



OFFICE OF INSURANCE REGULATION

I-FILE WORKFLOW SYSTEM

Date: 11/01/2009 5:34 PM

Filing Number: 09-18544

Request Type: Original Only

HRCS Rating Example, Explanations and Support
Personal Residential Wind Only - Mobile Homeowners MHO-3

**MHO-3 Replacement Cost
Territory 59 (Bay County)**

| Item | Description | HURRICANE | Manual Page | OTHER WIND | Manual Page |
|------|--|----------------------|-------------|----------------------|-------------|
| | | Amount/Factor (a) | | Amount/Factor (b) | |
| 1 | Base Rate | \$11.14 | BR-1 | \$1.24 | BR-1 |
| 2 | Amount of Coverage (in thousands) | \$40 | | \$40 | |
| 3 | Deductible Factor (\$500 AOP / 2% Hurricane) | 0.0000 | D 3-2 | 0.2500 | D 3-2 |
| 4 | ANSI/ASCE Factor | (0.09) | D 3-3 | (0.09) | D 3-3 |
| 5 | Personal Property Replacement Cost Factor | 0.15 | OC 4-1 | 0.15 | OC 4-1 |
| 6 | Tax-Exempt Surcharge Factor | 0.0175 | D 3-4 | 0.0175 | D 3-4 |
| 7 | Reinsurance & Catastrophe Surcharge Factor | 0.1500 | D 3-4 | 0.1500 | D 3-4 |
| 8 | FHCF Buildup Factor | 0.0194 | D 3-4 | 0.0000 | D 3-4 |
| 9 | FHCF Emergency Assessment (Do Not Include) | 0.0000 | D 3-4 | 0.0000 | D 3-4 |
| 10 | Citizens Emergency Assessment (Do Not Include) | 0.0000 | D 3-4 | 0.0000 | D 3-4 |

Hurricane Premium Development

| Item | Description | Total |
|------|---|--------------|
| 11 | Base Class Premium = 1a x 2a | \$446 |
| 12 | Deductible Charge = 11 x 3a | \$0 |
| 13 | ANSI/ASCE Credit = 11 x 4a | \$-40 |
| 14 | Replacement Cost on Contents Charge = 11 x 5a | \$67 |
| 15 | Total Before Surcharges = 11 + 12 + 13 + 14 | \$473 |
| 16 | Tax-Exempt Surcharge = 15 x 6a | \$8 |
| 17 | Reinsurance & Catastrophe Dollar Surcharge = 15 x 7a | \$71 |
| 18 | FHCF Buildup Surcharge = 15 x 8a | \$9 |
| 19 | FHCF Emergency Assessment = 15 x 9a | \$0 |
| 20 | Citizens Emergency Assessment = 15 x 10a | \$0 |
| 21 | TOTAL HURRICANE PREMIUM= 15 + 16 + 17 + 18 + 19 + 20 | \$561 |

Other Wind Premium Development

| Item | Description | Total |
|------|---|-------------|
| 22 | Base Class Premium = 1b x 2b | \$50 |
| 23 | Deductible Charge = 22 x 3b | \$13 |
| 24 | ANSI/ASCE Credit = 22 x 4b | \$-5 |
| 25 | Replacement Cost on Contents Charge = 22 x 5b | \$8 |
| 26 | Total Before Surcharges = 22 + 23 + 24 + 25 | \$66 |
| 27 | Tax-Exempt Surcharge = 26 x 6b | \$1 |
| 28 | Reinsurance & Catastrophe Dollar Surcharge = 26 x 7b | \$10 |
| 29 | FHCF Buildup Surcharge = 26 x 8b | \$0 |
| 30 | FHCF Emergency Assessment = 26 x 9b | \$0 |
| 31 | Citizens Emergency Assessment = 26 x 10b | \$0 |
| 32 | TOTAL HURRICANE PREMIUM= 26 + 27 + 28 + 29 + 30 + 31 | \$77 |

Total Premium Development

| | | |
|----|-------------------------------------|--------------|
| 33 | TOTAL HURRICANE PREMIUM= 21 | \$561 |
| 34 | TOTAL OTHER WIND PREMIUM= 32 | \$77 |
| 35 | TOTAL PREMIUM= 33 + 34 | \$638 |

HRCS Rating Example, Explanations and Support
Personal Residential Wind Only - Mobile Homeowners MHO-3

**MHO-3 Actual Cash Value
Territory 59 (Bay County)**

| Item | Description | HURRICANE | Manual Page | OTHER WIND | Manual Page |
|------|--|----------------------|-------------|----------------------|-------------|
| | | Amount/Factor (a) | | Amount/Factor (b) | |
| 1 | Base Rate | \$11.14 | BR-1 | \$1.24 | BR-1 |
| 2 | Amount of Coverage (in thousands) | \$40 | | \$40 | |
| 3 | Deductible Factor (\$500 AOP / 2% Hurricane) | 0.0000 | D 3-2 | 0.2500 | D 3-2 |
| 4 | ANSI/ASCE Factor | 0.00 | D 3-3 | 0.00 | D 3-3 |
| 5 | Personal Property Replacement Cost Factor | 0.15 | OC 4-1 | 0.15 | OC 4-1 |
| 6 | Tax-Exempt Surcharge Factor | 0.0175 | D 3-4 | 0.0175 | D 3-4 |
| 7 | Reinsurance & Catastrophe Surcharge Factor | 0.1500 | D 3-4 | 0.1500 | D 3-4 |
| 8 | FHCF Buildup Factor | 0.0194 | D 3-4 | 0.0000 | D 3-4 |
| 9 | FHCF Emergency Assessment (Do Not Include) | 0.0000 | D 3-4 | 0.0000 | D 3-4 |
| 10 | Citizens Emergency Assessment (Do Not Include) | 0.0000 | D 3-4 | 0.0000 | D 3-4 |

Hurricane Premium Development

| Item | Description | Total |
|------|---|--------------|
| 11 | Base Class Premium = 1a x 2a | \$446 |
| 12 | Deductible Charge = 11 x 3a | \$0 |
| 13 | ANSI/ASCE Credit = 11 x 4a | \$0 |
| 14 | Replacement Cost on Contents Charge = 11 x 5a | \$67 |
| 15 | Total Before Surcharges = 11 + 12 + 13 + 14 | \$513 |
| 16 | Tax-Exempt Surcharge = 15 x 6a | \$9 |
| 17 | Reinsurance & Catastrophe Dollar Surcharge = 15 x 7a | \$77 |
| 18 | FHCF Buildup Surcharge = 15 x 8a | \$10 |
| 19 | FHCF Emergency Assessment = 15 x 9a | \$0 |
| 20 | Citizens Emergency Assessment = 15 x 10a | \$0 |
| 21 | TOTAL HURRICANE PREMIUM= 15 + 16 + 17 + 18 + 19 + 20 | \$609 |

Other Wind Premium Development

| Item | Description | Total |
|------|---|-------------|
| 22 | Base Class Premium = 1b x 2b | \$50 |
| 23 | Deductible Charge = 22 x 3b | \$13 |
| 24 | ANSI/ASCE Credit = 22 x 4b | \$0 |
| 25 | Replacement Cost on Contents Charge = 22 x 5b | \$8 |
| 26 | Total Before Surcharges = 22 + 23 + 24 + 25 | \$71 |
| 27 | Tax-Exempt Surcharge = 26 x 6b | \$1 |
| 28 | Reinsurance & Catastrophe Dollar Surcharge = 26 x 7b | \$11 |
| 29 | FHCF Buildup Surcharge = 26 x 8b | \$0 |
| 30 | FHCF Emergency Assessment = 26 x 9b | \$0 |
| 31 | Citizens Emergency Assessment = 26 x 10b | \$0 |
| 32 | TOTAL HURRICANE PREMIUM= 26 + 27 + 28 + 29 + 30 + 31 | \$83 |

Total Premium Development

| | | |
|----|-------------------------------------|--------------|
| 33 | TOTAL HURRICANE PREMIUM= 21 | \$609 |
| 34 | TOTAL OTHER WIND PREMIUM= 32 | \$83 |
| 35 | TOTAL PREMIUM= 33 + 34 | \$692 |

HRCS Rating Example, Explanations and Support
Personal Residential Wind Only - Mobile Homeowners Renters MHO-4

**MHO-4 Base Risk
Territory 59 (Bay County)**

| Item | Description | HURRICANE | Manual Page | OTHER WIND | Manual Page |
|------|--|----------------------|-------------|----------------------|-------------|
| | | Amount/Factor (a) | | Amount/Factor (b) | |
| 1 | Base Rate | \$5.28 | BR-1 | \$1.01 | BR-1 |
| 2 | Amount of Coverage (in thousands) | \$25 | | \$25 | |
| 3 | ANSI/ASCE Factor | (0.09) | D 3-3 | (0.09) | D 3-3 |
| 4 | Deductible Factor (\$500 flat) | 0.09 | D 3-2 | 0.25 | D 3-2 |
| 5 | Personal Property Replacement Cost Factor | 0.35 | OC 4-1 | 0.35 | OC 4-1 |
| 6 | Tax-Exempt Surcharge Factor | 0.0175 | D 3-4 | 0.0175 | D 3-4 |
| 7 | Reinsurance & Catastrophe Surcharge Factor | 0.15 | D 3-4 | 0.15 | D 3-4 |
| 8 | FHCF Buildup Factor | 0.0283 | D 3-4 | 0.0000 | D 3-4 |
| 9 | FHCF Emergency Assessment | 0.00 | D 3-4 | 0.00 | D 3-4 |
| 10 | Citizens Emergency Assessment | 0.00 | D 3-4 | 0.00 | D 3-4 |

Hurricane Premium Development

| Item | Description | Total |
|------|--|--------------|
| 11 | Base Class Premium = 1a x 2a | \$132 |
| 12 | ANSI/ASCE Credit = 11 x 3a | \$-12 |
| 13 | Deductible Charge = 11 x 4a | \$12 |
| 14 | Replacement Cost on Contents Charge = 11x 5a | \$46 |
| 15 | Total Before Surcharges = 11 + 12 + 13 + 14 | \$178 |
| 16 | Tax-Exempt Surcharge = 15 x 6a | \$3 |
| 17 | Reinsurance & Catastrophe Dollar Surcharge = 15 x 7a | \$27 |
| 18 | FHCF Buildup Surcharge = 15 x 8a | \$5 |
| 19 | FHCF Emergency Assessment = 15 x 9a | \$0 |
| 20 | Citizens Emergency Assessment = 15 x 10a | \$0 |
| 21 | TOTAL HURRICANE PREMIUM= 15 + 16 + 17 + 18 + 19 + | \$213 |

Other Wind Premium Development

| Item | Description | Total |
|------|---|-------------|
| 22 | Base Class Premium = 1b x 2b | \$25 |
| 23 | ANSI/ASCE Credit = 22 x 3b | \$-2 |
| 24 | Deductible Charge = 22 x 4b | \$6 |
| 25 | Replacement Cost on Contents Charge = 22 x 5b | \$9 |
| 26 | Total Before Surcharges = 22 + 23 + 24 + 25 | \$38 |
| 27 | Tax-Exempt Surcharge = 26 x 6b | \$1 |
| 28 | Reinsurance & Catastrophe Dollar Surcharge = 26 x 7b | \$6 |
| 29 | FHCF Buildup Surcharge = 26 x 8b | \$0 |
| 30 | FHCF Emergency Assessment = 26 x 9b | \$0 |
| 31 | Citizens Emergency Assessment = 26 x 10b | \$0 |
| 32 | TOTAL OTHER WIND PREMIUM= 26 + 27 + 28 + 29 + 30 | \$45 |

Total Premium Development

| | | |
|----|-------------------------------------|--------------|
| 33 | TOTAL HURRICANE PREMIUM= 21 | \$213 |
| 34 | TOTAL OTHER WIND PREMIUM= 32 | \$45 |
| 35 | TOTAL PREMIUM= 33 + 34 | \$258 |

| | (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 Including FHCF | Indicated Premium Increase | |
| 59 | Bay | 10.0% | 79,049 | 86,954 | 0.0194 | 1,685 | 87,850 | 98,320 | 11.9% |
| 60 | Brevard | 10.0% | 42,589 | 46,848 | 0.0194 | 908 | 43,696 | 48,973 | 12.1% |
| 45 | Broward | 10.0% | 555 | 611 | 0.0194 | 12 | 562 | 630 | 12.1% |
| 46 | Broward | 0.0% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 47 | Broward | 10.0% | 8,355 | 9,191 | 0.0194 | 178 | 8,508 | 9,537 | 12.1% |
| 48 | Broward | 10.0% | 123,672 | 136,040 | 0.0194 | 2,635 | 125,922 | 141,150 | 12.1% |
| 61 | Charlotte | 10.0% | 10,969 | 12,066 | 0.0194 | 234 | 11,377 | 12,748 | 12.1% |
| 62 | Collier | 10.0% | 83,126 | 91,438 | 0.0194 | 1,771 | 84,684 | 94,924 | 12.1% |
| 22 | Dade (N) | 5.3% | 1,424 | 1,500 | 0.0194 | 29 | 1,438 | 1,543 | 7.3% |
| 23 | Dade (N) | 10.0% | 1,796 | 1,976 | 0.0194 | 38 | 1,825 | 2,046 | 12.1% |
| 24 | Dade (N) | 0.0% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 25 | Dade (N) | 0.0% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 26 | Dade (S) | 0.0% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 27 | Dade (S) | 0.0% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 28 | Dade (S) | 5.3% | 66,067 | 69,572 | 0.0194 | 1,348 | 67,064 | 71,970 | 7.3% |
| 29 | Dade (S) | 5.3% | 297,934 | 313,740 | 0.0194 | 6,078 | 302,561 | 324,690 | 7.3% |
| 41 | Duval | 0.0% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 52 | Escambia | 10.0% | 4,915 | 5,407 | 0.0194 | 105 | 5,210 | 5,836 | 12.0% |
| 53 | Escambia | 10.0% | 1,377 | 1,515 | 0.0194 | 29 | 1,496 | 1,675 | 12.0% |
| 54 | Escambia | 9.9% | 3,111 | 3,418 | 0.0194 | 66 | 3,579 | 3,999 | 11.7% |
| 83 | Flagler | 10.0% | 64,065 | 70,471 | 0.0194 | 1,365 | 74,702 | 83,537 | 11.8% |
| 65 | Franklin | 10.0% | 23,546 | 25,901 | 0.0194 | 502 | 25,750 | 28,827 | 11.9% |
| 66 | Gulf | 10.0% | 36,993 | 40,693 | 0.0194 | 788 | 39,907 | 44,686 | 12.0% |
| 56 | Hernando | 10.0% | 8,349 | 9,184 | 0.0194 | 178 | 9,547 | 10,680 | 11.9% |
| 76 | Indian River | 0.0% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 17 | Lee | 10.0% | 515,745 | 567,320 | 0.0194 | 10,990 | 525,981 | 589,569 | 12.1% |
| 18 | Lee | 10.0% | 200,336 | 220,370 | 0.0194 | 4,269 | 204,320 | 229,021 | 12.1% |
| 19 | Lee | 10.0% | 3,446 | 3,791 | 0.0194 | 73 | 3,562 | 3,992 | 12.1% |
| 20 | Lee | 10.0% | 106,381 | 117,019 | 0.0194 | 2,267 | 110,141 | 123,422 | 12.1% |
| 57 | Levy | 10.0% | 4,889 | 5,378 | 0.0194 | 104 | 5,452 | 6,101 | 11.9% |
| 68 | Manatee | 10.0% | 14,945 | 16,440 | 0.0194 | 318 | 15,635 | 17,517 | 12.0% |
| 90 | Monroe | 10.0% | 2,829,069 | 3,111,976 | 0.0194 | 60,287 | 2,867,276 | 3,214,290 | 12.1% |
| 69 | Nassau | 0.0% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 70 | Okaloosa | 5.3% | 365 | 384 | 0.0194 | 7 | 393 | 421 | 7.2% |
| 94 | Palm Beach | 10.0% | 159,255 | 175,181 | 0.0194 | 3,394 | 161,892 | 181,475 | 12.1% |
| 95 | Palm Beach | 10.0% | 60,505 | 66,555 | 0.0194 | 1,289 | 61,848 | 69,322 | 12.1% |
| 96 | Palm Beach | 10.0% | 121,368 | 133,505 | 0.0194 | 2,586 | 124,193 | 139,199 | 12.1% |
| 97 | Palm Beach | 10.0% | 1,039 | 1,143 | 0.0194 | 22 | 1,063 | 1,191 | 12.1% |
| 88 | Pasco | 10.0% | 298,206 | 328,027 | 0.0194 | 6,355 | 331,147 | 370,616 | 11.9% |
| 42 | Pinellas | 0.0% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 92 | Santa Rosa | 10.0% | 359 | 395 | 0.0194 | 8 | 381 | 427 | 12.0% |
| 49 | Sarasota | 10.0% | 342,687 | 376,956 | 0.0194 | 7,303 | 356,853 | 399,841 | 12.0% |
| 50 | Sarasota | 10.0% | 1,082,678 | 1,190,946 | 0.0194 | 23,072 | 1,134,769 | 1,271,317 | 12.0% |
| 51 | Sarasota | 10.0% | 113,119 | 124,431 | 0.0194 | 2,411 | 120,659 | 135,135 | 12.0% |
| 71 | Saint Johns | 10.0% | 11,826 | 13,009 | 0.0194 | 252 | 15,373 | 17,162 | 11.6% |
| 77 | Saint Lucie | 10.0% | 418,002 | 459,803 | 0.0194 | 8,908 | 432,839 | 485,030 | 12.1% |
| 14 | Volusia | 10.0% | 1,342 | 1,476 | 0.0194 | 29 | 1,496 | 1,674 | 11.9% |
| 15 | Volusia | 10.0% | 320,106 | 352,116 | 0.0194 | 6,821 | 365,066 | 408,394 | 11.9% |
| 16 | Volusia | 0.0% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 58 | Wakulla | 5.3% | 29,617 | 31,188 | 0.0194 | 604 | 39,074 | 41,751 | 6.9% |
| 75 | Walton | 10.0% | 109,338 | 120,271 | 0.0194 | 2,330 | 119,341 | 133,605 | 12.0% |
| Total | | 9.8% | 7,602,518 | 8,344,201 | 0.0194 | 161,648 | 7,894,432 | 8,826,244 | 11.8% |

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 - MW2**

| 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 | 12,710.19 | 306.69 | 92,374.34 | 103,383.05 | 11.26 | 12.39 | 10.0% | 301 | 337 | 11.9% |
| 60 | Brevard | 3,703.63 | 80.99 | 56,194.62 | 62,981.25 | 20.04 | 22.04 | 10.0% | 694 | 778 | 12.1% |
| 45 | Broward | 32.20 | 1.83 | 876.71 | 982.83 | 29.65 | 32.62 | 10.0% | 478 | 536 | 12.1% |
| 46 | Broward | 0.01 | 0.59 | 267.30 | 267.30 | 24.21 | 24.21 | 0.0% | 455 | 455 | 0.0% |
| 47 | Broward | 661.07 | 18.04 | 10,767.98 | 12,070.11 | 22.22 | 24.44 | 10.0% | 597 | 669 | 12.1% |
| 48 | Broward | 9,857.05 | 264.43 | 141,839.74 | 158,992.28 | 22.07 | 24.28 | 10.0% | 536 | 601 | 12.1% |
| 61 | Charlotte | 1,670.35 | 52.25 | 12,351.97 | 13,840.94 | 11.43 | 12.57 | 10.0% | 236 | 265 | 12.1% |
| 62 | Collier | 8,193.67 | 169.76 | 89,806.29 | 100,665.45 | 17.52 | 19.27 | 10.0% | 529 | 593 | 12.1% |
| 22 | Dade | 106.00 | 1.00 | 1,439.38 | 1,544.82 | 27.01 | 28.44 | 5.3% | 1,438 | 1,543 | 7.3% |
| 23 | Dade | 144.96 | 5.26 | 3,196.27 | 3,582.93 | 22.73 | 25.00 | 10.0% | 608 | 681 | 12.1% |
| 24 | Dade | 0.01 | 0.59 | 183.15 | 183.15 | 22.11 | 22.11 | 0.0% | 313 | 313 | 0.0% |
| 25 | Dade | 0.00 | 0.00 | 0.00 | 0.00 | 21.50 | 21.50 | 0.0% | 0 | 0 | 0.0% |
| 26 | Dade | 0.01 | 0.12 | 170.34 | 170.34 | 25.17 | 25.17 | 0.0% | 1,413 | 1,413 | 0.0% |
| 27 | Dade | 0.00 | 0.00 | 0.00 | 0.00 | 23.25 | 23.25 | 0.0% | 0 | 0 | 0.0% |
| 28 | Dade | 5,092.41 | 101.24 | 79,725.44 | 85,557.09 | 23.44 | 24.68 | 5.3% | 788 | 845 | 7.3% |
| 29 | Dade | 23,455.65 | 340.83 | 330,035.38 | 354,173.53 | 23.07 | 24.29 | 5.3% | 968 | 1,039 | 7.3% |
| 41 | Duval | 0.00 | 0.00 | 0.00 | 0.00 | 7.76 | 7.76 | 0.0% | 0 | 0 | 0.0% |
| 52 | Escambia | 567.28 | 11.01 | 5,256.08 | 5,887.35 | 15.18 | 16.70 | 10.0% | 477 | 535 | 12.0% |
| 53 | Escambia | 213.85 | 5.11 | 2,010.51 | 2,251.00 | 11.18 | 12.30 | 10.0% | 393 | 440 | 12.0% |
| 54 | Escambia | 523.74 | 5.01 | 3,582.35 | 4,002.63 | 11.11 | 12.21 | 9.9% | 716 | 800 | 11.7% |
| 83 | Flagler | 15,473.54 | 245.29 | 76,759.25 | 85,837.97 | 7.66 | 8.43 | 10.0% | 313 | 350 | 11.8% |
| 65 | Franklin | 3,747.03 | 68.05 | 29,318.46 | 32,821.61 | 11.49 | 12.64 | 10.0% | 431 | 482 | 11.9% |
| 66 | Gulf | 5,865.49 | 100.88 | 43,289.17 | 48,473.21 | 11.33 | 12.46 | 10.0% | 429 | 481 | 12.0% |
| 56 | Hernando | 1,964.91 | 36.12 | 10,120.99 | 11,321.71 | 8.01 | 8.81 | 10.0% | 280 | 313 | 11.9% |
| 76 | Indian River | 0.00 | 0.00 | 0.00 | 0.00 | 19.08 | 19.08 | 0.0% | 0 | 0 | 0.0% |
| 17 | Lee | 64,277.21 | 1,054.67 | 560,438.86 | 628,193.12 | 13.67 | 15.04 | 10.0% | 531 | 596 | 12.1% |
| 18 | Lee | 25,607.74 | 530.57 | 227,093.71 | 254,548.02 | 13.46 | 14.81 | 10.0% | 428 | 480 | 12.1% |
| 19 | Lee | 584.88 | 14.88 | 4,397.38 | 4,927.78 | 9.93 | 10.92 | 10.0% | 295 | 331 | 12.1% |
| 20 | Lee | 18,096.48 | 333.98 | 117,071.69 | 131,188.46 | 10.35 | 11.39 | 10.0% | 351 | 393 | 12.1% |
| 57 | Levy | 1,149.63 | 19.42 | 5,827.31 | 6,521.39 | 7.73 | 8.50 | 10.0% | 300 | 336 | 11.9% |
| 68 | Manatee | 2,108.39 | 64.30 | 17,530.49 | 19,640.62 | 12.57 | 13.83 | 10.0% | 273 | 305 | 12.0% |
| 90 | Monroe | 153,385.56 | 2,866.48 | 3,008,446.56 | 3,372,546.05 | 31.28 | 34.41 | 10.0% | 1,050 | 1,177 | 12.1% |
| 69 | Nassau | 0.00 | 0.00 | 0.00 | 0.00 | 9.12 | 9.12 | 0.0% | 0 | 0 | 0.0% |
| 70 | Okaloosa | 53.88 | 1.68 | 710.04 | 761.16 | 12.19 | 12.84 | 5.3% | 423 | 453 | 7.2% |
| 94 | Palm Beach | 10,594.82 | 208.25 | 171,117.75 | 191,816.60 | 26.39 | 29.03 | 10.0% | 822 | 921 | 12.1% |
| 95 | Palm Beach | 5,153.59 | 121.16 | 65,129.92 | 73,000.67 | 20.07 | 22.08 | 10.0% | 538 | 603 | 12.1% |
| 96 | Palm Beach | 10,795.21 | 227.06 | 142,377.70 | 159,580.48 | 19.65 | 21.62 | 10.0% | 627 | 703 | 12.1% |
| 97 | Palm Beach | 85.00 | 0.61 | 649.44 | 727.91 | 18.90 | 20.79 | 10.0% | 1,063 | 1,191 | 12.1% |
| 88 | Pasco | 55,729.80 | 1,188.21 | 348,247.79 | 389,755.42 | 9.64 | 10.60 | 10.0% | 293 | 328 | 11.9% |
| 42 | Pinellas | 0.00 | 0.00 | 0.00 | 0.00 | 10.71 | 10.71 | 0.0% | 0 | 0 | 0.0% |
| 92 | Santa Rosa | 44.20 | 1.00 | 381.64 | 427.47 | 14.42 | 15.86 | 10.0% | 381 | 427 | 12.0% |
| 49 | Sarasota | 52,542.33 | 966.25 | 379,592.97 | 425,320.17 | 11.28 | 12.41 | 10.0% | 393 | 440 | 12.0% |
| 50 | Sarasota | 186,269.87 | 3,256.81 | 1,189,289.17 | 1,332,398.10 | 10.13 | 11.14 | 10.0% | 365 | 409 | 12.0% |
| 51 | Sarasota | 19,562.31 | 411.82 | 136,797.43 | 153,210.13 | 10.19 | 11.21 | 10.0% | 332 | 372 | 12.0% |
| 71 | Saint Johns | 3,147.71 | 58.71 | 15,939.36 | 17,794.60 | 7.98 | 8.78 | 10.0% | 271 | 303 | 11.6% |
| 77 | Saint Lucie | 33,347.04 | 711.88 | 471,038.86 | 527,836.37 | 21.69 | 23.86 | 10.0% | 662 | 741 | 12.1% |
| 14 | Volusia | 300.51 | 6.94 | 1,727.06 | 1,932.78 | 9.01 | 9.91 | 10.0% | 249 | 279 | 11.9% |
| 15 | Volusia | 71,010.47 | 1,146.35 | 417,423.12 | 466,965.09 | 8.46 | 9.31 | 10.0% | 364 | 407 | 11.9% |
| 16 | Volusia | 0.00 | 0.00 | 0.00 | 0.00 | 8.37 | 8.37 | 0.0% | 0 | 0 | 0.0% |
| 58 | Wakulla | 5,387.26 | 71.77 | 39,871.46 | 42,603.15 | 11.72 | 12.34 | 5.3% | 556 | 594 | 6.9% |
| 75 | Walton | 17,785.29 | 285.88 | 131,848.67 | 147,607.68 | 11.17 | 12.29 | 10.0% | 461 | 516 | 12.0% |
| | STATEWIDE | 831,002 | 15,364 | 8,442,514 | 9,438,294 | 16.09 | 17.66 | 9.8% | 550 | 614 | 11.8% |

- 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) * [MW2 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 - MW2

| 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% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 60 | Brevard | 10.0% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 45 | Broward | 10.0% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 46 | Broward | 0.0% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 47 | Broward | 10.0% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 48 | Broward | 10.0% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 61 | Charlotte | 10.0% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 62 | Collier | 10.0% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 22 | Dade (N) | 5.3% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 23 | Dade (N) | 10.0% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 24 | Dade (N) | 0.0% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 25 | Dade (N) | 0.0% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 26 | Dade (S) | 0.0% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 27 | Dade (S) | 0.0% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 28 | Dade (S) | 5.3% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 29 | Dade (S) | 5.3% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 41 | Duval | 0.0% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 52 | Escambia | 10.0% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 53 | Escambia | 10.0% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 54 | Escambia | 9.9% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 83 | Flagler | 10.0% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 65 | Franklin | 10.0% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 66 | Gulf | 10.0% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 56 | Hernando | 10.0% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 76 | Indian River | 0.0% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 17 | Lee | 10.0% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 18 | Lee | 10.0% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 19 | Lee | 10.0% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 20 | Lee | 10.0% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 57 | Levy | 10.0% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 68 | Manatee | 10.0% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 90 | Monroe | 10.0% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 69 | Nassau | 0.0% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 70 | Okaloosa | 5.3% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 94 | Palm Beach | 10.0% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 95 | Palm Beach | 10.0% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 96 | Palm Beach | 10.0% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 97 | Palm Beach | 10.0% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 88 | Pasco | 10.0% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 42 | Pinellas | 0.0% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 92 | Santa Rosa | 10.0% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 49 | Sarasota | 10.0% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 50 | Sarasota | 10.0% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 51 | Sarasota | 10.0% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 71 | Saint Johns | 10.0% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 77 | Saint Lucie | 10.0% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 14 | Volusia | 10.0% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 15 | Volusia | 10.0% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 16 | Volusia | 0.0% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 58 | Wakulla | 5.3% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| 75 | Walton | 10.0% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |
| Total | | 0.0% | 0 | 0 | 0.0194 | 0 | 0 | 0 | 0.0% |

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 - MD1**

| 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 | 0 | 0 | 0 | 0 | 11.26 | 12.39 | 10.0% | 0 | 0 | 0.0% |
| 60 | Brevard | 0 | 0 | 0 | 0 | 20.04 | 22.04 | 10.0% | 0 | 0 | 0.0% |
| 45 | Broward | 0 | 0 | 0 | 0 | 29.65 | 32.62 | 10.0% | 0 | 0 | 0.0% |
| 46 | Broward | 0 | 0 | 0 | 0 | 24.21 | 24.21 | 0.0% | 0 | 0 | 0.0% |
| 47 | Broward | 0 | 0 | 0 | 0 | 22.22 | 24.44 | 10.0% | 0 | 0 | 0.0% |
| 48 | Broward | 0 | 0 | 0 | 0 | 22.07 | 24.28 | 10.0% | 0 | 0 | 0.0% |
| 61 | Charlotte | 0 | 0 | 0 | 0 | 11.43 | 12.57 | 10.0% | 0 | 0 | 0.0% |
| 62 | Collier | 0 | 0 | 0 | 0 | 17.52 | 19.27 | 10.0% | 0 | 0 | 0.0% |
| 22 | Dade | 0 | 0 | 0 | 0 | 27.01 | 28.44 | 5.3% | 0 | 0 | 0.0% |
| 23 | Dade | 0 | 0 | 0 | 0 | 22.73 | 25.00 | 10.0% | 0 | 0 | 0.0% |
| 24 | Dade | 0 | 0 | 0 | 0 | 22.11 | 22.11 | 0.0% | 0 | 0 | 0.0% |
| 25 | Dade | 0 | 0 | 0 | 0 | 21.50 | 21.50 | 0.0% | 0 | 0 | 0.0% |
| 26 | Dade | 0 | 0 | 0 | 0 | 25.17 | 25.17 | 0.0% | 0 | 0 | 0.0% |
| 27 | Dade | 0 | 0 | 0 | 0 | 23.25 | 23.25 | 0.0% | 0 | 0 | 0.0% |
| 28 | Dade | 0 | 0 | 0 | 0 | 23.44 | 24.68 | 5.3% | 0 | 0 | 0.0% |
| 29 | Dade | 0 | 0 | 0 | 0 | 23.07 | 24.29 | 5.3% | 0 | 0 | 0.0% |
| 41 | Duval | 0 | 0 | 0 | 0 | 7.76 | 7.76 | 0.0% | 0 | 0 | 0.0% |
| 52 | Escambia | 0 | 0 | 0 | 0 | 15.18 | 16.70 | 10.0% | 0 | 0 | 0.0% |
| 53 | Escambia | 0 | 0 | 0 | 0 | 11.18 | 12.30 | 10.0% | 0 | 0 | 0.0% |
| 54 | Escambia | 0 | 0 | 0 | 0 | 11.11 | 12.21 | 9.9% | 0 | 0 | 0.0% |
| 83 | Flagler | 0 | 0 | 0 | 0 | 7.66 | 8.43 | 10.0% | 0 | 0 | 0.0% |
| 65 | Franklin | 0 | 0 | 0 | 0 | 11.49 | 12.64 | 10.0% | 0 | 0 | 0.0% |
| 66 | Gulf | 0 | 0 | 0 | 0 | 11.33 | 12.46 | 10.0% | 0 | 0 | 0.0% |
| 56 | Hernando | 0 | 0 | 0 | 0 | 8.01 | 8.81 | 10.0% | 0 | 0 | 0.0% |
| 76 | Indian River | 0 | 0 | 0 | 0 | 19.08 | 19.08 | 0.0% | 0 | 0 | 0.0% |
| 17 | Lee | 0 | 0 | 0 | 0 | 13.67 | 15.04 | 10.0% | 0 | 0 | 0.0% |
| 18 | Lee | 0 | 0 | 0 | 0 | 13.46 | 14.81 | 10.0% | 0 | 0 | 0.0% |
| 19 | Lee | 0 | 0 | 0 | 0 | 9.93 | 10.92 | 10.0% | 0 | 0 | 0.0% |
| 20 | Lee | 0 | 0 | 0 | 0 | 10.35 | 11.39 | 10.0% | 0 | 0 | 0.0% |
| 57 | Levy | 0 | 0 | 0 | 0 | 7.73 | 8.50 | 10.0% | 0 | 0 | 0.0% |
| 68 | Manatee | 0 | 0 | 0 | 0 | 12.57 | 13.83 | 10.0% | 0 | 0 | 0.0% |
| 90 | Monroe | 0 | 0 | 0 | 0 | 31.28 | 34.41 | 10.0% | 0 | 0 | 0.0% |
| 69 | Nassau | 0 | 0 | 0 | 0 | 9.12 | 9.12 | 0.0% | 0 | 0 | 0.0% |
| 70 | Okaloosa | 0 | 0 | 0 | 0 | 12.19 | 12.84 | 5.3% | 0 | 0 | 0.0% |
| 94 | Palm Beach | 0 | 0 | 0 | 0 | 26.39 | 29.03 | 10.0% | 0 | 0 | 0.0% |
| 95 | Palm Beach | 0 | 0 | 0 | 0 | 20.07 | 22.08 | 10.0% | 0 | 0 | 0.0% |
| 96 | Palm Beach | 0 | 0 | 0 | 0 | 19.65 | 21.62 | 10.0% | 0 | 0 | 0.0% |
| 97 | Palm Beach | 0 | 0 | 0 | 0 | 18.90 | 20.79 | 10.0% | 0 | 0 | 0.0% |
| 88 | Pasco | 0 | 0 | 0 | 0 | 9.64 | 10.60 | 10.0% | 0 | 0 | 0.0% |
| 42 | Pinellas | 0 | 0 | 0 | 0 | 10.71 | 10.71 | 0.0% | 0 | 0 | 0.0% |
| 92 | Santa Rosa | 0 | 0 | 0 | 0 | 14.42 | 15.86 | 10.0% | 0 | 0 | 0.0% |
| 49 | Sarasota | 0 | 0 | 0 | 0 | 11.28 | 12.41 | 10.0% | 0 | 0 | 0.0% |
| 50 | Sarasota | 0 | 0 | 0 | 0 | 10.13 | 11.14 | 10.0% | 0 | 0 | 0.0% |
| 51 | Sarasota | 0 | 0 | 0 | 0 | 10.19 | 11.21 | 10.0% | 0 | 0 | 0.0% |
| 71 | Saint Johns | 0 | 0 | 0 | 0 | 7.98 | 8.78 | 10.0% | 0 | 0 | 0.0% |
| 77 | Saint Lucie | 0 | 0 | 0 | 0 | 21.69 | 23.86 | 10.0% | 0 | 0 | 0.0% |
| 14 | Volusia | 0 | 0 | 0 | 0 | 9.01 | 9.91 | 10.0% | 0 | 0 | 0.0% |
| 15 | Volusia | 0 | 0 | 0 | 0 | 8.46 | 9.31 | 10.0% | 0 | 0 | 0.0% |
| 16 | Volusia | 0 | 0 | 0 | 0 | 8.37 | 8.37 | 0.0% | 0 | 0 | 0.0% |
| 58 | Wakulla | 0 | 0 | 0 | 0 | 11.72 | 12.34 | 5.3% | 0 | 0 | 0.0% |
| 75 | Walton | 0 | 0 | 0 | 0 | 11.17 | 12.29 | 10.0% | 0 | 0 | 0.0% |
| | STATEWIDE | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0.0% | 0 | 0 | 0.0% |

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) * [MD1 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 - MD1

| 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 FHCF Build-Up | Current Total Premium | Indicated Premium Including FHCF Build-Up | Average Increase |
| 59 | Bay | 0.0% | 0 | 0 | 0.0283 | 0 | 0 | 0 | 0.0% |
| 60 | Brevard | 0.0% | 107 | 107 | 0.0283 | 3 | 111 | 114 | 2.7% |
| 45 | Broward | 0.0% | 0 | 0 | 0.0283 | 0 | 0 | 0 | 0.0% |
| 46 | Broward | 0.0% | 0 | 0 | 0.0283 | 0 | 0 | 0 | 0.0% |
| 47 | Broward | 0.0% | 0 | 0 | 0.0283 | 0 | 0 | 0 | 0.0% |
| 48 | Broward | 0.0% | 0 | 0 | 0.0283 | 0 | 0 | 0 | 0.0% |
| 61 | Charlotte | 0.0% | 0 | 0 | 0.0283 | 0 | 0 | 0 | 0.0% |
| 62 | Collier | 0.0% | 194 | 194 | 0.0283 | 5 | 199 | 204 | 2.8% |
| 22 | Dade (N) | 0.0% | 0 | 0 | 0.0283 | 0 | 0 | 0 | 0.0% |
| 23 | Dade (N) | 0.0% | 0 | 0 | 0.0283 | 0 | 0 | 0 | 0.0% |
| 24 | Dade (N) | 0.0% | 0 | 0 | 0.0283 | 0 | 0 | 0 | 0.0% |
| 25 | Dade (N) | 0.0% | 0 | 0 | 0.0283 | 0 | 0 | 0 | 0.0% |
| 26 | Dade (S) | 0.0% | 0 | 0 | 0.0283 | 0 | 0 | 0 | 0.0% |
| 27 | Dade (S) | 0.0% | 0 | 0 | 0.0283 | 0 | 0 | 0 | 0.0% |
| 28 | Dade (S) | 0.0% | 106 | 106 | 0.0283 | 3 | 109 | 112 | 2.7% |
| 29 | Dade (S) | 0.0% | 0 | 0 | 0.0283 | 0 | 0 | 0 | 0.0% |
| 41 | Duval | 0.0% | 0 | 0 | 0.0283 | 0 | 0 | 0 | 0.0% |
| 52 | Escambia | 0.0% | 0 | 0 | 0.0283 | 0 | 0 | 0 | 0.0% |
| 53 | Escambia | 0.0% | 0 | 0 | 0.0283 | 0 | 0 | 0 | 0.0% |
| 54 | Escambia | 0.0% | 0 | 0 | 0.0283 | 0 | 0 | 0 | 0.0% |
| 83 | Flagler | 0.0% | 53 | 53 | 0.0283 | 1 | 70 | 71 | 2.1% |
| 65 | Franklin | 0.0% | 0 | 0 | 0.0283 | 0 | 0 | 0 | 0.0% |
| 66 | Gulf | 0.0% | 0 | 0 | 0.0283 | 0 | 0 | 0 | 0.0% |
| 56 | Hernando | 0.0% | 0 | 0 | 0.0283 | 0 | 0 | 0 | 0.0% |
| 76 | Indian River | 0.0% | 0 | 0 | 0.0283 | 0 | 0 | 0 | 0.0% |
| 17 | Lee | 0.0% | 0 | 0 | 0.0283 | 0 | 0 | 0 | 0.0% |
| 18 | Lee | 0.0% | 130 | 130 | 0.0283 | 4 | 134 | 138 | 2.7% |
| 19 | Lee | 0.0% | 0 | 0 | 0.0283 | 0 | 0 | 0 | 0.0% |
| 20 | Lee | 0.0% | 0 | 0 | 0.0283 | 0 | 0 | 0 | 0.0% |
| 57 | Levy | 0.0% | 0 | 0 | 0.0283 | 0 | 0 | 0 | 0.0% |
| 68 | Manatee | 0.0% | 0 | 0 | 0.0283 | 0 | 0 | 0 | 0.0% |
| 90 | Monroe | 0.0% | 2,656 | 2,656 | 0.0283 | 75 | 2,704 | 2,779 | 2.8% |
| 69 | Nassau | 0.0% | 0 | 0 | 0.0283 | 0 | 0 | 0 | 0.0% |
| 70 | Okaloosa | 0.0% | 0 | 0 | 0.0283 | 0 | 0 | 0 | 0.0% |
| 94 | Palm Beach | 0.0% | 147 | 147 | 0.0283 | 4 | 150 | 154 | 2.8% |
| 95 | Palm Beach | 0.0% | 0 | 0 | 0.0283 | 0 | 0 | 0 | 0.0% |
| 96 | Palm Beach | 0.0% | 0 | 0 | 0.0283 | 0 | 0 | 0 | 0.0% |
| 97 | Palm Beach | 0.0% | 0 | 0 | 0.0283 | 0 | 0 | 0 | 0.0% |
| 88 | Pasco | 0.0% | 59 | 59 | 0.0283 | 2 | 70 | 72 | 2.4% |
| 42 | Pinellas | 0.0% | 0 | 0 | 0.0283 | 0 | 0 | 0 | 0.0% |
| 92 | Santa Rosa | 0.0% | 0 | 0 | 0.0283 | 0 | 0 | 0 | 0.0% |
| 49 | Sarasota | 0.0% | 252 | 252 | 0.0283 | 7 | 268 | 275 | 2.7% |
| 50 | Sarasota | 0.0% | 65 | 65 | 0.0283 | 2 | 70 | 72 | 2.6% |
| 51 | Sarasota | 0.0% | 0 | 0 | 0.0283 | 0 | 0 | 0 | 0.0% |
| 71 | Saint Johns | 0.0% | 0 | 0 | 0.0283 | 0 | 0 | 0 | 0.0% |
| 77 | Saint Lucie | 0.0% | 0 | 0 | 0.0283 | 0 | 0 | 0 | 0.0% |
| 14 | Volusia | 0.0% | 0 | 0 | 0.0283 | 0 | 0 | 0 | 0.0% |
| 15 | Volusia | 0.0% | 0 | 0 | 0.0283 | 0 | 0 | 0 | 0.0% |
| 16 | Volusia | 0.0% | 0 | 0 | 0.0283 | 0 | 0 | 0 | 0.0% |
| 58 | Wakulla | 0.0% | 0 | 0 | 0.0283 | 0 | 0 | 0 | 0.0% |
| 75 | Walton | 0.0% | 0 | 0 | 0.0283 | 0 | 0 | 0 | 0.0% |
| Total | | 0.0% | 3,768 | 3,768 | 0.0283 | 107 | 3,885 | 3,992 | 2.7% |

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 - MW4**

| 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 | 0 | 0 | 0 | 0 | 6.29 | 6.29 | 0.0% | 0 | 0 | 0.0% |
| 60 | Brevard | 11 | 1 | 114 | 117 | 11.08 | 11.08 | 0.0% | 113 | 117 | 2.7% |
| 45 | Broward | 0 | 0 | 0 | 0 | 17.01 | 17.01 | 0.0% | 0 | 0 | 0.0% |
| 46 | Broward | 0 | 0 | 0 | 0 | 12.75 | 12.75 | 0.0% | 0 | 0 | 0.0% |
| 47 | Broward | 0 | 1 | 94 | 94 | 10.46 | 10.46 | 0.0% | 107 | 107 | 0.0% |
| 48 | Broward | 0 | 0 | 0 | 0 | 9.20 | 9.20 | 0.0% | 0 | 0 | 0.0% |
| 61 | Charlotte | 0 | 0 | 0 | 0 | 6.24 | 6.24 | 0.0% | 0 | 0 | 0.0% |
| 62 | Collier | 22 | 1 | 209 | 215 | 9.96 | 9.96 | 0.0% | 209 | 214 | 2.8% |
| 22 | Dade | 0 | 0 | 0 | 0 | 21.19 | 21.19 | 0.0% | 0 | 0 | 0.0% |
| 23 | Dade | 0 | 0 | 0 | 0 | 12.92 | 12.92 | 0.0% | 0 | 0 | 0.0% |
| 24 | Dade | 0 | 0 | 0 | 0 | 12.75 | 12.75 | 0.0% | 0 | 0 | 0.0% |
| 25 | Dade | 0 | 0 | 0 | 0 | 9.16 | 9.16 | 0.0% | 0 | 0 | 0.0% |
| 26 | Dade | 0 | 0 | 0 | 0 | 13.41 | 13.41 | 0.0% | 0 | 0 | 0.0% |
| 27 | Dade | 0 | 0 | 0 | 0 | 13.18 | 13.18 | 0.0% | 0 | 0 | 0.0% |
| 28 | Dade | 11 | 1 | 112 | 115 | 12.08 | 12.08 | 0.0% | 112 | 115 | 2.7% |
| 29 | Dade | 0 | 0 | 0 | 0 | 10.33 | 10.33 | 0.0% | 0 | 0 | 0.0% |
| 41 | Duval | 0 | 0 | 0 | 0 | 5.20 | 5.20 | 0.0% | 0 | 0 | 0.0% |
| 52 | Escambia | 0 | 0 | 0 | 0 | 8.44 | 8.44 | 0.0% | 0 | 0 | 0.0% |
| 53 | Escambia | 0 | 0 | 0 | 0 | 6.15 | 6.15 | 0.0% | 0 | 0 | 0.0% |
| 54 | Escambia | 0 | 0 | 0 | 0 | 4.43 | 4.43 | 0.0% | 0 | 0 | 0.0% |
| 83 | Flagler | 11 | 1 | 70 | 72 | 4.39 | 4.39 | 0.0% | 70 | 72 | 2.1% |
| 65 | Franklin | 0 | 0 | 0 | 0 | 6.06 | 6.06 | 0.0% | 0 | 0 | 0.0% |
| 66 | Gulf | 0 | 0 | 41 | 41 | 5.50 | 5.50 | 0.0% | 113 | 113 | 0.0% |
| 56 | Hernando | 0 | 0 | 0 | 0 | 5.10 | 5.10 | 0.0% | 0 | 0 | 0.0% |
| 76 | Indian River | 0 | 0 | 0 | 0 | 10.85 | 10.85 | 0.0% | 0 | 0 | 0.0% |
| 17 | Lee | 0 | 0 | 41 | 41 | 7.72 | 7.72 | 0.0% | 85 | 85 | 0.0% |
| 18 | Lee | 19 | 1 | 138 | 142 | 7.67 | 7.67 | 0.0% | 138 | 142 | 2.7% |
| 19 | Lee | 0 | 0 | 0 | 0 | 4.04 | 4.04 | 0.0% | 0 | 0 | 0.0% |
| 20 | Lee | 0 | -1 | -63 | -63 | 3.87 | 3.87 | 0.0% | 93 | 93 | 0.0% |
| 57 | Levy | 0 | 0 | 0 | 0 | 4.21 | 4.21 | 0.0% | 0 | 0 | 0.0% |
| 68 | Manatee | 0 | 0 | 0 | 0 | 8.33 | 8.33 | 0.0% | 0 | 0 | 0.0% |
| 90 | Monroe | 165 | 5 | 2,321 | 2,385 | 18.25 | 18.25 | 0.0% | 431 | 443 | 2.8% |
| 69 | Nassau | 0 | 0 | 0 | 0 | 5.81 | 5.81 | 0.0% | 0 | 0 | 0.0% |
| 70 | Okaloosa | 0 | 0 | 0 | 0 | 7.35 | 7.35 | 0.0% | 0 | 0 | 0.0% |
| 94 | Palm Beach | 11 | 1 | 155 | 159 | 15.05 | 15.05 | 0.0% | 154 | 159 | 2.8% |
| 95 | Palm Beach | 0 | 0 | 0 | 0 | 10.91 | 10.91 | 0.0% | 0 | 0 | 0.0% |
| 96 | Palm Beach | 0 | 0 | 0 | 0 | 8.75 | 8.75 | 0.0% | 0 | 0 | 0.0% |
| 97 | Palm Beach | 0 | 0 | 0 | 0 | 8.17 | 8.17 | 0.0% | 0 | 0 | 0.0% |
| 88 | Pasco | 7 | 1 | 99 | 102 | 5.18 | 5.18 | 0.0% | 70 | 72 | 2.4% |
| 42 | Pinellas | 0 | 0 | 0 | 0 | 6.63 | 6.63 | 0.0% | 0 | 0 | 0.0% |
| 92 | Santa Rosa | 0 | 0 | 0 | 0 | 8.80 | 8.80 | 0.0% | 0 | 0 | 0.0% |
| 49 | Sarasota | 41 | 1 | 268 | 275 | 6.53 | 6.53 | 0.0% | 268 | 275 | 2.7% |
| 50 | Sarasota | 7 | 3 | 261 | 268 | 4.98 | 4.98 | 0.0% | 93 | 96 | 2.6% |
| 51 | Sarasota | 0 | 0 | 0 | 0 | 3.75 | 3.75 | 0.0% | 0 | 0 | 0.0% |
| 71 | Saint Johns | 0 | 0 | 0 | 0 | 5.29 | 5.29 | 0.0% | 0 | 0 | 0.0% |
| 77 | Saint Lucie | 0 | 0 | 0 | 0 | 12.08 | 12.08 | 0.0% | 0 | 0 | 0.0% |
| 14 | Volusia | 0 | 0 | 0 | 0 | 5.20 | 5.20 | 0.0% | 0 | 0 | 0.0% |
| 15 | Volusia | 0 | 0 | 43 | 43 | 4.00 | 4.00 | 0.0% | 92 | 92 | 0.0% |
| 16 | Volusia | 0 | 0 | 0 | 0 | 3.44 | 3.44 | 0.0% | 0 | 0 | 0.0% |
| 58 | Wakulla | 0 | 1 | 92 | 92 | 6.29 | 6.29 | 0.0% | 147 | 147 | 0.0% |
| 75 | Walton | 0 | 0 | 0 | 0 | 5.21 | 5.21 | 0.0% | 0 | 0 | 0.0% |
| | STATEWIDE | 304 | 19 | 3,995 | 4,097 | 10.90 | 10.90 | 0.0% | 213 | 218 | 2.6% |

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) * [MW4 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 - MW4

| 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) |

124. INDIVIDUAL RISK RATING

- A. Depending on construction, condition of property and location, Citizens may choose to negotiate a rate and premium to meet these conditions. This will be administered as an "individual risk submission" in accordance with Section 627.062, Florida Statute.
- B. Rating is the sole responsibility of Citizens, subject to Office of Insurance Regulation approval.

126. BASE CLASS PREMIUM COMPUTATION

The following are the steps for calculating the base class premiums for MW-2, MD-1 and HW-4 policies. Premium Calculation Worksheets for each policy type can be found on the Citizens' website.

A. Form MW-2 and Form MD-1

- 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 **ADJUSTED BASE RATE** by the **AMOUNT OF COVERAGE "A"** (per \$1,000) to determine the **BASE CLASS PREMIUM**.
- 2. The **BASE RATES** provide Coverage "C" at 50% of Coverage "A".
The limit of liability for Coverage "C" may be increased to a maximum of 70% of Coverage "A", reduced to an amount not less than 25% of Coverage "A", or removed completely.
To amend personal contents use the following calculation, **rounding to two decimal** places at each step.

$$\text{Amended Coverage "C" Rate Modifier} = (\text{HW-4 Base Rate} * 0.99) * \left(\frac{50\% \text{ of Cov "A"} - \text{Requested Cov "C" amt}}{100\% \text{ of Cov A}} \right)$$

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

- 3. To develop the **ADJUSTED BASE RATE**, **subtract** the **Amended Coverage "C" Rate Modifier** for **reduced coverage** or **add** the **Amended Coverage "C" Rate Modifier** for **increased coverage** from/to the **BASE RATE**.

B. Form HW-4

- 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.

128. FLORIDA HURRICANE CATASTROPHE FUND BUILD-UP ADJUSTMENT

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

- 1. Multiply the **COMBINED 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**.

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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 Build-Up premium.

| <u>Florida Hurricane Catastrophe Fund Build-Up Factors</u> | |
|--|---------------|
| <u>MD-1</u> | <u>0.0194</u> |
| <u>MW-2</u> | <u>0.0194</u> |
| <u>HW-4</u> | <u>0.0283</u> |

3. Add the FHCF BU premium to the **COMBINED 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) | |
| | | MW-2 & MD-1 | HW-4 (Mobilehome) | MW-2 & MD-1 | HW-4 (Mobilehome) |
| Number | County | | | | |
| 59 | Bay | 11.14 | 5.28 | 1.24 | 1.01 |
| 60 | Brevard | 21.51 | 10.70 | 0.54 | 0.38 |
| 45 | Broward | 32.21 | 16.71 | 0.41 | 0.30 |
| 46 | Broward | 23.83 | 12.44 | 0.38 | 0.31 |
| 47 | Broward | 24.00 | 10.14 | 0.44 | 0.32 |
| 48 | Broward | 23.85 | 8.88 | 0.43 | 0.32 |
| 61 | Charlotte | 12.12 | 5.88 | 0.45 | 0.36 |
| 62 | Collier | 18.92 | 9.70 | 0.35 | 0.26 |
| 22 | Dade (N) | 28.16 | 20.92 | 0.28 | 0.27 |
| 23 | Dade (N) | 24.61 | 12.64 | 0.40 | 0.28 |
| 24 | Dade (N) | 21.75 | 12.47 | 0.36 | 0.28 |
| 25 | Dade (N) | 21.15 | 8.86 | 0.35 | 0.30 |
| 26 | Dade (S) | 24.82 | 13.13 | 0.35 | 0.28 |
| 27 | Dade (S) | 22.90 | 12.90 | 0.35 | 0.28 |
| 28 | Dade (S) | 24.31 | 11.79 | 0.37 | 0.29 |
| 29 | Dade (S) | 23.93 | 10.04 | 0.37 | 0.29 |
| 41 | Duval | 5.70 | 3.20 | 2.06 | 2.00 |
| 52 | Escambia | 15.79 | 7.75 | 0.91 | 0.69 |
| 53 | Escambia | 11.36 | 5.39 | 0.94 | 0.76 |
| 54 | Escambia | 10.71 | 3.55 | 1.49 | 0.88 |
| 83 | Flagler | 7.25 | 3.29 | 1.18 | 1.10 |
| 65 | Franklin | 11.56 | 5.17 | 1.08 | 0.89 |
| 66 | Gulf | 11.56 | 4.79 | 0.90 | 0.71 |
| 56 | Hernando | 7.70 | 4.13 | 1.11 | 0.97 |
| 76 | Indian River | 18.40 | 10.29 | 0.68 | 0.56 |
| 17 | Lee | 14.75 | 7.49 | 0.29 | 0.23 |
| 18 | Lee | 14.52 | 7.44 | 0.29 | 0.23 |
| 19 | Lee | 10.57 | 3.74 | 0.35 | 0.30 |
| 20 | Lee | 11.01 | 3.56 | 0.37 | 0.31 |
| 57 | Levy | 7.59 | 3.40 | 0.91 | 0.81 |
| 68 | Manatee | 13.22 | 7.89 | 0.61 | 0.44 |
| 90 | Monroe | 33.96 | 17.93 | 0.45 | 0.32 |
| 69 | Nassau | 6.02 | 2.90 | 3.10 | 2.91 |
| 70 | Okaloosa | 12.03 | 6.69 | 0.81 | 0.66 |
| 94 | Palm Beach | 28.57 | 14.73 | 0.46 | 0.32 |
| 95 | Palm Beach | 21.60 | 10.57 | 0.47 | 0.34 |
| 96 | Palm Beach | 21.14 | 8.40 | 0.47 | 0.35 |
| 97 | Palm Beach | 20.32 | 7.81 | 0.47 | 0.36 |
| 88 | Pasco | 9.57 | 4.28 | 1.03 | 0.90 |
| 42 | Pinellas | 10.05 | 6.05 | 0.66 | 0.58 |
| 92 | Santa Rosa | 14.94 | 8.01 | 0.92 | 0.79 |
| 49 | Sarasota | 11.94 | 6.15 | 0.47 | 0.38 |
| 50 | Sarasota | 10.65 | 4.55 | 0.50 | 0.43 |
| 51 | Sarasota | 10.53 | 3.25 | 0.68 | 0.50 |
| 71 | St Johns | 6.75 | 3.56 | 2.02 | 1.73 |
| 77 | St Lucie | 23.06 | 11.49 | 0.80 | 0.59 |
| 14 | Volusia | 8.94 | 4.36 | 0.97 | 0.84 |
| 15 | Volusia | 8.18 | 3.02 | 1.12 | 0.98 |
| 16 | Volusia | 7.08 | 2.31 | 1.29 | 1.13 |
| 58 | Wakulla | 9.37 | 3.67 | 2.97 | 2.62 |
| 75 | Walton | 11.26 | 4.40 | 1.02 | 0.81 |

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| 2008 | | |

124. INDIVIDUAL RISK RATING

- A. Depending on construction, condition of property and location, Citizens may choose to negotiate a rate and premium to meet these conditions. This will be administered as an "individual risk submission" in accordance with Section 627.062, Florida Statute.
- B. Rating is the sole responsibility of Citizens, subject to Office of Insurance Regulation approval.

126. BASE CLASS PREMIUM COMPUTATION

The following are the steps for calculating the base class premiums for MW-2, MD-1 and HW-4 policies. Premium Calculation Worksheets for each policy type can be found on the Citizens' website.

A. Form MW-2 and Form MD-1

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 **ADJUSTED BASE RATE** by the **AMOUNT OF COVERAGE "A"** (per \$1,000) to determine the **BASE CLASS PREMIUM**.
2. The **BASE RATES** provide Coverage "C" at 50% of Coverage "A".
The limit of liability for Coverage "C" may be increased to a maximum of 70% of Coverage "A", reduced to an amount not less than 25% of Coverage "A", or removed completely.
To amend personal contents use the following calculation, **rounding to two decimal** places at each step.

$$\text{Amended Coverage "C" Rate Modifier} = (\text{HW-4 Base Rate} * 0.99) * \left(\frac{50\% \text{ of Cov "A"} - \text{Requested Cov "C" amt}}{100\% \text{ of Cov A}} \right)$$

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

3. To develop the **ADJUSTED BASE RATE**, **subtract** the **Amended Coverage "C" Rate Modifier** for **reduced coverage** or **add** the **Amended Coverage "C" Rate Modifier** for increased coverage from/to the **BASE RATE**.

B. Form HW-4

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.

128. FLORIDA HURRICANE CATASTROPHE FUND BUILD-UP ADJUSTMENT

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

1. Multiply the **COMBINED 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 Build-Up premium.

| Florida Hurricane Catastrophe Fund Build-Up Factors | |
|--|--------|
| MD-1 | 0.0194 |
| MW-2 | 0.0194 |
| HW-4 | 0.0283 |

3. Add the FHCF BU premium to the **COMBINED 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) | |
| | | MW-2 & MD-1 | HW-4 (Mobilehome) | | MW-2 & MD-1 | HW-4 (Mobilehome) |
| Number | County | | | | | |
| 59 | Bay | 11.14 | 5.28 | | 1.24 | 1.01 |
| 60 | Brevard | 21.51 | 10.70 | | 0.54 | 0.38 |
| 45 | Broward | 32.21 | 16.71 | | 0.41 | 0.30 |
| 46 | Broward | 23.83 | 12.44 | | 0.38 | 0.31 |
| 47 | Broward | 24.00 | 10.14 | | 0.44 | 0.32 |
| 48 | Broward | 23.85 | 8.88 | | 0.43 | 0.32 |
| 61 | Charlotte | 12.12 | 5.88 | | 0.45 | 0.36 |
| 62 | Collier | 18.92 | 9.70 | | 0.35 | 0.26 |
| 22 | Dade (N) | 28.16 | 20.92 | | 0.28 | 0.27 |
| 23 | Dade (N) | 24.61 | 12.64 | | 0.40 | 0.28 |
| 24 | Dade (N) | 21.75 | 12.47 | | 0.36 | 0.28 |
| 25 | Dade (N) | 21.15 | 8.86 | | 0.35 | 0.30 |
| 26 | Dade (S) | 24.82 | 13.13 | | 0.35 | 0.28 |
| 27 | Dade (S) | 22.90 | 12.90 | | 0.35 | 0.28 |
| 28 | Dade (S) | 24.31 | 11.79 | | 0.37 | 0.29 |
| 29 | Dade (S) | 23.93 | 10.04 | | 0.37 | 0.29 |
| 41 | Duval | 5.70 | 3.20 | | 2.06 | 2.00 |
| 52 | Escambia | 15.79 | 7.75 | | 0.91 | 0.69 |
| 53 | Escambia | 11.36 | 5.39 | | 0.94 | 0.76 |
| 54 | Escambia | 10.71 | 3.55 | | 1.49 | 0.88 |
| 83 | Flagler | 7.25 | 3.29 | | 1.18 | 1.10 |
| 65 | Franklin | 11.56 | 5.17 | | 1.08 | 0.89 |
| 66 | Gulf | 11.56 | 4.79 | | 0.90 | 0.71 |
| 56 | Hernando | 7.70 | 4.13 | | 1.11 | 0.97 |
| 76 | Indian River | 18.40 | 10.29 | | 0.68 | 0.56 |
| 17 | Lee | 14.75 | 7.49 | | 0.29 | 0.23 |
| 18 | Lee | 14.52 | 7.44 | | 0.29 | 0.23 |
| 19 | Lee | 10.57 | 3.74 | | 0.35 | 0.30 |
| 20 | Lee | 11.01 | 3.56 | | 0.37 | 0.31 |
| 57 | Levy | 7.59 | 3.40 | | 0.91 | 0.81 |
| 68 | Manatee | 13.22 | 7.89 | | 0.61 | 0.44 |
| 90 | Monroe | 33.96 | 17.93 | | 0.45 | 0.32 |
| 69 | Nassau | 6.02 | 2.90 | | 3.10 | 2.91 |
| 70 | Okaloosa | 12.03 | 6.69 | | 0.81 | 0.66 |
| 94 | Palm Beach | 28.57 | 14.73 | | 0.46 | 0.32 |
| 95 | Palm Beach | 21.60 | 10.57 | | 0.47 | 0.34 |
| 96 | Palm Beach | 21.14 | 8.40 | | 0.47 | 0.35 |
| 97 | Palm Beach | 20.32 | 7.81 | | 0.47 | 0.36 |
| 88 | Pasco | 9.57 | 4.28 | | 1.03 | 0.90 |
| 42 | Pinellas | 10.05 | 6.05 | | 0.66 | 0.58 |
| 92 | Santa Rosa | 14.94 | 8.01 | | 0.92 | 0.79 |
| 49 | Sarasota | 11.94 | 6.15 | | 0.47 | 0.38 |
| 50 | Sarasota | 10.65 | 4.55 | | 0.50 | 0.43 |
| 51 | Sarasota | 10.53 | 3.25 | | 0.68 | 0.50 |
| 71 | St Johns | 6.75 | 3.56 | | 2.02 | 1.73 |
| 77 | St Lucie | 23.06 | 11.49 | | 0.80 | 0.59 |
| 14 | Volusia | 8.94 | 4.36 | | 0.97 | 0.84 |
| 15 | Volusia | 8.18 | 3.02 | | 1.12 | 0.98 |
| 16 | Volusia | 7.08 | 2.31 | | 1.29 | 1.13 |
| 58 | Wakulla | 9.37 | 3.67 | | 2.97 | 2.62 |
| 75 | Walton | 11.26 | 4.40 | | 1.02 | 0.81 |

**Citizens Property Insurance Corporation
Personal Residential Wind Only – Mobile Home**

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 change noted below in the General Rules section. Edition date of page has changed to 01/2010. |
| General Rules | | | |
| Base Class Premium Computation | Page GR 1-9 Rule 126 | Page GR 1-9 Rule 126 | Changed factor of 0.90 to .99. |
| Florida Hurricane Catastrophe Fund Build-Up Adjustment | Page GR 1-9 Rule 128 | 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. |

MOBILEHOMEOWNER (MW-2) PREMIUM CALCULATION WORKSHEET

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

POLICY LIMITS: Coverage A: \$ _____ Coverage B: \$ _____ 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 | | |
| Reduced Coverage "C" Calculation: (Round each calculation to two decimal places) | | |
| Hurricane HW-4 Base Rate _____ * 0.99 = _____ * [(50% Cov A _____ - amount of new Cov C _____) ÷ 100% of Cov A] = _____ Hurricane base rate adjustment | | |
| Other Wind HW-4 Base Rate _____ * 0.99 = _____ * [(50% Cov A _____ - amount of new Cov C _____) ÷ 100% of Cov A] = _____ Other Wind base rate adjustment | -/+ | -/+ |
| ADJUSTED BASE RATE | | |
| AMOUNT OF COVERAGE "A" (per \$1,000) | | |
| | X | X |
| BASE CLASS PREMIUM | | |
| | = \$ | = \$ |
| **PREMIUM SURCHARGES AND CREDITS** | | |
| 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) | -/+ |
| ANSI/ASCE | Hurr Base Class Prem _____ x .09 OW Base Class Prem _____ x .09 | - |
| 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 0.15 OW Base Class Prem _____ x 0.15 | + |
| 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 Mobilehome - No charge. If in Other Structure - Refer to rating steps under Other Structures Increased Limits. | + |
| 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) | | |
| | + | |
| COMBINED BASE CLASS PREMIUM (Hurricane + Other Wind) | | |
| | + | |
| COMBINED GRAND SUBTOTAL (COMBINED SUBTOTAL + COMBINED BASE CLASS PREMIUM) | | |
| | = | |
| Florida Hurricane Catastrophe Fund Build-Up (FHCF BU) (COMBINED GRAND SUBTOTAL X HURRICANE BASE RATE PERCENTAGE (Hurr Base Rate/(Hurr Base Rate + Other Wind Base Rate)) X FHCF BU Factor) | | |
| | ± | |
| GRAND SUBTOTAL (COMBINED 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 | | |
| | = | |

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

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

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

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

HURRICANE BASE RATE PERCENTAGE = $\text{Hurr Base Rate} / (\text{Hurr Base Rate} + \text{Other Wind Base Rate})$

OTHER WIND BASE RATE PERCENTAGE = $\text{Other Wind Base Rate} / (\text{Hurr Base Rate} + \text{Other Wind Base Rate})$

COMMISSIONABLE PREMIUM = **COMBINED** GRAND SUBTOTAL

=

Ed. 01/2010

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MOBILEHOME DWELLING (MD-1) PREMIUM CALCULATION WORKSHEET

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

POLICY LIMITS: Coverage A: \$ _____ Coverage B: \$ _____ 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 | | |
| Amended Coverage "C" Calculation: (Round each calculation to two decimal places) | | |
| Hurricane Amended Contents Factor _____ * 0.99 = _____ * [(50% Cov A _____ - amount of new Cov C _____) ÷ 100% of Cov A] = _____ Hurricane base rate adjustment | | |
| Other Wind Amended Contents Factor _____ * 0.99 = _____ * [(50% Cov A _____ - amount of new Cov C _____) ÷ 100% of Cov A] = _____ Other Wind base rate adjustment | -/+ | -/+ |
| ADJUSTED BASE RATE | | |
| AMOUNT OF COVERAGE "A" (per \$1,000) | | |
| BASE CLASS PREMIUM | | |
| = \$ _____ = \$ _____ | | |
| = \$ _____ = \$ _____ | | |
| = \$ _____ = \$ _____ | | |
| **PREMIUM SURCHARGES AND CREDITS** | | |
| 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) | -/+ |
| ANSI/ASCE | Hurr Base Class Prem _____ x .09 OW Base Class Prem _____ x .09 | - |
| 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** | | |
| Other Structures Increased Limits: Hurr Base Rate for Other Structures _____ X \$ _____ (per \$1,000) OW Base Rate for Other Structures _____ X \$ _____ (per \$1,000) | | + |
| 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) | | |
| = \$ _____ = \$ _____ | | |
| COMBINED BASE CLASS PREMIUM (Hurricane + Other Wind) | | |
| = \$ _____ = \$ _____ | | |
| COMBINED GRAND SUBTOTAL (COMBINED SUBTOTAL + COMBINED BASE CLASS PREMIUM + Minimum Premium Adjustment) | | |
| = \$ _____ = \$ _____ | | |
| Florida Hurricane Catastrophe Fund Build-Up (FHCF BU) (COMBINED GRAND SUBTOTAL X HURRICANE BASE RATE PERCENTAGE (Hurr Base Rate/(Hurr Base Rate + Other Wind Base Rate)) X FHCF BU Factor) | | |
| ± | | |
| GRAND SUBTOTAL (COMBINED 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 = COMBINED GRAND SUBTOTAL | | |
| = \$ _____ = \$ _____ | | |

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HOMEOWNER (HW-4) IN MOBILE HOME 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** | | |
| 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) | -/+ -/+ |
| ANSI/ASCE | Hurr Base Class Prem _____ x .09 OW Base Class Prem _____ x .09 | - - |
| | 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) | | |
| | → | Deleted: + |
| COMBINED BASE CLASS PREMIUM (Hurricane + Other Wind) | | |
| | + | |
| COMBINED GRAND SUBTOTAL (COMBINED SUBTOTAL + COMBINED BASE CLASS PREMIUM + Minimum Premium Adjustment) | | |
| | = | |
| Florida Hurricane Catastrophe Fund Build-Up (FHCF BU) (COMBINED GRAND SUBTOTAL X HURRICANE BASE RATE PERCENTAGE (Hurr Base Rate/(Hurr Base Rate + Other Wind Base Rate)) X FHCF BU Factor) | | |
| | ± | |
| GRAND SUBTOTAL (COMBINED GRAND SUBTOTAL + FHCF BU) | | |
| | = \$ | Deleted: |
| **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 | + |
| Florida Hurricane Catastrophe Fund | 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 = COMBINED GRAND SUBTOTAL | | |
| | | = |

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MOBILEHOMEOWNER (MW-2) PREMIUM CALCULATION WORKSHEET

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

POLICY LIMITS: Coverage A: \$ _____ Coverage B: \$ _____ 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 | | | |
| Reduced Coverage "C" Calculation: (Round each calculation to two decimal places) | | | |
| Hurricane HW-4 Base Rate _____ * 0.99 = _____ * [(50% Cov A _____ - amount of new Cov C _____) ÷ 100% of Cov A] | | | |
| = _____ Hurricane base rate adjustment | | | |
| Other Wind HW-4 Base Rate _____ * 0.99 = _____ * [(50% Cov A _____ - amount of new Cov C _____) ÷ 100% of Cov A] | | | |
| = _____ Other Wind base rate adjustment | | -/+ | -/+ |
| ADJUSTED BASE RATE | | | |
| AMOUNT OF COVERAGE "A" (per \$1,000) | | X | X |
| BASE CLASS PREMIUM | | = \$ | = \$ |
| **PREMIUM SURCHARGES AND CREDITS** | | | |
| 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% | Hurr Base Class Prem _____ x Hurr deductible factor _____ | | |
| OW: <input type="checkbox"/> \$500 <input type="checkbox"/> 2% <input type="checkbox"/> 3% <input type="checkbox"/> 4% <input type="checkbox"/> 5% | OW Base Class Prem _____ x OW deductible factor _____ | | |
| (Note: Standard 2% deductible = 0.00 ded factor) | | -/+ | -/+ |
| ANSI/ASCE | Hurr Base Class Prem _____ x .09 | - | - |
| | OW Base Class Prem _____ x .09 | | |
| 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 0.15 | + | + |
| | OW Base Class Prem _____ x 0.15 | | |
| 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 Mobilehome - No charge. If in Other Structure - Refer to rating steps under Other Structures Increased Limits. | + | + |
| 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) | | + | |
| COMBINED BASE CLASS PREMIUM (Hurricane + Other Wind) | | + | |
| COMBINED GRAND SUBTOTAL (COMBINED SUBTOTAL + COMBINED BASE CLASS PREMIUM) | | = | |
| Florida Hurricane Catastrophe Fund Build-Up (FHCF BU) (COMBINED GRAND SUBTOTAL X HURRICANE BASE RATE PERCENTAGE (Hurr Base Rate/(Hurr Base Rate + Other Wind Base Rate)) X FHCF BU Factor) | | + | |
| GRAND SUBTOTAL (COMBINED 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 | | = | |

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

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

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

HURRICANE BASE RATE PERCENTAGE = $\text{Hurr Base Rate} / (\text{Hurr Base Rate} + \text{Other Wind Base Rate})$

OTHER WIND BASE RATE PERCENTAGE = $\text{Other Wind Base Rate} / (\text{Hurr Base Rate} + \text{Other Wind Base Rate})$

COMMISSIONABLE PREMIUM = COMBINED GRAND SUBTOTAL =

MOBILEHOME DWELLING (MD-1) PREMIUM CALCULATION WORKSHEET

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

POLICY LIMITS: Coverage A: \$ _____ Coverage B: \$ _____ 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 | | | |
| Amended Coverage "C" Calculation: (Round each calculation to two decimal places) | | | |
| Hurricane Amended Contents Factor _____ * 0.99 = _____ * [(50% Cov A _____ - amount of new Cov C _____) ÷ 100% of Cov A] = _____ Hurricane base rate adjustment | | | |
| Other Wind Amended Contents Factor _____ * 0.99 = _____ * [(50% Cov A _____ - amount of new Cov C _____) ÷ 100% of Cov A] = _____ Other Wind base rate adjustment | | -/+ | -/+ |
| ADJUSTED BASE RATE | | | |
| AMOUNT OF COVERAGE "A" (per \$1,000) | | X | X |
| BASE CLASS PREMIUM | | = \$ | = \$ |
| **PREMIUM SURCHARGES AND CREDITS** | | | |
| 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) | -/+ | -/+ |
| ANSI/ASCE | Hurr Base Class Prem _____ x .09 OW Base Class Prem _____ x .09 | - | - |
| 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** | | | |
| Other Structures Increased Limits: Hurr Base Rate for Other Structures _____ X \$ _____ (per \$1,000) OW Base Rate for Other Structures _____ X \$ _____ (per \$1,000) | | + | + |
| 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) | | = | |
| COMBINED BASE CLASS PREMIUM (Hurricane + Other Wind) | | + | |
| COMBINED GRAND SUBTOTAL (COMBINED SUBTOTAL + COMBINED BASE CLASS PREMIUM + Minimum Premium Adjustment) | | = | |
| Florida Hurricane Catastrophe Fund Build-Up (FHCF BU) (COMBINED GRAND SUBTOTAL X HURRICANE BASE RATE PERCENTAGE (Hurr Base Rate/(Hurr Base Rate + Other Wind Base Rate)) X FHCF BU Factor) | | + | |
| GRAND SUBTOTAL (COMBINED 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 = COMBINED GRAND SUBTOTAL | | | = |

HOMEOWNER (HW-4) IN MOBILE HOME 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** | | | |
| 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) | -/+ | -/+ |
| ANSI/ASCE | Hurr Base Class Prem _____ x .09 OW Base Class Prem _____ x .09 | - | - |
| 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) | | = | |
| COMBINED BASE CLASS PREMIUM (Hurricane + Other Wind) | | + | |
| COMBINED GRAND SUBTOTAL (COMBINED SUBTOTAL + COMBINED BASE CLASS PREMIUM + Minimum Premium Adjustment) | | = | |
| Florida Hurricane Catastrophe Fund Build-Up (FHCF BU) (COMBINED GRAND SUBTOTAL X HURRICANE BASE RATE PERCENTAGE (Hurr Base Rate/(Hurr Base Rate + Other Wind Base Rate)) X FHCF BU Factor) | | + | |
| GRAND SUBTOTAL (COMBINED 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 | | + |
| Florida Hurricane Catastrophe Fund | 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 = COMBINED GRAND SUBTOTAL | | = | |

*CITIZENS PROPERTY INSURANCE
CORPORATION*

PERSONAL RESIDENTIAL WIND-ONLY (PR-W)

MOBILE HOMES 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 Mobile 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 |
|-------------------------|-------------------|---------------------|
| MW2/MD1 | 126.9% | 9.811.8 % |
| MW4 | 0% | 02.6%* |

* Due to FHCF built-up factor

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.

For MW-4 (mobile-home renters), Citizens earned only 169 house years from 2004 through 2008. This is insufficient data for a rate indication, and the base rates will be unadjusted.

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 8. This file is named **MW2 PRW-Statewide Rate Indication.xls**.
2. **Territory Indication** – This indication allocates the statewide indicated rate change to each territory. This file is named **MW2 PRW-Territory Indication**. 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_HRA.pdf**, **FHCF_PRW.pdf**, **CalcFHCFPremium_ExamplePolicies.xls**, **Estimated Hurricane Premium.xls**, and **Summary of FHCF Build-up Factor.xls**
4. **Adjustment to Coverage C Rate Modifier** – For MW/MD 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, MW-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 than 10% due to the fact that MW/MD and MW-4 have different indications. Details on this adjustment begin on page 20.

Citizens offers two different policy forms for residential mobile homes in the high risk areas. There is the MW-2 form and the MD-1 form. The forms are very similar. The major difference is that the MW-2 requires owner occupancy while MD-1 is used for tenant occupancy. Currently the rates are the same. Citizens did not start distinguishing between owner occupancy and tenant occupancy for mobile homes until 12/1/2008. As a result, the historically data can not be separated into these categories. So one indication is calculated for both policy forms. This indication is applied to both forms. In the future these policy forms will be treated separately.

Also included in this filing is a Standardized Rate Indication workbook that summarizes the results.

Individual file names are also listed in table 1 on page 7.

| Section | Line of Business | File Name |
|--|------------------|--|
| 1. Statewide Indication | MW-2/MD-1 | MW2 PRW-Statewide Rate Indication.xls |
| | | |
| 2. Territory Indication | MW-2/MD-2 | MW2 PRW-Territory Indication.xls |
| | | |
| 3. Development of FHCF Built-Up Factor | MW-2/MD-1 | Estimated Hurricane Premium.xls |
| | | Summary of FHCF Build-up Factor.xls |
| | | FHCF PRW.mdb |
| | | FHCF_Assumption_HRA.pdf |
| | | CalcFHCFPremium_ExamplePolicies.xls |
| 4. Hurricane Model | | 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 indication for MW2 is developed and supported in the excel file **MW2 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 MW-2, the annual premium taken from the MHO3 filing is 0.0%. For MHO3, the premium trend based on historical data was relatively flat. Also, no inflation guard numbers are applied at renewal. For loss trend, the same 8.2% selected for MHO3 is used for MW-2.

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.

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 the indications combines the MW-2 and MD-1 forms, the appropriate numbers from the multi-peril homeowner mobile home (MHO3) and mobile dwelling (MDP1) 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 **58.5%** projected hurricane loss and LAE ratio for MHO3 comes directly from row (50) of the wind-only RIF in the PRM MHO RIF Individual file (from the MHO 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 **1.2%** for MHO3 is calculated by taking the projected non-hurricane catastrophe loss and LAE number from Column (25) of the wind-only RIF in the PRM MHO 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 MW-2 and MD-1 data is combined for the indication, MHO3 and MDP1 data is combined in determining this factor of non-hurricane cats to hurricane losses.

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

Mobile home policies were not affected by the change in wind mitigation credits. Policies in force as of 12/31/2008 were issued at current rates.

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 insurer. 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 MW2/MD1 indication is fully credible.

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 of the loss/LAE ratio.

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 of the loss/LAE ratio.

This Column (5) is the non-catastrophe loss ratio. It is the ratio of the non-catastrophe losses from column (37) 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. Note that if there is no premium in a territory, the indication is selected to be 0%.

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.

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

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 MW-2/MD-1 is **1.94%**. This number will be applied to the hurricane portion of premium.

For support of Benfield's estimate, see the access data base **FHCF_PRW**. 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 **CalcFHCF Premium 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**.

ADJUSTMENT TO COVERAGE C RATE MODIFIER

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

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

This **Reduction** amount is subtracted from the MW/MD premium. If, for a given territory, the MW/MD base rate increases by an amount that is greater than the MW-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 **.99**.

In order to ensure that the rate change is less than 10%, the change in the **Reduction** amount due to the new MW-4 rates must not be less than change in the MW/MD base rates, on a percentage basis. Since it is possible for a given territory to increase by as much as 10% for MW/MD, and since the MW-4 base rate change is 0% for all territories, an adjustment needs to be made to the new MW-4 base rate for use in this formula:

So, we take the new MW-4 Base Rate and increase it by 0%:

$$(\text{MW-4 Base Rate}) / (1 - 0)$$

Next, we increase this number by 10%. This is so that it increases by as much as any MW/MD can increase:

$$(\text{MW-4 Base Rate}) * (1.1)$$

This new number is then inserted into the existing formula:

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

This reduces to:

$$(\text{MW-4 Base Rate}) * .99 * [(50\% \text{ of Coverage A Amount} - \text{Requested Coverage C Amount}) / (100\% \text{ of Coverage A Amount})]$$

RULE/MANUAL CHANGES

Below are the key changes to the Mobile Home 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 MW2, MD1 and HW4 Mobilehome 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 Mobile Home 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
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
Mobile Homeowners and Mobile Dwelling**

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

| 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 MOBILE HOMEOWNERS MW-2 AND MOBILE HOMEOWNERS DWELLING MD-1
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 | 133,697 | 1.139 | 152,334 |
| Brevard | 60 | 50,094 | 1.139 | 57,078 |
| Broward | 45 | 656 | 1.139 | 747 |
| Broward | 46 | 0 | 1.139 | 0 |
| Broward | 47 | 8,933 | 1.139 | 10,178 |
| Broward | 48 | 150,839 | 1.139 | 171,866 |
| Charlotte | 61 | 21,723 | 1.139 | 24,751 |
| Collier | 62 | 119,456 | 1.139 | 136,108 |
| Dade (N) | 22 | 202 | 1.139 | 231 |
| Dade (N) | 23 | 1,148 | 1.139 | 1,308 |
| Dade (N) | 24 | 0 | 1.139 | 0 |
| Dade (N) | 25 | 0 | 1.139 | 0 |
| Dade (S) | 26 | 0 | 1.139 | 0 |
| Dade (S) | 27 | 0 | 1.139 | 0 |
| Dade (S) | 28 | 27,353 | 1.139 | 31,167 |
| Dade (S) | 29 | 86,428 | 1.139 | 98,476 |
| Duval | 41 | 0 | 1.139 | 0 |
| Escambia | 52 | 2,801 | 1.139 | 3,191 |
| Escambia | 53 | 2,462 | 1.139 | 2,805 |
| Escambia | 54 | 1,713 | 1.139 | 1,952 |
| Flagler | 83 | 125,374 | 1.139 | 142,851 |
| Franklin | 65 | 25,886 | 1.139 | 29,495 |
| Gulf | 66 | 29,689 | 1.139 | 33,827 |
| Hernando | 56 | 9,557 | 1.139 | 10,889 |
| Indian River | 76 | 0 | 1.139 | 0 |
| Lee | 17 | 731,411 | 1.139 | 833,371 |
| Lee | 18 | 278,365 | 1.139 | 317,169 |
| Lee | 19 | 7,657 | 1.139 | 8,724 |
| Lee | 20 | 191,470 | 1.139 | 218,161 |
| Levy | 57 | 3,687 | 1.139 | 4,201 |
| Manatee | 68 | 24,722 | 1.139 | 28,169 |
| Monroe | 90 | 3,915,117 | 1.139 | 4,460,892 |
| Nassau | 69 | 0 | 1.139 | 0 |
| Okaloosa | 70 | 53 | 1.139 | 60 |
| Palm Beach | 94 | 108,926 | 1.139 | 124,111 |
| Palm Beach | 95 | 55,821 | 1.139 | 63,603 |
| Palm Beach | 96 | 85,832 | 1.139 | 97,797 |
| Palm Beach | 97 | 1,202 | 1.139 | 1,369 |
| Pasco | 88 | 377,556 | 1.139 | 430,188 |
| Pinellas | 42 | 0 | 1.139 | 0 |
| Santa Rosa | 92 | 739 | 1.139 | 842 |
| Sarasota | 49 | 615,066 | 1.139 | 700,808 |
| Sarasota | 50 | 1,970,771 | 1.139 | 2,245,500 |
| Sarasota | 51 | 166,263 | 1.139 | 189,440 |
| Saint Johns | 71 | 12,000 | 1.139 | 13,673 |
| Saint Lucie | 77 | 608,954 | 1.139 | 693,843 |
| Volusia | 14 | 1,838 | 1.139 | 2,094 |
| Volusia | 15 | 379,549 | 1.139 | 432,459 |
| Volusia | 16 | 0 | 1.139 | 0 |
| Wakulla | 58 | 12,558 | 1.139 | 14,309 |
| Walton | 75 | 72,733 | 1.139 | 82,872 |
| TOTAL | | 10,420,301 | | 11,872,909 |

**PR-W MOBILE HOMEOWNERS MW-2 AND MOBILE HOMEOWNERS DWELLING MD-1
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 | |
| County | Territory | Premium | Hurricane | Hurricane | Non-Hurricane | Loss | Loss | |
| | Number | (adjusted to | Loss | Loss and | Catastrophe | Ratio | Ratio | |
| | | current | and LAE | LAE Ratio | Losses | | Relativity | |
| | | rate level) | | | | | | |
| Bay | 59 | 87,850 | 152,334 | 173.4% | 1.019 | 5.1% | 181.8% | 1.153 |
| Brevard | 60 | 43,696 | 57,078 | 130.6% | 1.019 | 5.1% | 138.2% | 0.869 |
| Broward | 45 | 562 | 747 | 133.0% | 1.019 | 5.1% | 140.6% | 0.884 |
| Broward | 46 | 0 | 0 | 150.4% | 1.019 | 5.1% | 158.3% | 1.000 |
| Broward | 47 | 8,508 | 10,178 | 119.6% | 1.019 | 5.1% | 127.0% | 0.795 |
| Broward | 48 | 125,922 | 171,866 | 136.5% | 1.019 | 5.1% | 144.1% | 0.908 |
| Charlotte | 61 | 11,377 | 24,751 | 217.6% | 1.019 | 5.1% | 226.8% | 1.447 |
| Collier | 62 | 84,684 | 136,108 | 160.7% | 1.019 | 5.1% | 168.8% | 1.069 |
| Dade (N) | 22 | 1,438 | 231 | 16.0% | 1.019 | 5.1% | 21.4% | 0.107 |
| Dade (N) | 23 | 1,825 | 1,308 | 71.7% | 1.019 | 5.1% | 78.1% | 0.476 |
| Dade (N) | 24 | 0 | 0 | 150.4% | 1.019 | 5.1% | 158.3% | 1.000 |
| Dade (N) | 25 | 0 | 0 | 150.4% | 1.019 | 5.1% | 158.3% | 1.000 |
| Dade (S) | 26 | 0 | 0 | 150.4% | 1.019 | 5.1% | 158.3% | 1.000 |
| Dade (S) | 27 | 0 | 0 | 150.4% | 1.019 | 5.1% | 158.3% | 1.000 |
| Dade (S) | 28 | 67,064 | 31,167 | 46.5% | 1.019 | 5.1% | 52.4% | 0.309 |
| Dade (S) | 29 | 302,561 | 98,476 | 32.5% | 1.019 | 5.1% | 38.2% | 0.216 |
| Duval | 41 | 0 | 0 | 150.4% | 1.019 | 5.1% | 158.3% | 1.000 |
| Escambia | 52 | 5,210 | 3,191 | 61.3% | 1.019 | 5.1% | 67.5% | 0.407 |
| Escambia | 53 | 1,496 | 2,805 | 187.5% | 1.019 | 5.1% | 196.1% | 1.247 |
| Escambia | 54 | 3,579 | 1,952 | 54.5% | 1.019 | 5.1% | 60.6% | 0.363 |
| Flagler | 83 | 74,702 | 142,851 | 191.2% | 1.019 | 5.1% | 199.9% | 1.271 |
| Franklin | 65 | 25,750 | 29,495 | 114.5% | 1.019 | 5.1% | 121.8% | 0.762 |
| Gulf | 66 | 39,907 | 33,827 | 84.8% | 1.019 | 5.1% | 91.4% | 0.564 |
| Hernando | 56 | 9,547 | 10,889 | 114.1% | 1.019 | 5.1% | 121.3% | 0.758 |
| Indian River | 76 | 0 | 0 | 150.4% | 1.019 | 5.1% | 158.3% | 1.000 |
| Lee | 17 | 525,981 | 833,371 | 158.4% | 1.019 | 5.1% | 166.5% | 1.053 |
| Lee | 18 | 204,320 | 317,169 | 155.2% | 1.019 | 5.1% | 163.3% | 1.032 |
| Lee | 19 | 3,562 | 8,724 | 244.9% | 1.019 | 5.1% | 254.7% | 1.628 |
| Lee | 20 | 110,141 | 218,161 | 198.1% | 1.019 | 5.1% | 206.9% | 1.317 |
| Levy | 57 | 5,452 | 4,201 | 77.1% | 1.019 | 5.1% | 83.6% | 0.512 |
| Manatee | 68 | 15,635 | 28,169 | 180.2% | 1.019 | 5.1% | 188.7% | 1.198 |
| Monroe | 90 | 2,867,276 | 4,460,892 | 155.6% | 1.019 | 5.1% | 163.6% | 1.034 |
| Nassau | 69 | 0 | 0 | 150.4% | 1.019 | 5.1% | 158.3% | 1.000 |
| Okaloosa | 70 | 393 | 60 | 15.4% | 1.019 | 5.1% | 20.7% | 0.102 |
| Palm Beach | 94 | 161,892 | 124,111 | 76.7% | 1.019 | 5.1% | 83.2% | 0.510 |
| Palm Beach | 95 | 61,848 | 63,603 | 102.8% | 1.019 | 5.1% | 109.9% | 0.684 |
| Palm Beach | 96 | 124,193 | 97,797 | 78.7% | 1.019 | 5.1% | 85.3% | 0.524 |
| Palm Beach | 97 | 1,063 | 1,369 | 128.8% | 1.019 | 5.1% | 136.3% | 0.856 |
| Pasco | 88 | 331,147 | 430,188 | 129.9% | 1.019 | 5.1% | 137.4% | 0.864 |
| Pinellas | 42 | 0 | 0 | 150.4% | 1.019 | 5.1% | 158.3% | 1.000 |
| Santa Rosa | 92 | 381 | 842 | 221.0% | 1.019 | 5.1% | 230.2% | 1.469 |
| Sarasota | 49 | 356,853 | 700,808 | 196.4% | 1.019 | 5.1% | 205.2% | 1.306 |
| Sarasota | 50 | 1,134,769 | 2,245,500 | 197.9% | 1.019 | 5.1% | 206.7% | 1.316 |
| Sarasota | 51 | 120,659 | 189,440 | 157.0% | 1.019 | 5.1% | 165.1% | 1.044 |
| Saint Johns | 71 | 15,373 | 13,673 | 88.9% | 1.019 | 5.1% | 95.7% | 0.591 |
| Saint Lucie | 77 | 432,839 | 693,843 | 160.3% | 1.019 | 5.1% | 168.4% | 1.066 |
| Volusia | 14 | 1,496 | 2,094 | 140.0% | 1.019 | 5.1% | 147.7% | 0.931 |
| Volusia | 15 | 365,066 | 432,459 | 118.5% | 1.019 | 5.1% | 125.8% | 0.788 |
| Volusia | 16 | 0 | 0 | 150.4% | 1.019 | 5.1% | 158.3% | 1.000 |
| Wakulla | 58 | 39,074 | 14,309 | 36.6% | 1.019 | 5.1% | 42.4% | 0.243 |
| Walton | 75 | 119,341 | 82,872 | 69.4% | 1.019 | 5.1% | 75.8% | 0.462 |
| TOTAL | | 7,894,432 | 11,872,909 | 150.4% | 1.056 | 1.3% | 158.3% | 1.000 |

PR-W MOBILE HOMEOWNERS MW-2 AND MOBILE HOMEOWNERS DWELLING MD-1
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 MOBILE HOMEOWNERS MW-2 AND MOBILE HOMEOWNERS DWELLING MD-1
 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 | 87,850 | 1.153 | 181.8% | 10.0% | 0.4% | 5.6% | 2.7% | 10.1% | 0.0% | 11.5% | 16.2% | 24.2% |
| Brevard | 60 | 43,696 | 0.869 | 138.2% | 10.0% | 0.4% | 5.6% | 2.7% | 7.6% | 0.0% | 8.7% | 13.7% | 21.4% |
| Broward | 45 | 562 | 0.884 | 140.6% | 10.0% | 0.4% | 5.6% | 2.7% | 7.8% | 0.0% | 8.8% | 13.8% | 21.5% |
| Broward | 46 | 0 | 1.000 | 158.3% | 10.0% | 0.4% | 5.6% | 2.7% | 8.8% | 0.0% | 10.0% | 14.8% | 22.7% |
| Broward | 47 | 8,508 | 0.795 | 127.0% | 10.0% | 0.4% | 5.6% | 2.7% | 7.0% | 0.0% | 8.0% | 13.0% | 20.6% |
| Broward | 48 | 125,922 | 0.908 | 144.1% | 10.0% | 0.4% | 5.6% | 2.7% | 8.0% | 0.0% | 9.1% | 14.0% | 21.8% |
| Charlotte | 61 | 11,377 | 1.447 | 226.8% | 10.0% | 0.4% | 5.6% | 2.7% | 12.7% | 0.0% | 14.5% | 18.7% | 27.1% |
| Collier | 62 | 84,684 | 1.069 | 168.8% | 10.0% | 0.4% | 5.6% | 2.7% | 9.4% | 0.0% | 10.7% | 15.4% | 23.4% |
| Dade (N) | 22 | 1,438 | 0.107 | 21.4% | 10.0% | 0.4% | 5.6% | 2.7% | 0.9% | 0.0% | 1.1% | 7.0% | 13.7% |
| Dade (N) | 23 | 1,825 | 0.476 | 78.1% | 10.0% | 0.4% | 5.6% | 2.7% | 4.2% | 0.0% | 4.8% | 10.2% | 17.4% |
| Dade (N) | 24 | 0 | 1.000 | 158.3% | 10.0% | 0.4% | 5.6% | 2.7% | 8.8% | 0.0% | 10.0% | 14.8% | 22.7% |
| Dade (N) | 25 | 0 | 1.000 | 158.3% | 10.0% | 0.4% | 5.6% | 2.7% | 8.8% | 0.0% | 10.0% | 14.8% | 22.7% |
| Dade (S) | 26 | 0 | 1.000 | 158.3% | 10.0% | 0.4% | 5.6% | 2.7% | 8.8% | 0.0% | 10.0% | 14.8% | 22.7% |
| Dade (S) | 27 | 0 | 1.000 | 158.3% | 10.0% | 0.4% | 5.6% | 2.7% | 8.8% | 0.0% | 10.0% | 14.8% | 22.7% |
| Dade (S) | 28 | 67,064 | 0.309 | 52.4% | 10.0% | 0.4% | 5.6% | 2.7% | 2.7% | 0.0% | 3.1% | 8.8% | 15.8% |
| Dade (S) | 29 | 302,561 | 0.216 | 38.2% | 10.0% | 0.4% | 5.6% | 2.7% | 1.9% | 0.0% | 2.2% | 8.0% | 14.8% |
| Duval | 41 | 0 | 1.000 | 158.3% | 10.0% | 0.4% | 5.6% | 2.7% | 8.8% | 0.0% | 10.0% | 14.8% | 22.7% |
| Escambia | 52 | 5,210 | 0.407 | 67.5% | 10.0% | 0.4% | 5.6% | 2.7% | 3.6% | 0.0% | 4.1% | 9.6% | 16.8% |
| Escambia | 53 | 1,496 | 1.247 | 196.1% | 10.0% | 0.4% | 5.6% | 2.7% | 10.9% | 0.0% | 12.5% | 17.0% | 25.1% |
| Escambia | 54 | 3,579 | 0.363 | 60.6% | 10.0% | 0.4% | 5.6% | 2.7% | 3.2% | 0.0% | 3.6% | 9.2% | 16.3% |
| Flagler | 83 | 74,702 | 1.271 | 199.9% | 10.0% | 0.4% | 5.6% | 2.7% | 11.2% | 0.0% | 12.7% | 17.2% | 25.4% |
| Franklin | 65 | 25,750 | 0.762 | 121.8% | 10.0% | 0.4% | 5.6% | 2.7% | 6.7% | 0.0% | 7.6% | 12.7% | 20.3% |
| Gulf | 66 | 39,907 | 0.564 | 91.4% | 10.0% | 0.4% | 5.6% | 2.7% | 4.9% | 0.0% | 5.6% | 11.0% | 18.3% |
| Hernando | 56 | 9,547 | 0.758 | 121.3% | 10.0% | 0.4% | 5.6% | 2.7% | 6.7% | 0.0% | 7.6% | 12.7% | 20.3% |
| Indian River | 76 | 0 | 1.000 | 158.3% | 10.0% | 0.4% | 5.6% | 2.7% | 8.8% | 0.0% | 10.0% | 14.8% | 22.7% |
| Lee | 17 | 525,981 | 1.053 | 166.5% | 10.0% | 0.4% | 5.6% | 2.7% | 9.2% | 0.0% | 10.5% | 15.3% | 23.2% |
| Lee | 18 | 204,320 | 1.032 | 163.3% | 10.0% | 0.4% | 5.6% | 2.7% | 9.1% | 0.0% | 10.3% | 15.1% | 23.0% |
| Lee | 19 | 3,562 | 1.628 | 254.7% | 10.0% | 0.4% | 5.6% | 2.7% | 14.3% | 0.0% | 16.3% | 20.3% | 29.0% |
| Lee | 20 | 110,141 | 1.317 | 206.9% | 10.0% | 0.4% | 5.6% | 2.7% | 11.5% | 0.0% | 13.2% | 17.6% | 25.9% |
| Levy | 57 | 5,452 | 0.512 | 83.6% | 10.0% | 0.4% | 5.6% | 2.7% | 4.5% | 0.0% | 5.1% | 10.5% | 17.8% |
| Manatee | 68 | 15,635 | 1.198 | 188.7% | 10.0% | 0.4% | 5.6% | 2.7% | 10.5% | 0.0% | 12.0% | 16.6% | 24.7% |
| Monroe | 90 | 2,867,276 | 1.034 | 163.6% | 10.0% | 0.4% | 5.6% | 2.7% | 9.1% | 0.0% | 10.3% | 15.1% | 23.0% |
| Nassau | 69 | 0 | 1.000 | 158.3% | 10.0% | 0.4% | 5.6% | 2.7% | 8.8% | 0.0% | 10.0% | 14.8% | 22.7% |
| Okaloosa | 70 | 393 | 0.102 | 20.7% | 10.0% | 0.4% | 5.6% | 2.7% | 0.9% | 0.0% | 1.0% | 7.0% | 13.7% |
| Palm Beach | 94 | 161,892 | 0.510 | 83.2% | 10.0% | 0.4% | 5.6% | 2.7% | 4.5% | 0.0% | 5.1% | 10.5% | 17.8% |
| Palm Beach | 95 | 61,848 | 0.684 | 109.9% | 10.0% | 0.4% | 5.6% | 2.7% | 6.0% | 0.0% | 6.8% | 12.1% | 19.5% |
| Palm Beach | 96 | 124,193 | 0.524 | 85.3% | 10.0% | 0.4% | 5.6% | 2.7% | 4.6% | 0.0% | 5.2% | 10.6% | 17.9% |
| Palm Beach | 97 | 1,063 | 0.856 | 136.3% | 10.0% | 0.4% | 5.6% | 2.7% | 7.5% | 0.0% | 8.6% | 13.6% | 21.2% |
| Pasco | 88 | 331,147 | 0.864 | 137.4% | 10.0% | 0.4% | 5.6% | 2.7% | 7.6% | 0.0% | 8.6% | 13.6% | 21.3% |
| Pinellas | 42 | 0 | 1.000 | 158.3% | 10.0% | 0.4% | 5.6% | 2.7% | 8.8% | 0.0% | 10.0% | 14.8% | 22.7% |
| Santa Rosa | 92 | 381 | 1.469 | 230.2% | 10.0% | 0.4% | 5.6% | 2.7% | 12.9% | 0.0% | 14.7% | 18.9% | 27.4% |
| Sarasota | 49 | 356,853 | 1.306 | 205.2% | 10.0% | 0.4% | 5.6% | 2.7% | 11.5% | 0.0% | 13.1% | 17.5% | 25.7% |
| Sarasota | 50 | 1,134,769 | 1.316 | 206.7% | 10.0% | 0.4% | 5.6% | 2.7% | 11.5% | 0.0% | 13.2% | 17.6% | 25.8% |
| Sarasota | 51 | 120,659 | 1.044 | 165.1% | 10.0% | 0.4% | 5.6% | 2.7% | 9.2% | 0.0% | 10.4% | 15.2% | 23.1% |
| Saint Johns | 71 | 15,373 | 0.591 | 95.7% | 10.0% | 0.4% | 5.6% | 2.7% | 5.2% | 0.0% | 5.9% | 11.2% | 18.6% |
| Saint Lucie | 77 | 432,839 | 1.066 | 168.4% | 10.0% | 0.4% | 5.6% | 2.7% | 9.3% | 0.0% | 10.7% | 15.4% | 23.3% |
| Volusia | 14 | 1,496 | 0.931 | 147.7% | 10.0% | 0.4% | 5.6% | 2.7% | 8.2% | 0.0% | 9.3% | 14.2% | 22.0% |
| Volusia | 15 | 365,066 | 0.788 | 125.8% | 10.0% | 0.4% | 5.6% | 2.7% | 6.9% | 0.0% | 7.9% | 13.0% | 20.6% |
| Volusia | 16 | 0 | 1.000 | 158.3% | 10.0% | 0.4% | 5.6% | 2.7% | 8.8% | 0.0% | 10.0% | 14.8% | 22.7% |
| Wakulla | 58 | 39,074 | 0.243 | 42.4% | 10.0% | 0.4% | 5.6% | 2.7% | 2.1% | 0.0% | 2.4% | 8.2% | 15.1% |
| Walton | 75 | 119,341 | 0.462 | 75.8% | 10.0% | 0.4% | 5.6% | 2.7% | 4.0% | 0.0% | 4.6% | 10.1% | 17.3% |
| TOTAL | | 7,894,432 | 1.000 | 158.3% | #REF! | 0.4% | 5.6% | 2.7% | 8.8% | 0.0% | 10.0% | 14.8% | 22.7% |

**PR-W MOBILE HOMEOWNERS MW-2 AND MOBILE HOMEOWNERS DWELLING MD-1
INDICATED TERRITORIAL RATE CHANGES
BASED ON PUBLIC HURRICANE MODE L**

| | |
|----------------------------|-----------------------|
| Off Balance Factor to keep | Indicated Rate Change |
| 0% Change 0.587 | 124.1% |
| (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 | 87,850 | 181.8% | 16.2% | 24.2% | 161.2% | 80.0% | 158,130 | 5.7% | 136.9% |
| Brevard | 60 | 43,696 | 138.2% | 13.7% | 21.4% | 93.1% | 80.0% | 78,653 | 5.7% | 136.9% |
| Broward | 45 | 562 | 140.6% | 13.8% | 21.5% | 96.7% | 80.0% | 1,012 | 5.7% | 136.9% |
| Broward | 46 | 0 | 158.3% | 14.8% | 22.7% | 123.9% | 80.0% | 0 | 5.7% | 0.0% |
| Broward | 47 | 8,508 | 127.0% | 13.0% | 20.6% | 76.4% | 76.4% | 15,008 | 3.6% | 132.2% |
| Broward | 48 | 125,922 | 144.1% | 14.0% | 21.8% | 102.1% | 80.0% | 226,660 | 5.7% | 136.9% |
| Charlotte | 61 | 11,377 | 226.8% | 18.7% | 27.1% | 237.0% | 80.0% | 20,479 | 5.7% | 136.9% |
| Collier | 62 | 84,684 | 168.8% | 15.4% | 23.4% | 140.5% | 80.0% | 152,431 | 5.7% | 136.9% |
| Dade (N) | 22 | 1,438 | 21.4% | 7.0% | 13.7% | -67.1% | -20.0% | 1,150 | -53.0% | 5.3% |
| Dade (N) | 23 | 1,825 | 78.1% | 10.2% | 17.4% | 7.0% | 7.0% | 1,952 | -37.2% | 40.8% |
| Dade (N) | 24 | 0 | 158.3% | 14.8% | 22.7% | 123.9% | 80.0% | 0 | 5.7% | 0.0% |
| Dade (N) | 25 | 0 | 158.3% | 14.8% | 22.7% | 123.9% | 80.0% | 0 | 5.7% | 0.0% |
| Dade (S) | 26 | 0 | 158.3% | 14.8% | 22.7% | 123.9% | 80.0% | 0 | 5.7% | 0.0% |
| Dade (S) | 27 | 0 | 158.3% | 14.8% | 22.7% | 123.9% | 80.0% | 0 | 5.7% | 0.0% |
| Dade (S) | 28 | 67,064 | 52.4% | 8.8% | 15.8% | -27.4% | -20.0% | 53,651 | -53.0% | 5.3% |
| Dade (S) | 29 | 302,561 | 38.2% | 8.0% | 14.8% | -45.8% | -20.0% | 242,049 | -53.0% | 5.3% |
| Duval | 41 | 0 | 158.3% | 14.8% | 22.7% | 123.9% | 80.0% | 0 | 5.7% | 0.0% |
| Escambia | 52 | 5,210 | 67.5% | 9.6% | 16.8% | -7.4% | -7.4% | 4,826 | -45.6% | 21.9% |
| Escambia | 53 | 1,496 | 196.1% | 17.0% | 25.1% | 184.7% | 80.0% | 2,693 | 5.7% | 136.9% |
| Escambia | 54 | 3,579 | 60.6% | 9.2% | 16.3% | -16.5% | -16.5% | 2,988 | -51.0% | 9.9% |
| Flagler | 83 | 74,702 | 199.9% | 17.2% | 25.4% | 191.1% | 80.0% | 134,464 | 5.7% | 136.9% |
| Franklin | 65 | 25,750 | 121.8% | 12.7% | 20.3% | 68.8% | 68.8% | 43,460 | -0.9% | 122.2% |
| Gulf | 66 | 39,907 | 91.4% | 11.0% | 18.3% | 25.4% | 25.4% | 50,047 | -26.3% | 65.1% |
| Hernando | 56 | 9,547 | 121.3% | 12.7% | 20.3% | 68.0% | 68.0% | 16,043 | -1.3% | 121.2% |
| Indian River | 76 | 0 | 158.3% | 14.8% | 22.7% | 123.9% | 80.0% | 0 | 5.7% | 0.0% |
| Lee | 17 | 525,981 | 166.5% | 15.3% | 23.2% | 136.8% | 80.0% | 946,766 | 5.7% | 136.9% |
| Lee | 18 | 204,320 | 163.3% | 15.1% | 23.0% | 131.6% | 80.0% | 367,776 | 5.7% | 136.9% |
| Lee | 19 | 3,562 | 254.7% | 20.3% | 29.0% | 287.1% | 80.0% | 6,412 | 5.7% | 136.9% |
| Lee | 20 | 110,141 | 206.9% | 17.6% | 25.9% | 202.8% | 80.0% | 198,254 | 5.7% | 136.9% |
| Levy | 57 | 5,452 | 83.6% | 10.5% | 17.8% | 14.5% | 14.5% | 6,244 | -32.7% | 50.8% |
| Manatee | 68 | 15,635 | 188.7% | 16.6% | 24.7% | 172.4% | 80.0% | 28,143 | 5.7% | 136.9% |
| Monroe | 90 | 2,867,276 | 163.6% | 15.1% | 23.0% | 132.2% | 80.0% | 5,161,097 | 5.7% | 136.9% |
| Nassau | 69 | 0 | 158.3% | 14.8% | 22.7% | 123.9% | 80.0% | 0 | 5.7% | 0.0% |
| Okaloosa | 70 | 393 | 20.7% | 7.0% | 13.7% | -67.9% | -20.0% | 314 | -53.0% | 5.3% |

PR-W MOBILE HOMEOWNERS MW-2 AND MOBILE HOMEOWNERS DWELLING MD-1
INDICATED TERRITORIAL RATE CHANGES
BASED ON PUBLIC HURRICANE MODE L

| | | Off Balance Factor to keep 0% Change 0.587 | | Indicated Rate Change 124.1% | | Min Rate Change Before Offbalance -20% | | Max Rate Change Before Offbalance 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 | 161,892 | 83.2% | 10.5% | 17.8% | 14.0% | 14.0% | 184,506 | -33.1% | 50.0% |
| Palm Beach | 95 | 61,848 | 109.9% | 12.1% | 19.5% | 51.5% | 51.5% | 93,683 | -11.0% | 99.4% |
| Palm Beach | 96 | 124,193 | 85.3% | 10.6% | 17.9% | 16.9% | 16.9% | 145,176 | -31.3% | 53.9% |
| Palm Beach | 97 | 1,063 | 136.3% | 13.6% | 21.2% | 90.3% | 80.0% | 1,913 | 5.7% | 136.9% |
| Pasco | 88 | 331,147 | 137.4% | 13.6% | 21.3% | 92.0% | 80.0% | 596,065 | 5.7% | 136.9% |
| Pinellas | 42 | 0 | 158.3% | 14.8% | 22.7% | 123.9% | 80.0% | 0 | 5.7% | 0.0% |
| Santa Rosa | 92 | 381 | 230.2% | 18.9% | 27.4% | 243.1% | 80.0% | 686 | 5.7% | 136.9% |
| Sarasota | 49 | 356,853 | 205.2% | 17.5% | 25.7% | 199.9% | 80.0% | 642,335 | 5.7% | 136.9% |
| Sarasota | 50 | 1,134,769 | 206.7% | 17.6% | 25.8% | 202.5% | 80.0% | 2,042,584 | 5.7% | 136.9% |
| Sarasota | 51 | 120,659 | 165.1% | 15.2% | 23.1% | 134.5% | 80.0% | 217,186 | 5.7% | 136.9% |
| Saint Johns | 71 | 15,373 | 95.7% | 11.2% | 18.6% | 31.4% | 31.4% | 20,194 | -22.8% | 72.9% |
| Saint Lucie | 77 | 432,839 | 168.4% | 15.4% | 23.3% | 139.8% | 80.0% | 779,110 | 5.7% | 136.9% |
| Volusia | 14 | 1,496 | 147.7% | 14.2% | 22.0% | 107.6% | 80.0% | 2,693 | 5.7% | 136.9% |
| Volusia | 15 | 365,066 | 125.8% | 13.0% | 20.6% | 74.6% | 74.6% | 637,557 | 2.6% | 129.9% |
| Volusia | 16 | 0 | 158.3% | 14.8% | 22.7% | 123.9% | 80.0% | 0 | 5.7% | 0.0% |
| Wakulla | 58 | 39,074 | 42.4% | 8.2% | 15.1% | -40.4% | -20.0% | 31,259 | -53.0% | 5.3% |
| Walton | 75 | 119,341 | 75.8% | 10.1% | 17.3% | 3.9% | 3.9% | 123,995 | -39.0% | 36.8% |
| TOTAL | | 7,894,432 | 158.3% | 14.8% | 22.7% | 126.1% | 70.2% | 13,439,643 | | 124.1% |

PR-W MOBILE HOMEOWNERS MW-2 AND MOBILE HOMEOWNERS DWELLING MD-1
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 MOBILE HOMEOWNERS MW-2 AND MOBILE HOMEOWNERS DWELLING MD-1
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 | 136.9% | 10.0% | 10.13 | 11.14 | 1.13 | 10.0% | 1.24 | 11.14 | 1.24 |
| Brevard | 60 | 136.9% | 10.0% | 19.55 | 21.51 | 0.49 | 10.0% | 0.54 | 21.51 | 0.54 |
| Broward | 45 | 136.9% | 10.0% | 29.28 | 32.21 | 0.37 | 10.0% | 0.41 | 32.21 | 0.41 |
| Broward | 46 | 0.0% | 0.0% | 23.83 | 23.83 | 0.38 | 0.0% | 0.38 | 23.83 | 0.38 |
| Broward | 47 | 132.2% | 10.0% | 21.82 | 24.00 | 0.40 | 10.0% | 0.44 | 24.00 | 0.44 |
| Broward | 48 | 136.9% | 10.0% | 21.68 | 23.85 | 0.39 | 10.0% | 0.43 | 23.85 | 0.43 |
| Charlotte | 61 | 136.9% | 10.0% | 11.02 | 12.12 | 0.41 | 10.0% | 0.45 | 12.12 | 0.45 |
| Collier | 62 | 136.9% | 10.0% | 17.20 | 18.92 | 0.32 | 10.0% | 0.35 | 18.92 | 0.35 |
| Dade (N) | 22 | 5.3% | 5.3% | 26.74 | 28.16 | 0.27 | 5.3% | 0.28 | 28.16 | 0.28 |
| Dade (N) | 23 | 40.8% | 10.0% | 22.37 | 24.61 | 0.36 | 10.0% | 0.40 | 24.61 | 0.40 |
| Dade (N) | 24 | 0.0% | 0.0% | 21.75 | 21.75 | 0.36 | 0.0% | 0.36 | 21.75 | 0.36 |
| Dade (N) | 25 | 0.0% | 0.0% | 21.15 | 21.15 | 0.35 | 0.0% | 0.35 | 21.15 | 0.35 |
| Dade (S) | 26 | 0.0% | 0.0% | 24.82 | 24.82 | 0.35 | 0.0% | 0.35 | 24.82 | 0.35 |
| Dade (S) | 27 | 0.0% | 0.0% | 22.90 | 22.90 | 0.35 | 0.0% | 0.35 | 22.90 | 0.35 |
| Dade (S) | 28 | 5.3% | 5.3% | 23.09 | 24.31 | 0.35 | 5.3% | 0.37 | 24.31 | 0.37 |
| Dade (S) | 29 | 5.3% | 5.3% | 22.72 | 23.93 | 0.35 | 5.3% | 0.37 | 23.93 | 0.37 |
| Duval | 41 | 0.0% | 0.0% | 5.70 | 5.70 | 2.06 | 0.0% | 2.06 | 5.70 | 2.06 |
| Escambia | 52 | 21.9% | 10.0% | 14.35 | 15.79 | 0.83 | 10.0% | 0.91 | 15.79 | 0.91 |
| Escambia | 53 | 136.9% | 10.0% | 10.33 | 11.36 | 0.85 | 10.0% | 0.94 | 11.36 | 0.94 |
| Escambia | 54 | 9.9% | 9.9% | 9.75 | 10.71 | 1.36 | 9.9% | 1.49 | 10.71 | 1.49 |
| Flagler | 83 | 136.9% | 10.0% | 6.59 | 7.25 | 1.07 | 10.0% | 1.18 | 7.25 | 1.18 |
| Franklin | 65 | 122.2% | 10.0% | 10.51 | 11.56 | 0.98 | 10.0% | 1.08 | 11.56 | 1.08 |
| Gulf | 66 | 65.1% | 10.0% | 10.51 | 11.56 | 0.82 | 10.0% | 0.90 | 11.56 | 0.90 |
| Hernando | 56 | 121.2% | 10.0% | 7.00 | 7.70 | 1.01 | 10.0% | 1.11 | 7.70 | 1.11 |
| Indian River | 76 | 0.0% | 0.0% | 18.40 | 18.40 | 0.68 | 0.0% | 0.68 | 18.40 | 0.68 |
| Lee | 17 | 136.9% | 10.0% | 13.41 | 14.75 | 0.26 | 10.0% | 0.29 | 14.75 | 0.29 |
| Lee | 18 | 136.9% | 10.0% | 13.20 | 14.52 | 0.26 | 10.0% | 0.29 | 14.52 | 0.29 |
| Lee | 19 | 136.9% | 10.0% | 9.61 | 10.57 | 0.32 | 10.0% | 0.35 | 10.57 | 0.35 |

PR-W MOBILE HOMEOWNERS MW-2 AND MOBILE HOMEOWNERS DWELLING MD-1
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 | 136.9% | 10.0% | 10.01 | 11.01 | 0.34 | 10.0% | 0.37 | 11.01 | 0.37 |
| Levy | 57 | 50.8% | 10.0% | 6.90 | 7.59 | 0.83 | 10.0% | 0.91 | 7.59 | 0.91 |
| Manatee | 68 | 136.9% | 10.0% | 12.02 | 13.22 | 0.55 | 10.0% | 0.61 | 13.22 | 0.61 |
| Monroe | 90 | 136.9% | 10.0% | 30.87 | 33.96 | 0.41 | 10.0% | 0.45 | 33.96 | 0.45 |
| Nassau | 69 | 0.0% | 0.0% | 6.02 | 6.02 | 3.10 | 0.0% | 3.10 | 6.02 | 3.10 |
| Okaloosa | 70 | 5.3% | 5.3% | 11.42 | 12.03 | 0.77 | 5.3% | 0.81 | 12.03 | 0.81 |
| Palm Beach | 94 | 50.0% | 10.0% | 25.97 | 28.57 | 0.42 | 10.0% | 0.46 | 28.57 | 0.46 |
| Palm Beach | 95 | 99.4% | 10.0% | 19.64 | 21.60 | 0.43 | 10.0% | 0.47 | 21.60 | 0.47 |
| Palm Beach | 96 | 53.9% | 10.0% | 19.22 | 21.14 | 0.43 | 10.0% | 0.47 | 21.14 | 0.47 |
| Palm Beach | 97 | 136.9% | 10.0% | 18.47 | 20.32 | 0.43 | 10.0% | 0.47 | 20.32 | 0.47 |
| Pasco | 88 | 136.9% | 10.0% | 8.70 | 9.57 | 0.94 | 10.0% | 1.03 | 9.57 | 1.03 |
| Pinellas | 42 | 0.0% | 0.0% | 10.05 | 10.05 | 0.66 | 0.0% | 0.66 | 10.05 | 0.66 |
| Santa Rosa | 92 | 136.9% | 10.0% | 13.58 | 14.94 | 0.84 | 10.0% | 0.92 | 14.94 | 0.92 |
| Sarasota | 49 | 136.9% | 10.0% | 10.85 | 11.94 | 0.43 | 10.0% | 0.47 | 11.94 | 0.47 |
| Sarasota | 50 | 136.9% | 10.0% | 9.68 | 10.65 | 0.45 | 10.0% | 0.50 | 10.65 | 0.50 |
| Sarasota | 51 | 136.9% | 10.0% | 9.57 | 10.53 | 0.62 | 10.0% | 0.68 | 10.53 | 0.68 |
| Saint Johns | 71 | 72.9% | 10.0% | 6.14 | 6.75 | 1.84 | 10.0% | 2.02 | 6.75 | 2.02 |
| Saint Lucie | 77 | 136.9% | 10.0% | 20.96 | 23.06 | 0.73 | 10.0% | 0.80 | 23.06 | 0.80 |
| Volusia | 14 | 136.9% | 10.0% | 8.13 | 8.94 | 0.88 | 10.0% | 0.97 | 8.94 | 0.97 |
| Volusia | 15 | 129.9% | 10.0% | 7.44 | 8.18 | 1.02 | 10.0% | 1.12 | 8.18 | 1.12 |
| Volusia | 16 | 0.0% | 0.0% | 7.08 | 7.08 | 1.29 | 0.0% | 1.29 | 7.08 | 1.29 |
| Wakulla | 58 | 5.3% | 5.3% | 8.90 | 9.37 | 2.82 | 5.3% | 2.97 | 9.37 | 2.97 |
| Walton | 75 | 36.8% | 10.0% | 10.24 | 11.26 | 0.93 | 10.0% | 1.02 | 11.26 | 1.02 |
| TOTAL | | | 9.8% | | | | | | | |

PR-W MOBILE HOMEOWNERS MW-2 AND MOBILE HOMEOWNERS DWELLING MD-1
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*

MOBILE HOMEOWNERS (MW-2) AND MOBILE HOMEOWNERS DWELLING (MD-1), 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 | 79,049 | 8,801 |
| Brevard | 60 | 42,589 | 1,107 |
| Broward | 45 | 555 | 7 |
| Broward | 46 | 0 | 0 |
| Broward | 47 | 8,355 | 153 |
| Broward | 48 | 123,672 | 2,250 |
| Charlotte | 61 | 10,969 | 408 |
| Collier | 62 | 83,126 | 1,558 |
| Dade | 22 | 1,424 | 14 |
| Dade | 23 | 1,796 | 29 |
| Dade | 24 | 0 | 0 |
| Dade | 25 | 0 | 0 |
| Dade | 26 | 0 | 0 |
| Dade | 27 | 0 | 0 |
| Dade | 28 | 66,067 | 997 |
| Dade | 29 | 297,934 | 4,627 |
| Duval | 41 | 0 | 0 |
| Escambia | 52 | 4,915 | 295 |
| Escambia | 53 | 1,377 | 119 |
| Escambia | 54 | 3,111 | 468 |
| Flagler | 83 | 64,065 | 10,637 |
| Franklin | 65 | 23,546 | 2,204 |
| Gulf | 66 | 36,993 | 2,914 |
| Hernando | 56 | 8,349 | 1,198 |
| Indian River | 76 | 0 | 0 |
| Lee | 17 | 515,745 | 10,236 |
| Lee | 18 | 200,336 | 3,984 |
| Lee | 19 | 3,446 | 116 |
| Lee | 20 | 106,381 | 3,760 |
| Levy | 57 | 4,889 | 563 |
| Manatee | 68 | 14,945 | 690 |
| Monroe | 90 | 2,829,069 | 38,207 |
| Nassau | 69 | 0 | 0 |
| Okaloosa | 70 | 365 | 28 |
| Palm Beach | 94 | 159,255 | 2,637 |
| Palm Beach | 95 | 60,505 | 1,343 |
| Palm Beach | 96 | 121,368 | 2,825 |
| Palm Beach | 97 | 1,039 | 24 |
| Pasco | 88 | 298,206 | 32,941 |
| Pinellas | 42 | 0 | 0 |
| Santa Rosa | 92 | 359 | 22 |
| Sarasota | 49 | 342,687 | 14,166 |
| Sarasota | 50 | 1,082,678 | 52,091 |
| Sarasota | 51 | 113,119 | 7,540 |
| Saint Johns | 71 | 11,826 | 3,547 |
| Saint Lucie | 77 | 418,002 | 14,837 |
| Volusia | 14 | 1,342 | 154 |
| Volusia | 15 | 320,106 | 44,960 |
| Volusia | 16 | 0 | 0 |
| Wakulla | 58 | 29,617 | 9,457 |
| Walton | 75 | 109,338 | 10,003 |
| Total | | 7,602,518 | 291,914 |

Notes:

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

| 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

PR-W -- MOBILE HOMEOWNERS MW2/DM1
 CALCULATION OF AVERAGE TERRITORIAL RATE CHANGES

| Territory Number | County | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) |
|---------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|------------------------|
| | | Filing # 04-00246 | Filing # 04-14482 | Filing # 05-11470 | Filing # 05-14538 | Filing # 05-15420 | Filing # 06-08440 | Filing # 07-02358 | Filing # 07-04968 | 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 | 0.0% | 8.6% | 0.0% | 0.0% | 15.3% | 0.0% | -13.3% | -12.9% | 0.0% |
| 60 | Brevard | 0.0% | 0.0% | 0.0% | 0.0% | 0.3% | 0.0% | -0.3% | -16.8% | 0.0% |
| 45 | Broward | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | -19.3% | 0.0% |
| 46 | Broward | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | -19.7% | 0.0% |
| 47 | Broward | 0.0% | 10.4% | 0.0% | 5.7% | 16.2% | 0.0% | -13.9% | -18.4% | 0.0% |
| 48 | Broward | 0.0% | 27.9% | 0.0% | 5.4% | 19.3% | 0.0% | -16.2% | -18.9% | 0.0% |
| 61 | Charlotte | 0.0% | 0.0% | 0.0% | 0.0% | 19.4% | 0.0% | -16.2% | -16.3% | 0.0% |
| 62 | Collier | 0.0% | 0.0% | 0.0% | 0.0% | 10.8% | 0.0% | -9.8% | -16.5% | 0.0% |
| 22 | Dade | 0.0% | 0.0% | 0.0% | 0.0% | 19.9% | 0.0% | -16.6% | -21.8% | 0.0% |
| 23 | Dade | 0.0% | 0.0% | 0.0% | 0.0% | 19.8% | 0.0% | -16.5% | -21.2% | 0.0% |
| 24 | Dade | 0.0% | 0.0% | 0.0% | 0.0% | 19.8% | 0.0% | -16.5% | 0.0% | 0.0% |
| 25 | Dade | 0.0% | 28.2% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| 26 | Dade | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| 27 | Dade | 0.0% | 0.0% | 0.0% | 0.0% | 19.7% | 0.0% | -16.5% | 0.0% | 0.0% |
| 28 | Dade | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | -16.9% | 0.0% |
| 29 | Dade | 0.0% | 13.4% | 0.0% | 5.5% | 0.0% | 0.0% | 0.0% | -16.2% | 0.0% |
| 41 | Duval | 0.0% | 0.7% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| 52 | Escambia | 0.0% | 0.0% | 0.0% | 0.0% | 19.0% | 0.0% | -16.0% | -14.3% | 0.0% |
| 53 | Escambia | 0.6% | 11.1% | 0.0% | 0.0% | 18.6% | 0.0% | -15.7% | -14.0% | 0.0% |
| 54 | Escambia | 62.5% | 11.3% | 0.0% | 0.0% | 17.6% | 0.0% | -15.0% | -13.6% | 0.0% |
| 83 | Flagler | 0.0% | 27.7% | 0.0% | 0.0% | 12.8% | 0.0% | -11.3% | -12.2% | 0.0% |
| 65 | Franklin | 0.0% | 9.6% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | -11.4% | 0.0% |
| 66 | Gulf | 9.6% | 11.2% | 0.0% | 0.0% | 2.0% | 0.0% | -2.0% | -12.9% | 0.0% |
| 56 | Hernando | 0.0% | 0.0% | 0.0% | 0.0% | 1.1% | 0.0% | -1.1% | -12.7% | 0.0% |
| 76 | Indian River | 0.0% | 0.0% | 0.0% | 0.0% | 11.3% | 0.0% | -10.2% | -16.9% | 0.0% |
| 17 | Lee | 0.0% | 0.0% | 0.0% | 0.0% | 19.7% | 0.0% | -16.4% | -17.6% | 0.0% |
| 18 | Lee | 0.0% | 0.0% | 0.0% | 0.0% | 19.7% | 0.0% | -16.4% | -17.3% | 0.0% |
| 19 | Lee | 13.4% | 29.1% | 0.0% | 0.0% | 19.4% | 0.0% | -16.3% | -17.5% | 0.0% |
| 20 | Lee | 22.1% | 28.7% | 0.0% | 0.0% | 8.7% | 0.0% | -8.0% | -14.1% | 0.0% |
| 57 | Levy | 2.8% | 35.6% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | -12.9% | 0.0% |
| 68 | Manatee | 0.0% | 0.0% | 0.0% | 0.0% | 19.2% | 0.0% | -16.1% | -16.4% | 0.0% |
| 90 | Monroe | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 15.0% | -13.1% | -20.2% | 0.0% |
| 69 | Nassau | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| 70 | Okaloosa | 0.0% | 0.0% | 0.0% | 0.0% | 18.8% | 0.0% | -15.8% | -14.6% | 0.0% |
| 94 | Palm Beach | 0.0% | 0.0% | 0.0% | 0.0% | 2.0% | 0.0% | -1.9% | -19.7% | 0.0% |
| 95 | Palm Beach | 0.0% | 0.0% | 0.0% | 0.0% | 14.0% | 0.0% | -12.3% | -19.2% | 0.0% |
| 96 | Palm Beach | 0.0% | 26.2% | 0.0% | 0.0% | 8.2% | 0.0% | -7.5% | -17.2% | 0.0% |
| 97 | Palm Beach | 0.8% | 34.9% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| 88 | Pasco | 0.0% | 11.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | -13.6% | 0.0% |
| 42 | Pinellas | 0.0% | 0.0% | 0.0% | 0.0% | 13.0% | 0.0% | -11.5% | 0.0% | 0.0% |
| 92 | Santa Rosa | 0.0% | 0.0% | 0.0% | 0.0% | 18.9% | 0.0% | -15.9% | -15.2% | 0.0% |
| 49 | Sarasota | 0.0% | 0.0% | 0.0% | 0.0% | 19.3% | 0.0% | -16.2% | -16.1% | 0.0% |
| 50 | Sarasota | 0.0% | 20.1% | 0.0% | 0.0% | 12.2% | 0.0% | -10.9% | -15.7% | 0.0% |
| 51 | Sarasota | 34.9% | 29.4% | 0.0% | 0.0% | 3.4% | 0.0% | -3.3% | -14.8% | 0.0% |
| 71 | St. Johns | 0.0% | 0.0% | 0.0% | 0.0% | 10.1% | 0.0% | -9.2% | -10.8% | 0.0% |
| 77 | St. Lucie | 0.0% | 0.0% | 0.0% | 0.0% | 13.6% | 0.0% | -12.0% | -17.7% | 0.0% |
| 14 | Volusia | 0.0% | 13.5% | 0.0% | 4.9% | 0.0% | 0.0% | 0.0% | -12.9% | 0.0% |
| 15 | Volusia | 9.0% | 51.9% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | -12.5% | 0.0% |
| 16 | Volusia | 36.2% | 49.1% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| 58 | Wakulla | 0.0% | 10.7% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | -6.3% | 0.0% |
| 75 | Walton | 13.1% | 11.2% | 0.0% | 0.0% | 9.7% | 0.0% | -8.9% | -13.9% | 0.0% |
| Total | | 0.4% | 3.0% | 0.0% | 0.3% | 4.8% | 7.9% | -11.3% | -17.6% | 0.0% |

CITIZENS PROPERTY INSURANCE CORPORATION

PR-W -- MOBILE HOMEOWNERS MW2/DM1
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 | 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 |
| Average Rate Level | Average Rate Level | Average Rate Level | Average Rate Level | Average Rate Level | Average Rate Level | Average Rate Level | Average Rate Level | Average Rate Level | Average Rate Level | Average Rate Level | |
| 59 | Bay | 100.0% | 100.0% | 108.6% | 108.6% | 108.6% | 125.2% | 125.2% | 108.6% | 94.6% | 94.6% |
| 60 | Brevard | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.3% | 100.3% | 100.0% | 83.2% | 83.2% |
| 45 | Broward | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 80.7% | 80.7% |
| 46 | Broward | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 80.3% | 80.3% |
| 47 | Broward | 100.0% | 100.0% | 110.4% | 110.4% | 116.7% | 135.6% | 135.6% | 116.7% | 95.3% | 95.3% |
| 48 | Broward | 100.0% | 100.0% | 127.9% | 127.9% | 134.9% | 160.9% | 160.9% | 134.9% | 109.3% | 109.3% |
| 61 | Charlotte | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 119.4% | 119.4% | 100.0% | 83.7% | 83.7% |
| 62 | Collier | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 110.8% | 110.8% | 100.0% | 83.5% | 83.5% |
| 22 | Dade | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 119.9% | 119.9% | 100.0% | 78.2% | 78.2% |
| 23 | Dade | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 119.8% | 119.8% | 100.0% | 78.8% | 78.8% |
| 24 | Dade | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 119.8% | 119.8% | 100.0% | 100.0% | 100.0% |
| 25 | Dade | 100.0% | 100.0% | 128.2% | 128.2% | 128.2% | 128.2% | 128.2% | 128.2% | 128.2% | 128.2% |
| 26 | Dade | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| 27 | Dade | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 119.7% | 119.7% | 100.0% | 100.0% | 100.0% |
| 28 | Dade | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 83.1% | 83.1% |
| 29 | Dade | 100.0% | 100.0% | 113.4% | 113.4% | 119.6% | 119.6% | 119.6% | 119.6% | 100.2% | 100.2% |
| 41 | Duval | 100.0% | 100.0% | 100.7% | 100.7% | 100.7% | 100.7% | 100.7% | 100.7% | 100.7% | 100.7% |
| 52 | Escambia | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 119.0% | 119.0% | 100.0% | 85.7% | 85.7% |
| 53 | Escambia | 100.0% | 100.6% | 111.7% | 111.7% | 111.7% | 132.5% | 132.5% | 111.7% | 96.1% | 96.1% |
| 54 | Escambia | 100.0% | 162.5% | 180.9% | 180.9% | 180.9% | 212.8% | 212.8% | 180.9% | 156.4% | 156.4% |
| 83 | Flagler | 100.0% | 100.0% | 127.7% | 127.7% | 127.7% | 144.0% | 144.0% | 127.7% | 112.1% | 112.1% |
| 65 | Franklin | 100.0% | 100.0% | 109.6% | 109.6% | 109.6% | 109.6% | 109.6% | 109.6% | 97.1% | 97.1% |
| 66 | Gulf | 100.0% | 109.6% | 121.8% | 121.8% | 121.8% | 124.3% | 124.3% | 121.8% | 106.1% | 106.1% |
| 56 | Hernando | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 101.1% | 101.1% | 100.0% | 87.3% | 87.3% |
| 76 | Indian River | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 111.3% | 111.3% | 100.0% | 83.1% | 83.1% |
| 17 | Lee | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 119.7% | 119.7% | 100.0% | 82.4% | 82.4% |
| 18 | Lee | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 119.7% | 119.7% | 100.0% | 82.7% | 82.7% |
| 19 | Lee | 100.0% | 113.4% | 146.5% | 146.5% | 146.5% | 174.9% | 174.9% | 146.5% | 120.8% | 120.8% |
| 20 | Lee | 100.0% | 122.1% | 157.0% | 157.0% | 157.0% | 170.6% | 170.6% | 157.0% | 134.9% | 134.9% |
| 57 | Levy | 100.0% | 102.8% | 139.3% | 139.3% | 139.3% | 139.3% | 139.3% | 139.3% | 121.4% | 121.4% |
| 68 | Manatee | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 119.2% | 119.2% | 100.0% | 83.6% | 83.6% |
| 90 | Monroe | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 115.0% | 115.0% | 100.0% | 79.8% | 79.8% |
| 69 | Nassau | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| 70 | Okaloosa | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 118.8% | 118.8% | 100.0% | 85.4% | 85.4% |
| 94 | Palm Beach | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 102.0% | 102.0% | 100.0% | 80.3% | 80.3% |
| 95 | Palm Beach | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 114.0% | 114.0% | 100.0% | 80.8% | 80.8% |
| 96 | Palm Beach | 100.0% | 100.0% | 126.2% | 126.2% | 126.2% | 136.5% | 136.5% | 126.2% | 104.5% | 104.5% |
| 97 | Palm Beach | 100.0% | 100.8% | 136.0% | 136.0% | 136.0% | 136.0% | 136.0% | 136.0% | 136.0% | 136.0% |
| 88 | Pasco | 100.0% | 100.0% | 111.0% | 111.0% | 111.0% | 111.0% | 111.0% | 111.0% | 95.9% | 95.9% |
| 42 | Pinellas | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 113.0% | 113.0% | 100.0% | 100.0% | 100.0% |
| 92 | Santa Rosa | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 118.9% | 118.9% | 100.0% | 84.8% | 84.8% |
| 49 | Sarasota | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 119.3% | 119.3% | 100.0% | 83.9% | 83.9% |
| 50 | Sarasota | 100.0% | 100.0% | 120.1% | 120.1% | 120.1% | 134.7% | 134.7% | 120.1% | 101.2% | 101.2% |
| 51 | Sarasota | 100.0% | 134.9% | 174.5% | 174.5% | 174.5% | 180.5% | 180.5% | 174.5% | 148.6% | 148.6% |
| 71 | St. Johns | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 110.1% | 110.1% | 100.0% | 89.2% | 89.2% |
| 77 | St. Lucie | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 113.6% | 113.6% | 100.0% | 82.3% | 82.3% |
| 14 | Volusia | 100.0% | 100.0% | 113.5% | 113.5% | 119.0% | 119.0% | 119.0% | 119.0% | 103.6% | 103.6% |
| 15 | Volusia | 100.0% | 109.0% | 165.5% | 165.5% | 165.5% | 165.5% | 165.5% | 165.5% | 144.8% | 144.8% |
| 16 | Volusia | 100.0% | 136.2% | 203.1% | 203.1% | 203.1% | 203.1% | 203.1% | 203.1% | 203.1% | 203.1% |
| 58 | Wakulla | 100.0% | 100.0% | 110.7% | 110.7% | 110.7% | 110.7% | 110.7% | 110.7% | 103.8% | 103.8% |
| 75 | Walton | 100.0% | 113.1% | 125.8% | 125.8% | 125.8% | 138.0% | 138.0% | 125.8% | 108.3% | 108.3% |
| Total | | 100.0% | 100.4% | 103.4% | 103.4% | 103.7% | 108.7% | 117.3% | 104.1% | 85.7% | 85.7% |

CITIZENS PROPERTY INSURANCE CORPORATION

CITIZENS PROPERTY INSURANCE CORPORATION

PR-W -- MOBILE HOMEOWNERS MW2/DMI
 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 | 100.0% | 102.4% | 108.3% | 101.6% | 94.6% | 94.6% | 92.4% | 87.3% | 93.1% | 100.0% |
| 60 | Brevard | 100.0% | 100.0% | 100.0% | 91.6% | 83.2% | 83.2% | 83.2% | 83.2% | 90.9% | 100.0% |
| 45 | Broward | 100.0% | 100.0% | 100.0% | 90.4% | 80.7% | 80.7% | 80.7% | 80.7% | 89.3% | 100.0% |
| 46 | Broward | 100.0% | 100.0% | 100.0% | 90.1% | 80.3% | 80.3% | 80.3% | 80.3% | 89.1% | 100.0% |
| 47 | Broward | 100.0% | 103.0% | 112.3% | 105.9% | 95.3% | 95.3% | 92.5% | 84.8% | 90.0% | 100.0% |
| 48 | Broward | 100.0% | 107.9% | 129.5% | 122.0% | 109.3% | 109.3% | 101.3% | 84.4% | 89.6% | 100.0% |
| 61 | Charlotte | 100.0% | 100.0% | 100.0% | 91.9% | 83.7% | 83.7% | 83.7% | 83.7% | 91.1% | 100.0% |
| 62 | Collier | 100.0% | 100.0% | 100.0% | 91.7% | 83.5% | 83.5% | 83.5% | 83.5% | 91.0% | 100.0% |
| 22 | Dade | 100.0% | 100.0% | 100.0% | 89.1% | 78.2% | 78.2% | 78.2% | 78.2% | 87.8% | 100.0% |
| 23 | Dade | 100.0% | 100.0% | 100.0% | 89.4% | 78.8% | 78.8% | 78.8% | 78.8% | 88.1% | 100.0% |
| 24 | Dade | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| 25 | Dade | 100.0% | 108.0% | 127.4% | 128.2% | 128.2% | 128.2% | 118.7% | 100.7% | 100.0% | 100.0% |
| 26 | Dade | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| 27 | Dade | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| 28 | Dade | 100.0% | 100.0% | 100.0% | 91.6% | 83.1% | 83.1% | 83.1% | 83.1% | 90.8% | 100.0% |
| 29 | Dade | 100.0% | 103.8% | 115.2% | 109.8% | 100.2% | 100.2% | 96.6% | 87.0% | 91.3% | 100.0% |
| 41 | Duval | 100.0% | 100.2% | 100.7% | 100.7% | 100.7% | 100.7% | 100.5% | 100.0% | 100.0% | 100.0% |
| 52 | Escambia | 100.0% | 100.0% | 100.0% | 92.9% | 85.7% | 85.7% | 85.7% | 85.7% | 92.3% | 100.0% |
| 53 | Escambia | 100.1% | 103.7% | 111.4% | 103.9% | 96.1% | 96.1% | 92.7% | 86.3% | 92.5% | 100.0% |
| 54 | Escambia | 107.9% | 160.1% | 180.4% | 168.7% | 156.4% | 144.9% | 97.7% | 86.7% | 92.7% | 100.0% |
| 83 | Flagler | 100.0% | 107.9% | 126.8% | 119.9% | 112.1% | 112.1% | 103.9% | 88.3% | 93.5% | 100.0% |
| 65 | Franklin | 100.0% | 102.7% | 109.3% | 103.4% | 97.1% | 97.1% | 94.6% | 88.9% | 94.0% | 100.0% |
| 66 | Gulf | 101.2% | 111.9% | 121.5% | 114.0% | 106.1% | 104.9% | 94.9% | 87.4% | 93.1% | 100.0% |
| 56 | Hernando | 100.0% | 100.0% | 100.0% | 93.6% | 87.3% | 87.3% | 87.3% | 87.3% | 93.2% | 100.0% |
| 76 | Indian River | 100.0% | 100.0% | 100.0% | 91.5% | 83.1% | 83.1% | 83.1% | 83.1% | 90.8% | 100.0% |
| 17 | Lee | 100.0% | 100.0% | 100.0% | 91.2% | 82.4% | 82.4% | 82.4% | 82.4% | 90.4% | 100.0% |
| 18 | Lee | 100.0% | 100.0% | 100.0% | 91.4% | 82.7% | 82.7% | 82.7% | 82.7% | 90.5% | 100.0% |
| 19 | Lee | 101.7% | 121.2% | 145.5% | 133.7% | 120.8% | 118.8% | 99.7% | 83.0% | 90.4% | 100.0% |
| 20 | Lee | 102.8% | 129.3% | 156.0% | 146.0% | 134.9% | 131.3% | 104.4% | 86.5% | 92.4% | 100.0% |
| 57 | Levy | 100.3% | 112.8% | 138.2% | 130.3% | 121.4% | 120.9% | 107.6% | 87.8% | 93.1% | 100.0% |
| 68 | Manatee | 100.0% | 100.0% | 100.0% | 91.8% | 83.6% | 83.6% | 83.6% | 83.6% | 91.0% | 100.0% |
| 90 | Monroe | 100.0% | 100.0% | 100.0% | 89.9% | 79.8% | 79.8% | 79.8% | 79.8% | 88.8% | 100.0% |
| 69 | Nassau | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| 70 | Okaloosa | 100.0% | 100.0% | 100.0% | 92.7% | 85.4% | 85.4% | 85.4% | 85.4% | 92.1% | 100.0% |
| 94 | Palm Beach | 100.0% | 100.0% | 100.0% | 90.1% | 80.3% | 80.3% | 80.3% | 80.3% | 89.1% | 100.0% |
| 95 | Palm Beach | 100.0% | 100.0% | 100.0% | 90.4% | 80.8% | 80.8% | 80.8% | 80.8% | 89.4% | 100.0% |
| 96 | Palm Beach | 100.0% | 107.4% | 125.4% | 115.4% | 104.5% | 104.5% | 97.3% | 83.3% | 90.6% | 100.0% |
| 97 | Palm Beach | 100.1% | 110.7% | 134.9% | 136.0% | 136.0% | 135.8% | 122.9% | 100.8% | 100.0% | 100.0% |
| 88 | Pasco | 100.0% | 103.1% | 110.6% | 103.5% | 95.9% | 95.9% | 93.0% | 86.7% | 92.7% | 100.0% |
| 42 | Pinellas | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| 92 | Santa Rosa | 100.0% | 100.0% | 100.0% | 92.4% | 84.8% | 84.8% | 84.8% | 84.8% | 91.8% | 100.0% |
| 49 | Sarasota | 100.0% | 100.0% | 100.0% | 92.0% | 83.9% | 83.9% | 83.9% | 83.9% | 91.3% | 100.0% |
| 50 | Sarasota | 100.0% | 105.7% | 119.4% | 110.6% | 101.2% | 101.2% | 95.7% | 84.7% | 91.5% | 100.0% |
| 51 | Sarasota | 104.4% | 141.8% | 173.3% | 161.6% | 148.6% | 142.3% | 104.8% | 85.8% | 92.0% | 100.0% |
| 71 | St. Johns | 100.0% | 100.0% | 100.0% | 94.6% | 89.2% | 89.2% | 89.2% | 89.2% | 94.3% | 100.0% |
| 77 | St. Lucie | 100.0% | 100.0% | 100.0% | 91.1% | 82.3% | 82.3% | 82.3% | 82.3% | 90.3% | 100.0% |
| 14 | Volusia | 100.0% | 103.8% | 115.0% | 111.3% | 103.6% | 103.6% | 99.8% | 90.1% | 93.1% | 100.0% |
| 15 | Volusia | 101.1% | 123.9% | 163.8% | 155.1% | 144.8% | 143.2% | 116.8% | 88.4% | 93.3% | 100.0% |
| 16 | Volusia | 104.6% | 150.7% | 201.0% | 203.1% | 203.1% | 194.1% | 134.7% | 101.0% | 100.0% | 100.0% |
| 58 | Wakulla | 100.0% | 103.0% | 110.4% | 107.3% | 103.8% | 103.8% | 100.7% | 94.0% | 96.8% | 100.0% |
| 75 | Walton | 101.7% | 115.1% | 125.4% | 117.0% | 108.3% | 106.5% | 94.1% | 86.3% | 92.5% | 100.0% |
| Total | | 100.1% | 101.2% | 103.4% | 94.7% | 85.7% | 85.7% | 84.7% | 82.9% | 90.5% | 100.0% |

| 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 MW2/MD1
SUPPORT FOR ULAE

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
|----------|----------|-----------|------------|------------|----------|---------------|-----------------|-----------------|-----------|----------------|----------------|---------------|-----------|---------------|-----------|
| | Ratio of | | Total | Hurricane | Non-Cat | Non-Hurricane | Ratio of | Ratio of | Total | Ratio of Total | Ratio of Total | Selected | Selected | Selected | Selected |
| Accident | LAE to | Incurred | Incurred | Incurred | Incurred | Cat | Total Incurred | Total Incurred | Incurred | Non-Hurricane | Hurricane | Non-Hurricane | Hurricane | Non-Hurricane | ULAE |
| Year | Losses | ALAE | Losses | Losses | Losses | Incurred | ALAE to | ULAE to | ULAE | ULAE to | ULAE to | ULAE | ULAE | ULAE | Excluding |
| | | | | | | Losses | Incurred Losses | Incurred Losses | Losses | Losses | Losses | Losses | Losses | Cats. | Cats. |
| 2004 | 13.5% | 3,644,595 | 36,719,683 | 36,583,929 | 135,754 | 0 | 9.9% | 3.6% | 1,308,572 | 1.2% | 3.6% | 1,617 | 1,306,956 | 0 | 1,617 |
| 2005 | 14.7% | 2,241,703 | 23,867,838 | 23,366,011 | 501,827 | 0 | 9.4% | 5.3% | 1,259,313 | 1.8% | 5.4% | 8,951 | 1,250,362 | 0 | 8,951 |
| 2006 | 14.1% | 6,719 | 290,396 | 162,319 | 30,350 | 97,728 | 2.3% | 11.8% | 34,264 | 5.6% | 0.0% | 7,135 | 0 | 5,444 | 28,819 |
| 2007 | 12.9% | 10,724 | 240,644 | 0 | 235,524 | 5,120 | 4.5% | 8.5% | 20,428 | 8.5% | 0.0% | 20,428 | 0 | 435 | 19,994 |
| 2008 | 11.5% | 43,512 | 520,173 | 0 | 363,067 | 157,106 | 8.4% | 3.1% | 16,240 | 3.1% | 0.0% | 16,240 | 0 | 4,905 | 11,335 |

Notes:

- * From Statewide rate indication Exhibit 1, 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
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 | 0.0% | 5.6% | 0.877 | 0.060 | 0.064 | 0.0% | 0.0% | 0.0% |
| HW4 | 0.0% | 67.2% | 0.877 | 0.055 | 0.068 | 0.0% | 0.0% | 0.0% |
| HW6 | 0.0% | 14.5% | 0.879 | 0.048 | 0.074 | 0.0% | 0.0% | 0.0% |
| MW2 | 150.4% | 1.9% | 0.878 | 0.085 | 0.038 | 2.5% | 0.2% | 0.1% |
| MW4 | 128.7% | 67.2% | 0.854 | 0.104 | 0.042 | 73.9% | 9.0% | 3.7% |

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 -- MOBILE HOMEOWNERS MW2/DM1
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 | 36,583,929 | 3,622,877 | 1,306,956 | 13.5% | 9.9% | 3.6% |
| 1/1/2005 | 12/31/2005 | 23,366,011 | 2,199,560 | 1,250,362 | 14.8% | 9.4% | 5.4% |
| 1/1/2006 | 12/31/2006 | 162,319 | 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 | 0 | 0 | 0 | N/A | N/A | N/A |
| Total | | 60,112,259 | 5,822,437 | 2,557,318 | 13.9% | 9.7% | 4.3% |

| | |
|--|--------------|
| (7)Selected Hurricane LAE Ratio: | 13.9% |
| (8)Selected Hurricane ALAE Ratio: | 9.7% |
| (9)Selected Hurricane ULAE Ratio: | 4.3% |

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>MW2/DM1</u> | <u>MW4</u> |
| (1) | 12/31/2008 Inforce hurricane premium adjusted to current rates | 7,602,518 | 3,768 |
| (2) | 12/31/2008 Inforce total premium adjusted to current rates | 7,894,432 | 3,885 |
| (3) | Modeled average annual hurricane losses | 10,420,301 | 4,269 |

Notes:

- (1) *Inforce hurricane premium at current rates.*
- (2) *Inforce total premium at current rates.*
- (3) Florida Public Model:
Includes demand surge.

PR-W -- MOBILE HOMEOWNERS MW2/DM1
INFORCE PREMIUM AT CURRENT RATE LEVEL
EXCLUDING POLICYHOLDER SURCHARGES

| (1) | (2) | (3) | (4) | (5) | (6) |
|---------------|------------------|----------------|----------------------------|-----------------|----------------|
| | | | Extension-of- Exposures | | EEP |
| | | Historical | Inforce | On-Level | Inforce |
| | | Inforce | Premium | Factor | Hurricane |
| | | Premium | at Current | Calculated from | Premium |
| | | as of 12/31/08 | Rate Level | Extension-of- | at Current |
| <u>County</u> | <u>Territory</u> | | as of 12/31/08 | Exposures | Rate Level |
| | | | | | as of 12/31/08 |
| Bay | 59 | 87,850 | 87,850 | 1.000 | 79,049 |
| Brevard | 60 | 43,696 | 43,696 | 1.000 | 42,589 |
| Broward | 45 | 562 | 562 | 1.000 | 555 |
| Broward | 46 | 0 | 0 | - | 0 |
| Broward | 47 | 8,508 | 8,508 | 1.000 | 8,355 |
| Broward | 48 | 125,922 | 125,922 | 1.000 | 123,672 |
| Charlotte | 61 | 11,377 | 11,377 | 1.000 | 10,969 |
| Collier | 62 | 84,684 | 84,684 | 1.000 | 83,126 |
| Dade (N) | 22 | 1,438 | 1,438 | 1.000 | 1,424 |
| Dade (N) | 23 | 1,825 | 1,825 | 1.000 | 1,796 |
| Dade (N) | 24 | 0 | 0 | - | 0 |
| Dade (N) | 25 | 0 | 0 | - | 0 |
| Dade (S) | 26 | 0 | 0 | - | 0 |
| Dade (S) | 27 | 0 | 0 | - | 0 |
| Dade (S) | 28 | 67,064 | 67,064 | 1.000 | 66,067 |
| Dade (S) | 29 | 302,561 | 302,561 | 1.000 | 297,934 |
| Duval | 41 | 0 | 0 | - | 0 |
| Escambia | 52 | 5,210 | 5,210 | 1.000 | 4,915 |
| Escambia | 53 | 1,496 | 1,496 | 1.000 | 1,377 |
| Escambia | 54 | 3,579 | 3,579 | 1.000 | 3,111 |
| Flagler | 83 | 74,702 | 74,702 | 1.000 | 64,065 |
| Franklin | 65 | 25,750 | 25,750 | 1.000 | 23,546 |
| Gulf | 66 | 39,907 | 39,907 | 1.000 | 36,993 |
| Hernando | 56 | 9,547 | 9,547 | 1.000 | 8,349 |
| Indian River | 76 | 0 | 0 | - | 0 |
| Lee | 17 | 525,981 | 525,981 | 1.000 | 515,745 |
| Lee | 18 | 204,320 | 204,320 | 1.000 | 200,336 |
| Lee | 19 | 3,562 | 3,562 | 1.000 | 3,446 |
| Lee | 20 | 110,141 | 110,141 | 1.000 | 106,381 |
| Levy | 57 | 5,452 | 5,452 | 1.000 | 4,889 |
| Manatee | 68 | 15,635 | 15,635 | 1.000 | 14,945 |
| Monroe | 90 | 2,867,276 | 2,867,276 | 1.000 | 2,829,069 |
| Nassau | 69 | 0 | 0 | - | 0 |
| Okaloosa | 70 | 393 | 393 | 1.000 | 365 |
| Palm Beach | 94 | 161,892 | 161,892 | 1.000 | 159,255 |
| Palm Beach | 95 | 61,848 | 61,848 | 1.000 | 60,505 |
| Palm Beach | 96 | 124,193 | 124,193 | 1.000 | 121,368 |

PR-W -- MOBILE HOMEOWNERS MW2/DM1
INFORCE PREMIUM AT CURRENT RATE LEVEL
EXCLUDING POLICYHOLDER SURCHARGES

| (1) | (2) | (3) | (4) | (5) | (6) |
|---------------|------------------|--|--|---|--|
| | | | 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 |
| <u>County</u> | <u>Territory</u> | <u>Historical Inforce Premium as of 12/31/08</u> | | | |
| Palm Beach | 97 | 1,063 | 1,063 | 1.000 | 1,039 |
| Pasco | 88 | 331,147 | 331,147 | 1.000 | 298,206 |
| Pinellas | 42 | 0 | 0 | - | 0 |
| Santa Rosa | 92 | 381 | 381 | 1.000 | 359 |
| Sarasota | 49 | 356,853 | 356,853 | 1.000 | 342,687 |
| Sarasota | 50 | 1,134,769 | 1,134,769 | 1.000 | 1,082,678 |
| Sarasota | 51 | 120,659 | 120,659 | 1.000 | 113,119 |
| Saint Johns | 71 | 15,373 | 15,373 | 1.000 | 11,826 |
| Saint Lucie | 77 | 432,839 | 432,839 | 1.000 | 418,002 |
| Volusia | 14 | 1,496 | 1,496 | 1.000 | 1,342 |
| Volusia | 15 | 365,066 | 365,066 | 1.000 | 320,106 |
| Volusia | 16 | 0 | 0 | - | 0 |
| Wakulla | 58 | 39,074 | 39,074 | 1.000 | 29,617 |
| Walton | 75 | 119,341 | 119,341 | 1.000 | 109,338 |
| | | 7,894,432 | 7,894,432 | 1.000 | 7,602,518 |

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 |
| | | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 |
| Dec08 Valuation | 4,015,454 | 5,523,121 | 8,382,845 | 10,114,310 | 11,667,288 | 9,484,186 | 3,662,927 | 27,396,951 | 6,026,993 | 53,615,868 | |
| Dec08 Indicated | 4,820,985 | 5,766,175 | 8,580,143 | 10,249,861 | 11,729,813 | 9,506,493 | 3,664,214 | 27,398,386 | 6,027,039 | 53,615,921 | |
| Current Mon Value | 3,740,981 | 5,212,131 | 7,906,004 | 9,545,076 | 10,866,154 | 8,514,783 | 2,980,421 | 20,799,172 | 5,026,130 | 44,911,788 | |
| Current Month Ult | 4,249,143 | 5,408,162 | 8,067,599 | 9,646,763 | 10,913,545 | 8,527,230 | 2,981,071 | 20,799,846 | 5,026,169 | 44,911,833 | |
| Expected Dev | 4,244,436 | 5,557,167 | 8,408,281 | 10,141,816 | 11,678,878 | 9,492,616 | 3,663,414 | 27,397,498 | 6,026,993 | 53,615,868 | |
| Adv/(fav) dev | -503,455 | -345,036 | -502,277 | -596,740 | -812,724 | -977,833 | -682,994 | -6,598,326 | -1,000,863 | -8,704,080 | |

PERSONAL RESIDENTIAL WIND ONLY
NET COST OF MANDATORY FHCF REINSURANCE
FOR POLICIES INFORCE ON 12/31/2008

| BEFORE IMPACT OF 2009 STATUTORY CHANGES | | MW-2 and MD-1 | MW-4 |
|--|---|----------------------|--------------|
| (1) | Estimated mandatory FHCF reinsurance premium | 3,232,953 | 2,130 |
| (2) | Industry FHCF excess loss and LAE | 40,176,370 | 6,561,632 |
| (3) | Industry FHCF expected premiums (including financial product expenses) | 48,798,945 | 7,970,146 |
| (4) | Industry provision for financial product expenses | 9,514,419 | 1,553,901 |
| (5) | Industry FHCF expected premiums (excluding financial product expenses) | 39,284,526 | 6,416,245 |
| (6) | Net cost of mandatory FHCF reinsurance (in dollars) | (73,395) | (48) |
| (7) | 12/31/2008 Inforce hurricane premium adjusted to current rates | 7,894,432 | 3,885 |
| (8) | Net cost of mandatory FHCF reinsurance (as a percent of premium) | -0.9% | -1.2% |

| AFTER IMPACT OF 2009 STATUTORY CHANGES | | | |
|---|---|-------------|-------------|
| (9) | Estimated mandatory FHCF reinsurance premium | 3,394,601 | 2,237 |
| (10) | Expected recoveries from the mandatory FHCF reinsurance | 3,306,348 | 2,178 |
| (11) | Net cost of mandatory FHCF reinsurance (in dollars) | 88,253 | 58 |
| (12) | Net cost of mandatory FHCF reinsurance (as a percent of premium) | 1.1% | 1.5% |

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 | | MW-2 and MD-1 | MW-4 |
|--|--|----------------------|--------------|
| (1) | Estimated TICL FHCF reinsurance premium (\$10 billion option) | 783,474 | 516 |
| (2) | Industry FHCF excess loss and LAE | 40,176,370 | 6,561,632 |
| (3) | Industry FHCF expected premiums (including financial product expenses) | 48,798,945 | 7,970,146 |
| (4) | Industry provision for financial product expenses | 9,514,419 | 1,553,901 |
| (5) | Industry FHCF expected premiums (excluding financial product expenses) | 39,284,526 | 6,416,245 |
| (6) | Net cost of TICL FHCF reinsurance (in dollars) | (17,787) | (12) |
| (7) | 12/31/2008 Inforce hurricane premium adjusted to current rates | 7,894,432 | 3,885 |
| (8) | Net cost of TICL FHCF reinsurance (as a percent of premium) | -0.2% | -0.3% |

| AFTER IMPACT OF 2009 STATUTORY CHANGES | | | |
|---|--|-------------|--------------|
| (9) | Estimated TICL FHCF reinsurance premium | 1,566,948 | 1,032 |
| (10) | Expected recoveries from the TICL FHCF reinsurance | 801,260 | 528 |
| (11) | Net cost of TICL FHCF reinsurance (in dollars) | 765,687 | 504 |
| (12) | Net cost of TICL FHCF reinsurance (as a percent of premium) | 9.7% | 13.0% |

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)

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.

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

| | | (1) | (2) | (3) |
|------------------|------------------------------|---|-----------------------------|---|
| <u>Territory</u> | <u>Territory Description</u> | Current On- leveled In-force HW-2/DW-2 Hurricane Premium | Indicated Change | Projected HW- 2/DW-2 Hurricane Premium |
| 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) |
|-------------------------|-------------------------------------|--|-----------------------------|---|
| | | Current On- leveled In-force HW-4 Hurricane Premium | Indicated Change | Projected HW-4 Hurricane Premium |
| <u>Territory</u> | <u>Territory Description</u> | | | |
| 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

| | | (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> | | | |
| 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 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

| <u>City</u> | <u>ZIP Code</u> | <u>Rating Region</u> | <u>Rate at 90%</u> | <u>TIV</u> | <u>Base Premium</u> | <u>BCEG Relativity</u> | <u>Year Built Relativity</u> | <u>Roof Deck Relativity</u> | <u>Roof Shape Relativity</u> | <u>Opening Prot. Relativity</u> | <u>Capped Relativity</u> | <u>On Balance Relativity</u> | <u>Final Relativity</u> | <u>Prem w/ BCEG & Mitigation</u> |
|--------------|-----------------|----------------------|--------------------|------------|---------------------|------------------------|------------------------------|-----------------------------|------------------------------|---------------------------------|--------------------------|------------------------------|-------------------------|--------------------------------------|
| 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

| <u>City</u> | <u>ZIP Code</u> | <u>Rating Region</u> | <u>Rate at 90%</u> | <u>TIV</u> | <u>Base Premium</u> | <u>BCEG Relativity</u> | <u>Year Built Relativity</u> | <u>Roof Deck Relativity</u> | <u>Roof Shape Relativity</u> | <u>Opening Prot. Relativity</u> | <u>Capped Relativity</u> | <u>On Balance Relativity</u> | <u>Final Relativity</u> | <u>Prem w/ BCEG & Mitigation</u> |
|--------------|-----------------|----------------------|--------------------|------------|---------------------|------------------------|------------------------------|-----------------------------|------------------------------|---------------------------------|--------------------------|------------------------------|-------------------------|--------------------------------------|
| 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 |
|--------------|----------|--------|-------------|-----------|--------------|-----------------|-----------------------|----------------------|-----------------------|--------------------------|-------------------|-----------------------|------------------|----------------------|
| | | Region | Rate at 90% | | | | | | | | | | | w/ BCEG & Mitigation |
| 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)*

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):

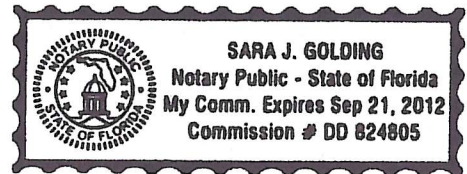
STATE OF FLORIDA
COUNTY OF LEON

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

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: | Citizens Property Ins. Corp. | Used for exhibit labelling purposes |
| Companies within Group (with appropriate abbreviations): | 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: | 2 | KEY INPUT -- The three selections are HO, MHO, and DF |
| Product Sub-Type: | N/A | Additional identifier representing the scope of the workbook; used for exhibit labelling purposes (can be blank or N/A) |
| State: | Florida Experience Only | Florida experience required |
| Accident Years Ending for RIF's 1 through 10: | 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: | 3/31/2009 | Should generally be a date within the last 6 months |
| Assumed Effective Date for New Rates: | 1/1/2010 | Should generally be the renewal business effective date |
| Frequency of Rate Reviews Assumed -- "A" for Annual; "S" for Semiannual: | A | |
| Policy Term Assumed -- "A" for Annual; "S" for Semiannual: | A | |
| Average Accident Date for Proj. Rates: | 1/1/2011 | Calculated using the three immediately preceding inputs |
| Number of Years of Net Trend Assumed for Recipient of Complement of Credibility: | 1.00 | Based upon "Frequency of Rate Reviews Assumed" above |
| Exhibit Numbering Label: | 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 MH (MH) MW-2 | | CPIC | | S | 0.0% | 8.2% | 8.2% |
| 2 | High Risk Account MH (MH) MW-4 | | CPIC | | I | 0.0% | 0.0% | 0.0% |
| 3 | | | | | S | 0.0% | 0.0% | 0.0% |
| 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: Mobile 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 MHMW-2 | | CPIC | \$8,443 | 15,364 | 126.7% | 126.7% | 11.8% |
| 2 | High Risk Account MHMW-4 | | CPIC | \$4 | 19 | 0.0% | 0.0% | 2.6% |
| 3 | 0 | 0 | 0 | \$0 | 10,000 | -30.0% | -15.0% | 0.0% |
| 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 | | | | \$8,447 | 45,383 | 126.7% | 126.7% | 11.8% |

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 | I | 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 | | | | | | | | | | | |
|-----|--|--|--|--|--|--|--|--|--|--|--|

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

| | | | | | | | | | | | |
|------|--|--|--|--|--|--|--|--|--|--|--|
| I101 | | | | | | | | | | | |
|------|--|--|--|--|--|--|--|--|--|--|--|

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: | Mobile Homeowners |
| PRODUCT SUB-TYPE: | N/A |
| STATE: | Florida Experience Only |

| | |
|----------------------|----------------------------|
| PROGRAM NAME: | High Risk Account MH (M H) |
| POLICY TYPE: | MW-4 |
| COMPANY(IES): | CPIC |

| | |
|--|----------|
| (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 | 37 | \$11 | \$8 | 0.871 | 1.000 | \$7 |
| 12/31/2005 | 51 | 42 | 11 | 11 | 0.867 | 1.000 | 9 |
| 12/31/2006 | 39 | 41 | 9 | 10 | 0.866 | 1.000 | 9 |
| 12/31/2007 | 27 | 30 | 5 | 7 | 0.928 | 1.000 | 7 |
| 12/31/2008 | 15 | 19 | 4 | 4 | 1.000 | 1.000 | 4 |
| TOTAL | | 169 | \$39 | \$40 | | | \$35 |

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 | \$25 | \$0 | \$25 | \$0 | \$2 | \$0 | \$2 | \$0 | \$1 | \$0 | \$1 | \$0 | \$0 |
| 12/31/2005 | 0 | 0 | 0 | 0 | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 |
| 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 | \$25 | \$0 | \$25 | \$0 | \$3 | \$0 | \$3 | \$0 | \$1 | \$0 | \$1 | \$0 | \$0 |

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 (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 | \$6 | \$1 | \$0 | \$6 | | | | | | | | |
| 12/31/2005 | 8 | 1 | 0 | \$9 | | | | | | | | |
| 12/31/2006 | 7 | 1 | 0 | \$8 | | | | | | | | |
| 12/31/2007 | 5 | 1 | 0 | \$6 | | | | | | | | |
| 12/31/2008 | 3 | 0 | 0 | \$4 | | | | | | | | |
| TOTAL | \$29 | \$3 | \$1 | \$33 | 28 | 28 | \$4 | \$4 | \$4 | \$1 | \$0 | \$5 |

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 Loss Trend Factors (SUPPORT) | Loss Trend Factors | Trended & Developed 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 Projected Incurred Loss & LAE Excl. BF/PD |
| 12/31/2004 | \$0 | 1.000 | 1.000 | \$0 | \$6 | \$0 | \$6 | 1.000 | \$6 | 98.4% | 20.0% | |
| 12/31/2005 | 0 | 1.000 | 1.000 | 0 | \$9 | 0 | \$9 | 1.000 | 9 | 96.5% | 20.0% | |
| 12/31/2006 | 0 | 1.000 | 1.000 | 0 | \$8 | 0 | \$8 | 1.000 | 8 | 94.6% | 20.0% | |
| 12/31/2007 | 0 | 1.000 | 1.000 | 0 | \$6 | 0 | \$6 | 1.000 | 6 | 92.7% | 20.0% | |
| 12/31/2008 | 0 | 1.000 | 1.000 | 0 | \$4 | 0 | \$4 | 1.000 | 4 | 90.9% | 20.0% | |
| TOTAL | \$0 | | | \$0 | \$33 | \$0 | \$33 | | \$33 | 95.0% | 100.0% | 94.6% |

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 | 14.5% | 0.0% | 14.5% |
| Other Expense (Specify**) | 0.0% | 10.0% | 10.0% |
| TOTAL EXPENSES | 20.5% | 22.7% | 43.2% |
| PERMISSIBLE LOSS & LAE | | | 56.8% |

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

DEVELOPMENT OF RATE LEVEL INDICATIONS:

| | | |
|------|--------|--|
| (50) | 128.7% | Projected Hurricane Loss & LAE ratio |
| (51) | 223.3% | Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes) |
| (52) | 20.5% | Expected Fixed Expense Ratio |
| (53) | 22.7% | Expected Variable Expense Ratio |
| (54) | 215.4% | Rate Level Indication (Before Credibility) |
| (55) | 0.07 | 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) | 14.0% | Credibility-Weighted Rate Level Indication |
| (60) | 2.6% | Company Selected Rate Change |

RATE INDICATIONS

| | |
|--------------------------|-------------------------------|
| GROUP NAME: | Citizens Property Ins. Co rp. |
| PRODUCT TYPE: | Mobile 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) 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 (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: | Mobile 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 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: | Mobile 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: | Mobile 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) Losses (SUPPORTI) | (23) ALAE (SUPPORTI) | (24) ULAE (SUPPORTI) | (25) Losses & ALAE & ULAE | CE DATA --- INSERT APPLICABLE DATE IN YELLOW HIGHLIGHTED CELL --- | | | | | | | | |
|-----------------------------|------------------------|----------------------|----------------------|---------------------------|---|--|--|--|--|--|--|--|--|
| 12/31/2004 | \$0 | \$0 | \$0 | \$0 | | | | | | | | | |
| 12/31/2005 | 0 | 0 | 0 | 0 | | | | | | | | | |
| 12/31/2006 | | | | | | | | | | | | | |
| 12/31/2007 | | | | | | | | | | | | | |
| 12/31/2008 | | | | | | | | | | | | | |
| 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 Incl. Loss & ALAE (\$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% | \$7,000 |
| 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: | Mobile 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. | (13) Incl. Cats. | (15) Non-Hurr. Cat. | (16) Hurricane Cat. | (14) Excl. Cats. | (17) Incl. Cats. (SUPPORT) | (18) Non-Hurr. Cat. (SUPPORT) | (19) Hurricane Cat. (SUPPORT) | (20) 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) Losses (SUPPORT) | (23) ALAE (SUPPORT) | (24) ULAE (SUPPORT) | (25) Losses & ALAE & ULAE | CE DATA --- INSERT APPLICABLE DATE IN YELLOW HIGHLIGHTED CELL --- | | | | | | | | |
|-----------------------------|-----------------------|---------------------|---------------------|---------------------------|---|--|--|--|--|--|--|--|--|
| 12/31/2004 | \$0 | \$0 | \$0 | \$0 | | | | | | | | | |
| 12/31/2005 | 0 | 0 | 0 | 0 | | | | | | | | | |
| 12/31/2006 | | | | | | | | | | | | | |
| 12/31/2007 | | | | | | | | | | | | | |
| 12/31/2008 | | | | | | | | | | | | | |
| 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 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% | \$7,000 |
| 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: | Mobile 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. | (13) Incl. Cats. | (15) Non-Hurr. Cat. | (16) Hurricane Cat. | (14) Excl. Cats. | (17) Incl. Cats. (SUPPORT) | (18) Non-Hurr. Cat. (SUPPORT) | (19) Hurricane Cat. (SUPPORT) | (20) 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 | | | | | | | | |

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: | Mobile 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) 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 | |

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: | Mobile 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:

| |
|--|
| |
|--|

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 |

**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
Mobile Homeowners and Mobile Dwelling**

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-MW RIF with BU.xls", please refer to the table of contents in the following workbooks:

MW2 PRW - Statewide Rate Indication.xls
MW4 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

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
Dwelling Fire
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 | 235.16 | 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 | 0.00 | 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 | 0.00 | 4.92 | 1.12 | 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 | |

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 |

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| 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 |

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| 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 |

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|---------------|----|---------------|--------------------------|-------------------------|
| 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 |

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|----------------|----------------|---------------|------------|------------|
| 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 |

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|---------------|---------------|------------|-----------|-----------|
| 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 |

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|------------------|----------------|---------------|------------|--------------|
| 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 |

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|------------------|----------------|---------------|------------|--------------|
| 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 |

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|----------------|----------------|--------------|------------|------------|
| 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 |

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|----------------|----------------|--------------|------------|------------|
| 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 |

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|-------------------|-------------------|----------------|---------------|---------------|
| 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 |

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|------------|------|------|------|------|
| 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 |

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|-----------|-------|------|-------|-------|
| 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 |

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|------------|-------|------|-------|-------|
| 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 |

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|------------|------|------|------|------|
| 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 |

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|------------|------|------|------|------|
| 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 |

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|------------|------|------|------|------|
| 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 |

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|---------------|------|------|------|------|
| 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.

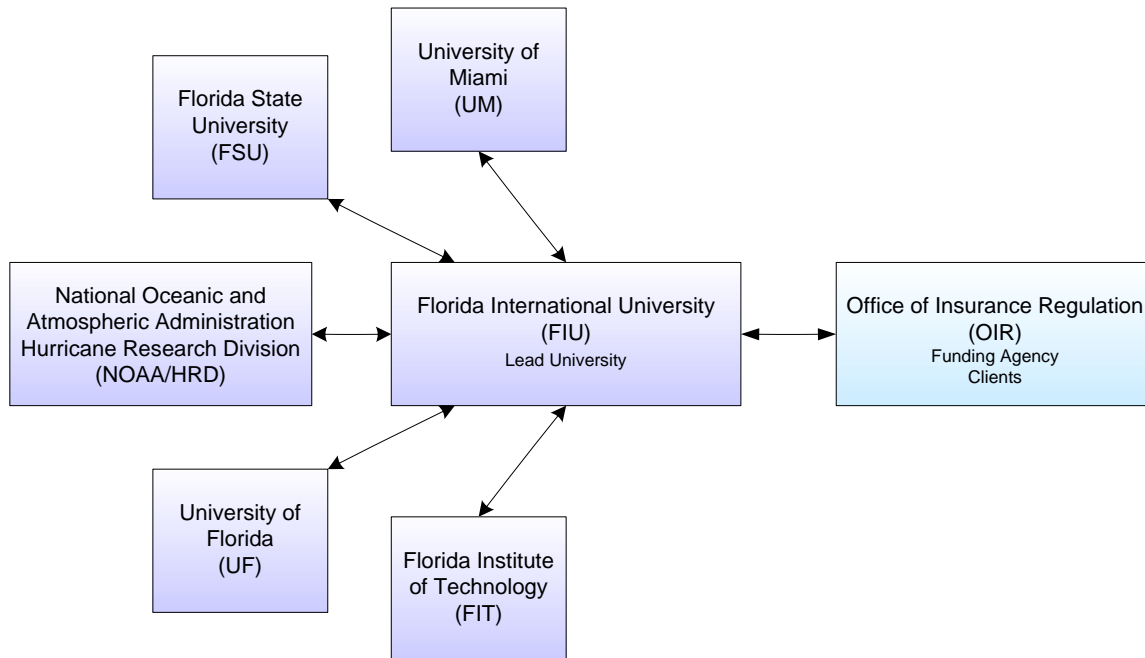


Figure 10. Organizational Structure

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.

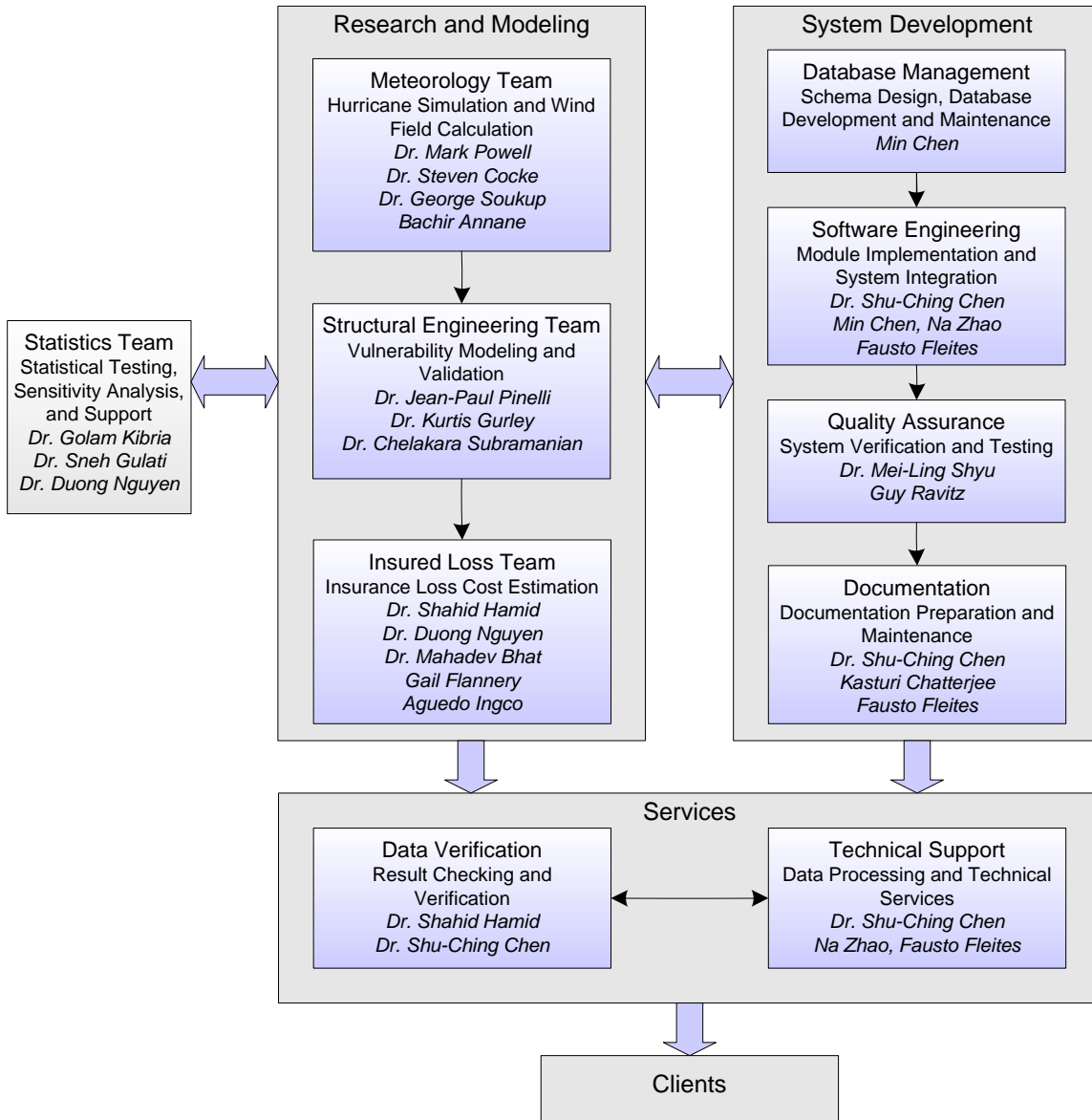


Figure 11. Florida Public Hurricane Loss Model Workflow

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

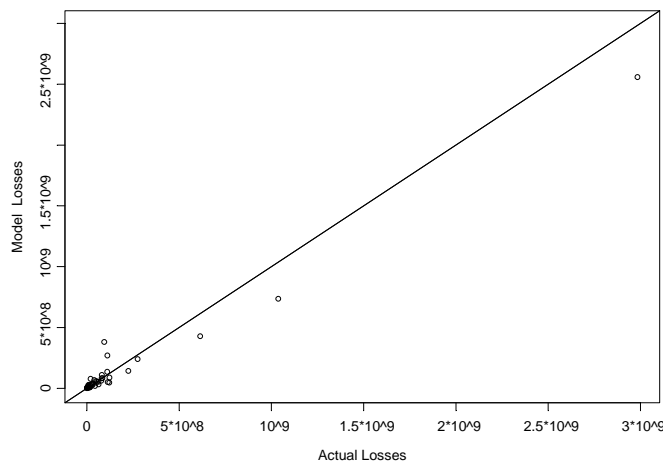


Figure 69. Scatter plot between Total Actual Losses vs. Total Modeled losses2. Provide a completed Form S-3, Five Validation Comparisons.

See Form S-3.

Reference:

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

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.

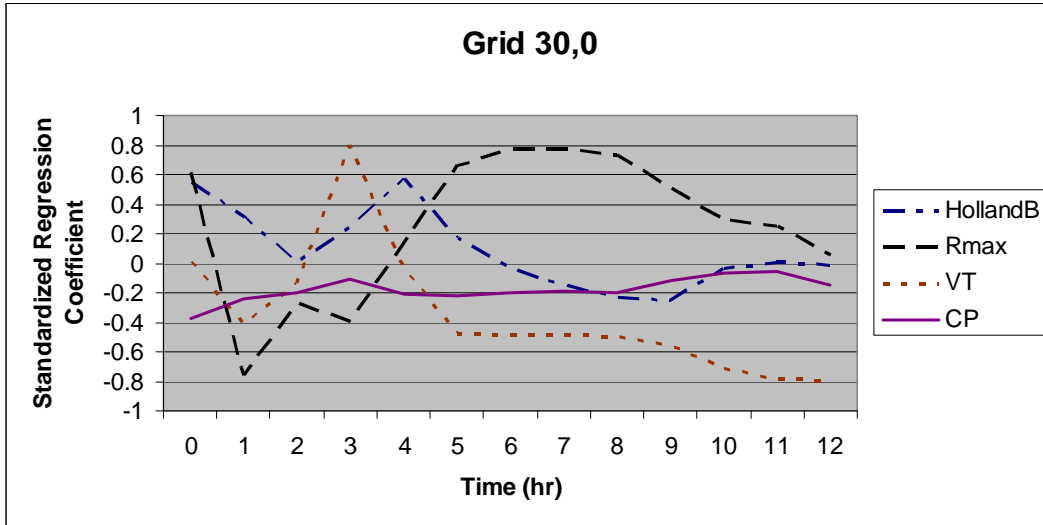


Figure 63. Standardized Regression Coefficients vs. Time at Grid Coordinates (30,0) for Category 1

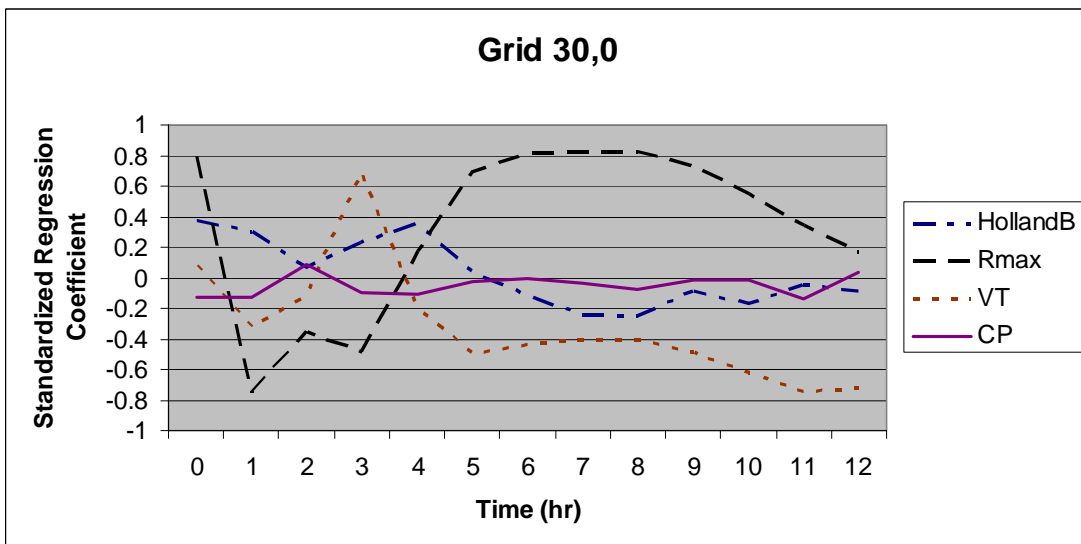


Figure 64. Standardized Regression Coefficients vs. Time at Grid Coordinates (30,0) for Category 3

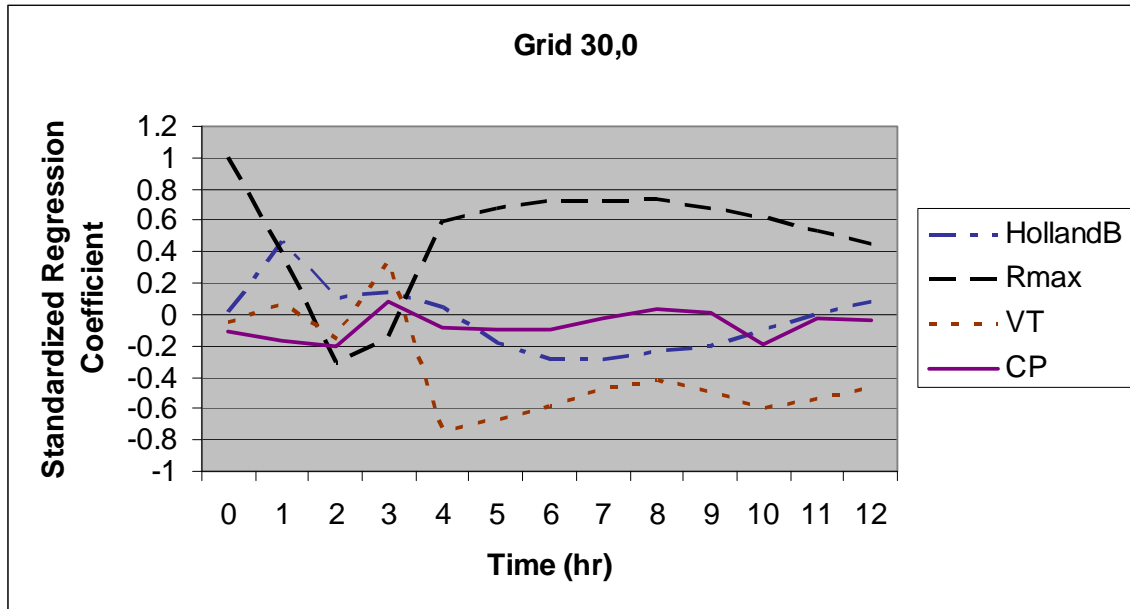


Figure 65. Standardized Regression Coefficients vs. Time at Grid Coordinates (30,0) for Category 5

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.

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
Mobile Homeowners
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.*

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

§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

Filing Details

Work Unit Number: W09-502020
Filing Purpose: Rate & Rule
Product: Mobile Home Multi-Peril
Date Created: 3/13/2009 12:15:01 PM
Filing Name: PR-W MH 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

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Department:
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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:

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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: Mobile Home 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: 11.8
Rate Indicated: 126.7
Earned Premium Volume (all programs affected by this filing): 8447
Number of Policies (all programs affected by this filing): 14255

Uploaded Documents

| Document Type | Filenet Number | Form Number | Title |
|------------------------|----------------|-------------|--|
| Miscellaneous | 0 | | PR-W HRCS Rating Example Verification MHO-3 (9-29-09).xls |
| Miscellaneous | 0 | | PR-W HRCS Rating Example Verification MHO-4 (9-29-09).xls |
| Miscellaneous | 0 | | PRW Rate Level Effect Verification (9-30-09).xls |
| Miscellaneous | 0 | | Mobile Home Manual Pages - Strike and Delete |
| Miscellaneous | 0 | | Mobile Home Manual Pages - Printers Proof |
| Miscellaneous | 0 | | Additional Rules Information - Mobile Home Summary of Changes |
| Miscellaneous | 0 | | All PRW Mobile Home Calculation Wkshts-S&D-Informational Purposes |
| Miscellaneous | 0 | | All PRW Mobile Home Calculation Wkshts - PP - Informational Purposes |
| Explanatory Memorandum | 0 | | PRW Actuarial Memo (Mobile Homes) |
| Cover Letter | 0 | | 1 Cover letter |
| Miscellaneous | 0 | | MW2 PRW -- Territorial |
| Miscellaneous | 0 | | MW2 PRW - Statewide Rate Indication |
| Miscellaneous | 0 | | AgentCommissionSchedule |
| Miscellaneous | 0 | | Estimated Hurricane Premium |
| Miscellaneous | 0 | | CalcFHCFPremium_ExamplePolicies |
| Miscellaneous | 0 | | FHCF_Assumption_HRA |
| Miscellaneous | 0 | | Summary of FHCF Built-up Factors |
| Miscellaneous | 0 | | True and Accurate Form |
| Miscellaneous | 0 | | High Risk Account MH (MH) |
| Miscellaneous | 0 | | Source of Information for RIF |
| Miscellaneous | 0 | | 8 Catastrophe Model Support |
| Miscellaneous | 0 | | Citizens_HRA_PILM_Loss_County_PolicyForm |
| 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 | | FPHLM07Standards_S-2 Sensitivity Analysis for Model Output |
| Miscellaneous | 0 | | 7 Law Change Support Documentation |

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: | W09-502020 |
| Filing Purpose: | Rate & Rule |
| Product: | Mobile Home Multi-Peril |
| Date Created: | 3/13/2009 12:15:01 PM |
| Filing Name: | PR-W MH 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
ja ja
- Is this filing being made to comply with a change in Florida law?
Components Added:
- Law Change Support Documentation (Required)
Yes No
ja ja
- Does this filing propose changes in the level of coverage you are providing to your insureds?
Yes No
ja ja
- 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
ja ja
- 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
ja ja
- 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
ja ja
- Does this filing propose changes in any rating factor other than base rates (or relativities) by territory?
Yes No
ja ja
- Do you offer policies excluding wind coverage?
Yes No
ja ja
- 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
ja ja

PR-W Territory Set

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 MH (MHO) | Hurricane | MHO-3 | 10.00% | 0.42% | 5.63% | 1.75% | 0.93% | 8.77% | 0.00% | 62.50% | Residual Market Contingency Provision | 10.00% | 100.00% | | | |
| | | MHO-4 | 10.00% | 0.42% | 5.63% | 1.75% | 0.93% | 11.74% | 0.00% | 59.53% | Residual Market Contingency Provision | 10.00% | 100.00% | | | |
| | | MHO-DP1 | 10.00% | 0.42% | 5.63% | 1.75% | 0.93% | 8.77% | 0.00% | 62.50% | Residual Market Contingency Provision | 10.00% | 100.00% | | | |
| | Non-Hurricane | MHO-3 | 10.00% | 0.42% | 5.63% | 1.75% | 0.93% | 8.77% | 0.00% | 62.50% | Residual Market Contingency Provision | 10.00% | 100.00% | | | |
| | | MHO-4 | 10.00% | 0.42% | 5.63% | 1.75% | 0.93% | 11.74% | 0.00% | 59.53% | Residual Market Contingency Provision | 10.00% | 100.00% | | | |
| | | MHO-DP1 | 10.00% | 0.42% | 5.63% | 1.75% | 0.93% | 8.77% | 0.00% | 62.50% | 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 MH (MHO) | MHO-3 | Yes | Mobile Home insured for replacement cost at \$40,000 with 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 mobile home; Contents insured for replacement cost at 50% of the amount of insurance on the mobile home; Loss of Use insured at 20% of the amount of insurance on the mobile home; \$100,000 Liability coverage; \$1,000 Medical expense; I.S.O. Protection Class 4. 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 is a 5 YEAR OLD STRUCTURE. The mobile home is a TIED DOWN MOBILE HOME located IN PARK. 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 provided for wind only. Mobile home insured for actual cash value. No liability or medical coverage. Loss of use insured at 10% of the amount of insurance on the mobile home. \$10,000 of mold coverage is included. | Hurricane | PR-W Territory Set | 14 | Volusia | \$451.00 | | | | |
| | | | | | | | | 15 | Volusia | \$412.00 | | | | |
| | | | | | | | | 16 | Volusia | \$355.00 | | | | |
| | | | | | | | | 17 | Lee | \$743.00 | | | | |
| | | | | | | | | 18 | Lee | \$731.00 | | | | |
| | | | | | | | | 19 | Lee | \$532.00 | | | | |
| | | | | | | | | 20 | Lee | \$553.00 | | | | |
| | | | | | | | | 22 | Dade | \$1,417.00 | | | | |
| | | | | | | | | 23 | Dade | \$1,237.00 | | | | |
| | | | | | | | | 24 | Dade | \$1,095.00 | | | | |
| | | | | | | | | 25 | Dade | \$1,065.00 | | | | |
| | | | | | | | | 26 | Dade | \$1,249.00 | | | | |
| | | | | | | | | 27 | Dade | \$1,153.00 | | | | |
| | | | | | | | | 28 | Dade | \$1,224.00 | | | | |
| | | | | | | | | 29 | Dade | \$1,205.00 | | | | |
| | | | | | | | | 41 | Duval | \$286.00 | | | | |
| | | | | | | | | 42 | Pinellas | \$505.00 | | | | |
| | | | | | | | | 45 | Broward | \$1,620.00 | | | | |
| | | | | | | | | 46 | Broward | \$1,200.00 | | | | |
| | | | | | | | | 47 | Broward | \$1,209.00 | | | | |
| | | | | | | | | 48 | Broward | \$1,201.00 | | | | |
| | | | | | | | | 49 | Sarasota | \$602.00 | | | | |
| | | | | | | | | 50 | Sarasota | \$537.00 | | | | |
| | | | | | | | | 51 | Sarasota | \$530.00 | | | | |
| | | | | | | | | 52 | Escambia | \$796.00 | | | | |
| | | | | | | | | 53 | Escambia | \$570.00 | | | | |
| | | | | | | | | 54 | Escambia | \$538.00 | | | | |
| | | | | | | | | 56 | Hernando | \$387.00 | | | | |
| | | | | | | | | 57 | Levy | \$383.00 | | | | |
| | | | | | | | | 58 | Wakulla | \$472.00 | | | | |
| | | | | | | | | 59 | Bay | \$561.00 | | | | |
| | | | | | | | | 60 | Brevard | \$1,083.00 | | | | |
| | | | | | | | | 61 | Charlotte | \$610.00 | | | | |
| | | | | | | | | 62 | Collier | \$953.00 | | | | |
| | | | | | | | | 65 | Franklin | \$580.00 | | | | |
| | | | | | | | | 66 | Gulf | \$580.00 | | | | |
| | | | | | | | | 68 | Manatee | \$665.00 | | | | |
| | | | | | | | | 69 | Nassau | \$302.00 | | | | |
| | | | | | | | | 70 | Okaloosa | \$606.00 | | | | |
| | | | | | | | | 71 | Saint Johns | \$341.00 | | | | |
| | | | | | | | | 75 | Walton | \$565.00 | | | | |
| | | | | | | | | 76 | Indian River | \$926.00 | | | | |
| | | | | | | | | 77 | Saint Lucie | \$1,160.00 | | | | |
| | | | | | | | | 83 | Flagler | \$365.00 | | | | |
| | | | | | | | | 88 | Pasco | \$482.00 | | | | |
| | | | | | | | | 90 | Monroe | \$1,709.00 | | | | |
| | | | | | | | | 92 | Santa Rosa | \$752.00 | | | | |
| | | | | | | | | 94 | Palm Beach | \$1,437.00 | | | | |
| | | | | | | | | 95 | Palm Beach | \$1,087.00 | | | | |
| | | | | | | | | 96 | Palm Beach | \$1,065.00 | | | | |
| | | | | | | | | 97 | Palm Beach | \$1,023.00 | | | | |
| | | | | | | | | 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/A22 | Lake | \$0.00 | | | | | | | | | |
| | | | | | | | | | N/A23 | Leon | \$0.00 | | | | | | | | | |
| | | | | | | | | | N/A24 | Liberty | \$0.00 | | | | | | | | | |
| | | | | | | | | | N/A25 | Madison | \$0.00 | | | | | | | | | |
| | | | | | | | | | N/A26 | Manon | \$0.00 | | | | | | | | | |
| | | | | | | | | | N/A27 | Martin | \$0.00 | | | | | | | | | |
| | | | | | | | | | N/A28 | Oksechobee | \$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 MH (MHO) | MHO-3 | Yes | Mobile Home insured for actual cash value at \$40,000 with 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 mobile home; Contents insured for replacement cost at 50% of the amount of insurance on the mobile home; Loss of Use insured at 20% of the amount of insurance on the mobile home; \$100,000 Liability coverage; \$1,000 Medical expense; I.S.O. Protection Class 4. 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 manufactured in 1990. The mobile home is a TIED DOWN MOBILE HOME located IN PARK. 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 provided for wind only. No liability or medical coverage. Loss of use insured at 10% of the amount of insurance on the mobile home. \$10,000 of mold coverage is included. | Hurricane | PR-W Territory Set | 14 | Volusia | \$489.00 | | | | |
| | | | | | | | | 15 | Volusia | \$446.00 | | | | |
| | | | | | | | | 16 | Volusia | \$386.00 | | | | |
| | | | | | | | | 17 | Lee | \$806.00 | | | | |
| | | | | | | | | 18 | Lee | \$793.00 | | | | |
| | | | | | | | | 19 | Lee | \$577.00 | | | | |
| | | | | | | | | 20 | Lee | \$601.00 | | | | |
| | | | | | | | | 22 | Dade | \$1,537.00 | | | | |
| | | | | | | | | 23 | Dade | \$1,344.00 | | | | |
| | | | | | | | | 24 | Dade | \$1,188.00 | | | | |
| | | | | | | | | 25 | Dade | \$1,155.00 | | | | |
| | | | | | | | | 26 | Dade | \$1,355.00 | | | | |
| | | | | | | | | 27 | Dade | \$1,249.00 | | | | |
| | | | | | | | | 28 | Dade | \$1,328.00 | | | | |
| | | | | | | | | 29 | Dade | \$1,306.00 | | | | |
| | | | | | | | | 41 | Duval | \$311.00 | | | | |
| | | | | | | | | 42 | Pinellas | \$548.00 | | | | |
| | | | | | | | | 45 | Broward | \$1,758.00 | | | | |
| | | | | | | | | 46 | Broward | \$1,300.00 | | | | |
| | | | | | | | | 47 | Broward | \$1,310.00 | | | | |
| | | | | | | | | 48 | Broward | \$1,302.00 | | | | |
| | | | | | | | | 49 | Sarasota | \$854.00 | | | | |
| | | | | | | | | 50 | Sarasota | \$582.00 | | | | |
| | | | | | | | | 51 | Sarasota | \$574.00 | | | | |
| | | | | | | | | 52 | Escambia | \$863.00 | | | | |
| | | | | | | | | 53 | Escambia | \$619.00 | | | | |
| | | | | | | | | 54 | Escambia | \$585.00 | | | | |
| | | | | | | | | 56 | Hernando | \$420.00 | | | | |
| | | | | | | | | 57 | Levy | \$416.00 | | | | |
| | | | | | | | | 58 | Wakulla | \$512.00 | | | | |
| | | | | | | | | 59 | Bay | \$609.00 | | | | |
| | | | | | | | | 60 | Brevard | \$1,173.00 | | | | |
| | | | | | | | | 61 | Charlotte | \$663.00 | | | | |
| | | | | | | | | 62 | Collier | \$1,034.00 | | | | |
| | | | | | | | | 65 | Franklin | \$630.00 | | | | |
| | | | | | | | | 66 | Gulf | \$630.00 | | | | |
| | | | | | | | | 68 | Manatee | \$722.00 | | | | |
| | | | | | | | | 69 | Nassau | \$329.00 | | | | |
| | | | | | | | | 70 | Okaloosa | \$657.00 | | | | |
| | | | | | | | | 71 | Saint Johns | \$369.00 | | | | |
| | | | | | | | | 75 | Walton | \$615.00 | | | | |
| | | | | | | | | 76 | Indian River | \$1,004.00 | | | | |
| | | | | | | | | 77 | Saint Lucie | \$1,259.00 | | | | |
| | | | | | | | | 83 | Flagler | \$396.00 | | | | |
| | | | | | | | | 88 | Pasco | \$523.00 | | | | |
| | | | | | | | | 90 | Monroe | \$1,853.00 | | | | |
| | | | | | | | | 92 | Santa Rosa | \$816.00 | | | | |
| | | | | | | | | 94 | Palm Beach | \$1,559.00 | | | | |
| | | | | | | | | 95 | Palm Beach | \$1,179.00 | | | | |
| | | | | | | | | 96 | Palm Beach | \$1,155.00 | | | | |
| | | | | | | | | 97 | Palm Beach | \$1,109.00 | | | | |
| | | | | | | | | 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/A22 | Lake | \$0.00 | | | | | |
| | | | | | | | | | N/A23 | Leon | \$0.00 | | | | | |
| | | | | | | | | | N/A24 | Liberty | \$0.00 | | | | | |
| | | | | | | | | | N/A25 | Madison | \$0.00 | | | | | |
| | | | | | | | | | N/A26 | Manon | \$0.00 | | | | | |
| | | | | | | | | | N/A27 | Martin | \$0.00 | | | | | |
| | | | | | | | | | N/A28 | Oksechobee | \$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 MH (MHO) | MHO-4 | Yes | 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. 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 manufactured in 2005. The mobile home is a TIED DOWN MOBILE HOME located IN PARK. 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 provided for wind only. No liability or medical coverage. Loss of use insured at 10% of the amount of insurance on the contents. | PR-W Territory Set | 14 | Volusia | \$178.00 | | | | |
| | | | | | | | | 15 | Volusia | \$125.00 | | | | |
| | | | | | | | | 16 | Volusia | \$94.00 | | | | |
| | | | | | | | | 17 | Lee | \$301.00 | | | | |
| | | | | | | | | 18 | Lee | \$300.00 | | | | |
| | | | | | | | | 19 | Lee | \$152.00 | | | | |
| | | | | | | | | 20 | Lee | \$143.00 | | | | |
| | | | | | | | | 22 | Dade | \$832.00 | | | | |
| | | | | | | | | 23 | Dade | \$503.00 | | | | |
| | | | | | | | | 24 | Dade | \$496.00 | | | | |
| | | | | | | | | 25 | Dade | \$353.00 | | | | |
| | | | | | | | | 26 | Dade | \$521.00 | | | | |
| | | | | | | | | 27 | Dade | \$515.00 | | | | |
| | | | | | | | | 28 | Dade | \$469.00 | | | | |
| | | | | | | | | 29 | Dade | \$399.00 | | | | |
| | | | | | | | | 41 | Duval | \$132.00 | | | | |
| | | | | | | | | 42 | Pinellas | \$245.00 | | | | |
| | | | | | | | | 45 | Broward | \$664.00 | | | | |
| | | | | | | | | 46 | Broward | \$495.00 | | | | |
| | | | | | | | | 47 | Broward | \$405.00 | | | | |
| | | | | | | | | 48 | Broward | \$353.00 | | | | |
| | | | | | | | | 49 | Sarasota | \$249.00 | | | | |
| | | | | | | | | 50 | Sarasota | \$184.00 | | | | |
| | | | | | | | | 51 | Sarasota | \$130.00 | | | | |
| | | | | | | | | 52 | Escambia | \$313.00 | | | | |
| | | | | | | | | 53 | Escambia | \$217.00 | | | | |
| | | | | | | | | 54 | Escambia | \$143.00 | | | | |
| | | | | | | | | 56 | Hernando | \$168.00 | | | | |
| | | | | | | | | 57 | Levy | \$138.00 | | | | |
| | | | | | | | | 58 | Wakulla | \$151.00 | | | | |
| | | | | | | | | 59 | Bay | \$213.00 | | | | |
| | | | | | | | | 60 | Brevard | \$427.00 | | | | |
| | | | | | | | | 61 | Charlotte | \$237.00 | | | | |
| | | | | | | | | 62 | Collier | \$386.00 | | | | |
| | | | | | | | | 65 | Franklin | \$208.00 | | | | |
| | | | | | | | | 66 | Gulf | \$194.00 | | | | |
| | | | | | | | | 68 | Manatee | \$319.00 | | | | |
| | | | | | | | | 69 | Nassau | \$120.00 | | | | |
| | | | | | | | | 70 | Okaloosa | \$269.00 | | | | |
| | | | | | | | | 71 | Saint Johns | \$143.00 | | | | |
| | | | | | | | | 75 | Walton | \$178.00 | | | | |
| | | | | | | | | 76 | Indian River | \$409.00 | | | | |
| | | | | | | | | 77 | Saint Lucie | \$456.00 | | | | |
| | | | | | | | | 83 | Flagler | \$135.00 | | | | |
| | | | | | | | | 88 | Pasco | \$173.00 | | | | |
| | | | | | | | | 90 | Monroe | \$712.00 | | | | |
| | | | | | | | | 92 | Santa Rosa | \$324.00 | | | | |
| | | | | | | | | 94 | Palm Beach | \$387.00 | | | | |
| | | | | | | | | 95 | Palm Beach | \$419.00 | | | | |
| | | | | | | | | 96 | Palm Beach | \$335.00 | | | | |
| | | | | | | | | 97 | Palm Beach | \$310.00 | | | | |
| | | | | | | | | 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 | Henry | \$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 | | | | |
| | | | | | | | | 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 | | | | | | |
| | | | | | | | Non-Hurricane | PR-W Territory Set | 14 | Volusia | \$37.00 | | | | | |
| | | | | | | | | | 15 | Volusia | \$45.00 | | | | | |
| | | | | | | | | | 16 | Volusia | \$49.00 | | | | | |
| | | | | | | | | | 17 | Lee | \$10.00 | | | | | |
| | | | | | | | | | 18 | Lee | \$10.00 | | | | | |
| | | | | | | | | | 19 | Lee | \$14.00 | | | | | |
| | | | | | | | | | 20 | Lee | \$14.00 | | | | | |
| | | | | | | | | | 22 | Dade | \$12.00 | | | | | |
| | | | | | | | | | 23 | Dade | \$12.00 | | | | | |
| | | | | | | | | | 24 | Dade | \$12.00 | | | | | |
| | | | | | | | | | 25 | Dade | \$14.00 | | | | | |
| | | | | | | | | | 26 | Dade | \$12.00 | | | | | |
| | | | | | | | | | 27 | Dade | \$12.00 | | | | | |
| | | | | | | | | | 28 | Dade | \$12.00 | | | | | |
| | | | | | | | | | 29 | Dade | \$12.00 | | | | | |
| | | | | | | | | | 41 | Duval | \$88.00 | | | | | |
| | | | | | | | | | 42 | Pinellas | \$26.00 | | | | | |
| | | | | | | | | | 45 | Broward | \$14.00 | | | | | |
| | | | | | | | | | 46 | Broward | \$14.00 | | | | | |
| | | | | | | | | | 47 | Broward | \$14.00 | | | | | |
| | | | | | | | | | 48 | Broward | \$14.00 | | | | | |
| | | | | | | | | | 49 | Sarasota | \$18.00 | | | | | |
| | | | | | | | | | 50 | Sarasota | \$20.00 | | | | | |
| | | | | | | | | | 51 | Sarasota | \$23.00 | | | | | |
| | | | | | | | | | 52 | Escambia | \$29.00 | | | | | |
| | | | | | | | | | 53 | Escambia | \$34.00 | | | | | |
| | | | | | | | | | 54 | Escambia | \$40.00 | | | | | |
| | | | | | | | | | 56 | Hernando | \$42.00 | | | | | |
| | | | | | | | | | 57 | Levy | \$36.00 | | | | | |
| | | | | | | | | | 58 | Wakulla | \$117.00 | | | | | |
| | | | | | | | | | 59 | Bay | \$45.00 | | | | | |
| | | | | | | | | | 60 | Brevard | \$18.00 | | | | | |
| | | | | | | | | | 61 | Charlotte | \$15.00 | | | | | |
| | | | | | | | | | 62 | Collier | \$12.00 | | | | | |
| | | | | | | | | | 65 | Franklin | \$40.00 | | | | | |
| | | | | | | | | | 66 | Gulf | \$31.00 | | | | | |
| | | | | | | | | | 68 | Manatee | \$20.00 | | | | | |
| | | | | | | | | | 69 | Nassau | \$129.00 | | | | | |
| | | | | | | | | | 70 | Okaloosa | \$29.00 | | | | | |
| | | | | | | | | | 71 | Saint Johns | \$76.00 | | | | | |
| | | | | | | | | | 75 | Walton | \$36.00 | | | | | |
| | | | | | | | | | 76 | Indian River | \$25.00 | | | | | |
| | | | | | | | | | 77 | Saint Lucie | \$26.00 | | | | | |
| | | | | | | | | | 83 | Flagler | \$49.00 | | | | | |
| | | | | | | | | | 88 | Pasco | \$41.00 | | | | | |
| | | | | | | | | | 90 | Monroe | \$14.00 | | | | | |
| | | | | | | | | | 92 | Santa Rosa | \$36.00 | | | | | |
| | | | | | | | | | 94 | Palm Beach | \$14.00 | | | | | |
| | | | | | | | | | 95 | Palm Beach | \$15.00 | | | | | |
| | | | | | | | | | 96 | Palm Beach | \$15.00 | | | | | |
| | | | | | | | | | 97 | Palm Beach | \$15.00 | | | | | |
| | | | | | | | | | 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 | | | | | |

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|--|--|--|--|--|--|--|--|--|-------|------------|--------|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | 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 | Base Class Description | Risk Type | Territory Set | Region |
|----------------------------|-----------------|---|----------------------------------|--------------------|--------------|
| HIGH RISK ACCOUNT MH (MHO) | MHO-3 | WIND-ONLY Rate per \$1000 of insurance; Deductible is 2% for Other Wind / 2% Hurricane. | Combined Hurricane/Non-Hurricane | PR-W Territory Set | Bay |
| | | | | | Brevard |
| | | | | | Broward |
| | | | | | |
| | | | | | |
| | | | | | Charlotte |
| | | | | | Collier |
| | | | | | Dade |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | Duval |
| | | | | | Escambia |
| | | | | | |
| | | | | | Flagler |
| | | | | | Franklin |
| | | | | | Gulf |
| | | | | | Hernando |
| | | | | | Indian River |
| | | | | | Lee |
| | | | | | |
| | | | | | |
| | | | | | Levy |
| | | | | | Manatee |
| | | | | | Monroe |
| | | | | | Nassau |
| | | | | | Okaloosa |
| | | | | | Palm Beach |
| | | | | | |
| | | | | | |
| | | | | | Pasco |
| | | | | | Pinellas |
| | | | | | Santa Rosa |
| | | | | | Sarasota |
| | | | | | |
| | | | | | |
| | | | | | St. Johns |
| | | | | | St. Lucie |
| | | | | | Volusia |
| | | | | | |
| | | | | | |
| | | | | | Wakulla |
| | | | | | Walton |
| | | | | | Alachua |
| | | | | | Baker |
| | | | | | Bradford |
| | | | | | Calhoun |
| | | | | | Citrus |
| | | | | | Clay |
| | | | | | Columbia |
| | | | | | DeSoto |
| | | | | | Dixie |
| | | | | | Gadsden |
| | | | | | Gilchrist |
| | | | | | Glades |
| | | | | | Hamilton |
| | | | | | Hardee |
| | | | | | Hendry |
| | | | | | Highlands |
| | | | | | Hillsborough |
| | | | | | Holmes |
| | | | | | Jackson |
| | | | | | Jefferson |
| | | | | | Lafayette |
| | | | | | Lake |
| | | | | | Leon |
| | | | | | Liberty |
| | | | | | Madison |
| | | | | | Marion |
| | | | | | Martin |
| | | | | | Okeechobee |
| | | | | | Orange |
| | | | | | Osceola |
| | | | | | Polk |
| | | | | | Putnam |
| | | | | | Seminole |
| | | | | | Sumter |
| | | | | | Suwannee |
| | | | | | Taylor |
| | | | | | Union |
| | | | | | Washington |

| Territory Code | Territory Description | Total Amount of Insurance (in 000s) (\$) | Earned House Years | Earned Premium @ Current Rate Level (\$) | Current Annual Base Rate (\$) |
|----------------|-----------------------|--|--------------------|--|-------------------------------|
| 59 | Bay | \$12,710.19 | 306.69 | \$92,374.34 | \$11.26 |
| 60 | Brevard | \$3,703.63 | 80.99 | \$56,194.62 | \$20.04 |
| 45 | Broward | \$32.20 | 1.83 | \$876.71 | \$29.65 |
| 46 | Broward | \$0.01 | 0.59 | \$267.30 | \$24.21 |
| 47 | Broward | \$661.07 | 18.04 | \$10,767.98 | \$22.22 |
| 48 | Broward | \$9,857.05 | 264.43 | \$141,839.74 | \$22.07 |
| 61 | Charlotte | \$1,670.35 | 52.25 | \$12,351.97 | \$11.43 |
| 62 | Collier | \$8,193.67 | 169.76 | \$89,806.29 | \$17.52 |
| 22 | Dade | \$106.00 | 1.00 | \$1,439.38 | \$27.01 |
| 23 | Dade | \$144.96 | 5.26 | \$3,196.27 | \$22.73 |
| 24 | Dade | \$0.01 | 0.59 | \$183.15 | \$22.11 |
| 25 | Dade | \$0.00 | 0.00 | \$0.00 | \$21.50 |
| 26 | Dade | \$0.01 | 0.12 | \$170.34 | \$25.17 |
| 27 | Dade | \$0.00 | 0.00 | \$0.00 | \$23.25 |
| 28 | Dade | \$5,092.41 | 101.24 | \$79,725.44 | \$23.44 |
| 29 | Dade | \$23,455.65 | 340.83 | \$330,035.38 | \$23.07 |
| 41 | Duval | \$0.00 | 0.00 | \$0.00 | \$7.76 |
| 52 | Escambia | \$567.28 | 11.01 | \$5,256.08 | \$15.18 |
| 53 | Escambia | \$213.85 | 5.11 | \$2,010.51 | \$11.18 |
| 54 | Escambia | \$523.74 | 5.01 | \$3,582.35 | \$11.11 |
| 83 | Flagler | \$15,473.54 | 245.29 | \$76,759.25 | \$7.66 |
| 65 | Franklin | \$3,747.03 | 68.05 | \$29,318.46 | \$11.49 |
| 66 | Gulf | \$5,865.49 | 100.88 | \$43,289.17 | \$11.33 |
| 56 | Hernando | \$1,964.91 | 36.12 | \$10,120.99 | \$8.01 |
| 76 | Indian River | \$0.00 | 0.00 | \$0.00 | \$19.08 |
| 17 | Lee | \$64,277.21 | 1,054.67 | \$560,438.86 | \$13.67 |
| 18 | Lee | \$25,607.74 | 530.57 | \$227,093.71 | \$13.46 |
| 19 | Lee | \$584.88 | 14.88 | \$4,397.38 | \$9.93 |
| 20 | Lee | \$18,096.48 | 333.98 | \$117,071.69 | \$10.35 |
| 57 | Levy | \$1,149.63 | 19.42 | \$5,827.31 | \$7.73 |
| 68 | Manatee | \$2,108.39 | 64.30 | \$17,530.49 | \$12.57 |
| 90 | Monroe | \$153,385.56 | 2,866.48 | \$3,008,446.56 | \$31.28 |
| 69 | Nassau | \$0.00 | 0.00 | \$0.00 | \$9.12 |
| 70 | Okaloosa | \$53.88 | 1.68 | \$710.04 | \$12.19 |
| 94 | Palm Beach | \$10,594.82 | 208.25 | \$171,117.75 | \$26.39 |
| 95 | Palm Beach | \$5,153.59 | 121.16 | \$65,129.92 | \$20.07 |
| 96 | Palm Beach | \$10,795.21 | 227.06 | \$142,377.70 | \$19.65 |
| 97 | Palm Beach | \$85.00 | 0.61 | \$649.44 | \$18.90 |
| 88 | Pasco | \$55,729.80 | 1,188.21 | \$348,247.79 | \$9.64 |
| 42 | Pinellas | \$0.00 | 0.00 | \$0.00 | \$10.71 |
| 92 | Santa Rosa | \$44.20 | 1.00 | \$381.64 | \$14.42 |
| 49 | Sarasota | \$52,542.33 | 966.25 | \$379,592.97 | \$11.28 |
| 50 | Sarasota | \$186,269.87 | 3,256.81 | \$1,189,289.17 | \$10.13 |
| 51 | Sarasota | \$19,562.31 | 411.82 | \$136,797.43 | \$10.19 |
| 71 | Saint Johns | \$3,147.71 | 58.71 | \$15,939.36 | \$7.98 |
| 77 | Saint Lucie | \$33,347.04 | 711.88 | \$471,038.86 | \$21.69 |
| 14 | Volusia | \$300.51 | 6.94 | \$1,727.06 | \$9.01 |
| 15 | Volusia | \$71,010.47 | 1,146.35 | \$417,423.12 | \$8.46 |
| 16 | Volusia | \$0.00 | 0.00 | \$0.00 | \$8.37 |
| 58 | Wakulla | \$5,387.26 | 71.77 | \$39,871.46 | \$11.72 |
| 75 | Walton | \$17,785.29 | 285.88 | \$131,848.67 | \$11.17 |
| N/A1 | Alachua | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A2 | Baker | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A3 | Bradford | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A4 | Calhoun | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A5 | Citrus | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A6 | Clay | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A7 | Columbia | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A8 | DeSoto | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A9 | Dixie | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A10 | Gadsden | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A11 | Gilchrist | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A12 | Glades | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A13 | Hamilton | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A14 | Hardee | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A15 | Hendry | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A16 | Highlands | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A17 | Hillsborough | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A18 | Holmes | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A19 | Jackson | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A20 | Jefferson | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A21 | Lafayette | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A22 | Lake | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A23 | Leon | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A24 | Liberty | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A25 | Madison | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A26 | Marion | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A27 | Martin | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A28 | Okeechobee | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A30 | Orange | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A31 | Osceola | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A32 | Polk | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A33 | Putnam | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A34 | Seminole | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A35 | Sumter | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A36 | Suwannee | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A37 | Taylor | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A38 | Union | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A39 | Washington | \$0.00 | 0.00 | \$0.00 | \$0.00 |

| Program | Policy/Coverage | Base Class Description | Risk Type | Territory Set | Region |
|----------------------------|-----------------|---|----------------------------------|--------------------|--------------|
| HIGH RISK ACCOUNT MH (MHO) | MHO-4 | WIND-ONLY Rate per \$1000 of insurance; Deductible is 2% for Other Wind / 2% Hurricane. | Combined Hurricane/Non-Hurricane | PR-W Territory Set | Bay |
| | | | | | Brevard |
| | | | | | Broward |
| | | | | | |
| | | | | | |
| | | | | | Charlotte |
| | | | | | Collier |
| | | | | | Dade |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | Duval |
| | | | | | Escambia |
| | | | | | |
| | | | | | Flagler |
| | | | | | Franklin |
| | | | | | Gulf |
| | | | | | Hernando |
| | | | | | Indian River |
| | | | | | Lee |
| | | | | | |
| | | | | | |
| | | | | | Levy |
| | | | | | Manatee |
| | | | | | Monroe |
| | | | | | Nassau |
| | | | | | Okaloosa |
| | | | | | Palm Beach |
| | | | | | |
| | | | | | |
| | | | | | Pasco |
| | | | | | Pinellas |
| | | | | | Santa Rosa |
| | | | | | Sarasota |
| | | | | | |
| | | | | | |
| | | | | | St. Johns |
| | | | | | St. Lucie |
| | | | | | Volusia |
| | | | | | |
| | | | | | |
| | | | | | Wakulla |
| | | | | | Walton |
| | | | | | Alachua |
| | | | | | Baker |
| | | | | | Bradford |
| | | | | | Calhoun |
| | | | | | Citrus |
| | | | | | Clay |
| | | | | | Columbia |
| | | | | | DeSoto |
| | | | | | Dixie |
| | | | | | Gadsden |
| | | | | | Gilchrist |
| | | | | | Glades |
| | | | | | Hamilton |
| | | | | | Hardee |
| | | | | | Hendry |
| | | | | | Highlands |
| | | | | | Hillsborough |
| | | | | | Holmes |
| | | | | | Jackson |
| | | | | | Jefferson |
| | | | | | Lafayette |
| | | | | | Lake |
| | | | | | Leon |
| | | | | | Liberty |
| | | | | | Madison |
| | | | | | Marion |
| | | | | | Martin |
| | | | | | Okeechobee |
| | | | | | Orange |
| | | | | | Osceola |
| | | | | | Polk |
| | | | | | Putnam |
| | | | | | Seminole |
| | | | | | Sumter |
| | | | | | Suwannee |
| | | | | | Taylor |
| | | | | | Union |
| | | | | | Washington |

| Territory Code | Territory Description | Total Amount of Insurance (in 000s) (\$) | Earned House Years | Earned Premium @ Current Rate Level (\$) | Current Annual Base Rate (\$) |
|----------------|-----------------------|--|--------------------|--|-------------------------------|
| 59 | Bay | \$0.00 | 0.00 | \$0.00 | \$6.29 |
| 60 | Brevard | \$11.00 | 1.00 | \$113.64 | \$11.08 |
| 45 | Broward | \$0.00 | 0.00 | \$0.00 | \$17.01 |
| 46 | Broward | \$0.00 | 0.00 | \$0.00 | \$12.75 |
| 47 | Broward | \$0.01 | 0.88 | \$94.22 | \$10.46 |
| 48 | Broward | \$0.00 | 0.00 | \$0.00 | \$9.20 |
| 61 | Charlotte | \$0.00 | 0.00 | \$0.00 | \$6.24 |
| 62 | Collier | \$22.00 | 1.00 | \$208.93 | \$9.96 |
| 22 | Dade | \$0.00 | 0.00 | \$0.00 | \$21.19 |
| 23 | Dade | \$0.00 | 0.00 | \$0.00 | \$12.92 |
| 24 | Dade | \$0.00 | 0.00 | \$0.00 | \$12.75 |
| 25 | Dade | \$0.00 | 0.00 | \$0.00 | \$9.16 |
| 26 | Dade | \$0.00 | 0.00 | \$0.00 | \$13.41 |
| 27 | Dade | \$0.00 | 0.00 | \$0.00 | \$13.18 |
| 28 | Dade | \$11.00 | 1.00 | \$111.87 | \$12.08 |
| 29 | Dade | \$0.00 | 0.00 | \$0.00 | \$10.33 |
| 41 | Duval | \$0.00 | 0.00 | \$0.00 | \$5.20 |
| 52 | Escambia | \$0.00 | 0.00 | \$0.00 | \$8.44 |
| 53 | Escambia | \$0.00 | 0.00 | \$0.00 | \$6.15 |
| 54 | Escambia | \$0.00 | 0.00 | \$0.00 | \$4.43 |
| 83 | Flagler | \$11.00 | 1.00 | \$70.14 | \$4.39 |
| 65 | Franklin | \$0.00 | 0.00 | \$0.00 | \$6.06 |
| 66 | Gulf | \$0.01 | 0.36 | \$41.05 | \$5.50 |
| 56 | Hernando | \$0.00 | 0.00 | \$0.00 | \$5.10 |
| 76 | Indian River | \$0.00 | 0.00 | \$0.00 | \$10.85 |
| 17 | Lee | \$0.01 | 0.48 | \$40.87 | \$7.72 |
| 18 | Lee | \$19.25 | 1.00 | \$138.02 | \$7.67 |
| 19 | Lee | \$0.00 | 0.00 | \$0.00 | \$4.04 |
| 20 | Lee | \$0.01 | -0.67 | -\$62.52 | \$3.87 |
| 57 | Levy | \$0.00 | 0.00 | \$0.00 | \$4.21 |
| 68 | Manatee | \$0.00 | 0.00 | \$0.00 | \$8.33 |
| 90 | Monroe | \$165.00 | 5.39 | \$2,320.59 | \$18.25 |
| 69 | Nassau | \$0.00 | 0.00 | \$0.00 | \$5.81 |
| 70 | Okaloosa | \$0.00 | 0.00 | \$0.00 | \$7.35 |
| 94 | Palm Beach | \$11.00 | 1.00 | \$154.60 | \$15.05 |
| 95 | Palm Beach | \$0.00 | 0.00 | \$0.00 | \$10.91 |
| 96 | Palm Beach | \$0.00 | 0.00 | \$0.00 | \$8.75 |
| 97 | Palm Beach | \$0.00 | 0.00 | \$0.00 | \$8.17 |
| 88 | Pasco | \$6.60 | 1.42 | \$99.42 | \$5.18 |
| 42 | Pinellas | \$0.00 | 0.00 | \$0.00 | \$6.63 |
| 92 | Santa Rosa | \$0.00 | 0.00 | \$0.00 | \$8.80 |
| 49 | Sarasota | \$40.93 | 1.00 | \$268.23 | \$6.53 |
| 50 | Sarasota | \$6.60 | 2.80 | \$261.19 | \$4.98 |
| 51 | Sarasota | \$0.00 | 0.00 | \$0.00 | \$3.75 |
| 71 | Saint Johns | \$0.00 | 0.00 | \$0.00 | \$5.29 |
| 77 | Saint Lucie | \$0.00 | 0.00 | \$0.00 | \$12.08 |
| 14 | Volusia | \$0.00 | 0.00 | \$0.00 | \$5.20 |
| 15 | Volusia | \$0.01 | 0.47 | \$43.23 | \$4.00 |
| 16 | Volusia | \$0.00 | 0.00 | \$0.00 | \$3.44 |
| 58 | Wakulla | \$0.01 | 0.62 | \$91.52 | \$6.29 |
| 75 | Walton | \$0.00 | 0.00 | \$0.00 | \$5.21 |
| N/A1 | Alachua | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A2 | Baker | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A3 | Bradford | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A4 | Calhoun | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A5 | Citrus | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A6 | Clay | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A7 | Columbia | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A8 | DeSoto | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A9 | Dixie | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A10 | Gadsden | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A11 | Gilchrist | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A12 | Glades | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A13 | Hamilton | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A14 | Hardee | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A15 | Hendry | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A16 | Highlands | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A17 | Hillsborough | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A18 | Holmes | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A19 | Jackson | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A20 | Jefferson | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A21 | Lafayette | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A22 | Lake | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A23 | Leon | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A24 | Liberty | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A25 | Madison | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A26 | Marion | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A27 | Martin | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A28 | Okeechobee | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A30 | Orange | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A31 | Osceola | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A32 | Polk | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A33 | Putnam | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A34 | Seminole | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A35 | Sumter | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A36 | Suwannee | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A37 | Taylor | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A38 | Union | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A39 | Washington | \$0.00 | 0.00 | \$0.00 | \$0.00 |

| Program | Policy/Coverage | Base Class Description | Risk Type | Territory Set | Region |
|----------------------------|-----------------|---|----------------------------------|--------------------|--------------|
| HIGH RISK ACCOUNT MH (MHO) | MHO-DP1 | WIND-ONLY Rate per \$1000 of insurance; Deductible is 2% for Other Wind / 2% Hurricane. | Combined Hurricane/Non-Hurricane | PR-W Territory Set | Bay |
| | | | | | Brevard |
| | | | | | Broward |
| | | | | | |
| | | | | | |
| | | | | | Charlotte |
| | | | | | Collier |
| | | | | | Dade |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | Duval |
| | | | | | Escambia |
| | | | | | |
| | | | | | Flagler |
| | | | | | Franklin |
| | | | | | Gulf |
| | | | | | Hernando |
| | | | | | Indian River |
| | | | | | Lee |
| | | | | | |
| | | | | | |
| | | | | | Levy |
| | | | | | Manatee |
| | | | | | Monroe |
| | | | | | Nassau |
| | | | | | Okaloosa |
| | | | | | Palm Beach |
| | | | | | |
| | | | | | |
| | | | | | Pasco |
| | | | | | Pinellas |
| | | | | | Santa Rosa |
| | | | | | Sarasota |
| | | | | | |
| | | | | | |
| | | | | | St. Johns |
| | | | | | St. Lucie |
| | | | | | Volusia |
| | | | | | |
| | | | | | |
| | | | | | Wakulla |
| | | | | | Walton |
| | | | | | Alachua |
| | | | | | Baker |
| | | | | | Bradford |
| | | | | | Calhoun |
| | | | | | Citrus |
| | | | | | Clay |
| | | | | | Columbia |
| | | | | | DeSoto |
| | | | | | Dixie |
| | | | | | Gadsden |
| | | | | | Gilchrist |
| | | | | | Glades |
| | | | | | Hamilton |
| | | | | | Hardee |
| | | | | | Hendry |
| | | | | | Highlands |
| | | | | | Hillsborough |
| | | | | | Holmes |
| | | | | | Jackson |
| | | | | | Jefferson |
| | | | | | Lafayette |
| | | | | | Lake |
| | | | | | Leon |
| | | | | | Liberty |
| | | | | | Madison |
| | | | | | Marion |
| | | | | | Martin |
| | | | | | Okeechobee |
| | | | | | Orange |
| | | | | | Osceola |
| | | | | | Polk |
| | | | | | Putnam |
| | | | | | Seminole |
| | | | | | Sumter |
| | | | | | Suwannee |
| | | | | | Taylor |
| | | | | | Union |
| | | | | | Washington |

| Territory Code | Territory Description | Total Amount of Insurance (in 000s) (\$) | Earned House Years | Earned Premium @ Current Rate Level (\$) | Current Annual Base Rate (\$) |
|----------------|-----------------------|--|--------------------|--|-------------------------------|
| 59 | Bay | \$0.00 | 0.00 | \$0.00 | \$11.26 |
| 60 | Brevard | \$0.00 | 0.00 | \$0.00 | \$20.04 |
| 45 | Broward | \$0.00 | 0.00 | \$0.00 | \$29.65 |
| 46 | Broward | \$0.00 | 0.00 | \$0.00 | \$24.21 |
| 47 | Broward | \$0.00 | 0.00 | \$0.00 | \$22.22 |
| 48 | Broward | \$0.00 | 0.00 | \$0.00 | \$22.07 |
| 61 | Charlotte | \$0.00 | 0.00 | \$0.00 | \$11.43 |
| 62 | Collier | \$0.00 | 0.00 | \$0.00 | \$17.52 |
| 22 | Dade | \$0.00 | 0.00 | \$0.00 | \$27.01 |
| 23 | Dade | \$0.00 | 0.00 | \$0.00 | \$22.73 |
| 24 | Dade | \$0.00 | 0.00 | \$0.00 | \$22.11 |
| 25 | Dade | \$0.00 | 0.00 | \$0.00 | \$21.50 |
| 26 | Dade | \$0.00 | 0.00 | \$0.00 | \$25.17 |
| 27 | Dade | \$0.00 | 0.00 | \$0.00 | \$23.25 |
| 28 | Dade | \$0.00 | 0.00 | \$0.00 | \$23.44 |
| 29 | Dade | \$0.00 | 0.00 | \$0.00 | \$23.07 |
| 41 | Duval | \$0.00 | 0.00 | \$0.00 | \$7.76 |
| 52 | Escambia | \$0.00 | 0.00 | \$0.00 | \$15.18 |
| 53 | Escambia | \$0.00 | 0.00 | \$0.00 | \$11.18 |
| 54 | Escambia | \$0.00 | 0.00 | \$0.00 | \$11.11 |
| 83 | Flagler | \$0.00 | 0.00 | \$0.00 | \$7.66 |
| 65 | Franklin | \$0.00 | 0.00 | \$0.00 | \$11.49 |
| 66 | Gulf | \$0.00 | 0.00 | \$0.00 | \$11.33 |
| 56 | Hernando | \$0.00 | 0.00 | \$0.00 | \$8.01 |
| 76 | Indian River | \$0.00 | 0.00 | \$0.00 | \$19.08 |
| 17 | Lee | \$0.00 | 0.00 | \$0.00 | \$13.67 |
| 18 | Lee | \$0.00 | 0.00 | \$0.00 | \$13.46 |
| 19 | Lee | \$0.00 | 0.00 | \$0.00 | \$9.93 |
| 20 | Lee | \$0.00 | 0.00 | \$0.00 | \$10.35 |
| 57 | Levy | \$0.00 | 0.00 | \$0.00 | \$7.73 |
| 68 | Manatee | \$0.00 | 0.00 | \$0.00 | \$12.57 |
| 90 | Monroe | \$0.00 | 0.00 | \$0.00 | \$31.28 |
| 69 | Nassau | \$0.00 | 0.00 | \$0.00 | \$9.12 |
| 70 | Okaloosa | \$0.00 | 0.00 | \$0.00 | \$12.19 |
| 94 | Palm Beach | \$0.00 | 0.00 | \$0.00 | \$26.39 |
| 95 | Palm Beach | \$0.00 | 0.00 | \$0.00 | \$20.07 |
| 96 | Palm Beach | \$0.00 | 0.00 | \$0.00 | \$19.65 |
| 97 | Palm Beach | \$0.00 | 0.00 | \$0.00 | \$18.90 |
| 88 | Pasco | \$0.00 | 0.00 | \$0.00 | \$9.64 |
| 42 | Pinellas | \$0.00 | 0.00 | \$0.00 | \$10.71 |
| 92 | Santa Rosa | \$0.00 | 0.00 | \$0.00 | \$14.42 |
| 49 | Sarasota | \$0.00 | 0.00 | \$0.00 | \$11.28 |
| 50 | Sarasota | \$0.00 | 0.00 | \$0.00 | \$10.13 |
| 51 | Sarasota | \$0.00 | 0.00 | \$0.00 | \$10.19 |
| 71 | Saint Johns | \$0.00 | 0.00 | \$0.00 | \$7.98 |
| 77 | Saint Lucie | \$0.00 | 0.00 | \$0.00 | \$21.69 |
| 14 | Volusia | \$0.00 | 0.00 | \$0.00 | \$9.01 |
| 15 | Volusia | \$0.00 | 0.00 | \$0.00 | \$8.46 |
| 16 | Volusia | \$0.00 | 0.00 | \$0.00 | \$8.37 |
| 58 | Wakulla | \$0.00 | 0.00 | \$0.00 | \$11.72 |
| 75 | Walton | \$0.00 | 0.00 | \$0.00 | \$11.17 |
| N/A1 | Alachua | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A2 | Baker | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A3 | Bradford | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A4 | Calhoun | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A5 | Citrus | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A6 | Clay | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A7 | Columbia | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A8 | DeSoto | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A9 | Dixie | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A10 | Gadsden | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A11 | Gilchrist | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A12 | Glades | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A13 | Hamilton | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A14 | Hardee | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A15 | Hendry | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A16 | Highlands | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A17 | Hillsborough | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A18 | Holmes | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A19 | Jackson | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A20 | Jefferson | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A21 | Lafayette | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A22 | Lake | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A23 | Leon | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A24 | Liberty | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A25 | Madison | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A26 | Marion | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A27 | Martin | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A28 | Okeechobee | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A30 | Orange | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A31 | Osceola | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A32 | Polk | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A33 | Putnam | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A34 | Seminole | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A35 | Sumter | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A36 | Suwannee | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A37 | Taylor | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A38 | Union | \$0.00 | 0.00 | \$0.00 | \$0.00 |
| N/A39 | Washington | \$0.00 | 0.00 | \$0.00 | \$0.00 |

Statewide Rate Level Effect

| | Policy | Total Amount of Insurance (in 000s) (\$) | Earned House Years | Earned Premium (\$) | Current % Change (%) |
|------|---------|--|--------------------|---------------------|----------------------|
| 11.8 | MHO-3 | \$831,002.00 | 15,363.77 | \$8,442,514.10 | |
| 2.6 | MHO-4 | \$304.00 | 18.75 | \$3,995.00 | |
| 0 | MHO-DP1 | \$0.00 | 0.00 | \$0.00 | |
| 11.8 | Total: | \$831,306.00 | 15,382.52 | \$8,446,509.10 | |