.00	70,776.36	6,243.53	13,241.61
275,000.00	111,270.00	371.15	165.64	58.25
89,200.00	17,840.00	423.11	15.93	35.05
246,235.00	49,247.00	206.81	40.33	68.70
0.00	25,000.00	177.09	40.61	0.00
2,000.00	11,483.00	299.89	11.64	1.07
5,000.00	32,590.00	23.27	10.60	0.42
1,460,512.00	267,091.00	120,742.51	692.89	21,396.48
31,200.00	7,800.00	1,336.30	15.31	104.40
18,000.00	7,200.00	41.12	12.01	6.49
26,000.00	5,200.00	772.67	8.89	183.69
2,134,203.00	477,375.00	32,012.91	994.80	6,408.65
643,946.00	127,445.00	5,328.00	233.80	1,122.57
1,112,549.00	129,471.00	51,306.36	257.60	9,845.20
1,079,464.00	232,260.00	10,305.66	362.82	2,390.87
115,678.00	11,003.00	2,761.10	17.95	405.15
218,430.00	35,300.00	4,400.78	51.38	1,195.03
1,674,453.00	335,200.00	43,826.91	694.59	8,997.71
3,390,198.00	461,896.00	56,736.93	501.46	8,661.87
41,800.00	9,080.00	888.20	9.53	150.54
227,648.00	37,602.00	1,533.83	33.20	189.73
2,586,629.00	523,793.00	108,495.20	1,104.97	21,573.01
10,000.00	0.00	45.92	0.00	4.72
764,558.00	149,975.00	13,942.65	273.57	3,256.05
325,359.00	54,009.00	5,674.18	62.74	1,051.14
94,791.00	15,358.00	1,020.96	15.19	139.59
572,818.00	92,885.00	16,634.61	203.54	3,388.31
4,477,833.00	806,143.00	133,127.17	1,450.34	23,719.52
4,372,330.00	541,360.00	126,202.60	902.68	24,428.22
108,407.00	18,046.00	3,291.39	33.46	736.67
67,300.00	11,750.00	3,626.64	23.54	670.20
11,442,589.00	2,171,803.00	336,433.65	3,185.38	63,567.35
110,000.00	0.00	586.76	0.00	103.93

2,154,856.00	251,537.00	45,546.11	259.43	6,535.58
717,390.00	103,308.00	24,398.53	174.40	4,685.90
10,897.00	2,179.00	473.08	3.95	119.43
433,388.00	42,439.00	6,981.09	55.11	1,021.36
125,800.00	9,700.00	2,353.31	12.09	371.44
291,742.00	42,411.00	2,725.59	22.49	297.19
1,282,349.00	211,264.00	19,449.94	325.64	3,398.45
1,784,757.00	300,923.00	32,881.07	365.43	6,209.13
20,898.00	0.00	14.73	0.00	3.73
58,000.00	5,600.00	1,391.30	6.17	183.71
54,500.00	0.00	23.45	0.00	8.96
10,000.00	0.00	307.56	0.00	48.02
5,000.00	0.00	308.20	0.00	16.73
96,906.00	0.00	433.99	0.00	31.46
14,850,686.00	9,401,270.00	575,532.67	22,406.95	35,834.31
1,663,775.00	507,043.00	23,291.21	670.46	1,922.40
419,592,226.00	125,512,523.00	2,784,373.46	137,960.75	214,700.48
272,118,550.00	69,472,569.00	1,295,463.53	69,832.95	102,278.22
50,971,487.00	11,683,969.00	58,769.41	11,590.58	11,010.10
191,659,984.00	83,699,789.00	1,970,679.52	140,533.20	137,276.49
183,773,909.00	63,438,991.00	1,213,684.22	104,416.24	92,811.44
110,750,162.00	32,352,942.00	787,900.34	50,172.92	66,368.04
54,784,898.00	16,209,869.00	429,625.67	25,492.11	31,943.74
511,307,758.00	183,981,758.00	9,782,417.10	423,831.20	1,162,312.97
339,041,509.00	108,048,575.00	5,685,376.31	234,810.25	683,480.18
328,330,905.00	107,320,647.00	5,819,585.72	231,634.13	618,846.98
476,683,635.00	142,449,854.00	7,787,576.11	302,170.53	877,677.20
359,141,403.00	109,356,156.00	4,031,876.95	245,993.11	494,874.52
1,047,284,200.00	300,323,501.00	13,933,556.61	682,953.63	1,725,318.90
827,536,397.00	244,438,060.00	10,464,630.57	538,054.74	1,276,052.65
221,462,187.00	75,333,989.00	1,916,075.41	159,554.31	216,986.38
54,893,452.00	18,771,946.00	1,282,786.71	46,353.83	136,932.16
45,389,934.00	14,306,035.00	782,083.55	29,882.31	98,554.35
95,705,134.00	30,369,624.00	1,803,746.23	66,679.89	192,081.50
556,738,084.00	170,396,931.00	8,358,629.68	385,532.38	943,927.75
228,410,012.00	74,403,689.00	3,759,772.49	144,151.70	378,434.26
10,750.00	0.00	0.00	1,793.78	21.54
346,129,514.00	98,976,444.00	4,827,652.58	180,514.54	536,020.36
344,185,190.00	110,797,824.00	4,590,276.70	202,891.94	412,294.32
46,742,032.00	15,282,268.00	27,649.71	8,207.14	7,828.69
769,566,506.00	236,402,979.00	5,813,141.08	298,519.89	553,237.01
11,605,742.00	3,771,283.00	67,171.46	7,912.06	10,858.89
2,000.00	0.00	0.00	766.16	0.83
196,561,591.00	65,930,821.00	2,694,212.58	130,648.90	330,925.20
1,016,494,042.00	315,175,338.00	12,478,547.89	644,602.76	1,488,008.29
808,455,061.00	251,283,922.00	11,467,018.27	483,577.69	1,223,317.41

756,723,977.00	251,648,008.00	12,253,389.76	492,653.53	1,191,920.62
984,103,282.00	320,000,757.00	6,105,823.44	414,557.27	512,544.08
711,653,774.00	198,766,994.00	2,920,259.95	251,372.55	288,610.76
223,380,278.00	60,701,315.00	681,303.57	75,453.02	78,377.42
14,577,150.00	5,353,723.00	58,846.58	7,698.08	10,713.97
11,373,371.00	3,414,141.00	46,628.29	5,692.48	8,959.95
176,622,186.00	45,970,938.00	790,268.60	72,458.07	177,628.48
9,809,050.00	3,468,615.00	52,430.92	3,299.50	2,855.43
24,736,453.00	8,633,656.00	214,966.12	8,898.49	16,898.23
3,043,906.00	1,111,258.00	5,209.94	866.28	964.18
34,318,314.00	13,274,215.00	98,810.18	16,802.49	16,903.27
115,943,470.00	38,803,643.00	974,285.57	61,274.92	86,164.97
15,888,490.00	6,522,527.00	144,496.92	8,148.68	11,730.60
531,018,387.00	215,935,079.00	3,906,109.24	390,887.93	313,650.11
90,984,319.00	23,662,461.00	503,874.59	21,324.07	36,901.46
39,000.00	0.00	0.00	1,084.27	0.58
7,798,215.00	3,365,450.00	21,792.08	4,064.44	3,417.27
2,769,309.00	1,244,595.00	5,266.34	1,552.52	909.70
54,000.00	0.00	0.00	8,648.95	20.13
66,720,572.00	28,196,862.00	712,606.02	39,297.83	59,932.00
19,389,384.00	6,244,586.00	5,172.45	2,575.56	2,010.10
17,820,349.00	6,530,520.00	46,203.93	9,537.38	9,253.72
90,099,348.00	26,862,389.00	56,013.72	19,179.43	17,788.18
416,000.00	0.00	0.00	25,721.90	249.51
17,350.00	0.00	0.00	4,030.62	9.15
91,890,154.00	37,576,294.00	100,907.74	45,078.73	25,717.50
157,742,209.00	56,505,567.00	946,494.87	89,836.95	105,436.67
9,993,573.00	3,766,880.00	74,739.64	5,388.42	8,116.00
0.00	0.00	0.00	13.91	0.00
38,000.00	0.00	0.00	5,594.58	19.94
0.00	0.00	0.00	323.15	0.00
140,000.00	0.00	0.00	1,468.00	69.20
142,327,115.00	39,022,449.00	352,983.58	38,632.90	38,924.44
252,500.00	0.00	0.00	18,299.68	804.23
15,000.00	0.00	0.00	594.48	12.99
659,000.00	0.00	0.00	14,623.49	1,021.82
173,223,421.00	63,013,685.00	961,779.51	61,730.36	59,918.66
299,729,511.00	260,100,759.00	13,486,744.07	584,548.28	681,213.96
39,181,163.00	10,612,080.00	158,499.34	17,677.85	36,119.11
568,577,886.00	185,391,436.00	6,041,579.25	353,714.95	737,857.60
810,735,545.00	255,488,858.00	8,115,462.66	461,783.24	840,347.25
1,015,616,187.00	314,890,577.00	10,276,012.76	553,832.93	1,031,095.45
295,494,910.00	86,883,751.00	3,357,556.96	157,712.40	350,411.85
23,690,607.00	5,977,821.00	93,792.34	5,147.99	7,028.91
22,195,894.00	6,761,227.00	160,397.35	8,788.44	16,922.80
7,435,872.00	2,079,819.00	63,724.57	2,014.77	7,708.92

64,206,207.00	16,722,461.00	726,354.54	19,228.62	109,114.19
104,621,972.00	25,089,191.00	899,627.59	25,364.34	143,207.76
4,424,046.00	1,072,694.00	18,065.45	971.93	1,705.99
669,500.00	188,830.00	522.30	45.18	79.20
4,820,200.00	1,074,400.00	4,494.80	485.62	1,323.05
37,718,501.00	13,441,316.00	397,314.14	17,192.60	28,009.10
31,600,777.00	8,569,512.00	300,821.72	10,319.35	25,616.21
848,575.00	348,728.00	10,930.69	469.93	425.27
31,713,273.00	10,446,165.00	291,699.85	13,578.51	18,645.86
3,300,850.00	1,144,390.00	37,606.66	1,249.86	2,486.23
17,291,713.00	6,063,714.00	195,644.11	7,668.30	17,310.34
257,066,507.00	69,592,469.00	1,646,044.62	76,302.12	148,502.67
55,700.00	24,450.00	165.60	19.98	14.15
349,262,645.00	94,681,151.00	1,594,500.37	87,752.55	124,905.91
10,192,500.00	2,713,681.00	20,349.98	1,436.72	4,513.99
9,877,112.00	2,352,262.00	21,656.11	1,645.69	6,073.88
211,000.00	132,830.00	1,288.61	99.00	90.31
697,750.00	255,970.00	1,344.78	244.27	259.56
3,290,950.00	916,837.00	9,831.03	539.15	1,828.64
430,000.00	311,842.00	730.85	451.12	116.88
138,000.00	53,180.00	336.67	49.73	59.65
10,234,994.00	2,785,790.00	15,480.72	2,306.50	4,070.35
1,432,200.00	328,410.00	7,521.47	377.89	812.90
157,650.00	31,530.00	106.27	24.28	39.67
66,572,955.00	20,634,015.00	522,614.27	21,862.50	35,753.61
3,851,371.00	1,199,330.00	23,312.34	1,919.60	4,355.65
1,343,150.00	281,450.00	769.86	258.90	208.36
71,750.00	28,350.00	775.34	35.18	35.04
1,952,857.00	502,509.00	3,210.47	483.65	427.59
89,537,172.00	29,909,445.00	203,432.35	3,138.06	39,212.81
11,766,352.00	2,861,948.00	40,658.58	2,560.12	4,054.70
582,500.00	207,100.00	1,758.69	220.57	134.23
149,845,351.00	51,388,236.00	705,891.88	26,419.03	114,915.89
44,091,966.00	17,539,892.00	127,383.65	15,405.67	19,023.39
12,957,355.00	4,130,645.00	36,784.42	2,629.48	6,191.04
5,371,172.00	1,307,527.00	21,411.14	1,311.69	2,746.09
469,297,395.00	171,293,444.00	5,158,492.44	175,477.93	930,742.62
357,681,681.00	128,256,330.00	3,081,934.25	66,707.04	731,815.29
48,802,860.00	16,020,253.00	617,608.63	26,193.84	91,171.06
48,610,652.00	14,803,450.00	654,624.45	29,365.47	86,929.07
234,707,200.00	78,765,734.00	2,465,106.90	126,251.46	351,238.09
342,639,293.00	100,808,654.00	4,540,592.30	220,776.95	582,786.65
194,969,345.00	57,759,821.00	2,697,782.94	128,048.35	336,935.68
19,672,468.00	5,806,336.00	116,057.76	11,817.68	16,861.85
0.00	0.00	0.00	11,973.00	0.00
0.00	0.00	0.00	9,125.34	0.00

194,000.00	0.00	0.00	20,907.11	594.17
110,500.00	0.00	0.00	111,789.32	137.65
78,000.00	0.00	0.00	22,291.54	145.71
0.00	0.00	0.00	2,591.13	0.00
139,100.00	0.00	0.00	17,041.36	220.05
84,500.00	0.00	0.00	22,665.28	68.56
17,060,184.00	6,188,480.00	7,658.91	598.91	3,010.67
139,195,142.00	48,650,930.00	422,292.51	20,955.05	79,546.03
35,000.00	0.00	0.00	6,063.81	43.94
89,000.00	0.00	0.00	2,781.93	44.07
219,317,535.00	79,640,703.00	1,792,701.73	61,002.91	356,783.48
478,180,751.00	155,185,432.00	5,276,348.40	285,316.45	694,331.06
181,375,193.00	58,468,449.00	2,360,465.44	102,769.46	278,519.32
84,569,095.00	28,680,815.00	848,790.83	33,222.54	109,183.71
271,083,963.00	96,218,116.00	870,026.40	39,254.65	154,484.43
75,344,548.00	21,998,388.00	247,868.07	16,200.13	33,699.90
7,993,919.00	2,238,350.00	24,625.11	2,441.02	3,085.63
50,812,790.00	14,850,982.00	84,011.71	1,465.04	39,481.65
1,802,516.00	544,080.00	2,544.74	18.24	1,175.37
2,762,590.00	889,191.00	7,877.57	466.15	2,512.69
651,610.00	185,737.00	1,733.54	345.29	160.42
144,109.00	52,807.00	148.21	83.16	33.73
1,168,669.00	350,826.00	631.37	172.25	165.26
88,757,758.00	24,238,180.00	74,273.29	3,454.00	40,627.47
37,564,537.00	12,316,166.00	135,523.05	12,652.85	21,599.45
11,152,625.00	4,009,950.00	56,408.76	1,606.41	10,925.64
403,201,907.00	172,052,312.00	1,802,160.00	245,682.31	254,067.87
0.00	0.00	0.00	378.69	0.00
0.00	0.00	0.00	2,751.73	0.00
1,251,300.00	400,415.00	1,968.13	642.58	576.65
992,100.00	302,126.00	1,372.81	481.80	316.51
57,500.00	0.00	0.00	40,916.93	30.61
16,680,334.00	6,448,899.00	74,753.03	5,235.43	13,798.31
14,589,430.00	4,801,082.00	5,456.93	413.49	1,878.21
86,060,536.00	22,366,332.00	126,373.28	2,275.62	61,098.00
20,993,265.00	7,794,874.00	12,615.39	3,229.96	5,152.32
0.00	0.00	0.00	192.57	0.00
49,000.00	0.00	0.00	32,653.33	8.49
82,500.00	0.00	0.00	3,573.84	23.91
85,993,031.00	24,845,194.00	96,763.36	11,288.36	42,595.95
79,614,110.00	28,929,630.00	301,555.29	33,667.33	49,500.09
19,502,495.00	7,248,931.00	140,747.70	5,239.26	24,146.15
0.00	0.00	0.00	6.48	0.00
94,000.00	0.00	0.00	15,108.25	47.02
5,000.00	0.00	0.00	1,577.66	5.54
0.00	0.00	0.00	1,930.91	0.00

29,408,540.00	9,131,737.00	42,244.63	4,028.94	7,433.00
116,500.00	0.00	0.00	33,433.48	273.43
27,500.00	0.00	0.00	5,192.49	56.09
40,000.00	0.00	0.00	16,523.64	73.52
15,221,013.00	4,464,281.00	56,702.31	4,440.46	5,405.08
306,228,120.00	218,838,454.00	11,053,085.78	470,177.88	742,618.94
12,075,025.00	3,271,535.00	17,249.74	1,041.44	6,348.60
498,136,231.00	179,003,534.00	3,905,213.67	158,445.92	748,585.15
316,499,144.00	106,309,812.00	2,188,959.94	140,540.91	309,888.41
242,336,313.00	74,977,511.00	1,782,724.68	120,397.75	216,837.30
55,125,660.00	16,971,497.00	639,839.82	28,639.50	74,639.15
29,398,992,379.00	10,137,931,608.00	314,588,157.73	16,949,994.84	33,942,397.39

SumSumElale	RatioS	RatioApp	RatioC	RatioAle
6,974.26	6.00	2.50	2.67	2.59
1,337.09	4.62	1.90	1.79	1.77
26,023.20	2.43	1.16	0.59	0.54
12,507.71	2.15	1.06	0.43	0.37
912.06	1.49	1.07	0.36	0.30
207,642.54	2.63	1.89	0.86	0.86
17,194.90	2.24	1.73	0.63	0.62
4,261.59	2.46	1.60	0.66	0.62
3,236.44	2.83	1.60	0.65	0.63
7,432.19	6.79	2.35	3.18	3.16
7,135.37	7.05	2.22	2.96	2.83
12,911.34	6.98	2.14	2.67	2.64
7,990.17	6.74	2.12	2.66	2.54
9,313.56	6.83	2.52	3.09	2.90
27,595.38	7.59	2.51	3.18	3.17
9,185.27	5.69	2.27	2.31	2.27
3,002.02	2.76	2.16	1.15	1.22
925.08	8.72	2.49	3.83	3.77
485.98	5.60	2.36	3.28	2.40
5,025.36	7.72	2.37	3.21	3.17
4,542.23	6.01	2.12	2.63	2.41
5,154.03	6.54	2.05	2.48	2.45
0.00	0.00	1.44	0.37	0.00
2,834.82	6.12	1.96	2.33	2.31
21,536.43	4.90	1.77	1.63	1.59
8,067.25	0.24	0.60	0.18	0.19
58,869.09	2.33	1.34	0.74	0.71
14,935.32	1.95	1.59	1.09	1.25
0.00	0.00	0.93	0.00	0.00
5,733.98	5.74	2.19	2.61	2.64
22,808.16	5.49	2.17	2.42	2.35
27,774.46	6.02	2.06	2.32	2.26
31,316.85	6.17	2.04	2.27	2.25
68,988.18	2.50	1.38	0.68	0.65
19,132.00	2.75	1.33	0.65	0.61
3,656.18	2.50	1.30	0.58	0.54
28,945.48	1.22	1.68	0.76	0.85
9,762.06	1.38	1.68	0.81	0.92
88,116.06	1.96	1.60	1.12	1.22
2,088.70	0.93	0.88	0.24	0.21
2,190.22	0.72	0.90	0.30	0.34
1,666.58	0.21	0.66	0.19	0.18
26,264.77	0.63	1.38	0.45	0.47
9,190.86	3.49	1.76	1.07	1.01
35,305.25	2.57	1.89	1.01	0.97

34,883.40	2.75	1.90	0.82	0.83
2,797.22	2.25	1.11	0.46	0.40
7.03	2.68	1.07	0.61	0.52
27,226.62	0.59	1.24	0.44	0.47
8,663.87	0.30	1.13	0.27	0.30
0.00	0.00	1.85	1.18	0.00
25,818.37	3.04	1.64	1.04	1.00
2,403.93	0.12	0.46	0.12	0.12
23,786.46	0.90	1.68	0.64	0.67
10,107.18	0.31	0.80	0.23	0.25
0.00	0.00	1.02	0.89	0.00
0.00	0.00	1.32	0.64	0.00
0.00	0.00	1.08	0.65	0.00
79,622.92	0.37	1.31	0.34	0.36
22,706.19	2.84	1.77	1.03	1.02
4,887.80	2.62	2.11	1.18	1.16
0.00	0.00	0.74	0.00	0.00
0.00	0.00	1.58	0.90	0.00
0.00	0.00	1.63	1.08	0.00
0.00	0.00	1.21	0.67	0.00
7,898.54	1.52	1.06	0.41	0.37
0.00	0.00	2.41	2.96	0.00
0.00	0.00	1.88	2.46	0.00
0.00	0.00	2.02	2.62	0.00
3,734.74	1.09	0.97	0.30	0.27
588,365.30	5.62	2.27	2.39	2.32
28,155.23	1.19	1.66	0.77	0.82
68,061.99	5.54	2.22	2.27	2.27
79,050.26	4.40	1.81	1.51	1.47
71,797.16	4.68	1.81	1.53	1.49
10,493.86	4.49	1.86	1.62	1.58
1,801.48	1.01	0.89	0.25	0.21
1,420.04	3.77	1.81	1.19	1.13
511.28	3.55	2.00	1.19	1.27
251.31	5.92	1.92	2.63	2.35
4,112.60	5.80	2.14	2.23	2.18
192.88	1.83	1.05	0.46	0.40
68.46	0.14	0.46	0.13	0.13
423.06	0.45	0.84	0.29	0.32
1,198.01	3.38	2.03	1.07	0.96
6,928.94	3.63	1.90	1.00	0.94
28.93	3.86	1.91	0.89	0.85
1,472.71	3.32	1.71	0.83	0.78
1,101.15	2.90	1.77	1.09	0.94
2,615.35	3.48	1.66	1.27	1.15
5,335.03	2.72	1.41	0.72	0.69

71.51	0.44	0.80	0.27	0.31
2,889.71	1.17	0.98	0.30	0.27
3,162.67	0.84	1.39	0.51	0.58
2,916.44	1.25	1.67	0.74	0.84
1,079.09	0.85	1.25	0.56	0.61
747.99	0.38	1.14	0.25	0.34
1,665.28	1.18	1.69	0.76	0.83
64.59	1.59	1.68	0.88	0.99
103.22	0.27	0.83	0.23	0.25
6,023.27	0.59	1.39	0.43	0.47
93.23	2.66	1.20	0.68	0.60
5,766.92	2.87	1.25	0.70	0.66
4.46	0.12	0.00	0.00	0.22
4,557.98	1.86	1.72	1.04	1.20
41.13	0.38	1.72	0.21	0.37
5.69	2.37	0.89	0.39	0.32
14.09	0.42	0.82	0.28	0.29
10.82	0.71	1.62	0.00	0.43
5.48	2.61	1.01	0.54	0.48
2.64	0.07	0.33	0.08	0.08
3,847.11	23.01	2.58	14.65	14.40
26.76	12.15	1.95	3.35	3.43
2.19	0.57	1.67	0.36	0.30
39.97	14.86	1.71	7.06	7.69
1,329.98	5.57	2.09	3.00	2.79
269.03	3.63	1.82	1.74	2.11
1,000.42	16.93	1.97	8.85	7.73
428.40	4.05	1.58	2.21	1.84
40.68	9.02	1.63	3.50	3.70
185.97	12.47	1.46	5.47	5.27
1,664.15	11.60	2.07	5.37	4.96
1,193.37	6.85	1.07	2.55	2.58
33.66	9.78	1.05	3.60	3.71
24.35	2.73	0.88	0.83	0.65
4,200.82	17.76	2.11	8.34	8.02
0.00	1.06	0.00	0.47	0.00
629.87	8.77	1.81	4.26	4.20
206.59	7.55	1.16	3.23	3.83
23.59	4.22	0.95	1.47	1.54
435.70	12.03	2.17	5.92	4.69
4,454.77	11.67	1.80	5.30	5.53
2,572.12	13.04	1.68	5.59	4.75
128.18	15.70	1.56	6.80	7.10
119.49	19.76	1.75	9.96	10.17
12,345.59	12.73	1.47	5.56	5.68
0.00	1.76	0.00	0.94	0.00

745.16	7.49	1.02	3.03	2.96
752.40	12.47	1.62	6.53	7.28
23.96	21.71	1.81	10.96	11.00
150.37	4.68	1.30	2.36	3.54
17.84	5.44	1.25	2.95	1.84
36.17	3.50	0.56	1.02	0.85
573.31	5.74	1.58	2.65	2.71
1,151.13	8.08	1.22	3.48	3.83
0.00	0.21	0.00	0.18	0.00
20.99	8.92	1.10	3.17	3.75
0.00	0.18	0.00	0.16	0.00
0.00	12.35	0.00	4.80	0.00
0.00	8.38	0.00	3.35	0.00
0.00	1.34	0.00	0.32	0.00
23,545.97	5.99	2.53	2.41	2.50
749.91	4.37	1.91	1.16	1.48
58,662.54	2.27	1.14	0.51	0.47
22,390.75	1.88	1.03	0.38	0.32
2,021.87	0.51	1.00	0.22	0.17
59,185.16	2.50	1.84	0.72	0.71
32,033.38	1.95	1.69	0.51	0.50
17,934.30	2.52	1.62	0.60	0.55
8,782.40	2.70	1.61	0.58	0.54
425,562.04	5.44	2.38	2.27	2.31
220,212.23	5.49	2.30	2.02	2.04
205,982.18	5.46	2.18	1.88	1.92
264,252.90	5.47	2.12	1.84	1.86
154,684.48	3.74	2.29	1.38	1.41
504,676.31	4.70	2.31	1.65	1.68
375,365.46	4.33	2.24	1.54	1.54
70,201.89	2.57	2.15	0.98	0.93
49,023.77	6.66	2.42	2.49	2.61
31,730.79	5.64	2.39	2.17	2.22
62,964.07	5.80	2.34	2.01	2.07
281,332.56	4.80	2.18	1.70	1.65
123,572.40	5.06	2.06	1.66	1.66
0.00	0.00	2.20	2.00	0.00
151,876.44	4.87	1.97	1.55	1.53
128,823.80	4.10	1.83	1.20	1.16
2,629.61	0.20	0.59	0.17	0.17
164,084.63	2.54	1.36	0.72	0.69
4,247.44	1.70	1.56	0.94	1.13
0.00	0.00	0.92	0.41	0.00
112,819.73	4.35	2.16	1.68	1.71
465,717.31	4.03	2.09	1.46	1.48
379,497.99	4.65	1.97	1.51	1.51

393,863.30	4.94	2.00	1.58	1.57
159,911.42	1.99	1.38	0.52	0.50
75,646.84	1.54	1.36	0.41	0.38
19,692.24	1.19	1.35	0.35	0.32
4,362.02	1.20	1.68	0.73	0.81
3,180.11	1.38	1.69	0.79	0.93
52,926.22	1.74	1.60	1.01	1.15
826.21	1.51	0.90	0.29	0.24
5,473.69	2.57	1.38	0.68	0.63
365.43	0.47	0.78	0.32	0.33
7,622.49	0.80	1.39	0.49	0.57
27,017.69	2.65	1.62	0.74	0.70
4,663.40	2.73	1.61	0.74	0.71
124,248.82	1.90	1.87	0.59	0.58
8,189.51	2.04	1.03	0.41	0.35
0.00	0.00	1.04	0.01	0.00
1,749.43	0.65	1.20	0.44	0.52
447.32	0.43	1.16	0.33	0.36
0.00	0.00	1.73	0.37	0.00
24,514.28	2.83	1.63	0.90	0.87
664.26	0.09	0.46	0.10	0.11
3,931.85	0.77	1.65	0.52	0.60
5,972.02	0.23	0.80	0.20	0.22
0.00	0.00	1.35	0.60	0.00
0.00	0.00	1.10	0.53	0.00
11,644.68	0.29	1.33	0.28	0.31
38,377.88	1.84	1.70	0.67	0.68
2,979.62	2.47	1.96	0.81	0.79
0.00	0.00	0.73	0.00	0.00
0.00	0.00	1.58	0.52	0.00
0.00	0.00	1.64	0.00	0.00
0.00	0.00	1.21	0.49	0.00
10,134.92	0.92	1.01	0.27	0.26
0.00	0.00	2.51	3.19	0.00
0.00	0.00	1.86	0.87	0.00
0.00	0.00	2.35	1.55	0.00
19,299.63	1.56	1.01	0.35	0.31
599,981.26	5.43	2.39	2.27	2.31
10,900.84	1.51	1.70	0.92	1.03
244,687.67	3.47	2.08	1.30	1.32
262,440.72	3.24	1.86	1.04	1.03
315,311.22	3.34	1.81	1.02	1.00
101,115.39	3.92	1.85	1.19	1.16
1,418.24	1.54	0.91	0.30	0.24
5,430.59	2.42	1.71	0.76	0.80
2,039.07	3.48	1.89	1.04	0.98

29,104.81	5.08	2.18	1.70	1.74
33,840.33	4.39	2.01	1.37	1.35
392.40	1.69	1.09	0.39	0.37
24.34	0.21	0.47	0.12	0.13
327.40	0.47	0.83	0.27	0.30
10,142.95	3.15	1.99	0.74	0.75
6,642.00	3.63	1.86	0.81	0.78
217.80	2.73	1.83	0.50	0.62
6,147.36	2.81	1.68	0.59	0.59
806.54	3.37	1.58	0.75	0.70
6,124.47	3.31	1.67	1.00	1.01
38,405.89	2.40	1.42	0.58	0.55
7.96	0.46	0.82	0.25	0.33
30,037.87	1.65	1.01	0.36	0.32
1,364.46	0.79	1.38	0.44	0.50
1,535.69	0.95	1.67	0.61	0.65
80.84	0.85	1.23	0.43	0.61
104.68	0.53	1.18	0.37	0.41
636.63	1.13	1.65	0.56	0.69
92.36	0.24	1.60	0.27	0.30
25.62	0.63	0.94	0.43	0.48
1,279.05	0.57	1.37	0.40	0.46
161.42	2.14	1.19	0.57	0.49
8.31	0.34	0.77	0.25	0.26
10,610.75	2.47	1.25	0.54	0.51
1,515.74	1.88	1.72	1.13	1.26
40.87	0.27	0.92	0.16	0.15
14.04	2.73	1.24	0.49	0.50
101.32	0.64	1.00	0.22	0.20
10,212.27	1.88	1.11	0.44	0.34
788.87	1.59	1.04	0.34	0.28
44.54	0.85	1.07	0.23	0.22
33,020.33	2.70	1.77	0.77	0.64
5,781.51	1.10	1.63	0.43	0.33
1,818.65	1.58	1.56	0.48	0.44
561.68	2.21	1.60	0.51	0.43
329,059.76	5.19	2.38	1.98	1.92
248,194.14	5.70	2.36	2.05	1.94
29,936.32	4.86	2.27	1.87	1.87
26,587.80	4.78	2.20	1.79	1.80
114,946.48	4.03	2.29	1.50	1.46
173,757.84	4.64	2.28	1.70	1.72
100,265.35	4.72	2.25	1.73	1.74
5,056.62	2.06	2.13	0.86	0.87
0.00	0.00	2.34	0.00	0.00
0.00	0.00	2.34	0.00	0.00

0.00	0.00	2.32	3.06	0.00
0.00	0.00	2.06	1.25	0.00
0.00	0.00	2.01	1.87	0.00
0.00	0.00	2.03	0.00	0.00
0.00	0.00	1.87	1.58	0.00
0.00	0.00	1.72	0.81	0.00
823.35	0.35	0.58	0.18	0.13
23,556.20	2.05	1.37	0.57	0.48
0.00	0.00	1.55	1.26	0.00
0.00	0.00	0.91	0.50	0.00
126,257.69	4.27	2.14	1.63	1.59
228,565.38	3.71	2.07	1.45	1.47
89,868.02	4.41	1.99	1.54	1.54
35,682.48	4.29	1.98	1.29	1.24
45,483.30	1.82	1.32	0.57	0.47
7,556.79	1.73	1.38	0.45	0.34
744.44	1.25	1.30	0.39	0.33
11,153.30	1.50	1.66	0.78	0.75
323.43	1.36	1.74	0.65	0.59
795.09	1.73	1.64	0.91	0.89
35.25	0.93	0.85	0.25	0.19
11.96	0.28	0.79	0.23	0.23
50.42	0.19	0.51	0.14	0.14
10,514.68	0.72	1.34	0.46	0.43
6,154.48	1.82	1.78	0.57	0.50
3,391.06	3.62	1.72	0.98	0.85
89,199.46	1.74	1.90	0.63	0.52
0.00	0.00	1.63	0.00	0.00
0.00	0.00	0.96	0.00	0.00
190.28	0.59	1.22	0.46	0.48
95.99	0.45	1.15	0.32	0.32
0.00	0.00	1.78	0.53	0.00
4,385.78	2.17	1.55	0.83	0.68
446.16	0.27	0.44	0.13	0.09
15,361.35	1.40	1.67	0.71	0.69
1,759.67	0.25	0.76	0.25	0.23
0.00	0.00	1.73	0.00	0.00
0.00	0.00	1.27	0.17	0.00
0.00	0.00	1.00	0.29	0.00
11,178.20	0.77	1.37	0.50	0.45
17,319.11	1.41	1.64	0.62	0.60
8,129.25	3.78	2.17	1.24	1.12
0.00	0.00	0.72	0.00	0.00
0.00	0.00	1.60	0.50	0.00
0.00	0.00	1.58	1.11	0.00
0.00	0.00	1.13	0.00	0.00

1,774.24	0.75	0.99	0.25	0.19
0.00	0.00	2.51	2.35	0.00
0.00	0.00	1.93	2.04	0.00
0.00	0.00	2.17	1.84	0.00
1,263.68	1.48	0.96	0.36	0.28
536,917.95	5.62	2.50	2.43	2.45
1,704.08	1.06	1.62	0.53	0.52
250,779.85	3.79	2.06	1.50	1.40
102,638.28	2.66	1.90	0.98	0.97
67,203.75	2.56	1.78	0.89	0.90
22,512.20	4.10	1.89	1.35	1.33
12,005,047.32	3.39	1.84	1.15	1.18

Return Time (Years)	Estimated Loss
53500	\$15,554,122,439.03
10000	\$13,495,848,051.07
5000	\$12,229,414,839.87
2000	\$10,718,766,242.06
1000	\$9,480,973,817.07
500	\$8,510,744,861.56
250	\$7,285,346,303.69
200	\$6,871,927,693.58
190	\$6,771,208,559.62
180	\$6,652,814,063.44
170	\$6,512,132,819.54
160	\$6,421,479,401.68
150	\$6,261,685,821.91
140	\$6,052,085,762.13
130	\$5,927,549,118.59
120	\$5,765,296,916.44
110	\$5,587,903,445.61
100	\$5,307,875,957.46
90	\$5,103,769,602.90
80	\$4,846,389,338.46
70	\$4,573,744,709.79
60	\$4,186,888,224.31
50	\$3,770,692,021.81
45	\$3,525,159,543.74
40	\$3,292,569,470.05
35	\$3,040,175,606.57
30	\$2,755,835,387.09
25	\$2,442,486,836.50
20	\$2,101,636,305.86
15	\$1,699,943,997.40
10	\$1,186,976,237.36
5	\$435,446,549.04

G-2 Qualifications of Modeler Personnel and Consultants

A. Model construction, testing, and evaluation shall be performed by modeler personnel or consultants who possess the necessary skills, formal education, or experience to develop the relevant components for hurricane loss projection methodologies.

The model was developed, tested, and evaluated by a multi-disciplinary team of professors and experts in the fields of meteorology, wind and structural engineering, computer science, statistics, finance, economics, and actuarial science. The experts work primarily at Florida International University, Florida Institute of Technology, Florida State University, University of Florida, Hurricane Research Division of NOAA, and University of Miami.

B. The model or any modifications to an accepted model shall be reviewed by either modeler personnel or consultants in the following professional disciplines: structural/wind engineering (licensed Professional Engineer), statistics (advanced degree), actuarial science (Associate or Fellow of Casualty Actuarial Society), meteorology (advanced degree), and computer/information science (advanced degree). These individuals shall be signatories on Forms G-1 through G-6 as applicable and shall abide by the standards of professional conduct if adopted by their profession.

The model has been reviewed by modeler personnel and consultants in the required professional disciplines. These individuals abide by the standards of professional conduct if adopted by their profession.

Disclosures

1. Organization Background

A. Describe the ownership structure of the modeling organization. Describe affiliations with other companies and the nature of the relationship, if any. Indicate if your organization has changed its name and explain the circumstances.

The model was developed independently by a multi-disciplinary team of professors and experts. The lead university is the Florida International University. The model was commissioned by the FL Office of Insurance Regulation.

B. If the model is developed by an entity other than a modeling company, describe its organizational structure and indicate how proprietary rights and control over the model and its critical components is exercised. If more than one entity is involved in the development of the model, describe all involved.

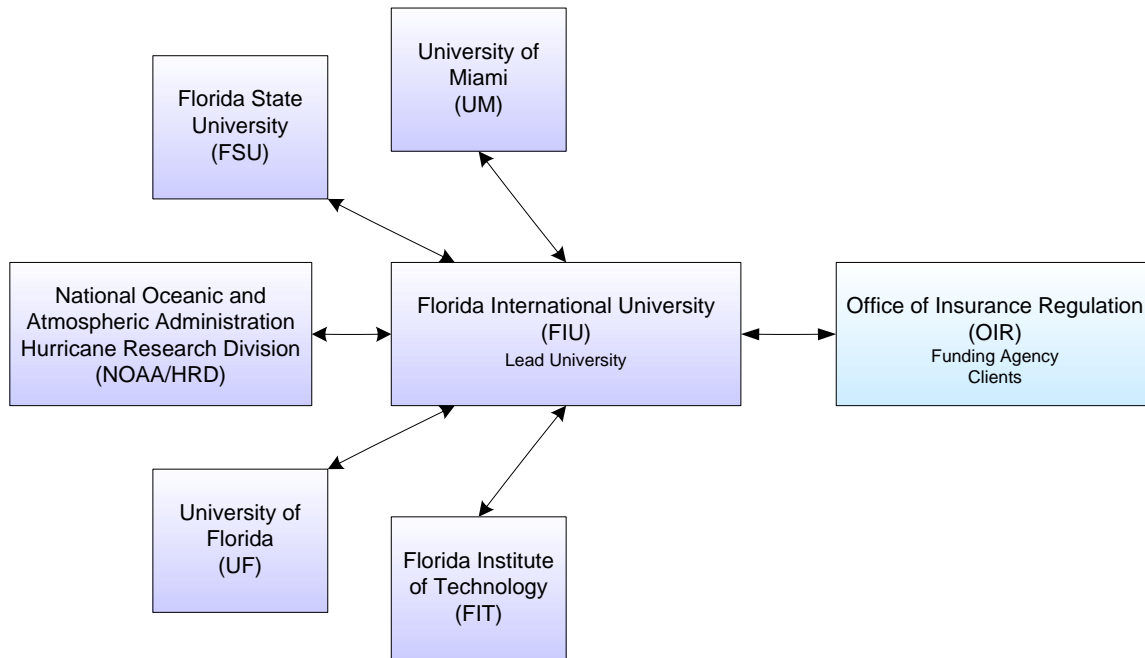


Figure 10. Organizational Structure

The Florida Office of Insurance Regulation (OIR) contracted and funded Florida International University to develop the Florida Public Hurricane Loss Model. The model is based at the Laboratory for Insurance, Financial and Economic Research, which is part of the International Hurricane Research Center at Florida International University. The OIR did not influence the development of the model. The model was developed independently by a team of professors, experts, and graduate students working primarily at Florida International University, Florida Institute of Technology, Florida State University, University of Florida, Hurricane Research Division of NOAA, and University of Miami. The copyright for the model belongs to OIR.

C. If the model is developed by an entity other than a modeling company, describe the funding source for the model.

The model was funded by the state legislature at the request of the Florida Office of Insurance Regulation.

D. Describe the modeler’s services.

Currently the modeler provides services to one major client, the FL-OIR.

E. Indicate how long the model has been used for analyzing insurance company exposures or other such uses. Describe these uses.

The first version of the model was developed and completed in May 2005, and was based on the knowledge, and the limited data available prior to the 2004, 2005 hurricane seasons. It was not

used for purposes of estimating loss costs for insurance company exposures. Essentially, it was an internal model that was never implemented.

The next version of the model was developed upon acquiring a limited amount of meteorological, engineering and insurance claim data from the 2004-05 hurricane events. It was implemented in March 2006. This version has been used to process the insurance company data on behalf of the Florida Office of Insurance Regulation.

Last year's version 2.6 of the model has been used for analyzing insurance company exposures since August, 2007.

F. Indicate if the modeling organization has ever been involved in litigation or challenged by a statutory authority where the credibility of one of its U.S. hurricane model versions was disputed. Describe the nature of the case and the conclusion.

None.

2. Professional Credentials

A. Provide in a chart format (a) the highest degree obtained (discipline and University), (b) employment or consultant status and tenure in years, and (c) relevant experience and responsibilities of individuals involved in the primary development of or revisions to the following aspects of the model:

- 1. Meteorology***
- 2. Vulnerability***
- 3. Actuarial Science***
- 4. Statistics***
- 5. Computer Science***

See below.

Table 5. Professional credentials

Key Personnel	Degree/ Discipline	University	Employment Status	Tenure	Experience
<i>Meteorology:</i>					
Dr. Mark Powell	Ph.D. Meteorology	Florida State University	Senior Atmospheric Scientist HRD/NOAA	30	Meteorology wind field model
Dr. Steve Cocks	Ph.D. Physics	Univ. Texas Austin	Scholar/Scientist FSU, Dept of Meteorology	13	Meteorology track, intensity, roughness models
Dr. TN Krishnamurti	Ph.D. Meteorology	Univ. of Chicago	Distinguish Professor, FSU, Dept of Meteorology	48	Meteorology
Bachir Annane	MSc Meteorology, Msc Mathematics	Florida State University	Meteorologist	15	Meteorology
Dr. George Soukup	Ph.D. Physics	University of Chicago	Atmospheric Scientist HRD/NOAA	27	Meteorology. Coding of the wind field model
Neal Durst	BSc Meteorology	Florida State University	Meteorologist	25	Meteorology
<i>Engineering:</i>					

Dr. Jean-Paul Pinelli	Ph.D. Civil Engineering	Georgia Tech	Assoc professor, CE Florida Institute of Technology	13	Wind engineering, vulnerability functions
Dr. Kurt Gurley	Ph.D. Civil Engineering	Univ of Notre Dame	Assoc professor, CE Univ of Florida	10	Wind engineering, simulations
Dr. C. Subramanian	Ph.D. Mech Engineering	University of New Castle	Professor, Florida Institute of Technology	25	Structural engineering analysis
Dr. Emil Simiu	Ph.D. Civil Engineering	Princeton University	Distinguish Professor, FIU and NIST Fellow	36	Engineering analysis

Key Personnel	Degree/ Discipline	University	Employment Status	Tenure	Experience
Actuarial/Finance:					
Dr. Shahid Hamid Project manager, PI	Ph.D. Economics (financial)	Univ of Maryland	Professor of Finance Florida International University	20	Insurance and finance
Dr. Mahadev Bhat	Ph.D Agricultural Economics	Univ of Tennessee	Assoc Professor of Environ Studies & Econ, Florida Int'l University	16	Resource and agriculture economics, demand surge
Dr. Duong Ngyue	Ph.D Finance	Florida Int'l Univ	Assistant Professor of Finance, U-Mass. Dartmouth	2	Financial and Econometric Analysis
Aguedo Ingco	FCAS, Actuary	CAS	President, AMI Risk Con.	36	Reviewer, Demand Surge
Gail Flannery	FCAS, Actuary	CAS	VP, AMI Risk Consultants	26	Reviewer, Demand Surge
Computer Science					
Dr. Shu-Ching Chen	Ph.D. Electrical and computer engineering	Purdue University	Associate Professor of Computer Science at FIU	9	Software and database development
Dr. Mei-ling Shyu	Ph.D. Electrical and computer engineering	Purdue University	Associate Professor of Electrical and Computer Engineering at Univ of Miami	9	Software Quality Assurance
Min Chen	Ph.D. Computer Science	Florida Int'l Univ	Assistant Professor of Com. Sci. at U. Montana	4	Software and database development
Na Zhao	Ph.D. Computer Science	Florida Int'l Univ	Assistant Vice President State Street Corp.	4	Software and database development
Fausto Fleites	B.S. Candidate	Florida Int'l Univ	B.S. Candidate FIU	7	Software development
Guy Ravitz	Msc Electrical and Computer Engineering	University of Miami	Ph.D. Candidate UM	2	Software Quality Assurance
Nirva Morisseau- Leroy	Msc Computer Science	Florida International University	Database Manager at HRD-NOAA	7	Programmer and Database Manager
Statistics					
Dr. Golam Kibria	Ph.D Statistics	Univ of Western Ontario	Assoc professor, Statistics, FIU	11	Statistical testing and sensitivity analysis
Dr. S. Gulati	Ph.D Statistics	Univ of South Carolina	Professor, Statistics, FIU	15	Statistical tests

B. Identify any new employees or consultants (since the previous submission) working on the model.

None.

C. Provide visual business workflow documentation connecting all personnel related to model design, testing, execution, maintenance, and decision-making.

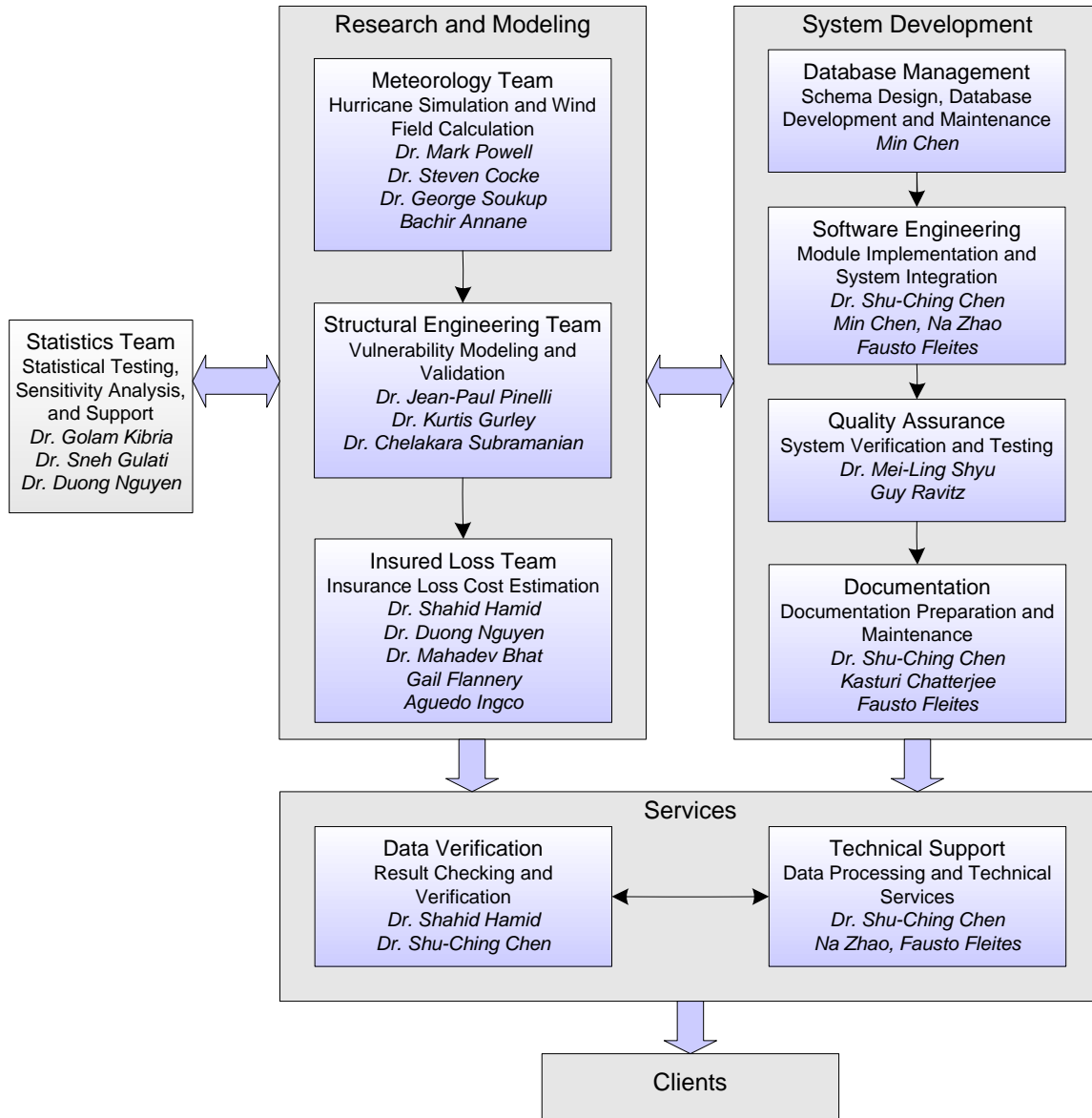


Figure 11. Florida Public Hurricane Loss Model Workflow

D. Indicate specifically whether individuals listed in A. and B. are associated with the insurance industry, consumer advocacy group, or a government entity as well as their involvement with consulting activities.

Dr. Mark Powell, Dr. George Soukup, and Neal Dorst work for the Hurricane Research Division of NOAA. Dr Simiu is a Senior Fellow at the National Institute for Science and Technology.

3. Independent Peer Review

A. Provide dates of external independent peer reviews that have been performed on the following components as currently functioning in the model:

1. *Meteorology*
2. *Vulnerability*
3. *Actuarial Science*
4. *Statistics*
5. *Computer Science*

Dr. Gary Barnes, Professor of Meteorology at University of Hawaii performed the external review of the meteorology component in December 2006.

Gail Flannery FCAS and Aguedo Ingco, FCAS, actuaries and vice president and president, respectively, of AMI Risk Consultants in Miami, performed the external review of the actuarial component and submission. Subsequently, they became involved in the development of the demand surge model.

The vulnerability, statistical and computer science components were reviewed by modeler personnel.

B. Provide documentation of independent peer reviews directly relevant to the modeler's responses to the current Standards, Disclosures, or Forms. Identify any unresolved or outstanding issues as a result of these reviews.

The written independent review of the wind component by Dr. Gary Barnes is presented in Appendix A. No unresolved outstanding issues remain after the review.

Gail Flannery FCAS and Aguedo Ingco FCAS, performed the independent review of the actuarial component. They attended many on site meetings with the model team. They were provided with the relevant submission documents, all relevant forms, and supporting documents. They conducted independent analysis of the A forms and asked questions and provided feedback and suggestions. Their questions were addressed, and the feedback and suggestions were acted upon so that no unresolved outstanding issues remain. A letter from Gail Flannery can be found in Appendix A. See also Form G-4.

C. Describe the nature of any on-going or functional relationship the organization has with any of the persons performing the independent peer reviews.

Dr. Gary Barnes, Professor of Meteorology at University of Hawaii, performed the external review of version 2.0 meteorology component of the model. He has no on-going or functional relationship to FIU or the modeling organization, other than as an independent reviewer. He did not take part in the development or testing of the model. His role in the model has been confined to being an independent external reviewer.

4. Provide a completed Form G-1, General Standards Expert Certification.

See Form G-1

S-5 Replication of Known Hurricane Losses

The model shall estimate incurred losses in an unbiased manner on a sufficient body of past hurricane events from more than one company, including the most current data available to the modeler. This Standard applies separately to personal residential and, to the extent data are available, to mobile homes. Personal residential experience may be used to replicate structure-only and contents-only losses. The replications shall be produced on an objective body of loss data by county or an appropriate level of geographic detail.

The following Table 19 compares the modeled and actual total losses by hurricane and company for residential coverage. Moreover, Figure 69 indicates reasonable agreement between the observed and modeled losses ($r=0.99$, which indicates a strong positive correlation).

Disclosures

1. Describe the nature and results of the analyses performed to validate the loss projections generated by the model.

For model validation purposes, the actual and modeled losses for some selected companies and hurricanes are provided in the Table 19.

Table 19 Actual vs. Model Loss

Name	Event	Total Actual Loss	Total Modeled Loss
A	Charley	110471361	135347764
A	Frances	20201407	78044136
B	Andrew	2984373067	2558464266
B	Charley	1037108745	735800992
B	Charley_Mob	23395988	25990713
B	Frances	614006549	428145647
B	Frances_Mob	18467176	8466678
B	Erin	50519119	60458572
C	Charley	63889029	32714722
C	Frances	122776727	88435747
D	Charley	274702333	239567424
D	Frances	224656954	142289724
E	Charley	62086256	53273107
E	Frances	43799401	18568918
F	Charley	111013524	269149904
F	Frances	94272660	380701388
G	Charley	952353	900161
G	Frances	10007410	4176704
H	Charley	13157215	8547382
H	Frances	15499060	7563073
H	Jeanne	8403121	9178144
I	Charley	54207520	52973831

I	Frances	121893725	46891133
J	Charley	2015902	2434734
J	Frances	2659551	3716741
K	Charley	113313510	51133868
K	Frances	78377163	62858848
K	Jeanne	40245030	67467706
L	Charley	32316645	28614453
L	Jeanne	3125588	10242976
M	Jeanne	31066792	36722644
N	Charley_Mob	79751698	82168190
N	Jeanne_Mob	81552694	110169688
J	Jeanne_Mob	29144703	34822744
J	Jeanne	2059383	3696970
O	Jeanne	84545829	83045444
P	Charley	15135021	27026195
P	Frances	9399468	19818798
P	Jeanne	9048905	27597126

The following Figure 69 provides a comparison of total actual losses vs. total modeled losses by different hurricanes. The comparison indicates a reasonable agreement between the actual and modeled losses. The correlation (measure of precision) between actual and modeled losses is found to be 0.988, which indicates a very strong positive correlation between actual and modeled losses. When we test the difference in paired mean values equals zero, the paired t-test ($t = 0.9882$, $df = 38$, $p\text{-value} = 0.3293$) indicates that we fail to reject the null hypothesis based on this data, and conclude that there is insufficient evidence to suggest a difference between actual and modeled losses. We also observed from Table 19 that about 51% of the actual losses are more than the corresponding model losses and 49% of the model losses are more than the corresponding actual losses. Following Lin (1989), the bias correction factor (measure of accuracy) is obtained as 0.985 and the sample concordance correlation coefficient is found to be 0.973 which showed a very good agreement between actual and model losses.

Scatter plot between Total Actual Losses and Modeled Losses

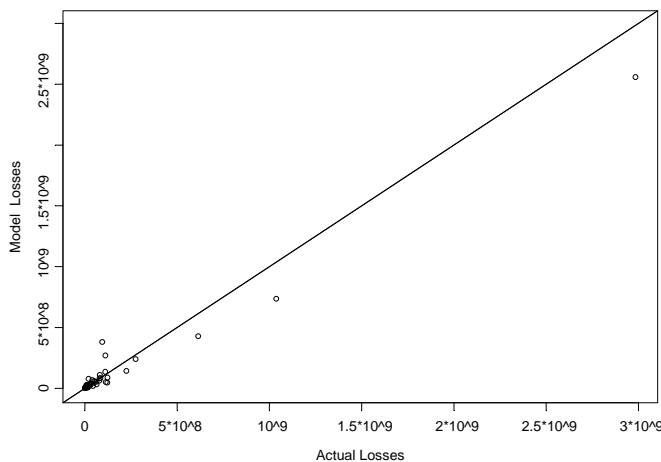


Figure 69. Scatter plot between Total Actual Losses vs. Total Modeled losses2. Provide a completed Form S-3, Five Validation Comparisons.

See Form S-3.

Reference:

Lin, L. I. (1989). A concordance correlation coefficient to evaluate reproducibility. *Biometrics*, 45, 255-268.

CITIZENS PROPERTY INSURANCE
CORPORATION
101 NORTH MONROE STREET, SUITE 1000
TALLAHASSEE, FLORIDA 32301



TELEPHONE: (850) 513-3700 FAX: (850) 513-3900

October 7, 2009

Kevin McCarty, Commissioner
Office of Insurance Regulation
200 East Gaines Street
Tallahassee, Florida 32399-0330

Attention: Richard Koon, Director of Property and Casualty Product Review

**Re: Citizens' Personal Residential Wind-Only Rate Filing
Homeowners, Condo Unit-Owners and Tenant Contents
CATASTROPHE MODEL SUPPORT REQUIREMENT**

Dear Mr. McCarty:

This letter serves to comply with the Catastrophe Model Support requirements found in the Office of Insurance Regulation's (Office) Industry Portal. By direction of the Office, Citizens used the **Florida Hurricane Public Model** in this filing. Below are the responses that were attainable for the catastrophe model questions.

1. Identify the particular Catastrophe Model that is used in this filing to:
 - a. project hurricane losses
 - b. determine probable maximum loss levels
 - c. determine the cost of reinsurance

This identification should include the name and location of the firm that created the model, the name of the model, and the version number of the model.

Answer:

**The Catastrophe Model used in the filing was created by:
The Florida International University
International Hurricane Research Center, MARC 360
Miami, Florida 33199**

The name and version number of the model are as follows: Florida Public Hurricane Loss Model, Version 3.0

2. In an electronic format, provide the detailed input that you provided to the modeler along with a list of all adjustments made by you prior to giving the input to the modeler necessary to conform this input to the model's input requirements. Be sure to provide a detailed description of each data field. Include any default values that you specified for

missing or invalid information. Describe any exposures affected by this filing that were not included in your input to the model. Describe any exposures included in your input to the model that are not part of this rate filing. Note – if the model was run in-house, you should still provide the detailed input along with a statement of who was responsible for running the model and what controls were in place to ensure that the version of the model provided to you was not altered.

Answer:

The catastrophe model input data was submitted to the Florida Office of Insurance Regulation via CD in the format specified in the “Request for Input Data for the Public Catastrophe Model” document. Please see files named “HRATOTALFPM.txt” and “PLAFPM.txt” for the detailed input submitted to the Florida Office of Insurance Regulation for use in the FPHLM. Please see file named “DetailedDataFieldDescription.doc” for the detailed input and for the description of each data field. Citizens did not make any adjustments to this data. The modeled exposures are as of 12/31/2008.

3. In an electronic format, provide the ACTUAL complete model output, documentation, and reports provided to you by the modeler (or produced by you if you ran this model in-house).

Answer:

Please see file named, “Citizens_HRA_PILM_Loss_ConstType_TerritoryCode.xls”, “Citizens_PLA_PILM_Loss_ConstType_TerritoryCode.xls”, “Citizens_HRA_PML_DS.xls” and “Citizens_PLA_PML_DS.xls” for the complete model output and results produced by the model.

4. Provide an explanation with appropriate supporting information showing how the results from the model were included in column (30) of the Rate Indication Forms. No modifications or adjustments may be made to the results of the model.

Answer:

Please refer to excel workbook PRM HO3 Statewide Rate Indication.xls, worksheets 30-32A through 30-32C. Section 1 of the actuarial explanatory memorandum contains explanations of these worksheets.

5. Provide a listing of the experts that you relied on concerning those aspects of the model outside your area of expertise.

Answer:

FPHLM’s staff is comprised of a multi-disciplinary team of experts. A list of the relevant employee staff and credentials is covered in Standard G-2.2 of FPHLM’s filing with the Florida Commission on Hurricane Loss Projection Methodology (FCHLPM). For your reference, this is provided here.

6. State the extent to which the model has been reviewed or opined on by experts in the applicable fields, including any known significant differences of opinion among experts concerning aspects of the model that could be material to your use of the model.

Answer:

Information must be obtained from the Florida International University.

7. Provide the basic components of the model and your understanding of how such components interrelate within the model.

Answer:

Information must be obtained from the Florida International University.

8. Explain how the model was tested or validated and the level of independent expert review and testing.

Answer:

Information must be obtained from the Florida International University.

9. Explain how you determined that the particular model you used was appropriate for use in this filing.

Answer:

Citizens is required by statute to use the Florida Hurricane Public Model as the minimum benchmark in determining the windstorm portion of its rates. The Florida Office of Insurance Regulation's interpretation of the law prohibiting the blending of models requires that Citizens base its indications solely on the Public Hurricane Model.

10. Explain how you examined the model output for reasonableness, considering factors such as the following:

- a. The results derived from alternate models or methods.
- b. How historical observations compare to the results produced by the model.
- c. The consistency and reasonableness of relationships among various output results.
- d. The sensitivity of the model output to variations in your input and model assumptions.

Answer:

- a. **We did examine the output of the Florida approved RMS model and the Public model. For PRM, the overall results were similar. On a territory level, most results were reasonable close. However there were certain areas where there were large differences between the two models. Base on current interpretations of statute, Citizens' is required to use the unadjusted Public Model results.**
- b. **Comparisons of historical observations to modeled results are covered in FPHLM's filing with the Florida Commission on Hurricane Loss Projection Methodology (FCHLPM). Please see file named "FPHLM07Standards_S-5 Replication of Known Hurricane Losses.pdf."**
- c. **Citizens' catastrophe modeling analysts and actuarial group do extensive checks of the output data to ensure there is no discontinuity. Comparisons are made of modeled loss shifts due to model changes, modeled loss shifts due to exposure changes, and modeled loss shifts due to both model and exposure changes. These analyses are performed to evaluate whether the changes in model loss estimates are consistent with what would have been expected. These expectations are based on Citizens' knowledge of what coverage mixes, amount of insurance changes, or deductible changes have taken place since the previous model run as well as what model updates or improvements have been made by the FPHLM since the previous model version. Through this analysis, Citizens generates questions for FPHLM relating to: frequency and severity changes, damage function changes, and incorporation of new scientific data. Through a cooperative effort between FPHLM and Citizens, these questions are researched in order to confirm that the changes in modeled loss estimates are consistent with the**

enhancements made to the model as well as with any changes in Citizens exposures.

- d. In order to enhance confidence in the model regarding sensitivity of the model to variations in input and assumptions, Citizens relies on extensive sensitivity testing by the modeler. Sensitivity of the model output with respect to the simultaneous variation of input variables and a detailed explanation of the sensitivity analyses that have been performed on the model are covered in FPHLM’s filing with the Florida Commission on Hurricane Loss Projection Methodology (FCHLPM). Please see file named “FPHLM07Standards_S-2 Sensitivity Analysis for Model Output.pdf.”
11. Provide all available comparison of model results with actual historical observations for your company or group. These comparisons should be provided by policy type and territory within policy type.
Answer:
To Citizens’ knowledge, the Florida Public Hurricane Loss Model does not produce company specific hurricane footprint modeled loss amounts for real-time hurricane events.
12. State and provide complete support for the credibility that you have assigned to the output of the model by policy type and territory within policy type.
Answer:
A credibility weighting of 100% has been applied to the FPHLM model for all policy types and territories since we have not used any other sources to estimate our expected annual hurricane losses.
13. Provide the hurricane data set used to develop the model. Include the source of this information. For any hurricanes not included in the Official Hurricane Set of the Florida Commission on Hurricane Loss Projection Methodology, provide an overall estimate of their impact on the loss cost projections. Also, explain why they are included and provide complete supporting data/information. Finally, state whether or not the Official Hurricane Set has been similarly altered in past versions of the model.
Answer:
Information must be obtained from the Florida International University.
14. Identify the hurricane characteristics (e.g., central pressure or radius of maximum winds) that are used in the model. For hurricane characteristics modeled as random variables, provide the probability distributions used along with complete supporting data/information for the derivation and reasonableness of each distribution.
Answer:
Information must be obtained from the Florida International University.
15. Provide all the vulnerability functions used in the model along with complete supporting data/information for the derivation and reasonableness of each function.
Answer:
Information must be obtained from the Florida International University.
16. Provide any other distributions, functions, formulas, assumptions, factors, etc used in the model. Include complete supporting data/information for the derivation and reasonableness of each distribution, function, formula, assumption, factor, etc.
Answer:

Information must be obtained from the Florida International University.

17. Show how all the distributions, functions, formulas, assumptions, factors, etc interact to produce the final loss cost projections of the model.

Answer:

Information must be obtained from the Florida International University.

18. Demonstrate that loss cost relationships by type of coverage (structures, appurtenant structures, contents, additional living expenses) are consistent with actual insurance data. Include and identify the actual insurance data.

Answer:

Information must be obtained from the Florida International University.

19. Demonstrate that loss cost relationships by construction type or vulnerability function (frame, masonry, mobile home) are consistent with actual insurance data. Include and identify the actual insurance data.

Answer:

Information must be obtained from the Florida International University.

20. Demonstrate that loss cost relationships among coverages, territories, and regions are consistent and reasonable.

Answer:

Information must be obtained from the Florida International University.

21. Describe the methods used in the model to treat deductibles (both flat and percentage), policy limits, replacement costs, and insurance-to-value when projecting loss costs.

Answer:

Information must be obtained from the Florida International University.

22. Provide an example of how insurer loss (loss net of deductible) is calculated. Discuss data or documentation used to confirm or validate the method used by the model.

Answer:

Information must be obtained from the Florida International University.

23. Describe the methods used in the model to calculate loss costs for contents coverage.

Answer:

Information must be obtained from the Florida International University.

24. Demonstrate that loss cost relationships between structure and contents coverages are reasonable.

Answer:

Information must be obtained from the Florida International University.

25. Describe the methods used to develop loss cost for additional living expense coverage. State whether the model considers both direct and indirect loss to the structure. For example, direct loss is for expenses paid to house policyholders in an apartment while their homes are being repaired. Indirect loss is for expenses incurred for loss of power (e.g., food spoilage).

Answer:

Information must be obtained from the Florida International University.

26. State the minimum threshold at which additional living expense loss is calculated (e.g., loss is estimated for structure damage greater than 20% or only for category 3, 4, 5 events). Provide documentation of validation test results to verify the approach used.
Answer:
Information must be obtained from the Florida International University.
27. Provide all comparisons of actual exposures and actual losses to modeled exposures and modeled losses for the model. These comparisons must be provided by line of insurance, construction type, policy coverage, county or other level of similar detail. Total exposure represents the total amount of insured values in the area affected by the hurricane. This would include exposures for policies that did not have a loss. If this is not available, use exposures for only those policies that had a loss. Specify which was used. Specify the name of the hurricane event for each comparison. List any data sources excluded from validation and the reason for excluding the data.
Answer:
Information must be obtained from the Florida International University.
28. Discuss in detail and provide summaries of all validation work that has been performed on the model to confirm that the components of the model are accurate in their roles necessary to project Florida loss costs. This includes damage surveys, detailed claims data collected and analyzed and damage ratios by wind speed and duration of damaging winds among other things.
Answer:
Information must be obtained from the Florida International University.
29. State whether or not the model includes explicit consideration of duration. If so, explain why. If not, explain why not.
Answer:
Information must be obtained from the Florida International University.
30. Provide copies of all independent peer reviews that have been performed of the model (include Bests, Standard and Poors, Moody, etc. as applicable).
Answer:
Information must be obtained from the Florida International University.
31. Supply copies of all documents and graphical comparisons that support the independence of wind speed and damage models.
Answer:
Information must be obtained from the Florida International University.
32. Provide a complete discussion of the independence of track angle and forward speed.
Answer:
Information must be obtained from the Florida International University.
33. Provide a complete discussion of the (1) spatial consistency of the reduction factor used to convert between gradient and surface wind speeds and (2) the treatment of uncertainties in this conversion.
Answer:
Information must be obtained from the Florida International University.

34. Demonstrate why you do or do not believe that “open ocean” track distributions provide reasonable distributions of storm landfall frequency. Demonstrate how you have ensured that the landfall distribution is representative of the historical set. Demonstrate how bypassing storms are generated and treated in the model, including documentation in detail of how the model assures that an event is well defined.

Answer:

Information must be obtained from the Florida International University.

35. Do you reset extreme values so as not to be inconsistent with the historical record? If so, which storm parameters are most often affected? How does this impact the uncertainty calculations in the model?

Answer:

Information must be obtained from the Florida International University.

36. Discuss in detail how distance from the coast impacts intensity.

Answer:

Information must be obtained from the Florida International University.

37. Prepare graphical depictions of hurricane characteristics as used in the model. Describe and justify:

- a. The data set basis for the fitted distributions.
- b. The modeled dependencies among correlated characteristics in the wind field component and how they are represented.
- c. Your treatment of the asymmetric nature of hurricanes.
- d. The fitting methods used and any smoothing techniques employed.

Answer:

Information must be obtained from the Florida International University.

38. Provide explanations and documentation that demonstrate that the hurricane intensity at landfall is consistent with the Saffir-Simpson wind range for the stochastic storm set.

Answer:

Information must be obtained from the Florida International University.

39. Describe and support the method of selecting stochastic storm tracks.

Answer:

Information must be obtained from the Florida International University.

40. Describe and support the method of selecting storm track strike intervals. If strike locations are on a discrete set, show the landfall points for major metropolitan areas in Florida.

Answer:

Information must be obtained from the Florida International University.

41. Besides those variables identified in the M-5 disclosures (Meteorological Standard Number 5 of the Florida Commission on Hurricane Loss Projection Methodology), identify other variables in the model that affect over land wind speed estimation.

Answer:

Information must be obtained from the Florida International University.

42. Describe the representation of land friction effects in the model. Describe the variation in decay rate over land used in the model. Provide maps depicting land friction effects.
Answer:
Information must be obtained from the Florida International University.
43. Justify the relationships between central pressure and both radius of maximum winds and radius of hurricane force winds.
Answer:
Information must be obtained from the Florida International University.
44. Does your model generally underestimate losses for low wind speeds and overestimate losses for high wind speeds? If it does, explain how this can be acceptable. If you assert that it does not, supply convincing evidence of the independence of wind speed and the accuracy of damage estimates.
Answer:
Information must be obtained from the Florida International University.
45. Provide a listing of any papers, reports, and studies used in the development of the vulnerability functions.
Answer:
Information must be obtained from the Florida International University.
46. Justify the construction types and characteristics used, and provide validation of the range and direction of the variations in damage.
Answer:
Information must be obtained from the Florida International University.
47. Document and justify all modifications to the vulnerability functions due to building codes and their enforcement.
Answer:
Information must be obtained from the Florida International University.
48. Besides those identified in the V-2 disclosures (Vulnerability Standard Number 2 of the Florida Commission on Hurricane Loss Projection Methodology), identify and explain all mitigation measures used by the model.
Answer:
Information must be obtained from the Florida International University.
49. Describe in detail how the model estimates damage from bypassing storms. Include examples of storms that reach hurricane strength prior to or subsequent to causing damage in Florida and are not of hurricane strength when damage is caused in Florida.
Answer:
Information must be obtained from the Florida International University.
50. Describe in detail how you handle multiple landfalls in the model and how you handle multiple events at a single location in a single season.
Answer:
Information must be obtained from the Florida International University.

51. Identify any storms in the historical or the stochastic storm set that cause damage subsequent to 72 hours after the first damage-causing winds in the state of Florida. If your model assumes that this is not possible, explain how one can accurately make such an assumption.
Answer:
Information must be obtained from the Florida International University.
52. Provide complete detail concerning the modeler's investigation and handling of claim practices of insurance companies when data for those companies is used to develop or verify model calculations.
Answer:
Information must be obtained from the Florida International University.
53. Describe the analyses performed to validate the model output loss costs using insurance company data that may or may not include the effects of demand surge. Demonstrate how any analyses where Hurricane Andrew losses are used considers the presence of demand surge.
Answer:
Information must be obtained from the Florida International University.
54. Describe the methods used to account for the implementation of multiple deductibles in the insurers' claim payment historical records for policy periods where more than one hurricane caused damage at a single location. Describe how multiple deductible claim experience in the historical record is included in the projection of future loss costs. Describe any recent changes in the process used to account for multiple deductibles.
Answer:
Information must be obtained from the Florida International University.
55. Provide documentation of the rules and procedures that assure accuracy of insurance data used in developing or validating the model.
Answer:
Information must be obtained from the Florida International University.
56. Justify any changes from the immediate earlier version of your model of greater than five percent in weighted average loss costs for any county.
Answer:
Information must be obtained from the Florida International University.
57. Provide sensitivity analyses on annual frequency, central pressure, Rmax, forward speed, and mean damage. Explicitly state the statistical techniques used to perform these analyses. Provide displays of these analyses in a graphical format (e.g. contour plots with temporal animation).
Answer:
Information must be obtained from the Florida International University.
58. Provide detailed control and flow diagrams, completely and sufficiently labeled for each component as well as interface specifications for all components in the model. Each diagram must include components, sub-components, arcs, and labels.
Answer:
Information must be obtained from the Florida International University.

59. Provide detailed unit test documentation for testing on each model component, including all aspects of the model (meteorology, actuarial, vulnerability, statistics, user interface, and other components).

Answer:

Information must be obtained from the Florida International University.

60. Provide the client data processing procedure requirements that assure the integrity and consistency of data.

Answer:

Information must be obtained from the Florida International University.

If you or your staff has any questions, please contact me at (904) 208-7593.

Sincerely,

Brian Donovan, FCAS, MAAA
Director, Actuarial Services

Sum of TotalAAL	
PolicyForm	Total
CO	18,881,482
DP1	1,332,928
DP3	15,426,313
DW2	55,231
HO	307,792,704
HO3	26,431,407
HO4	60,028
HO6	2,469,058
HW2	456,721
HW4	566
HW6	26,067
MDP1	455,580
MH	1,995,783
MHO3	1,030,007
MHO4	2,462
MHR	561
MW2	7,982
RE	223,678
SC	272,824
SC1	547,752
SC2	10,761
SC3	873
SC4	8
SC5	4,822
Grand Total	377,485,597

County	PolicyForm	NumPolicies	sumLMs	sumLMapp	sumLMc	sumLMale	SumSumEls	SumSumElapp	SumSumElc	SumSumElale	RatioS	RatioApp	RatioC	RatioAle	TotalAAL
BROWARD	HO	44981	11,308,730,071.00	1,130,872,922.00	3,536,374,999.00	1,130,872,922.00	49,855,026.81	2,308,226.02	5,458,380.34	1,757,602.70	4.41	2.04	1.54	1.55	59,379,235.87
BAY	CO	3088	106,303,740.00	0.00	106,303,740.00	28,726,785.00	87,434.85	0.00	51,015.97	13,321.88	0.82	0.00	0.48	0.46	151,772.70
BAY	DP1	47	6,416,900.00	0.00	797,450.00	0.00	6,124.74	0.00	386.42	0.00	0.95	0.00	0.48	0.00	6,511.16
BAY	DP3	379	54,991,502.00	4,630,322.00	6,817,891.00	5,499,150.00	45,997.46	6,443.87	3,624.70	3,208.79	0.84	1.39	0.53	0.58	59,274.82
BAY	DW2	2	833,500.00	71,600.00	98,000.00	83,350.00	335.81	95.46	23.05	32.00	0.40	1.33	0.24	0.38	486.32
BAY	HO	2917	629,474,793.00	62,947,469.00	138,541,598.00	62,947,469.00	403,603.68	86,994.31	60,872.28	30,409.13	0.64	1.38	0.44	0.48	581,879.40
BAY	HO3	66	11,194,220.00	861,028.00	5,131,510.00	1,119,422.00	9,282.92	1,164.06	2,618.27	662.03	0.83	1.35	0.51	0.59	13,727.28
BAY	HO4	17	36,650.00	0.00	366,500.00	36,650.00	17.23	0.00	108.56	20.93	0.47	0.00	0.30	0.57	146.72
BAY	HO6	268	12,044,950.00	0.00	7,664,050.00	1,532,810.00	8,339.39	0.00	3,142.31	639.84	0.69	0.00	0.41	0.42	12,121.54
BAY	HW2	5	1,036,900.00	86,330.00	497,200.00	103,690.00	228.45	107.63	111.47	28.22	0.22	1.25	0.22	0.27	475.77
BAY	HW6	2	53,000.00	0.00	100,900.00	20,180.00	80.68	0.00	50.08	11.79	1.52	0.00	0.50	0.58	142.55
BAY	MDP1	27	923,739.00	0.00	253,900.00	0.00	9,215.12	0.00	1,409.88	0.00	9.98	0.00	5.55	0.00	10,625.00
BAY	MH	293	8,413,152.00	841,253.00	2,614,529.00	841,253.00	8,521.78	1,243.52	1,562.77	549.02	1.01	1.48	0.60	0.65	11,877.09
BAY	MHO3	32	1,033,064.00	107,567.00	463,490.00	103,308.00	15,183.41	174.40	3,276.02	752.40	14.70	1.62	7.07	7.28	19,386.23
BAY	RE	25	0.00	0.00	1,035,400.00	103,540.00	0.00	0.00	298.38	49.90	0.00	0.00	0.29	0.48	348.28
BAY	SC	41	0.00	280,350.00	36,000.00	0.00	0.00	322.20	21.46	0.00	0.00	1.15	0.60	0.00	343.66
BAY	SC1	68	0.00	1,178,331.00	15,000.00	0.00	0.00	1,558.27	6.81	0.00	0.00	1.32	0.45	0.00	1,565.08
BAY	SC3	9	0.00	14,900.00	3,400.00	0.00	0.00	7.54	0.26	0.00	0.00	0.51	0.08	0.00	7.80
BREVARD	CO	708	27,719,345.00	0.00	27,719,345.00	9,713,788.00	71,257.02	0.00	15,985.61	4,558.39	2.57	0.00	0.58	0.47	91,801.02
BREVARD	DP1	13	2,371,200.00	0.00	392,500.00	0.00	7,534.24	0.00	284.86	0.00	3.18	0.00	0.73	0.00	7,819.10
BREVARD	DP3	261	42,269,435.00	3,595,086.00	2,909,637.00	4,226,940.00	118,785.82	5,331.94	2,201.63	2,955.08	2.81	1.48	0.76	0.70	129,274.47
BREVARD	HO	2134	500,684,599.00	50,068,455.00	153,203,354.00	50,068,455.00	1,342,371.05	83,466.56	122,093.80	37,504.48	2.68	1.67	0.80	0.75	1,585,435.89
BREVARD	HO3	145	30,698,331.00	2,584,541.00	14,823,798.00	3,069,833.00	92,452.13	3,974.25	12,172.77	2,374.58	3.01	1.54	0.82	0.77	110,973.73
BREVARD	HO4	30	65,500.00	0.00	655,000.00	65,500.00	36.73	0.00	35.21	34.82	0.56	0.00	0.36	0.53	306.71
BREVARD	HO6	183	7,459,180.00	0.00	5,934,550.00	1,186,910.00	21,207.76	0.00	3,542.69	643.65	2.84	0.00	0.60	0.54	25,394.10
BREVARD	HW2	1	382,500.00	7,650.00	191,250.00	38,250.00	228.05	15.11	75.94	14.51	0.60	1.98	0.40	0.38	333.61
BREVARD	HW6	2	152,000.00	0.00	164,100.00	32,820.00	117.89	0.00	55.78	9.70	0.78	0.00	0.34	0.30	183.37
BREVARD	MDP1	16	424,849.00	0.00	109,500.00	0.00	8,314.72	0.00	1,161.98	0.00	19.57	0.00	10.61	0.00	9,476.70
BREVARD	MH	63	2,304,710.00	230,465.00	937,988.00	230,465.00	7,335.04	470.67	988.83	216.17	3.18	2.04	1.05	0.94	9,010.71
BREVARD	MHO3	72	3,352,001.00	335,962.00	1,564,953.00	335,200.00	35,512.19	694.59	7,835.73	1,664.15	10.59	2.07	5.01	4.96	45,706.66
BREVARD	MHR	1	0.00	0.00	10,000.00	1,000.00	0.00	0.00	6.86	1.18	0.00	0.00	0.69	1.18	8.04
BREVARD	RE	26	0.00	0.00	1,016,500.00	101,650.00	0.00	0.00	432.77	58.60	0.00	0.00	0.43	0.58	491.37
BREVARD	SC	110	0.00	1,545,120.00	36,500.00	0.00	0.00	2,353.71	60.74	0.00	0.00	1.52	1.66	0.00	2,414.45
BREVARD	SC1	138	0.00	2,331,898.00	80,200.00	0.00	0.00	3,934.25	106.11	0.00	0.00	1.69	1.32	0.00	4,040.36
BREVARD	SC3	2	0.00	5,050.00	0.00	0.00	0.00	5.30	0.00	0.00	0.00	1.05	0.00	0.00	5.30
BREVARD	SC5	1	0.00	199,000.00	0.00	0.00	0.00	431.38	0.00	0.00	0.00	2.17	0.00	0.00	431.38
BROWARD	CO	7114	288,714,543.00	0.00	288,714,543.00	108,468,328.00	1,444,392.15	0.00	445,585.46	155,213.91	5.00	0.00	1.54	1.43	2,045,191.52
BROWARD	DP1	302	48,707,310.00	0.00	3,646,998.00	0.00	233,284.45	0.00	5,502.38	0.00	4.79	0.00	1.51	0.00	238,786.83
BROWARD	DP3	4075	668,304,702.00	60,265,633.00	42,183,696.00	66,830,431.00	3,274,545.79	122,099.77	68,133.01	109,031.86	4.90	2.03	1.62	1.63	3,573,810.43
BROWARD	DW2	4	941,000.00	36,700.00	25,000.00	94,100.00	5,104.82	85.48	45.97	164.30	5.42	2.33	1.84	1.75	5,400.57
BROWARD	HO3	5683	1,089,748,700.00	103,469,534.00	508,308,861.00	108,974,888.00	5,525,887.33	208,589.56	837,962.27	177,796.43	5.07	2.02	1.65	1.63	6,750,235.59
BROWARD	HO4	328	968,530.00	0.00	9,685,300.00	968,530.00	1,675.58	0.00	9,387.07	1,251.76	1.73	0.00	0.97	1.29	12,314.41
BROWARD	HO6	2659	104,339,330.00	0.00	83,846,110.00	16,769,222.00	503,054.48	0.00	124,613.60	24,713.76	4.82	0.00	1.49	1.47	652,381.84
BROWARD	HW2	44	13,627,200.00	963,537.00	4,993,350.00	1,362,720.00	58,124.25	1,968.65	7,543.94	1,978.32	4.27	2.04	1.51	1.45	69,615.16
BROWARD	HW4	2	25,000.00	0.00	250,000.00	25,000.00	33.44	0.00	191.10	26.92	1.34	0.00	0.76	1.08	251.46
BROWARD	HW6	9	271,300.00	0.00	241,400.00	48,280.00	1,448.03	0.00	372.24	73.91	5.34	0.00	1.54	1.53	1,894.18
BROWARD	MDP1	77	1,974,708.00	0.00	604,900.00	0.00	34,653.44	0.00	5,889.79	0.00	17.55	0.00	9.74	0.00	40,543.23
BROWARD	MH	246	6,550,255.00	654,997.00	2,690,076.00	654,997.00	24,067.01	1,277.61	4,182.00	1,031.93	3.67	1.95	1.55	1.58	30,558.55
BROWARD	MHO3	53	2,569,160.00	259,529.00	1,161,595.00	256,916.00	22,026.84	491.40	5,082.70	1,269.45	8.57	1.89	4.38	4.94	28,870.39
BROWARD	RE	576	0.00	0.00	26,034,340.00	2,603,434.00	0.00	0.00	32,528.55	3,813.36	0.00	0.00	1.25	1.46	36,341.91
BROWARD	SC	912	0.00	14,277,725.00	92,625.00	0.00	0.00	27,040.76	173.59	0.00	0.00	1.89	1.87	0.00	27,214.35
BROWARD	SC1	815	0.00	19,400,587.00	549,500.00	0.00	0.00	39,219.58	810.68	0.00	0.00	2.02	1.48	0.00	40,030.26
BROWARD	SC2	15	0.00	290,000.00	0.00	0.00	0.00	594.88	0.00	0.00	0.00	2.05	0.00	0.00	594.88
BROWARD	SC5	1	0.00	30,000.00	0.00	0.00	0.00	58.08	0.00	0.00	0.00	1.94	0.00	0.00	58.08
CHARLOTTE	CO	344	23,233,939.00	0.00	23,233,939.00	8,333,949.00	116,457.93	0.00	26,258.10	8,116.02	5.01	0.00	1.13	0.97	150,832.05
CHARLOTTE	DP1	2	173,000.00	0.00	37,000.00	0.00	662.62	0.00	28.31	0.00	3.83	0.00	0.77	0.00	690.93

County	PolicyForm	NumPolicies	sumLMs	sumLMapp	sumLMc	sumLMale	SumSumEls	SumSumElapp	SumSumElc	SumSumElale	RatioS	RatioApp	RatioC	RatioAle	TotalAAL
CHARLOTTE	DP3	79	14,322,100.00	1,164,253.00	1,755,000.00	1,432,210.00	41,134.61	1,940.99	1,425.01	1,107.61	2.87	1.67	0.81	0.77	45,608.22
CHARLOTTE	HO	929	384,167,630.00	38,416,761.00	72,248,014.00	38,416,761.00	954,169.65	71,211.72	65,855.16	35,020.32	2.48	1.85	0.91	0.91	1,126,256.85
CHARLOTTE	HO3	30	6,607,142.00	605,714.00	2,947,281.00	660,714.00	24,257.12	1,044.02	3,123.91	673.36	3.67	1.72	1.06	1.02	29,098.41
CHARLOTTE	HO4	1	2,000.00	0.00	20,000.00	2,000.00	0.88	0.00	5.79	1.13	0.44	0.00	0.29	0.56	7.80
CHARLOTTE	HO6	38	1,782,900.00	0.00	1,092,000.00	218,400.00	5,610.54	0.00	684.88	125.59	3.15	0.00	0.63	0.58	6,421.01
CHARLOTTE	HW2	2	524,100.00	52,410.00	184,050.00	52,410.00	2,017.32	90.48	231.23	51.27	3.85	1.73	1.26	0.98	2,390.30
CHARLOTTE	MDP1	2	29,201.00	0.00	23,985.00	0.00	445.25	0.00	162.91	0.00	15.25	0.00	6.79	0.00	608.16
CHARLOTTE	MH	48	979,228.00	97,917.00	495,284.00	97,917.00	2,981.22	155.24	418.32	80.58	3.04	1.59	0.84	0.82	3,635.36
CHARLOTTE	MHO3	10	180,450.00	21,417.00	84,422.00	18,046.00	2,846.14	33.46	573.76	128.18	15.77	1.56	6.80	7.10	3,581.54
CHARLOTTE	RE	11	0.00	0.00	892,000.00	89,200.00	0.00	0.00	901.96	91.52	0.00	0.00	1.01	1.03	993.48
CHARLOTTE	SC	13	0.00	277,942.00	0.00	0.00	0.00	441.69	0.00	0.00	0.00	1.59	0.00	0.00	441.69
CHARLOTTE	SC1	20	0.00	822,000.00	0.00	0.00	0.00	1,590.71	0.00	0.00	0.00	1.94	0.00	0.00	1,590.71
CHARLOTTE	SC2	2	0.00	46,000.00	0.00	0.00	0.00	88.65	0.00	0.00	0.00	1.93	0.00	0.00	88.65
CHARLOTTE	SC5	1	0.00	54,000.00	0.00	0.00	0.00	82.04	0.00	0.00	0.00	1.52	0.00	0.00	82.04
COLLIER	CO	2957	276,801,066.00	0.00	276,801,066.00	105,823,231.00	1,114,436.45	0.00	212,698.93	63,159.88	4.03	0.00	0.77	0.60	1,390,295.26
COLLIER	DP1	21	3,637,624.00	0.00	505,000.00	0.00	11,620.34	0.00	367.14	0.00	3.19	0.00	0.73	0.00	11,987.48
COLLIER	DP3	468	92,332,325.00	7,850,228.00	12,371,688.00	9,233,227.00	300,326.32	15,769.35	10,783.57	7,436.37	3.25	2.01	0.87	0.81	334,315.61
COLLIER	HO	5875	3,032,580,332.00	303,258,021.00	683,631,112.00	303,258,021.00	5,228,189.00	582,708.55	397,084.83	173,968.80	1.72	1.92	0.58	0.57	6,381,951.18
COLLIER	HO3	75	22,791,802.00	2,136,632.00	11,014,469.00	2,279,180.00	62,490.60	4,135.06	8,894.28	1,899.42	2.74	1.94	0.81	0.83	77,419.36
COLLIER	HO4	13	50,680.00	0.00	506,800.00	50,680.00	33.60	0.00	209.93	36.90	0.66	0.00	0.41	0.73	280.43
COLLIER	HO6	320	24,398,820.00	0.00	17,525,600.00	3,505,120.00	77,561.74	0.00	11,751.92	2,215.00	3.18	0.00	0.67	0.63	91,528.66
COLLIER	HW2	9	3,620,400.00	293,940.00	1,320,630.00	362,040.00	11,374.34	589.92	904.67	277.30	3.14	2.01	0.69	0.77	13,146.23
COLLIER	HW6	3	403,100.00	0.00	298,600.00	59,720.00	1,882.01	0.00	294.94	52.63	4.67	0.00	0.99	0.88	2,229.58
COLLIER	MDP1	9	453,734.00	0.00	155,850.00	0.00	7,852.41	0.00	1,530.46	0.00	17.31	0.00	9.82	0.00	9,382.87
COLLIER	MH	158	5,247,013.00	524,672.00	1,897,314.00	524,672.00	15,234.16	1,148.65	1,825.83	439.80	2.90	2.19	0.96	0.84	18,648.44
COLLIER	MHO3	18	928,849.00	93,898.00	416,968.00	92,885.00	8,782.20	203.54	1,857.85	435.70	9.45	2.17	4.46	4.69	11,279.29
COLLIER	MHR	1	0.00	0.00	20,000.00	2,000.00	0.00	0.00	8.70	1.61	0.00	0.00	0.43	0.81	10.31
COLLIER	RE	26	0.00	0.00	3,532,700.00	353,270.00	0.00	0.00	2,703.32	256.24	0.00	0.00	0.77	0.73	2,959.56
COLLIER	SC	1302	0.00	16,735,300.00	7,500.00	0.00	0.00	29,922.65	8.26	0.00	0.00	1.79	1.10	0.00	29,930.91
COLLIER	SC1	1968	0.00	43,597,710.00	79,500.00	0.00	0.00	84,124.40	69.40	0.00	0.00	1.93	0.87	0.00	84,193.80
COLLIER	SC2	40	0.00	704,000.00	0.00	0.00	0.00	1,316.94	0.00	0.00	0.00	1.87	0.00	0.00	1,316.94
COLLIER	SC3	4	0.00	14,800.00	0.00	0.00	0.00	19.03	0.00	0.00	0.00	1.29	0.00	0.00	19.03
COLLIER	SC5	7	0.00	225,000.00	0.00	0.00	0.00	447.50	0.00	0.00	0.00	1.99	0.00	0.00	447.50
DUVAL	CO	294	19,493,300.00	0.00	19,493,300.00	7,171,640.00	9,680.13	0.00	3,643.60	974.14	0.50	0.00	0.19	0.14	14,297.87
DUVAL	DP1	2	355,400.00	0.00	15,900.00	0.00	80.28	0.00	2.37	0.00	0.23	0.00	0.15	0.00	82.65
DUVAL	DP3	35	7,638,800.00	671,016.00	366,240.00	763,880.00	1,690.56	378.99	68.93	147.04	0.22	0.56	0.19	0.19	2,285.52
DUVAL	DW2	2	886,600.00	88,660.00	105,800.00	88,660.00	57.57	50.06	19.82	10.04	0.06	0.56	0.19	0.11	137.49
DUVAL	HO	1618	530,752,336.00	53,075,231.00	168,178,000.00	53,075,231.00	118,433.32	31,538.98	29,599.91	10,013.01	0.22	0.59	0.18	0.19	189,585.22
DUVAL	HO3	56	15,491,263.00	1,485,439.00	7,745,633.00	1,549,127.00	4,537.62	904.37	1,598.28	328.54	0.29	0.61	0.21	0.21	7,368.81
DUVAL	HO4	20	88,300.00	0.00	883,000.00	88,300.00	7.49	0.00	56.60	14.79	0.08	0.00	0.06	0.17	78.88
DUVAL	HO6	13	943,200.00	0.00	672,700.00	134,540.00	187.88	0.00	76.03	14.91	0.20	0.00	0.11	0.11	278.82
DUVAL	HW2	1	200,000.00	20,000.00	100,000.00	20,000.00	88.71	13.03	27.17	5.62	0.44	0.65	0.27	0.28	134.53
DUVAL	RE	21	0.00	0.00	738,200.00	73,820.00	0.00	0.00	53.24	12.12	0.00	0.00	0.07	0.16	65.36
DUVAL	SC	9	0.00	258,000.00	33,000.00	0.00	0.00	155.73	7.47	0.00	0.00	0.60	0.23	0.00	163.20
DUVAL	SC1	36	0.00	1,225,000.00	2,000.00	0.00	0.00	772.68	0.27	0.00	0.00	0.63	0.14	0.00	772.95
DUVAL	SC2	1	0.00	42,000.00	0.00	0.00	0.00	23.92	0.00	0.00	0.00	0.57	0.00	0.00	23.92
ESCAMBIA	CO	1420	69,947,113.00	0.00	69,947,113.00	21,078,374.00	120,149.01	0.00	58,813.17	17,306.44	1.72	0.00	0.84	0.82	196,268.62
ESCAMBIA	DP1	95	16,264,163.00	0.00	887,200.00	0.00	26,881.63	0.00	915.10	0.00	1.65	0.00	1.03	0.00	27,796.73
ESCAMBIA	DP3	625	115,522,062.00	10,414,564.00	8,663,759.00	11,552,194.00	199,998.44	16,934.42	7,661.16	13,118.46	1.73	1.63	0.88	1.14	237,712.48
ESCAMBIA	DW2	2	361,600.00	22,936.00	41,960.00	36,160.00	676.00	34.56	38.01	44.54	1.87	1.51	0.91	1.23	793.11
ESCAMBIA	HO	6837	1,648,404,941.00	164,840,408.00	548,259,959.00	164,840,408.00	2,772,597.86	267,906.70	541,841.07	180,069.66	1.68	1.63	0.99	1.09	3,762,415.29
ESCAMBIA	HO3	370	82,118,274.00	7,761,400.00	39,963,507.00	8,211,829.00	137,215.93	12,425.47	39,358.36	8,905.47	1.67	1.60	0.98	1.08	197,905.23
ESCAMBIA	HO4	61	197,180.00	0.00	1,971,800.00	197,180.00	191.82	0.00	1,205.69	178.78	0.97	0.00	0.61	0.91	1,576.29
ESCAMBIA	HO6	206	10,877,330.00	0.00	7,869,100.00	1,573,820.00	16,953.10	0.00	6,614.30	1,432.18	1.56	0.00	0.84	0.91	24,999.58
ESCAMBIA	HW2	57	12,228,600.00	1,165,692.00	5,900,750.00	1,222,860.00	23,059.19	1,873.86	6,493.71	1,487.69	1.89	1.61	1.10	1.22	32,914.45
ESCAMBIA	HW6	2	291,000.00	0.00	125,000.00	25,000.00	279.58	0.00	67.69	14.34	0.96	0.00	0.54	0.57	361.61

County	PolicyForm	NumPolicies	sumLMs	sumLMapp	sumLMc	sumLMale	SumSumEls	SumSumElapp	SumSumElc	SumSumElale	RatioS	RatioApp	RatioC	RatioAle	TotalAAL
ESCAMBIA	MDP1	4	195,935.00	0.00	71,667.00	0.00	1,956.31	0.00	248.15	0.00	9.98	0.00	3.46	0.00	2,204.46
ESCAMBIA	MH	20	825,215.00	82,517.00	314,616.00	82,517.00	851.95	136.87	179.99	46.82	1.03	1.66	0.57	0.57	1,215.63
ESCAMBIA	MHO3	3	131,822.00	13,182.00	54,908.00	13,182.00	1,277.87	21.90	276.43	64.64	9.69	1.66	5.03	4.90	1,640.84
ESCAMBIA	RE	107	0.00	0.00	6,278,780.00	627,878.00	0.00	0.00	4,972.60	594.28	0.00	0.00	0.79	0.95	5,566.88
ESCAMBIA	SC	87	0.00	1,244,240.00	0.00	0.00	0.00	1,876.04	0.00	0.00	0.00	1.51	0.00	0.00	1,876.04
ESCAMBIA	SC1	605	0.00	10,675,378.00	99,000.00	0.00	0.00	16,645.32	89.69	0.00	0.00	1.56	0.91	0.00	16,735.01
ESCAMBIA	SC2	7	0.00	119,500.00	0.00	0.00	0.00	194.85	0.00	0.00	0.00	1.63	0.00	0.00	194.85
ESCAMBIA	SC5	1	0.00	37,000.00	0.00	0.00	0.00	64.26	0.00	0.00	0.00	1.74	0.00	0.00	64.26
FLAGLER	CO	288	19,275,211.00	0.00	19,275,211.00	6,300,384.00	23,792.27	0.00	5,849.54	1,395.16	1.23	0.00	0.30	0.22	31,036.97
FLAGLER	DP1	3	315,600.00	0.00	0.00	0.00	875.88	0.00	0.00	0.00	2.78	0.00	0.00	0.00	875.88
FLAGLER	DP3	29	4,939,000.00	455,870.00	686,400.00	493,900.00	9,643.35	515.21	335.33	226.59	1.95	1.13	0.49	0.46	10,720.48
FLAGLER	DW2	1	190,000.00	19,000.00	95,000.00	19,000.00	448.45	22.71	51.11	8.97	2.36	1.20	0.54	0.47	531.24
FLAGLER	HO	2042	617,812,383.00	61,781,231.00	219,262,349.00	61,781,231.00	663,627.81	63,152.75	67,608.48	17,961.20	1.07	1.02	0.31	0.29	812,350.24
FLAGLER	HO3	70	14,143,296.00	1,335,643.00	6,937,073.00	1,414,329.00	26,595.80	1,462.26	3,269.15	581.06	1.88	1.09	0.47	0.41	31,908.27
FLAGLER	HO4	3	6,600.00	0.00	66,000.00	6,600.00	0.22	0.00	2.18	1.07	0.03	0.00	0.03	0.16	3.47
FLAGLER	HO6	21	1,314,000.00	0.00	608,000.00	121,600.00	1,781.98	0.00	182.73	31.21	1.36	0.00	0.30	0.26	1,995.92
FLAGLER	HW2	3	1,315,000.00	74,540.00	657,500.00	131,500.00	560.73	68.07	123.97	25.35	0.43	0.91	0.19	0.19	778.12
FLAGLER	MDP1	5	211,653.00	0.00	102,706.00	0.00	755.09	0.00	173.31	0.00	3.57	0.00	1.69	0.00	928.40
FLAGLER	MH	240	9,780,456.00	978,003.00	3,737,075.00	978,003.00	21,173.32	1,122.58	1,876.89	410.60	2.16	1.15	0.50	0.42	24,583.39
FLAGLER	MHO3	11	540,095.00	54,009.00	222,653.00	54,009.00	4,919.09	62.74	877.83	206.59	9.11	1.16	3.94	3.83	6,066.25
FLAGLER	MHR	1	0.00	0.00	1,000.00	1,000.00	0.00	0.00	2.27	0.49	0.00	0.00	0.23	0.49	2.76
FLAGLER	RE	3	0.00	0.00	140,000.00	14,000.00	0.00	0.00	40.17	5.93	0.00	0.00	0.29	0.42	46.10
FLAGLER	SC	55	0.00	789,000.00	0.00	0.00	0.00	765.58	0.00	0.00	0.00	0.97	0.00	0.00	765.58
FLAGLER	SC1	121	0.00	3,317,141.00	0.00	0.00	0.00	3,280.82	0.00	0.00	0.00	0.99	0.00	0.00	3,280.82
FLAGLER	SC2	4	0.00	29,000.00	39,000.00	0.00	0.00	30.07	0.58	0.00	0.00	1.04	0.01	0.00	30.65
FLAGLER	SC3	1	0.00	1,500.00	0.00	0.00	0.00	0.42	0.00	0.00	0.00	0.28	0.00	0.00	0.42
FRANKLIN	CO	19	597,600.00	0.00	597,600.00	200,840.00	741.51	0.00	410.30	140.63	1.24	0.00	0.69	0.70	1,292.44
FRANKLIN	DP1	6	622,600.00	0.00	107,000.00	0.00	698.34	0.00	92.77	0.00	1.12	0.00	0.87	0.00	791.11
FRANKLIN	DP3	76	18,147,171.00	1,365,630.00	2,107,675.00	1,814,713.00	15,246.64	1,704.55	1,072.49	1,087.67	0.84	1.25	0.51	0.60	19,111.35
FRANKLIN	DW2	1	495,300.00	49,530.00	50,000.00	49,530.00	131.34	62.30	13.92	14.50	0.27	1.26	0.28	0.29	222.06
FRANKLIN	HO	1714	607,619,990.00	60,761,995.00	99,623,467.00	60,761,995.00	361,886.27	75,101.64	44,035.48	28,860.72	0.60	1.24	0.44	0.47	509,884.11
FRANKLIN	HO3	7	990,300.00	76,180.00	376,900.00	99,030.00	905.42	93.76	261.00	72.26	0.91	1.23	0.69	0.73	1,332.44
FRANKLIN	HW2	2	581,500.00	58,150.00	172,000.00	58,150.00	278.68	82.84	82.32	24.03	0.48	1.42	0.48	0.41	467.87
FRANKLIN	MDP1	19	1,068,321.00	0.00	276,078.00	0.00	3,843.41	0.00	490.46	0.00	3.60	0.00	1.78	0.00	4,333.87
FRANKLIN	MH	62	2,416,537.00	241,642.00	847,208.00	241,642.00	1,952.24	301.79	459.61	124.31	0.81	1.25	0.54	0.51	2,837.95
FRANKLIN	MHO3	6	424,387.00	42,439.00	157,310.00	42,439.00	3,137.68	55.11	530.90	150.37	7.39	1.30	3.37	3.54	3,874.06
FRANKLIN	RE	1	0.00	0.00	30,000.00	3,000.00	0.00	0.00	13.30	2.14	0.00	0.00	0.44	0.71	15.44
FRANKLIN	SC	12	0.00	147,500.00	19,000.00	0.00	0.00	194.53	17.39	0.00	0.00	1.32	0.92	0.00	211.92
FRANKLIN	SC1	31	0.00	669,800.00	0.00	0.00	0.00	896.76	0.00	0.00	0.00	1.34	0.00	0.00	896.76
FRANKLIN	SC2	1	0.00	60,000.00	0.00	0.00	0.00	80.92	0.00	0.00	0.00	1.35	0.00	0.00	80.92
FRANKLIN	SC3	2	0.00	7,000.00	4,000.00	0.00	0.00	4.28	0.34	0.00	0.00	0.61	0.09	0.00	4.62
GULF	CO	19	741,100.00	0.00	741,100.00	208,820.00	335.71	0.00	239.80	61.49	0.45	0.00	0.32	0.29	637.00
GULF	DP1	7	841,764.00	0.00	28,000.00	0.00	399.88	0.00	7.41	0.00	0.48	0.00	0.26	0.00	407.29
GULF	DP3	88	18,880,211.00	1,447,583.00	2,282,600.00	1,888,019.00	7,340.12	1,671.59	617.02	636.00	0.39	1.15	0.27	0.34	10,264.73
GULF	DW2	1	166,000.00	16,600.00	5,000.00	16,600.00	16.95	18.88	0.97	3.34	0.10	1.14	0.19	0.20	40.14
GULF	HO	1159	299,174,096.00	29,917,406.00	51,141,195.00	29,917,406.00	91,728.97	33,955.91	13,694.58	8,989.64	0.31	1.13	0.27	0.30	148,369.10
GULF	HO3	28	5,772,471.00	569,517.00	2,781,277.00	577,247.00	2,274.19	634.07	747.30	215.06	0.39	1.11	0.27	0.37	3,870.62
GULF	HO6	1	40,000.00	0.00	40,000.00	8,000.00	4.25	0.00	8.37	1.61	0.11	0.00	0.21	0.20	14.23
GULF	HW2	5	1,025,800.00	102,580.00	431,900.00	102,580.00	102.14	117.67	88.33	20.39	0.10	1.15	0.20	0.20	328.53
GULF	MDP1	10	335,510.00	0.00	87,000.00	0.00	1,852.32	0.00	297.62	0.00	5.52	0.00	3.42	0.00	2,149.94
GULF	MH	94	3,803,205.00	380,298.00	1,301,686.00	380,298.00	1,778.41	444.98	432.03	124.71	0.47	1.17	0.33	0.33	2,780.13
GULF	MHO3	2	97,000.00	9,700.00	38,800.00	9,700.00	500.99	12.09	73.82	17.84	5.16	1.25	1.90	1.84	604.74
GULF	RE	3	0.00	0.00	319,000.00	31,900.00	0.00	0.00	78.10	7.61	0.00	0.00	0.24	0.24	85.71
GULF	SC	8	0.00	128,500.00	0.00	0.00	0.00	146.14	0.00	0.00	0.00	1.14	0.00	0.00	146.14
GULF	SC1	18	0.00	461,800.00	12,000.00	0.00	0.00	540.94	4.56	0.00	0.00	1.17	0.38	0.00	545.50
GULF	SC3	1	0.00	16,000.00	1,000.00	0.00	0.00	17.25	0.22	0.00	0.00	1.08	0.22	0.00	17.47

County	PolicyForm	NumPolicies	sumLMs	sumLMapp	sumLMc	sumLMale	SumSumEls	SumSumElapp	SumSumElc	SumSumElale	RatioS	RatioApp	RatioC	RatioAle	TotalAAL
HERNANDO	DP1	11	1,904,400.00	0.00	55,000.00	0.00	2,496.65	0.00	13.44	0.00	1.31	0.00	0.24	0.00	2,510.09
HERNANDO	DP3	116	20,111,478.00	1,853,980.00	1,687,875.00	2,011,147.00	28,445.35	1,668.08	474.50	489.70	1.41	0.90	0.28	0.24	31,077.63
HERNANDO	HO	633	135,937,958.00	13,593,795.00	43,314,396.00	13,593,795.00	145,998.80	12,075.45	10,872.10	2,905.96	1.07	0.89	0.25	0.21	171,852.31
HERNANDO	HO3	606	129,277,259.00	12,118,238.00	60,238,162.00	12,927,728.00	152,544.86	10,836.88	15,936.93	2,773.72	1.18	0.89	0.26	0.21	182,092.39
HERNANDO	HO4	3	11,080.00	0.00	110,800.00	11,080.00	8.40	0.00	27.15	2.86	0.76	0.00	0.25	0.26	38.41
HERNANDO	HW2	3	614,600.00	45,268.00	307,300.00	61,460.00	687.05	41.01	82.94	13.38	1.12	0.91	0.27	0.22	824.38
HERNANDO	MDP1	9	286,586.00	0.00	87,029.00	0.00	1,876.17	0.00	172.64	0.00	6.55	0.00	1.98	0.00	2,048.81
HERNANDO	MH	35	1,244,845.00	124,479.00	471,110.00	124,479.00	1,908.77	113.04	141.33	30.22	1.53	0.91	0.30	0.24	2,193.36
HERNANDO	MHO3	6	432,011.00	43,202.00	198,619.00	43,202.00	1,048.96	39.37	200.80	45.34	2.43	0.91	1.01	1.05	1,334.47
HERNANDO	RE	1	0.00	0.00	22,000.00	2,200.00	0.00	0.00	2.17	0.60	0.00	0.00	0.10	0.27	2.77
HERNANDO	SC	14	0.00	168,300.00	0.00	0.00	0.00	129.20	0.00	0.00	0.00	0.77	0.00	0.00	129.20
HERNANDO	SC1	14	0.00	291,000.00	40,000.00	0.00	0.00	244.99	9.38	0.00	0.00	0.84	0.23	0.00	254.37
INDIAN RIVER	CO	517	46,224,185.00	0.00	46,224,185.00	17,741,521.00	217,109.41	0.00	45,111.92	14,176.02	4.70	0.00	0.98	0.80	276,397.35
INDIAN RIVER	DP1	9	2,529,500.00	0.00	286,700.00	0.00	5,376.30	0.00	206.48	0.00	2.13	0.00	0.72	0.00	5,582.78
INDIAN RIVER	DP3	137	34,900,238.00	3,203,577.00	4,307,600.00	3,490,022.00	119,945.50	5,769.95	4,371.29	3,287.91	3.44	1.80	1.01	0.94	133,374.65
INDIAN RIVER	HO	1686	898,064,943.00	89,806,488.00	250,075,945.00	89,806,488.00	1,642,445.32	152,696.88	170,854.33	64,140.70	1.83	1.70	0.68	0.71	2,030,137.23
INDIAN RIVER	HO3	84	35,303,418.00	3,044,010.00	15,454,390.00	3,530,344.00	59,474.83	5,000.56	11,171.59	2,729.67	1.68	1.64	0.72	0.77	78,376.65
INDIAN RIVER	HO4	9	29,000.00	0.00	290,000.00	31.69	29.00	196.36	27.70	1.09	0.00	0.68	0.96	0.96	255.75
INDIAN RIVER	HO6	90	5,856,900.00	0.00	4,831,600.00	966,320.00	21,831.49	0.00	4,502.05	805.35	3.73	0.00	0.93	0.83	27,138.89
INDIAN RIVER	HW4	1	2,500.00	0.00	25,000.00	2,500.00	2.49	0.00	15.13	2.23	1.00	0.00	0.61	0.89	19.85
INDIAN RIVER	RE	10	0.00	0.00	1,016,000.00	101,600.00	0.00	0.00	843.76	84.23	0.00	0.00	0.83	0.83	927.99
INDIAN RIVER	SC	80	0.00	2,302,550.00	72,000.00	0.00	0.00	4,070.19	43.64	0.00	0.00	1.77	0.61	0.00	4,113.83
INDIAN RIVER	SC1	110	0.00	3,400,284.00	61,000.00	0.00	0.00	5,997.18	58.19	0.00	0.00	1.76	0.95	0.00	6,055.37
INDIAN RIVER	SC2	5	0.00	90,000.00	0.00	0.00	0.00	149.17	0.00	0.00	0.00	1.66	0.00	0.00	149.17
LEE	CO	3612	194,553,581.00	0.00	194,553,581.00	64,001,581.00	799,363.46	0.00	163,479.37	43,067.37	4.11	0.00	0.84	0.67	1,005,910.20
LEE	DP1	41	6,064,600.00	0.00	720,450.00	0.00	20,677.82	0.00	441.28	0.00	3.41	0.00	0.61	0.00	21,119.10
LEE	DP3	686	129,177,820.00	10,688,987.00	15,639,180.00	12,917,773.00	434,529.94	19,314.03	13,215.81	10,155.49	3.36	1.81	0.85	0.79	477,215.27
LEE	DW2	3	726,500.00	9,770.00	129,250.00	72,650.00	2,503.66	18.49	132.65	63.69	3.45	1.89	1.03	0.88	2,718.49
LEE	HO	12078	4,779,599,174.00	477,959,883.00	1,122,706,939.00	477,959,883.00	11,424,659.75	863,921.99	772,740.31	343,059.64	2.39	1.81	0.69	0.72	13,404,381.69
LEE	HO3	503	121,639,175.00	10,975,004.00	56,570,273.00	12,163,918.00	395,448.19	19,568.18	45,493.47	9,121.50	3.25	1.78	0.80	0.75	469,631.34
LEE	HO4	57	174,120.00	0.00	1,741,200.00	174,120.00	100.90	0.00	500.88	87.84	0.58	0.00	0.29	0.50	689.62
LEE	HO6	368	23,371,370.00	0.00	15,282,750.00	3,056,550.00	75,923.11	0.00	10,282.11	1,826.18	3.25	0.00	0.67	0.60	88,031.40
LEE	HW2	21	6,148,300.00	497,130.00	2,619,200.00	614,830.00	17,244.11	840.33	1,830.39	426.04	2.80	1.69	0.70	0.69	20,340.87
LEE	HW4	1	3,700.00	0.00	37,000.00	3,700.00	5.37	0.00	26.26	3.29	1.45	0.00	0.71	0.89	34.92
LEE	HW6	13	526,800.00	0.00	413,800.00	82,760.00	2,161.75	0.00	325.81	60.29	4.10	0.00	0.79	0.73	2,547.85
LEE	MDP1	223	7,664,867.00	0.00	2,738,723.00	0.00	105,979.32	0.00	17,541.57	0.00	13.83	0.00	6.41	0.00	123,520.89
LEE	MH	1786	68,600,908.00	6,859,804.00	26,052,996.00	6,859,804.00	186,978.55	11,969.95	17,904.23	4,232.14	2.73	1.74	0.69	0.62	221,084.87
LEE	MHO3	283	13,414,975.00	1,345,524.00	6,051,440.00	1,341,503.00	153,274.57	2,353.02	30,199.39	6,981.38	11.43	1.75	4.99	5.20	192,808.36
LEE	MHO4	2	6,000.00	0.00	60,000.00	6,000.00	75.88	0.00	406.78	45.51	12.65	0.00	6.78	7.58	528.17
LEE	MHR	1	0.00	0.00	17,500.00	1,750.00	0.00	4.92	1.12	0.00	0.00	0.00	0.28	0.64	6.04
LEE	MW2	2	124,000.00	12,400.00	44,000.00	12,400.00	813.79	20.90	190.18	42.16	6.56	1.69	4.32	3.40	1,067.03
LEE	RE	137	0.00	0.00	7,151,600.00	715,160.00	0.00	0.00	4,414.74	539.30	0.00	0.00	0.62	0.75	4,954.04
LEE	SC	838	0.00	11,977,491.00	123,200.00	0.00	0.00	19,922.88	103.06	0.00	0.00	1.66	0.84	0.00	20,025.94
LEE	SC1	1575	0.00	38,520,448.00	353,750.00	0.00	0.00	67,738.32	300.03	0.00	0.00	1.76	0.85	0.00	68,038.35
LEE	SC2	23	0.00	357,500.00	30,000.00	0.00	0.00	597.06	14.53	0.00	0.00	1.67	0.48	0.00	611.59
LEE	SC3	19	0.00	117,150.00	10,000.00	0.00	0.00	155.63	5.15	0.00	0.00	1.33	0.52	0.00	160.78
LEE	SC5	14	0.00	244,500.00	0.00	0.00	0.00	411.67	0.00	0.00	0.00	1.68	0.00	0.00	411.67
LEVY	CO	60	1,606,600.00	0.00	1,606,600.00	443,170.00	309.61	0.00	313.32	79.79	0.19	0.00	0.20	0.18	702.72
LEVY	DP1	2	251,400.00	0.00	0.00	0.00	140.72	0.00	0.00	0.00	0.56	0.00	0.00	0.00	140.72
LEVY	DP3	6	704,400.00	62,860.00	103,900.00	70,440.00	229.01	50.97	18.18	18.41	0.33	0.81	0.17	0.26	316.57
LEVY	HO	301	61,033,216.00	6,103,321.00	17,284,200.00	6,103,321.00	19,307.38	4,880.73	3,918.46	1,571.12	0.32	0.80	0.23	0.26	29,677.69
LEVY	HO3	9	2,242,370.00	224,237.00	925,115.00	224,237.00	1,037.66	180.93	270.94	73.94	0.46	0.81	0.29	0.33	1,563.47
LEVY	HO6	2	31,000.00	0.00	45,000.00	9,000.00	1.45	0.00	4.54	1.21	0.05	0.00	0.10	0.13	7.20
LEVY	MDP1	6	464,773.00	0.00	164,500.00	0.00	610.21	0.00	112.89	0.00	1.31	0.00	0.69	0.00	723.10
LEVY	MH	19	806,686.00	80,665.00	181,609.00	80,665.00	245.19	65.94	44.19	16.64	0.30	0.82	0.24	0.21	371.96
LEVY	RE	4	0.00	0.00	240,700.00	24,070.00	0.00	0.00	52.15	7.22	0.00	0.00	0.22	0.30	59.37

County	PolicyForm	NumPolicies	sumLMs	sumLMapp	sumLMc	sumLMale	SumSumEls	SumSumElapp	SumSumElc	SumSumElale	RatioS	RatioApp	RatioC	RatioAle	TotalAAL
LEVY	SC	3	0.00	80,000.00	0.00	0.00	0.00	64.58	0.00	0.00	0.00	0.81	0.00	0.00	64.58
LEVY	SC1	10	0.00	234,000.00	0.00	0.00	0.00	185.40	0.00	0.00	0.00	0.79	0.00	0.00	185.40
MANATEE	CO	695	33,562,996.00	0.00	33,562,996.00	11,025,048.00	143,377.92	0.00	34,554.99	9,820.34	4.27	0.00	1.03	0.89	187,753.25
MANATEE	DP1	14	2,391,400.00	0.00	219,400.00	0.00	7,609.65	0.00	249.43	0.00	3.18	0.00	1.14	0.00	7,859.08
MANATEE	DP3	263	49,921,380.00	4,352,525.00	6,397,924.00	4,992,133.00	164,597.37	7,257.47	6,795.91	5,211.78	3.30	1.67	1.06	1.04	183,862.53
MANATEE	DW2	1	516,000.00	10,320.00	100,000.00	51,600.00	217.90	14.70	25.59	22.34	0.42	1.42	0.26	0.43	280.53
MANATEE	HO	1578	488,248,106.00	48,824,809.00	103,238,192.00	48,824,809.00	1,363,207.05	79,584.40	94,981.38	44,465.95	2.79	1.63	0.92	0.91	1,582,238.78
MANATEE	HO3	109	25,375,844.00	2,408,495.00	12,057,803.00	2,537,585.00	86,522.00	3,995.16	13,729.82	2,815.69	3.41	1.66	1.14	1.11	107,062.67
MANATEE	HO4	8	23,900.00	0.00	239,000.00	23,900.00	29.97	0.00	179.99	24.06	1.25	0.00	0.75	1.01	234.02
MANATEE	HO6	87	5,730,990.00	0.00	4,173,300.00	834,660.00	20,923.87	0.00	3,683.36	713.15	3.65	0.00	0.88	0.85	25,320.38
MANATEE	HW2	5	2,006,500.00	91,090.00	800,000.00	200,650.00	4,138.57	148.66	578.19	140.30	2.06	1.63	0.72	0.70	5,005.72
MANATEE	HW6	1	20,000.00	0.00	20,000.00	4,000.00	65.18	0.00	20.71	3.94	3.26	0.00	1.04	0.98	89.83
MANATEE	MDP1	4	90,900.00	0.00	24,000.00	0.00	1,648.85	0.00	187.61	0.00	18.14	0.00	7.82	0.00	1,836.46
MANATEE	MH	57	1,274,097.00	127,398.00	579,500.00	127,398.00	3,772.30	214.11	614.37	134.16	2.96	1.68	1.06	1.05	4,734.94
MANATEE	MHO3	6	117,500.00	13,450.00	53,300.00	11,750.00	2,285.35	23.54	530.61	119.49	19.45	1.75	9.96	10.17	2,958.99
MANATEE	RE	27	0.00	0.00	1,227,200.00	122,720.00	0.00	0.00	1,140.75	131.40	0.00	0.00	0.93	1.07	1,272.15
MANATEE	SC	54	0.00	820,500.00	0.00	0.00	0.00	1,256.03	0.00	0.00	0.00	1.53	0.00	0.00	1,256.03
MANATEE	SC1	60	0.00	1,288,615.00	5,000.00	0.00	0.00	2,030.13	6.46	0.00	0.00	1.58	1.29	0.00	2,036.59
Miami-Dade	CO	9261	665,855,237.00	0.00	665,855,237.00	252,369,624.00	3,735,003.77	0.00	1,227,239.69	425,305.57	5.61	0.00	1.84	1.69	5,387,549.03
MIAMI-DADE	DP1	523	104,188,782.00	0.00	6,053,203.00	0.00	549,571.27	0.00	11,365.11	0.00	5.27	0.00	1.88	0.00	560,936.38
MIAMI-DADE	DP3	4449	849,343,105.00	76,480,251.00	56,278,349.00	84,934,243.00	4,105,627.78	171,535.79	94,233.15	149,965.17	4.83	2.24	1.67	1.77	4,521,361.89
MIAMI-DADE	DW2	10	3,184,300.00	264,890.00	470,000.00	318,430.00	14,903.24	645.06	1,624.85	699.49	4.68	2.44	3.46	2.20	17,872.64
Miami-Dade	HO	53829	16,139,861,262.00	1,613,985,963.00	5,186,593,821.00	1,613,985,963.00	76,916,393.01	3,666,203.22	9,113,044.92	2,893,527.78	4.77	2.27	1.76	1.79	92,589,168.93
MIAMI-DADE	HO3	6567	1,402,179,059.00	133,217,765.00	628,195,843.00	140,217,946.00	7,507,472.19	298,793.21	1,174,137.91	262,826.76	5.35	2.24	1.87	1.87	9,243,230.07
MIAMI-DADE	HO4	437	1,830,060.00	0.00	18,300,600.00	1,830,060.00	4,083.82	0.00	23,113.70	2,964.97	2.23	0.00	1.26	1.62	30,162.49
MIAMI-DADE	HO6	1601	66,868,745.00	0.00	53,895,350.00	10,779,070.00	340,624.93	0.00	99,242.76	20,272.94	5.09	0.00	1.84	1.88	460,140.63
MIAMI-DADE	HW2	35	17,475,100.00	1,476,922.00	6,958,560.00	1,747,510.00	72,936.38	3,393.87	11,727.49	2,903.78	4.17	2.30	1.69	1.66	90,961.52
MIAMI-DADE	HW4	3	17,250.00	0.00	172,500.00	17,250.00	28.08	0.00	189.01	27.09	1.63	0.00	1.10	1.57	244.18
MIAMI-DADE	HW6	12	681,400.00	0.00	573,000.00	114,600.00	3,392.12	0.00	1,196.66	246.05	4.98	0.00	2.09	2.15	4,834.83
MIAMI-DADE	MDP1	24	996,128.00	0.00	95,296.00	0.00	6,845.15	0.00	787.62	0.00	6.87	0.00	8.26	0.00	7,632.77
Miami-Dade	MH	400	18,622,436.00	1,862,216.00	6,452,150.00	1,862,216.00	28,143.99	3,869.18	4,477.03	1,352.35	1.51	2.08	0.69	0.73	37,842.55
MIAMI-DADE	MHO3	88	4,743,216.00	475,840.00	2,008,407.00	474,325.00	25,137.18	994.80	5,435.75	1,308.84	5.30	2.09	2.71	2.76	32,876.57
MIAMI-DADE	MHO4	2	3,050.00	0.00	30,500.00	3,050.00	30.58	0.00	185.28	21.14	10.03	0.00	6.07	6.93	237.00
Miami-Dade	MHR	1	0.00	0.00	10,000.00	1,000.00	0.00	0.00	4.23	0.81	0.00	0.00	0.42	0.81	5.04
Miami-Dade	RE	771	0.00	0.00	56,653,799.00	5,665,379.00	0.00	0.00	87,770.27	9,244.18	0.00	0.00	1.55	1.63	97,014.45
Miami-Dade	SC	3956	0.00	54,144,552.00	521,000.00	0.00	0.00	113,136.50	1,113.73	0.00	0.00	2.09	2.14	0.00	114,250.23
Miami-Dade	SC1	2162	0.00	49,348,848.00	922,519.00	0.00	0.00	108,660.42	1,796.70	0.00	0.00	2.20	1.95	0.00	110,457.12
Miami-Dade	SC2	61	0.00	1,885,350.00	9,000.00	0.00	0.00	4,309.17	12.93	0.00	0.00	2.29	1.44	0.00	4,322.10
Miami-Dade	SC3	3	0.00	4,000.00	0.00	0.00	0.00	2.35	0.00	0.00	0.00	0.59	0.00	0.00	2.35
Miami-Dade	SC5	15	0.00	472,500.00	0.00	0.00	0.00	1,113.17	0.00	0.00	0.00	2.36	0.00	0.00	1,113.17
MONROE	CO	2523	140,485,746.00	0.00	140,485,746.00	50,486,799.00	1,083,580.75	0.00	352,246.97	120,175.12	7.71	0.00	2.51	2.38	1,556,002.84
MONROE	DP1	17	4,123,300.00	0.00	244,000.00	0.00	23,534.45	0.00	557.12	0.00	5.71	0.00	2.28	0.00	24,091.57
MONROE	DP3	385	103,044,195.00	9,748,001.00	8,886,747.00	10,304,409.00	611,898.81	24,037.96	20,841.10	25,541.47	5.94	2.47	2.35	2.48	682,319.34
MONROE	DW2	8	1,591,400.00	79,900.00	119,000.00	159,140.00	6,910.66	214.63	440.31	346.03	4.34	2.69	3.70	2.17	7,911.63
MONROE	HO	19070	6,700,738,277.00	670,073,732.00	668,120,739.00	670,073,732.00	36,813,133.86	1,590,626.63	1,551,820.93	1,575,443.43	5.49	2.37	2.32	2.35	41,531,024.85
MONROE	HO3	108	27,337,314.00	2,615,265.00	10,658,377.00	2,733,731.00	152,567.21	6,491.29	25,988.20	6,462.44	5.58	2.48	2.44	2.36	191,509.14
MONROE	HO4	17	43,200.00	0.00	432,000.00	43,200.00	115.82	0.00	686.05	85.17	2.68	0.00	1.59	1.97	887.04
MONROE	HO6	51	2,392,520.00	0.00	1,369,600.00	273,920.00	13,119.26	0.00	2,522.06	518.15	5.48	0.00	1.84	1.89	16,159.47
MONROE	HW2	12	3,319,600.00	331,960.00	667,200.00	331,960.00	16,980.27	773.09	1,278.07	697.71	5.12	2.33	1.92	2.10	19,729.14
MONROE	HW6	3	242,000.00	0.00	340,000.00	68,000.00	654.06	0.00	375.84	86.11	2.70	0.00	1.11	1.27	1,116.01
MONROE	MDP1	59	2,608,411.00	0.00	347,598.00	0.00	54,450.97	0.00	5,349.69	0.00	20.88	0.00	15.39	0.00	59,800.66
MONROE	MH	2736	107,778,232.00	10,777,303.00	23,947,721.00	10,777,303.00	688,492.34	27,262.43	62,892.48	27,233.79	6.39	2.53	2.63	2.53	805,881.04
MONROE	MHO3	53	2,748,912.00	276,880.00	1,144,114.00	274,891.00	67,627.84	708.20	16,151.19	3,873.87	24.60	2.56	14.12	14.09	88,361.10
MONROE	MHR	7	0.00	0.00	150,000.00	15,000.00	0.00	0.00	450.71	52.09	0.00	0.00	3.00	3.47	502.80
MONROE	RE	120	0.00	0.00	4,961,200.00	496,120.00	0.00	0.00	11,118.90	1,230.23	0.00	0.00	2.24	2.48	12,349.13
MONROE	SC	203	0.00	6,294,300.00	216,750.00	0.00	0.00	15,272.70	640.68	0.00	0.00	2.43	2.96	0.00	15,913.38

County	PolicyForm	NumPolicies	sumLMs	sumLMapp	sumLMc	sumLMale	SumSumEls	SumSumElapp	SumSumElc	SumSumElale	RatioS	RatioApp	RatioC	RatioAle	TotalAAL
MONROE	SC1	532	0.00	21,801,099.00	357,800.00	0.00	0.00	52,034.90	954.70	0.00	0.00	2.39	2.67	0.00	52,989.60
MONROE	SC2	10	0.00	305,500.00	13,500.00	0.00	0.00	673.21	13,500.00	0.00	0.00	2.20	3.92	0.00	726.18
MONROE	SC3	35	0.00	240,800.00	7,250.00	0.00	0.00	435.70	10.82	0.00	0.00	1.81	1.49	0.00	446.52
MONROE	SC5	1	0.00	41,000.00	0.00	0.00	0.00	77.40	0.00	0.00	0.00	1.89	0.00	0.00	77.40
NASSAU	CO	179	14,742,420.00	0.00	14,742,420.00	5,139,828.00	6,785.06	0.00	2,194.70	523.80	0.46	0.00	0.15	0.10	9,503.56
NASSAU	DP1	5	1,059,800.00	0.00	91,000.00	0.00	140.27	0.00	12.79	0.00	0.13	0.00	0.14	0.00	153.06
NASSAU	DP3	15	3,058,190.00	287,259.00	252,000.00	305,819.00	407.74	128.88	32.99	38.04	0.13	0.45	0.13	0.12	607.65
NASSAU	HO	757	257,314,352.00	25,731,435.00	76,353,634.00	25,731,435.00	26,438.23	11,847.94	8,379.04	2,978.61	0.10	0.46	0.11	0.12	49,643.82
NASSAU	HO3	16	3,257,030.00	289,473.00	1,628,515.00	325,703.00	493.64	134.64	212.77	44.23	0.15	0.47	0.13	0.14	885.28
NASSAU	HO4	3	9,000.00	0.00	90,000.00	9,000.00	0.31	0.00	3.03	0.95	0.03	0.00	0.03	0.11	4.29
NASSAU	HO6	18	925,700.00	0.00	519,000.00	103,800.00	294.00	0.00	60.35	12.22	0.32	0.00	0.12	0.12	366.57
NASSAU	HW2	1	650,000.00	65,000.00	163,000.00	65,000.00	9.78	28.45	9.87	5.05	0.02	0.44	0.06	0.08	53.15
NASSAU	HW6	2	130,000.00	0.00	36,000.00	7,200.00	41.58	0.00	6.07	0.93	0.32	0.00	0.17	0.13	48.58
NASSAU	MDP1	8	324,242.00	0.00	96,906.00	0.00	433.99	0.00	31.46	0.00	1.34	0.00	0.32	0.00	465.45
NASSAU	RE	9	0.00	0.00	502,000.00	50,200.00	0.00	0.00	38.70	5.96	0.00	0.00	0.08	0.12	44.66
NASSAU	SC1	6	0.00	77,500.00	0.00	0.00	0.00	34.66	0.00	0.00	0.00	0.45	0.00	0.00	34.66
OKALOOSA	CO	2474	105,407,736.00	0.00	105,407,736.00	27,361,594.00	156,863.05	0.00	78,250.46	19,895.63	1.49	0.00	0.74	0.73	255,009.14
OKALOOSA	DP1	8	1,569,400.00	0.00	179,000.00	0.00	2,411.09	0.00	155.20	0.00	1.54	0.00	0.87	0.00	2,566.29
OKALOOSA	DP3	87	21,481,408.00	1,861,408.00	1,980,010.00	2,148,139.00	24,066.74	3,130.01	1,362.33	1,764.74	1.12	1.68	0.69	0.82	30,323.82
OKALOOSA	HO	794	367,332,236.00	36,733,222.00	76,713,334.00	36,733,222.00	306,163.04	61,521.76	42,266.90	23,136.58	0.83	1.67	0.55	0.63	433,088.28
OKALOOSA	HO3	6	1,725,800.00	159,460.00	862,900.00	172,580.00	2,219.29	270.54	654.62	144.28	1.29	1.70	0.76	0.84	3,288.73
OKALOOSA	HO4	9	30,400.00	0.00	304,000.00	30,400.00	22.52	0.00	142.54	23.48	0.74	0.00	0.47	0.77	188.54
OKALOOSA	HO6	86	4,587,760.00	0.00	2,865,800.00	573,160.00	5,455.36	0.00	1,706.42	369.41	1.19	0.00	0.60	0.64	7,531.19
OKALOOSA	HW6	4	212,500.00	0.00	55,000.00	11,000.00	372.65	0.00	38.48	7.81	1.75	0.00	0.70	0.71	418.94
OKALOOSA	MH	1	34,487.00	3,448.00	12,500.00	3,448.00	13.94	6.09	4.75	1.25	0.40	1.77	0.38	0.36	26.03
OKALOOSA	RE	7	0.00	0.00	409,000.00	40,900.00	0.00	0.00	298.44	38.39	0.00	0.00	0.73	0.94	336.83
OKALOOSA	SC	8	0.00	225,573.00	0.00	0.00	0.00	362.11	0.00	0.00	0.00	1.61	0.00	0.00	362.11
OKALOOSA	SC1	38	0.00	1,123,600.00	5,000.00	0.00	0.00	1,962.28	2.44	0.00	0.00	1.75	0.49	0.00	1,964.72
OKALOOSA	SC2	3	0.00	28,000.00	0.00	0.00	0.00	40.04	0.00	0.00	0.00	1.43	0.00	0.00	40.04
PALM BEACH	CO	5976	463,618,745.00	0.00	463,618,745.00	178,092,631.00	2,666,643.32	0.00	701,587.70	236,976.06	5.75	0.00	1.51	1.33	3,605,207.08
PALM BEACH	DP1	368	57,627,901.00	0.00	2,760,785.00	0.00	234,545.57	0.00	3,405.52	0.00	4.07	0.00	1.23	0.00	237,951.09
PALM BEACH	DP3	3516	589,838,787.00	53,398,456.00	37,776,393.00	58,983,835.00	2,448,507.81	98,611.97	47,474.72	72,471.98	4.15	1.85	1.26	1.23	2,667,066.48
PALM BEACH	DW2	5	1,108,300.00	92,420.00	215,750.00	110,830.00	6,003.16	190.54	322.06	173.22	5.42	2.06	1.49	1.56	6,688.98
PALM BEACH	HO	39714	11,741,390,998.00	1,174,138,935.00	3,717,351,737.00	1,174,138,935.00	39,947,295.47	2,223,872.59	4,271,367.32	1,351,618.70	3.40	1.89	1.15	1.15	47,794,154.08
PALM BEACH	HO3	3750	737,978,889.00	69,486,622.00	347,939,854.00	73,797,897.00	3,153,792.63	129,613.34	450,776.40	93,033.06	4.27	1.87	1.30	1.26	3,827,215.43
PALM BEACH	HO4	329	978,010.00	0.00	9,780,100.00	978,010.00	1,238.51	0.00	6,758.50	964.49	1.27	0.00	0.69	0.99	8,961.50
PALM BEACH	HO6	2080	101,488,695.00	0.00	87,597,790.00	17,519,558.00	461,835.33	0.00	111,812.14	21,843.63	4.55	0.00	1.28	1.25	595,491.10
PALM BEACH	HW2	36	12,224,400.00	927,658.00	4,865,430.00	1,222,440.00	49,490.34	1,732.86	5,869.20	1,530.17	4.05	1.87	1.21	1.25	58,622.57
PALM BEACH	HW6	14	751,900.00	0.00	943,000.00	188,600.00	2,381.37	0.00	1,098.59	237.64	3.17	0.00	1.16	1.26	3,717.60
PALM BEACH	MDP1	13	350,075.00	0.00	75,000.00	0.00	4,247.69	0.00	516.56	0.00	12.13	0.00	6.89	0.00	4,764.25
PALM BEACH	MH	517	16,847,167.00	1,684,628.00	6,412,187.00	1,684,628.00	42,547.88	2,991.04	5,819.60	1,397.21	2.53	1.78	0.91	0.83	52,755.73
PALM BEACH	MHO3	73	3,782,345.00	380,501.00	1,729,022.00	378,235.00	19,936.97	636.39	4,797.82	1,022.74	5.27	1.67	2.77	2.70	26,393.92
PALM BEACH	MHO4	1	4,000.00	0.00	40,000.00	4,000.00	63.65	0.00	332.54	35.53	15.91	0.00	8.31	8.88	431.72
PALM BEACH	MHR	1	0.00	0.00	10,000.00	1,000.00	0.00	0.00	6.78	1.19	0.00	0.00	0.68	1.19	7.97
PALM BEACH	RE	482	0.00	0.00	31,544,900.00	3,154,490.00	0.00	0.00	39,773.97	4,158.16	0.00	0.00	1.26	1.32	43,932.13
PALM BEACH	SC	968	0.00	16,557,355.00	349,000.00	0.00	0.00	29,725.64	743.74	0.00	0.00	1.80	2.13	0.00	30,469.38
PALM BEACH	SC1	1105	0.00	31,419,738.00	909,384.00	0.00	0.00	60,266.34	1,108.42	0.00	0.00	1.92	1.22	0.00	61,374.76
PALM BEACH	SC2	24	0.00	501,500.00	354,000.00	0.00	0.00	981.06	296.39	0.00	0.00	1.96	0.84	0.00	1,277.45
PALM BEACH	SC3	37	0.00	95,470.00	0.00	0.00	0.00	81.26	0.00	0.00	0.00	0.85	0.00	0.00	81.26
PALM BEACH	SC4	2	0.00	4,000.00	0.00	0.00	0.00	2.53	0.00	0.00	0.00	0.63	0.00	0.00	2.53
PALM BEACH	SC5	8	0.00	262,500.00	27,500.00	0.00	0.00	501.25	88.30	0.00	0.00	1.91	3.21	0.00	589.55
PASCO	CO	327	7,909,068.00	0.00	7,909,068.00	2,967,827.00	15,504.14	0.00	2,946.58	892.16	1.96	0.00	0.37	0.30	19,342.88
PASCO	DP1	142	20,532,339.00	0.00	876,350.00	0.00	32,622.13	0.00	370.88	0.00	1.59	0.00	0.42	0.00	32,993.01
PASCO	DP3	1526	236,898,530.00	21,678,239.00	13,844,719.00	23,689,839.00	416,698.33	21,979.83	5,336.39	8,023.81	1.76	1.01	0.39	0.34	452,038.36
PASCO	HO	4106	746,443,180.00	74,644,302.00	208,031,760.00	74,644,302.00	1,088,412.27	74,713.46	69,443.50	22,242.31	1.46	1.00	0.33	0.30	1,254,811.54
PASCO	HO3	4284	814,406,465.00	75,008,948.00	376,209,159.00	81,440,658.00	1,266,147.72	75,613.99	131,720.56	24,821.28	1.55	1.01	0.35	0.30	1,498,303.55

County	PolicyForm	NumPolicies	sumLMs	sumLMapp	sumLMc	sumLMale	SumSumEls	SumSumElapp	SumSumElc	SumSumElale	RatioS	RatioApp	RatioC	RatioAle	TotalAAL
PASCO	HO4	28	48,900.00	0.00	489,000.00	48,900.00	8.03	0.00	57.68	13.39	0.16	0.00	0.12	0.27	79.10
PASCO	HO6	148	4,074,860.00	0.00	2,947,800.00	589,560.00	7,811.23	0.00	1,000.51	175.90	1.92	0.00	0.34	0.30	8,987.64
PASCO	HW2	4	583,800.00	23,656.00	205,750.00	58,380.00	462.65	23.63	53.99	16.94	0.79	1.00	0.26	0.29	557.21
PASCO	HW6	2	93,600.00	0.00	49,700.00	9,940.00	246.82	0.00	19.94	3.03	2.64	0.00	0.40	0.30	269.79
PASCO	MDP1	143	3,601,080.00	0.00	942,819.00	0.00	26,545.27	0.00	2,938.01	0.00	7.37	0.00	3.12	0.00	29,483.28
PASCO	MH	1119	35,032,549.00	3,503,077.00	13,540,340.00	3,503,077.00	62,698.89	3,537.60	5,248.91	1,118.99	1.79	1.01	0.39	0.32	72,604.39
PASCO	MHO3	70	2,515,348.00	253,658.00	1,217,037.00	251,537.00	19,309.04	259.43	3,614.30	745.16	7.68	1.02	2.97	2.96	23,927.93
PASCO	MHR	1	0.00	0.00	6,000.00	600.00	0.00	0.00	1.41	0.32	0.00	0.00	0.23	0.53	1.73
PASCO	MW2	3	90,800.00	9,080.00	41,800.00	9,080.00	888.20	9.53	150.54	33.66	9.78	1.05	3.60	3.71	1,081.93
PASCO	RE	30	0.00	0.00	872,400.00	87,240.00	0.00	0.00	108.43	24.30	0.00	0.00	0.12	0.28	132.73
PASCO	SC	55	0.00	401,700.00	0.00	0.00	0.00	313.79	0.00	0.00	0.00	0.78	0.00	0.00	313.79
PASCO	SC1	104	0.00	1,165,880.00	14,000.00	0.00	0.00	1,001.34	1.57	0.00	0.00	0.86	0.11	0.00	1,002.91
PASCO	SC2	1	0.00	8,000.00	0.00	0.00	0.00	6.15	0.00	0.00	0.00	0.77	0.00	0.00	6.15
PASCO	SC3	14	0.00	52,000.00	4,500.00	0.00	0.00	30.07	0.93	0.00	0.00	0.58	0.21	0.00	31.00
PASCO	SC4	1	0.00	7,000.00	0.00	0.00	0.00	5.16	0.00	0.00	0.00	0.74	0.00	0.00	5.16
PASCO	SC5	1	0.00	10,000.00	0.00	0.00	0.00	8.26	0.00	0.00	0.00	0.83	0.00	0.00	8.26
PINELLAS	CO	3656	156,175,154.00	0.00	156,175,154.00	54,505,339.00	403,910.40	0.00	94,203.65	27,552.56	2.59	0.00	0.60	0.51	525,666.61
PINELLAS	DP1	43	7,376,616.00	0.00	339,050.00	0.00	18,731.15	0.00	240.47	0.00	2.54	0.00	0.71	0.00	18,971.62
PINELLAS	DP3	728	122,464,702.00	10,096,244.00	11,342,730.00	12,246,463.00	328,538.46	13,168.32	7,437.81	8,660.66	2.68	1.30	0.66	0.71	357,805.25
PINELLAS	DW2	4	785,000.00	78,500.00	60,000.00	78,500.00	2,317.43	107.32	42.36	54.80	2.95	1.37	0.71	0.70	2,521.91
PINELLAS	HO	8958	2,701,876,497.00	270,187,634.00	841,173,057.00	270,187,634.00	6,561,098.98	366,506.72	612,445.31	188,903.88	2.43	1.36	0.73	0.70	7,728,954.89
PINELLAS	HO3	952	249,306,370.00	22,955,173.00	113,321,163.00	24,930,639.00	646,171.08	30,544.22	84,584.21	17,793.77	2.59	1.33	0.75	0.71	779,093.28
PINELLAS	HO4	79	264,690.00	0.00	2,646,900.00	264,690.00	163.88	0.00	928.11	145.16	0.62	0.00	0.35	0.55	1,237.15
PINELLAS	HO6	741	40,192,170.00	0.00	24,946,638.00	4,989,328.00	109,558.93	0.00	15,057.67	2,725.30	2.73	0.00	0.60	0.55	127,341.90
PINELLAS	HW2	9	4,238,100.00	283,650.00	1,337,050.00	423,810.00	2,667.11	359.91	436.09	140.39	0.63	1.27	0.33	0.33	3,603.50
PINELLAS	HW6	6	396,500.00	0.00	331,500.00	66,300.00	1,092.50	0.00	193.34	33.99	2.76	0.00	0.58	0.51	1,319.83
PINELLAS	RE	170	0.00	0.00	8,258,100.00	825,810.00	0.00	0.00	4,100.48	499.41	0.00	0.00	0.50	0.60	4,599.89
PINELLAS	SC	246	0.00	3,987,850.00	176,000.00	0.00	0.00	5,098.11	71.05	0.00	0.00	1.28	0.40	0.00	5,169.16
PINELLAS	SC1	279	0.00	5,584,750.00	77,000.00	0.00	0.00	7,508.20	48.32	0.00	0.00	1.34	0.63	0.00	7,556.52
PINELLAS	SC2	4	0.00	90,000.00	0.00	0.00	0.00	122.46	0.00	0.00	0.00	1.36	0.00	0.00	122.46
PINELLAS	SC5	3	0.00	42,000.00	0.00	0.00	0.00	46.56	0.00	0.00	0.00	1.11	0.00	0.00	46.56
SANTA ROSA	CO	356	16,299,875.00	0.00	16,299,875.00	4,487,975.00	22,269.84	0.00	10,935.41	2,993.03	1.37	0.00	0.67	0.67	36,198.28
SANTA ROSA	DP1	5	845,200.00	0.00	10,500.00	0.00	1,802.35	0.00	11.43	0.00	2.13	0.00	1.09	0.00	1,813.78
SANTA ROSA	DP3	98	21,720,499.00	2,036,570.00	964,632.00	2,172,046.00	36,364.51	3,455.43	782.44	2,444.00	1.67	1.70	0.81	1.13	43,046.38
SANTA ROSA	HO	1253	438,565,342.00	43,856,529.00	134,684,781.00	43,856,529.00	552,333.20	73,295.77	107,857.12	37,695.58	1.26	1.67	0.80	0.86	771,181.67
SANTA ROSA	HO3	116	30,932,020.00	3,059,363.00	15,464,563.00	3,093,203.00	56,813.81	5,261.71	16,471.02	3,673.04	1.84	1.72	1.07	1.19	82,219.58
SANTA ROSA	HO4	9	28,700.00	0.00	287,000.00	28,700.00	39.11	0.00	247.13	35.01	1.36	0.00	0.86	1.22	321.25
SANTA ROSA	HO6	11	547,500.00	0.00	411,000.00	82,200.00	884.55	0.00	360.55	78.62	1.62	0.00	0.88	0.96	1,323.72
SANTA ROSA	MH	1	26,000.00	2,600.00	13,000.00	2,600.00	49.11	4.51	13.79	3.01	1.89	1.73	1.06	1.16	70.42
SANTA ROSA	RE	12	0.00	0.00	617,300.00	61,730.00	0.00	0.00	554.15	68.53	0.00	0.00	0.90	1.11	622.68
SANTA ROSA	SC	23	0.00	291,500.00	0.00	0.00	0.00	455.16	0.00	0.00	0.00	1.56	0.00	0.00	455.16
SANTA ROSA	SC1	97	0.00	1,578,529.00	28,000.00	0.00	0.00	2,553.52	29.93	0.00	0.00	1.62	1.07	0.00	2,583.45
SARASOTA	CO	4605	327,053,902.00	0.00	327,053,902.00	120,014,496.00	1,026,871.28	0.00	207,656.74	60,336.81	3.14	0.00	0.63	0.50	1,294,864.83
SARASOTA	DP1	157	25,421,447.00	0.00	1,053,470.00	0.00	61,458.31	0.00	705.05	0.00	2.42	0.00	0.67	0.00	62,163.36
SARASOTA	DP3	2230	350,054,872.00	29,208,702.00	33,286,179.00	35,005,454.00	893,570.33	39,638.41	20,035.42	20,003.86	2.55	1.36	0.60	0.57	973,248.02
SARASOTA	DW2	11	2,190,300.00	129,070.00	246,200.00	219,030.00	4,633.86	173.86	108.21	97.03	2.12	1.35	0.44	0.44	5,012.96
SARASOTA	HO	23767	7,032,017,268.00	703,201,601.00	2,281,894,907.00	703,201,601.00	12,884,348.87	959,569.22	1,099,788.99	329,676.92	1.83	1.36	0.48	0.47	15,273,384.00
SARASOTA	HO3	2861	636,353,613.00	56,663,159.00	301,954,936.00	63,635,366.00	1,520,115.45	77,707.10	177,463.88	35,540.54	2.39	1.37	0.59	0.56	1,810,826.97
SARASOTA	HO4	166	429,050.00	0.00	4,290,500.00	429,050.00	205.25	0.00	1,180.54	203.63	0.48	0.00	0.28	0.47	1,589.42
SARASOTA	HO6	877	52,371,115.00	0.00	37,673,300.00	7,534,660.00	161,127.97	0.00	23,720.03	4,370.56	3.08	0.00	0.63	0.58	189,218.56
SARASOTA	HW2	124	33,208,000.00	2,382,388.00	15,708,750.00	3,320,800.00	48,357.05	3,234.57	6,348.57	1,286.98	1.46	1.36	0.40	0.39	59,227.17
SARASOTA	HW4	1	2,500.00	0.00	25,000.00	2,500.00	0.13	0.00	0.87	0.50	0.05	0.00	0.03	0.20	1.50
SARASOTA	HW6	20	1,415,830.00	0.00	1,320,300.00	264,060.00	4,380.68	0.00	843.77	157.43	3.09	0.00	0.64	0.60	5,381.88
SARASOTA	MDP1	185	5,857,331.00	0.00	1,939,676.00	0.00	69,715.93	0.00	10,438.97	0.00	11.90	0.00	5.38	0.00	80,154.90
SARASOTA	MH	4361	154,353,229.00	15,434,671.00	72,509,906.00	15,434,671.00	413,105.79	21,846.62	44,622.04	8,495.21	2.68	1.42	0.62	0.55	488,069.66
SARASOTA	MHO3	565	24,625,146.00	2,472,469.00	11,185,670.00	2,462,526.00	299,521.10	3,550.81	58,915.78	13,448.48	12.16	1.44	5.27	5.46	375,436.17

County	PolicyForm	NumPolicies	sumLMs	sumLMapp	sumLMc	sumLMale	SumSumEls	SumSumElapp	SumSumElc	SumSumElale	RatioS	RatioApp	RatioC	RatioAle	TotalAAL
SARASOTA	MHO4	6	10,200.00	0.00	102,000.00	10,200.00	77.69	0.00	421.73	48.24	7.62	0.00	4.13	4.73	547.66
SARASOTA	MHR	2	0.00	0.00	43,206.00	4,320.00	0.00	0.00	13.72	2.56	0.00	0.00	0.32	0.59	16.28
SARASOTA	MW2	7	353,000.00	35,300.00	218,430.00	35,300.00	4,400.78	51.38	1,195.03	185.97	12.47	1.46	5.47	5.27	5,833.16
SARASOTA	RE	286	0.00	0.00	15,170,200.00	1,517,020.00	0.00	0.00	6,150.21	757.95	0.00	0.00	0.41	0.50	6,908.16
SARASOTA	SC	701	0.00	9,163,518.00	429,500.00	0.00	0.00	11,406.35	240.04	0.00	0.00	1.24	0.56	0.00	11,646.39
SARASOTA	SC1	2477	0.00	45,447,551.00	355,200.00	0.00	0.00	59,277.27	210.96	0.00	0.00	1.30	0.59	0.00	59,488.23
SARASOTA	SC2	58	0.00	800,100.00	48,000.00	0.00	0.00	1,012.24	21.87	0.00	0.00	1.27	0.46	0.00	1,034.11
SARASOTA	SC3	3	0.00	43,700.00	0.00	0.00	0.00	55.93	0.00	0.00	0.00	1.28	0.00	0.00	55.93
SARASOTA	SC5	40	0.00	780,000.00	0.00	0.00	0.00	1,035.23	0.00	0.00	0.00	1.33	0.00	0.00	1,035.23
St. Johns	CO	524	25,652,939.00	0.00	25,652,939.00	9,082,921.00	19,175.76	0.00	8,229.31	2,473.30	0.75	0.00	0.32	0.27	29,878.37
St. Johns	DP1	1	50,000.00	0.00	30,000.00	0.00	35.17	0.00	11.37	0.00	0.70	0.00	0.38	0.00	46.54
St. Johns	DP3	32	5,543,400.00	470,340.00	751,250.00	554,340.00	2,169.87	388.57	187.07	164.56	0.39	0.83	0.25	0.30	2,910.07
ST. JOHNS	DW2	5	1,985,900.00	198,590.00	75,000.00	198,590.00	382.10	160.86	16.29	40.57	0.19	0.81	0.22	0.20	599.82
St. Johns	HO	1453	656,408,371.00	65,640,836.00	209,673,261.00	65,640,836.00	169,085.18	52,253.85	43,148.51	15,254.09	0.26	0.80	0.21	0.23	279,741.63
St. Johns	HO3	57	14,476,175.00	1,301,654.00	7,236,089.00	1,447,617.00	6,477.51	1,088.93	2,130.50	462.04	0.45	0.84	0.29	0.32	10,158.98
St. Johns	HO4	8	34,500.00	0.00	345,000.00	34,500.00	6.47	0.00	42.23	9.18	0.19	0.00	0.12	0.27	57.88
St. Johns	HO6	55	2,766,100.00	0.00	1,958,400.00	391,680.00	1,823.07	0.00	558.07	122.99	0.66	0.00	0.28	0.31	2,504.13
St. Johns	MDP1	2	88,323.00	0.00	15,000.00	0.00	431.62	0.00	20.33	0.00	4.89	0.00	1.36	0.00	451.95
St. Johns	MH	56	1,992,943.00	199,288.00	756,186.00	199,288.00	683.51	179.09	188.05	50.12	0.34	0.90	0.25	0.25	1,100.77
St. Johns	MHO3	5	153,582.00	15,918.00	79,791.00	15,358.00	589.34	15.19	119.26	23.59	3.84	0.95	1.49	1.54	747.38
St. Johns	RE	16	0.00	0.00	874,000.00	87,400.00	0.00	0.00	135.00	20.79	0.00	0.00	0.15	0.24	155.79
St. Johns	SC	15	0.00	234,460.00	5,000.00	0.00	0.00	168.44	1.33	0.00	0.00	0.72	0.27	0.00	169.77
St. Johns	SC1	29	0.00	1,362,400.00	0.00	0.00	0.00	1,147.07	0.00	0.00	0.00	0.84	0.00	0.00	1,147.07
St. Johns	SC2	1	0.00	71,000.00	0.00	0.00	0.00	69.05	0.00	0.00	0.00	0.97	0.00	0.00	69.05
St. Lucie	CO	395	15,861,922.00	0.00	15,861,922.00	5,839,418.00	67,809.94	0.00	19,007.01	6,073.48	4.28	0.00	1.20	1.04	92,890.43
St. Lucie	DP1	1	113,700.00	0.00	56,850.00	0.00	574.00	0.00	90.73	0.00	5.05	0.00	1.60	0.00	664.73
St. Lucie	DP3	70	11,337,847.00	960,701.00	1,749,300.00	1,133,783.00	38,821.82	1,831.74	1,512.57	1,112.31	3.42	1.91	0.86	0.98	43,278.44
St. Lucie	HO	393	70,325,114.00	7,032,510.00	17,872,740.00	7,032,510.00	164,916.70	14,424.63	17,028.91	6,708.12	2.35	2.05	0.95	0.95	203,078.36
St. Lucie	HO3	30	5,313,992.00	499,099.00	2,403,998.00	531,399.00	16,720.73	975.40	2,441.78	554.56	3.15	1.95	1.02	1.04	20,692.47
St. Lucie	HO4	2	9,500.00	0.00	95,000.00	9,500.00	3.64	0.00	27.20	3.29	0.38	0.00	0.29	0.35	34.13
St. Lucie	HO6	106	5,571,210.00	0.00	4,040,600.00	808,120.00	21,921.94	0.00	4,717.18	880.19	3.93	0.00	1.17	1.09	27,519.31
ST. LUCIE	HW6	2	345,000.00	0.00	255,000.00	51,000.00	307.56	0.00	29.16	16.58	0.89	0.00	0.11	0.33	353.30
St. Lucie	MDP1	30	882,879.00	0.00	220,750.00	0.00	22,930.68	0.00	2,966.30	0.00	25.97	0.00	13.44	0.00	25,896.98
St. Lucie	MH	649	22,667,107.00	2,266,593.00	6,146,745.00	2,266,593.00	91,629.11	4,958.24	8,766.82	3,160.76	4.04	2.19	1.43	1.39	108,514.93
St. Lucie	MHO3	105	5,223,900.00	523,385.00	2,351,879.00	522,393.00	85,539.31	1,104.97	18,434.60	4,180.75	16.37	2.11	7.84	8.00	109,259.63
St. Lucie	MHO4	2	1,400.00	0.00	14,000.00	1,400.00	25.21	0.00	172.11	20.07	18.01	0.00	12.29	14.34	217.39
St. Lucie	RE	6	0.00	0.00	302,000.00	30,200.00	0.00	0.00	316.98	37.73	0.00	0.00	1.05	1.25	354.71
St. Lucie	SC1	2	0.00	13,000.00	0.00	0.00	0.00	16.88	0.00	0.00	0.00	1.30	0.00	0.00	16.88
St. Lucie	SC2	2	0.00	10,000.00	0.00	0.00	0.00	15.18	0.00	0.00	0.00	1.52	0.00	0.00	15.18
VOLUSIA	CO	2442	103,918,684.00	0.00	103,918,684.00	35,260,468.00	224,416.59	0.00	46,968.34	12,224.79	2.16	0.00	0.45	0.35	283,609.72
VOLUSIA	DP1	206	25,021,317.00	0.00	2,242,785.00	0.00	55,404.86	0.00	1,185.30	0.00	2.21	0.00	0.53	0.00	56,590.16
VOLUSIA	DP3	898	128,944,160.00	11,251,346.00	8,208,989.00	12,894,406.00	300,788.70	12,128.12	4,004.78	5,809.87	2.33	1.08	0.49	0.45	322,731.47
VOLUSIA	DW2	12	2,531,900.00	90,438.00	279,970.00	253,190.00	3,490.19	91.95	67.35	80.46	1.38	1.02	0.24	0.32	3,729.95
VOLUSIA	HO	13621	2,796,823,968.00	279,682,216.00	981,562,586.00	279,682,216.00	5,891,516.93	307,359.13	455,875.46	118,568.31	2.11	1.10	0.46	0.42	6,773,319.83
VOLUSIA	HO3	1871	338,347,804.00	30,112,961.00	162,723,108.00	33,834,787.00	742,674.26	32,227.28	76,855.86	13,871.40	2.20	1.07	0.47	0.41	865,628.80
VOLUSIA	HO4	85	198,550.00	0.00	1,985,500.00	198,550.00	53.89	0.00	344.31	68.86	0.27	0.00	0.17	0.35	467.06
VOLUSIA	HO6	610	22,456,411.00	0.00	17,373,906.00	3,474,781.00	50,787.92	0.00	7,976.44	1,412.02	2.26	0.00	0.46	0.41	60,176.38
VOLUSIA	HW2	176	40,717,000.00	3,254,715.00	19,898,100.00	4,071,700.00	63,760.68	3,391.91	6,930.73	1,197.59	1.57	1.04	0.35	0.29	75,280.91
VOLUSIA	HW4	2	6,000.00	0.00	60,000.00	6,000.00	1.67	0.00	10.93	1.56	0.28	0.00	0.18	0.26	14.16
VOLUSIA	HW6	12	395,510.00	0.00	520,200.00	104,040.00	486.65	0.00	132.28	28.04	1.23	0.00	0.25	0.27	646.97
VOLUSIA	MDP1	112	3,696,684.00	0.00	1,209,983.00	0.00	25,572.73	0.00	3,120.73	0.00	6.92	0.00	2.58	0.00	28,693.46
VOLUSIA	MH	1015	43,162,917.00	4,316,134.00	19,515,801.00	4,316,134.00	72,515.29	4,527.39	6,940.32	1,243.28	1.68	1.05	0.36	0.29	85,226.28
VOLUSIA	MHO3	106	4,578,926.00	468,499.00	2,140,215.00	457,896.00	31,139.26	501.46	5,410.44	1,178.50	6.80	1.07	2.53	2.57	38,229.66
VOLUSIA	MHO4	2	4,000.00	0.00	40,000.00	4,000.00	24.94	0.00	130.70	14.87	6.23	0.00	3.27	3.72	170.51
VOLUSIA	RE	160	0.00	0.00	6,245,500.00	624,550.00	0.00	0.00	1,456.75	219.78	0.00	0.00	0.23	0.35	1,676.53
VOLUSIA	SC	226	0.00	3,566,050.00	328,500.00	0.00	0.00	3,711.55	185.21	0.00	0.00	1.04	0.56	0.00	3,896.76

County	PolicyForm	NumPolicies	sumLMs	sumLMapp	sumLMc	sumLMale	SumSumEls	SumSumElapp	SumSumElc	SumSumElale	RatioS	RatioApp	RatioC	RatioAle	TotalAAL
VOLUSIA	SC1	644	0.00	10,276,404.00	166,350.00	0.00	0.00	10,282.62	89.99	0.00	0.00	1.00	0.54	0.00	10,372.61
VOLUSIA	SC2	5	0.00	55,500.00	0.00	0.00	0.00	52.96	0.00	0.00	0.00	0.95	0.00	0.00	52.96
VOLUSIA	SC3	1	0.00	2,256.00	1,000.00	0.00	0.00	1.00	0.07	0.00	0.00	0.44	0.07	0.00	1.07
WAKULLA	CO	5	123,000.00	0.00	123,000.00	46,100.00	47.47	0.00	31.53	11.53	0.39	0.00	0.26	0.25	90.53
WAKULLA	DP1	2	200,600.00	0.00	0.00	0.00	18.42	0.00	0.00	0.00	0.09	0.00	0.00	0.00	18.42
WAKULLA	DP3	7	1,037,500.00	90,950.00	48,000.00	103,750.00	509.28	76.09	11.52	38.62	0.49	0.84	0.24	0.37	635.51
WAKULLA	HO	438	101,706,047.00	10,170,603.00	25,076,150.00	10,170,603.00	24,078.59	6,808.16	5,114.05	2,023.47	0.24	0.67	0.20	0.20	38,024.27
WAKULLA	HO3	17	3,616,000.00	274,470.00	1,364,676.00	361,600.00	984.36	233.98	334.99	90.22	0.27	0.85	0.25	0.25	1,643.55
WAKULLA	MDP1	9	377,764.00	0.00	85,359.00	0.00	1,314.92	0.00	127.03	0.00	3.48	0.00	1.49	0.00	1,441.95
WAKULLA	MH	70	3,551,137.00	355,101.00	1,125,919.00	355,101.00	567.64	168.66	144.44	41.17	0.16	0.47	0.13	0.12	921.91
WAKULLA	MHO3	9	399,107.00	39,911.00	181,383.00	39,911.00	1,407.37	22.49	155.21	34.32	3.53	0.56	0.86	0.86	1,619.39
WAKULLA	MHO4	1	2,500.00	0.00	25,000.00	2,500.00	3.30	0.00	14.95	1.85	1.32	0.00	0.60	0.74	20.10
WAKULLA	RE	3	0.00	0.00	209,000.00	20,900.00	0.00	0.00	55.84	6.26	0.00	0.00	0.27	0.30	62.10
WAKULLA	SC	3	0.00	47,000.00	0.00	0.00	0.00	41.25	0.00	0.00	0.00	0.88	0.00	0.00	41.25
WAKULLA	SC1	10	0.00	282,000.00	16,500.00	0.00	0.00	207.97	4.50	0.00	0.00	0.74	0.27	0.00	212.47
WAKULLA	SC3	1	0.00	8,000.00	2,000.00	0.00	0.00	6.03	0.45	0.00	0.00	0.75	0.23	0.00	6.48
WALTON	CO	2763	131,246,034.00	0.00	131,246,034.00	35,536,937.00	150,770.32	0.00	72,671.01	18,038.19	1.15	0.00	0.55	0.51	241,479.52
WALTON	DP1	14	1,878,900.00	0.00	316,200.00	0.00	878.92	0.00	127.83	0.00	0.47	0.00	0.40	0.00	1,006.75
WALTON	DP3	389	104,491,663.00	9,360,188.00	12,738,027.00	10,449,158.00	57,727.49	12,906.93	5,403.09	4,678.18	0.55	1.38	0.42	0.45	80,715.69
WALTON	DW2	2	1,107,200.00	51,344.00	100,000.00	110,720.00	162.01	74.12	18.28	28.46	0.15	1.44	0.18	0.26	282.87
WALTON	HO	5344	2,469,061,037.00	246,906,087.00	477,948,011.00	246,906,087.00	826,926.29	324,901.66	141,988.06	83,660.51	0.33	1.32	0.30	0.34	1,377,476.52
WALTON	HO3	138	38,484,160.00	3,673,295.00	18,775,910.00	3,848,418.00	20,394.43	5,246.09	6,724.83	1,779.86	0.53	1.43	0.36	0.46	34,145.21
WALTON	HO4	25	63,570.00	0.00	635,700.00	63,570.00	11.23	0.00	72.33	21.82	0.18	0.00	0.11	0.34	105.38
WALTON	HO6	183	11,172,958.00	0.00	6,652,564.00	1,330,513.00	11,766.78	0.00	4,033.27	863.59	1.05	0.00	0.61	0.65	16,663.64
WALTON	HW2	9	4,033,900.00	297,638.00	1,357,250.00	403,390.00	1,121.30	350.66	333.50	124.94	0.28	1.18	0.25	0.31	1,930.40
WALTON	HW6	5	356,200.00	0.00	330,000.00	66,000.00	349.52	0.00	132.80	27.63	0.98	0.00	0.40	0.42	509.95
WALTON	MDP1	33	1,401,108.00	0.00	380,057.00	0.00	7,468.14	0.00	944.79	0.00	5.33	0.00	2.49	0.00	8,412.93
WALTON	MH	256	11,709,454.00	1,170,916.00	3,734,002.00	1,170,916.00	5,845.11	1,619.33	1,357.99	414.77	0.50	1.38	0.36	0.35	9,237.20
WALTON	MHO3	42	2,047,651.00	206,622.00	858,190.00	204,764.00	11,958.72	325.64	2,214.06	545.06	5.84	1.58	2.58	2.66	15,043.48
WALTON	MHO4	3	6,500.00	0.00	65,000.00	6,500.00	37.81	0.00	243.33	28.25	5.82	0.00	3.74	4.35	309.39
WALTON	RE	37	0.00	0.00	2,744,000.00	274,400.00	0.00	0.00	1,206.13	151.30	0.00	0.00	0.44	0.55	1,357.43
WALTON	SC	34	0.00	775,000.00	19,000.00	0.00	0.00	1,031.78	7.24	0.00	0.00	1.33	0.38	0.00	1,039.02
WALTON	SC1	213	0.00	5,938,300.00	118,000.00	0.00	0.00	8,238.10	91.81	0.00	0.00	1.39	0.78	0.00	8,329.91
WALTON	SC2	1	0.00	5,000.00	0.00	0.00	0.00	3.89	0.00	0.00	0.00	0.78	0.00	0.00	3.89
WALTON	SC3	16	0.00	40,700.00	8,100.00	0.00	0.00	32.27	0.69	0.00	0.00	0.79	0.08	0.00	32.96
WALTON	SC5	3	0.00	238,000.00	37,000.00	0.00	0.00	442.27	14.94	0.00	0.00	1.86	0.40	0.00	457.21
Total:		426227	92,829,021,236.00	9,234,622,230.00	29,398,992,379.00	10,137,931,608.00	314,588,157.73	16,949,994.84	33,942,397.39	12,005,047.32	3.39	1.84	1.15	1.18	

FL OIR VERSION: 07/01/08

OVERALL INSTRUCTIONS

For completing the Rate Indications Forms (RIFs)

(a) This spreadsheet workbook handles any one of the following "Product Types":

HO: Homeowners
MHO: Mobile Homeowners
DF: Dwelling Fire

Before entering anything else, select your "Product Type" in the "Overall Inputs" sheet.

(b) The 10 Rate Indications Forms (RIFs) are exactly the same.

(c) Input cells are shown in connection with the color: **BLUE** or **GREEN**
Green input cells are dollar values and must be entered in thousands; blue input cells represent all other inputs.
All cells that are non-blue and non-green cannot be modified by the user.

(d) When entering dollar values in thousands, use rounding, e.g., \$123,499 --> \$123; \$123,500 --> \$124

(e) "(SUPPORT!)" appears in color: **RED** This designator occurs in the following locations:

- Annual premium trends (in the "Inputs By RIF" sheet)
- Annual loss trends (in the "Inputs By RIF" sheet)
- Various items in the 10 RIFs

Whenever the red designator "(SUPPORT!)" appears next to an item, you are **REQUIRED** to provide for that item a detailed derivation with appropriate supporting data in an uploaded separate document. (Also, whenever dollar amounts are estimated or allocated amounts rather than actual amounts, you are **REQUIRED** to do the same.)

(f) If you need more than 10 RIFs, use multiple copies of this spreadsheet workbook.

PRODUCT-SPECIFIC INSTRUCTIONS

For completing the Rate Indications Forms (RIFs)

INSTRUCTIONS SPECIFIC TO HO/MHO/DF:

- (a) Separate rate level indications and accompanying support on a statewide basis must be provided by program and policy type unless a series of programs and policy types bears uniform statewide factor relationships to each other. For those programs and policy types that do bear uniform statewide factor relationships to each other, combined rate level indications and support for such indications on a statewide basis can be provided along with supporting data for the proposed uniform statewide factor relationships.
- (b) Rate level indications and supporting data must be provided for each policy type within a program if rate changes are being requested for one or more of the policy types within the program.
- (c) For Dwelling Fire filings, the rate level indications can be shown separately by coverage or the coverages can be combined.
- (d) Absent any supporting data/information to the contrary, the OIR will conclude that each rate level indication is included in a range whose maximum is the rate level indication and whose minimum is the rate level indication adjusted to eliminate profit & contingencies and investment income.
- (e) If the total "Earned House Years" in item (3) of a RIF is 5,000 or less for all accident years combined:
In the "Inputs By RIF" sheet, specify "Insufficient Data Set" for the RIF
In the "Inputs By RIF" sheet, provide annual premium trend for the RIF (loss trend unnecessary)
In the respective RIF sheet, complete items (3), (4), (5), (6), (9), and (60) only (for item (6), the latest year only will suffice)
NOTE: You may choose to complete the entire RIF if you provide a valid reason for doing so.
- (f) The accident year "ACTUAL INCURRED LOSSES" and "ACTUAL INCURRED ALAE" included in the RIFs must be evaluated at 15, 27, 39, 51, and 63 months of maturity. The accident years used can end on December 31 or any other day of the year.
- (g) Partial accident years will not be accepted.
- (h) The cost of reinsurance must be included as a "net" expense factor. That is, it must consider the amount to be paid to the reinsurer, expected reinsurance recoveries, ceding commissions to be paid to the insurer by the reinsurer, and other relevant information specifically relating to cost such as a retrospective profit sharing agreement between the insurer and the reinsurer.
- (i) If you are not recouping the reimbursement premiums you paid to the Florida Hurricane Catastrophe Fund (FHCF), the cost of reinsurance must include the "FHCF Reins. Cost" and the "Non-FHCF Reins. Cost". Supporting data must be provided separately for each of these elements and the tax-exempt status of the FHCF must be included. Also included in the supporting data must be a chart showing the attachment points of all the various layers of reinsurance including the FHCF reinsurance and support for each attachment point. This chart must clearly demonstrate that other reinsurance does not duplicate the coverage provided by the FHCF.
- (j) If you are recouping the reimbursement premiums you paid to the FHCF, the cost of reinsurance must not include the "FHCF Reins.Cost". Also, you must exclude the expected hurricane losses and loss adjustment expenses covered by the FHCF in the calculation of your rate level indications and you must exclude the reimbursement premiums collected from your policyholders in the calculation of your rate level indications. However, you must still provide the expected Hurricane loss and loss adjustment expenses losses covered by the FHCF and the reimbursement premium you paid to the FHCF along with supporting data for these amounts. Finally, you must still provide a chart showing the attachment points of all the various layers of reinsurance including the FHCF reinsurance and support for each attachment point. This chart must clearly demonstrate that other reinsurance does not duplicate the coverage provided by the FHCF.
- (k) The use of contingent commissions as supporting data for rate changes is prohibited unless there is a contractual arrangement between the insurer and its agents concerning the payment of contingent commissions and the insurer demonstrates that it is not paying contingent commissions from profits higher than anticipated in its filings.
- (l) All rate level indications included in a filing must comply with the requirements included in this Standardized Rate Indications workbook.
- (m) Program name(s) must be consistent with those shown in the Rate Collection System (RCS).
- (n) Policy type(s) must include all policy types included in the rate level indication.
- (o) Coverage (Dwelling Fire only) must include all coverages included in the rate level indication.
- (p) Separately provide the following:
- (1) An exhibit that lists your rate level history and includes an explanation of the calculation of the "Current Rate Level Factors"
 - (2) Supporting data for the selected "Annual Premium Trend"
 - (3) Your definition of non-hurricane catastrophe losses
 - (4) An explanation of the derivation of the "INCURRED ULAE" amounts along with supporting Florida data.
 - (5) Supporting data for the selected "Annual Loss Trend (Up-to-Date)" and the "Annual Loss Trend (Projected)"
 - (6) Supporting data for the selected "Loss & ALAE Development Factors"
(Include Florida-only historical Loss & ALAE data consistent with the "ACTUAL INCURRED LOSSES Excl. Cats."
and the "ACTUAL INCURRED ALAE Excl. Cats." included in the indications)
 - (7) Detailed supporting data for the "PROJECTED NON-HURR. CAT." amounts
 - (8) Detailed supporting data for the "Projected HURRICANE Losses, ALAE, and ULAE" amounts.
The "Projected HURRICANE Losses" must be from a model accepted by the Florida Commission on Hurricane Loss Projection Methodology and may not be modified or adjusted.
The date of the policy in-force data (see yellow highlighted cell G51) should be same as the last day of the most recent accident year included on the Rate Indication Form.
If more current data is appropriate, provide it and explain why it is more appropriate.
 - (9) Supporting data for the "Selected Accident Year Weights"
 - (10) Supporting data for the selected "Credibility". Note - this Credibility is applied to the sum of the Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes) plus the Expected Fixed Expense R
 - (11) Supporting data for the selected "Fixed Expense Loading" by category including the latest three years of historical data if available
 - (12) Supporting data for the selected "Variable Expense Loading" by category including the latest three years of historical data if available
 - (13) Supporting data for any "Adjustment Factor for Law Changes, Etc." other than 1.000
- (q) The selected "Profit & Contingency" expense loading must be consistent with Rule 690-170.003, F.A.C.
- (r) No expense loadings should be included for Florida Insurance Guaranty Association assessments, Citizens Property Insurance Corporation assessments, Florida Hurricane Catastrophe Fund premium payments, or Managing General Agent fees.
- (s) The "Total Expense Loading" by category must be consistent with the expense loadings shown in the Premium Breakdown section of the RCS submission.

OVERALL INPUTS

INFORMATION FOR ALL RIF'S:

Description	Input	Comments
Group Name:	<input type="text" value="Citizens Property Ins. Corp."/>	Used for exhibit labelling purposes
Companies within Group (with appropriate abbreviations):	<input type="text" value="Citizens Property Ins. Corp. - CPIC"/>	Abbreviations entered here are used only in the "Inputs by RIF" sheet, column (4) for labelling (Should be 2-5 letters for spacing reasons)
Product Type:	<input type="text" value="1"/>	KEY INPUT -- The three selections are HO, MHO, and DF
Product Sub-Type:	<input type="text" value="N/A"/>	Additional identifier representing the scope of the workbook; used for exhibit labelling purposes (can be blank or N/A)
State:	<input type="text" value="Florida Experience Only"/>	Florida experience required
Accident Years Ending for RIF's 1 through 10:	<input type="text" value="12/31/2004
12/31/2005
12/31/2006
12/31/2007
12/31/2008"/>	Enter as MM/DD/YYYY starting with EARLIEST year. If data does not apply for one or more required years (such as if program was not yet begun), the year(s) must be included with zeroes as data. Do not use partial years.
Loss Experience Evaluation Date:	<input type="text" value="3/31/2009"/>	Should generally be a date within the last 6 months
Assumed Effective Date for New Rates:	<input type="text" value="1/1/2010"/>	Should generally be the renewal business effective date
Frequency of Rate Reviews Assumed -- "A" for Annual; "S" for Semiannual:	<input type="text" value="A"/>	
Policy Term Assumed -- "A" for Annual; "S" for Semiannual:	<input type="text" value="A"/>	
Average Accident Date for Proj. Rates:	<input type="text" value="1/1/2011"/>	Calculated using the three immediately preceding inputs
Number of Years of Net Trend Assumed for Recipient of Complement of Credibility:	<input type="text" value="1.00"/>	Based upon "Frequency of Rate Reviews Assumed" above
Exhibit Numbering Label:	<input type="text" value="STATE EXHIBIT 1"/>	This label will appear in the upper right hand corner of each exhibit

INPUTS BY RIF

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
----- RIF IDENTIFIER INFO -----								
RIF ID	Program Name	Policy Type	Company(ies) Abbrev.	RIF Comments	Data Set: Sufficient ("S") vs. Insufficient ("I")	Annual Premium Trend (SUPPORT!)	Annual Loss Trend (Up-To-Date) (SUPPORT!)	Annual Loss Trend (Projected) (SUPPORT!)
1	High Risk Account HO (HO) HW-2		CPIC		S	4.0%	12.0%	12.0%
2	High Risk Account HO (HO) HW-4		CPIC		S	2.0%	15.3%	15.3%
3	High Risk Account HO (HO) HW-6		CPIC		S	4.0%	15.0%	15.0%
4					S	0.0%	0.0%	0.0%
5					S	0.0%	0.0%	0.0%
6								
7								
8								
9								
10								

Column notes:

- * Illustrative purposes only - Type-over OR Erase
- (2)-(4) RIF identifier combinations must be consistent with program names shown in the Florida OIR's pertinent rate collection system RIF identifier combinations must be mutually exclusive (i.e., non-overlapping).
- (5) These RIF comments can be any informational comments and will not impact or appear in anything else in this workbook (can be blank).
- (6) Entry for each cell in this column must be "S" or "I" or " " (i.e., space-bar)
- (8) & (9) Annual loss trend is split into two pieces: "Up-to-Date" which trends from each historical accident year to the "Loss Experience Evaluation Date" for the filing, and "Projected" which trends from the "Loss Experience Evaluation Date" to the "Average Accident Date for Projected Rates" for the filing. The two loss trend values may or may not be equal, depending upon the assumptions made by the filer.

**RESULTS SUMMARY
 FOR RATE CHANGE INDICATIONS**

GROUP NAME: Citizens Property Ins. Corp.
 PRODUCT TYPE: Homeowners
 PRODUCT SUB-TYPE: N/A
 STATE: Florida Experience Only

----- RIF IDENTIFIER INFO -----				- LATEST ANNUAL PROFILE -				
RIF ID	Program Name	Policy Type	Company(ies) Abbrev.	On-Level Earned Premium (\$000's)	Earned House-Years	Company Before-Credibility Indication	Company After-Credibility Indication	Company Selection
1	High Risk Account HO HW-2		CPIC	\$491,756	275,118	34.7%	34.7%	7.7%
2	High Risk Account HO HW-4		CPIC	\$930	3,529	-2.6%	2.2%	-5.6%
3	High Risk Account HO HW-6		CPIC	\$37,041	58,296	22.0%	22.0%	5.5%
4	0	0	0	\$0	10,000	-30.0%	-15.0%	0.0%
5	0	0	0	\$0	10,000	-30.0%	-15.0%	0.0%
6								
7								
8								
9								
10								
GRAND TOTAL				\$529,727	356,943	33.8%	33.8%	7.5%

ERROR CHECKING SHEET

NUMBER OF TESTS PASSED (BLANK'S)	639
NUMBER OF TESTS FAILED (FALSE'S):	0
NUMBER OF TESTS TOTAL:	639

Cell Address	Overall Inputs	Rate Indication Form (RIF)									
		1	2	3	4	5	6	7	8	9	10
Data Set:		S	S	S	S	S	N	N	N	N	N

Overall inputs - Label cells that must be filled in:

C14											
C57											
C63											
C67											
C74											

Overall inputs - Value cells that must be filled in:

C43											
C44											
C50											
C53											

10 respective RIFs -- Value cells that must be filled in unless coverage is not used:

C22											
C23											
D22											
D23											
E22											
E23											
B38											
B39											

10 respective RIFs -- Value cells that must be filled in for "Sufficient Data" situations:

F22											
F23											
C38											
C39											
D38											
D39											
F38											
F39											
G38											
G39											
H38											
H39											
J38											
J39											
K38											
K39											
L38											
L39											
B54											
B55											
C54											
C55											
D54											
D55											
G59											
H59											
I59											
J59											
K59											
L59											
M59											
C71											
C72											
H71											
H72											
M71											
M72											
C87											
C88											
C90											
C96											
D86											
D87											
D88											
D89											
D90											
D91											
D93											
D94											
D95											
D96											
I91											
I103											

10 respective RIFs -- Cells that must equal unity for "Sufficient Data" situations:

M76											
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10 respective RIFs -- Cells that must not be in error for "Sufficient Data" situations:

I101											
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FORMULAS APPEARING IN RATE INDICATIONS FORMS

(Information Purposes Only)

(^ denotes exponentiation)

$$(2) = [(A) - (1)] / 365.25 * 12 + 12.00$$

$$(7) = [1.00 + (B)] ^ \{[(E) - (1)] / 365.25 + 0.50\}$$

$$(8) = (5) \times (6) \times (7)$$

$$(12) = (9) - (10) - (11)$$

$$(16) = (13) - (14) - (15)$$

$$(20) = (17) - (18) - (19)$$

$$(21) = (12) + (16) + (20)$$

$$(25) = (22) + (23) + (24)$$

$$(33) = (30) + (31) + (32)$$

$$(34) = (21)$$

$$(36) = [1.00 + (C)] ^ \{[(A) - (1)] / 365.25 + 0.50\} \times [1.00 + (D)] ^ \{[(E) - (A)] / 365.25\}$$

$$(37) = (34) \times (35) \times (36)$$

$$(38) = (25) + (37)$$

$$(40) = (38) - (39)$$

$$(42) = (40) \times (41)$$

$$(43) = (42) / (8)$$

$$(45) = \text{sumproduct of (43) and (44)}$$

$$(49) = (47) + (48)$$

$$(50) = (33) / (28)$$

$$(51) = (45) + (50)$$

$$(52) = \text{total (47)}$$

$$(53) = \text{total (48)}$$

$$(54) = [(51) + (52)] / [1.00 - (53)] - 1.00$$

$$(56) = [1.00 + (D)] / [1.00 + (B)] - 1.00$$

$$(58) = [1.00 + (56)] ^ (57) - 1.00$$

$$(59) = [(54) \times (55)] + [(58) \times [1.00 - (55)]]$$

RATE INDICATIONS

GROUP NAME:	Citizens Property Ins. Co. rp.
PRODUCT TYPE:	Homeowners
PRODUCT SUB-TYPE:	N/A
STATE:	Florida Experience Only

PROGRAM NAME:	High Risk Account HO (HO)
POLICY TYPE:	HW-2
COMPANY(IES):	CPIC

(A) Loss Experience Eval. Date:	03/31/09
(B) Annual Premium Trend:	4.0%
(C) Annual Loss Trend (Up-to-Date):	12.0%
(D) Annual Loss Trend (Projected):	12.0%
(E) Avg. Acc. Date for Proj. Rates:	01/01/11

PREMIUMS:

(1) Accident Year Ending	(2) Months of Maturity	(3) Earned House-Years	(4) Written Premiums (\$000's)	(5) Earned Premiums (\$000's)	(6) Current Rate Level Factors (SUPPORTI)	(7) Premium Trend Factors	(8) Trended Earned Premiums at C.R.L. (\$000's)
12/31/2004	63	323,764	\$456,039	\$408,465	0.984	1.290	\$518,686
12/31/2005	51	325,824	544,805	506,084	0.888	1.241	557,827
12/31/2006	39	283,465	633,905	577,740	0.764	1.193	526,404
12/31/2007	27	295,784	571,291	618,931	0.759	1.147	538,945
12/31/2008	15	275,118	433,265	504,620	0.883	1.103	491,756
TOTAL		1,503,955	\$2,639,305	\$2,615,839			\$2,633,619

NOTES:

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ACTUAL LOSSES:

(1) Accident Year Ending	(9) ACTUAL INCURRED LOSSES (\$000's)				(13) ACTUAL INCURRED ALAE (\$000's)				(17) INCURRED ULAE (\$000's)				(21) Actual Incurred Loss & LAE Excl. Cats. (\$000's)
	(10) Incl. Cats.	(11) Non-Hurr. Cat.	(12) Hurricane Cat.	(14) Excl. Cats.	(15) Incl. Cats.	(16) Non-Hurr. Cat.	(18) Hurricane Cat.	(20) Excl. Cats.	(19) Incl. Cats. (SUPPORTI)	(20) Non-Hurr. Cat. (SUPPORTI)	(21) Hurricane Cat. (SUPPORTI)	(22) Excl. Cats.	
12/31/2004	\$1,151,953	\$0	\$1,145,512	\$6,441	\$72,690	\$0	\$72,155	\$535	\$82,698	\$0	\$82,544	\$155	\$7,130
12/31/2005	1,216,000	49	1,211,718	4,233	88,250	2	87,879	370	90,117	1	90,011	105	4,707
12/31/2006	4,061	829	451	2,781	348	36	0	312	225	38	0	187	3,280
12/31/2007	3,107	28	0	3,079	344	0	0	344	58	1	0	57	3,480
12/31/2008	8,930	7,199	1	1,730	671	402	0	269	354	286	0	69	2,068
TOTAL	\$2,384,051	\$8,105	\$2,357,683	\$18,263	\$162,304	\$440	\$160,034	\$1,830	\$173,452	\$325	\$172,554	\$573	\$20,666

PROJECTED CATASTROPHE LOSSES:

(1) Accident Year Ending	(22) ---PROJECTED NON-HURR. CAT (\$000's)---				(26) CE DATA --- INSERT APPLICABLE DATE IN YELLOW HIGHLIGHTED CELL ---							
	(23) Losses (SUPPORTI)	(24) ALAE (SUPPORTI)	(25) ULAE (SUPPORTI)	(26) Losses & ALAE & ULAE	(27) POLICIES	(28) POLICIES	(29) PREMIUM IN-FORCE AT C.R.L. (\$000's)	(30) PREMIUM IN-FORCE AT C.R.L. (\$000's)	(31) Projected HURRICANE Losses (\$000's)	(32) Projected HURRICANE ALAE (\$000's)	(33) Projected HURRICANE ULAE (\$000's)	(34) Projected HURRICANE Loss & LAE (\$000's)
12/31/2004	\$21,374	\$1,455	\$1,555	\$24,384								
12/31/2005	22,987	1,565	1,672	\$26,224								
12/31/2006	21,692	1,477	1,578	\$24,747								
12/31/2007	22,209	1,512	1,616	\$25,337								
12/31/2008	20,264	1,380	1,474	\$23,118								
TOTAL	\$108,526	\$7,388	\$7,896	\$123,810								

DEVELOPMENT OF PROJECTED LOSS & LAE RATIO:

(1) Accident Year Ending	(34) Actual Incurred Loss & LAE Excl. Cats. (\$000's)	(35) Loss & ALAE Development Factors (SUPPORTI)	(36) Loss Trend Factors	(37) Trended & Developed Loss & LAE Excl. Cats. (\$000's)	(38) Projected Incurred Loss & LAE Incl. Non-Hurr Cat (\$000's)	(39) Bad Faith/Punitive Damage Loss & ALAE Incl. in (34) (\$000's)	(40) Projected Incurred Loss & LAE Non-Hurr Cat. Excl. BF/PD (\$000's)	(41) Adjustment Factor for Law Changes, Etc. (SUPPORTI)	(42) Final Adjusted Expected Incurred Loss & LAE (\$000's)	(43) Projected Incurred Loss & LAE Non-Hurr Cat (\$000's)	(44) Selected Accident Year Weights (SUPPORTI)	(45) Weighted Proj. Incurred Loss & LAE Excl. BF/PD (\$000's)
	12/31/2004	\$7,130	1.004	2.089	\$14,962	\$39,347	\$0	\$39,347	1.000	\$39,347	7.6%	20.0%
12/31/2005	4,707	1.011	1.866	8,876	\$35,100	0	35,100	1.000	35,100	6.3%	20.0%	
12/31/2006	3,280	1.020	1.666	5,576	\$30,323	0	30,323	1.000	30,323	5.8%	20.0%	
12/31/2007	3,480	1.038	1.488	5,372	\$30,709	0	30,709	1.000	30,709	5.7%	20.0%	
12/31/2008	2,068	1.136	1.328	3,118	\$26,237	0	26,237	1.000	26,237	5.3%	20.0%	
TOTAL	\$20,666			\$37,905	\$161,715	\$0	\$161,715		\$161,715	6.1%	100.0%	6.1%

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

(46) Category of Expected Expense	(47) Fixed Expense Loading * (SUPPORTI)	(48) Variable Expense Loading (SUPPORTI)	(49) Total Expense Loading
Commissions	0.0%	10.0%	10.0%
Other Acquisition	0.4%	0.0%	0.4%
General	5.6%	0.0%	5.6%
Premium Taxes	0.0%	1.8%	1.8%
Misc. Licenses & Fees	0.0%	0.9%	0.9%
Profit & Contingency	0.0%	0.0%	0.0%
Contingent Commissions	0.0%	0.0%	0.0%
Non-FHCF Reins. Cost	0.0%	0.0%	0.0%
FHCF Reins. Cost	8.6%	0.0%	8.6%
Other Expense (Specify**)	0.0%	10.0%	10.0%
TOTAL EXPENSES	14.7%	22.7%	37.4%
PERMISSIBLE LOSS & LAE			62.6%

* - Must reflect trend and/or other adjustments since last filing
 ** - (Specify in detail here)

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(50)	83.3%	Projected Hurricane Loss & LAE ratio
(51)	89.5%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	14.7%	Expected Fixed Expense Ratio
(53)	22.7%	Expected Variable Expense Ratio
(54)	34.7%	Rate Level Indication (Before Credibility)
(55)	1.00	Credibility (SUPPORTI)
(56)	7.7%	Expected Annual Net Trend (i.e., Projected Loss Trend Net of Premium Trend)
(57)	1.00	Assumed Number of Years Since Last Rate Review
(58)	7.7%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	34.7%	Credibility-Weighted Rate Level Indication
(60)	7.7%	Company Selected Rate Change

RATE INDICATIONS

GROUP NAME:	Citizens Property Ins. Co. rp.
PRODUCT TYPE:	Homeowners
PRODUCT SUB-TYPE:	N/A
STATE:	Florida Experience Only

PROGRAM NAME:	High Risk Account HO (HO)
POLICY TYPE:	HW-4
COMPANY(IES):	CPIC

(A) Loss Experience Eval. Date:	03/31/09
(B) Annual Premium Trend:	2.0%
(C) Annual Loss Trend (Up-to-Date):	15.3%
(D) Annual Loss Trend (Projected):	15.3%
(E) Avg. Acc. Date for Proj. Rates:	01/01/11

PREMIUMS:

(1) Accident Year Ending	(2) Months of Maturity	(3) Earned House-Years	(4) Written Premiums (\$000's)	(5) Earned Premiums (\$000's)	(6) Current Rate Level Factors (SUPPORT)	(7) Premium Trend Factors	(8) Trended Earned Premiums at C.R.L. (\$000's)
12/31/2004	63	1,210	\$1,090	\$334	0.868	1.137	\$330
12/31/2005	51	5,545	1,822	1,598	0.824	1.115	1,469
12/31/2006	39	4,384	1,141	1,401	0.804	1.093	1,231
12/31/2007	27	4,396	1,068	1,247	0.852	1.072	1,139
12/31/2008	15	3,529	785	940	0.942	1.051	930
TOTAL		19,065	\$5,906	\$5,519			\$5,099

NOTES:

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ACTUAL LOSSES:

(1) Accident Year Ending	(9) ACTUAL INCURRED LOSSES (\$000's)				(13) ACTUAL INCURRED ALAE (\$000's)				(17) INCURRED ULAE (\$000's)				(21) Actual Incurred Loss & LAE Excl. Cats. (\$000's)
	(10) Incl. Cats.	(11) Non-Hurr. Cat.	(12) Hurricane Cat.	(14) Excl. Cats.	(15) Incl. Cats.	(16) Non-Hurr. Cat.	(18) Hurricane Cat.	(20) Excl. Cats.	(19) Incl. Cats. (SUPPORT)	(20) Non-Hurr. Cat. (SUPPORT)	(21) Hurricane Cat. (SUPPORT)	(22) Excl. Cats.	
12/31/2004	\$2,533	\$0	\$2,482	\$51	\$174	\$0	\$172	\$3	\$167	\$0	\$166	\$1	\$54
12/31/2005	2,255	0	2,218	37	131	0	130	1	200	0	199	1	39
12/31/2006	28	0	23	4	0	0	0	0	4	0	0	4	8
12/31/2007	3	0	3	0	0	0	0	0	0	0	0	0	0
12/31/2008	4	4	0	0	0	0	0	0	0	0	0	0	0
TOTAL	\$4,823	\$4	\$4,727	\$92	\$305	\$0	\$301	\$4	\$372	\$0	\$365	\$6	\$102

PROJECTED CATASTROPHE LOSSES:

(1) Accident Year Ending	(22) ---PROJECTED NON-HURR. CAT (\$000's)---				(26) CE DATA --- INSERT APPLICABLE DATE IN YELLOW HIGHLIGHTED CELL ---							
	(23) Losses (SUPPORT)	(24) ALAE (SUPPORT)	(25) ULAE (SUPPORT)	(27) Losses & ALAE & ULAE	(28) POLICIES	(29) POLICIES	(30) PREMIUM IN-FORCE AT C.R.L. (\$000's)	(31) PREMIUM IN-FORCE AT C.R.L. (\$000's)	(32) Projected HURRICANE Losses (\$000's)	(33) Projected HURRICANE ALAE (\$000's)	(34) Projected HURRICANE ULAE (\$000's)	(35) Projected HURRICANE Loss & LAE (\$000's)
12/31/2004	\$64	\$4	\$5	\$73								
12/31/2005	285	18	22	\$324								
12/31/2006	238	15	18	\$272								
12/31/2007	221	14	17	\$252								
12/31/2008	180	11	14	\$205								
TOTAL	\$988	\$62	\$76	\$1,126	3.073	3.073	\$776	\$776	\$224	\$14	\$16	\$255

DEVELOPMENT OF PROJECTED LOSS & LAE RATIO:

(1) Accident Year Ending	(34) Actual Incurred Loss & LAE Excl. Cats. (\$000's)			(35) Loss & ALAE Development Loss Trend Factors		(36) Trended & Developed Excl. Cats. (\$000's)		(45) Weighted Proj. Incurred Loss & LAE Excl. BF/PD		
	(37) Loss & LAE Excl. Cats. (\$000's)	(38) Loss & ALAE Excl. Cats. (\$000's)	(39) Non-Hurr. Cat. Excl. BF/PD (\$000's)	(40) Incl.	(41) Non-Hurr. Cat. Excl. BF/PD (\$000's)	(42) Adjusted Factor for Law Changes, Etc. (SUPPORT)	(43) Final Adjusted Expected Incurred Loss & LAE Non-Hurr Cat (\$000's)		(44) Selected Accident Year Weights (SUPPORT)	
12/31/2004	\$54	1.004	2.524	\$138	\$210	1.000	\$210	63.9%	20.0%	
12/31/2005	39	1.011	2.189	87	411	1.000	411	28.0%	20.0%	
12/31/2006	8	1.020	1.899	16	288	1.000	288	23.4%	20.0%	
12/31/2007	0	1.038	1.647	1	252	1.000	252	22.1%	20.0%	
12/31/2008	0	1.136	1.428	0	205	1.000	205	22.1%	20.0%	
TOTAL	\$102		\$241		\$1,368		\$1,368	26.8%	100.0%	31.9%

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

(46) Category of Expected Expense	(47) Fixed Expense Loading * (SUPPORT)	(48) Variable Expense Loading (SUPPORT)	(49) Total Expense Loading
Commissions	0.0%	10.0%	10.0%
Other Acquisition	0.4%	0.0%	0.4%
General	5.6%	0.0%	5.6%
Premium Taxes	0.0%	1.8%	1.8%
Misc. Licenses & Fees	0.0%	0.9%	0.9%
Profit & Contingency	0.0%	0.0%	0.0%
Contingent Commissions	0.0%	0.0%	0.0%
Non-FHCF Reins. Cost	0.0%	0.0%	0.0%
FHCF Reins. Cost	4.5%	0.0%	4.5%
Other Expense (Specify**)	0.0%	10.0%	10.0%
TOTAL EXPENSES	10.5%	22.7%	33.2%
PERMISSIBLE LOSS & LAE			66.8%

* - Must reflect trend and/or other adjustments since last filing
** - (Specify in detail here)

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(50)	32.8%	Projected Hurricane Loss & LAE ratio
(51)	64.8%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	10.5%	Expected Fixed Expense Ratio
(53)	22.7%	Expected Variable Expense Ratio
(54)	-2.6%	Rate Level Indication (Before Credibility)
(55)	0.69	Credibility (SUPPORT)
(56)	13.0%	Expected Annual Net Trend (i.e., Projected Loss Trend Net of Premium Trend)
(57)	1.00	Assumed Number of Years Since Last Rate Review
(58)	13.0%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	2.2%	Credibility-Weighted Rate Level Indication
(60)	-5.6%	Company Selected Rate Change

RATE INDICATIONS

GROUP NAME:	Citizens Property Ins. Co rp.
PRODUCT TYPE:	Homeowners
PRODUCT SUB-TYPE:	N/A
STATE:	Florida Experience Only

PROGRAM NAME:	
POLICY TYPE:	
COMPANY(IES):	

(A) Loss Experience Eval. Date:	03/31/09
(B) Annual Premium Trend:	0.0%
(C) Annual Loss Trend (Up-to-Date):	0.0%
(D) Annual Loss Trend (Projected):	0.0%
(E) Avg. Acc. Date for Proj. Rates:	01/01/11

PREMIUMS:

(1) Accident Year Ending	(2) Months of Maturity	(3) Earned House-Years	(4) Written Premiums (\$000's)	(5) Earned Premiums (\$000's)	(6) Current Rate Level Factors (SUPPORT)	(7) Premium Trend Factors	(8) Trended Earned Premiums at C.R.L. (\$000's)
12/31/2004	63	10,000	\$10,000	\$10,000	1.000	1.000	\$10,000
12/31/2005	51	10,000	10,000	10,000	1.000	1.000	10,000
12/31/2006	39					1.000	0
12/31/2007	27					1.000	0
12/31/2008	15					1.000	0
TOTAL		20,000	\$20,000	\$20,000			\$20,000

NOTES:

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ACTUAL LOSSES:

(1) Accident Year Ending	(9) ACTUAL INCURRED LOSSES (\$000's)				(13) ACTUAL INCURRED ALAE (\$000's)				(17) INCURRED ULAE (\$000's)				(21) Actual Incurred Loss & LAE Excl. Cats. (\$000's)
	(10) Incl. Cats.	(11) Non-Hurr. Cat.	(12) Hurricane Cat.	(14) Excl. Cats.	(15) Incl. Cats.	(16) Non-Hurr. Cat.	(18) Hurricane Cat.	(20) Excl. Cats.	(19) Incl. Cats. (SUPPORT)	(20) Non-Hurr. Cat. (SUPPORT)	(21) Hurricane Cat. (SUPPORT)	(22) Excl. Cats.	
12/31/2004	\$5,000	\$0	\$0	\$5,000	\$1,000	\$0	\$0	\$1,000	\$1,000	\$0	\$0	\$1,000	\$7,000
12/31/2005	5,000	0	0	5,000	1,000	0	0	1,000	1,000	0	0	1,000	7,000
12/31/2006	0	0	0	0	0	0	0	0	0	0	0	0	0
12/31/2007	0	0	0	0	0	0	0	0	0	0	0	0	0
12/31/2008	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	\$10,000	\$0	\$0	\$10,000	\$2,000	\$0	\$0	\$2,000	\$2,000	\$0	\$0	\$2,000	\$14,000

PROJECTED CATASTROPHE LOSSES:

(1) Accident Year Ending	(22) ---PROJECTED NON-HURR. CAT (\$000's)---				(26) CE DATA --- INSERT APPLICABLE DATE IN YELLOW HIGHLIGHTED CELL ---							
	(23) Losses (SUPPORT)	(24) ALAE (SUPPORT)	(25) ULAE (SUPPORT)	(26) Losses & ALAE & ULAE	(27) POLICIES	(28) POLICIES	(29) PREMIUM IN-FORCE AT C.R.L. (\$000's)	(30) PREMIUM IN-FORCE AT C.R.L. (\$000's)	(31) Projected HURRICANE Losses (\$000's)	(32) Projected HURRICANE ALAE (\$000's)	(33) Projected HURRICANE ULAE (\$000's)	(34) Projected HURRICANE Loss & LAE (\$000's)
12/31/2004	\$0	\$0	\$0	\$0								\$0
12/31/2005	0	0	0	0								\$0
12/31/2006	0	0	0	0								\$0
12/31/2007	0	0	0	0								\$0
12/31/2008	0	0	0	0								\$0
TOTAL	\$0	\$0	\$0	\$0								\$0

DEVELOPMENT OF PROJECTED LOSS & LAE RATIO:

(1) Accident Year Ending	(34)	(35)	(36)	(37)	(38)	(39)	(40)	(41)	(42)	(43)	(44)	(45)
	Actual Incurred Loss & LAE Excl. Cats. (\$000's)	Loss & ALAE Development Factors (SUPPORT)	Loss Trend Factors	Trended & Developed Incurred Loss & LAE Excl. Cats. (\$000's)	Projected Incurred Loss & LAE Incl. Non-Hurr Cat. (\$000's)	Bad Faith/Punitive Damage Loss & ALAE Incl. in (34) (\$000's)	Projected Incurred Loss & LAE Excl. BF/PD (\$000's)	Adjustment Factor for Law Changes, Etc. (SUPPORT)	Final Adjusted Expected Incurred Loss & LAE (\$000's)	Projected Incurred Loss & LAE Non-Hurr Cat (\$000's)	Selected Accident Year Weights (SUPPORT)	Weighted Proj. Incurred Loss & LAE Excl. BF/PD (\$000's)
12/31/2004	\$7,000	1.000	1.000	\$7,000	\$7,000	\$0	\$7,000	1.000	\$7,000	70.0%	50.0%	\$7,000
12/31/2005	7,000	1.000	1.000	7,000	7,000	0	7,000	1.000	7,000	70.0%	50.0%	7,000
12/31/2006	0		1.000	0	0	0	0		0	0.0%		0
12/31/2007	0		1.000	0	0	0	0		0	0.0%		0
12/31/2008	0		1.000	0	0	0	0		0	0.0%		0
TOTAL	\$14,000			\$14,000	\$14,000	\$0	\$14,000		\$14,000	70.0%	100.0%	\$14,000

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

(46) Category of Expected Expense	(47) Fixed Expense Loading * (SUPPORT)	(48) Variable Expense Loading (SUPPORT)	(49) Total Expense Loading
Commissions	0.0%	0.0%	0.0%
Other Acquisition	0.0%	0.0%	0.0%
General	0.0%	0.0%	0.0%
Premium Taxes	0.0%	0.0%	0.0%
Misc. Licenses & Fees	0.0%	0.0%	0.0%
Profit & Contingency	0.0%	0.0%	0.0%
Contingent Commissions	0.0%	0.0%	0.0%
Non-FHCF Reins. Cost	0.0%	0.0%	0.0%
FHCF Reins. Cost	0.0%	0.0%	0.0%
Other Expense (Specify**)	0.0%	0.0%	0.0%
TOTAL EXPENSES	0.0%	0.0%	0.0%
PERMISSIBLE LOSS & LAE			100.0%

* - Must reflect trend and/or other adjustments since last filing
 ** - (Specify in detail here)

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(50)	0.0%	Projected Hurricane Loss & LAE ratio
(51)	70.0%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	0.0%	Expected Fixed Expense Ratio
(53)	0.0%	Expected Variable Expense Ratio
(54)	-30.0%	Rate Level Indication (Before Credibility)
(55)	0.50	Credibility (SUPPORT)
(56)	0.0%	Expected Annual Net Trend (i.e., Projected Loss Trend Net of Premium Trend)
(57)	1.00	Assumed Number of Years Since Last Rate Review
(58)	0.0%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	-15.0%	Credibility-Weighted Rate Level Indication
(60)	0.0%	Company Selected Rate Change

RATE INDICATIONS

GROUP NAME:	Citizens Property Ins. Co. rp.
PRODUCT TYPE:	Homeowners
PRODUCT SUB-TYPE:	N/A
STATE:	Florida Experience Only

PROGRAM NAME:	
POLICY TYPE:	
COMPANY(IES):	

(A) Loss Experience Eval. Date:	03/31/09
(B) Annual Premium Trend:	0.0%
(C) Annual Loss Trend (Up-to-Date):	0.0%
(D) Annual Loss Trend (Projected):	0.0%
(E) Avg. Acc. Date for Proj. Rates:	01/01/11

PREMIUMS:

(1) Accident Year Ending	(2) Months of Maturity	(3) Earned House-Years	(4) Written Premiums (\$000's)	(5) Earned Premiums (\$000's)	(6) Current Rate Level Factors (SUPPORTI)	(7) Premium Trend Factors	(8) Trended Earned Premiums at C.R.L. (\$000's)
12/31/2004	63	10,000	\$10,000	\$10,000	1.000	1.000	\$10,000
12/31/2005	51	10,000	10,000	10,000	1.000	1.000	10,000
12/31/2006	39					1.000	0
12/31/2007	27					1.000	0
12/31/2008	15					1.000	0
TOTAL		20,000	\$20,000	\$20,000			\$20,000

NOTES:

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ACTUAL LOSSES:

(1) Accident Year Ending	(9) ACTUAL INCURRED LOSSES (\$000's)				(13) ACTUAL INCURRED ALAE (\$000's)				(17) INCURRED ULAE (\$000's)				(21) Actual Incurred Loss & LAE Excl. Cats. (\$000's)
	(10) Incl. Cats.	(11) Non-Hurr. Cat.	(12) Hurricane Cat.	(14) Excl. Cats.	(15) Incl. Cats.	(16) Non-Hurr. Cat.	(18) Hurricane Cat.	(20) Excl. Cats.	(19) Incl. Cats. (SUPPORTI)	(20) Non-Hurr. Cat. (SUPPORTI)	(21) Hurricane Cat. (SUPPORTI)	(22) Excl. Cats.	
12/31/2004	\$5,000	\$0	\$0	\$5,000	\$1,000	\$0	\$0	\$1,000	\$1,000	\$0	\$0	\$1,000	\$7,000
12/31/2005	5,000	0	0	5,000	1,000	0	0	1,000	1,000	0	0	1,000	7,000
12/31/2006	0	0	0	0	0	0	0	0	0	0	0	0	0
12/31/2007	0	0	0	0	0	0	0	0	0	0	0	0	0
12/31/2008	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	\$10,000	\$0	\$0	\$10,000	\$2,000	\$0	\$0	\$2,000	\$2,000	\$0	\$0	\$2,000	\$14,000

PROJECTED CATASTROPHE LOSSES:

(1) Accident Year Ending	(22) ---PROJECTED NON-HURR. CAT (\$000's)---				CE DATA --- INSERT APPLICABLE DATE IN YELLOW HIGHLIGHTED CELL ---							
	(23) Losses (SUPPORTI)	(24) ALAE (SUPPORTI)	(25) ULAE (SUPPORTI)	(26) Losses & ALAE & ULAE	(27) POLICIES	(28) POLICIES	(29) IN-FORCE AT C.R.L. (\$000's)	(30) PREMIUM IN-FORCE AT C.R.L. (\$000's)	(31) Projected HURRICANE Losses (\$000's)	(32) Projected HURRICANE ALAE (\$000's)	(33) Projected HURRICANE ULAE (\$000's)	(34) Projected HURRICANE Loss & LAE (\$000's)
12/31/2004	\$0	\$0	\$0	\$0								\$0
12/31/2005	0	0	0	0								\$0
12/31/2006	0	0	0	0								\$0
12/31/2007	0	0	0	0								\$0
12/31/2008	0	0	0	0								\$0
TOTAL	\$0	\$0	\$0	\$0								\$0

DEVELOPMENT OF PROJECTED LOSS & LAE RATIO:

(1) Accident Year Ending	(34) Actual Incurred Loss & LAE Excl. Cats. (\$000's)	(35) Loss & ALAE Development Factors (SUPPORTI)	(36) Loss Trend Factors	(37) Trended & Developed Incurred Loss & LAE Excl. Cats. (\$000's)	(38) Projected Incurred Loss & LAE Incl. Non-Hurr Cat (\$000's)	(39) Bad Faith/Punitive Damage Loss & ALAE Incl. in (34) (\$000's)	(40) Projected Incurred Loss & LAE Non-Hurr Cat. Excl. BF/PD (\$000's)	(41) Adjustment Factor for Law Changes, Etc. (SUPPORTI)	(42) Final Adjusted Expected Incurred Loss & LAE (\$000's)	(43) Projected Incurred Loss & LAE Non-Hurr Cat (\$000's)	(44) Selected Accident Year Weights (SUPPORTI)	(45) Weighted Proj. Incurred Loss & LAE Excl. BF/PD (\$000's)
	12/31/2004	\$7,000	1.000	1.000	\$7,000	\$7,000	\$0	\$7,000	1.000	\$7,000	70.0%	50.0%
12/31/2005	7,000	1.000	1.000	7,000	0	0	7,000	1.000	7,000	70.0%	50.0%	0
12/31/2006	0		1.000	0	0	0	0		0	0.0%		0
12/31/2007	0		1.000	0	0	0	0		0	0.0%		0
12/31/2008	0		1.000	0	0	0	0		0	0.0%		0
TOTAL	\$14,000			\$14,000	\$14,000	\$0	\$14,000		\$14,000	70.0%	100.0%	\$14,000

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

(46) Category of Expected Expense	(47) Fixed Expense Loading * (SUPPORTI)	(48) Variable Expense Loading (SUPPORTI)	(49) Total Expense Loading
Commissions	0.0%	0.0%	0.0%
Other Acquisition	0.0%	0.0%	0.0%
General	0.0%	0.0%	0.0%
Premium Taxes	0.0%	0.0%	0.0%
Misc. Licenses & Fees	0.0%	0.0%	0.0%
Profit & Contingency	0.0%	0.0%	0.0%
Contingent Commissions	0.0%	0.0%	0.0%
Non-FHCF Reins. Cost	0.0%	0.0%	0.0%
FHCF Reins. Cost	0.0%	0.0%	0.0%
Other Expense (Specify**)	0.0%	0.0%	0.0%
TOTAL EXPENSES	0.0%	0.0%	0.0%
PERMISSIBLE LOSS & LAE			100.0%

* - Must reflect trend and/or other adjustments since last filing
 ** - (Specify in detail here)

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(50)	0.0%	Projected Hurricane Loss & LAE ratio
(51)	70.0%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	0.0%	Expected Fixed Expense Ratio
(53)	0.0%	Expected Variable Expense Ratio
(54)	-30.0%	Rate Level Indication (Before Credibility)
(55)	0.50	Credibility (SUPPORTI)
(56)	0.0%	Expected Annual Net Trend (i.e., Projected Loss Trend Net of Premium Trend)
(57)	1.00	Assumed Number of Years Since Last Rate Review
(58)	0.0%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	-15.0%	Credibility-Weighted Rate Level Indication
(60)	0.0%	Company Selected Rate Change

RATE INDICATIONS

GROUP NAME:	Citizens Property Ins. Co rp.
PRODUCT TYPE:	Homeowners
PRODUCT SUB-TYPE:	N/A
STATE:	Florida Experience Only

PROGRAM NAME:	
POLICY TYPE:	
COMPANY(IES):	

(A) Loss Experience Eval. Date:	03/31/09
(B) Annual Premium Trend:	0.0%
(C) Annual Loss Trend (Up-to-Date):	0.0%
(D) Annual Loss Trend (Projected):	0.0%
(E) Avg. Acc. Date for Proj. Rates:	01/01/11

PREMIUMS:

(1) Accident Year Ending	(2) Months of Maturity	(3) Earned House- Years	(4) Written Premiums (\$000's)	(5) Earned Premiums (\$000's)	(6) Current Rate Level Factors (SUPPORT)	(7) Premium Trend Factors	(8) Trended Earned Premiums at C.R.L. (\$000's)
12/31/2004	63	10,000	\$10,000	\$10,000	1.000	1.000	\$10,000
12/31/2005	51	10,000	10,000	10,000	1.000	1.000	10,000
12/31/2006	39					1.000	0
12/31/2007	27					1.000	0
12/31/2008	15					1.000	0
TOTAL		20,000	\$20,000	\$20,000			\$20,000

NOTES:

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ACTUAL LOSSES:

(1) Accident Year Ending	(9) ACTUAL INCURRED LOSSES (\$000's)				(13) ACTUAL INCURRED ALAE (\$000's)				(17) INCURRED ULAE (\$000's)				(21) Actual Incurred Loss & LAE Excl. Cats. (\$000's)
	(10) Incl. Cats.	(11) Non-Hurr. Cat.	(12) Hurricane Cat.	(14) Excl. Cats.	(15) Incl. Cats.	(16) Non-Hurr. Cat.	(18) Hurricane Cat.	(20) Excl. Cats.	(19) Incl. Cats. (SUPPORT)	(20) Non-Hurr. Cat. (SUPPORT)	(21) Hurricane Cat. (SUPPORT)	(22) Excl. Cats.	
12/31/2004	\$5,000	\$0	\$0	\$5,000	\$1,000	\$0	\$0	\$1,000	\$1,000	\$0	\$0	\$1,000	\$7,000
12/31/2005	5,000	0	0	5,000	1,000	0	0	1,000	1,000	0	0	1,000	7,000
12/31/2006	0	0	0	0	0	0	0	0	0	0	0	0	0
12/31/2007	0	0	0	0	0	0	0	0	0	0	0	0	0
12/31/2008	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	\$10,000	\$0	\$0	\$10,000	\$2,000	\$0	\$0	\$2,000	\$2,000	\$0	\$0	\$2,000	\$14,000

PROJECTED CATASTROPHE LOSSES:

(1) Accident Year Ending	(22) ---PROJECTED NON-HURR. CAT (\$000's)---				(26) CE DATA --- INSERT APPLICABLE DATE IN YELLOW HIGHLIGHTED CELL ---							
	(23) Losses (SUPPORT)	(24) ALAE (SUPPORT)	(25) ULAE (SUPPORT)	(26) Losses & ALAE & ULAE	(27) POLICIES	(28) POLICIES	(29) PREMIUM IN-FORCE AT C.R.L. (\$000's)	(30) PREMIUM IN-FORCE AT C.R.L. (\$000's)	(31) Projected HURRICANE Losses (\$000's)	(32) Projected HURRICANE ALAE (\$000's)	(33) Projected HURRICANE ULAE (\$000's)	(34) Projected HURRICANE Loss & LAE (\$000's)
12/31/2004	\$0	\$0	\$0	\$0								\$0
12/31/2005	0	0	0	0								\$0
12/31/2006	0	0	0	0								\$0
12/31/2007	0	0	0	0								\$0
12/31/2008	0	0	0	0								\$0
TOTAL	\$0	\$0	\$0	\$0								\$0

DEVELOPMENT OF PROJECTED LOSS & LAE RATIO:

(1) Accident Year Ending	(34)	(35)	(36)	(37)	(38)	(39)	(40)	(41)	(42)	(43)	(44)	(45)
	Actual Incurred Loss & LAE Excl. Cats. (\$000's)	Loss & ALAE Development Factors (SUPPORT)	Loss Trend Factors	Trended & Developed Incurred Loss & LAE Excl. Cats. (\$000's)	Projected Incurred Loss & LAE Incl. Non-Hurr Cat. (\$000's)	Bad Faith/Punitive Damage Loss & ALAE Incl. in (34) (\$000's)	Projected Incurred Loss & LAE Excl. BF/PD Non-Hurr Cat. (\$000's)	Adjustment Factor for Law Changes, Etc. (SUPPORT)	Final Adjusted Expected Incurred Loss & LAE (\$000's)	Projected Incurred Loss & LAE Non-Hurr Cat (\$000's)	Selected Accident Year Weights (SUPPORT)	Weighted Proj. Incurred Loss & LAE Excl. BF/PD Non-Hurr Cat (\$000's)
12/31/2004	\$7,000	1.000	1.000	\$7,000	\$7,000	\$0	\$7,000	1.000	\$7,000	70.0%	50.0%	\$7,000
12/31/2005	7,000	1.000	1.000	7,000	7,000	0	7,000	1.000	7,000	70.0%	50.0%	7,000
12/31/2006	0		1.000	0	0	0	0		0	0.0%		0
12/31/2007	0		1.000	0	0	0	0		0	0.0%		0
12/31/2008	0		1.000	0	0	0	0		0	0.0%		0
TOTAL	\$14,000			\$14,000	\$14,000	\$0	\$14,000		\$14,000	70.0%	100.0%	\$14,000

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

(46) Category of Expected Expense	(47) Fixed Expense Loading * (SUPPORT)	(48) Variable Expense Loading (SUPPORT)	(49) Total Expense Loading
Commissions	0.0%	0.0%	0.0%
Other Acquisition	0.0%	0.0%	0.0%
General	0.0%	0.0%	0.0%
Premium Taxes	0.0%	0.0%	0.0%
Misc. Licenses & Fees	0.0%	0.0%	0.0%
Profit & Contingency	0.0%	0.0%	0.0%
Contingent Commissions	0.0%	0.0%	0.0%
Non-FHCF Reins. Cost	0.0%	0.0%	0.0%
FHCF Reins. Cost	0.0%	0.0%	0.0%
Other Expense (Specify**)	0.0%	0.0%	0.0%
TOTAL EXPENSES	0.0%	0.0%	0.0%
PERMISSIBLE LOSS & LAE			100.0%

* - Must reflect trend and/or other adjustments since last filing
 ** - (Specify in detail here)

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(50)	0.0%	Projected Hurricane Loss & LAE ratio
(51)	70.0%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	0.0%	Expected Fixed Expense Ratio
(53)	0.0%	Expected Variable Expense Ratio
(54)	-30.0%	Rate Level Indication (Before Credibility)
(55)	0.50	Credibility (SUPPORT)
(56)	0.0%	Expected Annual Net Trend (i.e., Projected Loss Trend Net of Premium Trend)
(57)	1.00	Assumed Number of Years Since Last Rate Review
(58)	0.0%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	-15.0%	Credibility-Weighted Rate Level Indication
(60)	0.0%	Company Selected Rate Change

RATE INDICATIONS

GROUP NAME:	Citizens Property Ins. Co rp.
PRODUCT TYPE:	Homeowners
PRODUCT SUB-TYPE:	N/A
STATE:	Florida Experience Only

PROGRAM NAME:	
POLICY TYPE:	
COMPANY(IES):	

(A) Loss Experience Eval. Date:	03/31/09
(B) Annual Premium Trend:	0.0%
(C) Annual Loss Trend (Up-to-Date):	0.0%
(D) Annual Loss Trend (Projected):	0.0%
(E) Avg. Acc. Date for Proj. Rates:	01/01/11

PREMIUMS:

(1) Accident Year Ending	(2) Months of Maturity	(3) Earned House-Years	(4) Written Premiums (\$000's)	(5) Earned Premiums (\$000's)	(6) Current Rate Level Factors (SUPPORT)	(7) Premium Trend Factors	(8) Trended Earned Premiums at C.R.L. (\$000's)
12/31/2004	63	10,000	\$10,000	\$10,000	1.000	1.000	\$10,000
12/31/2005	51	10,000	10,000	10,000	1.000	1.000	10,000
12/31/2006	39					1.000	0
12/31/2007	27					1.000	0
12/31/2008	15					1.000	0
TOTAL		20,000	\$20,000	\$20,000			\$20,000

NOTES:

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ACTUAL LOSSES:

(1) Accident Year Ending	(9) ACTUAL INCURRED LOSSES (\$000's)				(13) ACTUAL INCURRED ALAE (\$000's)				(17) INCURRED ULAE (\$000's)				(21) Actual Incurred Loss & LAE Excl. Cats. (\$000's)
	(10) Incl. Cats.	(11) Non-Hurr. Cat.	(12) Hurricane Cat.	(14) Excl. Cats.	(15) Incl. Cats.	(16) Non-Hurr. Cat.	(18) Hurricane Cat.	(20) Excl. Cats.	(19) Incl. Cats. (SUPPORT)	(20) Non-Hurr. Cat. (SUPPORT)	(21) Hurricane Cat. (SUPPORT)	(22) Excl. Cats.	
12/31/2004	\$5,000	\$0	\$0	\$5,000	\$1,000	\$0	\$0	\$1,000	\$1,000	\$0	\$0	\$1,000	\$7,000
12/31/2005	5,000	0	0	5,000	1,000	0	0	1,000	1,000	0	0	1,000	7,000
12/31/2006	0	0	0	0	0	0	0	0	0	0	0	0	0
12/31/2007	0	0	0	0	0	0	0	0	0	0	0	0	0
12/31/2008	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	\$10,000	\$0	\$0	\$10,000	\$2,000	\$0	\$0	\$2,000	\$2,000	\$0	\$0	\$2,000	\$14,000

PROJECTED CATASTROPHE LOSSES:

(1) Accident Year Ending	(22) ---PROJECTED NON-HURR. CAT (\$000's)---				(26) CE DATA --- INSERT APPLICABLE DATE IN YELLOW HIGHLIGHTED CELL ---							
	(23) Losses (SUPPORT)	(24) ALAE (SUPPORT)	(25) ULAE (SUPPORT)	(26) Losses & ALAE & ULAE	(27) POLICIES	(28) POLICIES	(29) IN-FORCE AT C.R.L. (\$000's)	(30) PREMIUM IN-FORCE AT C.R.L. (\$000's)	(31) Projected HURRICANE Losses (\$000's)	(32) Projected HURRICANE ALAE (\$000's)	(33) Projected HURRICANE ULAE (\$000's)	(34) Projected HURRICANE Loss & LAE (\$000's)
12/31/2004	\$0	\$0	\$0	\$0								
12/31/2005	0	0	0	0								
12/31/2006	0	0	0	0								
12/31/2007	0	0	0	0								
12/31/2008	0	0	0	0								
TOTAL	\$0	\$0	\$0	\$0								

DEVELOPMENT OF PROJECTED LOSS & LAE RATIO:

(1) Accident Year Ending	(34) Actual Incurred Loss & LAE Excl. Cats. (\$000's)	(35) Loss & ALAE Development Factors (SUPPORT)	(36) Loss Trend Factors	(37) Trended & Developed Incurred Loss & LAE Excl. Cats. (\$000's)	(38) Projected Incurred Loss & LAE Incl. Non-Hurr Cat (\$000's)	(39) Bad Faith/Punitive Damage Loss & ALAE Incl. in (34) (\$000's)	(40) Projected Incurred Loss & LAE Non-Hurr Cat. Excl. BF/PD (\$000's)	(41) Adjustment Factor for Law Changes, Etc. (SUPPORT)	(42) Final Adjusted Expected Incurred Loss & LAE (\$000's)	(43) Projected Incurred Loss & LAE Non-Hurr Cat (\$000's)	(44) Selected Accident Year Weights (SUPPORT)	(45) Weighted Proj. Incurred Loss & LAE Excl. BF/PD (\$000's)
	12/31/2004	\$7,000	1.000	1.000	\$7,000	\$7,000	\$0	\$7,000	1.000	\$7,000	70.0%	50.0%
12/31/2005	7,000	1.000	1.000	7,000	0	0	7,000	1.000	7,000	70.0%	50.0%	0
12/31/2006	0		1.000	0	0	0	0		0	0.0%		0
12/31/2007	0		1.000	0	0	0	0		0	0.0%		0
12/31/2008	0		1.000	0	0	0	0		0	0.0%		0
TOTAL	\$14,000			\$14,000	\$14,000	\$0	\$14,000		\$14,000	70.0%	100.0%	\$14,000

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

(46) Category of Expected Expense	(47) Fixed Expense Loading * (SUPPORT)	(48) Variable Expense Loading (SUPPORT)	(49) Total Expense Loading
Commissions	0.0%	0.0%	0.0%
Other Acquisition	0.0%	0.0%	0.0%
General	0.0%	0.0%	0.0%
Premium Taxes	0.0%	0.0%	0.0%
Misc. Licenses & Fees	0.0%	0.0%	0.0%
Profit & Contingency	0.0%	0.0%	0.0%
Contingent Commissions	0.0%	0.0%	0.0%
Non-FHCF Reins. Cost	0.0%	0.0%	0.0%
FHCF Reins. Cost	0.0%	0.0%	0.0%
Other Expense (Specify**)	0.0%	0.0%	0.0%
TOTAL EXPENSES	0.0%	0.0%	0.0%
PERMISSIBLE LOSS & LAE			100.0%

* - Must reflect trend and/or other adjustments since last filing
 ** - (Specify in detail here)

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(50)	0.0%	Projected Hurricane Loss & LAE ratio
(51)	70.0%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	0.0%	Expected Fixed Expense Ratio
(53)	0.0%	Expected Variable Expense Ratio
(54)	-30.0%	Rate Level Indication (Before Credibility)
(55)	0.50	Credibility (SUPPORT)
(56)	0.0%	Expected Annual Net Trend (i.e., Projected Loss Trend Net of Premium Trend)
(57)	1.00	Assumed Number of Years Since Last Rate Review
(58)	0.0%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	-15.0%	Credibility-Weighted Rate Level Indication
(60)	0.0%	Company Selected Rate Change

RATE INDICATIONS

GROUP NAME:	Citizens Property Ins. Co rp.
PRODUCT TYPE:	Homeowners
PRODUCT SUB-TYPE:	N/A
STATE:	Florida Experience Only

PROGRAM NAME:	
POLICY TYPE:	
COMPANY(IES):	

(A) Loss Experience Eval. Date:	03/31/09
(B) Annual Premium Trend:	0.0%
(C) Annual Loss Trend (Up-to-Date):	0.0%
(D) Annual Loss Trend (Projected):	0.0%
(E) Avg. Acc. Date for Proj. Rates:	01/01/11

PREMIUMS:

(1) Accident Year Ending	(2) Months of Maturity	(3) Earned House-Years	(4) Written Premiums (\$000's)	(5) Earned Premiums (\$000's)	(6) Current Rate Level Factors (SUPPORT)	(7) Premium Trend Factors	(8) Trended Earned Premiums at C.R.L. (\$000's)
12/31/2004	63	10,000	\$10,000	\$10,000	1.000	1.000	\$10,000
12/31/2005	51	10,000	10,000	10,000	1.000	1.000	10,000
12/31/2006	39					1.000	0
12/31/2007	27					1.000	0
12/31/2008	15					1.000	0
TOTAL		20,000	\$20,000	\$20,000			\$20,000

NOTES:

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ACTUAL LOSSES:

(1) Accident Year Ending	(9) ACTUAL INCURRED LOSSES (\$000's)				(13) ACTUAL INCURRED ALAE (\$000's)				(17) INCURRED ULAE (\$000's)				(21) Actual Incurred Loss & LAE Excl. Cats. (\$000's)
	(10) Incl. Cats.	(11) Non-Hurr. Cat.	(12) Hurricane Cat.	(14) Excl. Cats.	(15) Incl. Cats.	(16) Non-Hurr. Cat.	(18) Hurricane Cat.	(20) Excl. Cats.	(19) Incl. Cats. (SUPPORT)	(20) Non-Hurr. Cat. (SUPPORT)	(21) Hurricane Cat. (SUPPORT)	(22) Excl. Cats.	
12/31/2004	\$5,000	\$0	\$0	\$5,000	\$1,000	\$0	\$0	\$1,000	\$1,000	\$0	\$0	\$1,000	\$7,000
12/31/2005	5,000	0	0	5,000	1,000	0	0	1,000	1,000	0	0	1,000	7,000
12/31/2006	0	0	0	0	0	0	0	0	0	0	0	0	0
12/31/2007	0	0	0	0	0	0	0	0	0	0	0	0	0
12/31/2008	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	\$10,000	\$0	\$0	\$10,000	\$2,000	\$0	\$0	\$2,000	\$2,000	\$0	\$0	\$2,000	\$14,000

PROJECTED CATASTROPHE LOSSES:

(1) Accident Year Ending	(22) ---PROJECTED NON-HURR. CAT (\$000's)---				(26) CE DATA --- INSERT APPLICABLE DATE IN YELLOW HIGHLIGHTED CELL ---							
	(23) Losses (SUPPORT)	(24) ALAE (SUPPORT)	(25) ULAE (SUPPORT)	(26) Losses & ALAE & ULAE	(27) POLICIES	(28) POLICIES	(29) PREMIUM IN-FORCE AT C.R.L. (\$000's)	(30) PREMIUM IN-FORCE AT C.R.L. (\$000's)	(31) Projected HURRICANE Losses (\$000's)	(32) Projected HURRICANE ALAE (\$000's)	(33) Projected HURRICANE ULAE (\$000's)	(34) Projected HURRICANE Loss & LAE (\$000's)
12/31/2004	\$0	\$0	\$0	\$0								\$0
12/31/2005	0	0	0	0								\$0
12/31/2006	0	0	0	0								\$0
12/31/2007	0	0	0	0								\$0
12/31/2008	0	0	0	0								\$0
TOTAL	\$0	\$0	\$0	\$0								\$0

DEVELOPMENT OF PROJECTED LOSS & LAE RATIO:

(1) Accident Year Ending	(34) Actual Incurred Loss & LAE Excl. Cats. (\$000's)	(35) Loss & ALAE Development Factors (SUPPORT)	(36) Loss Trend Factors	(37) Trended & Developed Incurred Loss & LAE Excl. Cats. (\$000's)	(38) Projected Incurred Loss & LAE Incl. Non-Hurr Cat (\$000's)	(39) Bad Faith/Punitive Damage Loss & ALAE Incl. in (34) (\$000's)	(40) Projected Incurred Loss & LAE Non-Hurr Cat. Excl. BF/PD (\$000's)	(41) Adjustment Factor for Law Changes, Etc. (SUPPORT)	(42) Final Adjusted Expected Incurred Loss & LAE (\$000's)	(43) Projected Incurred Loss & LAE Non-Hurr Cat (\$000's)	(44) Selected Accident Year Weights (SUPPORT)	(45) Weighted Proj. Incurred Loss & LAE Excl. BF/PD (\$000's)
	12/31/2004	\$7,000	1.000	1.000	\$7,000	\$7,000	\$0	\$7,000	1.000	\$7,000	70.0%	50.0%
12/31/2005	7,000	1.000	1.000	7,000	0	0	7,000	1.000	7,000	70.0%	50.0%	0
12/31/2006	0		1.000	0	0	0	0		0	0.0%		0
12/31/2007	0		1.000	0	0	0	0		0	0.0%		0
12/31/2008	0		1.000	0	0	0	0		0	0.0%		0
TOTAL	\$14,000			\$14,000	\$14,000	\$0	\$14,000		\$14,000	70.0%	100.0%	\$14,000

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

(46) Category of Expected Expense	(47) Fixed Expense Loading * (SUPPORT)	(48) Variable Expense Loading (SUPPORT)	(49) Total Expense Loading
Commissions	0.0%	0.0%	0.0%
Other Acquisition	0.0%	0.0%	0.0%
General	0.0%	0.0%	0.0%
Premium Taxes	0.0%	0.0%	0.0%
Misc. Licenses & Fees	0.0%	0.0%	0.0%
Profit & Contingency	0.0%	0.0%	0.0%
Contingent Commissions	0.0%	0.0%	0.0%
Non-FHCF Reins. Cost	0.0%	0.0%	0.0%
FHCF Reins. Cost	0.0%	0.0%	0.0%
Other Expense (Specify**)	0.0%	0.0%	0.0%
TOTAL EXPENSES	0.0%	0.0%	0.0%
PERMISSIBLE LOSS & LAE			100.0%

* - Must reflect trend and/or other adjustments since last filing
 ** - (Specify in detail here)

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(50)	0.0%	Projected Hurricane Loss & LAE ratio
(51)	70.0%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	0.0%	Expected Fixed Expense Ratio
(53)	0.0%	Expected Variable Expense Ratio
(54)	-30.0%	Rate Level Indication (Before Credibility)
(55)	0.50	Credibility (SUPPORT)
(56)	0.0%	Expected Annual Net Trend (i.e., Projected Loss Trend Net of Premium Trend)
(57)	1.00	Assumed Number of Years Since Last Rate Review
(58)	0.0%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	-15.0%	Credibility-Weighted Rate Level Indication
(60)	0.0%	Company Selected Rate Change

RATE INDICATIONS

GROUP NAME:	Citizens Property Ins. Co. rp.
PRODUCT TYPE:	Homeowners
PRODUCT SUB-TYPE:	N/A
STATE:	Florida Experience Only

PROGRAM NAME:	
POLICY TYPE:	
COMPANY(IES):	

(A) Loss Experience Eval. Date:	03/31/09
(B) Annual Premium Trend:	0.0%
(C) Annual Loss Trend (Up-to-Date):	0.0%
(D) Annual Loss Trend (Projected):	0.0%
(E) Avg. Acc. Date for Proj. Rates:	01/01/11

PREMIUMS:

(1) Accident Year Ending	(2) Months of Maturity	(3) Earned House- Years	(4) Written Premiums (\$000's)	(5) Earned Premiums (\$000's)	(6) Current Rate Level Factors (SUPPORTI)	(7) Premium Trend Factors	(8) Trended Earned Premiums at C.R.L. (\$000's)
12/31/2004	63	10,000	\$10,000	\$10,000	1.000	1.000	\$10,000
12/31/2005	51	10,000	10,000	10,000	1.000	1.000	10,000
12/31/2006	39					1.000	0
12/31/2007	27					1.000	0
12/31/2008	15					1.000	0
TOTAL		20,000	\$20,000	\$20,000			\$20,000

NOTES:

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ACTUAL LOSSES:

(1) Accident Year Ending	(9) ACTUAL INCURRED LOSSES (\$000's)				(13) ACTUAL INCURRED ALAE (\$000's)				(17) INCURRED ULAE (\$000's)				(21) Actual Incurred Loss & LAE Excl. Cats. (\$000's)
	(10) Incl. Cats.	(11) Non-Hurr. Cat.	(12) Hurricane Cat.	(14) Excl. Cats.	(15) Incl. Cats.	(16) Non-Hurr. Cat.	(18) Hurricane Cat.	(20) Excl. Cats.	(19) Incl. Cats. (SUPPORTI)	(20) Non-Hurr. Cat. (SUPPORTI)	(21) Hurricane Cat. (SUPPORTI)	(22) Excl. Cats.	
12/31/2004	\$5,000	\$0	\$0	\$5,000	\$1,000	\$0	\$0	\$1,000	\$1,000	\$0	\$0	\$1,000	\$7,000
12/31/2005	5,000	0	0	5,000	1,000	0	0	1,000	1,000	0	0	1,000	7,000
12/31/2006	0	0	0	0	0	0	0	0	0	0	0	0	0
12/31/2007	0	0	0	0	0	0	0	0	0	0	0	0	0
12/31/2008	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	\$10,000	\$0	\$0	\$10,000	\$2,000	\$0	\$0	\$2,000	\$2,000	\$0	\$0	\$2,000	\$14,000

PROJECTED CATASTROPHE LOSSES:

(1) Accident Year Ending	(22) ---PROJECTED NON-HURR. CAT (\$000's)---				(26) CE DATA --- INSERT APPLICABLE DATE IN YELLOW HIGHLIGHTED CELL ---							
	(23) Losses (SUPPORTI)	(24) ALAE (SUPPORTI)	(25) ULAE (SUPPORTI)	(26) Losses & ALAE & ULAE	(27) POLICIES	(28) POLICIES	(29) IN-FORCE AT C.R.L. (\$000's)	(30) PREMIUM IN-FORCE AT C.R.L. (\$000's)	(31) Projected HURRICANE Losses (\$000's)	(32) Projected HURRICANE ALAE (\$000's)	(33) Projected HURRICANE ULAE (\$000's)	(34) Projected HURRICANE Loss & LAE (\$000's)
12/31/2004	\$0	\$0	\$0	\$0								
12/31/2005	0	0	0	0								
12/31/2006	0	0	0	0								
12/31/2007	0	0	0	0								
12/31/2008	0	0	0	0								
TOTAL	\$0	\$0	\$0	\$0								

DEVELOPMENT OF PROJECTED LOSS & LAE RATIO:

(1) Accident Year Ending	(34) Actual Incurred Loss & LAE Excl. Cats. (\$000's)	(35) Loss & ALAE Development Factors (SUPPORTI)	(36) Loss Trend Factors	(37) Trended & Developed Incurred Loss & LAE Excl. Cats. (\$000's)	(38) Projected Incurred Loss & LAE Incl. Non-Hurr Cat (\$000's)	(39) Bad Faith/Punitive Damage Loss & ALAE Incl. in (34) (\$000's)	(40) Projected Incurred Loss & LAE Non-Hurr Cat. Excl. BF/PD (\$000's)	(41) Adjustment Factor for Law Changes, Etc. (SUPPORTI)	(42) Final Adjusted Expected Incurred Loss & LAE (\$000's)	(43) Projected Incurred Loss & LAE Non-Hurr Cat (\$000's)	(44) Selected Accident Year Weights (SUPPORTI)	(45) Weighted Proj. Incurred Loss & LAE Excl. BF/PD (\$000's)
	12/31/2004	\$7,000	1.000	1.000	\$7,000	\$7,000	\$0	\$7,000	1.000	\$7,000	70.0%	50.0%
12/31/2005	7,000	1.000	1.000	7,000	0	0	7,000	1.000	7,000	70.0%	50.0%	0
12/31/2006	0		1.000	0	0	0	0		0	0.0%		0
12/31/2007	0		1.000	0	0	0	0		0	0.0%		0
12/31/2008	0		1.000	0	0	0	0		0	0.0%		0
TOTAL	\$14,000			\$14,000	\$14,000	\$0	\$14,000		\$14,000	70.0%	100.0%	\$14,000

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

(46) Category of Expected Expense	(47) Fixed Expense Loading * (SUPPORTI)	(48) Variable Expense Loading (SUPPORTI)	(49) Total Expense Loading
Commissions	0.0%	0.0%	0.0%
Other Acquisition	0.0%	0.0%	0.0%
General	0.0%	0.0%	0.0%
Premium Taxes	0.0%	0.0%	0.0%
Misc. Licenses & Fees	0.0%	0.0%	0.0%
Profit & Contingency	0.0%	0.0%	0.0%
Contingent Commissions	0.0%	0.0%	0.0%
Non-FHCF Reins. Cost	0.0%	0.0%	0.0%
FHCF Reins. Cost	0.0%	0.0%	0.0%
Other Expense (Specify**)	0.0%	0.0%	0.0%
TOTAL EXPENSES	0.0%	0.0%	0.0%
PERMISSIBLE LOSS & LAE			100.0%

* - Must reflect trend and/or other adjustments since last filing
 ** - (Specify in detail here)

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(50)	0.0%	Projected Hurricane Loss & LAE ratio
(51)	70.0%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	0.0%	Expected Fixed Expense Ratio
(53)	0.0%	Expected Variable Expense Ratio
(54)	-30.0%	Rate Level Indication (Before Credibility)
(55)	0.50	Credibility (SUPPORTI)
(56)	0.0%	Expected Annual Net Trend (i.e., Projected Loss Trend Net of Premium Trend)
(57)	1.00	Assumed Number of Years Since Last Rate Review
(58)	0.0%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	-15.0%	Credibility-Weighted Rate Level Indication
(60)	0.0%	Company Selected Rate Change

RATE INDICATIONS

GROUP NAME:	Citizens Property Ins. Co rp.
PRODUCT TYPE:	Homeowners
PRODUCT SUB-TYPE:	N/A
STATE:	Florida Experience Only

PROGRAM NAME:	
POLICY TYPE:	
COMPANY(IES):	

(A) Loss Experience Eval. Date:	03/31/09
(B) Annual Premium Trend:	0.0%
(C) Annual Loss Trend (Up-to-Date):	0.0%
(D) Annual Loss Trend (Projected):	0.0%
(E) Avg. Acc. Date for Proj. Rates:	01/01/11

PREMIUMS:

(1) Accident Year Ending	(2) Months of Maturity	(3) Earned House- Years	(4) Written Premiums (\$000's)	(5) Earned Premiums (\$000's)	(6) Current Rate Level Factors (SUPPORT)	(7) Premium Trend Factors	(8) Trended Earned Premiums at C.R.L. (\$000's)
12/31/2004	63	10,000	\$10,000	\$10,000	1.000	1.000	\$10,000
12/31/2005	51	10,000	10,000	10,000	1.000	1.000	10,000
12/31/2006	39					1.000	0
12/31/2007	27					1.000	0
12/31/2008	15					1.000	0
TOTAL		20,000	\$20,000	\$20,000			\$20,000

NOTES:

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ACTUAL LOSSES:

(1) Accident Year Ending	(9) ACTUAL INCURRED LOSSES (\$000's)				(13) ACTUAL INCURRED ALAE (\$000's)				(17) INCURRED ULAE (\$000's)				(21) Actual Incurred Loss & LAE Excl. Cats. (\$000's)
	(10) Incl. Cats.	(11) Non-Hurr. Cat.	(12) Hurricane Cat.	(14) Excl. Cats.	(15) Incl. Cats.	(16) Non-Hurr. Cat.	(18) Hurricane Cat.	(20) Excl. Cats.	(19) Incl. Cats. (SUPPORT)	(20) Non-Hurr. Cat. (SUPPORT)	(21) Hurricane Cat. (SUPPORT)	(22) Excl. Cats.	
12/31/2004	\$5,000	\$0	\$0	\$5,000	\$1,000	\$0	\$0	\$1,000	\$1,000	\$0	\$0	\$1,000	\$7,000
12/31/2005	5,000	0	0	5,000	1,000	0	0	1,000	1,000	0	0	1,000	7,000
12/31/2006	0	0	0	0	0	0	0	0	0	0	0	0	0
12/31/2007	0	0	0	0	0	0	0	0	0	0	0	0	0
12/31/2008	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	\$10,000	\$0	\$0	\$10,000	\$2,000	\$0	\$0	\$2,000	\$2,000	\$0	\$0	\$2,000	\$14,000

PROJECTED CATASTROPHE LOSSES:

(1) Accident Year Ending	(22) ---PROJECTED NON-HURR. CAT (\$000's)---				(26) CE DATA --- INSERT APPLICABLE DATE IN YELLOW HIGHLIGHTED CELL ---							
	(23) Losses (SUPPORT)	(24) ALAE (SUPPORT)	(25) ULAE (SUPPORT)	(25) Losses & ALAE & ULAE	(26) POLICIES	(27) POLICIES	(28) PREMIUM IN-FORCE AT C.R.L. (\$000's)	(29) PREMIUM IN-FORCE AT C.R.L. (\$000's)	(30) Projected HURRICANE Losses (\$000's)	(31) Projected HURRICANE ALAE (\$000's)	(32) Projected HURRICANE ULAE (\$000's)	(33) Projected HURRICANE Loss & LAE (\$000's)
12/31/2004	\$0	\$0	\$0	\$0								
12/31/2005	0	0	0	0								
12/31/2006	0	0	0	0								
12/31/2007	0	0	0	0								
12/31/2008	0	0	0	0								
TOTAL	\$0	\$0	\$0	\$0			\$0	\$0	\$0	\$0	\$0	\$0

DEVELOPMENT OF PROJECTED LOSS & LAE RATIO:

(1) Accident Year Ending	(34) Actual Incurred Loss & LAE Excl. Cats. (\$000's)	(35) Loss & ALAE Development Factors (SUPPORT)	(36) Loss Trend Factors	(37) Trended & Developed Incurred Loss & LAE Excl. Cats. (\$000's)	(38) Projected Incurred Loss & LAE Incl. Non-Hurr Cat (\$000's)	(39) Bad Faith/Punitive Damage Loss & ALAE Incl. in (34) (\$000's)	(40) Projected Incurred Loss & LAE Non-Hurr Cat. Excl. BF/PD (\$000's)	(41) Adjustment Factor for Law Changes, Etc. (SUPPORT)	(42) Final Adjusted Expected Incurred Loss & LAE (\$000's)	(43) Projected Incurred Loss & LAE Non-Hurr Cat (\$000's)	(44) Selected Accident Year Weights (SUPPORT)	(45) Weighted Proj. Incurred Loss & LAE Excl. BF/PD (\$000's)
	12/31/2004	\$7,000	1.000	1.000	\$7,000	\$7,000	\$0	\$7,000	1.000	\$7,000	70.0%	50.0%
12/31/2005	7,000	1.000	1.000	7,000	0	0	7,000	1.000	7,000	70.0%	50.0%	0
12/31/2006	0		1.000	0	0	0	0		0	0.0%		0
12/31/2007	0		1.000	0	0	0	0		0	0.0%		0
12/31/2008	0		1.000	0	0	0	0		0	0.0%		0
TOTAL	\$14,000			\$14,000	\$14,000	\$0	\$14,000		\$14,000	70.0%	100.0%	\$14,000

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

(46) Category of Expected Expense	(47) Fixed Expense Loading * (SUPPORT)	(48) Variable Expense Loading (SUPPORT)	(49) Total Expense Loading
Commissions	0.0%	0.0%	0.0%
Other Acquisition	0.0%	0.0%	0.0%
General	0.0%	0.0%	0.0%
Premium Taxes	0.0%	0.0%	0.0%
Misc. Licenses & Fees	0.0%	0.0%	0.0%
Profit & Contingency	0.0%	0.0%	0.0%
Contingent Commissions	0.0%	0.0%	0.0%
Non-FHCF Reins. Cost	0.0%	0.0%	0.0%
FHCF Reins. Cost	0.0%	0.0%	0.0%
Other Expense (Specify**)	0.0%	0.0%	0.0%
TOTAL EXPENSES	0.0%	0.0%	0.0%
PERMISSIBLE LOSS & LAE			100.0%

* - Must reflect trend and/or other adjustments since last filing
 ** - (Specify in detail here)

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(50)	0.0%	Projected Hurricane Loss & LAE ratio
(51)	70.0%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	0.0%	Expected Fixed Expense Ratio
(53)	0.0%	Expected Variable Expense Ratio
(54)	-30.0%	Rate Level Indication (Before Credibility)
(55)	0.50	Credibility (SUPPORT)
(56)	0.0%	Expected Annual Net Trend (i.e., Projected Loss Trend Net of Premium Trend)
(57)	1.00	Assumed Number of Years Since Last Rate Review
(58)	0.0%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	-15.0%	Credibility-Weighted Rate Level Indication
(60)	0.0%	Company Selected Rate Change

**CITIZENS PROPERTY INSURANCE
CORPORATION**
101 NORTH MONROE STREET, SUITE 1000
TALLAHASSEE, FLORIDA 32301



TELEPHONE: (850) 513-3700 FAX: (850) 513-3900

October 07, 2009

Kevin McCarty, Commissioner
Office of Insurance Regulation
200 East Gaines Street
Tallahassee, Florida 32399-0330

Attention: Richard Koon, Director of Property and Casualty Product Review

**Re: Citizens' Personal Residential Wind Only Rate Filing
Homeowners, Condo Unit-Owners and Tenant Contents**

Dear Mr. McCarty:

This letter serves to comply with the Source of Information for the standardized rate indication workbooks. For the source of information for the document titled "PRW-HW RIF with BU.xls", please refer to the table of contents in the following workbooks:

HW2 PRW - Statewide Rate Indication.xls
HW4 PRW - Statewide Rate Indication.xls
HW6 PRW - Statewide Rate Indication.xls

The table of contents in each workbook lists all of the exhibits along with a brief description. The exhibits are named after the column or row of the rate indication workbook, which they correspond to.

If you or your staff has any questions, please contact me at (904) 208-7593.

Sincerely,

Brian Donovan, FCAS, MAAA
Director, Actuarial Services

Exhibit	Description
RIF With Buildup	Duplicate of OIR RIF for all policies combined, with a provision for the FHCF rapid cash buildup
RIF Without Buildup	Duplicate of OIR RIF for all policies combined, without a provision for the FHCF rapid cash buildup
Trends	Shows how premium and loss trends are taken from the PRM indications
CRL Weights	For On-Level Factors: Calculates rate change weights for each calendar year
CRL A	For On-Level Factors: Shows historical rate changes by territory
CRL B	For On-Level Factors: Shows by territory the average rate level after each rate change
CRL C	For On-Level Factors: Calculates the on-level factors for each territory, and in aggregate
17-19A	Shows historical ratios of LAE to losses from Schedule P, part 1A
17-19B	Estimates historical incurred ULAE
22-24A	Estimates ratio of non-hurricane catastrophe losses and LAE to non-catastrophe losses and LAE
22-24B	Estimates how to partition non-hurricane catastrophe loss&LAE into loss, ALAE, ULAE
22-24C	Estimates non-hurricane catastrophe loss, ALAE, ULAE ratios
30-32A	Estimates ratio of non-hurricane catastrophe losses and LAE to non-catastrophe losses and LAE
30-32B	Shows public model projected hurricane losses
30-32C	Validation of extension-of-exposure method for policies in-force as of 12/31/2008
34-36	Loss development triangles, and selected loss development factors
47-48A	Net cost of mandatory FHCF reinsurance
47-48B	Net cost of TICL FHCF reinsurance
47-48C	Selection of "Other Acquisition Expense", "General Expense" and "Taxes, Licenses and Fees" expense ratios from historical experience in Insurance Expense Exhibit

PR-W

Trends from Personal Lines Multiperil

		(1)	(2)
Multiperil	Wind-Only	Annual	Annual
<u>Line</u>	<u>Line</u>	<u>Premium</u>	<u>Loss</u>
		<u>Trend</u>	<u>Trend</u>
HO3	HW2/DW2	4.00%	12.00%
HO4	HW4/MW4	2.00%	15.30%
HO6	HW6	4.00%	15.00%
MHO3	MW2	0.00%	8.20%

Notes:

- (1) *Annual Premium Trend for policies that include wind*
- (2) *Annual Loss Trend for policies that include wind*

PRW

CALCULATION OF WEIGHTS FOR ON-LEVEL FACTORS

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Effective	Days	Days	Calendar Year Ending				
Date of	Remaining in	Remaining in	12/31/2004	12/31/2005	12/31/2006	12/31/2007	12/31/2008
Changes	Current Year	Next Year					
4/1/2008	275	90					28.4%
1/1/2007	365	0				50.0%	71.6%
1/1/2007	365	0					
1/1/2007	365	0					
1/1/2007	365	0					
3/1/2006	306	59			35.1%	48.7%	
1/1/2006	365	0			14.9%	1.3%	
4/1/2005	275	90		28.4%	47.0%		
7/1/2004	184	181	12.7%	59.3%	3.0%		
Prior to			87.3%	12.3%			

Notes:

- (1) Equal to an average of "new" and "renewal" effective dates.
- (2) See explanatory memorandum for details.
- (3) For Prior, the average rate level is defined to be 1.000
For other rows, the average rate level equals [1+(2)] times [(3) for subsequent row]
- (4) to (8) Based on effective dates of rate changes in (1).

PRW
CALCULATION OF WEIGHTS FOR ON-LEVEL FACTORS

Territory Number	County	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
		Filing # 04-00250	Filing # 04-14483	Filing # 05-11466	Filing # 05-14539	Filing # 05-15417	Filing # 06-08439	Filing # 07-02359	Filing # 07-04972	Filing # 07-03607
		N: 7/1/04 R: 7/1/04	N: 4/1/05 R: 4/1/05	N: 1/1/06 R: 1/1/06	N: 3/1/06 R: 3/1/06	N: 1/1/07 R: 1/1/07	N: 1/1/07 R: 1/1/07	N: 1/1/07 R: 1/1/07	N: 1/1/07 R: 1/1/07	N: 4/1/08 R: 4/1/08
		Total Premium Percent Change	Total Premium Percent Change	Total Premium Percent Change	Total Premium Percent Change	Total Premium Percent Change	Total Premium Percent Change	Total Premium Percent Change	Total Premium Percent Change	Total Premium Percent Change
59	Bay	9.3%	69.8%	0.3%	9.4%	-5.7%	0.0%	-5.4%	-11.2%	-10.1%
60	Brevard	1.0%	5.1%	0.5%	16.5%	33.1%	0.0%	-24.9%	-13.3%	-8.8%
45	Broward	33.4%	8.0%	1.5%	20.4%	24.1%	0.0%	-19.4%	-16.9%	-19.4%
46	Broward	0.0%	0.0%	1.1%	13.4%	39.0%	0.0%	-28.1%	-16.3%	-19.6%
47	Broward	0.0%	0.0%	0.7%	16.4%	35.4%	0.0%	-26.2%	-15.6%	-10.8%
48	Broward	0.0%	1.9%	0.3%	32.2%	30.5%	0.0%	-23.4%	-14.8%	-5.6%
61	Charlotte	0.3%	20.1%	1.7%	12.1%	37.8%	0.0%	-27.4%	-13.3%	-14.4%
62	Collier	19.8%	14.6%	1.4%	12.5%	13.4%	0.0%	-11.8%	-14.7%	-22.5%
22	Dade	56.7%	6.5%	1.3%	23.0%	20.6%	0.0%	-17.1%	-17.6%	-19.7%
23	Dade	0.0%	5.3%	0.8%	23.3%	39.3%	0.0%	-28.2%	-17.5%	-14.5%
24	Dade	0.0%	4.6%	0.5%	23.1%	33.3%	0.0%	-25.0%	-16.7%	-8.0%
25	Dade	1.2%	31.0%	0.4%	22.2%	25.5%	0.0%	-20.3%	-15.4%	-8.5%
26	Dade	0.0%	4.6%	0.9%	17.0%	39.3%	0.0%	-28.2%	-16.3%	-23.4%
27	Dade	0.0%	0.0%	0.7%	18.1%	35.8%	0.0%	-26.3%	-16.1%	-18.0%
28	Dade	0.0%	4.8%	0.6%	17.3%	26.1%	0.0%	-20.7%	-15.3%	-16.9%
29	Dade	0.0%	4.3%	0.3%	8.7%	18.2%	0.0%	-15.4%	-13.4%	-17.9%
41	Duval	0.0%	0.0%	1.1%	12.9%	32.2%	0.0%	-24.4%	-7.4%	-5.3%
52	Escambia	41.5%	21.3%	0.4%	12.0%	38.5%	0.0%	-27.8%	-12.5%	-11.7%
53	Escambia	0.0%	0.0%	0.4%	6.8%	37.3%	0.0%	-27.2%	-11.5%	-11.0%
54	Escambia	64.2%	6.0%	0.1%	22.7%	34.9%	0.0%	-25.9%	-10.8%	-4.0%
83	Flagler	15.4%	-0.3%	0.7%	2.0%	34.2%	0.0%	-25.5%	-9.8%	-11.7%
65	Franklin	18.5%	84.9%	0.7%	7.8%	0.0%	0.0%	0.0%	-9.8%	-14.5%
66	Gulf	27.8%	80.6%	0.6%	8.4%	8.2%	0.0%	-7.6%	-10.8%	-16.4%
56	Hernando	24.5%	33.0%	0.9%	5.0%	2.1%	0.0%	-2.1%	-10.8%	-8.6%
76	Indian River	56.4%	53.2%	1.6%	13.3%	2.5%	0.0%	-2.4%	-13.9%	-24.6%
17	Lee	0.0%	0.0%	2.2%	6.3%	38.8%	0.0%	-27.9%	-14.3%	-14.1%
18	Lee	0.0%	2.5%	1.2%	12.4%	31.6%	0.0%	-24.0%	-13.2%	-14.8%
19	Lee	44.7%	10.0%	0.9%	16.1%	24.5%	0.0%	-19.6%	-11.8%	-9.0%
20	Lee	59.9%	10.1%	0.5%	17.0%	19.5%	0.0%	-16.3%	-11.0%	-7.5%
57	Levy	89.1%	0.0%	0.5%	6.1%	16.7%	0.0%	-14.3%	-9.8%	-8.7%
68	Manatee	0.0%	34.1%	0.9%	16.9%	30.1%	0.0%	-23.1%	-13.4%	-7.9%
90	Monroe	5.9%	26.7%	1.1%	10.8%	0.0%	-34.4%	0.0%	-8.9%	-24.0%
69	Nassau	14.4%	0.0%	0.8%	6.0%	29.7%	0.0%	-22.9%	-5.2%	-7.0%
70	Okaloosa	9.8%	42.6%	0.6%	12.9%	22.5%	0.0%	-18.3%	-12.2%	-12.2%
94	Palm Beach	24.9%	0.2%	1.6%	21.6%	28.1%	0.0%	-21.9%	-15.3%	-22.0%
95	Palm Beach	0.0%	6.8%	1.0%	22.0%	29.3%	0.0%	-22.6%	-15.5%	-16.3%
96	Palm Beach	0.0%	1.1%	0.8%	20.3%	27.8%	0.0%	-21.8%	-15.2%	-12.4%
97	Palm Beach	0.0%	4.0%	0.8%	20.7%	26.3%	0.0%	-20.8%	-14.1%	-14.0%
88	Pasco	8.9%	101.9%	0.4%	14.7%	0.0%	0.0%	0.0%	-11.8%	-5.2%
42	Pinellas	15.7%	6.4%	0.9%	20.8%	25.1%	0.0%	-20.1%	-12.7%	-6.5%
92	Santa Rosa	54.6%	3.7%	0.3%	15.7%	38.2%	0.0%	-27.6%	-12.5%	-9.6%
49	Sarasota	0.0%	14.0%	1.4%	12.0%	28.3%	0.0%	-22.1%	-13.0%	-9.2%
50	Sarasota	24.2%	18.0%	0.5%	8.6%	14.1%	0.0%	-12.4%	-12.4%	-9.7%
51	Sarasota	69.2%	20.0%	0.3%	5.7%	6.2%	0.0%	-5.8%	-11.9%	-11.2%
71	St. Johns	25.5%	0.0%	1.0%	7.9%	30.7%	0.0%	-23.5%	-9.6%	-9.6%
77	St. Lucie	39.5%	66.6%	0.6%	6.7%	16.7%	0.0%	-14.3%	-14.3%	-13.7%
14	Volusia	14.6%	3.4%	0.6%	47.4%	24.3%	0.0%	-19.5%	-11.2%	-4.8%
15	Volusia	9.7%	5.5%	0.2%	15.1%	34.4%	0.0%	-25.6%	-10.0%	-2.9%
16	Volusia	51.9%	4.9%	0.1%	2.2%	19.6%	0.0%	-16.4%	-8.8%	-14.4%
58	Wakulla	43.1%	0.0%	0.7%	12.7%	4.7%	0.0%	-4.5%	-5.7%	-9.1%
75	Walton	1.7%	83.8%	0.8%	5.3%	9.6%	0.0%	-8.8%	-11.7%	-23.2%
Total		9.5%	12.2%	1.0%	16.9%	23.1%	-4.2%	-19.4%	-14.5%	-15.6%

CITIZENS PROPERTY INSURANCE CORPORATION

PR-W -- HOMEOWNERS HO-3, HURRICANE AND OTHER WIND COMBINED
CALCULATION OF AVERAGE TERRITORIAL RATE CHANGES

Territory Number	County	(2)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
			Filing # 04-00250	Filing # 04-14483	Filing # 05-11466	Filing # 05-14539	Filing # 05-15417	Filing # 06-08439	Filing # 07-02359	Filing # 07-04972	Filing # 07-03607
		PRIOR Average Rate Level	N: 7/1/04 R: 7/1/04 Average Rate Level	N: 4/1/05 R: 4/1/05 Average Rate Level	N: 1/1/06 R: 1/1/06 Average Rate Level	N: 3/1/06 R: 3/1/06 Average Rate Level	N: 1/1/07 R: 1/1/07 Average Rate Level	N: 1/1/07 R: 1/1/07 Average Rate Level	N: 1/1/07 R: 1/1/07 Average Rate Level	N: 1/1/07 R: 1/1/07 Average Rate Level	N: 4/1/08 R: 4/1/08 Average Rate Level
59	Bay	100.0%	109.3%	185.5%	186.1%	203.6%	215.3%	215.3%	203.6%	180.9%	162.6%
60	Brevard	100.0%	101.0%	106.2%	106.7%	124.3%	165.4%	165.4%	124.3%	107.8%	98.3%
45	Broward	100.0%	133.4%	144.1%	144.2%	176.0%	218.5%	218.5%	176.0%	146.3%	117.9%
46	Broward	100.0%	100.0%	100.0%	101.1%	114.7%	159.4%	159.4%	114.7%	96.0%	77.2%
47	Broward	100.0%	100.0%	100.0%	100.7%	117.2%	158.7%	158.7%	117.2%	98.8%	88.2%
48	Broward	100.0%	100.0%	101.9%	102.2%	135.2%	176.4%	176.4%	135.2%	115.1%	108.6%
61	Charlotte	100.0%	100.3%	120.5%	122.6%	137.4%	189.3%	189.3%	137.4%	119.2%	102.0%
62	Collier	100.0%	119.8%	137.4%	139.2%	156.6%	177.6%	177.6%	156.6%	133.6%	103.5%
22	Dade	100.0%	156.7%	166.9%	169.0%	207.9%	250.8%	250.8%	207.9%	171.2%	137.5%
23	Dade	100.0%	100.0%	105.3%	106.1%	130.8%	182.3%	182.3%	130.8%	108.0%	92.3%
24	Dade	100.0%	100.0%	104.6%	105.1%	129.3%	172.4%	172.4%	129.3%	107.7%	99.1%
25	Dade	100.0%	101.2%	132.5%	133.1%	162.6%	204.1%	204.1%	162.6%	137.6%	125.8%
26	Dade	100.0%	100.0%	104.6%	105.5%	123.5%	172.0%	172.0%	123.5%	103.4%	79.2%
27	Dade	100.0%	100.0%	100.0%	100.7%	118.9%	161.4%	161.4%	118.9%	99.8%	81.8%
28	Dade	100.0%	100.0%	104.8%	105.4%	123.7%	156.0%	156.0%	123.7%	104.7%	87.0%
29	Dade	100.0%	100.0%	104.3%	104.5%	113.6%	134.3%	134.3%	113.6%	98.4%	80.8%
41	Duval	100.0%	100.0%	100.0%	101.1%	114.1%	150.9%	150.9%	114.1%	105.7%	100.1%
52	Escambia	100.0%	141.5%	171.6%	172.2%	192.9%	267.1%	267.1%	192.9%	168.7%	149.0%
53	Escambia	100.0%	100.0%	100.0%	100.4%	107.3%	147.2%	147.2%	107.3%	94.9%	84.5%
54	Escambia	100.0%	164.2%	174.0%	174.3%	213.8%	288.4%	288.4%	213.8%	190.8%	183.2%
83	Flagler	100.0%	115.4%	115.1%	115.9%	118.3%	158.7%	158.7%	118.3%	106.6%	94.2%
65	Franklin	100.0%	118.5%	219.2%	220.7%	237.9%	237.9%	237.9%	219.2%	183.5%	153.5%
66	Gulf	100.0%	127.8%	230.7%	232.1%	251.6%	272.1%	272.1%	251.6%	224.4%	187.7%
56	Hermando	100.0%	124.5%	165.5%	166.9%	175.3%	179.0%	179.0%	175.3%	156.4%	142.9%
76	Indian River	100.0%	156.4%	239.7%	243.6%	276.0%	282.9%	282.9%	276.0%	237.8%	179.3%
17	Lee	100.0%	100.0%	100.0%	102.2%	108.7%	150.8%	150.8%	108.7%	93.1%	79.9%
18	Lee	100.0%	100.0%	102.5%	103.7%	116.6%	153.5%	153.5%	116.6%	101.3%	86.3%
19	Lee	100.0%	144.7%	159.2%	160.7%	186.6%	232.2%	232.2%	186.6%	164.6%	149.8%
20	Lee	100.0%	159.9%	176.0%	176.8%	206.9%	247.3%	247.3%	206.9%	184.1%	170.2%
57	Levy	100.0%	189.1%	189.1%	190.1%	201.7%	235.4%	235.4%	201.7%	181.9%	166.1%
68	Manatee	100.0%	100.0%	134.1%	135.4%	158.3%	205.9%	205.9%	158.3%	137.1%	126.3%
90	Monroe	100.0%	105.9%	134.2%	135.6%	150.3%	98.6%	98.6%	98.6%	89.8%	68.3%
69	Nassau	100.0%	114.4%	114.4%	115.2%	122.2%	158.5%	158.5%	122.2%	115.8%	107.7%
70	Okaloosa	100.0%	109.8%	156.5%	157.4%	177.7%	217.6%	217.6%	177.7%	156.0%	137.0%
94	Palm Beach	100.0%	124.9%	125.1%	127.1%	154.6%	198.1%	198.1%	154.6%	131.0%	102.2%
95	Palm Beach	100.0%	100.0%	106.8%	107.9%	131.6%	170.2%	170.2%	131.6%	111.2%	93.1%
96	Palm Beach	100.0%	100.0%	101.1%	101.9%	122.6%	156.7%	156.7%	122.6%	104.0%	91.1%
97	Palm Beach	100.0%	100.0%	104.0%	104.8%	126.5%	159.7%	159.7%	126.5%	108.6%	93.4%
88	Pasco	100.0%	108.9%	219.8%	220.8%	253.2%	253.2%	253.2%	219.8%	223.5%	211.8%
42	Pinellas	100.0%	115.7%	123.1%	124.2%	150.1%	187.7%	187.7%	150.1%	131.0%	122.5%
92	Santa Rosa	100.0%	154.6%	160.3%	160.8%	186.1%	257.1%	257.1%	186.1%	162.9%	147.3%
49	Sarasota	100.0%	100.0%	114.0%	115.6%	129.5%	166.2%	166.2%	129.5%	112.7%	102.3%
50	Sarasota	100.0%	124.2%	146.5%	147.2%	159.9%	182.4%	182.4%	159.9%	140.0%	126.4%
51	Sarasota	100.0%	169.2%	203.1%	203.7%	215.3%	228.7%	228.7%	215.3%	189.7%	168.5%
71	St. Johns	100.0%	125.5%	125.5%	126.8%	136.8%	178.8%	178.8%	136.8%	125.0%	112.9%
77	St. Lucie	100.0%	139.5%	232.5%	233.9%	249.6%	291.3%	291.3%	249.6%	213.9%	184.5%
14	Volusia	100.0%	114.6%	118.5%	119.1%	175.6%	218.3%	218.3%	175.6%	156.0%	148.5%
15	Volusia	100.0%	109.7%	115.7%	115.9%	133.4%	179.3%	179.3%	133.4%	120.1%	116.6%
16	Volusia	100.0%	151.9%	159.4%	159.5%	163.0%	195.0%	195.0%	163.0%	148.7%	127.3%
58	Wakulla	100.0%	143.1%	143.1%	144.0%	162.3%	169.9%	169.9%	162.3%	153.2%	139.3%
75	Walton	100.0%	101.7%	186.9%	188.3%	198.3%	217.4%	217.4%	198.3%	175.0%	134.4%
Total		100.0%	109.5%	122.8%	124.0%	145.0%	178.6%	171.2%	137.9%	117.9%	99.6%

CITIZENS PROPERTY INSURANCE CORPORATION

CITIZENS PROPERTY INSURANCE CORPORATION

PR-W -- HOMEOWNERS HO-3, HURRICANE AND OTHER WIND COMBINED
 CALCULATION OF AVERAGE TERRITORIAL RATE CHANGES

Territory Number	County	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
		Average Rate Level					To Current Rate Level Factor					
		Calendar Year Ending:					Calendar Year Ending:					
		12/31/04	12/31/05	12/31/06	12/31/07	12/31/08	12/31/04	12/31/05	12/31/06	12/31/07	12/31/08	
Weighted Average Rate Level	Average Rate Level Index	Average Rate Level Index	Average Rate Level Index	Average Rate Level Index	Weighted Average Rate Level	Average Rate Level Index	Average Rate Level Index	Average Rate Level Index	Average Rate Level Index			
59	Bay	101.2%	129.8%	189.7%	192.0%	175.7%	160.7%	125.3%	85.7%	84.7%	92.6%	
60	Brevard	100.1%	102.3%	112.5%	115.8%	105.1%	98.2%	96.1%	87.4%	84.9%	93.6%	
45	Broward	104.2%	132.3%	155.3%	160.8%	138.2%	113.1%	89.1%	75.9%	73.3%	85.3%	
46	Broward	100.0%	100.0%	105.3%	105.2%	90.7%	77.2%	77.2%	73.3%	73.4%	85.1%	
47	Broward	100.0%	100.0%	106.1%	107.8%	95.8%	88.2%	88.2%	83.1%	81.8%	92.0%	
48	Broward	100.0%	100.5%	113.6%	124.7%	113.3%	108.6%	108.0%	95.6%	87.1%	95.9%	
61	Charlotte	100.0%	106.0%	126.1%	128.1%	114.3%	101.9%	96.2%	80.9%	79.6%	89.2%	
62	Collier	102.5%	122.4%	143.9%	144.9%	125.0%	101.0%	84.6%	72.0%	71.5%	82.8%	
22	Dade	107.2%	152.6%	181.3%	189.1%	161.6%	128.2%	90.1%	75.8%	72.7%	85.0%	
23	Dade	100.0%	101.5%	114.2%	119.1%	103.5%	92.3%	90.9%	80.8%	77.5%	89.2%	
24	Dade	100.0%	101.3%	113.2%	118.2%	105.3%	99.1%	97.9%	87.6%	83.9%	94.2%	
25	Dade	100.2%	110.0%	142.2%	149.7%	134.2%	125.6%	114.4%	88.5%	84.1%	93.7%	
26	Dade	100.0%	101.3%	111.2%	113.2%	96.5%	79.2%	78.2%	71.2%	70.0%	82.1%	
27	Dade	100.0%	100.0%	106.8%	109.1%	94.7%	81.8%	81.8%	76.7%	75.0%	86.4%	
28	Dade	100.0%	101.4%	111.4%	114.0%	99.7%	87.0%	85.8%	78.1%	76.3%	87.3%	
29	Dade	100.0%	101.2%	107.5%	105.9%	93.4%	80.8%	79.8%	75.2%	76.3%	86.5%	
41	Duval	100.0%	100.0%	105.1%	109.7%	104.1%	100.1%	100.1%	95.2%	91.2%	96.2%	
52	Escambia	105.3%	144.9%	178.2%	180.5%	163.1%	141.5%	102.8%	83.6%	82.5%	91.3%	
53	Escambia	100.0%	100.0%	102.6%	101.0%	92.0%	84.5%	84.5%	82.4%	83.7%	91.9%	
54	Escambia	108.2%	159.1%	187.7%	201.8%	188.7%	169.4%	115.2%	97.6%	90.8%	97.1%	
83	Flagler	102.0%	113.4%	116.3%	112.4%	103.1%	92.4%	83.0%	80.9%	83.8%	91.3%	
65	Franklin	102.4%	144.8%	222.9%	226.0%	205.8%	179.3%	126.7%	82.3%	81.2%	89.2%	
66	Gulf	103.5%	153.6%	235.1%	237.7%	214.0%	181.3%	122.2%	79.8%	78.9%	87.7%	
56	Hernando	103.1%	133.1%	167.9%	165.7%	152.6%	138.6%	107.4%	85.1%	86.3%	93.7%	
76	Indian River	107.2%	173.1%	250.5%	256.5%	221.2%	167.3%	103.6%	71.6%	69.9%	81.1%	
17	Lee	100.0%	100.0%	103.4%	100.8%	89.4%	79.9%	79.9%	77.3%	79.3%	88.5%	
18	Lee	100.0%	100.7%	107.5%	108.8%	97.0%	86.3%	85.7%	80.2%	79.3%	88.9%	
19	Lee	105.7%	143.3%	168.6%	175.3%	160.4%	141.7%	104.5%	88.8%	85.4%	93.4%	
20	Lee	107.6%	157.1%	186.5%	195.1%	180.1%	158.2%	108.3%	91.3%	87.2%	94.5%	
57	Levy	111.3%	178.1%	193.7%	191.7%	177.4%	149.3%	93.3%	85.8%	86.7%	93.6%	
68	Manatee	100.0%	109.7%	141.8%	147.4%	134.0%	126.3%	115.1%	89.1%	85.7%	94.2%	
90	Monroe	100.7%	113.2%	139.2%	119.9%	83.7%	67.8%	60.3%	49.0%	57.0%	81.6%	
69	Nassau	101.8%	112.6%	117.2%	118.9%	113.5%	105.7%	95.6%	91.8%	90.6%	94.9%	
70	Okaloosa	101.2%	121.8%	162.7%	166.6%	150.6%	135.3%	112.5%	84.2%	82.2%	91.0%	
94	Palm Beach	103.2%	121.9%	135.8%	142.4%	122.8%	99.0%	83.8%	75.2%	71.7%	83.2%	
95	Palm Beach	100.0%	101.9%	115.5%	121.1%	106.1%	93.1%	91.4%	80.7%	76.9%	87.8%	
96	Palm Beach	100.0%	100.3%	108.7%	113.0%	100.3%	91.1%	90.8%	83.7%	80.6%	90.8%	
97	Palm Beach	100.0%	101.1%	111.9%	117.3%	104.3%	93.4%	92.4%	83.5%	79.6%	89.5%	
88	Pasco	101.1%	139.3%	228.3%	237.9%	220.2%	209.5%	152.1%	92.8%	89.0%	96.2%	
42	Pinellas	102.0%	115.9%	132.5%	140.2%	128.6%	120.1%	105.7%	92.4%	87.4%	95.2%	
92	Santa Rosa	106.9%	149.5%	169.3%	174.2%	158.5%	137.7%	98.5%	87.0%	84.6%	92.9%	
49	Sarasota	100.0%	104.0%	119.3%	120.9%	109.7%	102.3%	98.4%	85.8%	84.6%	93.3%	
50	Sarasota	103.1%	127.6%	150.6%	149.8%	136.1%	122.6%	99.1%	83.9%	84.4%	92.8%	
51	Sarasota	108.8%	170.3%	206.5%	202.4%	183.7%	154.9%	98.9%	81.6%	83.2%	91.7%	
71	St. Johns	103.2%	122.3%	129.6%	130.7%	121.5%	109.4%	92.3%	87.1%	86.4%	92.9%	
77	St. Lucie	105.0%	161.1%	235.9%	231.5%	205.5%	175.7%	114.6%	78.2%	79.7%	89.8%	
14	Volusia	101.9%	113.9%	138.5%	165.0%	153.9%	145.8%	130.4%	107.2%	90.0%	96.5%	
15	Volusia	101.2%	110.2%	121.7%	126.5%	119.1%	115.2%	105.8%	95.7%	92.1%	97.9%	
16	Volusia	106.6%	147.6%	160.4%	155.8%	142.6%	119.4%	86.2%	79.3%	81.7%	89.3%	
58	Wakulla	105.5%	137.8%	150.0%	157.5%	149.2%	132.1%	101.1%	92.9%	88.4%	93.3%	
75	Walton	100.2%	125.7%	188.6%	186.6%	163.5%	134.1%	106.9%	71.3%	72.1%	82.2%	
Total		101.2%	112.1%	130.4%	131.2%	112.7%	98.4%	88.8%	76.4%	75.9%	88.3%	

Calendar Year Ending:	Filing Date									
	PRIOR	7/1/2004	4/1/2005	1/1/2006	3/1/2006	1/1/2007	1/1/2007	1/1/2007	1/1/2007	4/1/2008
12/31/04	87.3%	12.7%								
12/31/05	12.3%	59.3%	28.4%							
12/31/06		3.0%	47.0%	14.9%	35.1%					
12/31/07				1.3%	48.7%				50.0%	
12/31/08									71.6%	28.4%

RATIO OF PAID LAE TO PAID LOSSES

* BASED ON HOMEOWNERS SCHEDULE P DATA

Beginning of Accident Year	End of Accident Year	(1) Paid Losses	(2) Paid D&CC Expenses	(3) Paid A&O Expenses	(4) Ratio of LAE to Losses
1/1/2004	12/31/2004	547,196,000	12,262,000	61,550,000	13.5%
1/1/2005	12/31/2005	646,242,000	10,472,000	84,321,000	14.7%
1/1/2006	12/31/2006	199,971,000	8,580,000	19,641,000	14.1%
1/1/2007	12/31/2007	350,945,000	4,831,000	40,601,000	12.9%
1/1/2008	12/31/2008	244,898,000	1,044,000	27,087,000	11.5%

Notes:

* *Includes experience for the Homeowners annual statement line of business (which includes experience for both Homeowners and Mobile Homes in the PLA).*

(1) *From Schedule P, Part 1A, Column (4) of Citizens' 2008 Annual Statement.*

(2) *From Schedule P, Part 1A, Column (6) of Citizens' 2008 Annual Statement.*

(3) *From Schedule P, Part 1A, Column (8) of Citizens' 2008 Annual Statement.*

(4) *= [(2) + (3)] / (1)*

PRW HW2/DW2
SUPPORT FOR ULAE

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Year	Ratio of LAE to Losses	Incurred ALAE	Total Incurred Losses	Hurricane Incurred Losses	Non-Cat Incurred Losses	Non-Hurricane Cat Incurred Losses	Ratio of Total Incurred ALAE to Incurred Losses	Ratio of Total Incurred ULAE to Incurred Losses	Total Incurred ULAE	Ratio of Total Non-Hurricane ULAE to Losses	Ratio of Total Hurricane ULAE to Losses	Selected Non-Hurricane ULAE	Selected Hurricane ULAE	Selected Non-Hurricane Cat. ULAE	Selected ULAE Excluding Cats.
2004	13.5%	72,690,220	1,151,952,939	1,145,512,301	6,440,638	0	6.3%	7.2%	82,698,252	2.4%	7.2%	154,700	82,543,552	0	154,700
2005	14.7%	88,250,250	1,215,999,709	1,211,718,041	4,232,595	49,073	7.3%	7.4%	90,116,771	2.5%	7.4%	106,019	90,010,752	1,215	104,804
2006	14.1%	348,285	4,060,841	451,205	2,780,658	828,978	8.6%	5.5%	224,803	4.5%	0.0%	163,493	0	37,547	187,256
2007	12.9%	344,197	3,106,929	0	3,078,685	28,244	11.1%	1.9%	58,014	1.9%	0.0%	58,014	0	527	57,486
2008	11.5%	671,358	8,930,181	1,000	1,729,978	7,199,203	7.5%	4.0%	354,436	4.0%	0.0%	354,317	0	285,670	68,766

Notes:

- *
- (1) From Statewide rate indication Exhibit 1, Column (4). Includes all lines combined.
- (2) From RIF, column (13) *1000
- (3) From RIF, column (9) * 1000
- (4) From RIF, column (11) * 1000
- (5) From RIF, column (12) * 1000
- (6) From RIF, column (10) * 1000
- (7) = (2) / (3)
- (8) = (1) - (7)
- (9) = (3) * (8)
- (10) = (9) / {3.0 * (4) + (5) + (6)}. Assuming that the ratio of the hurricane ULAE percentage to the non-hurricane ULAE percentage is 3 to 1.
- (11) = 3.0 * (10), if (4) = 0, then 0.
- (12) = (10) * [(5) + (6)]
- (13) = (11) * (4)
- (14) = (12) * (6) / [(3) - (4)]
- (15) = (9)-(13) - (14)

PR-W

Estimate of Ratio of Projected Non-Hurricane Catastrophe Losses to Hurricane Losses

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Projected Hurricane Loss & LAE	Projected Non-Hurricane Catastrophe Loss & LAE		Projected 2008 Premium	HW2/DW2	HW4	HW6	MW2	MW4
Multiperil Line	Ratio	Ratio	(2)/(1)	(\$000's)	Weight	Weight	Weight	Weight	Weight
HO3	41.9%	2.4%	5.7%	710,158	0.729	0.000	0.000	0.000	0.000
DP3	50.8%	2.8%	5.5%	240,925	0.247	0.000	0.000	0.000	0.000
DP1	63.1%	2.7%	4.3%	22,463	0.023	0.000	0.000	0.000	0.000
HO4/MHO4	5.8%	3.9%	67.2%	2,977	0.000	1.000	0.000	0.000	1.000
HO6	22.0%	3.2%	14.5%	34,489	0.000	0.000	1.000	0.000	0.000
MHO3	58.5%	1.2%	2.1%	112,383	0.000	0.000	0.000	0.661	0.000
MDP1	61.2%	1.0%	1.6%	57,657	0.000	0.000	0.000	0.339	0.000
				(10) Weight Total	1.000	1.000	1.000	1.000	1.000
				(11) Ratio of Non-Hurricane Catastrophe Losses to Hurricane Losses	0.056	0.672	0.145	0.019	0.672

Notes:

- (1) From the PRM RIF for policies that include wind, row (50)
- (2) From the PRM RIF for policies that include wind. Is the projected non-hurricane catastrophe losses divided by projected earned premium, weighted by column (4)
- (3) =(2)/(1)
- (4) From the PRM RIF for policies that include win, column (8), row for "12/31/2008"
- (5)-(9) Proportional to (4).
- (10) Shows that the weights add to unity
- (11) Weighted average

PR-W

Estimate of ALAE, ULAE to Loss Ratios for Non-Hurricane Catastrophes

	(1)	(2)	(3)	(4)	(5)	(6)
				Projected Ratio of Non-Hur Cat Losses to	Projected Ratio of Non-Hur Cat ALAE to	Projected Ratio of Non-Hur Cat ULAE to
<u>Line</u>	<u>Historical Losses</u>	<u>Historical ALAE</u>	<u>Historical ULAE</u>	<u>Losses & LAE</u>	<u>Losses & LAE</u>	<u>Losses & LAE</u>
HW2/DW2	2,384,050,599	162,304,310	173,452,276	0.877	0.060	0.064
HW4	4,823,174	305,090	372,186	0.877	0.055	0.068
HW6	156,497,387	8,477,000	13,102,955	0.879	0.048	0.074
MW2	61,638,734	5,947,253	2,638,817	0.878	0.085	0.038
MW4	24,872	3,017	1,238	0.854	0.104	0.042

Notes:

- (1) Total of RIF, row (9)
- (2) Total of RIF, row (13)
- (3) Total of RIF, row (17)
- (4) = (1)/[(1)+(2)+(3)]
- (5) = (2)/[(1)+(2)+(3)]
- (6) = (3)/[(1)+(2)+(3)]

PR-W
SELECTED HURRICANE LAE RATIOS

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Multiperil Line	Projected Hurricane Loss & LAE Ratio	Projected Ratio of Non-Hurricane Cat Loss & LAE to Hurricane Loss & LAE	Historical Ratio of Losses to Losses & LAE	Historical Ratio of ALAE to Losses & LAE	Historical Ratio of ULAE to Losses & LAE	Projected Non-Hurricane Catastrophe Loss Ratio	Projected Non-Hurricane Catastrophe ALAE Ratio	Projected Non-Hurricane Catastrophe ULAE Ratio
HW2	83.3%	5.6%	0.877	0.060	0.064	4.1%	0.3%	0.3%
HW4	32.8%	67.2%	0.877	0.055	0.068	19.4%	1.2%	1.5%
HW6	66.9%	14.5%	0.879	0.048	0.074	8.5%	0.5%	0.7%
MW2	0.0%	1.9%	0.878	0.085	0.038	0.0%	0.0%	0.0%
MW4	0.0%	67.2%	0.854	0.104	0.042	0.0%	0.0%	0.0%

Notes:

- (1) = RIF, row (50)
- (2) = 22-24A, row (11)
- (3) = 22-24B, row (4)
- (4) = 22-24B, row (5)
- (5) = 22-24B, row (6)
- (6) = (1) * (2) * (3)
- (7) = (1) * (2) * (4)
- (8) = (1) * (2) * (5)

PRW HW2/DW2
SELECTED HURRICANE LAE RATIOS

Beginning of Accident Year	End of Accident Year	(1)	(2)	(3)	(4)	(5)	(6)
		Actual Incurred Hurricane Catastrophe Losses	Actual Incurred Hurricane Catastrophe ALAE	Actual Incurred Hurricane Catastrophe ULAE	Hurricane LAE Ratio	Hurricane ALAE Ratio	Hurricane ULAE Ratio
1/1/2004	12/31/2004	1,145,512,301	72,155,475	82,543,552	13.5%	6.3%	7.2%
1/1/2005	12/31/2005	1,211,718,041	87,878,619	90,010,752	14.7%	7.3%	7.4%
1/1/2006	12/31/2006	451,205	0	0	0.0%	0.0%	0.0%
1/1/2007	12/31/2007	0	0	0	N/A	N/A	N/A
1/1/2008	12/31/2008	1,000	0	0	0.0%	0.0%	0.0%
Total		2,357,682,547	160,034,094	172,554,304	14.1%	6.8%	7.3%

(7)Selected Hurricane LAE Ratio:	14.1%
(8)Selected Hurricane ALAE Ratio:	6.8%
(9)Selected Hurricane ULAE Ratio:	7.3%

Notes:

- (1) From RIF, column (11) *1000
- (2) From RIF, column (15) *1000
- (3) From RIF, column (19) *1000
- (4) = [(2)+(3)]/(1)
- (5) = (5)/(1)
- (6) = (6)/(1)
- (7) = Total of Column (4)
- (8) = Total of Column (5)
- (9) = Total of Column (6)

PR - W
PROJECTED HURRICANE LOSSES
FOR POLICIES INFORCE ON 12/31/2008

		Unadjusted Public Model Results		
		<u>HW2/DW2</u>	<u>HW4</u>	<u>HW6</u>
(1)	12/31/2008 Inforce hurricane premium adjusted to current rates	408,817,552	739,004	30,642,771
(2)	12/31/2008 Inforce total premium adjusted to current rates	422,131,821	776,188	32,219,403
(3)	Modeled average annual hurricane losses	308,308,173	224,259	18,907,834

Notes:

- (1) *Inforce hurricane premium at current rates.*
- (2) *Inforce total premium at current rates.*
- (3) *Florida Public Model:
Includes demand surge.*

PROPERTY INSURANCE CORPORATION

PRW - HW2
INFORCE PREMIUM AT CURRENT RATE LEVEL
EXCLUDING POLICYHOLDER SURCHARGES

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
County	Territory	Historical Inforce Premium as of 12/31/08	Extension-of-Exposures Inforce Premium at Current Rate Level as of 12/31/08	On-Level Factor Calculated from Extension-of-Exposures	EEP Inforce Hurricane Premium at Current Rate Level as of 12/31/08	Historical Inforce Premium as of 12/31/08 for Policies with Effective Dates Before 4/1/2008	Historical Inforce Premium as of 12/31/08 for Policies with Effective Dates After 4/1/2008	Estimated Wind Mitigation Rate Change	Estimated Inforce Premium at Current Rate Level as of 12/31/08	(4)/(10)-1 Percent Difference

PRW - HW2
INFORCE PREMIUM AT CURRENT RATE LEVEL
EXCLUDING POLICYHOLDER SURCHARGES

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
County	Territory	Historical Inforce Premium as of 12/31/08	Extension-of-Exposures Inforce Premium at Current Rate Level as of 12/31/08	On-Level Factor Calculated from Extension-of-Exposures	EEP Inforce Hurricane Premium at Current Rate Level as of 12/31/08	Historical Inforce Premium as of 12/31/08 for Policies with Effective Dates Before 4/1/2008	Historical Inforce Premium as of 12/31/08 for Policies with Effective Dates After 4/1/2008	Estimated Wind Mitigation Rate Change	Estimated Inforce Premium at Current Rate Level as of 12/31/08	(4)/(10)-1 Percent Difference
Bay	59	3,758,536	3,633,067	0.967	3,454,498	1,166,128	2,587,536	-10.1%	3,635,957	-0.1%
Brevard	60	2,602,871	2,521,328	0.969	2,442,546	644,820	1,953,523	-8.8%	2,541,897	-0.8%
Broward	46	6,915,034	6,522,445	0.943	6,430,410	1,759,384	5,142,907	-19.4%	6,560,510	-0.6%
Broward	45	23,263,233	22,040,035	0.947	21,569,878	5,506,337	17,698,506	-19.6%	22,123,977	-0.4%
Broward	47	20,683,704	20,052,219	0.969	19,543,424	4,743,967	15,891,391	-10.8%	20,124,793	-0.4%
Broward	48	20,233,628	19,853,085	0.981	19,311,345	4,867,308	15,329,348	-5.6%	19,922,072	-0.3%
Charlotte	61	1,462,159	1,406,129	0.962	1,353,480	372,407	1,076,262	-14.4%	1,394,950	0.8%
Collier	62	14,993,283	13,872,141	0.925	13,491,836	4,266,036	10,665,547	-22.5%	13,972,774	-0.7%
Dade (N)	22	24,386,419	23,180,980	0.951	22,907,762	5,382,820	18,966,547	-19.7%	23,288,155	-0.5%
Dade (N)	23	8,831,600	8,483,503	0.961	8,352,099	1,931,303	6,885,150	-14.5%	8,536,182	-0.6%
Dade (N)	24	9,802,444	9,605,391	0.980	9,406,965	2,160,384	7,630,477	-8.0%	9,618,724	-0.1%
Dade (N)	25	13,096,823	12,754,684	0.974	12,473,634	3,271,962	9,813,503	-8.5%	12,806,383	-0.4%
Dade (S)	26	8,524,971	8,077,314	0.947	7,965,285	1,703,228	6,808,702	-23.4%	8,113,662	-0.4%
Dade (S)	27	25,134,575	23,937,079	0.952	23,528,735	5,655,508	19,440,744	-18.0%	24,078,357	-0.6%
Dade (S)	28	19,177,920	18,283,904	0.953	17,933,154	4,625,275	14,526,243	-16.9%	18,369,227	-0.5%
Dade (S)	29	4,311,924	4,076,852	0.945	3,989,289	1,279,792	3,024,617	-17.9%	4,075,774	0.0%
Duval	41	1,423,679	1,402,414	0.985	1,142,341	337,157	1,079,350	-5.3%	1,398,784	0.3%
Escambia	52	2,048,182	1,985,368	0.969	1,914,035	469,841	1,573,120	-11.7%	1,988,040	-0.1%
Escambia	53	513,940	496,072	0.965	464,633	120,283	391,334	-11.0%	498,407	-0.5%
Escambia	54	5,999,920	5,926,306	0.988	5,205,613	1,241,388	4,740,666	-4.0%	5,932,849	-0.1%
Flagler	83	1,439,457	1,393,583	0.968	1,205,637	377,937	1,052,434	-11.7%	1,386,158	0.5%
Franklin	65	3,303,220	3,164,815	0.958	2,992,264	953,772	2,346,517	-14.5%	3,161,911	0.1%
Gulf	66	1,590,313	1,512,885	0.951	1,446,453	434,599	1,154,661	-16.4%	1,518,123	-0.3%
Hernando	56	539,533	524,043	0.971	480,235	147,592	391,123	-8.6%	526,033	-0.4%
Indian River	76	6,369,322	5,867,433	0.921	5,756,586	1,845,944	4,507,319	-24.6%	5,899,469	-0.5%
Lee	17	14,069,072	13,509,403	0.960	13,137,061	3,344,888	10,623,955	-14.1%	13,496,163	0.1%
Lee	18	3,450,622	3,278,270	0.950	3,168,160	872,376	2,556,443	-14.8%	3,299,640	-0.6%
Lee	19	1,528,967	1,478,575	0.967	1,392,819	394,375	1,124,938	-9.0%	1,483,691	-0.3%
Lee	20	867,067	850,346	0.981	795,378	189,017	672,945	-7.5%	847,726	0.3%
Levy	57	185,208	179,473	0.969	152,137	46,059	138,648	-8.7%	180,717	-0.7%
Manatee	68	2,583,437	2,536,111	0.982	2,437,644	583,841	1,994,808	-7.9%	2,532,782	0.1%
Monroe	90	39,535,591	36,756,761	0.930	35,978,393	10,951,746	28,474,649	-24.0%	36,799,630	-0.1%
Nassau	69	694,954	678,577	0.976	532,881	166,309	521,981	-7.0%	676,631	0.3%
Okaloosa	70	2,061,850	1,994,513	0.967	1,926,093	490,916	1,567,379	-12.2%	1,998,423	-0.2%
Palm Beach	94	16,093,361	15,175,591	0.943	14,900,326	3,774,235	12,282,801	-22.0%	15,227,044	-0.3%
Palm Beach	95	22,156,239	21,130,125	0.954	20,709,782	5,383,035	16,714,671	-16.3%	21,222,446	-0.4%
Palm Beach	96	25,895,248	24,886,878	0.961	24,283,961	6,426,859	19,396,398	-12.4%	25,025,375	-0.6%
Palm Beach	97	6,923,173	6,589,994	0.952	6,423,103	1,749,267	5,152,045	-14.0%	6,656,161	-1.0%
Pasco	88	5,026,924	4,919,017	0.979	4,695,566	1,410,459	3,612,629	-5.2%	4,949,685	-0.6%
Pinellas	42	13,165,710	12,928,208	0.982	12,180,177	2,927,722	10,210,072	-6.5%	12,946,880	-0.1%
Santa Rosa	92	2,076,022	2,008,974	0.968	1,925,459	540,436	1,530,566	-9.6%	2,019,151	-0.5%
Sarasota	49	18,820,373	18,312,499	0.973	17,540,166	4,531,865	14,211,751	-9.2%	18,327,772	-0.1%
Sarasota	50	8,779,708	8,528,884	0.971	8,042,525	2,030,013	6,689,150	-9.7%	8,521,243	0.1%
Sarasota	51	2,489,214	2,405,620	0.966	2,231,300	567,569	1,901,882	-11.2%	2,405,874	0.0%
Saint Johns	71	1,605,148	1,562,165	0.973	1,215,531	435,405	1,162,865	-9.6%	1,556,282	0.4%
Saint Lucie	77	557,119	521,633	0.936	514,319	184,424	370,718	-13.7%	529,834	-1.5%
Volusia	14	7,594,664	7,484,042	0.985	6,906,885	1,848,997	5,712,414	-4.8%	7,473,388	0.1%
Volusia	15	2,682,787	2,660,236	0.992	2,283,323	565,557	2,094,394	-2.9%	2,643,352	0.6%
Volusia	16	280,347	273,517	0.976	219,593	41,067	235,936	-14.4%	271,095	0.9%
Wakulla	58	382,506	369,678	0.966	317,868	118,098	263,539	-9.1%	370,928	-0.3%
Walton	75	11,377,942	10,539,656	0.926	10,144,965	3,532,396	7,823,506	-23.2%	10,536,167	0.0%
		441,289,943	422,131,821	0.957	408,817,552	108,372,103	331,718,610		423,471,248	-0.3%

Notes:
 (3) Based on information from an exposure database.
 (4) Based on information from an exposure database.
 (5) = (4) / (3)
 (6) = (4) * (Estimated Hurricane Percentage of Premium from Exposure Database)

**Citizens Property Insurance
Corporation
High-Risk Account - Wind Only
Policies
Incurred Losses & ALAE Excluding 2004
& 2005 Hurricanes
March 31, 2009 Reserve Review**

	AY	12	24	36	48	60	72	84	96	108	120
1999	43,865,512	47,929,721	51,462,769	51,462,837	51,817,502	51,858,779	52,746,409	52,850,987	53,075,998	53,615,868	
2000	4,288,654	5,742,717	5,934,477	5,955,926	6,022,695	6,036,092	6,036,963	6,036,138	6,026,993		
2001	20,012,582	25,796,138	26,875,235	27,043,757	27,381,222	27,401,781	27,412,388	27,396,951			
2002	3,061,968	3,502,913	3,585,255	3,605,090	3,667,611	3,662,927	3,662,927				
2003	7,866,505	8,790,886	9,517,834	9,436,562	9,454,585	9,484,186					
2004	15,179,171	14,830,668	14,183,127	11,664,991	11,667,288						
2005	9,954,324	11,374,859	10,018,799	10,114,310							
2006	4,060,706	7,895,412	8,382,845								
2007	4,862,384	5,523,121									
2008	4,015,454										
	AY	12:24	24:36	36:48	48:60	60:72	72:84	84:96	96:108	108:120	
1999	1.0927	1.0737	1.0000	1.0069	1.0008	1.0171	1.0020	1.0043	1.0102		
2000	1.3390	1.0334	1.0036	1.0112	1.0022	1.0001	0.9999	0.9985			
2001	1.2890	1.0418	1.0063	1.0125	1.0008	1.0004	0.9994				
2002	1.1440	1.0235	1.0055	1.0173	0.9987	1.0000					
2003	1.1175	1.0827	0.9915	1.0019	1.0031						
2004	0.9770	0.9563	0.8225	1.0002							
2005	1.1427	0.8808	1.0095								
2006	1.9443	1.0617									
2007	1.1359										
Average All	1.2425	1.0192	0.9770	1.0083	1.0011	1.0044	1.0004	1.0014	1.0102		
Avg x Hi/Lo	1.1801	1.0318	1.0014	1.0081	1.0013	1.0003	0.9999				
Last 3	1.4076	0.9663	0.9411	1.0065	1.0009	1.0002	1.0004				
Weighted Average	1.1612	1.0326	0.9811	1.0077	1.0010	1.0101	1.0010	1.0037	1.0102		
Weighted Last 3	1.3134	0.9555	0.9257	1.0034	1.0011	1.0003	1.0010				
Selected	1.1500	1.0200	1.0100	1.0080	1.0030	1.0020	1.0003	1.0000	1.0000	1.0000	1.0000
Cumu DevFac	1.2006	1.0440	1.0235	1.0134	1.0054	1.0024	1.0004	1.0001	1.0000	1.0000	1.0000
		15	27	39	51	63	75	87	99	111	123
LDF to Ultimate	1.1358	1.0376	1.0204	1.0107	1.0044	1.0015	1.0002	1.0000	1.0000	1.0000	1.0000

PERSONAL RESIDENTIAL WIND ONLY
NET COST OF MANDATORY FHCF REINSURANCE
FOR POLICIES INFORCE ON 12/31/2008

BEFORE IMPACT OF 2009 STATUTORY CHANGES		HW-2 and DW-2	HW-4	HW-6	MW-2 and MD-1	MW-4
(1)	Estimated mandatory FHCF reinsurance premium	137,790,806	131,772	5,445,603	3,232,953	2,130
(2)	Industry FHCF excess loss and LAE	817,479,049	6,561,632	50,029,718	40,176,370	6,561,632
(3)	Industry FHCF expected premiums (including financial product expenses)	993,147,968	7,970,146	60,767,230	48,798,945	7,970,146
(4)	Industry provision for financial product expenses	193,592,351	1,553,901	11,847,852	9,514,419	1,553,901
(5)	Industry FHCF expected premiums (excluding financial product expenses)	799,555,617	6,416,245	48,919,378	39,284,526	6,416,245
(6)	Net cost of mandatory FHCF reinsurance (in dollars)	(3,088,821)	(2,986)	(123,601)	(73,395)	(48)
(7)	12/31/2008 Inforce hurricane premium adjusted to current rates	422,131,821	776,188	32,219,403	0	0
(8)	Net cost of mandatory FHCF reinsurance (as a percent of premium)	-0.7%	-0.4%	-0.4%	#DIV/0!	#DIV/0!

AFTER IMPACT OF 2009 STATUTORY CHANGES						
(9)	Estimated mandatory FHCF reinsurance premium	144,680,346	138,361	5,717,883	3,394,601	2,237
(10)	Expected recoveries from the mandatory FHCF reinsurance	140,879,627	134,758	5,569,204	3,306,348	2,178
(11)	Net cost of mandatory FHCF reinsurance (in dollars)	3,800,719	3,603	148,679	88,253	58
(12)	Net cost of mandatory FHCF reinsurance (as a percent of premium)	0.9%	0.5%	0.5%	#DIV/0!	#DIV/0!

Notes:

- (1) Based on information provided by Benfield. See explanatory memorandum for details.
- (2) From 2009 FHCF Ratemaking report, Exhibit II, Page 1, Row (19).
- (3) From 2009 FHCF Ratemaking report, Exhibit II, Page 1, Row (34).
- (4) From 2009 FHCF Ratemaking report, Exhibit II, Page 1, Row (24d).
- (5) = (3) - (4)
- (6) = (1) * [1.0 - (2) / (5)]
- (7) From 30-32B, row (1)
- (8) = (6) / (7)
- (9) = (1) * 1.05
- (10) = (1) - (6)
- (11) = (9) - (10)
- (12) = (11) / (7)

PERSONAL RESIDENTIAL WIND ONLY
NET COST OF TICL FHCF REINSURANCE
#REF!

	BEFORE IMPACT OF 2009 STATUTORY CHANGES	HW-2 and DW-2	HW-4	HW-6	MW-2 and MD-1	MW-4
(1)	Estimated TICL FHCF reinsurance premium (\$10 billion option)	33,392,224	31,934	1,319,687	783,474	516
(2)	Industry FHCF excess loss and LAE	817,479,049	6,561,632	50,029,718	40,176,370	6,561,632
(3)	Industry FHCF expected premiums (including financial product expenses)	993,147,968	7,970,146	60,767,230	48,798,945	7,970,146
(4)	Industry provision for financial product expenses	193,592,351	1,553,901	11,847,852	9,514,419	1,553,901
(5)	Industry FHCF expected premiums (excluding financial product expenses)	799,555,617	6,416,245	48,919,378	39,284,526	6,416,245
(6)	Net cost of TICL FHCF reinsurance (in dollars)	(748,545)	(724)	(29,953)	(17,787)	(12)
(7)	12/31/2008 Inforce hurricane premium adjusted to current rates	422,131,821	776,188	32,219,403	0	0
(8)	Net cost of TICL FHCF reinsurance (as a percent of premium)	-0.2%	-0.1%	-0.1%	#DIV/0!	#DIV/0!

	AFTER IMPACT OF 2009 STATUTORY CHANGES					
(9)	Estimated TICL FHCF reinsurance premium	66,784,448	63,867	2,639,375	1,566,948	1,032
(10)	Expected recoveries from the TICL FHCF reinsurance	34,140,769	32,657	1,349,641	801,260	528
(11)	Net cost of TICL FHCF reinsurance (in dollars)	32,643,679	31,210	1,289,734	765,687	504
(12)	Net cost of TICL FHCF reinsurance (as a percent of premium)	7.7%	4.0%	4.0%	#DIV/0!	#DIV/0!

Notes:

- (1) = [47-48A, Row (9)] * 0.4616 / 2
- (2) From 2009 FHCF Ratemaking report, Exhibit II, Page 1, Row (19).
- (3) From 2009 FHCF Ratemaking report, Exhibit II, Page 1, Row (34).
- (4) From 2009 FHCF Ratemaking report, Exhibit II, Page 1, Row (24d).
- (5) = (3) - (4)
- (6) = (1) * [1.0 - (2) / (5)]
- (7) From 30-32B, row (1)
- (8) = (6) / (7)
- (9) = (1) * 2.0
- (10) = (1) - (6)
- (11) = (9) - (10)
- (12) = (11) / (7)

SUMMARY OF CITIZENS EXPENSE EXPERIENCE AS REPORTED IN THE IEE
TOTAL HOMEOWNERS EXPERIENCE (dollar amounts are in thousands)

	(1)	(2)	(3)	(4)
	Direct	Direct	Other	Other
	Written	Earned	Acquisition	Acquisition
<u>Year</u>	<u>Premium</u>	<u>Premium</u>	<u>Expenses</u>	<u>Expense</u>
			<u>Incurred</u>	<u>Ratio</u>
2005	511,493	515,156	2,694	0.5%
2006	1,298,388	900,979	5,402	0.6%
2007	1,153,165	1,207,245	7,094	0.6%
2008	641,145	876,388	3,720	0.4%
Average				0.5%
Selection				0.4%

	(5)	(6)	(7)	(8)
	General	General	Taxes,	Taxes,
	Expenses	Expense	Licenses,	Licenses,
<u>Year</u>	<u>Incurred</u>	<u>Ratio</u>	<u>and Fees</u>	<u>and Fees</u>
			<u>Incurred</u>	<u>Ratio</u>
2005	17,775	3.5%	9,458	1.8%
2006	34,803	3.9%	23,048	1.8%
2007	39,943	3.3%	58,059	5.0%
2008	49,358	5.6%	17,184	2.7%
Average		4.3%		2.8%
Selection		5.6%		2.7%

Notes:

- (1) From Citizens' Insurance Expense Exhibit.
- (2) From Citizens' Insurance Expense Exhibit.
- (3) From Citizens' Insurance Expense Exhibit.
- (4) = (3) / (2)
- (5) From Citizens' Insurance Expense Exhibit.
- (6) = (5) / (2)
- (7) From Citizens' Insurance Expense Exhibit.
- (8) = (7) / (1)

Exhibit	Description
RIF With Buildup	Duplicate of OIR RIF for all policies combined, with a provision for the FHCF rapid cash buildup
RIF Without Buildup	Duplicate of OIR RIF for all policies combined, without a provision for the FHCF rapid cash buildup
Trends	Shows how premium and loss trends are taken from the PRM indications
CRL Weights	For On-Level Factors: Calculates rate change weights for each calendar year
CRL A	For On-Level Factors: Shows historical rate changes by territory
CRL B	For On-Level Factors: Shows by territory the average rate level after each rate change
CRL C	For On-Level Factors: Calculates the on-level factors for each territory, and in aggregate
17-19A	Shows historical ratios of LAE to losses from Schedule P, part 1A
17-19B	Estimates historical incurred ULAE
22-24A	Estimates ratio of non-hurricane catastrophe losses and LAE to non-catastrophe losses and LAE
22-24B	Estimates how to partition non-hurricane catastrophe loss&LAE into loss, ALAE, ULAE
22-24C	Estimates non-hurricane catastrophe loss, ALAE, ULAE ratios
30-32A	Estimates ratio of non-hurricane catastrophe losses and LAE to non-catastrophe losses and LAE
30-32B	Shows public model projected hurricane losses
30-32C	Validation of extension-of-exposure method for policies in-force as of 12/31/2008
34-36	Loss development triangles, and selected loss development factors
47-48A	Net cost of mandatory FHCF reinsurance
47-48B	Net cost of TICL FHCF reinsurance
47-48C	Selection of "Other Acquisition Expense", "General Expense" and "Taxes, Licenses and Fees" expense ratios from historical experience in Insurance Expense Exhibit

PR-W

Trends from Personal Lines Multiperil

		(1)	(2)
Multiperil Line	Wind-Only Line	Annual Premium Trend	Annual Loss Trend
HO3	HW2/DW2	1.30%	7.00%
HO4	HW4/MW4	2.00%	15.30%
HO6	HW6	4.00%	15.00%
MHO3	MW2	0.00%	8.20%

Notes:

- (1) *Annual Premium Trend for policies that include wind*
- (2) *Annual Loss Trend for policies that include wind*

PRW

CALCULATION OF WEIGHTS FOR ON-LEVEL FACTORS

(1) Effective Date of Changes	(2) Days Remaining in Current Year	(3) Days Remaining in Next Year	(4) 12/31/2004	(5) 12/31/2005	(6) 12/31/2006	(7) 12/31/2007	(8) 12/31/2008
4/1/2008	275	90					28.4%
1/1/2007	365	0				50.0%	71.6%
1/1/2007	365	0					
1/1/2007	365	0					
1/1/2007	365	0					
3/1/2006	306	59			35.1%	48.7%	
1/1/2006	365	0			14.9%	1.3%	
4/1/2005	275	90		28.4%	47.0%		
7/1/2004	184	181	12.7%	59.3%	3.0%		
Prior to			87.3%	12.3%			

Notes:

- (1) Equal to an average of "new" and "renewal" effective dates.
- (2) See explanatory memorandum for details.
- (3) For Prior, the average rate level is defined to be 1.000
For other rows, the average rate level equals [1+(2)] times [(3) for subsequent row]
- (4) to (8) Based on effective dates of rate changes in (1).

CITIZENS PROPERTY INSURANCE CORPORATION

PR-W -- HOMEOWNERS HO-4, HURRICANE AND OTHER WIND COMBINED
 CALCULATION OF AVERAGE TERRITORIAL RATE CHANGES

Territory Number	County	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
		Filing # 04-00250	Filing # 04-14483	Filing # 05-11466	Filing # 05-14539	Filing # 05-15417	Filing # 06-08439	Filing # 07-02359	Filing # 07-04972	Filing # 07-03607
		N: 7/1/04 R: 7/1/04	N: 4/1/05 R: 4/1/05	N: 1/1/06 R: 1/1/06	N: 3/1/06 R: 3/1/06	N: 1/1/07 R: 1/1/07	N: 1/1/07 R: 1/1/07	N: 1/1/07 R: 1/1/07	N: 1/1/07 R: 1/1/07	N: 4/1/08 R: 4/1/08
	Total Premium Percent Change	Total Premium Percent Change	Total Premium Percent Change	Total Premium Percent Change	Total Premium Percent Change	Total Premium Percent Change	Total Premium Percent Change	Total Premium Percent Change	Total Premium Percent Change	
59	Bay	42.7%	0.7%	0.0%	6.9%	0.0%	0.0%	0.0%	-10.5%	-3.9%
60	Brevard	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-12.7%	-6.1%
45	Broward	0.0%	0.0%	0.3%	0.0%	0.0%	0.0%	0.0%	-14.8%	-5.7%
46	Broward	0.0%	0.0%	0.3%	0.0%	0.0%	0.0%	0.0%	-14.5%	-9.5%
47	Broward	0.0%	0.0%	0.0%	2.2%	0.0%	0.0%	0.0%	-14.3%	-3.2%
48	Broward	4.6%	19.0%	0.1%	5.6%	0.0%	0.0%	0.0%	-14.0%	-7.3%
61	Charlotte	28.1%	0.0%	1.1%	2.1%	0.0%	0.0%	0.0%	-12.4%	-3.9%
62	Collier	17.5%	0.0%	0.6%	2.5%	0.0%	0.0%	0.0%	-13.5%	-11.1%
22	Dade	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	-15.3%	-12.9%
23	Dade	0.0%	0.0%	0.3%	0.0%	0.0%	0.0%	0.0%	-15.1%	-13.9%
24	Dade	0.0%	2.4%	0.6%	7.2%	0.0%	0.0%	0.0%	-14.9%	-7.3%
25	Dade	11.9%	21.3%	0.0%	5.9%	0.0%	0.0%	0.0%	-14.1%	-5.3%
26	Dade	0.0%	0.0%	1.1%	0.0%	0.0%	0.0%	0.0%	-14.9%	-11.2%
27	Dade	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	-14.6%	-5.4%
28	Dade	0.0%	11.1%	0.2%	6.9%	0.0%	0.0%	0.0%	-14.1%	-9.4%
29	Dade	0.0%	3.8%	0.0%	5.9%	0.0%	0.0%	0.0%	-13.1%	-12.5%
41	Duval	14.7%	0.0%	0.0%	5.2%	0.0%	0.0%	0.0%	-6.2%	-3.9%
52	Escambia	0.0%	0.0%	0.0%	2.3%	0.0%	0.0%	0.0%	-12.1%	-3.1%
53	Escambia	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
54	Escambia	33.0%	8.9%	0.0%	9.1%	0.0%	0.0%	0.0%	-10.3%	-1.4%
83	Flagler	52.5%	2.8%	0.0%	7.3%	0.0%	0.0%	0.0%	-9.3%	-3.6%
65	Franklin	50.2%	0.5%	0.0%	6.8%	0.0%	0.0%	0.0%	-9.8%	0.0%
66	Gulf	87.0%	0.7%	0.0%	7.0%	0.0%	0.0%	0.0%	-10.0%	-4.1%
56	Hernando	65.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-9.9%	-1.9%
76	Indian River	0.0%	0.0%	0.2%	4.5%	0.0%	0.0%	0.0%	-13.4%	-7.7%
17	Lee	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	-13.7%	-2.8%
18	Lee	26.4%	0.0%	0.0%	4.6%	0.0%	0.0%	0.0%	-12.5%	-4.7%
19	Lee	76.5%	1.9%	0.0%	4.9%	0.0%	0.0%	0.0%	-11.2%	-1.1%
20	Lee	16.2%	1.6%	0.0%	4.9%	0.0%	0.0%	0.0%	-10.9%	-0.6%
57	Levy	138.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-9.1%	0.0%
68	Manatee	33.2%	0.0%	0.3%	3.9%	0.0%	0.0%	0.0%	-12.6%	-1.0%
90	Monroe	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	-14.4%	-6.3%
69	Nassau	77.1%	0.0%	0.0%	1.0%	0.0%	0.0%	0.0%	-5.0%	0.0%
70	Okaloosa	16.7%	0.0%	0.0%	2.7%	0.0%	0.0%	0.0%	-11.7%	-1.2%
94	Palm Beach	0.0%	3.4%	1.0%	6.9%	0.0%	0.0%	0.0%	-14.0%	-5.6%
95	Palm Beach	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	-14.1%	-12.0%
96	Palm Beach	0.0%	0.0%	0.3%	0.0%	0.0%	0.0%	0.0%	-13.8%	-5.9%
97	Palm Beach	0.0%	9.2%	0.0%	6.3%	0.0%	0.0%	0.0%	-13.8%	-7.7%
88	Pasco	50.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-10.4%	-2.0%
42	Pinellas	41.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-11.9%	-2.4%
92	Santa Rosa	0.0%	0.0%	0.4%	9.2%	0.0%	0.0%	0.0%	-12.1%	-3.2%
49	Sarasota	15.1%	0.0%	0.2%	5.0%	0.0%	0.0%	0.0%	-12.6%	-4.9%
50	Sarasota	30.8%	0.0%	0.0%	4.2%	0.0%	0.0%	0.0%	-11.8%	-4.2%
51	Sarasota	80.2%	0.0%	0.0%	4.6%	0.0%	0.0%	0.0%	-11.2%	-7.7%
71	St. Johns	93.3%	0.0%	0.0%	4.6%	0.0%	0.0%	0.0%	-7.5%	-1.2%
77	St. Lucie	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-13.9%	-7.7%
14	Volusia	58.8%	0.0%	0.0%	1.9%	0.0%	0.0%	0.0%	-10.1%	-3.6%
15	Volusia	43.5%	0.0%	0.0%	7.5%	0.0%	0.0%	0.0%	-9.0%	-1.5%
16	Volusia	80.2%	0.0%	0.0%	6.6%	0.0%	0.0%	0.0%	-6.7%	-4.6%
58	Wakulla	102.7%	0.0%	5.0%	0.0%	0.0%	0.0%	0.0%	-6.3%	0.0%
75	Walton	48.3%	0.0%	0.2%	6.6%	0.0%	0.0%	0.0%	-11.2%	-5.0%
Total		6.6%	1.4%	0.3%	1.9%	0.0%	0.0%	0.0%	-13.9%	-7.9%

CITIZENS PROPERTY INSURANCE CORPORATION

PR-W -- HOMEOWNERS HO-3, HURRICANE AND OTHER WIND COMBINED
 CALCULATION OF AVERAGE TERRITORIAL RATE CHANGES

Territory Number	County	(2)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
			Filing # 04-00250	Filing # 04-14483	Filing # 05-11466	Filing # 05-14539	Filing # 05-15417	Filing # 06-08439	Filing # 07-02359	Filing # 07-04972	Filing # 07-03607
		PRIOR Average Rate Level	N: 7/1/04 R: 7/1/04 Average Rate Level	N: 4/1/05 R: 4/1/05 Average Rate Level	N: 1/1/06 R: 1/1/06 Average Rate Level	N: 3/1/06 R: 3/1/06 Average Rate Level	N: 1/1/07 R: 1/1/07 Average Rate Level	N: 1/1/07 R: 1/1/07 Average Rate Level	N: 1/1/07 R: 1/1/07 Average Rate Level	N: 1/1/07 R: 1/1/07 Average Rate Level	N: 4/1/08 R: 4/1/08 Average Rate Level
59	Bay	100.0%	142.7%	143.8%	143.8%	153.7%	153.7%	153.7%	153.7%	137.5%	132.1%
60	Brevard	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	87.3%	81.9%
45	Broward	100.0%	100.0%	100.0%	100.3%	100.3%	100.3%	100.3%	100.3%	85.4%	80.6%
46	Broward	100.0%	100.0%	100.0%	100.3%	100.3%	100.3%	100.3%	100.3%	85.8%	77.6%
47	Broward	100.0%	100.0%	100.0%	100.0%	102.2%	102.2%	102.2%	102.2%	87.6%	84.8%
48	Broward	100.0%	104.6%	124.5%	124.6%	131.6%	131.6%	131.6%	131.6%	113.2%	104.9%
61	Charlotte	100.0%	128.1%	128.1%	129.5%	132.2%	132.2%	132.2%	132.2%	115.8%	111.3%
62	Collier	100.0%	117.5%	117.5%	118.2%	121.1%	121.1%	121.1%	121.1%	104.8%	93.1%
22	Dade	100.0%	100.0%	100.0%	100.2%	100.2%	100.2%	100.2%	100.2%	84.8%	73.9%
23	Dade	100.0%	100.0%	100.0%	100.3%	100.3%	100.3%	100.3%	100.3%	85.1%	73.3%
24	Dade	100.0%	100.0%	102.4%	103.0%	110.4%	110.4%	110.4%	110.4%	93.9%	87.0%
25	Dade	100.0%	111.9%	135.7%	135.7%	143.7%	143.7%	143.7%	143.7%	123.4%	116.8%
26	Dade	100.0%	100.0%	100.0%	101.1%	101.1%	101.1%	101.1%	101.1%	86.1%	76.5%
27	Dade	100.0%	100.0%	100.0%	100.1%	100.1%	100.1%	100.1%	100.1%	85.5%	80.8%
28	Dade	100.0%	100.0%	111.1%	111.1%	118.9%	118.9%	118.9%	118.9%	102.1%	92.5%
29	Dade	100.0%	100.0%	103.8%	103.8%	110.0%	110.0%	110.0%	110.0%	95.5%	83.6%
41	Duval	100.0%	114.7%	114.7%	114.7%	120.7%	120.7%	120.7%	120.7%	113.1%	108.7%
52	Escambia	100.0%	100.0%	100.0%	100.0%	102.3%	102.3%	102.3%	102.3%	90.0%	87.2%
53	Escambia	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
54	Escambia	100.0%	133.0%	144.9%	144.9%	158.1%	158.1%	158.1%	158.1%	141.8%	139.8%
83	Flagler	100.0%	152.5%	156.7%	156.7%	168.2%	168.2%	168.2%	168.2%	152.5%	147.0%
65	Franklin	100.0%	150.2%	150.9%	150.9%	161.1%	161.1%	161.1%	161.1%	145.4%	145.4%
66	Gulf	100.0%	187.0%	188.4%	188.4%	201.6%	201.6%	201.6%	201.6%	181.4%	174.0%
56	Hernando	100.0%	165.4%	165.4%	165.4%	165.4%	165.4%	165.4%	165.4%	149.1%	146.3%
76	Indian River	100.0%	100.0%	100.0%	100.2%	104.7%	104.7%	104.7%	104.7%	90.6%	83.7%
17	Lee	100.0%	100.0%	100.0%	100.1%	100.1%	100.1%	100.1%	100.1%	86.4%	84.0%
18	Lee	100.0%	126.4%	126.4%	126.4%	132.2%	132.2%	132.2%	132.2%	115.8%	110.3%
19	Lee	100.0%	176.5%	180.0%	180.0%	188.8%	188.8%	188.8%	188.8%	167.6%	165.8%
20	Lee	100.0%	116.2%	118.0%	118.0%	123.8%	123.8%	123.8%	123.8%	110.3%	109.6%
57	Levy	100.0%	238.2%	238.2%	238.2%	238.2%	238.2%	238.2%	238.2%	216.7%	216.7%
68	Manatee	100.0%	133.2%	133.2%	133.6%	138.8%	138.8%	138.8%	138.8%	121.4%	120.2%
90	Monroe	100.0%	100.0%	100.0%	100.2%	100.2%	100.2%	100.2%	100.2%	85.8%	80.3%
69	Nassau	100.0%	177.1%	177.1%	177.1%	178.9%	178.9%	178.9%	178.9%	170.0%	170.0%
70	Okaloosa	100.0%	116.7%	116.7%	116.7%	119.9%	119.9%	119.9%	119.9%	105.9%	104.6%
94	Palm Beach	100.0%	100.0%	103.4%	104.4%	111.7%	111.7%	111.7%	111.7%	96.0%	90.6%
95	Palm Beach	100.0%	100.0%	100.0%	100.2%	100.2%	100.2%	100.2%	100.2%	86.1%	75.8%
96	Palm Beach	100.0%	100.0%	100.0%	100.3%	100.3%	100.3%	100.3%	100.3%	86.5%	81.4%
97	Palm Beach	100.0%	100.0%	109.2%	109.2%	116.1%	116.1%	116.1%	116.1%	100.1%	92.4%
88	Pasco	100.0%	150.3%	150.3%	150.3%	150.3%	150.3%	150.3%	150.3%	134.7%	132.0%
42	Pinellas	100.0%	141.1%	141.1%	141.1%	141.1%	141.1%	141.1%	141.1%	124.3%	121.3%
92	Santa Rosa	100.0%	100.0%	100.0%	100.4%	109.6%	109.6%	109.6%	109.6%	96.4%	93.3%
49	Sarasota	100.0%	115.1%	115.1%	115.2%	121.0%	121.0%	121.0%	121.0%	105.8%	100.6%
50	Sarasota	100.0%	130.8%	130.8%	130.8%	136.3%	136.3%	136.3%	136.3%	120.2%	115.2%
51	Sarasota	100.0%	180.2%	180.2%	180.2%	188.5%	188.5%	188.5%	188.5%	167.3%	154.4%
71	St. Johns	100.0%	193.3%	193.3%	193.3%	202.2%	202.2%	202.2%	202.2%	187.0%	184.8%
77	St. Lucie	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	86.1%	79.5%
14	Volusia	100.0%	158.8%	158.8%	158.8%	161.8%	161.8%	161.8%	161.8%	145.5%	140.2%
15	Volusia	100.0%	143.5%	143.5%	143.5%	154.2%	154.2%	154.2%	154.2%	140.4%	138.3%
16	Volusia	100.0%	180.2%	180.2%	180.2%	192.0%	192.0%	192.0%	192.0%	179.3%	171.0%
58	Wakulla	100.0%	202.7%	202.7%	212.9%	212.9%	212.9%	212.9%	212.9%	199.5%	199.5%
75	Walton	100.0%	148.3%	148.3%	148.3%	158.4%	158.4%	158.4%	158.4%	140.6%	133.5%
Total		100.0%	106.6%	108.0%	108.3%	110.4%	110.4%	110.4%	110.4%	95.0%	87.5%

CITIZENS PROPERTY INSURANCE CORPORATION

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PR-W -- HOMEOWNERS HO-3, HURRICANE AND OTHER WIND COMBINED
 CALCULATION OF AVERAGE TERRITORIAL RATE CHANGES

Territory Number	County	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
		Average Rate Level					To Current Rate Level Factor					
		Calendar Year Ending:					Calendar Year Ending:					
		12/31/04	12/31/05	12/31/06	12/31/07	12/31/08	12/31/04	12/31/05	12/31/06	12/31/07	12/31/08	
Weighted Average Rate Level	Average Rate Level Index	Average Rate Level Index	Average Rate Level Index	Average Rate Level Index	Weighted Average Rate Level	Average Rate Level Index	Average Rate Level Index	Average Rate Level Index	Average Rate Level Index			
59	Bay	105.4%	137.8%	147.2%	145.5%	136.0%	125.3%	95.9%	89.7%	90.8%	97.2%	
60	Brevard	100.0%	100.0%	100.0%	93.6%	85.8%	81.9%	81.9%	81.9%	87.5%	95.5%	
45	Broward	100.0%	100.0%	100.1%	92.8%	84.1%	80.6%	80.6%	80.5%	86.8%	95.9%	
46	Broward	100.0%	100.0%	100.2%	93.0%	83.5%	77.6%	77.6%	77.5%	83.4%	93.0%	
47	Broward	100.0%	100.0%	100.8%	94.9%	86.8%	84.8%	84.8%	84.2%	89.4%	97.7%	
48	Broward	100.6%	109.7%	126.4%	122.3%	110.9%	104.3%	95.7%	83.0%	85.8%	94.7%	
61	Charlotte	103.6%	124.6%	129.7%	124.0%	114.5%	107.5%	89.3%	85.8%	89.8%	97.2%	
62	Collier	102.2%	115.4%	118.9%	112.9%	101.5%	91.1%	80.7%	78.3%	82.5%	91.8%	
22	Dade	100.0%	100.0%	100.1%	92.5%	81.7%	73.9%	73.9%	73.8%	79.9%	90.4%	
23	Dade	100.0%	100.0%	100.2%	92.7%	81.8%	73.3%	73.3%	73.2%	79.1%	89.7%	
24	Dade	100.0%	100.7%	105.2%	102.0%	91.9%	87.0%	86.4%	82.7%	85.3%	94.6%	
25	Dade	101.5%	117.2%	137.8%	133.5%	121.5%	115.1%	99.7%	84.8%	87.5%	96.1%	
26	Dade	100.0%	100.0%	100.6%	93.6%	83.3%	76.5%	76.5%	76.0%	81.7%	91.7%	
27	Dade	100.0%	100.0%	100.0%	92.8%	84.2%	80.8%	80.8%	80.8%	87.1%	96.0%	
28	Dade	100.0%	103.1%	113.5%	110.4%	99.4%	92.5%	89.7%	81.5%	83.8%	93.1%	
29	Dade	100.0%	101.1%	105.9%	102.7%	92.1%	83.6%	82.7%	79.0%	81.4%	90.8%	
41	Duval	101.9%	112.9%	116.8%	116.8%	111.9%	106.7%	96.3%	93.1%	93.0%	97.2%	
52	Escambia	100.0%	100.0%	100.8%	96.1%	89.2%	87.2%	87.2%	86.5%	90.7%	97.8%	
53	Escambia	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
54	Escambia	104.2%	132.3%	149.1%	149.8%	141.2%	134.2%	105.7%	93.7%	93.4%	99.0%	
83	Flagler	106.7%	147.3%	160.6%	160.2%	151.0%	137.8%	99.8%	91.5%	91.8%	97.4%	
65	Franklin	106.4%	144.2%	154.5%	153.1%	145.4%	136.7%	100.8%	94.1%	94.9%	100.0%	
66	Gulf	111.1%	176.7%	193.0%	191.3%	179.3%	156.7%	98.5%	90.1%	90.9%	97.0%	
56	Hernando	108.3%	157.3%	165.4%	157.2%	148.3%	135.0%	93.0%	88.4%	93.0%	98.6%	
76	Indian River	100.0%	100.0%	101.7%	97.6%	88.7%	83.7%	83.7%	82.3%	85.7%	94.4%	
17	Lee	100.0%	100.0%	100.1%	93.3%	85.7%	84.0%	84.0%	84.0%	90.1%	98.0%	
18	Lee	103.4%	123.2%	128.5%	123.9%	114.2%	106.7%	89.6%	85.9%	89.0%	96.6%	
19	Lee	109.7%	168.1%	183.0%	178.1%	167.1%	151.1%	98.6%	90.6%	93.1%	99.2%	
20	Lee	102.1%	114.7%	120.0%	117.0%	110.1%	107.4%	95.5%	91.4%	93.7%	99.6%	
57	Levy	117.6%	221.2%	238.2%	227.4%	216.7%	184.3%	97.9%	90.9%	95.3%	100.0%	
68	Manatee	104.2%	129.1%	135.3%	130.0%	121.0%	115.3%	93.1%	88.9%	92.4%	99.3%	
90	Monroe	100.0%	100.0%	100.1%	93.0%	84.2%	80.3%	80.3%	80.3%	86.4%	95.4%	
69	Nassau	109.8%	167.6%	177.7%	174.4%	170.0%	154.8%	101.4%	95.6%	97.5%	100.0%	
70	Okaloosa	102.1%	114.7%	117.8%	112.8%	105.5%	102.4%	91.2%	88.7%	92.7%	99.1%	
94	Palm Beach	100.0%	101.0%	106.3%	103.7%	94.4%	90.6%	89.7%	85.2%	87.4%	95.9%	
95	Palm Beach	100.0%	100.0%	100.1%	93.1%	83.1%	75.8%	75.8%	75.7%	81.3%	91.1%	
96	Palm Beach	100.0%	100.0%	100.1%	93.4%	85.0%	81.4%	81.4%	81.3%	87.1%	95.7%	
97	Palm Beach	100.0%	102.6%	111.4%	108.0%	97.9%	92.4%	90.1%	83.0%	85.6%	94.4%	
88	Pasco	106.4%	144.1%	150.3%	142.5%	133.9%	124.0%	91.6%	87.8%	92.6%	98.6%	
42	Pinellas	105.2%	136.0%	141.1%	132.7%	123.4%	115.3%	89.2%	86.0%	91.4%	98.3%	
92	Santa Rosa	100.0%	100.0%	103.4%	102.9%	95.5%	93.3%	93.3%	90.2%	90.7%	97.7%	
49	Sarasota	101.9%	113.2%	117.2%	113.3%	104.3%	98.7%	88.9%	85.8%	88.8%	96.4%	
50	Sarasota	103.9%	127.0%	132.7%	128.2%	118.8%	110.8%	90.7%	86.8%	89.8%	96.9%	
51	Sarasota	110.2%	170.3%	183.1%	177.8%	163.6%	140.1%	90.6%	84.3%	86.8%	94.3%	
71	St. Johns	111.9%	181.8%	196.4%	194.5%	186.4%	165.2%	101.6%	94.1%	95.0%	99.1%	
77	St. Lucie	100.0%	100.0%	100.0%	93.1%	84.3%	79.5%	79.5%	79.5%	85.4%	94.4%	
14	Volusia	107.5%	151.5%	159.8%	153.6%	144.0%	130.4%	92.5%	87.7%	91.3%	97.4%	
15	Volusia	105.5%	138.1%	147.3%	147.2%	139.8%	131.1%	100.1%	93.9%	94.0%	98.9%	
16	Volusia	110.2%	170.3%	184.3%	185.5%	176.9%	155.2%	100.4%	92.7%	92.2%	96.6%	
58	Wakulla	113.0%	190.1%	207.8%	206.2%	199.5%	176.4%	105.0%	96.0%	96.7%	100.0%	
75	Walton	106.1%	142.4%	151.9%	149.4%	138.6%	125.8%	93.8%	87.9%	89.4%	96.3%	
Total		100.8%	106.2%	108.9%	102.7%	92.9%	86.8%	82.4%	80.4%	85.2%	94.2%	

Calendar Year Ending:	Filing Date									
	PRIOR	7/1/2004	4/1/2005	1/1/2006	3/1/2006	1/1/2007	1/1/2007	1/1/2007	1/1/2007	4/1/2008
12/31/04	87.3%	12.7%								
12/31/05	12.3%	59.3%	28.4%							
12/31/06		3.0%	47.0%	14.9%	35.1%					
12/31/07				1.3%	48.7%				50.0%	
12/31/08									71.6%	28.4%

RATIO OF PAID LAE TO PAID LOSSES

* BASED ON HOMEOWNERS SCHEDULE P DATA

Beginning of Accident Year	End of Accident Year	(1) Paid Losses	(2) Paid D&CC Expenses	(3) Paid A&O Expenses	(4) Ratio of LAE to Losses
1/1/2004	12/31/2004	547,196,000	12,262,000	61,550,000	13.5%
1/1/2005	12/31/2005	646,242,000	10,472,000	84,321,000	14.7%
1/1/2006	12/31/2006	199,971,000	8,580,000	19,641,000	14.1%
1/1/2007	12/31/2007	350,945,000	4,831,000	40,601,000	12.9%
1/1/2008	12/31/2008	244,898,000	1,044,000	27,087,000	11.5%

Notes:

* *Includes experience for the Homeowners annual statement line of business (which includes experience for both Homeowners and Mobile Homes in the PLA).*

(1) *From Schedule P, Part 1A, Column (4) of Citizens' 2008 Annual Statement.*

(2) *From Schedule P, Part 1A, Column (6) of Citizens' 2008 Annual Statement.*

(3) *From Schedule P, Part 1A, Column (8) of Citizens' 2008 Annual Statement.*

(4) *= [(2) + (3)] / (1)*

PRW HW4
SUPPORT FOR ULAE

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Ratio of	Incurred	Total	Hurricane	Non-Cat	Non-Hurricane	Ratio of	Ratio of	Total	Ratio of Total	Ratio of Total	Selected	Selected	Non-Hurricane	Selected
Accident	LAE to	ALAE	Incurred	Incurred	Incurred	Cat	Total Incurred	Total Incurred	Incurred	Non-Hurricane	Hurricane	Non-Hurricane	Hurricane	Cat.	ULAE
Year	Losses	Losses	Losses	Losses	Losses	Incurred	ALAE to	ULAE to	ULAE	ULAE to	ULAE to	ULAE	ULAE	ULAE	Cats.
2004	13.5%	174,221	2,532,754	2,482,216	50,538	0	6.9%	6.6%	167,425	2.2%	6.7%	1,129	166,297	0	1,129
2005	14.7%	130,669	2,255,396	2,218,293	37,103	0	5.8%	8.9%	200,160	3.0%	9.0%	1,110	199,050	0	1,110
2006	14.1%	200	27,924	23,450	4,474	0	0.7%	13.4%	3,741	5.0%	0.0%	224	0	0	3,741
2007	12.9%	0	3,000	3,000	0	0	0.0%	12.9%	388	4.3%	0.0%	0	0	0	388
2008	11.5%	0	4,100	0	0	4,100	0.0%	11.5%	471	11.5%	0.0%	471	0	471	0

Notes:

- * From Statewide rate indication Exhibit I, Column (4). Includes all lines combined.
- (1) From RIF, column (13) * 1000
- (2) From RIF, column (9) * 1000
- (3) From RIF, column (11) * 1000
- (4) From RIF, column (12) * 1000
- (5) From RIF, column (10) * 1000
- (6) = (2) / (3)
- (7) = (1) - (7)
- (8) = (3) * (8)
- (9) = (9) / {3.0 * (4) + (5) + (6)}. Assuming that the ratio of the hurricane ULAE percentage to the non-hurricane ULAE percentage is 3 to 1.
- (10) = 3.0 * (10), if (4) = 0, then 0.
- (11) = (10) * {(5) + (6)}
- (12) = (11) * (4)
- (13) = (12) * (6) / [(3) - (4)]
- (14) = (9) - (13) - (14)

PR-W

Estimate of Ratio of Projected Non-Hurricane Catastrophe Losses to Hurricane Losses

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Projected Hurricane Loss & LAE	Projected Non-Hurricane Catastrophe Loss & LAE		Projected 2008 Premium	HW2/DW2	HW4	HW6	MW2	MW4
Multiperil Line	Ratio	Ratio	(2)/(1)	(\$000's)	Weight	Weight	Weight	Weight	Weight
HO3	41.9%	2.4%	5.7%	710,158	0.729	0.000	0.000	0.000	0.000
DP3	50.8%	2.8%	5.5%	240,925	0.247	0.000	0.000	0.000	0.000
DP1	63.1%	2.7%	4.3%	22,463	0.023	0.000	0.000	0.000	0.000
HO4/MHO4	5.8%	3.9%	67.2%	2,977	0.000	1.000	0.000	0.000	1.000
HO6	22.0%	3.2%	14.5%	34,489	0.000	0.000	1.000	0.000	0.000
MHO3	58.5%	1.2%	2.1%	112,383	0.000	0.000	0.000	0.661	0.000
MDP1	61.2%	1.0%	1.6%	57,657	0.000	0.000	0.000	0.339	0.000
				(10) Weight Total	1.000	1.000	1.000	1.000	1.000
				(11) Ratio of Non-Hurricane Catastrophe Losses to Hurricane Losses	0.056	0.672	0.145	0.019	0.672

Notes:

- (1) From the PRM RIF for policies that include wind, row (50)
- (2) From the PRM RIF for policies that include wind. Is the projected non-hurricane catastrophe losses divided by projected earned premium, weighted by column (4)
- (3) =(2)/(1)
- (4) From the PRM RIF for policies that include win, column (8), row for "12/31/2008"
- (5)-(9) Proportional to (4).
- (10) Shows that the weights add to unity
- (11) Weighted average

PR-W

Estimate of ALAE, ULAE to Loss Ratios for Non-Hurricane Catastrophes

	(1)	(2)	(3)	(4)	(5)	(6)
				Projected Ratio of Non-Hur Cat Losses to	Projected Ratio of Non-Hur Cat ALAE to	Projected Ratio of Non-Hur Cat ULAE to
<u>Line</u>	<u>Historical Losses</u>	<u>Historical ALAE</u>	<u>Historical ULAE</u>	<u>Losses & LAE</u>	<u>Losses & LAE</u>	<u>Losses & LAE</u>
HW2/DW2	2,384,050,599	162,304,310	173,452,276	0.877	0.060	0.064
HW4	4,823,174	305,090	372,186	0.877	0.055	0.068
HW6	156,497,387	8,477,000	13,102,955	0.879	0.048	0.074
MW2	61,638,734	5,947,253	2,638,817	0.878	0.085	0.038
MW4	24,872	3,017	1,238	0.854	0.104	0.042

Notes:

- (1) Total of RIF, row (9)
- (2) Total of RIF, row (13)
- (3) Total of RIF, row (17)
- (4) = (1)/[(1)+(2)+(3)]
- (5) = (2)/[(1)+(2)+(3)]
- (6) = (3)/[(1)+(2)+(3)]

PR-W -- HW2

SELECTED HURRICANE LAE RATIOS

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Projected Hurricane Loss & LAE Ratio	Projected Ratio of Non-Hurricane Cat Loss & LAE to Hurricane Loss & LAE	Historical Ratio of Losses to Losses & LAE	Historical Ratio of ALAE to Losses & LAE	Historical Ratio of ULAE to Losses & LAE	Projected Non-Hurricane Catastrophe Loss Ratio	Projected Non-Hurricane Catastrophe ALAE Ratio	Projected Non-Hurricane Catastrophe ULAE Ratio
Multiperil Line								
HW2	83.3%	5.6%	0.877	0.060	0.064	4.1%	0.3%	0.3%
HW4	32.8%	67.2%	0.877	0.055	0.068	19.4%	1.2%	1.5%
HW6	66.9%	14.5%	0.879	0.048	0.074	8.5%	0.5%	0.7%
MW2	0.0%	1.9%	0.878	0.085	0.038	0.0%	0.0%	0.0%
MW4	0.0%	67.2%	0.854	0.104	0.042	0.0%	0.0%	0.0%

Notes:

- (1) = RIF, row (50)
- (2) = 22-24A, row (11)
- (3) = 22-24B, row (4)
- (4) = 22-24B, row (5)
- (5) = 22-24B, row (6)
- (6) = (1) * (2) * (3)
- (7) = (1) * (2) * (4)
- (8) = (1) * (2) * (5)

PR-W -- HW4

SELECTED HURRICANE LAE RATIOS

Beginning of Accident Year	End of Accident Year	(1)	(2)	(3)	(4)	(5)	(6)
		Actual Incurred Hurricane Catastrophe Losses	Actual Incurred Hurricane Catastrophe ALAE	Actual Incurred Hurricane Catastrophe ULAE	Hurricane LAE Ratio	Hurricane ALAE Ratio	Hurricane ULAE Ratio
1/1/2004	12/31/2004	2,482,216	171,565	166,297	13.6%	6.9%	6.7%
1/1/2005	12/31/2005	2,218,293	129,634	199,050	14.8%	5.8%	9.0%
1/1/2006	12/31/2006	23,450	0	0	0.0%	0.0%	0.0%
1/1/2007	12/31/2007	3,000	0	0	0.0%	0.0%	0.0%
1/1/2008	12/31/2008	0	0	0	N/A	N/A	N/A
Total		4,726,959	301,200	365,347	14.1%	6.4%	7.7%

(7)Selected Hurricane LAE Ratio:	14.1%
(8)Selected Hurricane ALAE Ratio:	6.4%
(9)Selected Hurricane ULAE Ratio:	7.7%

Notes:

- (1) From RIF, column (11) *1000
- (2) From RIF, column (15) *1000
- (3) From RIF, column (19) *1000
- (4) = [(2)+(3)]/(1)
- (5) = (5)/(1)
- (6) = (6)/(1)
- (7) = Total of Column (4)
- (8) = Total of Column (5)
- (9) = Total of Column (6)

PR - W
PROJECTED HURRICANE LOSSES
FOR POLICIES INFORCE ON 12/31/2008

		Unadjusted Public Model Results		
		<u>HW2</u>	<u>HW4</u>	<u>HW6</u>
(1)	12/31/2008 Inforce hurricane premium adjusted to current rates	408,817,552	739,004	30,642,771
(2)	12/31/2008 Inforce total premium adjusted to current rates	422,131,821	776,188	32,219,403
(3)	Modeled average annual hurricane losses	308,308,173	224,259	18,907,834

Notes:

- (1) *Inforce hurricane premium at current rates.*
- (2) *Inforce total premium at current rates.*
- (3) Florida Public Model:
Includes demand surge.

CITY OF PALM BEACH INSURANCE CORPORATION

PRW - HW4
INFORCE PREMIUM AT CURRENT RATE LEVEL
EXCLUDING POLICYHOLDER SURCHARGES

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
County	Territory	Historical Inforce Premium as of 12/31/08	Extension-of-Exposures Inforce Premium at Current Rate Level as of 12/31/08	On-Level Factor Calculated from Extension-of-Exposures	EEP Inforce Hurricane Premium at Current Rate Level as of 12/31/08	Historical Inforce Premium as of 12/31/08 for Policies with Effective Dates before 4/1/2008	Historical Inforce Premium as of 12/31/08 for Policies with Effective Dates after 4/1/2008	Estimated Wind Mitigation Rate Change	Estimated Inforce Premium at Current Rate Level as of 12/31/08	(4)/(10)-1 Percent Difference
Bay	59	4,035	4,018	0.996	3,556	929	3,048	-3.9%	3,941	2.0%
Brevard	60	4,274	4,210	0.985	4,008	1,312	3,054	-6.1%	4,285	-1.8%
Broward	45	31,114	30,808	0.990	30,197	3,719	27,508	-5.7%	31,016	-0.7%
Broward	46	32,712	32,448	0.992	31,574	4,205	29,014	-9.5%	32,820	-1.1%
Broward	47	25,988	25,712	0.989	24,810	7,391	19,546	-3.2%	26,701	-3.7%
Broward	48	37,178	35,866	0.965	34,626	12,261	25,483	-7.3%	36,851	-2.7%
Charlotte	61	2,805	2,766	0.986	2,573	430	2,412	-3.9%	2,825	-2.1%
Collier	62	12,087	11,544	0.955	10,948	1,982	10,193	-11.1%	11,955	-3.4%
Dade (N)	22	84,831	82,439	0.972	80,973	21,386	63,668	-12.9%	82,298	0.2%
Dade (N)	23	60,854	58,232	0.957	56,812	17,110	44,225	-13.9%	58,963	-1.2%
Dade (N)	24	9,341	9,313	0.997	9,055	835	8,608	-7.3%	9,382	-0.7%
Dade (N)	25	5,427	5,385	0.992	5,194	1,174	4,043	-5.3%	5,154	4.5%
Dade (S)	26	34,414	33,545	0.975	32,802	4,957	29,495	-11.2%	33,898	-1.0%
Dade (S)	27	45,202	45,029	0.996	43,855	5,114	40,244	-5.4%	45,079	-0.1%
Dade (S)	28	32,157	30,970	0.963	30,070	6,557	25,782	-9.4%	31,721	-2.4%
Dade (S)	29	6,596	6,359	0.964	6,173	1,724	5,027	-12.5%	6,536	-2.7%
Duval	41	1,644	1,636	0.995	1,096	415	1,439	-3.9%	1,838	-11.0%
Escambia	52	7,489	7,322	0.978	6,865	833	6,717	-3.1%	7,524	-2.7%
Escambia	53	445	445	1.000	404	0	445	0.0%	445	0.0%
Escambia	54	14,303	14,074	0.984	11,665	3,776	10,788	-1.4%	14,511	-3.0%
Flagler	83	590	590	1.000	466	0	617	-3.6%	617	-4.4%
Franklin	65	147	147	1.000	128	0	147	0.0%	147	0.0%
Gulf	66	552	552	1.000	488	0	552	-4.1%	552	0.0%
Hernando	56	92	92	1.000	76	0	92	-1.9%	92	0.0%
Indian River	76	3,595	3,595	1.000	3,467	135	3,460	-7.7%	3,585	0.3%
Lee	17	11,441	11,220	0.981	10,768	1,903	9,769	-2.8%	11,619	-3.4%
Lee	18	7,581	7,544	0.995	7,086	1,319	6,505	-4.7%	7,762	-2.8%
Lee	19	3,477	3,475	0.999	3,093	739	2,937	-1.1%	3,668	-5.3%
Lee	20	1,032	998	0.967	878	398	669	-0.6%	1,065	-6.3%
Levy	57	895	895	1.000	661	337	558	0.0%	895	0.0%
Manatee	68	4,745	4,731	0.997	4,340	359	4,483	-1.0%	4,838	-2.2%
Monroe	90	38,607	37,597	0.974	36,786	6,215	33,068	-6.3%	38,890	-3.3%
Nassau	69	1,638	1,633	0.997	942	272	1,366	0.0%	1,638	-0.3%
Okaloosa	70	1,564	1,564	1.000	1,450	0	1,564	-1.2%	1,564	0.0%
Palm Beach	94	74,186	73,108	0.985	71,055	15,729	58,654	-5.6%	73,503	-0.5%
Palm Beach	95	47,147	46,104	0.978	44,607	9,425	38,420	-12.0%	46,718	-1.3%
Palm Beach	96	28,149	27,906	0.991	26,840	6,243	22,308	-5.9%	28,184	-1.0%
Palm Beach	97	3,438	3,438	1.000	3,320	405	3,180	-7.7%	3,554	-3.3%
Pasco	88	3,558	3,549	0.997	2,954	614	3,087	-2.0%	3,689	-3.8%
Pinellas	42	26,000	25,779	0.992	23,130	4,312	22,720	-2.4%	26,928	-4.3%
Santa Rosa	92	2,113	2,107	0.997	1,981	95	2,046	-3.2%	2,138	-1.4%
Sarasota	49	25,701	24,940	0.970	23,109	8,124	18,989	-4.9%	26,713	-6.6%
Sarasota	50	15,223	15,027	0.987	13,499	2,567	13,378	-4.2%	15,837	-5.1%
Sarasota	51	3,391	3,320	0.979	2,897	604	3,099	-7.7%	3,656	-9.2%
Saint Johns	71	3,259	3,244	0.995	2,105	780	2,509	-1.2%	3,280	-1.1%
Saint Lucie	77	1,309	1,289	0.985	1,253	233	1,076	-7.7%	1,291	-0.2%
Volusia	14	7,700	7,602	0.987	6,183	1,394	6,134	-3.6%	7,477	1.7%
Volusia	15	8,340	8,297	0.995	6,239	2,269	7,312	-1.5%	9,547	-13.1%
Volusia	16	1,399	1,357	0.970	910	225	1,202	-4.6%	1,417	-4.2%
Wakulla	58	752	752	1.000	555	249	523	0.0%	772	-2.6%
Walton	75	11,767	11,615	0.987	10,483	4,151	7,616	-5.0%	11,558	0.5%
		792,284	776,188	0.980	739,004	165,206	638,779		790,937	-1.9%

Notes:

- (3) Based on information from an exposure database.
- (4) Based on information from an exposure database.
- (5) = (4) / (3)
- (6) = (4) * (Estimated Hurricane Percentage of Premium from Exposure Database)
- (7) These policies are written before change in mitigation credits
- (8) These policies are written after change in mitigation credits
- (9) Estimated rate change due to changed wind mitigation credits
- (10) = (7)*[1+(9)] + (8)
- (11) = (4)/(10) - 1

**Citizens Property Insurance
Corporation
High-Risk Account - Wind Only
Policies
Incurred Losses & ALAE Excluding 2004
& 2005 Hurricanes
March 31, 2009 Reserve Review**

	AY	12	24	36	48	60	72	84	96	108	120
1999	43,865,512	47,929,721	51,462,769	51,462,837	51,817,502	51,858,779	52,746,409	52,850,987	53,075,998	53,615,868	
2000	4,288,654	5,742,717	5,934,477	5,955,926	6,022,695	6,036,092	6,036,963	6,036,138	6,026,993		
2001	20,012,582	25,796,138	26,875,235	27,043,757	27,381,222	27,401,781	27,412,388	27,396,951			
2002	3,061,968	3,502,913	3,585,255	3,605,090	3,667,611	3,662,927	3,662,927				
2003	7,866,505	8,790,886	9,517,834	9,436,562	9,454,585	9,484,186					
2004	15,179,171	14,830,668	14,183,127	11,664,991	11,667,288						
2005	9,954,324	11,374,859	10,018,799	10,114,310							
2006	4,060,706	7,895,412	8,382,845								
2007	4,862,384	5,523,121									
2008	4,015,454										
	AY	12:24	24:36	36:48	48:60	60:72	72:84	84:96	96:108	108:120	
1999	1.0927	1.0737	1.0000	1.0069	1.0008	1.0171	1.0020	1.0043	1.0102		
2000	1.3390	1.0334	1.0036	1.0112	1.0022	1.0001	0.9999	0.9985			
2001	1.2890	1.0418	1.0063	1.0125	1.0008	1.0004	0.9994				
2002	1.1440	1.0235	1.0055	1.0173	0.9987	1.0000					
2003	1.1175	1.0827	0.9915	1.0019	1.0031						
2004	0.9770	0.9563	0.8225	1.0002							
2005	1.1427	0.8808	1.0095								
2006	1.9443	1.0617									
2007	1.1359										
Average All	1.2425	1.0192	0.9770	1.0083	1.0011	1.0044	1.0004	1.0014	1.0102		
Avg x Hi/Lo	1.1801	1.0318	1.0014	1.0081	1.0013	1.0003	0.9999				
Last 3	1.4076	0.9663	0.9411	1.0065	1.0009	1.0002	1.0004				
Weighted Average	1.1612	1.0326	0.9811	1.0077	1.0010	1.0101	1.0010	1.0037	1.0102		
Weighted Last 3	1.3134	0.9555	0.9257	1.0034	1.0011	1.0003	1.0010				
Selected	1.1500	1.0200	1.0100	1.0080	1.0030	1.0020	1.0003	1.0000	1.0000	1.0000	1.0000
Cumu DevFac	1.2006	1.0440	1.0235	1.0134	1.0054	1.0024	1.0004	1.0001	1.0000	1.0000	1.0000
		15	27	39	51	63	75	87	99	111	123
LDF to Ultimate	1.1358	1.0376	1.0204	1.0107	1.0044	1.0015	1.0002	1.0000	1.0000	1.0000	1.0000

PERSONAL RESIDENTIAL WIND ONLY
NET COST OF MANDATORY FHCF REINSURANCE
FOR POLICIES INFORCE ON 12/31/2008

BEFORE IMPACT OF 2009 STATUTORY CHANGES		HW-2 and DW-2	HW-4	HW-6	MW-2 and MD-1	MW-4
(1)	Estimated mandatory FHCF reinsurance premium	137,790,806	131,772	5,445,603	3,232,953	2,130
(2)	Industry FHCF excess loss and LAE	817,479,049	6,561,632	50,029,718	40,176,370	6,561,632
(3)	Industry FHCF expected premiums (including financial product expenses)	993,147,968	7,970,146	60,767,230	48,798,945	7,970,146
(4)	Industry provision for financial product expenses	193,592,351	1,553,901	11,847,852	9,514,419	1,553,901
(5)	Industry FHCF expected premiums (excluding financial product expenses)	799,555,617	6,416,245	48,919,378	39,284,526	6,416,245
(6)	Net cost of mandatory FHCF reinsurance (in dollars)	(3,088,821)	(2,986)	(123,601)	(73,395)	(48)
(7)	12/31/2008 Inforce hurricane premium adjusted to current rates	422,131,821	776,188	32,219,403	0	0
(8)	Net cost of mandatory FHCF reinsurance (as a percent of premium)	-0.7%	-0.4%	-0.4%	#DIV/0!	#DIV/0!

AFTER IMPACT OF 2009 STATUTORY CHANGES						
(9)	Estimated mandatory FHCF reinsurance premium	144,680,346	138,361	5,717,883	3,394,601	2,237
(10)	Expected recoveries from the mandatory FHCF reinsurance	140,879,627	134,758	5,569,204	3,306,348	2,178
(11)	Net cost of mandatory FHCF reinsurance (in dollars)	3,800,719	3,603	148,679	88,253	58
(12)	Net cost of mandatory FHCF reinsurance (as a percent of premium)	0.9%	0.5%	0.5%	#DIV/0!	#DIV/0!

Notes:

- (1) Based on information provided by Benfield. See explanatory memorandum for details.
- (2) From 2009 FHCF Ratemaking report, Exhibit II, Page 1, Row (19).
- (3) From 2009 FHCF Ratemaking report, Exhibit II, Page 1, Row (34).
- (4) From 2009 FHCF Ratemaking report, Exhibit II, Page 1, Row (24d).
- (5) = (3) - (4)
- (6) = (1) * [1.0 - (2) / (5)]
- (7) From 30-32B, row (1)
- (8) = (6) / (7)
- (9) = (1) * 1.05
- (10) = (1) - (6)
- (11) = (9) - (10)
- (12) = (11) / (7)

PERSONAL RESIDENTIAL WIND ONLY
NET COST OF TICL FHCF REINSURANCE
#REF!

	BEFORE IMPACT OF 2009 STATUTORY CHANGES	HW-2 and DW-2	HW-4	HW-6	MW-2 and MD-1	MW-4
(1)	Estimated TICL FHCF reinsurance premium (\$10 billion option)	33,392,224	31,934	1,319,687	783,474	516
(2)	Industry FHCF excess loss and LAE	817,479,049	6,561,632	50,029,718	40,176,370	6,561,632
(3)	Industry FHCF expected premiums (including financial product expenses)	993,147,968	7,970,146	60,767,230	48,798,945	7,970,146
(4)	Industry provision for financial product expenses	193,592,351	1,553,901	11,847,852	9,514,419	1,553,901
(5)	Industry FHCF expected premiums (excluding financial product expenses)	799,555,617	6,416,245	48,919,378	39,284,526	6,416,245
(6)	Net cost of TICL FHCF reinsurance (in dollars)	(748,545)	(724)	(29,953)	(17,787)	(12)
(7)	12/31/2008 Inforce hurricane premium adjusted to current rates	422,131,821	776,188	32,219,403	0	0
(8)	Net cost of TICL FHCF reinsurance (as a percent of premium)	-0.2%	-0.1%	-0.1%	#DIV/0!	#DIV/0!

	AFTER IMPACT OF 2009 STATUTORY CHANGES					
(9)	Estimated TICL FHCF reinsurance premium	66,784,448	63,867	2,639,375	1,566,948	1,032
(10)	Expected recoveries from the TICL FHCF reinsurance	34,140,769	32,657	1,349,641	801,260	528
(11)	Net cost of TICL FHCF reinsurance (in dollars)	32,643,679	31,210	1,289,734	765,687	504
(12)	Net cost of TICL FHCF reinsurance (as a percent of premium)	7.7%	4.0%	4.0%	#DIV/0!	#DIV/0!

Notes:

- (1) = [47-48A, Row (9)] * 0.4616 / 2
- (2) From 2009 FHCF Ratemaking report, Exhibit II, Page 1, Row (19).
- (3) From 2009 FHCF Ratemaking report, Exhibit II, Page 1, Row (34).
- (4) From 2009 FHCF Ratemaking report, Exhibit II, Page 1, Row (24d).
- (5) = (3) - (4)
- (6) = (1) * [1.0 - (2) / (5)]
- (7) From 30-32B, row (1)
- (8) = (6) / (7)
- (9) = (1) * 2.0
- (10) = (1) - (6)
- (11) = (9) - (10)
- (12) = (11) / (7)

SUMMARY OF CITIZENS EXPENSE EXPERIENCE AS REPORTED IN THE IEE
TOTAL HOMEOWNERS EXPERIENCE (dollar amounts are in thousands)

	(1)	(2)	(3)	(4)
	Direct	Direct	Other	Other
	Written	Earned	Acquisition	Acquisition
<u>Year</u>	<u>Premium</u>	<u>Premium</u>	<u>Expenses</u>	<u>Expense</u>
			<u>Incurred</u>	<u>Ratio</u>
2005	511,493	515,156	2,694	0.5%
2006	1,298,388	900,979	5,402	0.6%
2007	1,153,165	1,207,245	7,094	0.6%
2008	641,145	876,388	3,720	0.4%
Average				0.5%
Selection				0.4%

	(5)	(6)	(7)	(8)
	General	General	Taxes,	Taxes,
	Expenses	Expense	Licenses,	Licenses,
<u>Year</u>	<u>Incurred</u>	<u>Ratio</u>	<u>and Fees</u>	<u>and Fees</u>
			<u>Incurred</u>	<u>Ratio</u>
2005	17,775	3.5%	9,458	1.8%
2006	34,803	3.9%	23,048	1.8%
2007	39,943	3.3%	58,059	5.0%
2008	49,358	5.6%	17,184	2.7%
Average		4.3%		2.8%
Selection		5.6%		2.7%

Notes:

- (1) From Citizens' Insurance Expense Exhibit.
- (2) From Citizens' Insurance Expense Exhibit.
- (3) From Citizens' Insurance Expense Exhibit.
- (4) = (3) / (2)
- (5) From Citizens' Insurance Expense Exhibit.
- (6) = (5) / (2)
- (7) From Citizens' Insurance Expense Exhibit.
- (8) = (7) / (1)

Exhibit	Description
RIF With Buildup	Duplicate of OIR RIF for all policies combined, with a provision for the FHCF rapid cash buildup
RIF Without Buildup	Duplicate of OIR RIF for all policies combined, without a provision for the FHCF rapid cash buildup
Trends	Shows how premium and loss trends are taken from the PRM indications
CRL Weights	For On-Level Factors: Calculates rate change weights for each calendar year
CRL A	For On-Level Factors: Shows historical rate changes by territory
CRL B	For On-Level Factors: Shows by territory the average rate level after each rate change
CRL C	For On-Level Factors: Calculates the on-level factors for each territory, and in aggregate
17-19A	Shows historical ratios of LAE to losses from Schedule P, part 1A
17-19B	Estimates historical incurred ULAE
22-24A	Estimates ratio of non-hurricane catastrophe losses and LAE to non-catastrophe losses and LAE
22-24B	Estimates how to partition non-hurricane catastrophe loss&LAE into loss, ALAE, ULAE
22-24C	Estimates non-hurricane catastrophe loss, ALAE, ULAE ratios
30-32A	Estimates ratio of non-hurricane catastrophe losses and LAE to non-catastrophe losses and LAE
30-32B	Shows public model projected hurricane losses
30-32C	Validation of extension-of-exposure method for policies in-force as of 12/31/2008
34-36	Loss development triangles, and selected loss development factors
47-48A	Net cost of mandatory FHCF reinsurance
47-48B	Net cost of TICL FHCF reinsurance
47-48C	Selection of "Other Acquisition Expense", "General Expense" and "Taxes, Licenses and Fees" expense ratios from historical experience in Insurance Expense Exhibit

PR-W

Trends from Personal Lines Multiperil

		(1)	(2)
Multiperil	Wind-Only	Annual	Annual
<u>Line</u>	<u>Line</u>	<u>Premium</u>	<u>Loss</u>
		<u>Trend</u>	<u>Trend</u>
HO3	HW2/DW2	1.30%	7.00%
HO4	HW4/MW4	2.00%	15.30%
HO6	HW6	4.00%	15.00%
MHO3	MW2	0.00%	8.20%

Notes:

- (1) *Annual Premium Trend for policies that include wind*
- (2) *Annual Loss Trend for policies that include wind*

PRW

CALCULATION OF WEIGHTS FOR ON-LEVEL FACTORS

(1) Effective Date of Changes	(2) Days Remaining in Current Year	(3) Days Remaining in Next Year	(4) 12/31/2004	(5) 12/31/2005	(6) 12/31/2006	(7) 12/31/2007	(8) 12/31/2008
4/1/2008	275	90					28.4%
1/1/2007	365	0				50.0%	71.6%
1/1/2007	365	0					
1/1/2007	365	0					
1/1/2007	365	0					
3/1/2006	306	59			35.1%	48.7%	
1/1/2006	365	0			14.9%	1.3%	
4/1/2005	275	90		28.4%	47.0%		
7/1/2004	184	181	12.7%	59.3%	3.0%		
Prior to			87.3%	12.3%			

Notes:

- (1) Equal to an average of "new" and "renewal" effective dates.
- (2) See explanatory memorandum for details.
- (3) For Prior, the average rate level is defined to be 1.000
For other rows, the average rate level equals [1+(2)] times [(3) for subsequent row]
- (4) to (8) Based on effective dates of rate changes in (1).

CITIZENS PROPERTY INSURANCE CORPORATION

CITIZENS PROPERTY INSURANCE CORPORATION

PR-W -- HOMEOWNERS HO-6, HURRICANE AND OTHER WIND COMBINED
 CALCULATION OF AVERAGE TERRITORIAL RATE CHANGES

Territory Number	County	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
		Filing # 04-00250	Filing # 04-14483	Filing # 05-11466	Filing # 05-14539	Filing # 05-15417	Filing # 06-08439	Filing # 07-02359	Filing # 07-04972	Filing # 07-03607
		N: 7/1/04 R: 7/1/04	N: 4/1/05 R: 4/1/05	N: 1/1/06 R: 1/1/06	N: 3/1/06 R: 3/1/06	N: 1/1/07 R: 1/1/07	N: 1/1/07 R: 1/1/07	N: 1/1/07 R: 1/1/07	N: 1/1/07 R: 1/1/07	N: 4/1/08 R: 4/1/08
	Total Premium Percent Change	Total Premium Percent Change	Total Premium Percent Change	Total Premium Percent Change	Total Premium Percent Change	Total Premium Percent Change	Total Premium Percent Change	Total Premium Percent Change	Total Premium Percent Change	
59	Bay	67.5%	0.9%	0.0%	9.9%	0.0%	0.0%	0.0%	-9.4%	-11.8%
60	Brevard	9.9%	0.8%	0.1%	14.3%	0.0%	0.0%	0.0%	-11.3%	-8.6%
45	Broward	57.0%	1.9%	0.9%	7.2%	0.0%	0.0%	0.0%	-12.8%	-15.3%
46	Broward	0.0%	0.0%	0.3%	0.8%	0.0%	0.0%	0.0%	-12.6%	-9.1%
47	Broward	0.0%	13.5%	0.2%	4.2%	0.0%	0.0%	0.0%	-12.4%	-8.7%
48	Broward	17.6%	22.4%	0.2%	5.2%	0.0%	0.0%	0.0%	-12.1%	-18.3%
61	Charlotte	90.5%	0.2%	0.1%	8.2%	0.0%	0.0%	0.0%	-11.2%	-8.6%
62	Collier	61.3%	6.6%	1.0%	13.9%	0.0%	0.0%	0.0%	-11.7%	-14.4%
22	Dade	105.3%	7.2%	1.2%	5.8%	0.0%	0.0%	0.0%	-13.3%	-27.7%
23	Dade	6.2%	8.0%	0.7%	8.7%	0.0%	0.0%	0.0%	-13.1%	-23.3%
24	Dade	42.6%	6.8%	1.0%	9.4%	0.0%	0.0%	0.0%	-12.9%	-16.3%
25	Dade	88.5%	4.3%	0.1%	10.5%	0.0%	0.0%	0.0%	-12.0%	-8.3%
26	Dade	4.0%	5.0%	1.2%	10.2%	0.0%	0.0%	0.0%	-13.1%	-32.6%
27	Dade	26.1%	5.4%	0.7%	9.9%	0.0%	0.0%	0.0%	-13.1%	-21.3%
28	Dade	48.2%	6.1%	0.4%	9.7%	0.0%	0.0%	0.0%	-12.1%	-15.3%
29	Dade	50.6%	4.3%	0.0%	10.5%	0.0%	0.0%	0.0%	-11.6%	-23.1%
41	Duval	106.7%	1.4%	0.1%	8.8%	0.0%	0.0%	0.0%	-6.4%	-6.3%
52	Escambia	6.4%	0.4%	0.2%	9.1%	0.0%	0.0%	0.0%	-10.6%	-11.7%
53	Escambia	2.8%	39.2%	0.0%	15.6%	0.0%	0.0%	0.0%	-10.2%	-25.0%
54	Escambia	88.0%	38.9%	0.0%	15.7%	0.0%	0.0%	0.0%	-9.6%	-8.3%
83	Flagler	147.1%	1.4%	0.1%	12.0%	0.0%	0.0%	0.0%	-7.9%	-19.0%
65	Franklin	81.1%	1.0%	0.0%	13.6%	0.0%	0.0%	0.0%	-8.6%	-2.7%
66	Gulf	115.1%	1.5%	0.0%	14.3%	0.0%	0.0%	0.0%	-9.1%	-21.2%
56	Hernando	175.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
76	Indian River	22.5%	3.2%	0.4%	10.5%	0.0%	0.0%	0.0%	-11.7%	-14.3%
17	Lee	35.4%	0.2%	0.3%	8.3%	0.0%	0.0%	0.0%	-11.9%	-7.9%
18	Lee	106.9%	0.4%	0.6%	8.0%	0.0%	0.0%	0.0%	-11.2%	-15.5%
19	Lee	133.3%	0.6%	0.1%	7.4%	0.0%	0.0%	0.0%	-9.9%	-4.4%
20	Lee	123.4%	0.6%	0.0%	7.4%	0.0%	0.0%	0.0%	-9.4%	-10.8%
57	Levy	207.8%	0.0%	0.0%	9.4%	0.0%	0.0%	0.0%	-8.1%	-15.5%
68	Manatee	100.2%	2.5%	0.2%	9.1%	0.0%	0.0%	0.0%	-11.1%	-4.6%
90	Monroe	17.3%	6.9%	0.9%	9.8%	0.0%	0.0%	0.0%	-12.5%	-26.3%
69	Nassau	197.4%	0.0%	0.1%	16.2%	0.0%	0.0%	0.0%	-4.9%	-10.2%
70	Okaloosa	41.0%	0.0%	0.0%	14.8%	0.0%	0.0%	0.0%	-10.6%	-8.0%
94	Palm Beach	19.5%	33.6%	1.1%	14.2%	0.0%	0.0%	0.0%	-12.2%	-16.5%
95	Palm Beach	0.0%	38.0%	0.9%	13.1%	0.0%	0.0%	0.0%	-12.2%	-19.3%
96	Palm Beach	0.0%	36.9%	0.2%	12.7%	0.0%	0.0%	0.0%	-12.2%	-14.4%
97	Palm Beach	3.4%	52.8%	0.3%	12.7%	0.0%	0.0%	0.0%	-11.9%	-12.1%
88	Pasco	132.5%	0.0%	0.0%	7.1%	0.0%	0.0%	0.0%	-9.3%	-4.0%
42	Pinellas	109.7%	0.8%	0.1%	8.0%	0.0%	0.0%	0.0%	-10.7%	-8.5%
92	Santa Rosa	14.8%	20.4%	0.0%	16.2%	0.0%	0.0%	0.0%	-10.7%	-8.8%
49	Sarasota	87.3%	0.0%	0.3%	8.1%	0.0%	0.0%	0.0%	-11.1%	-9.9%
50	Sarasota	132.5%	0.0%	0.2%	7.8%	0.0%	0.0%	0.0%	-10.5%	-9.7%
51	Sarasota	194.4%	0.0%	0.1%	8.2%	0.0%	0.0%	0.0%	-10.1%	-10.1%
71	St. Johns	157.9%	0.0%	0.0%	11.2%	0.0%	0.0%	0.0%	-6.6%	-5.1%
77	St. Lucie	5.0%	12.0%	0.2%	10.5%	0.0%	0.0%	0.0%	-12.0%	-11.7%
14	Volusia	155.8%	1.0%	0.0%	11.8%	0.0%	0.0%	0.0%	-9.0%	-7.4%
15	Volusia	94.7%	2.3%	0.0%	16.3%	0.0%	0.0%	0.0%	-8.1%	-2.4%
16	Volusia	126.0%	1.9%	0.0%	16.7%	0.0%	0.0%	0.0%	-6.8%	-22.1%
58	Wakulla	107.9%	0.0%	0.0%	9.4%	0.0%	0.0%	0.0%	-6.3%	-12.4%
75	Walton	70.7%	0.0%	0.1%	9.5%	0.0%	0.0%	0.0%	-10.1%	-13.2%
Total		51.9%	9.0%	0.8%	9.2%	0.0%	0.0%	0.0%	-12.0%	-17.2%

CITIZENS PROPERTY INSURANCE CORPORATION

PR-W -- HOMEOWNERS HO-3, HURRICANE AND OTHER WIND COMBINED
CALCULATION OF AVERAGE TERRITORIAL RATE CHANGES

Territory Number	County	(2)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
			Filing # 04-00250	Filing # 04-14483	Filing # 05-11466	Filing # 05-14539	Filing # 05-15417	Filing # 06-08439	Filing # 07-02359	Filing # 07-04972	Filing # 07-03607
		PRIOR Average Rate Level	N: 7/1/04 R: 7/1/04 Average Rate Level	N: 4/1/05 R: 4/1/05 Average Rate Level	N: 1/1/06 R: 1/1/06 Average Rate Level	N: 3/1/06 R: 3/1/06 Average Rate Level	N: 1/1/07 R: 1/1/07 Average Rate Level	N: 1/1/07 R: 1/1/07 Average Rate Level	N: 1/1/07 R: 1/1/07 Average Rate Level	N: 1/1/07 R: 1/1/07 Average Rate Level	N: 4/1/08 R: 4/1/08 Average Rate Level
59	Bay	100.0%	167.5%	168.9%	169.0%	185.7%	185.7%	185.7%	185.7%	168.2%	148.4%
60	Brevard	100.0%	109.9%	110.8%	110.9%	126.7%	126.7%	126.7%	126.7%	112.4%	102.7%
45	Broward	100.0%	157.0%	160.0%	161.4%	173.1%	173.1%	173.1%	173.1%	150.8%	127.8%
46	Broward	100.0%	100.0%	100.0%	100.3%	101.1%	101.1%	101.1%	101.1%	88.3%	80.3%
47	Broward	100.0%	100.0%	113.5%	113.7%	118.5%	118.5%	118.5%	118.5%	103.8%	94.8%
48	Broward	100.0%	117.6%	144.0%	144.2%	151.7%	151.7%	151.7%	151.7%	133.4%	108.9%
61	Charlotte	100.0%	190.5%	190.8%	191.0%	206.7%	206.7%	206.7%	206.7%	183.4%	167.7%
62	Collier	100.0%	161.3%	172.0%	173.7%	197.9%	197.9%	197.9%	197.9%	174.6%	149.5%
22	Dade	100.0%	205.3%	220.1%	222.6%	235.5%	235.5%	235.5%	235.5%	204.2%	147.7%
23	Dade	100.0%	106.2%	114.7%	115.5%	125.6%	125.6%	125.6%	125.6%	109.1%	83.6%
24	Dade	100.0%	142.6%	152.3%	153.7%	168.2%	168.2%	168.2%	168.2%	146.4%	122.5%
25	Dade	100.0%	188.5%	196.6%	196.8%	217.5%	217.5%	217.5%	217.5%	191.4%	175.5%
26	Dade	100.0%	104.0%	109.2%	110.5%	121.8%	121.8%	121.8%	121.8%	105.8%	71.3%
27	Dade	100.0%	126.1%	132.9%	133.8%	147.0%	147.0%	147.0%	147.0%	127.7%	100.6%
28	Dade	100.0%	148.2%	157.2%	157.8%	173.1%	173.1%	173.1%	173.1%	152.2%	128.9%
29	Dade	100.0%	150.6%	157.1%	157.1%	173.6%	173.6%	173.6%	173.6%	153.4%	117.9%
41	Duval	100.0%	206.7%	209.9%	209.9%	228.3%	228.3%	228.3%	228.3%	213.6%	200.1%
52	Escambia	100.0%	106.4%	106.9%	107.1%	116.8%	116.8%	116.8%	116.8%	104.4%	92.2%
53	Escambia	100.0%	102.8%	143.0%	143.0%	165.3%	165.3%	165.3%	165.3%	148.4%	111.3%
54	Escambia	100.0%	188.0%	261.1%	261.2%	302.2%	302.2%	302.2%	302.2%	273.3%	250.6%
83	Flagler	100.0%	247.1%	250.4%	250.6%	280.7%	280.7%	280.7%	280.7%	258.4%	209.4%
65	Franklin	100.0%	181.1%	183.0%	183.0%	207.9%	207.9%	207.9%	207.9%	190.0%	184.9%
66	Gulf	100.0%	215.1%	218.4%	218.4%	249.6%	249.6%	249.6%	249.6%	226.8%	178.7%
56	Hermando	100.0%	275.5%	275.5%	275.5%	275.5%	275.5%	275.5%	275.5%	275.5%	275.5%
76	Indian River	100.0%	122.5%	126.4%	126.9%	140.3%	140.3%	140.3%	140.3%	123.8%	106.1%
17	Lee	100.0%	135.4%	135.6%	136.0%	147.3%	147.3%	147.3%	147.3%	129.7%	119.5%
18	Lee	100.0%	206.9%	207.8%	209.0%	225.7%	225.7%	225.7%	225.7%	200.3%	169.4%
19	Lee	100.0%	233.3%	234.6%	234.9%	252.3%	252.3%	252.3%	252.3%	227.2%	217.1%
20	Lee	100.0%	223.4%	224.7%	224.7%	241.3%	241.3%	241.3%	241.3%	218.5%	195.0%
57	Levy	100.0%	307.8%	307.8%	307.8%	336.7%	336.7%	336.7%	336.7%	309.5%	261.4%
68	Manatee	100.0%	200.2%	205.1%	205.6%	224.3%	224.3%	224.3%	224.3%	199.6%	190.4%
90	Monroe	100.0%	117.3%	125.4%	126.5%	138.9%	138.9%	138.9%	138.9%	121.5%	89.6%
69	Nassau	100.0%	297.4%	297.4%	297.6%	345.9%	345.9%	345.9%	345.9%	328.9%	295.2%
70	Okaloosa	100.0%	141.0%	141.0%	141.0%	161.9%	161.9%	161.9%	161.9%	144.8%	133.1%
94	Palm Beach	100.0%	119.5%	159.7%	161.4%	184.3%	184.3%	184.3%	184.3%	161.8%	135.2%
95	Palm Beach	100.0%	100.0%	138.0%	139.2%	157.5%	157.5%	157.5%	157.5%	138.2%	111.5%
96	Palm Beach	100.0%	100.0%	136.9%	137.2%	154.6%	154.6%	154.6%	154.6%	135.7%	116.1%
97	Palm Beach	100.0%	103.4%	157.9%	158.4%	178.5%	178.5%	178.5%	178.5%	157.2%	138.1%
88	Pasco	100.0%	232.5%	232.5%	232.5%	249.0%	249.0%	249.0%	249.0%	226.0%	216.8%
42	Pinellas	100.0%	209.7%	211.4%	211.7%	228.6%	228.6%	228.6%	228.6%	204.3%	186.9%
92	Santa Rosa	100.0%	114.8%	138.3%	138.3%	160.7%	160.7%	160.7%	160.7%	143.5%	130.9%
49	Sarasota	100.0%	187.3%	187.3%	188.0%	203.2%	203.2%	203.2%	203.2%	180.6%	162.8%
50	Sarasota	100.0%	232.5%	232.5%	232.9%	251.1%	251.1%	251.1%	251.1%	224.7%	202.9%
51	Sarasota	100.0%	294.4%	294.4%	294.7%	318.8%	318.8%	318.8%	318.8%	286.7%	257.9%
71	St. Johns	100.0%	257.9%	257.9%	257.9%	286.8%	286.8%	286.8%	286.8%	267.8%	254.2%
77	St. Lucie	100.0%	105.0%	117.6%	117.8%	130.2%	130.2%	130.2%	130.2%	114.6%	101.1%
14	Volusia	100.0%	255.8%	258.3%	258.4%	288.9%	288.9%	288.9%	288.9%	263.0%	243.6%
15	Volusia	100.0%	194.7%	199.1%	199.1%	231.6%	231.6%	231.6%	231.6%	212.9%	207.9%
16	Volusia	100.0%	226.0%	230.3%	230.3%	268.8%	268.8%	268.8%	268.8%	250.5%	195.1%
58	Wakulla	100.0%	207.9%	207.9%	207.9%	227.5%	227.5%	227.5%	227.5%	213.2%	186.9%
75	Walton	100.0%	170.7%	170.7%	170.8%	187.1%	187.1%	187.1%	187.1%	168.1%	146.0%
Total		100.0%	151.9%	165.6%	166.8%	182.1%	182.1%	182.1%	182.1%	160.2%	132.6%

CITIZENS PROPERTY INSURANCE CORPORATION

CITIZENS PROPERTY INSURANCE CORPORATION

PR-W -- HOMEOWNERS HO-3, HURRICANE AND OTHER WIND COMBINED
 CALCULATION OF AVERAGE TERRITORIAL RATE CHANGES

Territory Number	County	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
		Average Rate Level					To Current Rate Level Factor					
		Calendar Year Ending:					Calendar Year Ending:					
		12/31/04	12/31/05	12/31/06	12/31/07	12/31/08	12/31/04	12/31/05	12/31/06	12/31/07	12/31/08	
Weighted Average Rate Level	Average Rate Level Index	Average Rate Level Index	Average Rate Level Index	Average Rate Level Index	Weighted Average Rate Level	Average Rate Level Index	Average Rate Level Index	Average Rate Level Index	Average Rate Level Index			
59	Bay	108.6%	159.6%	174.8%	176.7%	162.6%	136.7%	93.0%	84.9%	84.0%	91.3%	
60	Brevard	101.3%	109.0%	116.4%	119.4%	109.6%	101.4%	94.3%	88.2%	86.1%	93.7%	
45	Broward	107.2%	150.8%	164.7%	161.8%	144.3%	119.1%	84.7%	77.6%	79.0%	88.5%	
46	Broward	100.0%	100.0%	100.4%	94.7%	86.1%	80.3%	80.3%	80.0%	84.8%	93.3%	
47	Broward	100.0%	103.8%	114.9%	111.1%	101.2%	94.8%	91.3%	82.5%	85.3%	93.6%	
48	Broward	102.2%	122.9%	146.0%	142.5%	126.5%	106.5%	88.6%	74.6%	76.5%	86.1%	
61	Charlotte	111.5%	179.4%	196.4%	194.9%	179.0%	150.4%	93.5%	85.4%	86.1%	93.7%	
62	Collier	107.8%	156.8%	181.0%	186.0%	167.5%	138.7%	95.3%	82.6%	80.4%	89.3%	
22	Dade	113.4%	196.5%	225.4%	219.7%	188.2%	130.3%	75.1%	65.5%	67.2%	78.5%	
23	Dade	100.8%	107.8%	118.4%	117.2%	101.9%	83.0%	77.6%	70.7%	71.4%	82.1%	
24	Dade	105.4%	140.1%	157.8%	157.1%	139.6%	116.2%	87.4%	77.6%	78.0%	87.7%	
25	Dade	111.2%	179.9%	203.7%	204.2%	186.9%	157.7%	97.5%	86.1%	85.9%	93.9%	
26	Dade	100.5%	105.0%	113.7%	113.6%	96.0%	70.9%	67.9%	62.7%	62.7%	74.3%	
27	Dade	103.3%	124.8%	137.8%	137.2%	120.0%	97.4%	80.6%	73.0%	73.3%	83.8%	
28	Dade	106.1%	144.8%	162.6%	162.4%	145.6%	121.4%	89.0%	79.3%	79.3%	88.5%	
29	Dade	106.4%	146.2%	162.7%	163.3%	143.3%	110.8%	80.7%	72.5%	72.2%	82.3%	
41	Duval	113.6%	194.4%	216.1%	220.7%	209.8%	176.2%	102.9%	92.6%	90.7%	95.4%	
52	Escambia	100.8%	105.8%	110.4%	110.5%	100.9%	91.4%	87.1%	83.5%	83.4%	91.3%	
53	Escambia	100.4%	113.9%	149.6%	156.6%	137.9%	110.9%	97.7%	74.4%	71.1%	80.7%	
54	Escambia	111.2%	197.9%	273.3%	287.2%	266.9%	225.4%	126.6%	91.7%	87.2%	93.9%	
83	Flagler	118.7%	229.9%	261.0%	269.2%	244.5%	176.4%	91.1%	80.2%	77.8%	85.6%	
65	Franklin	110.3%	171.7%	191.7%	198.6%	188.5%	167.6%	107.7%	96.4%	93.1%	98.1%	
66	Gulf	114.6%	201.9%	229.3%	237.8%	213.1%	155.9%	88.5%	77.9%	75.1%	83.8%	
56	Hernando	122.3%	253.9%	275.5%	275.5%	275.5%	225.3%	108.5%	100.0%	100.0%	100.0%	
76	Indian River	102.9%	120.9%	131.2%	131.9%	118.8%	103.2%	87.8%	80.9%	80.5%	89.3%	
17	Lee	104.5%	131.1%	139.8%	138.3%	126.8%	114.4%	91.2%	85.5%	86.4%	94.2%	
18	Lee	113.6%	194.0%	214.2%	212.8%	191.6%	149.1%	87.3%	79.1%	79.6%	88.4%	
19	Lee	116.9%	217.3%	240.8%	239.5%	224.3%	185.6%	99.9%	90.1%	90.6%	96.8%	
20	Lee	115.7%	208.6%	230.5%	229.7%	211.9%	168.6%	93.5%	84.6%	84.9%	92.1%	
57	Levy	126.4%	282.3%	318.0%	322.7%	295.8%	206.8%	92.6%	82.2%	81.0%	88.4%	
68	Manatee	112.7%	189.3%	211.8%	211.7%	197.0%	168.9%	100.6%	89.9%	89.9%	96.7%	
90	Monroe	102.2%	117.4%	130.0%	130.0%	112.5%	87.6%	76.3%	68.9%	68.9%	79.6%	
69	Nassau	125.1%	273.1%	314.5%	336.7%	319.3%	236.0%	108.1%	93.9%	87.7%	92.5%	
70	Okaloosa	105.2%	135.9%	148.3%	153.1%	141.5%	126.6%	98.0%	89.8%	87.0%	94.1%	
94	Palm Beach	102.5%	128.5%	167.3%	172.7%	154.2%	131.9%	105.2%	80.8%	78.2%	87.6%	
95	Palm Beach	100.0%	110.8%	143.9%	147.6%	130.6%	111.5%	100.6%	77.5%	75.5%	85.3%	
96	Palm Beach	100.0%	110.5%	142.1%	144.9%	130.2%	116.1%	105.1%	81.8%	80.1%	89.2%	
97	Palm Beach	100.4%	118.4%	163.6%	167.6%	151.8%	137.5%	116.6%	84.4%	82.4%	91.0%	
88	Pasco	116.8%	216.2%	238.3%	237.3%	223.4%	185.6%	100.3%	91.0%	91.4%	97.1%	
42	Pinellas	113.9%	196.7%	217.5%	216.2%	199.3%	164.1%	95.0%	86.0%	86.5%	93.8%	
92	Santa Rosa	101.9%	119.6%	145.4%	151.8%	139.9%	128.4%	109.4%	90.0%	86.2%	93.5%	
49	Sarasota	111.1%	176.6%	193.0%	191.7%	175.6%	146.5%	92.2%	84.4%	84.9%	92.7%	
50	Sarasota	116.8%	216.3%	239.1%	237.7%	218.5%	173.7%	93.8%	84.9%	85.4%	92.9%	
51	Sarasota	124.7%	270.5%	303.0%	302.5%	278.6%	206.8%	95.3%	85.1%	85.3%	92.6%	
71	St. Johns	120.1%	238.4%	268.0%	276.9%	263.9%	211.7%	106.6%	94.8%	91.8%	96.3%	
77	St. Lucie	100.6%	107.9%	121.6%	122.2%	110.8%	100.5%	93.7%	83.2%	82.8%	91.3%	
14	Volusia	119.8%	237.3%	269.0%	275.5%	257.5%	203.3%	102.6%	90.6%	88.4%	94.6%	
15	Volusia	112.0%	184.3%	210.4%	221.8%	211.5%	185.5%	112.8%	98.8%	93.7%	98.3%	
16	Volusia	116.0%	211.7%	243.7%	259.1%	234.8%	168.2%	92.1%	80.1%	75.3%	83.1%	
58	Wakulla	113.7%	194.6%	214.8%	220.1%	205.8%	164.4%	96.0%	87.0%	84.9%	90.8%	
75	Walton	109.0%	162.0%	176.5%	177.4%	161.8%	133.9%	90.1%	82.7%	82.3%	90.2%	
Total		106.6%	149.4%	171.2%	171.0%	152.4%	124.4%	88.8%	77.5%	77.6%	87.0%	

Calendar Year Ending:	Filing Date									
	PRIOR	7/1/2004	4/1/2005	1/1/2006	3/1/2006	1/1/2007	1/1/2007	1/1/2007	1/1/2007	4/1/2008
12/31/04	87.3%	12.7%								
12/31/05	12.3%	59.3%	28.4%							
12/31/06		3.0%	47.0%	14.9%	35.1%					
12/31/07				1.3%	48.7%				50.0%	
12/31/08									71.6%	28.4%

RATIO OF PAID LAE TO PAID LOSSES

* BASED ON HOMEOWNERS SCHEDULE P DATA

Beginning of Accident Year	End of Accident Year	(1) Paid Losses	(2) Paid D&CC Expenses	(3) Paid A&O Expenses	(4) Ratio of LAE to Losses
1/1/2004	12/31/2004	547,196,000	12,262,000	61,550,000	13.5%
1/1/2005	12/31/2005	646,242,000	10,472,000	84,321,000	14.7%
1/1/2006	12/31/2006	199,971,000	8,580,000	19,641,000	14.1%
1/1/2007	12/31/2007	350,945,000	4,831,000	40,601,000	12.9%
1/1/2008	12/31/2008	244,898,000	1,044,000	27,087,000	11.5%

Notes:

* *Includes experience for the Homeowners annual statement line of business (which includes experience for both Homeowners and Mobile Homes in the PLA).*

(1) *From Schedule P, Part 1A, Column (4) of Citizens' 2008 Annual Statement.*

(2) *From Schedule P, Part 1A, Column (6) of Citizens' 2008 Annual Statement.*

(3) *From Schedule P, Part 1A, Column (8) of Citizens' 2008 Annual Statement.*

(4) *= [(2) + (3)] / (1)*

PRW HW6
SUPPORT FOR ULAE

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Ratio of	Incurred	Total	Hurricane	Non-Cat	Non-Hurricane	Ratio of	Ratio of	Total	Ratio of Total	Ratio of Total	Selected	Selected	Non-Hurricane	Selected
Accident	LAE to	ALAE	Incurred	Incurred	Incurred	Cat	Total Incurred	Total Incurred	Incurred	Non-Hurricane	Hurricane	Non-Hurricane	Hurricane	Cat.	ULAE
Year	Losses	Losses	Losses	Losses	Losses	Losses	ALAE to	ULAE to	ULAE	ULAE to	ULAE to	ULAE	ULAE	ULAE	Excluding
							Incurred Losses	Incurred Losses	Losses	Losses	Losses	Losses	Losses	Losses	Cats.
2004	13.5%	6,366,997	114,142,750	111,140,027	3,002,723	0	5.6%	7.9%	9,029,872	2.7%	8.1%	80,596	8,949,276	0	80,596
2005	14.7%	2,063,657	40,286,918	37,965,777	2,312,896	8,245	5.1%	9.5%	3,845,767	3.3%	9.9%	76,808	3,768,958	273	76,536
2006	14.1%	5,384	1,257,841	1,053,621	202,581	1,639	0.4%	13.7%	172,129	5.1%	0.0%	10,446	0	84	172,045
2007	12.9%	8,145	213,910	133,481	55,879	24,549	3.8%	9.1%	19,547	4.1%	0.0%	3,269	0	998	18,549
2008	11.5%	32,816	595,968	72,195	220,957	302,817	5.5%	6.0%	35,641	4.8%	0.0%	25,215	0	14,578	21,063

Notes:

- * From Statewide rate indication Exhibit I, Column (4). Includes all lines combined.
- (1) From RIF, column (13) * 1000
- (2) From RIF, column (9) * 1000
- (3) From RIF, column (11) * 1000
- (4) From RIF, column (12) * 1000
- (5) From RIF, column (10) * 1000
- (6) = (2) / (3)
- (7) = (1) - (7)
- (8) = (3) * (8)
- (9) = (9) / {3.0 * (4) + (5) + (6)}. Assuming that the ratio of the hurricane ULAE percentage to the non-hurricane ULAE percentage is 3 to 1.
- (10) = 3.0 * (10), if (4) = 0, then 0.
- (11) = (10) * {(5) + (6)}
- (12) = (11) * (4)
- (13) = (12) * (6) / [(3) - (4)]
- (14) = (9) - (13) - (14)

PR-W

Estimate of Ratio of Projected Non-Hurricane Catastrophe Losses to Hurricane Losses

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Projected Hurricane Loss & LAE	Projected Non-Hurricane Catastrophe Loss & LAE		Projected 2008 Premium	HW2/DW2	HW4	HW6	MW2	MW4
Multiperil Line	Ratio	Ratio	(2)/(1)	(\$000's)	Weight	Weight	Weight	Weight	Weight
HO3	41.9%	2.4%	5.7%	710,158	0.729	0.000	0.000	0.000	0.000
DP3	50.8%	2.8%	5.5%	240,925	0.247	0.000	0.000	0.000	0.000
DP1	63.1%	2.7%	4.3%	22,463	0.023	0.000	0.000	0.000	0.000
HO4/MHO4	5.8%	3.9%	67.2%	2,977	0.000	1.000	0.000	0.000	1.000
HO6	22.0%	3.2%	14.5%	34,489	0.000	0.000	1.000	0.000	0.000
MHO3	58.5%	1.2%	2.1%	112,383	0.000	0.000	0.000	0.661	0.000
MDP1	61.2%	1.0%	1.6%	57,657	0.000	0.000	0.000	0.339	0.000
				(10) Weight Total	1.000	1.000	1.000	1.000	1.000
				(11) Ratio of Non-Hurricane Catastrophe Losses to Hurricane Losses	0.056	0.672	0.145	0.019	0.672

Notes:

- (1) From the PRM RIF for policies that include wind, row (50)
- (2) From the PRM RIF for policies that include wind. Is the projected non-hurricane catastrophe losses divided by projected earned premium, weighted by column (4)
- (3) =(2)/(1)
- (4) From the PRM RIF for policies that include win, column (8), row for "12/31/2008"
- (5)-(9) Proportional to (4).
- (10) Shows that the weights add to unity
- (11) Weighted average

PR-W

Estimate of ALAE, ULAE to Loss Ratios for Non-Hurricane Catastrophes

	(1)	(2)	(3)	(4)	(5)	(6)
				Projected Ratio of Non-Hur Cat Losses to	Projected Ratio of Non-Hur Cat ALAE to	Projected Ratio of Non-Hur Cat ULAE to
<u>Line</u>	<u>Historical Losses</u>	<u>Historical ALAE</u>	<u>Historical ULAE</u>	<u>Losses & LAE</u>	<u>Losses & LAE</u>	<u>Losses & LAE</u>
HW2/DW2	2,384,050,599	162,304,310	173,452,276	0.877	0.060	0.064
HW4	4,823,174	305,090	372,186	0.877	0.055	0.068
HW6	156,497,387	8,477,000	13,102,955	0.879	0.048	0.074
MW2	61,638,734	5,947,253	2,638,817	0.878	0.085	0.038
MW4	24,872	3,017	1,238	0.854	0.104	0.042

Notes:

- (1) Total of RIF, row (9)
- (2) Total of RIF, row (13)
- (3) Total of RIF, row (17)
- (4) = (1)/[(1)+(2)+(3)]
- (5) = (2)/[(1)+(2)+(3)]
- (6) = (3)/[(1)+(2)+(3)]

PR-W -- HW2
SELECTED HURRICANE LAE RATIOS

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Multiperil Line	Projected Hurricane Loss & LAE Ratio	Projected Ratio of Non-Hurricane Cat Loss & LAE to Hurricane Loss & LAE	Historical Ratio of Losses to Losses & LAE	Historical Ratio of ALAE to Losses & LAE	Historical Ratio of ULAE to Losses & LAE	Projected Non-Hurricane Catastrophe Loss Ratio	Projected Non-Hurricane Catastrophe ALAE Ratio	Projected Non-Hurricane Catastrophe ULAE Ratio
HW2	83.3%	5.6%	0.877	0.060	0.064	4.1%	0.3%	0.3%
HW4	32.8%	67.2%	0.877	0.055	0.068	19.4%	1.2%	1.5%
HW6	66.9%	14.5%	0.879	0.048	0.074	8.5%	0.5%	0.7%
MW2	0.0%	1.9%	0.878	0.085	0.038	0.0%	0.0%	0.0%
MW4	0.0%	67.2%	0.854	0.104	0.042	0.0%	0.0%	0.0%

Notes:

- (1) = RIF, row (50)
- (2) = 22-24A, row (11)
- (3) = 22-24B, row (4)
- (4) = 22-24B, row (5)
- (5) = 22-24B, row (6)
- (6) = (1) * (2) * (3)
- (7) = (1) * (2) * (4)
- (8) = (1) * (2) * (5)

PR-W -- HW6

SELECTED HURRICANE LAE RATIOS

Beginning of Accident Year	End of Accident Year	(1)	(2)	(3)	(4)	(5)	(6)
		Actual Incurred Hurricane Catastrophe Losses	Actual Incurred Hurricane Catastrophe ALAE	Actual Incurred Hurricane Catastrophe ULAE	Hurricane LAE Ratio	Hurricane ALAE Ratio	Hurricane ULAE Ratio
1/1/2004	12/31/2004	111,140,027	6,256,507	8,949,276	13.7%	5.6%	8.1%
1/1/2005	12/31/2005	37,965,777	2,035,519	3,768,958	15.3%	5.4%	9.9%
1/1/2006	12/31/2006	1,053,621	120	0	0.0%	0.0%	0.0%
1/1/2007	12/31/2007	133,481	0	0	0.0%	0.0%	0.0%
1/1/2008	12/31/2008	72,195	0	0	0.0%	0.0%	0.0%
Total		150,365,100	8,292,146	12,718,234	14.0%	5.5%	8.5%

(7)Selected Hurricane LAE Ratio:	14.0%
(8)Selected Hurricane ALAE Ratio:	5.5%
(9)Selected Hurricane ULAE Ratio:	8.5%

Notes:

- (1) From RIF, column (11) *1000
- (2) From RIF, column (15) *1000
- (3) From RIF, column (19) *1000
- (4) = [(2)+(3)]/(1)
- (5) = (5)/(1)
- (6) = (6)/(1)
- (7) = Total of Column (4)
- (8) = Total of Column (5)
- (9) = Total of Column (6)

PR - W
PROJECTED HURRICANE LOSSES
FOR POLICIES INFORCE ON 12/31/2008

		Unadjusted Public Model Results		
		<u>HW2</u>	<u>HW4</u>	<u>HW6</u>
(1)	12/31/2008 Inforce hurricane premium adjusted to current rates	408,817,552	739,004	30,642,771
(2)	12/31/2008 Inforce total premium adjusted to current rates	422,131,821	776,188	32,219,403
(3)	Modeled average annual hurricane losses	308,308,173	224,259	18,907,834

Notes:

- (1) *Inforce hurricane premium at current rates.*
- (2) *Inforce total premium at current rates.*
- (3) Florida Public Model:
Includes demand surge.

PROPERTY INSURANCE CORPORATION

PRW - HW6
INFORCE PREMIUM AT CURRENT RATE LEVEL
EXCLUDING POLICYHOLDER SURCHARGES

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
County	Territory	Historical Inforce Premium as of 12/31/08	Extension-of-Exposures Inforce Premium at Current Rate Level as of 12/31/08	EEP Hurricane Premium at Current Rate Level as of 12/31/08	Inforce Hurricane Premium at Current Rate Level as of 12/31/08	Historical Inforce Premium as of 12/31/08 with Effective Dates before 4/1/2008	Historical Inforce Premium as of 12/31/08 with Effective Dates after 4/1/2008	Estimated Wind Mitigation Rate Change	Estimated Inforce Premium at Current Rate Level as of 12/31/08	(4)/(10)-1 Percent Difference
Bay	59	891,052	842,172	0.945	749,899	240,922	648,572	-11.8%	861,093	-2.2%
Brevard	60	237,665	230,817	0.971	220,833	42,999	193,190	-8.6%	232,489	-0.7%
Broward	45	2,390,583	2,244,198	0.939	2,199,227	642,853	1,727,215	-15.3%	2,271,683	-1.2%
Broward	46	634,077	611,851	0.965	595,296	157,823	468,708	-9.1%	612,219	-0.1%
Broward	47	330,608	320,392	0.969	310,751	74,628	251,428	-8.7%	319,590	0.3%
Broward	48	325,096	306,330	0.942	295,350	76,473	243,916	-18.3%	306,367	0.0%
Charlotte	61	227,603	221,986	0.975	207,314	45,764	175,117	-8.6%	216,957	2.3%
Collier	62	2,487,582	2,355,411	0.947	2,258,014	673,346	1,747,132	-14.4%	2,323,540	1.4%
Dade (N)	22	4,546,856	4,156,717	0.914	4,088,671	1,155,686	3,358,069	-27.7%	4,193,817	-0.9%
Dade (N)	23	2,530,447	2,372,849	0.938	2,327,134	589,375	1,911,941	-23.3%	2,363,865	0.4%
Dade (N)	24	147,758	137,673	0.932	133,711	33,746	112,717	-16.3%	140,950	-2.3%
Dade (N)	25	61,652	60,619	0.983	58,390	10,058	51,398	-8.3%	60,617	0.0%
Dade (S)	26	455,986	414,259	0.908	406,000	105,825	345,525	-32.6%	416,846	-0.6%
Dade (S)	27	207,797	197,159	0.949	192,487	44,412	160,301	-21.3%	195,271	1.0%
Dade (S)	28	130,546	123,042	0.943	119,532	31,805	97,497	-15.3%	124,431	-1.1%
Dade (S)	29	36,226	34,417	0.950	33,410	6,970	28,760	-23.1%	34,119	0.9%
Duval	41	114,843	112,480	0.979	75,832	30,233	83,373	-6.3%	111,695	0.7%
Escambia	52	495,556	473,507	0.956	444,726	113,551	364,408	-11.7%	464,646	1.9%
Escambia	53	13,030	11,712	0.899	10,985	4,222	8,382	-25.0%	11,547	1.4%
Escambia	54	58,024	56,890	0.980	49,532	15,162	41,727	-8.3%	55,628	2.3%
Flagler	83	115,362	108,593	0.941	85,410	31,030	82,360	-19.0%	107,499	1.0%
Franklin	65	5,757	5,757	1.000	5,055	461	5,250	-2.7%	5,699	1.0%
Gulf	66	5,866	5,409	0.922	4,795	1,236	4,630	-21.2%	5,604	-3.5%
Hernando	56	0	0	-	0	0	0	0.0%	0	-
Indian River	76	462,386	433,675	0.938	418,612	131,242	324,691	-14.3%	437,160	-0.8%
Lee	17	1,639,654	1,588,878	0.969	1,530,590	386,465	1,192,566	-7.9%	1,548,594	2.6%
Lee	18	191,535	181,609	0.948	170,881	48,745	137,721	-15.5%	178,932	1.5%
Lee	19	72,744	70,498	0.969	62,696	15,740	55,065	-4.4%	70,107	0.6%
Lee	20	14,754	13,725	0.930	12,056	5,638	8,678	-10.8%	13,710	0.1%
Levy	57	12,871	12,396	0.963	9,651	3,490	9,381	-15.5%	12,330	0.5%
Manatee	68	367,597	360,248	0.980	332,217	92,261	269,675	-4.6%	357,706	0.7%
Monroe	90	1,677,979	1,513,933	0.902	1,483,559	444,071	1,196,163	-26.3%	1,523,376	-0.6%
Nassau	69	115,009	113,294	0.985	71,811	17,188	96,434	-10.2%	111,863	1.3%
Okaloosa	70	1,014,513	978,260	0.964	914,013	235,151	771,960	-8.0%	988,247	-1.0%
Palm Beach	94	3,871,360	3,663,416	0.946	3,591,849	955,031	2,873,793	-16.5%	3,671,712	-0.2%
Palm Beach	95	953,241	886,434	0.930	866,698	225,737	714,043	-19.3%	896,108	-1.1%
Palm Beach	96	476,970	451,116	0.946	440,171	133,861	336,971	-14.4%	451,522	-0.1%
Palm Beach	97	114,357	108,749	0.951	105,992	32,460	80,786	-12.1%	109,310	-0.5%
Pasco	88	85,165	83,602	0.982	70,464	19,650	65,290	-4.0%	84,145	-0.6%
Pinellas	42	1,366,770	1,320,924	0.966	1,194,354	342,769	1,010,346	-8.5%	1,324,069	-0.2%
Santa Rosa	92	150,745	147,191	0.976	140,227	31,547	117,148	-8.8%	145,925	0.9%
Sarasota	49	2,008,445	1,929,387	0.961	1,789,989	519,566	1,450,980	-9.9%	1,919,222	0.5%
Sarasota	50	483,754	469,415	0.970	422,713	110,413	364,734	-9.7%	464,438	1.1%
Sarasota	51	128,883	125,943	0.977	110,216	25,285	102,130	-10.1%	124,873	0.9%
Saint Johns	71	226,948	222,579	0.981	148,886	63,968	161,042	-5.1%	221,776	0.4%
Saint Lucie	77	164,526	158,888	0.966	155,271	35,529	126,374	-11.7%	157,736	0.7%
Volusia	14	829,917	808,267	0.974	670,226	187,302	633,071	-7.4%	806,526	0.2%
Volusia	15	52,147	51,704	0.992	40,150	9,193	42,526	-2.4%	51,503	0.4%
Volusia	16	139	139	1.000	98	0	139	-22.1%	139	0.0%
Wakulla	58	1,316	1,316	1.000	1,016	327	989	-12.4%	1,276	3.2%
Walton	75	1,172,190	1,119,577	0.955	1,016,011	300,515	864,231	-13.2%	1,125,191	-0.5%
		34,105,887	32,219,403	0.945	30,642,771	8,501,724	25,118,543		32,233,666	0.0%

Notes:

- (3) Based on information from an exposure database.
- (4) Based on information from an exposure database.
- (5) = (4) / (3)
- (6) = (4) * (Estimated Hurricane Percentage of Premium from Exposure Database)
- (7) These policies are written before change in mitigation credits
- (8) These policies are written after change in mitigation credits
- (9) Estimated rate change due to changed wind mitigation credits
- (10) = (7) * [1 + (9)] + (8)
- (11) = (4) / (10) - 1

**Citizens Property Insurance
Corporation
High-Risk Account - Wind Only
Policies
Incurred Losses & ALAE Excluding 2004
& 2005 Hurricanes
March 31, 2009 Reserve Review**

	AY	12	24	36	48	60	72	84	96	108	120
1999	43,865,512	47,929,721	51,462,769	51,462,837	51,817,502	51,858,779	52,746,409	52,850,987	53,075,998	53,615,868	
2000	4,288,654	5,742,717	5,934,477	5,955,926	6,022,695	6,036,092	6,036,963	6,036,138	6,026,993		
2001	20,012,582	25,796,138	26,875,235	27,043,757	27,381,222	27,401,781	27,412,388	27,396,951			
2002	3,061,968	3,502,913	3,585,255	3,605,090	3,667,611	3,662,927	3,662,927				
2003	7,866,505	8,790,886	9,517,834	9,436,562	9,454,585	9,484,186					
2004	15,179,171	14,830,668	14,183,127	11,664,991	11,667,288						
2005	9,954,324	11,374,859	10,018,799	10,114,310							
2006	4,060,706	7,895,412	8,382,845								
2007	4,862,384	5,523,121									
2008	4,015,454										
	AY	12:24	24:36	36:48	48:60	60:72	72:84	84:96	96:108	108:120	
1999	1.0927	1.0737	1.0000	1.0069	1.0008	1.0171	1.0020	1.0043	1.0102		
2000	1.3390	1.0334	1.0036	1.0112	1.0022	1.0001	0.9999	0.9985			
2001	1.2890	1.0418	1.0063	1.0125	1.0008	1.0004	0.9994				
2002	1.1440	1.0235	1.0055	1.0173	0.9987	1.0000					
2003	1.1175	1.0827	0.9915	1.0019	1.0031						
2004	0.9770	0.9563	0.8225	1.0002							
2005	1.1427	0.8808	1.0095								
2006	1.9443	1.0617									
2007	1.1359										
Average All	1.2425	1.0192	0.9770	1.0083	1.0011	1.0044	1.0004	1.0014	1.0102		
Avg x Hi/Lo	1.1801	1.0318	1.0014	1.0081	1.0013	1.0003	0.9999				
Last 3	1.4076	0.9663	0.9411	1.0065	1.0009	1.0002	1.0004				
Weighted Average	1.1612	1.0326	0.9811	1.0077	1.0010	1.0101	1.0010	1.0037	1.0102		
Weighted Last 3	1.3134	0.9555	0.9257	1.0034	1.0011	1.0003	1.0010				
Selected	1.1500	1.0200	1.0100	1.0080	1.0030	1.0020	1.0003	1.0000	1.0000	1.0000	1.0000
Cumu DevFac	1.2006	1.0440	1.0235	1.0134	1.0054	1.0024	1.0004	1.0001	1.0000	1.0000	1.0000
		15	27	39	51	63	75	87	99	111	123
LDF to Ultimate	1.1358	1.0376	1.0204	1.0107	1.0044	1.0015	1.0002	1.0000	1.0000	1.0000	1.0000

PERSONAL RESIDENTIAL WIND ONLY
NET COST OF MANDATORY FHCF REINSURANCE
FOR POLICIES INFORCE ON 12/31/2008

BEFORE IMPACT OF 2009 STATUTORY CHANGES		HW-2 and DW-2	HW-4	HW-6	MW-2 and MD-1	MW-4
(1)	Estimated mandatory FHCF reinsurance premium	137,790,806	131,772	5,445,603	3,232,953	2,130
(2)	Industry FHCF excess loss and LAE	817,479,049	6,561,632	50,029,718	40,176,370	6,561,632
(3)	Industry FHCF expected premiums (including financial product expenses)	993,147,968	7,970,146	60,767,230	48,798,945	7,970,146
(4)	Industry provision for financial product expenses	193,592,351	1,553,901	11,847,852	9,514,419	1,553,901
(5)	Industry FHCF expected premiums (excluding financial product expenses)	799,555,617	6,416,245	48,919,378	39,284,526	6,416,245
(6)	Net cost of mandatory FHCF reinsurance (in dollars)	(3,088,821)	(2,986)	(123,601)	(73,395)	(48)
(7)	12/31/2008 Inforce hurricane premium adjusted to current rates	422,131,821	776,188	32,219,403	0	0
(8)	Net cost of mandatory FHCF reinsurance (as a percent of premium)	-0.7%	-0.4%	-0.4%	#DIV/0!	#DIV/0!

AFTER IMPACT OF 2009 STATUTORY CHANGES						
(9)	Estimated mandatory FHCF reinsurance premium	144,680,346	138,361	5,717,883	3,394,601	2,237
(10)	Expected recoveries from the mandatory FHCF reinsurance	140,879,627	134,758	5,569,204	3,306,348	2,178
(11)	Net cost of mandatory FHCF reinsurance (in dollars)	3,800,719	3,603	148,679	88,253	58
(12)	Net cost of mandatory FHCF reinsurance (as a percent of premium)	0.9%	0.5%	0.5%	#DIV/0!	#DIV/0!

Notes:

- (1) Based on information provided by Benfield. See explanatory memorandum for details.
- (2) From 2009 FHCF Ratemaking report, Exhibit II, Page 1, Row (19).
- (3) From 2009 FHCF Ratemaking report, Exhibit II, Page 1, Row (34).
- (4) From 2009 FHCF Ratemaking report, Exhibit II, Page 1, Row (24d).
- (5) = (3) - (4)
- (6) = (1) * [1.0 - (2) / (5)]
- (7) From 30-32B, row (1)
- (8) = (6) / (7)
- (9) = (1) * 1.05
- (10) = (1) - (6)
- (11) = (9) - (10)
- (12) = (11) / (7)

PERSONAL RESIDENTIAL WIND ONLY
NET COST OF TICL FHCF REINSURANCE
#REF!

	BEFORE IMPACT OF 2009 STATUTORY CHANGES	HW-2 and DW-2	HW-4	HW-6	MW-2 and MD-1	MW-4
(1)	Estimated TICL FHCF reinsurance premium (\$10 billion option)	33,392,224	31,934	1,319,687	783,474	516
(2)	Industry FHCF excess loss and LAE	817,479,049	6,561,632	50,029,718	40,176,370	6,561,632
(3)	Industry FHCF expected premiums (including financial product expenses)	993,147,968	7,970,146	60,767,230	48,798,945	7,970,146
(4)	Industry provision for financial product expenses	193,592,351	1,553,901	11,847,852	9,514,419	1,553,901
(5)	Industry FHCF expected premiums (excluding financial product expenses)	799,555,617	6,416,245	48,919,378	39,284,526	6,416,245
(6)	Net cost of TICL FHCF reinsurance (in dollars)	(748,545)	(724)	(29,953)	(17,787)	(12)
(7)	12/31/2008 Inforce hurricane premium adjusted to current rates	422,131,821	776,188	32,219,403	0	0
(8)	Net cost of TICL FHCF reinsurance (as a percent of premium)	-0.2%	-0.1%	-0.1%	#DIV/0!	#DIV/0!

	AFTER IMPACT OF 2009 STATUTORY CHANGES					
(9)	Estimated TICL FHCF reinsurance premium	66,784,448	63,867	2,639,375	1,566,948	1,032
(10)	Expected recoveries from the TICL FHCF reinsurance	34,140,769	32,657	1,349,641	801,260	528
(11)	Net cost of TICL FHCF reinsurance (in dollars)	32,643,679	31,210	1,289,734	765,687	504
(12)	Net cost of TICL FHCF reinsurance (as a percent of premium)	7.7%	4.0%	4.0%	#DIV/0!	#DIV/0!

Notes:

- (1) = [47-48A, Row (9)] * 0.4616 / 2
- (2) From 2009 FHCF Ratemaking report, Exhibit II, Page 1, Row (19).
- (3) From 2009 FHCF Ratemaking report, Exhibit II, Page 1, Row (34).
- (4) From 2009 FHCF Ratemaking report, Exhibit II, Page 1, Row (24d).
- (5) = (3) - (4)
- (6) = (1) * [1.0 - (2) / (5)]
- (7) From 30-32B, row (1)
- (8) = (6) / (7)
- (9) = (1) * 2.0
- (10) = (1) - (6)
- (11) = (9) - (10)
- (12) = (11) / (7)

SUMMARY OF CITIZENS EXPENSE EXPERIENCE AS REPORTED IN THE IEE
TOTAL HOMEOWNERS EXPERIENCE (dollar amounts are in thousands)

	(1)	(2)	(3)	(4)
	Direct	Direct	Other	Other
	Written	Earned	Acquisition	Acquisition
<u>Year</u>	<u>Premium</u>	<u>Premium</u>	<u>Expenses</u>	<u>Expense</u>
			<u>Incurred</u>	<u>Ratio</u>
2005	511,493	515,156	2,694	0.5%
2006	1,298,388	900,979	5,402	0.6%
2007	1,153,165	1,207,245	7,094	0.6%
2008	641,145	876,388	3,720	0.4%
Average				0.5%
Selection				0.4%

	(5)	(6)	(7)	(8)
	General	General	Taxes,	Taxes,
	Expenses	Expense	Licenses,	Licenses,
<u>Year</u>	<u>Incurred</u>	<u>Ratio</u>	<u>and Fees</u>	<u>and Fees</u>
			<u>Incurred</u>	<u>Ratio</u>
2005	17,775	3.5%	9,458	1.8%
2006	34,803	3.9%	23,048	1.8%
2007	39,943	3.3%	58,059	5.0%
2008	49,358	5.6%	17,184	2.7%
Average		4.3%		2.8%
Selection		5.6%		2.7%

Notes:

- (1) From Citizens' Insurance Expense Exhibit.
- (2) From Citizens' Insurance Expense Exhibit.
- (3) From Citizens' Insurance Expense Exhibit.
- (4) = (3) / (2)
- (5) From Citizens' Insurance Expense Exhibit.
- (6) = (5) / (2)
- (7) From Citizens' Insurance Expense Exhibit.
- (8) = (7) / (1)

S-2 Sensitivity Analysis for Model Output

The modeler shall have assessed the sensitivity of temporal and spatial outputs with respect to the simultaneous variation of input variables using currently accepted scientific and statistical methods in the appropriate disciplines and have taken appropriate action.

We have assessed the sensitivity of temporal and spatial outputs with respect to the simultaneous variation of input variables using currently accepted scientific and statistical methods and submitted to the commission with the original submission in 2007.

Disclosures

- 1. Provide a detailed explanation of the sensitivity analyses that have been performed on the model above and beyond those completed for the original submission of Form S-5 and provide specific results. (Requirement for modeling organizations that have previously provided the Commission with Form S-5. This disclosure can be satisfied with an updated Form S-5 that incorporates changes to the model since the previous submission of the Form).***

We have not done any sensitivity analyses on the model above and beyond those completed for the original submission Form S-5. In Form S-5, the following input variables were used.

CP = central pressure (in millibars)
Rmax = radius of maximum winds (in statute miles)
VT = translational velocity (forward speed in miles per hour)
Holland B pressure profile parameter

- 2. Provide a description of the statistical methods used to perform the sensitivity analysis.***

We have followed the procedures as described in the paper “Assessing Hurricane Effects. Part 1. Sensitivity Analysis,” by Ronald L. Iman, Mark E. Johnson, and Tom Schroeder (2000a).

- 3. Identify the most sensitive aspect of the model and the basis for making this determination. Provide a full discussion of the degree to which these sensitivities affect output results and illustrate with an example.***

For the sensitivity analysis, some selected graphs of the standardized regression coefficients vs time and for Category 1, 3 and 5 hurricanes are provided in Figure 63- Figure 65. From these graphs, we observed that the maximum sustained surface wind speed (MSSWS) is most sensitive to *Rmax* parameter followed by *VT*, Holland B and *CP*. At hour 0, MSSWS is the most sensitive to *Rmax*, where as at hour 12, MSSWS is the most sensitive to *VT*. We also noticed that the sensitivity of MSSWS depends on the time, grid points and the category of hurricanes.

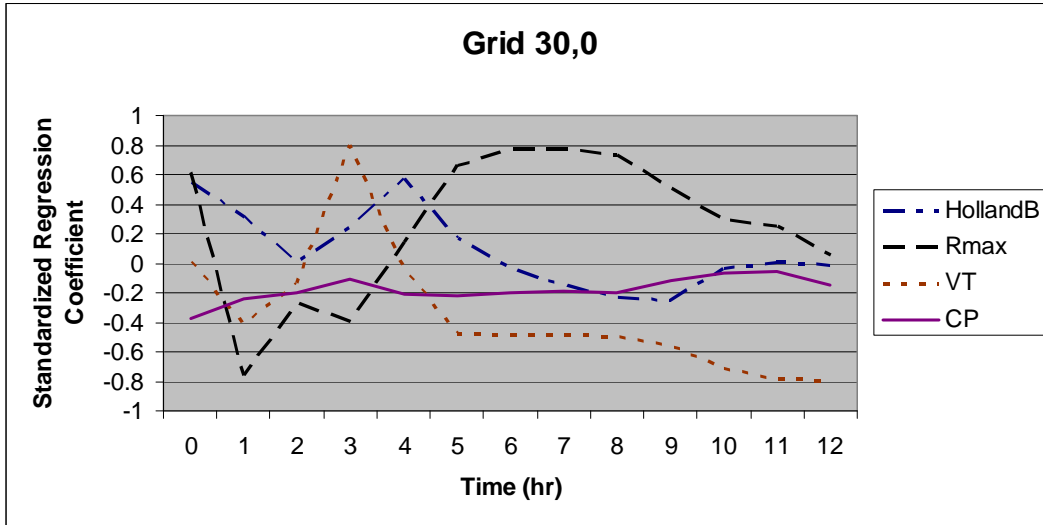


Figure 63. Standardized Regression Coefficients vs. Time at Grid Coordinates (30,0) for Category 1

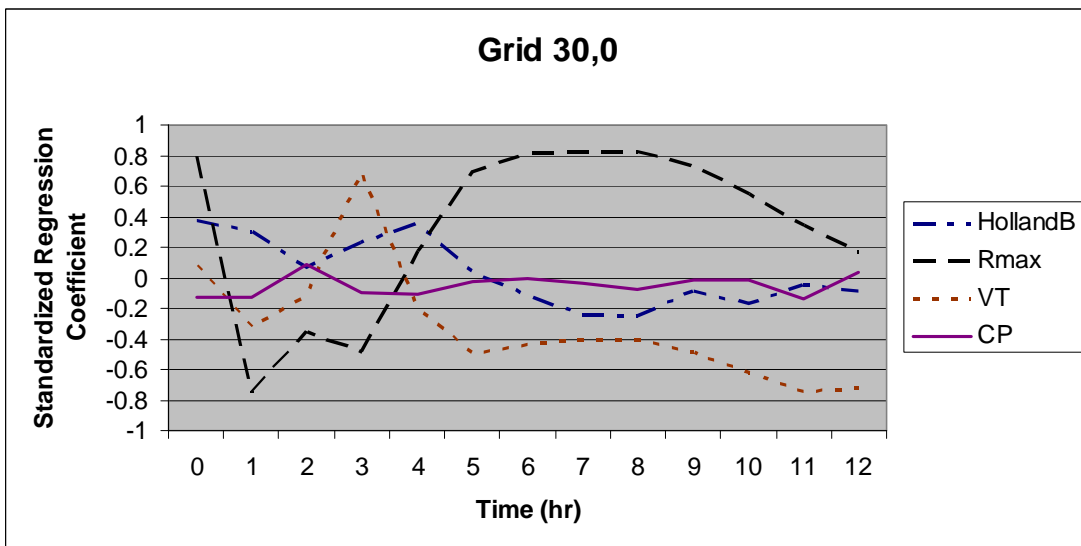


Figure 64. Standardized Regression Coefficients vs. Time at Grid Coordinates (30,0) for Category 3

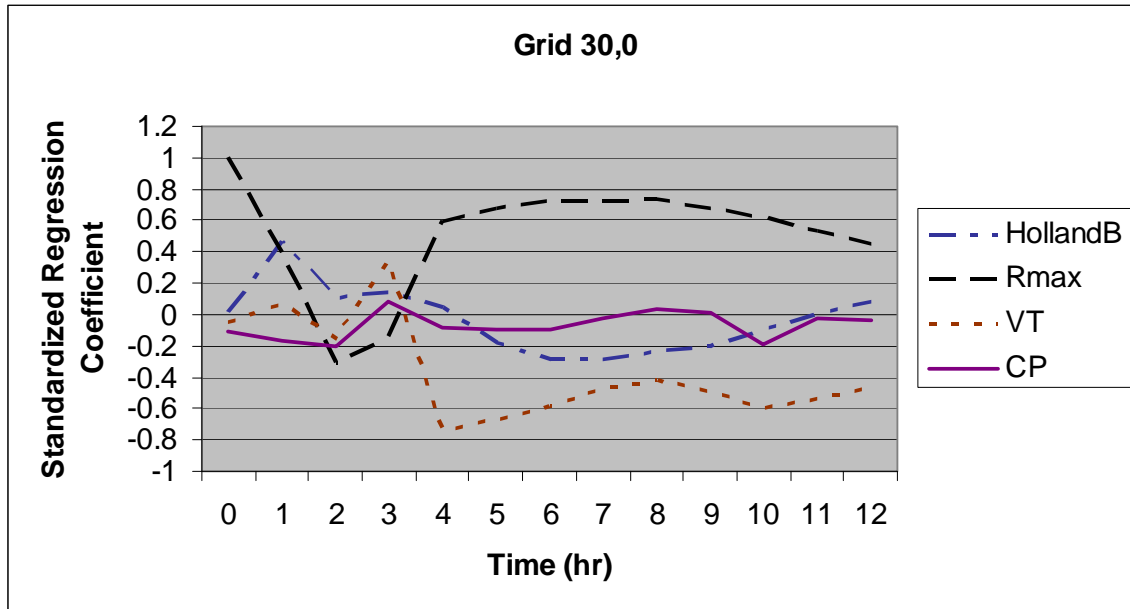


Figure 65. Standardized Regression Coefficients vs. Time at Grid Coordinates (30,0) for Category 5

4. Describe how other aspects of the model may have a significant impact on the sensitivities in output results and the basis for making this determination.

Validation studies (described in Standard S-1.3) indicated that air density, boundary layer height, fraction of the boundary layer depth over which the turbulent stresses act, the drag coefficient, the averaging time chosen to represent the boundary layer slab winds, and the reduction factor to adjust slab winds to the surface all have a significant effect on the output results. These quantities were evaluated during the validation process, resulting in the selection of physically consistent values. For example, the values chosen for air density, marine boundary layer height, and reduction factor from the mean boundary layer to the surface are representative of near surface GPS dropsonde measurements in hurricanes.

Model wind speeds are very sensitive to zip code roughness, which in turn depend on land use/land cover determined from satellite remote sensing, and the assignment of roughness to mean land use / land cover classifications as well as the upstream filtering or weighting factor applied to integrate the upstream roughness elements within a 45 degree sector to windward of the zip code. When zip codes are updated to reflect annual changes and population centroids are updated, the roughness table is also updated. Zip code location changes will generate different wind speeds. Experiments with different land use land cover filtering factors suggest that extending the filtering further upstream has the effect of a small reduction in roughness at Florida zip codes (probably due to proximity to the coast or smoother Everglades areas) with slightly higher wind speeds. However, loss cost sensitivity was found to be small (~ \$0.24B).

5. Describe actions taken in light of the sensitivity analyses performed.

No actions were taken in light of the aforementioned sensitivity experiments.

6. Provide a completed Form S-5, Hypothetical Events for Sensitivity and Uncertainty Analysis (requirement for models submitted by modeling organizations which have not previously provided the Commission with this analysis).

A Completed Form S-5 has been submitted with the original submission in 2007.

Filing Details

Work Unit Number: W09-502013
Filing Purpose: Rate & Rule
Product: Homeowners Multi-Peril
Date Created: 3/13/2009 12:03:46 PM
Filing Name: PR-W HW 2010 Rate Filing

Company Details

Company Name	FEIN	NAIC CC	NAIC GC
CITIZENS PROPERTY INSURANCE CORPORATION	593164851	10064	

Filing Originator Information

Company E-Mail: Derek.Davey@citizensfla.com

Contact Name: Mr. Derek W Davey

Contact Title: Actuarial Analyst

Professional Designation:

Contact E-mail: Derek.Davey@citizensfla.com

Street Address: 7215 Financial Way

Suite/Room #:

P.O. Box Mailing Address:

Department:

City: Jacksonville

State: FL

Zip Code: 32256-1001

Country: United States

Non US Postal Code:

Phone Number: 904-208-7608 Ext

Fax Number:

Toll Free Number: Ext

Non US Phone Number:

Company Contact Information

Company E-Mail: Derek.Davey@citizensfla.c om

Contact Name: Mr. Derek W Davey
Contact Title: Actuarial Analyst
Professional Designation:
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Department:
City: Jacksonville
State: FL
Zip Code: 32256-1001
Country: United States
Non US Postal Code:

Phone Number: 904-208-7608 Ext
Fax Number:
Toll Free Number: Ext
Non US Phone Number:

General Information

Company Filing Number
New Business Effective Date: 1/1/2010
Renewal Business Effective Date: 1/1/2010
Product: Homeowners Multi-Peril
Are you writing new business in Florida for this line of business? Yes

Filing Content Information

This is a Rate & Rule filing.
Type of Coverage: Homeowners/Mobile Homeowners/Dwelling Fire
File Usage: FILE & USE

Rate/Rule Filings

Is this filing being submitted by a Ratings Organization?
Is this filing being made to comply with the annual rate filing requirements found in Section 627.0645, Florida Statutes?
If yes, are you filing the annual rate certification form OIR-B1-586 or exemption form OIR-B1-584?
Have you included a listing of all changes in manual pages or rules with supporting information and explanation?
Does this filing result in a significant revision in rates or rating variables? If Yes, explain in filing:
Does this filing result in a significant revision in underwriting rules or guidelines? If Yes, explain in filing:
Does this filing amend any of the following?
(Please mark the appropriate item, if applicable)
Base Rate(s) & Loss Costs
Base Rate(s) Only
Loss Costs Only

Summary of Rate Filing as applicable

Rate Change Request: 7.5
Rate Indicated: 6.3
Earned Premium Volume (all programs affected by this filing): 544140
Number of Policies (all programs affected by this filing): 315212

Uploaded Documents

Document Type	Filenet Number	Form Number	Title
Miscellaneous	0		PR-W HRCS Rating Example Verification HO-3 (9-29-09).xls
Miscellaneous	0		PR-W HRCS Rating Example Verification HO-4 (9-29-09).xls
Miscellaneous	0		PR-W HRCS Rating Example Verification HO-6 (9-29-09).xls
Miscellaneous	0		PRW Rate Level Effect Verification (9-30-09).xls
Miscellaneous	0		HW Manual Pages - Strike and Delete
Miscellaneous	0		HW Manual Pages - Printers Proof
Miscellaneous	0		Additional Rules Information-HW Summary of Changes
Miscellaneous	0		All HW Calculation Wkshts - S&D - Information Purposes
Miscellaneous	0		All HW Calculation Wkshts - PP - Informational Purposes
Miscellaneous	0		HW2 PRW -- Territorial
Miscellaneous	0		HW4 PRW -- Territorial
Miscellaneous	0		HW6 PRW -- Territorial
Miscellaneous	0		CalcFHCFPremium_ExamplePolicies
Miscellaneous	0		FHCF_Assumption_HRA
Miscellaneous	0		Summary of FHCF Built-up Factors
Cover Letter	0		1 Cover letter
Miscellaneous	0		7 Law Change Support Documentation
Miscellaneous	0		True and Accurate Form
Miscellaneous	0		Estimated Hurricane Premium
Explanatory Memorandum	0		PRW HW2 Actuarial Memo
Miscellaneous	0		DetailedDataFieldDescription
Miscellaneous	0		Summary Exhibit 123108
Miscellaneous	0		Citizens_HRA_PILM_Loss_ConstType_TerritoryCode
Miscellaneous	0		Citizens_HRA_PML_DS
Miscellaneous	0		FPHLM Standard G-2.2
Miscellaneous	0		FPHLM07Standards_S-5 Replication of Known Hurricane Losses
Miscellaneous	0		8 Catastrophe Model Support
Miscellaneous	0		Citizens_HRA_PILM_Loss_County_PolicyForm
Miscellaneous	0		High Risk Account HO (HO)
Miscellaneous	0		Source of Information for RIF
Miscellaneous	0		HW2 PRW - Statewide Rate Indication
Miscellaneous	0		HW4 PRW - Statewide Rate Indication
Miscellaneous	0		HW6 PRW - Statewide Rate Indication
Miscellaneous	0		FPHLM07Standards_S-2 Sensitivity Analysis for Model Output

Filing Certification

I certify that I am authorized to make this Forms or Rate/Rule filing on behalf of the company(s) referenced herein. I further certify that the information contained in related transmittals and the filing is true, complete, correct and, to the best of my knowledge, in compliance with all applicable Florida laws and administrative rules including applicable policy readability standards.

Name: Derek Davey

Title: Actuarial Analyst

Filing Details

Work Unit Number:	W09-502013
Filing Purpose:	Rate & Rule
Product:	Homeowners Multi-Peril
Date Created:	3/13/2009 12:03:46 PM
Filing Name:	PR-W HW 2010 Rate Filing

Interrogatories

- Are you someone other than an employee of the company who is making this filing on behalf of the company?
Yes No
j0 j0
- Is this filing being made to comply with a change in Florida law?
Components Added:
- Law Change Support Documentation (Required)
Yes No
j0 j0
- Does this filing propose changes in the level of coverage you are providing to your insureds?
Yes No
j0 j0
- Is this filing being made to adjust rates for an existing program with business?
Components Added:
- Rate Level Indications Workbook - HO/DF/MHO (Required)
Yes No
j0 j0
- Does this filing include the use of a Catastrophe Model in the determination of any rate level indication?
Components Added:
- Catastrophe Model Support - Personal (Required)
Yes No
j0 j0
- Does this filing include rates or rating factors that result in a rate change to the Office's RCS rating examples OR is there an overall rate change associated with this filing OR does this filing include the introduction of a new program?
Components Added:
- Rate Collection System (Required)
- RCS Verification (Required)
Yes No
j0 j0
- Does this filing propose changes in any rating factor other than base rates (or relativities) by territory?
Yes No
j0 j0
- Do you offer policies excluding wind coverage?
Yes No
j0 j0
- Does your company use credit information, credit reports or credit/insurance scores in underwriting or rating (including any categorization that would affect the premium charged to the insured)?
Yes No
j0 j0

PR-M TerritorySet	
Territory Code	Territory Description
192	Alachua
Alachua	
292	Baker
Baker	
601	Bay, Coastal
Bay	
721	Bay, Remainder
Bay	
392	Bradford
Bradford	
057	Brevard, Coastal
Brevard	
064	Brevard, Remainder
Brevard	
035	Broward, Hllwd & Ft. Ldrdle
Broward	
361	Broward, Coastal
Broward	
037	Broward, Rem. Excl. Ft. L. & Hlywd
Broward	
193	Calhoun
Calhoun	
581	Charlotte, Coastal
Charlotte	
711	Charlotte, Remainder
Charlotte	
591	Citrus, Coastal
Citrus	
731	Citrus, Remainder
Citrus	
492	Clay
Clay	
551	Collier, Remainder
Collier	
541	Collier, Coastal
Collier	
293	Columbia
Columbia	
030	Dade, Miami Beach
Dade	
031	Dade, Coastal
Dade	
032	Dade, Miami
Dade	
033	Dade, Hialeah
Dade	
034	Dade, Rem Excl H.,M.,M.B.
Dade	
712	De Soto
DeSoto	
592	Dixie, Coastal
Dixie	
732	Dixie, Remainder
Dixie	
039	Duval, Jacksonville

Duval 040	Duval, Remainder
Duval 041	Duval, Coastal
Duval 602	Escambia, Coastal
Escambia 043	Escambia, Remainder
Escambia 531	Flagler, Coastal
Flagler 701	Flagler, Remainder
Flagler 603	Franklin
Franklin 393	Gadsden
Gadsden 923	Gilchrist
Gilchrist 552	Glades
Glades 604	Gulf, Coastal
Gulf 722	Gulf, Remainder
Gulf 493	Hamilton
Hamilton 713	Hardee
Hardee 553	Hendry
Hendry 159	Hernando, Coastal
Hernando 733	Hernando, Remainder
Hernando 714	Highlands
Highlands 047	Hillsborough, Tampa
Hillsborough 080	Hillsborough, Excl. Tampa
Hillsborough 593	Holmes
Holmes 561	Indian River, Remainder
Indian River 181	Indian River, Coastal
Indian River 693	Jackson
Jackson 605	Jefferson, Coastal
Jefferson 793	Jefferson, Remainder
Jefferson 893	Lafayette
Lafayette 692	Lake
Lake 542	Lee, Coastal

Lee 554	Lee, Remainder
Lee 993	Leon
Leon 594	Levy, Coastal
Levy 734	Levy, Remainder
Levy 931	Liberty
Liberty 932	Madison
Madison 582	Manatee, Coastal
Manatee 735	Manatee, Remainder
Manatee 792	Marion
Marion 010	Martin, Remainder
Martin 182	Martin, Coastal
Martin 005	Monroe, Excl. Key West
Monroe 007	Monroe, Key West
Monroe 532	Nassau, Coastal
Nassau 892	Nassau, Remainder
Nassau 606	Okaloosa, Coastal
Okaloosa 723	Okaloosa, Remainder
Okaloosa 555	Okeechobee
Okeechobee 049	Orange, Orlando
Orange 090	Orange, Excl. Orlando
Orange 511	Osceola
Osceola 362	Palm Beach, Coastal
Palm Beach 038	Palm Beach, Remainder
Palm Beach 595	Pasco, Coastal
Pasco 736	Pasco, Remainder
Pasco 042	Pinellas, Coastal
Pinellas 046	Pinellas - Saint Petersburg
Pinellas 081	Pinellas, Rem. Excl. Saint Petersburg
Pinellas 050	Polk

Polk	
992	Putnam
Putnam	
533	Saint Johns, Coastal
St. Johns	
702	Saint Johns, Remainder
St. Johns	
562	Saint Lucie, Remainder
St. Lucie	
183	Saint Lucie, Coastal
St. Lucie	
607	Santa Rosa, Coastal
Santa Rosa	
724	Santa Rosa, Remainder
Santa Rosa	
583	Sarasota, Coastal
Sarasota	
715	Sarasota, Remainder
Sarasota	
512	Seminole
Seminole	
921	Sumter
Sumter	
933	Suwannee
Suwannee	
596	Taylor, Coastal
Taylor	
737	Taylor, Remainder
Taylor	
922	Union
Union	
062	Volusia, Coastal
Volusia	
063	Volusia, Remainder
Volusia	
608	Wakulla, Coastal
Wakulla	
725	Wakulla, Remainder
Wakulla	
609	Walton, Coastal
Walton	
726	Walton, Remainder
Walton	
934	Washington
Washington	

PR-W Territory Set.xls

Territory Code | Territory Description

| Region

59	Bay	Bay
60	Brevard	
Brevard		
45	Broward	
Broward		
46	Broward	
Broward		
47	Broward	
Broward		
48	Broward	
Broward		
61	Charlotte	
Charlotte		
62	Collier	
Collier		
22	Dade	
Dade		
23	Dade	
Dade		
24	Dade	
Dade		
25	Dade	
Dade		
26	Dade	
Dade		
27	Dade	
Dade		
28	Dade	
Dade		
29	Dade	
Dade		
41	Duval	
Duval		
52	Escambia	
Escambia		
53	Escambia	
Escambia		
54	Escambia	
Escambia		
83	Flagler	
Flagler		
65	Franklin	
Franklin		
66	Gulf	Gulf
56	Hernando	
Hernando		
76	Indian River	
Indian River		
17	Lee	Lee
18	Lee	Lee
19	Lee	Lee
20	Lee	Lee
57	Levy	
Levy		
68	Manatee	

Manatee	
90	Monroe
Monroe	
69	Nassau
Nassau	
70	Okaloosa
Okaloosa	
94	Palm Beach
Palm Beach	
95	Palm Beach
Palm Beach	
96	Palm Beach
Palm Beach	
97	Palm Beach
Palm Beach	
88	Pasco
Pasco	
42	Pinellas
Pinellas	
92	Santa Rosa
Santa Rosa	
49	Sarasota
Sarasota	
50	Sarasota
Sarasota	
51	Sarasota
Sarasota	
71	Saint Johns
St. Johns	
77	Saint Lucie
St. Lucie	
14	Volusia
Volusia	
15	Volusia
Volusia	
16	Volusia
Volusia	
58	Wakulla
Wakulla	
75	Walton
Walton	
N/A1	Alachua
Alachua	
N/A2	Baker
Baker	
N/A3	Bradford
Bradford	
N/A4	Calhoun
Calhoun	
N/A5	Citrus
Citrus	
N/A6	Clay
Clay	
N/A7	Columbia
Columbia	
N/A8	DeSoto
DeSoto	
N/A9	Dixie

Dixie	
N/A10	Gadsden
Gadsden	
N/A11	Gilchrist
Gilchrist	
N/A12	Glades
Glades	
N/A13	Hamilton
Hamilton	
N/A14	Hardee
Hardee	
N/A15	Hendry
Hendry	
N/A16	Highlands
Highlands	
N/A17	Hillsborough
Hillsborough	
N/A18	Holmes
Holmes	
N/A19	Jackson
Jackson	
N/A20	Jefferson
Jefferson	
N/A21	Lafayette
Lafayette	
N/A22	Lake
Lake	
N/A23	Leon
Leon	
N/A24	Liberty
Liberty	
N/A25	Madison
Madison	
N/A26	Marion
Marion	
N/A27	Martin
Martin	
N/A28	Okeechobee
Okeechobee	
N/A30	Orange
Orange	
N/A31	Osceola
Osceola	
N/A32	Polk
Polk	
N/A33	Putnam
Putnam	
N/A34	Seminole
Seminole	
N/A35	Sumter
Sumter	
N/A36	Suwannee
Suwannee	
N/A37	Taylor
Taylor	
N/A38	Union
Union	
N/A39	Washington

Washington

Program	Premium Breakdown Type	Policy/Coverage	Commissions and Brokerage (%)	Other Acquisition Expenses (%)	General Expenses (%)	Premium Taxes (%)	Misc. Licenses and Fees (%)	Reinsurance Costs (%)	Profit and Contingency (%)	Loss and Loss Adjustment Expenses (%)	Other Description	Other(%)	Total (=100%)			
HIGH RISK ACCOUNT HO (HO)	Hurricane	HO-3	10.00%	0.42%	5.63%	1.75%	0.93%	7.00%	0.00%	64.27%	Residual Market Contingency Provision	10.00%	100.00%			
		HO-4	10.00%	0.42%	5.63%	1.75%	0.93%	3.64%	0.00%	67.63%	Residual Market Contingency Provision	10.00%	100.00%			
		HO-6	10.00%	0.42%	5.63%	1.75%	0.93%	3.62%	0.00%	67.65%	Residual Market Contingency Provision	10.00%	100.00%			
	Non-Hurricane	HO-3	10.00%	0.42%	5.63%	1.75%	0.93%	7.00%	0.00%	64.27%	Residual Market Contingency Provision	10.00%	100.00%			
		HO-4	10.00%	0.42%	5.63%	1.75%	0.93%	3.64%	0.00%	67.63%	Residual Market Contingency Provision	10.00%	100.00%			
		HO-6	10.00%	0.42%	5.63%	1.75%	0.93%	3.62%	0.00%	67.65%	Residual Market Contingency Provision	10.00%	100.00%			

Program	Policy/Coverage	Do you offer this?	Rating Example Description	Identical Risk (Yes or No)	Risk Difference	Risk Type	Territory Set Name	Territory Code	Territory Description	Rate (\$)				
HIGH RISK ACCOUNT HO (HO)	HO-3	Yes	Masonry structure insured for replacement cost at \$150,000 with a 2% Hurricane Deductible and a \$500 deductible for all other Section I perils combined; Other structures insured at 10% of the amount of insurance on the structure; Contents insured for replacement cost at 50% of the amount of insurance on the structure; Loss of Use insured at 20% of the amount of insurance on the structure; \$100,000 Liability coverage; \$1,000 Medical expense; Ordinance or law coverage provided at 25% of the amount of insurance on the structure; I.S.O. Protection Class 4; I.S.O. HO-3 POLICY TYPE. The rates should be ANNUAL RATES for NEW BUSINESS for a 40 YEAR OLD INSURED with NO CLAIMS IN THE PAST 3 YEARS and a NEUTRAL CREDIT SCORE. The structure was built in 2005 and does NOT have a hip roof. Sinkhole coverage is included with a \$500 deductible. Screened enclosure and mold coverage are excluded. (If screened enclosure or mold coverage cannot be excluded, it should be noted under Risk Difference that the coverage is included and the associated limit provided.) The ONLY recoupment that should be included in the rate is the Florida Hurricane Catastrophe Fund reimbursement premium recoupment, if applicable.	No	Coverage for wind only. Loss of use insured at 10% of amount of insurance on structure. No Liability & Medical Expense Coverage. \$10,000 of mold coverage is included.	Hurricane	PR-W Territory Set.xls	14	Volusia	\$345.00				
								15	Volusia	\$188.00				
								16	Volusia	\$144.00				
								17	Lee	\$559.00				
								18	Lee	\$451.00				
								19	Lee	\$382.00				
								20	Lee	\$381.00				
								22	Dade	\$1,288.00				
								23	Dade	\$775.00				
								24	Dade	\$779.00				
								25	Dade	\$785.00				
								26	Dade	\$785.00				
								27	Dade	\$785.00				
								28	Dade	\$792.00				
								29	Dade	\$806.00				
								41	Duval	\$158.00				
								42	Pinellas	\$431.00				
								45	Broward	\$1,033.00				
								46	Broward	\$686.00				
								47	Broward	\$686.00				
								48	Broward	\$666.00				
								49	Sarasota	\$401.00				
								50	Sarasota	\$353.00				
								51	Sarasota	\$377.00				
								52	Escambia	\$569.00				
								53	Escambia	\$342.00				
								54	Escambia	\$306.00				
								56	Hernando	\$328.00				
								57	Levy	\$221.00				
								58	Wakulla	\$304.00				
								59	Bay	\$550.00				
								60	Brevard	\$563.00				
								61	Charlotte	\$508.00				
								62	Collier	\$654.00				
								65	Franklin	\$577.00				
								66	Gulf	\$594.00				
								68	Manatee	\$554.00				
								69	Nassau	\$178.00				
								70	Okaloosa	\$574.00				
								71	Saint Johns	\$171.00				
								75	Walton	\$577.00				
								76	Indian River	\$883.00				
								77	Saint Lucie	\$942.00				
								83	Flagler	\$219.00				
								88	Pasco	\$520.00				
								90	Monroe	\$1,103.00				
								92	Santa Rosa	\$394.00				
								94	Palm Beach	\$860.00				
								95	Palm Beach	\$736.00				
								96	Palm Beach	\$708.00				
								97	Palm Beach	\$716.00				
								N/A1	Alachua	\$0.00				
								N/A10	Gadsden	\$0.00				
								N/A11	Gilchrist	\$0.00				
								N/A12	Glades	\$0.00				
								N/A13	Hamilton	\$0.00				
								N/A14	Hardee	\$0.00				
								N/A15	Hendry	\$0.00				
								N/A16	Highlands	\$0.00				
								N/A17	Hillsborough	\$0.00				
								N/A18	Holmes	\$0.00				
								N/A19	Jackson	\$0.00				
								N/A2	Baker	\$0.00				
								N/A20	Jefferson	\$0.00				
								N/A21	Lafayette	\$0.00				
								N/A22	Lake	\$0.00				
								N/A23	Leon	\$0.00				
								N/A24	Liberty	\$0.00				

									N/A23	Leon	\$0.00						
									N/A24	Liberty	\$0.00						
									N/A25	Madison	\$0.00						
									N/A26	Macon	\$0.00						
									N/A27	Martin	\$0.00						
									N/A28	Okechobee	\$0.00						
									N/A3	Bradford	\$0.00						
									N/A30	Orange	\$0.00						
									N/A31	Osceola	\$0.00						
									N/A32	Polk	\$0.00						
									N/A33	Putnam	\$0.00						
									N/A34	Seminole	\$0.00						
									N/A35	Sumter	\$0.00						
									N/A36	Suwannee	\$0.00						
									N/A37	Taylor	\$0.00						
									N/A38	Union	\$0.00						
									N/A39	Washington	\$0.00						
									N/A4	Calhoun	\$0.00						
									N/A5	Citrus	\$0.00						
									N/A6	Clay	\$0.00						
									N/A7	Columbia	\$0.00						
									N/A8	DeSoto	\$0.00						
									N/A9	Dixie	\$0.00						

Program	Policy/Coverage	Do you offer this?	Rating Example Description	Identical Risk (Yes or No)	Risk Difference	Risk Type	Territory Set Name	Territory Code	Territory Description	Rate (\$)				
HIGH RISK ACCOUNT HO (HO)	HO-3	Yes	Masonry structure insured for replacement cost at \$150,000 with a 2% Hurricane Deductible and a \$500 deductible for all other Section I perils combined; Other structures insured at 10% of the amount of insurance on the structure; Contents insured for replacement cost at 50% of the amount of insurance on the structure; Loss of Use insured at 20% of the amount of insurance on the structure; \$100,000 Liability coverage; \$1,000 Medical expense; Ordinance or law coverage provided at 25% of the amount of insurance on the structure; I.S.O. Protection Class 4; I.S.O. HO-3 POLICY TYPE. The rates should be ANNUAL RATES for NEW BUSINESS for a 40 YEAR OLD INSURED with NO CLAIMS IN THE PAST 3 YEARS and a NEUTRAL CREDIT SCORE. The structure was built in 1990 and does NOT have a hip roof. Sinkhole coverage is included with a \$500 deductible. Screened enclosure and mold coverage are excluded. (If screened enclosure or mold coverage cannot be excluded, it should be noted under Risk Difference that the coverage is included and the associated limit provided.) The ONLY recoupment that should be included in the rate is the Florida Hurricane Catastrophe Fund reimbursement premium recoupment, if applicable.	No		Coverage for wind only. Loss of use insured at 10% of amount of insurance on structure. No Liability & Medical Expense Coverage. \$10,000 of mold coverage is included.	PR-W Territory Set.xls	14	Volusia	\$929.00				
								15	Volusia	\$500.00				
								16	Volusia	\$388.00				
								17	Lee	\$1,504.00				
								18	Lee	\$1,212.00				
								19	Lee	\$1,027.00				
								20	Lee	\$1,024.00				
								22	Dade	\$3,470.00				
								23	Dade	\$2,090.00				
								24	Dade	\$2,095.00				
								25	Dade	\$2,113.00				
								26	Dade	\$2,113.00				
								27	Dade	\$2,113.00				
								28	Dade	\$2,131.00				
								29	Dade	\$2,167.00				
								41	Duval	\$426.00				
								42	Pinellas	\$1,159.00				
								45	Broward	\$2,779.00				
								46	Broward	\$1,848.00				
								47	Broward	\$1,847.00				
								48	Broward	\$1,791.00				
								49	Sarasota	\$1,080.00				
								50	Sarasota	\$950.00				
								51	Sarasota	\$1,011.00				
								52	Escambia	\$1,533.00				
								53	Escambia	\$921.00				
								54	Escambia	\$822.00				
								56	Hernando	\$882.00				
								57	Levy	\$597.00				
								58	Wakulla	\$818.00				
								59	Bay	\$1,483.00				
								60	Brevard	\$1,515.00				
								61	Charlotte	\$1,364.00				
								62	Collier	\$1,757.00				
								65	Franklin	\$1,553.00				
								66	Gulf	\$1,599.00				
								68	Manatee	\$1,492.00				
								69	Nassau	\$475.00				
								70	Okaloosa	\$1,545.00				
								71	Saint Johns	\$460.00				
								75	Walton	\$1,548.00				
								76	Indian River	\$2,639.00				
								77	Saint Lucie	\$2,534.00				
								83	Flagler	\$589.00				
								88	Pasco	\$1,400.00				
								90	Monroe	\$2,966.00				
								92	Santa Rosa	\$1,063.00				
								94	Palm Beach	\$2,313.00				
								95	Palm Beach	\$1,981.00				
								96	Palm Beach	\$1,901.00				
								97	Palm Beach	\$1,922.00				
								N/A1	Alachua	\$0.00				
								N/A10	Gadsden	\$0.00				
								N/A11	Gilchrist	\$0.00				
								N/A12	Glades	\$0.00				
								N/A13	Hamilton	\$0.00				
								N/A14	Hardee	\$0.00				
								N/A15	Hendry	\$0.00				
								N/A16	Highlands	\$0.00				
								N/A17	Hillsborough	\$0.00				
								N/A18	Holmes	\$0.00				
								N/A19	Jackson	\$0.00				
								N/A2	Baker	\$0.00				
								N/A20	Jefferson	\$0.00				
								N/A21	Lafayette	\$0.00				
								N/A22	Lake	\$0.00				
								N/A23	Leon	\$0.00				
								N/A24	Liberty	\$0.00				

									N/A23	Leon	\$0.00						
									N/A24	Liberty	\$0.00						
									N/A25	Madison	\$0.00						
									N/A26	Macon	\$0.00						
									N/A27	Martin	\$0.00						
									N/A28	Okechobee	\$0.00						
									N/A3	Bradford	\$0.00						
									N/A30	Orange	\$0.00						
									N/A31	Osceola	\$0.00						
									N/A32	Polk	\$0.00						
									N/A33	Putnam	\$0.00						
									N/A34	Seminole	\$0.00						
									N/A35	Sumter	\$0.00						
									N/A36	Suwannee	\$0.00						
									N/A37	Taylor	\$0.00						
									N/A38	Union	\$0.00						
									N/A39	Washington	\$0.00						
									N/A4	Calhoun	\$0.00						
									N/A5	Citrus	\$0.00						
									N/A6	Clay	\$0.00						
									N/A7	Columbia	\$0.00						
									N/A8	DeSoto	\$0.00						
									N/A9	Dixie	\$0.00						

Program	Policy/Coverage	Do you offer this?	Rating Example Description	Identical Risk (Yes or No)	Risk Difference	Risk Type	Territory Set Name	Territory Code	Territory Description	Rate (\$)				
HIGH RISK ACCOUNT HO (HO)	HO-3	Yes	Masonry structure insured for replacement cost at \$150,000 with a 2% Hurricane Deductible and a \$500 deductible for all other Section I perils combined; Other structures insured at 10% of the amount of insurance on the structure; Contents insured for replacement cost at 50% of the amount of insurance on the structure; Loss of Use insured at 20% of the amount of insurance on the structure; \$100,000 Liability coverage; \$1,000 Medical expense; Ordinance or law coverage provided at 25% of the amount of insurance on the structure; I.S.O. Protection Class 4; I.S.O. HO-3 POLICY TYPE. The rates should be ANNUAL RATES for NEW BUSINESS for a 40 YEAR OLD INSURED with NO CLAIMS IN THE PAST 3 YEARS and a NEUTRAL CREDIT SCORE. The structure was built in 1990 and does NOT have a hip roof. Include the maximum possible windstorm loss mitigation credit for this risk. Sinkhole coverage is included with a \$500 deductible. Screened enclosure and mold coverage are excluded. (if screened enclosure or mold coverage cannot be excluded, it should be noted under Risk Difference that the coverage is included and the associated limit provided.) The ONLY recoupment that should be included in the rate is the Florida Hurricane Catastrophe Fund reimbursement premium recoupment, if applicable.	No		Coverage for wind only. Loss of use insured at 10% of amount of insurance on structure. No Liability & Medical Expense Coverage. \$10,000 of mold coverage is included.	PR-W Territory Set.xls	14	Volusia	\$394.00				
								15	Volusia	\$213.00				
								16	Volusia	\$164.00				
								17	Lee	\$639.00				
								18	Lee	\$515.00				
								19	Lee	\$436.00				
								20	Lee	\$435.00				
								22	Dade	\$1,474.00				
								23	Dade	\$888.00				
								24	Dade	\$890.00				
								25	Dade	\$897.00				
								26	Dade	\$897.00				
								27	Dade	\$897.00				
								28	Dade	\$905.00				
								29	Dade	\$921.00				
								41	Duval	\$181.00				
								42	Pinellas	\$492.00				
								45	Broward	\$1,181.00				
								46	Broward	\$785.00				
								47	Broward	\$785.00				
								48	Broward	\$760.00				
								49	Sarasota	\$458.00				
								50	Sarasota	\$403.00				
								51	Sarasota	\$429.00				
								52	Escambia	\$652.00				
								53	Escambia	\$391.00				
								54	Escambia	\$349.00				
								56	Hernando	\$376.00				
								57	Levy	\$253.00				
								58	Wakulla	\$348.00				
								59	Bay	\$629.00				
								60	Brevard	\$645.00				
								61	Charlotte	\$581.00				
								62	Collier	\$747.00				
								65	Franklin	\$660.00				
								66	Gulf	\$679.00				
								68	Manatee	\$634.00				
								69	Nassau	\$203.00				
								70	Okaloosa	\$656.00				
								71	Saint Johns	\$196.00				
								75	Walton	\$658.00				
								76	Indian River	\$1,122.00				
								77	Saint Lucie	\$1,077.00				
								83	Flagler	\$250.00				
								88	Pasco	\$594.00				
								90	Monroe	\$1,261.00				
								92	Santa Rosa	\$451.00				
								94	Palm Beach	\$983.00				
								95	Palm Beach	\$841.00				
								96	Palm Beach	\$807.00				
								97	Palm Beach	\$817.00				
								N/A1	Alachua	\$0.00				
								N/A10	Gadsden	\$0.00				
								N/A11	Gilchrist	\$0.00				
								N/A12	Glades	\$0.00				
								N/A13	Hamilton	\$0.00				
								N/A14	Hardee	\$0.00				
								N/A15	Hendry	\$0.00				
								N/A16	Highlands	\$0.00				
								N/A17	Hillsborough	\$0.00				
								N/A18	Holmes	\$0.00				
								N/A19	Jackson	\$0.00				
								N/A2	Baker	\$0.00				
								N/A20	Jefferson	\$0.00				
								N/A21	Lafayette	\$0.00				
								N/A22	Lake	\$0.00				
								N/A23	Leon	\$0.00				
								N/A24	Liberty	\$0.00				

									N/A23	Leon	\$0.00						
									N/A24	Liberty	\$0.00						
									N/A25	Madison	\$0.00						
									N/A26	Macon	\$0.00						
									N/A27	Martin	\$0.00						
									N/A28	Okechobee	\$0.00						
									N/A3	Bradford	\$0.00						
									N/A30	Orange	\$0.00						
									N/A31	Osceola	\$0.00						
									N/A32	Polk	\$0.00						
									N/A33	Putnam	\$0.00						
									N/A34	Seminole	\$0.00						
									N/A35	Sumter	\$0.00						
									N/A36	Suwannee	\$0.00						
									N/A37	Taylor	\$0.00						
									N/A38	Union	\$0.00						
									N/A39	Washington	\$0.00						
									N/A4	Calhoun	\$0.00						
									N/A5	Citrus	\$0.00						
									N/A6	Clay	\$0.00						
									N/A7	Columbia	\$0.00						
									N/A8	DeSoto	\$0.00						
									N/A9	Dixie	\$0.00						

Program	Policy/Coverage	Do you offer this?	Rating Example Description	Identical Risk (Yes or No)	Risk Difference	Risk Type	Territory Set Name	Territory Code	Territory Description	Rate (\$)				
HIGH RISK ACCOUNT HO (HO)	HO-3	Yes	Masonry structure insured for replacement cost at \$300,000 with a 2% Hurricane Deductible and a \$500 deductible for all other Section I perils combined; Other structures insured at 10% of the amount of insurance on the structure; Contents insured for replacement cost at 50% of the amount of insurance on the structure; Loss of Use insured at 20% of the amount of insurance on the structure; \$100,000 Liability coverage; \$1,000 Medical expense; Ordinance or law coverage provided at 25% of the amount of insurance on the structure; I.S.O. Protection Class 4; I.S.O. HO-3 POLICY TYPE. The rates should be ANNUAL RATES for NEW BUSINESS for a 40 YEAR OLD INSURED with NO CLAIMS IN THE PAST 3 YEARS and a NEUTRAL CREDIT SCORE. The structure was built in 2005 and does NOT have a hip roof. Sinkhole coverage is included with a \$500 deductible. Screened enclosure and mold coverage are excluded. (If screened enclosure or mold coverage cannot be excluded, it should be noted under Risk Difference that the coverage is included and the associated limit provided.) The ONLY recoupment that should be included in the rate is the Florida Hurricane Catastrophe Fund reimbursement premium recoupment, if applicable.	No	Coverage for wind only. Loss of use insured at 10% of amount of insurance on structure. No Liability & Medical Expense Coverage. \$10,000 of mold coverage is included.	Hurricane	PR-W Territory Set.xls	14	Volusia	\$692.00				
								15	Volusia	\$373.00				
								16	Volusia	\$287.00				
								17	Lee	\$1,123.00				
								18	Lee	\$905.00				
								19	Lee	\$765.00				
								20	Lee	\$763.00				
								22	Dade	\$2,590.00				
								23	Dade	\$1,561.00				
								24	Dade	\$1,563.00				
								25	Dade	\$1,576.00				
								26	Dade	\$1,576.00				
								27	Dade	\$1,576.00				
								28	Dade	\$1,591.00				
								29	Dade	\$1,618.00				
								41	Duval	\$318.00				
								42	Pinellas	\$865.00				
								45	Broward	\$2,074.00				
								46	Broward	\$1,380.00				
								47	Broward	\$1,380.00				
								48	Broward	\$1,338.00				
								49	Sarasota	\$808.00				
								50	Sarasota	\$708.00				
								51	Sarasota	\$755.00				
								52	Escambia	\$1,143.00				
								53	Escambia	\$686.00				
								54	Escambia	\$613.00				
								56	Hernando	\$658.00				
								57	Levy	\$444.00				
								58	Wakulla	\$608.00				
								59	Bay	\$1,105.00				
								60	Brevard	\$1,131.00				
								61	Charlotte	\$1,018.00				
								62	Collier	\$1,310.00				
								65	Franklin	\$1,159.00				
								66	Gulf	\$1,193.00				
								68	Manatee	\$1,113.00				
								69	Nassau	\$355.00				
								70	Okaloosa	\$1,154.00				
								71	Saint Johns	\$344.00				
								75	Walton	\$1,155.00				
								76	Indian River	\$1,967.00				
								77	Saint Lucie	\$1,892.00				
								83	Flagler	\$438.00				
								88	Pasco	\$1,044.00				
								90	Monroe	\$2,214.00				
								92	Santa Rosa	\$794.00				
								94	Palm Beach	\$1,728.00				
								95	Palm Beach	\$1,478.00				
								96	Palm Beach	\$1,418.00				
								97	Palm Beach	\$1,434.00				
								N/A1	Alachua	\$0.00				
								N/A10	Gadsden	\$0.00				
								N/A11	Gilchrist	\$0.00				
								N/A12	Glades	\$0.00				
								N/A13	Hamilton	\$0.00				
								N/A14	Hardee	\$0.00				
								N/A15	Hendry	\$0.00				
								N/A16	Highlands	\$0.00				
								N/A17	Hillsborough	\$0.00				
								N/A18	Holmes	\$0.00				
								N/A19	Jackson	\$0.00				
								N/A2	Baker	\$0.00				
								N/A20	Jefferson	\$0.00				
								N/A21	Lafayette	\$0.00				
								N/A22	Lake	\$0.00				
								N/A23	Leon	\$0.00				
								N/A24	Liberty	\$0.00				

									N/A23	Leon	\$0.00						
									N/A24	Liberty	\$0.00						
									N/A25	Madison	\$0.00						
									N/A26	Macon	\$0.00						
									N/A27	Martin	\$0.00						
									N/A28	Okechobee	\$0.00						
									N/A3	Bradford	\$0.00						
									N/A30	Orange	\$0.00						
									N/A31	Osceola	\$0.00						
									N/A32	Polk	\$0.00						
									N/A33	Putnam	\$0.00						
									N/A34	Seminole	\$0.00						
									N/A35	Sumter	\$0.00						
									N/A36	Suwannee	\$0.00						
									N/A37	Taylor	\$0.00						
									N/A38	Union	\$0.00						
									N/A39	Washington	\$0.00						
									N/A4	Calhoun	\$0.00						
									N/A5	Citrus	\$0.00						
									N/A6	Clay	\$0.00						
									N/A7	Columbia	\$0.00						
									N/A8	DeSoto	\$0.00						
									N/A9	Dixie	\$0.00						

Program	Policy/Coverage	Do you offer this?	Rating Example Description	Identical Risk (Yes or No)	Risk Difference	Risk Type	Territory Set Name	Territory Code	Territory Description	Rate (\$)				
HIGH RISK ACCOUNT HO (HO)	HO-3	Yes	Masonry structure insured for replacement cost at \$300,000 with a 2% Hurricane Deductible and a \$500 deductible for all other Section I perils combined; Other structures insured at 10% of the amount of insurance on the structure; Contents insured for replacement cost at 50% of the amount of insurance on the structure; Loss of Use insured at 20% of the amount of insurance on the structure; \$100,000 Liability coverage; \$1,000 Medical expense; Ordinance or law coverage provided at 25% of the amount of insurance on the structure; I.S.O. Protection Class 4; I.S.O. HO-3 POLICY TYPE. The rates should be ANNUAL RATES for NEW BUSINESS for a 40 YEAR OLD INSURED with NO CLAIMS IN THE PAST 3 YEARS and a NEUTRAL CREDIT SCORE. The structure was built in 1990 and does NOT have a hip roof. Sinkhole coverage is included with a \$500 deductible. Screened enclosure and mold coverage are excluded. (If screened enclosure or mold coverage cannot be excluded, it should be noted under Risk Difference that the coverage is included and the associated limit provided.) The ONLY recoupment that should be included in the rate is the Florida Hurricane Catastrophe Fund reimbursement premium recoupment, if applicable.	No		Coverage for wind only. Loss of use insured at 10% of amount of insurance on structure. No Liability & Medical Expense Coverage. \$10,000 of mold coverage is included.	PR-W Territory Set.xls	14	Volusia	\$1,865.00				
								15	Volusia	\$1,003.00				
								16	Volusia	\$775.00				
								17	Lee	\$3,022.00				
								18	Lee	\$2,433.00				
								19	Lee	\$2,061.00				
								20	Lee	\$2,053.00				
								22	Dade	\$6,969.00				
								23	Dade	\$4,197.00				
								24	Dade	\$4,206.00				
								25	Dade	\$4,245.00				
								26	Dade	\$4,245.00				
								27	Dade	\$4,245.00				
								28	Dade	\$4,277.00				
								29	Dade	\$4,349.00				
								41	Duval	\$854.00				
								42	Pinellas	\$2,324.00				
								45	Broward	\$5,583.00				
								46	Broward	\$3,714.00				
								47	Broward	\$3,710.00				
								48	Broward	\$3,597.00				
								49	Sarasota	\$2,167.00				
								50	Sarasota	\$1,906.00				
								51	Sarasota	\$2,090.00				
								52	Escambia	\$3,077.00				
								53	Escambia	\$1,848.00				
								54	Escambia	\$1,650.00				
								56	Hernando	\$1,768.00				
								57	Levy	\$1,197.00				
								58	Wakulla	\$1,639.00				
								59	Bay	\$2,976.00				
								60	Brevard	\$3,045.00				
								61	Charlotte	\$2,738.00				
								62	Collier	\$3,524.00				
								65	Franklin	\$3,117.00				
								66	Gulf	\$3,210.00				
								68	Manatee	\$2,996.00				
								69	Nassau	\$955.00				
								70	Okaloosa	\$3,102.00				
								71	Saint Johns	\$923.00				
								75	Walton	\$3,106.00				
								76	Indian River	\$5,296.00				
								77	Saint Lucie	\$5,090.00				
								83	Flagler	\$1,180.00				
								88	Pasco	\$2,811.00				
								90	Monroe	\$5,954.00				
								92	Santa Rosa	\$2,134.00				
								94	Palm Beach	\$4,645.00				
								95	Palm Beach	\$3,978.00				
								96	Palm Beach	\$3,813.00				
								97	Palm Beach	\$3,858.00				
								N/A1	Alachua	\$0.00				
								N/A10	Gadsden	\$0.00				
								N/A11	Gilchrist	\$0.00				
								N/A12	Glades	\$0.00				
								N/A13	Hamilton	\$0.00				
								N/A14	Hardee	\$0.00				
								N/A15	Hendry	\$0.00				
								N/A16	Highlands	\$0.00				
								N/A17	Hillsborough	\$0.00				
								N/A18	Holmes	\$0.00				
								N/A19	Jackson	\$0.00				
								N/A2	Baker	\$0.00				
								N/A20	Jefferson	\$0.00				
								N/A21	Lafayette	\$0.00				
								N/A22	Lake	\$0.00				
								N/A23	Leon	\$0.00				
								N/A24	Liberty	\$0.00				

									N/A23	Leon	\$0.00					
									N/A24	Liberty	\$0.00					
									N/A25	Madison	\$0.00					
									N/A26	Macon	\$0.00					
									N/A27	Martin	\$0.00					
									N/A28	Okechobee	\$0.00					
									N/A3	Bradford	\$0.00					
									N/A30	Orange	\$0.00					
									N/A31	Osceola	\$0.00					
									N/A32	Polk	\$0.00					
									N/A33	Putnam	\$0.00					
									N/A34	Seminole	\$0.00					
									N/A35	Sumter	\$0.00					
									N/A36	Suwannee	\$0.00					
									N/A37	Taylor	\$0.00					
									N/A38	Union	\$0.00					
									N/A39	Washington	\$0.00					
									N/A4	Calhoun	\$0.00					
									N/A5	Citrus	\$0.00					
									N/A6	Clay	\$0.00					
									N/A7	Columbia	\$0.00					
									N/A8	DeSoto	\$0.00					
									N/A9	Dixie	\$0.00					

Program	Policy/Coverage	Do you offer this?	Rating Example Description	Identical Risk (Yes or No)	Risk Difference	Risk Type	Territory Set Name	Territory Code	Territory Description	Rate (\$)				
HIGH RISK ACCOUNT HO (HO)	HO-3	Yes	Masonry structure insured for replacement cost at \$300,000 with a 2% Hurricane Deductible and a \$500 deductible for all other Section I perils combined; Other structures insured at 10% of the amount of insurance on the structure; Contents insured for replacement cost at 50% of the amount of insurance on the structure; Loss of Use insured at 20% of the amount of insurance on the structure; \$100,000 Liability coverage; \$1,000 Medical expense; Ordinance or law coverage provided at 25% of the amount of insurance on the structure; I.S.O. Protection Class 4; I.S.O. HO-3 POLICY TYPE. The rates should be ANNUAL RATES for NEW BUSINESS for a 40 YEAR OLD INSURED with NO CLAIMS IN THE PAST 3 YEARS and a NEUTRAL CREDIT SCORE. The structure was built in 1990 and does NOT have a hip roof. Include the maximum possible windstorm loss mitigation credit for this risk. Sinkhole coverage is included with a \$500 deductible. Screened enclosure and mold coverage are excluded, (if screened enclosure or mold coverage cannot be excluded, it should be noted under Risk Difference that the coverage is included and the associated limit provided.) The ONLY recoupment that should be included in the rate is the Florida Hurricane Catastrophe Fund reimbursement premium recoupment, if applicable.	No		Coverage for wind only. Loss of use insured at 10% of amount of insurance on structure. No Liability & Medical Expense Coverage. \$10,000 of mold coverage is included.		PR-W Territory Set.xls	14	Volusia	\$792.00			
									15	Volusia	\$426.00			
									16	Volusia	\$329.00			
									17	Lee	\$1,284.00			
									18	Lee	\$1,034.00			
									19	Lee	\$876.00			
									20	Lee	\$873.00			
									22	Dade	\$2,961.00			
									23	Dade	\$1,783.00			
									24	Dade	\$1,787.00			
									25	Dade	\$1,802.00			
									26	Dade	\$1,802.00			
									27	Dade	\$1,802.00			
									28	Dade	\$1,817.00			
									29	Dade	\$1,848.00			
									41	Duval	\$363.00			
									42	Pinellas	\$987.00			
									45	Broward	\$2,370.00			
									46	Broward	\$1,577.00			
									47	Broward	\$1,576.00			
									48	Broward	\$1,529.00			
									49	Sarasota	\$921.00			
									50	Sarasota	\$810.00			
									51	Sarasota	\$985.00			
									52	Escambia	\$1,307.00			
									53	Escambia	\$785.00			
									54	Escambia	\$700.00			
									56	Hernando	\$751.00			
									57	Levy	\$508.00			
									58	Wakulla	\$695.00			
									59	Bay	\$1,264.00			
									60	Brevard	\$1,293.00			
									61	Charlotte	\$1,163.00			
									62	Collier	\$1,497.00			
									65	Franklin	\$1,325.00			
									66	Gulf	\$1,363.00			
									68	Manatee	\$1,272.00			
									69	Nassau	\$405.00			
									70	Okaloosa	\$1,318.00			
									71	Saint Johns	\$392.00			
									75	Walton	\$1,320.00			
									76	Indian River	\$2,249.00			
									77	Saint Lucie	\$2,182.00			
									83	Flagler	\$500.00			
									88	Pasco	\$1,194.00			
									90	Monroe	\$2,529.00			
									92	Santa Rosa	\$906.00			
									94	Palm Beach	\$1,974.00			
									95	Palm Beach	\$1,690.00			
									96	Palm Beach	\$1,620.00			
									97	Palm Beach	\$1,639.00			
									N/A1	Alachua	\$0.00			
									N/A10	Gadsden	\$0.00			
									N/A11	Gilchrist	\$0.00			
									N/A12	Glades	\$0.00			
									N/A13	Hamilton	\$0.00			
									N/A14	Hardee	\$0.00			
									N/A15	Hendry	\$0.00			
									N/A16	Highlands	\$0.00			
									N/A17	Hillsborough	\$0.00			
									N/A18	Holmes	\$0.00			
									N/A19	Jackson	\$0.00			
									N/A2	Baker	\$0.00			
									N/A20	Jefferson	\$0.00			
									N/A21	Lafayette	\$0.00			
									N/A22	Lake	\$0.00			
									N/A23	Leon	\$0.00			
									N/A24	Liberty	\$0.00			

									N/A23	Leon	\$0.00					
									N/A24	Liberty	\$0.00					
									N/A25	Madison	\$0.00					
									N/A26	Macon	\$0.00					
									N/A27	Martin	\$0.00					
									N/A28	Okechobee	\$0.00					
									N/A3	Bradford	\$0.00					
									N/A30	Orange	\$0.00					
									N/A31	Osceola	\$0.00					
									N/A32	Polk	\$0.00					
									N/A33	Putnam	\$0.00					
									N/A34	Seminole	\$0.00					
									N/A35	Sumter	\$0.00					
									N/A36	Suwannee	\$0.00					
									N/A37	Taylor	\$0.00					
									N/A38	Union	\$0.00					
									N/A39	Washington	\$0.00					
									N/A4	Calhoun	\$0.00					
									N/A5	Citrus	\$0.00					
									N/A6	Clay	\$0.00					
									N/A7	Columbia	\$0.00					
									N/A8	DeSoto	\$0.00					
									N/A9	Dixie	\$0.00					

Program	Policy/Coverage	Do you offer this?	Rating Example Description	Identical Risk (Yes or No)	Risk Difference	Risk Type	Territory Set Name	Territory Code	Territory Description	Rate (\$)				
HIGH RISK ACCOUNT HO (HO)	HO-4	Yes	Masonry apartment with two units; Contents insured for replacement cost at \$25,000 with a single \$500 deductible for all Section I perils combined; Loss of use insured at 20% of the amount of insurance on the contents; \$100,000 Liability coverage; \$1,000 Medical expense; I.S.O. Protection Class 4; I.S.O. HO-4 POLICY TYPE. The rates should be ANNUAL RATES for a 40 YEAR OLD INSURED with NO CLAIMS IN THE PAST 3 YEARS and NEUTRAL CREDIT. The structure was built in 2005 and does NOT have a hip roof. Sinkhole coverage is included with a \$500 deductible. The ONLY recoupment that should be included in the rate is the Florida Hurricane Catastrophe Fund reimbursement premium recoupment, if applicable.	No		Coverage for wind only. Loss of use insured at 10% of amount of insurance on the contents. No Liability & Medical Expense Coverage	Hurricane	PR-W Territory Set.xls	Volusia	\$55.00				
									Volusia	\$36.00				
									Volusia	\$31.00				
									Lee	\$78.00				
									Lee	\$70.00				
									Lee	\$49.00				
									Lee	\$49.00				
									Dade	\$141.00				
									Dade	\$124.00				
									Dade	\$102.00				
									Dade	\$97.00				
									Dade	\$126.00				
									Dade	\$110.00				
									Dade	\$102.00				
									Dade	\$102.00				
									Duval	\$32.00				
									Pinellas	\$64.00				
									Broward	\$130.00				
									Broward	\$104.00				
									Broward	\$88.00				
									Broward	\$94.00				
									Sarasota	\$63.00				
									Sarasota	\$59.00				
									Sarasota	\$59.00				
									Escambia	\$84.00				
									Escambia	\$59.00				
									Escambia	\$53.00				
									Hernando	\$63.00				
									Levy	\$59.00				
									Wakulla	\$63.00				
									Bay	\$81.00				
									Brevard	\$79.00				
									Charlotte	\$73.00				
									Collier	\$74.00				
									Franklin	\$84.00				
									Gulf	\$78.00				
									Manatee	\$73.00				
									Nassau	\$38.00				
									Okaloosa	\$78.00				
									Saint Johns	\$45.00				
									Walton	\$81.00				
									Indian River	\$91.00				
									Saint Lucie	\$95.00				
									Flagler	\$55.00				
									Pasco	\$63.00				
									Monroe	\$179.00				
									Santa Rosa	\$65.00				
									Palm Beach	\$112.00				
									Palm Beach	\$94.00				
									Palm Beach	\$83.00				
									Palm Beach	\$86.00				
									N/A1	\$0.00				
									N/A10	\$0.00				
									N/A11	\$0.00				
									N/A12	\$0.00				
									N/A13	\$0.00				
									N/A14	\$0.00				
									N/A15	\$0.00				
									N/A16	\$0.00				
									N/A17	\$0.00				
									N/A18	\$0.00				
									N/A19	\$0.00				
									N/A2	\$0.00				
									N/A20	\$0.00				
									N/A21	\$0.00				
									N/A22	\$0.00				
									N/A23	\$0.00				
									N/A24	\$0.00				
									N/A25	\$0.00				
									N/A26	\$0.00				
									N/A27	\$0.00				
									N/A28	\$0.00				
									N/A3	\$0.00				

									N/A28	Okeechobee	\$0.00					
									N/A3	Bradford	\$0.00					
									N/A30	Orange	\$0.00					
									N/A31	Osceola	\$0.00					
									N/A32	Polk	\$0.00					
									N/A33	Putnam	\$0.00					
									N/A34	Seminole	\$0.00					
									N/A35	Sumter	\$0.00					
									N/A36	Suwannee	\$0.00					
									N/A37	Taylor	\$0.00					
									N/A38	Union	\$0.00					
									N/A39	Washington	\$0.00					
									N/A4	Calhoun	\$0.00					
									N/A5	Citrus	\$0.00					
									N/A6	Clay	\$0.00					
									N/A7	Columbia	\$0.00					
									N/A8	DeSoto	\$0.00					
									N/A9	Dixie	\$0.00					

Program	Policy/Coverage	Do you offer this?	Rating Example Description	Identical Risk (Yes or No)	Risk Difference	Risk Type	Territory Set Name	Territory Code	Territory Description	Rate (\$)				
HIGH RISK ACCOUNT HO (HO)	HO-4	Yes	Masonry apartment with two units; Contents insured for replacement cost at \$25,000 with a single \$500 deductible for all Section I perils combined; Loss of use insured at 20% of the amount of insurance on the contents; \$100,000 Liability coverage; \$1,000 Medical expense; I.S.O. Protection Class 4; I.S.O. HO-4 POLICY TYPE. The rates should be ANNUAL RATES for a 40 YEAR OLD INSURED with NO CLAIMS IN THE PAST 3 YEARS and NEUTRAL CREDIT. The structure was built in 1990 and is NOT eligible for any windstorm loss reduction credits. Sinkhole coverage is included with a \$500 deductible. The ONLY recoupment that should be included in the rate is the Florida Hurricane Catastrophe Fund reimbursement premium recoupment, if applicable.	No		Coverage for wind only. Loss of use insured at 10% of amount of insurance on the contents. No Liability & Medical Expense Coverage	PR-W Territory Set.xls	14	Volusia	\$99.00				
								15	Volusia	\$64.00				
								16	Volusia	\$56.00				
								17	Lee	\$144.00				
								18	Lee	\$127.00				
								19	Lee	\$92.00				
								20	Lee	\$91.00				
								22	Dade	\$273.00				
								23	Dade	\$239.00				
								24	Dade	\$197.00				
								25	Dade	\$190.00				
								26	Dade	\$245.00				
								27	Dade	\$210.00				
								28	Dade	\$197.00				
								29	Dade	\$195.00				
								41	Duval	\$59.00				
								42	Pinellas	\$118.00				
								45	Broward	\$251.00				
								46	Broward	\$199.00				
								47	Broward	\$171.00				
								48	Broward	\$182.00				
								49	Sarasota	\$115.00				
								50	Sarasota	\$108.00				
								51	Sarasota	\$110.00				
								52	Escambia	\$154.00				
								53	Escambia	\$109.00				
								54	Escambia	\$97.00				
								56	Hernando	\$112.00				
								57	Levy	\$105.00				
								58	Wakulla	\$113.00				
								59	Bay	\$149.00				
								60	Brevard	\$151.00				
								61	Charlotte	\$133.00				
								62	Collier	\$144.00				
								65	Franklin	\$154.00				
								66	Gulf	\$144.00				
								68	Nanatee	\$134.00				
								69	Nassau	\$68.00				
								70	Okaloosa	\$143.00				
								71	Saint Johns	\$83.00				
								75	Walton	\$150.00				
								76	Indian River	\$175.00				
								77	Saint Lucie	\$185.00				
								83	Flagler	\$99.00				
								88	Pasco	\$116.00				
								90	Montroe	\$345.00				
								92	Santa Rosa	\$119.00				
								94	Palm Beach	\$218.00				
								95	Palm Beach	\$181.00				
								96	Palm Beach	\$161.00				
								97	Palm Beach	\$164.00				
								N/A1	Alachua	\$0.00				
								N/A10	Gadsden	\$0.00				
								N/A11	Gilchrist	\$0.00				
								N/A12	Glades	\$0.00				
								N/A13	Hamilton	\$0.00				
								N/A14	Hardee	\$0.00				
								N/A15	Hendry	\$0.00				
								N/A16	Highlands	\$0.00				
								N/A17	Hillsborough	\$0.00				
								N/A18	Holmes	\$0.00				
								N/A19	Jackson	\$0.00				
								N/A2	Baker	\$0.00				
								N/A20	Jefferson	\$0.00				
								N/A21	Lafayette	\$0.00				
								N/A22	Lake	\$0.00				
								N/A23	Leon	\$0.00				
								N/A24	Liberty	\$0.00				
								N/A25	Madison	\$0.00				
								N/A26	Marion	\$0.00				
								N/A27	Martin	\$0.00				
								N/A28	Okeechobee	\$0.00				

Program	Policy/Coverage	Do you offer this?	Rating Example Description	Identical Risk (Yes or No)	Risk Difference	Risk Type	Territory Set Name	Territory Code	Territory Description	Rate (\$)				
HIGH RISK ACCOUNT HO (HO)	HO-6	Yes	Condominium unit in a masonry building with six units; Contents insured for replacement cost at \$50,000 with a single \$500 deductible for all Section I perils combined; Loss of use insured at 40% of the amount of insurance on the contents; \$100,000 Liability coverage; \$1,000 Medical expenses; I.S.O. Protection Class 4; I.S.O. HO-6 POLICY TYPE. The rates should be ANNUAL RATES for NEW BUSINESS for a 40 YEAR OLD INSURED with NO CLAIMS IN THE PAST 3 YEARS and NEUTRAL CREDIT. The structure was built in 2005 and does NOT have a hip roof. Sinkhole coverage is included with a \$500 deductible. Screened enclosure and mold coverage are excluded. (If screened enclosure or mold coverage cannot be excluded, it should be noted under Risk Difference that the coverage is included and the associated limit provided.) The ONLY recoupment that should be included in the rate is the Florida Hurricane Catastrophe Fund reimbursement premium recoupment, if applicable.	No	Coverage for wind only. Loss of use insured at 10% of amount of insurance on the contents. No Liability & Medical Expense Coverage. \$10,000 of mold coverage is included.	Hurricane	PR-W Territory Set.xls	14	Volusia	\$146.00				
								15	Volusia	\$94.00				
								16	Volusia	\$103.00				
								17	Lee	\$233.00				
								18	Lee	\$181.00				
								19	Lee	\$147.00				
								20	Lee	\$138.00				
								22	Dade	\$690.00				
								23	Dade	\$314.00				
								24	Dade	\$314.00				
								25	Dade	\$314.00				
								26	Dade	\$318.00				
								27	Dade	\$314.00				
								28	Dade	\$318.00				
								29	Dade	\$275.00				
								41	Duval	\$84.00				
								42	Pinellas	\$168.00				
								45	Broward	\$444.00				
								46	Broward	\$218.00				
								47	Broward	\$210.00				
								48	Broward	\$218.00				
								49	Sarasota	\$201.00				
								50	Sarasota	\$153.00				
								51	Sarasota	\$162.00				
								52	Escambia	\$171.00				
								53	Escambia	\$162.00				
								54	Escambia	\$150.00				
								56	Hernando	\$173.00				
								57	Levy	\$150.00				
								58	Wakulla	\$142.00				
								59	Bay	\$162.00				
								60	Brevard	\$165.00				
								61	Charlotte	\$225.00				
								62	Collier	\$244.00				
								65	Franklin	\$172.00				
								66	Gulf	\$168.00				
								68	Manatee	\$224.00				
								69	Nassau	\$110.00				
								70	Okaloosa	\$177.00				
								71	Saint Johns	\$104.00				
								75	Walton	\$163.00				
								76	Indian River	\$255.00				
								77	Saint Lucie	\$257.00				
								83	Flagler	\$128.00				
								88	Pasco	\$150.00				
								90	Monroe	\$497.00				
								92	Santa Rosa	\$168.00				
								94	Palm Beach	\$383.00				
								95	Palm Beach	\$290.00				
								96	Palm Beach	\$267.00				
								97	Palm Beach	\$268.00				
								N/A1	Alachua	\$0.00				
								N/A10	Gadsden	\$0.00				
								N/A11	Gilchrist	\$0.00				
								N/A12	Glades	\$0.00				
								N/A13	Hamilton	\$0.00				
								N/A14	Hardee	\$0.00				
								N/A15	Hendry	\$0.00				
								N/A16	Highlands	\$0.00				
								N/A17	Hillsborough	\$0.00				
								N/A18	Holmes	\$0.00				
								N/A19	Jackson	\$0.00				
								N/A2	Baker	\$0.00				
								N/A20	Jefferson	\$0.00				
								N/A21	Lafayette	\$0.00				
								N/A22	Lake	\$0.00				
								N/A23	Leon	\$0.00				
								N/A24	Liberty	\$0.00				
								N/A25	Madison	\$0.00				

Program	Policy/Coverage	Do you offer this?	Rating Example Description	Identical Risk (Yes or No)	Risk Difference	Risk Type	Territory Set Name	Territory Code	Territory Description	Rate (\$)				
HIGH RISK ACCOUNT HO (HO)	HO-6	Yes	Condominium unit in a masonry building with six units; Contents insured for replacement cost at \$50,000 with a single \$500 deductible for all Section I perils combined; Loss of use insured at 40% of the amount of insurance on the contents; \$100,000 Liability coverage; \$1,000 Medical expenses; I.S.O. Protection Class 4; I.S.O. HO-6 POLICY TYPE. The rates should be ANNUAL RATES for NEW BUSINESS for a 40 YEAR OLD INSURED with NO CLAIMS IN THE PAST 3 YEARS and NEUTRAL CREDIT. The structure was built in 1990 and is NOT eligible for any windstorm loss reduction credits. Sinkhole coverage is included with a \$500 deductible. Screened enclosure and mold coverage are excluded. (If screened enclosure or mold coverage cannot be excluded, it should be noted under Risk Difference that the coverage is included and the associated limit provided.) The ONLY recoupment that should be included in the rate is the Florida Hurricane Catastrophe Fund reimbursement premium recoupment, if applicable.	No		Coverage for wind only. Loss of use insured at 10% of amount of insurance on the contents. No Liability & Medical Expense Coverage. \$10,000 of mold coverage is included.	Hurricane	PR-W Territory Set.xls	14	Volusia	\$294.00			
									15	Volusia	\$190.00			
									16	Volusia	\$209.00			
									17	Lee	\$488.00			
									18	Lee	\$380.00			
									19	Lee	\$308.00			
									20	Lee	\$287.00			
									22	Dade	\$1,541.00			
									23	Dade	\$702.00			
									24	Dade	\$700.00			
									25	Dade	\$700.00			
									26	Dade	\$707.00			
									27	Dade	\$702.00			
									28	Dade	\$707.00			
									29	Dade	\$612.00			
									41	Duval	\$170.00			
									42	Pinellas	\$351.00			
									45	Broward	\$989.00			
									46	Broward	\$487.00			
									47	Broward	\$468.00			
									48	Broward	\$486.00			
									49	Sarasota	\$420.00			
									50	Sarasota	\$320.00			
									51	Sarasota	\$339.00			
									52	Escambia	\$356.00			
									53	Escambia	\$339.00			
									54	Escambia	\$316.00			
									56	Hernando	\$351.00			
									57	Levy	\$304.00			
									58	Wakulla	\$287.00			
									59	Bay	\$338.00			
									60	Brevard	\$369.00			
									61	Charlotte	\$471.00			
									62	Collier	\$542.00			
									65	Franklin	\$361.00			
									66	Gulf	\$353.00			
									68	Manatee	\$468.00			
									69	Nassau	\$220.00			
									70	Okaloosa	\$371.00			
									71	Saint Johns	\$215.00			
									75	Walton	\$344.00			
									76	Indian River	\$570.00			
									77	Saint Lucie	\$574.00			
									83	Flagler	\$259.00			
									88	Pasco	\$314.00			
									90	Monroe	\$1,111.00			
									92	Santa Rosa	\$354.00			
									94	Palm Beach	\$853.00			
									95	Palm Beach	\$650.00			
									96	Palm Beach	\$594.00			
									97	Palm Beach	\$600.00			
									N/A1	Alachua	\$0.00			
									N/A10	Gadsden	\$0.00			
									N/A11	Gilchrist	\$0.00			
									N/A12	Glades	\$0.00			
									N/A13	Hamilton	\$0.00			
									N/A14	Hardee	\$0.00			
									N/A15	Hendry	\$0.00			
									N/A16	Highlands	\$0.00			
									N/A17	Hillsborough	\$0.00			
									N/A18	Holmes	\$0.00			
									N/A19	Jackson	\$0.00			
									N/A2	Baker	\$0.00			
									N/A20	Jefferson	\$0.00			
									N/A21	Lafayette	\$0.00			
									N/A22	Lake	\$0.00			
									N/A23	Leon	\$0.00			
									N/A24	Liberty	\$0.00			

									N/A23	Leon	\$0.00						
									N/A24	Liberty	\$0.00						
									N/A25	Madison	\$0.00						
									N/A26	Macon	\$0.00						
									N/A27	Martin	\$0.00						
									N/A28	Okechobee	\$0.00						
									N/A3	Bradford	\$0.00						
									N/A30	Orange	\$0.00						
									N/A31	Osceola	\$0.00						
									N/A32	Polk	\$0.00						
									N/A33	Putnam	\$0.00						
									N/A34	Seminole	\$0.00						
									N/A35	Sumter	\$0.00						
									N/A36	Suwannee	\$0.00						
									N/A37	Taylor	\$0.00						
									N/A38	Union	\$0.00						
									N/A39	Washington	\$0.00						
									N/A4	Calhoun	\$0.00						
									N/A5	Citrus	\$0.00						
									N/A6	Clay	\$0.00						
									N/A7	Columbia	\$0.00						
									N/A8	DeSoto	\$0.00						
									N/A9	Dixie	\$0.00						

Program	Policy/Coverage
HIGH RISK ACCOUNT HO (HO)	HO-3

Base Class Description	Risk Type
WIND-ONLY Rate per \$1000 of insurance; Frame ; Deductible is 2% for Other Wind / 2% Hurricane.	Combined Hurricane/Non- Hurricane

Territory Set	Region	Territory Code	Territory Description
PR-W Territory Set.xls	Bay	59	Bay
	Brevard	60	Brevard
	Broward	45	Broward
		46	Broward
		47	Broward
		48	Broward
	Charlotte	61	Charlotte
	Collier	62	Collier
	Dade	22	Dade
		23	Dade
		24	Dade
		25	Dade
		26	Dade
		27	Dade
		28	Dade
		29	Dade
	Duval	41	Duval
	Escambia	52	Escambia
		53	Escambia
		54	Escambia
	Flagler	83	Flagler
	Franklin	65	Franklin
	Gulf	66	Gulf
	Hernando	56	Hernando
	Indian River	76	Indian River
	Lee	17	Lee
		18	Lee
		19	Lee
		20	Lee
	Levy	57	Levy
	Manatee	68	Manatee
	Monroe	90	Monroe
	Nassau	69	Nassau
	Okaloosa	70	Okaloosa
	Palm Beach	94	Palm Beach
		95	Palm Beach
		96	Palm Beach
		97	Palm Beach
	Pasco	88	Pasco
	Pinellas	42	Pinellas
	Santa Rosa	92	Santa Rosa
	Sarasota	49	Sarasota
		50	Sarasota
		51	Sarasota
	St. Johns	71	Saint Johns
	St. Lucie	77	Saint Lucie
	Volusia	14	Volusia

		15	Volusia
		16	Volusia
	Wakulla	58	Wakulla
	Walton	75	Walton
	Alachua	N/A1	Alachua
	Baker	N/A2	Baker
	Bradford	N/A3	Bradford
	Calhoun	N/A4	Calhoun
	Citrus	N/A5	Citrus
	Clay	N/A6	Clay
	Columbia	N/A7	Columbia
	DeSoto	N/A8	DeSoto
	Dixie	N/A9	Dixie
	Gadsden	N/A10	Gadsden
	Gilchrist	N/A11	Gilchrist
	Glades	N/A12	Glades
	Hamilton	N/A13	Hamilton
	Hardee	N/A14	Hardee
	Hendry	N/A15	Hendry
	Highlands	N/A16	Highlands
	Hillsborough	N/A17	Hillsborough
	Holmes	N/A18	Holmes
	Jackson	N/A19	Jackson
	Jefferson	N/A20	Jefferson
	Lafayette	N/A21	Lafayette
	Lake	N/A22	Lake
	Leon	N/A23	Leon
	Liberty	N/A24	Liberty
	Madison	N/A25	Madison
	Marion	N/A26	Marion
	Martin	N/A27	Martin
	Okeechobee	N/A28	Okeechobee
	Orange	N/A30	Orange
	Osceola	N/A31	Osceola
	Polk	N/A32	Polk
	Putnam	N/A33	Putnam
	Seminole	N/A34	Seminole
	Sumter	N/A35	Sumter
	Suwannee	N/A36	Suwannee
	Taylor	N/A37	Taylor
	Union	N/A38	Union
	Washington	N/A39	Washington

Total Amount of Insurance (in 000s) (\$)	Earned House Years	Earned Premium @ Current Rate Level (\$)
\$624,664.21	2,083.66	\$2,589,344.30
\$669,427.32	1,970.35	\$2,362,638.33
\$1,268,437.65	2,068.27	\$6,348,338.53
\$6,664,318.81	11,215.51	\$22,169,553.32
\$4,284,524.36	13,788.18	\$19,354,462.96
\$3,454,288.03	15,689.22	\$17,986,291.57
\$475,564.26	822.47	\$1,238,699.53
\$4,059,989.45	5,778.12	\$13,831,056.50
\$3,497,390.56	5,120.33	\$23,239,924.01
\$1,884,272.11	4,083.29	\$8,522,716.37
\$1,657,985.96	6,338.97	\$9,441,777.71
\$2,322,435.26	8,395.50	\$13,355,084.38
\$2,428,596.59	2,899.77	\$8,177,278.64
\$5,939,130.50	12,170.75	\$24,525,256.75
\$4,340,099.91	11,319.91	\$18,503,202.20
\$987,505.99	4,490.60	\$3,917,166.99
\$679,087.04	1,379.99	\$1,171,555.07
\$428,619.71	795.53	\$1,658,389.70
\$188,325.85	469.35	\$450,964.98
\$1,652,369.01	4,900.60	\$5,224,766.21
\$887,483.59	1,920.62	\$1,290,587.06
\$552,166.84	1,117.95	\$2,059,322.69
\$260,274.84	742.66	\$937,649.30
\$194,880.40	700.68	\$565,146.25
\$1,285,130.52	1,784.05	\$6,342,155.16
\$4,063,186.28	6,506.62	\$12,205,536.24
\$1,327,403.14	2,728.99	\$3,009,760.18
\$580,879.36	923.98	\$1,329,153.55
\$287,561.37	813.55	\$738,464.22
\$83,205.90	277.05	\$162,150.15
\$546,672.55	1,270.45	\$2,005,441.89
\$7,429,307.81	15,958.40	\$30,533,057.23
\$328,779.16	630.18	\$557,396.39
\$346,303.11	548.02	\$1,370,031.78
\$3,960,949.22	4,712.86	\$15,050,088.35
\$5,274,567.04	11,932.24	\$20,553,357.89
\$5,851,859.28	17,803.67	\$24,164,156.28
\$1,563,284.31	4,311.93	\$6,651,237.62
\$1,009,323.66	4,463.48	\$5,309,293.66
\$3,791,362.35	8,736.13	\$12,499,552.85
\$584,027.58	1,146.04	\$1,862,341.37
\$5,956,888.79	11,743.72	\$17,529,603.23
\$3,041,496.24	8,026.62	\$7,488,792.12
\$906,516.14	2,279.54	\$2,180,716.92
\$890,347.44	1,323.60	\$1,394,860.41
\$92,590.45	378.04	\$536,260.31
\$2,216,706.80	6,954.15	\$6,423,098.27

Current Annual Base Rate (\$)	Proposed Annual Base Rate (\$)	Current Average Annual Premium (\$)
\$8.62	\$7.76	\$1,242.69
\$7.08	\$7.79	\$1,199.10
\$12.77	\$14.05	\$3,069.40
\$8.55	\$9.41	\$1,976.69
\$8.58	\$9.44	\$1,403.70
\$8.34	\$9.17	\$1,146.41
\$6.41	\$7.05	\$1,506.07
\$9.97	\$8.97	\$2,393.69
\$15.91	\$17.50	\$4,538.76
\$9.61	\$10.57	\$2,087.22
\$9.68	\$10.65	\$1,489.48
\$9.79	\$10.77	\$1,590.74
\$9.71	\$10.68	\$2,819.98
\$9.74	\$10.71	\$2,015.10
\$9.83	\$10.81	\$1,634.57
\$10.02	\$11.02	\$872.30
\$2.88	\$2.59	\$848.96
\$8.79	\$7.91	\$2,084.62
\$5.15	\$4.88	\$960.82
\$5.15	\$4.64	\$1,066.15
\$3.25	\$3.36	\$671.96
\$9.09	\$8.18	\$1,842.04
\$9.26	\$8.33	\$1,262.56
\$5.31	\$4.78	\$806.56
\$14.86	\$13.37	\$3,554.92
\$7.00	\$7.70	\$1,875.86
\$5.67	\$6.24	\$1,102.88
\$4.92	\$5.41	\$1,438.50
\$4.95	\$5.45	\$907.71
\$3.88	\$3.49	\$585.28
\$7.03	\$7.73	\$1,578.53
\$13.70	\$15.07	\$1,913.29
\$3.34	\$3.01	\$884.51
\$8.85	\$7.97	\$2,499.97
\$10.66	\$11.73	\$3,193.41
\$9.15	\$10.07	\$1,722.51
\$8.81	\$9.69	\$1,357.26
\$8.92	\$9.81	\$1,542.52
\$8.12	\$7.31	\$1,189.50
\$5.76	\$6.11	\$1,430.79
\$6.13	\$5.52	\$1,625.02
\$5.75	\$5.61	\$1,492.68
\$5.56	\$5.00	\$933.00
\$6.01	\$5.41	\$956.65
\$3.24	\$2.92	\$1,053.84
\$14.23	\$12.81	\$1,418.54
\$4.72	\$5.01	\$923.63

Proposed Average Annual Premium (\$)
\$1,135.32
\$1,339.33
\$3,429.29
\$2,208.21
\$1,568.01
\$1,280.56
\$1,682.04
\$2,187.66
\$5,071.13
\$2,331.90
\$1,663.95
\$1,777.04
\$3,150.64
\$2,251.27
\$1,826.08
\$974.47
\$773.94
\$1,904.93
\$924.66
\$972.94
\$704.95
\$1,682.76
\$1,153.58
\$736.48
\$3,249.36
\$2,095.37
\$1,231.82
\$1,606.06
\$1,013.33
\$533.85
\$1,762.92
\$2,137.39
\$805.97
\$2,284.53
\$3,567.62
\$1,924.30
\$1,516.16
\$1,723.08
\$1,086.79
\$1,540.52
\$1,484.81
\$1,477.45
\$852.29
\$873.68
\$960.17
\$1,296.72
\$994.55

Program	Policy/Coverage
HIGH RISK ACCOUNT HO (HO)	HO-4

Base Class Description	Risk Type
WIND-ONLY Rate per \$1000 of insurance; Frame ; Deductible is 2% for Other Wind / 2% Hurricane.	Combined Hurricane/Non- Hurricane

Territory Set	Region	Territory Code	Territory Description
PR-W Territory Set.xls	Bay	59	Bay
	Brevard	60	Brevard
	Broward	45	Broward
		46	Broward
		47	Broward
		48	Broward
	Charlotte	61	Charlotte
	Collier	62	Collier
	Dade	22	Dade
		23	Dade
		24	Dade
		25	Dade
		26	Dade
		27	Dade
		28	Dade
		29	Dade
	Duval	41	Duval
	Escambia	52	Escambia
		53	Escambia
		54	Escambia
	Flagler	83	Flagler
	Franklin	65	Franklin
	Gulf	66	Gulf
	Hernando	56	Hernando
	Indian River	76	Indian River
	Lee	17	Lee
		18	Lee
		19	Lee
		20	Lee
	Levy	57	Levy
	Manatee	68	Manatee
	Monroe	90	Monroe
	Nassau	69	Nassau
	Okaloosa	70	Okaloosa
	Palm Beach	94	Palm Beach
		95	Palm Beach
		96	Palm Beach
		97	Palm Beach
	Pasco	88	Pasco
	Pinellas	42	Pinellas
	Santa Rosa	92	Santa Rosa
	Sarasota	49	Sarasota
		50	Sarasota
		51	Sarasota
	St. Johns	71	Saint Johns
	St. Lucie	77	Saint Lucie
	Volusia	14	Volusia

		15	Volusia
		16	Volusia
	Wakulla	58	Wakulla
	Walton	75	Walton
	Alachua	N/A1	Alachua
	Baker	N/A2	Baker
	Bradford	N/A3	Bradford
	Calhoun	N/A4	Calhoun
	Citrus	N/A5	Citrus
	Clay	N/A6	Clay
	Columbia	N/A7	Columbia
	DeSoto	N/A8	DeSoto
	Dixie	N/A9	Dixie
	Gadsden	N/A10	Gadsden
	Gilchrist	N/A11	Gilchrist
	Glades	N/A12	Glades
	Hamilton	N/A13	Hamilton
	Hardee	N/A14	Hardee
	Hendry	N/A15	Hendry
	Highlands	N/A16	Highlands
	Hillsborough	N/A17	Hillsborough
	Holmes	N/A18	Holmes
	Jackson	N/A19	Jackson
	Jefferson	N/A20	Jefferson
	Lafayette	N/A21	Lafayette
	Lake	N/A22	Lake
	Leon	N/A23	Leon
	Liberty	N/A24	Liberty
	Madison	N/A25	Madison
	Marion	N/A26	Marion
	Martin	N/A27	Martin
	Okeechobee	N/A28	Okeechobee
	Orange	N/A30	Orange
	Osceola	N/A31	Osceola
	Polk	N/A32	Polk
	Putnam	N/A33	Putnam
	Seminole	N/A34	Seminole
	Sumter	N/A35	Sumter
	Suwannee	N/A36	Suwannee
	Taylor	N/A37	Taylor
	Union	N/A38	Union
	Washington	N/A39	Washington

Total Amount of Insurance (in 000s) (\$)	Earned House Years	Earned Premium @ Current Rate Level (\$)
\$1,138.94	26.45	\$4,472.34
\$1,118.15	33.51	\$5,372.44
\$5,926.03	112.83	\$38,844.12
\$8,310.92	158.41	\$36,457.59
\$5,972.18	157.51	\$31,788.57
\$8,728.65	230.35	\$41,079.40
\$981.20	11.79	\$2,909.50
\$3,885.97	30.78	\$13,338.68
\$17,928.72	216.31	\$89,356.43
\$14,751.00	232.05	\$62,349.58
\$2,148.03	37.66	\$11,089.90
\$1,160.50	23.33	\$6,165.97
\$7,989.62	54.99	\$34,418.37
\$9,112.84	161.37	\$48,928.13
\$7,724.04	115.82	\$36,406.31
\$1,711.43	50.70	\$7,775.99
\$812.02	26.53	\$2,768.27
\$2,160.95	25.54	\$8,448.87
\$275.00	0.34	\$152.39
\$4,470.71	87.75	\$14,665.39
\$154.00	6.19	\$1,321.34
\$33.00	1.99	\$382.27
\$350.90	3.20	\$656.26
\$24.20	3.13	\$469.40
\$1,147.60	11.14	\$6,884.72
\$3,715.25	64.96	\$13,773.65
\$2,314.91	45.30	\$7,712.06
\$1,463.66	21.63	\$4,016.05
\$417.34	7.62	\$1,130.69
\$264.77	4.00	\$895.80
\$1,349.92	31.30	\$5,565.12
\$5,457.32	127.88	\$39,943.96
\$552.20	7.57	\$1,317.12
\$449.90	9.13	\$2,013.81
\$14,643.97	142.87	\$79,624.17
\$12,249.49	225.43	\$56,300.80
\$6,985.22	162.05	\$33,371.76
\$820.71	37.12	\$5,500.58
\$959.64	37.29	\$4,519.84
\$9,083.91	203.71	\$32,340.42
\$679.03	14.04	\$2,386.70
\$9,752.16	174.53	\$30,511.19
\$5,661.37	107.73	\$16,335.65
\$1,303.69	35.33	\$4,306.60
\$961.40	17.25	\$3,743.33
\$332.20	7.55	\$1,485.69
\$2,705.45	69.34	\$8,947.27

Current Annual Base Rate (\$)	Proposed Annual Base Rate (\$)	Current Average Annual Premium (\$)
\$3.97	\$3.71	\$169.08
\$3.99	\$3.73	\$160.30
\$6.41	\$6.00	\$344.26
\$5.11	\$4.78	\$230.14
\$4.44	\$4.15	\$201.82
\$4.72	\$4.42	\$178.33
\$3.36	\$3.14	\$246.88
\$3.80	\$3.55	\$433.39
\$6.95	\$6.50	\$413.10
\$6.11	\$5.72	\$268.69
\$5.07	\$4.74	\$294.47
\$4.92	\$4.60	\$264.26
\$6.27	\$5.87	\$625.88
\$5.34	\$5.00	\$303.21
\$5.06	\$4.73	\$314.32
\$4.98	\$4.66	\$153.37
\$2.01	\$1.88	\$104.36
\$3.93	\$3.68	\$330.75
\$2.83	\$2.65	\$444.98
\$2.75	\$2.57	\$167.13
\$2.89	\$2.70	\$213.40
\$4.23	\$3.96	\$191.73
\$3.89	\$3.64	\$204.93
\$3.07	\$2.87	\$149.96
\$4.57	\$4.28	\$618.26
\$3.60	\$3.37	\$212.02
\$3.17	\$2.97	\$170.26
\$2.44	\$2.28	\$185.70
\$2.44	\$2.28	\$148.47
\$3.14	\$2.94	\$223.72
\$3.42	\$3.20	\$177.78
\$8.88	\$8.31	\$312.35
\$2.66	\$2.49	\$173.90
\$3.69	\$3.45	\$220.47
\$5.60	\$5.24	\$557.34
\$4.68	\$4.38	\$249.75
\$4.23	\$3.96	\$205.94
\$4.23	\$3.96	\$148.19
\$3.28	\$3.07	\$121.21
\$3.07	\$2.87	\$158.76
\$3.00	\$2.81	\$169.99
\$2.89	\$2.70	\$174.82
\$2.80	\$2.62	\$151.63
\$3.00	\$2.81	\$121.89
\$3.01	\$2.82	\$216.95
\$4.74	\$4.43	\$196.82
\$2.80	\$2.62	\$129.03

Proposed Average Annual Premium (\$)
\$159.50
\$151.32
\$325.06
\$217.29
\$190.53
\$168.36
\$232.99
\$409.09
\$390.06
\$253.69
\$278.02
\$249.48
\$590.96
\$286.28
\$296.76
\$144.80
\$98.25
\$312.17
\$419.87
\$157.58
\$201.13
\$180.84
\$193.32
\$141.39
\$583.68
\$200.15
\$160.70
\$175.20
\$140.05
\$210.76
\$167.76
\$294.92
\$163.57
\$208.07
\$526.20
\$235.79
\$194.41
\$139.90
\$114.29
\$149.78
\$160.44
\$164.99
\$143.06
\$114.97
\$204.20
\$185.83
\$121.64

Program	Policy/Coverage
HIGH RISK ACCOUNT HO (HO)	HO-6

Base Class Description	Risk Type
WIND-ONLY Rate per \$1000 of insurance; Frame ; Deductible is 2% for Other Wind / 2% Hurricane.	Combined Hurricane/Non- Hurricane

Territory Set	Region	Territory Code	Territory Description
PR-W Territory Set.xls	Bay	59	Bay
	Brevard	60	Brevard
	Broward	45	Broward
		46	Broward
		47	Broward
		48	Broward
	Charlotte	61	Charlotte
	Collier	62	Collier
	Dade	22	Dade
		23	Dade
		24	Dade
		25	Dade
		26	Dade
		27	Dade
		28	Dade
		29	Dade
	Duval	41	Duval
	Escambia	52	Escambia
		53	Escambia
		54	Escambia
	Flagler	83	Flagler
	Franklin	65	Franklin
	Gulf	66	Gulf
	Hernando	56	Hernando
	Indian River	76	Indian River
	Lee	17	Lee
		18	Lee
		19	Lee
		20	Lee
	Levy	57	Levy
	Manatee	68	Manatee
	Monroe	90	Monroe
	Nassau	69	Nassau
	Okaloosa	70	Okaloosa
	Palm Beach	94	Palm Beach
		95	Palm Beach
		96	Palm Beach
		97	Palm Beach
	Pasco	88	Pasco
	Pinellas	42	Pinellas
	Santa Rosa	92	Santa Rosa
	Sarasota	49	Sarasota
		50	Sarasota
		51	Sarasota
	St. Johns	71	Saint Johns
	St. Lucie	77	Saint Lucie
	Volusia	14	Volusia

		15	Volusia
		16	Volusia
	Wakulla	58	Wakulla
	Walton	75	Walton
	Alachua	N/A1	Alachua
	Baker	N/A2	Baker
	Bradford	N/A3	Bradford
	Calhoun	N/A4	Calhoun
	Citrus	N/A5	Citrus
	Clay	N/A6	Clay
	Columbia	N/A7	Columbia
	DeSoto	N/A8	DeSoto
	Dixie	N/A9	Dixie
	Gadsden	N/A10	Gadsden
	Gilchrist	N/A11	Gilchrist
	Glades	N/A12	Glades
	Hamilton	N/A13	Hamilton
	Hardee	N/A14	Hardee
	Hendry	N/A15	Hendry
	Highlands	N/A16	Highlands
	Hillsborough	N/A17	Hillsborough
	Holmes	N/A18	Holmes
	Jackson	N/A19	Jackson
	Jefferson	N/A20	Jefferson
	Lafayette	N/A21	Lafayette
	Lake	N/A22	Lake
	Leon	N/A23	Leon
	Liberty	N/A24	Liberty
	Madison	N/A25	Madison
	Marion	N/A26	Marion
	Martin	N/A27	Martin
	Okeechobee	N/A28	Okeechobee
	Orange	N/A30	Orange
	Osceola	N/A31	Osceola
	Polk	N/A32	Polk
	Putnam	N/A33	Putnam
	Seminole	N/A34	Seminole
	Sumter	N/A35	Sumter
	Suwannee	N/A36	Suwannee
	Taylor	N/A37	Taylor
	Union	N/A38	Union
	Washington	N/A39	Washington

Total Amount of Insurance (in 000s) (\$)	Earned House Years	Earned Premium @ Current Rate Level (\$)
\$241,508.34	3,027.00	\$858,438.10
\$65,501.40	762.61	\$249,042.89
\$352,708.33	3,624.91	\$2,577,666.94
\$150,223.50	1,819.18	\$674,320.24
\$81,185.96	1,193.08	\$339,577.59
\$102,340.59	946.24	\$303,344.59
\$54,801.83	364.56	\$238,298.96
\$660,186.78	3,049.97	\$2,474,307.05
\$645,367.93	4,022.91	\$4,337,620.23
\$656,111.12	3,930.30	\$2,490,386.71
\$33,999.31	351.55	\$150,915.69
\$10,075.58	192.54	\$68,618.97
\$152,745.73	394.05	\$392,697.29
\$51,973.58	276.60	\$205,810.90
\$26,860.92	295.98	\$128,501.08
\$8,314.93	128.20	\$35,609.11
\$46,158.24	298.15	\$115,436.10
\$141,553.98	1,233.89	\$486,661.34
\$4,611.58	36.95	\$11,762.38
\$15,248.04	136.67	\$58,590.61
\$44,850.81	275.69	\$104,973.44
\$1,396.04	20.42	\$6,686.74
\$1,691.02	18.04	\$4,995.36
\$0.00	0.00	\$0.00
\$110,189.89	539.70	\$459,825.89
\$357,976.79	3,128.72	\$1,658,371.34
\$65,254.70	306.94	\$187,018.28
\$25,108.06	201.08	\$63,526.60
\$5,792.55	57.48	\$13,546.24
\$3,656.37	57.04	\$11,665.26
\$78,195.03	735.55	\$385,134.32
\$332,108.28	2,308.64	\$1,447,700.65
\$34,797.87	176.35	\$110,147.60
\$238,455.56	2,490.42	\$1,020,673.28
\$729,694.21	3,203.12	\$3,858,682.39
\$244,803.31	1,591.94	\$958,078.97
\$107,454.47	1,286.37	\$489,931.02
\$25,261.62	325.51	\$124,788.93
\$18,939.20	342.67	\$82,666.94
\$367,649.94	3,920.54	\$1,454,784.51
\$37,087.73	370.77	\$153,621.19
\$586,851.26	3,179.96	\$1,946,290.01
\$156,046.21	1,122.42	\$456,140.01
\$34,225.01	311.44	\$117,115.52
\$60,388.80	534.92	\$230,002.42
\$38,162.06	441.69	\$181,870.01
\$227,340.20	2,291.82	\$841,610.32

Current Annual Base Rate (\$)	Proposed Annual Base Rate (\$)	Current Average Annual Premium (\$)
\$4.66	\$4.19	\$283.59
\$5.00	\$4.50	\$326.57
\$11.28	\$11.81	\$711.10
\$5.33	\$5.86	\$370.67
\$5.15	\$5.67	\$284.62
\$5.35	\$5.89	\$320.58
\$5.08	\$5.59	\$653.67
\$6.00	\$6.60	\$811.26
\$17.03	\$18.34	\$1,078.23
\$7.63	\$8.39	\$633.64
\$7.66	\$8.43	\$429.29
\$7.75	\$8.53	\$356.39
\$7.66	\$8.43	\$996.57
\$7.65	\$8.42	\$744.07
\$7.73	\$8.50	\$434.15
\$7.79	\$7.38	\$277.77
\$2.92	\$2.63	\$387.17
\$4.67	\$4.20	\$394.41
\$4.46	\$4.01	\$318.31
\$4.45	\$4.01	\$428.71
\$3.87	\$3.48	\$380.76
\$5.06	\$4.55	\$327.47
\$4.85	\$4.37	\$276.95
\$4.48	\$4.48	\$0.00
\$6.28	\$6.91	\$852.00
\$5.11	\$5.62	\$530.05
\$4.71	\$4.45	\$609.31
\$3.47	\$3.82	\$315.92
\$3.48	\$3.58	\$235.66
\$4.63	\$4.17	\$204.51
\$5.24	\$5.62	\$523.60
\$12.06	\$13.27	\$627.08
\$4.07	\$3.66	\$624.61
\$4.89	\$4.40	\$409.84
\$9.25	\$10.18	\$1,204.66
\$7.07	\$7.78	\$601.83
\$6.53	\$7.12	\$380.86
\$6.55	\$7.21	\$383.36
\$4.56	\$4.10	\$241.24
\$4.77	\$4.29	\$371.07
\$4.58	\$4.12	\$414.33
\$4.55	\$5.01	\$612.05
\$4.36	\$3.92	\$406.39
\$4.76	\$4.28	\$376.04
\$3.89	\$3.50	\$429.97
\$6.27	\$6.90	\$411.76
\$4.21	\$3.79	\$367.22

Proposed Average Annual Premium (\$)
\$257.16
\$296.29
\$750.94
\$411.10
\$315.65
\$355.52
\$724.72
\$899.63
\$1,171.11
\$702.79
\$476.10
\$395.22
\$1,105.32
\$825.24
\$481.50
\$265.16
\$350.44
\$357.79
\$288.76
\$388.69
\$344.97
\$296.91
\$251.13
\$0.00
\$944.86
\$587.81
\$580.50
\$350.13
\$244.15
\$185.27
\$565.48
\$695.51
\$565.17
\$371.77
\$1,336.13
\$667.49
\$418.95
\$425.18
\$218.67
\$336.52
\$375.91
\$678.54
\$368.54
\$340.95
\$389.17
\$456.68
\$332.82

Statewide Rate Level Effect

Policy	Total Amount of Insurance (in 000s) (\$)	Earned House Years	Earned Premium @ Current Rate Level (\$)	Current % Change (%)
HO-3	\$104,982,596.00	244,086.73		
			\$398,669,770.54	7.7
HO-4	\$197,625.00	3,529.44		
			\$886,700.08	-5.6
HO-6	\$7,750,705.00	58,295.27		
			\$33,751,674.86	5.5
Total:	\$112,930,926.00	305,911.44		
			\$433,308,145.48	7.5

Citizens Property Insurance Corporation Agent Commission Schedule

Line of Business	Stated ¹ Commission Percentage	Effective ² Commission Percentage	Current Non-Commissionable Surcharges, Assessments, & Fees as of 6/1/09	
Personal Residential Multiperil (PR-M)	10%	7.7% - With Wind ³ 9.5% - Ex-Wind	<ul style="list-style-type: none"> • Citizens Policyholder Surcharge • Citizens Emergency Assessment • EMPA • FHCF Emergency Assessment 	<ul style="list-style-type: none"> • Florida Insurance Guaranty Association Surcharge • Tax-Exempt Surcharge • CAT Protection Surcharge⁴
Personal Residential Wind-Only (PR-W)	10%	8.3%	<ul style="list-style-type: none"> • Citizens Policyholder Surcharge • Citizens Emergency Assessment • FHCF Emergency Assessment • Catastrophe Financing/Reinsurance Surcharge 	<ul style="list-style-type: none"> • Florida Insurance Guaranty Association Surcharge • Tax-Exempt Surcharge
Commercial Residential Multiperil (CR-M)	12%	11.4%	<ul style="list-style-type: none"> • Citizens Policyholder Surcharge • Citizens Emergency Assessment • EMPA • FHCF Emergency Assessment 	<ul style="list-style-type: none"> • Fire College Trust Fund • Florida Insurance Guaranty Association Surcharge • Tax-Exempt Surcharge
Commercial Residential Wind-Only (CR-W)	14%	11.7%	<ul style="list-style-type: none"> • Citizens Policyholder Surcharge • Citizens Emergency Assessment • FHCF Emergency Assessment • Catastrophe Financing/Reinsurance Surcharge 	<ul style="list-style-type: none"> • Florida Insurance Guaranty Association Surcharge • Tax-Exempt Surcharge
Commercial Nonresidential Wind-Only (CNR-W)	14%	11.7%	<ul style="list-style-type: none"> • Citizens Policyholder Surcharge • Citizens Emergency Assessment • FHCF Emergency Assessment • Catastrophe Financing/Reinsurance Surcharge 	<ul style="list-style-type: none"> • Florida Insurance Guaranty Association Surcharge • Tax-Exempt Surcharge
Commercial Nonresidential Multiperil (CNR-M)	7%	6.7% (Excludes inspection fee)	<ul style="list-style-type: none"> • Citizens Policyholder Surcharge • Citizens Emergency Assessment • EMPA • FHCF Emergency Assessment 	<ul style="list-style-type: none"> • Fire College Trust Fund • Tax-Exempt Surcharge • Inspection Fee

¹ **Stated Commission Percentage** is the percentage Citizens applies to commissionable premium to calculate the commission that will be paid. The definition of commissionable premium can be found in the [Underwriting Manuals](#). Total policy premiums include additional surcharges and assessments that are non-commissionable. To view a list of these, please refer to the [Citizens Policy Surcharges](#) document on the Agent Resources website.

² **Effective Commission Percentage** can be used to estimate the commission that will be paid. This is done by multiplying the total annual premium by the applicable Effective Commission Percentage shown above. It can also be determined by dividing the actual commission paid by the total annual premium charged to the policyholder. These percentages can change when non-commissionable charges are added, removed, or amended.

³ The Effective Commission Percentage for PR-M policies with wind coverage is a statewide average. Actual effective commission percentages for policies that include wind coverage vary by territory as shown in the [PR-M Effective Commission Rates By Territory](#) exhibit. The effective commission percentage for policies excluding wind does not vary by territory and is not subject to the CAT Protection Surcharge.

⁴ PR-M policies with wind coverage include a non-commissionable CAT Protection Surcharge. The Agent's Information section of the PR-M Rating Worksheets shows the application of the CAT Protection Surcharge in determining commissionable premium.

Filing Details

Work Unit Number: W09-552647
Filing Purpose: Rate & Rule
Product: Homeowners Multi-Peril
Date Created: 10/7/2009 07:24:54 PM
Filing Name: PR-W HW 2010 Rate Filing

Company Details

Company Name	FEIN	NAIC CC	NAIC GC
CITIZENS PROPERTY INSURANCE CORPORATION	593164851	10064	

Uploaded Documents			
Document Type	Filenet Number	Form Number	Title
Miscellaneous	0		AgentCommissionSchedule