



# OFFICE OF INSURANCE REGULATION

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**Rule 12. COMMISSIONS**

The rate of commission payable to Agents for all coverages will be based upon the commissionable policy premium received. An Agent will not apply a service charge to an applicant for the completion of an application. Commissions as outlined above must be an Agent's only remuneration.

**Note 1:** No commissions are payable on any Florida Hurricane Catastrophe Fund Premium Recoupment Surcharge, Florida Insurance Guaranty Association (FIGA) surcharge, the two dollar (\$2) Emergency Management Preparedness & Assistance Trust Fund Surcharge (EMPA), the Citizens Policyholder Surcharge, the Citizens Emergency Assessment, the Tax-Exempt Surcharge, and other charges as may be provided for by Florida Statute.

**Note 2:** No commissions are payable on any Florida Hurricane Catastrophe Fund Cash Build-up premiums.

**Note 3:** In the event any policy premiums are CHARGED OFF, commission will only be paid on collected earned premiums.

**Rule 13. EXTRA HAZARDOUS PROPERTIES**

If a property is presented which is more hazardous than that contemplated by the normally applicable rate, the service company must consult with Citizens regarding an increase in rate or eligibility for coverage. The rate approved by the Office of Insurance Regulation must include all applicable additional charges.

**Note:** If an Individual Property Submission is approved by the Office of Insurance Regulation, the approved rating procedure will be continued on renewals, using the applicable rates in effect at the time of renewal, unless there has been a substantial change in exposure.

**Rule 14. QUOTES**

Quoting premiums will not be a function of Citizens. However, Citizens is responsible for answering Agent's specific rating or eligibility questions.

**Rule 15. POLICY PERIOD, MINIMUM PREMIUM AND WAIVER OF PREMIUM**

**A.** All policies are issued for a one (1) year term at premiums applicable on the effective date of the policy term.

**B.** The minimum policy writing premium applicable to all policy forms is fifty dollars (\$50).

**Note:** The Tax-Exempt Surcharge will be applied in addition to the minimum premium.

**C.** Additional or return premiums of five dollars (\$5) or less will be waived. Citizens will grant any return premium due if requested by the insured.

**Rule 16. METHOD OF PAYMENT**

Citizens accepts only the following methods of payment:

**A. Full Payment Plan** - 100% of the total policy premium is due by the effective date or the issue date of the policy, whichever is greater.

**B. Quarterly Payment Plan** –

- 40% of the total policy premium (plus \$3 installment fee and a \$10 one time service fee) due by the effective date of the policy or the date of issuance, whichever is greater.
- 20% of the total policy premium (plus \$3 installment fee) due 90 days after the policy effective date.
- 20% of the total policy premium (plus \$3 installment fee) due 180 days after the policy effective date.
- 20% of the total policy premium (plus \$3 installment fee) due 270 days after the policy effective date.

**C. Semi Annual Payment Plan** –

- 60% of the total policy premium (plus \$3 installment fee and a \$10 one time service fee) due by the effective date of the policy or the date of issuance, whichever is greater.
- 40% of the total policy premium (plus \$3 installment fee) due 180 days after the policy effective date.

Lienholders, Mortgagees (e.g. escrow) and Premium Finance Companies are not eligible for the Quarterly or Semi Annual payment plans.

## HOMEOWNERS POLICY PROGRAM MANUAL GENERAL RULES

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**B. Determination of Key Factors**

1. When the desired limit of liability is less than the highest limit shown, determine the Key Factors using the nearest limit above and below the desired limit.

Example: \$203,000 desired limit; the nearest limits are \$200,000 and \$205,000.

For \$200,000 the Key factor is 2.851; for \$205,000 the Key Factor is 2.919. Figure the difference between the Key Factors and divide by 5 rounding to the third decimal. This provides a factor per \$1,000.

$$\begin{array}{r} 2.919 \\ - 2.851 \\ \hline .068 \text{ divided by } 5 = .014 \end{array}$$

Multiply the factor per \$1,000 times 3, and add 2.851; the Key Factor for \$200,000.

$$\begin{array}{r} .014 \\ \times 3 \\ \hline .042 + 2.851 = 2.893 \end{array}$$

The result, 2.893, is the Key Factor for this example.

2. When the desired limit of liability is more than \$500,000, determine the Key Factors as follows:

Example: \$510,000 desired limit:

At \$300,000 the Key Factor is **4.343**.

Between \$300,000 and \$500,000 the Key Factor is \$200 (\$500 - \$300) x 0.016 = **3.2**

For \$510,000, the Key Factor is \$10 (\$510 - \$500) x .017 = **.17**

Total Key Factor = **4.343 + 3.2 + .17 = 7.713**

3. The factors shown in the above interpolation example are for illustration only and are not necessarily the factors shown in the Key Factor Table of this manual.

**301.B. TOTAL DISCOUNT CAPPING PREMIUM ADJUSTMENT****A. Determination of CAPPED GRAND SUBTOTAL PREMIUM**

1. Sum the Age of Home, BCEGS, Deductible, Protective Device, Superior Construction and Windstorm Mitigation credits (Add only credits, all credits must be positive numbers).
2. Divide the sum of the premium credits total by the **BASE PREMIUM** to determine the **TOTAL DISCOUNT PERCENTAGE** applicable to the policy (round to 5 decimal places).

3. Determine the **MAXIMUM TOTAL DISCOUNT PERCENTAGE** applicable to the residential risk (**MAX** is **0.85** for **HO-3**, **0.70** for **HO-4**, and **0.90** for **HO-6**).
4. Subtract the **MAXIMUM TOTAL DISCOUNT PERCENTAGE** from the **TOTAL DISCOUNT PERCENTAGE** to determine if a **TOTAL DISCOUNT PERCENTAGE ADJUSTMENT** is applicable (the **TOTAL DISCOUNT PERCENTAGE ADJUSTMENT** is (0.00) unless the **TOTAL DISCOUNT PERCENTAGE** is greater than the **MAXIMUM TOTAL DISCOUNT PERCENTAGE**).
5. Multiply the **TOTAL DISCOUNT PERCENTAGE ADJUSTMENT** by the **BASE PREMIUM** to determine **TOTAL DISCOUNT ADJUSTMENT**.
6. To determine the **CAPPED GRAND SUBTOTAL** premium, add the **UNCAPPED GRAND SUBTOTAL** premium and the **TOTAL DISCOUNT ADJUSTMENT** premium.

**301. C. FLORIDA HURRICANE CATASTROPHE FUND BUILD-UP ADJUSTMENT**

Calculate the **FLORIDA HURRICANE CATASTROPHE FUND BUILD-UP** (FHCF BU) as follows (not applicable to policies that exclude coverage for Windstorm or Hail):

**A. Determine the Hurricane Premium**

Multiply the **CAPPED GRAND SUBTOTAL** by the Hurricane Base Premium Percentage (provided in the Base Rate Tables).

**B. Determine the FHCF BU Premium**

Multiply the Hurricane Premium by the FHCF BU factor found in the table below to determine the FHCF BU premium.

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

Florida Hurricane Catastrophe Fund Build-Up Factors	
<b>CIT HO-3</b>	0.0089
<b>CIT HO-4</b>	0.0053
<b>CIT HO-6</b>	0.0056

**C. Determine the GRAND SUBTOTAL Premium**

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

**401. SUPERIOR CONSTRUCTION**

The premium credit for a dwelling or apartment unit is computed by multiplying the masonry **BASE PREMIUM** for a comparable dwelling or apartment unit by a factor of **.15**.

**403. PERSONAL PROPERTY (COVERAGE "C") REPLACEMENT COST COVERAGE**

- A.** The premium to extend the limit of liability for Coverage "C" to include Replacement Cost Coverage is computed by multiplying the **BASE PREMIUM** by the appropriate factor: **HO-3: .15** **HO-4 or HO-6: .35**
- B.** When Replacement Cost Coverage is written on form **HO-3**, Coverage "C" must be written at an amount no less than 25% of Coverage "A".

Use Endorsement **CIT 04 90** Personal Property Replacement Cost.

**406. DEDUCTIBLES**

All policies are subject to a deductible that applies to losses from all Section I perils.

**A. Wind Coverage Included****1. Base Deductible**

\$1,000 All Other Perils Deductible  
2% Hurricane Deductible (Minimum \$500)

**2. Endorsement**

Calendar Year Hurricane Deductible Endorsement **CIT 24** is mandatory when Wind coverage is provided.

**3. Optional Deductibles**

To compute the premium for deductibles, multiply the **BASE PREMIUM** by the applicable factor below.

HO-3 (WIND Coverage Included) - Non-Mobile Home											
	Hurricane:	\$500	2%	2%	2%	5%	5%	5%	10%	10%	10%
	All Other Perils:	\$500	\$500	\$1,000	\$2,500	\$500	\$1,000	\$2,500	\$500	\$1,000	\$2,500
Coverage "A"		debit	debit	base	(credit)	(credit)	(credit)	(credit)	(credit)	(credit)	(credit)
	25,000 to 49,999	0.16	0.11	-	-	(0.01)	(0.09)	-	(0.13)	(0.18)	(0.30)
	50,000 to 59,999	0.16	0.11	0.00	-	(0.01)	(0.09)	(0.25)	(0.13)	(0.18)	(0.30)
	60,000 to 99,999	0.25	0.11	0.00	-	(0.01)	(0.09)	(0.25)	(0.13)	(0.18)	(0.30)
	100,000 to 124,999	-	0.11	0.00	-	(0.01)	(0.09)	(0.25)	(0.13)	(0.18)	(0.30)
	125,000 to 200,000	-	0.11	0.00	(0.16)	(0.01)	(0.09)	(0.25)	(0.13)	(0.18)	(0.30)
	200,001 to 1,000,000	-	0.11	0.00	(0.16)	(0.01)	(0.09)	(0.25)	(0.13)	(0.18)	(0.30)
	Over 1,000,000		0.11	0.00	(0.03)	(0.01)	(0.09)	(0.12)	(0.13)	(0.18)	(0.21)

HO-4 (WIND Coverage Included)											
		Hurricane:	\$500	2%	2%	5%	5%	5%	10%	10%	10%
		All Other Perils:	\$500	\$500	\$1,000	\$500	\$1,000	\$2,500	\$500	\$1,000	\$2,500
Coverage "C"		debit	debit	base	debit	(credit)	(credit)	debit or (credit)	(credit)	(credit)	
	6,000 to 9,999	0.15		-	-	-	-	0.10	-	-	
	10,000 to 14,999	0.15	-	-	0.13	-	-	0.05	(0.05)	-	
	15,000 to 19,999	0.15	-	-	0.05	-	-	(0.03)	(0.07)	-	
	20,000 to 24,999	0.15	-	-	0.05	(0.05)	-	(0.07)	(0.12)	-	
	25,000 to 29,999	0.15	0.14	-	0.05	(0.05)	-	(0.07)	(0.12)	(0.20)-	
	30,000 to 49,999	0.20	0.14	-	0.05	(0.05)	-	(0.10)	(0.12)	(0.20)	
	Over 49,999	0.25	0.14	0.00	0.05	(0.07)	(0.13)	(0.10)	(0.15)	(0.20)	

## HOMEOWNERS HO-3 RATES

Territory	Base Class Premium	Hurricane Base Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit	Sinkhole Loss Coverage-	Cat Protection Surcharge Policy W-Wind
192 Alachua	354	0.238	0.370	130	0.044	0.117
292 Baker	413	0.223	0.346	143	0.002	0.117
601 Bay, Coastal	962	0.599	0.646	605	0.002	0.206
721 Bay, Remainder	677	0.520	0.572	396	0.004	0.159
392 Bradford	413	0.226	0.352	145	0.002	0.117
057 Brevard, Coastal	857	0.624	0.674	529	0.002	0.251
064 Brevard, Remainder	640	0.504	0.578	390	0.007	0.263
035 Broward, Ft. Laud. & Hollywood	1,194	0.640	0.657	783	0.001	0.410
361 Broward, Coastal	1,529	0.749	0.756	1063	0.002	0.365
037 Broward, Rem. Excl. Ft. Laud. & Hollywood	1,028	0.637	0.665	681	0.003	0.337
193 Calhoun	410	0.234	0.369	151	0.002	0.163
581 Charlotte, Coastal	815	0.645	0.697	520	0.001	0.268
711 Charlotte, Remainder	693	0.532	0.587	459	0.002	0.239
591 Citrus, Coastal	573	0.522	0.563	340	0.002	0.116
731 Citrus, Remainder	512	0.454	0.500	256	0.157	0.117
492 Clay	350	0.235	0.365	128	0.004	0.117
551 Collier, Remainder	938	0.645	0.697	578	0.002	0.350
541 Collier, Coastal	1,227	0.652	0.705	873	0.002	0.389
293 Columbia	435	0.222	0.345	148	0.002	0.163
030 Dade, Miami Beach	1,864	0.736	0.748	1329	0.002	0.407
031 Dade, Coastal	1,898	0.742	0.750	1347	0.002	0.408
032 Dade, Miami	1,373	0.609	0.624	827	0.001	0.396
033 Dade, Hialeah	1,342	0.570	0.616	920	0.001	0.278
034 Dade, Rem Excl M.B., H.	1,370	0.624	0.639	838	0.001	0.310
712 De Soto	592	0.447	0.492	345	0.002	0.240
592 Dixie, Coastal	522	0.510	0.550	287	0.004	0.115
732 Dixie, Remainder	486	0.443	0.485	235	0.005	0.115
039 Duval, Jacksonville	353	0.282	0.340	116	0.004	0.117
040 Duval, Remainder	344	0.279	0.336	115	0.004	0.116
041 Duval, Coastal	354	0.481	0.526	96	0.004	0.117
602 Escambia, Coastal	1,012	0.603	0.651	654	0.002	0.206
043 Escambia, Remainder	726	0.517	0.560	431	0.001	0.134
531 Flagler, Coastal	508	0.538	0.580	266	0.002	0.117
701 Flagler, Remainder	432	0.466	0.512	120	0.003	0.116
603 Franklin	1,036	0.590	0.635	667	0.002	0.206
393 Gadsden	344	0.237	0.368	127	0.004	0.162
923 Gilchrist	381	0.242	0.377	141	0.002	0.116
552 Glades	628	0.544	0.587	369	0.002	0.350

## HOMEOWNERS HO-3 RATES

Territory	Base Class Premium	Hurricane Base Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit	Sinkhole Loss Coverage-	Cat Protection Surcharge Policy W-Wind
604 Gulf, Coastal	1,030	0.600	0.647	659	0.004	0.206
722 Gulf, Remainder	723	0.493	0.541	390	0.002	0.159
493 Hamilton	450	0.222	0.345	155	0.002	0.163
713 Hardee	591	0.445	0.489	289	0.004	0.240
553 Hendry	628	0.535	0.576	410	0.002	0.349
159 Hernando, Coastal	327	0.568	0.612	180	1.194	0.117
733 Hernando, Remainder	301	0.461	0.508	112	1.236	0.117
714 Highlands	520	0.434	0.477	297	0.002	0.240
047 Hillsborough, Tampa	535	0.354	0.407	218	0.084	0.238
080 Hillsborough, Excl. Tampa	493	0.356	0.421	207	0.148	0.239
593 Holmes	355	0.248	0.386	137	0.004	0.162
561 Indian River, Remainder	887	0.627	0.677	652	0.002	0.251
181 Indian River, Coastal	1,626	0.734	0.747	1130	0.002	0.294
693 Jackson	344	0.239	0.371	128	0.004	0.162
605 Jefferson, Coastal	655	0.489	0.525	344	0.002	0.205
793 Jefferson, Remainder	425	0.247	0.385	164	0.002	0.163
893 Lafayette	413	0.221	0.344	143	0.002	0.163
692 Lake	381	0.241	0.379	106	0.117	0.117
542 Lee, Coastal	776	0.624	0.674	460	0.001	0.388
554 Lee, Remainder	738	0.534	0.589	468	0.001	0.349
993 Leon	328	0.234	0.364	119	0.004	0.163
594 Levy, Coastal	466	0.537	0.578	210	0.005	0.116
734 Levy, Remainder	521	0.468	0.513	74	0.002	0.116
931 Liberty	460	0.239	0.372	171	0.005	0.163
932 Madison	396	0.226	0.352	140	0.002	0.163
582 Manatee, Coastal	913	0.629	0.680	567	0.002	0.267
735 Manatee, Remainder	631	0.527	0.581	353	0.002	0.116
792 Marion	441	0.241	0.376	216	0.025	0.117
010 Martin, Remainder	1,221	0.712	0.730	951	0.002	0.340
182 Martin, Coastal	1,342	0.753	0.766	1085	0.002	0.294
005 Monroe, Excl. Key West	1,840	0.740	0.752	1171	0.001	0.329
007 Monroe, Key West	1,824	0.702	0.729	1167	0.001	0.117
532 Nassau, Coastal	421	0.539	0.579	162	0.002	0.117
892 Nassau, Remainder	385	0.277	0.429	125	0.002	0.116
606 Okaloosa, Coastal	1,023	0.601	0.650	665	0.002	0.205
723 Okaloosa, Remainder	758	0.524	0.577	475	0.001	0.160
555 Okeechobee	630	0.513	0.553	399	0.002	0.349
049 Orange, Orlando	499	0.213	0.363	238	0.002	0.241

## HOMEOWNERS HO-3 RATES

Territory	Base Class Premium	Hurricane Base Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit	Sinkhole Loss Coverage	Cat Protection Surcharge Policy W-Wind
090 Orange, Excl. Orlando	498	0.244	0.383	246	0.002	0.175
511 Osceola	457	0.215	0.413	189	0.002	0.228
362 Palm Beach, Coastal	1,235	0.758	0.764	815	0.002	0.366
038 Palm Beach, Remainder	1,098	0.676	0.697	786	0.001	0.351
595 Pasco, Coastal	511	0.571	0.616	262	1.121	0.116
736 Pasco, Remainder	412	0.489	0.539	227	1.319	0.115
042 Pinellas, Coastal	768	0.570	0.636	472	0.001	0.243
046 Pinellas, Saint Petersburg	618	0.525	0.567	350	0.018	0.261
081 Pinellas, Rem. Excl. Saint Pete.	573	0.418	0.495	284	0.123	0.153
050 Polk	659	0.219	0.337	217	0.005	0.283
992 Putnam	341	0.237	0.368	125	0.004	0.077
533 Saint Johns, Coastal	408	0.534	0.576	156	0.002	0.116
702 Saint Johns, Remainder	373	0.462	0.508	189	0.002	0.117
562 Saint Lucie, Remainder	910	0.630	0.680	671	0.006	0.251
183 Saint Lucie, Coastal	1,685	0.728	0.741	1199	0.002	0.294
607 Santa Rosa, Coastal	1,117	0.599	0.647	709	0.002	0.205
724 Santa Rosa, Remainder	721	0.524	0.577	429	0.003	0.160
583 Sarasota, Coastal	820	0.638	0.689	505	0.001	0.268
715 Sarasota, Remainder	644	0.529	0.583	388	0.002	0.239
512 Seminole	498	0.208	0.399	199	0.004	0.228
921 Sumter	446	0.242	0.380	219	0.002	0.117
933 Suwannee	495	0.226	0.352	174	0.005	0.163
596 Taylor, Coastal	534	0.492	0.529	282	0.076	0.116
737 Taylor, Remainder	516	0.442	0.485	250	0.004	0.117
922 Union	413	0.216	0.337	139	0.002	0.117
062 Volusia, Coastal	687	0.560	0.604	415	0.002	0.116
063 Volusia, Remainder	447	0.460	0.525	177	0.002	0.162
608 Wakulla, Coastal	647	0.547	0.588	335	0.004	0.206
725 Wakulla, Remainder	552	0.473	0.518	231	0.004	0.160
609 Walton, Coastal	990	0.606	0.653	617	0.002	0.205
726 Walton, Remainder	734	0.513	0.563	453	0.002	0.160
934 Washington	461	0.244	0.379	174	0.002	0.163

**END OF HO-3 RATES**

**SEE APPENDIX FOR COMPLETE TERRITORY DEFINITIONS**



**HOMEOWNERS HO-4 RATES**

<b>Territory</b>	<b>Base Class Premium</b>	<b>Hurricane Base Premium Percentage</b>	<b>Windstorm Discount Factor</b>	<b>Wind Exclusion Credit</b>	<b>Cat Protection Surcharge Policy W-Wind</b>
192 Alachua	171	0.121	0.125	22	0.118
292 Baker	216	0.116	0.119	26	0.117
601 Bay, Coastal	266	0.362	0.365	96	0.118
721 Bay, Remainder	254	0.276	0.277	76	0.117
392 Bradford	237	0.113	0.117	27	0.117
057 Brevard, Coastal	211	0.362	0.365	50	0.130
064 Brevard, Remainder	228	0.252	0.255	87	0.115
035 Broward, Ft. Laud. & Hollywood	346	0.396	0.396	107	0.207
361 Broward, Coastal	349	0.496	0.497	162	0.183
037 Broward, Rem. Excl. Ft. Laud. & Hollywood	334	0.325	0.327	119	0.180
193 Calhoun	245	0.121	0.125	31	0.117
581 Charlotte, Coastal	240	0.357	0.361	79	0.116
711 Charlotte, Remainder	239	0.269	0.270	95	0.116
591 Citrus, Coastal	256	0.317	0.320	83	0.116
731 Citrus, Remainder	220	0.251	0.252	55	0.117
492 Clay	202	0.118	0.122	33	0.117
551 Collier, Remainder	238	0.374	0.378	77	0.142
541 Collier, Coastal	272	0.379	0.382	77	0.154
293 Columbia	223	0.114	0.118	26	0.117
030 Dade, Miami Beach	337	0.521	0.524	139	0.181
031 Dade, Coastal	345	0.532	0.532	125	0.192
032 Dade, Miami	364	0.400	0.401	119	0.117
033 Dade, Hialeah	365	0.212	0.375	178	0.162
034 Dade, Rem. Excl. M.B., H.	363	0.371	0.371	129	0.169
712 De Soto	216	0.229	0.230	51	0.116
592 Dixie, Coastal	272	0.321	0.324	88	0.116
732 Dixie, Remainder	254	0.255	0.256	65	0.118
039 Duval, Jacksonville	211	0.126	0.142	30	0.115
040 Duval, Remainder	216	0.136	0.153	34	0.114
041 Duval, Coastal	214	0.220	0.220	36	0.114
602 Escambia, Coastal	271	0.366	0.370	109	0.117
043 Escambia, Remainder	256	0.202	0.303	93	0.115
531 Flagler, Coastal	222	0.311	0.314	56	0.117
701 Flagler, Remainder	171	0.236	0.237	4	0.114
603 Franklin	278	0.357	0.361	88	0.115
393 Gadsden	224	0.121	0.126	28	0.115
923 Gilchrist	196	0.119	0.123	24	0.118
552 Glades	249	0.288	0.290	72	0.139

**HOMEOWNERS HO-4 RATES**

<b>Territory</b>	<b>Base Class Premium</b>	<b>Hurricane Base Premium Percentage</b>	<b>Windstorm Discount Factor</b>	<b>Wind Exclusion Credit</b>	<b>Cat Protection Surcharge Policy W-Wind</b>
604 Gulf, Coastal	292	0.361	0.365	97	0.117
722 Gulf, Remainder	271	0.271	0.273	73	0.115
493 Hamilton	199	0.114	0.118	23	0.117
713 Hardee	228	0.227	0.228	52	0.116
553 Hendry	249	0.289	0.292	72	0.139
159 Hernando, Coastal	240	0.320	0.324	57	0.116
733 Hernando, Remainder	216	0.251	0.252	21	0.118
714 Highlands	247	0.214	0.214	53	0.116
047 Hillsborough, Tampa	249	0.178	0.182	72	0.116
080 Hillsborough, Excl. Tampa	251	0.174	0.176	80	0.116
593 Holmes	262	0.147	0.152	39	0.115
561 Indian River, Remainder	256	0.370	0.374	96	0.131
181 Indian River, Coastal	299	0.416	0.416	138	0.167
693 Jackson	234	0.122	0.126	29	0.115
605 Jefferson, Coastal	273	0.312	0.315	85	0.115
793 Jefferson, Remainder	225	0.147	0.152	35	0.119
893 Lafayette	199	0.121	0.125	25	0.117
692 Lake	228	0.120	0.125	28	0.117
542 Lee, Coastal	231	0.370	0.375	70	0.154
554 Lee, Remainder	206	0.287	0.288	29	0.142
993 Leon	174	0.122	0.126	21	0.115
594 Levy, Coastal	262	0.318	0.321	67	0.114
734 Levy, Remainder	222	0.249	0.250	45	0.117
931 Liberty	248	0.120	0.124	31	0.117
932 Madison	199	0.121	0.125	25	0.117
582 Manatee, Coastal	254	0.368	0.372	93	0.116
735 Manatee, Remainder	228	0.283	0.285	67	0.116
792 Marion	205	0.125	0.130	26	0.115
010 Martin, Remainder	278	0.380	0.383	137	0.117
182 Martin, Coastal	245	0.402	0.402	99	0.165
005 Monroe, Excl. Key West	386	0.545	0.547	155	0.124
007 Monroe, Key West	368	0.530	0.530	166	0.116
532 Nassau, Coastal	204	0.305	0.308	39	0.114
892 Nassau, Remainder	207	0.163	0.168	27	0.115
606 Okaloosa, Coastal	254	0.360	0.365	60	0.115
723 Okaloosa, Remainder	284	0.291	0.293	83	0.115
555 Okeechobee	227	0.285	0.288	66	0.140
049 Orange, Orlando	189	0.105	0.106	20	0.115

## HOMEOWNERS HO-4 RATES

Territory	Base Class Premium	Hurricane Base Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit	Cat Protection Surcharge Policy W-Wind
090 Orange, Excl. Orlando	186	0.121	0.126	23	0.116
511 Osceola	237	0.143	0.150	63	0.116
362 Palm Beach, Coastal	308	0.490	0.490	129	0.182
038 Palm Beach, Remainder	257	0.374	0.377	82	0.168
595 Pasco, Coastal	254	0.336	0.339	59	0.117
736 Pasco, Remainder	238	0.264	0.265	43	0.115
042 Pinellas, Coastal	238	0.306	0.316	77	0.116
046 Pinellas, Saint Petersburg	239	0.270	0.270	65	0.115
081 Pinellas, Rem. Excl. Saint Pete.	232	0.222	0.223	74	0.117
050 Polk	269	0.098	0.137	37	0.117
992 Putnam	236	0.118	0.122	29	0.013
533 Saint Johns, Coastal	233	0.302	0.306	72	0.116
702 Saint Johns, Remainder	240	0.242	0.243	58	0.114
562 Saint Lucie, Remainder	256	0.377	0.381	126	0.129
183 Saint Lucie, Coastal	294	0.411	0.411	89	0.167
607 Santa Rosa, Coastal	282	0.366	0.370	87	0.118
724 Santa Rosa, Remainder	252	0.286	0.287	91	0.117
583 Sarasota, Coastal	221	0.359	0.363	60	0.118
715 Sarasota, Remainder	197	0.283	0.285	36	0.116
512 Seminole	206	0.122	0.129	31	0.115
921 Sumter	224	0.121	0.126	28	0.117
933 Suwannee	205	0.121	0.125	26	0.117
596 Taylor, Coastal	286	0.312	0.316	91	0.116
737 Taylor, Remainder	224	0.252	0.253	56	0.118
922 Union	201	0.116	0.119	24	0.117
062 Volusia, Coastal	218	0.313	0.316	57	0.118
063 Volusia, Remainder	212	0.223	0.226	51	0.119
608 Wakulla, Coastal	273	0.321	0.325	91	0.117
725 Wakulla, Remainder	240	0.259	0.259	68	0.115
609 Walton, Coastal	278	0.362	0.366	87	0.116
726 Walton, Remainder	234	0.272	0.273	64	0.115
934 Washington	207	0.130	0.135	28	0.117

### END OF HO-4 RATES

SEE APPENDIX FOR COMPLETE TERRITORY DEFINITIONS

## HOMEOWNERS HO-6 RATES

Territory	Base Class Premium	Hurricane Base Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit	Cat Protection Surcharge Policy W-Wind
192 Alachua	156	0.166	0.190	30	0.118
292 Baker	191	0.161	0.184	35	0.118
601 Bay, Coastal	214	0.472	0.488	55	0.119
721 Bay, Remainder	254	0.411	0.426	84	0.114
392 Bradford	191	0.162	0.185	35	0.118
057 Brevard, Coastal	249	0.509	0.527	90	0.223
064 Brevard, Remainder	210	0.373	0.441	93	0.190
035 Broward, Ft. Laud. & Hollywood	292	0.503	0.513	97	0.348
361 Broward, Coastal	462	0.609	0.619	267	0.339
037 Broward, Rem. Excl. Ft. Laud. & Hollywood	289	0.442	0.458	94	0.317
193 Calhoun	212	0.195	0.222	47	0.118
581 Charlotte, Coastal	266	0.498	0.515	107	0.190
711 Charlotte, Remainder	216	0.402	0.417	90	0.145
591 Citrus, Coastal	270	0.443	0.458	124	0.119
731 Citrus, Remainder	200	0.353	0.366	74	0.119
492 Clay	173	0.164	0.187	32	0.118
551 Collier, Remainder	253	0.526	0.544	94	0.222
541 Collier, Coastal	303	0.525	0.543	144	0.304
293 Columbia	191	0.162	0.185	35	0.118
030 Dade, Miami Beach	756	0.559	0.608	500	0.348
031 Dade, Coastal	682	0.616	0.631	432	0.345
032 Dade, Miami	405	0.493	0.507	215	0.351
033 Dade, Hialeah	413	0.391	0.462	191	0.275
034 Dade, Rem Excl M.B., H.	407	0.507	0.513	198	0.303
712 De Soto	185	0.343	0.356	66	0.148
592 Dixie, Coastal	234	0.423	0.438	102	0.119
732 Dixie, Remainder	211	0.349	0.362	77	0.119
039 Duval, Jacksonville	197	0.111	0.218	44	0.114
040 Duval, Remainder	202	0.111	0.217	44	0.114
041 Duval, Coastal	222	0.288	0.306	63	0.119
602 Escambia, Coastal	252	0.476	0.492	93	0.114
043 Escambia, Remainder	282	0.334	0.434	123	0.116
531 Flagler, Coastal	257	0.402	0.416	98	0.119
701 Flagler, Remainder	208	0.345	0.358	22	0.119
603 Franklin	269	0.493	0.510	110	0.118
393 Gadsden	206	0.188	0.215	44	0.115
923 Gilchrist	191	0.179	0.205	40	0.118
552 Glades	233	0.424	0.438	103	0.225

**HOMEOWNERS HO-6 RATES**

<b>Territory</b>	<b>Base Class Premium</b>	<b>Hurricane Base Premium Percentage</b>	<b>Windstorm Discount Factor</b>	<b>Wind Exclusion Credit</b>	<b>Cat Protection Surcharge Policy W-Wind</b>
604 Gulf, Coastal	228	0.493	0.510	56	0.117
722 Gulf, Remainder	281	0.402	0.417	118	0.119
493 Hamilton	193	0.162	0.184	35	0.118
713 Hardee	188	0.341	0.354	67	0.148
553 Hendry	228	0.426	0.440	101	0.225
159 Hernando, Coastal	270	0.437	0.452	77	0.119
733 Hernando, Remainder	209	0.359	0.373	16	0.119
714 Highlands	187	0.329	0.342	64	0.148
047 Hillsborough, Tampa	204	0.283	0.299	61	0.164
080 Hillsborough, Excl. Tampa	195	0.217	0.281	55	0.159
593 Holmes	209	0.220	0.252	53	0.115
561 Indian River, Remainder	293	0.498	0.515	176	0.225
181 Indian River, Coastal	290	0.554	0.581	95	0.304
693 Jackson	210	0.191	0.218	47	0.115
605 Jefferson, Coastal	247	0.400	0.414	102	0.119
793 Jefferson, Remainder	214	0.190	0.216	46	0.119
893 Lafayette	192	0.169	0.193	37	0.118
692 Lake	190	0.170	0.195	38	0.118
542 Lee, Coastal	265	0.502	0.519	106	0.304
554 Lee, Remainder	204	0.422	0.438	45	0.225
993 Leon	160	0.163	0.187	29	0.115
594 Levy, Coastal	232	0.451	0.467	73	0.119
734 Levy, Remainder	210	0.359	0.373	17	0.119
931 Liberty	192	0.191	0.218	42	0.118
932 Madison	192	0.166	0.189	36	0.118
582 Manatee, Coastal	265	0.514	0.532	106	0.193
735 Manatee, Remainder	202	0.411	0.426	43	0.117
792 Marion	190	0.175	0.200	39	0.118
010 Martin, Remainder	292	0.534	0.551	184	0.246
182 Martin, Coastal	310	0.563	0.591	206	0.301
005 Monroe, Excl. Key West	557	0.618	0.630	344	0.259
007 Monroe, Key West	365	0.540	0.541	235	0.117
532 Nassau, Coastal	221	0.415	0.428	62	0.119
892 Nassau, Remainder	184	0.209	0.238	17	0.116
606 Okaloosa, Coastal	233	0.497	0.515	74	0.119
723 Okaloosa, Remainder	266	0.431	0.448	120	0.114
555 Okeechobee	228	0.411	0.424	96	0.225
049 Orange, Orlando	206	0.155	0.167	35	0.156

## HOMEOWNERS HO-6 RATES

Territory	Base Class Premium	Hurricane Base Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit	Cat Protection Surcharge Policy W-Wind
090 Orange, Excl. Orlando	204	0.173	0.199	63	0.127
511 Osceola	171	0.211	0.242	41	0.157
362 Palm Beach, Coastal	401	0.611	0.620	206	0.338
038 Palm Beach, Remainder	302	0.493	0.517	107	0.311
595 Pasco, Coastal	269	0.445	0.460	76	0.119
736 Pasco, Remainder	199	0.370	0.385	6	0.119
042 Pinellas, Coastal	259	0.421	0.483	100	0.144
046 Pinellas – Saint Petersburg	201	0.382	0.422	105	0.136
081 Pinellas, Rem. Excl. Saint Pete.	204	0.274	0.356	96	0.115
050 Polk	193	0.176	0.199	38	0.137
992 Putnam	161	0.165	0.189	31	0.127
533 Saint Johns, Coastal	222	0.396	0.410	63	0.119
702 Saint Johns, Remainder	190	0.354	0.367	70	0.119
562 Saint Lucie, Remainder	293	0.511	0.529	155	0.224
183 Saint Lucie, Coastal	291	0.554	0.581	96	0.304
607 Santa Rosa, Coastal	234	0.499	0.516	75	0.119
724 Santa Rosa, Remainder	279	0.418	0.434	120	0.119
583 Sarasota, Coastal	265	0.504	0.521	106	0.192
715 Sarasota, Remainder	200	0.407	0.423	41	0.147
512 Seminole	214	0.194	0.222	47	0.157
921 Sumter	177	0.170	0.194	35	0.118
933 Suwannee	192	0.166	0.189	36	0.118
596 Taylor, Coastal	273	0.403	0.416	114	0.119
737 Taylor, Remainder	211	0.348	0.361	76	0.119
922 Union	192	0.160	0.182	35	0.118
062 Volusia, Coastal	243	0.429	0.444	84	0.118
063 Volusia, Remainder	203	0.331	0.390	44	0.115
608 Wakulla, Coastal	273	0.427	0.441	80	0.118
725 Wakulla, Remainder	211	0.368	0.381	18	0.119
609 Walton, Coastal	236	0.475	0.492	77	0.119
726 Walton, Remainder	275	0.422	0.438	82	0.114
934 Washington	192	0.196	0.224	43	0.118

### END OF HO-6 RATES

SEE APPENDIX FOR COMPLETE TERRITORY DEFINITION

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

<b>TOTAL DISCOUNT:</b>	Age of Home Credit	( )	=	Column 1 Subtotal	( )	=
	+ BCEG Credit	( )	+	Protective Devices Credit	( )	
	+ Deductible Credit	( )	+	Superior Construction Credit	( )	
	+ Sinkhole Deductible Credit	( )	+	Windstorm Mitigation Credit	( )	
	Column 1 Subtotal	( )	=	<b>Total Discount</b>	( )	
<b>BASE PREMIUM:</b>						÷
<b>TOTAL DISCOUNT PERCENTAGE:</b> (round to 5 decimal places)						=
<b>MAXIMUM TOTAL DISCOUNT PERCENTAGE:</b> 0.85 for HO3, 0.70 for HO4, 0.90 for HO6						-
<b>TOTAL DISCOUNT PERCENTAGE ADJUSTMENT :</b> (Is (0.00) unless Total Discount Percentage is greater than Maximum Total Discount Percentage)						=
<b>BASE PREMIUM:</b>						*
<b>TOTAL DISCOUNT ADJUSTMENT:</b> (Is (0.00) unless Total Discount Percentage is greater than Maximum Total Discount Percentage)						=
<b>CAPPED GRAND SUBTOTAL</b> (Uncapped Grand Subtotal + Total Discount Adjustment)						=
<b>FLORIDA HURRICANE CATASTROPHE FUND BUILD-UP (FHCF BU) Premium:</b> Capped Grand Subtotal ( ) x Hurricane Base Premium Percentage ( ) x FHCF BU Factor ( )						+
<b>GRAND SUBTOTAL:</b> Capped Grand Subtotal ( ) + FHCF BU Premium ( )						=

**\*\* MANDATORY ADDITIONAL SURCHARGES \*\***

<b>2007 Florida Insurance Guaranty Association Regular Assessment:</b> (Applies for 1 year to all "New Business" effective 06/01/2009.)						+	0
<b>Emergency Management Preparedness &amp; Assistance Trust Fund:</b>						+	2
<b>Citizens Policyholder Surcharge:</b> (Applies for 1 year to all "New Business" effective _____, and to all "Renewals" effective _____.)						+	0
<b>Citizens Emergency Assessment:</b> (Applies to all "New Business" effective __07/01/2007____, and to all "Renewals" effective __07/01/2007____.)						+	0
<b>Tax-Exempt Surcharge:</b>							
<b>Total Mandatory Additional Charges "D":</b>						=	
<b>TOTAL ESTIMATED PREMIUM:</b> (Grand Subtotal + D)						=	
<b>FOR AGENT'S INFORMATION ONLY</b>							
<b>"CAT" Protection Surcharge (Not Applicable to X-Wind Policies)</b>							
<b>Capped Grand Subtotal</b> ( ) x <b>"CAT" Surcharge Factor</b> ( )						=	
Note: All final calculations are rounded to the nearest whole dollar unless noted otherwise							

**Rule 12. COMMISSIONS**

The rate of commission payable to Agents for all coverages will be based upon the commissionable policy premium received. An Agent will not apply a service charge to an applicant for the completion of an application. Commissions as outlined above must be an Agent's only remuneration.

**Note 1:** No commissions are payable on any Florida Hurricane Catastrophe Fund Premium Recoupment Surcharge, Florida Insurance Guaranty Association (FIGA) surcharge, the two dollar (\$2) Emergency Management Preparedness & Assistance Trust Fund Surcharge (EMPA), the Citizens Policyholder Surcharge, the Citizens Emergency Assessment, the Tax-Exempt Surcharge, and other charges as may be provided for by Florida Statute.

**Note 2:** No commissions are payable on any Florida Hurricane Catastrophe Fund Cash Build-up premiums.

**Note 3:** In the event any policy premiums are CHARGED OFF, commission will only be paid on collected earned premiums.

**Rule 13. EXTRA HAZARDOUS PROPERTIES**

If a property is presented which is more hazardous than that contemplated by the normally applicable rate, the service company must consult with Citizens regarding an increase in rate or eligibility for coverage. The rate approved by the Office of Insurance Regulation must include all applicable additional charges.

**Note:** If an Individual Property Submission is approved by the Office of Insurance Regulation, the approved rating procedure will be continued on renewals, using the applicable rates in effect at the time of renewal, unless there has been a substantial change in exposure.

**Rule 14. QUOTES**

Quoting premiums will not be a function of Citizens. However, Citizens is responsible for answering Agent's specific rating or eligibility questions.

**Rule 15. POLICY PERIOD, MINIMUM PREMIUM AND WAIVER OF PREMIUM**

~~A.~~ All policies are issued for a one (1) year term at premiums applicable on the effective date of the policy term.



## HOMEOWNERS POLICY PROGRAM MANUAL GENERAL RULES

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**B. Determination of Key Factors**

1. When the desired limit of liability is less than the highest limit shown, determine the Key Factors using the nearest limit above and below the desired limit.

Example: \$203,000 desired limit; the nearest limits are \$200,000 and \$205,000.

For \$200,000 the Key factor is 2.851; for \$205,000 the Key Factor is 2.919. Figure the difference between the Key Factors and divide by 5 rounding to the third decimal. This provides a factor per \$1,000.

$$\begin{array}{r} 2.919 \\ - 2.851 \\ \hline .068 \text{ divided by } 5 = .014 \end{array}$$

Multiply the factor per \$1,000 times 3, and add 2.851; the Key Factor for \$200,000.

$$\begin{array}{r} .014 \\ \times 3 \\ \hline .042 + 2.851 = 2.893 \end{array}$$

The result, 2.893, is the Key Factor for this example.

2. When the desired limit of liability is more than \$500,000, determine the Key Factors as follows:

Example: \$510,000 desired limit:

At \$300,000 the Key Factor is **4.343**.

Between \$300,000 and \$500,000 the Key Factor is \$200 (\$500 - \$300) x 0.016 = **3.2**

For \$510,000, the Key Factor is \$10 (\$510 - \$500) x .017 = **.17**

Total Key Factor = **4.343 + 3.2 + .17 = 7.713**

3. The factors shown in the above interpolation example are for illustration only and are not necessarily the factors shown in the Key Factor Table of this manual.

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**301.B. TOTAL DISCOUNT CAPPING PREMIUM**  
**COMPUTATION-ADJUSTMENT**


---

**A. Determination of CAPPED GRAND SUBTOTAL PREMIUM**

1. Sum the Age of Home, BCEGS, Deductible, Protective Device, Superior Construction and Windstorm Mitigation credits (Add only credits, all credits must be positive numbers).
2. Divide the sum of the premium credits total by the **BASE PREMIUM** to determine the TOTAL DISCOUNT PERCENTAGE applicable to the policy (round to 5 decimal places).

3. Determine the MAXIMUM TOTAL DISCOUNT PERCENTAGE applicable to the residential risk (**MAX** is **0.85** for **HO-3**, **0.70** for **HO-4**, and **0.90** for **HO-6**).

4. Subtract the MAXIMUM TOTAL DISCOUNT PERCENTAGE from the TOTAL DISCOUNT PERCENTAGE to determine if a TOTAL DISCOUNT PERCENTAGE ADJUSTMENT is applicable (the TOTAL DISCOUNT PERCENTAGE ADJUSTMENT is (0.00) unless the TOTAL DISCOUNT PERCENTAGE is greater than the MAXIMUM TOTAL DISCOUNT PERCENTAGE).

5. Multiply the TOTAL DISCOUNT PERCENTAGE ADJUSTMENT by the **BASE PREMIUM** to determine TOTAL DISCOUNT ADJUSTMENT.

6. To determine the CAPPED GRAND SUBTOTAL premium, add the UNCAPPED GRAND SUBTOTAL premium and the TOTAL DISCOUNT ADJUSTMENT premium.

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**301. C. FLORIDA HURRICANE CATASTROPHE FUND BUILD-UP ADJUSTMENT**


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Calculate the **FLORIDA HURRICANE CATASTROPHE FUND BUILD-UP (FHCF BU)** as follows (not applicable to policies that exclude coverage for Windstorm or Hail):

**A. Determine the Hurricane Premium**

Multiply the CAPPED GRAND SUBTOTAL by the Hurricane Base Premium Percentage (provided in the Base Rate Tables).

**B. Determine the FHCF BU Premium**

Multiply the Hurricane Premium by the FHCF BU factor found in the table below to determine the FHCF BU premium.

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

<b><u>Florida Hurricane Catastrophe Fund Build-Up Factors</u></b>	
<b><u>CIT HO-3</u></b>	<b><u>0.0089</u></b>
<b><u>CIT HO-4</u></b>	<b><u>0.0053</u></b>
<b><u>CIT HO-6</u></b>	<b><u>0.0056</u></b>

**C. Determine the GRAND SUBTOTAL Premium**

Add the FHCF BU premium to the CAPPED  
GRAND SUBTOTAL.

**401. SUPERIOR CONSTRUCTION**

The premium credit for a dwelling or apartment unit is computed by multiplying the masonry **BASE PREMIUM** for a comparable dwelling or apartment unit by a factor of **.15**.

**403. PERSONAL PROPERTY (COVERAGE "C") REPLACEMENT COST COVERAGE**

~~A.A.~~ The premium to extend the limit of liability for Coverage "C" to include Replacement Cost Coverage is computed by multiplying the **BASE PREMIUM** by the appropriate factor ~~below~~:

~~HO-3~~ HO-3 ~~below~~ .15

~~HO-4 or HO-6~~ HO-4 or HO-6 ~~below~~ .35

~~B.B.~~ When Replacement Cost Coverage is written on form **HO-3**, Coverage "C" must be written at an amount no less than 25% of Coverage "A".

Use Endorsement **CIT 04 90** Personal Property Replacement Cost.

**406. DEDUCTIBLES**

All policies are subject to a deductible that applies to losses from all Section I perils.

**A. Wind Coverage Included****1. Base Deductible**

\$1,000 All Other Perils Deductible

2% Hurricane Deductible (Minimum \$500)

**2. Endorsement**

Calendar Year Hurricane Deductible Endorsement **CIT 24** is mandatory when Wind coverage is provided.

**3. Optional Deductibles**

To compute the premium for deductibles, multiply the **BASE PREMIUM** by the applicable factor below.

HO-3 (WIND Coverage Included) - Non-Mobile Home											
	Hurricane:	\$500	2%	2%	2%	5%	5%	5%	10%	10%	10%
	All Other Perils:	\$500	\$500	\$1,000	\$2,500	\$500	\$1,000	\$2,500	\$500	\$1,000	\$2,500
Coverage "A"		debit	debit	base	(credit)	(credit)	(credit)	(credit)	(credit)	(credit)	(credit)
	25,000 to 49,999	0.16	0.11	-	-	(0.01)	(0.09)	-	(0.13)	(0.18)	(0.30)
	50,000 to 59,999	0.16	0.11	0.00	-	(0.01)	(0.09)	(0.25)	(0.13)	(0.18)	(0.30)
	60,000 to 99,999	0.25	0.11	0.00	-	(0.01)	(0.09)	(0.25)	(0.13)	(0.18)	(0.30)
	100,000 to 124,999	-	0.11	0.00	-	(0.01)	(0.09)	(0.25)	(0.13)	(0.18)	(0.30)
	125,000 to 200,000	-	0.11	0.00	(0.16)	(0.01)	(0.09)	(0.25)	(0.13)	(0.18)	(0.30)
	200,001 to 1,000,000	-	0.11	0.00	(0.16)	(0.01)	(0.09)	(0.25)	(0.13)	(0.18)	(0.30)
	Over 1,000,000		0.11	0.00	(0.03)	(0.01)	(0.09)	(0.12)	(0.13)	(0.18)	(0.21)

HO-4 (WIND Coverage Included)									
	Hurricane:	\$500	2%	2%	5%	5%	5%	10%	10%
	All Other Perils:	\$500	\$500	\$1,000	\$500	\$1,000	\$2,500	\$500	\$1,000
Coverage "C"		debit	debit	base	debit	(credit)	(credit)	debit or (credit)	(credit)
	6,000 to 9,999	0.15		-	-	-	-	0.10	-
	10,000 to 14,999	0.15	-	-	0.13	-	-	0.05	(0.05)
	15,000 to 19,999	0.15	-	-	0.05	-	-	(0.03)	(0.07)
	20,000 to 24,999	0.15	-	-	0.05	(0.05)	-	(0.07)	(0.12)

	25,000 to 29,999	0.15	0.14	-	0.05	(0.05)	-	(0.07)	(0.12)	(0.20)-
	30,000 to 49,999	0.20	0.14	-	0.05	(0.05)	-	(0.10)	(0.12)	(0.20)
	Over 49,999	0.25	0.14	0.00	0.05	(0.07)	(0.13)	(0.10)	(0.15)	(0.20)

## HOMEOWNERS HO-3 RATES

Territory	Base Class Premium	Hurricane Base Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit	Sinkhole Loss Coverage-	Cat Protection Surcharge Policy W-Wind
192 Alachua	<del>354</del> 393	0.238	0.370	<del>130</del> 145	<del>0.044</del> 0.036	0.117
292 Baker	<del>413</del> 458	0.223	0.346	<del>143</del> 158	<del>0.002</del> 0.002	0.117
601 Bay, Coastal	<del>962</del> 1,068	0.599	0.646	<del>605</del> 679	<del>0.002</del> 0.002	0.206
721 Bay, Remainder	<del>677</del> 752	0.520	0.572	<del>396</del> 440	<del>0.004</del> 0.003	0.159
392 Bradford	<del>413</del> 458	0.226	0.352	<del>145</del> 161	<del>0.002</del> 0.002	0.117
057 Brevard, Coastal	<del>857</del> 844	0.624	0.674	<del>529</del> 480	<del>0.002</del> 0.002	0.251
064 Brevard, Remainder	<del>640</del> 594	0.504	0.578	<del>390</del> 343	<del>0.007</del> 0.007	0.263
035 Broward, Ft. Laud. & Hollywood	<del>1,194</del> 1,086	0.640	0.657	<del>783</del> 630	<del>0.001</del> 0.001	0.410
361 Broward, Coastal	<del>1,529</del> 1,390	0.749	0.756	<del>1063</del> 873	<del>0.002</del> 0.002	0.365
037 Broward, Rem. Excl. Ft. Laud. & Hollywood	<del>1,028</del> 935	0.637	0.665	<del>681</del> 550	<del>0.003</del> 0.003	0.337
193 Calhoun	<del>410</del> 455	0.234	0.369	<del>151</del> 168	<del>0.002</del> 0.002	0.163
581 Charlotte, Coastal	<del>815</del> 741	0.645	0.697	<del>520</del> 414	<del>0.001</del> 0.001	0.268
711 Charlotte, Remainder	<del>693</del> 630	0.532	0.587	<del>459</del> 370	<del>0.002</del> 0.002	0.239
591 Citrus, Coastal	<del>573</del> 590	0.522	0.563	<del>340</del> 332	<del>0.002</del> 0.002	0.116
731 Citrus, Remainder	<del>512</del> 568	0.454	0.500	<del>256</del> 284	<del>0.157</del> 0.129	0.117
492 Clay	<del>350</del> 388	0.235	0.365	<del>128</del> 142	<del>0.004</del> 0.003	0.117
551 Collier, Remainder	<del>938</del> 853	0.645	0.697	<del>578</del> 453	<del>0.002</del> 0.002	0.350
541 Collier, Coastal	<del>1,227</del> 1,178	0.652	0.705	<del>873</del> 785	<del>0.002</del> 0.002	0.389
293 Columbia	<del>435</del> 439	0.222	0.345	<del>148</del> 151	<del>0.002</del> 0.002	0.163
030 Dade, Miami Beach	<del>1,864</del> 1,695	0.736	0.748	<del>1329</del> 1,101	<del>0.002</del> 0.002	0.407
031 Dade, Coastal	<del>1,898</del> 1,726	0.742	0.750	<del>1347</del> 1,114	<del>0.002</del> 0.002	0.408
032 Dade, Miami	<del>1,373</del> 1,249	0.609	0.624	<del>827</del> 643	<del>0.001</del> 0.001	0.396
033 Dade, Hialeah	<del>1,342</del> 1,220	0.570	0.616	<del>920</del> 752	<del>0.001</del> 0.000	0.278
034 Dade, Rem Excl M.B., H.	<del>1,370</del> 1,246	0.624	0.639	<del>838</del> 741	<del>0.001</del> 0.001	0.310
712 De Soto	<del>592</del> 539	0.447	0.492	<del>345</del> 265	<del>0.002</del> 0.002	0.240
592 Dixie, Coastal	<del>522</del> 579	0.510	0.550	<del>287</del> 318	<del>0.004</del> 0.003	0.115
732 Dixie, Remainder	<del>486</del> 539	0.443	0.485	<del>235</del> 261	<del>0.005</del> 0.004	0.115
039 Duval, Jacksonville	<del>353</del> 392	0.282	0.340	<del>116</del> 133	<del>0.004</del> 0.003	0.117
040 Duval, Remainder	<del>344</del> 382	0.279	0.336	<del>115</del> 128	<del>0.004</del> 0.003	0.116
041 Duval, Coastal	<del>354</del> 393	0.481	0.526	<del>96</del> 107	<del>0.004</del> 0.003	0.117
602 Escambia, Coastal	<del>1,012</del> 1,098	0.603	0.651	<del>654</del> 701	<del>0.002</del> 0.002	0.206
043 Escambia, Remainder	<del>726</del> 742	0.517	0.560	<del>431</del> 415	<del>0.001</del> 0.001	0.134
531 Flagler, Coastal	<del>508</del> 462	0.538	0.580	<del>266</del> 194	<del>0.002</del> 0.002	0.117
701 Flagler, Remainder	<del>432</del> 393	0.466	0.512	<del>120</del> 109	<del>0.003</del> 0.003	0.116
603 Franklin	<del>1,036</del> 1,151	0.590	0.635	<del>667</del> 741	<del>0.002</del> 0.002	0.206
393 Gadsden	<del>344</del> 382	0.237	0.368	<del>127</del> 141	<del>0.004</del> 0.003	0.162
923 Gilchrist	<del>381</del> 405	0.242	0.377	<del>141</del> 153	<del>0.002</del> 0.002	0.116
552 Glades	<del>628</del> 571	0.544	0.587	<del>369</del> 335	<del>0.002</del> 0.002	0.350

## HOMEOWNERS HO-3 RATES

Territory	Base Class Premium	Hurricane Base Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit	Sinkhole Loss Coverage-	Cat Protection Surcharge Policy W-Wind
604 Gulf, Coastal	<del>1,030</del> <del>1,144</del>	0.600	0.647	<del>659</del> <del>732</del>	<del>0.004</del> <del>0.003</del>	0.206
722 Gulf, Remainder	<del>723</del> <del>803</del>	0.493	0.541	<del>390</del> <del>434</del>	<del>0.002</del> <del>0.002</del>	0.159
493 Hamilton	<del>450</del> <del>499</del>	0.222	0.345	<del>155</del> <del>172</del>	<del>0.002</del> <del>0.002</del>	0.163
713 Hardee	<del>591</del> <del>538</del>	0.445	0.489	<del>289</del> <del>263</del>	<del>0.004</del> <del>0.004</del>	0.240
553 Hendry	<del>628</del> <del>571</del>	0.535	0.576	<del>410</del> <del>329</del>	<del>0.002</del> <del>0.002</del>	0.349
159 Hernando, Coastal	<del>327</del> <del>298</del>	0.568	0.612	<del>180</del> <del>135</del>	<del>1.194</del> <del>1.191</del>	0.117
733 Hernando, Remainder	<del>301</del> <del>274</del>	0.461	0.508	<del>112</del> <del>65</del>	<del>1.236</del> <del>1.234</del>	0.117
714 Highlands	<del>520</del> <del>473</del>	0.434	0.477	<del>297</del> <del>226</del>	<del>0.002</del> <del>0.002</del>	0.240
047 Hillsborough, Tampa	<del>535</del> <del>594</del>	0.354	0.407	<del>218</del> <del>242</del>	<del>0.084</del> <del>0.069</del>	0.238
080 Hillsborough, Excl. Tampa	<del>493</del> <del>547</del>	0.356	0.421	<del>207</del> <del>230</del>	<del>0.148</del> <del>0.121</del>	0.239
593 Holmes	<del>355</del> <del>394</del>	0.248	0.386	<del>137</del> <del>152</del>	<del>0.004</del> <del>0.003</del>	0.162
561 Indian River, Remainder	<del>887</del> <del>807</del>	0.627	0.677	<del>652</del> <del>546</del>	<del>0.002</del> <del>0.002</del>	0.251
181 Indian River, Coastal	<del>1,626</del> <del>1,603</del>	0.734	0.747	<del>1130</del> <del>1,052</del>	<del>0.002</del> <del>0.002</del>	0.294
693 Jackson	<del>344</del> <del>382</del>	0.239	0.371	<del>128</del> <del>142</del>	<del>0.004</del> <del>0.003</del>	0.162
605 Jefferson, Coastal	<del>655</del> <del>596</del>	0.489	0.525	<del>344</del> <del>313</del>	<del>0.002</del> <del>0.002</del>	0.205
793 Jefferson, Remainder	<del>425</del> <del>472</del>	0.247	0.385	<del>164</del> <del>182</del>	<del>0.002</del> <del>0.002</del>	0.163
893 Lafayette	<del>413</del> <del>458</del>	0.221	0.344	<del>143</del> <del>158</del>	<del>0.002</del> <del>0.002</del>	0.163
692 Lake	<del>381</del> <del>402</del>	0.241	0.379	<del>106</del> <del>152</del>	<del>0.117</del> <del>0.117</del>	0.117
542 Lee, Coastal	<del>776</del> <del>706</del>	0.624	0.674	<del>460</del> <del>355</del>	<del>0.001</del> <del>0.001</del>	0.388
554 Lee, Remainder	<del>738</del> <del>671</del>	0.534	0.589	<del>468</del> <del>371</del>	<del>0.001</del> <del>0.001</del>	0.349
993 Leon	<del>328</del> <del>364</del>	0.234	0.364	<del>119</del> <del>132</del>	<del>0.004</del> <del>0.003</del>	0.163
594 Levy, Coastal	<del>466</del> <del>517</del>	0.537	0.578	<del>210</del> <del>233</del>	<del>0.005</del> <del>0.004</del>	0.116
734 Levy, Remainder	<del>521</del> <del>494</del>	0.468	0.513	<del>74</del> <del>77</del>	<del>0.002</del> <del>0.002</del>	0.116
931 Liberty	<del>460</del> <del>511</del>	0.239	0.372	<del>171</del> <del>190</del>	<del>0.005</del> <del>0.004</del>	0.163
932 Madison	<del>396</del> <del>439</del>	0.226	0.352	<del>140</del> <del>155</del>	<del>0.002</del> <del>0.002</del>	0.163
582 Manatee, Coastal	<del>913</del> <del>830</del>	0.629	0.680	<del>567</del> <del>446</del>	<del>0.002</del> <del>0.002</del>	0.267
735 Manatee, Remainder	<del>631</del> <del>614</del>	0.527	0.581	<del>353</del> <del>306</del>	<del>0.002</del> <del>0.002</del>	0.116
792 Marion	<del>441</del> <del>401</del>	0.241	0.376	<del>216</del> <del>151</del>	<del>0.025</del> <del>0.025</del>	0.117
010 Martin, Remainder	<del>1,221</del> <del>1,110</del>	0.712	0.730	<del>951</del> <del>810</del>	<del>0.002</del> <del>0.002</del>	0.340
182 Martin, Coastal	<del>1,342</del> <del>1,220</del>	0.753	0.766	<del>1085</del> <del>935</del>	<del>0.002</del> <del>0.002</del>	0.294
005 Monroe, Excl. Key West	<del>1,840</del> <del>1,673</del>	0.740	0.752	<del>1171</del> <del>930</del>	<del>0.001</del> <del>0.001</del>	0.329
007 Monroe, Key West	<del>1,824</del> <del>1,659</del>	0.702	0.729	<del>1167</del> <del>930</del>	<del>0.001</del> <del>0.001</del>	0.117
532 Nassau, Coastal	<del>421</del> <del>467</del>	0.539	0.579	<del>162</del> <del>180</del>	<del>0.002</del> <del>0.002</del>	0.117
892 Nassau, Remainder	<del>385</del> <del>427</del>	0.277	0.429	<del>125</del> <del>139</del>	<del>0.002</del> <del>0.002</del>	0.116
606 Okaloosa, Coastal	<del>1,023</del> <del>1,090</del>	0.601	0.650	<del>665</del> <del>693</del>	<del>0.002</del> <del>0.002</del>	0.205
723 Okaloosa, Remainder	<del>758</del> <del>742</del>	0.524	0.577	<del>475</del> <del>428</del>	<del>0.001</del> <del>0.001</del>	0.160
555 Okeechobee	<del>630</del> <del>573</del>	0.513	0.553	<del>399</del> <del>317</del>	<del>0.002</del> <del>0.002</del>	0.349
049 Orange, Orlando	<del>499</del> <del>454</del>	0.213	0.363	<del>238</del> <del>165</del>	<del>0.002</del> <del>0.002</del>	0.241

## HOMEOWNERS HO-3 RATES

Territory	Base Class Premium	Hurricane Base Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit	Sinkhole Loss Coverage	Cat Protection Surcharge Policy W-Wind
090 Orange, Excl. Orlando	<del>498</del> 453	0.244	0.383	<del>246</del> 173	<del>0.002</del> 0.002	0.175
511 Osceola	<del>457</del> 416	0.215	0.413	<del>189</del> 172	<del>0.002</del> 0.002	0.228
362 Palm Beach, Coastal	<del>1,235</del> 1,123	0.758	0.764	<del>815</del> 657	<del>0.002</del> 0.002	0.366
038 Palm Beach, Remainder	<del>1,098</del> 1,029	0.676	0.697	<del>786</del> 683	<del>0.001</del> 0.001	0.351
595 Pasco, Coastal	<del>511</del> 465	0.571	0.616	<del>262</del> 213	<del>1.121</del> 1.120	0.116
736 Pasco, Remainder	<del>412</del> 375	0.489	0.539	<del>227</del> 170	<del>1.319</del> 1.317	0.115
042 Pinellas, Coastal	<del>768</del> 735	0.570	0.636	<del>472</del> 407	<del>0.001</del> 0.001	0.243
046 Pinellas, Saint Petersburg	<del>618</del> 686	0.525	0.567	<del>350</del> 389	<del>0.018</del> 0.015	0.261
081 Pinellas, Rem. Excl. Saint Pete.	<del>573</del> 636	0.418	0.495	<del>284</del> 315	<del>0.123</del> 0.101	0.153
050 Polk	<del>659</del> 607	0.219	0.337	<del>217</del> 205	<del>0.005</del> 0.005	0.283
992 Putnam	<del>341</del> 378	0.237	0.368	<del>125</del> 139	<del>0.004</del> 0.003	0.077
533 Saint Johns, Coastal	<del>408</del> 453	0.534	0.576	<del>156</del> 174	<del>0.002</del> 0.002	0.116
702 Saint Johns, Remainder	<del>373</del> 414	0.462	0.508	<del>189</del> 210	<del>0.002</del> 0.002	0.117
562 Saint Lucie, Remainder	<del>910</del> 828	0.630	0.680	<del>671</del> 563	<del>0.006</del> 0.006	0.251
183 Saint Lucie, Coastal	<del>1,685</del> 1,532	0.728	0.741	<del>1,199</del> 993	<del>0.002</del> 0.002	0.294
607 Santa Rosa, Coastal	<del>1,117</del> 1,152	0.599	0.647	<del>709</del> 734	<del>0.002</del> 0.002	0.205
724 Santa Rosa, Remainder	<del>721</del> 750	0.524	0.577	<del>429</del> 426	<del>0.003</del> 0.003	0.160
583 Sarasota, Coastal	<del>820</del> 746	0.638	0.689	<del>505</del> 396	<del>0.001</del> 0.001	0.268
715 Sarasota, Remainder	<del>644</del> 586	0.529	0.583	<del>388</del> 302	<del>0.002</del> 0.002	0.239
512 Seminole	<del>498</del> 453	0.208	0.399	<del>199</del> 181	<del>0.004</del> 0.004	0.228
921 Sumter	<del>446</del> 406	0.242	0.380	<del>219</del> 154	<del>0.002</del> 0.002	0.117
933 Suwannee	<del>495</del> 550	0.226	0.352	<del>174</del> 194	<del>0.005</del> 0.004	0.163
596 Taylor, Coastal	<del>534</del> 593	0.492	0.529	<del>282</del> 314	<del>0.076</del> 0.062	0.116
737 Taylor, Remainder	<del>516</del> 573	0.442	0.485	<del>250</del> 278	<del>0.004</del> 0.003	0.117
922 Union	<del>413</del> 458	0.216	0.337	<del>139</del> 154	<del>0.002</del> 0.002	0.117
062 Volusia, Coastal	<del>687</del> 626	0.560	0.604	<del>415</del> 324	<del>0.002</del> 0.002	0.116
063 Volusia, Remainder	<del>447</del> 407	0.460	0.525	<del>177</del> 108	<del>0.002</del> 0.002	0.162
608 Wakulla, Coastal	<del>647</del> 718	0.547	0.588	<del>335</del> 372	<del>0.004</del> 0.003	0.206
725 Wakulla, Remainder	<del>552</del> 613	0.473	0.518	<del>231</del> 257	<del>0.004</del> 0.003	0.160
609 Walton, Coastal	<del>990</del> 1,099	0.606	0.653	<del>617</del> 685	<del>0.002</del> 0.002	0.205
726 Walton, Remainder	<del>734</del> 815	0.513	0.563	<del>453</del> 503	<del>0.002</del> 0.002	0.160
934 Washington	<del>461</del> 512	0.244	0.379	<del>174</del> 194	<del>0.002</del> 0.002	0.163

**END OF HO-3 RATES**

**SEE APPENDIX FOR COMPLETE TERRITORY DEFINITIONS**



## HOMEOWNERS HO-4 RATES

Territory	Base Class Premium	Hurricane Base Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit	Cat Protection Surcharge Policy W-Wind
192 Alachua	<del>171</del> 189	0.121	0.125	<del>22</del> 24	0.118
292 Baker	<del>216</del> 216	0.116	0.119	<del>26</del> 26	0.117
601 Bay, Coastal	<del>266</del> 270	0.362	0.365	<del>96</del> 82	0.118
721 Bay, Remainder	<del>254</del> 254	0.276	0.277	<del>76</del> 76	0.117
392 Bradford	<del>237</del> 216	0.113	0.117	<del>27</del> 25	0.117
057 Brevard, Coastal	<del>211</del> 217	0.362	0.365	<del>50</del> 39	0.130
064 Brevard, Remainder	<del>228</del> 210	0.252	0.255	<del>87</del> 54	0.115
035 Broward, Ft. Laud. & Hollywood	<del>346</del> 318	0.396	0.396	<del>107</del> 53	0.207
361 Broward, Coastal	<del>349</del> 318	0.496	0.497	<del>162</del> 111	0.183
037 Broward, Rem. Excl. Ft. Laud. & Hollywood	<del>334</del> 322	0.325	0.327	<del>119</del> 84	0.180
193 Calhoun	<del>245</del> 223	0.121	0.125	<del>31</del> 28	0.117
581 Charlotte, Coastal	<del>240</del> 232	0.357	0.361	<del>79</del> 54	0.116
711 Charlotte, Remainder	<del>239</del> 218	0.269	0.270	<del>95</del> 59	0.116
591 Citrus, Coastal	<del>256</del> 233	0.317	0.320	<del>83</del> 75	0.116
731 Citrus, Remainder	<del>220</del> 200	0.251	0.252	<del>55</del> 50	0.117
492 Clay	<del>202</del> 213	0.118	0.122	<del>33</del> 26	0.117
551 Collier, Remainder	<del>238</del> 231	0.374	0.378	<del>77</del> 53	0.142
541 Collier, Coastal	<del>272</del> 248	0.379	0.382	<del>77</del> 70	0.154
293 Columbia	<del>223</del> 216	0.114	0.118	<del>26</del> 25	0.117
030 Dade, Miami Beach	<del>337</del> 307	0.521	0.524	<del>139</del> 87	0.181
031 Dade, Coastal	<del>345</del> 314	0.532	0.532	<del>125</del> 70	0.192
032 Dade, Miami	<del>364</del> 331	0.400	0.401	<del>119</del> 59	0.117
033 Dade, Hialeah	<del>365</del> 332	0.212	0.375	<del>178</del> 125	0.162
034 Dade, Rem. Excl. M.B., H.	<del>363</del> 330	0.371	0.371	<del>129</del> 71	0.169
712 De Soto	<del>216</del> 224	0.229	0.230	<del>51</del> 52	0.116
592 Dixie, Coastal	<del>272</del> 248	0.321	0.324	<del>88</del> 80	0.116
732 Dixie, Remainder	<del>254</del> 231	0.255	0.256	<del>65</del> 59	0.118
039 Duval, Jacksonville	<del>211</del> 234	0.126	0.142	<del>30</del> 33	0.115
040 Duval, Remainder	<del>216</del> 234	0.136	0.153	<del>34</del> 36	0.114
041 Duval, Coastal	<del>214</del> 232	0.220	0.220	<del>36</del> 39	0.114
602 Escambia, Coastal	<del>271</del> 264	0.366	0.370	<del>109</del> 84	0.117
043 Escambia, Remainder	<del>256</del> 233	0.202	0.303	<del>93</del> 52	0.115
531 Flagler, Coastal	<del>222</del> 238	0.311	0.314	<del>56</del> 60	0.117
701 Flagler, Remainder	<del>171</del> 182	0.236	0.237	<del>44</del>	0.114
603 Franklin	<del>278</del> 290	0.357	0.361	<del>88</del> 91	0.115
393 Gadsden	<del>224</del> 242	0.121	0.126	<del>28</del> 30	0.115
923 Gilchrist	<del>196</del> 213	0.119	0.123	<del>24</del> 26	0.118
552 Glades	<del>249</del> 227	0.288	0.290	<del>72</del> 66	0.139

## HOMEOWNERS HO-4 RATES

Territory	Base Class Premium	Hurricane Base Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit	Cat Protection Surcharge Policy W-Wind
604 Gulf, Coastal	<del>292</del> 266	0.361	0.365	<del>97</del> 88	0.117
722 Gulf, Remainder	<del>271</del> 247	0.271	0.273	<del>73</del> 67	0.115
493 Hamilton	<del>199</del> 216	0.114	0.118	<del>23</del> 25	0.117
713 Hardee	<del>228</del> 224	0.227	0.228	<del>52</del> 51	0.116
553 Hendry	<del>249</del> 227	0.289	0.292	<del>72</del> 66	0.139
159 Hernando, Coastal	<del>240</del> 219	0.320	0.324	<del>57</del> 41	0.116
733 Hernando, Remainder	<del>216</del> 197	0.251	0.252	<del>21</del> 19	0.118
714 Highlands	<del>247</del> 225	0.214	0.214	<del>53</del> 48	0.116
047 Hillsborough, Tampa	<del>249</del> 239	0.178	0.182	<del>72</del> 43	0.116
080 Hillsborough, Excl. Tampa	<del>251</del> 230	0.174	0.176	<del>80</del> 40	0.116
593 Holmes	<del>262</del> 239	0.147	0.152	<del>39</del> 36	0.115
561 Indian River, Remainder	<del>256</del> 265	0.370	0.374	<del>96</del> 99	0.131
181 Indian River, Coastal	<del>299</del> 272	0.416	0.416	<del>138</del> 94	0.167
693 Jackson	<del>234</del> 232	0.122	0.126	<del>29</del> 29	0.115
605 Jefferson, Coastal	<del>273</del> 249	0.312	0.315	<del>85</del> 78	0.115
793 Jefferson, Remainder	<del>225</del> 244	0.147	0.152	<del>35</del> 37	0.119
893 Lafayette	<del>199</del> 216	0.121	0.125	<del>25</del> 27	0.117
692 Lake	<del>228</del> 208	0.120	0.125	<del>28</del> 26	0.117
542 Lee, Coastal	<del>231</del> 224	0.370	0.375	<del>70</del> 46	0.154
554 Lee, Remainder	<del>206</del> 207	0.287	0.288	<del>29</del> 29	0.142
993 Leon	<del>174</del> 193	0.122	0.126	<del>21</del> 24	0.115
594 Levy, Coastal	<del>262</del> 239	0.318	0.321	<del>67</del> 61	0.114
734 Levy, Remainder	<del>222</del> 223	0.249	0.250	<del>45</del> 45	0.117
931 Liberty	<del>248</del> 226	0.120	0.124	<del>31</del> 28	0.117
932 Madison	<del>199</del> 216	0.121	0.125	<del>25</del> 27	0.117
582 Manatee, Coastal	<del>254</del> 231	0.368	0.372	<del>93</del> 53	0.116
735 Manatee, Remainder	<del>228</del> 208	0.283	0.285	<del>67</del> 30	0.116
792 Marion	<del>205</del> 196	0.125	0.130	<del>26</del> 25	0.115
010 Martin, Remainder	<del>278</del> 253	0.380	0.383	<del>137</del> 97	0.117
182 Martin, Coastal	<del>245</del> 256	0.402	0.402	<del>99</del> 103	0.165
005 Monroe, Excl. Key West	<del>386</del> 351	0.545	0.547	<del>155</del> 95	0.124
007 Monroe, Key West	<del>368</del> 335	0.530	0.530	<del>166</del> 111	0.116
532 Nassau, Coastal	<del>204</del> 220	0.305	0.308	<del>39</del> 42	0.114
892 Nassau, Remainder	<del>207</del> 220	0.163	0.168	<del>27</del> 29	0.115
606 Okaloosa, Coastal	<del>254</del> 250	0.360	0.365	<del>60</del> 59	0.115
723 Okaloosa, Remainder	<del>284</del> 259	0.291	0.293	<del>83</del> 76	0.115
555 Okeechobee	<del>227</del> 207	0.285	0.288	<del>66</del> 60	0.140
049 Orange, Orlando	<del>189</del> 207	0.105	0.106	<del>20</del> 22	0.115

## HOMEOWNERS HO-4 RATES

Territory	Base Class Premium	Hurricane Base Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit	Cat Protection Surcharge Policy W-Wind
090 Orange, Excl. Orlando	<del>186206</del>	0.121	0.126	<del>2326</del>	0.116
511 Osceola	<del>237227</del>	0.143	0.150	<del>6334</del>	0.116
362 Palm Beach, Coastal	<del>308280</del>	0.490	0.490	<del>12982</del>	0.182
038 Palm Beach, Remainder	<del>257281</del>	0.374	0.377	<del>8287</del>	0.168
595 Pasco, Coastal	<del>254231</del>	0.336	0.339	<del>5953</del>	0.117
736 Pasco, Remainder	<del>238217</del>	0.264	0.265	<del>4339</del>	0.115
042 Pinellas, Coastal	<del>238237</del>	0.306	0.316	<del>7759</del>	0.116
046 Pinellas, Saint Petersburg	<del>239218</del>	0.270	0.270	<del>6559</del>	0.115
081 Pinellas, Rem. Excl. Saint Pete.	<del>232225</del>	0.222	0.223	<del>7450</del>	0.117
050 Polk	<del>269245</del>	0.098	0.137	<del>3734</del>	0.117
992 Putnam	<del>236215</del>	0.118	0.122	<del>2926</del>	0.013
533 Saint Johns, Coastal	<del>233247</del>	0.302	0.306	<del>7269</del>	0.116
702 Saint Johns, Remainder	<del>240223</del>	0.242	0.243	<del>5854</del>	0.114
562 Saint Lucie, Remainder	<del>256233</del>	0.377	0.381	<del>12689</del>	0.129
183 Saint Lucie, Coastal	<del>294268</del>	0.411	0.411	<del>8981</del>	0.167
607 Santa Rosa, Coastal	<del>282257</del>	0.366	0.370	<del>8779</del>	0.118
724 Santa Rosa, Remainder	<del>252241</del>	0.286	0.287	<del>9163</del>	0.117
583 Sarasota, Coastal	<del>221217</del>	0.359	0.363	<del>6039</del>	0.118
715 Sarasota, Remainder	<del>197192</del>	0.283	0.285	<del>3614</del>	0.116
512 Seminole	<del>206223</del>	0.122	0.129	<del>3129</del>	0.115
921 Sumter	<del>224223</del>	0.121	0.126	<del>2828</del>	0.117
933 Suwannee	<del>205216</del>	0.121	0.125	<del>2627</del>	0.117
596 Taylor, Coastal	<del>286260</del>	0.312	0.316	<del>9182</del>	0.116
737 Taylor, Remainder	<del>224243</del>	0.252	0.253	<del>5661</del>	0.118
922 Union	<del>201216</del>	0.116	0.119	<del>2426</del>	0.117
062 Volusia, Coastal	<del>218219</del>	0.313	0.316	<del>5741</del>	0.118
063 Volusia, Remainder	<del>212212</del>	0.223	0.226	<del>5134</del>	0.119
608 Wakulla, Coastal	<del>273267</del>	0.321	0.325	<del>9189</del>	0.117
725 Wakulla, Remainder	<del>240249</del>	0.259	0.259	<del>6871</del>	0.115
609 Walton, Coastal	<del>278264</del>	0.362	0.366	<del>8782</del>	0.116
726 Walton, Remainder	<del>234246</del>	0.272	0.273	<del>6468</del>	0.115
934 Washington	<del>207223</del>	0.130	0.135	<del>2830</del>	0.117

**END OF HO-4 RATES**

**SEE APPENDIX FOR COMPLETE TERRITORY DEFINITIONS**

## HOMEOWNERS HO-6 RATES

Territory	Base Class Premium	Hurricane Base Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit	Cat Protection Surcharge Policy W-Wind
192 Alachua	<del>156</del> 173	0.166	0.190	<del>30</del> 33	0.118
292 Baker	<del>191</del> 174	0.161	0.184	<del>35</del> 32	0.118
601 Bay, Coastal	<del>214</del> 234	0.472	0.488	<del>55</del> 58	0.119
721 Bay, Remainder	<del>254</del> 263	0.411	0.426	<del>84</del> 87	0.114
392 Bradford	<del>191</del> 174	0.162	0.185	<del>35</del> 32	0.118
057 Brevard, Coastal	<del>249</del> 232	0.509	0.527	<del>90</del> 56	0.223
064 Brevard, Remainder	<del>210</del> 191	0.373	0.441	<del>93</del> 84	0.190
035 Broward, Ft. Laud. & Hollywood	<del>292</del> 266	0.503	0.513	<del>97</del> 50	0.348
361 Broward, Coastal	<del>462</del> 445	0.609	0.619	<del>267</del> 229	0.339
037 Broward, Rem. Excl. Ft. Laud. & Hollywood	<del>289</del> 269	0.442	0.458	<del>94</del> 53	0.317
193 Calhoun	<del>212</del> 193	0.195	0.222	<del>47</del> 43	0.118
581 Charlotte, Coastal	<del>266</del> 242	0.498	0.515	<del>107</del> 66	0.190
711 Charlotte, Remainder	<del>216</del> 197	0.402	0.417	<del>90</del> 82	0.145
591 Citrus, Coastal	<del>270</del> 246	0.443	0.458	<del>124</del> 113	0.119
731 Citrus, Remainder	<del>200</del> 182	0.353	0.366	<del>74</del> 67	0.119
492 Clay	<del>173</del> 173	0.164	0.187	<del>32</del> 32	0.118
551 Collier, Remainder	<del>253</del> 230	0.526	0.544	<del>94</del> 54	0.222
541 Collier, Coastal	<del>303</del> 276	0.525	0.543	<del>144</del> 100	0.304
293 Columbia	<del>191</del> 174	0.162	0.185	<del>35</del> 32	0.118
030 Dade, Miami Beach	<del>756</del> 688	0.559	0.608	<del>500</del> 404	0.348
031 Dade, Coastal	<del>682</del> 668	0.616	0.631	<del>432</del> 391	0.345
032 Dade, Miami	<del>405</del> 369	0.493	0.507	<del>215</del> 158	0.351
033 Dade, Hialeah	<del>413</del> 376	0.391	0.462	<del>191</del> 174	0.275
034 Dade, Rem Excl M.B., H.	<del>407</del> 370	0.507	0.513	<del>198</del> 138	0.303
712 De Soto	<del>185</del> 169	0.343	0.356	<del>66</del> 60	0.148
592 Dixie, Coastal	<del>234</del> 247	0.423	0.438	<del>102</del> 108	0.119
732 Dixie, Remainder	<del>211</del> 192	0.349	0.362	<del>77</del> 70	0.119
039 Duval, Jacksonville	<del>197</del> 218	0.111	0.218	<del>44</del> 48	0.114
040 Duval, Remainder	<del>202</del> 218	0.111	0.217	<del>44</del> 47	0.114
041 Duval, Coastal	<del>222</del> 239	0.288	0.306	<del>63</del> 63	0.119
602 Escambia, Coastal	<del>252</del> 233	0.476	0.492	<del>93</del> 57	0.114
043 Escambia, Remainder	<del>282</del> 257	0.334	0.434	<del>123</del> 81	0.116
531 Flagler, Coastal	<del>257</del> 235	0.402	0.416	<del>98</del> 59	0.119
701 Flagler, Remainder	<del>208</del> 197	0.345	0.358	<del>22</del> 21	0.119
603 Franklin	<del>269</del> 245	0.493	0.510	<del>110</del> 69	0.118
393 Gadsden	<del>206</del> 188	0.188	0.215	<del>44</del> 40	0.115
923 Gilchrist	<del>191</del> 174	0.179	0.205	<del>40</del> 36	0.118
552 Glades	<del>233</del> 212	0.424	0.438	<del>103</del> 93	0.225

## HOMEOWNERS HO-6 RATES

Territory	Base Class Premium	Hurricane Base Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit	Cat Protection Surcharge Policy W-Wind
604 Gulf, Coastal	<del>228</del> 234	0.493	0.510	<del>56</del> 58	0.117
722 Gulf, Remainder	<del>281</del> 256	0.402	0.417	<del>118</del> 107	0.119
493 Hamilton	<del>193</del> 176	0.162	0.184	<del>35</del> 32	0.118
713 Hardee	<del>188</del> 171	0.341	0.354	<del>67</del> 61	0.148
553 Hendry	<del>228</del> 208	0.426	0.440	<del>101</del> 92	0.225
159 Hernando, Coastal	<del>270</del> 246	0.437	0.452	<del>77</del> 70	0.119
733 Hernando, Remainder	<del>209</del> 190	0.359	0.373	<del>16</del> 14	0.119
714 Highlands	<del>187</del> 170	0.329	0.342	<del>64</del> 58	0.148
047 Hillsborough, Tampa	<del>204</del> 186	0.283	0.299	<del>61</del> 56	0.164
080 Hillsborough, Excl. Tampa	<del>195</del> 178	0.217	0.281	<del>55</del> 50	0.159
593 Holmes	<del>209</del> 190	0.220	0.252	<del>53</del> 48	0.115
561 Indian River, Remainder	<del>293</del> 267	0.498	0.515	<del>176</del> 138	0.225
181 Indian River, Coastal	<del>290</del> 264	0.554	0.581	<del>95</del> 48	0.304
693 Jackson	<del>210</del> 191	0.191	0.218	<del>47</del> 42	0.115
605 Jefferson, Coastal	<del>247</del> 225	0.400	0.414	<del>102</del> 93	0.119
793 Jefferson, Remainder	<del>214</del> 195	0.190	0.216	<del>46</del> 42	0.119
893 Lafayette	<del>192</del> 175	0.169	0.193	<del>37</del> 34	0.118
692 Lake	<del>190</del> 173	0.170	0.195	<del>38</del> 34	0.118
542 Lee, Coastal	<del>265</del> 241	0.502	0.519	<del>106</del> 65	0.304
554 Lee, Remainder	<del>204</del> 192	0.422	0.438	<del>45</del> 16	0.225
993 Leon	<del>160</del> 173	0.163	0.187	<del>29</del> 32	0.115
594 Levy, Coastal	<del>232</del> 246	0.451	0.467	<del>73</del> 70	0.119
734 Levy, Remainder	<del>210</del> 191	0.359	0.373	<del>17</del> 15	0.119
931 Liberty	<del>192</del> 175	0.191	0.218	<del>42</del> 38	0.118
932 Madison	<del>192</del> 175	0.166	0.189	<del>36</del> 33	0.118
582 Manatee, Coastal	<del>265</del> 241	0.514	0.532	<del>106</del> 65	0.193
735 Manatee, Remainder	<del>202</del> 184	0.411	0.426	<del>43</del> 8	0.117
792 Marion	<del>190</del> 173	0.175	0.200	<del>39</del> 35	0.118
010 Martin, Remainder	<del>292</del> 266	0.534	0.551	<del>184</del> 147	0.246
182 Martin, Coastal	<del>310</del> 282	0.563	0.591	<del>206</del> 167	0.301
005 Monroe, Excl. Key West	<del>557</del> 507	0.618	0.630	<del>344</del> 271	0.259
007 Monroe, Key West	<del>365</del> 332	0.540	0.541	<del>235</del> 188	0.117
532 Nassau, Coastal	<del>221</del> 237	0.415	0.428	<del>62</del> 61	0.119
892 Nassau, Remainder	<del>184</del> 201	0.209	0.238	<del>17</del> 19	0.116
606 Okaloosa, Coastal	<del>233</del> 232	0.497	0.515	<del>74</del> 56	0.119
723 Okaloosa, Remainder	<del>266</del> 254	0.431	0.448	<del>120</del> 114	0.114
555 Okeechobee	<del>228</del> 208	0.411	0.424	<del>96</del> 88	0.225
049 Orange, Orlando	<del>206</del> 196	0.155	0.167	<del>35</del> 33	0.156

## HOMEOWNERS HO-6 RATES

Territory	Base Class Premium	Hurricane Base Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit	Cat Protection Surcharge Policy W-Wind
090 Orange, Excl. Orlando	<del>204</del> <sup>195</sup>	0.173	0.199	<del>63</del> <sup>39</sup>	0.127
511 Osceola	<del>171</del> <sup>172</sup>	0.211	0.242	<del>41</del> <sup>42</sup>	0.157
362 Palm Beach, Coastal	<del>401</del> <sup>365</sup>	0.611	0.620	<del>206</del> <sup>149</sup>	0.338
038 Palm Beach, Remainder	<del>302</del> <sup>311</sup>	0.493	0.517	<del>107</del> <sup>95</sup>	0.311
595 Pasco, Coastal	<del>269</del> <sup>245</sup>	0.445	0.460	<del>76</del> <sup>69</sup>	0.119
736 Pasco, Remainder	<del>199</del> <sup>181</sup>	0.370	0.385	<del>6</del> <sup>5</sup>	0.119
042 Pinellas, Coastal	<del>259</del> <sup>244</sup>	0.421	0.483	<del>100</del> <sup>68</sup>	0.144
046 Pinellas – Saint Petersburg	<del>201</del> <sup>183</sup>	0.382	0.422	<del>105</del> <sup>77</sup>	0.136
081 Pinellas, Rem. Excl. Saint Pete.	<del>204</del> <sup>186</sup>	0.274	0.356	<del>96</del> <sup>66</sup>	0.115
050 Polk	<del>193</del> <sup>176</sup>	0.176	0.199	<del>38</del> <sup>35</sup>	0.137
992 Putnam	<del>161</del> <sup>175</sup>	0.165	0.189	<del>31</del> <sup>33</sup>	0.127
533 Saint Johns, Coastal	<del>222</del> <sup>236</sup>	0.396	0.410	<del>63</del> <sup>60</sup>	0.119
702 Saint Johns, Remainder	<del>190</del> <sup>206</sup>	0.354	0.367	<del>70</del> <sup>76</sup>	0.119
562 Saint Lucie, Remainder	<del>293</del> <sup>267</sup>	0.511	0.529	<del>155</del> <sup>141</sup>	0.224
183 Saint Lucie, Coastal	<del>291</del> <sup>265</sup>	0.554	0.581	<del>96</del> <sup>49</sup>	0.304
607 Santa Rosa, Coastal	<del>234</del> <sup>232</sup>	0.499	0.516	<del>75</del> <sup>56</sup>	0.119
724 Santa Rosa, Remainder	<del>279</del> <sup>254</sup>	0.418	0.434	<del>120</del> <sup>78</sup>	0.119
583 Sarasota, Coastal	<del>265</del> <sup>241</sup>	0.504	0.521	<del>106</del> <sup>65</sup>	0.192
715 Sarasota, Remainder	<del>200</del> <sup>182</sup>	0.407	0.423	<del>41</del> <sup>6</sup>	0.147
512 Seminole	<del>214</del> <sup>195</sup>	0.194	0.222	<del>47</del> <sup>43</sup>	0.157
921 Sumter	<del>177</del> <sup>173</sup>	0.170	0.194	<del>35</del> <sup>34</sup>	0.118
933 Suwannee	<del>192</del> <sup>175</sup>	0.166	0.189	<del>36</del> <sup>33</sup>	0.118
596 Taylor, Coastal	<del>273</del> <sup>249</sup>	0.403	0.416	<del>114</del> <sup>104</sup>	0.119
737 Taylor, Remainder	<del>211</del> <sup>192</sup>	0.348	0.361	<del>76</del> <sup>69</sup>	0.119
922 Union	<del>192</del> <sup>175</sup>	0.160	0.182	<del>35</del> <sup>32</sup>	0.118
062 Volusia, Coastal	<del>243</del> <sup>234</sup>	0.429	0.444	<del>84</del> <sup>58</sup>	0.118
063 Volusia, Remainder	<del>203</del> <sup>185</sup>	0.331	0.390	<del>44</del> <sup>9</sup>	0.115
608 Wakulla, Coastal	<del>273</del> <sup>249</sup>	0.427	0.441	<del>80</del> <sup>73</sup>	0.118
725 Wakulla, Remainder	<del>211</del> <sup>192</sup>	0.368	0.381	<del>18</del> <sup>16</sup>	0.119
609 Walton, Coastal	<del>236</del> <sup>233</sup>	0.475	0.492	<del>77</del> <sup>57</sup>	0.119
726 Walton, Remainder	<del>275</del> <sup>250</sup>	0.422	0.438	<del>82</del> <sup>74</sup>	0.114
934 Washington	<del>192</del> <sup>175</sup>	0.196	0.224	<del>43</del> <sup>39</sup>	0.118

**END OF HO-6 RATES**

**SEE APPENDIX FOR COMPLETE TERRITORY DEFINITION**

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

<b>TOTAL DISCOUNT:</b>	Age of Home Credit	( )	=	Column 1 Subtotal	( )	=
	+ BCEG Credit	( )	+	Protective Devices Credit	( )	
	+ Deductible Credit	( )	+	Superior Construction Credit	( )	
	+ Sinkhole Deductible Credit	( )	+	Windstorm Mitigation Credit	( )	
	Column 1 Subtotal	( )	=	<b>Total Discount</b>	( )	
<b>BASE PREMIUM:</b>						÷
<b>TOTAL DISCOUNT PERCENTAGE:</b> (round to 5 decimal places)						=
<b>MAXIMUM TOTAL DISCOUNT PERCENTAGE:</b> 0.85 for HO3, 0.70 for HO4, 0.90 for HO6						-
<b>TOTAL DISCOUNT PERCENTAGE ADJUSTMENT :</b> (Is (0.00) unless Total Discount Percentage is greater than Maximum Total Discount Percentage)						=
<b>BASE PREMIUM:</b>						*
<b>TOTAL DISCOUNT ADJUSTMENT:</b> (Is (0.00) unless Total Discount Percentage is greater than Maximum Total Discount Percentage)						=
<b>CAPPED GRAND SUBTOTAL</b> ( <del>Add-UNCAPPED</del> ncapped <del>GRAND-Grand</del> SUBTOTAL Subtotal + <del>TOTAL-Total</del> DISCOUNT Discount ADJUSTMENT Adjustment)						=
<b>FLORIDA HURRICANE CATASTROPHE FUND BUILD-UP (FHCF BU) Premium:</b> Capped Grand Subtotal ( ) x Hurricane Base Premium Percentage ( ) x FHCF BU Factor ( )						±
<b>GRAND SUBTOTAL:</b> Capped Grand Subtotal ( ) + FHCF BU Premium ( )						=

**\*\* MANDATORY ADDITIONAL SURCHARGES \*\***

<b>2007 Florida Insurance Guaranty Association Regular Assessment:</b> (Applies for 1 year to all "New Business" effective 06/01/2009.)	GRAND SUBTOTAL ( ) × ( .0137 ) =	+ 0
<b>Emergency Management Preparedness &amp; Assistance Trust Fund:</b>		+ 2
<b>Citizens Policyholder Surcharge:</b> (Applies for 1 year to all "New Business" effective _____, and to all "Renewals" effective _____.)	GRAND SUBTOTAL ( ) × ( ) =	+ 0
<b>Citizens Emergency Assessment:</b> (Applies to all "New Business" effective __07/01/2007____, and to all "Renewals" effective __07/01/2007____.)	GRAND SUBTOTAL ( ) × ( ) =	+ 0
<b>Tax-Exempt Surcharge:</b>	GRAND SUBTOTAL ( ) × ( .0175 ) =	
<b>Total Mandatory Additional Charges "D":</b>		=
<b>TOTAL ESTIMATED PREMIUM:</b> (Grand Subtotal + D)		=
<b>FOR AGENT'S INFORMATION ONLY</b>		
<b>"CAT" Protection Surcharge (Not Applicable to X-Wind Policies)</b>		
<b>Capped Grand Subtotal</b> ( ) x <b>"CAT" Surcharge Factor</b> ( )	<del>"CAT" Surcharge Factor</del>	=
Note: All final calculations are rounded to the nearest whole dollar unless noted otherwise		
<b>Total Mandatory Additional Charges "D":</b>		=
<b>TOTAL ESTIMATED PREMIUM:</b> _____ (Grand Subtotal + D)		=

**Citizens Property Insurance Corporation**  
**Personal Residential Multiperil – Homeowners**

**2010 Homeowners Manual Page Changes**

<b>Rules of Practice Section of Citizens Homeowners Manual</b>			
<b>Rule Title</b>	<b>Page Number &amp; Proposed Rule</b>	<b>Page Number &amp; Current Rule</b>	<b>Comment</b>
Commissions	Page HO ROP-15 Rule 12	Page HO ROP-15 Rule 12	Added two “Notes” to rule to clarify commissions are not payable on mandatory additional charges or on the Florida Hurricane Catastrophe Fund Cash Build Up premiums. Renumbered original “Note 1” to “Note 3”. Changed edition date of page to 01/2010.

<b>Rating Rules Section of Citizens Homeowners Manual</b>			
<b>Rule Title</b>	<b>Page Number &amp; Proposed Rule</b>	<b>Page Number &amp; Current Rule</b>	<b>Comment</b>
Table of Contents	Page HO-1	Page HO-1	Changed the name of Rule 301 B (substituted “Adjustment” for “Computation”) to be consistent with the name of new rule 301 C
			Added new Rule 301 C, Florida Hurricane Catastrophe Fund Build-Up Adjustment
			Changed edition date to 01/2010
Total Discount Capping Premium Adjustment	Page HO-8 Rule 301 B	Page HO-8 Rule 301 B	Changed name of rule (substituted “Adjustment” for “Computation”) for consistency with new rule 301 C. Changed the term “Grand Subtotal” to “Capped Grand Subtotal” to allow for the addition of FHCF Build-Up adjustment and to keep “Grand Subtotal” as the name of the premium subtotal after all adjustments have been made.
Florida Hurricane Catastrophe Fund Build-Up Adjustment	Page HO-8 Rule 301 C	N/A	Added new rule to clarify the steps for calculating the FHCF Build-Up and determining the Grand Subtotal premium. The rule provides the Build-Up factors used in the calculation and clarifies commission is not payable on this portion of the premium. Changed the edition date of this page to 01/2010.
Superior Construction	Page HO-9 Rule 401	Page HO-8 Rule 401	Moved rule to page 9 and reformatted due to addition of rule 301 C. There are no changes to rule 401.



**Citizens Property Insurance Corporation**  
**Personal Residential Multiperil – Homeowners**

Personal Property (Coverage “C”) Replacement Cost Coverage	Page HO-9 Rule 403	Page HO-8 Rule 403	Moved rule to page 9 and reformatted due to addition of rule 301 C. Deleted the word “below” as not necessary with change in format. There are no substantive changes to rule 403. Changed edition date of page 9 to 01/2010
HO-3, HO-4 and HO-6 Rate Tables	Page HO-34 to HO-42	Page HO-34 to HO-42	Base Class Premiums, Wind Exclusion Credits and Sinkhole Loss Coverage factors (HO-3) have been amended in accordance with the 2010 rate change.
Homeowner Premium Calculation Worksheet	Page 45	N/A	Changed prior “Grand Subtotal” to “Capped Grand Subtotal”. Added Florida Hurricane Catastrophe Fund Build-Up calculation step to the worksheet. The new “Grand Subtotal” includes the FHCF BU premium.
			In “For Agent’s Information Only” section of the worksheet, changed prior “Grand Subtotal” to “Capped Grand Subtotal.” This reflects that FHCF BU premiums are not commissionable.

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



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

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September 9, 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 Multi-Peril Rate Filing  
Homeowners, Condo Unit-Owners and Tenant Contents**

---

Dear Mr. McCarty:

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

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

6. *Beginning on or after January 1, 2010, and notwithstanding the board's recommended rates and the office's final order regarding the corporation's filed rates under subparagraph 1., the corporation shall implement a rate increase each year which does not exceed 10 percent for any single policy issued by the corporation, excluding coverage changes and surcharges.*
7. *The corporation may also implement an increase to reflect the effect on the corporation of the cash buildup factor pursuant to s. 215.555(5) b.*
8. *The corporation's implementation of rates as prescribed in subparagraph 6. shall cease for any line of business written by the corporation upon the corporation's implementation of actuarially sound rates. Thereafter, the corporation shall annually make a recommended actuarially sound rate filing for each commercial and personal line of business the corporation writes.*

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  
Director of Actuarial Services

# THIS DOCUMENT FAILED TO CONVERT

Filing Number: 09-17343

Document Title: PRM HO3 Statewide Rate Ind (09-01-09)\_combo.xls

Document Type: Miscellaneous

Form Number (if applicable):

Document ID: 32011021

**To obtain a copy of this document, please contact The Office of Insurance Regulation  
referencing the information on this page.**

**NOTE: Please try to request this document as a single PDF document**

## **Conversion Error Details:**

ERROR [PRM HO3 Statewide Rate Ind (09-01-09)\_combo.xls] [] [\_convertXlsToPdf] [LARGE DATA FILE] Cannot convert Excel to PDF. The size of the file exceeds 1000 KB ASPOSE: ERROR [PRM HO3 Statewide Rate Ind (09-01-09)\_combo.xls] [] [\_convertXlsToPdf] [LARGE DATA FILE] Cannot convert Excel to PDF. The size of the file exceeds 1000 KB

Exhibit	Description
RIF Duplicate Sinkhole 0 0	Duplicate of OIR RIF for the sinkhole portion of all policies
Prem Sink 0 0	Shows premium and exposure trends for the sinkhole portion of all premiums
Loss Sink 0 0	Shows loss trends for sinkhole cause-of-loss

# CIVILIZATIONS PROPERTY INSURANCE CORPORATION

TOC Sinkhole

STATE OF FLORIDA -- OFFICE OF INSURANCE REGULATION  
HO/MHO/DF STANDARDIZED RATE INDICATIONS WORKBOOK

STATE EXHIBIT 1  
SHEET 1

## RATE INDICATIONS

GROUP NAME: \_\_\_\_\_  
PRODUCT TYPE: \_\_\_\_\_  
PRODUCT SUB-TYPE: \_\_\_\_\_  
STATE: \_\_\_\_\_

PROGRAM NAME: \_\_\_\_\_  
POLICY TYPE: \_\_\_\_\_  
COMPANY(IES): \_\_\_\_\_

(A) Loss Experience Eval. Date: 03/31/09  
(B) Annual Premium Trend: 2.0%  
(C) Annual Loss Trend (Up-to-Date): 11.0%  
(D) Annual Loss Trend (Projected): 11.0%  
(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	254,870	\$24,417	\$25,393	1.332	1.137	\$38,484
12/31/2005	51	192,015	27,048	28,870	1.184	1.115	38,116
12/31/2006	39	250,975	69,909	42,996	0.967	1.093	45,462
12/31/2007	27	421,323	59,610	60,627	0.908	1.072	58,978
12/31/2008	15	261,284	19,769	27,265	0.934	1.051	26,754
TOTAL		1,380,467	\$200,754	\$185,150			\$207,794

### NOTES:

### ACTUAL LOSSES:

(1) Accident Year Ending	(9) Incl. Cats.	(10) Non-Hurr. Cat.	(11) Hurricane Cat.	(12) Excl. Cats.	(13) Incl. Cats.	(14) Non-Hurr. Cat.	(15) Hurricane Cat.	(16) Excl. Cats.	(17) Incl. Cats.	(18) Non-Hurr. Cat.	(19) Hurricane Cat.	(20) Excl. Cats.	(21) Actual Incurred Loss & LAE Excl. Cats. (\$000's)
12/31/2004	\$39,591	\$0	\$0	\$39,591	\$6,792	\$0	\$0	\$6,792	\$1,008	\$0	\$0	\$1,008	\$47,391
12/31/2005	34,740	0	0	34,740	5,496	0	0	5,496	885	0	0	885	41,120
12/31/2006	50,278	0	0	50,278	7,821	0	0	7,821	1,281	0	0	1,281	59,380
12/31/2007	90,269	0	0	90,269	15,757	0	0	15,757	2,299	0	0	2,299	108,326
12/31/2008	51,263	0	0	51,263	10,374	0	0	10,374	1,306	0	0	1,306	62,942
TOTAL	\$266,141	\$0	\$0	\$266,141	\$46,239	\$0	\$0	\$46,239	\$6,779	\$0	\$0	\$6,779	\$319,159

### PROJECTED CATASTROPHE LOSSES:

(1) Accident Year Ending	(22) Losses (SUPPORT)	(23) ALAE (SUPPORT)	(24) ULAE (SUPPORT)	(25) CE DATA Losses & ALAE & ULAE	(26) POLICIES IN-FORCE	(27) POLICIES IN-FORCE	(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	179,281	-	\$16,534	\$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 & LAE Development Factors (SUPPORT)	(36) Loss Trend Factors	(37) Trended & Developed Loss & LAE Excl. Cats. (\$000's)	(38) Projected Incurred Loss & LAE Incl. Non-Hurr Cat (\$000's)	(39) Bad Faith/ Punitive Damage Loss & ALAE Incl. in (34) (\$000's)	(40) Projected Incurred Loss & LAE Incl. Non-Hurr Cat (\$000's)	(41) Adjustment Factor for Law Changes, Etc. (SUPPORT)	(42) Final Adjusted Expected Incurred Loss & LAE (\$000's)	(43) Projected Incurred Loss & LAE Ratio Incl. Non-Hurr Cat (\$000's)	(44) Selected Accident Year Weights (SUPPORT)	(45) Weighted Proj. Incurred Loss & LAE Incl. Non-Hurr Cat Excl. BF/PD
12/31/2004	\$47,391	1.000	1.971	\$93,410	\$93,410	\$0	\$93,410	1.000	\$93,410	242.7%	10.0%	
12/31/2005	41,120	1.004	1.776	73,292	\$73,292	0	73,292	1.000	73,292	192.3%	15.0%	
12/31/2006	59,380	1.033	1.600	98,124	\$98,124	0	98,124	1.000	98,124	215.8%	20.0%	
12/31/2007	108,326	1.122	1.442	175,268	\$175,268	0	175,268	1.000	175,268	297.2%	25.0%	
12/31/2008	62,942	1.573	1.298	128,557	\$128,557	0	128,557	1.000	128,557	480.5%	30.0%	
TOTAL	\$319,159			\$568,651	\$568,651	\$0	\$568,651		\$568,651	273.7%	100.0%	314.7%

### 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%	8.5%	8.5%
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	0.0%	0.0%	0.0%
Other Expense (Specify**)	0.0%	10.0%	10.0%
TOTAL EXPENSES	6.1%	21.2%	27.3%
PERMISSIBLE LOSS & LAE			72.7%

\* - 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) 314.7% Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)  
(52) 6.1% Expected Fixed Expense Ratio  
(53) 21.2% Expected Variable Expense Ratio  
(54) 307.1% Rate Level Indication (Before Credibility)  
(55) 1.00 Credibility (SUPPORT)  
(56) 8.8% 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) 8.8% Expected Net Trend Since Last Rate Review  
(Value receives complement of credibility)  
(59) 307.1% Credibility-Weighted Rate Level Indication  
(60) 0.0% Company Selected Rate Change

PR-M -- HOMEOWNERS HO-3

CALCULATION OF PREMIUM TREND FACTORS FOR SINKHOLE POLICIES  
WITH WIND AND X-WIND POLICIES COMBINED

	(1)	(2)	(3)	(4)	(5)		
Beginning of Calendar Year	End of Calendar Year	Average Earned Date	Earned Premium at Current Rate	Earned House Years	Average Earned Premium at Current Rate	Coverage A Inforce as of	HO3 Sinkhole Average Coverage A
1/1/2004	12/31/2004	7/1/2004	33,834,346	254,870	133	12/31/2004	126,700
4/1/2004	3/31/2005	9/30/2004	35,591,764	246,532	144	3/31/2005	129,400
7/1/2004	6/30/2005	12/30/2004	36,116,668	230,777	157	6/30/2005	132,700
10/1/2004	9/30/2005	4/1/2005	35,461,522	211,674	168	9/30/2005	137,100
1/1/2005	12/31/2005	7/2/2005	34,181,113	192,015	178	12/31/2005	142,800
4/1/2005	3/31/2006	9/30/2005	33,597,698	185,967	181	3/31/2006	149,200
7/1/2005	6/30/2006	12/30/2005	34,255,570	191,649	179	6/30/2006	158,600
10/1/2005	9/30/2006	4/1/2006	37,072,148	214,330	173	9/30/2006	176,200
1/1/2006	12/31/2006	7/2/2006	41,583,000	250,975	166	12/31/2006	185,900
4/1/2006	3/31/2007	9/30/2006	46,557,585	296,929	157	3/31/2007	191,800
7/1/2006	6/30/2007	12/30/2006	51,373,833	350,810	146	6/30/2007	194,100
10/1/2006	9/30/2007	4/1/2007	55,205,770	401,365	138	9/30/2007	196,300
1/1/2007	12/31/2007	7/2/2007	55,023,814	421,323	131	12/31/2007	193,700
4/1/2007	3/31/2008	9/30/2007	50,736,693	407,296	125	3/31/2008	194,000
7/1/2007	6/30/2008	12/30/2007	43,501,146	369,198	118	6/30/2008	195,600
10/1/2007	9/30/2008	3/31/2008	33,748,462	314,494	107	9/30/2008	195,600
1/1/2008	12/31/2008	7/1/2008	25,461,178	261,284	97	12/31/2008	199,200
(6) 17 Point Fitted Annual Rate of Change:					-9.6%		13.7%
(7) 13 Point Fitted Annual Rate of Change:					-18.8%		10.6%
(8) 9 Point Fitted Annual Rate of Change:					-22.4%		2.3%
(9) 5 Point Fitted Annual Rate of Change:					-25.5%		2.6%
(10) Annualized Inflation Guard Factors					1st Quarter 2008	1.0%	
					2nd Quarter 2008	2.6%	
					3rd Quarter 2008	2.9%	
					4th Quarter 2008	5.0%	
					1st Quarter 2009	5.5%	
					2nd Quarter 2009	4.9%	
(11) Selected Annual Rate of Change:					2.0%		

**Notes:**

- (2) Earned premium at current rate level  
(3) Earned house years.

PR-M -- HOMEOWNERS HO-3  
CALCULATION OF LOSS TREND FACTORS FOR SINKHOLE POLICIES  
WITH WIND AND X-WIND POLICIES COMBINED

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Beginning of Calendar Year	End of Calendar Year	Average Loss Date	Earned House Years	Non-Cat	Incurred	Developed	Pure	Frequency	Severity
				Incurred Losses as of 3/31/2009	Loss Development Factor	Sinkhole Incurred Losses			
1/1/2004	12/31/2004	7/1/2004	254,870	39,591,380	1.000	39,591,380	155	0.30%	52,655
4/1/2004	3/31/2005	9/30/2004	246,532	44,160,111	1.001	44,200,972	179	0.31%	57,352
7/1/2004	6/30/2005	12/30/2004	230,777	42,808,358	1.002	42,887,579	186	0.32%	58,636
10/1/2004	9/30/2005	4/1/2005	211,674	37,624,338	1.003	37,728,779	178	0.28%	62,694
1/1/2005	12/31/2005	7/2/2005	192,015	34,739,688	1.004	34,868,266	182	0.28%	65,748
4/1/2005	3/31/2006	9/30/2005	185,967	32,881,732	1.011	33,242,862	179	0.27%	67,111
7/1/2005	6/30/2006	12/30/2005	191,649	37,004,205	1.018	37,680,057	197	0.27%	73,255
10/1/2005	9/30/2006	4/1/2006	214,330	42,299,028	1.026	43,379,586	202	0.28%	73,061
1/1/2006	12/31/2006	7/2/2006	250,975	50,278,477	1.033	51,928,979	207	0.27%	75,303
4/1/2006	3/31/2007	9/30/2006	296,929	57,335,112	1.055	60,501,481	204	0.26%	77,681
7/1/2006	6/30/2007	12/30/2006	350,810	64,885,243	1.078	69,921,902	199	0.26%	76,602
10/1/2006	9/30/2007	4/1/2007	401,365	78,348,579	1.100	86,185,203	215	0.27%	80,081
1/1/2007	12/31/2007	7/2/2007	421,323	90,269,138	1.122	101,319,975	240	0.29%	83,839
4/1/2007	3/31/2008	9/30/2007	407,296	96,867,291	1.235	119,639,507	294	0.31%	94,106
7/1/2007	6/30/2008	12/30/2007	369,198	92,804,008	1.348	125,076,834	339	0.31%	108,123
10/1/2007	9/30/2008	3/31/2008	314,494	73,745,686	1.460	107,699,546	342	0.29%	117,982
1/1/2008	12/31/2008	7/1/2008	261,284	51,262,743	1.573	80,640,601	309	0.26%	118,581

		Pure Premium	Frequency	Severity
(9)	17 Point Fitted Annual Rate of Change:	19.1%	-1.0%	20.4%
(10)	13 Point Fitted Annual Rate of Change:	24.8%	2.6%	21.7%
(11)	9 Point Fitted Annual Rate of Change:	<u>35.3%</u>	<u>4.2%</u>	<u>29.9%</u>
(12)		11.0%	<b>0.0%</b>	<b>11.0%</b>

**(13) Selected Annual Loss Trend: 11.0%**

**Notes:**

- (2) Earned house years
- (3) Non-catastrophe incurred losses. Adjusted for sinkhole-presumed factors.
- (4) From Exhibit "RIF Duplicate Sinkhole" col (35)
- (5) = (3) \* (4)
- (6) = (5) / (2)
- (7) Number of claims divided by the earned house years
- (8) = (6) / (7)
- (9) Annual rate of change by using an exponential curve fit to 17 points.
- (10) Annual rate of change by using an exponential curve fit to 13 points.
- (11) Annual rate of change by using an exponential curve fit to 9 points.
- (12) See explanatory notes for basis of selected frequency and severity trends.



PR-M -- HOMEOWNERS HO-3  
INCURRED LOSS DEVELOPMENT FACTORS  
SINKHOLE LOSSES+ALAE  
WITH-WIND AND X-WIND POLICIES COMBINED

Beginning of Accident Year	End of Accident Year	Incurred Losses and ALAE*				
		15 Months	27 Months	39 Months	51 Months	63 Months
1/1/2004	12/31/2004	29,862,450	40,682,550	44,834,073	46,211,884	46,382,922
1/1/2005	12/31/2005	30,547,620	36,106,905	39,175,182	40,235,205	
1/1/2006	12/31/2006	35,318,738	53,975,464	58,099,017		
1/1/2007	12/31/2007	73,225,607	106,026,347			
1/1/2008	12/31/2008	61,636,650				

Beginning of Accident Year	End of Accident Year	Link Ratios				
		15 to 27	27 to 39	39 to 51	51 to 63	63 to Ultimate
1/1/2004	12/31/2004	1.362	1.102	1.031	1.004	
1/1/2005	12/31/2005	1.182	1.085	1.027		
1/1/2006	12/31/2006	1.528	1.076			
1/1/2007	12/31/2007	1.448				
Straight Average		1.380	1.088	1.029	1.004	
Weighted Average		1.402	1.087	1.029	1.004	
Selected		1.402	1.087	1.029	1.004	
Cumulative		1.573	1.122	1.033	1.004	1.000

**Notes:**

\* Based on information from a loss database.

PR-M -- HOMEOWNERS HO-3  
CALCULATION OF CREDIBILITY

Beginning of Accident Year	End of Accident Year	(A)	(B)	(C)	(D)
		Earned House Years			Combined Policies (With Wind + X-Wind)
		With-Wind Policies	X-Wind Policies	Sinkhole Policies	
1/1/2004	12/31/2004	221,593	33,276	254,870	254,870
1/1/2005	12/31/2005	150,971	41,044	192,015	192,015
1/1/2006	12/31/2006	201,992	48,984	250,975	250,975
1/1/2007	12/31/2007	371,063	60,245	421,323	431,308
1/1/2008	12/31/2008	311,867	38,650	261,284	350,517
(2) Total earned house years		1,257,486	222,199	1,380,467	1,479,685
(3) Frequency		5.93%	7.07%	0.26%	6.32%
(4) Adjustment Factor		0.939	1.119	0.041	1.000
(5) Indicated Full credibility standard		42,596	35,744	971,077	40,000
(6) Selected Full credibility standard		40,000	40,000	970,000	40,000
(7) Credibility		1.000	1.000	1.000	1.000

**Notes:**

- (A)-(D) Based on information from an exposure database.
- (2) Equal to the total of (A)-(D)
- (3) Frequency from CY2008 taken from Premium Trend Exhibits
- (4) Separate policy group frequency divided by combined frequency
- (5) 40,000 divided by (4)
- (6) Selected credibility standard based on (5)
- (7) minimum of 1 and the Square Root of (2) divided by (6)

PR-M -- HOMEOWNERS HO-3  
STATEWIDE OFFBALANCE

		<b>With Provision for Rapid Cash Buildup</b>	<b>Without Provision for Rapid Cash Buildup</b>
(1)	Combined Indication	0.358	0.352
(2)	With-Wind Indication	0.225	0.218
(3)	X-Wind Indication	-0.270	-0.270
(4)	Sinkhole Indication	3.367	3.367
(5)	With-Wind In-Force Premium as of 12/31/2008 at CRL	514,712	514,712
(6)	X-Wind In-Force Premium as of 12/31/2008 at CRL	21,383	21,383
(7)	Sinkhole In-Force Premium as of 12/31/2008 at CRL	16,534	16,534
(8)	Indicated With-Wind Premium	630,515	627,112
(9)	Indicated X-Wind Premium	15,604	15,604
(10)	Indicated Sinkhole Premium	72,207	72,207
(11)	Indicated Percent With-Wind Premium	0.878	0.877
(12)	Indicated Percent X-Wind Premium	0.022	0.022
(13)	Indicated Percent Sinkhole Premium	0.101	0.101
<b>(14)</b>	<b>Off-Balanced With-Wind Indicated</b>	<b>0.280</b>	<b>0.273</b>
<b>(15)</b>	<b>Off-Balanced X-Wind Indicated</b>	<b>-0.237</b>	<b>-0.237</b>
<b>(16)</b>	<b>Off-Balanced Sinkhole Indicated</b>	<b>3.563</b>	<b>3.564</b>
(17)	Weighted Avg of (14)-(16)	0.358	0.352

**Notes:**

- (1) From Exhibit "RIF Combined With Rapid Cash" row (59) or Exhibit "RIF Combined Without Rapid Cash" row (59)
- (2) From Exhibit "RIF Wind With Rapid Cash" row (59) or Exhibit "RIF Wind Without Rapid Cash" row (59)
- (3) From Exhibit "RIF Duplicate X-Wind" row (59)
- (4) From Exhibit "RIF Duplicate Sinkhole" row (59)
- (5) From Exhibit "RIF Wind With Rapid Cash" total column (28) or Exhibit "RIF Wind Without Rapid Cash" total column (28)
- (6) From Exhibit "RIF Duplicate X-Wind" total column (28)
- (7) From Exhibit "RIF Duplicate Sinkhole" total column (28)
- (8) = [1+(2)] \* (5)
- (9) = [1+(3)] \* (6)
- (10) = [1+(4)] \* (7)
- (11) = (8)/[(8)+(9)+(10)]
- (12) = (9)/[(8)+(9)+(10)]
- (13) = (10)/[(8)+(9)+(10)]
- (14) = (11)\*[1+(1)]\*[(5)+(6)+(7)]/(5)-1
- (15) = (12)\*[1+(1)]\*[(5)+(6)+(7)]/(6)-1
- (16) = (13)\*[1+(1)]\*[(5)+(6)+(7)]/(7)-1
- (17) = {[1+(14)]\*(5)+[1+(15)]\*(6)+[1+(16)]\*(7)}/{(5)+(6)+(7)}

Exhibit	Description
RIF Wind With Rapid Cash 0 0	Duplicate of OIR RIF for policies that include wind, excluding sinkhole premiums and losses, and with a provision for the FHCF rapid cash buildup
RIF Wind Without Rapid Cash 0 0	Duplicate of OIR RIF for policies that include wind, excluding sinkhole premiums and losses, and without a provision for the FHCF rapid cash buildup
Prem Wind 0 0	Shows premium and exposure trends for policies that include wind, excluding sinkhole premiums
Loss Wind 0 0	Shows loss trends for policies that include wind, excluding sinkhole losses

# CITIZENS PROPERTY INSURANCE CORPORATION

TOC Wind

STATE OF FLORIDA -- OFFICE OF INSURANCE REGULATION  
HO/MHO/DF STANDARDIZED RATE INDICATIONS WORKBOOK

STATE EXHIBIT 1  
SHEET 1

## RATE INDICATIONS

GROUP NAME: \_\_\_\_\_  
PRODUCT TYPE: \_\_\_\_\_  
PRODUCT SUB-TYPE: \_\_\_\_\_  
STATE: \_\_\_\_\_

PROGRAM NAME: \_\_\_\_\_  
POLICY TYPE: \_\_\_\_\_  
COMPANY(IES): \_\_\_\_\_

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

### PREMIUMS:

(1) Accident Year Ending	(2) Months of Maturity	(3) Earned House- Years	(4) Written Premiums (\$000's)	(5) Earned Premiums (\$000's)	(6) Current Rate Level Factors (SUPPORT)	(7) Premium Trend Factors	(8) Trended Earned Premiums at C.R.L. (\$000's)
12/31/2004	63	221,693	\$297,925	\$314,176	1.337	1.290	\$542,182
12/31/2005	51	150,971	209,615	229,283	1.180	1.241	335,621
12/31/2006	39	201,992	725,446	438,889	0.967	1.193	500,937
12/31/2007	27	371,063	903,333	917,746	0.902	1.147	949,395
12/31/2008	15	311,867	507,023	690,746	0.932	1.103	710,158
TOTAL		1,267,486	\$2,643,342	\$2,590,839			\$3,038,293

### NOTES:

### ACTUAL LOSSES:

(1) Accident Year Ending	(9) Incl. Cats.	(10) Non-Hurr. Cat.	(11) Hurricane Cat.	(12) Excl. Cats.	(13) Incl. Cats.	(14) Non-Hurr. Cat.	(15) Hurricane Cat.	(16) Excl. Cats.	(17) Incl. Cats. (SUPPORT)	(18) Non-Hurr. Cat. (SUPPORT)	(19) Hurricane Cat. (SUPPORT)	(20) Excl. Cats.	(21) Actual Incurred Loss & LAE Excl. Cats. (\$000's)
	----- ACTUAL INCURRED LOSSES (\$000's) -----				----- ACTUAL INCURRED ALAE (\$000's) -----				----- INCURRED ULAE (\$000's) -----				
12/31/2004	\$440,687	\$21	\$305,160	\$135,506	\$33,560	\$2	\$20,180	\$13,377	\$27,490	\$1	\$24,037	\$3,452	\$152,335
12/31/2005	466,184	138	387,133	78,914	33,656	46	24,887	8,723	32,508	4	30,494	2,010	89,647
12/31/2006	84,524	762	0	83,762	9,296	24	0	9,272	2,153	19	0	2,134	95,167
12/31/2007	221,569	1,063	0	220,505	19,553	11	0	19,542	5,644	27	0	5,617	245,664
12/31/2008	226,727	7,447	0	219,280	15,413	558	0	14,855	5,775	190	0	5,586	239,721
TOTAL	\$1,439,691	\$9,431	\$692,293	\$737,967	\$111,478	\$642	\$45,067	\$65,769	\$73,570	\$240	\$54,532	\$18,798	\$822,534

### PROJECTED CATASTROPHE LOSSES:

(1) Accident Year Ending	(22) Losses (SUPPORT)	(23) ALAE (SUPPORT)	(24) ULAE (SUPPORT)	(25) Losses & ALAE & ULAE	(26) POLICIES IN-FORCE	(27) POLICIES IN-FORCE	(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)
	---PROJECTED NON-HURR. CAT (\$000's)---				CE DATA --- INSERT APPLICABLE DATE IN YELLOW HIGHLIGHTED CELL ---							
12/31/2004	\$15,425	\$1,050	\$395	\$16,869								
12/31/2005	8,102	551	206	\$8,861								
12/31/2006	7,787	530	199	\$8,517								
12/31/2007	18,341	1,248	470	\$20,059								
12/31/2008	17,467	1,189	447	\$19,103								
TOTAL	\$67,123	\$4,567	\$1,719	\$73,410	260,604	-	\$514,712	\$0	\$188,310	\$12,355	\$14,833	\$215,498

### DEVELOPMENT OF PROJECTED LOSS & LAE RATIO:

(1) Accident Year Ending	(34) Actual Incurred Loss & LAE Excl. Cats. (\$000's)	(35) Loss & LAE 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 Incl. 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 Ratio Incl. Non-Hurr Cat (\$000's)	(44) Selected Accident Year Weights (SUPPORT)	(45) Weighted Proj. Incurred Loss & LAE Incl. Non-Hurr Cat Excl. BF/PD
12/31/2004	\$152,335	1.000	2.089	\$318,286	\$335,155	\$0	\$335,155	1.000	\$335,155	61.8%	10.0%	
12/31/2005	89,647	1.000	1.866	167,192	\$176,054	0	\$176,054	1.000	\$176,054	52.5%	15.0%	
12/31/2006	95,167	1.014	1.666	160,694	\$169,210	0	\$169,210	1.000	\$169,210	33.8%	20.0%	
12/31/2007	245,664	1.036	1.488	378,476	\$398,535	0	\$398,535	1.000	\$398,535	42.0%	25.0%	
12/31/2008	239,721	1.132	1.328	360,440	\$379,544	0	\$379,544	1.000	\$379,544	53.4%	30.0%	
TOTAL	\$822,534			\$1,385,088	\$1,458,498	\$0	\$1,458,498		\$1,458,498	48.0%	100.0%	47.3%

### 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%	7.3%	7.3%
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	2.8%	0.0%	2.8%
Other Expense (Specify**)	0.0%	10.0%	10.0%
TOTAL EXPENSES	8.9%	20.0%	28.8%
PERMISSIBLE LOSS & LAE			71.2%

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

### DEVELOPMENT OF RATE LEVEL INDICATIONS:

(50)	41.9%	Projected Hurricane Loss & LAE ratio
(51)	89.2%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	8.9%	Expected Fixed Expense Ratio
(53)	20.0%	Expected Variable Expense Ratio
(54)	22.5%	Rate Level Indication (Before Credibility)
(55)	1.00	Credibility (SUPPORT)
(56)	7.7%	Expected Annual Net Trend (i.e., Projected Loss Trend Net of Premium Trend)
(57)	1.00	Assumed Number of Years Since Last Rate Review
(58)	7.7%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	22.5%	Credibility-Weighted Rate Level Indication
(60)	0.0%	Company Selected Rate Change

# CITIZENS PROPERTY INSURANCE CORPORATION

TOC Wind

STATE OF FLORIDA -- OFFICE OF INSURANCE REGULATION  
HO/MHO/DF STANDARDIZED RATE INDICATIONS WORKBOOK

STATE EXHIBIT 1  
SHEET 1

## RATE INDICATIONS

GROUP NAME: \_\_\_\_\_  
PRODUCT TYPE: \_\_\_\_\_  
PRODUCT SUB-TYPE: \_\_\_\_\_  
STATE: \_\_\_\_\_

PROGRAM NAME: \_\_\_\_\_  
POLICY TYPE: \_\_\_\_\_  
COMPANY(IES): \_\_\_\_\_

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

### PREMIUMS:

(1) Accident Year Ending	(2) Months of Maturity	(3) Earned House- Years	(4) Written Premiums (\$000's)	(5) Earned Premiums (\$000's)	(6) Current Rate Level Factors (SUPPORT)	(7) Premium Trend Factors	(8) Trended Earned Premiums at C.R.L. (\$000's)
12/31/2004	63	221,693	\$297,925	\$314,176	1.337	1.290	\$542,182
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12/31/2007	27	371,063	903,333	917,746	0.902	1.147	949,395
12/31/2008	15	311,867	507,023	690,746	0.932	1.103	710,158
TOTAL		1,267,486	\$2,643,342	\$2,590,839			\$3,038,293

### NOTES:

### ACTUAL LOSSES:

(1) Accident Year Ending	(9) Incl. Cats.	(10) Non-Hurr. Cat.	(11) Hurricane Cat.	(12) Excl. Cats.	(13) Incl. Cats.	(14) Non-Hurr. Cat.	(15) Hurricane Cat.	(16) Excl. Cats.	(17) Incl. Cats.	(18) Non-Hurr. Cat.	(19) Hurricane Cat.	(20) Excl. Cats.	(21) Actual Incurred Loss & LAE Excl. Cats. (\$000's)
	----- ACTUAL INCURRED LOSSES (\$000's) -----				----- ACTUAL INCURRED ALAE (\$000's) -----				----- INCURRED ULAE (\$000's) -----				
12/31/2004	\$440,687	\$21	\$305,160	\$135,506	\$33,560	\$2	\$20,180	\$13,377	\$27,490	\$1	\$24,037	\$3,452	\$152,335
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12/31/2007	221,569	1,063	0	220,505	19,553	11	0	19,542	5,644	27	0	5,617	245,664
12/31/2008	226,727	7,447	0	219,280	15,413	558	0	14,855	5,775	190	0	5,586	239,721
TOTAL	\$1,439,691	\$9,431	\$692,293	\$737,967	\$111,478	\$642	\$45,067	\$65,769	\$73,570	\$240	\$54,532	\$18,798	\$822,534

### PROJECTED CATASTROPHE LOSSES:

(1) Accident Year Ending	(22) Losses (SUPPORT)	(23) ALAE (SUPPORT)	(24) ULAE (SUPPORT)	(25) Losses & ALAE & ULAE	(26) POLICIES IN-FORCE	(27) POLICIES IN-FORCE	(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)
	---PROJECTED NON-HURR. CAT (\$000's)---				CE DATA --- INSERT APPLICABLE DATE IN YELLOW HIGHLIGHTED CELL ---							
12/31/2004	\$15,425	\$1,050	\$395	\$16,869								
12/31/2005	8,102	551	208	\$8,861								
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12/31/2008	17,467	1,189	447	\$19,103								
TOTAL	\$67,123	\$4,567	\$1,719	\$73,410	260,604	-	\$514,712	\$0	\$188,310	\$12,355	\$14,833	\$215,498

### 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 Incl. 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 Ratio Incl. Non-Hurr Cat (\$000's)	(44) Selected Accident Year Weights (SUPPORT)	(45) Weighted Proj. Incurred Loss & LAE Incl. Non-Hurr Cat Excl. BF/PD
12/31/2004	\$152,335	1.000	2.089	\$318,286	\$335,155	\$0	\$335,155	1.000	\$335,155	61.8%	10.0%	
12/31/2005	89,647	1.000	1.866	167,192	\$176,054	0	\$176,054	1.000	\$176,054	52.5%	15.0%	
12/31/2006	95,167	1.014	1.666	160,694	\$169,210	0	\$169,210	1.000	\$169,210	33.8%	20.0%	
12/31/2007	245,664	1.036	1.488	378,476	\$398,535	0	\$398,535	1.000	\$398,535	42.0%	25.0%	
12/31/2008	239,721	1.132	1.328	360,440	\$379,544	0	\$379,544	1.000	\$379,544	53.4%	30.0%	
TOTAL	\$822,534			\$1,385,088	\$1,458,498	\$0	\$1,458,498		\$1,458,498	48.0%	100.0%	47.3%

### 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%	7.3%	7.3%
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	2.3%	0.0%	2.3%
Other Expense (Specify**)	0.0%	10.0%	10.0%
TOTAL EXPENSES	8.3%	20.0%	28.3%
PERMISSIBLE LOSS & LAE			71.7%

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

### DEVELOPMENT OF RATE LEVEL INDICATIONS:

(50)	41.9%	Projected Hurricane Loss & LAE ratio
(51)	89.2%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	8.3%	Expected Fixed Expense Ratio
(53)	20.0%	Expected Variable Expense Ratio
(54)	21.8%	Rate Level Indication (Before Credibility)
(55)	1.00	Credibility (SUPPORT)
(56)	7.7%	Expected Annual Net Trend (i.e., Projected Loss Trend Net of Premium Trend)
(57)	1.00	Assumed Number of Years Since Last Rate Review
(58)	7.7%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	21.8%	Credibility-Weighted Rate Level Indication
(60)	0.0%	Company Selected Rate Change

PR-M -- HOMEOWNERS HO-3  
CALCULATION OF PREMIUM TREND FACTORS FOR WITH WIND POLICIES  
ALL PREMIUMS EXCLUDE SINKHOLE COVERAGE

	(1)	(2)	(3)	(4)	(5)		
Beginning of Calendar Year	End of Calendar Year	Average Earned Date	Earned Premium at Current Rate	Earned House Years	Average Earned Premium at Current Rate	Coverage A Inforce as of	HO3 With Wind Average Coverage A
1/1/2004	12/31/2004	7/1/2004	420,139,727	221,593	1,896	12/31/2004	125,000
4/1/2004	3/31/2005	9/30/2004	392,113,433	211,268	1,856	3/31/2005	127,200
7/1/2004	6/30/2005	12/30/2004	354,428,590	193,879	1,828	6/30/2005	129,500
10/1/2004	9/30/2005	4/1/2005	311,044,747	172,475	1,803	9/30/2005	134,100
1/1/2005	12/31/2005	7/2/2005	270,470,151	150,971	1,792	12/31/2005	140,000
4/1/2005	3/31/2006	9/30/2005	260,725,378	143,412	1,818	3/31/2006	146,800
7/1/2005	6/30/2006	12/30/2005	277,562,723	147,509	1,882	6/30/2006	156,800
10/1/2005	9/30/2006	4/1/2006	332,452,813	168,036	1,978	9/30/2006	176,400
1/1/2006	12/31/2006	7/2/2006	419,831,120	201,992	2,078	12/31/2006	186,500
4/1/2006	3/31/2007	9/30/2006	527,789,814	244,717	2,157	3/31/2007	192,400
7/1/2006	6/30/2007	12/30/2006	651,477,196	294,852	2,210	6/30/2007	194,500
10/1/2006	9/30/2007	4/1/2007	765,694,119	342,686	2,234	9/30/2007	196,500
1/1/2007	12/31/2007	7/2/2007	827,485,103	371,063	2,230	12/31/2007	192,900
4/1/2007	3/31/2008	9/30/2007	824,778,146	374,134	2,204	3/31/2008	192,500
7/1/2007	6/30/2008	12/30/2007	783,881,632	361,848	2,166	6/30/2008	193,500
10/1/2007	9/30/2008	3/31/2008	717,994,361	339,507	2,115	9/30/2008	193,600
1/1/2008	12/31/2008	7/1/2008	643,779,064	311,867	2,064	12/31/2008	195,400
(6) 17 Point Fitted Annual Rate of Change:					5.6%	14.0%	
(7) 13 Point Fitted Annual Rate of Change:					6.0%	10.6%	
(8) 9 Point Fitted Annual Rate of Change:					-0.9%	1.2%	
(9) 5 Point Fitted Annual Rate of Change:					-7.5%	1.3%	
(10) Annualized Inflation Guard Factors					1st Quarter 2008	1.0%	
					2nd Quarter 2008	2.6%	
					3rd Quarter 2008	2.9%	
					4th Quarter 2008	5.0%	
					1st Quarter 2009	5.5%	
					2nd Quarter 2009	4.9%	
(11) Selected Annual Rate of Change:					4.0%		

**Notes:**

- (2) Earned premium at current rate level
- (3) Earned house years.
- (4) = (2) / (3)
- (5) Based on information from a database. Rounded to the nearest hundred.
- (6) Calculated by fitting an exponential curve to 17 points.
- (7) Calculated by fitting an exponential curve to 13 points.
- (8) Calculated by fitting an exponential curve to 9 points.
- (9) Calculated by fitting an exponential curve to 5 points.
- (10) The actual inflation guard numbers applied at renewal. This is the amount that the coverage A amount is automatically increased
- (11) See explanatory notes for basis of selection.

PR-M -- HOMEOWNERS HO-3  
CALCULATION OF LOSS TREND FACTORS FOR WITH WIND POLICIES

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Beginning of Calendar Year	End of Calendar Year	Average Loss Date	Earned House Years	Non-Cat Incurred Losses as of	Incurred Loss Development Factor	Developed Non-Cat Incurred Losses	Pure Premium	Frequency	Severity
				3/31/2009					
1/1/2004	12/31/2004	7/1/2004	221,593	135,506,197	1.000	135,506,197	612	6.95%	8,795
4/1/2004	3/31/2005	9/30/2004	211,268	124,025,384	1.000	124,014,398	587	6.60%	8,890
7/1/2004	6/30/2005	12/30/2004	193,879	111,564,082	1.000	111,544,318	575	6.40%	8,993
10/1/2004	9/30/2005	4/1/2005	172,475	90,884,452	1.000	90,860,301	527	5.70%	9,250
1/1/2005	12/31/2005	7/2/2005	150,971	78,913,710	1.000	78,885,750	523	5.51%	9,481
4/1/2005	3/31/2006	9/30/2005	143,412	68,793,952	1.003	69,009,398	481	5.18%	9,298
7/1/2005	6/30/2006	12/30/2005	147,509	64,491,610	1.007	64,918,404	440	4.57%	9,638
10/1/2005	9/30/2006	4/1/2006	168,036	70,713,291	1.010	71,427,771	425	4.44%	9,572
1/1/2006	12/31/2006	7/2/2006	201,992	83,761,574	1.014	84,899,891	420	4.19%	10,027
4/1/2006	3/31/2007	9/30/2006	244,717	109,655,589	1.019	111,751,758	457	4.15%	10,998
7/1/2006	6/30/2007	12/30/2006	294,852	143,066,496	1.025	146,591,926	497	4.42%	11,254
10/1/2006	9/30/2007	4/1/2007	342,686	182,917,204	1.030	188,435,425	550	4.58%	11,999
1/1/2007	12/31/2007	7/2/2007	371,063	220,505,476	1.036	228,376,159	615	5.05%	12,181
4/1/2007	3/31/2008	9/30/2007	374,134	239,580,987	1.060	253,921,937	679	5.37%	12,629
7/1/2007	6/30/2008	12/30/2007	361,848	248,589,691	1.084	269,476,970	745	5.56%	13,395
10/1/2007	9/30/2008	3/31/2008	339,507	245,182,064	1.108	271,707,762	800	5.91%	13,536
1/1/2008	12/31/2008	7/1/2008	311,867	219,280,202	1.132	248,302,464	796	5.93%	13,419

		Pure Premium	Frequency	Severity
(9)	17 Point Fitted Annual Rate of Change:	8.7%	-3.9%	13.0%
(10)	13 Point Fitted Annual Rate of Change:	23.3%	6.7%	15.6%
(11)	9 Point Fitted Annual Rate of Change:	42.0%	22.7%	15.7%
(12)		12.0%	0.0%	12.0%

(13) Selected Annual Loss Trend: 12.0%

**Notes:**

- (2) Earned house years
- (3) Non-catastrophe incurred losses
- (4) From Exhibit "RIF Wind With Rapid Cash" col (35)
- (5) = (3) \* (4)
- (6) = (5) / (2)
- (7) Number of claims divided by the earned house years
- (8) = (6) / (7)
- (9) Annual rate of change by using an exponential curve fit to 17 points.
- (10) Annual rate of change by using an exponential curve fit to 13 points.
- (11) Annual rate of change by using an exponential curve fit to 9 points.
- (12) See explanatory notes for basis of selected frequency and severity trends.



PR-M -- HOMEOWNERS HO-3  
INCURRED LOSS DEVELOPMENT FACTORS  
NORMAL LOSSES+ALAE (excluding catastrophes, sinkholes and mold losses over \$10,000)  
WITH-WIND POLICIES

Beginning of Accident Year	End of Accident Year	Incurred Losses and ALAE*				
		15 Months	27 Months	39 Months	51 Months	63 Months
1/1/2004	12/31/2004	134,630,426	145,163,551	146,444,196	148,936,091	148,883,322
1/1/2005	12/31/2005	74,898,481	83,621,650	86,874,341	87,637,057	
1/1/2006	12/31/2006	82,248,812	90,601,749	93,033,443		
1/1/2007	12/31/2007	219,902,690	240,047,245			
1/1/2008	12/31/2008	234,135,262				

Beginning of Accident Year	End of Accident Year	Link Ratios				
		15 to 27	27 to 39	39 to 51	51 to 63	63 to Ultimate
1/1/2004	12/31/2004	1.078	1.009	1.017	1.000	
1/1/2005	12/31/2005	1.116	1.039	1.009		
1/1/2006	12/31/2006	1.102	1.027			
1/1/2007	12/31/2007	1.092				
Straight Average		1.097	1.025	1.013	1.000	
Weighted Average		1.093	1.022	1.014	1.000	
Selected		1.093	1.022	1.014	1.000	
Cumulative		1.132	1.036	1.014	1.000	1.000

**Notes:**

- \* Based on information from a loss database.
- Losses exclude historical catastrophe and sinkhole claims.
- Losses exclude the estimated portion of historical mold claims that exceed \$10K.

PR-M -- HOMEOWNERS HO-3  
CALCULATION OF CREDIBILITY

Beginning of Accident Year	End of Accident Year	(A)	(B)	(C)	(D)
		Earned House Years			Combined Policies (With Wind + X-Wind)
		With-Wind Policies	X-Wind Policies	Sinkhole Policies	
1/1/2004	12/31/2004	221,593	33,276	254,870	254,870
1/1/2005	12/31/2005	150,971	41,044	192,015	192,015
1/1/2006	12/31/2006	201,992	48,984	250,975	250,975
1/1/2007	12/31/2007	371,063	60,245	421,323	431,308
1/1/2008	12/31/2008	311,867	38,650	261,284	350,517
(2) Total earned house years		1,257,486	222,199	1,380,467	1,479,685
(3) Frequency		5.93%	7.07%	0.26%	6.32%
(4) Adjustment Factor		0.939	1.119	0.041	1.000
(5) Indicated Full credibility standard		42,596	35,744	971,077	40,000
(6) Selected Full credibility standard		40,000	40,000	970,000	40,000
(7) Credibility		1.000	1.000	1.000	1.000

**Notes:**

- (A)-(D) Based on information from an exposure database.
- (2) Equal to the total of (A)-(D)
- (3) Frequency from CY2008 taken from Premium Trend Exhibits
- (4) Separate policy group frequency divided by combined frequency
- (5) 40,000 divided by (4)
- (6) Selected credibility standard based on (5)
- (7) minimum of 1 and the Square Root of (2) divided by (6)

PR-M -- HOMEOWNERS HO-3  
STATEWIDE OFFBALANCE

		With Provision for Rapid Cash Buildup	Without Provision for Rapid Cash Buildup
(1)	Combined Indication	0.358	0.352
(2)	With-Wind Indication	0.225	0.218
(3)	X-Wind Indication	-0.270	-0.270
(4)	Sinkhole Indication	3.367	3.367
(5)	With-Wind In-Force Premium as of 12/31/2008 at CRL	514,712	514,712
(6)	X-Wind In-Force Premium as of 12/31/2008 at CRL	21,383	21,383
(7)	Sinkhole In-Force Premium as of 12/31/2008 at CRL	16,534	16,534
(8)	Indicated With-Wind Premium	630,515	627,112
(9)	Indicated X-Wind Premium	15,604	15,604
(10)	Indicated Sinkhole Premium	72,207	72,207
(11)	Indicated Percent With-Wind Premium	0.878	0.877
(12)	Indicated Percent X-Wind Premium	0.022	0.022
(13)	Indicated Percent Sinkhole Premium	0.101	0.101
(14)	<b>Off-Balanced With-Wind Indicated</b>	<b>0.280</b>	<b>0.273</b>
(15)	<b>Off-Balanced X-Wind Indicated</b>	<b>-0.237</b>	<b>-0.237</b>
(16)	<b>Off-Balanced Sinkhole Indicated</b>	<b>3.563</b>	<b>3.564</b>
(17)	Weighted Avg of (14)-(16)	0.358	0.352

**Notes:**

- (1) From Exhibit "RIF Combined With Rapid Cash" row (59) or Exhibit "RIF Combined Without Rapid Cash" row (59)
- (2) From Exhibit "RIF Wind With Rapid Cash" row (59) or Exhibit "RIF Wind Without Rapid Cash" row (59)
- (3) From Exhibit "RIF Duplicate X-Wind" row (59)
- (4) From Exhibit "RIF Duplicate Sinkhole" row (59)
- (5) From Exhibit "RIF Wind With Rapid Cash" total column (28) or Exhibit "RIF Wind Without Rapid Cash" total column (28)
- (6) From Exhibit "RIF Duplicate X-Wind" total column (28)
- (7) From Exhibit "RIF Duplicate Sinkhole" total column (28)
- (8) = [1+(2)] \* (5)
- (9) = [1+(3)] \* (6)
- (10) = [1+(4)] \* (7)
- (11) = (8)/[(8)+(9)+(10)]
- (12) = (9)/[(8)+(9)+(10)]
- (13) = (10)/[(8)+(9)+(10)]
- (14) = (11)\*[1+(1)]\*[(5)+(6)+(7)]/(5)-1
- (15) = (12)\*[1+(1)]\*[(5)+(6)+(7)]/(6)-1
- (16) = (13)\*[1+(1)]\*[(5)+(6)+(7)]/(7)-1
- (17) = {[1+(14)]\*(5)+[1+(15)]\*(6)+[1+(16)]\*(7)}/{(5)+(6)+(7)}

Exhibit	Description
RIF Duplicate X-Wind 0 0	Duplicate of OIR RIF for policies that exclude wind, excluding sinkhole premiums and losses
Prem X-Wind 0 0	Shows premium and exposure trends for policies that exclude wind, excluding sinkhole premiums
Loss X-Wind 0 0	Shows loss trends for policies that exclude wind, excluding sinkhole losses

# CITYZ PROPERTY INSURANCE CORPORATION

TOC X-Wind

STATE OF FLORIDA -- OFFICE OF INSURANCE REGULATION  
HO/MHO/DF STANDARDIZED RATE INDICATIONS WORKBOOK

STATE EXHIBIT 1  
SHEET 1

## RATE INDICATIONS

GROUP NAME: \_\_\_\_\_  
PRODUCT TYPE: \_\_\_\_\_  
PRODUCT SUB-TYPE: \_\_\_\_\_  
STATE: \_\_\_\_\_

PROGRAM NAME: \_\_\_\_\_  
POLICY TYPE: \_\_\_\_\_  
COMPANY(IES): \_\_\_\_\_

(A) Loss Experience Eval. Date: 03/31/09  
(B) Annual Premium Trend: 5.0%  
(C) Annual Loss Trend (Up-to-Date): 4.0%  
(D) Annual Loss Trend (Projected): 4.0%  
(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	33,276	\$32,293	\$28,372	1.268	1.373	\$49,414
12/31/2005	51	41,044	45,210	38,039	1.232	1.308	61,304
12/31/2006	39	48,984	75,036	58,132	1.099	1.246	79,561
12/31/2007	27	60,245	83,474	86,367	1.001	1.186	102,624
12/31/2008	15	38,650	26,516	55,397	0.984	1.130	61,607
TOTAL		222,199	\$262,528	\$266,307			\$354,509

### NOTES:

### ACTUAL LOSSES:

(1) Accident Year Ending	(9) Incl. Cats.	(10) Non-Hurr. Cat.	(11) Hurricane Cat.	(12) Excl. Cats.	(13) Incl. Cats.	(14) Non-Hurr. Cat.	(15) Hurricane Cat.	(16) Excl. Cats.	(17) Incl. Cats. (SUPPORT)	(18) Non-Hurr. Cat. (SUPPORT)	(19) Hurricane Cat. (SUPPORT)	(20) Excl. Cats.	(21) Actual Incurred Loss & LAE Excl. Cats. (\$000's)
12/31/2004	\$21,549	\$0	\$1,268	\$20,282	\$2,255	\$0	\$365	\$1,891	\$616	\$0	\$100	\$517	\$22,689
12/31/2005	23,979	3	159	23,817	2,958	0	82	2,876	619	0	13	607	27,299
12/31/2006	26,507	2	0	26,505	2,821	0	0	2,821	675	0	0	675	30,001
12/31/2007	43,548	0	0	43,548	3,580	0	0	3,580	1,109	0	0	1,109	48,237
12/31/2008	28,093	19	0	28,074	2,094	3	0	2,092	716	0	0	715	30,881
TOTAL	\$143,677	\$25	\$1,426	\$142,226	\$13,708	\$3	\$447	\$13,259	\$3,736	\$1	\$112	\$3,623	\$159,108

### PROJECTED CATASTROPHE LOSSES:

(1) Accident Year Ending	(22) Losses (SUPPORT)	(23) ALAE (SUPPORT)	(24) ULAE (SUPPORT)	(25) CE DATA Losses & ALAE & ULAE	(26) POLICIES IN-FORCE	(27) POLICIES IN-FORCE	(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	\$258	\$28	\$7	\$293								
12/31/2005	299	32	6	\$339								
12/31/2006	316	34	6	\$359								
12/31/2007	500	54	13	\$567								
12/31/2008	337	36	9	\$382								
TOTAL	\$1,710	\$185	\$44	\$1,940	15,787	-	\$21,383	\$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 & LAE Develop- ment 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 Ratio Incl. Non-Hurr Cat (\$000's)	(44) Selected Accident Year Weights (SUPPORT)	(45) Weighted Proj. Incurred Loss & LAE Incl. Non-Hurr Cat Excl. BF/PD
12/31/2004	\$22,689	1.000	1.290	\$29,280	\$29,572	\$0	\$29,572	1.000	\$29,572	59.8%	10.0%	
12/31/2005	27,299	1.002	1.241	33,938	\$34,278	0	34,278	1.000	34,278	55.9%	15.0%	
12/31/2006	30,001	1.002	1.193	35,864	\$36,223	0	36,223	1.000	36,223	45.5%	20.0%	
12/31/2007	48,237	1.025	1.147	56,704	\$57,271	0	57,271	1.000	57,271	55.8%	25.0%	
12/31/2008	30,881	1.121	1.103	38,175	\$38,557	0	38,557	1.000	38,557	62.6%	30.0%	
TOTAL	\$159,108			\$193,961	\$195,901	\$0	\$195,901		\$195,901	55.3%	100.0%	56.2%

### 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	0.0%	0.0%	0.0%
Other Expense (Specify**)	0.0%	2.0%	2.0%
TOTAL EXPENSES	6.1%	14.7%	20.7%
PERMISSIBLE LOSS & LAE			79.3%

\* - 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)	56.2%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	6.1%	Expected Fixed Expense Ratio
(53)	14.7%	Expected Variable Expense Ratio
(54)	-27.0%	Rate Level Indication (Before Credibility)
(55)	1.00	Credibility (SUPPORT)
(56)	-1.0%	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)	-1.0%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	-27.0%	Credibility-Weighted Rate Level Indication
(60)	0.0%	Company Selected Rate Change

PR-M -- HOMEOWNERS HO-3

CALCULATION OF PREMIUM TREND FACTORS FOR X-WIND POLICIES

ALL PREMIUMS EXCLUDE SINKHOLE COVERAGE

	(1)	(2)	(3)	(4)	(5)		
Beginning of Calendar Year	End of Calendar Year	Average Earned Date	Earned Premium at Current Rate	Earned House Years	Average Earned Premium at Current Rate	Coverage A Inforce as of	HO3 X-Wind Average Coverage A
1/1/2004	12/31/2004	7/1/2004	35,981,416	33,276	1,081	12/31/2004	137,000
4/1/2004	3/31/2005	9/30/2004	38,501,175	35,264	1,092	3/31/2005	138,800
7/1/2004	6/30/2005	12/30/2004	40,808,987	36,898	1,106	6/30/2005	142,500
10/1/2004	9/30/2005	4/1/2005	43,944,613	39,199	1,121	9/30/2005	146,900
1/1/2005	12/31/2005	7/2/2005	46,869,621	41,044	1,142	12/31/2005	152,000
4/1/2005	3/31/2006	9/30/2005	49,853,952	42,554	1,172	3/31/2006	157,800
7/1/2005	6/30/2006	12/30/2005	53,377,990	44,140	1,209	6/30/2006	165,400
10/1/2005	9/30/2006	4/1/2006	58,049,068	46,294	1,254	9/30/2006	175,200
1/1/2006	12/31/2006	7/2/2006	63,866,772	48,984	1,304	12/31/2006	182,800
4/1/2006	3/31/2007	9/30/2006	70,572,880	52,212	1,352	3/31/2007	188,500
7/1/2006	6/30/2007	12/30/2006	77,833,135	55,958	1,391	6/30/2007	191,400
10/1/2006	9/30/2007	4/1/2007	84,088,043	59,224	1,420	9/30/2007	193,900
1/1/2007	12/31/2007	7/2/2007	86,496,254	60,245	1,436	12/31/2007	192,600
4/1/2007	3/31/2008	9/30/2007	85,007,653	59,100	1,438	3/31/2008	189,900
7/1/2007	6/30/2008	12/30/2007	79,268,372	55,139	1,438	6/30/2008	189,500
10/1/2007	9/30/2008	3/31/2008	68,921,918	48,317	1,426	9/30/2008	181,100
1/1/2008	12/31/2008	7/1/2008	54,526,809	38,650	1,411	12/31/2008	184,900
(6) 17 Point Fitted Annual Rate of Change:					8.9%	9.4%	
(7) 13 Point Fitted Annual Rate of Change:					8.2%	6.3%	
(8) 9 Point Fitted Annual Rate of Change:					3.8%	-0.8%	
(9) 5 Point Fitted Annual Rate of Change:					-1.7%	-5.0%	
(10) Annualized Inflation Guard Factors					1st Quarter 2008	1.0%	
					2nd Quarter 2008	2.6%	
					3rd Quarter 2008	2.9%	
					4th Quarter 2008	5.0%	
					1st Quarter 2009	5.5%	
					2nd Quarter 2009	4.9%	

(11) Selected Annual Rate of Change: **5.0%**

**Notes:**

- (2) Earned premium at current rate level  
(3) Earned house years.

PR-M -- HOMEOWNERS HO-3

CALCULATION OF LOSS TREND FACTORS FOR X-WIND POLICIES

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Beginning of Calendar Year	End of Calendar Year	Average Loss Date	Earned House Years	Non-Cat Incurred Losses as of	Incurred Loss Development	Developed Non-Cat Incurred	Pure	Frequency	Severity
				3/31/2009	Factor	Losses	Premium		
1/1/2004	12/31/2004	7/1/2004	33,276	20,281,747	1.000	20,281,747	609	7.67%	7,946
4/1/2004	3/31/2005	9/30/2004	35,264	21,490,614	1.000	21,500,634	610	7.34%	8,304
7/1/2004	6/30/2005	12/30/2004	36,898	23,649,305	1.001	23,671,357	642	7.53%	8,515
10/1/2004	9/30/2005	4/1/2005	39,199	24,072,974	1.001	24,106,644	615	7.21%	8,530
1/1/2005	12/31/2005	7/2/2005	41,044	23,816,713	1.002	23,861,129	581	7.01%	8,289
4/1/2005	3/31/2006	9/30/2005	42,554	23,978,734	1.002	24,023,452	565	6.84%	8,258
7/1/2005	6/30/2006	12/30/2005	44,140	23,447,877	1.002	23,491,605	532	6.27%	8,494
10/1/2005	9/30/2006	4/1/2006	46,294	24,181,275	1.002	24,226,371	523	5.81%	9,004
1/1/2006	12/31/2006	7/2/2006	48,984	26,505,146	1.002	26,554,576	542	5.52%	9,817
4/1/2006	3/31/2007	9/30/2006	52,212	28,559,684	1.008	28,775,111	551	5.31%	10,379
7/1/2006	6/30/2007	12/30/2006	55,958	33,289,699	1.013	33,729,829	603	5.48%	11,001
10/1/2006	9/30/2007	4/1/2007	59,224	39,155,710	1.019	39,895,728	674	5.76%	11,692
1/1/2007	12/31/2007	7/2/2007	60,245	43,548,412	1.025	44,618,723	741	6.23%	11,884
4/1/2007	3/31/2008	9/30/2007	59,100	45,723,798	1.049	47,945,906	811	6.66%	12,189
7/1/2007	6/30/2008	12/30/2007	55,139	44,196,924	1.073	47,406,482	860	6.79%	12,660
10/1/2007	9/30/2008	3/31/2008	48,317	38,218,807	1.097	41,912,291	867	7.03%	12,331
1/1/2008	12/31/2008	7/1/2008	38,650	28,073,927	1.121	31,461,369	814	7.07%	11,512

		Pure Premium	Frequency	Severity
(9)	17 Point Fitted Annual Rate of Change:	10.0%	-3.2%	13.6%
(10)	13 Point Fitted Annual Rate of Change:	19.8%	2.8%	16.6%
(11)	9 Point Fitted Annual Rate of Change:	29.5%	17.4%	10.3%
(12)		4.0%	0.0%	4.0%

**(13) Selected Annual Loss Trend: 4.0%**

**Notes:**

- (2) Earned house years
- (3) Non-catastrophe incurred losses
- (4) From Exhibit "RIF Duplicate X-Wind" col (35)
- (5) = (3) \* (4)
- (6) = (5) / (2)
- (7) Number of claims divided by the earned house years
- (8) = (6) / (7)
- (9) Annual rate of change by using an exponential curve fit to 17 points.
- (10) Annual rate of change by using an exponential curve fit to 13 points.
- (11) Annual rate of change by using an exponential curve fit to 9 points.
- (12) See explanatory notes for basis of selected frequency and severity trends.

PR-M -- HOMEOWNERS HO-3  
 INCURRED LOSS DEVELOPMENT FACTORS  
 NORMAL LOSSES+ALAE (excluding catastrophes, sinkholes and mold losses over \$10,000)  
 X-WIND POLICIES

Beginning of Accident Year	End of Accident Year	Incurred Losses and ALAE*				
		15 Months	27 Months	39 Months	51 Months	63 Months
1/1/2004	12/31/2004	20,704,202	22,512,950	22,516,256	22,131,020	22,172,293
1/1/2005	12/31/2005	23,542,147	25,664,786	26,520,248	26,692,641	
1/1/2006	12/31/2006	25,626,986	28,447,763	29,326,119		
1/1/2007	12/31/2007	43,269,887	47,128,195			
1/1/2008	12/31/2008	30,165,562				

Beginning of Accident Year	End of Accident Year	Link Ratios				
		15 to 27	27 to 39	39 to 51	51 to 63	63 to Ultimate
1/1/2004	12/31/2004	1.087	1.000	0.983	1.002	
1/1/2005	12/31/2005	1.090	1.033	1.007		
1/1/2006	12/31/2006	1.110	1.031			
1/1/2007	12/31/2007	1.089				
Straight Average		1.094	1.021	0.995	1.002	
Weighted Average		1.094	1.023	0.996	1.002	
Selected		1.094	1.023	1.000	1.002	
Cumulative		1.121	1.025	1.002	1.002	1.000

**Notes:**  
 \* Based on information from a loss database.  
 Losses exclude historical catastrophe and sinkhole claims.  
 Losses exclude the estimated portion of historical mold claims that exceed \$10K.



PR-M -- HOMEOWNERS HO-3  
CALCULATION OF CREDIBILITY

Beginning of Accident Year	End of Accident Year	(A)	(B)	(C)	(D)
		Earned House Years			Combined Policies (With Wind + X-Wind)
		With-Wind Policies	X-Wind Policies	Sinkhole Policies	
1/1/2004	12/31/2004	221,593	33,276	254,870	254,870
1/1/2005	12/31/2005	150,971	41,044	192,015	192,015
1/1/2006	12/31/2006	201,992	48,984	250,975	250,975
1/1/2007	12/31/2007	371,063	60,245	421,323	431,308
1/1/2008	12/31/2008	311,867	38,650	261,284	350,517
(2) Total earned house years		1,257,486	222,199	1,380,467	1,479,685
(3) Frequency		5.93%	7.07%	0.26%	6.32%
(4) Adjustment Factor		0.939	1.119	0.041	1.000
(5) Indicated Full credibility standard		42,596	35,744	971,077	40,000
(6) Selected Full credibility standard		40,000	40,000	970,000	40,000
(7) Credibility		1.000	1.000	1.000	1.000

**Notes:**

- (A)-(D) Based on information from an exposure database.
- (2) Equal to the total of (A)-(D)
- (3) Frequency from CY2008 taken from Premium Trend Exhibits
- (4) Separate policy group frequency divided by combined frequency
- (5) 40,000 divided by (4)
- (6) Selected credibility standard based on (5)
- (7) minimum of 1 and the Square Root of (2) divided by (6)

PR-M -- HOMEOWNERS HO-3  
STATEWIDE OFFBALANCE

		<b>With Provision for Rapid Cash Buildup</b>	<b>Without Provision for Rapid Cash Buildup</b>
(1)	Combined Indication	0.358	0.352
(2)	With-Wind Indication	0.225	0.218
(3)	X-Wind Indication	-0.270	-0.270
(4)	Sinkhole Indication	3.367	3.367
(5)	With-Wind In-Force Premium as of 12/31/2008 at CRL	514,712	514,712
(6)	X-Wind In-Force Premium as of 12/31/2008 at CRL	21,383	21,383
(7)	Sinkhole In-Force Premium as of 12/31/2008 at CRL	16,534	16,534
(8)	Indicated With-Wind Premium	630,515	627,112
(9)	Indicated X-Wind Premium	15,604	15,604
(10)	Indicated Sinkhole Premium	72,207	72,207
(11)	Indicated Percent With-Wind Premium	0.878	0.877
(12)	Indicated Percent X-Wind Premium	0.022	0.022
(13)	Indicated Percent Sinkhole Premium	0.101	0.101
<b>(14)</b>	<b>Off-Balanced With-Wind Indicated</b>	<b>0.280</b>	<b>0.273</b>
<b>(15)</b>	<b>Off-Balanced X-Wind Indicated</b>	<b>-0.237</b>	<b>-0.237</b>
<b>(16)</b>	<b>Off-Balanced Sinkhole Indicated</b>	<b>3.563</b>	<b>3.564</b>
(17)	Weighted Avg of (14)-(16)	0.358	0.352

**Notes:**

- (1) From Exhibit "RIF Combined With Rapid Cash" row (59) or Exhibit "RIF Combined Without Rapid Cash" row (59)
- (2) From Exhibit "RIF Wind With Rapid Cash" row (59) or Exhibit "RIF Wind Without Rapid Cash" row (59)
- (3) From Exhibit "RIF Duplicate X-Wind" row (59)
- (4) From Exhibit "RIF Duplicate Sinkhole" row (59)
- (5) From Exhibit "RIF Wind With Rapid Cash" total column (28) or Exhibit "RIF Wind Without Rapid Cash" total column (28)
- (6) From Exhibit "RIF Duplicate X-Wind" total column (28)
- (7) From Exhibit "RIF Duplicate Sinkhole" total column (28)
- (8) = [1+(2)] \* (5)
- (9) = [1+(3)] \* (6)
- (10) = [1+(4)] \* (7)
- (11) = (8)/[(8)+(9)+(10)]
- (12) = (9)/[(8)+(9)+(10)]
- (13) = (10)/[(8)+(9)+(10)]
- (14) = (11)\*[1+(1)]\*[(5)+(6)+(7)]/(5)-1
- (15) = (12)\*[1+(1)]\*[(5)+(6)+(7)]/(6)-1
- (16) = (13)\*[1+(1)]\*[(5)+(6)+(7)]/(7)-1
- (17) = {[1+(14)]\*(5)+[1+(15)]\*(6)+[1+(16)]\*(7)}/{(5)+(6)+(7)}

# THIS DOCUMENT FAILED TO CONVERT

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ERROR [PRM HO4 Statewide Rate Ind (09-01-09)\_combo.xls] [] [\_convertXlsToPdf] [LARGE DATA FILE] Cannot convert Excel to PDF. The size of the file exceeds 1000 KB ASPOSE: ERROR [PRM HO4 Statewide Rate Ind (09-01-09)\_combo.xls] [] [\_convertXlsToPdf] [LARGE DATA FILE] Cannot convert Excel to PDF. The size of the file exceeds 1000 KB

<b>Exhibit</b>	<b>Description</b>
RIF Wind With Rapid Cash <b>0 0</b>	Duplicate of OIR RIF for policies that include wind, excluding sinkhole premiums and losses, and with a provision for the FHCF rapid cash buildup
RIF Wind Without Rapid Cash <b>0 0</b>	Duplicate of OIR RIF for policies that include wind, excluding sinkhole premiums and losses, and without a provision for the FHCF rapid cash buildup
Prem Wind <b>0 0</b>	Shows premium and exposure trends for policies that include wind, excluding sinkhole premiums
Loss Wind <b>0 0</b>	Shows loss trends for policies that include wind, excluding sinkhole losses

STATE OF FLORIDA -- OFFICE OF INSURANCE REGULATION  
HO/MHO/DF STANDARDIZED RATE INDICATIONS WORKBOOKSTATE EXHIBIT 1  
SHEET 1

## RATE INDICATIONS

GROUP NAME:	
PRODUCT TYPE:	
PRODUCT SUB-TYPE:	
STATE:	

PROGRAM NAME:	
POLICY TYPE:	
COMPANY(IES):	

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

## PREMIUMS:

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Year Ending	Months of Maturity	Earned House-Years	Written Premiums (\$000's)	Earned Premiums (\$000's)	Current Rate Level Factors (SUPPORT)	Premium Trend Factors	Trended Earned Premiums at C.R.L. (\$000's)
12/31/2004	63	4,489	\$2,286	\$1,917	0.988	1.137	\$2,153
12/31/2005	51	2,511	328	1,061	0.963	1.115	1,140
12/31/2006	39	2,339	1,253	1,031	0.958	1.093	1,080
12/31/2007	27	3,447	1,961	1,479	0.980	1.072	1,554
12/31/2008	15	6,864	3,419	2,787	1.017	1.051	2,977
TOTAL		19,650	\$9,247	\$8,275			\$8,904

## NOTES:

## ACTUAL LOSSES:

(1)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Accident Year Ending	----- ACTUAL INCURRED LOSSES (\$000's) -----				----- ACTUAL INCURRED LAE (\$000's) -----				----- INCURRED ULAE (\$000's) -----				Actual Incurred Loss & LAE Excl. Cts. (\$000's)
	Incl. Cts.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cts.	Incl. Cts.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cts.	Incl. Cts. (SUPPORT)	Non-Hurr. Cat. (SUPPORT)	Hurricane Cat. (SUPPORT)	Excl. Cts.	
12/31/2004	\$990	\$0	\$722	\$268	\$99	\$0	\$62	\$36	\$64	\$0	\$57	\$7	\$311
12/31/2005	478	0	208	270	50	0	18	32	23	0	16	7	309
12/31/2006	269	0	0	269	62	0	0	62	7	0	0	7	338
12/31/2007	715	0	0	715	42	0	0	42	18	0	0	18	775
12/31/2008	1,469	3	0	1,466	84	1	0	83	37	0	0	37	1,587
TOTAL	\$3,921	\$3	\$930	\$2,989	\$337	\$1	\$80	\$256	\$149	\$0	\$73	\$76	\$3,320

## PROJECTED CATASTROPHE LOSSES:

(1)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)
Accident Year Ending	---PROJECTED NON-HURR. CAT (\$000's)---				CE DATA --- INSERT APPLICABLE DATE IN YELLOW HIGHLIGHTED CELL ---							
	Losses (SUPPORT)	ALAE (SUPPORT)	ULAE (SUPPORT)	Losses & ALAE & ULAE	POLICIES IN-FORCE	POLICIES IN-FORCE	PREMIUM IN-FORCE AT C.R.L. (\$000's)	PREMIUM IN-FORCE AT C.R.L. (\$000's)	Projected HURRICANE Losses (\$000's)	Projected HURRICANE ALAE (\$000's)	Projected HURRICANE ULAE (\$000's)	Projected HURRICANE Loss & LAE (\$000's)
12/31/2004	\$29	\$12	\$1	\$42								
12/31/2005	25	10	1	\$36								
12/31/2006	23	10	1	\$34								
12/31/2007	50	21	1	\$72	ALL POLICIES	WIND ONLY POLICIES	ALL POLICIES (SUPPORT)	WIND ONLY POLICIES (SUPPORT)	(SUPPORT)	(SUPPORT)	(SUPPORT)	
12/31/2008	101	42	3	\$145								
TOTAL	\$227	\$95	\$6	\$328	8,460	-	\$3,221	\$0	\$160	\$15	\$13	\$187

## DEVELOPMENT OF PROJECTED LOSS &amp; LAE RATIO:

(1)	(34)	(35)	(36)	(37)	(38)	(39)	(40)	(41)	(42)	(43)	(44)	(45)
Accident Year Ending	Actual Incurred Loss & LAE Excl. Cts. (\$000's)	Loss & ALAE Development Factors (SUPPORT)	Loss Trend Factors	Trended & Developed Loss & LAE Excl. Cts. (\$000's)	Projected Incurred Loss & LAE Incl. Non-Hurr Cat (\$000's)	Bad Faith/Punitive Damage Incl. Loss & ALAE Incl. in (34) (\$000's)	Projected Incurred Loss & LAE Non-Hurr Cat. Excl. BF/PD (\$000's)	Adjustment Factor for Law Changes, Etc. (SUPPORT)	Final Adjusted Expected Incurred Loss & LAE (\$000's)	Projected Incurred Loss & LAE Ratio Incl. (SUPPORT)	Selected Accident Year Weights (SUPPORT)	Weighted Proj. Incurred Loss & LAE Excl. BF/PD
12/31/2004	\$311	1,000	2,524	\$786	\$827	\$0	\$827	1,000	\$827	38.4%	10.0%	
12/31/2005	309	1,000	2,189	676	\$712	0	712	1,000	712	62.5%	15.0%	
12/31/2006	338	0.996	1,899	639	\$673	0	673	1,000	673	62.4%	20.0%	
12/31/2007	775	1.061	1,647	1,355	\$1,427	0	1,427	1,000	1,427	91.8%	25.0%	
12/31/2008	1,587	1.209	1,428	2,740	\$2,885	0	2,885	1,000	2,885	96.9%	30.0%	
TOTAL	\$3,320			\$6,196	\$6,524	\$0	\$6,524		\$6,524	73.3%	100.0%	77.7%

## PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

(46)	(47)	(48)	(49)
Category of Expected Expense	Fixed Expense Loading * (SUPPORT)	Variable Expense Loading (SUPPORT)	Total Expense Loading
Commissions	0.0%	8.6%	8.6%
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	0.9%	0.0%	0.9%
Other Expense (Specify**)	0.0%	10.0%	10.0%
TOTAL EXPENSES	6.9%	21.3%	28.2%
PERMISSIBLE LOSS & LAE			71.8%

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

## DEVELOPMENT OF RATE LEVEL INDICATIONS:

- (50) 5.8% Projected Hurricane Loss & LAE ratio
- (51) 83.5% Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
- (52) 6.9% Expected Fixed Expense Ratio
- (53) 21.3% Expected Variable Expense Ratio
- (54) 14.9% Rate Level Indication (Before Credibility)
- (55) 0.70 Credibility (SUPPORT)
- (56) 13.0% Expected Annual Net Trend (i.e., Projected Loss Trend Net of Premium Trend)
- (57) 1.00 Assumed Number of Years Since Last Rate Review
- (58) 13.0% Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
- (59) 14.3% Credibility-Weighted Rate Level Indication
- (60) 0.0% Company Selected Rate Change

# CITIZENS PROPERTY INSURANCE CORPORATION

TOC Wind

STATE OF FLORIDA -- OFFICE OF INSURANCE REGULATION  
HO/MHO/DF STANDARDIZED RATE INDICATIONS WORKBOOK

STATE EXHIBIT 1  
SHEET 1

## RATE INDICATIONS

GROUP NAME: \_\_\_\_\_  
PRODUCT TYPE: \_\_\_\_\_  
PRODUCT SUB-TYPE: \_\_\_\_\_  
STATE: \_\_\_\_\_

PROGRAM NAME: \_\_\_\_\_  
POLICY TYPE: \_\_\_\_\_  
COMPANY(IES): \_\_\_\_\_

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

### PREMIUMS:

(1) Accident Year Ending	(2) Months of Maturity	(3) Earned House- Years	(4) Written Premiums (\$000's)	(5) Earned Premiums (\$000's)	(6) Current Rate Level Factors (SUPPORT)	(7) Premium Trend Factors	(8) Trended Earned Premiums at C.R.L. (\$000's)
12/31/2004	63	4,489	\$2,286	\$1,917	0.988	1.137	\$2,153
12/31/2005	51	2,511	328	1,061	0.963	1.115	1,140
12/31/2006	39	2,339	1,253	1,031	0.958	1.093	1,080
12/31/2007	27	3,447	1,961	1,479	0.980	1.072	1,554
12/31/2008	15	6,864	3,419	2,787	1.017	1.051	2,977
TOTAL		19,650	\$9,247	\$8,275			\$8,904

### NOTES:

### ACTUAL LOSSES:

(1) Accident Year Ending	(9) Incl. Cats.	(10) Non-Hurr. Cat.	(11) Hurricane Cat.	(12) Excl. Cats.	(13) Incl. Cats.	(14) Non-Hurr. Cat.	(15) Hurricane Cat.	(16) Excl. Cats.	(17) Incl. Cats.	(18) Non-Hurr. Cat.	(19) Hurricane Cat.	(20) Excl. Cats.	(21) Actual Incurred Loss & LAE Excl. Cats. (\$000's)
	----- ACTUAL INCURRED LOSSES (\$000's) -----				----- ACTUAL INCURRED ALAE (\$000's) -----				----- INCURRED ULAE (\$000's) -----				
12/31/2004	\$990	\$0	\$722	\$268	\$99	\$0	\$62	\$36	\$64	\$0	\$57	\$7	\$311
12/31/2005	478	0	208	270	50	0	18	32	23	0	16	7	309
12/31/2006	269	0	0	269	62	0	0	62	7	0	0	7	338
12/31/2007	715	0	0	715	42	0	0	42	18	0	0	18	775
12/31/2008	1,469	3	0	1,466	84	1	0	83	37	0	0	37	1,587
TOTAL	\$3,921	\$3	\$930	\$2,989	\$337	\$1	\$80	\$256	\$149	\$0	\$73	\$76	\$3,320

### PROJECTED CATASTROPHE LOSSES:

(1) Accident Year Ending	(22) Losses (SUPPORT)	(23) ALAE (SUPPORT)	(24) ULAE (SUPPORT)	(25) Losses & ALAE & ULAE	(26) POLICIES IN-FORCE	(27) POLICIES IN-FORCE	(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)
	---PROJECTED NON-HURR. CAT (\$000's)---				CE DATA --- INSERT APPLICABLE DATE IN YELLOW HIGHLIGHTED CELL ---							
12/31/2004	\$29	\$12	\$1	\$42								
12/31/2005	25	10	1	36								
12/31/2006	23	10	1	34								
12/31/2007	50	21	1	72								
12/31/2008	101	42	3	146								
TOTAL	\$227	\$95	\$6	\$328	8,460	-	\$3,221	(SUPPORT)	\$0	\$160	\$15	\$187

### 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 Incl. 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 Ratio Incl. Non-Hurr Cat. (\$000's)	(44) Selected Accident Year Weights (SUPPORT)	(45) Weighted Proj. Incurred Loss & LAE Incl. Non-Hurr Cat Excl. BF/PD
12/31/2004	\$311	1.000	2.524	\$786	\$827	\$0	\$827	1.000	\$827	38.4%	10.0%	
12/31/2005	309	1.000	2.189	676	\$712	0	712	1.000	712	62.5%	15.0%	
12/31/2006	338	0.996	1.899	639	\$673	0	673	1.000	673	62.4%	20.0%	
12/31/2007	775	1.061	1.647	1,355	\$1,427	0	1,427	1.000	1,427	91.8%	25.0%	
12/31/2008	1,587	1.209	1.428	2,740	\$2,885	0	2,885	1.000	2,885	96.9%	30.0%	
TOTAL	\$3,320			\$6,196	\$6,524	\$0	\$6,524		\$6,524	73.3%	100.0%	77.7%

### 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%	8.6%	8.6%
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	0.7%	0.0%	0.7%
Other Expense (Specify**)	0.0%	10.0%	10.0%
TOTAL EXPENSES	6.8%	21.3%	28.0%
PERMISSIBLE LOSS & LAE			72.0%

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

### DEVELOPMENT OF RATE LEVEL INDICATIONS:

(50)	5.8%	Projected Hurricane Loss & LAE ratio
(51)	83.5%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	6.8%	Expected Fixed Expense Ratio
(53)	21.3%	Expected Variable Expense Ratio
(54)	14.7%	Rate Level Indication (Before Credibility)
(55)	0.70	Credibility (SUPPORT)
(56)	13.0%	Expected Annual Net Trend (i.e., Projected Loss Trend Net of Premium Trend)
(57)	1.00	Assumed Number of Years Since Last Rate Review
(58)	13.0%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	14.2%	Credibility-Weighted Rate Level Indication
(60)	0.0%	Company Selected Rate Change

PR-M -- RENTERS HO-4 (INCLUDING MOBILE HOME RENTERS MHO-4)  
CALCULATION OF PREMIUM TREND FACTORS FOR WITH WIND POLICIES

	(1)	(2)	(3)	(4)	(5)
Beginning of Calendar Year	End of Calendar Year	Average Earned Date	Earned Premium at Current Rate	Earned House Years	Average Earned Premium at Current Rate
1/1/2004	12/31/2004	7/1/2004	1,892,909	4,489	422
4/1/2004	3/31/2005	9/30/2004	1,854,903	4,405	421
7/1/2004	6/30/2005	12/30/2004	1,680,265	3,995	421
10/1/2004	9/30/2005	4/1/2005	1,429,683	3,422	418
1/1/2005	12/31/2005	7/2/2005	1,021,861	2,511	407
4/1/2005	3/31/2006	9/30/2005	870,334	2,163	402
7/1/2005	6/30/2006	12/30/2005	873,754	2,169	403
10/1/2005	9/30/2006	4/1/2006	913,732	2,214	413
1/1/2006	12/31/2006	7/2/2006	987,526	2,339	422
4/1/2006	3/31/2007	9/30/2006	1,064,914	2,498	426
7/1/2006	6/30/2007	12/30/2006	1,156,805	2,703	428
10/1/2006	9/30/2007	4/1/2007	1,273,066	3,014	422
1/1/2007	12/31/2007	7/2/2007	1,449,967	3,447	421
4/1/2007	3/31/2008	9/30/2007	1,701,844	4,044	421
7/1/2007	6/30/2008	12/30/2007	2,014,403	4,776	422
10/1/2007	9/30/2008	3/31/2008	2,461,440	5,839	422
1/1/2008	12/31/2008	7/1/2008	2,833,512	6,864	413
(6) 17 Point Fitted Annual Rate of Change:					0.3%
(7) 13 Point Fitted Annual Rate of Change:					1.2%
(8) 9 Point Fitted Annual Rate of Change:					-1.0%
(9) 5 Point Fitted Annual Rate of Change:					-1.4%
					1.1%
					0.2%
					-1.3%
					-11.1%

(10) Selected Annual Rate of Change: **2.0%**

**Notes:**

- (2) Earned premium at current rate level
- (3) Earned house years.
- (4) = (2) / (3)
- (5) Based on information from a database. Rounded to the nearest hundred.
- (6) Calculated by fitting an exponential curve to 17 points.
- (7) Calculated by fitting an exponential curve to 13 points.
- (8) Calculated by fitting an exponential curve to 9 points.
- (9) Calculated by fitting an exponential curve to 5 points.
- (10) See explanatory notes for basis of selection.

PR-M -- RENTERS HO-4 (INCLUDING MOBILE HOME RENTERS MHO-4)  
CALCULATION OF LOSS TREND FACTORS FOR WITH WIND POLICIES

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Beginning of Calendar Year	End of Calendar Year	Average Loss Date	Earned House Years	Non-Cat Incurred Losses as of	Incurred Loss Development Factor	Developed Non-Cat Incurred Losses	Pure Premium	Frequency	Severity
				3/31/2009					
1/1/2004	12/31/2004	7/1/2004	4,489	268,039	1.000	268,039	60	1.74%	3,422
4/1/2004	3/31/2005	9/30/2004	4,405	265,562	1.000	265,562	60	1.73%	3,482
7/1/2004	6/30/2005	12/30/2004	3,995	269,824	1.000	269,824	68	2.04%	3,307
10/1/2004	9/30/2005	4/1/2005	3,422	299,196	1.000	299,196	87	2.06%	4,252
1/1/2005	12/31/2005	7/2/2005	2,511	270,061	1.000	270,061	108	2.05%	5,244
4/1/2005	3/31/2006	9/30/2005	2,163	166,177	0.999	166,001	77	2.06%	3,721
7/1/2005	6/30/2006	12/30/2005	2,169	229,900	0.998	229,414	106	1.99%	5,304
10/1/2005	9/30/2006	4/1/2006	2,214	250,576	0.997	249,782	113	2.08%	5,436
1/1/2006	12/31/2006	7/2/2006	2,339	269,364	0.996	268,227	115	1.91%	5,997
4/1/2006	3/31/2007	9/30/2006	2,498	246,256	1.012	249,247	100	1.64%	6,096
7/1/2006	6/30/2007	12/30/2006	2,703	433,124	1.029	445,472	165	1.91%	8,617
10/1/2006	9/30/2007	4/1/2007	3,014	376,636	1.045	393,537	131	2.00%	6,514
1/1/2007	12/31/2007	7/2/2007	3,447	714,977	1.061	758,763	220	2.27%	9,689
4/1/2007	3/31/2008	9/30/2007	4,044	1,132,185	1.098	1,243,425	307	2.60%	11,832
7/1/2007	6/30/2008	12/30/2007	4,776	1,078,074	1.135	1,223,897	256	2.34%	10,941
10/1/2007	9/30/2008	3/31/2008	5,839	1,478,623	1.172	1,733,349	297	2.56%	11,600
1/1/2008	12/31/2008	7/1/2008	6,864	1,466,123	1.209	1,772,958	258	2.62%	9,870

		Pure Premium	Frequency	Severity
(9)	17 Point Fitted Annual Rate of Change:	51.5%	8.1%	40.1%
(10)	13 Point Fitted Annual Rate of Change:	55.7%	10.2%	41.3%
(11)	9 Point Fitted Annual Rate of Change:	73.4%	24.3%	39.5%
(12)		15.3%	0.0%	15.3%

(13) Selected Annual Loss Trend: 15.3%

**Notes:**

- (2) Earned house years
- (3) Non-catastrophe incurred losses
- (4) From Exhibit "RIF Wind With Rapid Cash" col (35)
- (5) = (3) \* (4)
- (6) = (5) / (2)
- (7) Number of claims divided by the earned house years
- (8) = (6) / (7)
- (9) Annual rate of change by using an exponential curve fit to 17 points.
- (10) Annual rate of change by using an exponential curve fit to 13 points.
- (11) Annual rate of change by using an exponential curve fit to 9 points.
- (12) See explanatory notes for basis of selected frequency and severity trends.



PR-M -- RENTERS HO-4 (INCLUDING MOBILE HOME RENTERS MHO-4)  
INCURRED LOSS DEVELOPMENT FACTORS  
NON-CATASTROPHE LOSSES\*  
WITH-WIND POLICIES

Beginning of Accident Year	End of Accident Year	Incurred Losses and ALAE**				
		15 Months	27 Months	39 Months	51 Months	63 Months
1/1/2004	12/31/2004	286,773	311,996	312,521	304,521	304,521
1/1/2005	12/31/2005	306,757	281,815	296,565	301,993	
1/1/2006	12/31/2006	284,401	288,593	331,330		
1/1/2007	12/31/2007	560,861	757,097			
1/1/2008	12/31/2008	1,549,194				

Beginning of Accident Year	End of Accident Year	Link Ratios				
		15 to 27	27 to 39	39 to 51	51 to 63	63 to Ultimate
1/1/2004	12/31/2004	1.088	1.002	0.974	1.000	
1/1/2005	12/31/2005	0.919	1.052	1.018		
1/1/2006	12/31/2006	1.015	1.148			
1/1/2007	12/31/2007	1.350				
Straight Average		1.093	1.067	0.996	1.000	
Weighted Average		1.139	1.066	0.996	1.000	
Selected		1.139	1.066	0.996	1.000	
Cumulative		1.209	1.061	0.996	1.000	1.000

**Notes:**

\* Includes both normal and sinkhole losses.

\*\* Based on information from a loss database.

Losses exclude historical catastrophes (hurricane and non-hurricane).

Losses exclude the estimated portion of historical mold claims that exceed \$10K.

PR-M -- RENTERS HO-4 (INCLUDING MOBILE HOME RENTERS MHO-4)  
CALCULATION OF CREDIBILITY

Beginning of Accident Year	End of Accident Year	(A)	(B)	(C)	(D)
		With-Wind Policies	X-Wind Policies	Sinkhole Policies	Combined Policies (With Wind + X-Wind)
1/1/2004	12/31/2004	4,489	1,445	0	5,934
1/1/2005	12/31/2005	2,511	943	0	3,454
1/1/2006	12/31/2006	2,339	715	0	3,054
1/1/2007	12/31/2007	3,447	904	0	4,352
1/1/2008	12/31/2008	6,864	631	0	7,495
(2) Total earned house years		19,650	4,639	0	24,289
(3) Full credibility standard		40,000	40,000	40,000	40,000
(4) Credibility		0.701	0.341	0.000	0.779

**Notes:**

- (A)-(D) Based on information from an exposure database.  
 (2) Equal to the total of (A)-(D)  
 (3) Selected  
 (4) Equal to the minimum of one and  $[(2) / (3)] ^ 0.5$ .

PR-M -- RENTERS HO-4 (INCLUDING MOBILE HOME RENTERS MHO-4)  
STATEWIDE OFFBALANCE

		With Provision for Rapid Cash Buildup	Without Provision for Rapid Cash Buildup
(1)	Combined Indication	0.071	0.069
(2)	With-Wind Indication	0.143	0.142
(3)	X-Wind Indication	-0.261	-0.261
(4)	With-Wind In-Force Premium as of 12/31/2008 at CRL	3,221	3,221
(5)	X-Wind In-Force Premium as of 12/31/2008 at CRL	116	116
(6)	Indicated With-Wind Premium	3,683	3,678
(7)	Indicated X-Wind Premium	85	85
(8)	Indicated Percent With-Wind Premium	0.977	0.977
(9)	Indicated Percent X-Wind Premium	0.023	0.023
(10)	<b>Off-Balanced With-Wind Indicated</b>	<b>0.084</b>	<b>0.083</b>
(11)	<b>Off-Balanced X-Wind Indicated</b>	<b>-0.300</b>	<b>-0.300</b>
(12)	Weighted Avg of (14)-(16)	0.071	0.069

**Notes:**

- (1) From Exhibit "RIF Combined With Rapid Cash" row (59) or Exhibit "RIF Combined Without Rapid Cash" row (59)
- (2) From Exhibit "RIF Wind With Rapid Cash" row (59) or Exhibit "RIF Wind Without Rapid Cash" row (59)
- (3) From Exhibit "RIF Duplicate X-Wind" row (59)
- (4) From Exhibit "RIF Wind With Rapid Cash" total column (28) or Exhibit "RIF Wind Without Rapid Cash" total column (28)
- (5) From Exhibit "RIF Duplicate X-Wind" total column (28)
- (6) =  $[1 + (2)] * (4)$
- (7) =  $[1 + (3)] * (5)$
- (8) =  $(6) / [(6) + (7)]$
- (9) =  $(7) / [(6) + (7)]$
- (10) =  $(8) * [1 + (1)] * [(4) + (5)] / (4) - 1$
- (11) =  $(9) * [1 + (1)] * [(4) + (5)] / (5) - 1$
- (12) =  $\{[1 + (10)] * (4) + [1 + (11)] * (5)\} / \{(4) + (5)\}$

<b>Exhibit</b>	<b>Description</b>
RIF Duplicate X-Wind <b>0 0</b>	Duplicate of OIR RIF for policies that exclude wind, excluding sinkhole premiums and losses
Prem X-Wind <b>0 0</b>	Shows premium and exposure trends for policies that exclude wind, excluding sinkhole premiums
Loss X-Wind <b>0 0</b>	Shows loss trends for policies that exclude wind, excluding sinkhole losses

# CITYZEN PROPERTY INSURANCE CORPORATION

TOC X-Wind

STATE OF FLORIDA -- OFFICE OF INSURANCE REGULATION  
HO/MHO/DF STANDARDIZED RATE INDICATIONS WORKBOOK

STATE EXHIBIT 1  
SHEET 1

## RATE INDICATIONS

GROUP NAME: \_\_\_\_\_  
PRODUCT TYPE: \_\_\_\_\_  
PRODUCT SUB-TYPE: \_\_\_\_\_  
STATE: \_\_\_\_\_

PROGRAM NAME: \_\_\_\_\_  
POLICY TYPE: \_\_\_\_\_  
COMPANY(IES): \_\_\_\_\_

(A) Loss Experience Eval. Date: 03/31/09  
(B) Annual Premium Trend: 2.0%  
(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	1,445	\$669	\$564	1.038	1.137	\$668
12/31/2005	51	943	217	371	1.026	1.115	425
12/31/2006	39	715	272	299	1.001	1.093	327
12/31/2007	27	904	351	347	0.997	1.072	371
12/31/2008	15	631	101	204	1.040	1.051	223
TOTAL		4,639	\$1,609	\$1,786			\$2,012

### NOTES:

### ACTUAL LOSSES:

(1) Accident Year Ending	(9) Incl. Cats.	(10) Non-Hurr. Cat.	(11) Hurricane Cat.	(12) Excl. Cats.	(13) Incl. Cats.	(14) Non-Hurr. Cat.	(15) Hurricane Cat.	(16) Excl. Cats.	(17) Incl. Cats. (SUPPORT)	(18) Non-Hurr. Cat. (SUPPORT)	(19) Hurricane Cat. (SUPPORT)	(20) Excl. Cats.	(21) Actual Incurred Loss & LAE Excl. Cats. (\$000's)
12/31/2004	\$243	\$0	\$39	\$204	\$76	\$0	\$8	\$68	\$8	\$0	\$3	\$5	\$277
12/31/2005	56	0	0	56	23	0	0	22	1	0	0	1	80
12/31/2006	43	0	0	43	8	0	0	8	1	0	0	1	52
12/31/2007	7	0	0	7	3	0	0	3	0	0	0	0	10
12/31/2008	34	0	0	34	3	0	0	3	1	0	0	1	38
TOTAL	\$383	\$0	\$39	\$344	\$113	\$0	\$8	\$105	\$12	\$0	\$3	\$9	\$457

### PROJECTED CATASTROPHE LOSSES:

(1) Accident Year Ending	(22) Losses (SUPPORT)	(23) ALAE (SUPPORT)	(24) ULAE (SUPPORT)	(25) CE DATA Losses & ALAE & ULAE	(26) POLICIES IN-FORCE	(27) POLICIES IN-FORCE	(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	\$2	\$0	\$0	\$3								
12/31/2005	1	0	0	\$1								
12/31/2006	0	0	0	\$1								
12/31/2007	0	0	0	\$0								
12/31/2008	0	0	0	\$0								
TOTAL	\$4	\$1	\$0	\$5	407	-	\$116	\$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 Develop- ment 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 Ratio Non-Hurr Cat (\$000's)	(44) Selected Accident Year Weights (SUPPORT)	(45) Weighted Proj. Incurred Loss & LAE Incl. Non-Hurr Cat Excl. BF/PD
12/31/2004	\$277	1.000	1.000	\$277	\$280	\$0	\$280	1.000	\$280	42.0%	10.0%	
12/31/2005	80	1.000	1.000	80	\$81	0	81	1.000	81	19.0%	15.0%	
12/31/2006	52	1.133	1.000	59	\$60	0	60	1.000	60	18.3%	20.0%	
12/31/2007	10	1.039	1.000	10	\$10	0	10	1.000	10	2.8%	25.0%	
12/31/2008	38	1.094	1.000	41	\$42	0	42	1.000	42	18.8%	30.0%	
TOTAL	\$457			\$468	\$473	\$0	\$473		\$473	23.5%	100.0%	17.0%

### 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	0.0%	0.0%	0.0%
Other Expense (Specify**)	0.0%	2.0%	2.0%
TOTAL EXPENSES	6.1%	14.7%	20.7%
PERMISSIBLE LOSS & LAE			79.3%

\* - 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)	17.0%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	6.1%	Expected Fixed Expense Ratio
(53)	14.7%	Expected Variable Expense Ratio
(54)	-72.9%	Rate Level Indication (Before Credibility)
(55)	0.34	Credibility (SUPPORT)
(56)	-2.0%	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)	-2.0%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	-26.1%	Credibility-Weighted Rate Level Indication
(60)	0.0%	Company Selected Rate Change

PR-M -- RENTERS HO-4 (INCLUDING MOBILE HOME RENTERS MHO-4)  
CALCULATION OF PREMIUM TREND FACTORS FOR X-WIND POLICIES

		(1)	(2)	(3)	(4)	(5)	
Beginning of Calendar Year	End of Calendar Year	Average Earned Date	Earned Premium at Current Rate	Earned House Years	Average Earned Premium at Current Rate	Coverage C Inforce as of	HO4 X-Wind Average Coverage C
1/1/2004	12/31/2004	7/1/2004	585,738	1,445	405	12/31/2004	30,300
4/1/2004	3/31/2005	9/30/2004	575,634	1,421	405	3/31/2005	30,400
7/1/2004	6/30/2005	12/30/2004	523,313	1,291	405	6/30/2005	30,100
10/1/2004	9/30/2005	4/1/2005	462,695	1,142	405	9/30/2005	30,500
1/1/2005	12/31/2005	7/2/2005	381,008	943	404	12/31/2005	31,800
4/1/2005	3/31/2006	9/30/2005	332,594	814	409	3/31/2006	31,000
7/1/2005	6/30/2006	12/30/2005	314,894	765	412	6/30/2006	31,400
10/1/2005	9/30/2006	4/1/2006	308,801	740	417	9/30/2006	31,900
1/1/2006	12/31/2006	7/2/2006	299,282	715	418	12/31/2006	28,800
4/1/2006	3/31/2007	9/30/2006	295,219	717	412	3/31/2007	29,700
7/1/2006	6/30/2007	12/30/2006	319,148	787	405	6/30/2007	29,600
10/1/2006	9/30/2007	4/1/2007	340,311	864	394	9/30/2007	29,000
1/1/2007	12/31/2007	7/2/2007	346,419	904	383	12/31/2007	28,300
4/1/2007	3/31/2008	9/30/2007	368,960	976	378	3/31/2008	26,500
7/1/2007	6/30/2008	12/30/2007	345,075	937	368	6/30/2008	24,100
10/1/2007	9/30/2008	3/31/2008	278,060	785	354	9/30/2008	21,700
1/1/2008	12/31/2008	7/1/2008	212,018	631	336	12/31/2008	20,100
(6) 17 Point Fitted Annual Rate of Change:					-3.6%		-8.0%
(7) 13 Point Fitted Annual Rate of Change:					-5.9%		-12.8%
(8) 9 Point Fitted Annual Rate of Change:					-9.9%		-17.5%
(9) 5 Point Fitted Annual Rate of Change:					-12.3%		-29.8%

(11) Selected Annual Rate of Change: **2.0%**

**Notes:**

- (2) Earned premium at current rate level  
(3) Earned house years.

PR-M -- RENTERS HO-4 (INCLUDING MOBILE HOME RENTERS MHO-4)  
CALCULATION OF LOSS TREND FACTORS FOR X-WIND POLICIES

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Beginning of Calendar Year	End of Calendar Year	Average Loss Date	Earned House Years	Non-Cat Incurred	Incurred	Developed	Pure Premium	Frequency	Severity
				Losses as of 3/31/2009	Loss Development Factor	Non-Cat Incurred Losses			
1/1/2004	12/31/2004	7/1/2004	1,445	203,756	1.000	203,756	141	2.47%	5,701
4/1/2004	3/31/2005	9/30/2004	1,421	186,316	1.000	186,316	131	2.41%	5,434
7/1/2004	6/30/2005	12/30/2004	1,291	172,232	1.000	172,232	133	2.42%	5,509
10/1/2004	9/30/2005	4/1/2005	1,142	159,447	1.000	159,447	140	2.19%	6,381
1/1/2005	12/31/2005	7/2/2005	943	56,329	1.000	56,329	60	1.93%	3,094
4/1/2005	3/31/2006	9/30/2005	814	38,196	1.033	39,461	48	2.28%	2,128
7/1/2005	6/30/2006	12/30/2005	765	26,211	1.066	27,948	37	1.90%	1,928
10/1/2005	9/30/2006	4/1/2006	740	22,941	1.099	25,222	34	1.82%	1,871
1/1/2006	12/31/2006	7/2/2006	715	42,941	1.133	48,633	68	1.59%	4,279
4/1/2006	3/31/2007	9/30/2006	717	38,314	1.109	42,496	59	1.15%	5,135
7/1/2006	6/30/2007	12/30/2006	787	24,314	1.086	26,399	34	1.30%	2,573
10/1/2006	9/30/2007	4/1/2007	864	26,708	1.062	28,375	33	1.20%	2,744
1/1/2007	12/31/2007	7/2/2007	904	6,708	1.039	6,969	8	1.58%	489
4/1/2007	3/31/2008	9/30/2007	976	28,065	1.053	29,545	30	1.67%	1,810
7/1/2007	6/30/2008	12/30/2007	937	33,952	1.066	36,207	39	2.07%	1,870
10/1/2007	9/30/2008	3/31/2008	785	29,941	1.080	32,339	41	2.06%	2,003
1/1/2008	12/31/2008	7/1/2008	631	33,809	1.094	36,981	59	1.97%	2,977

		Pure Premium	Frequency	Severity
(9)	17 Point Fitted Annual Rate of Change:	-31.9%	-8.6%	-25.5%
(10)	13 Point Fitted Annual Rate of Change:	-12.4%	-0.6%	-11.8%
(11)	9 Point Fitted Annual Rate of Change:	-9.4%	29.2%	-29.9%
(12)		0.0%	0.0%	0.0%

(13) Selected Annual Loss Trend: 0.0%

**Notes:**

- (2) Earned house years
- (3) Non-catastrophe incurred losses
- (4) From Exhibit "RIF Duplicate X-Wind" col (35)
- (5) = (3) \* (4)
- (6) = (5) / (2)
- (7) Number of claims divided by the earned house years
- (8) = (6) / (7)
- (9) Annual rate of change by using an exponential curve fit to 17 points.
- (10) Annual rate of change by using an exponential curve fit to 13 points.
- (11) Annual rate of change by using an exponential curve fit to 9 points.
- (12) See explanatory notes for basis of selected frequency and severity trends.

PR-M -- RENTERS HO-4 (INCLUDING MOBILE HOME RENTERS MHO-4)  
INCURRED LOSS DEVELOPMENT FACTORS  
NON-CATASTROPHE LOSSES\*  
X-WIND POLICIES

Beginning of Accident Year	End of Accident Year	Incurred Losses and ALAE**				
		15 Months	27 Months	39 Months	51 Months	63 Months
1/1/2004	12/31/2004	182,995	264,383	230,661	271,649	271,649
1/1/2005	12/31/2005	137,159	78,719	78,599	78,599	
1/1/2006	12/31/2006	50,103	49,810	51,217		
1/1/2007	12/31/2007	12,215	9,715			
1/1/2008	12/31/2008	37,046				

Beginning of Accident Year	End of Accident Year	Link Ratios				
		15 to 27	27 to 39	39 to 51	51 to 63	63 to Ultimate
1/1/2004	12/31/2004	1.445	0.872	1.178	1.000	
1/1/2005	12/31/2005	0.574	0.998	1.000		
1/1/2006	12/31/2006	0.994	1.028			
1/1/2007	12/31/2007	0.795				
Straight Average		0.952	0.966	1.089	1.000	
Weighted Average		1.053	0.917	1.133	1.000	
Selected		1.053	0.917	1.133	1.000	
Cumulative		1.094	1.039	1.133	1.000	1.000

**Notes:**

\* Includes both normal and sinkhole losses.

\*\* Based on information from a loss database.

Losses exclude historical catastrophes (hurricane and non-hurricane).

Losses exclude the estimated portion of historical mold claims that exceed \$10K.



PR-M -- RENTERS HO-4 (INCLUDING MOBILE HOME RENTERS MHO-4)  
CALCULATION OF CREDIBILITY

Beginning of Accident Year	End of Accident Year	(A)	(B)	(C)	(D)
		With-Wind Policies	X-Wind Policies	Sinkhole Policies	Combined Policies (With Wind + X-Wind)
1/1/2004	12/31/2004	4,489	1,445	0	5,934
1/1/2005	12/31/2005	2,511	943	0	3,454
1/1/2006	12/31/2006	2,339	715	0	3,054
1/1/2007	12/31/2007	3,447	904	0	4,352
1/1/2008	12/31/2008	6,864	631	0	7,495
(2) Total earned house years		19,650	4,639	0	24,289
(3) Full credibility standard		40,000	40,000	40,000	40,000
(4) Credibility		0.701	0.341	0.000	0.779

**Notes:**

- (A)-(D) Based on information from an exposure database.  
 (2) Equal to the total of (A)-(D)  
 (3) Selected  
 (4) Equal to the minimum of one and  $[(2) / (3)] ^ 0.5$ .

PR-M -- RENTERS HO-4 (INCLUDING MOBILE HOME RENTERS MHO-4)  
STATEWIDE OFFBALANCE

		<b>With Provision for Rapid Cash Buildup</b>	<b>Without Provision for Rapid Cash Buildup</b>
(1)	Combined Indication	0.071	0.069
(2)	With-Wind Indication	0.143	0.142
(3)	X-Wind Indication	-0.261	-0.261
(4)	With-Wind In-Force Premium as of 12/31/2008 at CRL	3,221	3,221
(5)	X-Wind In-Force Premium as of 12/31/2008 at CRL	116	116
(6)	Indicated With-Wind Premium	3,683	3,678
(7)	Indicated X-Wind Premium	85	85
(8)	Indicated Percent With-Wind Premium	0.977	0.977
(9)	Indicated Percent X-Wind Premium	0.023	0.023
<b>(10)</b>	<b>Off-Balanced With-Wind Indicated</b>	<b>0.084</b>	<b>0.083</b>
<b>(11)</b>	<b>Off-Balanced X-Wind Indicated</b>	<b>-0.300</b>	<b>-0.300</b>
(12)	Weighted Avg of (14)-(16)	0.071	0.069

**Notes:**

- (1) From Exhibit "RIF Combined With Rapid Cash" row (59) or Exhibit "RIF Combined Without Rapid Cash" row (59)
- (2) From Exhibit "RIF Wind With Rapid Cash" row (59) or Exhibit "RIF Wind Without Rapid Cash" row (59)
- (3) From Exhibit "RIF Duplicate X-Wind" row (59)
- (4) From Exhibit "RIF Wind With Rapid Cash" total column (28) or Exhibit "RIF Wind Without Rapid Cash" total column (28)
- (5) From Exhibit "RIF Duplicate X-Wind" total column (28)
- (6) =  $[1 + (2)] * (4)$
- (7) =  $[1 + (3)] * (5)$
- (8) =  $(6) / [(6) + (7)]$
- (9) =  $(7) / [(6) + (7)]$
- (10) =  $(8) * [1 + (1)] * [(4) + (5)] / (4) - 1$
- (11) =  $(9) * [1 + (1)] * [(4) + (5)] / (5) - 1$
- (12) =  $\{[1 + (10)] * (4) + [1 + (11)] * (5)\} / \{(4) + (5)\}$

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Indication (9-01-09)-Combined\_t.xls] [] [\_convertXlsToPdf] [LARGE DATA FILE] Cannot convert Excel to PDF. The  
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ndication (9-01-09)-Separate\_t.xls] [] [\_convertXlsToPdf] [LARGE DATA FILE] Cannot convert Excel to PDF. The si-  
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Document Type: Miscellaneous

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<b>Exhibit</b>	<b>Description</b>
RIF Wind With Rapid Cash <b>0 0</b>	Duplicate of OIR RIF for policies that include wind, excluding sinkhole premiums and losses, and with a provision for the FHCF rapid cash buildup
RIF Wind Without Rapid Cash <b>0 0</b>	Duplicate of OIR RIF for policies that include wind, excluding sinkhole premiums and losses, and without a provision for the FHCF rapid cash buildup
Prem Wind <b>0 0</b>	Shows premium and exposure trends for policies that include wind, excluding sinkhole premiums
Loss Wind <b>0 0</b>	Shows loss trends for policies that include wind, excluding sinkhole losses

# CITIZENS PROPERTY INSURANCE CORPORATION

TOC Wind

STATE OF FLORIDA -- OFFICE OF INSURANCE REGULATION  
HO/MHO/DF STANDARDIZED RATE INDICATIONS WORKBOOK

STATE EXHIBIT 1  
SHEET 1

## RATE INDICATIONS

GROUP NAME: \_\_\_\_\_  
PRODUCT TYPE: \_\_\_\_\_  
PRODUCT SUB-TYPE: \_\_\_\_\_  
STATE: \_\_\_\_\_

PROGRAM NAME: \_\_\_\_\_  
POLICY TYPE: \_\_\_\_\_  
COMPANY(IES): \_\_\_\_\_

(A) Loss Experience Eval. Date: 03/31/09  
(B) Annual Premium Trend: 4.0%  
(C) Annual Loss Trend (Up-to-Date): 15.0%  
(D) Annual Loss Trend (Projected): 15.0%  
(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	14,754	\$8,908	\$7,585	1.131	1.290	\$11,073
12/31/2005	51	11,894	6,392	6,839	0.997	1.241	8,463
12/31/2006	39	20,732	21,962	14,491	0.937	1.193	16,200
12/31/2007	27	37,770	34,235	28,614	0.955	1.147	31,366
12/31/2008	15	40,456	28,846	32,001	0.977	1.103	34,489
TOTAL		125,606	\$100,343	\$89,530			\$101,590

### NOTES:

### ACTUAL LOSSES:

(1) Accident Year Ending	(9) Incl. Cats.	(10) Non-Hurr. Cat.	(11) Hurricane Cat.	(12) Excl. Cats.	(13) Incl. Cats.	(14) Non-Hurr. Cat.	(15) Hurricane Cat.	(16) Excl. Cats.	(17) Incl. Cats.	(18) Non-Hurr. Cat.	(19) Hurricane Cat.	(20) Excl. Cats.	(21) Actual Incurred Loss & LAE Excl. Cats. (\$000's)
	----- ACTUAL INCURRED LOSSES (\$000's) -----				----- ACTUAL INCURRED ALAE (\$000's) -----				----- INCURRED ULAE (\$000's) -----				
12/31/2004	\$8,283	\$0	\$5,224	\$3,059	\$791	\$0	\$427	\$364	\$490	\$0	\$411	\$78	\$3,501
12/31/2005	9,600	37	7,147	2,416	765	1	425	339	626	1	563	62	2,817
12/31/2006	4,620	14	0	4,607	557	0	0	557	118	0	0	117	5,281
12/31/2007	8,630	1	0	8,629	869	0	0	869	221	0	0	221	9,719
12/31/2008	12,760	167	0	12,592	904	15	0	889	326	4	0	321	13,803
TOTAL	\$43,893	\$219	\$12,371	\$31,303	\$3,886	\$16	\$852	\$3,018	\$1,779	\$6	\$974	\$799	\$35,120

### PROJECTED CATASTROPHE LOSSES:

(1) Accident Year Ending	(22) Losses (SUPPORT)	(23) ALAE (SUPPORT)	(24) ULAE (SUPPORT)	(25) Losses & ALAE & ULAE	(26) POLICIES IN-FORCE	(27) POLICIES IN-FORCE	(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)
	---PROJECTED NON-HURR. CAT (\$000's)---				CE DATA --- INSERT APPLICABLE DATE IN YELLOW HIGHLIGHTED CELL ---							
12/31/2004	\$419	\$30	\$11	\$460								
12/31/2005	290	21	7	\$319								
12/31/2006	468	34	12	\$514								
12/31/2007	775	56	20	\$851								
12/31/2008	996	72	26	\$1,093								
TOTAL	\$2,949	\$213	\$76	\$3,238	34,192	-	\$27,239	\$0	\$5,204	\$370	\$410	\$5,984

### 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 Incl. Non-Hurr Cat (\$000's)	(41) Adjustment Factor for Law Changes, Etc. (SUPPORT)	(42) Final Adjusted Expected Incurred Loss & LAE (\$000's)	(43) Projected Incurred Loss & LAE Ratio Incl. Non-Hurr Cat (\$000's)	(44) Selected Accident Year Weights (SUPPORT)	(45) Weighted Proj. Incurred Loss & LAE Incl. Non-Hurr Cat Excl. BF/PD
12/31/2004	\$3,501	1.000	2.481	\$8,687	\$9,147	\$0	\$9,147	1.000	\$9,147	82.6%	10.0%	
12/31/2005	2,817	0.989	2.158	6,013	\$6,332	0	6,332	1.000	6,332	74.8%	15.0%	
12/31/2006	5,281	0.979	1.876	9,704	\$10,218	0	10,218	1.000	10,218	63.1%	20.0%	
12/31/2007	9,719	1.012	1.632	16,056	\$16,907	0	16,907	1.000	16,907	53.9%	25.0%	
12/31/2008	13,803	1.054	1.419	20,632	\$21,725	0	21,725	1.000	21,725	63.0%	30.0%	
TOTAL	\$35,120			\$61,091	\$64,329	\$0	\$64,329		\$64,329	63.3%	100.0%	64.5%

### 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%	7.5%	7.5%
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	1.5%	0.0%	1.5%
Other Expense (Specify**)	0.0%	10.0%	10.0%
TOTAL EXPENSES	7.5%	20.2%	27.7%
PERMISSIBLE LOSS & LAE			72.3%

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

### DEVELOPMENT OF RATE LEVEL INDICATIONS:

(50)	22.0%	Projected Hurricane Loss & LAE ratio
(51)	86.4%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	7.5%	Expected Fixed Expense Ratio
(53)	20.2%	Expected Variable Expense Ratio
(54)	17.7%	Rate Level Indication (Before Credibility)
(55)	1.00	Credibility (SUPPORT)
(56)	10.6%	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)	10.6%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	17.7%	Credibility-Weighted Rate Level Indication
(60)	0.0%	Company Selected Rate Change

# CITIZEN PROPERTY INSURANCE CORPORATION

TOC Wind

STATE OF FLORIDA -- OFFICE OF INSURANCE REGULATION  
HO/MHO/DF STANDARDIZED RATE INDICATIONS WORKBOOK

STATE EXHIBIT 1  
SHEET 1

## RATE INDICATIONS

GROUP NAME: \_\_\_\_\_  
PRODUCT TYPE: \_\_\_\_\_  
PRODUCT SUB-TYPE: \_\_\_\_\_  
STATE: \_\_\_\_\_

PROGRAM NAME: \_\_\_\_\_  
POLICY TYPE: \_\_\_\_\_  
COMPANY(IES): \_\_\_\_\_

(A) Loss Experience Eval. Date: 03/31/09  
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(C) Annual Loss Trend (Up-to-Date): 15.0%  
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### PREMIUMS:

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12/31/2008	15	40,456	28,846	32,001	0.977	1.103	34,489
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### PROJECTED CATASTROPHE LOSSES:

(1) Accident Year Ending	(22) Losses (SUPPORT)	(23) ALAE (SUPPORT)	(24) ULAE (SUPPORT)	(25) Losses & ALAE & ULAE	(26) POLICIES IN-FORCE	(27) POLICIES IN-FORCE	(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)
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12/31/2008	996	72	26	\$1,093								
TOTAL	\$2,949	\$213	\$76	\$3,238	34,192	-	\$27,239	\$0	\$5,204	\$370	\$410	\$5,984

### 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 Incl. 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 Ratio Incl. Non-Hurr Cat (\$000's)	(44) Selected Accident Year Weights (SUPPORT)	(45) Weighted Proj. Incurred Loss & LAE Incl. Non-Hurr Cat Excl. BF/PD
12/31/2004	\$3,501	1.000	2.481	\$8,687	\$9,147	\$0	\$9,147	1.000	\$9,147	82.6%	10.0%	
12/31/2005	2,817	0.989	2.158	6,013	\$6,332	0	6,332	1.000	6,332	74.8%	15.0%	
12/31/2006	5,281	0.979	1.876	9,704	\$10,218	0	10,218	1.000	10,218	63.1%	20.0%	
12/31/2007	9,719	1.012	1.632	16,056	\$16,907	0	16,907	1.000	16,907	53.9%	25.0%	
12/31/2008	13,803	1.054	1.419	20,632	\$21,725	0	21,725	1.000	21,725	63.0%	30.0%	
TOTAL	\$35,120			\$61,091	\$64,329	\$0	\$64,329		\$64,329	63.3%	100.0%	64.5%

### 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%	7.5%	7.5%
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	1.2%	0.0%	1.2%
Other Expense (Specify**)	0.0%	10.0%	10.0%
TOTAL EXPENSES	7.2%	20.2%	27.4%
PERMISSIBLE LOSS & LAE			72.6%

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

### DEVELOPMENT OF RATE LEVEL INDICATIONS:

(50)	22.0%	Projected Hurricane Loss & LAE ratio
(51)	86.4%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	7.2%	Expected Fixed Expense Ratio
(53)	20.2%	Expected Variable Expense Ratio
(54)	17.4%	Rate Level Indication (Before Credibility)
(55)	1.00	Credibility (SUPPORT)
(56)	10.6%	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)	10.6%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	17.4%	Credibility-Weighted Rate Level Indication
(60)	0.0%	Company Selected Rate Change



PR-M -- CONDO UNIT OWNERS HO-6  
CALCULATION OF PREMIUM TREND FACTORS FOR WITH WIND POLICIES

	(1)	(2)	(3)	(4)	(5)		
Beginning of Calendar Year	End of Calendar Year	Average Earned Date	Earned Premium at Current Rate	Earned House Years	Average Earned Premium at Current Rate	Coverage C Inforce as of	HO6 With Wind Average Coverage C
1/1/2004	12/31/2004	7/1/2004	8,580,155	14,754	582	12/31/2004	19,800
4/1/2004	3/31/2005	9/30/2004	8,687,744	15,049	577	3/31/2005	19,000
7/1/2004	6/30/2005	12/30/2004	8,158,786	14,237	573	6/30/2005	19,500
10/1/2004	9/30/2005	4/1/2005	7,544,912	13,118	575	9/30/2005	19,500
1/1/2005	12/31/2005	7/2/2005	6,819,857	11,894	573	12/31/2005	19,400
4/1/2005	3/31/2006	9/30/2005	6,965,774	12,053	578	3/31/2006	19,500
7/1/2005	6/30/2006	12/30/2005	8,235,259	13,838	595	6/30/2006	20,900
10/1/2005	9/30/2006	4/1/2006	10,614,847	17,025	623	9/30/2006	22,300
1/1/2006	12/31/2006	7/2/2006	13,577,411	20,732	655	12/31/2006	22,900
4/1/2006	3/31/2007	9/30/2006	17,091,365	25,050	682	3/31/2007	23,400
7/1/2006	6/30/2007	12/30/2006	21,032,610	29,961	702	6/30/2007	23,800
10/1/2006	9/30/2007	4/1/2007	24,392,729	34,154	714	9/30/2007	24,200
1/1/2007	12/31/2007	7/2/2007	27,338,058	37,770	724	12/31/2007	24,600
4/1/2007	3/31/2008	9/30/2007	28,992,388	39,691	730	3/31/2008	25,300
7/1/2007	6/30/2008	12/30/2007	30,305,142	40,874	741	6/30/2008	26,500
10/1/2007	9/30/2008	3/31/2008	31,582,962	41,701	757	9/30/2008	27,700
1/1/2008	12/31/2008	7/1/2008	31,265,380	40,456	773	12/31/2008	28,400
(6) 17 Point Fitted Annual Rate of Change:					9.1%		10.9%
(7) 13 Point Fitted Annual Rate of Change:					11.0%		13.0%
(8) 9 Point Fitted Annual Rate of Change:					7.7%		11.5%
(9) 5 Point Fitted Annual Rate of Change:					6.9%		16.3%
(10) Annualized Inflation Guard Factors					1st Quarter 2008	1.0%	
					2nd Quarter 2008	2.6%	
					3rd Quarter 2008	2.9%	
					4th Quarter 2008	5.0%	
					1st Quarter 2009	5.5%	
					2nd Quarter 2009	4.9%	
(11) Selected Annual Rate of Change:					4.0%		

**Notes:**

- (2) Earned premium at current rate level
- (3) Earned house years.
- (4) = (2) / (3)
- (5) Based on information from a database. Rounded to the nearest hundred.
- (6) Calculated by fitting an exponential curve to 17 points.
- (7) Calculated by fitting an exponential curve to 13 points.
- (8) Calculated by fitting an exponential curve to 9 points.
- (9) Calculated by fitting an exponential curve to 5 points.
- (10) The actual inflation guard numbers applied at renewal. This is the amount that the coverage A amount is automatically increased
- (11) See explanatory notes for basis of selection.

PR-M -- CONDO UNIT OWNERS HO-6  
CALCULATION OF LOSS TREND FACTORS FOR WITH WIND POLICIES

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Beginning of Calendar Year	End of Calendar Year	Average Loss Date	Earned House Years	Non-Cat Incurred Losses as of	Incurred Loss Development Factor	Developed Non-Cat Incurred Losses	Pure Premium	Frequency	Severity
				3/31/2009					
1/1/2004	12/31/2004	7/1/2004	14,754	3,064,525	1.000	3,064,525	208	5.54%	3,751
4/1/2004	3/31/2005	9/30/2004	15,049	3,209,431	0.997	3,200,818	213	6.09%	3,495
7/1/2004	6/30/2005	12/30/2004	14,237	2,774,939	0.995	2,760,046	194	6.33%	3,062
10/1/2004	9/30/2005	4/1/2005	13,118	2,760,489	0.992	2,738,266	209	6.47%	3,226
1/1/2005	12/31/2005	7/2/2005	11,894	2,420,824	0.989	2,394,840	201	6.36%	3,164
4/1/2005	3/31/2006	9/30/2005	12,053	2,397,576	0.987	2,365,795	196	6.97%	2,817
7/1/2005	6/30/2006	12/30/2005	13,838	2,984,499	0.984	2,937,412	212	8.12%	2,614
10/1/2005	9/30/2006	4/1/2006	17,025	3,696,368	0.982	3,628,727	213	7.91%	2,696
1/1/2006	12/31/2006	7/2/2006	20,732	4,606,525	0.979	4,510,612	218	6.79%	3,202
4/1/2006	3/31/2007	9/30/2006	25,050	5,240,408	0.987	5,174,777	207	5.67%	3,644
7/1/2006	6/30/2007	12/30/2006	29,961	5,940,271	0.996	5,915,161	197	4.54%	4,352
10/1/2006	9/30/2007	4/1/2007	34,154	7,221,111	1.004	7,250,499	212	4.23%	5,018
1/1/2007	12/31/2007	7/2/2007	37,770	8,660,292	1.012	8,767,392	232	4.28%	5,425
4/1/2007	3/31/2008	9/30/2007	39,691	9,908,497	1.023	10,133,391	255	4.50%	5,676
7/1/2007	6/30/2008	12/30/2007	40,874	10,670,815	1.033	11,023,244	270	4.45%	6,065
10/1/2007	9/30/2008	3/31/2008	41,701	12,963,187	1.043	13,525,240	324	4.54%	7,143
1/1/2008	12/31/2008	7/1/2008	40,456	12,613,668	1.054	13,290,870	329	4.59%	7,163

		Pure Premium	Frequency	Severity
(9)	17 Point Fitted Annual Rate of Change:	10.6%	-11.2%	24.5%
(10)	13 Point Fitted Annual Rate of Change:	16.9%	-18.7%	43.8%
(11)	9 Point Fitted Annual Rate of Change:	<u>28.9%</u>	<u>-13.7%</u>	<u>49.4%</u>
(12)		15.0%	<b>0.0%</b>	<b>15.0%</b>

**(13) Selected Annual Loss Trend: 15.0%**

**Notes:**

- (2) Earned house years
- (3) Non-catastrophe incurred losses
- (4) From Exhibit "RIF Wind With Rapid Cash" col (35)
- (5) = (3) \* (4)
- (6) = (5) / (2)
- (7) Number of claims divided by the earned house years
- (8) = (6) / (7)
- (9) Annual rate of change by using an exponential curve fit to 17 points.
- (10) Annual rate of change by using an exponential curve fit to 13 points.
- (11) Annual rate of change by using an exponential curve fit to 9 points.
- (12) See explanatory notes for basis of selected frequency and severity trends.

PR-M -- CONDO UNIT OWNERS HO-6  
INCURRED LOSS DEVELOPMENT FACTORS  
NON-CATASTROPHE LOSSES\*  
WITH-WIND POLICIES

Beginning of Accident Year	End of Accident Year	Incurred Losses and ALAE**				
		15 Months	27 Months	39 Months	51 Months	63 Months
1/1/2004	12/31/2004	3,327,775	3,461,828	3,491,136	3,467,557	3,430,338
1/1/2005	12/31/2005	2,587,779	2,754,834	2,801,970	2,761,378	
1/1/2006	12/31/2006	4,696,266	4,866,224	5,165,419		
1/1/2007	12/31/2007	9,196,083	9,533,505			
1/1/2008	12/31/2008	13,516,739				

Beginning of Accident Year	End of Accident Year	Link Ratios				
		15 to 27	27 to 39	39 to 51	51 to 63	63 to Ultimate
1/1/2004	12/31/2004	1.040	1.008	0.993	0.989	
1/1/2005	12/31/2005	1.065	1.017	0.986		
1/1/2006	12/31/2006	1.036	1.061			
1/1/2007	12/31/2007	1.037				
Straight Average		1.044	1.029	0.989	0.989	
Weighted Average		1.041	1.034	0.990	0.989	
Selected		1.041	1.034	0.990	0.989	
Cumulative		1.054	1.012	0.979	0.989	1.000

**Notes:**

\* Includes both normal and sinkhole losses.

\*\* Based on information from a loss database.

Losses exclude historical catastrophes (hurricane and non-hurricane).

Losses exclude the estimated portion of historical mold claims that exceed \$10K.

PR-M -- CONDO UNIT OWNERS HO-6  
CALCULATION OF CREDIBILITY

Beginning of Accident Year	End of Accident Year	(A)	(B)	(C)	(D)
		Earned House Years			
		With-Wind Policies	X-Wind Policies	Sinkhole Policies	Combined Policies (With Wind + X-Wind)
1/1/2004	12/31/2004	14,754	10,182	0	24,936
1/1/2005	12/31/2005	11,894	12,730	0	24,624
1/1/2006	12/31/2006	20,732	15,980	0	36,712
1/1/2007	12/31/2007	37,770	23,299	0	61,069
1/1/2008	12/31/2008	40,456	14,798	0	55,254
(2) Total earned house years		125,606	76,988	0	202,594
(3) Full credibility standard		40,000	40,000	40,000	40,000
(4) Credibility		1.000	1.000	0.000	1.000

**Notes:**

- (A)-(D) Based on information from an exposure database.  
 (2) Equal to the total of (A)-(D)  
 (3) Selected  
 (4) Equal to the minimum of one and  $[(2) / (3)] ^ 0.5$ .

PR-M -- CONDO UNIT OWNERS HO-6  
STATEWIDE OFFBALANCE

		With Provision for Rapid Cash Buildup	Without Provision for Rapid Cash Buildup
(1)	Combined Indication	0.114	0.111
(2)	With-Wind Indication	0.177	0.174
(3)	X-Wind Indication	-0.240	-0.240
(4)	With-Wind In-Force Premium as of 12/31/2008 at CRL	27,239	27,239
(5)	X-Wind In-Force Premium as of 12/31/2008 at CRL	3,715	3,715
(6)	Indicated With-Wind Premium	32,066	31,972
(7)	Indicated X-Wind Premium	2,823	2,823
(8)	Indicated Percent With-Wind Premium	0.919	0.919
(9)	Indicated Percent X-Wind Premium	0.081	0.081
(10)	<b>Off-Balanced With-Wind Indicated</b>	<b>0.163</b>	<b>0.160</b>
(11)	<b>Off-Balanced X-Wind Indicated</b>	<b>-0.249</b>	<b>-0.249</b>
(12)	Weighted Avg of (14)-(16)	0.114	0.111

**Notes:**

- (1) From Exhibit "RIF Combined With Rapid Cash" row (59) or Exhibit "RIF Combined Without Rapid Cash" row (59)
- (2) From Exhibit "RIF Wind With Rapid Cash" row (59) or Exhibit "RIF Wind Without Rapid Cash" row (59)
- (3) From Exhibit "RIF Duplicate X-Wind" row (59)
- (4) From Exhibit "RIF Wind With Rapid Cash" total column (28) or Exhibit "RIF Wind Without Rapid Cash" total column (28)
- (5) From Exhibit "RIF Duplicate X-Wind" total column (28)
- (6) =  $[1 + (2)] * (4)$
- (7) =  $[1 + (3)] * (5)$
- (8) =  $(6) / [(6) + (7)]$
- (9) =  $(7) / [(6) + (7)]$
- (10) =  $(8) * [1 + (1)] * [(4) + (5)] / (4) - 1$
- (11) =  $(9) * [1 + (1)] * [(4) + (5)] / (5) - 1$
- (12) =  $\{[1 + (10)] * (4) + [1 + (11)] * (5)\} / \{(4) + (5)\}$

<b>Exhibit</b>	<b>Description</b>
RIF Duplicate X-Wind <b>0 0</b>	Duplicate of OIR RIF for policies that exclude wind, excluding sinkhole premiums and losses
Prem X-Wind <b>0 0</b>	Shows premium and exposure trends for policies that exclude wind, excluding sinkhole premiums
Loss X-Wind <b>0 0</b>	Shows loss trends for policies that exclude wind, excluding sinkhole losses

# CITIZENS PROPERTY INSURANCE CORPORATION

TOC X-Wind

STATE OF FLORIDA -- OFFICE OF INSURANCE REGULATION  
HO/MHO/DF STANDARDIZED RATE INDICATIONS WORKBOOK

STATE EXHIBIT 1  
SHEET 1

## RATE INDICATIONS

GROUP NAME: \_\_\_\_\_  
PRODUCT TYPE: \_\_\_\_\_  
PRODUCT SUB-TYPE: \_\_\_\_\_  
STATE: \_\_\_\_\_

PROGRAM NAME: \_\_\_\_\_  
POLICY TYPE: \_\_\_\_\_  
COMPANY(IES): \_\_\_\_\_

(A) Loss Experience Eval. Date: 03/31/09  
(B) Annual Premium Trend: 4.0%  
(C) Annual Loss Trend (Up-to-Date): 15.0%  
(D) Annual Loss Trend (Projected): 15.0%  
(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	10,182	\$5,912	\$4,763	1.320	1.290	\$8,111
12/31/2005	51	12,730	7,826	6,850	1.091	1.241	9,278
12/31/2006	39	15,980	12,587	9,819	1.005	1.193	11,774
12/31/2007	27	23,299	15,568	15,738	1.001	1.147	18,082
12/31/2008	15	14,798	4,166	9,055	1.005	1.103	10,040
TOTAL		76,988	\$46,061	\$46,225			\$57,284

### NOTES:

### ACTUAL LOSSES:

(1) Accident Year Ending	(9) Incl. Cats.	(10) Non-Hurr. Cat.	(11) Hurricane Cat.	(12) Excl. Cats.	(13) Incl. Cats.	(14) Non-Hurr. Cat.	(15) Hurricane Cat.	(16) Excl. Cats.	(17) Incl. Cats. (SUPPORT)	(18) Non-Hurr. Cat. (SUPPORT)	(19) Hurricane Cat. (SUPPORT)	(20) Excl. Cats.	(21) Actual Incurred Loss & LAE Excl. Cats. (\$000's)
12/31/2004	\$1,762	\$0	\$182	\$1,580	\$327	\$0	\$35	\$293	\$55	\$0	\$14	\$40	\$1,913
12/31/2005	2,669	0	13	2,655	360	0	7	352	69	0	1	68	3,075
12/31/2006	2,829	0	0	2,829	424	0	0	424	72	0	0	72	3,325
12/31/2007	4,837	0	0	4,837	586	0	0	586	123	0	0	123	5,546
12/31/2008	3,005	0	0	3,005	256	0	0	256	77	0	0	77	3,342
TOTAL	\$15,106	\$0	\$196	\$14,910	\$1,953	\$0	\$42	\$1,911	\$395	\$0	\$15	\$380	\$17,201

### PROJECTED CATASTROPHE LOSSES:

(1) Accident Year Ending	(22) Losses (SUPPORT)	(23) ALAE (SUPPORT)	(24) ULAE (SUPPORT)	(25) CE DATA Losses & ALAE & ULAE	(26) POLICIES IN-FORCE	(27) POLICIES IN-FORCE	(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	\$39	\$8	\$1	\$47								
12/31/2005	55	11	1	\$68								
12/31/2006	53	11	1	\$65								
12/31/2007	78	16	2	\$96								
12/31/2008	46	9	1	\$57								
TOTAL	\$271	\$55	\$7	\$334	6,692	-	\$3,715	\$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 Develop- ment 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. Loss & ALAE Incl. in (34) (\$000's)	(40) Projected Incurred Loss & LAE Incl. 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 Ratio Incl. Non-Hurr Cat (\$000's)	(44) Selected Accident Year Weights (SUPPORT)	(45) Weighted Proj. Incurred Loss & LAE Incl. Non-Hurr Cat Excl. BF/PD
12/31/2004	\$1,913	1.000	2.481	\$4,747	\$4,794	\$0	\$4,794	1.000	\$4,794	59.1%	10.0%	
12/31/2005	3,075	1.020	2.158	6,767	\$6,835	0	6,835	1.000	6,835	73.7%	15.0%	
12/31/2006	3,325	1.042	1.876	6,505	\$6,570	0	6,570	1.000	6,570	55.8%	20.0%	
12/31/2007	5,546	1.066	1.632	9,648	\$9,745	0	9,745	1.000	9,745	53.9%	25.0%	
12/31/2008	3,342	1.202	1.419	5,698	\$5,755	0	5,755	1.000	5,755	57.3%	30.0%	
TOTAL	\$17,201			\$33,365	\$33,698	\$0	\$33,698		\$33,698	58.8%	100.0%	58.8%

### 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	0.0%	0.0%	0.0%
Other Expense (Specify**)	0.0%	2.0%	2.0%
TOTAL EXPENSES	6.1%	14.7%	20.7%
PERMISSIBLE LOSS & LAE			79.3%

\* - 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)	58.8%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	6.1%	Expected Fixed Expense Ratio
(53)	14.7%	Expected Variable Expense Ratio
(54)	-24.0%	Rate Level Indication (Before Credibility)
(55)	1.00	Credibility (SUPPORT)
(56)	10.6%	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)	10.6%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	-24.0%	Credibility-Weighted Rate Level Indication
(60)	0.0%	Company Selected Rate Change

PR-M -- CONDO UNIT OWNERS HO-6  
CALCULATION OF PREMIUM TREND FACTORS FOR X-WIND POLICIES

		(1)	(2)	(3)	(4)	(5)	
Beginning of Calendar Year	End of Calendar Year	Average Earned Date	Earned Premium at Current Rate	Earned House Years	Average Earned Premium at Current Rate	Coverage C Inforce as of	HO6 X-Wind Average Coverage C
1/1/2004	12/31/2004	7/1/2004	6,285,381	10,182	617	12/31/2004	24,000
4/1/2004	3/31/2005	9/30/2004	6,571,296	10,881	604	3/31/2005	23,300
7/1/2004	6/30/2005	12/30/2004	6,793,575	11,473	592	6/30/2005	23,100
10/1/2004	9/30/2005	4/1/2005	7,198,447	12,208	590	9/30/2005	23,100
1/1/2005	12/31/2005	7/2/2005	7,476,711	12,730	587	12/31/2005	23,200
4/1/2005	3/31/2006	9/30/2005	7,751,050	13,188	588	3/31/2006	23,000
7/1/2005	6/30/2006	12/30/2005	8,120,441	13,737	591	6/30/2006	23,400
10/1/2005	9/30/2006	4/1/2006	8,813,389	14,654	601	9/30/2006	24,800
1/1/2006	12/31/2006	7/2/2006	9,867,667	15,980	618	12/31/2006	25,600
4/1/2006	3/31/2007	9/30/2006	11,270,484	17,718	636	3/31/2007	26,600
7/1/2006	6/30/2007	12/30/2006	13,136,285	20,006	657	6/30/2007	27,300
10/1/2006	9/30/2007	4/1/2007	14,857,086	22,129	671	9/30/2007	27,000
1/1/2007	12/31/2007	7/2/2007	15,759,749	23,299	676	12/31/2007	25,800
4/1/2007	3/31/2008	9/30/2007	15,722,400	23,402	672	3/31/2008	24,100
7/1/2007	6/30/2008	12/30/2007	14,390,009	21,885	658	6/30/2008	23,600
10/1/2007	9/30/2008	3/31/2008	11,924,598	18,699	638	9/30/2008	23,300
1/1/2008	12/31/2008	7/1/2008	9,101,449	14,798	615	12/31/2008	22,000
(6) 17 Point Fitted Annual Rate of Change:					2.8%		0.9%
(7) 13 Point Fitted Annual Rate of Change:					3.8%		-0.6%
(8) 9 Point Fitted Annual Rate of Change:					0.0%		-9.0%
(9) 5 Point Fitted Annual Rate of Change:					-9.2%		-13.1%
(10) Annualized Inflation Guard Factors					1st Quarter 2008	1.0%	
					2nd Quarter 2008	2.6%	
					3rd Quarter 2008	2.9%	
					4th Quarter 2008	5.0%	
					1st Quarter 2009	5.5%	
					2nd Quarter 2009	4.9%	
(11) Selected Annual Rate of Change:					4.0%		

**Notes:**

- (2) Earned premium at current rate level  
(3) Earned house years.



PR-M -- CONDO UNIT OWNERS HO-6

CALCULATION OF LOSS TREND FACTORS FOR X-WIND POLICIES

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Beginning of Calendar Year	End of Calendar Year	Average Loss Date	Earned House Years	Non-Cat	Incurred	Developed	Pure Premium	Frequency	Severity
				Incurred	Loss	Non-Cat			
				Losses as of 3/31/2009	Factor	Losses			
1/1/2004	12/31/2004	7/1/2004	10,182	1,580,168	1.000	1,580,168	155	3.57%	4,351
4/1/2004	3/31/2005	9/30/2004	10,881	1,787,740	1.005	1,796,633	165	3.58%	4,609
7/1/2004	6/30/2005	12/30/2004	11,473	1,947,561	1.010	1,966,938	171	3.79%	4,525
10/1/2004	9/30/2005	4/1/2005	12,208	2,195,156	1.015	2,227,917	182	4.01%	4,550
1/1/2005	12/31/2005	7/2/2005	12,730	2,655,188	1.020	2,708,024	213	4.41%	4,821
4/1/2005	3/31/2006	9/30/2005	13,188	2,953,000	1.026	3,028,443	230	4.56%	5,040
7/1/2005	6/30/2006	12/30/2005	13,737	2,856,206	1.031	2,945,308	214	4.36%	4,922
10/1/2005	9/30/2006	4/1/2006	14,654	2,988,168	1.037	3,098,266	211	4.11%	5,145
1/1/2006	12/31/2006	7/2/2006	15,980	2,829,114	1.042	2,949,331	185	3.58%	5,149
4/1/2006	3/31/2007	9/30/2006	17,718	2,896,979	1.048	3,037,095	171	3.43%	4,995
7/1/2006	6/30/2007	12/30/2006	20,006	3,726,634	1.054	3,928,764	196	3.42%	5,744
10/1/2006	9/30/2007	4/1/2007	22,129	4,069,528	1.060	4,314,157	195	3.53%	5,527
1/1/2007	12/31/2007	7/2/2007	23,299	4,836,919	1.066	5,156,085	221	3.67%	6,035
4/1/2007	3/31/2008	9/30/2007	23,402	5,211,955	1.100	5,732,907	245	3.75%	6,534
7/1/2007	6/30/2008	12/30/2007	21,885	4,665,625	1.134	5,290,451	242	3.66%	6,607
10/1/2007	9/30/2008	3/31/2008	18,699	4,142,629	1.168	4,838,131	259	3.58%	7,227
1/1/2008	12/31/2008	7/1/2008	14,798	3,009,069	1.202	3,616,470	244	3.48%	7,015

		Pure Premium	Frequency	Severity
(9)	17 Point Fitted Annual Rate of Change:	9.9%	-2.8%	13.0%
(10)	13 Point Fitted Annual Rate of Change:	6.4%	-7.5%	15.0%
(11)	9 Point Fitted Annual Rate of Change:	22.2%	1.4%	20.5%
(12)		15.0%	0.0%	15.0%

**(13) Selected Annual Loss Trend: 15.0%**

**Notes:**

- (2) Earned house years
- (3) Non-catastrophe incurred losses
- (4) From Exhibit "RIF Duplicate X-Wind" col (35)
- (5) = (3) \* (4)
- (6) = (5) / (2)
- (7) Number of claims divided by the earned house years
- (8) = (6) / (7)
- (9) Annual rate of change by using an exponential curve fit to 17 points.
- (10) Annual rate of change by using an exponential curve fit to 13 points.
- (11) Annual rate of change by using an exponential curve fit to 9 points.
- (12) See explanatory notes for basis of selected frequency and severity trends.

PR-M -- CONDO UNIT OWNERS HO-6  
INCURRED LOSS DEVELOPMENT FACTORS  
NON-CATASTROPHE LOSSES\*  
X-WIND POLICIES

Beginning of Accident Year	End of Accident Year	Incurred Losses and ALAE**				
		15 Months	27 Months	39 Months	51 Months	63 Months
1/1/2004	12/31/2004	1,516,421	1,674,276	1,750,836	1,836,201	1,872,740
1/1/2005	12/31/2005	2,615,591	2,939,775	2,987,898	3,007,509	
1/1/2006	12/31/2006	2,608,993	3,201,638	3,253,080		
1/1/2007	12/31/2007	5,005,660	5,428,218			
1/1/2008	12/31/2008	3,265,123				

Beginning of Accident Year	End of Accident Year	Link Ratios				
		15 to 27	27 to 39	39 to 51	51 to 63	63 to Ultimate
1/1/2004	12/31/2004	1.104	1.046	1.049	1.020	
1/1/2005	12/31/2005	1.124	1.016	1.007		
1/1/2006	12/31/2006	1.227	1.016			
1/1/2007	12/31/2007	1.084				
Straight Average		1.135	1.026	1.028	1.020	
Weighted Average		1.127	1.023	1.022	1.020	
Selected		1.127	1.023	1.022	1.020	
Cumulative		1.202	1.066	1.042	1.020	1.000

**Notes:**

\* Includes both normal and sinkhole losses.

\*\* Based on information from a loss database.

Losses exclude historical catastrophes (hurricane and non-hurricane).

Losses exclude the estimated portion of historical mold claims that exceed \$10K.

PR-M -- CONDO UNIT OWNERS HO-6  
CALCULATION OF CREDIBILITY

Beginning of Accident Year	End of Accident Year	(A)	(B)	(C)	(D)
		Earned House Years			Combined Policies (With Wind + X-Wind)
		With-Wind Policies	X-Wind Policies	Sinkhole Policies	
1/1/2004	12/31/2004	14,754	10,182	0	24,936
1/1/2005	12/31/2005	11,894	12,730	0	24,624
1/1/2006	12/31/2006	20,732	15,980	0	36,712
1/1/2007	12/31/2007	37,770	23,299	0	61,069
1/1/2008	12/31/2008	40,456	14,798	0	55,254
(2) Total earned house years		125,606	76,988	0	202,594
(3) Full credibility standard		40,000	40,000	40,000	40,000
(4) Credibility		1.000	1.000	0.000	1.000

**Notes:**

- (A)-(D) Based on information from an exposure database.  
 (2) Equal to the total of (A)-(D)  
 (3) Selected  
 (4) Equal to the minimum of one and  $[(2) / (3)] ^ 0.5$ .

PR-M -- CONDO UNIT OWNERS HO-6  
STATEWIDE OFFBALANCE

		<b>With Provision for Rapid Cash Buildup</b>	<b>Without Provision for Rapid Cash Buildup</b>
(1)	Combined Indication	0.114	0.111
(2)	With-Wind Indication	0.177	0.174
(3)	X-Wind Indication	-0.240	-0.240
(4)	With-Wind In-Force Premium as of 12/31/2008 at CRL	27,239	27,239
(5)	X-Wind In-Force Premium as of 12/31/2008 at CRL	3,715	3,715
(6)	Indicated With-Wind Premium	32,066	31,972
(7)	Indicated X-Wind Premium	2,823	2,823
(8)	Indicated Percent With-Wind Premium	0.919	0.919
(9)	Indicated Percent X-Wind Premium	0.081	0.081
<b>(10)</b>	<b>Off-Balanced With-Wind Indicated</b>	<b>0.163</b>	<b>0.160</b>
<b>(11)</b>	<b>Off-Balanced X-Wind Indicated</b>	<b>-0.249</b>	<b>-0.249</b>
(12)	Weighted Avg of (14)-(16)	0.114	0.111

**Notes:**

- (1) From Exhibit "RIF Combined With Rapid Cash" row (59) or Exhibit "RIF Combined Without Rapid Cash" row (59)
- (2) From Exhibit "RIF Wind With Rapid Cash" row (59) or Exhibit "RIF Wind Without Rapid Cash" row (59)
- (3) From Exhibit "RIF Duplicate X-Wind" row (59)
- (4) From Exhibit "RIF Wind With Rapid Cash" total column (28) or Exhibit "RIF Wind Without Rapid Cash" total column (28)
- (5) From Exhibit "RIF Duplicate X-Wind" total column (28)
- (6) =  $[1 + (2)] * (4)$
- (7) =  $[1 + (3)] * (5)$
- (8) =  $(6) / [(6) + (7)]$
- (9) =  $(7) / [(6) + (7)]$
- (10) =  $(8) * [1 + (1)] * [(4) + (5)] / (4) - 1$
- (11) =  $(9) * [1 + (1)] * [(4) + (5)] / (5) - 1$
- (12) =  $\{[1 + (10)] * (4) + [1 + (11)] * (5)\} / \{(4) + (5)\}$

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



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

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September 14, 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 Multi-Peril Rate Filing  
Homeowners, Condo Unit-Owners and Tenant Contents  
REINSURANCE EXPENSE SUPPORT REQUIREMENT**

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Dear Mr. McCarty:

This letter serves to comply with the Reinsurance Expense Support requirements found in the Office of Insurance Regulation's Industry Portal. The supporting files have been uploaded to the Industry Portal. For detail on such support, please refer to the following:

- Actuarial Explanatory Memorandum, Section 1, Worksheets 47-48D and 47-48E, as well as Section 5
- Files: FHCF Assumptions\_PLACLA.pdf, FHCF\_PRM.mdb, and CalcFHCFPremium\_ExamplePolicies.xls

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 - 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

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

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

<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 &amp; Mitigation</u>
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

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

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

<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 &amp; Mitigation</u>
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 - Personal and Commercial Lines**

Assumptions for FHCF Premium Estimate – 2009 FHCF Data Call

Policies in Force as of December 31, 2008

**Exclusion:**

- Non-Residential CLA locations (1,167).

**Type of Business:**

- Type of Business was assigned from the reported line of business and will be mapped to FHCF codes as follows:

Line of Business	Definition	FHCF Type of Business	FHCF Definition	Risks
A	Apartment	1	Commercial	8,514
C	Condo Association	1	Commercial	53,522
H	Homeowners Association	1	Commercial	10,009
DP1	Dwelling	2	Residential	22,545
DP3	Dwelling	2	Residential	136,692
HO3	Homeowners	2	Residential	226,115
HO4	Tenants	4	Tenants	5,753
HO6	Condo	6	Condo Owner	22,602
MDP1	Mobile home	3	Mobile Home	88,641
MHO3	Mobile home	3	Mobile Home	80,332
MHO4	Mobile home	3	Mobile Home	625

**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	3,386
Wood	Less than 6	01	Frame	63,754
Masonry, Confined Masonry Structural Masonry, Reinforced Concrete Light Metal, Steel, Steel Frame	Less than 6	02	Masonry	413,076
Masonry with Veneer Cladding	Less than 6	10	Masonry Veneer	5,536
Unknown	Less than 6	11	Unknown	0
Manufactured/Mobile Home with Tie-Down	All	21	Mobile Home - fully tied down before 7/13/1994	140,502
Manufactured/Mobile Home with Tie-Down	All	22	Mobile Home - fully tied down after 7/13/1994	29,096

**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.



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



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

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September 14, 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 Multi-Peril Rate Filing  
Homeowners, Condo Unit-Owners and Tenant Contents  
LAW CHANGE SUPPORT REQUIREMENT**

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Dear Mr. McCarty:

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

**§627.351(6)(n)1** *Rates for coverage provided by the corporation shall be actuarially sound and subject to the requirements of s. 627.062, except as otherwise provided in this paragraph. The corporation shall file its recommended rates with the office at least annually. The corporation shall provide any additional information regarding the rates, which the office requires. The office shall consider the recommendations of the board and issue a final order establishing the rates for the corporation within 45 days after the recommended rates are filed. The corporation may not pursue an administrative challenge or judicial review of the final order of the office.*

**§627.351(6)(n)3** *After the public hurricane lossprojection model under s. 627.06281 has been found to be accurate and reliable by the Florida Commission on Hurricane Loss Projection Methodology, that model shall serve as the minimum benchmark for determining the windstorm portion of the corporation's rates. This subparagraph does not require or allow the corporation to adopt rates lower than the rates otherwise required or allowed by this paragraph.*

**§627.351(6)(n)6** *Beginning on or after January 1, 2010, and notwithstanding the board's recommended rates and the office's final order regarding the corporation's filed rates under subparagraph 1., the corporation shall implement a rate increase each year which does not exceed 10 percent for any single policy issued by the corporation, excluding coverage changes and surcharges.*

**§627.351(6)(n)7** *The corporation may also implement an increase to reflect the effect on the corporation of the cash buildup factor pursuant to s. 215.555(5) b.*

**§627.351(6)(n)8** *The corporation's implementation of rates as prescribed in subparagraph 6. shall cease for any line of business written by the corporation upon the corporation's implementation of actuarially sound rates. Thereafter, the corporation shall annually make a recommended actuarially sound rate filing for each commercial and personal line of business the corporation writes.*

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

Sincerely,

Brian Donovan, FCAS, MAAA  
Director, Actuarial Services

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



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

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September 14, 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 Multi-Peril Rate Filing  
Homeowners, Condo Unit-Owners and Tenant Contents  
CATASTROPHE MODEL SUPPORT REQUIREMENT**

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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	10,000.00	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	29,000.00	31.69	0.00	196.36	27.70	1.09	0.00	0.68	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	NumbPolicies	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	52.97	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	NumbPolicies	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	

Sum of Total AAL	
PolicyForm	Total
DP1	10,330,696
DP3	77,289,040
HO3	161,874,939
HO4	47,657
HO6	2,734,785
MDP1	28,154,285
MHO3	52,590,434
MHO4	49,493
Grand Total	333,071,328

County	PolicyForm	NumPolicies	sumLMs	sumLMapp	sumLMc	sumLMale	SumSumEls	SumSumElapp	SumSumElc	SumSumElale	RatioS	RatioApp	RatioC	RatioAle	Total AAL
ALACHUA	DP1	141	21,690,915.00	0.00	903,611.00	0.00	3,809.90	0.00	144.04	0.00	0.18	0.00	0.16	0.00	3,953.94
ALACHUA	DP3	495	79,707,707.00	7,376,871.00	4,279,018.00	7,970,765.00	14,260.01	4,476.26	631.49	1,271.67	0.18	0.61	0.15	0.16	20,639.43
ALACHUA	HO3	300	48,425,596.00	4,468,324.00	23,425,203.00	4,842,560.00	8,414.32	2,675.12	3,600.04	737.88	0.17	0.60	0.15	0.15	15,427.36
ALACHUA	HO4	91	124,480.00	0.00	1,244,800.00	124,480.00	1.66	0.00	18.24	15.55	0.01	0.00	0.01	0.12	35.45
ALACHUA	HO6	102	3,583,376.00	0.00	1,518,000.00	303,600.00	862.55	0.00	188.48	40.18	0.24	0.00	0.12	0.13	1,091.21
ALACHUA	MDP1	803	34,197,464.00	0.00	13,651,536.00	0.00	91,538.74	0.00	10,349.74	0.00	2.68	0.00	0.76	0.00	101,888.48
ALACHUA	MHO3	144	5,582,472.00	568,515.00	2,500,204.00	558,247.00	17,686.32	363.11	2,139.75	472.04	3.17	0.64	0.86	0.85	20,661.22
ALACHUA	MHO4	5	7,300.00	0.00	73,000.00	7,300.00	1.76	0.00	10.75	2.02	0.24	0.00	0.15	0.28	14.53
BAKER	DP1	17	2,688,400.00	0.00	254,185.00	0.00	294.49	0.00	28.62	0.00	0.11	0.00	0.11	0.00	323.11
BAKER	DP3	28	4,241,100.00	416,255.00	324,200.00	424,110.00	396.29	194.95	43.88	45.41	0.09	0.47	0.14	0.11	680.53
BAKER	HO3	30	4,470,702.00	426,029.00	2,180,771.00	447,070.00	548.15	194.75	262.22	50.54	0.12	0.46	0.12	0.11	1,055.66
BAKER	HO4	1	3,000.00	0.00	30,000.00	3,000.00	0.00	0.00	0.24	0.22	0.00	0.00	0.01	0.07	0.46
BAKER	MDP1	297	15,280,642.00	0.00	5,593,011.00	0.00	17,454.78	0.00	1,788.11	0.00	1.14	0.00	0.32	0.00	19,242.89
BAKER	MHO3	23	1,402,732.00	140,275.00	597,598.00	140,275.00	2,479.40	67.07	270.72	61.04	1.77	0.48	0.45	0.44	2,878.23
BAKER	MHO4	1	2,500.00	0.00	25,000.00	2,500.00	3.71	0.00	16.20	2.03	1.48	0.00	0.65	0.81	21.94
BAY	DP1	312	47,357,991.00	0.00	3,032,949.00	0.00	38,370.40	0.00	1,423.46	0.00	0.81	0.00	0.47	0.00	39,793.86
BAY	DP3	821	126,268,227.00	11,242,453.00	7,316,827.00	12,626,813.00	97,534.03	14,139.26	3,437.39	6,843.56	0.77	1.26	0.47	0.54	121,954.24
BAY	HO3	459	85,830,032.00	7,816,169.00	41,581,860.00	8,583,004.00	61,196.69	9,472.00	18,032.05	4,491.07	0.71	1.21	0.43	0.52	93,191.81
BAY	HO4	50	97,850.00	0.00	978,500.00	97,850.00	25.81	0.00	165.45	36.97	0.26	0.00	0.17	0.38	228.23
BAY	HO6	57	2,202,800.00	0.00	1,695,000.00	339,000.00	2,049.51	0.00	782.26	187.55	0.93	0.00	0.46	0.55	3,019.32
BAY	MDP1	1760	71,796,918.00	0.00	24,402,262.00	0.00	399,966.29	0.00	53,826.90	0.00	5.57	0.00	2.21	0.00	453,793.19
BAY	MHO3	631	29,161,895.00	2,940,962.00	13,063,829.00	2,916,204.00	166,389.20	3,585.44	31,749.21	7,143.86	5.71	1.22	2.43	2.45	208,867.71
BAY	MHO4	6	13,800.00	0.00	138,000.00	13,800.00	38.42	0.00	189.69	22.98	2.78	0.00	1.37	1.67	251.09
BRADFORD	DP1	22	3,131,900.00	0.00	305,300.00	0.00	563.90	0.00	42.43	0.00	0.18	0.00	0.14	0.00	606.33
BRADFORD	DP3	30	4,269,047.00	421,176.00	403,050.00	426,904.00	623.35	231.70	53.62	57.25	0.15	0.55	0.13	0.13	965.92
BRADFORD	HO3	19	2,645,188.00	253,502.00	1,264,224.00	264,518.00	341.94	133.19	167.59	32.43	0.13	0.53	0.13	0.12	675.15
BRADFORD	MDP1	267	12,495,491.00	0.00	5,039,900.00	0.00	21,037.12	0.00	2,202.36	0.00	1.68	0.00	0.44	0.00	23,239.48
BRADFORD	MHO3	17	897,088.00	90,045.00	380,258.00	89,709.00	1,869.48	49.63	209.03	44.75	2.08	0.55	0.55	0.50	2,172.89
BRADFORD	MHO4	1	2,500.00	0.00	25,000.00	2,500.00	6.07	0.00	27.16	3.30	2.43	0.00	1.09	1.32	36.53
BREVARD	DP1	609	98,472,601.00	0.00	4,418,370.00	0.00	237,629.26	0.00	2,581.75	0.00	2.41	0.00	0.58	0.00	240,211.01
BREVARD	DP3	3535	536,915,126.00	46,455,545.00	28,126,310.00	53,691,475.00	1,300,896.30	58,048.90	16,012.49	28,982.28	2.42	1.25	0.57	0.54	1,403,939.97
BREVARD	HO3	6107	1,288,266,793.00	112,208,345.00	628,887,369.00	128,826,686.00	2,899,452.90	143,076.07	365,879.02	69,039.73	2.25	1.28	0.58	0.54	3,477,447.72
BREVARD	HO4	269	640,330.00	0.00	6,403,300.00	640,330.00	211.35	0.00	1,352.89	242.11	0.33	0.00	0.21	0.38	1,806.35
BREVARD	HO6	727	26,273,802.00	0.00	23,272,550.00	4,654,510.00	51,843.31	0.00	10,267.80	1,857.10	1.97	0.00	0.44	0.40	63,968.21
BREVARD	MDP1	2553	99,826,854.00	0.00	30,614,413.00	0.00	944,708.74	0.00	106,296.39	0.00	9.46	0.00	3.47	0.00	1,051,005.13
BREVARD	MHO3	7828	437,200,964.00	43,895,035.00	209,867,040.00	43,720,155.00	4,606,025.46	60,464.76	900,916.35	188,904.39	10.54	1.38	4.29	4.32	5,756,310.96
BREVARD	MHO4	40	76,800.00	0.00	768,000.00	76,800.00	497.26	0.00	2,757.43	312.35	6.47	0.00	3.59	4.07	3,567.04
BROWARD	DP1	1311	239,394,038.00	0.00	14,231,335.00	0.00	1,031,099.27	0.00	19,641.96	0.00	4.31	0.00	1.38	0.00	1,050,741.23
BROWARD	DP3	14195	2,503,959,705.00	240,346,246.00	134,160,821.00	250,395,888.00	10,793,636.45	489,701.89	186,601.90	347,418.85	4.31	2.04	1.39	1.39	11,817,359.09
BROWARD	HO3	31702	6,420,956,268.00	628,431,287.00	2,985,269,104.00	642,095,682.00	28,123,905.50	1,289,057.19	4,178,534.43	882,088.55	4.38	2.05	1.40	1.37	34,473,585.67
BROWARD	HO4	349	657,500.00	0.00	6,575,000.00	657,500.00	744.29	0.00	4,448.30	660.06	1.13	0.00	0.68	1.00	5,852.65
BROWARD	HO6	5049	133,037,740.00	0.00	105,242,656.00	21,048,532.00	554,300.02	0.00	129,354.27	25,924.07	4.17	0.00	1.23	1.23	709,578.36
BROWARD	MDP1	2568	81,381,038.00	0.00	25,072,643.00	0.00	1,458,101.51	0.00	258,825.94	0.00	17.92	0.00	10.32	0.00	1,716,927.45



County	PolicyForm	NumPolicies	sumLMs	sumLMapp	sumLMc	sumLMale	SumSumEls	SumSumElapp	SumSumElc	SumSumElale	RatioS	RatioApp	RatioC	RatioAle	Total AAL
BROWARD	MHO3	4316	199,830,207.00	20,084,764.00	88,985,308.00	19,983,073.00	3,073,520.29	40,395.98	718,581.14	170,869.17	15.38	2.01	8.08	8.55	4,003,366.58
BROWARD	MHO4	22	42,000.00	0.00	420,000.00	42,000.00	630.25	0.00	3,711.72	409.74	15.01	0.00	8.84	9.76	4,751.71
CALHOUN	DP1	20	2,671,900.00	0.00	297,450.00	0.00	751.91	0.00	53.65	0.00	0.28	0.00	0.18	0.00	805.56
CALHOUN	DP3	11	1,620,000.00	162,000.00	73,100.00	162,000.00	462.72	122.37	16.87	34.71	0.29	0.76	0.23	0.21	636.67
CALHOUN	HO3	9	1,499,000.00	149,900.00	749,500.00	149,900.00	390.33	107.97	145.79	30.58	0.26	0.72	0.19	0.20	674.67
CALHOUN	MDP1	103	4,648,910.00	0.00	1,818,205.00	0.00	9,232.83	0.00	1,095.04	0.00	1.99	0.00	0.60	0.00	10,327.87
CALHOUN	MHO3	3	145,036.00	14,504.00	73,768.00	14,504.00	445.68	9.68	68.62	11.35	3.07	0.67	0.93	0.78	535.33
CALHOUN	MHO4	2	3,000.00	0.00	30,000.00	3,000.00	6.69	0.00	32.76	4.27	2.23	0.00	1.09	1.42	43.72
CHARLOTTE	DP1	396	66,984,442.00	0.00	5,507,101.00	0.00	180,931.95	0.00	3,233.53	0.00	2.70	0.00	0.59	0.00	184,165.48
CHARLOTTE	DP3	3233	529,536,414.00	48,339,643.00	41,897,505.00	52,953,608.00	1,412,350.17	73,242.50	24,647.89	29,502.29	2.67	1.52	0.59	0.56	1,539,742.85
CHARLOTTE	HO3	4428	965,111,183.00	89,362,179.00	462,024,291.00	96,511,128.00	2,309,570.66	135,219.50	261,329.49	49,514.48	2.39	1.51	0.57	0.51	2,755,634.13
CHARLOTTE	HO4	102	263,740.00	0.00	2,637,400.00	263,740.00	99.46	0.00	622.59	119.36	0.38	0.00	0.24	0.45	841.41
CHARLOTTE	HO6	498	21,308,883.00	0.00	14,125,300.00	2,825,060.00	58,065.58	0.00	7,892.19	1,368.48	2.72	0.00	0.56	0.48	67,326.25
CHARLOTTE	MDP1	1582	67,858,610.00	0.00	23,623,190.00	0.00	694,630.29	0.00	107,108.08	0.00	10.24	0.00	4.53	0.00	801,738.37
CHARLOTTE	MHO3	3003	159,640,949.00	16,004,957.00	76,112,638.00	15,964,140.00	1,682,433.71	24,574.57	339,980.47	73,186.27	10.54	1.54	4.47	4.58	2,120,175.02
CHARLOTTE	MHO4	12	29,800.00	0.00	298,000.00	29,800.00	228.39	0.00	1,229.92	137.96	7.66	0.00	4.13	4.63	1,596.27
CITRUS	DP1	183	26,679,161.00	0.00	2,182,810.00	0.00	42,395.92	0.00	656.64	0.00	1.59	0.00	0.30	0.00	43,052.56
CITRUS	DP3	364	54,265,454.00	4,960,632.00	3,290,944.00	5,426,542.00	75,293.34	4,520.94	977.01	1,287.88	1.39	0.91	0.30	0.24	82,079.17
CITRUS	HO3	425	76,386,542.00	7,258,567.00	35,869,759.00	7,638,654.00	85,478.21	6,482.69	9,415.11	1,633.91	1.12	0.89	0.26	0.21	103,009.92
CITRUS	HO4	19	55,700.00	0.00	557,000.00	55,700.00	4.20	0.00	33.84	10.39	0.08	0.00	0.06	0.19	48.43
CITRUS	HO6	28	1,146,400.00	0.00	524,400.00	104,880.00	1,931.28	0.00	135.02	21.23	1.68	0.00	0.26	0.20	2,087.53
CITRUS	MDP1	2468	86,015,146.00	0.00	28,265,302.00	0.00	492,244.59	0.00	58,279.71	0.00	5.72	0.00	2.06	0.00	550,524.30
CITRUS	MHO3	1094	47,621,616.00	4,812,851.00	21,984,538.00	4,762,172.00	269,906.89	4,422.05	42,364.29	9,510.74	5.67	0.92	1.93	2.00	326,203.97
CITRUS	MHO4	23	37,670.00	0.00	376,700.00	37,670.00	130.70	0.00	680.84	82.83	3.47	0.00	1.81	2.20	894.37
CLAY	DP1	42	7,755,944.00	0.00	417,680.00	0.00	867.56	0.00	57.40	0.00	0.11	0.00	0.14	0.00	924.96
CLAY	DP3	236	39,171,588.00	3,654,737.00	3,062,574.00	3,917,155.00	5,408.92	2,036.42	393.17	531.75	0.14	0.56	0.13	0.14	8,370.26
CLAY	HO3	163	30,816,686.00	2,841,472.00	14,895,226.00	3,081,670.00	3,880.95	1,569.09	2,008.50	397.23	0.13	0.55	0.13	0.13	7,855.77
CLAY	HO4	34	69,330.00	0.00	693,300.00	69,330.00	0.84	0.00	9.24	7.29	0.01	0.00	0.01	0.11	17.37
CLAY	HO6	8	200,880.00	0.00	121,440.00	24,288.00	32.62	0.00	9.27	2.22	0.16	0.00	0.08	0.09	44.11
CLAY	MDP1	977	50,963,026.00	0.00	21,294,415.00	0.00	106,546.73	0.00	12,083.36	0.00	2.09	0.00	0.57	0.00	118,630.09
CLAY	MHO3	231	11,019,907.00	1,108,261.00	5,161,476.00	1,101,995.00	29,622.50	611.67	3,661.99	773.25	2.69	0.55	0.71	0.70	34,669.41
CLAY	MHO4	7	12,250.00	0.00	122,500.00	12,250.00	12.48	0.00	60.85	8.26	1.02	0.00	0.50	0.67	81.59
COLLIER	DP1	234	39,757,617.00	0.00	3,027,538.00	0.00	118,145.10	0.00	2,022.58	0.00	2.97	0.00	0.67	0.00	120,167.68
COLLIER	DP3	2126	382,940,369.00	34,169,722.00	31,272,894.00	38,294,018.00	1,159,206.61	64,430.31	22,852.41	27,230.38	3.03	1.89	0.73	0.71	1,273,719.71
COLLIER	HO3	953	229,417,386.00	22,024,118.00	109,797,536.00	22,941,746.00	524,853.14	40,655.05	70,441.35	14,670.80	2.29	1.85	0.64	0.64	650,620.34
COLLIER	HO4	101	352,120.00	0.00	3,521,200.00	352,120.00	150.15	0.00	884.94	163.47	0.43	0.00	0.25	0.46	1,198.56
COLLIER	HO6	618	32,371,730.00	0.00	22,010,650.00	4,402,130.00	85,570.56	0.00	13,130.86	2,415.60	2.64	0.00	0.60	0.55	101,117.02
COLLIER	MDP1	804	38,314,859.00	0.00	13,553,035.00	0.00	662,394.23	0.00	103,680.93	0.00	17.29	0.00	7.65	0.00	766,075.16
COLLIER	MHO3	3194	164,850,261.00	16,533,825.00	77,451,626.00	16,485,060.00	2,719,207.60	32,733.56	575,054.22	126,477.67	16.50	1.98	7.42	7.67	3,453,473.05
COLLIER	MHO4	7	12,750.00	0.00	127,500.00	12,750.00	189.47	0.00	1,044.90	115.69	14.86	0.00	8.20	9.07	1,350.06
COLUMBIA	DP1	28	3,842,000.00	0.00	385,910.00	0.00	661.44	0.00	51.26	0.00	0.17	0.00	0.13	0.00	712.70
COLUMBIA	DP3	67	9,069,929.00	796,240.00	589,025.00	906,992.00	1,468.84	403.98	82.48	130.66	0.16	0.51	0.14	0.14	2,085.96
COLUMBIA	HO3	44	6,738,927.00	652,612.00	3,072,094.00	673,892.00	977.94	324.77	403.73	87.18	0.15	0.50	0.13	0.13	1,793.62

County	PolicyForm	NumPolicies	sumLMs	sumLMapp	sumLMc	sumLMale	SumSumEls	SumSumElapp	SumSumElc	SumSumElale	RatioS	RatioApp	RatioC	RatioAle	Total AAL
COLUMBIA	HO4	2	4,500.00	0.00	45,000.00	4,500.00	0.10	0.00	0.90	0.56	0.02	0.00	0.02	0.12	1.56
COLUMBIA	MDP1	636	27,511,694.00	0.00	9,950,566.00	0.00	51,629.18	0.00	5,106.26	0.00	1.88	0.00	0.51	0.00	56,735.44
COLUMBIA	MHO3	70	3,352,665.00	336,939.00	1,572,960.00	335,268.00	5,007.82	169.41	698.82	146.91	1.49	0.50	0.44	0.44	6,022.96
COLUMBIA	MHO4	4	7,700.00	0.00	77,000.00	7,700.00	11.21	0.00	43.47	5.18	1.46	0.00	0.56	0.67	59.86
De Soto	DP1	26	4,034,928.00	0.00	237,150.00	0.00	12,129.69	0.00	122.02	0.00	3.01	0.00	0.51	0.00	12,251.71
De Soto	DP3	67	9,419,406.00	820,658.00	694,400.00	941,940.00	21,303.26	1,138.88	324.08	414.74	2.26	1.39	0.47	0.44	23,180.96
De Soto	HO3	75	11,542,180.00	1,071,918.00	5,386,178.00	1,154,218.00	30,067.17	1,478.14	2,835.76	526.29	2.60	1.38	0.53	0.46	34,907.36
De Soto	HO4	6	26,111.00	0.00	261,110.00	26,111.00	9.20	0.00	52.41	9.80	0.35	0.00	0.20	0.38	71.41
De Soto	HO6	15	496,000.00	0.00	426,400.00	85,280.00	689.99	0.00	159.02	27.43	1.39	0.00	0.37	0.32	876.44
De Soto	MDP1	259	11,085,908.00	0.00	3,397,695.00	0.00	86,207.29	0.00	9,709.06	0.00	7.78	0.00	2.86	0.00	95,916.35
De Soto	MHO3	374	18,107,670.00	1,829,273.00	8,624,407.00	1,810,771.00	128,826.55	2,496.65	23,527.95	5,040.60	7.11	1.36	2.73	2.78	159,891.75
De Soto	MHO4	4	3,500.00	0.00	35,000.00	3,500.00	0.10	0.00	0.92	0.77	0.03	0.00	0.03	0.22	1.79
DIXIE	DP1	26	3,307,000.00	0.00	338,250.00	0.00	1,079.00	0.00	70.63	0.00	0.33	0.00	0.21	0.00	1,149.63
DIXIE	DP3	22	2,179,810.00	213,301.00	239,250.00	217,981.00	706.67	145.79	48.40	52.33	0.32	0.68	0.20	0.24	953.19
DIXIE	HO3	59	9,105,003.00	878,581.00	3,660,755.00	910,501.00	1,971.60	598.32	661.17	190.17	0.22	0.68	0.18	0.21	3,421.26
DIXIE	HO6	5	166,000.00	0.00	106,000.00	21,200.00	54.41	0.00	5.78	2.46	0.33	0.00	0.05	0.12	62.65
DIXIE	MDP1	419	15,556,747.00	0.00	5,527,070.00	0.00	43,327.64	0.00	4,952.78	0.00	2.79	0.00	0.90	0.00	48,280.42
DIXIE	MHO3	78	3,493,041.00	352,289.00	1,572,701.00	349,304.00	11,866.99	243.87	1,769.97	406.58	3.40	0.69	1.13	1.16	14,287.41
DIXIE	MHO4	1	2,300.00	0.00	23,000.00	2,300.00	7.52	0.00	36.43	4.31	3.27	0.00	1.58	1.87	48.26
DUVAL	DP1	470	64,247,124.00	0.00	2,994,993.00	0.00	11,728.70	0.00	448.26	0.00	0.18	0.00	0.15	0.00	12,176.96
DUVAL	DP3	2337	347,624,942.00	32,876,457.00	16,315,624.00	34,762,467.00	65,603.32	17,391.29	2,437.91	5,489.65	0.19	0.53	0.15	0.16	90,922.17
DUVAL	HO3	1816	334,418,010.00	32,411,671.00	165,245,393.00	33,441,807.00	66,710.15	17,898.73	27,030.93	5,433.45	0.20	0.55	0.16	0.16	117,073.26
DUVAL	HO4	271	469,465.00	0.00	4,694,650.00	469,465.00	11.74	0.00	122.88	54.37	0.03	0.00	0.03	0.12	188.99
DUVAL	HO6	145	5,370,362.00	0.00	3,089,000.00	617,800.00	1,262.09	0.00	310.58	76.94	0.24	0.00	0.10	0.12	1,649.61
DUVAL	MDP1	1287	53,410,197.00	0.00	19,424,131.00	0.00	100,138.20	0.00	10,407.65	0.00	1.87	0.00	0.54	0.00	110,545.85
DUVAL	MHO3	511	19,862,237.00	2,014,489.00	9,306,087.00	1,986,232.00	46,486.24	1,031.33	6,035.20	1,259.73	2.34	0.51	0.65	0.63	54,812.50
DUVAL	MHO4	22	43,200.00	0.00	432,000.00	43,200.00	31.88	0.00	147.98	20.01	0.74	0.00	0.34	0.46	199.87
ESCAMBIA	DP1	443	63,882,285.00	0.00	1,743,743.00	0.00	96,475.77	0.00	1,477.55	0.00	1.51	0.00	0.85	0.00	97,953.32
ESCAMBIA	DP3	1119	163,934,989.00	15,570,174.00	5,477,273.00	16,393,488.00	258,803.78	23,949.84	4,869.28	17,145.28	1.58	1.54	0.89	1.05	304,768.18
ESCAMBIA	HO3	567	99,843,319.00	9,661,128.00	49,106,972.00	9,984,334.00	148,904.82	14,864.25	43,327.56	9,775.03	1.49	1.54	0.88	0.98	216,871.66
ESCAMBIA	HO4	104	169,000.00	0.00	1,690,000.00	169,000.00	62.89	0.00	413.38	84.82	0.37	0.00	0.24	0.50	561.09
ESCAMBIA	HO6	26	1,034,800.00	0.00	832,900.00	166,580.00	1,996.87	0.00	905.56	201.99	1.93	0.00	1.09	1.21	3,104.42
ESCAMBIA	MDP1	1621	56,586,215.00	0.00	18,292,932.00	0.00	445,797.21	0.00	65,161.35	0.00	7.88	0.00	3.56	0.00	510,958.56
ESCAMBIA	MHO3	305	12,645,124.00	1,287,941.00	5,776,746.00	1,264,517.00	104,272.06	1,941.81	22,539.49	4,858.33	8.25	1.51	3.90	3.84	133,611.69
ESCAMBIA	MHO4	10	26,200.00	0.00	262,000.00	26,200.00	196.52	0.00	1,117.19	121.69	7.50	0.00	4.26	4.64	1,435.40
FLAGLER	DP1	25	5,177,613.00	0.00	277,400.00	0.00	5,055.83	0.00	88.21	0.00	0.98	0.00	0.32	0.00	5,144.04
FLAGLER	DP3	68	12,392,056.00	1,047,144.00	1,211,405.00	1,239,205.00	10,903.69	929.94	350.40	267.35	0.88	0.89	0.29	0.22	12,451.38
FLAGLER	HO3	200	46,906,370.00	4,559,290.00	23,188,862.00	4,690,638.00	54,309.87	4,327.19	6,836.95	1,142.45	1.16	0.95	0.29	0.24	66,616.46
FLAGLER	HO4	20	53,670.00	0.00	536,700.00	53,670.00	2.68	0.00	31.05	8.06	0.05	0.00	0.06	0.15	41.79
FLAGLER	HO6	25	795,610.00	0.00	508,700.00	101,740.00	709.04	0.00	124.39	22.94	0.89	0.00	0.24	0.23	856.37
FLAGLER	MDP1	137	7,697,170.00	0.00	3,074,089.00	0.00	22,383.56	0.00	3,183.78	0.00	2.91	0.00	1.04	0.00	25,567.34
FLAGLER	MHO3	110	5,590,196.00	559,898.00	2,566,737.00	559,021.00	32,588.44	536.02	5,565.65	1,224.69	5.83	0.96	2.17	2.19	39,914.80
FRANKLIN	DP1	11	1,241,610.00	0.00	130,500.00	0.00	1,739.40	0.00	94.38	0.00	1.40	0.00	0.72	0.00	1,833.78

County	PolicyForm	NumPolicies	sumLMs	sumLMapp	sumLMc	sumLMale	SumSumEls	SumSumElapp	SumSumElc	SumSumElale	RatioS	RatioApp	RatioC	RatioAle	Total AAL
FRANKLIN	DP3	38	5,489,682.00	503,991.00	344,400.00	548,966.00	6,257.69	633.26	188.42	439.87	1.14	1.26	0.55	0.80	7,519.24
FRANKLIN	HO3	11	1,562,202.00	146,630.00	731,731.00	156,220.00	1,435.15	186.87	430.92	101.77	0.92	1.27	0.59	0.65	2,154.71
FRANKLIN	HO4	1	1,000.00	0.00	10,000.00	1,000.00	0.24	0.00	1.94	0.46	0.24	0.00	0.19	0.46	2.64
FRANKLIN	HO6	1	55,000.00	0.00	6,000.00	1,200.00	125.35	0.00	7.33	1.49	2.28	0.00	1.22	1.24	134.17
FRANKLIN	MDP1	100	3,938,756.00	0.00	1,317,326.00	0.00	41,128.50	0.00	6,606.06	0.00	10.44	0.00	5.01	0.00	47,734.56
FRANKLIN	MHO3	57	2,604,854.00	261,296.00	1,163,879.00	260,486.00	25,347.46	378.71	5,892.25	1,285.03	9.73	1.45	5.06	4.93	32,903.45
Gadsen	DP1	66	8,592,374.00	0.00	391,050.00	0.00	1,350.22	0.00	45.46	0.00	0.16	0.00	0.12	0.00	1,395.68
Gadsen	DP3	134	16,831,533.00	1,450,799.00	454,950.00	1,683,152.00	2,157.56	672.90	55.64	198.27	0.13	0.46	0.12	0.12	3,084.37
Gadsen	HO3	248	33,756,553.00	3,354,906.00	16,345,014.00	3,375,656.00	5,462.79	1,553.90	2,088.15	386.09	0.16	0.46	0.13	0.11	9,490.93
Gadsen	HO4	2	7,000.00	0.00	70,000.00	7,000.00	0.17	0.00	1.48	0.85	0.02	0.00	0.02	0.12	2.50
Gadsen	MDP1	516	23,222,125.00	0.00	9,589,236.00	0.00	42,210.24	0.00	4,040.01	0.00	1.82	0.00	0.42	0.00	46,250.25
Gadsen	MHO3	56	2,858,397.00	287,639.00	1,265,951.00	285,839.00	3,587.52	137.80	401.07	79.45	1.26	0.48	0.32	0.28	4,205.84
GILCHRIST	DP1	15	2,178,525.00	0.00	143,900.00	0.00	437.79	0.00	22.47	0.00	0.20	0.00	0.16	0.00	460.26
GILCHRIST	DP3	12	1,700,300.00	170,030.00	287,700.00	170,030.00	324.87	113.57	47.37	28.95	0.19	0.67	0.16	0.17	514.76
GILCHRIST	HO3	35	5,388,575.00	538,858.00	2,454,443.00	538,858.00	835.00	323.14	366.82	80.51	0.15	0.60	0.15	0.15	1,605.47
GILCHRIST	HO4	2	4,000.00	0.00	40,000.00	4,000.00	0.03	0.00	0.32	0.43	0.01	0.00	0.01	0.11	0.78
GILCHRIST	MDP1	524	25,362,165.00	0.00	9,819,489.00	0.00	54,842.35	0.00	6,482.95	0.00	2.16	0.00	0.66	0.00	61,325.30
GILCHRIST	MHO3	22	987,113.00	100,411.00	488,067.00	98,711.00	3,007.63	70.42	457.53	92.75	3.05	0.70	0.94	0.94	3,628.33
GILCHRIST	MHO4	1	3,000.00	0.00	30,000.00	3,000.00	0.05	0.00	0.45	0.31	0.02	0.00	0.02	0.10	0.81
GLADES	DP1	10	1,458,289.00	0.00	37,500.00	0.00	4,480.22	0.00	25.10	0.00	3.07	0.00	0.67	0.00	4,505.32
GLADES	DP3	13	2,464,600.00	246,460.00	244,900.00	246,460.00	4,147.24	364.43	45.86	84.24	1.68	1.48	0.19	0.34	4,641.77
GLADES	HO3	19	3,080,100.00	308,011.00	1,504,741.00	308,011.00	8,533.25	472.48	855.47	154.28	2.77	1.53	0.57	0.50	10,015.48
GLADES	MDP1	188	7,081,239.00	0.00	2,069,566.00	0.00	66,318.24	0.00	7,311.23	0.00	9.37	0.00	3.53	0.00	73,629.47
GLADES	MHO3	57	2,036,448.00	210,712.00	961,942.00	203,646.00	21,785.72	323.32	3,661.78	810.95	10.70	1.53	3.81	3.98	26,581.77
GLADES	MHO4	2	2,600.00	0.00	26,000.00	2,600.00	16.03	0.00	81.76	9.75	6.17	0.00	3.14	3.75	107.54
GULF	DP1	14	1,661,766.00	0.00	209,850.00	0.00	822.68	0.00	81.76	0.00	0.50	0.00	0.39	0.00	904.44
GULF	DP3	37	6,106,100.00	582,578.00	344,100.00	610,610.00	3,173.13	628.66	128.58	251.48	0.52	1.08	0.37	0.41	4,181.85
GULF	HO3	38	6,558,173.00	635,917.00	3,188,987.00	655,817.00	2,509.58	671.24	840.28	238.17	0.38	1.06	0.26	0.36	4,259.27
GULF	HO6	2	76,000.00	0.00	25,000.00	5,000.00	6.86	0.00	3.73	1.00	0.09	0.00	0.15	0.20	11.59
GULF	MDP1	170	6,504,994.00	0.00	2,170,247.00	0.00	31,627.04	0.00	4,217.50	0.00	4.86	0.00	1.94	0.00	35,844.54
GULF	MHO3	40	2,112,510.00	213,687.00	896,181.00	211,252.00	12,094.12	224.59	1,940.11	460.73	5.73	1.05	2.16	2.18	14,719.55
HAMILTON	DP1	8	1,592,900.00	0.00	99,000.00	0.00	132.14	0.00	8.29	0.00	0.08	0.00	0.08	0.00	140.43
HAMILTON	DP3	3	321,500.00	32,150.00	25,000.00	32,150.00	27.16	14.20	2.31	3.18	0.08	0.44	0.09	0.10	46.85
HAMILTON	HO3	2	206,300.00	20,630.00	103,150.00	20,630.00	20.90	9.22	11.85	2.18	0.10	0.45	0.11	0.11	44.15
HAMILTON	MDP1	123	5,074,471.00	0.00	1,780,473.00	0.00	6,634.93	0.00	562.15	0.00	1.31	0.00	0.32	0.00	7,197.08
HAMILTON	MHO3	4	139,769.00	13,977.00	65,815.00	13,977.00	128.05	4.71	18.15	3.53	0.92	0.34	0.28	0.25	154.44
HAMILTON	MHO4	2	3,500.00	0.00	35,000.00	3,500.00	0.01	0.00	0.17	0.22	0.00	0.00	0.00	0.06	0.40
HARDEE	DP1	14	2,697,100.00	0.00	94,000.00	0.00	6,888.97	0.00	42.83	0.00	2.55	0.00	0.46	0.00	6,931.80
HARDEE	DP3	17	2,401,100.00	240,110.00	60,000.00	240,110.00	6,142.35	313.64	21.61	99.86	2.56	1.31	0.36	0.42	6,577.46
HARDEE	HO3	29	4,415,007.00	411,901.00	1,968,909.00	441,501.00	10,502.52	548.09	880.94	166.78	2.38	1.33	0.45	0.38	12,098.33
HARDEE	HO4	3	7,200.00	0.00	72,000.00	7,200.00	4.48	0.00	21.48	3.25	0.62	0.00	0.30	0.45	29.21
HARDEE	MDP1	128	5,524,135.00	0.00	1,777,862.00	0.00	38,012.90	0.00	4,291.11	0.00	6.88	0.00	2.41	0.00	42,304.01
HARDEE	MHO3	50	1,890,821.00	194,466.00	863,371.00	189,083.00	16,386.36	258.99	2,582.94	600.74	8.67	1.33	2.99	3.18	19,829.03

County	PolicyForm	NumPolicies	sumLMs	sumLMapp	sumLMc	sumLMale	SumSumEls	SumSumElapp	SumSumElc	SumSumElale	RatioS	RatioApp	RatioC	RatioAle	Total AAL
HENDRY	DP1	38	5,558,292.00	0.00	407,580.00	0.00	18,921.02	0.00	355.89	0.00	3.40	0.00	0.87	0.00	19,276.91
HENDRY	DP3	105	15,772,427.00	1,426,046.00	550,825.00	1,577,241.00	49,404.46	2,465.42	299.09	976.17	3.13	1.73	0.54	0.62	53,145.14
HENDRY	HO3	83	14,940,384.00	1,461,309.00	6,498,720.00	1,494,039.00	45,425.00	2,501.91	4,557.60	880.34	3.04	1.71	0.70	0.59	53,364.85
HENDRY	HO4	3	4,600.00	0.00	46,000.00	4,600.00	0.96	0.00	8.28	2.15	0.21	0.00	0.18	0.47	11.39
HENDRY	HO6	2	90,000.00	0.00	31,000.00	6,200.00	215.27	0.00	23.93	3.92	2.39	0.00	0.77	0.63	243.12
HENDRY	MDP1	389	17,471,166.00	0.00	5,346,930.00	0.00	173,875.76	0.00	21,941.89	0.00	9.95	0.00	4.10	0.00	195,817.65
HENDRY	MHO3	174	7,613,914.00	768,214.00	3,563,131.00	761,396.00	81,709.26	1,348.60	15,730.75	3,432.89	10.73	1.76	4.41	4.51	102,221.50
HENDRY	MHO4	3	9,500.00	0.00	95,000.00	9,500.00	100.56	0.00	524.09	58.68	10.59	0.00	5.52	6.18	683.33
HERNANDO	DP1	785	136,720,092.00	0.00	5,388,605.00	0.00	169,726.19	0.00	1,614.78	0.00	1.24	0.00	0.30	0.00	171,340.97
HERNANDO	DP3	3341	588,697,313.00	54,463,944.00	27,480,389.00	58,869,699.00	644,054.88	52,313.44	7,806.14	13,589.06	1.09	0.96	0.28	0.23	717,763.52
HERNANDO	HO3	14418	2,813,413,826.00	264,842,125.00	1,308,995,396.00	281,341,415.00	3,683,769.81	258,018.13	386,116.73	69,130.27	1.31	0.97	0.29	0.25	4,397,034.94
HERNANDO	HO4	58	134,560.00	0.00	1,345,600.00	134,560.00	17.48	0.00	91.02	25.61	0.13	0.00	0.07	0.19	134.11
HERNANDO	HO6	46	845,800.00	0.00	1,035,100.00	207,020.00	1,663.16	0.00	231.30	56.40	1.97	0.00	0.22	0.27	1,950.86
HERNANDO	MDP1	2326	99,585,810.00	0.00	30,407,303.00	0.00	480,719.78	0.00	51,406.54	0.00	4.83	0.00	1.69	0.00	532,126.32
HERNANDO	MHO3	1740	85,958,095.00	8,644,627.00	40,547,734.00	8,595,834.00	577,745.35	8,356.13	94,375.43	20,519.98	6.72	0.97	2.33	2.39	700,996.89
HERNANDO	MHO4	26	41,950.00	0.00	419,500.00	41,950.00	166.00	0.00	885.14	106.43	3.96	0.00	2.11	2.54	1,157.57
HIGHLANDS	DP1	46	6,460,141.00	0.00	611,944.00	0.00	14,219.30	0.00	260.68	0.00	2.20	0.00	0.43	0.00	14,479.98
HIGHLANDS	DP3	159	24,247,115.00	2,267,393.00	2,050,150.00	2,424,710.00	52,953.32	2,951.32	915.11	805.81	2.18	1.30	0.45	0.33	57,625.56
HIGHLANDS	HO3	181	29,160,237.00	2,740,600.00	13,619,939.00	2,916,025.00	65,740.88	3,596.65	5,799.94	995.77	2.25	1.31	0.43	0.34	76,133.24
HIGHLANDS	HO4	4	4,200.00	0.00	42,000.00	4,200.00	0.30	0.00	3.25	1.32	0.07	0.00	0.08	0.31	4.87
HIGHLANDS	HO6	12	333,000.00	0.00	248,000.00	49,600.00	843.57	0.00	81.61	16.46	2.53	0.00	0.33	0.33	941.64
HIGHLANDS	MDP1	477	14,899,179.00	0.00	4,982,611.00	0.00	137,610.33	0.00	15,759.78	0.00	9.24	0.00	3.16	0.00	153,370.11
HIGHLANDS	MHO3	851	25,720,885.00	2,646,986.00	11,881,294.00	2,572,104.00	246,770.77	3,462.75	39,736.82	9,225.90	9.59	1.31	3.34	3.59	299,196.24
HIGHLANDS	MHO4	3	6,000.00	0.00	60,000.00	6,000.00	24.07	0.00	123.34	15.25	4.01	0.00	2.06	2.54	162.66
HILLSBOROUGH	DP1	1668	276,255,029.00	0.00	11,515,543.00	0.00	615,148.57	0.00	5,329.84	0.00	2.23	0.00	0.46	0.00	620,478.41
HILLSBOROUGH	DP3	10512	1,708,090,746.00	159,976,666.00	65,117,771.00	170,808,982.00	3,699,761.07	180,802.86	30,059.24	72,493.47	2.17	1.13	0.46	0.42	3,983,116.64
HILLSBOROUGH	HO3	14208	2,639,411,423.00	251,081,936.00	1,263,537,921.00	263,941,181.00	5,649,959.44	284,952.22	588,821.66	111,369.34	2.14	1.13	0.47	0.42	6,635,102.66
HILLSBOROUGH	HO4	577	1,234,220.00	0.00	12,342,200.00	1,234,220.00	304.79	0.00	1,833.03	370.84	0.25	0.00	0.15	0.30	2,508.66
HILLSBOROUGH	HO6	1032	43,628,348.00	0.00	27,905,280.00	5,581,056.00	85,158.94	0.00	9,955.79	1,784.25	1.95	0.00	0.36	0.32	96,898.98
HILLSBOROUGH	MDP1	5781	211,399,724.00	0.00	76,795,129.00	0.00	1,589,386.44	0.00	234,870.87	0.00	7.52	0.00	3.06	0.00	1,824,257.31
HILLSBOROUGH	MHO3	2170	94,482,318.00	9,599,814.00	43,818,004.00	9,448,269.00	706,733.00	11,468.25	131,194.67	28,855.69	7.48	1.19	2.99	3.05	878,251.61
HILLSBOROUGH	MHO4	29	70,600.00	0.00	706,000.00	70,600.00	259.72	0.00	1,430.22	171.06	3.68	0.00	2.03	2.42	1,861.00
HOLMES	DP1	18	2,150,901.00	0.00	94,000.00	0.00	924.06	0.00	25.75	0.00	0.43	0.00	0.27	0.00	949.81
HOLMES	DP3	52	7,458,309.00	721,917.00	841,450.00	745,829.00	1,988.30	549.50	166.06	157.63	0.27	0.76	0.20	0.21	2,861.49
HOLMES	HO3	35	5,021,441.00	489,889.00	2,499,485.00	502,145.00	1,880.42	399.83	631.51	129.41	0.37	0.82	0.25	0.26	3,041.17
HOLMES	MDP1	192	7,662,452.00	0.00	2,999,346.00	0.00	17,916.43	0.00	2,485.46	0.00	2.34	0.00	0.83	0.00	20,401.89
HOLMES	MHO3	1	40,000.00	4,000.00	20,000.00	4,000.00	15.82	3.99	5.18	0.64	0.40	1.00	0.26	0.16	25.63
INDIAN RIVER	DP1	93	13,174,020.00	0.00	542,850.00	0.00	35,804.88	0.00	345.72	0.00	2.72	0.00	0.64	0.00	36,150.60
INDIAN RIVER	DP3	1244	161,938,890.00	14,643,789.00	10,858,811.00	16,193,877.00	459,362.11	21,848.18	7,713.54	10,957.32	2.84	1.49	0.71	0.68	499,881.15
INDIAN RIVER	HO3	770	149,427,273.00	14,182,376.00	72,728,961.00	14,942,730.00	337,014.64	21,211.33	45,749.63	8,715.08	2.26	1.50	0.63	0.58	412,690.68
INDIAN RIVER	HO4	73	178,220.00	0.00	1,782,200.00	178,220.00	67.66	0.00	464.85	78.42	0.38	0.00	0.26	0.44	610.93
INDIAN RIVER	HO6	310	11,658,030.00	0.00	11,123,700.00	2,224,740.00	31,803.65	0.00	7,048.94	1,253.46	2.73	0.00	0.63	0.56	40,106.05
INDIAN RIVER	MDP1	323	9,757,635.00	0.00	2,623,973.00	0.00	119,584.83	0.00	13,861.96	0.00	12.26	0.00	5.28	0.00	133,446.79

County	PolicyForm	NumPolicies	sumLMs	sumLMapp	sumLMc	sumLMale	SumSumEls	SumSumElapp	SumSumElc	SumSumElale	RatioS	RatioApp	RatioC	RatioAle	Total AAL
INDIAN RIVER	MHO3	1879	88,088,779.00	8,864,302.00	42,133,705.00	8,808,893.00	995,148.19	13,581.27	198,997.59	41,777.67	11.30	1.53	4.72	4.74	1,249,504.72
INDIAN RIVER	MHO4	1	5,000.00	0.00	50,000.00	5,000.00	1.63	0.00	11.82	1.52	0.33	0.00	0.24	0.30	14.97
JACKSON	DP1	55	7,352,623.00	0.00	651,291.00	0.00	1,529.74	0.00	105.56	0.00	0.21	0.00	0.16	0.00	1,635.30
JACKSON	DP3	51	7,330,781.00	733,078.00	1,212,650.00	733,078.00	1,346.51	439.26	196.82	112.82	0.18	0.60	0.16	0.15	2,095.41
JACKSON	HO3	67	9,569,973.00	917,020.00	4,456,619.00	956,998.00	1,882.32	577.67	736.48	157.59	0.20	0.63	0.17	0.16	3,354.06
JACKSON	HO4	1	5,000.00	0.00	50,000.00	5,000.00	0.13	0.00	1.21	0.78	0.03	0.00	0.02	0.16	2.12
JACKSON	MDP1	601	27,042,818.00	0.00	11,398,823.00	0.00	56,893.00	0.00	6,552.71	0.00	2.10	0.00	0.57	0.00	63,445.71
JACKSON	MHO3	15	669,098.00	68,371.00	302,027.00	66,910.00	1,946.04	45.41	215.60	49.44	2.91	0.66	0.71	0.74	2,256.49
JACKSON	MHO4	1	1,500.00	0.00	15,000.00	1,500.00	3.10	0.00	15.94	2.10	2.07	0.00	1.06	1.40	21.14
JEFFERSON	DP3	11	2,112,400.00	211,240.00	125,500.00	211,240.00	149.41	84.39	13.42	19.89	0.07	0.40	0.11	0.09	267.11
JEFFERSON	HO3	15	1,844,619.00	184,462.00	865,760.00	184,462.00	168.38	71.65	87.37	17.11	0.09	0.39	0.10	0.09	344.51
JEFFERSON	HO4	1	2,000.00	0.00	20,000.00	2,000.00	0.02	0.00	0.27	0.22	0.01	0.00	0.01	0.11	0.51
JEFFERSON	MDP1	163	6,883,454.00	0.00	2,710,126.00	0.00	7,915.53	0.00	872.23	0.00	1.15	0.00	0.32	0.00	8,787.76
JEFFERSON	MHO3	32	1,520,962.00	152,097.00	679,846.00	152,097.00	2,377.32	59.81	268.48	55.45	1.56	0.39	0.39	0.36	2,761.06
JEFFERSON	MHO4	2	3,000.00	0.00	30,000.00	3,000.00	0.01	0.00	0.15	0.19	0.00	0.00	0.01	0.06	0.35
LAFAYETTE	DP1	3	338,200.00	0.00	48,800.00	0.00	57.66	0.00	6.92	0.00	0.17	0.00	0.14	0.00	64.58
LAFAYETTE	DP3	7	928,900.00	68,150.00	60,000.00	92,890.00	161.96	35.30	8.69	11.69	0.17	0.52	0.14	0.13	217.64
LAFAYETTE	HO3	22	3,025,917.00	281,012.00	1,437,826.00	302,592.00	394.81	140.28	179.68	38.70	0.13	0.50	0.12	0.13	753.47
LAFAYETTE	MDP1	107	4,703,877.00	0.00	1,918,853.00	0.00	8,366.35	0.00	1,032.32	0.00	1.78	0.00	0.54	0.00	9,398.67
LAFAYETTE	MHO3	1	27,000.00	2,700.00	10,800.00	2,700.00	107.68	1.47	10.83	2.70	3.99	0.54	1.00	1.00	122.68
LAFAYETTE	MHO4	1	5,000.00	0.00	50,000.00	5,000.00	0.07	0.00	0.60	0.43	0.01	0.00	0.01	0.09	1.10
LAKE	DP1	413	64,501,285.00	0.00	2,283,739.00	0.00	127,822.43	0.00	811.74	0.00	1.98	0.00	0.36	0.00	128,634.17
LAKE	DP3	497	80,412,261.00	7,617,987.00	5,497,272.00	8,041,221.00	139,499.99	7,962.65	1,844.00	2,239.61	1.73	1.05	0.34	0.28	151,546.25
LAKE	HO3	303	53,121,904.00	4,944,345.00	25,382,350.00	5,312,191.00	87,213.86	5,162.21	8,471.64	1,393.61	1.64	1.04	0.33	0.26	102,241.32
LAKE	HO4	44	84,214.00	0.00	842,142.00	84,214.00	4.83	0.00	49.16	16.76	0.06	0.00	0.06	0.20	70.75
LAKE	HO6	19	488,400.00	0.00	617,600.00	123,520.00	792.25	0.00	150.02	33.70	1.62	0.00	0.24	0.27	975.97
LAKE	MDP1	2130	74,347,462.00	0.00	28,061,907.00	0.00	529,973.62	0.00	66,452.90	0.00	7.13	0.00	2.37	0.00	596,426.52
LAKE	MHO3	1308	49,211,990.00	5,029,169.00	23,492,654.00	4,921,231.00	396,172.01	5,204.64	61,205.14	13,201.83	8.05	1.03	2.61	2.68	475,783.62
LAKE	MHO4	21	39,700.00	0.00	397,000.00	39,700.00	163.93	0.00	812.14	99.09	4.13	0.00	2.05	2.50	1,075.16
LEE	DP1	862	151,191,345.00	0.00	7,801,028.00	0.00	390,565.36	0.00	4,348.78	0.00	2.58	0.00	0.56	0.00	394,914.14
LEE	DP3	4375	815,636,254.00	73,729,649.00	54,969,056.00	81,563,587.00	2,132,575.46	123,859.98	32,955.14	46,173.86	2.61	1.68	0.60	0.57	2,335,564.44
LEE	HO3	3845	821,753,808.00	75,869,184.00	381,129,861.00	82,175,390.00	1,864,087.34	127,078.41	215,291.35	41,748.72	2.27	1.67	0.56	0.51	2,248,205.82
LEE	HO4	302	732,310.00	0.00	7,323,100.00	732,310.00	172.67	0.00	1,150.69	271.90	0.24	0.00	0.16	0.37	1,595.26
LEE	HO6	970	45,858,630.00	0.00	29,178,660.00	5,835,732.00	104,035.54	0.00	14,599.42	2,575.06	2.27	0.00	0.50	0.44	121,210.02
LEE	MDP1	5724	220,487,112.00	0.00	80,658,631.00	0.00	3,130,522.91	0.00	496,676.68	0.00	14.20	0.00	6.16	0.00	3,627,199.59
LEE	MHO3	9632	467,511,484.00	46,878,049.00	225,734,320.00	46,751,242.00	6,819,085.82	80,159.67	1,401,155.16	303,779.93	14.59	1.71	6.21	6.50	8,604,180.58
LEE	MHO4	20	41,800.00	0.00	418,000.00	41,800.00	362.07	0.00	2,013.57	232.05	8.66	0.00	4.82	5.55	2,607.69
LEON	DP1	212	30,011,584.00	0.00	1,167,090.00	0.00	4,745.82	0.00	165.24	0.00	0.16	0.00	0.14	0.00	4,911.06
LEON	DP3	780	106,364,810.00	9,889,953.00	5,240,578.00	10,636,471.00	16,304.17	5,113.61	715.56	1,452.01	0.15	0.52	0.14	0.14	23,585.35
LEON	HO3	491	76,065,066.00	7,395,998.00	37,053,302.00	7,606,508.00	12,197.20	3,662.73	5,039.67	1,002.24	0.16	0.50	0.14	0.13	21,901.84
LEON	HO4	122	180,560.00	0.00	1,805,600.00	180,560.00	2.66	0.00	30.57	19.40	0.01	0.00	0.02	0.11	52.63
LEON	HO6	68	1,830,900.00	0.00	666,500.00	133,300.00	556.89	0.00	91.40	20.85	0.30	0.00	0.14	0.16	669.14
LEON	MDP1	892	37,697,606.00	0.00	12,762,421.00	0.00	90,728.33	0.00	8,425.32	0.00	2.41	0.00	0.66	0.00	99,153.65

County	PolicyForm	NumPolicies	sumLMs	sumLMapp	sumLMc	sumLMale	SumSumEls	SumSumElapp	SumSumElc	SumSumElale	RatioS	RatioApp	RatioC	RatioAle	Total AAL
LEON	MHO3	268	12,794,926.00	1,290,491.00	5,942,384.00	1,279,493.00	33,240.83	695.02	4,045.80	846.80	2.60	0.54	0.68	0.66	38,828.45
LEON	MHO4	5	17,500.00	0.00	175,000.00	17,500.00	7.37	0.00	33.40	5.12	0.42	0.00	0.19	0.29	45.89
LEVY	DP1	67	10,791,920.00	0.00	560,229.00	0.00	2,300.13	0.00	129.73	0.00	0.21	0.00	0.23	0.00	2,429.86
LEVY	DP3	23	2,987,806.00	280,800.00	258,300.00	298,780.00	777.01	213.02	48.69	71.49	0.26	0.76	0.19	0.24	1,110.21
LEVY	HO3	126	19,138,695.00	1,871,372.00	8,820,152.00	1,913,870.00	4,437.79	1,355.05	1,662.09	384.11	0.23	0.72	0.19	0.20	7,839.04
LEVY	HO4	2	1,200.00	0.00	12,000.00	1,200.00	0.01	0.00	0.07	0.15	0.00	0.00	0.01	0.13	0.23
LEVY	MDP1	1019	44,012,721.00	0.00	15,299,062.00	0.00	120,088.96	0.00	14,266.42	0.00	2.73	0.00	0.93	0.00	134,355.38
LEVY	MHO3	259	10,862,148.00	1,094,453.00	4,690,579.00	1,086,221.00	36,444.29	794.47	5,080.99	1,201.09	3.36	0.73	1.08	1.11	43,520.84
LEVY	MHO4	2	1,600.00	0.00	16,000.00	1,600.00	3.97	0.00	25.24	3.32	2.48	0.00	1.58	2.08	32.53
LIBERTY	DP1	7	995,500.00	0.00	85,000.00	0.00	207.08	0.00	13.89	0.00	0.21	0.00	0.16	0.00	220.97
LIBERTY	DP3	5	868,100.00	86,810.00	125,000.00	86,810.00	91.39	50.73	13.70	11.24	0.11	0.58	0.11	0.13	167.06
LIBERTY	HO3	4	801,800.00	80,180.00	391,400.00	80,180.00	48.49	43.72	39.56	10.78	0.06	0.55	0.10	0.13	142.55
LIBERTY	MDP1	118	4,604,490.00	0.00	1,555,648.00	0.00	9,340.20	0.00	922.51	0.00	2.03	0.00	0.59	0.00	10,262.71
LIBERTY	MHO3	3	201,300.00	20,130.00	80,520.00	20,130.00	253.54	12.12	28.77	6.54	1.26	0.60	0.36	0.32	300.97
MADISON	DP1	10	1,107,216.00	0.00	72,650.00	0.00	155.43	0.00	9.33	0.00	0.14	0.00	0.13	0.00	164.76
MADISON	DP3	13	1,775,600.00	169,400.00	476,900.00	177,560.00	151.68	68.84	31.73	18.78	0.09	0.41	0.07	0.11	271.03
MADISON	HO3	30	3,960,882.00	389,545.00	1,965,692.00	396,089.00	612.25	163.61	243.93	46.18	0.15	0.42	0.12	0.12	1,065.97
MADISON	HO4	1	2,500.00	0.00	25,000.00	2,500.00	0.09	0.00	0.65	0.26	0.04	0.00	0.03	0.10	1.00
MADISON	MDP1	145	5,903,527.00	0.00	2,530,788.00	0.00	9,028.63	0.00	979.25	0.00	1.53	0.00	0.39	0.00	10,007.88
MADISON	MHO3	14	771,801.00	77,180.00	365,710.00	77,180.00	1,629.89	38.62	313.08	59.89	2.11	0.50	0.86	0.78	2,041.48
MADISON	MHO4	1	2,500.00	0.00	25,000.00	2,500.00	0.02	0.00	0.22	0.18	0.01	0.00	0.01	0.07	0.42
MANATEE	DP1	1258	215,771,945.00	0.00	4,348,000.00	0.00	377,326.28	0.00	2,560.17	0.00	1.75	0.00	0.59	0.00	379,886.45
MANATEE	DP3	3101	548,823,154.00	51,432,364.00	29,897,830.00	54,882,287.00	1,454,401.07	69,044.67	21,283.79	34,512.16	2.65	1.34	0.71	0.63	1,579,241.69
MANATEE	HO3	3257	681,393,420.00	64,728,672.00	331,694,205.00	68,139,349.00	1,720,408.07	85,417.92	207,859.43	40,363.42	2.52	1.32	0.63	0.59	2,054,048.84
MANATEE	HO4	176	405,460.00	0.00	4,054,600.00	405,460.00	115.93	0.00	751.83	144.85	0.29	0.00	0.19	0.36	1,012.61
MANATEE	HO6	699	27,989,561.00	0.00	23,283,555.00	4,656,711.00	73,776.16	0.00	12,641.81	2,325.08	2.64	0.00	0.54	0.50	88,743.05
MANATEE	MDP1	5406	149,709,852.00	0.00	60,192,942.00	0.00	1,783,632.64	0.00	311,999.52	0.00	11.91	0.00	5.18	0.00	2,095,632.16
MANATEE	MHO3	5385	229,629,816.00	23,188,993.00	111,012,690.00	22,963,094.00	2,565,985.10	30,429.95	526,184.06	113,272.19	11.17	1.31	4.74	4.93	3,235,871.30
MANATEE	MHO4	30	59,100.00	0.00	591,000.00	59,100.00	398.97	0.00	2,162.45	247.32	6.75	0.00	3.66	4.18	2,808.74
MARION	DP1	212	32,370,187.00	0.00	2,417,300.00	0.00	48,188.55	0.00	644.95	0.00	1.49	0.00	0.27	0.00	48,833.50
MARION	DP3	588	89,245,087.00	8,336,821.00	6,012,934.00	8,924,500.00	116,459.24	6,981.95	1,587.58	1,780.79	1.30	0.84	0.26	0.20	126,809.56
MARION	HO3	532	87,643,497.00	8,187,129.00	41,967,292.00	8,764,351.00	108,396.62	6,683.14	10,614.84	1,710.89	1.24	0.82	0.25	0.20	127,405.49
MARION	HO4	40	95,420.00	0.00	954,200.00	95,420.00	20.17	0.00	80.34	16.63	0.21	0.00	0.08	0.17	117.14
MARION	HO6	47	1,593,600.00	0.00	926,100.00	185,220.00	3,124.49	0.00	227.16	39.20	1.96	0.00	0.25	0.21	3,390.85
MARION	MDP1	2153	81,521,145.00	0.00	29,014,092.00	0.00	340,018.32	0.00	37,050.57	0.00	4.17	0.00	1.28	0.00	377,068.89
MARION	MHO3	772	30,143,260.00	3,066,978.00	13,982,601.00	3,014,339.00	141,830.19	2,481.46	19,466.99	4,257.68	4.71	0.81	1.39	1.41	168,036.32
MARION	MHO4	20	32,100.00	0.00	321,000.00	32,100.00	100.41	0.00	506.69	63.18	3.13	0.00	1.58	1.97	670.28
MARTIN	DP1	179	31,356,930.00	0.00	1,534,800.00	0.00	104,907.45	0.00	1,653.49	0.00	3.35	0.00	1.08	0.00	106,560.94
MARTIN	DP3	1285	216,481,238.00	20,363,662.00	14,921,858.00	21,648,114.00	764,654.43	36,390.13	15,283.80	21,706.73	3.53	1.79	1.02	1.00	838,035.09
MARTIN	HO3	777	183,878,783.00	17,792,721.00	88,955,518.00	18,387,879.00	566,878.13	31,900.60	87,016.73	17,708.15	3.08	1.79	0.98	0.96	703,503.61
MARTIN	HO4	59	150,330.00	0.00	1,503,300.00	150,330.00	148.20	0.00	918.63	133.65	0.99	0.00	0.61	0.89	1,200.48
MARTIN	HO6	329	12,814,050.00	0.00	9,882,750.00	1,976,550.00	52,482.11	0.00	9,844.35	1,876.95	4.10	0.00	1.00	0.95	64,203.41
MARTIN	MDP1	383	12,296,556.00	0.00	2,952,903.00	0.00	181,209.03	0.00	19,459.10	0.00	14.74	0.00	6.59	0.00	200,668.13



County	PolicyForm	NumPolicies	sumLMs	sumLMapp	sumLMc	sumLMale	SumSumEls	SumSumElapp	SumSumElc	SumSumElale	RatioS	RatioApp	RatioC	RatioAle	Total AAL
MARTIN	MHO3	2686	130,353,509.00	13,106,849.00	61,809,900.00	13,035,404.00	1,920,048.30	23,113.78	393,056.03	85,724.39	14.73	1.76	6.36	6.58	2,421,942.50
MARTIN	MHO4	9	16,500.00	0.00	165,000.00	16,500.00	189.12	0.00	1,058.82	120.16	11.46	0.00	6.42	7.28	1,368.10
MIAMI-DADE	DP1	4307	806,943,647.00	0.00	44,502,995.00	0.00	3,822,638.20	0.00	70,589.47	0.00	4.74	0.00	1.59	0.00	3,893,227.67
MIAMI-DADE	DP3	30569	5,499,562,274.00	536,596,103.00	272,036,490.00	549,955,966.00	26,319,511.53	1,112,001.54	421,937.97	864,827.33	4.79	2.07	1.55	1.57	28,718,278.37
MIAMI-DADE	HO3	50630	9,534,043,945.00	931,199,133.00	4,201,219,307.00	953,404,518.00	45,552,374.07	1,956,455.42	6,530,796.08	1,474,267.60	4.78	2.10	1.55	1.55	55,513,893.17
MIAMI-DADE	HO4	306	911,530.00	0.00	9,115,300.00	911,530.00	1,668.89	0.00	9,456.38	1,269.79	1.83	0.00	1.04	1.39	12,395.06
MIAMI-DADE	HO6	1658	42,090,210.00	0.00	32,415,319.00	6,483,064.00	171,427.35	0.00	39,324.07	8,221.85	4.07	0.00	1.21	1.27	218,973.27
MIAMI-DADE	MDP1	213	8,234,220.00	0.00	1,293,921.00	0.00	142,705.96	0.00	13,179.80	0.00	17.33	0.00	10.19	0.00	155,885.76
MIAMI-DADE	MHO3	1772	77,550,476.00	7,844,254.00	36,398,932.00	7,755,065.00	1,600,973.15	17,284.43	378,967.50	82,752.43	20.64	2.20	10.41	10.67	2,079,977.51
MIAMI-DADE	MHO4	8	24,000.00	0.00	240,000.00	24,000.00	332.92	0.00	1,981.85	218.32	13.87	0.00	8.26	9.10	2,533.09
MONROE	DP3	2	306,000.00	30,600.00	20,000.00	30,600.00	1,620.14	68.51	37.61	58.64	5.29	2.24	1.88	1.92	1,784.90
MONROE	MHO3	2	120,000.00	12,000.00	39,000.00	12,000.00	2,488.20	32.03	355.67	139.45	20.73	2.67	9.12	11.62	3,015.35
NASSAU	DP1	19	3,325,778.00	0.00	208,100.00	0.00	349.01	0.00	25.46	0.00	0.10	0.00	0.12	0.00	374.47
NASSAU	DP3	81	13,458,183.00	1,236,720.00	684,370.00	1,345,817.00	1,858.01	539.11	77.81	169.63	0.14	0.44	0.11	0.13	2,644.56
NASSAU	HO3	295	64,671,914.00	6,188,833.00	32,147,917.00	6,467,194.00	9,066.27	2,794.16	4,063.22	826.46	0.14	0.45	0.13	0.13	16,750.11
NASSAU	HO4	8	20,060.00	0.00	200,600.00	20,060.00	0.46	0.00	3.74	1.82	0.02	0.00	0.02	0.09	6.02
NASSAU	HO6	9	338,500.00	0.00	184,500.00	36,900.00	62.97	0.00	17.16	3.56	0.19	0.00	0.09	0.10	83.69
NASSAU	MDP1	1249	67,900,909.00	0.00	22,419,448.00	0.00	81,120.70	0.00	7,671.47	0.00	1.19	0.00	0.34	0.00	88,792.17
NASSAU	MHO3	127	6,585,739.00	661,981.00	3,136,655.00	658,579.00	10,821.61	265.82	1,397.84	282.67	1.64	0.40	0.45	0.43	12,767.94
NASSAU	MHO4	3	7,000.00	0.00	70,000.00	7,000.00	2.89	0.00	13.97	2.05	0.41	0.00	0.20	0.29	18.91
OKALOOSA	DP1	284	42,471,914.00	0.00	1,323,850.00	0.00	57,131.23	0.00	838.56	0.00	1.35	0.00	0.63	0.00	57,969.79
OKALOOSA	DP3	1849	286,840,888.00	25,891,778.00	12,120,453.00	28,684,055.00	395,114.99	41,095.51	9,004.42	26,944.43	1.38	1.59	0.74	0.94	472,159.35
OKALOOSA	HO3	970	190,101,501.00	17,615,295.00	93,321,386.00	19,010,155.00	268,305.69	28,061.07	76,237.90	18,233.92	1.41	1.59	0.82	0.96	390,838.58
OKALOOSA	HO4	89	239,920.00	0.00	2,399,200.00	239,920.00	187.82	0.00	1,147.62	184.30	0.78	0.00	0.48	0.77	1,519.74
OKALOOSA	HO6	78	2,612,760.00	0.00	2,173,000.00	434,600.00	3,217.54	0.00	1,397.24	333.35	1.23	0.00	0.64	0.77	4,948.13
OKALOOSA	MDP1	619	24,659,208.00	0.00	7,499,138.00	0.00	176,868.07	0.00	23,343.12	0.00	7.17	0.00	3.11	0.00	200,211.19
OKALOOSA	MHO3	106	4,703,609.00	472,974.00	2,157,984.00	470,362.00	36,470.85	724.64	8,083.82	1,726.38	7.75	1.53	3.75	3.67	47,005.69
OKALOOSA	MHO4	4	8,500.00	0.00	85,000.00	8,500.00	65.27	0.00	371.65	40.49	7.68	0.00	4.37	4.76	477.41
OKEECHOBEE	DP1	19	2,841,073.00	0.00	583,900.00	0.00	6,845.19	0.00	257.04	0.00	2.41	0.00	0.44	0.00	7,102.23
OKEECHOBEE	DP3	38	4,881,879.00	462,621.00	224,000.00	488,187.00	13,312.77	678.47	132.26	235.93	2.73	1.47	0.59	0.48	14,359.43
OKEECHOBEE	HO3	55	8,609,720.00	860,973.00	3,980,394.00	860,973.00	16,620.81	1,246.74	1,888.97	335.25	1.93	1.45	0.47	0.39	20,091.77
OKEECHOBEE	HO4	2	1,200.00	0.00	12,000.00	1,200.00	0.00	0.00	0.08	0.23	0.00	0.00	0.01	0.19	0.31
OKEECHOBEE	MDP1	399	15,325,537.00	0.00	3,954,164.00	0.00	154,282.66	0.00	14,601.67	0.00	10.07	0.00	3.69	0.00	168,884.33
OKEECHOBEE	MHO3	463	19,735,825.00	2,001,098.00	9,264,500.00	1,973,590.00	201,203.87	2,974.19	33,086.25	7,207.23	10.19	1.49	3.57	3.65	244,471.54
OKEECHOBEE	MHO4	7	12,500.00	0.00	125,000.00	12,500.00	73.45	0.00	378.05	44.92	5.88	0.00	3.02	3.59	496.42
ORANGE	DP1	330	54,812,304.00	0.00	2,301,083.00	0.00	105,044.28	0.00	766.44	0.00	1.92	0.00	0.33	0.00	105,810.72
ORANGE	DP3	2185	350,097,617.00	32,777,500.00	20,706,341.00	35,009,738.00	677,231.54	34,108.08	7,257.10	9,928.16	1.93	1.04	0.35	0.28	728,524.88
ORANGE	HO3	1051	178,446,287.00	17,084,537.00	87,081,242.00	17,844,631.00	374,558.22	17,781.54	32,213.71	5,256.50	2.10	1.04	0.37	0.29	429,809.97
ORANGE	HO4	535	782,780.00	0.00	7,827,800.00	782,780.00	46.14	0.00	449.82	161.48	0.06	0.00	0.06	0.21	657.44
ORANGE	HO6	218	7,119,708.00	0.00	3,867,700.00	773,540.00	10,016.13	0.00	890.44	166.33	1.41	0.00	0.23	0.22	11,072.90
ORANGE	MDP1	569	25,018,966.00	0.00	8,146,979.00	0.00	156,315.71	0.00	17,105.79	0.00	6.25	0.00	2.10	0.00	173,421.50
ORANGE	MHO3	983	39,087,282.00	3,977,583.00	18,538,208.00	3,908,755.00	281,815.62	4,229.13	42,694.03	9,167.24	7.21	1.06	2.30	2.35	337,906.02
ORANGE	MHO4	15	37,300.00	0.00	373,000.00	37,300.00	134.97	0.00	615.23	72.92	3.62	0.00	1.65	1.95	823.12

County	PolicyForm	NumPolicies	sumLMs	sumLMapp	sumLMc	sumLMale	SumSumEls	SumSumElapp	SumSumElc	SumSumElale	RatioS	RatioApp	RatioC	RatioAle	Total AAL
OSCEOLA	DP1	77	14,277,629.00	0.00	768,678.00	0.00	27,820.97	0.00	289.74	0.00	1.95	0.00	0.38	0.00	28,110.71
OSCEOLA	DP3	536	92,835,106.00	8,690,860.00	7,377,700.00	9,283,502.00	137,125.73	9,393.55	2,160.71	2,310.11	1.48	1.08	0.29	0.25	150,990.10
OSCEOLA	HO3	282	53,437,586.00	5,199,014.00	25,885,813.00	5,343,763.00	81,684.09	5,710.72	8,257.47	1,331.25	1.53	1.10	0.32	0.25	96,983.53
OSCEOLA	HO4	20	44,000.00	0.00	440,000.00	44,000.00	2.29	0.00	26.04	6.93	0.05	0.00	0.06	0.16	35.26
OSCEOLA	HO6	93	3,257,500.00	0.00	1,535,600.00	307,120.00	2,872.25	0.00	338.10	53.92	0.88	0.00	0.22	0.18	3,264.27
OSCEOLA	MDP1	661	31,361,771.00	0.00	10,729,315.00	0.00	230,407.67	0.00	27,045.08	0.00	7.35	0.00	2.52	0.00	257,452.75
OSCEOLA	MHO3	513	23,077,146.00	2,337,270.00	10,755,799.00	2,307,723.00	177,871.72	2,714.32	26,985.32	5,919.98	7.71	1.16	2.51	2.57	213,491.34
OSCEOLA	MHO4	6	10,565.00	0.00	105,650.00	10,565.00	45.57	0.00	231.53	28.28	4.31	0.00	2.19	2.68	305.38
PALM BEACH	DP1	898	161,402,063.00	0.00	10,111,551.00	0.00	528,091.10	0.00	10,387.85	0.00	3.27	0.00	1.03	0.00	538,478.95
PALM BEACH	DP3	10071	1,837,113,961.00	175,636,006.00	121,333,450.00	183,711,340.00	6,301,650.78	317,849.42	123,497.01	177,999.36	3.43	1.81	1.02	0.97	6,920,996.57
PALM BEACH	HO3	14336	2,978,634,352.00	291,250,354.00	1,405,779,365.00	297,863,450.00	10,565,831.90	532,316.93	1,481,021.91	299,427.11	3.55	1.83	1.05	1.01	12,878,597.85
PALM BEACH	HO4	387	887,280.00	0.00	8,872,800.00	887,280.00	713.00	0.00	4,275.41	672.19	0.80	0.00	0.48	0.76	5,660.60
PALM BEACH	HO6	2543	75,080,810.00	0.00	55,201,261.00	11,040,252.00	301,607.60	0.00	58,781.63	11,432.06	4.02	0.00	1.06	1.04	371,821.29
PALM BEACH	MDP1	609	20,051,690.00	0.00	4,958,540.00	0.00	265,893.66	0.00	36,591.48	0.00	13.26	0.00	7.38	0.00	302,485.14
PALM BEACH	MHO3	3584	172,996,047.00	17,428,609.00	79,952,893.00	17,299,641.00	1,983,770.06	31,825.75	436,826.28	96,793.02	11.47	1.83	5.46	5.60	2,549,215.11
PALM BEACH	MHO4	13	26,900.00	0.00	269,000.00	26,900.00	194.18	0.00	1,103.40	124.89	7.22	0.00	4.10	4.64	1,422.47
PASCO	DP1	1528	239,876,844.00	0.00	8,568,962.00	0.00	347,499.55	0.00	3,023.21	0.00	1.45	0.00	0.35	0.00	350,522.76
PASCO	DP3	7949	1,266,040,841.00	119,673,981.00	56,438,706.00	126,604,041.00	1,751,236.24	120,992.18	18,478.56	36,472.33	1.38	1.01	0.33	0.29	1,927,179.31
PASCO	HO3	21889	3,773,962,235.00	360,394,166.00	1,721,508,288.00	377,396,263.00	5,658,614.82	364,325.12	584,167.86	111,591.08	1.50	1.01	0.34	0.30	6,718,698.88
PASCO	HO4	132	289,040.00	0.00	2,890,400.00	289,040.00	36.34	0.00	283.46	71.80	0.13	0.00	0.10	0.25	391.60
PASCO	HO6	679	18,753,001.00	0.00	14,560,350.00	2,912,070.00	35,982.81	0.00	5,047.90	916.45	1.92	0.00	0.35	0.31	41,947.16
PASCO	MDP1	8817	330,154,951.00	0.00	108,490,923.00	0.00	1,920,341.43	0.00	242,019.81	0.00	5.82	0.00	2.23	0.00	2,162,361.24
PASCO	MHO3	2185	95,675,136.00	9,678,401.00	44,296,568.00	9,567,549.00	622,884.81	10,162.74	109,054.96	24,266.97	6.51	1.05	2.46	2.54	766,369.48
PASCO	MHO4	32	46,300.00	0.00	463,000.00	46,300.00	199.75	0.00	1,099.18	133.64	4.31	0.00	2.37	2.89	1,432.57
PINELLAS	DP1	2446	388,013,387.00	0.00	12,749,719.00	0.00	881,315.80	0.00	7,717.70	0.00	2.27	0.00	0.61	0.00	889,033.50
PINELLAS	DP3	17639	2,756,836,228.00	260,932,164.00	104,421,420.00	275,683,508.00	6,956,711.92	311,731.89	66,798.21	169,319.34	2.52	1.19	0.64	0.61	7,504,561.36
PINELLAS	HO3	38507	7,577,879,165.00	720,244,850.00	3,584,958,827.00	757,787,996.00	18,829,289.40	870,393.20	2,263,770.00	455,542.25	2.48	1.21	0.63	0.60	22,418,994.85
PINELLAS	HO4	734	1,604,470.00	0.00	16,044,700.00	1,604,470.00	746.88	0.00	4,436.77	741.82	0.47	0.00	0.28	0.46	5,925.47
PINELLAS	HO6	5331	185,593,918.00	0.00	133,574,454.00	26,714,890.00	482,396.94	0.00	78,290.64	14,549.76	2.60	0.00	0.59	0.54	575,237.34
PINELLAS	MDP1	9952	234,405,824.00	0.00	100,649,498.00	0.00	2,405,319.24	0.00	437,393.98	0.00	10.26	0.00	4.35	0.00	2,842,713.22
PINELLAS	MHO3	7567	266,202,878.00	27,280,750.00	128,076,895.00	26,620,384.00	2,414,063.94	30,868.82	483,109.45	104,539.96	9.07	1.13	3.77	3.93	3,032,582.17
PINELLAS	MHO4	72	152,860.00	0.00	1,528,600.00	152,860.00	983.69	0.00	5,362.25	610.87	6.44	0.00	3.51	4.00	6,956.81
POLK	DP1	467	77,689,257.00	0.00	3,706,500.00	0.00	188,066.16	0.00	1,648.73	0.00	2.42	0.00	0.44	0.00	189,714.89
POLK	DP3	1878	291,496,710.00	27,365,584.00	14,801,151.00	29,149,646.00	650,723.25	32,771.74	5,989.99	10,430.60	2.23	1.20	0.40	0.36	699,915.58
POLK	HO3	631	95,958,435.00	9,015,891.00	46,129,467.00	9,595,846.00	217,667.27	10,835.41	19,868.49	3,447.93	2.27	1.20	0.43	0.36	251,819.10
POLK	HO4	59	114,200.00	0.00	1,142,000.00	114,200.00	10.63	0.00	83.47	28.81	0.09	0.00	0.07	0.25	122.91
POLK	HO6	70	2,008,800.00	0.00	1,397,000.00	279,400.00	3,839.18	0.00	428.66	81.76	1.91	0.00	0.31	0.29	4,349.60
POLK	MDP1	5004	180,605,017.00	0.00	65,255,920.00	0.00	1,475,450.28	0.00	187,116.27	0.00	8.17	0.00	2.87	0.00	1,662,566.55
POLK	MHO3	2264	85,769,307.00	8,797,486.00	40,793,400.00	8,576,969.00	790,626.09	10,820.00	128,751.19	27,992.82	9.22	1.23	3.16	3.26	958,190.10
POLK	MHO4	37	85,300.00	0.00	853,000.00	85,300.00	404.58	0.00	2,090.70	253.18	4.74	0.00	2.45	2.97	2,748.46
PUTNAM	DP1	63	9,337,886.00	0.00	702,050.00	0.00	2,570.38	0.00	141.42	0.00	0.28	0.00	0.20	0.00	2,711.80
PUTNAM	DP3	86	12,963,205.00	1,276,394.00	1,303,650.00	1,296,319.00	3,577.76	918.19	255.01	276.46	0.28	0.72	0.20	0.21	5,027.42
PUTNAM	HO3	164	24,254,015.00	2,396,035.00	11,408,375.00	2,425,401.00	5,919.06	1,691.70	2,151.88	474.17	0.24	0.71	0.19	0.20	10,236.81



County	PolicyForm	NumPolicies	sumLMs	sumLMapp	sumLMc	sumLMale	SumSumEls	SumSumElapp	SumSumElc	SumSumElale	RatioS	RatioApp	RatioC	RatioAle	Total AAL
PUTNAM	HO4	6	7,700.00	0.00	77,000.00	7,700.00	0.27	0.00	2.53	1.38	0.04	0.00	0.03	0.18	4.18
PUTNAM	HO6	3	36,000.00	0.00	55,000.00	11,000.00	1.48	0.00	5.08	1.81	0.04	0.00	0.09	0.16	8.37
PUTNAM	MDP1	1205	47,900,317.00	0.00	17,353,070.00	0.00	175,304.22	0.00	18,543.31	0.00	3.66	0.00	1.07	0.00	193,847.53
PUTNAM	MHO3	572	25,156,027.00	2,535,384.00	11,727,430.00	2,515,607.00	103,006.73	1,906.00	15,138.36	3,344.21	4.09	0.75	1.29	1.33	123,395.30
PUTNAM	MHO4	9	14,300.00	0.00	143,000.00	14,300.00	37.89	0.00	207.49	26.51	2.65	0.00	1.45	1.85	271.89
SANTA ROSA	DP1	170	29,592,537.00	0.00	1,340,416.00	0.00	22,493.76	0.00	681.90	0.00	0.76	0.00	0.51	0.00	23,175.66
SANTA ROSA	DP3	579	107,980,595.00	10,109,976.00	4,238,869.00	10,798,051.00	105,808.40	15,284.26	2,389.33	7,381.11	0.98	1.51	0.56	0.68	130,863.10
SANTA ROSA	HO3	623	143,374,115.00	13,974,315.00	70,254,278.00	14,337,414.00	138,069.88	21,843.10	41,674.73	9,586.86	0.96	1.56	0.59	0.67	211,174.57
SANTA ROSA	HO4	57	210,330.00	0.00	2,103,300.00	210,330.00	83.32	0.00	552.49	95.86	0.40	0.00	0.26	0.46	731.67
SANTA ROSA	HO6	9	410,000.00	0.00	314,000.00	62,800.00	468.74	0.00	139.25	31.83	1.14	0.00	0.44	0.51	639.82
SANTA ROSA	MDP1	1415	58,261,252.00	0.00	19,748,543.00	0.00	409,243.10	0.00	66,018.21	0.00	7.02	0.00	3.34	0.00	475,261.31
SANTA ROSA	MHO3	270	12,725,213.00	1,283,632.00	5,912,040.00	1,272,523.00	104,764.85	1,917.55	22,727.81	4,911.64	8.23	1.49	3.84	3.86	134,321.85
SANTA ROSA	MHO4	6	11,300.00	0.00	113,000.00	11,300.00	52.03	0.00	301.73	34.16	4.60	0.00	2.67	3.02	387.92
SARASOTA	DP1	357	61,088,427.00	0.00	3,107,741.00	0.00	136,468.48	0.00	1,642.42	0.00	2.23	0.00	0.53	0.00	138,110.90
SARASOTA	DP3	2734	461,601,477.00	42,967,374.00	22,008,389.00	46,160,124.00	1,176,689.70	57,384.41	12,111.35	25,014.13	2.55	1.34	0.55	0.54	1,271,199.59
SARASOTA	HO3	2916	587,072,910.00	54,743,997.00	283,793,201.00	58,707,296.00	1,454,721.79	72,836.48	160,691.28	30,645.67	2.48	1.33	0.57	0.52	1,718,895.22
SARASOTA	HO4	179	474,190.00	0.00	4,741,900.00	474,190.00	144.19	0.00	915.91	177.95	0.30	0.00	0.19	0.38	1,238.05
SARASOTA	HO6	534	29,383,804.00	0.00	20,376,450.00	4,075,290.00	76,097.91	0.00	9,975.03	1,763.15	2.59	0.00	0.49	0.43	87,836.09
SARASOTA	MDP1	2459	78,440,333.00	0.00	31,823,371.00	0.00	964,324.02	0.00	170,188.12	0.00	12.29	0.00	5.35	0.00	1,134,512.14
SARASOTA	MHO3	2555	116,216,628.00	11,673,095.00	55,835,091.00	11,621,699.00	1,516,262.11	16,860.25	303,666.25	65,541.52	13.05	1.44	5.44	5.64	1,902,330.13
SARASOTA	MHO4	10	25,500.00	0.00	255,000.00	25,500.00	241.02	0.00	1,265.25	141.01	9.45	0.00	4.96	5.53	1,647.28
SEMINOLE	DP1	125	19,613,983.00	0.00	1,731,342.00	0.00	37,979.40	0.00	551.53	0.00	1.94	0.00	0.32	0.00	38,530.93
SEMINOLE	DP3	838	139,366,368.00	12,798,576.00	8,258,008.00	13,936,627.00	256,488.63	12,749.91	2,717.88	3,721.56	1.84	1.00	0.33	0.27	275,677.98
SEMINOLE	HO3	339	65,641,751.00	6,282,770.00	32,045,589.00	6,564,178.00	122,649.10	6,275.45	10,909.21	1,750.74	1.87	1.00	0.34	0.27	141,584.50
SEMINOLE	HO4	114	172,060.00	0.00	1,720,600.00	172,060.00	17.55	0.00	119.99	35.61	0.10	0.00	0.07	0.21	173.15
SEMINOLE	HO6	103	3,646,767.00	0.00	1,606,500.00	321,300.00	8,016.46	0.00	448.92	73.10	2.20	0.00	0.28	0.23	8,538.48
SEMINOLE	MDP1	279	11,055,512.00	0.00	4,149,606.00	0.00	79,913.16	0.00	9,419.54	0.00	7.23	0.00	2.27	0.00	89,332.70
SEMINOLE	MHO3	326	13,059,017.00	1,325,815.00	6,286,209.00	1,305,905.00	100,208.07	1,359.46	14,622.50	3,129.81	7.67	1.03	2.33	2.40	119,319.84
SEMINOLE	MHO4	6	9,000.00	0.00	90,000.00	9,000.00	18.21	0.00	93.90	12.25	2.02	0.00	1.04	1.36	124.36
St. Johns	DP1	66	12,180,209.00	0.00	588,090.00	0.00	5,139.55	0.00	149.41	0.00	0.42	0.00	0.25	0.00	5,288.96
St. Johns	DP3	380	68,277,405.00	5,821,981.00	3,970,927.00	6,827,738.00	23,142.20	4,499.54	940.33	1,907.78	0.34	0.77	0.24	0.28	30,489.85
St. Johns	HO3	1194	283,533,904.00	23,766,736.00	140,469,953.00	28,353,394.00	94,424.63	19,225.65	34,520.64	7,533.25	0.33	0.81	0.25	0.27	155,704.17
St. Johns	HO4	55	158,700.00	0.00	1,587,000.00	158,700.00	18.61	0.00	133.20	33.75	0.12	0.00	0.08	0.21	185.56
St. Johns	HO6	122	5,105,252.00	0.00	3,053,800.00	610,760.00	1,621.82	0.00	589.38	124.25	0.32	0.00	0.19	0.20	2,335.45
St. Johns	MDP1	935	40,940,646.00	0.00	13,463,170.00	0.00	158,140.40	0.00	17,822.10	0.00	3.86	0.00	1.32	0.00	175,962.50
St. Johns	MHO3	347	18,390,131.00	1,843,403.00	8,542,302.00	1,839,020.00	65,064.90	1,368.78	11,100.98	2,370.03	3.54	0.74	1.30	1.29	79,904.69
St. Johns	MHO4	12	31,100.00	0.00	311,000.00	31,100.00	93.09	0.00	463.31	53.59	2.99	0.00	1.49	1.72	609.99
St. Lucie	DP1	404	62,770,096.00	0.00	2,286,830.00	0.00	180,822.77	0.00	1,854.85	0.00	2.88	0.00	0.81	0.00	182,677.62
St. Lucie	DP3	1615	246,406,978.00	22,943,709.00	11,057,609.00	24,640,679.00	724,185.79	36,671.90	8,687.65	19,101.95	2.94	1.60	0.79	0.78	788,647.29
St. Lucie	HO3	1104	192,877,961.00	18,788,395.00	91,360,724.00	19,287,798.00	578,609.36	30,298.45	74,912.06	14,530.66	3.00	1.61	0.82	0.75	698,350.53
St. Lucie	HO4	31	62,600.00	0.00	626,000.00	62,600.00	13.44	0.00	97.13	21.86	0.21	0.00	0.16	0.35	132.43
St. Lucie	HO6	131	4,443,180.00	0.00	3,509,000.00	701,800.00	14,128.80	0.00	2,715.28	503.90	3.18	0.00	0.77	0.72	17,347.98
St. Lucie	MDP1	341	13,757,525.00	0.00	3,818,113.00	0.00	172,861.34	0.00	24,308.38	0.00	12.56	0.00	6.37	0.00	197,169.72

County	PolicyForm	NumPolicies	sumLMs	sumLMapp	sumLMc	sumLMale	SumSumEls	SumSumElapp	SumSumElc	SumSumElale	RatioS	RatioApp	RatioC	RatioAle	Total AAL
St. Lucie	MHO3	4620	254,734,488.00	25,559,206.00	122,523,794.00	25,473,513.00	3,358,000.12	45,453.09	700,998.11	148,708.39	13.18	1.78	5.72	5.84	4,253,159.71
St. Lucie	MHO4	7	15,450.00	0.00	154,500.00	15,450.00	193.07	0.00	947.12	100.74	12.50	0.00	6.13	6.52	1,240.93
SUMTER	DP1	57	9,612,648.00	0.00	906,350.00	0.00	15,842.23	0.00	167.03	0.00	1.65	0.00	0.18	0.00	16,009.26
SUMTER	DP3	110	14,828,642.00	1,440,444.00	1,807,500.00	1,482,863.00	23,308.40	1,383.72	561.47	386.38	1.57	0.96	0.31	0.26	25,639.97
SUMTER	HO3	129	19,463,137.00	1,749,166.00	9,323,489.00	1,946,314.00	26,606.22	1,680.65	2,737.78	470.95	1.37	0.96	0.29	0.24	31,495.60
SUMTER	HO4	10	7,800.00	0.00	78,000.00	7,800.00	0.02	0.00	0.47	0.99	0.00	0.00	0.01	0.13	1.48
SUMTER	HO6	5	186,200.00	0.00	63,000.00	12,600.00	107.87	0.00	11.66	1.94	0.58	0.00	0.19	0.15	121.47
SUMTER	MDP1	512	18,466,656.00	0.00	6,758,716.00	0.00	115,245.77	0.00	14,549.22	0.00	6.24	0.00	2.15	0.00	129,794.99
SUMTER	MHO3	188	8,229,951.00	837,417.00	3,835,777.00	823,003.00	58,514.29	861.42	9,196.27	2,041.01	7.11	1.03	2.40	2.48	70,612.99
SUMTER	MHO4	2	2,500.00	0.00	25,000.00	2,500.00	3.88	0.00	29.39	4.34	1.55	0.00	1.18	1.74	37.61
Suwanee	DP1	32	4,018,446.00	0.00	602,456.00	0.00	393.17	0.00	56.14	0.00	0.10	0.00	0.09	0.00	449.31
Suwanee	DP3	31	4,777,727.00	468,013.00	767,800.00	477,772.00	652.63	222.68	98.21	58.24	0.14	0.48	0.13	0.12	1,031.76
Suwanee	HO3	32	4,345,822.00	424,422.00	1,977,024.00	434,582.00	285.52	185.67	176.77	44.40	0.07	0.44	0.09	0.10	692.36
Suwanee	HO4	1	7,500.00	0.00	75,000.00	7,500.00	1.35	0.00	10.75	1.16	0.18	0.00	0.14	0.15	13.26
Suwanee	MDP1	555	22,771,118.00	0.00	8,177,889.00	0.00	34,285.20	0.00	3,232.40	0.00	1.51	0.00	0.40	0.00	37,517.60
Suwanee	MHO3	27	1,289,558.00	130,885.00	555,628.00	128,956.00	1,721.47	56.11	223.09	51.72	1.33	0.43	0.40	0.40	2,052.39
Suwanee	MHO4	4	6,800.00	0.00	68,000.00	6,800.00	0.72	0.00	4.54	0.94	0.11	0.00	0.07	0.14	6.20
TAYLOR	DP1	38	4,748,427.00	0.00	252,500.00	0.00	668.47	0.00	38.46	0.00	0.14	0.00	0.15	0.00	706.93
TAYLOR	DP3	37	5,153,067.00	464,456.00	611,000.00	515,306.00	1,158.45	258.29	97.24	94.98	0.22	0.56	0.16	0.18	1,608.96
TAYLOR	HO3	84	13,021,018.00	1,168,505.00	4,835,452.00	1,302,103.00	1,731.09	623.43	593.82	203.20	0.13	0.53	0.12	0.16	3,151.54
TAYLOR	HO4	1	600.00	0.00	6,000.00	600.00	0.01	0.00	0.13	0.08	0.01	0.00	0.02	0.13	0.22
TAYLOR	MDP1	377	15,441,702.00	0.00	5,799,164.00	0.00	27,453.24	0.00	3,732.62	0.00	1.78	0.00	0.64	0.00	31,185.86
TAYLOR	MHO3	85	4,178,434.00	418,304.00	1,740,439.00	417,844.00	7,544.61	239.09	1,213.30	286.66	1.81	0.57	0.70	0.69	9,283.66
TAYLOR	MHO4	1	600.00	0.00	6,000.00	600.00	0.00	0.00	0.02	0.05	0.00	0.00	0.00	0.08	0.07
UNION	DP1	6	598,600.00	0.00	88,800.00	0.00	145.03	0.00	9.28	0.00	0.24	0.00	0.10	0.00	154.31
UNION	DP3	9	1,114,600.00	111,460.00	31,000.00	111,460.00	208.39	62.31	5.11	17.02	0.19	0.56	0.16	0.15	292.83
UNION	HO3	10	1,618,326.00	150,025.00	804,614.00	161,833.00	189.14	78.63	99.62	20.74	0.12	0.52	0.12	0.13	388.13
UNION	HO4	1	6,000.00	0.00	60,000.00	6,000.00	0.19	0.00	1.53	0.83	0.03	0.00	0.03	0.14	2.55
UNION	MDP1	123	5,712,032.00	0.00	2,350,396.00	0.00	8,802.45	0.00	1,083.14	0.00	1.54	0.00	0.46	0.00	9,885.59
UNION	MHO3	6	272,320.00	27,232.00	121,913.00	27,232.00	705.43	13.85	66.89	15.01	2.59	0.51	0.55	0.55	801.18
VOLUSIA	DP1	323	52,123,248.00	0.00	3,798,430.00	0.00	95,693.84	0.00	1,430.84	0.00	1.84	0.00	0.38	0.00	97,124.68
VOLUSIA	DP3	1568	241,315,003.00	22,203,422.00	14,485,382.00	24,131,482.00	466,218.06	21,572.66	5,512.86	8,024.71	1.93	0.97	0.38	0.33	501,328.29
VOLUSIA	HO3	3199	584,193,544.00	55,330,955.00	285,699,647.00	58,419,360.00	1,064,426.59	54,346.55	111,681.73	19,057.39	1.82	0.98	0.39	0.33	1,249,512.26
VOLUSIA	HO4	78	144,680.00	0.00	1,446,800.00	144,680.00	15.72	0.00	141.67	32.16	0.11	0.00	0.10	0.22	189.55
VOLUSIA	HO6	132	5,318,070.00	0.00	3,482,500.00	696,500.00	10,490.98	0.00	1,282.57	217.20	1.97	0.00	0.37	0.31	11,990.75
VOLUSIA	MDP1	2032	68,439,926.00	0.00	25,164,368.00	0.00	492,131.71	0.00	65,457.84	0.00	7.19	0.00	2.60	0.00	557,589.55
VOLUSIA	MHO3	2238	102,301,535.00	10,384,600.00	48,855,459.00	10,230,184.00	774,360.74	10,483.17	132,554.18	28,332.37	7.57	1.01	2.71	2.77	945,730.46
VOLUSIA	MHO4	15	35,750.00	0.00	357,500.00	35,750.00	140.93	0.00	707.69	81.97	3.94	0.00	1.98	2.29	930.59
WAKULLA	DP1	12	1,341,000.00	0.00	106,550.00	0.00	282.71	0.00	21.75	0.00	0.21	0.00	0.20	0.00	304.46
WAKULLA	DP3	34	4,399,600.00	393,966.00	285,000.00	439,960.00	715.13	213.66	36.91	66.32	0.16	0.54	0.13	0.15	1,032.02
WAKULLA	HO3	43	6,676,644.00	612,732.00	2,992,724.00	667,664.00	928.58	325.86	380.62	91.51	0.14	0.53	0.13	0.14	1,726.57
WAKULLA	HO4	1	600.00	0.00	6,000.00	600.00	0.00	0.00	0.00	0.04	0.00	0.00	0.00	0.07	0.04
WAKULLA	MDP1	629	29,389,912.00	0.00	10,334,643.00	0.00	65,184.08	0.00	6,457.35	0.00	2.22	0.00	0.62	0.00	71,641.43

County	PolicyForm	NumPolicies	sumLMs	sumLMapp	sumLMc	sumLMale	SumSumEls	SumSumElapp	SumSumElc	SumSumElale	RatioS	RatioApp	RatioC	RatioAle	Total AAL
WAKULLA	MHO3	150	7,464,763.00	747,077.00	3,366,401.00	746,477.00	15,383.59	375.43	1,883.28	398.71	2.06	0.50	0.56	0.53	18,041.01
WAKULLA	MHO4	6	15,300.00	0.00	153,000.00	15,300.00	6.79	0.00	34.29	5.01	0.44	0.00	0.22	0.33	46.09
WALTON	DP1	48	6,623,395.00	0.00	417,000.00	0.00	2,610.39	0.00	101.43	0.00	0.39	0.00	0.24	0.00	2,711.82
WALTON	DP3	98	16,355,973.00	1,494,649.00	1,406,775.00	1,635,597.00	5,481.38	1,407.33	419.48	464.31	0.34	0.94	0.30	0.28	7,772.50
WALTON	HO3	56	10,540,791.00	978,866.00	5,125,973.00	1,054,080.00	4,189.57	937.06	1,399.97	337.76	0.40	0.96	0.27	0.32	6,864.36
WALTON	HO4	3	17,500.00	0.00	175,000.00	17,500.00	1.63	0.00	9.83	4.29	0.09	0.00	0.06	0.25	15.75
WALTON	HO6	1	19,000.00	0.00	6,000.00	1,200.00	6.48	0.00	1.63	0.45	0.34	0.00	0.27	0.38	8.56
WALTON	MDP1	552	25,396,242.00	0.00	8,453,323.00	0.00	98,605.05	0.00	12,482.95	0.00	3.88	0.00	1.48	0.00	111,088.00
WALTON	MHO3	72	3,305,727.00	333,661.00	1,513,570.00	330,574.00	14,835.67	337.65	2,770.81	586.71	4.49	1.01	1.83	1.77	18,530.84
WALTON	MHO4	3	4,000.00	0.00	40,000.00	4,000.00	0.05	0.00	0.64	0.58	0.01	0.00	0.02	0.15	1.27
WASHINGTON	DP1	19	2,554,210.00	0.00	75,000.00	0.00	1,133.68	0.00	21.37	0.00	0.44	0.00	0.28	0.00	1,155.05
WASHINGTON	DP3	34	5,525,966.00	539,068.00	384,550.00	552,595.00	1,967.30	481.12	113.35	151.50	0.36	0.89	0.29	0.27	2,713.27
WASHINGTON	HO3	16	2,227,825.00	209,663.00	1,031,656.00	222,783.00	526.83	186.66	216.81	50.15	0.24	0.89	0.21	0.23	980.45
WASHINGTON	HO4	1	10,000.00	0.00	100,000.00	10,000.00	0.17	0.00	1.62	1.50	0.02	0.00	0.02	0.15	3.29
WASHINGTON	MDP1	329	14,742,577.00	0.00	5,339,405.00	0.00	50,277.52	0.00	6,936.46	0.00	3.41	0.00	1.30	0.00	57,213.98
WASHINGTON	MHO3	15	809,900.00	81,490.00	361,380.00	80,990.00	1,789.79	68.60	307.32	71.08	2.21	0.84	0.85	0.88	2,236.79
Total:		581810	78,163,851,609.00	6,733,837,915.00	25,293,870,602.00	7,163,351,694.00	283,094,391.02	10,458,207.66	31,755,021.74	7,763,707.79	3.62	1.55	1.26	1.08	

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

### Attribute Explanation:

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

<b>Policy Form</b>	<b>Number of Policies</b>	<b>Property Value</b>	<b>StructureCoverage</b>	<b>AppCoverage</b>	<b>ContentsCoverage</b>	<b>ALECoverage</b>
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
<b>Total</b>	<b>583,493</b>	<b>119,146,615,510</b>	<b>78,442,938,604</b>	<b>6,756,114,651</b>	<b>25,371,938,337</b>	<b>7,189,077,920</b>

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

**HRA Data as of 12/31/2008**

<b>Policy Form</b>	<b>Number of Policies</b>	<b>Property Value</b>	<b>StructureCoverage</b>	<b>AppCoverage</b>	<b>ContentsCoverage</b>	<b>ALECoverage</b>
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
<b>Total</b>	<b>426,299</b>	<b>141,699,346,345</b>	<b>92,850,553,216</b>	<b>9,236,843,916</b>	<b>29,401,054,186</b>	<b>10,140,083,294</b>

CALCULATION OF ANNUAL RATE CHANGE EFFECT BY TERRITORY FOR RATE LEVEL EFFECT FORM  
Personal Residential Multi-Peril - HO-3

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
<u>Territory</u>	<u>Territory Description</u>	<u>Current Wind Inforce Premium</u>	<u>Current X-Wind Inforce Premium</u>	<u>Current Sinkhole Inforce Premium</u>	<u>With-Wind Indication</u>	<u>X-Wind Indication</u>	<u>Sinkhole Indication</u>	<u>Indicated Wind Inforce Premium</u>	<u>Indicated X-Wind Inforce Premium</u>	<u>Indicated Sinkhole Inforce Premium</u>	<u>Percent Hurricane</u>	<u>Indicated Hurricane Premium</u>	<u>FHCF Built-Up Factor</u>	<u>Current Total Inforce Premium</u>	<u>Indicated Total Premium</u>	<u>Proposed Premium Change</u>
5	Monroe, Excl. Key West	378,703	109,032	282	10.0%	-10.0%	10.0%	416,573	98,129	310	74.0%	308,264	0.0089	488,017	517,742	6.1%
7	Monroe, Key West	41,679	47,299	50	10.0%	-10.0%	10.0%	45,847	42,569	55	70.2%	32,185	0.0089	89,028	88,756	-0.3%
10	Martin, Remainder	1,873,178	27,360	2,306	10.0%	-10.0%	10.0%	2,060,496	24,624	2,537	71.2%	1,467,073	0.0089	1,902,844	2,100,647	10.4%
30	Dade, Miami Beach	1,681,501	487,668	1,988	10.0%	-10.0%	10.0%	1,849,651	438,901	2,187	73.6%	1,361,343	0.0089	2,171,157	2,302,793	6.1%
31	Dade, Coastal	1,080,844	233,135	1,176	10.0%	-10.0%	10.0%	1,188,928	209,822	1,294	74.2%	882,185	0.0089	1,315,155	1,407,855	7.0%
32	Dade, Miami	18,977,545	1,235,242	12,816	10.0%	-10.0%	10.0%	20,875,300	1,111,718	14,098	60.9%	12,713,057	0.0089	20,225,603	22,113,682	9.3%
33	Dade, Hialeah	10,747,891	78,857	0	10.0%	-10.0%	10.0%	11,822,680	70,971	0	57.0%	6,738,928	0.0089	10,826,748	11,953,321	10.4%
34	Dade, Rem Excl H.,M.,M.B.	118,934,882	6,998,730	76,667	10.0%	5.4%	10.0%	130,828,370	7,376,194	84,334	62.4%	81,636,903	0.0089	126,010,279	139,011,748	10.3%
35	Broward, Hllwd & Ft. Ldrdle	16,785,949	1,731,373	10,134	10.0%	-10.0%	10.0%	18,464,544	1,558,236	11,147	64.0%	11,817,308	0.0089	18,527,456	20,138,563	8.7%
37	Broward, Rem. Excl. Ft. L.	69,207,147	2,180,602	168,883	10.0%	-10.0%	10.0%	76,127,862	1,962,542	185,771	63.7%	48,493,448	0.0089	71,556,632	78,705,558	10.0%
38	Palm Beach, Remainder	41,798,600	3,130,077	29,170	6.7%	-10.0%	10.0%	44,601,333	2,817,069	32,087	67.6%	30,150,501	0.0089	44,957,847	47,717,456	6.1%
39	Duval, Jacksonville	1,395,652	698	1,932	-10.0%	-8.6%	10.0%	1,256,087	638	2,125	28.2%	354,216	0.0089	1,398,282	1,261,986	-9.7%
40	Duval, Remainder	8,077	0	20	-10.0%	-10.0%	10.0%	7,269	0	22	27.9%	2,028	0.0089	8,097	7,309	-9.7%
41	Duval, Coastal	1,247,260	23,722	2,072	-10.0%	-10.0%	10.0%	1,122,534	21,350	2,279	48.1%	539,939	0.0089	1,273,054	1,150,944	-9.6%
42	Pinellas, Coastal	2,988,856	879,368	3,294	4.5%	-10.0%	10.0%	3,122,579	791,431	3,623	57.0%	1,779,870	0.0089	3,871,518	3,933,393	1.6%
43	Escambia, Remainder	2,011,914	157,288	981	-2.2%	-10.0%	10.0%	1,968,119	141,559	1,079	51.7%	1,017,517	0.0089	2,170,183	2,119,767	-2.3%
46	Pinellas - Saint Petersburg	28,578,755	59,523	362,082	-10.0%	-10.0%	10.0%	25,720,880	53,571	398,290	52.5%	13,503,462	0.0089	29,000,360	26,292,306	-9.3%
47	Hillsborough, Tampa	11,649,874	5,514	675,211	-10.0%	-10.0%	10.0%	10,484,887	4,963	742,732	35.4%	3,711,650	0.0089	12,330,599	11,265,446	-8.6%
49	Orange, Orlando	296,169	680	504	10.0%	-10.0%	10.0%	325,786	612	554	21.3%	69,392	0.0089	297,353	327,567	10.2%
50	Polk	1,081,378	0	4,144	8.5%	10.0%	10.0%	1,173,636	0	4,558	21.9%	257,026	0.0089	1,085,522	1,180,470	8.7%
57	Brevard, Coastal	8,211,543	148,074	14,077	1.6%	-10.0%	10.0%	8,340,796	133,267	15,485	62.4%	5,204,657	0.0089	8,373,694	8,535,632	1.9%
62	Volusia, Coastal	1,344,805	246,646	2,299	9.7%	-10.0%	10.0%	1,475,547	221,981	2,529	56.0%	826,306	0.0089	1,593,750	1,707,373	7.1%
63	Volusia, Remainder	5,838,013	125,394	11,455	10.0%	-10.0%	10.0%	6,421,814	112,855	12,601	46.0%	2,954,035	0.0089	5,974,862	6,573,426	10.0%
64	Brevard, Remainder	4,679,755	41,335	21,108	7.8%	-0.3%	10.0%	5,045,147	41,216	23,219	50.4%	2,542,754	0.0089	4,742,198	5,132,096	8.2%
80	Hillsborough, Excl. Tampa	13,413,971	9,419	1,326,698	-10.0%	-10.0%	10.0%	12,072,574	8,477	1,459,368	35.6%	4,297,836	0.0089	14,750,088	13,578,474	-7.9%
81	Pinellas, Rem. Excl. Saint Pe	51,120,792	77,915	4,401,949	-10.0%	-10.0%	10.0%	46,008,713	70,124	4,842,144	41.8%	19,231,642	0.0089	55,600,656	51,091,266	-8.1%
90	Orange, Excl. Orlando	1,217,116	700	2,069	10.0%	-10.0%	10.0%	1,338,828	630	2,276	24.4%	326,674	0.0089	1,219,885	1,344,626	10.2%
159	Hernando, Coastal	1,359,392	50,481	408,495	10.0%	-10.0%	10.0%	1,495,331	45,433	449,345	56.8%	849,348	0.0089	1,818,368	1,997,629	9.9%
181	Indian River, Coastal	453,017	17,052	645	1.4%	-10.0%	10.0%	459,475	15,347	710	73.4%	337,255	0.0089	470,714	478,518	1.7%
182	Martin, Coastal	191,698	2,524	213	10.0%	-10.0%	10.0%	210,868	2,272	234	75.3%	158,783	0.0089	194,435	214,780	10.5%
183	Saint Lucie, Coastal	164,051	1,919	166	10.0%	-10.0%	10.0%	180,456	1,727	183	72.8%	131,372	0.0089	166,136	183,529	10.5%
192	Alachua	394,808	0	10,341	-10.0%	-10.0%	10.0%	355,327	0	11,375	23.8%	84,568	0.0089	405,149	367,451	-9.3%
193	Calhoun	17,439	0	20	-10.0%	-10.0%	10.0%	15,695	0	22	23.4%	3,673	0.0089	17,459	15,750	-9.8%
292	Baker	44,419	0	36	-10.0%	-10.0%	10.0%	39,977	0	40	22.3%	8,915	0.0089	44,455	40,096	-9.8%
293	Columbia	65,611	0	100	-1.0%	-0.4%	10.0%	64,953	0	110	22.2%	14,419	0.0089	65,711	65,190	-0.8%
361	Broward, Coastal	769,839	119,785	1,099	10.0%	-10.0%	10.0%	846,823	107,807	1,209	74.9%	634,270	0.0089	890,723	961,454	7.9%
362	Palm Beach, Coastal	1,268,048	208,601	1,401	10.0%	-10.0%	10.0%	1,394,853	187,741	1,541	75.8%	1,057,298	0.0089	1,478,050	1,593,497	7.8%
392	Bradford	31,509	0	34	-10.0%	-10.0%	10.0%	28,358	0	37	22.6%	6,409	0.0089	31,543	28,452	-9.8%
393	Gadsden	288,613	0	478	-10.0%	-10.0%	10.0%	259,752	0	526	23.7%	61,561	0.0089	289,091	260,823	-9.8%
492	Clay	230,594	0	291	-10.0%	-10.0%	10.0%	207,535	0	320	23.5%	48,771	0.0089	230,885	208,287	-9.8%
493	Hamilton	3,593	0	4	-10.0%	-10.0%	10.0%	3,234	0	4	22.2%	718	0.0089	3,597	3,244	-9.8%
511	Osceola	369,964	0	518	10.0%	10.0%	10.0%	406,960	0	570	21.5%	87,496	0.0089	370,482	408,305	10.2%
512	Seminole	558,693	0	1,955	10.0%	10.0%	10.0%	614,562	0	2,151	20.8%	127,829	0.0089	560,648	617,845	10.2%
531	Flagler, Coastal	85,417	20,230	187	10.0%	-10.0%	10.0%	93,959	18,207	206	53.8%	50,550	0.0089	105,834	112,819	6.6%
532	Nassau, Coastal	457,595	7,442	778	-10.0%	-10.0%	10.0%	411,836	6,698	856	53.9%	221,979	0.0089	465,815	421,355	-9.5%
533	Saint Johns, Coastal	1,415,970	25,983	2,565	-10.0%	-10.0%	10.0%	1,274,373	23,385	2,822	53.4%	680,515	0.0089	1,444,518	1,306,605	-9.5%
541	Collier, Coastal	1,192,001	90,874	1,412	4.2%	-10.0%	10.0%	1,241,780	81,787	1,553	65.2%	809,641	0.0089	1,284,287	1,332,289	3.7%
542	Lee, Coastal	811,348	154,627	627	10.0%	-10.0%	10.0%	892,483	139,164	690	62.4%	556,909	0.0089	966,602	1,037,268	7.3%

## CALCULATION OF ANNUAL RATE CHANGE EFFECT BY TERRITORY FOR RATE LEVEL EFFECT FORM

Personal Residential Multi-Peril - HO-3

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Territory	Territory Description	Current Wind Inforce Premium	Current X-Wind Inforce Premium	Current Sinkhole Inforce Premium	With-Wind Indication	X-Wind Indication	Sinkhole Indication	Indicated Wind Inforce Premium	Indicated X-Wind Inforce Premium	Indicated Sinkhole Inforce Premium	Percent Hurricane	Indicated Hurricane Premium	FHCF Built-Up Factor	Current Total Inforce Premium	Indicated Total Premium	Proposed Premium Change
551	Collier, Remainder	1,548,323	5,039	2,220	10.0%	-10.0%	10.0%	1,703,155	4,535	2,442	64.5%	1,098,535	0.0089	1,555,582	1,719,859	10.6%
552	Glades	36,140	0	36	10.0%	10.0%	10.0%	39,754	0	40	54.4%	21,626	0.0089	36,176	39,985	10.5%
553	Hendry	156,457	1,905	132	10.0%	-10.0%	10.0%	172,103	1,715	145	53.5%	92,075	0.0089	158,494	174,778	10.3%
554	Lee, Remainder	7,957,286	197,668	8,079	10.0%	-10.0%	10.0%	8,753,015	177,901	8,887	53.4%	4,674,110	0.0089	8,163,033	8,981,189	10.0%
555	Okeechobee	103,258	401	96	10.0%	-10.0%	10.0%	113,584	361	106	51.3%	58,268	0.0089	103,755	114,566	10.4%
561	Indian River, Remainder	1,439,371	14,011	2,253	10.0%	-10.0%	10.0%	1,583,308	12,610	2,478	62.7%	992,734	0.0089	1,455,635	1,607,186	10.4%
562	Saint Lucie, Remainder	1,917,121	8,392	7,483	10.0%	-10.0%	10.0%	2,108,833	7,553	8,231	63.0%	1,328,565	0.0089	1,932,996	2,136,381	10.5%
581	Charlotte, Coastal	2,288,993	36,552	2,416	10.0%	-10.0%	10.0%	2,517,892	32,897	2,658	64.5%	1,624,041	0.0089	2,327,961	2,567,827	10.3%
582	Manatee, Coastal	1,467,114	30,198	2,542	10.0%	-10.0%	10.0%	1,613,825	27,178	2,796	62.9%	1,015,096	0.0089	1,499,854	1,652,788	10.2%
583	Sarasota, Coastal	4,627,681	526,713	3,674	10.0%	-10.0%	10.0%	5,090,449	474,042	4,041	63.8%	3,247,707	0.0089	5,158,068	5,597,289	8.5%
591	Citrus, Coastal	258,680	1,336	389	-2.8%	-10.0%	10.0%	251,346	1,202	428	52.2%	131,202	0.0089	260,405	254,138	-2.4%
592	Dixie, Coastal	81,320	1,013	201	-10.0%	-10.0%	10.0%	73,188	912	221	51.0%	37,326	0.0089	82,534	74,651	-9.6%
593	Holmes	56,024	0	37	-10.0%	-10.0%	10.0%	50,422	0	41	24.8%	12,505	0.0089	56,061	50,573	-9.8%
594	Levy, Coastal	86,096	9,097	306	-10.0%	-10.0%	10.0%	77,486	8,187	337	53.7%	41,610	0.0089	95,499	86,379	-9.6%
595	Pasco, Coastal	5,609,036	1,017,855	1,106,564	10.0%	-1.0%	10.0%	6,169,940	1,007,247	1,217,220	57.1%	3,523,036	0.0089	7,733,455	8,425,601	9.0%
596	Taylor, Coastal	153,410	1,164	5,414	-10.0%	-10.0%	10.0%	138,069	1,048	5,955	49.2%	67,930	0.0089	159,988	145,673	-8.9%
601	Bay, Coastal	378,454	95,614	636	-10.0%	-8.3%	10.0%	340,609	87,724	700	59.9%	204,025	0.0089	474,704	430,839	-9.2%
602	Escambia, Coastal	138,890	46,660	165	-7.9%	-10.0%	10.0%	127,960	41,994	182	60.3%	77,160	0.0089	185,715	170,819	-8.0%
603	Franklin	43,401	67,913	134	-10.0%	-10.0%	10.0%	39,061	61,122	147	59.0%	23,046	0.0089	111,448	100,534	-9.8%
604	Gulf, Coastal	151,151	14,621	66	-10.0%	-10.0%	10.0%	136,036	13,159	73	60.0%	81,622	0.0089	165,838	149,990	-9.6%
605	Jefferson, Coastal	0	0	0	10.0%	10.0%	10.0%	0	0	0	48.9%	0	0.0089	0	0	0.0%
606	Okaloosa, Coastal	423,289	30,793	574	-6.1%	-10.0%	10.0%	397,422	27,714	631	60.1%	238,851	0.0089	454,656	427,882	-5.9%
607	Santa Rosa, Coastal	4,082	0	7	-3.0%	-2.3%	10.0%	3,959	0	8	59.9%	2,372	0.0089	4,089	3,988	-2.5%
608	Wakulla, Coastal	62,167	12,830	141	-10.0%	-10.0%	10.0%	55,950	11,547	155	54.7%	30,605	0.0089	75,138	67,923	-9.6%
609	Walton, Coastal	548,424	88,527	849	-10.0%	-10.0%	10.0%	493,582	79,674	934	60.6%	299,110	0.0089	637,800	576,838	-9.6%
692	Lake	409,171	0	34,874	-5.1%	10.0%	10.0%	388,158	0	38,361	24.1%	93,546	0.0089	444,045	427,348	-3.8%
693	Jackson	91,376	0	99	-10.0%	-10.0%	10.0%	82,238	0	109	23.9%	19,655	0.0089	91,475	82,521	-9.8%
701	Flagler, Remainder	308,790	0	677	10.0%	10.0%	10.0%	339,669	0	745	46.6%	158,286	0.0089	309,467	341,815	10.5%
702	Saint Johns, Remainder	694,278	705	1,395	-10.0%	-10.0%	10.0%	624,850	635	1,535	46.2%	288,681	0.0089	696,378	629,575	-9.6%
711	Charlotte, Remainder	5,841,263	12,045	7,630	10.0%	-10.0%	10.0%	6,425,389	10,841	8,393	53.2%	3,418,307	0.0089	5,860,938	6,474,890	10.5%
712	De Soto	119,102	2,385	127	10.0%	-10.0%	10.0%	131,012	2,147	140	44.7%	58,562	0.0089	121,614	133,817	10.0%
713	Hardee	47,719	0	110	10.0%	10.0%	10.0%	52,491	0	121	44.5%	23,358	0.0089	47,829	52,819	10.4%
714	Highlands	236,929	2,956	334	10.0%	-10.0%	10.0%	260,622	2,660	367	43.4%	113,110	0.0089	240,219	264,651	10.2%
715	Sarasota, Remainder	6,994,529	298,050	9,400	10.0%	-10.0%	10.0%	7,693,982	268,245	10,340	52.9%	4,070,116	0.0089	7,301,979	8,008,606	9.7%
721	Bay, Remainder	892,079	10,629	1,304	-10.0%	-10.0%	10.0%	802,871	9,566	1,434	52.0%	417,493	0.0089	904,012	817,568	-9.6%
722	Gulf, Remainder	20,890	0	25	-10.0%	-10.0%	10.0%	18,801	0	28	49.3%	9,269	0.0089	20,915	18,911	-9.6%
723	Okaloosa, Remainder	1,814,649	14,723	1,257	2.2%	-10.0%	10.0%	1,854,022	13,251	1,383	52.4%	971,507	0.0089	1,830,629	1,877,257	2.5%
724	Santa Rosa, Remainder	1,813,176	26,698	1,629	-3.9%	-10.0%	10.0%	1,742,886	24,028	1,792	52.4%	913,272	0.0089	1,841,503	1,776,793	-3.5%
725	Wakulla, Remainder	65,866	0	114	-10.0%	-10.0%	10.0%	59,279	0	125	47.3%	28,039	0.0089	65,980	59,653	-9.6%
726	Walton, Remainder	153,748	7,831	163	-10.0%	-10.0%	10.0%	138,373	7,048	179	51.3%	70,985	0.0089	161,742	146,229	-9.6%
731	Citrus, Remainder	466,096	1,967	34,652	-10.0%	-10.0%	10.0%	419,486	1,770	38,117	45.4%	190,447	0.0089	502,715	461,060	-8.3%
732	Dixie, Remainder	32,658	0	94	-10.0%	-10.0%	10.0%	29,392	0	103	44.3%	13,021	0.0089	32,752	29,611	-9.6%
733	Hernando, Remainder	9,798,681	2,849	3,555,639	10.0%	-10.0%	10.0%	10,778,549	2,564	3,911,203	46.1%	4,968,911	0.0089	13,357,169	14,736,313	10.3%
734	Levy, Remainder	127,994	0	208	5.4%	7.2%	10.0%	134,860	0	229	46.8%	63,115	0.0089	128,202	135,648	5.8%
735	Manatee, Remainder	5,652,950	11,134	6,681	2.8%	-10.0%	10.0%	5,811,375	10,021	7,349	52.7%	3,062,595	0.0089	5,670,765	5,855,862	3.3%
736	Pasco, Remainder	20,763,861	44,051	4,153,256	10.0%	-10.0%	10.0%	22,840,247	39,646	4,568,582	48.9%	11,168,881	0.0089	24,961,168	27,547,369	10.4%
737	Taylor, Remainder	21,443	0	39	-10.0%	-10.0%	10.0%	19,299	0	43	44.2%	8,530	0.0089	21,482	19,417	-9.6%
792	Marion	704,594	1,833	12,957	10.0%	-10.0%	10.0%	775,053	1,650	14,253	24.1%	186,788	0.0089	719,384	792,610	10.2%

CALCULATION OF ANNUAL RATE CHANGE EFFECT BY TERRITORY FOR RATE LEVEL EFFECT FORM  
Personal Residential Multi-Peril - HO-3

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
<u>Territory</u>	<u>Territory Description</u>	Current Wind Inforce Premium	Current X-Wind Inforce Premium	Current Sinkhole Inforce Premium	With-Wind Indication	X-Wind Indication	Sinkhole Indication	Indicated Wind Inforce Premium	Indicated X-Wind Inforce Premium	Indicated Sinkhole Inforce Premium	Percent Hurricane	Indicated Hurricane Premium	FHCF Built-Up Factor	Current Total Inforce Premium	Indicated Total Premium	Proposed Premium Change
793	Jefferson, Remainder	20,981	0	26	-10.0%	-10.0%	10.0%	18,883	0	29	24.7%	4,664	0.0089	21,007	18,953	-9.8%
892	Nassau, Remainder	119,013	0	176	-10.0%	-10.0%	10.0%	107,112	0	194	27.7%	29,670	0.0089	119,189	107,568	-9.8%
893	Lafayette	32,319	0	52	-10.0%	-10.0%	10.0%	29,087	0	57	22.1%	6,428	0.0089	32,371	29,201	-9.8%
921	Sumter	156,595	1,669	309	10.0%	-10.0%	10.0%	172,255	1,502	340	24.2%	41,686	0.0089	158,573	174,466	10.0%
922	Union	17,297	0	23	-10.0%	-10.0%	10.0%	15,567	0	25	21.6%	3,363	0.0089	17,320	15,622	-9.8%
923	Gilchrist	52,383	0	100	-5.9%	-4.6%	10.0%	49,311	0	110	24.2%	11,933	0.0089	52,483	49,526	-5.6%
931	Liberty	8,721	0	30	-10.0%	-10.0%	10.0%	7,849	0	33	23.9%	1,876	0.0089	8,751	7,899	-9.7%
932	Madison	39,188	0	41	-10.0%	-10.0%	10.0%	35,269	0	45	22.6%	7,971	0.0089	39,229	35,385	-9.8%
933	Suwannee	60,197	0	155	-10.0%	-10.0%	10.0%	54,177	0	171	22.6%	12,244	0.0089	60,352	54,456	-9.8%
934	Washington	27,674	0	23	-10.0%	-10.0%	10.0%	24,907	0	25	24.4%	6,077	0.0089	27,697	24,986	-9.8%
992	Putnam	230,249	0	401	-10.0%	-10.0%	10.0%	207,224	0	441	23.7%	49,112	0.0089	230,650	208,100	-9.8%
993	Leon	573,711	0	1,083	-10.0%	-10.0%	10.0%	516,340	0	1,191	23.4%	120,824	0.0089	574,794	518,601	-9.8%
<b>Total</b>		<b>514,711,806</b>	<b>21,382,996</b>	<b>16,534,229</b>	<b>4.8%</b>	<b>-4.5%</b>	<b>10.0%</b>	<b>539,377,200</b>	<b>20,418,906</b>	<b>18,187,652</b>	<b>57.0%</b>	<b>307,687,957</b>		<b>552,629,031</b>	<b>580,708,169</b>	<b>5.1%</b>

Notes:

- (1) 12/31/2008 Inforce with wind premium adjusted to current rates.
- (2) 12/31/2008 Inforce x-wind premium adjusted to current rates.
- (3) 12/31/2008 Inforce sinkhole premium adjusted to current rates.
- (4) From the separated HO3 territorial indication, exhibit "2-2-Without Rapid Cash" column (13)
- (5) From the separated HO3 territorial indication, exhibit "2-2-Without Rapid Cash" column (14)
- (6) From the separated HO3 territorial indication, exhibit "2-2-Without Rapid Cash" column (15)
- (7) = (1) \* [1 + (4)]
- (8) = (2) \* [1 + (5)]
- (9) = (3) \* [1 + (6)]
- (10) From the current rating manual
- (11) = (7) \* (10)
- (12) Proposed rapid cash built-up factor.
- (13) = (1) + (2) + (3)
- (14) = (7) + (8) + (9) + (11) \* (12)
- (15) = (14) / (13) -1.0



## CALCULATION OF ANNUAL RATE CHANGE EFFECT BY TERRITORY FOR RATE LEVEL EFFECT FORM Personal Residential Multi-Peril - HO-3

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)
192	Alachua	105,697	381	502,261	455,527	393.00	354.00	-9.9%	1,318	1,195	-9.3%
292	Baker	7,588	30	41,422	37,360	458.00	413.00	-9.8%	1,403	1,265	-9.8%
601	Bay, Coastal	75,029	280	528,153	479,349	1,068.00	962.00	-9.9%	1,889	1,714	-9.2%
721	Bay, Remainder	105,268	347	750,091	678,366	752.00	677.00	-10.0%	2,160	1,953	-9.6%
392	Bradford	6,505	27	41,764	37,672	458.00	413.00	-9.8%	1,523	1,374	-9.8%
57	Brevard, Coastal	1,149,898	3,033	7,227,665	7,367,440	844.00	857.00	1.5%	2,383	2,429	1.9%
64	Brevard, Remainder	1,043,468	3,524	5,637,277	6,100,768	594.00	640.00	7.7%	1,600	1,731	8.2%
35	Broward, Hllwd & Ft. Ldldle	3,573,377	11,471	26,850,897	29,185,792	1,086.00	1,194.00	9.9%	2,341	2,544	8.7%
361	Broward, Coastal	125,581	277	918,279	991,199	1,390.00	1,529.00	10.0%	3,318	3,582	7.9%
37	Broward, Rem. Excl. Ft. L. & Hlywd	17,222,031	51,324	112,436,323	123,669,370	935.00	1,028.00	9.9%	2,191	2,410	10.0%
193	Calhoun	3,151	12	17,991	16,229	455.00	410.00	-9.9%	1,562	1,409	-9.8%
581	Charlotte, Coastal	471,088	1,352	2,490,383	2,746,984	741.00	815.00	10.0%	1,841	2,031	10.3%
711	Charlotte, Remainder	1,288,196	3,768	6,588,627	7,278,806	630.00	693.00	10.0%	1,749	1,932	10.5%
591	Citrus, Coastal	48,988	148	299,356	292,151	590.00	573.00	-2.9%	2,017	1,969	-2.4%
731	Citrus, Remainder	107,464	389	630,652	578,396	568.00	512.00	-9.9%	1,620	1,486	-8.3%
492	Clay	55,627	180	242,465	218,733	388.00	350.00	-9.8%	1,350	1,218	-9.8%
551	Collier, Remainder	434,793	1,147	2,608,477	2,883,946	853.00	938.00	10.0%	2,274	2,514	10.6%
541	Collier, Coastal	213,864	472	1,487,272	1,542,861	1,178.00	1,227.00	4.2%	3,148	3,266	3.7%
293	Columbia	14,454	55	81,911	81,262	439.00	435.00	-0.9%	1,492	1,480	-0.8%
30	Dade, Miami Beach	247,207	475	2,112,086	2,240,141	1,695.00	1,864.00	10.0%	4,449	4,719	6.1%
31	Dade, Coastal	155,714	343	1,299,684	1,391,294	1,726.00	1,898.00	10.0%	3,788	4,055	7.0%
32	Dade, Miami	2,858,937	9,485	26,561,443	29,040,979	1,249.00	1,373.00	9.9%	2,800	3,062	9.3%
33	Dade, Hialeah	1,466,216	5,509	12,811,686	14,144,801	1,220.00	1,342.00	10.0%	2,326	2,568	10.4%
34	Dade, Rem Excl H.M.M.B.	22,141,906	69,488	171,766,824	189,489,355	1,246.00	1,370.00	10.0%	2,472	2,727	10.3%
712	De Soto	22,827	84	141,879	156,115	539.00	592.00	9.8%	1,681	1,850	10.0%
592	Dixie, Coastal	10,830	42	80,946	73,215	579.00	522.00	-9.8%	1,915	1,732	-9.6%
732	Dixie, Remainder	5,358	24	41,859	37,844	539.00	486.00	-9.8%	1,759	1,590	-9.6%
39	Duval, Jacksonville	415,223	1,513	1,843,784	1,664,064	392.00	353.00	-9.9%	1,219	1,100	-9.7%
40	Duval, Remainder	2,176	9	8,929	8,061	382.00	344.00	-9.9%	946	854	-9.7%
41	Duval, Coastal	229,811	621	954,606	863,041	393.00	354.00	-9.9%	1,537	1,390	-9.6%
602	Escambia, Coastal	38,707	75	225,183	207,121	1,098.00	1,012.00	-7.8%	3,017	2,775	-8.0%
43	Escambia, Remainder	376,747	1,245	2,394,072	2,338,454	742.00	726.00	-2.2%	1,923	1,879	-2.3%
531	Flagler, Coastal	29,543	82	112,159	119,561	462.00	508.00	10.0%	1,365	1,455	6.6%
701	Flagler, Remainder	92,516	243	320,106	353,567	393.00	432.00	9.9%	1,319	1,456	10.5%
603	Franklin	22,181	73	175,302	158,135	1,151.00	1,036.00	-10.0%	2,416	2,180	-9.8%
393	Gadsden	69,113	288	338,174	305,106	382.00	344.00	-9.9%	1,172	1,058	-9.8%
923	Gilchrist	9,959	39	56,488	53,306	405.00	381.00	-5.9%	1,464	1,382	-5.6%
552	Glades	6,279	26	43,147	47,690	571.00	628.00	10.0%	1,666	1,841	10.5%
604	Gulf, Coastal	17,882	62	139,671	126,324	1,144.00	1,030.00	-10.0%	2,257	2,041	-9.6%
722	Gulf, Remainder	2,545	8	18,063	16,332	803.00	723.00	-10.0%	2,171	1,963	-9.6%
493	Hamilton	1,486	6	7,964	7,183	499.00	450.00	-9.8%	1,378	1,243	-9.8%
713	Hardee	9,556	37	59,775	66,010	538.00	591.00	9.9%	1,597	1,763	10.4%
553	Hendry	37,062	132	218,120	240,529	571.00	628.00	10.0%	1,654	1,824	10.3%
159	Hernando, Coastal	472,558	1,246	1,626,907	1,787,293	298.00	327.00	9.7%	1,306	1,434	9.9%
733	Hernando, Remainder	4,270,569	13,417	14,279,868	15,754,282	274.00	301.00	9.9%	1,064	1,174	10.3%
714	Highlands	61,106	226	294,834	324,821	473.00	520.00	9.9%	1,304	1,437	10.2%
47	Hillsborough, Tampa	2,333,895	7,856	15,182,685	13,871,160	594.00	535.00	-9.9%	1,933	1,766	-8.6%
80	Hillsborough, Excl. Tampa	3,555,471	11,170	19,891,612	18,311,602	547.00	493.00	-9.9%	1,781	1,639	-7.9%
593	Holmes	11,675	46	65,484	59,073	394.00	355.00	-9.9%	1,428	1,289	-9.8%
561	Indian River, Remainder	283,450	961	1,765,397	1,949,199	807.00	887.00	9.9%	1,837	2,029	10.4%
181	Indian River, Coastal	43,046	74	328,278	333,720	1,603.00	1,626.00	1.4%	4,442	4,516	1.7%
693	Jackson	16,719	68	89,169	80,441	382.00	344.00	-9.9%	1,315	1,186	-9.8%
605	Jefferson, Coastal	0	0	0	0	596.00	655.00	9.9%	0	0	0.0%
793	Jefferson, Remainder	4,988	21	32,020	28,889	472.00	425.00	-10.0%	1,553	1,401	-9.8%
893	Lafayette	4,997	23	33,071	29,832	458.00	413.00	-9.8%	1,410	1,272	-9.8%
692	Lake	123,896	419	594,065	571,727	402.00	381.00	-5.2%	1,418	1,364	-3.8%
542	Lee, Coastal	196,075	528	1,134,359	1,217,289	706.00	776.00	9.9%	2,149	2,306	7.3%
554	Lee, Remainder	2,308,939	6,490	11,692,320	12,864,206	671.00	738.00	10.0%	1,801	1,982	10.0%
993	Leon	174,169	641	746,899	673,881	364.00	328.00	-9.9%	1,165	1,051	-9.8%
594	Levy, Coastal	24,966	91	143,141	129,471	517.00	466.00	-9.9%	1,578	1,427	-9.6%
734	Levy, Remainder	26,791	100	151,717	160,529	494.00	521.00	5.5%	1,510	1,598	5.8%
931	Liberty	1,937	6	12,287	11,090	511.00	460.00	-10.0%	2,142	1,933	-9.7%
932	Madison	8,724	36	52,525	47,378	439.00	396.00	-9.8%	1,468	1,324	-9.8%
582	Manatee, Coastal	224,586	526	1,623,545	1,789,091	830.00	913.00	10.0%	3,086	3,400	10.2%
735	Manatee, Remainder	1,263,210	3,795	7,333,702	7,573,078	614.00	631.00	2.8%	1,932	1,995	3.3%
792	Marion	195,937	700	927,634	1,022,057	401.00	441.00	10.0%	1,326	1,461	10.2%
10	Martin, Remainder	428,721	1,144	2,856,808	3,153,776	1,110.00	1,221.00	10.0%	2,497	2,757	10.4%
182	Martin, Coastal	29,210	42	222,090	245,329	1,220.00	1,342.00	10.0%	5,313	5,868	10.5%
5	Monroe, Excl. Key West	74,080	186	612,812	650,138	1,673.00	1,840.00	10.0%	3,302	3,503	6.1%

CALCULATION OF ANNUAL RATE CHANGE EFFECT BY TERRITORY FOR RATE LEVEL EFFECT FORM  
Personal Residential Multi-Peril - HO-3

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 Rate (9)	Current Average Rate (10)	Proposed Average Rate (11)	Total Percent Change (12)
7	Monroe, Key West	12,635	29	125,474	125,091	1,659.00	1,824.00	9.9%	4,402	4,389	-0.3%
532	Nassau, Coastal	86,128	228	416,305	376,570	467.00	421.00	-9.9%	1,826	1,652	-9.5%
892	Nassau, Remainder	22,213	67	116,383	105,036	427.00	385.00	-9.8%	1,747	1,576	-9.8%
606	Okaloosa, Coastal	51,042	117	368,289	346,601	1,090.00	1,023.00	-6.1%	3,146	2,961	-5.9%
723	Okaloosa, Remainder	291,633	962	2,022,235	2,073,744	742.00	758.00	2.2%	2,102	2,156	2.5%
555	Okeechobee	21,667	83	142,756	157,631	573.00	630.00	9.9%	1,710	1,889	10.4%
49	Orange, Orlando	95,303	330	487,054	536,543	454.00	499.00	9.9%	1,474	1,624	10.2%
90	Orange, Excl. Orlando	396,488	1,337	1,907,496	2,102,549	453.00	498.00	9.9%	1,427	1,573	10.2%
511	Osceola	136,712	425	547,856	603,788	416.00	457.00	9.9%	1,289	1,421	10.2%
362	Palm Beach, Coastal	206,383	429	1,375,991	1,483,466	1,123.00	1,235.00	10.0%	3,204	3,454	7.8%
38	Palm Beach, Remainder	10,548,728	31,202	66,757,824	70,855,562	1,029.00	1,098.00	6.7%	2,140	2,271	6.1%
595	Pasco, Coastal	1,644,969	5,648	7,383,936	8,044,800	465.00	511.00	9.9%	1,307	1,424	9.0%
736	Pasco, Remainder	6,321,241	22,308	29,484,385	32,539,232	375.00	412.00	9.9%	1,322	1,459	10.4%
42	Pinellas, Coastal	875,775	2,147	4,289,146	4,357,696	735.00	768.00	4.5%	1,998	2,030	1.6%
46	Pinellas - Saint Petersburg	4,922,199	15,597	34,719,456	31,477,353	686.00	618.00	-9.9%	2,226	2,018	-9.3%
81	Pinellas, Rem. Excl. Saint Petersburg	10,326,248	32,121	68,258,651	62,722,657	636.00	573.00	-9.9%	2,125	1,953	-8.1%
50	Polk	260,443	1,001	1,673,702	1,820,097	607.00	659.00	8.6%	1,672	1,818	8.7%
992	Putnam	50,067	197	267,413	241,269	378.00	341.00	-9.8%	1,354	1,222	-9.8%
533	Saint Johns, Coastal	281,329	651	1,151,294	1,041,376	453.00	408.00	-9.9%	1,769	1,600	-9.5%
702	Saint Johns, Remainder	144,051	422	613,392	554,550	414.00	373.00	-9.9%	1,455	1,315	-9.6%
562	Saint Lucie, Remainder	535,043	1,817	3,268,203	3,612,075	828.00	910.00	9.9%	1,799	1,988	10.5%
183	Saint Lucie, Coastal	19,166	61	172,847	190,942	1,532.00	1,685.00	10.0%	2,834	3,131	10.5%
607	Santa Rosa, Coastal	508	1	4,703	4,587	1,152.00	1,117.00	-3.0%	3,937	3,839	-2.5%
724	Santa Rosa, Remainder	278,408	722	1,736,513	1,675,492	750.00	721.00	-3.9%	2,406	2,321	-3.5%
583	Sarasota, Coastal	858,040	2,417	4,479,796	4,861,261	746.00	820.00	9.9%	1,853	2,011	8.5%
715	Sarasota, Remainder	1,721,611	5,256	9,067,778	9,945,284	586.00	644.00	9.9%	1,725	1,892	9.7%
512	Seminole	175,047	546	845,180	931,404	453.00	498.00	9.9%	1,547	1,705	10.2%
921	Sumter	41,574	160	191,681	210,892	406.00	446.00	9.9%	1,201	1,322	10.0%
933	Suwannee	8,571	38	68,232	61,566	550.00	495.00	-10.0%	1,809	1,632	-9.8%
596	Taylor, Coastal	18,501	71	146,392	133,294	593.00	534.00	-9.9%	2,069	1,883	-8.9%
737	Taylor, Remainder	4,838	23	33,406	30,195	573.00	516.00	-9.9%	1,428	1,291	-9.6%
922	Union	2,948	11	19,580	17,661	458.00	413.00	-9.8%	1,797	1,620	-9.8%
62	Volusia, Coastal	346,771	1,101	1,899,186	2,034,584	626.00	687.00	9.7%	1,726	1,849	7.1%
63	Volusia, Remainder	1,411,122	4,681	5,919,691	6,512,727	407.00	447.00	9.8%	1,265	1,391	10.0%
608	Wakulla, Coastal	13,242	41	82,085	74,204	718.00	647.00	-9.9%	2,025	1,831	-9.6%
725	Wakulla, Remainder	10,984	46	77,001	69,618	613.00	552.00	-10.0%	1,656	1,497	-9.6%
609	Walton, Coastal	91,438	194	610,065	551,755	1,099.00	990.00	-9.9%	3,138	2,838	-9.6%
726	Walton, Remainder	22,617	74	189,559	171,378	815.00	734.00	-9.9%	2,569	2,323	-9.6%
934	Washington	5,180	21	39,670	35,787	512.00	461.00	-10.0%	1,850	1,669	-9.8%
STATEWIDE		112,722,429	350,517	723,767,051	763,120,108	844.91	897.62	6.2%	2,065	2,177	5.4%

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) Refer to combined territory rate indication Exhibit "3-2", Column (5).
- (6) = (5) \* [HO3 HRCS Verification Exhibit 1, Column (15)]
- (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

Personal Residential Multi-Peril - HO-4

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
<u>Territory</u>	<u>Territory Description</u>	<u>Current Wind Inforce Premium</u>	<u>Current X-Wind Inforce Premium</u>	<u>Current Sinkhole Inforce Premium</u>	<u>With-Wind Indication</u>	<u>X-Wind Indication</u>	<u>Sinkhole Indication</u>	<u>Indicated Wind Inforce Premium</u>	<u>Indicated X-Wind Inforce Premium</u>	<u>Indicated Sinkhole Inforce Premium</u>	<u>Percent Hurricane</u>	<u>Indicated Hurricane Premium</u>	<u>FHCF Built-Up Factor</u>	<u>Current Total Inforce Premium</u>	<u>Indicated Total Premium</u>	<u>Proposed Premium Change</u>
5	Monroe, Excl. Key West	6,075	3,341	0	10.0%	-10.0%	0.0%	6,683	3,007	0	54.5%	3,642	0.0053	9,416	9,709	3.1%
7	Monroe, Key West	2,977	1,549	0	10.0%	-10.0%	0.0%	3,275	1,394	0	53.0%	1,736	0.0053	4,526	4,678	3.4%
10	Martin, Remainder	26,177	604	0	10.0%	-10.0%	0.0%	28,795	544	0	38.0%	10,942	0.0053	26,781	29,396	9.8%
30	Dade, Miami Beach	51,712	4,623	0	10.0%	-10.0%	0.0%	56,883	4,161	0	52.1%	29,636	0.0053	56,335	61,201	8.6%
31	Dade, Coastal	49,653	9,348	0	10.0%	-10.0%	0.0%	54,618	8,413	0	53.2%	29,057	0.0053	59,001	63,186	7.1%
32	Dade, Miami	105,213	6,720	0	10.0%	-10.0%	0.0%	115,734	6,048	0	40.0%	46,294	0.0053	111,933	122,028	9.0%
33	Dade, Hialeah	4,459	176	0	10.0%	-10.0%	0.0%	4,905	158	0	21.2%	1,040	0.0053	4,635	5,069	9.4%
34	Dade, Rem Excl H.,M.,M.B.	282,970	10,918	0	10.0%	-10.0%	0.0%	311,267	9,826	0	37.1%	115,480	0.0053	293,888	321,706	9.5%
35	Broward, Hllwd & Ft. Ldrdle	121,193	10,542	0	8.8%	-10.0%	0.0%	131,866	9,488	0	39.6%	52,219	0.0053	131,735	141,630	7.5%
37	Broward, Rem. Excl. Ft. L.	193,260	8,257	0	3.8%	-10.0%	0.0%	200,683	7,431	0	32.5%	65,222	0.0053	201,517	208,461	3.4%
38	Palm Beach, Remainder	297,814	19,061	0	-8.6%	-10.0%	0.0%	272,338	17,155	0	37.4%	101,854	0.0053	316,875	290,033	-8.5%
39	Duval, Jacksonville	83,119	791	0	-10.0%	-10.0%	0.0%	74,807	712	0	12.6%	9,426	0.0053	83,910	75,569	-9.9%
40	Duval, Remainder	1,596	0	0	-7.8%	-7.8%	0.0%	1,471	0	0	13.6%	200	0.0053	1,596	1,472	-7.8%
41	Duval, Coastal	22,549	0	0	-7.9%	-7.9%	0.0%	20,773	0	0	22.0%	4,570	0.0053	22,549	20,797	-7.8%
42	Pinellas, Coastal	38,159	6,032	0	0.3%	-10.0%	0.0%	38,282	5,429	0	30.6%	11,714	0.0053	44,191	43,773	-0.9%
43	Escambia, Remainder	61,966	1,210	0	10.0%	-10.0%	0.0%	68,163	1,089	0	20.2%	13,769	0.0053	63,176	69,325	9.7%
46	Pinellas - Saint Petersburg	74,724	0	0	9.9%	9.9%	0.0%	82,152	0	0	27.0%	22,181	0.0053	74,724	82,270	10.1%
47	Hillsborough, Tampa	79,308	264	0	4.3%	-10.0%	0.0%	82,737	238	0	17.8%	14,727	0.0053	79,572	83,052	4.4%
49	Orange, Orlando	31,127	0	0	-8.8%	-8.8%	0.0%	28,381	0	0	10.5%	2,980	0.0053	31,127	28,397	-8.8%
50	Polk	36,353	0	0	10.0%	10.0%	0.0%	39,988	0	0	9.8%	3,919	0.0053	36,353	40,009	10.1%
57	Brevard, Coastal	42,636	2,226	0	-2.6%	-10.0%	0.0%	41,538	2,003	0	36.2%	15,037	0.0053	44,862	43,621	-2.8%
62	Volusia, Coastal	16,277	2,038	0	-0.4%	-10.0%	0.0%	16,212	1,834	0	31.3%	5,074	0.0053	18,315	18,073	-1.3%
63	Volusia, Remainder	42,709	788	0	0.2%	-10.0%	0.0%	42,777	709	0	22.3%	9,539	0.0053	43,497	43,537	0.1%
64	Brevard, Remainder	72,931	188	0	8.5%	-10.0%	0.0%	79,130	169	0	25.2%	19,941	0.0053	73,119	79,405	8.6%
80	Hillsborough, Excl. Tampa	142,409	952	0	9.1%	-10.0%	0.0%	155,349	857	0	17.4%	27,031	0.0053	143,361	156,349	9.1%
81	Pinellas, Rem. Excl. Saint Pe	190,850	682	0	3.3%	-10.0%	0.0%	197,114	614	0	22.2%	43,759	0.0053	191,532	197,961	3.4%
90	Orange, Excl. Orlando	99,255	0	0	-9.7%	-9.7%	0.0%	89,645	0	0	12.1%	10,847	0.0053	99,255	89,703	-9.6%
159	Hernando, Coastal	3,467	584	0	10.0%	2.7%	0.0%	3,814	600	0	32.0%	1,220	0.0053	4,051	4,420	9.1%
181	Indian River, Coastal	5,300	438	0	10.0%	-10.0%	0.0%	5,830	394	0	41.6%	2,425	0.0053	5,738	6,237	8.7%
182	Martin, Coastal	597	0	0	-4.4%	-4.4%	0.0%	571	0	0	40.2%	229	0.0053	597	572	-4.2%
183	Saint Lucie, Coastal	2,695	0	0	10.0%	10.0%	0.0%	2,965	0	0	41.1%	1,218	0.0053	2,695	2,971	10.2%
192	Alachua	22,589	100	0	-10.0%	-10.0%	0.0%	20,330	90	0	12.1%	2,460	0.0053	22,689	20,433	-9.9%
193	Calhoun	639	0	0	10.0%	10.0%	0.0%	703	0	0	12.1%	85	0.0053	639	703	10.1%
292	Baker	1,034	0	0	0.2%	0.2%	0.0%	1,036	0	0	11.6%	120	0.0053	1,034	1,036	0.2%
293	Columbia	2,096	0	0	3.3%	3.3%	0.0%	2,166	0	0	11.4%	247	0.0053	2,096	2,167	3.4%
361	Broward, Coastal	35,665	5,629	0	10.0%	-10.0%	0.0%	39,232	5,066	0	49.6%	19,459	0.0053	41,294	44,401	7.5%
362	Palm Beach, Coastal	42,988	7,157	0	10.0%	-10.0%	0.0%	47,287	6,441	0	49.0%	23,171	0.0053	50,145	53,851	7.4%
392	Bradford	368	0	0	10.0%	10.0%	0.0%	405	0	0	11.3%	46	0.0053	368	405	10.1%
393	Gadsden	1,242	0	0	-7.5%	-7.5%	0.0%	1,149	0	0	12.1%	139	0.0053	1,242	1,150	-7.4%
492	Clay	14,602	210	0	-5.1%	-10.0%	0.0%	13,861	189	0	11.8%	1,636	0.0053	14,812	14,059	-5.1%
493	Hamilton	854	0	0	-8.1%	-8.1%	0.0%	785	0	0	11.4%	90	0.0053	854	786	-8.0%
511	Osceola	10,205	338	0	4.4%	-10.0%	0.0%	10,656	304	0	14.3%	1,524	0.0053	10,543	10,968	4.0%
512	Seminole	31,934	264	0	-7.7%	-10.0%	0.0%	29,485	238	0	12.2%	3,597	0.0053	32,198	29,742	-7.6%
531	Flagler, Coastal	1,499	0	0	-6.8%	-6.8%	0.0%	1,396	0	0	31.1%	434	0.0053	1,499	1,399	-6.7%
532	Nassau, Coastal	3,572	0	0	-7.4%	-7.4%	0.0%	3,309	0	0	30.5%	1,009	0.0053	3,572	3,314	-7.2%

CALCULATION OF ANNUAL RATE CHANGE EFFECT BY TERRITORY FOR RATE LEVEL EFFECT FORM

Personal Residential Multi-Peril - HO-4

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
<u>Territory</u>	<u>Territory Description</u>	Current Wind Inforce Premium	Current X-Wind Inforce Premium	Current Sinkhole Inforce Premium	With-Wind Indication	X-Wind Indication	Sinkhole Indication	Indicated Wind Inforce Premium	Indicated X-Wind Inforce Premium	Indicated Sinkhole Inforce Premium	Percent Hurricane	Indicated Hurricane Premium	FHCF Built-Up Factor	Current Total Inforce Premium	Indicated Total Premium	Proposed Premium Change
533	Saint Johns, Coastal	19,307	1,016	0	-5.7%	-10.0%	0.0%	18,198	914	0	30.2%	5,496	0.0053	20,323	19,142	-5.8%
541	Collier, Coastal	19,089	0	0	10.0%	10.0%	0.0%	20,998	0	0	37.9%	7,958	0.0053	19,089	21,040	10.2%
542	Lee, Coastal	15,725	896	0	3.2%	-10.0%	0.0%	16,222	806	0	37.0%	6,002	0.0053	16,621	17,060	2.6%
551	Collier, Remainder	41,001	699	0	2.9%	-10.0%	0.0%	42,205	629	0	37.4%	15,785	0.0053	41,700	42,918	2.9%
552	Glades	678	0	0	10.0%	10.0%	0.0%	746	0	0	28.8%	215	0.0053	678	747	10.2%
553	Hendry	2,185	0	0	10.0%	10.0%	0.0%	2,404	0	0	28.9%	695	0.0053	2,185	2,407	10.2%
554	Lee, Remainder	119,714	0	0	-0.4%	-0.4%	0.0%	119,284	0	0	28.7%	34,235	0.0053	119,714	119,466	-0.2%
555	Okeechobee	3,615	0	0	10.0%	10.0%	0.0%	3,977	0	0	28.5%	1,133	0.0053	3,615	3,983	10.2%
561	Indian River, Remainder	30,465	0	0	-3.3%	-3.3%	0.0%	29,455	0	0	37.0%	10,898	0.0053	30,465	29,513	-3.1%
562	Saint Lucie, Remainder	11,789	226	0	10.0%	-10.0%	0.0%	12,968	203	0	37.7%	4,889	0.0053	12,015	13,197	9.8%
581	Charlotte, Coastal	8,786	143	0	3.5%	-10.0%	0.0%	9,094	129	0	35.7%	3,246	0.0053	8,929	9,240	3.5%
582	Manatee, Coastal	7,550	438	0	10.0%	-10.0%	0.0%	8,305	394	0	36.8%	3,056	0.0053	7,988	8,715	9.1%
583	Sarasota, Coastal	41,443	2,296	0	1.7%	-10.0%	0.0%	42,149	2,066	0	35.9%	15,132	0.0053	43,739	44,296	1.3%
591	Citrus, Coastal	3,175	0	0	10.0%	10.0%	0.0%	3,493	0	0	31.7%	1,107	0.0053	3,175	3,498	10.2%
592	Dixie, Coastal	0	0	0	10.0%	10.0%	0.0%	0	0	0	32.1%	0	0.0053	0	0	0.0%
593	Holmes	0	0	0	10.0%	10.0%	0.0%	0	0	0	14.7%	0	0.0053	0	0	0.0%
594	Levy, Coastal	446	0	0	10.0%	10.0%	0.0%	491	0	0	31.8%	156	0.0053	446	491	10.2%
595	Pasco, Coastal	9,159	2,713	0	10.0%	10.0%	0.0%	10,075	2,984	0	33.6%	3,385	0.0053	11,872	13,077	10.2%
596	Taylor, Coastal	0	0	0	10.0%	10.0%	0.0%	0	0	0	31.2%	0	0.0053	0	0	0.0%
601	Bay, Coastal	13,062	252	0	-1.4%	-10.0%	0.0%	12,884	227	0	36.2%	4,664	0.0053	13,314	13,135	-1.3%
602	Escambia, Coastal	3,551	296	0	2.5%	-10.0%	0.0%	3,640	266	0	36.6%	1,332	0.0053	3,847	3,914	1.7%
603	Franklin	256	0	0	-4.3%	-4.3%	0.0%	245	0	0	35.7%	87	0.0053	256	245	-4.1%
604	Gulf, Coastal	0	0	0	10.0%	10.0%	0.0%	0	0	0	36.1%	0	0.0053	0	0	0.0%
605	Jefferson, Coastal	0	0	0	10.0%	10.0%	0.0%	0	0	0	31.2%	0	0.0053	0	0	0.0%
606	Okaloosa, Coastal	11,733	0	0	1.5%	1.5%	0.0%	11,908	0	0	36.0%	4,287	0.0053	11,733	11,931	1.7%
607	Santa Rosa, Coastal	0	0	0	10.0%	10.0%	0.0%	0	0	0	36.6%	0	0.0053	0	0	0.0%
608	Wakulla, Coastal	746	0	0	2.3%	2.3%	0.0%	763	0	0	32.1%	245	0.0053	746	765	2.5%
609	Walton, Coastal	11,527	0	0	5.1%	5.1%	0.0%	12,119	0	0	36.2%	4,387	0.0053	11,527	12,143	5.3%
692	Lake	20,161	0	0	10.0%	10.0%	0.0%	22,177	0	0	12.0%	2,661	0.0053	20,161	22,191	10.1%
693	Jackson	984	0	0	1.0%	1.0%	0.0%	994	0	0	12.2%	121	0.0053	984	994	1.0%
701	Flagler, Remainder	5,971	0	0	-6.1%	-6.1%	0.0%	5,605	0	0	23.6%	1,323	0.0053	5,971	5,612	-6.0%
702	Saint Johns, Remainder	16,188	0	0	7.5%	7.5%	0.0%	17,402	0	0	24.2%	4,211	0.0053	16,188	17,424	7.6%
711	Charlotte, Remainder	35,299	91	0	10.0%	-10.0%	0.0%	38,829	82	0	26.9%	10,445	0.0053	35,390	38,966	10.1%
712	De Soto	6,184	0	0	-3.8%	-3.8%	0.0%	5,950	0	0	22.9%	1,362	0.0053	6,184	5,957	-3.7%
713	Hardee	1,159	0	0	1.6%	1.6%	0.0%	1,178	0	0	22.7%	267	0.0053	1,159	1,179	1.8%
714	Highlands	2,221	0	0	10.0%	10.0%	0.0%	2,443	0	0	21.4%	523	0.0053	2,221	2,446	10.1%
715	Sarasota, Remainder	79,896	536	0	2.7%	-10.0%	0.0%	82,030	482	0	28.3%	23,215	0.0053	80,432	82,636	2.7%
721	Bay, Remainder	15,703	0	0	-0.1%	-0.1%	0.0%	15,683	0	0	27.6%	4,329	0.0053	15,703	15,706	0.0%
722	Gulf, Remainder	0	0	0	10.0%	10.0%	0.0%	0	0	0	27.1%	0	0.0053	0	0	0.0%
723	Okaloosa, Remainder	35,305	0	0	10.0%	10.0%	0.0%	38,836	0	0	29.1%	11,301	0.0053	35,305	38,895	10.2%
724	Santa Rosa, Remainder	38,453	285	0	4.6%	-10.0%	0.0%	40,241	257	0	28.6%	11,509	0.0053	38,738	40,559	4.7%
725	Wakulla, Remainder	3,778	0	0	-3.6%	-3.6%	0.0%	3,643	0	0	25.9%	943	0.0053	3,778	3,648	-3.5%
726	Walton, Remainder	3,772	0	0	-4.7%	-4.7%	0.0%	3,595	0	0	27.2%	978	0.0053	3,772	3,601	-4.5%
731	Citrus, Remainder	12,139	0	0	10.0%	10.0%	0.0%	13,353	0	0	25.1%	3,352	0.0053	12,139	13,371	10.1%
732	Dixie, Remainder	432	0	0	10.0%	10.0%	0.0%	475	0	0	25.5%	121	0.0053	432	476	10.1%

CALCULATION OF ANNUAL RATE CHANGE EFFECT BY TERRITORY FOR RATE LEVEL EFFECT FORM  
Personal Residential Multi-Peril - HO-4

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
<u>Territory</u>	<u>Territory Description</u>	Current Wind Inforce Premium	Current X-Wind Inforce Premium	Current Sinkhole Inforce Premium	With-Wind Indication	X-Wind Indication	Sinkhole Indication	Indicated Wind Inforce Premium	Indicated X-Wind Inforce Premium	Indicated Sinkhole Inforce Premium	Percent Hurricane	Indicated Hurricane Premium	FHCF Built-Up Factor	Current Total Inforce Premium	Indicated Total Premium	Proposed Premium Change
733	Hernando, Remainder	22,371	0	0	10.0%	10.0%	0.0%	24,608	0	0	25.1%	6,177	0.0053	22,371	24,641	10.1%
734	Levy, Remainder	464	0	0	-0.6%	-0.6%	0.0%	461	0	0	24.9%	115	0.0053	464	462	-0.4%
735	Manatee, Remainder	59,284	285	0	10.0%	-10.0%	0.0%	65,212	257	0	28.3%	18,455	0.0053	59,569	65,567	10.1%
736	Pasco, Remainder	55,360	351	0	10.0%	10.0%	0.0%	60,896	386	0	26.4%	16,077	0.0053	55,711	61,367	10.2%
737	Taylor, Remainder	280	0	0	-7.8%	-7.8%	0.0%	258	0	0	25.2%	65	0.0053	280	258	-7.7%
792	Marion	19,535	0	0	4.8%	4.8%	0.0%	20,476	0	0	12.5%	2,559	0.0053	19,535	20,489	4.9%
793	Jefferson, Remainder	1,190	0	0	-8.0%	-8.0%	0.0%	1,095	0	0	14.7%	161	0.0053	1,190	1,096	-7.9%
892	Nassau, Remainder	3,221	0	0	-5.7%	-5.7%	0.0%	3,036	0	0	16.3%	495	0.0053	3,221	3,039	-5.7%
893	Lafayette	773	0	0	-7.7%	-7.7%	0.0%	714	0	0	12.1%	86	0.0053	773	714	-7.6%
921	Sumter	1,965	0	0	0.5%	0.5%	0.0%	1,975	0	0	12.1%	239	0.0053	1,965	1,976	0.6%
922	Union	712	0	0	-6.9%	-6.9%	0.0%	663	0	0	11.6%	77	0.0053	712	663	-6.8%
923	Gilchrist	1,746	0	0	-7.9%	-7.9%	0.0%	1,608	0	0	11.9%	191	0.0053	1,746	1,609	-7.8%
931	Liberty	0	0	0	10.0%	10.0%	0.0%	0	0	0	12.0%	0	0.0053	0	0	0.0%
932	Madison	1,081	0	0	-7.7%	-7.7%	0.0%	997	0	0	12.1%	121	0.0053	1,081	998	-7.7%
933	Suwannee	2,501	0	0	-5.3%	-5.3%	0.0%	2,368	0	0	12.1%	287	0.0053	2,501	2,370	-5.2%
934	Washington	1,230	0	0	-7.2%	-7.2%	0.0%	1,141	0	0	13.0%	148	0.0053	1,230	1,142	-7.2%
992	Putnam	5,488	0	0	10.0%	10.0%	0.0%	6,037	0	0	11.8%	712	0.0053	5,488	6,041	10.1%
993	Leon	32,629	0	0	-10.0%	-10.0%	0.0%	29,366	0	0	12.2%	3,583	0.0053	32,629	29,385	-9.9%
<b>Total</b>		<b>3,221,294</b>	<b>115,553</b>	<b>0</b>	<b>3.2%</b>	<b>-9.4%</b>	<b>0.0%</b>	<b>3,325,511</b>	<b>104,685</b>	<b>0</b>	<b>29.6%</b>	<b>985,545</b>		<b>3,336,847</b>	<b>3,435,427</b>	<b>3.0%</b>

Notes:

- (1) 12/31/2008 Inforce with wind premium adjusted to current rates. Includes MHO4 premium.
- (2) 12/31/2008 Inforce x-wind premium adjusted to current rates. Includes MHO4 premium.
- (3) 12/31/2008 Inforce sinkhole premium adjusted to current rates. Includes MHO4 premium.
- (4) From the separated HO4 territorial indication, exhibit "2-2-Without Rapid Cash" column (13)
- (5) From the separated HO4 territorial indication, exhibit "2-2-Without Rapid Cash" column (14)
- (6) From the separated HO4 territorial indication, exhibit "2-2-Without Rapid Cash" column (15)
- (7) = (1) \* [1 + (4)]. Includes MHO4 premium.
- (8) = (2) \* [1 + (5)]. Includes MHO4 premium.
- (9) = (3) \* [1 + (6)]. Includes MHO4 premium.
- (10) From the current rating manual
- (11) = (7) \* (10). Includes MHO4 premium.
- (12) Proposed rapid cash built-up factor.
- (13) = (1) + (2) + (3). Includes MHO4 premium.
- (14) = (7) + (8) + (9) + (11) \* (12). Includes MHO4 premium.
- (15) = (14) / (13) -1.0

**CALCULATION OF ANNUAL RATE CHANGE EFFECT BY TERRITORY FOR RATE LEVEL EFFECT FORM  
Personal Residential Multi-Peril - HO-4**

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 Rate (9)	Current Average Rate (10)	Proposed Average Rate (11)	Total Percent Change (12)
192	Alachua	1,135	58	14,507	13,065	189.00	171.00	-9.5%	251	226	-9.9%
292	Baker	7	0	81	81	216.00	216.00	0.0%	427	428	0.2%
601	Bay, Coastal	749	31	11,617	11,461	270.00	266.00	-1.5%	380	374	-1.3%
721	Bay, Remainder	585	23	8,850	8,852	254.00	254.00	0.0%	380	380	0.0%
392	Bradford	9	1	129	142	216.00	237.00	9.7%	206	227	10.1%
57	Brevard, Coastal	5,454	154	59,290	57,649	217.00	211.00	-2.8%	384	373	-2.8%
64	Brevard, Remainder	4,787	172	55,555	60,331	210.00	228.00	8.6%	323	351	8.6%
35	Broward, Hllwd & Ft. Ldldle	7,737	223	118,399	127,292	318.00	346.00	8.8%	530	570	7.5%
361	Broward, Coastal	3,032	88	41,075	44,165	318.00	349.00	9.7%	464	499	7.5%
37	Broward, Rem. Excl. Ft. L. & Hlywd	11,971	390	191,482	198,080	322.00	334.00	3.7%	491	508	3.4%
193	Calhoun	0	0	0	0	223.00	245.00	9.9%	0	0	0.0%
581	Charlotte, Coastal	787	22	8,984	9,297	232.00	240.00	3.4%	407	421	3.5%
711	Charlotte, Remainder	2,906	88	34,852	38,374	218.00	239.00	9.6%	395	435	10.1%
591	Citrus, Coastal	129	4	1,608	1,771	233.00	256.00	9.9%	434	478	10.2%
731	Citrus, Remainder	409	14	4,970	5,474	200.00	220.00	10.0%	351	387	10.1%
492	Clay	546	20	6,962	6,608	213.00	202.00	-5.2%	353	335	-5.1%
551	Collier, Remainder	2,993	73	34,128	35,125	231.00	238.00	3.0%	470	484	2.9%
541	Collier, Coastal	2,213	37	24,388	26,881	248.00	272.00	9.7%	656	723	10.2%
293	Columbia	58	2	837	865	216.00	223.00	3.2%	417	431	3.4%
30	Dade, Miami Beach	4,137	107	54,477	59,183	307.00	337.00	9.8%	507	551	8.6%
31	Dade, Coastal	5,128	103	61,461	65,820	314.00	345.00	9.9%	598	640	7.1%
32	Dade, Miami	7,447	187	109,220	119,071	331.00	364.00	10.0%	583	635	9.0%
33	Dade, Hialeah	192	9	3,604	3,942	332.00	365.00	9.9%	406	443	9.4%
34	Dade, Rem Excl H.M.M.B.	18,257	432	267,246	292,543	330.00	363.00	10.0%	618	677	9.5%
712	De Soto	284	6	4,387	4,226	224.00	216.00	-3.6%	796	767	-3.7%
592	Dixie, Coastal	0	0	0	0	248.00	272.00	9.7%	0	0	0.0%
732	Dixie, Remainder	0	0	0	0	231.00	254.00	10.0%	0	0	0.0%
39	Duval, Jacksonville	2,930	136	42,394	38,180	234.00	211.00	-9.8%	312	281	-9.9%
40	Duval, Remainder	88	3	1,107	1,021	234.00	216.00	-7.7%	441	406	-7.8%
41	Duval, Coastal	1,707	37	19,912	18,365	232.00	214.00	-7.8%	531	490	-7.8%
602	Escambia, Coastal	462	9	5,305	5,397	264.00	271.00	2.7%	566	576	1.7%
43	Escambia, Remainder	3,062	95	37,908	41,598	233.00	256.00	9.9%	401	440	9.7%
531	Flagler, Coastal	148	4	1,698	1,584	238.00	222.00	-6.7%	397	370	-6.7%
701	Flagler, Remainder	794	19	7,052	6,628	182.00	171.00	-6.0%	377	354	-6.0%
603	Franklin	19	1	341	327	290.00	278.00	-4.1%	274	263	-4.1%
393	Gadsden	51	2	855	791	242.00	224.00	-7.4%	528	489	-7.4%
923	Gilchrist	13	1	283	261	213.00	196.00	-8.0%	506	466	-7.8%
552	Glades	27	0	325	358	227.00	249.00	9.7%	656	723	10.2%
604	Gulf, Coastal	0	0	0	0	266.00	292.00	9.8%	0	0	0.0%
722	Gulf, Remainder	0	0	0	0	247.00	271.00	9.7%	0	0	0.0%
493	Hamilton	0	0	0	0	216.00	199.00	-7.9%	0	0	0.0%
713	Hardee	65	2	746	759	224.00	228.00	1.8%	443	451	1.8%
553	Hendry	65	3	963	1,061	227.00	249.00	9.7%	379	417	10.2%
159	Hernando, Coastal	462	11	4,670	5,095	219.00	240.00	9.6%	417	455	9.1%
733	Hernando, Remainder	1,759	66	19,171	21,116	197.00	216.00	9.6%	290	319	10.1%
714	Highlands	57	4	1,010	1,113	225.00	247.00	9.8%	261	288	10.1%
47	Hillsborough, Tampa	6,385	198	81,130	84,678	239.00	249.00	4.2%	410	428	4.4%
80	Hillsborough, Excl. Tampa	7,434	289	96,070	104,773	230.00	251.00	9.1%	333	363	9.1%
593	Holmes	0	0	0	0	239.00	262.00	9.6%	0	0	0.0%
561	Indian River, Remainder	2,032	60	26,348	25,525	265.00	256.00	-3.4%	436	422	-3.1%
181	Indian River, Coastal	538	11	6,709	7,292	272.00	299.00	9.9%	618	671	8.7%
693	Jackson	37	1	391	395	232.00	234.00	0.9%	640	647	1.0%
605	Jefferson, Coastal	0	0	0	0	249.00	273.00	9.6%	0	0	0.0%
793	Jefferson, Remainder	24	1	352	324	244.00	225.00	-7.8%	351	323	-7.9%
893	Lafayette	0	0	0	0	216.00	199.00	-7.9%	0	0	0.0%
692	Lake	699	28	8,253	9,084	208.00	228.00	9.6%	298	328	10.1%
542	Lee, Coastal	1,507	34	15,454	15,862	224.00	231.00	3.1%	459	471	2.6%
554	Lee, Remainder	8,944	292	96,867	96,667	207.00	206.00	-0.5%	332	331	-0.2%
993	Leon	1,419	75	17,874	16,097	193.00	174.00	-9.8%	239	215	-9.9%
594	Levy, Coastal	4	1	84	92	239.00	262.00	9.6%	146	161	10.2%
734	Levy, Remainder	13	1	291	290	223.00	222.00	-0.4%	295	294	-0.4%
931	Liberty	0	0	0	0	226.00	248.00	9.7%	0	0	0.0%
932	Madison	13	0	237	219	216.00	199.00	-7.9%	541	500	-7.7%
582	Manatee, Coastal	770	24	9,047	9,871	231.00	254.00	10.0%	377	412	9.1%
735	Manatee, Remainder	4,070	140	44,890	49,410	208.00	228.00	9.6%	321	353	10.1%
792	Marion	932	29	10,862	11,393	196.00	205.00	4.6%	375	394	4.9%
10	Martin, Remainder	2,153	61	26,088	28,635	253.00	278.00	9.9%	426	467	9.8%
182	Martin, Coastal	70	2	920	881	256.00	245.00	-4.3%	459	439	-4.2%
5	Monroe, Excl. Key West	524	16	8,693	8,964	351.00	386.00	10.0%	530	546	3.1%

CALCULATION OF ANNUAL RATE CHANGE EFFECT BY TERRITORY FOR RATE LEVEL EFFECT FORM  
Personal Residential Multi-Peril - HO-4

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)
7	Monroe, Key West	351	13	5,472	5,655	335.00	368.00	9.9%	426	440	3.4%
532	Nassau, Coastal	202	6	2,542	2,359	220.00	204.00	-7.3%	410	380	-7.2%
892	Nassau, Remainder	121	3	1,357	1,280	220.00	207.00	-5.9%	529	499	-5.7%
606	Okaloosa, Coastal	790	25	10,528	10,705	250.00	254.00	1.6%	416	423	1.7%
723	Okaloosa, Remainder	1,532	46	21,442	23,623	259.00	284.00	9.7%	471	519	10.2%
555	Okeechobee	55	2	617	680	207.00	227.00	9.7%	366	403	10.2%
49	Orange, Orlando	1,560	68	18,606	16,974	207.00	189.00	-8.7%	272	248	-8.8%
90	Orange, Excl. Orlando	4,674	228	57,241	51,732	206.00	186.00	-9.7%	251	227	-9.6%
511	Osceola	421	16	5,657	5,885	227.00	237.00	4.4%	358	373	4.0%
362	Palm Beach, Coastal	4,434	119	53,445	57,395	280.00	308.00	10.0%	449	482	7.4%
38	Palm Beach, Remainder	21,616	627	287,620	263,256	281.00	257.00	-8.5%	459	420	-8.5%
595	Pasco, Coastal	1,109	37	13,107	14,438	231.00	254.00	10.0%	352	388	10.2%
736	Pasco, Remainder	4,729	159	54,086	59,578	217.00	238.00	9.7%	339	374	10.2%
42	Pinellas, Coastal	4,436	116	48,587	48,128	237.00	238.00	0.4%	419	415	-0.9%
46	Pinellas - Saint Petersburg	5,551	192	65,674	72,306	218.00	239.00	9.6%	342	376	10.1%
81	Pinellas, Rem. Excl. Saint Petersburg	13,365	486	165,613	171,172	225.00	232.00	3.1%	341	352	3.4%
50	Polk	1,111	46	16,047	17,661	245.00	269.00	9.8%	349	384	10.1%
992	Putnam	101	4	1,317	1,449	215.00	236.00	9.8%	322	355	10.1%
533	Saint Johns, Coastal	1,793	39	21,282	20,045	247.00	233.00	-5.7%	548	516	-5.8%
702	Saint Johns, Remainder	640	18	7,587	8,166	223.00	240.00	7.6%	411	442	7.6%
562	Saint Lucie, Remainder	1,053	44	13,695	15,043	233.00	256.00	9.9%	313	344	9.8%
183	Saint Lucie, Coastal	211	6	2,912	3,210	268.00	294.00	9.7%	523	577	10.2%
607	Santa Rosa, Coastal	0	0	0	0	257.00	282.00	9.7%	0	0	0.0%
724	Santa Rosa, Remainder	1,855	44	22,702	23,769	241.00	252.00	4.6%	511	535	4.7%
583	Sarasota, Coastal	3,813	107	39,592	40,096	217.00	221.00	1.8%	371	375	1.3%
715	Sarasota, Remainder	7,660	223	74,724	76,771	192.00	197.00	2.6%	336	345	2.7%
512	Seminole	1,644	77	21,756	20,097	223.00	206.00	-7.6%	281	260	-7.6%
921	Sumter	140	10	1,838	1,849	223.00	224.00	0.4%	185	186	0.6%
933	Suwannee	103	1	1,080	1,024	216.00	205.00	-5.1%	828	785	-5.2%
596	Taylor, Coastal	3	0	68	68	260.00	286.00	10.0%	504	504	0.0%
737	Taylor, Remainder	2	0	46	43	243.00	224.00	-7.8%	141	130	-7.7%
922	Union	41	1	402	374	216.00	201.00	-6.9%	712	663	-6.8%
62	Volusia, Coastal	1,781	49	18,557	18,312	219.00	218.00	-0.5%	375	370	-1.3%
63	Volusia, Remainder	3,282	122	39,688	39,725	212.00	212.00	0.0%	326	326	0.1%
608	Wakulla, Coastal	6	1	135	138	267.00	273.00	2.2%	250	256	2.5%
725	Wakulla, Remainder	30	2	651	629	249.00	240.00	-3.6%	309	298	-3.5%
609	Walton, Coastal	735	20	9,314	9,811	264.00	278.00	5.3%	474	500	5.3%
726	Walton, Remainder	316	4	3,102	2,961	246.00	234.00	-4.9%	743	709	-4.5%
934	Washington	26	1	339	315	223.00	207.00	-7.2%	355	330	-7.2%
STATEWIDE		221,521	6,861	2,820,838	2,911,126	251.17	259.42	3.3%	411	424	3.2%

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) Extension of exposure method is used, i.e. historical policies are rerated at current rates before the earned premium is calculated.
- (6) = (5) \* [HO4 HRCS Verification Exhibit 1, Column (15)]
- (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

Personal Residential Multi-Peril - HO-6

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
<u>Territory</u>	<u>Territory Description</u>	Current Wind Inforce Premium	Current X-Wind Inforce Premium	Current Sinkhole Inforce Premium	With-Wind Indication	X-Wind Indication	Sinkhole Indication	Indicated Wind Inforce Premium	Indicated X-Wind Inforce Premium	Indicated Sinkhole Inforce Premium	Percent Hurricane	Indicated Hurricane Premium	FHCF Built-Up Factor	Current Total Inforce Premium	Indicated Total Premium	Proposed Premium Change
5	Monroe, Excl. Key West	32,025	17,061	0	10.0%	-10.0%	0.0%	35,228	15,355	0	61.8%	21,771	0.0056	49,086	50,705	3.3%
7	Monroe, Key West	30,764	12,719	0	10.0%	-10.0%	0.0%	33,840	11,447	0	54.0%	18,274	0.0056	43,483	45,390	4.4%
10	Martin, Remainder	180,244	1,302	0	10.0%	-10.0%	0.0%	198,268	1,172	0	53.4%	105,875	0.0056	181,546	200,037	10.2%
30	Dade, Miami Beach	380,172	316,905	0	10.0%	-10.0%	0.0%	418,189	285,215	0	55.9%	233,768	0.0056	697,077	704,721	1.1%
31	Dade, Coastal	395,551	347,530	0	2.1%	-10.0%	0.0%	403,730	312,777	0	61.6%	248,698	0.0056	743,081	717,909	-3.4%
32	Dade, Miami	725,257	229,476	0	10.0%	-10.0%	0.0%	797,783	206,528	0	49.3%	393,307	0.0056	954,733	1,006,527	5.4%
33	Dade, Hialeah	94,216	3,305	0	10.0%	10.0%	0.0%	103,638	3,636	0	39.1%	40,522	0.0056	97,521	107,501	10.2%
34	Dade, Rem Excl H.,M.,M.B.	1,911,909	407,097	0	10.0%	-10.0%	0.0%	2,103,100	366,387	0	50.7%	1,066,272	0.0056	2,319,006	2,475,495	6.7%
35	Broward, Hllwd & Ft. Ldrdle	973,587	166,245	0	10.0%	-10.0%	0.0%	1,070,946	149,621	0	50.3%	538,686	0.0056	1,139,832	1,223,601	7.3%
37	Broward, Rem. Excl. Ft. L.	3,769,644	207,792	0	7.3%	-10.0%	0.0%	4,043,579	187,013	0	44.2%	1,787,262	0.0056	3,977,436	4,240,661	6.6%
38	Palm Beach, Remainder	2,917,659	210,271	0	-2.8%	-10.0%	0.0%	2,834,897	189,244	0	49.3%	1,397,604	0.0056	3,127,930	3,032,015	-3.1%
39	Duval, Jacksonville	78,424	169	0	-10.0%	-10.0%	0.0%	70,582	152	0	11.1%	7,835	0.0056	78,593	70,778	-9.9%
40	Duval, Remainder	862	0	0	-7.4%	-7.4%	0.0%	798	0	0	11.1%	89	0.0056	862	798	-7.4%
41	Duval, Coastal	34,625	13,898	0	-7.1%	-10.0%	0.0%	32,167	12,508	0	28.8%	9,264	0.0056	48,523	44,728	-7.8%
42	Pinellas, Coastal	823,503	246,943	0	6.2%	-10.0%	0.0%	874,368	222,249	0	42.1%	368,109	0.0056	1,070,446	1,098,690	2.6%
43	Escambia, Remainder	69,201	7,062	0	10.0%	-10.0%	0.0%	76,121	6,356	0	33.4%	25,424	0.0056	76,263	82,620	8.3%
46	Pinellas - Saint Petersburg	768,948	2,238	0	10.0%	-10.0%	0.0%	845,843	2,014	0	38.2%	323,112	0.0056	771,186	849,678	10.2%
47	Hillsborough, Tampa	294,492	0	0	10.0%	10.0%	0.0%	323,941	0	0	28.3%	91,675	0.0056	294,492	324,458	10.2%
49	Orange, Orlando	55,661	0	0	4.9%	4.9%	0.0%	58,392	0	0	15.5%	9,051	0.0056	55,661	58,443	5.0%
50	Polk	32,453	0	0	10.0%	10.0%	0.0%	35,698	0	0	17.6%	6,283	0.0056	32,453	35,734	10.1%
57	Brevard, Coastal	454,073	27,165	0	7.2%	-10.0%	0.0%	486,966	24,449	0	50.9%	247,866	0.0056	481,238	512,811	6.6%
62	Volusia, Coastal	419,646	69,009	0	3.7%	-10.0%	0.0%	435,077	62,108	0	42.9%	186,648	0.0056	488,655	498,237	2.0%
63	Volusia, Remainder	133,926	8,547	0	10.0%	-10.0%	0.0%	147,319	7,692	0	33.1%	48,762	0.0056	142,473	155,286	9.0%
64	Brevard, Remainder	191,824	0	0	10.0%	10.0%	0.0%	211,006	0	0	37.3%	78,705	0.0056	191,824	211,450	10.2%
80	Hillsborough, Excl. Tampa	371,351	381	0	10.0%	10.0%	0.0%	408,486	419	0	21.7%	88,641	0.0056	371,732	409,405	10.1%
81	Pinellas, Rem. Excl. Saint Pe	2,224,963	4,084	0	10.0%	-10.0%	0.0%	2,447,459	3,676	0	27.4%	670,604	0.0056	2,229,047	2,454,913	10.1%
90	Orange, Excl. Orlando	62,715	288	0	4.6%	-10.0%	0.0%	65,581	259	0	17.3%	11,345	0.0056	63,003	65,904	4.6%
159	Hernando, Coastal	18,291	0	0	10.0%	10.0%	0.0%	20,120	0	0	43.7%	8,792	0.0056	18,291	20,170	10.3%
181	Indian River, Coastal	112,811	6,036	0	10.0%	-10.0%	0.0%	124,092	5,432	0	55.4%	68,747	0.0056	118,847	129,912	9.3%
182	Martin, Coastal	93,960	765	0	10.0%	-10.0%	0.0%	103,356	689	0	56.3%	58,189	0.0056	94,725	104,372	10.2%
183	Saint Lucie, Coastal	143,582	20,886	0	10.0%	-10.0%	0.0%	157,940	18,797	0	55.4%	87,499	0.0056	164,468	177,231	7.8%
192	Alachua	50,905	0	0	-10.0%	-10.0%	0.0%	45,815	0	0	16.6%	7,605	0.0056	50,905	45,857	-9.9%
193	Calhoun	0	0	0	10.0%	10.0%	0.0%	0	0	0	19.5%	0	0.0056	0	0	0.0%
292	Baker	0	0	0	10.0%	10.0%	0.0%	0	0	0	16.1%	0	0.0056	0	0	0.0%
293	Columbia	0	0	0	10.0%	10.0%	0.0%	0	0	0	16.2%	0	0.0056	0	0	0.0%
361	Broward, Coastal	1,278,910	549,452	0	3.8%	-10.0%	0.0%	1,327,509	494,507	0	60.9%	808,453	0.0056	1,828,362	1,826,571	-0.1%
362	Palm Beach, Coastal	1,672,042	373,679	0	10.0%	-10.0%	0.0%	1,839,246	336,311	0	61.1%	1,123,779	0.0056	2,045,721	2,181,889	6.7%
392	Bradford	0	0	0	10.0%	10.0%	0.0%	0	0	0	16.2%	0	0.0056	0	0	0.0%
393	Gadsden	0	0	0	10.0%	10.0%	0.0%	0	0	0	18.8%	0	0.0056	0	0	0.0%
492	Clay	3,432	0	0	-0.2%	-0.2%	0.0%	3,424	0	0	16.4%	561	0.0056	3,432	3,427	-0.2%
493	Hamilton	0	0	0	10.0%	10.0%	0.0%	0	0	0	16.2%	0	0.0056	0	0	0.0%
511	Osceola	45,489	0	0	-0.4%	-0.4%	0.0%	45,326	0	0	21.1%	9,564	0.0056	45,489	45,380	-0.2%
512	Seminole	56,386	0	0	10.0%	10.0%	0.0%	62,025	0	0	19.4%	12,033	0.0056	56,386	62,092	10.1%
531	Flagler, Coastal	18,613	3,442	0	9.4%	-10.0%	0.0%	20,355	3,098	0	40.2%	8,183	0.0056	22,055	23,499	6.5%
532	Nassau, Coastal	23,401	4,463	0	-6.6%	-10.0%	0.0%	21,862	4,017	0	41.5%	9,073	0.0056	27,864	25,930	-6.9%
533	Saint Johns, Coastal	112,872	20,822	0	-6.1%	-9.9%	0.0%	105,963	18,755	0	39.6%	41,961	0.0056	133,694	124,954	-6.5%
541	Collier, Coastal	769,026	74,081	0	10.0%	-10.0%	0.0%	845,929	66,673	0	52.5%	444,113	0.0056	843,107	915,104	8.5%



## CALCULATION OF ANNUAL RATE CHANGE EFFECT BY TERRITORY FOR RATE LEVEL EFFECT FORM

Personal Residential Multi-Peril - HO-6

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
<u>Territory</u>	<u>Territory Description</u>	Current Wind Inforce Premium	Current X-Wind Inforce Premium	Current Sinkhole Inforce Premium	With-Wind Indication	X-Wind Indication	Sinkhole Indication	Indicated Wind Inforce Premium	Indicated X-Wind Inforce Premium	Indicated Sinkhole Inforce Premium	Percent Hurricane	Indicated Hurricane Premium	FHCF Built-Up Factor	Current Total Inforce Premium	Indicated Total Premium	Proposed Premium Change
542	Lee, Coastal	299,017	52,753	0	10.0%	-10.0%	0.0%	328,919	47,478	0	50.2%	165,117	0.0056	351,770	377,327	7.3%
551	Collier, Remainder	276,613	658	0	10.0%	-10.0%	0.0%	304,274	592	0	52.6%	160,048	0.0056	277,271	305,768	10.3%
552	Glades	0	0	0	10.0%	10.0%	0.0%	0	0	0	42.4%	0	0.0056	0	0	0.0%
553	Hendry	1,331	0	0	10.0%	10.0%	0.0%	1,464	0	0	42.6%	624	0.0056	1,331	1,468	10.3%
554	Lee, Remainder	781,719	11,624	0	6.2%	-10.0%	0.0%	830,309	10,462	0	42.2%	350,390	0.0056	793,343	842,744	6.2%
555	Okeechobee	0	0	0	10.0%	10.0%	0.0%	0	0	0	41.1%	0	0.0056	0	0	0.0%
561	Indian River, Remainder	266,605	964	0	10.0%	-10.0%	0.0%	293,266	868	0	49.8%	146,046	0.0056	267,569	294,956	10.2%
562	Saint Lucie, Remainder	55,488	0	0	10.0%	10.0%	0.0%	61,037	0	0	51.1%	31,190	0.0056	55,488	61,213	10.3%
581	Charlotte, Coastal	124,054	7,023	0	10.0%	-10.0%	0.0%	136,459	6,321	0	49.8%	67,957	0.0056	131,077	143,163	9.2%
582	Manatee, Coastal	231,888	11,840	0	10.0%	-10.0%	0.0%	255,077	10,656	0	51.4%	131,109	0.0056	243,728	266,472	9.3%
583	Sarasota, Coastal	812,470	87,450	0	10.0%	-10.0%	0.0%	893,717	78,705	0	50.4%	450,433	0.0056	899,920	974,960	8.3%
591	Citrus, Coastal	11,519	0	0	10.0%	10.0%	0.0%	12,671	0	0	44.3%	5,613	0.0056	11,519	12,703	10.3%
592	Dixie, Coastal	3,152	0	0	-5.1%	-5.1%	0.0%	2,992	0	0	42.3%	1,266	0.0056	3,152	2,999	-4.8%
593	Holmes	0	0	0	10.0%	10.0%	0.0%	0	0	0	22.0%	0	0.0056	0	0	0.0%
594	Levy, Coastal	1,102	700	0	-5.5%	-10.0%	0.0%	1,041	630	0	45.1%	469	0.0056	1,802	1,674	-7.1%
595	Pasco, Coastal	93,115	58,183	0	10.0%	10.0%	0.0%	102,427	64,001	0	44.5%	45,580	0.0056	151,298	166,685	10.2%
596	Taylor, Coastal	0	0	0	10.0%	10.0%	0.0%	0	0	0	40.3%	0	0.0056	0	0	0.0%
601	Bay, Coastal	259,437	16,265	0	-8.5%	-10.0%	0.0%	237,513	14,639	0	47.2%	112,106	0.0056	275,702	252,783	-8.3%
602	Escambia, Coastal	165,782	44,086	0	8.3%	-10.0%	0.0%	179,623	39,677	0	47.6%	85,500	0.0056	209,868	219,782	4.7%
603	Franklin	1,421	1,076	0	10.0%	-10.0%	0.0%	1,563	968	0	49.3%	771	0.0056	2,497	2,536	1.6%
604	Gulf, Coastal	2,103	0	0	-2.4%	-2.4%	0.0%	2,052	0	0	49.3%	1,012	0.0056	2,103	2,058	-2.1%
605	Jefferson, Coastal	0	0	0	10.0%	10.0%	0.0%	0	0	0	40.0%	0	0.0056	0	0	0.0%
606	Okaloosa, Coastal	120,572	20,427	0	0.5%	-10.0%	0.0%	121,145	18,384	0	49.7%	60,209	0.0056	140,999	139,869	-0.8%
607	Santa Rosa, Coastal	6,237	2,389	0	0.7%	-10.0%	0.0%	6,279	2,150	0	49.9%	3,133	0.0056	8,626	8,446	-2.1%
608	Wakulla, Coastal	0	0	0	10.0%	10.0%	0.0%	0	0	0	42.7%	0	0.0056	0	0	0.0%
609	Walton, Coastal	200,044	22,546	0	1.4%	-10.0%	0.0%	202,855	20,291	0	47.5%	96,356	0.0056	222,590	223,689	0.5%
692	Lake	10,467	0	0	10.0%	10.0%	0.0%	11,514	0	0	17.0%	1,957	0.0056	10,467	11,525	10.1%
693	Jackson	0	0	0	10.0%	10.0%	0.0%	0	0	0	19.1%	0	0.0056	0	0	0.0%
701	Flagler, Remainder	14,125	0	0	5.7%	5.7%	0.0%	14,924	0	0	34.5%	5,149	0.0056	14,125	14,953	5.9%
702	Saint Johns, Remainder	39,285	0	0	-7.7%	-7.7%	0.0%	36,275	0	0	35.4%	12,841	0.0056	39,285	36,348	-7.5%
711	Charlotte, Remainder	258,564	0	0	10.0%	10.0%	0.0%	284,420	0	0	40.2%	114,337	0.0056	258,564	285,065	10.2%
712	De Soto	8,067	0	0	10.0%	10.0%	0.0%	8,874	0	0	34.3%	3,044	0.0056	8,067	8,891	10.2%
713	Hardee	0	0	0	10.0%	10.0%	0.0%	0	0	0	34.1%	0	0.0056	0	0	0.0%
714	Highlands	5,589	0	0	10.0%	10.0%	0.0%	6,148	0	0	32.9%	2,023	0.0056	5,589	6,159	10.2%
715	Sarasota, Remainder	566,459	17,312	0	10.0%	-10.0%	0.0%	623,105	15,581	0	40.7%	253,604	0.0056	583,771	640,115	9.7%
721	Bay, Remainder	7,786	0	0	-3.6%	-3.6%	0.0%	7,507	0	0	41.1%	3,085	0.0056	7,786	7,524	-3.4%
722	Gulf, Remainder	0	0	0	10.0%	10.0%	0.0%	0	0	0	40.2%	0	0.0056	0	0	0.0%
723	Okaloosa, Remainder	28,851	0	0	4.5%	4.5%	0.0%	30,160	0	0	43.1%	12,999	0.0056	28,851	30,233	4.8%
724	Santa Rosa, Remainder	13,215	3,801	0	10.0%	-10.0%	0.0%	14,537	3,421	0	41.8%	6,076	0.0056	17,016	17,992	5.7%
725	Wakulla, Remainder	0	0	0	10.0%	10.0%	0.0%	0	0	0	36.8%	0	0.0056	0	0	0.0%
726	Walton, Remainder	0	0	0	10.0%	10.0%	0.0%	0	0	0	42.2%	0	0.0056	0	0	0.0%
731	Citrus, Remainder	5,679	0	0	10.0%	10.0%	0.0%	6,247	0	0	35.3%	2,205	0.0056	5,679	6,259	10.2%
732	Dixie, Remainder	0	0	0	10.0%	10.0%	0.0%	0	0	0	34.9%	0	0.0056	0	0	0.0%
733	Hernando, Remainder	4,623	0	0	10.0%	10.0%	0.0%	5,085	0	0	35.9%	1,826	0.0056	4,623	5,096	10.2%
734	Levy, Remainder	0	0	0	10.0%	10.0%	0.0%	0	0	0	35.9%	0	0.0056	0	0	0.0%
735	Manatee, Remainder	363,450	633	0	10.0%	-10.0%	0.0%	399,795	570	0	41.1%	164,316	0.0056	364,083	401,291	10.2%
736	Pasco, Remainder	318,720	1,815	0	10.0%	10.0%	0.0%	350,592	1,997	0	37.0%	129,719	0.0056	320,535	353,319	10.2%

## CALCULATION OF ANNUAL RATE CHANGE EFFECT BY TERRITORY FOR RATE LEVEL EFFECT FORM

Personal Residential Multi-Peril - HO-6

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
<u>Territory</u>	<u>Territory Description</u>	Current Wind Inforce Premium	Current X-Wind Inforce Premium	Current Sinkhole Inforce Premium	With-Wind Indication	X-Wind Indication	Sinkhole Indication	Indicated Wind Inforce Premium	Indicated X-Wind Inforce Premium	Indicated Sinkhole Inforce Premium	Percent Hurricane	Indicated Hurricane Premium	FHCF Built-Up Factor	Current Total Inforce Premium	Indicated Total Premium	Proposed Premium Change
737	Taylor, Remainder	0	0	0	10.0%	10.0%	0.0%	0	0	0	34.8%	0	0.0056	0	0	0.0%
792	Marion	24,032	0	0	10.0%	10.0%	0.0%	26,435	0	0	17.5%	4,626	0.0056	24,032	26,461	10.1%
793	Jefferson, Remainder	0	0	0	10.0%	10.0%	0.0%	0	0	0	19.0%	0	0.0056	0	0	0.0%
892	Nassau, Remainder	1,110	0	0	-8.2%	-8.2%	0.0%	1,018	0	0	20.9%	213	0.0056	1,110	1,020	-8.1%
893	Lafayette	0	0	0	10.0%	10.0%	0.0%	0	0	0	16.9%	0	0.0056	0	0	0.0%
921	Sumter	2,342	0	0	2.2%	2.2%	0.0%	2,393	0	0	17.0%	407	0.0056	2,342	2,395	2.3%
922	Union	0	0	0	10.0%	10.0%	0.0%	0	0	0	16.0%	0	0.0056	0	0	0.0%
923	Gilchrist	0	0	0	10.0%	10.0%	0.0%	0	0	0	17.9%	0	0.0056	0	0	0.0%
931	Liberty	0	0	0	10.0%	10.0%	0.0%	0	0	0	19.1%	0	0.0056	0	0	0.0%
932	Madison	0	0	0	10.0%	10.0%	0.0%	0	0	0	16.6%	0	0.0056	0	0	0.0%
933	Suwannee	0	0	0	10.0%	10.0%	0.0%	0	0	0	16.6%	0	0.0056	0	0	0.0%
934	Washington	0	0	0	10.0%	10.0%	0.0%	0	0	0	19.6%	0	0.0056	0	0	0.0%
992	Putnam	1,796	0	0	-8.2%	-8.2%	0.0%	1,649	0	0	16.5%	272	0.0056	1,796	1,650	-8.1%
993	Leon	24,009	0	0	-7.3%	-7.3%	0.0%	22,265	0	0	16.3%	3,629	0.0056	24,009	22,285	-7.2%
<b>Total</b>		<b>27,239,253</b>	<b>3,714,658</b>	<b>0</b>	<b>6.9%</b>	<b>-9.7%</b>	<b>0.0%</b>	<b>29,113,588</b>	<b>3,355,944</b>	<b>0</b>	<b>45.9%</b>	<b>13,351,263</b>		<b>30,953,911</b>	<b>32,544,757</b>	<b>5.1%</b>

## Notes:

- (1) 12/31/2008 Inforce with wind premium adjusted to current rates.
- (2) 12/31/2008 Inforce x-wind premium adjusted to current rates.
- (3) 12/31/2008 Inforce sinkhole premium adjusted to current rates.
- (4) From the separated HO6 territorial indication, exhibit "2-2-Without Rapid Cash" column (13)
- (5) From the separated HO6 territorial indication, exhibit "2-2-Without Rapid Cash" column (14)
- (6) From the separated HO6 territorial indication, exhibit "2-2-Without Rapid Cash" column (15)
- (7) = (1) \* [1 + (4)]
- (8) = (2) \* [1 + (5)]
- (9) = (3) \* [1 + (6)]
- (10) From the current rating manual
- (11) = (7) \* (10)
- (12) Proposed rapid cash built-up factor.
- (13) = (1) + (2) + (3)
- (14) = (7) + (8) + (9) + (11) \* (12)
- (15) = (14) / (13) -1.0

CALCULATION OF ANNUAL RATE CHANGE EFFECT BY TERRITORY FOR RATE LEVEL EFFECT FORM  
Personal Residential Multi-Peril - HO-6

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 Rate (9)	Current Average Rate (10)	Proposed Average Rate (11)	Total Percent Change (12)
192	Alachua	7,506	140	66,580	59,978	173.00	156.00	-9.8%	476	429	-9.9%
292	Baker	0	0	0	0	174.00	191.00	9.8%	0	0	0.0%
601	Bay, Coastal	43,231	618	449,443	412,081	234.00	214.00	-8.5%	727	667	-8.3%
721	Bay, Remainder	1,161	18	14,365	13,882	263.00	254.00	-3.4%	810	783	-3.4%
392	Bradford	11	0	120	120	174.00	191.00	9.8%	624	624	0.0%
57	Brevard, Coastal	54,282	741	526,165	560,685	232.00	249.00	7.3%	710	756	6.6%
64	Brevard, Remainder	21,466	320	183,716	202,512	191.00	210.00	9.9%	574	632	10.2%
35	Broward, Hllwd & Ft. Ldldle	132,744	2,043	1,467,987	1,575,873	266.00	292.00	9.8%	719	771	7.3%
361	Broward, Coastal	194,445	3,172	2,476,132	2,473,707	445.00	462.00	3.8%	781	780	-0.1%
37	Broward, Rem. Excl. Ft. L. & Hlywd	460,814	8,639	5,640,388	6,013,667	269.00	289.00	7.4%	653	696	6.6%
193	Calhoun	0	0	0	0	193.00	212.00	9.8%	0	0	0.0%
581	Charlotte, Coastal	14,216	169	143,800	157,059	242.00	266.00	9.9%	850	929	9.2%
711	Charlotte, Remainder	32,671	439	282,576	311,538	197.00	216.00	9.6%	644	710	10.2%
591	Citrus, Coastal	1,959	24	21,121	23,291	246.00	270.00	9.8%	881	971	10.3%
731	Citrus, Remainder	1,690	34	15,592	17,186	182.00	200.00	9.9%	460	507	10.2%
492	Clay	1,089	16	9,290	9,276	173.00	173.00	0.0%	564	563	-0.2%
551	Collier, Remainder	47,171	601	444,427	490,104	230.00	253.00	10.0%	739	815	10.3%
541	Collier, Coastal	112,621	969	1,129,465	1,225,915	276.00	303.00	9.8%	1,166	1,266	8.5%
293	Columbia	47	1	357	357	174.00	191.00	9.8%	415	415	0.0%
30	Dade, Miami Beach	67,416	1,430	1,107,749	1,119,896	688.00	756.00	9.9%	775	783	1.1%
31	Dade, Coastal	75,110	1,236	1,134,646	1,096,209	668.00	682.00	2.1%	918	887	-3.4%
32	Dade, Miami	107,673	1,516	1,274,899	1,344,062	369.00	405.00	9.8%	841	887	5.4%
33	Dade, Hialeah	7,511	186	123,015	135,604	376.00	413.00	9.8%	661	729	10.2%
34	Dade, Rem Excl H.M.M.B.	227,261	4,061	3,186,911	3,401,967	370.00	407.00	10.0%	785	838	6.7%
712	De Soto	1,164	18	8,720	9,611	169.00	185.00	9.5%	482	531	10.2%
592	Dixie, Coastal	642	9	8,159	7,764	247.00	234.00	-5.3%	897	854	-4.8%
732	Dixie, Remainder	0	0	0	0	192.00	211.00	9.9%	0	0	0.0%
39	Duval, Jacksonville	8,510	146	87,731	79,007	218.00	197.00	-9.6%	602	542	-9.9%
40	Duval, Remainder	120	1	1,169	1,083	218.00	202.00	-7.3%	978	906	-7.4%
41	Duval, Coastal	6,952	67	62,834	57,920	239.00	222.00	-7.1%	936	863	-7.8%
602	Escambia, Coastal	28,303	305	276,152	289,197	233.00	252.00	8.2%	906	949	4.7%
43	Escambia, Remainder	7,392	101	80,200	86,886	257.00	282.00	9.7%	793	859	8.3%
531	Flagler, Coastal	2,791	34	26,977	28,743	235.00	257.00	9.4%	785	837	6.5%
701	Flagler, Remainder	1,988	29	16,870	17,859	197.00	208.00	5.6%	574	607	5.9%
603	Franklin	315	5	3,281	3,332	245.00	269.00	9.8%	684	694	1.6%
393	Gadsden	0	0	0	0	188.00	206.00	9.6%	0	0	0.0%
923	Gilchrist	0	0	0	0	174.00	191.00	9.8%	0	0	0.0%
552	Glades	0	0	0	0	212.00	233.00	9.9%	0	0	0.0%
604	Gulf, Coastal	422	5	3,566	3,490	234.00	228.00	-2.6%	742	727	-2.1%
722	Gulf, Remainder	0	0	0	0	256.00	281.00	9.8%	0	0	0.0%
493	Hamilton	0	0	0	0	176.00	193.00	9.7%	0	0	0.0%
713	Hardee	0	0	0	0	171.00	188.00	9.9%	0	0	0.0%
553	Hendry	144	2	1,534	1,691	208.00	228.00	9.6%	664	732	10.3%
159	Hernando, Coastal	2,220	46	25,962	28,628	246.00	270.00	9.8%	562	620	10.3%
733	Hernando, Remainder	600	12	5,311	5,853	190.00	209.00	10.0%	432	476	10.2%
714	Highlands	1,450	26	12,946	14,267	170.00	187.00	10.0%	499	550	10.2%
47	Hillsborough, Tampa	43,806	532	366,683	403,995	186.00	204.00	9.7%	689	760	10.2%
80	Hillsborough, Excl. Tampa	56,942	865	480,988	529,733	178.00	195.00	9.6%	556	612	10.1%
593	Holmes	0	0	0	0	190.00	209.00	10.0%	0	0	0.0%
561	Indian River, Remainder	17,233	230	188,942	208,281	267.00	293.00	9.7%	823	907	10.2%
181	Indian River, Coastal	12,688	116	128,337	140,285	264.00	290.00	9.8%	1,110	1,213	9.3%
693	Jackson	0	0	0	0	191.00	210.00	9.9%	0	0	0.0%
605	Jefferson, Coastal	0	0	0	0	225.00	247.00	9.8%	0	0	0.0%
793	Jefferson, Remainder	0	0	0	0	195.00	214.00	9.7%	0	0	0.0%
893	Lafayette	0	0	0	0	175.00	192.00	9.7%	0	0	0.0%
692	Lake	1,404	23	12,091	13,313	173.00	190.00	9.8%	537	591	10.1%
542	Lee, Coastal	52,022	577	526,262	564,496	241.00	265.00	10.0%	912	978	7.3%
554	Lee, Remainder	126,222	1,521	1,015,156	1,078,370	192.00	204.00	6.3%	667	709	6.2%
993	Leon	4,465	95	39,720	36,868	173.00	160.00	-7.5%	417	387	-7.2%
594	Levy, Coastal	193	5	2,572	2,389	246.00	232.00	-5.7%	568	527	-7.1%
734	Levy, Remainder	0	0	0	0	191.00	210.00	9.9%	0	0	0.0%
931	Liberty	0	0	0	0	175.00	192.00	9.7%	0	0	0.0%
932	Madison	0	0	0	0	175.00	192.00	9.7%	0	0	0.0%
582	Manatee, Coastal	25,090	256	256,318	280,237	241.00	265.00	10.0%	1,000	1,093	9.3%
735	Manatee, Remainder	48,891	672	401,140	442,135	184.00	202.00	9.8%	597	658	10.2%
792	Marion	2,937	50	25,230	27,780	173.00	190.00	9.8%	503	553	10.1%
10	Martin, Remainder	22,588	337	254,870	280,829	266.00	292.00	9.8%	756	833	10.2%
182	Martin, Coastal	11,360	135	141,243	155,629	282.00	310.00	9.9%	1,046	1,152	10.2%
5	Monroe, Excl. Key West	7,732	111	105,626	109,110	507.00	557.00	9.9%	950	981	3.3%

CALCULATION OF ANNUAL RATE CHANGE EFFECT BY TERRITORY FOR RATE LEVEL EFFECT FORM  
Personal Residential Multi-Peril - HO-6

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)
7	Monroe, Key West	5,218	80	51,866	54,142	332.00	365.00	9.9%	645	674	4.4%
532	Nassau, Coastal	4,292	48	44,068	41,009	237.00	221.00	-6.8%	910	847	-6.9%
892	Nassau, Remainder	103	2	1,033	949	201.00	184.00	-8.5%	476	437	-8.1%
606	Okaloosa, Coastal	22,869	285	236,739	234,840	232.00	233.00	0.4%	831	824	-0.8%
723	Okaloosa, Remainder	2,763	49	34,296	35,939	254.00	266.00	4.7%	695	728	4.8%
555	Okeechobee	115	2	1,145	1,145	208.00	228.00	9.6%	508	508	0.0%
49	Orange, Orlando	9,172	163	86,547	90,873	196.00	206.00	5.1%	531	557	5.0%
90	Orange, Excl. Orlando	9,934	191	95,526	99,925	195.00	204.00	4.6%	499	522	4.6%
511	Osceola	10,545	182	90,461	90,244	172.00	171.00	-0.6%	497	496	-0.2%
362	Palm Beach, Coastal	195,720	2,090	2,281,015	2,432,845	365.00	401.00	9.9%	1,091	1,164	6.7%
38	Palm Beach, Remainder	337,591	5,730	4,369,994	4,235,993	311.00	302.00	-2.9%	763	739	-3.1%
595	Pasco, Coastal	19,881	428	200,691	221,101	245.00	269.00	9.8%	469	517	10.2%
736	Pasco, Remainder	48,280	859	414,570	456,972	181.00	199.00	9.9%	483	532	10.2%
42	Pinellas, Coastal	144,946	1,921	1,419,586	1,457,043	244.00	259.00	6.1%	739	759	2.6%
46	Pinellas - Saint Petersburg	102,430	1,499	882,914	972,777	183.00	201.00	9.8%	589	649	10.2%
81	Pinellas, Rem. Excl. Saint Petersburg	299,185	4,843	2,646,499	2,914,665	186.00	204.00	9.7%	546	602	10.1%
50	Polk	5,958	112	52,891	58,237	176.00	193.00	9.7%	474	521	10.1%
992	Putnam	105	3	1,708	1,569	175.00	161.00	-8.0%	576	529	-8.1%
533	Saint Johns, Coastal	16,465	201	170,354	159,218	236.00	222.00	-5.9%	848	793	-6.5%
702	Saint Johns, Remainder	3,693	62	35,836	33,157	206.00	190.00	-7.8%	582	538	-7.5%
562	Saint Lucie, Remainder	7,101	128	77,330	85,308	267.00	293.00	9.7%	603	665	10.3%
183	Saint Lucie, Coastal	21,993	280	234,417	252,607	265.00	291.00	9.8%	837	902	7.8%
607	Santa Rosa, Coastal	1,593	15	14,527	14,225	232.00	234.00	0.9%	970	950	-2.1%
724	Santa Rosa, Remainder	1,910	26	21,947	23,205	254.00	279.00	9.8%	838	886	5.7%
583	Sarasota, Coastal	93,049	943	905,886	981,424	241.00	265.00	10.0%	960	1,040	8.3%
715	Sarasota, Remainder	73,262	808	587,543	644,251	182.00	200.00	9.9%	727	797	9.7%
512	Seminole	7,779	151	76,846	84,623	195.00	214.00	9.7%	510	562	10.1%
921	Sumter	259	6	2,296	2,349	173.00	177.00	2.3%	413	422	2.3%
933	Suwannee	0	0	0	0	175.00	192.00	9.7%	0	0	0.0%
596	Taylor, Coastal	327	3	3,357	3,357	249.00	273.00	9.6%	1,046	1,046	0.0%
737	Taylor, Remainder	3	0	33	33	192.00	211.00	9.9%	867	867	0.0%
922	Union	0	0	0	0	175.00	192.00	9.7%	0	0	0.0%
62	Volusia, Coastal	62,782	885	623,944	636,179	234.00	243.00	3.8%	705	718	2.0%
63	Volusia, Remainder	16,084	252	141,688	154,430	185.00	203.00	9.7%	562	613	9.0%
608	Wakulla, Coastal	38	1	453	453	249.00	273.00	9.6%	578	578	0.0%
725	Wakulla, Remainder	7	0	58	58	192.00	211.00	9.9%	234	234	0.0%
609	Walton, Coastal	28,655	298	290,883	292,320	233.00	236.00	1.3%	977	982	0.5%
726	Walton, Remainder	318	2	2,548	2,548	250.00	275.00	10.0%	1,595	1,595	0.0%
934	Washington	0	0	0	0	175.00	192.00	9.7%	0	0	0.0%
STATEWIDE		3,663,108	55,254	40,366,829	42,323,760	291.94	310.65	6.4%	731	766	4.8%

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) Refer to combined territory rate indication Exhibit "3-2", Column (5).
- (6) = (5) \* [HO6 HRCS Verification Exhibit 1, Column (15)]
- (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

HRCS Rating Example, Explanations and Support  
Personal Residential Multi-Peril - HO-3

**HO-3 \$150K New Construction**  
**Territory 192 (Alachua)**

Item	Description	Amount/Factor	Manual Page
1	Base Rate	\$354	HO-34
2	Sinkhole Loss Coverage	0.044	HO-34
3	Form Factor	1.00	HO-31
4	Masonry Protection Class 4 Factor	1.00	HO-31
5	Key Factor (for \$150,000)	2.136	HO-31
6	Wind Mitigation Factor (Maximum WMC + BCEG = 0.65)	0.65	HO-20
7	Windstorm Discount Factor	0.370	HO-34
8	Deductible Factor (\$500 / 2%)	0.11	HO-9
9	Replacement Cost on Contents Factor	0.15	HO-8
10	Age of Home Factor	(0.06)	HO-12
11	Tax Exempt Surcharge	0.0175	HO-45
12	FHCF Buildup Surcharge	0.0089	HO-45
13	Hurricane Base Premium Percentage	0.238	HO-34

**Total Premium Development**

Item	Description	Total
14	Base Class Premium = 1	\$354
15	Sinkhole Loss Coverage = 14 x 2	\$16
16	Total Base Class Premium = 14 + 15	\$370
17	Base Premium = 16 x 3 x 4 x 5	\$790
18	Wind Mitigation Credit = -16 x 5 x 6 x 7	(\$190)
19	Deductible Charge = 17 x 8	\$87
20	Replacement Cost on Contents Charge = 17 x 9	\$119
21	Age of Home Credit = 17 x 10	(\$47)
22	Grand Subtotal = 17 + 18 + 19 + 20 + 21 (Maximum total discount = 0.85)	\$759
23	Tax Exempt Surcharge = 22 * 11	\$13
24	FHCF Buildup Surcharge = 22 x 13 x 12	\$2
25	<b>TOTAL PREMIUM= 22 + 23 + 24</b>	<b>\$774</b>

**Hurricane Premium Development**

Item	Description	Total
26	<b>TOTAL HURRICANE PREMIUM= 22 x 13 + 24</b>	<b>\$183</b>

**Non-Hurricane Premium Development**

Item	Description	Total
27	<b>TOTAL NON-HURRICANE PREMIUM= 25 - 26</b>	<b>\$591</b>

**Total Premium Development**

Item	Description	Total
28	<b>TOTAL HURRICANE PREMIUM= 26</b>	<b>\$183</b>
29	<b>TOTAL NON-HURRICANE PREMIUM= 27</b>	<b>\$591</b>
30	<b>TOTAL PREMIUM= 28 + 29</b>	<b>\$774</b>

HRCS Rating Example, Explanations and Support  
Personal Residential Multi-Peril - HO-3

**HO-3 \$150K Pre-2001 Construction  
Territory 192 (Alachua)**

Item	Description	Amount/Factor	Manual Page
1	Base Rate	\$354	HO-34
2	Sinkhole Loss Coverage	0.044	HO-34
3	Form Factor	1.00	HO-31
4	Masonry Protection Class 4 Factor	1.00	HO-31
5	Key Factor (for \$150,000)	2.136	HO-31
6	Wind Mitigation Credit (Maximum WMC + BCEG = 0.65)	0.00	HO-20
7	Windstorm Discount Factor	0.370	HO-34
8	Deductible Factor (\$500 / 2%)	0.11	HO-9
9	Replacement Cost on Contents Factor	0.15	HO-8
10	Age of Home Factor	0.00	HO-12
11	Tax Exempt Surcharge	0.0175	HO-45
12	FHCF Buildup Surcharge	0.0089	HO-45
13	Hurricane Base Premium Percentage	0.238	HO-34

**Total Premium Development**

Item	Description	Total
14	Base Class Premium = 1	\$354
15	Sinkhole Loss Coverage = 14 x 2	\$16
16	Total Base Class Premium = 14 + 15	\$370
17	Base Premium = 16 x 3 x 4 x 5	\$790
18	Wind Mitigation Credit = -16 x 5 x 6 x 7	\$0
19	Deductible Charge = 17 x 8	\$87
20	Replacement Cost on Contents Charge = 17 x 9	\$119
21	Age of Home Credit = 17 x 10	\$0
22	Grand Subtotal = 17 + 18 + 19 + 20 + 21 (Maximum total discount = 0.85)	\$996
23	Tax Exempt Surcharge = 22 * 11	\$17
24	FHCF Buildup Surcharge = 22 x 13 x 12	\$2
25	<b>TOTAL PREMIUM= 22 + 23 + 24</b>	<b>\$1,015</b>

**Hurricane Premium Development**

Item	Description	Total
26	<b>TOTAL HURRICANE PREMIUM= 22 x 13 + 24</b>	<b>\$239</b>

**Non-Hurricane Premium Development**

Item	Description	Total
27	<b>TOTAL NON-HURRICANE PREMIUM= 25 - 26</b>	<b>\$776</b>

**Total Premium Development**

Item	Description	Total
28	<b>TOTAL HURRICANE PREMIUM= 26</b>	<b>\$239</b>
29	<b>TOTAL NON-HURRICANE PREMIUM= 27</b>	<b>\$776</b>
30	<b>TOTAL PREMIUM= 28 + 29</b>	<b>\$1,015</b>

HRCS Rating Example, Explanations and Support  
Personal Residential Multi-Peril - HO-3

**HO-3 \$150K Pre-2001 Construction with Mitigation Credit  
Territory 192 (Alachua)**

Item	Description	Amount/Factor	Manual Page
1	Base Rate	\$354	HO-34
2	Sinkhole Loss Coverage	0.044	HO-34
3	Form Factor	1.00	HO-31
4	Masonry Protection Class 4 Factor	1.00	HO-31
5	Key Factor (for \$150,000)	2.136	HO-31
6	Wind Mitigation Credit (Maximum WMC + BCEG = 0.65)	0.65	HO-20
7	Windstorm Discount Factor	0.370	HO-34
8	Deductible Factor (\$500 / 2%)	0.11	HO-9
9	Replacement Cost on Contents Factor	0.15	HO-8
10	Age of Home Factor	0.00	HO-12
11	Tax Exempt Surcharge	0.0175	HO-45
12	FHCF Buildup Surcharge	0.0089	HO-45
13	Hurricane Base Premium Percentage	0.238	HO-34

**Total Premium Development**

Item	Description	Total
14	Base Class Premium = 1	\$354
15	Sinkhole Loss Coverage = 14 x 2	\$16
16	Total Base Class Premium = 14 + 15	\$370
17	Base Premium = 16 x 3 x 4 x 5	\$790
18	Wind Mitigation Credit = -16 x 5 x 6 x 7	(\$190)
19	Deductible Charge = 17 x 8	\$87
20	Replacement Cost on Contents Charge = 17 x 9	\$119
21	Age of Home Credit = 17 x 10	\$0
22	Grand Subtotal = 17 + 18 + 19 + 20 + 21 (Maximum total discount = 0.85)	\$806
23	Tax Exempt Surcharge = 22 * 11	\$14
24	FHCF Buildup Surcharge = 22 x 13 x 12	\$2
25	<b>TOTAL PREMIUM= 22 + 23 + 24</b>	<b>\$822</b>

**Hurricane Premium Development**

Item	Description	Total
26	<b>TOTAL HURRICANE PREMIUM= 22 x 13 + 24</b>	<b>\$194</b>

**Non-Hurricane Premium Development**

Item	Description	Total
27	<b>TOTAL NON-HURRICANE PREMIUM= 25 - 26</b>	<b>\$628</b>

**Total Premium Development**

Item	Description	Total
28	<b>TOTAL HURRICANE PREMIUM= 26</b>	<b>\$194</b>
29	<b>TOTAL NON-HURRICANE PREMIUM= 27</b>	<b>\$628</b>
30	<b>TOTAL PREMIUM= 28 + 29</b>	<b>\$822</b>

HRCS Rating Example, Explanations and Support  
Personal Residential Multi-Peril - HO-3

**HO-3 \$300K New Construction**  
**Territory 192 (Alachua)**

Item	Description	Amount/Factor	Manual Page
1	Base Rate	\$354	HO-34
2	Sinkhole Loss Coverage	0.044	HO-34
3	Form Factor	1.00	HO-31
4	Masonry Protection Class 4 Factor	1.00	HO-31
5	Key Factor (for \$300,000)	4.343	HO-31
6	Wind Mitigation Factor (Maximum WMC + BCEG = 0.65)	0.65	HO-20
7	Windstorm Discount Factor	0.370	HO-34
8	Deductible Factor (\$500 / 2%)	0.11	HO-9
9	Replacement Cost on Contents Factor	0.15	HO-8
10	Age of Home Factor	(0.06)	HO-12
11	Tax Exempt Surcharge	0.0175	HO-45
12	FHCF Buildup Surcharge	0.0089	HO-45
13	Hurricane Base Premium Percentage	0.238	HO-34

**Total Premium Development**

Item	Description	Total
14	Base Class Premium = 1	\$354
15	Sinkhole Loss Coverage = 14 x 2	\$16
16	Total Base Class Premium = 14 + 15	\$370
17	Base Premium = 16 x 3 x 4 x 5	\$1,607
18	Wind Mitigation Credit = -16 x 5 x 6 x 7	(\$386)
19	Deductible Charge = 17 x 8	\$177
20	Replacement Cost on Contents Charge = 17 x 9	\$241
21	Age of Home Credit = 17 x 10	(\$96)
22	Grand Subtotal = 17 + 18 + 19 + 20 + 21 (Maximum total discount = 0.85)	\$1,543
23	Tax Exempt Surcharge = 22 * 11	\$27
24	FHCF Buildup Surcharge = 22 x 13 x 12	\$3
25	<b>TOTAL PREMIUM= 22 + 23 + 24</b>	<b>\$1,573</b>

**Hurricane Premium Development**

Item	Description	Total
26	<b>TOTAL HURRICANE PREMIUM= 22 x 13 + 24</b>	<b>\$370</b>

**Non-Hurricane Premium Development**

Item	Description	Total
27	<b>TOTAL NON-HURRICANE PREMIUM= 25 - 26</b>	<b>\$1,203</b>

**Total Premium Development**

Item	Description	Total
28	<b>TOTAL HURRICANE PREMIUM= 26</b>	<b>\$370</b>
29	<b>TOTAL NON-HURRICANE PREMIUM= 27</b>	<b>\$1,203</b>
30	<b>TOTAL PREMIUM= 28 + 29</b>	<b>\$1,573</b>



HRCS Rating Example, Explanations and Support  
Personal Residential Multi-Peril - HO-3

**HO-3 \$300K Pre-2001 Construction  
Territory 192 (Alachua)**

Item	Description	Amount/Factor	Manual Page
1	Base Rate	\$354	HO-34
2	Sinkhole Loss Coverage	0.044	HO-34
3	Form Factor	1.00	HO-31
4	Masonry Protection Class 4 Factor	1.00	HO-31
5	Key Factor (for \$300,000)	4.343	HO-31
6	Wind Mitigation Credit (Maximum WMC + BCEG = 0.65)	0.00	HO-20
7	Windstorm Discount Factor	0.370	HO-34
8	Deductible Factor (\$500 / 2%)	0.11	HO-9
9	Replacement Cost on Contents Factor	0.15	HO-8
10	Age of Home Factor	0.00	HO-12
11	Tax Exempt Surcharge	0.0175	HO-45
12	FHCF Buildup Surcharge	0.0089	HO-45
13	Hurricane Base Premium Percentage	0.238	HO-34

**Total Premium Development**

Item	Description	Total
14	Base Class Premium = 1	\$354
15	Sinkhole Loss Coverage = 14 x 2	\$16
16	Total Base Class Premium = 14 + 15	\$370
17	Base Premium = 16 x 3 x 4 x 5	\$1,607
18	Wind Mitigation Credit = -16 x 5 x 6 x 7	\$0
19	Deductible Charge = 17 x 8	\$177
20	Replacement Cost on Contents Charge = 17 x 9	\$241
21	Age of Home Credit = 17 x 10	\$0
22	Grand Subtotal = 17 + 18 + 19 + 20 + 21 (Maximum total discount = 0.85)	\$2,025
23	Tax Exempt Surcharge = 22 * 11	\$35
24	FHCF Buildup Surcharge = 22 x 13 x 12	\$4
25	<b>TOTAL PREMIUM= 22 + 23 + 24</b>	<b>\$2,064</b>

**Hurricane Premium Development**

Item	Description	Total
26	<b>TOTAL HURRICANE PREMIUM= 22 x 13 + 24</b>	<b>\$486</b>

**Non-Hurricane Premium Development**

Item	Description	Total
27	<b>TOTAL NON-HURRICANE PREMIUM= 25 - 26</b>	<b>\$1,578</b>

**Total Premium Development**

Item	Description	Total
28	<b>TOTAL HURRICANE PREMIUM= 26</b>	<b>\$486</b>
29	<b>TOTAL NON-HURRICANE PREMIUM= 27</b>	<b>\$1,578</b>
30	<b>TOTAL PREMIUM= 28 + 29</b>	<b>\$2,064</b>

HRCS Rating Example, Explanations and Support  
Personal Residential Multi-Peril - HO-3

**HO-3 \$300K Pre-2001 Construction with Mitigation Credit  
Territory 192 (Alachua)**

Item	Description	Amount/Factor	Manual Page
1	Base Rate	\$354	HO-34
2	Sinkhole Loss Coverage	0.044	HO-34
3	Form Factor	1.00	HO-31
4	Masonry Protection Class 4 Factor	1.00	HO-31
5	Key Factor (for \$300,000)	4.343	HO-31
6	Wind Mitigation Credit (Maximum WMC + BCEG = 0.65)	0.65	HO-20
7	Windstorm Discount Factor	0.370	HO-34
8	Deductible Factor (\$500 / 2%)	0.11	HO-9
9	Replacement Cost on Contents Factor	0.15	HO-8
10	Age of Home Factor	0.00	HO-12
11	Tax Exempt Surcharge	0.0175	HO-45
12	FHCF Buildup Surcharge	0.0089	HO-45
13	Hurricane Base Premium Percentage	0.238	HO-34

**Total Premium Development**

Item	Description	Total
14	Base Class Premium = 1	\$354
15	Sinkhole Loss Coverage = 14 x 2	\$16
16	Total Base Class Premium = 14 + 15	\$370
17	Base Premium = 16 x 3 x 4 x 5	\$1,607
18	Wind Mitigation Credit = -16 x 5 x 6 x 7	(\$386)
19	Deductible Charge = 17 x 8	\$177
20	Replacement Cost on Contents Charge = 17 x 9	\$241
21	Age of Home Credit = 17 x 10	\$0
22	Grand Subtotal = 17 + 18 + 19 + 20 + 21 (Maximum total discount = 0.85)	\$1,639
23	Tax Exempt Surcharge = 22 * 11	\$29
24	FHCF Buildup Surcharge = 22 x 13 x 12	\$3
25	<b>TOTAL PREMIUM= 22 + 23 + 24</b>	<b>\$1,671</b>

**Hurricane Premium Development**

Item	Description	Total
26	<b>TOTAL HURRICANE PREMIUM= 22 x 13 + 24</b>	<b>\$393</b>

**Non-Hurricane Premium Development**

Item	Description	Total
27	<b>TOTAL NON-HURRICANE PREMIUM= 25 - 26</b>	<b>\$1,278</b>

**Total Premium Development**

Item	Description	Total
28	<b>TOTAL HURRICANE PREMIUM= 26</b>	<b>\$393</b>
29	<b>TOTAL NON-HURRICANE PREMIUM= 27</b>	<b>\$1,278</b>
30	<b>TOTAL PREMIUM= 28 + 29</b>	<b>\$1,671</b>

HRCS Rating Example, Explanations and Support  
Personal Residential Multi-Peril - HO-4

**HO-4 New Construction**  
**Territory 192 (Alachua)**

Item	Description	Amount/Factor	Manual Page
1	Base Rate	\$171	HO-37
2	Form Factor	1.00	HO-32
3	Masonry Protection Class 4 Factor	1.00	HO-32
4	Key Factor (for \$25,000)	1.143	HO-32
5	Windstorm Mitigation Factor (Maximum WMC + BCEG = 0.65)	0.65	HO-20
6	Windstorm Discount Factor	0.125	HO-37
7	Replacement Cost on Contents Factor	0.35	HO-8
8	Deductible Factor	0.15	HO-9
9	Tax Exempt Surcharge	0.0175	HO-45
10	FHCF Buildup Surcharge	0.0053	HO-45
11	Hurricane Base Premium Percentage	0.121	HO-37

**Total Premium Development**

Item	Description	Total
12	Total base Class Premium = 1	\$171
13	Base Premium = 12 x 2 x 3 x 4	\$195
14	Windstorm Mitigation Credit = -12 x 6 x 5 x 4	(\$16)
15	Deductible Charge = 13 x 8	\$29
16	Replacement Cost on Contents = 13 x 7	\$68
17	Total Before Surcharges = 13 + 14 + 15 + 16 (Maximum total discount = 0.70)	\$276
18	Tax Exempt Surcharge = 17 x 9	\$5
19	FHCF Buildup Surcharge = 17 x 11 x 10	\$0
20	<b>TOTAL PREMIUM= 17 + 18 + 19</b>	<b>\$281</b>

**Hurricane Premium Development**

Item	Description	Total
21	<b>TOTAL HURRICANE PREMIUM= 17 x 11 + 19</b>	<b>\$33</b>

**Non-Hurricane Premium Development**

Item	Description	Total
22	<b>TOTAL NON-HURRICANE PREMIUM= 20 - 21</b>	<b>\$248</b>

**Total Premium Development**

23	<b>TOTAL HURRICANE PREMIUM= 21</b>	<b>\$33</b>
24	<b>TOTAL NON-HURRICANE PREMIUM= 22</b>	<b>\$248</b>
25	<b>TOTAL PREMIUM= 23 + 24</b>	<b>\$281</b>

HRCS Rating Example, Explanations and Support  
Personal Residential Multi-Peril - HO-4

**HO-4 Pre-2001 Construction**  
**Territory 192 (Alachua)**

Item	Description	Amount/Factor	Manual Page
1	Base Rate	\$171	HO-37
2	Form Factor	1.00	HO-32
3	Masonry Protection Class 4 Factor	1.00	HO-32
4	Key Factor (for \$25,000)	1.143	HO-32
5	Replacement Cost on Contents Factor	0.35	HO-8
6	Deductible Factor	0.15	HO-9
7	Tax Exempt Surcharge	0.0175	HO-45
8	FHCF Buildup Surcharge	0.0053	HO-45
9	Hurricane Base Premium Percentage	0.121	HO-37

**Total Premium Development**

Item	Description	Total
10	Base Premium = 1 x 2 x 3 x 4	\$195
11	Deductible Charge = 10 x 6	\$29
12	Replacement Cost on Contents = 10 x 5	\$68
13	Total Before Surcharges = 10 + 11 + 12 (Maximum total discount = 0.70)	\$292
14	Tax Exempt Surcharge = 13 x 7	\$5
15	FHCF Buildup Surcharge = 13 x 9 x 8	\$0
16	<b>TOTAL PREMIUM= 13 + 14 + 15</b>	<b>\$297</b>

**Hurricane Premium Development**

Item	Description	Total
17	<b>TOTAL HURRICANE PREMIUM= 13 x 9 + 15</b>	<b>\$35</b>

**Non-Hurricane Premium Development**

Item	Description	Total
18	<b>TOTAL NON-HURRICANE PREMIUM= 16 - 17</b>	<b>\$262</b>

**Total Premium Development**

19	<b>TOTAL HURRICANE PREMIUM= 17</b>	<b>\$35</b>
20	<b>TOTAL NON-HURRICANE PREMIUM= 18</b>	<b>\$262</b>
21	<b>TOTAL PREMIUM= 19 + 20</b>	<b>\$297</b>

HRCS Rating Example, Explanations and Support  
Personal Residential Multi-Peril - HO-6

**HO-6 New Construction**  
**Territory 192 (Alachua)**

Item	Description	Amount/Factor	Manual Page
1	Base Rate	\$156	HO-40
2	Form Factor	1.00	HO-33
3	Frame Protection Class 4 Factor	1.00	HO-33
4	Key Factor (for \$25,000)	1.938	HO-33
5	Windstorm Mitigation Factor (Maximum WMC + BCEG = 0.90)	0.76	HO-22
6	Windstorm Discount Factor	0.190	HO-40
7	Replacement Cost on Contents Factor	0.35	HO-8
8	Deductible Factor	0.25	HO-9
9	Tax Exempt Surcharge	0.0175	HO-45
10	FHCF Buildup Surcharge	0.0056	HO-45
11	Hurricane Base Premium Percentage	0.166	HO-40
12	\$2,000 Loss Assessment Charge	\$4	HO-13

**Total Premium Development**

Item	Description	Total
13	Total Base Class Premium = 1	\$156
14	Base Premium = 13 x 2 x 3 x 4	\$302
15	Windstorm Mitigation Credit = -13 x 6 x 5 x 4	(\$44)
16	Deductible Charge = 14 x 8	\$76
17	Replacement Cost on Contents = 14 x 7	\$106
18	Loss Assessment Charge = 12	\$4
19	Total Before Surcharges = 14 + 15 + 16 + 17 + 18 (Maximum total discount = 0.90)	\$444
20	Tax Exempt Surcharge = 19 x 9	\$8
21	FHCF Buildup Surcharge = 19 x 11 x 10	\$0
22	<b>TOTAL PREMIUM= 19 + 20 + 21</b>	<b>\$452</b>

**Hurricane Premium Development**

Item	Description	Total
23	<b>TOTAL HURRICANE PREMIUM= 19 x 11 + 21</b>	<b>\$74</b>

**Non-Hurricane Premium Development**

Item	Description	Total
24	<b>TOTAL NON-HURRICANE PREMIUM= 22 - 23</b>	<b>\$378</b>

**Total Premium Development**

25	<b>TOTAL HURRICANE PREMIUM= 23</b>	<b>\$74</b>
26	<b>TOTAL NON-HURRICANE PREMIUM= 24</b>	<b>\$378</b>
27	<b>TOTAL PREMIUM= 25 + 26</b>	<b>\$452</b>

HRCS Rating Example, Explanations and Support  
Personal Residential Multi-Peril - HO-6

**HO-6 Pre-2001 Construction**  
**Territory 192 (Alachua)**

Item	Description	Amount/Factor	Manual Page
1	Base Rate	\$156	HO-40
2	Form Factor	1.00	HO-33
3	Frame Protection Class 4 Factor	1.00	HO-33
4	Key Factor (for \$25,000)	1.938	HO-33
5	Replacement Cost on Contents Factor	0.35	HO-8
6	Deductible Factor	0.25	HO-9
7	Tax Exempt Surcharge	0.0175	HO-45
8	FHCF Buildup Surcharge	0.0056	HO-45
9	Hurricane Base Premium Percentage	0.166	HO-40
10	\$2,000 Loss Assessment Charge	\$4	HO-13

**Total Premium Development**

Item	Description	Total
11	Base Premium = 1 x 2 x 3 x 4	\$302
12	Deductible Charge = 11 x 6	\$76
13	Replacement Cost on Contents = 11 x 5	\$106
14	Loss Assessment Charge = 10	\$4
15	Total Before Surcharges = 11 + 12 + 13 + 14 (Maximum total discount = 0.90)	\$488
16	Tax Exempt Surcharge = 15 x 7	\$9
17	FHCF Buildup Surcharge = 15 x 9 x 8	\$0
18	<b>TOTAL PREMIUM= 15 + 16 + 17</b>	<b>\$497</b>

**Hurricane Premium Development**

Item	Description	Total
19	<b>TOTAL HURRICANE PREMIUM= 15 x 9 + 17</b>	<b>\$81</b>

**Non-Hurricane Premium Development**

Item	Description	Total
20	<b>TOTAL NON-HURRICANE PREMIUM= 18 - 19</b>	<b>\$416</b>

**Total Premium Development**

21	<b>TOTAL HURRICANE PREMIUM= 19</b>	<b>\$81</b>
22	<b>TOTAL NON-HURRICANE PREMIUM= 20</b>	<b>\$416</b>
23	<b>TOTAL PREMIUM= 21 + 22</b>	<b>\$497</b>

**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



## DEVELOPMENT OF PROPOSED ANNUAL WIND EXCLUSION CREDITS

<u>Territory</u>	<u>Description</u>	<u>Proposed</u> Annual Base Rate	<u>Proposed</u> Annual Wind Exclusion	<u>Proposed</u> Annual Wind Exclusion Percentage
(1)	(2)	(3)	(4)	(5)
192	Alachua	354	130	36.7%
292	Baker	413	143	34.6%
601	Bay, Coastal	962	605	62.9%
721	Bay, Remainder	677	396	58.5%
392	Bradford	413	145	35.1%
057	Brevard, Coastal	857	529	61.7%
64	Brevard, Remainder	640	390	60.9%
035	Broward, Hllwd & Ft. Ldrle	1,194	783	65.6%
361	Broward, Coastal	1,529	1,063	69.5%
037	Broward, Rem. Excl. Ft. L. & Hlywd	1,028	681	66.2%
193	Calhoun	410	151	36.8%
581	Charlotte, Coastal	815	520	63.8%
711	Charlotte, Remainder	693	459	66.2%
591	Citrus, Coastal	573	340	59.3%
731	Citrus, Remainder	512	256	50.0%
492	Clay	350	128	36.6%
551	Collier, Remainder	938	578	61.6%
541	Collier, Coastal	1,227	873	71.1%
293	Columbia	435	148	34.0%
030	Dade, Miami Beach	1,864	1,329	71.3%
031	Dade, Coastal	1,898	1,347	71.0%
032	Dade, Miami	1,373	827	60.2%
33	Dade, Hialeah	1,342	920	68.6%
034	Dade, Rem Excl H.,M.,M.B.	1,370	838	61.2%
712	De Soto	592	345	58.3%
592	Dixie, Coastal	522	287	55.0%
732	Dixie, Remainder	486	235	48.4%
39	Duval, Jacksonville	353	116	32.9%
40	Duval, Remainder	344	115	33.4%
041	Duval, Coastal	354	96	27.1%
602	Escambia, Coastal	1,012	654	64.6%
043	Escambia, Remainder	726	431	59.4%
531	Flagler, Coastal	508	266	52.4%
701	Flagler, Remainder	432	120	27.8%
603	Franklin	1,036	667	64.4%
393	Gadsden	344	127	36.9%
923	Gilchrist	381	141	37.0%
552	Glades	628	369	58.8%
604	Gulf, Coastal	1,030	659	64.0%
722	Gulf, Remainder	723	390	53.9%
493	Hamilton	450	155	34.4%
713	Hardee	591	289	48.9%
553	Hendry	628	410	65.3%
159	Hernando, Coastal	327	180	55.0%
733	Hernando, Remainder	301	112	37.2%
714	Highlands	520	297	57.1%
47	Hillsborough, Tampa	535	218	40.7%
80	Hillsborough, Excl. Tampa	493	207	42.0%
593	Holmes	355	137	38.6%
561	Indian River, Remainder	887	652	73.5%
181	Indian River, Coastal	1,626	1,130	69.5%
693	Jackson	344	128	37.2%
605	Jefferson, Coastal	655	344	52.5%
793	Jefferson, Remainder	425	164	38.6%
893	Lafayette	413	143	34.6%
692	Lake	381	106	27.8%
542	Lee, Coastal	776	460	59.3%
554	Lee, Remainder	738	468	63.4%
993	Leon	328	119	36.3%
594	Levy, Coastal	466	210	45.1%
734	Levy, Remainder	521	74	14.2%
931	Liberty	460	171	37.2%
932	Madison	396	140	35.4%

## DEVELOPMENT OF PROPOSED ANNUAL WIND EXCLUSION CREDITS

<u>Territory</u>	<u>Description</u>	<u>Proposed</u> Annual Base Rate	<u>Proposed</u> Annual Wind Exclusion	<u>Proposed</u> Annual Wind Exclusion Percentage
(1)	(2)	(3)	(4)	(5)
582	Manatee, Coastal	913	567	62.1%
735	Manatee, Remainder	631	353	55.9%
792	Marion	441	216	49.0%
10	Martin, Remainder	1,221	951	77.9%
182	Martin, Coastal	1,342	1,085	80.8%
005	Monroe, Excl. Key West	1,840	1,171	63.6%
007	Monroe, Key West	1,824	1,167	64.0%
532	Nassau, Coastal	421	162	38.5%
892	Nassau, Remainder	385	125	32.5%
606	Okaloosa, Coastal	1,023	665	65.0%
723	Okaloosa, Remainder	758	475	62.7%
555	Okeechobee	630	399	63.3%
49	Orange, Orlando	499	238	47.7%
90	Orange, Excl. Orlando	498	246	49.4%
511	Osceola	457	189	41.4%
362	Palm Beach, Coastal	1,235	815	66.0%
038	Palm Beach, Remainder	1,098	786	71.6%
595	Pasco, Coastal	511	262	51.3%
736	Pasco, Remainder	412	227	55.1%
042	Pinellas, Coastal	768	472	61.5%
46	Pinellas - Saint Petersburg	618	350	56.6%
81	Pinellas, Remainder	573	284	49.6%
50	Polk	659	217	32.9%
992	Putnam	341	125	36.7%
533	Saint Johns, Coastal	408	156	38.2%
702	Saint Johns, Remainder	373	189	50.7%
562	Saint Lucie, Remainder	910	671	73.7%
183	Saint Lucie, Coastal	1,685	1,199	71.2%
607	Santa Rosa, Coastal	1,117	709	63.5%
724	Santa Rosa, Remainder	721	429	59.5%
583	Sarasota, Coastal	820	505	61.6%
715	Sarasota, Remainder	644	388	60.2%
512	Seminole	498	199	40.0%
921	Sumter	446	219	49.1%
933	Suwannee	495	174	35.2%
596	Taylor, Coastal	534	282	52.8%
737	Taylor, Remainder	516	250	48.4%
922	Union	413	139	33.7%
062	Volusia, Coastal	687	415	60.4%
063	Volusia, Remainder	447	177	39.6%
608	Wakulla, Coastal	647	335	51.8%
725	Wakulla, Remainder	552	231	41.8%
609	Walton, Coastal	990	617	62.3%
726	Walton, Remainder	734	453	61.7%
934	Washington	461	174	37.7%

**Notes:**

- (3) From Citizens Proposed Rate Manual  
 (4) From Citizens Proposed Rate Manual  
 (5) = (4) / (3)

INTERNET FILING SYSTEM (IFILE) -- EX-WIND CREDITS EXHIBIT				
HOMEOWNERS, MOBILE HOMEOWNERS, AND DWELLING FIRE				
CREDITS FOR EXCLUDING WIND AND HAIL COVERAGE				
BASED ON				
CITIZENS PROPERTY INSURANCE CORPORATION (CITIZENS)				
WIND-ONLY TERRITORY DEFINITIONS				
LINE OF BUSINESS	Homeowners			
COMPANY NAME	Citizens Property Insurance Corporation			
PROGRAM NAME	Personal Residential Multi-Peril			
POLICY TYPE	Homeowners HO-3			
CITIZENS COUNTY	CITIZENS CODE	LOWEST AVAILABLE CREDIT (%)*	HIGHEST AVAILABLE CREDIT (%)*	ESTIMATED AVERAGE CREDIT (%)*
INCLUDES WIND-ONLY PORTION				
BAY	59	58.5%	62.9%	60.7%
BREVARD	60	60.9%	61.7%	61.3%
BROWARD	45, 46, 47, 48	65.6%	69.5%	67.1%
CHARLOTTE	61	63.8%	66.2%	65.0%
COLLIER	62	61.6%	71.1%	66.4%
DADE	22, 23, 24, 25, 26, 27, 28, 29	60.2%	71.3%	66.4%
DUVAL	41	27.1%	33.4%	31.1%
ESCAMBIA	52, 53, 54	59.4%	64.6%	62.0%
FLAGLER	83	27.8%	52.4%	40.1%
FRANKLIN	65	64.4%	64.4%	64.4%
GULF	66	53.9%	64.0%	59.0%
HERNANDO	56	37.2%	55.0%	46.1%
INDIAN RIVER	76	69.5%	73.5%	71.5%
LEE	17, 18, 19, 20	59.3%	63.4%	61.3%
LEVY	57	14.2%	45.1%	29.6%
MANATEE	68	55.9%	62.1%	59.0%
MONROE	90	63.6%	64.0%	63.8%
NASSAU	69	32.5%	38.5%	35.5%
OKALOOSA	70	62.7%	65.0%	63.8%
PALM BEACH	94, 95, 96, 97	66.0%	71.6%	68.8%
PASCO	88	51.3%	55.1%	53.2%
PINELLAS	42	49.6%	61.5%	55.9%
ST JOHNS	71	38.2%	50.7%	44.5%
ST LUCIE	77	71.2%	73.7%	72.4%
SANTA ROSA	92	59.5%	63.5%	61.5%
SARASOTA	49, 50, 51	60.2%	61.6%	60.9%
VOLUSIA	14, 15, 16	39.6%	60.4%	50.0%
WAKULLA	58	41.8%	51.8%	46.8%
WALTON	75	61.7%	62.3%	62.0%
* Each credit must be listed as the percentage of the total premium that is eliminated when wind/hail coverage is excluded (i.e. if 60% of the total premium is eliminated, the credit must be listed as 60.0). In the "Notes" below, include an explanation of the determination of the lowest, highest, and estimated average credits. If the line of business is Dwelling Fire, indicate whether the credit is to be applied to the Extended Coverage portion of the premium or the total Fire and Extended Coverage premium in the "Notes" below.				
NOTE: See CITIZENS web site at "www.CitizensFla.com" for detailed wind-only territory definitions.				
NOTE: Ten exhibits are included. If more are required, additional worksheets may be added and the exhibit may be copied to these worksheets.				
Notes: Please refer to the HO-3 Data tab. Footnotes are at bottom to explain how cells are calculated.				

## DEVELOPMENT OF PROPOSED ANNUAL WIND EXCLUSION CREDITS

<u>Territory</u>	<u>Description</u>	<u>Proposed</u> Annual Base Rate	<u>Proposed</u> Annual Wind Exclusion	<u>Proposed</u> Annual Wind Exclusion Percentage
(1)	(2)	(3)	(4)	(5)
192	Alachua	171	22	12.9%
292	Baker	216	26	12.0%
601	Bay, Coastal	266	96	36.1%
721	Bay, Remainder	254	76	29.9%
392	Bradford	237	27	11.4%
057	Brevard, Coastal	211	50	23.7%
64	Brevard, Remainder	228	87	38.2%
035	Broward, Hllwd & Ft. Ldrle	346	107	30.9%
361	Broward, Coastal	349	162	46.4%
037	Broward, Rem. Excl. Ft. L. & Hlywd	334	119	35.6%
193	Calhoun	245	31	12.7%
581	Charlotte, Coastal	240	79	32.9%
711	Charlotte, Remainder	239	95	39.7%
591	Citrus, Coastal	256	83	32.4%
731	Citrus, Remainder	220	55	25.0%
492	Clay	202	33	16.3%
551	Collier, Remainder	238	77	32.4%
541	Collier, Coastal	272	77	28.3%
293	Columbia	223	26	11.7%
030	Dade, Miami Beach	337	139	41.2%
031	Dade, Coastal	345	125	36.2%
032	Dade, Miami	364	119	32.7%
33	Dade, Hialeah	365	178	48.8%
034	Dade, Rem Excl H.,M.,M.B.	363	129	35.5%
712	De Soto	216	51	23.6%
592	Dixie, Coastal	272	88	32.4%
732	Dixie, Remainder	254	65	25.6%
39	Duval, Jacksonville	211	30	14.2%
40	Duval, Remainder	216	34	15.7%
041	Duval, Coastal	214	36	16.8%
602	Escambia, Coastal	271	109	40.2%
043	Escambia, Remainder	256	93	36.3%
531	Flagler, Coastal	222	56	25.2%
701	Flagler, Remainder	171	4	2.3%
603	Franklin	278	88	31.7%
393	Gadsden	224	28	12.5%
923	Gilchrist	196	24	12.2%
552	Glades	249	72	28.9%
604	Gulf, Coastal	292	97	33.2%
722	Gulf, Remainder	271	73	26.9%
493	Hamilton	199	23	11.6%
713	Hardee	228	52	22.8%
553	Hendry	249	72	28.9%
159	Hernando, Coastal	240	57	23.8%
733	Hernando, Remainder	216	21	9.7%
714	Highlands	247	53	21.5%
47	Hillsborough, Tampa	249	72	28.9%
80	Hillsborough, Excl. Tampa	251	80	31.9%
593	Holmes	262	39	14.9%
561	Indian River, Remainder	256	96	37.5%
181	Indian River, Coastal	299	138	46.2%
693	Jackson	234	29	12.4%
605	Jefferson, Coastal	273	85	31.1%
793	Jefferson, Remainder	225	35	15.6%
893	Lafayette	199	25	12.6%
692	Lake	228	28	12.3%
542	Lee, Coastal	231	70	30.3%
554	Lee, Remainder	206	29	14.1%
993	Leon	174	21	12.1%
594	Levy, Coastal	262	67	25.6%
734	Levy, Remainder	222	45	20.3%
931	Liberty	248	31	12.5%
932	Madison	199	25	12.6%

## DEVELOPMENT OF PROPOSED ANNUAL WIND EXCLUSION CREDITS

<u>Territory</u>	<u>Description</u>	<u>Proposed</u> Annual Base Rate	<u>Proposed</u> Annual Wind Exclusion	<u>Proposed</u> Annual Wind Exclusion Percentage
(1)	(2)	(3)	(4)	(5)
582	Manatee, Coastal	254	93	36.6%
735	Manatee, Remainder	228	67	29.4%
792	Marion	205	26	12.7%
10	Martin, Remainder	278	137	49.3%
182	Martin, Coastal	245	99	40.4%
005	Monroe, Excl. Key West	386	155	40.2%
007	Monroe, Key West	368	166	45.1%
532	Nassau, Coastal	204	39	19.1%
892	Nassau, Remainder	207	27	13.0%
606	Okaloosa, Coastal	254	60	23.6%
723	Okaloosa, Remainder	284	83	29.2%
555	Okeechobee	227	66	29.1%
49	Orange, Orlando	189	20	10.6%
90	Orange, Excl. Orlando	186	23	12.4%
511	Osceola	237	63	26.6%
362	Palm Beach, Coastal	308	129	41.9%
038	Palm Beach, Remainder	257	82	31.9%
595	Pasco, Coastal	254	59	23.2%
736	Pasco, Remainder	238	43	18.1%
042	Pinellas, Coastal	238	77	32.4%
46	Pinellas - Saint Petersburg	239	65	27.2%
81	Pinellas, Remainder	232	74	31.9%
50	Polk	269	37	13.8%
992	Putnam	236	29	12.3%
533	Saint Johns, Coastal	233	72	30.9%
702	Saint Johns, Remainder	240	58	24.2%
562	Saint Lucie, Remainder	256	126	49.2%
183	Saint Lucie, Coastal	294	89	30.3%
607	Santa Rosa, Coastal	282	87	30.9%
724	Santa Rosa, Remainder	252	91	36.1%
583	Sarasota, Coastal	221	60	27.1%
715	Sarasota, Remainder	197	36	18.3%
512	Seminole	206	31	15.0%
921	Sumter	224	28	12.5%
933	Suwannee	205	26	12.7%
596	Taylor, Coastal	286	91	31.8%
737	Taylor, Remainder	224	56	25.0%
922	Union	201	24	11.9%
062	Volusia, Coastal	218	57	26.1%
063	Volusia, Remainder	212	51	24.1%
608	Wakulla, Coastal	273	91	33.3%
725	Wakulla, Remainder	240	68	28.3%
609	Walton, Coastal	278	87	31.3%
726	Walton, Remainder	234	64	27.4%
934	Washington	207	28	13.5%

**Notes:**

- (3) From Citizens Proposed Rate Manual  
 (4) From Citizens Proposed Rate Manual  
 (5) = (4) / (3)

INTERNET FILING SYSTEM (IFILE) -- EX-WIND CREDITS EXHIBIT				
HOMEOWNERS, MOBILE HOMEOWNERS, AND DWELLING FIRE				
CREDITS FOR EXCLUDING WIND AND HAIL COVERAGE				
BASED ON				
CITIZENS PROPERTY INSURANCE CORPORATION (CITIZENS)				
WIND-ONLY TERRITORY DEFINITIONS				
LINE OF BUSINESS	Homeowners			
COMPANY NAME	Citizens Property Insurance Corporation			
PROGRAM NAME	Personal Residential Multi-Peril			
POLICY TYPE	Homeowners HO-4			
CITIZENS COUNTY	CITIZENS CODE	LOWEST AVAILABLE CREDIT (%)*	HIGHEST AVAILABLE CREDIT (%)*	ESTIMATED AVERAGE CREDIT (%)*
INCLUDES WIND-ONLY PORTION				
BAY	59	29.9%	36.1%	33.0%
BREVARD	60	23.7%	38.2%	30.9%
BROWARD	45, 46, 47, 48	30.9%	46.4%	37.7%
CHARLOTTE	61	32.9%	39.7%	36.3%
COLLIER	62	28.3%	32.4%	30.3%
DADE	22, 23, 24, 25, 26, 27, 28, 29	32.7%	48.8%	38.9%
DUVAL	41	14.2%	16.8%	15.6%
ESCAMBIA	52, 53, 54	36.3%	40.2%	38.3%
FLAGLER	83	2.3%	25.2%	13.8%
FRANKLIN	65	31.7%	31.7%	31.7%
GULF	66	26.9%	33.2%	30.1%
HERNANDO	56	9.7%	23.8%	16.7%
INDIAN RIVER	76	37.5%	46.2%	41.8%
LEE	17, 18, 19, 20	14.1%	30.3%	22.2%
LEVY	57	20.3%	25.6%	22.9%
MANATEE	68	29.4%	36.6%	33.0%
MONROE	90	40.2%	45.1%	42.6%
NASSAU	69	13.0%	19.1%	16.1%
OKALOOSA	70	23.6%	29.2%	26.4%
PALM BEACH	94, 95, 96, 97	31.9%	41.9%	36.9%
PASCO	88	18.1%	23.2%	20.6%
PINELLAS	42	27.2%	32.4%	30.5%
ST JOHNS	71	24.2%	30.9%	27.5%
ST LUCIE	77	30.3%	49.2%	39.7%
SANTA ROSA	92	30.9%	36.1%	33.5%
SARASOTA	49, 50, 51	18.3%	27.1%	22.7%
VOLUSIA	14, 15, 16	24.1%	26.1%	25.1%
WAKULLA	58	28.3%	33.3%	30.8%
WALTON	75	27.4%	31.3%	29.3%
* Each credit must be listed as the percentage of the total premium that is eliminated when wind/hail coverage is excluded (i.e. if 60% of the total premium is eliminated, the credit must be listed as 60.0). In the "Notes" below, include an explanation of the determination of the lowest, highest, and estimated average credits. If the line of business is Dwelling Fire, indicate whether the credit is to be applied to the Extended Coverage portion of the premium or the total Fire and Extended Coverage premium in the "Notes" below.				
NOTE: See CITIZENS web site at "www.CitizensFla.com" for detailed wind-only territory definitions.				
NOTE: Ten exhibits are included. If more are required, additional worksheets may be added and the exhibit may be copied to these worksheets.				
Notes: Please refer to the HO-4 Data tab. Footnotes are at bottom to explain how cells are calculated.				

## DEVELOPMENT OF PROPOSED ANNUAL WIND EXCLUSION CREDITS

<u>Territory</u>	<u>Description</u>	<u>Proposed Annual Base Rate</u>	<u>Proposed Annual Wind Exclusion</u>	<u>Proposed Annual Wind Exclusion Percentage</u>
(1)	(2)	(3)	(4)	(5)
192	Alachua	156	30	19.2%
292	Baker	191	35	18.3%
601	Bay, Coastal	214	55	25.7%
721	Bay, Remainder	254	84	33.1%
392	Bradford	191	35	18.3%
057	Brevard, Coastal	249	90	36.1%
64	Brevard, Remainder	210	93	44.3%
035	Broward, Hllwd & Ft. Ldrle	292	97	33.2%
361	Broward, Coastal	462	267	57.8%
037	Broward, Rem. Excl. Ft. L. & Hlywd	289	94	32.5%
193	Calhoun	212	47	22.2%
581	Charlotte, Coastal	266	107	40.2%
711	Charlotte, Remainder	216	90	41.7%
591	Citrus, Coastal	270	124	45.9%
731	Citrus, Remainder	200	74	37.0%
492	Clay	173	32	18.5%
551	Collier, Remainder	253	94	37.2%
541	Collier, Coastal	303	144	47.5%
293	Columbia	191	35	18.3%
030	Dade, Miami Beach	756	500	66.1%
031	Dade, Coastal	682	432	63.3%
032	Dade, Miami	405	215	53.1%
33	Dade, Hialeah	413	191	46.2%
034	Dade, Rem Excl H.,M.,M.B.	407	198	48.6%
712	De Soto	185	66	35.7%
592	Dixie, Coastal	234	102	43.6%
732	Dixie, Remainder	211	77	36.5%
39	Duval, Jacksonville	197	44	22.3%
40	Duval, Remainder	202	44	21.8%
041	Duval, Coastal	222	63	28.4%
602	Escambia, Coastal	252	93	36.9%
043	Escambia, Remainder	282	123	43.6%
531	Flagler, Coastal	257	98	38.1%
701	Flagler, Remainder	208	22	10.6%
603	Franklin	269	110	40.9%
393	Gadsden	206	44	21.4%
923	Gilchrist	191	40	20.9%
552	Glades	233	103	44.2%
604	Gulf, Coastal	228	56	24.6%
722	Gulf, Remainder	281	118	42.0%
493	Hamilton	193	35	18.1%
713	Hardee	188	67	35.6%
553	Hendry	228	101	44.3%
159	Hernando, Coastal	270	77	28.5%
733	Hernando, Remainder	209	16	7.7%
714	Highlands	187	64	34.2%
47	Hillsborough, Tampa	204	61	29.9%
80	Hillsborough, Excl. Tampa	195	55	28.2%
593	Holmes	209	53	25.4%
561	Indian River, Remainder	293	176	60.1%
181	Indian River, Coastal	290	95	32.8%
693	Jackson	210	47	22.4%
605	Jefferson, Coastal	247	102	41.3%
793	Jefferson, Remainder	214	46	21.5%
893	Lafayette	192	37	19.3%
692	Lake	190	38	20.0%
542	Lee, Coastal	265	106	40.0%
554	Lee, Remainder	204	45	22.1%
993	Leon	160	29	18.1%
594	Levy, Coastal	232	73	31.5%
734	Levy, Remainder	210	17	8.1%
931	Liberty	192	42	21.9%
932	Madison	192	36	18.8%

## DEVELOPMENT OF PROPOSED ANNUAL WIND EXCLUSION CREDITS

<u>Territory</u>	<u>Description</u>	<u>Proposed</u> Annual Base Rate	<u>Proposed</u> Annual Wind Exclusion	<u>Proposed</u> Annual Wind Exclusion Percentage
(1)	(2)	(3)	(4)	(5)
582	Manatee, Coastal	265	106	40.0%
735	Manatee, Remainder	202	43	21.3%
792	Marion	190	39	20.5%
10	Martin, Remainder	292	184	63.0%
182	Martin, Coastal	310	206	66.5%
005	Monroe, Excl. Key West	557	344	61.8%
007	Monroe, Key West	365	235	64.4%
532	Nassau, Coastal	221	62	28.1%
892	Nassau, Remainder	184	17	9.2%
606	Okaloosa, Coastal	233	74	31.8%
723	Okaloosa, Remainder	266	120	45.1%
555	Okeechobee	228	96	42.1%
49	Orange, Orlando	206	35	17.0%
90	Orange, Excl. Orlando	204	63	30.9%
511	Osceola	171	41	24.0%
362	Palm Beach, Coastal	401	206	51.4%
038	Palm Beach, Remainder	302	107	35.4%
595	Pasco, Coastal	269	76	28.3%
736	Pasco, Remainder	199	6	3.0%
042	Pinellas, Coastal	259	100	38.6%
46	Pinellas - Saint Petersburg	201	105	52.2%
81	Pinellas, Remainder	204	96	47.1%
50	Polk	193	38	19.7%
992	Putnam	161	31	19.3%
533	Saint Johns, Coastal	222	63	28.4%
702	Saint Johns, Remainder	190	70	36.8%
562	Saint Lucie, Remainder	293	155	52.9%
183	Saint Lucie, Coastal	291	96	33.0%
607	Santa Rosa, Coastal	234	75	32.1%
724	Santa Rosa, Remainder	279	120	43.0%
583	Sarasota, Coastal	265	106	40.0%
715	Sarasota, Remainder	200	41	20.5%
512	Seminole	214	47	22.0%
921	Sumter	177	35	19.8%
933	Suwannee	192	36	18.8%
596	Taylor, Coastal	273	114	41.8%
737	Taylor, Remainder	211	76	36.0%
922	Union	192	35	18.2%
062	Volusia, Coastal	243	84	34.6%
063	Volusia, Remainder	203	44	21.7%
608	Wakulla, Coastal	273	80	29.3%
725	Wakulla, Remainder	211	18	8.5%
609	Walton, Coastal	236	77	32.6%
726	Walton, Remainder	275	82	29.8%
934	Washington	192	43	22.4%

**Notes:**

- (3) From Citizens Proposed Rate Manual  
 (4) From Citizens Proposed Rate Manual  
 (5) = (4) / (3)



INTERNET FILING SYSTEM (IFILE) -- EX-WIND CREDITS EXHIBIT				
HOMEOWNERS, MOBILE HOMEOWNERS, AND DWELLING FIRE				
CREDITS FOR EXCLUDING WIND AND HAIL COVERAGE				
BASED ON				
CITIZENS PROPERTY INSURANCE CORPORATION (CITIZENS)				
WIND-ONLY TERRITORY DEFINITIONS				
LINE OF BUSINESS	Homeowners			
COMPANY NAME	Citizens Property Insurance Corporation			
PROGRAM NAME	Personal Residential Multi-Peril			
POLICY TYPE	Homeowners HO-6			
CITIZENS COUNTY	CITIZENS CODE	LOWEST AVAILABLE CREDIT (%)*	HIGHEST AVAILABLE CREDIT (%)*	ESTIMATED AVERAGE CREDIT (%)*
INCLUDES WIND-ONLY PORTION				
BAY	59	25.7%	33.1%	29.4%
BREVARD	60	36.1%	44.3%	40.2%
BROWARD	45, 46, 47, 48	32.5%	57.8%	41.2%
CHARLOTTE	61	40.2%	41.7%	40.9%
COLLIER	62	37.2%	47.5%	42.3%
DADE	22, 23, 24, 25, 26, 27, 28, 29	46.2%	66.1%	55.5%
DUVAL	41	21.8%	28.4%	24.2%
ESCAMBIA	52, 53, 54	36.9%	43.6%	40.3%
FLAGLER	83	10.6%	38.1%	24.4%
FRANKLIN	65	40.9%	40.9%	40.9%
GULF	66	24.6%	42.0%	33.3%
HERNANDO	56	7.7%	28.5%	18.1%
INDIAN RIVER	76	32.8%	60.1%	46.4%
LEE	17, 18, 19, 20	22.1%	40.0%	31.0%
LEVY	57	8.1%	31.5%	19.8%
MANATEE	68	21.3%	40.0%	30.6%
MONROE	90	61.8%	64.4%	63.1%
NASSAU	69	9.2%	28.1%	18.6%
OKALOOSA	70	31.8%	45.1%	38.4%
PALM BEACH	94, 95, 96, 97	35.4%	51.4%	43.4%
PASCO	88	3.0%	28.3%	15.6%
PINELLAS	42	38.6%	52.2%	46.0%
ST JOHNS	71	28.4%	36.8%	32.6%
ST LUCIE	77	33.0%	52.9%	42.9%
SANTA ROSA	92	32.1%	43.0%	37.5%
SARASOTA	49, 50, 51	20.5%	40.0%	30.3%
VOLUSIA	14, 15, 16	21.7%	34.6%	28.1%
WAKULLA	58	8.5%	29.3%	18.9%
WALTON	75	29.8%	32.6%	31.2%
* Each credit must be listed as the percentage of the total premium that is eliminated when wind/hail coverage is excluded (i.e. if 60% of the total premium is eliminated, the credit must be listed as 60.0). In the "Notes" below, include an explanation of the determination of the lowest, highest, and estimated average credits. If the line of business is Dwelling Fire, indicate whether the credit is to be applied to the Extended Coverage portion of the premium or the total Fire and Extended Coverage premium in the "Notes" below.				
NOTE: See CITIZENS web site at "www.CitizensFla.com" for detailed wind-only territory definitions.				
NOTE: Ten exhibits are included. If more are required, additional worksheets may be added and the exhibit may be copied to these worksheets.				
Notes: Please refer to the HO-6 Data tab. Footnotes are at bottom to explain how cells are calculated.				

*CITIZENS PROPERTY INSURANCE  
CORPORATION*

PERSONAL RESIDENTIAL MULTIPERIL (PR-M)

HOMEOWNERS RATE/RULE FILING

SEPTEMBER 2009

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

## ***FILING PURPOSE***

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This is a Homeowners rate and rule filing for the Personal Residential Multi-peril (PR-M) 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 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.*

## ***FILING BACKGROUND***

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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) and five years of non-catastrophe loss history
- 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	Rate Indication	Proposed Rate Change
HO3	35.8%	5.24%
HO4	7.1%	3.2%
HO6HO4	11.4%7.1%	4.8%3.2%
TOTALHO6	?34.4%11.4%	4.8%?5.24%

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

- Base class premiums
- Wind exclusion credits
- Introduction of FHCF cash rapid built-up factor



## ***FILING OVERVIEW***

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The indication in this filing is for all Personal Residential Multi-Peril policies including multi-peril policies written in the PLA account (i.e. PLA-PRM policies), and multi-peril policies written in the HRA account (i.e. HRA-PRM). 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 expected non-catastrophe losses and expenses, underwriting expenses, FHCF expenses (both mandatory and TICL), and the hurricane average annual loss. 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.

The calculation of new base rates involves separate indications for policies that include the wind cause-of-loss, for policies that exclude the wind cause-of-loss, and for sinkhole losses and premiums for all policies. This document refers to these as the "wind", the "x-wind" the "sinkhole" indications, respectively, and the different groups of premiums, losses and policies considered by these indications as "policy groups." The wind and x-wind indications exclude losses and premiums due to the sinkhole cause-of-loss. The "combined" indication treats all premiums, policies and losses, i.e. the union of all three policy groups.





## ***RULE / MANUAL PAGE CHANGES***

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Below are the key changes to the Homeowners manual. A schedule of all manual amendments is included in a separate Summary of Changes document.

A new rule, Florida Hurricane Catastrophe Fund Cash Build-Up (FHCF BU), has been added to the manual to provide calculation steps for the FHCF BU premium. The rule provides the build-up factors and clarifies that commissions are not payable on this portion of the premium. The Homeowners Premium Calculation Worksheet has been updated to reflect the new calculation steps. In addition, the Commissions rule in the Rules of Practice section of the Citizens Homeowners Manual has been amended to clarify that commissions are not payable on mandatory additional charges or on the FHCF BU premium.

In accordance with the 2010 rate change, the HO3, HO4, and HO6 Rate Tables have been amended to reflect changes in the Base Class Premiums, Wind Exclusion Credits, and Sinkhole Loss Coverage factors (HO3).

Amended manual pages have a new edition date of 01/2010 and are included with this filing in both printers proof and strike and delete formats.

### **IMPLEMENTATION**

This filing is submitted as “file and use” with an effective date of January 1, 2010 for new and renewal business.

# ***FILING FORMAT***

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The five main sections of this Actuarial Memo for are:

1. **Combined Statewide Indication** – This indication is based on the OIR prescribed indication method (RIF). It includes both an RIF that includes the FHCF built-up factor, and an RIF that excludes the FHCF built-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 610. . These files include **PRM HO3 Statewide Rate Indication – Combined.xls** , **PRM HO4 Statewide Rate Indication – Combined.xls** , **PRM HO6 Statewide Rate Indication – Combined.xls** .
2. **Combined Territory Indication** – This indication allocates the combined statewide indicated rate change to each territory. Detailed explanation of these exhibits begins on page 1722. These files include **PRM HO3 Territory Rate Indication – Combined.xls** , **PRM HO74 Territory Rate Indication – Combined.xls** , **PRM HO6 Territory Rate Indication – Combined.xls** .
3. **Individual Policy Group Statewide Indication** – These are separate statewide indications for each policy group. The policy groups' indications are off-balanced to equal the combined statewide indication from (1), above. Detailed explanation of these exhibits begins on page 2631. These files include for HO3: **PRM HO3 Statewide Rate Indication – Wind.xls** , **PRM HO3 Statewide Rate Indication – X-wind.xls** , **PRM HO3 Statewide Rate Indication – Sinkhole.xls** . These files include for HO4: **PRM HO4 Statewide Rate Indication – Wind.xls** , **PRM HO4 Statewide Rate Indication – X-wind.xls** , **PRM HO4 Statewide Rate Indication – Sinkhole.xls** . These files include for HO6: **PRM HO6 Statewide Rate Indication – Wind.xls** , **PRM HO6 Statewide Rate Indication – X-wind.xls** , **PRM HO6 Statewide Rate Indication – Sinkhole.xls** .
4. **Individual Policy Group Territory Indication** – These allocate each policy group's combined statewide indicated rate change to each territory. Each policy group's territory indications are off-balanced to that group's statewide indication, and to the combined territory indication from (2), above. Detailed explanation of these exhibits begins on page 2937. These files include for HO3: **PRM HO3 Territory Rate Indication – Wind.xls** , **PRM HO3 Territory Rate Indication – X-wind.xls** , **PRM HO3 Territory Rate Indication – Sinkhole.xls** . These files include for HO4: **PRM HO4 Territory Rate Indication – Wind.xls** , **PRM HO4 Territory Rate Indication – X-wind.xls** , **PRM HO4 Territory Rate Indication – Sinkhole.xls** . These files include for HO6: **PRM HO6 Territory Rate Indication – Wind.xls** , **PRM HO6 Territory Rate Indication – X-wind.xls** , **PRM HO6 Territory Rate Indication – Sinkhole.xls** .

5. 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 4654. These files include **FHCF Assumptions\_PLACLA.pdf** , **FHCF\_Premium\_123108\_v2PLA.pdf** , **CalcFHCFPremium\_ExamplePolicies.xls** .

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

Individual file names are also listed in table 1 on page 69.

Section	Line of Business	File Name
Combined Statewide Indication	HO3	PRM HO3 Statewide Rate Indication - Combined.xls
	HO4	PRM HO4 Statewide Rate Indication - Combined.xls
	HO6	PRM HO6 Statewide Rate Indication - Combined.xls
Combined Territory Indication	HO3	PRM HO3 Territory Rate Indication - Combined.xls
	HO4	PRM HO4 Territory Rate Indication - Combined.xls
	HO6	PRM HO6 Territory Rate Indication - Combined.xls
Individual Policy Group Statewide Indication	HO3	PRM HO3 Statewide Rate Indication - Wind.xls
		PRM HO3 Statewide Rate Indication - X-wind.xls
		PRM HO3 Statewide Rate Indication - Sinkhole.xls
	HO4	PRM HO4 Statewide Rate Indication - Wind.xls
		PRM HO4 Statewide Rate Indication - X-wind.xls
		PRM HO4 Statewide Rate Indication - Sinkhole.xls
	HO6	PRM HO6 Statewide Rate Indication - Wind.xls
		PRM HO6 Statewide Rate Indication - X-wind.xls
		PRM HO6 Statewide Rate Indication - Sinkhole.xls
Individual Policy Group Territory Indication	HO3	PRM HO3 Territory Rate Indication - Wind.xls
		PRM HO3 Territory Rate Indication - X-wind.xls
		PRM HO3 Territory Rate Indication - Sinkhole.xls
	HO4	PRM HO4 Territory Rate Indication - Wind.xls
		PRM HO4 Territory Rate Indication - X-wind.xls
		PRM HO4 Territory Rate Indication - Sinkhole.xls
	HO6	PRM HO6 Territory Rate Indication - Wind.xls
		PRM HO6 Territory Rate Indication - X-wind.xls
		PRM HO6 Territory Rate Indication - Sinkhole.xls
Development of the FHCF Build-up Factor	HO3, HO4, HO6	FHCF Assumptions_PLACLA.pdf FHCF_PRM

Section	Line of Business	File Name
Combined Statewide Indication	HO3	PRM HO3 Statewide Rate Indication - Combined.xls
	HO4	PRM HO4 Statewide Rate Indication - Combined.xls
	HO6	PRM HO6 Statewide Rate Indication - Combined.xls
Combined Territory Indication	HO3	PRM HO3 Territory Rate Indication - Combined.xls
	HO4	PRM HO4 Territory Rate Indication - Combined.xls
	HO6	PRM HO6 Territory Rate Indication - Combined.xls
Individual Policy Group Statewide Indication	HO3	PRM HO3 Statewide Rate Indication - Wind.xls
		PRM HO3 Statewide Rate Indication - X-wind.xls
		PRM HO3 Statewide Rate Indication - Sinkhole.xls
	HO4	PRM HO4 Statewide Rate Indication - Wind.xls
		PRM HO4 Statewide Rate Indication - X-wind.xls
		PRM HO4 Statewide Rate Indication - Sinkhole.xls
	HO6	PRM HO6 Statewide Rate Indication - Wind.xls
		PRM HO6 Statewide Rate Indication - X-wind.xls
		PRM HO6 Statewide Rate Indication - Sinkhole.xls
Individual Policy Group Territory Indication	HO3	PRM HO3 Territory Rate Indication - Wind.xls
		PRM HO3 Territory Rate Indication - X-wind.xls
		PRM HO3 Territory Rate Indication - Sinkhole.xls
	HO4	PRM HO4 Territory Rate Indication - Wind.xls
		PRM HO4 Territory Rate Indication - X-wind.xls
		PRM HO4 Territory Rate Indication - Sinkhole.xls
	HO6	PRM HO6 Territory Rate Indication - Wind.xls
		PRM HO6 Territory Rate Indication - X-wind.xls
		PRM HO6 Territory Rate Indication - Sinkhole.xls
Development of the FHCF Build-up Factor	HO3, HO4, HO6	FHCF Assumptions_PLACLA.pdf
		FHCF_PRM
		CalcFHCFPremium_ExamplePolicies.xls
OIR Standardized Rate Indication	HO3, HO4, HO6	Standardized Rate Indications- Combined.xls Standardized Rate Indication-Separate.xls
Public Model Results	HO3, HO4, HO6	Citizens_HRA_PILM_Loss_County_PolicyForm.xls
		Citizens_PLA_PILM_Loss_County_PolicyForm.xls

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

*Table 1: List of files included with filing. See section “Filing Format” on page 57 and 8 for more information.*

## **1. COMBINED STATEWIDE INDICATION**

The statewide indication for HO3 is developed and supported in the excel files **PRM HO3 Statewide Rate Indication – Combined.xls** , **PRM HO4 Statewide Rate Indication – Combined.xls** , **PRM HO6 Statewide Rate Indication – Combined.xls** . In each file, 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.

### **Premium Trend (Row (B) of the RIF)**

The Premium Trend worksheet shows the selection of the premium trend factor based on the examination of historical average earned premium, of historical average coverage A amount, and of the inflation guard factors based on the MS&B index.

Column (4) finds the annual average earned premium at the current rate level for each quarter for calendar years 2004 through 2008. These are used to calculate an annual rate of change based on the last 17, 13, 9 and 5 annualized. Column (5) shows the historical coverage A amounts for policies that are inforce as of different points in time, and their annual rates of change calculated from the last 17, 13, 9 and 5 annualized quarters.

#### **HO3 Only:**

Between average earned dates of 12/31/2005 and 12/31/2006, the average earned premium shows a rapid increase that is consistent with Citizens tremendous growth during that same period. Compared to the then-current business, the new business had a larger average amount of insurance, which explains the increase in the average earned premium. This trend does not continue into 2007 or beyond.

Between average earned dates of 7/1/2007 and 7/1/2008, the average earned premium decreases. One driver of this decrease relates to wind mitigation credits. Starting in early 2008, the percent of insureds qualifying for these discounts increases significantly. This trend is not expected to continue through 2010, and has already weakened.

Just as with the average earned premium, the 2006 time period experiences a large jump in the average inforce coverage A that does not continue into 2007 or beyond. In fact, in most recent quarters, the change in amount of insurance has been flat or even slightly negative.

Given the dynamics of Citizens' history, it is very difficult to pick a future trend on the historical average earned premium or historical average coverage A amount, so more weight is given to inflation guard numbers. All things considered, an overall 4% premium trend is selected. This selection largely ignores the fit to the historical trends.

#### HO4 Only

HO4 does not show that same historical trends as HO3. Both the average earned premium and coverage A amounts have been declining or close to flat over the last five years. In the case of HO4, there is no adjustment to the coverage A amount at renewal, so the inflation guard factors do not apply. 2% is selected as the premium trend.

#### HO6 only

HO6 historical trends for average earned premium and coverage A amount show a fairly consistent increase in premium. Based mostly on the most recent annualized change for average premium, 4.0% is selected as the premium trend.

## Loss Trend (Row (C) and (D) of the RIF)

The Loss Trend worksheet shows the selection of the annual loss trend factor policies based on the frequency, severity and pure premium of Citizens' policies in rolling 12 month intervals.

#### HO3 **only**:Only

More recent periods have seen the frequency, severity and pure premium increasing dramatically. The frequency seems to be reverting to its 2004 levels. This would mean it is expected that the frequency trend will weaken. The severity trend, on the other hand, has been stable, and this seems unlikely to change. Considering this, 0% is selected for the frequency trend, and 11% for the loss trend.

#### HO4 **Only**only:

Just as with HO3, frequency, severity, and pure premium have been increasing dramatically, especially in the most recent periods. Just as with HO3, the frequency trend is not expected to continue into the future. The severity, on the other, is expected to continue to increase. Historical severity trends range from 31.7% to 42.4%. 15% is



selected as the severity trend. This selection is based on a tempering of the actual historical trend.

HO6 Only:

Pure premium has been consistently increasing. Once again the frequency trend is ignored and the severity trend is selected based on a tempering of the actual severity trend.. Historical severity trends range from 20.1% to 40.1%. 15% is selected as the severity trend.

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

The historical earned premium is on-leveled via the extension of exposure method. The implementation of this method is described in Exhibit 6A, while Exhibit 6B provides a validation comparison. Exhibit 6C shows that the on-level factors from the extension of exposure method (column (2)) are reasonably close to those estimated using the traditional parallelogram method (column (4)). The Parallelogram exhibit shows the estimate of the on-level factors using the parallelogram method.

All of the numbers that appear in columns (3) thru (5) of the RIF come from exhibitExhibit 6C.

### **HO3 only:Only**

The biggest difference between the sets of on-level factors is in the most recent year (2008). This may be because the estimated rate impact of -4% for the 3/2008 wind mitigation credit filing is based on early 2007 data, but since that time, a larger percent of insureds now qualify for the increased wind mitigation credits. The -4% estimate used by the parallelogram method understates the impact on the 2008 premium.

### **HO4 only:HO4 Only**

The on-level factors resulting from the extension of exposures method are extremely close to the on-level factors developed by the parallelogram method. The impact of the wind mitigation credits is not as pronounced for HO4 as it is for HO3. This is due to the fact that the overall impact of that filing was only 1% and the number of insureds receiving the credits is not increasing at the same rate as HO3.

### **HO6 only:HO6 Only**

The on-level factors resulting from the extension of exposures method are extremely close to the on-level factors developed by the parallelogram method. The impact of the wind mitigation credits is not as pronounced for HO4 as it is for HO3. This is due to the fact thatbecause the overall impact of that filing was only 1%. However, the number of insureds receiving the credits has increased (although not by as much as HO3). As a result, the on-level factor for 2008 from the extension of exposures is slightly less then the factor for developed by the parallelogram method.

## **Actual Incurred Losses (Columns (9) thru (11) of the RIF)**

The numbers that appear on columns (9) thru (11) of the RIF are developed in worksheets 9-11A, 9-11B, 9-11C, and 9-11D.

**Worksheet 9-11A** tabulates the historical losses evaluated as of 3/3/2009. The total incurred losses are categorized into hurricane losses, non-hurricane catastrophe losses, sinkhole losses, and total losses excluding catastrophes.

**Worksheet 9-11B** adjusts the losses for mold losses in excess of \$10,000 to account for a change in the provided mold coverage.

**Worksheet 9-11C** adjusts the sinkhole losses using the sinkhole presumed factors to account for the changed sinkhole coverage.

**Worksheet 9-11D** summarizes the results from worksheets 9-11A thru 9-11C. The results from 9-11D are what appear in columns (9) thru (11) on the RIF.

## **Actual Incurred ALAE (Columns (13) thru (15) of the RIF)**

**Worksheet 13-15A** adjusts the actual incurred ALAE for the sinkhole presumed factors. Other than this adjustment, the numbers tabulated in columns (13) thru (15) on the RIF are the actual incurred ALAE numbers.

## **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, 17-19B, and 17-19C.

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

**Worksheet 17-19B** divides the total LAE into separate ALAE and ULAE components. The total ALAE paid ratio is based on actual paid numbers. The ULAE component is calculated by subtracting the ALAE component from the LAE.

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

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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:

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

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

**Worksheet 17-19C** calculates in rows (1)-(4) the actual ULAE dollar amounts by multiplying the historical incurred hurricane and non-hurricane losses by the selected ratios of hurricane ULAE to hurricane losses, and of non-hurricane ULAE to non-hurricane losses, respectively. These numbers also appear on columns (17) thru (19) of the RIF.

## **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, and 22-24B.

**Worksheet 22-24A** calculates the ratio of non-hurricane cat losses to the non-cat losses. Since this must depend on which perils are covered by the policy, each policy group is examined separately. For example, a major source of non-hurricane cat losses might be a tropical storm. Most of the losses caused by a tropical storm probably would be covered by a wind policy, but not by an x-wind policy.

Since Citizens has limited data concerning this issue, ISO circular LI-HO-2007-073 is referenced. This circular uses a ratio of non-hurricane catastrophe losses to non-catastrophe losses equal to 5.3%, which applies to policies that include wind coverage.

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The percent for x-wind policies must be less than 5.3%, and for sinkhole losses and premiums must be 0%. So, in worksheet 22-24A, the ratio of non-hurricane catastrophe losses to non-catastrophe losses is selected to be 5.3%, 1.0% and 0% for the wind, x-wind and sinkhole policy group losses, respectively.

As mentioned above, Citizens has limited data to determine this ratio directly. For the limited data that is available, columns (8) thru (10) of worksheet 22-24A tabulate the historical ratios of non-hurricane catastrophe losses to non-catastrophe losses based on loss years 2004 thru 2008.

**HO3 onlyOnly:** Considering that the 3.1% based on the ISO data is calculated on many years of experience while the .8% is based on only 5 years of experience, more weight is given to the 3.1%. The selected projected ratio for the combined indication is **2.5%**.

**Worksheet 22-24B** column (3) calculates the five year historical non-hurricane cat ALAE percent as a percent of non-hurricane cat losses + LAE. This is determined by dividing (total) RIF column (14) by (total) RIF column (10) + (total) RIF column (14) to (total) RIF column (18). That is, it is the actual non-hurricane cat ALAE divided by the actual non hurricane cat loss + the actual non-hurricane cat ALAE + the actual non-hurricane cat ULAE.

Column (4) of worksheet 22-24B calculates the Non-hurricane Cat ULAE as a percent of non-hurricane cat loss and LAE using the non-hurricane cat ALAE percent from column (3) and the non-hurricane ULAE percent from row (9) of worksheet 17-19B.

These percentages then contribute to the projected non-hurricane cat loss and LAE numbers that appear on columns 22 thru 24 of the RIF.

## **Premium In-force aATt Current Rate Level – C.R.L - Column (28) of the RIF**

This number is determined using the same method used to on-level the historical premiums, i.e. the in-force as of 12/31/2008 is re-rated using the previously validated rating engine. This premium corresponds exactly to the hurricane losses generated by the Public Model. All premiums and losses throughout this exhibit include the multi-peril policies written in the PLA account (i.e. PLA-PRM) as well as the multi-peril policies written in the HRA account (i.e. HRA-PRM).

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

**Worksheet 30-32A** calculates the hurricane LAE ratio based on actual paid losses, ALAE, and ULAE from 2004 and 2005. The average number of 14.4% is selected as the hurricane LAE ratio.

**Worksheet 30-32B** calculates the projected hurricane loss and LAE ratio for all multi-peril policies. Row (1) is directly from the Public Model. The included policies are multi-peril policies (PRM) from both the PLA and HRA accounts. The only policies included from the HRA account are the PRM policies. It is important to note that the PLA-PRM policies and HRA-PRM policies are rated with the same rate manual. Even though the HRA-PRM policies are in the high riskhigh-risk area, they are rated using the same rates and territory structure as PLA-PRM. In order to correctly measure the adequacy of Citizens' PRM rates, all premiums and all losses associated with this rate manual should be included in the experience. Consequently, the HRA-PRM experience is included in the RIF and is included in estimating the hurricane losses. Since policies from PLA and HRA are run separately, it is necessary to remove the multi-peril policies from the HRA file, and then add them to the PLA results. Column (A) [PLA-PRM] represents the multi-peril results from the PLA while column (b) [HRA-PRM] represents the multi-peril results from the HRA. This filing includes the actual results from FIU summarized as excel spreadsheets. To reconcile the combined average annual loss number that appears in the Public Model column to the results from FIU, the HRA-PRM and PLA-PRM numbers must be summed.

The LAE factor in row (3) is directly from worksheet 30-32A.

Row (4) is row (2) times row (3).

Row (6) is the on-leveled in-force premium that corresponds exactly to the hurricane losses displayed in row (1).

Row (7) is the AAL and LAE ratio

**Worksheet 30-32C** displays the actual in-force PRM premium. Rows (1) & (2) show the total in-force premium separated into the PLA and HRA components. Rows (3) & (4) show the total in-force premium separated into the pre-2008 filing and post-2008

filing (Filing 07-03608 is the only filing that would have affected the 12/31/08 in-force premium). Row (6) estimates the on-leveled premium using a method similar to the parallelogram method. Row (7) on-levels the premium using the same extension of exposure method used in earlier exhibits for the historical earned premium. Row (8) illustrates that both of these methods return a similar number. For the indication, the extension of exposure result is used.

### **Loss Development Factors – Column (35) of the RIF**

**Worksheet 35A** displays the total HO3, HO4 or HO6 incurred loss and ALAE loss triangle, evaluated at 15, 27, etc months. All Cat losses and mold losses over \$10K have been excluded. The sinkhole presumed factors have also been applied. Weighted averages were selected in every case. Note that since there is no adjustment being made for **Law Changes, etc**, the factors for column (41) of the RIF are set equal to 1.000.

### **Accident Year Weights – Column (44) of the RIF**

**Worksheet 44A** displays the weights given to each of the historical accident years. The weights have been selected in accordance with generally accepted actuarial standards to give increasing weight to more recent years. The weights selected have been approved in the past for several carriers in the state. They have been approved in filings FCP 03-02284, FCP 06-07515 (Florida Farm Bureau); FCP 06-06279, FCP 05-09694 (State Farm); FCP 07-18254 (Tower Hill); FCP 06-05841 (USAA)

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

**Worksheet 47-48A** displays the Other Acquisition Expenses, General Expenses, and Taxes, Licenses and Fees as a percent of premium, which are all from the IEE report for homeowners.

#### Other Acquisition Expenses, General Expenses, and Taxes Licenses and Fees

For 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 effective commission rate is different for the wind, x-wind and sinkhole policy groups, and the statewide commission rates must be calculated separately.

**Worksheet 47-48B** calculates the effective commission rate for the wind policy group. The stated commission rate is 10%, but this is applicable to commissionable premium only. Not all premiums are commissionable. As a percent of total premium, the percent for wind policies will be less than 10%, and in general will depend on the mix of business by territory. Worksheet 47-48B column (2) shows the total wind-group premium, and column (3) displays the premium that is commissionable. Column (4) is



the effective commission which is calculated by adjusting the commission rate of 10% by the percent of premium that is commissionable.

**HO3 only:** The overall effective rate for with-wind policies, excluding sinkhole, is **7.3%**.

**HO4 only:** **HO4 Only** The overall effective rate for with-wind policies, excluding sinkhole, is **7.5%**.

**HO6 only:** **HO6 Only** The overall effective rate for with-wind policies, excluding sinkhole, is **8.6%**.

**Worksheet 47-48C** calculates the sinkhole effective commission rate. The commission rate is 10% for sinkhole premium on x-wind policies, but is less than 10% for wind policies since they have premium that is not commissionable. Columns (4) and (5) display the effective commission rate for with-wind and x-wind policies, respectfully. Column (6) calculates the effective commission rate for each territory using a weighted average.

Note that the comm.ission rate for x-wind policies is **10%**.

**HO3 onlyOnly:** The overall effective commission rate for the sinkhole policy group is **8.5%**.

#### Net Cost of FHCF Reinsurance

**Worksheet 47-48D** calculates the net cost of the mandatory layer of the FHCF reinsurance. The estimated premium from row (1) is from by Benfield. The attached file supports this calculation. Rows (1) thru (8) calculate the net cost of the FHCF, as a percent of premium, prior to the consideration of the increase due to the cash built-up. Rows (9) thru (12) adjust for the additional 5% that will be collected due to the cash built-up.

**Worksheet 47-48E** calculates the cost of the TICL layer of the FHCF. Rows (1) thru (8) calculate the net cost of the FHCF, as a percent of premium, prior to the consideration of the doubling of the rate on line. Rows (9) thru (12) adjust for the doubling of the rate on line. Note that the factor of .4616 comes directly from the FHCF addendum to the 2009 Ratemaking Formula report (Column 11 of exhibitExhibit 1). To calculate the estimated TICL premium prior to the doubling of the rates, .4616 was divided by 2. Row (9) reflects the full factor of .4616 being applied to the mandatory premium.

#### Residual Market Contingency Provision

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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."*

A contingency provision can be used to account for future, potential losses that are not necessarily being captured by the historical loss experience used as 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.

Below are further reasons why a contingency provision would be appropriate for Citizens:

1. 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 consideration in the projected losses.
2. As a residual market entity, Citizens has limited control over the types of risk that are insured. 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 assist in this type of issue.

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.

For a concrete example for the need of a contingency load, consider the following:

In 2007, Citizens calculated a HO3 rate indication, with an assumed effective date of 1/1/2008. Using data from 2002 thru 2006, a non-cat normal loss and LAE ratio of 44% was projected for policy period 1/1/2008 thru 12/31/2008. From column (43) of the RIF displays the accident year 2008 ultimate loss ratio based on actual data as of 3/31/2009. The updated projection is a loss ratio of 69.4%. Granted that this is not a perfect comparison as the time periods are not exactly the same. The 44% projection is for the policy period 1/1/2008 thru 12/31/2008 while the 69.4% is for calendar/accident year 2008. But clearly, based on all available data as of 3/31/2007, the projection loss ratio for 2008 was understated. In this case, the differences can, at least partially, be

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attributed to the change in wind mitigation credits, worsening of sinkhole results, and the impact of depopulation (i.e. cherry-picking by the take-out companies). The point is that there is the possibility of unpredictable events or changes in circumstance that cause loss ratio projections to be off the mark. A contingency load is used to mitigate these possibilities.

We Citizens have selected a contingency load of 10% for with-wind policies and 2% for x-wind policies. Given the information above these selections are probably on the low side. At some point in the future, these selections should be re-evaluated for appropriateness and possibly increased.

#### Summary of Commission, Residual Market Contingency Provision, and Cost of Reinsurance

##### **Worksheet 47-48F**

Row (A) summarizes the commission ratios from worksheet 47-48B and worksheet 47-48C. Columns (5) and (6) combine the individual with-wind, x-wind, and sinkhole commission rates into a combined rate. 7.4% is the total commission rate that is used on the RIF.

Row (B), Column (1) displays the net cost of FHCF reinsurance, including the cash built-up provision. This is determined by adding Exhibit 47-48D row (12) + Exhibit 47-48E row (12).

Row (B), Column (2) displays the net cost of FHCF reinsurance, excluding the cash built-up provision. This is determined by adding Exhibit 47-48D row (8) + Exhibit 47-48E row (12).

Row(C) is the Residual Market Contingency Provision. Row(C), columns (5) and (6) calculate the total average residual market contingency provision across with-wind and x-wind policies. The expense provision used in the RIF is 9.7%.

**Worksheet 55A** calculates the credibility associated with Citizens' historical loss experience. The full credibility standard of 40,000 earned house years.

HO3 Only: Citizens' PRM HO3 experience is fully credible.

HO4 Only: **HO4 Only:** Citizens' PRM HO3 experience is 78%.

HO6 Only: **HO6 Only:** Citizens' PRM HO3 experience is fully credible.

## **2. COMBINED TERRITORY INDICATION**

The combined statewide indication is allocated to territory to determine the overall rate need for a territory. This is contained in the excel workbooks named **PRM HO3 Territory Rate Indication – Combined.xls** , **PRM HO7 Territory Rate Indication – Combined.xls** , **PRM HO6 Territory Rate Indication – Combined.xls**. Directly below is an explanation of the exhibits contained in this workbook.

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## ***EXPLANATION OF TERRITORIAL EXHIBITS***

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### **Indicated Territorial Rate Changes**

In Exhibit 1-1 through 5-8 the combined territorial rate changes are calculated.

### **Historical Actual Incurred Loss and ALAE as of 3/31/2009**

**Exhibit 1-1** shows the historical actual incurred loss and ALAE for each territory for accident years 2004-2008. This loss and ALAE is for with wind and x-wind policies combined and has not been adjusted for the sinkhole presumed factors or to exclude excess mold losses.

### **Adjusted Historical Actual Incurred Loss and ALAE as of 3/31/2009**

**Exhibit 1-2** shows the historical actual incurred loss and ALAE excluding catastrophes, mold losses over \$10,000, and adjusted for the effect of the sinkhole presumed factor. The loss and LAE is shown for with wind and x-wind policies combined and is listed by territory for accident years 2004-2008. The adjustment uses the same logic that is used in the statewide analysis.

### **Developed and Trended Non-Hurricane Loss and LAE**

In **Exhibit 2-1** the accident year 2004 non-hurricane loss and LAE is developed for each territory. The incurred non-catastrophe loss and ALAE as of 3/31/2009 (column (1)) is multiplied by the loss development factor, the loss trend factor, the non-hurricane ULAE ratio and the ratio of non-hurricane catastrophe losses to non-catastrophe losses (columns (2)-(5)) to equal the developed and trended non-hurricane loss and LAE(column (6)).

This process is repeated for each accident year. Below is a listing of these exhibits and a brief description:

**Exhibit 2-2:** 2005 Developed and Trended Non-Hurricane Loss and LAE

**Exhibit 2-3:** 2006 Developed and Trended Non-Hurricane Loss and LAE

**Exhibit 2-4:** 2007 Developed and Trended Non-Hurricane Loss and LAE

**Exhibit 2-5:** 2008 Developed and Trended Non-Hurricane Loss and LAE

## Historical Earned Premium

**Exhibit 3-1** shows the historical earned premium for each territory for calendar years 2004-2008. The earned premium is for with wind and x-wind policies combined and excludes all policyholder surcharges. It also includes the premium for sinkhole coverage on policies that have elected to include sinkhole coverage.

## Earned Premium at Current Rate Level

**Exhibit 3-2** displays the earned premium at current rate level for each territory for calendar years 2004-2008. The earned premium at current rate level is for with wind and x-wind policies combined and excludes all policyholder surcharges. It also includes the premium for sinkhole coverage on policies that have elected to include sinkhole coverage. The earned premium at current rate level is calculated by the extension of exposures method.

## Projected Earned Premium at Current Rate Level

**Exhibit 3-3** displays the projected earned premium at current rate level for each territory for calendar years 2004-2008. The projected earned premium at current rate level is calculated by multiplying the earned premium at current rate level from exhibitExhibit 3-2 by the applicable premium trend factor in column (7) of the "RIF".

## Historical Earned House Years

**Exhibit 4** displays the historical earned house years for each territory for calendar years 2004-2008. The earned house years are shown for with wind and x-wind policies combined.

## Non-Hurricane Loss and LAE Ratio

**Exhibit 5-1** projects the non-hurricane loss and LAE ratio by territory for with wind and x-wind policies combined. Column (1) shows the inforce premium at current rate level as of 12/31/2008 for with wind and x-wind policies combined. The inforce premium at current rate level is determined by the extension of exposures method.



Column (2) shows the 5 year projected earned premium at current rate level for each territory, which is the sum of columns (1) through (5) of exhibitExhibit 3-3.

Column (3) shows the 5 year developed non-hurricane loss and LAE. This column is equal to the sum of column (6) from exhibitExhibit 2-1 through 2-5.

Column (4) shows the sum of the earned house years for calendar years 2004-2008. This column is determined by adding columns (1) through (5) of exhibitExhibit 4.

Column (5) shows the 5 year non-hurricane loss and LAE ratio, which the 5 year developed non-hurricane loss and LAE (from column (3)) divided by the 5 year projected earned premium at current rate level (from column (2)).

Column (6) shows the loss ratio relativity for each territory, which is the 5 year non-hurricane loss and LAE ratio from column (5) divided by the statewide total 5 year non-hurricane loss and LAE ratio.

Column (7) shows the credibility for each territory. The standard credibility criterion of 40,000 earned house years tempers the magnitude of changes on the territory level. The complement to credibility is a loss ratio relativity of 1.0, shown in column (8). This is equivalent to using the statewide loss ratio as the complement of credibility. This insures that a territory without sufficient data does not have its base rate vary due to randomness and provides some stability.

Column (9) shows the credibility weighted indicated non-hurricane relativity Which is calculated based on columns (6) through (8).

Column (10) shows the rescaled credibility weighted indicated non-hurricane relativity that has been adjusted so that the overall statewide relativity is 1.0. This is equal to the credibility weighted indicated non-hurricane relativity from column (9) divided by the statewide total credibility weighted indicated non-hurricane relativity.

Finally, in Columns (11) through (13) the relativities are adjusted into loss ratios.

## **Projected Hurricane Loss and LAE**

**ExhibitExhibit 5-2** projects the hurricane loss and LAE for each territory based on the results from the Public Hurricane Model including demand surge. The average annual loss from the Public Model is in column (1). The results are based on Citizens policies inforce as of 12/31/2008.

Column (2) shows the hurricane LAE factor that was determined in the statewide rate analysis.

Column (3) shows the projected hurricane loss and LAE, and is equal to the product of columns (1) and (2).

## **Projected Hurricane Loss and LAE Ratios and Allocation of Net Cost of Reinsurance and Residual Market Contingency Provision**

**Exhibit 5-3** determines the hurricane loss and LAE ratio for each territory based on the results from exhibit 5-2.

Column (1) shows the inforce premium at current rate level as of 12/31/2008 for with wind and x-wind policies combined. The inforce premium at current rate level is determined by the extension of exposures method.

Column (2) shows the projected hurricane loss and LAE from the Public Model. This is equal to column (3) of exhibit 5-2.

Column (3) shows the projected hurricane loss and LAE ratio. This is equal to column (2) divided by column (1). In column (4) the final projected hurricane loss and LAE ratios are selected. For territories that do not have any exposures the hurricane loss and LAE ratio is set equal to the statewide average, otherwise column (4) is set equal to the hurricane loss and LAE ratio from column (3).

Columns (5) and (6) show the net cost of FHCF reinsurance without and with a provision for the FHCF cash buildup, respectively. Final base rates will be determined by using the territory indications without the provision for the FHCF cash buildup (since this will be accounted for in the form of a surcharge). However, the indication by territory including a provision for the FHCF cash buildup is provided for informational purposes.

The net cost of FHCF reinsurance varies by territory since it is closely tied to hurricane losses. We have allocated the net cost of FHCF reinsurance to territory in proportion to the projected hurricane loss and LAE relativity in Column (4). The net cost of FHCF reinsurance is shown in columns (5) and (6).

Column (7) shows the residual market contingency provision. One justification of the residual market contingency provision is the fact that the hurricane models do not account for all potential hurricane losses and accompanying expenses. Since no adjustment is made to the modeled losses, it is reasonable to account for these potential non-modeled losses with the residual market contingency provision. Further, it stands to reason that these potential non-modeled losses would be more prevalent in

areas more susceptible to hurricane losses. To account for the difference in potential loss by location, the hurricane loss ratio is used to vary the cost.

Another justification of the residual market contingency provision is the fact that Citizens has limited control over the types of risks that it insures, which makes the accurate projection of future costs more difficult. That is, there exists a large variance of the total expected loss costs. Areas with a lower probability of hurricane loss have a lower variance of expected loss costs. Areas with a higher probability of hurricane loss have a higher variance of expected loss costs. Thus, the cost is varied by location by the hurricane loss ratio.

## **Commission Expense Ratios**

**Exhibit 5-4** determines the commission expense ratios for each territory.

Column (1) shows the inforce premium at current rate level as of 12/31/2008 for with wind and x-wind policies combined. The inforce premium at current rate level was determined by the extension of exposures method.

Column (2) shows the inforce premium as of 12/31/2008 for with wind policies. Column (3) shows the inforce premium as of 12/31/2008 for x-wind policies.

Column (4) shows the with wind commissionable premium for policies inforce as of 12/31/2008. Column (5) shows the x-wind commissionable premium for policies inforce as of 12/31/2008.

In column (6) the commission expense ratio is calculated. The commission is equal to 10% of the commissionable premium for PRM policies. Therefore, column (6) is equal to the sum of column (4) and (5), times 10%, divided by the sum of columns (2) and (3).

## Indicated Fixed and Variable Expenses

In **Exhibit 5-5** the fixed and variable expenses are allocated to each territory.

Column (1) shows the inforce premium at current rate level as of 12/31/2008 for with wind and x-wind policies combined. The inforce premium at current rate level is determined by the extension of exposures method.

Column (2) shows the commission expense ratio, which is calculated in exhibit 5-4.

The other acquisition expense, general expense and premium taxes, licenses and fees ratios are assumed to be constant across each territory and can be seen in columns (3) through (5).

Columns (6) through (8) show the net cost of FHCF reinsurance without cash buildup, net cost of FHCF reinsurance with cash buildup, and the residual market contingency provision, respectively. These items are calculated in exhibit 5-3.

Columns (9) and (10) show the fixed and variable expenses excluding a provision for the FHCF cash buildup. The fixed expense component is the sum of the other acquisition expense ratio (column (3)), the general expense ratio (column (4)), and the net cost of FHCF reinsurance without cash buildup (column (6)). The variable expense component is the sum of the commission expense ratio (column (2)), the premium taxes, licenses and fees ratio (column (5)), and the residual market contingency provision (column (8)).

Columns (11) and (12) show the fixed and variable expenses including a provision for the FHCF cash buildup. The fixed expense component is the sum of the other acquisition expense ratio (column (3)), the general expense ratio (column (4)), and the net cost of FHCF reinsurance with cash buildup (column (7)). The variable expense component is the sum of the commission expense ratio (column (2)), the premium taxes, licenses and fees ratio (column (5)), and the residual market contingency provision (column (8)).

## Projected Total Loss and LAE Ratios

In **Exhibit 5-6** the projected total loss and LAE ratios are calculated by territory.

Column (1) shows the inforce premium at current rate level as of 12/31/2008 for with wind and x-wind policies combined. The inforce premium at current rate level is determined by the extension of exposures method.

Column (2) shows the 5 year projected earned premium at current rate level for each territory.

Column (3) shows the projected non-hurricane loss and LAE ratio. These values are calculated in exhibitExhibit 5-1.

Column (4) shows the projected hurricane loss and LAE ratio. These values are calculated in exhibitExhibit 5-3.

The total projected total loss and LAE ratio is the sum of the non-hurricane and hurricane loss and LAE ratios, and is shown in column (5).

## Indicated Territorial Rate Changes Without Cash Buildup

In **Exhibit 5-7** the indicated territorial rate changes without a provision for the FHCF cash buildup are calculated.

Column (1) shows the inforce premium at current rate level as of 12/31/2008 for with wind and x-wind policies combined. The inforce premium at current rate level is determined by the extension of exposures method.

Column (2) shows the projected total loss and LAE ratios from **Exhibit 5-6**.

Column (3) and (4) show the expected fixed expense ratio and the expected variable expense ratio, respectively. These values are calculated in **Exhibit 5-5**, column (9) and (10).

Column (5) shows the indicated rate change by territory. In column (6), the indicated rate change by territory is capped. The purpose of this capping is to mitigate the large swings that are being indicated. For HO3, prior to capping, the indications range from -30% to 250%. To reduce these large swings, caps of -20% and 80% were put into place. Rows (A) & (B) display the selected caps. The selected caps were based on the consideration of balancing responsiveness with stability. In column (7) we show the indicated inforce premium based on the rate changes from column (6). The indicated inforce premium in column (7) and the current inforce premium in column (1) are then used to determine the off-balance factor. Column (8) shows the indicated rate change if the overall statewide rate change requested was 0%. Column (9) shows the indicated territorial changes after applying the overall statewide rate indication to column (8). Column (5) shows the indicated rate change by territory before applying an off-balance factor. Column (6) displays the indicated inforce premium based on the rate changes from column (5). The indicated inforce premium in column (6) and the current inforce premium in column (1) are then used to determine the off-balance factor. Column (7) shows the indicated rate change if the overall statewide rate change requested were 0%. Column (8) shows the indicated territorial changes after applying the overall statewide rate indication to column (7).

## Indicated Territorial Rate Changes With Cash Buildup

**Exhibit 5-8** calculates the indicated territorial rate changes with a provision for the FHCF cash buildup.

Column (1) shows the inforce premium at current rate level as of 12/31/2008 for with wind and x-wind policies combined. The inforce premium at current rate level is determined by the extension of exposures method.

Column (2) shows the projected total loss and LAE ratios from exhibitExhibit 5-6.

Column (3) and (4) show the expected fixed expense ratio and the expected variable expense ratio, respectively. These values are calculated in exhibitExhibit 5-5, column (11) and (12).

Column (5) shows the indicated rate change by territory. In column (6), the indicated rate change by territory is capped. The purpose of this capping is to mitigate the large swings that are being indicated. For HO3, prior to capping, the indications range from -30% to 250%. To reduce these large swings, caps of -20% and 80% were put into place. Rows (A) & (B) display the selected caps. The selected caps were based on the consideration of balancing responsiveness with stability. before applying an off-balance factor. In column (67) we show the indicated inforce premium based on the rate changes from column (56). The indicated inforce premium in column (67) and the current inforce premium in column (1) are then used to determine the off-balance factor. Column (78) shows the indicated rate change if the overall statewide rate change requested was 0%. Column (89) shows the indicated territorial changes after applying the overall statewide rate indication to column (78).

### **3. INDIVIDUAL POLICY GROUP STATEWIDE INDICATION**

There is a separate statewide indication workbook for each policy group. These files include for HO3: **PRM HO3 Statewide Rate Indication – Wind.xls** , **PRM HO3 Statewide Rate Indication – X-wind.xls** , **PRM HO3 Statewide Rate Indication – Sinkhole.xls** . These files include for HO4: **PRM HO4 Statewide Rate Indication – Wind.xls** , **PRM HO4 Statewide Rate Indication – X-wind.xls** , **PRM HO4 Statewide Rate Indication – Sinkhole.xls** . These files include for HO6: **PRM HO6 Statewide Rate Indication – Wind.xls** , **PRM HO6 Statewide Rate Indication – X-wind.xls** , **PRM HO6 Statewide Rate Indication – Sinkhole.xls** .

The separate statewide indication workbooks for each policy group follow the same format as the overall statewide indication. These workbooks are pared down to only contain the exhibits needed to support the selections of the separate policy group indications. Below is a description of how the separate policy group indications relate to the overall statewide indication.

Note that there have been two significant changes to sinkhole coverage that must be considered when selecting trend factors. First, in September 2007, sinkhole coverage became optional. Many insureds opted out of this coverage. Second, a 10% coverage deductible was offered. Both of these policyholder options have lead to a decline in the average sinkhole premium. The sinkhole trend data has not been adjusted to account for these changes. This is partly why the historical data is not relied upon to select trend factors.

### **SIMILARITIES BETWEEN COMBINED INDICATION AND SEPARATE POLICY GROUP INDICATIONS**

All indications:

- Use the extension-of-exposure method to calculate premiums at current rates
- Calculate a one-step trend from average premium per earned house year
- A one-step trend from developed losses
- Estimate non-hurricane catastrophe losses as a percent of projected non-catastrophe losses
- Estimate ULAE using the same ratios of total paid ULAE to total paid losses
- Calculate the accident year weights from the renewal history of policies in force as of 12/31/2008
- calculate the credibility factor from the earned house years, with a full credibility standard of 40,000 earned house years.
- Accident year weights





## DIFFERENCES BETWEEN COMBINED INDICATION AND SEPARATE POLICY GROUP INDICATIONS

Each indication includes a different:

- Premium and loss trends
- Loss development factors
- Actual accident year weights
- With-wind and x-wind uses full credibility standard of 40,000 earned house years
- Sinkhole uses full credibility standard of 970,000 earned house years

actual credibility factor.

For the premium trends, as mentioned in the combined statewide indication, the historical data is largely ignored with much more weight given to the inflation guard factors. The separate policy premium trends are determined in very much the same way, with the idea that the three separate trends would balance back to the combined trend.

For the loss trends, as mentioned in the combined statewide indication, the frequency trend is completely ignored by selecting a 0% frequency trend. The separate severity trends were selected so that they would balance back to the combined severity trend.

Here Below is On page 33 is a summary of how the separate policy group trend selections compare to the combined trend selections:.

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<b>HO3</b>	<u>Premium</u>	<u>2008 EP</u>	<u>Frequency</u>	<u>Severity</u>	<u>Pure Premium</u>	<u>2008 Incurred</u>
<b>Combined</b>	<b>4.0%</b>	<b>723,767,051</b>	<b>0.0%</b>	<b>11.0%</b>	<b>11.0%</b>	<b>298,616,872</b>
Wind	4.0%	643,779,064	0.0%	12.0%	12.0%	219,280,202
Xwind	5.0%	54,526,809	0.0%	4.0%	4.0%	28,073,927
<u>Sinkhole</u>	<u>2.0%</u>	<u>25,461,178</u>	<u>0.0%</u>	<u>11.0%</u>	<u>11.0%</u>	<u>51,262,743</u>
<b>Average</b>	<b>4.0%</b>	<b>723,767,051</b>	<b>0.0%</b>	<b>11.1%</b>	<b>11.1%</b>	<b>298,616,872</b>
<b>HO4</b>	<u>Premium</u>	<u>2008 EP</u>	<u>Frequency</u>	<u>Severity</u>	<u>Pure Premium</u>	<u>2008 Incurred</u>
<b>Combined</b>	<b>2.0%</b>	<b>3,045,529</b>	<b>0.0%</b>	<b>15.0%</b>	<b>15.0%</b>	<b>1,499,932</b>
Wind	2.0%	2,833,512	0.0%	15.3%	15.3%	1,466,123
Xwind	2.0%	212,018	0.0%	0.0%	0.0%	33,809
<u>Sinkhole</u>	<u>0.0%</u>	<u>0</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0</u>
<b>Average</b>	<b>2.0%</b>	<b>3,045,529</b>	<b>0.0%</b>	<b>15.0%</b>	<b>15.0%</b>	<b>1,499,932</b>
<b>HO6</b>	<u>Premium</u>	<u>2008 EP</u>	<u>Frequency</u>	<u>Severity</u>	<u>Pure Premium</u>	<u>2008 Incurred</u>
<b>Combined</b>	<b>4.0%</b>	<b>40,366,829</b>	<b>0.0%</b>	<b>15.0%</b>	<b>15.0%</b>	<b>15,622,737</b>
Wind	4.0%	31,265,380	0.0%	15.0%	15.0%	12,613,668
Xwind	4.0%	9,101,449	0.0%	15.0%	15.0%	3,009,069
<u>Sinkhole</u>	<u>0.0%</u>	<u>0</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>
<b>Average</b>	<b>4.0%</b>	<b>40,366,829</b>	<b>0.0%</b>	<b>15.0%</b>	<b>15.0%</b>	<b>15,622,737</b>

Worksheet 55B calculates the credibility of Citizens' experience. For the combined indication, 40,000 earned house years is used as the standard for full credibility. This is an accepted industry number to use. Underlying the 40,000 earned house year standard is an implicit frequency. To the extent that a separate policy group has a different frequency than the entire book, the 40,000 should be adjusted.

For the HO3, the most recent frequency is 6.32% (directly from the loss trend worksheet). 0% has been selected as the frequency trend. This implies an expected frequency of 6.32% in the upcoming period. If 40,000 is the full credibility for earned house years then  $.0632 \times 40000 = 2,527$  is the full credibility standard for claims.

For sinkhole, the most recent frequency is .26% (directly from the loss trend worksheet). 0% has been selected as the frequency trend. This implies an expected frequency of .26% in the upcoming period. If 2,527 is the full credibility standard for claims, then X is the full credibility for earned house years where  $X \times .0026 = 2527$ . So,  $X = 971,076$  is the full credibility for earned house years for sinkhole. We select 970,000 to be the full credibility for earned house years for sinkhole.

Row (2) displays the earned house years by policy group.

Row (3) displays the frequency for calendar year 2008 by policy group. This number comes directly from the Premium worksheet where premium trend is selected.

Row (4) is the separate policy group frequency divided by the combined frequency

Row (5) is the indicated full credibility standard. It is 40,000 divided by (4).

Row (6) is the selected standard. The x-wind and with-with policy groups have a frequency very much in line with the total book. So, 40,000 is selected for those policy groups. Sinkhole has a frequency that is more than 100 times much less than the total book. As such the standard for full credibility should be much higher than 40,000. 970,000 is selected for the standard.

The same methods are used to calculate these values for all indications; they differ because the policies and losses that determine them differ. The four indications also use different "Commissions", "Misc. Licenses & Fees", "FHCF Reins. Cost" and "Other Expense" expense ratios. The combined indication uses an average of the wind, x-wind, and sinkhole indication expenses, weighted by the in-force premium as of 12/31/2008.

## RECONCILIATION OF THE INDICATIONS

- Earned house years, RIF **column (3)**: the combined earned house years are the sum of the wind and x-wind earned house years. Including the sinkhole earned house years would count twice all the earned house years from policies that include sinkhole coverage.
  - Written Premiums, RIF **column (4)**: the combined written premiums are the sum of the wind, x-wind, and sinkhole written premiums. In exhibitExhibit 6F the proportion of historic earned premium that should be allocated to the sinkhole indication is estimated. Only this proportion is estimated; the total written premium is exact.
  - Earned Premiums, RIF **column (5)**: the combined earned premiums are the sum of the wind, x-wind, and sinkhole written premiums. In exhibitExhibits 6D and 6E the proportion of historic earned premium that should be allocated to the sinkhole indication is estimated.
  - Earned Premiums at Current Rate Level, RIF **column (5) \* column (6)**: the combined earned premiums at current rate level are the sum of the wind, x-wind and sinkhole earned premiums at current rate level. For earned premium at current rate level, the premiums are recalculated at current rate levels using the extension of exposure method. (See exhibitExhibit 6A of combined indication for more details.) The current rate level factors, RIF column (6), are calculated the earned premiums at current rate levels, and from the historic earned premiums. This involves recalculating the portion of each premium that is for sinkhole coverage so that, unlike the historic earned premium, there is no need to estimate the earned premium at current rate levels that should be allocated to the sinkhole indication.
  - Actual Incurred Losses and ALAE, and Incurred ULAE, RIF **columns (9)-(20)**: For each of these values, the combined indication's value is equal to the sum of the wind, x-wind and sinkhole values.
  - Policies In-Force, RIF **column (26)**: the policies in-force is the sum of the policies in-force for the wind and x-wind indications.
  - Premium In-Force, RIF **column (28)**: the premium in-force as of 12/31/2008 is the sum of the in-force premium for the wind, x-wind and sinkhole indications.
  - Projected Hurricane Loss & LAE, RIF **column (33)**: the combined projected hurricane loss & LAE is the sum of the wind, x-wind and sinkhole projected hurricane loss & LAE. Note that the projected hurricane LAE is divided into ALAE and ULAE slightly differently for the combined and wind indications. This is because the ratio of historical hurricane ALAE and ULAE losses differs slightly between the combined and wind indications, since x-wind policies do have some hurricane losses. **(During 2004 and 2005, Citizens incurred hurricane losses for x-wind policies. After investigating this, it was confirmed that there had been extenuating circumstances that lead Citizens to pay some hurricane claims on x-**
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wind policies. However, Citizens has tightened their claims settlement practices, and these types of payments should be eliminated in the future. This is due mostly to coding errors; see section ?? for more details.)

- Accident Year Weights, RIF **column (44)**: the combined indication accident year weights are a weighted average of the wind and x-wind indication accident year weights. The calculation of all weights is shown in exhibitExhibit 44B.
- Expenses, RIF **columns (47)-(48)**: expenses for the combined indication is an average of expenses for the wind, x-wind and sinkhole indications, using the in-force premium as of 12/31/2008 as weights. This weighted average is shown in exhibitExhibit 47-48F.
- **Premium and Loss Trends, RIF (B)-(D)**: These are selected separately for each indication. Therefore, the projected premiums and losses are not easily comparable between the indications. A final off-balancing of the wind, x-wind and sinkhole indications reconciles them to each other.
- Developed non-catastrophe losses and LAE, RIF **column (34) \* column (35)**: The combined loss development factors are based on the combined loss development triangles. This does not lead to the exact weight that makes the wind, x-wind and sinkhole developed losses sum to the combined losses. . A final off-balancing of the wind, x-wind and sinkhole indications to the overall indication reconciles any differences.
- Projected Non-Hurricane Catastrophe Losses: Since these are a percent of projected non-catastrophe losses, and the projected non-catastrophe losses do easily sum to equal the combined total, these also do not sum. A reconciliation of the projected ratio of non-hurricane catastrophe losses to non-catastrophe losses is shown in exhibitExhibit 22-24A. A final off-balancing of the wind, x-wind and sinkhole indications to the overall indication reconciles the projected non-hurricane catastrophe losses.

Overall indication: the wind, x-wind and sinkhole indications are off-balanced to make their sum agree with the overall indication.

## **4. INDIVIDUAL POLICY GROUP TERRITORY INDICATION**

There is a separate territory indication workbook for each policy group. These files include for HO3: **PRM HO3 Territory Rate Indication – Wind.xls** , **PRM HO3 Territory Rate Indication – X-wind.xls** , **PRM HO3 Territory Rate Indication – Sinkhole.xls** . These files include for HO4: **PRM HO4 Territory Rate Indication – Wind.xls** , **PRM HO4 Territory Rate Indication – X-wind.xls** , **PRM HO4 Territory Rate Indication – Sinkhole.xls** . These files include for HO6: **PRM HO6 Territory Rate Indication – Wind.xls** , **PRM HO6 Territory Rate Indication – X-wind.xls** , **PRM HO6 Territory Rate Indication – Sinkhole.xls** . For each line of business, the three separate resulting indications for each territory are off-balanced to match the combined territory indication from (2) above. Directly below is a description of these exhibits.

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## ***EXPLANATION OF TERRITORIAL EXHIBITS***

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In order to determine the base rates for with wind, x-wind, and sinkhole policies, we performed a separate indication for each. Each step may not necessarily add back up to the total indication. For example, the sum of the on-level trended with wind premium, x-wind premium, and sinkhole premium may not match the on-level trended premium from the combined indication. This is because the distribution of the premium that is due to with wind, x-wind, and sinkhole varies by territory and by accident year. Developed and trended losses are affected the same way. However, each completed individual indication (with wind, x-wind, and sinkhole) is off-balanced back to the combined indications for each territory.

### **Indicated With Wind Territorial Rate Changes**

In **exhibitExhibit 1-1-With Wind through 1-7-With Wind** the indicated with wind territorial rate changes is calculated. The with wind territorial rate indication excludes all sinkhole losses and premiums. A separate indication determines sinkhole loss coverage factors.

### **With Wind Non-Hurricane Loss and LAE Ratio**

In **exhibitExhibit 1-1-With Wind** non-hurricane loss and LAE ratios are projected by territory. Column (1) shows the inforce with wind premium at current rate level as of 12/31/2008. The with wind inforce premium at current rate level was determined by the extension of exposures method.

Column (2) shows the 5 year projected with wind earned premium at current rate level for each territory. The 5 year projected earned premium at current rate level is determined by adding columns (1) through (5) of appendixAppendix A, Page 8.

Column (3) shows the 5 year developed non-hurricane loss and LAE. This column is equal to the sum of column (6) from appendixAppendix A, pages 2 through 6.

Column (4) shows the sum of the earned house years for calendar years 2004-2008. This column is determined by adding columns (1) through (5) of appendixAppendix A, page 9.

In column (5) the 5 year non-hurricane loss and LAE ratio is determined. This is calculated by dividing the 5 year developed non-hurricane loss and LAE (from column (3)) by the 5 year projected earned premium at current rate level (from column (2)).

In column (6) the loss ratio relativity is determined for each territory. This is equal to the 5 year non-hurricane loss and LAE ratio from column (5) divided by the statewide total 5 year non-hurricane loss and LAE ratio.

Column (7) shows the credibility for each territory. The standard credibility criterion of 40,000 earned house years is used to temper the magnitude of changes on the territory level. The complement to credibility is a loss ratio relativity of 1.0, which can be seen in column (8). This is equivalent to using the statewide loss ratio as the complement of credibility. This insures that a territory without sufficient data does not have its base rate vary due to randomness. This provides a measure of stability for a territory.

Column (9) shows the credibility weighted indicated non-hurricane relativity. This is calculated based on the information provided in columns (6) through (8).

Column (10) shows the rescaled credibility weighted indicated non-hurricane relativity that has been adjusted so that the overall statewide relativity is 1.0. This is equal to the credibility weighted indicated non-hurricane relativity from column (9) divided by the statewide total credibility weighted indicated non-hurricane relativity.

Finally, in Columns (11) through (13) the relativities adjusted into loss ratios.

## **Projected With Wind Hurricane Loss and LAE**

In **Exhibit 1-2-With Wind** the hurricane loss and LAE is projected for each territory based on the results from the Public Hurricane Model including demand surge. The average annual loss from the Public Model can be seen in column (1). The results are based on Citizens policies inforce as of 12/31/2008.

Column (2) shows the hurricane LAE factor that was determined in the statewide rate analysis.

Column (3) shows the projected hurricane loss and LAE. This is equal to the product of columns (1) and (2).

## **Projected With Wind Hurricane Loss and LAE Ratios and Allocation of Net Cost of Reinsurance and Residual Market Contingency Provision**

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In exhibitExhibit 1-3-With Wind the hurricane loss and LAE ratio is determined for each territory based on the results from exhibitExhibit 1-2-With Wind.

Column (1) shows the inforce premium at current rate level as of 12/31/2008 for with wind policies. The with wind inforce premium at current rate level was determined by the extension of exposures method.

Column (2) shows the projected hurricane loss and LAE from the Public Model. This is equal to column (3) of exhibitExhibit 1-2-With Wind.

Column (3) shows the projected hurricane loss and LAE ratio. This is equal to column (2) divided by column (1). In column (4) the final projected hurricane loss and LAE ratios are selected. For territories that do not have any exposures the hurricane loss and LAE ratio was set equal to the statewide average, otherwise column (4) was set equal to the hurricane loss and LAE ratio from column (3).

Columns (5) and (6) show the net cost of FHCF reinsurance without and with a provision for the FHCF cash buildup, respectively. Final base rates will be determined by using the territory indications without the provision for the FHCF cash buildup (since this will be accounted for in the form of a surcharge). However, the indication by territory including a provision for the FHCF cash buildup is provided for informational purposes.

The net cost of FHCF reinsurance varies by territory since it is closely tied to hurricane losses. We have allocated the net cost of FHCF reinsurance to territory in proportion to the projected hurricane loss and LAE relativity in Column (4). The net cost of FHCF reinsurance is shown in columns (5) and (6).

Column (7) shows the residual market contingency provision. One of the reasons for the justification of the residual market contingency provision is the fact that the hurricane models do not account for all potential hurricane losses and accompanying expenses. Since no adjustment is made to the modeled losses, it is reasonable to account for these potential non-modeled losses with the residual market contingency provision. Further, it stands to reason that these potential non-modeled losses would be more prevalent in areas more susceptible to hurricane losses. To account for the difference in potential loss by location, the hurricane loss ratio is used to vary the cost.

Another reason given for the justification of the residual market contingency provision is the fact that Citizens has limited control over the types of risks that it insures, which makes it more difficult to accurately project future costs. That is, there exists a large variance of the total expected loss costs. Areas with a lower probability of hurricane loss have a lower variance of expected loss costs. Areas with a higher probability of

hurricane loss have a higher variance of expected loss costs. Thus, the cost is varied by location by the hurricane loss ratio.

## **Indicated With Wind Fixed and Variable Expenses**

In **exhibitExhibit 1-4-With Wind** the fixed and variable expenses are allocated to each territory.

Column (1) shows the inforce premium at current rate level as of 12/31/2008 for with wind policies. The inforce premium at current rate level is determined by the extension of exposures method.

Column (2) shows the commission expense ratio, which is calculated in the combined statewide rate analysis.

The other acquisition expense, general expense and premium taxes, licenses and fees ratios are assumed to be constant across each territory and can be seen in columns (3) through (5).

Columns (6) through (8) show the net cost of FHCF reinsurance without cash buildup, net cost of FHCF reinsurance with cash buildup, and the residual market contingency provision, respectively. These items are calculated in exhibitExhibit 1-3-With Wind.

Columns (9) and (10) show the fixed and variable expenses excluding a provision for the FHCF cash buildup. The fixed expense component is the sum of the other acquisition expense ratio (column (3)), the general expense ratio (column (4)), and the net cost of FHCF reinsurance without cash buildup (column (6)). The variable expense component is the sum of the commission expense ratio (column (2)), the premium taxes, licenses and fees ratio (column (5)), and the residual market contingency provision (column (8)).

Columns (11) and (12) show the fixed and variable expenses including a provision for the FHCF cash buildup. The fixed expense component is the sum of the other acquisition expense ratio (column (3)), the general expense ratio (column (4)), and the net cost of FHCF reinsurance with cash buildup (column (7)). The variable expense component is the sum of the commission expense ratio (column (2)), the premium taxes, licenses and fees ratio (column (5)), and the residual market contingency provision (column (8)).

## **Projected With Wind Total Loss and LAE Ratios**

In **Exhibit 1-5-With Wind** the projected total loss and LAE ratios are calculated by territory.

Column (1) shows the inforce premium at current rate level as of 12/31/2008 for with wind policies. The inforce premium at current rate level is determined by the extension of exposures method.

Column (2) shows the 5 year projected earned premium at current rate level for each territory.

Column (3) shows the projected non-hurricane loss and LAE ratio. These values are calculated in exhibit 1-1-With Wind.

Column (4) shows the projected hurricane loss and LAE ratio. These values are calculated in exhibit 1-3-With Wind.

The total projected total loss and LAE ratio is the sum of the non-hurricane and hurricane loss and LAE ratios, and is shown in column (5).

## **Indicated With Wind Territorial Rate Changes Without Cash Buildup**

In **exhibit 1-6-With Wind** the indicated territorial rate changes without a provision for the FHCF cash buildup are calculated.

Column (1) shows the inforce premium at current rate level as of 12/31/2008 for with wind policies. The inforce premium at current rate level is determined by the extension of exposures method.

Column (2) shows the projected total loss and LAE ratios from exhibit 1-5-With Wind.

Column (3) and (4) show the expected fixed expense ratio and the expected variable expense ratio, respectively. These values are calculated in exhibit 1-4-With Wind, columns (9) and (10).

Column (5) shows the indicated rate change by territory before applying an off-balance factor. Column (6) shows the indicated inforce premium based on the rate changes from column (5). The indicated inforce premium in column (6) and the current inforce premium in column (1) are then used to determine the off-balance factor. Column (7)

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shows the indicated rate change if the overall statewide rate change requested was 0%. Column (8) shows the indicated territorial changes after applying the overall statewide rate indication to column (7). Finally column (9) shows the selected fully indicated rate indication.

## **Indicated With Wind Territorial Rate Changes With Cash Buildup**

In **exhibitExhibit 1-7-With Wind** the indicated territorial rate changes with a provision for the FHCF cash buildup is calculated.

Column (1) shows the inforce premium at current rate level as of 12/31/2008 for with wind policies. The inforce premium at current rate level was determined by the extension of exposures method.

Column (2) shows the projected total loss and LAE ratios from exhibitExhibit 1-5-With Wind.

Column (3) and (4) show the expected fixed expense ratio and the expected variable expense ratio, respectively. These values were calculated in exhibitExhibit 1-4-With Wind, columns (11) and (12).

Column (5) shows the indicated rate change by territory before applying an off-balance factor. In column (6) we show the indicated inforce premium based on the rate changes from column (5). The indicated inforce premium in column (6) and the current inforce premium in column (1) are then used to determine the off-balance factor. Column (7) shows the indicated rate change if the overall statewide rate change requested was 0%. Column (8) shows the indicated territorial changes after applying the overall statewide rate indication to column (7). Finally column (9) shows the selected fully indicated rate indication.

## Indicated X-Wind Territorial Rate Changes

In **exhibitExhibit 1-1-X-Wind through 1-2-X-Wind**, the indicated x-wind territorial rate changes are calculated. The x-wind territorial rate indication excludes all sinkhole losses and premiums. A separate indication determines sinkhole loss coverage factors.

## X-Wind Non-Hurricane Loss and LAE Ratio

In **exhibitExhibit 1-1-X-Wind** the non-hurricane loss and LAE ratios is projected by territory. Column (1) shows the inforce x-wind premium at current rate level as of 12/31/2008. The x-wind inforce premium at current rate level is determined by the extension of exposures method.

Column (2) shows the 5 year projected x-wind earned premium at current rate level for each territory. The 5 year projected earned premium at current rate level is determined by adding columns (1) through (5) of appendixAppendix B, Page 8.

Column (3) shows the 5 year developed non-hurricane loss and LAE. This column is equal to the sum of column (6) from appendixAppendix B, pages 2 through 6.

Column (4) shows the sum of the earned house years for calendar years 2004-2008. This column is determined by adding columns (1) through (5) of appendixAppendix B, page 9.

In column (5) the 5 year non-hurricane loss and LAE ratio is determined. This is calculated by dividing the 5 year developed non-hurricane loss and LAE (from column (3)) by the 5 year projected earned premium at current rate level (from column (2)).

In column (6) the loss ratio relativity for each territory is determined. This is equal to the 5 year non-hurricane loss and LAE ratio from column (5) divided by the statewide total 5 year non-hurricane loss and LAE ratio.

Column (7) shows the credibility for each territory. The standard credibility criterion of 40,000 earned house years is used to temper the magnitude of changes on the territory level. The complement to credibility is a loss ratio relativity of 1.0, which can be seen in column (8). This is equivalent to using the statewide loss ratio as the complement of credibility. This insures that a territory without sufficient data does not have its base rate vary due to randomness. This provides a measure of stability for each territory.

Column (9) shows the credibility weighted indicated non-hurricane relativity. This is calculated based on the information provided in columns (6) through (8).



Column (10) shows the rescaled credibility weighted indicated non-hurricane relativity that has been adjusted so that the overall statewide relativity is 1.0. This is equal to the credibility weighted indicated non-hurricane relativity from column (9) divided by the statewide total credibility weighted indicated non-hurricane relativity.

Finally, in Columns (11) through (13) the relativities are adjusted into loss ratios.

## **Indicated X-Wind Territorial Rate Changes**

In **exhibitExhibit 1-2-X-Wind** the indicated territorial rate changes are calculated.

Column (1) shows the inforce premium at current rate level as of 12/31/2008 for x-wind policies. The inforce premium at current rate level was determined by the extension of exposures method.

Column (2) shows the projected total loss and LAE ratios from exhibitExhibit 1-1-X-Wind.

Column (3) and (4) show the expected fixed expense ratio and the expected variable expense ratio, respectively. These values are constant across all territories for x-wind policies and are equal to the values from the X-Wind RIF's that have been submitted.

Column (5) shows the indicated rate change by territory before applying an off-balance factor. In column (6) we show the indicated inforce premium based on the rate changes from column (5). The indicated inforce premium in column (6) and the current inforce premium in column (1) are then used to determine the off-balance factor. Column (7) shows the indicated rate change if the overall statewide rate change requested was 0%. Column (8) shows the indicated territorial changes after applying the overall statewide rate indication to column (7). Finally column (9) shows the selected fully indicated rate indication.

## Indicated Sinkhole Territorial Rate Changes

In **exhibit Exhibit 1-1-Sinkhole through 1-2-Sinkhole** the indicated sinkhole territorial rate changes are calculated. It is important to note that all policies that include sinkhole coverage are accounted for in the sinkhole territorial rate indication (i.e., both with wind and x-wind policies).

## Sinkhole Loss and LAE Ratio

In **exhibit Exhibit 1-1-Sinkhole** the sinkhole loss and LAE ratios are projected by territory. Column (1) shows the inforce sinkhole premium at current rate level as of 12/31/2008. The sinkhole inforce premium at current rate level was determined by the extension of exposures method.

Column (2) shows the 5 year projected sinkhole earned premium at current rate level for each territory. The 5 year projected earned premium at current rate level is determined by adding columns (1) through (5) of appendixAppendix C, Page 8.

Column (3) shows the 5 year developed sinkhole loss and LAE. This column is equal to the sum of column (6) from appendixAppendix C, pages 2 through 6.

Column (4) shows the sum of the earned house years for calendar years 2004-2008. This column is determined by adding columns (1) through (5) of appendixAppendix C, page 9.

In column (5) the 5 year sinkhole loss and LAE ratio is determined. This is calculated by dividing the 5 year developed sinkhole loss and LAE (from column (3)) by the 5 year projected earned premium at current rate level (from column (2)).

In sinkhole loss and LAE ratio from column (5) divided by the statewide total 5 year sinkhole loss and LAE ratio.

Column (7) shows the credibility for each territory. The standard credibility criterion of 40,000 earned house years is used to temper the magnitude of changes on the territory level. The complement to credibility is a loss ratio relativity of 1.0, which can be seen in column (8). This is equivalent to using the statewide loss ratio as the complement of credibility. This insures that a territory without sufficient data does not have its base rate vary due to randomness. This provides a measure of stability for a territory.

Column (9) shows the credibility weighted indicated sinkhole relativity. This is calculated based on the information provided in columns (6) through (8).

Column (10) shows the rescaled credibility weighted indicated sinkhole relativity that has been adjusted so that the overall statewide relativity is 1.0. This is equal to the credibility weighted indicated sinkhole relativity from column (9) divided by the statewide total credibility weighted indicated sinkhole relativity.

Finally, in Columns (11) through (13) we adjust the relativities into loss ratios.

## **Indicated Sinkhole Territorial Rate Changes**

In **exhibitExhibit 1-2-Sinkhole** shows the calculation of the indicated territorial rate changes.

Column (1) shows the inforce premium at current rate level as of 12/31/2008 for sinkhole policies. The inforce premium at current rate level is determined by the extension of exposures method.

Column (2) shows the projected total loss and LAE ratios from **exhibitExhibit 1-1-Sinkhole**.

Column (3) and (4) show the expected fixed expense ratio and the expected variable expense ratio, respectively. These values are constant across all territories for sinkhole policies and are equal to the values from the X-Wind RIF's that have been submitted.

Column (5) shows the indicated rate change by territory before applying an off-balance factor. In column (6) we show the indicated inforce premium based on the rate changes from column (5). The indicated inforce premium in column (6) and the current inforce premium in column (1) are then used to determine the off-balance factor. Column (7) shows the indicated rate change if the overall statewide rate change requested was 0%. Column (8) shows the indicated territorial changes after applying the overall statewide rate indication to column (7). Finally column (9) shows the selected fully indicated rate indication.

## **Off-Balancing Individual Indications to Match Combined Indication**

The next step in our process is to balance back the individual territory indications (with wind, x-wind, and sinkhole) so that they match the combined territory indications. This process will be done while excluding a provision for the FHCF cash buildup (exhibitExhibits 2-1-Without Cash through 2-5-Without Cash) and including a provision for the FHCF cash buildup (exhibitExhibits 2-1-With Cash through 2-5-With Cash).

## **Combined Proposed Wind, X-Wind, and Sinkhole Premium Percentage Excluding Cash Buildup**

**ExhibitExhibit 2-1-Without Cash** finds the proposed with wind, x-wind, and sinkhole premium percentages by territory.

Column (1) shows the inforce combined premium at current rate level as of 12/31/2008. The combined inforce premium at current rate level was determined by the extension of exposures method.

Column (2) shows the inforce with wind premium at current rate level as of 12/31/2008. The with wind inforce premium at current rate level was determined by the extension of exposures method.

Column (3) shows the inforce x-wind premium at current rate level as of 12/31/2008. The x-wind inforce premium at current rate level was determined by the extension of exposures method.

Column (4) shows the inforce sinkhole premium at current rate level as of 12/31/2008. The sinkhole inforce premium at current rate level was determined by the extension of exposures method.

Column (5) through (7) shows the unadjusted indicated rate changes from each of the individual indications, with wind, x-wind, and sinkhole, respectively.

Column (8) calculates the indicated combined unadjusted premium based on the results of the individual indications.

In columns (9) through (11) the proposed premium percentages for with wind, x-wind, and sinkhole policies is determined. This is calculated by dividing the indicated with wind, x-wind, or sinkhole premium by the indicated combined premium.

Finally, column (12) verifies that the sum of columns (9) through (11) is 100%.

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## **Adjusted Wind, X-Wind, and Sinkhole Indications Excluding Cash Buildup**

In **Exhibit 2-2-Without Cash** the capped proposed with wind, x-wind, and sinkhole rate changes are determined by territory.

Column (1) shows the inforce combined premium at current rate level as of 12/31/2008. The combined inforce premium at current rate level is determined by the extension of exposures method.

Column (2) shows the inforce with wind premium at current rate level as of 12/31/2008. The with wind inforce premium at current rate level is determined by the extension of exposures method.

Column (3) shows the inforce x-wind premium at current rate level as of 12/31/2008. The x-wind inforce premium at current rate level is determined by the extension of exposures method.

Column (4) shows the inforce sinkhole premium at current rate level as of 12/31/2008. The sinkhole inforce premium at current rate level is determined by the extension of exposures method.

Column (5) shows the combined proposed rate change. This is the rate indication for each territory including with wind, x-wind, and sinkhole policies.

Columns (6) through (8) show the calculation of the indicated inforce premiums for with wind, x-wind, and sinkhole policies after balancing back to the combined territory indication. The indicated premiums are calculated by multiplying the combined premium, the combined indicated rate change, and the proposed premium percentages for each individual component (with wind, x-wind, or sinkhole) from the **Exhibit 2-1-Without Cash**.

Columns (9) through (11) show the fully indicated with wind, x-wind, and sinkhole adjusted proposed rate changes after balancing back to the combined indicated rate change. Column (12) verifies that the fully indicated with wind, x-wind, and sinkhole adjusted proposed rate changes balance back to equal column (5).

Columns (13) through (15) show the capped proposed rate changes for with wind, x-wind, and sinkhole policies, respectively. The individual rate changes have been capped at +10% and -10%. Next, the combined capped rate change is calculated in column (16) based upon the individual rate changes in columns (13) through (15).

## **Proposed With Wind Base Rates Excluding Cash Buildup**

In **exhibitExhibit 2-3-Without Cash** the capped proposed with wind base rates are calculated. Column (1) shows the current with wind base rate. Column (2) shows the capped proposed with wind rate change, which was calculated in exhibitExhibit 2-2-Without Cash, column (13). Finally, in column (3) the proposed capped with wind base rate is calculated, which is equal to the product of columns (1) and (2).

## **Proposed X-Wind Base Rates Excluding Cash Buildup**

In **exhibitExhibit 2-4-Without Cash** the capped proposed wind exclusion credits are calculated. Columns (1) and (2) show the current with wind base rate and wind exclusion credit, respectively. Column (3) calculates the current x-wind base rate, which is equal to column (1) minus column (2). Column (4) shows the capped proposed x-wind rate change, which is calculated in exhibitExhibit 2-2-Without Cash, column (14). Column (5) calculates the proposed capped x-wind base rate, which is equal to the product of columns (3) and (4). Finally, column (6) determines the proposed wind exclusion credit, which is equal to the proposed with wind base rate from exhibitExhibit 2-3-Without Cash column (3) minus the proposed x-wind base rate from column (5).

## **Proposed Sinkhole Loss Coverage Factors Excluding Cash Buildup**

In **exhibitExhibit 2-5-Without Cash** the proposed sinkhole loss coverage factors for each territory are calculated. Currently the sinkhole base rate for each territory is equal to the sinkhole loss coverage factor multiplied by either the with wind base rate or the x-wind base rate, depending upon the type of policy purchased. In order to ensure that no individual policyholders sees a rate increases over 10%, the sinkhole loss coverage factors must be determined while taking into account the proposed with wind and x-wind rate changes. For example, if the proposed capped with wind rate change is -10% and the proposed capped x-wind rate change is +10%, then the sinkhole loss coverage factor cannot increase. If the sinkhole loss coverage factor did increase, then x-wind policyholders with sinkhole coverage would see rate increases large than 10%.

Columns (1) and (2) show the capped proposed with wind and x-wind rate changes. Column (3) shows either the current with wind or x-wind base rate. If the proposed with wind rate change is larger than the proposed x-wind base rate, then the with wind base rate is shown, and if the converse is true then the x-wind base rate is shown. This is done to ensure that no single insured will receive a rate increase larger then 10%.

Column (4) shows the current sinkhole loss coverage factor and column (5) calculates the current sinkhole base rate. The current sinkhole base rate is equal to the product of columns (3) and (4).

In column (6) the proposed sinkhole base rate is determined. The proposed sinkhole base rate is equal to the product of the capped proposed sinkhole rate change from exhibitExhibit 2-2-Without cash, column (15) and the current sinkhole base rate from column (5).

Column (7) shows either the proposed with wind or x-wind base rate. If the proposed with wind rate change is larger than the proposed x-wind base rate, then the with wind base rate is shown, and if the converse is true then the x-wind base rate is shown.

Finally, column (8) is the proposed sinkhole loss coverage factor, which is equal to column (6) divided by column (7).

## **Proposed Base Rates Including Cash Buildup**

**ExhibitExhibits 2-1-With cash through 2-5-With cash** repeats the same steps that were completed in exhibitExhibits 2-1-Without cash through 2-5-Without cash, but with one difference: it includes a provision for the FHCF cash buildup. This is only done for illustration purposes, since base rates will be determined excluding the provision for the FHCF buildup, and the FHCF buildup will be collected by a surcharge.

## 5. 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 Built-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 built-up factor for HO3 is **.89%**. This number will be applied to the hurricane portion of premium.

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

For support of the hurricane premium projection [(3) above], see excel file **Estimated Hurricane Premium.xls** . This calculation is done on a territory basis. First the 2010 total premium is projected, using proposed rates changes. Then the existing hurricane percent is applied to the projected total premium to determine the hurricane premium.

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





# APPENDIXES

## APPENDIX A

### **With Wind Historical Incurred Loss and ALAE Excluding Catastrophes, Sinkhole and Mold Losses Over 10,000 as of 3/31/2009**

Appendix A, Page 1 shows the with wind historical actual incurred loss and ALAE excluding catastrophes, sinkhole, and mold losses over \$10,000 as of 3/31/2009. The loss and LAE is listed by territory for accident years 2004-2008. To exclude excess mold losses, we use the same logic that was used in the statewide rate analysis.

### **2004 With Wind Developed and Trended Non-Hurricane Loss and LAE (Excluding Sinkhole)**

In Appendix A, Page 2 we develop and trend the accident year 2004 loss and ALAE from Appendix A, Page 1. First we begin with the incurred loss and ALAE excluding catastrophes, sinkhole, and mold losses over \$10,000 as of 3/31/2009 in column (1). Next, we multiply column (1) by the loss development factor, loss trend factor, non-hurricane ULAE ratio, and the ratio of non-hurricane catastrophe losses to non-catastrophe losses. These factors can be seen in columns (2) through (5). Finally, column (6) shows the developed and trended non-hurricane loss and LAE, which is the product of columns (1) through (5). It is important to note that the total developed and trended non-hurricane losses and LAE does not exactly match the totals listed on the with wind RIF. This is due to the fact that we used a ULAE factor when developing the loss and LAE by territory since we are unable to break out the actual ULAE by territory.

We repeat this process for each accident year. Below is a listing of these exhibitExhibits and a brief description:

Appendix A, Page 3: 2005 With Wind Developed and Trended Non-Hurricane Loss and LAE

Appendix A, Page 4: 2006 With Wind Developed and Trended Non-Hurricane Loss and LAE

Appendix A, Page 5: 2007 With Wind Developed and Trended Non-Hurricane Loss and LAE

Appendix A, Page 6: 2008 With Wind Developed and Trended Non-Hurricane Loss and LAE

## **With Wind Earned Premium at Current Rate Level**

In Appendix A, Page 7 we show the with wind earned premium at current rate level for each territory for calendar years 2004-2008. The with wind earned premium at current rate level excludes sinkhole coverage and all policyholder surcharges. The earned premium at current rate level was calculated by the extension of exposures method.

## **With Wind Projected Earned Premium at Current Rate Level**

In Appendix A, Page 8 we show the with wind projected earned premium at current rate level for each territory for calendar years 2004-2008. The projected with wind earned premium at current rate level is calculated by multiplying the earned premium at current rate level from Appendix A, Page 7 by the applicable premium trend factor in column (7) of the "RIF".

## **With Wind Historical Earned House Years**

Appendix A, Page 9 shows the with wind historical earned house years for each territory for calendar years 2004-2008.

## APPENDIX B

### **X-Wind Historical Incurred Loss and ALAE Excluding Catastrophes, Sinkhole and Mold Losses Over 10,000 as of 3/31/2009**

Appendix B, Page 1 shows the x-wind historical actual incurred loss and ALAE excluding catastrophes, sinkhole, and mold losses over \$10,000 as of 3/31/2009. The loss and LAE is listed by territory for accident years 2004-2008. In order to exclude excess mold losses we used the same logic that was used in the statewide rate analysis.

#### **2004 X-Wind Developed and Trended Non-Hurricane Loss and LAE (Excluding Sinkhole)**

In Appendix B, Page 2 we develop and trend the accident year 2004 loss and ALAE from Appendix B, Page 1. First we begin with the incurred loss and ALAE excluding catastrophes, sinkhole, and mold losses over \$10,000 as of 3/31/2009 in column (1). Next, we multiply column (1) by the loss development factor, loss trend factor, non-hurricane ULAE ratio, and the ratio of non-hurricane catastrophe losses to non-catastrophe losses. These factors can be seen in columns (2) through (5). Finally, column (6) shows the developed and trended non-hurricane loss and LAE, which is the product of columns (1) through (5). It is important to note that the total developed and trended non-hurricane losses and LAE does not exactly match the totals listed on the x-wind RIF. This is due to the fact that we used a ULAE factor when developing the loss and LAE by territory since we are unable to break out the actual ULAE by territory.

We repeat this process for each accident year. Below is a listing of these exhibits and a brief description:

Appendix B, Page 3: 2005 X-Wind Developed and Trended Non-Hurricane Loss and LAE

Appendix B, Page 4: 2006 X-Wind Developed and Trended Non-Hurricane Loss and LAE

Appendix B, Page 5: 2007 X-Wind Developed and Trended Non-Hurricane Loss and LAE

Appendix B, Page 6: 2008 X-Wind Developed and Trended Non-Hurricane Loss and LAE



## **X-Wind Earned Premium at Current Rate Level**

In Appendix B, Page 7 we show the with wind earned premium at current rate level for each territory for calendar years 2004-2008. The x-wind earned premium at current rate level excludes sinkhole coverage and all policyholder surcharges. The earned premium at current rate level was calculated by the extension of exposures method.

## **X-Wind Projected Earned Premium at Current Rate Level**

In Appendix B, Page 8 we show the x-wind projected earned premium at current rate level for each territory for calendar years 2004-2008. The projected x-wind earned premium at current rate level is calculated by multiplying the earned premium at current rate level from Appendix B, Page 7 by the applicable premium trend factor in column (7) of the "RIF".

## **X-Wind Historical Earned House Years**

Appendix B, Page 9 shows the x-wind historical earned house years for each territory for calendar years 2004-2008.

## **APPENDIX C**

### **Sinkhole Historical Actual Incurred Loss and ALAE of 3/31/2009 (Adjusted for Presumed Factor)**

Appendix C, Page 1 shows the sinkhole historical incurred loss and ALAE adjusted for the presumed factor as of 3/31/2009. The loss and ALAE is listed by territory for accident years 2004-2008. The loss and ALAE includes sinkhole losses from with wind and x-wind policies.

### **2004 Developed and Trended Sinkhole Loss and LAE**

In Appendix C, Page 2 we develop and trend the accident year 2004 sinkhole loss and ALAE from Appendix C, Page 1. First we begin with the incurred sinkhole loss and ALAE as of 3/31/2009 in column (1). Next, we multiply column (1) by the loss development factor, loss trend factor, non-hurricane ULAE ratio, and the ratio of non-hurricane catastrophe losses to non-catastrophe losses. These factors can be seen in columns (2) through (5). Finally, column (6) shows the developed and trended sinkhole loss and LAE, which is the product of columns (1) through (5). It is important to note that the total developed and trended non-hurricane losses and LAE does not exactly match the totals listed on the sinkhole RIF. This is due to the fact that we used a ULAE factor when developing the loss and LAE by territory since we are unable to break out the actual ULAE by territory.

We repeat this process for each accident year. Below is a listing of these exhibits and a brief description:

Appendix C, Page 3: 2005 Developed and Trended Sinkhole Loss and LAE

Appendix C, Page 4: 2006 Developed and Trended Sinkhole Loss and LAE

Appendix C, Page 5: 2007 Developed and Trended Sinkhole Loss and LAE

Appendix C, Page 6: 2008 Developed and Trended Sinkhole Loss and LAE

### **Sinkhole Earned Premium at Current Rate Level**

In Appendix C, Page 7 we show the sinkhole earned premium at current rate level for each territory for calendar years 2004-2008. The sinkhole earned premium at current rate level excludes all policyholder surcharges and includes with wind and x-wind



policies. The earned premium at current rate level was calculated by the extension of exposures method.

### **Sinkhole Projected Earned Premium at Current Rate Level**

In Appendix C, Page 8 we show the sinkhole projected earned premium at current rate level for each territory for calendar years 2004-2008. The projected sinkhole earned premium at current rate level is calculated by multiplying the earned premium at current rate level from Appendix C, Page 7 by the applicable premium trend factor in column (7) of the "RIF".

### **Sinkhole Historical Earned House Years**

Appendix C, Page 9 shows the sinkhole historical earned house years for each territory for calendar years 2004-2008. It includes with wind and x-wind policies.

## **RULE / MANUAL CHANGES**

Below are the key changes to the Homeowners manual. A schedule of all manual amendments is included in a separate Summary of Changes document.

A new rule, Florida Hurricane Catastrophe Fund Cash Build-Up (FHCF BU), has been added to the manual to provide calculation steps for the FHCF BU premium. The rule provides the build-up factors and clarifies that commissions are not payable on this portion of the premium. The Homeowners Premium Calculation Worksheet has been updated to reflect the new calculation steps. In addition, the Commissions rule in the Rules of Practice section of the Citizens Homeowners Manual has been amended to clarify that commissions are not payable on mandatory additional charges or on the FHCF BU premium.

In accordance with the 2010 rate change, the HO-3, HO-4, and HO-6 Rate Tables have been amended to reflect changes in the Base Class Premiums, Wind Exclusion Credits, and Sinkhole Loss Coverage factors (HO-3).

Amended manual pages have a new edition date of 01/2010 and are included with this filing in both printers proof and strike and delete formats.

### **Implementation**

This filing is submitted as “file and use” with an effective date of January 1, 2010 for new and renewal business.

**CALCULATION OF FHCF BUILT-UP FACTORS**

	(1)	(2)	(3)	(4)
<b>Policy Type</b>	<b>Benfield's estimated FHCF Premium as of 12/31/2009</b>	<b>Amount due to cash build up</b>	<b>Projected Hurricane Premium</b>	<b>Percent of Hurricane</b>
HO3	54,488,220	2,724,411	307,687,957	0.89%
HO4	104,610	5,231	985,545	0.53%
HO6	1,504,504	75,225	13,351,263	0.56%
<b>Total</b>	<b>56,097,334</b>	<b>2,804,867</b>	<b>322,024,765</b>	<b>0.87%</b>

**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)

## CALCULATION OF INDICATED HO3 HURRICANE PREMIUM

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Territory	Territory Description	Current Wind Inforce Premium	Current X-Wind Inforce Premium	Current Sinkhole Inforce Premium	With-Wind Indication	X-Wind Indication	Sinkhole Indication	Indicated Wind Inforce Premium	Indicated X-Wind Inforce Premium	Indicated Sinkhole Inforce Premium	Percent Hurricane	Indicated Hurricane Premium
192	Alachua	394,808	0	10,341	-10.0%	-10.0%	10.0%	355,327	0	11,375	23.8%	84,568
292	Baker	44,419	0	36	-10.0%	-10.0%	10.0%	39,977	0	40	22.3%	8,915
601	Bay, Coastal	378,454	95,614	636	-10.0%	-8.3%	10.0%	340,609	87,724	700	59.9%	204,025
721	Bay, Remainder	892,079	10,629	1,304	-10.0%	-10.0%	10.0%	802,871	9,566	1,434	52.0%	417,493
392	Bradford	31,509	0	34	-10.0%	-10.0%	10.0%	28,358	0	37	22.6%	6,409
57	Brevard, Coastal	8,211,543	148,074	14,077	1.6%	-10.0%	10.0%	8,340,796	133,267	15,485	62.4%	5,204,657
64	Brevard, Remainder	4,679,755	41,335	21,108	7.8%	-0.3%	10.0%	5,045,147	41,216	23,219	50.4%	2,542,754
35	Broward, Hillwd & Ft. Ldrle	16,785,949	1,731,373	10,134	10.0%	-10.0%	10.0%	18,464,544	1,558,236	11,147	64.0%	11,817,308
361	Broward, Coastal	769,839	119,785	1,099	10.0%	-10.0%	10.0%	846,823	107,807	1,209	74.9%	634,270
37	Broward, Rem. Excl. Ft. L.	69,207,147	2,180,602	168,883	10.0%	-10.0%	10.0%	76,127,862	1,962,542	185,771	63.7%	48,493,448
193	Calhoun	17,439	0	20	-10.0%	-10.0%	10.0%	15,695	0	22	23.4%	3,673
581	Charlotte, Coastal	2,288,993	36,552	2,416	10.0%	-10.0%	10.0%	2,517,892	32,897	2,658	64.5%	1,624,041
711	Charlotte, Remainder	5,841,263	12,045	7,630	10.0%	-10.0%	10.0%	6,425,389	10,841	8,393	53.2%	3,418,307
591	Citrus, Coastal	258,680	1,336	389	-2.8%	-10.0%	10.0%	251,346	1,202	428	52.2%	131,202
731	Citrus, Remainder	466,096	1,967	34,652	-10.0%	-10.0%	10.0%	419,486	1,770	38,117	45.4%	190,447
492	Clay	230,594	0	291	-10.0%	-10.0%	10.0%	207,535	0	320	23.5%	48,771
551	Collier, Remainder	1,548,323	5,039	2,220	10.0%	-10.0%	10.0%	1,703,155	4,535	2,442	64.5%	1,098,535
541	Collier, Coastal	1,192,001	90,874	1,412	4.2%	-10.0%	10.0%	1,241,780	81,787	1,553	65.2%	809,641
293	Columbia	65,611	0	100	-1.0%	-0.4%	10.0%	64,953	0	110	22.2%	14,419
30	Dade, Miami Beach	1,681,501	487,668	1,988	10.0%	-10.0%	10.0%	1,849,651	438,901	2,187	73.6%	1,361,343
31	Dade, Coastal	1,080,844	233,135	1,176	10.0%	-10.0%	10.0%	1,188,928	209,822	1,294	74.2%	882,185
32	Dade, Miami	18,977,545	1,235,242	12,816	10.0%	-10.0%	10.0%	20,875,300	1,111,718	14,098	60.9%	12,713,057
33	Dade, Hialeah	10,747,891	78,857	0	10.0%	-10.0%	10.0%	11,822,680	70,971	0	57.0%	6,738,928
34	Dade, Rem Excl H.,M.,M.B.	118,934,882	6,998,730	76,667	10.0%	5.4%	10.0%	130,828,370	7,376,194	84,334	62.4%	81,636,903
712	De Soto	119,102	2,385	127	10.0%	-10.0%	10.0%	131,012	2,147	140	44.7%	58,562
592	Dixie, Coastal	81,320	1,013	201	-10.0%	-10.0%	10.0%	73,188	912	221	51.0%	37,326
732	Dixie, Remainder	32,658	0	94	-10.0%	-10.0%	10.0%	29,392	0	103	44.3%	13,021
39	Duval, Jacksonville	1,395,652	698	1,932	-10.0%	-8.6%	10.0%	1,256,087	638	2,125	28.2%	354,216
40	Duval, Remainder	8,077	0	20	-10.0%	-10.0%	10.0%	7,269	0	22	27.9%	2,028
41	Duval, Coastal	1,247,260	23,722	2,072	-10.0%	-10.0%	10.0%	1,122,534	21,350	2,279	48.1%	539,939
602	Escambia, Coastal	138,890	46,660	165	-7.9%	-10.0%	10.0%	127,960	41,994	182	60.3%	77,160
43	Escambia, Remainder	2,011,914	157,288	981	-2.2%	-10.0%	10.0%	1,968,119	141,559	1,079	51.7%	1,017,517
531	Flagler, Coastal	85,417	20,230	187	10.0%	-10.0%	10.0%	93,959	18,207	206	53.8%	50,550
701	Flagler, Remainder	308,790	0	677	10.0%	10.0%	10.0%	339,669	0	745	46.6%	158,286
603	Franklin	43,401	67,913	134	-10.0%	-10.0%	10.0%	39,061	61,122	147	59.0%	23,046
393	Gadsden	288,613	0	478	-10.0%	-10.0%	10.0%	259,752	0	526	23.7%	61,561
923	Gilchrist	52,383	0	100	-5.9%	-4.6%	10.0%	49,311	0	110	24.2%	11,933
552	Glades	36,140	0	36	10.0%	10.0%	10.0%	39,754	0	40	54.4%	21,626
604	Gulf, Coastal	151,151	14,621	66	-10.0%	-10.0%	10.0%	136,036	13,159	73	60.0%	81,622
722	Gulf, Remainder	20,890	0	25	-10.0%	-10.0%	10.0%	18,801	0	28	49.3%	9,269
493	Hamilton	3,593	0	4	-10.0%	-10.0%	10.0%	3,234	0	4	22.2%	718
713	Hardee	47,719	0	110	10.0%	10.0%	10.0%	52,491	0	121	44.5%	23,358
553	Hendry	156,457	1,905	132	10.0%	-10.0%	10.0%	172,103	1,715	145	53.5%	92,075
159	Hernando, Coastal	1,359,392	50,481	408,495	10.0%	-10.0%	10.0%	1,495,331	45,433	449,345	56.8%	849,348
733	Hernando, Remainder	9,798,681	2,849	3,555,639	10.0%	-10.0%	10.0%	10,778,549	2,564	3,911,203	46.1%	4,968,911
714	Highlands	236,929	2,956	334	10.0%	-10.0%	10.0%	260,622	2,660	367	43.4%	113,110
47	Hillsborough, Tampa	11,649,874	5,514	675,211	-10.0%	-10.0%	10.0%	10,484,887	4,963	742,732	35.4%	3,711,650
80	Hillsborough, Excl. Tampa	13,413,971	9,419	1,326,698	-10.0%	-10.0%	10.0%	12,072,574	8,477	1,459,368	35.6%	4,297,836
593	Holmes	56,024	0	37	-10.0%	-10.0%	10.0%	50,422	0	41	24.8%	12,505
561	Indian River, Remainder	1,439,371	14,011	2,253	10.0%	-10.0%	10.0%	1,583,308	12,610	2,478	62.7%	992,734
181	Indian River, Coastal	453,017	17,052	645	1.4%	-10.0%	10.0%	459,475	15,347	710	73.4%	337,255
693	Jackson	91,376	0	99	-10.0%	-10.0%	10.0%	82,238	0	109	23.9%	19,655
605	Jefferson, Coastal	0	0	0	10.0%	10.0%	10.0%	0	0	0	48.9%	0
793	Jefferson, Remainder	20,981	0	26	-10.0%	-10.0%	10.0%	18,883	0	29	24.7%	4,664
893	Lafayette	32,319	0	52	-10.0%	-10.0%	10.0%	29,087	0	57	22.1%	6,428
692	Lake	409,171	0	34,874	-5.1%	10.0%	10.0%	388,158	0	38,361	24.1%	93,546
542	Lee, Coastal	811,348	154,627	627	10.0%	-10.0%	10.0%	892,483	139,164	690	62.4%	556,909
554	Lee, Remainder	7,957,286	197,668	8,079	10.0%	-10.0%	10.0%	8,753,015	177,901	8,887	53.4%	4,674,110
993	Leon	573,711	0	1,083	-10.0%	-10.0%	10.0%	516,340	0	1,191	23.4%	120,824
594	Levy, Coastal	86,096	9,097	306	-10.0%	-10.0%	10.0%	77,486	8,187	337	53.7%	41,610
734	Levy, Remainder	127,994	0	208	5.4%	7.2%	10.0%	134,860	0	229	46.8%	63,115
931	Liberty	8,721	0	30	-10.0%	-10.0%	10.0%	7,849	0	33	23.9%	1,876
932	Madison	39,188	0	41	-10.0%	-10.0%	10.0%	35,269	0	45	22.6%	7,971
582	Manatee, Coastal	1,467,114	30,198	2,542	10.0%	-10.0%	10.0%	1,613,825	27,178	2,796	62.9%	1,015,096
735	Manatee, Remainder	5,652,950	11,134	6,681	2.8%	-10.0%	10.0%	5,811,375	10,021	7,349	52.7%	3,062,595
792	Marion	704,594	1,833	12,957	10.0%	-10.0%	10.0%	775,053	1,650	14,253	24.1%	186,788
10	Martin, Remainder	1,873,178	27,360	2,306	10.0%	-10.0%	10.0%	2,060,496	24,624	2,537	71.2%	1,467,073
182	Martin, Coastal	191,698	2,524	213	10.0%	-10.0%	10.0%	210,868	2,272	234	75.3%	158,783
5	Monroe, Excl. Key West	378,703	109,032	282	10.0%	-10.0%	10.0%	416,573	98,129	310	74.0%	308,264
7	Monroe, Key West	41,679	47,299	50	10.0%	-10.0%	10.0%	45,847	42,569	55	70.2%	32,185
532	Nassau, Coastal	457,595	7,442	778	-10.0%	-10.0%	10.0%	411,836	6,698	856	53.9%	221,979
892	Nassau, Remainder	119,013	0	176	-10.0%	-10.0%	10.0%	107,112	0	194	27.7%	29,670
606	Okaloosa, Coastal	423,289	30,793	574	-6.1%	-10.0%	10.0%	397,422	27,714	631	60.1%	238,851
723	Okaloosa, Remainder	1,814,649	14,723	1,257	2.2%	-10.0%	10.0%	1,854,022	13,251	1,383	52.4%	971,507
555	Okeechobee	103,258	401	96	10.0%	-10.0%	10.0%	113,584	361	106	51.3%	58,268
49	Orange, Orlando	296,169	680	504	10.0%	-10.0%	10.0%	325,786	612	554	21.3%	69,392
90	Orange, Excl. Orlando	1,217,116	700	2,069	10.0%	-10.0%	10.0%	1,338,828	630	2,276	24.4%	326,674
511	Osceola	369,964	0	518	10.0%	10.0%	10.0%	406,960	0	570	21.5%	87,496
362	Palm Beach, Coastal	1,268,048	208,601	1,401	10.0%	-10.0%	10.0%	1,394,853	187,741	1,541	75.8%	1,057,298
38	Palm Beach, Remainder	41,798,600	3,130,077	29,170	6.7%	-10.0%	10.0%	44,601,333	2,817,069	32,087	67.6%	30,150,501
595	Pasco, Coastal	5,609,036	1,017,855	1,106,564	10.0%	-1.0%	10.0%	6,169,940	1,007,247	1,217,220	57.1%	3,523,036
736	Pasco, Remainder	20,763,861	44,051	4,153,256	10.0%	-10.0%	10.0%	22,840,247	39,646	4,568,582	48.9%	11,168,881
42	Pinellas, Coastal	2,988,856	879,368	3,294	4.5%	-10.0%	10.0%	3,122,579	791,431	3,623	57.0%	1,779,870
46	Pinellas - Saint Petersburg	28,578,755	59,523	362,082	-10.0%	-10.0%	10.0%	25,720,880	53,571	398,290	52.5%	13,503,462
81	Pinellas, Rem. Excl. Saint Pe	51,120,792	77,915	4,401,949	-10.0%	-10.0%	10.0%	46,008,713	70,124	4,842,144	41.8%	19,231,642
50	Polk	1,081,378	0	4,144	8.5%	10.0%	10.0%	1,173,636	0	4,558	21.9%	257,026

**CALCULATION OF INDICATED HO3 HURRICANE PREMIUM**

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
<b>Territory</b>	<b>Territory Description</b>	<b>Current Wind Inforce Premium</b>	<b>Current X-Wind Inforce Premium</b>	<b>Current Sinkhole Inforce Premium</b>	<b>With-Wind Indication</b>	<b>X-Wind Indication</b>	<b>Sinkhole Indication</b>	<b>Indicated Wind Inforce Premium</b>	<b>Indicated X-Wind Inforce Premium</b>	<b>Indicated Sinkhole Inforce Premium</b>	<b>Percent Hurricane</b>	<b>Indicated Hurricane Premium</b>
992	Putnam	230,249	0	401	-10.0%	-10.0%	10.0%	207,224	0	441	23.7%	49,112
533	Saint Johns, Coastal	1,415,970	25,983	2,565	-10.0%	-10.0%	10.0%	1,274,373	23,385	2,822	53.4%	680,515
702	Saint Johns, Remainder	694,278	705	1,395	-10.0%	-10.0%	10.0%	624,850	635	1,535	46.2%	288,681
562	Saint Lucie, Remainder	1,917,121	8,392	7,483	10.0%	-10.0%	10.0%	2,108,833	7,553	8,231	63.0%	1,328,565
183	Saint Lucie, Coastal	164,051	1,919	166	10.0%	-10.0%	10.0%	180,456	1,727	183	72.8%	131,372
607	Santa Rosa, Coastal	4,082	0	7	-3.0%	-2.3%	10.0%	3,959	0	8	59.9%	2,372
724	Santa Rosa, Remainder	1,813,176	26,698	1,629	-3.9%	-10.0%	10.0%	1,742,886	24,028	1,792	52.4%	913,272
583	Sarasota, Coastal	4,627,681	526,713	3,674	10.0%	-10.0%	10.0%	5,090,449	474,042	4,041	63.8%	3,247,707
715	Sarasota, Remainder	6,994,529	298,050	9,400	10.0%	-10.0%	10.0%	7,693,982	268,245	10,340	52.9%	4,070,116
512	Seminole	558,693	0	1,955	10.0%	10.0%	10.0%	614,562	0	2,151	20.8%	127,829
921	Sumter	156,595	1,669	309	10.0%	-10.0%	10.0%	172,255	1,502	340	24.2%	41,686
933	Suwannee	60,197	0	155	-10.0%	-10.0%	10.0%	54,177	0	171	22.6%	12,244
596	Taylor, Coastal	153,410	1,164	5,414	-10.0%	-10.0%	10.0%	138,069	1,048	5,955	49.2%	67,930
737	Taylor, Remainder	21,443	0	39	-10.0%	-10.0%	10.0%	19,299	0	43	44.2%	8,530
922	Union	17,297	0	23	-10.0%	-10.0%	10.0%	15,567	0	25	21.6%	3,363
62	Volusia, Coastal	1,344,805	246,646	2,299	9.7%	-10.0%	10.0%	1,475,547	221,981	2,529	56.0%	826,306
63	Volusia, Remainder	5,838,013	125,394	11,455	10.0%	-10.0%	10.0%	6,421,814	112,855	12,601	46.0%	2,954,035
608	Wakulla, Coastal	62,167	12,830	141	-10.0%	-10.0%	10.0%	55,950	11,547	155	54.7%	30,605
725	Wakulla, Remainder	65,866	0	114	-10.0%	-10.0%	10.0%	59,279	0	125	47.3%	28,039
609	Walton, Coastal	548,424	88,527	849	-10.0%	-10.0%	10.0%	493,582	79,674	934	60.6%	299,110
726	Walton, Remainder	153,748	7,831	163	-10.0%	-10.0%	10.0%	138,373	7,048	179	51.3%	70,985
934	Washington	27,674	0	23	-10.0%	-10.0%	10.0%	24,907	0	25	24.4%	6,077
<b>Total</b>		<b>514,711,806</b>	<b>21,382,996</b>	<b>16,534,229</b>	<b>4.8%</b>	<b>-4.5%</b>	<b>10.0%</b>	<b>539,377,200</b>	<b>20,418,906</b>	<b>18,187,652</b>	<b>57.0%</b>	<b>307,687,957</b>

**Notes:**

- (1) 12/31/2008 Inforce with wind premium adjusted to current rates.
- (2) 12/31/2008 Inforce x-wind premium adjusted to current rates.
- (3) 12/31/2008 Inforce sinkhole premium adjusted to current rates.
- (4) From the separated HO3 territorial indication, exhibit "2-2-Without Rapid Cash" column (13)
- (5) From the separated HO3 territorial indication, exhibit "2-2-Without Rapid Cash" column (14)
- (6) From the separated HO3 territorial indication, exhibit "2-2-Without Rapid Cash" column (15)
- (7) = (1) \* [1 + (4)]
- (8) = (2) \* [1 + (5)]
- (9) = (3) \* [1 + (6)]
- (10) From the current rating manual
- (11) = (7) \* (10)

## CALCULATION OF INDICATED HO4 HURRICANE PREMIUM

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Territory	Territory Description	Current Wind Inforce Premium	Current X-Wind Inforce Premium	Current Sinkhole Inforce Premium	With-Wind Indication	X-Wind Indication	Sinkhole Indication	Indicated Wind Inforce Premium	Indicated X-Wind Inforce Premium	Indicated Sinkhole Inforce Premium	Percent Hurricane	Indicated Hurricane Premium
192	Alachua	22,589	100	0	-10.0%	-10.0%	0.0%	20,330	90	0	12.1%	2,460
292	Baker	1,034	0	0	0.2%	0.2%	0.0%	1,036	0	0	11.6%	120
601	Bay, Coastal	13,062	252	0	-1.4%	-10.0%	0.0%	12,884	227	0	36.2%	4,664
721	Bay, Remainder	15,703	0	0	-0.1%	-0.1%	0.0%	15,683	0	0	27.6%	4,329
392	Bradford	368	0	0	10.0%	10.0%	0.0%	405	0	0	11.3%	46
57	Brevard, Coastal	42,636	2,226	0	-2.6%	-10.0%	0.0%	41,538	2,003	0	36.2%	15,037
64	Brevard, Remainder	72,931	188	0	8.5%	-10.0%	0.0%	79,130	169	0	25.2%	19,941
35	Broward, Hillwd & Ft. Ldrle	121,193	10,542	0	8.8%	-10.0%	0.0%	131,866	9,488	0	39.6%	52,219
361	Broward, Coastal	35,665	5,629	0	10.0%	-10.0%	0.0%	39,232	5,066	0	49.6%	19,459
37	Broward, Rem. Excl. Ft. L.	193,260	8,257	0	3.8%	-10.0%	0.0%	200,683	7,431	0	32.5%	65,222
193	Calhoun	639	0	0	10.0%	10.0%	0.0%	703	0	0	12.1%	85
581	Charlotte, Coastal	8,786	143	0	3.5%	-10.0%	0.0%	9,094	129	0	35.7%	3,246
711	Charlotte, Remainder	35,299	91	0	10.0%	-10.0%	0.0%	38,829	82	0	26.9%	10,445
591	Citrus, Coastal	3,175	0	0	10.0%	10.0%	0.0%	3,493	0	0	31.7%	1,107
731	Citrus, Remainder	12,139	0	0	10.0%	10.0%	0.0%	13,353	0	0	25.1%	3,352
492	Clay	14,602	210	0	-5.1%	-10.0%	0.0%	13,861	189	0	11.8%	1,636
551	Collier, Remainder	41,001	699	0	2.9%	-10.0%	0.0%	42,205	629	0	37.4%	15,785
541	Collier, Coastal	19,089	0	0	10.0%	10.0%	0.0%	20,998	0	0	37.9%	7,958
293	Columbia	2,096	0	0	3.3%	3.3%	0.0%	2,166	0	0	11.4%	247
30	Dade, Miami Beach	51,712	4,623	0	10.0%	-10.0%	0.0%	56,883	4,161	0	52.1%	29,636
31	Dade, Coastal	49,653	9,348	0	10.0%	-10.0%	0.0%	54,618	8,413	0	53.2%	29,057
32	Dade, Miami	105,213	6,720	0	10.0%	-10.0%	0.0%	115,734	6,048	0	40.0%	46,294
33	Dade, Hialeah	4,459	176	0	10.0%	-10.0%	0.0%	4,905	158	0	21.2%	1,040
34	Dade, Rem Excl H.,M.,M.B.	282,970	10,918	0	10.0%	-10.0%	0.0%	311,267	9,826	0	37.1%	115,480
712	De Soto	6,184	0	0	-3.8%	-3.8%	0.0%	5,950	0	0	22.9%	1,362
592	Dixie, Coastal	0	0	0	10.0%	10.0%	0.0%	0	0	0	32.1%	0
732	Dixie, Remainder	432	0	0	10.0%	10.0%	0.0%	475	0	0	25.5%	121
39	Duval, Jacksonville	83,119	791	0	-10.0%	-10.0%	0.0%	74,807	712	0	12.6%	9,426
40	Duval, Remainder	1,596	0	0	-7.8%	-7.8%	0.0%	1,471	0	0	13.6%	200
41	Duval, Coastal	22,549	0	0	-7.9%	-7.9%	0.0%	20,773	0	0	22.0%	4,570
602	Escambia, Coastal	3,551	296	0	2.5%	-10.0%	0.0%	3,640	266	0	36.6%	1,332
43	Escambia, Remainder	61,966	1,210	0	10.0%	-10.0%	0.0%	68,163	1,089	0	20.2%	13,769
531	Flagler, Coastal	1,499	0	0	-6.8%	-6.8%	0.0%	1,396	0	0	31.1%	434
701	Flagler, Remainder	5,971	0	0	-6.1%	-6.1%	0.0%	5,605	0	0	23.6%	1,323
603	Franklin	256	0	0	-4.3%	-4.3%	0.0%	245	0	0	35.7%	87
393	Gadsden	1,242	0	0	-7.5%	-7.5%	0.0%	1,149	0	0	12.1%	139
923	Gilchrist	1,746	0	0	-7.9%	-7.9%	0.0%	1,608	0	0	11.9%	191
552	Glades	678	0	0	10.0%	10.0%	0.0%	746	0	0	28.8%	215
604	Gulf, Coastal	0	0	0	10.0%	10.0%	0.0%	0	0	0	36.1%	0
722	Gulf, Remainder	0	0	0	10.0%	10.0%	0.0%	0	0	0	27.1%	0
493	Hamilton	854	0	0	-8.1%	-8.1%	0.0%	785	0	0	11.4%	90
713	Hardee	1,159	0	0	1.6%	1.6%	0.0%	1,178	0	0	22.7%	267
553	Hendry	2,185	0	0	10.0%	10.0%	0.0%	2,404	0	0	28.9%	695
159	Hernando, Coastal	3,467	584	0	10.0%	2.7%	0.0%	3,814	600	0	32.0%	1,220
733	Hernando, Remainder	22,371	0	0	10.0%	10.0%	0.0%	24,608	0	0	25.1%	6,177
714	Highlands	2,221	0	0	10.0%	10.0%	0.0%	2,443	0	0	21.4%	523
47	Hillsborough, Tampa	79,308	264	0	4.3%	-10.0%	0.0%	82,737	238	0	17.8%	14,727
80	Hillsborough, Excl. Tampa	142,409	952	0	9.1%	-10.0%	0.0%	155,349	857	0	17.4%	27,031
593	Holmes	0	0	0	10.0%	10.0%	0.0%	0	0	0	14.7%	0
561	Indian River, Remainder	30,465	0	0	-3.3%	-3.3%	0.0%	29,455	0	0	37.0%	10,898
181	Indian River, Coastal	5,300	438	0	10.0%	-10.0%	0.0%	5,830	394	0	41.6%	2,425
693	Jackson	984	0	0	1.0%	1.0%	0.0%	994	0	0	12.2%	121
605	Jefferson, Coastal	0	0	0	10.0%	10.0%	0.0%	0	0	0	31.2%	0
793	Jefferson, Remainder	1,190	0	0	-8.0%	-8.0%	0.0%	1,095	0	0	14.7%	161
893	Lafayette	773	0	0	-7.7%	-7.7%	0.0%	714	0	0	12.1%	86
692	Lake	20,161	0	0	10.0%	10.0%	0.0%	22,177	0	0	12.0%	2,661
542	Lee, Coastal	15,725	896	0	3.2%	-10.0%	0.0%	16,222	806	0	37.0%	6,002
554	Lee, Remainder	119,714	0	0	-0.4%	-0.4%	0.0%	119,284	0	0	28.7%	34,235
993	Leon	32,629	0	0	-10.0%	-10.0%	0.0%	29,366	0	0	12.2%	3,583
594	Levy, Coastal	446	0	0	10.0%	10.0%	0.0%	491	0	0	31.8%	156
734	Levy, Remainder	464	0	0	-0.6%	-0.6%	0.0%	461	0	0	24.9%	115
931	Liberty	0	0	0	10.0%	10.0%	0.0%	0	0	0	12.0%	0
932	Madison	1,081	0	0	-7.7%	-7.7%	0.0%	997	0	0	12.1%	121
582	Manatee, Coastal	7,550	438	0	10.0%	-10.0%	0.0%	8,305	394	0	36.8%	3,056
735	Manatee, Remainder	59,284	285	0	10.0%	-10.0%	0.0%	65,212	257	0	28.3%	18,455
792	Marion	19,535	0	0	4.8%	4.8%	0.0%	20,476	0	0	12.5%	2,559
10	Martin, Remainder	26,177	604	0	10.0%	-10.0%	0.0%	28,795	544	0	38.0%	10,942
182	Martin, Coastal	597	0	0	-4.4%	-4.4%	0.0%	571	0	0	40.2%	229
5	Monroe, Excl. Key West	6,075	3,341	0	10.0%	-10.0%	0.0%	6,683	3,007	0	54.5%	3,642
7	Monroe, Key West	2,977	1,549	0	10.0%	-10.0%	0.0%	3,275	1,394	0	53.0%	1,736
532	Nassau, Coastal	3,572	0	0	-7.4%	-7.4%	0.0%	3,309	0	0	30.5%	1,009
892	Nassau, Remainder	3,221	0	0	-5.7%	-5.7%	0.0%	3,036	0	0	16.3%	495
606	Okaloosa, Coastal	11,733	0	0	1.5%	1.5%	0.0%	11,908	0	0	36.0%	4,287
723	Okaloosa, Remainder	35,305	0	0	10.0%	10.0%	0.0%	38,836	0	0	29.1%	11,301
555	Okeechobee	3,615	0	0	10.0%	10.0%	0.0%	3,977	0	0	28.5%	1,133
49	Orange, Orlando	31,127	0	0	-8.8%	-8.8%	0.0%	28,381	0	0	10.5%	2,980
90	Orange, Excl. Orlando	99,255	0	0	-9.7%	-9.7%	0.0%	89,645	0	0	12.1%	10,847
511	Osceola	10,205	338	0	4.4%	-10.0%	0.0%	10,656	304	0	14.3%	1,524
362	Palm Beach, Coastal	42,988	7,157	0	10.0%	-10.0%	0.0%	47,287	6,441	0	49.0%	23,171
38	Palm Beach, Remainder	297,814	19,061	0	-8.6%	-10.0%	0.0%	272,338	17,155	0	37.4%	101,854
595	Pasco, Coastal	9,159	2,713	0	10.0%	10.0%	0.0%	10,075	2,984	0	33.6%	3,385
736	Pasco, Remainder	55,360	351	0	10.0%	10.0%	0.0%	60,896	386	0	26.4%	16,077
42	Pinellas, Coastal	38,159	6,032	0	0.3%	-10.0%	0.0%	38,282	5,429	0	30.6%	11,714
46	Pinellas - Saint Petersburg	74,724	0	0	9.9%	9.9%	0.0%	82,152	0	0	27.0%	22,181
81	Pinellas, Rem. Excl. Saint Pe	190,850	682	0	3.3%	-10.0%	0.0%	197,114	614	0	22.2%	43,759
50	Polk	36,353	0	0	10.0%	10.0%	0.0%	39,988	0	0	9.8%	3,919

**CALCULATION OF INDICATED HO4 HURRICANE PREMIUM**

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
<u>Territory</u>	<u>Territory Description</u>	<u>Current Wind Inforce Premium</u>	<u>Current X-Wind Inforce Premium</u>	<u>Current Sinkhole Inforce Premium</u>	<u>With-Wind Indication</u>	<u>X-Wind Indication</u>	<u>Sinkhole Indication</u>	<u>Indicated Wind Inforce Premium</u>	<u>Indicated X-Wind Inforce Premium</u>	<u>Indicated Sinkhole Inforce Premium</u>	<u>Percent Hurricane</u>	<u>Indicated Hurricane Premium</u>
992	Putnam	5,488	0	0	10.0%	10.0%	0.0%	6,037	0	0	11.8%	712
533	Saint Johns, Coastal	19,307	1,016	0	-5.7%	-10.0%	0.0%	18,198	914	0	30.2%	5,496
702	Saint Johns, Remainder	16,188	0	0	7.5%	7.5%	0.0%	17,402	0	0	24.2%	4,211
562	Saint Lucie, Remainder	11,789	226	0	10.0%	-10.0%	0.0%	12,968	203	0	37.7%	4,889
183	Saint Lucie, Coastal	2,695	0	0	10.0%	10.0%	0.0%	2,965	0	0	41.1%	1,218
607	Santa Rosa, Coastal	0	0	0	10.0%	10.0%	0.0%	0	0	0	36.6%	0
724	Santa Rosa, Remainder	38,453	285	0	4.6%	-10.0%	0.0%	40,241	257	0	28.6%	11,509
583	Sarasota, Coastal	41,443	2,296	0	1.7%	-10.0%	0.0%	42,149	2,066	0	35.9%	15,132
715	Sarasota, Remainder	79,896	536	0	2.7%	-10.0%	0.0%	82,030	482	0	28.3%	23,215
512	Seminole	31,934	264	0	-7.7%	-10.0%	0.0%	29,485	238	0	12.2%	3,597
921	Sumter	1,965	0	0	0.5%	0.5%	0.0%	1,975	0	0	12.1%	239
933	Suwannee	2,501	0	0	-5.3%	-5.3%	0.0%	2,368	0	0	12.1%	287
596	Taylor, Coastal	0	0	0	10.0%	10.0%	0.0%	0	0	0	31.2%	0
737	Taylor, Remainder	280	0	0	-7.8%	-7.8%	0.0%	258	0	0	25.2%	65
922	Union	712	0	0	-6.9%	-6.9%	0.0%	663	0	0	11.6%	77
62	Volusia, Coastal	16,277	2,038	0	-0.4%	-10.0%	0.0%	16,212	1,834	0	31.3%	5,074
63	Volusia, Remainder	42,709	788	0	0.2%	-10.0%	0.0%	42,777	709	0	22.3%	9,539
608	Wakulla, Coastal	746	0	0	2.3%	2.3%	0.0%	763	0	0	32.1%	245
725	Wakulla, Remainder	3,778	0	0	-3.6%	-3.6%	0.0%	3,643	0	0	25.9%	943
609	Walton, Coastal	11,527	0	0	5.1%	5.1%	0.0%	12,119	0	0	36.2%	4,387
726	Walton, Remainder	3,772	0	0	-4.7%	-4.7%	0.0%	3,595	0	0	27.2%	978
934	Washington	1,230	0	0	-7.2%	-7.2%	0.0%	1,141	0	0	13.0%	148
<b>Total</b>		<b>3,221,294</b>	<b>115,553</b>	<b>0</b>	<b>3.2%</b>	<b>-9.4%</b>	<b>0.0%</b>	<b>3,325,511</b>	<b>104,685</b>	<b>0</b>	<b>29.6%</b>	<b>985,545</b>

*Notes:*

- (1) 12/31/2008 Inforce with wind premium adjusted to current rates. Includes MHO4 premium.
- (2) 12/31/2008 Inforce x-wind premium adjusted to current rates. Includes MHO4 premium.
- (3) 12/31/2008 Inforce sinkhole premium adjusted to current rates. Includes MHO4 premium.
- (4) From the separated HO4 territorial indication, exhibit "2-2-Without Rapid Cash" column (13)
- (5) From the separated HO4 territorial indication, exhibit "2-2-Without Rapid Cash" column (14)
- (6) From the separated HO4 territorial indication, exhibit "2-2-Without Rapid Cash" column (15)
- (7) = (1) \* [1 + (4)]. Includes MHO4 premium.
- (8) = (2) \* [1 + (5)]. Includes MHO4 premium.
- (9) = (3) \* [1 + (6)]. Includes MHO4 premium.
- (10) From the current rating manual
- (11) = (7) \* (10). Includes MHO4 premium.

## CALCULATION OF INDICATED HO6 HURRICANE PREMIUM

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Territory	Territory Description	Current Wind Inforce Premium	Current X-Wind Inforce Premium	Current Sinkhole Inforce Premium	With-Wind Indication	X-Wind Indication	Sinkhole Indication	Indicated Wind Inforce Premium	Indicated X-Wind Inforce Premium	Indicated Sinkhole Inforce Premium	Percent Hurricane	Indicated Hurricane Premium
192	Alachua	50,905	0	0	-10.0%	-10.0%	0.0%	45,815	0	0	16.6%	7,605
292	Baker	0	0	0	10.0%	10.0%	0.0%	0	0	0	16.1%	0
601	Bay, Coastal	259,437	16,265	0	-8.5%	-10.0%	0.0%	237,513	14,639	0	47.2%	112,106
721	Bay, Remainder	7,786	0	0	-3.6%	-3.6%	0.0%	7,507	0	0	41.1%	3,085
392	Bradford	0	0	0	10.0%	10.0%	0.0%	0	0	0	16.2%	0
57	Brevard, Coastal	454,073	27,165	0	7.2%	-10.0%	0.0%	486,966	24,449	0	50.9%	247,866
64	Brevard, Remainder	191,824	0	0	10.0%	10.0%	0.0%	211,006	0	0	37.3%	78,705
35	Broward, Hillwd & Ft. Ldrle	973,587	166,245	0	10.0%	-10.0%	0.0%	1,070,946	149,621	0	50.3%	538,686
361	Broward, Coastal	1,278,910	549,452	0	3.8%	-10.0%	0.0%	1,327,509	494,507	0	60.9%	808,453
37	Broward, Rem. Excl. Ft. L.	3,769,644	207,792	0	7.3%	-10.0%	0.0%	4,043,579	187,013	0	44.2%	1,787,262
193	Calhoun	0	0	0	10.0%	10.0%	0.0%	0	0	0	19.5%	0
581	Charlotte, Coastal	124,054	7,023	0	10.0%	-10.0%	0.0%	136,459	6,321	0	49.8%	67,957
711	Charlotte, Remainder	258,564	0	0	10.0%	10.0%	0.0%	284,420	0	0	40.2%	114,337
591	Citrus, Coastal	11,519	0	0	10.0%	10.0%	0.0%	12,671	0	0	44.3%	5,613
731	Citrus, Remainder	5,679	0	0	10.0%	10.0%	0.0%	6,247	0	0	35.3%	2,205
492	Clay	3,432	0	0	-0.2%	-0.2%	0.0%	3,424	0	0	16.4%	561
551	Collier, Remainder	276,613	658	0	10.0%	-10.0%	0.0%	304,274	592	0	52.6%	160,048
541	Collier, Coastal	769,026	74,081	0	10.0%	-10.0%	0.0%	845,929	66,673	0	52.5%	444,113
293	Columbia	0	0	0	10.0%	10.0%	0.0%	0	0	0	16.2%	0
30	Dade, Miami Beach	380,172	316,905	0	10.0%	-10.0%	0.0%	418,189	285,215	0	55.9%	233,768
31	Dade, Coastal	395,551	347,530	0	2.1%	-10.0%	0.0%	403,730	312,777	0	61.6%	248,698
32	Dade, Miami	725,257	229,476	0	10.0%	-10.0%	0.0%	797,783	206,528	0	49.3%	393,307
33	Dade, Hialeah	94,216	3,305	0	10.0%	10.0%	0.0%	103,638	3,636	0	39.1%	40,522
34	Dade, Rem Excl. H., M., M.B.	1,911,909	407,097	0	10.0%	-10.0%	0.0%	2,103,100	366,387	0	50.7%	1,066,272
712	De Soto	8,067	0	0	10.0%	10.0%	0.0%	8,874	0	0	34.4%	3,044
592	Dixie, Coastal	3,152	0	0	-5.1%	-5.1%	0.0%	2,992	0	0	42.3%	1,266
732	Dixie, Remainder	0	0	0	10.0%	10.0%	0.0%	0	0	0	34.9%	0
39	Duval, Jacksonville	78,424	169	0	-10.0%	-10.0%	0.0%	70,582	152	0	11.1%	7,835
40	Duval, Remainder	862	0	0	-7.4%	-7.4%	0.0%	798	0	0	11.1%	89
41	Duval, Coastal	34,625	13,898	0	-7.1%	-10.0%	0.0%	32,167	12,508	0	28.8%	9,264
602	Escambia, Coastal	165,782	44,086	0	8.3%	-10.0%	0.0%	179,623	39,677	0	47.6%	85,500
43	Escambia, Remainder	69,201	7,062	0	10.0%	-10.0%	0.0%	76,121	6,356	0	33.4%	25,424
531	Flagler, Coastal	18,613	3,442	0	9.4%	-10.0%	0.0%	20,355	3,098	0	40.2%	8,183
701	Flagler, Remainder	14,125	0	0	5.7%	5.7%	0.0%	14,924	0	0	34.5%	5,149
603	Franklin	1,421	1,076	0	10.0%	-10.0%	0.0%	1,563	968	0	49.3%	771
393	Gadsden	0	0	0	10.0%	10.0%	0.0%	0	0	0	18.8%	0
923	Gilchrist	0	0	0	10.0%	10.0%	0.0%	0	0	0	17.9%	0
552	Glades	0	0	0	10.0%	10.0%	0.0%	0	0	0	42.4%	0
604	Gulf, Coastal	2,103	0	0	-2.4%	-2.4%	0.0%	2,052	0	0	49.3%	1,012
722	Gulf, Remainder	0	0	0	10.0%	10.0%	0.0%	0	0	0	40.2%	0
493	Hamilton	0	0	0	10.0%	10.0%	0.0%	0	0	0	16.2%	0
713	Hardee	0	0	0	10.0%	10.0%	0.0%	0	0	0	34.1%	0
553	Hendry	1,331	0	0	10.0%	10.0%	0.0%	1,464	0	0	42.6%	624
159	Hernando, Coastal	18,291	0	0	10.0%	10.0%	0.0%	20,120	0	0	43.7%	8,792
733	Hernando, Remainder	4,623	0	0	10.0%	10.0%	0.0%	5,085	0	0	35.9%	1,826
714	Highlands	5,589	0	0	10.0%	10.0%	0.0%	6,148	0	0	32.9%	2,023
47	Hillsborough, Tampa	294,492	0	0	10.0%	10.0%	0.0%	323,941	0	0	28.3%	91,675
80	Hillsborough, Excl. Tampa	371,351	381	0	10.0%	10.0%	0.0%	408,486	419	0	21.7%	88,641
593	Holmes	0	0	0	10.0%	10.0%	0.0%	0	0	0	22.0%	0
561	Indian River, Remainder	266,605	964	0	10.0%	-10.0%	0.0%	293,266	868	0	49.8%	146,046
181	Indian River, Coastal	112,811	6,036	0	10.0%	-10.0%	0.0%	124,092	5,432	0	55.4%	68,747
693	Jackson	0	0	0	10.0%	10.0%	0.0%	0	0	0	19.1%	0
605	Jefferson, Coastal	0	0	0	10.0%	10.0%	0.0%	0	0	0	40.0%	0
793	Jefferson, Remainder	0	0	0	10.0%	10.0%	0.0%	0	0	0	19.0%	0
893	Lafayette	0	0	0	10.0%	10.0%	0.0%	0	0	0	16.9%	0
692	Lake	10,467	0	0	10.0%	10.0%	0.0%	11,514	0	0	17.0%	1,957
542	Lee, Coastal	299,017	52,753	0	10.0%	-10.0%	0.0%	328,919	47,478	0	50.2%	165,117
554	Lee, Remainder	781,719	11,624	0	6.2%	-10.0%	0.0%	830,309	10,462	0	42.2%	350,390
993	Leon	24,009	0	0	-7.3%	-7.3%	0.0%	22,265	0	0	16.3%	3,629
594	Levy, Coastal	1,102	700	0	-5.5%	-10.0%	0.0%	1,041	630	0	45.1%	469
734	Levy, Remainder	0	0	0	10.0%	10.0%	0.0%	0	0	0	35.9%	0
931	Liberty	0	0	0	10.0%	10.0%	0.0%	0	0	0	19.1%	0
932	Madison	0	0	0	10.0%	10.0%	0.0%	0	0	0	16.6%	0
582	Manatee, Coastal	231,888	11,840	0	10.0%	-10.0%	0.0%	255,077	10,656	0	51.4%	131,109
735	Manatee, Remainder	363,450	633	0	10.0%	-10.0%	0.0%	399,795	570	0	41.1%	164,316
792	Marion	24,032	0	0	10.0%	10.0%	0.0%	26,435	0	0	17.5%	4,626
10	Martin, Remainder	180,244	1,302	0	10.0%	-10.0%	0.0%	198,268	1,172	0	53.4%	105,875
182	Martin, Coastal	93,960	765	0	10.0%	-10.0%	0.0%	103,356	689	0	56.3%	58,189
5	Monroe, Excl. Key West	32,025	17,061	0	10.0%	-10.0%	0.0%	35,228	15,355	0	61.8%	21,771
7	Monroe, Key West	30,764	12,719	0	10.0%	-10.0%	0.0%	33,840	11,447	0	54.0%	18,274
532	Nassau, Coastal	23,401	4,463	0	-6.6%	-10.0%	0.0%	21,862	4,017	0	41.5%	9,073
892	Nassau, Remainder	1,110	0	0	-8.2%	-8.2%	0.0%	1,018	0	0	20.9%	213
606	Okaloosa, Coastal	120,572	20,427	0	0.5%	-10.0%	0.0%	121,145	18,384	0	49.7%	60,209
723	Okaloosa, Remainder	28,851	0	0	4.5%	4.5%	0.0%	30,160	0	0	43.1%	12,999
555	Okeechobee	0	0	0	10.0%	10.0%	0.0%	0	0	0	41.1%	0
49	Orange, Orlando	55,661	0	0	4.9%	4.9%	0.0%	58,392	0	0	15.5%	9,051
90	Orange, Excl. Orlando	62,715	288	0	4.6%	-10.0%	0.0%	65,581	259	0	17.3%	11,345
511	Osceola	45,489	0	0	-0.4%	-0.4%	0.0%	45,326	0	0	21.1%	9,564
362	Palm Beach, Coastal	1,672,042	373,679	0	10.0%	-10.0%	0.0%	1,839,246	336,311	0	61.1%	1,123,779
38	Palm Beach, Remainder	2,917,659	210,271	0	-2.8%	-10.0%	0.0%	2,834,897	189,244	0	49.3%	1,397,604
595	Pasco, Coastal	93,115	58,183	0	10.0%	10.0%	0.0%	102,427	64,001	0	44.5%	45,580
736	Pasco, Remainder	318,720	1,815	0	10.0%	10.0%	0.0%	350,592	1,997	0	37.0%	129,719
42	Pinellas, Coastal	823,503	246,943	0	6.2%	-10.0%	0.0%	874,368	222,249	0	42.1%	368,109
46	Pinellas - Saint Petersburg	768,948	2,238	0	10.0%	-10.0%	0.0%	845,843	2,014	0	38.2%	323,112
81	Pinellas, Rem. Excl. Saint Pe	2,224,963	4,084	0	10.0%	-10.0%	0.0%	2,447,459	3,676	0	27.4%	670,604
50	Polk	32,453	0	0	10.0%	10.0%	0.0%	35,698	0	0	17.6%	6,283



**CALCULATION OF INDICATED HO6 HURRICANE PREMIUM**

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
<b>Territory</b>	<b>Territory Description</b>	<b>Current Wind Inforce Premium</b>	<b>Current X-Wind Inforce Premium</b>	<b>Current Sinkhole Inforce Premium</b>	<b>With-Wind Indication</b>	<b>X-Wind Indication</b>	<b>Sinkhole Indication</b>	<b>Indicated Wind Inforce Premium</b>	<b>Indicated X-Wind Inforce Premium</b>	<b>Indicated Sinkhole Inforce Premium</b>	<b>Percent Hurricane</b>	<b>Indicated Hurricane Premium</b>
992	Putnam	1,796	0	0	-8.2%	-8.2%	0.0%	1,649	0	0	16.5%	272
533	Saint Johns, Coastal	112,872	20,822	0	-6.1%	-9.9%	0.0%	105,963	18,755	0	39.6%	41,961
702	Saint Johns, Remainder	39,285	0	0	-7.7%	-7.7%	0.0%	36,275	0	0	35.4%	12,841
562	Saint Lucie, Remainder	55,488	0	0	10.0%	10.0%	0.0%	61,037	0	0	51.1%	31,190
183	Saint Lucie, Coastal	143,582	20,886	0	10.0%	-10.0%	0.0%	157,940	18,797	0	55.4%	87,499
607	Santa Rosa, Coastal	6,237	2,389	0	0.7%	-10.0%	0.0%	6,279	2,150	0	49.9%	3,133
724	Santa Rosa, Remainder	13,215	3,801	0	10.0%	-10.0%	0.0%	14,537	3,421	0	41.8%	6,076
583	Sarasota, Coastal	812,470	87,450	0	10.0%	-10.0%	0.0%	893,717	78,705	0	50.4%	450,433
715	Sarasota, Remainder	566,459	17,312	0	10.0%	-10.0%	0.0%	623,105	15,581	0	40.7%	253,604
512	Seminole	56,386	0	0	10.0%	10.0%	0.0%	62,025	0	0	19.4%	12,033
921	Sumter	2,342	0	0	2.2%	2.2%	0.0%	2,393	0	0	17.0%	407
933	Suwannee	0	0	0	10.0%	10.0%	0.0%	0	0	0	16.6%	0
596	Taylor, Coastal	0	0	0	10.0%	10.0%	0.0%	0	0	0	40.3%	0
737	Taylor, Remainder	0	0	0	10.0%	10.0%	0.0%	0	0	0	34.8%	0
922	Union	0	0	0	10.0%	10.0%	0.0%	0	0	0	16.0%	0
62	Volusia, Coastal	419,646	69,009	0	3.7%	-10.0%	0.0%	435,077	62,108	0	42.9%	186,648
63	Volusia, Remainder	133,926	8,547	0	10.0%	-10.0%	0.0%	147,319	7,692	0	33.1%	48,762
608	Wakulla, Coastal	0	0	0	10.0%	10.0%	0.0%	0	0	0	42.7%	0
725	Wakulla, Remainder	0	0	0	10.0%	10.0%	0.0%	0	0	0	36.8%	0
609	Walton, Coastal	200,044	22,546	0	1.4%	-10.0%	0.0%	202,855	20,291	0	47.5%	96,356
726	Walton, Remainder	0	0	0	10.0%	10.0%	0.0%	0	0	0	42.2%	0
934	Washington	0	0	0	10.0%	10.0%	0.0%	0	0	0	19.6%	0
<b>Total</b>		<b>27,239,253</b>	<b>3,714,658</b>	<b>0</b>	<b>6.9%</b>	<b>-9.7%</b>	<b>0.0%</b>	<b>29,113,588</b>	<b>3,355,944</b>	<b>0</b>	<b>45.9%</b>	<b>13,351,263</b>

**Notes:**

- (1) 12/31/2008 Inforce with wind premium adjusted to current rates.
- (2) 12/31/2008 Inforce x-wind premium adjusted to current rates.
- (3) 12/31/2008 Inforce sinkhole premium adjusted to current rates.
- (4) From the separated HO6 territorial indication, exhibit "2-2-Without Rapid Cash" column (13)
- (5) From the separated HO6 territorial indication, exhibit "2-2-Without Rapid Cash" column (14)
- (6) From the separated HO6 territorial indication, exhibit "2-2-Without Rapid Cash" column (15)
- (7) = (1) \* [1 + (4)]
- (8) = (2) \* [1 + (5)]
- (9) = (3) \* [1 + (6)]
- (10) From the current rating manual
- (11) = (7) \* (10)

ConstType	TerritoryCode	NumPolicies	sumLMs	sumLMapp	sumLMc
Frame	5	1	174,500.00	17,450.00	15,000.00
Frame	10	556	105,325,766.00	9,338,359.00	25,921,578.00
Frame	32	506	77,737,361.00	7,039,810.00	12,467,004.00
Frame	33	89	13,605,038.00	1,183,230.00	2,631,942.00
Frame	34	1045	167,067,254.00	15,248,522.00	51,287,913.00
Frame	35	80	13,399,300.00	1,240,047.00	3,981,874.00
Frame	37	637	106,464,044.00	9,751,683.00	37,856,817.00
Frame	38	2598	475,082,954.00	44,898,467.00	144,098,989.00
Frame	39	2132	300,709,901.00	25,423,678.00	54,018,674.00
Frame	40	17	2,234,000.00	134,460.00	570,350.00
Frame	41	602	118,248,561.00	10,930,640.00	46,465,014.00
Frame	42	21	5,921,810.00	584,581.00	2,392,131.00
Frame	43	1564	228,868,598.00	17,874,275.00	39,008,370.00
Frame	46	5738	894,955,233.00	80,614,156.00	254,827,521.00
Frame	47	4115	682,068,898.00	60,682,033.00	161,761,102.00
Frame	49	213	30,641,943.00	2,468,698.00	5,300,264.00
Frame	50	834	123,050,256.00	9,762,770.00	14,156,048.00
Frame	57	451	115,677,964.00	9,643,655.00	47,330,934.00
Frame	62	7	2,595,300.00	255,470.00	1,177,716.00
Frame	63	1568	259,783,042.00	22,929,378.00	83,369,012.00
Frame	64	1404	210,028,103.00	16,988,138.00	57,475,787.00
Frame	80	2615	397,615,183.00	34,493,064.00	105,993,984.00
Frame	81	7255	1,222,072,084.00	110,426,341.00	376,349,032.00
Frame	90	635	78,515,637.00	6,970,754.00	15,433,182.00
Frame	159	149	26,763,781.00	2,603,288.00	10,449,707.00
Frame	181	1	220,000.00	22,000.00	25,000.00
Frame	182	27	10,139,688.00	968,094.00	3,072,249.00
Frame	183	8	1,966,000.00	174,780.00	158,300.00
Frame	192	534	74,075,788.00	5,826,501.00	14,696,415.00
Frame	193	34	4,643,600.00	228,780.00	711,300.00
Frame	292	48	7,157,102.00	537,094.00	1,684,608.00
Frame	293	89	12,383,527.00	935,490.00	2,312,954.00
Frame	362	2	275,700.00	27,570.00	10,000.00
Frame	392	42	5,619,124.00	371,244.00	981,392.00
Frame	393	327	42,700,900.00	3,341,512.00	11,815,073.00
Frame	492	266	42,659,516.00	3,614,115.00	10,444,268.00
Frame	493	9	1,616,700.00	32,150.00	124,000.00
Frame	511	227	34,954,969.00	2,950,133.00	6,886,181.00
Frame	512	406	58,236,205.00	4,990,072.00	10,858,683.00
Frame	531	1	335,000.00	33,500.00	167,500.00
Frame	532	235	48,501,783.00	4,440,625.00	19,961,654.00
Frame	533	527	116,625,381.00	10,172,171.00	50,694,218.00
Frame	541	148	29,839,641.00	2,638,168.00	6,015,923.00
Frame	542	16	2,823,135.00	198,393.00	991,350.00
Frame	551	302	53,311,911.00	4,650,291.00	12,102,351.00
Frame	552	24	3,922,789.00	290,041.00	1,065,691.00
Frame	553	95	12,911,041.00	978,839.00	2,687,175.00
Frame	554	944	151,536,660.00	12,677,878.00	37,469,757.00
Frame	555	50	6,370,574.00	542,460.00	1,570,781.00
Frame	561	773	111,816,767.00	9,962,787.00	26,137,962.00
Frame	562	868	133,100,662.00	11,151,865.00	24,347,337.00
Frame	581	208	40,715,106.00	3,507,163.00	13,293,930.00
Frame	582	177	43,070,316.00	3,937,860.00	10,888,698.00

Frame	583	1	130,600.00	13,060.00	6,000.00
Frame	591	115	18,452,261.00	1,545,488.00	6,918,816.00
Frame	592	59	8,303,618.00	597,162.00	2,572,005.00
Frame	593	73	9,934,862.00	863,683.00	2,271,259.00
Frame	594	44	5,855,515.00	392,645.00	1,771,009.00
Frame	595	7	998,634.00	99,863.00	413,167.00
Frame	596	94	15,121,985.00	1,209,493.00	4,257,633.00
Frame	601	321	47,133,984.00	3,816,596.00	8,528,308.00
Frame	603	44	6,726,667.00	535,430.00	942,080.00
Frame	604	41	7,106,779.00	647,728.00	1,880,240.00
Frame	606	396	71,619,580.00	6,317,848.00	17,197,949.00
Frame	607	2	510,600.00	36,060.00	113,400.00
Frame	608	13	2,462,400.00	227,216.00	663,750.00
Frame	609	5	604,700.00	58,470.00	267,550.00
Frame	692	354	50,897,614.00	3,465,763.00	8,797,975.00
Frame	693	116	15,431,758.00	1,004,666.00	4,021,870.00
Frame	701	52	8,180,783.00	719,310.00	2,913,749.00
Frame	702	523	96,666,410.00	7,539,386.00	33,288,178.00
Frame	711	663	104,820,387.00	9,145,085.00	31,466,673.00
Frame	712	62	8,246,086.00	576,806.00	2,287,078.00
Frame	713	19	3,065,196.00	202,200.00	653,598.00
Frame	714	59	8,146,757.00	648,667.00	2,405,713.00
Frame	715	991	155,888,214.00	13,295,048.00	43,134,042.00
Frame	721	828	130,828,874.00	9,243,700.00	25,484,315.00
Frame	722	22	3,312,666.00	220,588.00	772,300.00
Frame	723	2029	318,540,288.00	26,557,322.00	62,314,731.00
Frame	724	1155	229,108,993.00	19,729,511.00	60,684,098.00
Frame	725	64	8,022,644.00	664,714.00	2,221,774.00
Frame	726	152	25,171,784.00	1,904,147.00	4,855,363.00
Frame	731	173	25,136,779.00	1,880,493.00	5,819,289.00
Frame	732	26	2,682,000.00	164,900.00	683,450.00
Frame	733	1859	315,201,627.00	28,412,618.00	118,923,524.00
Frame	734	55	7,801,555.00	605,846.00	2,207,230.00
Frame	735	1171	205,643,579.00	17,328,702.00	53,186,968.00
Frame	736	3014	492,787,889.00	44,779,872.00	169,509,760.00
Frame	737	38	4,458,650.00	221,380.00	786,650.00
Frame	792	497	65,344,656.00	5,303,454.00	15,353,843.00
Frame	793	14	2,380,819.00	238,082.00	697,310.00
Frame	892	77	14,211,907.00	1,229,537.00	4,891,235.00
Frame	893	27	3,594,800.00	291,480.00	1,254,167.00
Frame	921	148	21,178,609.00	1,639,961.00	5,536,427.00
Frame	922	16	2,011,238.00	179,084.00	561,419.00
Frame	923	39	5,096,263.00	363,144.00	1,514,144.00
Frame	931	11	1,809,100.00	123,040.00	451,950.00
Frame	932	40	4,909,298.00	403,755.00	2,042,892.00
Frame	933	66	8,958,632.00	576,117.00	2,305,769.00
Frame	934	50	7,328,637.00	508,471.00	779,313.00
Frame	992	158	21,784,191.00	1,694,962.00	6,351,854.00
Frame	993	1195	152,873,363.00	12,608,824.00	30,026,254.00
Manufactured	5	1	60,000.00	6,000.00	24,000.00
Manufactured	7	1	60,000.00	6,000.00	15,000.00
Manufactured	10	3048	141,443,819.00	13,014,850.00	64,464,380.00
Manufactured	32	9	340,734.00	19,785.00	125,220.00
Manufactured	33	34	981,570.00	68,809.00	337,263.00

Manufactured	34	1950	84,486,392.00	7,755,660.00	37,470,370.00
Manufactured	35	194	5,291,759.00	243,548.00	2,171,471.00
Manufactured	37	6712	275,961,486.00	19,841,216.00	112,306,480.00
Manufactured	38	4205	193,020,637.00	17,423,209.00	85,153,433.00
Manufactured	39	1746	70,519,054.00	1,894,811.00	27,991,407.00
Manufactured	40	24	1,018,615.00	8,441.00	403,376.00
Manufactured	41	50	1,777,965.00	111,237.00	767,435.00
Manufactured	42	7	197,855.00	18,386.00	95,027.00
Manufactured	43	1936	69,257,539.00	1,287,941.00	24,331,678.00
Manufactured	46	1062	26,833,746.00	1,621,377.00	12,866,900.00
Manufactured	47	334	8,568,212.00	468,789.00	3,741,178.00
Manufactured	49	16	952,460.00	47,950.00	358,072.00
Manufactured	50	7305	266,459,624.00	8,797,486.00	106,902,320.00
Manufactured	57	887	39,747,246.00	3,557,928.00	18,101,584.00
Manufactured	62	22	814,405.00	52,950.00	355,703.00
Manufactured	63	4263	169,962,806.00	10,331,650.00	74,021,624.00
Manufactured	64	9534	497,357,372.00	40,337,107.00	223,147,869.00
Manufactured	80	7646	297,384,430.00	9,131,025.00	117,577,955.00
Manufactured	81	16522	473,729,961.00	25,640,987.00	217,293,066.00
Manufactured	90	1551	63,191,088.00	3,929,633.00	26,700,115.00
Manufactured	159	304	12,832,256.00	828,610.00	5,044,897.00
Manufactured	181	1	155,000.00	15,500.00	38,750.00
Manufactured	182	30	1,222,746.00	91,999.00	463,423.00
Manufactured	183	32	1,940,454.00	175,408.00	821,449.00
Manufactured	192	952	39,787,236.00	568,515.00	16,224,740.00
Manufactured	193	108	4,796,946.00	14,504.00	1,921,973.00
Manufactured	292	321	16,685,874.00	140,275.00	6,215,609.00
Manufactured	293	710	30,872,059.00	336,939.00	11,600,526.00
Manufactured	362	1	54,000.00	5,400.00	27,000.00
Manufactured	392	285	13,395,079.00	90,045.00	5,445,158.00
Manufactured	393	572	26,080,522.00	287,639.00	10,855,187.00
Manufactured	492	1215	61,995,183.00	1,108,261.00	26,578,391.00
Manufactured	493	129	5,217,740.00	13,977.00	1,881,288.00
Manufactured	511	1180	54,449,482.00	2,337,270.00	21,590,764.00
Manufactured	512	611	24,123,529.00	1,325,815.00	10,525,815.00
Manufactured	531	1	45,000.00	4,500.00	22,500.00
Manufactured	532	32	1,273,606.00	47,244.00	451,834.00
Manufactured	533	175	6,752,551.00	347,681.00	2,701,552.00
Manufactured	541	1940	97,581,497.00	8,815,521.00	44,405,202.00
Manufactured	542	57	3,456,405.00	312,012.00	1,681,762.00
Manufactured	551	2065	105,596,373.00	7,718,304.00	46,726,959.00
Manufactured	552	247	9,120,287.00	210,712.00	3,057,508.00
Manufactured	553	566	25,094,580.00	768,214.00	9,005,061.00
Manufactured	554	15319	684,583,991.00	46,566,037.00	305,129,189.00
Manufactured	555	869	35,073,862.00	2,001,098.00	13,343,664.00
Manufactured	561	2202	97,696,414.00	8,848,802.00	44,768,928.00
Manufactured	562	4936	266,567,009.00	25,383,798.00	125,674,958.00
Manufactured	581	1514	65,222,483.00	5,069,251.00	29,157,336.00
Manufactured	582	277	8,452,009.00	649,552.00	3,725,408.00
Manufactured	583	34	1,692,139.00	148,683.00	781,370.00
Manufactured	591	392	14,627,666.00	728,922.00	5,759,329.00
Manufactured	592	123	4,213,222.00	130,820.00	1,564,167.00
Manufactured	593	193	7,702,452.00	4,000.00	3,019,346.00
Manufactured	594	346	13,613,017.00	453,927.00	4,935,323.00

Manufactured	595	17	572,331.00	30,421.00	220,736.00
Manufactured	596	240	10,065,020.00	309,708.00	3,680,408.00
Manufactured	601	696	27,276,920.00	1,247,682.00	9,839,212.00
Manufactured	603	157	6,543,610.00	261,296.00	2,481,205.00
Manufactured	604	44	1,903,571.00	100,170.00	719,836.00
Manufactured	606	5	147,930.00	8,044.00	50,546.00
Manufactured	608	92	3,636,418.00	93,713.00	1,419,864.00
Manufactured	609	4	281,580.00	16,858.00	99,632.00
Manufactured	692	3459	123,599,152.00	5,029,169.00	51,951,561.00
Manufactured	693	617	27,713,416.00	68,371.00	11,715,850.00
Manufactured	701	246	13,242,366.00	555,398.00	5,618,326.00
Manufactured	702	1119	52,609,326.00	1,495,722.00	19,614,920.00
Manufactured	711	3083	162,306,876.00	10,935,706.00	70,876,492.00
Manufactured	712	637	29,197,078.00	1,829,273.00	12,057,102.00
Manufactured	713	178	7,414,956.00	194,466.00	2,641,233.00
Manufactured	714	1331	40,626,064.00	2,646,986.00	16,923,905.00
Manufactured	715	4990	192,990,322.00	11,524,412.00	87,132,092.00
Manufactured	721	1701	73,695,693.00	1,693,280.00	27,764,879.00
Manufactured	722	166	6,713,933.00	113,517.00	2,346,592.00
Manufactured	723	724	29,223,387.00	464,930.00	9,691,576.00
Manufactured	724	1691	70,997,765.00	1,283,632.00	25,773,583.00
Manufactured	725	693	33,233,557.00	653,364.00	12,434,180.00
Manufactured	726	623	28,424,389.00	316,803.00	9,907,261.00
Manufactured	731	3193	119,046,766.00	4,083,929.00	44,867,211.00
Manufactured	732	375	14,838,866.00	221,469.00	5,558,604.00
Manufactured	733	3788	172,753,599.00	7,816,017.00	66,329,640.00
Manufactured	734	934	41,263,452.00	640,526.00	15,070,318.00
Manufactured	735	10544	370,946,759.00	22,539,441.00	168,071,224.00
Manufactured	736	11017	425,304,056.00	9,647,980.00	153,029,755.00
Manufactured	737	223	9,555,716.00	108,596.00	3,865,195.00
Manufactured	792	2945	111,696,505.00	3,066,978.00	43,317,693.00
Manufactured	793	197	8,407,416.00	152,097.00	3,419,972.00
Manufactured	892	1347	73,220,042.00	614,737.00	25,174,269.00
Manufactured	893	109	4,735,877.00	2,700.00	1,979,653.00
Manufactured	921	702	26,699,107.00	837,417.00	10,619,493.00
Manufactured	922	129	5,984,352.00	27,232.00	2,472,309.00
Manufactured	923	547	26,352,278.00	100,411.00	10,337,556.00
Manufactured	931	121	4,805,790.00	20,130.00	1,636,168.00
Manufactured	932	160	6,677,828.00	77,180.00	2,921,498.00
Manufactured	933	586	24,067,476.00	130,885.00	8,801,517.00
Manufactured	934	344	15,552,477.00	81,490.00	5,700,785.00
Manufactured	992	1786	73,070,644.00	2,535,384.00	29,223,500.00
Manufactured	993	1165	50,510,032.00	1,290,491.00	18,879,805.00
Masonry	7	1	131,500.00	13,150.00	5,000.00
Masonry	10	1872	310,462,188.00	26,638,991.00	78,216,904.00
Masonry	30	8	794,142.00	51,997.00	175,000.00
Masonry	31	14	2,937,500.00	292,150.00	773,830.00
Masonry	32	13147	2,437,792,917.00	217,793,559.00	505,851,396.00
Masonry	33	8645	1,443,110,817.00	131,165,348.00	365,814,285.00
Masonry	34	64016	11,740,506,577.00	1,095,020,620.00	3,620,288,041.00
Masonry	35	7325	1,262,589,547.00	117,753,977.00	402,383,691.00
Masonry	37	44545	7,914,413,360.00	739,961,526.00	2,800,678,784.00
Masonry	38	25613	4,575,184,432.00	421,776,393.00	1,456,040,938.00
Masonry	39	1839	250,079,281.00	21,092,063.00	56,668,160.00

Masonry	40	4	462,538.00	45,753.00	226,500.00
Masonry	41	445	80,395,622.00	7,661,534.00	34,390,962.00
Masonry	42	171	21,325,511.00	1,718,611.00	8,984,806.00
Masonry	43	691	99,835,995.00	7,357,027.00	19,704,518.00
Masonry	46	14325	2,520,426,506.00	229,213,055.00	987,247,490.00
Masonry	47	8674	1,397,422,224.00	122,300,938.00	429,867,858.00
Masonry	49	725	85,683,201.00	6,945,790.00	19,211,853.00
Masonry	50	2271	344,217,146.00	26,618,705.00	53,020,070.00
Masonry	57	4555	890,768,475.00	72,827,549.00	355,386,144.00
Masonry	62	23	5,566,800.00	529,570.00	2,399,130.00
Masonry	63	3702	615,149,403.00	53,819,959.00	221,966,901.00
Masonry	64	4837	734,094,110.00	59,204,548.00	230,915,034.00
Masonry	80	12593	2,191,513,461.00	193,582,567.00	682,795,771.00
Masonry	81	37147	6,245,226,024.00	558,620,270.00	2,221,948,140.00
Masonry	90	2746	396,417,915.00	33,476,795.00	81,838,867.00
Masonry	159	814	196,393,801.00	17,629,611.00	81,409,913.00
Masonry	181	7	656,200.00	52,120.00	90,000.00
Masonry	182	174	18,753,689.00	1,210,939.00	9,587,495.00
Masonry	183	170	22,263,043.00	1,776,796.00	5,132,570.00
Masonry	192	595	79,456,286.00	6,018,694.00	16,674,217.00
Masonry	193	6	1,147,300.00	83,120.00	408,750.00
Masonry	292	28	4,246,100.00	305,190.00	1,104,548.00
Masonry	293	52	7,271,829.00	513,362.00	1,779,075.00
Masonry	361	19	1,139,000.00	70,300.00	577,750.00
Masonry	362	22	2,575,380.00	183,930.00	1,148,500.00
Masonry	392	29	4,427,011.00	303,434.00	991,182.00
Masonry	393	123	16,486,560.00	1,464,193.00	5,445,941.00
Masonry	492	217	35,354,912.00	2,882,094.00	8,745,952.00
Masonry	493	4	504,000.00	20,630.00	103,150.00
Masonry	511	781	128,896,852.00	10,939,741.00	29,121,610.00
Masonry	512	1113	170,204,724.00	14,091,274.00	34,503,356.00
Masonry	531	3	191,900.00	16,690.00	153,450.00
Masonry	532	67	13,060,923.00	1,260,415.00	6,200,092.00
Masonry	533	446	103,263,213.00	7,977,135.00	46,240,857.00
Masonry	541	1406	246,785,004.00	20,317,831.00	57,895,132.00
Masonry	542	31	3,623,350.00	259,370.00	1,508,630.00
Masonry	551	2176	354,902,666.00	28,587,550.00	93,616,412.00
Masonry	552	18	3,080,200.00	264,430.00	721,450.00
Masonry	553	136	23,454,662.00	1,908,516.00	4,846,950.00
Masonry	554	9363	1,677,189,202.00	136,463,192.00	440,431,968.00
Masonry	555	64	9,963,298.00	781,134.00	3,229,513.00
Masonry	561	1709	223,683,466.00	18,789,258.00	70,783,560.00
Masonry	562	2239	349,231,110.00	28,628,663.00	79,201,956.00
Masonry	581	2030	380,573,294.00	33,187,221.00	124,141,629.00
Masonry	582	786	159,014,328.00	14,210,389.00	48,193,188.00
Masonry	583	35	5,650,670.00	441,537.00	1,803,185.00
Masonry	591	102	19,045,680.00	1,519,699.00	6,855,275.00
Masonry	592	11	1,505,695.00	119,750.00	589,850.00
Masonry	593	32	4,695,789.00	348,123.00	1,163,676.00
Masonry	594	35	5,442,626.00	257,273.00	1,232,288.00
Masonry	595	64	10,335,400.00	757,222.00	2,637,347.00
Masonry	596	10	1,005,777.00	71,178.00	321,369.00
Masonry	601	106	12,315,488.00	814,393.00	2,627,284.00
Masonry	602	4	159,800.00	0.00	138,000.00

Masonry	603	18	1,622,827.00	115,191.00	280,551.00
Masonry	604	20	3,035,494.00	289,449.00	907,797.00
Masonry	606	82	11,780,247.00	880,421.00	3,121,573.00
Masonry	607	3	160,000.00	0.00	190,000.00
Masonry	608	2	278,200.00	20,020.00	119,600.00
Masonry	609	2	40,000.00	0.00	130,000.00
Masonry	692	922	147,710,450.00	9,096,569.00	25,825,128.00
Masonry	693	58	8,826,619.00	645,432.00	2,348,690.00
Masonry	701	282	56,617,636.00	4,836,934.00	22,488,368.00
Masonry	702	321	52,700,466.00	3,900,025.00	19,446,517.00
Masonry	711	5756	1,057,095,875.00	91,862,353.00	357,289,365.00
Masonry	712	127	17,272,539.00	1,315,770.00	4,718,160.00
Masonry	713	44	6,455,211.00	449,811.00	1,541,311.00
Masonry	714	343	52,057,936.00	4,359,326.00	14,166,320.00
Masonry	715	5693	977,951,324.00	83,961,726.00	289,084,454.00
Masonry	721	444	71,478,554.00	5,183,933.00	17,965,229.00
Masonry	722	8	947,100.00	60,730.00	207,600.00
Masonry	723	763	120,326,868.00	9,751,482.00	28,703,636.00
Masonry	724	278	51,787,984.00	4,318,720.00	17,263,365.00
Masonry	725	11	1,654,600.00	94,748.00	385,150.00
Masonry	726	47	7,740,175.00	510,898.00	1,877,835.00
Masonry	731	629	95,898,537.00	7,273,519.00	22,831,533.00
Masonry	732	16	2,266,500.00	210,070.00	498,950.00
Masonry	733	15826	3,001,452,382.00	270,660,552.00	1,133,461,946.00
Masonry	734	84	13,819,925.00	896,408.00	4,440,154.00
Masonry	735	6357	1,066,655,317.00	80,684,085.00	281,009,336.00
Masonry	736	29092	4,794,800,038.00	434,431,190.00	1,631,406,432.00
Masonry	737	18	2,336,700.00	130,910.00	339,300.00
Masonry	792	922	145,603,135.00	11,220,496.00	36,923,983.00
Masonry	793	13	1,578,200.00	157,620.00	313,950.00
Masonry	892	33	6,039,822.00	494,976.00	2,372,506.00
Masonry	893	5	698,217.00	57,682.00	292,459.00
Masonry	921	163	22,919,818.00	1,549,649.00	6,641,912.00
Masonry	922	10	1,326,288.00	82,401.00	422,995.00
Masonry	923	25	4,175,137.00	345,744.00	1,411,899.00
Masonry	931	5	856,300.00	43,950.00	149,450.00
Masonry	932	14	1,936,900.00	155,190.00	497,350.00
Masonry	933	30	4,190,863.00	316,318.00	1,116,511.00
Masonry	934	20	2,989,364.00	240,260.00	811,893.00
Masonry	992	164	24,814,615.00	1,977,467.00	7,194,221.00
Masonry	993	478	61,579,557.00	4,677,127.00	15,906,816.00

Total:	581810	78,163,851,609.00	6,733,837,915.00	25,293,870,602.00
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sumLMale	SumSumEls	SumSumElapp	SumSumElc	SumSumElale	RatioS	RatioApp
17,450.00	736.26	43.00	27.03	30.56	4.22	2.46
9,975,535.00	418,568.74	16,708.88	34,480.28	12,802.06	3.97	1.79
7,190,668.00	493,102.94	14,395.42	31,080.64	16,997.58	6.34	2.04
1,221,700.00	76,752.94	2,232.21	5,547.10	2,468.76	5.64	1.89
15,512,205.00	957,927.65	32,580.57	114,763.54	34,345.35	5.73	2.14
1,282,340.00	83,944.68	2,586.65	9,776.40	3,035.50	6.26	2.09
10,329,706.00	581,889.05	20,009.34	78,028.12	20,653.98	5.47	2.05
46,477,892.00	1,963,070.16	79,677.34	200,203.01	61,022.02	4.13	1.77
26,943,898.00	56,293.51	13,240.48	7,807.05	4,033.59	0.19	0.52
214,120.00	197.56	59.50	56.95	20.47	0.09	0.44
11,403,615.00	23,582.89	6,465.14	7,672.83	1,933.08	0.20	0.59
594,181.00	7,869.50	636.40	1,018.19	230.15	1.33	1.09
18,934,921.00	360,512.38	27,521.60	34,806.30	19,381.85	1.58	1.54
84,264,716.00	3,014,435.70	110,164.55	262,965.80	85,139.23	3.37	1.37
64,552,734.00	1,814,776.38	68,986.59	96,520.12	36,190.39	2.66	1.14
2,836,186.00	72,806.10	2,508.48	1,982.56	1,009.67	2.38	1.02
10,352,833.00	343,526.08	11,783.19	7,011.95	4,543.82	2.79	1.21
11,421,715.00	293,937.78	13,638.96	34,373.04	7,928.58	2.54	1.41
261,070.00	5,566.11	250.85	528.61	103.02	2.14	0.98
24,356,296.00	528,071.33	22,122.14	35,773.59	8,874.10	2.03	0.96
19,480,108.00	506,362.22	20,488.06	31,847.47	9,860.89	2.41	1.21
37,458,929.00	801,664.23	39,325.04	47,518.66	15,033.25	2.02	1.14
117,628,851.00	2,924,585.22	128,127.77	226,955.06	69,617.73	2.39	1.16
7,432,515.00	176,062.71	7,410.45	6,039.93	2,495.29	2.24	1.06
2,677,727.00	43,414.92	2,408.43	3,517.68	738.77	1.62	0.93
22,000.00	646.68	30.98	18.06	14.03	2.94	1.41
1,013,594.00	52,166.20	1,973.25	5,337.71	1,601.59	5.14	2.04
179,780.00	8,715.52	322.32	218.98	230.58	4.43	1.84
6,478,028.00	13,838.54	3,535.14	2,129.89	1,015.28	0.19	0.61
228,780.00	1,235.47	167.74	122.98	45.32	0.27	0.73
565,990.00	724.96	242.68	191.37	59.80	0.10	0.45
980,072.00	2,155.18	465.21	300.32	135.09	0.17	0.50
27,570.00	287.67	40.82	1.71	15.22	1.04	1.48
376,972.00	987.04	201.57	136.13	50.61	0.18	0.54
3,593,479.00	6,736.67	1,550.77	1,513.99	415.56	0.16	0.46
3,948,792.00	5,212.54	1,999.48	1,283.56	504.52	0.12	0.55
32,150.00	142.99	14.20	10.60	3.18	0.09	0.44
3,223,190.00	62,654.32	3,203.67	2,376.78	941.22	1.79	1.09
5,356,757.00	118,192.82	4,974.75	3,734.52	1,555.90	2.03	1.00
33,500.00	100.45	38.04	38.78	6.72	0.30	1.14
4,707,339.00	7,673.56	2,066.79	2,648.76	641.25	0.16	0.47
11,644,545.00	44,418.40	8,357.72	13,087.30	3,317.56	0.38	0.82
2,896,593.00	96,696.14	4,986.72	4,613.81	2,677.44	3.24	1.89
233,013.00	12,386.11	384.92	1,155.34	275.38	4.39	1.94
5,092,746.00	186,342.30	8,849.00	10,359.92	4,360.57	3.50	1.90
290,041.00	11,606.69	437.84	679.02	146.63	2.96	1.51
1,097,404.00	42,329.38	1,686.67	1,852.78	719.31	3.28	1.72
14,061,973.00	499,065.01	21,691.62	28,147.74	10,207.76	3.29	1.71
543,660.00	17,237.10	796.74	861.33	271.71	2.71	1.47
10,938,656.00	326,056.92	14,969.77	20,557.19	7,957.55	2.92	1.50
11,767,986.00	502,028.48	18,431.19	27,578.73	12,556.64	3.77	1.65
3,954,951.00	102,763.66	5,778.29	11,247.93	3,098.72	2.52	1.65
4,231,486.00	130,019.66	6,274.13	11,283.36	4,111.15	3.02	1.59



13,060.00	551.25	20.18	6.19	12.76	4.22	1.55
1,636,886.00	23,979.76	1,313.05	1,822.36	375.10	1.30	0.85
636,402.00	2,662.74	449.23	533.86	164.32	0.32	0.75
863,683.00	3,328.15	668.95	523.07	196.36	0.33	0.77
418,431.00	1,790.69	279.15	382.31	98.85	0.31	0.71
99,863.00	2,406.13	104.31	219.87	46.94	2.41	1.04
1,361,331.00	2,383.72	665.68	554.94	223.43	0.16	0.55
4,381,150.00	41,921.17	5,418.45	4,428.01	2,673.28	0.89	1.42
590,995.00	6,562.84	651.02	393.42	399.33	0.98	1.22
652,728.00	3,948.53	744.03	593.88	278.23	0.56	1.15
6,868,895.00	91,310.19	10,848.89	11,230.45	6,103.01	1.27	1.72
51,060.00	453.32	59.41	96.59	31.77	0.89	1.65
234,880.00	778.70	162.39	106.86	53.68	0.32	0.71
59,670.00	132.91	65.84	45.54	14.69	0.22	1.13
3,637,755.00	104,724.70	3,540.69	3,180.01	1,121.02	2.06	1.02
1,037,344.00	3,236.64	620.48	662.65	168.38	0.21	0.62
812,498.00	14,468.68	709.87	1,252.05	287.78	1.77	0.99
9,049,940.00	35,773.31	5,598.65	8,565.07	2,474.95	0.37	0.74
9,945,975.00	287,174.33	13,778.41	19,591.43	5,881.52	2.74	1.51
653,548.00	20,835.88	780.25	1,108.86	296.82	2.53	1.35
206,200.00	7,636.98	271.25	295.67	85.57	2.49	1.34
690,447.00	20,344.77	860.63	1,163.34	282.87	2.50	1.33
14,865,416.00	447,442.17	17,888.05	28,699.17	9,278.99	2.87	1.35
10,439,774.00	93,814.17	10,971.54	10,446.57	5,204.16	0.72	1.19
260,020.00	699.70	181.17	108.76	54.54	0.21	0.82
29,476,615.00	442,716.94	41,477.58	51,089.69	27,425.32	1.39	1.56
20,601,314.00	224,264.25	30,491.92	36,874.85	14,202.67	0.98	1.55
694,114.00	901.82	312.35	262.88	79.21	0.11	0.47
2,072,297.00	9,411.71	1,808.44	1,390.21	627.14	0.37	0.95
1,972,499.00	40,969.54	1,726.96	1,900.60	522.08	1.63	0.92
164,900.00	562.31	95.98	110.97	25.18	0.21	0.58
30,062,454.00	506,135.12	27,476.63	41,492.14	8,920.15	1.61	0.97
606,446.00	1,898.92	450.21	423.64	130.78	0.24	0.74
18,462,340.00	562,523.08	22,363.57	35,633.11	12,231.49	2.74	1.29
47,131,365.00	803,400.82	46,608.17	66,402.91	16,299.59	1.63	1.04
253,990.00	727.89	110.54	93.10	41.39	0.16	0.50
5,581,863.00	101,828.70	4,242.69	4,235.50	1,206.13	1.56	0.80
238,082.00	174.95	92.50	68.21	20.58	0.07	0.39
1,315,437.00	1,068.74	478.54	448.88	121.42	0.08	0.39
337,800.00	516.96	144.68	155.48	43.00	0.14	0.50
1,716,660.00	32,861.32	1,557.11	1,658.14	440.78	1.55	0.95
185,084.00	261.95	97.23	56.01	26.02	0.13	0.54
365,144.00	999.88	220.79	228.52	57.57	0.20	0.61
123,040.00	177.89	68.42	42.05	14.81	0.10	0.56
420,959.00	752.55	171.28	240.49	50.02	0.15	0.42
596,037.00	1,021.71	265.76	229.11	69.44	0.11	0.46
531,998.00	2,483.19	433.54	150.68	126.73	0.34	0.85
1,747,263.00	5,941.34	1,189.40	1,210.38	350.03	0.27	0.70
13,394,364.00	24,480.33	6,446.72	4,000.64	1,804.62	0.16	0.51
6,000.00	216.50	15.19	40.11	10.96	3.61	2.53
6,000.00	2,271.70	16.84	315.56	128.49	37.86	2.81
12,962,144.00	2,071,613.54	22,898.96	408,034.21	84,764.40	14.65	1.76
17,674.00	4,468.83	40.47	882.92	213.95	13.12	2.05
68,009.00	20,791.01	133.11	3,351.54	694.88	21.18	1.93

7,693,382.00	1,718,752.19	17,110.85	389,894.69	82,061.92	20.34	2.21
236,288.00	104,729.66	501.47	23,096.19	2,677.04	19.79	2.06
19,788,785.00	4,427,522.39	39,894.51	958,022.61	168,601.87	16.04	2.01
17,321,141.00	2,248,608.75	31,814.74	474,229.38	96,857.85	11.65	1.83
1,909,011.00	140,464.20	957.26	15,826.51	1,192.20	1.99	0.51
9,441.00	1,540.42	3.19	156.52	4.17	1.51	0.38
110,980.00	4,651.70	70.88	607.80	83.37	2.62	0.64
18,186.00	1,652.15	20.08	300.79	58.69	8.35	1.09
1,290,717.00	550,265.79	1,941.81	88,818.03	4,980.02	7.95	1.51
1,593,818.00	250,893.44	1,874.47	54,068.81	5,504.71	9.35	1.16
457,522.00	69,146.66	520.09	12,059.55	1,449.28	8.07	1.11
47,859.00	3,059.98	46.86	478.65	46.53	3.21	0.98
8,662,269.00	2,266,480.95	10,820.00	317,958.16	28,246.00	8.51	1.23
3,522,913.00	385,582.60	5,470.36	76,347.60	14,787.21	9.70	1.54
51,013.00	5,550.26	55.10	938.48	165.82	6.82	1.04
10,214,921.00	1,261,083.12	10,428.07	197,781.23	28,248.52	7.42	1.01
40,274,042.00	5,165,648.86	54,994.40	933,622.57	174,429.53	10.39	1.36
9,061,347.00	2,227,232.50	10,948.16	355,436.21	27,577.47	7.49	1.20
25,161,240.00	4,567,821.28	28,974.27	871,496.08	99,587.43	9.64	1.13
3,898,196.00	435,206.32	4,182.27	59,936.40	9,193.63	6.89	1.06
823,871.00	64,992.16	756.54	8,970.93	1,533.06	5.06	0.91
15,500.00	110.08	23.06	14.97	5.31	0.71	1.49
89,760.00	29,832.91	214.82	5,539.74	1,080.15	24.40	2.34
175,246.00	22,897.14	346.19	4,794.28	908.85	11.80	1.97
565,547.00	109,226.82	363.11	12,500.24	474.06	2.75	0.64
17,504.00	9,685.20	9.68	1,196.42	15.62	2.02	0.67
142,775.00	19,937.89	67.07	2,075.03	63.07	1.19	0.48
342,968.00	56,648.21	169.41	5,848.55	152.09	1.83	0.50
5,400.00	1,249.15	11.01	291.78	60.06	23.13	2.04
92,209.00	22,912.67	49.63	2,438.55	48.05	1.71	0.55
285,839.00	45,797.76	137.80	4,441.08	79.45	1.76	0.48
1,114,245.00	136,181.71	611.67	15,806.20	781.51	2.20	0.55
17,477.00	6,762.99	4.71	580.47	3.75	1.30	0.34
2,318,288.00	408,324.96	2,714.32	54,261.93	5,948.26	7.50	1.16
1,314,905.00	180,139.44	1,359.46	24,135.94	3,142.06	7.47	1.03
4,500.00	569.06	5.50	119.14	24.14	12.65	1.22
47,079.00	3,368.72	20.58	355.88	26.88	2.65	0.44
346,211.00	45,160.77	333.88	6,976.72	864.68	6.69	0.96
8,791,203.00	1,472,541.58	17,695.23	306,127.12	61,928.42	15.09	2.01
312,012.00	44,715.05	584.81	9,412.17	1,712.02	12.94	1.87
7,706,607.00	1,909,249.72	15,038.33	373,652.93	64,664.94	18.08	1.95
206,246.00	88,119.99	323.32	11,054.77	820.70	9.66	1.53
770,896.00	255,685.58	1,348.60	38,196.73	3,491.57	10.19	1.76
46,481,030.00	9,905,255.75	79,574.86	1,890,433.24	302,299.96	14.47	1.71
1,986,090.00	355,559.98	2,974.19	48,065.97	7,252.15	10.14	1.49
8,798,393.00	1,114,624.57	13,558.21	212,856.40	41,773.88	11.41	1.53
25,313,717.00	3,508,157.39	45,106.90	721,459.33	147,900.28	13.16	1.78
5,049,412.00	961,967.70	8,170.16	187,824.82	32,627.70	14.75	1.61
630,246.00	105,981.95	948.54	21,620.19	3,568.90	12.54	1.46
148,564.00	18,670.53	215.19	3,853.85	686.42	11.03	1.45
734,971.00	80,058.34	650.55	10,574.95	1,323.16	5.47	0.89
129,535.00	20,554.40	109.54	2,777.47	220.62	4.88	0.84
4,000.00	17,932.25	3.99	2,490.64	0.64	2.33	1.00
453,827.00	33,865.78	282.28	4,089.43	417.77	2.49	0.62

30,171.00	4,174.52	35.30	718.61	118.65	7.29	1.16
309,708.00	20,070.84	184.46	2,651.97	236.09	1.99	0.60
1,239,890.00	241,150.01	1,857.09	39,150.13	4,379.41	8.84	1.49
260,486.00	66,475.96	378.71	12,498.31	1,285.03	10.16	1.45
98,935.00	15,092.64	124.95	2,338.93	285.15	7.93	1.25
8,044.00	2,074.05	14.93	252.16	27.24	14.02	1.86
93,713.00	14,251.67	66.66	1,941.24	86.67	3.92	0.71
16,858.00	161.34	17.76	28.20	3.04	0.57	1.05
4,960,931.00	926,309.56	5,204.64	128,470.18	13,300.92	7.49	1.03
68,410.00	58,842.14	45.41	6,784.25	51.54	2.12	0.66
554,521.00	54,402.94	530.52	8,630.29	1,200.55	4.11	0.96
1,523,909.00	178,137.62	1,034.90	22,409.67	1,558.94	3.39	0.69
10,944,528.00	1,415,324.69	16,404.41	260,493.65	40,696.53	8.72	1.50
1,814,271.00	215,033.94	2,496.65	33,237.93	5,041.37	7.36	1.36
189,083.00	54,399.26	258.99	6,874.05	600.74	7.34	1.33
2,578,104.00	384,405.17	3,462.75	55,619.94	9,241.15	9.46	1.31
11,498,635.00	2,462,156.62	16,645.06	471,265.77	64,996.11	12.76	1.44
1,690,114.00	325,243.90	1,728.35	46,615.67	2,787.43	4.41	1.02
112,317.00	28,628.52	99.64	3,818.68	175.58	4.26	0.88
470,818.00	211,330.14	709.71	31,546.43	1,739.63	7.23	1.53
1,283,823.00	514,059.98	1,917.55	89,047.75	4,945.80	7.24	1.49
668,064.00	66,322.79	308.77	6,433.68	317.05	2.00	0.47
317,716.00	113,279.43	319.89	15,226.20	584.25	3.99	1.01
4,064,871.00	682,223.84	3,771.50	90,749.89	8,270.41	5.73	0.92
222,069.00	34,647.75	134.33	3,981.71	190.27	2.33	0.61
7,813,913.00	993,638.97	7,599.59	137,696.18	19,093.35	5.75	0.97
633,994.00	122,671.44	512.19	15,283.22	786.64	2.97	0.80
22,391,948.00	4,244,034.76	29,481.41	818,725.84	109,950.61	11.44	1.31
9,583,678.00	2,539,251.47	10,127.44	351,455.34	24,281.96	5.97	1.05
108,736.00	14,927.01	54.63	2,293.97	50.62	1.56	0.50
3,046,439.00	481,948.92	2,481.46	57,024.25	4,320.86	4.31	0.81
155,097.00	10,292.86	59.81	1,140.86	55.64	1.22	0.39
618,500.00	88,576.48	245.24	8,727.40	257.84	1.21	0.40
7,700.00	8,474.10	1.47	1,043.75	3.13	1.79	0.54
825,503.00	173,763.94	861.42	23,774.88	2,045.35	6.51	1.03
27,232.00	9,507.88	13.85	1,150.03	15.01	1.59	0.51
101,711.00	57,850.03	70.42	6,940.93	93.06	2.20	0.70
20,130.00	9,593.74	12.12	951.28	6.54	2.00	0.60
79,680.00	10,658.54	38.62	1,292.55	60.07	1.60	0.50
135,756.00	36,007.39	56.11	3,460.03	52.66	1.50	0.43
80,990.00	52,067.31	68.60	7,243.78	71.08	3.35	0.84
2,529,907.00	278,348.84	1,906.00	33,889.16	3,370.72	3.81	0.75
1,296,993.00	123,976.53	695.02	12,504.52	851.92	2.45	0.54
13,150.00	883.88	25.51	10.58	28.08	6.72	1.94
29,173,955.00	957,693.04	47,400.09	65,714.32	25,135.80	3.08	1.78
106,114.00	2,645.31	108.48	177.30	126.05	3.33	2.09
296,050.00	8,468.05	583.79	950.06	348.91	2.88	2.00
224,475,016.00	12,935,008.06	452,092.68	914,988.07	396,446.84	5.31	2.08
134,781,133.00	6,762,970.64	251,399.64	534,229.84	196,440.71	4.69	1.92
1,127,172,192.00	54,630,744.45	2,315,064.17	5,470,367.41	1,701,412.37	4.65	2.11
122,301,272.00	6,633,237.30	243,134.38	697,788.35	209,317.70	5.25	2.06
780,142,184.00	33,198,395.04	1,512,880.42	3,732,024.76	1,022,845.19	4.19	2.04
446,702,450.00	15,726,307.37	770,121.19	1,476,404.62	428,206.18	3.44	1.83
22,683,742.00	47,429.10	11,048.81	8,681.53	3,597.07	0.19	0.52

50,753.00	54.42	22.60	23.55	6.05	0.12	0.49
7,995,411.00	17,758.52	4,453.49	6,108.65	1,464.15	0.22	0.58
2,280,171.00	44,202.56	1,903.29	5,310.45	1,212.04	2.07	1.11
7,752,881.00	145,531.14	11,292.49	16,084.79	7,805.00	1.46	1.53
246,790,309.00	7,323,724.63	303,328.42	783,028.08	190,280.83	2.91	1.32
132,046,468.00	3,244,488.54	137,988.83	213,414.33	59,780.21	2.32	1.13
7,875,665.00	183,051.05	7,204.64	6,780.47	2,317.91	2.14	1.04
28,786,259.00	716,780.41	31,823.96	21,007.39	9,445.28	2.08	1.20
88,169,147.00	2,138,001.80	96,668.62	219,594.75	52,481.59	2.40	1.33
569,030.00	8,899.05	492.29	890.10	187.50	1.60	0.93
58,205,626.00	1,094,308.69	53,053.93	82,857.37	18,166.84	1.78	0.99
68,742,031.00	1,551,731.32	70,329.33	110,278.69	29,850.16	2.11	1.19
207,507,308.00	4,189,403.66	219,454.62	278,546.45	75,014.05	1.91	1.13
610,232,636.00	13,835,643.33	637,964.66	1,141,735.74	293,673.19	2.22	1.14
36,266,323.00	734,976.44	34,766.05	26,774.56	9,689.60	1.85	1.04
19,424,342.00	231,382.62	16,189.77	21,214.96	4,193.27	1.18	0.92
65,620.00	618.99	79.23	44.25	24.41	0.94	1.52
1,999,789.00	60,642.34	2,208.51	9,184.69	1,886.03	3.23	1.82
2,164,080.00	81,669.99	3,250.45	4,997.18	2,000.04	3.67	1.83
6,763,377.00	13,509.90	3,616.24	2,452.40	1,050.00	0.17	0.60
83,120.00	369.49	62.60	93.33	19.97	0.32	0.75
308,190.00	513.97	147.02	143.59	36.37	0.12	0.48
605,312.00	953.14	263.54	238.05	83.31	0.13	0.51
142,100.00	6,219.46	148.29	963.23	239.16	5.46	2.11
294,410.00	8,229.18	327.00	1,354.47	287.30	3.20	1.78
314,450.00	542.15	163.32	127.51	39.07	0.12	0.54
1,472,329.00	2,234.07	676.03	676.74	169.65	0.14	0.46
3,143,651.00	4,978.34	1,606.03	1,194.02	433.97	0.14	0.56
20,630.00	37.21	9.22	11.85	2.18	0.07	0.45
11,755,195.00	186,851.01	11,900.60	8,695.28	2,760.99	1.45	1.09
15,637,408.00	306,958.33	14,050.61	11,013.01	4,025.11	1.80	1.00
25,690.00	325.77	16.11	40.96	7.73	1.70	0.97
1,298,963.00	2,124.51	588.73	862.86	184.49	0.16	0.47
10,238,082.00	29,826.62	6,835.70	10,546.08	2,618.48	0.29	0.86
24,095,047.00	739,560.04	38,249.90	39,129.12	17,355.87	3.00	1.88
373,060.00	10,306.41	474.87	957.55	246.32	2.84	1.83
33,905,628.00	865,327.08	52,999.74	55,229.29	20,086.37	2.44	1.85
264,430.00	5,554.02	399.07	247.41	91.89	1.80	1.51
1,984,676.00	71,637.33	3,280.66	3,392.01	1,143.27	3.05	1.72
155,638,973.00	3,969,678.84	228,386.98	238,084.75	80,040.08	2.37	1.67
806,700.00	19,541.67	1,128.47	1,417.02	299.70	1.96	1.44
22,513,291.00	536,730.35	27,979.53	40,703.18	13,008.29	2.40	1.49
30,581,031.00	905,346.17	44,966.39	55,472.08	19,371.11	2.59	1.57
36,903,695.00	909,393.53	53,997.71	79,467.01	22,488.03	2.39	1.63
15,650,245.00	541,941.19	22,998.46	48,305.34	15,955.45	3.41	1.62
510,537.00	12,950.02	633.46	926.52	266.34	2.29	1.43
1,647,778.00	26,824.55	1,294.63	1,894.06	369.38	1.41	0.85
138,310.00	186.52	70.79	59.83	20.64	0.12	0.59
384,291.00	1,464.63	280.38	300.25	90.68	0.31	0.81
257,273.00	1,339.90	177.67	258.89	54.85	0.25	0.69
914,680.00	13,368.98	764.91	880.29	260.65	1.29	1.01
71,178.00	172.29	38.90	47.83	14.18	0.17	0.55
1,071,432.00	12,543.74	1,136.75	1,309.16	723.38	1.02	1.40
25,600.00	200.61	0.00	102.24	20.27	1.26	0.00

116,391.00	2,994.99	169.11	329.57	144.26	1.85	1.47
289,449.00	1,650.72	325.72	317.48	140.72	0.54	1.13
1,146,404.00	12,399.29	1,481.61	1,730.37	912.58	1.05	1.68
38,000.00	48.06	0.00	46.89	11.96	0.30	0.00
27,820.00	68.77	18.52	24.42	6.88	0.25	0.93
13,000.00	9.55	0.00	12.30	2.85	0.24	0.00
9,923,391.00	250,608.66	9,584.17	8,146.55	2,562.66	1.70	1.05
657,732.00	1,522.06	396.45	377.42	102.81	0.17	0.61
5,213,565.00	56,086.21	4,493.11	6,099.21	1,138.57	0.99	0.93
5,018,025.00	14,328.47	2,933.12	4,134.51	1,188.04	0.27	0.75
101,748,915.00	2,661,686.30	134,907.59	187,419.32	49,036.34	2.52	1.47
1,554,001.00	43,363.43	1,836.77	2,384.43	681.44	2.51	1.40
482,611.00	15,901.34	590.48	671.19	184.32	2.46	1.31
4,704,088.00	113,412.60	5,687.34	5,897.25	1,536.49	2.18	1.30
94,027,887.00	2,383,178.64	111,679.20	155,704.11	48,042.81	2.44	1.33
5,754,311.00	50,897.35	6,084.52	7,656.87	2,958.33	0.71	1.17
69,230.00	213.30	48.98	34.23	17.16	0.23	0.81
10,876,816.00	177,530.85	15,348.50	24,575.23	11,255.09	1.48	1.57
4,718,221.00	42,158.47	6,576.03	8,419.37	2,849.26	0.81	1.52
151,410.00	177.13	46.26	45.12	18.10	0.11	0.49
563,410.00	2,735.28	470.11	484.29	162.13	0.35	0.92
7,968,613.00	113,329.10	6,668.99	5,600.60	1,686.85	1.18	0.92
210,070.00	400.11	128.11	81.32	34.82	0.18	0.61
288,388,171.00	3,718,298.86	264,256.74	329,635.19	68,949.15	1.24	0.98
931,700.00	2,485.42	661.04	775.74	171.27	0.18	0.74
89,739,736.00	2,391,543.58	102,826.43	149,875.22	45,047.42	2.24	1.27
459,055,506.00	6,974,193.83	437,839.91	543,497.92	132,444.48	1.45	1.01
131,510.00	274.12	66.60	33.78	19.26	0.12	0.51
12,387,628.00	174,360.37	9,422.40	8,919.37	2,341.38	1.20	0.84
159,620.00	142.86	63.54	32.85	16.64	0.09	0.40
548,232.00	469.91	199.21	226.89	54.31	0.08	0.40
57,682.00	97.47	30.90	39.81	7.39	0.14	0.54
1,732,917.00	33,003.42	1,507.26	1,820.27	419.48	1.44	0.97
94,209.00	280.80	43.71	59.53	12.57	0.21	0.53
347,744.00	597.81	215.92	208.46	52.32	0.14	0.62
43,950.00	169.07	26.03	25.10	7.21	0.20	0.59
155,190.00	166.90	61.17	45.15	15.20	0.09	0.39
323,817.00	310.96	142.59	112.76	34.36	0.07	0.45
253,380.00	1,144.79	234.24	202.47	76.42	0.38	0.97
1,993,157.00	6,127.61	1,420.49	1,345.54	403.79	0.25	0.72
5,162,475.00	9,326.41	2,329.62	2,041.81	689.88	0.15	0.50
7,163,351,694.00	283,094,391.02	10,458,207.66	31,755,021.74	7,763,707.79	3.62	1.55

RatioC	RatioAle
1.80	1.75
1.33	1.28
2.49	2.36
2.11	2.02
2.24	2.21
2.46	2.37
2.06	2.00
1.39	1.31
0.14	0.15
0.10	0.10
0.17	0.17
0.43	0.39
0.89	1.02
1.03	1.01
0.60	0.56
0.37	0.36
0.50	0.44
0.73	0.69
0.45	0.39
0.43	0.36
0.55	0.51
0.45	0.40
0.60	0.59
0.39	0.34
0.34	0.28
0.72	0.64
1.74	1.58
1.38	1.28
0.14	0.16
0.17	0.20
0.11	0.11
0.13	0.14
0.17	0.55
0.14	0.13
0.13	0.12
0.12	0.13
0.09	0.10
0.35	0.29
0.34	0.29
0.23	0.20
0.13	0.14
0.26	0.28
0.77	0.92
1.17	1.18
0.86	0.86
0.64	0.51
0.69	0.66
0.75	0.73
0.55	0.50
0.79	0.73
1.13	1.07
0.85	0.78
1.04	0.97

1.03	0.98
0.26	0.23
0.21	0.26
0.23	0.23
0.22	0.24
0.53	0.47
0.13	0.16
0.52	0.61
0.42	0.68
0.32	0.43
0.65	0.89
0.85	0.62
0.16	0.23
0.17	0.25
0.36	0.31
0.16	0.16
0.43	0.35
0.26	0.27
0.62	0.59
0.48	0.45
0.45	0.41
0.48	0.41
0.67	0.62
0.41	0.50
0.14	0.21
0.82	0.93
0.61	0.69
0.12	0.11
0.29	0.30
0.33	0.26
0.16	0.15
0.35	0.30
0.19	0.22
0.67	0.66
0.39	0.35
0.12	0.16
0.28	0.22
0.10	0.09
0.09	0.09
0.12	0.13
0.30	0.26
0.10	0.14
0.15	0.16
0.09	0.12
0.12	0.12
0.10	0.12
0.19	0.24
0.19	0.20
0.13	0.13
1.67	1.83
21.04	21.42
6.33	6.54
7.05	12.11
9.94	10.22

10.41	10.67
10.64	11.33
8.53	8.52
5.57	5.59
0.57	0.62
0.39	0.44
0.79	0.75
3.17	3.23
3.65	3.86
4.20	3.45
3.22	3.17
1.34	0.97
2.97	3.26
4.22	4.20
2.64	3.25
2.67	2.77
4.18	4.33
3.02	3.04
4.01	3.96
2.24	2.36
1.78	1.86
0.39	0.34
11.95	12.03
5.84	5.19
0.77	0.84
0.62	0.89
0.33	0.44
0.50	0.44
10.81	11.12
0.45	0.52
0.41	0.28
0.59	0.70
0.31	0.21
2.51	2.57
2.29	2.39
5.30	5.36
0.79	0.57
2.58	2.50
6.89	7.04
5.60	5.49
8.00	8.39
3.62	3.98
4.24	4.53
6.20	6.50
3.60	3.65
4.75	4.75
5.74	5.84
6.44	6.46
5.80	5.66
4.93	4.62
1.84	1.80
1.78	1.70
0.82	0.16
0.83	0.92



3.26	3.93
0.72	0.76
3.98	3.53
5.04	4.93
3.25	2.88
4.99	3.39
1.37	0.92
0.28	0.18
2.47	2.68
0.58	0.75
1.54	2.17
1.14	1.02
3.68	3.72
2.76	2.78
2.60	3.18
3.29	3.58
5.41	5.65
1.68	1.65
1.63	1.56
3.26	3.69
3.46	3.85
0.52	0.47
1.54	1.84
2.02	2.03
0.72	0.86
2.08	2.44
1.01	1.24
4.87	4.91
2.30	2.53
0.59	0.47
1.32	1.42
0.33	0.36
0.35	0.42
0.53	0.41
2.24	2.48
0.47	0.55
0.67	0.91
0.58	0.32
0.44	0.75
0.39	0.39
1.27	0.88
1.16	1.33
0.66	0.66
2.12	2.14
0.84	0.86
1.01	1.19
1.23	1.18
1.81	1.77
1.46	1.46
1.51	1.51
1.73	1.71
1.33	1.31
1.01	0.96
0.15	0.16

0.10	0.12
0.18	0.18
0.59	0.53
0.82	1.01
0.79	0.77
0.50	0.45
0.35	0.29
0.40	0.33
0.62	0.60
0.37	0.33
0.37	0.31
0.48	0.43
0.41	0.36
0.51	0.48
0.33	0.27
0.26	0.22
0.49	0.37
0.96	0.94
0.97	0.92
0.15	0.16
0.23	0.24
0.13	0.12
0.13	0.14
1.67	1.68
1.18	0.98
0.13	0.12
0.12	0.12
0.14	0.14
0.11	0.11
0.30	0.23
0.32	0.26
0.27	0.30
0.14	0.14
0.23	0.26
0.68	0.72
0.63	0.66
0.59	0.59
0.34	0.35
0.70	0.58
0.54	0.51
0.44	0.37
0.58	0.58
0.70	0.63
0.64	0.61
1.00	1.02
0.51	0.52
0.28	0.22
0.10	0.15
0.26	0.24
0.21	0.21
0.33	0.28
0.15	0.20
0.50	0.68
0.74	0.79

1.17	1.24
0.35	0.49
0.55	0.80
0.25	0.31
0.20	0.25
0.09	0.22
0.32	0.26
0.16	0.16
0.27	0.22
0.21	0.24
0.52	0.48
0.51	0.44
0.44	0.38
0.42	0.33
0.54	0.51
0.43	0.51
0.16	0.25
0.86	1.03
0.49	0.60
0.12	0.12
0.26	0.29
0.25	0.21
0.16	0.17
0.29	0.24
0.17	0.18
0.53	0.50
0.33	0.29
0.10	0.15
0.24	0.19
0.10	0.10
0.10	0.10
0.14	0.13
0.27	0.24
0.14	0.13
0.15	0.15
0.17	0.16
0.09	0.10
0.10	0.11
0.25	0.30
0.19	0.20
0.13	0.13
1.26	1.08

<b>Return Time (Years)</b>	<b>Estimated Loss</b>
53500	\$13,273,285,893.21
10000	\$11,074,043,525.26
5000	\$10,115,510,643.45
2000	\$8,612,848,472.68
1000	\$7,790,224,616.06
500	\$6,601,723,086.24
250	\$5,808,150,241.26
200	\$5,457,562,890.42
190	\$5,383,372,842.07
180	\$5,275,405,907.32
170	\$5,220,140,131.92
160	\$5,115,106,425.08
150	\$5,032,282,625.77
140	\$4,940,183,617.03
130	\$4,845,299,966.08
120	\$4,697,601,243.82
110	\$4,568,437,705.43
100	\$4,415,454,648.36
90	\$4,218,283,761.80
80	\$4,026,078,528.64
70	\$3,804,376,962.77
60	\$3,509,984,692.43
50	\$3,192,529,279.65
45	\$3,003,823,497.57
40	\$2,827,143,994.34
35	\$2,641,864,033.57
30	\$2,427,164,875.01
25	\$2,198,429,214.71
20	\$1,918,929,329.30
15	\$1,586,547,742.68
10	\$1,151,599,520.38
5	\$386,286,677.66

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

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

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

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



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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

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



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

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

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

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

<b>Return Time (Years)</b>	<b>Estimated Loss</b>
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.

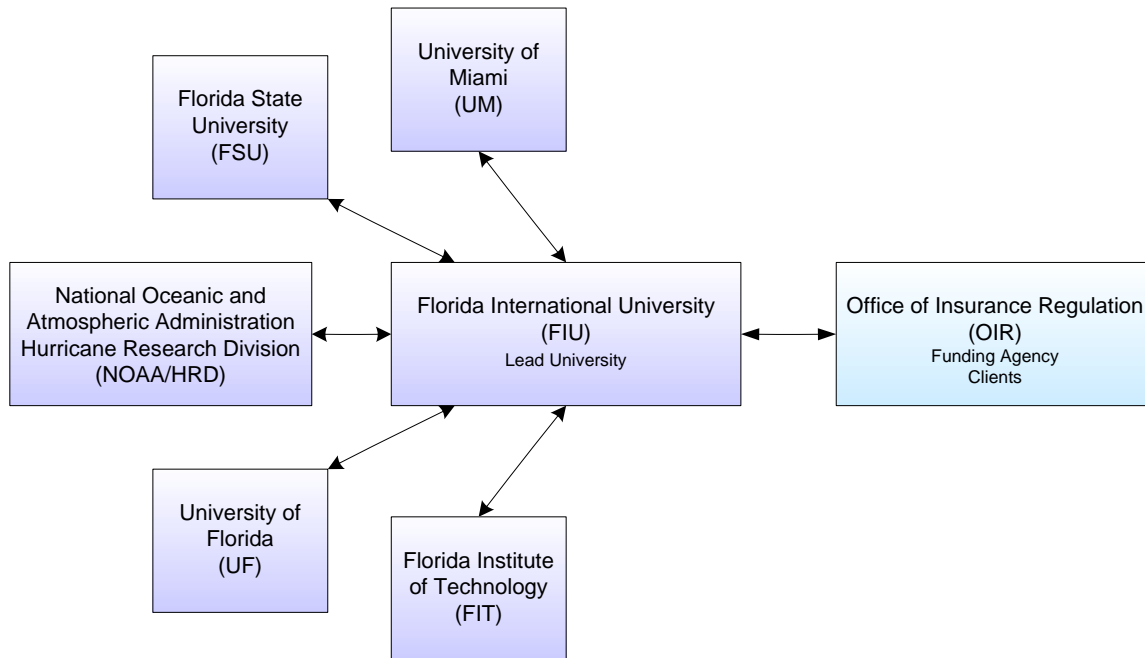
## **Disclosures**

### ***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**

<b>Key Personnel</b>	<b>Degree/ Discipline</b>	<b>University</b>	<b>Employment Status</b>	<b>Tenure</b>	<b>Experience</b>
<b><i>Meteorology:</i></b>					
Dr. Mark Powell	Ph.D. Meteorology	Florida State University	Senior Atmospheric Scientist HRD/NOAA	30	Meteorology wind field model
Dr. Steve Cocke	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
<b><i>Engineering:</i></b>					



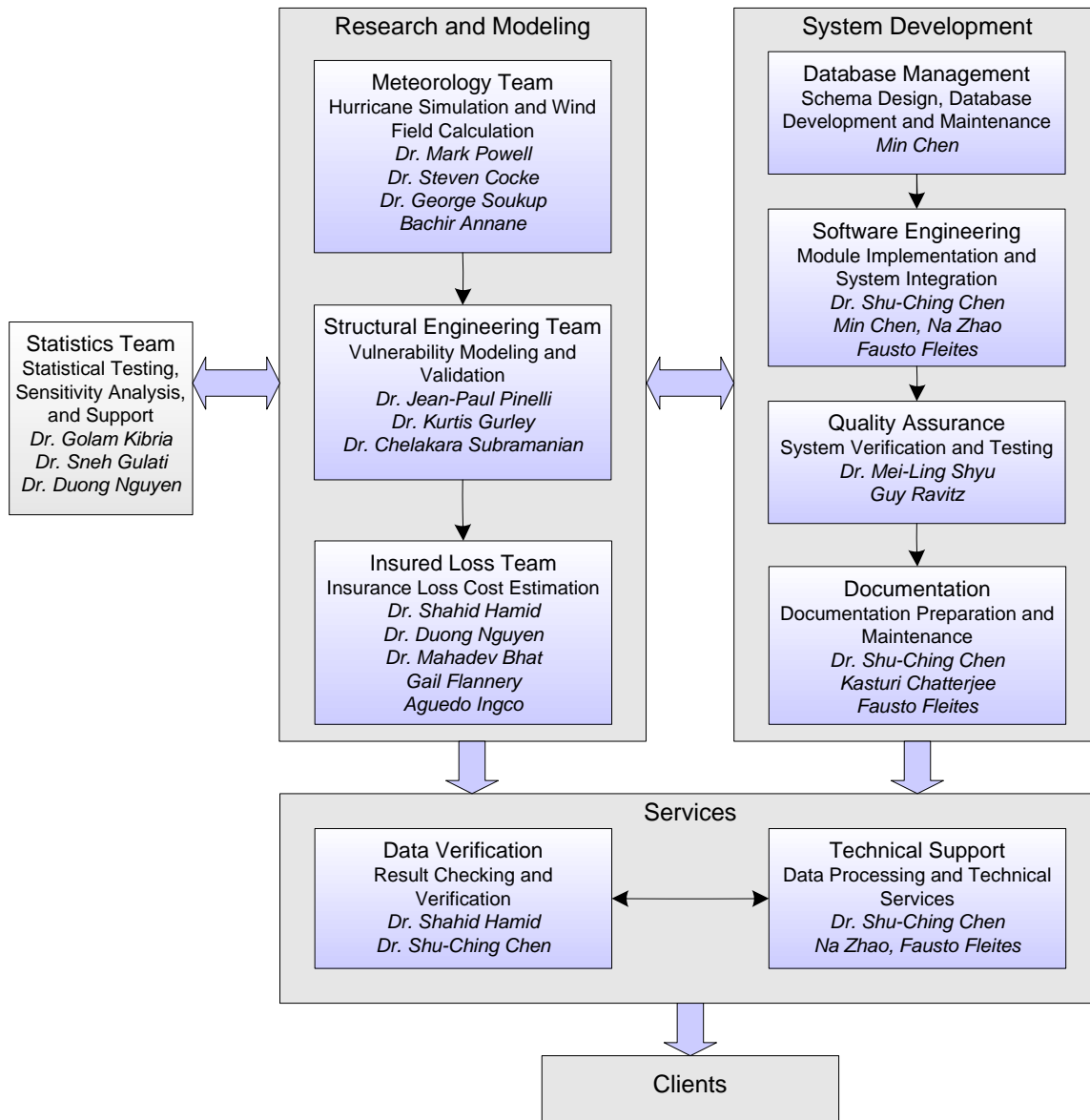
Dr. Jean-Paul Pinelli	Ph.D. Civil Engineering	Georgia Tech	Assoc professor, CE Florida Institute of Technology	13	Wind engineering, vulnerability functions
Dr. Kurt Gurley	Ph.D. Civil Engineering	Univ of Notre Dame	Assoc professor, CE Univ of Florida	10	Wind engineering, simulations
Dr. C. Subramanian	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
<b>Actuarial/Finance:</b>					
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
<b>Computer Science</b>					
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
<b>Statistics</b>					
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.

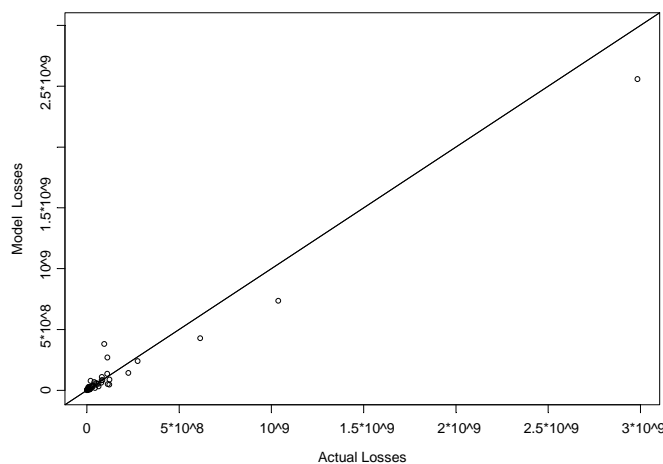
**Table 19 Actual vs. Model Loss**

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.

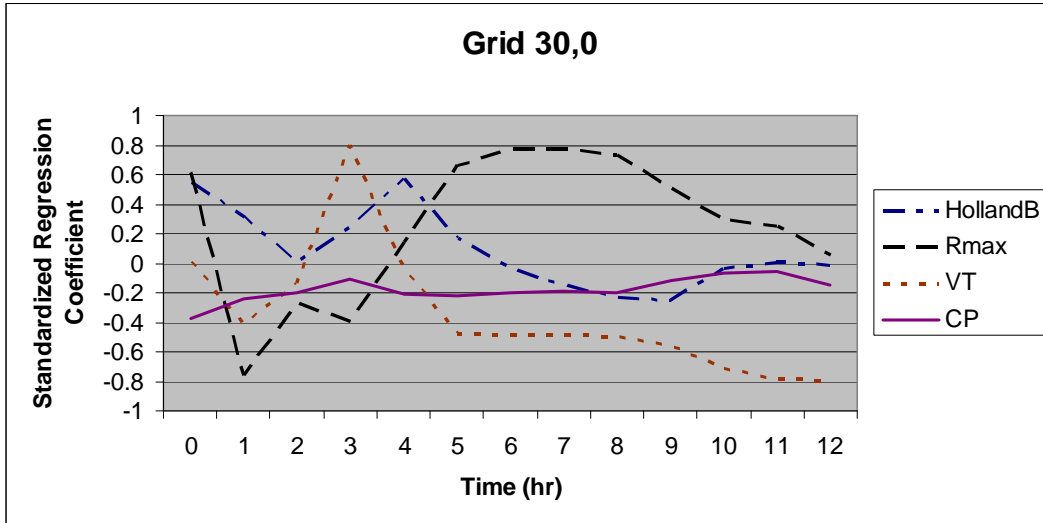
*CP* = central pressure (in millibars)  
*Rmax* = radius of maximum winds (in statute miles)  
*VT* = translational velocity (forward speed in miles per hour)  
Holland B pressure profile parameter

- 2. Provide a description of the statistical methods used to perform the sensitivity analysis.***

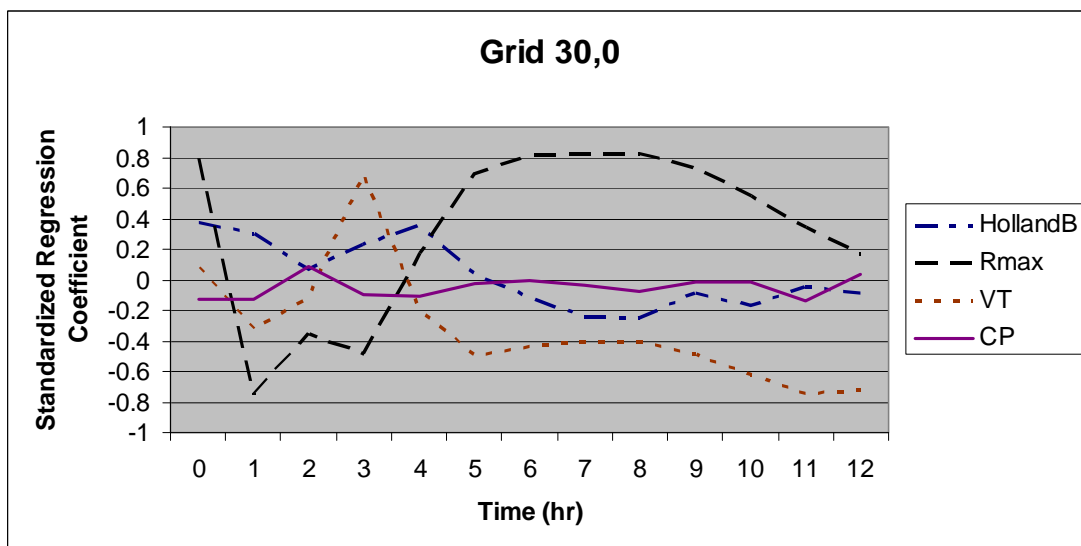
We have followed the procedures as described in the paper “Assessing Hurricane Effects. Part 1. Sensitivity Analysis,” by Ronald L. Iman, Mark E. Johnson, and Tom Schroeder (2000a).

- 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.

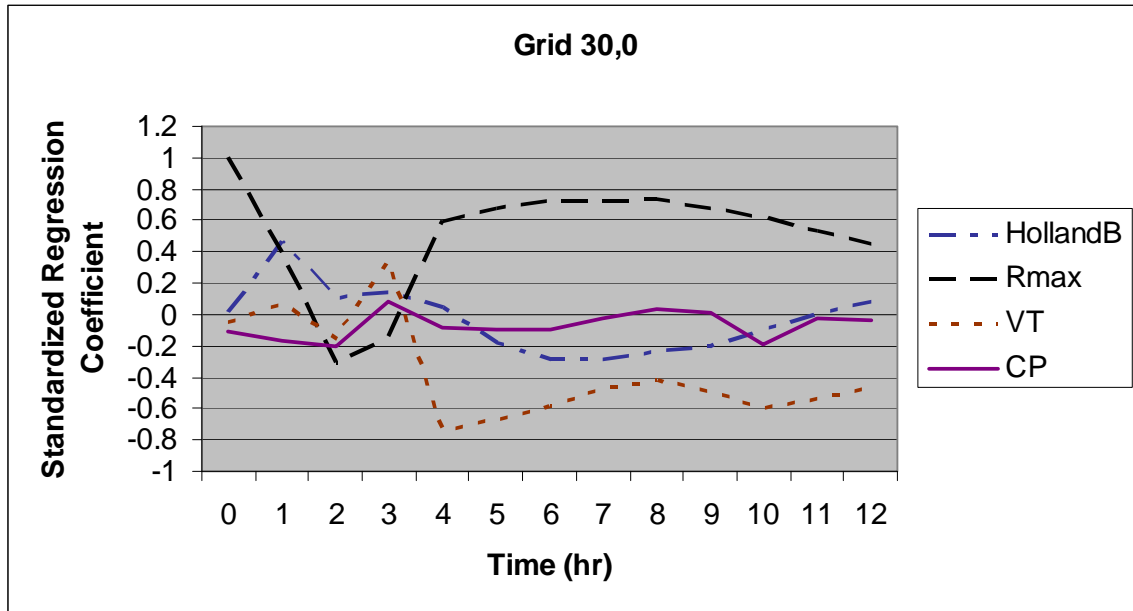


**Figure 63. Standardized Regression Coefficients vs. Time at Grid Coordinates (30,0) for Category 1**



**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.

FLORIDA  
HOMEOWNERS INSURANCE

**CONFIDENTIAL**

NON-MODELED

EXCESS WIND PROCEDURE

OBJECTIVE

Since wind losses not accounted for by the hurricane model can cause large and unexpected losses, an excess wind calculation is incorporated in the development of Homeowners wind loss costs for Owners. The "excess factor" and "excess losses" quantified in this calculation are used to determine "Wind Provision" losses which are then used directly in the calculation of the Owners wind loss cost level indications. The purpose of this procedure is to obviate shifts in indicated loss cost levels (both upward and downward) which would result from reflecting large unexpected (non-modeled) wind losses only in the year in which they occurred.

The calculations underlying this procedure are described below. Note that the losses used in these calculations have been adjusted to remove hurricane losses accounted for by the model. Losses determined by the model have not been included.

DESCRIPTION OF  
NON-MODELED  
EXCESS WIND  
CALCULATION

The non-modeled excess wind calculation makes two adjustments to reported non-modeled wind losses. First, it removes the excess wind losses that actually occurred in a given year. Then, it applies an excess wind factor (to non-excess, all-perils losses) so as to account for the underlying exposure inherent in non-modeled wind losses. This statewide excess wind factor is based on the state's long-term history of excess wind losses and, therefore, is not subject to the type of yearly variation inherent in actual wind losses. The methodology for calculating the excess wind factor is described below.

Statewide excess wind losses by year are calculated by determining a "normal" wind to total minus wind ratio which represents the long-term expected wind to total minus wind ratio for the state. All losses above the "normal" ratio are defined as excess wind losses.

The "normal" wind to total minus wind ratio (line 11) is determined by first capping the wind to total minus wind ratios for extreme wind years at 5 times the state's median wind to total minus wind ratio\*. The capped wind to total minus wind ratios are shown in column (5).

An excess wind to total minus wind ratio for a given year is composed of two parts: (1) a capped excess wind to total minus wind ratio and (2) an "excess wind to total minus wind ratio above the cap".

The excess wind factor (line 13) is calculated as follows:

$$\text{state excess factor} = 1.0 + [(\text{average capped excess ratio} + \text{average excess ratio above the cap}) \div (1.0 + \text{normal ratio} - \text{average capped excess ratio})]$$

\* In the procedure above, minimum values apply to the median wind to total minus wind ratio, and the capped wind to total minus wind ratio. The median has a minimum of 0.100; the wind cap has a minimum of  $5 \times 0.100$  (0.500). The values used for the median ratio and wind cap are shown on line 12 (minimum values are shown, where applicable).

FLORIDA  
HOMEOWNERS INSURANCE

**CONFIDENTIAL**

NON-MODELED

EXCESS WIND PROCEDURE

DEVELOPMENT OF  
NON-MODELED  
EXCESS LOSSES  
ON A BASE  
DEDUCTIBLE BASIS

The "Derivation of Excess Wind Factor" exhibit develops excess wind losses on a reported-deductible basis. Since our ratemaking is done at the base deductible level, it is necessary to determine excess losses reflecting the base deductible. This calculation is displayed in the following pages and is based on the ratio of reported excess losses and reported non-modeled wind losses.

DETERMINATION  
OF "WIND PROVISION"  
LOSSES

The excess factor and excess losses described above provide a measure of smoothed wind losses that is expressed in terms of non-wind losses. In order to obtain a direct measure of smoothed wind losses, the Excess Factor, Excess Losses and non-wind losses are combined to form "Wind Provision" losses by year. This calculation is expressed in the following formula:

$$\text{WIND PROVISION} = (T - E) F - (T - W), \text{ where}$$

T = total all-perils losses (excluding losses attributable to modeled hurricanes) reflecting the base deductible

E = Excess wind losses, at the base deductible level

F = Excess Wind Factor

W = wind losses (excluding wind loss attributable to modeled hurricanes), at the base deductible level

The calculation of statewide Wind Provision losses by year and the methodology for calculating Wind Provision losses by territory is shown on the following pages.

FLORIDA  
HOMEOWNER INSURANCE - OWNERS  
DERIVATION OF NON-MODELED EXCESS WIND FACTOR

YEAR	(1) NON-MODELED REPORTED WIND LOSSES	(2) NON- MODELED REPORTED TOTAL LOSSES	(3) NON-MODELED REPORTED TOTAL-WIND LOSSES (2)-(1)	(4) TOTAL WIND TO NON-WIND RATIO (1)/(3)	(5) CAPPED WIND RATIO <(5xMED)	(6) CAPPED EXCESS WIND RATIO (5)-AVG(5)	(7) CAPPED EXCESS WIND LOSSES (3)x(6)	(8) NON- MODELED EXCESS WIND RATIO ABOVE THE CAP (4)-(5)	(9) EXCESS WIND LOSSES ABOVE THE CAP (8)x(3)	(10) TOTAL NON- MODELED EXCESS WIND LOSSES (7)+(9)
12/1961	1,935,755	7,804,179	5,868,424	0.330	0.330	0.218	1,279,316	0.000	0	1,279,316
12/1962	887,055	9,095,681	8,208,626	0.108	0.108	0.000	0	0.000	0	0
12/1963	497,022	10,890,555	10,393,533	0.048	0.048	0.000	0	0.000	0	0
12/1967	772,297	12,887,865	12,115,568	0.064	0.064	0.000	0	0.000	0	0
12/1969	655,989	12,069,388	11,413,399	0.057	0.057	0.000	0	0.000	0	0
12/1970	465,251	14,440,229	13,974,978	0.033	0.033	0.000	0	0.000	0	0
12/1971	686,849	19,787,180	19,100,331	0.036	0.036	0.000	0	0.000	0	0
12/1972	1,215,218	19,966,087	18,750,869	0.065	0.065	0.000	0	0.000	0	0
12/1973	1,547,806	26,323,670	24,775,864	0.062	0.062	0.000	0	0.000	0	0
12/1974	1,433,172	34,664,444	33,231,272	0.043	0.043	0.000	0	0.000	0	0
12/1975	1,797,340	41,936,178	40,138,838	0.045	0.045	0.000	0	0.000	0	0
12/1976	1,158,224	42,344,163	41,185,939	0.028	0.028	0.000	0	0.000	0	0
12/1977	1,095,593	39,220,727	38,125,134	0.029	0.029	0.000	0	0.000	0	0
12/1978	2,618,955	45,252,983	42,634,028	0.061	0.061	0.000	0	0.000	0	0
12/1979	3,178,131	51,184,588	48,006,457	0.066	0.066	0.000	0	0.000	0	0
12/1980	3,165,192	69,891,181	66,725,989	0.047	0.047	0.000	0	0.000	0	0
12/1981	2,493,156	73,629,209	71,136,053	0.035	0.035	0.000	0	0.000	0	0
12/1982	15,076,027	85,889,936	70,813,909	0.213	0.213	0.101	7,152,205	0.000	0	0
12/1983	8,428,279	84,889,232	76,460,953	0.110	0.110	0.000	0	0.000	0	0
12/1984	5,586,997	83,295,180	77,708,183	0.072	0.072	0.000	0	0.000	0	0
12/1985	6,867,779	99,855,120	92,987,341	0.074	0.074	0.000	0	0.000	0	0
12/1986	5,095,168	93,963,029	88,867,861	0.057	0.057	0.000	0	0.000	0	0
12/1987	3,732,823	95,201,269	91,468,446	0.041	0.041	0.000	0	0.000	0	0
12/1988	8,629,716	95,311,579	86,681,863	0.100	0.100	0.000	0	0.000	0	0
12/1989	4,984,444	114,131,896	109,147,452	0.046	0.046	0.000	0	0.000	0	0
12/1990	6,412,562	108,303,898	101,891,336	0.063	0.063	0.000	0	0.000	0	0
12/1991	12,681,866	111,468,326	98,786,460	0.128	0.128	0.016	1,580,583	0.000	0	0
12/1992	146,217,765	259,758,559	113,540,794	1.288	0.500	0.388	44,053,828	0.788	89,470,146	0
12/1993	51,263,131	144,886,440	93,623,309	0.548	0.500	0.388	36,325,844	0.048	4,493,919	0
12/1994	8,071,768	96,347,610	88,275,842	0.091	0.091	0.000	0	0.000	0	0

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(continued on next page)

FLORIDA  
HOMEOWNER INSURANCE - OWNERS

DERIVATION OF NON-MODELED EXCESS WIND FACTOR

YEAR	(1) NON-MODELED REPORTED WIND LOSSES	(2) NON-MODELED REPORTED TOTAL LOSSES	(3) NON-MODELED REPORTED TOTAL LOSSES (2)-(1)	(4) TOTAL WIND TO NON-WIND RATIO (1)/(3)	(5) CAPPED WIND RATIO <(5xMED)	(6) CAPPED EXCESS WIND RATIO (5)-AVG(5)	(7) CAPPED EXCESS WIND LOSSES (3)x(6)	(8) NON- MODELED EXCESS WIND RATIO ABOVE THE CAP (4)-(5)	(9) EXCESS WIND LOSSES ABOVE THE CAP (8)x(3)	(10) TOTAL NON- MODELED EXCESS WIND LOSSES (7)+(9)
12/1995	7,653,900	97,377,439	89,723,539	0.085	0.085	0.000	0	0.000	0	0
12/1996	17,491,784	113,969,721	96,477,937	0.181	0.181	0.069	6,656,978	0.000	0	6,656,978
12/1997	16,839,799	121,672,147	104,832,348	0.161	0.161	0.049	5,136,785	0.000	0	5,136,785
12/1998	30,468,345	146,594,405	116,126,060	0.262	0.262	0.150	17,418,909	0.000	0	17,418,909
12/1999	13,215,772	142,623,644	129,407,872	0.102	0.102	0.000	0	0.000	0	0
12/2000	10,315,051	183,367,164	173,052,113	0.060	0.060	0.000	0	0.000	0	0
12/2001	19,291,298	225,539,932	206,248,634	0.094	0.094	0.000	0	0.000	0	0
12/2002	12,602,698	269,120,497	256,517,799	0.049	0.049	0.000	0	0.000	0	0
12/2003	17,479,395	285,484,826	268,005,431	0.065	0.065	0.000	0	0.000	0	0
12/2004	53,743,989	317,497,165	263,753,176	0.204	0.204	0.092	24,265,292	0.000	0	24,265,292
12/2005	37,322,307	258,605,582	221,283,275	0.169	0.169	0.057	12,613,147	0.000	0	12,613,147
TOTAL	\$ 545,075,668	\$ 4,166,542,903	\$ 3,621,467,235	5.420	4.584	1.528	\$ 156,482,887	0.836	\$ 93,964,065	\$ 250,446,952
AVERAGE				0.132	0.112	0.037		0.020		

(11) NORMAL WIND TO NON-WIND RATIO = AVG. OF COL.(5)

(12) MEDIAN WIND TO NON-WIND RATIO = 0.100 5 X MEDIAN WIND TO NON-WIND RATIO = 0.112 = 0.500

(13) EXCESS FACTOR =  $1.0 + \{(AVG.(6) + AVG.(8)) / (1.0 + AVG.(5) - AVG.(6))\}$   
EXCESS FACTOR =  $1.0 + \{(0.037 + 0.020) / (1.0 + 0.112 - 0.037)\}$  = 1.053

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**CONFIDENTIAL**DEVELOPMENT OF NON-MODELED EXCESS LOSSES ON A BASE DEDUCTIBLE LEVEL

Accident Year Ended	(1) Non-Modeled Excess Losses Column (10) (a)	(2) Non-Modeled Reported Wind Losses Column (1) (a)	(3) Excess Ratio (1)/(2)
12/31/2001	\$ 0	\$ 19,291,298	0.000
12/31/2002	0	12,602,698	0.000
12/31/2003	0	17,479,395	0.000
12/31/2004	24,265,292	53,743,989	0.451
12/31/2005	12,613,147	37,322,307	0.338

Accident Year Ended	(4) Non-Modeled Wind Losses on a Base Deductible Level	(5) Non-Modeled Excess Losses on a Base Deductible Level (3) x (4)
12/31/2001	\$ 19,700,783	\$ 0
12/31/2002	13,267,882	0
12/31/2003	18,975,424	0
12/31/2004	58,571,096	26,415,564
12/31/2005	42,812,808	14,470,729

(a) See the "Derivation of Non-Modeled Excess Wind Factor" exhibit (previous page).

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DEVELOPMENT OF WIND PROVISION LOSSES BY YEAR

<u>ACCIDENT YEAR ENDED</u>	<u>TOTAL LOSSES*</u>	<u>EXCESS LOSSES**</u>	<u>EXCESS FACTOR</u>	<u>WIND LOSSES*</u>	<u>WIND PROVISION LOSSES**</u>
12/31/2001	\$229,200,390	\$ 0	1.053	\$19,700,783	\$31,848,403
12/31/2002	277,417,955	0	1.053	13,267,873	27,971,024
12/31/2003	299,755,730	0	1.053	18,975,412	34,862,465
12/31/2004	336,941,085	26,415,564	1.053	58,571,090	48,613,379
12/31/2005	289,115,937	14,470,729	1.053	42,812,797	42,898,264

\* excluding hurricane losses and reflecting the base deductible

\*\* reflecting base deductible



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METHODOLOGY FOR CALCULATING NON-MODELED WIND PROVISIONS BY  
TERRITORY – OWNERS

In order to develop Non-Modeled Wind Provisions by territory\*, the statewide provision is distributed using each territory's "expected" wind losses. This procedure is illustrated in the following example (All hurricane losses accounted for by the model have been removed. Modeled hurricane losses are not included in this procedure):

	(1)	(2)	(3)	(4)
	Long-Term*** Ratio of Wind to Non-Wind Losses	Non-Wind Losses for Latest Five Years	"Expected" Wind Losses for Latest Five Years <u>(1) x (2)</u>	"Expected" Wind Distribution <u>(3) ÷ Total (3)</u>
<u>Territory</u>				
A	.250	\$16,000,000	\$4,000,000	.400
B	.200	6,000,000	1,200,000	.120
C	.600	8,000,000	4,800,000	.480
			Total 10,000,000	1.000

	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	Statewide Wind Provision	<u>"Expected" Wind Distribution</u>			<u>Territory Wind Provision</u>		
<u>Year</u>		<u>Territory A</u>	<u>Territory B</u>	<u>Territory C</u>	<u>Territory A</u> <u>(5) x (6)</u>	<u>Territory B</u> <u>(5) x (7)</u>	<u>Territory C</u> <u>(5) x (8)</u>
x	\$4,000,000	.400	.120	.480	\$1,600,000	\$480,000	\$1,920,000
x+1	1,000,000	.400	.120	.480	400,000	120,000	480,000
x+2	2,000,000	.400	.120	.480	800,000	240,000	960,000
x+3	3,000,000	.400	.120	.480	1,200,000	360,000	1,440,000
x+4	2,000,000	.400	.120	.480	800,000	240,000	960,000

\* When Loss Cost Changes By Territory are worked up, actual non-modeled wind losses by territory are taken out of the Adjusted Incurred Non-Modeled Losses and replaced with the losses arrived at using this procedure.

\*\* Average of yearly ratios of non-modeled wind to non-wind losses based on territory experience for all available years.

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 Ratio
  - (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:	1	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 -----					Data Set: Sufficient ("S") vs. Insufficient ("I")	Annual Premium Trend (SUPPORT!)	Annual Loss Trend (Up-To-Date) (SUPPORT!)	Annual Loss Trend (Projected) (SUPPORT!)
RIF ID	Program Name	Policy Type	Company(ies) Abbrev.	RIF Comments				
1	Personal Lines Account HO HO-3		CPIC		S	4.0%	11.0%	11.0%
2	Personal Lines Account HO HO-4		CPIC		S	2.0%	15.0%	15.0%
3	Personal Lines Account HO HO-6		CPIC		S	4.0%	15.0%	15.0%
4					S	0.0%	0.0%	0.0%
5					S	0.0%	0.0%	0.0%
6								
7								
8								
9								
10								

Column notes:

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

# **RESULTS SUMMARY FOR RATE CHANGE INDICATIONS**

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

----- RIF IDENTIFIER INFO -----				- LATEST ANNUAL PROFILE -				
RIF ID	Program Name	Policy Type	Company(ies) Abbrev.	On-Level Earned Premium (\$000's)	Earned House-Years	Company Before-Credibility Indication	Company After-Credibility Indication	Company Selection
1	Personal Lines Accou	HO-3	CPIC	\$798,394	350,517	35.8%	35.8%	5.4%
2	Personal Lines Accou	HO-4	CPIC	\$3,200	7,495	5.5%	7.1%	3.2%
3	Personal Lines Accou	HO-6	CPIC	\$44,529	55,254	11.4%	11.4%	4.8%
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				\$846,123	433,267	34.4%	34.4%	5.4%

## ERROR CHECKING SHEET

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

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

Overall inputs - Label cells that must be filled in:

C14											
C57											
C63											
C67											
C74											

Overall inputs - Value cells that must be filled in:

C43											
C44											
C50											
C53											

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

C22											
C23											
D22											
D23											
E22											
E23											
B38											
B39											

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

F22											
F23											
C38											
C39											
D38											
D39											
F38											
F39											
G38											
G39											
H38											
H39											
J38											
J39											
K38											
K39											
L38											
L39											
B54											
B55											
C54											
C55											
D54											
D55											
G59											
H59											
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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:	Homeowners
PRODUCT SUB-TYPE:	N/A
STATE:	Florida Experience Only

PROGRAM NAME:	Personal Lines Account H O (HO)
POLICY TYPE:	HO-3
COMPANY(IES):	CPIC

(A) Loss Experience Eval. Date:	03/31/09
(B) Annual Premium Trend:	4.0%
(C) Annual Loss Trend (Up-to-Date):	11.0%
(D) Annual Loss Trend (Projected):	11.0%
(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	254,870	\$354,635	\$367,941	1.332	1.290	\$632,278
12/31/2005	51	192,015	281,874	296,191	1.187	1.241	436,195
12/31/2006	39	250,975	870,392	540,017	0.973	1.193	626,758
12/31/2007	27	431,308	1,046,417	1,064,739	0.910	1.147	1,111,764
12/31/2008	15	350,517	553,307	773,407	0.936	1.103	798,394
TOTAL		1,479,685	\$3,106,625	\$3,042,296			\$3,605,390

NOTES:

ACTUAL LOSSES:

(1) Accident Year Ending	(9) Incl. Cats.	(10) Non-Hurr. Cat.	(11) Hurricane Cat.	(12) Excl. Cats.	(13) Incl. Cats.	(14) Non-Hurr. Cat.	(15) Hurricane Cat.	(16) Excl. Cats.	(17) Incl. Cats. (SUPPORT)	(18) Non-Hurr. Cat. (SUPPORT)	(19) Hurricane Cat. (SUPPORT)	(20) Excl. Cats.	(21) Actual Incurred Loss & LAE Excl. Cats. (\$000's)
12/31/2004	\$501,828	\$21	\$306,428	\$195,379	\$42,606	\$2	\$20,545	\$22,059	\$29,114	\$1	\$24,137	\$4,977	\$222,415
12/31/2005	\$24,903	\$141	\$387,292	\$137,470	\$42,110	\$46	\$24,969	\$17,095	\$34,012	\$4	\$30,507	\$3,502	\$158,067
12/31/2006	\$161,309	\$764	\$0	\$160,545	\$19,938	\$24	\$0	\$19,913	\$4,109	\$19	\$0	\$4,089	\$184,548
12/31/2007	\$355,387	\$1,063	\$0	\$354,323	\$38,890	\$11	\$0	\$38,879	\$9,053	\$27	\$0	\$9,025	\$402,227
12/31/2008	\$306,083	\$7,466	\$0	\$298,617	\$27,882	\$561	\$0	\$27,321	\$7,797	\$190	\$0	\$7,606	\$333,544
TOTAL	\$1,849,510	\$9,456	\$693,719	\$1,146,335	\$171,425	\$644	\$45,514	\$125,267	\$84,085	\$241	\$54,644	\$29,200	\$1,300,801

PROJECTED CATASTROPHE LOSSES:

(1) Accident Year Ending	(22) Losses (SUPPORT)	(23) ALAE (SUPPORT)	(24) ULAE (SUPPORT)	(25) Losses & ALAE & ULAE	(26) POLICIES IN-FORCE	(27) POLICIES IN-FORCE	(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	\$10,020	\$683	\$257	\$10,960								
12/31/2005	\$6,421	\$438	\$164	\$7,023								
12/31/2006	\$6,855	\$467	\$176	\$7,498								
12/31/2007	\$13,973	\$952	\$358	\$15,283								
12/31/2008	\$12,096	\$824	\$310	\$13,230								
TOTAL	\$49,365	\$3,364	\$1,264	\$53,993	276,391	-	\$552,629	\$0	\$188,310	\$12,355	\$14,833	\$215,498

DEVELOPMENT OF PROJECTED LOSS & LAE RATIO:

(1) Accident Year Ending	(34) Actual Incurred Loss & LAE Excl. Cats. (\$000's)	(35) Loss & ALAE Develop- ment 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 Incl. 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 Incl. Non-Hurr Cat (\$000's)	(44) Selected Accident Year Weights (SUPPORT)	(45) Weighted Proj. Incurred Loss & LAE Incl. Non-Hurr Cat Excl. BF/PD
12/31/2004	\$222,415	1.00	1.971	\$438,386	\$449,346	\$0	\$449,346	1.00	\$449,346	\$449,346	71.1%	10.0%
12/31/2005	\$158,067	1.001	1.776	\$280,905	\$287,928	\$0	\$287,928	1.00	\$287,928	\$287,928	66.0%	15.0%
12/31/2006	\$184,548	1.016	1.600	\$299,905	\$307,403	\$0	\$307,403	1.00	\$307,403	\$307,403	49.0%	20.0%
12/31/2007	\$402,227	1.054	1.442	\$611,327	\$626,611	\$0	\$626,611	1.00	\$626,611	\$626,611	56.4%	25.0%
12/31/2008	\$333,544	1.222	1.298	\$529,198	\$542,428	\$0	\$542,428	1.00	\$542,428	\$542,428	67.9%	30.0%
TOTAL	\$1,300,801			\$2,159,722	\$2,213,715	\$0	\$2,213,715		\$2,213,715	\$2,213,715	61.4%	61.3%

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%	7.4%	7.4%
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	2.6%	0.0%	2.6%
Other Expense (Specify**)	0.0%	9.7%	9.7%
TOTAL EXPENSES	8.7%	19.8%	28.4%
PERMISSIBLE LOSS & LAE			71.6%

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

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(50)	39.0%	Projected Hurricane Loss & LAE ratio
(51)	100.3%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	8.7%	Expected Fixed Expense Ratio
(53)	19.8%	Expected Variable Expense Ratio
(54)	35.8%	Rate Level Indication (Before Credibility)
(55)	1.00	Credibility (SUPPORT)
(56)	6.7%	Expected Annual Net Trend (i.e., Projected Loss Trend Net of Premium Trend)
(57)	1.00	Assumed Number of Years Since Last Rate Review
(58)	6.7%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	35.8%	Credibility-Weighted Rate Level Indication
(60)	5.4%	Company Selected Rate Change

RATE INDICATIONS

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

PROGRAM NAME:	Personal Lines Account H O (HO)
POLICY TYPE:	HO-4
COMPANY(IES):	CPIC

(A) Loss Experience Eval. Date:	03/31/09
(B) Annual Premium Trend:	2.0%
(C) Annual Loss Trend (Up-to-Date):	15.0%
(D) Annual Loss Trend (Projected):	15.0%
(E) Avg. Acc. Date for Proj. Rates:	01/01/11

PREMIUMS:

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Year Ending	Months of Maturity	Earned House-Years	Written Premiums (\$000's)	Earned Premiums (\$000's)	Current Rate Level Factors (SUPPORT)	Premium Trend Factors	Trended Earned Premiums at C.R.L. (\$000's)
12/31/2004	63	5,934	\$2,955	\$2,481	0.999	1.137	\$2,819
12/31/2005	51	3,454	545	1,433	0.979	1.115	1,564
12/31/2006	39	3,054	1,524	1,330	0.968	1.093	1,407
12/31/2007	27	4,352	2,312	1,826	0.984	1.072	1,925
12/31/2008	15	7,495	3,520	2,991	1.018	1.051	3,200
TOTAL		24,289	\$10,856	\$10,061			\$10,916

NOTES:

ACTUAL LOSSES:

(1)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Accident Year Ending	Incl. Cats.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cats.	Incl. Cats.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cats.	Incl. Cats. (SUPPORT)	Non-Hurr. Cat. (SUPPORT)	Hurricane Cat. (SUPPORT)	Excl. Cats.	Actual Incurred Loss & LAE Excl. Cats. (\$000's)
12/31/2004	\$1,233	\$0	\$761	\$472	\$174	\$0	\$70	\$104	\$72	\$0	\$60	\$12	\$588
12/31/2005	535	0	208	326	72	0	18	54	25	0	16	8	389
12/31/2006	312	0	0	312	70	0	0	70	8	0	0	8	391
12/31/2007	722	0	0	722	45	0	0	45	18	0	0	18	785
12/31/2008	1,502	3	0	1,500	87	1	0	86	38	0	0	38	1,624
TOTAL	\$4,304	\$3	\$969	\$3,332	\$450	\$1	\$88	\$360	\$161	\$0	\$76	\$85	\$3,777

PROJECTED CATASTROPHE LOSSES:

(1)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)
Accident Year Ending	Losses (SUPPORT)	ALAE (SUPPORT)	ULAE (SUPPORT)	Losses & ALAE & ULAE	CE DATA --- INSERT APPLICABLE DATE IN YELLOW HIGHLIGHTED CELL ---							
12/31/2004	\$49	\$20	\$1	\$71	POLICIES	POLICIES	PREMIUM IN-FORCE	PREMIUM IN-FORCE	Projected HURRICANE	Projected HURRICANE	Projected HURRICANE	Projected HURRICANE
12/31/2005	28	12	1	\$41	IN-FORCE	IN-FORCE	AT C.R.L. (SUPPORT)	AT C.R.L. (SUPPORT)	Losses (SUPPORT)	ALAE (SUPPORT)	ULAE (SUPPORT)	Loss & LAE (SUPPORT)
12/31/2006	26	11	1	\$37	ALL POLICIES	WIND ONLY POLICIES	ALL POLICIES	WIND ONLY POLICIES				
12/31/2007	46	19	1	\$66								
12/31/2008	92	38	3	\$133								
TOTAL	\$241	\$100	\$7	\$348	8.867	-	\$3,337	\$0	\$160	\$15	\$13	\$187

DEVELOPMENT OF PROJECTED LOSS & LAE RATIO:

(1)	(34)	(35)	(36)	(37)	(38)	(39)	(40)	(41)	(42)	(43)	(44)	(45)
Accident Year Ending	Actual Incurred Loss & LAE Excl. Cats. (\$000's)	Loss & ALAE Development 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 Incl. in (34) (\$000's)	Projected Incurred Loss & LAE Non-Hurr Cat. 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 Incl. Non-Hurr Cat Excl. BF/PD
12/31/2004	\$588	1.000	2.481	\$1,459	\$1,530	\$0	\$1,530	1.000	\$1,530	54.3%	10.0%	
12/31/2005	389	1.000	2.158	839	\$880	0	880	1.000	880	56.2%	15.0%	
12/31/2006	391	1.042	1.876	763	\$801	0	801	1.000	801	56.9%	20.0%	
12/31/2007	785	1.063	1.632	1,362	\$1,428	0	1,428	1.000	1,428	74.2%	25.0%	
12/31/2008	1,624	1.192	1.419	2,746	\$2,879	0	2,879	1.000	2,879	90.0%	30.0%	
TOTAL	\$3,777			\$7,170	\$7,518	\$0	\$7,518		\$7,518	68.9%	100.0%	70.8%

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

(46)	(47)	(48)	(49)
Category of Expected Expense	Fixed Expense Loading * (SUPPORT)	Variable Expense Loading (SUPPORT)	Total Expense Loading
Commissions	0.0%	8.7%	8.7%
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	0.8%	0.0%	0.8%
Other Expense (Specify**)	0.0%	9.7%	9.7%
TOTAL EXPENSES	6.9%	21.1%	27.9%
PERMISSIBLE LOSS & LAE			72.1%
* - Must reflect trend and/or other adjustments since last filing			
** - (Specify in detail here)			

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(50)	5.6%	Projected Hurricane Loss & LAE ratio
(51)	76.4%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	6.9%	Expected Fixed Expense Ratio
(53)	21.1%	Expected Variable Expense Ratio
(54)	5.5%	Rate Level Indication (Before Credibility)
(55)	0.78	Credibility (SUPPORT)
(56)	12.7%	Expected Annual Net Trend (i.e., Projected Loss Trend Net of Premium Trend)
(57)	1.00	Assumed Number of Years Since Last Rate Review
(58)	12.7%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	7.1%	Credibility-Weighted Rate Level Indication
(60)	3.2%	Company Selected Rate Change

RATE INDICATIONS

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

PROGRAM NAME:	Personal Lines Account H O (HO)
POLICY TYPE:	HO-6
COMPANY(IES):	CPIC

(A) Loss Experience Eval. Date:	03/31/09
(B) Annual Premium Trend:	4.0%
(C) Annual Loss Trend (Up-to-Date):	15.0%
(D) Annual Loss Trend (Projected):	15.0%
(E) Avg. Acc. Date for Proj. Rates:	01/01/11

PREMIUMS:

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Year Ending	Months of Maturity	Earned House-Years	Written Premiums (\$000's)	Earned Premiums (\$000's)	Current Rate Level Factors (SUPPORTI)	Premium Trend Factors	Trended Earned Premiums at C.R.L. (\$000's)
12/31/2004	63	24,936	\$14,820	\$12,348	1.204	1.290	\$19,184
12/31/2005	51	24,624	14,220	13,689	1.044	1.241	17,740
12/31/2006	39	36,712	34,549	24,311	0.964	1.193	27,974
12/31/2007	27	61,069	49,803	44,352	0.972	1.147	49,447
12/31/2008	15	55,254	33,012	41,056	0.983	1.103	44,529
TOTAL		202,594	\$146,404	\$135,756			\$158,875

NOTES:

ACTUAL LOSSES:

(1)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Accident Year Ending	Incl. Cats.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cats.	Incl. Cats.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cats.	Incl. Cats. (SUPPORTI)	Non-Hurr. Cat. (SUPPORTI)	Hurricane Cat. (SUPPORTI)	Excl. Cats.	Actual Incurred Loss & LAE Excl. Cats. (\$000's)
12/31/2004	\$10,051	\$0	\$5,406	\$4,645	\$1,120	\$0	\$462	\$658	\$544	\$0	\$426	\$118	\$5,421
12/31/2005	12,273	37	7,161	5,076	1,125	1	432	693	694	1	564	129	5,898
12/31/2006	7,449	14	0	7,436	983	0	0	983	190	0	0	189	8,608
12/31/2007	13,498	1	0	13,497	1,465	0	0	1,465	344	0	0	344	15,306
12/31/2008	15,790	167	0	15,623	1,174	15	0	1,159	402	4	0	398	17,180
TOTAL	\$59,062	\$219	\$12,567	\$46,276	\$5,868	\$16	\$894	\$4,958	\$2,174	\$6	\$990	\$1,179	\$52,413

PROJECTED CATASTROPHE LOSSES:

(1)	(22)	(23)	(24)	(25)		(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)
---PROJECTED NON-HURR. CAT (\$000's)---					CE DATA --- INSERT APPLICABLE DATE IN YELLOW HIGHLIGHTED CELL ---								
Accident Year Ending	Losses (SUPPORTI)	ALAE (SUPPORTI)	ULAE (SUPPORTI)	Losses & ALAE & ULAE									
12/31/2004	\$479	\$35	\$12	\$526		POLICIES	POLICIES	IN-FORCE	IN-FORCE	HURRICANE	HURRICANE	HURRICANE	HURRICANE
12/31/2005	453	33	12	\$497		IN-FORCE	IN-FORCE	AT C.R.L.	AT C.R.L.	Losses	ALAE	ULAE	Loss & LAE
12/31/2006	577	42	15	\$634				(\$000's)	(\$000's)	(\$000's)	(\$000's)	(\$000's)	(\$000's)
12/31/2007	919	66	24	\$1,008		ALL	WIND ONLY	ALL	WIND ONLY				
12/31/2008	962	70	25	\$1,056		POLICIES	POLICIES	POLICIES	POLICIES				
TOTAL	\$3,390	\$245	\$87	\$3,721		40,884	-	\$30,954	\$0	\$5,204	\$370	\$410	\$5,984

DEVELOPMENT OF PROJECTED LOSS & LAE RATIO:

(1)	(34)	(35)	(36)	(37)	(38)	(39)	(40)	(41)	(42)	(43)	(44)	(45)
Accident Year Ending	Actual Incurred Loss & LAE Excl. Cats. (\$000's)	Loss & ALAE Development Factors (SUPPORTI)	Loss Trend Factors	Trended & Developed Incurred Loss & LAE Excl. Cats. (\$000's)	Projected Incurred Loss & LAE Incl. Non-Hurr Cat (\$000's)	Bad Faith/Punitive Damage Loss & ALAE Incl. in (34) (\$000's)	Projected Incurred Loss & LAE Non-Hurr Cat. Excl. BF/PD (\$000's)	Adjustment Factor for Law Changes, Etc. (SUPPORTI)	Final Adjusted Expected Incurred Loss & LAE (\$000's)	Projected Incurred Loss & LAE Non-Hurr Cat (\$000's)	Selected Accident Year Weights (SUPPORTI)	Weighted Proj. Incurred Loss & LAE Excl. BF/PD
12/31/2004	\$5,421	1.000	2.481	\$13,452	\$13,977	\$0	\$13,977	1.000	\$13,977	72.9%	10.0%	
12/31/2005	5,898	1.000	2.158	12,725	13,223	0	13,223	1.000	13,223	74.5%	15.0%	
12/31/2006	8,608	1.004	1.876	16,210	16,844	0	16,844	1.000	16,844	60.2%	20.0%	
12/31/2007	15,306	1.033	1.632	25,798	26,806	0	26,806	1.000	26,806	54.2%	25.0%	
12/31/2008	17,180	1.108	1.419	27,012	28,068	0	28,068	1.000	28,068	63.0%	30.0%	
TOTAL	\$52,413			\$95,197	\$98,919	\$0	\$98,919		\$98,919	62.3%	100.0%	63.0%

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

(46)	(47)	(48)	(49)
Category of Expected Expense	Fixed Expense Loading * (SUPPORTI)	Variable Expense Loading (SUPPORTI)	Total Expense Loading
Commissions	0.0%	7.8%	7.8%
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	1.3%	0.0%	1.3%
Other Expense (Specify**)	0.0%	9.0%	9.0%
TOTAL EXPENSES	7.3%	19.5%	26.9%
PERMISSIBLE LOSS & LAE			73.1%
* - Must reflect trend and/or other adjustments since last filing			
** - (Specify in detail here)			

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(50)	19.3%	Projected Hurricane Loss & LAE ratio
(51)	82.3%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	7.3%	Expected Fixed Expense Ratio
(53)	19.5%	Expected Variable Expense Ratio
(54)	11.4%	Rate Level Indication (Before Credibility)
(55)	1.00	Credibility (SUPPORTI)
(56)	10.6%	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)	10.6%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	11.4%	Credibility-Weighted Rate Level Indication
(60)	4.8%	Company Selected Rate Change

RATE INDICATIONS

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

PROGRAM NAME:	
POLICY TYPE:	
COMPANY(IES):	

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

PREMIUMS:

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

NOTES:

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ACTUAL LOSSES:

(1) Accident Year Ending	(9) Incl. Cats.	(10) Non-Hurr. Cat.	(11) Hurricane Cat.	(12) Excl. Cats.	(13) Incl. Cats.	(14) Non-Hurr. Cat.	(15) Hurricane Cat.	(16) Excl. Cats.	(17) Incl. Cats. (SUPPORT)	(18) Non-Hurr. Cat. (SUPPORT)	(19) Hurricane Cat. (SUPPORT)	(20) Excl. Cats.	(21) Actual Incurred Loss & LAE Excl. Cats. (\$000's)
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
12/31/2007				0				0	0			0	0
12/31/2008				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	(26) POLICIES IN-FORCE	(27) POLICIES IN-FORCE	(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												
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 Develop- ment 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 Incl. Non-Hurr Cat Excl. BF/PD
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	\$7,000	0	7,000	1.000	7,000	70.0%	50.0%	
12/31/2006	0		1.000	0	\$0		0		0	0.0%		
12/31/2007	0		1.000	0	\$0		0		0	0.0%		
12/31/2008	0		1.000	0	\$0		0		0	0.0%		
TOTAL	\$14,000			\$14,000	\$14,000	\$0	\$14,000		\$14,000	70.0%	100.0%	70.0%

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

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

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

DEVELOPMENT OF RATE LEVEL INDICATIONS:

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

RATE INDICATIONS

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

PROGRAM NAME: \_\_\_\_\_  
POLICY TYPE: \_\_\_\_\_  
COMPANY(IES): \_\_\_\_\_

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

PREMIUMS:

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

NOTES:

ACTUAL LOSSES:

(1) Accident Year Ending	(9) Incl. Cats.	(10) Non-Hurr. Cat.	(11) Hurricane Cat.	(12) Excl. Cats.	(13) Incl. Cats.	(14) Non-Hurr. Cat.	(15) Hurricane Cat.	(16) Excl. Cats.	(17) Incl. Cats.	(18) Non-Hurr. Cat. (SUPPORT)	(19) Hurricane Cat. (SUPPORT)	(20) Excl. Cats.	(21) Actual Incurred Loss & LAE Excl. Cats. (\$000's)
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
12/31/2007				0				0				0	0
12/31/2008				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	(26) POLICIES IN-FORCE	(27) POLICIES IN-FORCE	(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												
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 Develop- ment 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 Incl. Non-Hurr Cat Excl. BF/PD
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	\$7,000	0	7,000	1.000	7,000	70.0%	50.0%	
12/31/2006	0		1.000	0	\$0		0		0	0.0%		
12/31/2007	0		1.000	0	\$0		0		0	0.0%		
12/31/2008	0		1.000	0	\$0		0		0	0.0%		
TOTAL	\$14,000			\$14,000	\$14,000	\$0	\$14,000		\$14,000	70.0%	100.0%	70.0%

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

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

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

DEVELOPMENT OF RATE LEVEL INDICATIONS:

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

RATE INDICATIONS

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

PROGRAM NAME:	
POLICY TYPE:	
COMPANY(IES):	

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

PREMIUMS:

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

NOTES:

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ACTUAL LOSSES:

(1) Accident Year Ending	(9) Incl. Cats.	(10) Non-Hurr. Cat.	(11) Hurricane Cat.	(12) Excl. Cats.	(13) Incl. Cats.	(14) Non-Hurr. Cat.	(15) Hurricane Cat.	(16) Excl. Cats.	(17) Incl. Cats. (SUPPORT)	(18) Non-Hurr. Cat. (SUPPORT)	(19) Hurricane Cat. (SUPPORT)	(20) Excl. Cats.	(21) Actual Incurred Loss & LAE Excl. Cats. (\$000's)
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
12/31/2007				0				0	0			0	0
12/31/2008				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	(26) POLICIES IN-FORCE	(27) POLICIES IN-FORCE	(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												
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 Develop- ment 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 Incl. 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 Incl. Non-Hurr Cat (\$000's)	(44) Selected Accident Year Weights (SUPPORT)	(45) Weighted Proj. Incurred Loss & LAE Incl. Non-Hurr Cat Excl. BF/PD
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	\$7,000	0	7,000	1.000	7,000	70.0%	50.0%	
12/31/2006	0		1.000	0	\$0		0		0	0.0%		
12/31/2007	0		1.000	0	\$0		0		0	0.0%		
12/31/2008	0		1.000	0	\$0		0		0	0.0%		
TOTAL	\$14,000			\$14,000	\$14,000	\$0	\$14,000		\$14,000	70.0%	100.0%	70.0%

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

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

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

DEVELOPMENT OF RATE LEVEL INDICATIONS:

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



RATE INDICATIONS

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

PROGRAM NAME: \_\_\_\_\_  
POLICY TYPE: \_\_\_\_\_  
COMPANY(IES): \_\_\_\_\_

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

PREMIUMS:

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

NOTES:

ACTUAL LOSSES:

(1) Accident Year Ending	(9) Incl. Cats.	(10) Non-Hurr. Cat.	(11) Hurricane Cat.	(12) Excl. Cats.	(13) Incl. Cats.	(14) Non-Hurr. Cat.	(15) Hurricane Cat.	(16) Excl. Cats.	(17) Incl. Cats.	(18) Non-Hurr. Cat. (SUPPORT)	(19) Hurricane Cat. (SUPPORT)	(20) Excl. Cats.	(21) Actual Incurred Loss & LAE Excl. Cats. (\$000's)
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
12/31/2007				0				0	0			0	0
12/31/2008				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	(26) POLICIES IN-FORCE	(27) POLICIES IN-FORCE	(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												
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 Develop- ment 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 Incl. Non-Hurr Cat Excl. BF/PD
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	\$7,000	0	7,000	1.000	7,000	70.0%	50.0%	
12/31/2006	0		1.000	0	\$0		0		0	0.0%		
12/31/2007	0		1.000	0	\$0		0		0	0.0%		
12/31/2008	0		1.000	0	\$0		0		0	0.0%		
TOTAL	\$14,000			\$14,000	\$14,000	\$0	\$14,000		\$14,000	70.0%	100.0%	70.0%

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

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

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

DEVELOPMENT OF RATE LEVEL INDICATIONS:

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



RATE INDICATIONS

GROUP NAME: Citizens Property Ins. Co. rp.

PRODUCT TYPE: Homeowners

PRODUCT SUB-TYPE: N/A

STATE: Florida Experience Only

PROGRAM NAME:

POLICY TYPE:

COMPANY(IES):

(A) Loss Experience Eval. Date: 03/31/09

(B) Annual Premium Trend: 0.0%

(C) Annual Loss Trend (Up-to-Date): 0.0%

(D) Annual Loss Trend (Projected): 0.0%

(E) Avg. Acc. Date for Proj. Rates: 01/01/11

PREMIUMS:

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Year Ending	Months of Maturity	Earned House-Years	Written Premiums (\$000's)	Earned Premiums (\$000's)	Current Rate Level Factors (SUPPORT)	Premium Trend Factors	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)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Accident Year Ending	----- ACTUAL INCURRED LOSSES (\$000's) -----				----- ACTUAL INCURRED ALAE (\$000's) -----				----- INCURRED ULAE (\$000's) -----				Actual Incurred Loss & LAE Excl. Cts. (\$000's)
	Incl. Cts.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cts.	Incl. Cts.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cts.	Incl. Cts. (SUPPORT)	Non-Hurr. Cat. (SUPPORT)	Hurricane Cat. (SUPPORT)	Excl. Cts.	
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
12/31/2007				0				0	0			0	0
12/31/2008				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)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)
Accident Year Ending	---PROJECTED NON-HURR. CAT (\$000's)---				CE DATA --- INSERT APPLICABLE DATE IN YELLOW HIGHLIGHTED CELL ---							
	Losses (SUPPORT)	ALAE (SUPPORT)	ULAE (SUPPORT)	Losses & ALAE & ULAE	POLICIES IN-FORCE	POLICIES IN-FORCE	PREMIUM IN-FORCE AT C.R.L. (\$000's)	PREMIUM IN-FORCE AT C.R.L. (\$000's)	Projected HURRICANE Losses (\$000's)	Projected HURRICANE ALAE (\$000's)	Projected HURRICANE ULAE (\$000's)	Projected HURRICANE Loss & LAE (\$000's)
12/31/2004	\$0	\$0	\$0	\$0								
12/31/2005	0	0	0	0								
12/31/2006					ALL POLICIES	WIND ONLY POLICIES	ALL POLICIES (SUPPORT)	WIND ONLY POLICIES (SUPPORT)	(SUPPORT)	(SUPPORT)	(SUPPORT)	
12/31/2007												
12/31/2008												
TOTAL	\$0	\$0	\$0	\$0	-	-	\$0	\$0	\$0	\$0	\$0	\$0

DEVELOPMENT OF PROJECTED LOSS & LAE RATIO:

(1)	(34)	(35)	(36)	(37)	(38)	(39)	(40)	(41)	(42)	(43)	(44)	(45)
Accident Year Ending	Actual Incurred Loss & LAE Excl. Cts. (\$000's)	Loss & ALAE Development Factors (SUPPORT)	Loss Trend Factors	Trended & Developed Incurred Loss & LAE Excl. Cts. (\$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 Non-Hurr Cat. 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 Incl. Non-Hurr Cat Excl. BF/PD
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	\$7,000	0	7,000	1.000	7,000	70.0%	50.0%	
12/31/2006	0		1.000	0	\$0		0		0	0.0%		
12/31/2007	0		1.000	0	\$0		0		0	0.0%		
12/31/2008	0		1.000	0	\$0		0		0	0.0%		
TOTAL	\$14,000			\$14,000	\$14,000	\$0	\$14,000		\$14,000	70.0%	100.0%	70.0%

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

(46)	(47)	(48)	(49)
Category of Expected Expense	Fixed Expense Loading * (SUPPORT)	Variable Expense Loading (SUPPORT)	Total Expense Loading
Commissions	0.0%	0.0%	0.0%
Other Acquisition	0.0%	0.0%	0.0%
General	0.0%	0.0%	0.0%
Premium Taxes	0.0%	0.0%	0.0%
Misc. Licenses & Fees	0.0%	0.0%	0.0%
Profit & Contingency	0.0%	0.0%	0.0%
Contingent Commissions	0.0%	0.0%	0.0%
Non-FHCF Reins. Cost	0.0%	0.0%	0.0%
FHCF Reins. Cost	0.0%	0.0%	0.0%
Other Expense (Specify**)	0.0%	0.0%	0.0%
TOTAL EXPENSES	0.0%	0.0%	0.0%
PERMISSIBLE LOSS & LAE			100.0%
* - Must reflect trend and/or other adjustments since last filing			
** - (Specify in detail here)			

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(50) 0.0% Projected Hurricane Loss & LAE ratio

(51) 70.0% Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)

(52) 0.0% Expected Fixed Expense Ratio

(53) 0.0% Expected Variable Expense Ratio

(54) -30.0% Rate Level Indication (Before Credibility)

(55) 0.50 Credibility (SUPPORT)

(56) 0.0% Expected Annual Net Trend (i.e., Projected Loss Trend Net of Premium Trend)

(57) 1.00 Assumed Number of Years Since Last Rate Review

(58) 0.0% Expected Net Trend Since Last Rate Review (Value receives complement of credibility)

(59) -15.0% Credibility-Weighted Rate Level Indication

(60) 0.0% Company Selected Rate Change

RATE INDICATIONS

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

PROGRAM NAME:   
POLICY TYPE:   
COMPANY(IES):

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

PREMIUMS:

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

NOTES:

ACTUAL LOSSES:

(1) Accident Year Ending	(9) Incl. Cats.	(10) Non-Hurr. Cat.	(11) Hurricane Cat.	(12) Excl. Cats.	(13) Incl. Cats.	(14) Non-Hurr. Cat.	(15) Hurricane Cat.	(16) Excl. Cats.	(17) Incl. Cats. (SUPPORT)	(18) Non-Hurr. Cat. (SUPPORT)	(19) Hurricane Cat. (SUPPORT)	(20) Excl. Cats.	(21) Actual Incurred Loss & LAE Excl. Cats. (\$000's)
----- ACTUAL INCURRED LOSSES (\$000's) -----					----- ACTUAL INCURRED ALAE (\$000's) -----				----- INCURRED ULAE (\$000's) -----				
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
12/31/2007				0				0				0	0
12/31/2008				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	POLICIES	POLICIES	PREMIUM	PREMIUM	Projected	Projected	Projected	Projected
12/31/2005	0	0	0	0	IN-FORCE	IN-FORCE	IN-FORCE	IN-FORCE	HURRICANE	HURRICANE	HURRICANE	HURRICANE
12/31/2006					AT C.R.L.	AT C.R.L.	AT C.R.L.	AT C.R.L.	Losses	ALAE	ULAE	Loss & LAE
12/31/2007					(\$000's)	(\$000's)	(\$000's)	(\$000's)	(\$000's)	(\$000's)	(\$000's)	(\$000's)
12/31/2008					ALL	WIND ONLY	ALL	WIND ONLY				
TOTAL	\$0	\$0	\$0	\$0	POLICIES	POLICIES	POLICIES	POLICIES	(SUPPORT)	(SUPPORT)	(SUPPORT)	(SUPPORT)
					-	-	\$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 Develop- ment 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 Incl. Non-Hurr Cat Excl. BF/PD
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	\$7,000	0	7,000	1.000	7,000	70.0%	50.0%	
12/31/2006	0		1.000	0	\$0		0		0	0.0%		
12/31/2007	0		1.000	0	\$0		0		0	0.0%		
12/31/2008	0		1.000	0	\$0		0		0	0.0%		
TOTAL	\$14,000			\$14,000	\$14,000	\$0	\$14,000		\$14,000	70.0%	100.0%	70.0%

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

(46) Category of Expected Expense	(47) Fixed Expense Loading * (SUPPORT)	(48) Variable Expense Loading (SUPPORT)	(49) Total Expense Loading
Commissions	0.0%	0.0%	0.0%
Other Acquisition	0.0%	0.0%	0.0%
General	0.0%	0.0%	0.0%
Premium Taxes	0.0%	0.0%	0.0%
Misc. Licenses & Fees	0.0%	0.0%	0.0%
Profit & Contingency	0.0%	0.0%	0.0%
Contingent Commissions	0.0%	0.0%	0.0%
Non-FHCF Reins. Cost	0.0%	0.0%	0.0%
FHCF Reins. Cost	0.0%	0.0%	0.0%
Other Expense (Specify**)	0.0%	0.0%	0.0%
TOTAL EXPENSES	0.0%	0.0%	0.0%
PERMISSIBLE LOSS & LAE			100.0%
* - Must reflect trend and/or other adjustments since last filing			
** - (Specify in detail here)			

DEVELOPMENT OF RATE LEVEL INDICATIONS:

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

RATE INDICATIONS

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

PROGRAM NAME: \_\_\_\_\_  
POLICY TYPE: \_\_\_\_\_  
COMPANY(IES): \_\_\_\_\_

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

PREMIUMS:

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

NOTES:

ACTUAL LOSSES:

(1) Accident Year Ending	(9) Incl. Cats.	(10) Non-Hurr. Cat.	(11) Hurricane Cat.	(12) Excl. Cats.	(13) Incl. Cats.	(14) Non-Hurr. Cat.	(15) Hurricane Cat.	(16) Excl. Cats.	(17) Incl. Cats. (SUPPORT)	(18) Non-Hurr. Cat. (SUPPORT)	(19) Hurricane Cat. (SUPPORT)	(20) Excl. Cats.	(21) Actual Incurred Loss & LAE Excl. Cats. (\$000's)
----- ACTUAL INCURRED LOSSES (\$000's) -----					----- ACTUAL INCURRED ALAE (\$000's) -----				----- INCURRED ULAE (\$000's) -----				
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
12/31/2007				0				0				0	0
12/31/2008				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	POLICIES	POLICIES	PREMIUM	PREMIUM	Projected	Projected	Projected	Projected
12/31/2005	0	0	0	0	IN-FORCE	IN-FORCE	IN-FORCE	IN-FORCE	HURRICANE	HURRICANE	HURRICANE	HURRICANE
12/31/2006					AT C.R.L.	AT C.R.L.	AT C.R.L.	AT C.R.L.	Losses	ALAE	ULAE	Loss & LAE
12/31/2007					(\$000's)	(\$000's)	(\$000's)	(\$000's)	(\$000's)	(\$000's)	(\$000's)	(\$000's)
12/31/2008					ALL	WIND ONLY	ALL	WIND ONLY				
TOTAL	\$0	\$0	\$0	\$0	POLICIES	POLICIES	POLICIES	POLICIES	(SUPPORT)	(SUPPORT)	(SUPPORT)	(SUPPORT)
					-	-	\$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 Develop- ment 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 Incl. 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 Incl. Non-Hurr Cat (\$000's)	(44) Selected Accident Year Weights (SUPPORT)	(45) Weighted Proj. Incurred Loss & LAE Incl. Non-Hurr Cat Excl. BF/PD
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	\$7,000	0	7,000	1.000	7,000	70.0%	50.0%	
12/31/2006	0		1.000	0	\$0		0		0	0.0%		
12/31/2007	0		1.000	0	\$0		0		0	0.0%		
12/31/2008	0		1.000	0	\$0		0		0	0.0%		
TOTAL	\$14,000			\$14,000	\$14,000	\$0	\$14,000		\$14,000	70.0%	100.0%	70.0%

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

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 Ratio
  - (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:	1	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 -----					Data Set: Sufficient ("S") vs. Insufficient ("I")	Annual Premium Trend (SUPPORT!)	Annual Loss Trend (Up-To-Date) (SUPPORT!)	Annual Loss Trend (Projected) (SUPPORT!)
RIF ID	Program Name	Policy Type	Company(ies) Abbrev.	RIF Comments				
1	Personal Lines Account HO HO-3 Wind	CPIC			S	4.0%	12.0%	12.0%
2	Personal Lines Account HO HO-3 X- Wind	CPIC			S	5.0%	4.0%	4.0%
3	Personal Lines Account HO HO-3 Sinkhole	CPIC			S	2.0%	11.0%	11.0%
4	Personal Lines Account HO HO-4 Wind	CPIC			S	2.0%	15.3%	15.3%
5	Personal Lines Account HO HO-4 X-Wind	CPIC			S	2.0%	0.0%	0.0%
6	Personal Lines Account HO HO-6 Wind	CPIC			S	4.0%	15.0%	15.0%
7	Personal Lines Account HO HO-6 X-Wind	CPIC			S	4.0%	15.0%	15.0%
8								
9								
10								

Column notes:

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



# **RESULTS SUMMARY FOR RATE CHANGE INDICATIONS**

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

----- RIF IDENTIFIER INFO -----				- LATEST ANNUAL PROFILE -				
RIF ID	Program Name	Policy Type	Company(ies) Abbrev.	On-Level Earned Premium (\$000's)	Earned House-Years	Company Before-Credibility Indication	Company After-Credibility Indication	Company Selection
1	Personal Lines Accou HO-3 Wind		CPIC	\$710,158	311,867	22.5%	22.5%	4.8%
2	Personal Lines Accou HO-3 X- Wind		CPIC	\$61,607	38,650	-27.0%	-27.0%	-4.5%
3	Personal Lines Accou HO-3 Sinkhole		CPIC	\$26,754	261,284	307.1%	307.1%	10.0%
4	Personal Lines Accou HO-4 Wind		CPIC	\$2,977	6,864	14.9%	14.3%	3.3%
5	Personal Lines Accou HO-4 X-Wind		CPIC	\$223	631	-72.9%	-26.1%	-9.4%
6	Personal Lines Accou HO-6 Wind		CPIC	\$34,489	40,456	17.7%	17.7%	7.0%
7	Personal Lines Accou HO-6 X-Wind		CPIC	\$10,040	14,798	-24.0%	-24.0%	-9.7%
8								
9								
10								
GRAND TOTAL				\$846,249	674,551	27.1%	27.1%	4.2%

## ERROR CHECKING SHEET

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

Cell Address	Overall Inputs	Rate Indication Form (RIF)									
		1	2	3	4	5	6	7	8	9	10
Data Set:		S	S	S	S	S	S	S	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:	Homeowners
PRODUCT SUB-TYPE:	N/A
STATE:	Florida Experience Only

PROGRAM NAME:	Personal Lines Account H O (HO)
POLICY TYPE:	HO-3 Wind
COMPANY(IES):	CPIC

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

PREMIUMS:

(1) Accident Year Ending	(2) Months of Maturity	(3) Earned House- Years	(4) Written Premiums (\$000's)	(5) Earned Premiums (\$000's)	(6) Current Rate Level Factors (SUPPORT)	(7) Premium Trend Factors	(8) Trended Earned Premiums at C.R.L. (\$000's)
12/31/2004	63	221,593	\$297,925	\$314,176	1.337	1.290	\$542,182
12/31/2005	51	150,971	209,615	229,283	1.180	1.241	335,621
12/31/2006	39	201,992	725,446	438,889	0.957	1.193	500,937
12/31/2007	27	371,063	903,333	917,746	0.902	1.147	949,395
12/31/2008	15	311,867	507,023	690,746	0.932	1.103	710,158
TOTAL		1,257,486	\$2,643,342	\$2,590,839			\$3,038,293

NOTES:

ACTUAL LOSSES:

(1) Accident Year Ending	(9) Incl. Cats.	(10) Non-Hurr. Cat.	(11) Hurricane Cat.	(12) Excl. Cats.	(13) Incl. Cats.	(14) Non-Hurr. Cat.	(15) Hurricane Cat.	(16) Excl. Cats.	(17) Incl. Cats. (SUPPORT)	(18) Non-Hurr. Cat. (SUPPORT)	(19) Hurricane Cat. (SUPPORT)	(20) Excl. Cats.	(21) Actual Incurred Loss & LAE Excl. Cats. (\$000's)
12/31/2004	\$440,687	\$21	\$305,160	\$135,506	\$33,560	\$2	\$20,180	\$13,377	\$27,490	\$1	\$24,037	\$3,452	\$152,335
12/31/2005	466,184	138	387,133	78,914	33,656	46	24,887	8,723	32,508	4	30,494	2,010	89,647
12/31/2006	84,524	762	0	83,762	9,296	24	0	9,272	2,153	19	0	2,134	95,167
12/31/2007	221,569	1,063	0	220,505	19,553	11	0	19,542	5,644	27	0	5,617	245,664
12/31/2008	226,727	7,447	0	219,280	15,413	558	0	14,855	5,775	190	0	5,586	239,721
TOTAL	\$1,439,691	\$9,431	\$692,293	\$737,967	\$111,478	\$642	\$45,067	\$65,769	\$73,570	\$240	\$54,532	\$18,798	\$822,534

PROJECTED CATASTROPHE LOSSES:

(1) Accident Year Ending	(22) Losses (SUPPORT)	(23) ALAE (SUPPORT)	(24) ULAE (SUPPORT)	(25) Losses & ALAE & ULAE	(26) POLICIES IN-FORCE	(27) POLICIES IN-FORCE	(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	\$15,425	\$1,050	\$395	\$16,869								
12/31/2005	8,102	551	208	\$8,861								
12/31/2006	7,787	530	199	\$8,517								
12/31/2007	18,341	1,248	470	\$20,059								
12/31/2008	17,467	1,189	447	\$19,103								
TOTAL	\$67,123	\$4,567	\$1,719	\$73,410	260,604	-	\$514,712	\$0	\$188,310	\$12,355	\$14,833	\$215,498

DEVELOPMENT OF PROJECTED LOSS & LAE RATIO:

(1) Accident Year Ending	(34) Actual Incurred Loss & LAE Excl. Cats. (\$000's)	(35) Loss & ALAE Develop- ment 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 Incl. 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 Incl. Non-Hurr Cat (\$000's)	(44) Selected Accident Year Weights (SUPPORT)	(45) Weighted Proj. Incurred Loss & LAE Incl. Non-Hurr Cat Excl. BF/PD
12/31/2004	\$152,335	1.000	2.089	\$318,286	\$335,155	\$0	\$335,155	1.000	\$335,155	61.8%	10.0%	
12/31/2005	89,647	1.000	1.866	167,192	\$176,054	0	176,054	1.000	176,054	52.5%	15.0%	
12/31/2006	95,167	1.014	1.666	160,694	\$169,210	0	169,210	1.000	169,210	33.8%	20.0%	
12/31/2007	245,664	1.036	1.488	378,476	\$398,535	0	398,535	1.000	398,535	42.0%	25.0%	
12/31/2008	239,721	1.132	1.328	360,440	\$379,544	0	379,544	1.000	379,544	53.4%	30.0%	
TOTAL	\$822,534			\$1,385,088	\$1,458,498	\$0	\$1,458,498		\$1,458,498	48.0%	100.0%	47.3%

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%	7.3%	7.3%
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	2.8%	0.0%	2.8%
Other Expense (Specify**)	0.0%	10.0%	10.0%
TOTAL EXPENSES	8.9%	20.0%	28.8%
PERMISSIBLE LOSS & LAE			71.2%
* - Must reflect trend and/or other adjustments since last filing			
** - (Specify in detail here)			

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(50)	41.9%	Projected Hurricane Loss & LAE ratio
(51)	89.2%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	8.9%	Expected Fixed Expense Ratio
(53)	20.0%	Expected Variable Expense Ratio
(54)	22.5%	Rate Level Indication (Before Credibility)
(55)	1.00	Credibility (SUPPORT)
(56)	7.7%	Expected Annual Net Trend (i.e., Projected Loss Trend Net of Premium Trend)
(57)	1.00	Assumed Number of Years Since Last Rate Review
(58)	7.7%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	22.5%	Credibility-Weighted Rate Level Indication
(60)	4.8%	Company Selected Rate Change

RATE INDICATIONS

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

PROGRAM NAME:	Personal Lines Account H O (HO)
POLICY TYPE:	HO-3 X- Wind
COMPANY(IES):	CPIC

(A) Loss Experience Eval. Date:	03/31/09
(B) Annual Premium Trend:	5.0%
(C) Annual Loss Trend (Up-to-Date):	4.0%
(D) Annual Loss Trend (Projected):	4.0%
(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	33,276	\$32,293	\$28,372	1.268	1.373	\$49,414
12/31/2005	51	41,044	45,210	38,039	1.232	1.308	61,304
12/31/2006	39	48,984	75,036	58,132	1.099	1.246	79,561
12/31/2007	27	60,245	83,474	86,367	1.001	1.186	102,624
12/31/2008	15	38,650	26,516	55,397	0.984	1.130	61,607
TOTAL		222,199	\$262,528	\$266,307			\$354,509

NOTES:

ACTUAL LOSSES:

(1) Accident Year Ending	(9) Incl. Cats.	(10) Non-Hurr. Cat.	(11) Hurricane Cat.	(12) Excl. Cats.	(13) Incl. Cats.	(14) Non-Hurr. Cat.	(15) Hurricane Cat.	(16) Excl. Cats.	(17) Incl. Cats. (SUPPORT)	(18) Non-Hurr. Cat. (SUPPORT)	(19) Hurricane Cat. (SUPPORT)	(20) Excl. Cats.	(21) Actual Incurred Loss & LAE Excl. Cats. (\$000's)
12/31/2004	\$21,549	\$0	\$1,268	\$20,282	\$2,255	\$0	\$365	\$1,891	\$616	\$0	\$100	\$517	\$22,689
12/31/2005	23,979	3	159	23,817	2,958	0	82	2,876	619	0	13	607	27,299
12/31/2006	26,507	2	0	26,505	2,821	0	0	2,821	675	0	0	675	30,001
12/31/2007	43,548	0	0	43,548	3,580	0	0	3,580	1,109	0	0	1,109	48,237
12/31/2008	28,093	19	0	28,074	2,094	3	0	2,092	716	0	0	715	30,881
TOTAL	\$143,677	\$25	\$1,426	\$142,226	\$13,708	\$3	\$447	\$13,259	\$3,736	\$1	\$112	\$3,623	\$159,108

PROJECTED CATASTROPHE LOSSES:

(1) Accident Year Ending	(22) Losses (SUPPORT)	(23) ALAE (SUPPORT)	(24) ULAE (SUPPORT)	(25) Losses & ALAE & ULAE	(26) POLICIES IN-FORCE	(27) POLICIES IN-FORCE	(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	\$258	\$28	\$7	\$293								
12/31/2005	299	32	8	\$339								
12/31/2006	316	34	8	\$359								
12/31/2007	500	54	13	\$567								
12/31/2008	337	36	9	\$382								
TOTAL	\$1,710	\$185	\$44	\$1,940	15,787	-	\$21,383	\$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 Develop- ment 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 Incl. 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 Incl. Non-Hurr Cat (\$000's)	(44) Selected Accident Year Weights (SUPPORT)	(45) Weighted Proj. Incurred Loss & LAE Incl. Non-Hurr Cat Excl. BF/PD
12/31/2004	\$22,689	1.00	1.290	\$29,280	\$29,572	\$0	\$29,572	1.00	\$29,572	59.8%	10.0%	
12/31/2005	27,299	1.002	1.241	33,938	\$34,278	0	34,278	1.00	34,278	55.9%	15.0%	
12/31/2006	30,001	1.002	1.193	35,864	\$36,223	0	36,223	1.00	36,223	45.5%	20.0%	
12/31/2007	48,237	1.025	1.147	56,704	\$57,271	0	57,271	1.00	57,271	55.8%	25.0%	
12/31/2008	30,881	1.121	1.103	38,175	\$38,557	0	38,557	1.00	38,557	62.6%	30.0%	
TOTAL	\$159,108			\$193,961	\$195,901	\$0	\$195,901		\$195,901	55.3%	100.0%	56.2%

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	0.0%	0.0%	0.0%
Other Expense (Specify**)	0.0%	2.0%	2.0%
TOTAL EXPENSES	6.1%	14.7%	20.7%
PERMISSIBLE LOSS & LAE			79.3%

\* - 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)	56.2%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	6.1%	Expected Fixed Expense Ratio
(53)	14.7%	Expected Variable Expense Ratio
(54)	-27.0%	Rate Level Indication (Before Credibility)
(55)	1.00	Credibility (SUPPORT)
(56)	-1.0%	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)	-1.0%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	-27.0%	Credibility-Weighted Rate Level Indication
(60)	-4.5%	Company Selected Rate Change

RATE INDICATIONS

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

PROGRAM NAME:	Personal Lines Account H O (HO)
POLICY TYPE:	HO-3 Sinkhole
COMPANY(IES):	CPIC

(A) Loss Experience Eval. Date:	03/31/09
(B) Annual Premium Trend:	2.0%
(C) Annual Loss Trend (Up-to-Date):	11.0%
(D) Annual Loss Trend (Projected):	11.0%
(E) Avg. Acc. Date for Proj. Rates:	01/01/11

PREMIUMS:

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Year Ending	Months of Maturity	Earned House-Years	Written Premiums (\$000's)	Earned Premiums (\$000's)	Current Rate Level Factors (SUPPORT)	Premium Trend Factors	Trended Earned Premiums at C.R.L. (\$000's)
12/31/2004	63	254,870	\$24,417	\$25,393	1.332	1.137	\$38,484
12/31/2005	51	192,015	27,048	28,870	1.184	1.115	38,116
12/31/2006	39	250,975	69,909	42,996	0.967	1.093	45,462
12/31/2007	27	421,323	59,610	60,627	0.908	1.072	58,978
12/31/2008	15	261,284	19,769	27,265	0.934	1.051	26,754
TOTAL		1,380,467	\$200,754	\$185,150			\$207,794

NOTES:

ACTUAL LOSSES:

(1)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Accident Year Ending	Incl. Cats.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cats.	Incl. Cats.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cats.	Incl. Cats. (SUPPORT)	Non-Hurr. Cat. (SUPPORT)	Hurricane Cat. (SUPPORT)	Excl. Cats.	Actual Incurred Loss & LAE Excl. Cats. (\$000's)
12/31/2004	\$39,591	\$0	\$0	\$39,591	\$6,792	\$0	\$0	\$6,792	\$1,008	\$0	\$0	\$1,008	\$47,391
12/31/2005	34,740	0	0	34,740	5,496	0	0	5,496	885	0	0	885	41,120
12/31/2006	50,278	0	0	50,278	7,821	0	0	7,821	1,281	0	0	1,281	59,380
12/31/2007	90,269	0	0	90,269	15,757	0	0	15,757	2,299	0	0	2,299	108,326
12/31/2008	51,263	0	0	51,263	10,374	0	0	10,374	1,306	0	0	1,306	62,942
TOTAL	\$266,141	\$0	\$0	\$266,141	\$46,239	\$0	\$0	\$46,239	\$6,779	\$0	\$0	\$6,779	\$319,159

PROJECTED CATASTROPHE LOSSES:

(1)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)
---PROJECTED NON-HURR. CAT (\$000's)---					CE DATA --- INSERT APPLICABLE DATE IN YELLOW HIGHLIGHTED CELL ---							
Accident Year Ending	Losses (SUPPORT)	ALAE (SUPPORT)	ULAE (SUPPORT)	Losses & ALAE & ULAE								
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)	(34)	(35)	(36)	(37)	(38)	(39)	(40)	(41)	(42)	(43)	(44)	(45)
Accident Year Ending	Actual Incurred Loss & LAE Excl. Cats. (\$000's)	Loss & ALAE Development 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 Incl. in (34) (\$000's)	Projected Incurred Loss & LAE Non-Hurr Cat. 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 Incl. Non-Hurr Cat Excl. BF/PD
12/31/2004	\$47,391	1.000	1.971	\$93,410	\$93,410	\$0	\$93,410	1.000	\$93,410	242.7%	10.0%	
12/31/2005	41,120	1.004	1.776	73,292	\$73,292	0	73,292	1.000	73,292	192.3%	15.0%	
12/31/2006	59,380	1.033	1.600	98,124	\$98,124	0	98,124	1.000	98,124	215.8%	20.0%	
12/31/2007	108,326	1.122	1.442	175,268	\$175,268	0	175,268	1.000	175,268	297.2%	25.0%	
12/31/2008	62,942	1.573	1.298	128,557	\$128,557	0	128,557	1.000	128,557	480.5%	30.0%	
TOTAL	\$319,159			\$568,651	\$568,651	\$0	\$568,651		\$568,651	273.7%	100.0%	314.7%

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

(46)	(47)	(48)	(49)
Category of Expected Expense	Fixed Expense Loading * (SUPPORT)	Variable Expense Loading (SUPPORT)	Total Expense Loading
Commissions	0.0%	8.5%	8.5%
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	0.0%	0.0%	0.0%
Other Expense (Specify**)	0.0%	10.0%	10.0%
TOTAL EXPENSES	6.1%	21.2%	27.3%
PERMISSIBLE LOSS & LAE			72.7%

\* - 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)	314.7%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	6.1%	Expected Fixed Expense Ratio
(53)	21.2%	Expected Variable Expense Ratio
(54)	307.1%	Rate Level Indication (Before Credibility)
(55)	1.00	Credibility (SUPPORT)
(56)	8.8%	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)	8.8%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	307.1%	Credibility-Weighted Rate Level Indication
(60)	10.0%	Company Selected Rate Change

RATE INDICATIONS

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

PROGRAM NAME:	Personal Lines Account H O (HO)
POLICY TYPE:	HO-4 Wind
COMPANY(IES):	CPIC

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

PREMIUMS:

(1) Accident Year Ending	(2) Months of Maturity	(3) Earned House- Years	(4) Written Premiums (\$000's)	(5) Earned Premiums (\$000's)	(6) Current Rate Level Factors (SUPPORT)	(7) Premium Trend Factors	(8) Trended Earned Premiums at C.R.L. (\$000's)
12/31/2004	63	4,489	\$2,286	\$1,917	0.988	1.137	\$2,153
12/31/2005	51	2,511	328	1,061	0.963	1.115	1,140
12/31/2006	39	2,339	1,253	1,031	0.958	1.093	1,080
12/31/2007	27	3,447	1,961	1,479	0.980	1.072	1,554
12/31/2008	15	6,864	3,419	2,787	1.017	1.051	2,977
TOTAL		19,650	\$9,247	\$8,275			\$8,904

NOTES:

ACTUAL LOSSES:

(1) Accident Year Ending	(9) Incl. Cats.	(10) Non-Hurr. Cat.	(11) Hurricane Cat.	(12) Excl. Cats.	(13) Incl. Cats.	(14) Non-Hurr. Cat.	(15) Hurricane Cat.	(16) Excl. Cats.	(17) Incl. Cats. (SUPPORT)	(18) Non-Hurr. Cat. (SUPPORT)	(19) Hurricane Cat. (SUPPORT)	(20) Excl. Cats.	(21) Actual Incurred Loss & LAE Excl. Cats. (\$000's)
12/31/2004	\$990	\$0	\$722	\$268	\$99	\$0	\$62	\$36	\$64	\$0	\$57	\$7	\$311
12/31/2005	478	0	208	270	50	0	18	32	23	0	16	7	309
12/31/2006	269	0	0	269	62	0	0	62	7	0	0	7	338
12/31/2007	715	0	0	715	42	0	0	42	18	0	0	18	775
12/31/2008	1,469	3	0	1,466	84	1	0	83	37	0	0	37	1,587
TOTAL	\$3,921	\$3	\$930	\$2,989	\$337	\$1	\$80	\$256	\$149	\$0	\$73	\$76	\$3,320

PROJECTED CATASTROPHE LOSSES:

(1) Accident Year Ending	(22) Losses (SUPPORT)	(23) ALAE (SUPPORT)	(24) ULAE (SUPPORT)	(25) Losses & ALAE & ULAE	(26) POLICIES IN-FORCE	(27) POLICIES IN-FORCE	(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	\$29	\$12	\$1	\$42								
12/31/2005	25	10	1	\$36								
12/31/2006	23	10	1	\$34								
12/31/2007	50	21	1	\$72								
12/31/2008	101	42	3	\$145								
TOTAL	\$227	\$95	\$6	\$328								

DEVELOPMENT OF PROJECTED LOSS & LAE RATIO:

(1) Accident Year Ending	(34) Actual Incurred Loss & LAE Excl. Cats. (\$000's)	(35) Loss & ALAE Develop- ment 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 Incl. 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 Incl. Non-Hurr Cat (\$000's)	(44) Selected Accident Year Weights (SUPPORT)	(45) Weighted Proj. Incurred Loss & LAE Incl. Non-Hurr Cat Excl. BF/PD
12/31/2004	\$311	1.00	2.524	\$786	\$827	\$0	\$827	1.00	\$827	38.4%	10.0%	
12/31/2005	309	1.00	2.189	676	\$712	0	712	1.00	712	62.5%	15.0%	
12/31/2006	338	0.96	1.899	639	\$673	0	673	1.00	673	62.4%	20.0%	
12/31/2007	775	1.06	1.647	1,355	\$1,427	0	1,427	1.00	1,427	91.8%	25.0%	
12/31/2008	1,587	1.20	1.428	2,740	\$2,885	0	2,885	1.00	2,885	96.9%	30.0%	
TOTAL	\$3,320			\$6,196	\$6,524	\$0	\$6,524		\$6,524	73.3%	100.0%	77.7%

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%	8.6%	8.6%
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	0.9%	0.0%	0.9%
Other Expense (Specify**)	0.0%	10.0%	10.0%
TOTAL EXPENSES	6.9%	21.3%	28.2%
PERMISSIBLE LOSS & LAE			71.8%

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

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(50)	5.8%	Projected Hurricane Loss & LAE ratio
(51)	83.5%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	6.9%	Expected Fixed Expense Ratio
(53)	21.3%	Expected Variable Expense Ratio
(54)	14.9%	Rate Level Indication (Before Credibility)
(55)	0.70	Credibility (SUPPORT)
(56)	13.0%	Expected Annual Net Trend (i.e., Projected Loss Trend Net of Premium Trend)
(57)	1.00	Assumed Number of Years Since Last Rate Review
(58)	13.0%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	14.3%	Credibility-Weighted Rate Level Indication
(60)	3.3%	Company Selected Rate Change

RATE INDICATIONS

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

PROGRAM NAME:	Personal Lines Account H O (HO)
POLICY TYPE:	HO-4 X-Wind
COMPANY(IES):	CPIC

(A) Loss Experience Eval. Date:	03/31/09
(B) Annual Premium Trend:	2.0%
(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	1,445	\$669	\$564	1.038	1.137	\$666
12/31/2005	51	943	217	371	1.026	1.115	425
12/31/2006	39	715	272	299	1.001	1.093	327
12/31/2007	27	904	351	347	0.997	1.072	371
12/31/2008	15	631	101	204	1.040	1.051	223
TOTAL		4,639	\$1,609	\$1,786			\$2,012

NOTES:

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ACTUAL LOSSES:

(1) Accident Year Ending	(9) Incl. Cats.	(10) Non-Hurr. Cat.	(11) Hurricane Cat.	(12) Excl. Cats.	(13) Incl. Cats.	(14) Non-Hurr. Cat.	(15) Hurricane Cat.	(16) Excl. Cats.	(17) Incl. Cats. (SUPPORT)	(18) Non-Hurr. Cat. (SUPPORT)	(19) Hurricane Cat. (SUPPORT)	(20) Excl. Cats.	(21) Actual Incurred Loss & LAE Excl. Cats. (\$000's)
----- ACTUAL INCURRED LOSSES (\$000's) -----					----- ACTUAL INCURRED ALAE (\$000's) -----				----- INCURRED ULAE (\$000's) -----				
12/31/2004	\$243	\$0	\$39	\$204	\$76	\$0	\$8	\$68	\$8	\$0	\$3	\$5	\$277
12/31/2005	56	0	0	56	23	0	0	22	1	0	0	1	80
12/31/2006	43	0	0	43	8	0	0	8	1	0	0	1	52
12/31/2007	7	0	0	7	3	0	0	3	0	0	0	0	10
12/31/2008	34	0	0	34	3	0	0	3	1	0	0	1	38
TOTAL	\$383	\$0	\$39	\$344	\$113	\$0	\$8	\$105	\$12	\$0	\$3	\$9	\$457

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	\$2	\$0	\$0	\$3	POLICIES	POLICIES	PREMIUM	PREMIUM	Projected	Projected	Projected	Projected
12/31/2005	1	0	0	\$1	IN-FORCE	IN-FORCE	IN-FORCE	IN-FORCE	HURRICANE	HURRICANE	HURRICANE	HURRICANE
12/31/2006	0	0	0	\$1	ALL	WIND ONLY	AT C.R.L.	AT C.R.L.	Losses	ALAE	ULAE	Loss & LAE
12/31/2007	0	0	0	\$0	POLICIES	POLICIES	(\$000's)	(\$000's)	(\$000's)	(\$000's)	(\$000's)	(\$000's)
12/31/2008	0	0	0	\$0	ALL	ALL	(\$000's)	(\$000's)	(\$000's)	(\$000's)	(\$000's)	(\$000's)
TOTAL	\$4	\$1	\$0	\$5	407	-	\$116	\$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 Develop- ment 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 Incl. 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 Incl. Non-Hurr Cat (\$000's)	(44) Selected Accident Year Weights (SUPPORT)	(45) Weighted Proj. Incurred Loss & LAE Incl. Non-Hurr Cat Excl. BF/PD (\$000's)
12/31/2004	\$277	1.000	1.000	\$277	\$280	\$0	\$280	1.000	\$280	42.0%	10.0%	
12/31/2005	80	1.000	1.000	80	\$81	0	81	1.000	81	19.0%	15.0%	
12/31/2006	52	1.133	1.000	59	\$60	0	60	1.000	60	18.3%	20.0%	
12/31/2007	10	1.039	1.000	10	\$10	0	10	1.000	10	2.8%	25.0%	
12/31/2008	38	1.094	1.000	41	\$42	0	42	1.000	42	18.8%	30.0%	
TOTAL	\$457			\$468	\$473	\$0	\$473		\$473	23.5%	100.0%	17.0%

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	0.0%	0.0%	0.0%
Other Expense (Specify**)	0.0%	2.0%	2.0%
TOTAL EXPENSES	6.1%	14.7%	20.7%
PERMISSIBLE LOSS & LAE			79.3%
* - 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)	17.0%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	6.1%	Expected Fixed Expense Ratio
(53)	14.7%	Expected Variable Expense Ratio
(54)	-72.9%	Rate Level Indication (Before Credibility)
(55)	0.34	Credibility (SUPPORT)
(56)	-2.0%	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)	-2.0%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	-26.1%	Credibility-Weighted Rate Level Indication
(60)	-9.4%	Company Selected Rate Change



RATE INDICATIONS

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

PROGRAM NAME:	Personal Lines Account H O (HO)
POLICY TYPE:	HO-6 Wind
COMPANY(IES):	CPIC

(A) Loss Experience Eval. Date:	03/31/09
(B) Annual Premium Trend:	4.0%
(C) Annual Loss Trend (Up-to-Date):	15.0%
(D) Annual Loss Trend (Projected):	15.0%
(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	14,754	\$8,908	\$7,585	1.131	1.290	\$11,073
12/31/2005	51	11,894	6,392	6,839	0.997	1.241	8,463
12/31/2006	39	20,732	21,962	14,491	0.937	1.193	16,200
12/31/2007	27	37,770	34,235	28,614	0.955	1.147	31,366
12/31/2008	15	40,456	28,846	32,001	0.977	1.103	34,489
TOTAL		125,606	\$100,343	\$89,530			\$101,590

NOTES:

ACTUAL LOSSES:

(1) Accident Year Ending	(9) Incl. Cats.	(10) Non-Hurr. Cat.	(11) Hurricane Cat.	(12) Excl. Cats.	(13) Incl. Cats.	(14) Non-Hurr. Cat.	(15) Hurricane Cat.	(16) Excl. Cats.	(17) Incl. Cats. (SUPPORT)	(18) Non-Hurr. Cat. (SUPPORT)	(19) Hurricane Cat. (SUPPORT)	(20) Excl. Cats.	(21) Actual Incurred Loss & LAE Excl. Cats. (\$000's)
12/31/2004	\$8,283	\$0	\$5,224	\$3,059	\$791	\$0	\$427	\$364	\$490	\$0	\$411	\$78	\$3,501
12/31/2005	9,600	37	7,147	2,416	765	1	425	339	626	1	563	62	2,817
12/31/2006	4,620	14	0	4,607	557	0	0	557	118	0	0	117	5,281
12/31/2007	8,630	1	0	8,629	869	0	0	869	221	0	0	221	9,719
12/31/2008	12,760	167	0	12,592	904	15	0	889	326	4	0	321	13,803
TOTAL	\$43,893	\$219	\$12,371	\$31,303	\$3,886	\$16	\$852	\$3,018	\$1,779	\$6	\$974	\$799	\$35,120

PROJECTED CATASTROPHE LOSSES:

(1) Accident Year Ending	(22) Losses (SUPPORT)	(23) ALAE (SUPPORT)	(24) ULAE (SUPPORT)	(25) Losses & ALAE & ULAE	(26) POLICIES IN-FORCE	(27) POLICIES IN-FORCE	(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	\$419	\$30	\$11	\$460								
12/31/2005	290	21	7	\$319								
12/31/2006	468	34	12	\$514								
12/31/2007	775	56	20	\$851								
12/31/2008	996	72	26	\$1,093								
TOTAL	\$2,949	\$213	\$76	\$3,238								

DEVELOPMENT OF PROJECTED LOSS & LAE RATIO:

(1) Accident Year Ending	(34) Actual Incurred Loss & LAE Excl. Cats. (\$000's)	(35) Loss & ALAE Develop- ment 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 Incl. Non-Hurr Cat Excl. BF/PD
12/31/2004	\$3,501	1.000	2.481	\$8,687	\$9,147	\$0	\$9,147	1.000	\$9,147	82.6%	10.0%	
12/31/2005	2,817	0.989	2.158	6,013	\$6,332	0	6,332	1.000	6,332	74.8%	15.0%	
12/31/2006	5,281	0.979	1.876	9,704	\$10,218	0	10,218	1.000	10,218	63.1%	20.0%	
12/31/2007	9,719	1.012	1.632	16,056	\$16,907	0	16,907	1.000	16,907	53.9%	25.0%	
12/31/2008	13,803	1.054	1.419	20,632	\$21,725	0	21,725	1.000	21,725	63.0%	30.0%	
TOTAL	\$35,120			\$61,091	\$64,329	\$0	\$64,329		\$64,329	63.3%	100.0%	64.5%

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%	7.5%	7.5%
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	1.5%	0.0%	1.5%
Other Expense (Specify**)	0.0%	10.0%	10.0%
TOTAL EXPENSES	7.5%	20.2%	27.7%
PERMISSIBLE LOSS & LAE			72.3%

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

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(50)	22.0%	Projected Hurricane Loss & LAE ratio
(51)	86.4%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	7.5%	Expected Fixed Expense Ratio
(53)	20.2%	Expected Variable Expense Ratio
(54)	17.7%	Rate Level Indication (Before Credibility)
(55)	1.00	Credibility (SUPPORT)
(56)	10.6%	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)	10.6%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	17.7%	Credibility-Weighted Rate Level Indication
(60)	7.0%	Company Selected Rate Change

RATE INDICATIONS

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

PROGRAM NAME:	Personal Lines Account H O (HO)
POLICY TYPE:	HO-6 X-Wind
COMPANY(IES):	CPIC

(A) Loss Experience Eval. Date:	03/31/09
(B) Annual Premium Trend:	4.0%
(C) Annual Loss Trend (Up-to-Date):	15.0%
(D) Annual Loss Trend (Projected):	15.0%
(E) Avg. Acc. Date for Proj. Rates:	01/01/11

PREMIUMS:

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Year Ending	Months of Maturity	Earned House-Years	Written Premiums (\$000's)	Earned Premiums (\$000's)	Current Rate Level Factors (SUPPORT)	Premium Trend Factors	Trended Earned Premiums at C.R.L. (\$000's)
12/31/2004	63	10,182	\$5,912	\$4,763	1.320	1.290	\$8,111
12/31/2005	51	12,730	7,828	6,850	1.091	1.241	9,278
12/31/2006	39	15,980	12,587	9,819	1.005	1.193	11,774
12/31/2007	27	23,299	15,568	15,738	1.001	1.147	18,082
12/31/2008	15	14,798	4,166	9,055	1.005	1.103	10,040
TOTAL		76,988	\$46,061	\$46,225			\$57,284

NOTES:

ACTUAL LOSSES:

(1)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Accident Year Ending	Incl. Cats.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cats.	Incl. Cats.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cats.	Incl. Cats. (SUPPORT)	Non-Hurr. Cat. (SUPPORT)	Hurricane Cat. (SUPPORT)	Excl. Cats.	Actual Incurred Loss & LAE Excl. Cats. (\$000's)
12/31/2004	\$1,762	\$0	\$182	\$1,580	\$327	\$0	\$35	\$293	\$55	\$0	\$14	\$40	\$1,913
12/31/2005	2,669	0	13	2,655	360	0	7	352	69	0	1	68	3,075
12/31/2006	2,829	0	0	2,829	424	0	0	424	72	0	0	72	3,325
12/31/2007	4,837	0	0	4,837	586	0	0	586	123	0	0	123	5,546
12/31/2008	3,009	0	0	3,009	256	0	0	256	77	0	0	77	3,342
TOTAL	\$15,106	\$0	\$196	\$14,910	\$1,953	\$0	\$42	\$1,911	\$395	\$0	\$15	\$380	\$17,201

PROJECTED CATASTROPHE LOSSES:

(1)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)
Accident Year Ending	Losses (SUPPORT)	ALAE (SUPPORT)	ULAE (SUPPORT)	Losses & ALAE & ULAE	CE DATA --- INSERT APPLICABLE DATE IN YELLOW HIGHLIGHTED CELL ---							
12/31/2004	\$39	\$8	\$1	\$47	POLICIES	POLICIES	PREMIUM IN-FORCE AT C.R.L. (\$000's)	PREMIUM IN-FORCE AT C.R.L. (\$000's)	Projected HURRICANE Losses (\$000's)	Projected HURRICANE ALAE (\$000's)	Projected HURRICANE ULAE (\$000's)	Projected HURRICANE Loss & LAE (\$000's)
12/31/2005	55	11	1	\$68	IN-FORCE	IN-FORCE	ALL WIND ONLY POLICIES	WIND ONLY POLICIES	(SUPPORT)	(SUPPORT)	(SUPPORT)	(SUPPORT)
12/31/2006	53	11	1	\$65								
12/31/2007	78	16	2	\$96								
12/31/2008	46	9	1	\$57								
TOTAL	\$271	\$55	\$7	\$334	6,692	-	\$3,715	\$0	\$0	\$0	\$0	\$0

DEVELOPMENT OF PROJECTED LOSS & LAE RATIO:

(1)	(34)	(35)	(36)	(37)	(38)	(39)	(40)	(41)	(42)	(43)	(44)	(45)
Accident Year Ending	Actual Incurred Loss & LAE Excl. Cats. (\$000's)	Loss & ALAE Development 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 Incl. in (34) (\$000's)	Projected Incurred Loss & LAE Non-Hurr Cat. 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 Incl. Non-Hurr Cat Excl. BF/PD
12/31/2004	\$1,913	1.00	2.481	\$4,747	\$4,794	\$0	\$4,794	1.00	\$4,794	59.1%	10.0%	
12/31/2005	3,075	1.020	2.158	6,767	6,835	0	6,835	1.00	6,835	73.7%	15.0%	
12/31/2006	3,325	1.042	1.876	6,505	6,570	0	6,570	1.00	6,570	55.8%	20.0%	
12/31/2007	5,546	1.066	1.632	9,648	\$9,745	0	9,745	1.00	9,745	53.9%	25.0%	
12/31/2008	3,342	1.202	1.419	5,698	\$5,755	0	5,755	1.00	5,755	57.3%	30.0%	
TOTAL	\$17,201			\$33,365	\$33,698	\$0	\$33,698		\$33,698	58.8%	100.0%	58.8%

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

(46)	(47)	(48)	(49)
Category of Expected Expense	Fixed Expense Loading * (SUPPORT)	Variable Expense Loading (SUPPORT)	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	0.0%	0.0%	0.0%
Other Expense (Specify**)	0.0%	2.0%	2.0%
TOTAL EXPENSES	6.1%	14.7%	20.7%
PERMISSIBLE LOSS & LAE			79.3%

\* - 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)	58.8%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	6.1%	Expected Fixed Expense Ratio
(53)	14.7%	Expected Variable Expense Ratio
(54)	-24.0%	Rate Level Indication (Before Credibility)
(55)	1.00	Credibility (SUPPORT)
(56)	10.6%	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)	10.6%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	-24.0%	Credibility-Weighted Rate Level Indication
(60)	-9.7%	Company Selected Rate Change

RATE INDICATIONS

GROUP NAME: Citizens Property Ins. Co. rp.

PRODUCT TYPE: Homeowners

PRODUCT SUB-TYPE: N/A

STATE: Florida Experience Only

PROGRAM NAME:

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)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Year Ending	Months of Maturity	Earned House-Years	Written Premiums (\$000's)	Earned Premiums (\$000's)	Current Rate Level Factors (SUPPORT)	Premium Trend Factors	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)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Accident Year Ending	----- ACTUAL INCURRED LOSSES (\$000's) -----				----- ACTUAL INCURRED ALAE (\$000's) -----				----- INCURRED ULAE (\$000's) -----				Actual Incurred Loss & LAE Excl. Cts. (\$000's)
	Incl. Cts.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cts.	Incl. Cts.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cts.	Incl. Cts. (SUPPORT)	Non-Hurr. Cat. (SUPPORT)	Hurricane Cat. (SUPPORT)	Excl. Cts.	
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
12/31/2007				0				0	0			0	0
12/31/2008				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)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)
Accident Year Ending	---PROJECTED NON-HURR. CAT (\$000's)---				CE DATA --- INSERT APPLICABLE DATE IN YELLOW HIGHLIGHTED CELL ---							
	Losses (SUPPORT)	ALAE (SUPPORT)	ULAE (SUPPORT)	Losses & ALAE & ULAE	POLICIES IN-FORCE	POLICIES IN-FORCE	PREMIUM IN-FORCE AT C.R.L. (\$000's)	PREMIUM IN-FORCE AT C.R.L. (\$000's)	Projected HURRICANE Losses (\$000's)	Projected HURRICANE ALAE (\$000's)	Projected HURRICANE ULAE (\$000's)	Projected HURRICANE Loss & LAE (\$000's)
12/31/2004	\$0	\$0	\$0	\$0								
12/31/2005	0	0	0	\$0								
12/31/2006				\$0	ALL POLICIES	WIND ONLY POLICIES	ALL POLICIES (SUPPORT)	WIND ONLY POLICIES (SUPPORT)	(SUPPORT)	(SUPPORT)	(SUPPORT)	
12/31/2007				\$0								
12/31/2008				\$0								
TOTAL	\$0	\$0	\$0	\$0	-	-	\$0	\$0	\$0	\$0	\$0	\$0

DEVELOPMENT OF PROJECTED LOSS & LAE RATIO:

(1)	(34)	(35)	(36)	(37)	(38)	(39)	(40)	(41)	(42)	(43)	(44)	(45)
Accident Year Ending	Actual Incurred Loss & LAE Excl. Cts. (\$000's)	Loss & ALAE Development Factors (SUPPORT)	Loss Trend Factors	Trended & Developed Incurred Loss & LAE Excl. Cts. (\$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 Non-Hurr Cat. 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 Incl. Non-Hurr Cat Excl. BF/PD
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	\$7,000	0	7,000	1.000	7,000	70.0%	50.0%	
12/31/2006	0		1.000	0	\$0		0		0	0.0%		
12/31/2007	0		1.000	0	\$0		0		0	0.0%		
12/31/2008	0		1.000	0	\$0		0		0	0.0%		
TOTAL	\$14,000			\$14,000	\$14,000	\$0	\$14,000		\$14,000	70.0%	100.0%	70.0%

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

(46)	(47)	(48)	(49)
Category of Expected Expense	Fixed Expense Loading * (SUPPORT)	Variable Expense Loading (SUPPORT)	Total Expense Loading
Commissions	0.0%	0.0%	0.0%
Other Acquisition	0.0%	0.0%	0.0%
General	0.0%	0.0%	0.0%
Premium Taxes	0.0%	0.0%	0.0%
Misc. Licenses & Fees	0.0%	0.0%	0.0%
Profit & Contingency	0.0%	0.0%	0.0%
Contingent Commissions	0.0%	0.0%	0.0%
Non-FHCF Reins. Cost	0.0%	0.0%	0.0%
FHCF Reins. Cost	0.0%	0.0%	0.0%
Other Expense (Specify**)	0.0%	0.0%	0.0%
TOTAL EXPENSES	0.0%	0.0%	0.0%
PERMISSIBLE LOSS & LAE			100.0%
* - Must reflect trend and/or other adjustments since last filing			
** - (Specify in detail here)			

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(50) 0.0% Projected Hurricane Loss & LAE ratio

(51) 70.0% Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)

(52) 0.0% Expected Fixed Expense Ratio

(53) 0.0% Expected Variable Expense Ratio

(54) -30.0% Rate Level Indication (Before Credibility)

(55) 0.50 Credibility (SUPPORT)

(56) 0.0% Expected Annual Net Trend (i.e., Projected Loss Trend Net of Premium Trend)

(57) 1.00 Assumed Number of Years Since Last Rate Review

(58) 0.0% Expected Net Trend Since Last Rate Review (Value receives complement of credibility)

(59) -15.0% Credibility-Weighted Rate Level Indication

(60) 0.0% Company Selected Rate Change

RATE INDICATIONS

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

PROGRAM NAME: \_\_\_\_\_  
POLICY TYPE: \_\_\_\_\_  
COMPANY(IES): \_\_\_\_\_

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

PREMIUMS:

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

NOTES:

ACTUAL LOSSES:

(1) Accident Year Ending	(9) Incl. Cats.	(10) Non-Hurr. Cat.	(11) Hurricane Cat.	(12) Excl. Cats.	(13) Incl. Cats.	(14) Non-Hurr. Cat.	(15) Hurricane Cat.	(16) Excl. Cats.	(17) Incl. Cats.	(18) Non-Hurr. Cat. (SUPPORT)	(19) Hurricane Cat. (SUPPORT)	(20) Excl. Cats.	(21) Actual Incurred Loss & LAE Excl. Cats. (\$000's)
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
12/31/2007				0				0				0	0
12/31/2008				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	(26) POLICIES IN-FORCE	(27) POLICIES IN-FORCE	(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												
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 Develop- ment 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 Incl. 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 Incl. Non-Hurr Cat (\$000's)	(44) Selected Accident Year Weights (SUPPORT)	(45) Weighted Proj. Incurred Loss & LAE Incl. Non-Hurr Cat Excl. BF/PD
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	\$7,000	0	7,000	1.000	7,000	70.0%	50.0%	
12/31/2006	0		1.000	0	\$0		0		0	0.0%		
12/31/2007	0		1.000	0	\$0		0		0	0.0%		
12/31/2008	0		1.000	0	\$0		0		0	0.0%		
TOTAL	\$14,000			\$14,000	\$14,000	\$0	\$14,000		\$14,000	70.0%	100.0%	70.0%

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

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

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

DEVELOPMENT OF RATE LEVEL INDICATIONS:

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

RATE INDICATIONS

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

PROGRAM NAME: \_\_\_\_\_  
POLICY TYPE: \_\_\_\_\_  
COMPANY(IES): \_\_\_\_\_

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

PREMIUMS:

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

NOTES:

ACTUAL LOSSES:

(1) Accident Year Ending	(9) Incl. Cats.	(10) Non-Hurr. Cat.	(11) Hurricane Cat.	(12) Excl. Cats.	(13) Incl. Cats.	(14) Non-Hurr. Cat.	(15) Hurricane Cat.	(16) Excl. Cats.	(17) Incl. Cats. (SUPPORT)	(18) Non-Hurr. Cat. (SUPPORT)	(19) Hurricane Cat. (SUPPORT)	(20) Excl. Cats.	(21) Actual Incurred Loss & LAE Excl. Cats. (\$000's)
----- ACTUAL INCURRED LOSSES (\$000's) -----					----- ACTUAL INCURRED ALAE (\$000's) -----				----- INCURRED ULAE (\$000's) -----				
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
12/31/2007				0				0				0	0
12/31/2008				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	POLICIES	POLICIES	PREMIUM	PREMIUM	Projected	Projected	Projected	Projected
12/31/2005	0	0	0	0	IN-FORCE	IN-FORCE	IN-FORCE	IN-FORCE	HURRICANE	HURRICANE	HURRICANE	HURRICANE
12/31/2006					AT C.R.L.	AT C.R.L.	AT C.R.L.	AT C.R.L.	Losses	ALAE	ULAE	Loss & LAE
12/31/2007					(\$000's)	(\$000's)	(\$000's)	(\$000's)	(\$000's)	(\$000's)	(\$000's)	(\$000's)
12/31/2008					ALL	WIND ONLY	ALL	WIND ONLY				
TOTAL	\$0	\$0	\$0	\$0	POLICIES	POLICIES	POLICIES	POLICIES	(SUPPORT)	(SUPPORT)	(SUPPORT)	(SUPPORT)
					-	-	\$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 Develop- ment 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. Loss & ALAE Incl. in (34) (\$000's)	(40) Projected Incurred Loss & LAE Incl. 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 Incl. Non-Hurr Cat (\$000's)	(44) Selected Accident Year Weights (SUPPORT)	(45) Weighted Proj. Incurred Loss & LAE Incl. Non-Hurr Cat Excl. BF/PD
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	\$7,000	0	7,000	1.000	7,000	70.0%	50.0%	
12/31/2006	0		1.000	0	\$0		0		0	0.0%		
12/31/2007	0		1.000	0	\$0		0		0	0.0%		
12/31/2008	0		1.000	0	\$0		0		0	0.0%		
TOTAL	\$14,000			\$14,000	\$14,000	\$0	\$14,000		\$14,000	70.0%	100.0%	70.0%

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

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September 14, 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 Multi-Peril Rate Filing  
Homeowners, Condo Unit-Owners and Tenant Contents**

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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 "PRM-HO RIF Comb with BU V2.xls", please refer to the table of contents in the following workbooks:

PRM HO3 Statewide Rate Ind (09-01-09)\_combo.xls  
PRM HO4 Statewide Rate Ind (09-01-09)\_combo.xls  
PRM HO6 Statewide Rate Ind (09-01-09)\_combo.xls

For the source of information for the document titled "PRM-HO RIF Individ with Cash Factor V2.xls", please refer to the table of contents in the following workbooks:

PRM HO3 Statewide Rate Ind (09-01-09)\_sink.xls  
PRM HO3 Statewide Rate Ind (09-01-09)\_wind.xls  
PRM HO3 Statewide Rate Ind (09-01-09)\_xwind.xls  
PRM HO4 Statewide Rate Ind (09-01-09)\_wind.xls  
PRM HO4 Statewide Rate Ind (09-01-09)\_xwind.xls  
PRM HO6 Statewide Rate Ind (09-01-09)\_wind.xls  
PRM HO6 Statewide Rate Ind (09-01-09)\_xwind.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

---

September 14, 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 Multi-Peril Rate Filing  
Homeowners, Condo Unit-Owners and Tenant Contents**

---

Dear Mr. McCarty:

Three files could not be uploaded to the industry portal due to file type and/or size. I will burn these files to a CD and mail them to you as soon as possible.

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

Sincerely,

Brian Donovan, FCAS, MAAA  
Director, Actuarial Services



<b>Filing Details</b>	
Work Unit Number:	W09-544292
Filing Purpose:	Rate & Rule
Product:	Homeowners Multi-Peril
Date Created:	9/3/2009 01:05:46 PM
Filing Name:	PR-M HO Rate Filing 2010

<b>Company Details</b>			
Company Name	FEIN	NAIC CC	NAIC GC
CITIZENS PROPERTY INSURANCE CORPORATION	593164851	10064	

<b>Filing Originator Information</b>	
Company E-Mail:	
Contact Name:	Mrs. March Fisher
Contact Title:	
Professional Designation:	
Contact E-mail:	march.fisher@citizensfla.com
Street Address:	101 North Monroe Street, Suite 1000
Suite/Room #:	
P.O. Box Mailing Address:	
Department:	
City:	Tallahassee
State:	FL
Zip Code:	32312
Country:	
Non US Postal Code:	
Phone Number:	850-513-3879 Ext
Fax Number:	
Toll Free Number:	Ext
Non US Phone Number:	

Company Contact Information
Company E-Mail:

Contact Name: Mrs. March Fisher
Contact Title:
Professional Designation:
Contact E-mail: march.fisher@citizensfla.com
Street Address: 101 North Monroe Street, Suite 1000
Suite/Room #:
P.O. Box Mailing Address:
Department:
City: Tallahassee
State: FL
Zip Code: 32312
Country:
Non US Postal Code:
Phone Number: 850-513-3879 Ext
Fax Number:
Toll Free Number: Ext
Non US Phone Number:

General Information
Company Filing Number PR-M
New Business Effective Date 1/1/2010
Renewal Business Effective Date 1/1/2010
Product: Homeowners Multi-Peril
Are you writing new business in Florida for this line of business? Yes

Filing Content Information
This is a Rate & Rule filing.
Type of Coverage: Homeowners/Mobile Homeowners/Dwelling Fire
File Usage: FILE & USE

Rate/Rule Filings
Is this filing being submitted by a Ratings Organization? Yes No
Is this filing being made to comply with the annual rate filing requirements found in Section 627.0645, Florida Statutes? Yes No
If yes, are you filing the annual rate certification form OIR-B1-586 or exemption form OIR-B1-584? Yes No N/A
Have you included a listing of all changes in manual pages or rules with supporting information and explanation? Yes No
Does this filing result in a significant revision in rates or rating variables? If Yes, explain in filing: Yes No
Does this filing result in a significant revision in underwriting rules or guidelines? If Yes, explain in filing: Yes No
Does this filing amend any of the following? Yes No
(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 5.4
Rate Indicated 34.4
Earned Premium Volume (all programs affected by this filing) 817454
Number of Policies (all programs affected by this filing) 326142

Uploaded Documents			
Document Type	Filenet Number	Form Number	Title
Miscellaneous	0		Manual Pages
Miscellaneous	0		Manual Pages 1
Miscellaneous	0		Additional Rules Information
Cover Letter	0		1 Cover letter.doc
Miscellaneous	0		PRM HO3 Statewide Rate Ind (09-01-09)_combo.xls
Miscellaneous	0		PRM HO3 Statewide Rate Ind (09-01-09)_sink.xls
Miscellaneous	0		PRM HO3 Statewide Rate Ind (09-01-09)_wind.xls
Miscellaneous	0		PRM HO3 Statewide Rate Ind (09-01-09)_xwind.xls
Miscellaneous	0		PRM HO4 Statewide Rate Ind (09-01-09)_combo.xls
Miscellaneous	0		PRM HO4 Statewide Rate Ind (09-01-09)_wind.xls
Miscellaneous	0		PRM HO4 Statewide Rate Ind (09-01-09)_xwind.xls
Miscellaneous	0		PRM HO4 Territorial Rate Indication (9-01-09)-Combined_t.xls
Miscellaneous	0		PRM HO4 Territorial Rate Indication (9-01-09)-Separate_t.xls
Miscellaneous	0		PRM HO6 Statewide Rate Ind (09-01-09)_combo.xls
Miscellaneous	0		PRM HO6 Statewide Rate Ind (09-01-09)_wind.xls
Miscellaneous	0		PRM HO6 Statewide Rate Ind (09-01-09)_xwind.xls
Miscellaneous	0		PRM HO6 Territorial Rate Indication (9-01-09)-Separate_t.xls
Miscellaneous	0		PRM HO3 Territorial Rate Indication (9-01-09)-Combined_t.xls
Miscellaneous	0		PRM HO3 Territorial Rate Indication (9-01-09)-Separate_t.xls
Miscellaneous	0		PRM HO6 Territorial Rate Indication (9-01-09)-Combined_t.xls
Miscellaneous	0		6 Reinsurance Expense Support.doc
Miscellaneous	0		CalcFHCFPremium_ExamplePolicies.xls
Miscellaneous	0		FHCF_Assumption_PLACLA.pd
Miscellaneous	0		7 Law Change Support Documentation.doc
Miscellaneous	0		8 Catastrophe Model Support.doc
Miscellaneous	0		Citizens_HRA_PILM_Loss_County_PolicyForm.xls
Miscellaneous	0		Citizens_PLA_PILM_Loss_County_PolicyForm.xls
Miscellaneous	0		DetailedDataFieldDescription.doc CAT Modeling Quest 2
Miscellaneous	0		Summary Exhibit 123108.xls
Miscellaneous	0		PLA HRCS Rate Level Effect Verification (9-04-09).xls
Miscellaneous	0		PLA HRCS Rating Example Verification HO-3 (9-04-09).xls
Miscellaneous	0		PLA HRCS Rating Example Verification HO-4 (9-04-09).xls
Miscellaneous	0		PLA HRCS Rating Example Verification HO-6 (9-04-09).xls
Miscellaneous	0		True and Accurate Form 9_11_09.pdf
Miscellaneous	0		PR-M HO Ex Wind Credits Exhibits (09-09-09).xls
Explanatory Memorandum	0		HO Actuarial Memo.doc
Miscellaneous	0		Summary of FHCF Built-up Factors.xls
Miscellaneous	0		Estimated Hurricane Premium.xls
Miscellaneous	0		Citizens_PLA_PILM_Loss_CountyType_TerritoryCode.xls Cat Modeling Quest 3
Miscellaneous	0		Citizens_PLA_PML_DS.xls Cat Modeling Quest 3
Miscellaneous	0		Citizens_HRA_PILM_Loss_CountyType_TerritoryCode.xls Cat Modeling Quest 3
Miscellaneous	0		Citizens_HRA_PML_DS.xls Cat Modeling Quest 3
Miscellaneous	0		FPHLM Standard G-2.2.pdf Cat Modeling Quest 5
Miscellaneous	0		FPHLM07Standards_S-5 Replication of Known Hurricane Losses.pdf Cat Model Quest 10b
Miscellaneous	0		FPHLM07Standards_S-2 Sensitivity Analysis for Model Output.pdf Cat Model Quest 10d
Miscellaneous	0		ISO-Non-Modeled Excess Wind Support.pdf CONFIDENTIAL!
Miscellaneous	0		Personal Lines Account HO (HO)
Miscellaneous	0		PRM-HO RIF Individ with Cash Factor V2
Miscellaneous	0		Source of Information for RIF.doc
Miscellaneous	0		Unable to Upload Files.doc

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:** March Fisher  
**Title:** Assistant Director of Actuarial Services

Filing Details	
Work Unit Number:	W09-544292
Filing Purpose:	Rate & Rule
Product:	Homeowners Multi-Peril
Date Created:	9/3/2009 01:05:46 PM
Filing Name:	PR-M HO Rate Filing 2010

Interrogatories

1.	Are you someone other than an employee of the company who is making this filing on behalf of the company?	Yes No <input type="checkbox"/> <input type="checkbox"/>
2.	Is this filing being made to comply with a change in Florida law? <b>Components Added:</b> - <i>Law Change Support Documentation (Required)</i>	Yes No <input type="checkbox"/> <input type="checkbox"/>
3.	Does this filing propose changes in the level of coverage you are providing to your insureds?	Yes No <input type="checkbox"/> <input type="checkbox"/>
4.	Is this filing being made to adjust rates for an existing program with business? <b>Components Added:</b> - <i>Rate Level Indications Workbook - HO/DF/MHO (Required)</i>	Yes No <input type="checkbox"/> <input type="checkbox"/>
5.	Does this filing include the use of a Catastrophe Model in the determination of any rate level indication? <b>Components Added:</b> - <i>Catastrophe Model Support - Personal (Required)</i>	Yes No <input type="checkbox"/> <input type="checkbox"/>
6.	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? <b>Components Added:</b> - <i>Rate Collection System (Required)</i> - <i>RCS Verification (Required)</i>	Yes No <input type="checkbox"/> <input type="checkbox"/>
7.	Does this filing propose changes in any rating factor other than base rates (or relativities) by territory?	Yes No <input type="checkbox"/> <input type="checkbox"/>
8.	Do you offer policies excluding wind coverage? <b>Components Added:</b> - <i>Ex-Wind Credits Exhibit (Required)</i>	Yes No <input type="checkbox"/> <input type="checkbox"/>
9.	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 <input type="checkbox"/> <input type="checkbox"/>

## PR-M TerritorySet

Territory Code	Territory Description
Region	
192	Alachua
Alachua	
292	Baker
Baker	
601	Bay, Coastal
Bay	
721	Bay, Remainder
Bay	
392	Bradford
Bradford	
057	Brevard, Coastal
Brevard	
064	Brevard, Remainder
Brevard	
035	Broward, Hllwd & Ft. Ldrdle
Broward	
361	Broward, Coastal
Broward	
037	Broward, Rem. Excl. Ft. L. & Hlywd
Broward	
193	Calhoun
Calhoun	
581	Charlotte, Coastal
Charlotte	
711	Charlotte, Remainder
Charlotte	
591	Citrus, Coastal
Citrus	
731	Citrus, Remainder
Citrus	
492	Clay
Clay	
551	Collier, Remainder
Collier	
541	Collier, Coastal
Collier	
293	Columbia
Columbia	
030	Dade, Miami Beach
Dade	
031	Dade, Coastal
Dade	
032	Dade, Miami
Dade	
033	Dade, Hialeah
Dade	
034	Dade, Rem Excl H.,M.,M.B.
Dade	
712	De Soto
DeSoto	
592	Dixie, Coastal
Dixie	
732	Dixie, Remainder
Dixie	
039	Duval, Jacksonville

Duval	
040	Duval, Remainder
Duval	
041	Duval, Coastal
Duval	
602	Escambia, Coastal
Escambia	
043	Escambia, Remainder
Escambia	
531	Flagler, Coastal
Flagler	
701	Flagler, Remainder
Flagler	
603	Franklin
Franklin	
393	Gadsden
Gadsden	
923	Gilchrist
Gilchrist	
552	Glades
Glades	
604	Gulf, Coastal
Gulf	
722	Gulf, Remainder
Gulf	
493	Hamilton
Hamilton	
713	Hardee
Hardee	
553	Hendry
Hendry	
159	Hernando, Coastal
Hernando	
733	Hernando, Remainder
Hernando	
714	Highlands
Highlands	
047	Hillsborough, Tampa
Hillsborough	
080	Hillsborough, Excl. Tampa
Hillsborough	
593	Holmes
Holmes	
561	Indian River, Remainder
Indian River	
181	Indian River, Coastal
Indian River	
693	Jackson
Jackson	
605	Jefferson, Coastal
Jefferson	
793	Jefferson, Remainder
Jefferson	
893	Lafayette
Lafayette	
692	Lake
Lake	
542	Lee, Coastal

Lee	
554	Lee, Remainder
Lee	
993	Leon
Leon	
594	Levy, Coastal
Levy	
734	Levy, Remainder
Levy	
931	Liberty
Liberty	
932	Madison
Madison	
582	Manatee, Coastal
Manatee	
735	Manatee, Remainder
Manatee	
792	Marion
Marion	
010	Martin, Remainder
Martin	
182	Martin, Coastal
Martin	
005	Monroe, Excl. Key West
Monroe	
007	Monroe, Key West
Monroe	
532	Nassau, Coastal
Nassau	
892	Nassau, Remainder
Nassau	
606	Okaloosa, Coastal
Okaloosa	
723	Okaloosa, Remainder
Okaloosa	
555	Okeechobee
Okeechobee	
049	Orange, Orlando
Orange	
090	Orange, Excl. Orlando
Orange	
511	Osceola
Osceola	
362	Palm Beach, Coastal
Palm Beach	
038	Palm Beach, Remainder
Palm Beach	
595	Pasco, Coastal
Pasco	
736	Pasco, Remainder
Pasco	
042	Pinellas, Coastal
Pinellas	
046	Pinellas - Saint Petersburg
Pinellas	
081	Pinellas, Rem. Excl. Saint Petersburg
Pinellas	
050	Polk

Polk	
992	Putnam
Putnam	
533	Saint Johns, Coastal
St. Johns	
702	Saint Johns, Remainder
St. Johns	
562	Saint Lucie, Remainder
St. Lucie	
183	Saint Lucie, Coastal
St. Lucie	
607	Santa Rosa, Coastal
Santa Rosa	
724	Santa Rosa, Remainder
Santa Rosa	
583	Sarasota, Coastal
Sarasota	
715	Sarasota, Remainder
Sarasota	
512	Seminole
Seminole	
921	Sumter
Sumter	
933	Suwannee
Suwannee	
596	Taylor, Coastal
Taylor	
737	Taylor, Remainder
Taylor	
922	Union
Union	
062	Volusia, Coastal
Volusia	
063	Volusia, Remainder
Volusia	
608	Wakulla, Coastal
Wakulla	
725	Wakulla, Remainder
Wakulla	
609	Walton, Coastal
Walton	
726	Walton, Remainder
Walton	
934	Washington
Washington	



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%)			
PERSONAL LINES ACCOUNT HO (HO)	Hurricane	HO-3	7.41%	0.42%	5.63%	1.75%	0.93%	2.11%	0.00%	72.06%	Residual Market Contingency Provision	9.69%	100.00%			
		HO-4	8.66%	0.42%	5.63%	1.75%	0.93%	0.67%	0.00%	72.22%	Residual Market Contingency Provision	9.72%	100.00%			
		HO-6	7.81%	0.42%	5.63%	1.75%	0.93%	1.04%	0.00%	73.38%	Residual Market Contingency Provision	9.04%	100.00%			
	Non-Hurricane	HO-3	7.41%	0.42%	5.63%	1.75%	0.93%	2.11%	0.00%	72.06%	Residual Market Contingency Provision	9.69%	100.00%			
		HO-4	8.66%	0.42%	5.63%	1.75%	0.93%	0.67%	0.00%	72.22%	Residual Market Contingency Provision	9.72%	100.00%			
		HO-6	7.81%	0.42%	5.63%	1.75%	0.93%	1.04%	0.00%	73.38%	Residual Market Contingency Provision	9.04%	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 (\$)				
PERSONAL LINES ACCOUNT HO (HO)	HO-3	Yes	Masonry structure insured for replacement cost at \$150,000 with a 2% Hurricane Deductible and a \$500 deductible for all other Section I perils combined; Other structures insured at 10% of the amount of insurance on the structure; Contents insured for replacement cost at 50% of the amount of insurance on the structure; Loss of Use insured at 20% of the amount of insurance on the structure; \$100,000 Liability coverage; \$1,000 Medical expense; Ordinance or law coverage provided at 25% of the amount of insurance on the structure; I.S.O. Protection Class 4; I.S.O. HO-3 POLICY TYPE. The rates should be ANNUAL RATES for NEW BUSINESS for a 40 YEAR OLD INSURED with NO CLAIMS IN THE PAST 3 YEARS and a NEUTRAL CREDIT SCORE. The structure was built in 2005 and does NOT have a hip roof. Sinkhole coverage is included with a \$500 deductible. Screened enclosure and mold coverage are excluded. (If screened enclosure or mold coverage cannot be excluded, it should be noted under Risk Difference that the coverage is included and the associated limit provided.) The ONLY recoupment that should be included in the rate is the Florida Hurricane Catastrophe Fund reimbursement premium recoupment, if applicable.	No	Includes Loss of Use at 10% of A, Medical Expenses at \$2,000, Includes \$1,000 of Loss Assessment and \$10,000 for mold	Hurricane	PR-M Territory/Set	005	Monroe, Excl. Key West	\$2,089.00				
								007	Monroe, Key West	\$2,006.00				
								010	Martin, Remainder	\$1,361.00				
								030	Dade, Miami Beach	\$2,116.00				
								031	Dade, Coastal	\$2,166.00				
								032	Dade, Miami	\$1,433.00				
								033	Dade, Hialeah	\$1,320.00				
								034	Dade, Rem Excl H.M., M.B.	\$1,446.00				
								035	Broward, Hillwd & Ft Ldrle	\$1,274.00				
								037	Broward, Rem. Excl. Ft. L. & Hlywd	\$1,087.00				
								038	Palm Beach, Remainder	\$1,194.00				
								039	Duval, Jacksonville	\$211.00				
								040	Duval, Remainder	\$204.00				
								041	Duval, Coastal	\$316.00				
								042	Pinellas, Coastal	\$743.00				
								043	Escambia, Remainder	\$678.00				
								046	Pinellas - Saint Petersburg	\$592.00				
								047	Hillsborough, Tampa	\$414.00				
								049	Orange, Orlando	\$221.00				
								050	Polk	\$307.00				
								057	Brevard, Coastal	\$880.00				
								062	Volusia, Coastal	\$671.00				
								063	Volusia, Remainder	\$381.00				
								064	Brevard, Remainder	\$576.00				
								080	Hillsborough, Excl. Tampa	\$402.00				
								081	Pinellas, Rem. Excl. Saint Petersburg	\$508.00				
								090	Orange, Excl. Orlando	\$249.00				
								159	Hernando, Coastal	\$705.00				
								181	Indian River, Coastal	\$1,841.00				
								182	Martin, Coastal	\$1,533.00				
								183	Saint Lucie, Coastal	\$1,903.00				
								192	Alachua	\$183.00				
								193	Calhoun	\$199.00				
								292	Baker	\$194.00				
								293	Columbia	\$204.00				
								361	Broward, Coastal	\$1,752.00				
								362	Palm Beach, Coastal	\$1,420.00				
								392	Bradford	\$196.00				
								393	Gadsden	\$169.00				
								492	Clay	\$172.00				
								493	Hamilton	\$210.00				
								511	Osceola	\$198.00				
								512	Seminole	\$211.00				
								531	Flagler, Coastal	\$486.00				
								532	Nassau, Coastal	\$404.00				
								533	Saint Johns, Coastal	\$389.00				
								541	Collier, Coastal	\$1,280.00				
								542	Lee, Coastal	\$796.00				
								551	Collier, Remainder	\$977.00				
								552	Glades	\$603.00				
								553	Henry	\$599.00				
								554	Lee, Remainder	\$695.00				
								555	Okeechobee	\$586.00				
								561	Indian River, Remainder	\$913.00				
								562	Saint Lucie, Remainder	\$941.00				
								581	Charlotte, Coastal	\$846.00				
								582	Manatee, Coastal	\$940.00				
								583	Sarasota, Coastal	\$849.00				
								591	Citrus, Coastal	\$538.00				
								592	Dixie, Coastal	\$485.00				
								593	Holmes	\$181.00				
								594	Levy, Coastal	\$446.00				
								595	Pasco, Coastal	\$1,066.00				
								596	Taylor, Coastal	\$522.00				
								601	Bay, Coastal	\$970.00				
								602	Escambia, Coastal	\$1,023.00				

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									531	Flagler, Coastal	\$429.00					
									532	Nassau, Coastal	\$355.00					
									533	Saint Johns, Coastal	\$349.00					
									541	Collier, Coastal	\$712.00					
									542	Lee, Coastal	\$498.00					
									551	Collier, Remainder	\$558.00					
									552	Glades	\$521.00					
									553	Hendry	\$535.00					
									554	Lee, Remainder	\$625.00					
									555	Okeechobee	\$572.00					
									561	Indian River, Remainder	\$563.00					
									562	Saint Lucie, Remainder	\$574.00					
									581	Charlotte, Coastal	\$485.00					
									582	Manatee, Coastal	\$575.00					
									583	Sarasota, Coastal	\$501.00					
									591	Citrus, Coastal	\$507.00					
									592	Dixie, Coastal	\$479.00					
									593	Holmes	\$555.00					
									594	Levy, Coastal	\$396.00					
									595	Pasco, Coastal	\$826.00					
									596	Taylor, Coastal	\$552.00					
									601	Bay, Coastal	\$672.00					
									602	Escambia, Coastal	\$697.00					
									603	Franklin	\$747.00					
									604	Gulf, Coastal	\$718.00					
									605	Jefferson, Coastal	\$636.00					
									606	Okaloosa, Coastal	\$709.00					
									607	Santa Rosa, Coastal	\$780.00					
									608	Wakulla, Coastal	\$534.00					
									609	Walton, Coastal	\$677.00					
									692	Lake	\$674.00					
									693	Jackson	\$550.00					
									701	Flagler, Remainder	\$442.00					
									702	Saint Johns, Remainder	\$386.00					
									711	Charlotte, Remainder	\$588.00					
									712	De Soto	\$637.00					
									713	Hardee	\$640.00					
									714	Highlands	\$577.00					
									715	Sarasota, Remainder	\$553.00					
									721	Bay, Remainder	\$598.00					
									722	Gulf, Remainder	\$688.00					
									723	Okaloosa, Remainder	\$659.00					
									724	Santa Rosa, Remainder	\$628.00					
									725	Wakulla, Remainder	\$556.00					
									726	Walton, Remainder	\$661.00					
									731	Citrus, Remainder	\$623.00					
									732	Dixie, Remainder	\$529.00					
									733	Hernando, Remainder	\$696.00					
									734	Levy, Remainder	\$531.00					
									735	Manatee, Remainder	\$545.00					
									736	Pasco, Remainder	\$916.00					
									737	Taylor, Remainder	\$563.00					
									792	Marion	\$716.00					
									793	Jefferson, Remainder	\$666.00					
									892	Nassau, Remainder	\$562.00					
									893	Lafayette	\$687.00					
									921	Sumter	\$706.00					
									922	Union	\$695.00					
									923	Gilchrist	\$604.00					
									931	Liberty	\$737.00					
									932	Madison	\$651.00					
									933	Suwannee	\$816.00					
									934	Washington	\$728.00					
									992	Putnam	\$548.00					
									993	Leon	\$531.00					

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PERSONAL LINES ACCOUNT HO (HO)	HO-3	Yes	Masonry structure insured for replacement cost at \$150,000 with a 2% Hurricane Deductible and a \$500 deductible for all other Section I perils combined; Other structures insured at 10% of the amount of insurance on the structure; Contents insured for replacement cost at 50% of the amount of insurance on the structure; Loss of Use insured at 20% of the amount of insurance on the structure; \$100,000 Liability coverage; \$1,000 Medical expense; Ordinance or law coverage provided at 25% of the amount of insurance on the structure; I.S.O. Protection Class 4; I.S.O. HO-3 POLICY TYPE. The rates should be ANNUAL RATES for NEW BUSINESS for a 40 YEAR OLD INSURED with NO CLAIMS IN THE PAST 3 YEARS and a NEUTRAL CREDIT SCORE. The structure was built in 1990 and does NOT have a hip roof. Sinkhole coverage is included with a \$500 deductible. Screened enclosure and mold coverage are excluded. (If screened enclosure or mold coverage cannot be excluded, it should be noted under Risk Difference that the coverage is included and the associated limit provided.) The ONLY recoupment that should be included in the rate is the Florida Hurricane Catastrophe Fund reimbursement premium recoupment, if applicable.	No	Includes Loss of Use at 10% of A. Medical Expenses at \$2,000. Includes \$1,000 of Loss Assessment and \$10,000 for mold	Hurricane	PR-M Territory/Set	005	Monroe, Excl. Key West	\$3,701.00				
								007	Monroe, Key West	\$3,481.00				
								010	Martin, Remainder	\$2,364.00				
								030	Dade, Miami Beach	\$3,734.00				
								031	Dade, Coastal	\$3,832.00				
								032	Dade, Miami	\$2,272.00				
								033	Dade, Hialeah	\$2,079.00				
								034	Dade, Rem Excl H.M., M.B.	\$2,322.00				
								035	Broward, Hillwd & Ft Ldrle	\$2,077.00				
								037	Broward, Rem. Excl. Ft. L. & Hlywd	\$1,783.00				
								038	Palm Beach, Remainder	\$2,017.00				
								039	Duval, Jacksonville	\$270.00				
								040	Duval, Remainder	\$261.00				
								041	Duval, Coastal	\$463.00				
								042	Pinellas, Coastal	\$1,190.00				
								043	Escambia, Remainder	\$1,021.00				
								046	Pinellas - Saint Petersburg	\$897.00				
								047	Hillsborough, Tampa	\$558.00				
								049	Orange, Orlando	\$289.00				
								050	Polk	\$393.00				
								057	Brevard, Coastal	\$1,456.00				
								062	Volusia, Coastal	\$1,047.00				
								063	Volusia, Remainder	\$560.00				
								064	Brevard, Remainder	\$881.00				
								080	Hillsborough, Excl. Tampa	\$547.00				
								081	Pinellas, Rem. Excl. Saint Petersburg	\$729.00				
								090	Orange, Excl. Orlando	\$331.00				
								159	Hernando, Coastal	\$1,107.00				
								181	Indian River, Coastal	\$3,247.00				
								182	Martin, Coastal	\$2,750.00				
								183	Saint Lucie, Coastal	\$3,337.00				
								192	Alachua	\$239.00				
								193	Calhoun	\$261.00				
								292	Baker	\$250.00				
								293	Columbia	\$262.00				
								361	Broward, Coastal	\$3,115.00				
								362	Palm Beach, Coastal	\$2,545.00				
								392	Bradford	\$254.00				
								393	Gadsden	\$222.00				
								492	Clay	\$224.00				
								493	Hamilton	\$271.00				
								511	Osceola	\$267.00				
								512	Seminole	\$282.00				
								531	Flagler, Coastal	\$744.00				
								532	Nassau, Coastal	\$617.00				
								533	Saint Johns, Coastal	\$593.00				
								541	Collier, Coastal	\$2,176.00				
								542	Lee, Coastal	\$1,317.00				
								551	Collier, Remainder	\$1,646.00				
								552	Glades	\$930.00				
								553	Henry	\$914.00				
								554	Lee, Remainder	\$1,072.00				
								555	Okeechobee	\$879.00				
								561	Indian River, Remainder	\$1,513.00				
								562	Saint Lucie, Remainder	\$1,565.00				
								581	Charlotte, Coastal	\$1,429.00				
								582	Manatee, Coastal	\$1,563.00				
								583	Sarasota, Coastal	\$1,422.00				
								591	Citrus, Coastal	\$813.00				
								592	Dixie, Coastal	\$725.00				
								593	Holmes	\$240.00				
								594	Levy, Coastal	\$683.00				
								595	Pasco, Coastal	\$1,681.00				
								596	Taylor, Coastal	\$768.00				
								601	Bay, Coastal	\$1,568.00				
								602	Escambia, Coastal	\$1,661.00				

										603	Franklin	\$1,663.00					
										604	Gulf, Coastal	\$1,685.00					
										605	Jefferson, Coastal	\$871.00					
										606	Okaloosa, Coastal	\$1,673.00					
										607	Santa Rosa, Coastal	\$1,820.00					
										608	Wakulla, Coastal	\$965.00					
										609	Walton, Coastal	\$1,632.00					
										692	Lake	\$278.00					
										693	Jackson	\$224.00					
										701	Flagler, Remainder	\$548.00					
										702	Saint Johns, Remainder	\$469.00					
										711	Charlotte, Remainder	\$1,002.00					
										712	De Soto	\$719.00					
										713	Hardee	\$715.00					
										714	Highlands	\$613.00					
										715	Sarasota, Remainder	\$927.00					
										721	Bay, Remainder	\$950.00					
										722	Gulf, Remainder	\$969.00					
										723	Okaloosa, Remainder	\$1,079.00					
										724	Santa Rosa, Remainder	\$1,029.00					
										725	Wakulla, Remainder	\$711.00					
										726	Walton, Remainder	\$1,024.00					
										731	Citrus, Remainder	\$730.00					
										732	Dixie, Remainder	\$587.00					
										733	Hernando, Remainder	\$842.00					
										734	Levy, Remainder	\$664.00					
										735	Manatee, Remainder	\$905.00					
										736	Pasco, Remainder	\$1,268.00					
										737	Taylor, Remainder	\$621.00					
										792	Manion	\$296.00					
										793	Jefferson, Remainder	\$286.00					
										892	Nassau, Remainder	\$291.00					
										893	Lafayette	\$248.00					
										921	Sumter	\$294.00					
										922	Union	\$243.00					
										923	Gilchrist	\$251.00					
										931	Liberty	\$300.00					
										932	Madison	\$243.00					
										933	Suwannee	\$305.00					
										934	Washington	\$307.00					
										992	Putnam	\$220.00					
										993	Leon	\$209.00					
										005	Monroe, Excl. Key West	\$1,376.00					
										007	Monroe, Key West	\$1,550.00					
										010	Martin, Remainder	\$1,006.00					
										030	Dade, Miami Beach	\$1,415.00					
										031	Dade, Coastal	\$1,411.00					
										032	Dade, Miami	\$1,511.00					
										033	Dade, Hialeah	\$1,617.00					
										034	Dade, Rem Excl H. M., M.B.	\$1,452.00					
										035	Broward, Hillwd & Ft. Ldrdie	\$1,214.00					
										037	Broward, Rem. Excl. Ft. L. & Hlywd	\$1,056.00					
										038	Palm Beach, Remainder	\$1,010.00					
										039	Duval, Jacksonville	\$701.00					
										040	Duval, Remainder	\$686.00					
										041	Duval, Coastal	\$513.00					
										042	Pinellas, Coastal	\$926.00					
										043	Escambia, Remainder	\$979.00					
										046	Pinellas - Saint Petersburg	\$835.00					
										047	Hillsborough, Tampa	\$1,035.00					
										049	Orange, Orlando	\$1,083.00					
										050	Folk	\$1,423.00					
										057	Brevard, Coastal	\$909.00					
										062	Volusia, Coastal	\$847.00					
										063	Volusia, Remainder	\$672.00					
										064	Brevard, Remainder	\$890.00					
										080	Hillsborough, Excl. Saint	\$1,008.00					
										081	Pinellas, Rem. Excl. Saint	\$1,037.00					
										090	Orange, Excl. Orlando	\$1,039.00					
										159	Hernando, Coastal	\$868.00					
										181	Indian River, Coastal	\$1,243.00					
										182	Martin, Coastal	\$957.00					
										183	Saint Lucie, Coastal	\$1,316.00					
										192	Alachua	\$776.00					
										193	Calhoun	\$867.00					
										292	Baker	\$885.00					
										293	Columbia	\$934.00					
										361	Broward, Coastal	\$1,107.00					
										362	Palm Beach, Coastal	\$864.00					
										392	Bradford	\$881.00					
										393	Gadsden	\$725.00					
										492	Clay	\$741.00					
										493	Hamilton	\$965.00					
										511	Osceola	\$990.00					
										512	Seminole	\$1,089.00					

										531	Flagler, Coastal	\$657.00					
										532	Nassau, Coastal	\$543.00					
										533	Saint Johns, Coastal	\$532.00					
										541	Collier, Coastal	\$1,209.00					
										542	Lee, Coastal	\$824.00					
										551	Collier, Remainder	\$942.00					
										552	Glades	\$802.00					
										553	Hendry	\$818.00					
										554	Lee, Remainder	\$962.00					
										555	Okeechobee	\$857.00					
										561	Indian River, Remainder	\$935.00					
										562	Saint Lucie, Remainder	\$954.00					
										581	Charlotte, Coastal	\$818.00					
										582	Manatee, Coastal	\$955.00					
										583	Sarasota, Coastal	\$839.00					
										591	Citrus, Coastal	\$766.00					
										592	Dixie, Coastal	\$716.00					
										593	Holmes	\$737.00					
										594	Levy, Coastal	\$605.00					
										595	Pasco, Coastal	\$1,302.00					
										596	Taylor, Coastal	\$813.00					
										601	Bay, Coastal	\$1,085.00					
										602	Escambia, Coastal	\$1,131.00					
										603	Franklin	\$1,195.00					
										604	Gulf, Coastal	\$1,162.00					
										605	Jefferson, Coastal	\$933.00					
										606	Okaloosa, Coastal	\$1,148.00					
										607	Santa Rosa, Coastal	\$1,261.00					
										608	Wakulla, Coastal	\$823.00					
										609	Walton, Coastal	\$1,099.00					
										692	Lake	\$891.00					
										693	Jackson	\$723.00					
										701	Flagler, Remainder	\$643.00					
										702	Saint Johns, Remainder	\$550.00					
										711	Charlotte, Remainder	\$907.00					
										712	De Soto	\$911.00					
										713	Hardee	\$914.00					
										714	Highlands	\$819.00					
										715	Sarasota, Remainder	\$848.00					
										721	Bay, Remainder	\$910.00					
										722	Gulf, Remainder	\$1,022.00					
										723	Okaloosa, Remainder	\$1,008.00					
										724	Santa Rosa, Remainder	\$960.00					
										725	Wakulla, Remainder	\$811.00					
										726	Walton, Remainder	\$999.00					
										731	Citrus, Remainder	\$898.00					
										732	Dixie, Remainder	\$754.00					
										733	Hernando, Remainder	\$1,009.00					
										734	Levy, Remainder	\$772.00					
										735	Manatee, Remainder	\$835.00					
										736	Pasco, Remainder	\$1,358.00					
										737	Taylor, Remainder	\$802.00					
										792	Marion	\$944.00					
										793	Jefferson, Remainder	\$884.00					
										892	Nassau, Remainder	\$769.00					
										893	Lafayette	\$887.00					
										921	Sumter	\$933.00					
										922	Union	\$892.00					
										923	Gilchrist	\$797.00					
										931	Liberty	\$969.00					
										932	Madison	\$846.00					
										933	Suwannee	\$1,059.00					
										934	Washington	\$962.00					
										992	Putnam	\$719.00					
										993	Leon	\$693.00					

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 (\$)				
PERSONAL LINES ACCOUNT HO (HO)	HO-3	Yes	Masonry structure insured for replacement cost at \$150,000 with a 2% Hurricane Deductible and a \$500 deductible for all other Section I perils combined; Other structures insured at 10% of the amount of insurance on the structure; Contents insured for replacement cost at 50% of the amount of insurance on the structure; Loss of Use insured at 20% of the amount of insurance on the structure; \$100,000 Liability coverage; \$1,000 Medical expense; Ordinance or law coverage provided at 25% of the amount of insurance on the structure; I.S.O. Protection Class 4; I.S.O. HO-3 POLICY TYPE. The rates should be ANNUAL RATES for NEW BUSINESS for a 40 YEAR OLD INSURED with NO CLAIMS IN THE PAST 3 YEARS and a NEUTRAL CREDIT SCORE. The structure was built in 1990 and does NOT have a hip roof. Include the maximum possible windstorm loss mitigation credit for this risk. Sinkhole coverage is included with a \$500 deductible. Screened enclosure and mold coverage are excluded. (If screened enclosure or mold coverage cannot be excluded, it should be noted under Risk Difference that the coverage is included and the associated limit provided.) The ONLY recoupment that should be included in the rate is the Florida Hurricane Catastrophe Fund reimbursement premium recoupment, if applicable.	No	Includes Loss of Use at 10% of A. Medical Expenses at \$2,000. Includes \$1,000 of Loss Assessment and \$10,000 for mold	Hurricane	PR-M Territory/Set	005	Monroe, Excl. Key West	\$2,266.00				
								007	Monroe, Key West	\$2,171.00				
								010	Martin, Remainder	\$1,473.00				
								030	Dade, Miami Beach	\$2,233.00				
								031	Dade, Coastal	\$2,349.00				
								032	Dade, Miami	\$1,541.00				
								033	Dade, Hialeah	\$1,418.00				
								034	Dade, Rem Excl H.M., M.B.	\$1,557.00				
								035	Broward, Hillwd & Ft Ldrld	\$1,373.00				
								037	Broward, Rem. Excl. Ft. L. & Hlywd	\$1,171.00				
								038	Palm Beach, Remainder	\$1,291.00				
								039	Duval, Jacksonville	\$223.00				
								040	Duval, Remainder	\$218.00				
								041	Duval, Coastal	\$338.00				
								042	Pinellas, Coastal	\$800.00				
								043	Escambia, Remainder	\$726.00				
								046	Pinellas - Saint Petersburg	\$635.00				
								047	Hillsborough, Tampa	\$440.00				
								049	Orange, Orlando	\$235.00				
								050	Polk	\$325.00				
								057	Brevard, Coastal	\$949.00				
								062	Volusia, Coastal	\$721.00				
								063	Volusia, Remainder	\$408.00				
								064	Brevard, Remainder	\$618.00				
								080	Hillsborough, Excl. Tampa	\$428.00				
								081	Pinellas, Rem. Excl. Saint Petersburg	\$543.00				
								090	Orange, Excl. Orlando	\$265.00				
								159	Hernando, Coastal	\$758.00				
								181	Indian River, Coastal	\$1,997.00				
								182	Martin, Coastal	\$1,664.00				
								183	Saint Lucie, Coastal	\$2,061.00				
								192	Alachua	\$194.00				
								193	Calhoun	\$212.00				
								292	Baker	\$206.00				
								293	Columbia	\$216.00				
								361	Broward, Coastal	\$1,901.00				
								362	Palm Beach, Coastal	\$1,543.00				
								392	Bradford	\$208.00				
								393	Gadsden	\$180.00				
								492	Clay	\$182.00				
								493	Hamilton	\$223.00				
								511	Osceola	\$211.00				
								512	Seminole	\$224.00				
								531	Flagler, Coastal	\$521.00				
								532	Nassau, Coastal	\$433.00				
								533	Saint Johns, Coastal	\$417.00				
								541	Collier, Coastal	\$1,384.00				
								542	Lee, Coastal	\$860.00				
								551	Collier, Remainder	\$1,054.00				
								552	Glades	\$648.00				
								553	Henry	\$643.00				
								554	Lee, Remainder	\$747.00				
								555	Okeechobee	\$629.00				
								561	Indian River, Remainder	\$985.00				
								562	Saint Lucie, Remainder	\$1,016.00				
								581	Charlotte, Coastal	\$915.00				
								582	Manatee, Coastal	\$1,014.00				
								583	Sarasota, Coastal	\$917.00				
								591	Citrus, Coastal	\$577.00				
								592	Dixie, Coastal	\$520.00				
								593	Holmes	\$192.00				
								594	Levy, Coastal	\$479.00				
								595	Pasco, Coastal	\$1,146.00				
								596	Taylor, Coastal	\$559.00				
								601	Bay, Coastal	\$1,045.00				
								602	Escambia, Coastal	\$1,103.00				



										603	Franklin	\$1,119.00					
										604	Gulf, Coastal	\$1,122.00					
										605	Jefferson, Coastal	\$635.00					
										606	Okaloosa, Coastal	\$1,112.00					
										607	Santa Rosa, Coastal	\$1,213.00					
										608	Wakulla, Coastal	\$672.00					
										609	Walton, Coastal	\$1,083.00					
										692	Lake	\$224.00					
										693	Jackson	\$181.00					
										701	Flagler, Remainder	\$404.00					
										702	Saint Johns, Remainder	\$346.00					
										711	Charlotte, Remainder	\$698.00					
										712	De Soto	\$537.00					
										713	Hardee	\$536.00					
										714	Highlands	\$463.00					
										715	Sarasota, Remainder	\$649.00					
										721	Bay, Remainder	\$677.00					
										722	Gulf, Remainder	\$698.00					
										723	Okaloosa, Remainder	\$758.00					
										724	Santa Rosa, Remainder	\$722.00					
										725	Wakulla, Remainder	\$522.00					
										726	Walton, Remainder	\$726.00					
										731	Citrus, Remainder	\$542.00					
										732	Dixie, Remainder	\$440.00					
										733	Hernando, Remainder	\$621.00					
										734	Levy, Remainder	\$487.00					
										735	Manatee, Remainder	\$634.00					
										736	Pasco, Remainder	\$915.00					
										737	Taylor, Remainder	\$466.00					
										792	Manion	\$238.00					
										793	Jefferson, Remainder	\$229.00					
										892	Nassau, Remainder	\$226.00					
										893	Lafayette	\$204.00					
										921	Sumter	\$236.00					
										922	Union	\$201.00					
										923	Gilchrist	\$202.00					
										931	Liberty	\$242.00					
										932	Madison	\$200.00					
										933	Suwannee	\$249.00					
										934	Washington	\$246.00					
										992	Putnam	\$179.00					
										993	Leon	\$169.00					
										005	Monroe, Excl. Key West	\$842.00					
										007	Monroe, Key West	\$958.00					
										010	Martin, Remainder	\$627.00					
										030	Dade, Miami Beach	\$869.00					
										031	Dade, Coastal	\$865.00					
										032	Dade, Miami	\$1,025.00					
										033	Dade, Hialeah	\$1,103.00					
										034	Dade, Rem Excl H. M., M.B.	\$973.00					
										035	Broward, Hillwd & Ft. Ldrdie	\$803.00					
										037	Broward, Rem. Excl. Ft. L. & Hlywd	\$693.00					
										038	Palm Beach, Remainder	\$646.00					
										039	Duval, Jacksonville	\$578.00					
										040	Duval, Remainder	\$567.00					
										041	Duval, Coastal	\$373.00					
										042	Pinellas, Coastal	\$622.00					
										043	Escambia, Remainder	\$696.00					
										046	Pinellas - Saint Petersburg	\$591.00					
										047	Hillsborough, Tampa	\$819.00					
										049	Orange, Orlando	\$879.00					
										050	Folk	\$1,176.00					
										057	Brevard, Coastal	\$593.00					
										062	Volusia, Coastal	\$583.00					
										063	Volusia, Remainder	\$490.00					
										064	Brevard, Remainder	\$624.00					
										080	Hillsborough, Excl. Tampa	\$789.00					
										081	Pinellas, Rem. Excl. Saint Petersburg	\$773.00					
										090	Orange, Excl. Orlando	\$834.00					
										159	Hernando, Coastal	\$594.00					
										181	Indian River, Coastal	\$764.00					
										182	Martin, Coastal	\$579.00					
										183	Saint Lucie, Coastal	\$813.00					
										192	Alachua	\$628.00					
										193	Calhoun	\$702.00					
										292	Baker	\$727.00					
										293	Columbia	\$767.00					
										361	Broward, Coastal	\$675.00					
										362	Palm Beach, Coastal	\$523.00					
										392	Bradford	\$722.00					
										393	Gadsden	\$588.00					
										492	Clay	\$601.00					
										493	Hamilton	\$793.00					
										511	Osceola	\$778.00					
										512	Seminole	\$865.00					

									531	Flagler, Coastal	\$461.00					
									532	Nassau, Coastal	\$381.00					
									533	Saint Johns, Coastal	\$375.00					
									541	Collier, Coastal	\$770.00					
									542	Lee, Coastal	\$537.00					
									551	Collier, Remainder	\$603.00					
									552	Glades	\$560.00					
									553	Hendry	\$575.00					
									554	Lee, Remainder	\$670.00					
									555	Okeechobee	\$612.00					
									561	Indian River, Remainder	\$608.00					
									562	Saint Lucie, Remainder	\$619.00					
									581	Charlotte, Coastal	\$524.00					
									582	Manatee, Coastal	\$621.00					
									583	Sarasota, Coastal	\$541.00					
									591	Citrus, Coastal	\$543.00					
									592	Dixie, Coastal	\$513.00					
									593	Holmes	\$590.00					
									594	Levy, Coastal	\$424.00					
									595	Pasco, Coastal	\$889.00					
									596	Taylor, Coastal	\$591.00					
									601	Bay, Coastal	\$723.00					
									602	Escambia, Coastal	\$751.00					
									603	Franklin	\$803.00					
									604	Gulf, Coastal	\$774.00					
									605	Jefferson, Coastal	\$681.00					
									606	Okaloosa, Coastal	\$763.00					
									607	Santa Rosa, Coastal	\$840.00					
									608	Wakulla, Coastal	\$573.00					
									609	Walton, Coastal	\$729.00					
									692	Lake	\$717.00					
									693	Jackson	\$585.00					
									701	Flagler, Remainder	\$473.00					
									702	Saint Johns, Remainder	\$413.00					
									711	Charlotte, Remainder	\$632.00					
									712	De Soto	\$680.00					
									713	Hardee	\$683.00					
									714	Highlands	\$616.00					
									715	Sarasota, Remainder	\$593.00					
									721	Bay, Remainder	\$642.00					
									722	Gulf, Remainder	\$737.00					
									723	Okaloosa, Remainder	\$709.00					
									724	Santa Rosa, Remainder	\$675.00					
									725	Wakulla, Remainder	\$594.00					
									726	Walton, Remainder	\$709.00					
									731	Citrus, Remainder	\$667.00					
									732	Dixie, Remainder	\$565.00					
									733	Hernando, Remainder	\$744.00					
									734	Levy, Remainder	\$568.00					
									735	Manatee, Remainder	\$585.00					
									736	Pasco, Remainder	\$960.00					
									737	Taylor, Remainder	\$601.00					
									792	Marion	\$761.00					
									793	Jefferson, Remainder	\$708.00					
									892	Nassau, Remainder	\$599.00					
									893	Lafayette	\$730.00					
									921	Sumter	\$750.00					
									922	Union	\$737.00					
									923	Gilchrist	\$642.00					
									931	Liberty	\$783.00					
									932	Madison	\$691.00					
									933	Suwannee	\$867.00					
									934	Washington	\$775.00					
									992	Putnam	\$582.00					
									993	Leon	\$564.00					

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 (\$)				
PERSONAL LINES ACCOUNT HO (HO)	HO-3	Yes	Masonry structure insured for replacement cost at \$300,000 with a 2% Hurricane Deductible and a \$500 deductible for all other Section I perils combined; Other structures insured at 10% of the amount of insurance on the structure; Contents insured for replacement cost at 50% of the amount of insurance on the structure; Loss of Use insured at 20% of the amount of insurance on the structure; \$100,000 Liability coverage; \$1,000 Medical expense; Ordinance or law coverage provided at 25% of the amount of insurance on the structure; I.S.O. Protection Class 4; I.S.O. HO-3 POLICY TYPE. The rates should be ANNUAL RATES for NEW BUSINESS for a 40 YEAR OLD INSURED with NO CLAIMS IN THE PAST 3 YEARS and a NEUTRAL CREDIT SCORE. The structure was built in 2005 and does NOT have a hip roof. Sinkhole coverage is included with a \$500 deductible. Screened enclosure and mold coverage are excluded. (If screened enclosure or mold coverage cannot be excluded, it should be noted under Risk Difference that the coverage is included and the associated limit provided.) The ONLY recoupment that should be included in the rate is the Florida Hurricane Catastrophe Fund reimbursement premium recoupment, if applicable.	No	Includes Loss of Use at 10% of A, Medical Expenses at \$2,000, and \$10,000 for mold	Hurricane	PR-M Territory/Set	005	Monroe, Excl. Key West	\$4,248.00				
								007	Monroe, Key West	\$4,078.00				
								010	Martin, Remainder	\$2,767.00				
								030	Dade, Miami Beach	\$4,300.00				
								031	Dade, Coastal	\$4,406.00				
								032	Dade, Miami	\$2,913.00				
								033	Dade, Hialeah	\$2,683.00				
								034	Dade, Rem Excl H.M., M.B.	\$2,941.00				
								035	Broward, Hillwd & Ft Ldrle	\$2,591.00				
								037	Broward, Rem. Excl. Ft. L. & Hlywd	\$2,210.00				
								038	Palm Beach, Remainder	\$2,432.00				
								039	Duval, Jacksonville	\$428.00				
								040	Duval, Remainder	\$414.00				
								041	Duval, Coastal	\$642.00				
								042	Pinellas, Coastal	\$1,510.00				
								043	Escambia, Remainder	\$1,377.00				
								046	Pinellas - Saint Petersburg	\$1,204.00				
								047	Hillsborough, Tampa	\$841.00				
								049	Orange, Orlando	\$450.00				
								050	Polk	\$622.00				
								057	Brevard, Coastal	\$1,790.00				
								062	Volusia, Coastal	\$1,363.00				
								063	Volusia, Remainder	\$776.00				
								064	Brevard, Remainder	\$1,172.00				
								080	Hillsborough, Excl. Tampa	\$818.00				
								081	Pinellas, Rem. Excl. Saint Petersburg	\$1,034.00				
								090	Orange, Excl. Orlando	\$507.00				
								159	Hernando, Coastal	\$1,432.00				
								181	Indian River, Coastal	\$3,743.00				
								182	Martin, Coastal	\$3,116.00				
								183	Saint Lucie, Coastal	\$3,868.00				
								192	Alachua	\$370.00				
								193	Calhoun	\$405.00				
								292	Baker	\$394.00				
								293	Columbia	\$414.00				
								361	Broward, Coastal	\$3,562.00				
								362	Palm Beach, Coastal	\$2,889.00				
								392	Bradford	\$398.00				
								393	Gadsden	\$344.00				
								492	Clay	\$348.00				
								493	Hamilton	\$428.00				
								511	Osceola	\$402.00				
								512	Seminole	\$429.00				
								531	Flagler, Coastal	\$988.00				
								532	Nassau, Coastal	\$821.00				
								533	Saint Johns, Coastal	\$789.00				
								541	Collier, Coastal	\$2,605.00				
								542	Lee, Coastal	\$1,618.00				
								551	Collier, Remainder	\$1,983.00				
								552	Glades	\$1,228.00				
								553	Henry	\$1,218.00				
								554	Lee, Remainder	\$1,412.00				
								555	Okeechobee	\$1,191.00				
								561	Indian River, Remainder	\$1,856.00				
								562	Saint Lucie, Remainder	\$1,915.00				
								581	Charlotte, Coastal	\$1,722.00				
								582	Manatee, Coastal	\$1,912.00				
								583	Sarasota, Coastal	\$1,726.00				
								591	Citrus, Coastal	\$1,095.00				
								592	Dixie, Coastal	\$986.00				
								593	Holmes	\$367.00				
								594	Levy, Coastal	\$908.00				
								595	Pasco, Coastal	\$2,169.00				
								596	Taylor, Coastal	\$1,061.00				
								601	Bay, Coastal	\$1,974.00				
								602	Escambia, Coastal	\$2,081.00				

[illegible]

									531	Flagler, Coastal	\$873.00				
									532	Nassau, Coastal	\$722.00				
									533	Saint Johns, Coastal	\$709.00				
									541	Collier, Coastal	\$1,447.00				
									542	Lee, Coastal	\$1,012.00				
									551	Collier, Remainder	\$1,135.00				
									552	Glades	\$1,059.00				
									553	Hendry	\$1,088.00				
									554	Lee, Remainder	\$1,267.00				
									555	Okeechobee	\$1,162.00				
									561	Indian River, Remainder	\$1,145.00				
									562	Saint Lucie, Remainder	\$1,168.00				
									581	Charlotte, Coastal	\$986.00				
									582	Manatee, Coastal	\$1,171.00				
									583	Sarasota, Coastal	\$1,018.00				
									591	Citrus, Coastal	\$1,030.00				
									592	Dixie, Coastal	\$973.00				
									593	Holmes	\$1,129.00				
									594	Levy, Coastal	\$805.00				
									595	Pasco, Coastal	\$1,681.00				
									596	Taylor, Coastal	\$1,123.00				
									601	Bay, Coastal	\$1,367.00				
									602	Escambia, Coastal	\$1,419.00				
									603	Franklin	\$1,517.00				
									604	Gulf, Coastal	\$1,461.00				
									605	Jefferson, Coastal	\$1,293.00				
									606	Okaloosa, Coastal	\$1,442.00				
									607	Santa Rosa, Coastal	\$1,585.00				
									608	Wakulla, Coastal	\$1,086.00				
									609	Walton, Coastal	\$1,374.00				
									692	Lake	\$1,371.00				
									693	Jackson	\$1,119.00				
									701	Flagler, Remainder	\$900.00				
									702	Saint Johns, Remainder	\$786.00				
									711	Charlotte, Remainder	\$1,198.00				
									712	De Soto	\$1,293.00				
									713	Hardee	\$1,300.00				
									714	Highlands	\$1,174.00				
									715	Sarasota, Remainder	\$1,123.00				
									721	Bay, Remainder	\$1,217.00				
									722	Gulf, Remainder	\$1,399.00				
									723	Okaloosa, Remainder	\$1,342.00				
									724	Santa Rosa, Remainder	\$1,278.00				
									725	Wakulla, Remainder	\$1,131.00				
									726	Walton, Remainder	\$1,343.00				
									731	Citrus, Remainder	\$1,267.00				
									732	Dixie, Remainder	\$1,077.00				
									733	Hernando, Remainder	\$1,416.00				
									734	Levy, Remainder	\$1,079.00				
									735	Manatee, Remainder	\$1,107.00				
									736	Pasco, Remainder	\$1,863.00				
									737	Taylor, Remainder	\$1,147.00				
									792	Marion	\$1,456.00				
									793	Jefferson, Remainder	\$1,355.00				
									892	Nassau, Remainder	\$1,143.00				
									893	Lafayette	\$1,399.00				
									921	Sumter	\$1,434.00				
									922	Union	\$1,414.00				
									923	Gilchrist	\$1,228.00				
									931	Liberty	\$1,497.00				
									932	Madison	\$1,326.00				
									933	Suwannee	\$1,659.00				
									934	Washington	\$1,480.00				
									992	Putnam	\$1,114.00				
									993	Leon	\$1,078.00				

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 (\$)				
PERSONAL LINES ACCOUNT HO (HO)	HO-3	Yes	Masonry structure insured for replacement cost at \$300,000 with a 2% Hurricane Deductible and a \$500 deductible for all other Section I perils combined; Other structures insured at 10% of the amount of insurance on the structure; Contents insured for replacement cost at 50% of the amount of insurance on the structure; Loss of Use insured at 20% of the amount of insurance on the structure; \$100,000 Liability coverage; \$1,000 Medical expense; Ordinance or law coverage provided at 25% of the amount of insurance on the structure; I.S.O. Protection Class 4; I.S.O. HO-3 POLICY TYPE. The rates should be ANNUAL RATES for NEW BUSINESS for a 40 YEAR OLD INSURED with NO CLAIMS IN THE PAST 3 YEARS and a NEUTRAL CREDIT SCORE. The structure was built in 1990 and does NOT have a hip roof. Sinkhole coverage is included with a \$500 deductible. Screened enclosure and mold coverage are excluded. (If screened enclosure or mold coverage cannot be excluded, it should be noted under Risk Difference that the coverage is included and the associated limit provided.) The ONLY recoupment that should be included in the rate is the Florida Hurricane Catastrophe Fund reimbursement premium recoupment, if applicable.	No	Includes Loss of Use at 10% of A. Medical Expenses at \$2,000. Includes \$1,000 of Loss Assessment and \$10,000 for mold	Hurricane	PR-M Territory/Set	005	Monroe, Excl. Key West	\$7,525.00				
								007	Monroe, Key West	\$7,076.00				
								010	Martin, Remainder	\$4,807.00				
								030	Dade, Miami Beach	\$7,590.00				
								031	Dade, Coastal	\$7,791.00				
								032	Dade, Miami	\$4,619.00				
								033	Dade, Hialeah	\$4,227.00				
								034	Dade, Rem Excl H.M., M.B.	\$4,722.00				
								035	Broward, Hillwd & Ft Ldrle	\$4,223.00				
								037	Broward, Rem. Excl. Ft. L. & Hlywd	\$3,627.00				
								038	Palm Beach, Remainder	\$4,101.00				
								039	Duval, Jacksonville	\$551.00				
								040	Duval, Remainder	\$532.00				
								041	Duval, Coastal	\$943.00				
								042	Pinellas, Coastal	\$2,420.00				
								043	Escambia, Remainder	\$2,075.00				
								046	Pinellas - Saint Petersburg	\$1,824.00				
								047	Hillsborough, Tampa	\$1,134.00				
								049	Orange, Orlando	\$568.00				
								050	Polk	\$800.00				
								057	Brevard, Coastal	\$2,959.00				
								062	Volusia, Coastal	\$2,127.00				
								063	Volusia, Remainder	\$1,138.00				
								064	Brevard, Remainder	\$1,793.00				
								080	Hillsborough, Excl. Tampa	\$1,113.00				
								081	Pinellas, Rem. Excl. Saint Petersburg	\$1,484.00				
								090	Orange, Excl. Orlando	\$672.00				
								159	Hernando, Coastal	\$2,249.00				
								181	Indian River, Coastal	\$6,601.00				
								182	Martin, Coastal	\$5,591.00				
								183	Saint Lucie, Coastal	\$6,785.00				
								192	Alachua	\$486.00				
								193	Calhoun	\$531.00				
								292	Baker	\$509.00				
								293	Columbia	\$535.00				
								361	Broward, Coastal	\$6,335.00				
								362	Palm Beach, Coastal	\$5,176.00				
								392	Bradford	\$517.00				
								393	Gadsden	\$451.00				
								492	Clay	\$455.00				
								493	Hamilton	\$553.00				
								511	Osceola	\$544.00				
								512	Seminole	\$574.00				
								531	Flagler, Coastal	\$1,512.00				
								532	Nassau, Coastal	\$1,256.00				
								533	Saint Johns, Coastal	\$1,206.00				
								541	Collier, Coastal	\$4,424.00				
								542	Lee, Coastal	\$2,676.00				
								551	Collier, Remainder	\$3,346.00				
								552	Glades	\$1,890.00				
								553	Henry	\$1,858.00				
								554	Lee, Remainder	\$2,178.00				
								555	Okeechobee	\$1,787.00				
								561	Indian River, Remainder	\$3,077.00				
								562	Saint Lucie, Remainder	\$3,182.00				
								581	Charlotte, Coastal	\$2,907.00				
								582	Manatee, Coastal	\$3,177.00				
								583	Sarasota, Coastal	\$2,892.00				
								591	Citrus, Coastal	\$1,655.00				
								592	Dixie, Coastal	\$1,475.00				
								593	Holmes	\$487.00				
								594	Levy, Coastal	\$1,388.00				
								595	Pasco, Coastal	\$3,417.00				
								596	Taylor, Coastal	\$1,562.00				
								601	Bay, Coastal	\$3,188.00				
								602	Escambia, Coastal	\$3,376.00				

										603	Franklin	\$3,381.00					
										604	Gulf, Coastal	\$3,425.00					
										605	Jefferson, Coastal	\$1,771.00					
										606	Okaloosa, Coastal	\$3,402.00					
										607	Santa Rosa, Coastal	\$3,700.00					
										608	Wakulla, Coastal	\$1,963.00					
										609	Walton, Coastal	\$3,318.00					
										692	Lake	\$567.00					
										693	Jackson	\$455.00					
										701	Flagler, Remainder	\$1,114.00					
										702	Saint Johns, Remainder	\$954.00					
										711	Charlotte, Remainder	\$2,039.00					
										712	De Soto	\$1,463.00					
										713	Hardee	\$1,457.00					
										714	Highlands	\$1,248.00					
										715	Sarasota, Remainder	\$1,884.00					
										721	Bay, Remainder	\$1,952.00					
										722	Gulf, Remainder	\$1,970.00					
										723	Okaloosa, Remainder	\$2,195.00					
										724	Santa Rosa, Remainder	\$2,091.00					
										725	Wakulla, Remainder	\$1,447.00					
										726	Walton, Remainder	\$2,081.00					
										731	Citrus, Remainder	\$1,484.00					
										732	Dixie, Remainder	\$1,193.00					
										733	Hernando, Remainder	\$1,713.00					
										734	Levy, Remainder	\$1,349.00					
										735	Manatee, Remainder	\$1,839.00					
										736	Pasco, Remainder	\$2,579.00					
										737	Taylor, Remainder	\$1,265.00					
										792	Manion	\$601.00					
										793	Jefferson, Remainder	\$581.00					
										892	Nassau, Remainder	\$590.00					
										893	Lafayette	\$505.00					
										921	Sumter	\$597.00					
										922	Union	\$493.00					
										923	Gilchrist	\$510.00					
										931	Liberty	\$609.00					
										932	Madison	\$495.00					
										933	Suwannee	\$619.00					
										934	Washington	\$622.00					
										992	Putnam	\$447.00					
										993	Leon	\$425.00					
										005	Monroe, Excl. Key West	\$2,797.00					
										007	Monroe, Key West	\$3,153.00					
										010	Martin, Remainder	\$2,044.00					
										030	Dade, Miami Beach	\$2,878.00					
										031	Dade, Coastal	\$2,867.00					
										032	Dade, Miami	\$3,072.00					
										033	Dade, Hialeah	\$3,289.00					
										034	Dade, Rem Excl H. M., M.B.	\$2,952.00					
										035	Broward, Hillwd & Ft. Ldrdie	\$2,468.00					
										037	Broward, Rem. Excl. Ft. L. & Hlywd	\$2,147.00					
										038	Palm Beach, Remainder	\$2,054.00					
										039	Duval, Jacksonville	\$1,425.00					
										040	Duval, Remainder	\$1,394.00					
										041	Duval, Coastal	\$1,042.00					
										042	Pinellas, Coastal	\$1,883.00					
										043	Escambia, Remainder	\$1,991.00					
										046	Pinellas - Saint Petersburg	\$1,695.00					
										047	Hillsborough, Tampa	\$2,106.00					
										049	Orange, Orlando	\$2,202.00					
										050	Folk	\$2,892.00					
										057	Brevard, Coastal	\$1,850.00					
										062	Volusia, Coastal	\$1,723.00					
										063	Volusia, Remainder	\$1,367.00					
										064	Brevard, Remainder	\$1,810.00					
										080	Hillsborough, Excl. Saint	\$2,048.00					
										081	Pinellas, Rem. Excl. Saint	\$2,110.00					
										090	Orange, Excl. Orlando	\$2,112.00					
										099	Hernando, Coastal	\$1,764.00					
										081	Indian River, Coastal	\$2,527.00					
										082	Martin, Coastal	\$1,947.00					
										083	Saint Lucie, Coastal	\$2,674.00					
										092	Alachua	\$1,578.00					
										093	Calhoun	\$1,762.00					
										092	Baker	\$1,801.00					
										093	Columbia	\$1,898.00					
										061	Broward, Coastal	\$2,261.00					
										062	Palm Beach, Coastal	\$1,756.00					
										092	Bradford	\$1,794.00					
										093	Gadsden	\$1,474.00					
										492	Clay	\$1,504.00					
										493	Hamilton	\$1,963.00					
										511	Osceola	\$2,011.00					
										512	Seminole	\$2,216.00					

									531	Flagler, Coastal	\$1,336.00				
									532	Nassau, Coastal	\$1,105.00				
									533	Saint Johns, Coastal	\$1,081.00				
									541	Collier, Coastal	\$2,459.00				
									542	Lee, Coastal	\$1,673.00				
									551	Collier, Remainder	\$1,916.00				
									552	Glades	\$1,630.00				
									553	Hendry	\$1,661.00				
									554	Lee, Remainder	\$1,955.00				
									555	Okeechobee	\$1,741.00				
									561	Indian River, Remainder	\$1,900.00				
									562	Saint Lucie, Remainder	\$1,941.00				
									581	Charlotte, Coastal	\$1,663.00				
									582	Manatee, Coastal	\$1,946.00				
									583	Sarasota, Coastal	\$1,705.00				
									591	Citrus, Coastal	\$1,556.00				
									592	Dixie, Coastal	\$1,455.00				
									593	Holmes	\$1,499.00				
									594	Levy, Coastal	\$1,231.00				
									595	Pasco, Coastal	\$2,649.00				
									596	Taylor, Coastal	\$1,654.00				
									601	Bay, Coastal	\$2,208.00				
									602	Escambia, Coastal	\$2,300.00				
									603	Franklin	\$2,428.00				
									604	Gulf, Coastal	\$2,363.00				
									605	Jefferson, Coastal	\$1,897.00				
									606	Okaloosa, Coastal	\$2,336.00				
									607	Santa Rosa, Coastal	\$2,563.00				
									608	Wakulla, Coastal	\$1,673.00				
									609	Walton, Coastal	\$2,234.00				
									692	Lake	\$1,811.00				
									693	Jackson	\$1,470.00				
									701	Flagler, Remainder	\$1,307.00				
									702	Saint Johns, Remainder	\$1,137.00				
									711	Charlotte, Remainder	\$1,843.00				
									712	De Soto	\$1,851.00				
									713	Hardee	\$1,857.00				
									714	Highlands	\$1,664.00				
									715	Sarasota, Remainder	\$1,724.00				
									721	Bay, Remainder	\$1,851.00				
									722	Gulf, Remainder	\$2,078.00				
									723	Okaloosa, Remainder	\$2,050.00				
									724	Santa Rosa, Remainder	\$1,952.00				
									725	Wakulla, Remainder	\$1,851.00				
									726	Walton, Remainder	\$2,029.00				
									731	Citrus, Remainder	\$1,826.00				
									732	Dixie, Remainder	\$1,534.00				
									733	Hernando, Remainder	\$2,049.00				
									734	Levy, Remainder	\$1,569.00				
									735	Manatee, Remainder	\$1,697.00				
									736	Pasco, Remainder	\$2,761.00				
									737	Taylor, Remainder	\$1,632.00				
									792	Marion	\$1,920.00				
									793	Jefferson, Remainder	\$1,797.00				
									892	Nassau, Remainder	\$1,563.00				
									893	Lafayette	\$1,805.00				
									921	Sumter	\$1,897.00				
									922	Union	\$1,817.00				
									923	Gilchrist	\$1,621.00				
									931	Liberty	\$1,968.00				
									932	Madison	\$1,720.00				
									933	Suwannee	\$2,153.00				
									934	Washington	\$1,955.00				
									992	Putnam	\$1,461.00				
									993	Leon	\$1,411.00				



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 (\$)				
PERSONAL LINES ACCOUNT HO (HO)	HO-3	Yes	Masonry structure insured for replacement cost at \$300,000 with a 2% Hurricane Deductible and a \$500 deductible for all other Section I perils combined; Other structures insured at 10% of the amount of insurance on the structure; Contents insured for replacement cost at 50% of the amount of insurance on the structure; Loss of Use insured at 20% of the amount of insurance on the structure; \$100,000 Liability coverage; \$1,000 Medical expense; Ordinance or law coverage provided at 25% of the amount of insurance on the structure; I.S.O. Protection Class 4; I.S.O. HO-3 POLICY TYPE. The rates should be ANNUAL RATES for NEW BUSINESS for a 40 YEAR OLD INSURED with NO CLAIMS IN THE PAST 3 YEARS and a NEUTRAL CREDIT SCORE. The structure was built in 1990 and does NOT have a hip roof. Include the maximum possible windstorm loss mitigation credit for this risk. Sinkhole coverage is included with a \$500 deductible. Screened enclosure and mold coverage are excluded. (If screened enclosure or mold coverage cannot be excluded, it should be noted under Risk Difference that the coverage is included and the associated limit provided.) The ONLY recoupment that should be included in the rate is the Florida Hurricane Catastrophe Fund reimbursement premium recoupment, if applicable.	No	Includes Loss of Use at 10% of A. Medical Expenses at \$2,000. Includes \$1,000 of Loss Assessment and \$10,000 for mold	Hurricane	PR-M Territory/Set	005	Monroe, Excl. Key West	\$4,606.00				
								007	Monroe, Key West	\$4,415.00				
								010	Martin, Remainder	\$2,996.00				
								030	Dade, Miami Beach	\$4,662.00				
								031	Dade, Coastal	\$4,777.00				
								032	Dade, Miami	\$3,132.00				
								033	Dade, Hialeah	\$2,884.00				
								034	Dade, Rem Excl H., M., M.B.	\$3,166.00				
								035	Broward, Hillwd & Ft Ldrldie	\$2,792.00				
								037	Broward, Rem. Excl. Ft. L. & Hlywd	\$2,383.00				
								038	Palm Beach, Remainder	\$2,627.00				
								039	Duval, Jacksonville	\$454.00				
								040	Duval, Remainder	\$440.00				
								041	Duval, Coastal	\$687.00				
								042	Pinellas, Coastal	\$1,625.00				
								043	Escambia, Remainder	\$1,476.00				
								046	Pinellas - Saint Petersburg	\$1,290.00				
								047	Hillsborough, Tampa	\$896.00				
								049	Orange, Orlando	\$478.00				
								050	Polk	\$661.00				
								057	Brevard, Coastal	\$1,931.00				
								062	Volusia, Coastal	\$1,465.00				
								063	Volusia, Remainder	\$829.00				
								064	Brevard, Remainder	\$1,258.00				
								080	Hillsborough, Excl. Tampa	\$871.00				
								081	Pinellas, Rem. Excl. Saint Petersburg	\$1,105.00				
								090	Orange, Excl. Orlando	\$539.00				
								159	Hernando, Coastal	\$1,539.00				
								181	Indian River, Coastal	\$4,058.00				
								182	Martin, Coastal	\$3,382.00				
								183	Saint Lucie, Coastal	\$4,191.00				
								192	Alachua	\$393.00				
								193	Calhoun	\$430.00				
								292	Baker	\$419.00				
								293	Columbia	\$439.00				
								361	Broward, Coastal	\$3,864.00				
								362	Palm Beach, Coastal	\$3,137.00				
								392	Bradford	\$423.00				
								393	Gadsden	\$366.00				
								492	Clay	\$369.00				
								493	Hamilton	\$454.00				
								511	Osceola	\$428.00				
								512	Seminole	\$456.00				
								531	Flagler, Coastal	\$1,060.00				
								532	Nassau, Coastal	\$881.00				
								533	Saint Johns, Coastal	\$846.00				
								541	Collier, Coastal	\$2,816.00				
								542	Lee, Coastal	\$1,746.00				
								551	Collier, Remainder	\$2,143.00				
								562	Glades	\$1,318.00				
								563	Henry	\$1,306.00				
								564	Lee, Remainder	\$1,516.00				
								555	Okeechobee	\$1,277.00				
								561	Indian River, Remainder	\$2,003.00				
								562	Saint Lucie, Remainder	\$2,066.00				
								581	Charlotte, Coastal	\$1,861.00				
								582	Manatee, Coastal	\$2,063.00				
								583	Sarasota, Coastal	\$1,864.00				
								591	Citrus, Coastal	\$1,174.00				
								592	Dixie, Coastal	\$1,056.00				
								593	Holmes	\$390.00				
								594	Levy, Coastal	\$975.00				
								595	Pasco, Coastal	\$2,331.00				
								596	Taylor, Coastal	\$1,136.00				
								601	Bay, Coastal	\$2,126.00				
								602	Escambia, Coastal	\$2,243.00				

[illegible]

									531	Flagler, Coastal	\$936.00					
									532	Nassau, Coastal	\$775.00					
									533	Saint Johns, Coastal	\$761.00					
									541	Collier, Coastal	\$1,564.00					
									542	Lee, Coastal	\$1,092.00					
									551	Collier, Remainder	\$1,227.00					
									552	Glades	\$1,137.00					
									553	Hendry	\$1,167.00					
									554	Lee, Remainder	\$1,360.00					
									555	Okeechobee	\$1,244.00					
									561	Indian River, Remainder	\$1,236.00					
									562	Saint Lucie, Remainder	\$1,260.00					
									581	Charlotte, Coastal	\$1,065.00					
									582	Manatee, Coastal	\$1,263.00					
									583	Sarasota, Coastal	\$1,099.00					
									591	Citrus, Coastal	\$1,104.00					
									592	Dixie, Coastal	\$1,042.00					
									593	Holmes	\$1,200.00					
									594	Levy, Coastal	\$863.00					
									595	Pasco, Coastal	\$1,807.00					
									596	Taylor, Coastal	\$1,202.00					
									601	Bay, Coastal	\$1,473.00					
									602	Escambia, Coastal	\$1,528.00					
									603	Franklin	\$1,633.00					
									604	Gulf, Coastal	\$1,574.00					
									605	Jefferson, Coastal	\$1,383.00					
									606	Okaloosa, Coastal	\$1,553.00					
									607	Santa Rosa, Coastal	\$1,707.00					
									608	Wakulla, Coastal	\$1,166.00					
									609	Walton, Coastal	\$1,481.00					
									692	Lake	\$1,457.00					
									693	Jackson	\$1,189.00					
									701	Flagler, Remainder	\$862.00					
									702	Saint Johns, Remainder	\$839.00					
									711	Charlotte, Remainder	\$1,285.00					
									712	De Soto	\$1,380.00					
									713	Hardee	\$1,388.00					
									714	Highlands	\$1,254.00					
									715	Sarasota, Remainder	\$1,205.00					
									721	Bay, Remainder	\$1,305.00					
									722	Gulf, Remainder	\$1,498.00					
									723	Okaloosa, Remainder	\$1,439.00					
									724	Santa Rosa, Remainder	\$1,371.00					
									725	Wakulla, Remainder	\$1,210.00					
									726	Walton, Remainder	\$1,440.00					
									731	Citrus, Remainder	\$1,355.00					
									732	Dixie, Remainder	\$1,150.00					
									733	Hernando, Remainder	\$1,513.00					
									734	Levy, Remainder	\$1,154.00					
									735	Manatee, Remainder	\$1,188.00					
									736	Pasco, Remainder	\$1,994.00					
									737	Taylor, Remainder	\$1,224.00					
									792	Marion	\$1,548.00					
									793	Jefferson, Remainder	\$1,440.00					
									892	Nassau, Remainder	\$1,218.00					
									893	Lafayette	\$1,485.00					
									921	Sumter	\$1,524.00					
									922	Union	\$1,501.00					
									923	Gilchrist	\$1,305.00					
									931	Liberty	\$1,591.00					
									932	Madison	\$1,408.00					
									933	Suwannee	\$1,761.00					
									934	Washington	\$1,574.00					
									992	Putnam	\$1,184.00					
									993	Leon	\$1,146.00					

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 (\$)					
PERSONAL LINES ACCOUNT HO (HO)	HO-4	Yes	Masonry apartment with two units; Contents insured for replacement cost at \$25,000 with a single \$500 deductible for all Section I perils combined; Loss of use insured at 20% of the amount of insurance on the contents; \$100,000 Liability coverage; \$1,000 Medical expense; S.O. Protection Class 4; I.S.O. HO-4 POLICY TYPE. The rates should be ANNUAL RATES for a 40 YEAR OLD INSURED with NO CLAIMS IN THE PAST 3 YEARS and NEUTRAL CREDIT. The structure was built in 2005 and does NOT have a hip roof. Sinkhole coverage is included with a \$500 deductible. The ONLY recoupment that should be included in the rate is the Florida Hurricane Catastrophe Fund reimbursement premium recoupment, if applicable.	No	Loss of Use at 10% of the Cov C amount; \$2,000 Medical Expense;	Hurricane	PR-M TerritorySet	005	Monroe, Excl. Key West	\$276.00					
								007	Monroe, Key West	\$259.00					
								010	Martin, Remainder	\$152.00					
								030	Dade, Miami Beach	\$234.00					
								031	Dade, Coastal	\$243.00					
								032	Dade, Miami	\$207.00					
								033	Dade, Hialeah	\$112.00					
								034	Dade, Rem Excl H.M., M.B.	\$195.00					
								035	Broward, Hillwd & Ft. Ldrdie	\$195.00					
								037	Broward, Rem. Excl. Ft. L. & Hlywd	\$161.00					
								038	Palm Beach, Remainder	\$139.00					
								039	Duval, Jacksonville	\$43.00					
								040	Duval, Remainder	\$47.00					
								041	Duval, Coastal	\$73.00					
								042	Pinellas, Coastal	\$109.00					
								043	Escambia, Remainder	\$77.00					
								046	Pinellas - Saint Petersburg	\$99.00					
								047	Hillsborough, Tampa	\$70.00					
								049	Orange, Orlando	\$32.00					
								050	Polk	\$42.00					
								057	Brevard, Coastal	\$111.00					
								062	Volusia, Coastal	\$102.00					
								063	Volusia, Remainder	\$73.00					
								064	Brevard, Remainder	\$88.00					
								080	Hillsborough, Excl. Tampa	\$69.00					
								081	Pinellas, Rem. Excl. Saint Petersburg	\$80.00					
								090	Orange, Excl. Orlando	\$37.00					
								159	Hernando, Coastal	\$114.00					
								181	Indian River, Coastal	\$176.00					
								182	Martin, Coastal	\$140.00					
								183	Saint Lucie, Coastal	\$171.00					
								192	Alachua	\$33.00					
								193	Calhoun	\$48.00					
								292	Baker	\$41.00					
								293	Columbia	\$41.00					
								361	Broward, Coastal	\$234.00					
								362	Palm Beach, Coastal	\$205.00					
								392	Bradford	\$44.00					
								393	Gadsden	\$44.00					
								492	Clay	\$39.00					
								493	Hamilton	\$37.00					
								511	Osceola	\$54.00					
								512	Seminole	\$41.00					
								531	Flagler, Coastal	\$103.00					
								532	Nassau, Coastal	\$92.00					
								533	Saint Johns, Coastal	\$105.00					
								541	Collier, Coastal	\$149.00					
								542	Lee, Coastal	\$124.00					
								551	Collier, Remainder	\$129.00					
								552	Glades	\$109.00					
								553	Hendry	\$109.00					
								554	Lee, Remainder	\$88.00					
								555	Okeechobee	\$98.00					
								561	Indian River, Remainder	\$138.00					
								562	Saint Lucie, Remainder	\$140.00					
								581	Charlotte, Coastal	\$125.00					
								582	Manatee, Coastal	\$136.00					
								583	Sarasota, Coastal	\$116.00					
								591	Citrus, Coastal	\$121.00					
								592	Dixie, Coastal	\$130.00					
								593	Holmes	\$62.00					
								594	Levy, Coastal	\$124.00					
								595	Pasco, Coastal	\$126.00					
								596	Taylor, Coastal	\$133.00					
								601	Bay, Coastal	\$140.00					
								602	Escambia, Coastal	\$144.00					
								603	Franklin	\$145.00					
								604	Gulf, Coastal	\$153.00					
								605	Jefferson, Coastal	\$127.00					
								606	Okaloosa, Coastal	\$133.00					
								607	Santa Rosa, Coastal	\$149.00					

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									551	Collier, Remainder	\$219.00				
									552	Glades	\$273.00				
									553	Hendry	\$273.00				
									554	Lee, Remainder	\$225.00				
									555	Okeechobee	\$249.00				
									561	Indian River, Remainder	\$238.00				
									562	Saint Lucie, Remainder	\$235.00				
									581	Charlotte, Coastal	\$229.00				
									582	Manatee, Coastal	\$237.00				
									583	Sarasota, Coastal	\$211.00				
									591	Citrus, Coastal	\$266.00				
									592	Dixie, Coastal	\$280.00				
									593	Holmes	\$364.00				
									594	Levy, Coastal	\$271.00				
									595	Pasco, Coastal	\$254.00				
									596	Taylor, Coastal	\$298.00				
									601	Bay, Coastal	\$252.00				
									602	Escambia, Coastal	\$256.00				
									603	Franklin	\$265.00				
									604	Gulf, Coastal	\$277.00				
									605	Jefferson, Coastal	\$285.00				
									606	Okaloosa, Coastal	\$241.00				
									607	Santa Rosa, Coastal	\$264.00				
									608	Wakulla, Coastal	\$280.00				
									609	Walton, Coastal	\$263.00				
									692	Lake	\$332.00				
									693	Jackson	\$339.00				
									701	Flagler, Remainder	\$205.00				
									702	Saint Johns, Remainder	\$285.00				
									711	Charlotte, Remainder	\$271.00				
									712	De Soto	\$263.00				
									713	Hardee	\$278.00				
									714	Highlands	\$309.00				
									715	Sarasota, Remainder	\$217.00				
									721	Bay, Remainder	\$285.00				
									722	Gulf, Remainder	\$307.00				
									723	Okaloosa, Remainder	\$309.00				
									724	Santa Rosa, Remainder	\$277.00				
									725	Wakulla, Remainder	\$276.00				
									726	Walton, Remainder	\$263.00				
									731	Citrus, Remainder	\$258.00				
									732	Dixie, Remainder	\$296.00				
									733	Hernando, Remainder	\$253.00				
									734	Levy, Remainder	\$261.00				
									735	Manatee, Remainder	\$252.00				
									736	Pasco, Remainder	\$272.00				
									737	Taylor, Remainder	\$262.00				
									792	Marion	\$296.00				
									793	Jefferson, Remainder	\$314.00				
									892	Nassau, Remainder	\$282.00				
									893	Lafayette	\$289.00				
									921	Sumter	\$325.00				
									922	Union	\$296.00				
									923	Gilchrist	\$286.00				
									931	Liberty	\$360.00				
									932	Madison	\$289.00				
									933	Suwannee	\$298.00				
									934	Washington	\$297.00				
									992	Putnam	\$347.00				
									993	Leon	\$253.00				

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 (\$)					
PERSONAL LINES ACCOUNT HO (HO)	HO-4	Yes	Masonry apartment with two units; Contents insured for replacement cost at \$25,000 with a single \$500 deductible for all Section I perils combined; Loss of use insured at 20% of the amount of insurance on the contents; \$100,000 Liability coverage; \$1,000 Medical expense; I.S.O. Protection Class 4; I.S.O. HO-4 POLICY TYPE. The rates should be ANNUAL RATES for a 40 YEAR OLD INSURED with NO CLAIMS IN THE PAST 3 YEARS and NEUTRAL CREDIT. The structure was built in 1990 and is NOT eligible for any windstorm loss reduction credits. Sinkhole coverage is included with a \$500 deductible. The ONLY recoupment that should be included in the rate is the Florida Hurricane Catastrophe Fund reimbursement premium recoupment, if applicable.	No	Loss of Use at 10% of the Cov C amount; \$2,000 Medical Expense.	Hurricane	PR-M Territory/Set	005	Monroe, Excl. Key West	\$362.00					
								007	Monroe, Key West	\$336.00					
								010	Martin, Remainder	\$182.00					
								030	Dade, Miami Beach	\$303.00					
								031	Dade, Coastal	\$316.00					
								032	Dade, Miami	\$251.00					
								033	Dade, Haleah	\$134.00					
								034	Dade, Rem Excl H, M, M.B.	\$232.00					
								035	Broward, Hillwd & Ft. Ldrdie	\$235.00					
								037	Broward, Rem, Excl. Ft. L. & Hlvwd	\$187.00					
								038	Palm Beach, Remainder	\$166.00					
								039	Duval, Jacksonville	\$45.00					
								040	Duval, Remainder	\$50.00					
								041	Duval, Coastal	\$81.00					
								042	Pinellas, Coastal	\$126.00					
								043	Escambia, Remainder	\$69.00					
								046	Pinellas - Saint Petersburg	\$112.00					
								047	Hillsborough, Tampa	\$76.00					
								049	Orange, Orlando	\$34.00					
								050	Polk	\$45.00					
								057	Brevard, Coastal	\$132.00					
								062	Volusia, Coastal	\$118.00					
								063	Volusia, Remainder	\$81.00					
								064	Brevard, Remainder	\$100.00					
								080	Hillsborough, Excl. Tampa	\$75.00					
								081	Pinellas, Rem, Excl. Saint Petersburg	\$88.00					
								090	Orange, Excl. Orlando	\$39.00					
								159	Hernando, Coastal	\$133.00					
								181	Indian River, Coastal	\$214.00					
								182	Martin, Coastal	\$170.00					
								183	Saint Lucie, Coastal	\$208.00					
								192	Alachua	\$35.00					
								193	Calhoun	\$51.00					
								292	Baker	\$43.00					
								293	Columbia	\$44.00					
								361	Broward, Coastal	\$299.00					
								362	Palm Beach, Coastal	\$260.00					
								392	Bradford	\$46.00					
								393	Gadsden	\$46.00					
								492	Clay	\$41.00					
								493	Hamilton	\$39.00					
								511	Osceola	\$58.00					
								512	Seminole	\$43.00					
								531	Flagler, Coastal	\$119.00					
								532	Nassau, Coastal	\$108.00					
								533	Saint Johns, Coastal	\$121.00					
								541	Collier, Coastal	\$178.00					
								542	Lee, Coastal	\$148.00					
								551	Collier, Remainder	\$154.00					
								552	Glades	\$124.00					
								553	Hendry	\$125.00					
								554	Lee, Remainder	\$102.00					
								555	Okeechobee	\$112.00					
								561	Indian River, Remainder	\$164.00					
								562	Saint Lucie, Remainder	\$167.00					
								581	Charlotte, Coastal	\$148.00					
								582	Manatee, Coastal	\$161.00					
								583	Sarasota, Coastal	\$137.00					
								591	Citrus, Coastal	\$140.00					
								592	Dixie, Coastal	\$151.00					
								593	Holmes	\$66.00					
								594	Levy, Coastal	\$144.00					
								595	Pasco, Coastal	\$147.00					
								596	Taylor, Coastal	\$154.00					
								601	Bay, Coastal	\$166.00					
								602	Escambia, Coastal	\$172.00					
								603	Franklin	\$171.00					
								604	Gulf, Coastal	\$182.00					
								605	Jefferson, Coastal	\$147.00					
								606	Okaloosa, Coastal	\$158.00					

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									542	Lee, Coastal	\$256.00				
									551	Collier, Remainder	\$262.00				
									552	Glades	\$312.00				
									553	Henry	\$311.00				
									554	Lee, Remainder	\$257.00				
									555	Okeechobee	\$285.00				
									561	Indian River, Remainder	\$285.00				
									562	Saint Lucie, Remainder	\$282.00				
									581	Charlotte, Coastal	\$271.00				
									582	Manatee, Coastal	\$284.00				
									583	Sarasota, Coastal	\$251.00				
									591	Citrus, Coastal	\$309.00				
									592	Dixie, Coastal	\$325.00				
									593	Holmes	\$391.00				
									594	Levy, Coastal	\$314.00				
									595	Pasco, Coastal	\$298.00				
									596	Taylor, Coastal	\$346.00				
									601	Bay, Coastal	\$299.00				
									602	Escambia, Coastal	\$303.00				
									603	Franklin	\$315.00				
									604	Gulf, Coastal	\$329.00				
									605	Jefferson, Coastal	\$330.00				
									606	Okaloosa, Coastal	\$287.00				
									607	Santa Rosa, Coastal	\$314.00				
									608	Wakulla, Coastal	\$326.00				
									609	Walton, Coastal	\$312.00				
									692	Lake	\$351.00				
									693	Jackson	\$358.00				
									701	Flagler, Remainder	\$228.00				
									702	Saint Johns, Remainder	\$319.00				
									711	Charlotte, Remainder	\$307.00				
									712	De Soto	\$291.00				
									713	Hardee	\$309.00				
									714	Highlands	\$339.00				
									715	Sarasota, Remainder	\$248.00				
									721	Bay, Remainder	\$324.00				
									722	Gulf, Remainder	\$348.00				
									723	Okaloosa, Remainder	\$355.00				
									724	Santa Rosa, Remainder	\$316.00				
									725	Wakulla, Remainder	\$312.00				
									726	Walton, Remainder	\$298.00				
									731	Citrus, Remainder	\$289.00				
									732	Dixie, Remainder	\$333.00				
									733	Hernando, Remainder	\$283.00				
									734	Levy, Remainder	\$293.00				
									735	Manatee, Remainder	\$287.00				
									736	Pasco, Remainder	\$307.00				
									737	Taylor, Remainder	\$294.00				
									792	Marion	\$313.00				
									793	Jefferson, Remainder	\$336.00				
									892	Nassau, Remainder	\$304.00				
									893	Lafayette	\$305.00				
									921	Sumter	\$345.00				
									922	Union	\$312.00				
									923	Gilchrist	\$302.00				
									931	Liberty	\$380.00				
									932	Madison	\$305.00				
									933	Suwannee	\$315.00				
									934	Washington	\$316.00				
									992	Putnam	\$365.00				
									993	Leon	\$268.00				

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 (\$)				
PERSONAL LINES ACCOUNT HO (HO)	HO-6	Yes	Condominium unit in a masonry building with six units; Contents insured for replacement cost at \$50,000 with a single \$500 deductible for all Section I perils combined; Loss of use insured at 40% of the amount of insurance on the contents; \$100,000 Liability coverage; \$1,000 Medical expenses; I.S.O. Protection Class 4; I.S.O. HO-6 POLICY TYPE. The rates should be ANNUAL RATES for NEW BUSINESS for a 40 YEAR OLD INSURED with NO CLAIMS IN THE PAST 3 YEARS and NEUTRAL CREDIT. The structure was built in 2005 and does NOT have a hip roof. Sinkhole coverage is included with a \$500 deductible. Screened enclosure and mold coverage are excluded. (If screened enclosure or mold coverage cannot be excluded, it should be noted under Risk Difference that the coverage is included and the associated limit provided.) The ONLY recoupment that should be included in the rate is the Florida Hurricane Catastrophe Fund reimbursement premium recoupment, if applicable.	No	Loss of Use at 20% of the Cov C amount; \$2,000 Medical Expense; \$10,000 of mold coverage is included	Hurricane	PR-M TerritorySet	005	Monroe, Excl. Key West	\$757.00				
								007	Monroe, Key West	\$460.00				
								010	Martin, Remainder	\$362.00				
								030	Dade, Miami Beach	\$941.00				
								031	Dade, Coastal	\$922.00				
								032	Dade, Miami	\$477.00				
								033	Dade, Hialeah	\$395.00				
								034	Dade, Rem Excl H, M, M.B.	\$490.00				
								035	Broward, Hlwd & Ft. Ldrle	\$350.00				
								037	Broward, Rem. Excl. Ft. L. & Hlywd	\$314.00				
								038	Palm Beach, Remainder	\$353.00				
								039	Duval, Jacksonville	\$61.00				
								040	Duval, Remainder	\$63.00				
								041	Duval, Coastal	\$172.00				
								042	Pinellas, Coastal	\$264.00				
								043	Escambia, Remainder	\$234.00				
								046	Pinellas - Saint Petersburg	\$194.00				
								047	Hillsborough, Tampa	\$156.00				
								049	Orange, Orlando	\$93.00				
								050	Polk	\$97.00				
								057	Brevard, Coastal	\$299.00				
								062	Volusia, Coastal	\$258.00				
								063	Volusia, Remainder	\$172.00				
								064	Brevard, Remainder	\$195.00				
								080	Hillsborough, Excl. Tampa	\$116.00				
								081	Pinellas, Rem. Excl. Saint Petersburg	\$146.00				
								090	Orange, Excl. Orlando	\$101.00				
								159	Hernando, Coastal	\$291.00				
								181	Indian River, Coastal	\$366.00				
								182	Martin, Coastal	\$394.00				
								183	Saint Lucie, Coastal	\$367.00				
								192	Alachua	\$74.00				
								193	Calhoun	\$117.00				
								292	Baker	\$88.00				
								293	Columbia	\$88.00				
								361	Broward, Coastal	\$622.00				
								362	Palm Beach, Coastal	\$543.00				
								392	Bradford	\$88.00				
								393	Gadsden	\$110.00				
								492	Clay	\$81.00				
								493	Hamilton	\$90.00				
								511	Osceola	\$101.00				
								512	Seminole	\$117.00				
								531	Flagler, Coastal	\$260.00				
								532	Nassau, Coastal	\$229.00				
								533	Saint Johns, Coastal	\$222.00				
								541	Collier, Coastal	\$370.00				
								542	Lee, Coastal	\$315.00				
								551	Collier, Remainder	\$310.00				
								552	Glades	\$246.00				
								553	Hendry	\$241.00				
								554	Lee, Remainder	\$214.00				
								555	Okeechobee	\$235.00				
								561	Indian River, Remainder	\$346.00				
								562	Saint Lucie, Remainder	\$352.00				
								581	Charlotte, Coastal	\$315.00				
								582	Manatee, Coastal	\$320.00				
								583	Sarasota, Coastal	\$316.00				
								591	Citrus, Coastal	\$294.00				
								592	Dixie, Coastal	\$245.00				
								593	Holmes	\$127.00				
								594	Levy, Coastal	\$256.00				
								595	Pasco, Coastal	\$293.00				
								596	Taylor, Coastal	\$277.00				
								601	Bay, Coastal	\$244.00				
								602	Escambia, Coastal	\$289.00				
								603	Franklin	\$315.00				

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									532	Nassau, Coastal	\$332.00				
									533	Saint Johns, Coastal	\$348.00				
									541	Collier, Coastal	\$345.00				
									542	Lee, Coastal	\$322.00				
									551	Collier, Remainder	\$289.00				
									552	Glades	\$342.00				
									553	Hendry	\$334.00				
									554	Lee, Remainder	\$300.00				
									555	Okeechobee	\$346.00				
									561	Indian River, Remainder	\$359.00				
									562	Saint Lucie, Remainder	\$347.00				
									581	Charlotte, Coastal	\$326.00				
									582	Manatee, Coastal	\$312.00				
									583	Sarasota, Coastal	\$321.00				
									591	Citrus, Coastal	\$379.00				
									592	Dixie, Coastal	\$344.00				
									593	Holmes	\$458.00				
									594	Levy, Coastal	\$320.00				
									595	Pasco, Coastal	\$375.00				
									596	Taylor, Coastal	\$420.00				
									601	Bay, Coastal	\$280.00				
									602	Escambia, Coastal	\$326.00				
									603	Franklin	\$333.00				
									604	Gulf, Coastal	\$283.00				
									605	Jefferson, Coastal	\$383.00				
									606	Okaloosa, Coastal	\$287.00				
									607	Santa Rosa, Coastal	\$286.00				
									608	Wakulla, Coastal	\$398.00				
									609	Walton, Coastal	\$306.00				
									692	Lake	\$456.00				
									693	Jackson	\$486.00				
									701	Flagler, Remainder	\$362.00				
									702	Saint Johns, Remainder	\$326.00				
									711	Charlotte, Remainder	\$333.00				
									712	De Soto	\$325.00				
									713	Hardee	\$331.00				
									714	Highlands	\$338.00				
									715	Sarasota, Remainder	\$305.00				
									721	Bay, Remainder	\$383.00				
									722	Gulf, Remainder	\$432.00				
									723	Okaloosa, Remainder	\$383.00				
									724	Santa Rosa, Remainder	\$414.00				
									725	Wakulla, Remainder	\$350.00				
									726	Walton, Remainder	\$405.00				
									731	Citrus, Remainder	\$343.00				
									732	Dixie, Remainder	\$365.00				
									733	Hernando, Remainder	\$353.00				
									734	Levy, Remainder	\$355.00				
									735	Manatee, Remainder	\$305.00				
									736	Pasco, Remainder	\$330.00				
									737	Taylor, Remainder	\$366.00				
									792	Marion	\$452.00				
									793	Jefferson, Remainder	\$497.00				
									892	Nassau, Remainder	\$412.00				
									893	Lafayette	\$462.00				
									921	Sumter	\$426.00				
									922	Union	\$470.00				
									923	Gilchrist	\$452.00				
									931	Liberty	\$443.00				
									932	Madison	\$465.00				
									933	Suwannee	\$465.00				
									934	Washington	\$440.00				
									992	Putnam	\$390.00				
									993	Leon	\$391.00				

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 (\$)					
PERSONAL LINES ACCOUNT HO (HO)	HO-6	Yes	Condominium unit in a masonry building with six units; Contents insured for replacement cost at \$50,000 with a single \$500 deductible for all Section 1 perils combined; Loss of use insured at 40% of the amount of insurance on the contents; \$100,000 Liability coverage; \$1,000 Medical expenses; I.S.O. Protection Class 4; I.S.O. HO-6 POLICY TYPE. The rates should be ANNUAL RATES for NEW BUSINESS for a 40 YEAR OLD INSURED with NO CLAIMS IN THE PAST 3 YEARS and NEUTRAL CREDIT. The structure was built in 1990 and is NOT eligible for any windstorm loss reduction credits. Sinkhole coverage is included with a \$500 deductible. Screened enclosure and mold coverage are excluded. (If screened enclosure or mold coverage cannot be excluded, it should be noted under Risk Difference that the coverage is included and the associated limit provided.) The ONLY recoupment that should be included in the rate is the Florida Hurricane Catastrophe Fund reimbursement premium recoupment, if applicable.	No	Loss of Use at 20% of the Cov C amount; \$2,000 Medical Expense; \$10,000 of mold coverage is included	Hurricane	PR-M Territory/Set	005	Monroe, Excl. Key West	\$1,078.00					
								007	Monroe, Key West	\$618.00					
								010	Martin, Remainder	\$489.00					
								030	Dade, Miami Beach	\$1,321.00					
								031	Dade, Coastal	\$1,315.00					
								032	Dade, Miami	\$627.00					
								033	Dade, Hialeah	\$506.00					
								034	Dade, Rem Excl H.M., M.B.	\$647.00					
								035	Broward, Hillwd & Ft Ldrle	\$462.00					
								037	Broward, Rem. Excl. Ft. L. & Hlywd	\$401.00					
								038	Palm Beach, Remainder	\$467.00					
								039	Duval, Jacksonville	\$68.00					
								040	Duval, Remainder	\$70.00					
								041	Duval, Coastal	\$201.00					
								042	Pinellas, Coastal	\$343.00					
								043	Escambia, Remainder	\$296.00					
								046	Pinellas - Saint Petersburg	\$241.00					
								047	Hillsborough, Tampa	\$181.00					
								049	Orange, Orlando	\$101.00					
								050	Polk	\$107.00					
								057	Brevard, Coastal	\$397.00					
								062	Volusia, Coastal	\$327.00					
								063	Volusia, Remainder	\$211.00					
								064	Brevard, Remainder	\$245.00					
								080	Hillsborough, Excl. Tampa	\$133.00					
								081	Pinellas, Rem. Excl. Saint Petersburg	\$176.00					
								090	Orange, Excl. Orlando	\$111.00					
								159	Hernando, Coastal	\$370.00					
								181	Indian River, Coastal	\$504.00					
								182	Martin, Coastal	\$547.00					
								183	Saint Lucie, Coastal	\$505.00					
								192	Alachua	\$81.00					
								193	Calhoun	\$130.00					
								292	Baker	\$97.00					
								293	Columbia	\$98.00					
								361	Broward, Coastal	\$881.00					
								362	Palm Beach, Coastal	\$767.00					
								392	Bradford	\$98.00					
								393	Gadsden	\$122.00					
								492	Clay	\$89.00					
								493	Hamilton	\$99.00					
								511	Osceola	\$114.00					
								512	Seminole	\$131.00					
								531	Flagler, Coastal	\$324.00					
								532	Nassau, Coastal	\$288.00					
								533	Saint Johns, Coastal	\$276.00					
								541	Collier, Coastal	\$498.00					
								542	Lee, Coastal	\$417.00					
								551	Collier, Remainder	\$417.00					
								552	Glades	\$310.00					
								553	Henry	\$305.00					
								554	Lee, Remainder	\$270.00					
								555	Okeechobee	\$295.00					
								561	Indian River, Remainder	\$458.00					
								562	Saint Lucie, Remainder	\$470.00					
								581	Charlotte, Coastal	\$415.00					
								582	Manatee, Coastal	\$427.00					
								583	Sarasota, Coastal	\$419.00					
								591	Citrus, Coastal	\$375.00					
								592	Dixie, Coastal	\$310.00					
								593	Holmes	\$144.00					
								594	Levy, Coastal	\$329.00					
								595	Pasco, Coastal	\$374.00					
								596	Taylor, Coastal	\$345.00					
								601	Bay, Coastal	\$317.00					
								602	Escambia, Coastal	\$376.00					

										603	Franklin	\$415.00					
										604	Gulf, Coastal	\$353.00					
										605	Jefferson, Coastal	\$310.00					
										606	Okaloosa, Coastal	\$363.00					
										607	Santa Rosa, Coastal	\$366.00					
										608	Wakulla, Coastal	\$365.00					
										609	Walton, Coastal	\$351.00					
										692	Lake	\$102.00					
										693	Jackson	\$126.00					
										701	Flagler, Remainder	\$225.00					
										702	Saint Johns, Remainder	\$211.00					
										711	Charlotte, Remainder	\$273.00					
										712	De Soto	\$200.00					
										713	Hardee	\$201.00					
										714	Highlands	\$193.00					
										715	Sarasota, Remainder	\$255.00					
										721	Bay, Remainder	\$327.00					
										722	Gulf, Remainder	\$354.00					
										723	Okaloosa, Remainder	\$360.00					
										724	Santa Rosa, Remainder	\$365.00					
										725	Wakulla, Remainder	\$243.00					
										726	Walton, Remainder	\$364.00					
										731	Citrus, Remainder	\$222.00					
										732	Dixie, Remainder	\$231.00					
										733	Hernando, Remainder	\$235.00					
										734	Levy, Remainder	\$236.00					
										735	Manatee, Remainder	\$260.00					
										736	Pasco, Remainder	\$231.00					
										737	Taylor, Remainder	\$230.00					
										792	Manion	\$105.00					
										793	Jefferson, Remainder	\$128.00					
										892	Nassau, Remainder	\$121.00					
										893	Lafayette	\$102.00					
										921	Sumter	\$95.00					
										922	Union	\$97.00					
										923	Gilchrist	\$108.00					
										931	Liberty	\$115.00					
										932	Madison	\$100.00					
										933	Suwannee	\$100.00					
										934	Washington	\$118.00					
										992	Putnam	\$83.00					
										993	Leon	\$82.00					
										Non-Hurricane	PR-M TerritorySet	005	Monroe, Excl. Key West	\$693.00			
												007	Monroe, Key West	\$543.00			
												010	Martin, Remainder	\$441.00			
												030	Dade, Miami Beach	\$1,078.00			
												031	Dade, Coastal	\$852.00			
												032	Dade, Miami	\$662.00			
												033	Dade, Hialeah	\$807.00			
												034	Dade, Rem Excl H. M., M.B.	\$648.00			
												035	Broward, Hillwd & Ft. Ldrdie	\$469.00			
												037	Broward, Rem. Excl. Ft. L. & Hlywd	\$519.00			
												038	Palm Beach, Remainder	\$493.00			
												039	Duval, Jacksonville	\$559.00			
												040	Duval, Remainder	\$571.00			
												041	Duval, Coastal	\$505.00			
												042	Pinellas, Coastal	\$482.00			
												043	Escambia, Remainder	\$600.00			
												046	Pinellas - Saint Petersburg	\$400.00			
												047	Hillsborough, Tampa	\$467.00			
												049	Orange, Orlando	\$554.00			
												050	Polk	\$508.00			
												057	Brevard, Coastal	\$396.00			
												062	Volusia, Coastal	\$446.00			
												063	Volusia, Remainder	\$434.00			
												064	Brevard, Remainder	\$422.00			
												080	Hillsborough, Excl. Tampa	\$489.00			
												081	Pinellas, Rem. Excl. Saint Petersburg	\$473.00			
												090	Orange, Excl. Orlando	\$537.00			
												159	Hernando, Coastal	\$488.00			
												181	Indian River, Coastal	\$420.00			
												182	Martin, Coastal	\$439.00			
												183	Saint Lucie, Coastal	\$421.00			
												192	Alachua	\$416.00			
												193	Calhoun	\$545.00			
												292	Baker	\$511.00			
												293	Columbia	\$510.00			
												361	Broward, Coastal	\$587.00			
												362	Palm Beach, Coastal	\$508.00			
												392	Bradford	\$510.00			
												393	Gadsden	\$533.00			
												492	Clay	\$460.00			
												493	Hamilton	\$516.00			
												511	Osceola	\$430.00			
												512	Seminole	\$550.00			

										531	Flagler, Coastal	\$493.00					
										532	Nassau, Coastal	\$415.00					
										533	Saint Johns, Coastal	\$431.00					
										541	Collier, Coastal	\$465.00					
										542	Lee, Coastal	\$428.00					
										551	Collier, Remainder	\$388.00					
										552	Glades	\$432.00					
										553	Hendry	\$421.00					
										554	Lee, Remainder	\$379.00					
										555	Okeechobee	\$431.00					
										561	Indian River, Remainder	\$474.00					
										562	Saint Lucie, Remainder	\$462.00					
										581	Charlotte, Coastal	\$432.00					
										582	Manatee, Coastal	\$416.00					
										583	Sarasota, Coastal	\$424.00					
										591	Citrus, Coastal	\$483.00					
										592	Dixie, Coastal	\$434.00					
										593	Holmes	\$520.00					
										594	Levy, Coastal	\$411.00					
										595	Pasco, Coastal	\$480.00					
										596	Taylor, Coastal	\$522.00					
										601	Bay, Coastal	\$365.00					
										602	Escambia, Coastal	\$425.00					
										603	Franklin	\$439.00					
										604	Gulf, Coastal	\$373.00					
										605	Jefferson, Coastal	\$476.00					
										606	Okaloosa, Coastal	\$379.00					
										607	Santa Rosa, Coastal	\$378.00					
										608	Wakulla, Coastal	\$502.00					
										609	Walton, Coastal	\$399.00					
										692	Lake	\$502.00					
										693	Jackson	\$541.00					
										701	Flagler, Remainder	\$436.00					
										702	Saint Johns, Remainder	\$393.00					
										711	Charlotte, Remainder	\$416.00					
										712	De Soto	\$390.00					
										713	Hardee	\$396.00					
										714	Highlands	\$402.00					
										715	Sarasota, Remainder	\$382.00					
										721	Bay, Remainder	\$480.00					
										722	Gulf, Remainder	\$539.00					
										723	Okaloosa, Remainder	\$487.00					
										724	Santa Rosa, Remainder	\$521.00					
										725	Wakulla, Remainder	\$428.00					
										726	Walton, Remainder	\$510.00					
										731	Citrus, Remainder	\$415.00					
										732	Dixie, Remainder	\$440.00					
										733	Hernando, Remainder	\$429.00					
										734	Levy, Remainder	\$431.00					
										735	Manatee, Remainder	\$382.00					
										736	Pasco, Remainder	\$403.00					
										737	Taylor, Remainder	\$441.00					
										792	Marion	\$499.00					
										793	Jefferson, Remainder	\$553.00					
										892	Nassau, Remainder	\$465.00					
										893	Lafayette	\$508.00					
										921	Sumter	\$468.00					
										922	Union	\$513.00					
										923	Gilchrist	\$500.00					
										931	Liberty	\$495.00					
										932	Madison	\$510.00					
										933	Suwannee	\$510.00					
										934	Washington	\$492.00					
										992	Putnam	\$429.00					
										993	Leon	\$428.00					

Program	Policy/Coverage	Base Class Description	Risk Type	Territory Set
PERSONAL LINES ACCOUNT HO (HO)	HO-3	Masonry; Protection Class 1-6; AOI \$60,000; deductible \$1000/2%.	Combined Hurricane/Non-Hurricane	PR-M TerritorySet



Region	Territory Code	Territory Description	Total Amount of Insurance (in 000s) (\$)	Earned House Years	Earned Premium @ Current Rate Level (\$)	Current Annual Base Rate (\$)	Proposed Annual Base Rate (\$)	Current Average Annual Premium (\$)	Proposed Average Annual Premium (\$)
Alachua	192	Alachua	\$105,697.45	\$381.09	\$502,260.65	\$393.00	\$364.00	\$1,317.96	\$1,195.33
Baker	292	Baker	\$7,589.28	\$29.53	\$41,421.86	\$458.00	\$413.00	\$1,402.74	\$1,265.19
Bay	301	Bay, Coastal	\$75,028.94	\$279.64	\$528,153.11	\$1,068.00	\$962.00	\$1,714.17	\$1,588.70
	721	Bay, Remainder	\$105,268.08	\$347.33	\$750,091.21	\$752.00	\$677.00	\$2,159.58	\$1,953.08
Bradford	392	Bradford	\$6,505.46	\$27.42	\$41,764.42	\$458.00	\$413.00	\$1,523.15	\$1,373.91
Brevard	057	Brevard, Coastal	\$1,149,897.85	\$3,032.56	\$7,227,665.50	\$844.00	\$857.00	\$2,383.35	\$2,429.44
	064	Brevard, Remainder	\$1,043,467.96	\$3,524.11	\$5,637,277.48	\$594.00	\$640.00	\$1,599.63	\$1,731.15
Broward	035	Broward, Hlwd & Ft. Ldrle	\$3,573,377.45	\$11,470.71	\$26,850,896.59	\$1,086.00	\$1,194.00	\$2,340.82	\$2,544.38
	361	Broward, Coastal	\$125,580.52	\$276.72	\$918,279.21	\$1,390.00	\$1,529.00	\$3,318.46	\$3,581.98
	037	Broward, Rem. Excl. Ft. L. & Hlywd	\$17,222,031.16	\$51,324.08	\$112,436,323.41	\$935.00	\$1,028.00	\$2,190.71	\$2,409.58
Calhoun	193	Calhoun	\$3,151.38	\$11.52	\$17,990.74	\$455.00	\$410.00	\$1,561.95	\$1,409.03
Charlotte	581	Charlotte, Coastal	\$471,088.26	\$1,352.43	\$2,490,382.89	\$741.00	\$815.00	\$1,841.41	\$2,031.15
	711	Charlotte, Remainder	\$1,288,195.76	\$3,707.63	\$6,588,626.61	\$630.00	\$693.00	\$1,748.76	\$1,931.93
Citrus	591	Citrus, Coastal	\$48,988.30	\$148.39	\$299,355.88	\$590.00	\$573.00	\$2,017.42	\$1,968.87
	731	Citrus, Remainder	\$107,463.88	\$389.27	\$630,651.62	\$568.00	\$512.00	\$1,620.10	\$1,485.86
Clay	492	Clay	\$55,627.36	\$179.66	\$242,464.81	\$388.00	\$350.00	\$1,349.60	\$1,217.51
Collier	551	Collier, Remainder	\$434,792.97	\$1,147.31	\$2,608,477.22	\$853.00	\$938.00	\$2,273.56	\$2,513.66
	541	Collier, Coastal	\$213,864.38	\$472.44	\$1,487,272.28	\$1,178.00	\$1,227.00	\$3,148.04	\$3,265.70
Columbia	293	Columbia	\$14,454.09	\$54.91	\$81,911.20	\$439.00	\$435.00	\$1,479.65	\$1,479.82
Dade	030	Dade, Miami Beach	\$247,207.20	\$474.70	\$2,112,086.31	\$1,695.00	\$1,864.00	\$4,449.31	\$4,719.07
	031	Dade, Coastal	\$155,714.35	\$343.12	\$1,299,684.36	\$1,726.00	\$1,896.00	\$3,787.90	\$4,054.89
	032	Dade, Miami	\$2,858,936.56	\$9,484.94	\$26,561,443.11	\$1,249.00	\$1,373.00	\$2,800.38	\$3,061.80
	033	Dade, Hialeah	\$1,466,215.64	\$5,508.78	\$12,811,686.41	\$1,220.00	\$1,342.00	\$2,325.68	\$2,567.68
	034	Dade, Rem Excl H.M., M.B.	\$22,141,806.44	\$69,487.94	\$171,766,823.67	\$1,246.00	\$1,370.00	\$2,471.88	\$2,726.94
DeSoto	712	De Soto	\$22,827.05	\$84.28	\$141,878.84	\$539.00	\$522.00	\$1,681.23	\$1,597.76
Dixie	592	Dixie, Coastal	\$10,830.48	\$42.26	\$80,945.57	\$579.00	\$522.00	\$1,915.27	\$1,732.35
	732	Dixie, Remainder	\$5,357.75	\$23.80	\$41,858.68	\$539.00	\$486.00	\$1,759.13	\$1,590.42
Duval	039	Duval, Jacksonville	\$415,223.22	\$1,512.79	\$1,843,784.44	\$392.00	\$353.00	\$1,218.80	\$1,100.00
	040	Duval, Remainder	\$2,175.53	\$9.44	\$8,929.24	\$382.00	\$344.00	\$945.77	\$853.76
	041	Duval, Coastal	\$229,810.62	\$620.98	\$954,605.69	\$393.00	\$354.00	\$1,537.25	\$1,389.80
Escambia	602	Escambia, Coastal	\$38,707.27	\$74.64	\$225,182.61	\$1,098.00	\$1,012.00	\$3,016.74	\$2,774.77
	043	Escambia, Remainder	\$376,747.41	\$1,244.75	\$2,394,071.52	\$742.00	\$726.00	\$1,923.34	\$1,878.66
Flagler	531	Flagler, Coastal	\$29,543.42	\$82.20	\$112,158.76	\$462.00	\$508.00	\$1,364.50	\$1,454.56
	701	Flagler, Remainder	\$92,515.68	\$242.78	\$320,106.47	\$393.00	\$432.00	\$1,318.52	\$1,456.34
Franklin	603	Franklin	\$22,180.81	\$72.55	\$175,302.33	\$1,151.00	\$1,036.00	\$2,416.34	\$2,179.71
Gadsden	393	Gadsden	\$69,113.37	\$288.44	\$338,174.15	\$382.00	\$344.00	\$1,172.44	\$1,057.76
Gilchrist	223	Gilchrist	\$9,958.59	\$38.58	\$56,488.24	\$405.00	\$381.00	\$1,464.15	\$1,381.57
Glades	552	Glades	\$6,278.77	\$25.90	\$43,147.13	\$571.00	\$628.00	\$1,665.61	\$1,840.99
Gulf	604	Gulf, Coastal	\$17,881.63	\$61.90	\$139,671.18	\$1,144.00	\$1,030.00	\$2,256.51	\$2,040.87
	722	Gulf, Remainder	\$2,544.93	\$8.32	\$18,062.92	\$803.00	\$723.00	\$2,170.87	\$1,962.82
Hamilton	493	Hamilton	\$1,485.86	\$5.78	\$7,963.70	\$499.00	\$450.00	\$1,377.61	\$1,242.59
Hardee	713	Hardee	\$9,555.70	\$37.43	\$59,774.53	\$538.00	\$591.00	\$1,596.82	\$1,763.41
Hendry	553	Hendry	\$37,061.93	\$131.88	\$218,119.81	\$571.00	\$628.00	\$1,653.95	\$1,823.88
Hernando	159	Hernando, Coastal	\$472,558.31	\$1,246.14	\$1,626,907.02	\$298.00	\$327.00	\$1,305.55	\$1,434.26
	733	Hernando, Remainder	\$4,270,569.49	\$13,417.25	\$14,279,868.21	\$274.00	\$301.00	\$1,064.29	\$1,174.18
Highlands	714	Highlands	\$61,105.56	\$226.04	\$294,834.33	\$473.00	\$520.00	\$1,304.33	\$1,437.00
Hillsborough	047	Hillsborough, Tampa	\$2,333,895.33	\$7,856.11	\$15,182,684.60	\$594.00	\$535.00	\$1,932.60	\$1,765.65
	080	Hillsborough, Excl. Tampa	\$3,555,470.63	\$11,169.74	\$19,891,612.06	\$547.00	\$493.00	\$1,780.85	\$1,639.39
Holmes	593	Holmes	\$11,674.73	\$45.84	\$65,483.74	\$394.00	\$355.00	\$1,428.45	\$1,288.62
Indian River	561	Indian River, Remainder	\$283,450.43	\$960.86	\$1,765,397.26	\$807.00	\$887.00	\$2,028.32	\$2,028.61
	181	Indian River, Coastal	\$43,046.16	\$73.90	\$328,277.78	\$1,603.00	\$1,626.00	\$4,442.43	\$4,516.08
Jackson	693	Jackson	\$16,719.13	\$67.81	\$89,169.49	\$382.00	\$344.00	\$1,315.07	\$1,186.35
Jefferson	605	Jefferson, Coastal	\$0.00	\$0.00	\$0.00	\$596.00	\$655.00	\$0.00	\$0.00
	793	Jefferson, Remainder	\$4,988.15	\$20.62	\$32,020.11	\$472.00	\$425.00	\$1,552.91	\$1,401.06
Lafayette	893	Lafayette	\$4,996.99	\$23.46	\$33,070.67	\$458.00	\$413.00	\$1,409.81	\$1,271.76
Lake	692	Lake	\$123,895.73	\$419.07	\$594,065.38	\$402.00	\$381.00	\$1,417.57	\$1,364.27
Lee	542	Lee, Coastal	\$196,075.03	\$527.89	\$1,134,359.05	\$706.00	\$776.00	\$2,148.87	\$2,305.96
	554	Lee, Remainder	\$2,308,939.07	\$6,490.39	\$11,692,319.60	\$671.00	\$738.00	\$1,801.48	\$1,982.04
Leon	893	Leon	\$174,169.18	\$641.10	\$746,899.39	\$384.00	\$328.00	\$1,165.03	\$1,051.13
Levy	594	Levy, Coastal	\$24,965.84	\$90.72	\$143,140.86	\$517.00	\$466.00	\$1,577.90	\$1,427.21
	734	Levy, Remainder	\$26,791.44	\$100.47	\$151,717.41	\$494.00	\$521.00	\$1,510.04	\$1,597.74
Liberty	931	Liberty	\$1,937.11	\$5.74	\$12,286.85	\$511.00	\$460.00	\$2,141.69	\$1,933.05
Madison	932	Madison	\$8,723.65	\$35.79	\$52,525.18	\$439.00	\$396.00	\$1,467.63	\$1,323.81
Manatee	582	Manatee, Coastal	\$224,585.77	\$526.17	\$1,623,545.26	\$830.00	\$913.00	\$3,085.61	\$3,400.24
	735	Manatee, Remainder	\$1,263,210.34	\$3,795.09	\$7,333,701.64	\$614.00	\$631.00	\$1,932.42	\$1,995.49
Marion	792	Marion	\$195,937.46	\$699.51	\$927,633.56	\$401.00	\$441.00	\$1,326.12	\$1,461.11
Martin	010	Martin, Remainder	\$428,720.67	\$1,144.09	\$2,856,807.67	\$1,110.00	\$1,221.00	\$2,497.01	\$2,756.58
	182	Martin, Coastal	\$29,210.41	\$41.81	\$222,090.18	\$1,220.00	\$1,342.00	\$5,312.51	\$5,868.39
Monroe	005	Monroe, Excl. Key West	\$74,080.01	\$185.58	\$612,811.87	\$1,673.00	\$1,840.00	\$3,302.05	\$3,603.18
	007	Monroe, Key West	\$12,635.30	\$28.50	\$125,474.12	\$1,659.00	\$1,824.00	\$4,402.42	\$4,388.96
Nassau	832	Nassau, Coastal	\$86,128.26	\$228.03	\$416,305.32	\$467.00	\$421.00	\$1,825.89	\$1,651.62
	892	Nassau, Remainder	\$22,212.78	\$66.64	\$116,383.05	\$427.00	\$385.00	\$1,576.55	\$1,576.26
Okaloosa	606	Okaloosa, Coastal	\$51,042.36	\$117.06	\$368,288.56	\$1,090.00	\$1,023.00	\$3,146.11	\$2,960.84
	723	Okaloosa, Remainder	\$291,633.46	\$961.92	\$2,022,235.49	\$742.00	\$758.00	\$2,102.28	\$2,155.83
Okeechobee	555	Okeechobee	\$21,666.85	\$83.47	\$142,756.13	\$573.00	\$630.00	\$1,710.35	\$1,888.56
Orange	049	Orange, Orlando	\$95,302.74	\$330.33	\$487,053.85	\$454.00	\$499.00	\$1,474.46	\$1,624.28
	090	Orange, Excl. Orlando	\$396,488.43	\$1,337.03	\$1,907,495.51	\$453.00	\$498.00	\$1,426.67	\$1,572.56
Osceola	511	Osceola	\$136,711.56	\$424.98	\$547,856.44	\$416.00	\$457.00	\$1,289.15	\$1,420.76
Palm Beach	062	Palm Beach, Coastal	\$206,382.99	\$429.50	\$1,375,990.99	\$1,123.00	\$1,235.00	\$3,203.73	\$3,453.97
	038	Palm Beach, Remainder	\$10,548,728.10	\$31,201.71	\$66,757,823.68	\$1,029.00	\$1,098.00	\$2,139.56	\$2,270.89

Pasco	595	Pasco, Coastal	\$1,644,968.70	\$5,648.13	\$7,383,936.17	\$465.00	\$511.00	\$1,307.32	\$1,424.33
	736	Pasco, Remainder	\$6,321,240.97	\$22,307.65	\$29,484,385.10	\$375.00	\$412.00	\$1,321.72	\$1,458.66
Pinellas	042	Pinellas, Coastal	\$875,775.07	\$2,146.96	\$4,289,146.10	\$735.00	\$768.00	\$1,997.78	\$2,029.71
	046	Pinellas - Saint Petersburg	\$4,922,198.96	\$15,597.08	\$34,719,455.76	\$686.00	\$618.00	\$2,226.02	\$2,018.16
	081	Pinellas, Rem. Excl. Saint Petersburg	\$10,326,248.45	\$32,120.69	\$68,258,650.57	\$636.00	\$573.00	\$2,125.07	\$1,952.72
Polk	050	Polk	\$260,442.52	\$1,000.98	\$1,673,702.28	\$607.00	\$659.00	\$1,672.06	\$1,818.31
Putnam	992	Putnam	\$50,067.31	\$197.49	\$267,412.95	\$378.00	\$341.00	\$1,354.08	\$1,221.70
St. Johns	533	Saint Johns, Coastal	\$281,328.66	\$650.67	\$1,151,294.40	\$453.00	\$408.00	\$1,769.39	\$1,600.46
	702	Saint Johns, Remainder	\$144,050.88	\$421.63	\$613,391.60	\$414.00	\$373.00	\$1,454.81	\$1,315.25
St. Lucie	562	Saint Lucie, Remainder	\$535,042.62	\$1,816.80	\$3,268,202.65	\$828.00	\$910.00	\$1,798.88	\$1,988.16
	183	Saint Lucie, Coastal	\$19,165.91	\$60.99	\$172,846.53	\$1,532.00	\$1,685.00	\$2,834.21	\$3,130.93
Santa Rosa	607	Santa Rosa, Coastal	\$507.98	\$1.19	\$4,702.91	\$1,152.00	\$1,117.00	\$3,936.81	\$3,839.44
	724	Santa Rosa, Remainder	\$278,407.97	\$721.84	\$1,736,512.81	\$750.00	\$721.00	\$2,405.68	\$2,321.15
Sarasota	583	Sarasota, Coastal	\$858,039.85	\$2,417.45	\$4,479,796.35	\$746.00	\$820.00	\$1,853.11	\$2,010.90
	715	Sarasota, Remainder	\$1,721,610.95	\$5,255.53	\$9,067,777.68	\$586.00	\$644.00	\$1,725.38	\$1,892.35
Seminole	512	Seminole	\$175,046.91	\$546.25	\$845,179.94	\$453.00	\$498.00	\$1,547.25	\$1,705.10
Sumter	921	Sumter	\$41,574.25	\$159.55	\$191,881.31	\$406.00	\$446.00	\$1,201.38	\$1,321.78
Suwannee	933	Suwannee	\$8,570.88	\$37.72	\$68,231.81	\$550.00	\$495.00	\$1,808.99	\$1,632.27
Taylor	596	Taylor, Coastal	\$18,500.78	\$70.77	\$146,391.85	\$593.00	\$534.00	\$2,068.56	\$1,883.48
	737	Taylor, Remainder	\$4,837.58	\$23.39	\$33,405.75	\$573.00	\$516.00	\$1,428.09	\$1,290.82
Union	922	Union	\$2,947.81	\$10.90	\$19,579.93	\$458.00	\$413.00	\$1,796.55	\$1,620.46
Volusia	062	Volusia, Coastal	\$346,771.12	\$1,100.52	\$1,899,185.63	\$626.00	\$687.00	\$1,725.71	\$1,848.74
	063	Volusia, Remainder	\$1,411,122.06	\$4,681.35	\$5,919,690.72	\$407.00	\$447.00	\$1,264.53	\$1,391.21
Wakulla	608	Wakulla, Coastal	\$13,242.46	\$40.53	\$82,085.47	\$718.00	\$647.00	\$2,025.18	\$1,830.72
	725	Wakulla, Remainder	\$10,984.34	\$46.49	\$77,001.34	\$613.00	\$552.00	\$1,656.17	\$1,497.35
Walton	509	Walton, Coastal	\$91,437.72	\$194.41	\$610,065.48	\$1,099.00	\$990.00	\$3,138.10	\$2,838.15
	726	Walton, Remainder	\$22,517.01	\$73.78	\$189,559.04	\$815.00	\$734.00	\$2,569.42	\$2,322.98
Washington	934	Washington	\$5,180.10	\$21.45	\$39,670.14	\$512.00	\$461.00	\$1,849.71	\$1,668.64

Program	Policy/Coverage	Base Class Description	Risk Type	Territory Set
PERSONAL LINES ACCOUNT HO (HO)	HO-4	Masonry; Protection Class 1-6; AOI \$20,000; deductible \$1000/2%.	Combined Hurricane/Non-Hurricane	PR-M TerritorySet

Region	Territory Code	Territory Description	Total Amount of Insurance (in 000s) (\$)	Earned House Years	Earned Premium @ Current Rate Level (\$)	Current Annual Base Rate (\$)	Proposed Annual Base Rate (\$)	Current Average Annual Premium (\$)	Proposed Average Annual Premium (\$)
Alachua	192	Alachua	\$1,135.16	\$57.78	\$14,507.44	\$189.00	\$171.00	\$251.08	\$226.11
Baker	292	Baker	\$8.80	\$0.19	\$80.72	\$216.00	\$216.00	\$427.09	\$428.01
Bay	301	Bay, Coastal	\$749.38	\$30.60	\$11,616.57	\$270.00	\$266.00	\$379.59	\$374.50
	721	Bay, Remainder	\$585.05	\$23.30	\$8,849.74	\$254.00	\$254.00	\$379.89	\$379.97
Bradford	392	Bradford	\$9.00	\$0.62	\$128.68	\$216.00	\$237.00	\$226.72	\$226.72
Brevard	057	Brevard, Coastal	\$5,453.85	\$154.36	\$59,289.84	\$217.00	\$211.00	\$384.11	\$373.49
	064	Brevard, Remainder	\$4,787.21	\$171.81	\$55,555.33	\$210.00	\$228.00	\$323.35	\$351.15
Broward	035	Broward, Hlwd & Ft. Ldrle	\$7,737.30	\$223.28	\$118,398.67	\$318.00	\$346.00	\$530.28	\$570.11
	361	Broward, Coastal	\$3,031.56	\$88.47	\$41,074.88	\$318.00	\$349.00	\$464.27	\$499.20
	037	Broward, Rem. Excl. Ft. L. & Hlywd	\$11,970.89	\$390.14	\$191,482.38	\$322.00	\$334.00	\$490.80	\$507.71
Calhoun	193	Calhoun	\$0.00	\$0.00	\$0.00	\$223.00	\$245.00	\$0.00	\$0.00
Charlotte	581	Charlotte, Coastal	\$786.59	\$22.08	\$9,894.42	\$232.00	\$240.00	\$406.86	\$421.02
	711	Charlotte, Remainder	\$2,908.99	\$88.21	\$34,852.35	\$218.00	\$239.00	\$395.11	\$435.03
Citrus	591	Citrus, Coastal	\$129.26	\$3.71	\$1,607.56	\$233.00	\$256.00	\$433.67	\$477.84
	731	Citrus, Remainder	\$409.45	\$14.14	\$4,969.59	\$200.00	\$220.00	\$351.39	\$387.05
Clay	492	Clay	\$545.58	\$19.71	\$6,961.63	\$213.00	\$202.00	\$353.16	\$335.21
Collier	551	Collier, Remainder	\$2,992.77	\$72.64	\$34,128.46	\$231.00	\$238.00	\$483.57	\$483.57
	541	Collier, Coastal	\$2,212.64	\$37.16	\$24,388.00	\$248.00	\$272.00	\$656.36	\$723.45
Columbia	293	Columbia	\$58.41	\$2.01	\$837.13	\$216.00	\$223.00	\$416.84	\$430.93
Dade	030	Dade, Miami Beach	\$4,137.38	\$107.40	\$54,477.12	\$307.00	\$337.00	\$507.22	\$551.04
	031	Dade, Coastal	\$5,127.71	\$102.78	\$61,460.75	\$314.00	\$345.00	\$598.01	\$640.43
	032	Dade, Miami	\$7,446.93	\$187.41	\$109,220.49	\$331.00	\$364.00	\$582.78	\$635.34
	033	Dade, Hialeah	\$192.32	\$8.89	\$3,604.25	\$332.00	\$365.00	\$405.53	\$443.48
	034	Dade, Rem Excl H.M., M.B.	\$18,256.64	\$432.37	\$267,246.41	\$330.00	\$363.00	\$618.10	\$676.61
DeSoto	712	De Soto	\$284.17	\$5.81	\$4,386.81	\$224.00	\$216.00	\$796.23	\$766.98
Dixie	592	Dixie, Coastal	\$0.00	\$0.00	\$0.00	\$248.00	\$272.00	\$0.00	\$0.00
	732	Dixie, Remainder	\$0.00	\$0.00	\$0.00	\$231.00	\$254.00	\$0.00	\$0.00
Duval	039	Duval, Jacksonville	\$2,929.82	\$135.72	\$42,393.97	\$234.00	\$211.00	\$312.37	\$281.32
	040	Duval, Remainder	\$88.40	\$2.51	\$1,106.85	\$234.00	\$216.00	\$440.57	\$406.29
	041	Duval, Coastal	\$1,706.69	\$37.48	\$19,911.94	\$232.00	\$214.00	\$531.24	\$489.97
Escambia	602	Escambia, Coastal	\$461.79	\$9.37	\$5,305.36	\$264.00	\$271.00	\$566.06	\$575.85
	043	Escambia, Remainder	\$3,062.04	\$94.60	\$37,908.14	\$233.00	\$256.00	\$400.71	\$439.71
Flagler	531	Flagler, Coastal	\$147.75	\$4.28	\$1,698.01	\$238.00	\$222.00	\$396.51	\$369.98
	701	Flagler, Remainder	\$793.96	\$18.71	\$7,052.08	\$182.00	\$171.00	\$376.88	\$354.19
Franklin	603	Franklin	\$19.33	\$1.24	\$341.39	\$290.00	\$278.00	\$274.45	\$263.17
Gadsden	393	Gadsden	\$51.43	\$1.62	\$854.56	\$242.00	\$227.00	\$527.80	\$498.76
Gilchrist	223	Gilchrist	\$13.05	\$0.56	\$282.78	\$213.00	\$196.00	\$505.92	\$468.21
Glades	552	Glades	\$26.77	\$0.50	\$325.30	\$227.00	\$249.00	\$656.12	\$722.83
Gulf	604	Gulf, Coastal	\$0.00	\$0.00	\$0.00	\$266.00	\$292.00	\$0.00	\$0.00
	722	Gulf, Remainder	\$0.00	\$0.00	\$0.00	\$247.00	\$271.00	\$0.00	\$0.00
Hamilton	493	Hamilton	\$0.00	\$0.00	\$0.00	\$216.00	\$199.00	\$0.00	\$0.00
Hardee	713	Hardee	\$65.44	\$1.68	\$746.35	\$224.00	\$228.00	\$442.97	\$450.72
Hendry	553	Hendry	\$64.88	\$2.54	\$963.39	\$227.00	\$249.00	\$417.43	\$417.43
Hernando	159	Hernando, Coastal	\$461.67	\$11.20	\$4,669.62	\$219.00	\$240.00	\$417.03	\$455.01
	733	Hernando, Remainder	\$1,759.45	\$66.10	\$19,171.16	\$197.00	\$216.00	\$290.04	\$319.47
Highlands	714	Highlands	\$57.29	\$3.87	\$1,010.43	\$225.00	\$247.00	\$261.19	\$287.64
Hillsborough	047	Hillsborough, Tampa	\$6,385.08	\$197.77	\$81,129.57	\$239.00	\$249.00	\$410.21	\$428.16
	080	Hillsborough, Excl. Tampa	\$7,434.45	\$288.76	\$96,069.83	\$230.00	\$251.00	\$332.68	\$362.83
Holmes	593	Holmes	\$0.00	\$0.00	\$0.00	\$239.00	\$262.00	\$0.00	\$0.00
Indian River	561	Indian River, Remainder	\$2,031.57	\$60.44	\$26,348.36	\$265.00	\$256.00	\$435.93	\$422.30
	181	Indian River, Coastal	\$537.64	\$10.86	\$6,708.66	\$272.00	\$299.00	\$617.72	\$671.44
Jackson	693	Jackson	\$36.66	\$0.61	\$391.01	\$232.00	\$234.00	\$639.96	\$646.62
Jefferson	605	Jefferson, Coastal	\$0.00	\$0.00	\$0.00	\$249.00	\$273.00	\$0.00	\$0.00
	793	Jefferson, Remainder	\$24.07	\$1.00	\$351.96	\$244.00	\$225.00	\$350.98	\$323.22
Lafayette	893	Lafayette	\$0.00	\$0.00	\$0.00	\$216.00	\$199.00	\$0.00	\$0.00
Lake	692	Lake	\$699.11	\$27.74	\$8,252.90	\$208.00	\$228.00	\$297.54	\$327.50
Lee	542	Lee, Coastal	\$1,507.46	\$33.69	\$15,454.05	\$224.00	\$231.00	\$458.74	\$470.86
	554	Lee, Remainder	\$8,943.80	\$292.15	\$99,867.16	\$207.00	\$205.00	\$331.57	\$330.88
Leon	693	Leon	\$1,419.24	\$74.88	\$17,873.68	\$193.00	\$174.00	\$238.68	\$214.96
Levy	594	Levy, Coastal	\$4.12	\$0.57	\$83.60	\$239.00	\$262.00	\$146.00	\$160.87
	734	Levy, Remainder	\$12.75	\$0.99	\$291.33	\$223.00	\$222.00	\$295.38	\$294.10
Liberty	931	Liberty	\$0.00	\$0.00	\$0.00	\$226.00	\$248.00	\$0.00	\$0.00
Madison	932	Madison	\$13.15	\$0.44	\$237.30	\$216.00	\$199.00	\$541.42	\$499.83
Manatee	582	Manatee, Coastal	\$769.79	\$23.99	\$9,047.14	\$231.00	\$254.00	\$377.18	\$411.53
	735	Manatee, Remainder	\$4,069.78	\$140.04	\$44,890.42	\$208.00	\$228.00	\$320.55	\$352.82
Marion	792	Marion	\$932.19	\$28.93	\$10,861.86	\$196.00	\$205.00	\$375.47	\$393.81
Martin	010	Martin, Remainder	\$2,153.00	\$61.31	\$26,087.55	\$253.00	\$278.00	\$425.51	\$467.06
	182	Martin, Coastal	\$69.52	\$2.01	\$919.72	\$256.00	\$245.00	\$458.60	\$439.19
Monroe	005	Monroe, Excl. Key West	\$523.67	\$16.41	\$8,693.24	\$351.00	\$386.00	\$529.90	\$546.38
	007	Monroe, Key West	\$350.76	\$12.84	\$5,471.58	\$335.00	\$368.00	\$440.42	\$440.42
Nassau	532	Nassau, Coastal	\$201.64	\$6.23	\$2,542.05	\$220.00	\$204.00	\$409.98	\$380.45
	892	Nassau, Remainder	\$121.39	\$2.56	\$1,356.52	\$220.00	\$207.00	\$529.00	\$499.07
Okaloosa	606	Okaloosa, Coastal	\$790.37	\$25.28	\$10,527.67	\$250.00	\$254.00	\$416.45	\$423.48
	723	Okaloosa, Remainder	\$1,531.78	\$45.54	\$21,442.08	\$259.00	\$284.00	\$470.84	\$518.72
Okeechobee	555	Okeechobee	\$55.39	\$1.69	\$617.37	\$207.00	\$227.00	\$365.80	\$402.99
Orange	049	Orange, Orlando	\$1,560.03	\$68.33	\$18,605.76	\$207.00	\$189.00	\$272.30	\$248.42
	090	Orange, Excl. Orlando	\$4,673.90	\$227.82	\$57,240.99	\$206.00	\$186.00	\$251.26	\$227.08
Osceola	511	Osceola	\$421.10	\$15.78	\$5,657.10	\$227.00	\$237.00	\$358.42	\$372.87
Palm Beach	362	Palm Beach, Coastal	\$4,434.39	\$118.95	\$53,444.67	\$280.00	\$308.00	\$449.29	\$482.50
	038	Palm Beach, Remainder	\$21,615.87	\$627.19	\$287,619.97	\$281.00	\$257.00	\$458.59	\$419.79

Pasco	595	Pasco, Coastal	\$1,108.80	\$37.20	\$13,107.11	\$231.00	\$254.00	\$352.32	\$388.08
	736	Pasco, Remainder	\$4,728.64	\$159.48	\$54,086.20	\$217.00	\$238.00	\$339.15	\$373.58
Pinellas	042	Pinellas, Coastal	\$4,436.21	\$115.97	\$48,687.05	\$237.00	\$238.00	\$418.98	\$415.02
	046	Pinellas - Saint Petersburg	\$5,550.75	\$192.21	\$65,674.17	\$218.00	\$239.00	\$341.68	\$376.19
	081	Pinellas, Rem. Excl. Saint Petersburg	\$13,365.34	\$485.82	\$165,613.46	\$225.00	\$232.00	\$340.89	\$352.33
Polk	050	Polk	\$1,110.55	\$46.01	\$16,046.82	\$245.00	\$269.00	\$348.78	\$383.86
Putnam	992	Putnam	\$100.73	\$4.09	\$1,316.63	\$215.00	\$236.00	\$322.30	\$354.75
St. Johns	533	Saint Johns, Coastal	\$1,792.73	\$38.85	\$21,282.46	\$247.00	\$233.00	\$547.81	\$515.97
	702	Saint Johns, Remainder	\$640.22	\$18.47	\$7,686.75	\$223.00	\$240.00	\$410.67	\$442.03
St. Lucie	562	Saint Lucie, Remainder	\$1,053.17	\$43.73	\$13,695.02	\$233.00	\$256.00	\$313.14	\$343.95
	183	Saint Lucie, Coastal	\$211.45	\$5.56	\$2,911.71	\$268.00	\$294.00	\$523.27	\$576.86
Santa Rosa	607	Santa Rosa, Coastal	\$0.00	\$0.00	\$0.00	\$257.00	\$282.00	\$0.00	\$0.00
	724	Santa Rosa, Remainder	\$1,854.55	\$44.44	\$22,702.42	\$241.00	\$252.00	\$510.85	\$534.86
Sarasota	583	Sarasota, Coastal	\$3,812.68	\$106.79	\$39,591.66	\$217.00	\$221.00	\$370.75	\$375.47
	715	Sarasota, Remainder	\$7,659.71	\$222.54	\$74,723.98	\$192.00	\$197.00	\$335.77	\$344.97
Seminole	512	Seminole	\$1,643.98	\$77.32	\$21,756.16	\$223.00	\$206.00	\$281.37	\$259.91
Sumter	921	Sumter	\$139.95	\$9.92	\$1,838.08	\$223.00	\$224.00	\$185.23	\$186.28
Suwannee	933	Suwannee	\$103.14	\$1.30	\$1,080.42	\$216.00	\$205.00	\$828.48	\$784.99
Taylor	596	Taylor, Coastal	\$3.22	\$0.13	\$67.66	\$260.00	\$286.00	\$504.18	\$504.18
	737	Taylor, Remainder	\$2.37	\$0.33	\$46.36	\$243.00	\$224.00	\$141.03	\$130.16
Union	922	Union	\$40.64	\$0.56	\$401.84	\$216.00	\$201.00	\$711.98	\$663.37
Volusia	062	Volusia, Coastal	\$1,780.80	\$49.44	\$18,556.96	\$219.00	\$218.00	\$375.31	\$370.36
	063	Volusia, Remainder	\$3,281.55	\$121.80	\$39,688.48	\$212.00	\$212.00	\$325.85	\$326.16
Wakulla	608	Wakulla, Coastal	\$6.48	\$0.54	\$134.77	\$267.00	\$273.00	\$249.72	\$255.98
	725	Wakulla, Remainder	\$29.81	\$2.11	\$651.32	\$249.00	\$240.00	\$308.74	\$298.09
Walton	509	Walton, Coastal	\$735.35	\$19.63	\$9,313.85	\$264.00	\$278.00	\$474.47	\$499.81
	726	Walton, Remainder	\$316.38	\$4.18	\$3,101.67	\$246.00	\$234.00	\$742.84	\$709.09
Washington	934	Washington	\$26.01	\$0.95	\$339.41	\$223.00	\$207.00	\$355.00	\$329.54

Program	Policy/Coverage	Base Class Description	Risk Type	Territory Set
PERSONAL LINES ACCOUNT HO (HO)	HO-6	Masonry; Protection Class 1-6; AOI \$20,000; deductible \$1000/2%.	Combined Hurricane/Non-Hurricane	PR-M TerritorySet

Region	Territory Code	Territory Description	Total Amount of Insurance (in 000s) (\$)	Earned House Years	Earned Premium @ Current Rate Level (\$)	Current Annual Base Rate (\$)	Proposed Annual Base Rate (\$)	Current Average Annual Premium (\$)	Proposed Average Annual Premium (\$)
Alachua	192	Alachua	\$7,505.88	\$139.92	\$66,580.25	\$173.00	\$156.00	\$475.86	\$428.67
Baker	292	Baker	\$0.00	\$0.00	\$0.00	\$174.00	\$191.00	\$0.00	\$0.00
Bay	201	Bay, Coastal	\$43,230.96	\$618.16	\$449,442.62	\$234.00	\$277.07	\$666.63	\$666.63
	721	Bay, Remainder	\$1,160.97	\$17.73	\$14,365.03	\$263.00	\$254.00	\$810.37	\$783.10
Bradford	392	Bradford	\$10.97	\$0.19	\$119.67	\$174.00	\$191.00	\$623.94	\$623.94
Brevard	057	Brevard, Coastal	\$54,281.60	\$741.27	\$526,164.55	\$232.00	\$249.00	\$709.81	\$756.38
	064	Brevard, Remainder	\$21,465.68	\$320.24	\$183,715.84	\$191.00	\$210.00	\$573.69	\$632.38
Broward	035	Broward, Hlwd & Ft. Ldrle	\$132,744.45	\$2,042.87	\$1,467,986.91	\$266.00	\$292.00	\$718.59	\$771.40
	361	Broward, Coastal	\$194,445.19	\$3,172.43	\$2,476,131.71	\$445.00	\$462.00	\$780.52	\$779.75
	037	Broward, Rem. Excl. Ft. L. & Hlywd	\$460,813.89	\$8,638.67	\$5,640,388.12	\$269.00	\$289.00	\$652.92	\$696.13
Calhoun	193	Calhoun	\$0.00	\$0.00	\$0.00	\$193.00	\$212.00	\$0.00	\$0.00
Charlotte	581	Charlotte, Coastal	\$14,215.80	\$169.09	\$143,799.56	\$242.00	\$265.00	\$850.41	\$928.83
	711	Charlotte, Remainder	\$32,670.73	\$438.64	\$282,576.25	\$197.00	\$218.00	\$644.22	\$710.24
Citrus	591	Citrus, Coastal	\$1,958.93	\$23.98	\$21,120.58	\$246.00	\$270.00	\$880.92	\$971.43
	731	Citrus, Remainder	\$1,690.02	\$33.89	\$15,592.39	\$182.00	\$200.00	\$460.08	\$507.10
Clay	492	Clay	\$1,089.39	\$16.47	\$9,290.14	\$173.00	\$173.00	\$564.02	\$563.16
Collier	551	Collier, Remainder	\$47,171.17	\$601.48	\$444,426.93	\$230.00	\$253.00	\$738.89	\$814.83
	541	Collier, Coastal	\$112,620.96	\$968.57	\$1,129,464.98	\$276.00	\$303.00	\$1,166.12	\$1,265.70
Columbia	293	Columbia	\$47.31	\$0.86	\$357.01	\$174.00	\$191.00	\$415.04	\$415.04
Dade	030	Dade, Miami Beach	\$67,415.88	\$1,429.58	\$1,107,749.18	\$688.00	\$756.00	\$774.88	\$783.37
	031	Dade, Coastal	\$75,109.91	\$1,235.65	\$1,134,645.66	\$668.00	\$682.00	\$918.26	\$887.15
	032	Dade, Miami	\$107,672.88	\$1,515.61	\$1,274,898.52	\$369.00	\$405.00	\$841.18	\$886.81
	033	Dade, Hialeah	\$7,511.36	\$186.01	\$123,014.65	\$376.00	\$413.00	\$661.35	\$729.03
	034	Dade, Rem Excl H.M., M.B.	\$227,260.52	\$4,061.24	\$3,186,911.39	\$370.00	\$407.00	\$784.71	\$837.67
DeSoto	712	De Soto	\$1,164.41	\$18.06	\$9,720.13	\$189.00	\$185.00	\$462.25	\$531.50
Dixie	592	Dixie, Coastal	\$641.56	\$9.09	\$8,158.71	\$247.00	\$234.00	\$897.50	\$854.06
	732	Dixie, Remainder	\$0.00	\$0.00	\$0.00	\$192.00	\$211.00	\$0.00	\$0.00
Duval	039	Duval, Jacksonville	\$8,510.34	\$145.71	\$87,730.56	\$218.00	\$197.00	\$602.11	\$542.24
	040	Duval, Remainder	\$119.56	\$1.19	\$1,168.91	\$218.00	\$202.00	\$978.49	\$906.17
	041	Duval, Coastal	\$6,951.74	\$67.14	\$62,834.41	\$239.00	\$222.00	\$935.87	\$862.67
Escambia	602	Escambia, Coastal	\$28,303.43	\$304.89	\$276,152.31	\$233.00	\$252.00	\$905.75	\$948.53
	043	Escambia, Remainder	\$7,392.14	\$101.14	\$80,200.29	\$257.00	\$282.00	\$792.93	\$859.03
Flagler	531	Flagler, Coastal	\$2,790.74	\$34.36	\$26,977.45	\$235.00	\$257.00	\$785.23	\$836.63
	701	Flagler, Remainder	\$1,988.01	\$29.41	\$16,869.53	\$197.00	\$208.00	\$573.58	\$607.22
Franklin	603	Franklin	\$315.15	\$4.80	\$3,281.08	\$245.00	\$269.00	\$663.56	\$694.19
Gadsden	593	Gadsden	\$0.00	\$0.00	\$0.00	\$188.00	\$208.00	\$0.00	\$0.00
Gilchrist	223	Gilchrist	\$0.00	\$0.00	\$0.00	\$174.00	\$191.00	\$0.00	\$0.00
Glades	552	Glades	\$0.00	\$0.00	\$0.00	\$212.00	\$233.00	\$0.00	\$0.00
Gulf	604	Gulf, Coastal	\$422.42	\$4.80	\$3,565.63	\$234.00	\$228.00	\$742.42	\$726.59
	722	Gulf, Remainder	\$0.00	\$0.00	\$0.00	\$256.00	\$281.00	\$0.00	\$0.00
Hamilton	493	Hamilton	\$0.00	\$0.00	\$0.00	\$176.00	\$193.00	\$0.00	\$0.00
Hardee	713	Hardee	\$0.00	\$0.00	\$0.00	\$171.00	\$188.00	\$0.00	\$0.00
Hendry	553	Hendry	\$144.27	\$2.31	\$1,533.69	\$208.00	\$228.00	\$664.08	\$732.24
Hernando	159	Hernando, Coastal	\$2,220.48	\$46.20	\$25,961.70	\$246.00	\$270.00	\$561.98	\$619.70
	733	Hernando, Remainder	\$599.87	\$12.30	\$5,310.53	\$190.00	\$209.00	\$431.62	\$475.74
Highlands	714	Highlands	\$1,449.76	\$25.99	\$12,946.17	\$170.00	\$187.00	\$498.87	\$549.78
Hillsborough	047	Hillsborough, Tampa	\$43,805.57	\$531.88	\$366,683.20	\$186.00	\$204.00	\$689.41	\$759.56
	080	Hillsborough, Excl. Tampa	\$56,941.61	\$865.43	\$480,988.30	\$178.00	\$195.00	\$555.78	\$612.10
Holmes	593	Holmes	\$0.00	\$0.00	\$0.00	\$190.00	\$209.00	\$0.00	\$0.00
Indian River	561	Indian River, Remainder	\$17,232.94	\$229.61	\$188,941.67	\$267.00	\$293.00	\$822.89	\$907.11
	181	Indian River, Coastal	\$12,688.32	\$115.67	\$128,337.08	\$264.00	\$290.00	\$1,109.52	\$1,212.82
Jackson	693	Jackson	\$0.00	\$0.00	\$0.00	\$191.00	\$210.00	\$0.00	\$0.00
Jefferson	605	Jefferson, Coastal	\$0.00	\$0.00	\$0.00	\$225.00	\$247.00	\$0.00	\$0.00
	793	Jefferson, Remainder	\$0.00	\$0.00	\$0.00	\$195.00	\$214.00	\$0.00	\$0.00
Lafayette	893	Lafayette	\$0.00	\$0.00	\$0.00	\$175.00	\$192.00	\$0.00	\$0.00
Lake	692	Lake	\$1,404.08	\$22.52	\$12,090.85	\$173.00	\$190.00	\$537.00	\$591.27
Lee	542	Lee, Coastal	\$52,021.95	\$577.21	\$526,262.07	\$241.00	\$265.00	\$911.73	\$977.97
	554	Lee, Remainder	\$126,222.21	\$1,520.86	\$1,015,156.46	\$192.00	\$204.00	\$667.49	\$709.09
Leon	693	Leon	\$4,464.98	\$95.34	\$39,720.47	\$173.00	\$160.00	\$416.63	\$386.72
Levy	594	Levy, Coastal	\$192.99	\$4.53	\$2,671.73	\$246.00	\$232.00	\$567.86	\$527.41
	734	Levy, Remainder	\$0.00	\$0.00	\$0.00	\$191.00	\$210.00	\$0.00	\$0.00
Liberty	931	Liberty	\$0.00	\$0.00	\$0.00	\$175.00	\$192.00	\$0.00	\$0.00
Madison	932	Madison	\$0.00	\$0.00	\$0.00	\$175.00	\$192.00	\$0.00	\$0.00
Manatee	582	Manatee, Coastal	\$25,090.11	\$256.30	\$256,318.39	\$241.00	\$265.00	\$1,000.07	\$1,093.39
	735	Manatee, Remainder	\$48,891.05	\$671.98	\$401,139.97	\$184.00	\$202.00	\$596.95	\$657.96
Marion	792	Marion	\$2,937.23	\$50.21	\$25,229.62	\$173.00	\$190.00	\$502.53	\$553.33
Martin	010	Martin, Remainder	\$22,587.91	\$336.94	\$254,869.99	\$266.00	\$292.00	\$756.42	\$833.46
	182	Martin, Coastal	\$11,360.14	\$135.07	\$141,243.44	\$282.00	\$310.00	\$1,045.71	\$1,152.21
Monroe	005	Monroe, Excl. Key West	\$7,731.57	\$111.23	\$105,625.82	\$507.00	\$557.00	\$959.61	\$980.93
	007	Monroe, Key West	\$5,218.41	\$80.36	\$51,866.38	\$332.00	\$365.00	\$645.41	\$673.72
Nassau	532	Nassau, Coastal	\$4,292.40	\$48.42	\$44,067.86	\$237.00	\$221.00	\$910.11	\$846.95
	892	Nassau, Remainder	\$103.25	\$2.17	\$1,033.47	\$201.00	\$184.00	\$475.66	\$436.96
Okaloosa	606	Okaloosa, Coastal	\$22,869.08	\$284.88	\$236,738.51	\$232.00	\$233.00	\$831.00	\$824.34
	723	Okaloosa, Remainder	\$2,763.08	\$49.38	\$34,295.95	\$254.00	\$266.00	\$694.56	\$727.84
Okeechobee	555	Okeechobee	\$115.36	\$2.25	\$1,145.48	\$208.00	\$228.00	\$508.02	\$508.02
Orange	049	Orange, Orlando	\$9,171.87	\$163.11	\$86,547.03	\$196.00	\$206.00	\$530.62	\$557.14
	090	Orange, Excl. Orlando	\$9,933.57	\$191.47	\$95,526.43	\$195.00	\$204.00	\$498.92	\$521.90
Osceola	511	Osceola	\$10,544.84	\$181.98	\$90,460.74	\$172.00	\$171.00	\$497.09	\$495.90
Palm Beach	062	Palm Beach, Coastal	\$195,720.36	\$2,090.22	\$2,281,014.88	\$365.00	\$401.00	\$1,091.28	\$1,163.92
	038	Palm Beach, Remainder	\$337,591.10	\$5,729.67	\$4,369,994.08	\$311.00	\$302.00	\$762.70	\$739.31

Pasco	595	Pasco, Coastal	\$19,881.32	\$427.53	\$200,690.99	\$245.00	\$269.00	\$469.42	\$517.16
	736	Pasco, Remainder	\$48,280.00	\$859.20	\$414,569.76	\$181.00	\$199.00	\$482.51	\$531.86
Pinellas	042	Pinellas, Coastal	\$144,946.30	\$1,920.64	\$1,419,586.18	\$244.00	\$259.00	\$739.12	\$758.62
	046	Pinellas - Saint Petersburg	\$102,430.39	\$1,499.17	\$882,913.60	\$183.00	\$201.00	\$588.93	\$648.88
	081	Pinellas, Rem. Excl. Saint Petersburg	\$299,185.34	\$4,843.19	\$2,646,498.98	\$186.00	\$204.00	\$546.44	\$601.81
Polk	050	Polk	\$5,957.50	\$111.70	\$52,890.50	\$176.00	\$193.00	\$473.50	\$521.37
Putnam	992	Putnam	\$104.58	\$2.96	\$1,707.88	\$175.00	\$161.00	\$576.11	\$529.38
St. Johns	533	Saint Johns, Coastal	\$16,465.49	\$200.80	\$170,353.98	\$236.00	\$222.00	\$848.37	\$792.91
	702	Saint Johns, Remainder	\$3,692.79	\$61.61	\$35,836.20	\$206.00	\$190.00	\$581.63	\$538.14
St. Lucie	562	Saint Lucie, Remainder	\$7,100.84	\$128.31	\$77,329.95	\$267.00	\$293.00	\$602.68	\$664.86
	183	Saint Lucie, Coastal	\$21,993.19	\$280.07	\$234,416.51	\$265.00	\$291.00	\$837.01	\$901.96
Santa Rosa	607	Santa Rosa, Coastal	\$1,592.54	\$14.98	\$14,527.34	\$232.00	\$234.00	\$969.70	\$949.51
	724	Santa Rosa, Remainder	\$1,909.78	\$26.19	\$21,946.58	\$254.00	\$279.00	\$837.99	\$886.04
Sarasota	583	Sarasota, Coastal	\$93,049.18	\$943.40	\$905,886.14	\$241.00	\$265.00	\$960.24	\$1,040.31
	715	Sarasota, Remainder	\$73,262.36	\$808.28	\$587,542.92	\$182.00	\$200.00	\$726.90	\$797.06
Seminole	512	Seminole	\$7,778.91	\$150.55	\$76,846.45	\$195.00	\$214.00	\$510.44	\$562.09
Sumter	921	Sumter	\$259.21	\$5.56	\$2,296.44	\$173.00	\$177.00	\$412.69	\$422.11
Suwannee	933	Suwannee	\$0.00	\$0.00	\$0.00	\$175.00	\$192.00	\$0.00	\$0.00
Taylor	596	Taylor, Coastal	\$327.04	\$3.21	\$3,356.65	\$249.00	\$273.00	\$1,046.21	\$1,046.21
	737	Taylor, Remainder	\$2.84	\$0.04	\$33.29	\$192.00	\$211.00	\$867.01	\$867.01
Union	922	Union	\$0.00	\$0.00	\$0.00	\$175.00	\$192.00	\$0.00	\$0.00
Volusia	062	Volusia, Coastal	\$62,782.05	\$885.45	\$623,944.26	\$234.00	\$243.00	\$704.67	\$718.48
	063	Volusia, Remainder	\$16,083.79	\$252.03	\$141,688.23	\$185.00	\$203.00	\$562.18	\$612.74
Wakulla	608	Wakulla, Coastal	\$37.61	\$0.78	\$453.07	\$249.00	\$273.00	\$578.20	\$578.20
	725	Wakulla, Remainder	\$6.78	\$0.25	\$58.34	\$192.00	\$211.00	\$234.01	\$234.01
Walton	509	Walton, Coastal	\$28,654.94	\$297.62	\$290,883.48	\$233.00	\$236.00	\$977.36	\$982.18
	726	Walton, Remainder	\$318.39	\$1.60	\$2,548.04	\$250.00	\$275.00	\$1,595.22	\$1,595.22
Washington	934	Washington	\$0.00	\$0.00	\$0.00	\$175.00	\$192.00	\$0.00	\$0.00



Statewide Rate Level Effect

Policy	Total Amount of Insurance (in 000s) (\$)	Earned House Years	Earned Premium @ Current Rate Level (\$)	Current % Change (%)
HO-3	\$112,722,429.00	350,517.57		
\$723,767,050.93	5.4			
HO-4	\$221,521.00	6,860.69		
\$2,820,838.02	3.2			
HO-6	\$3,663,108.00	55,253.72		
\$40,366,828.65	4.8			
Total:	\$116,607,058.00	412,631.98		
\$766,954,717.60	5.4			

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



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

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September 23, 2009

Mr. Ken Ritzenthaler  
Actuary  
Office of Insurance Regulation  
Property and Casualty Product Review  
200 East Gaines Street  
Tallahassee, Florida 32399-0330

**Re:** Citizens Property Insurance Corporation  
Homeowners Multi-Peril  
OIR File Number: FCP 09-17343

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Dear Mr. Ritzenthaler:

Please accept this as an addendum to the above filing. Included are changes to the HO4 indication which include changes to the following:

1. Updated statewide rate indication files that are adjusted to exclude MHO4 experience. The updated statewide rate indication files include a combined, with wind and x-wind indication.
2. Updated territory rate indication files that are adjusted to exclude MHO4 experience. The updated territory rate indication files include a combined indication and an indication with the experience separated into with wind and x-wind policies.
3. Updated estimates of the hurricane premium and FHCF built-up factors for HO4 policies due to excluding the MHO4 experience from the indications.
4. An updated Ex wind credits exhibit.
5. Updated HRCS forms.
6. Updated RIF forms.
7. Updated manual pages will be provided once the review is completed and all adjustments have been made.

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

Sincerely,

Brian Donovan, FCAS, MAAA

Director, Actuarial Services

## CALCULATION OF INDICATED HO3 HURRICANE PREMIUM

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
<u>Territory</u>	<u>Territory Description</u>	<u>Current Wind Inforce Premium</u>	<u>Current X-Wind Inforce Premium</u>	<u>Current Sinkhole Inforce Premium</u>	<u>With-Wind Indication</u>	<u>X-Wind Indication</u>	<u>Sinkhole Indication</u>	<u>Indicated Wind Inforce Premium</u>	<u>Indicated X-Wind Inforce Premium</u>	<u>Indicated Sinkhole Inforce Premium</u>	<u>Percent Hurricane</u>	<u>Indicated Hurricane Premium</u>
192	Alachua	394,808	0	10,341	-10.0%	-10.0%	10.0%	355,327	0	11,375	23.8%	84,568
292	Baker	44,419	0	36	-10.0%	-10.0%	10.0%	39,977	0	40	22.3%	8,915
601	Bay, Coastal	378,454	95,614	636	-10.0%	-8.3%	10.0%	340,609	87,724	700	59.9%	204,025
721	Bay, Remainder	892,079	10,629	1,304	-10.0%	-10.0%	10.0%	802,871	9,566	1,434	52.0%	417,493
392	Bradford	31,509	0	34	-10.0%	-10.0%	10.0%	28,358	0	37	22.6%	6,409
57	Brevard, Coastal	8,211,543	148,074	14,077	1.6%	-10.0%	10.0%	8,340,796	133,267	15,485	62.4%	5,204,657
64	Brevard, Remainder	4,679,755	41,335	21,108	7.8%	-0.3%	10.0%	5,045,147	41,216	23,219	50.4%	2,542,754
35	Broward, Hillwd & Ft. Ldrle	16,785,949	1,731,373	10,134	10.0%	-10.0%	10.0%	18,464,544	1,558,236	11,147	64.0%	11,817,308
361	Broward, Coastal	769,839	119,785	1,099	10.0%	-10.0%	10.0%	846,823	107,807	1,209	74.9%	634,270
37	Broward, Rem. Excl. Ft. L.	69,207,147	2,180,602	168,883	10.0%	-10.0%	10.0%	76,127,862	1,962,542	185,771	63.7%	48,493,448
193	Calhoun	17,439	0	20	-10.0%	-10.0%	10.0%	15,695	0	22	23.4%	3,673
581	Charlotte, Coastal	2,288,993	36,552	2,416	10.0%	-10.0%	10.0%	2,517,892	32,897	2,658	64.5%	1,624,041
711	Charlotte, Remainder	5,841,263	12,045	7,630	10.0%	-10.0%	10.0%	6,425,389	10,841	8,393	53.2%	3,418,307
591	Citrus, Coastal	258,680	1,336	389	-2.8%	-10.0%	10.0%	251,346	1,202	428	52.2%	131,202
731	Citrus, Remainder	466,096	1,967	34,652	-10.0%	-10.0%	10.0%	419,486	1,770	38,117	45.4%	190,447
492	Clay	230,594	0	291	-10.0%	-10.0%	10.0%	207,535	0	320	23.5%	48,771
551	Collier, Remainder	1,548,323	5,039	2,220	10.0%	-10.0%	10.0%	1,703,155	4,535	2,442	64.5%	1,098,535
541	Collier, Coastal	1,192,001	90,874	1,412	4.2%	-10.0%	10.0%	1,241,780	81,787	1,553	65.2%	809,641
293	Columbia	65,611	0	100	-1.0%	-0.4%	10.0%	64,953	0	110	22.2%	14,419
30	Dade, Miami Beach	1,681,501	487,668	1,988	10.0%	-10.0%	10.0%	1,849,651	438,901	2,187	73.6%	1,361,343
31	Dade, Coastal	1,080,844	233,135	1,176	10.0%	-10.0%	10.0%	1,188,928	209,822	1,294	74.2%	882,185
32	Dade, Miami	18,977,545	1,235,242	12,816	10.0%	-10.0%	10.0%	20,875,300	1,111,718	14,098	60.9%	12,713,057
33	Dade, Hialeah	10,747,891	78,857	0	10.0%	-10.0%	10.0%	11,822,680	70,971	0	57.0%	6,738,928
34	Dade, Rem Excl H.,M.,M.B.	118,934,882	6,998,730	76,667	10.0%	5.4%	10.0%	130,828,370	7,376,194	84,334	62.4%	81,636,903
712	De Soto	119,102	2,385	127	10.0%	-10.0%	10.0%	131,012	2,147	140	44.7%	58,562
592	Dixie, Coastal	81,320	1,013	201	-10.0%	-10.0%	10.0%	73,188	912	221	51.1%	37,326
732	Dixie, Remainder	32,658	0	94	-10.0%	-10.0%	10.0%	29,392	0	103	44.3%	13,021
39	Duval, Jacksonville	1,395,652	698	1,932	-10.0%	-8.6%	10.0%	1,256,087	638	2,125	28.2%	354,216
40	Duval, Remainder	8,077	0	20	-10.0%	-10.0%	10.0%	7,269	0	22	27.9%	2,028
41	Duval, Coastal	1,247,260	23,722	2,072	-10.0%	-10.0%	10.0%	1,122,534	21,350	2,279	48.1%	539,939
602	Escambia, Coastal	138,890	46,660	165	-7.9%	-10.0%	10.0%	127,960	41,994	182	60.3%	77,160
43	Escambia, Remainder	2,011,914	157,288	981	-2.2%	-10.0%	10.0%	1,968,119	141,559	1,079	51.7%	1,017,517
531	Flagler, Coastal	85,417	20,230	187	10.0%	-10.0%	10.0%	93,959	18,207	206	53.8%	50,550
701	Flagler, Remainder	308,790	0	677	10.0%	10.0%	10.0%	339,669	0	745	46.6%	158,286
603	Franklin	43,401	67,913	134	-10.0%	-10.0%	10.0%	39,061	61,122	147	59.0%	23,046
393	Gadsden	288,613	0	478	-10.0%	-10.0%	10.0%	259,752	0	526	23.7%	61,561
923	Gilchrist	52,383	0	100	-5.9%	-4.6%	10.0%	49,311	0	110	24.2%	11,933
552	Glades	36,140	0	36	10.0%	10.0%	10.0%	39,754	0	40	54.4%	21,626
604	Gulf, Coastal	151,151	14,621	66	-10.0%	-10.0%	10.0%	136,036	13,159	73	60.0%	81,622
722	Gulf, Remainder	20,890	0	25	-10.0%	-10.0%	10.0%	18,801	0	28	49.3%	9,269
493	Hamilton	3,593	0	4	-10.0%	-10.0%	10.0%	3,234	0	4	22.2%	718
713	Hardee	47,719	0	110	10.0%	10.0%	10.0%	52,491	0	121	44.5%	23,358
553	Hendry	156,457	1,905	132	10.0%	-10.0%	10.0%	172,103	1,715	145	53.5%	92,075
139	Hernando, Coastal	1,359,392	50,481	408,495	10.0%	-10.0%	10.0%	1,495,331	45,433	449,345	56.8%	849,348
733	Hernando, Remainder	9,798,681	2,849	3,555,639	10.0%	-10.0%	10.0%	10,778,549	2,564	3,911,203	46.1%	4,968,911
714	Highlands	236,929	2,956	334	10.0%	-10.0%	10.0%	260,622	2,660	367	43.4%	113,110
47	Hillsborough, Tampa	11,649,874	5,514	675,211	-10.0%	-10.0%	10.0%	10,484,887	4,963	742,732	35.4%	3,711,650
80	Hillsborough, Excl. Tampa	13,413,971	9,419	1,326,698	-10.0%	-10.0%	10.0%	12,072,574	8,477	1,459,368	35.6%	4,297,836
593	Holmes	56,024	0	37	-10.0%	-10.0%	10.0%	50,422	0	41	24.8%	12,505
561	Indian River, Remainder	1,439,371	14,011	2,253	10.0%	-10.0%	10.0%	1,583,308	12,610	2,478	62.7%	992,734
181	Indian River, Coastal	453,017	17,052	645	1.4%	-10.0%	10.0%	459,475	15,347	710	73.4%	337,255
693	Jackson	91,376	0	99	-10.0%	-10.0%	10.0%	82,238	0	109	23.9%	19,655
605	Jefferson, Coastal	0	0	0	10.0%	10.0%	10.0%	0	0	0	48.9%	0
793	Jefferson, Remainder	20,981	0	26	-10.0%	-10.0%	10.0%	18,883	0	29	24.7%	4,664
893	Lafayette	32,319	0	52	-10.0%	-10.0%	10.0%	29,087	0	57	22.1%	6,428
692	Lake	409,171	0	34,874	-5.1%	10.0%	10.0%	388,158	0	38,361	24.1%	93,546
542	Lee, Coastal	811,348	154,627	627	10.0%	-10.0%	10.0%	892,483	139,164	690	62.4%	556,909
554	Lee, Remainder	7,957,286	197,668	8,079	10.0%	-10.0%	10.0%	8,753,015	177,901	8,887	53.4%	4,674,110
993	Leon	573,711	0	1,083	-10.0%	-10.0%	10.0%	516,340	0	1,191	23.4%	120,824
594	Levy, Coastal	86,096	9,097	306	-10.0%	-10.0%	10.0%	77,486	8,187	337	53.7%	41,610
734	Levy, Remainder	127,994	0	208	5.4%	7.2%	10.0%	134,860	0	229	46.8%	63,115
931	Liberty	8,721	0	30	-10.0%	-10.0%	10.0%	7,849	0	33	23.9%	1,876
932	Madison	39,188	0	41	-10.0%	-10.0%	10.0%	35,269	0	45	22.6%	7,971
582	Manatee, Coastal	1,467,114	30,198	2,542	10.0%	-10.0%	10.0%	1,613,825	27,178	2,796	62.9%	1,015,096
735	Manatee, Remainder	5,652,950	11,134	6,681	2.8%	-10.0%	10.0%	5,811,375	10,021	7,349	52.7%	3,062,595
792	Marion	704,594	1,833	12,957	10.0%	-10.0%	10.0%	775,053	1,650	14,253	24.1%	186,788
10	Martin, Remainder	1,873,178	27,360	2,306	10.0%	-10.0%	10.0%	2,060,496	24,624	2,537	71.2%	1,467,073
182	Martin, Coastal	191,698	2,524	213	10.0%	-10.0%	10.0%	210,868	2,272	234	75.3%	158,783
5	Monroe, Excl. Key West	378,703	109,032	282	10.0%	-10.0%	10.0%	416,573	98,129	310	74.0%	308,264
7	Monroe, Key West	41,679	47,299	50	10.0%	-10.0%	10.0%	45,847	42,569	55	70.2%	32,185
532	Nassau, Coastal	457,595	7,442	778	-10.0%	-10.0%	10.0%	411,836	6,698	856	53.9%	221,979
892	Nassau, Remainder	119,013	0	176	-10.0%	-10.0%	10.0%	107,112	0	194	27.7%	29,670
606	Okaloosa, Coastal	423,289	30,793	574	-6.1%	-10.0%	10.0%	397,422	27,714	631	60.1%	238,851
723	Okaloosa, Remainder	1,814,649	14,723	1,257	2.2%	-10.0%	10.0%	1,854,022	13,251	1,383	52.4%	971,507
555	Okcechobee	103,258	401	96	10.0%	-10.0%	10.0%	113,584	361	106	51.3%	58,268
49	Orange, Orlando	296,169	680	504	10.0%	-10.0%	10.0%	325,786	612	554	21.3%	69,392
90	Orange, Excl. Orlando	1,217,116	700	2,069	10.0%	-10.0%	10.0%	1,338,828	630	2,276	24.4%	326,674
511	Osceola	369,964	0	518	10.0%	10.0%	10.0%	406,960	0	570	21.5%	87,496
362	Palm Beach, Coastal	1,268,048	208,601	1,401	10.0%	-10.0%	10.0%	1,394,853	187,741	1,541	75.8%	1,057,298
38	Palm Beach, Remainder	41,798,600	3,130,077	29,170	6.7%	-10.0%	10.0%	44,601,333	2,817,069	32,087	67.6%	30,150,501
595	Pasco, Coastal	5,609,036	1,017,855	1,106,564	10.0%	-1.0%	10.0%	6,169,940	1,007,247	1,217,220	57.1%	3,523,036
736	Pasco, Remainder	20,763,861	44,051	4,153,256	10.0%	-10.0%	10.0%	22,840,247	39,646	4,568,582	48.9%	11,168,881
42	Pinellas, Coastal	2,988,856	879,368	3,294	4.5%	-10.0%	10.0%	3,122,579	791,431	3,623	57.0%	1,779,870
46	Pinellas - Saint Petersburg	28,578,755	59,523	362,082	-10.0%	-10.0%	10.0%	25,720,880	53,571	398,290	52.5%	13,503,462
81	Pinellas, Rem. Excl. Saint Pe	51,120,792	77,915	4,401,949	-10.0%	-10.0%	10.0%	46,008,713	70,124	4,842,144	41.8%	19,231,642
50	Polk	1,081,378	0	4,144	8.5%	10.0%	10.0%	1,173,636	0	4,558	21.9%	257,026
992	Putnam	230,249	0	401	-10.0%	-10.0%	10.0%	207,224	0	441	23.7%	49,112

**CALCULATION OF INDICATED HO3 HURRICANE PREMIUM**

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
<u>Territory</u>	<u>Territory Description</u>	Current Wind Inforce Premium	Current X-Wind Inforce Premium	Current Sinkhole Inforce Premium	With-Wind Indication	X-Wind Indication	Sinkhole Indication	Indicated Wind Inforce Premium	Indicated X-Wind Inforce Premium	Indicated Sinkhole Inforce Premium	Percent Hurricane	Indicated Hurricane Premium
533	Saint Johns, Coastal	1,415,970	25,983	2,565	-10.0%	-10.0%	10.0%	1,274,373	23,385	2,822	53.4%	680,515
702	Saint Johns, Remainder	694,278	705	1,395	-10.0%	-10.0%	10.0%	624,850	635	1,535	46.2%	288,681
562	Saint Lucie, Remainder	1,917,121	8,392	7,483	10.0%	-10.0%	10.0%	2,108,833	7,553	8,231	63.0%	1,328,565
183	Saint Lucie, Coastal	164,051	1,919	166	10.0%	-10.0%	10.0%	180,456	1,727	183	72.8%	131,372
607	Santa Rosa, Coastal	4,082	0	7	-3.0%	-2.3%	10.0%	3,959	0	8	59.9%	2,372
724	Santa Rosa, Remainder	1,813,176	26,698	1,629	-3.9%	-10.0%	10.0%	1,742,886	24,028	1,792	52.4%	913,272
583	Sarasota, Coastal	4,627,681	526,713	3,674	10.0%	-10.0%	10.0%	5,090,449	474,042	4,041	63.8%	3,247,707
715	Sarasota, Remainder	6,994,529	298,050	9,400	10.0%	-10.0%	10.0%	7,693,982	268,245	10,340	52.9%	4,070,116
512	Seminole	558,693	0	1,955	10.0%	10.0%	10.0%	614,562	0	2,151	20.8%	127,829
921	Sumter	156,595	1,669	309	10.0%	-10.0%	10.0%	172,255	1,502	340	24.2%	41,686
933	Suwannee	60,197	0	155	-10.0%	-10.0%	10.0%	54,177	0	171	22.6%	12,244
596	Taylor, Coastal	153,410	1,164	5,414	-10.0%	-10.0%	10.0%	138,069	1,048	5,955	49.2%	67,930
737	Taylor, Remainder	21,443	0	39	-10.0%	-10.0%	10.0%	19,299	0	43	44.2%	8,530
922	Union	17,297	0	23	-10.0%	-10.0%	10.0%	15,567	0	25	21.6%	3,363
62	Volusia, Coastal	1,344,805	246,646	2,299	9.7%	-10.0%	10.0%	1,475,547	221,981	2,529	56.0%	826,306
63	Volusia, Remainder	5,838,013	125,394	11,455	10.0%	-10.0%	10.0%	6,421,814	112,855	12,601	46.0%	2,954,035
608	Wakulla, Coastal	62,167	12,830	141	-10.0%	-10.0%	10.0%	55,950	11,547	155	54.7%	30,605
725	Wakulla, Remainder	65,866	0	114	-10.0%	-10.0%	10.0%	59,279	0	125	47.3%	28,039
609	Walton, Coastal	548,424	88,527	849	-10.0%	-10.0%	10.0%	493,582	79,674	934	60.6%	299,110
726	Walton, Remainder	153,748	7,831	163	-10.0%	-10.0%	10.0%	138,373	7,048	179	51.3%	70,985
934	Washington	27,674	0	23	-10.0%	-10.0%	10.0%	24,907	0	25	24.4%	6,077
<b>Total</b>		<b>514,711,806</b>	<b>21,382,996</b>	<b>16,534,229</b>	<b>4.8%</b>	<b>-4.5%</b>	<b>10.0%</b>	<b>539,377,200</b>	<b>20,418,906</b>	<b>18,187,652</b>	<b>57.0%</b>	<b>307,687,957</b>

*Notes:*

- (1) 12/31/2008 Inforce with wind premium adjusted to current rates.
- (2) 12/31/2008 Inforce x-wind premium adjusted to current rates.
- (3) 12/31/2008 Inforce sinkhole premium adjusted to current rates.
- (4) From the separated HO3 territorial indication, exhibit "2-2-Without Rapid Cash" column (13)
- (5) From the separated HO3 territorial indication, exhibit "2-2-Without Rapid Cash" column (14)
- (6) From the separated HO3 territorial indication, exhibit "2-2-Without Rapid Cash" column (15)
- (7) = (1) \* [1 + (4)]
- (8) = (2) \* [1 + (5)]
- (9) = (3) \* [1 + (6)]
- (10) From the current rating manual
- (11) = (7) \* (10)

**CALCULATION OF INDICATED HO4 HURRICANE PREMIUM**

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
<u>Territory</u>	<u>Territory Description</u>	<u>Current Wind Inforce Premium</u>	<u>Current X-Wind Inforce Premium</u>	<u>Current Sinkhole Inforce Premium</u>	<u>With-Wind Indication</u>	<u>X-Wind Indication</u>	<u>Sinkhole Indication</u>	<u>Indicated Wind Inforce Premium</u>	<u>Indicated X-Wind Inforce Premium</u>	<u>Indicated Sinkhole Inforce Premium</u>	<u>Percent Hurricane</u>	<u>Indicated Hurricane Premium</u>
192	Alachua	21,370	100	0	-5.7%	-10.0%	0.0%	20,152	90	0	12.1%	2,438
292	Baker	427	0	0	-3.2%	-3.2%	0.0%	413	0	0	11.6%	48
601	Bay, Coastal	13,062	252	0	5.3%	-10.0%	0.0%	13,753	227	0	36.2%	4,978
721	Bay, Remainder	12,323	0	0	0.5%	0.5%	0.0%	12,382	0	0	27.6%	3,417
392	Bradford	0	0	0	10.0%	10.0%	0.0%	0	0	0	11.3%	0
57	Brevard, Coastal	42,636	1,876	0	4.8%	-10.0%	0.0%	44,697	1,688	0	36.2%	16,180
64	Brevard, Remainder	60,621	188	0	-4.0%	-10.0%	0.0%	58,166	169	0	25.2%	14,658
35	Broward, Hillwd & Ft. Ldrle	121,193	10,542	0	10.0%	-10.0%	0.0%	133,312	9,488	0	39.6%	52,792
361	Broward, Coastal	35,665	5,629	0	10.0%	-10.0%	0.0%	39,232	5,066	0	49.6%	19,459
37	Broward, Rem. Excl. Ft. L.	183,404	8,257	0	3.2%	-10.0%	0.0%	189,337	7,431	0	32.5%	61,534
193	Calhoun	0	0	0	10.0%	10.0%	0.0%	0	0	0	12.1%	0
581	Charlotte, Coastal	8,494	143	0	7.2%	-10.0%	0.0%	9,103	129	0	35.7%	3,250
711	Charlotte, Remainder	31,114	91	0	3.8%	-10.0%	0.0%	32,302	82	0	26.9%	8,689
591	Citrus, Coastal	1,224	0	0	0.5%	0.5%	0.0%	1,230	0	0	31.7%	390
731	Citrus, Remainder	6,399	0	0	-1.1%	-1.1%	0.0%	6,331	0	0	25.1%	1,589
492	Clay	11,703	210	0	-1.4%	-10.0%	0.0%	11,541	189	0	11.8%	1,362
551	Collier, Remainder	40,164	699	0	4.6%	-10.0%	0.0%	41,998	629	0	37.4%	15,707
541	Collier, Coastal	17,542	0	0	10.0%	10.0%	0.0%	19,296	0	0	37.9%	7,313
293	Columbia	804	0	0	-2.8%	-2.8%	0.0%	781	0	0	11.4%	89
30	Dade, Miami Beach	51,712	4,623	0	10.0%	-10.0%	0.0%	56,883	4,161	0	52.1%	29,636
31	Dade, Coastal	49,653	9,348	0	10.0%	-10.0%	0.0%	54,618	8,413	0	53.2%	29,057
32	Dade, Miami	105,213	6,720	0	10.0%	-10.0%	0.0%	115,734	6,048	0	40.0%	46,294
33	Dade, Hialeah	4,459	176	0	10.0%	-10.0%	0.0%	4,905	158	0	21.2%	1,040
34	Dade, Rem Excl. H., M., M.B.	277,367	10,710	0	10.0%	-10.0%	0.0%	305,104	9,639	0	37.1%	113,193
712	De Soto	5,433	0	0	2.6%	2.6%	0.0%	5,576	0	0	22.9%	1,277
592	Dixie, Coastal	0	0	0	10.0%	10.0%	0.0%	0	0	0	32.1%	0
732	Dixie, Remainder	0	0	0	10.0%	10.0%	0.0%	0	0	0	25.5%	0
39	Duval, Jacksonville	74,700	791	0	-7.0%	-10.0%	0.0%	69,482	712	0	12.6%	8,755
40	Duval, Remainder	1,331	0	0	-3.2%	-3.2%	0.0%	1,288	0	0	13.6%	175
41	Duval, Coastal	22,030	0	0	-2.8%	-2.8%	0.0%	21,404	0	0	22.0%	4,709
602	Escambia, Coastal	3,551	296	0	10.0%	-10.0%	0.0%	3,905	266	0	36.6%	1,429
43	Escambia, Remainder	56,809	1,210	0	10.0%	-10.0%	0.0%	62,490	1,089	0	20.2%	12,623
531	Flagler, Coastal	1,499	0	0	-2.0%	-2.0%	0.0%	1,469	0	0	31.1%	457
701	Flagler, Remainder	5,971	0	0	-0.9%	-0.9%	0.0%	5,920	0	0	23.6%	1,397
603	Franklin	256	0	0	1.3%	1.3%	0.0%	259	0	0	35.7%	93
393	Gadsden	1,242	0	0	-2.8%	-2.8%	0.0%	1,208	0	0	12.1%	146
923	Gilchrist	1,140	0	0	-3.4%	-3.4%	0.0%	1,101	0	0	11.9%	131
552	Glades	0	0	0	10.0%	10.0%	0.0%	0	0	0	28.8%	0
604	Gulf, Coastal	0	0	0	10.0%	10.0%	0.0%	0	0	0	36.1%	0
722	Gulf, Remainder	0	0	0	10.0%	10.0%	0.0%	0	0	0	27.1%	0
493	Hamilton	0	0	0	10.0%	10.0%	0.0%	0	0	0	11.4%	0
713	Hardee	1,159	0	0	9.0%	9.0%	0.0%	1,263	0	0	22.7%	287
553	Hendry	874	0	0	3.2%	3.2%	0.0%	902	0	0	28.9%	261
159	Hernando, Coastal	3,209	584	0	10.0%	2.3%	0.0%	3,530	598	0	32.0%	1,130
733	Hernando, Remainder	15,116	0	0	10.0%	10.0%	0.0%	16,628	0	0	25.1%	4,174
714	Highlands	992	0	0	-1.3%	-1.3%	0.0%	979	0	0	21.4%	210
47	Hillsborough, Tampa	78,474	264	0	9.7%	-10.0%	0.0%	86,113	238	0	17.8%	15,328
80	Hillsborough, Excl. Tampa	131,286	952	0	10.0%	-10.0%	0.0%	144,415	857	0	17.4%	25,128
593	Holmes	0	0	0	10.0%	10.0%	0.0%	0	0	0	14.7%	0
561	Indian River, Remainder	29,333	0	0	3.6%	3.6%	0.0%	30,378	0	0	37.0%	11,240
181	Indian River, Coastal	5,300	438	0	10.0%	-10.0%	0.0%	5,830	394	0	41.6%	2,425
693	Jackson	640	0	0	-2.2%	-2.2%	0.0%	626	0	0	12.2%	76
605	Jefferson, Coastal	0	0	0	10.0%	10.0%	0.0%	0	0	0	31.2%	0
793	Jefferson, Remainder	351	0	0	-3.1%	-3.1%	0.0%	340	0	0	14.7%	50
893	Lafayette	0	0	0	10.0%	10.0%	0.0%	0	0	0	12.1%	0
692	Lake	13,302	0	0	-1.3%	-1.3%	0.0%	13,128	0	0	12.0%	1,575
542	Lee, Coastal	15,725	896	0	10.0%	-10.0%	0.0%	17,298	806	0	37.0%	6,400
554	Lee, Remainder	112,331	0	0	-4.1%	-4.1%	0.0%	107,736	0	0	28.7%	30,920
993	Leon	29,864	0	0	-5.9%	-5.9%	0.0%	28,106	0	0	12.2%	3,429
594	Levy, Coastal	146	0	0	-3.2%	-3.2%	0.0%	141	0	0	31.8%	45
734	Levy, Remainder	250	0	0	-3.5%	-3.5%	0.0%	241	0	0	24.9%	60
931	Liberty	0	0	0	10.0%	10.0%	0.0%	0	0	0	12.0%	0
932	Madison	510	0	0	-2.8%	-2.8%	0.0%	496	0	0	12.1%	60
582	Manatee, Coastal	7,550	438	0	10.0%	-10.0%	0.0%	8,305	394	0	36.8%	3,056
735	Manatee, Remainder	50,601	285	0	-1.8%	-10.0%	0.0%	49,694	257	0	28.3%	14,063
792	Marion	13,834	0	0	-1.7%	-1.7%	0.0%	13,600	0	0	12.5%	1,700
10	Martin, Remainder	22,690	451	0	10.0%	-10.0%	0.0%	24,959	406	0	38.0%	9,484
182	Martin, Coastal	597	0	0	1.2%	1.2%	0.0%	604	0	0	40.2%	243
5	Monroe, Excl. Key West	6,075	2,879	0	10.0%	-10.0%	0.0%	6,683	2,591	0	54.5%	3,642
7	Monroe, Key West	2,977	1,549	0	10.0%	-10.0%	0.0%	3,275	1,394	0	53.0%	1,736
532	Nassau, Coastal	3,572	0	0	-2.6%	-2.6%	0.0%	3,478	0	0	30.5%	1,061
892	Nassau, Remainder	1,574	0	0	-3.0%	-3.0%	0.0%	1,527	0	0	16.3%	249
606	Okaloosa, Coastal	11,733	0	0	8.9%	8.9%	0.0%	12,778	0	0	36.0%	4,600
723	Okaloosa, Remainder	33,088	0	0	10.0%	10.0%	0.0%	36,397	0	0	29.1%	10,591
555	Okeechobee	747	0	0	-3.0%	-3.0%	0.0%	724	0	0	28.5%	206
49	Orange, Orlando	31,127	0	0	-3.9%	-3.9%	0.0%	29,910	0	0	10.5%	3,141
90	Orange, Excl. Orlando	93,730	0	0	-7.6%	-7.6%	0.0%	86,610	0	0	12.1%	10,480
511	Osceola	8,347	338	0	-1.4%	-10.0%	0.0%	8,231	304	0	14.3%	1,177
362	Palm Beach, Coastal	42,988	7,157	0	10.0%	-10.0%	0.0%	47,287	6,441	0	49.0%	23,171
38	Palm Beach, Remainder	291,695	19,061	0	-2.8%	-10.0%	0.0%	283,618	17,155	0	37.4%	106,073
595	Pasco, Coastal	9,159	2,536	0	10.0%	10.0%	0.0%	10,075	2,790	0	33.6%	3,385
736	Pasco, Remainder	46,040	531	0	10.0%	10.0%	0.0%	50,644	386	0	26.4%	13,370
42	Pinellas, Coastal	38,159	6,032	0	8.5%	-10.0%	0.0%	41,412	5,429	0	30.6%	12,672
46	Pinellas - Saint Petersburg	70,418	0	0	10.0%	10.0%	0.0%	77,460	0	0	27.0%	20,914
81	Pinellas, Rem. Excl. Saint Pe	172,028	682	0	-1.0%	-10.0%	0.0%	170,390	614	0	22.2%	37,827
50	Polk	20,683	0	0	-2.6%	-2.6%	0.0%	20,140	0	0	9.8%	1,974
992	Putnam	1,720	0	0	-0.9%	-0.9%	0.0%	1,704	0	0	11.8%	201

**CALCULATION OF INDICATED HO4 HURRICANE PREMIUM**

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
<u>Territory</u>	<u>Territory Description</u>	Current Wind Inforce Premium	Current X-Wind Inforce Premium	Current Sinkhole Inforce Premium	With-Wind Indication	X-Wind Indication	Sinkhole Indication	Indicated Wind Inforce Premium	Indicated X-Wind Inforce Premium	Indicated Sinkhole Inforce Premium	Percent Hurricane	Indicated Hurricane Premium
533	Saint Johns, Coastal	19,307	1,016	0	-0.2%	-10.0%	0.0%	19,268	914	0	30.2%	5,819
702	Saint Johns, Remainder	10,021	0	0	-0.9%	-0.9%	0.0%	9,930	0	0	24.2%	2,403
562	Saint Lucie, Remainder	9,264	226	0	0.7%	-10.0%	0.0%	9,326	203	0	37.7%	3,516
183	Saint Lucie, Coastal	2,324	0	0	4.2%	4.2%	0.0%	2,422	0	0	41.1%	995
607	Santa Rosa, Coastal	0	0	0	10.0%	10.0%	0.0%	0	0	0	36.6%	0
724	Santa Rosa, Remainder	35,731	285	0	9.7%	-10.0%	0.0%	39,197	257	0	28.6%	11,210
583	Sarasota, Coastal	40,160	2,296	0	5.8%	-10.0%	0.0%	42,490	2,066	0	35.9%	15,254
715	Sarasota, Remainder	76,284	536	0	0.5%	-10.0%	0.0%	76,686	482	0	28.3%	21,702
512	Seminole	30,374	264	0	-4.0%	-10.0%	0.0%	29,150	238	0	12.2%	3,556
921	Sumter	1,337	0	0	-3.2%	-3.2%	0.0%	1,294	0	0	12.1%	157
933	Suwannee	933	0	0	3.2%	3.2%	0.0%	963	0	0	12.1%	116
596	Taylor, Coastal	0	0	0	10.0%	10.0%	0.0%	0	0	0	31.2%	0
737	Taylor, Remainder	141	0	0	-3.0%	-3.0%	0.0%	137	0	0	25.2%	34
922	Union	712	0	0	-2.0%	-2.0%	0.0%	698	0	0	11.6%	81
62	Volusia, Coastal	16,277	2,038	0	6.6%	-10.0%	0.0%	17,353	1,834	0	31.3%	5,432
63	Volusia, Remainder	36,383	285	0	-3.8%	-10.0%	0.0%	34,989	257	0	22.3%	7,803
608	Wakulla, Coastal	0	0	0	10.0%	10.0%	0.0%	0	0	0	32.1%	0
725	Wakulla, Remainder	288	0	0	-3.6%	-3.6%	0.0%	278	0	0	25.9%	72
609	Walton, Coastal	10,232	0	0	0.1%	0.1%	0.0%	10,239	0	0	36.2%	3,707
726	Walton, Remainder	2,831	0	0	2.1%	2.1%	0.0%	2,890	0	0	27.2%	786
934	Washington	1,230	0	0	-2.5%	-2.5%	0.0%	1,200	0	0	13.0%	156
<b>Total</b>		<b>2,984,334</b>	<b>113,700</b>	<b>0</b>	<b>3.6%</b>	<b>-9.4%</b>	<b>0.0%</b>	<b>3,091,531</b>	<b>102,979</b>	<b>0</b>	<b>30.2%</b>	<b>934,918</b>

*Notes:*

- (1) 12/31/2008 Inforce with wind premium adjusted to current rates.
- (2) 12/31/2008 Inforce x-wind premium adjusted to current rates.
- (3) 12/31/2008 Inforce sinkhole premium adjusted to current rates.
- (4) From the separated HO4 territorial indication, exhibit "2-2-Without Rapid Cash" column (13)
- (5) From the separated HO4 territorial indication, exhibit "2-2-Without Rapid Cash" column (14)
- (6) From the separated HO4 territorial indication, exhibit "2-2-Without Rapid Cash" column (15)
- (7) = (1) \* [1 + (4)].
- (8) = (2) \* [1 + (5)].
- (9) = (3) \* [1 + (6)].
- (10) From the current rating manual
- (11) = (7) \* (10).

## CALCULATION OF INDICATED HO6 HURRICANE PREMIUM

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Territory	Territory Description	Current Wind Inforce Premium	Current X-Wind Inforce Premium	Current Sinkhole Inforce Premium	With-Wind Indication	X-Wind Indication	Sinkhole Indication	Indicated Wind Inforce Premium	Indicated X-Wind Inforce Premium	Indicated Sinkhole Inforce Premium	Percent Hurricane	Indicated Hurricane Premium
192	Alachua	50,905	0	0	-10.0%	-10.0%	0.0%	45,815	0	0	16.6%	7,605
292	Baker	0	0	0	10.0%	10.0%	0.0%	0	0	0	16.1%	0
601	Bay, Coastal	259,437	16,265	0	-8.5%	-10.0%	0.0%	237,513	14,639	0	47.2%	112,106
721	Bay, Remainder	7,786	0	0	-3.6%	-3.6%	0.0%	7,507	0	0	41.1%	3,085
392	Bradford	0	0	0	10.0%	10.0%	0.0%	0	0	0	16.2%	0
57	Brevard, Coastal	454,073	27,165	0	7.2%	-10.0%	0.0%	486,966	24,449	0	50.9%	247,866
64	Brevard, Remainder	191,824	0	0	10.0%	10.0%	0.0%	211,006	0	0	37.3%	78,705
35	Broward, Hillwd & Ft. Ldrle	973,587	166,245	0	10.0%	-10.0%	0.0%	1,070,946	149,621	0	50.3%	538,686
361	Broward, Coastal	1,278,910	549,452	0	3.8%	-10.0%	0.0%	1,327,509	494,507	0	60.9%	808,453
37	Broward, Rem. Excl. Ft. L.	3,769,644	207,792	0	7.3%	-10.0%	0.0%	4,043,579	187,013	0	44.2%	1,787,262
193	Calhoun	0	0	0	10.0%	10.0%	0.0%	0	0	0	19.5%	0
581	Charlotte, Coastal	124,054	7,023	0	10.0%	-10.0%	0.0%	136,459	6,321	0	49.8%	67,957
711	Charlotte, Remainder	258,564	0	0	10.0%	10.0%	0.0%	284,420	0	0	40.2%	114,337
591	Citrus, Coastal	11,519	0	0	10.0%	10.0%	0.0%	12,671	0	0	44.3%	5,613
731	Citrus, Remainder	5,679	0	0	10.0%	10.0%	0.0%	6,247	0	0	35.3%	2,205
492	Clay	3,432	0	0	-0.2%	-0.2%	0.0%	3,424	0	0	16.4%	561
551	Collier, Remainder	276,613	658	0	10.0%	-10.0%	0.0%	304,274	592	0	52.6%	160,048
541	Collier, Coastal	769,026	74,081	0	10.0%	-10.0%	0.0%	845,929	66,673	0	52.5%	444,113
293	Columbia	0	0	0	10.0%	10.0%	0.0%	0	0	0	16.2%	0
30	Dade, Miami Beach	380,172	316,905	0	10.0%	-10.0%	0.0%	418,189	285,215	0	55.9%	233,768
31	Dade, Coastal	395,551	347,530	0	2.1%	-10.0%	0.0%	403,730	312,777	0	61.6%	248,698
32	Dade, Miami	725,257	229,476	0	10.0%	-10.0%	0.0%	797,783	206,528	0	49.3%	393,307
33	Dade, Hialeah	94,216	3,305	0	10.0%	10.0%	0.0%	103,638	3,636	0	39.1%	40,522
34	Dade, Rem Excl H.,M.,M.B.	1,911,909	407,097	0	10.0%	-10.0%	0.0%	2,103,100	366,387	0	50.7%	1,066,272
712	De Soto	8,067	0	0	10.0%	10.0%	0.0%	8,874	0	0	34.3%	3,044
592	Dixie, Coastal	3,152	0	0	-5.1%	-5.1%	0.0%	2,992	0	0	42.3%	1,266
732	Dixie, Remainder	0	0	0	10.0%	10.0%	0.0%	0	0	0	34.9%	0
39	Duval, Jacksonville	78,424	169	0	-10.0%	-10.0%	0.0%	70,582	152	0	11.1%	7,835
40	Duval, Remainder	862	0	0	-7.4%	-7.4%	0.0%	798	0	0	11.1%	89
41	Duval, Coastal	34,625	13,898	0	-7.1%	-10.0%	0.0%	32,167	12,508	0	28.8%	9,264
602	Escambia, Coastal	165,782	44,086	0	8.3%	-10.0%	0.0%	179,623	39,677	0	47.6%	85,500
43	Escambia, Remainder	69,201	7,062	0	10.0%	-10.0%	0.0%	76,121	6,356	0	33.4%	25,424
531	Flagler, Coastal	18,613	3,442	0	9.4%	-10.0%	0.0%	20,355	3,098	0	40.2%	8,183
701	Flagler, Remainder	14,125	0	0	5.7%	5.7%	0.0%	14,924	0	0	34.5%	5,149
603	Franklin	1,421	1,076	0	10.0%	-10.0%	0.0%	1,563	968	0	49.3%	771
393	Gadsden	0	0	0	10.0%	10.0%	0.0%	0	0	0	18.8%	0
923	Gilchrist	0	0	0	10.0%	10.0%	0.0%	0	0	0	17.9%	0
552	Glades	0	0	0	10.0%	10.0%	0.0%	0	0	0	42.4%	0
604	Gulf, Coastal	2,103	0	0	-2.4%	-2.4%	0.0%	2,052	0	0	49.3%	1,012
722	Gulf, Remainder	0	0	0	10.0%	10.0%	0.0%	0	0	0	40.2%	0
493	Hamilton	0	0	0	10.0%	10.0%	0.0%	0	0	0	16.2%	0
713	Hardee	0	0	0	10.0%	10.0%	0.0%	0	0	0	34.1%	0
553	Hendry	1,331	0	0	10.0%	10.0%	0.0%	1,464	0	0	42.6%	624
159	Hernando, Coastal	18,291	0	0	10.0%	10.0%	0.0%	20,120	0	0	43.7%	8,792
733	Hernando, Remainder	4,623	0	0	10.0%	10.0%	0.0%	5,085	0	0	35.9%	1,826
714	Highlands	5,589	0	0	10.0%	10.0%	0.0%	6,148	0	0	32.9%	2,023
47	Hillsborough, Tampa	294,492	0	0	10.0%	10.0%	0.0%	323,941	0	0	28.3%	91,675
80	Hillsborough, Excl. Tampa	371,351	381	0	10.0%	10.0%	0.0%	408,486	419	0	21.7%	88,641
593	Holmes	0	0	0	10.0%	10.0%	0.0%	0	0	0	22.0%	0
561	Indian River, Remainder	266,605	964	0	10.0%	-10.0%	0.0%	293,266	868	0	49.8%	146,046
181	Indian River, Coastal	112,811	6,036	0	10.0%	-10.0%	0.0%	124,092	5,432	0	55.4%	68,747
693	Jackson	0	0	0	10.0%	10.0%	0.0%	0	0	0	19.1%	0
605	Jefferson, Coastal	0	0	0	10.0%	10.0%	0.0%	0	0	0	40.0%	0
793	Jefferson, Remainder	0	0	0	10.0%	10.0%	0.0%	0	0	0	19.0%	0
893	Lafayette	0	0	0	10.0%	10.0%	0.0%	0	0	0	16.9%	0
692	Lake	10,467	0	0	10.0%	10.0%	0.0%	11,514	0	0	17.0%	1,957
542	Lee, Coastal	299,017	52,753	0	10.0%	-10.0%	0.0%	328,919	47,478	0	50.2%	165,117
554	Lee, Remainder	781,719	11,624	0	6.2%	-10.0%	0.0%	830,309	10,462	0	42.2%	350,390
993	Leon	24,009	0	0	-7.3%	-7.3%	0.0%	22,265	0	0	16.3%	3,629
594	Levy, Coastal	1,102	700	0	-5.5%	-10.0%	0.0%	1,041	630	0	45.1%	469
734	Levy, Remainder	0	0	0	10.0%	10.0%	0.0%	0	0	0	35.9%	0
931	Liberty	0	0	0	10.0%	10.0%	0.0%	0	0	0	19.1%	0
932	Madison	0	0	0	10.0%	10.0%	0.0%	0	0	0	16.6%	0
582	Manatee, Coastal	231,888	11,840	0	10.0%	-10.0%	0.0%	255,077	10,656	0	51.4%	131,109
735	Manatee, Remainder	363,450	633	0	10.0%	-10.0%	0.0%	399,795	570	0	41.1%	164,316
792	Marion	24,032	0	0	10.0%	10.0%	0.0%	26,435	0	0	17.5%	4,626
10	Martin, Remainder	180,244	1,302	0	10.0%	-10.0%	0.0%	198,268	1,172	0	53.4%	105,875
182	Martin, Coastal	93,960	765	0	10.0%	-10.0%	0.0%	103,356	689	0	56.3%	58,189
5	Monroe, Excl. Key West	32,025	17,061	0	10.0%	-10.0%	0.0%	35,228	15,355	0	61.8%	21,771
7	Monroe, Key West	30,764	12,719	0	10.0%	-10.0%	0.0%	33,840	11,447	0	54.0%	18,274
532	Nassau, Coastal	23,401	4,463	0	-6.6%	-10.0%	0.0%	21,862	4,017	0	41.5%	9,073
892	Nassau, Remainder	1,110	0	0	-8.2%	-8.2%	0.0%	1,018	0	0	20.9%	213
606	Okaloosa, Coastal	120,572	20,427	0	0.5%	-10.0%	0.0%	121,145	18,384	0	49.7%	60,209
723	Okaloosa, Remainder	28,851	0	0	4.5%	4.5%	0.0%	30,160	0	0	43.1%	12,999
555	Okeechobee	0	0	0	10.0%	10.0%	0.0%	0	0	0	41.1%	0
49	Orange, Orlando	55,661	0	0	4.9%	4.9%	0.0%	58,392	0	0	15.5%	9,051
90	Orange, Excl. Orlando	62,715	288	0	4.6%	-10.0%	0.0%	65,581	259	0	17.3%	11,345
511	Osceola	45,489	0	0	-0.4%	-0.4%	0.0%	45,326	0	0	21.1%	9,564
362	Palm Beach, Coastal	1,672,042	373,679	0	10.0%	-10.0%	0.0%	1,839,246	336,311	0	61.1%	1,123,779
38	Palm Beach, Remainder	2,917,659	210,271	0	-2.8%	-10.0%	0.0%	2,834,897	189,244	0	49.3%	1,397,604
595	Pasco, Coastal	93,115	58,183	0	10.0%	10.0%	0.0%	102,427	64,001	0	44.5%	45,580
736	Pasco, Remainder	318,720	1,815	0	10.0%	10.0%	0.0%	350,592	1,997	0	37.0%	129,719
42	Pinellas, Coastal	823,503	246,943	0	6.2%	-10.0%	0.0%	874,368	222,249	0	42.1%	368,109
46	Pinellas - Saint Petersburg	768,948	2,238	0	10.0%	-10.0%	0.0%	845,843	2,014	0	38.2%	323,112
81	Pinellas, Rem. Excl. Saint Pe	2,224,963	4,084	0	10.0%	-10.0%	0.0%	2,447,459	3,676	0	27.4%	670,604
50	Polk	32,453	0	0	10.0%	10.0%	0.0%	35,698	0	0	17.6%	6,283
992	Putnam	1,796	0	0	-8.2%	-8.2%	0.0%	1,649	0	0	16.5%	272



**CALCULATION OF INDICATED HO6 HURRICANE PREMIUM**

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
<u>Territory</u>	<u>Territory Description</u>	Current Wind Inforce Premium	Current X-Wind Inforce Premium	Current Sinkhole Inforce Premium	With-Wind Indication	X-Wind Indication	Sinkhole Indication	Indicated Wind Inforce Premium	Indicated X-Wind Inforce Premium	Indicated Sinkhole Inforce Premium	Percent Hurricane	Indicated Hurricane Premium
533	Saint Johns, Coastal	112,872	20,822	0	-6.1%	-9.9%	0.0%	105,963	18,755	0	39.6%	41,961
702	Saint Johns, Remainder	39,285	0	0	-7.7%	-7.7%	0.0%	36,275	0	0	35.4%	12,841
562	Saint Lucie, Remainder	55,488	0	0	10.0%	10.0%	0.0%	61,037	0	0	51.1%	31,190
183	Saint Lucie, Coastal	143,582	20,886	0	10.0%	-10.0%	0.0%	157,940	18,797	0	55.4%	87,499
607	Santa Rosa, Coastal	6,237	2,389	0	0.7%	-10.0%	0.0%	6,279	2,150	0	49.9%	3,133
724	Santa Rosa, Remainder	13,215	3,801	0	10.0%	-10.0%	0.0%	14,537	3,421	0	41.8%	6,076
583	Sarasota, Coastal	812,470	87,450	0	10.0%	-10.0%	0.0%	893,717	78,705	0	50.4%	450,433
715	Sarasota, Remainder	566,459	17,312	0	10.0%	-10.0%	0.0%	623,105	15,581	0	40.7%	253,604
512	Seminole	56,386	0	0	10.0%	10.0%	0.0%	62,025	0	0	19.4%	12,033
921	Sumter	2,342	0	0	2.2%	2.2%	0.0%	2,393	0	0	17.0%	407
933	Suwannee	0	0	0	10.0%	10.0%	0.0%	0	0	0	16.6%	0
596	Taylor, Coastal	0	0	0	10.0%	10.0%	0.0%	0	0	0	40.3%	0
737	Taylor, Remainder	0	0	0	10.0%	10.0%	0.0%	0	0	0	34.8%	0
922	Union	0	0	0	10.0%	10.0%	0.0%	0	0	0	16.0%	0
62	Volusia, Coastal	419,646	69,009	0	3.7%	-10.0%	0.0%	435,077	62,108	0	42.9%	186,648
63	Volusia, Remainder	133,926	8,547	0	10.0%	-10.0%	0.0%	147,319	7,692	0	33.1%	48,762
608	Wakulla, Coastal	0	0	0	10.0%	10.0%	0.0%	0	0	0	42.7%	0
725	Wakulla, Remainder	0	0	0	10.0%	10.0%	0.0%	0	0	0	36.8%	0
609	Walton, Coastal	200,044	22,546	0	1.4%	-10.0%	0.0%	202,855	20,291	0	47.5%	96,356
726	Walton, Remainder	0	0	0	10.0%	10.0%	0.0%	0	0	0	42.2%	0
934	Washington	0	0	0	10.0%	10.0%	0.0%	0	0	0	19.6%	0
<b>Total</b>		<b>27,239,253</b>	<b>3,714,658</b>	<b>0</b>	<b>6.9%</b>	<b>-9.7%</b>	<b>0.0%</b>	<b>29,113,588</b>	<b>3,355,944</b>	<b>0</b>	<b>45.9%</b>	<b>13,351,263</b>

*Notes:*

- (1) 12/31/2008 Inforce with wind premium adjusted to current rates.
- (2) 12/31/2008 Inforce x-wind premium adjusted to current rates.
- (3) 12/31/2008 Inforce sinkhole premium adjusted to current rates.
- (4) From the separated HO6 territorial indication, exhibit "2-2-Without Rapid Cash" column (13)
- (5) From the separated HO6 territorial indication, exhibit "2-2-Without Rapid Cash" column (14)
- (6) From the separated HO6 territorial indication, exhibit "2-2-Without Rapid Cash" column (15)
- (7) = (1) \* [1 + (4)]
- (8) = (2) \* [1 + (5)]
- (9) = (3) \* [1 + (6)]
- (10) From the current rating manual
- (11) = (7) \* (10)

# THIS DOCUMENT FAILED TO CONVERT

Filing Number: 09-17343

Document Title: PRM HO4 Statewide Rate Ind (09-01-09)\_combo

Document Type: Miscellaneous

Form Number (if applicable):

Document ID: 32189884

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## **Conversion Error Details:**

ERROR [PRM HO4 Statewide Rate Ind (09-01-09)\_combo.xls] [] [\_convertXlsToPdf] [LARGE DATA FILE] Cannot convert Excel to PDF. The size of the file exceeds 1000 KB ASPOSE: ERROR [PRM HO4 Statewide Rate Ind (09-01-09)\_combo.xls] [] [\_convertXlsToPdf] [LARGE DATA FILE] Cannot convert Excel to PDF. The size of the file exceeds 1000 KB

<b>Exhibit</b>	<b>Description</b>
RIF Wind With Rapid Cash <b>0 0</b>	Duplicate of OIR RIF for policies that include wind, excluding sinkhole premiums and losses, and with a provision for the FHCF rapid cash buildup
RIF Wind Without Rapid Cash <b>0 0</b>	Duplicate of OIR RIF for policies that include wind, excluding sinkhole premiums and losses, and without a provision for the FHCF rapid cash buildup
Prem Wind <b>0 0</b>	Shows premium and exposure trends for policies that include wind, excluding sinkhole premiums
Loss Wind <b>0 0</b>	Shows loss trends for policies that include wind, excluding sinkhole losses

# CITIZENS PROPERTY INSURANCE CORPORATION

TOC Wind

STATE OF FLORIDA -- OFFICE OF INSURANCE REGULATION  
HO/MHO/DF STANDARDIZED RATE INDICATIONS WORKBOOK

STATE EXHIBIT 1  
SHEET 1

## RATE INDICATIONS

GROUP NAME: \_\_\_\_\_  
PRODUCT TYPE: \_\_\_\_\_  
PRODUCT SUB-TYPE: \_\_\_\_\_  
STATE: \_\_\_\_\_

PROGRAM NAME: \_\_\_\_\_  
POLICY TYPE: **HO4**  
COMPANY(IES): \_\_\_\_\_

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

### PREMIUMS:

(1) Accident Year Ending	(2) Months of Maturity	(3) Earned House- Years	(4) Written Premiums (\$000's)	(5) Earned Premiums (\$000's)	(6) Current Rate Level Factors (SUPPORT)	(7) Premium Trend Factors	(8) Trended Earned Premiums at C.R.L. (\$000's)
12/31/2004	63	4,309	\$2,193	\$1,854	0.987	1.137	\$2,081
12/31/2005	51	2,188	188	947	0.960	1.115	1,015
12/31/2006	39	1,832	1,057	853	0.955	1.093	890
12/31/2007	27	2,875	1,759	1,278	0.979	1.072	1,342
12/31/2008	15	6,238	3,178	2,570	1.016	1.051	2,744
TOTAL		17,442	\$8,374	\$7,503			\$8,071

### NOTES:

### ACTUAL LOSSES:

(1) Accident Year Ending	(9) Incl. Cats.	(10) Non-Hurr. Cat.	(11) Hurricane Cat.	(12) Excl. Cats.	(13) Incl. Cats.	(14) Non-Hurr. Cat.	(15) Hurricane Cat.	(16) Excl. Cats.	(17) Incl. Cats. (SUPPORT)	(18) Non-Hurr. Cat. (SUPPORT)	(19) Hurricane Cat. (SUPPORT)	(20) Excl. Cats.	(21) Actual Incurred Loss & LAE Excl. Cats. (\$000's)
----- ACTUAL INCURRED LOSSES (\$000's) -----					----- ACTUAL INCURRED ALAE (\$000's) -----				----- INCURRED ULAE (\$000's) -----				
12/31/2004	\$932	\$0	\$665	\$267	\$90	\$0	\$54	\$36	\$59	\$0	\$52	\$7	\$309
12/31/2005	441	0	172	269	46	0	15	31	20	0	14	7	307
12/31/2006	238	0	0	238	49	0	0	49	6	0	0	6	293
12/31/2007	706	0	0	706	40	0	0	40	18	0	0	18	764
12/31/2008	1,416	3	0	1,413	80	1	0	79	36	0	0	36	1,528
TOTAL	\$3,732	\$3	\$837	\$2,893	\$306	\$1	\$69	\$236	\$140	\$0	\$66	\$74	\$3,203

### PROJECTED CATASTROPHE LOSSES:

(1) Accident Year Ending	(22) Losses (SUPPORT)	(23) ALAE (SUPPORT)	(24) ULAE (SUPPORT)	(25) Losses & ALAE & ULAE	(26) POLICIES IN-FORCE	(27) POLICIES IN-FORCE	(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)
---PROJECTED NON-HURR. CAT (\$000's)---					CE DATA --- INSERT APPLICABLE DATE IN YELLOW HIGHLIGHTED CELL ---							
12/31/2004	\$29	\$12	\$1	\$41								
12/31/2005	25	10	1	36								
12/31/2006	20	8	1	29								
12/31/2007	49	20	1	71								
12/31/2008	98	41	3	141								
TOTAL	\$220	\$92	\$6	\$318	7,811	-	\$2,984	\$0	\$108	\$11	\$8	\$127

### 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 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 Incl. 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 Ratio Incl. Non-Hurr Cat (\$000's)	(44) Selected Accident Year Weights (SUPPORT)	(45) Weighted Proj. Incurred Loss & LAE Incl. Non-Hurr Cat Excl. BF/PD
12/31/2004	\$309	1.000	2.524	\$781	\$822	\$0	\$822	1.000	\$822	39.5%	10.0%	
12/31/2005	307	1.000	2.189	673	709	0	709	1.000	709	69.8%	15.0%	
12/31/2006	293	0.996	1.899	555	584	0	584	1.000	584	65.6%	20.0%	
12/31/2007	764	1.064	1.647	1,338	1,409	0	1,409	1.000	1,409	105.0%	25.0%	
12/31/2008	1,528	1.218	1.428	2,659	2,800	0	2,800	1.000	2,800	102.0%	30.0%	
TOTAL	\$3,203			\$6,005	\$6,324	\$0	\$6,324		\$6,324	78.3%	100.0%	84.4%

### 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%	8.6%	8.6%
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	0.7%	0.0%	0.7%
Other Expense (Specify**)	0.0%	10.0%	10.0%
TOTAL EXPENSES	6.8%	21.3%	28.1%
PERMISSIBLE LOSS & LAE			71.9%

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

### DEVELOPMENT OF RATE LEVEL INDICATIONS:

(50)	4.3%	Projected Hurricane Loss & LAE ratio
(51)	88.7%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	6.8%	Expected Fixed Expense Ratio
(53)	21.3%	Expected Variable Expense Ratio
(54)	21.3%	Rate Level Indication (Before Credibility)
(55)	0.66	Credibility (SUPPORT)
(56)	13.0%	Expected Annual Net Trend (i.e., Projected Loss Trend Net of Premium Trend)
(57)	1.00	Assumed Number of Years Since Last Rate Review
(58)	13.0%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	18.5%	Credibility-Weighted Rate Level Indication
(60)	0.0%	Company Selected Rate Change

# CITIZENS PROPERTY INSURANCE CORPORATION

TOC Wind

STATE OF FLORIDA -- OFFICE OF INSURANCE REGULATION  
HO/MHO/DF STANDARDIZED RATE INDICATIONS WORKBOOK

STATE EXHIBIT 1  
SHEET 1

## RATE INDICATIONS

GROUP NAME: \_\_\_\_\_  
PRODUCT TYPE: \_\_\_\_\_  
PRODUCT SUB-TYPE: \_\_\_\_\_  
STATE: \_\_\_\_\_

PROGRAM NAME: \_\_\_\_\_  
POLICY TYPE: **HO4**  
COMPANY(IES): \_\_\_\_\_

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

### PREMIUMS:

(1) Accident Year Ending	(2) Months of Maturity	(3) Earned House- Years	(4) Written Premiums (\$000's)	(5) Earned Premiums (\$000's)	(6) Current Rate Level Factors (SUPPORT)	(7) Premium Trend Factors	(8) Trended Earned Premiums at C.R.L. (\$000's)
12/31/2004	63	4,309	\$2,193	\$1,864	0.987	1.137	\$2,081
12/31/2005	51	2,188	188	947	0.960	1.115	1,015
12/31/2006	39	1,832	1,057	853	0.955	1.093	890
12/31/2007	27	2,875	1,759	1,278	0.979	1.072	1,342
12/31/2008	15	6,238	3,178	2,570	1.016	1.051	2,744
<b>TOTAL</b>		17,442	\$8,374	\$7,503			\$8,071

### NOTES:

\_\_\_\_\_

### ACTUAL LOSSES:

(1) Accident Year Ending	(9) Incl. Cats.	(10) Non-Hurr. Cat.	(11) Hurricane Cat.	(12) Excl. Cats.	(13) Incl. Cats.	(14) Non-Hurr. Cat.	(15) Hurricane Cat.	(16) Excl. Cats.	(17) Incl. Cats. (SUPPORT)	(18) Non-Hurr. Cat. (SUPPORT)	(19) Hurricane Cat. (SUPPORT)	(20) Excl. Cats.	(21) Actual Incurred Loss & LAE Excl. Cats. (\$000's)
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12/31/2005	441	0	172	269	46	0	15	31	20	0	14	7	307
12/31/2006	238	0	238	238	49	0	0	49	6	0	0	6	293
12/31/2007	706	0	0	706	40	0	0	40	18	0	0	18	764
12/31/2008	1,416	3	0	1,413	79	1	0	79	36	0	0	36	1,528
<b>TOTAL</b>	\$3,732	\$3	\$837	\$2,893	\$306	\$1	\$69	\$236	\$140	\$0	\$66	\$74	\$3,203

### PROJECTED CATASTROPHE LOSSES:

(1) Accident Year Ending	(22) Losses (SUPPORT)	(23) ALAE (SUPPORT)	(24) ULAE (SUPPORT)	(25) Losses & ALAE & ULAE	(26) POLICIES IN-FORCE	(27) POLICIES IN-FORCE	(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)
---PROJECTED NON-HURR. CAT (\$000's)---					CE DATA --- INSERT APPLICABLE DATE IN YELLOW HIGHLIGHTED CELL ---							
12/31/2004	\$29	\$12	\$1	\$41								
12/31/2005	25	10	1	\$36								
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12/31/2007	49	20	1	\$71								
12/31/2008	98	41	3	\$141								
<b>TOTAL</b>	\$220	\$92	\$6	\$318	7,811	-	\$2,984	\$0	\$108	\$11	\$8	\$127

### DEVELOPMENT OF PROJECTED LOSS & LAE RATIO:

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12/31/2005	307	1.000	2.189	673	709	0	709	1.000	709	69.8%	15.0%	
12/31/2006	293	0.996	1.899	555	584	0	584	1.000	584	65.6%	20.0%	
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<b>TOTAL</b>	\$3,203			\$6,005	\$6,324	\$0	\$6,324		\$6,324	78.3%	100.0%	84.4%

### PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

(46) Category of Expected Expense	(47) Fixed Expense Loading * (SUPPORT)	(48) Variable Expense Loading (SUPPORT)	(49) Total Expense Loading
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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	0.6%	0.0%	0.6%
Other Expense (Specify**)	0.0%	10.0%	10.0%
<b>TOTAL EXPENSES</b>	6.7%	21.3%	27.9%
<b>PERMISSIBLE LOSS &amp; LAE</b>			72.1%

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

### DEVELOPMENT OF RATE LEVEL INDICATIONS:

(50)	4.3%	Projected Hurricane Loss & LAE ratio
(51)	88.7%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	6.7%	Expected Fixed Expense Ratio
(53)	21.3%	Expected Variable Expense Ratio
(54)	21.1%	Rate Level Indication (Before Credibility)
(55)	0.66	Credibility (SUPPORT)
(56)	13.0%	Expected Annual Net Trend (i.e., Projected Loss Trend Net of Premium Trend)
(57)	1.00	Assumed Number of Years Since Last Rate Review
(58)	13.0%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	18.4%	Credibility-Weighted Rate Level Indication
(60)	0.0%	Company Selected Rate Change

PR-M -- RENTERS HO-4

CALCULATION OF PREMIUM TREND FACTORS FOR WITH WIND POLICIES

	(1)	(2)	(3)	(4)	(5)
Beginning of Calendar Year	End of Calendar Year	Average Earned Date	Earned Premium at Current Rate	Earned House Years	Average Earned Premium at Current Rate
1/1/2004	12/31/2004	7/1/2004	1,829,506	4,309	425
4/1/2004	3/31/2005	9/30/2004	1,781,495	4,199	424
7/1/2004	6/30/2005	12/30/2004	1,594,034	3,753	425
10/1/2004	9/30/2005	4/1/2005	1,327,874	3,134	424
1/1/2005	12/31/2005	7/2/2005	909,923	2,188	416
4/1/2005	3/31/2006	9/30/2005	743,895	1,795	414
7/1/2005	6/30/2006	12/30/2005	730,455	1,749	418
10/1/2005	9/30/2006	4/1/2006	755,164	1,748	432
1/1/2006	12/31/2006	7/2/2006	814,323	1,832	444
4/1/2006	3/31/2007	9/30/2006	879,609	1,959	449
7/1/2006	6/30/2007	12/30/2006	964,981	2,147	450
10/1/2006	9/30/2007	4/1/2007	1,077,786	2,450	440
1/1/2007	12/31/2007	7/2/2007	1,251,676	2,875	435
4/1/2007	3/31/2008	9/30/2007	1,499,001	3,458	434
7/1/2007	6/30/2008	12/30/2007	1,807,192	4,180	432
10/1/2007	9/30/2008	3/31/2008	2,248,155	5,230	430
1/1/2008	12/31/2008	7/1/2008	2,611,172	6,238	419
(6) 17 Point Fitted Annual Rate of Change:					0.7%
(7) 13 Point Fitted Annual Rate of Change:					0.7%
(8) 9 Point Fitted Annual Rate of Change:					-3.0%
(9) 5 Point Fitted Annual Rate of Change:					-3.4%
					0.6%
					-1.9%
					-4.2%
					-13.6%

(10) Selected Annual Rate of Change: **2.0%**

**Notes:**

- (2) Earned premium at current rate level
- (3) Earned house years.
- (4) = (2) / (3)
- (5) Based on information from a database. Rounded to the nearest hundred.
- (6) Calculated by fitting an exponential curve to 17 points.
- (7) Calculated by fitting an exponential curve to 13 points.
- (8) Calculated by fitting an exponential curve to 9 points.
- (9) Calculated by fitting an exponential curve to 5 points.
- (10) See explanatory notes for basis of selection.

PR-M -- RENTERS HO-4

CALCULATION OF LOSS TREND FACTORS FOR WITH WIND POLICIES

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Beginning of Calendar Year	End of Calendar Year	Average Loss Date	Earned House Years	Non-Cat Incurred Losses as of	Incurred Loss Development	Developed Non-Cat Incurred	Pure Premium	Frequency	Severity
				3/31/2009	Factor	Losses			
1/1/2004	12/31/2004	7/1/2004	4,309	267,121	1.000	267,121	62	1.74%	3,552
4/1/2004	3/31/2005	9/30/2004	4,199	264,644	1.000	264,644	63	1.73%	3,640
7/1/2004	6/30/2005	12/30/2004	3,753	268,906	1.000	268,906	72	2.04%	3,509
10/1/2004	9/30/2005	4/1/2005	3,134	298,196	1.000	298,196	95	2.06%	4,627
1/1/2005	12/31/2005	7/2/2005	2,188	269,061	1.000	269,061	123	2.05%	5,994
4/1/2005	3/31/2006	9/30/2005	1,795	165,177	0.999	165,001	92	2.06%	4,457
7/1/2005	6/30/2006	12/30/2005	1,749	222,693	0.998	222,220	127	1.99%	6,371
10/1/2005	9/30/2006	4/1/2006	1,748	230,236	0.997	229,502	131	2.08%	6,325
1/1/2006	12/31/2006	7/2/2006	1,832	237,983	0.996	236,972	129	1.91%	6,764
4/1/2006	3/31/2007	9/30/2006	1,959	214,055	1.013	216,776	111	1.64%	6,761
7/1/2006	6/30/2007	12/30/2006	2,147	401,485	1.030	413,398	193	1.91%	10,069
10/1/2006	9/30/2007	4/1/2007	2,450	359,129	1.047	375,876	153	2.00%	7,655
1/1/2007	12/31/2007	7/2/2007	2,875	705,547	1.064	750,416	261	2.27%	11,493
4/1/2007	3/31/2008	9/30/2007	3,458	1,100,711	1.102	1,213,311	351	2.60%	13,503
7/1/2007	6/30/2008	12/30/2007	4,180	1,044,749	1.141	1,192,059	285	2.34%	12,176
10/1/2007	9/30/2008	3/31/2008	5,230	1,444,120	1.180	1,703,634	326	2.56%	12,729
1/1/2008	12/31/2008	7/1/2008	6,238	1,413,107	1.218	1,721,740	276	2.62%	10,548

		Pure Premium	Frequency	Severity
(9)	17 Point Fitted Annual Rate of Change:	53.1%	8.1%	41.6%
(10)	13 Point Fitted Annual Rate of Change:	52.1%	10.2%	38.1%
(11)	9 Point Fitted Annual Rate of Change:	69.1%	24.3%	36.1%
(12)		15.3%	0.0%	15.3%

(13) Selected Annual Loss Trend: 15.3%

**Notes:**

- (2) Earned house years
- (3) Non-catastrophe incurred losses
- (4) From Exhibit "RIF Wind With Rapid Cash" col (35)
- (5) = (3) \* (4)
- (6) = (5) / (2)
- (7) Number of claims divided by the earned house years
- (8) = (6) / (7)
- (9) Annual rate of change by using an exponential curve fit to 17 points.
- (10) Annual rate of change by using an exponential curve fit to 13 points.
- (11) Annual rate of change by using an exponential curve fit to 9 points.
- (12) See explanatory notes for basis of selected frequency and severity trends.

PR-M -- RENTERS HO-4  
INCURRED LOSS DEVELOPMENT FACTORS  
NON-CATASTROPHE LOSSES\*  
WITH-WIND POLICIES

Beginning of Accident Year	End of Accident Year	Incurred Losses and ALAE**				
		15 Months	27 Months	39 Months	51 Months	63 Months
1/1/2004	12/31/2004	284,739	309,962	310,487	302,487	302,487
1/1/2005	12/31/2005	305,307	280,365	295,115	300,543	
1/1/2006	12/31/2006	241,207	245,703	287,387		
1/1/2007	12/31/2007	549,741	745,978			
1/1/2008	12/31/2008	1,492,419				

Beginning of Accident Year	End of Accident Year	Link Ratios				
		15 to 27	27 to 39	39 to 51	51 to 63	63 to Ultimate
1/1/2004	12/31/2004	1.089	1.002	0.974	1.000	
1/1/2005	12/31/2005	0.918	1.053	1.018		
1/1/2006	12/31/2006	1.019	1.170			
1/1/2007	12/31/2007	1.357				
Straight Average		1.096	1.075	0.996	1.000	
Weighted Average		1.146	1.068	0.996	1.000	
Selected		1.146	1.068	0.996	1.000	
Cumulative		1.218	1.064	0.996	1.000	1.000

**Notes:**

\* Includes both normal and sinkhole losses.

\*\* Based on information from a loss database.

Losses exclude historical catastrophes (hurricane and non-hurricane).

Losses exclude the estimated portion of historical mold claims that exceed \$10K.



PR-M -- RENTERS HO-4  
CALCULATION OF CREDIBILITY

Beginning of Accident Year	End of Accident Year	(A)	(B)	(C)	(D)
		With-Wind Policies	X-Wind Policies	Sinkhole Policies	Combined Policies (With Wind + X-Wind)
1/1/2004	12/31/2004	4,309	1,437	0	5,746
1/1/2005	12/31/2005	2,188	929	0	3,117
1/1/2006	12/31/2006	1,832	693	0	2,525
1/1/2007	12/31/2007	2,875	889	0	3,763
1/1/2008	12/31/2008	6,238	623	0	6,861
(2) Total earned house years		17,442	4,570	0	22,012
(3) Full credibility standard		40,000	40,000	40,000	40,000
(4) Credibility		0.660	0.338	0.000	0.742

**Notes:**

- (A)-(D) Based on information from an exposure database.  
 (2) Equal to the total of (A)-(D)  
 (3) Selected  
 (4) Equal to the minimum of one and  $[(2) / (3)] ^ 0.5$ .

PR-M -- RENTERS HO-4  
STATEWIDE OFFBALANCE

		With Provision for Rapid Cash Buildup	Without Provision for Rapid Cash Buildup
(1)	Combined Indication	0.099	0.098
(2)	With-Wind Indication	0.185	0.184
(3)	X-Wind Indication	-0.259	-0.259
(4)	With-Wind In-Force Premium as of 12/31/2008 at CRL	2,984	2,984
(5)	X-Wind In-Force Premium as of 12/31/2008 at CRL	114	114
(6)	Indicated With-Wind Premium	3,536	3,533
(7)	Indicated X-Wind Premium	84	84
(8)	Indicated Percent With-Wind Premium	0.977	0.977
(9)	Indicated Percent X-Wind Premium	0.023	0.023
(10)	<b>Off-Balanced With-Wind Indicated</b>	<b>0.114</b>	<b>0.113</b>
(11)	<b>Off-Balanced X-Wind Indicated</b>	<b>-0.303</b>	<b>-0.303</b>
(12)	Weighted Avg of (14)-(16)	0.099	0.098

**Notes:**

- (1) From Exhibit "RIF Combined With Rapid Cash" row (59) or Exhibit "RIF Combined Without Rapid Cash" row (59)
- (2) From Exhibit "RIF Wind With Rapid Cash" row (59) or Exhibit "RIF Wind Without Rapid Cash" row (59)
- (3) From Exhibit "RIF Duplicate X-Wind" row (59)
- (4) From Exhibit "RIF Wind With Rapid Cash" total column (28) or Exhibit "RIF Wind Without Rapid Cash" total column (28)
- (5) From Exhibit "RIF Duplicate X-Wind" total column (28)
- (6) =  $[1 + (2)] * (4)$
- (7) =  $[1 + (3)] * (5)$
- (8) =  $(6) / [(6) + (7)]$
- (9) =  $(7) / [(6) + (7)]$
- (10) =  $(8) * [1 + (1)] * [(4) + (5)] / (4) - 1$
- (11) =  $(9) * [1 + (1)] * [(4) + (5)] / (5) - 1$
- (12) =  $\{[1 + (10)] * (4) + [1 + (11)] * (5)\} / \{(4) + (5)\}$

<b>Exhibit</b>	<b>Description</b>
RIF Duplicate X-Wind <b>0 0</b>	Duplicate of OIR RIF for policies that exclude wind, excluding sinkhole premiums and losses
Prem X-Wind <b>0 0</b>	Shows premium and exposure trends for policies that exclude wind, excluding sinkhole premiums
Loss X-Wind <b>0 0</b>	Shows loss trends for policies that exclude wind, excluding sinkhole losses

# CITIZENS PROPERTY INSURANCE CORPORATION

TOC X-Wind

STATE OF FLORIDA -- OFFICE OF INSURANCE REGULATION  
HO/MHO/DF STANDARDIZED RATE INDICATIONS WORKBOOK

STATE EXHIBIT 1  
SHEET 1

## RATE INDICATIONS

GROUP NAME: \_\_\_\_\_  
PRODUCT TYPE: \_\_\_\_\_  
PRODUCT SUB-TYPE: \_\_\_\_\_  
STATE: \_\_\_\_\_

PROGRAM NAME: \_\_\_\_\_  
POLICY TYPE: HO4  
COMPANY(IES): \_\_\_\_\_

(A) Loss Experience Eval. Date: 03/31/09  
(B) Annual Premium Trend: 2.0%  
(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	1,437	\$667	\$562	1.037	1.137	\$663
12/31/2005	51	929	211	366	1.027	1.115	419
12/31/2006	39	693	263	291	1.002	1.093	319
12/31/2007	27	889	348	343	0.997	1.072	366
12/31/2008	15	623	99	202	1.039	1.051	220
TOTAL		4,570	\$1,588	\$1,763			\$1,988

### NOTES:

### ACTUAL LOSSES:

(1) Accident Year Ending	(9) Incl. Cats.	(10) Non-Hurr. Cat.	(11) Hurricane Cat.	(12) Excl. Cats.	(13) Incl. Cats.	(14) Non-Hurr. Cat.	(15) Hurricane Cat.	(16) Excl. Cats.	(17) Incl. Cats. (SUPPORT)	(18) Non-Hurr. Cat. (SUPPORT)	(19) Hurricane Cat. (SUPPORT)	(20) Excl. Cats.	(21) Actual Incurred Loss & LAE Excl. Cats. (\$000's)
12/31/2004	\$243	\$0	\$39	\$204	\$76	\$0	\$8	\$68	\$8	\$0	\$3	\$5	\$277
12/31/2005	56	0	0	56	23	0	0	22	1	0	0	1	80
12/31/2006	43	0	0	43	8	0	0	8	1	0	0	1	52
12/31/2007	7	0	0	7	3	0	0	3	0	0	0	0	10
12/31/2008	34	0	0	34	3	0	0	3	1	0	0	1	38
TOTAL	\$383	\$0	\$39	\$344	\$113	\$0	\$8	\$105	\$12	\$0	\$3	\$9	\$457

### PROJECTED CATASTROPHE LOSSES:

(1) Accident Year Ending	(22) Losses (SUPPORT)	(23) ALAE (SUPPORT)	(24) ULAE (SUPPORT)	(25) CE DATA Losses & ALAE & ULAE	(26) POLICIES IN-FORCE	(27) POLICIES IN-FORCE	(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	\$2	\$0	\$0	\$3								
12/31/2005	1	0	0	\$1								
12/31/2006	0	0	0	\$1								
12/31/2007	0	0	0	\$0								
12/31/2008	0	0	0	\$0								
TOTAL	\$4	\$1	\$0	\$5	401	-	\$114	\$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 Develop- ment 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 Incl. 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 Ratio Incl. Non-Hurr Cat (\$000's)	(44) Selected Accident Year Weights (SUPPORT)	(45) Weighted Proj. Incurred Loss & LAE Incl. Non-Hurr Cat Excl. BF/PD
12/31/2004	\$277	1.000	1.000	\$277	\$280	\$0	\$280	1.000	\$280	42.2%	10.0%	
12/31/2005	80	1.000	1.000	80	\$81	0	\$81	1.000	\$81	19.3%	15.0%	
12/31/2006	52	1.133	1.000	59	\$60	0	\$60	1.000	\$60	18.8%	20.0%	
12/31/2007	10	1.039	1.000	10	\$10	0	\$10	1.000	\$10	2.8%	25.0%	
12/31/2008	38	1.094	1.000	41	\$42	0	\$42	1.000	\$42	19.0%	30.0%	
TOTAL	\$457			\$468	\$472	\$0	\$472		\$472	23.8%	100.0%	17.3%

### 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	0.0%	0.0%	0.0%
Other Expense (Specify**)	0.0%	2.0%	2.0%
TOTAL EXPENSES	6.1%	14.7%	20.7%
PERMISSIBLE LOSS & LAE			79.3%

\* - 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) 17.3% Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)  
(52) 6.1% Expected Fixed Expense Ratio  
(53) 14.7% Expected Variable Expense Ratio  
(54) -72.7% Rate Level Indication (Before Credibility)  
(55) 0.34 Credibility (SUPPORT)  
(56) -2.0% 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) -2.0% Expected Net Trend Since Last Rate Review  
(Value receives complement of credibility)  
(59) -25.9% Credibility-Weighted Rate Level Indication  
(60) 0.0% Company Selected Rate Change

PR-M -- RENTERS HO-4

CALCULATION OF PREMIUM TREND FACTORS FOR X-WIND POLICIES

	(1)	(2)	(3)	(4)	(5)
Beginning of Calendar Year	End of Calendar Year	Average Earned Date	Earned Premium at Current Rate	Earned House Years	Average Earned Premium at Current Rate
1/1/2004	12/31/2004	7/1/2004	583,116	1,437	406
4/1/2004	3/31/2005	9/30/2004	572,863	1,413	406
7/1/2004	6/30/2005	12/30/2004	520,018	1,281	406
10/1/2004	9/30/2005	4/1/2005	458,411	1,130	406
1/1/2005	12/31/2005	7/2/2005	375,916	929	405
4/1/2005	3/31/2006	9/30/2005	326,999	797	410
7/1/2005	6/30/2006	12/30/2005	308,469	745	414
10/1/2005	9/30/2006	4/1/2006	301,719	719	420
1/1/2006	12/31/2006	7/2/2006	291,749	693	421
4/1/2006	3/31/2007	9/30/2006	287,178	693	414
7/1/2006	6/30/2007	12/30/2006	311,685	766	407
10/1/2006	9/30/2007	4/1/2007	334,179	846	395
1/1/2007	12/31/2007	7/2/2007	341,472	889	384
4/1/2007	3/31/2008	9/30/2007	365,144	964	379
7/1/2007	6/30/2008	12/30/2007	342,025	927	369
10/1/2007	9/30/2008	3/31/2008	275,362	776	355
1/1/2008	12/31/2008	7/1/2008	209,666	623	337
(6) 17 Point Fitted Annual Rate of Change:					-3.6%
(7) 13 Point Fitted Annual Rate of Change:					-6.0%
(8) 9 Point Fitted Annual Rate of Change:					-10.1%
(9) 5 Point Fitted Annual Rate of Change:					-12.4%

Coverage C Inforce as of	HO4 X-Wind Average Coverage C
12/31/2004	30,400
3/31/2005	30,500
6/30/2005	30,200
9/30/2005	30,700
12/31/2005	32,100
3/31/2006	31,400
6/30/2006	31,800
9/30/2006	32,200
12/31/2006	29,000
3/31/2007	30,000
6/30/2007	29,700
9/30/2007	29,100
12/31/2007	28,400
3/31/2008	26,600
6/30/2008	24,100
9/30/2008	21,700
12/31/2008	20,100

(11) Selected Annual Rate of Change: 2.0%

**Notes:**

- (2) Earned premium at current rate level  
(3) Earned house years.

PR-M -- RENTERS HO-4

CALCULATION OF LOSS TREND FACTORS FOR X-WIND POLICIES

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Beginning of Calendar Year	End of Calendar Year	Average Loss Date	Earned House Years	Non-Cat Incurred Losses as of 3/31/2009	Incurred Loss Development Factor	Developed Non-Cat Incurred Losses	Pure Premium	Frequency	Severity
1/1/2004	12/31/2004	7/1/2004	1,437	203,756	1.000	203,756	142	2.47%	5,734
4/1/2004	3/31/2005	9/30/2004	1,413	186,316	1.000	186,316	132	2.41%	5,466
7/1/2004	6/30/2005	12/30/2004	1,281	172,232	1.000	172,232	134	2.42%	5,550
10/1/2004	9/30/2005	4/1/2005	1,130	159,447	1.000	159,447	141	2.19%	6,449
1/1/2005	12/31/2005	7/2/2005	929	56,329	1.000	56,329	61	1.93%	3,142
4/1/2005	3/31/2006	9/30/2005	797	38,196	1.033	39,461	49	2.28%	2,172
7/1/2005	6/30/2006	12/30/2005	745	26,211	1.066	27,948	37	1.90%	1,978
10/1/2005	9/30/2006	4/1/2006	719	22,941	1.099	25,222	35	1.82%	1,927
1/1/2006	12/31/2006	7/2/2006	693	42,941	1.133	48,633	70	1.59%	4,417
4/1/2006	3/31/2007	9/30/2006	693	38,314	1.109	42,496	61	1.15%	5,307
7/1/2006	6/30/2007	12/30/2006	766	24,314	1.086	26,399	34	1.30%	2,646
10/1/2006	9/30/2007	4/1/2007	846	26,708	1.062	28,375	34	1.20%	2,802
1/1/2007	12/31/2007	7/2/2007	889	6,708	1.039	6,969	8	1.58%	498
4/1/2007	3/31/2008	9/30/2007	964	28,065	1.053	29,545	31	1.67%	1,833
7/1/2007	6/30/2008	12/30/2007	927	33,952	1.066	36,208	39	2.07%	1,891
10/1/2007	9/30/2008	3/31/2008	776	29,941	1.080	32,340	42	2.06%	2,026
1/1/2008	12/31/2008	7/1/2008	623	33,809	1.094	36,981	59	1.97%	3,015

		Pure Premium	Frequency	Severity
(9)	17 Point Fitted Annual Rate of Change:	-31.8%	-8.6%	-25.4%
(10)	13 Point Fitted Annual Rate of Change:	-12.8%	-0.6%	-12.2%
(11)	9 Point Fitted Annual Rate of Change:	-10.5%	29.2%	-30.8%
(12)		0.0%	0.0%	0.0%

(13) Selected Annual Loss Trend: 0.0%

**Notes:**

- (2) Earned house years
- (3) Non-catastrophe incurred losses
- (4) From Exhibit "RIF Duplicate X-Wind" col (35)
- (5) = (3) \* (4)
- (6) = (5) / (2)
- (7) Number of claims divided by the earned house years
- (8) = (6) / (7)
- (9) Annual rate of change by using an exponential curve fit to 17 points.
- (10) Annual rate of change by using an exponential curve fit to 13 points.
- (11) Annual rate of change by using an exponential curve fit to 9 points.
- (12) See explanatory notes for basis of selected frequency and severity trends.

PR-M -- RENTERS HO-4  
INCURRED LOSS DEVELOPMENT FACTORS  
NON-CATASTROPHE LOSSES\*  
X-WIND POLICIES

Beginning of Accident Year	End of Accident Year	Incurred Losses and ALAE**				
		15 Months	27 Months	39 Months	51 Months	63 Months
1/1/2004	12/31/2004	182,995	264,383	230,661	271,649	271,649
1/1/2005	12/31/2005	137,159	78,719	78,599	78,599	
1/1/2006	12/31/2006	50,103	49,810	51,217		
1/1/2007	12/31/2007	12,150	9,650			
1/1/2008	12/31/2008	37,046				

Beginning of Accident Year	End of Accident Year	Link Ratios				
		15 to 27	27 to 39	39 to 51	51 to 63	63 to Ultimate
1/1/2004	12/31/2004	1.445	0.872	1.178	1.000	
1/1/2005	12/31/2005	0.574	0.998	1.000		
1/1/2006	12/31/2006	0.994	1.028			
1/1/2007	12/31/2007	0.794				
Straight Average		0.952	0.966	1.089	1.000	
Weighted Average		1.053	0.917	1.133	1.000	
Selected		1.053	0.917	1.133	1.000	
Cumulative		1.094	1.039	1.133	1.000	1.000

**Notes:**

\* Includes both normal and sinkhole losses.

\*\* Based on information from a loss database.

Losses exclude historical catastrophes (hurricane and non-hurricane).

Losses exclude the estimated portion of historical mold claims that exceed \$10K.

PR-M -- RENTERS HO-4  
CALCULATION OF CREDIBILITY

Beginning of Accident Year	End of Accident Year	(A)	(B)	(C)	(D)
		With-Wind Policies	X-Wind Policies	Sinkhole Policies	Combined Policies (With Wind + X-Wind)
1/1/2004	12/31/2004	4,309	1,437	0	5,746
1/1/2005	12/31/2005	2,188	929	0	3,117
1/1/2006	12/31/2006	1,832	693	0	2,525
1/1/2007	12/31/2007	2,875	889	0	3,763
1/1/2008	12/31/2008	6,238	623	0	6,861
(2) Total earned house years		17,442	4,570	0	22,012
(3) Full credibility standard		40,000	40,000	40,000	40,000
(4) Credibility		0.660	0.338	0.000	0.742

**Notes:**

- (A)-(D) Based on information from an exposure database.  
 (2) Equal to the total of (A)-(D)  
 (3) Selected  
 (4) Equal to the minimum of one and  $[(2) / (3)] ^ 0.5$ .



PR-M -- RENTERS HO-4  
STATEWIDE OFFBALANCE

		<b>With Provision for Rapid Cash Buildup</b>	<b>Without Provision for Rapid Cash Buildup</b>
(1)	Combined Indication	0.099	0.098
(2)	With-Wind Indication	0.185	0.184
(3)	X-Wind Indication	-0.259	-0.259
(4)	With-Wind In-Force Premium as of 12/31/2008 at CRL	2,984	2,984
(5)	X-Wind In-Force Premium as of 12/31/2008 at CRL	114	114
(6)	Indicated With-Wind Premium	3,536	3,533
(7)	Indicated X-Wind Premium	84	84
(8)	Indicated Percent With-Wind Premium	0.977	0.977
(9)	Indicated Percent X-Wind Premium	0.023	0.023
<b>(10)</b>	<b>Off-Balanced With-Wind Indicated</b>	<b>0.114</b>	<b>0.113</b>
<b>(11)</b>	<b>Off-Balanced X-Wind Indicated</b>	<b>-0.303</b>	<b>-0.303</b>
(12)	Weighted Avg of (14)-(16)	0.099	0.098

**Notes:**

- (1) From Exhibit "RIF Combined With Rapid Cash" row (59) or Exhibit "RIF Combined Without Rapid Cash" row (59)
- (2) From Exhibit "RIF Wind With Rapid Cash" row (59) or Exhibit "RIF Wind Without Rapid Cash" row (59)
- (3) From Exhibit "RIF Duplicate X-Wind" row (59)
- (4) From Exhibit "RIF Wind With Rapid Cash" total column (28) or Exhibit "RIF Wind Without Rapid Cash" total column (28)
- (5) From Exhibit "RIF Duplicate X-Wind" total column (28)
- (6) =  $[1 + (2)] * (4)$
- (7) =  $[1 + (3)] * (5)$
- (8) =  $(6) / [(6) + (7)]$
- (9) =  $(7) / [(6) + (7)]$
- (10) =  $(8) * [1 + (1)] * [(4) + (5)] / (4) - 1$
- (11) =  $(9) * [1 + (1)] * [(4) + (5)] / (5) - 1$
- (12) =  $\{[1 + (10)] * (4) + [1 + (11)] * (5)\} / \{(4) + (5)\}$

# THIS DOCUMENT FAILED TO CONVERT

Filing Number: 09-17343

Document Title: PRM HO4 Territorial Rate Indication (9-01-09)-Combined\_t

Document Type: Miscellaneous

Form Number (if applicable):

Document ID: 32189876

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ERROR [PRM HO4 Territorial Rate Indication (9-01-09)-Combined\_t.xls] [] [\_convertXlsToPdf] [LARGE DATA FILE  
] Cannot convert Excel to PDF. The size of the file exceeds 1000 KB ASPOSE: ERROR [PRM HO4 Territorial Rate  
Indication (9-01-09)-Combined\_t.xls] [] [\_convertXlsToPdf] [LARGE DATA FILE] Cannot convert Excel to PDF. The  
size of the file exceeds 1000 KB

# THIS DOCUMENT FAILED TO CONVERT

Filing Number: 09-17343

Document Title: PRM HO4 Territorial Rate Indication (9-01-09)-Separate\_t

Document Type: Miscellaneous

Form Number (if applicable):

Document ID: 32189877

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ERROR [PRM HO4 Territorial Rate Indication (9-01-09)-Separate\_t.xls] [] [\_convertXlsToPdf] [LARGE DATA FILE]

Cannot convert Excel to PDF. The size of the file exceeds 1000 KB ASPOSE: ERROR [PRM HO4 Territorial Rate I-  
ndication (9-01-09)-Separate\_t.xls] [] [\_convertXlsToPdf] [LARGE DATA FILE] Cannot convert Excel to PDF. The si-  
ze of the file exceeds 1000 KB

**CALCULATION OF FHCF BUILT-UP FACTORS**

	(1)	(2)	(3)	(4)
<b>Policy Type</b>	<b>Benfield's estimated FHCF Premium as of 12/31/2009</b>	<b>Amount due to cash build up</b>	<b>Projected Hurricane Premium</b>	<b>Percent of Hurricane</b>
HO3	54,488,220	2,724,411	307,687,957	0.89%
HO4	104,610	5,231	934,918	0.56%
HO6	1,504,504	75,225	13,351,263	0.56%
<b>Total</b>	<b>56,097,334</b>	<b>2,804,867</b>	<b>321,974,138</b>	<b>0.87%</b>

**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)

INTERNET FILING SYSTEM (IFILE) -- EX-WIND CREDITS EXHIBIT

T

CREDITS FOR EXCLUDING WIND AND HAIL COVERAGE  
BASED ON  
CITIZENS PROPERTY INSURANCE CORPORATION (CITIZENS)  
WIND-ONLY TERRITORY DEFINITIONS

LINE OF BUSINESS Homeowners

COMPANY NAME Citizens Property Insurance Corporation

PROGRAM NAME Personal Residential Multi-Peril

POLICY TYPE Homeowners HO-3

CITIZENS COUNTY	CITIZENS CODE	LOWEST AVAILABLE CREDIT (%)*	HIGHEST AVAILABLE CREDIT (%)*	ESTIMATED AVERAGE CREDIT (%)*
INCLUDES WIND-ONLY PORTION				
BAY	59	58.5%	62.9%	60.7%
BREVARD	60	60.9%	61.7%	61.3%
BROWARD	45, 46, 47, 48	65.6%	69.5%	67.1%
CHARLOTTE	61	63.8%	66.2%	65.0%
COLLIER	62	61.6%	71.1%	66.4%
DADE	22, 23, 24, 25, 26, 27, 28, 29	60.2%	71.3%	66.4%
DUVAL	41	27.1%	33.4%	31.1%
ESCAMBIA	52, 53, 54	59.4%	64.6%	62.0%
FLAGLER	83	27.8%	52.4%	40.1%
FRANKLIN	65	64.4%	64.4%	64.4%
GULF	66	53.9%	64.0%	59.0%
HERNANDO	56	37.2%	55.0%	46.1%
INDIAN RIVER	76	69.5%	73.5%	71.5%
LEE	17, 18, 19, 20	59.3%	63.4%	61.3%
LEVY	57	14.2%	45.1%	29.6%
MANATEE	68	55.9%	62.1%	59.0%
MONROE	90	63.6%	64.0%	63.8%
NASSAU	69	32.5%	38.5%	35.5%
OKALOOSA	70	62.7%	65.0%	63.8%
PALM BEACH	94, 95, 96, 97	66.0%	71.6%	68.8%
PASCO	88	51.3%	55.1%	53.2%
PINELLAS	42	49.6%	61.5%	55.9%
ST JOHNS	71	38.2%	50.7%	44.5%
ST LUCIE	77	71.2%	73.7%	72.4%
SANTA ROSA	92	59.5%	63.5%	61.5%
SARASOTA	49, 50, 51	60.2%	61.6%	60.9%
VOLUSIA	14, 15, 16	39.6%	60.4%	50.0%
WAKULLA	58	41.8%	51.8%	46.8%
WALTON	75	61.7%	62.3%	62.0%

\* Each credit must be listed as the percentage of the total premium that is eliminated when wind/hail coverage is excluded (i.e. if 60% of the total premium is eliminated, the credit must be listed as 60.0). In the "Notes" below, include an explanation of the determination of the lowest, highest, and estimated average credits. If the line of business is Dwelling Fire, indicate whether the credit is to be applied to the Extended Coverage portion of the premium or the total Fire and Extended Coverage premium in the "Notes" below.

NOTE: See CITIZENS web site at "www.CitizensFla.com" for detailed wind-only territory definitions.

NOTE: Ten exhibits are included. If more are required, additional worksheets may be added and the exhibit may be copied to these worksheets.

Notes:



INTERNET FILING SYSTEM (IFILE) -- EX-WIND CREDITS EXHIBIT

T

CREDITS FOR EXCLUDING WIND AND HAIL COVERAGE  
 BASED ON  
 CITIZENS PROPERTY INSURANCE CORPORATION (CITIZENS)  
 WIND-ONLY TERRITORY DEFINITIONS

LINE OF BUSINESS	Homeowners
COMPANY NAME	Citizens Property Insurance Corporation
PROGRAM NAME	Personal Residential Multi-Peril
POLICY TYPE	Homeowners HO-4

CITIZENS COUNTY	CITIZENS CODE	LOWEST AVAILABLE CREDIT (%)*	HIGHEST AVAILABLE CREDIT (%)*	ESTIMATED AVERAGE CREDIT (%)*
INCLUDES WIND-ONLY PORTION				
BAY	59	29.8%	40.1%	35.0%
BREVARD	60	29.1%	29.9%	29.5%
BROWARD	45, 46, 47, 48	31.5%	46.4%	37.7%
CHARLOTTE	61	35.3%	36.3%	35.8%
COLLIER	62	28.3%	33.5%	30.9%
DADE	22, 23, 24, 25, 26, 27, 28, 29	32.7%	48.8%	38.9%
DUVAL	41	15.4%	17.0%	16.3%
ESCAMBIA	52, 53, 54	36.3%	44.1%	40.2%
FLAGLER	83	2.2%	25.3%	13.8%
FRANKLIN	65	31.3%	31.3%	31.3%
GULF	66	26.9%	33.2%	30.1%
HERNANDO	56	9.7%	24.2%	16.9%
INDIAN RIVER	76	37.2%	46.2%	41.7%
LEE	17, 18, 19, 20	14.1%	34.6%	24.3%
LEVY	57	20.0%	25.5%	22.8%
MANATEE	68	21.1%	36.6%	28.8%
MONROE	90	40.2%	45.1%	42.6%
NASSAU	69	13.1%	19.2%	16.2%
OKALOOSA	70	23.5%	29.2%	26.4%
PALM BEACH	94, 95, 96, 97	35.9%	41.9%	38.9%
PASCO	88	18.1%	23.2%	20.6%
PINELLAS	42	27.2%	37.4%	31.2%
ST JOHNS	71	24.4%	34.8%	29.6%
ST LUCIE	77	30.1%	44.7%	37.4%
SANTA ROSA	92	30.9%	39.0%	34.9%
SARASOTA	49, 50, 51	16.6%	30.0%	23.3%
VOLUSIA	14, 15, 16	21.1%	30.9%	26.0%
WAKULLA	58	28.3%	33.4%	30.9%
WALTON	75	27.5%	31.1%	29.3%

\* Each credit must be listed as the percentage of the total premium that is eliminated when wind/hail coverage is excluded (i.e. if 60% of the total premium is eliminated, the credit must be listed as 60.0). In the "Notes" below, include an explanation of the determination of the lowest, highest, and estimated average credits. If the line of business is Dwelling Fire, indicate whether the credit is to be applied to the Extended Coverage portion of the premium or the total Fire and Extended Coverage premium in the "Notes" below.

NOTE: See CITIZENS web site at "www.CitizensFla.com" for detailed wind-only territory definitions.

NOTE: Ten exhibits are included. If more are required, additional worksheets may be added and the exhibit may be copied to these worksheets.

Notes:





INTERNET FILING SYSTEM (IFILE) -- EX-WIND CREDITS EXHIBIT

T

CREDITS FOR EXCLUDING WIND AND HAIL COVERAGE  
BASED ON  
CITIZENS PROPERTY INSURANCE CORPORATION (CITIZENS)  
WIND-ONLY TERRITORY DEFINITIONS

LINE OF BUSINESS	Homeowners
COMPANY NAME	Citizens Property Insurance Corporation
PROGRAM NAME	Personal Residential Multi-Peril
POLICY TYPE	Homeowners HO-6

CITIZENS COUNTY	CITIZENS CODE	LOWEST AVAILABLE CREDIT (%)*	HIGHEST AVAILABLE CREDIT (%)*	ESTIMATED AVERAGE CREDIT (%)*
INCLUDES WIND-ONLY PORTION				
BAY	59	25.7%	33.1%	29.4%
BREVARD	60	36.1%	44.3%	40.2%
BROWARD	45, 46, 47, 48	32.5%	57.8%	41.2%
CHARLOTTE	61	40.2%	41.7%	40.9%
COLLIER	62	37.2%	47.5%	42.3%
DADE	22, 23, 24, 25, 26, 27, 28, 29	46.2%	66.1%	55.5%
DUVAL	41	21.8%	28.4%	24.2%
ESCAMBIA	52, 53, 54	36.9%	43.6%	40.3%
FLAGLER	83	10.6%	38.1%	24.4%
FRANKLIN	65	40.9%	40.9%	40.9%
GULF	66	24.6%	42.0%	33.3%
HERNANDO	56	7.7%	28.5%	18.1%
INDIAN RIVER	76	32.8%	60.1%	46.4%
LEE	17, 18, 19, 20	22.1%	40.0%	31.0%
LEVY	57	8.1%	31.5%	19.8%
MANATEE	68	21.3%	40.0%	30.6%
MONROE	90	61.8%	64.4%	63.1%
NASSAU	69	9.2%	28.1%	18.6%
OKALOOSA	70	31.8%	45.1%	38.4%
PALM BEACH	94, 95, 96, 97	35.4%	51.4%	43.4%
PASCO	88	3.0%	28.3%	15.6%
PINELLAS	42	38.6%	52.2%	46.0%
ST JOHNS	71	28.4%	36.8%	32.6%
ST LUCIE	77	33.0%	52.9%	42.9%
SANTA ROSA	92	32.1%	43.0%	37.5%
SARASOTA	49, 50, 51	20.5%	40.0%	30.3%
VOLUSIA	14, 15, 16	21.7%	34.6%	28.1%
WAKULLA	58	8.5%	29.3%	18.9%
WALTON	75	29.8%	32.6%	31.2%

\* Each credit must be listed as the percentage of the total premium that is eliminated when wind/hail coverage is excluded (i.e. if 60% of the total premium is eliminated, the credit must be listed as 60.0). In the "Notes" below, include an explanation of the determination of the lowest, highest, and estimated average credits. If the line of business is Dwelling Fire, indicate whether the credit is to be applied to the Extended Coverage portion of the premium or the total Fire and Extended Coverage premium in the "Notes" below.

NOTE: See CITIZENS web site at "www.CitizensFla.com" for detailed wind-only territory definitions.

NOTE: Ten exhibits are included. If more are required, additional worksheets may be added and the exhibit may be copied to these worksheets.

Notes:



INTERNET FILING SYSTEM (IFILE) -- EX-WIND CREDITS EXHIBIT

T

CREDITS FOR EXCLUDING WIND AND HAIL COVERAGE  
BASED ON  
CITIZENS PROPERTY INSURANCE CORPORATION (CITIZENS)  
WIND-ONLY TERRITORY DEFINITIONS

LINE OF BUSINESS

COMPANY NAME

PROGRAM NAME

POLICY TYPE

CITIZENS COUNTY	CITIZENS CODE	LOWEST AVAILABLE CREDIT (%)*	HIGHEST AVAILABLE CREDIT (%)*	ESTIMATED AVERAGE CREDIT (%)*
INCLUDES WIND-ONLY PORTION				
BAY	59			
BREVARD	60			
BROWARD	45, 46, 47, 48			
CHARLOTTE	61			
COLLIER	62			
DADE	22, 23, 24, 25, 26, 27, 28, 29			
DUVAL	41			
ESCAMBIA	52, 53, 54			
FLAGLER	83			
FRANKLIN	65			
GULF	66			
HERNANDO	56			
INDIAN RIVER	76			
LEE	17, 18, 19, 20			
LEVY	57			
MANATEE	68			
MONROE	90			
NASSAU	69			
OKALOOSA	70			
PALM BEACH	94, 95, 96, 97			
PASCO	88			
PINELLAS	42			
ST JOHNS	71			
ST LUCIE	77			
SANTA ROSA	92			
SARASOTA	49, 50, 51			
VOLUSIA	14, 15, 16			
WAKULLA	58			
WALTON	75			

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LINE OF BUSINESS

COMPANY NAME

PROGRAM NAME

POLICY TYPE

CITIZENS COUNTY	CITIZENS CODE	LOWEST AVAILABLE CREDIT (%)*	HIGHEST AVAILABLE CREDIT (%)*	ESTIMATED AVERAGE CREDIT (%)*
INCLUDES WIND-ONLY PORTION				
BAY	59			
BREVARD	60			
BROWARD	45, 46, 47, 48			
CHARLOTTE	61			
COLLIER	62			
DADE	22, 23, 24, 25, 26, 27, 28, 29			
DUVAL	41			
ESCAMBIA	52, 53, 54			
FLAGLER	83			
FRANKLIN	65			
GULF	66			
HERNANDO	56			
INDIAN RIVER	76			
LEE	17, 18, 19, 20			
LEVY	57			
MANATEE	68			
MONROE	90			
NASSAU	69			
OKALOOSA	70			
PALM BEACH	94, 95, 96, 97			
PASCO	88			
PINELLAS	42			
ST JOHNS	71			
ST LUCIE	77			
SANTA ROSA	92			
SARASOTA	49, 50, 51			
VOLUSIA	14, 15, 16			
WAKULLA	58			
WALTON	75			

\* Each credit must be listed as the percentage of the total premium that is eliminated when wind/hail coverage is excluded (i.e. if 60% of the total premium is eliminated, the credit must be listed as 60.0). In the "Notes" below, include an explanation of the determination of the lowest, highest, and estimated average credits. If the line of business is Dwelling Fire, indicate whether the credit is to be applied to the Extended Coverage portion of the premium or the total Fire and Extended Coverage premium in the "Notes" below.

NOTE: See CITIZENS web site at "www.CitizensFla.com" for detailed wind-only territory definitions.

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INTERNET FILING SYSTEM (IFILE) -- EX-WIND CREDITS EXHIBIT

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 WIND-ONLY TERRITORY DEFINITIONS

LINE OF BUSINESS

COMPANY NAME

PROGRAM NAME

POLICY TYPE

CITIZENS COUNTY	CITIZENS CODE	LOWEST AVAILABLE CREDIT (%)*	HIGHEST AVAILABLE CREDIT (%)*	ESTIMATED AVERAGE CREDIT (%)*
INCLUDES WIND-ONLY PORTION				
BAY	59			
BREVARD	60			
BROWARD	45, 46, 47, 48			
CHARLOTTE	61			
COLLIER	62			
DADE	22, 23, 24, 25, 26, 27, 28, 29			
DUVAL	41			
ESCAMBIA	52, 53, 54			
FLAGLER	83			
FRANKLIN	65			
GULF	66			
HERNANDO	56			
INDIAN RIVER	76			
LEE	17, 18, 19, 20			
LEVY	57			
MANATEE	68			
MONROE	90			
NASSAU	69			
OKALOOSA	70			
PALM BEACH	94, 95, 96, 97			
PASCO	88			
PINELLAS	42			
ST JOHNS	71			
ST LUCIE	77			
SANTA ROSA	92			
SARASOTA	49, 50, 51			
VOLUSIA	14, 15, 16			
WAKULLA	58			
WALTON	75			

\* Each credit must be listed as the percentage of the total premium that is eliminated when wind/hail coverage is excluded (i.e. if 60% of the total premium is eliminated, the credit must be listed as 60.0). In the "Notes" below, include an explanation of the determination of the lowest, highest, and estimated average credits. If the line of business is Dwelling Fire, indicate whether the credit is to be applied to the Extended Coverage portion of the premium or the total Fire and Extended Coverage premium in the "Notes" below.

NOTE: See CITIZENS web site at "www.CitizensFla.com" for detailed wind-only territory definitions.

NOTE: Ten exhibits are included. If more are required, additional worksheets may be added and the exhibit may be copied to these worksheets.

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INTERNET FILING SYSTEM (IFILE) -- EX-WIND CREDITS EXHIBIT

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 WIND-ONLY TERRITORY DEFINITIONS

LINE OF BUSINESS

COMPANY NAME

PROGRAM NAME

POLICY TYPE

CITIZENS COUNTY	CITIZENS CODE	LOWEST AVAILABLE CREDIT (%)*	HIGHEST AVAILABLE CREDIT (%)*	ESTIMATED AVERAGE CREDIT (%)*
INCLUDES WIND-ONLY PORTION				
BAY	59			
BREVARD	60			
BROWARD	45, 46, 47, 48			
CHARLOTTE	61			
COLLIER	62			
DADE	22, 23, 24, 25, 26, 27, 28, 29			
DUVAL	41			
ESCAMBIA	52, 53, 54			
FLAGLER	83			
FRANKLIN	65			
GULF	66			
HERNANDO	56			
INDIAN RIVER	76			
LEE	17, 18, 19, 20			
LEVY	57			
MANATEE	68			
MONROE	90			
NASSAU	69			
OKALOOSA	70			
PALM BEACH	94, 95, 96, 97			
PASCO	88			
PINELLAS	42			
ST JOHNS	71			
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SANTA ROSA	92			
SARASOTA	49, 50, 51			
VOLUSIA	14, 15, 16			
WAKULLA	58			
WALTON	75			

\* Each credit must be listed as the percentage of the total premium that is eliminated when wind/hail coverage is excluded (i.e. if 60% of the total premium is eliminated, the credit must be listed as 60.0). In the "Notes" below, include an explanation of the determination of the lowest, highest, and estimated average credits. If the line of business is Dwelling Fire, indicate whether the credit is to be applied to the Extended Coverage portion of the premium or the total Fire and Extended Coverage premium in the "Notes" below.

NOTE: See CITIZENS web site at "www.CitizensFla.com" for detailed wind-only territory definitions.

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INTERNET FILING SYSTEM (IFILE) -- EX-WIND CREDITS EXHIBIT

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WIND-ONLY TERRITORY DEFINITIONS

LINE OF BUSINESS

COMPANY NAME

PROGRAM NAME

POLICY TYPE

CITIZENS COUNTY	CITIZENS CODE	LOWEST AVAILABLE CREDIT (%)*	HIGHEST AVAILABLE CREDIT (%)*	ESTIMATED AVERAGE CREDIT (%)*
INCLUDES WIND-ONLY PORTION				
BAY	59			
BREVARD	60			
BROWARD	45, 46, 47, 48			
CHARLOTTE	61			
COLLIER	62			
DADE	22, 23, 24, 25, 26, 27, 28, 29			
DUVAL	41			
ESCAMBIA	52, 53, 54			
FLAGLER	83			
FRANKLIN	65			
GULF	66			
HERNANDO	56			
INDIAN RIVER	76			
LEE	17, 18, 19, 20			
LEVY	57			
MANATEE	68			
MONROE	90			
NASSAU	69			
OKALOOSA	70			
PALM BEACH	94, 95, 96, 97			
PASCO	88			
PINELLAS	42			
ST JOHNS	71			
ST LUCIE	77			
SANTA ROSA	92			
SARASOTA	49, 50, 51			
VOLUSIA	14, 15, 16			
WAKULLA	58			
WALTON	75			

\* Each credit must be listed as the percentage of the total premium that is eliminated when wind/hail coverage is excluded (i.e. if 60% of the total premium is eliminated, the credit must be listed as 60.0). In the "Notes" below, include an explanation of the determination of the lowest, highest, and estimated average credits. If the line of business is Dwelling Fire, indicate whether the credit is to be applied to the Extended Coverage portion of the premium or the total Fire and Extended Coverage premium in the "Notes" below.

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INTERNET FILING SYSTEM (IFILE) -- EX-WIND CREDITS EXHIBIT

T

CREDITS FOR EXCLUDING WIND AND HAIL COVERAGE  
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CITIZENS PROPERTY INSURANCE CORPORATION (CITIZENS)  
WIND-ONLY TERRITORY DEFINITIONS

LINE OF BUSINESS

COMPANY NAME

PROGRAM NAME

POLICY TYPE

CITIZENS COUNTY	CITIZENS CODE	LOWEST AVAILABLE CREDIT (%)*	HIGHEST AVAILABLE CREDIT (%)*	ESTIMATED AVERAGE CREDIT (%)*
INCLUDES WIND-ONLY PORTION				
BAY	59			
BREVARD	60			
BROWARD	45, 46, 47, 48			
CHARLOTTE	61			
COLLIER	62			
DADE	22, 23, 24, 25, 26, 27, 28, 29			
DUVAL	41			
ESCAMBIA	52, 53, 54			
FLAGLER	83			
FRANKLIN	65			
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INDIAN RIVER	76			
LEE	17, 18, 19, 20			
LEVY	57			
MANATEE	68			
MONROE	90			
NASSAU	69			
OKALOOSA	70			
PALM BEACH	94, 95, 96, 97			
PASCO	88			
PINELLAS	42			
ST JOHNS	71			
ST LUCIE	77			
SANTA ROSA	92			
SARASOTA	49, 50, 51			
VOLUSIA	14, 15, 16			
WAKULLA	58			
WALTON	75			

\* Each credit must be listed as the percentage of the total premium that is eliminated when wind/hail coverage is excluded (i.e. if 60% of the total premium is eliminated, the credit must be listed as 60.0). In the "Notes" below, include an explanation of the determination of the lowest, highest, and estimated average credits. If the line of business is Dwelling Fire, indicate whether the credit is to be applied to the Extended Coverage portion of the premium or the total Fire and Extended Coverage premium in the "Notes" below.

NOTE: See CITIZENS web site at "www.CitizensFla.com" for detailed wind-only territory definitions.

NOTE: Ten exhibits are included. If more are required, additional worksheets may be added and the exhibit may be copied to these worksheets.

Notes:



INTERNET FILING SYSTEM (IFILE) -- EX-WIND CREDITS EXHIBIT

T

CREDITS FOR EXCLUDING WIND AND HAIL COVERAGE  
 BASED ON  
 CITIZENS PROPERTY INSURANCE CORPORATION (CITIZENS)  
 WIND-ONLY TERRITORY DEFINITIONS

LINE OF BUSINESS

COMPANY NAME

PROGRAM NAME

POLICY TYPE

CITIZENS COUNTY	CITIZENS CODE	LOWEST AVAILABLE CREDIT (%)*	HIGHEST AVAILABLE CREDIT (%)*	ESTIMATED AVERAGE CREDIT (%)*
INCLUDES WIND-ONLY PORTION				
BAY	59			
BREVARD	60			
BROWARD	45, 46, 47, 48			
CHARLOTTE	61			
COLLIER	62			
DADE	22, 23, 24, 25, 26, 27, 28, 29			
DUVAL	41			
ESCAMBIA	52, 53, 54			
FLAGLER	83			
FRANKLIN	65			
GULF	66			
HERNANDO	56			
INDIAN RIVER	76			
LEE	17, 18, 19, 20			
LEVY	57			
MANATEE	68			
MONROE	90			
NASSAU	69			
OKALOOSA	70			
PALM BEACH	94, 95, 96, 97			
PASCO	88			
PINELLAS	42			
ST JOHNS	71			
ST LUCIE	77			
SANTA ROSA	92			
SARASOTA	49, 50, 51			
VOLUSIA	14, 15, 16			
WAKULLA	58			
WALTON	75			

\* Each credit must be listed as the percentage of the total premium that is eliminated when wind/hail coverage is excluded (i.e. if 60% of the total premium is eliminated, the credit must be listed as 60.0). In the "Notes" below, include an explanation of the determination of the lowest, highest, and estimated average credits. If the line of business is Dwelling Fire, indicate whether the credit is to be applied to the Extended Coverage portion of the premium or the total Fire and Extended Coverage premium in the "Notes" below.

NOTE: See CITIZENS web site at "www.CitizensFla.com" for detailed wind-only territory definitions.

NOTE: Ten exhibits are included. If more are required, additional worksheets may be added and the exhibit may be copied to these worksheets.

Notes:





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 Ratio
  - (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:	1	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 -----					Data Set: Sufficient ("S") vs. Insufficient ("I")	Annual Premium Trend (SUPPORT!)	Annual Loss Trend (Up-To-Date) (SUPPORT!)	Annual Loss Trend (Projected) (SUPPORT!)
RIF ID	Program Name	Policy Type	Company(ies) Abbrev.	RIF Comments				
1	Personal Lines Account HO HO-3 Wind	CPIC			S	4.0%	12.0%	12.0%
2	Personal Lines Account HO HO-3 X- Wind	CPIC			S	5.0%	4.0%	4.0%
3	Personal Lines Account HO HO-3 Sinkhole	CPIC			S	2.0%	11.0%	11.0%
4	Personal Lines Account HO HO-4 Wind	CPIC			S	2.0%	15.3%	15.3%
5	Personal Lines Account HO HO-4 X-Wind	CPIC			S	2.0%	0.0%	0.0%
6	Personal Lines Account HO HO-6 Wind	CPIC			S	4.0%	15.0%	15.0%
7	Personal Lines Account HO HO-6 X-Wind	CPIC			S	4.0%	15.0%	15.0%
8								
9								
10								

Column notes:

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

# **RESULTS SUMMARY FOR RATE CHANGE INDICATIONS**

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

----- RIF IDENTIFIER INFO -----				- LATEST ANNUAL PROFILE -				
RIF ID	Program Name	Policy Type	Company(ies) Abbrev.	On-Level Earned Premium (\$000's)	Earned House-Years	Company Before-Credibility Indication	Company After-Credibility Indication	Company Selection
1	Personal Lines Accou HO-3 Wind		CPIC	\$710,158	311,867	22.5%	22.5%	4.8%
2	Personal Lines Accou HO-3 X- Wind		CPIC	\$61,607	38,650	-27.0%	-27.0%	-4.5%
3	Personal Lines Accou HO-3 Sinkhole		CPIC	\$26,754	261,284	307.1%	307.1%	10.0%
4	Personal Lines Accou HO-4 Wind		CPIC	\$2,744	6,238	21.3%	18.5%	3.6%
5	Personal Lines Accou HO-4 X-Wind		CPIC	\$220	623	-72.7%	-25.9%	-9.4%
6	Personal Lines Accou HO-6 Wind		CPIC	\$34,489	40,456	17.7%	17.7%	7.0%
7	Personal Lines Accou HO-6 X-Wind		CPIC	\$10,040	14,798	-24.0%	-24.0%	-9.7%
8								
9								
10								
GRAND TOTAL				\$846,012	673,916	27.1%	27.1%	4.2%

## ERROR CHECKING SHEET

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

Cell Address	Overall Inputs	Rate Indication Form (RIF)									
		1	2	3	4	5	6	7	8	9	10
Data Set:		S	S	S	S	S	S	S	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:	Homeowners
PRODUCT SUB-TYPE:	N/A
STATE:	Florida Experience Only

PROGRAM NAME:	Personal Lines Account H O (HO)
POLICY TYPE:	HO-3 Wind
COMPANY(IES):	CPIC

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

PREMIUMS:

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Year Ending	Months of Maturity	Earned House-Years	Written Premiums (\$000's)	Earned Premiums (\$000's)	Current Rate Level Factors (SUPPORT)	Premium Trend Factors	Trended Earned Premiums at C.R.L. (\$000's)
12/31/2004	63	221,593	\$297,925	\$314,176	1.337	1.290	\$542,182
12/31/2005	51	150,971	209,615	229,283	1.180	1.241	335,621
12/31/2006	39	201,992	725,446	438,889	0.957	1.193	500,937
12/31/2007	27	371,063	903,333	917,746	0.902	1.147	949,395
12/31/2008	15	311,867	507,023	690,746	0.932	1.103	710,158
TOTAL		1,257,486	\$2,643,342	\$2,590,839			\$3,038,293

NOTES:

ACTUAL LOSSES:

(1)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Accident Year Ending	----- ACTUAL INCURRED LOSSES (\$000's) -----				----- ACTUAL INCURRED ALAE (\$000's) -----				----- INCURRED ULAE (\$000's) -----				Actual Incurred Loss & LAE Excl. Cats. (\$000's)
	Incl. Cats.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cats.	Incl. Cats.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cats.	Incl. Cats. (SUPPORT)	Non-Hurr. Cat. (SUPPORT)	Hurricane Cat. (SUPPORT)	Excl. Cats.	
12/31/2004	\$440,687	\$21	\$305,160	\$135,506	\$33,560	\$2	\$20,180	\$13,377	\$27,490	\$1	\$24,037	\$3,452	\$152,335
12/31/2005	466,184	138	387,133	78,914	33,656	46	24,887	8,723	32,508	4	30,494	2,010	89,647
12/31/2006	84,524	762	0	83,762	9,296	24	0	9,272	2,153	19	0	2,134	95,167
12/31/2007	221,569	1,063	0	220,505	19,553	11	0	19,542	5,644	27	0	5,617	245,664
12/31/2008	226,727	7,447	0	219,280	15,413	558	0	14,855	5,775	190	0	5,586	239,721
TOTAL	\$1,439,691	\$9,431	\$692,293	\$737,967	\$111,478	\$642	\$45,067	\$65,769	\$73,570	\$240	\$54,532	\$18,798	\$822,534

PROJECTED CATASTROPHE LOSSES:

(1)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)
Accident Year Ending	---PROJECTED NON-HURR. CAT (\$000's)---				CE DATA --- INSERT APPLICABLE DATE IN YELLOW HIGHLIGHTED CELL ---							
	Losses (SUPPORT)	ALAE (SUPPORT)	ULAE (SUPPORT)	Losses & ALAE & ULAE	POLICIES	POLICIES	PREMIUM IN-FORCE AT C.R.L. (\$000's)	PREMIUM IN-FORCE AT C.R.L. (\$000's)	Projected HURRICANE Losses (\$000's)	Projected HURRICANE ALAE (\$000's)	Projected HURRICANE ULAE (\$000's)	Projected HURRICANE Loss & LAE (\$000's)
12/31/2004	\$15,425	\$1,050	\$395	\$16,869								
12/31/2005	8,102	551	208	\$8,861								
12/31/2006	7,787	530	199	\$8,517								
12/31/2007	18,341	1,248	470	\$20,059								
12/31/2008	17,467	1,189	447	\$19,103								
TOTAL	\$67,123	\$4,567	\$1,719	\$73,410	260,604	-	\$514,712	\$0	\$188,310	\$12,355	\$14,833	\$215,498

DEVELOPMENT OF PROJECTED LOSS & LAE RATIO:

(1)	(34)	(35)	(36)	(37)	(38)	(39)	(40)	(41)	(42)	(43)	(44)	(45)
Accident Year Ending	Actual Incurred Loss & LAE Excl. Cats. (\$000's)	Loss & ALAE Development 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 Non-Hurr Cat. 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 Incl. Non-Hurr Cat Excl. BF/PD
12/31/2004	\$152,335	1.00	2.089	\$318,286	\$335,155	\$0	\$335,155	1.00	\$335,155	61.8%	10.0%	
12/31/2005	89,647	1.00	1.866	167,192	\$176,054	0	176,054	1.00	176,054	52.5%	15.0%	
12/31/2006	95,167	1.014	1.666	160,694	\$169,210	0	169,210	1.00	169,210	33.8%	20.0%	
12/31/2007	245,664	1.036	1.488	378,476	\$398,535	0	398,535	1.00	398,535	42.0%	25.0%	
12/31/2008	239,721	1.132	1.328	360,440	\$379,544	0	379,544	1.00	379,544	53.4%	30.0%	
TOTAL	\$822,534			\$1,385,088	\$1,458,498	\$0	\$1,458,498		\$1,458,498	48.0%	100.0%	47.3%

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

(46)	(47)	(48)	(49)
Category of Expected Expense	Fixed Expense Loading * (SUPPORT)	Variable Expense Loading (SUPPORT)	Total Expense Loading
Commissions	0.0%	7.3%	7.3%
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	2.8%	0.0%	2.8%
Other Expense (Specify**)	0.0%	10.0%	10.0%
TOTAL EXPENSES	8.9%	20.0%	28.8%
PERMISSIBLE LOSS & LAE			71.2%
* - Must reflect trend and/or other adjustments since last filing			
** - (Specify in detail here)			

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(50)	41.9%	Projected Hurricane Loss & LAE ratio
(51)	89.2%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	8.9%	Expected Fixed Expense Ratio
(53)	20.0%	Expected Variable Expense Ratio
(54)	22.5%	Rate Level Indication (Before Credibility)
(55)	1.00	Credibility (SUPPORT)
(56)	7.7%	Expected Annual Net Trend (i.e., Projected Loss Trend Net of Premium Trend)
(57)	1.00	Assumed Number of Years Since Last Rate Review
(58)	7.7%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	22.5%	Credibility-Weighted Rate Level Indication
(60)	4.8%	Company Selected Rate Change

RATE INDICATIONS

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

PROGRAM NAME:	Personal Lines Account H O (HO)
POLICY TYPE:	HO-3 X- Wind
COMPANY(IES):	CPIC

(A) Loss Experience Eval. Date:	03/31/09
(B) Annual Premium Trend:	5.0%
(C) Annual Loss Trend (Up-to-Date):	4.0%
(D) Annual Loss Trend (Projected):	4.0%
(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	33,276	\$32,293	\$28,372	1.268	1.373	\$49,414
12/31/2005	51	41,044	45,210	38,039	1.232	1.308	61,304
12/31/2006	39	48,984	75,036	58,132	1.099	1.246	79,561
12/31/2007	27	60,245	83,474	86,367	1.001	1.186	102,624
12/31/2008	15	38,650	26,516	55,397	0.984	1.130	61,607
TOTAL		222,199	\$262,528	\$266,307			\$354,509

NOTES:

ACTUAL LOSSES:

(1) Accident Year Ending	(9) Incl. Cats.	(10) Non-Hurr. Cat.	(11) Hurricane Cat.	(12) Excl. Cats.	(13) Incl. Cats.	(14) Non-Hurr. Cat.	(15) Hurricane Cat.	(16) Excl. Cats.	(17) Incl. Cats. (SUPPORT)	(18) Non-Hurr. Cat. (SUPPORT)	(19) Hurricane Cat. (SUPPORT)	(20) Excl. Cats.	(21) Actual Incurred Loss & LAE Excl. Cats. (\$000's)
12/31/2004	\$21,549	\$0	\$1,268	\$20,282	\$2,255	\$0	\$365	\$1,891	\$616	\$0	\$100	\$517	\$22,689
12/31/2005	23,979	3	159	23,817	2,958	0	82	2,876	619	0	13	607	27,299
12/31/2006	26,507	2	0	26,505	2,821	0	0	2,821	675	0	0	675	30,001
12/31/2007	43,548	0	0	43,548	3,580	0	0	3,580	1,109	0	0	1,109	48,237
12/31/2008	28,093	19	0	28,074	2,094	3	0	2,092	716	0	0	715	30,881
TOTAL	\$143,677	\$25	\$1,426	\$142,226	\$13,708	\$3	\$447	\$13,259	\$3,736	\$1	\$112	\$3,623	\$159,108

PROJECTED CATASTROPHE LOSSES:

(1) Accident Year Ending	(22) Losses (SUPPORT)	(23) ALAE (SUPPORT)	(24) ULAE (SUPPORT)	(25) Losses & ALAE & ULAE	(26) POLICIES IN-FORCE	(27) POLICIES IN-FORCE	(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	\$258	\$28	\$7	\$293								
12/31/2005	299	32	8	\$339								
12/31/2006	316	34	8	\$359								
12/31/2007	500	54	13	\$567								
12/31/2008	337	36	9	\$382								
TOTAL	\$1,710	\$185	\$44	\$1,940	15,787	-	\$21,383	\$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 Develop- ment 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 Incl. 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 Incl. Non-Hurr Cat (\$000's)	(44) Selected Accident Year Weights (SUPPORT)	(45) Weighted Proj. Incurred Loss & LAE Incl. Non-Hurr Cat Excl. BF/PD
12/31/2004	\$22,689	1.00	1.290	\$29,280	\$29,572	\$0	\$29,572	1.00	\$29,572	59.8%	10.0%	
12/31/2005	27,299	1.002	1.241	33,938	\$34,278	0	34,278	1.00	34,278	55.9%	15.0%	
12/31/2006	30,001	1.002	1.193	35,864	\$36,223	0	36,223	1.00	36,223	45.5%	20.0%	
12/31/2007	48,237	1.025	1.147	56,704	\$57,271	0	57,271	1.00	57,271	55.8%	25.0%	
12/31/2008	30,881	1.121	1.103	38,175	\$38,557	0	38,557	1.00	38,557	62.6%	30.0%	
TOTAL	\$159,108			\$193,961	\$195,901	\$0	\$195,901		\$195,901	55.3%	100.0%	56.2%

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	0.0%	0.0%	0.0%
Other Expense (Specify**)	0.0%	2.0%	2.0%
TOTAL EXPENSES	6.1%	14.7%	20.7%
PERMISSIBLE LOSS & LAE			79.3%

\* - 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)	56.2%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	6.1%	Expected Fixed Expense Ratio
(53)	14.7%	Expected Variable Expense Ratio
(54)	-27.0%	Rate Level Indication (Before Credibility)
(55)	1.00	Credibility (SUPPORT)
(56)	-1.0%	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)	-1.0%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	-27.0%	Credibility-Weighted Rate Level Indication
(60)	-4.5%	Company Selected Rate Change

RATE INDICATIONS

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

PROGRAM NAME:	Personal Lines Account H O (HO)
POLICY TYPE:	HO-3 Sinkhole
COMPANY(IES):	CPIC

(A) Loss Experience Eval. Date:	03/31/09
(B) Annual Premium Trend:	2.0%
(C) Annual Loss Trend (Up-to-Date):	11.0%
(D) Annual Loss Trend (Projected):	11.0%
(E) Avg. Acc. Date for Proj. Rates:	01/01/11

PREMIUMS:

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Year Ending	Months of Maturity	Earned House-Years	Written Premiums (\$000's)	Earned Premiums (\$000's)	Current Rate Level Factors (SUPPORT)	Premium Trend Factors	Trended Earned Premiums at C.R.L. (\$000's)
12/31/2004	63	254,870	\$24,417	\$25,393	1.332	1.137	\$38,484
12/31/2005	51	192,015	27,048	28,870	1.184	1.115	38,116
12/31/2006	39	250,975	69,909	42,996	0.967	1.093	45,462
12/31/2007	27	421,323	59,610	60,627	0.908	1.072	58,978
12/31/2008	15	261,284	19,769	27,265	0.934	1.051	26,754
TOTAL		1,380,467	\$200,754	\$185,150			\$207,794

NOTES:

ACTUAL LOSSES:

(1)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Accident Year Ending	Incl. Cats.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cats.	Incl. Cats.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cats.	Incl. Cats. (SUPPORT)	Non-Hurr. Cat. (SUPPORT)	Hurricane Cat. (SUPPORT)	Excl. Cats.	Actual Incurred Loss & LAE Excl. Cats. (\$000's)
12/31/2004	\$39,591	\$0	\$0	\$39,591	\$6,792	\$0	\$0	\$6,792	\$1,008	\$0	\$0	\$1,008	\$47,391
12/31/2005	34,740	0	0	34,740	5,496	0	0	5,496	885	0	0	885	41,120
12/31/2006	50,278	0	0	50,278	7,821	0	0	7,821	1,281	0	0	1,281	59,380
12/31/2007	90,269	0	0	90,269	15,757	0	0	15,757	2,299	0	0	2,299	108,326
12/31/2008	51,263	0	0	51,263	10,374	0	0	10,374	1,306	0	0	1,306	62,942
TOTAL	\$266,141	\$0	\$0	\$266,141	\$46,239	\$0	\$0	\$46,239	\$6,779	\$0	\$0	\$6,779	\$319,159

PROJECTED CATASTROPHE LOSSES:

(1)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)
---	PROJECTED NON-HURR. CAT (\$000's)---				CE DATA --- INSERT APPLICABLE DATE IN YELLOW HIGHLIGHTED CELL ---							
Accident Year Ending	Losses	ALAE	ULAE	Losses & ALAE & ULAE								
	(SUPPORT)	(SUPPORT)	(SUPPORT)									
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)	(34)	(35)	(36)	(37)	(38)	(39)	(40)	(41)	(42)	(43)	(44)	(45)
Accident Year Ending	Actual Incurred Loss & LAE Excl. Cats. (\$000's)	Loss & ALAE Development 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 Incl. in (34) (\$000's)	Projected Incurred Loss & LAE Non-Hurr Cat. 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 Incl. Non-Hurr Cat Excl. BF/PD
12/31/2004	\$47,391	1.000	1.971	\$93,410	\$93,410	\$0	\$93,410	1.000	\$93,410	242.7%	10.0%	
12/31/2005	41,120	1.004	1.776	73,292	\$73,292	0	73,292	1.000	73,292	192.3%	15.0%	
12/31/2006	59,380	1.033	1.600	98,124	\$98,124	0	98,124	1.000	98,124	215.8%	20.0%	
12/31/2007	108,326	1.122	1.442	175,268	\$175,268	0	175,268	1.000	175,268	297.2%	25.0%	
12/31/2008	62,942	1.573	1.298	128,557	\$128,557	0	128,557	1.000	128,557	480.5%	30.0%	
TOTAL	\$319,159			\$568,651	\$568,651	\$0	\$568,651		\$568,651	273.7%	100.0%	314.7%

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

(46)	(47)	(48)	(49)
Category of Expected Expense	Fixed Expense Loading * (SUPPORT)	Variable Expense Loading (SUPPORT)	Total Expense Loading
Commissions	0.0%	8.5%	8.5%
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	0.0%	0.0%	0.0%
Other Expense (Specify**)	0.0%	10.0%	10.0%
TOTAL EXPENSES	6.1%	21.2%	27.3%
PERMISSIBLE LOSS & LAE			72.7%

\* - 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)	314.7%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	6.1%	Expected Fixed Expense Ratio
(53)	21.2%	Expected Variable Expense Ratio
(54)	307.1%	Rate Level Indication (Before Credibility)
(55)	1.00	Credibility (SUPPORT)
(56)	8.8%	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)	8.8%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	307.1%	Credibility-Weighted Rate Level Indication
(60)	10.0%	Company Selected Rate Change

RATE INDICATIONS

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

PROGRAM NAME:	Personal Lines Account H O (HO)
POLICY TYPE:	HO-4 Wind
COMPANY(IES):	CPIC

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

PREMIUMS:

(1) Accident Year Ending	(2) Months of Maturity	(3) Earned House- Years	(4) Written Premiums (\$000's)	(5) Earned Premiums (\$000's)	(6) Current Rate Level Factors (SUPPORT)	(7) Premium Trend Factors	(8) Trended Earned Premiums at C.R.L. (\$000's)
12/31/2004	63	4,309	\$2,193	\$1,854	0.987	1.137	\$2,081
12/31/2005	51	2,188	188	947	0.960	1.115	1,015
12/31/2006	39	1,832	1,057	853	0.955	1.093	890
12/31/2007	27	2,875	1,759	1,278	0.979	1.072	1,342
12/31/2008	15	6,238	3,178	2,570	1.016	1.051	2,744
TOTAL		17,442	\$8,374	\$7,503			\$8,071

NOTES:

ACTUAL LOSSES:

(1) Accident Year Ending	(9) Incl. Cats.	(10) Non-Hurr. Cat.	(11) Hurricane Cat.	(12) Excl. Cats.	(13) Incl. Cats.	(14) Non-Hurr. Cat.	(15) Hurricane Cat.	(16) Excl. Cats.	(17) Incl. Cats. (SUPPORT)	(18) Non-Hurr. Cat. (SUPPORT)	(19) Hurricane Cat. (SUPPORT)	(20) Excl. Cats.	(21) Actual Incurred Loss & LAE Excl. Cats. (\$000's)
----- ACTUAL INCURRED LOSSES (\$000's) -----					----- ACTUAL INCURRED ALAE (\$000's) -----				----- INCURRED ULAE (\$000's) -----				
12/31/2004	\$932	\$0	\$665	\$267	\$90	\$0	\$54	\$35	\$59	\$0	\$52	\$7	\$309
12/31/2005	441	0	172	269	46	0	15	31	20	0	14	7	307
12/31/2006	238	0	0	238	49	0	0	49	6	0	0	6	293
12/31/2007	706	0	0	706	40	0	0	40	18	0	0	18	764
12/31/2008	1,416	3	0	1,413	80	1	0	79	36	0	0	36	1,528
TOTAL	\$3,732	\$3	\$837	\$2,893	\$306	\$1	\$69	\$236	\$140	\$0	\$66	\$74	\$3,203

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	\$29	\$12	\$1	\$41	POLICIES	POLICIES	PREMIUM	PREMIUM	Projected	Projected	Projected	Projected
12/31/2005	25	10	1	\$36	IN-FORCE	IN-FORCE	IN-FORCE	IN-FORCE	HURRICANE	HURRICANE	HURRICANE	HURRICANE
12/31/2006	20	8	1	\$29	ALL	WIND ONLY	AT C.R.L.	AT C.R.L.	Losses	ALAE	ULAE	Loss & LAE
12/31/2007	49	20	1	\$71	POLICIES	POLICIES	(\$000's)	(\$000's)	(\$000's)	(\$000's)	(\$000's)	(\$000's)
12/31/2008	98	41	3	\$141	ALL	ALL	(\$000's)	(\$000's)	(\$000's)	(\$000's)	(\$000's)	(\$000's)
TOTAL	\$220	\$92	\$6	\$318	7.811	-	\$2,984	\$0	\$108	\$11	\$8	\$127

DEVELOPMENT OF PROJECTED LOSS & LAE RATIO:

(1) Accident Year Ending	(34) Actual Incurred Loss & LAE Excl. Cats. (\$000's)	(35) Loss & ALAE Develop- ment 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 Incl. 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 Incl. Non-Hurr Cat (\$000's)	(44) Selected Accident Year Weights (SUPPORT)	(45) Weighted Proj. Incurred Loss & LAE Incl. Non-Hurr Cat Excl. BF/PD
12/31/2004	\$309	1.000	2.524	\$781	\$822	\$0	\$822	1.000	\$822	39.5%	10.0%	
12/31/2005	307	1.000	2.189	673	\$709	0	\$709	1.000	\$709	69.8%	15.0%	
12/31/2006	293	0.996	1.899	555	\$584	0	\$584	1.000	\$584	65.6%	20.0%	
12/31/2007	764	1.064	1.647	1,338	\$1,409	0	\$1,409	1.000	\$1,409	105.0%	25.0%	
12/31/2008	1,528	1.218	1.428	2,659	\$2,800	0	\$2,800	1.000	\$2,800	102.0%	30.0%	
TOTAL	\$3,203			\$6,005	\$6,324	\$0	\$6,324		\$6,324	78.3%	100.0%	84.4%

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%	8.6%	8.6%
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	0.7%	0.0%	0.7%
Other Expense (Specify**)	0.0%	10.0%	10.0%
TOTAL EXPENSES	6.8%	21.3%	28.1%
PERMISSIBLE LOSS & LAE			71.9%
* - Must reflect trend and/or other adjustments since last filing			
** - (Specify in detail here)			

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(50)	4.3%	Projected Hurricane Loss & LAE ratio
(51)	88.7%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	6.8%	Expected Fixed Expense Ratio
(53)	21.3%	Expected Variable Expense Ratio
(54)	21.3%	Rate Level Indication (Before Credibility)
(55)	0.66	Credibility (SUPPORT)
(56)	13.0%	Expected Annual Net Trend (i.e., Projected Loss Trend Net of Premium Trend)
(57)	1.00	Assumed Number of Years Since Last Rate Review
(58)	13.0%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	18.5%	Credibility-Weighted Rate Level Indication
(60)	3.6%	Company Selected Rate Change

RATE INDICATIONS

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

PROGRAM NAME:	Personal Lines Account H O (HO)
POLICY TYPE:	HO-4 X-Wind
COMPANY(IES):	CPIC

(A) Loss Experience Eval. Date:	03/31/09
(B) Annual Premium Trend:	2.0%
(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	1,437	\$667	\$562	1.037	1.137	\$663
12/31/2005	51	929	211	366	1.027	1.115	419
12/31/2006	39	693	263	291	1.002	1.093	319
12/31/2007	27	889	348	343	0.997	1.072	366
12/31/2008	15	623	99	202	1.039	1.051	220
TOTAL		4,570	\$1,588	\$1,763			\$1,988

NOTES:

ACTUAL LOSSES:

(1) Accident Year Ending	(9) Incl. Cats.	(10) Non-Hurr. Cat.	(11) Hurricane Cat.	(12) Excl. Cats.	(13) Incl. Cats.	(14) Non-Hurr. Cat.	(15) Hurricane Cat.	(16) Excl. Cats.	(17) Incl. Cats. (SUPPORT)	(18) Non-Hurr. Cat. (SUPPORT)	(19) Hurricane Cat. (SUPPORT)	(20) Excl. Cats.	(21) Actual Incurred Loss & LAE Excl. Cats. (\$000's)
12/31/2004	\$243	\$0	\$39	\$204	\$76	\$0	\$8	\$68	\$8	\$0	\$3	\$5	\$277
12/31/2005	56	0	0	56	23	0	0	22	1	0	0	1	80
12/31/2006	43	0	0	43	8	0	0	8	1	0	0	1	52
12/31/2007	7	0	0	7	3	0	0	3	0	0	0	0	10
12/31/2008	34	0	0	34	3	0	0	3	1	0	0	1	38
TOTAL	\$383	\$0	\$39	\$344	\$113	\$0	\$8	\$105	\$12	\$0	\$3	\$9	\$457

PROJECTED CATASTROPHE LOSSES:

(1) Accident Year Ending	(22) Losses (SUPPORT)	(23) ALAE (SUPPORT)	(24) ULAE (SUPPORT)	(25) Losses & ALAE & ULAE	(26) POLICIES IN-FORCE	(27) POLICIES IN-FORCE	(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	\$2	\$0	\$0	\$3								
12/31/2005	1	0	0	\$1								
12/31/2006	0	0	0	\$1								
12/31/2007	0	0	0	\$0								
12/31/2008	0	0	0	\$0								
TOTAL	\$4	\$1	\$0	\$5	401	-	\$114	\$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 Develop- ment 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 Incl. 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 Incl. Non-Hurr Cat (\$000's)	(44) Selected Accident Year Weights (SUPPORT)	(45) Weighted Proj. Incurred Loss & LAE Incl. Non-Hurr Cat Excl. BF/PD
12/31/2004	\$277	1.000	1.000	\$277	\$280	\$0	\$280	1.000	\$280	42.2%	10.0%	
12/31/2005	80	1.000	1.000	80	\$81	0	81	1.000	81	19.3%	15.0%	
12/31/2006	52	1.133	1.000	59	\$60	0	60	1.000	60	18.8%	20.0%	
12/31/2007	10	1.039	1.000	10	\$10	0	10	1.000	10	2.8%	25.0%	
12/31/2008	38	1.094	1.000	41	\$42	0	42	1.000	42	19.0%	30.0%	
TOTAL	\$457			\$468	\$472	\$0	\$472		\$472	23.8%	100.0%	17.3%

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	0.0%	0.0%	0.0%
Other Expense (Specify**)	0.0%	2.0%	2.0%
TOTAL EXPENSES	6.1%	14.7%	20.7%
PERMISSIBLE LOSS & LAE			79.3%

\* - 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)	17.3%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	6.1%	Expected Fixed Expense Ratio
(53)	14.7%	Expected Variable Expense Ratio
(54)	-72.7%	Rate Level Indication (Before Credibility)
(55)	0.338	Credibility (SUPPORT)
(56)	-2.0%	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)	-2.0%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	-25.9%	Credibility-Weighted Rate Level Indication
(60)	-9.4%	Company Selected Rate Change

RATE INDICATIONS

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

PROGRAM NAME:	Personal Lines Account H O (HO)
POLICY TYPE:	HO-6 Wind
COMPANY(IES):	CPIC

(A) Loss Experience Eval. Date:	03/31/09
(B) Annual Premium Trend:	4.0%
(C) Annual Loss Trend (Up-to-Date):	15.0%
(D) Annual Loss Trend (Projected):	15.0%
(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	14,754	\$8,908	\$7,585	1.131	1.290	\$11,073
12/31/2005	51	11,894	6,392	6,839	0.997	1.241	8,463
12/31/2006	39	20,732	21,962	14,491	0.937	1.193	16,200
12/31/2007	27	37,770	34,235	28,614	0.955	1.147	31,366
12/31/2008	15	40,456	28,846	32,001	0.977	1.103	34,489
TOTAL		125,606	\$100,343	\$89,530			\$101,590

NOTES:

ACTUAL LOSSES:

(1) Accident Year Ending	(9) Incl. Cats.	(10) Non-Hurr. Cat.	(11) Hurricane Cat.	(12) Excl. Cats.	(13) Incl. Cats.	(14) Non-Hurr. Cat.	(15) Hurricane Cat.	(16) Excl. Cats.	(17) Incl. Cats. (SUPPORT)	(18) Non-Hurr. Cat. (SUPPORT)	(19) Hurricane Cat. (SUPPORT)	(20) Excl. Cats.	(21) Actual Incurred Loss & LAE Excl. Cats. (\$000's)
12/31/2004	\$8,283	\$0	\$5,224	\$3,059	\$791	\$0	\$427	\$364	\$490	\$0	\$411	\$78	\$3,501
12/31/2005	9,600	37	7,147	2,416	765	1	425	339	626	1	563	62	2,817
12/31/2006	4,620	14	0	4,607	557	0	0	557	118	0	0	117	5,281
12/31/2007	8,630	1	0	8,629	869	0	0	869	221	0	0	221	9,719
12/31/2008	12,760	167	0	12,592	904	15	0	889	326	4	0	321	13,803
TOTAL	\$43,893	\$219	\$12,371	\$31,303	\$3,886	\$16	\$852	\$3,018	\$1,779	\$6	\$974	\$799	\$35,120

PROJECTED CATASTROPHE LOSSES:

(1) Accident Year Ending	(22) Losses (SUPPORT)	(23) ALAE (SUPPORT)	(24) ULAE (SUPPORT)	(25) Losses & ALAE & ULAE	(26) POLICIES IN-FORCE	(27) POLICIES IN-FORCE	(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	\$419	\$30	\$11	\$460								
12/31/2005	290	21	7	\$319								
12/31/2006	468	34	12	\$514								
12/31/2007	775	56	20	\$851								
12/31/2008	996	72	26	\$1,093								
TOTAL	\$2,949	\$213	\$76	\$3,238								

DEVELOPMENT OF PROJECTED LOSS & LAE RATIO:

(1) Accident Year Ending	(34) Actual Incurred Loss & LAE Excl. Cats. (\$000's)	(35) Loss & ALAE Develop- ment 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 Incl. Non-Hurr Cat Excl. BF/PD
12/31/2004	\$3,501	1.000	2.481	\$8,687	\$9,147	\$0	\$9,147	1.000	\$9,147	82.6%	10.0%	
12/31/2005	2,817	0.989	2.158	6,013	\$6,332	0	6,332	1.000	6,332	74.8%	15.0%	
12/31/2006	5,281	0.979	1.876	9,704	\$10,218	0	10,218	1.000	10,218	63.1%	20.0%	
12/31/2007	9,719	1.012	1.632	16,056	\$16,907	0	16,907	1.000	16,907	53.9%	25.0%	
12/31/2008	13,803	1.054	1.419	20,632	\$21,725	0	21,725	1.000	21,725	63.0%	30.0%	
TOTAL	\$35,120			\$61,091	\$64,329	\$0	\$64,329		\$64,329	63.3%	100.0%	64.5%

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%	7.5%	7.5%
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	1.5%	0.0%	1.5%
Other Expense (Specify**)	0.0%	10.0%	10.0%
TOTAL EXPENSES	7.5%	20.2%	27.7%
PERMISSIBLE LOSS & LAE			72.3%
* - Must reflect trend and/or other adjustments since last filing			
** - (Specify in detail here)			

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(50)	22.0%	Projected Hurricane Loss & LAE ratio
(51)	86.4%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	7.5%	Expected Fixed Expense Ratio
(53)	20.2%	Expected Variable Expense Ratio
(54)	17.7%	Rate Level Indication (Before Credibility)
(55)	1.00	Credibility (SUPPORT)
(56)	10.6%	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)	10.6%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	17.7%	Credibility-Weighted Rate Level Indication
(60)	7.0%	Company Selected Rate Change



RATE INDICATIONS

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

PROGRAM NAME:	Personal Lines Account H O (HO)
POLICY TYPE:	HO-6 X-Wind
COMPANY(IES):	CPIC

(A) Loss Experience Eval. Date:	03/31/09
(B) Annual Premium Trend:	4.0%
(C) Annual Loss Trend (Up-to-Date):	15.0%
(D) Annual Loss Trend (Projected):	15.0%
(E) Avg. Acc. Date for Proj. Rates:	01/01/11

PREMIUMS:

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Year Ending	Months of Maturity	Earned House-Years	Written Premiums (\$000's)	Earned Premiums (\$000's)	Current Rate Level Factors (SUPPORTI)	Premium Trend Factors	Trended Earned Premiums at C.R.L. (\$000's)
12/31/2004	63	10,182	\$5,912	\$4,763	1.320	1.290	\$8,111
12/31/2005	51	12,730	7,828	6,850	1.091	1.241	9,278
12/31/2006	39	15,980	12,587	9,819	1.005	1.193	11,774
12/31/2007	27	23,299	15,568	15,738	1.001	1.147	18,082
12/31/2008	15	14,798	4,166	9,055	1.005	1.103	10,040
TOTAL		76,988	\$46,061	\$46,225			\$57,284

NOTES:

ACTUAL LOSSES:

(1)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Accident Year Ending	----- ACTUAL INCURRED LOSSES (\$000's) -----				----- ACTUAL INCURRED ALAE (\$000's) -----				----- INCURRED ULAE (\$000's) -----				Actual Incurred Loss & LAE Excl. Cats. (\$000's)
	Incl. Cats.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cats.	Incl. Cats.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cats.	Incl. Cats. (SUPPORTI)	Non-Hurr. Cat. (SUPPORTI)	Hurricane Cat. (SUPPORTI)	Excl. Cats.	
12/31/2004	\$1,762	\$0	\$182	\$1,580	\$327	\$0	\$35	\$293	\$55	\$0	\$14	\$40	\$1,913
12/31/2005	2,669	0	13	2,655	360	0	7	352	69	0	1	68	3,075
12/31/2006	2,829	0	0	2,829	424	0	0	424	72	0	0	72	3,325
12/31/2007	4,837	0	0	4,837	586	0	0	586	123	0	0	123	5,546
12/31/2008	3,009	0	0	3,009	256	0	0	256	77	0	0	77	3,342
TOTAL	\$15,106	\$0	\$196	\$14,910	\$1,953	\$0	\$42	\$1,911	\$395	\$0	\$15	\$380	\$17,201

PROJECTED CATASTROPHE LOSSES:

(1)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)
Accident Year Ending	---PROJECTED NON-HURR. CAT (\$000's)---				CE DATA --- INSERT APPLICABLE DATE IN YELLOW HIGHLIGHTED CELL ---							
	Losses (SUPPORTI)	ALAE (SUPPORTI)	ULAE (SUPPORTI)	Losses & ALAE & ULAE	POLICIES	POLICIES	PREMIUM IN-FORCE AT C.R.L. (\$000's)	PREMIUM IN-FORCE AT C.R.L. (\$000's)	Projected HURRICANE Losses (\$000's)	Projected HURRICANE ALAE (\$000's)	Projected HURRICANE ULAE (\$000's)	Projected HURRICANE Loss & LAE (\$000's)
12/31/2004	\$39	\$8	\$1	\$47								
12/31/2005	55	11	1	\$68								
12/31/2006	53	11	1	\$65								
12/31/2007	78	16	2	\$96	ALL POLICIES	WIND ONLY POLICIES	ALL POLICIES	WIND ONLY POLICIES				
12/31/2008	46	9	1	\$57								
TOTAL	\$271	\$55	\$7	\$334	6,692	-	\$3,715	\$0	\$0	\$0	\$0	\$0

DEVELOPMENT OF PROJECTED LOSS & LAE RATIO:

(1)	(34)	(35)	(36)	(37)	(38)	(39)	(40)	(41)	(42)	(43)	(44)	(45)
Accident Year Ending	Actual Incurred Loss & LAE Excl. Cats. (\$000's)	Loss & ALAE Development Factors (SUPPORTI)	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 Incl. in (34) (\$000's)	Projected Incurred Loss & LAE Non-Hurr Cat. Excl. BF/PD (\$000's)	Adjustment Factor for Law Changes, Etc. (SUPPORTI)	Final Adjusted Expected Incurred Loss & LAE (\$000's)	Projected Incurred Loss & LAE Non-Hurr Cat (\$000's)	Selected Accident Year Weights (SUPPORTI)	Weighted Proj. Incurred Loss & LAE Incl. Non-Hurr Cat Excl. BF/PD
12/31/2004	\$1,913	1.000	2.481	\$4,747	\$4,794	\$0	\$4,794	1.000	\$4,794	59.1%	10.0%	
12/31/2005	3,075	1.020	2.158	6,767	6,835	0	6,835	1.000	6,835	73.7%	15.0%	
12/31/2006	3,325	1.042	1.876	6,505	6,570	0	6,570	1.000	6,570	55.8%	20.0%	
12/31/2007	5,546	1.066	1.632	9,648	\$9,745	0	9,745	1.000	9,745	53.9%	25.0%	
12/31/2008	3,342	1.202	1.419	5,698	\$5,755	0	5,755	1.000	5,755	57.3%	30.0%	
TOTAL	\$17,201			\$33,365	\$33,698	\$0	\$33,698		\$33,698	58.8%	100.0%	58.8%

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

(46)	(47)	(48)	(49)
Category of Expected Expense	Fixed Expense Loading * (SUPPORTI)	Variable Expense Loading (SUPPORTI)	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	0.0%	0.0%	0.0%
Other Expense (Specify**)	0.0%	2.0%	2.0%
TOTAL EXPENSES	6.1%	14.7%	20.7%
PERMISSIBLE LOSS & LAE			79.3%

\* - 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)	58.8%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	6.1%	Expected Fixed Expense Ratio
(53)	14.7%	Expected Variable Expense Ratio
(54)	-24.0%	Rate Level Indication (Before Credibility)
(55)	1.00	Credibility (SUPPORTI)
(56)	10.6%	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)	10.6%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	-24.0%	Credibility-Weighted Rate Level Indication
(60)	-9.7%	Company Selected Rate Change

RATE INDICATIONS

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

PROGRAM NAME: \_\_\_\_\_  
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) Incl. Cats.	(10) Non-Hurr. Cat.	(11) Hurricane Cat.	(12) Excl. Cats.	(13) Incl. Cats.	(14) Non-Hurr. Cat.	(15) Hurricane Cat.	(16) Excl. Cats.	(17) Incl. Cats.	(18) Non-Hurr. Cat. (SUPPORT)	(19) Hurricane Cat. (SUPPORT)	(20) Excl. Cats.	(21) Actual Incurred Loss & LAE Excl. Cats. (\$000's)
----- ACTUAL INCURRED LOSSES (\$000's) -----					----- ACTUAL INCURRED ALAE (\$000's) -----				----- INCURRED ULAE (\$000's) -----				
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
12/31/2007				0				0	0			0	0
12/31/2008				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	POLICIES	POLICIES	PREMIUM	PREMIUM	Projected	Projected	Projected	Projected
12/31/2005	0	0	0	0	IN-FORCE	IN-FORCE	IN-FORCE	IN-FORCE	HURRICANE	HURRICANE	HURRICANE	HURRICANE
12/31/2006					AT C.R.L.	AT C.R.L.	AT C.R.L.	AT C.R.L.	Losses	ALAE	ULAE	Loss & LAE
12/31/2007					(\$000's)	(\$000's)	(\$000's)	(\$000's)	(\$000's)	(\$000's)	(\$000's)	(\$000's)
12/31/2008					ALL	WIND ONLY	ALL	WIND ONLY				
TOTAL	\$0	\$0	\$0	\$0	POLICIES	POLICIES	POLICIES	POLICIES	(SUPPORT)	(SUPPORT)	(SUPPORT)	(SUPPORT)
					-	-	\$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 Develop- ment 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 Incl. 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 Incl. Non-Hurr Cat (\$000's)	(44) Selected Accident Year Weights (SUPPORT)	(45) Weighted Proj. Incurred Loss & LAE Incl. Non-Hurr Cat Excl. BF/PD
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	\$7,000	0	7,000	1.000	7,000	70.0%	50.0%	
12/31/2006	0		1.000	0	\$0		0		0	0.0%		
12/31/2007	0		1.000	0	\$0		0		0	0.0%		
12/31/2008	0		1.000	0	\$0		0		0	0.0%		
TOTAL	\$14,000			\$14,000	\$14,000	\$0	\$14,000		\$14,000	70.0%	100.0%	70.0%

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

(46) Category of Expected Expense	(47) Fixed Expense Loading * (SUPPORT)	(48) Variable Expense Loading (SUPPORT)	(49) Total Expense Loading
Commissions	0.0%	0.0%	0.0%
Other Acquisition	0.0%	0.0%	0.0%
General	0.0%	0.0%	0.0%
Premium Taxes	0.0%	0.0%	0.0%
Misc. Licenses & Fees	0.0%	0.0%	0.0%
Profit & Contingency	0.0%	0.0%	0.0%
Contingent Commissions	0.0%	0.0%	0.0%
Non-FHCF Reins. Cost	0.0%	0.0%	0.0%
FHCF Reins. Cost	0.0%	0.0%	0.0%
Other Expense (Specify**)	0.0%	0.0%	0.0%
TOTAL EXPENSES	0.0%	0.0%	0.0%
PERMISSIBLE LOSS & LAE			100.0%
* - Must reflect trend and/or other adjustments since last filing			
** - (Specify in detail here)			

DEVELOPMENT OF RATE LEVEL INDICATIONS:

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



RATE INDICATIONS

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

PROGRAM NAME:	
POLICY TYPE:	
COMPANY(IES):	

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

PREMIUMS:

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Year Ending	Months of Maturity	Earned House-Years	Written Premiums (\$000's)	Earned Premiums (\$000's)	Current Rate Level Factors (SUPPORT)	Premium Trend Factors	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)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Accident Year Ending	----- ACTUAL INCURRED LOSSES (\$000's) -----				----- ACTUAL INCURRED ALAE (\$000's) -----				----- INCURRED ULAE (\$000's) -----				Actual Incurred Loss & LAE Excl. Cats. (\$000's)
	Incl. Cats.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cats.	Incl. Cats.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cats.	Incl. Cats. (SUPPORT)	Non-Hurr. Cat. (SUPPORT)	Hurricane Cat. (SUPPORT)	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
12/31/2007				0				0	0			0	0
12/31/2008				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)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)
Accident Year Ending	---PROJECTED NON-HURR. CAT (\$000's)---				CE DATA --- INSERT APPLICABLE DATE IN YELLOW HIGHLIGHTED CELL ---							
	Losses (SUPPORT)	ALAE (SUPPORT)	ULAE (SUPPORT)	Losses & ALAE & ULAE	POLICIES IN-FORCE	POLICIES IN-FORCE	PREMIUM IN-FORCE AT C.R.L. (\$000's)	PREMIUM IN-FORCE AT C.R.L. (\$000's)	Projected HURRICANE Losses (\$000's)	Projected HURRICANE ALAE (\$000's)	Projected HURRICANE ULAE (\$000's)	Projected HURRICANE Loss & LAE (\$000's)
12/31/2004	\$0	\$0	\$0	\$0								
12/31/2005	0	0	0	0								
12/31/2006					ALL POLICIES	WIND ONLY POLICIES	ALL POLICIES (SUPPORT)	WIND ONLY POLICIES (SUPPORT)				
12/31/2007												
12/31/2008												
TOTAL	\$0	\$0	\$0	\$0	-	-	\$0	\$0	\$0	\$0	\$0	\$0

DEVELOPMENT OF PROJECTED LOSS & LAE RATIO:

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

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

(46)	(47)	(48)	(49)
Category of Expected Expense	Fixed Expense Loading * (SUPPORT)	Variable Expense Loading (SUPPORT)	Total Expense Loading
Commissions	0.0%	0.0%	0.0%
Other Acquisition	0.0%	0.0%	0.0%
General	0.0%	0.0%	0.0%
Premium Taxes	0.0%	0.0%	0.0%
Misc. Licenses & Fees	0.0%	0.0%	0.0%
Profit & Contingency	0.0%	0.0%	0.0%
Contingent Commissions	0.0%	0.0%	0.0%
Non-FHCF Reins. Cost	0.0%	0.0%	0.0%
FHCF Reins. Cost	0.0%	0.0%	0.0%
Other Expense (Specify**)	0.0%	0.0%	0.0%
TOTAL EXPENSES	0.0%	0.0%	0.0%
PERMISSIBLE LOSS & LAE			100.0%
* - Must reflect trend and/or other adjustments since last filing			
** - (Specify in detail here)			

DEVELOPMENT OF RATE LEVEL INDICATIONS:

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

RATE INDICATIONS

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

PROGRAM NAME:	
POLICY TYPE:	
COMPANY(IES):	

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

PREMIUMS:

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

NOTES:

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ACTUAL LOSSES:

(1) Accident Year Ending	(9) Incl. Cats.	(10) Non-Hurr. Cat.	(11) Hurricane Cat.	(12) Excl. Cats.	(13) Incl. Cats.	(14) Non-Hurr. Cat.	(15) Hurricane Cat.	(16) Excl. Cats.	(17) Incl. Cats. (SUPPORT)	(18) Non-Hurr. Cat. (SUPPORT)	(19) Hurricane Cat. (SUPPORT)	(20) Excl. Cats.	(21) Actual Incurred Loss & LAE Excl. Cats. (\$000's)
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
12/31/2007				0				0	0			0	0
12/31/2008				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	(26) POLICIES IN-FORCE	(27) POLICIES IN-FORCE	(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												
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 Develop- ment 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 Incl. Non-Hurr Cat Excl. BF/PD
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	\$7,000	0	7,000	1.000	7,000	70.0%	50.0%	
12/31/2006	0		1.000	0	\$0		0		0	0.0%		
12/31/2007	0		1.000	0	\$0		0		0	0.0%		
12/31/2008	0		1.000	0	\$0		0		0	0.0%		
TOTAL	\$14,000			\$14,000	\$14,000	\$0	\$14,000		\$14,000	70.0%	100.0%	70.0%

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

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 Ratio
  - (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:	<div style="border: 1px solid blue; padding: 2px;">Citizens Property Ins. Corp.</div>	Used for exhibit labelling purposes
Companies within Group (with appropriate abbreviations):	<div style="border: 1px solid blue; padding: 2px;">Citizens Property Ins. Corp. - CPIC</div> <div style="border: 1px solid blue; height: 100px; margin-top: 5px;"></div>	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:	<div style="border: 1px solid blue; padding: 2px; text-align: center;">1</div>	KEY INPUT -- The three selections are HO, MHO, and DF
Product Sub-Type:	<div style="border: 1px solid blue; padding: 2px; text-align: center;">N/A</div>	Additional identifier representing the scope of the workbook; used for exhibit labelling purposes (can be blank or N/A)
State:	<div style="border: 1px solid black; padding: 2px; text-align: center;">Florida Experience Only</div>	Florida experience required
Accident Years Ending for RIF's 1 through 10:	<div style="border: 1px solid blue; padding: 2px;"> 12/31/2004  12/31/2005  12/31/2006  12/31/2007  12/31/2008 </div>	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:	<div style="border: 1px solid blue; padding: 2px; text-align: center;">3/31/2009</div>	Should generally be a date within the last 6 months
Assumed Effective Date for New Rates:	<div style="border: 1px solid blue; padding: 2px; text-align: center;">1/1/2010</div>	Should generally be the renewal business effective date
Frequency of Rate Reviews Assumed -- "A" for Annual; "S" for Semiannual:	<div style="border: 1px solid blue; padding: 2px; text-align: center;">A</div>	
Policy Term Assumed -- "A" for Annual; "S" for Semiannual:	<div style="border: 1px solid blue; padding: 2px; text-align: center;">A</div>	
Average Accident Date for Proj. Rates:	<div style="border: 1px solid black; padding: 2px; text-align: center;">1/1/2011</div>	Calculated using the three immediately preceding inputs
Number of Years of Net Trend Assumed for Recipient of Complement of Credibility:	<div style="border: 1px solid black; padding: 2px; text-align: center;">1.00</div>	Based upon "Frequency of Rate Reviews Assumed" above
Exhibit Numbering Label:	<div style="border: 1px solid blue; padding: 2px; text-align: center;">STATE EXHIBIT 1</div>	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 -----					Data Set: Sufficient ("S") vs. Insufficient ("I")	Annual Premium Trend (SUPPORT!)	Annual Loss Trend (Up-To-Date) (SUPPORT!)	Annual Loss Trend (Projected) (SUPPORT!)
RIF ID	Program Name	Policy Type	Company(ies) Abbrev.	RIF Comments				
1	Personal Lines Account HO HO-3		CPIC		S	4.0%	11.0%	11.0%
2	Personal Lines Account HO HO-4		CPIC		S	2.0%	15.0%	15.0%
3	Personal Lines Account HO HO-6		CPIC		S	4.0%	15.0%	15.0%
4					S	0.0%	0.0%	0.0%
5					S	0.0%	0.0%	0.0%
6								
7								
8								
9								
10								

Column notes:

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

# **RESULTS SUMMARY FOR RATE CHANGE INDICATIONS**

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

----- RIF IDENTIFIER INFO -----				- LATEST ANNUAL PROFILE -				
RIF ID	Program Name	Policy Type	Company(ies) Abbrev.	On-Level Earned Premium (\$000's)	Earned House-Years	Company Before-Credibility Indication	Company After-Credibility Indication	Company Selection
1	Personal Lines Accou	HO-3	CPIC	\$798,394	350,517	35.8%	35.8%	5.4%
2	Personal Lines Accou	HO-4	CPIC	\$2,964	6,861	8.9%	9.9%	3.6%
3	Personal Lines Accou	HO-6	CPIC	\$44,529	55,254	11.4%	11.4%	4.8%
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				\$845,887	432,632	34.4%	34.4%	5.4%



## ERROR CHECKING SHEET

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

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

Overall inputs - Label cells that must be filled in:

C14											
C57											
C63											
C67											
C74											

Overall inputs - Value cells that must be filled in:

C43											
C44											
C50											
C53											

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

C22											
C23											
D22											
D23											
E22											
E23											
B38											
B39											

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

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

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

M76											
-----	--	--	--	--	--	--	--	--	--	--	--

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

PROGRAM NAME:	Personal Lines Account H O (HO)
POLICY TYPE:	HO-3
COMPANY(IES):	CPIC

(A) Loss Experience Eval. Date:	03/31/09
(B) Annual Premium Trend:	4.0%
(C) Annual Loss Trend (Up-to-Date):	11.0%
(D) Annual Loss Trend (Projected):	11.0%
(E) Avg. Acc. Date for Proj. Rates:	01/01/11

PREMIUMS:

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Year Ending	Months of Maturity	Earned House-Years	Written Premiums (\$000's)	Earned Premiums (\$000's)	Current Rate Level Factors (SUPPORT)	Premium Trend Factors	Trended Earned Premiums at C.R.L. (\$000's)
12/31/2004	63	254,870	\$354,635	\$367,941	1.332	1.290	\$632,278
12/31/2005	51	192,015	281,874	296,191	1.187	1.241	436,195
12/31/2006	39	250,975	870,392	540,017	0.973	1.193	626,758
12/31/2007	27	431,308	1,046,417	1,064,739	0.910	1.147	1,111,764
12/31/2008	15	350,517	553,307	773,407	0.936	1.103	798,394
TOTAL		1,479,685	\$3,106,625	\$3,042,296			\$3,605,390

NOTES:

ACTUAL LOSSES:

(1)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Accident Year Ending	----- ACTUAL INCURRED LOSSES (\$000's) -----				----- ACTUAL INCURRED ALAE (\$000's) -----				----- INCURRED ULAE (\$000's) -----				Actual Incurred Loss & LAE Excl. Cats. (\$000's)
	Incl. Cats.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cats.	Incl. Cats.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cats.	Incl. Cats. (SUPPORT)	Non-Hurr. Cat. (SUPPORT)	Hurricane Cat. (SUPPORT)	Excl. Cats.	
12/31/2004	\$501,828	\$21	\$306,428	\$195,379	\$42,606	\$2	\$20,545	\$22,059	\$29,114	\$1	\$24,137	\$4,977	\$222,415
12/31/2005	\$24,903	141	387,292	137,470	42,110	46	24,969	17,095	34,012	4	30,507	3,502	158,067
12/31/2006	161,309	764	0	160,545	19,938	24	0	19,913	4,109	19	0	4,089	184,548
12/31/2007	355,387	1,063	0	354,323	38,890	11	0	38,879	9,053	27	0	9,025	402,227
12/31/2008	306,083	7,466	0	298,617	27,882	561	0	27,321	7,797	190	0	7,606	333,544
TOTAL	\$1,849,510	\$9,456	\$693,719	\$1,146,335	\$171,425	\$644	\$45,514	\$125,267	\$84,085	\$241	\$54,644	\$29,200	\$1,300,801

PROJECTED CATASTROPHE LOSSES:

(1)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)
Accident Year Ending	---PROJECTED NON-HURR. CAT (\$000's)---				CE DATA --- INSERT APPLICABLE DATE IN YELLOW HIGHLIGHTED CELL ---							
	Losses (SUPPORT)	ALAE (SUPPORT)	ULAE (SUPPORT)	Losses & ALAE & ULAE	POLICIES	POLICIES	PREMIUM IN-FORCE AT C.R.L. (\$000's)	PREMIUM IN-FORCE AT C.R.L. (\$000's)	Projected HURRICANE Losses (\$000's)	Projected HURRICANE ALAE (\$000's)	Projected HURRICANE ULAE (\$000's)	Projected HURRICANE Loss & LAE (\$000's)
12/31/2004	\$10,020	\$683	\$257	\$10,960	IN-FORCE	IN-FORCE	IN-FORCE	IN-FORCE	Losses	ALAE	ULAE	Loss & LAE
12/31/2005	6,421	438	164	\$7,023	ALL POLICIES	WIND ONLY POLICIES	ALL POLICIES	WIND ONLY POLICIES	(SUPPORT)	(SUPPORT)	(SUPPORT)	(SUPPORT)
12/31/2006	6,855	467	176	\$7,498								
12/31/2007	13,973	952	358	\$15,283								
12/31/2008	12,096	824	310	\$13,230								
TOTAL	\$49,365	\$3,364	\$1,264	\$53,993	276,391	-	\$552,629	\$0	\$188,310	\$12,355	\$14,833	\$215,498

DEVELOPMENT OF PROJECTED LOSS & LAE RATIO:

(1)	(34)	(35)	(36)	(37)	(38)	(39)	(40)	(41)	(42)	(43)	(44)	(45)
Accident Year Ending	Actual Incurred Loss & LAE Excl. Cats. (\$000's)	Loss & ALAE Development 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 Incl. in (34) (\$000's)	Projected Incurred Loss & LAE Non-Hurr Cat. 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 Incl. Non-Hurr Cat Excl. BF/PD
12/31/2004	\$222,415	1.00	1.971	\$438,386	\$449,346	\$0	\$449,346	1.00	\$449,346	71.1%	10.0%	
12/31/2005	158,067	1.001	1.776	280,905	\$287,928	0	287,928	1.00	287,928	66.0%	15.0%	
12/31/2006	184,548	1.016	1.600	299,905	\$307,403	0	307,403	1.00	307,403	49.0%	20.0%	
12/31/2007	402,227	1.054	1.442	611,327	\$626,611	0	626,611	1.00	626,611	56.4%	25.0%	
12/31/2008	333,544	1.222	1.298	529,198	\$542,428	0	542,428	1.00	542,428	67.9%	30.0%	
TOTAL	\$1,300,801			\$2,159,722	\$2,213,715	\$0	\$2,213,715		\$2,213,715	61.4%	100.0%	61.3%

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

(46)	(47)	(48)	(49)
Category of Expected Expense	Fixed Expense Loading * (SUPPORT)	Variable Expense Loading (SUPPORT)	Total Expense Loading
Commissions	0.0%	7.4%	7.4%
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	2.6%	0.0%	2.6%
Other Expense (Specify**)	0.0%	9.7%	9.7%
TOTAL EXPENSES	8.7%	19.8%	28.4%
PERMISSIBLE LOSS & LAE			71.6%
* - Must reflect trend and/or other adjustments since last filing			
** - (Specify in detail here)			

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(50)	39.0%	Projected Hurricane Loss & LAE ratio
(51)	100.3%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	8.7%	Expected Fixed Expense Ratio
(53)	19.8%	Expected Variable Expense Ratio
(54)	35.8%	Rate Level Indication (Before Credibility)
(55)	1.00	Credibility (SUPPORT)
(56)	6.7%	Expected Annual Net Trend (i.e., Projected Loss Trend Net of Premium Trend)
(57)	1.00	Assumed Number of Years Since Last Rate Review
(58)	6.7%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	35.8%	Credibility-Weighted Rate Level Indication
(60)	5.4%	Company Selected Rate Change

**PROGRAM NAME:** Personal Lines Account H O (HO)

(A) Loss Experience Eval. Date:	03/31/09
(B) Annual Premium Trend:	2.0%
(C) Annual Loss Trend (Up-to-Date):	15.0%
(D) Annual Loss Trend (Projected):	15.0%
(E) Avg. Acc. Date for Proj. Rates:	01/01/11

**NOTES:**

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(1)  Accident Year Ending	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)  Actual Incurred Loss & LAE Excl. Cats. (\$000's)
	----- ACTUAL INCURRED LOSSES (\$000's) -----				----- ACTUAL INCURRED ALAE (\$000's) -----				----- INCURRED ULAE (\$000's) -----				
	Incl. Cts.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cts.	Incl. Cts.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cts.	Incl. Cts. (SUPPORTI)	Non-Hurr. Cat. (SUPPORTI)	Hurricane Cat. (SUPPORTI)	Excl. Cts.	
12/31/2004	\$1,175	\$0	\$704	\$471	\$165	\$0	\$70	\$95	\$67	\$0	\$55	\$12	\$578
12/31/2005	497	0	172	325	69	0	18	51	22	0	14	8	384
12/31/2006	281	0	0	281	58	0	0	58	7	0	0	7	346
12/31/2007	712	0	0	712	43	0	0	43	18	0	0	18	774
12/31/2008	1,449	3	0	1,447	84	1	0	83	37	0	0	37	1,566
TOTAL	\$4,115	\$3	\$876	\$3,236	\$419	\$1	\$88	\$330	\$152	\$0	\$69	\$82	\$3,648

(1)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)
---PROJECTED NON-HURR. CAT (\$000's)---					CE DATA --- INSERT APPLICABLE DATE IN YELLOW HIGHLIGHTED CELL ---							
Accident Year Ending	Losses	ALAE	ULAE	Losses & ALAE & ULAE								
	(SUPPORT1)	(SUPPORT1)	(SUPPORT1)									
12/31/2004	\$48	\$20	\$1	\$69								
12/31/2005	28	12	1	\$40								
12/31/2006	23	9	1	\$33								
12/31/2007	45	19	1	\$65								
12/31/2008	89	37	2	\$129								
TOTAL	\$233	\$97	\$7	\$336								
	8,212	-	\$3,098	\$0	\$108	\$11	\$8	\$127				

(1)	(34)	(35)	(36)	(37)
Accident Year Ending	Actual Incurred Loss & LAE Excl. Cats. (\$000's)	Loss & LAE Development Factors (SUPPORT)	Loss Trend Factors	Trended & Developed Incurred Loss & LAE Excl. Cats. (\$000's)
12/31/2004	\$578	1.000	2.481	\$1,435
12/31/2005	384	1.000	2.158	829
12/31/2006	346	1.042	1.876	676
12/31/2007	774	1.063	1.632	1,342
12/31/2008	1,566	1.196	1.419	2,658
TOTAL	\$3,648			\$6,940

(38)	(39)	(40)	(41)	(42)	(43)	(44)	(45)
Projected Incurred Loss & LAE	Bad Faith/ Punitive Damage	Projected Incurred Loss & LAE Incl.	Adjustment Factor for Law Changes, Etc.	Final Adjusted Expected Incurred Loss & LAE	Projected Incurred Loss & LAE Ratio Incl.	Selected Accident Year Weights	Weighted Proj. Incurred Loss & LAE Incl. Excl. BF/PD
Incl. Non-Hurr Cat (\$000's)	Loss & ALAE Incl. in (34) (\$000's)	Non-Hurr Cat. Excl. BF/PD (\$000's)	(SUPPORT)	(\$000's)	Non-Hurr Cat (\$000's)	(SUPPORT)	Non-Hurr Cat Excl. BF/PD
\$1,504	\$0	\$1,504	1.000	\$1,504	54.8%	10.0%	
\$869	0	869	1.000	869	60.6%	15.0%	
\$709	0	709	1.000	709	58.6%	20.0%	
\$1,407	0	1,407	1.000	1,407	82.4%	25.0%	
\$2,786	0	2,786	1.000	2,786	94.0%	30.0%	
\$7,276	\$0	\$7,276		\$7,276	72.3%	100.0%	75.1%

(46)	(47)	(48)	(49)
Category of Expected Expense	Fixed Expense Loading * (SUPPORT)	Variable Expense Loading (SUPPORT)	Total Expense Loading
Commissions	0.0%	8.6%	8.6%
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	0.7%	0.0%	0.7%
Other Expense (Specify**)	0.0%	9.7%	9.7%
TOTAL EXPENSES	6.8%	21.0%	27.8%
PERMISSIBLE LOSS & LAE			72.2%

\* - Must reflect trend and/or other adjustments since last filing

\*\* - (Specify in detail here)

(50) 4.1% Projected Hurricane Loss & LAE ratio

(51) 79.2% Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)

(52) 6.8% Expected Fixed Expense Ratio

(53) 21.0% Expected Variable Expense Ratio

(54) 8.9% **Rate Level Indication (Before Credibility)**

(55) 0.74 Credibility (SUPPORT1)

(56) 12.7% Expected Annual Net Trend  
(i.e., Projected Loss Trend Net of Premium Trend)

(57) 1.00 Assumed Number of Years Since Last Rate Review

(58) 12.7% Expected Net Trend Since Last Rate Review  
(Value receives complement of credibility)

(59) 9.9% **Credibility-Weighted Rate Level Indication**

(60) 3.6% **Company Selected Rate Change**

RATE INDICATIONS

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

PROGRAM NAME:	Personal Lines Account H O (HO)
POLICY TYPE:	HO-6
COMPANY(IES):	CPIC

(A) Loss Experience Eval. Date:	03/31/09
(B) Annual Premium Trend:	4.0%
(C) Annual Loss Trend (Up-to-Date):	15.0%
(D) Annual Loss Trend (Projected):	15.0%
(E) Avg. Acc. Date for Proj. Rates:	01/01/11

PREMIUMS:

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Year Ending	Months of Maturity	Earned House-Years	Written Premiums (\$000's)	Earned Premiums (\$000's)	Current Rate Level Factors (SUPPORTI)	Premium Trend Factors	Trended Earned Premiums at C.R.L. (\$000's)
12/31/2004	63	24,936	\$14,820	\$12,348	1.204	1.290	\$19,184
12/31/2005	51	24,624	14,220	13,689	1.044	1.241	17,740
12/31/2006	39	36,712	34,549	24,311	0.964	1.193	27,974
12/31/2007	27	61,069	49,803	44,352	0.972	1.147	49,447
12/31/2008	15	55,254	33,012	41,056	0.983	1.103	44,529
TOTAL		202,594	\$146,404	\$135,756			\$158,875

NOTES:

ACTUAL LOSSES:

(1)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Accident Year Ending	Incl. Cats.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cats.	Incl. Cats.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cats.	Incl. Cats. (SUPPORTI)	Non-Hurr. Cat. (SUPPORTI)	Hurricane Cat. (SUPPORTI)	Excl. Cats.	Actual Incurred Loss & LAE Excl. Cats. (\$000's)
12/31/2004	\$10,051	\$0	\$5,406	\$4,645	\$1,120	\$0	\$462	\$658	\$544	\$0	\$426	\$118	\$5,421
12/31/2005	12,273	37	7,161	5,076	1,125	1	432	693	694	1	564	129	5,898
12/31/2006	7,449	14	0	7,436	983	0	0	983	190	0	0	189	8,608
12/31/2007	13,498	1	0	13,497	1,465	0	0	1,465	344	0	0	344	15,306
12/31/2008	15,790	167	0	15,623	1,174	15	0	1,159	402	4	0	398	17,180
TOTAL	\$59,062	\$219	\$12,567	\$46,276	\$5,868	\$16	\$894	\$4,958	\$2,174	\$6	\$990	\$1,179	\$52,413

PROJECTED CATASTROPHE LOSSES:

(1)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)
---PROJECTED NON-HURR. CAT (\$000's)---					CE DATA --- INSERT APPLICABLE DATE IN YELLOW HIGHLIGHTED CELL ---							
Accident Year Ending	Losses (SUPPORTI)	ALAE (SUPPORTI)	ULAE (SUPPORTI)	Losses & ALAE & ULAE								
12/31/2004	\$479	\$35	\$12	\$526								
12/31/2005	453	33	12	\$497								
12/31/2006	577	42	15	\$634								
12/31/2007	919	66	24	\$1,008								
12/31/2008	962	70	25	\$1,056								
TOTAL	\$3,390	\$245	\$87	\$3,721								

DEVELOPMENT OF PROJECTED LOSS & LAE RATIO:

(1)	(34)	(35)	(36)	(37)	(38)	(39)	(40)	(41)	(42)	(43)	(44)	(45)
Accident Year Ending	Actual Incurred Loss & LAE Excl. Cats. (\$000's)	Loss & ALAE Development Factors (SUPPORTI)	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 Non-Hurr Cat. Excl. BF/PD (\$000's)	Adjustment Factor for Law Changes, Etc. (SUPPORTI)	Final Adjusted Expected Incurred Loss & LAE (\$000's)	Projected Incurred Loss & LAE Non-Hurr Cat (\$000's)	Selected Accident Year Weights (SUPPORTI)	Weighted Proj. Incurred Loss & LAE Excl. BF/PD
12/31/2004	\$5,421	1.000	2.481	\$13,452	\$13,977	\$0	\$13,977	1.000	\$13,977	72.9%	10.0%	
12/31/2005	5,898	1.000	2.158	12,725	13,223	0	13,223	1.000	13,223	74.5%	15.0%	
12/31/2006	8,608	1.004	1.876	16,210	\$16,844	0	16,844	1.000	16,844	60.2%	20.0%	
12/31/2007	15,306	1.033	1.632	25,798	\$26,806	0	26,806	1.000	26,806	54.2%	25.0%	
12/31/2008	17,180	1.108	1.419	27,012	\$28,068	0	28,068	1.000	28,068	63.0%	30.0%	
TOTAL	\$52,413			\$95,197	\$98,919	\$0	\$98,919		\$98,919	62.3%	100.0%	63.0%

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

(46)	(47)	(48)	(49)
Category of Expected Expense	Fixed Expense Loading * (SUPPORTI)	Variable Expense Loading (SUPPORTI)	Total Expense Loading
Commissions	0.0%	7.8%	7.8%
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	1.3%	0.0%	1.3%
Other Expense (Specify**)	0.0%	9.0%	9.0%
TOTAL EXPENSES	7.3%	19.5%	26.9%
PERMISSIBLE LOSS & LAE			73.1%
* - Must reflect trend and/or other adjustments since last filing			
** - (Specify in detail here)			

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(50)	19.3%	Projected Hurricane Loss & LAE ratio
(51)	82.3%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	7.3%	Expected Fixed Expense Ratio
(53)	19.5%	Expected Variable Expense Ratio
(54)	11.4%	Rate Level Indication (Before Credibility)
(55)	1.00	Credibility (SUPPORTI)
(56)	10.6%	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)	10.6%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	11.4%	Credibility-Weighted Rate Level Indication
(60)	4.8%	Company Selected Rate Change

RATE INDICATIONS

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

PROGRAM NAME: \_\_\_\_\_  
POLICY TYPE: \_\_\_\_\_  
COMPANY(IES): \_\_\_\_\_

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

PREMIUMS:

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

NOTES:

ACTUAL LOSSES:

(1) Accident Year Ending	(9) Incl. Cats.	(10) Non-Hurr. Cat.	(11) Hurricane Cat.	(12) Excl. Cats.	(13) Incl. Cats.	(14) Non-Hurr. Cat.	(15) Hurricane Cat.	(16) Excl. Cats.	(17) Incl. Cats. (SUPPORT)	(18) Non-Hurr. Cat. (SUPPORT)	(19) Hurricane Cat. (SUPPORT)	(20) Excl. Cats.	(21) Actual Incurred Loss & LAE Excl. Cats. (\$000's)
----- ACTUAL INCURRED LOSSES (\$000's) -----					----- ACTUAL INCURRED ALAE (\$000's) -----				----- INCURRED ULAE (\$000's) -----				
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
12/31/2007				0				0				0	0
12/31/2008				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	POLICIES	POLICIES	PREMIUM	PREMIUM	Projected	Projected	Projected	Projected
12/31/2005	0	0	0	0	IN-FORCE	IN-FORCE	IN-FORCE	IN-FORCE	HURRICANE	HURRICANE	HURRICANE	HURRICANE
12/31/2006					AT C.R.L.	AT C.R.L.	AT C.R.L.	AT C.R.L.	Losses	ALAE	ULAE	Loss & LAE
12/31/2007					(\$000's)	(\$000's)	(\$000's)	(\$000's)	(\$000's)	(\$000's)	(\$000's)	(\$000's)
12/31/2008					ALL	WIND ONLY	ALL	WIND ONLY				
TOTAL	\$0	\$0	\$0	\$0	POLICIES	POLICIES	POLICIES	POLICIES	(SUPPORT)	(SUPPORT)	(SUPPORT)	(SUPPORT)
					-	-	\$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 Develop- ment 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 Incl. 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 Incl. Non-Hurr Cat (\$000's)	(44) Selected Accident Year Weights (SUPPORT)	(45) Weighted Proj. Incurred Loss & LAE Incl. Non-Hurr Cat Excl. BF/PD
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	\$7,000	0	7,000	1.000	7,000	70.0%	50.0%	
12/31/2006	0		1.000	0	\$0		0		0	0.0%		
12/31/2007	0		1.000	0	\$0		0		0	0.0%		
12/31/2008	0		1.000	0	\$0		0		0	0.0%		
TOTAL	\$14,000			\$14,000	\$14,000	\$0	\$14,000		\$14,000	70.0%	100.0%	70.0%

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

(46) Category of Expected Expense	(47) Fixed Expense Loading * (SUPPORT)	(48) Variable Expense Loading (SUPPORT)	(49) Total Expense Loading
Commissions	0.0%	0.0%	0.0%
Other Acquisition	0.0%	0.0%	0.0%
General	0.0%	0.0%	0.0%
Premium Taxes	0.0%	0.0%	0.0%
Misc. Licenses & Fees	0.0%	0.0%	0.0%
Profit & Contingency	0.0%	0.0%	0.0%
Contingent Commissions	0.0%	0.0%	0.0%
Non-FHCF Reins. Cost	0.0%	0.0%	0.0%
FHCF Reins. Cost	0.0%	0.0%	0.0%
Other Expense (Specify**)	0.0%	0.0%	0.0%
TOTAL EXPENSES	0.0%	0.0%	0.0%
PERMISSIBLE LOSS & LAE			100.0%
* - Must reflect trend and/or other adjustments since last filing			
** - (Specify in detail here)			

DEVELOPMENT OF RATE LEVEL INDICATIONS:

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

RATE INDICATIONS

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

PROGRAM NAME: \_\_\_\_\_  
POLICY TYPE: \_\_\_\_\_  
COMPANY(IES): \_\_\_\_\_

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

PREMIUMS:

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

NOTES:

ACTUAL LOSSES:

(1) Accident Year Ending	(9) Incl. Cats.	(10) Non-Hurr. Cat.	(11) Hurricane Cat.	(12) Excl. Cats.	(13) Incl. Cats.	(14) Non-Hurr. Cat.	(15) Hurricane Cat.	(16) Excl. Cats.	(17) Incl. Cats. (SUPPORT)	(18) Non-Hurr. Cat. (SUPPORT)	(19) Hurricane Cat. (SUPPORT)	(20) Excl. Cats.	(21) Actual Incurred Loss & LAE Excl. Cats. (\$000's)
----- ACTUAL INCURRED LOSSES (\$000's) -----					----- ACTUAL INCURRED ALAE (\$000's) -----				----- INCURRED ULAE (\$000's) -----				
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
12/31/2007				0				0				0	0
12/31/2008				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	POLICIES	POLICIES	PREMIUM	PREMIUM	Projected	Projected	Projected	Projected
12/31/2005	0	0	0	0	IN-FORCE	IN-FORCE	IN-FORCE	IN-FORCE	HURRICANE	HURRICANE	HURRICANE	HURRICANE
12/31/2006					AT C.R.L.	AT C.R.L.	AT C.R.L.	AT C.R.L.	Losses	ALAE	ULAE	Loss & LAE
12/31/2007					(\$000's)	(\$000's)	(\$000's)	(\$000's)	(\$000's)	(\$000's)	(\$000's)	(\$000's)
12/31/2008					ALL	WIND ONLY	ALL	WIND ONLY				
TOTAL	\$0	\$0	\$0	\$0	POLICIES	POLICIES	POLICIES	POLICIES	(SUPPORT)	(SUPPORT)	(SUPPORT)	(SUPPORT)
					-	-	\$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 Develop- ment 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 Incl. 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 Incl. Non-Hurr Cat (\$000's)	(44) Selected Accident Year Weights (SUPPORT)	(45) Weighted Proj. Incurred Loss & LAE Incl. Non-Hurr Cat Excl. BF/PD
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	\$7,000	0	7,000	1.000	7,000	70.0%	50.0%	
12/31/2006	0		1.000	0	\$0		0		0	0.0%		
12/31/2007	0		1.000	0	\$0		0		0	0.0%		
12/31/2008	0		1.000	0	\$0		0		0	0.0%		
TOTAL	\$14,000			\$14,000	\$14,000	\$0	\$14,000		\$14,000	70.0%	100.0%	70.0%

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

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

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

DEVELOPMENT OF RATE LEVEL INDICATIONS:

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

RATE INDICATIONS

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

PROGRAM NAME: \_\_\_\_\_  
POLICY TYPE: \_\_\_\_\_  
COMPANY(IES): \_\_\_\_\_

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

PREMIUMS:

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

NOTES:

ACTUAL LOSSES:

(1) Accident Year Ending	(9) Incl. Cats.	(10) Non-Hurr. Cat.	(11) Hurricane Cat.	(12) Excl. Cats.	(13) Incl. Cats.	(14) Non-Hurr. Cat.	(15) Hurricane Cat.	(16) Excl. Cats.	(17) Incl. Cats. (SUPPORT)	(18) Non-Hurr. Cat. (SUPPORT)	(19) Hurricane Cat. (SUPPORT)	(20) Excl. Cats.	(21) Actual Incurred Loss & LAE Excl. Cats. (\$000's)
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
12/31/2007				0				0	0			0	0
12/31/2008				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	(26) POLICIES IN-FORCE	(27) POLICIES IN-FORCE	(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												
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 Develop- ment 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 Incl. Non-Hurr Cat Excl. BF/PD
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	\$7,000	0	7,000	1.000	7,000	70.0%	50.0%	
12/31/2006	0		1.000	0	\$0		0		0	0.0%		
12/31/2007	0		1.000	0	\$0		0		0	0.0%		
12/31/2008	0		1.000	0	\$0		0		0	0.0%		
TOTAL	\$14,000			\$14,000	\$14,000	\$0	\$14,000		\$14,000	70.0%	100.0%	70.0%

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

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

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

DEVELOPMENT OF RATE LEVEL INDICATIONS:

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



RATE INDICATIONS

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

PROGRAM NAME:	
POLICY TYPE:	
COMPANY(IES):	

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

PREMIUMS:

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

NOTES:

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ACTUAL LOSSES:

(1) Accident Year Ending	(9) Incl. Cats.	(10) Non-Hurr. Cat.	(11) Hurricane Cat.	(12) Excl. Cats.	(13) Incl. Cats.	(14) Non-Hurr. Cat.	(15) Hurricane Cat.	(16) Excl. Cats.	(17) Incl. Cats. (SUPPORT)	(18) Non-Hurr. Cat. (SUPPORT)	(19) Hurricane Cat. (SUPPORT)	(20) Excl. Cats.	(21) Actual Incurred Loss & LAE Excl. Cats. (\$000's)
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
12/31/2007				0				0	0			0	0
12/31/2008				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	(26) POLICIES IN-FORCE	(27) POLICIES IN-FORCE	(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												
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 Develop- ment 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 Incl. Non-Hurr Cat Excl. BF/PD
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	\$7,000	0	7,000	1.000	7,000	70.0%	50.0%	
12/31/2006	0		1.000	0	\$0		0		0	0.0%		
12/31/2007	0		1.000	0	\$0		0		0	0.0%		
12/31/2008	0		1.000	0	\$0		0		0	0.0%		
TOTAL	\$14,000			\$14,000	\$14,000	\$0	\$14,000		\$14,000	70.0%	100.0%	70.0%

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

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

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

DEVELOPMENT OF RATE LEVEL INDICATIONS:

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

RATE INDICATIONS

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

PROGRAM NAME:	
POLICY TYPE:	
COMPANY(IES):	

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

PREMIUMS:

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

NOTES:

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ACTUAL LOSSES:

(1) Accident Year Ending	(9) Incl. Cats.	(10) Non-Hurr. Cat.	(11) Hurricane Cat.	(12) Excl. Cats.	(13) Incl. Cats.	(14) Non-Hurr. Cat.	(15) Hurricane Cat.	(16) Excl. Cats.	(17) Incl. Cats. (SUPPORT)	(18) Non-Hurr. Cat. (SUPPORT)	(19) Hurricane Cat. (SUPPORT)	(20) Excl. Cats.	(21) Actual Incurred Loss & LAE Excl. Cats. (\$000's)
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
12/31/2007				0				0	0			0	0
12/31/2008				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	(26) POLICIES IN-FORCE	(27) POLICIES IN-FORCE	(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								
12/31/2007				\$0								
12/31/2008				\$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 Develop- ment 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 Incl. Non-Hurr Cat Excl. BF/PD
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	\$7,000	0	7,000	1.000	7,000	70.0%	50.0%	
12/31/2006	0		1.000	0	\$0		0		0	0.0%		
12/31/2007	0		1.000	0	\$0		0		0	0.0%		
12/31/2008	0		1.000	0	\$0		0		0	0.0%		
TOTAL	\$14,000			\$14,000	\$14,000	\$0	\$14,000		\$14,000	70.0%	100.0%	70.0%

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

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

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

DEVELOPMENT OF RATE LEVEL INDICATIONS:

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

RATE INDICATIONS

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

PROGRAM NAME:	
POLICY TYPE:	
COMPANY(IES):	

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

PREMIUMS:

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

NOTES:

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ACTUAL LOSSES:

(1) Accident Year Ending	(9) Incl. Cats.	(10) Non-Hurr. Cat.	(11) Hurricane Cat.	(12) Excl. Cats.	(13) Incl. Cats.	(14) Non-Hurr. Cat.	(15) Hurricane Cat.	(16) Excl. Cats.	(17) Incl. Cats. (SUPPORT)	(18) Non-Hurr. Cat. (SUPPORT)	(19) Hurricane Cat. (SUPPORT)	(20) Excl. Cats.	(21) Actual Incurred Loss & LAE Excl. Cats. (\$000's)
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
12/31/2007				0				0				0	0
12/31/2008				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	(26) POLICIES IN-FORCE	(27) POLICIES IN-FORCE	(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												
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 Develop- ment 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 Incl. Non-Hurr Cat Excl. BF/PD
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	\$7,000	0	7,000	1.000	7,000	70.0%	50.0%	
12/31/2006	0		1.000	0	\$0		0		0	0.0%		
12/31/2007	0		1.000	0	\$0		0		0	0.0%		
12/31/2008	0		1.000	0	\$0		0		0	0.0%		
TOTAL	\$14,000			\$14,000	\$14,000	\$0	\$14,000		\$14,000	70.0%	100.0%	70.0%

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

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

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

DEVELOPMENT OF RATE LEVEL INDICATIONS:

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

RATE INDICATIONS

GROUP NAME: Citizens Property Ins. Co. rp.

PRODUCT TYPE: Homeowners

PRODUCT SUB-TYPE: N/A

STATE: Florida Experience Only

PROGRAM NAME:

POLICY TYPE:

COMPANY(IES):

(A) Loss Experience Eval. Date: 03/31/09

(B) Annual Premium Trend: 0.0%

(C) Annual Loss Trend (Up-to-Date): 0.0%

(D) Annual Loss Trend (Projected): 0.0%

(E) Avg. Acc. Date for Proj. Rates: 01/01/11

PREMIUMS:

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Year Ending	Months of Maturity	Earned House-Years	Written Premiums (\$000's)	Earned Premiums (\$000's)	Current Rate Level Factors (SUPPORT)	Premium Trend Factors	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)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Accident Year Ending	----- ACTUAL INCURRED LOSSES (\$000's) -----				----- ACTUAL INCURRED ALAE (\$000's) -----				----- INCURRED ULAE (\$000's) -----				Actual Incurred Loss & LAE Excl. Cats. (\$000's)
	Incl. Cats.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cats.	Incl. Cats.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cats.	Incl. Cats. (SUPPORT)	Non-Hurr. Cat. (SUPPORT)	Hurricane Cat. (SUPPORT)	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
12/31/2007				0				0				0	0
12/31/2008				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)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)
Accident Year Ending	---PROJECTED NON-HURR. CAT (\$000's)---				CE DATA --- INSERT APPLICABLE DATE IN YELLOW HIGHLIGHTED CELL ---							
	Losses (SUPPORT)	ALAE (SUPPORT)	ULAE (SUPPORT)	Losses & ALAE & ULAE	POLICIES IN-FORCE	POLICIES IN-FORCE	PREMIUM IN-FORCE AT C.R.L. (\$000's)	PREMIUM IN-FORCE AT C.R.L. (\$000's)	Projected HURRICANE Losses (\$000's)	Projected HURRICANE ALAE (\$000's)	Projected HURRICANE ULAE (\$000's)	Projected HURRICANE Loss & LAE (\$000's)
12/31/2004	\$0	\$0	\$0	\$0								
12/31/2005	0	0	0	\$0								
12/31/2006				\$0	ALL POLICIES	WIND ONLY POLICIES	ALL POLICIES (SUPPORT)	WIND ONLY POLICIES (SUPPORT)	(SUPPORT)	(SUPPORT)	(SUPPORT)	
12/31/2007				\$0								
12/31/2008				\$0								
TOTAL	\$0	\$0	\$0	\$0	-	-	\$0	\$0	\$0	\$0	\$0	\$0

DEVELOPMENT OF PROJECTED LOSS & LAE RATIO:

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

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

(46)	(47)	(48)	(49)
Category of Expected Expense	Fixed Expense Loading * (SUPPORT)	Variable Expense Loading (SUPPORT)	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

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September 23, 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 Multiperil Rate Filing  
Homeowners**

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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 "PRM-HO RIF Comb with BU v3.xls", please refer to the table of contents in the following workbooks:

PRM HO4 Statewide Rate Ind (09-01-09)\_combo.xls

For the source of information for the document titled "PRM-HO RIF Individ with Cash Factor v3.xls", please refer to the table of contents in the following workbooks:

PRM HO4 Statewide Rate Ind (9-01-09)\_wind.xls

PRM HO4 Statewide Rate Ind (9-01-09)\_xwind.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

Filing Details			
Work Unit Number:	W09-549108		
Filing Purpose:	Rate & Rule		
Product:	Homeowners Multi-Peril		
Date Created:	9/23/2009 04:20:01 PM		
Filing Name:	PR-M HO Rate Filing 2010		
Company Details			
Company Name	FEIN	NAIC CC	NAIC GC
CITIZENS PROPERTY INSURANCE CORPORATION	593164851	10064	

Uploaded Documents			
Document Type	Filenet Number	Form Number	Title
Cover Letter	0		Cover Letter
Miscellaneous	0		Estimated Hurricane Premium
Miscellaneous	0		PRM HO4 Statewide Rate Ind (09-01-09)_combo
Miscellaneous	0		PRM HO4 Statewide Rate Ind (09-01-09)_wind
Miscellaneous	0		PRM HO4 Statewide Rate Ind (09-01-09)_xwind
Miscellaneous	0		PRM HO4 Territorial Rate Indication (9-01-09)-Combined_t
Miscellaneous	0		PRM HO4 Territorial Rate Indication (9-01-09)-Separate_t
Miscellaneous	0		Summary of FHCF Built-up Factors
Miscellaneous	0		Ex Wind Credits Exhibits (HO) 09-23-09
Miscellaneous	0		PRM-HO RIF Individ with Cash Factor V3
Miscellaneous	0		Personal Lines Account HO (HO)
Miscellaneous	0		Source of Information for RIF HO

**HOMEOWNERS HO-4 RATES**

<b>Territory</b>	<b>Base Class Premium</b>	<b>Hurricane Base Premium Percentage</b>	<b>Windstorm Discount Factor</b>	<b>Wind Exclusion Credit</b>	<b>Cat Protection Surcharge Policy W-Wind</b>
192 Alachua	178	0.121	0.125	29	0.118
292 Baker	209	0.116	0.119	25	0.117
601 Bay, Coastal	284	0.362	0.365	114	0.118
721 Bay, Remainder	255	0.276	0.277	76	0.117
392 Bradford	237	0.113	0.117	27	0.117
057 Brevard, Coastal	227	0.362	0.365	66	0.130
064 Brevard, Remainder	201	0.252	0.255	60	0.115
035 Broward, Ft. Laud. & Hollywood	349	0.396	0.396	110	0.207
361 Broward, Coastal	349	0.496	0.497	162	0.183
037 Broward, Rem. Excl. Ft. Laud. & Hollywood	332	0.325	0.327	117	0.180
193 Calhoun	245	0.121	0.125	31	0.117
581 Charlotte, Coastal	249	0.357	0.361	88	0.116
711 Charlotte, Remainder	226	0.269	0.270	82	0.116
591 Citrus, Coastal	234	0.317	0.320	75	0.116
731 Citrus, Remainder	198	0.251	0.252	50	0.117
492 Clay	210	0.118	0.122	41	0.117
551 Collier, Remainder	242	0.374	0.378	81	0.142
541 Collier, Coastal	272	0.379	0.382	77	0.154
293 Columbia	210	0.114	0.118	24	0.117
030 Dade, Miami Beach	337	0.521	0.524	139	0.181
031 Dade, Coastal	345	0.532	0.532	125	0.192
032 Dade, Miami	364	0.400	0.401	119	0.117
033 Dade, Hialeah	365	0.212	0.375	178	0.162
034 Dade, Rem. Excl. M.B., H.	363	0.371	0.371	129	0.169
712 De Soto	230	0.229	0.230	53	0.116
592 Dixie, Coastal	272	0.321	0.324	88	0.116
732 Dixie, Remainder	254	0.255	0.256	65	0.118
039 Duval, Jacksonville	218	0.126	0.142	37	0.115
040 Duval, Remainder	227	0.136	0.153	35	0.114
041 Duval, Coastal	225	0.220	0.220	37	0.114
602 Escambia, Coastal	290	0.366	0.370	128	0.117
043 Escambia, Remainder	256	0.202	0.303	93	0.115
531 Flagler, Coastal	233	0.311	0.314	59	0.117
701 Flagler, Remainder	180	0.236	0.237	4	0.114
603 Franklin	294	0.357	0.361	92	0.115
393 Gadsden	235	0.121	0.126	29	0.115
923 Gilchrist	206	0.119	0.123	25	0.118
552 Glades	249	0.288	0.290	72	0.139



## HOMEOWNERS HO-4 RATES

Territory	Base Class Premium	Hurricane Base Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit	Cat Protection Surcharge Policy W-Wind
604 Gulf, Coastal	292	0.361	0.365	97	0.117
722 Gulf, Remainder	271	0.271	0.273	73	0.115
493 Hamilton	237	0.114	0.118	27	0.117
713 Hardee	244	0.227	0.228	55	0.116
553 Hendry	234	0.289	0.292	68	0.139
159 Hernando, Coastal	240	0.320	0.324	58	0.116
733 Hernando, Remainder	216	0.251	0.252	21	0.118
714 Highlands	222	0.214	0.214	47	0.116
047 Hillsborough, Tampa	262	0.178	0.182	85	0.116
080 Hillsborough, Excl. Tampa	253	0.174	0.176	82	0.116
593 Holmes	262	0.147	0.152	39	0.115
561 Indian River, Remainder	274	0.370	0.374	102	0.131
181 Indian River, Coastal	299	0.416	0.416	138	0.167
693 Jackson	227	0.122	0.126	28	0.115
605 Jefferson, Coastal	273	0.312	0.315	85	0.115
793 Jefferson, Remainder	237	0.147	0.152	36	0.119
893 Lafayette	237	0.121	0.125	30	0.117
692 Lake	205	0.120	0.125	25	0.117
542 Lee, Coastal	246	0.370	0.375	85	0.154
554 Lee, Remainder	199	0.287	0.288	28	0.142
993 Leon	182	0.122	0.126	23	0.115
594 Levy, Coastal	231	0.318	0.321	59	0.114
734 Levy, Remainder	215	0.249	0.250	43	0.117
931 Liberty	248	0.120	0.124	31	0.117
932 Madison	210	0.121	0.125	26	0.117
582 Manatee, Coastal	254	0.368	0.372	93	0.116
735 Manatee, Remainder	204	0.283	0.285	43	0.116
792 Marion	193	0.125	0.130	25	0.115
010 Martin, Remainder	278	0.380	0.383	137	0.117
182 Martin, Coastal	259	0.402	0.402	104	0.165
005 Monroe, Excl. Key West	386	0.545	0.547	155	0.124
007 Monroe, Key West	368	0.530	0.530	166	0.116
532 Nassau, Coastal	214	0.305	0.308	41	0.114
892 Nassau, Remainder	213	0.163	0.168	28	0.115
606 Okaloosa, Coastal	272	0.360	0.365	64	0.115
723 Okaloosa, Remainder	284	0.291	0.293	83	0.115
555 Okeechobee	201	0.285	0.288	58	0.140
049 Orange, Orlando	199	0.105	0.106	21	0.115

## HOMEOWNERS HO-4 RATES

Territory	Base Class Premium	Hurricane Base Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit	Cat Protection Surcharge Policy W-Wind
090 Orange, Excl. Orlando	190	0.121	0.126	24	0.116
511 Osceola	224	0.143	0.150	50	0.116
362 Palm Beach, Coastal	308	0.490	0.490	129	0.182
038 Palm Beach, Remainder	273	0.374	0.377	98	0.168
595 Pasco, Coastal	254	0.336	0.339	59	0.117
736 Pasco, Remainder	238	0.264	0.265	43	0.115
042 Pinellas, Coastal	257	0.306	0.316	96	0.116
046 Pinellas, Saint Petersburg	239	0.270	0.270	65	0.115
081 Pinellas, Rem. Excl. Saint Pete.	223	0.222	0.223	65	0.117
050 Polk	239	0.098	0.137	34	0.117
992 Putnam	213	0.118	0.122	26	0.013
533 Saint Johns, Coastal	247	0.302	0.306	86	0.116
702 Saint Johns, Remainder	221	0.242	0.243	54	0.114
562 Saint Lucie, Remainder	235	0.377	0.381	105	0.129
183 Saint Lucie, Coastal	279	0.411	0.411	84	0.167
607 Santa Rosa, Coastal	282	0.366	0.370	87	0.118
724 Santa Rosa, Remainder	264	0.286	0.287	103	0.117
583 Sarasota, Coastal	230	0.359	0.363	69	0.118
715 Sarasota, Remainder	193	0.283	0.285	32	0.116
512 Seminole	214	0.122	0.129	39	0.115
921 Sumter	216	0.121	0.126	27	0.117
933 Suwannee	223	0.121	0.125	28	0.117
596 Taylor, Coastal	286	0.312	0.316	91	0.116
737 Taylor, Remainder	236	0.252	0.253	59	0.118
922 Union	212	0.116	0.119	26	0.117
062 Volusia, Coastal	233	0.313	0.316	72	0.118
063 Volusia, Remainder	204	0.223	0.226	43	0.119
608 Wakulla, Coastal	293	0.321	0.325	98	0.117
725 Wakulla, Remainder	240	0.259	0.259	68	0.115
609 Walton, Coastal	264	0.362	0.366	82	0.116
726 Walton, Remainder	251	0.272	0.273	69	0.115
934 Washington	217	0.130	0.135	29	0.117

### END OF HO-4 RATES

SEE APPENDIX FOR COMPLETE TERRITORY DEFINITIONS

**B. Determination of Key Factors**

1. When the desired limit of liability is less than the highest limit shown, determine the Key Factors using the nearest limit above and below the desired limit.

Example: \$203,000 desired limit; the nearest limits are \$200,000 and \$205,000.

For \$200,000 the Key factor is 2.851; for \$205,000 the Key Factor is 2.919. Figure the difference between the Key Factors and divide by 5 rounding to the third decimal. This provides a factor per \$1,000.

$$\begin{array}{r} 2.919 \\ - 2.851 \\ \hline .068 \text{ divided by } 5 = .014 \end{array}$$

Multiply the factor per \$1,000 times 3, and add 2.851; the Key Factor for \$200,000.

$$\begin{array}{r} .014 \\ \times 3 \\ \hline .042 + 2.851 = 2.893 \end{array}$$

The result, 2.893, is the Key Factor for this example.

2. When the desired limit of liability is more than \$500,000, determine the Key Factors as follows:

Example: \$510,000 desired limit:

At \$300,000 the Key Factor is **4.343**.

Between \$300,000 and \$500,000 the Key Factor is \$200 (\$500 - \$300) x 0.016 = **3.2**

For \$510,000, the Key Factor is \$10 (\$510 - \$500) x .017 = **.17**

Total Key Factor = **4.343 + 3.2 + .17 = 7.713**

3. The factors shown in the above interpolation example are for illustration only and are not necessarily the factors shown in the Key Factor Table of this manual.

**301.B. TOTAL DISCOUNT CAPPING PREMIUM ADJUSTMENT****A. Determination of CAPPED GRAND SUBTOTAL PREMIUM**

1. Sum the Age of Home, BCEGS, Deductible, Protective Device, Superior Construction and Windstorm Mitigation credits (Add only credits, all credits must be positive numbers).
2. Divide the sum of the premium credits total by the **BASE PREMIUM** to determine the **TOTAL DISCOUNT PERCENTAGE** applicable to the policy (round to 5 decimal places).

3. Determine the **MAXIMUM TOTAL DISCOUNT PERCENTAGE** applicable to the residential risk (**MAX** is **0.85** for **HO-3**, **0.70** for **HO-4**, and **0.90** for **HO-6**).
4. Subtract the **MAXIMUM TOTAL DISCOUNT PERCENTAGE** from the **TOTAL DISCOUNT PERCENTAGE** to determine if a **TOTAL DISCOUNT PERCENTAGE ADJUSTMENT** is applicable (the **TOTAL DISCOUNT PERCENTAGE ADJUSTMENT** is (0.00) unless the **TOTAL DISCOUNT PERCENTAGE** is greater than the **MAXIMUM TOTAL DISCOUNT PERCENTAGE**).
5. Multiply the **TOTAL DISCOUNT PERCENTAGE ADJUSTMENT** by the **BASE PREMIUM** to determine **TOTAL DISCOUNT ADJUSTMENT**.
6. To determine the **CAPPED GRAND SUBTOTAL** premium, add the **UNCAPPED GRAND SUBTOTAL** premium and the **TOTAL DISCOUNT ADJUSTMENT** premium.

**301. C. FLORIDA HURRICANE CATASTROPHE FUND BUILD-UP ADJUSTMENT**

Calculate the **FLORIDA HURRICANE CATASTROPHE FUND BUILD-UP** (FHCF BU) as follows (not applicable to policies that exclude coverage for Windstorm or Hail):

**A. Determine the Hurricane Premium**

Multiply the **CAPPED GRAND SUBTOTAL** by the Hurricane Base Premium Percentage (provided in the Base Rate Tables).

**B. Determine the FHCF BU Premium**

Multiply the Hurricane Premium by the FHCF BU factor found in the table below to determine the FHCF BU premium.

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

Florida Hurricane Catastrophe Fund Build-Up Factors	
<b>CIT HO-3</b>	0.0089
<b>CIT HO-4</b>	0.0056
<b>CIT HO-6</b>	0.0056

**C. Determine the GRAND SUBTOTAL Premium**

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

## HOMEOWNERS HO-4 RATES

Territory	Base Class Premium	Hurricane Base Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit	Cat Protection Surcharge Policy W-Wind
192 Alachua	<del>178</del> 189	0.121	0.125	<del>29</del> 24	0.118
292 Baker	<del>209</del> 216	0.116	0.119	<del>25</del> 26	0.117
601 Bay, Coastal	<del>284</del> 270	0.362	0.365	<del>114</del> 82	0.118
721 Bay, Remainder	<del>255</del> 254	0.276	0.277	<del>76</del> 76	0.117
392 Bradford	<del>237</del> 216	0.113	0.117	<del>27</del> 25	0.117
057 Brevard, Coastal	<del>227</del> 217	0.362	0.365	<del>66</del> 39	0.130
064 Brevard, Remainder	<del>201</del> 210	0.252	0.255	<del>60</del> 54	0.115
035 Broward, Ft. Laud. & Hollywood	<del>349</del> 318	0.396	0.396	<del>110</del> 53	0.207
361 Broward, Coastal	<del>349</del> 318	0.496	0.497	<del>162</del> 111	0.183
037 Broward, Rem. Excl. Ft. Laud. & Hollywood	<del>332</del> 322	0.325	0.327	<del>117</del> 84	0.180
193 Calhoun	<del>245</del> 223	0.121	0.125	<del>31</del> 28	0.117
581 Charlotte, Coastal	<del>249</del> 232	0.357	0.361	<del>88</del> 54	0.116
711 Charlotte, Remainder	<del>226</del> 218	0.269	0.270	<del>82</del> 59	0.116
591 Citrus, Coastal	<del>234</del> 233	0.317	0.320	<del>75</del> 75	0.116
731 Citrus, Remainder	<del>198</del> 200	0.251	0.252	<del>50</del> 50	0.117
492 Clay	<del>210</del> 213	0.118	0.122	<del>41</del> 26	0.117
551 Collier, Remainder	<del>242</del> 231	0.374	0.378	<del>81</del> 53	0.142
541 Collier, Coastal	<del>272</del> 248	0.379	0.382	<del>77</del> 70	0.154
293 Columbia	<del>210</del> 216	0.114	0.118	<del>24</del> 25	0.117
030 Dade, Miami Beach	<del>337</del> 307	0.521	0.524	<del>139</del> 87	0.181
031 Dade, Coastal	<del>345</del> 314	0.532	0.532	<del>125</del> 70	0.192
032 Dade, Miami	<del>364</del> 331	0.400	0.401	<del>119</del> 59	0.117
033 Dade, Hialeah	<del>365</del> 332	0.212	0.375	<del>178</del> 125	0.162
034 Dade, Rem. Excl. M.B., H.	<del>363</del> 330	0.371	0.371	<del>129</del> 71	0.169
712 De Soto	<del>230</del> 224	0.229	0.230	<del>53</del> 52	0.116
592 Dixie, Coastal	<del>272</del> 248	0.321	0.324	<del>88</del> 80	0.116
732 Dixie, Remainder	<del>254</del> 231	0.255	0.256	<del>65</del> 59	0.118
039 Duval, Jacksonville	<del>218</del> 234	0.126	0.142	<del>37</del> 33	0.115
040 Duval, Remainder	<del>227</del> 234	0.136	0.153	<del>35</del> 36	0.114
041 Duval, Coastal	<del>225</del> 232	0.220	0.220	<del>37</del> 39	0.114
602 Escambia, Coastal	<del>290</del> 264	0.366	0.370	<del>128</del> 84	0.117
043 Escambia, Remainder	<del>256</del> 233	0.202	0.303	<del>93</del> 52	0.115
531 Flagler, Coastal	<del>233</del> 238	0.311	0.314	<del>59</del> 60	0.117
701 Flagler, Remainder	<del>180</del> 182	0.236	0.237	<del>44</del>	0.114
603 Franklin	<del>294</del> 290	0.357	0.361	<del>92</del> 91	0.115
393 Gadsden	<del>235</del> 242	0.121	0.126	<del>29</del> 30	0.115
923 Gilchrist	<del>206</del> 213	0.119	0.123	<del>25</del> 26	0.118
552 Glades	<del>249</del> 227	0.288	0.290	<del>72</del> 66	0.139

## HOMEOWNERS HO-4 RATES

Territory	Base Class Premium	Hurricane Base Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit	Cat Protection Surcharge Policy W-Wind
604 Gulf, Coastal	<del>292</del> 266	0.361	0.365	<del>97</del> 88	0.117
722 Gulf, Remainder	<del>271</del> 247	0.271	0.273	<del>73</del> 67	0.115
493 Hamilton	<del>237</del> 216	0.114	0.118	<del>27</del> 25	0.117
713 Hardee	<del>244</del> 224	0.227	0.228	<del>55</del> 51	0.116
553 Hendry	<del>234</del> 227	0.289	0.292	<del>68</del> 66	0.139
159 Hernando, Coastal	<del>240</del> 219	0.320	0.324	<del>58</del> 41	0.116
733 Hernando, Remainder	<del>216</del> 197	0.251	0.252	<del>21</del> 19	0.118
714 Highlands	<del>222</del> 225	0.214	0.214	<del>47</del> 48	0.116
047 Hillsborough, Tampa	<del>262</del> 239	0.178	0.182	<del>85</del> 43	0.116
080 Hillsborough, Excl. Tampa	<del>253</del> 230	0.174	0.176	<del>82</del> 40	0.116
593 Holmes	<del>262</del> 239	0.147	0.152	<del>39</del> 36	0.115
561 Indian River, Remainder	<del>274</del> 265	0.370	0.374	<del>102</del> 99	0.131
181 Indian River, Coastal	<del>299</del> 272	0.416	0.416	<del>138</del> 94	0.167
693 Jackson	<del>227</del> 232	0.122	0.126	<del>28</del> 29	0.115
605 Jefferson, Coastal	<del>273</del> 249	0.312	0.315	<del>85</del> 78	0.115
793 Jefferson, Remainder	<del>237</del> 244	0.147	0.152	<del>36</del> 37	0.119
893 Lafayette	<del>237</del> 216	0.121	0.125	<del>30</del> 27	0.117
692 Lake	<del>205</del> 208	0.120	0.125	<del>25</del> 26	0.117
542 Lee, Coastal	<del>246</del> 224	0.370	0.375	<del>85</del> 46	0.154
554 Lee, Remainder	<del>199</del> 207	0.287	0.288	<del>28</del> 29	0.142
993 Leon	<del>182</del> 193	0.122	0.126	<del>23</del> 24	0.115
594 Levy, Coastal	<del>231</del> 239	0.318	0.321	<del>59</del> 61	0.114
734 Levy, Remainder	<del>215</del> 223	0.249	0.250	<del>43</del> 45	0.117
931 Liberty	<del>248</del> 226	0.120	0.124	<del>31</del> 28	0.117
932 Madison	<del>210</del> 216	0.121	0.125	<del>26</del> 27	0.117
582 Manatee, Coastal	<del>254</del> 231	0.368	0.372	<del>93</del> 53	0.116
735 Manatee, Remainder	<del>204</del> 208	0.283	0.285	<del>43</del> 30	0.116
792 Marion	<del>193</del> 196	0.125	0.130	<del>25</del> 25	0.115
010 Martin, Remainder	<del>278</del> 253	0.380	0.383	<del>137</del> 97	0.117
182 Martin, Coastal	<del>259</del> 256	0.402	0.402	<del>104</del> 103	0.165
005 Monroe, Excl. Key West	<del>386</del> 351	0.545	0.547	<del>155</del> 95	0.124
007 Monroe, Key West	<del>368</del> 335	0.530	0.530	<del>166</del> 111	0.116
532 Nassau, Coastal	<del>214</del> 220	0.305	0.308	<del>41</del> 42	0.114
892 Nassau, Remainder	<del>213</del> 220	0.163	0.168	<del>28</del> 29	0.115
606 Okaloosa, Coastal	<del>272</del> 250	0.360	0.365	<del>64</del> 59	0.115
723 Okaloosa, Remainder	<del>284</del> 259	0.291	0.293	<del>83</del> 76	0.115
555 Okeechobee	<del>201</del> 207	0.285	0.288	<del>58</del> 60	0.140
049 Orange, Orlando	<del>199</del> 207	0.105	0.106	<del>21</del> 22	0.115

## HOMEOWNERS HO-4 RATES

Territory	Base Class Premium	Hurricane Base Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit	Cat Protection Surcharge Policy W-Wind
090 Orange, Excl. Orlando	<del>190</del> 206	0.121	0.126	<del>24</del> 26	0.116
511 Osceola	<del>224</del> 227	0.143	0.150	<del>50</del> 34	0.116
362 Palm Beach, Coastal	<del>308</del> 280	0.490	0.490	<del>129</del> 82	0.182
038 Palm Beach, Remainder	<del>273</del> 284	0.374	0.377	<del>98</del> 87	0.168
595 Pasco, Coastal	<del>254</del> 234	0.336	0.339	<del>59</del> 53	0.117
736 Pasco, Remainder	<del>238</del> 247	0.264	0.265	<del>43</del> 39	0.115
042 Pinellas, Coastal	<del>257</del> 237	0.306	0.316	<del>96</del> 59	0.116
046 Pinellas, Saint Petersburg	<del>239</del> 248	0.270	0.270	<del>65</del> 59	0.115
081 Pinellas, Rem. Excl. Saint Pete.	<del>223</del> 225	0.222	0.223	<del>65</del> 50	0.117
050 Polk	<del>239</del> 245	0.098	0.137	<del>34</del> 34	0.117
992 Putnam	<del>213</del> 245	0.118	0.122	<del>26</del> 26	0.013
533 Saint Johns, Coastal	<del>247</del> 247	0.302	0.306	<del>86</del> 69	0.116
702 Saint Johns, Remainder	<del>221</del> 223	0.242	0.243	<del>54</del> 54	0.114
562 Saint Lucie, Remainder	<del>235</del> 233	0.377	0.381	<del>105</del> 89	0.129
183 Saint Lucie, Coastal	<del>279</del> 268	0.411	0.411	<del>84</del> 84	0.167
607 Santa Rosa, Coastal	<del>282</del> 257	0.366	0.370	<del>87</del> 79	0.118
724 Santa Rosa, Remainder	<del>264</del> 244	0.286	0.287	<del>103</del> 63	0.117
583 Sarasota, Coastal	<del>230</del> 247	0.359	0.363	<del>69</del> 39	0.118
715 Sarasota, Remainder	<del>193</del> 492	0.283	0.285	<del>32</del> 44	0.116
512 Seminole	<del>214</del> 223	0.122	0.129	<del>39</del> 29	0.115
921 Sumter	<del>216</del> 223	0.121	0.126	<del>27</del> 28	0.117
933 Suwannee	<del>223</del> 246	0.121	0.125	<del>28</del> 27	0.117
596 Taylor, Coastal	<del>286</del> 260	0.312	0.316	<del>91</del> 82	0.116
737 Taylor, Remainder	<del>236</del> 243	0.252	0.253	<del>59</del> 64	0.118
922 Union	<del>212</del> 246	0.116	0.119	<del>26</del> 26	0.117
062 Volusia, Coastal	<del>233</del> 249	0.313	0.316	<del>72</del> 44	0.118
063 Volusia, Remainder	<del>204</del> 242	0.223	0.226	<del>43</del> 34	0.119
608 Wakulla, Coastal	<del>293</del> 267	0.321	0.325	<del>98</del> 89	0.117
725 Wakulla, Remainder	<del>240</del> 249	0.259	0.259	<del>68</del> 74	0.115
609 Walton, Coastal	<del>264</del> 264	0.362	0.366	<del>82</del> 82	0.116
726 Walton, Remainder	<del>251</del> 246	0.272	0.273	<del>69</del> 68	0.115
934 Washington	<del>217</del> 223	0.130	0.135	<del>29</del> 30	0.117

**END OF HO-4 RATES**

**SEE APPENDIX FOR COMPLETE TERRITORY DEFINITIONS**

**B. Determination of Key Factors**

1. When the desired limit of liability is less than the highest limit shown, determine the Key Factors using the nearest limit above and below the desired limit.

Example: \$203,000 desired limit; the nearest limits are \$200,000 and \$205,000.

For \$200,000 the Key factor is 2.851; for \$205,000 the Key Factor is 2.919. Figure the difference between the Key Factors and divide by 5 rounding to the third decimal. This provides a factor per \$1,000.

$$\begin{array}{r} 2.919 \\ - 2.851 \\ \hline .068 \text{ divided by } 5 = .014 \end{array}$$

Multiply the factor per \$1,000 times 3, and add 2.851; the Key Factor for \$200,000.

$$\begin{array}{r} .014 \\ \times 3 \\ \hline .042 + 2.851 = 2.893 \end{array}$$

The result, 2.893, is the Key Factor for this example.

2. When the desired limit of liability is more than \$500,000, determine the Key Factors as follows:

Example: \$510,000 desired limit:

At \$300,000 the Key Factor is **4.343**.

Between \$300,000 and \$500,000 the Key Factor is \$200 (\$500 - \$300) x 0.016 = **3.2**

For \$510,000, the Key Factor is \$10 (\$510 - \$500) x .017 = **.17**

Total Key Factor = **4.343 + 3.2 + .17 = 7.713**

3. The factors shown in the above interpolation example are for illustration only and are not necessarily the factors shown in the Key Factor Table of this manual.

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**301.B. TOTAL DISCOUNT CAPPING PREMIUM**  
**COMPUTATION-ADJUSTMENT**


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**A. Determination of CAPPED GRAND SUBTOTAL PREMIUM**

1. Sum the Age of Home, BCEGS, Deductible, Protective Device, Superior Construction and Windstorm Mitigation credits (Add only credits, all credits must be positive numbers).
2. Divide the sum of the premium credits total by the **BASE PREMIUM** to determine the TOTAL DISCOUNT PERCENTAGE applicable to the policy (round to 5 decimal places).

3. Determine the MAXIMUM TOTAL DISCOUNT PERCENTAGE applicable to the residential risk (**MAX** is **0.85** for **HO-3**, **0.70** for **HO-4**, and **0.90** for **HO-6**).

4. Subtract the MAXIMUM TOTAL DISCOUNT PERCENTAGE from the TOTAL DISCOUNT PERCENTAGE to determine if a TOTAL DISCOUNT PERCENTAGE ADJUSTMENT is applicable (the TOTAL DISCOUNT PERCENTAGE ADJUSTMENT is (0.00) unless the TOTAL DISCOUNT PERCENTAGE is greater than the MAXIMUM TOTAL DISCOUNT PERCENTAGE).

5. Multiply the TOTAL DISCOUNT PERCENTAGE ADJUSTMENT by the **BASE PREMIUM** to determine TOTAL DISCOUNT ADJUSTMENT.

6. To determine the CAPPED GRAND SUBTOTAL premium, add the UNCAPPED GRAND SUBTOTAL premium and the TOTAL DISCOUNT ADJUSTMENT premium.

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**301. C. FLORIDA HURRICANE CATASTROPHE FUND BUILD-UP ADJUSTMENT**


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Calculate the FLORIDA HURRICANE CATASTROPHE FUND BUILD-UP (FHCF BU) as follows (not applicable to policies that exclude coverage for Windstorm or Hail):

**A. Determine the Hurricane Premium**

Multiply the CAPPED GRAND SUBTOTAL by the Hurricane Base Premium Percentage (provided in the Base Rate Tables).

**B. Determine the FHCF BU Premium**

Multiply the Hurricane Premium by the FHCF BU factor found in the table below to determine the FHCF BU premium.

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

<u>Florida Hurricane Catastrophe Fund Build-Up Factors</u>	
<u>CIT HO-3</u>	<u>0.0089</u>
<u>CIT HO-4</u>	<u>0.0056</u>
<u>CIT HO-6</u>	<u>0.0056</u>

**C. Determine the GRAND SUBTOTAL Premium**

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



TELEPHONE: (850) 513-3849

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October 2, 2009

Richard Koon  
Director of Property and Casualty Product Review  
Office of Insurance Regulation  
200 East Gaines Street  
Tallahassee, Florida 32399-0330

Re: Personal Residential Multiperil - Homeowners Rate & Rule Filing 09-17343

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Dear Mr. Koon:

Citizens respectfully submits amended manual pages to reflect changes in the HO-4 Florida Hurricane Catastrophe Fund Build-Up factor, HO-4 Base Class Premiums, and HO-4 Wind Exclusion Credits. The amended rates and factors were submitted in the 9/22/09 Filing Amendment Exhibits. *Today's submission provides the corresponding manual pages which we request replace the original pages in the Homeowners manual submitted on 9/14/09.*

Please contact me if you have any questions.

Sincerely,

Jan Warro, CPCU  
Senior Product Analyst  
904-208-7298

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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  
Thomas Lynch, Palm Beach County • Scott Wallace, President/CEO & Executive Director



Filing Details

Work Unit Number:

W09-551424

Filing Purpose:

Rate & Rule

Product:

Homeowners Multi-Peril

Date Created:

10/2/2009 02:55:55 PM

Filing Name:

PR-M HO Rate Filing 2010

Company Details

Company Name	FEIN	NAIC CC	NAIC GC
CITIZENS PROPERTY INSURANCE CORPORATION	593164851	10064	

Uploaded Documents			
Document Type	Filenet Number	Form Number	Title
Manual/Rate Pages	0		Revised Manual Pages
Manual/Rate Pages	0		Revised Manual Pages S&D
Cover Letter	0		Cover Letter