



OFFICE OF INSURANCE REGULATION

I-FILE WORKFLOW SYSTEM

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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

September 16, 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
Dwelling Property**

Dear Mr. McCarty:

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

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

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

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

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

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

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

Sincerely,

Brian Donovan, FCAS, MAAA
Director, Actuarial Services

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

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Document Title: PRM DP3 Statewide Rate Ind_combo.xls

Document Type: Miscellaneous

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Document ID: 32051768

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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

CITIZENS 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): 17.0%
(D) Annual Loss Trend (Projected): 17.0%
(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	86,323	\$2,134	\$1,778	1.337	1.137	\$2,705
12/31/2005	51	101,636	3,185	2,859	1.163	1.115	3,706
12/31/2006	39	138,432	6,910	4,869	1.029	1.093	5,479
12/31/2007	27	182,175	6,630	6,416	0.944	1.072	6,494
12/31/2008	15	133,745	2,916	3,176	0.989	1.051	3,301
TOTAL		652,312	\$21,775	\$19,098			\$21,685

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	\$4,855	\$0	\$0	\$4,855	\$887	\$0	\$0	\$887	\$124	\$0	\$0	\$124	\$5,866
12/31/2005	4,977	0	0	4,977	845	0	0	845	127	0	0	127	5,949
12/31/2006	9,003	0	0	9,003	1,509	0	0	1,509	229	0	0	229	10,742
12/31/2007	15,279	0	0	15,279	3,337	0	0	3,337	389	0	0	389	19,006
12/31/2008	9,917	0	0	9,917	2,285	0	0	2,285	253	0	0	253	12,454
TOTAL	\$44,031	\$0	\$0	\$44,031	\$8,864	\$0	\$0	\$8,864	\$1,122	\$0	\$0	\$1,122	\$54,017

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								

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 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	\$5,866	1.000	2.776	\$16,282	\$16,282	\$0	\$16,282	1.000	\$16,282	601.9%	10.0%	
12/31/2005	5,949	1.009	2.373	14,236	\$14,236	0	14,236	1.000	14,236	384.1%	15.0%	
12/31/2006	10,742	1.020	2.028	22,214	\$22,214	0	22,214	1.000	22,214	405.4%	20.0%	
12/31/2007	19,006	1.100	1.734	36,257	\$36,257	0	36,257	1.000	36,257	558.3%	25.0%	
12/31/2008	12,454	1.445	1.481	26,655	\$26,655	0	26,655	1.000	26,655	807.5%	30.0%	
TOTAL	\$54,017			\$115,644	\$115,644	\$0	\$115,644		\$115,644	533.3%	100.0%	580.7%

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%	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	0.0%	0.0%	0.0%
Other Expense (Specify**)	0.0%	10.0%	10.0%
TOTAL EXPENSES	6.1%	20.1%	26.2%
PERMISSIBLE LOSS & LAE			73.8%

* - 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) 580.7% Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52) 6.1% Expected Fixed Expense Ratio
(53) 20.1% Expected Variable Expense Ratio
(54) 634.5% Rate Level Indication (Before Credibility)
(55) 0.66 Credibility (SUPPORT)
(56) 14.7% 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) 14.7% Expected Net Trend Since Last Rate Review
(Value receives complement of credibility)
(59) 423.4% Credibility-Weighted Rate Level Indication
(60) 0.0% Company Selected Rate Change

PR-M -- DWELLING FIRE DP-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	DP3 Sinkhole Average Coverage A
1/1/2004	12/31/2004	7/1/2004	2,378,408	96,323	25	12/31/2004	112,700
4/1/2004	3/31/2005	9/30/2004	2,615,604	99,452	26	3/31/2005	114,500
7/1/2004	6/30/2005	12/30/2004	2,838,638	100,929	28	6/30/2005	116,500
10/1/2004	9/30/2005	4/1/2005	3,053,797	100,721	30	9/30/2005	124,200
1/1/2005	12/31/2005	7/2/2005	3,323,587	101,638	33	12/31/2005	131,200
4/1/2005	3/31/2006	9/30/2005	3,664,990	106,448	34	3/31/2006	139,400
7/1/2005	6/30/2006	12/30/2005	4,070,188	113,948	36	6/30/2006	149,300
10/1/2005	9/30/2006	4/1/2006	4,539,638	125,241	36	9/30/2006	163,000
1/1/2006	12/31/2006	7/2/2006	5,011,504	138,432	36	12/31/2006	171,600
4/1/2006	3/31/2007	9/30/2006	5,435,734	152,141	36	3/31/2007	177,900
7/1/2006	6/30/2007	12/30/2006	5,773,413	164,929	35	6/30/2007	179,700
10/1/2006	9/30/2007	4/1/2007	6,058,771	177,389	34	9/30/2007	181,300
1/1/2007	12/31/2007	7/2/2007	6,058,403	182,175	33	12/31/2007	180,000
4/1/2007	3/31/2008	9/30/2007	5,685,333	177,625	32	3/31/2008	181,400
7/1/2007	6/30/2008	12/30/2007	5,016,161	166,987	30	6/30/2008	181,200
10/1/2007	9/30/2008	3/31/2008	4,031,625	149,921	27	9/30/2008	179,600
1/1/2008	12/31/2008	7/1/2008	3,141,580	133,745	23	12/31/2008	178,800
(6) 17 Point Fitted Annual Rate of Change:					0.4%		14.6%
(7) 13 Point Fitted Annual Rate of Change:					-9.4%		10.0%
(8) 9 Point Fitted Annual Rate of Change:					-17.9%		1.4%
(9) 5 Point Fitted Annual Rate of Change:					-29.4%		-0.9%
(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 -- DWELLING FIRE DP-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 Premium	Frequency	Severity
				Incurred Losses as of 3/31/2009	Loss Development Factor	Sinkhole Incurred Losses			
1/1/2004	12/31/2004	7/1/2004	96,323	4,855,473	1.000	4,855,473	50	0.10%	48,464
4/1/2004	3/31/2005	9/30/2004	99,452	5,681,779	1.002	5,694,170	57	0.12%	49,307
7/1/2004	6/30/2005	12/30/2004	100,929	5,800,802	1.004	5,826,103	58	0.11%	52,033
10/1/2004	9/30/2005	4/1/2005	100,721	4,850,247	1.007	4,881,980	48	0.09%	52,796
1/1/2005	12/31/2005	7/2/2005	101,638	4,976,528	1.009	5,019,940	49	0.09%	56,248
4/1/2005	3/31/2006	9/30/2005	106,448	6,418,150	1.011	6,491,809	61	0.09%	70,107
7/1/2005	6/30/2006	12/30/2005	113,948	6,127,217	1.014	6,214,408	55	0.08%	71,421
10/1/2005	9/30/2006	4/1/2006	125,241	6,864,514	1.017	6,981,096	56	0.07%	75,050
1/1/2006	12/31/2006	7/2/2006	138,432	9,002,944	1.020	9,180,631	66	0.08%	78,466
4/1/2006	3/31/2007	9/30/2006	152,141	9,561,980	1.040	9,943,644	65	0.10%	66,548
7/1/2006	6/30/2007	12/30/2006	164,929	12,671,177	1.060	13,432,625	81	0.11%	72,690
10/1/2006	9/30/2007	4/1/2007	177,389	14,509,449	1.080	15,674,137	88	0.13%	68,681
1/1/2007	12/31/2007	7/2/2007	182,175	15,279,450	1.100	16,814,258	92	0.13%	68,410
4/1/2007	3/31/2008	9/30/2007	177,625	16,096,107	1.187	19,099,264	108	0.14%	79,057
7/1/2007	6/30/2008	12/30/2007	166,987	14,298,627	1.273	18,197,919	109	0.13%	83,902
10/1/2007	9/30/2008	3/31/2008	149,921	12,514,471	1.359	17,005,056	113	0.12%	95,827
1/1/2008	12/31/2008	7/1/2008	133,745	9,916,885	1.445	14,329,490	107	0.11%	99,155

		Pure Premium	Frequency	Severity
(9)	17 Point Fitted Annual Rate of Change:	25.5%	7.4%	16.9%
(10)	13 Point Fitted Annual Rate of Change:	34.4%	19.0%	12.9%
(11)	9 Point Fitted Annual Rate of Change:	<u>33.7%</u>	<u>13.5%</u>	<u>17.8%</u>
(12)		17.0%	0.0%	17.0%

(13) Selected Annual Loss Trend: 17.0%

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 -- DWELLING FIRE DP-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	4,163,247	5,460,367	5,617,833	5,692,955	5,742,617
1/1/2005	12/31/2005	4,433,871	5,239,150	5,772,638	5,821,876	
1/1/2006	12/31/2006	6,201,504	9,596,687	10,512,186		
1/1/2007	12/31/2007	14,836,589	18,616,685			
1/1/2008	12/31/2008	12,201,845				

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	1.312	1.029	1.013	1.009	
1/1/2005	12/31/2005	1.182	1.102	1.009		
1/1/2006	12/31/2006	1.547	1.095			
1/1/2007	12/31/2007	1.255				
Straight Average		1.324	1.075	1.011	1.009	
Weighted Average		1.313	1.079	1.011	1.009	
Selected		1.313	1.079	1.011	1.009	
Cumulative		1.445	1.100	1.020	1.009	1.000

Notes:

* Based on information from a loss database.

PR-M -- DWELLING FIRE DP-3

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	83,972	15,079	96,323	99,051
1/1/2005	12/31/2005	84,035	21,760	101,638	105,796
1/1/2006	12/31/2006	116,662	27,655	138,432	144,317
1/1/2007	12/31/2007	162,779	32,867	182,175	195,646
1/1/2008	12/31/2008	165,719	21,261	133,745	186,980
(2) Total earned house years		613,168	118,622	652,312	731,790
(3) Frequency		4.29%	3.50%	0.11%	4.31%
(4) Adjustment Factor		0.996	0.811	0.025	1.000
(5) Indicated Full credibility standard		40,168	49,316	1,595,423	40,000
(6) Selected Full credibility standard		40,000	40,000	1,500,000	40,000
(4) Credibility		1.000	1.000	0.659	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 -- DWELLING FIRE DP-3
STATEWIDE OFFBALANCE

		With Provision for Rapid Cash Buildup	Without Provision for Rapid Cash Buildup
(1)	Combined Indication	0.525	0.518
(2)	With-Wind Indication	0.456	0.449
(3)	X-Wind Indication	-0.267	-0.267
(4)	Sinkhole Indication	4.234	4.234
(5)	With-Wind In-Force Premium as of 12/31/2008 at CRL	209,288	209,288
(6)	X-Wind In-Force Premium as of 12/31/2008 at CRL	11,248	11,248
(7)	Sinkhole In-Force Premium as of 12/31/2008 at CRL	2,229	2,229
(8)	Indicated With-Wind Premium	304,747	303,215
(9)	Indicated X-Wind Premium	8,249	8,249
(10)	Indicated Sinkhole Premium	11,667	11,667
(11)	Indicated Percent With-Wind Premium	0.939	0.938
(12)	Indicated Percent X-Wind Premium	0.025	0.026
(13)	Indicated Percent Sinkhole Premium	0.036	0.036
(14)	Off-Balanced With-Wind Indicated	0.524	0.516
(15)	Off-Balanced X-Wind Indicated	-0.233	-0.232
(16)	Off-Balanced Sinkhole Indicated	4.477	4.478
(17)	Weighted Avg of (14)-(16)	0.525	0.518

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	83,972	\$78,011	\$65,330	1.341	1.290	\$113,094
12/31/2005	51	84,035	82,173	74,602	1.158	1.241	107,231
12/31/2006	39	116,662	194,567	135,475	1.023	1.193	165,292
12/31/2007	27	162,779	237,477	227,535	0.939	1.147	245,164
12/31/2008	15	165,719	206,162	221,045	0.988	1.103	240,925
TOTAL		613,168	\$798,390	\$723,987			\$871,706

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	\$152,797	\$17	\$125,476	\$27,304	\$11,123	\$1	\$8,145	\$2,976	\$10,580	\$0	\$9,884	\$695	\$30,976
12/31/2005	186,515	30	161,762	24,723	13,979	0	11,021	2,958	13,372	1	12,742	630	28,310
12/31/2006	38,243	477	0	37,766	3,819	19	0	3,800	974	12	0	962	42,528
12/31/2007	79,151	506	0	78,645	6,767	0	0	6,767	2,016	13	0	2,003	87,415
12/31/2008	90,525	2,727	0	87,802	6,112	192	0	5,920	2,306	69	0	2,237	95,958
TOTAL	\$547,235	\$3,757	\$287,238	\$256,240	\$41,800	\$213	\$19,166	\$22,421	\$29,248	\$96	\$22,626	\$6,527	\$285,188

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	\$3,169	\$180	\$81	\$3,430								
12/31/2005	2,598	147	66	\$2,811								
12/31/2006	3,531	200	90	\$3,822								
12/31/2007	6,644	377	170	\$7,190								
12/31/2008	7,004	397	179	\$7,581								
TOTAL	\$22,946	\$1,301	\$587	\$24,834	-	-	\$209,288	\$0	\$92,717	\$6,218	\$7,303	\$106,239

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	\$30,976	1.000	2.089	\$64,720	\$68,150	\$0	\$68,150	1.000	\$68,150	60.3%	10.0%	
12/31/2005	28,310	1.004	1.866	53,044	\$55,855	0	55,855	1.000	55,855	52.1%	15.0%	
12/31/2006	42,528	1.018	1.666	72,109	\$75,931	0	75,931	1.000	75,931	45.9%	20.0%	
12/31/2007	87,415	1.043	1.488	135,668	\$142,858	0	142,858	1.000	142,858	58.3%	25.0%	
12/31/2008	95,958	1.123	1.328	143,032	\$150,612	0	150,612	1.000	150,612	62.5%	30.0%	
TOTAL	\$285,188			\$468,573	\$493,407	\$0	\$493,407		\$493,407	56.6%	100.0%	56.3%

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%	7.5%	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	3.1%	0.0%	3.1%
Other Expense (Specify**)	0.0%	10.0%	10.0%
TOTAL EXPENSES	9.1%	20.2%	29.3%
PERMISSIBLE LOSS & LAE			70.7%

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

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(50)	50.8%	Projected Hurricane Loss & LAE ratio
(51)	107.1%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	9.1%	Expected Fixed Expense Ratio
(53)	20.2%	Expected Variable Expense Ratio
(54)	45.6%	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)	45.6%	Credibility-Weighted Rate Level Indication
(60)	0.0%	Company Selected Rate Change

CITYZEN PROPERTY INSURANCE CORPORATION

TOTC Wind

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

STATE EXHIBIT 1
SHEET 1

RATE INDICATIONS

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

PROGRAM NAME: _____
POLICY TYPE: _____
COMPANY(IES): _____

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(B) Annual Premium Trend: 4.0%
(C) Annual Loss Trend (Up-to-Date): 12.0%
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(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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12/31/2005	2,598	147	66	\$2,811								
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TOTAL	\$22,946	\$1,301	\$587	\$24,834	-	-	\$209,288	\$0	\$92,717	\$6,218	\$7,303	\$106,239

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	\$30,976	1.000	2.089	\$64,720	\$68,150	\$0	\$68,150	1.000	\$68,150	60.3%	10.0%	
12/31/2005	28,310	1.004	1.866	53,044	\$55,855	0	55,855	1.000	55,855	52.1%	15.0%	
12/31/2006	42,528	1.018	1.666	72,109	\$75,931	0	75,931	1.000	75,931	45.9%	20.0%	
12/31/2007	87,415	1.043	1.488	135,668	\$142,858	0	142,858	1.000	142,858	58.3%	25.0%	
12/31/2008	95,958	1.123	1.328	143,032	\$150,612	0	150,612	1.000	150,612	62.5%	30.0%	
TOTAL	\$285,188			\$468,573	\$493,407	\$0	\$493,407		\$493,407	56.6%	100.0%	56.3%

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%	7.5%	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	2.5%	0.0%	2.5%
Other Expense (Specify**)	0.0%	10.0%	10.0%
TOTAL EXPENSES	8.6%	20.2%	28.7%
PERMISSIBLE LOSS & LAE			71.3%

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

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(50)	50.8%	Projected Hurricane Loss & LAE ratio
(51)	107.1%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	8.6%	Expected Fixed Expense Ratio
(53)	20.2%	Expected Variable Expense Ratio
(54)	44.9%	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)	44.9%	Credibility-Weighted Rate Level Indication
(60)	0.0%	Company Selected Rate Change

PR-M -- DWELLING FIRE DP-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	DP3 With Wind Average Coverage A
1/1/2004	12/31/2004	7/1/2004	87,636,761	83,972	1,044	12/31/2004	108,100
4/1/2004	3/31/2005	9/30/2004	88,415,365	85,908	1,029	3/31/2005	108,500
7/1/2004	6/30/2005	12/30/2004	88,146,141	86,191	1,023	6/30/2005	108,500
10/1/2004	9/30/2005	4/1/2005	86,092,006	84,502	1,019	9/30/2005	116,900
1/1/2005	12/31/2005	7/2/2005	86,415,594	84,035	1,028	12/31/2005	124,300
4/1/2005	3/31/2006	9/30/2005	92,454,901	87,647	1,055	3/31/2006	132,800
7/1/2005	6/30/2006	12/30/2005	102,628,895	94,018	1,092	6/30/2006	142,600
10/1/2005	9/30/2006	4/1/2006	118,779,588	104,373	1,138	9/30/2006	156,900
1/1/2006	12/31/2006	7/2/2006	138,529,785	116,662	1,187	12/31/2006	165,600
4/1/2006	3/31/2007	9/30/2006	159,648,270	129,440	1,233	3/31/2007	171,700
7/1/2006	6/30/2007	12/30/2006	179,812,460	141,211	1,273	6/30/2007	173,000
10/1/2006	9/30/2007	4/1/2007	199,045,884	153,122	1,300	9/30/2007	174,700
1/1/2007	12/31/2007	7/2/2007	213,682,775	162,779	1,313	12/31/2007	173,800
4/1/2007	3/31/2008	9/30/2007	220,888,117	167,336	1,320	3/31/2008	173,900
7/1/2007	6/30/2008	12/30/2007	224,191,697	169,858	1,320	6/30/2008	172,200
10/1/2007	9/30/2008	3/31/2008	223,143,335	169,138	1,319	9/30/2008	171,200
1/1/2008	12/31/2008	7/1/2008	218,405,814	165,719	1,318	12/31/2008	169,900
(6) 17 Point Fitted Annual Rate of Change:					8.6%	14.9%	
(7) 13 Point Fitted Annual Rate of Change:					9.3%	10.0%	
(8) 9 Point Fitted Annual Rate of Change:					4.8%	0.5%	
(9) 5 Point Fitted Annual Rate of Change:					0.3%	-2.4%	
(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 -- DWELLING FIRE DP-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	83,972	27,303,850	1.000	27,303,850	325	3.49%	9,321
4/1/2004	3/31/2005	9/30/2004	85,908	28,424,207	1.001	28,454,696	331	3.42%	9,674
7/1/2004	6/30/2005	12/30/2004	86,191	28,163,568	1.002	28,223,987	327	3.46%	9,470
10/1/2004	9/30/2005	4/1/2005	84,502	25,099,182	1.003	25,179,950	298	3.13%	9,507
1/1/2005	12/31/2005	7/2/2005	84,035	24,722,552	1.004	24,828,627	295	3.05%	9,700
4/1/2005	3/31/2006	9/30/2005	87,647	24,103,449	1.008	24,288,289	277	2.92%	9,497
7/1/2005	6/30/2006	12/30/2005	94,018	28,007,224	1.011	28,316,608	301	2.84%	10,620
10/1/2005	9/30/2006	4/1/2006	104,373	32,493,240	1.014	32,961,940	316	2.86%	11,037
1/1/2006	12/31/2006	7/2/2006	116,662	37,766,374	1.018	38,438,711	329	2.80%	11,788
4/1/2006	3/31/2007	9/30/2006	129,440	45,891,662	1.024	47,001,583	363	2.85%	12,749
7/1/2006	6/30/2007	12/30/2006	141,211	54,251,028	1.031	55,909,420	396	3.06%	12,957
10/1/2006	9/30/2007	4/1/2007	153,122	66,752,316	1.037	69,218,948	452	3.23%	14,009
1/1/2007	12/31/2007	7/2/2007	162,779	78,645,087	1.043	82,053,184	504	3.64%	13,840
4/1/2007	3/31/2008	9/30/2007	167,336	90,260,102	1.063	95,958,960	573	3.90%	14,692
7/1/2007	6/30/2008	12/30/2007	169,858	94,822,486	1.083	102,687,173	605	4.02%	15,053
10/1/2007	9/30/2008	3/31/2008	169,138	94,978,840	1.103	104,737,362	619	4.39%	14,097
1/1/2008	12/31/2008	7/1/2008	165,719	87,802,041	1.123	98,561,932	595	4.29%	13,858

		Pure Premium	Frequency	Severity
(9)	17 Point Fitted Annual Rate of Change:	22.2%	6.6%	14.6%
(10)	13 Point Fitted Annual Rate of Change:	35.6%	16.8%	16.1%
(11)	9 Point Fitted Annual Rate of Change:	<u>40.0%</u>	<u>28.4%</u>	<u>9.0%</u>
(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 -- DWELLING FIRE DP-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	26,178,349	28,870,221	29,526,277	30,150,670	30,280,035
1/1/2005	12/31/2005	24,428,909	26,074,533	27,537,112	27,680,461	
1/1/2006	12/31/2006	38,002,123	41,271,262	41,566,306		
1/1/2007	12/31/2007	80,202,345	85,412,220			
1/1/2008	12/31/2008	93,721,550				

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	1.103	1.023	1.021	1.004	
1/1/2005	12/31/2005	1.067	1.056	1.005		
1/1/2006	12/31/2006	1.086	1.007			
1/1/2007	12/31/2007	1.065				
Straight Average		1.080	1.029	1.013	1.004	
Weighted Average		1.076	1.025	1.013	1.004	
Selected		1.076	1.025	1.013	1.004	
Cumulative		1.123	1.043	1.018	1.004	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 -- DWELLING FIRE DP-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	83,972	15,079	96,323	99,051
1/1/2005	12/31/2005	84,035	21,760	101,638	105,796
1/1/2006	12/31/2006	116,662	27,655	138,432	144,317
1/1/2007	12/31/2007	162,779	32,867	182,175	195,646
1/1/2008	12/31/2008	165,719	21,261	133,745	186,980
(2) Total earned house years		613,168	118,622	652,312	731,790
(3) Frequency		4.29%	3.50%	0.11%	4.31%
(4) Adjustment Factor		0.996	0.811	0.025	1.000
(5) Indicated Full credibility standard		40,168	49,316	1,595,423	40,000
(6) Selected Full credibility standard		40,000	40,000	1,500,000	40,000
(4) Credibility		1.000	1.000	0.659	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 -- DWELLING FIRE DP-3
STATEWIDE OFFBALANCE

		With Provision for Rapid Cash Buildup	Without Provision for Rapid Cash Buildup
(1)	Combined Indication	0.525	0.518
(2)	With-Wind Indication	0.456	0.449
(3)	X-Wind Indication	-0.267	-0.267
(4)	Sinkhole Indication	4.234	4.234
(5)	With-Wind In-Force Premium as of 12/31/2008 at CRL	209,288	209,288
(6)	X-Wind In-Force Premium as of 12/31/2008 at CRL	11,248	11,248
(7)	Sinkhole In-Force Premium as of 12/31/2008 at CRL	2,229	2,229
(8)	Indicated With-Wind Premium	304,747	303,215
(9)	Indicated X-Wind Premium	8,249	8,249
(10)	Indicated Sinkhole Premium	11,667	11,667
(11)	Indicated Percent With-Wind Premium	0.939	0.938
(12)	Indicated Percent X-Wind Premium	0.025	0.026
(13)	Indicated Percent Sinkhole Premium	0.036	0.036
(14)	Off-Balanced With-Wind Indicated	0.524	0.516
(15)	Off-Balanced X-Wind Indicated	-0.233	-0.232
(16)	Off-Balanced Sinkhole Indicated	4.477	4.478
(17)	Weighted Avg of (14)-(16)	0.525	0.518

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

HO/CITIZEN 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): 8.0%
(D) Annual Loss Trend (Projected): 8.0%
(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	15,079	\$11,616	\$9,237	1.299	1.290	\$15,482
12/31/2005	51	21,760	18,478	15,055	1.201	1.241	22,431
12/31/2006	39	27,655	29,280	23,406	1.097	1.193	30,635
12/31/2007	27	32,867	29,710	32,355	1.001	1.147	37,144
12/31/2008	15	21,261	12,211	19,557	1.014	1.103	21,871
TOTAL		118,622	\$101,295	\$99,611			\$127,563

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	\$5,964	\$0	\$540	\$5,425	\$1,026	\$0	\$103	\$923	\$181	\$0	\$43	\$138	\$6,486
12/31/2005	5,966	0	35	5,931	744	0	33	711	154	0	3	151	6,793
12/31/2006	9,305	0	0	9,305	889	0	0	889	237	0	0	237	10,431
12/31/2007	13,399	0	0	13,399	1,087	0	0	1,087	341	0	0	341	14,827
12/31/2008	8,497	2	0	8,494	536	1	0	535	216	0	0	216	9,246
TOTAL	\$43,132	\$2	\$575	\$42,554	\$4,282	\$1	\$136	\$4,145	\$1,129	\$0	\$45	\$1,084	\$47,783

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	\$73	\$32	\$2	\$107								
12/31/2005	74	32	2	\$108								
12/31/2006	107	46	3	\$155								
12/31/2007	143	61	4	\$209								
12/31/2008	88	38	2	\$129								
TOTAL	\$486	\$208	\$14	\$708								

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 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	\$6,486	1.000	1.649	\$10,697	\$10,804	\$0	\$10,804	1.000	\$10,804	69.8%	10.0%	
12/31/2005	6,793	1.043	1.527	10,822	10,930	0	10,930	1.000	10,930	48.7%	15.0%	
12/31/2006	10,431	1.053	1.414	15,531	15,687	0	15,687	1.000	15,687	51.2%	20.0%	
12/31/2007	14,827	1.074	1.310	20,853	21,061	0	21,061	1.000	21,061	56.7%	25.0%	
12/31/2008	9,246	1.147	1.212	12,857	12,986	0	12,986	1.000	12,986	59.4%	30.0%	
TOTAL	\$47,783			\$70,761	\$71,468	\$0	\$71,468		\$71,468	56.0%	100.0%	56.5%

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%	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)	56.5%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	6.1%	Expected Fixed Expense Ratio
(53)	14.7%	Expected Variable Expense Ratio
(54)	-26.7%	Rate Level Indication (Before Credibility)
(55)	1.00	Credibility (SUPPORT)
(56)	3.8%	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)	3.8%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	-26.7%	Credibility-Weighted Rate Level Indication
(60)	0.0%	Company Selected Rate Change

PR-M -- DWELLING FIRE DP-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	DP3 X-Wind Average Coverage A
1/1/2004	12/31/2004	7/1/2004	11,996,965	15,079	796	12/31/2004	122,100
4/1/2004	3/31/2005	9/30/2004	13,285,281	16,624	799	3/31/2005	124,500
7/1/2004	6/30/2005	12/30/2004	14,651,283	18,194	805	6/30/2005	128,000
10/1/2004	9/30/2005	4/1/2005	16,340,941	20,034	816	9/30/2005	133,500
1/1/2005	12/31/2005	7/2/2005	18,076,910	21,760	831	12/31/2005	138,800
4/1/2005	3/31/2006	9/30/2005	19,774,263	23,295	849	3/31/2006	144,900
7/1/2005	6/30/2006	12/30/2005	21,610,752	24,774	872	6/30/2006	152,600
10/1/2005	9/30/2006	4/1/2006	23,567,203	26,185	900	9/30/2006	161,400
1/1/2006	12/31/2006	7/2/2006	25,674,948	27,655	928	12/31/2006	167,800
4/1/2006	3/31/2007	9/30/2006	27,907,936	29,255	954	3/31/2007	172,100
7/1/2006	6/30/2007	12/30/2006	30,195,926	31,023	973	6/30/2007	173,600
10/1/2006	9/30/2007	4/1/2007	32,121,953	32,628	984	9/30/2007	174,700
1/1/2007	12/31/2007	7/2/2007	32,374,832	32,867	985	12/31/2007	169,400
4/1/2007	3/31/2008	9/30/2007	31,119,579	31,830	978	3/31/2008	168,000
7/1/2007	6/30/2008	12/30/2007	28,388,667	29,293	969	6/30/2008	168,100
10/1/2007	9/30/2008	3/31/2008	24,197,674	25,367	954	9/30/2008	154,700
1/1/2008	12/31/2008	7/1/2008	19,826,484	21,261	933	12/31/2008	148,300
(6) 17 Point Fitted Annual Rate of Change:					6.0%	7.7%	
(7) 13 Point Fitted Annual Rate of Change:					4.7%	2.8%	
(8) 9 Point Fitted Annual Rate of Change:					0.0%	-5.9%	
(9) 5 Point Fitted Annual Rate of Change:					-5.2%	-13.0%	
(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: **4.0%**

Notes:

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

PR-M -- DWELLING FIRE DP-3

CALCULATION OF LOSS TREND FACTORS FOR X-WIND POLICIES

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
			Non-Cat Incurred Losses as of 3/31/2009	Incurred Loss Development Factor	Developed Non-Cat Incurred Losses	Pure Premium	Frequency	Severity
Beginning of Calendar Year	End of Calendar Year	Average Loss Date	Earned House Years					
1/1/2004	12/31/2004	7/1/2004	15,079	1.000	5,424,797	360	3.33%	10,789
4/1/2004	3/31/2005	9/30/2004	16,624	1.011	5,576,095	335	3.26%	10,280
7/1/2004	6/30/2005	12/30/2004	18,194	1.022	5,689,868	313	3.36%	9,304
10/1/2004	9/30/2005	4/1/2005	20,034	1.032	5,799,148	289	3.01%	9,614
1/1/2005	12/31/2005	7/2/2005	21,760	1.043	6,186,560	284	2.87%	9,890
4/1/2005	3/31/2006	9/30/2005	23,295	1.046	7,442,717	320	2.84%	11,254
7/1/2005	6/30/2006	12/30/2005	24,774	1.048	7,540,954	304	2.77%	10,995
10/1/2005	9/30/2006	4/1/2006	26,185	1.050	9,075,046	347	2.96%	11,708
1/1/2006	12/31/2006	7/2/2006	27,655	1.053	9,796,535	354	2.93%	12,097
4/1/2006	3/31/2007	9/30/2006	29,255	1.058	10,751,968	368	2.93%	12,542
7/1/2006	6/30/2007	12/30/2006	31,023	1.063	12,661,005	408	3.02%	13,531
10/1/2006	9/30/2007	4/1/2007	32,628	1.069	13,691,541	420	3.06%	13,731
1/1/2007	12/31/2007	7/2/2007	32,867	1.074	14,390,143	438	3.40%	12,874
4/1/2007	3/31/2008	9/30/2007	31,830	1.092	15,306,344	481	3.64%	13,226
7/1/2007	6/30/2008	12/30/2007	29,293	1.110	14,280,207	487	3.71%	13,135
10/1/2007	9/30/2008	3/31/2008	25,367	1.129	12,102,676	477	3.77%	12,665
1/1/2008	12/31/2008	7/1/2008	21,261	1.147	9,742,878	458	3.50%	13,110

		Pure Premium	Frequency	Severity
(9)	17 Point Fitted Annual Rate of Change:	13.4%	4.0%	9.0%
(10)	13 Point Fitted Annual Rate of Change:	20.0%	10.9%	8.2%
(11)	9 Point Fitted Annual Rate of Change:	<u>16.6%</u>	<u>14.6%</u>	<u>1.7%</u>
(12)		8.0%	0.0%	8.0%

(13) Selected Annual Loss Trend: 8.0%

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 -- DWELLING FIRE DP-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	5,540,500	5,972,333	6,036,765	6,084,809	6,347,507
1/1/2005	12/31/2005	5,667,736	6,383,769	6,573,042	6,641,487	
1/1/2006	12/31/2006	9,411,664	9,999,284	10,194,191		
1/1/2007	12/31/2007	13,875,203	14,485,980			
1/1/2008	12/31/2008	9,029,847				

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	1.011	1.008	1.043	
1/1/2005	12/31/2005	1.126	1.030	1.010		
1/1/2006	12/31/2006	1.062	1.019			
1/1/2007	12/31/2007	1.044				
Straight Average		1.078	1.020	1.009	1.043	
Weighted Average		1.068	1.020	1.009	1.043	
Selected		1.068	1.020	1.009	1.043	
Cumulative		1.147	1.074	1.053	1.043	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 -- DWELLING FIRE DP-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	83,972	15,079	96,323	99,051
1/1/2005	12/31/2005	84,035	21,760	101,638	105,796
1/1/2006	12/31/2006	116,662	27,655	138,432	144,317
1/1/2007	12/31/2007	162,779	32,867	182,175	195,646
1/1/2008	12/31/2008	165,719	21,261	133,745	186,980
(2) Total earned house years		613,168	118,622	652,312	731,790
(3) Frequency		4.29%	3.50%	0.11%	4.31%
(4) Adjustment Factor		0.996	0.811	0.025	1.000
(5) Indicated Full credibility standard		40,168	49,316	1,595,423	40,000
(6) Selected Full credibility standard		40,000	40,000	1,500,000	40,000
(4) Credibility		1.000	1.000	0.659	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 -- DWELLING FIRE DP-3
STATEWIDE OFFBALANCE

		With Provision for Rapid Cash Buildup	Without Provision for Rapid Cash Buildup
(1)	Combined Indication	0.525	0.518
(2)	With-Wind Indication	0.456	0.449
(3)	X-Wind Indication	-0.267	-0.267
(4)	Sinkhole Indication	4.234	4.234
(5)	With-Wind In-Force Premium as of 12/31/2008 at CRL	209,288	209,288
(6)	X-Wind In-Force Premium as of 12/31/2008 at CRL	11,248	11,248
(7)	Sinkhole In-Force Premium as of 12/31/2008 at CRL	2,229	2,229
(8)	Indicated With-Wind Premium	304,747	303,215
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(10)	Indicated Sinkhole Premium	11,667	11,667
(11)	Indicated Percent With-Wind Premium	0.939	0.938
(12)	Indicated Percent X-Wind Premium	0.025	0.026
(13)	Indicated Percent Sinkhole Premium	0.036	0.036
(14)	Off-Balanced With-Wind Indicated	0.524	0.516
(15)	Off-Balanced X-Wind Indicated	-0.233	-0.232
(16)	Off-Balanced Sinkhole Indicated	4.477	4.478
(17)	Weighted Avg of (14)-(16)	0.525	0.518

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)}

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DWELLING POLICY PROGRAM MANUAL GENERAL RULES

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

1. Sum the TOTAL DISCOUNT Credits found in the CIT DP1 & CIT DP3 section of the rating worksheet. (Add only credits, all credits must be positive numbers).
2. Sum the TOTAL DISCOUNT Credits found in the CIT DP1 Only section of rating worksheet. (Add only credits, all credits must be positive numbers).
3. Sum the BASE PREMIUM TOTAL on the rating worksheet.
4. To determine the TOTAL DISCOUNT add TOTAL DISCOUNT credit totals 1 and 2.
5. Divide the sum of the TOTAL DISCOUNT Credits by the **BASE PREMIUM** to determine the TOTAL DISCOUNT PERCENTAGE applicable to the policy (round to 5 decimal places).
6. Determine the MAXIMUM TOTAL DISCOUNT PERCENTAGE applicable to the risk (**MAX** is **0.93** for **DP-1**, **0.85** for **DP-3**).
7. 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 PERCENTAGE DISCOUNT).
8. Multiply the TOTAL DISCOUNT PERCENTAGE ADJUSTMENT by the **BASE PREMIUM** to determine TOTAL DISCOUNT ADJUSTMENT.
9. 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 Building Hurricane Premium

1. Divide the EC Base Premium (Building) by the sum of the EC Base Premium (Building) and the EC Base Premium (Contents).
2. Multiply the result from step 1 by the difference between the Capped Grand Subtotal and the Uncapped Grand Subtotal.
3. Add the result from step 2 to the Total EC Premium (Building).
4. Multiply the result from step 3 by the Hurricane Base Premium (Building) Percentage.

B. Determine the Contents Hurricane Premium

1. Divide the EC Base Premium (Contents) by the sum of the EC Base Premium (Building) and the EC Base Premium (Contents).
2. Multiply the result from step 1 by the difference between the Capped Grand Subtotal and the Uncapped Grand Subtotal.
3. Add the result from step 2 to the Total EC Premium (Contents).
4. Multiply the result from step 3 by the Hurricane Base Premium (Contents) Percentage.

C. Determine the FHCF BU Premium

1. Add the result from step A 4 to the result from B 4, to determine the Total Hurricane Premium.
2. Multiply the Total Hurricane Premium by the FHCF BU Factor 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	
CIT DP-1 Dwellings	0.0249
CIT DP-1 Condominium	0.0249
CIT DP-1 Tenant Contents	0.0249
CIT DP-3 Dwellings	0.0160
CIT DP-3 Condominium	0.0160
CIT DP-3 Tenant Contents	0.0160

3. Add the FHCF BU Premium to the CAPPED GRAND SUBTOTAL to determine the GRAND SUBTOTAL.

**302. VANDALISM & MALICIOUS MISCHIEF
CIT DP-1 ONLY**

Develop the **BASE PREMIUM** by multiplying the same limit of liability selected for Extended Coverage by the V&MM rate and round to the nearest whole dollar.

(CIT DP-1)

Rate per \$1,000

Not seasonal and not vacant \$0.08

Seasonal and not vacant \$0.39

**304. PERMITTED INCIDENTAL OCCUPANCIES
RESIDENCE PREMISES**

A. Eligible Premises

One of the incidental occupancies described in “B” below is permitted in a premises eligible for coverage under a Dwelling Policy, if:

1. The policy provides insurance under Coverage “A” or Coverage “C”;
2. The incidental occupancy is operated by the insured who is the owner or a resident of the premises; and
3. There are no more than two persons at work in the incidental occupancy.

Use Endorsement **DP 04 20** Permitted Incidental Occupancies.

B. Permitted Incidental Occupancies

Examples of such occupancies are Offices, Schools or Studios, meaning offices for business or professional purposes, and private schools or studios for music, dance, photography and other instructional purposes.

C. Contents

The amount of insurance for the contents of the incidental occupancy and the merchandise in storage shall be stated as separate contents items in the policy declarations.

D. Premium

Determine the Coverage “C” **BASE PREMIUM** under **Base Premium Computation Rule**, using the single Key Factor for the total amount of insurance for:

1. Household personal property.
2. Contents of the incidental occupancy; and
3. Merchandise in storage.

E. Liability Premium

Refer to Personal Liability Section, for additional Liability Premium charge.

401. SUPERIOR CONSTRUCTION

- A. Refer to the Construction Definition rule in this manual for details.
- B. For E.C. rating purposes, a dwelling classified as:
 1. Fire Resistive is considered Wind Resistive;
 2. Masonry Non-Combustible is considered Semi-Wind Resistive.
- C. Premium:

Multiply the Masonry **BASE PREMIUM** by the appropriate factor noted below.

	Fire	Special Forms
Fire Resistive & Masonry Non-Combustible	.50	.50
Non-Combustible Superior Construction	.50	.00

403. DWELLING UNDER CONSTRUCTION

- A. Dwelling(s) under construction may be insured in the Dwelling Program including Liability, only when the Named Insured is the intended owner occupant.
- B. The policy may be canceled pro-rata upon completion of the dwelling. Use Endorsement **DP 11 43** Dwelling Under Construction.
- C. Premium: Use owner occupied rates.

Dwelling "FIRE" Seasonal and Non-Seasonal Key Premiums Non Owner Occupied								
Protection Class	Construction	One Family		Two Family		Three or Four Families		Five or More Families
		Cov. "A"	Cov. "C"	Cov. "A"	Cov. "C"	Cov. "A"	Cov. "C"	Cov. "C"
1-6	*Masonry	62.11	6.16	68.31	6.16	93.16	7.70	9.28
	Frame	88.73	8.80	97.59	8.80	133.08	11.00	13.26
7	*Masonry	62.11	6.16	68.31	6.16	93.16	7.70	9.28
	Frame	106.47	10.56	117.12	10.56	159.70	13.20	15.91
8	*Masonry	62.11	6.16	68.31	6.16	93.16	7.70	9.28
	Frame	106.47	10.56	117.12	10.56	159.70	13.20	15.91
9	*Masonry	66.54	6.60	73.19	6.60	99.81	8.25	9.94
	Frame	177.44	17.60	195.18	17.60	266.17	21.99	26.52
10	*Masonry	106.47	10.56	117.12	10.56	159.70	13.20	15.91
	Frame	266.17	26.39	292.78	26.39	399.25	32.99	39.78

Dwelling "FIRE" Seasonal and Non-Seasonal Key Premiums Owner Occupied								
Protection Class	Construction	One Family		Two Family		Three or Four Families		Five or More Families
		Cov. "A"	Cov. "C"	Cov. "A"	Cov. "C"	Cov. "A"	Cov. "C"	Cov. "C"
1-6	*Masonry	49.69	6.16	54.65	6.16	74.53	7.70	9.28
	Frame	70.97	8.80	78.08	8.80	106.47	11.00	13.26
7	*Masonry	49.69	6.16	54.65	6.16	74.53	7.70	9.28
	Frame	85.17	10.56	93.69	10.56	127.75	13.20	15.91
8	*Masonry	49.69	6.16	54.65	6.16	74.53	7.70	9.28
	Frame	85.17	10.56	93.69	10.56	127.75	13.20	15.91
9	*Masonry	53.23	6.60	58.55	6.60	79.85	8.25	9.94
	Frame	141.96	17.60	156.15	17.60	212.93	21.99	26.52
10	*Masonry	85.17	10.56	93.69	10.56	127.75	13.20	15.91
	Frame	212.93	26.39	234.22	26.39	319.40	32.99	39.78

* Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Dwelling "EXTENDED COVERAGE" Key Premiums – CIT DP-1 & CIT DP-3							
Territory		Seasonal & Non-Seasonal DP-1 "Buildings"	Seasonal DP-3 "Buildings"	Non-Seasonal DP-3 "Buildings"	Seasonal & Non-Seasonal DP-1 "Contents"	Seasonal DP-3 "Contents"	Non-Seasonal DP-3 "Contents"
192	Alachua	46.77	90.13	73.75	9.31	16.30	13.04
292	Baker	46.78	119.43	97.71	9.31	21.59	17.27
601	Bay, Coastal	174.52	242.81	209.09	34.18	43.59	38.30
721	Bay, Remainder	111.99	186.72	161.26	23.78	36.05	29.74
392	Bradford	46.79	93.90	76.83	9.31	16.97	13.58
057	Brevard, Coastal	182.29	328.12	282.55	38.97	64.31	56.51
064	Brevard, Remainder	105.37	231.81	200.20	23.18	46.37	38.25
035	Broward, Ft. Laud & Hollywood	182.33	364.64	309.95	39.15	68.51	58.72
361	Broward, Coastal	182.51	365.02	310.27	39.03	68.30	58.54
037	Broward, Rem. Excl. Ft. L. & H.	176.32	352.65	299.75	38.26	66.94	57.38
193	Calhoun	46.77	89.22	73.00	9.31	16.13	12.90
581	Charlotte, Coastal	173.12	311.61	268.33	32.82	54.16	47.60
711	Charlotte, Remainder	106.19	233.64	201.77	21.00	42.00	34.65
591	Citrus, Coastal	175.44	288.05	248.04	33.26	50.07	44.00
731	Citrus, Remainder	99.23	193.13	166.79	19.62	34.72	28.65
492	Clay	45.81	109.36	89.48	9.11	19.77	15.81
551	Collier, Remainder	173.49	312.29	268.92	39.04	64.43	56.61
541	Collier, Coastal	172.07	309.73	266.72	38.72	63.90	56.14
293	Columbia	46.78	87.65	71.71	9.31	15.84	12.67
030	Dade, Miami Beach	191.10	382.20	324.86	42.93	75.15	64.42
031	Dade, Coastal	193.33	386.63	328.64	43.44	76.02	65.15
032	Dade, Miami	190.88	381.76	324.50	42.93	75.14	64.41
033	Dade, Hialeah	175.59	351.19	298.51	38.81	67.90	58.20
034	Dade, Rem Excl M.B., M., H.	188.54	377.08	320.53	42.19	73.82	63.27
712	De Soto	106.74	234.87	202.84	20.15	40.33	33.26
592	Dixie, Coastal	171.70	242.76	209.05	32.56	42.20	37.09
732	Dixie, Remainder	107.84	181.11	156.41	21.32	32.56	26.86
039	Duval, Jacksonville	43.59	101.27	82.87	9.81	20.71	16.56
040	Duval, Remainder	31.41	56.95	46.60	6.64	10.95	8.76
041	Duval, Coastal	105.29	179.93	154.94	19.67	30.81	27.08
602	Escambia, Coastal	173.87	295.75	254.69	32.31	50.38	44.28
043	Escambia, Remainder	107.44	223.85	193.33	27.18	51.50	42.48
531	Flagler, Coastal	174.97	314.94	271.21	33.18	54.75	48.11
701	Flagler, Remainder	107.59	223.57	193.09	21.27	40.19	33.16
603	Franklin	176.26	257.08	221.37	39.66	53.03	46.61
393	Gadsden	46.77	125.02	102.29	9.31	22.60	18.08
923	Gilchrist	50.39	104.86	85.80	8.33	15.75	12.59
552	Glades	174.38	313.89	270.28	37.43	61.75	54.27
604	Gulf, Coastal	170.05	267.06	229.97	32.24	46.42	40.80
722	Gulf, Remainder	108.81	176.20	152.17	21.52	31.67	26.13
493	Hamilton	45.02	73.74	60.34	8.96	13.33	10.66
713	Hardee	106.85	235.10	203.05	20.17	40.36	33.30
553	Hendry	174.31	313.75	270.17	37.42	61.73	54.25
159	Hernando, Coastal	74.48	134.06	115.43	14.21	23.45	20.61
733	Hernando, Remainder	54.45	119.80	103.46	10.86	21.74	17.93
714	Highlands	106.89	235.17	203.09	20.19	40.37	33.31
047	Hillsborough, Tampa	84.77	186.45	161.03	20.08	40.16	33.13
080	Hillsborough, Excl. Tampa	75.61	166.35	143.67	17.66	35.31	29.13
593	Holmes	46.77	90.06	73.68	9.31	16.28	13.03

Dwelling "EXTENDED COVERAGE" Key Premiums – CIT DP-1 & CIT DP-3

Territory		Seasonal & Non-Seasonal DP-1 "Buildings"	Seasonal DP-3 "Buildings"	Non-Seasonal DP-3 "Buildings"	Seasonal & Non-Seasonal DP-1 "Contents"	Seasonal DP-3 "Contents"	Non-Seasonal DP-3 "Contents"
561	Indian River, Remainder	173.39	312.10	268.76	39.02	64.38	56.57
181	Indian River, Coastal	158.22	316.46	268.99	32.60	57.07	48.92
693	Jackson	46.77	108.25	88.57	9.31	19.57	15.66
605	Jefferson, Coastal	172.88	311.17	267.96	36.49	60.18	52.89
793	Jefferson, Remainder	57.34	110.35	90.28	8.82	15.42	12.33
893	Lafayette	50.39	97.74	79.98	8.33	14.68	11.74
692	Lake	44.45	122.23	100.00	8.84	22.10	17.68
542	Lee, Coastal	174.23	313.61	270.06	34.42	56.78	49.90
554	Lee, Remainder	108.38	238.44	205.92	23.24	46.48	38.35
993	Leon	53.03	117.79	96.38	8.74	17.67	14.13
594	Levy, Coastal	173.41	241.63	208.07	32.89	42.00	36.91
734	Levy, Remainder	108.47	176.72	152.61	21.45	31.77	26.21
931	Liberty	59.38	121.35	99.29	9.79	18.20	14.55
932	Madison	58.54	115.31	94.34	9.66	17.29	13.83
582	Manatee, Coastal	172.69	310.84	267.66	32.75	54.03	47.48
735	Manatee, Remainder	108.72	239.18	206.57	21.04	42.08	34.72
792	Marion	59.22	162.84	133.24	9.77	24.42	19.53
010	Martin, Remainder	181.74	363.48	308.97	39.12	68.45	58.67
182	Martin, Coastal	183.78	367.57	312.43	39.37	68.89	59.05
005	Monroe, Excl. Key West	297.51	416.50	371.88	66.04	85.86	79.26
007	Monroe, Key West	372.25	521.14	483.92	108.33	146.26	135.42
532	Nassau, Coastal	150.95	239.80	206.50	31.86	46.38	40.76
892	Nassau, Remainder	52.12	108.57	88.83	8.02	15.18	12.13
606	Okaloosa, Coastal	180.53	288.56	248.47	38.27	56.07	49.29
723	Okaloosa, Remainder	106.74	227.28	196.28	27.79	53.78	44.37
555	Okeechobee	174.43	313.97	270.36	37.44	61.78	54.29
049	Orange, Orlando	48.92	134.51	110.06	12.01	30.02	24.01
090	Orange, Excl. Orlando	44.37	122.00	99.83	10.71	26.80	21.43
511	Osceola	46.43	127.66	104.45	9.24	23.08	18.46
362	Palm Beach, Coastal	214.23	428.45	364.19	46.33	81.08	69.50
038	Palm Beach, Remainder	147.59	295.17	250.90	37.71	65.99	56.56
595	Pasco, Coastal	85.86	154.54	133.08	16.39	27.04	23.76
736	Pasco, Remainder	60.81	133.77	115.52	12.14	24.28	20.03
042	Pinellas, Coastal	183.07	329.54	283.77	37.99	62.68	55.09
046	Pinellas, Saint Petersburg	128.51	269.78	232.99	28.82	55.00	45.37
081	Pinellas, Rem. Excl. St. Pete.	105.31	198.18	171.15	23.74	40.60	33.49
050	Polk	47.42	130.42	106.70	11.00	27.51	22.01
992	Putnam	50.39	96.00	78.55	8.98	15.55	12.44
533	Saint Johns, Coastal	175.31	242.97	209.23	33.24	42.23	37.12
702	Saint Johns, Remainder	107.31	177.61	153.38	21.22	31.93	26.34
562	Saint Lucie, Remainder	175.14	315.25	271.47	39.04	64.43	56.62
183	Saint Lucie, Coastal	159.15	318.29	270.55	31.69	55.47	47.54
607	Santa Rosa, Coastal	174.91	265.27	228.44	35.75	49.71	43.67
724	Santa Rosa, Remainder	118.55	240.90	208.05	26.28	48.54	40.04
583	Sarasota, Coastal	174.56	314.20	270.57	33.64	55.51	48.77
715	Sarasota, Remainder	108.52	238.72	206.17	26.10	52.20	43.07
512	Seminole	46.54	127.95	104.69	10.22	25.55	20.44
921	Sumter	46.16	126.94	103.86	7.63	19.06	15.25
933	Suwannee	49.77	111.38	91.14	8.22	16.73	13.38

Dwelling "EXTENDED COVERAGE" Key Premiums – CIT DP-1 & CIT DP-3

Territory		Seasonal & Non-Seasonal DP-1 "Buildings"	Seasonal DP-3 "Buildings"	Non-Seasonal DP-3 "Buildings"	Seasonal & Non-Seasonal DP-1 "Contents"	Seasonal DP-3 "Contents"	Non-Seasonal DP-3 "Contents"
596	Taylor, Coastal	163.82	242.68	208.98	31.07	42.18	37.07
737	Taylor, Remainder	99.92	180.83	156.17	19.76	32.51	26.82
922	Union	50.39	89.45	73.19	8.33	13.43	10.74
062	Volusia, Coastal	174.67	314.39	270.73	39.29	64.86	56.99
063	Volusia, Remainder	81.65	179.63	155.13	14.91	29.82	24.61
608	Wakulla, Coastal	179.51	250.72	215.90	34.03	43.58	38.30
725	Wakulla, Remainder	105.13	179.87	155.34	20.79	32.34	26.68
609	Walton, Coastal	145.03	240.92	207.46	27.50	41.87	36.80
726	Walton, Remainder	108.10	177.42	153.22	21.37	31.90	26.32
934	Washington	50.38	137.83	112.78	8.33	20.69	16.56

Dwelling Credits CIT DP-1 "EXTENDED COVERAGE"

Territory		Wind Exclusion Credit "Buildings"	Wind Exclusion Credit "Contents"	Sinkhole Loss Coverage	"CAT" Protection Surcharge Policy W- Wind "Buildings"	"CAT" Protection Surcharge Policy W-Wind "Contents"
192	Alachua	19.69	3.42	0.001	0.134	0.119
292	Baker	19.56	3.42	0.000	0.134	0.119
601	Bay, Coastal	144.88	26.53	0.001	0.433	0.119
721	Bay, Remainder	100.31	20.52	0.000	0.387	0.119
392	Bradford	19.33	3.37	0.000	0.134	0.119
057	Brevard, Coastal	157.99	29.15	0.000	0.433	0.119
064	Brevard, Remainder	55.53	10.76	0.000	0.245	0.119
035	Broward, Ft Laud & Hollywd	163.44	35.09	0.000	0.207	0.119
361	Broward, Coastal	117.73	22.58	0.000	0.608	0.423
037	Broward, Rem Excl Ft L & H.	157.48	34.17	0.000	0.335	0.119
193	Calhoun	19.73	3.45	0.000	0.134	0.119
581	Charlotte, Coastal	143.45	24.64	0.000	0.433	0.119
711	Charlotte, Remainder	54.79	10.73	0.000	0.387	0.119
591	Citrus, Coastal	102.63	19.53	0.000	0.433	0.119
731	Citrus, Remainder	49.82	9.76	0.014	0.387	0.119
492	Clay	18.54	3.23	0.001	0.134	0.119
551	Collier, Remainder	143.83	29.22	0.000	0.387	0.119
541	Collier, Coastal	142.41	28.90	0.000	0.433	0.119
293	Columbia	19.32	3.36	0.000	0.134	0.119
030	Dade, Miami Beach	154.93	34.61	0.000	0.608	0.423
031	Dade, Coastal	159.80	35.72	0.000	0.630	0.423
032	Dade, Miami	172.98	38.91	0.000	0.236	0.119
033	Dade, Hialeah	98.68	20.34	0.000	0.425	0.204
034	Dade, Rem Excl M.B., M., H.	168.30	37.65	0.000	0.236	0.119
712	De Soto	54.65	10.20	0.000	0.387	0.119
592	Dixie, Coastal	98.75	18.80	0.001	0.433	0.119
732	Dixie, Remainder	53.92	10.53	0.001	0.387	0.119
039	Duval, Jacksonville	18.14	3.62	0.000	0.185	0.119
040	Duval, Remainder	14.26	2.61	0.000	0.119	0.119
041	Duval, Coastal	91.54	7.21	0.001	0.259	0.119
602	Escambia, Coastal	144.20	28.57	0.000	0.433	0.119
043	Escambia, Remainder	96.13	4.59	0.000	0.182	0.119
531	Flagler, Coastal	145.33	25.00	0.000	0.433	0.119
701	Flagler, Remainder	95.34	16.29	0.000	0.387	0.119
603	Franklin	146.63	29.84	0.000	0.433	0.119
393	Gadsden	19.73	3.44	0.001	0.134	0.119
923	Gilchrist	21.22	3.05	0.000	0.134	0.119
552	Glades	102.71	22.35	0.000	0.387	0.119
604	Gulf, Coastal	140.41	24.07	0.001	0.433	0.119
722	Gulf, Remainder	55.17	10.85	0.000	0.387	0.119
493	Hamilton	17.75	3.05	0.001	0.134	0.119
713	Hardee	54.71	10.23	0.000	0.387	0.119
553	Hendry	102.84	22.37	0.000	0.387	0.119
159	Hernando, Coastal	61.86	10.64	0.218	0.433	0.119
733	Hernando, Remainder	48.22	8.23	0.818	0.387	0.119
714	Highlands	54.62	10.25	0.000	0.387	0.119
047	Hillsborough, Tampa	43.82	9.42	0.008	0.229	0.119
080	Hillsborough, Excl. Tampa	39.25	8.32	0.007	0.229	0.119
593	Holmes	19.73	3.45	0.001	0.134	0.119
561	Indian River, Remainder	103.52	23.41	0.000	0.433	0.119
181	Indian River, Coastal	133.10	25.39	0.000	0.503	0.207
693	Jackson	19.73	3.45	0.001	0.134	0.119
605	Jefferson, Coastal	102.17	21.67	0.000	0.433	0.119
793	Jefferson, Remainder	23.97	3.23	0.000	0.134	0.119

Territory		Wind Exclusion Credit "Buildings"	Wind Exclusion Credit "Contents"	Sinkhole Loss Coverage	"CAT" Protection Surcharge Policy W- Wind "Buildings"	"CAT" Protection Surcharge Policy W-Wind "Contents"
893	Lafayette	21.32	3.07	0.000	0.134	0.119
692	Lake	19.25	3.33	0.041	0.134	0.119
542	Lee, Coastal	145.56	30.68	0.000	0.433	0.119
554	Lee, Remainder	96.91	16.50	0.000	0.387	0.119
993	Leon	18.71	2.57	0.001	0.134	0.119
594	Levy, Coastal	143.78	24.71	0.001	0.433	0.119
734	Levy, Remainder	96.22	16.47	0.000	0.387	0.119
931	Liberty	25.11	3.61	0.000	0.134	0.119
932	Madison	23.98	3.45	0.001	0.134	0.119
582	Manatee, Coastal	143.02	24.56	0.000	0.433	0.119
735	Manatee, Remainder	97.25	16.05	0.000	0.387	0.119
792	Marion	25.76	3.67	0.000	0.134	0.119
010	Martin, Remainder	103.60	22.14	0.000	0.532	0.207
182	Martin, Coastal	103.65	22.09	0.000	0.503	0.207
005	Monroe, Excl. Key West	249.65	32.74	0.000	0.379	0.119
007	Monroe, Key West	330.09	65.46	0.000	0.399	0.119
532	Nassau, Coastal	122.89	23.16	0.001	0.433	0.119
892	Nassau, Remainder	46.31	5.41	0.001	0.134	0.119
606	Okaloosa, Coastal	154.80	32.65	0.000	0.433	0.119
723	Okaloosa, Remainder	53.26	13.81	0.000	0.387	0.119
555	Okeechobee	102.74	22.32	0.000	0.387	0.119
049	Orange, Orlando	21.09	3.96	0.000	0.119	0.119
090	Orange, Excl, Orlando	19.39	4.08	0.000	0.134	0.119
511	Osceola	20.20	3.51	0.000	0.134	0.119
362	Palm Beach, Coastal	175.88	33.08	0.000	0.608	0.423
038	Palm Beach, Remainder	131.76	33.66	0.000	0.335	0.119
595	Pasco, Coastal	71.29	12.25	0.167	0.433	0.119
736	Pasco, Remainder	50.83	7.78	0.961	0.387	0.119
042	Pinellas, Coastal	159.08	26.03	0.000	0.433	0.119
046	Pinellas, Saint Petersburg	65.42	14.50	0.000	0.387	0.119
081	Pinellas, Rem. Excl. St. Pete.	54.55	11.09	0.012	0.229	0.119
050	Polk	23.91	5.00	0.000	0.215	0.119
992	Putnam	21.16	3.30	0.000	0.134	0.119
533	Saint Johns, Coastal	145.67	25.07	0.000	0.433	0.119
702	Saint Johns, Remainder	54.41	10.65	0.001	0.387	0.119
562	Saint Lucie, Remainder	104.91	23.46	0.000	0.433	0.119
183	Saint Lucie, Coastal	134.98	24.02	0.000	0.503	0.207
607	Santa Rosa, Coastal	145.28	28.81	0.000	0.433	0.119
724	Santa Rosa, Remainder	106.08	23.52	0.000	0.387	0.119
583	Sarasota, Coastal	145.86	25.86	0.000	0.433	0.119
715	Sarasota, Remainder	97.04	23.34	0.000	0.387	0.119
512	Seminole	20.20	3.86	0.000	0.134	0.119
921	Sumter	20.03	2.87	0.012	0.134	0.119
933	Suwannee	20.48	2.95	0.001	0.134	0.119
596	Taylor, Coastal	90.53	17.27	0.001	0.433	0.119
737	Taylor, Remainder	46.00	9.05	0.001	0.387	0.119
922	Union	20.87	3.00	0.000	0.134	0.119
062	Volusia, Coastal	145.04	29.48	0.001	0.433	0.119
063	Volusia, Remainder	73.11	10.90	0.000	0.245	0.119
608	Wakulla, Coastal	149.86	25.86	0.000	0.433	0.119
725	Wakulla, Remainder	92.87	15.79	0.001	0.387	0.119
609	Walton, Coastal	115.37	19.32	0.000	0.433	0.119
726	Walton, Remainder	95.84	16.39	0.001	0.387	0.119
934	Washington	21.43	3.10	0.000	0.134	0.119

Dwelling Credits DP-3 "EXTENDED COVERAGE"

Territory		Wind Exclusion Credit "Buildings"	Wind Exclusion Credit "Contents"	Sinkhole Loss Coverage	"CAT" Protection Surcharge Policy W-Wind "Buildings"	"CAT" Protection Surcharge Policy W-Wind "Contents"
192	Alachua	21.03	2.86	0.001	0.134	0.119
292	Baker	47.59	7.65	0.001	0.134	0.119
601	Bay, Coastal	113.18	20.83	0.001	0.433	0.119
721	Bay, Remainder	79.05	16.09	0.001	0.387	0.119
392	Bradford	26.28	3.87	0.001	0.134	0.119
057	Brevard, Coastal	186.02	35.54	0.000	0.433	0.119
064	Brevard, Remainder	134.72	24.07	0.000	0.245	0.119
035	Broward, Ft Laud & Hollywd	194.03	42.40	0.000	0.207	0.119
361	Broward, Coastal	160.08	30.76	0.000	0.608	0.423
037	Broward, Rem Excl Ft L & H.	188.30	41.10	0.000	0.335	0.119
193	Calhoun	23.24	3.33	0.001	0.134	0.119
581	Charlotte, Coastal	176.69	30.89	0.000	0.433	0.119
711	Charlotte, Remainder	132.95	22.71	0.000	0.387	0.119
591	Citrus, Coastal	155.71	27.70	0.001	0.433	0.119
731	Citrus, Remainder	104.58	17.86	0.083	0.387	0.119
492	Clay	39.28	6.19	0.001	0.134	0.119
551	Collier, Remainder	172.07	35.57	0.000	0.387	0.119
541	Collier, Coastal	170.05	35.15	0.000	0.433	0.119
293	Columbia	21.16	2.94	0.001	0.134	0.119
030	Dade, Miami Beach	173.64	37.18	0.000	0.608	0.423
031	Dade, Coastal	176.75	37.79	0.000	0.630	0.423
032	Dade, Miami	198.92	45.80	0.000	0.236	0.119
033	Dade, Hialeah	204.93	38.37	0.000	0.425	0.204
034	Dade, Rem Excl M.B., M., H.	177.10	41.78	0.000	0.236	0.119
712	De Soto	121.85	19.82	0.001	0.387	0.119
592	Dixie, Coastal	116.56	20.76	0.001	0.433	0.119
732	Dixie, Remainder	72.58	12.29	0.001	0.387	0.119
039	Duval, Jacksonville	51.22	9.73	0.000	0.185	0.119
040	Duval, Remainder	15.03	2.17	0.001	0.119	0.119
041	Duval, Coastal	94.48	10.83	0.001	0.259	0.119
602	Escambia, Coastal	157.45	30.06	0.000	0.433	0.119
043	Escambia, Remainder	111.91	12.81	0.000	0.182	0.119
531	Flagler, Coastal	174.66	30.51	0.001	0.433	0.119
701	Flagler, Remainder	112.42	19.33	0.001	0.387	0.119
603	Franklin	125.97	25.88	0.001	0.433	0.119
393	Gadsden	52.53	8.50	0.001	0.134	0.119
923	Gilchrist	32.09	3.96	0.001	0.134	0.119
552	Glades	179.39	36.38	0.001	0.387	0.119
604	Gulf, Coastal	98.18	16.78	0.001	0.433	0.119
722	Gulf, Remainder	68.77	11.73	0.001	0.387	0.119
493	Hamilton	10.13	1.00	0.001	0.134	0.119
713	Hardee	136.71	22.31	0.001	0.387	0.119
553	Hendry	179.54	36.41	0.001	0.387	0.119
159	Hernando, Coastal	80.54	14.16	1.141	0.433	0.119
733	Hernando, Remainder	65.37	11.29	0.818	0.387	0.119
714	Highlands	132.51	21.66	0.001	0.387	0.119
047	Hillsborough, Tampa	108.86	21.33	0.035	0.229	0.119
080	Hillsborough, Excl. Tampa	99.07	19.18	0.030	0.229	0.119
593	Holmes	23.92	3.45	0.001	0.134	0.119
561	Indian River, Remainder	191.81	40.50	0.000	0.433	0.119
181	Indian River, Coastal	162.30	30.61	0.000	0.503	0.207
693	Jackson	38.81	6.08	0.001	0.134	0.119
605	Jefferson, Coastal	158.37	31.42	0.001	0.433	0.119
793	Jefferson, Remainder	28.85	3.19	0.001	0.134	0.119
893	Lafayette	26.45	3.14	0.001	0.134	0.119

Territory		Wind Exclusion Credit "Buildings"	Wind Exclusion Credit "Contents"	Sinkhole Loss Coverage	"CAT" Protection Surcharge Policy W-Wind "Buildings"	"CAT" Protection Surcharge Policy W-Wind "Contents"
692	Lake	63.88	10.66	0.041	0.134	0.119
542	Lee, Coastal	174.02	35.03	0.001	0.433	0.119
554	Lee, Remainder	123.56	22.03	0.000	0.387	0.119
993	Leon	46.04	6.09	0.001	0.134	0.119
594	Levy, Coastal	113.34	19.64	0.001	0.433	0.119
734	Levy, Remainder	60.01	10.34	0.001	0.387	0.119
931	Liberty	36.23	4.45	0.001	0.134	0.119
932	Madison	30.12	3.57	0.001	0.134	0.119
582	Manatee, Coastal	170.86	29.83	0.000	0.433	0.119
735	Manatee, Remainder	125.97	21.07	0.000	0.387	0.119
792	Marion	71.65	9.55	0.001	0.134	0.119
010	Martin, Remainder	217.11	41.07	0.000	0.532	0.207
182	Martin, Coastal	200.98	37.84	0.000	0.503	0.207
005	Monroe, Excl. Key West	277.47	44.37	0.000	0.379	0.119
007	Monroe, Key West	360.49	81.34	0.000	0.399	0.119
532	Nassau, Coastal	114.21	22.03	0.001	0.433	0.119
892	Nassau, Remainder	24.76	2.71	0.001	0.134	0.119
606	Okaloosa, Coastal	152.73	31.83	0.000	0.433	0.119
723	Okaloosa, Remainder	125.27	28.25	0.000	0.387	0.119
555	Okeechobee	202.34	40.86	0.001	0.387	0.119
049	Orange, Orlando	70.42	13.83	0.001	0.119	0.119
090	Orange, Excl. Orlando	69.74	14.33	0.000	0.134	0.119
511	Osceola	69.57	11.70	0.001	0.134	0.119
362	Palm Beach, Coastal	213.72	40.73	0.000	0.608	0.423
038	Palm Beach, Remainder	159.32	41.38	0.000	0.335	0.119
595	Pasco, Coastal	68.32	11.79	0.876	0.433	0.119
736	Pasco, Remainder	48.87	7.52	0.961	0.387	0.119
042	Pinellas, Coastal	187.52	32.99	0.001	0.433	0.119
046	Pinellas, Saint Petersburg	147.41	28.50	0.000	0.387	0.119
081	Pinellas, Rem. Excl. St. Pete.	105.65	19.32	0.061	0.229	0.119
050	Polk	66.55	12.90	0.000	0.215	0.119
992	Putnam	24.74	3.16	0.001	0.134	0.119
533	Saint Johns, Coastal	113.73	19.71	0.001	0.433	0.119
702	Saint Johns, Remainder	83.76	14.26	0.001	0.387	0.119
562	Saint Lucie, Remainder	193.67	40.47	0.000	0.433	0.119
183	Saint Lucie, Coastal	165.90	29.58	0.000	0.503	0.207
607	Santa Rosa, Coastal	131.89	26.07	0.001	0.433	0.119
724	Santa Rosa, Remainder	116.05	24.75	0.000	0.387	0.119
583	Sarasota, Coastal	173.50	31.08	0.000	0.433	0.119
715	Sarasota, Remainder	123.78	28.20	0.000	0.387	0.119
512	Seminole	56.20	10.03	0.001	0.134	0.119
921	Sumter	55.77	7.46	0.074	0.134	0.119
933	Suwannee	37.23	4.75	0.001	0.134	0.119
596	Taylor, Coastal	116.02	20.70	0.001	0.433	0.119
737	Taylor, Remainder	72.34	12.37	0.001	0.387	0.119
922	Union	18.81	2.03	0.001	0.134	0.119
062	Volusia, Coastal	173.86	35.94	0.001	0.433	0.119
063	Volusia, Remainder	87.74	13.45	0.001	0.245	0.119
608	Wakulla, Coastal	121.39	21.07	0.001	0.433	0.119
725	Wakulla, Remainder	61.79	10.64	0.001	0.387	0.119
609	Walton, Coastal	110.93	19.20	0.000	0.433	0.119
726	Walton, Remainder	71.22	12.26	0.001	0.387	0.119
934	Washington	59.47	8.01	0.001	0.134	0.119

TOTAL DISCOUNT PERCENTAGE ADJUSTMENT: (Is (0.00) unless Total Discount Percentage is greater than Maximum Total Discount Percentage)	=
BASE PREMIUM TOTAL:	*
TOTAL DISCOUNT ADJUSTMENT: (Is (0.00) unless Total Discount Percentage is greater than Maximum Total Discount Percentage)	=
CAPPED GRAND SUBTOTAL (Uncapped Grand Subtotal + Total Discount Adjustment)	=
FLORIDA HURRICANE CATASTROPHE FUND BUILD-UP (FHCf BU): Building Hurricane Premium: [EC Base Premium Building ÷ (EC Base Premium Building + EC Base Premium Contents)] x (Capped Grand Subtotal – Uncapped Grand Subtotal) = () + Total EC Premium Building = () x Hurricane Base Premium Building Percentage = () Contents Hurricane Premium: [EC Base Premium Contents ÷ (EC Base Premium Building + EC Base Premium Contents)] x (Capped Grand Subtotal – Uncapped Grand Subtotal) = () + Total EC Premium Contents = () x Hurricane Base Premium Contents Percentage = () FHCf BU Premium: (Building Hurricane Premium + Contents Hurricane Premium) x FHCf BU Factor	+
GRAND SUBTOTAL: Capped Grand Subtotal + FHCf BU Premium	=

MANDATORY ADDITIONAL CHARGES

2007 FLORIDA INSURANCE GUARANTY ASSOCIATION REGULAR ASSESSMENT: Grand Subtotal × .0137 (Applies for 1 year to all "New Business" and "Renewals" effective 06 /01/2009.)	+	0	*
EMERGENCY MANAGEMENT PREPAREDNESS & ASSISTANCE TRUST FUND	+	2	
CITIZENS POLICYHOLDER SURCHARGE Grand Subtotal × (Applies for 1 year to all "New Business effective ____ / ____ / ____ , and "Renewals" effective ____ / ____ / ____)	+	0	*
CITIZENS EMERGENCY ASSESSMENT Grand Subtotal × .014 (Applies to all "New Business" effective 07 / 01 / 2007 , and "Renewals" effective 07/ 01 / 2007)	+	0	*
TAX EXEMPT SURCHARGE Grand Subtotal × .0175	+		*
TOTAL MANDATORY ADDITIONAL CHARGES (SUBTOTAL "F")	=		

TOTAL ESTIMATED PREMIUM (GRAND SUBTOTAL + "F")	=
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FOR AGENT'S INFORMATION ONLY	
COMMISSIONABLE PREMIUM	
NOTE: If the Total Fire Premium or Total Extended Coverage (EC) Premium is negative, use \$0 in the steps below	

Step 1	Total Fire & EC Premium = Total Fire Premium (Building) + Total Fire Premium (Contents) + Total EC Premium (Building) + Total EC Premium (Contents)	=
Step 2	CAT Surcharge Premium Subtotal = Capped Grand Subtotal – Personal Liability – Fungi Increased Limits (Property) – Fungi Increased Limits (Liability) – Total V&MM Premium	=
Step 3	Fire Premium Deduction = Total Fire Premium (Building) + Total Fire & EC Premium × CAT Surcharge Premium Subtotal × CAT Surcharge Factor	=
Step 4	EC Building Premium Deduction = Total EC Premium (Building) + Total Fire & EC Premium × CAT Surcharge Premium Subtotal × CAT Surcharge Factor	=
Step 5	EC Contents Premium Deduction = Total EC Premium (Contents) + Total Fire & EC Premium × CAT Surcharge Premium Subtotal × CAT Surcharge Factor	=
Step 6	Commissionable Premium = Capped Grand Subtotal – Fire Premium Deduction – EC Building Premium Deduction – EC Contents Premium Deduction	*

*Round to the nearest whole dollar

Rule 12. COMMISSIONS

The rate of commission payable to Agents for all coverages will be based upon the commissionable 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 or a Citizens Service Company. 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.

DWELLING POLICY PROGRAM MANUAL GENERAL RULES

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301. B. TOTAL DISCOUNT CAPPING PREMIUM COMPUTATION ADJUSTMENT

A. Determination of CAPPED GRAND SUBTOTAL PREMIUM

1. Sum the TOTAL DISCOUNT Credits found in the CIT DP1 & CIT DP3 section of the rating worksheet. (Add only credits, all credits must be positive numbers).
2. Sum the TOTAL DISCOUNT Credits found in the CIT DP1 Only section of rating worksheet. (Add only credits, all credits must be positive numbers).
3. Sum the BASE PREMIUM TOTAL on the rating worksheet.
4. To determine the TOTAL DISCOUNT add TOTAL DISCOUNT credit totals 1 and 2.
5. Divide the sum of the TOTAL DISCOUNT Credits by the **BASE PREMIUM** to determine the TOTAL DISCOUNT PERCENTAGE applicable to the policy (round to 5 decimal places).
6. Determine the MAXIMUM TOTAL DISCOUNT PERCENTAGE applicable to the risk (**MAX** is **0.93** for **DP-1**, **0.85** for **DP-3**).
7. 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 PERCENTAGE DISCOUNT).
8. Multiply the TOTAL DISCOUNT PERCENTAGE ADJUSTMENT by the **BASE PREMIUM** to determine TOTAL DISCOUNT ADJUSTMENT.
9. 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 Building Hurricane Premium

1. Divide the EC Base Premium (Building) by the sum of the EC Base Premium (Building) and the EC Base Premium (Contents).
2. Multiply the result from step 1 by the difference between the Capped Grand Subtotal and the Uncapped Grand Subtotal.
3. Add the result from step 2 to the Total EC Premium (Building).
4. Multiply the result from step 3 by the Hurricane Base Premium (Building) Percentage.

B. Determine the Contents Hurricane Premium

1. Divide the EC Base Premium (Contents) by the sum of the EC Base Premium (Building) and the EC Base Premium (Contents).
2. Multiply the result from step 1 by the difference between the Capped Grand Subtotal and the Uncapped Grand Subtotal.
3. Add the result from step 2 to the Total EC Premium (Contents).
4. Multiply the result from step 3 by the Hurricane Base Premium (Contents) Percentage.

C. Determine the FHCF BU Premium

1. Add the result from step A 4 to the result from B 4, to determine the Total Hurricane Premium.
2. Multiply the Total Hurricane Premium by the FHCF BU Factor 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 DP-1 Dwellings</u>	<u>0.0249</u>
<u>CIT DP-1 Condominium</u>	<u>0.0249</u>
<u>CIT DP-1 Tenant Contents</u>	<u>0.0249</u>
<u>CIT DP-3 Dwellings</u>	<u>0.0160</u>
<u>CIT DP-3 Condominium</u>	<u>0.0160</u>
<u>CIT DP-3 Tenant Contents</u>	<u>0.0160</u>

3. Add the FHCF BU Premium to the CAPPED GRAND SUBTOTAL to determine the GRAND SUBTOTAL.

**302. VANDALISM & MALICIOUS MISCHIEF
CIT DP-1 ONLY**

Develop the **BASE PREMIUM** by multiplying the same limit of liability selected for Extended Coverage by the V&MM rate and round to the nearest whole dollar.

(CIT DP-1)

Rate per \$1,000

Not seasonal and not vacant \$0.08

Seasonal and not vacant\$0.39

**304. PERMITTED INCIDENTAL OCCUPANCIES
RESIDENCE PREMISES**

A. Eligible Premises

One of the incidental occupancies described in “B” below is permitted in a premises eligible for coverage under a Dwelling Policy, if:

1. The policy provides insurance under Coverage “A” or Coverage “C”;
2. The incidental occupancy is operated by the insured who is the owner or a resident of the premises; and
3. There are no more than two persons at work in the incidental occupancy.

Use Endorsement **DP 04 20** Permitted Incidental Occupancies.

B. Permitted Incidental Occupancies

Examples of such occupancies are Offices, Schools or Studios, meaning offices for business or professional purposes, and private schools or studios for music, dance, photography and other instructional purposes.

C. Contents

The amount of insurance for the contents of the incidental occupancy and the merchandise in storage shall be stated as separate contents items in the policy declarations.

D. Premium

Determine the Coverage “C” **BASE PREMIUM** under **Base Premium Computation Rule**, using the single Key Factor for the total amount of insurance for:

1. Household personal property.
2. Contents of the incidental occupancy; and
3. Merchandise in storage.

E. Liability Premium

Refer to Personal Liability Section, for additional Liability Premium charge.

401. SUPERIOR CONSTRUCTION

A. Refer to the Construction Definition rule in this manual for details.

B. For E.C. rating purposes, a dwelling classified as:

1. Fire Resistive is considered Wind Resistive;
2. Masonry Non-Combustible is considered Semi-Wind Resistive.

C. Premium:

Multiply the Masonry **BASE PREMIUM** by the appropriate factor noted below.

	Fire	Special Forms
Fire Resistive & Masonry Non-Combustible	.50	.50
Non-Combustible Superior Construction	.50	.00

403. DWELLING UNDER CONSTRUCTION

- A. Dwelling(s) under construction may be insured in the Dwelling Program including Liability, only when the Named Insured is the intended owner occupant.
- B. The policy may be canceled pro-rata upon completion of the dwelling. Use Endorsement **DP 11 43** Dwelling Under Construction.
- C. Premium: Use owner occupied rates.

Dwelling "FIRE" Seasonal and Non-Seasonal Key Premiums Non Owner Occupied								
Protection Class	Construction	One Family		Two Family		Three or Four Families		Five or More Families
		Cov. "A"	Cov. "C"	Cov. "A"	Cov. "C"	Cov. "A"	Cov. "C"	Cov. "C"
1-6	*Masonry	<u>62.11</u> 56 -46	<u>6.16</u> 5.6 0	<u>68.31</u> 62 -10	<u>6.16</u> 5.6 0	<u>93.16</u> 84 -69	<u>7.70</u> 7.0 0	<u>9.28</u> 8.44
	Frame	<u>88.73</u> 80 -66	<u>8.80</u> 8.0 0	<u>97.59</u> 88 -72	<u>8.80</u> 8.0 0	<u>133.08</u> 120.98 -12.10	<u>11.00</u> 10.00 -0.00	<u>13.26</u> 12.05
7	*Masonry	<u>62.11</u> 56 -46	<u>6.16</u> 5.6 0	<u>68.31</u> 62 -10	<u>6.16</u> 5.6 0	<u>93.16</u> 84 -69	<u>7.70</u> 7.0 0	<u>9.28</u> 8.44
	Frame	<u>106.47</u> 96.79 6.79	<u>10.56</u> 9.60 0.96	<u>117.12</u> 106.47 10.65	<u>10.56</u> 9.60 0.96	<u>159.70</u> 145.18 14.52	<u>13.20</u> 12.00 1.20	<u>15.91</u> 14.46
8	*Masonry	<u>62.11</u> 56 -46	<u>6.16</u> 5.6 0	<u>68.31</u> 62 -10	<u>6.16</u> 5.6 0	<u>93.16</u> 84 -69	<u>7.70</u> 7.0 0	<u>9.28</u> 8.44
	Frame	<u>106.47</u> 96.79 6.79	<u>10.56</u> 9.60 0.96	<u>117.12</u> 106.47 10.65	<u>10.56</u> 9.60 0.96	<u>159.70</u> 145.18 14.52	<u>13.20</u> 12.00 1.20	<u>15.91</u> 14.46
9	*Masonry	<u>66.54</u> 60 -49	<u>6.60</u> 6.0 0	<u>73.19</u> 66 -54	<u>6.60</u> 6.0 0	<u>99.81</u> 90 -74	<u>8.25</u> 7.5 0	<u>9.94</u> 9.04
	Frame	<u>177.44</u> 161.34 16.10	<u>17.60</u> 16.00 1.60	<u>195.18</u> 177.44 17.74	<u>17.60</u> 16.00 1.60	<u>266.17</u> 241.97 24.20	<u>21.99</u> 19.99 2.00	<u>26.52</u> 24.11
10	*Masonry	<u>106.47</u> 96.79 6.79	<u>10.56</u> 9.60 0.96	<u>117.12</u> 106.47 10.65	<u>10.56</u> 9.60 0.96	<u>159.70</u> 145.18 14.52	<u>13.20</u> 12.00 1.20	<u>15.91</u> 14.46
	Frame	<u>266.17</u> 241.97 24.20	<u>26.39</u> 23.99 2.40	<u>292.78</u> 266.16 26.62	<u>26.39</u> 23.99 2.40	<u>399.25</u> 362.95 36.30	<u>32.99</u> 29.99 3.00	<u>39.78</u> 36.16

Dwelling "FIRE" Seasonal and Non-Seasonal Key Premiums Owner Occupied								
Protection Class	Construction	One Family		Two Family		Three or Four Families		Five or More Families
		Cov. "A"	Cov. "C"	Cov. "A"	Cov. "C"	Cov. "A"	Cov. "C"	Cov. "C"
1-6	*Masonry	<u>49.69</u> 45 -17	<u>6.16</u> 5.6 0	<u>54.65</u> 49 -68	<u>6.16</u> 5.6 0	<u>74.53</u> 67 -75	<u>7.70</u> 7.0 0	<u>9.28</u> 8.44
	Frame	<u>70.97</u> 64 -52	<u>8.80</u> 8.0 0	<u>78.08</u> 70 -98	<u>8.80</u> 8.0 0	<u>106.47</u> 96.79 6.79	<u>11.00</u> 10.00 -0.00	<u>13.26</u> 12.05
7	*Masonry	<u>49.69</u> 45 -17	<u>6.16</u> 5.6 0	<u>54.65</u> 49 -68	<u>6.16</u> 5.6 0	<u>74.53</u> 67 -75	<u>7.70</u> 7.0 0	<u>9.28</u> 8.44
	Frame	<u>85.17</u> 77 -43	<u>10.56</u> 9.60 0.96	<u>93.69</u> 85 -17	<u>10.56</u> 9.60 0.96	<u>127.75</u> 116.44 11.31	<u>13.20</u> 12.00 1.20	<u>15.91</u> 14.46
8	*Masonry	<u>49.69</u> 45 -17	<u>6.16</u> 5.6 0	<u>54.65</u> 49 -68	<u>6.16</u> 5.6 0	<u>74.53</u> 67 -75	<u>7.70</u> 7.0 0	<u>9.28</u> 8.44
	Frame	<u>85.17</u> 77 -43	<u>10.56</u> 9.60 0.96	<u>93.69</u> 85 -17	<u>10.56</u> 9.60 0.96	<u>127.75</u> 116.44 11.31	<u>13.20</u> 12.00 1.20	<u>15.91</u> 14.46

9	*Masonry	<u>53.23</u> 48 -39	<u>6.60</u> 6.0 0	<u>58.55</u> 53 -23	<u>6.60</u> 6.0 0	<u>79.85</u> 72 -59	<u>8.25</u> 7.5 0	<u>9.94</u> 9.04
	Frame	<u>141.96</u> 4 29.05	<u>17.60</u> 16 -00	<u>156.15</u> 4 41.95	<u>17.60</u> 16 -00	<u>212.93</u> 4 93.57	<u>21.99</u> 19 -99	<u>26.52</u> 24.11
10	*Masonry	<u>85.17</u> 77 -43	<u>10.56</u> 9. 60	<u>93.69</u> 85 -17	<u>10.56</u> 9. 60	<u>127.75</u> 4 16.44	<u>13.20</u> 12 -00	<u>15.91</u> 14.46
	Frame	<u>212.93</u> 4 93.57	<u>26.39</u> 23 -99	<u>234.22</u> 2 12.93	<u>26.39</u> 23 -99	<u>319.40</u> 2 90.36	<u>32.99</u> 29 -99	<u>39.78</u> 36.16

* Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

Dwelling "EXTENDED COVERAGE" Key Premiums – CIT DP-1 & CIT DP-3							
Territory		Seasonal & Non-Seasonal DP-1 "Buildings"	Seasonal DP-3 "Buildings"	Non-Seasonal DP-3 "Buildings"	Seasonal & Non-Seasonal DP-1 "Contents"	Seasonal DP-3 "Contents"	Non-Seasonal DP-3 "Contents"
192	Alachua	<u>46.77</u> 42.52	<u>90.13</u> 116.92	<u>73.75</u> 95.66	<u>9.31</u> 8.46	<u>16.30</u> 21.44	<u>13.04</u> 16.94
292	Baker	<u>46.78</u> 42.53	<u>119.43</u> 116.94	<u>97.71</u> 95.68	<u>9.31</u> 8.46	<u>21.59</u> 21.44	<u>17.27</u> 16.94
601	Bay, Coastal	<u>174.52</u> 168.65	<u>242.81</u> 285.57	<u>209.09</u> 245.94	<u>34.18</u> 31.07	<u>43.59</u> 51.27	<u>38.30</u> 45.05
721	Bay, Remainder	<u>111.99</u> 101.84	<u>186.72</u> 223.99	<u>161.26</u> 193.44	<u>23.78</u> 21.62	<u>36.05</u> 43.25	<u>29.74</u> 35.67
392	Bradford	<u>46.79</u> 42.54	<u>93.90</u> 116.95	<u>76.83</u> 95.69	<u>9.31</u> 8.46	<u>16.97</u> 21.44	<u>13.58</u> 16.94
057	Brevard, Coastal	<u>182.29</u> 165.72	<u>328.12</u> 298.29	<u>282.55</u> 256.86	<u>38.97</u> 35.43	<u>64.31</u> 58.46	<u>56.51</u> 51.37
064	Brevard, Remainder	<u>105.37</u> 95.79	<u>231.81</u> 210.74	<u>200.20</u> 182.00	<u>23.18</u> 21.07	<u>46.37</u> 42.15	<u>38.25</u> 34.77
035	Broward, Ft. Laud & Hollywood	<u>182.33</u> 165.75	<u>364.64</u> 331.49	<u>309.95</u> 281.77	<u>39.15</u> 35.59	<u>68.51</u> 62.28	<u>58.72</u> 53.38
361	Broward, Coastal	<u>182.51</u> 165.92	<u>365.02</u> 331.84	<u>310.27</u> 282.06	<u>39.03</u> 35.48	<u>68.30</u> 62.09	<u>58.54</u> 53.22
037	Broward, Rem. Excl. Ft. L. & H.	<u>176.32</u> 160.29	<u>352.65</u> 320.59	<u>299.75</u> 272.50	<u>38.26</u> 34.78	<u>66.94</u> 60.85	<u>57.38</u> 52.16
193	Calhoun	<u>46.77</u> 42.52	<u>89.22</u> 116.92	<u>73.00</u> 95.66	<u>9.31</u> 8.46	<u>16.13</u> 21.44	<u>12.90</u> 16.94
581	Charlotte, Coastal	<u>173.12</u> 167.38	<u>311.61</u> 283.28	<u>268.33</u> 243.94	<u>32.82</u> 29.84	<u>54.16</u> 49.24	<u>47.60</u> 43.27
711	Charlotte, Remainder	<u>106.19</u> 96.54	<u>233.64</u> 212.40	<u>201.77</u> 183.43	<u>21.00</u> 19.09	<u>42.00</u> 38.18	<u>34.65</u> 31.50
591	Citrus, Coastal	<u>175.44</u> 159.49	<u>288.05</u> 287.08	<u>248.04</u> 247.24	<u>33.26</u> 30.24	<u>50.07</u> 49.90	<u>44.00</u> 43.85
731	Citrus, Remainder	<u>99.23</u> 90.21	<u>193.13</u> 198.47	<u>166.79</u> 171.40	<u>19.62</u> 17.84	<u>34.72</u> 35.68	<u>28.65</u> 29.44
492	Clay	<u>45.81</u> 42.53	<u>109.36</u> 116.94	<u>89.48</u> 95.68	<u>9.11</u> 8.46	<u>19.77</u> 21.14	<u>15.81</u> 16.94
551	Collier, Remainder	<u>173.49</u> 157.72	<u>312.29</u> 283.90	<u>268.92</u> 244.47	<u>39.04</u> 35.49	<u>64.43</u> 58.57	<u>56.61</u> 51.46
541	Collier, Coastal	<u>172.07</u> 156.43	<u>309.73</u> 281.57	<u>266.72</u> 242.47	<u>38.72</u> 35.20	<u>63.90</u> 58.09	<u>56.14</u> 51.04
293	Columbia	<u>46.78</u> 42.53	<u>87.65</u> 116.95	<u>71.71</u> 95.68	<u>9.31</u> 8.46	<u>15.84</u> 21.44	<u>12.67</u> 16.94
030	Dade, Miami Beach	<u>191.10</u> 173.73	<u>382.20</u> 347.45	<u>324.86</u> 295.33	<u>42.93</u> 39.03	<u>75.15</u> 68.32	<u>64.42</u> 58.56
031	Dade, Coastal	<u>193.33</u> 175.75	<u>386.63</u> 351.48	<u>328.64</u> 298.76	<u>43.44</u> 39.49	<u>76.02</u> 69.14	<u>65.15</u> 59.23
032	Dade, Miami	<u>190.88</u> 173.53	<u>381.76</u> 347.05	<u>324.50</u> 295.00	<u>42.93</u> 39.03	<u>75.14</u> 68.34	<u>64.41</u> 58.55
033	Dade, Hialeah	<u>175.59</u> 159.63	<u>351.19</u> 319.26	<u>298.51</u> 271.37	<u>38.81</u> 35.28	<u>67.90</u> 61.73	<u>58.20</u> 52.91
034	Dade, Rem Excl M.B., M., H.	<u>188.54</u> 171.40	<u>377.08</u> 342.80	<u>320.53</u> 291.39	<u>42.19</u> 38.35	<u>73.82</u> 67.14	<u>63.27</u> 57.52
712	De Soto	<u>106.74</u> 97.04	<u>234.87</u> 213.52	<u>202.84</u> 184.40	<u>20.15</u> 18.32	<u>40.33</u> 36.66	<u>33.26</u> 30.24
592	Dixie, Coastal	<u>171.70</u> 161.72	<u>242.76</u> 291.09	<u>209.05</u> 250.67	<u>32.56</u> 30.67	<u>42.20</u> 50.60	<u>37.09</u> 44.47
732	Dixie, Remainder	<u>107.84</u> 99.23	<u>181.11</u> 218.32	<u>156.41</u> 188.55	<u>21.32</u> 19.62	<u>32.56</u> 39.25	<u>26.86</u> 32.38
039	Duval, Jacksonville	<u>43.59</u> 39.63	<u>101.27</u> 108.96	<u>82.87</u> 89.16	<u>9.81</u> 8.92	<u>20.71</u> 22.28	<u>16.56</u> 17.82
040	Duval, Remainder	<u>31.41</u> 28.55	<u>56.95</u> 78.52	<u>46.60</u> 64.25	<u>6.64</u> 6.04	<u>10.95</u> 15.09	<u>8.76</u> 12.08
041	Duval, Coastal	<u>105.29</u> 119.96	<u>179.93</u> 215.94	<u>154.94</u> 185.92	<u>19.67</u> 22.44	<u>30.81</u> 36.97	<u>27.08</u> 32.50
602	Escambia, Coastal	<u>173.87</u> 158.06	<u>295.75</u> 284.49	<u>254.69</u> 244.99	<u>32.31</u> 29.37	<u>50.38</u> 48.46	<u>44.28</u> 42.59
043	Escambia, Remainder	<u>107.44</u> 97.67	<u>223.85</u> 214.86	<u>193.33</u> 185.57	<u>27.18</u> 24.74	<u>51.50</u> 49.43	<u>42.48</u> 40.77
531	Flagler, Coastal	<u>174.97</u> 159.06	<u>314.94</u> 286.31	<u>271.21</u> 246.55	<u>33.18</u> 30.16	<u>54.75</u> 49.77	<u>48.11</u> 43.74
701	Flagler, Remainder	<u>107.59</u> 97.81	<u>223.57</u> 215.18	<u>193.09</u> 185.84	<u>21.27</u> 19.34	<u>40.19</u> 38.68	<u>33.16</u> 31.92
603	Franklin	<u>176.26</u> 160.24	<u>257.08</u> 288.42	<u>221.37</u> 248.36	<u>39.66</u> 36.05	<u>53.03</u> 59.50	<u>46.61</u> 52.29
393	Gadsden	<u>46.77</u> 42.52	<u>125.02</u> 116.92	<u>102.29</u> 95.66	<u>9.31</u> 8.46	<u>22.60</u> 21.44	<u>18.08</u> 16.94
923	Gilchrist	<u>50.39</u> 45.81	<u>104.86</u> 125.98	<u>85.80</u> 103.08	<u>8.33</u> 7.57	<u>15.75</u> 18.92	<u>12.59</u> 15.13
552	Glades	<u>174.38</u> 158.53	<u>313.89</u> 285.35	<u>270.28</u> 245.71	<u>37.43</u> 34.03	<u>61.75</u> 56.14	<u>54.27</u> 49.34
604	Gulf, Coastal	<u>170.05</u> 159.06	<u>267.06</u> 286.30	<u>229.97</u> 246.54	<u>32.24</u> 30.16	<u>46.42</u> 49.76	<u>40.80</u> 43.74
722	Gulf, Remainder	<u>108.81</u> 98.92	<u>176.20</u> 217.63	<u>152.17</u> 187.95	<u>21.52</u> 19.56	<u>31.67</u> 39.12	<u>26.13</u> 32.28
493	Hamilton	<u>45.02</u> 42.53	<u>73.74</u> 116.94	<u>60.34</u> 95.68	<u>8.96</u> 8.46	<u>13.33</u> 21.14	<u>10.66</u> 16.94
713	Hardee	<u>106.85</u> 97.14	<u>235.10</u> 213.73	<u>203.05</u> 184.59	<u>20.17</u> 18.34	<u>40.36</u> 36.69	<u>33.30</u> 30.27
553	Hendry	<u>174.31</u> 158.46	<u>313.75</u> 285.23	<u>270.17</u> 245.61	<u>37.42</u> 34.02	<u>61.73</u> 56.12	<u>54.25</u> 49.32
159	Hernando, Coastal	<u>74.48</u> 67.74	<u>134.06</u> 121.87	<u>115.43</u> 104.94	<u>14.21</u> 12.92	<u>23.45</u> 21.32	<u>20.61</u> 18.74
733	Hernando, Remainder	<u>54.45</u> 49.50	<u>119.80</u> 108.94	<u>103.46</u> 94.05	<u>10.86</u> 9.87	<u>21.74</u> 19.76	<u>17.93</u> 16.30
714	Highlands	<u>106.89</u> 97.17	<u>235.17</u> 213.79	<u>203.09</u> 184.63	<u>20.19</u> 18.35	<u>40.37</u> 36.70	<u>33.31</u> 30.28
047	Hillsborough, Tampa	<u>84.77</u> 77.06	<u>186.45</u> 169.50	<u>161.03</u> 146.39	<u>20.08</u> 18.25	<u>40.16</u> 36.54	<u>33.13</u> 30.12
080	Hillsborough, Excl. Tampa	<u>75.61</u> 68.74	<u>166.35</u> 151.23	<u>143.67</u> 130.61	<u>17.66</u> 16.05	<u>35.31</u> 32.10	<u>29.13</u> 26.48
593	Holmes	<u>46.77</u> 42.52	<u>90.06</u> 116.92	<u>73.68</u> 95.66	<u>9.31</u> 8.46	<u>16.28</u> 21.14	<u>13.03</u> 16.94

Dwelling "EXTENDED COVERAGE" Key Premiums – CIT DP-1 & CIT DP-3

Territory		Seasonal & Non-Seasonal DP-1 "Buildings"	Seasonal DP-3 "Buildings"	Non-Seasonal DP-3 "Buildings"	Seasonal & Non-Seasonal DP-1 "Contents"	Seasonal DP-3 "Contents"	Non-Seasonal DP-3 "Contents"
561	Indian River, Remainder	173.39 ^{467.63}	312.10 ^{283.73}	268.76 ^{244.33}	39.02 ^{35.47}	64.38 ^{58.53}	56.57 ^{54.43}
181	Indian River, Coastal	158.22 ^{443.84}	316.46 ^{287.69}	268.99 ^{244.54}	32.60 ^{29.64}	57.07 ^{51.88}	48.92 ^{44.47}
693	Jackson	46.77 ^{42.52}	108.25 ^{116.02}	88.57 ^{95.66}	9.31 ^{8.46}	19.57 ^{21.14}	15.66 ^{16.94}
605	Jefferson, Coastal	172.88 ^{467.16}	311.17 ^{282.88}	267.96 ^{243.60}	36.49 ^{33.17}	60.18 ^{54.74}	52.89 ^{48.08}
793	Jefferson, Remainder	57.34 ^{52.13}	110.35 ^{143.34}	90.28 ^{117.27}	8.82 ^{8.02}	15.42 ^{20.03}	12.33 ^{16.02}
893	Lafayette	50.39 ^{45.84}	97.74 ^{125.97}	79.98 ^{103.08}	8.33 ^{7.57}	14.68 ^{18.92}	11.74 ^{15.13}
692	Lake	44.45 ^{40.44}	122.23 ^{111.12}	100.00 ^{90.94}	8.84 ^{8.04}	22.10 ^{20.09}	17.68 ^{16.07}
542	Lee, Coastal	174.23 ^{468.39}	313.61 ^{285.10}	270.06 ^{245.54}	34.42 ^{31.29}	56.78 ^{51.62}	49.90 ^{45.36}
554	Lee, Remainder	108.38 ^{98.53}	238.44 ^{216.76}	205.92 ^{187.20}	23.24 ^{21.13}	46.48 ^{42.25}	38.35 ^{34.86}
993	Leon	53.03 ^{53.98}	117.79 ^{148.42}	96.38 ^{121.44}	8.74 ^{8.90}	17.67 ^{22.26}	14.13 ^{17.80}
594	Levy, Coastal	173.41 ^{460.93}	241.63 ^{289.67}	208.07 ^{249.44}	32.89 ^{30.52}	42.00 ^{50.35}	36.91 ^{44.25}
734	Levy, Remainder	108.47 ^{98.64}	176.72 ^{216.04}	152.61 ^{187.35}	21.45 ^{19.50}	31.77 ^{39.00}	26.21 ^{32.18}
931	Liberty	59.38 ^{53.98}	121.35 ^{148.42}	99.29 ^{121.44}	9.79 ^{8.90}	18.20 ^{22.26}	14.55 ^{17.80}
932	Madison	58.54 ^{53.99}	115.31 ^{148.44}	94.34 ^{121.45}	9.66 ^{8.94}	17.29 ^{22.26}	13.83 ^{17.80}
582	Manatee, Coastal	172.69 ^{466.99}	310.84 ^{282.58}	267.66 ^{243.33}	32.75 ^{29.77}	54.03 ^{49.12}	47.48 ^{43.16}
735	Manatee, Remainder	108.72 ^{98.84}	239.18 ^{217.44}	206.57 ^{187.79}	21.04 ^{19.13}	42.08 ^{38.25}	34.72 ^{31.56}
792	Marion	59.22 ^{53.84}	162.84 ^{148.04}	133.24 ^{121.13}	9.77 ^{8.88}	24.42 ^{22.20}	19.53 ^{17.75}
010	Martin, Remainder	181.74 ^{465.22}	363.48 ^{330.44}	308.97 ^{280.88}	39.12 ^{35.56}	68.45 ^{62.23}	58.67 ^{53.34}
182	Martin, Coastal	183.78 ^{467.07}	367.57 ^{334.15}	312.43 ^{284.03}	39.37 ^{35.79}	68.89 ^{62.63}	59.05 ^{53.68}
005	Monroe, Excl. Key West	297.51 ^{270.46}	416.50 ^{378.64}	371.88 ^{338.07}	66.04 ^{60.04}	85.86 ^{78.05}	79.26 ^{72.05}
007	Monroe, Key West	372.25 ^{338.41}	521.14 ^{473.76}	483.92 ^{439.93}	108.33 ^{98.48}	146.26 ^{132.96}	135.42 ^{123.11}
532	Nassau, Coastal	150.95 ^{467.18}	239.80 ^{282.92}	206.50 ^{243.63}	31.86 ^{33.17}	46.38 ^{54.72}	40.76 ^{48.09}
892	Nassau, Remainder	52.12 ^{52.14}	108.57 ^{143.36}	88.83 ^{117.30}	8.02 ^{8.02}	15.18 ^{20.04}	12.13 ^{16.02}
606	Okaloosa, Coastal	180.53 ^{464.12}	288.56 ^{295.43}	248.47 ^{254.39}	38.27 ^{34.79}	56.07 ^{57.44}	49.29 ^{50.46}
723	Okaloosa, Remainder	106.74 ^{97.04}	227.28 ^{213.50}	196.28 ^{184.38}	27.79 ^{25.26}	53.78 ^{50.52}	44.37 ^{41.68}
555	Okeechobee	174.43 ^{468.57}	313.97 ^{285.43}	270.36 ^{245.78}	37.44 ^{34.04}	61.78 ^{56.16}	54.29 ^{49.35}
049	Orange, Orlando	48.92 ^{44.47}	134.51 ^{122.28}	110.06 ^{100.05}	12.01 ^{10.92}	30.02 ^{27.29}	24.01 ^{21.83}
090	Orange, Excl. Orlando	44.37 ^{40.34}	122.00 ^{110.91}	99.83 ^{90.75}	10.71 ^{9.74}	26.80 ^{24.36}	21.43 ^{19.48}
511	Osceola	46.43 ^{42.21}	127.66 ^{116.05}	104.45 ^{94.95}	9.24 ^{8.40}	23.08 ^{20.98}	18.46 ^{16.78}
362	Palm Beach, Coastal	214.23 ^{494.75}	428.45 ^{389.50}	364.19 ^{331.08}	46.33 ^{42.12}	81.08 ^{73.74}	69.50 ^{63.18}
038	Palm Beach, Remainder	147.59 ^{134.17}	295.17 ^{268.34}	250.90 ^{228.09}	37.71 ^{34.28}	65.99 ^{59.99}	56.56 ^{51.42}
595	Pasco, Coastal	85.86 ^{78.05}	154.54 ^{140.49}	133.08 ^{120.98}	16.39 ^{14.90}	27.04 ^{24.58}	23.76 ^{21.60}
736	Pasco, Remainder	60.81 ^{55.28}	133.77 ^{121.64}	115.52 ^{105.02}	12.14 ^{11.04}	24.28 ^{22.07}	20.03 ^{18.24}
042	Pinellas, Coastal	183.07 ^{166.43}	329.54 ^{299.58}	283.77 ^{257.97}	37.99 ^{34.54}	62.68 ^{56.98}	55.09 ^{50.08}
046	Pinellas, Saint Petersburg	128.51 ^{116.83}	269.78 ^{257.03}	232.99 ^{221.98}	28.82 ^{26.20}	55.00 ^{52.40}	45.37 ^{43.23}
081	Pinellas, Rem. Excl. St. Pete.	105.31 ^{95.74}	198.18 ^{210.65}	171.15 ^{181.92}	23.74 ^{21.58}	40.60 ^{43.15}	33.49 ^{35.60}
050	Polk	47.42 ^{43.11}	130.42 ^{118.56}	106.70 ^{97.00}	11.00 ^{10.00}	27.51 ^{25.04}	22.01 ^{20.04}
992	Putnam	50.39 ^{45.84}	96.00 ^{125.98}	78.55 ^{103.08}	8.98 ^{8.16}	15.55 ^{20.40}	12.44 ^{16.32}
533	Saint Johns, Coastal	175.31 ^{169.37}	242.97 ^{286.86}	209.23 ^{247.02}	33.24 ^{30.22}	42.23 ^{49.86}	37.12 ^{43.82}
702	Saint Johns, Remainder	107.31 ^{97.55}	177.61 ^{214.62}	153.38 ^{185.34}	21.22 ^{19.29}	31.93 ^{38.58}	26.34 ^{31.83}
562	Saint Lucie, Remainder	175.14 ^{169.22}	315.25 ^{286.59}	271.47 ^{246.79}	39.04 ^{35.49}	64.43 ^{58.57}	56.62 ^{51.47}
183	Saint Lucie, Coastal	159.15 ^{144.68}	318.29 ^{289.35}	270.55 ^{245.95}	31.69 ^{28.84}	55.47 ^{50.43}	47.54 ^{43.22}
607	Santa Rosa, Coastal	174.91 ^{169.04}	265.27 ^{286.24}	228.44 ^{246.47}	35.75 ^{32.50}	49.71 ^{53.63}	43.67 ^{47.12}
724	Santa Rosa, Remainder	118.55 ^{107.77}	240.90 ^{237.09}	208.05 ^{204.76}	26.28 ^{23.89}	48.54 ^{47.77}	40.04 ^{39.41}
583	Sarasota, Coastal	174.56 ^{158.69}	314.20 ^{285.64}	270.57 ^{245.97}	33.64 ^{30.58}	55.51 ^{50.46}	48.77 ^{44.34}
715	Sarasota, Remainder	108.52 ^{98.65}	238.72 ^{217.02}	206.17 ^{187.43}	26.10 ^{23.73}	52.20 ^{47.45}	43.07 ^{39.15}
512	Seminole	46.54 ^{42.34}	127.95 ^{116.32}	104.69 ^{95.17}	10.22 ^{9.29}	25.55 ^{23.23}	20.44 ^{18.58}
921	Sumter	46.16 ^{41.96}	126.94 ^{115.40}	103.86 ^{94.42}	7.63 ^{6.94}	19.06 ^{17.33}	15.25 ^{13.86}
933	Suwannee	49.77 ^{45.84}	111.38 ^{125.99}	91.14 ^{103.09}	8.22 ^{7.57}	16.73 ^{18.92}	13.38 ^{15.13}

Dwelling "EXTENDED COVERAGE" Key Premiums – CIT DP-1 & CIT DP-3

Territory		Seasonal & Non-Seasonal DP-1 "Buildings"	Seasonal DP-3 "Buildings"	Non-Seasonal DP-3 "Buildings"	Seasonal & Non-Seasonal DP-1 "Contents"	Seasonal DP-3 "Contents"	Non-Seasonal DP-3 "Contents"
596	Taylor, Coastal	<u>163.82</u> 163.32	<u>242.68</u> 293.97	<u>208.98</u> 253.14	<u>31.07</u> 30.97	<u>42.18</u> 51.10	<u>37.07</u> 44.91
737	Taylor, Remainder	<u>99.92</u> 99.23	<u>180.83</u> 218.32	<u>156.17</u> 188.55	<u>19.76</u> 19.62	<u>32.51</u> 39.25	<u>26.82</u> 32.38
922	Union	<u>50.39</u> 45.81	<u>89.45</u> 126.00	<u>73.19</u> 103.10	<u>8.33</u> 7.57	<u>13.43</u> 18.92	<u>10.74</u> 15.13
062	Volusia, Coastal	<u>174.67</u> 158.79	<u>314.39</u> 285.81	<u>270.73</u> 246.12	<u>39.29</u> 35.72	<u>64.86</u> 58.96	<u>56.99</u> 51.81
063	Volusia, Remainder	<u>81.65</u> 74.23	<u>179.63</u> 163.30	<u>155.13</u> 141.03	<u>14.91</u> 13.55	<u>29.82</u> 27.11	<u>24.61</u> 22.37
608	Wakulla, Coastal	<u>179.51</u> 163.19	<u>250.72</u> 293.73	<u>215.90</u> 252.94	<u>34.03</u> 30.94	<u>43.58</u> 51.06	<u>38.30</u> 44.87
725	Wakulla, Remainder	<u>105.13</u> 99.23	<u>179.87</u> 218.32	<u>155.34</u> 188.55	<u>20.79</u> 19.62	<u>32.34</u> 39.25	<u>26.68</u> 32.38
609	Walton, Coastal	<u>145.03</u> 158.44	<u>240.92</u> 285.14	<u>207.46</u> 245.54	<u>27.50</u> 30.04	<u>41.87</u> 49.56	<u>36.80</u> 43.55
726	Walton, Remainder	<u>108.10</u> 98.27	<u>177.42</u> 216.24	<u>153.22</u> 186.72	<u>21.37</u> 19.43	<u>31.90</u> 38.87	<u>26.32</u> 32.07
934	Washington	<u>50.38</u> 45.80	<u>137.83</u> 125.96	<u>112.78</u> 103.07	<u>8.33</u> 7.57	<u>20.69</u> 18.91	<u>16.56</u> 15.13

Dwelling Credits CIT DP-1 "EXTENDED COVERAGE"

Territory		Wind Exclusion Credit "Buildings"	Wind Exclusion Credit "Contents"	Sinkhole Loss Coverage	"CAT" Protection Surcharge Policy W-Wind "Buildings"	"CAT" Protection Surcharge Policy W-Wind "Contents"
192	Alachua	19.69 17.90	3.42 3.11	0.001 0.001	0.134	0.119
292	Baker	19.56 17.78	3.42 3.11	0.000 0.001	0.134	0.119
601	Bay, Coastal	144.88 131.71	26.53 24.12	0.001 0.001	0.433	0.119
721	Bay, Remainder	100.31 91.19	20.52 18.65	0.000 0.001	0.387	0.119
392	Bradford	19.33 17.57	3.37 3.06	0.000 0.001	0.134	0.119
057	Brevard, Coastal	157.99 143.63	29.15 26.50	0.000 0.000	0.433	0.119
064	Brevard, Remainder	55.53 50.48	10.76 9.78	0.000 0.000	0.245	0.119
035	Broward, Ft Laud & Hollywd	163.44 147.97	35.09 31.77	0.000 0.000	0.207	0.119
361	Broward, Coastal	117.73 107.03	22.58 20.53	0.000 0.000	0.608	0.423
037	Broward, Rem Excl Ft L & H.	157.48 143.16	34.17 31.06	0.000 0.000	0.335	0.119
193	Calhoun	19.73 17.94	3.45 3.14	0.000 0.001	0.134	0.119
581	Charlotte, Coastal	143.45 130.41	24.64 22.40	0.000 0.000	0.433	0.119
711	Charlotte, Remainder	54.79 49.81	10.73 9.75	0.000 0.000	0.387	0.119
591	Citrus, Coastal	102.63 93.30	19.53 17.75	0.000 0.001	0.433	0.119
731	Citrus, Remainder	49.82 45.29	9.76 8.87	0.014 0.073	0.387	0.119
492	Clay	18.54 17.74	3.23 3.11	0.001 0.001	0.134	0.119
551	Collier, Remainder	143.83 130.75	29.22 26.56	0.000 0.000	0.387	0.119
541	Collier, Coastal	142.41 129.46	28.90 26.27	0.000 0.000	0.433	0.119
293	Columbia	19.32 17.56	3.36 3.05	0.000 0.001	0.134	0.119
030	Dade, Miami Beach	154.93 142.81	34.61 27.08	0.000 0.000	0.608	0.423
031	Dade, Coastal	159.80 123.83	35.72 27.54	0.000 0.000	0.630	0.423
032	Dade, Miami	172.98 154.61	38.91 34.78	0.000 0.000	0.236	0.119
033	Dade, Hialeah	98.68 89.71	20.34 18.49	0.000 0.000	0.425	0.204
034	Dade, Rem Excl M.B., M., H.	168.30 153.00	37.65 34.23	0.000 0.000	0.236	0.119
712	De Soto	54.65 49.68	10.20 9.27	0.000 0.001	0.387	0.119
592	Dixie, Coastal	98.75 95.41	18.80 18.16	0.001 0.001	0.433	0.119
732	Dixie, Remainder	53.92 50.21	10.53 9.81	0.001 0.001	0.387	0.119
039	Duval, Jacksonville	18.14 16.49	3.62 3.29	0.000 0.000	0.185	0.119
040	Duval, Remainder	14.26 12.96	2.61 2.37	0.000 0.001	0.119	0.119
041	Duval, Coastal	91.54 107.46	7.21 11.08	0.001 0.001	0.259	0.119
602	Escambia, Coastal	144.20 131.09	28.57 25.97	0.000 0.000	0.433	0.119
043	Escambia, Remainder	96.13 87.39	4.59 4.17	0.000 0.000	0.182	0.119
531	Flagler, Coastal	145.33 132.12	25.00 22.73	0.000 0.001	0.433	0.119
701	Flagler, Remainder	95.34 86.67	16.29 14.81	0.000 0.001	0.387	0.119
603	Franklin	146.63 133.30	29.84 27.13	0.000 0.001	0.433	0.119
393	Gadsden	19.73 17.94	3.44 3.13	0.001 0.001	0.134	0.119
923	Gilchrist	21.22 19.29	3.05 2.77	0.000 0.001	0.134	0.119
552	Glades	102.71 93.37	22.35 20.32	0.000 0.001	0.387	0.119
604	Gulf, Coastal	140.41 132.12	24.07 22.73	0.001 0.001	0.433	0.119
722	Gulf, Remainder	55.17 50.15	10.85 9.86	0.000 0.001	0.387	0.119
493	Hamilton	17.75 17.74	3.05 3.09	0.001 0.001	0.134	0.119
713	Hardee	54.71 49.74	10.23 9.30	0.000 0.001	0.387	0.119
553	Hendry	102.84 93.49	22.37 20.34	0.000 0.001	0.387	0.119
159	Hernando, Coastal	61.86 56.24	10.64 9.67	0.218 1.144	0.433	0.119
733	Hernando, Remainder	48.22 43.84	8.23 7.48	0.818 0.818	0.387	0.119
714	Highlands	54.62 49.65	10.25 9.32	0.000 0.001	0.387	0.119
047	Hillsborough, Tampa	43.82 39.84	9.42 8.56	0.008 0.035	0.229	0.119
080	Hillsborough, Excl. Tampa	39.25 35.68	8.32 7.56	0.007 0.030	0.229	0.119
593	Holmes	19.73 17.94	3.45 3.14	0.001 0.001	0.134	0.119
561	Indian River, Remainder	103.52 94.11	23.41 21.28	0.000 0.000	0.433	0.119
181	Indian River, Coastal	133.10 121.00	25.39 23.08	0.000 0.000	0.503	0.207
693	Jackson	19.73 17.94	3.45 3.14	0.001 0.001	0.134	0.119
605	Jefferson, Coastal	102.17 92.88	21.67 19.70	0.000 0.001	0.433	0.119
793	Jefferson, Remainder	23.97 21.79	3.23 2.94	0.000 0.001	0.134	0.119

Territory		Wind Exclusion Credit "Buildings"	Wind Exclusion Credit "Contents"	Sinkhole Loss Coverage	"CAT" Protection Surcharge Policy W-Wind "Buildings"	"CAT" Protection Surcharge Policy W-Wind "Contents"
893	Lafayette	21.32 19.38	3.07 2.79	0.000 0.004	0.134	0.119
692	Lake	19.25 17.50	3.33 3.03	0.041 0.044	0.134	0.119
542	Lee, Coastal	145.56 132.33	30.68 27.89	0.000 0.004	0.433	0.119
554	Lee, Remainder	96.91 88.40	16.50 15.00	0.000 0.000	0.387	0.119
993	Leon	18.71 22.78	2.57 3.29	0.001 0.004	0.134	0.119
594	Levy, Coastal	143.78 133.00	24.71 23.00	0.001 0.004	0.433	0.119
734	Levy, Remainder	96.22 87.47	16.47 14.97	0.000 0.004	0.387	0.119
931	Liberty	25.11 22.83	3.61 3.28	0.000 0.004	0.134	0.119
932	Madison	23.98 22.67	3.45 3.26	0.001 0.004	0.134	0.119
582	Manatee, Coastal	143.02 130.02	24.56 22.33	0.000 0.000	0.433	0.119
735	Manatee, Remainder	97.25 88.44	16.05 14.50	0.000 0.000	0.387	0.119
792	Marion	25.76 23.42	3.67 3.34	0.000 0.004	0.134	0.119
010	Martin, Remainder	103.60 94.18	22.14 20.13	0.000 0.000	0.532	0.207
182	Martin, Coastal	103.65 94.23	22.09 20.08	0.000 0.000	0.503	0.207
005	Monroe, Excl. Key West	249.65 226.95	32.74 29.76	0.000 0.000	0.379	0.119
007	Monroe, Key West	330.09 300.08	65.46 59.54	0.000 0.000	0.399	0.119
532	Nassau, Coastal	122.89 131.67	23.16 25.26	0.001 0.004	0.433	0.119
892	Nassau, Remainder	46.31 46.86	5.41 5.65	0.001 0.004	0.134	0.119
606	Okaloosa, Coastal	154.80 140.73	32.65 29.68	0.000 0.000	0.433	0.119
723	Okaloosa, Remainder	53.26 48.42	13.81 12.55	0.000 0.000	0.387	0.119
555	Okeechobee	102.74 93.40	22.32 20.20	0.000 0.004	0.387	0.119
049	Orange, Orlando	21.09 19.17	3.96 3.60	0.000 0.004	0.119	0.119
090	Orange, Excl. Orlando	19.39 17.63	4.08 3.74	0.000 0.000	0.134	0.119
511	Osceola	20.20 18.36	3.51 3.19	0.000 0.004	0.134	0.119
362	Palm Beach, Coastal	175.88 159.89	33.08 30.07	0.000 0.000	0.608	0.423
038	Palm Beach, Remainder	131.76 119.78	33.66 30.60	0.000 0.000	0.335	0.119
595	Pasco, Coastal	71.29 64.84	12.25 11.44	0.167 0.876	0.433	0.119
736	Pasco, Remainder	50.83 46.24	7.78 7.07	0.961 0.964	0.387	0.119
042	Pinellas, Coastal	159.08 144.62	26.03 23.66	0.000 0.004	0.433	0.119
046	Pinellas, Saint Petersburg	65.42 59.47	14.50 13.18	0.000 0.000	0.387	0.119
081	Pinellas, Rem. Excl. St. Pete.	54.55 49.50	11.09 10.08	0.012 0.052	0.229	0.119
050	Polk	23.91 18.80	5.00 3.80	0.000 0.000	0.215	0.119
992	Putnam	21.16 19.24	3.30 3.00	0.000 0.004	0.134	0.119
533	Saint Johns, Coastal	145.67 132.43	25.07 22.79	0.000 0.004	0.433	0.119
702	Saint Johns, Remainder	54.41 49.46	10.65 9.68	0.001 0.004	0.387	0.119
562	Saint Lucie, Remainder	104.91 95.37	23.46 21.33	0.000 0.000	0.433	0.119
183	Saint Lucie, Coastal	134.98 122.74	24.02 21.84	0.000 0.000	0.503	0.207
607	Santa Rosa, Coastal	145.28 132.07	28.81 26.19	0.000 0.004	0.433	0.119
724	Santa Rosa, Remainder	106.08 96.44	23.52 21.38	0.000 0.000	0.387	0.119
583	Sarasota, Coastal	145.86 132.60	25.86 23.54	0.000 0.000	0.433	0.119
715	Sarasota, Remainder	97.04 88.22	23.34 21.22	0.000 0.000	0.387	0.119
512	Seminole	20.20 18.36	3.86 3.54	0.000 0.004	0.134	0.119
921	Sumter	20.03 18.24	2.87 2.64	0.012 0.074	0.134	0.119
933	Suwannee	20.48 19.19	2.95 2.78	0.001 0.004	0.134	0.119
596	Taylor, Coastal	90.53 86.69	17.27 18.43	0.001 0.004	0.433	0.119
737	Taylor, Remainder	46.00 50.24	9.05 9.89	0.001 0.004	0.387	0.119
922	Union	20.87 18.97	3.00 2.73	0.000 0.004	0.134	0.119
062	Volusia, Coastal	145.04 131.85	29.48 26.80	0.001 0.004	0.433	0.119
063	Volusia, Remainder	73.11 66.46	10.90 9.94	0.000 0.004	0.245	0.119
608	Wakulla, Coastal	149.86 136.24	25.86 23.54	0.000 0.004	0.433	0.119
725	Wakulla, Remainder	92.87 88.00	15.79 15.08	0.001 0.004	0.387	0.119
609	Walton, Coastal	115.37 131.44	19.32 22.60	0.000 0.000	0.433	0.119
726	Walton, Remainder	95.84 87.13	16.39 14.90	0.001 0.004	0.387	0.119
934	Washington	21.43 19.48	3.10 2.82	0.000 0.004	0.134	0.119

Dwelling Credits DP-3 "EXTENDED COVERAGE"

Territory		Wind Exclusion Credit "Buildings"	Wind Exclusion Credit "Contents"	Sinkhole Loss Coverage	"CAT" Protection Surcharge Policy W-Wind "Buildings"	"CAT" Protection Surcharge Policy W-Wind "Contents"
192	Alachua	21.03 40.27	2.86 6.22	0.001 0.004	0.134	0.119
292	Baker	47.59 39.99	7.65 6.22	0.001 0.004	0.134	0.119
601	Bay, Coastal	113.18 126.10	20.83 23.22	0.001 0.004	0.433	0.119
721	Bay, Remainder	79.05 87.15	16.09 18.03	0.001 0.004	0.387	0.119
392	Bradford	26.28 30.52	3.87 6.12	0.001 0.004	0.134	0.119
057	Brevard, Coastal	186.02 136.93	35.54 25.32	0.000 0.000	0.433	0.119
064	Brevard, Remainder	134.72 95.94	24.07 16.13	0.000 0.000	0.245	0.119
035	Broward, Ft Laud & Hollywd	194.03 139.56	42.40 33.36	0.000 0.000	0.207	0.119
361	Broward, Coastal	160.08 97.58	30.76 19.09	0.000 0.000	0.608	0.423
037	Broward, Rem Excl Ft L & H.	188.30 135.44	41.10 32.14	0.000 0.000	0.335	0.119
193	Calhoun	23.24 40.37	3.33 6.27	0.001 0.004	0.134	0.119
581	Charlotte, Coastal	176.69 124.04	30.89 21.41	0.000 0.000	0.433	0.119
711	Charlotte, Remainder	132.95 94.65	22.71 16.10	0.000 0.000	0.387	0.119
591	Citrus, Coastal	155.71 144.62	27.70 25.74	0.001 0.004	0.433	0.119
731	Citrus, Remainder	104.58 86.04	17.86 14.63	0.083 0.073	0.387	0.119
492	Clay	39.28 39.90	6.19 6.22	0.001 0.004	0.134	0.119
551	Collier, Remainder	172.07 124.54	35.57 25.41	0.000 0.000	0.387	0.119
541	Collier, Coastal	170.05 122.54	35.15 24.99	0.000 0.000	0.433	0.119
293	Columbia	21.16 39.52	2.94 6.10	0.001 0.004	0.134	0.119
030	Dade, Miami Beach	173.64 110.85	37.18 25.33	0.000 0.000	0.608	0.423
031	Dade, Coastal	176.75 114.28	37.79 26.00	0.000 0.000	0.630	0.423
032	Dade, Miami	198.92 143.66	45.80 36.13	0.000 0.000	0.236	0.119
033	Dade, Hialeah	204.93 152.51	38.37 27.72	0.000 0.000	0.425	0.204
034	Dade, Rem Excl M.B., M., H.	177.10 144.20	41.78 35.46	0.000 0.000	0.236	0.119
712	De Soto	121.85 94.41	19.82 15.30	0.001 0.004	0.387	0.119
592	Dixie, Coastal	116.56 147.90	20.76 26.33	0.001 0.004	0.433	0.119
732	Dixie, Remainder	72.58 95.41	12.29 16.19	0.001 0.004	0.387	0.119
039	Duval, Jacksonville	51.22 37.09	9.73 6.58	0.000 0.000	0.185	0.119
040	Duval, Remainder	15.03 29.17	2.17 4.75	0.001 0.004	0.119	0.119
041	Duval, Coastal	94.48 104.70	10.83 10.66	0.001 0.004	0.259	0.119
602	Escambia, Coastal	157.45 125.06	30.06 25.06	0.000 0.000	0.433	0.119
043	Escambia, Remainder	111.91 82.85	12.81 13.34	0.000 0.000	0.182	0.119
531	Flagler, Coastal	174.66 126.74	30.51 21.90	0.001 0.004	0.433	0.119
701	Flagler, Remainder	112.42 82.95	19.33 14.28	0.001 0.004	0.387	0.119
603	Franklin	125.97 128.55	25.88 26.26	0.001 0.004	0.433	0.119
393	Gadsden	52.53 40.37	8.50 6.26	0.001 0.004	0.134	0.119
923	Gilchrist	32.09 43.40	3.96 5.54	0.001 0.004	0.134	0.119
552	Glades	179.39 144.72	36.38 29.46	0.001 0.004	0.387	0.119
604	Gulf, Coastal	98.18 126.73	16.78 21.90	0.001 0.004	0.433	0.119
722	Gulf, Remainder	68.77 95.29	11.73 16.27	0.001 0.004	0.387	0.119
493	Hamilton	10.13 39.90	1.00 6.17	0.001 0.004	0.134	0.119
713	Hardee	136.71 194.51	22.31 15.35	0.001 0.004	0.387	0.119
553	Hendry	179.54 144.91	36.41 29.49	0.001 0.004	0.387	0.119
159	Hernando, Coastal	80.54 63.98	14.16 9.32	1.141 1.141	0.433	0.119
733	Hernando, Remainder	65.37 41.71	11.29 7.17	0.818 0.818	0.387	0.119
714	Highlands	132.51 94.35	21.66 15.38	0.001 0.004	0.387	0.119
047	Hillsborough, Tampa	108.86 75.68	21.33 14.13	0.035 0.035	0.229	0.119
080	Hillsborough, Excl. Tampa	99.07 67.79	19.18 12.47	0.030 0.030	0.229	0.119
593	Holmes	23.92 40.37	3.45 6.27	0.001 0.004	0.134	0.119
561	Indian River, Remainder	191.81 145.87	40.50 30.86	0.000 0.000	0.433	0.119
181	Indian River, Coastal	162.30 113.68	30.61 22.01	0.000 0.000	0.503	0.207
693	Jackson	38.81 40.37	6.08 6.27	0.001 0.004	0.134	0.119
605	Jefferson, Coastal	158.37 143.97	31.42 28.56	0.001 0.004	0.433	0.119
793	Jefferson, Remainder	28.85 49.02	3.19 5.86	0.001 0.004	0.134	0.119
893	Lafayette	26.45 43.60	3.14 5.58	0.001 0.004	0.134	0.119

Territory		Wind Exclusion Credit "Buildings"	Wind Exclusion Credit "Contents"	Sinkhole Loss Coverage	"CAT" Protection Surcharge Policy W-Wind "Buildings"	"CAT" Protection Surcharge Policy W-Wind "Contents"
692	Lake	63.88 39.36	10.66 6.06	0.041 0.041	0.134	0.119
542	Lee, Coastal	174.02 126.70	35.03 26.82	0.001 0.001	0.433	0.119
554	Lee, Remainder	123.56 82.92	22.03 14.20	0.000 0.000	0.387	0.119
993	Leon	46.04 61.25	6.09 6.59	0.001 0.001	0.134	0.119
594	Levy, Coastal	113.34 129.63	19.64 22.41	0.001 0.001	0.433	0.119
734	Levy, Remainder	60.01 84.46	10.34 14.54	0.001 0.001	0.387	0.119
931	Liberty	36.23 61.37	4.45 6.57	0.001 0.001	0.134	0.119
932	Madison	30.12 60.77	3.57 6.54	0.001 0.001	0.134	0.119
582	Manatee, Coastal	170.86 123.40	29.83 24.30	0.000 0.000	0.433	0.119
735	Manatee, Remainder	125.97 83.54	21.07 13.90	0.000 0.000	0.387	0.119
792	Marion	71.65 62.69	9.55 6.67	0.001 0.001	0.134	0.119
010	Martin, Remainder	217.11 160.10	41.07 30.19	0.000 0.000	0.532	0.207
182	Martin, Coastal	200.98 160.19	37.84 30.11	0.000 0.000	0.503	0.207
005	Monroe, Excl. Key West	277.47 220.64	44.37 28.64	0.000 0.000	0.379	0.119
007	Monroe, Key West	360.49 288.22	81.34 66.64	0.000 0.000	0.399	0.119
532	Nassau, Coastal	114.21 128.75	22.03 24.77	0.001 0.001	0.433	0.119
892	Nassau, Remainder	24.76 46.11	2.71 5.55	0.001 0.001	0.134	0.119
606	Okaloosa, Coastal	152.73 134.46	31.83 28.60	0.000 0.000	0.433	0.119
723	Okaloosa, Remainder	125.27 92.04	28.25 20.71	0.000 0.000	0.387	0.119
555	Okeechobee	202.34 144.76	40.86 29.41	0.001 0.001	0.387	0.119
049	Orange, Orlando	70.42 43.12	13.83 7.20	0.001 0.001	0.119	0.119
090	Orange, Excl. Orlando	69.74 39.66	14.33 7.42	0.000 0.000	0.134	0.119
511	Osceola	69.57 41.30	11.70 6.38	0.001 0.001	0.134	0.119
362	Palm Beach, Coastal	213.72 149.42	40.73 28.45	0.000 0.000	0.608	0.423
038	Palm Beach, Remainder	159.32 112.96	41.38 32.34	0.000 0.000	0.335	0.119
595	Pasco, Coastal	68.32 62.11	11.79 10.72	0.876 0.876	0.433	0.119
736	Pasco, Remainder	48.87 43.69	7.52 6.70	0.961 0.961	0.387	0.119
042	Pinellas, Coastal	187.52 138.16	32.99 22.57	0.001 0.001	0.433	0.119
046	Pinellas, Saint Petersburg	147.41 112.99	28.50 24.74	0.000 0.000	0.387	0.119
081	Pinellas, Rem. Excl. St. Pete.	105.65 94.23	19.32 16.63	0.061 0.052	0.229	0.119
050	Polk	66.55 42.29	12.90 7.60	0.000 0.000	0.215	0.119
992	Putnam	24.74 43.29	3.16 6.01	0.001 0.001	0.134	0.119
533	Saint Johns, Coastal	113.73 127.21	19.71 24.08	0.001 0.001	0.433	0.119
702	Saint Johns, Remainder	83.76 93.97	14.26 15.98	0.001 0.001	0.387	0.119
562	Saint Lucie, Remainder	193.67 147.83	40.47 30.93	0.000 0.000	0.433	0.119
183	Saint Lucie, Coastal	165.90 115.09	29.58 20.76	0.000 0.000	0.503	0.207
607	Santa Rosa, Coastal	131.89 126.66	26.07 25.28	0.001 0.001	0.433	0.119
724	Santa Rosa, Remainder	116.05 91.43	24.75 20.57	0.000 0.000	0.387	0.119
583	Sarasota, Coastal	173.50 126.04	31.08 22.48	0.000 0.000	0.433	0.119
715	Sarasota, Remainder	123.78 83.15	28.20 20.34	0.000 0.000	0.387	0.119
512	Seminole	56.20 41.30	10.03 7.02	0.001 0.001	0.134	0.119
921	Sumter	55.77 40.98	7.46 5.21	0.074 0.074	0.134	0.119
933	Suwannee	37.23 43.19	4.75 5.55	0.001 0.001	0.134	0.119
596	Taylor, Coastal	116.02 149.86	20.70 26.72	0.001 0.001	0.433	0.119
737	Taylor, Remainder	72.34 95.41	12.37 16.32	0.001 0.001	0.387	0.119
922	Union	18.81 42.68	2.03 5.45	0.001 0.001	0.134	0.119
062	Volusia, Coastal	173.86 126.34	35.94 25.78	0.001 0.001	0.433	0.119
063	Volusia, Remainder	87.74 63.38	13.45 9.51	0.001 0.001	0.245	0.119
608	Wakulla, Coastal	121.39 133.13	21.07 23.03	0.001 0.001	0.433	0.119
725	Wakulla, Remainder	61.79 85.65	10.64 14.74	0.001 0.001	0.387	0.119
609	Walton, Coastal	110.93 125.64	19.20 21.69	0.000 0.000	0.433	0.119
726	Walton, Remainder	71.22 83.83	12.26 14.43	0.001 0.001	0.387	0.119
934	Washington	59.47 43.83	8.01 5.63	0.001 0.001	0.134	0.119

TOTAL DISCOUNT PERCENTAGE ADJUSTMENT: (Is (0.00) unless Total Discount Percentage is greater than Maximum Total Discount Percentage)	=
BASE PREMIUM TOTAL:	*
TOTAL DISCOUNT ADJUSTMENT: (Is (0.00) unless Total Discount Percentage is greater than Maximum Total Discount Percentage)	=
CAPPED GRAND SUBTOTAL (ADD-UNCAPPED ncapped Grand SUBTOTAL-Subtotal + TOTAL-Total DISCOUNT Discount ADJUSTMENT Adjustment)	=
FLORIDA HURRICANE CATASTROPHE FUND BUILD-UP (FHCF BU): Building Hurricane Premium: [EC Base Premium Building + (EC Base Premium Building + EC Base Premium Contents)] x (Capped Grand Subtotal – Uncapped Grand Subtotal) = () + Total EC Premium Building = () x Hurricane Base Premium Building Percentage = () Contents Hurricane Premium: [EC Base Premium Contents + (EC Base Premium Building + EC Base Premium Contents)] x (Capped Grand Subtotal – Uncapped Grand Subtotal) = () + Total EC Premium Contents = () x Hurricane Base Premium Contents Percentage = () FHCF BU Premium: (Building Hurricane Premium + Contents Hurricane Premium) x FHCF BU Factor	±
GRAND SUBTOTAL: <u>Capped Grand Subtotal + FHCF BU Premium</u>	=

MANDATORY ADDITIONAL CHARGES

2007 FLORIDA INSURANCE GUARANTY ASSOCIATION REGULAR ASSESSMENT:	Grand Subtotal	× .0137	+	0	*
(Applies for 1 year to all “New Business” and “Renewals” effective 06 /01/2009.)					
EMERGENCY MANAGEMENT PREPAREDNESS & ASSISTANCE TRUST FUND			+	2	
CITIZENS POLICYHOLDER SURCHARGE	Grand Subtotal	_____ ×	+	0	*
(Applies for 1 year to all “New Business effective ____ / ____ / _____, and “Renewals” effective ____ / ____ / _____)					
CITIZENS EMERGENCY ASSESSMENT	Grand Subtotal	_____ × .014	+	0	*
(Applies to all “New Business” effective 07 / 01 / 2007 , and “Renewals” effective 07/ 01 / 2007)					
TAX EXEMPT SURCHARGE	Grand Subtotal	_____ × .0175	+		*
TOTAL MANDATORY ADDITIONAL CHARGES (SUBTOTAL “F”)			=		
TOTAL ESTIMATED PREMIUM (GRAND SUBTOTAL + “F”)			=		
FOR AGENT’S INFORMATION ONLY					
COMMISSIONABLE PREMIUM					
NOTE: If the Total Fire Premium or Total Extended Coverage (EC) Premium is negative, use \$0 in the steps below					
Step 1	Total Fire & EC Premium = Total Fire Premium (Building) + Total Fire Premium (Contents) + Total EC Premium (Building) + Total EC Premium (Contents)				=
Step 2	CAT Surcharge Premium Subtotal = <u>Capped</u> Grand Subtotal – Personal Liability – Fungi Increased Limits (Property) – Fungi Increased Limits (Liability) – Total V&MM Premium				=
Step 3	Fire Premium Deduction = Total Fire Premium (Building) + Total Fire & EC Premium × CAT Surcharge Premium Subtotal × CAT Surcharge Factor				=
Step 4	EC Building Premium Deduction = Total EC Premium (Building) + Total Fire & EC Premium × CAT Surcharge Premium Subtotal × CAT Surcharge Factor				=
Step 5	EC Contents Premium Deduction = Total EC Premium (Contents) + Total Fire & EC Premium × CAT Surcharge Premium Subtotal × CAT Surcharge Factor				=
Step 6	Commissionable Premium = <u>Capped</u> Grand Subtotal – Fire Premium Deduction – EC Building Premium Deduction – EC Contents Premium Deduction				*
*Round to the nearest whole dollar					

Rule 12. COMMISSIONS

The rate of commission payable to Agents for all coverages will be based upon the commissionable 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 or a Citizens Service Company. 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.

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

INPUTS BY RIF

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
----- RIF IDENTIFIER INFO -----								
RIF ID	Program Name	Policy Type	Company(ies) Abbrev.	RIF Comments	Data Set: Sufficient ("S") vs. Insufficient ("I")	Annual Premium Trend (SUPPORT!)	Annual Loss Trend (Up-To-Date) (SUPPORT!)	Annual Loss Trend (Projected) (SUPPORT!)
1	Personal Lines Account DW DP-1		CPIC		S	4.0%	14.0%	14.0%
2	Personal Lines Account DW DP-3		CPIC		S	4.0%	12.0%	12.0%
3					S	0.0%	0.0%	0.0%
4					S	0.0%	0.0%	0.0%
5					S	0.0%	0.0%	0.0%
6								
7								
8								
9								
10								

Column notes:

* Illustrative purposes only - Type-over OR Erase

(2)-(4) RIF identifier combinations must be consistent with program names shown in the Florida OIR's pertinent rate collection system
RIF identifier combinations must be mutually exclusive (i.e., non-overlapping).

(5) These RIF comments can be any informational comments and will not impact or appear in anything else in this workbook (can be blank).

(6) Entry for each cell in this column must be "S" or "I" or " " (i.e., space-bar)

(8) & (9) Annual loss trend is split into two pieces: "Up-to-Date" which trends from each historical accident year to the "Loss Experience Evaluation Date" for the filing, and "Projected" which trends from the "Loss Experience Evaluation Date" to the "Average Accident Date for Projected Rates" for the filing.
The two loss trend values may or may not be equal, depending upon the assumptions made by the filer.

RESULTS SUMMARY FOR RATE CHANGE INDICATIONS

GROUP NAME: Citizens Property Ins. Corp.
PRODUCT TYPE: Dwelling Fire
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 DP-1		CPIC	\$23,867	26,086	88.4%	88.4%	9.7%
2	Personal Lines Accou DP-3		CPIC	\$266,262	186,980	52.5%	52.5%	7.3%
3	0	0	0	\$0	10,000	-30.0%	-15.0%	0.0%
4	0	0	0	\$0	10,000	-30.0%	-15.0%	0.0%
5	0	0	0	\$0	10,000	-30.0%	-15.0%	0.0%
6								
7								
8								
9								
10								
GRAND TOTAL				\$290,129	243,066	55.5%	55.5%	7.5%

ERROR CHECKING SHEET

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

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

Overall inputs - Label cells that must be filled in:

C14											
C57											
C63											
C67											
C74											

Overall inputs - Value cells that must be filled in:

C43											
C44											
C50											
C53											

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

C22											
C23											
D22											
D23											
E22											
E23											
B38											
B39											

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

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

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

M76											
-----	--	--	--	--	--	--	--	--	--	--	--

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:	Dwelling Fire
PRODUCT SUB-TYPE:	N/A
STATE:	Florida Experience Only

PROGRAM NAME:	Personal Lines Account D W (DP)
POLICY TYPE:	DP-1
COMPANY(IES):	CPIC

(A) Loss Experience Eval. Date:	03/31/09
(B) Annual Premium Trend:	4.0%
(C) Annual Loss Trend (Up-to-Date):	14.0%
(D) Annual Loss Trend (Projected):	14.0%
(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	8,556	\$4,855	\$4,215	1.294	1.290	\$7,037
12/31/2005	51	8,905	5,327	4,943	1.138	1.241	6,982
12/31/2006	39	12,471	13,896	9,001	1.014	1.193	10,885
12/31/2007	27	21,456	21,220	18,679	0.956	1.147	20,493
12/31/2008	15	26,086	22,355	21,542	1.004	1.103	23,867
TOTAL		77,475	\$67,653	\$58,380			\$69,263

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	\$11,614	\$0	\$9,529	\$2,085	\$952	\$0	\$737	\$215	\$804	\$0	\$751	\$53	\$2,353
12/31/2005	20,193	0	17,215	2,978	1,445	0	1,113	332	1,432	0	1,356	76	3,386
12/31/2006	3,497	30	0	3,466	459	0	0	459	89	1	0	88	4,014
12/31/2007	8,019	0	0	8,019	860	0	0	860	204	0	0	204	9,084
12/31/2008	10,562	455	0	10,107	1,003	30	0	974	269	12	0	257	11,338
TOTAL	\$53,885	\$485	\$26,744	\$26,656	\$4,720	\$30	\$1,851	\$2,840	\$2,798	\$12	\$2,107	\$679	\$30,175

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	\$152	\$9	\$4	\$165	POLICIES	POLICIES	PREMIUM IN-FORCE	PREMIUM IN-FORCE	Projected HURRICANE Losses (\$000's)	Projected HURRICANE ALAE (\$000's)	Projected HURRICANE ULAE (\$000's)	Projected HURRICANE Loss & LAE (\$000's)
12/31/2005	192	12	5	\$209	IN-FORCE	IN-FORCE	AT C.R.L. (\$000's)	AT C.R.L. (\$000's)	Losses (\$000's)	ALAE (\$000's)	ULAE (\$000's)	Loss & LAE (\$000's)
12/31/2006	201	12	5	\$219	ALL POLICIES	WIND ONLY POLICIES	ALL POLICIES	WIND ONLY POLICIES	(SUPPORT)	(SUPPORT)	(SUPPORT)	(SUPPORT)
12/31/2007	407	25	10	\$442								
12/31/2008	518	32	13	\$562								
TOTAL	\$1,470	\$90	\$38	\$1,597	-	-	\$22,183	\$0	\$11,664	\$807	\$919	\$13,390

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 Excl. BF/PD
12/31/2004	\$2,353	1.00	2.344	\$5,516	\$5,682	\$0	\$5,682	1.00	\$5,682	80.7%	10.0%	
12/31/2005	3,386	1.00	2.057	6,960	\$7,169	0	7,169	1.00	7,169	102.7%	15.0%	
12/31/2006	4,014	1.06	1.804	7,288	\$7,507	0	7,507	1.00	7,507	69.0%	20.0%	
12/31/2007	9,084	1.024	1.583	14,728	\$15,170	0	15,170	1.00	15,170	74.0%	25.0%	
12/31/2008	11,338	1.191	1.388	18,749	\$19,312	0	19,312	1.00	19,312	80.9%	30.0%	
TOTAL	\$30,175			\$53,243	\$54,840	\$0	\$54,840		\$54,840	79.2%	100.0%	80.1%

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%	7.9%	7.9%
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	3.8%	0.0%	3.8%
Other Expense (Specify**)	0.0%	9.7%	9.7%
TOTAL EXPENSES	9.8%	20.3%	30.1%
PERMISSIBLE LOSS & LAE			69.9%
* - Must reflect trend and/or other adjustments since last filing			
** - (Specify in detail here)			

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(50)	60.4%	Projected Hurricane Loss & LAE ratio
(51)	140.4%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	9.8%	Expected Fixed Expense Ratio
(53)	20.3%	Expected Variable Expense Ratio
(54)	88.4%	Rate Level Indication (Before Credibility)
(55)	1.00	Credibility (SUPPORT)
(56)	9.6%	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)	9.6%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	88.4%	Credibility-Weighted Rate Level Indication
(60)	9.7%	Company Selected Rate Change

RATE INDICATIONS

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

PROGRAM NAME:	Personal Lines Account D W (DP)
POLICY TYPE:	DP-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):	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	99,051	\$91,761	\$76,345	1.336	1.290	\$131,645
12/31/2005	51	105,796	103,836	92,516	1.165	1.241	133,787
12/31/2006	39	144,317	230,757	163,750	1.033	1.193	201,907
12/31/2007	27	195,646	273,817	266,307	0.947	1.147	289,259
12/31/2008	15	186,980	221,289	243,778	0.990	1.103	266,262
TOTAL		731,790	\$921,460	\$842,696			\$1,022,859

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	\$163,617	\$17	\$126,016	\$37,584	\$13,036	\$1	\$8,249	\$4,786	\$10,884	\$0	\$9,926	\$957	\$43,328
12/31/2005	197,457	30	161,797	35,630	15,568	0	11,054	4,514	13,653	1	12,745	908	41,051
12/31/2006	56,551	477	0	56,074	6,217	19	0	6,198	1,440	12	0	1,428	63,701
12/31/2007	107,830	506	0	107,324	11,191	0	0	11,191	2,747	13	0	2,734	121,249
12/31/2008	108,942	2,729	0	106,213	8,933	193	0	8,740	2,775	70	0	2,705	117,659
TOTAL	\$634,398	\$3,760	\$287,813	\$342,825	\$54,946	\$214	\$19,302	\$35,429	\$31,499	\$96	\$22,671	\$8,733	\$386,987

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	\$2,927	\$167	\$75	\$3,168								
12/31/2005	2,502	142	64	\$2,709								
12/31/2006	3,510	200	90	\$3,800								
12/31/2007	6,158	351	158	\$6,666								
12/31/2008	5,894	336	151	\$6,380								
TOTAL	\$20,992	\$1,195	\$537	\$22,724								

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	\$43,328	1.000	2.089	\$90,528	\$93,696	\$0	\$93,696	1.000	\$93,696	71.2%	10.0%	
12/31/2005	41,051	1.011	1.866	77,395	\$80,104	0	80,104	1.000	80,104	59.9%	15.0%	
12/31/2006	63,701	1.023	1.666	108,572	\$112,372	0	112,372	1.000	112,372	55.7%	20.0%	
12/31/2007	121,249	1.056	1.488	190,467	\$197,133	0	197,133	1.000	197,133	68.2%	25.0%	
12/31/2008	117,659	1.167	1.328	182,297	\$188,677	0	188,677	1.000	188,677	70.9%	30.0%	
TOTAL	\$386,987			\$649,258	\$671,982	\$0	\$671,982		\$671,982	65.7%	100.0%	65.5%

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%	7.6%	7.6%
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	2.9%	0.0%	2.9%
Other Expense (Specify**)	0.0%	9.6%	9.6%
TOTAL EXPENSES	9.0%	19.9%	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)	47.7%	Projected Hurricane Loss & LAE ratio
(51)	113.2%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	9.0%	Expected Fixed Expense Ratio
(53)	19.9%	Expected Variable Expense Ratio
(54)	52.5%	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)	52.5%	Credibility-Weighted Rate Level Indication
(60)	7.3%	Company Selected Rate Change

RATE INDICATIONS

GROUP NAME:	Citizens Property Ins. Co. rp.
PRODUCT TYPE:	Dwelling Fire
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				\$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:	Dwelling Fire
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:	Dwelling Fire
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)	(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. 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:	Dwelling Fire
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)	(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. 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:	Dwelling Fire
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:	Dwelling Fire
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)	(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. 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:	Dwelling Fire
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)	(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. 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:	Dwelling Fire
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)	(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. 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

WARNING: WORKBOOK CURRENTLY CONTAINS ONE OR MORE ERRORS - SEE 'ERROR CHECKS' SHEET
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.

WARNING: WORKBOOK CURRENTLY CONTAINS ONE OR MORE ERRORS - SEE 'ERROR CHECKS' SHEET

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.

WARNING: WORKBOOK CURRENTLY CONTAINS ONE OR MORE ERRORS - SEE 'ERROR CHECKS' SHEET

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:	3	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

WARNING: WORKBOOK CURRENTLY CONTAINS ONE OR MORE ERRORS - SEE 'ERROR CHECKS' SHEET

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 DW DP-1 wind	CPIC			S	4.0%	14.0%	14.0%
2	Personal Lines Account DW DP-1 X-Wind	CPIC			S	4.0%	4.0%	4.0%
3	Personal Lines Account DW DP-1 Sinkhole	CPIC			S	4.0%	16.0%	16.0%
4	Personal Lines Account DW DP-3 Wind	CPIC			S	4.0%	12.0%	12.0%
5	Personal Lines Account DW DP-3 X-Wind	CPIC			S	4.0%	8.0%	8.0%
6	Personal Lines Account DW DP-3 Sinkhole	CPIC			S	2.0%	17.0%	17.0%
7					S	0.0%	0.0%	0.0%
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.

WARNING: WORKBOOK CURRENTLY CONTAINS ONE OR MORE ERRORS - SEE 'ERROR CHECKS' SHEET

RESULTS SUMMARY FOR RATE CHANGE INDICATIONS

GROUP NAME: Citizens Property Ins. Corp.
PRODUCT TYPE: Dwelling Fire
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 DP-1 wind		CPIC	\$22,463	23,666	60.0%	60.0%	9.9%
2	Personal Lines Accou DP-1 X-Wind		CPIC	\$1,137	2,420	24.4%	12.1%	9.2%
3	Personal Lines Accou DP-1 Sinkhole		CPIC	\$267	17,073	1440.2%	459.4%	10.0%
4	Personal Lines Accou DP-3 Wind		CPIC	\$240,925	165,719	45.6%	45.6%	8.6%
5	Personal Lines Accou DP-3 X-Wind		CPIC	\$21,871	21,261	-26.7%	-26.7%	-7.6%
6	Personal Lines Accou DP-3 Sinkhole		CPIC	\$3,301	133,745	634.5%	423.4%	10.0%
7	0	0	0	\$0	10,000	-30.0%	-30.0%	-9.7%
8								
9								
10								
GRAND TOTAL				\$289,964	373,884	49.2%	45.8%	7.5%

WARNING: WORKBOOK CURRENTLY CONTAINS ONE OR MORE ERRORS - SEE 'ERROR CHECKS' SHEET

ERROR CHECKING SHEET

NUMBER OF TESTS PASSED (BLANK'S)	638
NUMBER OF TESTS FAILED (FALSE'S):	1
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				FALSE							
H59											
I59											
J59											
K59											
L59											
M59											
C71											
C72											
H71											
H72											
M71											
M72											
C87											
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C90											
C96											
D86											
D87											
D88											
D89											
D90											
D91											
D93											
D94											
D95											
D96											
I91											
I103											

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

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

I101											
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WARNING: WORKBOOK CURRENTLY CONTAINS ONE OR MORE ERRORS - SEE 'ERROR CHECKS' SHEET

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:	Dwelling Fire
PRODUCT SUB-TYPE:	N/A
STATE:	Florida Experience Only

PROGRAM NAME:	Personal Lines Account D W (DP)
POLICY TYPE:	DP-1 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):	14.0%
(D) Annual Loss Trend (Projected):	14.0%
(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	7,272	\$4,319	\$3,757	1.307	1.290	\$6,338
12/31/2005	51	7,367	4,654	4,328	1.140	1.241	6,120
12/31/2006	39	10,644	12,524	8,045	1.010	1.193	9,692
12/31/2007	27	18,653	19,461	17,020	0.953	1.147	18,608
12/31/2008	15	23,666	21,246	20,292	1.004	1.103	22,463
TOTAL		67,602	\$62,204	\$53,442			\$63,220

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	\$10,855	\$0	\$9,513	\$1,342	\$830	\$0	\$730	\$100	\$784	\$0	\$749	\$34	\$1,476
12/31/2005	18,802	0	17,196	1,606	1,247	0	1,111	137	1,395	0	1,355	41	1,783
12/31/2006	2,274	30	0	2,244	244	0	0	244	58	1	0	57	2,545
12/31/2007	4,969	0	0	4,969	420	0	0	420	127	0	0	127	5,515
12/31/2008	7,419	455	0	6,964	418	30	0	388	189	12	0	177	7,530
TOTAL	\$44,319	\$485	\$26,710	\$17,124	\$3,159	\$30	\$1,841	\$1,289	\$2,552	\$12	\$2,104	\$436	\$18,849

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	\$169	\$10	\$4	\$183								
12/31/2005	179	11	5	\$194								
12/31/2006	224	14	6	\$244								
12/31/2007	434	26	11	\$472								
12/31/2008	566	34	14	\$615								
TOTAL	\$1,573	\$96	\$40	\$1,709								

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	\$1,476	1.000	2.344	\$3,459	\$3,643	\$0	\$3,643	1.000	\$3,643	57.5%	10.0%	
12/31/2005	1,783	0.999	2.057	3,665	\$3,859	0	3,859	1.000	3,859	63.1%	15.0%	
12/31/2006	2,545	1.002	1.804	4,601	\$4,845	0	4,845	1.000	4,845	50.0%	20.0%	
12/31/2007	5,515	1.020	1.583	8,902	\$9,373	0	9,373	1.000	9,373	50.4%	25.0%	
12/31/2008	7,530	1.111	1.388	11,611	\$12,227	0	12,227	1.000	12,227	54.4%	30.0%	
TOTAL	\$18,849			\$32,238	\$33,947	\$0	\$33,947		\$33,947	53.7%	100.0%	54.1%

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%	7.8%	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	4.0%	0.0%	4.0%
Other Expense (Specify**)	0.0%	10.0%	10.0%
TOTAL EXPENSES	10.0%	20.5%	30.5%
PERMISSIBLE LOSS & LAE			69.5%

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

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(50)	63.1%	Projected Hurricane Loss & LAE ratio
(51)	117.2%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	10.0%	Expected Fixed Expense Ratio
(53)	20.5%	Expected Variable Expense Ratio
(54)	60.0%	Rate Level Indication (Before Credibility)
(55)	1.00	Credibility (SUPPORT)
(56)	9.6%	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)	9.6%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	60.0%	Credibility-Weighted Rate Level Indication
(60)	9.9%	Company Selected Rate Change

RATE INDICATIONS

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

PROGRAM NAME:	Personal Lines Account D W (DP)
POLICY TYPE:	DP-1 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):	4.0%
(D) Annual Loss Trend (Projected):	4.0%
(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	1,284	\$424	\$360	1.151	1.290	\$535
12/31/2005	51	1,539	520	473	1.127	1.241	661
12/31/2006	39	1,827	933	673	1.061	1.193	852
12/31/2007	27	2,803	1,236	1,202	1.003	1.147	1,383
12/31/2008	15	2,420	858	1,009	1.022	1.103	1,137
TOTAL		9,873	\$3,970	\$3,716			\$4,568

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	\$207	\$0	\$16	\$191	\$35	\$0	\$7	\$28	\$6	\$0	\$1	\$5	\$224
12/31/2005	846	0	18	828	71	0	3	68	23	0	1	21	917
12/31/2006	457	0	0	457	38	0	0	38	12	0	0	12	506
12/31/2007	1,066	0	0	1,066	114	0	0	114	27	0	0	27	1,207
12/31/2008	598	0	0	598	90	0	0	89	15	0	0	15	702
TOTAL	\$3,174	\$0	\$34	\$3,140	\$347	\$0	\$10	\$337	\$83	\$0	\$3	\$80	\$3,557

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	\$3	\$0	\$0	\$3								
12/31/2005	11	0	0	\$11								
12/31/2006	6	0	0	\$6	ALL POLICIES	WIND ONLY POLICIES	ALL POLICIES (SUPPORT)	WIND ONLY POLICIES (SUPPORT)	(SUPPORT)	(SUPPORT)	(SUPPORT)	
12/31/2007	15	0	0	\$15								
12/31/2008	10	0	0	\$10								
TOTAL	\$44	\$0	\$1	\$45	-	-	\$808	\$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 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	\$224	1.00	1.290	\$289	\$292	\$0	\$292	1.00	\$292	54.7%	10.0%	
12/31/2005	917	1.00	1.241	1,138	\$1,149	0	1,149	1.00	1,149	173.9%	15.0%	
12/31/2006	506	1.005	1.193	608	\$614	0	614	1.00	614	72.1%	20.0%	
12/31/2007	1,207	1.086	1.147	1,504	\$1,519	0	1,519	1.00	1,519	109.8%	25.0%	
12/31/2008	702	1.290	1.103	1,000	\$1,010	0	1,010	1.00	1,010	88.8%	30.0%	
TOTAL	\$3,557			\$4,539	\$4,584	\$0	\$4,584		\$4,584	100.4%	100.0%	100.0%

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%	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)	100.0%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	6.1%	Expected Fixed Expense Ratio
(53)	14.7%	Expected Variable Expense Ratio
(54)	24.4%	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)	12.1%	Credibility-Weighted Rate Level Indication
(60)	9.2%	Company Selected Rate Change

RATE INDICATIONS

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

PROGRAM NAME:	Personal Lines Account D W (DP)
POLICY TYPE:	DP-1 Sinkhole
COMPANY(IES):	CPIC

(A) Loss Experience Eval. Date:	03/31/09
(B) Annual Premium Trend:	4.0%
(C) Annual Loss Trend (Up-to-Date):	16.0%
(D) Annual Loss Trend (Projected):	16.0%
(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	8,204	\$113	\$98	1.301	1.290	\$165
12/31/2005	51	8,522	153	142	1.139	1.241	201
12/31/2006	39	11,999	440	283	1.011	1.193	342
12/31/2007	27	20,038	522	458	0.954	1.147	501
12/31/2008	15	17,073	252	241	1.004	1.103	267
TOTAL		65,836	\$1,479	\$1,222			\$1,475

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	\$552	\$0	\$0	\$552	\$87	\$0	\$0	\$87	\$14	\$0	\$0	\$14	\$653
12/31/2005	545	0	0	545	127	0	0	127	14	0	0	14	685
12/31/2006	766	0	0	766	177	0	0	177	20	0	0	20	962
12/31/2007	1,985	0	0	1,985	327	0	0	327	51	0	0	51	2,362
12/31/2008	2,545	0	0	2,545	496	0	0	496	65	0	0	65	3,106
TOTAL	\$6,392	\$0	\$0	\$6,392	\$1,214	\$0	\$0	\$1,214	\$163	\$0	\$0	\$163	\$7,768

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	\$653	1.00	2.625	\$1,715	\$1,715	\$0	\$1,715	1.00	\$1,715	1042.1%	10.0%	
12/31/2005	685	1.00	2.263	1,551	1,551	0	1,551	1.00	1,551	772.7%	15.0%	
12/31/2006	962	1.019	1.951	1,913	1,913	0	1,913	1.00	1,913	559.7%	20.0%	
12/31/2007	2,362	0.995	1.682	3,956	3,956	0	3,956	1.00	3,956	789.2%	25.0%	
12/31/2008	3,106	1.360	1.450	6,124	6,124	0	6,124	1.00	6,124	2295.2%	30.0%	
TOTAL	\$7,768			\$15,258	\$15,258	\$0	\$15,258		\$15,258	1034.4%	100.0%	1217.9%

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%	7.8%	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	0.0%	0.0%	0.0%
Other Expense (Specify**)	0.0%	10.0%	10.0%
TOTAL EXPENSES	6.1%	20.5%	26.6%
PERMISSIBLE LOSS & LAE			73.4%
* - 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)	1217.9%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	6.1%	Expected Fixed Expense Ratio
(53)	20.5%	Expected Variable Expense Ratio
(54)	1440.2%	Rate Level Indication (Before Credibility)
(55)	0.31	Credibility (SUPPORT)
(56)	11.5%	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)	11.5%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	459.4%	Credibility-Weighted Rate Level Indication
(60)	10.0%	Company Selected Rate Change

RATE INDICATIONS

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

PROGRAM NAME:	Personal Lines Account D W (DP)
POLICY TYPE:	DP-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	83,972	\$78,011	\$65,330	1.341	1.290	\$113,094
12/31/2005	51	84,035	82,173	74,602	1.158	1.241	107,231
12/31/2006	39	116,662	194,567	135,475	1.023	1.193	165,292
12/31/2007	27	162,779	237,477	227,535	0.939	1.147	245,164
12/31/2008	15	165,719	206,162	221,045	0.988	1.103	240,925
TOTAL		613,168	\$798,390	\$723,987			\$871,706

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	\$152,797	\$17	\$125,476	\$27,304	\$11,123	\$1	\$8,145	\$2,976	\$10,580	\$0	\$9,884	\$695	\$30,976
12/31/2005	186,515	30	161,762	24,723	13,979	0	11,021	2,958	13,372	1	12,742	630	28,310
12/31/2006	38,243	477	0	37,766	3,819	19	0	3,800	974	12	0	962	42,528
12/31/2007	79,151	506	0	78,645	6,767	0	0	6,767	2,016	13	0	2,003	87,415
12/31/2008	90,529	2,727	0	87,802	6,112	192	0	5,920	2,306	69	0	2,237	95,958
TOTAL	\$547,235	\$3,757	\$287,238	\$256,240	\$41,800	\$213	\$19,166	\$22,421	\$29,248	\$96	\$22,626	\$6,527	\$285,188

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 AT C.R.L. (\$000's)	(29) PREMIUM 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	\$3,169	\$180	\$81	\$3,430								
12/31/2005	2,598	147	66	\$2,811								
12/31/2006	3,531	200	90	\$3,822								
12/31/2007	6,644	377	170	\$7,190								
12/31/2008	7,004	397	179	\$7,581								
TOTAL	\$22,946	\$1,301	\$587	\$24,834								

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	\$30,976	1.000	2.089	\$64,720	\$68,150	\$0	\$68,150	1.000	\$68,150	60.3%	10.0%	
12/31/2005	28,310	1.004	1.866	53,044	\$55,855	0	55,855	1.000	55,855	52.1%	15.0%	
12/31/2006	42,528	1.018	1.666	72,109	\$75,931	0	75,931	1.000	75,931	45.9%	20.0%	
12/31/2007	87,415	1.043	1.488	135,668	\$142,858	0	142,858	1.000	142,858	58.3%	25.0%	
12/31/2008	95,958	1.123	1.328	143,032	\$150,612	0	150,612	1.000	150,612	62.5%	30.0%	
TOTAL	\$285,188			\$468,573	\$493,407	\$0	\$493,407		\$493,407	56.6%	100.0%	56.3%

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%	7.5%	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	3.1%	0.0%	3.1%
Other Expense (Specify**)	0.0%	10.0%	10.0%
TOTAL EXPENSES	9.1%	20.2%	29.3%
PERMISSIBLE LOSS & LAE			70.7%

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

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(50) 50.8% Projected Hurricane Loss & LAE ratio
(51) 107.1% Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52) 9.1% Expected Fixed Expense Ratio
(53) 20.2% Expected Variable Expense Ratio
(54) 45.6% 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) 45.6% Credibility-Weighted Rate Level Indication
(60) 8.6% Company Selected Rate Change

RATE INDICATIONS

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

PROGRAM NAME:	Personal Lines Account D W (DP)
POLICY TYPE:	DP-3 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):	8.0%
(D) Annual Loss Trend (Projected):	8.0%
(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	15,079	\$11,616	\$9,237	1.299	1.290	\$15,482
12/31/2005	51	21,760	18,478	15,055	1.201	1.241	22,431
12/31/2006	39	27,655	29,280	23,406	1.097	1.193	30,635
12/31/2007	27	32,867	29,710	32,355	1.001	1.147	37,144
12/31/2008	15	21,261	12,211	19,557	1.014	1.103	21,871
TOTAL		118,622	\$101,295	\$99,611			\$127,563

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	\$5,964	\$0	\$540	\$5,425	\$1,026	\$0	\$103	\$923	\$181	\$0	\$43	\$138	\$6,486
12/31/2005	5,966	0	35	5,931	744	0	33	711	154	0	3	151	6,793
12/31/2006	9,305	0	0	9,305	889	0	0	889	237	0	0	237	10,431
12/31/2007	13,399	0	0	13,399	1,087	0	0	1,087	341	0	0	341	14,827
12/31/2008	8,497	2	0	8,494	536	1	0	535	216	0	0	216	9,246
TOTAL	\$43,132	\$2	\$575	\$42,554	\$4,282	\$1	\$136	\$4,145	\$1,129	\$0	\$45	\$1,084	\$47,783

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	\$73	\$32	\$2	\$107								
12/31/2005	74	32	2	108								
12/31/2006	107	46	3	155								
12/31/2007	143	61	4	209								
12/31/2008	88	38	2	129								
TOTAL	\$486	\$208	\$14	\$708								

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 Loss & LAE Excl. Cts. (\$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 Excl. BF/PD
12/31/2004	\$6,486	1.000	1.649	\$10,697	\$10,804	\$0	\$10,804	1.000	\$10,804	69.8%	10.0%	
12/31/2005	6,793	1.043	1.527	10,822	10,930	0	10,930	1.000	10,930	48.7%	15.0%	
12/31/2006	10,431	1.053	1.414	15,531	15,687	0	15,687	1.000	15,687	51.2%	20.0%	
12/31/2007	14,827	1.074	1.310	20,853	\$21,061	0	21,061	1.000	21,061	56.7%	25.0%	
12/31/2008	9,246	1.147	1.212	12,857	\$12,986	0	12,986	1.000	12,986	59.4%	30.0%	
TOTAL	\$47,783			\$70,761	\$71,468	\$0	\$71,468		\$71,468	56.0%	100.0%	56.5%

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)	56.5%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	6.1%	Expected Fixed Expense Ratio
(53)	14.7%	Expected Variable Expense Ratio
(54)	-26.7%	Rate Level Indication (Before Credibility)
(55)	1.00	Credibility (SUPPORT)
(56)	3.8%	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)	3.8%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	-26.7%	Credibility-Weighted Rate Level Indication
(60)	-7.6%	Company Selected Rate Change

RATE INDICATIONS

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

PROGRAM NAME:	Personal Lines Account D W (DP)
POLICY TYPE:	DP-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):	17.0%
(D) Annual Loss Trend (Projected):	17.0%
(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	96,323	\$2,134	\$1,778	1.337	1.137	\$2,705
12/31/2005	51	101,638	3,185	2,859	1.163	1.115	3,706
12/31/2006	39	138,432	6,910	4,869	1.029	1.093	5,479
12/31/2007	27	182,175	6,630	6,416	0.944	1.072	6,494
12/31/2008	15	133,745	2,916	3,176	0.989	1.051	3,301
TOTAL		652,312	\$21,775	\$19,098			\$21,685

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	\$4,855	\$0	\$0	\$4,855	\$887	\$0	\$0	\$887	\$124	\$0	\$0	\$124	\$5,866
12/31/2005	4,977	0	0	4,977	845	0	0	845	127	0	0	127	5,949
12/31/2006	9,003	0	0	9,003	1,509	0	0	1,509	229	0	0	229	10,742
12/31/2007	15,279	0	0	15,279	3,337	0	0	3,337	389	0	0	389	19,006
12/31/2008	9,917	0	0	9,917	2,285	0	0	2,285	253	0	0	253	12,454
TOTAL	\$44,031	\$0	\$0	\$44,031	\$8,864	\$0	\$0	\$8,864	\$1,122	\$0	\$0	\$1,122	\$54,017

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	0	0	0								
12/31/2007	0	0	0	0								
12/31/2008	0	0	0	0								
TOTAL	\$0	\$0	\$0	\$0								

DEVELOPMENT OF PROJECTED LOSS & LAE RATIO:

(1) Accident Year Ending	(34) Actual Incurred Loss & LAE Excl. Cats. (\$000's)	(35) Loss & ALAE 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	\$5,866	1.00	2.776	\$16,282	\$16,282	\$0	\$16,282	1.00	\$16,282	601.9%	10.0%	
12/31/2005	5,949	1.009	2.373	14,236	\$14,236	0	14,236	1.00	14,236	384.1%	15.0%	
12/31/2006	10,742	1.020	2.028	22,214	\$22,214	0	22,214	1.00	22,214	405.4%	20.0%	
12/31/2007	19,006	1.100	1.734	36,257	\$36,257	0	36,257	1.00	36,257	558.3%	25.0%	
12/31/2008	12,454	1.445	1.481	26,655	\$26,655	0	26,655	1.00	26,655	807.5%	30.0%	
TOTAL	\$54,017			\$115,644	\$115,644	\$0	\$115,644		\$115,644	533.3%	100.0%	580.7%

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%	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	0.0%	0.0%	0.0%
Other Expense (Specify**)	0.0%	10.0%	10.0%
TOTAL EXPENSES	6.1%	20.1%	26.2%
PERMISSIBLE LOSS & LAE			73.8%

* - 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)	580.7%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	6.1%	Expected Fixed Expense Ratio
(53)	20.1%	Expected Variable Expense Ratio
(54)	634.5%	Rate Level Indication (Before Credibility)
(55)	0.66	Credibility (SUPPORT)
(56)	14.7%	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)	14.7%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	423.4%	Credibility-Weighted Rate Level Indication
(60)	10.0%	Company Selected Rate Change

RATE INDICATIONS

GROUP NAME:	Citizens Property Ins. Co. rp.
PRODUCT TYPE:	Dwelling Fire
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 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)	1.00	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)	-30.0%	Credibility-Weighted Rate Level Indication
(60)	-9.7%	Company Selected Rate Change

RATE INDICATIONS

GROUP NAME:	Citizens Property Ins. Co. rp.
PRODUCT TYPE:	Dwelling Fire
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)	(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. 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:	Dwelling Fire
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)	(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. 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:	Dwelling Fire
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

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

<u>City</u>	<u>ZIP Code</u>	<u>Rating Region</u>	<u>Rate at 90%</u>	<u>TIV</u>	<u>Base Premium</u>	<u>BCEG Relativity</u>	<u>Year Built Relativity</u>	<u>Roof Deck Relativity</u>	<u>Roof Shape Relativity</u>	<u>Opening Prot. Relativity</u>	<u>Capped Relativity</u>	<u>On Balance Relativity</u>	<u>Final Relativity</u>	<u>Prem w/ BCEG & Mitigation</u>
Jacksonville	32211	1	0.0569	\$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

<u>City</u>	<u>ZIP Code</u>	<u>Rating Region</u>	<u>Rate at 90%</u>	<u>TIV</u>	<u>Base Premium</u>	<u>BCEG Relativity</u>	<u>Year Built Relativity</u>	<u>Roof Deck Relativity</u>	<u>Roof Shape Relativity</u>	<u>Opening Prot. Relativity</u>	<u>Capped Relativity</u>	<u>On Balance Relativity</u>	<u>Final Relativity</u>	<u>Prem w/ BCEG & Mitigation</u>
Jacksonville	32211	1	0.0569	\$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 & 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

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

2009 FHCF Premium Calculation

Residential Masonry

2% Deductible

BCEG Unknown

Mitigation Features

Year Built Unknown

Roof Deck Unknown

Roof Shape Unknown

Opening Protection Unknown

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

September 16, 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
Dwelling Property
REINSURANCE EXPENSE SUPPORT REQUIREMENT**

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. Please note, the FHCF_PRM.mdb is being sent via mail on a disk as the iFILE would not accept a database file.

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

Sincerely,

Brian Donovan, FCAS, MAAA
Director, Actuarial Services

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

Citizens Property Insurance Corporation
Personal Residential Multiperil – Dwelling

2010 RATE CHANGE
Dwelling Program Manual Changes

Summary of Changes

Rules of Practice Section of Citizens Dwelling Manual			
Rule Title	Page Number & Proposed Rule	Page Number & Current Rule	Comment
Commissions	Page DP ROP-15 Rule 12	Page DP 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.

Citizens Property Insurance Corporation
Personal Residential Multiperil – Dwelling

Rating Rules Section of Citizens Dwelling Manual			
Rule Title	Page Number & Proposed Rule	Page Number & Current Rule	Comment
Table of Contents	Page DP-1	Page DP-1	<ul style="list-style-type: none"> • 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 DP-7 Rule 301 B	Page DP-7 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 DP-7 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.
Vandalism & Malicious Mischief CIT DP-1 Only	Page DP-8 Rule 302	Page DP-7 Rule 302	Moved rule to page 8 due to addition of rule 301 C. There are no changes to rule 302.
Permitted Incidental Occupancies Residence Premises	Page DP-8 Rule 304	Page DP-7 Rule 304	Moved rule to page 8 due to addition of rule 301 C. There are no changes to rule 304. Changed edition date of page 8 to 01/2010.
DP-1 and DP-3 Rate Tables	Page DP-29 to DP-35	Page DP-29 to DP-35	Dwelling Fire Seasonal and Non-Seasonal Key Premiums, Dwelling Extended coverage Key Premiums, Wind Exclusion Credit factors, and Sinkhole Loss Coverage factors have been amended in accordance with the 2010 rate change.

Citizens Property Insurance Corporation
Personal Residential Multiperil – Dwelling

Dwelling Premium Calculation Worksheet	Page DP-43	DP-43	<ul style="list-style-type: none">• 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.• Changed edition date to 1/2010.
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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

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:

$$\text{state excess factor} = 1.0 + \left[\frac{\text{average capped excess ratio} + \text{average excess ratio above the cap}}{1.0 + \text{normal ratio} - \text{average capped excess ratio}} \right]$$

* 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 5×0.100 (0.500). The values used for the median ratio and wind cap are shown on line 12 (minimum values are shown, where applicable).

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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	89,470,146
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	4,493,919
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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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 (1) x (2)	"Expected" Wind Distribution (3) ÷ Total (3)
<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> (5) x (6)	<u>Territory B</u> (5) x (7)	<u>Territory C</u> (5) x (8)
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.

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



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

September 16, 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
Dwelling Property
LAW CHANGE SUPPORT REQUIREMENT**

Dear Mr. McCarty:

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

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

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

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

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

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

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

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

Sincerely,

Brian Donovan, FCAS, MAAA
Director, Actuarial Services

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

INPUTS BY RIF

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
----- RIF IDENTIFIER INFO -----								
RIF ID	Program Name	Policy Type	Company(ies) Abbrev.	RIF Comments	Data Set: Sufficient ("S") vs. Insufficient ("I")	Annual Premium Trend (SUPPORT!)	Annual Loss Trend (Up-To-Date) (SUPPORT!)	Annual Loss Trend (Projected) (SUPPORT!)
1	Personal Lines Account DW DP-1		CPIC		S	4.0%	14.0%	14.0%
2	Personal Lines Account DW DP-3		CPIC		S	4.0%	12.0%	12.0%
3					S	0.0%	0.0%	0.0%
4					S	0.0%	0.0%	0.0%
5					S	0.0%	0.0%	0.0%
6								
7								
8								
9								
10								

Column notes:

* Illustrative purposes only - Type-over OR Erase

(2)-(4) RIF identifier combinations must be consistent with program names shown in the Florida OIR's pertinent rate collection system
RIF identifier combinations must be mutually exclusive (i.e., non-overlapping).

(5) These RIF comments can be any informational comments and will not impact or appear in anything else in this workbook (can be blank).

(6) Entry for each cell in this column must be "S" or "I" or " " (i.e., space-bar)

(8) & (9) Annual loss trend is split into two pieces: "Up-to-Date" which trends from each historical accident year to the "Loss Experience Evaluation Date" for the filing, and "Projected" which trends from the "Loss Experience Evaluation Date" to the "Average Accident Date for Projected Rates" for the filing.
The two loss trend values may or may not be equal, depending upon the assumptions made by the filer.

RESULTS SUMMARY FOR RATE CHANGE INDICATIONS

GROUP NAME: Citizens Property Ins. Corp.
PRODUCT TYPE: Dwelling Fire
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 DP-1		CPIC	\$23,867	26,086	88.4%	88.4%	9.7%
2	Personal Lines Accou DP-3		CPIC	\$266,262	186,980	52.5%	52.5%	7.3%
3	0	0	0	\$0	10,000	-30.0%	-15.0%	0.0%
4	0	0	0	\$0	10,000	-30.0%	-15.0%	0.0%
5	0	0	0	\$0	10,000	-30.0%	-15.0%	0.0%
6								
7								
8								
9								
10								
GRAND TOTAL				\$290,129	243,066	55.5%	55.5%	7.5%

ERROR CHECKING SHEET

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

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

Overall inputs - Label cells that must be filled in:

C14											
C57											
C63											
C67											
C74											

Overall inputs - Value cells that must be filled in:

C43											
C44											
C50											
C53											

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

C22											
C23											
D22											
D23											
E22											
E23											
B38											
B39											

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

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

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

M76											
-----	--	--	--	--	--	--	--	--	--	--	--

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

I101											
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FORMULAS APPEARING IN RATE INDICATIONS FORMS

(Information Purposes Only)

(^ denotes exponentiation)

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

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

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

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

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

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

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

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

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

$$(34) = (21)$$

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

RATE INDICATIONS

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

PROGRAM NAME:	Personal Lines Account D W (DP)
POLICY TYPE:	DP-1
COMPANY(IES):	CPIC

(A) Loss Experience Eval. Date:	03/31/09
(B) Annual Premium Trend:	4.0%
(C) Annual Loss Trend (Up-to-Date):	14.0%
(D) Annual Loss Trend (Projected):	14.0%
(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	8,556	\$4,855	\$4,215	1.294	1.290	\$7,037
12/31/2005	51	8,905	5,327	4,943	1.138	1.241	6,982
12/31/2006	39	12,471	13,896	9,001	1.014	1.193	10,885
12/31/2007	27	21,456	21,220	18,679	0.956	1.147	20,493
12/31/2008	15	26,086	22,355	21,542	1.004	1.103	23,867
TOTAL		77,475	\$67,653	\$58,380			\$69,263

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	\$11,614	\$0	\$9,529	\$2,085	\$952	\$0	\$737	\$215	\$804	\$0	\$751	\$53	\$2,353
12/31/2005	20,193	0	17,215	2,978	1,445	0	1,113	332	1,432	0	1,356	76	3,386
12/31/2006	3,497	30	0	3,466	459	0	0	459	89	1	0	88	4,014
12/31/2007	8,019	0	0	8,019	860	0	0	860	204	0	0	204	9,084
12/31/2008	10,562	455	0	10,107	1,003	30	0	974	269	12	0	257	11,338
TOTAL	\$53,885	\$485	\$26,744	\$26,656	\$4,720	\$30	\$1,851	\$2,840	\$2,798	\$12	\$2,107	\$679	\$30,175

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	\$152	\$9	\$4	\$165	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	192	12	5	\$209	IN-FORCE	IN-FORCE	ALL WIND ONLY POLICIES	WIND ONLY POLICIES				
12/31/2006	201	12	5	\$219								
12/31/2007	407	25	10	\$442								
12/31/2008	518	32	13	\$562								
TOTAL	\$1,470	\$90	\$38	\$1,597								

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 Excl. BF/PD
12/31/2004	\$2,353	1.000	2.344	\$5,516	\$5,682	\$0	\$5,682	1.000	\$5,682	80.7%	10.0%	
12/31/2005	3,386	1.000	2.057	6,960	\$7,169	0	7,169	1.000	7,169	102.7%	15.0%	
12/31/2006	4,014	1.006	1.804	7,288	\$7,507	0	7,507	1.000	7,507	69.0%	20.0%	
12/31/2007	9,084	1.024	1.583	14,728	\$15,170	0	15,170	1.000	15,170	74.0%	25.0%	
12/31/2008	11,338	1.191	1.388	18,749	\$19,312	0	19,312	1.000	19,312	80.9%	30.0%	
TOTAL	\$30,175			\$53,243	\$54,840	\$0	\$54,840		\$54,840	79.2%	100.0%	80.1%

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%	7.9%	7.9%
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	3.8%	0.0%	3.8%
Other Expense (Specify**)	0.0%	9.7%	9.7%
TOTAL EXPENSES	9.8%	20.3%	30.1%
PERMISSIBLE LOSS & LAE			69.9%

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

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(50)	60.4%	Projected Hurricane Loss & LAE ratio
(51)	140.4%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	9.8%	Expected Fixed Expense Ratio
(53)	20.3%	Expected Variable Expense Ratio
(54)	88.4%	Rate Level Indication (Before Credibility)
(55)	1.00	Credibility (SUPPORT)
(56)	9.6%	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)	9.6%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	88.4%	Credibility-Weighted Rate Level Indication
(60)	9.7%	Company Selected Rate Change

RATE INDICATIONS

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

PROGRAM NAME:	Personal Lines Account D W (DP)
POLICY TYPE:	DP-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):	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	99,051	\$91,761	\$76,345	1.336	1.290	\$131,645
12/31/2005	51	105,796	103,836	92,516	1.165	1.241	133,787
12/31/2006	39	144,317	230,757	163,750	1.033	1.193	201,907
12/31/2007	27	195,646	273,817	266,307	0.947	1.147	289,259
12/31/2008	15	186,980	221,289	243,778	0.990	1.103	266,262
TOTAL		731,790	\$921,460	\$842,696			\$1,022,859

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	\$163,617	\$17	\$126,016	\$37,584	\$13,036	\$1	\$8,249	\$4,786	\$10,884	\$0	\$9,926	\$957	\$43,328
12/31/2005	197,457	30	161,797	35,630	15,568	0	11,054	4,514	13,653	1	12,745	908	41,051
12/31/2006	56,551	477	0	56,074	6,217	19	0	6,198	1,440	12	0	1,428	63,701
12/31/2007	107,830	506	0	107,324	11,191	0	0	11,191	2,747	13	0	2,734	121,249
12/31/2008	108,942	2,729	0	106,213	8,933	193	0	8,740	2,775	70	0	2,705	117,659
TOTAL	\$634,398	\$3,760	\$287,813	\$342,825	\$54,946	\$214	\$19,302	\$35,429	\$31,499	\$96	\$22,671	\$8,733	\$386,987

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 AT C.R.L. (\$000's)	(29) PREMIUM 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	\$2,927	\$167	\$75	\$3,168								
12/31/2005	2,502	142	64	\$2,709								
12/31/2006	3,510	200	90	\$3,800								
12/31/2007	6,158	351	158	\$6,666								
12/31/2008	5,894	336	151	\$6,380								
TOTAL	\$20,992	\$1,195	\$537	\$22,724								

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	\$43,328	1.000	2.089	\$90,528	\$93,696	\$0	\$93,696	1.000	\$93,696	71.2%	10.0%	
12/31/2005	41,051	1.011	1.866	77,395	\$80,104	0	80,104	1.000	80,104	59.9%	15.0%	
12/31/2006	63,701	1.023	1.666	108,572	\$112,372	0	112,372	1.000	112,372	55.7%	20.0%	
12/31/2007	121,249	1.056	1.488	190,467	\$197,133	0	197,133	1.000	197,133	68.2%	25.0%	
12/31/2008	117,659	1.167	1.328	182,297	\$188,677	0	188,677	1.000	188,677	70.9%	30.0%	
TOTAL	\$386,987			\$649,258	\$671,982	\$0	\$671,982		\$671,982	65.7%	100.0%	65.5%

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%	7.6%	7.6%
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	2.9%	0.0%	2.9%
Other Expense (Specify**)	0.0%	9.6%	9.6%
TOTAL EXPENSES	9.0%	19.9%	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)	47.7%	Projected Hurricane Loss & LAE ratio
(51)	113.2%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	9.0%	Expected Fixed Expense Ratio
(53)	19.9%	Expected Variable Expense Ratio
(54)	52.5%	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)	52.5%	Credibility-Weighted Rate Level Indication
(60)	7.3%	Company Selected Rate Change

RATE INDICATIONS

GROUP NAME:	Citizens Property Ins. Co. rp.
PRODUCT TYPE:	Dwelling Fire
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:	Dwelling Fire
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)	(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. 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:	Dwelling Fire
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:	Dwelling Fire
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)	(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. 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:	Dwelling Fire
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:	Dwelling Fire
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:	Dwelling Fire
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)	(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. 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:	Dwelling Fire
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

WARNING: WORKBOOK CURRENTLY CONTAINS ONE OR MORE ERRORS - SEE 'ERROR CHECKS' SHEET
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.

WARNING: WORKBOOK CURRENTLY CONTAINS ONE OR MORE ERRORS - SEE 'ERROR CHECKS' SHEET

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.

WARNING: WORKBOOK CURRENTLY CONTAINS ONE OR MORE ERRORS - SEE 'ERROR CHECKS' SHEET

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:	3	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

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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	Annual Loss Trend (Up-To-Date)	Annual Loss Trend (Projected)
RIF ID	Program Name	Policy Type	Company(ies) Abbrev.	RIF Comments		(SUPPORT!)	(SUPPORT!)	(SUPPORT!)
1	Personal Lines Account DW DP-1 wind	CPIC			S	4.0%	14.0%	14.0%
2	Personal Lines Account DW DP-1 X-Wind	CPIC			S	4.0%	4.0%	4.0%
3	Personal Lines Account DW DP-1 Sinkhole	CPIC			S	4.0%	16.0%	16.0%
4	Personal Lines Account DW DP-3 Wind	CPIC			S	4.0%	12.0%	12.0%
5	Personal Lines Account DW DP-3 X-Wind	CPIC			S	4.0%	8.0%	8.0%
6	Personal Lines Account DW DP-3 Sinkhole	CPIC			S	2.0%	17.0%	17.0%
7					S	0.0%	0.0%	0.0%
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.

WARNING: WORKBOOK CURRENTLY CONTAINS ONE OR MORE ERRORS - SEE 'ERROR CHECKS' SHEET

RESULTS SUMMARY FOR RATE CHANGE INDICATIONS

GROUP NAME: Citizens Property Ins. Corp.
PRODUCT TYPE: Dwelling Fire
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	DP-1 wind	CPIC	\$22,463	23,666	60.0%	60.0%	9.9%
2	Personal Lines Accou	DP-1 X-Wind	CPIC	\$1,137	2,420	24.4%	12.1%	9.2%
3	Personal Lines Accou	DP-1 Sinkhole	CPIC	\$267	17,073	1440.2%	459.4%	10.0%
4	Personal Lines Accou	DP-3 Wind	CPIC	\$240,925	165,719	45.6%	45.6%	8.6%
5	Personal Lines Accou	DP-3 X-Wind	CPIC	\$21,871	21,261	-26.7%	-26.7%	-7.6%
6	Personal Lines Accou	DP-3 Sinkhole	CPIC	\$3,301	133,745	634.5%	423.4%	10.0%
7	0	0	0	\$0	10,000	-30.0%	-30.0%	-9.7%
8								
9								
10								
GRAND TOTAL				\$289,964	373,884	49.2%	45.8%	7.5%

WARNING: WORKBOOK CURRENTLY CONTAINS ONE OR MORE ERRORS - SEE 'ERROR CHECKS' SHEET

ERROR CHECKING SHEET

NUMBER OF TESTS PASSED (BLANK'S)	638
NUMBER OF TESTS FAILED (FALSE'S):	1
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				FALSE							
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											
------	--	--	--	--	--	--	--	--	--	--	--

WARNING: WORKBOOK CURRENTLY CONTAINS ONE OR MORE ERRORS - SEE 'ERROR CHECKS' SHEET

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:	Dwelling Fire
PRODUCT SUB-TYPE:	N/A
STATE:	Florida Experience Only

PROGRAM NAME:	Personal Lines Account D W (DP)
POLICY TYPE:	DP-1 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):	14.0%
(D) Annual Loss Trend (Projected):	14.0%
(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	7,272	\$4,319	\$3,757	1.307	1.290	\$6,338
12/31/2005	51	7,367	4,654	4,328	1.140	1.241	6,120
12/31/2006	39	10,644	12,524	8,045	1.010	1.193	9,692
12/31/2007	27	18,653	19,461	17,020	0.953	1.147	18,608
12/31/2008	15	23,666	21,246	20,292	1.004	1.103	22,463
TOTAL		67,602	\$62,204	\$53,442			\$63,220

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	\$10,855	\$0	\$9,513	\$1,342	\$830	\$0	\$730	\$100	\$784	\$0	\$749	\$34	\$1,476
12/31/2005	18,802	0	17,196	1,606	1,247	0	1,111	137	1,395	0	1,355	41	1,783
12/31/2006	2,274	30	0	2,244	244	0	0	244	58	1	0	57	2,545
12/31/2007	4,969	0	0	4,969	420	0	0	420	127	0	0	127	5,515
12/31/2008	7,419	455	0	6,964	418	30	0	388	189	12	0	177	7,530
TOTAL	\$44,319	\$485	\$26,710	\$17,124	\$3,159	\$30	\$1,841	\$1,289	\$2,552	\$12	\$2,104	\$436	\$18,849

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	\$169	\$10	\$4	\$183								
12/31/2005	179	11	5	\$194								
12/31/2006	224	14	6	\$244								
12/31/2007	434	26	11	\$472								
12/31/2008	566	34	14	\$615								
TOTAL	\$1,573	\$96	\$40	\$1,709								

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	\$1,476	1.000	2.344	\$3,459	\$3,643	\$0	\$3,643	1.000	\$3,643	57.5%	10.0%	
12/31/2005	1,783	0.999	2.057	3,665	\$3,859	0	3,859	1.000	3,859	63.1%	15.0%	
12/31/2006	2,545	1.002	1.804	4,601	\$4,845	0	4,845	1.000	4,845	50.0%	20.0%	
12/31/2007	5,515	1.020	1.583	8,902	\$9,373	0	9,373	1.000	9,373	50.4%	25.0%	
12/31/2008	7,530	1.111	1.388	11,611	\$12,227	0	12,227	1.000	12,227	54.4%	30.0%	
TOTAL	\$18,849			\$32,238	\$33,947	\$0	\$33,947		\$33,947	53.7%	100.0%	54.1%

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%	7.8%	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	4.0%	0.0%	4.0%
Other Expense (Specify**)	0.0%	10.0%	10.0%
TOTAL EXPENSES	10.0%	20.5%	30.5%
PERMISSIBLE LOSS & LAE			69.5%

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

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(50)	63.1%	Projected Hurricane Loss & LAE ratio
(51)	117.2%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	10.0%	Expected Fixed Expense Ratio
(53)	20.5%	Expected Variable Expense Ratio
(54)	60.0%	Rate Level Indication (Before Credibility)
(55)	1.00	Credibility (SUPPORT)
(56)	9.6%	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)	9.6%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	60.0%	Credibility-Weighted Rate Level Indication
(60)	9.9%	Company Selected Rate Change

RATE INDICATIONS

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

PROGRAM NAME:	Personal Lines Account D W (DP)
POLICY TYPE:	DP-1 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):	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	1,284	\$424	\$360	1.151	1.290	\$535
12/31/2005	51	1,539	520	473	1.127	1.241	661
12/31/2006	39	1,827	933	673	1.061	1.193	852
12/31/2007	27	2,803	1,236	1,202	1.003	1.147	1,383
12/31/2008	15	2,420	858	1,009	1.022	1.103	1,137
TOTAL		9,873	\$3,970	\$3,716			\$4,568

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	\$207	\$0	\$16	\$191	\$35	\$0	\$7	\$28	\$6	\$0	\$1	\$5	\$224
12/31/2005	846	0	18	828	71	0	3	68	23	0	1	21	917
12/31/2006	457	0	0	457	38	0	0	38	12	0	0	12	506
12/31/2007	1,066	0	0	1,066	114	0	0	114	27	0	0	27	1,207
12/31/2008	598	0	0	598	90	0	0	89	15	0	0	15	702
TOTAL	\$3,174	\$0	\$34	\$3,140	\$347	\$0	\$10	\$337	\$83	\$0	\$3	\$80	\$3,557

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	\$3	\$0	\$0	\$3								
12/31/2005	11	0	0	\$11								
12/31/2006	6	0	0	\$6								
12/31/2007	15	0	0	\$15								
12/31/2008	10	0	0	\$10								
TOTAL	\$44	\$0	\$1	\$45								

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	\$224	1.00	1.290	\$289	\$292	\$0	\$292	1.00	\$292	54.7%	10.0%	
12/31/2005	917	1.00	1.241	1,138	\$1,149	0	\$1,149	1.00	\$1,149	173.9%	15.0%	
12/31/2006	506	1.00	1.193	608	\$614	0	\$614	1.00	\$614	72.1%	20.0%	
12/31/2007	1,207	1.08	1.147	1,504	\$1,519	0	\$1,519	1.00	\$1,519	109.8%	25.0%	
12/31/2008	702	1.29	1.103	1,000	\$1,010	0	\$1,010	1.00	\$1,010	88.8%	30.0%	
TOTAL	\$3,557			\$4,539	\$4,584	\$0	\$4,584		\$4,584	100.4%	100.0%	100.0%

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)	100.0%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	6.1%	Expected Fixed Expense Ratio
(53)	14.7%	Expected Variable Expense Ratio
(54)	24.4%	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)	12.1%	Credibility-Weighted Rate Level Indication
(60)	9.2%	Company Selected Rate Change

RATE INDICATIONS

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

PROGRAM NAME:	Personal Lines Account D W (DP)
POLICY TYPE:	DP-1 Sinkhole
COMPANY(IES):	CPIC

(A) Loss Experience Eval. Date:	03/31/09
(B) Annual Premium Trend:	4.0%
(C) Annual Loss Trend (Up-to-Date):	16.0%
(D) Annual Loss Trend (Projected):	16.0%
(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	8,204	\$113	\$98	1.301	1.290	\$165
12/31/2005	51	8,522	153	142	1.139	1.241	201
12/31/2006	39	11,999	440	283	1.011	1.193	342
12/31/2007	27	20,038	522	458	0.954	1.147	501
12/31/2008	15	17,073	252	241	1.004	1.103	267
TOTAL		65,836	\$1,479	\$1,222			\$1,475

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	\$552	\$0	\$0	\$552	\$87	\$0	\$0	\$87	\$14	\$0	\$0	\$14	\$653
12/31/2005	545	0	0	545	127	0	0	127	14	0	0	14	685
12/31/2006	766	0	0	766	177	0	0	177	20	0	0	20	962
12/31/2007	1,985	0	0	1,985	327	0	0	327	51	0	0	51	2,362
12/31/2008	2,545	0	0	2,545	496	0	0	496	65	0	0	65	3,106
TOTAL	\$6,392	\$0	\$0	\$6,392	\$1,214	\$0	\$0	\$1,214	\$163	\$0	\$0	\$163	\$7,768

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	0	0	0								
12/31/2007	0	0	0	0								
12/31/2008	0	0	0	0								
TOTAL	\$0	\$0	\$0	\$0								

DEVELOPMENT OF PROJECTED LOSS & LAE RATIO:

(1) Accident Year Ending	(34) Actual Incurred Loss & LAE Excl. Cats. (\$000's)	(35) Loss & ALAE 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	\$653	1.00	2.625	\$1,715	\$1,715	\$0	\$1,715	1.00	\$1,715	1042.1%	10.0%	
12/31/2005	685	1.00	2.263	1,551	1,551	0	1,551	1.00	1,551	772.7%	15.0%	
12/31/2006	962	1.019	1.951	1,913	1,913	0	1,913	1.00	1,913	559.7%	20.0%	
12/31/2007	2,362	0.995	1.682	3,956	3,956	0	3,956	1.00	3,956	789.2%	25.0%	
12/31/2008	3,106	1.360	1.450	6,124	6,124	0	6,124	1.00	6,124	2295.2%	30.0%	
TOTAL	\$7,768			\$15,258	\$15,258	\$0	\$15,258		\$15,258	1034.4%	100.0%	1217.9%

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

(46) Category of Expected Expense	(47) Fixed Expense Loading * (SUPPORT)	(48) Variable Expense Loading (SUPPORT)	(49) Total Expense Loading
Commissions	0.0%	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	0.0%	0.0%	0.0%
Other Expense (Specify**)	0.0%	10.0%	10.0%
TOTAL EXPENSES	6.1%	20.5%	26.6%
PERMISSIBLE LOSS & LAE			73.4%

* - 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)	1217.9%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	6.1%	Expected Fixed Expense Ratio
(53)	20.5%	Expected Variable Expense Ratio
(54)	1440.2%	Rate Level Indication (Before Credibility)
(55)	0.31	Credibility (SUPPORT)
(56)	11.5%	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)	11.5%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	459.4%	Credibility-Weighted Rate Level Indication
(60)	10.0%	Company Selected Rate Change

RATE INDICATIONS

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

PROGRAM NAME:	Personal Lines Account D W (DP)
POLICY TYPE:	DP-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	83,972	\$78,011	\$65,330	1.341	1.290	\$113,094
12/31/2005	51	84,035	82,173	74,602	1.158	1.241	107,231
12/31/2006	39	116,662	194,567	135,475	1.023	1.193	165,292
12/31/2007	27	162,779	237,477	227,535	0.939	1.147	245,164
12/31/2008	15	165,719	206,162	221,045	0.988	1.103	240,925
TOTAL		613,168	\$798,390	\$723,987			\$871,706

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	\$152,797	\$17	\$125,476	\$27,304	\$11,123	\$1	\$8,145	\$2,976	\$10,580	\$0	\$9,884	\$695	\$30,976
12/31/2005	186,515	30	161,762	24,723	13,979	0	11,021	2,958	13,372	1	12,742	630	28,310
12/31/2006	38,243	477	0	37,766	3,819	19	0	3,800	974	12	0	962	42,528
12/31/2007	79,151	506	0	78,645	6,767	0	0	6,767	2,016	13	0	2,003	87,415
12/31/2008	90,529	2,727	0	87,802	6,112	192	0	5,920	2,306	69	0	2,237	95,958
TOTAL	\$547,235	\$3,757	\$287,238	\$256,240	\$41,800	\$213	\$19,166	\$22,421	\$29,248	\$96	\$22,626	\$6,527	\$285,188

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	\$3,169	\$180	\$81	\$3,430								
12/31/2005	2,598	147	66	\$2,811								
12/31/2006	3,531	200	90	\$3,822								
12/31/2007	6,644	377	170	\$7,190								
12/31/2008	7,004	397	179	\$7,581								
TOTAL	\$22,946	\$1,301	\$587	\$24,834								

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	\$30,976	1.00	2.089	\$64,720	\$68,150	\$0	\$68,150	1.00	\$68,150	60.3%	10.0%	
12/31/2005	28,310	1.004	1.866	53,044	\$55,855	0	55,855	1.00	55,855	52.1%	15.0%	
12/31/2006	42,528	1.018	1.666	72,109	\$75,931	0	75,931	1.00	75,931	45.9%	20.0%	
12/31/2007	87,415	1.043	1.488	135,668	\$142,858	0	142,858	1.00	142,858	58.3%	25.0%	
12/31/2008	95,958	1.123	1.328	143,032	\$150,612	0	150,612	1.00	150,612	62.5%	30.0%	
TOTAL	\$285,188			\$468,573	\$493,407	\$0	\$493,407		\$493,407	56.6%	100.0%	56.3%

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%	7.5%	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	3.1%	0.0%	3.1%
Other Expense (Specify**)	0.0%	10.0%	10.0%
TOTAL EXPENSES	9.1%	20.2%	29.3%
PERMISSIBLE LOSS & LAE			70.7%

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

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(50)	50.8%	Projected Hurricane Loss & LAE ratio
(51)	107.1%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	9.1%	Expected Fixed Expense Ratio
(53)	20.2%	Expected Variable Expense Ratio
(54)	45.6%	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)	45.6%	Credibility-Weighted Rate Level Indication
(60)	8.6%	Company Selected Rate Change

RATE INDICATIONS

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

PROGRAM NAME:	Personal Lines Account D W (DP)
POLICY TYPE:	DP-3 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):	8.0%
(D) Annual Loss Trend (Projected):	8.0%
(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	15,079	\$11,616	\$9,237	1.299	1.290	\$15,482
12/31/2005	51	21,760	18,478	15,055	1.201	1.241	22,431
12/31/2006	39	27,655	29,280	23,406	1.097	1.193	30,635
12/31/2007	27	32,867	29,710	32,355	1.001	1.147	37,144
12/31/2008	15	21,261	12,211	19,557	1.014	1.103	21,871
TOTAL		118,622	\$101,295	\$99,611			\$127,563

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	\$5,964	\$0	\$540	\$5,425	\$1,026	\$0	\$103	\$923	\$181	\$0	\$43	\$138	\$6,486
12/31/2005	5,966	0	35	5,931	744	0	33	711	154	0	3	151	6,793
12/31/2006	9,305	0	0	9,305	889	0	0	889	237	0	0	237	10,431
12/31/2007	13,399	0	0	13,399	1,087	0	0	1,087	341	0	0	341	14,827
12/31/2008	8,497	2	0	8,494	536	1	0	535	216	0	0	216	9,246
TOTAL	\$43,132	\$2	\$575	\$42,554	\$4,282	\$1	\$136	\$4,145	\$1,129	\$0	\$45	\$1,084	\$47,783

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	\$73	\$32	\$2	\$107								
12/31/2005	74	32	2	108								
12/31/2006	107	46	3	155								
12/31/2007	143	61	4	209								
12/31/2008	88	38	2	129								
TOTAL	\$486	\$208	\$14	\$708								

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 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 Excl. BF/PD
12/31/2004	\$6,486	1.000	1.649	\$10,697	\$10,804	\$0	\$10,804	1.000	\$10,804	69.8%	10.0%	
12/31/2005	6,793	1.043	1.527	10,822	10,930	0	10,930	1.000	10,930	48.7%	15.0%	
12/31/2006	10,431	1.053	1.414	15,531	15,687	0	15,687	1.000	15,687	51.2%	20.0%	
12/31/2007	14,827	1.074	1.310	20,853	21,061	0	21,061	1.000	21,061	56.7%	25.0%	
12/31/2008	9,246	1.147	1.212	12,857	12,986	0	12,986	1.000	12,986	59.4%	30.0%	
TOTAL	\$47,783			\$70,761	\$71,468	\$0	\$71,468		\$71,468	56.0%	100.0%	56.5%

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)	56.5%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	6.1%	Expected Fixed Expense Ratio
(53)	14.7%	Expected Variable Expense Ratio
(54)	-26.7%	Rate Level Indication (Before Credibility)
(55)	1.00	Credibility (SUPPORT)
(56)	3.8%	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)	3.8%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	-26.7%	Credibility-Weighted Rate Level Indication
(60)	-7.6%	Company Selected Rate Change

RATE INDICATIONS

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

PROGRAM NAME:	Personal Lines Account D W (DP)
POLICY TYPE:	DP-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):	17.0%
(D) Annual Loss Trend (Projected):	17.0%
(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	96,323	\$2,134	\$1,778	1.337	1.137	\$2,705
12/31/2005	51	101,638	3,185	2,859	1.163	1.115	3,706
12/31/2006	39	138,432	6,910	4,869	1.029	1.093	5,479
12/31/2007	27	182,175	6,630	6,416	0.944	1.072	6,494
12/31/2008	15	133,745	2,916	3,176	0.989	1.051	3,301
TOTAL		652,312	\$21,775	\$19,098			\$21,685

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	\$4,855	\$0	\$0	\$4,855	\$887	\$0	\$0	\$887	\$124	\$0	\$0	\$124	\$5,866
12/31/2005	4,977	0	0	4,977	845	0	0	845	127	0	0	127	5,949
12/31/2006	9,003	0	0	9,003	1,509	0	0	1,509	229	0	0	229	10,742
12/31/2007	15,279	0	0	15,279	3,337	0	0	3,337	389	0	0	389	19,006
12/31/2008	9,917	0	0	9,917	2,285	0	0	2,285	253	0	0	253	12,454
TOTAL	\$44,031	\$0	\$0	\$44,031	\$8,864	\$0	\$0	\$8,864	\$1,122	\$0	\$0	\$1,122	\$54,017

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	\$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. 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 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	\$5,866	1.00	2.776	\$16,282	\$16,282	\$0	\$16,282	1.00	\$16,282	601.9%	10.0%	
12/31/2005	5,949	1.009	2.373	14,236	\$14,236	0	14,236	1.00	14,236	384.1%	15.0%	
12/31/2006	10,742	1.020	2.028	22,214	\$22,214	0	22,214	1.00	22,214	405.4%	20.0%	
12/31/2007	19,006	1.100	1.734	36,257	\$36,257	0	36,257	1.00	36,257	558.3%	25.0%	
12/31/2008	12,454	1.445	1.481	26,655	\$26,655	0	26,655	1.00	26,655	807.5%	30.0%	
TOTAL	\$54,017			\$115,644	\$115,644	\$0	\$115,644		\$115,644	533.3%	100.0%	580.7%

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%	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	0.0%	0.0%	0.0%
Other Expense (Specify**)	0.0%	10.0%	10.0%
TOTAL EXPENSES	6.1%	20.1%	26.2%
PERMISSIBLE LOSS & LAE			73.8%
* - 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)	580.7%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	6.1%	Expected Fixed Expense Ratio
(53)	20.1%	Expected Variable Expense Ratio
(54)	634.5%	Rate Level Indication (Before Credibility)
(55)	0.66	Credibility (SUPPORT)
(56)	14.7%	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)	14.7%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	423.4%	Credibility-Weighted Rate Level Indication
(60)	10.0%	Company Selected Rate Change

RATE INDICATIONS

GROUP NAME:	Citizens Property Ins. Co. rp.
PRODUCT TYPE:	Dwelling Fire
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)	(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. 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)	1.00	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)	-30.0%	Credibility-Weighted Rate Level Indication
(60)	-9.7%	Company Selected Rate Change

RATE INDICATIONS

GROUP NAME:	Citizens Property Ins. Co. rp.
PRODUCT TYPE:	Dwelling Fire
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:	Dwelling Fire
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:	Dwelling Fire
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				\$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

DEVELOPMENT OF PROPOSED ANNUAL WIND EXCLUSION CREDITS

Territory (1)	Description (2)	Proposed Annual E.C. Buildings Base Rate (3)	Proposed Annual E.C. Buildings Wind Exclusion (4)	Proposed Annual Wind Exclusion Percentage (5)
192	Alachua	46.77	19.69	42.1%
292	Baker	46.78	19.56	41.8%
601	Bay, Coastal	174.52	144.88	83.0%
721	Bay, Remainder	111.99	100.31	89.6%
392	Bradford	46.79	19.33	41.3%
057	Brevard, Coastal	182.29	157.99	86.7%
64	Brevard, Remainder	105.37	55.53	52.7%
035	Broward, Hllwd & Ft. Ldrdle	182.33	163.44	89.6%
361	Broward, Coastal	182.51	117.73	64.5%
037	Broward, Rem. Excl. Ft. L. & Hlywd	176.32	157.48	89.3%
193	Calhoun	46.77	19.73	42.2%
581	Charlotte, Coastal	173.12	143.45	82.9%
711	Charlotte, Remainder	106.19	54.79	51.6%
591	Citrus, Coastal	175.44	102.63	58.5%
731	Citrus, Remainder	99.23	49.82	50.2%
492	Clay	45.81	18.54	40.5%
551	Collier, Remainder	173.49	143.83	82.9%
541	Collier, Coastal	172.07	142.41	82.8%
293	Columbia	46.78	19.32	41.3%
030	Dade, Miami Beach	191.10	154.93	81.1%
031	Dade, Coastal	193.33	159.80	82.7%
032	Dade, Miami	190.88	172.98	90.6%
33	Dade, Hialeah	175.59	98.68	56.2%
034	Dade, Rem Excl H.,M.,M.B.	188.54	168.30	89.3%
712	De Soto	106.74	54.65	51.2%
592	Dixie, Coastal	171.70	98.75	57.5%
732	Dixie, Remainder	107.84	53.92	50.0%
39	Duval, Jacksonville	43.59	18.14	41.6%
40	Duval, Remainder	31.41	14.26	45.4%
041	Duval, Coastal	105.29	91.54	86.9%
602	Escambia, Coastal	173.87	144.20	82.9%
043	Escambia, Remainder	107.44	96.13	89.5%
531	Flagler, Coastal	174.97	145.33	83.1%
701	Flagler, Remainder	107.59	95.34	88.6%
603	Franklin	176.26	146.63	83.2%
393	Gadsden	46.77	19.73	42.2%
923	Gilchrist	50.39	21.22	42.1%
552	Glades	174.38	102.71	58.9%
604	Gulf, Coastal	170.05	140.41	82.6%
722	Gulf, Remainder	108.81	55.17	50.7%
493	Hamilton	45.02	17.75	39.4%
713	Hardee	106.85	54.71	51.2%
553	Hendry	174.31	102.84	59.0%
159	Hernando, Coastal	74.48	61.86	83.1%
733	Hernando, Remainder	54.45	48.22	88.6%
714	Highlands	106.89	54.62	51.1%
47	Hillsborough, Tampa	84.77	43.82	51.7%
80	Hillsborough, Excl. Tampa	75.61	39.25	51.9%
593	Holmes	46.77	19.73	42.2%
561	Indian River, Remainder	173.39	103.52	59.7%
181	Indian River, Coastal	158.22	133.10	84.1%
693	Jackson	46.77	19.73	42.2%
605	Jefferson, Coastal	172.88	102.17	59.1%
793	Jefferson, Remainder	57.34	23.97	41.8%
893	Lafayette	50.39	21.32	42.3%
692	Lake	44.45	19.25	43.3%
542	Lee, Coastal	174.23	145.56	83.5%
554	Lee, Remainder	108.38	96.91	89.4%
993	Leon	53.03	18.71	35.3%
594	Levy, Coastal	173.41	143.78	82.9%
734	Levy, Remainder	108.47	96.22	88.7%
931	Liberty	59.38	25.11	42.3%
932	Madison	58.54	23.98	41.0%
582	Manatee, Coastal	172.69	143.02	82.8%
735	Manatee, Remainder	108.72	97.25	89.4%
792	Marion	59.22	25.76	43.5%

DEVELOPMENT OF PROPOSED ANNUAL WIND EXCLUSION CREDITS

Territory (1)	Description (2)	Proposed Annual E.C. Buildings Base Rate (3)	Proposed Annual E.C. Buildings Wind Exclusion (4)	Proposed Annual Wind Exclusion Percentage (5)
10	Martin, Remainder	181.74	103.60	57.0%
182	Martin, Coastal	183.78	103.65	56.4%
005	Monroe, Excl. Key West	297.51	249.65	83.9%
007	Monroe, Key West	372.25	330.09	88.7%
532	Nassau, Coastal	150.95	122.89	81.4%
892	Nassau, Remainder	52.12	46.31	88.9%
606	Okaloosa, Coastal	180.53	154.80	85.7%
723	Okaloosa, Remainder	106.74	53.26	49.9%
555	Okeechobee	174.43	102.74	58.9%
49	Orange, Orlando	48.92	21.09	43.1%
90	Orange, Excl. Orlando	44.37	19.39	43.7%
511	Osceola	46.43	20.20	43.5%
362	Palm Beach, Coastal	214.23	175.88	82.1%
038	Palm Beach, Remainder	147.59	131.76	89.3%
595	Pasco, Coastal	85.86	71.29	83.0%
736	Pasco, Remainder	60.81	50.83	83.6%
042	Pinellas, Coastal	183.07	159.08	86.9%
46	Pinellas - Saint Petersburg	128.51	65.42	50.9%
81	Pinellas, Remainder	105.31	54.55	51.8%
50	Polk	47.42	23.91	50.4%
992	Putnam	50.39	21.16	42.0%
533	Saint Johns, Coastal	175.31	145.67	83.1%
702	Saint Johns, Remainder	107.31	54.41	50.7%
562	Saint Lucie, Remainder	175.14	104.91	59.9%
183	Saint Lucie, Coastal	159.15	134.98	84.8%
607	Santa Rosa, Coastal	174.91	145.28	83.1%
724	Santa Rosa, Remainder	118.55	106.08	89.5%
583	Sarasota, Coastal	174.56	145.86	83.6%
715	Sarasota, Remainder	108.52	97.04	89.4%
512	Seminole	46.54	20.20	43.4%
921	Sumter	46.16	20.03	43.4%
933	Suwannee	49.77	20.48	41.2%
596	Taylor, Coastal	163.82	90.53	55.3%
737	Taylor, Remainder	99.92	46.00	46.0%
922	Union	50.39	20.87	41.4%
062	Volusia, Coastal	174.67	145.04	83.0%
063	Volusia, Remainder	81.65	73.11	89.5%
608	Wakulla, Coastal	179.51	149.86	83.5%
725	Wakulla, Remainder	105.13	92.87	88.3%
609	Walton, Coastal	145.03	115.37	79.5%
726	Walton, Remainder	108.10	95.84	88.7%
934	Washington	50.38	21.43	42.5%

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 Lines Account			
POLICY TYPE	DP-1 Dwelling Fire			
CITIZENS COUNTY	CITIZENS CODE	LOWEST AVAILABLE CREDIT (%)*	HIGHEST AVAILABLE CREDIT (%)*	ESTIMATED AVERAGE CREDIT (%)*
INCLUDES WIND-ONLY PORTION				
BAY	59	83.0%	89.6%	86.3%
BREVARD	60	52.7%	86.7%	69.7%
BROWARD	45, 46, 47, 48	64.5%	89.6%	81.2%
CHARLOTTE	61	51.6%	82.9%	67.2%
COLLIER	62	82.8%	82.9%	82.8%
DADE	22, 23, 24, 25, 26, 27, 28, 29	56.2%	90.6%	80.0%
DUVAL	41	41.6%	86.9%	58.0%
ESCAMBIA	52, 53, 54	82.9%	89.5%	86.2%
FLAGLER	83	83.1%	88.6%	85.8%
FRANKLIN	65	83.2%	83.2%	83.2%
GULF	66	50.7%	82.6%	66.6%
HERNANDO	56	83.1%	88.6%	85.8%
INDIAN RIVER	76	59.7%	84.1%	71.9%
LEE	17, 18, 19, 20	83.5%	89.4%	86.5%
LEVY	57	82.9%	88.7%	85.8%
MANATEE	68	82.8%	89.4%	86.1%
MONROE	90	83.9%	88.7%	86.3%
NASSAU	69	81.4%	88.9%	85.1%
OKALOOSA	70	49.9%	85.7%	67.8%
PALM BEACH	94, 95, 96, 97	82.1%	89.3%	85.7%
PASCO	88	83.0%	83.6%	83.3%
PINELLAS	42	50.9%	86.9%	63.2%
ST JOHNS	71	50.7%	83.1%	66.9%
ST LUCIE	77	59.9%	84.8%	72.4%
SANTA ROSA	92	83.1%	89.5%	86.3%
SARASOTA	49, 50, 51	83.6%	89.4%	86.5%
VOLUSIA	14, 15, 16	83.0%	89.5%	86.3%
WAKULLA	58	83.5%	88.3%	85.9%
WALTON	75	79.5%	88.7%	84.1%
* 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 DP-1 Data tab. Footnotes are at bottom to explain how cells are calculated. Credit is provided to the Extended Coverage portion of the premium.				

DEVELOPMENT OF PROPOSED ANNUAL WIND EXCLUSION CREDITS

<u>Territory</u>	<u>Description</u>	<u>Proposed</u> Annual E.C. Buildings Non-Seasonal Base Rate	<u>Proposed</u> Annual E.C. Buildings Wind Exclusion	<u>Proposed</u> Annual Wind Exclusion Percentage
(1)	(2)	(3)	(4)	(5)
192	Alachua	73.75	21.03	28.5%
292	Baker	97.71	47.59	48.7%
601	Bay, Coastal	209.09	113.18	54.1%
721	Bay, Remainder	161.26	79.05	49.0%
392	Bradford	76.83	26.28	34.2%
057	Brevard, Coastal	282.55	186.02	65.8%
64	Brevard, Remainder	200.20	134.72	67.3%
035	Broward, Hllwd & Ft. Ldrdle	309.95	194.03	62.6%
361	Broward, Coastal	310.27	160.08	51.6%
037	Broward, Rem. Excl. Ft. L. & Hlywd	299.75	188.30	62.8%
193	Calhoun	73.00	23.24	31.8%
581	Charlotte, Coastal	268.33	176.69	65.8%
711	Charlotte, Remainder	201.77	132.95	65.9%
591	Citrus, Coastal	248.04	155.71	62.8%
731	Citrus, Remainder	166.79	104.58	62.7%
492	Clay	89.48	39.28	43.9%
551	Collier, Remainder	268.92	172.07	64.0%
541	Collier, Coastal	266.72	170.05	63.8%
293	Columbia	71.71	21.16	29.5%
030	Dade, Miami Beach	324.86	173.64	53.4%
031	Dade, Coastal	328.64	176.75	53.8%
032	Dade, Miami	324.50	198.92	61.3%
33	Dade, Hialeah	298.51	204.93	68.7%
034	Dade, Rem Excl H.,M.,M.B.	320.53	177.10	55.3%
712	De Soto	202.84	121.85	60.1%
592	Dixie, Coastal	209.05	116.56	55.8%
732	Dixie, Remainder	156.41	72.58	46.4%
39	Duval, Jacksonville	82.87	51.22	61.8%
40	Duval, Remainder	46.60	15.03	32.3%
041	Duval, Coastal	154.94	94.48	61.0%
602	Escambia, Coastal	254.69	157.45	61.8%
043	Escambia, Remainder	193.33	111.91	57.9%
531	Flagler, Coastal	271.21	174.66	64.4%
701	Flagler, Remainder	193.09	112.42	58.2%
603	Franklin	221.37	125.97	56.9%
393	Gadsden	102.29	52.53	51.4%
923	Gilchrist	85.80	32.09	37.4%
552	Glades	270.28	179.39	66.4%
604	Gulf, Coastal	229.97	98.18	42.7%
722	Gulf, Remainder	152.17	68.77	45.2%
493	Hamilton	60.34	10.13	16.8%
713	Hardee	203.05	136.71	67.3%
553	Hendry	270.17	179.54	66.5%
159	Hernando, Coastal	115.43	80.54	69.8%
733	Hernando, Remainder	103.46	65.37	63.2%
714	Highlands	203.09	132.51	65.2%
47	Hillsborough, Tampa	161.03	108.86	67.6%
80	Hillsborough, Excl. Tampa	143.67	99.07	69.0%
593	Holmes	73.68	23.92	32.5%
561	Indian River, Remainder	268.76	191.81	71.4%
181	Indian River, Coastal	268.99	162.30	60.3%
693	Jackson	88.57	38.81	43.8%
605	Jefferson, Coastal	267.96	158.37	59.1%
793	Jefferson, Remainder	90.28	28.85	32.0%
893	Lafayette	79.98	26.45	33.1%
692	Lake	100.00	63.88	63.9%
542	Lee, Coastal	270.06	174.02	64.4%
554	Lee, Remainder	205.92	123.56	60.0%
993	Leon	96.38	46.04	47.8%
594	Levy, Coastal	208.07	113.34	54.5%
734	Levy, Remainder	152.61	60.01	39.3%
931	Liberty	99.29	36.23	36.5%
932	Madison	94.34	30.12	31.9%
582	Manatee, Coastal	267.66	170.86	63.8%
735	Manatee, Remainder	206.57	125.97	61.0%
792	Marion	133.24	71.65	53.8%
10	Martin, Remainder	308.97	217.11	70.3%
182	Martin, Coastal	312.43	200.98	64.3%
005	Monroe, Excl. Key West	371.88	277.47	74.6%

DEVELOPMENT OF PROPOSED ANNUAL WIND EXCLUSION CREDITS

Territory (1)	Description (2)	Proposed Annual E.C. Buildings Non-Seasonal Base Rate	Proposed Annual E.C. Buildings Wind Exclusion	Proposed Annual Wind Exclusion Percentage
		(3)	(4)	(5)
007	Monroe, Key West	483.92	360.49	74.5%
532	Nassau, Coastal	206.50	114.21	55.3%
892	Nassau, Remainder	88.83	24.76	27.9%
606	Okaloosa, Coastal	248.47	152.73	61.5%
723	Okaloosa, Remainder	196.28	125.27	63.8%
555	Okeechobee	270.36	202.34	74.8%
49	Orange, Orlando	110.06	70.42	64.0%
90	Orange, Excl. Orlando	99.83	69.74	69.9%
511	Osceola	104.45	69.57	66.6%
362	Palm Beach, Coastal	364.19	213.72	58.7%
038	Palm Beach, Remainder	250.90	159.32	63.5%
595	Pasco, Coastal	133.08	68.32	51.3%
736	Pasco, Remainder	115.52	48.87	42.3%
042	Pinellas, Coastal	283.77	187.52	66.1%
46	Pinellas - Saint Petersburg	232.99	147.41	63.3%
81	Pinellas, Remainder	171.15	105.65	61.7%
50	Polk	106.70	66.55	62.4%
992	Putnam	78.55	24.74	31.5%
533	Saint Johns, Coastal	209.23	113.73	54.4%
702	Saint Johns, Remainder	153.38	83.76	54.6%
562	Saint Lucie, Remainder	271.47	193.67	71.3%
183	Saint Lucie, Coastal	270.55	165.90	61.3%
607	Santa Rosa, Coastal	228.44	131.89	57.7%
724	Santa Rosa, Remainder	208.05	116.05	55.8%
583	Sarasota, Coastal	270.57	173.50	64.1%
715	Sarasota, Remainder	206.17	123.78	60.0%
512	Seminole	104.69	56.20	53.7%
921	Sumter	103.86	55.77	53.7%
933	Suwannee	91.14	37.23	40.8%
596	Taylor, Coastal	208.98	116.02	55.5%
737	Taylor, Remainder	156.17	72.34	46.3%
922	Union	73.19	18.81	25.7%
062	Volusia, Coastal	270.73	173.86	64.2%
063	Volusia, Remainder	155.13	87.74	56.6%
608	Wakulla, Coastal	215.90	121.39	56.2%
725	Wakulla, Remainder	155.34	61.79	39.8%
609	Walton, Coastal	207.46	110.93	53.5%
726	Walton, Remainder	153.22	71.22	46.5%
934	Washington	112.78	59.47	52.7%

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 Lines Account			
POLICY TYPE	DP-3 Dwelling Fire			
CITIZENS COUNTY	CITIZENS CODE	LOWEST AVAILABLE CREDIT (%)*	HIGHEST AVAILABLE CREDIT (%)*	ESTIMATED AVERAGE CREDIT (%)*
INCLUDES WIND-ONLY PORTION				
BAY	59	49.0%	54.1%	51.6%
BREVARD	60	65.8%	67.3%	66.6%
BROWARD	45, 46, 47, 48	51.6%	62.8%	59.0%
CHARLOTTE	61	65.8%	65.9%	65.9%
COLLIER	62	63.8%	64.0%	63.9%
DADE	22, 23, 24, 25, 26, 27, 28, 29	53.4%	68.7%	58.5%
DUVAL	41	32.3%	61.8%	51.7%
ESCAMBIA	52, 53, 54	57.9%	61.8%	59.9%
FLAGLER	83	58.2%	64.4%	61.3%
FRANKLIN	65	56.9%	56.9%	56.9%
GULF	66	42.7%	45.2%	43.9%
HERNANDO	56	63.2%	69.8%	66.5%
INDIAN RIVER	76	60.3%	71.4%	65.9%
LEE	17, 18, 19, 20	60.0%	64.4%	62.2%
LEVY	57	39.3%	54.5%	46.9%
MANATEE	68	61.0%	63.8%	62.4%
MONROE	90	74.5%	74.6%	74.6%
NASSAU	69	27.9%	55.3%	41.6%
OKALOOSA	70	61.5%	63.8%	62.6%
PALM BEACH	94, 95, 96, 97	58.7%	63.5%	61.1%
PASCO	88	42.3%	51.3%	46.8%
PINELLAS	42	61.7%	66.1%	63.7%
ST JOHNS	71	54.4%	54.6%	54.5%
ST LUCIE	77	61.3%	71.3%	66.3%
SANTA ROSA	92	55.8%	57.7%	56.8%
SARASOTA	49, 50, 51	60.0%	64.1%	62.1%
VOLUSIA	14, 15, 16	56.6%	64.2%	60.4%
WAKULLA	58	39.8%	56.2%	48.0%
WALTON	75	46.5%	53.5%	50.0%
<p>* 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.</p>				
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 DP-3 Data tab. Footnotes are at bottom to explain how cells are calculated. Credit is provided to the Extended Coverage portion of the premium.				

Indicated
Hurricane
LOBPremium
DP1 \$ 6,367,173
DP3\$ 76,613,926

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
<u>Territory</u>	<u>Territory Description</u>	Current With-Wind Extended Coverage Building Premium	Current With-Wind Extended Coverage Contents Premium	With-Wind Proposed Capped Extended Coverage Rate Change	Indicated With-Wind Extended Coverage Building Premium	Indicated With-Wind Extended Coverage Contents Premium	Building Hurricane Percentage	Contents Hurricane Percentage	Indicated Building Hurricane Premium	Indicated Contents Hurricane Premium	Indicated Hurricane Premium
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
<u>Territory</u>	<u>Territory Description</u>	Current With-Wind Extended Coverage Building Premium	Current With-Wind Extended Coverage Contents Premium	With-Wind Proposed Capped Extended Coverage Rate Change	Indicated With-Wind Extended Coverage Building Premium	Indicated With-Wind Extended Coverage Contents Premium	Building Hurricane Percentage	Contents Hurricane Percentage	Indicated Building Hurricane Premium	Indicated Contents Hurricane Premium	Indicated Hurricane Premium
192	Alachua	29,274	1,476	10.0%	32,201	1,624	16.9%	4.1%	5,442	67	5,509
292	Baker	3,703	440	10.0%	4,073	484	16.7%	4.1%	680	20	700
601	Bay, Coastal	58,520	8,259	10.0%	64,372	9,085	48.6%	48.7%	31,285	4,424	35,709
721	Bay, Remainder	129,268	10,004	10.0%	142,195	11,004	38.9%	25.4%	55,314	2,795	58,109
392	Bradford	4,674	480	10.0%	5,141	528	16.5%	4.0%	848	21	869
57	Brevard, Coastal	129,695	11,399	10.0%	142,665	12,539	48.1%	48.4%	68,622	6,069	74,690
64	Brevard, Remainder	199,716	11,521	10.0%	219,688	12,673	40.1%	14.8%	88,095	1,876	89,970
35	Broward, Hllwd & Ft. Ldrdle	332,787	25,231	10.0%	366,066	27,754	45.8%	46.3%	167,658	12,850	180,508
361	Broward, Coastal	4,573	1,422	10.0%	5,030	1,564	47.2%	44.3%	2,374	693	3,067
37	Broward, Rem. Excl. Ft. L.	909,136	81,816	10.0%	1,000,050	89,998	45.6%	39.9%	456,023	35,909	491,932
193	Calhoun	4,158	525	10.0%	4,574	578	16.9%	4.2%	773	24	797
581	Charlotte, Coastal	57,351	6,948	10.0%	63,086	7,643	48.3%	48.6%	30,471	3,714	34,185
711	Charlotte, Remainder	134,329	13,678	10.0%	147,762	15,046	39.1%	25.0%	57,775	3,761	61,536
591	Citrus, Coastal	22,661	2,568	10.0%	24,927	2,825	47.3%	47.5%	11,791	1,342	13,132
731	Citrus, Remainder	61,136	5,680	10.0%	67,250	6,248	38.4%	25.0%	25,824	1,562	27,386
492	Clay	8,700	631	7.7%	9,372	680	16.7%	4.1%	1,565	28	1,593
551	Collier, Remainder	95,985	10,159	10.0%	105,584	11,175	47.8%	48.2%	50,469	5,386	55,855
541	Collier, Coastal	63,184	7,644	10.0%	69,502	8,408	48.8%	49.0%	33,917	4,120	38,037
293	Columbia	5,631	644	10.0%	6,194	708	16.5%	4.0%	1,022	28	1,050
30	Dade, Miami Beach	44,554	3,897	10.0%	49,009	4,287	46.9%	43.5%	22,985	1,865	24,850
31	Dade, Coastal	16,896	1,243	10.0%	18,586	1,367	47.6%	44.2%	8,847	604	9,451
32	Dade, Miami	1,064,921	71,158	10.0%	1,171,413	78,274	45.9%	46.5%	537,679	36,397	574,076
33	Dade, Hialeah	430,446	37,380	10.0%	473,491	41,118	45.3%	39.4%	214,491	16,200	230,692
34	Dade, Rem Excl H.,M.,M.B.	2,621,877	230,608	10.0%	2,884,065	253,669	45.6%	46.1%	1,315,134	116,941	1,432,075
712	De Soto	12,190	791	10.0%	13,409	870	38.9%	25.1%	5,216	218	5,434
592	Dixie, Coastal	10,167	749	6.2%	10,794	795	48.0%	48.2%	5,181	383	5,564
732	Dixie, Remainder	4,185	835	8.7%	4,548	907	39.0%	25.8%	1,774	234	2,008
39	Duval, Jacksonville	77,659	5,204	10.0%	85,425	5,724	16.6%	4.1%	14,181	235	14,415
40	Duval, Remainder	186	41	10.0%	205	45	18.1%	3.0%	37	1	38
41	Duval, Coastal	22,892	358	-12.2%	20,093	314	42.0%	7.6%	8,439	24	8,463
602	Escambia, Coastal	16,390	1,672	10.0%	18,029	1,839	48.1%	48.4%	8,672	890	9,562
43	Escambia, Remainder	209,879	11,488	10.0%	230,867	12,637	38.8%	16.3%	89,576	2,060	91,636
531	Flagler, Coastal	995	0	10.0%	1,095	0	47.3%	47.5%	518	0	518
701	Flagler, Remainder	11,427	849	10.0%	12,570	934	38.5%	25.1%	4,839	234	5,074
603	Franklin	9,501	1,662	10.0%	10,451	1,828	48.6%	48.9%	5,079	894	5,973
393	Gadsden	13,686	709	10.0%	15,055	780	16.9%	4.1%	2,544	32	2,576
923	Gilchrist	3,327	218	10.0%	3,660	240	16.8%	4.1%	615	10	625
552	Glades	6,939	295	10.0%	7,633	325	47.6%	48.4%	3,633	157	3,790
604	Gulf, Coastal	7,211	608	6.9%	7,709	650	48.2%	48.5%	3,716	315	4,031
722	Gulf, Remainder	3,296	544	10.0%	3,626	598	39.1%	25.9%	1,418	155	1,573
493	Hamilton	2,122	127	5.9%	2,246	134	16.7%	4.1%	375	6	381
713	Hardee	7,658	310	10.0%	8,424	341	38.9%	25.2%	3,277	86	3,363
553	Hendry	26,825	3,050	10.0%	29,508	3,355	47.6%	48.4%	14,046	1,624	15,669
159	Hernando, Coastal	10,822	421	10.0%	11,904	463	47.3%	47.5%	5,631	220	5,851
733	Hernando, Remainder	184,098	9,911	10.0%	202,508	10,902	38.2%	24.7%	77,358	2,693	80,051
714	Highlands	18,545	2,096	10.0%	20,400	2,306	38.9%	25.2%	7,935	581	8,516
47	Hillsborough, Tampa	313,422	13,521	10.0%	344,764	14,873	39.3%	17.3%	135,492	2,573	138,065
80	Hillsborough, Excl. Tampa	297,693	23,939	10.0%	327,462	26,333	39.5%	17.5%	129,348	4,608	133,956
593	Holmes	3,356	165	10.0%	3,692	182	16.9%	4.2%	624	8	632
561	Indian River, Remainder	57,125	3,715	10.0%	62,838	4,087	48.1%	48.3%	30,225	1,974	32,199
181	Indian River, Coastal	7,507	1,476	10.0%	8,258	1,624	46.8%	46.6%	3,865	757	4,621
693	Jackson	11,078	1,166	10.0%	12,186	1,283	16.9%	4.2%	2,059	54	2,113
605	Jefferson, Coastal	0	0	10.0%	0	0	48.3%	48.5%	0	0	0
793	Jefferson, Remainder	0	0	10.0%	0	0	16.7%	4.1%	0	0	0
893	Lafayette	524	78	10.0%	576	86	16.9%	4.1%	97	4	101
692	Lake	83,902	3,917	10.0%	92,292	4,309	17.1%	3.8%	15,782	164	15,946
542	Lee, Coastal	12,025	2,605	10.0%	13,228	2,866	48.2%	48.6%	6,376	1,393	7,768
554	Lee, Remainder	396,847	26,467	10.0%	436,532	29,114	40.9%	26.3%	178,541	7,657	186,198
993	Leon	53,722	2,117	-1.8%	52,773	2,080	16.9%	4.1%	8,919	85	9,004
594	Levy, Coastal	24,872	1,161	7.8%	26,801	1,251	47.7%	47.9%	12,784	599	13,383
734	Levy, Remainder	17,797	1,390	10.0%	19,577	1,529	38.4%	25.1%	7,517	384	7,901
931	Liberty	1,916	159	10.0%	2,108	175	16.9%	4.1%	356	7	363
932	Madison	2,139	143	8.4%	2,319	155	16.7%	4.1%	387	6	394
582	Manatee, Coastal	41,224	3,396	10.0%	45,346	3,736	48.0%	48.2%	21,766	1,801	23,567
735	Manatee, Remainder	513,918	13,618	10.0%	565,310	14,980	38.8%	25.0%	219,340	3,745	223,085
792	Marion	51,735	4,014	10.0%	56,909	4,415	17.3%	4.0%	9,845	177	10,022
10	Martin, Remainder	117,418	7,954	10.0%	129,160	8,749	45.8%	45.6%	59,155	3,990	63,145
182	Martin, Coastal	2,112	344	10.0%	2,323	378	46.7%	46.5%	1,085	176	1,261
5	Monroe, Excl. Key West	19,137	2,043	10.0%	21,051	2,247	50.6%	27.6%	10,652	620	11,272
7	Monroe, Key West	6,007	286	10.0%	6,608	315	57.9%	47.5%	3,826	149	3,975
532	Nassau, Coastal	12,705	1,557	-4.0%	12,202	1,495	48.1%	48.2%	5,869	721	6,590
892	Nassau, Remainder	2,366	83	0.0%	2,365	83	16.5%	3.9%	390	3	393
606	Okaloosa, Coastal	28,072	1,364	10.0%	30,879	1,500	48.5%	48.7%	14,976	731	15,707
723	Okaloosa, Remainder	110,204	4,539	10.0%	121,224	4,993	38.0%	24.5%	46,065	1,223	47,289
555	Okeechobee	13,716	3,774	10.0%	15,088	4,151	47.6%	48.3%	7,182	2,005	9,187

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
		Current With- Wind Extended Coverage Building Premium	Current With- Wind Extended Coverage Contents Premium	With-Wind Proposed Capped Extended Coverage Rate Change	Indicated With- Wind Extended Coverage Building Premium	Indicated With- Wind Extended Coverage Contents Premium	Building Hurricane Percentage	Contents Hurricane Percentage	Indicated Building Hurricane Premium	Indicated Contents Hurricane Premium	Indicated Hurricane Premium
Territory	Territory Description										
49	Orange, Orlando	15,007	1,047	10.0%	16,508	1,152	16.9%	2.5%	2,790	29	2,819
90	Orange, Excl. Orlando	52,713	3,416	10.0%	57,984	3,758	17.2%	3.9%	9,973	147	10,120
511	Osceola	17,664	1,276	10.0%	19,430	1,404	17.0%	3.6%	3,303	51	3,354
362	Palm Beach, Coastal	15,667	918	10.0%	17,234	1,010	47.7%	44.5%	8,220	449	8,670
38	Palm Beach, Remainder	760,393	73,494	10.0%	836,432	80,843	47.0%	43.9%	393,123	35,490	428,613
595	Pasco, Coastal	59,439	3,059	10.0%	65,383	3,365	47.5%	47.7%	31,057	1,605	32,662
736	Pasco, Remainder	396,229	19,543	10.0%	435,852	21,497	38.4%	24.8%	167,367	5,331	172,698
42	Pinellas, Coastal	36,166	2,318	10.0%	39,783	2,550	48.0%	48.0%	19,096	1,224	20,320
46	Pinellas - Saint Petersburg	452,216	18,172	10.0%	497,438	19,989	41.0%	39.5%	203,949	7,896	211,845
81	Pinellas, Rem. Excl. Saint Pe	718,089	38,429	10.0%	789,898	42,272	39.3%	16.9%	310,430	7,144	317,574
50	Polk	103,315	7,177	10.0%	113,647	7,895	17.0%	3.6%	19,320	284	19,604
992	Putnam	14,278	1,158	10.0%	15,706	1,274	16.8%	4.1%	2,639	52	2,691
533	Saint Johns, Coastal	10,824	778	10.0%	11,906	856	47.2%	47.4%	5,620	406	6,025
702	Saint Johns, Remainder	29,293	2,004	10.0%	32,222	2,204	38.7%	25.1%	12,470	553	13,023
562	Saint Lucie, Remainder	248,036	11,970	10.0%	272,840	13,167	48.4%	48.5%	132,054	6,386	138,440
183	Saint Lucie, Coastal	7,814	1,902	10.0%	8,595	2,092	46.8%	46.6%	4,023	975	4,998
607	Santa Rosa, Coastal	0	0	10.0%	0	0	48.7%	48.9%	0	0	0
724	Santa Rosa, Remainder	84,283	5,740	10.0%	92,711	6,314	38.2%	24.7%	35,416	1,560	36,975
583	Sarasota, Coastal	57,024	4,048	10.0%	62,726	4,453	48.4%	48.6%	30,360	2,164	32,524
715	Sarasota, Remainder	193,469	14,491	10.0%	212,816	15,940	39.4%	25.3%	83,849	4,033	87,882
512	Seminole	26,517	3,027	10.0%	29,169	3,330	17.1%	3.8%	4,988	127	5,114
921	Sumter	12,567	1,003	10.0%	13,824	1,103	17.1%	3.8%	2,364	42	2,406
933	Suwannee	5,954	912	8.6%	6,468	991	16.7%	4.1%	1,080	41	1,121
596	Taylor, Coastal	8,065	262	0.3%	8,090	263	48.3%	48.5%	3,907	127	4,035
737	Taylor, Remainder	8,979	791	0.7%	9,042	797	39.0%	26.0%	3,526	207	3,733
922	Union	955	116	10.0%	1,051	128	16.6%	4.0%	174	5	179
62	Volusia, Coastal	39,710	7,440	10.0%	43,681	8,184	48.3%	48.6%	21,098	3,977	25,075
63	Volusia, Remainder	154,465	12,182	10.0%	169,912	13,400	39.9%	15.2%	67,795	2,037	69,832
608	Wakulla, Coastal	1,609	143	10.0%	1,770	157	49.5%	49.7%	876	78	954
725	Wakulla, Remainder	4,064	357	5.9%	4,305	378	39.0%	25.9%	1,679	98	1,777
609	Walton, Coastal	6,604	1,325	-8.4%	6,046	1,213	48.5%	48.7%	2,932	591	3,523
726	Walton, Remainder	19,909	1,307	10.0%	21,900	1,438	38.7%	25.4%	8,475	365	8,840
934	Washington	3,801	102	10.0%	4,181	112	17.0%	4.2%	711	5	715
	Total	12,860,832	951,647	9.9%	14,128,867	1,045,781	42.3%	37.0%	5,980,332	386,841	6,367,173

Notes:

- (1) From internal database
- (2) From internal database
- (3) From the separated DPI territorial indication, exhibit "2-4-Without Rapid Cash" column (8)
- (4) = (3) * (1)
- (5) = (3) * (2)
- (6) From our current rating manual
- (7) From our current rating manual
- (8) = (4) * (6)
- (9) = (5) * (7)
- (10) = (8) + (9)

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
<u>Territory</u>	<u>Territory Description</u>	Current With-Wind Extended Coverage Building Premium	Current With-Wind Extended Coverage Contents Premium	With-Wind Proposed Capped Extended Coverage Rate Change	Indicated With-Wind Extended Coverage Building Premium	Indicated With-Wind Extended Coverage Contents Premium	Building Hurricane Percentage	Contents Hurricane Percentage	Indicated Building Hurricane Premium	Indicated Contents Hurricane Premium	Indicated Hurricane Premium
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
<u>Territory</u>	<u>Territory Description</u>	Current With-Wind Extended Coverage Building Premium	Current With-Wind Extended Coverage Contents Premium	With-Wind Proposed Capped Extended Coverage Rate Change	Indicated With-Wind Extended Coverage Building Premium	Indicated With-Wind Extended Coverage Contents Premium	Building Hurricane Percentage	Contents Hurricane Percentage	Indicated Building Hurricane Premium	Indicated Contents Hurricane Premium	Indicated Hurricane Premium
192	Alachua	243,383	14,770	-22.9%	187,627	11,386	16.9%	4.1%	31,709	467	32,176
292	Baker	13,086	1,491	2.1%	13,364	1,523	16.7%	4.1%	2,232	62	2,294
601	Bay, Coastal	636,220	76,051	-15.0%	540,953	64,663	48.6%	48.7%	262,903	31,491	294,394
721	Bay, Remainder	500,697	28,371	-16.6%	417,393	23,651	38.9%	25.4%	162,366	6,007	168,373
392	Bradford	13,659	1,387	-19.7%	10,967	1,114	16.5%	4.0%	1,810	45	1,854
57	Brevard, Coastal	1,580,113	118,706	10.0%	1,738,124	130,577	48.1%	48.4%	836,038	63,199	899,237
64	Brevard, Remainder	1,755,124	110,418	10.0%	1,930,636	121,460	40.1%	14.8%	774,185	17,976	792,161
35	Broward, Hllwd & Ft. Ldrdle	5,499,202	340,822	10.0%	6,049,122	374,904	45.8%	46.3%	2,770,498	173,581	2,944,079
361	Broward, Coastal	307,801	57,165	10.0%	338,581	62,882	47.2%	44.3%	159,810	27,857	187,667
37	Broward, Rem. Excl. Ft. L.	16,316,844	1,165,290	-20.0%	17,948,528	1,281,819	45.6%	39.9%	8,184,529	511,446	8,695,975
193	Calhoun	5,028	264	10.3%	3,837	201	16.9%	4.2%	648	8	657
581	Charlotte, Coastal	908,018	95,943	10.0%	998,820	105,537	48.3%	48.6%	482,430	51,291	533,721
711	Charlotte, Remainder	1,857,982	161,082	10.0%	2,043,780	177,190	39.1%	25.0%	799,118	44,298	843,416
591	Citrus, Coastal	53,925	7,134	0.3%	54,106	7,158	47.3%	47.5%	25,592	3,400	28,992
731	Citrus, Remainder	232,824	14,210	-2.7%	226,562	13,828	38.4%	25.0%	87,000	3,457	90,457
492	Clay	113,624	9,545	-6.5%	106,260	8,926	16.7%	4.1%	17,745	366	18,111
551	Collier, Remainder	1,122,344	126,112	10.0%	1,234,578	138,723	47.8%	48.2%	590,128	66,865	656,993
541	Collier, Coastal	1,388,821	213,509	10.0%	1,527,703	234,860	48.8%	49.0%	745,519	115,081	860,600
293	Columbia	31,116	2,130	-25.1%	23,320	1,596	16.5%	4.0%	3,848	64	3,912
30	Dade, Miami Beach	609,898	65,240	10.0%	670,888	71,764	46.9%	43.5%	314,646	31,217	345,864
31	Dade, Coastal	354,513	50,487	10.0%	389,964	55,536	47.6%	44.2%	185,623	24,547	210,170
32	Dade, Miami	11,007,449	652,209	10.0%	12,108,194	717,430	45.9%	46.5%	5,557,661	333,605	5,891,266
33	Dade, Hialeah	4,224,319	279,498	10.0%	4,646,751	307,448	45.3%	39.4%	2,104,978	121,134	2,226,113
34	Dade, Rem Excl H.,M.,M.B.	30,940,844	2,090,641	10.0%	34,034,928	2,299,705	45.6%	46.1%	15,519,927	1,060,164	16,580,091
712	De Soto	46,923	3,658	10.0%	51,615	4,024	38.9%	25.1%	20,078	1,010	21,088
592	Dixie, Coastal	9,824	1,040	-16.6%	8,193	867	48.0%	48.2%	3,933	418	4,351
732	Dixie, Remainder	7,683	877	-17.0%	6,373	728	39.0%	25.8%	2,486	188	2,673
39	Duval, Jacksonville	916,675	52,454	-7.1%	851,961	48,751	16.6%	4.1%	141,426	1,999	143,424
40	Duval, Remainder	2,943	335	-27.5%	2,135	243	18.1%	3.0%	386	7	394
41	Duval, Coastal	242,185	13,778	-16.7%	201,825	11,482	42.0%	7.6%	84,767	873	85,639
602	Escambia, Coastal	187,654	29,085	4.0%	195,081	30,236	48.1%	48.4%	93,834	14,634	108,469
403	Escambia, Remainder	1,358,254	71,295	4.2%	1,415,064	74,277	38.8%	16.3%	549,045	12,107	561,152
531	Flagler, Coastal	30,943	4,526	10.0%	34,037	4,979	47.3%	47.5%	16,100	2,365	18,464
701	Flagler, Remainder	59,478	6,606	3.9%	61,798	6,864	38.5%	25.1%	23,792	1,723	25,515
603	Franklin	164,845	23,700	-10.9%	146,934	21,125	48.6%	48.9%	71,410	10,330	81,740
393	Gadsden	57,189	1,638	6.9%	61,151	1,751	16.9%	4.1%	10,334	72	10,406
923	Gilchrist	5,089	744	-16.8%	4,236	619	16.8%	4.1%	712	25	737
552	Glades	13,891	1,864	10.0%	15,280	2,050	47.6%	48.4%	7,273	992	8,266
604	Gulf, Coastal	155,829	19,309	-6.7%	145,358	18,012	48.2%	48.5%	70,062	8,736	78,798
722	Gulf, Remainder	9,226	528	-19.0%	7,470	427	39.1%	25.9%	2,921	111	3,031
493	Hamilton	1,005	75	-36.9%	634	47	16.7%	4.1%	106	2	108
713	Hardee	15,581	379	10.0%	17,139	417	38.9%	25.2%	6,667	105	6,772
553	Hendry	106,470	4,480	10.0%	117,117	4,928	47.6%	48.4%	55,748	2,385	58,133
159	Hernando, Coastal	158,675	11,611	10.0%	174,543	12,772	47.3%	47.5%	82,559	6,067	88,625
733	Hernando, Remainder	1,523,228	90,712	10.0%	1,675,551	99,783	38.2%	24.7%	640,060	24,646	664,707
714	Highlands	120,866	11,171	10.0%	132,953	12,288	38.9%	25.2%	51,719	3,097	54,815
47	Hillsborough, Tampa	3,829,042	178,730	10.0%	4,211,946	196,603	39.3%	17.3%	1,655,295	34,012	1,689,307
80	Hillsborough, Excl. Tampa	3,356,489	184,064	10.0%	3,692,138	202,470	39.5%	17.5%	1,458,394	35,432	1,493,827
593	Holmes	23,492	2,817	-23.0%	18,095	2,170	16.9%	4.2%	3,058	91	3,149
561	Indian River, Remainder	1,015,106	91,797	10.0%	1,116,617	100,977	48.1%	48.3%	537,093	48,772	585,864
181	Indian River, Coastal	197,746	28,771	10.0%	217,521	31,648	46.8%	46.6%	101,800	14,748	116,548
693	Jackson	23,059	4,145	-7.4%	21,349	3,838	16.9%	4.2%	3,608	161	3,769
605	Jefferson, Coastal	0	0	10.0%	0	0	48.3%	48.5%	0	0	0
793	Jefferson, Remainder	7,599	504	-23.0%	5,850	388	16.7%	4.1%	977	16	993
893	Lafayette	3,543	179	-22.4%	2,749	139	16.9%	4.1%	465	6	470
692	Lake	223,185	18,161	10.0%	245,504	19,977	17.1%	3.8%	41,981	759	42,740
542	Lee, Coastal	490,720	86,952	10.0%	539,792	95,647	48.2%	48.6%	260,180	46,485	306,664
554	Lee, Remainder	4,061,900	350,862	10.0%	4,468,090	385,948	40.9%	26.3%	1,827,449	101,504	1,928,953
993	Leon	0	0	-20.6%	0	0	16.9%	4.1%	0	0	0
594	Levy, Coastal	9,221	1,443	-16.6%	7,692	1,204	47.7%	47.9%	3,669	577	4,246
734	Levy, Remainder	14,861	1,279	-18.5%	12,106	1,042	38.4%	25.1%	4,649	262	4,910
931	Liberty	2,958	350	-18.2%	2,419	286	16.9%	4.1%	409	12	420
932	Madison	7,005	1,668	-22.3%	5,442	1,296	16.7%	4.1%	909	53	962
582	Manatee, Coastal	949,401	122,276	10.0%	1,044,341	134,504	48.0%	48.2%	501,284	64,831	566,114
735	Manatee, Remainder	2,369,530	124,250	10.0%	2,606,483	136,675	38.8%	25.0%	1,011,315	34,169	1,045,484
792	Marion	307,293	20,718	10.0%	338,022	22,790	17.3%	4.0%	58,478	912	59,389
10	Martin, Remainder	1,398,827	107,971	10.0%	1,538,710	118,768	45.8%	45.6%	704,729	54,158	758,887
182	Martin, Coastal	53,709	17,849	10.0%	59,080	19,634	46.7%	46.5%	27,590	9,130	36,720
5	Monroe, Excl. Key West	576,893	80,461	10.0%	634,582	88,507	50.6%	27.6%	321,099	24,428	345,527
7	Monroe, Key West	89,609	13,925	10.0%	98,570	15,318	57.9%	47.5%	57,072	7,276	64,348
532	Nassau, Coastal	84,195	5,678	-15.2%	71,362	4,813	48.1%	48.2%	34,325	2,320	36,645
892	Nassau, Remainder	18,416	1,157	-24.3%	13,946	876	16.5%	3.9%	2,301	34	2,335
606	Okaloosa, Coastal	439,759	45,895	-2.3%	429,528	44,827	48.5%	48.7%	208,321	21,831	230,152
723	Okaloosa, Remainder	1,285,308	63,157	6.5%	1,368,259	67,233	38.0%	24.5%	519,938	16,472	536,410
555	Okeechobee	37,092	2,245	10.0%	40,801	2,470	47.6%	48.3%	19,421	1,193	20,614

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
		Current With- Wind Extended Coverage Building Premium	Current With- Wind Extended Coverage Contents Premium	With-Wind Proposed Capped Extended Coverage Rate Change	Indicated With- Wind Extended Coverage Building Premium	Indicated With- Wind Extended Coverage Contents Premium	Building Hurricane Percentage	Contents Hurricane Percentage	Indicated Building Hurricane Premium	Indicated Contents Hurricane Premium	Indicated Hurricane Premium
Territory	Territory Description										
49	Orange, Orlando	220,714	19,075	10.0%	242,785	20,983	16.9%	2.5%	41,031	525	41,555
90	Orange, Excl. Orlando	769,686	63,397	10.0%	846,655	69,737	17.2%	3.9%	145,625	2,720	148,344
511	Osceola	243,253	22,444	10.0%	267,578	24,688	17.0%	3.6%	45,488	889	46,377
362	Palm Beach, Coastal	429,689	78,823	10.0%	472,658	86,705	47.7%	44.5%	225,458	38,584	264,042
38	Palm Beach, Remainder	13,281,913	1,270,237	10.0%	14,610,104	1,397,261	47.0%	43.9%	6,866,749	613,397	7,480,146
595	Pasco, Coastal	1,051,524	71,613	10.0%	1,156,676	78,774	47.5%	47.7%	549,421	37,575	586,997
736	Pasco, Remainder	4,163,667	222,741	10.0%	4,580,034	245,015	38.4%	24.8%	1,758,733	60,764	1,819,497
42	Pinellas, Coastal	861,722	100,027	10.0%	947,894	110,030	48.0%	48.0%	454,989	52,814	507,803
46	Pinellas - Saint Petersburg	5,189,562	221,100	5.0%	5,446,946	232,066	41.0%	39.5%	2,233,248	91,666	2,324,914
81	Pinellas, Rem. Excl. Saint Pe	11,051,880	551,292	-5.9%	10,397,867	518,668	39.3%	16.9%	4,086,362	87,655	4,174,017
50	Polk	874,780	58,332	10.0%	962,258	64,165	17.0%	3.6%	163,584	2,310	165,894
992	Putnam	0	0	-23.8%	0	0	16.8%	4.1%	0	0	0
533	Saint Johns, Coastal	211,217	18,489	-15.3%	178,903	15,660	47.2%	47.4%	84,442	7,423	91,865
702	Saint Johns, Remainder	209,525	14,104	-17.2%	173,396	11,672	38.7%	25.1%	67,104	2,930	70,034
562	Saint Lucie, Remainder	1,410,933	77,567	10.0%	1,552,026	85,324	48.4%	48.5%	751,181	41,382	792,563
183	Saint Lucie, Coastal	171,151	18,977	10.0%	188,266	20,875	46.8%	46.6%	88,109	9,728	97,836
607	Santa Rosa, Coastal	14,923	2,872	-7.3%	13,831	2,662	48.7%	48.9%	6,736	1,302	8,037
724	Santa Rosa, Remainder	665,326	30,799	1.6%	676,012	31,294	38.2%	24.7%	258,237	7,730	265,966
583	Sarasota, Coastal	1,439,211	204,428	10.0%	1,583,132	224,871	48.4%	48.6%	766,236	109,287	875,523
715	Sarasota, Remainder	3,004,473	196,328	10.0%	3,304,920	215,961	39.4%	25.3%	1,302,139	54,638	1,356,777
512	Seminole	408,267	29,353	10.0%	449,094	32,288	17.1%	3.8%	76,795	1,227	78,022
921	Sumter	47,553	5,257	10.0%	52,308	5,783	17.1%	3.8%	8,945	220	9,164
933	Suwannee	16,000	2,374	-11.6%	14,145	2,099	16.7%	4.1%	2,362	86	2,448
596	Taylor, Coastal	24,351	3,839	-17.4%	20,103	3,169	48.3%	48.5%	9,710	1,537	11,247
737	Taylor, Remainder	11,397	952	-17.2%	9,440	789	39.0%	26.0%	3,681	205	3,886
922	Union	4,117	110	-29.0%	2,923	78	16.6%	4.0%	485	3	488
62	Volusia, Coastal	395,976	38,020	10.0%	435,574	41,822	48.3%	48.6%	210,382	20,325	230,708
63	Volusia, Remainder	1,383,322	82,588	10.0%	1,521,654	90,847	39.9%	15.2%	607,140	13,809	620,949
608	Wakulla, Coastal	15,914	525	-14.6%	13,584	448	49.5%	49.7%	6,724	223	6,947
725	Wakulla, Remainder	18,722	1,322	-17.6%	15,425	1,089	39.0%	25.9%	6,016	282	6,298
609	Walton, Coastal	573,191	90,707	-15.5%	484,293	76,639	48.5%	48.7%	234,882	37,323	272,205
726	Walton, Remainder	84,889	8,179	-17.9%	69,659	6,712	38.7%	25.4%	26,958	1,705	28,663
934	Washington	17,867	1,316	9.4%	19,551	1,440	17.0%	4.2%	3,324	60	3,384
	Total	154,053,963	11,096,831	7.8%	166,092,121	11,990,210	43.4%	38.4%	72,014,443	4,599,483	76,613,926

Notes:

- (1) From internal database
- (2) From internal database
- (3) From the separated DP3 territorial indication, exhibit "2-4-Without Rapid Cash" column (8)
- (4) = (3) * (1)
- (5) = (3) * (2)
- (6) From our current rating manual
- (7) From our current rating manual
- (8) = (4) * (6)
- (9) = (5) * (7)
- (10) = (8) + (9)

**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 Multiperil Rate Filing
Dwelling Fire**

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

PRM DP1 Statewide Rate Ind _combo.xls
PRM DP3 Statewide Rate Ind _combo.xls

For the source of information for the document titled "PRM-DP RIF Individ with Cash Factor.xls", please refer to the table of contents in the following workbooks:

PRM DP1 Statewide Rate Ind _sink.xls
PRM DP1 Statewide Rate Ind _wind.xls
PRM DP1 Statewide Rate Ind _xwind.xls
PRM DP3 Statewide Rate Ind _sink.xls
PRM DP3 Statewide Rate Ind _wind.xls
PRM DP3 Statewide Rate Ind _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

G. Bruce Douglas - Chairman, St. Johns County • Gloria Fletcher - Vice-Chair, Alachua County
John Collins, Broward County • Cheryl Herrin, Hillsborough County • Earl Horton, Pinellas County • Jay
Odom, Okaloosa County
Carlos Lacasa, Miami-Dade County • Richard DeChene, Leon County • Scott Wallace, President
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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

September 16, 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
Dwelling Property
CATASTROPHE MODEL SUPPORT REQUIREMENT**

Dear Mr. McCarty:

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

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

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

Answer:

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

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

2. In an electronic format, provide the detailed input that you provided to the modeler along with a list of all adjustments made by you prior to giving the input to the modeler necessary to conform this input to the model's input requirements. Be sure to provide a

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

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 DP3 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:
- The data set basis for the fitted distributions.
 - The modeled dependencies among correlated characteristics in the wind field component and how they are represented.
 - Your treatment of the asymmetric nature of hurricanes.
 - 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.

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

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	NumbPolicies	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

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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:

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

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

PLA Data as of 12/31/2008

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

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

HRA Data as of 12/31/2008

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Return Time (Years)	Estimated Loss
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

G-2 Qualifications of Modeler Personnel and Consultants

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

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

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

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

Disclosures

1. Organization Background

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

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

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

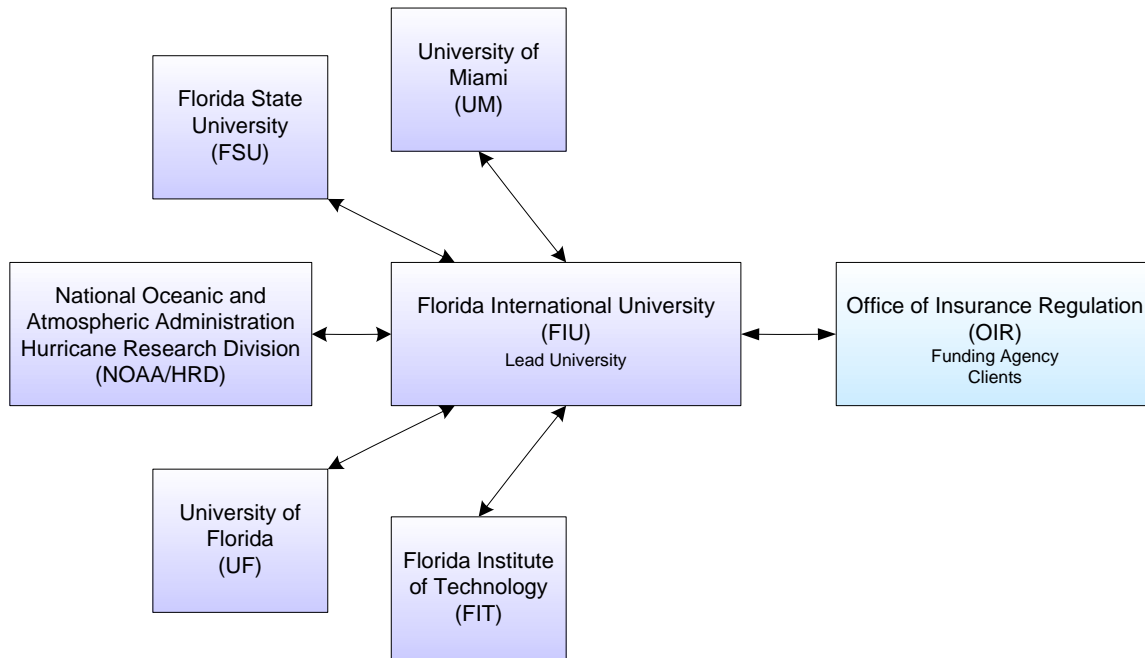


Figure 10. Organizational Structure

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

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

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

D. Describe the modeler's services.

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

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

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

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

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

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

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

None.

2. Professional Credentials

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

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

See below.

Table 5. Professional credentials

Key Personnel	Degree/ Discipline	University	Employment Status	Tenure	Experience
<i>Meteorology:</i>					
Dr. Mark Powell	Ph.D. Meteorology	Florida State University	Senior Atmospheric Scientist HRD/NOAA	30	Meteorology wind field model
Dr. Steve 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
<i>Engineering:</i>					

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

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

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

None.

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

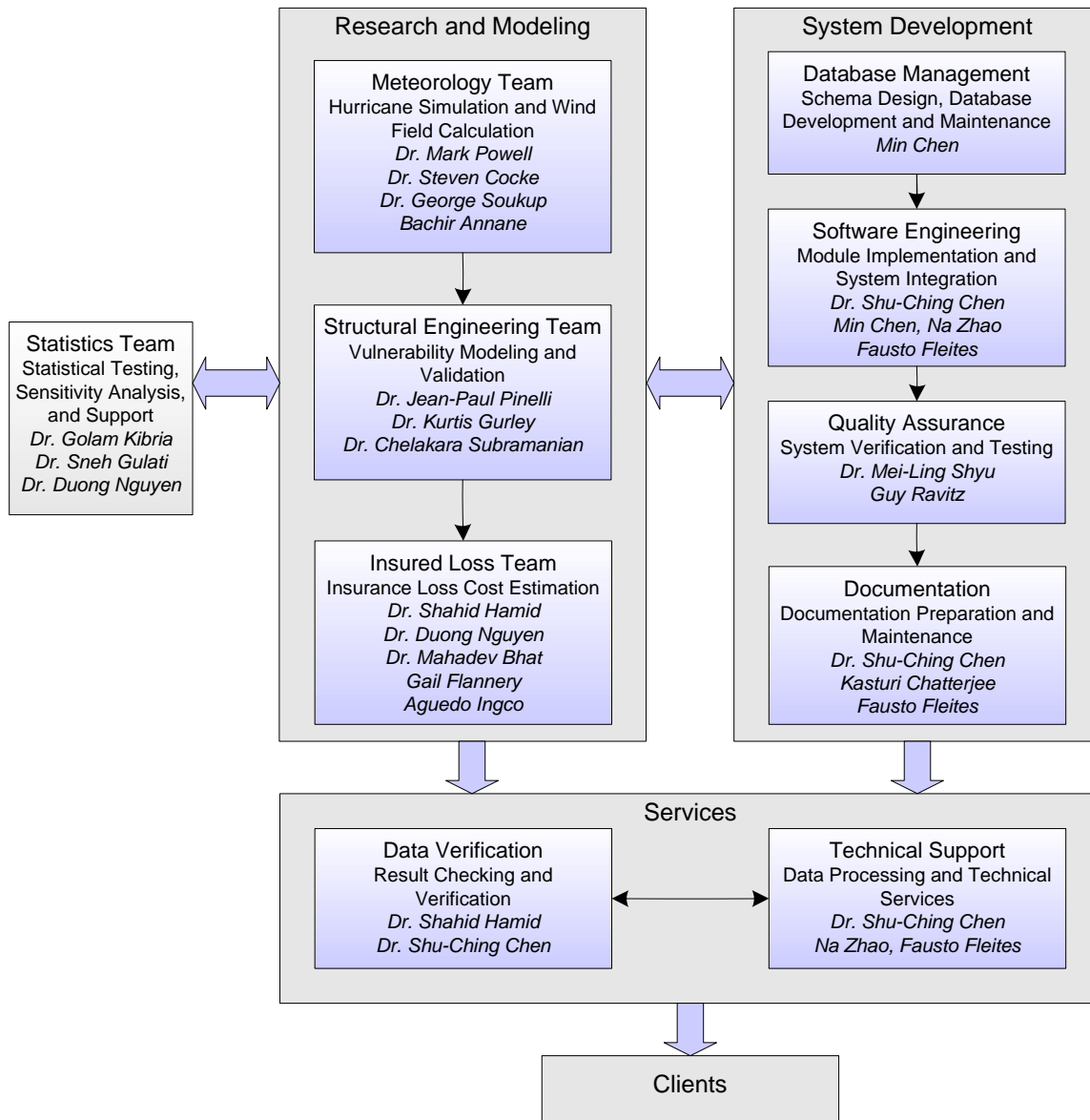


Figure 11. Florida Public Hurricane Loss Model Workflow

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

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

3. Independent Peer Review

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

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

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

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

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

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

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

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

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

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

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

See Form G-1

S-5 Replication of Known Hurricane Losses

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

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

Disclosures

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

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

Table 19 Actual vs. Model Loss

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

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

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

Scatter plot between Total Actual Losses and Modeled Losses

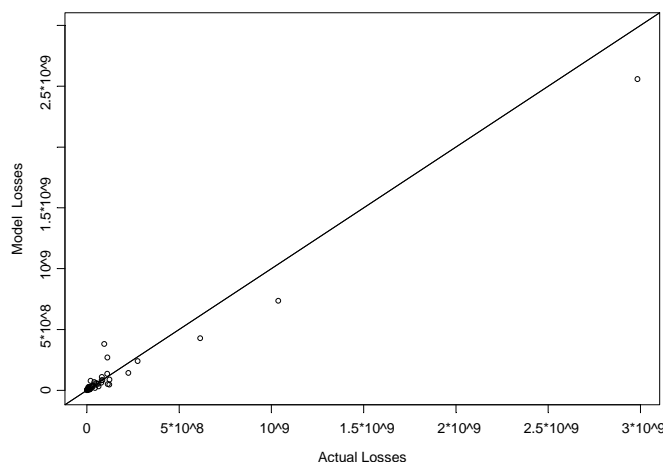


Figure 69. Scatter plot between Total Actual Losses vs. Total Modeled losses2. Provide a completed Form S-3, Five Validation Comparisons.

See Form S-3.

Reference:

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

S-2 Sensitivity Analysis for Model Output

The modeler shall have assessed the sensitivity of temporal and spatial outputs with respect to the simultaneous variation of input variables using currently accepted scientific and statistical methods in the appropriate disciplines and have taken appropriate action.

We have assessed the sensitivity of temporal and spatial outputs with respect to the simultaneous variation of input variables using currently accepted scientific and statistical methods and submitted to the commission with the original submission in 2007.

Disclosures

- 1. Provide a detailed explanation of the sensitivity analyses that have been performed on the model above and beyond those completed for the original submission of Form S-5 and provide specific results. (Requirement for modeling organizations that have previously provided the Commission with Form S-5. This disclosure can be satisfied with an updated Form S-5 that incorporates changes to the model since the previous submission of the Form).***

We have not done any sensitivity analyses on the model above and beyond those completed for the original submission Form S-5. In Form S-5, the following input variables were used.

CP = central pressure (in millibars)
Rmax = radius of maximum winds (in statute miles)
VT = translational velocity (forward speed in miles per hour)
Holland B pressure profile parameter

- 2. Provide a description of the statistical methods used to perform the sensitivity analysis.***

We have followed the procedures as described in the paper “Assessing Hurricane Effects. Part 1. Sensitivity Analysis,” by Ronald L. Iman, Mark E. Johnson, and Tom Schroeder (2000a).

- 3. Identify the most sensitive aspect of the model and the basis for making this determination. Provide a full discussion of the degree to which these sensitivities affect output results and illustrate with an example.***

For the sensitivity analysis, some selected graphs of the standardized regression coefficients vs time and for Category 1, 3 and 5 hurricanes are provided in Figure 63- Figure 65. From these graphs, we observed that the maximum sustained surface wind speed (MSSWS) is most sensitive to *Rmax* parameter followed by *VT*, Holland B and *CP*. At hour 0, MSSWS is the most sensitive to *Rmax*, where as at hour 12, MSSWS is the most sensitive to *VT*. We also noticed that the sensitivity of MSSWS depends on the time, grid points and the category of hurricanes.

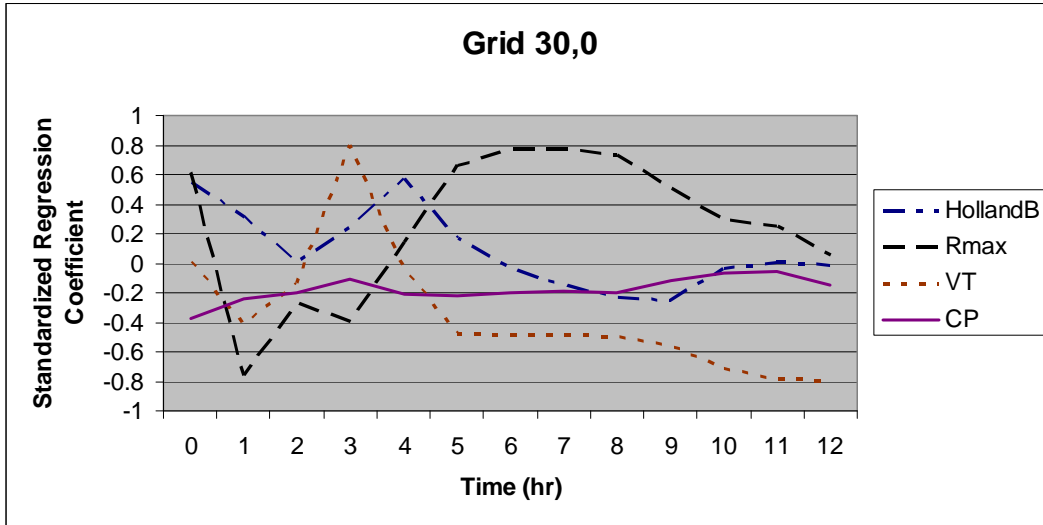


Figure 63. Standardized Regression Coefficients vs. Time at Grid Coordinates (30,0) for Category 1

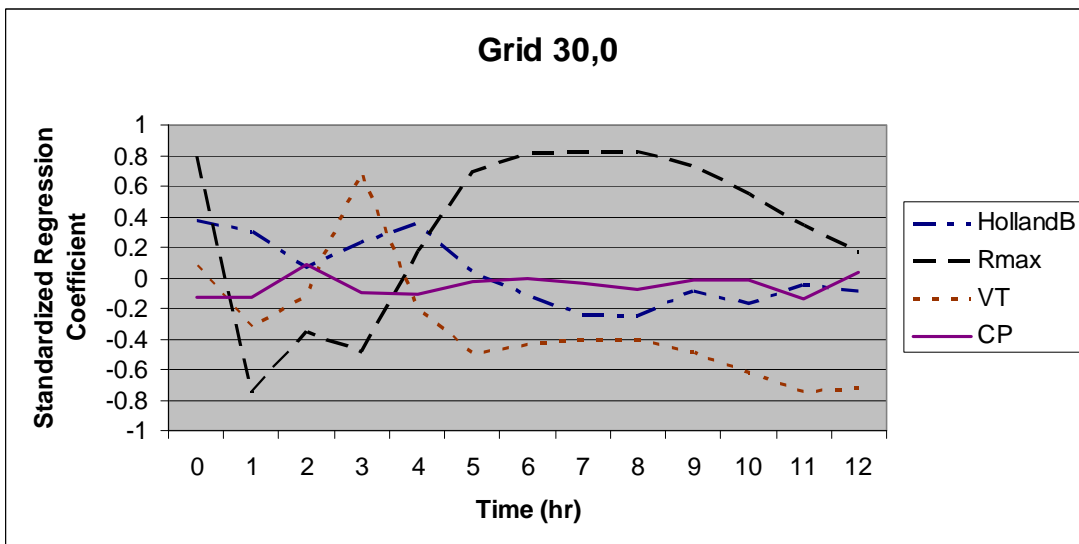


Figure 64. Standardized Regression Coefficients vs. Time at Grid Coordinates (30,0) for Category 3

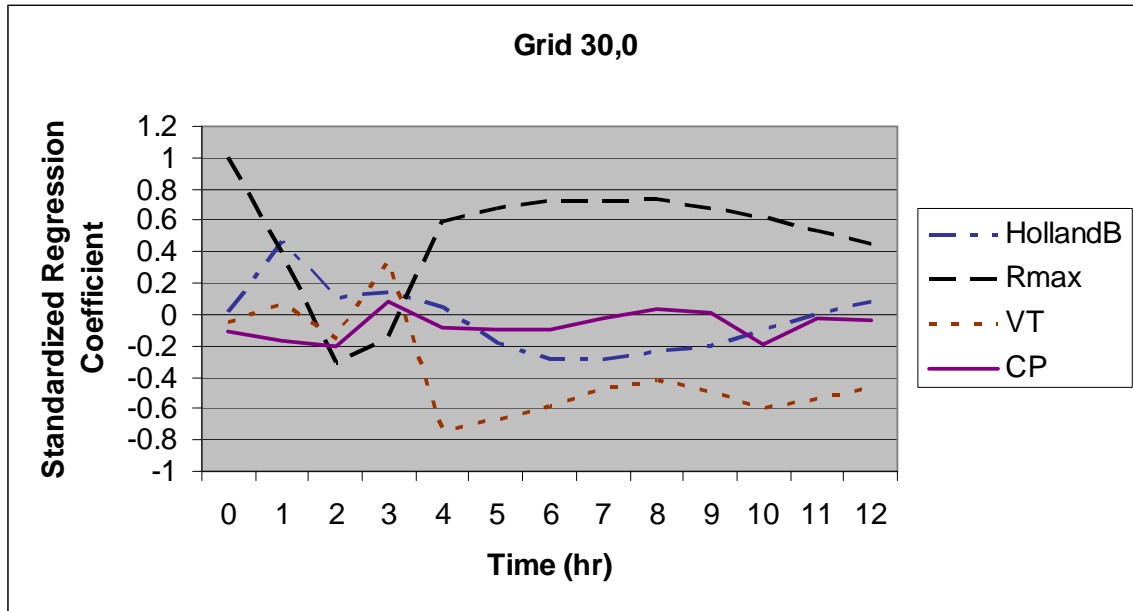


Figure 65. Standardized Regression Coefficients vs. Time at Grid Coordinates (30,0) for Category 5

4. Describe how other aspects of the model may have a significant impact on the sensitivities in output results and the basis for making this determination.

Validation studies (described in Standard S-1.3) indicated that air density, boundary layer height, fraction of the boundary layer depth over which the turbulent stresses act, the drag coefficient, the averaging time chosen to represent the boundary layer slab winds, and the reduction factor to adjust slab winds to the surface all have a significant effect on the output results. These quantities were evaluated during the validation process, resulting in the selection of physically consistent values. For example, the values chosen for air density, marine boundary layer height, and reduction factor from the mean boundary layer to the surface are representative of near surface GPS dropsonde measurements in hurricanes.

Model wind speeds are very sensitive to zip code roughness, which in turn depend on land use/land cover determined from satellite remote sensing, and the assignment of roughness to mean land use / land cover classifications as well as the upstream filtering or weighting factor applied to integrate the upstream roughness elements within a 45 degree sector to windward of the zip code. When zip codes are updated to reflect annual changes and population centroids are updated, the roughness table is also updated. Zip code location changes will generate different wind speeds. Experiments with different land use land cover filtering factors suggest that extending the filtering further upstream has the effect of a small reduction in roughness at Florida zip codes (probably due to proximity to the coast or smoother Everglades areas) with slightly higher wind speeds. However, loss cost sensitivity was found to be small (~ \$0.24B).

5. Describe actions taken in light of the sensitivity analyses performed.

No actions were taken in light of the aforementioned sensitivity experiments.

6. Provide a completed Form S-5, Hypothetical Events for Sensitivity and Uncertainty Analysis (requirement for models submitted by modeling organizations which have not previously provided the Commission with this analysis).

A Completed Form S-5 has been submitted with the original submission in 2007.

	(1)	(2)	(3)	(4)
Policy Type	Benfield's estimated FHCF Premium as of 12/31/2009	Amount due to cash build up	Projected Hurricane Premium	Percent of Hurricane
DP1	3,171,056	158,553	6,367,173	2.49%
DP3	24,472,582	1,223,629	76,613,926	1.60%

Notes:

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

Citizens Property Insurance Corporation
Personal Residential Multiperil – Dwelling

2010 RATE CHANGE
Dwelling Program Manual Changes

Summary of Changes

Rules of Practice Section of Citizens Dwelling Manual			
Rule Title	Page Number & Proposed Rule	Page Number & Current Rule	Comment
Commissions	Page DP ROP-15 Rule 12	Page DP 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.

Citizens Property Insurance Corporation
Personal Residential Multiperil – Dwelling

Rating Rules Section of Citizens Dwelling Manual			
Rule Title	Page Number & Proposed Rule	Page Number & Current Rule	Comment
Table of Contents	Page DP-1	Page DP-1	<ul style="list-style-type: none"> • 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 DP-7 Rule 301 B	Page DP-7 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 DP-7 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.
Vandalism & Malicious Mischief CIT DP-1 Only	Page DP-8 Rule 302	Page DP-7 Rule 302	Moved rule to page 8 due to addition of rule 301 C. There are no changes to rule 302.
Permitted Incidental Occupancies Residence Premises	Page DP-8 Rule 304	Page DP-7 Rule 304	Moved rule to page 8 due to addition of rule 301 C. There are no changes to rule 304. Changed edition date of page 8 to 01/2010.
DP-1 and DP-3 Rate Tables	Page DP-29 to DP-35	Page DP-29 to DP-35	Dwelling Fire Seasonal and Non-Seasonal Key Premiums, Dwelling Extended coverage Key Premiums, Wind Exclusion Credit factors, and Sinkhole Loss Coverage factors have been amended in accordance with the 2010 rate change.

Citizens Property Insurance Corporation
Personal Residential Multiperil – Dwelling

Dwelling Premium Calculation Worksheet	Page DP-43	DP-43	<ul style="list-style-type: none">• 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.• Changed edition date to 1/2010.
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DRCS Rating Example, Explanations and Support
Personal Lines Account - DP-3

DP-3 \$150K New Const Own
Territory 192 (Alachua)

Item	Description	Amount/Factor	Manual Page
1	Fire Building: Owner Occupied Masonry Protection Class 4 Factor, "One Family,"	\$49.69	DF-30
2	Fire Contents: Owner Occupied Masonry Protection Class 4 Factor, "One Family,"	6.1600	DF-30
3	Fire: Deductible Factor (\$500)	0.0200	DF-11
4	Fire: Age of Home Factor	(0.06)	DF-10
5	Fire: EMPATF Surcharge (Do not Include)	0.0000	DF-46
6	Fire Building: Key Factor for \$150,000 (Owner Occupied)	3.0900	DF-38
7	Fire Contents: Key Factor for \$75,000 (Owner Occupied)	9.9700	DF-38
8	EC Building: Non-Seasonal Base Rate	\$73.75	DF-31
9	EC Building: Key Factor for \$150,000	3.9950	DF-38
10	EC Building: Deductible Factor (\$500/2%)	0.0600	DF-12
11	EC Building: Windstorm Discount Factor	0.421	DF-40
12	EC Building: Hurricane Base Premium Percentage	0.169	DF-39
13	EC Contents: Non-Seasonal Base Rate	\$13.04	DF-31
14	EC Contents: E.C. Key Factor for \$75,000	12.67	DF-38
15	EC Contents: Deductible Factor (\$500/2%)	0.07	DF-12
16	EC Contents: Windstorm Discount Factor	0.368	DF-40
17	EC Contents: Hurricane Base Premium Percentage	0.041	DF-39
18	EC: Sinkhole Loss Coverage Factor	0.001	DF-34
19	EC: Windstorm Mitigation Factor (Maximum WMC + BCEG = 0.65)	0.65	DF-21
20	EC: Frame Relativity Factor	1.00	DF-43
21	EC: Age of Home Factor	(0.06)	DF-10
22	Personal liability premium	\$51	DF-45
23	EMPATF (Do not Include)	\$0	DF-46
24	Tax-Exempt Surcharge	0.0175	DF-46
25	Market Equalization Surcharge (Do not Include)	0.0000	DF-46
26	FHCF Buildup Surcharge	0.0160	DF-46
27	Citizens Emergency Assessment (Do not Include)	0.00	DF-46
28	Frame Relativity Factor	1.150	DF-43

Total BUILDING FIRE COVERAGE Premium Development

Item	Description	Total
29	Base Premium = 1 x 6	\$154
30	Deductible Charge = 29 x 3	\$3
31	Age of Home Charge = 29 x 4	\$-9
32	Subtotal Before Surcharges = 29 + 30 + 31	\$148

Total CONTENTS FIRE COVERAGE Premium Development

Item	Description	Total
33	Base Premium = 2 x 7	\$61
34	Deductible Charge = 33 x 3	\$1
35	Age of Home Charge = 33 x 4	\$-4
36	Subtotal Before Surcharges = 33 + 34 + 35	\$58

Total BUILDING EXTENDED COVERAGE Premium Development

Item	Description	Total
37	EC Building: Non-Seasonal Base Rate = 8	\$73.75
38	Sinkhole Loss Coverage = 37 x 18	\$0.07
39	Total E.C. Key Premium = 37 + 38	\$73.82
40	E.C. Base Premium = 39 x 9 x 20	\$295
41	Windstorm Mitigation Credit = -39 x 11 x 19 x 9	\$-81
42	E.C. Deductible Options = 40 x 10	\$18
43	Age of Home Charge = 40 x 21	\$-18
44	Total Building Extended Coverage Premium = 40 + 41 + 42 + 43	\$214

Total CONTENTS EXTENDED COVERAGE Premium Development

Item	Description	Total
45	EC Contents: Non-Seasonal Base Rate = 13	\$13.04
46	Sinkhole Loss Coverage = 45 x 18	\$0.01
47	Total E.C. Key Premium = 45 + 46	\$13.05
48	E.C. Base Premium = 47 x 14 x 20	\$165
49	Windstorm Mitigation Credit = -47 x 14 x 19 x 16	\$-40
50	E.C. Deductible Options = 48 x 15	\$12
51	Age of Home Charge = 48 x 21	\$-10
52	Total Contents Extended Coverage Premium = 48 + 49 + 50 + 51	\$127

Total Premium Development

53	Personal Liability Premium = 22	\$51
54	Grand Subtotal = 32 + 36 + 44 + 52 + 53 (Maximum total discount = 0.85)	\$598
55	EMPATF Surcharge (Do not include) = 23	\$0
56	Tax-Exempt Surcharge = 54 x 24	\$10
57	Market Equalization Surcharge (Do not Include) = 54 x 25	\$0
58	FHCF Buildup Surcharge = 44 x 12 x 26 + 52 x 17 x 26	\$1
59	Citizens Emergency Assessment (Do not Include) = 54 x 27	\$0
60	Total Premium = 54 + 55 + 56 + 57 + 58 + 59	\$609

Hurricane Premium Development

Item	Description	Total
61	E.C. Building Hurricane Premium = 44 x 12	\$36
62	E.C. Contents Hurricane Premium = 52 x 17	\$5
63	TOTAL Hurricane Premium = 61 + 62 + 58	\$42

Total NON-HURRICANE Premium Development

64	Total Premium = 60	\$609
65	Total Hurricane Premium = 63	\$42
66	TOTAL Non-Hurricane Premium = 64 + 65	\$567

DRCS Rating Example, Explanations and Support
Personal Lines Account - DP-3

DP-3 \$150K Pre-2001 Const Own
Territory 192 (Alachua)

Item	Description	Amount/Factor	Manual Page
1	Fire Building: Owner Occupied Masonry Protection Class 4 Factor, "One Family,"	\$49.69	DF-30
2	Fire Contents: Owner Occupied Masonry Protection Class 4 Factor, "One Family,"	\$6.16	DF-30
3	Fire: Deductible Factor (\$500)	0.0200	DF-11
4	Fire: Age of Home Factor	0.00	DF-10
5	Fire: EMPATF Surcharge (Do not Include)	0.0000	DF-46
6	Fire Building: Key Factor for \$150,000 (Owner Occupied)	3.0900	DF-38
7	Fire Contents: Key Factor for \$75,000 (Owner Occupied)	9.9700	DF-38
8	EC Building: Non-Seasonal Base Rate	\$73.75	DF-31
9	EC Building: Key Factor for \$150,000	3.9950	DF-38
10	EC Building: Deductible Factor (\$500/2%)	0.0600	DF-12
11	EC Building: Windstorm Discount Factor	0.421	DF-40
12	EC Building: Hurricane Base Premium Percentage	0.169	DF-39
13	EC Contents: Non-Seasonal Base Rate	\$13.04	DF-31
14	EC Contents: E.C. Key Factor for \$75,000	12.67	DF-38
15	EC Contents: Deductible Factor (\$500/2%)	0.07	DF-12
16	EC Contents: Windstorm Discount Factor	0.368	DF-40
17	EC Contents: Hurricane Base Premium Percentage	0.041	DF-39
18	EC: Sinkhole Loss Coverage Factor	0.001	DF-34
19	EC: Windstorm Mitigation Factor (Maximum WMC + BCEG = 0.65)	0.00	DF-21
20	EC: Frame Relativity Factor	1.00	DF-43
21	EC: Age of Home Factor	0.00	DF-10
22	Personal liability premium	\$51	DF-45
23	EMPATF (Do not Include)	\$0	DF-46
24	Tax-Exempt Surcharge	0.0175	DF-46
25	Market Equalization Surcharge (Do not Include)	0.0000	DF-46
26	FHCF Buildup Surcharge	0.0160	DF-46
27	Citizens Emergency Assessment (Do not Include)	0.00	DF-46
28	Frame Relativity Factor	1.150	DF-43

Total BUILDING FIRE COVERAGE Premium Development

Item	Description	Total
29	Base Premium = 1 x 6	\$154
30	Deductible Charge = 29 x 3	\$3
31	Age of Home Charge = 29 x 4	\$0
32	Subtotal Before Surcharges = 29 + 30 + 31	\$157

Total CONTENTS FIRE COVERAGE Premium Development

Item	Description	Total
33	Base Premium = 2 x 7	\$61
34	Deductible Charge = 33 x 3	\$1
35	Age of Home Charge = 33 x 4	\$0
36	Subtotal Before Surcharges = 33 + 34 + 35	\$62

Total BUILDING EXTENDED COVERAGE Premium Development

Item	Description	Total
37	EC Building: Non-Seasonal Base Rate = 8	\$73.75
38	Sinkhole Loss Coverage = 37 x 18	\$0.07
39	Total E.C. Key Premium = 37 + 38	\$73.82
40	E.C. Base Premium = 39 x 9 x 20	\$295
41	Windstorm Mitigation Credit = -39 x 11 x 19 x 9	\$0
42	E.C. Deductible Options = 40 x 10	\$18
43	Age of Home Charge = 40 x 21	\$0
44	Total Building Extended Coverage Premium = 40 + 41 + 42 + 43	\$313

Total CONTENTS EXTENDED COVERAGE Premium Development

Item	Description	Total
45	EC Contents: Non-Seasonal Base Rate = 13	\$13.04
46	Sinkhole Loss Coverage = 45 x 18	\$0.01
47	Total E.C. Key Premium = 45 + 46	\$13.05
48	E.C. Base Premium = 47 x 14 x 20	\$165
49	Windstorm Mitigation Credit = -47 x 14 x 19 x 16	\$0
50	E.C. Deductible Options = 48 x 15	\$12
51	Age of Home Charge = 48 x 21	\$0
52	Total Contents Extended Coverage Premium = 48 + 49 + 50 + 51	\$177

Total Premium Development

53	Personal Liability Premium = 22	\$51
54	Grand Subtotal = 32 + 36 + 44 + 52 + 53 (Maximum total discount = 0.85)	\$760
55	EMPATF Surcharge (Do not include) = 23	\$0
56	Tax-Exempt Surcharge = 54 x 24	\$13
57	Market Equalization Surcharge (Do not Include) = 54 x 25	\$0
58	FHCF Buildup Surcharge = 44 x 12 x 26 + 52 x 17 x 26	\$1
59	Citizens Emergency Assessment (Do not Include) = 54 x 27	\$0
60	Total Premium = 54 + 55 + 56 + 57 + 58 + 59	\$774

Hurricane Premium Development

Item	Description	Total
61	E.C. Building Hurricane Premium = 44 x 12	\$53
62	E.C. Contents Hurricane Premium = 52 x 17	\$7
63	TOTAL Hurricane Premium = 61 + 62 + 58	\$61

Total NON-HURRICANE Premium Development

64	Total Premium = 60	\$774
65	Total Hurricane Premium = 63	\$61
66	TOTAL Non-Hurricane Premium = 64 + 65	\$713

DRCS Rating Example, Explanations and Support
Personal Lines Account - DP-3

DP-3 \$150K Const Mit Own
Territory 192 (Alachua)

Item	Description	Amount/Factor	Manual Page
1	Fire Building: Owner Occupied Masonry Protection Class 4 Factor, "One Family,"	\$49.69	DF-30
2	Fire Contents: Owner Occupied Masonry Protection Class 4 Factor, "One Family,"	\$6.16	DF-30
3	Fire: Deductible Factor (\$500)	0.0200	DF-11
4	Fire: Age of Home Factor	0.00	DF-10
5	Fire: EMPATF Surcharge (Do not Include)	0.0000	DF-46
6	Fire Building: Key Factor for \$150,000 (Owner Occupied)	3.0900	DF-38
7	Fire Contents: Key Factor for \$75,000 (Owner Occupied)	9.9700	DF-38
8	EC Building: Non-Seasonal Base Rate	\$73.75	DF-31
9	EC Building: Key Factor for \$150,000	3.9950	DF-38
10	EC Building: Deductible Factor (\$500/2%)	0.0600	DF-12
11	EC Building: Windstorm Discount Factor	0.421	DF-40
12	EC Building: Hurricane Base Premium Percentage	0.169	DF-39
13	EC Contents: Non-Seasonal Base Rate	\$13.04	DF-31
14	EC Contents: E.C. Key Factor for \$75,000	12.67	DF-38
15	EC Contents: Deductible Factor (\$500/2%)	0.07	DF-12
16	EC Contents: Windstorm Discount Factor	0.368	DF-40
17	EC Contents: Hurricane Base Premium Percentage	0.041	DF-39
18	EC: Sinkhole Loss Coverage Factor	0.001	DF-34
19	EC: Windstorm Mitigation Factor (Maximum WMC + BCEG = 0.65)	0.65	DF-21
20	EC: Frame Relativity Factor	1.00	DF-43
21	EC: Age of Home Factor	0.00	DF-10
22	Personal liability premium	\$51	DF-45
23	EMPATF (Do not Include)	\$0	DF-46
24	Tax-Exempt Surcharge	0.0175	DF-46
25	Market Equalization Surcharge (Do not Include)	0.0000	DF-46
26	FHCF Buildup Surcharge	0.0160	DF-46
27	Citizens Emergency Assessment (Do not Include)	0.00	DF-46
28	Frame Relativity Factor	1.150	DF-43

Total BUILDING FIRE COVERAGE Premium Development

Item	Description	Total
29	Base Premium = 1 x 6	\$154
30	Deductible Charge = 29 x 3	\$3
31	Age of Home Charge = 29 x 4	\$0
32	Subtotal Before Surcharges = 29 + 30 + 31	\$157

Total CONTENTS FIRE COVERAGE Premium Development

Item	Description	Total
33	Base Premium = 2 x 7	\$61
34	Deductible Charge = 33 x 3	\$1
35	Age of Home Charge = 33 x 4	\$0
36	Subtotal Before Surcharges = 33 + 34 + 35	\$62

Total BUILDING EXTENDED COVERAGE Premium Development

Item	Description	Total
37	EC Building: Non-Seasonal Base Rate = 8	\$73.75
38	Sinkhole Loss Coverage = 37 x 18	\$0.07
39	Total E.C. Key Premium = 37 + 38	\$73.82
40	E.C. Base Premium = 39 x 9 x 20	\$295
41	Windstorm Mitigation Credit = -39 x 11 x 19 x 9	-\$81
42	E.C. Deductible Options = 40 x 10	\$18
43	Age of Home Charge = 40 x 21	\$0
44	Total Building Extended Coverage Premium = 40 + 41 + 42 + 43	\$232

Total CONTENTS EXTENDED COVERAGE Premium Development

Item	Description	Total
45	EC Contents: Non-Seasonal Base Rate = 13	\$13.04
46	Sinkhole Loss Coverage = 45 x 18	\$0.01
47	Total E.C. Key Premium = 45 + 46	\$13.05
48	E.C. Base Premium = 47 x 14 x 20	\$165
49	Windstorm Mitigation Credit = -47 x 14 x 19 x 16	-\$40
50	E.C. Deductible Options = 48 x 15	\$12
51	Age of Home Charge = 48 x 21	\$0
52	Total Contents Extended Coverage Premium = 48 + 49 + 50 + 51	\$137

Total Premium Development

53	Personal Liability Premium = 22	\$51
54	Grand Subtotal = 32 + 36 + 44 + 52 + 53 (Maximum total discount = 0.85)	\$639
55	EMPATF Surcharge (Do not include) = 23	\$0
56	Tax-Exempt Surcharge = 54 x 24	\$11
57	Market Equalization Surcharge (Do not Include) = 54 x 25	\$0
58	FHCF Buildup Surcharge = 44 x 12 x 26 + 52 x 17 x 26	\$1
59	Citizens Emergency Assessment (Do not Include) = 54 x 27	\$0
60	Total Premium = 54 + 55 + 56 + 57 + 58 + 59	\$651

Hurricane Premium Development

Item	Description	Total
61	E.C. Building Hurricane Premium = 44 x 12	\$39
62	E.C. Contents Hurricane Premium = 52 x 17	\$6
63	TOTAL Hurricane Premium = 61 + 62 + 58	\$46

Total NON-HURRICANE Premium Development

64	Total Premium = 60	\$651
65	Total Hurricane Premium = 63	\$46
66	TOTAL Non-Hurricane Premium = 64 + 65	\$605

DRCS Rating Example, Explanations and Support
Personal Lines Account - DP-3

DP-3 \$150K New Const Non-Own
Territory 192 (Alachua)

Item	Description	Amount/Factor	Manual Page
1	Fire Building: Non-Owner Occupied Masonry Protection Class 4 Factor, "One Family,"	\$62.11	DF-30
2	Fire Contents: Non-Owner Occupied Masonry Protection Class 4 Factor, "One Family,"	6.1600	DF-30
3	Fire: Deductible Factor (\$500)	0.0200	DF-11
4	Fire: Age of Home Factor	(0.06)	DF-10
5	Fire: EMPATF Surcharge (Do not Include)	0.0000	DF-46
6	Fire Building: Key Factor for \$150,000 (Non-Owner Occupied)	3.0900	DF-38
7	Fire Contents: Key Factor for \$0 (Non-Owner Occupied)	0.0000	DF-38
8	EC Building: Non-Seasonal Base Rate	\$73.75	DF-31
9	EC Building: Key Factor for \$150,000	3.9950	DF-38
10	EC Building: Deductible Factor (\$500/2%)	0.0600	DF-12
11	EC Building: Windstorm Discount Factor	0.421	DF-40
12	EC Building: Hurricane Base Premium Percentage	0.169	DF-39
13	EC Contents: Non-Seasonal Base Rate	\$13.04	DF-31
14	EC Contents: E.C. Key Factor for \$0	0.00	DF-38
15	EC Contents: Deductible Factor (\$500/2%)	0.07	DF-12
16	EC Contents: Windstorm Discount Factor	0.368	DF-40
17	EC Contents: Hurricane Base Premium Percentage	0.041	DF-39
18	EC: Sinkhole Loss Coverage Factor	0.001	DF-34
19	EC: Windstorm Mitigation Factor (Maximum WMC + BCEG = 0.65)	0.65	DF-21
20	EC: Frame Relativity Factor	1.00	DF-43
21	EC: Age of Home Factor	(0.06)	DF-10
22	Personal liability premium	\$28	DF-45
23	EMPATF (Do not Include)	\$0	DF-46
24	Tax-Exempt Surcharge	0.0175	DF-46
25	Market Equalization Surcharge (Do not Include)	0.0000	DF-46
26	FHCF Buildup Surcharge	0.0160	DF-46
27	Citizens Emergency Assessment (Do not Include)	0.00	DF-46
28	Frame Relativity Factor	1.150	DF-43

Total BUILDING FIRE COVERAGE Premium Development

Item	Description	Total
29	Base Premium = 1 x 6	\$192
30	Deductible Charge = 29 x 3	\$4
31	Age of Home Charge = 29 x 4	\$-12
32	Subtotal Before Surcharges = 29 + 30 + 31	\$184

Total CONTENTS FIRE COVERAGE Premium Development

Item	Description	Total
33	Base Premium = 2 x 7	\$0
34	Deductible Charge = 33 x 3	\$0
35	Age of Home Charge = 33 x 4	\$0
36	Subtotal Before Surcharges = 33 + 34 + 35	\$0

Total BUILDING EXTENDED COVERAGE Premium Development

Item	Description	Total
37	EC Building: Non-Seasonal Base Rate = 8	\$73.75
38	Sinkhole Loss Coverage = 37 x 18	\$0.07
39	Total E.C. Key Premium = 37 + 38	\$73.82
40	E.C. Base Premium = 39 x 9 x 20	\$295
41	Windstorm Mitigation Credit = -39 x 11 x 19 x 9	\$-81
42	E.C. Deductible Options = 40 x 10	\$18
43	Age of Home Charge = 40 x 21	\$-18
44	Total Building Extended Coverage Premium = 40 + 41 + 42 + 43	\$214

Total CONTENTS EXTENDED COVERAGE Premium Development

Item	Description	Total
45	EC Contents: Non-Seasonal Base Rate = 13	\$13.04
46	Sinkhole Loss Coverage = 45 x 18	\$0.01
47	Total E.C. Key Premium = 45 + 46	\$13.05
48	E.C. Base Premium = 47 x 14 x 20	\$0
49	Windstorm Mitigation Credit = -47 x 14 x 19 x 16	\$0
50	E.C. Deductible Options = 48 x 15	\$0
51	Age of Home Charge = 48 x 21	\$0
52	Total Contents Extended Coverage Premium = 48 + 49 + 50 + 51	\$0

Total Premium Development

53	Personal Liability Premium = 22	\$28
54	Grand Subtotal = 32 + 36 + 44 + 52 + 53 (Maximum total discount = 0.85)	\$426
55	EMPATF Surcharge (Do not include) = 23	\$0
56	Tax-Exempt Surcharge = 54 x 24	\$7
57	Market Equalization Surcharge (Do not Include) = 54 x 25	\$0
58	FHCF Buildup Surcharge = 44 x 12 x 26 + 52 x 17 x 26	\$1
59	Citizens Emergency Assessment (Do not Include) = 54 x 27	\$0
60	Total Premium = 54 + 55 + 56 + 57 + 58 + 59	\$434

Hurricane Premium Development

Item	Description	Total
61	E.C. Building Hurricane Premium = 44 x 12	\$36
62	E.C. Contents Hurricane Premium = 52 x 17	\$0
63	TOTAL Hurricane Premium = 61 + 62 + 58	\$37

Total NON-HURRICANE Premium Development

64	Total Premium = 60	\$434
65	Total Hurricane Premium = 63	\$37
66	TOTAL Non-Hurricane Premium = 64 + 65	\$397

DRCS Rating Example, Explanations and Support
Personal Lines Account - DP-3

DP-3 \$150K Pre-01 Const NonOwn
Territory 192 (Alachua)

Item	Description	Amount/Factor	Manual Page
1	Fire Building: Non-Owner Occupied Masonry Protection Class 4 Factor, "One Family,"	\$62.11	DF-30
2	Fire Contents: Non-Owner Occupied Masonry Protection Class 4 Factor, "One Family,"	\$6.16	DF-30
3	Fire: Deductible Factor (\$500)	0.0200	DF-11
4	Fire: Age of Home Factor	0.00	DF-10
5	Fire: EMPATF Surcharge (Do not Include)	0.0000	DF-46
6	Fire Building: Key Factor for \$150,000 (Non-Owner Occupied)	3.0900	DF-38
7	Fire Contents: Key Factor for \$0 (Non-Owner Occupied)	0.0000	DF-38
8	EC Building: Non-Seasonal Base Rate	\$73.75	DF-31
9	EC Building: Key Factor for \$150,000	3.9950	DF-38
10	EC Building: Deductible Factor (\$500/2%)	0.0600	DF-12
11	EC Building: Windstorm Discount Factor	0.421	DF-40
12	EC Building: Hurricane Base Premium Percentage	0.169	DF-39
13	EC Contents: Non-Seasonal Base Rate	\$13.04	DF-31
14	EC Contents: E.C. Key Factor for \$0	0.00	DF-38
15	EC Contents: Deductible Factor (\$500/2%)	0.07	DF-12
16	EC Contents: Windstorm Discount Factor	0.368	DF-40
17	EC Contents: Hurricane Base Premium Percentage	0.041	DF-39
18	EC: Sinkhole Loss Coverage Factor	0.001	DF-34
19	EC: Windstorm Mitigation Factor (Maximum WMC + BCEG = 0.65)	0.00	DF-21
20	EC: Frame Relativity Factor	1.00	DF-43
21	EC: Age of Home Factor	0.00	DF-10
22	Personal liability premium	\$28	DF-45
23	EMPATF (Do not Include)	\$0	DF-46
24	Tax-Exempt Surcharge	0.0175	DF-46
25	Market Equalization Surcharge (Do not Include)	0.0000	DF-46
26	FHCF Buildup Surcharge	0.0160	DF-46
27	Citizens Emergency Assessment (Do not Include)	0.00	DF-46
28	Frame Relativity Factor	1.150	DF-43

Total BUILDING FIRE COVERAGE Premium Development

Item	Description	Total
29	Base Premium = 1 x 6	\$192
30	Deductible Charge = 29 x 3	\$4
31	Age of Home Charge = 29 x 4	\$0
32	Subtotal Before Surcharges = 29 + 30 + 31	\$196

Total CONTENTS FIRE COVERAGE Premium Development

Item	Description	Total
33	Base Premium = 2 x 7	\$0
34	Deductible Charge = 33 x 3	\$0
35	Age of Home Charge = 33 x 4	\$0
36	Subtotal Before Surcharges = 33 + 34 + 35	\$0

Total BUILDING EXTENDED COVERAGE Premium Development

Item	Description	Total
37	EC Building: Non-Seasonal Base Rate = 8	\$73.75
38	Sinkhole Loss Coverage = 37 x 18	\$0.07
39	Total E.C. Key Premium = 37 + 38	\$73.82
40	E.C. Base Premium = 39 x 9 x 20	\$295
41	Windstorm Mitigation Credit = -39 x 11 x 19 x 9	\$0
42	E.C. Deductible Options = 40 x 10	\$18
43	Age of Home Charge = 40 x 21	\$0
44	Total Building Extended Coverage Premium = 40 + 41 + 42 + 43	\$313

Total CONTENTS EXTENDED COVERAGE Premium Development

Item	Description	Total
45	EC Contents: Non-Seasonal Base Rate = 13	\$13.04
46	Sinkhole Loss Coverage = 45 x 18	\$0.01
47	Total E.C. Key Premium = 45 + 46	\$13.05
48	E.C. Base Premium = 47 x 14 x 20	\$0
49	Windstorm Mitigation Credit = -47 x 14 x 19 x 16	\$0
50	E.C. Deductible Options = 48 x 15	\$0
51	Age of Home Charge = 48 x 21	\$0
52	Total Contents Extended Coverage Premium = 48 + 49 + 50 + 51	\$0

Total Premium Development

53	Personal Liability Premium = 22	\$28
54	Grand Subtotal = 32 + 36 + 44 + 52 + 53 (Maximum total discount = 0.85)	\$537
55	EMPATF Surcharge (Do not include) = 23	\$0
56	Tax-Exempt Surcharge = 54 x 24	\$9
57	Market Equalization Surcharge (Do not Include) = 54 x 25	\$0
58	FHCF Buildup Surcharge = 44 x 12 x 26 + 52 x 17 x 26	\$1
59	Citizens Emergency Assessment (Do not Include) = 54 x 27	\$0
60	Total Premium = 54 + 55 + 56 + 57 + 58 + 59	\$547

Hurricane Premium Development

Item	Description	Total
61	E.C. Building Hurricane Premium = 44 x 12	\$53
62	E.C. Contents Hurricane Premium = 52 x 17	\$0
63	TOTAL Hurricane Premium = 61 + 62 + 58	\$54

Total NON-HURRICANE Premium Development

64	Total Premium = 60	\$547
65	Total Hurricane Premium = 63	\$54
66	TOTAL Non-Hurricane Premium = 64 + 65	\$493

DRCS Rating Example, Explanations and Support
Personal Lines Account - DP-3

DP-3 \$300K New Const Own
Territory 192 (Alachua)

Item	Description	Amount/Factor	Manual Page
1	Fire Building: Owner Occupied Masonry Protection Class 4 Factor, "One Family,"	\$49.69	DF-30
2	Fire Contents: Owner Occupied Masonry Protection Class 4 Factor, "One Family,"	\$6.16	DF-30
3	Fire: Deductible Factor (\$500)	0.0200	DF-11
4	Fire: Age of Home Factor	(0.06)	DF-10
5	Fire: EMPATF Surcharge (Do not Include)	0.0000	DF-46
6	Fire Building: Key Factor for \$300,000 (Owner Occupied)	5.49	DF-38
7	Fire Contents: Key Factor for \$150,000 (Owner Occupied)	19.72	DF-38
8	EC Building: Non-Seasonal Base Rate	\$73.75	DF-31
9	EC Building: Key Factor for \$300,000	7.625	DF-38
10	EC Building: Deductible Factor (\$500/2%)	0.0600	DF-12
11	EC Building: Windstorm Discount Factor	0.421	DF-40
12	EC Building: Hurricane Base Premium Percentage	0.169	DF-39
13	EC Contents: Non-Seasonal Base Rate	\$13.04	DF-31
14	EC Contents: E.C. Key Factor for \$150,000	25.42	DF-38
15	EC Contents: Deductible Factor (\$500/2%)	0.07	DF-12
16	EC Contents: Windstorm Discount Factor	0.368	DF-40
17	EC Contents: Hurricane Base Premium Percentage	0.041	DF-39
18	EC: Sinkhole Loss Coverage Factor	0.001	DF-34
19	EC: Windstorm Mitigation Factor (Maximum WMC + BCEG = 0.65)	0.65	DF-21
20	EC: Frame Relativity Factor	1.00	DF-43
21	EC: Age of Home Factor	(0.06)	DF-10
22	Personal liability premium	\$51	DF-45
23	EMPATF (Do not Include)	\$0	DF-46
24	Tax-Exempt Surcharge	0.0175	DF-46
25	Market Equalization Surcharge (Do not Include)	0.0000	DF-46
26	FHCF Buildup Surcharge	0.0160	DF-46
27	Citizens Emergency Assessment (Do not Include)	0.00	DF-46
28	Frame Relativity Factor	1.150	DF-43

Total BUILDING FIRE COVERAGE Premium Development

Item	Description	Total
29	Base Premium = 1 x 6	\$273
30	Deductible Charge = 29 x 3	\$5
31	Age of Home Charge = 29 x 4	\$-16
32	Subtotal Before Surcharges = 29 + 30 + 31	\$262

Total CONTENTS FIRE COVERAGE Premium Development

Item	Description	Total
33	Base Premium = 2 x 7	\$121
34	Deductible Charge = 33 x 3	\$2
35	Age of Home Charge = 33 x 4	\$-7
36	Subtotal Before Surcharges = 33 + 34 + 35	\$116

Total BUILDING EXTENDED COVERAGE Premium Development

Item	Description	Total
37	EC Building: Non-Seasonal Base Rate = 8	\$73.75
38	Sinkhole Loss Coverage = 37 x 18	\$0.07
39	Total E.C. Key Premium = 37 + 38	\$73.82
40	E.C. Base Premium = 39 x 9 x 20	\$563
41	Windstorm Mitigation Credit = -39 x 11 x 19 x 9	\$-154
42	E.C. Deductible Options = 40 x 10	\$34
43	Age of Home Charge = 40 x 21	\$-34
44	Total Building Extended Coverage Premium = 40 + 41 + 42 + 43	\$409

Total CONTENTS EXTENDED COVERAGE Premium Development

Item	Description	Total
45	EC Contents: Non-Seasonal Base Rate = 13	\$13.04
46	Sinkhole Loss Coverage = 45 x 18	\$0.01
47	Total E.C. Key Premium = 45 + 46	\$13.05
48	E.C. Base Premium = 47 x 14 x 20	\$332
49	Windstorm Mitigation Credit = -47 x 14 x 19 x 16	\$-79
50	E.C. Deductible Options = 48 x 15	\$23
51	Age of Home Charge = 48 x 21	\$-20
52	Total Contents Extended Coverage Premium = 48 + 49 + 50 + 51	\$256

Total Premium Development

53	Personal Liability Premium = 22	\$51
54	Grand Subtotal = 32 + 36 + 44 + 52 + 53 (Maximum total discount = 0.85)	\$1,094
55	EMPATF Surcharge (Do not include) = 23	\$0
56	Tax-Exempt Surcharge = 54 x 24	\$19
57	Market Equalization Surcharge (Do not Include) = 54 x 25	\$0
58	FHCF Buildup Surcharge = 44 x 12 x 26 + 52 x 17 x 26	\$1
59	Citizens Emergency Assessment (Do not Include) = 54 x 27	\$0
60	Total Premium = 54 + 55 + 56 + 57 + 58 + 59	\$1,114

Hurricane Premium Development

Item	Description	Total
61	E.C. Building Hurricane Premium = 44 x 12	\$69
62	E.C. Contents Hurricane Premium = 52 x 17	\$10
63	TOTAL Hurricane Premium= 61 + 62 + 58	\$80

Total NON-HURRICANE Premium Development

64	Total Premium = 60	\$1,114
65	Total Hurricane Premium = 63	\$80
66	TOTAL Non-Hurricane Premium= 64 + 65	\$1,034

DRCS Rating Example, Explanations and Support
Personal Lines Account - DP-3

DP-3 \$300K Pre-2001 Const Own
Territory 192 (Alachua)

Item	Description	Amount/Factor	Manual Page
1	Fire Building: Owner Occupied Masonry Protection Class 4 Factor, "One Family,"	\$49.69	DF-30
2	Fire Contents: Owner Occupied Masonry Protection Class 4 Factor, "One Family,"	\$6.16	DF-30
3	Fire: Deductible Factor (\$500)	0.0200	DF-11
4	Fire: Age of Home Factor	0.00	DF-10
5	Fire: EMPATF Surcharge (Do not Include)	0.0000	DF-46
6	Fire Building: Key Factor for \$300,000 (Owner Occupied)	5.49	DF-38
7	Fire Contents: Key Factor for \$150,000 (Owner Occupied)	19.72	DF-38
8	EC Building: Non-Seasonal Base Rate	\$73.75	DF-31
9	EC Building: Key Factor for \$300,000	7.625	DF-38
10	EC Building: Deductible Factor (\$500/2%)	0.0600	DF-12
11	EC Building: Windstorm Discount Factor	0.421	DF-40
12	EC Building: Hurricane Base Premium Percentage	0.169	DF-39
13	EC Contents: Non-Seasonal Base Rate	\$13.04	DF-31
14	EC Contents: E.C. Key Factor for \$150,000	25.42	DF-38
15	EC Contents: Deductible Factor (\$500/2%)	0.07	DF-12
16	EC Contents: Windstorm Discount Factor	0.368	DF-40
17	EC Contents: Hurricane Base Premium Percentage	0.041	DF-39
18	EC: Sinkhole Loss Coverage Factor	0.001	DF-34
19	EC: Windstorm Mitigation Factor (Maximum WMC + BCEG = 0.65)	0.00	DF-21
20	EC: Frame Relativity Factor	1.00	DF-43
21	EC: Age of Home Factor	0.00	DF-10
22	Personal liability premium	\$51	DF-45
23	EMPATF (Do not Include)	\$0	DF-46
24	Tax-Exempt Surcharge	0.0175	DF-46
25	Market Equalization Surcharge (Do not Include)	0.0000	DF-46
26	FHCF Buildup Surcharge	0.0160	DF-46
27	Citizens Emergency Assessment (Do not Include)	0.00	DF-46
28	Frame Relativity Factor	1.150	DF-43

Total BUILDING FIRE COVERAGE Premium Development

Item	Description	Total
29	Base Premium = 1 x 6	\$273
30	Deductible Charge = 29 x 3	\$5
31	Age of Home Charge = 29 x 4	\$0
32	Subtotal Before Surcharges = 29 + 30 + 31	\$278

Total CONTENTS FIRE COVERAGE Premium Development

Item	Description	Total
33	Base Premium = 2 x 7	\$121
34	Deductible Charge = 33 x 3	\$2
35	Age of Home Charge = 33 x 4	\$0
36	Subtotal Before Surcharges = 33 + 34 + 35	\$123

Total BUILDING EXTENDED COVERAGE Premium Development

Item	Description	Total
37	EC Building: Non-Seasonal Base Rate = 8	\$73.75
38	Sinkhole Loss Coverage = 37 x 18	\$0.07
39	Total E.C. Key Premium = 37 + 38	\$73.82
40	E.C. Base Premium = 39 x 9 x 20	\$563
41	Windstorm Mitigation Credit = -39 x 11 x 19 x 9	\$0
42	E.C. Deductible Options = 40 x 10	\$34
43	Age of Home Charge = 40 x 21	\$0
44	Total Building Extended Coverage Premium = 40 + 41 + 42 + 43	\$597

Total CONTENTS EXTENDED COVERAGE Premium Development

Item	Description	Total
45	EC Contents: Non-Seasonal Base Rate = 13	\$13.04
46	Sinkhole Loss Coverage = 45 x 18	\$0.01
47	Total E.C. Key Premium = 45 + 46	\$13.05
48	E.C. Base Premium = 47 x 14 x 20	\$332
49	Windstorm Mitigation Credit = -47 x 14 x 19 x 16	\$0
50	E.C. Deductible Options = 48 x 15	\$23
51	Age of Home Charge = 48 x 21	\$0
52	Total Contents Extended Coverage Premium = 48 + 49 + 50 + 51	\$355

Total Premium Development

53	Personal Liability Premium = 22	\$51
54	Grand Subtotal = 32 + 36 + 44 + 52 + 53 (Maximum total discount = 0.85)	\$1,404
55	EMPATF Surcharge (Do not include) = 23	\$0
56	Tax-Exempt Surcharge = 54 x 24	\$25
57	Market Equalization Surcharge (Do not Include) = 54 x 25	\$0
58	FHCF Buildup Surcharge = 44 x 12 x 26 + 52 x 17 x 26	\$2
59	Citizens Emergency Assessment (Do not Include) = 54 x 27	\$0
60	Total Premium = 54 + 55 + 56 + 57 + 58 + 59	\$1,431

Hurricane Premium Development

Item	Description	Total
61	E.C. Building Hurricane Premium = 44 x 12	\$101
62	E.C. Contents Hurricane Premium = 52 x 17	\$15
63	TOTAL Hurricane Premium= 61 + 62 + 58	\$118

Total NON-HURRICANE Premium Development

64	Total Premium = 60	\$1,431
65	Total Hurricane Premium = 63	\$118
66	TOTAL Non-Hurricane Premium= 64 + 65	\$1,313

DRCS Rating Example, Explanations and Support
Personal Lines Account - DP-3

DP-3 \$300K Const Mit Own
Territory 192 (Alachua)

Item	Description	Amount/Factor	Manual Page
1	Fire Building: Owner Occupied Masonry Protection Class 4 Factor, "One Family,"	\$49.69	DF-30
2	Fire Contents: Owner Occupied Masonry Protection Class 4 Factor, "One Family,"	\$6.16	DF-30
3	Fire: Deductible Factor (\$500)	0.0200	DF-11
4	Fire: Age of Home Factor	0.00	DF-10
5	Fire: EMPATF Surcharge (Do not Include)	0.0000	DF-46
6	Fire Building: Key Factor for \$300,000 (Owner Occupied)	5.49	DF-38
7	Fire Contents: Key Factor for \$150,000 (Owner Occupied)	19.72	DF-38
8	EC Building: Non-Seasonal Base Rate	\$73.75	DF-31
9	EC Building: Key Factor for \$300,000	7.625	DF-38
10	EC Building: Deductible Factor (\$500/2%)	0.0600	DF-12
11	EC Building: Windstorm Discount Factor	0.421	DF-40
12	EC Building: Hurricane Base Premium Percentage	0.169	DF-39
13	EC Contents: Non-Seasonal Base Rate	\$13.04	DF-31
14	EC Contents: E.C. Key Factor for \$150,000	25.42	DF-38
15	EC Contents: Deductible Factor (\$500/2%)	0.07	DF-12
16	EC Contents: Windstorm Discount Factor	0.368	DF-40
17	EC Contents: Hurricane Base Premium Percentage	0.041	DF-39
18	EC: Sinkhole Loss Coverage Factor	0.001	DF-34
19	EC: Windstorm Mitigation Factor (Maximum WMC + BCEG = 0.65)	0.65	DF-21
20	EC: Frame Relativity Factor	1.00	DF-43
21	EC: Age of Home Factor	0.00	DF-10
22	Personal liability premium	\$51	DF-45
23	EMPATF (Do not Include)	\$0	DF-46
24	Tax-Exempt Surcharge	0.0175	DF-46
25	Market Equalization Surcharge (Do not Include)	0.0000	DF-46
26	FHCF Buildup Surcharge	0.0160	DF-46
27	Citizens Emergency Assessment (Do not Include)	0.00	DF-46
28	Frame Relativity Factor	1.150	DF-43

Total BUILDING FIRE COVERAGE Premium Development

Item	Description	Total
29	Base Premium = 1 x 6	\$273
30	Deductible Charge = 29 x 3	\$5
31	Age of Home Charge = 29 x 4	\$0
32	Subtotal Before Surcharges = 29 + 30 + 31	\$278

Total CONTENTS FIRE COVERAGE Premium Development

Item	Description	Total
33	Base Premium = 2 x 7	\$121
34	Deductible Charge = 33 x 3	\$2
35	Age of Home Charge = 33 x 4	\$0
36	Subtotal Before Surcharges = 33 + 34 + 35	\$123

Total BUILDING EXTENDED COVERAGE Premium Development

Item	Description	Total
37	EC Building: Non-Seasonal Base Rate = 8	\$73.75
38	Sinkhole Loss Coverage = 37 x 18	\$0.07
39	Total E.C. Key Premium = 37 + 38	\$73.82
40	E.C. Base Premium = 39 x 9 x 20	\$563
41	Windstorm Mitigation Credit = -39 x 11 x 19 x 9	\$-154
42	E.C. Deductible Options = 40 x 10	\$34
43	Age of Home Charge = 40 x 21	\$0
44	Total Building Extended Coverage Premium = 40 + 41 + 42 + 43	\$443

Total CONTENTS EXTENDED COVERAGE Premium Development

Item	Description	Total
45	EC Contents: Non-Seasonal Base Rate = 13	\$13.04
46	Sinkhole Loss Coverage = 45 x 18	\$0.01
47	Total E.C. Key Premium = 45 + 46	\$13.05
48	E.C. Base Premium = 47 x 14 x 20	\$332
49	Windstorm Mitigation Credit = -47 x 14 x 19 x 16	\$-79
50	E.C. Deductible Options = 48 x 15	\$23
51	Age of Home Charge = 48 x 21	\$0
52	Total Contents Extended Coverage Premium = 48 + 49 + 50 + 51	\$276

Total Premium Development

53	Personal Liability Premium = 22	\$51
54	Grand Subtotal = 32 + 36 + 44 + 52 + 53 (Maximum total discount = 0.85)	\$1,171
55	EMPATF Surcharge (Do not include) = 23	\$0
56	Tax-Exempt Surcharge = 54 x 24	\$20
57	Market Equalization Surcharge (Do not Include) = 54 x 25	\$0
58	FHCF Buildup Surcharge = 44 x 12 x 26 + 52 x 17 x 26	\$1
59	Citizens Emergency Assessment (Do not Include) = 54 x 27	\$0
60	Total Premium = 54 + 55 + 56 + 57 + 58 + 59	\$1,192

Hurricane Premium Development

Item	Description	Total
61	E.C. Building Hurricane Premium = 44 x 12	\$75
62	E.C. Contents Hurricane Premium = 52 x 17	\$11
63	TOTAL Hurricane Premium= 61 + 62 + 58	\$87

Total NON-HURRICANE Premium Development

64	Total Premium = 60	\$1,192
65	Total Hurricane Premium = 63	\$87
66	TOTAL Non-Hurricane Premium= 64 + 65	\$1,105

DRCS Rating Example, Explanations and Support
Personal Lines Account - DP-3

DP-3 \$300K New Const Non-Own
Territory 192 (Alachua)

Item	Description	Amount/Factor	Manual Page
1	Fire Building: Non-Owner Occupied Masonry Protection Class 4 Factor, "One Family,"	\$62.11	DF-30
2	Fire Contents: Non-Owner Occupied Masonry Protection Class 4 Factor, "One Family,"	\$6.16	DF-30
3	Fire: Deductible Factor (\$500)	0.0200	DF-11
4	Fire: Age of Home Factor	(0.06)	DF-10
5	Fire: EMPATF Surcharge (Do not Include)	0.0000	DF-46
6	Fire Building: Key Factor for \$300,000 (Non-Owner Occupied)	5.49	DF-38
7	Fire Contents: Key Factor for \$0 (Non-Owner Occupied)	0.00	DF-38
8	EC Building: Non-Seasonal Base Rate	\$73.75	DF-31
9	EC Building: Key Factor for \$300,000	7.6250	DF-38
10	EC Building: Deductible Factor (\$500/2%)	0.0600	DF-12
11	EC Building: Windstorm Discount Factor	0.421	DF-40
12	EC Building: Hurricane Base Premium Percentage	0.169	DF-39
13	EC Contents: Non-Seasonal Base Rate	\$13.04	DF-31
14	EC Contents: E.C. Key Factor for \$0	0.00	DF-38
15	EC Contents: Deductible Factor (\$500/2%)	0.07	DF-12
16	EC Contents: Windstorm Discount Factor	0.368	DF-40
17	EC Contents: Hurricane Base Premium Percentage	0.041	DF-39
18	EC: Sinkhole Loss Coverage Factor	0.001	DF-34
19	EC: Windstorm Mitigation Factor (Maximum WMC + BCEG = 0.65)	0.65	DF-21
20	EC: Frame Relativity Factor	1.00	DF-43
21	EC: Age of Home Factor	(0.06)	DF-10
22	Personal liability premium	\$28	DF-45
23	EMPATF (Do not Include)	\$0	DF-46
24	Tax-Exempt Surcharge	0.0175	DF-46
25	Market Equalization Surcharge (Do not Include)	0.0000	DF-46
26	FHCF Buildup Surcharge	0.0160	DF-46
27	Citizens Emergency Assessment (Do not Include)	0.00	DF-46
28	Frame Relativity Factor	1.150	DF-43

Total BUILDING FIRE COVERAGE Premium Development

Item	Description	Total
29	Base Premium = 1 x 6	\$341
30	Deductible Charge = 29 x 3	\$7
31	Age of Home Charge = 29 x 4	\$-20
32	Subtotal Before Surcharges = 29 + 30 + 31	\$328

Total CONTENTS FIRE COVERAGE Premium Development

Item	Description	Total
33	Base Premium = 2 x 7	\$0
34	Deductible Charge = 33 x 3	\$0
35	Age of Home Charge = 33 x 4	\$0
36	Subtotal Before Surcharges = 33 + 34 + 35	\$0

Total BUILDING EXTENDED COVERAGE Premium Development

Item	Description	Total
37	EC Building: Non-Seasonal Base Rate = 8	\$73.75
38	Sinkhole Loss Coverage = 37 x 18	\$0.07
39	Total E.C. Key Premium = 37 + 38	\$73.82
40	E.C. Base Premium = 39 x 9 x 20	\$563
41	Windstorm Mitigation Credit = -39 x 11 x 19 x 9	\$-154
42	E.C. Deductible Options = 40 x 10	\$34
43	Age of Home Charge = 40 x 21	\$-34
44	Total Building Extended Coverage Premium = 40 + 41 + 42 + 43	\$409

Total CONTENTS EXTENDED COVERAGE Premium Development

Item	Description	Total
45	EC Contents: Non-Seasonal Base Rate = 13	\$13.04
46	Sinkhole Loss Coverage = 45 x 18	\$0.01
47	Total E.C. Key Premium = 45 + 46	\$13.05
48	E.C. Base Premium = 47 x 14 x 20	\$0
49	Windstorm Mitigation Credit = -47 x 14 x 19 x 16	\$0
50	E.C. Deductible Options = 48 x 15	\$0
51	Age of Home Charge = 48 x 21	\$0
52	Total Contents Extended Coverage Premium = 48 + 49 + 50 + 51	\$0

Total Premium Development

53	Personal Liability Premium = 22	\$28
54	Grand Subtotal = 32 + 36 + 44 + 52 + 53 (Maximum total discount = 0.85)	\$765
55	EMPATF Surcharge (Do not include) = 23	\$0
56	Tax-Exempt Surcharge = 54 x 24	\$13
57	Market Equalization Surcharge (Do not Include) = 54 x 25	\$0
58	FHCF Buildup Surcharge = 44 x 12 x 26 + 52 x 17 x 26	\$1
59	Citizens Emergency Assessment (Do not Include) = 54 x 27	\$0
60	Total Premium = 54 + 55 + 56 + 57 + 58 + 59	\$779

Hurricane Premium Development

Item	Description	Total
61	E.C. Building Hurricane Premium = 44 x 12	\$69
62	E.C. Contents Hurricane Premium = 52 x 17	\$0
63	TOTAL Hurricane Premium= 61 + 62 + 58	\$70

Total NON-HURRICANE Premium Development

64	Total Premium = 60	\$779
65	Total Hurricane Premium = 63	\$70
66	TOTAL Non-Hurricane Premium= 64 + 65	\$709

DRCS Rating Example, Explanations and Support
Personal Lines Account - DP-3

DP-3 \$300K Pre-01 Const NonOwn
Territory 192 (Alachua)

Item	Description	Amount/Factor	Manual Page
1	Fire Building: Non-Owner Occupied Masonry Protection Class 4 Factor, "One Family,"	\$62.11	DF-30
2	Fire Contents: Non-Owner Occupied Masonry Protection Class 4 Factor, "One Family,"	\$6.16	DF-30
3	Fire: Deductible Factor (\$500)	0.0200	DF-11
4	Fire: Age of Home Factor	0.00	DF-10
5	Fire: EMPATF Surcharge (Do not Include)	0.0000	DF-46
6	Fire Building: Key Factor for \$300,000 (Non-Owner Occupied)	5.49	DF-38
7	Fire Contents: Key Factor for \$0 (Non-Owner Occupied)	0.00	DF-38
8	EC Building: Non-Seasonal Base Rate	\$73.75	DF-31
9	EC Building: Key Factor for \$300,000	7.625	DF-38
10	EC Building: Deductible Factor (\$500/2%)	0.0600	DF-12
11	EC Building: Windstorm Discount Factor	0.421	DF-40
12	EC Building: Hurricane Base Premium Percentage	0.169	DF-39
13	EC Contents: Non-Seasonal Base Rate	\$13.04	DF-31
14	EC Contents: E.C. Key Factor for \$0	0.00	DF-38
15	EC Contents: Deductible Factor (\$500/2%)	0.07	DF-12
16	EC Contents: Windstorm Discount Factor	0.368	DF-40
17	EC Contents: Hurricane Base Premium Percentage	0.041	DF-39
18	EC: Sinkhole Loss Coverage Factor	0.001	DF-34
19	EC: Windstorm Mitigation Factor (Maximum WMC + BCEG = 0.65)	0.00	DF-21
20	EC: Frame Relativity Factor	1.00	DF-43
21	EC: Age of Home Factor	0.00	DF-10
22	Personal liability premium	\$28	DF-45
23	EMPATF (Do not Include)	\$0	DF-46
24	Tax-Exempt Surcharge	0.0175	DF-46
25	Market Equalization Surcharge (Do not Include)	0.0000	DF-46
26	FHCF Buildup Surcharge	0.0160	DF-46
27	Citizens Emergency Assessment (Do not Include)	0.00	DF-46
28	Frame Relativity Factor	1.150	DF-43

Total BUILDING FIRE COVERAGE Premium Development

Item	Description	Total
29	Base Premium = 1 x 6	\$341
30	Deductible Charge = 29 x 3	\$7
31	Age of Home Charge = 29 x 4	\$0
32	Subtotal Before Surcharges = 29 + 30 + 31	\$348

Total CONTENTS FIRE COVERAGE Premium Development

Item	Description	Total
33	Base Premium = 2 x 7	\$0
34	Deductible Charge = 33 x 3	\$0
35	Age of Home Charge = 33 x 4	\$0
36	Subtotal Before Surcharges = 33 + 34 + 35	\$0

Total BUILDING EXTENDED COVERAGE Premium Development

Item	Description	Total
37	EC Building: Non-Seasonal Base Rate = 8	\$73.75
38	Sinkhole Loss Coverage = 37 x 18	\$0.07
39	Total E.C. Key Premium = 37 + 38	\$73.82
40	E.C. Base Premium = 39 x 9 x 20	\$563
41	Windstorm Mitigation Credit = -39 x 11 x 19 x 9	\$0
42	E.C. Deductible Options = 40 x 10	\$34
43	Age of Home Charge = 40 x 21	\$0
44	Total Building Extended Coverage Premium = 40 + 41 + 42 + 43	\$597

Total CONTENTS EXTENDED COVERAGE Premium Development

Item	Description	Total
45	EC Contents: Non-Seasonal Base Rate = 13	\$13.04
46	Sinkhole Loss Coverage = 45 x 18	\$0.01
47	Total E.C. Key Premium = 45 + 46	\$13.05
48	E.C. Base Premium = 47 x 14 x 20	\$0
49	Windstorm Mitigation Credit = -47 x 14 x 19 x 16	\$0
50	E.C. Deductible Options = 48 x 15	\$0
51	Age of Home Charge = 48 x 21	\$0
52	Total Contents Extended Coverage Premium = 48 + 49 + 50 + 51	\$0

Total Premium Development

53	Personal Liability Premium = 22	\$28
54	Grand Subtotal = 32 + 36 + 44 + 52 + 53 (Maximum total discount = 0.85)	\$973
55	EMPATF Surcharge (Do not include) = 23	\$0
56	Tax-Exempt Surcharge = 54 x 24	\$17
57	Market Equalization Surcharge (Do not Include) = 54 x 25	\$0
58	FHCF Buildup Surcharge = 44 x 12 x 26 + 52 x 17 x 26	\$2
59	Citizens Emergency Assessment (Do not Include) = 54 x 27	\$0
60	Total Premium = 54 + 55 + 56 + 57 + 58 + 59	\$992

Hurricane Premium Development

Item	Description	Total
61	E.C. Building Hurricane Premium = 44 x 12	\$101
62	E.C. Contents Hurricane Premium = 52 x 17	\$0
63	TOTAL Hurricane Premium = 61 + 62 + 58	\$103

Total NON-HURRICANE Premium Development

64	Total Premium = 60	\$992
65	Total Hurricane Premium = 63	\$103
66	TOTAL Non-Hurricane Premium = 64 + 65	\$889

CALCULATION OF ANNUAL RATE CHANGE EFFECT BY TERRITORY FOR RATE LEVEL EFFECT FORM
Personal Residential Multi-Peril - DP-1

		(1)	(2)	(3)	(4)	(5)	(6)
			Total Proposed Capped Rate Change Before Application of FHCFC Built-Up				
<u>Territory</u>	<u>Territory Description</u>	<u>Current Total Inforce Premium</u>	<u>Factor</u>	<u>Indicated Hurricane Premium</u>	<u>FHCFC Built-Up Factor</u>	<u>Indicated Total Premium</u>	<u>Proposed Premium Change</u>
5	Monroe, Excl. Key West	49,865	10.0%	11,272	0.0249	55,132	10.6%
7	Monroe, Key West	12,764	10.0%	3,975	0.0249	14,139	10.8%
10	Martin, Remainder	182,284	10.0%	63,145	0.0249	202,085	10.9%
30	Dade, Miami Beach	82,121	7.0%	24,850	0.0249	88,481	7.7%
31	Dade, Coastal	30,418	6.5%	9,451	0.0249	32,635	7.3%
32	Dade, Miami	1,598,405	9.9%	574,076	0.0249	1,770,610	10.8%
33	Dade, Hialeah	646,603	10.0%	230,692	0.0249	717,008	10.9%
34	Dade, Rem Excl H.,M.,M.B.	3,908,676	10.0%	1,432,075	0.0249	4,335,205	10.9%
35	Broward, Hillwd & Ft. Ldrdle	540,682	9.9%	180,508	0.0249	598,770	10.7%
37	Broward, Rem. Excl. Ft. L.	1,428,291	10.0%	491,932	0.0249	1,583,370	10.9%
38	Palm Beach, Remainder	1,352,564	10.0%	428,613	0.0249	1,498,494	10.8%
39	Duval, Jacksonville	207,637	10.0%	14,415	0.0249	228,760	10.2%
40	Duval, Remainder	708	10.0%	38	0.0249	780	10.1%
41	Duval, Coastal	45,621	-1.3%	8,463	0.0249	45,229	-0.9%
42	Pinellas, Coastal	84,250	10.0%	20,320	0.0249	93,181	10.6%
43	Escambia, Remainder	380,521	10.0%	91,636	0.0249	420,855	10.6%
46	Pinellas - Saint Petersburg	734,972	10.0%	211,845	0.0249	813,744	10.7%
47	Hillsborough, Tampa	566,532	10.0%	138,065	0.0249	626,623	10.6%
49	Orange, Orlando	35,618	10.0%	2,819	0.0249	39,250	10.2%
50	Polk	258,095	10.0%	19,604	0.0249	284,302	10.2%
57	Brevard, Coastal	200,949	10.0%	74,690	0.0249	222,904	10.9%
62	Volusia, Coastal	96,990	10.0%	25,075	0.0249	107,313	10.6%
63	Volusia, Remainder	315,998	10.0%	69,832	0.0249	349,337	10.6%
64	Brevard, Remainder	346,696	10.0%	89,970	0.0249	383,606	10.6%
80	Hillsborough, Excl. Tampa	588,107	10.0%	133,956	0.0249	650,253	10.6%
81	Pinellas, Rem. Excl. Saint Pe	1,248,789	10.0%	317,574	0.0249	1,381,576	10.6%
90	Orange, Excl. Orlando	132,492	10.0%	10,120	0.0249	145,993	10.2%
159	Hernando, Coastal	30,726	10.0%	5,851	0.0249	33,944	10.5%
181	Indian River, Coastal	20,922	10.0%	4,621	0.0249	23,129	10.6%
182	Martin, Coastal	3,727	10.0%	1,261	0.0249	4,131	10.8%
183	Saint Lucie, Coastal	16,166	10.0%	4,998	0.0249	17,907	10.8%
192	Alachua	80,107	10.0%	5,509	0.0249	88,255	10.2%
193	Calhoun	13,324	10.0%	797	0.0249	14,676	10.1%
292	Baker	10,720	10.0%	700	0.0249	11,809	10.2%
293	Columbia	16,943	10.0%	1,050	0.0249	18,663	10.2%
361	Broward, Coastal	13,654	10.0%	3,067	0.0249	15,096	10.6%
362	Palm Beach, Coastal	34,368	10.0%	8,670	0.0249	38,021	10.6%
392	Bradford	13,616	10.0%	869	0.0249	14,999	10.2%
393	Gadsden	36,497	10.0%	2,576	0.0249	40,211	10.2%
492	Clay	23,429	9.1%	1,593	0.0249	25,599	9.3%
493	Hamilton	7,491	8.8%	381	0.0249	8,157	8.9%
511	Osceola	44,947	10.0%	3,354	0.0249	49,525	10.2%
512	Seminole	66,285	10.0%	5,114	0.0249	73,041	10.2%
531	Flagler, Coastal	2,390	10.0%	518	0.0249	2,642	10.5%
532	Nassau, Coastal	21,897	0.9%	6,590	0.0249	22,260	1.7%
533	Saint Johns, Coastal	16,971	10.0%	6,025	0.0249	18,818	10.9%
541	Collier, Coastal	108,090	10.0%	38,037	0.0249	119,846	10.9%
542	Lee, Coastal	39,969	10.0%	7,768	0.0249	44,159	10.5%
551	Collier, Remainder	152,136	10.0%	55,855	0.0249	168,740	10.9%
552	Glades	10,598	10.0%	3,790	0.0249	11,752	10.9%
553	Hendry	41,709	10.0%	15,669	0.0249	46,270	10.9%
554	Lee, Remainder	713,105	10.0%	186,198	0.0249	789,052	10.7%
555	Okeechobee	24,806	10.0%	9,187	0.0249	27,515	10.9%
561	Indian River, Remainder	86,367	10.0%	32,199	0.0249	95,805	10.9%
562	Saint Lucie, Remainder	375,025	10.0%	138,440	0.0249	415,975	10.9%
581	Charlotte, Coastal	93,598	10.0%	34,185	0.0249	103,809	10.9%
582	Manatee, Coastal	64,868	10.0%	23,567	0.0249	71,942	10.9%

CALCULATION OF ANNUAL RATE CHANGE EFFECT BY TERRITORY FOR RATE LEVEL EFFECT FORM
Personal Residential Multi-Peril - DP-1

		(1)	(2)	(3)	(4)	(5)	(6)
		Total Proposed Capped Rate Change Before Application of					
<u>Territory</u>	<u>Territory Description</u>	Current Total Inforce Premium	FHCFC Built-Up Factor	Indicated Hurricane Premium	FHCFC Built-Up Factor	Indicated Total Premium	Proposed Premium Change
583	Sarasota, Coastal	124,090	10.0%	32,524	0.0249	137,309	10.7%
591	Citrus, Coastal	35,840	10.0%	13,132	0.0249	39,751	10.9%
592	Dixie, Coastal	19,675	7.9%	5,564	0.0249	21,363	8.6%
593	Holmes	9,708	10.0%	632	0.0249	10,695	10.2%
594	Levy, Coastal	43,842	8.7%	13,383	0.0249	47,976	9.4%
595	Pasco, Coastal	138,350	10.0%	32,662	0.0249	152,998	10.6%
596	Taylor, Coastal	13,062	3.8%	4,035	0.0249	13,662	4.6%
601	Bay, Coastal	106,846	10.0%	35,709	0.0249	118,420	10.8%
602	Escambia, Coastal	28,179	10.0%	9,562	0.0249	31,235	10.8%
603	Franklin	18,876	10.0%	5,973	0.0249	20,912	10.8%
604	Gulf, Coastal	14,346	8.3%	4,031	0.0249	15,639	9.0%
605	Jefferson, Coastal	0	0.0%	0	0.0249	0	0.0%
606	Okaloosa, Coastal	44,087	10.0%	15,707	0.0249	48,887	10.9%
607	Santa Rosa, Coastal	0	0.0%	0	0.0249	0	0.0%
608	Wakulla, Coastal	2,536	10.0%	954	0.0249	2,813	10.9%
609	Walton, Coastal	19,558	2.5%	3,523	0.0249	20,139	3.0%
692	Lake	210,807	10.0%	15,946	0.0249	232,285	10.2%
693	Jackson	33,204	10.0%	2,113	0.0249	36,577	10.2%
701	Flagler, Remainder	20,161	10.0%	5,074	0.0249	22,303	10.6%
702	Saint Johns, Remainder	53,487	10.0%	13,023	0.0249	59,160	10.6%
711	Charlotte, Remainder	239,484	10.0%	61,536	0.0249	264,965	10.6%
712	De Soto	22,731	10.0%	5,434	0.0249	25,139	10.6%
713	Hardee	13,066	10.0%	3,363	0.0249	14,456	10.6%
714	Highlands	34,305	10.0%	8,516	0.0249	37,948	10.6%
715	Sarasota, Remainder	362,499	10.0%	87,882	0.0249	400,937	10.6%
721	Bay, Remainder	225,409	10.0%	58,109	0.0249	249,397	10.6%
722	Gulf, Remainder	7,440	10.0%	1,573	0.0249	8,223	10.5%
723	Okaloosa, Remainder	192,691	10.0%	47,289	0.0249	213,138	10.6%
724	Santa Rosa, Remainder	146,262	10.0%	36,975	0.0249	161,809	10.6%
725	Wakulla, Remainder	7,685	7.7%	1,777	0.0249	8,318	8.2%
726	Walton, Remainder	38,244	10.0%	8,840	0.0249	42,289	10.6%
731	Citrus, Remainder	115,013	10.0%	27,386	0.0249	127,196	10.6%
732	Dixie, Remainder	9,349	9.3%	2,008	0.0249	10,268	9.8%
733	Hernando, Remainder	406,124	10.0%	80,051	0.0249	448,730	10.5%
734	Levy, Remainder	31,766	10.0%	7,901	0.0249	35,139	10.6%
735	Manatee, Remainder	893,175	10.0%	223,085	0.0249	988,048	10.6%
736	Pasco, Remainder	834,854	10.0%	172,698	0.0249	922,640	10.5%
737	Taylor, Remainder	18,198	5.0%	3,733	0.0249	19,203	5.5%
792	Marion	126,335	10.0%	10,022	0.0249	139,218	10.2%
793	Jefferson, Remainder	0	0.0%	0	0.0249	0	0.0%
892	Nassau, Remainder	6,939	6.5%	393	0.0249	7,397	6.6%
893	Lafayette	1,541	10.0%	101	0.0249	1,698	10.2%
921	Sumter	33,368	10.0%	2,406	0.0249	36,765	10.2%
922	Union	3,026	10.0%	179	0.0249	3,333	10.1%
923	Gilchrist	10,540	10.0%	625	0.0249	11,610	10.1%
931	Liberty	4,799	10.0%	363	0.0249	5,288	10.2%
932	Madison	5,233	9.3%	394	0.0249	5,730	9.5%
933	Suwannee	20,536	9.5%	1,121	0.0249	22,524	9.7%
934	Washington	11,545	10.0%	715	0.0249	12,717	10.2%
992	Putnam	40,418	10.0%	2,691	0.0249	44,527	10.2%
993	Leon	122,825	4.7%	9,004	0.0249	128,764	4.8%
Total		22,183,153	9.9%	6,367,173		24,534,923	10.6%

Notes:

(1) 12/31/2008 Inforce total premium adjusted to current rates.

CALCULATION OF ANNUAL RATE CHANGE EFFECT BY TERRITORY FOR RATE LEVEL EFFECT FORM
Personal Residential Multi-Peril - DP-1

		(1)	(2)	(3)	(4)	(5)	(6)
			Total Proposed Capped Rate Change Before Application of FHCF Built-Up Factor				
<u>Territory</u>	<u>Territory Description</u>	Current Total Inforce Premium	Indicated Hurricane Premium	FHCF Built-Up Factor	Indicated Total Premium	Proposed Premium Change	
(2)	From DP1 separate territory indication Exhibit "2-1-Without Rapid Cash", Column (17)						
(3)	From document titled "Estimated Hurricane Premium - DP"						
(4)	Proposed rapid cash built-up factor.						
(5)	$= (1) * [1.0 + (2)] + (3) * (4)$						
(6)	$= (5) / (1) - 1.0$						

CALCULATION OF ANNUAL RATE CHANGE EFFECT BY TERRITORY FOR RATE LEVEL EFFECT FORM
Personal Residential Multi-Peril - DP-1

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	25,914	137	76,003	83,733	139.64	153.61	10.0%	555	612	10.2%
292	Baker	3,030	14	8,835	9,733	139.65	153.62	10.0%	610	672	10.2%
601	Bay, Coastal	19,932	97	86,370	95,726	278.38	306.23	10.0%	890	986	10.8%
721	Bay, Remainder	45,182	238	194,395	215,083	212.09	233.30	10.0%	818	905	10.6%
392	Bradford	3,427	19	11,926	13,137	139.66	153.63	10.0%	628	692	10.2%
57	Brevard, Coastal	35,617	150	177,261	196,628	289.81	318.79	10.0%	1,182	1,311	10.9%
64	Brevard, Remainder	86,340	457	329,757	364,863	205.52	226.08	10.0%	722	799	10.6%
35	Broward, Hllwd & Ft. Ldldle	124,119	606	537,665	595,429	290.00	319.01	10.0%	888	983	10.7%
361	Broward, Coastal	3,735	24	14,233	15,736	290.06	319.07	10.0%	586	648	10.6%
37	Broward, Rem. Excl. Ft. L. & Hlywd	317,803	1,366	1,439,574	1,595,878	283.73	312.11	10.0%	1,054	1,168	10.9%
193	Calhoun	3,281	19	12,002	13,221	139.64	153.61	10.0%	643	708	10.1%
581	Charlotte, Coastal	19,717	85	87,862	97,448	275.88	303.47	10.0%	1,036	1,149	10.9%
711	Charlotte, Remainder	67,134	308	237,970	263,290	204.29	224.72	10.0%	773	855	10.6%
591	Citrus, Coastal	5,899	29	33,613	37,281	278.39	306.23	10.0%	1,154	1,280	10.9%
731	Citrus, Remainder	26,313	145	104,256	115,300	196.71	216.38	10.0%	720	796	10.6%
492	Clay	8,996	40	23,202	25,351	139.65	152.45	9.2%	577	630	9.3%
551	Collier, Remainder	33,124	146	149,150	165,428	281.87	310.06	10.0%	1,024	1,135	10.9%
541	Collier, Coastal	25,904	110	106,594	118,188	280.29	308.32	10.0%	967	1,072	10.9%
293	Columbia	4,352	23	13,832	15,236	139.65	153.62	10.0%	589	649	10.2%
30	Dade, Miami Beach	18,588	64	77,271	83,255	301.42	331.56	10.0%	1,206	1,299	7.7%
31	Dade, Coastal	7,816	30	31,898	34,222	303.90	334.30	10.0%	1,050	1,126	7.3%
32	Dade, Miami	309,844	1,235	1,596,555	1,768,561	301.22	331.34	10.0%	1,292	1,432	10.8%
33	Dade, Hialeah	128,982	556	666,497	739,069	283.57	311.93	10.0%	1,198	1,329	10.9%
34	Dade, Rem Excl H.M.M.B.	835,592	3,644	4,058,114	4,500,950	298.41	328.26	10.0%	1,114	1,235	10.9%
712	De Soto	4,932	25	21,939	24,264	204.02	224.42	10.0%	873	965	10.6%
592	Dixie, Coastal	2,589	14	18,265	19,832	281.05	301.79	7.4%	1,280	1,390	8.6%
732	Dixie, Remainder	1,412	11	7,630	8,380	207.51	226.69	9.2%	700	768	9.8%
39	Duval, Jacksonville	66,902	387	188,236	207,385	137.21	150.93	10.0%	486	536	10.2%
40	Duval, Remainder	235	2	709	781	123.25	135.58	10.0%	353	389	10.1%
41	Duval, Coastal	11,958	71	46,377	45,979	231.03	222.49	-3.7%	657	651	-0.9%
602	Escambia, Coastal	13,444	40	48,118	53,336	276.09	303.71	10.0%	1,211	1,343	10.8%
43	Escambia, Remainder	93,466	531	344,534	381,053	211.04	232.15	10.0%	649	718	10.6%
531	Flagler, Coastal	1,077	6	3,871	4,280	277.88	305.68	10.0%	608	672	10.5%
701	Flagler, Remainder	5,794	23	17,582	19,450	205.81	226.39	10.0%	749	829	10.6%
603	Franklin	2,951	17	16,183	17,928	284.95	313.45	10.0%	961	1,065	10.8%
393	Gadsden	10,739	67	36,066	39,736	139.64	153.61	10.0%	540	595	10.2%
923	Gilchrist	2,720	15	10,252	11,292	142.04	156.25	10.0%	706	778	10.1%
552	Glades	1,625	9	10,031	11,123	281.22	309.34	10.0%	1,084	1,202	10.9%
604	Gulf, Coastal	2,755	15	12,349	13,462	277.88	299.82	7.9%	828	903	9.0%
722	Gulf, Remainder	1,048	8	5,904	6,526	207.14	227.86	10.0%	782	864	10.5%
493	Hamilton	1,827	8	6,830	7,437	139.65	151.51	8.5%	815	887	8.9%
713	Hardee	2,657	11	10,667	11,802	204.14	224.55	10.0%	963	1,065	10.6%
553	Hendry	6,538	35	36,796	40,820	281.14	309.26	10.0%	1,047	1,161	10.9%
159	Hernando, Coastal	13,739	62	32,180	35,550	169.29	186.22	10.0%	516	570	10.5%
733	Hernando, Remainder	165,591	772	426,331	471,057	148.03	162.84	10.0%	552	610	10.5%
714	Highlands	7,935	46	32,559	36,016	204.18	224.61	10.0%	708	783	10.6%
47	Hillsborough, Tampa	145,273	750	525,261	580,975	183.97	202.38	10.0%	700	775	10.6%
80	Hillsborough, Excl. Tampa	187,850	879	573,818	634,454	173.45	190.80	10.0%	652	721	10.6%
593	Holmes	2,325	14	8,070	8,890	139.64	153.61	10.0%	585	645	10.2%
561	Indian River, Remainder	18,816	104	98,330	109,076	281.76	309.94	10.0%	942	1,045	10.9%
181	Indian River, Coastal	6,037	12	20,234	22,369	262.14	288.35	10.0%	1,673	1,849	10.6%
693	Jackson	8,654	51	30,271	33,346	139.64	153.61	10.0%	589	649	10.2%
605	Jefferson, Coastal	0	0	0	0	278.99	306.90	10.0%	0	0	0.0%
793	Jefferson, Remainder	176	1	840	840	148.81	163.69	10.0%	771	771	0.0%
893	Lafayette	410	3	1,463	1,612	142.04	156.25	10.0%	538	592	10.2%
692	Lake	76,377	396	202,403	223,024	137.11	150.82	10.0%	511	564	10.2%
542	Lee, Coastal	11,043	60	38,425	42,454	278.34	306.18	10.0%	637	704	10.5%
554	Lee, Remainder	206,663	942	687,581	760,810	208.32	229.15	10.0%	730	807	10.7%
993	Leon	37,579	213	120,719	126,556	151.54	159.30	5.1%	567	594	4.8%
594	Levy, Coastal	8,538	47	43,291	47,373	280.11	303.83	8.5%	927	1,014	9.4%
734	Levy, Remainder	7,422	38	29,752	32,912	206.77	227.45	10.0%	791	874	10.6%
931	Liberty	1,225	7	4,432	4,884	151.54	166.70	10.0%	681	750	10.2%
932	Madison	1,802	12	7,094	7,768	151.56	165.73	9.3%	576	631	9.5%
582	Manatee, Coastal	12,714	48	58,527	64,909	275.42	302.97	10.0%	1,224	1,357	10.9%
735	Manatee, Remainder	238,781	1,160	822,300	909,644	206.63	227.29	10.0%	709	784	10.6%
792	Marion	40,456	209	123,523	136,119	151.38	166.52	10.0%	591	652	10.2%
10	Martin, Remainder	40,607	190	192,517	213,429	289.44	318.39	10.0%	1,011	1,121	10.9%
182	Martin, Coastal	821	3	3,606	3,997	291.52	320.68	10.0%	1,040	1,152	10.8%
5	Monroe, Excl. Key West	14,516	52	51,641	57,096	419.16	461.08	10.0%	1,001	1,107	10.6%

CALCULATION OF ANNUAL RATE CHANGE EFFECT BY TERRITORY FOR RATE LEVEL EFFECT FORM
Personal Residential Multi-Peril - DP-1

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	2,692	7	9,780	10,834	525.55	578.11	10.0%	1,396	1,546	10.8%
532	Nassau, Coastal	4,970	17	22,515	22,889	279.01	280.34	0.5%	1,299	1,320	1.7%
892	Nassau, Remainder	2,167	10	6,756	7,202	148.82	157.67	5.9%	664	708	6.6%
606	Okaloosa, Coastal	7,817	35	37,869	41,992	287.57	316.33	10.0%	1,095	1,214	10.9%
723	Okaloosa, Remainder	41,585	223	164,219	181,645	210.96	232.06	10.0%	736	814	10.6%
555	Okeechobee	2,991	16	18,499	20,519	281.27	309.40	10.0%	1,122	1,245	10.9%
49	Orange, Orlando	12,711	61	32,882	36,235	144.05	158.46	10.0%	540	595	10.2%
90	Orange, Excl. Orlando	54,454	268	130,070	143,325	138.74	152.61	10.0%	485	534	10.2%
511	Osceola	17,596	77	43,243	47,647	139.27	153.20	10.0%	565	622	10.2%
362	Palm Beach, Coastal	7,635	33	24,399	26,992	325.53	358.09	10.0%	737	815	10.6%
38	Palm Beach, Remainder	328,850	1,502	1,268,982	1,405,894	257.11	282.83	10.0%	845	936	10.8%
595	Pasco, Coastal	46,152	267	123,602	136,689	181.61	199.78	10.0%	463	512	10.6%
736	Pasco, Remainder	291,100	1,524	871,662	963,318	154.98	170.48	10.0%	572	632	10.5%
42	Pinellas, Coastal	20,461	91	67,423	74,571	289.63	318.59	10.0%	743	822	10.6%
46	Pinellas - Saint Petersburg	145,240	795	677,152	749,728	231.69	254.86	10.0%	851	943	10.7%
81	Pinellas, Rem. Excl. Saint Petersburg	309,128	1,528	1,186,568	1,312,738	205.98	226.58	10.0%	776	859	10.6%
50	Polk	93,360	447	240,564	264,991	141.77	155.95	10.0%	538	593	10.2%
992	Putnam	10,479	58	35,881	39,528	142.63	156.90	10.0%	618	681	10.2%
533	Saint Johns, Coastal	3,918	18	19,532	21,658	278.25	306.08	10.0%	1,062	1,178	10.9%
702	Saint Johns, Remainder	11,579	48	49,398	54,638	205.50	226.06	10.0%	1,039	1,149	10.6%
562	Saint Lucie, Remainder	83,450	433	408,419	453,016	283.37	311.71	10.0%	942	1,045	10.9%
183	Saint Lucie, Coastal	3,612	28	16,608	18,397	262.15	288.37	10.0%	592	656	10.8%
607	Santa Rosa, Coastal	0	0	0	0	280.17	308.19	10.0%	0	0	0.0%
724	Santa Rosa, Remainder	36,887	165	134,328	148,607	220.32	242.36	10.0%	814	900	10.6%
583	Sarasota, Coastal	33,181	166	109,523	121,190	277.93	305.73	10.0%	658	728	10.7%
715	Sarasota, Remainder	100,958	475	342,215	378,503	211.04	232.15	10.0%	721	798	10.6%
512	Seminole	20,809	109	55,093	60,708	140.26	154.29	10.0%	506	558	10.2%
921	Sumter	10,220	52	29,279	32,260	137.56	151.32	10.0%	568	626	10.2%
933	Suwannee	4,762	29	17,753	19,471	142.04	155.52	9.5%	605	663	9.7%
596	Taylor, Coastal	2,026	14	12,235	12,797	282.95	292.42	3.3%	904	946	4.6%
737	Taylor, Remainder	3,880	27	19,449	20,522	207.51	217.21	4.7%	722	762	5.5%
922	Union	1,357	8	4,644	5,115	142.04	156.25	10.0%	550	606	10.1%
62	Volusia, Coastal	21,443	151	84,511	93,506	283.17	311.49	10.0%	561	621	10.6%
63	Volusia, Remainder	77,794	393	245,677	271,596	176.44	194.09	10.0%	625	691	10.6%
608	Wakulla, Coastal	897	4	4,725	5,242	282.79	311.07	10.0%	1,204	1,336	10.9%
725	Wakulla, Remainder	1,783	12	8,366	9,055	207.51	223.45	7.7%	714	773	8.2%
609	Walton, Coastal	6,843	30	20,124	20,722	277.11	270.06	-2.5%	680	700	3.0%
726	Walton, Remainder	6,522	37	28,278	31,269	206.36	227.00	10.0%	768	849	10.6%
934	Washington	3,168	19	11,625	12,805	142.03	156.24	10.0%	619	681	10.2%
STATEWIDE		5,485,137	26,086	21,636,189	23,930,582	228.78	251.41	9.9%	829	917	10.6%

Notes:

- (3) Equal to coverage A + coverage B + coverage C + coverage D weighted by a policy's earned house years in 2008.
- (4) The number of earned house years in 2008.
- (5) Refer to combined territory rate indication Exhibit "3-2", Column (5).
- (6) = (5) * [DP1 Exhibit 1, Column (6)]
- (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 - DP-3

		(1)	(2)	(3)	(4)	(5)	(6)
			Total Proposed Capped Rate Change Before Application of FHCF Built-Up				
<u>Territory</u>	<u>Territory Description</u>	<u>Current Total Inforce Premium</u>	<u>Factor</u>	<u>Indicated Hurricane Premium</u>	<u>FHCF Built-Up Factor</u>	<u>Indicated Total Premium</u>	<u>Proposed Premium Change</u>
5	Monroe, Excl. Key West	1,056,523	5.1%	345,527	0.0160	1,116,036	5.6%
7	Monroe, Key West	276,390	-1.4%	64,348	0.0160	273,685	-1.0%
10	Martin, Remainder	1,884,427	9.9%	758,887	0.0160	2,083,877	10.6%
30	Dade, Miami Beach	975,822	7.0%	345,864	0.0160	1,049,547	7.6%
31	Dade, Coastal	657,209	5.8%	210,170	0.0160	699,009	6.4%
32	Dade, Miami	14,579,505	9.4%	5,891,266	0.0160	16,037,087	10.0%
33	Dade, Hialeah	5,500,977	9.9%	2,226,113	0.0160	6,082,309	10.6%
34	Dade, Rem Excl H.,M.,M.B.	40,721,085	9.7%	16,580,091	0.0160	44,954,473	10.4%
35	Broward, Hllwd & Ft. Ldrdle	7,956,376	7.9%	2,944,079	0.0160	8,628,230	8.4%
37	Broward, Rem. Excl. Ft. L.	22,161,556	9.3%	8,695,975	0.0160	24,360,527	9.9%
38	Palm Beach, Remainder	20,445,806	8.1%	7,480,146	0.0160	22,221,169	8.7%
39	Duval, Jacksonville	1,595,524	-0.4%	143,424	0.0160	1,591,735	-0.2%
40	Duval, Remainder	6,139	-10.0%	394	0.0160	5,532	-9.9%
41	Duval, Coastal	466,550	-10.0%	85,639	0.0160	421,308	-9.7%
42	Pinellas, Coastal	1,860,034	2.9%	507,803	0.0160	1,922,160	3.3%
43	Escambia, Remainder	2,026,701	4.6%	561,152	0.0160	2,129,568	5.1%
46	Pinellas - Saint Petersburg	6,926,156	6.0%	2,324,914	0.0160	7,378,699	6.5%
47	Hillsborough, Tampa	5,596,176	10.0%	1,689,307	0.0160	6,181,920	10.5%
49	Orange, Orlando	373,660	10.0%	41,555	0.0160	411,605	10.2%
50	Polk	1,480,818	10.0%	165,894	0.0160	1,631,403	10.2%
57	Brevard, Coastal	2,214,701	9.0%	899,237	0.0160	2,428,162	9.6%
62	Volusia, Coastal	855,962	2.6%	230,708	0.0160	881,712	3.0%
63	Volusia, Remainder	2,323,298	8.6%	620,949	0.0160	2,532,452	9.0%
64	Brevard, Remainder	2,504,601	9.9%	792,161	0.0160	2,764,667	10.4%
80	Hillsborough, Excl. Tampa	5,037,722	10.0%	1,493,827	0.0160	5,563,716	10.4%
81	Pinellas, Rem. Excl. Saint Pe	15,120,092	-1.7%	4,174,017	0.0160	14,928,153	-1.3%
90	Orange, Excl. Orlando	1,323,469	10.0%	148,344	0.0160	1,458,167	10.2%
159	Hernando, Coastal	283,067	7.4%	88,625	0.0160	305,561	7.9%
181	Indian River, Coastal	335,362	7.2%	116,548	0.0160	361,534	7.8%
182	Martin, Coastal	90,947	10.0%	36,720	0.0160	100,628	10.6%
183	Saint Lucie, Coastal	270,825	7.7%	97,836	0.0160	293,337	8.3%
192	Alachua	424,625	-10.0%	32,176	0.0160	382,723	-9.9%
193	Calhoun	9,158	-9.4%	657	0.0160	8,304	-9.3%
292	Baker	24,571	5.3%	2,294	0.0160	25,918	5.5%
293	Columbia	58,259	-10.0%	3,912	0.0160	52,499	-9.9%
361	Broward, Coastal	627,798	5.1%	187,667	0.0160	662,663	5.6%
362	Palm Beach, Coastal	830,307	4.9%	264,042	0.0160	875,524	5.4%
392	Bradford	28,184	-5.8%	1,854	0.0160	26,565	-5.7%
393	Gadsden	102,273	8.2%	10,406	0.0160	110,861	8.4%
492	Clay	203,657	0.0%	18,111	0.0160	204,027	0.2%
493	Hamilton	2,532	-10.0%	108	0.0160	2,281	-9.9%
511	Osceola	421,993	10.0%	46,377	0.0160	464,836	10.2%
512	Seminole	684,364	10.0%	78,022	0.0160	754,047	10.2%
531	Flagler, Coastal	74,287	1.8%	18,464	0.0160	75,922	2.2%
532	Nassau, Coastal	147,908	-10.0%	36,645	0.0160	133,714	-9.6%
533	Saint Johns, Coastal	353,005	-10.0%	91,865	0.0160	319,211	-9.6%
541	Collier, Coastal	2,124,332	9.2%	860,600	0.0160	2,333,845	9.9%
542	Lee, Coastal	1,064,541	3.7%	306,664	0.0160	1,109,198	4.2%
551	Collier, Remainder	1,617,796	9.9%	656,993	0.0160	1,788,142	10.5%
552	Glades	20,457	10.0%	8,266	0.0160	22,635	10.6%
553	Hendry	140,486	10.0%	58,133	0.0160	155,463	10.7%
554	Lee, Remainder	6,040,924	9.5%	1,928,953	0.0160	6,645,292	10.0%
555	Okeechobee	50,844	9.8%	20,614	0.0160	56,159	10.5%

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

		(1)	(2)	(3)	(4)	(5)	(6)
			Total Proposed Capped Rate Change Before Application of FHCF Built-Up				
<u>Territory</u>	<u>Territory Description</u>	<u>Current Total Inforce Premium</u>	<u>Factor</u>	<u>Indicated Hurricane Premium</u>	<u>FHCF Built-Up Factor</u>	<u>Indicated Total Premium</u>	<u>Proposed Premium Change</u>
561	Indian River, Remainder	1,429,750	9.9%	585,864	0.0160	1,580,577	10.5%
562	Saint Lucie, Remainder	1,915,401	9.9%	792,563	0.0160	2,117,574	10.6%
581	Charlotte, Coastal	1,348,502	8.8%	533,721	0.0160	1,476,354	9.5%
582	Manatee, Coastal	1,445,622	8.2%	566,114	0.0160	1,573,610	8.9%
583	Sarasota, Coastal	2,671,392	5.5%	875,523	0.0160	2,832,045	6.0%
591	Citrus, Coastal	75,726	2.2%	28,992	0.0160	77,866	2.8%
592	Dixie, Coastal	14,449	-10.0%	4,351	0.0160	13,075	-9.5%
593	Holmes	45,797	-8.9%	3,149	0.0160	41,754	-8.8%
594	Levy, Coastal	20,568	-10.0%	4,246	0.0160	18,581	-9.7%
595	Pasco, Coastal	2,079,334	10.0%	586,997	0.0160	2,296,643	10.5%
596	Taylor, Coastal	38,679	-10.0%	11,247	0.0160	34,995	-9.5%
601	Bay, Coastal	1,066,697	-9.8%	294,394	0.0160	966,636	-9.4%
602	Escambia, Coastal	341,017	2.5%	108,469	0.0160	351,147	3.0%
603	Franklin	307,215	-7.6%	81,740	0.0160	285,092	-7.2%
604	Gulf, Coastal	255,781	-1.4%	78,798	0.0160	253,343	-1.0%
605	Jefferson, Coastal	0	0.0%	0	0.0160	0	0.0%
606	Okaloosa, Coastal	659,811	-0.6%	230,152	0.0160	659,233	-0.1%
607	Santa Rosa, Coastal	25,687	-2.9%	8,037	0.0160	25,083	-2.4%
608	Wakulla, Coastal	26,271	-10.0%	6,947	0.0160	23,757	-9.6%
609	Walton, Coastal	1,008,873	-10.0%	272,205	0.0160	912,333	-9.6%
692	Lake	394,067	9.9%	42,740	0.0160	433,736	10.1%
693	Jackson	46,723	-0.1%	3,769	0.0160	46,722	0.0%
701	Flagler, Remainder	89,311	5.1%	25,515	0.0160	94,241	5.5%
702	Saint Johns, Remainder	305,133	-10.0%	70,034	0.0160	275,771	-9.6%
711	Charlotte, Remainder	2,667,803	9.9%	843,416	0.0160	2,946,449	10.4%
712	De Soto	69,093	10.0%	21,088	0.0160	76,339	10.5%
713	Hardee	23,315	9.2%	6,772	0.0160	25,559	9.6%
714	Highlands	174,751	9.9%	54,815	0.0160	192,874	10.4%
715	Sarasota, Remainder	4,595,124	8.2%	1,356,777	0.0160	4,992,316	8.6%
721	Bay, Remainder	712,810	-10.0%	168,373	0.0160	644,275	-9.6%
722	Gulf, Remainder	14,161	-10.0%	3,031	0.0160	12,794	-9.7%
723	Okaloosa, Remainder	1,809,522	7.3%	536,410	0.0160	1,950,478	7.8%
724	Santa Rosa, Remainder	931,257	3.3%	265,966	0.0160	966,503	3.8%
725	Wakulla, Remainder	27,668	-10.0%	6,298	0.0160	25,004	-9.6%
726	Walton, Remainder	132,872	-10.0%	28,663	0.0160	120,049	-9.7%
731	Citrus, Remainder	334,677	1.1%	90,457	0.0160	339,674	1.5%
732	Dixie, Remainder	11,573	-10.0%	2,673	0.0160	10,460	-9.6%
733	Hernando, Remainder	2,445,673	10.0%	664,707	0.0160	2,700,752	10.4%
734	Levy, Remainder	23,030	-10.0%	4,910	0.0160	20,806	-9.7%
735	Manatee, Remainder	3,277,058	9.9%	1,045,484	0.0160	3,619,771	10.5%
736	Pasco, Remainder	6,391,366	10.0%	1,819,497	0.0160	7,059,429	10.5%
737	Taylor, Remainder	16,777	-10.0%	3,886	0.0160	15,162	-9.6%
792	Marion	511,188	10.0%	59,389	0.0160	563,255	10.2%
793	Jefferson, Remainder	13,374	-10.0%	993	0.0160	12,053	-9.9%
892	Nassau, Remainder	33,530	-10.0%	2,335	0.0160	30,217	-9.9%
893	Lafayette	6,030	-10.0%	470	0.0160	5,435	-9.9%
921	Sumter	85,297	10.0%	9,164	0.0160	93,973	10.2%
922	Union	8,239	-10.0%	488	0.0160	7,424	-9.9%
923	Gilchrist	10,362	-5.1%	737	0.0160	9,850	-4.9%
931	Liberty	4,670	-10.0%	420	0.0160	4,210	-9.9%
932	Madison	14,015	-10.0%	962	0.0160	12,629	-9.9%
933	Suwannee	34,251	-1.6%	2,448	0.0160	33,749	-1.5%
934	Washington	32,563	9.7%	3,384	0.0160	35,763	9.8%

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

		(1)	(2)	(3)	(4)	(5)	(6)
			Total Proposed Capped Rate Change Before Application of FHCF Built-Up				
<u>Territory</u>	<u>Territory Description</u>	<u>Current Total Inforce Premium</u>	<u>Factor</u>	<u>Indicated Hurricane Premium</u>	<u>FHCF Built-Up Factor</u>	<u>Indicated Total Premium</u>	<u>Proposed Premium Change</u>
992	Putnam	80,204	-10.0%	0	0.0160	72,189	-10.0%
993	Leon	700,833	-10.0%	0	0.0160	630,814	-10.0%
	Total	222,764,673	7.5%	76,613,926		240,628,212	8.0%

Notes:

- (1) 12/31/2008 Inforce total premium adjusted to current rates.
- (2) From DP1 separate territory indication Exhibit "2-1-Without Rapid Cash", Column (17)
- (3) From document titled "Estimated Hurricane Premium - DP"
- (4) Proposed rapid cash built-up factor.
- (5) = (1) * [1.0 + (2)] + (3) * (4)
- (6) = (5) / (1) - 1.0

CALCULATION OF ANNUAL RATE CHANGE EFFECT BY TERRITORY FOR RATE LEVEL EFFECT FORM
Personal Residential Multi-Peril - DP-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)
192	Alachua	119,450	573	490,671	442,252	201.23	184.32	-8.4%	856	772	-9.9%
292	Baker	5,447	31	23,299	24,576	201.25	212.51	5.6%	761	803	5.5%
601	Bay, Coastal	150,525	790	968,606	877,747	379.62	344.92	-9.1%	1,226	1,111	-9.4%
721	Bay, Remainder	105,129	531	658,525	595,209	317.77	288.53	-9.2%	1,240	1,121	-9.6%
392	Bradford	5,808	31	27,938	26,334	201.26	187.94	-6.6%	889	838	-5.7%
57	Brevard, Coastal	327,379	1,499	2,165,491	2,374,209	396.89	436.59	10.0%	1,444	1,583	9.6%
64	Brevard, Remainder	491,579	2,674	2,791,007	3,080,811	305.43	335.98	10.0%	1,044	1,152	10.4%
35	Broward, Hllwd & Ft. Ldldle	1,193,466	5,761	8,388,474	9,096,815	423.81	466.20	10.0%	1,456	1,579	8.4%
361	Broward, Coastal	89,489	700	591,504	624,353	423.94	466.34	10.0%	844	891	5.6%
37	Broward, Rem. Excl. Ft. L. & Hlywd	3,576,715	16,152	24,210,003	26,612,230	413.32	454.66	10.0%	1,499	1,648	9.9%
193	Calhoun	2,465	13	11,167	10,125	201.23	183.43	-8.8%	843	765	-9.3%
581	Charlotte, Coastal	238,495	1,008	1,405,035	1,538,248	375.87	413.46	10.0%	1,394	1,526	9.5%
711	Charlotte, Remainder	555,219	2,670	2,979,324	3,290,507	303.59	333.95	10.0%	1,116	1,232	10.4%
591	Citrus, Coastal	12,129	59	87,192	89,655	379.72	389.57	2.6%	1,466	1,508	2.8%
731	Citrus, Remainder	75,566	378	393,140	399,010	289.50	292.97	1.2%	1,041	1,056	1.5%
492	Clay	53,000	256	207,040	207,416	201.25	202.82	0.8%	808	810	0.2%
551	Collier, Remainder	354,025	1,473	2,101,357	2,322,620	384.59	423.06	10.0%	1,426	1,576	10.5%
541	Collier, Coastal	368,274	1,498	2,138,734	2,349,667	382.17	420.39	10.0%	1,427	1,568	9.9%
293	Columbia	13,744	73	62,364	56,198	201.25	181.91	-9.6%	852	768	-9.9%
30	Dade, Miami Beach	131,693	549	885,686	952,600	442.55	486.81	10.0%	1,614	1,736	7.6%
31	Dade, Coastal	104,710	556	627,882	667,816	446.65	491.32	10.0%	1,128	1,200	6.4%
32	Dade, Miami	2,064,250	8,841	16,449,569	18,094,110	442.21	486.44	10.0%	1,861	2,047	10.0%
33	Dade, Hialeah	855,753	3,845	6,514,587	7,203,035	412.94	454.24	10.0%	1,694	1,873	10.6%
34	Dade, Rem Excl H.M.M.B.	6,444,476	28,637	46,778,868	51,642,027	437.57	481.33	10.0%	1,634	1,803	10.4%
712	De Soto	11,929	63	68,316	75,480	303.30	333.63	10.0%	1,078	1,192	10.5%
592	Dixie, Coastal	1,666	12	18,126	16,403	383.80	343.67	-10.5%	1,535	1,389	-9.5%
732	Dixie, Remainder	1,836	16	14,414	13,028	309.59	280.80	-9.3%	919	831	-9.6%
39	Duval, Jacksonville	410,778	2,209	1,647,810	1,643,897	195.64	196.96	0.7%	746	744	-0.2%
40	Duval, Remainder	1,533	8	5,024	4,527	164.99	152.89	-7.3%	625	563	-9.9%
41	Duval, Coastal	93,070	416	493,566	445,704	307.08	279.55	-9.0%	1,185	1,070	-9.7%
602	Escambia, Coastal	54,447	178	298,947	307,827	376.24	396.50	5.4%	1,680	1,730	3.0%
43	Escambia, Remainder	331,701	1,770	1,969,553	2,069,520	315.00	333.34	5.8%	1,113	1,169	5.1%
531	Flagler, Coastal	13,517	69	74,396	76,033	378.95	416.85	10.0%	1,078	1,102	2.2%
701	Flagler, Remainder	22,125	100	109,887	115,952	306.42	323.78	5.7%	1,098	1,159	5.5%
603	Franklin	40,610	144	260,294	241,550	389.31	365.51	-6.1%	1,805	1,675	-7.2%
393	Gadsden	19,298	130	94,069	101,968	201.23	217.90	8.3%	722	783	8.4%
923	Gilchrist	2,442	13	10,647	10,120	206.87	195.92	-5.3%	833	791	-4.9%
552	Glades	3,092	15	20,674	22,874	383.71	422.08	10.0%	1,422	1,573	10.6%
604	Gulf, Coastal	34,007	135	213,173	211,141	378.94	368.30	-2.8%	1,575	1,560	-1.0%
722	Gulf, Remainder	1,551	8	10,511	9,496	308.89	275.83	-10.7%	1,316	1,189	-9.7%
493	Hamilton	944	5	4,261	3,838	201.25	168.53	-16.3%	938	845	-9.9%
713	Hardee	3,710	19	23,659	25,936	303.52	333.88	10.0%	1,238	1,357	9.6%
553	Hendry	21,982	114	151,238	167,361	383.59	421.95	10.0%	1,329	1,471	10.7%
159	Hernando, Coastal	65,151	276	264,702	285,737	212.34	233.57	10.0%	960	1,036	7.9%
733	Hernando, Remainder	735,023	3,387	2,643,186	2,918,864	199.01	218.92	10.0%	780	862	10.4%
714	Highlands	31,689	151	171,961	189,795	303.57	333.93	10.0%	1,142	1,261	10.4%
47	Hillsborough, Tampa	1,144,221	5,872	6,187,093	6,834,688	265.17	291.69	10.0%	1,054	1,164	10.5%
80	Hillsborough, Excl. Tampa	1,417,906	6,514	6,035,510	6,665,684	245.75	270.33	10.0%	927	1,023	10.4%
593	Holmes	8,355	46	39,355	35,880	201.23	184.24	-8.4%	851	776	-8.8%
561	Indian River, Remainder	216,946	1,245	1,490,730	1,647,990	384.42	422.86	10.0%	1,197	1,324	10.5%
181	Indian River, Coastal	53,253	172	273,879	295,253	377.67	415.44	10.0%	1,591	1,715	7.8%
693	Jackson	8,727	47	40,671	40,671	201.23	201.76	0.3%	863	863	0.0%
605	Jefferson, Coastal	0	0	0	0	380.34	418.38	10.0%	0	0	0.0%
793	Jefferson, Remainder	2,850	11	14,556	13,119	221.95	200.14	-9.8%	1,270	1,145	-9.9%
893	Lafayette	958	6	4,796	4,323	206.87	189.25	-8.5%	804	724	-9.9%
692	Lake	125,459	588	453,266	498,895	195.64	215.21	10.0%	771	849	10.1%
542	Lee, Coastal	164,295	745	935,223	974,456	379.53	417.49	10.0%	1,256	1,308	4.2%
554	Lee, Remainder	1,469,389	6,109	7,095,861	7,805,771	310.72	341.80	10.0%	1,161	1,278	10.0%
993	Leon	153,488	876	761,055	685,019	227.90	208.04	-8.7%	869	782	-10.0%
594	Levy, Coastal	4,076	20	23,447	21,182	382.35	342.51	-10.4%	1,193	1,078	-9.7%
734	Levy, Remainder	3,360	19	23,716	21,426	308.19	276.35	-10.3%	1,231	1,112	-9.7%
931	Liberty	830	4	3,520	3,173	227.90	211.37	-7.3%	873	787	-9.9%
932	Madison	3,420	18	17,173	15,475	227.91	205.70	-9.7%	952	857	-9.9%
582	Manatee, Coastal	204,480	763	1,317,485	1,434,128	375.15	412.67	10.0%	1,727	1,880	8.9%
735	Manatee, Remainder	603,011	2,828	3,458,618	3,820,319	308.01	338.82	10.0%	1,223	1,351	10.5%
792	Marion	150,237	746	639,609	704,757	227.54	250.30	10.0%	857	945	10.2%
10	Martin, Remainder	288,486	1,323	2,083,699	2,304,239	422.88	465.17	10.0%	1,575	1,742	10.6%
182	Martin, Coastal	15,461	76	112,122	124,057	426.37	469.01	10.0%	1,469	1,625	10.6%
5	Monroe, Excl. Key West	188,943	610	998,709	1,054,965	498.78	548.67	10.0%	1,638	1,730	5.6%

CALCULATION OF ANNUAL RATE CHANGE EFFECT BY TERRITORY FOR RATE LEVEL EFFECT FORM
Personal Residential Multi-Peril - DP-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)
7	Monroe, Key West	45,360	148	275,497	272,801	651.70	716.87	10.0%	1,868	1,849	-1.0%
532	Nassau, Coastal	23,981	97	165,313	149,449	380.38	344.79	-9.4%	1,696	1,533	-9.6%
892	Nassau, Remainder	7,896	38	35,876	32,331	221.98	198.49	-10.6%	933	841	-9.9%
606	Okaloosa, Coastal	92,671	361	583,344	582,833	393.51	395.29	0.5%	1,617	1,616	-0.1%
723	Okaloosa, Remainder	276,491	1,442	1,654,055	1,782,901	314.72	338.18	7.5%	1,147	1,237	7.8%
555	Okeechobee	7,774	46	59,193	65,380	383.79	422.18	10.0%	1,278	1,411	10.5%
49	Orange, Orlando	110,818	574	459,992	506,703	210.54	231.60	10.0%	801	883	10.2%
90	Orange, Excl. Orlando	477,571	2,274	1,711,022	1,885,163	198.89	218.79	10.0%	752	829	10.2%
511	Osceola	157,712	671	528,150	581,771	200.39	220.44	10.0%	787	867	10.2%
362	Palm Beach, Coastal	121,858	560	790,009	833,031	482.92	531.22	10.0%	1,412	1,488	5.4%
38	Palm Beach, Remainder	3,727,097	16,667	21,408,147	23,267,073	368.17	404.99	10.0%	1,284	1,396	8.7%
595	Pasco, Coastal	485,063	2,560	2,001,534	2,210,712	231.24	254.37	10.0%	782	864	10.5%
736	Pasco, Remainder	1,614,076	8,195	6,993,942	7,724,990	211.89	233.08	10.0%	853	943	10.5%
42	Pinellas, Coastal	332,791	1,563	1,832,175	1,893,370	396.71	436.39	10.0%	1,172	1,211	3.3%
46	Pinellas - Saint Petersburg	1,006,232	5,657	7,545,796	8,038,826	353.87	375.89	6.2%	1,334	1,421	6.5%
81	Pinellas, Rem. Excl. Saint Petersburg	2,572,155	12,903	15,559,954	15,362,431	306.18	302.17	-1.3%	1,206	1,191	-1.3%
50	Polk	437,700	2,142	1,638,077	1,804,654	205.67	226.24	10.0%	765	843	10.2%
992	Putnam	17,398	88	83,021	74,724	208.06	188.52	-9.4%	947	852	-10.0%
533	Saint Johns, Coastal	51,775	220	315,676	285,456	379.50	343.88	-9.4%	1,433	1,296	-9.6%
702	Saint Johns, Remainder	54,260	233	322,896	291,825	305.83	277.25	-9.3%	1,384	1,251	-9.6%
562	Saint Lucie, Remainder	360,746	1,844	2,341,471	2,588,616	386.92	425.62	10.0%	1,270	1,404	10.6%
183	Saint Lucie, Coastal	41,936	200	262,804	284,650	377.83	415.62	10.0%	1,311	1,420	8.3%
607	Santa Rosa, Coastal	4,777	12	18,069	17,645	382.25	369.64	-3.3%	1,447	1,413	-2.4%
724	Santa Rosa, Remainder	151,704	645	866,090	898,869	332.83	345.62	3.8%	1,343	1,393	3.8%
583	Sarasota, Coastal	451,893	2,144	2,495,536	2,645,613	378.97	416.87	10.0%	1,164	1,234	6.0%
715	Sarasota, Remainder	839,418	4,010	4,582,113	4,978,180	315.24	346.77	10.0%	1,143	1,242	8.6%
512	Seminole	213,140	968	790,150	870,604	202.41	222.66	10.0%	816	900	10.2%
921	Sumter	25,141	136	99,994	110,165	196.94	216.64	10.0%	736	811	10.2%
933	Suwannee	7,695	38	37,760	37,206	206.88	202.05	-2.3%	991	977	-1.5%
596	Taylor, Coastal	4,815	23	41,538	37,581	386.71	343.58	-11.2%	1,812	1,639	-9.5%
737	Taylor, Remainder	1,945	12	11,976	10,823	309.59	280.52	-9.4%	992	897	-9.6%
922	Union	1,377	9	8,834	7,960	206.89	181.46	-12.3%	959	864	-9.9%
62	Volusia, Coastal	159,271	843	939,432	967,693	386.59	425.25	10.0%	1,114	1,148	3.0%
63	Volusia, Remainder	496,698	2,543	2,334,946	2,545,148	252.06	277.27	10.0%	918	1,001	9.0%
608	Wakulla, Coastal	3,940	19	25,686	23,228	386.47	351.73	-9.0%	1,326	1,199	-9.6%
725	Wakulla, Remainder	4,380	27	29,408	26,576	309.59	279.55	-9.7%	1,070	967	-9.6%
609	Walton, Coastal	157,055	459	831,618	752,040	377.75	341.79	-9.5%	1,812	1,639	-9.6%
726	Walton, Remainder	22,798	103	130,309	117,733	307.45	277.07	-9.9%	1,265	1,143	-9.7%
934	Washington	5,697	29	26,506	29,111	206.86	226.87	9.7%	902	991	9.8%
STATEWIDE		40,044,137	186,980	241,373,879	261,135,956	348.09	377.87	8.6%	1,291	1,397	8.2%

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) Refer to combined territory rate indication Exhibit "3-2", Column (5).
- (6) = (5) * [DP3 Exhibit 1, Column (6)]
- (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

*CITIZENS PROPERTY INSURANCE
CORPORATION*

PERSONAL RESIDENTIAL MULTIPERIL (PR-M)
HOMEOWNERS DWELLING RATE/RULE FILING
SEPTEMBER 2009

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

FILING PURPOSE

This is a Homeowners Dwelling/Fire 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

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 #07-0683606841, dated June April 13, 2005⁷ 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
DP3	52.5%	7.38.2%
DP1HO4	88.4	10.69.7%3
	% 7.1%	.2%
HO611.4%4.8%TOT	55.8%?	8.24%?
ALHO6		

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

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 CHANGES

Below are the key changes to the Dwelling 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 Dwelling Premium Calculation Worksheet has been updated to include 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 DP-1 and DP-3 Rate Tables have been amended to reflect changes in the Dwelling Fire Seasonal and Non-Seasonal Key Premiums, Dwelling Extended Coverage Key Premiums, Wind Exclusion Credit factors, and Sinkhole Loss Coverage factors.

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

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 69. These files include **PRM HO3 DP3 Statewide Rate Indication – Combined.xls** , **PRM HO4 DP1 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 1720. These files include **PRM HO3 DP3 Territory Rate Indication – Combined.xls** , **PRM HO7DP1 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 2630. These files include for HO3DP3: **PRM HO3 DP3 Statewide Rate Indication – Wind.xls** , **PRM HO3 DP3 Statewide Rate Indication – X-wind.xls** , **PRM HO3 DP3 Statewide Rate Indication – Sinkhole.xls** . These files include for HO4DP1: **PRM HO4 DP1 Statewide Rate Indication – Wind.xls** , **PRM HO4 DP1 Statewide Rate Indication – X-wind.xls** , **PRM HO4 DP1 Statewide Rate Indication – Sinkhole.xls** .
 4. 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** .
 - 5.
 6. **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 2935. These files include for HO3DP3: **PRM HO3 DP3 Territory Rate Indication – WindSeparate.xls** , **PRM HO3 Territory Rate Indication – X-wind.xls** , **PRM HO3 Territory Rate Indication – Sinkhole.xls** . These files include for HO4DP1: **PRM HO4 DP1 Territory Rate Indication – WindSeparate.xls** , **PRM HO4 Territory Rate Indication – X-wind.xls** , **PRM HO4 Territory Rate Indication – Sinkhole.xls** . These
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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** .Each of these files contains separate territory indications for with-wind, x-wind, and sinkhole.

7. 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 4655. 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 68.

Section	Line of Business	File Name
Combined Statewide Indication	DP3	PRM DP3 Statewide Rate Indication - Combined.xls
	DP1	PRM DP1 Statewide Rate Indication - Combined.xls
Combined Territory Indication	DP3	PRM DP3 Territory Rate Indication - Combined.xls
	DP1	PRM DP1 Territory Rate Indication - Combined.xls
Individual Policy Group Statewide Indication	DP3	PRM DP3 Statewide Rate Indication - Wind.xls
		PRM DP3 Statewide Rate Indication - X-wind.xls
		PRM DP3 Statewide Rate Indication - Sinkhole.xls
Individual Policy Group Statewide Indication	DP1	PRM DP1 Statewide Rate Indication - Wind.xls
		PRM DP1 Statewide Rate Indication - X-wind.xls
		PRM DP1 Statewide Rate Indication - Sinkhole.xls
Individual Policy Group Territory Indication	DP3	PRM DP3 Territory Rate Indication_separate.xls – this file contains separate territory indications for wind, x-wind, and sinkhole.
	DP1	PRM DP3 Territory Rate Indication_separate.xls – this file contains separate territory indications for wind, x-wind, and sinkhole
Development of the FHCF Build-up Factor	DP3, DP1	FHCF Assumptions_PLACLA.pdf
		FHCF_PRM
		CalcFHCFPremium_ExamplePolicies.xls
		Estimated Hurricane Premium.xls
		Summary of FHCF Built-up factors.xls
OIR Standardized Rate Indication	DP3, DP1	Standardized Rate Indications- Combined.xls Standardized Rate Indication-Separate.xls

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 5es 7 and 8 for more information.

1. COMBINED STATEWIDE INDICATION

The statewide indication for HO3 DP3 is developed and supported in the excel files **PRM HO3 DP3 Statewide Rate Indication – Combined.xls** , **PRM HO4 DP1 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 DP3 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 has remained relatively flat. 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.

DP1 Only

DP1 does show historical trends that are similar to DP3. DP1 will have the same inflation guard factors. So the same 4% premium trend number is selected.

O

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.

HO3DP3 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 1112% for the loss trend.

DP1 Onlyonly:

Just as with DP3, frequency, severity, and pure premium have been increasing dramatically, especially in the most recent periods. Just as with DP3, 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 are steeper for DP1 than DP3. 15% is selected as the severity trend. This selection is based on a tempering of the actual historical trend.

O

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.

HODP3 only:Only

The biggest difference between the sets of on-level factors is in the most recent year (2008)occurs during 2006 and 2007. . 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. parallelogram method assumes a constant level of policy writing throughout the year. But this is not the case for Citizens. The earned premiums nearly doubled in 2007 as compared to 2006. The premiums earned during 2007 were affected by rate changes in 2006 and 2007. The percent of earned premiums that the parallelogram method assumes affected by these changes is different then the actual amount. The extension of exposure method more accurately reflects the impact of the rate changes.

HO4 only:HO4DP1 Only

The on-level factors resulting from the extension of exposures method are reasonably close to the on-level factors developed by the parallelogram method. Just as with DP3, differences are expected given that the parallelogram method assumes consistent and even levels of policy writings during the year and Citizens' earned premium nearly doubled between 2005 and 2006 and more then tripled between 2005 and 2007.

HO6 Onlybecause

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 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 groups 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. 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.

HODP3 onlyOnly: Considering that the 34.1% based on the ISO data is calculated on many years of experience while the .81.1% 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 **23.5%**.

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. For DP3 the selection is 14.6%. For DP1 the selection is 14.8%.

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 risk/high-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 03605 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 HO3DP3, or HO4 DP1 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 DP3 onlyOnly: The overall effective rate for with-wind policies, excluding sinkhole, is **7.35%**.

HO4 only:HO4DP1 Only The overall effective rate for with-wind policies, excluding sinkhole, is **7.8%**.

HO6 Only

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%**.

HODP3 onlyOnly: The overall effective commission rate for the sinkhole policy group is **8.57.4%**.

DP1 Only: The overall effective commission rate for the sinkhole policy group is **7.8%**.

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

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 DP3 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 4441% 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 69.467.7%. Granted that this is not a perfect comparison as the time periods are not exactly the same. The 4441% projection is for the policy period 1/1/2008 thru 12/31/2008 while the 69.467.7% 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 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 DP3 Only: Citizens' PRM HO3 DP3 experience is fully credible.

HO4 Only: **HO4DP1 Only:** Citizens' PRM DP1 experience is fully credible.

HO6 Only: **HO6 Only:** .

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 DP3 Territory Rate Indication – Combined.xls** , **PRM HO7 DP1 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

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 windwith-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 windwith-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 windwith-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 windwith-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 windwith-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 windwith-wind and x-wind policies combined. Column (1) shows the inforce premium at current rate level as of 12/31/2008 for with windwith-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-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 windwith-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 windwith-wind policies. Column (3) shows the inforce premium as of 12/31/2008 for x-wind policies.

Column (4) shows the with windwith-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 windwith-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 cashWithout Rapid 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 cashWithout Rapid 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 windwith-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 Without Rapid Cash Buildup

In ~~exhibit~~**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 windwith-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~~**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~~**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 DP3, prior to capping, the indications range from -30% to 119%. 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~~**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 windwith-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 DP3, prior to capping, the indications range from - 30% to 119%. 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 HO3DP3: **PRM HO3DP3 Statewide Rate Indication – Wind.xls** , **PRM HO3DP3 Statewide Rate Indication – X-wind.xls** , **PRM HO3DP3 Statewide Rate Indication – Sinkhole.xls** . These files include for HO4DP1: **PRM HO4DP1 Statewide Rate Indication – Wind.xls** , **PRM HO4DP1 Statewide Rate Indication – X-wind.xls** , **PRM HO4DP1 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 a summary of how the separate policy group trend selections compare to the combined trend selections:

DP1	<u>Premium</u>	<u>2008 EP</u>	<u>Frequency</u>	<u>Severity</u>	<u>Pure Premium</u>	<u>2008 Incurred</u>
Combined	4.0%	21,636,189	0.0%	14.0%	14.0%	10,106,883

Wind	4.0%	20,363,152	0.0%	14.0%	14.0%	6,964,312
Xwind	4.0%	1,031,156	0.0%	4.0%	4.0%	597,794
<u>Sinkhole</u>	<u>4.0%</u>	<u>241,881</u>	<u>0.0%</u>	<u>16.0%</u>	<u>16.0%</u>	<u>2,544,777</u>
Average	4.0%	21,636,189	0.0%	13.9%	13.9%	10,106,883

DP3	<u>Premium</u>	<u>2008 EP</u>	<u>Frequency</u>	<u>Severity</u>	<u>Pure Premium</u>	<u>2008 Incurred</u>
Combined	4.0%	241,373,879	0.0%	12.0%	12.0%	106,213,280
Wind	4.0%	218,405,814	0.0%	12.0%	12.0%	87,802,041
Xwind	4.0%	19,826,484	0.0%	8.0%	8.0%	8,494,354
<u>Sinkhole</u>	<u>2.0%</u>	<u>3,141,580</u>	<u>0.0%</u>	<u>17.0%</u>	<u>17.0%</u>	<u>9,916,885</u>
Average	4.0%	241,373,879	0.0%	12.1%	12.1%	106,213,280

HO3 Combined	<u>Premium</u>	<u>2008 EP</u>	<u>Frequency</u>	<u>Severity</u>	<u>Pure Premium</u>	<u>2008 Incurred</u>
Combined	4.0%	723,767,065	0.0%	11.0%	11.0%	298,616,887
Wind	4.0%	643,779,066	0.0%	12.0%	12.0%	219,280,220
Xwind	5.0%	54,526,889	0.0%	4.0%	4.0%	28,073,992
<u>Sinkhole</u>	<u>2.0%</u>	<u>25,461,117</u>	<u>0.0%</u>	<u>11.0%</u>	<u>11.0%</u>	<u>51,262,744</u>
Average	4.0%	723,767,065	0.0%	11.1%	11.1%	298,616,887
HO4 Combined	<u>Premium</u>	<u>2008 EP</u>	<u>Frequency</u>	<u>Severity</u>	<u>Pure Premium</u>	<u>2008 Incurred</u>
Combined	2.0%	3,045,532	0.0%	15.0%	15.0%	1,499,932
Wind	2.0%	2,833,514	0.0%	15.3%	15.3%	1,466,142
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>
Average	2.0%	3,045,532	0.0%	15.0%	15.0%	1,499,932
HO6 Combined	<u>Premium</u>	<u>2008 EP</u>	<u>Frequency</u>	<u>Severity</u>	<u>Pure Premium</u>	<u>2008 Incurred</u>
Combined	4.0%	40,366,829	0.0%	15.0%	15.0%	15,622,737
Wind	4.0%	31,265,338	0.0%	15.0%	15.0%	12,613,666
Xwind	4.0%	9,101,444	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>
Average	4.0%	40,366,829	0.0%	15.0%	15.0%	15,622,737

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 DP3, the most recent frequency is 4.31% (directly from the loss trend worksheet). 0% has been selected as the frequency trend. This implies an expected frequency of 4.31% in the upcoming period. If 40,000 is the full credibility for earned house years then $.0431 \times 40000 = 1,724$ is the full credibility standard for claims.

For sinkhole, the most recent frequency is .11% (directly from the loss trend worksheet). 0% has been selected as the frequency trend. This implies an expected frequency of .11% in the upcoming period. If 1,724 is the full credibility standard for claims, then X is the full credibility for earned house years where $X \times .0011 = 1,724$. So, $X = 1,567,188$ is the full credibility for earned house years for sinkhole. We select 1,500,000 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, 1,500,000 is selected for the standard.

In general, 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-**
-

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. The file for DP3 is **PRM DP3 Territory Rate Indication – Separate.xls**. The file for DP1 is **PRM DP1 Territory Rate Indication – Separate.xls**. Each of these files contains separate territory indications for with-wind, x-wind, and sinkhole. 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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Appendix B, Page 3:	2005 X-Wind Developed and Trended Non-Hurricane Loss and LAE (Excluding Sinkhole)
Appendix B, Page 4:	2006 X-Wind Developed and Trended Non-Hurricane Loss and LAE (Excluding Sinkhole)
Appendix B, Page 5:	2007 X-Wind Developed and Trended Non-Hurricane Loss and LAE (Excluding Sinkhole)

Appendix B, Page 6:	2008 X-Wind Developed and Trended Non-Hurricane Loss and LAE (Excluding Sinkhole)
Appendix B, Page 7:	X-Wind Earned Premium at Current Rate Level
Appendix B, Page 8:	X-Wind Projected Earned Premium at Current Rate Level
Appendix B, Page 9:	X-Wind Historical Earned House Years
Appendix C, Page 1:	Sinkhole Historical Actual Incurred Loss and ALAE as of 3/31/2009 (Adjusted for Presumed Factor)
Appendix C, Page 2:	2004 Developed and Trended Sinkhole Loss and LAE
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
Appendix C, Page 7:	Sinkhole Earned Premium at Current Rate Level
Appendix C, Page 8:	Sinkhole Projected Earned Premium at Current Rate Level
Appendix C, Page 9:	Sinkhole Historical Earned House Years

EXPLANATION OF TERRITORIAL EXHIBITS

In order to determine the base rates for with windwith-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 windwith-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 windwith-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 windwith-wind, x-wind, and sinkhole) is off-balanced back to the combined indications for each territory.

Indicated With WindWith-wind Territorial Rate Changes

In **exhibitExhibit 1-1-With WindWith-wind through 1-7-With Wind** the indicated with windwith-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 WindWith-wind Non-Hurricane Loss and LAE Ratio

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

Column (2) shows the 5 year projected with windwith-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 appendix 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 appendix 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 appendix 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 WindWith-wind Hurricane Loss and LAE

In **exhibitExhibit 1-2-With WindWith-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 WindWith-wind Hurricane Loss and LAE Ratios and Allocation of Net Cost of Reinsurance and Residual Market Contingency Provision

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

Column (1) shows the inforce premium at current rate level as of 12/31/2008 for with windwith-wind policies. The with windwith-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 WindWith-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 WindWith-wind Fixed and Variable Expenses

In **exhibitExhibit 1-4-With WindWith-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 windwith-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 cashWithout Rapid 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 WindWith-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 cashWithout Rapid 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 WindWith-wind Total Loss and LAE Ratios

In **ExhibitExhibit 1-5-With WindWith-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 windwith-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 exhibitExhibit 1-1-With WindWith-wind.

Column (4) shows the projected hurricane loss and LAE ratio. These values are calculated in exhibitExhibit 1-3-With WindWith-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 WindWith-wind Territorial Rate Changes Without CashWithout Rapid Cash Buildup

In **exhibitExhibit 1-6-With WindWith-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 windwith-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 exhibitExhibit 1-5-With WindWith-wind.

Column (3) and (4) show the expected fixed expense ratio and the expected variable expense ratio, respectively. These values are calculated in exhibitExhibit 1-4-With WindWith-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) 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 WindWith-wind Territorial Rate Changes With Cash Buildup

In **exhibitExhibit 1-7-With WindWith-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 windwith-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 WindWith-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 WindWith-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 **Exhibit 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 **Exhibit 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 appendix 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 appendix 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 appendix 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 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-with-wind and x-wind policies).

Sinkhole Loss and LAE Ratio

In **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 appendix 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 appendix 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 appendix 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 windwith-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 CashWithout Rapid Cash through 2-5-Without CashWithout Rapid 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 CashWithout Rapid Cash Buildup finds the the total proposed capped rate change for with windwith-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 windwith-wind premium at current rate level as of 12/31/2008. The with windwith-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 windwith-wind, x-wind, and sinkhole, respectively. Note that that sinkhole indication has been capped at 200%. Prior to the cap, sinkhole had territory indications that ranged from 560% to 3222%. In order to maintain stability, a 200% cap is applied to sinkhole indications.

Column (8) calculates the indicated combined unadjusted premiumrate change based on the results of the individual indications. This is calculated by applying the individual indications to the individual premiums.

In cColumns (9) displays the total territorial indicated rate change base on the combined analysis.through (11) the proposed premium percentages for with wind, x-wind, and sinkhole

Columns (10) thru (12) scale the individual indications (columns (5) thru (7) so that the individual indications aggregate to the territory indication from the combined analysis (column (9))

Column (13) is the aggregation of columns (10) thru (12). Note that column (13) does equal column (9).

Columns (14) thru (16) apply a plus/minus 10% cap to columns (10) thru (12), respectfully.

Column (17) is overall territory proposed rate change.

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%.

ACurrent Fire Base Ratesadjusted Wind, X-Wind, and Sinkhole Indications Excluding Cash Buildup

In **exhibitExhibit 2-2-Without CashWithout Rapid Cash** Builtup the capped proposed with wind, x-wind, and sinkhole rate changes are determined by territory.

This exhibit displays the current Fire base rates for Non-Owner and Owner.

Propose Fire Base Rates

Exhibit 2-3 -Without Rapid Cash Builtup

This exhibit displays the proposed Fire base rates for Non-Owner and Owner.

The Fire rates do not vary by territory. Since the overall indicated rate is in excess of 50%, the Fire base rates are being increased across the board by 10%. When adjusting the Extended Coverage rates in a territory, the 10% fire increase will be considered. Ultimately, for a given territory, the overall rate increase will be based on the overall indication for that territory. If a territory has an indication less than 10%, the Extended Coverage rates will be adjusted downward to achieve the proper rate change for a given territory (subject to capping).

Indicated Territorial Extended Coverage Rate Changes – With-Wind Policies

Exhibit 2-4 -Without Rapid Cash Builtup

Column (1) showsdisplays the inforce combined with-wind 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 was used to on-level this premium..

Column (2) shows displays the inforce with –wind EC premium at current rate level as of 12/31/2008. The extension of exposures method was used to on-level this premium. The with wind inforce premium at current rate level is determined by the extension of exposures method.

Column (3) displays the inforce with–wind Fire premium at current rate level as of 12/31/2008. The extension of exposures method was used to on-level this premium. 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 displays 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. with-wind proposed capped rate change from column (14) of exhibit 2-1 **Without Rapid Cash Builtup**.

Column (5) shows displays the combined with-wind proposed rate capped total premium change. This is the rate indication for each territory including with wind, x-wind, and sinkhole policies. This is the inforce total with-wind premium adjusted by the capped with-wind proposed rate increase from column (4).

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 Exhibit 2-1-Without Cash.

displays the proposed Fire premium. This is the current Fire premium increased by 10%.

Column (7) displays the Proposed Capped EC premium. This is the proposed total premium minus the proposed fire premium.

Column (8) displays the proposed EC rate change. This is column (7) divided by column (2) minus 1.

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).

Current Extended Coverage Base Rates

Exhibit 2-5-Without Rapid Cash Builtup

This exhibit displays the current Extended Coverage base rates for Non-Seasonal and Seasonal by territory.

Proposed Extended Coverage Base Rates

Exhibit 2-6-Without Rapid Cash Builtup

This exhibit displays the proposed Extended Coverage base rates for Non-Seasonal and Seasonal by territory. This is the current base rate adjusted by the proposed Extended Coverage rate change from exhibit 2-4.

Indicated Territorial Extended Coverage Rate Changes – X-Wind Policies

Exhibit 2-7 -Without Rapid Cash

Column (1) displays the inforce x-wind premium at current rate level as of 12/31/2008. The extension of exposures method was used to on-level this premium.

Column (2) displays the inforce x-wind EC premium at current rate level as of 12/31/2008. The extension of exposures method was used to on-level this premium.

Column (3) displays the inforce x-wind Fire premium at current rate level as of 12/31/2008. The extension of exposures method was used to on-level this premium.

Column (4) displays the x-wind proposed capped rate change from column (14) of exhibit **2-1 Without Rapid Cash**.

Column (5) displays the x-wind proposed capped total premium. This is the inforce total with-wind premium adjusted by the capped with-wind proposed rate increase from column (4).

Columns (6) displays the proposed x-wind Fire premium. This is the current x-wind Fire premium increased by 10%.

Column (7) displays the proposed x-wind Capped EC premium. This is the proposed total premium minus the proposed fire premium.

Column (8) displays the proposed EC rate change. This is column (7) divided by column (2) minus 1.

Proposed Current With Wind Base Rates Excluding Cash BuildupExtended Coverage Base Rates and Wind Exclusion Credits

In **exhibitExhibit 2-38-Without Rapid 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).displays the current with-wind EC base rates and wind exclusion credits by territory.

Exhibit 2-9-Without Rapid Cash displays the current x-wind EC base rates.

Proposed X-Wind Base Rates Excluding Cash Buildup

In **exhibitExhibit 2-410 -Without Rapid 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).x-wind base rates are calculated. This is the current base rate adjusted by the capped proposed increase from exhibit 2-7 column (8).

In **Exhibit 2-11 -Without Rapid Cash** proposed EC wind exclusions credits are calculated. This is the proposed with-with EC base rates minus the proposed x-wind base rates.

Proposed Sinkhole Loss Coverage Factors Excluding Cash Buildup

In **exhibitExhibit 2-512-Without Rapid 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 windwith-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) showsdisplays either the current with windwith-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) showsdisplays 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 Rapid cCash, column (15) and the current sinkhole base rate from column (5).

Column (7) showsdisplays either the proposed with windwith-wind or x-wind base rate. If the proposed with windwith-wind rate change is larger than the proposed x-wind base rate, then the with -wind base rate is shown, and if the converse if 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 Rapid Cash Buildup

Exhibits 2-1 With Rapid Cash thru 2-12 With Rapid Cash are identical to exhibits 2-1 Without Rapid Cash thru 2-12 Without Rapid Cash except that there is an expense provision to account for the increase in the FHCF mandatory premium. The rates are developed for informational purposes only. The rates to be used will be based on the indications that do not include a provision for the rapid cash buildup. There will be a separate charge for the increase in the FHCF mandatory premium.**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 DP3 is **.891.57% and 2.49% for DP1**. 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 WindWith-wind Historical Incurred Loss and ALAE Excluding Catastrophes, Sinkhole and Mold Losses Over 10,000 as of 3/31/2009

Appendix A, Page 1 showsdisplays the with windwith-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 WindWith-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) showsdisplays 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 windwith-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 WindWith-wind Developed and Trended Non-Hurricane Loss and LAE

Appendix A, Page 4: 2006 With WindWith-wind Developed and Trended Non-Hurricane Loss and LAE

Appendix A, Page 5: 2007 With WindWith-wind Developed and Trended Non-Hurricane Loss and LAE

Appendix A, Page 6: 2008 With WindWith-wind Developed and Trended Non-Hurricane Loss and LAE

With WindWith-wind Earned Premium at Current Rate Level

In Appendix A, Page 7 we show the with windwith-wind earned premium at current rate level for each territory for calendar years 2004-2008. The with windwith-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 WindWith-wind Projected Earned Premium at Current Rate Level

In Appendix A, Page 8 we show the with windwith-wind projected earned premium at current rate level for each territory for calendar years 2004-2008. The projected with windwith-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 WindWith-wind Historical Earned House Years

Appendix A, Page 9 showsdisplays the with windwith-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 displays 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 displays 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 windwith-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 showsdisplays 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 displays 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 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 displays 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 windwith-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 showsdisplays the sinkhole historical earned house years for each territory for calendar years 2004-2008. It includes with windwith-wind and x-wind policies.

RULE / MANUAL CHANGES

Below are the key changes to the Dwelling 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 Dwelling/Fire 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 Dwelling/Fire 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 DP3, and DP1 Rate Tables have been amended to reflect changes in the Base Class Premiums, Wind Exclusion Credits, and Sinkhole Loss Coverage factors.

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 Details	
Work Unit Number:	W09-544046
Filing Purpose:	Rate & Rule
Product:	Property / Personal (Dwelling Fire)
Date Created:	9/2/2009 04:44:34 PM
Filing Name:	PRM Dwelling 2010 Filing LOB 010

Company Details			
Company Name	FEIN	NAIC CC	NAIC GC
CITIZENS PROPERTY INSURANCE CORPORATION	593164851	10064	

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Country:	
Non US Postal Code:	
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Toll Free Number: Ext
Non US Phone Number:

General Information

Company Filing Number
New Business Effective Date
Renewal Business Effective Date
Product: Property / Personal (Dwelling Fire)
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:
Commercial
File Usage:
FILE & USE

Rate/Rule Filings

Is this filing being submitted by a Ratings Organization?
Is this filing being made to comply with the annual rate filing requirements found in Section 627.0645, Florida Statutes?
If yes, are you filing the annual rate certification form OIR-B1-586 or exemption form OIR-B1-584?
Have you included a listing of all changes in manual pages or rules with supporting information and explanation?
Does this filing result in a significant revision in rates or rating variables? If Yes, explain in filing:
Does this filing result in a significant revision in underwriting rules or guidelines? If Yes, explain in filing:
Does this filing amend any of the following?
(Please mark the appropriate item, if applicable)
Base Rate(s) & Loss Costs
Base Rate(s) Only
Loss Costs Only

Summary of Rate Filing as applicable

Rate Change Request
Rate Indicated
Earned Premium Volume (all programs affected by this filing)
Number of Policies (all programs affected by this filing)

Uploaded Documents			
Document Type	Filenet Number	Form Number	Title
Cover Letter	0		1 Cover letter.doc
Miscellaneous	0		PRM DP3 Statewide Rate Ind_combo.xls
Miscellaneous	0		PRM DP3 Statewide Rate Ind_sink.xls
Miscellaneous	0		PRM DP3 Statewide Rate Ind_wind.xls
Miscellaneous	0		PRM DP3 Statewide Rate Ind_xwind.xls
Miscellaneous	0		PRM DP3 Territorial Rate Indication _Combined.xls
Miscellaneous	0		PRM DP3 Territorial Rate Indication_Separate.xls
Miscellaneous	0		Manual Pages
Miscellaneous	0		Manual Pages 1
Miscellaneous	0		PRM-DP RIF Comb with BU.xls
Miscellaneous	0		PRM-DP RIF Individ with Cash Factor.xls
Miscellaneous	0		CalcFHCFPremium_ExamplePolicies.xls
Miscellaneous	0		FHCF_Assumption_PLACLA.pd
Miscellaneous	0		6 Reinsurance Expense Support.doc
Miscellaneous	0		Additional Rules Information
Miscellaneous	0		True and Accurate Form 9_11_09.pdf
Miscellaneous	0		ISO-Non-Modeled Excess Wind Support.pdf CONFIDENTIAL
Miscellaneous	0		7 Law Change Support Documentation.doc
Miscellaneous	0		PRM-DP RIF Comb with BU.xls
Miscellaneous	0		PRM-DP RIF Individ with Cash Factor.xls
Miscellaneous	0		Ex Wind Credits Exhibits (DP) 09-16-09.xls
Miscellaneous	0		Estimate Hurricane Premium - DP.xls
Miscellaneous	0		Source of Information for RIF DP.doc
Miscellaneous	0		8 Catastrophe Model Support.doc
Miscellaneous	0		Citizens_HRA_PILM_Loss_Company_PolicyForm.xls
Miscellaneous	0		Citizens_PLA_PILM_Loss_Company_PolicyForm.xls
Miscellaneous	0		DetailedDataFieldDescription.doc
Miscellaneous	0		Summary Exhibit 123108.xls
Miscellaneous	0		Citizens_HRA_PILM_Loss_CompanyType_TerritoryCode.xls
Miscellaneous	0		Citizens_HRA_PML_DS.xls
Miscellaneous	0		Citizens_PLA_PILM_Loss_CompanyType_TerritoryCode.xls
Miscellaneous	0		Citizens_PLA_PML_DS.xls
Miscellaneous	0		FPHLM Standard G-2.2.pdf
Miscellaneous	0		FPHLM07Standards_S-5 Replication of Known Hurricane Losses.pdf
Miscellaneous	0		FPHLM07Standards_S-2 Sensitivity Analysis for Model Output.pdf
Miscellaneous	0		Summary of FHCF Built-up Factors - DP.xls
Miscellaneous	0		Summary of Changes_PR-M DP_9-16-09.doc
Miscellaneous	0		PLA DRCS Rating Example Verification DP-3 (9-04-09).xls
Miscellaneous	0		PLA DRCS Rate Level Effect Verification (9-04-09).xls
Explanatory Memorandum	0		DP Actuarial Memo.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:	W09-544046
Filing Purpose:	Rate & Rule
Product:	Property / Personal (Dwelling Fire)
Date Created:	9/2/2009 04:44:34 PM
Filing Name:	PRM Dwelling 2010 Filing LOB 010

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? Components Added: - <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? Components Added: - <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? Components Added: - <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? Components Added: - <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? Components Added: - <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-W Territory Set

Territory Code | Territory Description

| Region

59	Bay	Bay
60	Brevard	
Brevard		
45	Broward	
Broward		
46	Broward	
Broward		
47	Broward	
Broward		
48	Broward	
Broward		
61	Charlotte	
Charlotte		
62	Collier	
Collier		
22	Dade	
Dade		
23	Dade	
Dade		
24	Dade	
Dade		
25	Dade	
Dade		
26	Dade	
Dade		
27	Dade	
Dade		
28	Dade	
Dade		
29	Dade	
Dade		
41	Duval	
Duval		
52	Escambia	
Escambia		
53	Escambia	
Escambia		
54	Escambia	
Escambia		
83	Flagler	
Flagler		
65	Franklin	
Franklin		
66	Gulf	Gulf
56	Hernando	
Hernando		
76	Indian River	
Indian River		
17	Lee	Lee
18	Lee	Lee
19	Lee	Lee
20	Lee	Lee
57	Levy	
Levy		
68	Manatee	

Manatee	
90	Monroe
Monroe	
69	Nassau
Nassau	
70	Okaloosa
Okaloosa	
94	Palm Beach
Palm Beach	
95	Palm Beach
Palm Beach	
96	Palm Beach
Palm Beach	
97	Palm Beach
Palm Beach	
88	Pasco
Pasco	
42	Pinellas
Pinellas	
92	Santa Rosa
Santa Rosa	
49	Sarasota
Sarasota	
50	Sarasota
Sarasota	
51	Sarasota
Sarasota	
71	Saint Johns
St. Johns	
77	Saint Lucie
St. Lucie	
14	Volusia
Volusia	
15	Volusia
Volusia	
16	Volusia
Volusia	
58	Wakulla
Wakulla	
75	Walton
Walton	
N/A1	Alachua
Alachua	
N/A2	Baker
Baker	
N/A3	Bradford
Bradford	
N/A4	Calhoun
Calhoun	
N/A5	Citrus
Citrus	
N/A6	Clay
Clay	
N/A7	Columbia
Columbia	
N/A8	DeSoto
DeSoto	
N/A9	Dixie

Dixie	
N/A10	Gadsden
Gadsden	
N/A11	Gilchrist
Gilchrist	
N/A12	Glades
Glades	
N/A13	Hamilton
Hamilton	
N/A14	Hardee
Hardee	
N/A15	Hendry
Hendry	
N/A16	Highlands
Highlands	
N/A17	Hillsborough
Hillsborough	
N/A18	Holmes
Holmes	
N/A19	Jackson
Jackson	
N/A20	Jefferson
Jefferson	
N/A21	Lafayette
Lafayette	
N/A22	Lake
Lake	
N/A23	Leon
Leon	
N/A24	Liberty
Liberty	
N/A25	Madison
Madison	
N/A26	Marion
Marion	
N/A27	Martin
Martin	
N/A28	Okeechobee
Okeechobee	
N/A30	Orange
Orange	
N/A31	Osceola
Osceola	
N/A32	Polk
Polk	
N/A33	Putnam
Putnam	
N/A34	Seminole
Seminole	
N/A35	Sumter
Sumter	
N/A36	Suwannee
Suwannee	
N/A37	Taylor
Taylor	
N/A38	Union
Union	
N/A39	Washington

Washington

PLA Territories

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	

PRM Territory Set (9-4-09)

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	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 DW (DP)	DP-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. DP-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, does NOT have a hip roof, and is occupied by the owner. 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 insured at 10% of the amount of insurance on the structure; \$2,000 Medical expense; Contents insured for actual cash value; \$10,000 of mold coverage is included;	Hurricane	PRM Territory Set (9-4-09)	005	Monroe, Excl. Key West	\$598.00				
								007	Monroe, Key West	\$1,154.00				
								010	Martin, Remainder	\$583.00				
								030	Dade, Miami Beach	\$635.00				
								031	Dade, Coastal	\$648.00				
								032	Dade, Miami	\$641.00				
								033	Dade, Hialeah	\$547.00				
								034	Dade, Rem Excl H.M., M.B.	\$625.00				
								035	Broward, Hillwd & Ft Ldrle	\$595.00				
								037	Broward, Rem. Excl. Ft. L. & Hlywd	\$547.00				
								038	Palm Beach, Remainder	\$514.00				
								039	Duval, Jacksonville	\$48.00				
								040	Duval, Remainder	\$27.00				
								041	Duval, Coastal	\$191.00				
								042	Pinellas, Coastal	\$553.00				
								043	Escambia, Remainder	\$267.00				
								046	Pinellas - Saint Petersburg	\$417.00				
								047	Hillsborough, Tampa	\$231.00				
								049	Orange, Orlando	\$61.00				
								050	Polk	\$61.00				
								057	Brevard, Coastal	\$555.00				
								062	Volusia, Coastal	\$547.00				
								063	Volusia, Remainder	\$200.00				
								064	Brevard, Remainder	\$266.00				
								080	Hillsborough, Excl. Tampa	\$205.00				
								081	Pinellas, Rem. Excl. Saint Petersburg	\$247.00				
								090	Orange, Excl. Orlando	\$58.00				
								159	Hernando, Coastal	\$463.00				
								181	Indian River, Coastal	\$513.00				
								182	Martin, Coastal	\$602.00				
								183	Saint Lucie, Coastal	\$509.00				
								192	Alachua	\$42.00				
								193	Calhoun	\$42.00				
								292	Baker	\$56.00				
								293	Columbia	\$41.00				
								361	Broward, Coastal	\$601.00				
								362	Palm Beach, Coastal	\$713.00				
								392	Bradford	\$43.00				
								393	Gadsden	\$58.00				
								492	Clay	\$51.00				
								493	Hamilton	\$34.00				
								511	Osceola	\$58.00				
								512	Seminole	\$59.00				
								531	Flagler, Coastal	\$508.00				
								532	Nassau, Coastal	\$407.00				
								533	Saint Johns, Coastal	\$391.00				
								541	Collier, Coastal	\$537.00				
								542	Lee, Coastal	\$516.00				
								551	Collier, Remainder	\$537.00				
								552	Glades	\$532.00				
								553	Henry	\$532.00				
								554	Lee, Remainder	\$309.00				
								555	Okeechobee	\$532.00				
								561	Indian River, Remainder	\$538.00				
								562	Saint Lucie, Remainder	\$545.00				
								581	Charlotte, Coastal	\$505.00				
								582	Manatee, Coastal	\$502.00				
								583	Sarasota, Coastal	\$513.00				
								591	Citrus, Coastal	\$465.00				
								592	Dixie, Coastal	\$395.00				
								593	Holmes	\$42.00				
								594	Levy, Coastal	\$392.00				
								595	Pasco, Coastal	\$469.00				
								596	Taylor, Coastal	\$396.00				
								601	Bay, Coastal	\$400.00				
								602	Escambia, Coastal	\$474.00				

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									531	Flagler, Coastal	\$836.00					
									532	Nassau, Coastal	\$708.00					
									533	Saint Johns, Coastal	\$706.00					
									541	Collier, Coastal	\$833.00					
									542	Lee, Coastal	\$822.00					
									551	Collier, Remainder	\$857.00					
									552	Glades	\$852.00					
									553	Hendry	\$851.00					
									554	Lee, Remainder	\$829.00					
									555	Okeechobee	\$853.00					
									561	Indian River, Remainder	\$852.00					
									562	Saint Lucie, Remainder	\$852.00					
									581	Charlotte, Coastal	\$809.00					
									582	Manatee, Coastal	\$813.00					
									583	Sarasota, Coastal	\$818.00					
									591	Citrus, Coastal	\$786.00					
									592	Dixie, Coastal	\$696.00					
									593	Holmes	\$567.00					
									594	Levy, Coastal	\$698.00					
									595	Pasco, Coastal	\$786.00					
									596	Taylor, Coastal	\$693.00					
									601	Bay, Coastal	\$692.00					
									602	Escambia, Coastal	\$781.00					
									603	Franklin	\$742.00					
									604	Gulf, Coastal	\$734.00					
									605	Jefferson, Coastal	\$837.00					
									606	Okaloosa, Coastal	\$789.00					
									607	Santa Rosa, Coastal	\$738.00					
									608	Wakulla, Coastal	\$690.00					
									609	Walton, Coastal	\$684.00					
									692	Lake	\$689.00					
									693	Jackson	\$630.00					
									701	Flagler, Remainder	\$811.00					
									702	Saint Johns, Remainder	\$696.00					
									711	Charlotte, Remainder	\$825.00					
									712	De Soto	\$823.00					
									713	Hardee	\$822.00					
									714	Highlands	\$822.00					
									715	Sarasota, Remainder	\$883.00					
									721	Bay, Remainder	\$729.00					
									722	Gulf, Remainder	\$688.00					
									723	Okaloosa, Remainder	\$898.00					
									724	Santa Rosa, Remainder	\$884.00					
									725	Wakulla, Remainder	\$698.00					
									726	Walton, Remainder	\$696.00					
									731	Citrus, Remainder	\$777.00					
									732	Dixie, Remainder	\$703.00					
									733	Hernando, Remainder	\$802.00					
									734	Levy, Remainder	\$697.00					
									735	Manatee, Remainder	\$838.00					
									736	Pasco, Remainder	\$909.00					
									737	Taylor, Remainder	\$701.00					
									792	Marion	\$768.00					
									793	Jefferson, Remainder	\$603.00					
									892	Nassau, Remainder	\$601.00					
									893	Lafayette	\$570.00					
									921	Sumter	\$689.00					
									922	Union	\$547.00					
									923	Gilchrist	\$593.00					
									931	Liberty	\$645.00					
									932	Madison	\$628.00					
									933	Suwannee	\$616.00					
									934	Washington	\$695.00					
									992	Putnam	\$575.00					
									993	Leon	\$633.00					

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 DW (DP)	DP-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. DP-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, does NOT have a hip roof, and is occupied by the owner. 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 insured at 10% of the amount of insurance on the structure; \$2,000 Medical expense; Contents insured for actual cash value; \$10,000 of mold coverage is included;	Hurricane	PRM Territory Set (9-4-09)	005	Monroe, Excl. Key West	\$1,110.00				
								007	Monroe, Key West	\$2,091.00				
								010	Martin, Remainder	\$977.00				
								030	Dade, Miami Beach	\$1,041.00				
								031	Dade, Coastal	\$1,070.00				
								032	Dade, Miami	\$1,054.00				
								033	Dade, Hialeah	\$898.00				
								034	Dade, Rem Excl H.M., M.B.	\$1,031.00				
								035	Broward, Hillwd & Ft Ldrld	\$985.00				
								037	Broward, Rem. Excl. Ft. L. & Hlywd	\$903.00				
								038	Palm Beach, Remainder	\$849.00				
								039	Duval, Jacksonville	\$68.00				
								040	Duval, Remainder	\$41.00				
								041	Duval, Coastal	\$309.00				
								042	Pinellas, Coastal	\$951.00				
								043	Escambia, Remainder	\$418.00				
								046	Pinellas - Saint Petersburg	\$658.00				
								047	Hillsborough, Tampa	\$363.00				
								049	Orange, Orlando	\$88.00				
								050	Polk	\$89.00				
								057	Brevard, Coastal	\$962.00				
								062	Volusia, Coastal	\$945.00				
								063	Volusia, Remainder	\$318.00				
								064	Brevard, Remainder	\$424.00				
								080	Hillsborough, Excl. Tampa	\$323.00				
								081	Pinellas, Rem. Excl. Saint Petersburg	\$389.00				
								090	Orange, Excl. Orlando	\$85.00				
								159	Hernando, Coastal	\$791.00				
								181	Indian River, Coastal	\$856.00				
								182	Martin, Coastal	\$1,006.00				
								183	Saint Lucie, Coastal	\$849.00				
								192	Alachua	\$61.00				
								193	Calhoun	\$60.00				
								292	Baker	\$80.00				
								293	Columbia	\$58.00				
								361	Broward, Coastal	\$988.00				
								362	Palm Beach, Coastal	\$1,174.00				
								392	Bradford	\$62.00				
								393	Gadsden	\$84.00				
								492	Clay	\$73.00				
								493	Hamilton	\$50.00				
								511	Osceola	\$85.00				
								512	Seminole	\$88.00				
								531	Flagler, Coastal	\$868.00				
								532	Nassau, Coastal	\$699.00				
								533	Saint Johns, Coastal	\$669.00				
								541	Collier, Coastal	\$939.00				
								542	Lee, Coastal	\$895.00				
								551	Collier, Remainder	\$829.00				
								552	Glades	\$915.00				
								553	Henry	\$915.00				
								554	Lee, Remainder	\$502.00				
								555	Okeechobee	\$915.00				
								561	Indian River, Remainder	\$932.00				
								562	Saint Lucie, Remainder	\$944.00				
								581	Charlotte, Coastal	\$876.00				
								582	Manatee, Coastal	\$868.00				
								583	Sarasota, Coastal	\$890.00				
								591	Citrus, Coastal	\$794.00				
								592	Dixie, Coastal	\$678.00				
								593	Holmes	\$61.00				
								594	Levy, Coastal	\$672.00				
								595	Pasco, Coastal	\$804.00				
								596	Taylor, Coastal	\$683.00				
								601	Bay, Coastal	\$695.00				
								602	Escambia, Coastal	\$822.00				

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									531	Flagler, Coastal	\$1,255.00				
									532	Nassau, Coastal	\$1,041.00				
									533	Saint Johns, Coastal	\$1,032.00				
									541	Collier, Coastal	\$1,275.00				
									542	Lee, Coastal	\$1,248.00				
									551	Collier, Remainder	\$1,299.00				
									552	Glades	\$1,289.00				
									553	Hendry	\$1,288.00				
									554	Lee, Remainder	\$1,197.00				
									555	Okeechobee	\$1,290.00				
									561	Indian River, Remainder	\$1,296.00				
									562	Saint Lucie, Remainder	\$1,296.00				
									581	Charlotte, Coastal	\$1,225.00				
									582	Manatee, Coastal	\$1,229.00				
									583	Sarasota, Coastal	\$1,237.00				
									591	Citrus, Coastal	\$1,171.00				
									592	Dixie, Coastal	\$1,021.00				
									593	Holmes	\$713.00				
									594	Levy, Coastal	\$1,021.00				
									595	Pasco, Coastal	\$1,175.00				
									596	Taylor, Coastal	\$1,016.00				
									601	Bay, Coastal	\$1,021.00				
									602	Escambia, Coastal	\$1,173.00				
									603	Franklin	\$1,107.00				
									604	Gulf, Coastal	\$1,091.00				
									605	Jefferson, Coastal	\$1,264.00				
									606	Okaloosa, Coastal	\$1,190.00				
									607	Santa Rosa, Coastal	\$1,102.00				
									608	Wakulla, Coastal	\$1,024.00				
									609	Walton, Coastal	\$1,008.00				
									692	Lake	\$893.00				
									693	Jackson	\$801.00				
									701	Flagler, Remainder	\$1,137.00				
									702	Saint Johns, Remainder	\$957.00				
									711	Charlotte, Remainder	\$1,170.00				
									712	De Soto	\$1,162.00				
									713	Hardee	\$1,162.00				
									714	Highlands	\$1,162.00				
									715	Sarasota, Remainder	\$1,265.00				
									721	Bay, Remainder	\$1,013.00				
									722	Gulf, Remainder	\$947.00				
									723	Okaloosa, Remainder	\$1,269.00				
									724	Santa Rosa, Remainder	\$1,252.00				
									725	Wakulla, Remainder	\$962.00				
									726	Walton, Remainder	\$956.00				
									731	Citrus, Remainder	\$1,082.00				
									732	Dixie, Remainder	\$968.00				
									733	Hernando, Remainder	\$1,121.00				
									734	Levy, Remainder	\$957.00				
									735	Manatee, Remainder	\$1,186.00				
									736	Pasco, Remainder	\$1,293.00				
									737	Taylor, Remainder	\$966.00				
									792	Marion	\$1,010.00				
									793	Jefferson, Remainder	\$763.00				
									892	Nassau, Remainder	\$757.00				
									893	Lafayette	\$717.00				
									921	Sumter	\$894.00				
									922	Union	\$682.00				
									923	Gilchrist	\$751.00				
									931	Liberty	\$825.00				
									932	Madison	\$797.00				
									933	Suwannee	\$782.00				
									934	Washington	\$900.00				
									992	Putnam	\$723.00				
									993	Leon	\$808.00				

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 DW (DP)	DP-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. DP-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, does NOT have a hip roof, and is occupied by the owner. 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	Loss of Use insured at 10% of the amount of insurance on the structure; \$2,000 Medical expense; Contents insured for actual cash value; \$10,000 of mold coverage is included;	Hurricane	PRM Territory Set (9-4-09)	005	Monroe, Excl. Key West	\$661.00				
								007	Monroe, Key West	\$1,273.00				
								010	Martin, Remainder	\$638.00				
								030	Dade, Miami Beach	\$695.00				
								031	Dade, Coastal	\$709.00				
								032	Dade, Miami	\$701.00				
								033	Dade, Hialeah	\$597.00				
								034	Dade, Rem Excl H.M., M.B.	\$683.00				
								035	Broward, Hillwd & Ft Ldrdle	\$651.00				
								037	Broward, Rem. Excl. Ft. L. & Hlywd	\$598.00				
								038	Palm Beach, Remainder	\$562.00				
								039	Duval, Jacksonville	\$51.00				
								040	Duval, Remainder	\$29.00				
								041	Duval, Coastal	\$207.00				
								042	Pinellas, Coastal	\$606.00				
								043	Escambia, Remainder	\$291.00				
								046	Pinellas - Saint Petersburg	\$454.00				
								047	Hillsborough, Tampa	\$250.00				
								049	Orange, Orlando	\$66.00				
								050	Polk	\$65.00				
								057	Brevard, Coastal	\$610.00				
								062	Volusia, Coastal	\$599.00				
								063	Volusia, Remainder	\$218.00				
								064	Brevard, Remainder	\$290.00				
								080	Hillsborough, Excl. Tampa	\$224.00				
								081	Pinellas, Rem. Excl. Saint Petersburg	\$268.00				
								090	Orange, Excl. Orlando	\$63.00				
								159	Hernando, Coastal	\$508.00				
								181	Indian River, Coastal	\$562.00				
								182	Martin, Coastal	\$659.00				
								183	Saint Lucie, Coastal	\$558.00				
								192	Alachua	\$46.00				
								193	Calhoun	\$46.00				
								292	Baker	\$59.00				
								293	Columbia	\$43.00				
								361	Broward, Coastal	\$657.00				
								362	Palm Beach, Coastal	\$779.00				
								392	Bradford	\$47.00				
								393	Gadsden	\$63.00				
								492	Clay	\$55.00				
								493	Hamilton	\$38.00				
								511	Osceola	\$63.00				
								512	Seminole	\$65.00				
								531	Flagler, Coastal	\$558.00				
								532	Nassau, Coastal	\$447.00				
								533	Saint Johns, Coastal	\$430.00				
								541	Collier, Coastal	\$590.00				
								542	Lee, Coastal	\$568.00				
								551	Collier, Remainder	\$590.00				
								552	Glades	\$584.00				
								553	Henry	\$584.00				
								554	Lee, Remainder	\$336.00				
								555	Okeechobee	\$584.00				
								561	Indian River, Remainder	\$591.00				
								562	Saint Lucie, Remainder	\$597.00				
								581	Charlotte, Coastal	\$555.00				
								582	Manatee, Coastal	\$552.00				
								583	Sarasota, Coastal	\$563.00				
								591	Citrus, Coastal	\$509.00				
								592	Dixie, Coastal	\$433.00				
								593	Holmes	\$46.00				
								594	Levy, Coastal	\$431.00				
								595	Pasco, Coastal	\$514.00				
								596	Taylor, Coastal	\$435.00				
								601	Bay, Coastal	\$440.00				
								602	Escambia, Coastal	\$522.00				

[illegible]

									531	Flagler, Coastal	\$904.00					
									532	Nassau, Coastal	\$765.00					
									533	Saint Johns, Coastal	\$760.00					
									541	Collier, Coastal	\$904.00					
									542	Lee, Coastal	\$891.00					
									551	Collier, Remainder	\$927.00					
									552	Glades	\$922.00					
									553	Hendry	\$921.00					
									554	Lee, Remainder	\$895.00					
									555	Okeechobee	\$923.00					
									561	Indian River, Remainder	\$922.00					
									562	Saint Lucie, Remainder	\$923.00					
									581	Charlotte, Coastal	\$875.00					
									582	Manatee, Coastal	\$879.00					
									583	Sarasota, Coastal	\$884.00					
									591	Citrus, Coastal	\$851.00					
									592	Dixie, Coastal	\$751.00					
									593	Holmes	\$605.00					
									594	Levy, Coastal	\$752.00					
									595	Pasco, Coastal	\$851.00					
									596	Taylor, Coastal	\$747.00					
									601	Bay, Coastal	\$746.00					
									602	Escambia, Coastal	\$844.00					
									603	Franklin	\$801.00					
									604	Gulf, Coastal	\$794.00					
									605	Jefferson, Coastal	\$905.00					
									606	Okaloosa, Coastal	\$854.00					
									607	Santa Rosa, Coastal	\$798.00					
									608	Wakulla, Coastal	\$746.00					
									609	Walton, Coastal	\$739.00					
									692	Lake	\$738.00					
									693	Jackson	\$671.00					
									701	Flagler, Remainder	\$871.00					
									702	Saint Johns, Remainder	\$748.00					
									711	Charlotte, Remainder	\$890.00					
									712	De Soto	\$885.00					
									713	Hardee	\$886.00					
									714	Highlands	\$886.00					
									715	Sarasota, Remainder	\$953.00					
									721	Bay, Remainder	\$784.00					
									722	Gulf, Remainder	\$740.00					
									723	Okaloosa, Remainder	\$865.00					
									724	Santa Rosa, Remainder	\$953.00					
									725	Wakulla, Remainder	\$750.00					
									726	Walton, Remainder	\$747.00					
									731	Citrus, Remainder	\$835.00					
									732	Dixie, Remainder	\$754.00					
									733	Hernando, Remainder	\$864.00					
									734	Levy, Remainder	\$749.00					
									735	Manatee, Remainder	\$902.00					
									736	Pasco, Remainder	\$960.00					
									737	Taylor, Remainder	\$753.00					
									792	Marion	\$824.00					
									793	Jefferson, Remainder	\$644.00					
									892	Nassau, Remainder	\$642.00					
									893	Lafayette	\$608.00					
									921	Sumter	\$737.00					
									922	Union	\$583.00					
									923	Gilchrist	\$635.00					
									931	Liberty	\$690.00					
									932	Madison	\$668.00					
									933	Suwannee	\$657.00					
									934	Washington	\$744.00					
									992	Putnam	\$613.00					
									993	Leon	\$677.00					

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 DW (DP)	DP-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; 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. DP-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, does NOT have a hip roof, and is NOT occupied by the owner. 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 insured at 10% of the amount of insurance on the structure; \$2,000 Medical expense; \$10,000 of mold coverage is included;	Hurricane	PRM Territory Set (9-4-09)	005	Monroe, Excl. Key West	\$405.00				
								007	Monroe, Key West	\$625.00				
								010	Martin, Remainder	\$362.00				
								030	Dade, Miami Beach	\$393.00				
								031	Dade, Coastal	\$401.00				
								032	Dade, Miami	\$390.00				
								033	Dade, Hialeah	\$348.00				
								034	Dade, Rem Excl H.M., M.B.	\$381.00				
								035	Broward, Hillwd & Ft Ldrdle	\$369.00				
								037	Broward, Rem. Excl. Ft. L. & Hlywd	\$351.00				
								038	Palm Beach, Remainder	\$302.00				
								039	Duval, Jacksonville	\$41.00				
								040	Duval, Remainder	\$24.00				
								041	Duval, Coastal	\$171.00				
								042	Pinellas, Coastal	\$340.00				
								043	Escambia, Remainder	\$203.00				
								046	Pinellas - Saint Petersburg	\$259.00				
								047	Hillsborough, Tampa	\$177.00				
								049	Orange, Orlando	\$55.00				
								050	Polk	\$53.00				
								057	Brevard, Coastal	\$337.00				
								062	Volusia, Coastal	\$325.00				
								063	Volusia, Remainder	\$168.00				
								064	Brevard, Remainder	\$214.00				
								080	Hillsborough, Excl. Tampa	\$157.00				
								081	Pinellas, Rem. Excl. Saint Petersburg	\$192.00				
								090	Orange, Excl. Orlando	\$50.00				
								159	Hernando, Coastal	\$294.00				
								181	Indian River, Coastal	\$324.00				
								182	Martin, Coastal	\$375.00				
								183	Saint Lucie, Coastal	\$325.00				
								192	Alachua	\$37.00				
								193	Calhoun	\$37.00				
								292	Baker	\$49.00				
								293	Columbia	\$36.00				
								361	Broward, Coastal	\$378.00				
								362	Palm Beach, Coastal	\$447.00				
								392	Bradford	\$38.00				
								393	Gadsden	\$51.00				
								492	Clay	\$45.00				
								493	Hamilton	\$29.00				
								511	Osceola	\$52.00				
								512	Seminole	\$52.00				
								531	Flagler, Coastal	\$323.00				
								532	Nassau, Coastal	\$249.00				
								533	Saint Johns, Coastal	\$249.00				
								541	Collier, Coastal	\$320.00				
								542	Lee, Coastal	\$323.00				
								551	Collier, Remainder	\$320.00				
								552	Glades	\$322.00				
								553	Henry	\$322.00				
								554	Lee, Remainder	\$222.00				
								555	Okeechobee	\$322.00				
								561	Indian River, Remainder	\$321.00				
								562	Saint Lucie, Remainder	\$326.00				
								581	Charlotte, Coastal	\$321.00				
								582	Manatee, Coastal	\$319.00				
								583	Sarasota, Coastal	\$324.00				
								591	Citrus, Coastal	\$298.00				
								592	Dixie, Coastal	\$251.00				
								593	Holmes	\$37.00				
								594	Levy, Coastal	\$250.00				
								595	Pasco, Coastal	\$298.00				
								596	Taylor, Coastal	\$252.00				
								601	Bay, Coastal	\$251.00				
								602	Escambia, Coastal	\$304.00				

										603	Franklin	\$266.00					
										604	Gulf, Coastal	\$276.00					
										605	Jefferson, Coastal	\$324.00					
										606	Okaloosa, Coastal	\$298.00					
										607	Santa Rosa, Coastal	\$275.00					
										608	Wakulla, Coastal	\$263.00					
										609	Walton, Coastal	\$249.00					
										692	Lake	\$52.00					
										693	Jackson	\$44.00					
										701	Flagler, Remainder	\$203.00					
										702	Saint Johns, Remainder	\$162.00					
										711	Charlotte, Remainder	\$213.00					
										712	De Soto	\$213.00					
										713	Hardee	\$214.00					
										714	Highlands	\$214.00					
										715	Sarasota, Remainder	\$218.00					
										721	Bay, Remainder	\$171.00					
										722	Gulf, Remainder	\$163.00					
										723	Okaloosa, Remainder	\$204.00					
										724	Santa Rosa, Remainder	\$217.00					
										725	Wakulla, Remainder	\$166.00					
										726	Walton, Remainder	\$162.00					
										731	Citrus, Remainder	\$199.00					
										732	Dixie, Remainder	\$166.00					
										733	Hernando, Remainder	\$196.00					
										734	Levy, Remainder	\$161.00					
										735	Manatee, Remainder	\$216.00					
										736	Pasco, Remainder	\$238.00					
										737	Taylor, Remainder	\$167.00					
										792	Manion	\$67.00					
										793	Jefferson, Remainder	\$45.00					
										892	Nassau, Remainder	\$44.00					
										893	Lafayette	\$40.00					
										921	Sumter	\$56.00					
										922	Union	\$37.00					
										923	Gilchrist	\$43.00					
										931	Liberty	\$50.00					
										932	Madison	\$47.00					
										933	Suwannee	\$45.00					
										934	Washington	\$56.00					
										992	Putnam	\$39.00					
										993	Leon	\$48.00					
										005	Monroe, Excl. Key West	\$620.00					
										007	Monroe, Key West	\$682.00					
										010	Martin, Remainder	\$650.00					
										030	Dade, Miami Beach	\$669.00					
										031	Dade, Coastal	\$665.00					
										032	Dade, Miami	\$683.00					
										033	Dade, Hialeah	\$643.00					
										034	Dade, Rem Excl H. M., M.B.	\$677.00					
										035	Broward, Hillwd & Ft. Ldrdie	\$659.00					
										037	Broward, Rem. Excl. Ft. L. & Hlywd	\$641.00					
										038	Palm Beach, Remainder	\$562.00					
										039	Duval, Jacksonville	\$421.00					
										040	Duval, Remainder	\$325.00					
										041	Duval, Coastal	\$454.00					
										042	Pinellas, Coastal	\$590.00					
										043	Escambia, Remainder	\$540.00					
										046	Pinellas - Saint Petersburg	\$595.00					
										047	Hillsborough, Tampa	\$491.00					
										049	Orange, Orlando	\$484.00					
										050	Polk	\$474.00					
										057	Brevard, Coastal	\$586.00					
										062	Volusia, Coastal	\$569.00					
										063	Volusia, Remainder	\$469.00					
										064	Brevard, Remainder	\$540.00					
										080	Hillsborough, Excl. Tampa	\$460.00					
										081	Pinellas, Rem. Excl. Saint Petersburg	\$516.00					
										090	Orange, Excl. Orlando	\$458.00					
										159	Hernando, Coastal	\$549.00					
										181	Indian River, Coastal	\$590.00					
										182	Martin, Coastal	\$651.00					
										183	Saint Lucie, Coastal	\$592.00					
										192	Alachua	\$397.00					
										193	Calhoun	\$395.00					
										292	Baker	\$458.00					
										293	Columbia	\$394.00					
										361	Broward, Coastal	\$647.00					
										362	Palm Beach, Coastal	\$714.00					
										392	Bradford	\$408.00					
										393	Gadsden	\$468.00					
										492	Clay	\$437.00					
										493	Hamilton	\$366.00					
										511	Osceola	\$470.00					
										512	Seminole	\$471.00					

									531	Flagler, Coastal	\$582.00					
									532	Nassau, Coastal	\$490.00					
									533	Saint Johns, Coastal	\$499.00					
									541	Collier, Coastal	\$558.00					
									542	Lee, Coastal	\$509.00					
									551	Collier, Remainder	\$572.00					
									552	Glades	\$577.00					
									553	Hendry	\$576.00					
									554	Lee, Remainder	\$541.00					
									555	Okeechobee	\$577.00					
									561	Indian River, Remainder	\$568.00					
									562	Saint Lucie, Remainder	\$569.00					
									581	Charlotte, Coastal	\$565.00					
									582	Manatee, Coastal	\$567.00					
									583	Sarasota, Coastal	\$567.00					
									591	Citrus, Coastal	\$550.00					
									592	Dixie, Coastal	\$493.00					
									593	Holmes	\$397.00					
									594	Levy, Coastal	\$494.00					
									595	Pasco, Coastal	\$549.00					
									596	Taylor, Coastal	\$491.00					
									601	Bay, Coastal	\$487.00					
									602	Escambia, Coastal	\$550.00					
									603	Franklin	\$503.00					
									604	Gulf, Coastal	\$518.00					
									605	Jefferson, Coastal	\$568.00					
									606	Okaloosa, Coastal	\$538.00					
									607	Santa Rosa, Coastal	\$511.00					
									608	Wakulla, Coastal	\$489.00					
									609	Walton, Coastal	\$486.00					
									692	Lake	\$469.00					
									693	Jackson	\$434.00					
									701	Flagler, Remainder	\$544.00					
									702	Saint Johns, Remainder	\$475.00					
									711	Charlotte, Remainder	\$551.00					
									712	De Soto	\$556.00					
									713	Hardee	\$556.00					
									714	Highlands	\$556.00					
									715	Sarasota, Remainder	\$556.00					
									721	Bay, Remainder	\$487.00					
									722	Gulf, Remainder	\$471.00					
									723	Okaloosa, Remainder	\$554.00					
									724	Santa Rosa, Remainder	\$572.00					
									725	Wakulla, Remainder	\$477.00					
									726	Walton, Remainder	\$476.00					
									731	Citrus, Remainder	\$524.00					
									732	Dixie, Remainder	\$479.00					
									733	Hernando, Remainder	\$538.00					
									734	Levy, Remainder	\$476.00					
									735	Manatee, Remainder	\$562.00					
									736	Pasco, Remainder	\$601.00					
									737	Taylor, Remainder	\$479.00					
									792	Marion	\$538.00					
									793	Jefferson, Remainder	\$439.00					
									892	Nassau, Remainder	\$437.00					
									893	Lafayette	\$413.00					
									921	Sumter	\$486.00					
									922	Union	\$397.00					
									923	Gilchrist	\$427.00					
									931	Liberty	\$460.00					
									932	Madison	\$449.00					
									933	Suwannee	\$441.00					
									934	Washington	\$492.00					
									992	Putnam	\$410.00					
									993	Leon	\$453.00					

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 DW (DP)	DP-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; 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. DP-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, does NOT have a hip roof, and is NOT occupied by the owner. 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 insured at 10% of the amount of insurance on the structure; \$2,000 Medical expense; \$10,000 of mold coverage is included;	Hurricane	PRM Territory Set (9-4-09)	005	Monroe, Excl. Key West	\$810.00					
								007	Monroe, Key West	\$1,205.00					
								010	Martin, Remainder	\$609.00					
								030	Dade, Miami Beach	\$655.00					
								031	Dade, Coastal	\$674.00					
								032	Dade, Miami	\$641.00					
								033	Dade, Hialeah	\$582.00					
								034	Dade, Rem Excl H.M., M.B.	\$629.00					
								035	Broward, Hillwd & Ft Ldrdle	\$611.00					
								037	Broward, Rem. Excl. Ft. L. & Hlywd	\$588.00					
								038	Palm Beach, Remainder	\$507.00					
								039	Duval, Jacksonville	\$59.00					
								040	Duval, Remainder	\$37.00					
								041	Duval, Coastal	\$280.00					
								042	Pinellas, Coastal	\$586.00					
								043	Escambia, Remainder	\$322.00					
								046	Pinellas - Saint Petersburg	\$411.00					
								047	Hillsborough, Tampa	\$281.00					
								049	Orange, Orlando	\$80.00					
								050	Polk	\$78.00					
								057	Brevard, Coastal	\$585.00					
								062	Volusia, Coastal	\$563.00					
								063	Volusia, Remainder	\$268.00					
								064	Brevard, Remainder	\$345.00					
								080	Hillsborough, Excl. Tampa	\$251.00					
								081	Pinellas, Rem. Excl. Saint Petersburg	\$307.00					
								090	Orange, Excl. Orlando	\$74.00					
								159	Hernando, Coastal	\$503.00					
								181	Indian River, Coastal	\$543.00					
								182	Martin, Coastal	\$628.00					
								183	Saint Lucie, Coastal	\$545.00					
								192	Alachua	\$54.00					
								193	Calhoun	\$53.00					
								292	Baker	\$70.00					
								293	Columbia	\$51.00					
								361	Broward, Coastal	\$630.00					
								362	Palm Beach, Coastal	\$748.00					
								392	Bradford	\$55.00					
								393	Gadsden	\$74.00					
								492	Clay	\$64.00					
								493	Hamilton	\$44.00					
								511	Osceola	\$76.00					
								512	Seminole	\$77.00					
								531	Flagler, Coastal	\$553.00					
								532	Nassau, Coastal	\$428.00					
								533	Saint Johns, Coastal	\$426.00					
								541	Collier, Coastal	\$560.00					
								542	Lee, Coastal	\$561.00					
								551	Collier, Remainder	\$553.00					
								552	Glades	\$554.00					
								553	Henry	\$554.00					
								554	Lee, Remainder	\$363.00					
								555	Okeechobee	\$554.00					
								561	Indian River, Remainder	\$556.00					
								562	Saint Lucie, Remainder	\$566.00					
								581	Charlotte, Coastal	\$558.00					
								582	Manatee, Coastal	\$553.00					
								583	Sarasota, Coastal	\$564.00					
								591	Citrus, Coastal	\$508.00					
								592	Dixie, Coastal	\$432.00					
								593	Holmes	\$54.00					
								594	Levy, Coastal	\$428.00					
								595	Pasco, Coastal	\$510.00					
								596	Taylor, Coastal	\$435.00					
								601	Bay, Coastal	\$438.00					
								602	Escambia, Coastal	\$527.00					

[illegible]

									531	Flagler, Coastal	\$854.00					
									532	Nassau, Coastal	\$698.00					
									533	Saint Johns, Coastal	\$711.00					
									541	Collier, Coastal	\$827.00					
									542	Lee, Coastal	\$841.00					
									551	Collier, Remainder	\$842.00					
									552	Glades	\$849.00					
									553	Hendry	\$848.00					
									554	Lee, Remainder	\$758.00					
									555	Okeechobee	\$849.00					
									561	Indian River, Remainder	\$839.00					
									562	Saint Lucie, Remainder	\$841.00					
									581	Charlotte, Coastal	\$835.00					
									582	Manatee, Coastal	\$837.00					
									583	Sarasota, Coastal	\$839.00					
									591	Citrus, Coastal	\$800.00					
									592	Dixie, Coastal	\$704.00					
									593	Holmes	\$493.00					
									594	Levy, Coastal	\$704.00					
									595	Pasco, Coastal	\$801.00					
									596	Taylor, Coastal	\$701.00					
									601	Bay, Coastal	\$698.00					
									602	Escambia, Coastal	\$808.00					
									603	Franklin	\$728.00					
									604	Gulf, Coastal	\$750.00					
									605	Jefferson, Coastal	\$835.00					
									606	Okaloosa, Coastal	\$788.00					
									607	Santa Rosa, Coastal	\$742.00					
									608	Wakulla, Coastal	\$706.00					
									609	Walton, Coastal	\$696.00					
									692	Lake	\$602.00					
									693	Jackson	\$546.00					
									701	Flagler, Remainder	\$745.00					
									702	Saint Johns, Remainder	\$637.00					
									711	Charlotte, Remainder	\$763.00					
									712	De Soto	\$768.00					
									713	Hardee	\$769.00					
									714	Highlands	\$769.00					
									715	Sarasota, Remainder	\$772.00					
									721	Bay, Remainder	\$658.00					
									722	Gulf, Remainder	\$632.00					
									723	Okaloosa, Remainder	\$757.00					
									724	Santa Rosa, Remainder	\$787.00					
									725	Wakulla, Remainder	\$640.00					
									726	Walton, Remainder	\$637.00					
									731	Citrus, Remainder	\$712.00					
									732	Dixie, Remainder	\$644.00					
									733	Hernando, Remainder	\$734.00					
									734	Levy, Remainder	\$638.00					
									735	Manatee, Remainder	\$778.00					
									736	Pasco, Remainder	\$636.00					
									737	Taylor, Remainder	\$644.00					
									792	Marion	\$705.00					
									793	Jefferson, Remainder	\$554.00					
									892	Nassau, Remainder	\$549.00					
									893	Lafayette	\$516.00					
									921	Sumter	\$628.00					
									922	Union	\$492.00					
									923	Gilchrist	\$537.00					
									931	Liberty	\$585.00					
									932	Madison	\$568.00					
									933	Suwannee	\$557.00					
									934	Washington	\$633.00					
									992	Putnam	\$511.00					
									993	Leon	\$574.00					

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 DW (DP)	DP-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. DP-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, does NOT have a hip roof, and is occupied by the owner. 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 insured at 10% of the amount of insurance on the structure; \$2,000 Medical expense; Contents insured for actual cash value; \$10,000 of mold coverage is included;	Hurricane	PRM Territory Set (9-4-09)	005	Monroe, Excl. Key West	\$1,162.00				
								007	Monroe, Key West	\$2,255.00				
								010	Martin, Remainder	\$1,133.00				
								030	Dade, Miami Beach	\$1,237.00				
								031	Dade, Coastal	\$1,283.00				
								032	Dade, Miami	\$1,250.00				
								033	Dade, Hialeah	\$1,062.00				
								034	Dade, Rem Excl H.M., M.B.	\$1,215.00				
								035	Broward, Hillwd & Ft Ldrle	\$1,157.00				
								037	Broward, Rem. Excl. Ft. L. & Hlywd	\$1,063.00				
								038	Palm Beach, Remainder	\$1,004.00				
								039	Duval, Jacksonville	\$91.00				
								040	Duval, Remainder	\$51.00				
								041	Duval, Coastal	\$369.00				
								042	Pinellas, Coastal	\$1,075.00				
								043	Escambia, Remainder	\$517.00				
								046	Pinellas - Saint Petersburg	\$811.00				
								047	Hillsborough, Tampa	\$445.00				
								049	Orange, Orlando	\$116.00				
								050	Polk	\$116.00				
								057	Brevard, Coastal	\$1,081.00				
								062	Volusia, Coastal	\$1,064.00				
								063	Volusia, Remainder	\$386.00				
								064	Brevard, Remainder	\$513.00				
								080	Hillsborough, Excl. Tampa	\$395.00				
								081	Pinellas, Rem. Excl. Saint Petersburg	\$476.00				
								090	Orange, Excl. Orlando	\$112.00				
								159	Hernando, Coastal	\$902.00				
								181	Indian River, Coastal	\$998.00				
								182	Martin, Coastal	\$1,174.00				
								183	Saint Lucie, Coastal	\$990.00				
								192	Alachua	\$80.00				
								193	Calhoun	\$80.00				
								292	Baker	\$107.00				
								293	Columbia	\$77.00				
								361	Broward, Coastal	\$1,169.00				
								362	Palm Beach, Coastal	\$1,387.00				
								392	Bradford	\$83.00				
								393	Gadsden	\$112.00				
								492	Clay	\$98.00				
								493	Hamilton	\$66.00				
								511	Osceola	\$112.00				
								512	Seminole	\$115.00				
								531	Flagler, Coastal	\$989.00				
								532	Nassau, Coastal	\$793.00				
								533	Saint Johns, Coastal	\$761.00				
								541	Collier, Coastal	\$1,046.00				
								542	Lee, Coastal	\$1,004.00				
								551	Collier, Remainder	\$1,051.00				
								552	Glades	\$1,038.00				
								553	Henry	\$1,036.00				
								554	Lee, Remainder	\$595.00				
								555	Okeechobee	\$1,037.00				
								561	Indian River, Remainder	\$1,051.00				
								562	Saint Lucie, Remainder	\$1,062.00				
								581	Charlotte, Coastal	\$962.00				
								582	Manatee, Coastal	\$976.00				
								583	Sarasota, Coastal	\$997.00				
								591	Citrus, Coastal	\$903.00				
								592	Dixie, Coastal	\$768.00				
								593	Holmes	\$81.00				
								594	Levy, Coastal	\$762.00				
								595	Pasco, Coastal	\$911.00				
								596	Taylor, Coastal	\$771.00				
								601	Bay, Coastal	\$778.00				
								602	Escambia, Coastal	\$924.00				

										603	Franklin	\$873.00					
										604	Gulf, Coastal	\$843.00					
										605	Jefferson, Coastal	\$1,031.00					
										606	Okaloosa, Coastal	\$952.00					
										607	Santa Rosa, Coastal	\$865.00					
										608	Wakulla, Coastal	\$806.00					
										609	Walton, Coastal	\$761.00					
										692	Lake	\$114.00					
										693	Jackson	\$98.00					
										701	Flagler, Remainder	\$535.00					
										702	Saint Johns, Remainder	\$426.00					
										711	Charlotte, Remainder	\$558.00					
										712	De Soto	\$556.00					
										713	Hardee	\$556.00					
										714	Highlands	\$557.00					
										715	Sarasota, Remainder	\$607.00					
										721	Bay, Remainder	\$459.00					
										722	Gulf, Remainder	\$429.00					
										723	Okaloosa, Remainder	\$584.00					
										724	Santa Rosa, Remainder	\$589.00					
										725	Wakulla, Remainder	\$437.00					
										726	Walton, Remainder	\$427.00					
										731	Citrus, Remainder	\$500.00					
										732	Dixie, Remainder	\$440.00					
										733	Hernando, Remainder	\$518.00					
										734	Levy, Remainder	\$424.00					
										735	Manatee, Remainder	\$567.00					
										736	Pasco, Remainder	\$625.00					
										737	Taylor, Remainder	\$440.00					
										792	Manion	\$143.00					
										793	Jefferson, Remainder	\$95.00					
										892	Nassau, Remainder	\$92.00					
										893	Lafayette	\$65.00					
										921	Sumter	\$118.00					
										922	Union	\$77.00					
										923	Gilchrist	\$91.00					
										931	Liberty	\$107.00					
										932	Madison	\$101.00					
										933	Suwannee	\$98.00					
										934	Washington	\$122.00					
										992	Putnam	\$84.00					
										993	Leon	\$103.00					
										005	Monroe, Excl. Key West	\$2,231.00					
										007	Monroe, Key West	\$2,522.00					
										010	Martin, Remainder	\$1,804.00					
										030	Dade, Miami Beach	\$1,942.00					
										031	Dade, Coastal	\$1,931.00					
										032	Dade, Miami	\$1,918.00					
										033	Dade, Hialeah	\$1,869.00					
										034	Dade, Rem Excl H. M., M.B.	\$1,898.00					
										035	Broward, Hillwd & Ft. Ldrdie	\$1,819.00					
										037	Broward, Rem. Excl. Ft. L. & Hlywd	\$1,849.00					
										038	Palm Beach, Remainder	\$1,651.00					
										039	Duval, Jacksonville	\$1,145.00					
										040	Duval, Remainder	\$814.00					
										041	Duval, Coastal	\$1,385.00					
										042	Pinellas, Coastal	\$1,621.00					
										043	Escambia, Remainder	\$1,720.00					
										046	Pinellas - Saint Petersburg	\$1,650.00					
										047	Hillsborough, Tampa	\$1,483.00					
										049	Orange, Orlando	\$1,433.00					
										050	Folk	\$1,349.00					
										057	Brevard, Coastal	\$1,616.00					
										062	Volusia, Coastal	\$1,589.00					
										063	Volusia, Remainder	\$1,304.00					
										064	Brevard, Remainder	\$1,654.00					
										080	Hillsborough, Excl. Tampa	\$1,353.00					
										081	Pinellas, Rem. Excl. Saint Petersburg	\$1,552.00					
										090	Orange, Excl. Orlando	\$1,303.00					
										159	Hernando, Coastal	\$1,456.00					
										181	Indian River, Coastal	\$1,592.00					
										182	Martin, Coastal	\$1,802.00					
										183	Saint Lucie, Coastal	\$1,584.00					
										192	Alachua	\$1,034.00					
										193	Calhoun	\$1,025.00					
										292	Baker	\$1,229.00					
										293	Columbia	\$1,022.00					
										361	Broward, Coastal	\$1,830.00					
										362	Palm Beach, Coastal	\$2,063.00					
										392	Bradford	\$1,064.00					
										393	Gadsden	\$1,263.00					
										492	Clay	\$1,163.00					
										493	Hamilton	\$927.00					
										511	Osceola	\$1,274.00					
										512	Seminole	\$1,312.00					

									531	Flagler, Coastal	\$1,552.00				
									532	Nassau, Coastal	\$1,307.00				
									533	Saint Johns, Coastal	\$1,299.00				
									541	Collier, Coastal	\$1,550.00				
									542	Lee, Coastal	\$1,528.00				
									551	Collier, Remainder	\$1,596.00				
									552	Glades	\$1,584.00				
									553	Hendry	\$1,582.00				
									554	Lee, Remainder	\$1,544.00				
									555	Okeechobee	\$1,587.00				
									561	Indian River, Remainder	\$1,586.00				
									562	Saint Lucie, Remainder	\$1,585.00				
									581	Charlotte, Coastal	\$1,500.00				
									582	Manatee, Coastal	\$1,508.00				
									583	Sarasota, Coastal	\$1,515.00				
									591	Citrus, Coastal	\$1,457.00				
									592	Dixie, Coastal	\$1,282.00				
									593	Holmes	\$1,031.00				
									594	Levy, Coastal	\$1,285.00				
									595	Pasco, Coastal	\$1,457.00				
									596	Taylor, Coastal	\$1,273.00				
									601	Bay, Coastal	\$1,273.00				
									602	Escambia, Coastal	\$1,448.00				
									603	Franklin	\$1,372.00				
									604	Gulf, Coastal	\$1,356.00				
									605	Jefferson, Coastal	\$1,556.00				
									606	Okaloosa, Coastal	\$1,463.00				
									607	Santa Rosa, Coastal	\$1,363.00				
									608	Wakulla, Coastal	\$1,269.00				
									609	Walton, Coastal	\$1,258.00				
									692	Lake	\$1,270.00				
									693	Jackson	\$1,151.00				
									701	Flagler, Remainder	\$1,506.00				
									702	Saint Johns, Remainder	\$1,282.00				
									711	Charlotte, Remainder	\$1,535.00				
									712	De Soto	\$1,527.00				
									713	Hardee	\$1,528.00				
									714	Highlands	\$1,528.00				
									715	Sarasota, Remainder	\$1,651.00				
									721	Bay, Remainder	\$1,348.00				
									722	Gulf, Remainder	\$1,268.00				
									723	Okaloosa, Remainder	\$1,680.00				
									724	Santa Rosa, Remainder	\$1,653.00				
									725	Wakulla, Remainder	\$1,289.00				
									726	Walton, Remainder	\$1,282.00				
									731	Citrus, Remainder	\$1,440.00				
									732	Dixie, Remainder	\$1,295.00				
									733	Hernando, Remainder	\$1,490.00				
									734	Levy, Remainder	\$1,287.00				
									735	Manatee, Remainder	\$1,559.00				
									736	Pasco, Remainder	\$1,696.00				
									737	Taylor, Remainder	\$1,291.00				
									792	Marion	\$1,425.00				
									793	Jefferson, Remainder	\$1,100.00				
									892	Nassau, Remainder	\$1,097.00				
									893	Lafayette	\$1,036.00				
									921	Sumter	\$1,266.00				
									922	Union	\$992.00				
									923	Gilchrist	\$1,082.00				
									931	Liberty	\$1,181.00				
									932	Madison	\$1,147.00				
									933	Suwannee	\$1,124.00				
									934	Washington	\$1,279.00				
									992	Putnam	\$1,045.00				
									993	Leon	\$1,161.00				

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 DW (DP)	DP-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. DP-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, does NOT have a hip roof, and is occupied by the owner. 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 insured at 10% of the amount of insurance on the structure; \$2,000 Medical expense; Contents insured for actual cash value; \$10,000 of mold coverage is included;	Hurricane	PRM Territory Set (9-4-09)	005	Monroe, Excl. Key West	\$2,150.00				
								007	Monroe, Key West	\$4,077.00				
								010	Martin, Remainder	\$1,901.00				
								030	Dade, Miami Beach	\$2,027.00				
								031	Dade, Coastal	\$2,080.00				
								032	Dade, Miami	\$2,050.00				
								033	Dade, Hialeah	\$1,744.00				
								034	Dade, Rem Excl H.M., M.B.	\$2,006.00				
								035	Broward, Hillwd & Ft Ldrle	\$1,917.00				
								037	Broward, Rem. Excl. Ft. L. & Hlywd	\$1,756.00				
								038	Palm Beach, Remainder	\$1,655.00				
								039	Duval, Jacksonville	\$131.00				
								040	Duval, Remainder	\$76.00				
								041	Duval, Coastal	\$592.00				
								042	Pinellas, Coastal	\$1,851.00				
								043	Escambia, Remainder	\$807.00				
								046	Pinellas - Saint Petersburg	\$1,279.00				
								047	Hillsborough, Tampa	\$701.00				
								049	Orange, Orlando	\$169.00				
								050	Polk	\$172.00				
								057	Brevard, Coastal	\$1,871.00				
								062	Volusia, Coastal	\$1,841.00				
								063	Volusia, Remainder	\$613.00				
								064	Brevard, Remainder	\$816.00				
								080	Hillsborough, Excl. Tampa	\$625.00				
								081	Pinellas, Rem. Excl. Saint Petersburg	\$752.00				
								090	Orange, Excl. Orlando	\$165.00				
								159	Hernando, Coastal	\$1,539.00				
								181	Indian River, Coastal	\$1,663.00				
								182	Martin, Coastal	\$1,957.00				
								183	Saint Lucie, Coastal	\$1,653.00				
								192	Alachua	\$118.00				
								193	Calhoun	\$117.00				
								292	Baker	\$153.00				
								293	Columbia	\$112.00				
								361	Broward, Coastal	\$1,919.00				
								362	Palm Beach, Coastal	\$2,281.00				
								392	Bradford	\$119.00				
								393	Gadsden	\$163.00				
								492	Clay	\$141.00				
								493	Hamilton	\$95.00				
								511	Osceola	\$165.00				
								512	Seminole	\$169.00				
								531	Flagler, Coastal	\$1,687.00				
								532	Nassau, Coastal	\$1,360.00				
								533	Saint Johns, Coastal	\$1,298.00				
								541	Collier, Coastal	\$1,829.00				
								542	Lee, Coastal	\$1,740.00				
								551	Collier, Remainder	\$1,309.00				
								552	Glades	\$1,784.00				
								553	Henry	\$1,784.00				
								554	Lee, Remainder	\$970.00				
								555	Okeechobee	\$1,783.00				
								561	Indian River, Remainder	\$1,817.00				
								562	Saint Lucie, Remainder	\$1,838.00				
								581	Charlotte, Coastal	\$1,704.00				
								582	Manatee, Coastal	\$1,687.00				
								583	Sarasota, Coastal	\$1,731.00				
								591	Citrus, Coastal	\$1,542.00				
								592	Dixie, Coastal	\$1,320.00				
								593	Holmes	\$118.00				
								594	Levy, Coastal	\$1,305.00				
								595	Pasco, Coastal	\$1,562.00				
								596	Taylor, Coastal	\$1,327.00				
								601	Bay, Coastal	\$1,351.00				
								602	Escambia, Coastal	\$1,598.00				

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									531	Flagler, Coastal	\$2,365.00				
									532	Nassau, Coastal	\$1,951.00				
									533	Saint Johns, Coastal	\$1,933.00				
									541	Collier, Coastal	\$2,407.00				
									542	Lee, Coastal	\$2,353.00				
									551	Collier, Remainder	\$2,458.00				
									552	Glades	\$2,433.00				
									553	Hendry	\$2,431.00				
									554	Lee, Remainder	\$2,259.00				
									555	Okeechobee	\$2,435.00				
									561	Indian River, Remainder	\$2,448.00				
									562	Saint Lucie, Remainder	\$2,450.00				
									581	Charlotte, Coastal	\$2,308.00				
									582	Manatee, Coastal	\$2,314.00				
									583	Sarasota, Coastal	\$2,331.00				
									591	Citrus, Coastal	\$2,203.00				
									592	Dixie, Coastal	\$1,910.00				
									593	Holmes	\$1,312.00				
									594	Levy, Coastal	\$1,911.00				
									595	Pasco, Coastal	\$2,209.00				
									596	Taylor, Coastal	\$1,901.00				
									601	Bay, Coastal	\$1,913.00				
									602	Escambia, Coastal	\$2,208.00				
									603	Franklin	\$2,082.00				
									604	Gulf, Coastal	\$2,047.00				
									605	Jefferson, Coastal	\$2,386.00				
									606	Okaloosa, Coastal	\$2,242.00				
									607	Santa Rosa, Coastal	\$2,070.00				
									608	Wakulla, Coastal	\$1,916.00				
									609	Walton, Coastal	\$1,884.00				
									692	Lake	\$1,663.00				
									693	Jackson	\$1,484.00				
									701	Flagler, Remainder	\$2,140.00				
									702	Saint Johns, Remainder	\$1,792.00				
									711	Charlotte, Remainder	\$2,205.00				
									712	De Soto	\$2,185.00				
									713	Hardee	\$2,187.00				
									714	Highlands	\$2,187.00				
									715	Sarasota, Remainder	\$2,395.00				
									721	Bay, Remainder	\$1,898.00				
									722	Gulf, Remainder	\$1,772.00				
									723	Okaloosa, Remainder	\$2,404.00				
									724	Santa Rosa, Remainder	\$2,367.00				
									725	Wakulla, Remainder	\$1,801.00				
									726	Walton, Remainder	\$1,789.00				
									731	Citrus, Remainder	\$2,032.00				
									732	Dixie, Remainder	\$1,809.00				
									733	Hernando, Remainder	\$2,109.00				
									734	Levy, Remainder	\$1,790.00				
									735	Manatee, Remainder	\$2,237.00				
									736	Pasco, Remainder	\$2,442.00				
									737	Taylor, Remainder	\$1,806.00				
									792	Marion	\$1,891.00				
									793	Jefferson, Remainder	\$1,409.00				
									892	Nassau, Remainder	\$1,396.00				
									893	Lafayette	\$1,322.00				
									921	Sumter	\$1,659.00				
									922	Union	\$1,250.00				
									923	Gilchrist	\$1,383.00				
									931	Liberty	\$1,528.00				
									932	Madison	\$1,478.00				
									933	Suwannee	\$1,443.00				
									934	Washington	\$1,673.00				
									992	Putnam	\$1,331.00				
									993	Leon	\$1,497.00				

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 DW (DP)	DP-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. DP-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, does NOT have a hip roof, and is occupied by the owner. 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	Loss of Use insured at 10% of the amount of insurance on the structure; \$2,000 Medical expense; Contents insured for actual cash value; \$10,000 of mold coverage is included;	Hurricane	PRM Territory Set (9-4-09)	005	Monroe, Excl. Key West	\$1,283.00				
								007	Monroe, Key West	\$2,486.00				
								010	Martin, Remainder	\$1,240.00				
								030	Dade, Miami Beach	\$1,352.00				
								031	Dade, Coastal	\$1,380.00				
								032	Dade, Miami	\$1,364.00				
								033	Dade, Hialeah	\$1,160.00				
								034	Dade, Rem Excl H.M., M.B.	\$1,328.00				
								035	Broward, Hillwd & Ft Ldrle	\$1,267.00				
								037	Broward, Rem. Excl. Ft. L. & Hlywd	\$1,162.00				
								038	Palm Beach, Remainder	\$1,096.00				
								039	Duval, Jacksonville	\$99.00				
								040	Duval, Remainder	\$55.00				
								041	Duval, Coastal	\$399.00				
								042	Pinellas, Coastal	\$1,180.00				
								043	Escambia, Remainder	\$562.00				
								046	Pinellas - Saint Petersburg	\$884.00				
								047	Hillsborough, Tampa	\$485.00				
								049	Orange, Orlando	\$126.00				
								050	Polk	\$126.00				
								057	Brevard, Coastal	\$1,186.00				
								062	Volusia, Coastal	\$1,167.00				
								063	Volusia, Remainder	\$420.00				
								064	Brevard, Remainder	\$559.00				
								080	Hillsborough, Excl. Tampa	\$431.00				
								081	Pinellas, Rem. Excl. Saint Petersburg	\$519.00				
								090	Orange, Excl. Orlando	\$121.00				
								159	Hernando, Coastal	\$969.00				
								181	Indian River, Coastal	\$1,091.00				
								182	Martin, Coastal	\$1,283.00				
								183	Saint Lucie, Coastal	\$1,083.00				
								192	Alachua	\$87.00				
								193	Calhoun	\$86.00				
								292	Baker	\$115.00				
								293	Columbia	\$83.00				
								361	Broward, Coastal	\$1,278.00				
								362	Palm Beach, Coastal	\$1,516.00				
								392	Bradford	\$90.00				
								393	Gadsden	\$122.00				
								492	Clay	\$106.00				
								493	Hamilton	\$71.00				
								511	Osceola	\$121.00				
								512	Seminole	\$124.00				
								531	Flagler, Coastal	\$1,083.00				
								532	Nassau, Coastal	\$871.00				
								533	Saint Johns, Coastal	\$835.00				
								541	Collier, Coastal	\$1,150.00				
								542	Lee, Coastal	\$1,101.00				
								551	Collier, Remainder	\$1,153.00				
								552	Glades	\$1,139.00				
								553	Henry	\$1,137.00				
								554	Lee, Remainder	\$651.00				
								555	Okeechobee	\$1,138.00				
								561	Indian River, Remainder	\$1,152.00				
								562	Saint Lucie, Remainder	\$1,164.00				
								581	Charlotte, Coastal	\$1,078.00				
								582	Manatee, Coastal	\$1,071.00				
								583	Sarasota, Coastal	\$1,094.00				
								591	Citrus, Coastal	\$991.00				
								592	Dixie, Coastal	\$843.00				
								593	Holmes	\$88.00				
								594	Levy, Coastal	\$836.00				
								595	Pasco, Coastal	\$1,000.00				
								596	Taylor, Coastal	\$845.00				
								601	Bay, Coastal	\$855.00				
								602	Escambia, Coastal	\$1,015.00				

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									531	Flagler, Coastal	\$1,683.00				
									532	Nassau, Coastal	\$1,414.00				
									533	Saint Johns, Coastal	\$1,405.00				
									541	Collier, Coastal	\$1,683.00				
									542	Lee, Coastal	\$1,687.00				
									551	Collier, Remainder	\$1,731.00				
									552	Glades	\$1,719.00				
									553	Hendry	\$1,717.00				
									554	Lee, Remainder	\$1,668.00				
									555	Okeechobee	\$1,722.00				
									561	Indian River, Remainder	\$1,722.00				
									562	Saint Lucie, Remainder	\$1,721.00				
									581	Charlotte, Coastal	\$1,629.00				
									582	Manatee, Coastal	\$1,636.00				
									583	Sarasota, Coastal	\$1,644.00				
									591	Citrus, Coastal	\$1,579.00				
									592	Dixie, Coastal	\$1,387.00				
									593	Holmes	\$1,102.00				
									594	Levy, Coastal	\$1,389.00				
									595	Pasco, Coastal	\$1,579.00				
									596	Taylor, Coastal	\$1,379.00				
									601	Bay, Coastal	\$1,378.00				
									602	Escambia, Coastal	\$1,569.00				
									603	Franklin	\$1,487.00				
									604	Gulf, Coastal	\$1,468.00				
									605	Jefferson, Coastal	\$1,688.00				
									606	Okaloosa, Coastal	\$1,587.00				
									607	Santa Rosa, Coastal	\$1,478.00				
									608	Wakulla, Coastal	\$1,376.00				
									609	Walton, Coastal	\$1,361.00				
									692	Lake	\$1,361.00				
									693	Jackson	\$1,233.00				
									701	Flagler, Remainder	\$1,625.00				
									702	Saint Johns, Remainder	\$1,381.00				
									711	Charlotte, Remainder	\$1,656.00				
									712	De Soto	\$1,649.00				
									713	Hardee	\$1,649.00				
									714	Highlands	\$1,649.00				
									715	Sarasota, Remainder	\$1,783.00				
									721	Bay, Remainder	\$1,453.00				
									722	Gulf, Remainder	\$1,365.00				
									723	Okaloosa, Remainder	\$1,813.00				
									724	Santa Rosa, Remainder	\$1,785.00				
									725	Wakulla, Remainder	\$1,387.00				
									726	Walton, Remainder	\$1,381.00				
									731	Citrus, Remainder	\$1,553.00				
									732	Dixie, Remainder	\$1,395.00				
									733	Hernando, Remainder	\$1,607.00				
									734	Levy, Remainder	\$1,385.00				
									735	Manatee, Remainder	\$1,682.00				
									736	Pasco, Remainder	\$1,833.00				
									737	Taylor, Remainder	\$1,390.00				
									792	Marion	\$1,529.00				
									793	Jefferson, Remainder	\$1,176.00				
									892	Nassau, Remainder	\$1,174.00				
									893	Lafayette	\$1,109.00				
									921	Sumter	\$1,356.00				
									922	Union	\$1,060.00				
									923	Gilchrist	\$1,157.00				
									931	Liberty	\$1,264.00				
									932	Madison	\$1,228.00				
									933	Suwannee	\$1,202.00				
									934	Washington	\$1,371.00				
									992	Putnam	\$1,118.00				
									993	Leon	\$1,242.00				

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 DW (DP)	DP-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; 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. DP-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, does NOT have a hip roof, and is NOT occupied by the owner. 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 insured at 10% of the amount of insurance on the structure; \$2,000 Medical expense; \$10,000 of mold coverage is included;	Hurricane	PRM Territory Set (9-4-09)	005	Monroe, Excl. Key West	\$774.00				
								007	Monroe, Key West	\$1,194.00				
								010	Martin, Remainder	\$690.00				
								030	Dade, Miami Beach	\$751.00				
								031	Dade, Coastal	\$766.00				
								032	Dade, Miami	\$745.00				
								033	Dade, Hialeah	\$665.00				
								034	Dade, Rem Excl H.M., M.B.	\$726.00				
								035	Broward, Hillwd & Ft Ldrdle	\$703.00				
								037	Broward, Rem. Excl. Ft. L. & Hlywd	\$670.00				
								038	Palm Beach, Remainder	\$576.00				
								039	Duval, Jacksonville	\$78.00				
								040	Duval, Remainder	\$46.00				
								041	Duval, Coastal	\$325.00				
								042	Pinellas, Coastal	\$648.00				
								043	Escambia, Remainder	\$388.00				
								046	Pinellas - Saint Petersburg	\$495.00				
								047	Hillsborough, Tampa	\$337.00				
								049	Orange, Orlando	\$104.00				
								050	Polk	\$101.00				
								057	Brevard, Coastal	\$643.00				
								062	Volusia, Coastal	\$620.00				
								063	Volusia, Remainder	\$317.00				
								064	Brevard, Remainder	\$409.00				
								080	Hillsborough, Excl. Tampa	\$300.00				
								081	Pinellas, Rem. Excl. Saint Petersburg	\$367.00				
								090	Orange, Excl. Orlando	\$95.00				
								159	Hernando, Coastal	\$562.00				
								181	Indian River, Coastal	\$618.00				
								182	Martin, Coastal	\$716.00				
								183	Saint Lucie, Coastal	\$621.00				
								192	Alachua	\$70.00				
								193	Calhoun	\$69.00				
								292	Baker	\$92.00				
								293	Columbia	\$67.00				
								361	Broward, Coastal	\$721.00				
								362	Palm Beach, Coastal	\$852.00				
								392	Bradford	\$72.00				
								393	Gadsden	\$96.00				
								492	Clay	\$84.00				
								493	Hamilton	\$57.00				
								511	Osceola	\$99.00				
								512	Seminole	\$100.00				
								531	Flagler, Coastal	\$617.00				
								532	Nassau, Coastal	\$475.00				
								533	Saint Johns, Coastal	\$474.00				
								541	Collier, Coastal	\$611.00				
								542	Lee, Coastal	\$616.00				
								551	Collier, Remainder	\$613.00				
								552	Glades	\$616.00				
								553	Henry	\$615.00				
								554	Lee, Remainder	\$424.00				
								555	Okeechobee	\$616.00				
								561	Indian River, Remainder	\$613.00				
								562	Saint Lucie, Remainder	\$622.00				
								581	Charlotte, Coastal	\$613.00				
								582	Manatee, Coastal	\$610.00				
								583	Sarasota, Coastal	\$618.00				
								591	Citrus, Coastal	\$564.00				
								592	Dixie, Coastal	\$480.00				
								593	Holmes	\$70.00				
								594	Levy, Coastal	\$475.00				
								595	Pasco, Coastal	\$568.00				
								596	Taylor, Coastal	\$482.00				
								601	Bay, Coastal	\$481.00				
								602	Escambia, Coastal	\$580.00				

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									531	Flagler, Coastal	\$1,061.00				
									532	Nassau, Coastal	\$884.00				
									533	Saint Johns, Coastal	\$903.00				
									541	Collier, Coastal	\$1,015.00				
									542	Lee, Coastal	\$1,035.00				
									551	Collier, Remainder	\$1,042.00				
									552	Glades	\$1,052.00				
									553	Hendry	\$1,050.00				
									554	Lee, Remainder	\$983.00				
									555	Okeechobee	\$1,053.00				
									561	Indian River, Remainder	\$1,035.00				
									562	Saint Lucie, Remainder	\$1,036.00				
									581	Charlotte, Coastal	\$1,029.00				
									582	Manatee, Coastal	\$1,033.00				
									583	Sarasota, Coastal	\$1,033.00				
									591	Citrus, Coastal	\$1,001.00				
									592	Dixie, Coastal	\$891.00				
									593	Holmes	\$708.00				
									594	Levy, Coastal	\$893.00				
									595	Pasco, Coastal	\$1,000.00				
									596	Taylor, Coastal	\$886.00				
									601	Bay, Coastal	\$879.00				
									602	Escambia, Coastal	\$1,000.00				
									603	Franklin	\$910.00				
									604	Gulf, Coastal	\$938.00				
									605	Jefferson, Coastal	\$1,035.00				
									606	Okaloosa, Coastal	\$977.00				
									607	Santa Rosa, Coastal	\$926.00				
									608	Wakulla, Coastal	\$884.00				
									609	Walton, Coastal	\$876.00				
									692	Lake	\$845.00				
									693	Jackson	\$779.00				
									701	Flagler, Remainder	\$989.00				
									702	Saint Johns, Remainder	\$857.00				
									711	Charlotte, Remainder	\$1,002.00				
									712	De Soto	\$1,011.00				
									713	Hardee	\$1,012.00				
									714	Highlands	\$1,012.00				
									715	Sarasota, Remainder	\$1,011.00				
									721	Bay, Remainder	\$880.00				
									722	Gulf, Remainder	\$850.00				
									723	Okaloosa, Remainder	\$1,007.00				
									724	Santa Rosa, Remainder	\$1,041.00				
									725	Wakulla, Remainder	\$862.00				
									726	Walton, Remainder	\$858.00				
									731	Citrus, Remainder	\$950.00				
									732	Dixie, Remainder	\$865.00				
									733	Hernando, Remainder	\$977.00				
									734	Levy, Remainder	\$860.00				
									735	Manatee, Remainder	\$1,024.00				
									736	Pasco, Remainder	\$1,098.00				
									737	Taylor, Remainder	\$864.00				
									792	Marion	\$978.00				
									793	Jefferson, Remainder	\$789.00				
									892	Nassau, Remainder	\$786.00				
									893	Lafayette	\$737.00				
									921	Sumter	\$880.00				
									922	Union	\$710.00				
									923	Gilchrist	\$767.00				
									931	Liberty	\$829.00				
									932	Madison	\$807.00				
									933	Suwannee	\$793.00				
									934	Washington	\$890.00				
									992	Putnam	\$733.00				
									993	Leon	\$816.00				

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 DW (DP)	DP-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; 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. DP-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, does NOT have a hip roof, and is NOT occupied by the owner. 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 insured at 10% of the amount of insurance on the structure; \$2,000 Medical expense; \$10,000 of mold coverage is included;	Hurricane	PRM Territory Set (9-4-09)	005	Monroe, Excl. Key West	\$1,545.00				
								007	Monroe, Key West	\$2,300.00				
								010	Martin, Remainder	\$1,162.00				
								030	Dade, Miami Beach	\$1,252.00				
								031	Dade, Coastal	\$1,284.00				
								032	Dade, Miami	\$1,222.00				
								033	Dade, Hialeah	\$1,110.00				
								034	Dade, Rem Excl H.M., M.B.	\$1,200.00				
								035	Broward, Hillwd & Ft Ldrld	\$1,165.00				
								037	Broward, Rem. Excl. Ft. L. & Hlywd	\$1,123.00				
								038	Palm Beach, Remainder	\$968.00				
								039	Duval, Jacksonville	\$113.00				
								040	Duval, Remainder	\$69.00				
								041	Duval, Coastal	\$535.00				
								042	Pinellas, Coastal	\$1,120.00				
								043	Escambia, Remainder	\$616.00				
								046	Pinellas - Saint Petersburg	\$784.00				
								047	Hillsborough, Tampa	\$537.00				
								049	Orange, Orlando	\$152.00				
								050	Polk	\$149.00				
								057	Brevard, Coastal	\$1,116.00				
								062	Volusia, Coastal	\$1,075.00				
								063	Volusia, Remainder	\$509.00				
								064	Brevard, Remainder	\$659.00				
								080	Hillsborough, Excl. Tampa	\$480.00				
								081	Pinellas, Rem. Excl. Saint Petersburg	\$586.00				
								090	Orange, Excl. Orlando	\$141.00				
								159	Hernando, Coastal	\$960.00				
								181	Indian River, Coastal	\$1,033.00				
								182	Martin, Coastal	\$1,198.00				
								183	Saint Lucie, Coastal	\$1,040.00				
								192	Alachua	\$103.00				
								193	Calhoun	\$102.00				
								292	Baker	\$134.00				
								293	Columbia	\$98.00				
								361	Broward, Coastal	\$1,203.00				
								362	Palm Beach, Coastal	\$1,426.00				
								392	Bradford	\$104.00				
								393	Gadsden	\$142.00				
								492	Clay	\$123.00				
								493	Hamilton	\$83.00				
								511	Osceola	\$146.00				
								512	Seminole	\$147.00				
								531	Flagler, Coastal	\$1,055.00				
								532	Nassau, Coastal	\$817.00				
								533	Saint Johns, Coastal	\$812.00				
								541	Collier, Coastal	\$1,069.00				
								542	Lee, Coastal	\$1,070.00				
								551	Collier, Remainder	\$1,058.00				
								552	Glades	\$1,058.00				
								553	Henry	\$1,058.00				
								554	Lee, Remainder	\$692.00				
								555	Okeechobee	\$1,058.00				
								561	Indian River, Remainder	\$1,062.00				
								562	Saint Lucie, Remainder	\$1,079.00				
								581	Charlotte, Coastal	\$1,065.00				
								582	Manatee, Coastal	\$1,055.00				
								583	Sarasota, Coastal	\$1,076.00				
								591	Citrus, Coastal	\$964.00				
								592	Dixie, Coastal	\$825.00				
								593	Holmes	\$103.00				
								594	Levy, Coastal	\$816.00				
								595	Pasco, Coastal	\$974.00				
								596	Taylor, Coastal	\$830.00				
								601	Bay, Coastal	\$835.00				
								602	Escambia, Coastal	\$1,006.00				

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									531	Flagler, Coastal	\$1,577.00				
									532	Nassau, Coastal	\$1,279.00				
									533	Saint Johns, Coastal	\$1,306.00				
									541	Collier, Coastal	\$1,524.00				
									542	Lee, Coastal	\$1,553.00				
									551	Collier, Remainder	\$1,556.00				
									552	Glades	\$1,567.00				
									553	Hendry	\$1,566.00				
									554	Lee, Remainder	\$1,395.00				
									555	Okeechobee	\$1,568.00				
									561	Indian River, Remainder	\$1,548.00				
									562	Saint Lucie, Remainder	\$1,553.00				
									581	Charlotte, Coastal	\$1,542.00				
									582	Manatee, Coastal	\$1,545.00				
									583	Sarasota, Coastal	\$1,549.00				
									591	Citrus, Coastal	\$1,476.00				
									592	Dixie, Coastal	\$1,292.00				
									593	Holmes	\$888.00				
									594	Levy, Coastal	\$1,292.00				
									595	Pasco, Coastal	\$1,477.00				
									596	Taylor, Coastal	\$1,286.00				
									601	Bay, Coastal	\$1,282.00				
									602	Escambia, Coastal	\$1,488.00				
									603	Franklin	\$1,335.00				
									604	Gulf, Coastal	\$1,378.00				
									605	Jefferson, Coastal	\$1,542.00				
									606	Okaloosa, Coastal	\$1,453.00				
									607	Santa Rosa, Coastal	\$1,364.00				
									608	Wakulla, Coastal	\$1,295.00				
									609	Walton, Coastal	\$1,276.00				
									692	Lake	\$1,095.00				
									693	Jackson	\$991.00				
									701	Flagler, Remainder	\$1,371.00				
									702	Saint Johns, Remainder	\$1,165.00				
									711	Charlotte, Remainder	\$1,404.00				
									712	De Soto	\$1,414.00				
									713	Hardee	\$1,415.00				
									714	Highlands	\$1,415.00				
									715	Sarasota, Remainder	\$1,422.00				
									721	Bay, Remainder	\$1,202.00				
									722	Gulf, Remainder	\$1,154.00				
									723	Okaloosa, Remainder	\$1,394.00				
									724	Santa Rosa, Remainder	\$1,451.00				
									725	Wakulla, Remainder	\$1,172.00				
									726	Walton, Remainder	\$1,164.00				
									731	Citrus, Remainder	\$1,307.00				
									732	Dixie, Remainder	\$1,177.00				
									733	Hernando, Remainder	\$1,348.00				
									734	Levy, Remainder	\$1,165.00				
									735	Manatee, Remainder	\$1,434.00				
									736	Pasco, Remainder	\$1,543.00				
									737	Taylor, Remainder	\$1,176.00				
									792	Marion	\$1,293.00				
									793	Jefferson, Remainder	\$1,003.00				
									892	Nassau, Remainder	\$995.00				
									893	Lafayette	\$932.00				
									921	Sumter	\$1,146.00				
									922	Union	\$888.00				
									923	Gilchrist	\$972.00				
									931	Liberty	\$1,064.00				
									932	Madison	\$1,032.00				
									933	Suwannee	\$1,010.00				
									934	Washington	\$1,157.00				
									992	Putnam	\$923.00				
									993	Leon	\$1,044.00				

Program	Policy/Coverage	Base Class Description	Risk Type	Territory Set
PERSONAL LINES ACCOUNT DW (DP)	DP-1	\$20,000 Frame, PC 4, \$1000 F ded. (\$1000/2% EC ded.) for buildings, \$6,000 Frame, PC 4, \$1000 F ded. (\$1000/2% EC ded.) for contents.	Combined Hurricane/Non-Hurricane	PRM Territory Set (9-4-09)

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	\$25,913.88	\$136.86	\$76,002.87	\$139.64	\$153.61	\$555.32	\$611.80
Baker	292	Baker	\$13,030.46	\$14.49	\$8,834.76	\$139.65	\$153.62	\$609.70	\$671.66
Bay	201	Bay, Coastal	\$19,931.76	\$97.06	\$86,370.13	\$278.38	\$306.23	\$989.88	\$989.28
	721	Bay, Remainder	\$45,182.17	\$237.61	\$194,395.40	\$212.09	\$233.30	\$818.14	\$905.20
Bradford	392	Bradford	\$3,427.05	\$18.98	\$11,825.82	\$139.66	\$153.63	\$628.23	\$692.05
Brevard	057	Brevard, Coastal	\$35,617.28	\$149.96	\$177,260.85	\$289.81	\$318.79	\$1,182.03	\$1,311.18
	064	Brevard, Remainder	\$86,340.50	\$456.93	\$329,756.58	\$205.52	\$226.08	\$721.67	\$798.50
Broward	035	Broward, Hlwd & Ft. Ldrle	\$124,118.56	\$605.77	\$537,664.60	\$290.00	\$319.01	\$887.57	\$982.93
	361	Broward, Coastal	\$3,734.69	\$24.27	\$14,232.81	\$290.06	\$319.07	\$586.34	\$648.25
	037	Broward, Rem. Excl. Ft. L. & Hlywd	\$317,802.64	\$1,366.22	\$1,439,573.63	\$283.73	\$312.11	\$1,053.69	\$1,168.10
Calhoun	193	Calhoun	\$3,281.37	\$18.68	\$12,002.39	\$139.64	\$153.61	\$642.63	\$707.85
Charlotte	581	Charlotte, Coastal	\$19,717.17	\$84.82	\$87,862.37	\$275.88	\$303.47	\$1,035.81	\$1,148.82
	711	Charlotte, Remainder	\$67,133.59	\$307.93	\$237,970.18	\$204.23	\$224.72	\$772.81	\$855.04
Citrus	591	Citrus, Coastal	\$5,898.85	\$29.12	\$33,613.17	\$278.39	\$306.23	\$1,154.39	\$1,280.36
	731	Citrus, Remainder	\$26,312.84	\$144.83	\$104,255.91	\$196.71	\$216.38	\$719.84	\$796.09
Clay	492	Clay	\$8,995.89	\$40.21	\$23,202.38	\$139.65	\$152.45	\$576.97	\$630.41
Collier	551	Collier, Remainder	\$33,124.00	\$145.69	\$149,149.85	\$281.87	\$310.06	\$1,023.74	\$1,135.47
	541	Collier, Coastal	\$25,904.28	\$110.21	\$106,594.07	\$280.29	\$308.32	\$967.22	\$1,072.42
Columbia	293	Columbia	\$4,351.75	\$23.47	\$13,831.71	\$139.65	\$153.62	\$589.25	\$649.09
Dade	030	Dade, Miami Beach	\$18,587.62	\$64.08	\$77,270.86	\$301.42	\$331.56	\$1,205.80	\$1,299.18
	031	Dade, Coastal	\$7,816.04	\$30.39	\$31,897.62	\$303.90	\$334.30	\$1,049.64	\$1,126.14
	032	Dade, Miami	\$309,844.38	\$1,235.33	\$1,596,555.42	\$301.22	\$331.34	\$1,292.41	\$1,431.65
	033	Dade, Hialeah	\$128,981.52	\$556.17	\$666,497.44	\$283.57	\$311.93	\$1,198.37	\$1,328.86
	034	Dade, Rem Excl H.M., M.B.	\$935,592.35	\$3,643.65	\$4,058,113.96	\$286.41	\$328.26	\$1,113.75	\$1,235.28
DeSoto	712	De Soto	\$4,831.96	\$25.15	\$24,439.42	\$204.02	\$224.42	\$872.51	\$964.55
Dixie	592	Dixie, Coastal	\$2,589.12	\$14.27	\$18,264.56	\$281.05	\$301.79	\$1,280.07	\$1,389.90
	732	Dixie, Remainder	\$1,411.94	\$10.91	\$7,630.02	\$207.51	\$226.69	\$699.57	\$768.32
Duval	039	Duval, Jacksonville	\$66,902.46	\$387.03	\$188,236.31	\$137.21	\$150.93	\$486.36	\$535.84
	040	Duval, Remainder	\$235.09	\$2.01	\$708.75	\$123.25	\$135.58	\$353.42	\$389.24
	041	Duval, Coastal	\$11,957.85	\$70.60	\$46,377.01	\$231.03	\$222.49	\$656.88	\$651.24
Escambia	602	Escambia, Coastal	\$13,444.12	\$39.73	\$48,117.52	\$276.09	\$303.71	\$1,211.24	\$1,342.60
	043	Escambia, Remainder	\$93,465.94	\$530.88	\$344,633.58	\$211.04	\$232.19	\$648.98	\$717.77
Flagler	531	Flagler, Coastal	\$1,077.47	\$6.36	\$3,871.50	\$277.88	\$305.68	\$608.29	\$672.40
	701	Flagler, Remainder	\$5,794.00	\$23.47	\$17,581.59	\$205.81	\$226.39	\$749.15	\$828.76
Franklin	603	Franklin	\$2,950.58	\$16.84	\$16,182.64	\$284.95	\$313.45	\$960.90	\$1,064.56
Gadsden	393	Gadsden	\$10,739.08	\$66.81	\$36,066.44	\$139.64	\$153.61	\$539.88	\$594.81
Gilchrist	223	Gilchrist	\$2,720.22	\$14.51	\$10,252.12	\$142.04	\$156.25	\$778.12	\$845.55
Glades	552	Glades	\$1,625.27	\$9.26	\$10,030.74	\$281.22	\$309.34	\$1,083.53	\$1,201.53
Gulf	604	Gulf, Coastal	\$2,754.55	\$14.91	\$12,348.51	\$277.88	\$299.82	\$828.05	\$902.70
	722	Gulf, Remainder	\$1,048.44	\$7.55	\$5,904.03	\$207.14	\$227.86	\$781.63	\$863.91
Hamilton	493	Hamilton	\$1,826.88	\$8.38	\$6,829.77	\$139.65	\$151.51	\$514.66	\$587.04
Hardee	713	Hardee	\$2,657.37	\$11.08	\$10,667.27	\$204.14	\$224.55	\$963.02	\$1,065.49
Hendry	553	Hendry	\$6,538.18	\$35.14	\$36,795.79	\$281.14	\$309.26	\$1,046.97	\$1,161.47
Hernando	159	Hernando, Coastal	\$13,738.75	\$62.39	\$32,179.69	\$169.29	\$186.22	\$515.82	\$569.85
	733	Hernando, Remainder	\$165,591.06	\$771.92	\$426,330.94	\$148.03	\$162.84	\$552.30	\$610.24
Highlands	714	Highlands	\$7,934.81	\$46.02	\$32,558.55	\$204.18	\$224.61	\$707.54	\$782.67
Hillsborough	047	Hillsborough, Tampa	\$145,272.76	\$749.96	\$525,881.20	\$183.97	\$202.38	\$700.39	\$774.68
	080	Hillsborough, Excl. Tampa	\$187,650.38	\$879.48	\$573,617.66	\$173.45	\$190.80	\$652.44	\$721.39
Holmes	593	Holmes	\$2,325.16	\$13.79	\$8,069.93	\$139.64	\$153.61	\$585.24	\$644.71
Indian River	561	Indian River, Remainder	\$18,816.21	\$104.35	\$98,329.96	\$281.76	\$309.94	\$942.32	\$1,045.30
	181	Indian River, Coastal	\$6,037.14	\$12.10	\$20,234.03	\$262.14	\$288.35	\$1,672.81	\$1,849.30
Jackson	693	Jackson	\$8,654.26	\$51.36	\$30,270.94	\$139.64	\$153.61	\$589.44	\$649.31
Jefferson	605	Jefferson, Coastal	\$0.00	\$0.00	\$0.00	\$278.99	\$306.90	\$0.00	\$0.00
	793	Jefferson, Remainder	\$175.62	\$1.09	\$840.26	\$148.81	\$163.69	\$770.60	\$807.23
Lafayette	893	Lafayette	\$410.31	\$2.72	\$1,462.95	\$142.04	\$156.25	\$537.73	\$592.38
Lake	692	Lake	\$76,376.61	\$395.75	\$202,402.55	\$137.11	\$150.82	\$511.44	\$563.55
Lee	542	Lee, Coastal	\$11,042.56	\$60.31	\$38,425.08	\$278.34	\$306.18	\$637.14	\$703.93
	554	Lee, Remainder	\$206,663.13	\$942.49	\$687,580.81	\$208.32	\$229.15	\$729.54	\$807.23
Leon	693	Leon	\$37,579.08	\$213.04	\$120,719.20	\$151.54	\$166.66	\$566.66	\$594.06
Levy	594	Levy, Coastal	\$8,537.89	\$46.71	\$43,291.13	\$280.11	\$303.83	\$926.88	\$1,014.28
	734	Levy, Remainder	\$7,421.66	\$37.64	\$29,752.33	\$206.77	\$227.45	\$790.54	\$874.49
Liberty	931	Liberty	\$1,224.76	\$6.51	\$4,432.09	\$151.54	\$166.70	\$680.57	\$749.91
Madison	932	Madison	\$1,801.91	\$12.31	\$7,093.54	\$151.56	\$165.73	\$576.13	\$630.89
Manatee	582	Manatee, Coastal	\$12,714.17	\$47.82	\$58,526.53	\$275.42	\$302.97	\$1,223.85	\$1,357.31
	735	Manatee, Remainder	\$238,780.86	\$1,160.31	\$822,300.10	\$206.63	\$227.29	\$708.69	\$783.97
Marion	792	Marion	\$40,455.67	\$208.83	\$123,523.15	\$151.38	\$166.52	\$591.50	\$651.82
Martin	010	Martin, Remainder	\$40,607.19	\$190.35	\$192,517.10	\$289.44	\$318.39	\$1,011.41	\$1,121.27
	182	Martin, Coastal	\$820.57	\$3.47	\$3,605.90	\$291.52	\$320.68	\$1,039.67	\$1,152.40
Monroe	005	Monroe, Excl. Key West	\$14,516.30	\$51.57	\$51,640.94	\$419.16	\$461.08	\$1,001.33	\$1,107.09
	007	Monroe, Key West	\$2,691.93	\$7.01	\$9,780.32	\$525.55	\$578.11	\$1,395.59	\$1,545.99
Nassau	532	Nassau, Coastal	\$4,970.21	\$17.33	\$22,515.12	\$279.01	\$280.34	\$1,299.87	\$1,320.43
	892	Nassau, Remainder	\$2,167.45	\$10.18	\$6,756.25	\$148.82	\$157.67	\$663.78	\$707.60
Okaloosa	606	Okaloosa, Coastal	\$7,816.80	\$34.68	\$37,868.99	\$287.57	\$316.33	\$1,095.17	\$1,214.41
	723	Okaloosa, Remainder	\$41,585.33	\$223.25	\$164,219.08	\$210.96	\$232.06	\$735.59	\$813.64
Okeechobee	555	Okeechobee	\$2,990.85	\$16.48	\$18,498.98	\$281.27	\$309.40	\$1,122.18	\$1,244.74
Orange	049	Orange, Orlando	\$12,711.49	\$60.88	\$32,882.11	\$144.05	\$158.46	\$540.15	\$595.23
	090	Orange, Excl. Orlando	\$54,454.06	\$268.38	\$130,070.44	\$138.74	\$152.61	\$484.65	\$534.04
Osceola	511	Osceola	\$17,595.77	\$76.55	\$43,242.55	\$139.27	\$153.20	\$564.93	\$622.47
Palm Beach	362	Palm Beach, Coastal	\$7,635.06	\$33.12	\$24,399.18	\$325.53	\$358.09	\$736.68	\$814.98
	038	Palm Beach, Remainder	\$328,849.73	\$1,502.00	\$1,268,982.45	\$257.11	\$282.83	\$844.96	\$936.01

Pasco	595	Pasco, Coastal	\$46,151.99	\$266.93	\$123,601.78	\$181.61	\$199.78	\$463.04	\$512.07
	736	Pasco, Remainder	\$291,100.31	\$1,523.67	\$871,662.19	\$154.98	\$170.48	\$572.08	\$632.24
Pinellas	042	Pinellas, Coastal	\$20,460.57	\$90.70	\$67,423.42	\$289.63	\$318.59	\$743.33	\$822.13
	046	Pinellas - Saint Petersburg	\$145,239.88	\$795.47	\$677,152.47	\$231.69	\$254.86	\$851.26	\$942.50
	081	Pinellas, Rem. Excl. Saint Petersburg	\$309,128.25	\$1,528.32	\$1,186,567.62	\$205.98	\$226.58	\$776.38	\$858.94
Polk	050	Polk	\$93,360.44	\$446.83	\$240,564.13	\$141.77	\$155.95	\$538.38	\$593.05
Putnam	992	Putnam	\$10,479.12	\$58.03	\$35,880.72	\$142.63	\$156.90	\$618.31	\$681.17
St. Johns	533	Saint Johns, Coastal	\$3,918.24	\$18.39	\$19,532.24	\$278.25	\$306.08	\$1,062.17	\$1,177.78
	702	Saint Johns, Remainder	\$11,578.57	\$47.55	\$49,398.39	\$205.50	\$226.06	\$1,038.87	\$1,149.05
St. Lucie	562	Saint Lucie, Remainder	\$83,450.14	\$433.40	\$408,419.25	\$283.37	\$311.71	\$942.37	\$1,045.26
	183	Saint Lucie, Coastal	\$3,611.60	\$28.06	\$16,608.03	\$262.15	\$288.37	\$591.93	\$655.68
Santa Rosa	607	Santa Rosa, Coastal	\$0.00	\$0.00	\$0.00	\$280.17	\$308.19	\$0.00	\$0.00
	724	Santa Rosa, Remainder	\$36,887.48	\$165.06	\$134,328.12	\$220.32	\$242.36	\$813.82	\$900.32
Sarasota	583	Sarasota, Coastal	\$33,180.96	\$166.50	\$109,522.63	\$277.93	\$305.73	\$657.81	\$727.89
	715	Sarasota, Remainder	\$100,957.87	\$474.51	\$342,215.26	\$211.04	\$232.15	\$721.20	\$797.68
Seminole	512	Seminole	\$20,809.27	\$108.82	\$55,092.59	\$154.29	\$164.29	\$506.26	\$557.86
Sumter	921	Sumter	\$10,220.02	\$51.57	\$29,279.45	\$137.56	\$151.32	\$567.73	\$625.52
Suwannee	933	Suwannee	\$4,782.09	\$29.36	\$17,752.72	\$142.04	\$155.52	\$604.68	\$663.21
Taylor	596	Taylor, Coastal	\$2,025.86	\$13.63	\$12,235.18	\$282.95	\$292.42	\$904.37	\$945.93
	737	Taylor, Remainder	\$3,880.05	\$26.93	\$19,448.59	\$207.51	\$217.21	\$722.23	\$762.10
Union	922	Union	\$1,357.00	\$8.44	\$4,644.07	\$142.04	\$156.25	\$549.98	\$605.80
Volusia	062	Volusia, Coastal	\$21,442.92	\$150.52	\$84,510.66	\$283.17	\$311.49	\$561.45	\$621.21
	063	Volusia, Remainder	\$77,794.18	\$393.01	\$245,676.63	\$176.44	\$194.09	\$625.12	\$691.07
Wakulla	608	Wakulla, Coastal	\$896.68	\$3.92	\$4,725.28	\$282.79	\$311.07	\$1,204.41	\$1,336.14
	725	Wakulla, Remainder	\$1,782.91	\$11.71	\$8,365.94	\$207.51	\$223.45	\$714.46	\$773.35
Walton	509	Walton, Coastal	\$6,842.66	\$29.61	\$20,123.73	\$277.11	\$270.06	\$679.67	\$699.86
	726	Walton, Remainder	\$6,521.98	\$36.82	\$28,278.42	\$206.36	\$227.00	\$768.04	\$849.26
Washington	934	Washington	\$3,167.72	\$18.79	\$11,624.86	\$142.03	\$156.24	\$618.60	\$681.42

Program	Policy/Coverage	Base Class Description	Risk Type	Territory Set
PERSONAL LINES ACCOUNT DW (DP)	DP-3	\$20,000 Frame, PC 4, \$1000 F ded. (\$1000/2% EC ded.) for buildings, \$6,000 Frame, PC 4, \$1000 F ded. (\$1000/2% EC ded.) for contents.	Combined Hurricane/Non-Hurricane	PRM Territory Set (9-4-09)

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	\$119,449.55	\$572.94	\$490,871.13	\$201.23	\$184.32	\$856.40	\$771.89
Baker	292	Baker	\$5,448.54	\$30.80	\$23,299.41	\$201.23	\$212.51	\$761.35	\$803.08
Bay	801	Bay, Coastal	\$150,524.80	\$790.22	\$968,606.23	\$379.82	\$344.92	\$1,110.77	\$1,110.77
	721	Bay, Remainder	\$105,129.49	\$531.02	\$658,524.80	\$317.77	\$288.53	\$1,240.12	\$1,120.88
Bradford	392	Bradford	\$5,808.33	\$31.41	\$27,938.32	\$201.26	\$187.94	\$889.44	\$838.34
Brevard	057	Brevard, Coastal	\$327,379.05	\$1,499.44	\$2,165,490.94	\$396.89	\$436.59	\$1,444.20	\$1,583.40
	064	Brevard, Remainder	\$491,579.47	\$2,674.32	\$2,791,006.56	\$305.43	\$335.98	\$1,043.63	\$1,152.00
Broward	035	Broward, Hlwd & Ft. Ldrle	\$1,193,465.61	\$5,761.35	\$8,388,474.44	\$423.81	\$466.20	\$1,455.99	\$1,578.94
	361	Broward, Coastal	\$89,488.98	\$700.46	\$591,503.71	\$423.94	\$466.34	\$844.45	\$891.35
	037	Broward, Rem. Excl. Ft. L. & Hlwyd	\$3,576,715.06	\$16,152.50	\$24,210,002.54	\$413.32	\$454.66	\$1,498.84	\$1,647.56
Calhoun	193	Calhoun	\$2,464.72	\$13.24	\$11,166.96	\$201.23	\$183.43	\$843.18	\$764.53
Charlotte	581	Charlotte, Coastal	\$238,495.10	\$1,008.12	\$1,405,035.32	\$375.87	\$413.46	\$1,393.72	\$1,525.86
	711	Charlotte, Remainder	\$555,219.43	\$2,670.00	\$2,979,324.00	\$303.59	\$333.95	\$1,115.86	\$1,232.40
Citrus	591	Citrus, Coastal	\$12,128.73	\$59.47	\$87,191.95	\$379.72	\$389.57	\$1,466.10	\$1,507.52
	731	Citrus, Remainder	\$75,566.17	\$377.79	\$393,139.92	\$289.50	\$292.97	\$1,040.63	\$1,056.17
Clay	492	Clay	\$52,999.64	\$256.16	\$207,039.81	\$201.25	\$202.82	\$808.26	\$809.72
Collier	551	Collier, Remainder	\$354,025.31	\$1,473.32	\$2,101,357.49	\$384.59	\$423.06	\$1,576.45	\$1,576.45
	541	Collier, Coastal	\$368,273.74	\$1,498.41	\$2,138,733.72	\$382.17	\$420.39	\$1,427.34	\$1,568.11
Columbia	293	Columbia	\$13,744.38	\$73.16	\$62,364.45	\$201.25	\$181.91	\$852.44	\$768.16
Dade	030	Dade, Miami Beach	\$131,693.46	\$548.84	\$885,685.70	\$442.55	\$486.81	\$1,613.74	\$1,735.66
	031	Dade, Coastal	\$104,710.20	\$556.47	\$627,881.66	\$446.65	\$491.32	\$1,128.33	\$1,200.10
	032	Dade, Miami	\$2,064,249.92	\$8,840.86	\$16,449,569.41	\$442.21	\$486.44	\$1,860.63	\$2,046.65
	033	Dade, Hialeah	\$855,753.20	\$3,845.16	\$6,514,586.69	\$412.94	\$454.24	\$1,694.23	\$1,873.28
	034	Dade, Rem Excl H.M.M.B.	\$6,444,476.38	\$28,636.62	\$46,778,868.35	\$437.57	\$481.33	\$1,633.53	\$1,803.39
DeSoto	712	De Soto	\$11,828.64	\$63.35	\$68,315.72	\$303.32	\$333.42	\$1,078.42	\$1,191.55
Dixie	592	Dixie, Coastal	\$1,685.79	\$11.81	\$18,126.28	\$383.80	\$343.67	\$1,534.89	\$1,388.75
	732	Dixie, Remainder	\$1,835.56	\$15.68	\$14,414.04	\$309.59	\$280.80	\$919.45	\$831.01
Duval	039	Duval, Jacksonville	\$410,777.67	\$2,208.65	\$1,647,809.70	\$195.64	\$196.96	\$746.07	\$744.30
	040	Duval, Remainder	\$1,532.70	\$8.04	\$5,024.43	\$164.99	\$152.89	\$625.28	\$563.43
	041	Duval, Coastal	\$93,070.19	\$416.42	\$493,565.73	\$307.08	\$279.55	\$1,185.25	\$1,070.31
Escambia	602	Escambia, Coastal	\$54,446.87	\$177.95	\$298,946.67	\$376.24	\$396.50	\$1,679.94	\$1,729.84
	043	Escambia, Remainder	\$331,701.03	\$1,770.27	\$1,969,552.91	\$315.00	\$333.34	\$1,112.57	\$1,169.04
Flagler	531	Flagler, Coastal	\$13,516.84	\$68.98	\$74,395.64	\$378.95	\$416.85	\$1,078.45	\$1,102.18
	701	Flagler, Remainder	\$22,124.76	\$100.08	\$109,886.66	\$306.42	\$323.78	\$1,097.98	\$1,158.59
Franklin	803	Franklin	\$40,610.35	\$144.23	\$260,294.09	\$389.31	\$365.51	\$1,804.70	\$1,674.73
Gadsden	393	Gadsden	\$19,297.65	\$130.23	\$94,069.38	\$201.23	\$211.90	\$783.06	\$783.06
Gilchrist	823	Gilchrist	\$2,442.49	\$12.79	\$10,646.53	\$206.87	\$195.92	\$832.65	\$791.49
Glades	552	Glades	\$3,091.65	\$14.54	\$20,673.58	\$383.71	\$422.08	\$1,421.59	\$1,572.92
Gulf	604	Gulf, Coastal	\$34,007.35	\$135.36	\$213,172.82	\$378.94	\$368.30	\$1,574.83	\$1,559.82
	722	Gulf, Remainder	\$1,550.58	\$7.99	\$10,511.16	\$308.89	\$275.83	\$1,315.70	\$1,188.67
Hamilton	493	Hamilton	\$943.64	\$4.54	\$4,260.81	\$201.25	\$168.53	\$938.01	\$844.99
Hardee	713	Hardee	\$3,709.55	\$19.11	\$23,658.51	\$303.52	\$333.88	\$1,238.22	\$1,357.42
Hendry	553	Hendry	\$21,981.86	\$113.80	\$151,237.84	\$383.59	\$421.95	\$1,328.94	\$1,470.62
Hernando	159	Hernando, Coastal	\$65,151.11	\$275.80	\$264,702.38	\$212.34	\$233.57	\$959.75	\$1,036.02
	733	Hernando, Remainder	\$735,022.61	\$3,386.89	\$2,643,185.60	\$199.01	\$218.92	\$780.42	\$861.81
Highlands	714	Highlands	\$31,688.68	\$150.53	\$171,961.32	\$303.57	\$333.93	\$1,142.39	\$1,260.86
Hillsborough	047	Hillsborough, Tampa	\$11,442,220.65	\$5,871.55	\$6,187,093.49	\$265.17	\$291.69	\$1,053.74	\$1,164.03
	080	Hillsborough, Excl. Tampa	\$1,417,908.06	\$6,513.72	\$6,035,509.87	\$245.75	\$270.33	\$926.58	\$1,023.33
Holmes	593	Holmes	\$8,355.37	\$46.22	\$39,354.70	\$201.23	\$184.24	\$851.49	\$776.32
Indian River	561	Indian River, Remainder	\$216,946.14	\$1,244.89	\$1,490,730.43	\$384.42	\$422.86	\$1,197.48	\$1,323.81
	181	Indian River, Coastal	\$53,252.82	\$172.17	\$273,879.34	\$377.67	\$415.44	\$1,590.71	\$1,714.85
Jackson	693	Jackson	\$8,727.40	\$47.14	\$40,671.12	\$201.23	\$201.76	\$862.77	\$862.76
Jefferson	605	Jefferson, Coastal	\$0.00	\$0.00	\$0.00	\$380.34	\$418.38	\$0.00	\$0.00
	793	Jefferson, Remainder	\$2,849.89	\$11.46	\$14,555.84	\$221.95	\$200.14	\$1,270.10	\$1,144.69
Lafayette	893	Lafayette	\$958.21	\$5.97	\$4,795.74	\$206.87	\$189.25	\$803.71	\$724.42
Lake	692	Lake	\$125,458.60	\$587.92	\$453,266.01	\$195.64	\$215.21	\$770.97	\$848.58
Lee	542	Lee, Coastal	\$164,295.32	\$744.72	\$935,223.34	\$379.53	\$417.49	\$1,255.80	\$1,308.48
	554	Lee, Remainder	\$1,469,389.03	\$6,109.32	\$7,095,861.06	\$310.72	\$341.80	\$1,161.48	\$1,277.68
Leon	993	Leon	\$153,467.90	\$875.73	\$761,055.18	\$227.90	\$208.04	\$869.05	\$782.23
Levy	594	Levy, Coastal	\$4,076.46	\$19.66	\$23,446.93	\$382.35	\$342.51	\$1,192.75	\$1,077.52
	734	Levy, Remainder	\$3,360.43	\$19.26	\$23,716.11	\$308.19	\$276.35	\$1,112.47	\$1,112.47
Liberty	931	Liberty	\$829.75	\$4.03	\$3,519.96	\$227.90	\$211.37	\$873.40	\$787.35
Madison	932	Madison	\$3,419.65	\$18.05	\$17,173.27	\$227.91	\$205.70	\$951.60	\$857.48
Manatee	582	Manatee, Coastal	\$204,479.93	\$762.98	\$1,317,485.17	\$375.15	\$412.67	\$1,726.75	\$1,879.63
	735	Manatee, Remainder	\$603,010.96	\$2,827.64	\$3,458,618.06	\$308.01	\$338.82	\$1,223.15	\$1,351.06
Marion	792	Marion	\$150,236.84	\$746.12	\$639,609.17	\$227.54	\$250.30	\$857.24	\$944.56
Martin	010	Martin, Remainder	\$288,485.65	\$1,322.56	\$2,083,698.52	\$422.88	\$465.17	\$1,575.50	\$1,742.25
	182	Martin, Coastal	\$15,460.65	\$76.34	\$112,121.76	\$426.37	\$469.01	\$1,468.66	\$1,625.00
Monroe	005	Monroe, Excl. Key West	\$188,942.68	\$809.66	\$998,708.91	\$498.78	\$548.67	\$1,638.13	\$1,730.40
	007	Monroe, Key West	\$45,359.96	\$147.50	\$275,496.99	\$651.70	\$716.87	\$1,867.73	\$1,849.45
Nassau	832	Nassau, Coastal	\$23,880.79	\$97.47	\$165,313.32	\$380.38	\$444.79	\$1,696.02	\$1,533.26
	892	Nassau, Remainder	\$7,896.17	\$38.46	\$35,875.72	\$221.98	\$198.49	\$932.81	\$840.63
Okaloosa	606	Okaloosa, Coastal	\$92,670.83	\$360.75	\$583,344.33	\$393.51	\$395.29	\$1,617.05	\$1,615.63
	723	Okaloosa, Remainder	\$276,491.46	\$1,441.65	\$1,654,055.33	\$314.72	\$338.18	\$1,147.33	\$1,236.70
Okeechobee	555	Okeechobee	\$7,774.34	\$46.33	\$59,192.82	\$383.79	\$422.18	\$1,277.68	\$1,411.24
Orange	049	Orange, Orlando	\$110,817.80	\$573.95	\$459,991.59	\$210.54	\$231.60	\$801.45	\$882.84
	090	Orange, Excl. Orlando	\$477,570.82	\$2,274.39	\$1,711,021.58	\$198.89	\$218.79	\$752.30	\$828.86
Osceola	511	Osceola	\$157,711.50	\$670.80	\$528,150.32	\$200.39	\$220.44	\$867.28	\$867.28
Palm Beach	062	Palm Beach, Coastal	\$121,857.61	\$559.65	\$790,008.74	\$482.92	\$531.22	\$1,411.60	\$1,488.48
	038	Palm Beach, Remainder	\$3,727,096.69	\$16,666.86	\$21,408,147.45	\$368.17	\$404.99	\$1,284.47	\$1,396.01

Pasco	595	Pasco, Coastal	\$485,063.01	\$2,559.60	\$2,001,534.15	\$231.24	\$254.37	\$781.97	\$863.69
	736	Pasco, Remainder	\$1,614,075.77	\$8,195.31	\$6,993,941.65	\$211.89	\$233.08	\$853.41	\$942.61
Pinellas	042	Pinellas, Coastal	\$332,790.61	\$1,562.99	\$1,832,174.59	\$396.71	\$436.39	\$1,172.22	\$1,211.38
	046	Pinellas - Saint Petersburg	\$1,006,232.26	\$5,656.81	\$7,545,796.07	\$353.87	\$375.89	\$1,333.93	\$1,421.09
	081	Pinellas, Rem. Excl. Saint Petersburg	\$2,572,154.82	\$12,903.27	\$15,559,953.60	\$306.18	\$302.17	\$1,205.89	\$1,190.58
Polk	050	Polk	\$437,700.43	\$2,141.54	\$1,638,077.36	\$205.67	\$226.24	\$764.91	\$842.69
Putnam	992	Putnam	\$17,397.50	\$87.71	\$83,020.55	\$208.06	\$188.52	\$946.51	\$851.91
St. Johns	533	Saint Johns, Coastal	\$51,774.60	\$220.33	\$315,676.21	\$379.50	\$343.88	\$1,432.73	\$1,295.57
	702	Saint Johns, Remainder	\$54,260.33	\$233.26	\$322,895.72	\$305.83	\$277.29	\$1,384.26	\$1,251.06
St. Lucie	562	Saint Lucie, Remainder	\$360,745.62	\$1,843.62	\$2,341,471.09	\$386.92	\$425.62	\$1,270.04	\$1,404.09
	183	Saint Lucie, Coastal	\$41,935.68	\$200.49	\$262,804.49	\$377.83	\$415.62	\$1,310.81	\$1,419.77
Santa Rosa	607	Santa Rosa, Coastal	\$4,776.96	\$12.49	\$18,069.47	\$382.25	\$369.64	\$1,446.96	\$1,412.94
	724	Santa Rosa, Remainder	\$151,704.05	\$645.07	\$866,089.91	\$332.83	\$345.62	\$1,342.64	\$1,393.45
Sarasota	583	Sarasota, Coastal	\$451,893.17	\$2,143.58	\$2,495,536.26	\$378.97	\$416.87	\$1,164.19	\$1,234.20
	715	Sarasota, Remainder	\$839,417.64	\$4,009.60	\$4,582,113.48	\$315.24	\$348.77	\$1,142.78	\$1,241.56
Seminole	512	Seminole	\$213,140.14	\$967.76	\$790,149.87	\$202.41	\$222.66	\$816.47	\$899.60
Sumter	921	Sumter	\$25,140.86	\$135.80	\$99,993.62	\$196.94	\$216.64	\$736.35	\$811.25
Suwannee	933	Suwannee	\$7,694.84	\$38.09	\$37,759.75	\$206.89	\$202.05	\$991.24	\$976.71
Taylor	596	Taylor, Coastal	\$4,814.66	\$22.93	\$41,537.63	\$386.71	\$343.58	\$1,811.52	\$1,638.96
	737	Taylor, Remainder	\$1,944.75	\$12.07	\$11,975.78	\$309.59	\$280.52	\$992.32	\$896.80
Union	922	Union	\$1,376.70	\$9.22	\$8,834.25	\$206.89	\$181.46	\$958.50	\$863.70
Volusia	062	Volusia, Coastal	\$159,270.81	\$843.14	\$939,431.98	\$386.59	\$425.25	\$1,114.21	\$1,147.73
	063	Volusia, Remainder	\$496,698.40	\$2,543.18	\$2,334,946.06	\$252.06	\$277.27	\$918.12	\$1,000.77
Wakulla	608	Wakulla, Coastal	\$3,939.74	\$19.38	\$25,686.13	\$386.47	\$351.73	\$1,325.52	\$1,198.66
	725	Wakulla, Remainder	\$4,380.50	\$27.49	\$29,408.25	\$309.59	\$279.55	\$1,069.76	\$966.75
Walton	609	Walton, Coastal	\$157,054.63	\$458.90	\$831,618.09	\$377.75	\$341.79	\$1,812.21	\$1,638.80
	726	Walton, Remainder	\$22,798.34	\$103.02	\$130,308.95	\$307.45	\$277.07	\$1,264.83	\$1,142.77
Washington	934	Washington	\$5,697.04	\$29.37	\$26,506.25	\$206.89	\$226.87	\$902.49	\$991.18

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 DW (DP)	Hurricane	DP-1	7.87%	0.42%	5.63%	1.75%	0.93%	3.07%	0.00%	70.62%	Residual Market Contingency Provision	9.71%	100.00%			
		DP-3	7.60%	0.42%	5.63%	1.75%	0.93%	2.36%	0.00%	71.71%	Residual Market Contingency Provision	9.60%	100.00%			
	Non-Hurricane	DP-1	7.87%	0.42%	5.63%	1.75%	0.93%	3.07%	0.00%	70.62%	Residual Market Contingency Provision	9.71%	100.00%			
		DP-3	7.60%	0.42%	5.63%	1.75%	0.93%	2.36%	0.00%	71.71%	Residual Market Contingency Provision	9.60%	100.00%			

Statewide Rate Level Effect

	Policy	Total Amount of Insurance (in 000s) (\$)	Earned House Years	Earned Premium (\$)	Current % Change (%)
	DP-1	\$5,485,137.00	26,086.12	\$21,636,188.74	
10.6	DP-3	\$40,044,137.00	186,979.86	\$241,373,878.67	
8.2					
8.4	Total:	\$45,529,274.00	213,065.98	\$263,010,067.41	

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



September 23, 2009

Mr. Ken Ritzenthaler
Office of Insurance Regulation
Property and Casualty Product Review
200 East Gaines Street
Tallahassee, Florida 32399-0330

Re: **OIR File Number: FCP 09-17467**
Citizens' Personal Residential Multiperil Rate Filing
Dwelling Property

Dear Mr. Ritzenthaler:

Following are responses to your inquiry. For ease of reference, the question has been included.

1. Expected nonhurricane catastrophe factor is based on 2007 ISO Homeowner filing. Explain due both to different exposure and more recent information ISO Dwelling Fire factor was not used from recently approved filing 09-08606.

Response: Please see attached revised exhibits.

If you have any questions do not hesitate to contact me at (904) 208-7593.

Sincerely,

Brian Donovan
Director, Actuarial Services

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

		(1)	(2)	(3)	(4)	(5)	(6)
		Total Proposed Capped Rate Change					
		Current Total Inforce Premium	Before Application of FHCF Built-Up Factor	Indicated Hurricane Premium	FHCF Built-Up Factor	Indicated Total Premium	Proposed Premium Change
Territory	Territory Description						
5	Monroe, Excl. Key West	49,865	10.0%	11,272	0.0249	55,132	10.6%
7	Monroe, Key West	12,764	10.0%	3,975	0.0249	14,139	10.8%
10	Martin, Remainder	182,284	10.0%	63,145	0.0249	202,084	10.9%
30	Dade, Miami Beach	82,121	6.9%	24,850	0.0249	88,432	7.7%
31	Dade, Coastal	30,418	6.5%	9,451	0.0249	32,635	7.3%
32	Dade, Miami	1,598,405	9.9%	574,076	0.0249	1,770,192	10.7%
33	Dade, Hialeah	646,603	10.0%	230,692	0.0249	717,004	10.9%
34	Dade, Rem Excl H.,M.,M.B.	3,908,676	10.0%	1,432,075	0.0249	4,335,181	10.9%
35	Broward, Hillwd & Ft. Ldrdle	540,682	9.8%	180,508	0.0249	598,313	10.7%
37	Broward, Rem. Excl. Ft. L.	1,428,291	10.0%	491,932	0.0249	1,583,362	10.9%
38	Palm Beach, Remainder	1,352,564	10.0%	428,613	0.0249	1,498,486	10.8%
39	Duval, Jacksonville	207,637	10.0%	14,415	0.0249	228,759	10.2%
40	Duval, Remainder	708	10.0%	38	0.0249	780	10.1%
41	Duval, Coastal	45,621	3.5%	9,372	0.0249	47,443	4.0%
42	Pinellas, Coastal	84,250	10.0%	20,320	0.0249	93,181	10.6%
43	Escambia, Remainder	380,521	10.0%	91,636	0.0249	420,853	10.6%
46	Pinellas - Saint Petersburg	734,972	10.0%	211,845	0.0249	813,741	10.7%
47	Hillsborough, Tampa	566,532	10.0%	138,065	0.0249	626,621	10.6%
49	Orange, Orlando	35,618	10.0%	2,819	0.0249	39,250	10.2%
50	Polk	258,095	10.0%	19,604	0.0249	284,293	10.2%
57	Brevard, Coastal	200,949	10.0%	74,690	0.0249	222,903	10.9%
62	Volusia, Coastal	96,990	10.0%	25,075	0.0249	107,313	10.6%
63	Volusia, Remainder	315,998	10.0%	69,832	0.0249	349,336	10.5%
64	Brevard, Remainder	346,696	10.0%	89,970	0.0249	383,604	10.6%
80	Hillsborough, Excl. Tampa	588,107	10.0%	133,956	0.0249	650,251	10.6%
81	Pinellas, Rem. Excl. Saint Pe	1,248,789	10.0%	317,574	0.0249	1,381,571	10.6%
90	Orange, Excl. Orlando	132,492	10.0%	10,120	0.0249	145,993	10.2%
159	Hernando, Coastal	30,726	10.0%	5,851	0.0249	33,944	10.5%
181	Indian River, Coastal	20,922	10.0%	4,621	0.0249	23,129	10.5%
182	Martin, Coastal	3,727	10.0%	1,261	0.0249	4,131	10.8%
183	Saint Lucie, Coastal	16,166	10.0%	4,998	0.0249	17,907	10.8%
192	Alachua	80,107	10.0%	5,509	0.0249	88,255	10.2%
193	Calhoun	13,324	10.0%	797	0.0249	14,676	10.1%
292	Baker	10,720	10.0%	700	0.0249	11,809	10.2%
293	Columbia	16,943	10.0%	1,050	0.0249	18,663	10.2%
361	Broward, Coastal	13,654	10.0%	3,067	0.0249	15,096	10.6%
362	Palm Beach, Coastal	34,368	10.0%	8,670	0.0249	38,021	10.6%
392	Bradford	13,616	10.0%	869	0.0249	14,999	10.2%
393	Gadsden	36,497	10.0%	2,576	0.0249	40,211	10.2%
492	Clay	23,429	10.0%	1,627	0.0249	25,812	10.2%
493	Hamilton	7,491	10.0%	396	0.0249	8,250	10.1%
511	Osceola	44,947	10.0%	3,354	0.0249	49,525	10.2%
512	Seminole	66,285	10.0%	5,114	0.0249	73,041	10.2%
531	Flagler, Coastal	2,390	10.0%	518	0.0249	2,642	10.5%
532	Nassau, Coastal	21,897	6.0%	7,125	0.0249	23,385	6.8%
533	Saint Johns, Coastal	16,971	10.0%	6,025	0.0249	18,818	10.9%
541	Collier, Coastal	108,090	10.0%	38,037	0.0249	119,846	10.9%
542	Lee, Coastal	39,969	10.0%	7,768	0.0249	44,159	10.5%
551	Collier, Remainder	152,136	10.0%	55,855	0.0249	168,740	10.9%
552	Glades	10,598	10.0%	3,790	0.0249	11,752	10.9%
553	Hendry	41,709	10.0%	15,669	0.0249	46,270	10.9%
554	Lee, Remainder	713,105	10.0%	186,198	0.0249	789,049	10.6%
555	Okeechobee	24,806	10.0%	9,187	0.0249	27,515	10.9%
561	Indian River, Remainder	86,367	10.0%	32,199	0.0249	95,805	10.9%
562	Saint Lucie, Remainder	375,025	10.0%	138,440	0.0249	415,973	10.9%
581	Charlotte, Coastal	93,598	10.0%	34,185	0.0249	103,808	10.9%
582	Manatee, Coastal	64,868	10.0%	23,567	0.0249	71,941	10.9%
583	Sarasota, Coastal	124,090	10.0%	32,524	0.0249	137,308	10.7%

		(1)	(2)	(3)	(4)	(5)	(6)
		Total Proposed Capped Rate Change					
Territory	Territory Description	Current Total Inforce Premium	Before Application of FHCF Built-Up Factor	Indicated Hurricane Premium	FHCF Built-Up Factor	Indicated Total Premium	Proposed Premium Change
591	Citrus, Coastal	35,840	10.0%	13,132	0.0249	39,751	10.9%
592	Dixie, Coastal	19,675	10.0%	5,765	0.0249	21,786	10.7%
593	Holmes	9,708	10.0%	632	0.0249	10,695	10.2%
594	Levy, Coastal	43,842	10.0%	13,662	0.0249	48,566	10.8%
595	Pasco, Coastal	138,350	10.0%	32,662	0.0249	152,998	10.6%
596	Taylor, Coastal	13,062	8.9%	4,353	0.0249	14,327	9.7%
601	Bay, Coastal	106,846	10.0%	35,709	0.0249	118,419	10.8%
602	Escambia, Coastal	28,179	10.0%	9,562	0.0249	31,235	10.8%
603	Franklin	18,876	10.0%	5,973	0.0249	20,912	10.8%
604	Gulf, Coastal	14,346	10.0%	4,148	0.0249	15,884	10.7%
605	Jefferson, Coastal	0	0.0%	0	0.0249	0	0.0%
606	Okaloosa, Coastal	44,087	10.0%	15,707	0.0249	48,887	10.9%
607	Santa Rosa, Coastal	0	0.0%	0	0.0249	0	0.0%
608	Wakulla, Coastal	2,536	10.0%	954	0.0249	2,813	10.9%
609	Walton, Coastal	19,558	6.6%	3,913	0.0249	20,951	7.1%
692	Lake	210,807	10.0%	15,946	0.0249	232,285	10.2%
693	Jackson	33,204	10.0%	2,113	0.0249	36,577	10.2%
701	Flagler, Remainder	20,161	10.0%	5,074	0.0249	22,303	10.6%
702	Saint Johns, Remainder	53,487	10.0%	13,023	0.0249	59,160	10.6%
711	Charlotte, Remainder	239,484	10.0%	61,536	0.0249	264,964	10.6%
712	De Soto	22,731	10.0%	5,434	0.0249	25,139	10.6%
713	Hardee	13,066	10.0%	3,363	0.0249	14,456	10.6%
714	Highlands	34,305	10.0%	8,516	0.0249	37,947	10.6%
715	Sarasota, Remainder	362,499	10.0%	87,882	0.0249	400,936	10.6%
721	Bay, Remainder	225,409	10.0%	58,109	0.0249	249,396	10.6%
722	Gulf, Remainder	7,440	10.0%	1,573	0.0249	8,223	10.5%
723	Okaloosa, Remainder	192,691	10.0%	47,289	0.0249	213,137	10.6%
724	Santa Rosa, Remainder	146,262	10.0%	36,975	0.0249	161,808	10.6%
725	Wakulla, Remainder	7,685	10.0%	1,845	0.0249	8,499	10.6%
726	Walton, Remainder	38,244	10.0%	8,840	0.0249	42,288	10.6%
731	Citrus, Remainder	115,013	10.0%	27,386	0.0249	127,196	10.6%
732	Dixie, Remainder	9,349	10.0%	2,032	0.0249	10,334	10.5%
733	Hernando, Remainder	406,124	10.0%	80,051	0.0249	448,728	10.5%
734	Levy, Remainder	31,766	10.0%	7,901	0.0249	35,139	10.6%
735	Manatee, Remainder	893,175	10.0%	223,085	0.0249	988,044	10.6%
736	Pasco, Remainder	834,854	10.0%	172,698	0.0249	922,637	10.5%
737	Taylor, Remainder	18,198	10.0%	4,078	0.0249	20,119	10.6%
792	Marion	126,335	10.0%	10,022	0.0249	139,218	10.2%
793	Jefferson, Remainder	0	0.0%	0	0.0249	0	0.0%
892	Nassau, Remainder	6,939	10.0%	433	0.0249	7,644	10.2%
893	Lafayette	1,541	10.0%	101	0.0249	1,698	10.2%
921	Sumter	33,368	10.0%	2,406	0.0249	36,765	10.2%
922	Union	3,026	10.0%	179	0.0249	3,333	10.1%
923	Gilchrist	10,540	10.0%	625	0.0249	11,610	10.1%
931	Liberty	4,799	10.0%	363	0.0249	5,288	10.2%
932	Madison	5,233	10.0%	399	0.0249	5,766	10.2%
933	Suwannee	20,536	10.0%	1,135	0.0249	22,618	10.1%
934	Washington	11,545	10.0%	715	0.0249	12,717	10.2%
992	Putnam	40,418	10.0%	2,691	0.0249	44,527	10.2%
993	Leon	122,825	9.6%	9,998	0.0249	134,839	9.8%
Total		22,183,153	9.9%	6,371,459		24,547,894	10.7%

Notes:

- (1) 12/31/2008 Inforce total premium adjusted to current rates.
- (2) From DP1 separate territory indication Exhibit "2-1-Without Rapid Cash", Column (17)
- (3) From document titled "Estimated Hurricane Premium - DP"

		(1)	(2)	(3)	(4)	(5)	(6)
			Total Proposed Capped Rate Change Before Application of FHCF Built-Up Factor	Indicated Hurricane Premium	FHCF Built-Up Factor	Indicated Total Premium	Proposed Premium Change
<u>Territory</u>	<u>Territory Description</u>	<u>Current Total Inforce Premium</u>					
(4)	<i>Proposed rapid cash built-up factor.</i>						
(5)	<i>= (1) * [1.0 + (2)] + (3) * (4)</i>						
(6)	<i>= (5) / (1) - 1.0</i>						

CALCULATION OF ANNUAL RATE CHANGE EFFECT BY TERRITORY FOR RATE LEVEL EFFECT FORM
Personal Lines Account - DP-1

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	25,914	137	76,003	83,733	139.64	153.61	10.0%	555	612	10.2%
292	Baker	3,030	14	8,835	9,733	139.65	153.62	10.0%	610	672	10.2%
601	Bay, Coastal	19,932	97	86,370	95,725	278.38	306.23	10.0%	890	986	10.8%
721	Bay, Remainder	45,182	238	194,395	215,082	212.09	233.30	10.0%	818	905	10.6%
392	Bradford	3,427	19	11,926	13,137	139.66	153.63	10.0%	628	692	10.2%
57	Brevard, Coastal	35,617	150	177,261	196,626	289.81	318.79	10.0%	1,182	1,311	10.9%
64	Brevard, Remainder	86,340	457	329,757	364,862	250.52	226.08	10.0%	722	799	10.6%
35	Broward, Hillwd & Ft. Ldndle	124,119	606	537,665	594,974	290.00	319.01	10.0%	888	982	10.7%
361	Broward, Coastal	3,735	24	14,233	15,736	290.06	319.07	10.0%	586	648	10.6%
37	Broward, Rem. Excl. Ft. L. & Hlywd	317,803	1,366	1,439,574	1,595,869	283.73	312.11	10.0%	1,054	1,168	10.9%
193	Calhoun	3,281	19	12,002	13,221	139.64	153.61	10.0%	643	708	10.1%
581	Charlotte, Coastal	19,717	85	87,862	97,447	275.88	303.47	10.0%	1,036	1,149	10.9%
711	Charlotte, Remainder	67,134	308	237,970	263,289	204.29	224.72	10.0%	773	855	10.6%
591	Citrus, Coastal	5,899	29	33,613	37,281	278.39	306.23	10.0%	1,154	1,280	10.9%
731	Citrus, Remainder	26,313	145	104,256	115,299	196.71	216.38	10.0%	720	796	10.6%
492	Clay	8,996	40	23,202	25,563	139.65	153.62	10.0%	577	636	10.2%
551	Collier, Remainder	33,124	146	149,150	165,428	281.87	310.06	10.0%	1,024	1,135	10.9%
541	Collier, Coastal	25,904	110	106,594	118,187	280.29	308.32	10.0%	967	1,072	10.9%
293	Columbia	4,352	23	13,832	15,236	139.65	153.62	10.0%	589	649	10.2%
30	Dade, Miami Beach	18,588	64	77,271	83,209	301.42	331.56	10.0%	1,206	1,298	7.7%
31	Dade, Coastal	7,816	30	31,898	34,222	303.90	334.30	10.0%	1,050	1,126	7.3%
32	Dade, Miami	309,844	1,235	1,596,555	1,768,143	301.22	331.34	10.0%	1,292	1,431	10.7%
33	Dade, Hialeah	128,982	556	666,497	739,065	283.57	311.93	10.0%	1,198	1,329	10.9%
34	Dade, Rem Excl H.M.M.B.	835,592	3,644	4,058,114	4,500,925	298.41	328.26	10.0%	1,114	1,235	10.9%
712	De Soto	4,932	25	21,939	24,264	204.02	224.42	10.0%	873	965	10.6%
592	Dixie, Coastal	2,589	14	18,265	20,224	281.05	309.16	10.0%	1,280	1,417	10.7%
732	Dixie, Remainder	1,412	11	7,630	8,434	207.51	228.26	10.0%	700	773	10.5%
39	Duval, Jacksonville	66,902	387	188,236	207,385	137.21	150.93	10.0%	486	536	10.2%
40	Duval, Remainder	235	2	709	781	123.25	135.58	10.0%	353	389	10.1%
41	Duval, Coastal	11,958	71	46,377	48,229	231.03	235.92	2.1%	657	683	4.0%
602	Escambia, Coastal	13,444	40	48,118	53,336	276.09	303.71	10.0%	1,211	1,343	10.8%
43	Escambia, Remainder	93,466	531	344,534	381,052	211.04	232.15	10.0%	649	718	10.6%
531	Flagler, Coastal	1,077	6	3,871	4,280	277.88	305.68	10.0%	608	672	10.5%
701	Flagler, Remainder	5,794	23	17,582	19,450	205.81	226.39	10.0%	749	829	10.6%
603	Franklin	2,951	17	16,183	17,928	284.95	313.45	10.0%	961	1,065	10.8%
393	Gadsden	10,739	67	36,066	39,736	139.64	153.61	10.0%	540	595	10.2%
923	Gilchrist	2,720	15	10,252	11,292	142.04	156.25	10.0%	706	778	10.1%
552	Glades	1,625	9	10,031	11,123	281.22	309.34	10.0%	1,084	1,202	10.9%
604	Gulf, Coastal	2,755	15	12,349	13,672	277.88	305.68	10.0%	828	917	10.7%
722	Gulf, Remainder	1,048	8	5,904	6,525	207.14	227.86	10.0%	782	864	10.5%
493	Hamilton	1,827	8	6,830	7,522	139.65	153.62	10.0%	815	897	10.1%
713	Hardee	2,657	11	10,667	11,802	204.14	224.55	10.0%	963	1,065	10.6%
553	Hendry	6,538	35	36,796	40,819	281.14	309.26	10.0%	1,047	1,161	10.9%
159	Hernando, Coastal	13,739	62	32,180	35,550	169.29	186.22	10.0%	516	570	10.5%
733	Hernando, Remainder	165,591	772	426,331	471,055	148.03	162.84	10.0%	552	610	10.5%
714	Highlands	7,935	46	32,559	36,016	204.18	224.61	10.0%	708	783	10.6%
47	Hillsborough, Tampa	145,273	750	525,261	580,973	183.97	202.38	10.0%	700	775	10.6%
80	Hillsborough, Excl. Tampa	187,850	879	573,818	634,452	173.45	190.80	10.0%	652	721	10.6%
593	Holmes	2,325	14	8,070	8,890	139.64	153.61	10.0%	585	645	10.2%
561	Indian River, Remainder	18,816	104	98,330	109,075	281.76	309.94	10.0%	942	1,045	10.9%
181	Indian River, Coastal	6,037	12	20,234	22,369	262.14	288.35	10.0%	1,673	1,849	10.5%
693	Jackson	8,654	51	30,271	33,346	139.64	153.61	10.0%	589	649	10.2%
605	Jefferson, Coastal	0	0	0	0	278.99	306.90	10.0%	0	0	0.0%
793	Jefferson, Remainder	176	1	840	840	148.81	163.69	10.0%	771	771	0.0%
893	Lafayette	410	3	1,463	1,612	142.04	156.25	10.0%	538	592	10.2%
692	Lake	76,377	396	202,403	223,024	137.11	150.82	10.0%	511	564	10.2%
542	Lee, Coastal	11,043	60	38,425	42,453	278.34	306.18	10.0%	637	704	10.5%
554	Lee, Remainder	206,663	942	687,581	760,807	208.32	229.15	10.0%	730	807	10.6%
993	Leon	37,579	213	120,719	132,528	151.54	166.12	9.6%	567	622	9.8%
594	Levy, Coastal	8,538	47	43,291	47,956	280.11	308.12	10.0%	927	1,027	10.8%
734	Levy, Remainder	7,422	38	29,752	32,912	206.77	227.45	10.0%	791	874	10.6%
931	Liberty	1,225	7	4,432	4,884	151.54	166.70	10.0%	681	750	10.2%
932	Madison	1,802	12	7,094	7,816	151.56	166.72	10.0%	576	635	10.2%
582	Manatee, Coastal	12,714	48	58,527	64,908	275.42	302.97	10.0%	1,224	1,357	10.9%
735	Manatee, Remainder	238,781	1,160	822,300	909,641	206.63	227.29	10.0%	709	784	10.6%
792	Marion	40,456	209	123,523	136,119	151.38	166.52	10.0%	591	652	10.2%
10	Martin, Remainder	40,607	190	192,517	213,428	289.44	318.39	10.0%	1,011	1,121	10.9%
182	Martin, Coastal	821	3	3,606	3,997	291.52	320.68	10.0%	1,040	1,152	10.8%
5	Monroe, Excl. Key West	14,516	52	51,641	57,096	419.16	461.08	10.0%	1,001	1,107	10.6%

CALCULATION OF ANNUAL RATE CHANGE EFFECT BY TERRITORY FOR RATE LEVEL EFFECT FORM
Personal Lines Account - DP-1

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	2,692	7	9,780	10,834	525.55	578.11	10.0%	1,396	1,546	10.8%
532	Nassau, Coastal	4,970	17	22,515	24,045	279.01	295.18	5.8%	1,299	1,387	6.8%
892	Nassau, Remainder	2,167	10	6,756	7,442	148.82	163.70	10.0%	664	731	10.2%
606	Okaloosa, Coastal	7,817	35	37,869	41,992	287.57	316.33	10.0%	1,095	1,214	10.9%
723	Okaloosa, Remainder	41,585	223	164,219	181,644	210.96	232.06	10.0%	736	814	10.6%
555	Okeechobee	2,991	16	18,499	20,519	281.27	309.40	10.0%	1,122	1,245	10.9%
49	Orange, Orlando	12,711	61	32,882	36,235	144.05	158.46	10.0%	540	595	10.2%
90	Orange, Excl. Orlando	54,454	268	130,070	143,325	138.74	152.61	10.0%	485	534	10.2%
511	Osceola	17,596	77	43,243	47,647	139.27	153.20	10.0%	565	622	10.2%
362	Palm Beach, Coastal	7,635	33	24,399	26,992	325.53	358.09	10.0%	737	815	10.6%
38	Palm Beach, Remainder	328,850	1,502	1,268,982	1,405,888	257.11	282.83	10.0%	845	936	10.8%
595	Pasco, Coastal	46,152	267	123,602	136,688	181.61	199.78	10.0%	463	512	10.6%
736	Pasco, Remainder	291,100	1,524	871,662	963,315	154.98	170.48	10.0%	572	632	10.5%
42	Pinellas, Coastal	20,461	91	67,423	74,570	289.63	318.59	10.0%	743	822	10.6%
46	Pinellas - Saint Petersburg	145,240	795	677,152	749,725	231.69	254.86	10.0%	851	942	10.7%
81	Pinellas, Rem. Excl. Saint Petersburg	309,128	1,528	1,186,568	1,312,733	205.98	226.58	10.0%	776	859	10.6%
50	Polk	93,360	447	240,564	264,982	141.77	155.95	10.0%	538	593	10.2%
992	Putnam	10,479	58	35,881	39,528	142.63	156.90	10.0%	618	681	10.2%
533	Saint Johns, Coastal	3,918	18	19,532	21,658	278.25	306.08	10.0%	1,062	1,178	10.9%
702	Saint Johns, Remainder	11,579	48	49,398	54,638	205.50	226.06	10.0%	1,039	1,149	10.6%
562	Saint Lucie, Remainder	83,450	433	408,419	453,013	283.37	311.71	10.0%	942	1,045	10.9%
183	Saint Lucie, Coastal	3,612	28	16,608	18,397	262.15	288.37	10.0%	592	656	10.8%
607	Santa Rosa, Coastal	0	0	0	0	280.17	308.19	10.0%	0	0	0.0%
724	Santa Rosa, Remainder	36,887	165	134,328	148,606	220.32	242.36	10.0%	814	900	10.6%
583	Sarasota, Coastal	33,181	166	109,523	121,189	277.93	305.73	10.0%	658	728	10.7%
715	Sarasota, Remainder	100,958	475	342,215	378,501	211.04	232.15	10.0%	721	798	10.6%
512	Seminole	20,809	109	55,093	60,708	140.26	154.29	10.0%	506	558	10.2%
921	Sumter	10,220	52	29,279	32,260	137.56	151.32	10.0%	568	626	10.2%
933	Suwannee	4,762	29	17,753	19,552	142.04	156.25	10.0%	605	666	10.1%
596	Taylor, Coastal	2,026	14	12,235	13,420	282.95	307.76	8.8%	904	992	9.7%
737	Taylor, Remainder	3,880	27	19,449	21,502	207.51	228.26	10.0%	722	798	10.6%
922	Union	1,357	8	4,644	5,115	142.04	156.25	10.0%	550	606	10.1%
62	Volusia, Coastal	21,443	151	84,511	93,505	283.17	311.49	10.0%	561	621	10.6%
63	Volusia, Remainder	77,794	393	245,677	271,595	176.44	194.09	10.0%	625	691	10.5%
608	Wakulla, Coastal	897	4	4,725	5,242	282.79	311.07	10.0%	1,204	1,336	10.9%
725	Wakulla, Remainder	1,783	12	8,366	9,253	207.51	228.26	10.0%	714	790	10.6%
609	Walton, Coastal	6,843	30	20,124	21,557	277.11	289.13	4.3%	680	728	7.1%
726	Walton, Remainder	6,522	37	28,278	31,269	206.36	227.00	10.0%	768	849	10.6%
934	Washington	3,168	19	11,625	12,805	142.03	156.24	10.0%	619	681	10.2%
STATEWIDE		5,485,137	26,086	21,636,189	23,943,485	228.78	251.58	10.0%	829	918	10.7%

Notes:

- (3) Equal to coverage A + coverage B + coverage C + coverage D weighted by a policy's earned house years in 2008.
- (4) The number of earned house years in 2008.
- (5) Refer to combined territory rate indication Exhibit "3-2", Column (5).
- (6) = (5) * [DP1 DRCS Verification Exhibit 1, Column (6)]
- (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

		(1)	(2)	(3)	(4)	(5)	(6)
			Total Proposed Capped Rate Change Before Application of FHCF Built-Up				
<u>Territory</u>	<u>Territory Description</u>	<u>Current Total Inforce Premium</u>	<u>Factor</u>	<u>Indicated Hurricane Premium</u>	<u>FHCF Built-Up</u>	<u>Indicated Total Premium</u>	<u>Proposed Premium Change</u>
5	Monroe, Excl. Key West	1,056,523	5.1%	345,527	0.0159	1,116,005	5.6%
7	Monroe, Key West	276,390	-1.4%	64,348	0.0159	273,679	-1.0%
10	Martin, Remainder	1,884,427	9.9%	758,887	0.0159	2,083,809	10.6%
30	Dade, Miami Beach	975,822	7.0%	345,864	0.0159	1,049,516	7.6%
31	Dade, Coastal	657,209	5.8%	210,170	0.0159	698,990	6.4%
32	Dade, Miami	14,579,505	9.3%	5,891,266	0.0159	16,032,630	10.0%
33	Dade, Hialeah	5,500,977	9.9%	2,226,113	0.0159	6,082,109	10.6%
34	Dade, Rem Excl H.,M.,M.B.	40,721,085	9.7%	16,580,091	0.0159	44,917,321	10.3%
35	Broward, Hllwd & Ft. Ldrdle	7,956,376	7.9%	2,944,079	0.0159	8,627,965	8.4%
37	Broward, Rem. Excl. Ft. L.	22,161,556	9.3%	8,695,975	0.0159	24,359,746	9.9%
38	Palm Beach, Remainder	20,445,806	8.1%	7,480,146	0.0159	22,220,497	8.7%
39	Duval, Jacksonville	1,595,524	5.0%	157,161	0.0159	1,678,211	5.2%
40	Duval, Remainder	6,139	-10.0%	394	0.0159	5,532	-9.9%
41	Duval, Coastal	466,550	-10.0%	85,639	0.0159	421,300	-9.7%
42	Pinellas, Coastal	1,860,034	2.9%	507,803	0.0159	1,922,114	3.3%
43	Escambia, Remainder	2,026,701	8.6%	591,563	0.0159	2,210,714	9.1%
46	Pinellas - Saint Petersburg	6,926,156	9.2%	2,414,715	0.0159	7,599,272	9.7%
47	Hillsborough, Tampa	5,596,176	10.0%	1,689,307	0.0159	6,181,768	10.5%
49	Orange, Orlando	373,660	10.0%	41,555	0.0159	411,601	10.2%
50	Polk	1,480,818	10.0%	165,894	0.0159	1,631,388	10.2%
57	Brevard, Coastal	2,214,701	9.0%	899,237	0.0159	2,428,081	9.6%
62	Volusia, Coastal	855,962	2.6%	230,708	0.0159	881,691	3.0%
63	Volusia, Remainder	2,323,298	8.8%	620,949	0.0159	2,537,666	9.2%
64	Brevard, Remainder	2,504,601	9.9%	792,161	0.0159	2,764,596	10.4%
80	Hillsborough, Excl. Tampa	5,037,722	10.0%	1,493,827	0.0159	5,563,581	10.4%
81	Pinellas, Rem. Excl. Saint Pe	15,120,092	1.4%	4,361,734	0.0159	15,399,608	1.8%
90	Orange, Excl. Orlando	1,323,469	10.0%	148,344	0.0159	1,458,153	10.2%
159	Hernando, Coastal	283,067	7.4%	88,625	0.0159	305,553	7.9%
181	Indian River, Coastal	335,362	7.2%	116,548	0.0159	361,524	7.8%
182	Martin, Coastal	90,947	10.0%	36,720	0.0159	100,625	10.6%
183	Saint Lucie, Coastal	270,825	7.7%	97,836	0.0159	293,328	8.3%
192	Alachua	424,625	-10.0%	32,176	0.0159	382,720	-9.9%
193	Calhoun	9,158	-4.7%	727	0.0159	8,735	-4.6%
292	Baker	24,571	10.0%	2,471	0.0159	27,067	10.2%
293	Columbia	58,259	-8.9%	4,012	0.0159	53,140	-8.8%
361	Broward, Coastal	627,798	5.1%	187,667	0.0159	662,646	5.6%
362	Palm Beach, Coastal	830,307	4.9%	264,042	0.0159	875,500	5.4%
392	Bradford	28,184	-0.6%	2,079	0.0159	28,035	-0.5%
393	Gadsden	102,273	10.0%	10,705	0.0159	112,670	10.2%
492	Clay	203,657	5.6%	19,878	0.0159	215,279	5.7%
493	Hamilton	2,532	-8.0%	116	0.0159	2,333	-7.9%
511	Osceola	421,993	10.0%	46,377	0.0159	464,832	10.2%
512	Seminole	684,364	10.0%	78,022	0.0159	754,040	10.2%
531	Flagler, Coastal	74,287	1.8%	18,464	0.0159	75,920	2.2%
532	Nassau, Coastal	147,908	-10.0%	36,645	0.0159	133,711	-9.6%
533	Saint Johns, Coastal	353,005	-10.0%	91,865	0.0159	319,203	-9.6%
541	Collier, Coastal	2,124,332	9.2%	860,600	0.0159	2,333,768	9.9%
542	Lee, Coastal	1,064,541	3.7%	306,664	0.0159	1,109,171	4.2%
551	Collier, Remainder	1,617,796	9.9%	656,993	0.0159	1,788,083	10.5%
552	Glades	20,457	10.0%	8,266	0.0159	22,634	10.6%
553	Hendry	140,486	10.0%	58,133	0.0159	155,458	10.7%
554	Lee, Remainder	6,040,924	9.5%	1,928,953	0.0159	6,645,119	10.0%
555	Okeechobee	50,844	9.8%	20,614	0.0159	56,157	10.4%
561	Indian River, Remainder	1,429,750	9.9%	585,864	0.0159	1,580,524	10.5%
562	Saint Lucie, Remainder	1,915,401	9.9%	792,563	0.0159	2,117,503	10.6%
581	Charlotte, Coastal	1,348,502	8.8%	533,721	0.0159	1,476,307	9.5%
582	Manatee, Coastal	1,445,622	8.2%	566,114	0.0159	1,573,559	8.8%
583	Sarasota, Coastal	2,671,392	5.5%	875,523	0.0159	2,831,966	6.0%

	(1)	(2)	(3)	(4)	(5)	(6)
		Total Proposed Capped Rate Change Before Application of FHCFC Built-Up				
<u>Territory</u>	<u>Territory Description</u>	Current Total Inforce Premium	Factor	Indicated Hurricane Premium	FHCFC Built-Up	Indicated Total Premium
						Proposed Premium Change
591	Citrus, Coastal	75,726	7.0%	30,705	0.0159	81,506
592	Dixie, Coastal	14,449	-10.0%	4,351	0.0159	13,075
593	Holmes	45,797	-4.2%	3,489	0.0159	43,947
594	Levy, Coastal	20,568	-10.0%	4,246	0.0159	18,580
595	Pasco, Coastal	2,079,334	10.0%	586,997	0.0159	2,296,590
596	Taylor, Coastal	38,679	-10.0%	11,247	0.0159	34,994
601	Bay, Coastal	1,066,697	-5.5%	316,512	0.0159	1,012,563
602	Escambia, Coastal	341,017	6.3%	114,773	0.0159	364,332
603	Franklin	307,215	-3.4%	88,127	0.0159	298,314
604	Gulf, Coastal	255,781	3.7%	85,181	0.0159	266,667
605	Jefferson, Coastal	0	0.0%	0	0.0159	0
606	Okaloosa, Coastal	659,811	3.8%	244,267	0.0159	688,527
607	Santa Rosa, Coastal	25,687	1.9%	8,635	0.0159	26,316
608	Wakulla, Coastal	26,271	-9.4%	7,019	0.0159	23,903
609	Walton, Coastal	1,008,873	-9.1%	276,696	0.0159	921,633
692	Lake	394,067	9.9%	42,740	0.0159	433,732
693	Jackson	46,723	5.3%	4,152	0.0159	49,286
701	Flagler, Remainder	89,311	9.6%	27,013	0.0159	98,291
702	Saint Johns, Remainder	305,133	-10.0%	70,034	0.0159	275,763
711	Charlotte, Remainder	2,667,803	9.9%	843,416	0.0159	2,946,373
712	De Soto	69,093	10.0%	21,088	0.0159	76,337
713	Hardee	23,315	9.2%	6,772	0.0159	25,559
714	Highlands	174,751	9.9%	54,815	0.0159	192,869
715	Sarasota, Remainder	4,595,124	8.2%	1,356,777	0.0159	4,992,194
721	Bay, Remainder	712,810	-8.4%	172,789	0.0159	655,890
722	Gulf, Remainder	14,161	-10.0%	3,031	0.0159	12,793
723	Okaloosa, Remainder	1,809,522	10.0%	554,280	0.0159	1,998,534
724	Santa Rosa, Remainder	931,257	7.9%	281,801	0.0159	1,008,841
725	Wakulla, Remainder	27,668	-10.0%	6,298	0.0159	25,003
726	Walton, Remainder	132,872	-10.0%	28,663	0.0159	120,046
731	Citrus, Remainder	334,677	5.5%	96,432	0.0159	354,759
732	Dixie, Remainder	11,573	-8.9%	2,720	0.0159	10,583
733	Hernando, Remainder	2,445,673	10.0%	664,707	0.0159	2,700,687
734	Levy, Remainder	23,030	-10.0%	4,910	0.0159	20,806
735	Manatee, Remainder	3,277,058	9.9%	1,045,484	0.0159	3,619,677
736	Pasco, Remainder	6,391,366	10.0%	1,819,497	0.0159	7,058,981
737	Taylor, Remainder	16,777	-10.0%	3,886	0.0159	15,162
792	Marion	511,188	10.0%	59,389	0.0159	563,250
793	Jefferson, Remainder	13,374	-10.0%	993	0.0159	12,053
892	Nassau, Remainder	33,530	-7.2%	2,483	0.0159	31,155
893	Lafayette	6,030	-7.9%	491	0.0159	5,560
921	Sumter	85,297	10.0%	9,164	0.0159	93,972
922	Union	8,239	-9.2%	499	0.0159	7,491
923	Gilchrist	10,362	0.1%	818	0.0159	10,382
931	Liberty	4,670	-9.2%	426	0.0159	4,248
932	Madison	14,015	-10.0%	962	0.0159	12,629
933	Suwannee	34,251	3.9%	2,732	0.0159	35,636
934	Washington	32,563	10.0%	3,402	0.0159	35,873
992	Putnam	80,204	-5.9%	0	0.0159	75,479
993	Leon	700,833	-10.0%	0	0.0159	630,814
Total		222,764,673	8.0%	77,047,346		241,726,302
						8.5%

Notes:

- (1) 12/31/2008 Inforce total premium adjusted to current rates.
- (2) From DP1 separate territory indication Exhibit "2-1-Without Rapid Cash", Column (17)
- (3) From document titled "Estimated Hurricane Premium - DP"

		(1)	(2)	(3)	(4)	(5)	(6)
		Current Total	Total Proposed Capped Rate Change Before Application of FHCF Built-Up Factor	Indicated Hurricane Premium	FHCF Built-Up Factor	Indicated Total Premium	Proposed Premium Change
<u>Territory</u>	<u>Territory Description</u>	Inforce Premium					
(4)	<i>Proposed rapid cash built-up factor.</i>						
(5)	<i>= (1) * [1.0 + (2)] + (3) * (4)</i>						
(6)	<i>= (5) / (1) - 1.0</i>						

CALCULATION OF ANNUAL RATE CHANGE EFFECT BY TERRITORY FOR RATE LEVEL EFFECT FORM
Personal Lines Account - DP-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)
192	Alachua	119,450	573	490,671	442,249	201.23	184.32	-8.4%	856	772	-9.9%
292	Baker	5,447	31	23,299	25,667	201.25	221.38	10.0%	761	839	10.2%
601	Bay, Coastal	150,525	790	968,606	919,450	379.62	363.51	-4.2%	1,226	1,164	-5.1%
721	Bay, Remainder	105,129	531	658,525	605,939	317.77	293.54	-7.6%	1,240	1,141	-8.0%
392	Bradford	5,808	31	27,938	27,790	201.26	198.92	-1.2%	889	885	-0.5%
57	Brevard, Coastal	327,379	1,499	2,165,491	2,374,130	396.89	436.59	10.0%	1,444	1,583	9.6%
64	Brevard, Remainder	491,579	2,674	2,791,007	3,080,732	305.43	335.98	10.0%	1,044	1,152	10.4%
35	Broward, Hillwd & Ft. Ldndle	1,193,466	5,761	8,388,474	9,096,536	423.81	466.20	10.0%	1,456	1,579	8.4%
361	Broward, Coastal	89,489	700	591,504	624,337	423.94	466.34	10.0%	844	891	5.6%
37	Broward, Rem. Excl. Ft. L. & Hlywd	3,576,715	16,152	24,210,003	26,611,376	413.32	454.66	10.0%	1,499	1,648	9.9%
193	Calhoun	2,465	13	11,167	10,651	201.23	192.59	-4.3%	843	804	-4.6%
581	Charlotte, Coastal	238,495	1,008	1,405,035	1,538,198	375.87	413.46	10.0%	1,394	1,526	9.5%
711	Charlotte, Remainder	555,219	2,670	2,979,324	3,290,423	303.59	333.95	10.0%	1,116	1,232	10.4%
591	Citrus, Coastal	12,129	59	87,192	93,847	379.72	406.82	7.1%	1,466	1,578	7.6%
731	Citrus, Remainder	75,566	378	393,140	416,731	289.50	305.88	5.7%	1,041	1,103	6.0%
492	Clay	53,000	256	207,040	218,855	201.25	213.10	5.9%	808	854	5.7%
551	Collier, Remainder	354,025	1,473	2,101,357	2,322,544	384.59	423.06	10.0%	1,426	1,576	10.5%
541	Collier, Coastal	368,274	1,498	2,138,734	2,349,590	382.17	420.39	10.0%	1,427	1,568	9.9%
293	Columbia	13,744	73	62,364	56,885	201.25	184.08	-8.5%	852	778	-8.8%
30	Dade, Miami Beach	131,693	549	885,686	952,572	442.55	486.81	10.0%	1,614	1,736	7.6%
31	Dade, Coastal	104,710	556	627,882	667,798	446.65	491.32	10.0%	1,128	1,200	6.4%
32	Dade, Miami	2,064,250	8,841	16,449,569	18,089,081	442.21	486.44	10.0%	1,861	2,046	10.0%
33	Dade, Hialeah	855,753	3,845	6,514,587	7,202,798	412.94	454.24	10.0%	1,694	1,873	10.6%
34	Dade, Rem Excl H.M.M.B.	6,444,476	28,637	46,778,868	51,599,348	437.57	481.33	10.0%	1,634	1,802	10.3%
712	De Soto	11,929	63	68,316	75,478	303.30	333.63	10.0%	1,078	1,191	10.5%
592	Dixie, Coastal	1,666	12	18,126	16,402	383.80	343.67	-10.5%	1,535	1,389	-9.5%
732	Dixie, Remainder	1,836	16	14,414	13,181	309.59	283.98	-8.3%	919	841	-8.6%
39	Duval, Jacksonville	410,778	2,209	1,647,810	1,733,206	195.64	206.48	5.5%	746	785	5.2%
40	Duval, Remainder	1,533	8	5,024	4,527	164.99	152.89	-7.3%	625	563	-9.9%
41	Duval, Coastal	93,070	416	493,566	445,695	307.08	279.55	-9.0%	1,185	1,070	-9.7%
602	Escambia, Coastal	54,447	178	298,947	319,386	376.24	413.87	10.0%	1,680	1,795	6.8%
43	Escambia, Remainder	331,701	1,770	1,969,553	2,148,378	315.00	346.12	9.9%	1,113	1,214	9.1%
531	Flagler, Coastal	13,517	69	74,396	76,031	378.95	416.85	10.0%	1,078	1,102	2.2%
701	Flagler, Remainder	22,125	100	109,887	120,935	306.42	337.06	10.0%	1,098	1,208	10.1%
603	Franklin	40,610	144	260,294	252,752	389.31	386.45	-0.7%	1,805	1,752	-2.9%
393	Gadsden	19,298	130	94,069	103,633	201.23	221.36	10.0%	722	796	10.2%
923	Gilchrist	2,442	13	10,647	10,667	206.87	206.69	-0.1%	833	834	0.2%
552	Glades	3,092	15	20,674	22,874	383.71	422.08	10.0%	1,422	1,573	10.6%
604	Gulf, Coastal	34,007	135	213,173	222,245	378.94	390.24	3.0%	1,575	1,642	4.3%
722	Gulf, Remainder	1,551	8	10,511	9,496	308.89	275.83	-10.7%	1,316	1,189	-9.7%
493	Hamilton	944	5	4,261	3,925	201.25	173.91	-13.6%	938	864	-7.9%
713	Hardee	3,710	19	23,659	25,935	303.52	333.88	10.0%	1,238	1,357	9.6%
553	Hendry	21,982	114	151,238	167,356	383.59	421.95	10.0%	1,329	1,471	10.7%
159	Hernando, Coastal	65,151	276	264,702	285,730	212.34	233.57	10.0%	960	1,036	7.9%
733	Hernando, Remainder	735,023	3,387	2,643,186	2,918,795	199.01	218.92	10.0%	780	862	10.4%
714	Highlands	31,689	151	171,961	189,790	303.57	333.93	10.0%	1,142	1,261	10.4%
47	Hillsborough, Tampa	1,144,221	5,872	6,187,093	6,834,520	265.17	291.69	10.0%	1,054	1,164	10.5%
80	Hillsborough, Excl. Tampa	1,417,906	6,514	6,035,510	6,665,523	245.75	270.33	10.0%	927	1,023	10.4%
593	Holmes	8,355	46	39,355	37,765	201.23	193.60	-3.8%	851	817	-4.0%
561	Indian River, Remainder	216,946	1,245	1,490,730	1,647,936	384.42	422.86	10.0%	1,197	1,324	10.5%
181	Indian River, Coastal	53,253	172	273,879	295,245	377.67	415.44	10.0%	1,591	1,715	7.8%
693	Jackson	8,727	47	40,671	42,902	201.23	212.35	5.5%	863	910	5.5%
605	Jefferson, Coastal	0	0	0	0	380.34	418.38	10.0%	0	0	0.0%
793	Jefferson, Remainder	2,850	11	14,556	13,119	221.95	200.14	-9.8%	1,270	1,145	-9.9%
893	Lafayette	958	6	4,796	4,422	206.87	193.22	-6.6%	804	741	-7.8%
692	Lake	125,459	588	453,266	498,890	195.64	215.21	10.0%	771	849	10.1%
542	Lee, Coastal	164,295	745	935,223	974,431	379.53	417.49	10.0%	1,256	1,308	4.2%
554	Lee, Remainder	1,469,389	6,109	7,095,861	7,805,568	310.72	341.80	10.0%	1,161	1,278	10.0%
993	Leon	153,488	876	761,055	685,019	227.90	208.04	-8.7%	869	782	-10.0%
594	Levy, Coastal	4,076	20	23,447	21,181	382.35	342.51	-10.4%	1,193	1,077	-9.7%
734	Levy, Remainder	3,360	19	23,716	21,426	308.19	276.35	-10.3%	1,231	1,112	-9.7%
931	Liberty	830	4	3,520	3,202	227.90	212.98	-6.5%	873	794	-9.0%
932	Madison	3,420	18	17,173	15,475	227.91	205.70	-9.7%	952	857	-9.9%
582	Manatee, Coastal	204,480	763	1,317,485	1,434,082	375.15	412.67	10.0%	1,727	1,880	8.8%
735	Manatee, Remainder	603,011	2,828	3,458,618	3,820,219	308.01	338.82	10.0%	1,223	1,351	10.5%
792	Marion	150,237	746	639,609	704,750	227.54	250.30	10.0%	857	945	10.2%
10	Martin, Remainder	288,486	1,323	2,083,699	2,304,164	422.88	465.17	10.0%	1,575	1,742	10.6%
182	Martin, Coastal	15,461	76	112,122	124,053	426.37	469.01	10.0%	1,469	1,625	10.6%
5	Monroe, Excl. Key West	188,943	610	998,709	1,054,936	498.78	548.67	10.0%	1,638	1,730	5.6%

CALCULATION OF ANNUAL RATE CHANGE EFFECT BY TERRITORY FOR RATE LEVEL EFFECT FORM
Personal Lines Account - DP-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)
7	Monroe, Key West	45,360	148	275,497	272,795	651.70	716.87	10.0%	1,868	1,849	-1.0%
532	Nassau, Coastal	23,981	97	165,313	149,445	380.38	344.79	-9.4%	1,696	1,533	-9.6%
892	Nassau, Remainder	7,896	38	35,876	33,334	221.98	204.87	-7.7%	933	867	-7.1%
606	Okaloosa, Coastal	92,671	361	583,344	608,732	393.51	413.55	5.1%	1,617	1,687	4.4%
723	Okaloosa, Remainder	276,491	1,442	1,654,055	1,826,828	314.72	346.20	10.0%	1,147	1,267	10.4%
555	Okeechobee	7,774	46	59,193	65,378	383.79	422.18	10.0%	1,278	1,411	10.4%
49	Orange, Orlando	110,818	574	459,992	506,699	210.54	231.60	10.0%	801	883	10.2%
90	Orange, Excl. Orlando	477,571	2,274	1,711,022	1,885,146	198.89	218.79	10.0%	752	829	10.2%
511	Osceola	157,712	671	528,150	581,766	200.39	220.44	10.0%	787	867	10.2%
362	Palm Beach, Coastal	121,858	560	790,009	833,009	482.92	531.22	10.0%	1,412	1,488	5.4%
38	Palm Beach, Remainder	3,727,097	16,667	21,408,147	23,266,369	368.17	404.99	10.0%	1,284	1,396	8.7%
595	Pasco, Coastal	485,063	2,560	2,001,534	2,210,661	231.24	254.37	10.0%	782	864	10.4%
736	Pasco, Remainder	1,614,076	8,195	6,993,942	7,724,499	211.89	233.08	10.0%	853	943	10.4%
42	Pinellas, Coastal	332,791	1,563	1,832,175	1,893,325	396.71	436.39	10.0%	1,172	1,211	3.3%
46	Pinellas - Saint Petersburg	1,006,232	5,657	7,545,796	8,279,131	353.87	386.65	9.3%	1,334	1,464	9.7%
81	Pinellas, Rem. Excl. Saint Petersburg	2,572,155	12,903	15,559,954	15,847,601	306.18	311.38	1.7%	1,206	1,228	1.8%
50	Polk	437,700	2,142	1,638,077	1,804,637	205.67	226.24	10.0%	765	843	10.2%
992	Putnam	17,398	88	83,021	78,130	208.06	196.80	-5.4%	947	891	-5.9%
533	Saint Johns, Coastal	51,775	220	315,676	285,448	379.50	343.88	-9.4%	1,433	1,296	-9.6%
702	Saint Johns, Remainder	54,260	233	322,896	291,816	305.83	277.25	-9.3%	1,384	1,251	-9.6%
562	Saint Lucie, Remainder	360,746	1,844	2,341,471	2,588,529	386.92	425.62	10.0%	1,270	1,404	10.6%
183	Saint Lucie, Coastal	41,936	200	262,804	284,641	377.83	415.62	10.0%	1,311	1,420	8.3%
607	Santa Rosa, Coastal	4,777	12	18,069	18,512	382.25	389.86	2.0%	1,447	1,482	2.4%
724	Santa Rosa, Remainder	151,704	645	866,090	938,245	332.83	360.40	8.3%	1,343	1,454	8.3%
583	Sarasota, Coastal	451,893	2,144	2,495,536	2,645,540	378.97	416.87	10.0%	1,164	1,234	6.0%
715	Sarasota, Remainder	839,418	4,010	4,582,113	4,978,059	315.24	346.77	10.0%	1,143	1,242	8.6%
512	Seminole	213,140	968	790,150	870,595	202.41	222.66	10.0%	816	900	10.2%
921	Sumter	25,141	136	99,994	110,164	196.94	216.64	10.0%	736	811	10.2%
933	Suwannee	7,695	38	37,760	39,286	206.88	214.16	3.5%	991	1,031	4.0%
596	Taylor, Coastal	4,815	23	41,538	37,580	386.71	343.58	-11.2%	1,812	1,639	-9.5%
737	Taylor, Remainder	1,945	12	11,976	10,823	309.59	280.52	-9.4%	992	897	-9.6%
922	Union	1,377	9	8,834	8,032	206.89	183.32	-11.4%	959	871	-9.1%
62	Volusia, Coastal	159,271	843	939,432	967,670	386.59	425.25	10.0%	1,114	1,148	3.0%
63	Volusia, Remainder	496,698	2,543	2,334,946	2,550,389	252.06	277.27	10.0%	918	1,003	9.2%
608	Wakulla, Coastal	3,940	19	25,686	23,370	386.47	354.37	-8.3%	1,326	1,206	-9.0%
725	Wakulla, Remainder	4,380	27	29,408	26,576	309.59	279.55	-9.7%	1,070	967	-9.6%
609	Walton, Coastal	157,055	459	831,618	759,706	377.75	345.81	-8.5%	1,812	1,656	-8.6%
726	Walton, Remainder	22,798	103	130,309	117,731	307.45	277.07	-9.9%	1,265	1,143	-9.7%
934	Washington	5,697	29	26,506	29,201	206.86	227.55	10.0%	902	994	10.2%
STATEWIDE		40,044,137	186,980	241,373,879	262,242,168	348.09	379.44	9.0%	1,291	1,403	8.6%

Notes:

- (3) Equal to coverage A + coverage B + coverage C + coverage D weighted by a policy's earned house years in 2008.
- (4) The number of earned house years in 2008.
- (5) Refer to combined territory rate indication Exhibit "3-2", Column (5).
- (6) = (5) * [DP3 DRCS Verification Exhibit 1, Column (6)]
- (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

DRCS Rating Example, Explanations and Support
Personal Lines Account - DP-3

DP-3 \$150K New Const Own
Territory 192 (Alachua)

Item	Description	Amount/Factor	Manual Page
1	Fire Building: Owner Occupied Masonry Protection Class 4 Factor, "One Family,"	\$49.69	DF-30
2	Fire Contents: Owner Occupied Masonry Protection Class 4 Factor, "One Family,"	6.1600	DF-30
3	Fire: Deductible Factor (\$500)	0.0200	DF-11
4	Fire: Age of Home Factor	(0.06)	DF-10
5	Fire: EMPATF Surcharge (Do not Include)	0.0000	DF-46
6	Fire Building: Key Factor for \$150,000 (Owner Occupied)	3.0900	DF-38
7	Fire Contents: Key Factor for \$75,000 (Owner Occupied)	9.9700	DF-38
8	EC Building: Non-Seasonal Base Rate	\$73.75	DF-31
9	EC Building: Key Factor for \$150,000	3.9950	DF-38
10	EC Building: Deductible Factor (\$500/2%)	0.0600	DF-12
11	EC Building: Windstorm Discount Factor	0.421	DF-40
12	EC Building: Hurricane Base Premium Percentage	0.169	DF-39
13	EC Contents: Non-Seasonal Base Rate	\$13.04	DF-31
14	EC Contents: E.C. Key Factor for \$75,000	12.67	DF-38
15	EC Contents: Deductible Factor (\$500/2%)	0.07	DF-12
16	EC Contents: Windstorm Discount Factor	0.368	DF-40
17	EC Contents: Hurricane Base Premium Percentage	0.041	DF-39
18	EC: Sinkhole Loss Coverage Factor	0.001	DF-34
19	EC: Windstorm Mitigation Factor (Maximum WMC + BCEG = 0.65)	0.65	DF-21
20	EC: Frame Relativity Factor	1.00	DF-43
21	EC: Age of Home Factor	(0.06)	DF-10
22	Personal liability premium	\$51	DF-45
23	EMPATF (Do not Include)	\$0	DF-46
24	Tax-Exempt Surcharge	0.0175	DF-46
25	Market Equalization Surcharge (Do not Include)	0.0000	DF-46
26	FHCF Buildup Surcharge	0.0159	DF-46
27	Citizens Emergency Assessment (Do not Include)	0.00	DF-46
28	Frame Relativity Factor	1.150	DF-43

Total BUILDING FIRE COVERAGE Premium Development

Item	Description	Total
29	Base Premium = 1 x 6	\$154
30	Deductible Charge = 29 x 3	\$3
31	Age of Home Charge = 29 x 4	\$-9
32	Subtotal Before Surcharges = 29 + 30 + 31	\$148

Total CONTENTS FIRE COVERAGE Premium Development

Item	Description	Total
33	Base Premium = 2 x 7	\$61
34	Deductible Charge = 33 x 3	\$1
35	Age of Home Charge = 33 x 4	\$-4
36	Subtotal Before Surcharges = 33 + 34 + 35	\$58

Total BUILDING EXTENDED COVERAGE Premium Development

Item	Description	Total
37	EC Building: Non-Seasonal Base Rate = 8	\$73.75
38	Sinkhole Loss Coverage = 37 x 18	\$0.07
39	Total E.C. Key Premium = 37 + 38	\$73.82
40	E.C. Base Premium = 39 x 9 x 20	\$295
41	Windstorm Mitigation Credit = -39 x 11 x 19 x 9	\$-81
42	E.C. Deductible Options = 40 x 10	\$18
43	Age of Home Charge = 40 x 21	\$-18
44	Total Building Extended Coverage Premium = 40 + 41 + 42 + 43	\$214

Total CONTENTS EXTENDED COVERAGE Premium Development

Item	Description	Total
45	EC Contents: Non-Seasonal Base Rate = 13	\$13.04
46	Sinkhole Loss Coverage = 45 x 18	\$0.01
47	Total E.C. Key Premium = 45 + 46	\$13.05
48	E.C. Base Premium = 47 x 14 x 20	\$165
49	Windstorm Mitigation Credit = -47 x 14 x 19 x 16	\$-40
50	E.C. Deductible Options = 48 x 15	\$12
51	Age of Home Charge = 48 x 21	\$-10
52	Total Contents Extended Coverage Premium = 48 + 49 + 50 + 51	\$127

Total Premium Development

53	Personal Liability Premium = 22	\$51
54	Grand Subtotal = 32 + 36 + 44 + 52 + 53 (Maximum total discount = 0.85)	\$598
55	EMPATF Surcharge (Do not include) = 23	\$0
56	Tax-Exempt Surcharge = 54 x 24	\$10
57	Market Equalization Surcharge (Do not Include) = 54 x 25	\$0
58	FHCF Buildup Surcharge = 44 x 12 x 26 + 52 x 17 x 26	\$1
59	Citizens Emergency Assessment (Do not Include) = 54 x 27	\$0
60	Total Premium = 54 + 55 + 56 + 57 + 58 + 59	\$609

Hurricane Premium Development

Item	Description	Total
61	E.C. Building Hurricane Premium = 44 x 12	\$36
62	E.C. Contents Hurricane Premium = 52 x 17	\$5
63	TOTAL Hurricane Premium = 61 + 62 + 58	\$42

Total NON-HURRICANE Premium Development

64	Total Premium = 60	\$609
65	Total Hurricane Premium = 63	\$42
66	TOTAL Non-Hurricane Premium = 64 + 65	\$567

DRCS Rating Example, Explanations and Support
Personal Lines Account - DP-3

DP-3 \$150K Pre-2001 Const Own
Territory 192 (Alachua)

Item	Description	Amount/Factor	Manual Page
1	Fire Building: Owner Occupied Masonry Protection Class 4 Factor, "One Family,"	\$49.69	DF-30
2	Fire Contents: Owner Occupied Masonry Protection Class 4 Factor, "One Family,"	\$6.16	DF-30
3	Fire: Deductible Factor (\$500)	0.0200	DF-11
4	Fire: Age of Home Factor	0.00	DF-10
5	Fire: EMPATF Surcharge (Do not Include)	0.0000	DF-46
6	Fire Building: Key Factor for \$150,000 (Owner Occupied)	3.0900	DF-38
7	Fire Contents: Key Factor for \$75,000 (Owner Occupied)	9.9700	DF-38
8	EC Building: Non-Seasonal Base Rate	\$73.75	DF-31
9	EC Building: Key Factor for \$150,000	3.9950	DF-38
10	EC Building: Deductible Factor (\$500/2%)	0.0600	DF-12
11	EC Building: Windstorm Discount Factor	0.421	DF-40
12	EC Building: Hurricane Base Premium Percentage	0.169	DF-39
13	EC Contents: Non-Seasonal Base Rate	\$13.04	DF-31
14	EC Contents: E.C. Key Factor for \$75,000	12.67	DF-38
15	EC Contents: Deductible Factor (\$500/2%)	0.07	DF-12
16	EC Contents: Windstorm Discount Factor	0.368	DF-40
17	EC Contents: Hurricane Base Premium Percentage	0.041	DF-39
18	EC: Sinkhole Loss Coverage Factor	0.001	DF-34
19	EC: Windstorm Mitigation Factor (Maximum WMC + BCEG = 0.65)	0.00	DF-21
20	EC: Frame Relativity Factor	1.00	DF-43
21	EC: Age of Home Factor	0.00	DF-10
22	Personal liability premium	\$51	DF-45
23	EMPATF (Do not Include)	\$0	DF-46
24	Tax-Exempt Surcharge	0.0175	DF-46
25	Market Equalization Surcharge (Do not Include)	0.0000	DF-46
26	FHCF Buildup Surcharge	0.0159	DF-46
27	Citizens Emergency Assessment (Do not Include)	0.00	DF-46
28	Frame Relativity Factor	1.150	DF-43

Total BUILDING FIRE COVERAGE Premium Development

Item	Description	Total
29	Base Premium = 1 x 6	\$154
30	Deductible Charge = 29 x 3	\$3
31	Age of Home Charge = 29 x 4	\$0
32	Subtotal Before Surcharges = 29 + 30 + 31	\$157

Total CONTENTS FIRE COVERAGE Premium Development

Item	Description	Total
33	Base Premium = 2 x 7	\$61
34	Deductible Charge = 33 x 3	\$1
35	Age of Home Charge = 33 x 4	\$0
36	Subtotal Before Surcharges = 33 + 34 + 35	\$62

Total BUILDING EXTENDED COVERAGE Premium Development

Item	Description	Total
37	EC Building: Non-Seasonal Base Rate = 8	\$73.75
38	Sinkhole Loss Coverage = 37 x 18	\$0.07
39	Total E.C. Key Premium = 37 + 38	\$73.82
40	E.C. Base Premium = 39 x 9 x 20	\$295
41	Windstorm Mitigation Credit = -39 x 11 x 19 x 9	\$0
42	E.C. Deductible Options = 40 x 10	\$18
43	Age of Home Charge = 40 x 21	\$0
44	Total Building Extended Coverage Premium = 40 + 41 + 42 + 43	\$313

Total CONTENTS EXTENDED COVERAGE Premium Development

Item	Description	Total
45	EC Contents: Non-Seasonal Base Rate = 13	\$13.04
46	Sinkhole Loss Coverage = 45 x 18	\$0.01
47	Total E.C. Key Premium = 45 + 46	\$13.05
48	E.C. Base Premium = 47 x 14 x 20	\$165
49	Windstorm Mitigation Credit = -47 x 14 x 19 x 16	\$0
50	E.C. Deductible Options = 48 x 15	\$12
51	Age of Home Charge = 48 x 21	\$0
52	Total Contents Extended Coverage Premium = 48 + 49 + 50 + 51	\$177

Total Premium Development

53	Personal Liability Premium = 22	\$51
54	Grand Subtotal = 32 + 36 + 44 + 52 + 53 (Maximum total discount = 0.85)	\$760
55	EMPATF Surcharge (Do not include) = 23	\$0
56	Tax-Exempt Surcharge = 54 x 24	\$13
57	Market Equalization Surcharge (Do not Include) = 54 x 25	\$0
58	FHCF Buildup Surcharge = 44 x 12 x 26 + 52 x 17 x 26	\$1
59	Citizens Emergency Assessment (Do not Include) = 54 x 27	\$0
60	Total Premium = 54 + 55 + 56 + 57 + 58 + 59	\$774

Hurricane Premium Development

Item	Description	Total
61	E.C. Building Hurricane Premium = 44 x 12	\$53
62	E.C. Contents Hurricane Premium = 52 x 17	\$7
63	TOTAL Hurricane Premium = 61 + 62 + 58	\$61

Total NON-HURRICANE Premium Development

64	Total Premium = 60	\$774
65	Total Hurricane Premium = 63	\$61
66	TOTAL Non-Hurricane Premium = 64 + 65	\$713

DRCS Rating Example, Explanations and Support
Personal Lines Account - DP-3

DP-3 \$150K Const Mit Own
Territory 192 (Alachua)

Item	Description	Amount/Factor	Manual Page
1	Fire Building: Owner Occupied Masonry Protection Class 4 Factor, "One Family,"	\$49.69	DF-30
2	Fire Contents: Owner Occupied Masonry Protection Class 4 Factor, "One Family,"	\$6.16	DF-30
3	Fire: Deductible Factor (\$500)	0.0200	DF-11
4	Fire: Age of Home Factor	0.00	DF-10
5	Fire: EMPATF Surcharge (Do not Include)	0.0000	DF-46
6	Fire Building: Key Factor for \$150,000 (Owner Occupied)	3.0900	DF-38
7	Fire Contents: Key Factor for \$75,000 (Owner Occupied)	9.9700	DF-38
8	EC Building: Non-Seasonal Base Rate	\$73.75	DF-31
9	EC Building: Key Factor for \$150,000	3.9950	DF-38
10	EC Building: Deductible Factor (\$500/2%)	0.0600	DF-12
11	EC Building: Windstorm Discount Factor	0.421	DF-40
12	EC Building: Hurricane Base Premium Percentage	0.169	DF-39
13	EC Contents: Non-Seasonal Base Rate	\$13.04	DF-31
14	EC Contents: E.C. Key Factor for \$75,000	12.67	DF-38
15	EC Contents: Deductible Factor (\$500/2%)	0.07	DF-12
16	EC Contents: Windstorm Discount Factor	0.368	DF-40
17	EC Contents: Hurricane Base Premium Percentage	0.041	DF-39
18	EC: Sinkhole Loss Coverage Factor	0.001	DF-34
19	EC: Windstorm Mitigation Factor (Maximum WMC + BCEG = 0.65)	0.65	DF-21
20	EC: Frame Relativity Factor	1.00	DF-43
21	EC: Age of Home Factor	0.00	DF-10
22	Personal liability premium	\$51	DF-45
23	EMPATF (Do not Include)	\$0	DF-46
24	Tax-Exempt Surcharge	0.0175	DF-46
25	Market Equalization Surcharge (Do not Include)	0.0000	DF-46
26	FHCF Buildup Surcharge	0.0159	DF-46
27	Citizens Emergency Assessment (Do not Include)	0.00	DF-46
28	Frame Relativity Factor	1.150	DF-43

Total BUILDING FIRE COVERAGE Premium Development

Item	Description	Total
29	Base Premium = 1 x 6	\$154
30	Deductible Charge = 29 x 3	\$3
31	Age of Home Charge = 29 x 4	\$0
32	Subtotal Before Surcharges = 29 + 30 + 31	\$157

Total CONTENTS FIRE COVERAGE Premium Development

Item	Description	Total
33	Base Premium = 2 x 7	\$61
34	Deductible Charge = 33 x 3	\$1
35	Age of Home Charge = 33 x 4	\$0
36	Subtotal Before Surcharges = 33 + 34 + 35	\$62

Total BUILDING EXTENDED COVERAGE Premium Development

Item	Description	Total
37	EC Building: Non-Seasonal Base Rate = 8	\$73.75
38	Sinkhole Loss Coverage = 37 x 18	\$0.07
39	Total E.C. Key Premium = 37 + 38	\$73.82
40	E.C. Base Premium = 39 x 9 x 20	\$295
41	Windstorm Mitigation Credit = -39 x 11 x 19 x 9	-\$81
42	E.C. Deductible Options = 40 x 10	\$18
43	Age of Home Charge = 40 x 21	\$0
44	Total Building Extended Coverage Premium = 40 + 41 + 42 + 43	\$232

Total CONTENTS EXTENDED COVERAGE Premium Development

Item	Description	Total
45	EC Contents: Non-Seasonal Base Rate = 13	\$13.04
46	Sinkhole Loss Coverage = 45 x 18	\$0.01
47	Total E.C. Key Premium = 45 + 46	\$13.05
48	E.C. Base Premium = 47 x 14 x 20	\$165
49	Windstorm Mitigation Credit = -47 x 14 x 19 x 16	-\$40
50	E.C. Deductible Options = 48 x 15	\$12
51	Age of Home Charge = 48 x 21	\$0
52	Total Contents Extended Coverage Premium = 48 + 49 + 50 + 51	\$137

Total Premium Development

53	Personal Liability Premium = 22	\$51
54	Grand Subtotal = 32 + 36 + 44 + 52 + 53 (Maximum total discount = 0.85)	\$639
55	EMPATF Surcharge (Do not include) = 23	\$0
56	Tax-Exempt Surcharge = 54 x 24	\$11
57	Market Equalization Surcharge (Do not Include) = 54 x 25	\$0
58	FHCF Buildup Surcharge = 44 x 12 x 26 + 52 x 17 x 26	\$1
59	Citizens Emergency Assessment (Do not Include) = 54 x 27	\$0
60	Total Premium = 54 + 55 + 56 + 57 + 58 + 59	\$651

Hurricane Premium Development

Item	Description	Total
61	E.C. Building Hurricane Premium = 44 x 12	\$39
62	E.C. Contents Hurricane Premium = 52 x 17	\$6
63	TOTAL Hurricane Premium = 61 + 62 + 58	\$46

Total NON-HURRICANE Premium Development

64	Total Premium = 60	\$651
65	Total Hurricane Premium = 63	\$46
66	TOTAL Non-Hurricane Premium = 64 + 65	\$605

DRCS Rating Example, Explanations and Support
Personal Lines Account - DP-3

DP-3 \$150K New Const Non-Own
Territory 192 (Alachua)

Item	Description	Amount/Factor	Manual Page
1	Fire Building: Non-Owner Occupied Masonry Protection Class 4 Factor, "One Family,"	\$62.11	DF-30
2	Fire Contents: Non-Owner Occupied Masonry Protection Class 4 Factor, "One Family,"	6.1600	DF-30
3	Fire: Deductible Factor (\$500)	0.0200	DF-11
4	Fire: Age of Home Factor	(0.06)	DF-10
5	Fire: EMPATF Surcharge (Do not Include)	0.0000	DF-46
6	Fire Building: Key Factor for \$150,000 (Non-Owner Occupied)	3.0900	DF-38
7	Fire Contents: Key Factor for \$0 (Non-Owner Occupied)	0.0000	DF-38
8	EC Building: Non-Seasonal Base Rate	\$73.75	DF-31
9	EC Building: Key Factor for \$150,000	3.9950	DF-38
10	EC Building: Deductible Factor (\$500/2%)	0.0600	DF-12
11	EC Building: Windstorm Discount Factor	0.421	DF-40
12	EC Building: Hurricane Base Premium Percentage	0.169	DF-39
13	EC Contents: Non-Seasonal Base Rate	\$13.04	DF-31
14	EC Contents: E.C. Key Factor for \$0	0.00	DF-38
15	EC Contents: Deductible Factor (\$500/2%)	0.07	DF-12
16	EC Contents: Windstorm Discount Factor	0.368	DF-40
17	EC Contents: Hurricane Base Premium Percentage	0.041	DF-39
18	EC: Sinkhole Loss Coverage Factor	0.001	DF-34
19	EC: Windstorm Mitigation Factor (Maximum WMC + BCEG = 0.65)	0.65	DF-21
20	EC: Frame Relativity Factor	1.00	DF-43
21	EC: Age of Home Factor	(0.06)	DF-10
22	Personal liability premium	\$28	DF-45
23	EMPATF (Do not Include)	\$0	DF-46
24	Tax-Exempt Surcharge	0.0175	DF-46
25	Market Equalization Surcharge (Do not Include)	0.0000	DF-46
26	FHCF Buildup Surcharge	0.0159	DF-46
27	Citizens Emergency Assessment (Do not Include)	0.00	DF-46
28	Frame Relativity Factor	1.150	DF-43

Total BUILDING FIRE COVERAGE Premium Development

Item	Description	Total
29	Base Premium = 1 x 6	\$192
30	Deductible Charge = 29 x 3	\$4
31	Age of Home Charge = 29 x 4	\$-12
32	Subtotal Before Surcharges = 29 + 30 + 31	\$184

Total CONTENTS FIRE COVERAGE Premium Development

Item	Description	Total
33	Base Premium = 2 x 7	\$0
34	Deductible Charge = 33 x 3	\$0
35	Age of Home Charge = 33 x 4	\$0
36	Subtotal Before Surcharges = 33 + 34 + 35	\$0

Total BUILDING EXTENDED COVERAGE Premium Development

Item	Description	Total
37	EC Building: Non-Seasonal Base Rate = 8	\$73.75
38	Sinkhole Loss Coverage = 37 x 18	\$0.07
39	Total E.C. Key Premium = 37 + 38	\$73.82
40	E.C. Base Premium = 39 x 9 x 20	\$295
41	Windstorm Mitigation Credit = -39 x 11 x 19 x 9	\$-81
42	E.C. Deductible Options = 40 x 10	\$18
43	Age of Home Charge = 40 x 21	\$-18
44	Total Building Extended Coverage Premium = 40 + 41 + 42 + 43	\$214

Total CONTENTS EXTENDED COVERAGE Premium Development

Item	Description	Total
45	EC Contents: Non-Seasonal Base Rate = 13	\$13.04
46	Sinkhole Loss Coverage = 45 x 18	\$0.01
47	Total E.C. Key Premium = 45 + 46	\$13.05
48	E.C. Base Premium = 47 x 14 x 20	\$0
49	Windstorm Mitigation Credit = -47 x 14 x 19 x 16	\$0
50	E.C. Deductible Options = 48 x 15	\$0
51	Age of Home Charge = 48 x 21	\$0
52	Total Contents Extended Coverage Premium = 48 + 49 + 50 + 51	\$0

Total Premium Development

53	Personal Liability Premium = 22	\$28
54	Grand Subtotal = 32 + 36 + 44 + 52 + 53 (Maximum total discount = 0.85)	\$426
55	EMPATF Surcharge (Do not include) = 23	\$0
56	Tax-Exempt Surcharge = 54 x 24	\$7
57	Market Equalization Surcharge (Do not Include) = 54 x 25	\$0
58	FHCF Buildup Surcharge = 44 x 12 x 26 + 52 x 17 x 26	\$1
59	Citizens Emergency Assessment (Do not Include) = 54 x 27	\$0
60	Total Premium = 54 + 55 + 56 + 57 + 58 + 59	\$434

Hurricane Premium Development

Item	Description	Total
61	E.C. Building Hurricane Premium = 44 x 12	\$36
62	E.C. Contents Hurricane Premium = 52 x 17	\$0
63	TOTAL Hurricane Premium = 61 + 62 + 58	\$37

Total NON-HURRICANE Premium Development

64	Total Premium = 60	\$434
65	Total Hurricane Premium = 63	\$37
66	TOTAL Non-Hurricane Premium = 64 + 65	\$397

DRCS Rating Example, Explanations and Support
Personal Lines Account - DP-3

DP-3 \$150K Pre-01 Const NonOwn
Territory 192 (Alachua)

Item	Description	Amount/Factor	Manual Page
1	Fire Building: Non-Owner Occupied Masonry Protection Class 4 Factor, "One Family,"	\$62.11	DF-30
2	Fire Contents: Non-Owner Occupied Masonry Protection Class 4 Factor, "One Family,"	\$6.16	DF-30
3	Fire: Deductible Factor (\$500)	0.0200	DF-11
4	Fire: Age of Home Factor	0.00	DF-10
5	Fire: EMPATF Surcharge (Do not Include)	0.0000	DF-46
6	Fire Building: Key Factor for \$150,000 (Non-Owner Occupied)	3.0900	DF-38
7	Fire Contents: Key Factor for \$0 (Non-Owner Occupied)	0.0000	DF-38
8	EC Building: Non-Seasonal Base Rate	\$73.75	DF-31
9	EC Building: Key Factor for \$150,000	3.9950	DF-38
10	EC Building: Deductible Factor (\$500/2%)	0.0600	DF-12
11	EC Building: Windstorm Discount Factor	0.421	DF-40
12	EC Building: Hurricane Base Premium Percentage	0.169	DF-39
13	EC Contents: Non-Seasonal Base Rate	\$13.04	DF-31
14	EC Contents: E.C. Key Factor for \$0	0.00	DF-38
15	EC Contents: Deductible Factor (\$500/2%)	0.07	DF-12
16	EC Contents: Windstorm Discount Factor	0.368	DF-40
17	EC Contents: Hurricane Base Premium Percentage	0.041	DF-39
18	EC: Sinkhole Loss Coverage Factor	0.001	DF-34
19	EC: Windstorm Mitigation Factor (Maximum WMC + BCEG = 0.65)	0.00	DF-21
20	EC: Frame Relativity Factor	1.00	DF-43
21	EC: Age of Home Factor	0.00	DF-10
22	Personal liability premium	\$28	DF-45
23	EMPATF (Do not Include)	\$0	DF-46
24	Tax-Exempt Surcharge	0.0175	DF-46
25	Market Equalization Surcharge (Do not Include)	0.0000	DF-46
26	FHCF Buildup Surcharge	0.0159	DF-46
27	Citizens Emergency Assessment (Do not Include)	0.00	DF-46
28	Frame Relativity Factor	1.150	DF-43

Total BUILDING FIRE COVERAGE Premium Development

Item	Description	Total
29	Base Premium = 1 x 6	\$192
30	Deductible Charge = 29 x 3	\$4
31	Age of Home Charge = 29 x 4	\$0
32	Subtotal Before Surcharges = 29 + 30 + 31	\$196

Total CONTENTS FIRE COVERAGE Premium Development

Item	Description	Total
33	Base Premium = 2 x 7	\$0
34	Deductible Charge = 33 x 3	\$0
35	Age of Home Charge = 33 x 4	\$0
36	Subtotal Before Surcharges = 33 + 34 + 35	\$0

Total BUILDING EXTENDED COVERAGE Premium Development

Item	Description	Total
37	EC Building: Non-Seasonal Base Rate = 8	\$73.75
38	Sinkhole Loss Coverage = 37 x 18	\$0.07
39	Total E.C. Key Premium = 37 + 38	\$73.82
40	E.C. Base Premium = 39 x 9 x 20	\$295
41	Windstorm Mitigation Credit = -39 x 11 x 19 x 9	\$0
42	E.C. Deductible Options = 40 x 10	\$18
43	Age of Home Charge = 40 x 21	\$0
44	Total Building Extended Coverage Premium = 40 + 41 + 42 + 43	\$313

Total CONTENTS EXTENDED COVERAGE Premium Development

Item	Description	Total
45	EC Contents: Non-Seasonal Base Rate = 13	\$13.04
46	Sinkhole Loss Coverage = 45 x 18	\$0.01
47	Total E.C. Key Premium = 45 + 46	\$13.05
48	E.C. Base Premium = 47 x 14 x 20	\$0
49	Windstorm Mitigation Credit = -47 x 14 x 19 x 16	\$0
50	E.C. Deductible Options = 48 x 15	\$0
51	Age of Home Charge = 48 x 21	\$0
52	Total Contents Extended Coverage Premium = 48 + 49 + 50 + 51	\$0

Total Premium Development

53	Personal Liability Premium = 22	\$28
54	Grand Subtotal = 32 + 36 + 44 + 52 + 53 (Maximum total discount = 0.85)	\$537
55	EMPATF Surcharge (Do not include) = 23	\$0
56	Tax-Exempt Surcharge = 54 x 24	\$9
57	Market Equalization Surcharge (Do not Include) = 54 x 25	\$0
58	FHCF Buildup Surcharge = 44 x 12 x 26 + 52 x 17 x 26	\$1
59	Citizens Emergency Assessment (Do not Include) = 54 x 27	\$0
60	Total Premium = 54 + 55 + 56 + 57 + 58 + 59	\$547

Hurricane Premium Development

Item	Description	Total
61	E.C. Building Hurricane Premium = 44 x 12	\$53
62	E.C. Contents Hurricane Premium = 52 x 17	\$0
63	TOTAL Hurricane Premium = 61 + 62 + 58	\$54

Total NON-HURRICANE Premium Development

64	Total Premium = 60	\$547
65	Total Hurricane Premium = 63	\$54
66	TOTAL Non-Hurricane Premium = 64 + 65	\$493

DRCS Rating Example, Explanations and Support
Personal Lines Account - DP-3

DP-3 \$300K New Const Own
Territory 192 (Alachua)

Item	Description	Amount/Factor	Manual Page
1	Fire Building: Owner Occupied Masonry Protection Class 4 Factor, "One Family,"	\$49.69	DF-30
2	Fire Contents: Owner Occupied Masonry Protection Class 4 Factor, "One Family,"	\$6.16	DF-30
3	Fire: Deductible Factor (\$500)	0.0200	DF-11
4	Fire: Age of Home Factor	(0.06)	DF-10
5	Fire: EMPATF Surcharge (Do not Include)	0.0000	DF-46
6	Fire Building: Key Factor for \$300,000 (Owner Occupied)	5.49	DF-38
7	Fire Contents: Key Factor for \$150,000 (Owner Occupied)	19.72	DF-38
8	EC Building: Non-Seasonal Base Rate	\$73.75	DF-31
9	EC Building: Key Factor for \$300,000	7.625	DF-38
10	EC Building: Deductible Factor (\$500/2%)	0.0600	DF-12
11	EC Building: Windstorm Discount Factor	0.421	DF-40
12	EC Building: Hurricane Base Premium Percentage	0.169	DF-39
13	EC Contents: Non-Seasonal Base Rate	\$13.04	DF-31
14	EC Contents: E.C. Key Factor for \$150,000	25.42	DF-38
15	EC Contents: Deductible Factor (\$500/2%)	0.07	DF-12
16	EC Contents: Windstorm Discount Factor	0.368	DF-40
17	EC Contents: Hurricane Base Premium Percentage	0.041	DF-39
18	EC: Sinkhole Loss Coverage Factor	0.001	DF-34
19	EC: Windstorm Mitigation Factor (Maximum WMC + BCEG = 0.65)	0.65	DF-21
20	EC: Frame Relativity Factor	1.00	DF-43
21	EC: Age of Home Factor	(0.06)	DF-10
22	Personal liability premium	\$51	DF-45
23	EMPATF (Do not Include)	\$0	DF-46
24	Tax-Exempt Surcharge	0.0175	DF-46
25	Market Equalization Surcharge (Do not Include)	0.0000	DF-46
26	FHCF Buildup Surcharge	0.0159	DF-46
27	Citizens Emergency Assessment (Do not Include)	0.00	DF-46
28	Frame Relativity Factor	1.150	DF-43

Total BUILDING FIRE COVERAGE Premium Development

Item	Description	Total
29	Base Premium = 1 x 6	\$273
30	Deductible Charge = 29 x 3	\$5
31	Age of Home Charge = 29 x 4	\$-16
32	Subtotal Before Surcharges = 29 + 30 + 31	\$262

Total CONTENTS FIRE COVERAGE Premium Development

Item	Description	Total
33	Base Premium = 2 x 7	\$121
34	Deductible Charge = 33 x 3	\$2
35	Age of Home Charge = 33 x 4	\$-7
36	Subtotal Before Surcharges = 33 + 34 + 35	\$116

Total BUILDING EXTENDED COVERAGE Premium Development

Item	Description	Total
37	EC Building: Non-Seasonal Base Rate = 8	\$73.75
38	Sinkhole Loss Coverage = 37 x 18	\$0.07
39	Total E.C. Key Premium = 37 + 38	\$73.82
40	E.C. Base Premium = 39 x 9 x 20	\$563
41	Windstorm Mitigation Credit = -39 x 11 x 19 x 9	\$-154
42	E.C. Deductible Options = 40 x 10	\$34
43	Age of Home Charge = 40 x 21	\$-34
44	Total Building Extended Coverage Premium = 40 + 41 + 42 + 43	\$409

Total CONTENTS EXTENDED COVERAGE Premium Development

Item	Description	Total
45	EC Contents: Non-Seasonal Base Rate = 13	\$13.04
46	Sinkhole Loss Coverage = 45 x 18	\$0.01
47	Total E.C. Key Premium = 45 + 46	\$13.05
48	E.C. Base Premium = 47 x 14 x 20	\$332
49	Windstorm Mitigation Credit = -47 x 14 x 19 x 16	\$-79
50	E.C. Deductible Options = 48 x 15	\$23
51	Age of Home Charge = 48 x 21	\$-20
52	Total Contents Extended Coverage Premium = 48 + 49 + 50 + 51	\$256

Total Premium Development

53	Personal Liability Premium = 22	\$51
54	Grand Subtotal = 32 + 36 + 44 + 52 + 53 (Maximum total discount = 0.85)	\$1,094
55	EMPATF Surcharge (Do not include) = 23	\$0
56	Tax-Exempt Surcharge = 54 x 24	\$19
57	Market Equalization Surcharge (Do not Include) = 54 x 25	\$0
58	FHCF Buildup Surcharge = 44 x 12 x 26 + 52 x 17 x 26	\$1
59	Citizens Emergency Assessment (Do not Include) = 54 x 27	\$0
60	Total Premium = 54 + 55 + 56 + 57 + 58 + 59	\$1,114

Hurricane Premium Development

Item	Description	Total
61	E.C. Building Hurricane Premium = 44 x 12	\$69
62	E.C. Contents Hurricane Premium = 52 x 17	\$10
63	TOTAL Hurricane Premium= 61 + 62 + 58	\$80

Total NON-HURRICANE Premium Development

64	Total Premium = 60	\$1,114
65	Total Hurricane Premium = 63	\$80
66	TOTAL Non-Hurricane Premium= 64 + 65	\$1,034

DRCS Rating Example, Explanations and Support
Personal Lines Account - DP-3

DP-3 \$300K Pre-2001 Const Own
Territory 192 (Alachua)

Item	Description	Amount/Factor	Manual Page
1	Fire Building: Owner Occupied Masonry Protection Class 4 Factor, "One Family,"	\$49.69	DF-30
2	Fire Contents: Owner Occupied Masonry Protection Class 4 Factor, "One Family,"	\$6.16	DF-30
3	Fire: Deductible Factor (\$500)	0.0200	DF-11
4	Fire: Age of Home Factor	0.00	DF-10
5	Fire: EMPATF Surcharge (Do not Include)	0.0000	DF-46
6	Fire Building: Key Factor for \$300,000 (Owner Occupied)	5.49	DF-38
7	Fire Contents: Key Factor for \$150,000 (Owner Occupied)	19.72	DF-38
8	EC Building: Non-Seasonal Base Rate	\$73.75	DF-31
9	EC Building: Key Factor for \$300,000	7.625	DF-38
10	EC Building: Deductible Factor (\$500/2%)	0.0600	DF-12
11	EC Building: Windstorm Discount Factor	0.421	DF-40
12	EC Building: Hurricane Base Premium Percentage	0.169	DF-39
13	EC Contents: Non-Seasonal Base Rate	\$13.04	DF-31
14	EC Contents: E.C. Key Factor for \$150,000	25.42	DF-38
15	EC Contents: Deductible Factor (\$500/2%)	0.07	DF-12
16	EC Contents: Windstorm Discount Factor	0.368	DF-40
17	EC Contents: Hurricane Base Premium Percentage	0.041	DF-39
18	EC: Sinkhole Loss Coverage Factor	0.001	DF-34
19	EC: Windstorm Mitigation Factor (Maximum WMC + BCEG = 0.65)	0.00	DF-21
20	EC: Frame Relativity Factor	1.00	DF-43
21	EC: Age of Home Factor	0.00	DF-10
22	Personal liability premium	\$51	DF-45
23	EMPATF (Do not Include)	\$0	DF-46
24	Tax-Exempt Surcharge	0.0175	DF-46
25	Market Equalization Surcharge (Do not Include)	0.0000	DF-46
26	FHCF Buildup Surcharge	0.0159	DF-46
27	Citizens Emergency Assessment (Do not Include)	0.00	DF-46
28	Frame Relativity Factor	1.150	DF-43

Total BUILDING FIRE COVERAGE Premium Development

Item	Description	Total
29	Base Premium = 1 x 6	\$273
30	Deductible Charge = 29 x 3	\$5
31	Age of Home Charge = 29 x 4	\$0
32	Subtotal Before Surcharges = 29 + 30 + 31	\$278

Total CONTENTS FIRE COVERAGE Premium Development

Item	Description	Total
33	Base Premium = 2 x 7	\$121
34	Deductible Charge = 33 x 3	\$2
35	Age of Home Charge = 33 x 4	\$0
36	Subtotal Before Surcharges = 33 + 34 + 35	\$123

Total BUILDING EXTENDED COVERAGE Premium Development

Item	Description	Total
37	EC Building: Non-Seasonal Base Rate = 8	\$73.75
38	Sinkhole Loss Coverage = 37 x 18	\$0.07
39	Total E.C. Key Premium = 37 + 38	\$73.82
40	E.C. Base Premium = 39 x 9 x 20	\$563
41	Windstorm Mitigation Credit = -39 x 11 x 19 x 9	\$0
42	E.C. Deductible Options = 40 x 10	\$34
43	Age of Home Charge = 40 x 21	\$0
44	Total Building Extended Coverage Premium = 40 + 41 + 42 + 43	\$597

Total CONTENTS EXTENDED COVERAGE Premium Development

Item	Description	Total
45	EC Contents: Non-Seasonal Base Rate = 13	\$13.04
46	Sinkhole Loss Coverage = 45 x 18	\$0.01
47	Total E.C. Key Premium = 45 + 46	\$13.05
48	E.C. Base Premium = 47 x 14 x 20	\$332
49	Windstorm Mitigation Credit = -47 x 14 x 19 x 16	\$0
50	E.C. Deductible Options = 48 x 15	\$23
51	Age of Home Charge = 48 x 21	\$0
52	Total Contents Extended Coverage Premium = 48 + 49 + 50 + 51	\$355

Total Premium Development

53	Personal Liability Premium = 22	\$51
54	Grand Subtotal = 32 + 36 + 44 + 52 + 53 (Maximum total discount = 0.85)	\$1,404
55	EMPATF Surcharge (Do not include) = 23	\$0
56	Tax-Exempt Surcharge = 54 x 24	\$25
57	Market Equalization Surcharge (Do not Include) = 54 x 25	\$0
58	FHCF Buildup Surcharge = 44 x 12 x 26 + 52 x 17 x 26	\$2
59	Citizens Emergency Assessment (Do not Include) = 54 x 27	\$0
60	Total Premium = 54 + 55 + 56 + 57 + 58 + 59	\$1,431

Hurricane Premium Development

Item	Description	Total
61	E.C. Building Hurricane Premium = 44 x 12	\$101
62	E.C. Contents Hurricane Premium = 52 x 17	\$15
63	TOTAL Hurricane Premium = 61 + 62 + 58	\$118

Total NON-HURRICANE Premium Development

64	Total Premium = 60	\$1,431
65	Total Hurricane Premium = 63	\$118
66	TOTAL Non-Hurricane Premium = 64 + 65	\$1,313

DRCS Rating Example, Explanations and Support
Personal Lines Account - DP-3

DP-3 \$300K Const Mit Own
Territory 192 (Alachua)

Item	Description	Amount/Factor	Manual Page
1	Fire Building: Owner Occupied Masonry Protection Class 4 Factor, "One Family,"	\$49.69	DF-30
2	Fire Contents: Owner Occupied Masonry Protection Class 4 Factor, "One Family,"	\$6.16	DF-30
3	Fire: Deductible Factor (\$500)	0.0200	DF-11
4	Fire: Age of Home Factor	0.00	DF-10
5	Fire: EMPATF Surcharge (Do not Include)	0.0000	DF-46
6	Fire Building: Key Factor for \$300,000 (Owner Occupied)	5.49	DF-38
7	Fire Contents: Key Factor for \$150,000 (Owner Occupied)	19.72	DF-38
8	EC Building: Non-Seasonal Base Rate	\$73.75	DF-31
9	EC Building: Key Factor for \$300,000	7.625	DF-38
10	EC Building: Deductible Factor (\$500/2%)	0.0600	DF-12
11	EC Building: Windstorm Discount Factor	0.421	DF-40
12	EC Building: Hurricane Base Premium Percentage	0.169	DF-39
13	EC Contents: Non-Seasonal Base Rate	\$13.04	DF-31
14	EC Contents: E.C. Key Factor for \$150,000	25.42	DF-38
15	EC Contents: Deductible Factor (\$500/2%)	0.07	DF-12
16	EC Contents: Windstorm Discount Factor	0.368	DF-40
17	EC Contents: Hurricane Base Premium Percentage	0.041	DF-39
18	EC: Sinkhole Loss Coverage Factor	0.001	DF-34
19	EC: Windstorm Mitigation Factor (Maximum WMC + BCEG = 0.65)	0.65	DF-21
20	EC: Frame Relativity Factor	1.00	DF-43
21	EC: Age of Home Factor	0.00	DF-10
22	Personal liability premium	\$51	DF-45
23	EMPATF (Do not Include)	\$0	DF-46
24	Tax-Exempt Surcharge	0.0175	DF-46
25	Market Equalization Surcharge (Do not Include)	0.0000	DF-46
26	FHCF Buildup Surcharge	0.0159	DF-46
27	Citizens Emergency Assessment (Do not Include)	0.00	DF-46
28	Frame Relativity Factor	1.150	DF-43

Total BUILDING FIRE COVERAGE Premium Development

Item	Description	Total
29	Base Premium = 1 x 6	\$273
30	Deductible Charge = 29 x 3	\$5
31	Age of Home Charge = 29 x 4	\$0
32	Subtotal Before Surcharges = 29 + 30 + 31	\$278

Total CONTENTS FIRE COVERAGE Premium Development

Item	Description	Total
33	Base Premium = 2 x 7	\$121
34	Deductible Charge = 33 x 3	\$2
35	Age of Home Charge = 33 x 4	\$0
36	Subtotal Before Surcharges = 33 + 34 + 35	\$123

Total BUILDING EXTENDED COVERAGE Premium Development

Item	Description	Total
37	EC Building: Non-Seasonal Base Rate = 8	\$73.75
38	Sinkhole Loss Coverage = 37 x 18	\$0.07
39	Total E.C. Key Premium = 37 + 38	\$73.82
40	E.C. Base Premium = 39 x 9 x 20	\$563
41	Windstorm Mitigation Credit = -39 x 11 x 19 x 9	\$-154
42	E.C. Deductible Options = 40 x 10	\$34
43	Age of Home Charge = 40 x 21	\$0
44	Total Building Extended Coverage Premium = 40 + 41 + 42 + 43	\$443

Total CONTENTS EXTENDED COVERAGE Premium Development

Item	Description	Total
45	EC Contents: Non-Seasonal Base Rate = 13	\$13.04
46	Sinkhole Loss Coverage = 45 x 18	\$0.01
47	Total E.C. Key Premium = 45 + 46	\$13.05
48	E.C. Base Premium = 47 x 14 x 20	\$332
49	Windstorm Mitigation Credit = -47 x 14 x 19 x 16	\$-79
50	E.C. Deductible Options = 48 x 15	\$23
51	Age of Home Charge = 48 x 21	\$0
52	Total Contents Extended Coverage Premium = 48 + 49 + 50 + 51	\$276

Total Premium Development

53	Personal Liability Premium = 22	\$51
54	Grand Subtotal = 32 + 36 + 44 + 52 + 53 (Maximum total discount = 0.85)	\$1,171
55	EMPATF Surcharge (Do not include) = 23	\$0
56	Tax-Exempt Surcharge = 54 x 24	\$20
57	Market Equalization Surcharge (Do not Include) = 54 x 25	\$0
58	FHCF Buildup Surcharge = 44 x 12 x 26 + 52 x 17 x 26	\$1
59	Citizens Emergency Assessment (Do not Include) = 54 x 27	\$0
60	Total Premium = 54 + 55 + 56 + 57 + 58 + 59	\$1,192

Hurricane Premium Development

Item	Description	Total
61	E.C. Building Hurricane Premium = 44 x 12	\$75
62	E.C. Contents Hurricane Premium = 52 x 17	\$11
63	TOTAL Hurricane Premium= 61 + 62 + 58	\$87

Total NON-HURRICANE Premium Development

64	Total Premium = 60	\$1,192
65	Total Hurricane Premium = 63	\$87
66	TOTAL Non-Hurricane Premium= 64 + 65	\$1,105

DRCS Rating Example, Explanations and Support
Personal Lines Account - DP-3

DP-3 \$300K New Const Non-Own
Territory 192 (Alachua)

Item	Description	Amount/Factor	Manual Page
1	Fire Building: Non-Owner Occupied Masonry Protection Class 4 Factor, "One Family,"	\$62.11	DF-30
2	Fire Contents: Non-Owner Occupied Masonry Protection Class 4 Factor, "One Family,"	\$6.16	DF-30
3	Fire: Deductible Factor (\$500)	0.0200	DF-11
4	Fire: Age of Home Factor	(0.06)	DF-10
5	Fire: EMPATF Surcharge (Do not Include)	0.0000	DF-46
6	Fire Building: Key Factor for \$300,000 (Non-Owner Occupied)	5.49	DF-38
7	Fire Contents: Key Factor for \$0 (Non-Owner Occupied)	0.00	DF-38
8	EC Building: Non-Seasonal Base Rate	\$73.75	DF-31
9	EC Building: Key Factor for \$300,000	7.6250	DF-38
10	EC Building: Deductible Factor (\$500/2%)	0.0600	DF-12
11	EC Building: Windstorm Discount Factor	0.421	DF-40
12	EC Building: Hurricane Base Premium Percentage	0.169	DF-39
13	EC Contents: Non-Seasonal Base Rate	\$13.04	DF-31
14	EC Contents: E.C. Key Factor for \$0	0.00	DF-38
15	EC Contents: Deductible Factor (\$500/2%)	0.07	DF-12
16	EC Contents: Windstorm Discount Factor	0.368	DF-40
17	EC Contents: Hurricane Base Premium Percentage	0.041	DF-39
18	EC: Sinkhole Loss Coverage Factor	0.001	DF-34
19	EC: Windstorm Mitigation Factor (Maximum WMC + BCEG = 0.65)	0.65	DF-21
20	EC: Frame Relativity Factor	1.00	DF-43
21	EC: Age of Home Factor	(0.06)	DF-10
22	Personal liability premium	\$28	DF-45
23	EMPATF (Do not Include)	\$0	DF-46
24	Tax-Exempt Surcharge	0.0175	DF-46
25	Market Equalization Surcharge (Do not Include)	0.0000	DF-46
26	FHCF Buildup Surcharge	0.0159	DF-46
27	Citizens Emergency Assessment (Do not Include)	0.00	DF-46
28	Frame Relativity Factor	1.150	DF-43

Total BUILDING FIRE COVERAGE Premium Development

Item	Description	Total
29	Base Premium = 1 x 6	\$341
30	Deductible Charge = 29 x 3	\$7
31	Age of Home Charge = 29 x 4	\$-20
32	Subtotal Before Surcharges = 29 + 30 + 31	\$328

Total CONTENTS FIRE COVERAGE Premium Development

Item	Description	Total
33	Base Premium = 2 x 7	\$0
34	Deductible Charge = 33 x 3	\$0
35	Age of Home Charge = 33 x 4	\$0
36	Subtotal Before Surcharges = 33 + 34 + 35	\$0

Total BUILDING EXTENDED COVERAGE Premium Development

Item	Description	Total
37	EC Building: Non-Seasonal Base Rate = 8	\$73.75
38	Sinkhole Loss Coverage = 37 x 18	\$0.07
39	Total E.C. Key Premium = 37 + 38	\$73.82
40	E.C. Base Premium = 39 x 9 x 20	\$563
41	Windstorm Mitigation Credit = -39 x 11 x 19 x 9	\$-154
42	E.C. Deductible Options = 40 x 10	\$34
43	Age of Home Charge = 40 x 21	\$-34
44	Total Building Extended Coverage Premium = 40 + 41 + 42 + 43	\$409

Total CONTENTS EXTENDED COVERAGE Premium Development

Item	Description	Total
45	EC Contents: Non-Seasonal Base Rate = 13	\$13.04
46	Sinkhole Loss Coverage = 45 x 18	\$0.01
47	Total E.C. Key Premium = 45 + 46	\$13.05
48	E.C. Base Premium = 47 x 14 x 20	\$0
49	Windstorm Mitigation Credit = -47 x 14 x 19 x 16	\$0
50	E.C. Deductible Options = 48 x 15	\$0
51	Age of Home Charge = 48 x 21	\$0
52	Total Contents Extended Coverage Premium = 48 + 49 + 50 + 51	\$0

Total Premium Development

53	Personal Liability Premium = 22	\$28
54	Grand Subtotal = 32 + 36 + 44 + 52 + 53 (Maximum total discount = 0.85)	\$765
55	EMPATF Surcharge (Do not include) = 23	\$0
56	Tax-Exempt Surcharge = 54 x 24	\$13
57	Market Equalization Surcharge (Do not Include) = 54 x 25	\$0
58	FHCF Buildup Surcharge = 44 x 12 x 26 + 52 x 17 x 26	\$1
59	Citizens Emergency Assessment (Do not Include) = 54 x 27	\$0
60	Total Premium = 54 + 55 + 56 + 57 + 58 + 59	\$779

Hurricane Premium Development

Item	Description	Total
61	E.C. Building Hurricane Premium = 44 x 12	\$69
62	E.C. Contents Hurricane Premium = 52 x 17	\$0
63	TOTAL Hurricane Premium = 61 + 62 + 58	\$70

Total NON-HURRICANE Premium Development

64	Total Premium = 60	\$779
65	Total Hurricane Premium = 63	\$70
66	TOTAL Non-Hurricane Premium = 64 + 65	\$709

DRCS Rating Example, Explanations and Support
Personal Lines Account - DP-3

DP-3 \$300K Pre-01 Const NonOwn
Territory 192 (Alachua)

Item	Description	Amount/Factor	Manual Page
1	Fire Building: Non-Owner Occupied Masonry Protection Class 4 Factor, "One Family,"	\$62.11	DF-30
2	Fire Contents: Non-Owner Occupied Masonry Protection Class 4 Factor, "One Family,"	\$6.16	DF-30
3	Fire: Deductible Factor (\$500)	0.0200	DF-11
4	Fire: Age of Home Factor	0.00	DF-10
5	Fire: EMPATF Surcharge (Do not Include)	0.0000	DF-46
6	Fire Building: Key Factor for \$300,000 (Non-Owner Occupied)	5.49	DF-38
7	Fire Contents: Key Factor for \$0 (Non-Owner Occupied)	0.00	DF-38
8	EC Building: Non-Seasonal Base Rate	\$73.75	DF-31
9	EC Building: Key Factor for \$300,000	7.625	DF-38
10	EC Building: Deductible Factor (\$500/2%)	0.0600	DF-12
11	EC Building: Windstorm Discount Factor	0.421	DF-40
12	EC Building: Hurricane Base Premium Percentage	0.169	DF-39
13	EC Contents: Non-Seasonal Base Rate	\$13.04	DF-31
14	EC Contents: E.C. Key Factor for \$0	0.00	DF-38
15	EC Contents: Deductible Factor (\$500/2%)	0.07	DF-12
16	EC Contents: Windstorm Discount Factor	0.368	DF-40
17	EC Contents: Hurricane Base Premium Percentage	0.041	DF-39
18	EC: Sinkhole Loss Coverage Factor	0.001	DF-34
19	EC: Windstorm Mitigation Factor (Maximum WMC + BCEG = 0.65)	0.00	DF-21
20	EC: Frame Relativity Factor	1.00	DF-43
21	EC: Age of Home Factor	0.00	DF-10
22	Personal liability premium	\$28	DF-45
23	EMPATF (Do not Include)	\$0	DF-46
24	Tax-Exempt Surcharge	0.0175	DF-46
25	Market Equalization Surcharge (Do not Include)	0.0000	DF-46
26	FHCF Buildup Surcharge	0.0159	DF-46
27	Citizens Emergency Assessment (Do not Include)	0.00	DF-46
28	Frame Relativity Factor	1.150	DF-43

Total BUILDING FIRE COVERAGE Premium Development

Item	Description	Total
29	Base Premium = 1 x 6	\$341
30	Deductible Charge = 29 x 3	\$7
31	Age of Home Charge = 29 x 4	\$0
32	Subtotal Before Surcharges = 29 + 30 + 31	\$348

Total CONTENTS FIRE COVERAGE Premium Development

Item	Description	Total
33	Base Premium = 2 x 7	\$0
34	Deductible Charge = 33 x 3	\$0
35	Age of Home Charge = 33 x 4	\$0
36	Subtotal Before Surcharges = 33 + 34 + 35	\$0

Total BUILDING EXTENDED COVERAGE Premium Development

Item	Description	Total
37	EC Building: Non-Seasonal Base Rate = 8	\$73.75
38	Sinkhole Loss Coverage = 37 x 18	\$0.07
39	Total E.C. Key Premium = 37 + 38	\$73.82
40	E.C. Base Premium = 39 x 9 x 20	\$563
41	Windstorm Mitigation Credit = -39 x 11 x 19 x 9	\$0
42	E.C. Deductible Options = 40 x 10	\$34
43	Age of Home Charge = 40 x 21	\$0
44	Total Building Extended Coverage Premium = 40 + 41 + 42 + 43	\$597

Total CONTENTS EXTENDED COVERAGE Premium Development

Item	Description	Total
45	EC Contents: Non-Seasonal Base Rate = 13	\$13.04
46	Sinkhole Loss Coverage = 45 x 18	\$0.01
47	Total E.C. Key Premium = 45 + 46	\$13.05
48	E.C. Base Premium = 47 x 14 x 20	\$0
49	Windstorm Mitigation Credit = -47 x 14 x 19 x 16	\$0
50	E.C. Deductible Options = 48 x 15	\$0
51	Age of Home Charge = 48 x 21	\$0
52	Total Contents Extended Coverage Premium = 48 + 49 + 50 + 51	\$0

Total Premium Development

53	Personal Liability Premium = 22	\$28
54	Grand Subtotal = 32 + 36 + 44 + 52 + 53 (Maximum total discount = 0.85)	\$973
55	EMPATF Surcharge (Do not include) = 23	\$0
56	Tax-Exempt Surcharge = 54 x 24	\$17
57	Market Equalization Surcharge (Do not Include) = 54 x 25	\$0
58	FHCF Buildup Surcharge = 44 x 12 x 26 + 52 x 17 x 26	\$2
59	Citizens Emergency Assessment (Do not Include) = 54 x 27	\$0
60	Total Premium = 54 + 55 + 56 + 57 + 58 + 59	\$992

Hurricane Premium Development

Item	Description	Total
61	E.C. Building Hurricane Premium = 44 x 12	\$101
62	E.C. Contents Hurricane Premium = 52 x 17	\$0
63	TOTAL Hurricane Premium = 61 + 62 + 58	\$103

Total NON-HURRICANE Premium Development

64	Total Premium = 60	\$992
65	Total Hurricane Premium = 63	\$103
66	TOTAL Non-Hurricane Premium = 64 + 65	\$889

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:	3	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 DW DP-1		CPIC		S	4.0%	14.0%	14.0%
2	Personal Lines Account DW DP-3		CPIC		S	4.0%	12.0%	12.0%
3					S	0.0%	0.0%	0.0%
4					S	0.0%	0.0%	0.0%
5					S	0.0%	0.0%	0.0%
6								
7								
8								
9								
10								

Column notes:

* Illustrative purposes only - Type-over OR Erase

(2)-(4) RIF identifier combinations must be consistent with program names shown in the Florida OIR's pertinent rate collection system
RIF identifier combinations must be mutually exclusive (i.e., non-overlapping).

(5) These RIF comments can be any informational comments and will not impact or appear in anything else in this workbook (can be blank).

(6) Entry for each cell in this column must be "S" or "I" or " " (i.e., space-bar)

(8) & (9) Annual loss trend is split into two pieces: "Up-to-Date" which trends from each historical accident year to the "Loss Experience Evaluation Date" for the filing,
and "Projected" which trends from the "Loss Experience Evaluation Date" to the "Average Accident Date for Projected Rates" for the filing.
The two loss trend values may or may not be equal, depending upon the assumptions made by the filer.

RESULTS SUMMARY FOR RATE CHANGE INDICATIONS

GROUP NAME: Citizens Property Ins. Corp.
PRODUCT TYPE: Dwelling Fire
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 DP-1		CPIC	\$23,867	26,086	92.3%	92.3%	10.7%
2	Personal Lines Accou DP-3		CPIC	\$266,262	186,980	56.1%	56.1%	8.6%
3	0	0	0	\$0	10,000	-30.0%	-15.0%	0.0%
4	0	0	0	\$0	10,000	-30.0%	-15.0%	0.0%
5	0	0	0	\$0	10,000	-30.0%	-15.0%	0.0%
6								
7								
8								
9								
10								
GRAND TOTAL				\$290,129	243,066	59.0%	59.0%	8.8%

ERROR CHECKING SHEET

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

Cell Address	Overall Inputs	Rate Indication Form (RIF)									
		1	2	3	4	5	6	7	8	9	10
Data Set:		S	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:	Dwelling Fire
PRODUCT SUB-TYPE:	N/A
STATE:	Florida Experience Only

PROGRAM NAME:	Personal Lines Account D W (DP)
POLICY TYPE:	DP-1
COMPANY(IES):	CPIC

(A) Loss Experience Eval. Date:	03/31/09
(B) Annual Premium Trend:	4.0%
(C) Annual Loss Trend (Up-to-Date):	14.0%
(D) Annual Loss Trend (Projected):	14.0%
(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	8,556	\$4,855	\$4,215	1.294	1.290	\$7,037
12/31/2005	51	8,905	5,327	4,943	1.138	1.241	6,982
12/31/2006	39	12,471	13,896	9,001	1.014	1.193	10,885
12/31/2007	27	21,456	21,220	18,679	0.956	1.147	20,493
12/31/2008	15	26,086	22,355	21,542	1.004	1.103	23,867
TOTAL		77,475	\$67,653	\$58,380			\$69,263

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	\$11,614	\$0	\$9,529	\$2,085	\$952	\$0	\$737	\$215	\$804	\$0	\$751	\$53	\$2,353
12/31/2005	20,193	0	17,215	2,978	1,445	0	1,113	332	1,432	0	1,356	76	3,386
12/31/2006	3,497	30	0	3,466	459	0	0	459	89	1	0	88	4,014
12/31/2007	8,019	0	0	8,019	860	0	0	860	204	0	0	204	9,084
12/31/2008	10,562	455	0	10,107	1,003	30	0	974	269	12	0	257	11,338
TOTAL	\$53,885	\$485	\$26,744	\$26,656	\$4,720	\$30	\$1,851	\$2,840	\$2,798	\$12	\$2,107	\$679	\$30,175

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	\$355	\$22	\$9	\$386								
12/31/2005	448	27	11	\$487								
12/31/2006	470	29	12	\$510								
12/31/2007	949	58	24	\$1,031								
12/31/2008	1,208	74	31	\$1,312								
TOTAL	\$3,430	\$209	\$88	\$3,727								

(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)
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)
ALL POLICIES	WIND ONLY POLICIES	ALL POLICIES	WIND ONLY POLICIES	(SUPPORTI)	(SUPPORTI)	(SUPPORTI)	
-	-	\$22,183	\$0	\$11,664	\$807	\$919	\$13,389

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. Loss & ALAE 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	\$2,353	1.000	2.344	\$5,516	\$5,902	\$0	\$5,902	1.000	\$5,902	83.9%	10.0%	
12/31/2005	3,386	1.000	2.057	6,960	\$7,448	0	7,448	1.000	7,448	106.7%	15.0%	
12/31/2006	4,014	1.006	1.804	7,288	\$7,798	0	7,798	1.000	7,798	71.6%	20.0%	
12/31/2007	9,084	1.024	1.583	14,728	\$15,759	0	15,759	1.000	15,759	76.9%	25.0%	
12/31/2008	11,338	1.191	1.388	18,749	\$20,062	0	20,062	1.000	20,062	84.1%	30.0%	
TOTAL	\$30,175			\$53,243	\$56,969	\$0	\$56,969		\$56,969	82.3%	100.0%	83.2%

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%	7.9%	7.9%
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	3.8%	0.0%	3.8%
Other Expense (Specify**)	0.0%	9.7%	9.7%
TOTAL EXPENSES	9.8%	20.3%	30.1%
PERMISSIBLE LOSS & LAE			69.9%

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

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(50)	60.4%	Projected Hurricane Loss & LAE ratio
(51)	143.5%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	9.8%	Expected Fixed Expense Ratio
(53)	20.3%	Expected Variable Expense Ratio
(54)	92.3%	Rate Level Indication (Before Credibility)
(55)	1.00	Credibility (SUPPORTI)
(56)	9.6%	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)	9.6%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	92.3%	Credibility-Weighted Rate Level Indication
(60)	10.7%	Company Selected Rate Change

RATE INDICATIONS

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

PROGRAM NAME:	Personal Lines Account D W (DP)
POLICY TYPE:	DP-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):	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	99,051	\$91,761	\$76,345	1.336	1.290	\$131,645
12/31/2005	51	105,796	103,836	92,516	1.165	1.241	133,787
12/31/2006	39	144,317	230,757	163,750	1.033	1.193	201,907
12/31/2007	27	195,646	273,817	266,307	0.947	1.147	289,259
12/31/2008	15	186,980	221,289	243,778	0.990	1.103	266,262
TOTAL		731,790	\$921,460	\$842,696			\$1,022,859

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	\$163,617	\$17	\$126,016	\$37,584	\$13,036	\$1	\$8,249	\$4,786	\$10,884	\$0	\$9,926	\$957	\$43,328
12/31/2005	197,457	30	161,797	35,630	15,568	0	11,054	4,514	13,653	1	12,745	908	41,051
12/31/2006	56,551	477	0	56,074	6,217	19	0	6,198	1,440	12	0	1,428	63,701
12/31/2007	107,830	506	0	107,324	11,191	0	0	11,191	2,747	13	0	2,734	121,249
12/31/2008	108,942	2,729	0	106,213	8,933	193	0	8,740	2,775	70	0	2,705	117,659
TOTAL	\$634,398	\$3,760	\$287,813	\$342,825	\$54,946	\$214	\$19,302	\$35,429	\$31,499	\$96	\$22,671	\$8,733	\$386,987

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	\$6,690	\$381	\$171	\$7,242								
12/31/2005	5,720	326	146	\$6,192								
12/31/2006	8,024	457	205	\$8,686								
12/31/2007	14,076	802	360	\$15,237								
12/31/2008	13,472	767	345	\$14,584								
TOTAL	\$47,981	\$2,732	\$1,227	\$51,941								

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	\$43,328	1.000	2.089	\$90,528	\$97,770	\$0	\$97,770	1.000	\$97,770	74.3%	10.0%	
12/31/2005	41,051	1.011	1.866	77,395	\$83,587	0	83,587	1.000	83,587	62.5%	15.0%	
12/31/2006	63,701	1.023	1.666	108,572	\$117,258	0	117,258	1.000	117,258	58.1%	20.0%	
12/31/2007	121,249	1.056	1.488	190,467	\$205,704	0	205,704	1.000	205,704	71.1%	25.0%	
12/31/2008	117,659	1.167	1.328	182,297	\$196,880	0	196,880	1.000	196,880	73.9%	30.0%	
TOTAL	\$386,987			\$649,258	\$701,199	\$0	\$701,199		\$701,199	68.6%	100.0%	68.4%

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%	7.6%	7.6%
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	2.9%	0.0%	2.9%
Other Expense (Specify**)	0.0%	9.6%	9.6%
TOTAL EXPENSES	9.0%	19.9%	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)	47.7%	Projected Hurricane Loss & LAE ratio
(51)	116.1%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	9.0%	Expected Fixed Expense Ratio
(53)	19.9%	Expected Variable Expense Ratio
(54)	56.1%	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)	56.1%	Credibility-Weighted Rate Level Indication
(60)	8.6%	Company Selected Rate Change

RATE INDICATIONS

GROUP NAME:	Citizens Property Ins. Co. rp.
PRODUCT TYPE:	Dwelling Fire
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				\$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:	Dwelling Fire
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				\$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 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:	Dwelling Fire
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				\$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 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:	Dwelling Fire
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
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					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:	Dwelling Fire
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)	(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. 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:	Dwelling Fire
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:	Dwelling Fire
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:	Dwelling Fire
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

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



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

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
Dwelling Fire**

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-DP RIF Comb with BU v2.xls", please refer to the table of contents in the following workbooks:

PRM DP1 Statewide Rate Ind _combo.xls
PRM DP3 Statewide Rate Ind _combo.xls

For the source of information for the document titled "PRM-DP RIF Individ with Cash Factorv2.xls", please refer to the table of contents in the following workbooks:

PRM DP1 Statewide Rate Ind _sink.xls
PRM DP1 Statewide Rate Ind _wind.xls
PRM DP1 Statewide Rate Ind _xwind.xls
PRM DP3 Statewide Rate Ind _sink.xls
PRM DP3 Statewide Rate Ind _wind.xls
PRM DP3 Statewide Rate Ind _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

G. Bruce Douglas - Chairman, St. Johns County • Gloria Fletcher - Vice-Chair, Alachua County
John Collins, Broward County • Cheryl Herrin, Hillsborough County • Earl Horton, Pinellas County • Jay
Odom, Okaloosa County
Carlos Lacasa, Miami-Dade County • Richard DeChene, Leon County • Scott Wallace, President
Page 453

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 Lines Account
POLICY TYPE	DP-1 Dwelling Fire

CITIZENS COUNTY	CITIZENS CODE	LOWEST AVAILABLE CREDIT (%)*	HIGHEST AVAILABLE CREDIT (%)*	ESTIMATED AVERAGE CREDIT (%)*
INCLUDES WIND-ONLY PORTION				
BAY	59	83%	90%	86%
BREVARD	60	53%	87%	70%
BROWARD	45, 46, 47, 48	65%	90%	81%
CHARLOTTE	61	52%	83%	67%
COLLIER	62	83%	83%	83%
DADE	22, 23, 24, 25, 26, 27, 28, 29	56%	91%	80%
DUVAL	41	42%	88%	58%
ESCAMBIA	52, 53, 54	83%	89%	86%
FLAGLER	83	83%	89%	86%
FRANKLIN	65	83%	83%	83%
GULF	66	51%	83%	67%
HERNANDO	56	83%	89%	86%
INDIAN RIVER	76	60%	84%	72%
LEE	17, 18, 19, 20	84%	89%	86%
LEVY	57	83%	89%	86%
MANATEE	68	83%	89%	86%
MONROE	90	84%	89%	86%
NASSAU	69	83%	90%	86%
OKALOOSA	70	50%	86%	68%
PALM BEACH	94, 95, 96, 97	82%	89%	86%
PASCO	88	83%	84%	83%
PINELLAS	42	51%	87%	63%
ST JOHNS	71	51%	83%	67%
ST LUCIE	77	60%	85%	72%
SANTA ROSA	92	83%	89%	86%
SARASOTA	49, 50, 51	84%	89%	86%
VOLUSIA	14, 15, 16	83%	90%	86%
WAKULLA	58	83%	89%	86%
WALTON	75	82%	89%	85%

* 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 Lines Account
POLICY TYPE	DP-3 Dwelling Fire

CITIZENS COUNTY	CITIZENS CODE	LOWEST AVAILABLE CREDIT (%)*	HIGHEST AVAILABLE CREDIT (%)*	ESTIMATED AVERAGE CREDIT (%)*
INCLUDES WIND-ONLY PORTION				
BAY	59	50.3%	57.3%	53.8%
BREVARD	60	65.8%	67.3%	66.6%
BROWARD	45, 46, 47, 48	51.6%	62.8%	59.0%
CHARLOTTE	61	65.8%	65.9%	65.9%
COLLIER	62	63.8%	64.0%	63.9%
DADE	22, 23, 24, 25, 26, 27, 28, 29	53.4%	68.7%	59.0%
DUVAL	41	32.3%	65.2%	52.8%
ESCAMBIA	52, 53, 54	60.0%	63.9%	62.0%
FLAGLER	83	60.5%	64.4%	62.5%
FRANKLIN	65	60.0%	60.0%	60.0%
GULF	66	45.2%	47.0%	46.1%
HERNANDO	56	64.1%	69.8%	66.9%
INDIAN RIVER	76	60.3%	71.4%	65.9%
LEE	17, 18, 19, 20	60.0%	64.4%	62.2%
LEVY	57	39.3%	54.5%	46.9%
MANATEE	68	61.0%	63.8%	62.4%
MONROE	90	74.5%	74.6%	74.6%
NASSAU	69	32.2%	55.3%	43.7%
OKALOOSA	70	63.7%	65.0%	64.3%
PALM BEACH	94, 95, 96, 97	58.7%	63.5%	61.1%
PASCO	88	43.8%	51.3%	47.6%
PINELLAS	42	63.4%	66.1%	64.7%
ST JOHNS	71	54.4%	55.1%	54.7%
ST LUCIE	77	61.3%	71.3%	66.3%
SANTA ROSA	92	58.3%	60.7%	59.5%
SARASOTA	49, 50, 51	60.0%	64.1%	62.1%
VOLUSIA	14, 15, 16	54.7%	64.2%	59.5%
WAKULLA	58	40.4%	56.7%	48.5%
WALTON	75	46.5%	54.2%	50.4%

* 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:

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

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POLICY TYPE

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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			
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LEE	17, 18, 19, 20			
LEVY	57			
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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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CALCULATION OF INDICATED DP1 HURRICANE PREMIUM

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
		Current With- Wind Extended Coverage Building Premium	Current With- Wind Extended Coverage Contents Premium	With-Wind Proposed Capped Extended Coverage Rate Change	Indicated With- Wind Extended Coverage Building Premium	Indicated With- Wind Extended Coverage Contents Premium	Building Hurricane Percentage	Contents Hurricane Percentage	Indicated Building Hurricane Premium	Indicated Contents Hurricane Premium	Indicated Hurricane Premium
Territory	Territory Description										
192	Alachua	29,274	1,476	10.0%	32,201	1,624	16.9%	4.1%	5,442	67	5,509
292	Baker	3,703	440	10.0%	4,073	484	16.7%	4.1%	680	20	700
601	Bay, Coastal	58,520	8,259	10.0%	64,372	9,085	48.6%	48.7%	31,285	4,424	35,709
721	Bay, Remainder	129,268	10,004	10.0%	142,195	11,004	38.9%	25.4%	55,314	2,795	58,109
392	Bradford	4,674	480	10.0%	5,141	528	16.5%	4.0%	848	21	869
57	Brevard, Coastal	129,695	11,399	10.0%	142,665	12,539	48.1%	48.4%	68,622	6,069	74,690
64	Brevard, Remainder	199,716	11,521	10.0%	219,688	12,673	40.1%	14.8%	88,095	1,876	89,970
35	Broward, Hllwd & Ft. Ldrdle	332,787	25,231	10.0%	366,066	27,754	45.8%	46.3%	167,658	12,850	180,508
361	Broward, Coastal	4,573	1,422	10.0%	5,030	1,564	47.2%	44.3%	2,374	693	3,067
37	Broward, Rem. Excl. Ft. L.	909,136	81,816	10.0%	1,000,050	89,998	45.6%	39.9%	456,023	35,909	491,932
193	Calhoun	4,158	525	10.0%	4,574	578	16.9%	4.2%	773	24	797
581	Charlotte, Coastal	57,351	6,948	10.0%	63,086	7,643	48.3%	48.6%	30,471	3,714	34,185
711	Charlotte, Remainder	134,329	13,678	10.0%	147,762	15,046	39.1%	25.0%	57,775	3,761	61,536
591	Citrus, Coastal	22,661	2,568	10.0%	24,927	2,825	47.3%	47.5%	11,791	1,342	13,132
731	Citrus, Remainder	61,136	5,680	10.0%	67,250	6,248	38.4%	25.0%	25,824	1,562	27,386
492	Clay	8,700	631	10.0%	9,570	694	16.7%	4.1%	1,598	28	1,627
551	Collier, Remainder	95,985	10,159	10.0%	105,584	11,175	47.8%	48.2%	50,469	5,386	55,855
541	Collier, Coastal	63,184	7,644	10.0%	69,502	8,408	48.8%	49.0%	33,917	4,120	38,037
293	Columbia	5,631	644	10.0%	6,194	708	16.5%	4.0%	1,022	28	1,050
30	Dade, Miami Beach	44,554	3,897	10.0%	49,009	4,287	46.9%	43.5%	22,985	1,865	24,850
31	Dade, Coastal	16,896	1,243	10.0%	18,586	1,367	47.6%	44.2%	8,847	604	9,451
32	Dade, Miami	1,064,921	71,158	10.0%	1,171,413	78,274	45.9%	46.5%	537,679	36,397	574,076
33	Dade, Hialeah	430,446	37,380	10.0%	473,491	41,118	45.3%	39.4%	214,491	16,200	230,692
34	Dade, Rem Excl H.,M.,M.B.	2,621,877	230,608	10.0%	2,884,065	253,669	45.6%	46.1%	1,315,134	116,941	1,432,075
712	De Soto	12,190	791	10.0%	13,409	870	38.9%	25.1%	5,216	218	5,434
592	Dixie, Coastal	10,167	749	10.0%	11,184	824	48.0%	48.2%	5,368	397	5,765
732	Dixie, Remainder	4,185	835	10.0%	4,604	919	39.0%	25.8%	1,795	237	2,032
39	Duval, Jacksonville	77,659	5,204	10.0%	85,425	5,724	16.6%	4.1%	14,181	235	14,415
40	Duval, Remainder	186	41	10.0%	205	45	18.1%	3.0%	37	1	38
41	Duval, Coastal	22,892	358	-2.8%	22,252	348	42.0%	7.6%	9,346	26	9,372
602	Escambia, Coastal	16,390	1,672	10.0%	18,029	1,839	48.1%	48.4%	8,672	890	9,562
43	Escambia, Remainder	209,879	11,488	10.0%	230,867	12,637	38.8%	16.3%	89,576	2,060	91,636
531	Flagler, Coastal	995	0	10.0%	1,095	0	47.3%	47.5%	518	0	518
701	Flagler, Remainder	11,427	849	10.0%	12,570	934	38.5%	25.1%	4,839	234	5,074
603	Franklin	9,501	1,662	10.0%	10,451	1,828	48.6%	48.9%	5,079	894	5,973
393	Gadsden	13,686	709	10.0%	15,055	780	16.9%	4.1%	2,544	32	2,576
923	Gilchrist	3,327	218	10.0%	3,660	240	16.8%	4.1%	615	10	625
552	Glades	6,939	295	10.0%	7,633	325	47.6%	48.4%	3,633	157	3,790
604	Gulf, Coastal	7,211	608	10.0%	7,932	669	48.2%	48.5%	3,823	324	4,148
722	Gulf, Remainder	3,296	544	10.0%	3,626	598	39.1%	25.9%	1,418	155	1,573
493	Hamilton	2,122	127	10.0%	2,334	140	16.7%	4.1%	390	6	396
713	Hardee	7,658	310	10.0%	8,424	341	38.9%	25.2%	3,277	86	3,363
553	Hendry	26,825	3,050	10.0%	29,508	3,355	47.6%	48.4%	14,046	1,624	15,669
159	Hernando, Coastal	10,822	421	10.0%	11,904	463	47.3%	47.5%	5,631	220	5,851
733	Hernando, Remainder	184,098	9,911	10.0%	202,508	10,902	38.2%	24.7%	77,358	2,693	80,051
714	Highlands	18,545	2,096	10.0%	20,400	2,306	38.9%	25.2%	7,935	581	8,516
47	Hillsborough, Tampa	313,422	13,521	10.0%	344,764	14,873	39.3%	17.3%	135,492	2,573	138,065
80	Hillsborough, Excl. Tampa	297,693	23,939	10.0%	327,462	26,333	39.5%	17.5%	129,348	4,608	133,956
593	Holmes	3,356	165	10.0%	3,692	182	16.9%	4.2%	624	8	632
561	Indian River, Remainder	57,125	3,715	10.0%	62,838	4,087	48.1%	48.3%	30,225	1,974	32,199
181	Indian River, Coastal	7,507	1,476	10.0%	8,258	1,624	46.8%	46.6%	3,865	757	4,621
693	Jackson	11,078	1,166	10.0%	12,186	1,283	16.9%	4.2%	2,059	54	2,113
605	Jefferson, Coastal	0	0	10.0%	0	0	48.3%	48.5%	0	0	0
793	Jefferson, Remainder	0	0	10.0%	0	0	16.7%	4.1%	0	0	0
893	Lafayette	524	78	10.0%	576	86	16.9%	4.1%	97	4	101
692	Lake	83,902	3,917	10.0%	92,292	4,309	17.1%	3.8%	15,782	164	15,946
542	Lee, Coastal	12,025	2,605	10.0%	13,228	2,866	48.2%	48.6%	6,376	1,393	7,768
554	Lee, Remainder	396,847	26,467	10.0%	436,532	29,114	40.9%	26.3%	178,541	7,657	186,198
993	Leon	53,722	2,117	9.1%	58,597	2,309	16.9%	4.1%	9,903	95	9,998
594	Levy, Coastal	24,872	1,161	10.0%	27,359	1,277	47.7%	47.9%	13,050	612	13,662
734	Levy, Remainder	17,797	1,390	10.0%	19,577	1,529	38.4%	25.1%	7,517	384	7,901
931	Liberty	1,916	159	10.0%	2,108	175	16.9%	4.1%	356	7	363
932	Madison	2,139	143	10.0%	2,353	157	16.7%	4.1%	393	6	399
582	Manatee, Coastal	41,224	3,396	10.0%	45,346	3,736	48.0%	48.2%	21,766	1,801	23,567
735	Manatee, Remainder	513,918	13,618	10.0%	565,310	14,980	38.8%	25.0%	219,340	3,745	223,085
792	Marion	51,735	4,014	10.0%	56,909	4,415	17.3%	4.0%	9,845	177	10,022
10	Martin, Remainder	117,418	7,954	10.0%	129,160	8,749	45.8%	45.6%	59,155	3,990	63,145
182	Martin, Coastal	2,112	344	10.0%	2,323	378	46.7%	46.5%	1,085	176	1,261
5	Monroe, Excl. Key West	19,137	2,043	10.0%	21,051	2,247	50.6%	27.6%	10,652	620	11,272
7	Monroe, Key West	6,007	286	10.0%	6,608	315	57.9%	47.5%	3,826	149	3,975
532	Nassau, Coastal	12,705	1,557	3.8%	13,192	1,617	48.1%	48.2%	6,345	779	7,125
892	Nassau, Remainder	2,366	83	10.0%	2,603	91	16.5%	3.9%	429	4	433
606	Okaloosa, Coastal	28,072	1,364	10.0%	30,879	1,500	48.5%	48.7%	14,976	731	15,707
723	Okaloosa, Remainder	110,204	4,539	10.0%	121,224	4,993	38.0%	24.5%	46,065	1,223	47,289
555	Okneeohobee	13,716	3,774	10.0%	15,088	4,151	47.6%	48.3%	7,182	2,005	9,187
49	Orange, Orlando	15,007	1,047	10.0%	16,508	1,152	16.9%	2.5%	2,790	29	2,819
90	Orange, Excl. Orlando	52,713	3,416	10.0%	57,984	3,758	17.2%	3.9%	9,973	147	10,120
511	Osceola	17,664	1,276	10.0%	19,430	1,404	17.0%	3.6%	3,303	51	3,354
362	Palm Beach, Coastal	15,667	918	10.0%	17,234	1,010	47.7%	44.5%	8,220	449	8,670
38	Palm Beach, Remainder	760,393	73,494	10.0%	836,432	80,843	47.0%	43.9%	393,123	35,490	428,613
595	Pasco, Coastal	59,439	3,059	10.0%	65,383	3,365	47.7%	47.5%	31,057	1,605	32,662
736	Pasco, Remainder	396,229	19,543	10.0%	435,852	21,497	38.4%	24.8%	167,367	5,331	172,698
42	Pinellas, Coastal	36,166	2,318	10.0%	39,783	2,550	48.0%	48.0%	19,096	1,224	20,320
46	Pinellas - Saint Petersburg	452,216	18,172	10.0%	497,438	19,989	41.0%	39.5%	203,949	7,896	211,845
81	Pinellas, Rem. Excl. Saint Pe	718,089	38,429	10.0%	789,898	42,272	39.3%	16.9%	310,430	7,144	317,574
50	Polk	103,315	7,177	10.0%	113,647	7,895	17.0%	3.6%	19,320	284	19,604
992	Putnam	14,278	1,158	10.0%	15,706	1,274	16.8%	4.1%	2,639	52	2,691
533	Saint Johns, Coastal	10,824	778	10.0%	11,906	856	47.2%	47.4%	5,620	406	6,025

CALCULATION OF INDICATED DP1 HURRICANE PREMIUM

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
		Current With- Wind Extended Coverage Building Premium	Current With- Wind Extended Coverage Contents Premium	With-Wind Proposed Capped Extended Coverage Rate Change	Indicated With- Wind Extended Coverage Building Premium	Indicated With- Wind Extended Coverage Contents Premium	Building Hurricane Percentage	Contents Hurricane Percentage	Indicated Building Hurricane Premium	Indicated Contents Hurricane Premium	Indicated Hurricane Premium
<u>Territory</u>	<u>Territory Description</u>										
702	Saint Johns, Remainder	29,293	2,004	10.0%	32,222	2,204	38.7%	25.1%	12,470	553	13,023
562	Saint Lucie, Remainder	248,036	11,970	10.0%	272,840	13,167	48.4%	48.5%	132,054	6,386	138,440
183	Saint Lucie, Coastal	7,814	1,902	10.0%	8,595	2,092	46.8%	46.6%	4,023	975	4,998
607	Santa Rosa, Coastal	0	0	10.0%	0	0	48.7%	48.9%	0	0	0
724	Santa Rosa, Remainder	84,283	5,740	10.0%	92,711	6,314	38.2%	24.7%	35,416	1,560	36,975
583	Sarasota, Coastal	57,024	4,048	10.0%	62,726	4,453	48.4%	48.6%	30,360	2,164	32,524
715	Sarasota, Remainder	193,469	14,491	10.0%	212,816	15,940	39.4%	25.3%	83,849	4,033	87,882
512	Seminole	26,517	3,027	10.0%	29,169	3,330	17.1%	3.8%	4,988	127	5,114
921	Sumter	12,567	1,003	10.0%	13,824	1,103	17.1%	3.8%	2,364	42	2,406
933	Suwannee	5,954	912	10.0%	6,549	1,003	16.7%	4.1%	1,094	41	1,135
596	Taylor, Coastal	8,065	262	8.2%	8,727	284	48.3%	48.5%	4,215	137	4,353
737	Taylor, Remainder	8,979	791	10.0%	9,877	870	39.0%	26.0%	3,852	226	4,078
922	Union	955	116	10.0%	1,051	128	16.6%	4.0%	174	5	179
62	Volusia, Coastal	39,710	7,440	10.0%	43,681	8,184	48.3%	48.6%	21,098	3,977	25,075
63	Volusia, Remainder	154,465	12,182	10.0%	169,912	13,400	39.9%	15.2%	67,795	2,037	69,832
608	Wakulla, Coastal	1,609	143	10.0%	1,770	157	49.5%	49.7%	876	78	954
725	Wakulla, Remainder	4,064	357	10.0%	4,470	393	39.0%	25.9%	1,743	102	1,845
609	Walton, Coastal	6,604	1,325	1.7%	6,714	1,347	48.5%	48.7%	3,256	656	3,913
726	Walton, Remainder	19,909	1,307	10.0%	21,900	1,438	38.7%	25.4%	8,475	365	8,840
934	Washington	3,801	102	10.0%	4,181	112	17.0%	4.2%	711	5	715
	Total	12,860,832	951,647	10.0%	14,142,011	1,046,535	42.3%	37.0%	5,984,409	387,050	6,371,459

Notes:

- (1) From internal database
- (2) From internal database
- (3) From the separated DP1 territorial indication, exhibit "2-4-Without Rapid Cash" column (8)
- (4) = (3) * (1)
- (5) = (3) * (2)
- (6) From our current rating manual
- (7) From our current rating manual
- (8) = (4) * (6)
- (9) = (5) * (7)
- (10) = (8) + (9)

CITIZENS PROPERTY INSURANCE CORPORATION

DP3 EXHIBIT 1

CALCULATION OF INDICATED DP3 HURRICANE PREMIUM

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Territory	Territory Description	Current With-Wind Extended Coverage Building Premium	Current With-Wind Extended Coverage Contents Premium	With-Wind Proposed Capped Extended Coverage Rate Change	Indicated With-Wind Extended Coverage Building Premium	Indicated With-Wind Extended Coverage Contents Premium	Building Hurricane Percentage	Contents Hurricane Percentage	Indicated Building Hurricane Premium	Indicated Contents Hurricane Premium	Indicated Hurricane Premium
192	Alachua	243,383	14,770	-22.9%	187,627	11,386	16.9%	4.1%	31,709	467	32,176
292	Baker	13,086	1,491	10.0%	14,395	1,640	16.7%	4.1%	2,404	67	2,471
601	Bay, Coastal	636,220	76,051	-8.6%	581,594	69,521	48.6%	48.7%	282,655	33,857	316,512
721	Bay, Remainder	500,697	28,371	-14.5%	428,339	24,271	38.9%	25.4%	166,624	6,165	172,789
392	Bradford	13,659	1,387	-10.0%	12,299	1,249	16.5%	4.0%	2,029	50	2,079
57	Brevard, Coastal	1,580,113	118,706	10.0%	1,738,124	130,577	48.1%	48.4%	836,038	63,199	899,237
64	Brevard, Remainder	1,755,124	110,418	10.0%	1,930,636	121,460	40.1%	14.8%	774,185	17,976	792,161
35	Broward, Hillwd & Ft. Ldrdle	5,499,202	340,822	10.0%	6,049,122	374,904	45.8%	46.3%	2,770,498	173,581	2,944,079
361	Broward, Coastal	307,801	57,165	10.0%	338,581	62,882	47.2%	44.3%	159,810	27,857	187,667
37	Broward, Rem. Excl. Ft. L.	16,316,844	1,165,290	10.0%	17,948,528	1,281,819	45.6%	39.9%	8,184,529	511,446	8,695,975
193	Calhoun	5,028	264	-15.6%	4,246	223	16.9%	4.2%	718	9	727
581	Charlotte, Coastal	908,018	95,943	10.0%	998,820	105,537	48.3%	48.6%	482,430	51,291	533,721
711	Charlotte, Remainder	1,857,982	161,082	10.0%	2,043,780	177,190	39.1%	25.0%	799,118	44,298	843,416
591	Citrus, Coastal	53,925	7,134	6.3%	57,302	7,581	47.3%	47.5%	27,104	3,601	30,705
731	Citrus, Remainder	232,824	14,210	3.7%	241,528	14,741	38.4%	25.0%	92,747	3,685	96,432
492	Clay	113,624	9,545	2.6%	116,623	9,797	16.7%	4.1%	19,476	402	19,878
551	Collier, Remainder	1,122,344	126,112	10.0%	1,234,578	138,723	47.8%	48.2%	590,128	66,865	656,993
541	Collier, Coastal	1,388,821	213,509	10.0%	1,527,703	234,860	48.8%	49.0%	745,519	115,081	860,600
293	Columbia	31,116	2,130	-23.1%	23,920	1,637	16.5%	4.0%	3,947	65	4,012
30	Dade, Miami Beach	609,898	65,240	10.0%	670,888	71,764	46.9%	43.5%	314,646	31,217	345,864
31	Dade, Coastal	354,513	50,487	10.0%	389,964	55,536	47.6%	44.2%	185,623	24,547	210,170
32	Dade, Miami	11,007,449	652,209	10.0%	12,108,194	717,430	45.9%	46.5%	5,557,661	333,605	5,891,266
33	Dade, Hialeah	4,224,319	279,498	10.0%	4,646,751	307,448	45.3%	39.4%	2,104,978	121,134	2,226,113
34	Dade, Rem Excl H.,M.,M.B.	30,940,844	2,090,641	10.0%	34,034,928	2,299,705	45.6%	46.1%	15,519,927	1,060,164	16,580,091
712	De Soto	46,923	3,658	10.0%	51,615	4,024	38.9%	25.1%	20,078	1,010	21,088
592	Dixie, Coastal	9,824	1,040	-16.6%	8,193	867	48.0%	48.2%	3,933	418	4,351
732	Dixie, Remainder	7,683	877	-15.6%	6,484	740	39.0%	25.8%	2,529	191	2,720
39	Duval, Jacksonville	916,675	52,454	1.8%	933,562	53,420	16.6%	4.1%	154,971	2,190	157,161
40	Duval, Remainder	2,943	335	-27.5%	2,135	243	18.1%	3.0%	386	7	394
41	Duval, Coastal	242,185	13,778	-16.7%	201,825	11,482	42.0%	7.6%	84,767	873	85,639
602	Escambia, Coastal	187,654	29,085	10.0%	206,419	31,994	48.1%	48.4%	99,288	15,485	114,773
43	Escambia, Remainder	1,358,254	71,295	9.8%	1,491,752	78,302	38.8%	16.3%	578,800	12,763	591,563
531	Flagler, Coastal	30,943	4,526	10.0%	34,037	4,979	47.3%	47.5%	16,100	2,365	18,464
701	Flagler, Remainder	59,478	6,606	10.0%	65,426	7,267	38.5%	25.1%	25,189	1,824	27,013
603	Franklin	164,845	23,700	-3.9%	158,415	22,775	48.6%	48.9%	76,990	11,137	88,127
393	Gadsden	57,189	1,638	10.0%	62,908	1,802	16.9%	4.1%	10,631	74	10,705
923	Gilchrist	5,089	744	-7.7%	4,699	687	16.8%	4.1%	790	28	818
552	Glades	13,891	1,864	10.0%	15,280	2,050	47.6%	48.4%	7,273	992	8,266
604	Gulf, Coastal	155,829	19,309	0.8%	157,132	19,470	48.2%	48.5%	75,738	9,443	85,181
722	Gulf, Remainder	9,226	528	-19.0%	7,470	427	39.1%	25.9%	2,921	111	3,031
493	Hamilton	1,005	75	-32.2%	682	51	16.7%	4.1%	114	2	116
713	Hardee	15,581	379	10.0%	17,139	417	38.9%	25.2%	6,667	105	6,772
553	Hendry	106,470	4,480	10.0%	117,117	4,928	47.6%	48.4%	55,748	2,385	58,133
159	Hernando, Coastal	158,675	11,611	10.0%	174,543	12,772	47.3%	47.5%	82,559	6,067	88,625
733	Hernando, Remainder	1,523,228	90,712	10.0%	1,675,551	99,783	38.2%	24.7%	640,060	24,646	664,707
714	Highlands	120,866	11,171	10.0%	132,953	12,288	38.9%	25.2%	51,719	3,097	54,815
47	Hillsborough, Tampa	3,829,042	178,730	10.0%	4,211,946	196,603	39.3%	17.3%	1,655,295	34,012	1,689,307
80	Hillsborough, Excl. Tampa	3,356,489	184,064	10.0%	3,692,138	202,470	39.5%	17.5%	1,458,394	35,432	1,493,827
593	Holmes	23,492	2,817	-14.7%	20,409	2,404	16.9%	4.2%	3,388	101	3,489
561	Indian River, Remainder	1,015,106	91,797	10.0%	1,116,617	100,977	48.1%	48.3%	537,093	48,772	585,864
181	Indian River, Coastal	197,746	28,771	10.0%	217,521	31,648	46.8%	46.6%	101,800	14,748	116,548
693	Jackson	23,059	4,145	2.0%	25,519	4,228	16.9%	4.2%	3,975	178	4,152
605	Jefferson, Coastal	0	0	10.0%	0	0	48.3%	48.5%	0	0	0
793	Jefferson, Remainder	7,599	504	-23.0%	5,850	388	16.7%	4.1%	977	16	993
893	Lafayette	3,543	179	-19.1%	2,868	145	16.9%	4.1%	485	6	491
692	Lake	223,185	18,161	10.0%	245,504	19,977	17.1%	3.8%	41,981	759	42,740
542	Lee, Coastal	490,720	86,952	10.0%	539,792	95,647	48.2%	48.6%	260,180	46,485	306,664
554	Lee, Remainder	4,061,900	350,862	10.0%	4,468,090	385,948	40.9%	26.3%	1,827,449	101,504	1,928,953
993	Leon	0	0	-20.6%	0	0	16.9%	4.1%	0	0	0
594	Levy, Coastal	9,221	1,443	-16.6%	7,692	1,204	47.7%	47.9%	3,669	577	4,246
734	Levy, Remainder	14,861	1,279	-18.5%	12,106	1,042	38.4%	25.1%	4,649	262	4,910
931	Liberty	2,958	350	-17.1%	2,452	290	16.9%	4.1%	414	12	426
932	Madison	7,005	1,668	-22.3%	5,442	1,296	16.7%	4.1%	909	53	962
582	Manatee, Coastal	949,401	122,276	10.0%	1,044,341	134,504	48.0%	48.2%	501,284	64,831	566,114
735	Manatee, Remainder	2,369,530	124,250	10.0%	2,606,483	136,675	38.8%	25.0%	1,011,315	34,169	1,045,484
792	Marion	307,293	20,718	10.0%	338,022	22,790	17.3%	4.0%	58,478	912	59,389
10	Martin, Remainder	1,398,827	107,971	10.0%	1,538,710	118,768	45.8%	45.6%	704,729	54,158	758,887
182	Martin, Coastal	53,709	17,849	10.0%	59,080	19,634	46.7%	46.5%	27,590	9,130	36,720
5	Monroe, Excl. Key West	576,893	80,461	10.0%	634,582	88,507	50.6%	27.6%	321,099	24,428	345,527
7	Monroe, Key West	89,609	13,925	10.0%	98,570	15,318	57.9%	47.5%	57,072	7,276	64,348
532	Nassau, Coastal	84,195	5,678	-15.2%	71,362	4,813	48.1%	48.2%	34,325	2,320	36,645
892	Nassau, Remainder	18,416	1,157	-19.5%	14,827	932	16.5%	3.9%	2,447	36	2,483
606	Okaloosa, Coastal	439,759	45,895	3.7%	455,870	47,576	48.5%	48.7%	221,097	23,170	244,267
723	Okaloosa, Remainder	1,285,308	63,157	10.0%	1,413,839	69,473	38.0%	24.5%	537,259	17,021	554,280
555	Okceehobee	37,092	2,245	10.0%	40,801	2,470	47.6%	48.3%	19,421	1,193	20,614
49	Orange, Orlando	220,714	19,075	10.0%	242,785	20,983	16.9%	2.5%	41,031	525	41,555
90	Orange, Excl. Orlando	769,686	63,397	10.0%	846,655	69,737	17.2%	3.9%	145,625	2,720	148,344
511	Osceola	243,253	22,444	10.0%	267,578	24,688	17.0%	3.6%	45,488	889	46,377
362	Palm Beach, Coastal	429,689	78,823	10.0%	472,658	86,705	47.7%	44.5%	225,458	38,584	264,042
38	Palm Beach, Remainder	13,281,913	1,270,237	10.0%	14,610,104	1,397,261	47.0%	43.9%	6,866,749	613,397	7,480,146
595	Pasco, Coastal	1,051,524	71,613	10.0%	1,156,676	78,774	47.5%	47.7%	549,421	37,575	586,997
736	Pasco, Remainder	4,163,667	222,741	10.0%	4,580,034	245,015	38.4%	24.8%	1,758,733	60,764	1,819,497
42	Pinellas, Coastal	861,722	100,027	10.0%	947,894	110,030	48.0%	48.0%	454,989	52,814	507,803
46	Pinellas - Saint Petersburg	5,189,562	221,100	9.0%	5,657,338	241,029	41.0%	39.5%	2,319,509	95,207	2,414,715
81	Pinellas, Rem. Excl. Saint Pe	11,051,880	551,292	-1.7%	10,865,488	541,994	39.3%	16.9%	4,270,137	91,597	4,361,734
50	Polk	874,780	58,332	10.0%	962,258	64,165	17.0%	3.6%	163,584	2,310	165,894
992	Putnam	0	0	-16.9%	0	0	16.8%	4.1%	0	0	0
533	Saint Johns, Coastal	211,217	18,489	-15.3%	178,903	15,660	47.2%	47.4%	84,442	7,423	91,865

CALCULATION OF INDICATED DP3 HURRICANE PREMIUM

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
		Current With- Wind Extended Coverage Building Premium	Current With- Wind Extended Coverage Contents Premium	With-Wind Capped Extended Coverage Rate Change	Indicated With- Wind Extended Coverage Building Premium	Indicated With- Wind Extended Coverage Contents Premium	Building Hurricane Percentage	Contents Hurricane Percentage	Indicated Building Hurricane Premium	Indicated Contents Hurricane Premium	Indicated Hurricane Premium
<u>Territory</u>	<u>Territory Description</u>										
702	Saint Johns, Remainder	209,525	14,104	-17.2%	173,396	11,672	38.7%	25.1%	67,104	2,930	70,034
562	Saint Lucie, Remainder	1,410,933	77,567	10.0%	1,552,026	85,324	48.4%	48.5%	751,181	41,382	792,563
183	Saint Lucie, Coastal	171,151	18,977	10.0%	188,266	20,875	46.8%	46.6%	88,109	9,728	97,836
607	Santa Rosa, Coastal	14,923	2,872	-0.4%	14,859	2,860	48.7%	48.9%	7,236	1,398	8,635
724	Santa Rosa, Remainder	665,326	30,799	7.7%	716,260	33,157	38.2%	24.7%	273,611	8,190	281,801
583	Sarasota, Coastal	1,439,211	204,428	10.0%	1,583,132	224,871	48.4%	48.6%	766,236	109,287	875,523
715	Sarasota, Remainder	3,004,473	196,328	10.0%	3,304,920	215,961	39.4%	25.3%	1,302,139	54,638	1,356,777
512	Seminole	408,267	29,353	10.0%	449,094	32,288	17.1%	3.8%	76,795	1,227	78,022
921	Sumter	47,553	5,257	10.0%	52,308	5,783	17.1%	3.8%	8,945	220	9,164
933	Suwannee	16,000	2,374	-1.3%	15,785	2,342	16.7%	4.1%	2,636	96	2,732
596	Taylor, Coastal	24,351	3,839	-17.4%	20,103	3,169	48.3%	48.5%	9,710	1,537	11,247
737	Taylor, Remainder	11,397	952	-17.2%	9,440	789	39.0%	26.0%	3,681	205	3,886
922	Union	4,117	110	-27.4%	2,987	80	16.6%	4.0%	496	3	499
62	Volusia, Coastal	395,976	38,020	10.0%	435,574	41,822	48.3%	48.6%	210,382	20,325	230,708
63	Volusia, Remainder	1,383,322	82,588	10.0%	1,521,654	90,847	39.9%	15.2%	607,140	13,809	620,949
608	Wakulla, Coastal	15,914	525	-13.8%	13,725	453	49.5%	49.7%	6,794	225	7,019
725	Wakulla, Remainder	18,722	1,322	-17.6%	15,425	1,089	39.0%	25.9%	6,016	282	6,298
609	Walton, Coastal	573,191	90,707	-14.1%	492,282	77,903	48.5%	48.7%	238,757	37,939	276,696
726	Walton, Remainder	84,889	8,179	-17.9%	69,659	6,712	38.7%	25.4%	26,958	1,705	28,663
934	Washington	17,867	1,316	10.0%	19,654	1,448	17.0%	4.2%	3,341	61	3,402
	Total	154,053,963	11,096,831	8.5%	167,180,798	12,053,859	43.3%	38.3%	72,430,955	4,616,391	77,047,346

Notes:

- (1) From internal database
- (2) From internal database
- (3) From the separated DP3 territorial indication, exhibit "2-4-Without Rapid Cash" column (8)
- (4) = (3) * (1)
- (5) = (3) * (2)
- (6) From our current rating manual
- (7) From our current rating manual
- (8) = (4) * (6)
- (9) = (5) * (7)
- (10) = (8) + (9)

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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

CITYZEN 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: Personal Lines Account D W (DP)
POLICY TYPE: DP-1
COMPANY(IES): CPIC

(A) Loss Experience Eval. Date: 03/31/09
(B) Annual Premium Trend: 4.0%
(C) Annual Loss Trend (Up-to-Date): 16.0%
(D) Annual Loss Trend (Projected): 16.0%
(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	8,204	\$113	\$98	1.301	1.290	\$165
12/31/2005	51	8,522	153	142	1.139	1.241	201
12/31/2006	39	11,999	440	283	1.011	1.193	342
12/31/2007	27	20,038	522	458	0.954	1.147	501
12/31/2008	15	17,073	252	241	1.004	1.103	267
TOTAL		65,836	\$1,479	\$1,222			\$1,475

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	\$552	\$0	\$0	\$552	\$87	\$0	\$0	\$87	\$14	\$0	\$0	\$14	\$653
12/31/2005	545	0	0	545	127	0	0	127	14	0	0	14	685
12/31/2006	766	0	0	766	177	0	0	177	20	0	0	20	962
12/31/2007	1,985	0	0	1,985	327	0	0	327	51	0	0	51	2,362
12/31/2008	2,545	0	0	2,545	496	0	0	496	65	0	0	65	3,106
TOTAL	\$6,392	\$0	\$0	\$6,392	\$1,214	\$0	\$0	\$1,214	\$163	\$0	\$0	\$163	\$7,768

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								

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) Loss & ALAE (\$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	\$653	1.000	2.625	\$1,715	\$1,715	\$0	\$1,715	1.000	\$1,715	1042.1%	10.0%	
12/31/2005	685	1.000	2.263	1,551	1,551	0	1,551	1.000	1,551	772.7%	15.0%	
12/31/2006	962	1.019	1.951	1,913	1,913	0	1,913	1.000	1,913	559.7%	20.0%	
12/31/2007	2,362	0.995	1.682	3,956	3,956	0	3,956	1.000	3,956	789.2%	25.0%	
12/31/2008	3,106	1.360	1.450	6,124	6,124	0	6,124	1.000	6,124	2295.2%	30.0%	
TOTAL	\$7,768			\$15,258	\$15,258	\$0	\$15,258		\$15,258	1034.4%	100.0%	1217.9%

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

(46) Category of Expected Expense	(47) Fixed Expense Loading * (SUPPORT)	(48) Variable Expense Loading (SUPPORT)	(49) Total Expense Loading
Commissions	0.0%	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	0.0%	0.0%	0.0%
Other Expense (Specify**)	0.0%	10.0%	10.0%
TOTAL EXPENSES	6.1%	20.5%	26.6%
PERMISSIBLE LOSS & LAE			73.4%

* - 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) 1217.9% Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52) 6.1% Expected Fixed Expense Ratio
(53) 20.5% Expected Variable Expense Ratio
(54) 1440.2% Rate Level Indication (Before Credibility)
(55) 0.31 Credibility (SUPPORT)
(56) 11.5% 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) 11.5% Expected Net Trend Since Last Rate Review
(Value receives complement of credibility)
(59) 459.4% Credibility-Weighted Rate Level Indication
(60) 0.0% Company Selected Rate Change

PR-M -- DWELLING FIRE DP-1

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	DP1 Sinkhole Average Coverage A
1/1/2004	12/31/2004	7/1/2004	127,491	8,204	16	12/31/2004	100,800
4/1/2004	3/31/2005	9/30/2004	136,286	8,460	16	3/31/2005	102,700
7/1/2004	6/30/2005	12/30/2004	144,978	8,600	17	6/30/2005	104,500
10/1/2004	9/30/2005	4/1/2005	151,772	8,551	18	9/30/2005	109,700
1/1/2005	12/31/2005	7/2/2005	161,766	8,522	19	12/31/2005	116,200
4/1/2005	3/31/2006	9/30/2005	179,929	8,742	21	3/31/2006	124,500
7/1/2005	6/30/2006	12/30/2005	207,329	9,197	23	6/30/2006	138,300
10/1/2005	9/30/2006	4/1/2006	244,493	10,281	24	9/30/2006	156,600
1/1/2006	12/31/2006	7/2/2006	286,385	11,999	24	12/31/2006	167,100
4/1/2006	3/31/2007	9/30/2006	329,836	14,084	23	3/31/2007	175,000
7/1/2006	6/30/2007	12/30/2006	371,974	16,405	23	6/30/2007	175,200
10/1/2006	9/30/2007	4/1/2007	413,238	18,712	22	9/30/2007	175,500
1/1/2007	12/31/2007	7/2/2007	436,844	20,038	22	12/31/2007	175,000
4/1/2007	3/31/2008	9/30/2007	430,110	20,219	21	3/31/2008	176,200
7/1/2007	6/30/2008	12/30/2007	389,494	19,593	20	6/30/2008	177,100
10/1/2007	9/30/2008	3/31/2008	315,154	18,260	17	9/30/2008	176,300
1/1/2008	12/31/2008	7/1/2008	241,881	17,073	14	12/31/2008	175,800
(6) 17 Point Fitted Annual Rate of Change:					2.4%		18.2%
(7) 13 Point Fitted Annual Rate of Change:					-7.8%		13.3%
(8) 9 Point Fitted Annual Rate of Change:					-19.8%		1.7%
(9) 5 Point Fitted Annual Rate of Change:					-34.8%		0.4%
(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 -- DWELLING FIRE DP-1
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 Losses as of	Incurred Loss Development	Developed Sinkhole Incurred	Pure	Frequency	Severity
				3/31/2009	Factor	Losses	Premium		
1/1/2004	12/31/2004	7/1/2004	8,204	552,134	1.000	552,134	67	0.13%	52,011
4/1/2004	3/31/2005	9/30/2004	8,460	542,733	1.000	542,733	64	0.15%	43,520
7/1/2004	6/30/2005	12/30/2004	8,600	421,462	1.000	421,462	49	0.12%	40,044
10/1/2004	9/30/2005	4/1/2005	8,551	604,218	1.000	604,218	71	0.12%	57,378
1/1/2005	12/31/2005	7/2/2005	8,522	544,602	1.000	544,602	64	0.10%	63,273
4/1/2005	3/31/2006	9/30/2005	8,742	588,158	1.005	590,926	68	0.08%	87,981
7/1/2005	6/30/2006	12/30/2005	9,197	501,726	1.009	506,449	55	0.07%	75,065
10/1/2005	9/30/2006	4/1/2006	10,281	654,135	1.014	663,370	65	0.09%	68,318
1/1/2006	12/31/2006	7/2/2006	11,999	765,586	1.019	779,998	65	0.11%	57,419
4/1/2006	3/31/2007	9/30/2006	14,084	1,098,846	1.013	1,113,120	79	0.12%	63,860
7/1/2006	6/30/2007	12/30/2006	16,405	1,174,149	1.007	1,182,550	72	0.11%	67,750
10/1/2006	9/30/2007	4/1/2007	18,712	1,735,936	1.001	1,738,228	93	0.11%	83,541
1/1/2007	12/31/2007	7/2/2007	20,038	1,984,603	0.995	1,975,643	99	0.12%	84,476
4/1/2007	3/31/2008	9/30/2007	20,219	2,924,477	1.087	3,177,976	157	0.17%	92,114
7/1/2007	6/30/2008	12/30/2007	19,593	2,920,260	1.178	3,439,712	176	0.17%	103,491
10/1/2007	9/30/2008	3/31/2008	18,260	2,936,667	1.269	3,726,852	204	0.20%	101,372
1/1/2008	12/31/2008	7/1/2008	17,073	2,544,777	1.360	3,461,589	203	0.17%	117,053

		Pure Premium	Frequency	Severity
(9)	17 Point Fitted Annual Rate of Change:	36.9%	11.2%	23.1%
(10)	13 Point Fitted Annual Rate of Change:	57.8%	33.5%	18.2%
(11)	9 Point Fitted Annual Rate of Change:	90.9%	35.2%	41.2%
(12)		16.0%	0.0%	16.0%

(13) Selected Annual Loss Trend: 16.0%

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 -- DWELLING FIRE DP-1
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	501,117	600,869	639,121	639,121	639,121
1/1/2005	12/31/2005	498,331	541,135	647,289	671,505	
1/1/2006	12/31/2006	741,151	1,139,335	942,668		
1/1/2007	12/31/2007	1,620,658	2,311,620			
1/1/2008	12/31/2008	3,040,744				

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	1.199	1.064	1.000	1.000	
1/1/2005	12/31/2005	1.086	1.196	1.037		
1/1/2006	12/31/2006	1.537	0.827			
1/1/2007	12/31/2007	1.426				
Straight Average		1.312	1.029	1.019	1.000	
Weighted Average		1.366	0.977	1.019	1.000	
Selected		1.366	0.977	1.019	1.000	
Cumulative		1.360	0.995	1.019	1.000	1.000

Notes:
* Based on information from a loss database.

PR-M -- DWELLING FIRE DP-1
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	7,272	1,284	8,204	8,556
1/1/2005	12/31/2005	7,367	1,539	8,522	8,905
1/1/2006	12/31/2006	10,644	1,827	11,999	12,471
1/1/2007	12/31/2007	18,653	2,803	20,038	21,456
1/1/2008	12/31/2008	23,666	2,420	17,073	26,086
(2) Total earned house years		67,602	9,873	65,836	77,475
(3) Frequency		2.75%	2.58%	0.17%	2.91%
(4) Adjustment Factor		0.946	0.886	0.060	1.000
(5) Indicated Full credibility standard		42,284	45,128	672,000	40,000
(6) Selected Full credibility standard		40,000	40,000	670,000	40,000
(7) Credibility		1.000	0.497	0.313	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 -- DWELLING FIRE DP-1
STATEWIDE OFFBALANCE

		With Provision for Rapid Cash Buildup	Without Provision for Rapid Cash Buildup
(1)	Combined Indication	0.923	0.914
(2)	With-Wind Indication	0.642	0.632
(3)	X-Wind Indication	0.121	0.121
(4)	Sinkhole Indication	4.594	4.594
(5)	With-Wind In-Force Premium as of 12/31/2008 at CRL	21,220	21,220
(6)	X-Wind In-Force Premium as of 12/31/2008 at CRL	808	808
(7)	Sinkhole In-Force Premium as of 12/31/2008 at CRL	155	155
(8)	Indicated With-Wind Premium	34,838	34,638
(9)	Indicated X-Wind Premium	905	905
(10)	Indicated Sinkhole Premium	870	870
(11)	Indicated Percent With-Wind Premium	0.952	0.951
(12)	Indicated Percent X-Wind Premium	0.025	0.025
(13)	Indicated Percent Sinkhole Premium	0.024	0.024
(14)	Off-Balanced With-Wind Indicated	0.913	0.903
(15)	Off-Balanced X-Wind Indicated	0.306	0.307
(16)	Off-Balanced Sinkhole Indicated	5.518	5.523
(17)	Weighted Avg of (14)-(16)	0.923	0.914

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

STATE EXHIBIT 1
SHEET 1

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:	Personal Lines Account D W (DP)
POLICY TYPE:	DP-1
COMPANY(IES):	CPIC

(A) Loss Experience Eval. Date:	03/31/09
(B) Annual Premium Trend:	4.0%
(C) Annual Loss Trend (Up-to-Date):	14.0%
(D) Annual Loss Trend (Projected):	14.0%
(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	7,272	\$4,319	\$3,757	1.307	1.290	\$6,338
12/31/2005	51	7,367	4,654	4,328	1.140	1.241	6,120
12/31/2006	39	10,644	12,524	8,045	1.010	1.193	9,692
12/31/2007	27	18,653	19,461	17,020	0.953	1.147	18,608
12/31/2008	15	23,666	21,246	20,292	1.004	1.103	22,463
TOTAL		67,602	\$62,204	\$53,442			\$63,220

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.	(18) Non-Hurr. Cat.	(19) Hurricane Cat.	(20) Excl. Cats.	(21) Actual Incurred Loss & LAE Excl. Cats. (\$000's)
12/31/2004	\$10,855	\$0	\$9,513	\$1,342	\$830	\$0	\$730	\$100	\$784	\$0	\$749	\$34	\$1,476
12/31/2005	18,802	0	17,196	1,606	1,247	0	1,111	137	1,395	0	1,355	41	1,783
12/31/2006	2,274	30	0	2,244	244	0	0	244	58	1	0	57	2,545
12/31/2007	4,969	0	0	4,969	420	0	0	420	127	0	0	127	5,515
12/31/2008	7,415	455	0	6,964	418	30	0	388	189	12	0	177	7,530
TOTAL	\$44,319	\$485	\$26,710	\$17,124	\$3,159	\$30	\$1,841	\$1,289	\$2,552	\$12	\$2,104	\$436	\$18,849

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	\$376	\$23	\$10	\$408								
12/31/2005	398	24	10	\$432								
12/31/2006	500	30	13	\$543								
12/31/2007	967	59	25	\$1,050								
12/31/2008	1,261	77	32	\$1,370								
TOTAL	\$3,501	\$213	\$90	\$3,804								

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. 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	\$1,476	1.000	2.344	\$3,459	\$3,867	\$0	\$3,867	1.000	\$3,867	61.0%	10.0%	
12/31/2005	1,783	0.999	2.057	3,665	\$4,098	0	4,098	1.000	4,098	67.0%	15.0%	
12/31/2006	2,545	1.002	1.804	4,601	\$5,144	0	5,144	1.000	5,144	53.1%	20.0%	
12/31/2007	5,515	1.020	1.583	8,902	\$9,952	0	9,952	1.000	9,952	53.5%	25.0%	
12/31/2008	7,530	1.111	1.388	11,611	\$12,982	0	12,982	1.000	12,982	57.8%	30.0%	
TOTAL	\$18,849			\$32,238	\$36,042	\$0	\$36,042		\$36,042	57.0%	100.0%	57.5%

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%	7.8%	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	3.2%	0.0%	3.2%
Other Expense (Specify**)	0.0%	10.0%	10.0%
TOTAL EXPENSES	9.3%	20.5%	29.7%
PERMISSIBLE LOSS & LAE			70.3%

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

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(50)	63.1%	Projected Hurricane Loss & LAE ratio
(51)	120.6%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	9.3%	Expected Fixed Expense Ratio
(53)	20.5%	Expected Variable Expense Ratio
(54)	63.2%	Rate Level Indication (Before Credibility)
(55)	1.00	Credibility (SUPPORT)
(56)	9.6%	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)	9.6%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	63.2%	Credibility-Weighted Rate Level Indication
(60)	0.0%	Company Selected Rate Change

PR-M -- DWELLING FIRE DP-1
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
1/1/2004	12/31/2004	7/1/2004	4,911,519	7,272	675
4/1/2004	3/31/2005	9/30/2004	4,958,876	7,438	667
7/1/2004	6/30/2005	12/30/2004	4,982,328	7,506	664
10/1/2004	9/30/2005	4/1/2005	4,920,155	7,414	664
1/1/2005	12/31/2005	7/2/2005	4,931,791	7,367	669
4/1/2005	3/31/2006	9/30/2005	5,157,293	7,573	681
7/1/2005	6/30/2006	12/30/2005	5,590,754	8,015	698
10/1/2005	9/30/2006	4/1/2006	6,569,185	9,050	726
1/1/2006	12/31/2006	7/2/2006	8,122,408	10,644	763
4/1/2006	3/31/2007	9/30/2006	10,058,237	12,561	801
7/1/2006	6/30/2007	12/30/2006	12,231,227	14,634	836
10/1/2006	9/30/2007	4/1/2007	14,375,775	16,750	858
1/1/2007	12/31/2007	7/2/2007	16,218,629	18,653	869
4/1/2007	3/31/2008	9/30/2007	17,563,049	20,104	874
7/1/2007	6/30/2008	12/30/2007	18,686,217	21,485	870
10/1/2007	9/30/2008	3/31/2008	19,672,859	22,747	865
1/1/2008	12/31/2008	7/1/2008	20,363,152	23,666	860
(6) 17 Point Fitted Annual Rate of Change:					9.2%
(7) 13 Point Fitted Annual Rate of Change:					10.3%
(8) 9 Point Fitted Annual Rate of Change:					5.5%
(9) 5 Point Fitted Annual Rate of Change:					-1.2%
(10) Annualized Inflation Guard Factors					1.0%
					2.6%
					2.9%
					5.0%
					5.5%
					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 -- DWELLING FIRE DP-1
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	7,272	1,341,609	1.000	1,341,609	184	2.77%	6,663
4/1/2004	3/31/2005	9/30/2004	7,438	1,198,484	1.000	1,198,320	161	2.69%	5,991
7/1/2004	6/30/2005	12/30/2004	7,506	1,530,253	1.000	1,529,835	204	2.81%	7,243
10/1/2004	9/30/2005	4/1/2005	7,414	1,522,999	1.000	1,522,376	205	2.61%	7,861
1/1/2005	12/31/2005	7/2/2005	7,367	1,605,547	0.999	1,604,670	218	2.66%	8,202
4/1/2005	3/31/2006	9/30/2005	7,573	1,515,808	1.000	1,515,932	200	2.61%	7,682
7/1/2005	6/30/2006	12/30/2005	8,015	1,492,254	1.001	1,493,312	186	2.49%	7,494
10/1/2005	9/30/2006	4/1/2006	9,050	1,707,970	1.001	1,710,254	189	2.41%	7,829
1/1/2006	12/31/2006	7/2/2006	10,644	2,243,665	1.002	2,248,073	211	2.36%	8,958
4/1/2006	3/31/2007	9/30/2006	12,561	2,693,085	1.006	2,710,396	216	2.36%	9,131
7/1/2006	6/30/2007	12/30/2006	14,634	3,389,381	1.011	3,426,296	234	2.43%	9,632
10/1/2006	9/30/2007	4/1/2007	16,750	3,998,503	1.015	4,059,900	242	2.43%	9,983
1/1/2007	12/31/2007	7/2/2007	18,653	4,968,648	1.020	5,067,117	272	2.52%	10,794
4/1/2007	3/31/2008	9/30/2007	20,104	5,680,585	1.043	5,922,612	295	2.47%	11,906
7/1/2007	6/30/2008	12/30/2007	21,485	6,618,933	1.065	7,051,772	328	2.49%	13,157
10/1/2007	9/30/2008	3/31/2008	22,747	7,366,126	1.088	8,015,685	352	2.82%	12,513
1/1/2008	12/31/2008	7/1/2008	23,666	6,964,312	1.111	7,737,141	327	2.75%	11,876

		Pure Premium	Frequency	Severity
(9)	17 Point Fitted Annual Rate of Change:	17.9%	-1.2%	19.3%
(10)	13 Point Fitted Annual Rate of Change:	23.2%	1.9%	20.9%
(11)	9 Point Fitted Annual Rate of Change:	31.3%	8.4%	21.1%
(12)		14.0%	0.0%	14.0%

(13) Selected Annual Loss Trend: 14.0%

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 -- DWELLING FIRE DP-1

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	1,518,103	1,437,438	1,432,854	1,442,241	1,441,454
1/1/2005	12/31/2005	1,674,050	1,745,452	1,743,734	1,742,326	
1/1/2006	12/31/2006	2,118,425	2,382,465	2,487,934		
1/1/2007	12/31/2007	4,744,430	5,388,374			
1/1/2008	12/31/2008	7,352,741				

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	0.947	0.997	1.007	0.999	
1/1/2005	12/31/2005	1.043	0.999	0.999		
1/1/2006	12/31/2006	1.125	1.044			
1/1/2007	12/31/2007	1.136				
Straight Average		1.062	1.013	1.003	0.999	
Weighted Average		1.089	1.018	1.003	0.999	
Selected		1.089	1.018	1.003	0.999	
Cumulative		1.111	1.020	1.002	0.999	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 -- DWELLING FIRE DP-1
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	7,272	1,284	8,204	8,556
1/1/2005	12/31/2005	7,367	1,539	8,522	8,905
1/1/2006	12/31/2006	10,644	1,827	11,999	12,471
1/1/2007	12/31/2007	18,653	2,803	20,038	21,456
1/1/2008	12/31/2008	23,666	2,420	17,073	26,086
(2) Total earned house years		67,602	9,873	65,836	77,475
(3) Frequency		2.75%	2.58%	0.17%	2.91%
(4) Adjustment Factor		0.946	0.886	0.060	1.000
(5) Indicated Full credibility standard		42,284	45,128	672,000	40,000
(6) Selected Full credibility standard		40,000	40,000	670,000	40,000
(7) Credibility		1.000	0.497	0.313	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 -- DWELLING FIRE DP-1
STATEWIDE OFFBALANCE

		With Provision for Rapid Cash Buildup	Without Provision for Rapid Cash Buildup
(1)	Combined Indication	0.923	0.914
(2)	With-Wind Indication	0.642	0.632
(3)	X-Wind Indication	0.121	0.121
(4)	Sinkhole Indication	4.594	4.594
(5)	With-Wind In-Force Premium as of 12/31/2008 at CRL	21,220	21,220
(6)	X-Wind In-Force Premium as of 12/31/2008 at CRL	808	808
(7)	Sinkhole In-Force Premium as of 12/31/2008 at CRL	155	155
(8)	Indicated With-Wind Premium	34,838	34,638
(9)	Indicated X-Wind Premium	905	905
(10)	Indicated Sinkhole Premium	870	870
(11)	Indicated Percent With-Wind Premium	0.952	0.951
(12)	Indicated Percent X-Wind Premium	0.025	0.025
(13)	Indicated Percent Sinkhole Premium	0.024	0.024
(14)	Off-Balanced With-Wind Indicated	0.913	0.903
(15)	Off-Balanced X-Wind Indicated	0.306	0.307
(16)	Off-Balanced Sinkhole Indicated	5.518	5.523
(17)	Weighted Avg of (14)-(16)	0.923	0.914

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

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: **Personal Lines Account D W (DP)**
POLICY TYPE: **DP-1**
COMPANY(IES): **CPIIC**

(A) Loss Experience Eval. Date: **03/31/09**
(B) Annual Premium Trend: **4.0%**
(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	1,284	\$424	\$360	1.151	1.290	\$535
12/31/2005	51	1,536	520	473	1.127	1.241	681
12/31/2006	39	1,827	933	673	1.061	1.193	852
12/31/2007	27	2,803	1,236	1,202	1.003	1.147	1,383
12/31/2008	15	2,420	858	1,009	1.022	1.103	1,137
TOTAL		9,873	\$3,970	\$3,716			\$4,568

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	\$207	\$0	\$16	\$191	\$35	\$0	\$7	\$28	\$6	\$0	\$1	\$5	\$224
12/31/2005	846	0	18	828	71	0	3	68	23	0	1	21	917
12/31/2006	457	0	0	457	38	0	0	38	12	0	0	12	506
12/31/2007	1,066	0	0	1,066	114	0	0	114	27	0	0	27	1,207
12/31/2008	598	0	0	598	90	0	0	89	15	0	0	15	702
TOTAL	\$3,174	\$0	\$34	\$3,140	\$347	\$0	\$10	\$337	\$83	\$0	\$3	\$80	\$3,557

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	\$3	\$0	\$0	\$3								
12/31/2005	11	0	0	\$11								
12/31/2006	6	0	0	\$6								
12/31/2007	15	0	0	\$15								
12/31/2008	10	0	0	\$10								
TOTAL	\$44	\$0	\$1	\$45								

DEVELOPMENT OF PROJECTED LOSS & LAE RATIO:

(1) Accident Year Ending	(34) Actual Incurred Loss & LAE Excl. Cats. (\$000's)	(35) Loss & ALAE Development Factors (SUPPORT)	(36) Loss Trend Factors	(37) Trended & Developed Incurred Loss & LAE Excl. Cats. (\$000's)	(38) Projected Incurred Loss & LAE Incl. Non-Hurr Cat (\$000's)	(39) Bad Faith/ Punitive Damage Incl. in (34) (\$000's)	(40) Projected Incurred Loss & LAE Non-Hurr Cat. Excl. BF/PD (\$000's)	(41) Adjustment Factor for Law Changes, Etc. (SUPPORT)	(42) Final Adjusted Expected Incurred Loss & LAE (\$000's)	(43) Projected Incurred Loss & LAE 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	\$224	1.000	1.290	\$289	\$292	\$0	\$292	1.000	\$292	54.7%	10.0%	
12/31/2005	917	1.000	1.241	1,138	\$1,149	0	1,149	1.000	1,149	173.9%	15.0%	
12/31/2006	506	1.005	1.193	608	\$614	0	614	1.000	614	72.1%	20.0%	
12/31/2007	1,207	1.086	1.147	1,504	\$1,519	0	1,519	1.000	1,519	109.8%	25.0%	
12/31/2008	702	1.290	1.103	1,000	\$1,010	0	1,010	1.000	1,010	88.8%	30.0%	
TOTAL	\$3,557			\$4,539	\$4,584	\$0	\$4,584		\$4,584	100.4%	100.0%	100.0%

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) 100.0% Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52) 6.1% Expected Fixed Expense Ratio
(53) 14.7% Expected Variable Expense Ratio
(54) **24.4%** 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) **12.1%** Credibility-Weighted Rate Level Indication
(60) 0.0% Company Selected Rate Change

PR-M -- DWELLING FIRE DP-1

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
1/1/2004	12/31/2004	7/1/2004	414,279	1,284	323
4/1/2004	3/31/2005	9/30/2004	449,877	1,379	326
7/1/2004	6/30/2005	12/30/2004	482,691	1,456	332
10/1/2004	9/30/2005	4/1/2005	511,359	1,509	339
1/1/2005	12/31/2005	7/2/2005	532,704	1,539	346
4/1/2005	3/31/2006	9/30/2005	554,095	1,566	354
7/1/2005	6/30/2006	12/30/2005	577,096	1,596	362
10/1/2005	9/30/2006	4/1/2006	624,484	1,671	374
1/1/2006	12/31/2006	7/2/2006	713,704	1,827	391
4/1/2006	3/31/2007	9/30/2006	829,748	2,036	408
7/1/2006	6/30/2007	12/30/2006	984,067	2,337	421
10/1/2006	9/30/2007	4/1/2007	1,128,768	2,635	428
1/1/2007	12/31/2007	7/2/2007	1,205,784	2,803	430
4/1/2007	3/31/2008	9/30/2007	1,232,101	2,869	429
7/1/2007	6/30/2008	12/30/2007	1,191,065	2,782	428
10/1/2007	9/30/2008	3/31/2008	1,114,472	2,609	427
1/1/2008	12/31/2008	7/1/2008	1,031,156	2,420	426
(6) 17 Point Fitted Annual Rate of Change:					8.9%
(7) 13 Point Fitted Annual Rate of Change:					8.1%
(8) 9 Point Fitted Annual Rate of Change:					3.6%
(9) 5 Point Fitted Annual Rate of Change:					-1.0%
(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:					4.0%

Notes:

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

PR-M -- DWELLING FIRE DP-1

CALCULATION OF LOSS TREND FACTORS FOR X-WIND POLICIES

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
			Non-Cat Incurred Losses as of 3/31/2009	Incurred Loss Development Factor	Developed Non-Cat Incurred Losses	Pure Premium	Frequency	Severity
Beginning of Calendar Year	End of Calendar Year	Average Loss Date	Earned House Years					
1/1/2004	12/31/2004	7/1/2004	1,284	1.000	191,414	149	2.27%	6,573
4/1/2004	3/31/2005	9/30/2004	1,379	1.000	341,270	247	2.89%	8,548
7/1/2004	6/30/2005	12/30/2004	1,456	1.000	684,381	470	3.16%	14,855
10/1/2004	9/30/2005	4/1/2005	1,509	1.000	744,070	493	2.52%	19,541
1/1/2005	12/31/2005	7/2/2005	1,539	1.000	828,140	538	2.48%	21,683
4/1/2005	3/31/2006	9/30/2005	1,566	1.001	719,796	459	2.13%	21,580
7/1/2005	6/30/2006	12/30/2005	1,596	1.003	392,916	246	1.96%	12,531
10/1/2005	9/30/2006	4/1/2006	1,671	1.004	377,367	226	2.38%	9,496
1/1/2006	12/31/2006	7/2/2006	1,827	1.005	459,500	251	2.11%	11,944
4/1/2006	3/31/2007	9/30/2006	2,036	1.026	562,987	277	1.73%	15,948
7/1/2006	6/30/2007	12/30/2006	2,337	1.046	807,301	345	1.90%	18,166
10/1/2006	9/30/2007	4/1/2007	2,635	1.066	823,688	313	1.87%	16,733
1/1/2007	12/31/2007	7/2/2007	2,803	1.086	1,157,840	413	2.19%	18,847
4/1/2007	3/31/2008	9/30/2007	2,869	1.137	1,185,123	413	2.56%	16,126
7/1/2007	6/30/2008	12/30/2007	2,782	1.188	1,313,084	472	2.71%	17,393
10/1/2007	9/30/2008	3/31/2008	2,609	1.239	1,192,659	457	2.76%	16,536
1/1/2008	12/31/2008	7/1/2008	2,420	1.290	771,395	319	2.58%	12,359

		Pure Premium	Frequency	Severity
(9)	17 Point Fitted Annual Rate of Change:	8.3%	-1.4%	9.9%
(10)	13 Point Fitted Annual Rate of Change:	5.3%	7.3%	-1.8%
(11)	9 Point Fitted Annual Rate of Change:	25.1%	24.1%	0.8%
(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 -- DWELLING FIRE DP-1
 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	161,660	188,573	222,444	219,444	219,444
1/1/2005	12/31/2005	794,190	798,004	887,124	896,067	
1/1/2006	12/31/2006	462,283	498,283	494,822		
1/1/2007	12/31/2007	824,729	1,179,441			
1/1/2008	12/31/2008	687,258				

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	1.166	1.180	0.987	1.000	
1/1/2005	12/31/2005	1.005	1.112	1.010		
1/1/2006	12/31/2006	1.078	0.993			
1/1/2007	12/31/2007	1.430				
Straight Average		1.170	1.095	0.998	1.000	
Weighted Average		1.188	1.080	1.005	1.000	
Selected		1.188	1.080	1.005	1.000	
Cumulative		1.290	1.086	1.005	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 -- DWELLING FIRE DP-1
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	7,272	1,284	8,204	8,556
1/1/2005	12/31/2005	7,367	1,539	8,522	8,905
1/1/2006	12/31/2006	10,644	1,827	11,999	12,471
1/1/2007	12/31/2007	18,653	2,803	20,038	21,456
1/1/2008	12/31/2008	23,666	2,420	17,073	26,086
(2) Total earned house years		67,602	9,873	65,836	77,475
(3) Frequency		2.75%	2.58%	0.17%	2.91%
(4) Adjustment Factor		0.946	0.886	0.060	1.000
(5) Indicated Full credibility standard		42,284	45,128	672,000	40,000
(6) Selected Full credibility standard		40,000	40,000	670,000	40,000
(7) Credibility		1.000	0.497	0.313	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 -- DWELLING FIRE DP-1
STATEWIDE OFFBALANCE

		With Provision for Rapid Cash Buildup	Without Provision for Rapid Cash Buildup
(1)	Combined Indication	0.923	0.914
(2)	With-Wind Indication	0.642	0.632
(3)	X-Wind Indication	0.121	0.121
(4)	Sinkhole Indication	4.594	4.594
(5)	With-Wind In-Force Premium as of 12/31/2008 at CRL	21,220	21,220
(6)	X-Wind In-Force Premium as of 12/31/2008 at CRL	808	808
(7)	Sinkhole In-Force Premium as of 12/31/2008 at CRL	155	155
(8)	Indicated With-Wind Premium	34,838	34,638
(9)	Indicated X-Wind Premium	905	905
(10)	Indicated Sinkhole Premium	870	870
(11)	Indicated Percent With-Wind Premium	0.952	0.951
(12)	Indicated Percent X-Wind Premium	0.025	0.025
(13)	Indicated Percent Sinkhole Premium	0.024	0.024
(14)	Off-Balanced With-Wind Indicated	0.913	0.903
(15)	Off-Balanced X-Wind Indicated	0.306	0.307
(16)	Off-Balanced Sinkhole Indicated	5.518	5.523
(17)	Weighted Avg of (14)-(16)	0.923	0.914

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)}

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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

CITYZEN 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: **Personal Lines Account D W (DP)**
POLICY TYPE: **DP-3**
COMPANY(IES): **CPIC**

(A) Loss Experience Eval. Date: **03/31/09**
(B) Annual Premium Trend: **2.0%**
(C) Annual Loss Trend (Up-to-Date): **17.0%**
(D) Annual Loss Trend (Projected): **17.0%**
(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	86,323	\$2,134	\$1,778	1.337	1.137	\$2,705
12/31/2005	51	101,638	3,185	2,859	1.163	1.115	3,706
12/31/2006	39	138,432	6,910	4,869	1.029	1.093	5,479
12/31/2007	27	182,175	6,630	6,416	0.944	1.072	6,494
12/31/2008	15	133,745	2,916	3,176	0.989	1.051	3,301
TOTAL		652,312	\$21,775	\$19,098			\$21,685

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	\$4,855	\$0	\$0	\$4,855	\$887	\$0	\$0	\$887	\$124	\$0	\$0	\$124	\$5,866
12/31/2005	4,977	0	0	4,977	845	0	0	845	127	0	0	127	5,949
12/31/2006	9,003	0	0	9,003	1,509	0	0	1,509	229	0	0	229	10,742
12/31/2007	15,279	0	0	15,279	3,337	0	0	3,337	389	0	0	389	19,006
12/31/2008	9,917	0	0	9,917	2,285	0	0	2,285	253	0	0	253	12,454
TOTAL	\$44,031	\$0	\$0	\$44,031	\$8,864	\$0	\$0	\$8,864	\$1,122	\$0	\$0	\$1,122	\$54,017

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)
	---PROJECTED NON-HURR. CAT (\$000's)---				INSERT APPLICABLE DATE IN YELLOW HIGHLIGHTED CELL ---							
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	-	-	\$2,229	\$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 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 (\$000's)
12/31/2004	\$5,866	1.000	2.776	\$16,282	\$16,282	\$0	\$16,282	1.000	\$16,282	601.9%	10.0%	
12/31/2005	5,949	1.009	2.373	14,236	\$14,236	0	14,236	1.000	14,236	384.1%	15.0%	
12/31/2006	10,742	1.020	2.028	22,214	\$22,214	0	22,214	1.000	22,214	405.4%	20.0%	
12/31/2007	19,006	1.100	1.734	36,257	\$36,257	0	36,257	1.000	36,257	558.3%	25.0%	
12/31/2008	12,454	1.445	1.481	26,655	\$26,655	0	26,655	1.000	26,655	807.5%	30.0%	
TOTAL	\$54,017			\$115,644	\$115,644	\$0	\$115,644		\$115,644	533.3%	100.0%	580.7%

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%	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	0.0%	0.0%	0.0%
Other Expense (Specify**)	0.0%	10.0%	10.0%
TOTAL EXPENSES	6.1%	20.1%	26.2%
PERMISSIBLE LOSS & LAE			73.8%

* - 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)	580.7%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	6.1%	Expected Fixed Expense Ratio
(53)	20.1%	Expected Variable Expense Ratio
(54)	634.5%	Rate Level Indication (Before Credibility)
(55)	0.66	Credibility (SUPPORT)
(56)	14.7%	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)	14.7%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	423.4%	Credibility-Weighted Rate Level Indication
(60)	0.0%	Company Selected Rate Change

PR-M -- DWELLING FIRE DP-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	DP3 Sinkhole Average Coverage A
1/1/2004	12/31/2004	7/1/2004	2,378,408	96,323	25	12/31/2004	112,700
4/1/2004	3/31/2005	9/30/2004	2,615,604	99,452	26	3/31/2005	114,500
7/1/2004	6/30/2005	12/30/2004	2,838,638	100,929	28	6/30/2005	116,500
10/1/2004	9/30/2005	4/1/2005	3,053,797	100,721	30	9/30/2005	124,200
1/1/2005	12/31/2005	7/2/2005	3,323,587	101,638	33	12/31/2005	131,200
4/1/2005	3/31/2006	9/30/2005	3,664,990	106,448	34	3/31/2006	139,400
7/1/2005	6/30/2006	12/30/2005	4,070,188	113,948	36	6/30/2006	149,300
10/1/2005	9/30/2006	4/1/2006	4,539,638	125,241	36	9/30/2006	163,000
1/1/2006	12/31/2006	7/2/2006	5,011,504	138,432	36	12/31/2006	171,600
4/1/2006	3/31/2007	9/30/2006	5,435,734	152,141	36	3/31/2007	177,900
7/1/2006	6/30/2007	12/30/2006	5,773,413	164,929	35	6/30/2007	179,700
10/1/2006	9/30/2007	4/1/2007	6,058,771	177,389	34	9/30/2007	181,300
1/1/2007	12/31/2007	7/2/2007	6,058,403	182,175	33	12/31/2007	180,000
4/1/2007	3/31/2008	9/30/2007	5,685,333	177,625	32	3/31/2008	181,400
7/1/2007	6/30/2008	12/30/2007	5,016,161	166,987	30	6/30/2008	181,200
10/1/2007	9/30/2008	3/31/2008	4,031,625	149,921	27	9/30/2008	179,600
1/1/2008	12/31/2008	7/1/2008	3,141,580	133,745	23	12/31/2008	178,800
(6) 17 Point Fitted Annual Rate of Change:					0.4%		14.6%
(7) 13 Point Fitted Annual Rate of Change:					-9.4%		10.0%
(8) 9 Point Fitted Annual Rate of Change:					-17.9%		1.4%
(9) 5 Point Fitted Annual Rate of Change:					-29.4%		-0.9%
(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 -- DWELLING FIRE DP-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	Loss	Sinkhole			
				Losses as of 3/31/2009	Development Factor	Incurred Losses	Premium		
1/1/2004	12/31/2004	7/1/2004	96,323	4,855,473	1.000	4,855,473	50	0.10%	48,464
4/1/2004	3/31/2005	9/30/2004	99,452	5,681,779	1.002	5,694,170	57	0.12%	49,307
7/1/2004	6/30/2005	12/30/2004	100,929	5,800,802	1.004	5,826,103	58	0.11%	52,033
10/1/2004	9/30/2005	4/1/2005	100,721	4,850,247	1.007	4,881,980	48	0.09%	52,796
1/1/2005	12/31/2005	7/2/2005	101,638	4,976,528	1.009	5,019,940	49	0.09%	56,248
4/1/2005	3/31/2006	9/30/2005	106,448	6,418,150	1.011	6,491,809	61	0.09%	70,107
7/1/2005	6/30/2006	12/30/2005	113,948	6,127,217	1.014	6,214,408	55	0.08%	71,421
10/1/2005	9/30/2006	4/1/2006	125,241	6,864,514	1.017	6,981,096	56	0.07%	75,050
1/1/2006	12/31/2006	7/2/2006	138,432	9,002,944	1.020	9,180,631	66	0.08%	78,466
4/1/2006	3/31/2007	9/30/2006	152,141	9,561,980	1.040	9,943,644	65	0.10%	66,548
7/1/2006	6/30/2007	12/30/2006	164,929	12,671,177	1.060	13,432,625	81	0.11%	72,690
10/1/2006	9/30/2007	4/1/2007	177,389	14,509,449	1.080	15,674,137	88	0.13%	68,681
1/1/2007	12/31/2007	7/2/2007	182,175	15,279,450	1.100	16,814,258	92	0.13%	68,410
4/1/2007	3/31/2008	9/30/2007	177,625	16,096,107	1.187	19,099,264	108	0.14%	79,057
7/1/2007	6/30/2008	12/30/2007	166,987	14,298,627	1.273	18,197,919	109	0.13%	83,902
10/1/2007	9/30/2008	3/31/2008	149,921	12,514,471	1.359	17,005,056	113	0.12%	95,827
1/1/2008	12/31/2008	7/1/2008	133,745	9,916,885	1.445	14,329,490	107	0.11%	99,155

		Pure Premium	Frequency	Severity
(9)	17 Point Fitted Annual Rate of Change:	25.5%	7.4%	16.9%
(10)	13 Point Fitted Annual Rate of Change:	34.4%	19.0%	12.9%
(11)	9 Point Fitted Annual Rate of Change:	33.7%	13.5%	17.8%
(12)		17.0%	0.0%	17.0%

(13) Selected Annual Loss Trend: 17.0%

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 -- DWELLING FIRE DP-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*				
		<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>
1/1/2004	12/31/2004	4,163,247	5,460,367	5,617,833	5,692,955	5,742,617
1/1/2005	12/31/2005	4,433,871	5,239,150	5,772,638	5,821,876	
1/1/2006	12/31/2006	6,201,504	9,596,687	10,512,186		
1/1/2007	12/31/2007	14,836,589	18,616,685			
1/1/2008	12/31/2008	12,201,845				

Beginning of Accident Year	End of Accident Year	Link Ratios				
		<u>15 to 27</u>	<u>27 to 39</u>	<u>39 to 51</u>	<u>51 to 63</u>	<u>63 to Ultimate</u>
1/1/2004	12/31/2004	1.312	1.029	1.013	1.009	
1/1/2005	12/31/2005	1.182	1.102	1.009		
1/1/2006	12/31/2006	1.547	1.095			
1/1/2007	12/31/2007	1.255				
Straight Average		1.324	1.075	1.011	1.009	
Weighted Average		1.313	1.079	1.011	1.009	
Selected		1.313	1.079	1.011	1.009	
Cumulative		1.445	1.100	1.020	1.009	1.000

Notes:

* Based on information from a loss database.

PR-M -- DWELLING FIRE DP-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	83,972	15,079	96,323	99,051
1/1/2005	12/31/2005	84,035	21,760	101,638	105,796
1/1/2006	12/31/2006	116,662	27,655	138,432	144,317
1/1/2007	12/31/2007	162,779	32,867	182,175	195,646
1/1/2008	12/31/2008	165,719	21,261	133,745	186,980
(2) Total earned house years		613,168	118,622	652,312	731,790
(3) Frequency		4.29%	3.50%	0.11%	4.31%
(4) Adjustment Factor		0.996	0.811	0.025	1.000
(5) Indicated Full credibility standard		40,168	49,316	1,595,423	40,000
(6) Selected Full credibility standard		40,000	40,000	1,500,000	40,000
(4) Credibility		1.000	1.000	0.659	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 -- DWELLING FIRE DP-3
STATEWIDE OFFBALANCE

		With Provision for Rapid Cash Buildup	Without Provision for Rapid Cash Buildup
(1)	Combined Indication	0.561	0.554
(2)	With-Wind Indication	0.500	0.492
(3)	X-Wind Indication	-0.267	-0.267
(4)	Sinkhole Indication	4.234	4.234
(5)	With-Wind In-Force Premium as of 12/31/2008 at CRL	209,288	209,288
(6)	X-Wind In-Force Premium as of 12/31/2008 at CRL	11,248	11,248
(7)	Sinkhole In-Force Premium as of 12/31/2008 at CRL	2,229	2,229
(8)	Indicated With-Wind Premium	313,862	312,329
(9)	Indicated X-Wind Premium	8,249	8,249
(10)	Indicated Sinkhole Premium	11,667	11,667
(11)	Indicated Percent With-Wind Premium	0.940	0.940
(12)	Indicated Percent X-Wind Premium	0.025	0.025
(13)	Indicated Percent Sinkhole Premium	0.035	0.035
(14)	Off-Balanced With-Wind Indicated	0.562	0.555
(15)	Off-Balanced X-Wind Indicated	-0.236	-0.236
(16)	Off-Balanced Sinkhole Indicated	4.452	4.453
(17)	Weighted Avg of (14)-(16)	0.561	0.554

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: Personal Lines Account D W (DP)
POLICY TYPE: DP-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): 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	83,972	\$78,011	\$65,330	1.341	1.290	\$113,094
12/31/2005	51	84,035	82,173	74,602	1.158	1.241	107,231
12/31/2006	39	116,662	194,567	135,475	1.023	1.193	165,292
12/31/2007	27	162,779	237,477	227,535	0.939	1.147	245,164
12/31/2008	15	165,719	206,162	221,045	0.988	1.103	240,925
TOTAL		613,168	\$798,390	\$723,987			\$871,706

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	\$152,797	\$17	\$125,476	\$27,304	\$11,123	\$1	\$8,145	\$2,976	\$10,580	\$0	\$9,884	\$695	\$30,976
12/31/2005	186,515	30	161,762	24,723	13,979	0	11,021	2,958	13,372	1	12,742	630	28,310
12/31/2006	38,243	477	0	37,766	3,819	19	0	3,800	974	12	0	962	42,528
12/31/2007	79,151	506	0	78,645	6,767	0	0	6,767	2,016	13	0	2,003	87,415
12/31/2008	90,525	2,727	0	87,802	6,112	192	0	5,920	2,306	69	0	2,237	95,958
TOTAL	\$547,235	\$3,757	\$287,238	\$256,240	\$41,800	\$213	\$19,166	\$22,421	\$29,248	\$96	\$22,626	\$6,527	\$285,188

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	\$7,056	\$400	\$180	\$7,637								
12/31/2005	5,783	328	146	\$6,259								
12/31/2006	7,882	446	201	\$8,509								
12/31/2007	14,792	839	378	\$16,009								
12/31/2008	15,594	884	399	\$16,878								
TOTAL	\$51,087	\$2,897	\$1,307	\$55,292	-	-	\$209,288	\$0	\$92,715	\$6,218	\$7,303	\$106,236

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	\$30,976	1.000	2.089	\$64,720	\$72,357	\$0	\$72,357	1.000	\$72,357	64.0%	10.0%	
12/31/2005	28,310	1.004	1.866	53,044	\$59,303	0	\$59,303	1.000	\$59,303	55.3%	15.0%	
12/31/2006	42,528	1.018	1.666	72,109	\$80,618	0	\$80,618	1.000	\$80,618	48.8%	20.0%	
12/31/2007	87,415	1.043	1.488	135,668	\$151,677	0	\$151,677	1.000	\$151,677	61.9%	25.0%	
12/31/2008	95,958	1.123	1.328	143,032	\$159,909	0	\$159,909	1.000	\$159,909	66.4%	30.0%	
TOTAL	\$285,188			\$468,573	\$523,864	\$0	\$523,864		\$523,864	60.1%	100.0%	59.8%

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%	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	3.1%	0.0%	3.1%
Other Expense (Specify**)	0.0%	10.0%	10.0%
TOTAL EXPENSES	9.1%	20.2%	29.3%
PERMISSIBLE LOSS & LAE			70.7%

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

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(50)	50.8%	Projected Hurricane Loss & LAE ratio
(51)	110.6%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	9.1%	Expected Fixed Expense Ratio
(53)	20.2%	Expected Variable Expense Ratio
(54)	50.0%	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)	50.0%	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: **Personal Lines Account D W (DP)**
POLICY TYPE: **DP-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): **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	83,972	\$78,011	\$65,330	1.341	1.290	\$113,094
12/31/2005	51	84,035	82,173	74,602	1.158	1.241	107,231
12/31/2006	39	116,662	194,567	135,475	1.023	1.193	165,292
12/31/2007	27	162,779	237,477	227,535	0.939	1.147	245,164
12/31/2008	15	165,719	206,162	221,045	0.988	1.103	240,925
TOTAL		613,168	\$798,390	\$723,987			\$871,706

NOTES:

ACTUAL LOSSES:

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	----- ACTUAL INCURRED LOSSES (\$000's) -----				----- ACTUAL INCURRED ALAE (\$000's) -----				----- INCURRED ULAE (\$000's) -----				
12/31/2004	\$152,797	\$17	\$125,476	\$27,304	\$11,123	\$1	\$8,145	\$2,976	\$10,580	\$0	\$9,884	\$695	\$30,976
12/31/2005	186,515	30	161,762	24,723	13,979	0	11,021	2,958	13,372	1	12,742	630	28,310
12/31/2006	38,243	477	0	37,766	3,819	19	0	3,800	974	0	0	962	42,528
12/31/2007	79,151	506	0	78,645	6,767	0	0	6,767	2,016	13	0	2,003	87,415
12/31/2008	90,525	2,727	0	87,802	6,112	192	0	5,920	2,306	69	0	2,237	95,958
TOTAL	\$547,235	\$3,757	\$287,238	\$256,240	\$41,800	\$213	\$19,166	\$22,421	\$29,248	\$96	\$22,626	\$6,527	\$285,188

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	\$7,056	\$400	\$180	\$7,637								
12/31/2005	5,783	328	146	\$6,259								
12/31/2006	7,882	446	201	\$8,509								
12/31/2007	14,792	839	378	\$16,009								
12/31/2008	15,594	884	399	\$16,878								
TOTAL	\$51,087	\$2,897	\$1,307	\$55,292								

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	\$30,976	1.000	2.089	\$64,720	\$72,357	\$0	\$72,357	1.000	\$72,357	64.0%	10.0%	
12/31/2005	28,310	1.004	1.866	53,044	\$59,303	0	\$59,303	1.000	\$59,303	55.3%	15.0%	
12/31/2006	42,528	1.018	1.666	72,109	\$80,618	0	\$80,618	1.000	\$80,618	48.8%	20.0%	
12/31/2007	87,415	1.043	1.488	135,668	\$151,677	0	\$151,677	1.000	\$151,677	61.9%	25.0%	
12/31/2008	95,958	1.123	1.328	143,032	\$159,909	0	\$159,909	1.000	\$159,909	66.4%	30.0%	
TOTAL	\$285,188			\$468,573	\$523,864	\$0	\$523,864		\$523,864	60.1%	100.0%	59.8%

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%	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	2.5%	0.0%	2.5%
Other Expense (Specify**)	0.0%	10.0%	10.0%
TOTAL EXPENSES	8.6%	20.2%	28.7%
PERMISSIBLE LOSS & LAE			71.3%

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

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(50)	50.8%	Projected Hurricane Loss & LAE ratio
(51)	110.6%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	8.6%	Expected Fixed Expense Ratio
(53)	20.2%	Expected Variable Expense Ratio
(54)	49.2%	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)	49.2%	Credibility-Weighted Rate Level Indication
(60)	0.0%	Company Selected Rate Change

PR-M -- DWELLING FIRE DP-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	DP3 With Wind Average Coverage A
1/1/2004	12/31/2004	7/1/2004	87,636,761	83,972	1,044	12/31/2004	108,100
4/1/2004	3/31/2005	9/30/2004	88,415,365	85,908	1,029	3/31/2005	108,500
7/1/2004	6/30/2005	12/30/2004	88,146,141	86,191	1,023	6/30/2005	108,500
10/1/2004	9/30/2005	4/1/2005	86,092,006	84,502	1,019	9/30/2005	116,900
1/1/2005	12/31/2005	7/2/2005	86,415,594	84,035	1,028	12/31/2005	124,300
4/1/2005	3/31/2006	9/30/2005	92,454,901	87,647	1,055	3/31/2006	132,800
7/1/2005	6/30/2006	12/30/2005	102,628,895	94,018	1,092	6/30/2006	142,600
10/1/2005	9/30/2006	4/1/2006	118,779,588	104,373	1,138	9/30/2006	156,900
1/1/2006	12/31/2006	7/2/2006	138,529,785	116,662	1,187	12/31/2006	165,600
4/1/2006	3/31/2007	9/30/2006	159,648,270	129,440	1,233	3/31/2007	171,700
7/1/2006	6/30/2007	12/30/2006	179,812,460	141,211	1,273	6/30/2007	173,000
10/1/2006	9/30/2007	4/1/2007	199,045,884	153,122	1,300	9/30/2007	174,700
1/1/2007	12/31/2007	7/2/2007	213,682,775	162,779	1,313	12/31/2007	173,800
4/1/2007	3/31/2008	9/30/2007	220,888,117	167,336	1,320	3/31/2008	173,900
7/1/2007	6/30/2008	12/30/2007	224,191,697	169,858	1,320	6/30/2008	172,200
10/1/2007	9/30/2008	3/31/2008	223,143,335	169,138	1,319	9/30/2008	171,200
1/1/2008	12/31/2008	7/1/2008	218,405,814	165,719	1,318	12/31/2008	169,900
(6) 17 Point Fitted Annual Rate of Change:					8.6%	14.9%	
(7) 13 Point Fitted Annual Rate of Change:					9.3%	10.0%	
(8) 9 Point Fitted Annual Rate of Change:					4.8%	0.5%	
(9) 5 Point Fitted Annual Rate of Change:					0.3%	-2.4%	
(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 -- DWELLING FIRE DP-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	83,972	27,303,850	1.000	27,303,850	325	3.49%	9,321
4/1/2004	3/31/2005	9/30/2004	85,908	28,424,207	1.001	28,454,696	331	3.42%	9,674
7/1/2004	6/30/2005	12/30/2004	86,191	28,163,568	1.002	28,223,987	327	3.46%	9,470
10/1/2004	9/30/2005	4/1/2005	84,502	25,099,182	1.003	25,179,950	298	3.13%	9,507
1/1/2005	12/31/2005	7/2/2005	84,035	24,722,552	1.004	24,828,627	295	3.05%	9,700
4/1/2005	3/31/2006	9/30/2005	87,647	24,103,449	1.008	24,288,289	277	2.92%	9,497
7/1/2005	6/30/2006	12/30/2005	94,018	28,007,224	1.011	28,316,608	301	2.84%	10,620
10/1/2005	9/30/2006	4/1/2006	104,373	32,493,240	1.014	32,961,940	316	2.86%	11,037
1/1/2006	12/31/2006	7/2/2006	116,662	37,766,374	1.018	38,438,711	329	2.80%	11,788
4/1/2006	3/31/2007	9/30/2006	129,440	45,891,662	1.024	47,001,583	363	2.85%	12,749
7/1/2006	6/30/2007	12/30/2006	141,211	54,251,028	1.031	55,909,420	396	3.06%	12,957
10/1/2006	9/30/2007	4/1/2007	153,122	66,752,316	1.037	69,218,948	452	3.23%	14,009
1/1/2007	12/31/2007	7/2/2007	162,779	78,645,087	1.043	82,053,184	504	3.64%	13,840
4/1/2007	3/31/2008	9/30/2007	167,336	90,260,102	1.063	95,958,960	573	3.90%	14,692
7/1/2007	6/30/2008	12/30/2007	169,858	94,822,486	1.083	102,687,173	605	4.02%	15,053
10/1/2007	9/30/2008	3/31/2008	169,138	94,978,840	1.103	104,737,362	619	4.39%	14,097
1/1/2008	12/31/2008	7/1/2008	165,719	87,802,041	1.123	98,561,932	595	4.29%	13,858

		Pure Premium	Frequency	Severity
(9)	17 Point Fitted Annual Rate of Change:	22.2%	6.6%	14.6%
(10)	13 Point Fitted Annual Rate of Change:	35.6%	16.8%	16.1%
(11)	9 Point Fitted Annual Rate of Change:	<u>40.0%</u>	<u>28.4%</u>	<u>9.0%</u>
(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 -- DWELLING FIRE DP-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	26,178,349	28,870,221	29,526,277	30,150,670	30,280,035
1/1/2005	12/31/2005	24,428,909	26,074,533	27,537,112	27,680,461	
1/1/2006	12/31/2006	38,002,123	41,271,262	41,566,306		
1/1/2007	12/31/2007	80,202,345	85,412,220			
1/1/2008	12/31/2008	93,721,550				

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	1.103	1.023	1.021	1.004	
1/1/2005	12/31/2005	1.067	1.056	1.005		
1/1/2006	12/31/2006	1.086	1.007			
1/1/2007	12/31/2007	1.065				
Straight Average		1.080	1.029	1.013	1.004	
Weighted Average		1.076	1.025	1.013	1.004	
Selected		1.076	1.025	1.013	1.004	
Cumulative		1.123	1.043	1.018	1.004	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 -- DWELLING FIRE DP-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	83,972	15,079	96,323	99,051
1/1/2005	12/31/2005	84,035	21,760	101,638	105,796
1/1/2006	12/31/2006	116,662	27,655	138,432	144,317
1/1/2007	12/31/2007	162,779	32,867	182,175	195,646
1/1/2008	12/31/2008	165,719	21,261	133,745	186,980
(2) Total earned house years		613,168	118,622	652,312	731,790
(3) Frequency		4.29%	3.50%	0.11%	4.31%
(4) Adjustment Factor		0.996	0.811	0.025	1.000
(5) Indicated Full credibility standard		40,168	49,316	1,595,423	40,000
(6) Selected Full credibility standard		40,000	40,000	1,500,000	40,000
(4) Credibility		1.000	1.000	0.659	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 -- DWELLING FIRE DP-3
STATEWIDE OFFBALANCE

		With Provision for Rapid Cash Buildup	Without Provision for Rapid Cash Buildup
(1)	Combined Indication	0.561	0.554
(2)	With-Wind Indication	0.500	0.492
(3)	X-Wind Indication	-0.267	-0.267
(4)	Sinkhole Indication	4.234	4.234
(5)	With-Wind In-Force Premium as of 12/31/2008 at CRL	209,288	209,288
(6)	X-Wind In-Force Premium as of 12/31/2008 at CRL	11,248	11,248
(7)	Sinkhole In-Force Premium as of 12/31/2008 at CRL	2,229	2,229
(8)	Indicated With-Wind Premium	313,862	312,329
(9)	Indicated X-Wind Premium	8,249	8,249
(10)	Indicated Sinkhole Premium	11,667	11,667
(11)	Indicated Percent With-Wind Premium	0.940	0.940
(12)	Indicated Percent X-Wind Premium	0.025	0.025
(13)	Indicated Percent Sinkhole Premium	0.035	0.035
(14)	Off-Balanced With-Wind Indicated	0.562	0.555
(15)	Off-Balanced X-Wind Indicated	-0.236	-0.236
(16)	Off-Balanced Sinkhole Indicated	4.452	4.453
(17)	Weighted Avg of (14)-(16)	0.561	0.554

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

HO/CIZEN 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: Personal Lines Account D W (DP)
POLICY TYPE: DP-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): 8.0%
(D) Annual Loss Trend (Projected): 8.0%
(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	15,079	\$11,616	\$9,237	1.299	1.290	\$15,482
12/31/2005	51	21,760	18,478	15,055	1.201	1.241	22,431
12/31/2006	39	27,655	29,280	23,406	1.097	1.193	30,635
12/31/2007	27	32,867	29,710	32,355	1.001	1.147	37,144
12/31/2008	15	21,261	12,211	19,557	1.014	1.103	21,871
TOTAL		118,622	\$101,295	\$99,611			\$127,563

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	\$5,964	\$0	\$540	\$5,425	\$1,026	\$0	\$103	\$923	\$181	\$0	\$43	\$138	\$6,486
12/31/2005	5,966	0	35	5,931	744	0	33	711	154	0	3	151	6,793
12/31/2006	9,305	0	0	9,305	889	0	0	889	237	0	0	237	10,431
12/31/2007	13,399	0	0	13,399	1,087	0	0	1,087	341	0	0	341	14,827
12/31/2008	8,497	2	0	8,494	536	1	0	535	216	0	0	216	9,246
TOTAL	\$43,132	\$2	\$575	\$42,554	\$4,282	\$1	\$136	\$4,145	\$1,129	\$0	\$45	\$1,084	\$47,783

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	\$73	\$32	\$2	\$107								
12/31/2005	74	32	2	\$108								
12/31/2006	107	46	3	\$155								
12/31/2007	143	61	4	\$209								
12/31/2008	88	38	2	\$129								
TOTAL	\$486	\$208	\$14	\$708								

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	\$6,486	1.000	1.649	\$10,697	\$10,804	\$0	\$10,804	1.000	\$10,804	69.8%	10.0%	
12/31/2005	6,793	1.043	1.527	10,822	10,930	0	10,930	1.000	10,930	48.7%	15.0%	
12/31/2006	10,431	1.053	1.414	15,531	15,687	0	15,687	1.000	15,687	51.2%	20.0%	
12/31/2007	14,827	1.074	1.310	20,853	21,061	0	21,061	1.000	21,061	56.7%	25.0%	
12/31/2008	9,246	1.147	1.212	12,857	12,986	0	12,986	1.000	12,986	59.4%	30.0%	
TOTAL	\$47,783			\$70,761	\$71,468	\$0	\$71,468		\$71,468	56.0%	100.0%	56.5%

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%	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)	56.5%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	6.1%	Expected Fixed Expense Ratio
(53)	14.7%	Expected Variable Expense Ratio
(54)	-26.7%	Rate Level Indication (Before Credibility)
(55)	1.00	Credibility (SUPPORT)
(56)	3.8%	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)	3.8%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	-26.7%	Credibility-Weighted Rate Level Indication
(60)	0.0%	Company Selected Rate Change

PR-M -- DWELLING FIRE DP-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	DP3 X-Wind Average Coverage A
1/1/2004	12/31/2004	7/1/2004	11,996,965	15,079	796	12/31/2004	122,100
4/1/2004	3/31/2005	9/30/2004	13,285,281	16,624	799	3/31/2005	124,500
7/1/2004	6/30/2005	12/30/2004	14,651,283	18,194	805	6/30/2005	128,000
10/1/2004	9/30/2005	4/1/2005	16,340,941	20,034	816	9/30/2005	133,500
1/1/2005	12/31/2005	7/2/2005	18,076,910	21,760	831	12/31/2005	138,800
4/1/2005	3/31/2006	9/30/2005	19,774,263	23,295	849	3/31/2006	144,900
7/1/2005	6/30/2006	12/30/2005	21,610,752	24,774	872	6/30/2006	152,600
10/1/2005	9/30/2006	4/1/2006	23,567,203	26,185	900	9/30/2006	161,400
1/1/2006	12/31/2006	7/2/2006	25,674,948	27,655	928	12/31/2006	167,800
4/1/2006	3/31/2007	9/30/2006	27,907,936	29,255	954	3/31/2007	172,100
7/1/2006	6/30/2007	12/30/2006	30,195,926	31,023	973	6/30/2007	173,600
10/1/2006	9/30/2007	4/1/2007	32,121,953	32,628	984	9/30/2007	174,700
1/1/2007	12/31/2007	7/2/2007	32,374,832	32,867	985	12/31/2007	169,400
4/1/2007	3/31/2008	9/30/2007	31,119,579	31,830	978	3/31/2008	168,000
7/1/2007	6/30/2008	12/30/2007	28,388,667	29,293	969	6/30/2008	168,100
10/1/2007	9/30/2008	3/31/2008	24,197,674	25,367	954	9/30/2008	154,700
1/1/2008	12/31/2008	7/1/2008	19,826,484	21,261	933	12/31/2008	148,300
(6) 17 Point Fitted Annual Rate of Change:					6.0%	7.7%	
(7) 13 Point Fitted Annual Rate of Change:					4.7%	2.8%	
(8) 9 Point Fitted Annual Rate of Change:					0.0%	-5.9%	
(9) 5 Point Fitted Annual Rate of Change:					-5.2%	-13.0%	
(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:					4.0%		

Notes:

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

PR-M -- DWELLING FIRE DP-3

CALCULATION OF LOSS TREND FACTORS FOR X-WIND POLICIES

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
			Non-Cat Incurred Losses as of 3/31/2009	Incurred Loss Development Factor	Developed Non-Cat Incurred Losses	Pure Premium	Frequency	Severity
Beginning of Calendar Year	End of Calendar Year	Average Loss Date	Earned House Years					
1/1/2004	12/31/2004	7/1/2004	15,079	1.000	5,424,797	360	3.33%	10,789
4/1/2004	3/31/2005	9/30/2004	16,624	1.011	5,576,095	335	3.26%	10,280
7/1/2004	6/30/2005	12/30/2004	18,194	1.022	5,689,868	313	3.36%	9,304
10/1/2004	9/30/2005	4/1/2005	20,034	1.032	5,799,148	289	3.01%	9,614
1/1/2005	12/31/2005	7/2/2005	21,760	1.043	6,186,560	284	2.87%	9,890
4/1/2005	3/31/2006	9/30/2005	23,295	1.046	7,442,717	320	2.84%	11,254
7/1/2005	6/30/2006	12/30/2005	24,774	1.048	7,540,954	304	2.77%	10,995
10/1/2005	9/30/2006	4/1/2006	26,185	1.050	9,075,046	347	2.96%	11,708
1/1/2006	12/31/2006	7/2/2006	27,655	1.053	9,796,535	354	2.93%	12,097
4/1/2006	3/31/2007	9/30/2006	29,255	1.058	10,751,968	368	2.93%	12,542
7/1/2006	6/30/2007	12/30/2006	31,023	1.063	12,661,005	408	3.02%	13,531
10/1/2006	9/30/2007	4/1/2007	32,628	1.069	13,691,541	420	3.06%	13,731
1/1/2007	12/31/2007	7/2/2007	32,867	1.074	14,390,143	438	3.40%	12,874
4/1/2007	3/31/2008	9/30/2007	31,830	1.092	15,306,344	481	3.64%	13,226
7/1/2007	6/30/2008	12/30/2007	29,293	1.110	14,280,207	487	3.71%	13,135
10/1/2007	9/30/2008	3/31/2008	25,367	1.129	12,102,676	477	3.77%	12,665
1/1/2008	12/31/2008	7/1/2008	21,261	1.147	9,742,878	458	3.50%	13,110

		Pure Premium	Frequency	Severity
(9)	17 Point Fitted Annual Rate of Change:	13.4%	4.0%	9.0%
(10)	13 Point Fitted Annual Rate of Change:	20.0%	10.9%	8.2%
(11)	9 Point Fitted Annual Rate of Change:	<u>16.6%</u>	<u>14.6%</u>	<u>1.7%</u>
(12)		8.0%	0.0%	8.0%

(13) Selected Annual Loss Trend: 8.0%

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 -- DWELLING FIRE DP-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	5,540,500	5,972,333	6,036,765	6,084,809	6,347,507
1/1/2005	12/31/2005	5,667,736	6,383,769	6,573,042	6,641,487	
1/1/2006	12/31/2006	9,411,664	9,999,284	10,194,191		
1/1/2007	12/31/2007	13,875,203	14,485,980			
1/1/2008	12/31/2008	9,029,847				

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	1.011	1.008	1.043	
1/1/2005	12/31/2005	1.126	1.030	1.010		
1/1/2006	12/31/2006	1.062	1.019			
1/1/2007	12/31/2007	1.044				
Straight Average		1.078	1.020	1.009	1.043	
Weighted Average		1.068	1.020	1.009	1.043	
Selected		1.068	1.020	1.009	1.043	
Cumulative		1.147	1.074	1.053	1.043	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 -- DWELLING FIRE DP-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	83,972	15,079	96,323	99,051
1/1/2005	12/31/2005	84,035	21,760	101,638	105,796
1/1/2006	12/31/2006	116,662	27,655	138,432	144,317
1/1/2007	12/31/2007	162,779	32,867	182,175	195,646
1/1/2008	12/31/2008	165,719	21,261	133,745	186,980
(2) Total earned house years		613,168	118,622	652,312	731,790
(3) Frequency		4.29%	3.50%	0.11%	4.31%
(4) Adjustment Factor		0.996	0.811	0.025	1.000
(5) Indicated Full credibility standard		40,168	49,316	1,595,423	40,000
(6) Selected Full credibility standard		40,000	40,000	1,500,000	40,000
(4) Credibility		1.000	1.000	0.659	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 -- DWELLING FIRE DP-3
STATEWIDE OFFBALANCE

		With Provision for Rapid Cash Buildup	Without Provision for Rapid Cash Buildup
(1)	Combined Indication	0.561	0.554
(2)	With-Wind Indication	0.500	0.492
(3)	X-Wind Indication	-0.267	-0.267
(4)	Sinkhole Indication	4.234	4.234
(5)	With-Wind In-Force Premium as of 12/31/2008 at CRL	209,288	209,288
(6)	X-Wind In-Force Premium as of 12/31/2008 at CRL	11,248	11,248
(7)	Sinkhole In-Force Premium as of 12/31/2008 at CRL	2,229	2,229
(8)	Indicated With-Wind Premium	313,862	312,329
(9)	Indicated X-Wind Premium	8,249	8,249
(10)	Indicated Sinkhole Premium	11,667	11,667
(11)	Indicated Percent With-Wind Premium	0.940	0.940
(12)	Indicated Percent X-Wind Premium	0.025	0.025
(13)	Indicated Percent Sinkhole Premium	0.035	0.035
(14)	Off-Balanced With-Wind Indicated	0.562	0.555
(15)	Off-Balanced X-Wind Indicated	-0.236	-0.236
(16)	Off-Balanced Sinkhole Indicated	4.452	4.453
(17)	Weighted Avg of (14)-(16)	0.561	0.554

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)}

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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:	<input type="text" value="Citizens Property Ins. Corp."/>	Used for exhibit labelling purposes
Companies within Group (with appropriate abbreviations):	<input type="text" value="Citizens Property Ins. Corp. - CPIC"/> <div style="border: 1px solid black; height: 100px; width: 200px;"></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:	<input type="text" value="3"/>	KEY INPUT -- The three selections are HO, MHO, and DF
Product Sub-Type:	<input type="text" value="N/A"/>	Additional identifier representing the scope of the workbook; used for exhibit labelling purposes (can be blank or N/A)
State:	<input type="text" value="Florida Experience Only"/>	Florida experience required
Accident Years Ending for RIF's 1 through 10:	<input type="text" value="12/31/2004"/> <input type="text" value="12/31/2005"/> <input type="text" value="12/31/2006"/> <input type="text" value="12/31/2007"/> <input type="text" value="12/31/2008"/>	Enter as MM/DD/YYYY starting with EARLIEST year. If data does not apply for one or more required years (such as if program was not yet begun), the year(s) must be included with zeroes as data. Do not use partial years.
Loss Experience Evaluation Date:	<input type="text" value="3/31/2009"/>	Should generally be a date within the last 6 months
Assumed Effective Date for New Rates:	<input type="text" value="1/1/2010"/>	Should generally be the renewal business effective date
Frequency of Rate Reviews Assumed -- "A" for Annual; "S" for Semiannual:	<input type="text" value="A"/>	
Policy Term Assumed -- "A" for Annual; "S" for Semiannual:	<input type="text" value="A"/>	
Average Accident Date for Proj. Rates:	<input type="text" value="1/1/2011"/>	Calculated using the three immediately preceding inputs
Number of Years of Net Trend Assumed for Recipient of Complement of Credibility:	<input type="text" value="1.00"/>	Based upon "Frequency of Rate Reviews Assumed" above
Exhibit Numbering Label:	<input type="text" value="STATE EXHIBIT 1"/>	This label will appear in the upper right hand corner of each exhibit

INPUTS BY RIF

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
----- RIF IDENTIFIER INFO -----								
RIF ID	Program Name	Policy Type	Company(ies) Abbrev.	RIF Comments	Data Set: Sufficient ("S") vs. Insufficient ("I")	Annual Premium Trend (SUPPORT!)	Annual Loss Trend (Up-To-Date) (SUPPORT!)	Annual Loss Trend (Projected) (SUPPORT!)
1	Personal Lines Account DW DP-1		CPIC		S	4.0%	14.0%	14.0%
2	Personal Lines Account DW DP-3		CPIC		S	4.0%	12.0%	12.0%
3					S	0.0%	0.0%	0.0%
4					S	0.0%	0.0%	0.0%
5					S	0.0%	0.0%	0.0%
6								
7								
8								
9								
10								

Column notes:

* Illustrative purposes only - Type-over OR Erase

(2)-(4) RIF identifier combinations must be consistent with program names shown in the Florida OIR's pertinent rate collection system
RIF identifier combinations must be mutually exclusive (i.e., non-overlapping).

(5) These RIF comments can be any informational comments and will not impact or appear in anything else in this workbook (can be blank).

(6) Entry for each cell in this column must be "S" or "I" or " " (i.e., space-bar)

(8) & (9) Annual loss trend is split into two pieces: "Up-to-Date" which trends from each historical accident year to the "Loss Experience Evaluation Date" for the filing, and "Projected" which trends from the "Loss Experience Evaluation Date" to the "Average Accident Date for Projected Rates" for the filing.
The two loss trend values may or may not be equal, depending upon the assumptions made by the filer.

RESULTS SUMMARY FOR RATE CHANGE INDICATIONS

GROUP NAME: Citizens Property Ins. Corp.
PRODUCT TYPE: Dwelling Fire
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 DP-1		CPIC	\$23,867	26,086	92.3%	92.3%	10.7%
2	Personal Lines Accou DP-3		CPIC	\$266,262	186,980	56.1%	56.1%	8.6%
3	0	0	0	\$0	10,000	-30.0%	-15.0%	0.0%
4	0	0	0	\$0	10,000	-30.0%	-15.0%	0.0%
5	0	0	0	\$0	10,000	-30.0%	-15.0%	0.0%
6								
7								
8								
9								
10								
GRAND TOTAL				\$290,129	243,066	59.0%	59.0%	8.8%

ERROR CHECKING SHEET

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

Cell Address	Overall Inputs	Rate Indication Form (RIF)									
		1	2	3	4	5	6	7	8	9	10
Data Set:		S	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											
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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											
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10 respective RIFs -- Cells that must not be in error for "Sufficient Data" situations:

I101											
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FORMULAS APPEARING IN RATE INDICATIONS FORMS

(Information Purposes Only)

(^ denotes exponentiation)

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

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

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

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

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

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

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

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

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

$$(34) = (21)$$

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

RATE INDICATIONS

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

PROGRAM NAME:	Personal Lines Account D W (DP)
POLICY TYPE:	DP-1
COMPANY(IES):	CPIC

(A) Loss Experience Eval. Date:	03/31/09
(B) Annual Premium Trend:	4.0%
(C) Annual Loss Trend (Up-to-Date):	14.0%
(D) Annual Loss Trend (Projected):	14.0%
(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	8,556	\$4,855	\$4,215	1.294	1.290	\$7,037
12/31/2005	51	8,905	5,327	4,943	1.138	1.241	6,982
12/31/2006	39	12,471	13,896	9,001	1.014	1.193	10,885
12/31/2007	27	21,456	21,220	18,679	0.956	1.147	20,493
12/31/2008	15	26,086	22,355	21,542	1.004	1.103	23,867
TOTAL		77,475	\$67,653	\$58,380			\$69,263

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	\$11,614	\$0	\$9,529	\$2,085	\$952	\$0	\$737	\$215	\$804	\$0	\$751	\$53	\$2,353
12/31/2005	20,193	0	17,215	2,978	1,445	0	1,113	332	1,432	0	1,356	76	3,386
12/31/2006	3,497	30	0	3,466	459	0	0	459	89	1	0	88	4,014
12/31/2007	8,019	0	0	8,019	860	0	0	860	204	0	0	204	9,084
12/31/2008	10,562	455	0	10,107	1,003	30	0	974	269	12	0	257	11,338
TOTAL	\$53,885	\$485	\$26,744	\$26,656	\$4,720	\$30	\$1,851	\$2,840	\$2,798	\$12	\$2,107	\$679	\$30,175

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	\$355	\$22	\$9	\$386								
12/31/2005	448	27	11	\$487								
12/31/2006	470	29	12	\$510								
12/31/2007	949	58	24	\$1,031								
12/31/2008	1,208	74	31	\$1,312								
TOTAL	\$3,430	\$209	\$88	\$3,727								

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	\$2,353	1.000	2.344	\$5,516	\$5,902	\$0	\$5,902	1.000	\$5,902	83.9%	10.0%	
12/31/2005	3,386	1.000	2.057	6,960	\$7,448	0	7,448	1.000	7,448	106.7%	15.0%	
12/31/2006	4,014	1.006	1.804	7,288	\$7,798	0	7,798	1.000	7,798	71.6%	20.0%	
12/31/2007	9,084	1.024	1.583	14,728	\$15,759	0	15,759	1.000	15,759	76.9%	25.0%	
12/31/2008	11,338	1.191	1.388	18,749	\$20,062	0	20,062	1.000	20,062	84.1%	30.0%	
TOTAL	\$30,175			\$53,243	\$56,969	\$0	\$56,969		\$56,969	82.3%	100.0%	83.2%

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%	7.9%	7.9%
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	3.8%	0.0%	3.8%
Other Expense (Specify**)	0.0%	9.7%	9.7%
TOTAL EXPENSES	9.8%	20.3%	30.1%
PERMISSIBLE LOSS & LAE			69.9%

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

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(50)	60.4%	Projected Hurricane Loss & LAE ratio
(51)	143.5%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	9.8%	Expected Fixed Expense Ratio
(53)	20.3%	Expected Variable Expense Ratio
(54)	92.3%	Rate Level Indication (Before Credibility)
(55)	1.00	Credibility (SUPPORT)
(56)	9.6%	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)	9.6%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	92.3%	Credibility-Weighted Rate Level Indication
(60)	10.7%	Company Selected Rate Change

RATE INDICATIONS

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

PROGRAM NAME:	Personal Lines Account D W (DP)
POLICY TYPE:	DP-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):	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	99,051	\$91,761	\$76,345	1.336	1.290	\$131,645
12/31/2005	51	105,796	103,836	92,516	1.165	1.241	133,787
12/31/2006	39	144,317	230,757	163,750	1.033	1.193	201,907
12/31/2007	27	195,646	273,817	266,307	0.947	1.147	289,259
12/31/2008	15	186,980	221,289	243,778	0.990	1.103	266,262
TOTAL		731,790	\$921,460	\$842,696			\$1,022,859

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	\$163,617	\$17	\$126,016	\$37,584	\$13,036	\$1	\$8,249	\$4,786	\$10,884	\$0	\$9,926	\$957	\$43,328
12/31/2005	197,457	30	161,797	35,630	15,568	0	11,054	4,514	13,653	1	12,745	908	41,051
12/31/2006	56,551	477	0	56,074	6,217	19	0	6,198	1,440	12	0	1,428	63,701
12/31/2007	107,830	506	0	107,324	11,191	0	0	11,191	2,747	13	0	2,734	121,249
12/31/2008	108,942	2,729	0	106,213	8,933	193	0	8,740	2,775	70	0	2,705	117,659
TOTAL	\$634,398	\$3,760	\$287,813	\$342,825	\$54,946	\$214	\$19,302	\$35,429	\$31,499	\$96	\$22,671	\$8,733	\$386,987

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	\$6,690	\$381	\$171	\$7,242								
12/31/2005	5,720	326	146	\$6,192								
12/31/2006	8,024	457	205	\$8,686								
12/31/2007	14,076	802	360	\$15,237								
12/31/2008	13,472	767	345	\$14,584								
TOTAL	\$47,981	\$2,732	\$1,227	\$51,941								

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	\$43,328	1.000	2.089	\$90,528	\$97,770	\$0	\$97,770	1.000	\$97,770	74.3%	10.0%	
12/31/2005	41,051	1.011	1.866	77,395	\$83,587	0	83,587	1.000	83,587	62.5%	15.0%	
12/31/2006	63,701	1.023	1.666	108,572	\$117,258	0	117,258	1.000	117,258	58.1%	20.0%	
12/31/2007	121,249	1.056	1.488	190,467	\$205,704	0	205,704	1.000	205,704	71.1%	25.0%	
12/31/2008	117,659	1.167	1.328	182,297	\$196,880	0	196,880	1.000	196,880	73.9%	30.0%	
TOTAL	\$386,987			\$649,258	\$701,199	\$0	\$701,199		\$701,199	68.6%	100.0%	68.4%

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%	7.6%	7.6%
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	2.9%	0.0%	2.9%
Other Expense (Specify**)	0.0%	9.6%	9.6%
TOTAL EXPENSES	9.0%	19.9%	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)	47.7%	Projected Hurricane Loss & LAE ratio
(51)	116.1%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	9.0%	Expected Fixed Expense Ratio
(53)	19.9%	Expected Variable Expense Ratio
(54)	56.1%	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)	56.1%	Credibility-Weighted Rate Level Indication
(60)	8.6%	Company Selected Rate Change

RATE INDICATIONS

GROUP NAME:	Citizens Property Ins. Co. rp.
PRODUCT TYPE:	Dwelling Fire
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:	Dwelling Fire
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)	(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. 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:	Dwelling Fire
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
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					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. 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	\$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:	Dwelling Fire
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)	(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. 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:	Dwelling Fire
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				\$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:	Dwelling Fire
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:	Dwelling Fire
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)	(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. 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:	Dwelling Fire
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)	(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. 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

WARNING: WORKBOOK CURRENTLY CONTAINS ONE OR MORE ERRORS - SEE 'ERROR CHECKS' SHEET
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.

WARNING: WORKBOOK CURRENTLY CONTAINS ONE OR MORE ERRORS - SEE 'ERROR CHECKS' SHEET

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.

WARNING: WORKBOOK CURRENTLY CONTAINS ONE OR MORE ERRORS - SEE 'ERROR CHECKS' SHEET

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:	3	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

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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	Annual Loss Trend (Up-To-Date)	Annual Loss Trend (Projected)
RIF ID	Program Name	Policy Type	Company(ies) Abbrev.	RIF Comments		(SUPPORT!)	(SUPPORT!)	(SUPPORT!)
1	Personal Lines Account DW DP-1 wind	CPIC			S	4.0%	14.0%	14.0%
2	Personal Lines Account DW DP-1 X-Wind	CPIC			S	4.0%	4.0%	4.0%
3	Personal Lines Account DW DP-1 Sinkhole	CPIC			S	4.0%	16.0%	16.0%
4	Personal Lines Account DW DP-3 Wind	CPIC			S	4.0%	12.0%	12.0%
5	Personal Lines Account DW DP-3 X-Wind	CPIC			S	4.0%	8.0%	8.0%
6	Personal Lines Account DW DP-3 Sinkhole	CPIC			S	2.0%	17.0%	17.0%
7					S	0.0%	0.0%	0.0%
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.

WARNING: WORKBOOK CURRENTLY CONTAINS ONE OR MORE ERRORS - SEE 'ERROR CHECKS' SHEET

RESULTS SUMMARY FOR RATE CHANGE INDICATIONS

GROUP NAME: Citizens Property Ins. Corp.
PRODUCT TYPE: Dwelling Fire
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 DP-1 wind		CPIC	\$22,463	23,666	64.2%	64.2%	10.0%
2	Personal Lines Accou DP-1 X-Wind		CPIC	\$1,137	2,420	24.4%	12.1%	9.1%
3	Personal Lines Accou DP-1 Sinkhole		CPIC	\$267	17,073	1440.2%	459.4%	10.0%
4	Personal Lines Accou DP-3 Wind		CPIC	\$240,925	165,719	50.0%	50.0%	9.1%
5	Personal Lines Accou DP-3 X-Wind		CPIC	\$21,871	21,261	-26.7%	-26.7%	-7.9%
6	Personal Lines Accou DP-3 Sinkhole		CPIC	\$3,301	133,745	634.5%	423.4%	10.0%
7	0	0	0	\$0	10,000	-30.0%	-30.0%	-9.7%
8								
9								
10								
GRAND TOTAL				\$289,964	373,884	53.1%	49.8%	7.9%

WARNING: WORKBOOK CURRENTLY CONTAINS ONE OR MORE ERRORS - SEE 'ERROR CHECKS' SHEET

ERROR CHECKING SHEET

NUMBER OF TESTS PASSED (BLANK'S)	638
NUMBER OF TESTS FAILED (FALSE'S):	1
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				FALSE							
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											
------	--	--	--	--	--	--	--	--	--	--	--

WARNING: WORKBOOK CURRENTLY CONTAINS ONE OR MORE ERRORS - SEE 'ERROR CHECKS' SHEET

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:	Dwelling Fire
PRODUCT SUB-TYPE:	N/A
STATE:	Florida Experience Only

PROGRAM NAME:	Personal Lines Account D W (DP)
POLICY TYPE:	DP-1 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):	14.0%
(D) Annual Loss Trend (Projected):	14.0%
(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	7,272	\$4,319	\$3,757	1.307	1.290	\$6,338
12/31/2005	51	7,367	4,654	4,328	1.140	1.241	6,120
12/31/2006	39	10,644	12,524	8,045	1.010	1.193	9,692
12/31/2007	27	18,653	19,461	17,020	0.953	1.147	18,608
12/31/2008	15	23,666	21,246	20,292	1.004	1.103	22,463
TOTAL		67,602	\$62,204	\$53,442			\$63,220

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	\$10,855	\$0	\$9,513	\$1,342	\$830	\$0	\$730	\$100	\$784	\$0	\$749	\$34	\$1,476
12/31/2005	18,802	0	17,196	1,606	1,247	0	1,111	137	1,395	0	1,355	41	1,783
12/31/2006	2,274	30	0	2,244	244	0	0	244	58	1	0	57	2,545
12/31/2007	4,969	0	0	4,969	420	0	0	420	127	0	0	127	5,515
12/31/2008	7,419	455	0	6,964	418	30	0	388	189	12	0	177	7,530
TOTAL	\$44,319	\$485	\$26,710	\$17,124	\$3,159	\$30	\$1,841	\$1,289	\$2,552	\$12	\$2,104	\$436	\$18,849

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	\$376	\$23	\$10	\$408								
12/31/2005	398	24	10	\$432								
12/31/2006	500	30	13	\$543								
12/31/2007	967	59	25	\$1,050								
12/31/2008	1,261	77	32	\$1,370								
TOTAL	\$3,501	\$213	\$90	\$3,804								

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	\$1,476	1.000	2.344	\$3,459	\$3,867	\$0	\$3,867	1.000	\$3,867	61.0%	10.0%	
12/31/2005	1,783	0.999	2.057	3,665	\$4,098	0	4,098	1.000	4,098	67.0%	15.0%	
12/31/2006	2,545	1.002	1.804	4,601	\$5,144	0	5,144	1.000	5,144	53.1%	20.0%	
12/31/2007	5,515	1.020	1.583	8,902	\$9,952	0	9,952	1.000	9,952	53.5%	25.0%	
12/31/2008	7,530	1.111	1.388	11,611	\$12,982	0	12,982	1.000	12,982	57.8%	30.0%	
TOTAL	\$18,849			\$32,238	\$36,042	\$0	\$36,042		\$36,042	57.0%	100.0%	57.5%

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%	7.8%	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	4.0%	0.0%	4.0%
Other Expense (Specify**)	0.0%	10.0%	10.0%
TOTAL EXPENSES	10.0%	20.5%	30.5%
PERMISSIBLE LOSS & LAE			69.5%

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

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(50)	63.1%	Projected Hurricane Loss & LAE ratio
(51)	120.6%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	10.0%	Expected Fixed Expense Ratio
(53)	20.5%	Expected Variable Expense Ratio
(54)	64.2%	Rate Level Indication (Before Credibility)
(55)	1.00	Credibility (SUPPORT)
(56)	9.6%	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)	9.6%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	64.2%	Credibility-Weighted Rate Level Indication
(60)	10.0%	Company Selected Rate Change

RATE INDICATIONS

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

PROGRAM NAME:	Personal Lines Account D W (DP)
POLICY TYPE:	DP-1 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):	4.0%
(D) Annual Loss Trend (Projected):	4.0%
(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	1,284	\$424	\$360	1.151	1.290	\$535
12/31/2005	51	1,539	520	473	1.127	1.241	661
12/31/2006	39	1,827	933	673	1.061	1.193	852
12/31/2007	27	2,803	1,236	1,202	1.003	1.147	1,383
12/31/2008	15	2,420	858	1,009	1.022	1.103	1,137
TOTAL		9,873	\$3,970	\$3,716			\$4,568

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	\$207	\$0	\$16	\$191	\$35	\$0	\$7	\$28	\$6	\$0	\$1	\$5	\$224
12/31/2005	846	0	18	828	71	0	3	68	23	0	1	21	917
12/31/2006	457	0	0	457	38	0	0	38	12	0	0	12	506
12/31/2007	1,066	0	0	1,066	114	0	0	114	27	0	0	27	1,207
12/31/2008	598	0	0	598	90	0	0	89	15	0	0	15	702
TOTAL	\$3,174	\$0	\$34	\$3,140	\$347	\$0	\$10	\$337	\$83	\$0	\$3	\$80	\$3,557

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	\$3	\$0	\$0	\$3								
12/31/2005	11	0	0	\$11								
12/31/2006	6	0	0	\$6	ALL POLICIES	WIND ONLY POLICIES	ALL POLICIES (SUPPORT)	WIND ONLY POLICIES (SUPPORT)	(SUPPORT)	(SUPPORT)	(SUPPORT)	
12/31/2007	15	0	0	\$15								
12/31/2008	10	0	0	\$10								
TOTAL	\$44	\$0	\$1	\$45	-	-	\$808	\$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 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	\$224	1.00	1.290	\$289	\$292	\$0	\$292	1.00	\$292	54.7%	10.0%	
12/31/2005	917	1.00	1.241	1,138	\$1,149	0	1,149	1.00	1,149	173.9%	15.0%	
12/31/2006	506	1.005	1.193	608	\$614	0	614	1.00	614	72.1%	20.0%	
12/31/2007	1,207	1.086	1.147	1,504	\$1,519	0	1,519	1.00	1,519	109.8%	25.0%	
12/31/2008	702	1.290	1.103	1,000	\$1,010	0	1,010	1.00	1,010	88.8%	30.0%	
TOTAL	\$3,557			\$4,539	\$4,584	\$0	\$4,584		\$4,584	100.4%	100.0%	100.0%

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%	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)	100.0%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	6.1%	Expected Fixed Expense Ratio
(53)	14.7%	Expected Variable Expense Ratio
(54)	24.4%	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)	12.1%	Credibility-Weighted Rate Level Indication
(60)	9.1%	Company Selected Rate Change

RATE INDICATIONS

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

PROGRAM NAME:	Personal Lines Account D W (DP)
POLICY TYPE:	DP-1 Sinkhole
COMPANY(IES):	CPIC

(A) Loss Experience Eval. Date:	03/31/09
(B) Annual Premium Trend:	4.0%
(C) Annual Loss Trend (Up-to-Date):	16.0%
(D) Annual Loss Trend (Projected):	16.0%
(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	8,204	\$113	\$98	1.301	1.290	\$165
12/31/2005	51	8,522	153	142	1.139	1.241	201
12/31/2006	39	11,999	440	283	1.011	1.193	342
12/31/2007	27	20,038	522	458	0.954	1.147	501
12/31/2008	15	17,073	252	241	1.004	1.103	267
TOTAL		65,836	\$1,479	\$1,222			\$1,475

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	\$552	\$0	\$0	\$552	\$87	\$0	\$0	\$87	\$14	\$0	\$0	\$14	\$653
12/31/2005	545	0	0	545	127	0	0	127	14	0	0	14	685
12/31/2006	766	0	0	766	177	0	0	177	20	0	0	20	962
12/31/2007	1,985	0	0	1,985	327	0	0	327	51	0	0	51	2,362
12/31/2008	2,545	0	0	2,545	496	0	0	496	65	0	0	65	3,106
TOTAL	\$6,392	\$0	\$0	\$6,392	\$1,214	\$0	\$0	\$1,214	\$163	\$0	\$0	\$163	\$7,768

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	0	0	0								
12/31/2007	0	0	0	0								
12/31/2008	0	0	0	0								
TOTAL	\$0	\$0	\$0	\$0								

DEVELOPMENT OF PROJECTED LOSS & LAE RATIO:

(1) Accident Year Ending	(34) Actual Incurred Loss & LAE Excl. Cats. (\$000's)	(35) Loss & ALAE 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	\$653	1.00	2.625	\$1,715	\$1,715	\$0	\$1,715	1.00	\$1,715	1042.1%	10.0%	
12/31/2005	685	1.00	2.263	1,551	1,551	0	1,551	1.00	1,551	772.7%	15.0%	
12/31/2006	962	1.019	1.951	1,913	1,913	0	1,913	1.00	1,913	559.7%	20.0%	
12/31/2007	2,362	0.995	1.682	3,956	3,956	0	3,956	1.00	3,956	789.2%	25.0%	
12/31/2008	3,106	1.360	1.450	6,124	6,124	0	6,124	1.00	6,124	2295.2%	30.0%	
TOTAL	\$7,768			\$15,258	\$15,258	\$0	\$15,258		\$15,258	1034.4%	100.0%	1217.9%

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

(46) Category of Expected Expense	(47) Fixed Expense Loading * (SUPPORT)	(48) Variable Expense Loading (SUPPORT)	(49) Total Expense Loading
Commissions	0.0%	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	0.0%	0.0%	0.0%
Other Expense (Specify**)	0.0%	10.0%	10.0%
TOTAL EXPENSES	6.1%	20.5%	26.6%
PERMISSIBLE LOSS & LAE			73.4%

* - 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)	1217.9%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	6.1%	Expected Fixed Expense Ratio
(53)	20.5%	Expected Variable Expense Ratio
(54)	1440.2%	Rate Level Indication (Before Credibility)
(55)	0.31	Credibility (SUPPORT)
(56)	11.5%	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)	11.5%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	459.4%	Credibility-Weighted Rate Level Indication
(60)	10.0%	Company Selected Rate Change

RATE INDICATIONS

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

PROGRAM NAME:	Personal Lines Account D W (DP)
POLICY TYPE:	DP-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	83,972	\$78,011	\$65,330	1.341	1.290	\$113,094
12/31/2005	51	84,035	82,173	74,602	1.158	1.241	107,231
12/31/2006	39	116,662	194,567	135,475	1.023	1.193	165,292
12/31/2007	27	162,779	237,477	227,535	0.939	1.147	245,164
12/31/2008	15	165,719	206,162	221,045	0.988	1.103	240,925
TOTAL		613,168	\$798,390	\$723,987			\$871,706

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	\$152,797	\$17	\$125,476	\$27,304	\$11,123	\$1	\$8,145	\$2,976	\$10,580	\$0	\$9,884	\$695	\$30,976
12/31/2005	186,515	30	161,762	24,723	13,979	0	11,021	2,958	13,372	1	12,742	630	28,310
12/31/2006	38,243	477	0	37,766	3,819	19	0	3,800	974	12	0	962	42,528
12/31/2007	79,151	506	0	78,645	6,767	0	0	6,767	2,016	13	0	2,003	87,415
12/31/2008	90,529	2,727	0	87,802	6,112	192	0	5,920	2,306	69	0	2,237	95,958
TOTAL	\$547,235	\$3,757	\$287,238	\$256,240	\$41,800	\$213	\$19,166	\$22,421	\$29,248	\$96	\$22,626	\$6,527	\$285,188

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	\$7,056	\$400	\$180	\$7,637								
12/31/2005	5,783	328	148	\$6,259								
12/31/2006	7,862	446	201	\$8,509								
12/31/2007	14,792	839	378	\$16,009								
12/31/2008	15,594	884	399	\$16,878								
TOTAL	\$51,087	\$2,897	\$1,307	\$55,292								

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	\$30,976	1.00	2.089	\$64,720	\$72,357	\$0	\$72,357	1.00	\$72,357	64.0%	10.0%	
12/31/2005	28,310	1.004	1.866	53,044	\$59,303	0	59,303	1.00	59,303	55.3%	15.0%	
12/31/2006	42,528	1.018	1.666	72,109	\$80,618	0	80,618	1.00	80,618	48.8%	20.0%	
12/31/2007	87,415	1.043	1.488	135,668	\$151,677	0	151,677	1.00	151,677	61.9%	25.0%	
12/31/2008	95,958	1.123	1.328	143,032	\$159,909	0	159,909	1.00	159,909	66.4%	30.0%	
TOTAL	\$285,188			\$468,573	\$523,864	\$0	\$523,864		\$523,864	60.1%	100.0%	59.8%

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%	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	3.1%	0.0%	3.1%
Other Expense (Specify**)	0.0%	10.0%	10.0%
TOTAL EXPENSES	9.1%	20.2%	29.3%
PERMISSIBLE LOSS & LAE			70.7%

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

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(50)	50.8%	Projected Hurricane Loss & LAE ratio
(51)	110.6%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	9.1%	Expected Fixed Expense Ratio
(53)	20.2%	Expected Variable Expense Ratio
(54)	50.0%	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)	50.0%	Credibility-Weighted Rate Level Indication
(60)	9.1%	Company Selected Rate Change

RATE INDICATIONS

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

PROGRAM NAME:	Personal Lines Account D W (DP)
POLICY TYPE:	DP-3 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):	8.0%
(D) Annual Loss Trend (Projected):	8.0%
(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	15,079	\$11,616	\$9,237	1.299	1.290	\$15,482
12/31/2005	51	21,760	18,478	15,055	1.201	1.241	22,431
12/31/2006	39	27,655	29,280	23,406	1.097	1.193	30,635
12/31/2007	27	32,867	29,710	32,355	1.001	1.147	37,144
12/31/2008	15	21,261	12,211	19,557	1.014	1.103	21,871
TOTAL		118,622	\$101,295	\$99,611			\$127,563

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	\$5,964	\$0	\$540	\$5,425	\$1,026	\$0	\$103	\$923	\$181	\$0	\$43	\$138	\$6,486
12/31/2005	5,966	0	35	5,931	744	0	33	711	154	0	3	151	6,793
12/31/2006	9,305	0	0	9,305	889	0	0	889	237	0	0	237	10,431
12/31/2007	13,399	0	0	13,399	1,087	0	0	1,087	341	0	0	341	14,827
12/31/2008	8,497	2	0	8,494	536	1	0	535	216	0	0	216	9,246
TOTAL	\$43,132	\$2	\$575	\$42,554	\$4,282	\$1	\$136	\$4,145	\$1,129	\$0	\$45	\$1,084	\$47,783

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	\$73	\$32	\$2	\$107								
12/31/2005	74	32	2	108								
12/31/2006	107	46	3	155								
12/31/2007	143	61	4	209								
12/31/2008	88	38	2	129								
TOTAL	\$486	\$208	\$14	\$708								

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	\$6,486	1.000	1.649	\$10,697	\$10,804	\$0	\$10,804	1.000	\$10,804	69.8%	10.0%	
12/31/2005	6,793	1.043	1.527	10,822	10,930	0	10,930	1.000	10,930	48.7%	15.0%	
12/31/2006	10,431	1.053	1.414	15,531	15,687	0	15,687	1.000	15,687	51.2%	20.0%	
12/31/2007	14,827	1.074	1.310	20,853	\$21,061	0	21,061	1.000	21,061	56.7%	25.0%	
12/31/2008	9,246	1.147	1.212	12,857	\$12,986	0	12,986	1.000	12,986	59.4%	30.0%	
TOTAL	\$47,783			\$70,761	\$71,468	\$0	\$71,468		\$71,468	56.0%	100.0%	56.5%

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)	56.5%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	6.1%	Expected Fixed Expense Ratio
(53)	14.7%	Expected Variable Expense Ratio
(54)	-26.7%	Rate Level Indication (Before Credibility)
(55)	1.00	Credibility (SUPPORT)
(56)	3.8%	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)	3.8%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	-26.7%	Credibility-Weighted Rate Level Indication
(60)	-7.9%	Company Selected Rate Change

RATE INDICATIONS

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

PROGRAM NAME:	Personal Lines Account D W (DP)
POLICY TYPE:	DP-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):	17.0%
(D) Annual Loss Trend (Projected):	17.0%
(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	96,323	\$2,134	\$1,778	1.337	1.137	\$2,705
12/31/2005	51	101,638	3,185	2,859	1.163	1.115	3,706
12/31/2006	39	138,432	6,910	4,869	1.029	1.093	5,479
12/31/2007	27	182,175	6,630	6,416	0.944	1.072	6,494
12/31/2008	15	133,745	2,916	3,176	0.989	1.051	3,301
TOTAL		652,312	\$21,775	\$19,098			\$21,685

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	\$4,855	\$0	\$0	\$4,855	\$887	\$0	\$0	\$887	\$124	\$0	\$0	\$124	\$5,866
12/31/2005	4,977	0	0	4,977	845	0	0	845	127	0	0	127	5,949
12/31/2006	9,003	0	0	9,003	1,509	0	0	1,509	229	0	0	229	10,742
12/31/2007	15,279	0	0	15,279	3,337	0	0	3,337	389	0	0	389	19,006
12/31/2008	9,917	0	0	9,917	2,285	0	0	2,285	253	0	0	253	12,454
TOTAL	\$44,031	\$0	\$0	\$44,031	\$8,864	\$0	\$0	\$8,864	\$1,122	\$0	\$0	\$1,122	\$54,017

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	0	0	0								
12/31/2007	0	0	0	0								
12/31/2008	0	0	0	0								
TOTAL	\$0	\$0	\$0	\$0								

DEVELOPMENT OF PROJECTED LOSS & LAE RATIO:

(1) Accident Year Ending	(34) Actual Incurred Loss & LAE Excl. Cats. (\$000's)	(35) Loss & ALAE 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	\$5,866	1.00	2.776	\$16,282	\$16,282	\$0	\$16,282	1.00	\$16,282	601.9%	10.0%	
12/31/2005	5,949	1.009	2.373	14,236	\$14,236	0	14,236	1.00	14,236	384.1%	15.0%	
12/31/2006	10,742	1.020	2.028	22,214	\$22,214	0	22,214	1.00	22,214	405.4%	20.0%	
12/31/2007	19,006	1.100	1.734	36,257	\$36,257	0	36,257	1.00	36,257	558.3%	25.0%	
12/31/2008	12,454	1.445	1.481	26,655	\$26,655	0	26,655	1.00	26,655	807.5%	30.0%	
TOTAL	\$54,017			\$115,644	\$115,644	\$0	\$115,644		\$115,644	533.3%	100.0%	580.7%

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%	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	0.0%	0.0%	0.0%
Other Expense (Specify**)	0.0%	10.0%	10.0%
TOTAL EXPENSES	6.1%	20.1%	26.2%
PERMISSIBLE LOSS & LAE			73.8%

* - 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)	580.7%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	6.1%	Expected Fixed Expense Ratio
(53)	20.1%	Expected Variable Expense Ratio
(54)	634.5%	Rate Level Indication (Before Credibility)
(55)	0.66	Credibility (SUPPORT)
(56)	14.7%	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)	14.7%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	423.4%	Credibility-Weighted Rate Level Indication
(60)	10.0%	Company Selected Rate Change

RATE INDICATIONS

GROUP NAME:	Citizens Property Ins. Co. rp.
PRODUCT TYPE:	Dwelling Fire
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)	(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. 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)	1.00	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)	-30.0%	Credibility-Weighted Rate Level Indication
(60)	-9.7%	Company Selected Rate Change

RATE INDICATIONS

GROUP NAME:	Citizens Property Ins. Co. rp.
PRODUCT TYPE:	Dwelling Fire
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)	(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. 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:	Dwelling Fire
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)	(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. 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:	Dwelling Fire
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				\$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 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

CALCULATION OF FHCF BUILT-UP FACTORS

	(1)	(2)	(3)	(4)
Policy Type	Benfield's estimated FHCF Premium as of 12/31/2009	Amount due to cash build up	Projected Hurricane Premium	Percent of Hurricane
DP1	3,171,056	158,553	6,371,459	2.49%
DP3	24,472,582	1,223,629	77,047,346	1.59%
Total	27,643,638	1,382,182	83,418,805	1.66%

Notes:

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

*CITIZENS PROPERTY INSURANCE
CORPORATION*

PERSONAL RESIDENTIAL MULTIPERIL (PR-M)
HOMEOWNERS DWELLING RATE/RULE FILING
SEPTEMBER 2009

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

FILING PURPOSE

This is a Homeowners Dwelling/Fire 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

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 #07-0683606841, dated June April 13, 2005⁷ 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
DP3	5256.51%	7.38.26%
DP1HO4	8892	10.679.7%
	.43% 7.1%	3.2%
HO611.4%4.8%TOT	559.81%?	8.248%?
ALHO6		

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

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 CHANGES

Below are the key changes to the Dwelling 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 Dwelling Premium Calculation Worksheet has been updated to include 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 DP-1 and DP-3 Rate Tables have been amended to reflect changes in the Dwelling Fire Seasonal and Non-Seasonal Key Premiums, Dwelling Extended Coverage Key Premiums, Wind Exclusion Credit factors, and Sinkhole Loss Coverage factors.

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

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 DP3 Statewide Rate Indication – Combined.xls** , **PRM HO4 DP1 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 1723. These files include **PRM HO3 DP3 Territory Rate Indication – Combined.xls** , **PRM HO7DP1 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 2632. These files include for HO3DP3: **PRM HO3 DP3 Statewide Rate Indication – Wind.xls** , **PRM HO3 DP3 Statewide Rate Indication – X-wind.xls** , **PRM HO3 DP3 Statewide Rate Indication – Sinkhole.xls** . These files include for HO4DP1: **PRM HO4 DP1 Statewide Rate Indication – Wind.xls** , **PRM HO4 DP1 Statewide Rate Indication – X-wind.xls** , **PRM HO4 DP1 Statewide Rate Indication – Sinkhole.xls** .
 4. 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** .
 - 5.
 6. **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 HO3DP3: **PRM HO3 DP3 Territory Rate Indication – WindSeparate.xls** , **PRM HO3 Territory Rate Indication – X-wind.xls** , **PRM HO3 Territory Rate Indication – Sinkhole.xls** . These files include for HO4DP1: **PRM HO4 DP1 Territory Rate Indication – WindSeparate.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** .Each of these files contains separate territory indications for with-wind, x-wind, and sinkhole.

7. 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 4656. 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 68.

Section	Line of Business	File Name
Combined Statewide Indication	DP3	PRM DP3 Statewide Rate Indication - Combined.xls
	DP1	PRM DP1 Statewide Rate Indication - Combined.xls
Combined Territory Indication	DP3	PRM DP3 Territory Rate Indication - Combined.xls
	DP1	PRM DP1 Territory Rate Indication - Combined.xls
Individual Policy Group Statewide Indication	DP3	PRM DP3 Statewide Rate Indication - Wind.xls
		PRM DP3 Statewide Rate Indication - X-wind.xls
		PRM DP3 Statewide Rate Indication - Sinkhole.xls
Individual Policy Group Statewide Indication	DP1	PRM DP1 Statewide Rate Indication - Wind.xls
		PRM DP1 Statewide Rate Indication - X-wind.xls
		PRM DP1 Statewide Rate Indication - Sinkhole.xls
Individual Policy Group Territory Indication	DP3	PRM DP3 Territory Rate Indication_separate.xls – this file contains separate territory indications for wind, x-wind, and sinkhole.
	DP1	PRM DP3 Territory Rate Indication_separate.xls – this file contains separate territory indications for wind, x-wind, and sinkhole
Development of the FHCF Build-up Factor	DP3, DP1	FHCF Assumptions_PLACLA.pdf
		FHCF_PRM
		CalcFHCFPremium_ExamplePolicies.xls
		Estimated Hurricane Premium.xls
		Summary of FHCF Built-up factors.xls
OIR Standardized Rate Indication	DP3, DP1	Standardized Rate Indications- Combined.xls Standardized Rate Indication-Separate.xls

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 5es 7 and 8 for more information.

1. COMBINED STATEWIDE INDICATION

The statewide indication for HO3 DP3 is developed and supported in the excel files **PRM HO3 DP3 Statewide Rate Indication – Combined.xls** , **PRM HO4 DP1 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 DP3 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 has remained relatively flat. 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.

DP1 Only

DP1 does show historical trends that are similar to DP3. DP1 will have the same inflation guard factors. So the same 4% premium trend number is selected.

O

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.

HO3DP3 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 1112% for the loss trend.

DP1 Onlyonly:

Just as with DP3, frequency, severity, and pure premium have been increasing dramatically, especially in the most recent periods. Just as with DP3, 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 are steeper for DP1 than DP3. 15% is selected as the severity trend. This selection is based on a tempering of the actual historical trend.

O

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.

HODP3 only:Only

The biggest difference between the sets of on-level factors is in the most recent year (2008)occurs during 2006 and 2007. . 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. parallelogram method assumes a constant level of policy writing throughout the year. But this is not the case for Citizens. The earned premiums nearly doubled in 2007 as compared to 2006. The premiums earned during 2007 were affected by rate changes in 2006 and 2007. The percent of earned premiums that the parallelogram method assumes affected by these changes is different then the actual amount. The extension of exposure method more accurately reflects the impact of the rate changes.

HO4 only:HO4DP1 Only

The on-level factors resulting from the extension of exposures method are reasonably close to the on-level factors developed by the parallelogram method. Just as with DP3, differences are expected given that the parallelogram method assumes consistent and even levels of policy writings during the year and Citizens' earned premium nearly doubled between 2005 and 2006 and more then tripled between 2005 and 2007.

HO6 Onlybecause

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 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 groups 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-20072009-073 067 is referenced. For Dwelling, this circular uses calculates a ratio of non-hurricane

catastrophe losses to non-catastrophe Extended Coverage losses equal to 5.316.2%,. For the purposes of this indication, this number needs to be converted to a ratio of non-hurricane catastrophe losses to non-catastrophe total losses (Extended Coverage plus Fire). Below is the historical relationship between Fire and Extended Coverage non-catastrophe losses for Citizens:

Non-Hurricane Incurred		Fire	EC
2004	18.2%	81.8%	
2005	33.9%	66.1%	
2006	25.2%	74.8%	
2007	30.2%	69.8%	
2008	25.6%	74.4%	
Total	27.0%	73.0%	

The non-catastrophe Extended Coverage losses comprise 73% of total non-catastrophe losses. So, 73% multiplied by 16.2% equals 11.8% is the ratio of non-hurricane catastrophe losses to non-catastrophe total losses.

11.8% applies which applies to policies that include wind coverage. The percent for x-wind policies must be less than much smaller than 5.311.8%, 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 5.311.8%, 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.

HODP3 onlyOnly: Considering that the 38.9.1% based on the ISO data is calculated on many years of experience while the .81.1% is based on only 5 years of experience, more weight is given to the 3.18.9%. The selected projected ratio for the combined indication is **28.0.5%**.

DP1 Only: Considering that the 7.7% based on the ISO data is calculated on many years of experience while the 1.8% is based on only 5 years of experience, more weight is given to the 7.7%. The selected projected ratio for the combined indication is **7.0%**.

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. For DP3 the selection is 14.6%. For DP1 the selection is 14.8%.

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 03605 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 HO3DP3, or HO4 DP1 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 DP3 onlyOnly: The overall effective rate for with-wind policies, excluding sinkhole, is **7.35%**.

HO4 only:HO4DP1 Only The overall effective rate for with-wind policies, excluding sinkhole, is **7.8%**.

HO6 Only

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 commission rate for x-wind policies is **10%**.

HODP3 only: The overall effective commission rate for the sinkhole policy group is **8.57.4%**.

DP1 Only: The overall effective commission rate for the sinkhole policy group is **7.8%**.

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 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

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 DP3 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 4441% 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 69.467.7%. Granted that this is not a perfect comparison as the time periods are not exactly the same. The 4441% projection is for the policy period 1/1/2008 thru 12/31/2008 while the 69.467.7% 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 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 DP3 Only: Citizens' PRM HO3 DP3 experience is fully credible.

HO4 Only: **HO4DP1 Only:** Citizens' PRM DP1 experience is fully credible.

HO6 Only: **HO6 Only:** .

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 DP3 Territory Rate Indication – Combined.xls** , **PRM HO7 DP1 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

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 windwith-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 windwith-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 windwith-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 windwith-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 windwith-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 windwith-wind and x-wind policies combined. Column (1) shows the inforce premium at current rate level as of 12/31/2008 for with windwith-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-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 windwith-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 windwith-wind policies. Column (3) shows the inforce premium as of 12/31/2008 for x-wind policies.

Column (4) shows the with windwith-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 **ExhibitExhibit 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 windwith-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 exhibitExhibit 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 cashWithout Rapid Cash buildup, net cost of FHCF reinsurance with cash buildup, and the residual market contingency provision, respectively. These items are calculated in exhibitExhibit 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 cashWithout Rapid 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 **ExhibitExhibit 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 windwith-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 Without Rapid Cash Buildup

In ~~exhibit~~**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 windwith-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~~**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~~**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 DP3, prior to capping, the indications range from -30% to 119%. 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~~**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 windwith-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 DP3, prior to capping, the indications range from - 30% to 119%. 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 HO3DP3: **PRM HO3DP3 Statewide Rate Indication – Wind.xls** , **PRM HO3DP3 Statewide Rate Indication – X-wind.xls** , **PRM HO3DP3 Statewide Rate Indication – Sinkhole.xls** . These files include for HO4DP1: **PRM HO4DP1 Statewide Rate Indication – Wind.xls** , **PRM HO4DP1 Statewide Rate Indication – X-wind.xls** , **PRM HO4DP1 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 a summary of how the separate policy group trend selections compare to the combined trend selections:

DP1	<u>Premium</u>	<u>2008 EP</u>	<u>Frequency</u>	<u>Severity</u>	<u>Pure Premium</u>	<u>2008 Incurred</u>
Combined	4.0%	21,636,189	0.0%	14.0%	14.0%	10,106,883

Wind	4.0%	20,363,152	0.0%	14.0%	14.0%	6,964,312
Xwind	4.0%	1,031,156	0.0%	4.0%	4.0%	597,794
<u>Sinkhole</u>	<u>4.0%</u>	<u>241,881</u>	<u>0.0%</u>	<u>16.0%</u>	<u>16.0%</u>	<u>2,544,777</u>
Average	4.0%	21,636,189	0.0%	13.9%	13.9%	10,106,883

DP3	<u>Premium</u>	<u>2008 EP</u>	<u>Frequency</u>	<u>Severity</u>	<u>Pure Premium</u>	<u>2008 Incurred</u>
Combined	4.0%	241,373,879	0.0%	12.0%	12.0%	106,213,280
Wind	4.0%	218,405,814	0.0%	12.0%	12.0%	87,802,041
Xwind	4.0%	19,826,484	0.0%	8.0%	8.0%	8,494,354
<u>Sinkhole</u>	<u>2.0%</u>	<u>3,141,580</u>	<u>0.0%</u>	<u>17.0%</u>	<u>17.0%</u>	<u>9,916,885</u>
Average	4.0%	241,373,879	0.0%	12.1%	12.1%	106,213,280

HO3 Combined	<u>Premium</u>	<u>2008 EP</u>	<u>Frequency</u>	<u>Severity</u>	<u>Pure Premium</u>	<u>2008 Incurred</u>
Combined	4.0%	723,767,065	0.0%	11.0%	11.0%	298,616,887
Wind	4.0%	643,779,066	0.0%	12.0%	12.0%	219,280,220
Xwind	5.0%	54,526,889	0.0%	4.0%	4.0%	28,073,992
<u>Sinkhole</u>	<u>2.0%</u>	<u>25,461,117</u>	<u>0.0%</u>	<u>11.0%</u>	<u>11.0%</u>	<u>51,262,744</u>
Average	4.0%	723,767,065	0.0%	11.1%	11.1%	298,616,887
HO4 Combined	<u>Premium</u>	<u>2008 EP</u>	<u>Frequency</u>	<u>Severity</u>	<u>Pure Premium</u>	<u>2008 Incurred</u>
Combined	2.0%	3,045,532	0.0%	15.0%	15.0%	1,499,932
Wind	2.0%	2,833,514	0.0%	15.3%	15.3%	1,466,142
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>
Average	2.0%	3,045,532	0.0%	15.0%	15.0%	1,499,932
HO6 Combined	<u>Premium</u>	<u>2008 EP</u>	<u>Frequency</u>	<u>Severity</u>	<u>Pure Premium</u>	<u>2008 Incurred</u>
Combined	4.0%	40,366,829	0.0%	15.0%	15.0%	15,622,737
Wind	4.0%	31,265,338	0.0%	15.0%	15.0%	12,613,666
Xwind	4.0%	9,101,444	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>
Average	4.0%	40,366,829	0.0%	15.0%	15.0%	15,622,737

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 DP3, the most recent frequency is 4.31% (directly from the loss trend worksheet). 0% has been selected as the frequency trend. This implies an expected frequency of 4.31% in the upcoming period. If 40,000 is the full credibility for earned house years then $.0431 \times 40000 = 1,724$ is the full credibility standard for claims.

For sinkhole, the most recent frequency is .11% (directly from the loss trend worksheet). 0% has been selected as the frequency trend. This implies an expected frequency of .11% in the upcoming period. If 1,724 is the full credibility standard for claims, then X is the full credibility for earned house years where $X \times .0011 = 1,724$. So, $X = 1,567,188$ is the full credibility for earned house years for sinkhole. We select 1,500,000 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, 1,500,000 is selected for the standard.

In general, 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-**
-

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. The file for DP3 is **PRM DP3 Territory Rate Indication – Separate.xls**. The file for DP1 is **PRM DP1 Territory Rate Indication – Separate.xls**. Each of these files contains separate territory indications for with-wind, x-wind, and sinkhole. 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

In order to determine the base rates for with windwith-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 windwith-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 windwith-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 windwith-wind, x-wind, and sinkhole) is off-balanced back to the combined indications for each territory.

Indicated With WindWith-wind Territorial Rate Changes

In **exhibitExhibit 1-1-With WindWith-wind through 1-7-With Wind** the indicated with windwith-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 WindWith-wind Non-Hurricane Loss and LAE Ratio

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

Column (2) shows the 5 year projected with windwith-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 appendix 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 appendix 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 appendix 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 WindWith-wind Hurricane Loss and LAE

In **exhibitExhibit 1-2-With WindWith-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 WindWith-wind Hurricane Loss and LAE Ratios and Allocation of Net Cost of Reinsurance and Residual Market Contingency Provision

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

Column (1) shows the inforce premium at current rate level as of 12/31/2008 for with windwith-wind policies. The with windwith-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 WindWith-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 WindWith-wind Fixed and Variable Expenses

In **exhibitExhibit 1-4-With WindWith-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 windwith-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 cashWithout Rapid 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 WindWith-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 cashWithout Rapid 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 WindWith-wind Total Loss and LAE Ratios

In **ExhibitExhibit 1-5-With WindWith-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 windwith-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 exhibitExhibit 1-1-With WindWith-wind.

Column (4) shows the projected hurricane loss and LAE ratio. These values are calculated in exhibitExhibit 1-3-With WindWith-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 WindWith-wind Territorial Rate Changes Without CashWithout Rapid Cash Buildup

In **exhibitExhibit 1-6-With WindWith-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 windwith-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 exhibitExhibit 1-5-With WindWith-wind.

Column (3) and (4) show the expected fixed expense ratio and the expected variable expense ratio, respectively. These values are calculated in exhibitExhibit 1-4-With WindWith-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) 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 WindWith-wind Territorial Rate Changes With Cash Buildup

In **exhibitExhibit 1-7-With WindWith-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 windwith-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 WindWith-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 WindWith-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 **Exhibit 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 **Exhibit 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 appendix 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 appendix 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 appendix 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 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-with-wind and x-wind policies).

Sinkhole Loss and LAE Ratio

In **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 appendix 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 appendix 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 appendix 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 windwith-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 CashWithout Rapid Cash through 2-5-Without CashWithout Rapid 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 CashWithout Rapid Cash Buildup finds the the total proposed capped rate change for with windwith-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 windwith-wind premium at current rate level as of 12/31/2008. The with windwith-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 windwith-wind, x-wind, and sinkhole, respectively. Note that that sinkhole indication has been capped at 200%. Prior to the cap, sinkhole had territory indications that ranged from 560% to 3222%. In order to maintain stability, a 200% cap is applied to sinkhole indications.

Column (8) calculates the indicated combined unadjusted premiumrate change based on the results of the individual indications. This is calculated by applying the individual indications to the individual premiums.

In cColumns (9) displays the total territorial indicated rate change base on the combined analysis.through (11) the proposed premium percentages for with wind, x-wind, and sinkhole

Columns (10) thru (12) scale the individual indications (columns (5) thru (7) so that the individual indications aggregate to the territory indication from the combined analysis (column (9))

Column (13) is the aggregation of columns (10) thru (12). Note that column (13) does equal column (9).

Columns (14) thru (16) apply a plus/minus 10% cap to columns (10) thru (12), respectfully.

Column (17) is overall territory proposed rate change.

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%.

ACurrent Fire Base Ratesadjusted Wind, X-Wind, and Sinkhole Indications Excluding Cash Buildup

In **exhibitExhibit 2-2-Without CashWithout Rapid Cash** Builtup the capped proposed with wind, x-wind, and sinkhole rate changes are determined by territory.

This exhibit displays the current Fire base rates for Non-Owner and Owner.

Propose Fire Base Rates

Exhibit 2-3 -Without Rapid Cash Builtup

This exhibit displays the proposed Fire base rates for Non-Owner and Owner.

The Fire rates do not vary by territory. Since the overall indicated rate is in excess of 50%, the Fire base rates are being increased across the board by 10%. When adjusting the Extended Coverage rates in a territory, the 10% fire increase will be considered. Ultimately, for a given territory, the overall rate increase will be based on the overall indication for that territory. If a territory has an indication less than 10%, the Extended Coverage rates will be adjusted downward to achieve the proper rate change for a given territory (subject to capping).

Indicated Territorial Extended Coverage Rate Changes – With-Wind Policies

Exhibit 2-4 -Without Rapid Cash Builtup

Column (1) showsdisplays the inforce combined with-wind 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 was used to on-level this premium..

Column (2) shows displays the inforce with –wind EC premium at current rate level as of 12/31/2008. The extension of exposures method was used to on-level this premium. The with wind inforce premium at current rate level is determined by the extension of exposures method.

Column (3) displays the inforce with–wind Fire premium at current rate level as of 12/31/2008. The extension of exposures method was used to on-level this premium. 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 displays 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. with-wind proposed capped rate change from column (14) of exhibit 2-1 **Without Rapid Cash Builtup**.

Column (5) shows displays the combined with-wind proposed rate capped total premium change. This is the rate indication for each territory including with wind, x-wind, and sinkhole policies. This is the inforce total with-wind premium adjusted by the capped with-wind proposed rate increase from column (4).

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 Exhibit 2-1-Without Cash.

displays the proposed Fire premium. This is the current Fire premium increased by 10%.

Column (7) displays the Proposed Capped EC premium. This is the proposed total premium minus the proposed fire premium.

Column (8) displays the proposed EC rate change. This is column (7) divided by column (2) minus 1.

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).

Current Extended Coverage Base Rates

Exhibit 2-5-Without Rapid Cash Builtup

This exhibit displays the current Extended Coverage base rates for Non-Seasonal and Seasonal by territory.

Proposed Extended Coverage Base Rates

Exhibit 2-6-Without Rapid Cash Builtup

This exhibit displays the proposed Extended Coverage base rates for Non-Seasonal and Seasonal by territory. This is the current base rate adjusted by the proposed Extended Coverage rate change from exhibit 2-4.

Indicated Territorial Extended Coverage Rate Changes – X-Wind Policies

Exhibit 2-7 -Without Rapid Cash

Column (1) displays the inforce x-wind premium at current rate level as of 12/31/2008. The extension of exposures method was used to on-level this premium.

Column (2) displays the inforce x-wind EC premium at current rate level as of 12/31/2008. The extension of exposures method was used to on-level this premium.

Column (3) displays the inforce x-wind Fire premium at current rate level as of 12/31/2008. The extension of exposures method was used to on-level this premium.

Column (4) displays the x-wind proposed capped rate change from column (14) of exhibit **2-1 Without Rapid Cash**.

Column (5) displays the x-wind proposed capped total premium. This is the inforce total with-wind premium adjusted by the capped with-wind proposed rate increase from column (4).

Columns (6) displays the proposed x-wind Fire premium. This is the current x-wind Fire premium increased by 10%.

Column (7) displays the proposed x-wind Capped EC premium. This is the proposed total premium minus the proposed fire premium.

Column (8) displays the proposed EC rate change. This is column (7) divided by column (2) minus 1.

Proposed Current With Wind Base Rates Excluding Cash BuildupExtended Coverage Base Rates and Wind Exclusion Credits

In **exhibitExhibit 2-38-Without Rapid 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).displays the current with-wind EC base rates and wind exclusion credits by territory.

Exhibit 2-9-Without Rapid Cash displays the current x-wind EC base rates.

Proposed X-Wind Base Rates Excluding Cash Buildup

In **exhibitExhibit 2-410 -Without Rapid 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).x-wind base rates are calculated. This is the current base rate adjusted by the capped proposed increase from exhibit 2-7 column (8).

In **Exhibit 2-11 -Without Rapid Cash** proposed EC wind exclusions credits are calculated. This is the proposed with-with EC base rates minus the proposed x-wind base rates.

Proposed Sinkhole Loss Coverage Factors Excluding Cash Buildup

In **exhibitExhibit 2-512-Without Rapid 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 windwith-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) showsdisplays either the current with windwith-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) showsdisplays 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 Rapid cCash, column (15) and the current sinkhole base rate from column (5).

Column (7) showsdisplays either the proposed with windwith-wind or x-wind base rate. If the proposed with windwith-wind rate change is larger than the proposed x-wind base rate, then the with -wind base rate is shown, and if the converse if 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 Rapid Cash Buildup

Exhibits 2-1 With Rapid Cash thru 2-12 With Rapid Cash are identical to exhibits 2-1 Without Rapid Cash thru 2-12 Without Rapid Cash except that there is an expense provision to account for the increase in the FHCF mandatory premium. The rates are developed for informational purposes only. The rates to be used will be based on the indications that do not include a provision for the rapid cash buildup. There will be a separate charge for the increase in the FHCF mandatory premium.**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 DP3 is **.891.57% and 2.49% for DP1**. 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 WindWith-wind Historical Incurred Loss and ALAE Excluding Catastrophes, Sinkhole and Mold Losses Over 10,000 as of 3/31/2009

Appendix A, Page 1 showsdisplays the with windwith-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 WindWith-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) showsdisplays 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 windwith-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 WindWith-wind Developed and Trended Non-Hurricane Loss and LAE

Appendix A, Page 4: 2006 With WindWith-wind Developed and Trended Non-Hurricane Loss and LAE

Appendix A, Page 5: 2007 With WindWith-wind Developed and Trended Non-Hurricane Loss and LAE

Appendix A, Page 6: 2008 With WindWith-wind Developed and Trended Non-Hurricane Loss and LAE

With WindWith-wind Earned Premium at Current Rate Level

In Appendix A, Page 7 we show the with windwith-wind earned premium at current rate level for each territory for calendar years 2004-2008. The with windwith-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 WindWith-wind Projected Earned Premium at Current Rate Level

In Appendix A, Page 8 we show the with windwith-wind projected earned premium at current rate level for each territory for calendar years 2004-2008. The projected with windwith-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 WindWith-wind Historical Earned House Years

Appendix A, Page 9 showsdisplays the with windwith-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 displays 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 displays 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 windwith-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 showsdisplays 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 displays 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 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 displays 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 windwith-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 showsdisplays the sinkhole historical earned house years for each territory for calendar years 2004-2008. It includes with windwith-wind and x-wind policies.

RULE / MANUAL CHANGES

Below are the key changes to the Dwelling 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 Dwelling/Fire 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 Dwelling/Fire 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 DP3, and DP1 Rate Tables have been amended to reflect changes in the Base Class Premiums, Wind Exclusion Credits, and Sinkhole Loss Coverage factors.

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 Details	
Work Unit Number:	W09-549042
Filing Purpose:	Rate & Rule
Product:	Property / Personal (Dwelling Fire)
Date Created:	9/23/2009 02:47:43 PM
Filing Name:	PRM Dwelling 2010 Filing LOB 010

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		Response Letter PRM_Dwelling 09_17467
Miscellaneous	0		PLA DRCS Rate Level Effect Verification (9-22-09)
Miscellaneous	0		PLA DRCS Verification DP-3 (9-22-09)
Miscellaneous	0		Personal Lines Account DW (DP)
Miscellaneous	0		Source of Information for RIF DP
Miscellaneous	0		Ex Wind Credits Exhibits (DP) 09-23-09
Miscellaneous	0		Estimate Hurricane Premium - DP
Miscellaneous	0		PRM DP1 Statewide Rate Ind_combo
Miscellaneous	0		PRM DP1 Statewide Rate Ind_sink
Miscellaneous	0		PRM DP1 Statewide Rate Ind_wind
Miscellaneous	0		PRM DP1 Statewide Rate Ind_xwind
Miscellaneous	0		PRM DP1 Territorial Rate Indication_Combined
Miscellaneous	0		PRM DP1 Territorial Rate Indication_Separate
Miscellaneous	0		PRM DP3 Statewide Rate Ind_combo
Miscellaneous	0		PRM DP3 Statewide Rate Ind_sink
Miscellaneous	0		PRM DP3 Statewide Rate Ind_wind
Miscellaneous	0		PRM DP3 Statewide Rate Ind_xwind
Miscellaneous	0		PRM DP3 Territorial Rate Indication_Combined
Miscellaneous	0		PRM DP3 Territorial Rate Indication_Separate
Miscellaneous	0		PRM-DP RIF Comb with BU V2
Miscellaneous	0		PRM-DP RIF Individ with Cash FactorV2
Miscellaneous	0		Summary of FHCF Built-up Factors - DP
Explanatory Memorandum	0		DP Actuarial Memo

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 DW (DP)	Hurricane	DP-1	7.87%	0.42%	5.63%	1.75%	0.93%	3.07%	0.00%	70.62%	Residual Market Contingency Provision	9.71%	100.00%			
		DP-3	7.60%	0.42%	5.63%	1.75%	0.93%	2.36%	0.00%	71.71%	Residual Market Contingency Provision	9.60%	100.00%			
	Non-Hurricane	DP-1	7.87%	0.42%	5.63%	1.75%	0.93%	3.07%	0.00%	70.62%	Residual Market Contingency Provision	9.71%	100.00%			
		DP-3	7.60%	0.42%	5.63%	1.75%	0.93%	2.36%	0.00%	71.71%	Residual Market Contingency Provision	9.60%	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 DW (DP)	DP-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. DP-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, does NOT have a hip roof, and is occupied by the owner. 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 insured at 10% of the amount of insurance on the structure; \$2,000 Medical expense; Contents insured for actual cash value; \$10,000 of mold coverage is included;	Hurricane	PRM Territory Set (9-4-09)	005	Monroe, Excl. Key West	\$598.00				
								007	Monroe, Key West	\$1,154.00				
								010	Martin, Remainder	\$583.00				
								030	Dade, Miami Beach	\$635.00				
								031	Dade, Coastal	\$648.00				
								032	Dade, Miami	\$641.00				
								033	Dade, Hialeah	\$547.00				
								034	Dade, Rem Excl H.M., M.B.	\$625.00				
								035	Broward, Hillwd & Ft Ldrle	\$595.00				
								037	Broward, Rem. Excl. Ft. L. & Hlywd	\$547.00				
								038	Palm Beach, Remainder	\$514.00				
								039	Duval, Jacksonville	\$52.00				
								040	Duval, Remainder	\$27.00				
								041	Duval, Coastal	\$191.00				
								042	Pinellas, Coastal	\$553.00				
								043	Escambia, Remainder	\$282.00				
								046	Pinellas - Saint Petersburg	\$433.00				
								047	Hillsborough, Tampa	\$231.00				
								049	Orange, Orlando	\$61.00				
								050	Polk	\$61.00				
								057	Brevard, Coastal	\$555.00				
								062	Volusia, Coastal	\$547.00				
								063	Volusia, Remainder	\$200.00				
								064	Brevard, Remainder	\$266.00				
								080	Hillsborough, Excl. Tampa	\$205.00				
								081	Pinellas, Rem. Excl. Saint Petersburg	\$257.00				
								090	Orange, Excl. Orlando	\$58.00				
								159	Hernando, Coastal	\$463.00				
								181	Indian River, Coastal	\$513.00				
								182	Martin, Coastal	\$602.00				
								183	Saint Lucie, Coastal	\$509.00				
								192	Alachua	\$42.00				
								193	Calhoun	\$47.00				
								292	Baker	\$60.00				
								293	Columbia	\$41.00				
								361	Broward, Coastal	\$601.00				
								362	Palm Beach, Coastal	\$713.00				
								392	Bradford	\$49.00				
								393	Gadsden	\$60.00				
								492	Clay	\$56.00				
								493	Hamilton	\$38.00				
								511	Osceola	\$58.00				
								512	Seminole	\$59.00				
								531	Flagler, Coastal	\$508.00				
								532	Nassau, Coastal	\$407.00				
								533	Saint Johns, Coastal	\$391.00				
								541	Collier, Coastal	\$537.00				
								542	Lee, Coastal	\$516.00				
								551	Collier, Remainder	\$537.00				
								552	Glades	\$532.00				
								553	Henry	\$532.00				
								554	Lee, Remainder	\$309.00				
								555	Okeechobee	\$532.00				
								561	Indian River, Remainder	\$538.00				
								562	Saint Lucie, Remainder	\$545.00				
								581	Charlotte, Coastal	\$505.00				
								582	Manatee, Coastal	\$502.00				
								583	Sarasota, Coastal	\$513.00				
								591	Citrus, Coastal	\$492.00				
								592	Dixie, Coastal	\$395.00				
								593	Holmes	\$47.00				
								594	Levy, Coastal	\$392.00				
								595	Pasco, Coastal	\$469.00				
								596	Taylor, Coastal	\$396.00				
								601	Bay, Coastal	\$430.00				
								602	Escambia, Coastal	\$504.00				

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									531	Flagler, Coastal	\$836.00					
									532	Nassau, Coastal	\$708.00					
									533	Saint Johns, Coastal	\$706.00					
									541	Collier, Coastal	\$833.00					
									542	Lee, Coastal	\$822.00					
									551	Collier, Remainder	\$857.00					
									552	Glades	\$852.00					
									553	Hendry	\$851.00					
									554	Lee, Remainder	\$829.00					
									555	Okeechobee	\$853.00					
									561	Indian River, Remainder	\$852.00					
									562	Saint Lucie, Remainder	\$852.00					
									581	Charlotte, Coastal	\$809.00					
									582	Manatee, Coastal	\$813.00					
									583	Sarasota, Coastal	\$818.00					
									591	Citrus, Coastal	\$817.00					
									592	Dixie, Coastal	\$696.00					
									593	Holmes	\$599.00					
									594	Levy, Coastal	\$698.00					
									595	Pasco, Coastal	\$786.00					
									596	Taylor, Coastal	\$693.00					
									601	Bay, Coastal	\$725.00					
									602	Escambia, Coastal	\$811.00					
									603	Franklin	\$779.00					
									604	Gulf, Coastal	\$771.00					
									605	Jefferson, Coastal	\$837.00					
									606	Okaloosa, Coastal	\$821.00					
									607	Santa Rosa, Coastal	\$772.00					
									608	Wakulla, Coastal	\$695.00					
									609	Walton, Coastal	\$691.00					
									692	Lake	\$689.00					
									693	Jackson	\$665.00					
									701	Flagler, Remainder	\$842.00					
									702	Saint Johns, Remainder	\$696.00					
									711	Charlotte, Remainder	\$825.00					
									712	De Soto	\$823.00					
									713	Hardee	\$822.00					
									714	Highlands	\$822.00					
									715	Sarasota, Remainder	\$883.00					
									721	Bay, Remainder	\$742.00					
									722	Gulf, Remainder	\$688.00					
									723	Okaloosa, Remainder	\$918.00					
									724	Santa Rosa, Remainder	\$924.00					
									725	Wakulla, Remainder	\$698.00					
									726	Walton, Remainder	\$696.00					
									731	Citrus, Remainder	\$807.00					
									732	Dixie, Remainder	\$709.00					
									733	Hernando, Remainder	\$802.00					
									734	Levy, Remainder	\$697.00					
									735	Manatee, Remainder	\$838.00					
									736	Pasco, Remainder	\$909.00					
									737	Taylor, Remainder	\$701.00					
									792	Marion	\$768.00					
									793	Jefferson, Remainder	\$603.00					
									892	Nassau, Remainder	\$623.00					
									893	Lafayette	\$584.00					
									921	Sumter	\$689.00					
									922	Union	\$553.00					
									923	Gilchrist	\$629.00					
									931	Liberty	\$650.00					
									932	Madison	\$626.00					
									933	Suwannee	\$656.00					
									934	Washington	\$697.00					
									992	Putnam	\$603.00					
									993	Leon	\$633.00					

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 DW (DP)	DP-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. DP-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, does NOT have a hip roof, and is occupied by the owner. 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 insured at 10% of the amount of insurance on the structure; \$2,000 Medical expense; Contents insured for actual cash value; \$10,000 of mold coverage is included;	Hurricane	PRM Territory Set (9-4-09)	005	Monroe, Excl. Key West	\$1,110.00				
								007	Monroe, Key West	\$2,091.00				
								010	Martin, Remainder	\$977.00				
								030	Dade, Miami Beach	\$1,041.00				
								031	Dade, Coastal	\$1,070.00				
								032	Dade, Miami	\$1,053.00				
								033	Dade, Hialeah	\$888.00				
								034	Dade, Rem Excl H., M., M.B.	\$1,031.00				
								035	Broward, Hillwd & Ft Ldrld	\$985.00				
								037	Broward, Rem. Excl. Ft. L. & Hlywd	\$903.00				
								038	Palm Beach, Remainder	\$849.00				
								039	Duval, Jacksonville	\$75.00				
								040	Duval, Remainder	\$41.00				
								041	Duval, Coastal	\$309.00				
								042	Pinellas, Coastal	\$951.00				
								043	Escambia, Remainder	\$441.00				
								046	Pinellas - Saint Petersburg	\$683.00				
								047	Hillsborough, Tampa	\$363.00				
								049	Orange, Orlando	\$88.00				
								050	Polk	\$89.00				
								057	Brevard, Coastal	\$962.00				
								062	Volusia, Coastal	\$945.00				
								063	Volusia, Remainder	\$318.00				
								064	Brevard, Remainder	\$424.00				
								080	Hillsborough, Excl. Tampa	\$323.00				
								081	Pinellas, Rem. Excl. Saint Petersburg	\$406.00				
								090	Orange, Excl. Orlando	\$85.00				
								159	Hernando, Coastal	\$791.00				
								181	Indian River, Coastal	\$856.00				
								182	Martin, Coastal	\$1,006.00				
								183	Saint Lucie, Coastal	\$849.00				
								192	Alachua	\$61.00				
								193	Calhoun	\$67.00				
								292	Baker	\$85.00				
								293	Columbia	\$59.00				
								361	Broward, Coastal	\$987.00				
								362	Palm Beach, Coastal	\$1,174.00				
								392	Bradford	\$69.00				
								393	Gadsden	\$86.00				
								492	Clay	\$81.00				
								493	Hamilton	\$53.00				
								511	Osceola	\$85.00				
								512	Seminole	\$88.00				
								531	Flagler, Coastal	\$868.00				
								532	Nassau, Coastal	\$699.00				
								533	Saint Johns, Coastal	\$668.00				
								541	Collier, Coastal	\$939.00				
								542	Lee, Coastal	\$895.00				
								551	Collier, Remainder	\$929.00				
								552	Glades	\$915.00				
								553	Henry	\$915.00				
								554	Lee, Remainder	\$502.00				
								555	Okeechobee	\$915.00				
								561	Indian River, Remainder	\$932.00				
								562	Saint Lucie, Remainder	\$944.00				
								581	Charlotte, Coastal	\$876.00				
								582	Manatee, Coastal	\$868.00				
								583	Sarasota, Coastal	\$890.00				
								591	Citrus, Coastal	\$839.00				
								592	Dixie, Coastal	\$678.00				
								593	Holmes	\$67.00				
								594	Levy, Coastal	\$671.00				
								595	Pasco, Coastal	\$804.00				
								596	Taylor, Coastal	\$683.00				
								601	Bay, Coastal	\$747.00				
								602	Escambia, Coastal	\$871.00				

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									531	Flagler, Coastal	\$1,255.00				
									532	Nassau, Coastal	\$1,041.00				
									533	Saint Johns, Coastal	\$1,032.00				
									541	Collier, Coastal	\$1,275.00				
									542	Lee, Coastal	\$1,248.00				
									551	Collier, Remainder	\$1,299.00				
									552	Glades	\$1,289.00				
									553	Hendry	\$1,288.00				
									554	Lee, Remainder	\$1,197.00				
									555	Okeechobee	\$1,290.00				
									561	Indian River, Remainder	\$1,296.00				
									562	Saint Lucie, Remainder	\$1,296.00				
									581	Charlotte, Coastal	\$1,225.00				
									582	Manatee, Coastal	\$1,229.00				
									583	Sarasota, Coastal	\$1,237.00				
									591	Citrus, Coastal	\$1,224.00				
									592	Dixie, Coastal	\$1,021.00				
									593	Holmes	\$760.00				
									594	Levy, Coastal	\$1,021.00				
									595	Pasco, Coastal	\$1,175.00				
									596	Taylor, Coastal	\$1,016.00				
									601	Bay, Coastal	\$1,078.00				
									602	Escambia, Coastal	\$1,227.00				
									603	Franklin	\$1,173.00				
									604	Gulf, Coastal	\$1,158.00				
									605	Jefferson, Coastal	\$1,264.00				
									606	Okaloosa, Coastal	\$1,246.00				
									607	Santa Rosa, Coastal	\$1,164.00				
									608	Wakulla, Coastal	\$1,031.00				
									609	Walton, Coastal	\$1,019.00				
									692	Lake	\$893.00				
									693	Jackson	\$853.00				
									701	Flagler, Remainder	\$1,188.00				
									702	Saint Johns, Remainder	\$957.00				
									711	Charlotte, Remainder	\$1,170.00				
									712	De Soto	\$1,162.00				
									713	Hardee	\$1,162.00				
									714	Highlands	\$1,162.00				
									715	Sarasota, Remainder	\$1,265.00				
									721	Bay, Remainder	\$1,032.00				
									722	Gulf, Remainder	\$947.00				
									723	Okaloosa, Remainder	\$1,304.00				
									724	Santa Rosa, Remainder	\$1,312.00				
									725	Wakulla, Remainder	\$962.00				
									726	Walton, Remainder	\$956.00				
									731	Citrus, Remainder	\$1,131.00				
									732	Dixie, Remainder	\$979.00				
									733	Hernando, Remainder	\$1,121.00				
									734	Levy, Remainder	\$957.00				
									735	Manatee, Remainder	\$1,186.00				
									736	Pasco, Remainder	\$1,293.00				
									737	Taylor, Remainder	\$966.00				
									792	Marion	\$1,010.00				
									793	Jefferson, Remainder	\$763.00				
									892	Nassau, Remainder	\$788.00				
									893	Lafayette	\$737.00				
									921	Sumter	\$894.00				
									922	Union	\$690.00				
									923	Gilchrist	\$802.00				
									931	Liberty	\$833.00				
									932	Madison	\$797.00				
									933	Suwannee	\$839.00				
									934	Washington	\$902.00				
									992	Putnam	\$763.00				
									993	Leon	\$808.00				

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 DW (DP)	DP-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. DP-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, does NOT have a hip roof, and is occupied by the owner. 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	Loss of Use insured at 10% of the amount of insurance on the structure; \$2,000 Medical expense; Contents insured for actual cash value; \$10,000 of mold coverage is included;	Hurricane	PRM Territory Set (9-4-09)	005	Monroe, Excl. Key West	\$661.00				
								007	Monroe, Key West	\$1,273.00				
								010	Martin, Remainder	\$638.00				
								030	Dade, Miami Beach	\$695.00				
								031	Dade, Coastal	\$709.00				
								032	Dade, Miami	\$701.00				
								033	Dade, Hialeah	\$597.00				
								034	Dade, Rem Excl H.M., M.B.	\$683.00				
								035	Broward, Hillwd & Ft Ldrdle	\$651.00				
								037	Broward, Rem. Excl. Ft. L. & Hlywd	\$598.00				
								038	Palm Beach, Remainder	\$562.00				
								039	Duval, Jacksonville	\$57.00				
								040	Duval, Remainder	\$28.00				
								041	Duval, Coastal	\$207.00				
								042	Pinellas, Coastal	\$605.00				
								043	Escambia, Remainder	\$307.00				
								046	Pinellas - Saint Petersburg	\$471.00				
								047	Hillsborough, Tampa	\$250.00				
								049	Orange, Orlando	\$66.00				
								050	Polk	\$65.00				
								057	Brevard, Coastal	\$610.00				
								062	Volusia, Coastal	\$599.00				
								063	Volusia, Remainder	\$218.00				
								064	Brevard, Remainder	\$290.00				
								080	Hillsborough, Excl. Tampa	\$223.00				
								081	Pinellas, Rem. Excl. Saint Petersburg	\$280.00				
								090	Orange, Excl. Orlando	\$63.00				
								159	Hernando, Coastal	\$508.00				
								181	Indian River, Coastal	\$562.00				
								182	Martin, Coastal	\$659.00				
								183	Saint Lucie, Coastal	\$558.00				
								192	Alachua	\$46.00				
								193	Calhoun	\$50.00				
								292	Baker	\$64.00				
								293	Columbia	\$45.00				
								361	Broward, Coastal	\$657.00				
								362	Palm Beach, Coastal	\$779.00				
								392	Bradford	\$52.00				
								393	Gadsden	\$65.00				
								492	Clay	\$60.00				
								493	Hamilton	\$40.00				
								511	Osceola	\$63.00				
								512	Seminole	\$65.00				
								531	Flagler, Coastal	\$558.00				
								532	Nassau, Coastal	\$447.00				
								533	Saint Johns, Coastal	\$430.00				
								541	Collier, Coastal	\$590.00				
								542	Lee, Coastal	\$568.00				
								551	Collier, Remainder	\$590.00				
								552	Glades	\$584.00				
								553	Henry	\$584.00				
								554	Lee, Remainder	\$336.00				
								555	Okeechobee	\$584.00				
								561	Indian River, Remainder	\$591.00				
								562	Saint Lucie, Remainder	\$597.00				
								581	Charlotte, Coastal	\$555.00				
								582	Manatee, Coastal	\$552.00				
								583	Sarasota, Coastal	\$563.00				
								591	Citrus, Coastal	\$539.00				
								592	Dixie, Coastal	\$433.00				
								593	Holmes	\$50.00				
								594	Levy, Coastal	\$431.00				
								595	Pasco, Coastal	\$514.00				
								596	Taylor, Coastal	\$435.00				
								601	Bay, Coastal	\$472.00				
								602	Escambia, Coastal	\$553.00				

										603	Franklin	\$530.00					
										604	Gulf, Coastal	\$514.00					
										605	Jefferson, Coastal	\$582.00					
										606	Okaloosa, Coastal	\$570.00					
										607	Santa Rosa, Coastal	\$524.00					
										608	Wakulla, Coastal	\$459.00					
										609	Walton, Coastal	\$438.00					
										692	Lake	\$63.00					
										693	Jackson	\$61.00					
										701	Flagler, Remainder	\$318.00					
										702	Saint Johns, Remainder	\$239.00					
										711	Charlotte, Remainder	\$314.00					
										712	De Soto	\$314.00					
										713	Hardee	\$314.00					
										714	Highlands	\$314.00					
										715	Sarasota, Remainder	\$340.00					
										721	Bay, Remainder	\$265.00					
										722	Gulf, Remainder	\$241.00					
										723	Okaloosa, Remainder	\$337.00					
										724	Santa Rosa, Remainder	\$352.00					
										725	Wakulla, Remainder	\$246.00					
										726	Walton, Remainder	\$241.00					
										731	Citrus, Remainder	\$298.00					
										732	Dixie, Remainder	\$252.00					
										733	Hernando, Remainder	\$291.00					
										734	Levy, Remainder	\$238.00					
										735	Manatee, Remainder	\$320.00					
										736	Pasco, Remainder	\$353.00					
										737	Taylor, Remainder	\$249.00					
										792	Manion	\$81.00					
										793	Jefferson, Remainder	\$54.00					
										892	Nassau, Remainder	\$56.00					
										893	Lafayette	\$50.00					
										921	Sumter	\$67.00					
										922	Union	\$45.00					
										923	Gilchrist	\$57.00					
										931	Liberty	\$60.00					
										932	Madison	\$57.00					
										933	Suwannee	\$60.00					
										934	Washington	\$68.00					
										992	Putnam	\$52.00					
										993	Leon	\$58.00					
										005	Monroe, Excl. Key West	\$1,279.00					
						Non-Hurricane	PRM Territory Set (9-4-09)			007	Monroe, Key West	\$1,442.00					
										010	Martin, Remainder	\$1,044.00					
										030	Dade, Miami Beach	\$1,118.00					
										031	Dade, Coastal	\$1,112.00					
										032	Dade, Miami	\$1,107.00					
										033	Dade, Hialeah	\$1,078.00					
										034	Dade, Rem Excl H. M., M.B.	\$1,095.00					
										035	Broward, Hillwd & Ft. Ldrdie	\$1,050.00					
										037	Broward, Rem. Excl. Ft. L. & Hlywd	\$1,066.00					
										038	Palm Beach, Remainder	\$955.00					
										039	Duval, Jacksonville	\$705.00					
										040	Duval, Remainder	\$483.00					
										041	Duval, Coastal	\$800.00					
										042	Pinellas, Coastal	\$943.00					
										043	Escambia, Remainder	\$1,027.00					
										046	Pinellas - Saint Petersburg	\$980.00					
										047	Hillsborough, Tampa	\$857.00					
										049	Orange, Orlando	\$824.00					
										050	Polk	\$782.00					
										057	Brevard, Coastal	\$940.00					
										062	Volusia, Coastal	\$925.00					
										063	Volusia, Remainder	\$759.00					
										064	Brevard, Remainder	\$953.00					
										080	Hillsborough, Excl. Tampa	\$785.00					
										081	Pinellas, Rem. Excl. Saint Petersburg	\$921.00					
										090	Orange, Excl. Orlando	\$756.00					
										159	Hernando, Coastal	\$849.00					
										181	Indian River, Coastal	\$925.00					
										182	Martin, Coastal	\$1,042.00					
										183	Saint Lucie, Coastal	\$919.00					
										192	Alachua	\$605.00					
										193	Calhoun	\$636.00					
										292	Baker	\$750.00					
										293	Columbia	\$608.00					
										361	Broward, Coastal	\$1,056.00					
										362	Palm Beach, Coastal	\$1,188.00					
										392	Bradford	\$667.00					
										393	Gadsden	\$747.00					
										492	Clay	\$717.00					
										493	Hamilton	\$567.00					
										511	Osceola	\$739.00					
										512	Seminole	\$759.00					

									531	Flagler, Coastal	\$904.00					
									532	Nassau, Coastal	\$765.00					
									533	Saint Johns, Coastal	\$760.00					
									541	Collier, Coastal	\$904.00					
									542	Lee, Coastal	\$891.00					
									551	Collier, Remainder	\$927.00					
									552	Glades	\$922.00					
									553	Hendry	\$921.00					
									554	Lee, Remainder	\$895.00					
									555	Okeechobee	\$923.00					
									561	Indian River, Remainder	\$922.00					
									562	Saint Lucie, Remainder	\$923.00					
									581	Charlotte, Coastal	\$875.00					
									582	Manatee, Coastal	\$879.00					
									583	Sarasota, Coastal	\$884.00					
									591	Citrus, Coastal	\$883.00					
									592	Dixie, Coastal	\$751.00					
									593	Holmes	\$641.00					
									594	Levy, Coastal	\$752.00					
									595	Pasco, Coastal	\$851.00					
									596	Taylor, Coastal	\$747.00					
									601	Bay, Coastal	\$782.00					
									602	Escambia, Coastal	\$879.00					
									603	Franklin	\$842.00					
									604	Gulf, Coastal	\$836.00					
									605	Jefferson, Coastal	\$905.00					
									606	Okaloosa, Coastal	\$888.00					
									607	Santa Rosa, Coastal	\$836.00					
									608	Wakulla, Coastal	\$750.00					
									609	Walton, Coastal	\$745.00					
									692	Lake	\$738.00					
									693	Jackson	\$710.00					
									701	Flagler, Remainder	\$907.00					
									702	Saint Johns, Remainder	\$748.00					
									711	Charlotte, Remainder	\$890.00					
									712	De Soto	\$885.00					
									713	Hardee	\$886.00					
									714	Highlands	\$886.00					
									715	Sarasota, Remainder	\$953.00					
									721	Bay, Remainder	\$797.00					
									722	Gulf, Remainder	\$740.00					
									723	Okaloosa, Remainder	\$891.00					
									724	Santa Rosa, Remainder	\$995.00					
									725	Wakulla, Remainder	\$750.00					
									726	Walton, Remainder	\$747.00					
									731	Citrus, Remainder	\$869.00					
									732	Dixie, Remainder	\$762.00					
									733	Hernando, Remainder	\$864.00					
									734	Levy, Remainder	\$749.00					
									735	Manatee, Remainder	\$902.00					
									736	Pasco, Remainder	\$980.00					
									737	Taylor, Remainder	\$753.00					
									792	Marion	\$824.00					
									793	Jefferson, Remainder	\$644.00					
									892	Nassau, Remainder	\$665.00					
									893	Lafayette	\$624.00					
									921	Sumter	\$737.00					
									922	Union	\$589.00					
									923	Gilchrist	\$674.00					
									931	Liberty	\$695.00					
									932	Madison	\$688.00					
									933	Suwannee	\$701.00					
									934	Washington	\$747.00					
									992	Putnam	\$644.00					
									993	Leon	\$677.00					

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 DW (DP)	DP-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; 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. DP-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, does NOT have a hip roof, and is NOT occupied by the owner. 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 insured at 10% of the amount of insurance on the structure; \$2,000 Medical expense; \$10,000 of mold coverage is included;	Hurricane	PRM Territory Set (9-4-09)	005	Monroe, Excl. Key West	\$405.00				
								007	Monroe, Key West	\$625.00				
								010	Martin, Remainder	\$362.00				
								030	Dade, Miami Beach	\$393.00				
								031	Dade, Coastal	\$401.00				
								032	Dade, Miami	\$390.00				
								033	Dade, Hialeah	\$348.00				
								034	Dade, Rem Excl H.M., M.B.	\$381.00				
								035	Broward, Hillwd & Ft Ldrdle	\$369.00				
								037	Broward, Rem. Excl. Ft. L. & Hlywd	\$350.00				
								038	Palm Beach, Remainder	\$302.00				
								039	Duval, Jacksonville	\$45.00				
								040	Duval, Remainder	\$24.00				
								041	Duval, Coastal	\$171.00				
								042	Pinellas, Coastal	\$340.00				
								043	Escambia, Remainder	\$214.00				
								046	Pinellas - Saint Petersburg	\$269.00				
								047	Hillsborough, Tampa	\$177.00				
								049	Orange, Orlando	\$55.00				
								050	Polk	\$53.00				
								057	Brevard, Coastal	\$337.00				
								062	Volusia, Coastal	\$325.00				
								063	Volusia, Remainder	\$168.00				
								064	Brevard, Remainder	\$214.00				
								080	Hillsborough, Excl. Tampa	\$157.00				
								081	Pinellas, Rem. Excl. Saint Petersburg	\$200.00				
								090	Orange, Excl. Orlando	\$50.00				
								159	Hernando, Coastal	\$294.00				
								181	Indian River, Coastal	\$324.00				
								182	Martin, Coastal	\$375.00				
								183	Saint Lucie, Coastal	\$325.00				
								192	Alachua	\$37.00				
								193	Calhoun	\$41.00				
								292	Baker	\$52.00				
								293	Columbia	\$36.00				
								361	Broward, Coastal	\$378.00				
								362	Palm Beach, Coastal	\$447.00				
								392	Bradford	\$43.00				
								393	Gadsden	\$53.00				
								492	Clay	\$49.00				
								493	Hamilton	\$33.00				
								511	Osceola	\$52.00				
								512	Seminole	\$52.00				
								531	Flagler, Coastal	\$323.00				
								532	Nassau, Coastal	\$249.00				
								533	Saint Johns, Coastal	\$249.00				
								541	Collier, Coastal	\$320.00				
								542	Lee, Coastal	\$323.00				
								551	Collier, Remainder	\$320.00				
								552	Glades	\$322.00				
								553	Henry	\$322.00				
								554	Lee, Remainder	\$222.00				
								555	Okeechobee	\$322.00				
								561	Indian River, Remainder	\$321.00				
								562	Saint Lucie, Remainder	\$326.00				
								581	Charlotte, Coastal	\$321.00				
								582	Manatee, Coastal	\$319.00				
								583	Sarasota, Coastal	\$324.00				
								591	Citrus, Coastal	\$313.00				
								592	Dixie, Coastal	\$251.00				
								593	Holmes	\$41.00				
								594	Levy, Coastal	\$250.00				
								595	Pasco, Coastal	\$298.00				
								596	Taylor, Coastal	\$252.00				
								601	Bay, Coastal	\$270.00				
								602	Escambia, Coastal	\$322.00				

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									531	Flagler, Coastal	\$582.00				
									532	Nassau, Coastal	\$490.00				
									533	Saint Johns, Coastal	\$499.00				
									541	Collier, Coastal	\$558.00				
									542	Lee, Coastal	\$509.00				
									551	Collier, Remainder	\$572.00				
									552	Glades	\$577.00				
									553	Hendry	\$576.00				
									554	Lee, Remainder	\$541.00				
									555	Okeechobee	\$577.00				
									561	Indian River, Remainder	\$568.00				
									562	Saint Lucie, Remainder	\$569.00				
									581	Charlotte, Coastal	\$565.00				
									582	Manatee, Coastal	\$567.00				
									583	Sarasota, Coastal	\$567.00				
									591	Citrus, Coastal	\$570.00				
									592	Dixie, Coastal	\$493.00				
									593	Holmes	\$416.00				
									594	Levy, Coastal	\$494.00				
									595	Pasco, Coastal	\$549.00				
									596	Taylor, Coastal	\$491.00				
									601	Bay, Coastal	\$507.00				
									602	Escambia, Coastal	\$569.00				
									603	Franklin	\$525.00				
									604	Gulf, Coastal	\$541.00				
									605	Jefferson, Coastal	\$568.00				
									606	Okaloosa, Coastal	\$558.00				
									607	Santa Rosa, Coastal	\$532.00				
									608	Wakulla, Coastal	\$492.00				
									609	Walton, Coastal	\$489.00				
									692	Lake	\$469.00				
									693	Jackson	\$456.00				
									701	Flagler, Remainder	\$563.00				
									702	Saint Johns, Remainder	\$475.00				
									711	Charlotte, Remainder	\$551.00				
									712	De Soto	\$556.00				
									713	Hardee	\$556.00				
									714	Highlands	\$556.00				
									715	Sarasota, Remainder	\$556.00				
									721	Bay, Remainder	\$494.00				
									722	Gulf, Remainder	\$471.00				
									723	Okaloosa, Remainder	\$564.00				
									724	Santa Rosa, Remainder	\$593.00				
									725	Wakulla, Remainder	\$477.00				
									726	Walton, Remainder	\$476.00				
									731	Citrus, Remainder	\$542.00				
									732	Dixie, Remainder	\$483.00				
									733	Hernando, Remainder	\$538.00				
									734	Levy, Remainder	\$476.00				
									735	Manatee, Remainder	\$562.00				
									736	Pasco, Remainder	\$601.00				
									737	Taylor, Remainder	\$479.00				
									792	Marion	\$538.00				
									793	Jefferson, Remainder	\$439.00				
									892	Nassau, Remainder	\$452.00				
									893	Lafayette	\$421.00				
									921	Sumter	\$486.00				
									922	Union	\$402.00				
									923	Gilchrist	\$451.00				
									931	Liberty	\$464.00				
									932	Madison	\$449.00				
									933	Suwannee	\$468.00				
									934	Washington	\$493.00				
									992	Putnam	\$427.00				
									993	Leon	\$453.00				

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 DW (DP)	DP-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; 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. DP-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, does NOT have a hip roof, and is NOT occupied by the owner. 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 insured at 10% of the amount of insurance on the structure; \$2,000 Medical expense; \$10,000 of mold coverage is included;	Hurricane	PRM Territory Set (9-4-09)	005	Monroe, Excl. Key West	\$810.00				
								007	Monroe, Key West	\$1,205.00				
								010	Martin, Remainder	\$609.00				
								030	Dade, Miami Beach	\$655.00				
								031	Dade, Coastal	\$674.00				
								032	Dade, Miami	\$641.00				
								033	Dade, Hialeah	\$582.00				
								034	Dade, Rem Excl H.M., M.B.	\$629.00				
								035	Broward, Hillwd & Ft Ldrdle	\$611.00				
								037	Broward, Rem. Excl. Ft. L. & Hlywd	\$588.00				
								038	Palm Beach, Remainder	\$507.00				
								039	Duval, Jacksonville	\$65.00				
								040	Duval, Remainder	\$37.00				
								041	Duval, Coastal	\$280.00				
								042	Pinellas, Coastal	\$586.00				
								043	Escambia, Remainder	\$340.00				
								046	Pinellas - Saint Petersburg	\$427.00				
								047	Hillsborough, Tampa	\$281.00				
								049	Orange, Orlando	\$80.00				
								050	Polk	\$78.00				
								057	Brevard, Coastal	\$585.00				
								062	Volusia, Coastal	\$563.00				
								063	Volusia, Remainder	\$268.00				
								064	Brevard, Remainder	\$345.00				
								080	Hillsborough, Excl. Tampa	\$251.00				
								081	Pinellas, Rem. Excl. Saint Petersburg	\$320.00				
								090	Orange, Excl. Orlando	\$74.00				
								159	Hernando, Coastal	\$503.00				
								181	Indian River, Coastal	\$542.00				
								182	Martin, Coastal	\$628.00				
								183	Saint Lucie, Coastal	\$545.00				
								192	Alachua	\$54.00				
								193	Calhoun	\$59.00				
								292	Baker	\$75.00				
								293	Columbia	\$52.00				
								361	Broward, Coastal	\$630.00				
								362	Palm Beach, Coastal	\$748.00				
								392	Bradford	\$61.00				
								393	Gadsden	\$76.00				
								492	Clay	\$71.00				
								493	Hamilton	\$47.00				
								511	Osceola	\$76.00				
								512	Seminole	\$77.00				
								531	Flagler, Coastal	\$553.00				
								532	Nassau, Coastal	\$428.00				
								533	Saint Johns, Coastal	\$426.00				
								541	Collier, Coastal	\$560.00				
								542	Lee, Coastal	\$561.00				
								551	Collier, Remainder	\$553.00				
								552	Glades	\$554.00				
								553	Henry	\$554.00				
								554	Lee, Remainder	\$363.00				
								555	Okeechobee	\$554.00				
								561	Indian River, Remainder	\$556.00				
								562	Saint Lucie, Remainder	\$566.00				
								581	Charlotte, Coastal	\$558.00				
								582	Manatee, Coastal	\$553.00				
								583	Sarasota, Coastal	\$564.00				
								591	Citrus, Coastal	\$534.00				
								592	Dixie, Coastal	\$432.00				
								593	Holmes	\$59.00				
								594	Levy, Coastal	\$428.00				
								595	Pasco, Coastal	\$510.00				
								596	Taylor, Coastal	\$435.00				
								601	Bay, Coastal	\$470.00				
								602	Escambia, Coastal	\$558.00				

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								531	Flagler, Coastal	\$854.00				
								532	Nassau, Coastal	\$698.00				
								533	Saint Johns, Coastal	\$711.00				
								541	Collier, Coastal	\$827.00				
								542	Lee, Coastal	\$841.00				
								551	Collier, Remainder	\$842.00				
								552	Glades	\$849.00				
								553	Hendry	\$848.00				
								554	Lee, Remainder	\$758.00				
								555	Okeechobee	\$849.00				
								561	Indian River, Remainder	\$839.00				
								562	Saint Lucie, Remainder	\$841.00				
								581	Charlotte, Coastal	\$835.00				
								582	Manatee, Coastal	\$837.00				
								583	Sarasota, Coastal	\$839.00				
								591	Citrus, Coastal	\$834.00				
								592	Dixie, Coastal	\$704.00				
								593	Holmes	\$522.00				
								594	Levy, Coastal	\$704.00				
								595	Pasco, Coastal	\$801.00				
								596	Taylor, Coastal	\$701.00				
								601	Bay, Coastal	\$735.00				
								602	Escambia, Coastal	\$841.00				
								603	Franklin	\$765.00				
								604	Gulf, Coastal	\$792.00				
								605	Jefferson, Coastal	\$835.00				
								606	Okaloosa, Coastal	\$822.00				
								607	Santa Rosa, Coastal	\$780.00				
								608	Wakulla, Coastal	\$711.00				
								609	Walton, Coastal	\$704.00				
								692	Lake	\$602.00				
								693	Jackson	\$578.00				
								701	Flagler, Remainder	\$775.00				
								702	Saint Johns, Remainder	\$637.00				
								711	Charlotte, Remainder	\$763.00				
								712	De Soto	\$768.00				
								713	Hardee	\$769.00				
								714	Highlands	\$769.00				
								715	Sarasota, Remainder	\$772.00				
								721	Bay, Remainder	\$669.00				
								722	Gulf, Remainder	\$632.00				
								723	Okaloosa, Remainder	\$775.00				
								724	Santa Rosa, Remainder	\$821.00				
								725	Wakulla, Remainder	\$640.00				
								726	Walton, Remainder	\$637.00				
								731	Citrus, Remainder	\$742.00				
								732	Dixie, Remainder	\$651.00				
								733	Hernando, Remainder	\$734.00				
								734	Levy, Remainder	\$638.00				
								735	Manatee, Remainder	\$778.00				
								736	Pasco, Remainder	\$636.00				
								737	Taylor, Remainder	\$644.00				
								792	Marion	\$705.00				
								793	Jefferson, Remainder	\$554.00				
								892	Nassau, Remainder	\$570.00				
								893	Lafayette	\$528.00				
								921	Sumter	\$628.00				
								922	Union	\$497.00				
								923	Gilchrist	\$571.00				
								931	Liberty	\$590.00				
								932	Madison	\$568.00				
								933	Suwannee	\$594.00				
								934	Washington	\$634.00				
								992	Putnam	\$537.00				
								993	Leon	\$574.00				

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 DW (DP)	DP-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. DP-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, does NOT have a hip roof, and is occupied by the owner. 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 insured at 10% of the amount of insurance on the structure; \$2,000 Medical expense; Contents insured for actual cash value; \$10,000 of mold coverage is included;	Hurricane	PRM Territory Set (9-4-09)	005	Monroe, Excl. Key West	\$1,162.00				
								007	Monroe, Key West	\$2,255.00				
								010	Martin, Remainder	\$1,133.00				
								030	Dade, Miami Beach	\$1,237.00				
								031	Dade, Coastal	\$1,263.00				
								032	Dade, Miami	\$1,250.00				
								033	Dade, Hialeah	\$1,062.00				
								034	Dade, Rem Excl H.M., M.B.	\$1,215.00				
								035	Broward, Hillwd & Ft Ldrle	\$1,157.00				
								037	Broward, Rem. Excl. Ft. L. & Hlywd	\$1,063.00				
								038	Palm Beach, Remainder	\$1,004.00				
								039	Duval, Jacksonville	\$101.00				
								040	Duval, Remainder	\$51.00				
								041	Duval, Coastal	\$366.00				
								042	Pinellas, Coastal	\$1,075.00				
								043	Escambia, Remainder	\$546.00				
								046	Pinellas - Saint Petersburg	\$842.00				
								047	Hillsborough, Tampa	\$445.00				
								049	Orange, Orlando	\$116.00				
								050	Polk	\$116.00				
								057	Brevard, Coastal	\$1,081.00				
								062	Volusia, Coastal	\$1,064.00				
								063	Volusia, Remainder	\$386.00				
								064	Brevard, Remainder	\$513.00				
								080	Hillsborough, Excl. Tampa	\$395.00				
								081	Pinellas, Rem. Excl. Saint Petersburg	\$496.00				
								090	Orange, Excl. Orlando	\$112.00				
								159	Hernando, Coastal	\$902.00				
								181	Indian River, Coastal	\$998.00				
								182	Martin, Coastal	\$1,174.00				
								183	Saint Lucie, Coastal	\$989.00				
								192	Alachua	\$80.00				
								193	Calhoun	\$89.00				
								292	Baker	\$115.00				
								293	Columbia	\$79.00				
								361	Broward, Coastal	\$1,169.00				
								362	Palm Beach, Coastal	\$1,387.00				
								392	Bradford	\$92.00				
								393	Gadsden	\$116.00				
								492	Clay	\$107.00				
								493	Hamilton	\$70.00				
								511	Osceola	\$112.00				
								512	Seminole	\$115.00				
								531	Flagler, Coastal	\$988.00				
								532	Nassau, Coastal	\$793.00				
								533	Saint Johns, Coastal	\$761.00				
								541	Collier, Coastal	\$1,046.00				
								542	Lee, Coastal	\$1,004.00				
								551	Collier, Remainder	\$1,050.00				
								552	Glades	\$1,038.00				
								553	Henry	\$1,036.00				
								554	Lee, Remainder	\$595.00				
								555	Okeechobee	\$1,037.00				
								561	Indian River, Remainder	\$1,050.00				
								562	Saint Lucie, Remainder	\$1,062.00				
								581	Charlotte, Coastal	\$962.00				
								582	Manatee, Coastal	\$976.00				
								583	Sarasota, Coastal	\$997.00				
								591	Citrus, Coastal	\$957.00				
								592	Dixie, Coastal	\$768.00				
								593	Holmes	\$89.00				
								594	Levy, Coastal	\$762.00				
								595	Pasco, Coastal	\$911.00				
								596	Taylor, Coastal	\$771.00				
								601	Bay, Coastal	\$836.00				
								602	Escambia, Coastal	\$978.00				

										603	Franklin	\$942.00					
										604	Gulf, Coastal	\$912.00					
										605	Jefferson, Coastal	\$1,031.00					
										606	Okaloosa, Coastal	\$1,010.00					
										607	Santa Rosa, Coastal	\$830.00					
										608	Wakulla, Coastal	\$813.00					
										609	Walton, Coastal	\$775.00					
										692	Lake	\$114.00					
										693	Jackson	\$107.00					
										701	Flagler, Remainder	\$567.00					
										702	Saint Johns, Remainder	\$426.00					
										711	Charlotte, Remainder	\$558.00					
										712	De Soto	\$558.00					
										713	Hardee	\$559.00					
										714	Highlands	\$557.00					
										715	Sarasota, Remainder	\$606.00					
										721	Bay, Remainder	\$470.00					
										722	Gulf, Remainder	\$429.00					
										723	Okaloosa, Remainder	\$602.00					
										724	Santa Rosa, Remainder	\$626.00					
										725	Wakulla, Remainder	\$437.00					
										726	Walton, Remainder	\$427.00					
										731	Citrus, Remainder	\$530.00					
										732	Dixie, Remainder	\$445.00					
										733	Hernando, Remainder	\$518.00					
										734	Levy, Remainder	\$424.00					
										735	Manatee, Remainder	\$567.00					
										736	Pasco, Remainder	\$625.00					
										737	Taylor, Remainder	\$440.00					
										792	Manion	\$143.00					
										793	Jefferson, Remainder	\$95.00					
										892	Nassau, Remainder	\$99.00					
										893	Lafayette	\$89.00					
										921	Sumter	\$118.00					
										922	Union	\$79.00					
										923	Gilchrist	\$102.00					
										931	Liberty	\$108.00					
										932	Madison	\$101.00					
										933	Suwannee	\$108.00					
										934	Washington	\$122.00					
										992	Putnam	\$92.00					
										993	Leon	\$103.00					
										005	Monroe, Excl. Key West	\$2,231.00					
										007	Monroe, Key West	\$2,522.00					
										010	Martin, Remainder	\$1,804.00					
										030	Dade, Miami Beach	\$1,942.00					
										031	Dade, Coastal	\$1,931.00					
										032	Dade, Miami	\$1,918.00					
										033	Dade, Hialeah	\$1,869.00					
										034	Dade, Rem Excl H. M., M.B.	\$1,898.00					
										035	Broward, Hillwd & Ft. Ldrdie	\$1,819.00					
										037	Broward, Rem. Excl. Ft. L. & Hlywd	\$1,849.00					
										038	Palm Beach, Remainder	\$1,651.00					
										039	Duval, Jacksonville	\$1,212.00					
										040	Duval, Remainder	\$814.00					
										041	Duval, Coastal	\$1,385.00					
										042	Pinellas, Coastal	\$1,621.00					
										043	Escambia, Remainder	\$1,790.00					
										046	Pinellas - Saint Petersburg	\$1,696.00					
										047	Hillsborough, Tampa	\$1,483.00					
										049	Orange, Orlando	\$1,433.00					
										050	Folk	\$1,349.00					
										057	Brevard, Coastal	\$1,616.00					
										062	Volusia, Coastal	\$1,589.00					
										063	Volusia, Remainder	\$1,304.00					
										064	Brevard, Remainder	\$1,654.00					
										080	Hillsborough, Excl. Tampa	\$1,353.00					
										081	Pinellas, Rem. Excl. Saint Petersburg	\$1,598.00					
										090	Orange, Excl. Orlando	\$1,303.00					
										159	Hernando, Coastal	\$1,456.00					
										181	Indian River, Coastal	\$1,592.00					
										182	Martin, Coastal	\$1,802.00					
										183	Saint Lucie, Coastal	\$1,584.00					
										192	Alachua	\$1,034.00					
										193	Calhoun	\$1,087.00					
										292	Baker	\$1,290.00					
										293	Columbia	\$1,036.00					
										361	Broward, Coastal	\$1,830.00					
										362	Palm Beach, Coastal	\$2,063.00					
										392	Bradford	\$1,141.00					
										393	Gadsden	\$1,286.00					
										492	Clay	\$1,234.00					
										493	Hamilton	\$964.00					
										511	Osceola	\$1,274.00					
										512	Seminole	\$1,312.00					

									531	Flagler, Coastal	\$1,552.00				
									532	Nassau, Coastal	\$1,307.00				
									533	Saint Johns, Coastal	\$1,299.00				
									541	Collier, Coastal	\$1,550.00				
									542	Lee, Coastal	\$1,528.00				
									551	Collier, Remainder	\$1,596.00				
									552	Glades	\$1,584.00				
									553	Hendry	\$1,582.00				
									554	Lee, Remainder	\$1,544.00				
									555	Okeechobee	\$1,587.00				
									561	Indian River, Remainder	\$1,586.00				
									562	Saint Lucie, Remainder	\$1,585.00				
									581	Charlotte, Coastal	\$1,500.00				
									582	Manatee, Coastal	\$1,508.00				
									583	Sarasota, Coastal	\$1,515.00				
									591	Citrus, Coastal	\$1,518.00				
									592	Dixie, Coastal	\$1,282.00				
									593	Holmes	\$1,095.00				
									594	Levy, Coastal	\$1,285.00				
									595	Pasco, Coastal	\$1,457.00				
									596	Taylor, Coastal	\$1,273.00				
									601	Bay, Coastal	\$1,336.00				
									602	Escambia, Coastal	\$1,505.00				
									603	Franklin	\$1,446.00				
									604	Gulf, Coastal	\$1,429.00				
									605	Jefferson, Coastal	\$1,556.00				
									606	Okaloosa, Coastal	\$1,525.00				
									607	Santa Rosa, Coastal	\$1,431.00				
									608	Wakulla, Coastal	\$1,280.00				
									609	Walton, Coastal	\$1,271.00				
									692	Lake	\$1,270.00				
									693	Jackson	\$1,226.00				
									701	Flagler, Remainder	\$1,569.00				
									702	Saint Johns, Remainder	\$1,282.00				
									711	Charlotte, Remainder	\$1,535.00				
									712	De Soto	\$1,527.00				
									713	Hardee	\$1,528.00				
									714	Highlands	\$1,528.00				
									715	Sarasota, Remainder	\$1,651.00				
									721	Bay, Remainder	\$1,372.00				
									722	Gulf, Remainder	\$1,268.00				
									723	Okaloosa, Remainder	\$1,722.00				
									724	Santa Rosa, Remainder	\$1,726.00				
									725	Wakulla, Remainder	\$1,289.00				
									726	Walton, Remainder	\$1,282.00				
									731	Citrus, Remainder	\$1,501.00				
									732	Dixie, Remainder	\$1,310.00				
									733	Hernando, Remainder	\$1,490.00				
									734	Levy, Remainder	\$1,287.00				
									735	Manatee, Remainder	\$1,559.00				
									736	Pasco, Remainder	\$1,696.00				
									737	Taylor, Remainder	\$1,291.00				
									792	Marion	\$1,425.00				
									793	Jefferson, Remainder	\$1,100.00				
									892	Nassau, Remainder	\$1,137.00				
									893	Lafayette	\$1,063.00				
									921	Sumter	\$1,266.00				
									922	Union	\$1,004.00				
									923	Gilchrist	\$1,153.00				
									931	Liberty	\$1,192.00				
									932	Madison	\$1,147.00				
									933	Suwannee	\$1,204.00				
									934	Washington	\$1,285.00				
									992	Putnam	\$1,098.00				
									993	Leon	\$1,161.00				

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 DW (DP)	DP-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. DP-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, does NOT have a hip roof, and is occupied by the owner. 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 insured at 10% of the amount of insurance on the structure; \$2,000 Medical expense; Contents insured for actual cash value; \$10,000 of mold coverage is included;	Hurricane	PRM Territory Set (9-4-09)	005	Monroe, Excl. Key West	\$2,150.00				
								007	Monroe, Key West	\$4,077.00				
								010	Martin, Remainder	\$1,901.00				
								030	Dade, Miami Beach	\$2,027.00				
								031	Dade, Coastal	\$2,080.00				
								032	Dade, Miami	\$2,050.00				
								033	Dade, Hialeah	\$1,744.00				
								034	Dade, Rem Excl H.M., M.B.	\$2,005.00				
								035	Broward, Hillwd & Ft Ldrdle	\$1,917.00				
								037	Broward, Rem. Excl. Ft. L. & Hlywd	\$1,755.00				
								038	Palm Beach, Remainder	\$1,655.00				
								039	Duval, Jacksonville	\$144.00				
								040	Duval, Remainder	\$76.00				
								041	Duval, Coastal	\$592.00				
								042	Pinellas, Coastal	\$1,851.00				
								043	Escambia, Remainder	\$851.00				
								046	Pinellas - Saint Petersburg	\$1,329.00				
								047	Hillsborough, Tampa	\$701.00				
								049	Orange, Orlando	\$169.00				
								050	Polk	\$172.00				
								057	Brevard, Coastal	\$1,871.00				
								062	Volusia, Coastal	\$1,941.00				
								063	Volusia, Remainder	\$613.00				
								064	Brevard, Remainder	\$816.00				
								080	Hillsborough, Excl. Tampa	\$625.00				
								081	Pinellas, Rem. Excl. Saint Petersburg	\$783.00				
								090	Orange, Excl. Orlando	\$165.00				
								159	Hernando, Coastal	\$1,539.00				
								181	Indian River, Coastal	\$1,663.00				
								182	Martin, Coastal	\$1,957.00				
								183	Saint Lucie, Coastal	\$1,653.00				
								192	Alachua	\$118.00				
								193	Calhoun	\$129.00				
								292	Baker	\$166.00				
								293	Columbia	\$114.00				
								361	Broward, Coastal	\$1,919.00				
								362	Palm Beach, Coastal	\$2,281.00				
								392	Bradford	\$134.00				
								393	Gadsden	\$168.00				
								492	Clay	\$154.00				
								493	Hamilton	\$103.00				
								511	Osceola	\$165.00				
								512	Seminole	\$169.00				
								531	Flagler, Coastal	\$1,686.00				
								532	Nassau, Coastal	\$1,360.00				
								533	Saint Johns, Coastal	\$1,298.00				
								541	Collier, Coastal	\$1,829.00				
								542	Lee, Coastal	\$1,740.00				
								551	Collier, Remainder	\$1,309.00				
								552	Glades	\$1,784.00				
								553	Henry	\$1,784.00				
								554	Lee, Remainder	\$970.00				
								555	Okeechobee	\$1,783.00				
								561	Indian River, Remainder	\$1,816.00				
								562	Saint Lucie, Remainder	\$1,838.00				
								581	Charlotte, Coastal	\$1,704.00				
								582	Manatee, Coastal	\$1,686.00				
								583	Sarasota, Coastal	\$1,731.00				
								591	Citrus, Coastal	\$1,634.00				
								592	Dixie, Coastal	\$1,320.00				
								593	Holmes	\$131.00				
								594	Levy, Coastal	\$1,304.00				
								595	Pasco, Coastal	\$1,561.00				
								596	Taylor, Coastal	\$1,327.00				
								601	Bay, Coastal	\$1,453.00				
								602	Escambia, Coastal	\$1,691.00				

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									531	Flagler, Coastal	\$2,365.00				
									532	Nassau, Coastal	\$1,951.00				
									533	Saint Johns, Coastal	\$1,933.00				
									541	Collier, Coastal	\$2,407.00				
									542	Lee, Coastal	\$2,353.00				
									551	Collier, Remainder	\$2,458.00				
									552	Glades	\$2,433.00				
									553	Hendry	\$2,431.00				
									554	Lee, Remainder	\$2,259.00				
									555	Okeechobee	\$2,435.00				
									561	Indian River, Remainder	\$2,448.00				
									562	Saint Lucie, Remainder	\$2,450.00				
									581	Charlotte, Coastal	\$2,308.00				
									582	Manatee, Coastal	\$2,314.00				
									583	Sarasota, Coastal	\$2,331.00				
									591	Citrus, Coastal	\$2,305.00				
									592	Dixie, Coastal	\$1,910.00				
									593	Holmes	\$1,402.00				
									594	Levy, Coastal	\$1,911.00				
									595	Pasco, Coastal	\$2,209.00				
									596	Taylor, Coastal	\$1,901.00				
									601	Bay, Coastal	\$2,021.00				
									602	Escambia, Coastal	\$2,307.00				
									603	Franklin	\$2,211.00				
									604	Gulf, Coastal	\$2,177.00				
									605	Jefferson, Coastal	\$2,386.00				
									606	Okaloosa, Coastal	\$2,350.00				
									607	Santa Rosa, Coastal	\$2,188.00				
									608	Wakulla, Coastal	\$1,930.00				
									609	Walton, Coastal	\$1,908.00				
									692	Lake	\$1,663.00				
									693	Jackson	\$1,588.00				
									701	Flagler, Remainder	\$2,239.00				
									702	Saint Johns, Remainder	\$1,792.00				
									711	Charlotte, Remainder	\$2,205.00				
									712	De Soto	\$2,185.00				
									713	Hardee	\$2,187.00				
									714	Highlands	\$2,187.00				
									715	Sarasota, Remainder	\$2,395.00				
									721	Bay, Remainder	\$1,936.00				
									722	Gulf, Remainder	\$1,772.00				
									723	Okaloosa, Remainder	\$2,469.00				
									724	Santa Rosa, Remainder	\$2,482.00				
									725	Wakulla, Remainder	\$1,801.00				
									726	Walton, Remainder	\$1,789.00				
									731	Citrus, Remainder	\$2,128.00				
									732	Dixie, Remainder	\$1,833.00				
									733	Hernando, Remainder	\$2,109.00				
									734	Levy, Remainder	\$1,790.00				
									735	Manatee, Remainder	\$2,237.00				
									736	Pasco, Remainder	\$2,442.00				
									737	Taylor, Remainder	\$1,806.00				
									792	Marion	\$1,891.00				
									793	Jefferson, Remainder	\$1,409.00				
									892	Nassau, Remainder	\$1,454.00				
									893	Lafayette	\$1,359.00				
									921	Sumter	\$1,659.00				
									922	Union	\$1,268.00				
									923	Gilchrist	\$1,485.00				
									931	Liberty	\$1,544.00				
									932	Madison	\$1,478.00				
									933	Suwannee	\$1,557.00				
									934	Washington	\$1,679.00				
									992	Putnam	\$1,409.00				
									993	Leon	\$1,497.00				

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 DW (DP)	DP-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. DP-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, does NOT have a hip roof, and is occupied by the owner. 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	Loss of Use insured at 10% of the amount of insurance on the structure; \$2,000 Medical expense; Contents insured for actual cash value; \$10,000 of mold coverage is included;	Hurricane	PRM Territory Set (9-4-09)	005	Monroe, Excl. Key West	\$1,283.00				
								007	Monroe, Key West	\$2,486.00				
								010	Martin, Remainder	\$1,240.00				
								030	Dade, Miami Beach	\$1,352.00				
								031	Dade, Coastal	\$1,380.00				
								032	Dade, Miami	\$1,364.00				
								033	Dade, Hialeah	\$1,160.00				
								034	Dade, Rem Excl H.M., M.B.	\$1,328.00				
								035	Broward, Hillwd & Ft Ldrle	\$1,267.00				
								037	Broward, Rem. Excl. Ft. L. & Hlywd	\$1,162.00				
								038	Palm Beach, Remainder	\$1,096.00				
								039	Duval, Jacksonville	\$109.00				
								040	Duval, Remainder	\$55.00				
								041	Duval, Coastal	\$399.00				
								042	Pinellas, Coastal	\$1,179.00				
								043	Escambia, Remainder	\$593.00				
								046	Pinellas - Saint Petersburg	\$918.00				
								047	Hillsborough, Tampa	\$485.00				
								049	Orange, Orlando	\$126.00				
								050	Polk	\$126.00				
								057	Brevard, Coastal	\$1,186.00				
								062	Volusia, Coastal	\$1,167.00				
								063	Volusia, Remainder	\$420.00				
								064	Brevard, Remainder	\$559.00				
								080	Hillsborough, Excl. Tampa	\$431.00				
								081	Pinellas, Rem. Excl. Saint Petersburg	\$540.00				
								090	Orange, Excl. Orlando	\$121.00				
								159	Hernando, Coastal	\$968.00				
								181	Indian River, Coastal	\$1,091.00				
								182	Martin, Coastal	\$1,283.00				
								183	Saint Lucie, Coastal	\$1,083.00				
								192	Alachua	\$87.00				
								193	Calhoun	\$97.00				
								292	Baker	\$124.00				
								293	Columbia	\$85.00				
								361	Broward, Coastal	\$1,278.00				
								362	Palm Beach, Coastal	\$1,516.00				
								392	Bradford	\$101.00				
								393	Gadsden	\$125.00				
								492	Clay	\$116.00				
								493	Hamilton	\$76.00				
								511	Osceola	\$121.00				
								512	Seminole	\$124.00				
								531	Flagler, Coastal	\$1,083.00				
								532	Nassau, Coastal	\$871.00				
								533	Saint Johns, Coastal	\$835.00				
								541	Collier, Coastal	\$1,150.00				
								542	Lee, Coastal	\$1,101.00				
								551	Collier, Remainder	\$1,153.00				
								552	Glades	\$1,139.00				
								553	Henry	\$1,137.00				
								554	Lee, Remainder	\$651.00				
								555	Okeechobee	\$1,138.00				
								561	Indian River, Remainder	\$1,152.00				
								562	Saint Lucie, Remainder	\$1,164.00				
								581	Charlotte, Coastal	\$1,078.00				
								582	Manatee, Coastal	\$1,071.00				
								583	Sarasota, Coastal	\$1,094.00				
								591	Citrus, Coastal	\$1,049.00				
								592	Dixie, Coastal	\$843.00				
								593	Holmes	\$98.00				
								594	Levy, Coastal	\$836.00				
								595	Pasco, Coastal	\$1,000.00				
								596	Taylor, Coastal	\$845.00				
								601	Bay, Coastal	\$918.00				
								602	Escambia, Coastal	\$1,073.00				

										603	Franklin	\$1,033.00					
										604	Gulf, Coastal	\$1,001.00					
										605	Jefferson, Coastal	\$1,132.00					
										606	Okaloosa, Coastal	\$1,109.00					
										607	Santa Rosa, Coastal	\$1,022.00					
										608	Wakulla, Coastal	\$894.00					
										609	Walton, Coastal	\$850.00					
										692	Lake	\$123.00					
										693	Jackson	\$116.00					
										701	Flagler, Remainder	\$617.00					
										702	Saint Johns, Remainder	\$463.00					
										711	Charlotte, Remainder	\$608.00					
										712	De Soto	\$604.00					
										713	Hardee	\$605.00					
										714	Highlands	\$606.00					
										715	Sarasota, Remainder	\$661.00					
										721	Bay, Remainder	\$512.00					
										722	Gulf, Remainder	\$467.00					
										723	Okaloosa, Remainder	\$655.00					
										724	Santa Rosa, Remainder	\$681.00					
										725	Wakulla, Remainder	\$476.00					
										726	Walton, Remainder	\$464.00					
										731	Citrus, Remainder	\$577.00					
										732	Dixie, Remainder	\$489.00					
										733	Hernando, Remainder	\$564.00					
										734	Levy, Remainder	\$462.00					
										735	Manatee, Remainder	\$619.00					
										736	Pasco, Remainder	\$681.00					
										737	Taylor, Remainder	\$479.00					
										792	Marion	\$155.00					
										793	Jefferson, Remainder	\$104.00					
										892	Nassau, Remainder	\$107.00					
										893	Lafayette	\$96.00					
										921	Sumter	\$128.00					
										922	Union	\$85.00					
										923	Gilchrist	\$110.00					
										931	Liberty	\$117.00					
										932	Madison	\$109.00					
										933	Suwannee	\$117.00					
										934	Washington	\$132.00					
										992	Putnam	\$100.00					
										993	Leon	\$112.00					
										005	Monroe, Excl. Key West	\$2,432.00					
										007	Monroe, Key West	\$2,753.00					
										010	Martin, Remainder	\$1,956.00					
										030	Dade, Miami Beach	\$2,104.00					
										031	Dade, Coastal	\$2,092.00					
										032	Dade, Miami	\$2,079.00					
										033	Dade, Hialeah	\$2,025.00					
										034	Dade, Rem Excl H. M., M.B.	\$2,058.00					
										035	Broward, Hillwd & Ft. Ldrdie	\$1,970.00					
										037	Broward, Rem. Excl. Ft. L. & Hlywd	\$2,003.00					
										038	Palm Beach, Remainder	\$1,788.00					
										039	Duval, Jacksonville	\$1,298.00					
										040	Duval, Remainder	\$868.00					
										041	Duval, Coastal	\$1,489.00					
										042	Pinellas, Coastal	\$1,759.00					
										043	Escambia, Remainder	\$1,930.00					
										046	Pinellas - Saint Petersburg	\$1,831.00					
										047	Hillsborough, Tampa	\$1,598.00					
										049	Orange, Orlando	\$1,535.00					
										050	Folk	\$1,447.00					
										057	Brevard, Coastal	\$1,755.00					
										062	Volusia, Coastal	\$1,725.00					
										063	Volusia, Remainder	\$1,405.00					
										064	Brevard, Remainder	\$1,785.00					
										080	Hillsborough, Excl. Saint	\$1,457.00					
										081	Pinellas, Rem. Excl. Saint	\$1,724.00					
										090	Orange, Excl. Orlando	\$1,398.00					
										099	Hernando, Coastal	\$1,578.00					
										181	Indian River, Coastal	\$1,725.00					
										182	Martin, Coastal	\$1,955.00					
										183	Saint Lucie, Coastal	\$1,715.00					
										192	Alachua	\$1,105.00					
										193	Calhoun	\$1,164.00					
										292	Baker	\$1,382.00					
										293	Columbia	\$1,109.00					
										361	Broward, Coastal	\$1,982.00					
										362	Palm Beach, Coastal	\$2,237.00					
										392	Bradford	\$1,220.00					
										393	Gadsden	\$1,378.00					
										492	Clay	\$1,322.00					
										493	Hamilton	\$1,030.00					
										511	Osceola	\$1,366.00					
										512	Seminole	\$1,406.00					

									531	Flagler, Coastal	\$1,683.00				
									532	Nassau, Coastal	\$1,414.00				
									533	Saint Johns, Coastal	\$1,405.00				
									541	Collier, Coastal	\$1,683.00				
									542	Lee, Coastal	\$1,657.00				
									551	Collier, Remainder	\$1,731.00				
									552	Glades	\$1,719.00				
									553	Hendry	\$1,717.00				
									554	Lee, Remainder	\$1,668.00				
									555	Okeechobee	\$1,722.00				
									561	Indian River, Remainder	\$1,722.00				
									562	Saint Lucie, Remainder	\$1,721.00				
									581	Charlotte, Coastal	\$1,629.00				
									582	Manatee, Coastal	\$1,636.00				
									583	Sarasota, Coastal	\$1,644.00				
									591	Citrus, Coastal	\$1,645.00				
									592	Dixie, Coastal	\$1,387.00				
									593	Holmes	\$1,171.00				
									594	Levy, Coastal	\$1,389.00				
									595	Pasco, Coastal	\$1,579.00				
									596	Taylor, Coastal	\$1,379.00				
									601	Bay, Coastal	\$1,447.00				
									602	Escambia, Coastal	\$1,633.00				
									603	Franklin	\$1,568.00				
									604	Gulf, Coastal	\$1,550.00				
									605	Jefferson, Coastal	\$1,688.00				
									606	Okaloosa, Coastal	\$1,655.00				
									607	Santa Rosa, Coastal	\$1,551.00				
									608	Wakulla, Coastal	\$1,385.00				
									609	Walton, Coastal	\$1,376.00				
									692	Lake	\$1,361.00				
									693	Jackson	\$1,313.00				
									701	Flagler, Remainder	\$1,694.00				
									702	Saint Johns, Remainder	\$1,381.00				
									711	Charlotte, Remainder	\$1,656.00				
									712	De Soto	\$1,649.00				
									713	Hardee	\$1,649.00				
									714	Highlands	\$1,649.00				
									715	Sarasota, Remainder	\$1,783.00				
									721	Bay, Remainder	\$1,479.00				
									722	Gulf, Remainder	\$1,365.00				
									723	Okaloosa, Remainder	\$1,859.00				
									724	Santa Rosa, Remainder	\$1,865.00				
									725	Wakulla, Remainder	\$1,387.00				
									726	Walton, Remainder	\$1,381.00				
									731	Citrus, Remainder	\$1,619.00				
									732	Dixie, Remainder	\$1,411.00				
									733	Hernando, Remainder	\$1,607.00				
									734	Levy, Remainder	\$1,385.00				
									735	Manatee, Remainder	\$1,682.00				
									736	Pasco, Remainder	\$1,833.00				
									737	Taylor, Remainder	\$1,390.00				
									792	Marion	\$1,529.00				
									793	Jefferson, Remainder	\$1,176.00				
									892	Nassau, Remainder	\$1,217.00				
									893	Lafayette	\$1,136.00				
									921	Sumter	\$1,356.00				
									922	Union	\$1,073.00				
									923	Gilchrist	\$1,234.00				
									931	Liberty	\$1,277.00				
									932	Madison	\$1,228.00				
									933	Suwannee	\$1,269.00				
									934	Washington	\$1,377.00				
									992	Putnam	\$1,176.00				
									993	Leon	\$1,242.00				

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 DW (DP)	DP-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; 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. DP-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, does NOT have a hip roof, and is NOT occupied by the owner. 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 insured at 10% of the amount of insurance on the structure; \$2,000 Medical expense; \$10,000 of mold coverage is included;	Hurricane	PRM Territory Set (9-4-09)	005	Monroe, Excl. Key West	\$774.00					
								007	Monroe, Key West	\$1,194.00					
								010	Martin, Remainder	\$690.00					
								030	Dade, Miami Beach	\$751.00					
								031	Dade, Coastal	\$766.00					
								032	Dade, Miami	\$745.00					
								033	Dade, Hialeah	\$665.00					
								034	Dade, Rem Excl H.M., M.B.	\$726.00					
								035	Broward, Hillwd & Ft Ldrdle	\$703.00					
								037	Broward, Rem. Excl. Ft. L. & Hlywd	\$669.00					
								038	Palm Beach, Remainder	\$576.00					
								039	Duval, Jacksonville	\$85.00					
								040	Duval, Remainder	\$46.00					
								041	Duval, Coastal	\$325.00					
								042	Pinellas, Coastal	\$648.00					
								043	Escambia, Remainder	\$409.00					
								046	Pinellas - Saint Petersburg	\$514.00					
								047	Hillsborough, Tampa	\$337.00					
								049	Orange, Orlando	\$104.00					
								050	Polk	\$101.00					
								057	Brevard, Coastal	\$643.00					
								062	Volusia, Coastal	\$620.00					
								063	Volusia, Remainder	\$317.00					
								064	Brevard, Remainder	\$409.00					
								080	Hillsborough, Excl. Tampa	\$300.00					
								081	Pinellas, Rem. Excl. Saint Petersburg	\$382.00					
								090	Orange, Excl. Orlando	\$95.00					
								159	Hernando, Coastal	\$562.00					
								181	Indian River, Coastal	\$618.00					
								182	Martin, Coastal	\$716.00					
								183	Saint Lucie, Coastal	\$621.00					
								192	Alachua	\$70.00					
								193	Calhoun	\$77.00					
								292	Baker	\$100.00					
								293	Columbia	\$69.00					
								361	Broward, Coastal	\$721.00					
								362	Palm Beach, Coastal	\$852.00					
								392	Bradford	\$80.00					
								393	Gadsden	\$101.00					
								492	Clay	\$92.00					
								493	Hamilton	\$61.00					
								511	Osceola	\$99.00					
								512	Seminole	\$100.00					
								531	Flagler, Coastal	\$617.00					
								532	Nassau, Coastal	\$475.00					
								533	Saint Johns, Coastal	\$474.00					
								541	Collier, Coastal	\$611.00					
								542	Lee, Coastal	\$616.00					
								551	Collier, Remainder	\$613.00					
								552	Glades	\$616.00					
								553	Henry	\$615.00					
								554	Lee, Remainder	\$424.00					
								555	Okeechobee	\$616.00					
								561	Indian River, Remainder	\$613.00					
								562	Saint Lucie, Remainder	\$622.00					
								581	Charlotte, Coastal	\$613.00					
								582	Manatee, Coastal	\$610.00					
								583	Sarasota, Coastal	\$618.00					
								591	Citrus, Coastal	\$597.00					
								592	Dixie, Coastal	\$480.00					
								593	Holmes	\$77.00					
								594	Levy, Coastal	\$475.00					
								595	Pasco, Coastal	\$568.00					
								596	Taylor, Coastal	\$482.00					
								601	Bay, Coastal	\$516.00					
								602	Escambia, Coastal	\$615.00					

[illegible]

									531	Flagler, Coastal	\$1,061.00				
									532	Nassau, Coastal	\$884.00				
									533	Saint Johns, Coastal	\$903.00				
									541	Collier, Coastal	\$1,015.00				
									542	Lee, Coastal	\$1,035.00				
									551	Collier, Remainder	\$1,042.00				
									552	Glades	\$1,052.00				
									553	Hendry	\$1,050.00				
									554	Lee, Remainder	\$983.00				
									555	Okeechobee	\$1,053.00				
									561	Indian River, Remainder	\$1,035.00				
									562	Saint Lucie, Remainder	\$1,036.00				
									581	Charlotte, Coastal	\$1,029.00				
									582	Manatee, Coastal	\$1,033.00				
									583	Sarasota, Coastal	\$1,033.00				
									591	Citrus, Coastal	\$1,039.00				
									592	Dixie, Coastal	\$891.00				
									593	Holmes	\$746.00				
									594	Levy, Coastal	\$893.00				
									595	Pasco, Coastal	\$1,000.00				
									596	Taylor, Coastal	\$886.00				
									601	Bay, Coastal	\$919.00				
									602	Escambia, Coastal	\$1,037.00				
									603	Franklin	\$954.00				
									604	Gulf, Coastal	\$985.00				
									605	Jefferson, Coastal	\$1,035.00				
									606	Okaloosa, Coastal	\$1,015.00				
									607	Santa Rosa, Coastal	\$967.00				
									608	Wakulla, Coastal	\$890.00				
									609	Walton, Coastal	\$884.00				
									692	Lake	\$845.00				
									693	Jackson	\$822.00				
									701	Flagler, Remainder	\$1,026.00				
									702	Saint Johns, Remainder	\$857.00				
									711	Charlotte, Remainder	\$1,002.00				
									712	De Soto	\$1,011.00				
									713	Hardee	\$1,012.00				
									714	Highlands	\$1,012.00				
									715	Sarasota, Remainder	\$1,011.00				
									721	Bay, Remainder	\$893.00				
									722	Gulf, Remainder	\$850.00				
									723	Okaloosa, Remainder	\$1,029.00				
									724	Santa Rosa, Remainder	\$1,082.00				
									725	Wakulla, Remainder	\$862.00				
									726	Walton, Remainder	\$858.00				
									731	Citrus, Remainder	\$985.00				
									732	Dixie, Remainder	\$875.00				
									733	Hernando, Remainder	\$977.00				
									734	Levy, Remainder	\$860.00				
									735	Manatee, Remainder	\$1,024.00				
									736	Pasco, Remainder	\$1,098.00				
									737	Taylor, Remainder	\$864.00				
									792	Marion	\$978.00				
									793	Jefferson, Remainder	\$789.00				
									892	Nassau, Remainder	\$612.00				
									893	Lafayette	\$754.00				
									921	Sumter	\$880.00				
									922	Union	\$718.00				
									923	Gilchrist	\$810.00				
									931	Liberty	\$836.00				
									932	Madison	\$807.00				
									933	Suwannee	\$843.00				
									934	Washington	\$893.00				
									992	Putnam	\$766.00				
									993	Leon	\$816.00				

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 DW (DP)	DP-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; 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. DP-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, does NOT have a hip roof, and is NOT occupied by the owner. 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 insured at 10% of the amount of insurance on the structure; \$2,000 Medical expense; \$10,000 of mold coverage is included;	Hurricane	PRM Territory Set (9-4-09)	005	Monroe, Excl. Key West	\$1,545.00				
								007	Monroe, Key West	\$2,300.00				
								010	Martin, Remainder	\$1,162.00				
								030	Dade, Miami Beach	\$1,252.00				
								031	Dade, Coastal	\$1,284.00				
								032	Dade, Miami	\$1,222.00				
								033	Dade, Hialeah	\$1,110.00				
								034	Dade, Rem Excl H.M., M.B.	\$1,200.00				
								035	Broward, Hillwd & Ft Ldrldie	\$1,165.00				
								037	Broward, Rem. Excl. Ft. L. & Hlywd	\$1,123.00				
								038	Palm Beach, Remainder	\$968.00				
								039	Duval, Jacksonville	\$124.00				
								040	Duval, Remainder	\$69.00				
								041	Duval, Coastal	\$535.00				
								042	Pinellas, Coastal	\$1,120.00				
								043	Escambia, Remainder	\$649.00				
								046	Pinellas - Saint Petersburg	\$815.00				
								047	Hillsborough, Tampa	\$537.00				
								049	Orange, Orlando	\$152.00				
								050	Polk	\$149.00				
								057	Brevard, Coastal	\$1,115.00				
								062	Volusia, Coastal	\$1,075.00				
								063	Volusia, Remainder	\$509.00				
								064	Brevard, Remainder	\$659.00				
								080	Hillsborough, Excl. Tampa	\$480.00				
								081	Pinellas, Rem. Excl. Saint Petersburg	\$611.00				
								090	Orange, Excl. Orlando	\$141.00				
								159	Hernando, Coastal	\$960.00				
								181	Indian River, Coastal	\$1,033.00				
								182	Martin, Coastal	\$1,198.00				
								183	Saint Lucie, Coastal	\$1,040.00				
								192	Alachua	\$103.00				
								193	Calhoun	\$113.00				
								292	Baker	\$144.00				
								293	Columbia	\$100.00				
								361	Broward, Coastal	\$1,203.00				
								362	Palm Beach, Coastal	\$1,426.00				
								392	Bradford	\$117.00				
								393	Gadsden	\$146.00				
								492	Clay	\$135.00				
								493	Hamilton	\$89.00				
								511	Osceola	\$146.00				
								512	Seminole	\$147.00				
								531	Flagler, Coastal	\$1,054.00				
								532	Nassau, Coastal	\$817.00				
								533	Saint Johns, Coastal	\$812.00				
								541	Collier, Coastal	\$1,069.00				
								542	Lee, Coastal	\$1,070.00				
								551	Collier, Remainder	\$1,056.00				
								552	Glades	\$1,058.00				
								553	Henry	\$1,058.00				
								554	Lee, Remainder	\$692.00				
								555	Okeechobee	\$1,058.00				
								561	Indian River, Remainder	\$1,062.00				
								562	Saint Lucie, Remainder	\$1,079.00				
								581	Charlotte, Coastal	\$1,065.00				
								582	Manatee, Coastal	\$1,054.00				
								583	Sarasota, Coastal	\$1,076.00				
								591	Citrus, Coastal	\$1,021.00				
								592	Dixie, Coastal	\$825.00				
								593	Holmes	\$114.00				
								594	Levy, Coastal	\$816.00				
								595	Pasco, Coastal	\$974.00				
								596	Taylor, Coastal	\$830.00				
								601	Bay, Coastal	\$898.00				
								602	Escambia, Coastal	\$1,065.00				

										603	Franklin	\$953.00					
										604	Gulf, Coastal	\$984.00					
										605	Jefferson, Coastal	\$1,064.00					
										606	Okaloosa, Coastal	\$1,050.00					
										607	Santa Rosa, Coastal	\$982.00					
										608	Wakulla, Coastal	\$888.00					
										609	Walton, Coastal	\$839.00					
										692	Lake	\$146.00					
										693	Jackson	\$136.00					
										701	Flagler, Remainder	\$647.00					
										702	Saint Johns, Remainder	\$488.00					
										711	Charlotte, Remainder	\$647.00					
										712	De Soto	\$648.00					
										713	Hardee	\$649.00					
										714	Highlands	\$649.00					
										715	Sarasota, Remainder	\$668.00					
										721	Bay, Remainder	\$529.00					
										722	Gulf, Remainder	\$489.00					
										723	Okaloosa, Remainder	\$633.00					
										724	Santa Rosa, Remainder	\$692.00					
										725	Wakulla, Remainder	\$496.00					
										726	Walton, Remainder	\$487.00					
										731	Citrus, Remainder	\$603.00					
										732	Dixie, Remainder	\$510.00					
										733	Hernando, Remainder	\$590.00					
										734	Levy, Remainder	\$482.00					
										735	Manatee, Remainder	\$658.00					
										736	Pasco, Remainder	\$714.00					
										737	Taylor, Remainder	\$501.00					
										792	Manion	\$189.00					
										793	Jefferson, Remainder	\$124.00					
										892	Nassau, Remainder	\$128.00					
										893	Lafayette	\$116.00					
										921	Sumter	\$156.00					
										922	Union	\$102.00					
										923	Gilchrist	\$132.00					
										931	Liberty	\$140.00					
										932	Madison	\$129.00					
										933	Suwannee	\$139.00					
										934	Washington	\$158.00					
										992	Putnam	\$118.00					
										993	Leon	\$134.00					
										005	Monroe, Excl. Key West	\$1,920.00					
										007	Monroe, Key West	\$2,098.00					
										010	Martin, Remainder	\$1,779.00					
										030	Dade, Miami Beach	\$1,823.00					
										031	Dade, Coastal	\$1,821.00					
										032	Dade, Miami	\$1,847.00					
										033	Dade, Hialeah	\$1,745.00					
										034	Dade, Rem Excl H. M., M.B.	\$1,838.00					
										035	Broward, Hillwd & Ft. Ldrdie	\$1,784.00					
										037	Broward, Rem. Excl. Ft. L. & Hlywd	\$1,743.00					
										038	Palm Beach, Remainder	\$1,493.00					
										039	Duval, Jacksonville	\$1,007.00					
										040	Duval, Remainder	\$698.00					
										041	Duval, Coastal	\$1,132.00					
										042	Pinellas, Coastal	\$1,617.00					
										043	Escambia, Remainder	\$1,419.00					
										046	Pinellas - Saint Petersburg	\$1,571.00					
										047	Hillsborough, Tampa	\$1,224.00					
										049	Orange, Orlando	\$1,138.00					
										050	Folk	\$1,114.00					
										057	Brevard, Coastal	\$1,608.00					
										062	Volusia, Coastal	\$1,553.00					
										063	Volusia, Remainder	\$1,159.00					
										064	Brevard, Remainder	\$1,381.00					
										080	Hillsborough, Excl. Saint	\$1,128.00					
										081	Pinellas, Rem. Excl. Saint	\$1,338.00					
										090	Orange, Excl. Orlando	\$1,065.00					
										159	Hernando, Coastal	\$1,470.00					
										181	Indian River, Coastal	\$1,578.00					
										182	Martin, Coastal	\$1,773.00					
										183	Saint Lucie, Coastal	\$1,584.00					
										192	Alachua	\$889.00					
										193	Calhoun	\$937.00					
										292	Baker	\$1,106.00					
										293	Columbia	\$890.00					
										361	Broward, Coastal	\$1,750.00					
										362	Palm Beach, Coastal	\$1,974.00					
										392	Bradford	\$977.00					
										393	Gadsden	\$1,104.00					
										492	Clay	\$1,058.00					
										493	Hamilton	\$829.00					
										511	Osceola	\$1,098.00					
										512	Seminole	\$1,099.00					

									531	Flagler, Coastal	\$1,577.00				
									532	Nassau, Coastal	\$1,279.00				
									533	Saint Johns, Coastal	\$1,306.00				
									541	Collier, Coastal	\$1,524.00				
									542	Lee, Coastal	\$1,553.00				
									551	Collier, Remainder	\$1,556.00				
									552	Glades	\$1,567.00				
									553	Hendry	\$1,566.00				
									554	Lee, Remainder	\$1,395.00				
									555	Okeechobee	\$1,568.00				
									561	Indian River, Remainder	\$1,548.00				
									562	Saint Lucie, Remainder	\$1,553.00				
									581	Charlotte, Coastal	\$1,542.00				
									582	Manatee, Coastal	\$1,545.00				
									583	Sarasota, Coastal	\$1,549.00				
									591	Citrus, Coastal	\$1,540.00				
									592	Dixie, Coastal	\$1,292.00				
									593	Holmes	\$942.00				
									594	Levy, Coastal	\$1,292.00				
									595	Pasco, Coastal	\$1,477.00				
									596	Taylor, Coastal	\$1,286.00				
									601	Bay, Coastal	\$1,349.00				
									602	Escambia, Coastal	\$1,551.00				
									603	Franklin	\$1,409.00				
									604	Gulf, Coastal	\$1,460.00				
									605	Jefferson, Coastal	\$1,542.00				
									606	Okaloosa, Coastal	\$1,518.00				
									607	Santa Rosa, Coastal	\$1,435.00				
									608	Wakulla, Coastal	\$1,304.00				
									609	Walton, Coastal	\$1,290.00				
									692	Lake	\$1,095.00				
									693	Jackson	\$1,052.00				
									701	Flagler, Remainder	\$1,429.00				
									702	Saint Johns, Remainder	\$1,165.00				
									711	Charlotte, Remainder	\$1,404.00				
									712	De Soto	\$1,414.00				
									713	Hardee	\$1,415.00				
									714	Highlands	\$1,415.00				
									715	Sarasota, Remainder	\$1,422.00				
									721	Bay, Remainder	\$1,224.00				
									722	Gulf, Remainder	\$1,154.00				
									723	Okaloosa, Remainder	\$1,428.00				
									724	Santa Rosa, Remainder	\$1,515.00				
									725	Wakulla, Remainder	\$1,172.00				
									726	Walton, Remainder	\$1,164.00				
									731	Citrus, Remainder	\$1,364.00				
									732	Dixie, Remainder	\$1,191.00				
									733	Hernando, Remainder	\$1,348.00				
									734	Levy, Remainder	\$1,165.00				
									735	Manatee, Remainder	\$1,434.00				
									736	Pasco, Remainder	\$1,543.00				
									737	Taylor, Remainder	\$1,176.00				
									792	Marion	\$1,293.00				
									793	Jefferson, Remainder	\$1,003.00				
									892	Nassau, Remainder	\$1,034.00				
									893	Lafayette	\$955.00				
									921	Sumter	\$1,146.00				
									922	Union	\$898.00				
									923	Gilchrist	\$1,037.00				
									931	Liberty	\$1,074.00				
									932	Madison	\$1,032.00				
									933	Suwannee	\$1,083.00				
									934	Washington	\$1,160.00				
									992	Putnam	\$972.00				
									993	Leon	\$1,044.00				

Program	Policy/Coverage	Base Class Description	Risk Type	Territory Set
PERSONAL LINES ACCOUNT DW (DP)	DP-1	\$20,000 Frame, PC 4, \$1000 F ded. (\$1000/2% EC ded.) for buildings, \$6,000 Frame, PC 4, \$1000 F ded. (\$1000/2% EC ded.) for contents.	Combined Hurricane/Non-Hurricane	PRM Territory Set (9-4-09)

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	\$25,913.88	\$136.86	\$76,002.87	\$139.64	\$153.61	\$555.32	\$611.80
Baker	292	Baker	\$13,030.46	\$14.49	\$8,834.76	\$139.65	\$153.62	\$609.70	\$671.66
Bay	201	Bay, Coastal	\$19,931.76	\$97.06	\$86,370.13	\$278.38	\$306.23	\$989.88	\$989.27
	721	Bay, Remainder	\$45,182.17	\$237.61	\$194,395.40	\$212.09	\$233.30	\$818.14	\$905.20
Bradford	392	Bradford	\$3,427.05	\$18.98	\$11,825.82	\$139.66	\$153.63	\$682.23	\$692.05
Brevard	057	Brevard, Coastal	\$35,617.28	\$149.96	\$177,260.85	\$289.81	\$318.79	\$1,182.03	\$1,311.17
	064	Brevard, Remainder	\$86,340.50	\$456.93	\$329,756.58	\$205.52	\$226.08	\$721.67	\$798.50
Broward	035	Broward, Hlwd & Ft. Ldrle	\$124,118.56	\$605.77	\$537,664.60	\$290.00	\$319.01	\$887.57	\$982.18
	361	Broward, Coastal	\$3,734.69	\$24.27	\$14,232.81	\$290.06	\$319.07	\$586.34	\$648.25
	037	Broward, Rem. Excl. Ft. L. & Hlywd	\$317,802.64	\$1,366.22	\$1,439,573.63	\$283.73	\$312.11	\$1,053.69	\$1,168.09
Calhoun	193	Calhoun	\$3,281.37	\$18.68	\$12,002.39	\$139.64	\$153.61	\$642.63	\$707.89
Charlotte	581	Charlotte, Coastal	\$19,717.17	\$84.82	\$87,862.37	\$275.88	\$303.47	\$1,035.81	\$1,148.81
	711	Charlotte, Remainder	\$67,133.59	\$307.93	\$237,970.18	\$204.23	\$224.72	\$772.81	\$855.04
Citrus	591	Citrus, Coastal	\$5,898.85	\$29.12	\$33,613.17	\$278.39	\$306.23	\$1,154.39	\$1,280.35
	731	Citrus, Remainder	\$26,312.84	\$144.83	\$104,255.91	\$196.71	\$216.38	\$719.84	\$796.08
Clay	492	Clay	\$8,995.89	\$40.21	\$23,202.38	\$139.65	\$153.62	\$576.97	\$635.67
Collier	551	Collier, Remainder	\$33,124.00	\$145.69	\$149,149.85	\$281.87	\$310.06	\$1,023.74	\$1,135.47
	541	Collier, Coastal	\$25,904.28	\$110.21	\$106,594.07	\$280.29	\$308.32	\$967.22	\$1,072.42
Columbia	293	Columbia	\$4,351.75	\$23.47	\$13,831.71	\$139.65	\$153.62	\$589.25	\$649.09
Dade	030	Dade, Miami Beach	\$18,587.62	\$64.08	\$77,270.86	\$301.42	\$331.56	\$1,205.80	\$1,298.47
	031	Dade, Coastal	\$7,816.04	\$30.39	\$31,897.62	\$303.90	\$334.30	\$1,049.64	\$1,126.13
	032	Dade, Miami	\$309,844.38	\$1,235.33	\$1,596,555.42	\$301.22	\$331.34	\$1,292.41	\$1,431.31
	033	Dade, Hialeah	\$128,981.52	\$556.17	\$666,497.44	\$283.57	\$311.93	\$1,198.37	\$1,328.89
	034	Dade, Rem Excl H.M., M.B.	\$935,592.35	\$3,643.65	\$4,058,113.96	\$286.41	\$328.26	\$1,113.75	\$1,235.28
DeSoto	712	De Soto	\$4,831.96	\$25.15	\$24,439.42	\$204.02	\$224.42	\$872.51	\$954.55
Dixie	592	Dixie, Coastal	\$2,589.12	\$14.27	\$18,264.56	\$281.05	\$309.18	\$1,280.07	\$1,417.41
	732	Dixie, Remainder	\$1,411.94	\$10.91	\$7,630.02	\$207.51	\$228.26	\$699.57	\$773.31
Duval	039	Duval, Jacksonville	\$66,902.46	\$387.03	\$188,236.31	\$137.21	\$150.93	\$486.36	\$535.84
	040	Duval, Remainder	\$235.09	\$2.01	\$708.75	\$123.25	\$135.58	\$353.42	\$389.24
	041	Duval, Coastal	\$11,957.85	\$70.60	\$46,377.01	\$231.03	\$235.92	\$656.88	\$683.12
Escambia	602	Escambia, Coastal	\$13,444.12	\$39.73	\$48,117.52	\$276.09	\$303.71	\$1,211.24	\$1,342.60
	043	Escambia, Remainder	\$93,465.94	\$530.88	\$344,633.58	\$211.04	\$232.19	\$648.98	\$717.77
Flagler	531	Flagler, Coastal	\$1,077.47	\$6.36	\$3,871.50	\$277.88	\$305.68	\$608.29	\$672.39
	701	Flagler, Remainder	\$5,794.00	\$23.47	\$17,581.59	\$205.81	\$226.39	\$749.15	\$828.76
Franklin	603	Franklin	\$2,950.58	\$16.84	\$16,182.64	\$284.95	\$313.45	\$960.90	\$1,064.59
Gadsden	393	Gadsden	\$10,739.08	\$66.81	\$36,066.44	\$139.64	\$153.61	\$539.88	\$594.81
Gilchrist	223	Gilchrist	\$2,720.22	\$14.51	\$10,252.12	\$142.04	\$156.25	\$778.12	\$841.11
Glades	552	Glades	\$1,625.27	\$9.26	\$10,030.74	\$281.22	\$309.34	\$1,083.53	\$1,201.52
Gulf	604	Gulf, Coastal	\$2,754.55	\$14.91	\$12,348.51	\$277.88	\$305.68	\$828.05	\$916.82
	722	Gulf, Remainder	\$1,048.44	\$7.55	\$5,904.03	\$207.14	\$227.86	\$781.63	\$863.90
Hamilton	493	Hamilton	\$1,826.88	\$8.38	\$6,829.77	\$139.65	\$153.62	\$614.66	\$697.19
Hardee	713	Hardee	\$2,657.37	\$11.08	\$10,667.27	\$204.14	\$224.55	\$963.02	\$1,065.49
Hendry	553	Hendry	\$6,538.18	\$35.14	\$36,795.79	\$281.14	\$309.26	\$1,046.87	\$1,161.46
Hernando	159	Hernando, Coastal	\$13,738.75	\$62.39	\$32,179.69	\$169.29	\$186.22	\$515.82	\$569.85
	733	Hernando, Remainder	\$165,591.06	\$771.92	\$426,330.94	\$148.03	\$162.84	\$552.30	\$610.24
Highlands	714	Highlands	\$7,934.81	\$46.02	\$32,558.55	\$204.18	\$224.61	\$707.54	\$782.67
Hillsborough	047	Hillsborough, Tampa	\$145,272.76	\$749.96	\$525,881.20	\$183.97	\$202.38	\$700.39	\$774.68
	080	Hillsborough, Excl. Tampa	\$187,650.38	\$879.48	\$573,617.66	\$173.45	\$190.80	\$652.44	\$721.38
Holmes	593	Holmes	\$2,325.16	\$13.79	\$8,069.93	\$139.64	\$153.61	\$585.24	\$644.71
Indian River	561	Indian River, Remainder	\$18,816.21	\$104.35	\$98,329.96	\$281.76	\$309.94	\$942.32	\$1,045.30
	181	Indian River, Coastal	\$6,037.14	\$12.10	\$20,234.03	\$262.14	\$288.35	\$1,672.81	\$1,849.29
Jackson	693	Jackson	\$8,654.26	\$51.36	\$30,270.94	\$139.64	\$153.61	\$589.44	\$649.31
Jefferson	605	Jefferson, Coastal	\$0.00	\$0.00	\$0.00	\$278.99	\$306.90	\$0.00	\$0.00
	793	Jefferson, Remainder	\$175.62	\$1.09	\$840.26	\$148.81	\$163.69	\$770.60	\$807.23
Lafayette	893	Lafayette	\$410.31	\$2.72	\$1,462.95	\$142.04	\$156.25	\$537.73	\$592.38
Lake	692	Lake	\$76,376.61	\$395.75	\$202,402.55	\$137.11	\$150.82	\$511.44	\$563.55
Lee	542	Lee, Coastal	\$11,042.56	\$60.31	\$38,425.08	\$278.34	\$306.18	\$637.14	\$703.93
	554	Lee, Remainder	\$206,663.13	\$942.49	\$687,580.81	\$208.32	\$229.15	\$729.54	\$807.23
Leon	693	Leon	\$37,579.08	\$213.04	\$120,719.20	\$151.54	\$166.12	\$566.66	\$622.09
Levy	594	Levy, Coastal	\$8,537.89	\$46.71	\$43,291.13	\$280.11	\$308.12	\$926.88	\$1,026.76
	734	Levy, Remainder	\$7,421.66	\$37.64	\$29,752.33	\$206.77	\$227.45	\$709.54	\$784.49
Liberty	931	Liberty	\$1,224.76	\$6.51	\$4,432.09	\$151.54	\$166.70	\$680.57	\$749.91
Madison	932	Madison	\$1,801.91	\$12.31	\$7,093.54	\$151.56	\$166.72	\$576.13	\$634.84
Manatee	582	Manatee, Coastal	\$12,714.17	\$47.82	\$58,526.53	\$275.42	\$302.97	\$1,223.85	\$1,357.30
	735	Manatee, Remainder	\$238,780.86	\$1,160.31	\$822,300.10	\$206.63	\$227.29	\$708.69	\$783.96
Marion	792	Marion	\$40,455.67	\$208.83	\$123,523.15	\$151.38	\$166.52	\$591.50	\$651.82
Martin	010	Martin, Remainder	\$40,607.19	\$190.35	\$192,517.10	\$289.44	\$318.39	\$1,011.41	\$1,121.26
	182	Martin, Coastal	\$820.57	\$3.47	\$3,605.90	\$291.52	\$320.68	\$1,039.67	\$1,152.39
Monroe	005	Monroe, Excl. Key West	\$14,516.30	\$51.57	\$51,640.94	\$419.16	\$461.08	\$1,001.33	\$1,107.09
	007	Monroe, Key West	\$2,691.93	\$7.01	\$9,780.32	\$525.55	\$578.11	\$1,395.59	\$1,545.97
Nassau	532	Nassau, Coastal	\$4,970.21	\$17.33	\$22,515.12	\$279.01	\$299.18	\$1,299.87	\$1,387.14
	892	Nassau, Remainder	\$2,167.45	\$10.18	\$6,756.25	\$148.82	\$163.70	\$663.78	\$731.19
Okaloosa	606	Okaloosa, Coastal	\$7,816.80	\$34.68	\$37,868.99	\$287.57	\$316.33	\$1,095.17	\$1,214.40
	723	Okaloosa, Remainder	\$41,585.33	\$223.25	\$164,219.08	\$210.96	\$232.06	\$735.59	\$813.64
Okeechobee	555	Okeechobee	\$2,990.85	\$16.48	\$18,498.98	\$281.27	\$309.40	\$1,122.18	\$1,244.74
Orange	049	Orange, Orlando	\$12,711.49	\$60.88	\$32,882.11	\$144.05	\$158.46	\$540.15	\$595.23
	090	Orange, Excl. Orlando	\$54,454.06	\$268.38	\$130,070.44	\$138.74	\$152.61	\$484.65	\$534.04
Osceola	511	Osceola	\$17,595.77	\$76.55	\$43,242.55	\$139.27	\$153.20	\$564.93	\$622.47
Palm Beach	362	Palm Beach, Coastal	\$7,635.06	\$33.12	\$24,399.18	\$325.53	\$358.09	\$736.68	\$814.97
	038	Palm Beach, Remainder	\$328,849.73	\$1,502.00	\$1,268,982.45	\$257.11	\$282.83	\$844.86	\$936.01

Pasco	595	Pasco, Coastal	\$46,151.99	\$266.93	\$123,601.78	\$181.61	\$199.78	\$463.04	\$512.07
	736	Pasco, Remainder	\$291,100.31	\$1,523.67	\$871,662.19	\$154.98	\$170.48	\$572.08	\$632.24
Pinellas	042	Pinellas, Coastal	\$20,460.57	\$90.70	\$67,423.42	\$289.63	\$318.59	\$743.33	\$822.12
	046	Pinellas - Saint Petersburg	\$145,239.88	\$795.47	\$677,152.47	\$231.69	\$254.86	\$851.26	\$942.50
	081	Pinellas, Rem. Excl. Saint Petersburg	\$309,128.25	\$1,528.32	\$1,186,567.62	\$205.98	\$226.58	\$776.38	\$858.94
Polk	050	Polk	\$93,360.44	\$446.83	\$240,564.13	\$141.77	\$155.95	\$538.38	\$593.03
Putnam	992	Putnam	\$10,479.12	\$58.03	\$35,880.72	\$142.63	\$156.90	\$618.31	\$681.17
St. Johns	533	Saint Johns, Coastal	\$3,918.24	\$18.39	\$19,532.24	\$278.25	\$306.08	\$1,062.17	\$1,177.77
	702	Saint Johns, Remainder	\$11,578.57	\$47.55	\$49,398.39	\$205.50	\$226.06	\$1,038.87	\$1,149.05
St. Lucie	562	Saint Lucie, Remainder	\$83,450.14	\$433.40	\$408,419.25	\$283.37	\$311.71	\$942.37	\$1,045.26
	183	Saint Lucie, Coastal	\$3,611.60	\$28.06	\$16,608.03	\$262.15	\$288.37	\$591.93	\$655.68
Santa Rosa	607	Santa Rosa, Coastal	\$0.00	\$0.00	\$0.00	\$280.17	\$308.19	\$0.00	\$0.00
	724	Santa Rosa, Remainder	\$36,887.48	\$165.06	\$134,328.12	\$220.32	\$242.36	\$813.82	\$900.32
Sarasota	583	Sarasota, Coastal	\$33,180.96	\$166.50	\$109,522.63	\$277.93	\$305.73	\$657.81	\$727.88
	715	Sarasota, Remainder	\$100,957.87	\$474.51	\$342,215.26	\$211.04	\$232.15	\$721.20	\$797.68
Seminole	512	Seminole	\$20,809.27	\$108.82	\$55,092.59	\$154.29	\$169.26	\$506.26	\$557.86
Sumter	921	Sumter	\$10,220.02	\$51.57	\$29,279.45	\$137.56	\$151.32	\$567.73	\$625.52
Suwannee	933	Suwannee	\$4,782.09	\$29.36	\$17,752.72	\$142.04	\$156.25	\$604.68	\$665.98
Taylor	596	Taylor, Coastal	\$2,025.86	\$13.63	\$12,235.18	\$282.95	\$307.76	\$904.37	\$991.98
	737	Taylor, Remainder	\$3,880.05	\$26.93	\$19,448.59	\$207.51	\$228.26	\$722.23	\$798.48
Union	922	Union	\$1,357.00	\$8.44	\$4,644.07	\$142.04	\$156.25	\$549.98	\$605.80
Volusia	062	Volusia, Coastal	\$21,442.92	\$150.52	\$84,510.66	\$283.17	\$311.49	\$561.45	\$621.21
	063	Volusia, Remainder	\$77,794.18	\$393.01	\$245,676.63	\$176.44	\$194.09	\$625.12	\$691.06
Wakulla	608	Wakulla, Coastal	\$896.68	\$3.92	\$4,725.28	\$282.79	\$311.07	\$1,204.41	\$1,336.13
	725	Wakulla, Remainder	\$1,782.91	\$11.71	\$8,365.94	\$207.51	\$228.26	\$714.46	\$790.18
Walton	509	Walton, Coastal	\$6,842.66	\$29.61	\$20,123.73	\$277.11	\$289.13	\$679.67	\$728.07
	726	Walton, Remainder	\$6,521.98	\$36.82	\$28,278.42	\$206.36	\$227.00	\$768.04	\$849.26
Washington	934	Washington	\$3,167.72	\$18.79	\$11,624.86	\$142.03	\$156.24	\$618.60	\$681.42

Program	Policy/Coverage	Base Class Description	Risk Type	Territory Set
PERSONAL LINES ACCOUNT DW (DP)	DP-3	\$20,000 Frame, PC 4, \$1000 F ded. (\$1000/2% EC ded.) for buildings, \$6,000 Frame, PC 4, \$1000 F ded. (\$1000/2% EC ded.) for contents.	Combined Hurricane/Non-Hurricane	PRM Territory Set (9-4-09)

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	\$119,449.55	\$572.94	\$490,871.13	\$201.23	\$184.32	\$856.40	\$771.89
Baker	292	Baker	\$5,448.54	\$30.80	\$23,299.41	\$201.23	\$221.35	\$761.35	\$838.70
Bay	801	Bay, Coastal	\$150,524.80	\$790.22	\$968,606.23	\$379.82	\$363.51	\$1,225.75	\$1,163.54
	721	Bay, Remainder	\$105,129.49	\$531.02	\$658,524.80	\$317.77	\$293.54	\$1,240.12	\$1,141.09
Bradford	392	Bradford	\$5,808.33	\$31.41	\$27,938.32	\$201.26	\$198.92	\$889.44	\$884.73
Brevard	057	Brevard, Coastal	\$327,379.05	\$1,499.44	\$2,165,490.94	\$396.89	\$436.59	\$1,444.20	\$1,583.35
	064	Brevard, Remainder	\$491,579.47	\$2,674.32	\$2,791,006.56	\$305.43	\$335.98	\$1,043.63	\$1,151.97
Broward	035	Broward, Hlwd & Ft. Ldrle	\$1,193,465.61	\$5,761.35	\$8,388,474.44	\$423.81	\$466.20	\$1,455.99	\$1,578.89
	361	Broward, Coastal	\$89,488.98	\$700.46	\$591,503.71	\$423.94	\$466.34	\$844.45	\$891.33
	037	Broward, Rem. Excl. Ft. L. & Hlwyd	\$3,576,715.06	\$16,152.50	\$24,210,002.54	\$413.32	\$454.66	\$1,498.84	\$1,647.51
Calhoun	193	Calhoun	\$2,464.72	\$13.24	\$11,166.96	\$201.23	\$192.59	\$843.18	\$804.23
Charlotte	581	Charlotte, Coastal	\$238,495.10	\$1,008.12	\$1,405,035.32	\$375.87	\$413.46	\$1,393.72	\$1,625.81
	711	Charlotte, Remainder	\$555,219.43	\$2,670.00	\$2,979,324.00	\$303.59	\$333.95	\$1,115.86	\$1,232.37
Citrus	591	Citrus, Coastal	\$12,128.73	\$59.47	\$87,191.95	\$379.72	\$406.82	\$1,466.10	\$1,578.01
	731	Citrus, Remainder	\$75,566.17	\$377.79	\$393,139.92	\$289.50	\$305.88	\$1,040.63	\$1,103.07
Clay	492	Clay	\$52,999.64	\$256.16	\$207,039.81	\$201.25	\$213.10	\$808.26	\$854.38
Collier	551	Collier, Remainder	\$354,025.31	\$1,473.32	\$2,101,357.49	\$384.59	\$423.06	\$1,576.27	\$1,745.40
	541	Collier, Coastal	\$368,273.74	\$1,498.41	\$2,138,733.72	\$382.17	\$420.39	\$1,427.34	\$1,568.06
Columbia	293	Columbia	\$13,744.38	\$73.16	\$62,364.45	\$201.25	\$184.08	\$852.44	\$777.55
Dade	030	Dade, Miami Beach	\$131,693.46	\$548.84	\$885,685.70	\$442.55	\$486.81	\$1,613.74	\$1,735.61
	031	Dade, Coastal	\$104,710.20	\$556.47	\$627,881.66	\$446.65	\$491.32	\$1,128.33	\$1,200.06
	032	Dade, Miami	\$2,064,249.92	\$8,840.86	\$16,449,569.41	\$442.21	\$486.44	\$1,860.63	\$2,046.08
	033	Dade, Hialeah	\$855,753.20	\$3,845.16	\$6,514,586.69	\$412.94	\$454.24	\$1,694.23	\$1,873.21
	034	Dade, Rem Excl H.M., M.B.	\$6,444,476.38	\$28,636.62	\$46,778,868.35	\$437.57	\$481.33	\$1,633.53	\$1,801.67
DeSoto	712	De Soto	\$11,828.64	\$63.35	\$68,315.72	\$303.32	\$333.42	\$1,078.42	\$1,191.46
Dixie	592	Dixie, Coastal	\$1,685.79	\$11.81	\$18,126.28	\$383.80	\$433.67	\$1,534.89	\$1,388.71
	732	Dixie, Remainder	\$1,835.56	\$15.68	\$14,414.04	\$309.59	\$283.98	\$919.45	\$840.82
Duval	039	Duval, Jacksonville	\$410,777.67	\$2,208.65	\$1,647,809.70	\$195.64	\$206.48	\$746.07	\$784.74
	040	Duval, Remainder	\$1,532.70	\$8.04	\$5,024.43	\$164.99	\$152.89	\$625.28	\$563.43
	041	Duval, Coastal	\$93,070.19	\$416.42	\$493,565.73	\$307.08	\$279.55	\$1,185.25	\$1,070.29
Escambia	602	Escambia, Coastal	\$54,446.87	\$177.95	\$298,946.67	\$376.24	\$413.87	\$1,679.94	\$1,794.79
	043	Escambia, Remainder	\$331,701.03	\$1,770.27	\$1,969,552.91	\$315.00	\$346.12	\$1,112.57	\$1,213.59
Flagler	531	Flagler, Coastal	\$13,516.84	\$68.98	\$74,395.64	\$378.95	\$416.85	\$1,078.45	\$1,102.15
	701	Flagler, Remainder	\$22,124.76	\$100.08	\$109,886.66	\$306.42	\$337.08	\$1,097.98	\$1,208.38
Franklin	803	Franklin	\$40,610.35	\$144.23	\$260,294.09	\$389.31	\$396.45	\$1,804.70	\$1,752.41
Gadsden	393	Gadsden	\$19,287.65	\$130.23	\$94,069.38	\$201.23	\$221.36	\$722.38	\$795.79
Gilchrist	823	Gilchrist	\$2,442.49	\$12.79	\$10,646.53	\$206.87	\$206.69	\$832.65	\$834.25
Glades	552	Glades	\$3,091.65	\$14.54	\$20,673.58	\$383.71	\$422.08	\$1,421.59	\$1,572.87
Gulf	604	Gulf, Coastal	\$34,007.35	\$135.36	\$213,172.82	\$378.94	\$390.24	\$1,574.83	\$1,641.85
	722	Gulf, Remainder	\$1,550.58	\$7.99	\$10,511.16	\$308.89	\$275.83	\$1,315.70	\$1,188.64
Hamilton	493	Hamilton	\$943.64	\$4.54	\$4,260.81	\$201.25	\$173.91	\$938.01	\$864.12
Hardee	713	Hardee	\$3,709.55	\$19.11	\$23,658.51	\$303.52	\$333.88	\$1,238.22	\$1,357.39
Hendry	553	Hendry	\$21,981.86	\$113.80	\$151,237.84	\$383.59	\$421.95	\$1,328.94	\$1,470.57
Hernando	159	Hernando, Coastal	\$65,151.11	\$275.80	\$264,702.38	\$212.34	\$233.57	\$959.75	\$1,035.99
	733	Hernando, Remainder	\$735,022.61	\$3,386.89	\$2,643,185.60	\$199.01	\$218.92	\$780.42	\$861.79
Highlands	714	Highlands	\$31,688.68	\$150.53	\$171,961.32	\$303.57	\$333.93	\$1,142.39	\$1,260.83
Hillsborough	047	Hillsborough, Tampa	\$11,444,220.65	\$5,871.55	\$6,187,093.49	\$265.17	\$291.69	\$1,053.74	\$1,164.01
	080	Hillsborough, Excl. Tampa	\$1,417,908.06	\$6,513.72	\$6,035,509.87	\$245.75	\$270.33	\$926.58	\$1,023.31
Holmes	593	Holmes	\$8,355.37	\$46.22	\$39,354.70	\$201.23	\$193.60	\$851.49	\$817.09
Indian River	561	Indian River, Remainder	\$216,946.14	\$1,244.89	\$1,490,730.43	\$384.42	\$422.86	\$1,197.48	\$1,323.76
	181	Indian River, Coastal	\$53,252.82	\$172.17	\$273,879.34	\$377.67	\$415.44	\$1,590.71	\$1,714.80
Jackson	693	Jackson	\$8,727.40	\$47.14	\$40,671.12	\$201.23	\$212.35	\$862.77	\$910.09
Jefferson	605	Jefferson, Coastal	\$0.00	\$0.00	\$0.00	\$380.34	\$418.38	\$0.00	\$0.00
	793	Jefferson, Remainder	\$2,849.89	\$11.46	\$14,555.84	\$221.95	\$200.14	\$1,270.10	\$1,144.68
Lafayette	893	Lafayette	\$958.21	\$5.97	\$4,795.74	\$206.87	\$193.22	\$803.71	\$741.11
Lake	692	Lake	\$125,458.60	\$587.92	\$453,266.01	\$195.64	\$215.21	\$770.97	\$848.57
Lee	542	Lee, Coastal	\$164,295.32	\$744.72	\$935,223.34	\$379.53	\$417.48	\$1,255.80	\$1,308.45
	554	Lee, Remainder	\$1,469,389.03	\$6,109.32	\$7,095,861.06	\$310.72	\$341.80	\$1,161.48	\$1,277.69
Leon	993	Leon	\$153,467.90	\$875.73	\$761,055.18	\$227.90	\$208.04	\$869.05	\$782.23
Levy	594	Levy, Coastal	\$4,076.46	\$19.66	\$23,446.93	\$382.35	\$342.51	\$1,192.75	\$1,077.49
	734	Levy, Remainder	\$3,360.43	\$19.26	\$23,716.11	\$308.19	\$276.35	\$1,231.36	\$1,112.45
Liberty	931	Liberty	\$829.75	\$4.03	\$3,519.96	\$227.90	\$212.98	\$873.40	\$794.46
Madison	932	Madison	\$3,419.65	\$18.05	\$17,173.27	\$227.91	\$205.70	\$951.60	\$857.47
Manatee	582	Manatee, Coastal	\$204,479.93	\$762.98	\$1,317,485.17	\$375.15	\$412.67	\$1,726.75	\$1,879.57
	735	Manatee, Remainder	\$603,010.96	\$2,827.64	\$3,458,618.06	\$308.01	\$338.82	\$1,223.15	\$1,351.03
Marion	792	Marion	\$150,236.84	\$746.12	\$639,609.17	\$227.54	\$250.30	\$857.24	\$944.55
Martin	010	Martin, Remainder	\$288,485.65	\$1,322.56	\$2,083,698.52	\$422.88	\$465.17	\$1,575.50	\$1,742.20
	182	Martin, Coastal	\$15,460.65	\$76.34	\$112,121.76	\$426.37	\$469.01	\$1,468.66	\$1,624.95
Monroe	005	Monroe, Excl. Key West	\$188,942.68	\$809.66	\$998,708.91	\$498.78	\$548.67	\$1,638.13	\$1,730.38
	007	Monroe, Key West	\$45,359.98	\$147.50	\$275,496.99	\$651.70	\$716.87	\$1,867.73	\$1,849.41
Nassau	832	Nassau, Coastal	\$23,980.79	\$97.47	\$165,313.32	\$380.38	\$344.79	\$1,696.02	\$1,533.25
	892	Nassau, Remainder	\$7,896.17	\$38.46	\$35,875.72	\$221.98	\$204.87	\$932.81	\$866.72
Okaloosa	606	Okaloosa, Coastal	\$92,670.83	\$360.75	\$583,344.33	\$393.51	\$413.55	\$1,617.05	\$1,687.42
	723	Okaloosa, Remainder	\$276,491.46	\$1,441.65	\$1,654,055.33	\$314.72	\$346.20	\$1,267.33	\$1,267.17
Okeechobee	555	Okeechobee	\$7,774.34	\$46.33	\$59,192.82	\$383.79	\$422.18	\$1,277.68	\$1,411.19
Orange	049	Orange, Orlando	\$110,817.80	\$573.95	\$459,991.59	\$210.54	\$231.65	\$801.45	\$882.83
	090	Orange, Excl. Orlando	\$477,570.82	\$2,274.39	\$1,711,021.58	\$198.89	\$218.79	\$752.30	\$828.86
Osceola	511	Osceola	\$157,711.50	\$670.80	\$528,150.32	\$200.39	\$220.44	\$867.27	\$867.27
Palm Beach	362	Palm Beach, Coastal	\$121,857.61	\$559.65	\$790,008.74	\$482.92	\$531.22	\$1,411.60	\$1,488.44
	038	Palm Beach, Remainder	\$3,727,096.69	\$16,666.86	\$21,408,147.45	\$368.17	\$404.99	\$1,284.47	\$1,395.97

Pasco	595	Pasco, Coastal	\$485,063.01	\$2,559.60	\$2,001,534.15	\$231.24	\$254.37	\$781.97	\$863.67
	736	Pasco, Remainder	\$1,614,075.77	\$8,195.31	\$6,993,941.65	\$211.89	\$233.08	\$853.41	\$942.55
Pinellas	042	Pinellas, Coastal	\$332,790.61	\$1,562.99	\$1,832,174.59	\$396.71	\$436.39	\$1,172.22	\$1,211.35
	046	Pinellas - Saint Petersburg	\$1,006,232.26	\$5,656.81	\$7,545,796.07	\$353.87	\$386.65	\$1,333.93	\$1,463.57
	081	Pinellas, Rem. Excl. Saint Petersburg	\$2,572,154.82	\$12,903.27	\$15,559,953.60	\$306.18	\$311.38	\$1,205.88	\$1,228.18
Polk	050	Polk	\$437,700.43	\$2,141.54	\$1,638,077.36	\$205.67	\$226.24	\$764.91	\$842.68
Putnam	992	Putnam	\$17,397.50	\$87.71	\$83,020.55	\$208.06	\$198.80	\$946.51	\$890.75
St. Johns	533	Saint Johns, Coastal	\$51,774.60	\$220.33	\$315,676.21	\$379.50	\$343.88	\$1,432.73	\$1,295.54
	702	Saint Johns, Remainder	\$54,260.33	\$233.26	\$322,895.72	\$305.83	\$277.29	\$1,384.26	\$1,251.02
St. Lucie	562	Saint Lucie, Remainder	\$360,745.62	\$1,843.62	\$2,341,471.09	\$386.92	\$425.62	\$1,270.04	\$1,404.05
	183	Saint Lucie, Coastal	\$41,935.68	\$200.49	\$262,804.49	\$377.83	\$415.62	\$1,310.81	\$1,419.72
Santa Rosa	607	Santa Rosa, Coastal	\$4,776.96	\$12.49	\$18,069.47	\$382.25	\$389.86	\$1,446.96	\$1,482.40
	724	Santa Rosa, Remainder	\$151,704.05	\$645.07	\$866,089.91	\$332.83	\$360.40	\$1,342.64	\$1,454.49
Sarasota	583	Sarasota, Coastal	\$451,893.17	\$2,143.58	\$2,495,536.26	\$378.97	\$416.87	\$1,164.19	\$1,234.17
	715	Sarasota, Remainder	\$839,417.64	\$4,009.60	\$4,582,113.48	\$315.24	\$348.77	\$1,142.78	\$1,241.53
Seminole	512	Seminole	\$213,140.14	\$967.76	\$790,149.87	\$202.41	\$222.66	\$816.47	\$899.60
Sumter	921	Sumter	\$25,140.86	\$135.80	\$99,993.62	\$196.94	\$216.64	\$736.35	\$811.24
Suwannee	933	Suwannee	\$7,694.84	\$38.09	\$37,759.75	\$206.88	\$214.16	\$991.24	\$1,031.32
Taylor	596	Taylor, Coastal	\$4,814.66	\$22.93	\$41,537.63	\$386.71	\$343.58	\$1,811.52	\$1,638.91
	737	Taylor, Remainder	\$1,944.75	\$12.07	\$11,975.78	\$309.59	\$280.52	\$992.32	\$896.78
Union	922	Union	\$1,376.70	\$9.22	\$8,834.25	\$206.89	\$183.32	\$958.50	\$871.44
Volusia	062	Volusia, Coastal	\$159,270.81	\$843.14	\$939,431.98	\$386.59	\$425.25	\$1,114.21	\$1,147.70
	063	Volusia, Remainder	\$496,698.40	\$2,543.18	\$2,334,946.06	\$252.06	\$277.27	\$918.12	\$1,002.83
Wakulla	608	Wakulla, Coastal	\$3,939.74	\$19.38	\$25,686.13	\$386.47	\$354.37	\$1,325.52	\$1,206.02
	725	Wakulla, Remainder	\$4,380.50	\$27.49	\$29,408.25	\$309.59	\$279.58	\$1,069.76	\$966.73
Walton	609	Walton, Coastal	\$157,054.63	\$458.90	\$831,618.09	\$377.75	\$345.81	\$1,812.21	\$1,655.50
	726	Walton, Remainder	\$22,798.34	\$103.02	\$130,308.95	\$307.45	\$277.07	\$1,264.83	\$1,142.74
Washington	934	Washington	\$5,697.04	\$29.37	\$26,506.25	\$206.88	\$227.55	\$902.49	\$994.24