



OFFICE OF INSURANCE REGULATION

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CITIZENS PROPERTY INSURANCE COMPANY

RULES OF PRACTICE
GENERAL RULES SECTION**Rule 1. GENERAL INFORMATION**

Visit our Website: <http://www.citizensfla.com>

This manual contains information to write the Mobile Home Dwelling Policy ([CIT MDP-1](#)) and Optional Personal Liability on behalf of Citizens.

Rule 2. ELIGIBILITY**A. General**

Property owners are eligible for coverage in Citizens Property Insurance Corporation (Citizens) if:

1. An authorized insurer is not willing to write the risk at its approved rates; or
2. The premium for coverage from the authorized insurer is more than 15 percent greater than the premium for comparable coverage from Citizens; and
3. The property owner and property to be insured meet all other applicable underwriting criteria.

B. Depopulation Requirements

Florida law also provides that a Citizens policy may be taken out, assumed or removed with the applicant's/policyholder's permission and replaced with a policy issued by an authorized insurer that does not provide coverage identical to that provided by Citizens. Acceptance of Citizens coverage creates a conclusive presumption that the policyholder is aware of this potential.

Rule 3. EXTENT OF COVERAGE**A. Property**

Mobile Homes Manufactured in 1994 or Newer – provides replacement cost loss settlement on the structure up to the “stated value” limit of liability, and actual cash value on personal property.

Mobile Homes Manufactured Prior to 1994 – provides actual cash value loss settlement on the structure up to the “stated value” limit of liability, and actual cash value on personal property. Use endorsement CIT 05 02.

~~Mobile Home Dwelling (Form DP-1) — provides replacement cost loss settlement on the structure up to the “stated value” limit of liability, and actual cash value on personal property.~~

Note: This is consistent with Florida’s Valued Policy Law Section 627.702, Florida Statutes.

B. Optional Liability Including Medical Payments

1. **Liability** – provides individual named insureds with combined single limits of liability of \$100,000 or \$300,000.
2. **Medical Payments** with limits of \$2,000 per person.

C. Deductibles - Deductible requirements and options are displayed in each applicable section of this Manual.

**Rule 6. ADDITIONAL UNDERWRITING
REQUIREMENTS****A. Seasonal Homes (See Underwriting Discounts and Surcharges Rule)**

A seasonal dwelling is a dwelling with continuous unoccupancy of 3 or more consecutive months during any 1 year period.

1. Homes located in “secured areas” (limited access to locked gates or guards) **or** homes with functioning central station fire **and** burglar alarm systems may be written on any eligible form. (See Protective Device Discount Rule for Alarm documentation requirements.)

If unoccupancy exceeds 6 consecutive months, an additional 10% surcharge will be applied.

Note 1: This surcharge is not applicable to Mobile Homes located in an approved Mobile Home Park.

Note 2: Mobile Homes located in Approved Parks are eligible for **HO-3** and **HO-4**.

2. Seasonal risks located in areas without evidence of “secured areas” or central alarm systems are eligible for a **CIT M-DP-1** only. Liability coverage may be added to this coverage.

B. Older Mobile Homes**1. Mobile Homes Over 50 Years Old**

Mobile Homes over 50 years old **must** have electrical wiring, heating and roof updates within the last 35 years to be eligible for coverage (not applicable to tenant Named Insured risks). Full documentation of the updates must be submitted with the application or renewal.

2. Mobile Homes 36 To 50 Years Old

Mobile Homes 36 – 50 years old, (not applicable to Tenant Named Insured risks), if wiring, heating and roofs have not been updated, a 10% surcharge shall be applied. The additional charge will only be removed upon receipt of documentation from a contractor, or other verifiable third party, of updates. The wiring, heating and roof must all be updated for the 10% surcharge to be removed.

C. Pools and Similar Structures

Properties with pools and similar structures must be completely fenced, walled or screened.

Note: Fence or wall must be a permanent installation with a minimum height of 4 feet and be constructed of material that provides a reasonable barrier to entry as determined by Citizens (e.g. chain link, wood, steel, aluminum).

Exception: Properties not meeting these requirements are eligible for a Mobile Home Dwelling Policy without Liability.

D. Hurricane or Tropical Storm Binding Suspension

No application for new coverage or endorsement for increased coverage may be bound, written or issued, or monies received, regardless of effective date, when a Tropical Storm or Hurricane Watch or Warning has been issued by the National Weather Service for any part of the State of Florida.

E. Windstorm or Hail Exclusion

The peril of windstorm or hail may be excluded. Requests to **exclude** Windstorm or Hail for a property must comply with Section 627.712, Florida Statutes. (Refer to Windstorm or Hail Exclusion Rule)

F. Flood Insurance Requirements – Insureds with properties in Special Flood Hazard Areas, as defined by the National Flood Insurance Program (NFIP) (e.g. A, AO, AH, A1-A30, AE, A99, V, V1-V30, VE) must maintain a flood policy unless the applicant or insured sign the “Election Not To Buy Separate Flood Insurance” (**CIT-FW01**) form, or an exception in this rule applies.

1. **Waiver of Flood Option** – Securing flood insurance is not a condition of coverage if the applicant or insured sign form CIT-FW01. An applicant or insured who does not maintain a flood policy, or does not sign the **CIT-FW01** form, may be denied Citizens coverage.

Note 3: A copy of the Florida Department of Children & Families "Family Child Care Home Certificate of License" if required to be licensed by the State of Florida, or a copy of the Child Care License issued by the County, if required to be licensed by the County. (Only a copy of the Florida License or County License is required.)

The following Counties currently require licensure: Dade, Broward, Palm Beach, Hillsborough, Pinellas, Sarasota and Marion. This listing is for informational purposes only and is subject to change without notice. To confirm registration and/or licensing requirements, contact the Florida Department of Children & Families for a current listing.

Rule 10. STANDARD POLICY COVERAGE

The following condition is included in each policy issued:

This policy is issued on behalf of Citizens Property Insurance Corporation (Citizens), and by acceptance of this policy you agree:

1. That the statements in the Application(s) are your representations;

W. Sinkhole

1. Any risk in which the insured location, including the residence premises, other structures, and grounds to be insured has ever experienced a Sinkhole loss or Catastrophic Ground Cover Collapse loss, and the loss payment or payments made by Citizens and/or any other insurer equals the policy limits for property damage provided under Coverage A; or
2. Any risk in which the insured location, including the residence premises, other structures, and grounds to be insured has ever experienced a partial sinkhole loss or Catastrophic Ground Cover Collapse loss, and fails to meet the requirements of Rule 5 "Sinkhole Exposure."

X. Multiple Mortgages

Properties with four or more mortgages when the additional mortgagees are not government backed loan programs such as FHA, VA, Fannie Mae, Freddie Mac, etc.

~~1.~~

2. That this policy is issued in reliance upon the truth of those representations; and
3. That this policy represents the only agreements (relating to this policy), existing between you and Citizens Property Insurance Corporation or any of our Agents.

Rule 11. CANCELLATIONS AND NONRENEWALS

- A. If a policy or binder is canceled, it will be on a pro-rata basis. Citizens will disregard February 29 in leap years when determining pro-rata earned premiums.
- B. With respect to any residential policy covering a risk with a dwelling limit of at least \$100,000 and for which a 2% minimum deductible is available, Citizens will not nonrenew such policy for the purpose of reducing hurricane loss for one (1) renewal period.

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.

E. Required Documentation

For fire alarms, a legible copy of the certificate of installation that includes a monitoring agreement or a current legible copy (not more than one (1) year old) of the monitoring subscription agreement is required.

For fire sprinkler systems, a copy of the certificate of installation from a sprinkler contractor licensed per Section 633.021, Florida Statute is required. The sprinkler contractor must hold either a Class I, II or IV license and must certify that the installation substantially complies with National Fire Protection Association (NFPA) sprinkler standard 13, 13D or 13R.

F. Endorsements

Use Endorsement **DP 04 70** "Premises Alarm or Fire Protection System."

2. Built Prior To January 1, 1995

- a. Submit legible photo of the "Data Plate" showing compliance with ANSI/ASCE 7-88 standards, or
- b. Submit documentation from manufacturer stating that the Mobile Home was built in compliance with ANSI/ASCE 7-88 standards, or
- c. Submit statement from a licensed Florida Mobile Home Installer confirming that the Mobile Home was built in compliance with ANSI/ASCE 7-88 standards.

Any costs associated with this provision are to be paid by the insured.

Use "ANSI/ASCE Certification of Compliance" form **CITIZENS-88**.

Rule 22. MOBILE HOME CONSTRUCTION CREDIT

A. General

Florida law requires a discount, credit, or other rate differential for Mobile Homes constructed to comply with American Society of Civil Engineers Standard ANSI/ASCE 7-88, adopted by the U.S. Department of Housing and Urban Development on July 13, 1994.

B. Documentation Requirements**1. Built On Or After January 1, 1995**

No documentation is required if the Mobile Home was built on or after January 1, 1995.

C. Premium Computation

Mobile Home Construction Credit (ANSI/ASCE)
Compute the premium credit for Mobile Homes written on a [CIT MDP-1](#) policy form as follows:

Multiply the **BASE PREMIUM** for **EXTENDED COVERAGE** separately for buildings and contents, by a factor of .09.

MOBILE HOME DWELLING PROGRAM MANUAL GENERAL RULES

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MOBILE HOME DWELLING PROGRAM MANUAL

INTRODUCTION

The Mobile Home Dwelling Program provides property and related coverages using the forms and endorsements referred to in this manual.

The rates, rules, forms and endorsements of Citizens shall apply in all cases provided for in this manual.

The RULE SECTION does not contain premiums, rates, charges or credits expressed in dollars and cents. It does, however, contain rating factors that are applied to key premiums.

A. GENERAL RULES are grouped into the following categories:

1. Coverage and Definition type rules;
2. Servicing type rules;
3. Base Premium Computation rules;
4. Adjusted Base Premium Computations rules; and
5. Additional Coverages and Increased Limits rules.

B. MISCELLANEOUS RULES AND RATES are grouped into the following categories:

1. Exceptions to General Rules and Additional Rules;
2. Territory Definitions;
3. Key Premium/Key Factor Tables; and
4. Premiums, Rates, Charges and Credits.

GENERAL RULES

101. FORMS AND COVERAGES

A. Forms

The Mobile Home Dwelling Program provides coverage using the [CIT MDP-1](#) Basic Form.

B. Coverages

The [CIT MDP-1](#) form provides the following Coverages:

Coverage “A” – Dwelling

Coverage “B” - Other Structures

Coverage “C” - Personal Property

Coverage “D” - Fair Rental Value (may not be increased)

102. PERILS INSURED AGAINST

The following is a general description of the coverages provided by the Mobile Home Dwelling Policy Form. The policy should be consulted for exact contract conditions.

Perils Insured Against	CIT MDP-1 Basic Form
Fire or Lightning, Internal Explosion	Yes
Extended Coverage meaning Windstorm or Hail, Explosion, Riot or Civil Commotion, Aircraft, Vehicles, Smoke, Volcanic Eruption.	Optional *
Vandalism or Malicious Mischief	Optional **
Damage by Burglars, Falling Objects, Weight of Ice, Snow or Sleet, Accidental Discharge of Water or Steam, Sudden Cracking of a Steam or Hot Water System, Freezing, Sudden Damage from Artificial Electric Currents.	No
Additional Risks with Certain Exceptions (Special Coverage)	No
Catastrophic Ground Cover Collapse	Yes
Sinkhole	Yes
*May only be written with the perils of Fire or Lightning, Internal Explosion	
**May only be written with Extended Coverage	

“described location” are incidental to the use of the premises for habitational purposes.

103. ELIGIBILITY

The Mobile Home Dwelling Policy provides insurance under:

A. Coverage “A”

1. Using [CIT MDP-1](#) only;
2. Used solely for residential purposes except that certain incidental occupancies or up to 5 roomers and boarders are permitted;
3. At the permanent location described in the policy;
4. Anchored and permanently tied down in accordance with Section 320.8325, Florida Statutes, by a Florida licensed mobile home installer.

Note: Mobile Homes used for dwelling purposes and located on a farm, ranch, orchard or grove may be insured under a [CIT MDP-1](#) Form **without** liability coverage, provided any farming or ranching operations conducted on the

507. LIMITED FUNGI, WET OR DRY ROT, YEAST OR BACTERIA COVERAGE

A. Property Coverage Description and Application Of Limits Of Liability.
1. Basic Limit

The policy provides up to **\$10,000** of coverage to pay for loss to covered real or personal property, owned by an insured, that is damaged by fungi, wet or dry rot, yeast or bacteria on the "residence premises".

\$10,000 is the most coverage that will be provided for the total of all loss which occurs during the policy period regardless of the number of locations insured for Limited Fungi, Wet or Dry Rot, Yeast Or Bacteria Coverage or the number of claims made.

2. Increased Limits

The basic limit may be increased, subject to appropriate underwriting and inspection, to **\$25,000** or **\$50,000** on a per loss basis. These increased limits are available, provided the Coverage A (Building) or Coverage C (Tenant Contents) limit of liability exceeds or is equal to the increased limit requested. These limits are offered for all new policies and at renewal for existing policies. Mid-term endorsements are not accepted.

With respect to either increased limit option, **\$50,000** is the most coverage that will be provided for the total of all loss which occurs during the policy period regardless of the number of locations insured for Limited Fungi, Wet Or Dry Rot, Yeast Or Bacteria Coverage or the number of claims made.

3. Endorsement

For increased Section I limits, use Limited Fungi, Wet Or Dry Rot, Yeast Or Bacteria Coverage For Section I – Property Coverages Endorsement **CIT DP 03 33**. Enter the selected limit on the application or endorsement.

B. Premium Computation
1. Basic Limits

There is no premium adjustment.

2. Increased Limits

\$25,000 - \$45 policy charge

\$50,000 - \$72 policy charge

Refer to rating worksheet for rating steps.

920. MANDATORY ENDORSEMENTS

Windstorm Exterior Paint and Waterproofing Exclusion (SEACOAST) – ~~DP~~CIT - 04 61.

Use this endorsement when the Dwelling is located in Territories 005, 007, 010, 181, 182, 183, 030, 031, 032, 033, 034, 035, 361, 362, 037 and 038.

~~**Special Provisions – Florida CIT 21**~~

~~Use this endorsement with Mobile Home policy DP 1, Coverage A or Tenant Personal Property.~~

Calendar Year Hurricane Deductible CIT 25

This mandatory endorsement describes loss by windstorm during a hurricane and how the hurricane deductible is applied. Use with all policies with wind coverage.

No Coverage For Day Care DL 24 16

This endorsement details the exclusions and restrictions of the policy with respect to a home day care exposure. Use this endorsement with all policies that include liability coverage.

Actual Cash Value Mobilehome – CIT 05 02

This endorsement provides actual cash value loss settlement on the structure up to the "stated value" limit of liability, and actual cash value on personal property. Use this endorsement with all Mobile Homes Manufactured Prior to 1994.

921. LIENHOLDERS SINGLE INTEREST

When the policy is extended to provide this coverage, charge an additional premium of nine dollars (\$9) per policy.

Use Endorsement [CIT](#) MH 04 04 - Mobile Home
Lienholder's Single Interest.

922. WINDSTORM OR HAIL EXCLUSION

A. The peril of Windstorm or Hail may be excluded. Windstorm or Hail may be excluded on new policies and at renewal for existing policies. No mid term endorsement requests to add or remove this coverage will be accepted. Requests to exclude Windstorm or Hail for a property must be submitted with Form **CIT WO-1** when the property is not located in a "WIND ONLY" eligible area. Use Endorsement **DP 04 37** - Windstorm or Hail Exclusion.

B. Base Premium Determination

When Windstorm or Hail is excluded, multiply the premium developed using the **Mobile Homes Premium Rule** by 0.50290.

923. 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

Multiply the total EC Premium - Building by the Hurricane Base Premium Percentage (provided in the Rate Tables).

B. Determine the Contents Hurricane Premium

Multiply the total EC Premium - Contents by the Hurricane Base Premium Percentage (provided in the Rate Tables).

C. Determine the FHCF BU Premium

Add the results of steps A and B to find the total hurricane premium. Multiply the total hurricane premium by the FHCF BU factor in the table below.

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 MDP-1 Dwellings</u>	<u>0.0234</u>
<u>CIT MDP-1 Tenant Contents</u>	<u>0.0234</u>

D. Determine the GRAND SUBTOTAL Premium

Add the FHCF BU premium to the sum of Subtotals A+B+C+D+E to find the GRAND SUBTOTAL.

Mobile Home Seasonal and Non-Seasonal Key Premiums Non Owner Occupied			
Protection Class	Construction	One Family	
		Cov. "A"	Cov. "C"
1-6	Frame	<u>88.73</u> 80.66	<u>8.80</u> 8.00
7	Frame	<u>106.47</u> 96.79	<u>10.56</u> 9.60
8	Frame	<u>106.47</u> 96.79	<u>10.56</u> 9.60
9	Frame	<u>177.44</u> 161.31	<u>17.60</u> 16.00
10	Frame	<u>266.17</u> 241.97	<u>26.39</u> 23.99

Mobile Home Seasonal and Non-Seasonal Key Premiums Owner Occupied			
Protection Class	Construction	One Family	
		Cov. "A"	Cov. "C"
1-6	Frame	<u>70.97</u> 64.52	<u>8.80</u> 8.00
7	Frame	<u>85.17</u> 77.43	<u>10.56</u> 9.60
8	Frame	<u>85.17</u> 77.43	<u>10.56</u> 9.60
9	Frame	<u>141.96</u> 129.05	<u>17.60</u> 16.00
10	Frame	<u>212.93</u> 193.57	<u>26.39</u> 23.99

Mobile Home "EXTENDED COVERAGE"

	Territory	Mobile Home Extended Coverage per \$1,000	Mobile Home Extended Coverage Flat Charge	"CAT" Protection Surcharge Policy W-Wind "Buildings"	"CAT" Protection Surcharge Policy W- Wind "Contents"
192	Alachua	3.82 5.10	7.61 10.15	0.134	0.119
292	Baker	3.85 5.10	7.66 10.15	0.134	0.119
601	Bay, Coastal	13.04 12.72	20.83 20.34	0.433	0.119
721	Bay, Remainder	6.17 7.62	12.34 16.25	0.387	0.119
392	Bradford	3.82 5.10	7.59 10.15	0.134	0.119
057	Brevard, Coastal	13.99 12.72	22.34 20.34	0.433	0.119
064	Brevard, Remainder	8.38 7.62	16.78 15.25	0.245	0.119
035	Broward, Ft Laud & Hollywd	19.57 17.79	36.33 33.03	0.207	0.119
361	Broward, Coastal	15.21 17.79	28.24 33.03	0.608	0.423
037	Broward, Rem Excl Ft L & H.	19.57 17.79	36.33 33.03	0.335	0.119
193	Calhoun	3.73 5.10	7.43 10.15	0.134	0.119
581	Charlotte, Coastal	13.99 12.72	22.34 20.34	0.433	0.119
711	Charlotte, Remainder	8.38 7.62	16.78 15.25	0.387	0.119
591	Citrus, Coastal	10.65 12.72	17.00 20.34	0.433	0.119
731	Citrus, Remainder	6.01 7.62	12.04 15.25	0.387	0.119
492	Clay	3.91 5.10	7.79 10.15	0.134	0.119
551	Collier, Remainder	8.38 7.62	16.78 15.25	0.387	0.119
541	Collier, Coastal	13.99 12.72	22.34 20.34	0.433	0.119
293	Columbia	3.77 5.10	7.51 10.15	0.134	0.119
030	Dade, Miami Beach	19.54 17.79	36.28 33.03	0.608	0.423
031	Dade, Coastal	19.54 17.79	36.28 33.03	0.630	0.423
032	Dade, Miami	15.56 17.79	28.89 33.03	0.236	0.119
033	Dade, Hialeah	19.57 17.79	36.33 33.03	0.425	0.204
034	Dade, Rem Excl M.B., M., H.	19.57 17.79	36.33 33.03	0.236	0.119
712	De Soto	7.89 7.62	15.78 15.25	0.387	0.119
592	Dixie, Coastal	10.39 12.72	16.60 20.34	0.433	0.119
732	Dixie, Remainder	5.96 7.62	11.92 15.25	0.387	0.119
039	Duval, Jacksonville	4.06 5.10	8.08 10.15	0.185	0.119
040	Duval, Remainder	3.99 5.10	7.95 10.15	0.119	0.119
041	Duval, Coastal	10.90 12.72	17.40 20.34	0.259	0.119
602	Escambia, Coastal	13.97 12.72	22.31 20.34	0.433	0.119
043	Escambia, Remainder	8.38 7.62	16.78 15.25	0.182	0.119
531	Flagler, Coastal	10.80 12.72	17.25 20.34	0.433	0.119
701	Flagler, Remainder	6.22 7.62	12.46 15.25	0.387	0.119
603	Franklin	11.10 12.72	17.73 20.34	0.433	0.119
393	Gadsden	3.97 5.10	7.91 10.15	0.134	0.119
923	Gilchrist	3.67 5.10	7.30 10.15	0.134	0.119
552	Glades	8.38 7.62	16.78 15.25	0.387	0.119
604	Gulf, Coastal	10.77 12.72	17.20 20.34	0.433	0.119
722	Gulf, Remainder	6.06 7.62	12.14 15.25	0.387	0.119
493	Hamilton	3.73 5.10	7.43 10.15	0.134	0.119
713	Hardee	6.42 7.62	12.85 15.25	0.387	0.119
553	Hendry	8.38 7.62	16.78 15.25	0.387	0.119
159	Hernando, Coastal	10.66 12.72	17.03 20.34	0.433	0.119
733	Hernando, Remainder	6.12 7.62	12.24 15.25	0.387	0.119
714	Highlands	8.38 7.62	16.78 15.25	0.387	0.119
047	Hillsborough, Tampa	7.79 7.62	15.58 15.25	0.229	0.119
080	Hillsborough, Excl. Tampa	7.69 7.62	15.39 15.25	0.229	0.119
593	Holmes	3.72 5.10	7.40 10.15	0.134	0.119
561	Indian River, Remainder	13.99 12.72	22.34 20.34	0.433	0.119
181	Indian River, Coastal	19.54 17.79	36.28 33.03	0.503	0.207
693	Jackson	3.79 5.10	7.54 10.15	0.134	0.119
605	Jefferson, Coastal	13.89 12.72	22.18 20.34	0.433	0.119
793	Jefferson, Remainder	3.79 5.10	7.54 10.15	0.134	0.119
893	Lafayette	3.72 5.10	7.41 10.15	0.134	0.119
692	Lake	5.61 5.10	11.17 10.15	0.134	0.119
542	Lee, Coastal	13.99 12.72	22.34 20.34	0.433	0.119
554	Lee, Remainder	8.38 7.62	16.78 15.25	0.387	0.119
993	Leon	3.96 5.10	7.89 10.15	0.134	0.119
594	Levy, Coastal	10.38 12.72	16.57 20.34	0.433	0.119

Territory		Mobile Home Extended Coverage per \$1,000	Mobile Home Extended Coverage Flat Charge	"CAT" Protection Surcharge Policy W-Wind "Buildings"	"CAT" Protection Surcharge Policy W- Wind "Contents"
734	Levy, Remainder	6.00 7.62	12.00 15.25	0.387	0.119
931	Liberty	3.82 5.10	7.60 10.15	0.134	0.119
932	Madison	3.79 5.10	7.54 10.15	0.134	0.119
582	Manatee, Coastal	13.99 12.72	22.34 20.34	0.433	0.119
735	Manatee, Remainder	8.38 7.62	16.78 15.25	0.387	0.119
792	Marion	3.74 5.10	7.44 10.15	0.134	0.119
010	Martin, Remainder	18.49 17.79	34.32 33.03	0.532	0.207
182	Martin, Coastal	19.57 17.79	36.33 33.03	0.503	0.207
005	Monroe, Excl. Key West	25.17 22.88	50.29 45.72	0.379	0.119
007	Monroe, Key West	22.34 20.34	44.73 40.66	0.399	0.119
532	Nassau, Coastal	10.82 12.72	17.28 20.34	0.433	0.119
892	Nassau, Remainder	3.79 5.10	7.55 10.15	0.134	0.119
606	Okaloosa, Coastal	13.99 12.72	22.34 20.34	0.433	0.119
723	Okaloosa, Remainder	8.08 7.62	16.17 15.25	0.387	0.119
555	Okeechobee	8.38 7.62	16.78 15.25	0.387	0.119
049	Orange, Orlando	4.14 5.10	8.24 10.15	0.119	0.119
090	Orange, Excl. Orlando	5.61 5.10	11.17 10.15	0.134	0.119
511	Osceola	5.61 5.10	11.17 10.15	0.134	0.119
362	Palm Beach, Coastal	19.57 17.79	36.33 33.03	0.608	0.423
038	Palm Beach, Remainder	19.56 17.79	36.32 33.03	0.335	0.119
595	Pasco, Coastal	10.67 12.72	17.04 20.34	0.433	0.119
736	Pasco, Remainder	6.38 7.62	12.77 15.25	0.387	0.119
042	Pinellas, Coastal	10.49 12.72	16.75 20.34	0.433	0.119
046	Pinellas, Saint Petersburg	8.38 7.62	16.78 15.25	0.387	0.119
081	Pinellas, Rem. Excl. St. Pete.	8.38 7.62	16.78 15.25	0.229	0.119
050	Polk	5.61 5.10	11.17 10.15	0.215	0.119
992	Putnam	3.68 5.10	7.32 10.15	0.134	0.119
533	Saint Johns, Coastal	10.82 12.72	17.28 20.34	0.433	0.119
702	Saint Johns, Remainder	6.20 7.62	12.40 15.25	0.387	0.119
562	Saint Lucie, Remainder	13.99 12.72	22.34 20.34	0.433	0.119
183	Saint Lucie, Coastal	19.57 17.79	36.33 33.03	0.503	0.207
607	Santa Rosa, Coastal	13.97 12.72	22.31 20.34	0.433	0.119
724	Santa Rosa, Remainder	8.38 7.62	16.78 15.25	0.387	0.119
583	Sarasota, Coastal	13.99 12.72	22.34 20.34	0.433	0.119
715	Sarasota, Remainder	8.38 7.62	16.78 15.25	0.387	0.119
512	Seminole	5.61 5.10	11.17 10.15	0.134	0.119
921	Sumter	5.39 5.10	10.74 10.15	0.134	0.119
933	Suwannee	3.67 5.10	7.31 10.15	0.134	0.119
596	Taylor, Coastal	10.54 12.72	16.83 20.34	0.433	0.119
737	Taylor, Remainder	5.96 7.62	11.92 15.25	0.387	0.119
922	Union	3.79 5.10	7.55 10.15	0.134	0.119
062	Volusia, Coastal	10.84 12.72	17.31 20.34	0.433	0.119
063	Volusia, Remainder	8.38 7.62	16.78 15.25	0.245	0.119
608	Wakulla, Coastal	10.75 12.72	17.16 20.34	0.433	0.119
725	Wakulla, Remainder	6.21 7.62	12.43 15.25	0.387	0.119
609	Walton, Coastal	10.87 12.72	17.35 20.34	0.433	0.119
726	Walton, Remainder	6.16 7.62	12.33 15.25	0.387	0.119
934	Washington	3.73 5.10	7.43 10.15	0.134	0.119

MOBILE HOME KEY FACTORS – Seasonal and Non-Seasonal							
Limit of Liability	Coverage “A”			Limit of Liability	Coverage “C”		
	Fire: Building & Contents				Fire: Building & Contents		
	Owner Occupied	Non-Owner Occupied			Owner Occupied	Non-Owner Occupied	
				*\$1,000	0.35	0.35	
6,000	0.491	0.491		2,000	0.48	0.48	
7,000	0.528	0.528		3,000	0.61	0.61	
8,000	0.564	0.564		4,000	0.74	0.74	
9,000	0.600	0.600		5,000	0.87	0.87	
10,000	0.637	0.637		6,000	1.00	1.00	
11,000	0.673	0.673		7,000	1.13	1.13	
12,000	0.709	0.709		8,000	1.26	1.26	
13,000	0.746	0.746		9,000	1.39	1.39	
14,000	0.782	0.782		10,000	1.52	1.52	
15,000	0.818	0.818		11,000	1.65	1.65	
16,000	0.855	0.855		12,000	1.78	1.78	
18,000	0.927	0.927		13,000	1.91	1.91	
20,000	1.000	1.000		14,000	2.04	2.04	
22,000	1.033	1.033		15,000	2.17	2.17	
24,000	1.065	1.065		16,000	2.30	2.30	
26,000	1.098	1.098		17,000	2.43	2.43	
28,000	1.131	1.131		18,000	2.56	2.56	
30,000	1.163	1.163		19,000	2.69	2.69	
32,000	1.196	1.196		20,000	2.82	2.82	
34,000	1.229	1.229		21,000	2.95	2.95	
36,000	1.261	1.261		22,000	3.08	3.08	
38,000	1.294	1.294		23,000	3.21	3.21	
40,000	1.327	1.327		24,000	3.34	3.34	
42,000	1.359	1.359		25,000	3.47	3.47	
44,000	1.392	1.392		26,000	3.60	3.60	
46,000	1.425	1.425		27,000	3.73	3.73	
48,000	1.457	1.457		28,000	3.86	3.86	
50,000	1.490	1.490		29,000	3.99	3.99	
55,000	1.570	1.570		30,000	4.12	4.12	
60,000	1.650	1.650		31,000	4.25	4.25	
65,000	1.730	1.730		32,000	4.38	4.38	
70,000	1.810	1.810		33,000	4.51	4.51	
75,000	1.890	1.890		34,000	4.64	4.64	
80,000	1.970	1.970		35,000	4.77	4.77	
85,000	2.050	2.050		36,000	4.90	4.90	
90,000	2.130	2.130		37,000	5.03	5.03	
95,000	2.210	2.210		38,000	5.16	5.16	
100,000	2.290	2.290		39,000	5.29	5.29	
105,000	2.370	2.370		40,000	5.42	5.42	
110,000	2.450	2.450		41,000	5.55	5.55	
115,000	2.530	2.530		42,000	5.68	5.68	
120,000	2.610	2.610		43,000	5.81	5.81	
125,000	2.690	2.690		44,000	5.94	5.94	
130,000	2.770	2.770		45,000	6.07	6.07	
135,000	2.850	2.850		46,000	6.20	6.20	
140,000	2.930	2.930		47,000	6.33	6.33	
145,000	3.010	3.010		48,000	6.46	6.46	
Each Add'l \$1,000	0.016	0.016		49,000	6.59	6.59	
				50,000	6.72	6.72	
				Each Add'l \$1,000	0.13	0.13	

"HURRICANE" Base Premium Percentage – Apply to Total "EXTENDED COVERAGE" Premiums

<u>Territory</u>		<u>Factor</u>		<u>Territory</u>		<u>Factor</u>	
		<u>"Buildings"</u>	<u>"Contents"</u>			<u>"Buildings"</u>	<u>"Contents"</u>
192	Alachua	0.169	0.041	893	Lafayette	0.169	0.041
292	Baker	0.167	0.041	692	Lake	0.171	0.038
601	Bay, Coastal	0.486	0.487	542	Lee, Coastal	0.482	0.486
721	Bay, Remainder	0.389	0.254	554	Lee, Remainder	0.409	0.263
392	Bradford	0.165	0.040	993	Leon	0.169	0.041
057	Brevard, Coastal	0.481	0.484	594	Levy, Coastal	0.477	0.479
064	Brevard, Remainder	0.401	0.148	734	Levy, Remainder	0.384	0.251
035	Broward, Ft. Laud & Hollywd	0.458	0.463	931	Liberty	0.169	0.041
361	Broward, Coastal	0.472	0.443	932	Madison	0.167	0.041
037	Broward, Rem Excl Ft L & H.	0.456	0.399	582	Manatee, Coastal	0.480	0.482
193	Calhoun	0.169	0.042	735	Manatee, Remainder	0.388	0.250
581	Charlotte, Coastal	0.483	0.486	792	Marion	0.173	0.040
711	Charlotte, Remainder	0.391	0.250	010	Martin, Remainder	0.458	0.456
591	Citrus, Coastal	0.473	0.475	182	Martin, Coastal	0.467	0.465
731	Citrus, Remainder	0.384	0.250	005	Monroe, Excl. Key West	0.506	0.276
492	Clay	0.167	0.041	007	Monroe, Key West	0.579	0.475
551	Collier, Remainder	0.478	0.482	532	Nassau, Coastal	0.481	0.482
541	Collier, Coastal	0.488	0.490	892	Nassau, Remainder	0.165	0.039
293	Columbia	0.165	0.040	606	Okaloosa, Coastal	0.485	0.487
030	Dade, Miami Beach	0.469	0.435	723	Okaloosa, Remainder	0.380	0.245
031	Dade, Coastal	0.476	0.442	555	Okeechobee	0.476	0.483
032	Dade, Miami	0.459	0.465	049	Orange, Orlando	0.169	0.025
033	Dade, Hialeah	0.453	0.394	090	Orange, Excl. Orlando	0.172	0.039
034	Dade, Rem Excl M.B., M., H.	0.456	0.461	511	Osceola	0.170	0.036
712	De Soto	0.389	0.251	362	Palm Beach, Coastal	0.477	0.445
592	Dixie, Coastal	0.480	0.482	038	Palm Beach, Remainder	0.470	0.439
732	Dixie, Remainder	0.390	0.258	595	Pasco, Coastal	0.475	0.477
039	Duval, Jacksonville	0.166	0.041	736	Pasco, Remainder	0.384	0.248
040	Duval, Remainder	0.181	0.030	042	Pinellas, Coastal	0.480	0.480
041	Duval, Coastal	0.420	0.076	046	Pinellas, St Petersburg	0.410	0.395
602	Escambia, Coastal	0.481	0.484	081	Pinellas, Rem Excl St. Pete.	0.393	0.169
043	Escambia, Remainder	0.388	0.163	050	Polk	0.170	0.036
531	Flagler, Coastal	0.473	0.475	992	Putnam	0.168	0.041
701	Flagler, Remainder	0.385	0.251	533	Saint Johns, Coastal	0.472	0.474
603	Franklin	0.486	0.489	702	Saint Johns, Remainder	0.387	0.251
393	Gadsden	0.169	0.041	562	Saint Lucie, Remainder	0.484	0.485
923	Gilchrist	0.168	0.041	183	Saint Lucie, Coastal	0.468	0.466
552	Glades	0.476	0.484	607	Santa Rosa, Coastal	0.487	0.489
604	Gulf, Coastal	0.482	0.485	724	Santa Rosa, Remainder	0.382	0.247
722	Gulf, Remainder	0.391	0.259	583	Sarasota, Coastal	0.484	0.486
493	Hamilton	0.167	0.041	715	Sarasota, Remainder	0.394	0.253
713	Hardee	0.389	0.252	512	Seminole	0.171	0.038
553	Hendry	0.476	0.484	921	Sumter	0.171	0.038
159	Hernando, Coastal	0.473	0.475	933	Suwannee	0.167	0.041
733	Hernando, Remainder	0.382	0.247	596	Taylor, Coastal	0.483	0.485
714	Highlands	0.389	0.252	737	Taylor, Remainder	0.390	0.260
047	Hillsborough, Tampa	0.393	0.173	922	Union	0.166	0.040
080	Hillsborough, Excl. Tampa	0.395	0.175	062	Volusia, Coastal	0.483	0.486
593	Holmes	0.169	0.042	063	Volusia, Remainder	0.399	0.152
561	Indian River, Remainder	0.481	0.483	608	Wakulla, Coastal	0.495	0.497
181	Indian River, Coastal	0.468	0.466	725	Wakulla, Remainder	0.390	0.259
693	Jackson	0.169	0.042	609	Walton, Coastal	0.485	0.487
605	Jefferson, Coastal	0.483	0.485	726	Walton, Remainder	0.387	0.254
793	Jefferson, Remainder	0.167	0.041	934	Washington	0.170	0.042

MOBILE HOME DWELLING PREMIUM CALCULATION WORKSHEET

NAMED INSURED: _____

POLICY NUMBER: _____

MOBILE HOME DWELLING FORM: ☒ CIT MDP-1~~MDP-4~~

POLICY LIMITS: Coverage "A" _____ "B" _____ "C" _____ "D" _____

Coverage "E" _____ "L" ☐ \$100,000 or ☐ \$300,000 "M" _____

"A.O.P." Deductible = \$ _____ (\$1,000 Std.) Hurricane Deductible = _____ (2% Std.) Territory: _____

FIRE					BUILDING	CONTENTS
FIRE KEY PREMIUM:	Occupancy: <input type="checkbox"/> Owner <input type="checkbox"/> Non-Owner	Families: <input checked="" type="checkbox"/> 1				
	Protection Class: <input type="checkbox"/> 1-6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10	Construction: <input checked="" type="checkbox"/> F				
FIRE KEY FACTOR: (Seasonal & Non-Seasonal)	Occupancy: <input type="checkbox"/> Owner <input type="checkbox"/> Tenant				x	x
FIRE BASE PREMIUM:					=	*
FIRE DEDUCTIBLE OPTIONS: (Credit or Debit)	A.O.P. = \$ _____	Hurr. Ded. = \$ _____				
FIRE BASE PREMIUM \$ _____	x	Factor _____	=		-/+	*
PROTECTIVE DEVICE:	Central Station Fire Alarm = .06	Sprinkler Class "A" = .04				
	Sprinkler Class "B" = .07	(Total maximum credit for entire rule = .10)			-	-
FIRE BASE PREMIUM \$ _____	x	(Fire Factor _____ + Sprinkler Factor _____) =			*	*
NO PRIOR INSURANCE SURCHARGE:	FIRE BASE PREMIUM \$ _____	x	.10		+	*
OLDER MOBILE HOMES 36- 50 YRS. OLD, INCLUSIVE:	FIRE BASE PREMIUM \$ _____	x	.10		+	*
TOTAL FIRE PREMIUM: (Subtotal "A")					=	=
EXTENDED COVERAGE						
E.C. BASE PREMIUM (Refer to Rule 404)	Wind Included					
Coverage "A" \$ _____	(per \$1,000) x MH EC _____	+ MH EC Flat Charge _____				
Coverage "C" \$ _____	(per \$1,000) x MH EC _____	+ MH EC Flat Charge _____				
	Wind Excluded (Use Territory 090)					
[(Coverage "A" \$ _____	(per \$1,000) x MH EC _____	+ MH EC Flat Charge _____] x .50		*	*
[(Coverage "C" \$ _____	(per \$1,000) x MH EC _____	+ MH EC Flat Charge _____] x .50		*	*
BUILDING CODE COMPLIANCE GRADING: (N/A to "X-Wind" policies)						
E.C. BASE PREMIUM _____	x	ANSI / ASCE Factor .09			-	*
E.C. DEDUCTIBLE OPTIONS: (Credit or Debit)	A.O.P. = \$ _____	Hurr. Ded. = \$ _____				
E.C. BASE PREMIUM _____	x	Deductible Factor _____			-/+	*

Continued on next page.

Mobile Home Dwelling Premium Calculation Worksheet, continued

NO PRIOR INSURANCE SURCHARGE:	E.C. BASE PREMIUM \$ _____ × .10	+	*	+	*
OLDER MOBILE HOMES 36- 50 YRS. OLD, INCLUSIVE:	E.C. BASE PREMIUM \$ _____ × .10	+	*	+	*
TOTAL EXTENDED COVERAGE PREMIUM: (Subtotal "B")		=		=	
VANDALISM & MALICIOUS MISCHIEF					
V&MM BASE PREMIUM					
Coverage "A"	\$ _____ (per \$1,000 of Cov. "A") × \$.08 not seasonal, \$.39 seasonal				
Coverage "C"	\$ _____ (per \$1,000 of Cov. "C") × \$.08 not seasonal, \$.39 seasonal				
V&MM DEDUCTIBLE OPTIONS: (Credit or Debit) A.O.P. = \$ _____ Hurr. Ded. = \$ _____					
V&MM BASE PREMIUM	\$ _____ × Deductible Factor _____	-/+	*	-/+	*
NO PRIOR INSURANCE SURCHARGE:	V&MM BASE PREMIUM \$ _____ × .10	+	*	+	*
OLDER MOBILE HOMES 36- 50 YRS. OLD, INCLUSIVE:	V&MM BASE PREMIUM \$ _____ × .10	+	*	+	*
TOTAL V&MM PREMIUM: (Subtotal "C")		=		=	
MISCELLANEOUS COVERAGE OPTIONS AND ENDORSEMENTS					
Specifically Described Private (Not Rented) Other Structures					
Fire (all forms):	Cov. Amount (per \$1,000) _____	× \$2.46 (P.C. 1-8) or \$4.42 (P.C. 9, 10)		+	*
EC:	Cov. Amount (per \$1,000) _____	× \$2.29		+	*
V&MM:	Cov. Amount (per \$1,000) _____	× \$.08 (not seasonal), \$.39 (seasonal)		+	*
LIENHOLDERS SINGLE INTEREST (\$9 Flat Charge Per Policy)				+	*
FUNGI (MOLD) INCREASED LIMITS (CIT DP-4 OR CIT DP-3)				+	
Section I – Property Limits of \$25,000 \$45; or					
Section I – Property Limits of \$50,000 \$72					
TOTAL MISCELLANEOUS COVERAGE OPTIONS AND ENDORSEMENTS (Subtotal "D")				=	*
TURN TO NEXT PAGE TO COMPLETE WORKSHEET					

Mobile Home Dwelling Premium Calculation Worksheet, continued

PERSONAL LIABILITY			
Exposure	Limits		
	\$100,000 / \$2,000	\$300,000 / \$2,000	
1. Residence Premises Occupied By Named Insured (If Tenant, rate as 1-Family)	Premium	Premium	
A. No Business Occupancy 1-Family	\$ 51	\$ 63	
B. Permitted Incidental Occupancy 1-Family (End. DL 24 09)	\$ 64	\$ 79	
OR			
2. Residence Premises Not Occupied By Owner (Tenant) 1-Family Permitted Incidental Business Occupancy not available. (End. CIT DL 24 11)	\$ 28	\$ 35	
3. Fungi (Mold) Increased Limits (CIT MDP-1) Section II – Liability Limits of \$100,000 (Dwelling Fire Liability [Form DL 24 01] must be selected prior to selecting increased Section II Fungi limits.)		\$ 6	
TOTAL PERSONAL LIABILITY PREMIUM (Subtotal "E")			= *
<u>FLORIDA HURRICANE CATASTROPHE BUILD-UP (FHCF BU)</u> <u>Building Hurricane Premium:</u> EC Premium Building x Hurricane Base Premium Building Percentage = () <u>Contents Hurricane Premium:</u> EC Premium Contents x Hurricane Base Premium Contents Percentage = () <u>FHCF BU Premium:</u> (Building Hurricane Premium + Contents Hurricane Premium) x FHCF BU Factor			=
GRAND SUBTOTAL ("A" + "B" + "C" + "D" + "E" + 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 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 × (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")			=
<u>FOR AGENT'S INFORMATION ONLY</u>			
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 = Grand Subtotal – Personal Liability – Fungi Increased Limits (Property) – Fungi Increased Limits (Liability) – Total V&M Premium – FHCF BU 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 = Grand Subtotal – Fire Premium Deduction – EC Building Premium Deduction – EC Contents Premium Deduction – FHCF BU Premium		*

CITIZENS PROPERTY INSURANCE COMPANY**RULES OF PRACTICE
GENERAL RULES SECTION**

Rule 1. GENERAL INFORMATION

Visit our Website: <http://www.citizensfla.com>

This manual contains information to write the Mobile Home Dwelling Policy (CIT MDP-1) and Optional Personal Liability on behalf of Citizens.

Rule 2. ELIGIBILITY

A. General

Property owners are eligible for coverage in Citizens Property Insurance Corporation (Citizens) if:

1. An authorized insurer is not willing to write the risk at its approved rates: or
2. The premium for coverage from the authorized insurer is more than 15 percent greater than the premium for comparable coverage from Citizens: and
3. The property owner and property to be insured meet all other applicable underwriting criteria.

B. Depopulation Requirements

Florida law also provides that a Citizens policy may be taken out, assumed or removed with the applicant's/policyholder's permission and replaced with a policy issued by an authorized insurer that does not provide coverage identical to that provided by Citizens. Acceptance of Citizens coverage creates a conclusive presumption that the policyholder is aware of this potential.

Rule 3. EXTENT OF COVERAGE

A. Property

Mobile Homes Manufactured in 1994 or Newer – provides replacement cost loss settlement on the structure up to the “stated value” limit of liability, and actual cash value on personal property.

Mobile Homes Manufactured Prior to 1994 – provides actual cash value loss settlement on the structure up to the “stated value” limit of liability, and actual cash value on personal property. Use endorsement **CIT 05 02**.

Note: This is consistent with Florida's Valued Policy Law Section 627.702, Florida Statutes.

B. Optional Liability Including Medical Payments

1. **Liability** – provides individual named insureds with combined single limits of liability of \$100,000 or \$300,000.
2. **Medical Payments** with limits of \$2,000 per person.

C. Deductibles - Deductible requirements and options are displayed in each applicable section of this Manual.

**Rule 6. ADDITIONAL UNDERWRITING
REQUIREMENTS****A. Seasonal Homes (See Underwriting Discounts and Surcharges Rule)**

A seasonal dwelling is a dwelling with continuous unoccupancy of 3 or more consecutive months during any 1 year period.

1. Homes located in “secured areas” (limited access to locked gates or guards) **or** homes with functioning central station fire **and** burglar alarm systems may be written on any eligible form. (See Protective Device Discount Rule for Alarm documentation requirements.)

If unoccupancy exceeds 6 consecutive months, an additional 10% surcharge will be applied.

Note 1: This surcharge is not applicable to Mobile Homes located in an approved Mobile Home Park.

Note 2: Mobile Homes located in Approved Parks are eligible for **HO-3** and **HO-4**.

2. Seasonal risks located in areas without evidence of “secured areas” or central alarm systems are eligible for a **CIT MDP-1** only. Liability coverage may be added to this coverage.

B. Older Mobile Homes**1. Mobile Homes Over 50 Years Old**

Mobile Homes over 50 years old **must** have electrical wiring, heating and roof updates within the last 35 years to be eligible for coverage (not applicable to tenant Named Insured risks). Full documentation of the updates must be submitted with the application or renewal.

2. Mobile Homes 36 To 50 Years Old

Mobile Homes 36 – 50 years old, (not applicable to Tenant Named Insured risks), if wiring, heating and roofs have not been updated, a 10% surcharge shall be applied. The additional charge will only be removed upon receipt of documentation from a contractor, or other verifiable third party, of updates. The wiring, heating and roof must all be updated for the 10% surcharge to be removed.

C. Pools and Similar Structures

Properties with pools and similar structures must be completely fenced, walled or screened.

Note: Fence or wall must be a permanent installation with a minimum height of 4 feet and be constructed of material that provides a reasonable barrier to entry as determined by Citizens (e.g. chain link, wood, steel, aluminum).

Exception: Properties not meeting these requirements are eligible for a Mobile Home Dwelling Policy without Liability.

D. Hurricane or Tropical Storm Binding Suspension

No application for new coverage or endorsement for increased coverage may be bound, written or issued, or monies received, regardless of effective date, when a Tropical Storm or Hurricane Watch or Warning has been issued by the National Weather Service for any part of the State of Florida.

E. Windstorm or Hail Exclusion

The peril of windstorm or hail may be excluded. Requests to **exclude** Windstorm or Hail for a property must comply with Section 627.712, Florida Statutes. (Refer to Windstorm or Hail Exclusion Rule)

F. Flood Insurance Requirements – Insureds with properties in Special Flood Hazard Areas, as defined by the National Flood Insurance Program (NFIP) (e.g. A, AO, AH, A1-A30, AE, A99, V, V1-V30, VE) must maintain a flood policy unless the applicant or insured sign the “Election Not To Buy Separate Flood Insurance” (**CIT-FW01**) form, or an exception in this rule applies.

1. **Waiver of Flood Option** – Securing flood insurance is not a condition of coverage if the applicant or insured sign form CIT-FW01. An applicant or insured who does not maintain a flood policy, or does not sign the **CIT-FW01** form, may be denied Citizens coverage.

Note 3: A copy of the Florida Department of Children & Families "Family Child Care Home Certificate of License" if required to be licensed by the State of Florida, or a copy of the Child Care License issued by the County, if required to be licensed by the County. (Only a copy of the Florida License or County License is required.)

The following Counties currently require licensure: Dade, Broward, Palm Beach, Hillsborough, Pinellas, Sarasota and Marion. This listing is for informational purposes only and is subject to change without notice. To confirm registration and/or licensing requirements, contact the Florida Department of Children & Families for a current listing.

W. Sinkhole

1. Any risk in which the insured location, including the residence premises, other structures, and grounds to be insured has ever experienced a Sinkhole loss or Catastrophic Ground Cover Collapse loss, and the loss payment or payments made by Citizens and/or any other insurer equals the policy limits for property damage provided under Coverage A; or
2. Any risk in which the insured location, including the residence premises, other structures, and grounds to be insured has ever experienced a partial sinkhole loss or Catastrophic Ground Cover Collapse loss, and fails to meet the requirements of Rule 5 "Sinkhole Exposure."

X. Multiple Mortgages

Properties with four or more mortgages when the additional mortgagees are not government backed loan programs such as FHA, VA, Fannie Mae, Freddie Mac, etc.

Rule 10. STANDARD POLICY COVERAGE

The following condition is included in each policy issued:

This policy is issued on behalf of Citizens Property Insurance Corporation (Citizens), and by acceptance of this policy you agree:

1. That the statements in the Application(s) are your representations;

2. That this policy is issued in reliance upon the truth of those representations; and
3. That this policy represents the only agreements (relating to this policy), existing between you and Citizens Property Insurance Corporation or any of our Agents.

Rule 11. CANCELLATIONS AND NONRENEWALS

- A. If a policy or binder is canceled, it will be on a pro-rata basis. Citizens will disregard February 29 in leap years when determining pro-rata earned premiums.
- B. With respect to any residential policy covering a risk with a dwelling limit of at least \$100,000 and for which a 2% minimum deductible is available, Citizens will not nonrenew such policy for the purpose of reducing hurricane loss for one (1) renewal period.

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.

E. Required Documentation

For fire alarms, a legible copy of the certificate of installation that includes a monitoring agreement or a current legible copy (not more than one (1) year old) of the monitoring subscription agreement is required.

For fire sprinkler systems, a copy of the certificate of installation from a sprinkler contractor licensed per Section 633.021, Florida Statute is required. The sprinkler contractor must hold either a Class I, II or IV license and must certify that the installation substantially complies with National Fire Protection Association (NFPA) sprinkler standard 13, 13D or 13R.

F. Endorsements

Use Endorsement **DP 04 70** "Premises Alarm or Fire Protection System."

2. Built Prior To January 1, 1995

- a. Submit legible photo of the "Data Plate" showing compliance with ANSI/ASCE 7-88 standards, or
- b. Submit documentation from manufacturer stating that the Mobile Home was built in compliance with ANSI/ASCE 7-88 standards, or
- c. Submit statement from a licensed Florida Mobile Home Installer confirming that the Mobile Home was built in compliance with ANSI/ASCE 7-88 standards.

Any costs associated with this provision are to be paid by the insured.

Use "ANSI/ASCE Certification of Compliance" form **CITIZENS-88**.

Rule 22. MOBILE HOME CONSTRUCTION CREDIT

A. General

Florida law requires a discount, credit, or other rate differential for Mobile Homes constructed to comply with American Society of Civil Engineers Standard ANSI/ASCE 7-88, adopted by the U.S. Department of Housing and Urban Development on July 13, 1994.

B. Documentation Requirements**1. Built On Or After January 1, 1995**

No documentation is required if the Mobile Home was built on or after January 1, 1995.

C. Premium Computation

Mobile Home Construction Credit (ANSI/ASCE)
Compute the premium credit for Mobile Homes written on a **CIT MDP-1** policy form as follows:

Multiply the **BASE PREMIUM** for **EXTENDED COVERAGE** separately for buildings and contents, by a factor of .09.

MOBILE HOME DWELLING PROGRAM MANUAL GENERAL RULES

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MOBILE HOME DWELLING PROGRAM MANUAL

INTRODUCTION

The Mobile Home Dwelling Program provides property and related coverages using the forms and endorsements referred to in this manual.

The rates, rules, forms and endorsements of Citizens shall apply in all cases provided for in this manual.

The RULE SECTION does not contain premiums, rates, charges or credits expressed in dollars and cents. It does, however, contain rating factors that are applied to key premiums.

A. GENERAL RULES are grouped into the following categories:

1. Coverage and Definition type rules;
2. Servicing type rules;
3. Base Premium Computation rules;
4. Adjusted Base Premium Computations rules; and
5. Additional Coverages and Increased Limits rules.

B. MISCELLANEOUS RULES AND RATES are grouped into the following categories:

1. Exceptions to General Rules and Additional Rules;
2. Territory Definitions;
3. Key Premium/Key Factor Tables; and
4. Premiums, Rates, Charges and Credits.

GENERAL RULES

101. FORMS AND COVERAGES

A. Forms

The Mobile Home Dwelling Program provides coverage using the **CIT MDP-1** Basic Form.

B. Coverages

The **CIT MDP-1** form provides the following Coverages:

Coverage “A” – Dwelling

Coverage “B” - Other Structures

Coverage “C” - Personal Property

Coverage “D” - Fair Rental Value (may not be increased)

102. PERILS INSURED AGAINST

The following is a general description of the coverages provided by the Mobile Home Dwelling Policy Form. The policy should be consulted for exact contract conditions.

Perils Insured Against	CIT MDP-1 Basic Form
Fire or Lightning, Internal Explosion	Yes
Extended Coverage meaning Windstorm or Hail, Explosion, Riot or Civil Commotion, Aircraft, Vehicles, Smoke, Volcanic Eruption.	Optional *
Vandalism or Malicious Mischief	Optional **
Damage by Burglars, Falling Objects, Weight of Ice, Snow or Sleet, Accidental Discharge of Water or Steam, Sudden Cracking of a Steam or Hot Water System, Freezing, Sudden Damage from Artificial Electric Currents.	No
Additional Risks with Certain Exceptions (Special Coverage)	No
Catastrophic Ground Cover Collapse	Yes
Sinkhole	Yes
*May only be written with the perils of Fire or Lightning, Internal Explosion	
**May only be written with Extended Coverage	

103. ELIGIBILITY

The Mobile Home Dwelling Policy provides insurance under:

A. Coverage "A"

1. Using **CIT MDP-1** only;
2. Used solely for residential purposes except that certain incidental occupancies or up to 5 roomers and boarders are permitted;
3. At the permanent location described in the policy;
4. Anchored and permanently tied down in accordance with Section 320.8325, Florida Statutes, by a Florida licensed mobile home installer.

Note: Mobile Homes used for dwelling purposes and located on a farm, ranch, orchard or grove may be insured under a **CIT MDP-1** Form **without** liability coverage, provided any farming or ranching operations conducted on the "described location" are incidental to the use of the premises for habitational purposes.

Note: All other non-habitational buildings or structures located at the "described location" containing farm or other agricultural type property are ineligible for coverage.

B. Coverage "B":

At the same location as the mobile home eligible for insurance under Coverage "A" and not used for business purposes.

C. Coverage "C":

A mobile or trailer home eligible under Coverage "A".

D. Coverage "D" for the loss of the fair rental value of:

A mobile home eligible for insurance under Coverage "A" or "B".

507. LIMITED FUNGI, WET OR DRY ROT, YEAST OR BACTERIA COVERAGE

A. Property Coverage Description and Application Of Limits Of Liability.
1. Basic Limit

The policy provides up to **\$10,000** of coverage to pay for loss to covered real or personal property, owned by an insured, that is damaged by fungi, wet or dry rot, yeast or bacteria on the "residence premises".

\$10,000 is the most coverage that will be provided for the total of all loss which occurs during the policy period regardless of the number of locations insured for Limited Fungi, Wet or Dry Rot, Yeast Or Bacteria Coverage or the number of claims made.

2. Increased Limits

The basic limit may be increased, subject to appropriate underwriting and inspection, to **\$25,000** or **\$50,000** on a per loss basis. These increased limits are available, provided the Coverage A (Building) or Coverage C (Tenant Contents) limit of liability exceeds or is equal to the increased limit requested. These limits are offered for all new policies and at renewal for existing policies. Mid-term endorsements are not accepted.

With respect to either increased limit option, **\$50,000** is the most coverage that will be provided for the total of all loss which occurs during the policy period regardless of the number of locations insured for Limited Fungi, Wet Or Dry Rot, Yeast Or Bacteria Coverage or the number of claims made.

3. Endorsement

For increased Section I limits, use Limited Fungi, Wet Or Dry Rot, Yeast Or Bacteria Coverage For Section I – Property Coverages Endorsement **CIT DP 03 33**. Enter the selected limit on the application or endorsement.

B. Premium Computation
1. Basic Limits

There is no premium adjustment.

2. Increased Limits

\$25,000 - \$45 policy charge

\$50,000 - \$72 policy charge

Refer to rating worksheet for rating steps.

920. MANDATORY ENDORSEMENTS

Windstorm Exterior Paint and Waterproofing Exclusion (SEACOAST) – CIT 04 61.

Use this endorsement when the Dwelling is located in Territories 005, 007, 010, 181, 182, 183, 030, 031, 032, 033, 034, 035, 361, 362, 037 and 038.

Calendar Year Hurricane Deductible CIT 25

This mandatory endorsement describes loss by windstorm during a hurricane and how the hurricane deductible is applied. Use with all policies with wind coverage.

No Coverage For Day Care DL 24 16

This endorsement details the exclusions and restrictions of the policy with respect to a home day care exposure. Use this endorsement with all policies that include liability coverage.

Actual Cash Value Mobilehome – CIT 05 02

This endorsement provides actual cash value loss settlement on the structure up to the "stated value" limit of liability, and actual cash value on personal property. Use this endorsement with all **Mobile Homes Manufactured Prior to 1994**.

921. LIENHOLDERS SINGLE INTEREST

When the policy is extended to provide this coverage, charge an additional premium of nine dollars (\$9) per policy.

Use Endorsement **CIT MH 04 04** - Mobile Home Lienholder's Single Interest.

922. WINDSTORM OR HAIL EXCLUSION

A. The peril of Windstorm or Hail may be excluded. Windstorm or Hail may be excluded on new policies and at renewal for existing policies. No mid term endorsement requests to add or remove this coverage will be accepted. Requests to exclude Windstorm or Hail for a property must be submitted with Form **CIT WO-1** when the property is not located in a "WIND ONLY" eligible area. Use Endorsement **DP 04 37** - Windstorm or Hail Exclusion.

B. Base Premium Determination

When Windstorm or Hail is excluded, multiply the premium developed using the **Mobile Homes Premium Rule** by **0.290**

923. 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

Multiply the total EC Premium - Building by the Hurricane Base Premium Percentage (provided in the Rate Tables).

B. Determine the Contents Hurricane Premium

Multiply the total EC Premium - Contents by the Hurricane Base Premium Percentage (provided in the Rate Tables).

C. Determine the FHCF BU Premium

Add the results of steps A and B to find the total hurricane premium. Multiply the total hurricane premium by the FHCF BU factor in the table below.

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

Florida Hurricane Catastrophe Fund Build-Up Factors	
CIT MDP-1 Dwellings	0.0234
CIT MDP-1 Tenant Contents	0.0234

D. Determine the GRAND SUBTOTAL Premium

Add the FHCF BU premium to the sum of Subtotals A+B+ C+D+E to find the GRAND SUBTOTAL.

Mobile Home Seasonal and Non-Seasonal Key Premiums Non Owner Occupied			
Protection Class	Construction	One Family	
		Cov. "A"	Cov. "C"
1-6	Frame	88.73	8.80
7	Frame	106.47	10.56
8	Frame	106.47	10.56
9	Frame	177.44	17.60
10	Frame	266.17	26.39

Mobile Home Seasonal and Non-Seasonal Key Premiums Owner Occupied			
Protection Class	Construction	One Family	
		Cov. "A"	Cov. "C"
1-6	Frame	70.97	8.80
7	Frame	85.17	10.56
8	Frame	85.17	10.56
9	Frame	141.96	17.60
10	Frame	212.93	26.39

Mobile Home "EXTENDED COVERAGE"

Territory		Mobile Home Extended Coverage per \$1,000	Mobile Home Extended Coverage Flat Charge	"CAT" Protection Surcharge Policy W-Wind "Buildings"	"CAT" Protection Surcharge Policy W- Wind "Contents"
192	Alachua	3.82	7.61	0.134	0.119
292	Baker	3.85	7.66	0.134	0.119
601	Bay, Coastal	13.04	20.83	0.433	0.119
721	Bay, Remainder	6.17	12.34	0.387	0.119
392	Bradford	3.82	7.59	0.134	0.119
057	Brevard, Coastal	13.99	22.34	0.433	0.119
064	Brevard, Remainder	8.38	16.78	0.245	0.119
035	Broward, Ft Laud & Hollywd	19.57	36.33	0.207	0.119
361	Broward, Coastal	15.21	28.24	0.608	0.423
037	Broward, Rem Excl Ft L & H.	19.57	36.33	0.335	0.119
193	Calhoun	3.73	7.43	0.134	0.119
581	Charlotte, Coastal	13.99	22.34	0.433	0.119
711	Charlotte, Remainder	8.38	16.78	0.387	0.119
591	Citrus, Coastal	10.65	17.00	0.433	0.119
731	Citrus, Remainder	6.01	12.04	0.387	0.119
492	Clay	3.91	7.79	0.134	0.119
551	Collier, Remainder	8.38	16.78	0.387	0.119
541	Collier, Coastal	13.99	22.34	0.433	0.119
293	Columbia	3.77	7.51	0.134	0.119
030	Dade, Miami Beach	19.54	36.28	0.608	0.423
031	Dade, Coastal	19.54	36.28	0.630	0.423
032	Dade, Miami	15.56	28.89	0.236	0.119
033	Dade, Hialeah	19.57	36.33	0.425	0.204
034	Dade, Rem Excl M.B., M., H.	19.57	36.33	0.236	0.119
712	De Soto	7.89	15.78	0.387	0.119
592	Dixie, Coastal	10.39	16.60	0.433	0.119
732	Dixie, Remainder	5.96	11.92	0.387	0.119
039	Duval, Jacksonville	4.06	8.08	0.185	0.119
040	Duval, Remainder	3.99	7.95	0.119	0.119
041	Duval, Coastal	10.90	17.40	0.259	0.119
602	Escambia, Coastal	13.97	22.31	0.433	0.119
043	Escambia, Remainder	8.38	16.78	0.182	0.119
531	Flagler, Coastal	10.80	17.25	0.433	0.119
701	Flagler, Remainder	6.22	12.46	0.387	0.119
603	Franklin	11.10	17.73	0.433	0.119
393	Gadsden	3.97	7.91	0.134	0.119
923	Gilchrist	3.67	7.30	0.134	0.119
552	Glades	8.38	16.78	0.387	0.119
604	Gulf, Coastal	10.77	17.20	0.433	0.119
722	Gulf, Remainder	6.06	12.14	0.387	0.119
493	Hamilton	3.73	7.43	0.134	0.119
713	Hardee	6.42	12.85	0.387	0.119
553	Hendry	8.38	16.78	0.387	0.119
159	Hernando, Coastal	10.66	17.03	0.433	0.119
733	Hernando, Remainder	6.12	12.24	0.387	0.119
714	Highlands	8.38	16.78	0.387	0.119
047	Hillsborough, Tampa	7.79	15.58	0.229	0.119
080	Hillsborough, Excl. Tampa	7.69	15.39	0.229	0.119
593	Holmes	3.72	7.40	0.134	0.119
561	Indian River, Remainder	13.99	22.34	0.433	0.119
181	Indian River, Coastal	19.54	36.28	0.503	0.207
693	Jackson	3.79	7.54	0.134	0.119
605	Jefferson, Coastal	13.89	22.18	0.433	0.119
793	Jefferson, Remainder	3.79	7.54	0.134	0.119
893	Lafayette	3.72	7.41	0.134	0.119
692	Lake	5.61	11.17	0.134	0.119
542	Lee, Coastal	13.99	22.34	0.433	0.119
554	Lee, Remainder	8.38	16.78	0.387	0.119
993	Leon	3.96	7.89	0.134	0.119
594	Levy, Coastal	10.38	16.57	0.433	0.119

Territory		Mobile Home Extended Coverage per \$1,000	Mobile Home Extended Coverage Flat Charge	"CAT" Protection Surcharge Policy W-Wind "Buildings"	"CAT" Protection Surcharge Policy W- Wind "Contents"
734	Levy, Remainder	6.00	12.00	0.387	0.119
931	Liberty	3.82	7.60	0.134	0.119
932	Madison	3.79	7.54	0.134	0.119
582	Manatee, Coastal	13.99	22.34	0.433	0.119
735	Manatee, Remainder	8.38	16.78	0.387	0.119
792	Marion	3.74	7.44	0.134	0.119
010	Martin, Remainder	18.49	34.32	0.532	0.207
182	Martin, Coastal	19.57	36.33	0.503	0.207
005	Monroe, Excl. Key West	25.17	50.29	0.379	0.119
007	Monroe, Key West	22.34	44.73	0.399	0.119
532	Nassau, Coastal	10.82	17.28	0.433	0.119
892	Nassau, Remainder	3.79	7.55	0.134	0.119
606	Okaloosa, Coastal	13.99	22.34	0.433	0.119
723	Okaloosa, Remainder	8.08	16.17	0.387	0.119
555	Okeechobee	8.38	16.78	0.387	0.119
049	Orange, Orlando	4.14	8.24	0.119	0.119
090	Orange, Excl. Orlando	5.61	11.17	0.134	0.119
511	Osceola	5.61	11.17	0.134	0.119
362	Palm Beach, Coastal	19.57	36.33	0.608	0.423
038	Palm Beach, Remainder	19.56	36.32	0.335	0.119
595	Pasco, Coastal	10.67	17.04	0.433	0.119
736	Pasco, Remainder	6.38	12.77	0.387	0.119
042	Pinellas, Coastal	10.49	16.75	0.433	0.119
046	Pinellas, Saint Petersburg	8.38	16.78	0.387	0.119
081	Pinellas, Rem. Excl. St. Pete.	8.38	16.78	0.229	0.119
050	Polk	5.61	11.17	0.215	0.119
992	Putnam	3.68	7.32	0.134	0.119
533	Saint Johns, Coastal	10.82	17.28	0.433	0.119
702	Saint Johns, Remainder	6.20	12.40	0.387	0.119
562	Saint Lucie, Remainder	13.99	22.34	0.433	0.119
183	Saint Lucie, Coastal	19.57	36.33	0.503	0.207
607	Santa Rosa, Coastal	13.97	22.31	0.433	0.119
724	Santa Rosa, Remainder	8.38	16.78	0.387	0.119
583	Sarasota, Coastal	13.99	22.34	0.433	0.119
715	Sarasota, Remainder	8.38	16.78	0.387	0.119
512	Seminole	5.61	11.17	0.134	0.119
921	Sumter	5.39	10.74	0.134	0.119
933	Suwannee	3.67	7.31	0.134	0.119
596	Taylor, Coastal	10.54	16.83	0.433	0.119
737	Taylor, Remainder	5.96	11.92	0.387	0.119
922	Union	3.79	7.55	0.134	0.119
062	Volusia, Coastal	10.84	17.31	0.433	0.119
063	Volusia, Remainder	8.38	16.78	0.245	0.119
608	Wakulla, Coastal	10.75	17.16	0.433	0.119
725	Wakulla, Remainder	6.21	12.43	0.387	0.119
609	Walton, Coastal	10.87	17.35	0.433	0.119
726	Walton, Remainder	6.16	12.33	0.387	0.119
934	Washington	3.73	7.43	0.134	0.119

MOBILE HOME KEY FACTORS – Seasonal and Non-Seasonal							
Limit of Liability	Coverage “A”			Limit of Liability	Coverage “C”		
	Fire: Building & Contents				Fire: Building & Contents		
	Owner Occupied	Non-Owner Occupied			Owner Occupied	Non-Owner Occupied	
				*\$1,000	0.35	0.35	
6,000	0.491	0.491		2,000	0.48	0.48	
7,000	0.528	0.528		3,000	0.61	0.61	
8,000	0.564	0.564		4,000	0.74	0.74	
9,000	0.600	0.600		5,000	0.87	0.87	
10,000	0.637	0.637		6,000	1.00	1.00	
11,000	0.673	0.673		7,000	1.13	1.13	
12,000	0.709	0.709		8,000	1.26	1.26	
13,000	0.746	0.746		9,000	1.39	1.39	
14,000	0.782	0.782		10,000	1.52	1.52	
15,000	0.818	0.818		11,000	1.65	1.65	
16,000	0.855	0.855		12,000	1.78	1.78	
18,000	0.927	0.927		13,000	1.91	1.91	
20,000	1.000	1.000		14,000	2.04	2.04	
22,000	1.033	1.033		15,000	2.17	2.17	
24,000	1.065	1.065		16,000	2.30	2.30	
26,000	1.098	1.098		17,000	2.43	2.43	
28,000	1.131	1.131		18,000	2.56	2.56	
30,000	1.163	1.163		19,000	2.69	2.69	
32,000	1.196	1.196		20,000	2.82	2.82	
34,000	1.229	1.229		21,000	2.95	2.95	
36,000	1.261	1.261		22,000	3.08	3.08	
38,000	1.294	1.294		23,000	3.21	3.21	
40,000	1.327	1.327		24,000	3.34	3.34	
42,000	1.359	1.359		25,000	3.47	3.47	
44,000	1.392	1.392		26,000	3.60	3.60	
46,000	1.425	1.425		27,000	3.73	3.73	
48,000	1.457	1.457		28,000	3.86	3.86	
50,000	1.490	1.490		29,000	3.99	3.99	
55,000	1.570	1.570		30,000	4.12	4.12	
60,000	1.650	1.650		31,000	4.25	4.25	
65,000	1.730	1.730		32,000	4.38	4.38	
70,000	1.810	1.810		33,000	4.51	4.51	
75,000	1.890	1.890		34,000	4.64	4.64	
80,000	1.970	1.970		35,000	4.77	4.77	
85,000	2.050	2.050		36,000	4.90	4.90	
90,000	2.130	2.130		37,000	5.03	5.03	
95,000	2.210	2.210		38,000	5.16	5.16	
100,000	2.290	2.290		39,000	5.29	5.29	
105,000	2.370	2.370		40,000	5.42	5.42	
110,000	2.450	2.450		41,000	5.55	5.55	
115,000	2.530	2.530		42,000	5.68	5.68	
120,000	2.610	2.610		43,000	5.81	5.81	
125,000	2.690	2.690		44,000	5.94	5.94	
130,000	2.770	2.770		45,000	6.07	6.07	
135,000	2.850	2.850		46,000	6.20	6.20	
140,000	2.930	2.930		47,000	6.33	6.33	
145,000	3.010	3.010		48,000	6.46	6.46	
Each Add'l \$1,000	0.016	0.016		49,000	6.59	6.59	
				50,000	6.72	6.72	
				Each Add'l \$1,000	0.13	0.13	

“HURRICANE” Base Premium Percentage – Apply to Total “EXTENDED COVERAGE” Premiums

Territory		Factor	
		“Buildings”	“Contents”
192	Alachua	0.169	0.041
292	Baker	0.167	0.041
601	Bay, Coastal	0.486	0.487
721	Bay, Remainder	0.389	0.254
392	Bradford	0.165	0.040
057	Brevard, Coastal	0.481	0.484
064	Brevard, Remainder	0.401	0.148
035	Broward, Ft. Laud & Hollywd	0.458	0.463
361	Broward, Coastal	0.472	0.443
037	Broward, Rem Excl Ft L & H.	0.456	0.399
193	Calhoun	0.169	0.042
581	Charlotte, Coastal	0.483	0.486
711	Charlotte, Remainder	0.391	0.250
591	Citrus, Coastal	0.473	0.475
731	Citrus, Remainder	0.384	0.250
492	Clay	0.167	0.041
551	Collier, Remainder	0.478	0.482
541	Collier, Coastal	0.488	0.490
293	Columbia	0.165	0.040
030	Dade, Miami Beach	0.469	0.435
031	Dade, Coastal	0.476	0.442
032	Dade, Miami	0.459	0.465
033	Dade, Hialeah	0.453	0.394
034	Dade, Rem Excl M.B., M., H.	0.456	0.461
712	De Soto	0.389	0.251
592	Dixie, Coastal	0.480	0.482
732	Dixie, Remainder	0.390	0.258
039	Duval, Jacksonville	0.166	0.041
040	Duval, Remainder	0.181	0.030
041	Duval, Coastal	0.420	0.076
602	Escambia, Coastal	0.481	0.484
043	Escambia, Remainder	0.388	0.163
531	Flagler, Coastal	0.473	0.475
701	Flagler, Remainder	0.385	0.251
603	Franklin	0.486	0.489
393	Gadsden	0.169	0.041
923	Gilchrist	0.168	0.041
552	Glades	0.476	0.484
604	Gulf, Coastal	0.482	0.485
722	Gulf, Remainder	0.391	0.259
493	Hamilton	0.167	0.041
713	Hardee	0.389	0.252
553	Hendry	0.476	0.484
159	Hernando, Coastal	0.473	0.475
733	Hernando, Remainder	0.382	0.247
714	Highlands	0.389	0.252
047	Hillsborough, Tampa	0.393	0.173
080	Hillsborough, Excl. Tampa	0.395	0.175
593	Holmes	0.169	0.042
561	Indian River, Remainder	0.481	0.483
181	Indian River, Coastal	0.468	0.466
693	Jackson	0.169	0.042
605	Jefferson, Coastal	0.483	0.485
793	Jefferson, Remainder	0.167	0.041
893	Lafayette	0.169	0.041
692	Lake	0.171	0.038
542	Lee, Coastal	0.482	0.486
554	Lee, Remainder	0.409	0.263
993	Leon	0.169	0.041
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792	Marion	0.173	0.040
010	Martin, Remainder	0.458	0.456
182	Martin, Coastal	0.467	0.465
005	Monroe, Excl. Key West	0.506	0.276
007	Monroe, Key West	0.579	0.475
532	Nassau, Coastal	0.481	0.482
892	Nassau, Remainder	0.165	0.039
606	Okaloosa, Coastal	0.485	0.487
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736	Pasco, Remainder	0.384	0.248
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046	Pinellas, St Petersburg	0.410	0.395
081	Pinellas, Rem Excl St. Pete.	0.393	0.169
050	Polk	0.170	0.036
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533	Saint Johns, Coastal	0.472	0.474
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737	Taylor, Remainder	0.390	0.260
922	Union	0.166	0.040
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063	Volusia, Remainder	0.399	0.152
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609	Walton, Coastal	0.485	0.487
726	Walton, Remainder	0.387	0.254
934	Washington	0.170	0.042

MOBILE HOME DWELLING PREMIUM CALCULATION WORKSHEET

NAMED INSURED: _____ POLICY NUMBER: _____

MOBILE HOME DWELLING FORM: ☒ CIT MDP-1

POLICY LIMITS: Coverage "A" _____ "B" _____ "C" _____ "D" _____

Coverage "E" _____ "L" ☐ \$100,000 or ☐ \$300,000 "M" _____

"A.O.P." Deductible = \$ _____ (\$1,000 Std.) Hurricane Deductible = _____ (2% Std.) Territory: _____

FIRE					BUILDING	CONTENTS
FIRE KEY PREMIUM:	Occupancy: <input type="checkbox"/> Owner <input type="checkbox"/> Non-Owner	Families: <input checked="" type="checkbox"/> 1				
	Protection Class: <input type="checkbox"/> 1-6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10	Construction: <input checked="" type="checkbox"/> F				
FIRE KEY FACTOR: (Seasonal & Non-Seasonal)	Occupancy: <input type="checkbox"/> Owner <input type="checkbox"/> Tenant				x	x
FIRE BASE PREMIUM:					=	*
FIRE DEDUCTIBLE OPTIONS: (Credit or Debit)	A.O.P. = \$ _____	Hurr. Ded. = \$ _____				
FIRE BASE PREMIUM \$ _____	x	Factor _____	=		-/+	*
PROTECTIVE DEVICE:	Central Station Fire Alarm = .06	Sprinkler Class "A" = .04				
Sprinkler Class "B" = .07	(Total maximum credit for entire rule = .10)				-	-
FIRE BASE PREMIUM \$ _____	x	(Fire Factor _____ + Sprinkler Factor _____) =			*	*
NO PRIOR INSURANCE SURCHARGE:	FIRE BASE PREMIUM \$ _____	x	.10		+	*
OLDER MOBILE HOMES 36- 50 YRS. OLD, INCLUSIVE:	FIRE BASE PREMIUM \$ _____	x	.10		+	*
TOTAL FIRE PREMIUM: (Subtotal "A")					=	=
EXTENDED COVERAGE						
E.C. BASE PREMIUM (Refer to Rule 404)	Wind Included					
Coverage "A" \$ _____	(per \$1,000) x MH EC _____	+ MH EC Flat Charge _____				
Coverage "C" \$ _____	(per \$1,000) x MH EC _____	+ MH EC Flat Charge _____				
	Wind Excluded (Use Territory 090)					
[(Coverage "A" \$ _____	(per \$1,000) x MH EC _____	+ MH EC Flat Charge _____] x .50			
[(Coverage "C" \$ _____	(per \$1,000) x MH EC _____	+ MH EC Flat Charge _____] x .50		*	*
BUILDING CODE COMPLIANCE GRADING: (N/A to "X-Wind" policies)						
E.C. BASE PREMIUM _____	x	ANSI / ASCE Factor .09			-	*
E.C. DEDUCTIBLE OPTIONS: (Credit or Debit)	A.O.P. = \$ _____	Hurr. Ded. = \$ _____				
E.C. BASE PREMIUM _____	x	Deductible Factor _____			-/+	*

Continued on next page.

Mobile Home Dwelling Premium Calculation Worksheet, continued

NO PRIOR INSURANCE SURCHARGE:	E.C. BASE PREMIUM \$ _____ × .10	+	*	+	*
OLDER MOBILE HOMES 36- 50 YRS. OLD, INCLUSIVE:	E.C. BASE PREMIUM \$ _____ × .10	+	*	+	*
TOTAL EXTENDED COVERAGE PREMIUM: (Subtotal "B")		=		=	
VANDALISM & MALICIOUS MISCHIEF					
V&MM BASE PREMIUM					
Coverage "A"	\$ _____ (per \$1,000 of Cov. "A") × \$.08 not seasonal, \$.39 seasonal				
Coverage "C"	\$ _____ (per \$1,000 of Cov. "C") × \$.08 not seasonal, \$.39 seasonal				
V&MM DEDUCTIBLE OPTIONS: (Credit or Debit) A.O.P. = \$ _____ Hurr. Ded. = \$ _____					
V&MM BASE PREMIUM	\$ _____ × Deductible Factor _____	-/+	*	-/+	*
NO PRIOR INSURANCE SURCHARGE:	V&MM BASE PREMIUM \$ _____ × .10	+	*	+	*
OLDER MOBILE HOMES 36- 50 YRS. OLD, INCLUSIVE:	V&MM BASE PREMIUM \$ _____ × .10	+	*	+	*
TOTAL V&MM PREMIUM: (Subtotal "C")		=		=	
MISCELLANEOUS COVERAGE OPTIONS AND ENDORSEMENTS					
Specifically Described Private (Not Rented) Other Structures					
Fire (all forms):	Cov. Amount (per \$1,000) _____	×	\$2.46 (P.C. 1-8) or \$4.42 (P.C. 9, 10)	+	*
EC:	Cov. Amount (per \$1,000) _____	×	\$2.29	+	*
V&MM:	Cov. Amount (per \$1,000) _____	×	\$.08 (not seasonal), \$.39 (seasonal)	+	*
LIENHOLDERS SINGLE INTEREST (\$9 Flat Charge Per Policy)				+	*
FUNGI (MOLD) INCREASED LIMITS					
Section I – Property Limits of \$25,000 \$45; or				+	
Section I – Property Limits of \$50,000 \$72					
TOTAL MISCELLANEOUS COVERAGE OPTIONS AND ENDORSEMENTS (Subtotal "D")				=	*
TURN TO NEXT PAGE TO COMPLETE WORKSHEET					

Mobile Home Dwelling Premium Calculation Worksheet, continued

PERSONAL LIABILITY			
Exposure		Limits	
		\$100,000 / \$2,000	\$300,000 / \$2,000
1. Residence Premises Occupied By Named Insured (If Tenant, rate as 1-Family)		Premium	Premium
A.	No Business Occupancy 1-Family	\$ 51	\$ 63
B.	Permitted Incidental Occupancy (End. DL 24 09) 1-Family	\$ 64	\$ 79
OR			
2. Residence Premises Not Occupied By Owner (Tenant) 1-Family Permitted Incidental Business Occupancy not available. (End. CIT DL 24 11)		\$ 28	\$ 35
3. Fungi (Mold) Increased Limits (CIT MDP-1) Section II – Liability Limits of \$100,000 (Dwelling Fire Liability [Form DL 24 01] must be selected prior to selecting increased Section II Fungi limits.)			\$ 6
TOTAL PERSONAL LIABILITY PREMIUM (Subtotal “E”)			= *
FLORIDA HURRICANE CATASTROPHE BUILD-UP (FHCF BU) Building Hurricane Premium: EC Premium Building x Hurricane Base Premium Building Percentage = () Contents Hurricane Premium: EC Premium Contents x Hurricane Base Premium Contents Percentage = () FHCF BU Premium: (Building Hurricane Premium + Contents Hurricane Premium) x FHCF BU Factor			
GRAND SUBTOTAL (“A” + “B” + “C” + “D” + “E” + 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 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 × (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”)			=
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 = Grand Subtotal – Personal Liability – Fungi Increased Limits (Property) – Fungi Increased Limits (Liability) – Total V&MM Premium – FHCF BU 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 = Grand Subtotal – Fire Premium Deduction – EC Building Premium Deduction – EC Contents Premium Deduction – FHCF BU Premium		
<div style="float: right; border: 1px solid black; padding: 2px; margin-top: 10px;"> = = = = = + </div>			

* Round to the nearest whole dollar

Citizens Property Insurance Corporation
Personal Residential Multiperil – Mobile Home Dwelling

2010 RATE CHANGE
Mobile Home Dwelling Program Manual Changes

Summary of Changes

A companion mobile home dwelling form filing (OIR Filing Number 09-11983) approved with an effective date of 01/2010, establishes a separate policy form for mobile home dwelling (CIT MDP-1) policies. Form numbers in both sections of the manual have been amended to reflect this change. Pages with form number changes have also been amended to reflect a new edition date of 01/2010. All pages with changes are submitted with this filing in both printers proof and strike and delete. The changes detailed below do not list form number changes amending the numbers from DP-1 to CIT MDP-1. All other changes, including form number changes, are provided below.

Rules of Practice Section of Citizens Mobile Home Dwelling Manual			
Rule Title	Page Number & Proposed Rule	Page Number & Current Rule	Comment
General Information	Page MDP ROP-3 Rule 1	Page MDP ROP-3 Rule 1	Included new form number to highlight that a new form is now in use.
Extent of Coverage	Page MDP ROP-3 Rule 3A	Page MDP ROP-3 Rule 3A	Amended rule per Florida Statute 627.351 (6)(c) 16 to require ACV loss settlement coverage on mobile homes or manufactured homes built prior to 1994. The rule outlines the difference in loss settlement for mobile homes manufactured before 1994 and those manufactured in or after 1994. Amended edition date of page to 01/2010.
Commissions	Page MHO ROP-13 Rule 12	Page MHO ROP-13 Rule 12	Added "Note 1" to clarify commissions are not payable only any mandatory additional charges. Added "Note 2" to clarify commissions are not payable on any Florida Hurricane Catastrophe Fund Build-Up premiums. Numbered original "Note" to "Note 3". Amended edition date of manual page to 01/2010.

Citizens Property Insurance Corporation
Personal Residential Multiperil – Mobile Home Dwelling

Rating Rules Section of Citizens Mobile Home Dwelling Manual			
Rule Title	Page Number & Proposed Rule	Page Number & Current Rule	Comment
Table of Contents	Page MDP-1	Page MDP-1	Corrected page number of Rule 922 from page 10 to page 11
			Added new Rule 923, Florida Hurricane Catastrophe Fund Build-Up Adjustment. Renumbered subsequent pages.
			Added Hurricane Base Premium Percentage factor table
			Changed edition date to 01/2010
Mandatory Endorsements	Page MDP-10 Rule 920	Page MDP-10 Rule 920	Per approved companion form filing (OIR Filing Number 09-07327) the Windstorm Exterior Paint and Waterproofing Exclusion (SEACOAST) form number has been amended from DP 04 61 to CIT 04 61.
			Deleted Special Provisions – Florida endorsement CIT 21 as these provisions are now included in the CIT MDP-1 policy form.
			Added new endorsement, Actual Cash Value Mobilehome – CIT 05 02 which will attach when mobile home is manufactured prior to 1994. Changed edition date of page to 01/2010.
Lienholders Single Interest	Page MDP-10 Rule 921	Page MDP-10 Rule 921	Per approved companion form filing (OIR Filing Number 09-07327) the Mobile Home Lienholder's Single Interest endorsement form number has been changed from MH 04 04 to CIT MH 04 04.
Windstorm or Hail Exclusion	Page MDP-11 Rule 922 B	Page MDP-11 Rule 922 B	Amended windstorm or hail exclusion factor from 0.50 to 0.290 in accordance with 2010 rate change.
Florida Hurricane Catastrophe Fund Build-Up Adjustment	Page MDP-11 Rule 923	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.
MDP-1 Rate Tables	Page MDP-12 to 14	Page MDP-12 to 14	Mobile Home Seasonal and Non-Seasonal Key Premiums have been amended in accordance with the 2010 rate change. Edition dates of pages with any changes have been amended.

Citizens Property Insurance Corporation
Personal Residential Multiperil – Mobile Home Dwelling

Hurricane Base Premium Percentage	Page MDP-16	N/A	A Hurricane Base Premium Percentage table has been added to the rate pages. This table is currently in the Dwelling manual. When the Mobile Home Dwelling program was split out from the Dwelling manual in March 2009, the Hurricane Base Premium Percentage table was not copied into the new Mobile Home Dwelling manual. This was because the hurricane percentage factors were not required to calculate mobile home dwelling premium. With the introduction of FHCF BU, however, it is necessary to calculate the Hurricane portion of the mobile home dwelling premium. Hence, a copy of the table that is currently in the Dwelling manual is now also provided in the Mobile Home Dwelling manual with NO CHANGES to the factors. NO policyholders are impacted by the inclusion of the table in the mobile home dwelling manual. The table is submitted with an edition date of 01/2010 and subsequent pages have been renumbered with new edition date.
Mobile Home Dwelling Premium Calculation Worksheet	Page MDP-17	Page MDP-18	Deleted “(CIT DP 1 OR CIT DP-3)” from Fungi (Mold) Increased Limits option as forms are not relevant to CIT MDP worksheet.
Mobile Home Dwelling Premium Calculation Worksheet	Page MDP-19	Page MDP-18	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, deducted FHCF BU premium from Grand Subtotal. This reflects that FHCF BU premiums are not commissionable.
			Changed edition date to 01/2010.

Date Received: NOV 21 2007 Date of Action: FEB 14 2008
OFFICE OF INSURANCE REGULATION

"HURRICANE" Base Premium Percentage – Apply to Total "EXTENDED COVERAGE" Premiums

Territory		Factor	
		"Buildings"	"Contents"
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726	Walton, Remainder	0.387	0.254
934	Washington	0.170	0.042

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



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

September 15, 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
Mobile Homeowners Dwelling Fire**

Dear Mr. McCarty:

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

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

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

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

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

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

Sincerely,

Brian Donovan, FCAS, MAAA
Director, Actuarial Services

*CITIZENS PROPERTY INSURANCE
CORPORATION*

PERSONAL RESIDENTIAL MULTIPERIL (PR-M)
MOBILE 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 Mobile Homeowners Dwelling 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 #07-0683604970, dated June March 163, 2005 2007 and approved May March 1826, 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
MDP1	12.5%	2.1%
TOTAL	12.5%	2.1%

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
- X-Wind base rate modification factor
- Introduction of FHCF cash rapid built-up factor

• INDICATION	SUMMARY	Indication	Summary	Rate	Proposed
MDP12.22.6	TOTAL?	12.22.6?			
X-Wind base rate modification 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 and, 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", "x-wind", and the "sinkhole" indications, respectively, and the different groups of premiums, losses and policies considered by these indications as "policy groups." The wind and x-wind indications exclude losses and premiums due to the sinkhole cause-of-loss. The "combined" indication treats all premiums, policies and losses, i.e. the union of all three policy groups.

RULE / MANUAL PAGE CHANGES

Below are the key changes to the Mobile Homeowners 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 Homeowners Premium Calculation Worksheet has been updated to reflect the new calculation steps. In addition, the Commissions rule in the Rules of Practice section of the Citizens Homeowners Manual has been amended to clarify that commissions are not payable on mandatory additional charges or on the FHCF BU premium.

In accordance with the 2010 rate change, the MDP1HO3, HO4, and HO6 Rate Tables have been amended to reflect changes in the Base Class Premiums and , Wind Exclusion Credits, . In addition, the x-wind base rate modification factor has been amended.and Sinkhole Loss Coverage factors (HO3).

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

IMPLEMENTATION

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

FILING FORMAT

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 61010. . These files include **PRM MDP1HO3 Statewide Rate Indication – CombinedCombo.xls** , **PRM HO4 Statewide Rate Indication – Combined.xls** , **PRM HO6 Statewide Rate Indication – Combined.xls** .
2. **Combined Territory Indication** – This indication allocates the combined statewide indicated rate change to each territory. Detailed explanation of these exhibits begins on page 1722. These files include **PRM HO3 Territory Rate Indication – Combined.xls** , **PRM HO74 Territory Rate Indication – Combined.xls** , This indication was completed for all other PRM lines of **business**; however, it is not completed for PRM MDP1 policies. This indication is not completed for PRM MDP1 policies because **all PRM MDP1 x-wind policies** use the same base rate. X-wind rates don't vary by territory. Therefore, **the indication for x-wind policies is completed at the state level and with wind policies are the only policies that are included in a territory indication.** **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 2631223. These files include for HO3MDP1: **PRM HO3 MDP1 Statewide Rate Indication – Wind.xls** , **PRM HO3 MDP1 Statewide Rate Indication – X-wind.xls** , **PRM HO3 Statewide Rate Indication – Sinkhole.xls** . These files include for HO4: **PRM HO4 Statewide Rate Indication – Wind.xls** , **PRM HO4 Statewide Rate Indication – X-wind.xls** , **PRM HO4 Statewide Rate Indication – Sinkhole.xls** . These files include for HO6: **PRM HO6 Statewide Rate Indication – Wind.xls** , **PRM HO6 Statewide Rate Indication – X-wind.xls** , **PRM HO6 Statewide Rate Indication – Sinkhole.xls** .
4. **Individual Policy Group Territory Indication** – These allocate each policy group's combined statewide indicated rate change to each territory. Each policy group's territory indications are off-balanced to that group's statewide indication, and to the combined territory indication from (2), above. Detailed explanation of these exhibits begins on page 2928837. These files include for HO3MDP1: **PRM HO3 MDP1 Territory Rate Indication-Separate – Wind.xls** , **PRM HO3 Territory Rate Indication – X-wind.xls** , **PRM HO3 Territory Rate Indication – Sinkhole.xls** . These files include for HO4: **PRM HO4 Territory Rate Indication – Wind.xls** , **PRM HO4 Territory Rate Indication – X-wind.xls** , **PRM HO4 Territory Rate Indication – Sinkhole.xls** . These files include for HO6: **PRM**

HO6 Territory Rate Indication – Wind.xls , PRM HO6 Territory Rate Indication – X-wind.xls , PRM HO6 Territory Rate Indication – Sinkhole.xls .

5. Development of the FHCF Build-up Factor – The FHCF has increased the mandatory premium by 5%. By law, Citizens must recoup this additional charge. This section develops the factor that is applied to the hurricane premium to account for this charge. Detailed explanation of these exhibits begins on page 46404154. These files include **FHCF Assumptions_PLACLA.pdf** , **FHCF_Premium_123108_v2PLA.pdf** , **CalcFHCFPremium_ExamplePolicies.xls**, Estimated Hurricane Premium.xls ., Summary of FHCF Built-Up Factors.xls

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

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

Section	Line of Business	File Name
Combined Statewide Indication	HO3MDP1	PRM MDP1HO3 Statewide Rate Indication - Combined.xls
	HO4	PRM HO4 Statewide Rate Indication - Combined.xls
	HO6	PRM HO6 Statewide Rate Indication - Combined.xls
Individual Policy Group Statewide Indication	HO3MDP1	PRM MDP1HO3 Statewide Rate Indication - Wind.xls
	HO4	PRM MDP1HO3 Statewide Rate Indication - X-wind.xls
	HO6	PRM HO3 Statewide Rate Indication - Sinkhole.xls
		PRM HO4 Statewide Rate Indication - Wind.xls
		PRM HO4 Statewide Rate Indication - X-wind.xls
		PRM HO4 Statewide Rate Indication - Sinkhole.xls
		PRM HO6 Statewide Rate Indication - Wind.xls
		PRM HO6 Statewide Rate Indication - X-wind.xls
Individual Policy Group Territory Indication	MDP1HO3	PRM MDP1HO3 Territory Rate Indication-separate - Wind.xls
	HO4	PRM HO3 Territory Rate Indication - X-wind.xls
	HO6	PRM HO3 Territory Rate Indication - Sinkhole.xls
		PRM HO4 Territory Rate Indication - Wind.xls
		PRM HO4 Territory Rate Indication - X-wind.xls
		PRM HO4 Territory Rate Indication - Sinkhole.xls
		PRM HO6 Territory Rate Indication - Wind.xls
		PRM HO6 Territory Rate Indication - X-wind.xls
		PRM HO6 Territory Rate Indication - Sinkhole.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
Individual Policy Group Territory Indication	HO3	PRM HO6 Statewide Rate Indication - Wind.xls
		PRM HO6 Statewide Rate Indication - X-wind.xls
		PRM HO6 Statewide Rate Indication - Sinkhole.xls
	HO4	PRM HO3 Territory Rate Indication - Wind.xls
		PRM HO3 Territory Rate Indication - X-wind.xls
		PRM HO3 Territory Rate Indication - Sinkhole.xls
	HO6	PRM HO4 Territory Rate Indication - Wind.xls
		PRM HO4 Territory Rate Indication - X-wind.xls
		PRM HO4 Territory Rate Indication - Sinkhole.xls
Development of the FHCF Build-up Factor	HO3, HO4, 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_PRN
		CalcFHCFPremium_ExamplePolicies.xls
OIR Standardized Rate Indication	HO3, HO4, HO6	Standardized Rate Indications- Combined.xls
		Standardized Rate Indication-Separate.xls
Public Model Results	HO3, HO4, HO6	Citizens_HRA_PILM_Loss_County_PolicyForm.xls
		Citizens_PLA_PILM_Loss_County_PolicyForm.xls

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

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

1. COMBINED STATEWIDE INDICATION

The statewide indication for HO3 MDP1 is developed and supported in the excel files **PRM HO3 MDP1 Statewide Rate Indication – Combined.xls** , **PRM HO4 Statewide Rate Indication – Combined.xls** , **PRM HO6 Statewide Rate Indication – Combined.xls** .. In each file, the first worksheet is a table of contents that includes the name and description of each exhibit. A copy of the OIR's RIF sheet links directly to the appropriate cells in its supporting exhibits. The exhibit numbers correspond to the column numbers of the RIF.

Premium Trend (Row (B) of the RIF)

The Premium Trend worksheet shows the selection of the premium trend factor based on the examination of historical average earned premium and, 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 MDP1 Only:

Between average earned dates of 12/31/2005 2004 and 12/31/20062008, the average earned premium and average coverage A + C shows a rapid increase that is consistent with Citizens tremendous growth during that same period.increase at a deteriorating rate. Compared to the then-current business, the new business had a larger average amount of insurance, which explains the increase in the average earned premium. This trend does not continue into 2007 or beyond.

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

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

Given the dynamics of Citizens' history, it is very difficult to pick a future trend on the historical average earned premium or historical average coverage A amount, so more weight is given to inflation guard numbers. Citizens' does not apply an inflation guard to MDP1 policies. Therefore, All things considered, an overall 42.50% premium trend is selected. This selection largely ignores the fit to the historical trends. is based on average earned premiums and coverage A +C values that have increased but at a deteriorating rate, and no inflation guard being applied to MDP1 policies.

HO4 Only

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

HO6 Only

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

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

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

MHO3DP1 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. not shown any clear trend. Considering this, 0% is selected for the frequency trend, and 112% for the loss trend.

HO4 Onlyonly:

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

HO6 Only:

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

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

The historical earned premium is on-leveled via the extension of exposure method. The implementation of this method is described in Exhibit 6A, while Exhibit 6B provides a validation comparison. Exhibit 6C shows that the on-level factors from the extension of exposure method (column (2)) are reasonably close to those estimated using the traditional parallelogram method (column (4)). Note that there have not been any rate changes for MDP1 policies since 1/1/2003 so all of the on-level factors calculated by the parallelogram method are 1.0. However, the on-level factors calculated via the extension of exposures method are slightly different than 1.00. We believe that the re-rating is actually slightly more accurate than the historical data. As it sometimes happens, adjustments are made to a policy's premium after the effective date. Due to accounting procedures, there could be a slight mismatch between calendar year earned premiums and accident year losses. For example, assume a policy is effective at the end of a given year. Early in the next year it is realized that an adjustment needs to be made to the premium for that policy. Perhaps the wrong coverage A amount was listed on the policy. So, an adjustment is made in that calendar year. Strictly speaking, the prior accident year should have the earned premiums adjusted. But, from an accounting point of view, those adjustments never make it back into that year. There are made in the current year. This is perfectly acceptable from an accounting point of view. But strictly speaking from an actuarial point of view, it makes sense to adjust the time period the premium was actually in effect. So, from an actuarial point of view, the extension of exposure method does a more accurate job. Note that the differences are very slight and the weighted average of the on-level factors is 1.00.

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

HO3 only:

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

HO4 only:

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

HO6 only:HO6 Only

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

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

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

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

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

Worksheet 9-11C adjusts the sinkhole losses using the sinkhole presumed factors to account for the changed sinkhole coverage. Note that sinkhole losses for MDP1 policies are not adjusted by the sinkhole presumed factors. This is because sinkhole coverage is included in the base rate for MDP1 policies since sinkhole losses are not as prevalent as they are with HO3, DP1, and DP3 policies.

Worksheet 9-11C2 – Adjustment for Change in Coverage

Currently Citizens' policy provides replacement cost for mobile homes, regardless of the year built. By law, Citizens is required to provide Actual Cash Value (ACV) for mobile homes that were built before 1994. To account for this change in coverage, the actual historical losses will be adjusted to reflect the amounts that would have been incurred had the coverage been ACV instead of replacement cost.

Worksheet 9-11C2 calculates the amount by which the historical incurred losses should be reduced. Since Citizens has no direct way to measure the impact of the change in coverage, "competitor" information is relied upon.

Rows (1) & (2) display the flat rate charge that Omega and American Traditions charge to upgrade their mobile home policy from ACV to replacement cost.

Row (3) is a simply average of (1) and (2). This represents the additional premium per policy needed to be collected to cover the difference between replacement cost and ACV.

Row (4) is Citizens Permissible Loss Ratio that comes directly from Column (49) of the RIF.

Row (5) is Row (3) multiplied by Row (4). This represents the estimated pure premium difference between replacement cost and ACV.

Column (6) displays the total historical earned house years associated with the historical incurred losses.

Column (7) displays the pre-1994 mobile home historical earned house years.

Column (8) is Column (7) multiplied by Column (6). This represents, in today's dollars, the estimated amount by which the incurred losses would be reduced if ACV coverage was offered instead of replacement cost.

Note that the estimated cost started with a premium charge that is in effect today. The resulting estimate in Column (8) would need to be adjusted if it is to be used to adjust historical losses dating back to 2004. The adjustments to be made are based on the loss trend and LDFs that will be applied to the actual historical losses. Columns (9) and (10) displays these factors.

Column (11) is Column (8) adjusted by Columns (9) and (10). This is the amount by which the unadjusted historical losses will be reduced to account for the change in 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. Note that the sinkhole presumed factors for MDP1 policies are 1.0.

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, Citizens' actual data shows a historical average of non-hurricane cat to non-cat losses of 17.9%. However, give the limited

number of years and the relatively small amount of incurred losses, it would probably would not be appropriate to choose this number as the average. Due to a lack of credible actual data, ISO circular LI-HO-2009-067LI-HO-2007-073 is referenced. Even though this circular calculates the factor for Dwelling policies and not mobile home, we feel it is more appropriate to base the selection on this circular. This is due to the fact that the actual data exhibits large variation from year to year. As mentioned, the five year historical average is 17.9% but the low is .4% while the high is 35.7%. It is very difficult to have a lot of confidence in any of these numbers as reliable predictors of the future. Given the lack of any other credible information, the ISO number, although not based on mobile home, is viewed as a much more stable and reliable number. Therefore that is what the non-hurricane catastrophe losses to non-catastrophe losses ratio is based on. Certainly this number will be reviewed as Citizens collects more data in the upcoming years.

The ISO circular calculates a ratio of non-hurricane catastrophe losses to non-catastrophe Extended Coverage losses equal to 16.2%. 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	<u>25.6%</u>	<u>74.4%</u>
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 to policies that include wind coverage. The percent for x-wind policies must be much smaller than 11.8%, 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 11.8%, 1.0% and 0% for the wind, x-wind and sinkhole policy group losses, respectively. 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.

MHO3DP1 only Only: Considering that the 3.15.011.2% based on the ISO data is calculated on many years of experience while the 17.9%.8% is based on only 5 years of experience, more weight is given to the 3.15.011.2%. The selected projected ratio for the combined indication is 2.55.011.0%.

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 14.417.5% is selected as the hurricane LAE ratio.

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

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

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

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

Row (7) is the AAL and LAE ratio

Worksheet 30-32C displays the actual in-force PRM premium. Rows (1) & (2) show the total in-force premium separated into the PLA and HRA components. Rows (3) & (4) show the total in-force premium separated into the pre-2008 filing and post-2008 filing (Filing 07-03608 is the only filing that would have affected the 12/31/08 in-force premium). Row (6) estimates the on-leveled premium using a method similar to the parallelogram method. Row (7) on-levels the premium using the same extension of exposure method used in earlier exhibits for the historical earned premium. Row (8) illustrates that both of these methods return a similar number. For the indication, the extension of exposure result is used.

Loss Development Factors – Column (35) of the RIF

Worksheet 35A displays the total MHO3DP1 , HO4 or HO6 incurred loss and ALAE loss triangle, evaluated at 15, 27, etc months. All Cat losses and mold losses over \$10K have been excluded. The sinkhole presumed factors have also been applied (the sinkhole presumed factors are 1.0 for MDP1 policies). 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 and, 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 MDP1 only: The overall effective rate for with-wind policies, excluding sinkhole, is **7.38.0%**.

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

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

Worksheet 47-48C calculates the sinkhole effective commission rate. The commission rate is 10% for sinkhole premium on x-wind policies, but is less than 10% for wind policies since they have premium that is not commissionable. Columns (4) and (5) display the effective commission rate for with-wind and x-wind policies, respectfully. Column (6) calculates the effective commission rate for each territory using a weighted average. This sheet is not applicable to MDP1 policies since sinkhole coverage is provided in the base rate.

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

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

Net Cost of FHCF Reinsurance

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

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

Residual Market Contingency Provision

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

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

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

A contingency provision can be used to account for future, potential losses that are not necessarily being captured by the historical loss experience used as the basis of the underlying rate analysis. A contingency provision can sometimes be used to account for potential "new" sources of losses that have not typically been seen in historical loss experience.

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

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

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

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

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

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

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

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 and, x-wind, and sinkhole commission rates into a combined rate. 8.17.4% 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 9.78%.

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

MHO3DP1 Only: Citizens' PRM HO3MDP1 experience is fully credible.

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

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

2. COMBINED TERRITORY INDICATION

This indication allocates the combined statewide indicated rate change to each territory. This indication was completed for all other PRM lines of business; however, it is not completed for PRM MDP1 policies. This indication is not completed for PRM MDP1 policies because all PRM MDP1 x-wind policies use the same base rate. Since x-wind rates don't vary by territory, it is not appropriate to include x-wind premiums and losses in a territorial analysis. Therefore, the indication for x-wind policies is completed at the state level and with wind policies are the only policies that are included in a territory indication. See section 3. below for the with wind territorial analysis.

2. COMBINED TERRITORY INDICATION

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

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EXPLANATION OF TERRITORIAL EXHIBITS

Indicated Territorial Rate Changes

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

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

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

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

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

Developed and Trended Non-Hurricane Loss and LAE

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

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

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

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

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

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

Historical Earned Premium

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

Earned Premium at Current Rate Level

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

Projected Earned Premium at Current Rate Level

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

Historical Earned House Years

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

Non-Hurricane Loss and LAE Ratio

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

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

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

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

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

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

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

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

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

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

Projected Hurricane Loss and LAE

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

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

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

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

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

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

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

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

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

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

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

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

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

Commission Expense Ratios

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

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

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

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

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

Indicated Fixed and Variable Expenses

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

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

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

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

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

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

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

Projected Total Loss and LAE Ratios

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

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

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

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

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

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

Indicated Territorial Rate Changes Without Cash Buildup

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

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

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

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

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

Indicated Territorial Rate Changes With Cash Buildup

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

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

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

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

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

3. INDIVIDUAL POLICY GROUP STATEWIDE INDICATION

There is a separate statewide indication workbook for each policy group. These files include for HO3MDP1: **PRM HO3 MDP1 Statewide Rate Indication – Wind.xls** , **PRM MHO3DP1 Statewide Rate Indication – X-wind.xls** , **PRM HO3 Statewide Rate Indication – Sinkhole.xls** . These files include for HO4: **PRM HO4 Statewide Rate Indication – Wind.xls** , **PRM HO4 Statewide Rate Indication – X-wind.xls** , **PRM HO4 Statewide Rate Indication – Sinkhole.xls** . These files include for HO6: **PRM HO6 Statewide Rate Indication – Wind.xls** , **PRM HO6 Statewide Rate Indication – X-wind.xls** , **PRM HO6 Statewide Rate Indication – Sinkhole.xls** .

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

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

SIMILARITIES BETWEEN COMBINED INDICATION AND SEPARATE POLICY GROUP INDICATIONS

All indications:

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

DIFFERENCES BETWEEN COMBINED INDICATION AND SEPARATE POLICY GROUP INDICATIONS

Each indication includes a different:

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

actual credibility factor.

For the premium trends, as mentioned in the combined statewide indication, the historical data is largely ignored with much more weight given to the used to determine the premium trend since inflation guard factors are not applicable to MDP1 policies. The separate policy premium trends are determined in very much the same way, with the idea that the three separate trends would balance back to the combined trend.

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

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

MDP1	<u>Premium</u>	<u>2008 EP</u>	<u>Frequency</u>	<u>Severity</u>	<u>Pure Premium</u>	<u>2008 Incurred</u>
Combined	2.0%	55,874,024	0.0%	2.0%	2.0%	18,862,925
Wind	2.0%	54,869,685	0.0%	2.0%	2.0%	18,151,134
Xwind	1.0%	1,004,339	0.0%	2.0%	2.0%	711,791
<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	2.0%	55,874,024	0.0%	2.0%	2.0%	18,862,925

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HO3	<u>Premium</u>	<u>2008 EP</u>	<u>Frequency</u>	<u>Severity</u>	<u>Pure Premium</u>	<u>2008 Incurred</u>
Combined	4.0%	723,767,051	0.0%	11.0%	11.0%	298,616,872
Wind	4.0%	643,779,064	0.0%	12.0%	12.0%	219,280,202
Xwind	5.0%	54,526,809	0.0%	4.0%	4.0%	28,073,927
<u>Sinkhole</u>	<u>2.0%</u>	<u>25,461,178</u>	<u>0.0%</u>	<u>11.0%</u>	<u>11.0%</u>	<u>51,262,743</u>
Average	4.0%	723,767,051	0.0%	11.1%	11.1%	298,616,872
HO4	<u>Premium</u>	<u>2008 EP</u>	<u>Frequency</u>	<u>Severity</u>	<u>Pure Premium</u>	<u>2008 Incurred</u>
Combined	2.0%	3,045,529	0.0%	15.0%	15.0%	1,499,932
Wind	2.0%	2,833,512	0.0%	15.3%	15.3%	1,466,123
Xwind	2.0%	212,018	0.0%	0.0%	0.0%	33,809
<u>Sinkhole</u>	<u>0.0%</u>	<u>0</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0</u>
Average	2.0%	3,045,529	0.0%	15.0%	15.0%	1,499,932
HO6	<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%	31,265,380	0.0%	15.0%	15.0%	12,613,668
Xwind	4.0%	9,101,449	0.0%	15.0%	15.0%	3,009,069
<u>Sinkhole</u>	<u>0.0%</u>	<u>0</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>
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 then the entire book, the 40,000 should be adjusted.

For the MHO3DP1, the most recent frequency is 6.322.08% (directly from the loss trend worksheet). 0% has been selected as the frequency trend. This implies an expected frequency of 6.322.08% in the upcoming period. If 40,000 is the full credibility for earned house years then $.0632 \times 40000 = 2,527.832$ is the full credibility standard for claims.

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

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

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

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

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

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

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

RECONCILIATION OF THE INDICATIONS

- Earned house years, RIF **column (3)**: the combined earned house years are the sum of the wind and x-wind earned house years. Including the sinkhole earned house years would count twice all the earned house years from policies that include sinkhole coverage.
- Written Premiums, RIF **column (4)**: the combined written premiums are the sum of the wind and , 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, and 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 and, 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 and, 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 and, x-wind and sinkhole indications.
- Projected Hurricane Loss & LAE, RIF **column (33)**: the combined projected hurricane loss & LAE is the sum of the wind, and 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, and 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 and, 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 and, x-wind and sinkhole developed losses sum to the combined losses. . A final off-balancing of the wind, and 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 and, x-wind and sinkhole indications to the overall indication reconciles the projected non-hurricane catastrophe losses.

Overall indication: the wind and, 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 the with wind policy group. These files include for HO3MDP1: **PRM MHO3 MDP1 Territory Rate Indication-separate – 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 businessMPD1 policies, the three separate resulting with wind indications for each territory isare 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 wind policies, x-wind, and sinkhole policies, we performed a separate territory indication for each only these policies. Each step may not necessarily add back up to the total indication. For example, the sum of the on-level trended with wind premium, x-wind premium, and sinkhole premium may not match the on-level trended premium from the combined indication. This is because the distribution of the premium that is due to with wind, x-wind, and sinkhole varies by territory and by accident year. Developed and trended losses are affected the same way. However, each Then the completed with wind territory indication individual indication (with wind, x-wind, and sinkhole) is off-balanced back to the combined with wind overall statewide indications. for each territory.

Indicated With Wind Territorial Rate Changes

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

With Wind Non-Hurricane Loss and LAE Ratio

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

Column (2) shows the 5 year projected with wind earned premium at current rate level for each territory. The 5 year projected earned premium at current rate level is determined by adding columns (1) through (5) of appendix 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 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 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 Wind Hurricane Loss and LAE

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

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

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

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

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

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

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

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

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

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

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

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

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

Indicated With Wind Fixed and Variable Expenses

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

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

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

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

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

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

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

Projected With Wind Total Loss and LAE Ratios

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

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

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

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

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

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

Indicated With Wind Territorial Rate Changes Without Cash Buildup

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

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

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

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

Column (5) shows the indicated rate change by territory. 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 MDP1, prior to capping, the indications range from -64% to 180%. 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) 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 Wind Territorial Rate Changes With Cash Buildup

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

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

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

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

Column (5) shows the indicated rate change by territory. 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 MDP1, prior to capping, the indications range from -64% to 180%. 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).

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.

This exhibit is for informational purposes only since x-wind base rate do not vary by territory. From this exhibit it can be seen that most territories have a credibility weighted loss ratio near the statewide average of 14.7%, and every territory's credibility weighted loss ratio falls within the range from 11.2% to 29.2%. In addition, there is a small amount of x-wind business (less than \$1 million in inforce premium), which leads to low credibilities (maximum credibility for a single territory is 27.8%). Due to these reasons the x-wind rates do not vary by territory. 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 Exhibit 1-1-Sinkhole through 1-2-Sinkhole** the indicated sinkhole territorial rate changes are calculated. It is important to note that all policies that include sinkhole coverage are accounted for in the sinkhole territorial rate indication (i.e., both with wind and x-wind policies).

Sinkhole Loss and LAE Ratio

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

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

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

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

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

In sinkhole loss and LAE ratio from column (5) divided by the statewide total 5 year sinkhole loss and LAE ratio.

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

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

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

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

Indicated Sinkhole Territorial Rate Changes

In **exhibitExhibit 1-2-Sinkhole** shows the calculation of the indicated territorial rate changes.

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

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

Column (3) and (4) show the expected fixed expense ratio and the expected variable expense ratio, respectively. These values are constant across all territories for sinkhole policies and are equal to the values from the X-Wind RIF's that have been submitted.

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

Off-Balancing Individual Indications to Match Combined Indication Calculating Base Rates

The next step in our process is to balance back the individual territory indications (with wind, x-wind, and sinkhole) so that they match the combined territory indications. determine the fire base rates, extended coverage base rates, and x-wind modification factor. This process will be done while excluding a provision for the FHCF cash buildup (exhibitExhibits 2-1-Without Cash through 2-56-Without Cash) and including a provision for the FHCF cash buildup (exhibitExhibits 2-1-With Cash through 2-56-With Cash).

Current Fire Base Rates

Exhibit 2-1-Without Cash

This exhibit displays the current fire base rates for non-owner and owner.

Propose Fire Base Rates

Exhibit 2-2-Without Cash

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 10%, 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 2-3-Without Cash

Column (1) displays the inforce with-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 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.

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.

Column (4) displays the with-wind proposed capped rate change that was obtained from capping the indicated rate change from column (9) of exhibit **1-6 With Wind**.

Column (5) displays the with-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).

Column (6) 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.

Current Extended Coverage Base Rates for With Wind Policies

Exhibit 2-4-Without Cash

This exhibit displays the current extended coverage base rate per \$1,000 and extended coverage flat charge by territory.

Proposed Extended Coverage Base Rates for With Wind Policies

Exhibit 2-5-Without Cash

This exhibit displays the proposed extended coverage base rate per \$1,000 and extended coverage flat charge by territory. This is the current base rate per \$1,000 or extended coverage flat charge adjusted by the proposed Extended Coverage rate change from exhibit 2-3-Without Cash.

Proposed Extended Coverage Base Rate Modification Factor for X-Wind Policies

Exhibit 2-6-Without Cash

This exhibit calculates the proposed extended coverage base rate modification factor for x-wind policies. Currently, the extended coverage x-wind base premium for all x-wind policies is determined by taking the thousands of dollars of coverage (for coverage A or coverage C depending on whether the base premium is being calculated for buildings or contents) times the extended coverage base rate per \$1,000 for territory 90 plus the extended coverage flat charge for territory 90. Then this quantity is multiplied by 0.50. With wind policies in territory 90 have a different indication than x-wind policies. Therefore, the x-wind modification factor of 0.50 must be adjusted based on the with wind indication for territory 90 and the overall x-wind indication.

Row (1) of exhibit 2-6-Without Cash shows the total x-wind inforce premium at current rate level. Rows (2) and (3) separate the x-wind inforce premium at current rate level between extended coverage and fire, respectively.

In row (4) we show the proposed x-wind capped rate change. This is equal to the indicated x-wind statewide rate change capped at -10% and +10%. Rows (5), (6) and (7) calculate the indicated x-wind capped total, fire, and extended coverage premiums, respectively. Then in row (8) we determined the indicated x-wind extended coverage rate change based on the proposed x-wind extended coverage premium (row (7)) and the current x-wind extended coverage premium (row (2)).

Row (9) shows the current with wind extended coverage base rate per \$1,000 for territory 90. While row (10) shows the proposed with wind extended coverage base rate per \$1,000 for territory 90, which was calculated in exhibit 2-5-Without Cash.

In row (11) we show the current x-wind extended coverage base rate modification factor of 0.50. The product of this modification factor and the current with wind extended coverage base rate per \$1,000 for territory 90 is shown in row (12). In row (13) we apply the indicated x-wind extended coverage rate change from row (8) to the value from row (12) to determine the indicated x-wind base rate per \$1,000 of coverage. Finally, in row (14) we calculate the base rate modification factor by dividing the indicated x-wind base rate per \$1,000 by the indicated with wind base rate per \$1,000 for territory 90.

Indicated Base Rates With Cash Buildup

The next step in our process is to determine the fire base rates, extended coverage base rates, and x-wind modification factor including the cash buildup factor. This process is completed only

for illustration purposes since the actual base rates will not include a provision for the FHCF cash buildup. The FHCF cash buildup will be collected by a surcharge.

In Exhibits 2-1-With Cash through 2-6-With Cash we repeat the same steps that were used in Exhibits 2-1-Without Cash through 2-6-Without Cash with the only difference being that the base rates are determined by using the overall indication that includes a provision for the FHCF cash buildup.

Combined Proposed Wind, X-Wind, and Sinkhole Premium Percentage Excluding Cash Buildup

Exhibit 2-1-Without Cash finds the proposed with wind, x-wind, and sinkhole premium percentages by territory.

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

Column (2) shows the inforce with wind premium at current rate level as of 12/31/2008. The with wind inforce premium at current rate level was determined by the extension of exposures method.

Column (3) shows the inforce x-wind premium at current rate level as of 12/31/2008. The x-wind inforce premium at current rate level was determined by the extension of exposures method.

Column (4) shows the inforce sinkhole premium at current rate level as of 12/31/2008. The sinkhole inforce premium at current rate level was determined by the extension of exposures method.

Column (5) through (7) shows the unadjusted indicated rate changes from each of the individual indications, with wind, x-wind, and sinkhole, respectively.

Column (8) calculates the indicated combined unadjusted premium based on the results of the individual indications.

In columns (9) through (11) the proposed premium percentages for with wind, x-wind, and sinkhole policies is determined. This is calculated by dividing the indicated with wind, x-wind, or sinkhole premium by the indicated combined premium.

Finally, column (12) verifies that the sum of columns (9) through (11) is 100%.

Adjusted Wind, X-Wind, and Sinkhole Indications Excluding Cash Buildup

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

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

Column (2) shows the inforce with wind premium at current rate level as of 12/31/2008. The with wind inforce premium at current rate level is determined by the extension of exposures method.

Column (3) shows the inforce x-wind premium at current rate level as of 12/31/2008. The x-wind inforce premium at current rate level is determined by the extension of exposures method.

Column (4) shows the inforce sinkhole premium at current rate level as of 12/31/2008. The sinkhole inforce premium at current rate level is determined by the extension of exposures method.

Column (5) shows the combined proposed rate change. This is the rate indication for each territory including with wind, x-wind, and sinkhole policies.

Columns (6) through (8) show the calculation of the indicated inforce premiums for with wind, x-wind, and sinkhole policies after balancing back to the combined territory indication. The indicated premiums are calculated by multiplying the combined premium, the combined indicated rate change, and the proposed premium percentages for each individual component (with wind, x-wind, or sinkhole) from the **Exhibit 2-1-Without Cash**.

Columns (9) through (11) show the fully indicated with wind, x-wind, and sinkhole adjusted proposed rate changes after balancing back to the combined indicated rate change. Column (12) verifies that the fully indicated with wind, x-wind, and sinkhole adjusted proposed rate changes balance back to equal column (5).

Columns (13) through (15) show the capped proposed rate changes for with wind, x-wind, and sinkhole policies, respectively. The individual rate changes have been capped at +10% and -10%. Next, the combined capped rate change is calculated in column (16) based upon the individual rate changes in columns (13) through (15).

Proposed With Wind Base Rates Excluding Cash Buildup

In **Exhibit 2-3-Without Cash** the capped proposed with wind base rates are calculated. Column (1) shows the current with wind base rate. Column (2) shows the capped proposed with wind rate change, which was calculated in **Exhibit 2-2-Without Cash**, column (13). Finally, in column (3) the proposed capped with wind base rate is calculated, which is equal to the product of columns (1) and (2).

Proposed X-Wind Base Rates Excluding Cash Buildup

In **Exhibit 2-4-Without Cash** the capped proposed wind exclusion credits are calculated. Columns (1) and (2) show the current with wind base rate and wind exclusion credit, respectively. Column (3) calculates the current x-wind base rate, which is equal to column (1) minus column (2). Column (4) shows the capped proposed x-wind rate change, which is calculated in **Exhibit 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 **Exhibit 2-3-Without Cash** column (3) minus the proposed x-wind base rate from column (5).

Proposed Sinkhole Loss Coverage Factors Excluding Cash Buildup

In **Exhibit 2-5-Without Cash** the proposed sinkhole loss coverage factors for each territory are calculated. Currently the sinkhole base rate for each territory is equal to the sinkhole loss coverage factor multiplied by either the with wind base rate or the x-wind base rate, depending upon the type of policy purchased. In order to ensure that no individual policyholders sees a rate increases over 10%, the sinkhole loss coverage factors must be determined while taking into account the proposed with wind and x-wind rate changes. For example, if the proposed capped with wind rate change is -10% and the proposed capped x-wind rate change is +10%, then the sinkhole loss coverage factor cannot increase. If the sinkhole loss coverage factor did increase, then x-wind policyholders with sinkhole coverage would see rate increases large than 10%.

Columns (1) and (2) show the capped proposed with wind and x-wind rate changes. Column (3) shows either the current with wind or x-wind base rate. If the proposed with wind rate change is larger than the proposed x-wind base rate, then the with wind base rate is shown, and if the converse is true then the x-wind base rate is shown. This is done to ensure that no single insured will receive a rate increase larger than 10%.

Column (4) shows the current sinkhole loss coverage factor and column (5) calculates the current sinkhole base rate. The current sinkhole base rate is equal to the product of columns (3) and (4).

In column (6) the proposed sinkhole base rate is determined. The proposed sinkhole base rate is equal to the product of the capped proposed sinkhole rate change from exhibitExhibit 2-2-Without cash, column (15) and the current sinkhole base rate from column (5).

Column (7) shows either the proposed with wind or x-wind base rate. If the proposed with wind rate change is larger than the proposed x-wind base rate, then the with wind base rate is shown, and if the converse is true then the x-wind base rate is shown.

Finally, column (8) is the proposed sinkhole loss coverage factor, which is equal to column (6) divided by column (7).

Proposed Base Rates Including Cash Buildup

ExhibitExhibits 2-1-With cash through 2-5-With cash repeats the same steps that were completed in exhibitExhibits 2-1-Without cash through 2-5-Without cash, but with one difference: it includes a provision for the FHCF cash buildup. This is only done for illustration purposes, since base rates will be determined excluding the provision for the FHCF buildup, and the FHCF buildup will be collected by a surcharge.

5. DEVELOPMENT OF THE FHCF BUILD-UP FACTOR

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

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

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

Following the above calculations, the FHCF built-up factor for HO3 MDP1 is **.892.34%**. This number will be applied to the hurricane portion of premium.

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

For support of the hurricane premium projection [(3) above], see excel file **Estimated Hurricane Premium.xls** . This calculation is done on a territory basis. First the 2010 total premium is projected, using proposed rates changes. Then the existing hurricane percent is applied to the projected total premium to determine the hurricane premium.

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

APPENDIXES

APPENDIX A

With Wind Historical Incurred Loss and ALAE Excluding Catastrophes, Sinkhole and Molddel Losses Over 10,000 as of 3/31/2009

Appendix A, Page 1 shows the with wind historical actual incurred loss and ALAE excluding catastrophes, sinkhole, and mold losses over \$10,000 as of 3/31/2009. The loss and LAE is listed by territory for accident years 2004-2008. To exclude excess mold losses, we use the same logic that was used in the statewide rate analysis.

2004 With Wind Developed and Trended Non-Hurricane Loss and LAE (Excluding Sinkhole)

In Appendix A, Page 2 we develop and trend the accident year 2004 loss and ALAE from Appendix A, Page 1. First we begin with the incurred loss and ALAE excluding catastrophes, sinkhole, and mold losses over \$10,000 as of 3/31/2009 in column (1). Next, we multiply column (1) by the loss development factor, loss trend factor, non-hurricane ULAE ratio, and the ratio of non-hurricane catastrophe losses to non-catastrophe losses. These factors can be seen in columns (2) through (5). Finally, column (6) shows the developed and trended non-hurricane loss and LAE, which is the product of columns (1) through (5). It is important to note that the total developed and trended non-hurricane losses and LAE does not exactly match the totals listed on the with wind RIF. This is due to the fact that we used a ULAE factor when developing the loss and LAE by territory since we are unable to break out the actual ULAE by territory.

We repeat this process for each accident year. Below is a listing of these exhibitExhibits and a brief description:

Appendix A, Page 3: 2005 With Wind Developed and Trended Non-Hurricane Loss and LAE

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

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

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

With Wind Earned Premium at Current Rate Level

In Appendix A, Page 7 we show the with wind earned premium at current rate level for each territory for calendar years 2004-2008. The with wind earned premium at current rate level excludes sinkhole coverage and all policyholder surcharges. The earned premium at current rate level was calculated by the extension of exposures method.

With Wind Projected Earned Premium at Current Rate Level

In Appendix A, Page 8 we show the with wind projected earned premium at current rate level for each territory for calendar years 2004-2008. The projected with wind earned premium at current rate level is calculated by multiplying the earned premium at current rate level from Appendix A, Page 7 by the applicable premium trend factor in column (7) of the "RIF".

With Wind Historical Earned House Years

Appendix A, Page 9 shows the with wind historical earned house years for each territory for calendar years 2004-2008.

APPENDIX B

X-Wind Historical Incurred Loss and ALAE Excluding Catastrophes and Mold Losses Over 10,000 as of 3/31/2009

Appendix B, Page 1 shows the x-wind historical actual incurred loss and ALAE excluding catastrophes 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

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 and mold losses over \$10,000 as of 3/31/2009 in column (1). Next, we multiply column (1) by the loss development factor, loss trend factor, non-hurricane ULAE ratio, and the ratio of non-hurricane catastrophe losses to non-catastrophe losses. These factors can be seen in columns (2) through (5). Finally, column (6) shows the developed and trended non-hurricane loss and LAE, which is the product of columns (1) through (5). It is important to note that the total developed and trended non-hurricane losses and LAE does not exactly match the totals listed on the x-wind RIF. This is due to the fact that we used a ULAE factor when developing the loss and LAE by territory since we are unable to break out the actual ULAE by territory.

We repeat this process for each accident year. Below is a listing of these exhibits and a brief description:

Appendix B, Page 3: 2005 X-Wind Developed and Trended Non-Hurricane Loss and
LAE

Appendix B, Page 4: 2006 X-Wind Developed and Trended Non-Hurricane Loss and
LAE

Appendix B, Page 5: 2007 X-Wind Developed and Trended Non-Hurricane Loss and
LAE

Appendix B, Page 6: 2008 X-Wind Developed and Trended Non-Hurricane Loss and
LAE

X-Wind Earned Premium at Current Rate Level

In Appendix B, Page 7 we show the with wind earned premium at current rate level for each territory for calendar years 2004-2008. The x-wind earned premium at current rate level excludes all policyholder surcharges. The earned premium at current rate level was calculated by the extension of exposures method.

X-Wind Projected Earned Premium at Current Rate Level

In Appendix B, Page 8 we show the x-wind projected earned premium at current rate level for each territory for calendar years 2004-2008. The projected x-wind earned premium at current rate level is calculated by multiplying the earned premium at current rate level from Appendix B, Page 7 by the applicable premium trend factor in column (7) of the “RIF”.

X-Wind Historical Earned House Years

Appendix B, Page 9 shows the x-wind historical earned house years for each territory for calendar years 2004-2008.

APPENDIX B

X-Wind Historical Incurred Loss and ALAE Excluding Catastrophes, Sinkhole and Mold Losses Over 10,000 as of 3/31/2009

Appendix B, Page 1 shows the x-wind historical actual incurred loss and ALAE excluding catastrophes, sinkhole, and mold losses over \$10,000 as of 3/31/2009. The loss and LAE is listed by territory for accident years 2004-2008. In order to exclude excess mold losses we used the same logic that was used in the statewide rate analysis.

2004 X-Wind Developed and Trended Non-Hurricane Loss and LAE (Excluding Sinkhole)

In Appendix B, Page 2 we develop and trend the accident year 2004 loss and ALAE from Appendix B, Page 1. First we begin with the incurred loss and ALAE excluding catastrophes, sinkhole, and mold losses over \$10,000 as of 3/31/2009 in column (1). Next, we multiply column (1) by the loss development factor, loss trend factor, non-hurricane ULAE ratio, and the ratio of non-hurricane catastrophe losses to non-catastrophe losses. These factors can be seen in columns (2) through (5). Finally, column (6) shows the developed and trended non-hurricane loss and LAE, which is the product of columns (1) through (5). It is important to note that the total developed and trended non-hurricane losses and LAE does not exactly match the totals listed on the x-wind RIF. This is due to the fact that we used a ULAE factor when developing the loss and LAE by territory since we are unable to break out the actual ULAE by territory.

We repeat this process for each accident year. Below is a listing of these exhibits and a brief description:

Appendix B, Page 3: 2005 X-Wind Developed and Trended Non-Hurricane Loss and LAE

Appendix B, Page 4: 2006 X-Wind Developed and Trended Non-Hurricane Loss and LAE

Appendix B, Page 5: 2007 X-Wind Developed and Trended Non-Hurricane Loss and LAE

Appendix B, Page 6: 2008 X-Wind Developed and Trended Non-Hurricane Loss and LAE

X-Wind Earned Premium at Current Rate Level

In Appendix B, Page 7 we show the with wind earned premium at current rate level for each territory for calendar years 2004-2008. The x-wind earned premium at current rate level excludes sinkhole coverage and all policyholder surcharges. The earned premium at current rate level was calculated by the extension of exposures method.

X-Wind Projected Earned Premium at Current Rate Level

In Appendix B, Page 8 we show the x-wind projected earned premium at current rate level for each territory for calendar years 2004-2008. The projected x-wind earned premium at current rate level is calculated by multiplying the earned premium at current rate level from Appendix B, Page 7 by the applicable premium trend factor in column (7) of the "RIF".

X-Wind Historical Earned House Years

Appendix B, Page 9 shows the x-wind historical earned house years for each territory for calendar years 2004-2008.

APPENDIX C

Sinkhole Historical Actual Incurred Loss and ALAE of 3/31/2009 (Adjusted for Presumed Factor)

Appendix C, Page 1 shows the sinkhole historical incurred loss and ALAE adjusted for the presumed factor as of 3/31/2009. The loss and ALAE is listed by territory for accident years 2004-2008. The loss and ALAE includes sinkhole losses from with wind and x-wind policies.

2004 Developed and Trended Sinkhole Loss and LAE

In Appendix C, Page 2 we develop and trend the accident year 2004 sinkhole loss and ALAE from Appendix C, Page 1. First we begin with the incurred sinkhole loss and ALAE as of 3/31/2009 in column (1). Next, we multiply column (1) by the loss development factor, loss trend factor, non-hurricane ULAE ratio, and the ratio of non-hurricane catastrophe losses to non-catastrophe losses. These factors can be seen in columns (2) through (5). Finally, column (6) shows the developed and trended sinkhole loss and LAE, which is the product of columns (1) through (5). It is important to note that the total developed and trended non-hurricane losses and LAE does not exactly match the totals listed on the sinkhole RIF. This is due to the fact that we used a ULAE factor when developing the loss and LAE by territory since we are unable to break out the actual ULAE by territory.

We repeat this process for each accident year. Below is a listing of these exhibits and a brief description:

Appendix C, Page 3: 2005 Developed and Trended Sinkhole Loss and LAE

Appendix C, Page 4: 2006 Developed and Trended Sinkhole Loss and LAE

Appendix C, Page 5: 2007 Developed and Trended Sinkhole Loss and LAE

Appendix C, Page 6: 2008 Developed and Trended Sinkhole Loss and LAE

Sinkhole Earned Premium at Current Rate Level

In Appendix C, Page 7 we show the sinkhole earned premium at current rate level for each territory for calendar years 2004-2008. The sinkhole earned premium at current rate level excludes all policyholder surcharges and includes with wind and x-wind

policies. The earned premium at current rate level was calculated by the extension of exposures method.

Sinkhole Projected Earned Premium at Current Rate Level

In Appendix C, Page 8 we show the sinkhole projected earned premium at current rate level for each territory for calendar years 2004-2008. The projected sinkhole earned premium at current rate level is calculated by multiplying the earned premium at current rate level from Appendix C, Page 7 by the applicable premium trend factor in column (7) of the "RIF".

Sinkhole Historical Earned House Years

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

RULE / MANUAL CHANGES

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

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

In accordance with the 2010 rate change, the HO-3, HO-4, and HO-6 Rate Tables have been amended to reflect changes in the Base Class Premiums, Wind Exclusion Credits, and Sinkhole Loss Coverage factors (HO-3).

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

Implementation

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

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Filing Number: 09-17836

Document Title: PRM MDP1 Territorial Rate Indication-Separate

Document Type: Miscellaneous

Form Number (if applicable):

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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 24, 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
Mobile Homeowners Dwelling Fire
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_PRJ.mdb, and CalcFHCFPremium_ExamplePolicies.xls

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

Sincerely,

Brian Donovan, FCAS, MAAA
Director, Actuarial Services

Citizens Property Insurance Corporation - Personal and Commercial Lines

Assumptions for FHCF Premium Estimate – 2009 FHCF Data Call

Policies in Force as of December 31, 2008

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.

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Filing Number: 09-17836
Document Title: FHCF_PRM_sample_DP1
Document Type: Miscellaneous
Form Number (if applicable):
Document ID: 32199977

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The number of rows in a worksheet exceeds 5000 ASPOSE: ERROR [FHCF_PRM_sample_DP1.xls] [] [_convertXlsToPdf] [LARGE DATA FILE] Cannot convert Excel to PDF. The number of rows in a worksheet exceeds 5000

	(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
DP1MH	5,656,840	282,842	12,099,168	2.34%
Total	5,656,840	282,842	12,099,168	2.34%

Notes:

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

CERTIFICATE OF TRUE AND ACCURATE RATE FILING

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

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

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

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

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

(Signature) Chief Executive Officer

or

Sharon Binnun
(Signature) Chief Financial Officer

(Print Name)

9/11/09
(Print Name)

Brian Donovan
(Signature) Chief Actuary

Brian Donovan
(Print Name)

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

Notarization of Officer (CEO or CFO):

STATE OF FLORIDA
COUNTY OF LEON

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

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

Notary Signature Sara J. Golding

My commission expires: SEPTEMBER 21, 2012



Notarization of Chief Actuary

STATE OF _____
COUNTY OF _____

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

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

Notary Signature Deborah Exelby Kelly

My commission expires: 7/27/2010

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

FL OIR VERSION: 07/01/08

OVERALL INSTRUCTIONS

For completing the Rate Indications Forms (RIFs)

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

HO: Homeowners
MHO: Mobile Homeowners
DF: Dwelling Fire

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

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

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

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

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

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

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

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

PRODUCT-SPECIFIC INSTRUCTIONS

For completing the Rate Indications Forms (RIFs)

INSTRUCTIONS SPECIFIC TO HO/MHO/DF:

- (a) Separate rate level indications and accompanying support on a statewide basis must be provided by program and policy type unless a series of programs and policy types bears uniform statewide factor relationships to each other. For those programs and policy types that do bear uniform statewide factor relationships to each other, combined rate level indications and support for such indications on a statewide basis can be provided along with supporting data for the proposed uniform statewide factor relationships.
- (b) Rate level indications and supporting data must be provided for each policy type within a program if rate changes are being requested for one or more of the policy types within the program.
- (c) For Dwelling Fire filings, the rate level indications can be shown separately by coverage or the coverages can be combined.
- (d) Absent any supporting data/information to the contrary, the OIR will conclude that each rate level indication is included in a range whose maximum is the rate level indication and whose minimum is the rate level indication adjusted to eliminate profit & contingencies and investment income.
- (e) If the total "Earned House Years" in item (3) of a RIF is 5,000 or less for all accident years combined:
In the "Inputs By RIF" sheet, specify "Insufficient Data Set" for the RIF
In the "Inputs By RIF" sheet, provide annual premium trend for the RIF (loss trend unnecessary)
In the respective RIF sheet, complete items (3), (4), (5), (6), (9), and (60) only (for item (6), the latest year only will suffice)
NOTE: You may choose to complete the entire RIF if you provide a valid reason for doing so.
- (f) The accident year "ACTUAL INCURRED LOSSES" and "ACTUAL INCURRED ALAE" included in the RIFs must be evaluated at 15, 27, 39, 51, and 63 months of maturity.
The accident years used can end on December 31 or any other day of the year.
- (g) Partial accident years will not be accepted.
- (h) The cost of reinsurance must be included as a "net" expense factor. That is, it must consider the amount to be paid to the reinsurer, expected reinsurance recoveries, ceding commissions to be paid to the insurer by the reinsurer, and other relevant information specifically relating to cost such as a retrospective profit sharing agreement between the insurer and the reinsurer.
- (i) If you are not recouping the reimbursement premiums you paid to the Florida Hurricane Catastrophe Fund (FHCF), the cost of reinsurance must include the "FHCF Reins. Cost" and the "Non-FHCF Reins. Cost". Supporting data must be provided separately for each of these elements and the tax-exempt status of the FHCF must be included. Also included in the supporting data must be a chart showing the attachment points of all the various layers of reinsurance including the FHCF reinsurance and support for each attachment point. This chart must clearly demonstrate that other reinsurance does not duplicate the coverage provided by the FHCF.
- (j) If you are recouping the reimbursement premiums you paid to the FHCF, the cost of reinsurance must not include the "FHCF Reins.Cost". Also, you must exclude the expected hurricane losses and loss adjustment expenses covered by the FHCF in the calculation of your rate level indications and you must exclude the reimbursement premiums collected from your policyholders in the calculation of your rate level indications. However, you must still provide the expected Hurricane loss and loss adjustment expenses losses covered by the FHCF and the reimbursement premium you paid to the FHCF along with supporting data for these amounts. Finally, you must still provide a chart showing the attachment points of all the various layers of reinsurance including the FHCF reinsurance and support for each attachment point. This chart must clearly demonstrate that other reinsurance does not duplicate the coverage provided by the FHCF.
- (k) The use of contingent commissions as supporting data for rate changes is prohibited unless there is a contractual arrangement between the insurer and its agents concerning the payment of contingent commissions and the insurer demonstrates that it is not paying contingent commissions from profits higher than anticipated in its filings.
- (l) All rate level indications included in a filing must comply with the requirements included in this Standardized Rate Indications workbook.
- (m) Program name(s) must be consistent with those shown in the Rate Collection System (RCS).
- (n) Policy type(s) must include all policy types included in the rate level indication.
- (o) Coverage (Dwelling Fire only) must include all coverages included in the rate level indication.
- (p) Separately provide the following:
- (1) An exhibit that lists your rate level history and includes an explanation of the calculation of the "Current Rate Level Factors"
 - (2) Supporting data for the selected "Annual Premium Trend"
 - (3) Your definition of non-hurricane catastrophe losses
 - (4) An explanation of the derivation of the "INCURRED ULAE" amounts along with supporting Florida data.
 - (5) Supporting data for the selected "Annual Loss Trend (Up-to-Date)" and the "Annual Loss Trend (Projected)"
 - (6) Supporting data for the selected "Loss & ALAE Development Factors"
(Include Florida-only historical Loss & ALAE data consistent with the "ACTUAL INCURRED LOSSES Excl. Cats."
and the "ACTUAL INCURRED ALAE Excl. Cats." included in the indications)
 - (7) Detailed supporting data for the "PROJECTED NON-HURR. CAT." amounts
 - (8) Detailed supporting data for the "Projected HURRICANE Losses, ALAE, and ULAE" amounts.
The "Projected HURRICANE Losses" must be from a model accepted by the Florida Commission on Hurricane Loss Projection Methodology and may not be modified or adjusted.
The date of the policy in-force data (see yellow highlighted cell G51) should be same as the last day of the most recent accident year included on the Rate Indication Form.
If more current data is appropriate, provide it and explain why it is more appropriate.
 - (9) Supporting data for the "Selected Accident Year Weights"
 - (10) Supporting data for the selected "Credibility". Note - this Credibility is applied to the sum of the Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes) plus the Expected Fixed Expense 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:	2	KEY INPUT -- The three selections are HO, MHO, and DF
Product Sub-Type:	Mobile Physical Damage	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 Mob	MDP1	CPIC		S	2.0%	2.0%	2.0%
2					S	0.0%	0.0%	0.0%
3					S	0.0%	0.0%	0.0%
4					S	0.0%	0.0%	0.0%
5					S	0.0%	0.0%	0.0%
6								
7								
8								
9								
10								

Column notes:

* Illustrative purposes only - Type-over OR Erase

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

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

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

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

RESULTS SUMMARY FOR RATE CHANGE INDICATIONS

GROUP NAME: Citizens Property Ins. Corp.
PRODUCT TYPE: Mobile Homeowners
PRODUCT SUB-TYPE: Mobile Physical Damage
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	MDP1	CPIC	\$58,712	94,049	12.5%	12.5%	2.1%
2	0	0	0	\$0	10,000	-30.0%	-15.0%	0.0%
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				\$58,712	134,049	12.5%	12.5%	2.1%

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:	Mobile Homeowners
PRODUCT SUB-TYPE:	Mobile Physical Damage
STATE:	Florida Experience Only

PROGRAM NAME:	Personal Lines Account Mobile Home D
POLICY TYPE:	MDP1
COMPANY(IES):	CPIC

(A) Loss Experience Eval. Date:	03/31/09
(B) Annual Premium Trend:	2.0%
(C) Annual Loss Trend (Up-to-Date):	2.0%
(D) Annual Loss Trend (Projected):	2.0%
(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	10,632	\$6,459	\$5,110	0.993	1.137	\$5,771
12/31/2005	51	21,605	17,549	10,987	0.993	1.115	12,169
12/31/2006	39	64,039	48,217	35,724	0.992	1.093	38,727
12/31/2007	27	85,649	52,101	50,451	0.996	1.072	53,882
12/31/2008	15	94,049	56,927	55,313	1.010	1.051	58,712
TOTAL		275,974	\$181,254	\$157,584			\$169,261

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	\$19,221	\$0	\$18,157	\$1,065	\$1,951	\$0	\$1,786	\$165	\$1,459	\$0	\$1,430	\$29	\$1,259
12/31/2005	18,612	8	16,819	1,785	1,858	0	1,568	290	1,374	0	1,325	49	2,124
12/31/2006	4,338	83	0	4,255	796	7	0	790	121	2	0	119	5,163
12/31/2007	9,516	2,650	0	6,866	1,372	119	0	1,253	256	67	0	189	8,308
12/31/2008	10,797	1,700	0	9,097	1,468	136	0	1,331	291	43	0	247	10,675
TOTAL	\$62,484	\$4,441	\$34,976	\$23,068	\$7,445	\$262	\$3,353	\$3,829	\$3,501	\$113	\$2,755	\$632	\$27,529

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	\$145	\$9	\$4	\$157								
12/31/2005	246	15	6	\$267								
12/31/2006	587	35	15	\$637								
12/31/2007	896	53	23	\$972								
12/31/2008	1,163	89	30	\$1,262								
TOTAL	\$3,038	\$180	\$78	\$3,295	93,936	-	\$55,887	\$0	\$28,610	\$2,743	\$2,254	\$33,607

DEVELOPMENT OF PROJECTED LOSS & LAE RATIO:

(1) Accident Year Ending	(34) Actual Incurred Loss & LAE Excl. Cats. (\$000's)	(35) Loss & ALAE Develop- ment Factors (SUPPORT)	(36) Loss Trend Factors	(37) Trended & Developed Incurred Loss & LAE Excl. Cats. (\$000's)	(38) Projected Incurred Loss & LAE Incl. Non-Hurr Cat (\$000's)	(39) Bad Faith/ Punitive Damage Incl. in (34) (\$000's)	(40) Projected Incurred Loss & LAE Incl. Non-Hurr Cat. Excl. BF/PD (\$000's)	(41) Adjustment Factor for Law Changes, Etc. (SUPPORT)	(42) Final Adjusted Expected Incurred Loss & LAE (\$000's)	(43) Projected Incurred Loss & LAE Incl. Non-Hurr Cat (\$000's)	(44) Selected Accident Year Weights (SUPPORT)	(45) Weighted Proj. Incurred Loss & LAE Incl. Non-Hurr Cat Excl. BF/PD
12/31/2004	\$1,259	1.00	1.137	\$1,432	\$1,589	\$0	\$1,589	1.00	\$1,589	27.5%	10.0%	
12/31/2005	2,124	1.024	1.115	2,426	\$2,693	0	2,693	1.00	2,693	22.1%	15.0%	
12/31/2006	5,163	1.026	1.093	5,791	\$6,428	0	6,428	1.00	6,428	16.6%	20.0%	
12/31/2007	8,308	0.992	1.072	8,834	\$9,806	0	9,806	1.00	9,806	18.2%	25.0%	
12/31/2008	10,675	1.023	1.051	11,471	\$12,732	0	12,732	1.00	12,732	21.7%	30.0%	
TOTAL	\$27,529			\$29,954	\$33,249	\$0	\$33,249		\$33,249	19.6%	100.0%	20.4%

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

(46) Category of Expected Expense	(47) Fixed Expense Loading * (SUPPORT)	(48) Variable Expense Loading (SUPPORT)	(49) Total Expense Loading
Commissions	0.0%	8.1%	8.1%
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	2.7%	0.0%	2.7%
Other Expense (Specify**)	0.0%	9.9%	9.9%
TOTAL EXPENSES	8.7%	20.6%	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)	60.1%	Projected Hurricane Loss & LAE ratio
(51)	80.6%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	8.7%	Expected Fixed Expense Ratio
(53)	20.6%	Expected Variable Expense Ratio
(54)	12.5%	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)	12.5%	Credibility-Weighted Rate Level Indication
(60)	2.1%	Company Selected Rate Change

RATE INDICATIONS

GROUP NAME:	Citizens Property Ins. Co. rp.
PRODUCT TYPE:	Mobile Homeowners
PRODUCT SUB-TYPE:	Mobile Physical Damage
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:	Mobile Homeowners
PRODUCT SUB-TYPE:	Mobile Physical Damage
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:	Mobile Homeowners
PRODUCT SUB-TYPE:	Mobile Physical Damage
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 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:	Mobile Homeowners
PRODUCT SUB-TYPE:	Mobile Physical Damage
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 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:	Mobile Homeowners
PRODUCT SUB-TYPE:	Mobile Physical Damage
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:	Mobile Homeowners
PRODUCT SUB-TYPE:	Mobile Physical Damage
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:	Mobile Homeowners
PRODUCT SUB-TYPE:	Mobile Physical Damage
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 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:	Mobile Homeowners
PRODUCT SUB-TYPE:	Mobile Physical Damage
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:	Mobile Homeowners
PRODUCT SUB-TYPE:	Mobile Physical Damage
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

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



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

September 24, 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
Mobile Homeowners 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-MDP1 RIF Comb with BU v2.xls", please refer to the table of contents in the following workbooks:

PRM MDP1 Statewide Rate Ind _combo.xls

For the source of information for the document titled "PRM-MDP1 RIF Individ with Cash Factorv2.xls", please refer to the table of contents in the following workbooks:

PRM MDP1 Statewide Rate Ind _wind.xls

PRM MDP1 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

THIS DOCUMENT FAILED TO CONVERT

Filing Number: 09-17836

Document Title: PRM MDP1 Statewide Rate Ind_combo

Document Type: Miscellaneous

Form Number (if applicable):

Document ID: 32199987

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

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Conversion Error Details:

ERROR [PRM MDP1 Statewide Rate Ind_combo.xls] [] [_convertXlsToPdf] [LARGE DATA FILE] Cannot convert Excel to PDF. The size of the file exceeds 1000 KB ASPOSE: ERROR [PRM MDP1 Statewide Rate Ind_combo.xls] [] [_convertXlsToPdf] [LARGE DATA FILE] Cannot convert Excel to PDF. The size of the file exceeds 1000 KB

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

CITYZEN 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: **MDP1**
COMPANY(IES): _____

(A) Loss Experience Eval. Date: **03/31/09**
(B) Annual Premium Trend: **2.0%**
(C) Annual Loss Trend (Up-to-Date): **2.0%**
(D) Annual Loss Trend (Projected): **2.0%**
(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	10,072	\$6,284	\$4,955	0.997	1.137	\$5,619
12/31/2005	51	20,330	17,025	10,651	0.993	1.115	11,796
12/31/2006	39	61,157	47,263	34,918	0.991	1.093	37,847
12/31/2007	27	82,010	51,049	49,423	0.996	1.072	52,774
12/31/2008	15	90,515	55,945	54,319	1.010	1.051	57,657
TOTAL		264,085	\$177,566	\$154,267			\$165,692

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	\$19,201	\$0	\$18,111	\$1,089	\$1,933	\$0	\$1,779	\$153	\$1,455	\$0	\$1,427	\$29	\$1,271
12/31/2005	18,663	8	16,819	1,836	1,835	0	1,567	268	1,373	0	1,325	48	2,151
12/31/2006	4,587	83	0	4,504	750	7	0	743	118	2	0	116	5,363
12/31/2007	9,747	2,650	0	7,097	1,269	119	0	1,150	254	67	0	186	8,434
12/31/2008	10,614	1,700	0	8,914	1,178	136	0	1,042	288	43	0	245	10,201
TOTAL	\$62,812	\$4,441	\$34,930	\$23,441	\$6,966	\$262	\$3,347	\$3,356	\$3,487	\$113	\$2,751	\$623	\$27,420

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	\$71	\$4	\$2	\$77								
12/31/2005	120	7	3	\$130								
12/31/2006	294	17	6	\$319								
12/31/2007	438	26	11	\$475								
12/31/2008	536	32	14	\$581								
TOTAL	\$1,458	\$86	\$37	\$1,582	90,471	-	\$54,903	(SUPPORT)	\$0	\$28,610	\$2,743	\$2,254

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)
12/31/2004	\$1,271	1.000	1.137	\$1,446
12/31/2005	2,151	1.025	1.115	2,458
12/31/2006	5,363	1.026	1.093	6,017
12/31/2007	8,434	0.992	1.072	8,964
12/31/2008	10,201	1.023	1.051	10,964
TOTAL	\$27,420			\$29,849

(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 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
\$1,522	\$0	\$1,522	1.000	\$1,522	27.1%	10.0%	
\$2,588	0	2,588	1.000	2,588	21.9%	15.0%	
\$6,336	0	6,336	1.000	6,336	16.7%	20.0%	
\$9,439	0	9,439	1.000	9,439	17.9%	25.0%	
\$11,545	0	11,545	1.000	11,545	20.0%	30.0%	
\$31,431	\$0	\$31,431		\$31,431	19.0%	100.0%	19.8%

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%	8.0%	8.0%
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	2.7%	0.0%	2.7%
Other Expense (Specify**)	0.0%	10.0%	10.0%
TOTAL EXPENSES	8.8%	20.7%	29.5%
PERMISSIBLE LOSS & LAE			70.5%

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

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(50)	61.2%	Projected Hurricane Loss & LAE ratio
(51)	81.0%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	8.8%	Expected Fixed Expense Ratio
(53)	20.7%	Expected Variable Expense Ratio
(54)	13.3%	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)	13.3%	Credibility-Weighted Rate Level Indication
(60)	0.0%	Company Selected Rate Change

CITIZENS PROPERTY INSURANCE CORPORATION

TOC Wind

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

STATE EXHIBIT 1
SHEET 1

RATE INDICATIONS

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

PROGRAM NAME: _____
POLICY TYPE: **MDP1**
COMPANY(IES): _____

(A) Loss Experience Eval. Date: **03/31/09**
(B) Annual Premium Trend: **2.0%**
(C) Annual Loss Trend (Up-to-Date): **2.0%**
(D) Annual Loss Trend (Projected): **2.0%**
(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	10,072	\$6,284	\$4,955	0.997	1.137	\$5,619
12/31/2005	51	20,330	17,025	10,651	0.993	1.115	11,796
12/31/2006	39	61,157	47,263	34,918	0.991	1.093	37,847
12/31/2007	27	82,010	51,049	49,423	0.996	1.072	52,774
12/31/2008	15	90,515	55,945	54,319	1.010	1.051	57,657
TOTAL		264,085	\$177,566	\$154,267			\$165,692

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	\$19,201	\$0	\$18,111	\$1,089	\$1,933	\$0	\$1,779	\$153	\$1,455	\$0	\$1,427	\$29	\$1,271
12/31/2005	18,663	8	16,819	1,836	1,835	0	1,567	268	1,373	0	1,325	48	2,151
12/31/2006	4,587	83	0	4,504	750	7	0	743	118	2	0	116	5,363
12/31/2007	9,747	2,650	0	7,097	1,269	119	0	1,150	254	67	0	186	8,434
12/31/2008	10,614	1,700	0	8,914	1,178	136	0	1,042	288	43	0	245	10,201
TOTAL	\$62,812	\$4,441	\$34,930	\$23,441	\$6,966	\$262	\$3,347	\$3,356	\$3,487	\$113	\$2,751	\$623	\$27,420

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	\$71	\$4	\$2	\$77	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)
12/31/2005	120	7	3	\$130								
12/31/2006	294	17	6	\$319								
12/31/2007	438	26	11	\$475	ALL POLICIES	WIND ONLY POLICIES	ALL POLICIES	WIND ONLY POLICIES				
12/31/2008	536	32	14	\$581			(SUPPORT)	(SUPPORT)	(SUPPORT)	(SUPPORT)	(SUPPORT)	
TOTAL	\$1,458	\$86	\$37	\$1,582	90,471	-	\$54,903	\$0	\$28,610	\$2,743	\$2,254	\$33,607

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 (\$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	\$1,271	1.000	1.137	\$1,446	\$1,522	\$0	\$1,522	1.000	\$1,522	27.1%	10.0%	
12/31/2005	2,151	1.025	1.115	2,458	\$2,588	0	2,588	1.000	2,588	21.9%	15.0%	
12/31/2006	5,363	1.026	1.093	6,017	\$6,336	0	6,336	1.000	6,336	16.7%	20.0%	
12/31/2007	8,434	0.992	1.072	8,964	\$9,439	0	9,439	1.000	9,439	17.9%	25.0%	
12/31/2008	10,201	1.023	1.051	10,964	\$11,545	0	11,545	1.000	11,545	20.0%	30.0%	
TOTAL	\$27,420			\$29,849	\$31,431	\$0	\$31,431		\$31,431	19.0%	100.0%	19.8%

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%	8.0%	8.0%
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	2.2%	0.0%	2.2%
Other Expense (Specify**)	0.0%	10.0%	10.0%
TOTAL EXPENSES	8.3%	20.7%	29.0%
PERMISSIBLE LOSS & LAE			71.0%

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

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(50) **61.2%** Projected Hurricane Loss & LAE ratio
(51) **81.0%** Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52) **8.3%** Expected Fixed Expense Ratio
(53) **20.7%** Expected Variable Expense Ratio
(54) **12.6%** 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) **12.6%** Credibility-Weighted Rate Level Indication
(60) **0.0%** Company Selected Rate Change

PR-M -- MOBILE HOME DWELLING FIRE MDP-1
CALCULATION OF PREMIUM TREND FACTORS FOR WITH WIND POLICIES

	(1)	(2)	(3)	(4)	(5)
Beginning of Calendar Year	End of Calendar Year	Average Earned Date	Earned Premium at Current Rate	Earned House Years	Average Earned Premium at Current Rate
1/1/2004	12/31/2004	7/1/2004	4,939,714	10,072	490
4/1/2004	3/31/2005	9/30/2004	5,493,942	11,229	489
7/1/2004	6/30/2005	12/30/2004	6,487,009	13,159	493
10/1/2004	9/30/2005	4/1/2005	8,138,303	16,142	504
1/1/2005	12/31/2005	7/2/2005	10,577,848	20,330	520
4/1/2005	3/31/2006	9/30/2005	14,517,529	27,146	535
7/1/2005	6/30/2006	12/30/2005	20,339,915	37,248	546
10/1/2005	9/30/2006	4/1/2006	27,410,029	49,184	557
1/1/2006	12/31/2006	7/2/2006	34,617,964	61,157	566
4/1/2006	3/31/2007	9/30/2006	40,919,416	71,273	574
7/1/2006	6/30/2007	12/30/2006	44,546,235	76,376	583
10/1/2006	9/30/2007	4/1/2007	47,034,701	79,407	592
1/1/2007	12/31/2007	7/2/2007	49,236,097	82,010	600
4/1/2007	3/31/2008	9/30/2007	50,540,390	83,610	604
7/1/2007	6/30/2008	12/30/2007	52,474,907	86,507	607
10/1/2007	9/30/2008	3/31/2008	54,151,139	89,193	607
1/1/2008	12/31/2008	7/1/2008	54,869,685	90,515	606
(6) 17 Point Fitted Annual Rate of Change:					6.5%
(7) 13 Point Fitted Annual Rate of Change:					5.3%
(8) 9 Point Fitted Annual Rate of Change:					3.7%
(9) 5 Point Fitted Annual Rate of Change:					1.0%
(10) Selected Annual Rate of Change:					2.0%

Notes:

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

PR-M -- MOBILE HOME DWELLING FIRE MDP-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	Developed Non-Cat Incurred	Pure Premium	Frequency	Severity
				3/31/2009	Factor	Losses			
1/1/2004	12/31/2004	7/1/2004	10,072	1,123,101	1.000	1,123,101	112	2.23%	4,996
4/1/2004	3/31/2005	9/30/2004	11,229	1,287,364	1.006	1,295,322	115	2.18%	5,297
7/1/2004	6/30/2005	12/30/2004	13,159	1,421,568	1.012	1,439,143	109	2.18%	5,019
10/1/2004	9/30/2005	4/1/2005	16,142	1,595,829	1.019	1,625,423	101	2.17%	4,644
1/1/2005	12/31/2005	7/2/2005	20,330	1,875,744	1.025	1,922,124	95	1.92%	4,924
4/1/2005	3/31/2006	9/30/2005	27,146	2,282,420	1.025	2,339,706	86	1.72%	5,014
7/1/2005	6/30/2006	12/30/2005	37,248	2,609,143	1.025	2,675,603	72	1.44%	4,979
10/1/2005	9/30/2006	4/1/2006	49,184	3,278,491	1.026	3,363,223	68	1.41%	4,835
1/1/2006	12/31/2006	7/2/2006	61,157	4,535,726	1.026	4,654,642	76	1.49%	5,095
4/1/2006	3/31/2007	9/30/2006	71,273	5,008,988	1.018	5,096,975	72	1.45%	4,928
7/1/2006	6/30/2007	12/30/2006	76,376	6,460,360	1.009	6,517,947	85	1.58%	5,398
10/1/2006	9/30/2007	4/1/2007	79,407	7,280,464	1.000	7,282,372	92	1.74%	5,257
1/1/2007	12/31/2007	7/2/2007	82,010	7,308,221	0.992	7,246,906	88	1.81%	4,891
4/1/2007	3/31/2008	9/30/2007	83,610	8,357,725	0.999	8,352,997	100	1.98%	5,049
7/1/2007	6/30/2008	12/30/2007	86,507	8,494,540	1.007	8,556,197	99	2.06%	4,798
10/1/2007	9/30/2008	3/31/2008	89,193	8,836,412	1.015	8,969,688	101	2.07%	4,847
1/1/2008	12/31/2008	7/1/2008	90,515	9,603,457	1.023	9,823,441	109	2.08%	5,229

		Pure Premium	Frequency	Severity
(9)	17 Point Fitted Annual Rate of Change:	-1.5%	-1.7%	0.2%
(10)	13 Point Fitted Annual Rate of Change:	10.5%	10.2%	0.3%
(11)	9 Point Fitted Annual Rate of Change:	<u>20.7%</u>	<u>22.5%</u>	<u>-1.5%</u>
(12)		2.0%	0.0%	2.0%

(13) Selected Annual Loss Trend: 2.0%

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 -- MOBILE HOME DWELLING FIRE MDP-1
INCURRED LOSS DEVELOPMENT FACTORS
NON-CATASTROPHE LOSSES*
WITH-WIND POLICIES

Beginning of Accident Year	End of Accident Year	Incurred Losses and ALAE**				
		15 Months	27 Months	39 Months	51 Months	63 Months
1/1/2004	12/31/2004	1,418,891	1,416,046	1,231,053	1,255,253	1,286,290
1/1/2005	12/31/2005	1,990,351	2,275,270	2,179,161	2,159,925	
1/1/2006	12/31/2006	5,208,267	5,328,631	5,305,549		
1/1/2007	12/31/2007	8,396,726	8,531,281			
1/1/2008	12/31/2008	10,916,127				

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	0.998	0.869	1.020	1.025	
1/1/2005	12/31/2005	1.143	0.958	0.991		
1/1/2006	12/31/2006	1.023	0.996			
1/1/2007	12/31/2007	1.016				
Straight Average		1.045	0.941	1.005	1.025	
Weighted Average		1.032	0.966	1.001	1.025	
Selected		1.032	0.966	1.001	1.025	
Cumulative		1.023	0.992	1.026	1.025	1.000

Notes:

* Includes both normal and sinkhole losses.

** Based on information from a loss database.

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

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

PR-M -- MOBILE HOME DWELLING FIRE MDP-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	10,072	559	0	10,632
1/1/2005	12/31/2005	20,330	1,275	0	21,605
1/1/2006	12/31/2006	61,157	2,882	0	64,039
1/1/2007	12/31/2007	82,010	3,639	0	85,649
1/1/2008	12/31/2008	90,515	3,534	0	94,049
(2) Total earned house years		264,085	11,889	0	275,974
(3) Frequency		2.08%	1.20%	0.04%	2.08%
(4) Adjustment Factor		0.998	0.575	0.018	1.000
(5) Indicated Full credibility standard		40,085	69,547	2,228,571	40,000
(6) Selected Full credibility standard		40,000	40,000	970,000	40,000
(4) Credibility		1.000	0.545	0.000	1.000

Notes:

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

PR-M -- MOBILE HOME DWELLING FIRE MDP-1
STATEWIDE OFFBALANCE

		With Provision for Rapid Cash Buildup	Without Provision for Rapid Cash Buildup
(1)	Combined Indication	0.125	0.119
(2)	With-Wind Indication	0.133	0.126
(3)	X-Wind Indication	-0.408	-0.408
(4)	With-Wind In-Force Premium as of 12/31/2008 at CRL	54,903	54,903
(5)	X-Wind In-Force Premium as of 12/31/2008 at CRL	984	984
(6)	Indicated With-Wind Premium	62,199	61,843
(7)	Indicated X-Wind Premium	582	582
(8)	Indicated Percent With-Wind Premium	0.991	0.991
(9)	Indicated Percent X-Wind Premium	0.009	0.009
(10)	Off-Balanced With-Wind Indicated	0.135	0.128
(11)	Off-Balanced X-Wind Indicated	-0.407	-0.407
(12)	Weighted Avg of (10)-(11)	0.125	0.119

Notes:

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

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: _____
POLICY TYPE: **MDP1**
COMPANY(IES): _____

(A) Loss Experience Eval. Date: **03/31/09**
(B) Annual Premium Trend: **1.0%**
(C) Annual Loss Trend (Up-to-Date): **2.0%**
(D) Annual Loss Trend (Projected): **2.0%**
(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	559	\$176	\$154	0.871	1.067	\$143
12/31/2005	51	1,275	524	336	0.995	1.056	353
12/31/2006	39	2,882	954	806	0.999	1.046	842
12/31/2007	27	3,639	1,053	1,028	1.005	1.035	1,070
12/31/2008	15	3,534	981	993	1.011	1.025	1,030
TOTAL		11,889	\$3,688	\$3,318			\$3,438

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	\$58	\$0	\$45	\$13	\$8	\$0	\$6	\$2	\$4	\$0	\$4	\$0	\$16
12/31/2005	47	0	0	47	6	0	0	5	1	0	0	1	54
12/31/2006	117	0	0	117	20	0	0	20	3	0	0	3	140
12/31/2007	105	0	0	105	30	0	0	30	3	0	0	3	138
12/31/2008	101	0	0	101	16	0	0	16	3	0	0	3	120
TOTAL	\$429	\$0	\$45	\$384	\$81	\$0	\$7	\$74	\$13	\$0	\$4	\$10	\$468

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	1	0	0	\$1								
12/31/2006	1	0	0	\$2								
12/31/2007	1	0	0	\$1								
12/31/2008	1	0	0	\$1								
TOTAL	\$4	\$1	\$0	\$5	3,465	-	\$984	\$0	\$0	\$0	\$0	\$0

DEVELOPMENT OF PROJECTED LOSS & LAE RATIO:

(1) Accident Year Ending	(34) Actual Incurred Loss & LAE Excl. Cats. (\$000's)	(35) Loss & ALAE Development Factors (SUPPORT)	(36) Loss Trend Factors	(37) Trended & Developed Incurred Loss & LAE Excl. Cats. (\$000's)	(38) Projected Incurred Loss & LAE Incl. Non-Hurr Cat (\$000's)	(39) Bad Faith/ Punitive Damage 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	\$16	1.000	1.137	\$18	\$18	\$0	\$18	1.000	\$18	12.5%	10.0%	
12/31/2005	54	1.000	1.115	60	\$61	0	61	1.000	61	17.2%	15.0%	
12/31/2006	140	1.000	1.093	153	\$154	0	154	1.000	154	18.3%	20.0%	
12/31/2007	138	1.000	1.072	148	\$150	0	150	1.000	150	14.0%	25.0%	
12/31/2008	120	0.990	1.051	125	\$126	0	126	1.000	126	12.2%	30.0%	
TOTAL	\$468			\$504	\$509	\$0	\$509		\$509	14.8%	100.0%	14.7%

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%	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) **14.7%** Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52) **6.1%** Expected Fixed Expense Ratio
(53) **14.7%** Expected Variable Expense Ratio
(54) **-75.7%** Rate Level Indication (Before Credibility)
(55) **0.55** Credibility (SUPPORT)
(56) **1.0%** Expected Annual Net Trend
(i.e., Projected Loss Trend Net of Premium Trend)
(57) **1.00** Assumed Number of Years Since Last Rate Review
(58) **1.0%** Expected Net Trend Since Last Rate Review
(Value receives complement of credibility)
(59) **-40.8%** Credibility-Weighted Rate Level Indication
(60) **0.0%** Company Selected Rate Change

(2) *Earned premium at current rate level*

(3) *Earned house years.*

PR-M -- MOBILE HOME DWELLING FIRE MDP-1
CALCULATION OF LOSS TREND FACTORS FOR X-WIND POLICIES

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Beginning of Calendar Year	End of Calendar Year	Average Loss Date	Earned House Years	Non-Cat Incurred	Incurred	Developed	Pure Premium	Frequency	Severity
				Losses as of 3/31/2009	Loss Development Factor	Non-Cat Incurred Losses			
1/1/2004	12/31/2004	7/1/2004	559	13,151	1.000	13,151	24	1.45%	1,625
4/1/2004	3/31/2005	9/30/2004	652	12,127	1.000	12,127	19	1.24%	1,504
7/1/2004	6/30/2005	12/30/2004	797	9,233	1.000	9,233	12	0.76%	1,524
10/1/2004	9/30/2005	4/1/2005	1,001	41,370	1.000	41,370	41	0.70%	5,882
1/1/2005	12/31/2005	7/2/2005	1,275	47,196	1.000	47,196	37	0.71%	5,217
4/1/2005	3/31/2006	9/30/2005	1,609	52,644	1.000	52,644	33	0.88%	3,736
7/1/2005	6/30/2006	12/30/2005	2,049	93,819	1.000	93,819	46	0.88%	5,187
10/1/2005	9/30/2006	4/1/2006	2,495	52,449	1.000	52,449	21	0.89%	2,371
1/1/2006	12/31/2006	7/2/2006	2,882	116,899	1.000	116,899	41	1.01%	4,019
4/1/2006	3/31/2007	9/30/2006	3,201	118,744	1.000	118,746	37	0.88%	4,220
7/1/2006	6/30/2007	12/30/2006	3,395	87,069	1.000	87,073	26	0.92%	2,790
10/1/2006	9/30/2007	4/1/2007	3,536	126,900	1.000	126,908	36	1.00%	3,599
1/1/2007	12/31/2007	7/2/2007	3,639	105,468	1.000	105,477	29	1.11%	2,615
4/1/2007	3/31/2008	9/30/2007	3,695	124,620	0.998	124,312	34	1.42%	2,369
7/1/2007	6/30/2008	12/30/2007	3,667	116,524	0.995	115,938	32	1.35%	2,349
10/1/2007	9/30/2008	3/31/2008	3,593	100,786	0.992	100,021	28	1.29%	2,158
1/1/2008	12/31/2008	7/1/2008	3,534	100,972	0.990	99,948	28	1.20%	2,364

			Pure Premium	Frequency	Severity
(9)	17 Point Fitted Annual Rate of Change:	8.2%	8.2%	8.1%	0.0%
(10)	13 Point Fitted Annual Rate of Change:	-6.8%	-6.8%	20.5%	-22.7%
(11)	9 Point Fitted Annual Rate of Change:	-12.2%	-12.2%	21.7%	-27.9%
(12)			2.0%	0.0%	2.0%

(13) Selected Annual Loss Trend: 2.0%

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 -- MOBILE HOME DWELLING FIRE MDP-1
INCURRED LOSS DEVELOPMENT FACTORS
NON-CATASTROPHE LOSSES*
X-WIND POLICIES

Beginning of Accident Year	End of Accident Year	Incurred Losses and ALAE**				
		15 Months	27 Months	39 Months	51 Months	63 Months
1/1/2004	12/31/2004	15,271	15,271	15,271	15,271	15,271
1/1/2005	12/31/2005	50,124	52,616	52,616	52,616	
1/1/2006	12/31/2006	138,139	136,829	136,846		
1/1/2007	12/31/2007	140,312	135,612			
1/1/2008	12/31/2008	119,456				

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	1.000	1.000	1.000	1.000	
1/1/2005	12/31/2005	1.050	1.000	1.000		
1/1/2006	12/31/2006	0.991	1.000			
1/1/2007	12/31/2007	0.967				
Straight Average		1.002	1.000	1.000	1.000	
Weighted Average		0.990	1.000	1.000	1.000	
Selected		0.990	1.000	1.000	1.000	
Cumulative		0.990	1.000	1.000	1.000	1.000

Notes:

* Includes both normal and sinkhole losses.

** Based on information from a loss database.

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

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

PR-M -- MOBILE HOME DWELLING FIRE MDP-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	10,072	559	0	10,632
1/1/2005	12/31/2005	20,330	1,275	0	21,605
1/1/2006	12/31/2006	61,157	2,882	0	64,039
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(2) Total earned house years		264,085	11,889	0	275,974
(3) Frequency		2.08%	1.20%	0.04%	2.08%
(4) Adjustment Factor		0.998	0.575	0.018	1.000
(5) Indicated Full credibility standard		40,085	69,547	2,228,571	40,000
(6) Selected Full credibility standard		40,000	40,000	970,000	40,000
(4) Credibility		1.000	0.545	0.000	1.000

Notes:

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

PR-M -- MOBILE HOME DWELLING FIRE MDP-1
STATEWIDE OFFBALANCE

		With Provision for Rapid Cash Buildup	Without Provision for Rapid Cash Buildup
(1)	Combined Indication	0.125	0.119
(2)	With-Wind Indication	0.133	0.126
(3)	X-Wind Indication	-0.408	-0.408
(4)	With-Wind In-Force Premium as of 12/31/2008 at CRL	54,903	54,903
(5)	X-Wind In-Force Premium as of 12/31/2008 at CRL	984	984
(6)	Indicated With-Wind Premium	62,199	61,843
(7)	Indicated X-Wind Premium	582	582
(8)	Indicated Percent With-Wind Premium	0.991	0.991
(9)	Indicated Percent X-Wind Premium	0.009	0.009
(10)	Off-Balanced With-Wind Indicated	0.135	0.128
(11)	Off-Balanced X-Wind Indicated	-0.407	-0.407
(12)	Weighted Avg of (10)-(11)	0.125	0.119

Notes:

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

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: 240px;"></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="2"/>	KEY INPUT -- The three selections are HO, MHO, and DF
Product Sub-Type:	<input type="text" value="Mobile Physical Damage"/>	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:	<div style="border: 1px solid black; padding: 2px;"> 12/31/2004 12/31/2005 12/31/2006 12/31/2007 12/31/2008 </div>	Enter as MM/DD/YYYY starting with EARLIEST year. If data does not apply for one or more required years (such as if program was not yet begun), the year(s) must be included with zeroes as data. Do not use partial years.
Loss Experience Evaluation Date:	<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 -----					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 MobMDP1 Wind		CPIC		S	2.0%	2.0%	2.0%
2	Personal Lines Account MobMDP1 X-wind		CPIC		S	1.0%	2.0%	2.0%
3					S	0.0%	0.0%	0.0%
4					S	0.0%	0.0%	0.0%
5					S	0.0%	0.0%	0.0%
6								
7								
8								
9								
10								

Column notes:

* Illustrative purposes only - Type-over OR Erase

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

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

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

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

RESULTS SUMMARY FOR RATE CHANGE INDICATIONS

GROUP NAME: Citizens Property Ins. Corp.
PRODUCT TYPE: Mobile Homeowners
PRODUCT SUB-TYPE: Mobile Physical Damage
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	MDP1 Wind	CPIC	\$57,657	90,515	13.3%	13.3%	2.0%
2	Personal Lines Accou	MDP1 X-wind	CPIC	\$1,030	3,534	-75.7%	-40.8%	-10.0%
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				\$58,686	124,049	11.7%	12.3%	1.8%

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:	Mobile Homeowners
PRODUCT SUB-TYPE:	Mobile Physical Damage
STATE:	Florida Experience Only

PROGRAM NAME:	Personal Lines Account Mobile Home D
POLICY TYPE:	MDP1 Wind
COMPANY(IES):	CPIC

(A) Loss Experience Eval. Date:	03/31/09
(B) Annual Premium Trend:	2.0%
(C) Annual Loss Trend (Up-to-Date):	2.0%
(D) Annual Loss Trend (Projected):	2.0%
(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	10,072	\$6,284	\$4,955	0.997	1.137	\$5,619
12/31/2005	51	20,330	17,025	10,651	0.993	1.115	11,796
12/31/2006	39	61,157	47,263	34,918	0.991	1.093	37,847
12/31/2007	27	82,010	51,049	49,423	0.996	1.072	52,774
12/31/2008	15	90,515	55,945	54,319	1.010	1.051	57,657
TOTAL		264,085	\$177,566	\$154,267			\$165,692

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	\$19,201	\$0	\$18,111	\$1,089	\$1,933	\$0	\$1,779	\$153	\$1,455	\$0	\$1,427	\$29	\$1,271
12/31/2005	18,663	8	16,819	1,836	1,835	0	1,567	268	1,373	0	1,325	48	2,151
12/31/2006	4,587	83	0	4,504	750	7	0	743	118	2	0	116	5,363
12/31/2007	9,747	2,650	0	7,097	1,269	119	0	1,150	254	67	0	186	8,434
12/31/2008	10,614	1,700	0	8,914	1,178	136	0	1,042	288	43	0	245	10,201
TOTAL	\$62,812	\$4,441	\$34,930	\$23,441	\$6,966	\$262	\$3,347	\$3,356	\$3,487	\$113	\$2,751	\$623	\$27,420

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	\$71	\$4	\$2	\$77								
12/31/2005	120	7	3	\$130								
12/31/2006	294	17	8	\$319								
12/31/2007	438	26	11	\$475								
12/31/2008	536	32	14	\$581								
TOTAL	\$1,458	\$86	\$37	\$1,582								

DEVELOPMENT OF PROJECTED LOSS & LAE RATIO:

(1) Accident Year Ending	(34) Actual Incurred Loss & LAE Excl. Cats. (\$000's)	(35) Loss & ALAE Develop- ment Factors (SUPPORT)	(36) Loss Trend Factors	(37) Trended & Developed Incurred Loss & LAE Excl. Cats. (\$000's)	(38) Projected Incurred Loss & LAE Incl. Non-Hurr Cat (\$000's)	(39) Bad Faith/ Punitive Damage Incl. in (34) (\$000's)	(40) Projected Incurred Loss & LAE Incl. Non-Hurr Cat. Excl. BF/PD (\$000's)	(41) Adjustment Factor for Law Changes, Etc. (SUPPORT)	(42) Final Adjusted Expected Incurred Loss & LAE (\$000's)	(43) Projected Incurred Loss & LAE Incl. Non-Hurr Cat (\$000's)	(44) Selected Accident Year Weights (SUPPORT)	(45) Weighted Proj. Incurred Loss & LAE Incl. Non-Hurr Cat Excl. BF/PD
12/31/2004	\$1,271	1.000	1.137	\$1,446	\$1,522	\$0	\$1,522	1.000	\$1,522	27.1%	10.0%	
12/31/2005	2,151	1.025	1.115	2,458	\$2,588	0	2,588	1.000	2,588	21.9%	15.0%	
12/31/2006	5,363	1.026	1.093	6,017	\$6,336	0	6,336	1.000	6,336	16.7%	20.0%	
12/31/2007	8,434	0.992	1.072	8,964	\$9,439	0	9,439	1.000	9,439	17.9%	25.0%	
12/31/2008	10,201	1.023	1.051	10,964	\$11,545	0	11,545	1.000	11,545	20.0%	30.0%	
TOTAL	\$27,420			\$29,849	\$31,431	\$0	\$31,431		\$31,431	19.0%	100.0%	19.8%

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%	8.0%	8.0%
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	2.7%	0.0%	2.7%
Other Expense (Specify**)	0.0%	10.0%	10.0%
TOTAL EXPENSES	8.8%	20.7%	29.5%
PERMISSIBLE LOSS & LAE			70.5%

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

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(50)	61.2%	Projected Hurricane Loss & LAE ratio
(51)	81.0%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	8.8%	Expected Fixed Expense Ratio
(53)	20.7%	Expected Variable Expense Ratio
(54)	13.3%	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)	13.3%	Credibility-Weighted Rate Level Indication
(60)	2.0%	Company Selected Rate Change

RATE INDICATIONS

GROUP NAME:	Citizens Property Ins. Co. rp.
PRODUCT TYPE:	Mobile Homeowners
PRODUCT SUB-TYPE:	Mobile Physical Damage
STATE:	Florida Experience Only

PROGRAM NAME:	Personal Lines Account Mobile Home D
POLICY TYPE:	MDP1 X-wind
COMPANY(IES):	CPIC

(A) Loss Experience Eval. Date:	03/31/09
(B) Annual Premium Trend:	1.0%
(C) Annual Loss Trend (Up-to-Date):	2.0%
(D) Annual Loss Trend (Projected):	2.0%
(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	559	\$176	\$154	0.871	1.067	\$143
12/31/2005	51	1,275	524	336	0.995	1.056	353
12/31/2006	39	2,882	954	806	0.999	1.046	842
12/31/2007	27	3,639	1,053	1,028	1.005	1.035	1,070
12/31/2008	15	3,534	981	993	1.011	1.025	1,030
TOTAL		11,889	\$3,688	\$3,318			\$3,438

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	\$58	\$0	\$45	\$13	\$8	\$0	\$6	\$2	\$4	\$0	\$4	\$0	\$16
12/31/2005	47	0	0	47	6	0	0	5	1	0	0	1	54
12/31/2006	117	0	0	117	20	0	0	20	3	0	0	3	140
12/31/2007	105	0	0	105	30	0	0	30	3	0	0	3	138
12/31/2008	101	0	0	101	16	0	0	16	3	0	0	3	120
TOTAL	\$429	\$0	\$45	\$384	\$81	\$0	\$7	\$74	\$13	\$0	\$4	\$10	\$468

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	\$0	\$0	\$0	\$0								
12/31/2005	1	0	0	\$1								
12/31/2006	1	0	0	\$2								
12/31/2007	1	0	0	\$1								
12/31/2008	1	0	0	\$1								
TOTAL	\$4	\$1	\$0	\$5	3,465	-	\$984	\$0	\$0	\$0	\$0	\$0

DEVELOPMENT OF PROJECTED LOSS & LAE RATIO:

(1) Accident Year Ending	(34) Actual Incurred Loss & LAE Excl. Cats. (\$000's)	(35) Loss & ALAE Develop- ment Factors (SUPPORT)	(36) Loss Trend Factors	(37) Trended & Developed Incurred Loss & LAE Excl. Cats. (\$000's)	(38) Projected Incurred Loss & LAE Incl. Non-Hurr Cat (\$000's)	(39) Bad Faith/ Punitive Damage Loss & ALAE Incl. in (34) (\$000's)	(40) Projected Incurred Loss & LAE Incl. Non-Hurr Cat. Excl. BF/PD (\$000's)	(41) Adjustment Factor for Law Changes, Etc. (SUPPORT)	(42) Final Adjusted Expected Incurred Loss & LAE (\$000's)	(43) Projected Incurred Loss & LAE Incl. Non-Hurr Cat (\$000's)	(44) Selected Accident Year Weights (SUPPORT)	(45) Weighted Proj. Incurred Loss & LAE Incl. Non-Hurr Cat Excl. BF/PD
12/31/2004	\$16	1.000	1.137	\$18	\$18	\$0	\$18	1.000	\$18	12.5%	10.0%	
12/31/2005	54	1.000	1.115	60	\$61	0	61	1.000	61	17.2%	15.0%	
12/31/2006	140	1.000	1.093	153	\$154	0	154	1.000	154	18.3%	20.0%	
12/31/2007	138	1.000	1.072	148	\$150	0	150	1.000	150	14.0%	25.0%	
12/31/2008	120	0.990	1.051	125	\$126	0	126	1.000	126	12.2%	30.0%	
TOTAL	\$468			\$504	\$509	\$0	\$509		\$509	14.8%	100.0%	14.7%

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%	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)	14.7%	Proj. Incurred Loss & LAE Ratio (Incl. all catastrophes)
(52)	6.1%	Expected Fixed Expense Ratio
(53)	14.7%	Expected Variable Expense Ratio
(54)	-75.7%	Rate Level Indication (Before Credibility)
(55)	0.55	Credibility (SUPPORT)
(56)	1.0%	Expected Annual Net Trend (i.e., Projected Loss Trend Net of Premium Trend)
(57)	1.00	Assumed Number of Years Since Last Rate Review
(58)	1.0%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(59)	-40.8%	Credibility-Weighted Rate Level Indication
(60)	-10.0%	Company Selected Rate Change

RATE INDICATIONS

GROUP NAME:	Citizens Property Ins. Co rp.
PRODUCT TYPE:	Mobile Homeowners
PRODUCT SUB-TYPE:	Mobile Physical Damage
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 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:	Mobile Homeowners
PRODUCT SUB-TYPE:	Mobile Physical Damage
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:	Mobile Homeowners
PRODUCT SUB-TYPE:	Mobile Physical Damage
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:	Mobile Homeowners
PRODUCT SUB-TYPE:	Mobile Physical Damage
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 Incl. Non-Hurr Cat. Excl. BF/PD (\$000's)	(41) Adjustment Factor for Law Changes, Etc. (SUPPORT)	(42) Final Adjusted Expected Incurred Loss & LAE (\$000's)	(43) Projected Incurred Loss & LAE Incl. Non-Hurr Cat (\$000's)	(44) Selected Accident Year Weights (SUPPORT)	(45) Weighted Proj. Incurred Loss & LAE Incl. Non-Hurr Cat Excl. BF/PD
12/31/2004	\$7,000	1.000	1.000	\$7,000	\$7,000	\$0	\$7,000	1.000	\$7,000	70.0%	50.0%	
12/31/2005	7,000	1.000	1.000	7,000	\$7,000	0	7,000	1.000	7,000	70.0%	50.0%	
12/31/2006	0		1.000	0	\$0		0		0	0.0%		
12/31/2007	0		1.000	0	\$0		0		0	0.0%		
12/31/2008	0		1.000	0	\$0		0		0	0.0%		
TOTAL	\$14,000			\$14,000	\$14,000	\$0	\$14,000		\$14,000	70.0%	100.0%	70.0%

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

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

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

DEVELOPMENT OF RATE LEVEL INDICATIONS:

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

RATE INDICATIONS

GROUP NAME:	Citizens Property Ins. Co rp.
PRODUCT TYPE:	Mobile Homeowners
PRODUCT SUB-TYPE:	Mobile Physical Damage
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 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:	Mobile Homeowners
PRODUCT SUB-TYPE:	Mobile Physical Damage
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 Incl. Loss & ALAE (\$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:	Mobile Homeowners
PRODUCT SUB-TYPE:	Mobile Physical Damage
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:	Mobile Homeowners
PRODUCT SUB-TYPE:	Mobile Physical Damage
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)
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(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 INDICATED MDPI HURRICANE PREMIUM

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
<u>Territory</u>	<u>Territory Description</u>	<u>Current With- Wind Extended Coverage Building Premium</u>	<u>Current With- Wind Extended Coverage Contents Premium</u>	<u>With-Wind Proposed Capped Extended Coverage Rate Change</u>	<u>Indicated With- Wind Extended Coverage Building Premium</u>	<u>Indicated With- Wind Extended Coverage Contents Premium</u>	<u>Building Hurricane Percentage</u>	<u>Contents Hurricane Percentage</u>	<u>Indicated Building Hurricane Premium</u>	<u>Indicated Contents Hurricane Premium</u>	<u>Indicated Hurricane Premium</u>
192	Alachua	198,511	79,912	-25.1%	148,747	59,879	16.9%	4.1%	25,138	2,455	27,593
292	Baker	84,623	31,189	-24.6%	63,832	23,526	16.7%	4.1%	10,660	965	11,625
601	Bay, Coastal	214,820	66,114	2.5%	220,281	67,795	48.6%	48.7%	107,057	33,016	140,073
721	Bay, Remainder	468,197	172,947	-19.1%	378,977	139,990	38.9%	25.4%	147,422	35,557	182,979
392	Bradford	70,190	28,232	-25.2%	52,517	21,123	16.5%	4.0%	8,665	845	9,510
57	Brevard, Coastal	71,294	21,100	10.0%	78,423	23,210	48.1%	48.4%	37,722	11,234	48,955
64	Brevard, Remainder	814,858	267,601	10.0%	896,344	294,361	40.1%	14.8%	359,434	43,565	402,999
35	Broward, Hllwd & Ft. Ldrdle	55,388	25,024	10.0%	60,927	27,526	45.8%	46.3%	27,904	12,745	40,649
361	Broward, Coastal	572	175	-14.5%	489	150	47.2%	44.3%	231	66	297
37	Broward, Rem. Excl. Ft. L.	1,333,912	505,010	10.0%	1,467,303	555,511	45.6%	39.9%	669,090	221,649	890,739
193	Calhoun	26,142	10,377	-26.8%	19,141	7,598	16.9%	4.2%	3,235	319	3,554
581	Charlotte, Coastal	213,550	77,101	10.0%	234,905	84,811	48.3%	48.6%	113,459	41,218	154,677
711	Charlotte, Remainder	431,886	160,159	10.0%	475,075	176,175	39.1%	25.0%	185,754	44,044	229,798
591	Citrus, Coastal	100,861	34,413	-16.3%	84,428	28,806	47.3%	47.5%	39,935	13,683	53,618
731	Citrus, Remainder	657,180	234,135	-21.1%	518,676	184,790	38.4%	25.0%	199,172	46,197	245,369
492	Clay	284,755	119,925	-23.2%	218,579	92,055	16.7%	4.1%	36,503	3,774	40,277
551	Collier, Remainder	236,210	92,066	10.0%	259,831	101,273	47.8%	48.2%	124,199	48,813	173,013
541	Collier, Coastal	140,326	45,663	10.0%	154,359	50,229	48.8%	49.0%	75,327	24,612	99,939
293	Columbia	158,493	58,334	-26.0%	117,281	43,166	16.5%	4.0%	19,351	1,727	21,078
30	Dade, Miami Beach	0	0	9.9%	0	0	46.9%	43.5%	0	0	0
31	Dade, Coastal	0	0	9.9%	0	0	47.6%	44.2%	0	0	0
32	Dade, Miami	2,716	902	-12.5%	2,375	789	45.9%	46.5%	1,090	367	1,457
33	Dade, Hialeah	6,630	783	10.0%	7,293	861	45.3%	39.4%	3,304	339	3,643
34	Dade, Rem Excl H.,M.,M.B.	168,524	30,209	10.0%	185,376	33,230	45.6%	46.1%	84,532	15,319	99,851
712	De Soto	94,072	30,103	3.5%	97,354	31,153	38.9%	25.1%	37,871	7,820	45,690
592	Dixie, Coastal	42,567	15,097	-18.3%	34,784	12,336	48.0%	48.2%	16,696	5,946	22,642
732	Dixie, Remainder	106,198	39,486	-21.8%	83,014	30,866	39.0%	25.8%	32,376	7,963	40,339
39	Duval, Jacksonville	300,490	110,432	-20.4%	239,249	87,926	16.6%	4.1%	39,715	3,605	43,320
40	Duval, Remainder	5,204	1,960	-21.7%	4,075	1,535	18.1%	3.0%	738	46	784
41	Duval, Coastal	10,311	3,220	-14.3%	8,833	2,759	42.0%	7.6%	3,710	210	3,920
602	Escambia, Coastal	0	0	9.9%	0	0	48.1%	48.4%	0	0	0
43	Escambia, Remainder	489,842	160,513	10.0%	538,826	176,564	38.8%	16.3%	209,065	28,780	237,845
531	Flagler, Coastal	3,621	1,707	-15.1%	3,075	1,450	47.3%	47.5%	1,455	689	2,143
701	Flagler, Remainder	60,865	24,952	-18.3%	49,712	20,380	38.5%	25.1%	19,139	5,115	24,255
603	Franklin	71,449	23,550	-12.7%	62,364	20,556	48.6%	48.9%	30,309	10,052	40,361
393	Gadsden	136,812	55,903	-22.1%	106,576	43,548	16.9%	4.1%	18,011	1,785	19,797
923	Gilchrist	138,110	54,920	-28.1%	99,295	39,485	16.8%	4.1%	16,682	1,619	18,300
552	Glades	62,673	19,206	10.0%	68,940	21,127	47.6%	48.4%	32,816	10,225	43,041
604	Gulf, Coastal	16,963	5,629	-15.3%	14,364	4,766	48.2%	48.5%	6,923	2,312	9,235
722	Gulf, Remainder	47,792	17,167	-20.4%	38,039	13,664	39.1%	25.9%	14,873	3,539	18,412
493	Hamilton	29,319	10,332	-26.8%	21,470	7,566	16.7%	4.1%	3,586	310	3,896
713	Hardee	47,950	16,032	-15.7%	40,415	13,513	38.9%	25.2%	15,721	3,405	19,127
553	Hendry	148,575	47,079	10.0%	163,433	51,787	47.6%	48.4%	77,794	25,065	102,859
159	Hernando, Coastal	64,319	18,714	-16.2%	53,927	15,690	47.3%	47.5%	25,507	7,453	32,960
733	Hernando, Remainder	767,064	251,124	-19.7%	615,610	201,540	38.2%	24.7%	235,163	49,780	284,943
714	Highlands	136,573	48,449	10.0%	150,230	53,294	38.9%	25.2%	58,440	13,430	71,870
47	Hillsborough, Tampa	39,026	15,762	2.2%	39,873	16,104	39.3%	17.3%	15,670	2,786	18,456
80	Hillsborough, Excl. Tampa	1,803,342	676,798	0.9%	1,820,163	683,111	39.5%	17.5%	718,965	119,544	838,509
593	Holmes	45,814	17,588	-27.1%	33,410	12,826	16.9%	4.2%	5,646	539	6,185
561	Indian River, Remainder	143,437	41,837	10.0%	157,781	46,021	48.1%	48.3%	75,893	22,228	98,121
181	Indian River, Coastal	0	0	9.9%	0	0	46.8%	46.6%	0	0	0
693	Jackson	156,458	65,341	-25.7%	116,294	48,567	16.9%	4.2%	19,654	2,040	21,693
705	Jefferson, Coastal	0	0	9.2%	0	0	48.3%	48.5%	0	0	0
693	Jefferson, Remainder	39,517	15,725	-25.8%	29,341	11,676	16.7%	4.1%	4,900	479	5,379
893	Lafayette	26,661	10,798	-27.0%	19,453	7,879	16.9%	4.1%	3,288	323	3,611
692	Lake	454,201	177,332	10.0%	499,621	195,065	17.1%	3.8%	85,435	7,412	92,848
542	Lee, Coastal	52,519	15,958	10.0%	57,771	17,554	48.2%	48.6%	27,846	8,531	36,377
554	Lee, Remainder	1,867,084	732,599	10.0%	2,053,792	805,859	40.9%	26.3%	840,001	211,941	1,051,942
993	Leon	218,592	74,258	-22.3%	169,832	57,694	16.9%	4.1%	28,702	2,365	31,067
594	Levy, Coastal	120,392	41,616	-18.4%	98,208	33,948	47.7%	47.9%	46,845	16,261	63,106
734	Levy, Remainder	286,907	105,860	-21.3%	225,821	83,321	38.4%	25.1%	86,715	20,914	107,629
931	Liberty	27,344	9,577	-25.1%	20,484	7,174	16.9%	4.1%	3,462	294	3,756
932	Madison	36,081	15,139	-25.7%	26,808	11,248	16.7%	4.1%	4,477	461	4,938
582	Manatee, Coastal	35,653	12,734	10.0%	39,218	14,007	48.0%	48.2%	18,825	6,752	25,576
735	Manatee, Remainder	1,341,486	574,046	10.0%	1,475,635	631,451	38.8%	25.0%	572,546	157,863	730,409
792	Marion	481,807	176,117	-26.7%	352,974	129,024	17.3%	4.0%	61,064	5,161	66,225
10	Martin, Remainder	240,056	65,491	3.9%	249,435	68,050	45.8%	45.6%	114,241	31,031	145,272
182	Martin, Coastal	6,521	1,579	10.0%	7,173	1,737	46.7%	46.5%	3,350	808	4,157
5	Monroe, Excl. Key West	58,643	9,891	10.0%	64,507	10,880	50.6%	27.6%	32,641	3,003	35,644
7	Monroe, Key West	933	0	10.0%	1,026	0	57.9%	47.5%	594	0	594
532	Nassau, Coastal	11,705	3,562	-14.9%	9,958	3,030	48.1%	48.2%	4,790	1,461	6,250
892	Nassau, Remainder	365,163	125,160	-25.6%	271,657	93,111	16.5%	3.9%	44,823	3,631	48,455
606	Okaloosa, Coastal	1,176	244	10.0%	1,294	268	48.5%	48.7%	627	131	758
723	Okaloosa, Remainder	208,913	65,641	6.0%	221,506	69,598	38.0%	24.5%	84,172	17,051	101,224
555	Okeechobee	135,312	37,014	10.0%	148,843	40,715	47.6%	48.3%	70,849	19,666	90,515
49	Orange, Orlando	2,497	816	-18.8%	2,028	663	16.9%	2.5%	343	17	359
90	Orange, Excl. Orlando	142,264	47,878	10.0%	156,490	52,666	17.2%	3.9%	26,916	2,054	28,970
511	Osceola	180,661	63,992	10.0%	198,727	70,391	17.0%	3.6%	33,784	2,534	36,318
362	Palm Beach, Coastal	1,874	523	10.0%	2,061	575	47.7%	44.5%	983	256	1,239
38	Palm Beach, Remainder	373,113	107,087	10.0%	410,295	117,758	47.0%	43.9%	192,838	51,696	244,534
595	Pasco, Coastal	56,458	16,187	-16.1%	47,369	13,581	47.5%	47.7%	22,500	6,478	28,978
736	Pasco, Remainder	2,719,491	965,094	-16.3%	2,276,728	807,966	38.4%	24.8%	874,264	200,376	1,074,639
42	Pinellas, Coastal	224	122	-17.5%	185	101	48.0%	48.0%	89	48	137
46	Pinellas - Saint Petersburg	114,027	53,825	10.0%	125,430	59,208	41.0%	39.5%	51,426	23,387	74,813
81	Pinellas, Rem. Excl. Saint Pe	2,129,494	956,192	10.0%	2,342,443	1,051,811	39.3%	16.9%	920,580	177,756	1,098,336
50	Polk	1,077,967	402,906	10.0%	1,185,764	443,197	17.0%	3.6%	201,580	15,955	217,535
992	Putnam	280,461	102,942	-27.8%	202,400	74,290	16.8%	4.1%	34,003	3,046	37,049
533	Saint Johns, Coastal	47,987	15,613	-14.9%	40,833	13,285	47.2%	47.4%	19,271	6,297	25,571
702	Saint Johns, Remainder	309,712	105,911	-18.7%	251,806	86,109	38.7%	25.1%	97,449	21,613	119,062
562	Saint Lucie, Remainder	189,421	56,140	10.0%	208,363	61,754	48.4%	48.5%	100,848	29,951	130,798

CALCULATION OF INDICATED MDP1 HURRICANE PREMIUM

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
<u>Territory</u>	<u>Territory Description</u>	Current With- Wind Extended Building Premium	Current With- Wind Extended Contents Premium	With-Wind Proposed Capped Extended Coverage Rate Change	Indicated With- Wind Extended Building Premium	Indicated With- Wind Extended Contents Premium	Building Hurricane Percentage	Contents Hurricane Percentage	Indicated Building Hurricane Premium	Indicated Contents Hurricane Premium	Indicated Hurricane Premium
183	Saint Lucie, Coastal	23,251	6,887	10.0%	25,576	7,576	46.8%	46.6%	11,970	3,530	15,500
607	Santa Rosa, Coastal	0	0	9.9%	0	0	48.7%	48.9%	0	0	0
724	Santa Rosa, Remainder	496,021	171,839	10.0%	545,623	189,023	38.2%	24.7%	208,428	46,689	255,117
583	Sarasota, Coastal	71,933	26,274	10.0%	79,126	28,901	48.4%	48.6%	38,297	14,046	52,343
715	Sarasota, Remainder	684,334	300,481	10.0%	752,767	330,529	39.4%	25.3%	296,590	83,624	380,214
512	Seminole	66,647	25,606	10.0%	73,312	28,167	17.1%	3.8%	12,536	1,070	13,607
921	Sumter	110,309	42,043	5.8%	116,684	44,473	17.1%	3.8%	19,953	1,690	21,643
933	Suwannee	129,579	47,357	-28.0%	93,351	34,117	16.7%	4.1%	15,590	1,399	16,988
596	Taylor, Coastal	88,881	33,114	-17.1%	73,664	27,445	48.3%	48.5%	35,580	13,311	48,890
737	Taylor, Remainder	64,672	28,231	-21.8%	50,545	22,064	39.0%	26.0%	19,712	5,737	25,449
922	Union	31,290	13,066	-25.6%	23,282	9,722	16.6%	4.0%	3,865	389	4,254
62	Volusia, Coastal	3,850	1,687	-14.8%	3,282	1,438	48.3%	48.6%	1,585	699	2,284
63	Volusia, Remainder	638,880	244,845	10.0%	702,768	269,330	39.9%	15.2%	280,404	40,938	321,343
608	Wakulla, Coastal	43,100	15,854	-15.5%	36,413	13,394	49.5%	49.7%	18,025	6,657	24,682
725	Wakulla, Remainder	223,780	79,734	-18.5%	182,383	64,984	39.0%	25.9%	71,129	16,831	87,960
609	Walton, Coastal	20,352	5,784	-14.6%	17,387	4,941	48.5%	48.7%	8,432	2,406	10,839
726	Walton, Remainder	214,761	72,916	-19.1%	173,673	58,966	38.7%	25.4%	67,211	14,977	82,189
934	Washington	84,013	30,778	-26.8%	61,492	22,528	17.0%	4.2%	10,454	946	11,400
Total		27,346,454	10,146,337	-1.9%	26,812,874	9,979,228	36.7%	22.6%	9,848,431	2,250,737	12,099,168

Notes:

- (1) From internal database
- (2) From internal database
- (3) From the separated MDP1 territorial indication, exhibit "2-3-Without 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)

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	MDP-1 Mobile Home Dwelling Fire

CITIZENS COUNTY	CITIZENS CODE	LOWEST AVAILABLE CREDIT (%)*	HIGHEST AVAILABLE CREDIT (%)*	ESTIMATED AVERAGE CREDIT (%)*
INCLUDES WIND-ONLY PORTION				
BAY	59	73.7%	85.6%	79.7%
BREVARD	60	80.7%	86.6%	83.6%
BROWARD	45, 46, 47, 48	88.8%	91.3%	90.5%
CHARLOTTE	61	80.7%	86.6%	83.6%
COLLIER	62	80.7%	86.6%	83.6%
DADE	22, 23, 24, 25, 26, 27, 28, 29	89.1%	91.3%	90.8%
DUVAL	41	59.3%	82.8%	67.3%
ESCAMBIA	52, 53, 54	80.7%	86.6%	83.6%
FLAGLER	83	74.0%	82.7%	78.3%
FRANKLIN	65	83.1%	83.1%	83.1%
GULF	66	73.3%	82.6%	77.9%
HERNANDO	56	73.5%	82.4%	78.0%
INDIAN RIVER	76	86.6%	91.3%	88.9%
LEE	17, 18, 19, 20	80.7%	86.6%	83.6%
LEVY	57	73.0%	81.9%	77.5%
MANATEE	68	80.7%	86.6%	83.6%
MONROE	90	92.7%	93.6%	93.1%
NASSAU	69	57.1%	82.7%	69.9%
OKALOOSA	70	79.9%	86.6%	83.3%
PALM BEACH	94, 95, 96, 97	91.3%	91.3%	91.3%
PASCO	88	74.6%	82.4%	78.5%
PINELLAS	42	80.7%	82.1%	81.2%
ST JOHNS	71	73.8%	82.7%	78.3%
ST LUCIE	77	86.6%	91.3%	89.0%
SANTA ROSA	92	80.7%	86.6%	83.6%
SARASOTA	49, 50, 51	80.7%	86.6%	83.6%
VOLUSIA	14, 15, 16	80.7%	82.7%	81.7%
WAKULLA	58	73.9%	82.6%	78.2%
WALTON	75	73.7%	82.8%	78.2%

* Each credit must be listed as the percentage of the total premium that is eliminated when wind/hail coverage is excluded (i.e. if 60% of the total premium is eliminated, the credit must be listed as 60.0). In the "Notes" below, include an explanation of the determination of the lowest, highest, and estimated average credits. If the line of business is Dwelling Fire, indicate whether the credit is to be applied to the Extended Coverage portion of the premium or the total Fire and Extended Coverage premium in the "Notes" below.

NOTE: See CITIZENS web site at "www.CitizensFla.com" for detailed wind-only territory definitions.

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INTERNET FILING SYSTEM (IFILE) -- EX-WIND CREDITS EXHIBIT

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CREDITS FOR EXCLUDING WIND AND HAIL COVERAGE
 BASED ON
 CITIZENS PROPERTY INSURANCE CORPORATION (CITIZENS)
 WIND-ONLY TERRITORY DEFINITIONS

LINE OF BUSINESS

COMPANY NAME

PROGRAM NAME

POLICY TYPE

CITIZENS COUNTY	CITIZENS CODE	LOWEST AVAILABLE CREDIT (%)*	HIGHEST AVAILABLE CREDIT (%)*	ESTIMATED AVERAGE CREDIT (%)*
INCLUDES WIND-ONLY PORTION				
BAY	59			
BREVARD	60			
BROWARD	45, 46, 47, 48			
CHARLOTTE	61			
COLLIER	62			
DADE	22, 23, 24, 25, 26, 27, 28, 29			
DUVAL	41			
ESCAMBIA	52, 53, 54			
FLAGLER	83			
FRANKLIN	65			
GULF	66			
HERNANDO	56			
INDIAN RIVER	76			
LEE	17, 18, 19, 20			
LEVY	57			
MANATEE	68			
MONROE	90			
NASSAU	69			
OKALOOSA	70			
PALM BEACH	94, 95, 96, 97			
PASCO	88			
PINELLAS	42			
ST JOHNS	71			
ST LUCIE	77			
SANTA ROSA	92			
SARASOTA	49, 50, 51			
VOLUSIA	14, 15, 16			
WAKULLA	58			
WALTON	75			

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POLICY TYPE

CITIZENS COUNTY	CITIZENS CODE	LOWEST AVAILABLE CREDIT (%)*	HIGHEST AVAILABLE CREDIT (%)*	ESTIMATED AVERAGE CREDIT (%)*
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WALTON	75			

* Each credit must be listed as the percentage of the total premium that is eliminated when wind/hail coverage is excluded (i.e. if 60% of the total premium is eliminated, the credit must be listed as 60.0). In the "Notes" below, include an explanation of the determination of the lowest, highest, and estimated average credits. If the line of business is Dwelling Fire, indicate whether the credit is to be applied to the Extended Coverage portion of the premium or the total Fire and Extended Coverage premium in the "Notes" below.

NOTE: See CITIZENS web site at "www.CitizensFla.com" for detailed wind-only territory definitions.

NOTE: Ten exhibits are included. If more are required, additional worksheets may be added and the exhibit may be copied to these worksheets.

Notes:

INTERNET FILING SYSTEM (IFILE) -- EX-WIND CREDITS EXHIBIT

T

CREDITS FOR EXCLUDING WIND AND HAIL COVERAGE
BASED ON
CITIZENS PROPERTY INSURANCE CORPORATION (CITIZENS)
WIND-ONLY TERRITORY DEFINITIONS

LINE OF BUSINESS

COMPANY NAME

PROGRAM NAME

POLICY TYPE

CITIZENS COUNTY	CITIZENS CODE	LOWEST AVAILABLE CREDIT (%)*	HIGHEST AVAILABLE CREDIT (%)*	ESTIMATED AVERAGE CREDIT (%)*
INCLUDES WIND-ONLY PORTION				
BAY	59			
BREVARD	60			
BROWARD	45, 46, 47, 48			
CHARLOTTE	61			
COLLIER	62			
DADE	22, 23, 24, 25, 26, 27, 28, 29			
DUVAL	41			
ESCAMBIA	52, 53, 54			
FLAGLER	83			
FRANKLIN	65			
GULF	66			
HERNANDO	56			
INDIAN RIVER	76			
LEE	17, 18, 19, 20			
LEVY	57			
MANATEE	68			
MONROE	90			
NASSAU	69			
OKALOOSA	70			
PALM BEACH	94, 95, 96, 97			
PASCO	88			
PINELLAS	42			
ST JOHNS	71			
ST LUCIE	77			
SANTA ROSA	92			
SARASOTA	49, 50, 51			
VOLUSIA	14, 15, 16			
WAKULLA	58			
WALTON	75			

* Each credit must be listed as the percentage of the total premium that is eliminated when wind/hail coverage is excluded (i.e. if 60% of the total premium is eliminated, the credit must be listed as 60.0). In the "Notes" below, include an explanation of the determination of the lowest, highest, and estimated average credits. If the line of business is Dwelling Fire, indicate whether the credit is to be applied to the Extended Coverage portion of the premium or the total Fire and Extended Coverage premium in the "Notes" below.

NOTE: See CITIZENS web site at "www.CitizensFla.com" for detailed wind-only territory definitions.

NOTE: Ten exhibits are included. If more are required, additional worksheets may be added and the exhibit may be copied to these worksheets.

Notes:

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



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

September 24, 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
Mobile Homeowners Dwelling Fire
LAW CHANGE SUPPORT REQUIREMENT**

Dear Mr. McCarty:

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

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

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

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

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

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

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

Sincerely,

Brian Donovan, FCAS, MAAA
Director, Actuarial Services

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



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

September 24, 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
Mobile Homeowners Dwelling Fire
CATASTROPHE MODEL SUPPORT REQUIREMENT**

Dear Mr. McCarty:

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

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

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

Answer:

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

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

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

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

Answer:

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

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

Answer:

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

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

Answer:

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

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

Answer:

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

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

Answer:

Information must be obtained from the Florida International University.

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

Answer:

Information must be obtained from the Florida International University.

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

Answer:

Information must be obtained from the Florida International University.

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

Answer:

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

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

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

Answer:

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

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

- d. In order to enhance confidence in the model regarding sensitivity of the model to variations in input and assumptions, Citizens relies on extensive sensitivity testing by the modeler. Sensitivity of the model output with respect to the simultaneous variation of input variables and a detailed explanation of the sensitivity analyses that have been performed on the model are covered in FPHLM's filing with the Florida Commission on Hurricane Loss Projection Methodology (FCHLPM). Please see file named "FPHLM07Standards_S-2 Sensitivity Analysis for Model Output.pdf."

11. Provide all available comparison of model results with actual historical observations for your company or group. These comparisons should be provided by policy type and territory within policy type.

Answer:

To Citizens' knowledge, the Florida Public Hurricane Loss Model does not produce company specific hurricane footprint modeled loss amounts for real-time hurricane events.

12. State and provide complete support for the credibility that you have assigned to the output of the model by policy type and territory within policy type.

Answer:

A credibility weighting of 100% has been applied to the FPHLM model for all policy types and territories since we have not used any other sources to estimate our expected annual hurricane losses.

13. Provide the hurricane data set used to develop the model. Include the source of this information. For any hurricanes not included in the Official Hurricane Set of the Florida Commission on Hurricane Loss Projection Methodology, provide an overall estimate of their impact on the loss cost projections. Also, explain why they are included and provide complete supporting data/information. Finally, state whether or not the Official Hurricane Set has been similarly altered in past versions of the model.

Answer:

Information must be obtained from the Florida International University.

14. Identify the hurricane characteristics (e.g., central pressure or radius of maximum winds) that are used in the model. For hurricane characteristics modeled as random variables, provide the probability distributions used along with complete supporting data/information for the derivation and reasonableness of each distribution.

Answer:

Information must be obtained from the Florida International University.

15. Provide all the vulnerability functions used in the model along with complete supporting data/information for the derivation and reasonableness of each function.

Answer:

Information must be obtained from the Florida International University.

16. Provide any other distributions, functions, formulas, assumptions, factors, etc used in the model. Include complete supporting data/information for the derivation and reasonableness of each distribution, function, formula, assumption, factor, etc.

Answer:

Information must be obtained from the Florida International University.

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

Answer:

Information must be obtained from the Florida International University.

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

Answer:

Information must be obtained from the Florida International University.

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

Answer:

Information must be obtained from the Florida International University.

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

Answer:

Information must be obtained from the Florida International University.

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

Answer:

Information must be obtained from the Florida International University.

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

Answer:

Information must be obtained from the Florida International University.

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

Answer:

Information must be obtained from the Florida International University.

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

Answer:

Information must be obtained from the Florida International University.

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

Answer:

Information must be obtained from the Florida International University.

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

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

Answer:

Information must be obtained from the Florida International University.

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

Answer:

Information must be obtained from the Florida International University.

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

Answer:

Information must be obtained from the Florida International University.

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

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

Answer:

Information must be obtained from the Florida International University.

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

Answer:

Information must be obtained from the Florida International University.

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

Answer:

Information must be obtained from the Florida International University.

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

Answer:

Information must be obtained from the Florida International University.

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

Answer:

Information must be obtained from the Florida International University.

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

51. Identify any storms in the historical or the stochastic storm set that cause damage subsequent to 72 hours after the first damage-causing winds in the state of Florida. If your model assumes that this is not possible, explain how one can accurately make such an assumption.

Answer:

Information must be obtained from the Florida International University.

52. Provide complete detail concerning the modeler's investigation and handling of claim practices of insurance companies when data for those companies is used to develop or verify model calculations.

Answer:

Information must be obtained from the Florida International University.

53. Describe the analyses performed to validate the model output loss costs using insurance company data that may or may not include the effects of demand surge. Demonstrate how any analyses where Hurricane Andrew losses are used considers the presence of demand surge.

Answer:

Information must be obtained from the Florida International University.

54. Describe the methods used to account for the implementation of multiple deductibles in the insurers' claim payment historical records for policy periods where more than one hurricane caused damage at a single location. Describe how multiple deductible claim experience in the historical record is included in the projection of future loss costs. Describe any recent changes in the process used to account for multiple deductibles.

Answer:

Information must be obtained from the Florida International University.

55. Provide documentation of the rules and procedures that assure accuracy of insurance data used in developing or validating the model.

Answer:

Information must be obtained from the Florida International University.

56. Justify any changes from the immediate earlier version of your model of greater than five percent in weighted average loss costs for any county.

Answer:

Information must be obtained from the Florida International University.

57. Provide sensitivity analyses on annual frequency, central pressure, Rmax, forward speed, and mean damage. Explicitly state the statistical techniques used to perform these analyses. Provide displays of these analyses in a graphical format (e.g. contour plots with temporal animation).

Answer:

Information must be obtained from the Florida International University.

58. Provide detailed control and flow diagrams, completely and sufficiently labeled for each component as well as interface specifications for all components in the model. Each diagram must include components, sub-components, arcs, and labels.

Answer:

Information must be obtained from the Florida International University.

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

Answer:

Information must be obtained from the Florida International University.

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

Answer:

Information must be obtained from the Florida International University.

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

Sincerely,

Brian Donovan, FCAS, MAAA
Director, Actuarial Services

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



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

September 24, 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
Mobile Homeowners Dwelling Fire**

Dear Mr. McCarty:

Three files could not be uploaded to the industry portal due to file type and/or size. These files were saved into a CD and mailed to the OIR.

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	0.82	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	NumPolicies	sumLMs	sumLMapp	sumLMc	sumLMale	SumSumEls	SumSumElapp	SumSumElc	SumSumElale	RatioS	RatioApp	RatioC	RatioAle	TotalAAL
MONROE	SC1	532	0.00	21,801,099.00	357,800.00	0.00	0.00	52,034.90	954.70	0.00	0.00	2.39	2.67	0.00	52,989.60
MONROE	SC2	10	0.00	305,500.00	13,500.00	0.00	0.00	673.21	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

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

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

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

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

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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.

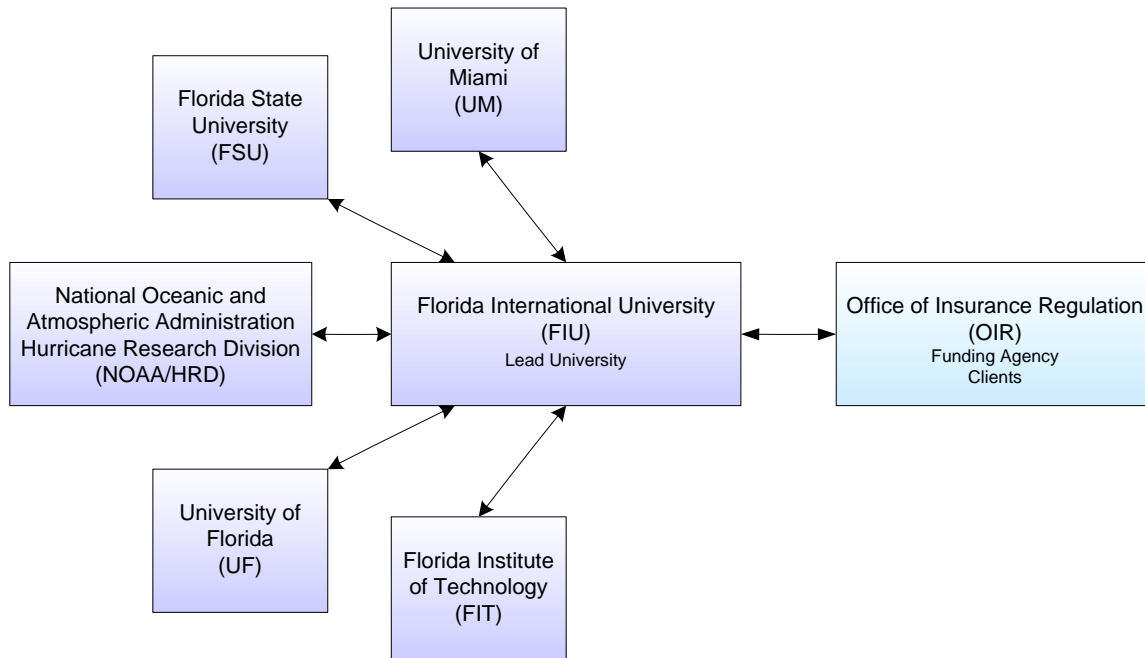


Figure 10. Organizational Structure

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.

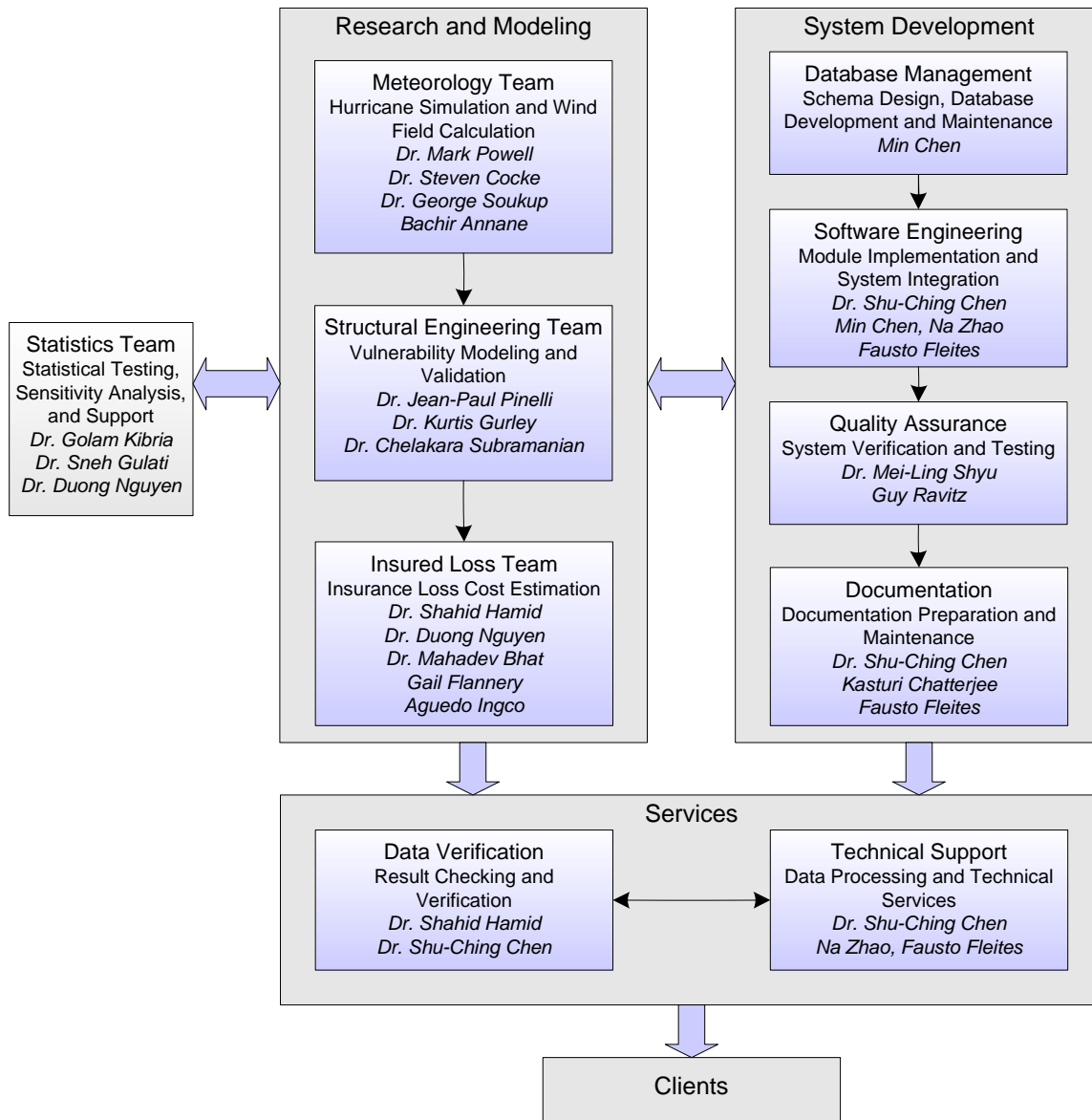


Figure 11. Florida Public Hurricane Loss Model Workflow

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

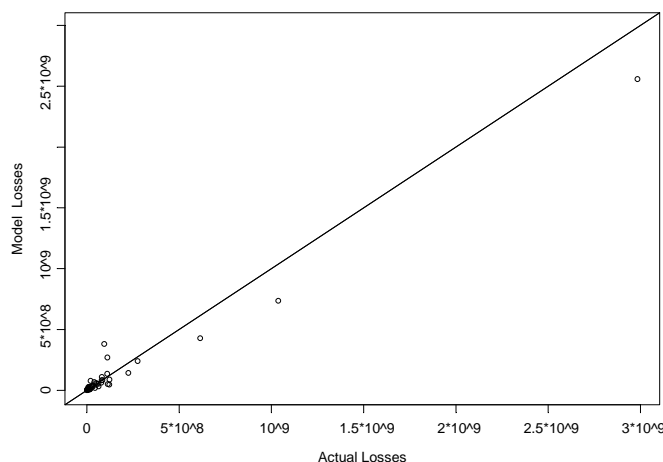


Figure 69. Scatter plot between Total Actual Losses vs. Total Modeled losses2. Provide a completed Form S-3, Five Validation Comparisons.

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.

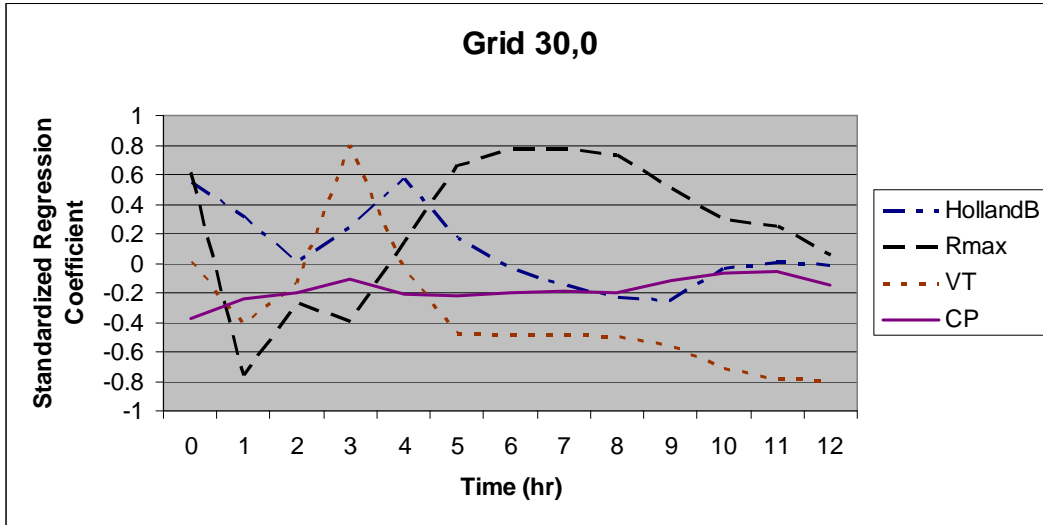


Figure 63. Standardized Regression Coefficients vs. Time at Grid Coordinates (30,0) for Category 1

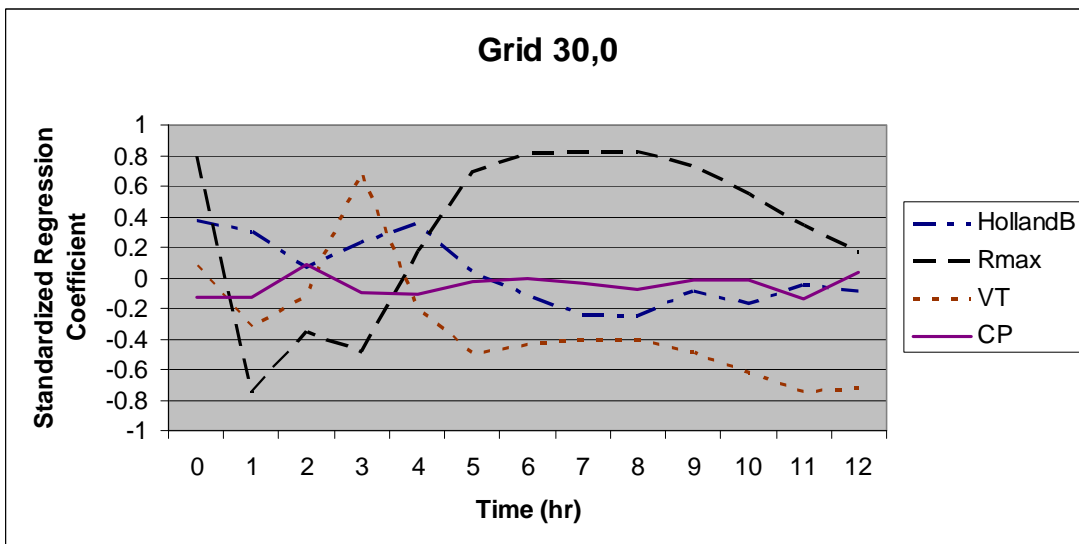


Figure 64. Standardized Regression Coefficients vs. Time at Grid Coordinates (30,0) for Category 3

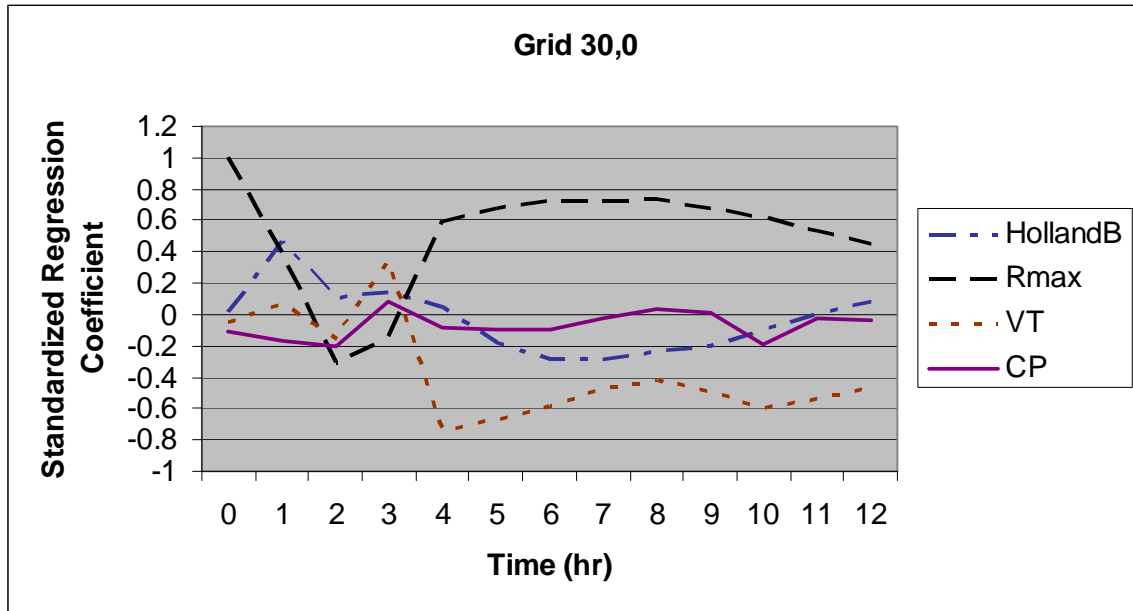


Figure 65. Standardized Regression Coefficients vs. Time at Grid Coordinates (30,0) for Category 5

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.

HRCS Rating Example, Explanations and Support
Personal Residential Multi-Peril - MDP-1

MDP-1 Replace Cost
Territory 993

Item	Description	Amount/Factor	Manual Page
1	Fire Building: Owner Occupied Masonry Protection Class 4 Factor, "One Family,"	\$70.97	MDP-12
2	Fire Contents: Owner Occupied Masonry Protection Class 4 Factor, "One Family,"	\$8.80	MDP-12
3	Fire Building: Key Factor (\$40,000)	1.3270	MDP-15
4	Fire Contents: Key Factor (\$20,000)	2.8200	MDP-15
5	Fire: Deductible Factor (\$500)	0.0200	MDP-7
6	Mobile Home Extended Coverage Flat Charge	\$7.89	MDP-13
7	Mobile Home Extended Coverage Per \$1,000	\$3.96	MDP-13
8	Building Code Compliance Factor (ANSI Credit)	(0.09)	MDP-17
9	EC Building: Deductible Factor (\$500/2%)	0.06	MDP-8
10	EC Building: Hurricane Base Premium Percentage	0.169	MDP-16
11	EC Contents: Deductible Factor (\$500/2%)	0.07	MDP-8
12	EC Contents: Hurricane Base Premium Percentage	0.041	MDP-16
13	VMM Non-Seasonal Base Rate	0.08	MDP-19
14	VMM: Deductible Factor (\$500)	0.19	MDP-7
15	Personal liability premium	\$51	MDP-19
16	EMPATF (Do not include)	\$0	MDP-19
17	Tax-Exempt Surcharge	0.0175	MDP-19
18	Market Equalization Surcharge (Do not Include)	0.0000	MDP-19
19	FHCF Buildup Surcharge	0.0234	MDP-19
20	Citizens Emergency Assessment (Do not Include)	0.00	MDP-19

Total BUILDING FIRE COVERAGEPremium Development

Item	Description	Total
21	Base Premium = 1 x 3	\$94
22	Deductible Charge = 21 x 5	\$2
23	Subtotal Before Surcharges = 21 + 22	\$96

Total CONTENTS FIRE COVERAGEPremium Development

Item	Description	Total
24	Base Premium = 2 x 4	\$25
25	Deductible Charge = 24 x 5	\$1
26	Subtotal Before Surcharges = 24 + 25	\$26

Total BUILDING EXTENDED COVERAGEPremium Development

Item	Description	Total
27	Mobile Home Extended Coverage Flat Charge = 6	\$7.89
28	Mobile Home Extended Coverage Per \$1,000 = 7	\$3.96
29	Thousands of Dollars of Coverage A	\$40
30	E.C. Base Premium = 28 x 29 + 27	\$166
31	Building Code Compliance Grading = 30 x 8	\$-15
32	E.C. Deductible Options = 30 x 9	\$10
33	Total Building Extended Coverage Premium = 30 + 31 + 32	\$161

Total CONTENTS EXTENDED COVERAGEPremium Development

Item	Description	Total
34	Mobile Home Extended Coverage Flat Charge = 6	\$7.89
35	Mobile Home Extended Coverage Per \$1,000 = 7	\$3.96
36	Thousands of Dollars of Coverage C	\$20
37	E.C. Base Premium = 35 x 36 + 34	\$87
38	Building Code Compliance Grading = 37 x 8	\$-8
39	E.C. Deductible Options = 37 x 11	\$6
40	Total Contents Extended Coverage Premium = 37 + 38 + 39	\$85

Total BUILDING VMMPremium Development

Item	Description	Total
41	VMM Base Premium = Coverage A Amount / 1000 * 13	\$3
42	E.C. Deductible Options = 41 x 14	\$1
43	Total Building VMM Premium = 41 + 42	\$4

Total CONTENTS VMMPremium Development

Item	Description	Total
44	VMM Base Premium = Coverage C Amount / 1000 * 13	\$2
45	E.C. Deductible Options = 44 x 14	\$0
46	Total Contents VMM Premium = 44 + 45	\$2

Total Premium Development

47	Personal Liability Premium = 15	\$51
48	Grand Subtotal = 23 + 26 + 33 + 40 + 43 + 46 + 47	\$425
49	EMPATF Surcharge (Do not include) = 16	\$0
50	Tax-Exempt Surcharge = 48 x 17	\$7
51	Market Equalization Surcharge (Do not Include) = 48 x 18	\$0
52	FHCF Buildup Surcharge = 33 x 10 x 19 + 40 x 12 x 19	\$1
53	Citizens Emergency Assessment (Do not Include) = 48 x 20	\$0
54	Total Premium = 48 + 49 + 50 + 51 + 52 + 53	\$433

Hurricane Premium Development

Item	Description	Total
55	E.C. Building Hurricane Premium = 33 x 10	\$27
56	E.C. Contents Hurricane Premium = 40 x 12	\$3
57	FHCF Buildup Surcharge = 52	\$1
58	TOTAL Hurricane Premium= 55 + 56 + 57	\$31

Total NON-HURRICANE Premium Development

59	Total Premium = 54	\$433
60	Total Hurricane Premium = 58	\$31
61	TOTAL Non-Hurricane Premium= 59- 60	\$402

HRCS Rating Example, Explanations and Support
Personal Residential Multi-Peril - MDP-1

MDP-1 ACV
Territory 993

Item	Description	Amount/Factor	Manual Page
1	Fire Building: Owner Occupied Masonry Protection Class 4 Factor, "One Family,"	\$70.97	MDP-12
2	Fire Contents: Owner Occupied Masonry Protection Class 4 Factor, "One Family,"	\$8.80	MDP-12
3	Fire Building: Key Factor (\$40,000)	1.3270	MDP-15
4	Fire Contents: Key Factor (\$20,000)	2.8200	MDP-15
5	Fire: Deductible Factor (\$500)	0.0200	MDP-7
6	Mobile Home Extended Coverage Flat Charge	\$7.89	MDP-13
7	Mobile Home Extended Coverage Per \$1,000	\$3.96	MDP-13
8	Building Code Compliance Factor (ANSI Credit)	0.00	MDP-17
9	EC Building: Deductible Factor (\$500/2%)	0.06	MDP-8
10	EC Building: Hurricane Base Premium Percentage	0.169	MDP-16
11	EC Contents: Deductible Factor (\$500/2%)	0.07	MDP-8
12	EC Contents: Hurricane Base Premium Percentage	0.041	MDP-16
13	VMM Non-Seasonal Base Rate	0.08	MDP-19
14	VMM: Deductible Factor (\$500)	0.19	MDP-7
15	Personal liability premium	\$51	MDP-19
16	EMPATF (Do not include)	\$0	MDP-19
17	Tax-Exempt Surcharge	0.0175	MDP-19
18	Market Equalization Surcharge (Do not Include)	0.0000	MDP-19
19	FHCF Buildup Surcharge	0.0234	MDP-19
20	Citizens Emergency Assessment (Do not Include)	0.00	MDP-19

Total BUILDING FIRE COVERAGEPremium Development

Item	Description	Total
21	Base Premium = 1 x 3	\$94
22	Deductible Charge = 21 x 5	\$2
23	Subtotal Before Surcharges = 21 + 22	\$96

Total CONTENTS FIRE COVERAGEPremium Development

Item	Description	Total
24	Base Premium = 2 x 4	\$25
25	Deductible Charge = 24 x 5	\$1
26	Subtotal Before Surcharges = 24 + 25	\$26

Total BUILDING EXTENDED COVERAGEPremium Development

Item	Description	Total
27	Mobile Home Extended Coverage Flat Charge = 6	\$7.89
28	Mobile Home Extended Coverage Per \$1,000 = 7	\$3.96
29	Thousands of Dollars of Coverage A	\$40
30	E.C. Base Premium = 28 x 29 + 27	\$166
31	Building Code Compliance Grading = 30 x 8	\$0
32	E.C. Deductible Options = 30 x 9	\$10
33	Total Building Extended Coverage Premium = 30 + 31 + 32	\$176

Total CONTENTS EXTENDED COVERAGEPremium Development

Item	Description	Total
34	Mobile Home Extended Coverage Flat Charge = 6	\$7.89
35	Mobile Home Extended Coverage Per \$1,000 = 7	\$3.96
36	Thousands of Dollars of Coverage C	\$20
37	E.C. Base Premium = 35 x 36 + 34	\$97
38	Building Code Compliance Grading = 37 x 8	\$0
39	E.C. Deductible Options = 37 x 11	\$6
40	Total Contents Extended Coverage Premium = 37 + 38 + 39	\$93

Total BUILDING VMMPremium Development

Item	Description	Total
41	VMM Base Premium = Coverage A Amount / 1000 * 13	\$3
42	E.C. Deductible Options = 41 x 14	\$1
43	Total Building VMM Premium = 41 + 42	\$4

Total CONTENTS VMMPremium Development

Item	Description	Total
44	VMM Base Premium = Coverage C Amount / 1000 * 13	\$2
45	E.C. Deductible Options = 44 x 14	\$0
46	Total Contents VMM Premium = 44 + 45	\$2

Total Premium Development

47	Personal Liability Premium = 15	\$51
48	Grand Subtotal = 23 + 26 + 33 + 40 + 43 + 46 + 47	\$448
49	EMPATF Surcharge (Do not include) = 16	\$0
50	Tax-Exempt Surcharge = 48 x 17	\$8
51	Market Equalization Surcharge (Do not Include) = 48 x 18	\$0
52	FHCF Buildup Surcharge = 33 x 10 x 19 + 40 x 12 x 19	\$1
53	Citizens Emergency Assessment (Do not Include) = 48 x 20	\$0
54	Total Premium = 48 + 49 + 50 + 51 + 52 + 53	\$457

Hurricane Premium Development

Item	Description	Total
55	E.C. Building Hurricane Premium = 33 x 10	\$30
56	E.C. Contents Hurricane Premium = 40 x 12	\$4
57	FHCF Buildup Surcharge = 52	\$1
58	TOTAL Hurricane Premium= 55 + 56 + 57	\$35

Total NON-HURRICANE Premium Development

59	Total Premium = 54	\$457
60	Total Hurricane Premium = 58	\$35
61	TOTAL Non-Hurricane Premium= 59- 60	\$422

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

Personal Residential Multi-Peril - MDP-1

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
<u>Territory</u>	<u>Territory Description</u>	Current Total With Wind Inforce Premium	Current Total X-Wind Inforce Premium	Current Total Inforce Premium	Total With Wind Proposed Capped Rate Change Before Application of FHCF Built-Up Factor	Total X-Wind Proposed Capped Rate Change	Indicated Hurricane Premium	FHCF Built-Up Factor	Indicated Total Premium	Proposed Premium Change
5	Monroe, Excl. Key West	78,470	105,086	183,556	10.0%	-10.0%	35,644	0.0234	181,728	-1.0%
7	Monroe, Key West	1,075	845	1,920	10.0%	-10.0%	594	0.0234	1,957	1.9%
10	Martin, Remainder	368,279	1,386	369,665	4.9%	-10.0%	145,272	0.0234	391,134	5.8%
30	Dade, Miami Beach	0	0	0	9.9%	-10.0%	0	0.0234	0	0.0%
31	Dade, Coastal	0	589	589	9.9%	-10.0%	0	0.0234	530	-10.0%
32	Dade, Miami	4,079	0	4,079	-10.0%	-10.0%	1,457	0.0234	3,705	-9.2%
33	Dade, Hialeah	9,196	0	9,196	10.0%	-10.0%	3,643	0.0234	10,201	10.9%
34	Dade, Rem Excl H.,M.,M.B.	232,801	8,929	241,730	10.0%	-10.0%	99,851	0.0234	266,451	10.2%
35	Broward, Hillwd & Ft. Ldrdle	99,760	315	100,075	10.0%	-10.0%	40,649	0.0234	110,970	10.9%
37	Broward, Rem. Excl. Ft. L.	2,248,481	16,397	2,264,878	10.0%	-10.0%	890,739	0.0234	2,508,909	10.8%
38	Palm Beach, Remainder	576,141	8,413	584,554	10.0%	-10.0%	244,534	0.0234	646,876	10.7%
39	Duval, Jacksonville	624,196	0	624,196	-10.0%	-10.0%	43,320	0.0234	562,789	-9.8%
40	Duval, Remainder	11,355	0	11,355	-10.0%	-10.0%	784	0.0234	10,238	-9.8%
41	Duval, Coastal	16,461	0	16,461	-10.0%	-10.0%	3,920	0.0234	14,907	-9.4%
42	Pinellas, Coastal	476	0	476	-10.0%	-10.0%	137	0.0234	432	-9.3%
43	Escambia, Remainder	902,761	2,880	905,641	10.0%	-10.0%	237,845	0.0234	1,001,189	10.6%
46	Pinellas - Saint Petersburg	252,858	0	252,858	10.0%	-10.0%	74,813	0.0234	279,893	10.7%
47	Hillsborough, Tampa	78,542	0	78,542	4.5%	-10.0%	18,456	0.0234	82,537	5.1%
49	Orange, Orlando	4,889	0	4,889	-9.5%	-10.0%	359	0.0234	4,433	-9.3%
50	Polk	2,373,978	419	2,374,397	10.0%	-10.0%	217,535	0.0234	2,616,838	10.2%
57	Brevard, Coastal	116,708	2,644	119,352	10.0%	-10.0%	48,955	0.0234	131,903	10.5%
62	Volusia, Coastal	6,856	0	6,856	-10.0%	-10.0%	2,284	0.0234	6,224	-9.2%
63	Volusia, Remainder	1,248,244	48,995	1,297,239	10.0%	-10.0%	321,343	0.0234	1,424,676	9.8%
64	Brevard, Remainder	1,492,298	1,448	1,493,746	10.0%	-10.0%	402,999	0.0234	1,652,252	10.6%
80	Hillsborough, Excl. Tampa	3,518,728	268	3,518,996	3.6%	-10.0%	838,509	0.0234	3,665,564	4.2%
81	Pinellas, Rem. Excl. Saint Pe	4,474,366	1,894	4,476,260	10.0%	-10.0%	1,098,336	0.0234	4,949,183	10.6%
90	Orange, Excl. Orlando	299,023	0	299,023	10.0%	-10.0%	28,970	0.0234	329,603	10.2%
159	Hernando, Coastal	108,595	7,839	116,434	-10.0%	-10.0%	32,960	0.0234	105,561	-9.3%
181	Indian River, Coastal	0	176	176	9.9%	-10.0%	0	0.0234	158	-10.0%
182	Martin, Coastal	9,487	1,466	10,953	10.0%	-10.0%	4,157	0.0234	11,852	8.2%
183	Saint Lucie, Coastal	35,395	23,093	58,488	10.0%	-10.0%	15,500	0.0234	60,081	2.7%
192	Alachua	488,199	1,236	489,435	-10.0%	-10.0%	27,593	0.0234	441,137	-9.9%
193	Calhoun	67,158	0	67,158	-10.0%	-10.0%	3,554	0.0234	60,525	-9.9%
292	Baker	200,175	0	200,175	-10.0%	-10.0%	11,625	0.0234	180,429	-9.9%
293	Columbia	390,313	0	390,313	-10.0%	-10.0%	21,078	0.0234	351,774	-9.9%
361	Broward, Coastal	915	0	915	-10.0%	-10.0%	297	0.0234	830	-9.2%
362	Palm Beach, Coastal	2,922	10,607	13,529	10.0%	-10.0%	1,239	0.0234	12,789	-5.5%
392	Bradford	173,119	0	173,119	-10.0%	-10.0%	9,510	0.0234	156,029	-9.9%
393	Gadsden	309,310	0	309,310	-10.0%	-10.0%	19,797	0.0234	278,842	-9.9%
492	Clay	672,568	0	672,568	-10.0%	-10.0%	40,277	0.0234	606,253	-9.9%
493	Hamilton	72,899	0	72,899	-10.0%	-10.0%	3,896	0.0234	65,700	-9.9%
511	Osceola	387,626	0	387,626	10.0%	-10.0%	36,318	0.0234	427,238	10.2%
512	Seminole	144,917	0	144,917	10.0%	-10.0%	13,607	0.0234	159,727	10.2%
531	Flagler, Coastal	6,680	10,202	16,882	-10.0%	-10.0%	2,143	0.0234	15,244	-9.7%
532	Nassau, Coastal	19,026	178	19,204	-10.0%	-10.0%	6,250	0.0234	17,430	-9.2%
533	Saint Johns, Coastal	79,207	5,122	84,329	-10.0%	-10.0%	25,571	0.0234	76,494	-9.3%
541	Collier, Coastal	229,827	11,392	241,219	10.0%	-10.0%	99,939	0.0234	265,399	10.0%
542	Lee, Coastal	85,189	72,505	157,694	10.0%	-10.0%	36,377	0.0234	159,813	1.3%
551	Collier, Remainder	445,415	1,734	447,149	10.0%	-10.0%	173,013	0.0234	495,562	10.8%
552	Glades	123,085	0	123,085	10.0%	-10.0%	43,041	0.0234	136,400	10.8%
553	Hendry	287,369	0	287,369	10.0%	-10.0%	102,859	0.0234	318,510	10.8%
554	Lee, Remainder	3,654,345	38,389	3,692,734	10.0%	-10.0%	1,051,942	0.0234	4,078,921	10.5%
555	Okeechobee	272,951	0	272,951	10.0%	-10.0%	90,515	0.0234	302,362	10.8%
561	Indian River, Remainder	235,564	0	235,564	10.0%	-10.0%	98,121	0.0234	261,414	11.0%
562	Saint Lucie, Remainder	308,954	800	309,754	10.0%	-10.0%	130,798	0.0234	343,627	10.9%
581	Charlotte, Coastal	365,625	3,300	368,925	10.0%	-10.0%	154,677	0.0234	408,773	10.8%
582	Manatee, Coastal	63,166	5,503	68,669	10.0%	-10.0%	25,576	0.0234	75,033	9.3%
583	Sarasota, Coastal	126,298	275,717	402,015	10.0%	-10.0%	52,343	0.0234	388,297	-3.4%
591	Citrus, Coastal	177,834	0	177,834	-10.0%	-10.0%	53,618	0.0234	161,304	-9.3%
592	Dixie, Coastal	81,552	0	81,552	-10.0%	-10.0%	22,642	0.0234	73,926	-9.4%
593	Holmes	117,533	0	117,533	-10.0%	-10.0%	6,185	0.0234	105,924	-9.9%
594	Levy, Coastal	230,267	6,182	236,449	-10.0%	-10.0%	63,106	0.0234	214,279	-9.4%
595	Pasco, Coastal	94,799	177,226	272,025	-10.0%	-10.0%	28,978	0.0234	245,500	-9.8%
596	Taylor, Coastal	165,431	0	165,431	-10.0%	-10.0%	48,890	0.0234	150,031	-9.3%
601	Bay, Coastal	351,576	30,616	382,192	4.0%	-10.0%	140,073	0.0234	396,611	3.8%
602	Escambia, Coastal	0	1,343	1,343	9.9%	-10.0%	0	0.0234	1,209	-10.0%

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

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Territory	Territory Description	Current Total With Wind Inforce Premium	Current Total X-Wind Inforce Premium	Current Total Inforce Premium	Total With Wind Proposed Capped Rate Change Before Application of FHCF Built-Up Factor	Total X-Wind Proposed Capped Rate Change	Indicated Hurricane Premium	FHCF Built-Up Factor	Indicated Total Premium	Proposed Premium Change
603	Franklin	119,867	10,895	130,762	-8.0%	-10.0%	40,361	0.0234	121,024	-7.4%
604	Gulf, Coastal	28,605	18,217	46,822	-10.0%	-10.0%	9,235	0.0234	42,356	-9.5%
605	Jefferson, Coastal	0	0	0	9.2%	-10.0%	0	0.0234	0	0.0%
606	Okaloosa, Coastal	1,826	0	1,826	10.0%	-10.0%	758	0.0234	2,026	11.0%
607	Santa Rosa, Coastal	0	0	0	9.9%	-10.0%	0	0.0234	0	0.0%
608	Wakulla, Coastal	75,208	7,687	82,895	-10.0%	-10.0%	24,682	0.0234	75,182	-9.3%
609	Walton, Coastal	32,109	21,658	53,767	-10.0%	-10.0%	10,839	0.0234	48,644	-9.5%
692	Lake	1,040,805	0	1,040,805	10.0%	-10.0%	92,848	0.0234	1,147,056	10.2%
693	Jackson	395,590	0	395,590	-10.0%	-10.0%	21,693	0.0234	356,538	-9.9%
701	Flagler, Remainder	121,533	449	121,982	-10.0%	-10.0%	24,255	0.0234	110,351	-9.5%
702	Saint Johns, Remainder	596,350	486	596,836	-10.0%	-10.0%	119,062	0.0234	539,936	-9.5%
711	Charlotte, Remainder	827,531	670	828,201	10.0%	-10.0%	229,798	0.0234	916,259	10.6%
712	De Soto	192,145	310	192,455	5.8%	-10.0%	45,690	0.0234	204,622	6.3%
713	Hardee	96,927	0	96,927	-7.0%	-10.0%	19,127	0.0234	90,614	-6.5%
714	Highlands	278,583	0	278,583	10.0%	-10.0%	71,870	0.0234	308,121	10.6%
715	Sarasota, Remainder	1,404,898	26,614	1,431,512	10.0%	-10.0%	380,214	0.0234	1,578,229	10.2%
721	Bay, Remainder	931,458	563	932,021	-10.0%	-10.0%	182,979	0.0234	843,096	-9.5%
722	Gulf, Remainder	98,760	0	98,760	-10.0%	-10.0%	18,412	0.0234	89,314	-9.6%
723	Okaloosa, Remainder	383,991	0	383,991	7.2%	-10.0%	101,224	0.0234	413,851	7.8%
724	Santa Rosa, Remainder	927,620	389	928,009	10.0%	-10.0%	255,117	0.0234	1,026,696	10.6%
725	Wakulla, Remainder	432,495	0	432,495	-10.0%	-10.0%	87,960	0.0234	391,302	-9.5%
726	Walton, Remainder	419,029	262	419,291	-10.0%	-10.0%	82,189	0.0234	379,283	-9.5%
731	Citrus, Remainder	1,384,903	1,446	1,386,349	-10.0%	-10.0%	245,369	0.0234	1,253,450	-9.6%
732	Dixie, Remainder	231,862	0	231,862	-10.0%	-10.0%	40,339	0.0234	209,619	-9.6%
733	Hernando, Remainder	1,514,284	1,167	1,515,451	-10.0%	-10.0%	284,943	0.0234	1,370,567	-9.6%
734	Levy, Remainder	614,506	960	615,466	-10.0%	-10.0%	107,629	0.0234	556,435	-9.6%
735	Manatee, Remainder	2,776,046	1,981	2,778,027	10.0%	-10.0%	730,409	0.0234	3,072,508	10.6%
736	Pasco, Remainder	5,349,264	3,637	5,352,901	-8.1%	-10.0%	1,074,639	0.0234	4,944,236	-7.6%
737	Taylor, Remainder	147,923	0	147,923	-10.0%	-10.0%	25,449	0.0234	133,726	-9.6%
792	Marion	1,208,594	1,167	1,209,761	-10.0%	-10.0%	66,225	0.0234	1,090,333	-9.9%
793	Jefferson, Remainder	98,746	0	98,746	-10.0%	-10.0%	5,379	0.0234	88,997	-9.9%
892	Nassau, Remainder	872,940	0	872,940	-10.0%	-10.0%	48,455	0.0234	786,779	-9.9%
893	Lafayette	69,368	0	69,368	-10.0%	-10.0%	3,611	0.0234	62,516	-9.9%
921	Sumter	255,535	0	255,535	7.5%	-10.0%	21,643	0.0234	275,164	7.7%
922	Union	78,938	0	78,938	-10.0%	-10.0%	4,254	0.0234	71,144	-9.9%
923	Gilchrist	367,765	0	367,765	-10.0%	-10.0%	18,300	0.0234	331,416	-9.9%
931	Liberty	64,777	0	64,777	-10.0%	-10.0%	3,756	0.0234	58,387	-9.9%
932	Madison	91,427	0	91,427	-10.0%	-10.0%	4,938	0.0234	82,400	-9.9%
933	Suwannee	335,810	0	335,810	-10.0%	-10.0%	16,988	0.0234	302,626	-9.9%
934	Washington	211,251	0	211,251	-10.0%	-10.0%	11,400	0.0234	190,392	-9.9%
992	Putnam	725,266	0	725,266	-10.0%	-10.0%	37,049	0.0234	653,605	-9.9%
993	Leon	473,047	0	473,047	-10.0%	-10.0%	31,067	0.0234	426,469	-9.8%
Total		54,902,894	983,692	55,886,586	1.9%	-10.0%	12,099,168		57,111,380	2.3%

Notes:

- (1) 12/31/2008 Inforce total with wind premium adjusted to current rates.
- (2) 12/31/2008 Inforce total x-wind premium adjusted to current rates.
- (3) = (1) + (2)
- (4) From MDP1 separate territory indication Exhibit "2-3-Without Cash", Column (4)
- (5) From MDP1 separate territory indication Exhibit "2-4-Without Cash", Row (4)
- (6) From document titled "Estimated Hurricane Premium"
- (7) Proposed rapid cash built-up factor.
- (8) = (1) * [1.0 + (4)] + (6) * (7) + (2) * [1.0 + (5)]
- (9) = (8) / (3) - 1.0

CITIZENS PROPERTY INSURANCE CORPORATION

MDP-1 RATE LEVEL EFFECT EXHIBIT 2

OLD Base Rates					
Territory	Extended Coverage Charge Per \$1,000 of Coverage	Extended Coverage Flat Charge	Mobile Home Dwelling "FIRE" Seasonal and Non-Seasonal Key Premiums Owner Occupied		
			Coverage A	Coverage C	TOTAL
005 Monroe, Excl. Key West	22.88	45.72	64.52	8.00	141.12
007 Monroe, Key West	20.31	40.66	64.52	8.00	133.49
010 Martin, Remainder	17.79	33.03	64.52	8.00	123.34
030 Dade, Miami Beach	17.79	33.03	64.52	8.00	123.34
031 Dade, Coastal	17.79	33.03	64.52	8.00	123.34
032 Dade, Miami	17.79	33.03	64.52	8.00	123.34
033 Dade, Hialeah	17.79	33.03	64.52	8.00	123.34
034 Dade, Rem Excl M.B., M., H.	17.79	33.03	64.52	8.00	123.34
035 Broward, Ft. Laud & Hollywood	17.79	33.03	64.52	8.00	123.34
037 Broward, Rem. Excl. Ft. L. & H.	17.79	33.03	64.52	8.00	123.34
038 Palm Beach, Remainder	17.79	33.03	64.52	8.00	123.34
039 Duval, Jacksonville	5.10	10.15	64.52	8.00	87.77
040 Duval, Remainder	5.10	10.15	64.52	8.00	87.77
041 Duval, Coastal	12.72	20.31	64.52	8.00	105.55
042 Pinellas, Coastal	12.72	20.31	64.52	8.00	105.55
043 Escambia, Remainder	7.62	15.25	64.52	8.00	95.39
046 Pinellas, Saint Petersburg	7.62	15.25	64.52	8.00	95.39
047 Hillsborough, Tampa	7.62	15.25	64.52	8.00	95.39
049 Orange, Orlando	5.10	10.15	64.52	8.00	87.77
050 Polk	5.10	10.15	64.52	8.00	87.77
057 Brevard, Coastal	12.72	20.31	64.52	8.00	105.55
062 Volusia, Coastal	12.72	20.31	64.52	8.00	105.55
063 Volusia, Remainder	7.62	15.25	64.52	8.00	95.39
064 Brevard, Remainder	7.62	15.25	64.52	8.00	95.39
080 Hillsborough, Excl. Tampa	7.62	15.25	64.52	8.00	95.39
081 Pinellas, Rem. Excl. St. Pete.	7.62	15.25	64.52	8.00	95.39
090 Orange, Excl. Orlando	5.10	10.15	64.52	8.00	87.77
159 Hernando, Coastal	12.72	20.31	64.52	8.00	105.55
181 Indian River, Coastal	17.79	33.03	64.52	8.00	123.34
182 Martin, Coastal	17.79	33.03	64.52	8.00	123.34
183 Saint Lucie, Coastal	17.79	33.03	64.52	8.00	123.34
192 Alachua	5.10	10.15	64.52	8.00	87.77
193 Calhoun	5.10	10.15	64.52	8.00	87.77
292 Baker	5.10	10.15	64.52	8.00	87.77
293 Columbia	5.10	10.15	64.52	8.00	87.77
361 Broward, Coastal	17.79	33.03	64.52	8.00	123.34
362 Palm Beach, Coastal	17.79	33.03	64.52	8.00	123.34
392 Bradford	5.10	10.15	64.52	8.00	87.77
393 Gadsden	5.10	10.15	64.52	8.00	87.77
492 Clay	5.10	10.15	64.52	8.00	87.77
493 Hamilton	5.10	10.15	64.52	8.00	87.77
511 Osceola	5.10	10.15	64.52	8.00	87.77
512 Seminole	5.10	10.15	64.52	8.00	87.77
531 Flagler, Coastal	12.72	20.31	64.52	8.00	105.55
532 Nassau, Coastal	12.72	20.31	64.52	8.00	105.55
533 Saint Johns, Coastal	12.72	20.31	64.52	8.00	105.55
541 Collier, Coastal	12.72	20.31	64.52	8.00	105.55
542 Lee, Coastal	12.72	20.31	64.52	8.00	105.55
551 Collier, Remainder	7.62	15.25	64.52	8.00	95.39
552 Glades	7.62	15.25	64.52	8.00	95.39
553 Hendry	7.62	15.25	64.52	8.00	95.39
554 Lee, Remainder	7.62	15.25	64.52	8.00	95.39

NEW Base Rates					
Territory	Extended Coverage Charge Per \$1,000 of Coverage	Extended Coverage Flat Charge	Mobile Home Dwelling "FIRE" Seasonal and Non-Seasonal Key Premiums Owner Occupied		
			Coverage A	Coverage C	TOTAL
	25.17	50.29	70.97	8.80	155.23
	22.34	44.73	70.97	8.80	146.84
	18.49	34.32	70.97	8.80	132.58
	19.54	36.28	70.97	8.80	135.60
	19.54	36.28	70.97	8.80	135.60
	15.56	28.89	70.97	8.80	124.21
	19.57	36.33	70.97	8.80	135.67
	19.57	36.33	70.97	8.80	135.67
	19.57	36.33	70.97	8.80	135.67
	19.57	36.33	70.97	8.80	135.67
	19.56	36.32	70.97	8.80	135.65
	4.06	8.08	70.97	8.80	91.91
	3.99	7.95	70.97	8.80	91.71
	10.90	17.40	70.97	8.80	108.07
	10.49	16.75	70.97	8.80	107.01
	8.38	16.78	70.97	8.80	104.93
	8.38	16.78	70.97	8.80	104.93
	7.79	15.58	70.97	8.80	103.14
	4.14	8.24	70.97	8.80	92.16
	5.61	11.17	70.97	8.80	96.55
	13.99	22.34	70.97	8.80	116.10
	10.84	17.31	70.97	8.80	107.92
	8.38	16.78	70.97	8.80	104.93
	8.38	16.78	70.97	8.80	104.93
	7.69	15.39	70.97	8.80	102.85
	8.38	16.78	70.97	8.80	104.93
	5.61	11.17	70.97	8.80	96.55
	10.66	17.03	70.97	8.80	107.46
	19.54	36.28	70.97	8.80	135.60
	19.57	36.33	70.97	8.80	135.67
	19.57	36.33	70.97	8.80	135.67
	3.82	7.61	70.97	8.80	91.20
	3.73	7.43	70.97	8.80	90.94
	3.85	7.66	70.97	8.80	91.27
	3.77	7.51	70.97	8.80	91.05
	15.21	28.24	70.97	8.80	123.22
	19.57	36.33	70.97	8.80	135.67
	3.82	7.59	70.97	8.80	91.18
	3.97	7.91	70.97	8.80	91.65
	3.91	7.79	70.97	8.80	91.48
	3.73	7.43	70.97	8.80	90.94
	5.61	11.17	70.97	8.80	96.55
	5.61	11.17	70.97	8.80	96.55
	10.80	17.25	70.97	8.80	107.82
	10.82	17.28	70.97	8.80	107.87
	10.82	17.28	70.97	8.80	107.88
	13.99	22.34	70.97	8.80	116.10
	13.99	22.34	70.97	8.80	116.10
	8.38	16.78	70.97	8.80	104.93
	8.38	16.78	70.97	8.80	104.93
	8.38	16.78	70.97	8.80	104.93
	8.38	16.78	70.97	8.80	104.93

CITIZENS PROPERTY INSURANCE CORPORATION

MDP-1 RATE LEVEL EFFECT EXHIBIT 2

OLD Base Rates					
Territory	Extended Coverage Charge Per \$1,000 of Coverage	Extended Coverage Flat Charge	Mobile Home Dwelling "FIRE" Seasonal and Non-Seasonal Key Premiums Owner Occupied		
			Coverage A	Coverage C	TOTAL
555 Okeechobee	7.62	15.25	64.52	8.00	95.39
561 Indian River, Remainder	12.72	20.31	64.52	8.00	105.55
562 Saint Lucie, Remainder	12.72	20.31	64.52	8.00	105.55
581 Charlotte, Coastal	12.72	20.31	64.52	8.00	105.55
582 Manatee, Coastal	12.72	20.31	64.52	8.00	105.55
583 Sarasota, Coastal	12.72	20.31	64.52	8.00	105.55
591 Citrus, Coastal	12.72	20.31	64.52	8.00	105.55
592 Dixie, Coastal	12.72	20.31	64.52	8.00	105.55
593 Holmes	5.10	10.15	64.52	8.00	87.77
594 Levy, Coastal	12.72	20.31	64.52	8.00	105.55
595 Pasco, Coastal	12.72	20.31	64.52	8.00	105.55
596 Taylor, Coastal	12.72	20.31	64.52	8.00	105.55
601 Bay, Coastal	12.72	20.31	64.52	8.00	105.55
602 Escambia, Coastal	12.72	20.31	64.52	8.00	105.55
603 Franklin	12.72	20.31	64.52	8.00	105.55
604 Gulf, Coastal	12.72	20.31	64.52	8.00	105.55
605 Jefferson, Coastal	12.72	20.31	64.52	8.00	105.55
606 Okaloosa, Coastal	12.72	20.31	64.52	8.00	105.55
607 Santa Rosa, Coastal	12.72	20.31	64.52	8.00	105.55
608 Wakulla, Coastal	12.72	20.31	64.52	8.00	105.55
609 Walton, Coastal	12.72	20.31	64.52	8.00	105.55
692 Lake	5.10	10.15	64.52	8.00	87.77
693 Jackson	5.10	10.15	64.52	8.00	87.77
701 Flagler, Remainder	7.62	15.25	64.52	8.00	95.39
702 Saint Johns, Remainder	7.62	15.25	64.52	8.00	95.39
711 Charlotte, Remainder	7.62	15.25	64.52	8.00	95.39
712 De Soto	7.62	15.25	64.52	8.00	95.39
713 Hardee	7.62	15.25	64.52	8.00	95.39
714 Highlands	7.62	15.25	64.52	8.00	95.39
715 Sarasota, Remainder	7.62	15.25	64.52	8.00	95.39
721 Bay, Remainder	7.62	15.25	64.52	8.00	95.39
722 Gulf, Remainder	7.62	15.25	64.52	8.00	95.39
723 Okaloosa, Remainder	7.62	15.25	64.52	8.00	95.39
724 Santa Rosa, Remainder	7.62	15.25	64.52	8.00	95.39
725 Wakulla, Remainder	7.62	15.25	64.52	8.00	95.39
726 Walton, Remainder	7.62	15.25	64.52	8.00	95.39
731 Citrus, Remainder	7.62	15.25	64.52	8.00	95.39
732 Dixie, Remainder	7.62	15.25	64.52	8.00	95.39
733 Hernando, Remainder	7.62	15.25	64.52	8.00	95.39
734 Levy, Remainder	7.62	15.25	64.52	8.00	95.39
735 Manatee, Remainder	7.62	15.25	64.52	8.00	95.39
736 Pasco, Remainder	7.62	15.25	64.52	8.00	95.39
737 Taylor, Remainder	7.62	15.25	64.52	8.00	95.39
792 Marion	5.10	10.15	64.52	8.00	87.77
793 Jefferson, Remainder	5.10	10.15	64.52	8.00	87.77
892 Nassau, Remainder	5.10	10.15	64.52	8.00	87.77
893 Lafayette	5.10	10.15	64.52	8.00	87.77
921 Sumter	5.10	10.15	64.52	8.00	87.77
922 Union	5.10	10.15	64.52	8.00	87.77
923 Gilchrist	5.10	10.15	64.52	8.00	87.77
931 Liberty	5.10	10.15	64.52	8.00	87.77
932 Madison	5.10	10.15	64.52	8.00	87.77

NEW Base Rates					
Extended Coverage Charge Per \$1,000 of Coverage	Extended Coverage Flat Charge	Mobile Home Dwelling "FIRE" Seasonal and Non-Seasonal Key Premiums Owner Occupied			
		Coverage A	Coverage C	TOTAL	
8.38	16.78	70.97	8.80	104.93	
13.99	22.34	70.97	8.80	116.10	
13.99	22.34	70.97	8.80	116.10	
13.99	22.34	70.97	8.80	116.10	
13.99	22.34	70.97	8.80	116.10	
13.99	22.34	70.97	8.80	116.10	
10.65	17.00	70.97	8.80	107.42	
10.39	16.60	70.97	8.80	106.76	
3.72	7.40	70.97	8.80	90.89	
10.38	16.57	70.97	8.80	106.71	
10.67	17.04	70.97	8.80	107.48	
10.54	16.83	70.97	8.80	107.14	
13.04	20.83	70.97	8.80	113.64	
13.97	22.31	70.97	8.80	116.05	
11.10	17.73	70.97	8.80	108.60	
10.77	17.20	70.97	8.80	107.74	
13.89	22.18	70.97	8.80	115.85	
13.99	22.34	70.97	8.80	116.10	
13.97	22.31	70.97	8.80	116.05	
10.75	17.16	70.97	8.80	107.68	
10.87	17.35	70.97	8.80	107.99	
5.61	11.17	70.97	8.80	96.55	
3.79	7.54	70.97	8.80	91.11	
6.22	12.46	70.97	8.80	98.45	
6.20	12.40	70.97	8.80	98.36	
8.38	16.78	70.97	8.80	104.93	
7.89	15.78	70.97	8.80	103.44	
6.42	12.85	70.97	8.80	99.05	
8.38	16.78	70.97	8.80	104.93	
8.38	16.78	70.97	8.80	104.93	
6.17	12.34	70.97	8.80	98.28	
6.06	12.14	70.97	8.80	97.97	
8.08	16.17	70.97	8.80	104.02	
8.38	16.78	70.97	8.80	104.93	
6.21	12.43	70.97	8.80	98.41	
6.16	12.33	70.97	8.80	98.26	
6.01	12.04	70.97	8.80	97.82	
5.96	11.92	70.97	8.80	97.65	
6.12	12.24	70.97	8.80	98.12	
6.00	12.00	70.97	8.80	97.77	
8.38	16.78	70.97	8.80	104.93	
6.38	12.77	70.97	8.80	98.92	
5.96	11.92	70.97	8.80	97.64	
3.74	7.44	70.97	8.80	90.94	
3.79	7.54	70.97	8.80	91.09	
3.79	7.55	70.97	8.80	91.11	
3.72	7.41	70.97	8.80	90.90	
5.39	10.74	70.97	8.80	95.90	
3.79	7.55	70.97	8.80	91.12	
3.67	7.30	70.97	8.80	90.73	
3.82	7.60	70.97	8.80	91.19	
3.79	7.54	70.97	8.80	91.10	

CITIZENS PROPERTY INSURANCE CORPORATION

MDP-1 RATE LEVEL EFFECT EXHIBIT 2

OLD Base Rates					
Territory	Extended Coverage	Extended Coverage	Mobile Home Dwelling "FIRE" Seasonal		
	Charge Per \$1,000 of Coverage	Flat Charge	and Non-Seasonal Key Premiums Owner Occupied		
			Coverage A	Coverage C	TOTAL
933 Suwannee	5.10	10.15	64.52	8.00	87.77
934 Washington	5.10	10.15	64.52	8.00	87.77
992 Putnam	5.10	10.15	64.52	8.00	87.77
993 Leon	5.10	10.15	64.52	8.00	87.77

NEW Base Rates					
	Extended Coverage	Extended Coverage	Mobile Home Dwelling "FIRE" Seasonal		
	Charge Per \$1,000 of Coverage	Flat Charge	and Non-Seasonal Key Premiums Owner Occupied		
			Coverage A	Coverage C	TOTAL
	3.67	7.31	70.97	8.80	90.76
	3.73	7.43	70.97	8.80	90.93
	3.68	7.32	70.97	8.80	90.78
	3.96	7.89	70.97	8.80	91.62

CALCULATION OF ANNUAL RATE CHANGE EFFECT BY TERRITORY FOR RATE LEVEL EFFECT FORM Personal Residential Multi-Peril - MDP-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	61,422	890	543,099	489,505	87.77	91.20	3.9%	610	550	-9.9%
292	Baker	25,798	316	215,679	194,404	87.77	91.27	4.0%	682	615	-9.9%
601	Bay, Coastal	28,157	564	367,798	381,674	105.55	113.64	7.7%	653	677	3.8%
721	Bay, Remainder	86,089	1,311	892,727	807,552	95.39	98.28	3.0%	681	616	-9.5%
392	Bradford	22,012	299	190,053	171,291	87.77	91.18	3.9%	636	574	-9.9%
57	Brevard, Coastal	7,370	158	111,413	123,129	105.55	116.10	10.0%	706	780	10.5%
64	Brevard, Remainder	138,993	2,340	1,436,765	1,589,225	95.39	104.93	10.0%	614	679	10.6%
35	Broward, Hllwd & Ft. Ldldle	5,108	129	103,574	114,849	123.34	135.67	10.0%	802	889	10.9%
361	Broward, Coastal	62	1	883	801	123.34	123.22	-0.1%	881	799	-9.2%
37	Broward, Rem. Excl. Ft. L. & Hlywd	117,767	2,475	2,160,643	2,393,443	123.34	135.67	10.0%	873	967	10.8%
193	Calhoun	8,372	120	74,270	66,935	87.77	90.94	3.6%	617	556	-9.9%
581	Charlotte, Coastal	23,510	456	370,835	410,890	105.55	116.10	10.0%	813	901	10.8%
711	Charlotte, Remainder	83,489	1,159	836,250	925,164	95.39	104.93	10.0%	722	798	10.6%
591	Citrus, Coastal	11,193	231	174,323	158,119	105.55	107.42	1.8%	756	685	-9.3%
731	Citrus, Remainder	123,209	2,302	1,400,258	1,266,025	95.39	97.82	2.5%	608	550	-9.6%
492	Clay	88,254	1,050	714,235	643,811	87.77	91.48	4.2%	680	613	-9.9%
551	Collier, Remainder	45,241	597	444,996	493,175	95.39	104.93	10.0%	745	826	10.8%
541	Collier, Coastal	17,251	278	238,170	262,044	105.55	116.10	10.0%	858	944	10.0%
293	Columbia	43,020	653	386,935	348,730	87.77	91.05	3.7%	592	534	-9.9%
30	Dade, Miami Beach	0	0	0	0	123.34	135.60	9.9%	0	0	0.0%
31	Dade, Coastal	102	1	591	532	123.34	135.60	9.9%	589	530	-10.0%
32	Dade, Miami	249	2	4,090	3,715	123.34	124.21	0.7%	2,039	1,853	-9.2%
33	Dade, Hialeah	461	13	10,533	11,684	123.34	135.67	10.0%	825	916	10.9%
34	Dade, Rem Excl H.M.M.B.	13,089	247	227,381	250,635	123.34	135.67	10.0%	921	1,015	10.2%
712	De Soto	16,978	263	191,162	203,247	95.39	103.44	8.4%	727	773	6.3%
592	Dixie, Coastal	4,889	99	84,404	76,511	105.55	106.76	1.1%	851	771	-9.4%
732	Dixie, Remainder	19,757	326	228,783	206,836	95.39	97.65	2.4%	701	634	-9.6%
39	Duval, Jacksonville	85,510	1,335	659,086	594,247	87.77	91.91	4.7%	494	445	-9.8%
40	Duval, Remainder	1,641	23	12,354	11,139	87.77	91.71	4.5%	545	491	-9.8%
41	Duval, Coastal	1,167	19	16,519	14,959	105.55	108.07	2.4%	857	776	-9.4%
602	Escambia, Coastal	244	4	1,347	1,212	105.55	116.05	10.0%	336	302	-10.0%
43	Escambia, Remainder	84,637	1,598	873,732	965,914	95.39	104.93	10.0%	547	605	10.6%
531	Flagler, Coastal	2,197	38	15,978	14,427	105.55	107.82	2.2%	416	375	-9.7%
701	Flagler, Remainder	12,624	144	125,474	113,510	95.39	98.45	3.2%	872	789	-9.5%
603	Franklin	9,970	157	127,998	118,465	105.55	108.60	2.9%	813	753	-7.4%
393	Gadsden	41,245	573	339,692	306,231	87.77	91.65	4.4%	593	535	-9.9%
923	Gilchrist	41,394	549	375,310	338,215	87.77	90.73	3.4%	683	616	-9.9%
552	Glades	10,963	192	126,219	139,872	95.39	104.93	10.0%	658	729	10.8%
604	Gulf, Coastal	5,355	104	48,707	44,061	105.55	107.74	2.1%	470	425	-9.5%
722	Gulf, Remainder	9,615	160	109,061	98,630	95.39	97.97	2.7%	681	616	-9.6%
493	Hamilton	8,021	122	73,780	66,494	87.77	90.94	3.6%	603	544	-9.9%
713	Hardee	8,380	131	95,339	89,129	95.39	99.05	3.8%	726	679	-6.5%
553	Hendry	29,281	423	311,762	345,547	95.39	104.93	10.0%	737	816	10.8%
159	Hernando, Coastal	8,257	165	116,098	105,256	105.55	107.46	1.8%	705	640	-9.3%
733	Hernando, Remainder	140,556	2,187	1,485,097	1,343,115	95.39	98.12	2.9%	679	614	-9.6%
714	Highlands	22,205	458	267,337	295,683	95.39	104.93	10.0%	584	646	10.6%
47	Hillsborough, Tampa	6,479	179	77,147	81,071	95.39	103.14	8.1%	432	454	5.1%
80	Hillsborough, Excl. Tampa	341,463	5,862	3,591,075	3,740,645	95.39	102.85	7.8%	613	638	4.2%
593	Holmes	12,583	197	119,627	107,811	87.77	90.89	3.6%	606	547	-9.9%
561	Indian River, Remainder	13,914	311	225,937	250,730	105.55	116.10	10.0%	726	806	11.0%
181	Indian River, Coastal	18	1	176	159	123.34	135.60	9.9%	176	158	-10.0%
693	Jackson	44,174	613	388,579	350,219	87.77	91.11	3.8%	634	571	-9.9%
605	Jefferson, Coastal	0	0	0	0	105.55	115.85	9.8%	0	0	0.0%
793	Jefferson, Remainder	12,310	181	108,619	97,895	87.77	91.09	3.8%	599	540	-9.9%
893	Lafayette	7,488	110	69,312	62,465	87.77	90.90	3.6%	632	569	-9.9%
692	Lake	123,257	2,191	1,072,829	1,182,349	87.77	96.55	10.0%	490	540	10.2%
542	Lee, Coastal	15,196	277	123,657	125,319	105.55	116.10	10.0%	447	453	1.3%
554	Lee, Remainder	345,943	5,794	3,540,888	3,911,195	95.39	104.93	10.0%	611	675	10.5%
993	Leon	62,530	947	504,878	455,165	87.77	91.62	4.4%	533	481	-9.8%
594	Levy, Coastal	15,368	260	237,016	214,793	105.55	106.71	1.1%	911	825	-9.4%
734	Levy, Remainder	58,412	857	655,356	592,500	95.39	97.77	2.5%	765	692	-9.6%
931	Liberty	7,737	122	67,362	60,717	87.77	91.19	3.9%	550	496	-9.9%
932	Madison	11,179	169	103,630	93,398	87.77	91.10	3.8%	614	553	-9.9%
582	Manatee, Coastal	4,023	124	65,083	71,115	105.55	116.10	10.0%	523	571	9.3%
735	Manatee, Remainder	234,685	5,263	2,745,360	3,036,379	95.39	104.93	10.0%	522	577	10.6%
792	Marion	128,799	2,201	1,216,840	1,096,714	87.77	90.94	3.6%	553	498	-9.9%
10	Martin, Remainder	17,388	382	371,581	393,161	123.34	132.58	7.5%	974	1,030	5.8%
182	Martin, Coastal	574	10	10,743	11,625	123.34	135.67	10.0%	1,061	1,148	8.2%
5	Monroe, Excl. Key West	20,431	405	151,161	149,655	141.12	155.23	10.0%	373	370	-1.0%

CALCULATION OF ANNUAL RATE CHANGE EFFECT BY TERRITORY FOR RATE LEVEL EFFECT FORM
Personal Residential Multi-Peril - MDP-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	172	4	1,333	1,358	133.49	146.84	10.0%	322	328	1.9%
532	Nassau, Coastal	1,351	23	20,929	18,995	105.55	107.87	2.2%	925	840	-9.2%
892	Nassau, Remainder	103,098	1,242	874,857	788,506	87.77	91.11	3.8%	705	635	-9.9%
606	Okaloosa, Coastal	171	5	2,928	3,250	105.55	116.10	10.0%	630	699	11.0%
723	Okaloosa, Remainder	37,715	637	388,992	419,240	95.39	104.02	9.0%	611	658	7.8%
555	Okeechobee	22,612	401	272,660	302,040	95.39	104.93	10.0%	681	754	10.8%
49	Orange, Orlando	671	8	4,660	4,225	87.77	92.16	5.0%	597	541	-9.3%
90	Orange, Excl. Orlando	41,359	599	324,823	358,041	87.77	96.55	10.0%	542	598	10.2%
511	Osceola	51,184	689	404,150	445,450	87.77	96.55	10.0%	586	646	10.2%
362	Palm Beach, Coastal	1,895	43	12,291	11,619	123.34	135.67	10.0%	285	270	-5.5%
38	Palm Beach, Remainder	31,034	652	583,381	645,578	123.34	135.65	10.0%	895	990	10.7%
595	Pasco, Coastal	29,790	810	245,663	221,708	105.55	107.48	1.8%	303	274	-9.8%
736	Pasco, Remainder	509,482	8,971	5,373,941	4,963,669	95.39	98.92	3.7%	599	553	-7.6%
42	Pinellas, Coastal	31	1	544	493	105.55	107.01	1.4%	464	420	-9.3%
46	Pinellas - Saint Petersburg	18,299	610	250,300	277,061	95.39	104.93	10.0%	410	454	10.7%
81	Pinellas, Rem. Excl. Saint Petersburg	363,314	9,362	4,451,228	4,921,507	95.39	104.93	10.0%	475	526	10.6%
50	Polk	289,024	5,136	2,409,580	2,655,614	87.77	96.55	10.0%	469	517	10.2%
992	Putnam	82,678	1,325	790,055	711,993	87.77	90.78	3.4%	596	537	-9.9%
533	Saint Johns, Coastal	6,669	128	93,338	84,666	105.55	107.88	2.2%	729	662	-9.3%
702	Saint Johns, Remainder	60,759	904	633,067	572,712	95.39	98.36	3.1%	700	634	-9.5%
562	Saint Lucie, Remainder	20,070	337	307,028	340,603	105.55	116.10	10.0%	912	1,011	10.9%
183	Saint Lucie, Coastal	3,987	90	33,944	34,869	123.34	135.67	10.0%	375	385	2.7%
607	Santa Rosa, Coastal	0	0	0	0	105.55	116.05	10.0%	0	0	0.0%
724	Santa Rosa, Remainder	88,461	1,385	897,503	992,946	95.39	104.93	10.0%	648	717	10.6%
583	Sarasota, Coastal	51,709	1,081	379,261	366,319	105.55	116.10	10.0%	351	339	-3.4%
715	Sarasota, Remainder	128,846	2,530	1,400,466	1,544,001	95.39	104.93	10.0%	553	610	10.2%
512	Seminole	18,213	293	150,009	165,340	87.77	96.55	10.0%	511	563	10.2%
921	Sumter	30,730	533	267,409	287,951	87.77	95.90	9.3%	501	540	7.7%
933	Suwannee	35,638	564	337,827	304,444	87.77	90.76	3.4%	599	540	-9.9%
596	Taylor, Coastal	10,281	174	157,949	143,245	105.55	107.14	1.5%	908	823	-9.3%
737	Taylor, Remainder	13,652	205	145,651	131,672	95.39	97.64	2.4%	710	642	-9.6%
922	Union	10,404	140	90,944	81,964	87.77	91.12	3.8%	650	586	-9.9%
62	Volusia, Coastal	307	4	4,542	4,123	105.55	107.92	2.2%	1,132	1,027	-9.2%
63	Volusia, Remainder	124,363	2,366	1,325,535	1,455,751	95.39	104.93	10.0%	560	615	9.8%
608	Wakulla, Coastal	6,478	108	86,690	78,625	105.55	107.68	2.0%	799	725	-9.3%
725	Wakulla, Remainder	41,786	561	433,219	391,956	95.39	98.41	3.2%	772	698	-9.5%
609	Walton, Coastal	6,320	95	49,846	45,096	105.55	107.99	2.3%	524	474	-9.5%
726	Walton, Remainder	36,921	537	395,321	357,600	95.39	98.26	3.0%	736	666	-9.5%
934	Washington	25,960	374	234,563	211,402	87.77	90.93	3.6%	627	565	-9.9%
STATEWIDE		5,304,494	94,049	55,874,024	57,030,754	95.53	102.61	7.4%	594	606	2.1%

Notes:

- (3) Equal to coverage A + coverage B + coverage C + coverage D weighted by a policy's earned house years in 2008.
- (4) The number of earned house years in 2008.
- (5) Extension of exposure method is used, i.e. historical policies are rerated at current rates before the earned premium is calculated.
- (6) = (5) * [MDP1 Exhibit 1, Column (9)]
- (7) Current Citizens rate manual. Refer to MDP1 Exhibit 2. Statewide total is weighted with (4).
- (8) Proposed Citizens rate manual. Refer to MDP1 Exhibit 2 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 and Commercial Lines

Assumptions for FHCF Premium Estimate – 2009 FHCF Data Call

Policies in Force as of December 31, 2008

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

Citizens Property Insurance Corporation

Sample 2009 FHCF Premium Calculations

Assumes 90% Coverage

2009 FHCF Premium Calculation

Residential Masonry

2% Deductible

BCEG Unknown

Mitigation Features

Year Built 1995

Roof Deck Unknown

Roof Shape Hip

Opening Protection Hurricane Shutters

City	ZIP Code	Rating 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	0.0569	\$204,000	\$11.60	1.0000	0.7944	1.0000	0.8408	0.8217	0.9000	0.9995	0.8996	\$10.44
Orlando	32806	2	0.1005	\$204,000	\$20.51	1.0000	0.7944	1.0000	0.8408	0.8217	0.9000	0.9995	0.8996	\$18.45
Tampa	33630	7	0.3293	\$204,000	\$67.17	1.0000	0.7944	1.0000	0.8408	0.8217	0.9000	0.9995	0.8996	\$60.42
Pensacola	32514	7	0.3293	\$204,000	\$67.17	1.0000	0.7944	1.0000	0.8408	0.8217	0.9000	0.9995	0.8996	\$60.42
Palm Beach	33480	19	1.4854	\$204,000	\$303.02	1.0000	0.7944	1.0000	0.8408	0.8217	0.9000	0.9995	0.8996	\$272.58
Miami	33156	19	1.4854	\$204,000	\$303.02	1.0000	0.7944	1.0000	0.8408	0.8217	0.9000	0.9995	0.8996	\$272.58

2009 FHCF Premium Calculation

Residential Masonry

2% Deductible

BCEG Unknown

Mitigation Features

Year Built Unknown

Roof Deck Unknown

Roof Shape Unknown

Opening Protection Unknown

City	ZIP Code	Rating 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	0.0569	\$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

Filing Details	
Work Unit Number:	W09-534154
Filing Purpose:	Rate & Rule
Product:	Mobile Home Physical Damage
Date Created:	7/27/2009 04:07:03 PM
Filing Name:	PRM Mobile Home Dwelling 550 2010 Filing

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

Filing Originator Information	
Company E-Mail:	Derek.Davey@citizensfla.com
Contact Name:	Mr. Derek W Davey
Contact Title:	Actuarial Analyst
Professional Designation:	
Contact E-mail:	Derek.Davey@citizensfla.com
Street Address:	7215 Financial Way
Suite/Room #:	
P.O. Box Mailing Address:	
Department:	
City:	Jacksonville
State:	FL
Zip Code:	32256-1001
Country:	United States
Non US Postal Code:	
Phone Number:	904-208-7608 Ext
Fax Number:	
Toll Free Number:	Ext
Non US Phone Number:	

Company Contact Information

Company E-Mail:

Derek.Davey@citizensfla.c.om

Contact Name:

Mr. Derek W Davey

Contact Title:

Actuarial Analyst

Professional Designation:

Contact E-mail:

Derek.Davey@citizensfla.com

Street Address:

7215 Financial Way

Suite/Room #:

P.O. Box Mailing Address:

Department:

City:

Jacksonville

State:

FL

Zip Code:

32256-1001

Country:

United States

Non US Postal Code:

Phone Number:

904-208-7608 Ext

Fax Number:

Toll Free Number:

Ext

Non US Phone Number:

General Information

Company Filing Number

New Business Effective Date

1

/

1

/

2010

Renewal Business Effective Date

1

/

1

/

2010

Product:

Mobile Home Physical Damage

Are you writing new business in Florida for this line of business?

Yes

Filing Content Information

This is a Rate & Rule filing.

Type of Coverage:

Homeowners/Mobile Homeowners/Dwelling Fire

File Usage:

FILE & USE

Rate/Rule Filings

Is this filing being submitted by a Ratings Organization?

YesNo

Is this filing being made to comply with the annual rate filing requirements found in Section 627.0645, Florida Statutes?

YesNo

If yes, are you filing the annual rate certification form OIR-B1-586 or exemption form OIR-B1-584?

YesNoN/A

Have you included a listing of all changes in manual pages or rules with supporting information and explanation?

YesNo

Does this filing result in a significant revision in rates or rating variables? If Yes, explain in filing:

YesNo

Does this filing result in a significant revision in underwriting rules or guidelines? If Yes, explain in filing:

YesNo

Does this filing amend any of the following?

YesNo

(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

2.1

Rate Indicated

12.5

Earned Premium Volume (all programs affected by this filing)

55313

Number of Policies (all programs affected by this filing)

93936

Page 325

Uploaded Documents			
Document Type	Filenet Number	Form Number	Title
Miscellaneous	0		Manual Pages
Miscellaneous	0		Manual Pages 1
Miscellaneous	0		Additional Rules Information
Manual/Rate Pages	0		Hurricane Base Premium Percentage
Cover Letter	0		1 Cover letter
Explanatory Memorandum	0		MDP1 Actuarial Memo
Miscellaneous	0		PRM MDP1 Territorial Rate Indication-Separate
Miscellaneous	0		6 Reinsurance Expense Support
Miscellaneous	0		FHCF_Assumption_PLACLA
Miscellaneous	0		FHCF_PRM_sample_DP1
Miscellaneous	0		Summary of FHCF Built-up Factors
Miscellaneous	0		True and Accurate Form 9_11_09
Miscellaneous	0		PRM Mobilehome Dwelling
Miscellaneous	0		Source of Information for RIF MDP
Miscellaneous	0		PRM MDP1 Statewide Rate Ind_combo
Miscellaneous	0		PRM MDP1 Statewide Rate Ind_wind
Miscellaneous	0		PRM MDP1 Statewide Rate Ind_xwind
Miscellaneous	0		PRM-MDP1 RIF Individ with Cash Factor V2
Miscellaneous	0		Estimated Hurricane Premium
Miscellaneous	0		Ex Wind Credits Exhibits (MDP1) 09-24-09
Miscellaneous	0		7 Law Change Support Documentation
Miscellaneous	0		8 Catastrophe Model Support
Miscellaneous	0		Unable to Upload Files
Miscellaneous	0		Citizens_HRA_PILM_Loss_Co unty_PolicyForm
Miscellaneous	0		Citizens_PLA_PILM_Loss_Co unty_PolicyForm
Miscellaneous	0		DetailedDataFieldDescript ion
Miscellaneous	0		Summary Exhibit 123108
Miscellaneous	0		Citizens_HRA_PILM_Loss_Co nstType_TerritoryCode
Miscellaneous	0		Citizens_HRA_PML_DS
Miscellaneous	0		Citizens_PLA_PILM_Loss_Co nstType_TerritoryCode
Miscellaneous	0		Citizens_PLA_PML_DS
Miscellaneous	0		FPHLM Standard G-2.2
Miscellaneous	0		FPHLM07Standards_S-5 Replication of Known Hurricane Losses
Miscellaneous	0		FPHLM07Standards_S-2 Sensitivity Analysis for Model Output
Miscellaneous	0		PLA HRCS Rating Example Verification MDP1 (9-21-09)
Miscellaneous	0		PLA HRCS Rate Level Effect Verification (9-21-09)
Miscellaneous	0		CalcFHCFPremium_ExamplePo licies

Filing Certification

I certify that I am authorized to make this Forms or Rate/Rule filing on behalf of the company(s) referenced herein. I further certify that the information contained in related transmittals and the filing is true, complete, correct and, to the best of my knowledge, in compliance with all applicable Florida laws and administrative rules including applicable policy readability standards.

Name: Derek Davey
Title: Actuarial Analyst

Filing Details	
Work Unit Number:	W09-534154
Filing Purpose:	Rate & Rule
Product:	Mobile Home Physical Damage
Date Created:	7/27/2009 04:07:03 PM
Filing Name:	PRM Mobile Home Dwelling 550 2010 Filing

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-M TerritorySet.xls

Territory Code	Territory Description
Region	
192	Alachua
Alachua	
292	Baker
Baker	
601	Bay, Coastal
Bay	
721	Bay, Remainder
Bay	
392	Bradford
Bradford	
057	Brevard, Coastal
Brevard	
064	Brevard, Remainder
Brevard	
035	Broward, Hllwd & Ft. Ldrdle
Broward	
361	Broward, Coastal
Broward	
037	Broward, Rem. Excl. Ft. L. & Hlywd
Broward	
193	Calhoun
Calhoun	
581	Charlotte, Coastal
Charlotte	
711	Charlotte, Remainder
Charlotte	
591	Citrus, Coastal
Citrus	
731	Citrus, Remainder
Citrus	
492	Clay
Clay	
551	Collier, Remainder
Collier	
541	Collier, Coastal
Collier	
293	Columbia
Columbia	
030	Dade, Miami Beach
Dade	
031	Dade, Coastal
Dade	
032	Dade, Miami
Dade	
033	Dade, Hialeah
Dade	
034	Dade, Rem Excl H.,M.,M.B.
Dade	
712	De Soto
DeSoto	
592	Dixie, Coastal
Dixie	
732	Dixie, Remainder
Dixie	
039	Duval, Jacksonville

Duval 040	Duval, Remainder
Duval 041	Duval, Coastal
Duval 602	Escambia, Coastal
Escambia 043	Escambia, Remainder
Escambia 531	Flagler, Coastal
Flagler 701	Flagler, Remainder
Flagler 603	Franklin
Franklin 393	Gadsden
Gadsden 923	Gilchrist
Gilchrist 552	Glades
Glades 604	Gulf, Coastal
Gulf 722	Gulf, Remainder
Gulf 493	Hamilton
Hamilton 713	Hardee
Hardee 553	Hendry
Hendry 159	Hernando, Coastal
Hernando 733	Hernando, Remainder
Hernando 714	Highlands
Highlands 047	Hillsborough, Tampa
Hillsborough 080	Hillsborough, Excl. Tampa
Hillsborough 593	Holmes
Holmes 561	Indian River, Remainder
Indian River 181	Indian River, Coastal
Indian River 693	Jackson
Jackson 605	Jefferson, Coastal
Jefferson 793	Jefferson, Remainder
Jefferson 893	Lafayette
Lafayette 692	Lake
Lake 542	Lee, Coastal

Lee	
554	Lee, Remainder
Lee	
993	Leon
Leon	
594	Levy, Coastal
Levy	
734	Levy, Remainder
Levy	
931	Liberty
Liberty	
932	Madison
Madison	
582	Manatee, Coastal
Manatee	
735	Manatee, Remainder
Manatee	
792	Marion
Marion	
010	Martin, Remainder
Martin	
182	Martin, Coastal
Martin	
005	Monroe, Excl. Key West
Monroe	
007	Monroe, Key West
Monroe	
532	Nassau, Coastal
Nassau	
892	Nassau, Remainder
Nassau	
606	Okaloosa, Coastal
Okaloosa	
723	Okaloosa, Remainder
Okaloosa	
555	Okeechobee
Okeechobee	
049	Orange, Orlando
Orange	
090	Orange, Excl. Orlando
Orange	
511	Osceola
Osceola	
362	Palm Beach, Coastal
Palm Beach	
038	Palm Beach, Remainder
Palm Beach	
595	Pasco, Coastal
Pasco	
736	Pasco, Remainder
Pasco	
042	Pinellas, Coastal
Pinellas	
046	Pinellas - Saint Petersburg
Pinellas	
081	Pinellas, Rem. Excl. Saint Petersburg
Pinellas	
050	Polk

Polk	
992	Putnam
Putnam	
533	Saint Johns, Coastal
St. Johns	
702	Saint Johns, Remainder
St. Johns	
562	Saint Lucie, Remainder
St. Lucie	
183	Saint Lucie, Coastal
St. Lucie	
607	Santa Rosa, Coastal
Santa Rosa	
724	Santa Rosa, Remainder
Santa Rosa	
583	Sarasota, Coastal
Sarasota	
715	Sarasota, Remainder
Sarasota	
512	Seminole
Seminole	
921	Sumter
Sumter	
933	Suwannee
Suwannee	
596	Taylor, Coastal
Taylor	
737	Taylor, Remainder
Taylor	
922	Union
Union	
062	Volusia, Coastal
Volusia	
063	Volusia, Remainder
Volusia	
608	Wakulla, Coastal
Wakulla	
725	Wakulla, Remainder
Wakulla	
609	Walton, Coastal
Walton	
726	Walton, Remainder
Walton	
934	Washington
Washington	

Program	Premium Breakdown Type	Policy/Coverage	Commissions and Brokerage (%)	Other Acquisition Expenses (%)	General Expenses (%)	Premium Taxes (%)	Misc. Licenses and Fees (%)	Reinsurance Costs (%)	Profit and Contingency (%)	Loss and Loss Adjustment Expenses (%)	Other Description	Other(%)	Total (=100%)			
PRM Mobilehome Dwelling	Hurricane	MHO-Dwelling	8.07%	0.42%	5.63%	1.75%	0.93%	2.17%	0.00%	71.17%	Residual Market Contingency Provision	9.86%	100.00%			
	Non-Hurricane	MHO-Dwelling	8.07%	0.42%	5.63%	1.75%	0.93%	2.17%	0.00%	71.17%	Residual Market Contingency Provision	9.86%	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 (\$)				
PRM Mobilehome Dwelling	MHO-Dwelling	Yes	Mobile Home insured for replacement cost at \$40,000 with 2% Hurricane Deductible and a \$500 deductible for all other Section I perils combined; Other structures insured at 10% of the amount of insurance on the mobile home; Contents insured for replacement cost at 50% of the amount of insurance on the mobile home; Loss of Use insured at 20% of the amount of insurance on the mobile home; \$100,000 Liability coverage; \$1,000 Medical expense; I.S.O. Protection Class 4. The rates should be ANNUAL RATES for NEW BUSINESS for a 40 YEAR OLD INSURED with NO CLAIMS IN THE PAST 3 YEARS and NEUTRAL CREDIT. The structure is a 5 YEAR OLD STRUCTURE. The mobile home is a TIED DOWN MOBILE HOME located IN PARK. Sinkhole coverage is included with a \$500 deductible. Screened enclosure and mold coverage are excluded. (If screened enclosure or mold coverage cannot be excluded, it should be noted under Risk Difference that the coverage is included and the associated limit provided.) The ONLY recoupment that should be included in the rate is the Florida Hurricane Catastrophe Fund reimbursement premium recoupment, if applicable.	No	Contents insured for actual cash value at 50% of the amount of insurance on the mobile home. Loss of use insured at 10% of the amount of insurance on the mobile home. \$2,000 medical expense. \$10,000 of mold coverage is included.	Hurricane	PR-M TerritorySet.xls	005	Monroe, Excl. Key West	\$685.00				
								007	Monroe, Key West	\$774.00				
								010	Martin, Remainder	\$537.00				
								030	Dade, Miami Beach	\$567.00				
								031	Dade, Coastal	\$575.00				
								032	Dade, Miami	\$455.00				
								033	Dade, Hialeah	\$537.00				
								034	Dade, Rem Excl H., M., M.B.	\$568.00				
								035	Broward, Hillwd & Ft. Ldrdie	\$571.00				
								037	Broward, Rem. Excl. Ft. L. & Hlywd	\$541.00				
								038	Palm Beach, Remainder	\$570.00				
								039	Duval, Jacksonville	\$32.00				
								040	Duval, Remainder	\$34.00				
								041	Duval, Coastal	\$208.00				
								042	Pinellas, Coastal	\$317.00				
								043	Escambia, Remainder	\$165.00				
								046	Pinellas - Saint Petersburg	\$216.00				
								047	Hillsborough, Tampa	\$158.00				
								049	Orange, Orlando	\$31.00				
								050	Polk	\$44.00				
								057	Brevard, Coastal	\$425.00				
								062	Volusia, Coastal	\$330.00				
								063	Volusia, Remainder	\$167.00				
								064	Brevard, Remainder	\$168.00				
								080	Hillsborough, Excl. Tampa	\$157.00				
								081	Pinellas, Rem. Excl. Saint Petersburg	\$168.00				
								090	Orange, Excl. Orlando	\$45.00				
								159	Hernando, Coastal	\$317.00				
								181	Indian River, Coastal	\$579.00				
								182	Martin, Coastal	\$579.00				
								183	Saint Lucie, Coastal	\$580.00				
								192	Alachua	\$30.00				
								193	Calhoun	\$30.00				
								292	Baker	\$30.00				
								293	Columbia	\$29.00				
								361	Broward, Coastal	\$446.00				
								362	Palm Beach, Coastal	\$578.00				
								392	Bradford	\$30.00				
								393	Gadsden	\$31.00				
								492	Clay	\$31.00				
								493	Hamilton	\$29.00				
								511	Osceola	\$44.00				
								512	Seminole	\$45.00				
								531	Flagler, Coastal	\$321.00				
								532	Nassau, Coastal	\$327.00				
								533	Saint Johns, Coastal	\$322.00				
								541	Collier, Coastal	\$431.00				
								542	Lee, Coastal	\$428.00				
								551	Collier, Remainder	\$256.00				
								552	Glades	\$255.00				
								553	Hendry	\$255.00				
								554	Lee, Remainder	\$190.00				
								555	Okeechobee	\$255.00				
								561	Indian River, Remainder	\$425.00				
								562	Saint Lucie, Remainder	\$427.00				
								581	Charlotte, Coastal	\$427.00				
								582	Manatee, Coastal	\$424.00				
								583	Sarasota, Coastal	\$427.00				
								591	Citrus, Coastal	\$317.00				
								592	Dixie, Coastal	\$314.00				
								593	Holmes	\$30.00				
								594	Levy, Coastal	\$312.00				
								595	Pasco, Coastal	\$319.00				
								596	Taylor, Coastal	\$320.00				
								601	Bay, Coastal	\$400.00				

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										512	Seminole	\$494.00					
										531	Flagler, Coastal	\$544.00					
										532	Nassau, Coastal	\$539.00					
										533	Saint Johns, Coastal	\$544.00					
										541	Collier, Coastal	\$637.00					
										542	Lee, Coastal	\$642.00					
										551	Collier, Remainder	\$462.00					
										552	Glades	\$463.00					
										553	Hendry	\$463.00					
										554	Lee, Remainder	\$526.00					
										555	Okeechobee	\$463.00					
										561	Indian River, Remainder	\$643.00					
										562	Saint Lucie, Remainder	\$641.00					
										581	Charlotte, Coastal	\$641.00					
										582	Manatee, Coastal	\$644.00					
										583	Sarasota, Coastal	\$641.00					
										591	Citrus, Coastal	\$539.00					
										592	Dixie, Coastal	\$525.00					
										593	Holmes	\$389.00					
										594	Levy, Coastal	\$527.00					
										595	Pasco, Coastal	\$538.00					
										596	Taylor, Coastal	\$528.00					
										601	Bay, Coastal	\$608.00					
										602	Escambia, Coastal	\$643.00					
										603	Franklin	\$544.00					
										604	Gulf, Coastal	\$536.00					
										605	Jefferson, Coastal	\$638.00					
										606	Okaloosa, Coastal	\$640.00					
										607	Santa Rosa, Coastal	\$637.00					
										608	Wakulla, Coastal	\$527.00					
										609	Walton, Coastal	\$538.00					
										692	Lake	\$494.00					
										693	Jackson	\$394.00					
										701	Flagler, Remainder	\$446.00					
										702	Saint Johns, Remainder	\$444.00					
										711	Charlotte, Remainder	\$534.00					
										712	De Soto	\$514.00					
										713	Hardee	\$452.00					
										714	Highlands	\$534.00					
										715	Sarasota, Remainder	\$532.00					
										721	Bay, Remainder	\$443.00					
										722	Gulf, Remainder	\$435.00					
										723	Okaloosa, Remainder	\$525.00					
										724	Santa Rosa, Remainder	\$538.00					
										725	Wakulla, Remainder	\$444.00					
										726	Walton, Remainder	\$443.00					
										731	Citrus, Remainder	\$436.00					
										732	Dixie, Remainder	\$432.00					
										733	Hernando, Remainder	\$442.00					
										734	Levy, Remainder	\$436.00					
										735	Manatee, Remainder	\$535.00					
										736	Pasco, Remainder	\$452.00					
										737	Taylor, Remainder	\$432.00					
										792	Marion	\$390.00					
										793	Jefferson, Remainder	\$394.00					
										892	Nassau, Remainder	\$394.00					
										893	Lafayette	\$389.00					
										921	Sumter	\$482.00					
										922	Union	\$394.00					
										923	Gilchrist	\$387.00					
										931	Liberty	\$395.00					
										932	Madison	\$394.00					
										933	Suwannee	\$387.00					
										934	Washington	\$390.00					
										992	Putnam	\$388.00					
										993	Leon	\$402.00					

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 (\$)				
PRM Mobilehome Dwelling	MHO-Dwelling	Yes	Mobile Home insured for actual cash value at \$40,000 with 2% Hurricane Deductible and a \$500 deductible for all other Section I perils combined; Other structures insured at 10% of the amount of insurance on the mobile home; Contents insured for replacement cost at 50% of the amount of insurance on the mobile home; Loss of Use insured at 20% of the amount of insurance on the mobile home; \$100,000 Liability coverage; \$1,000 Medical expense; I.S.O. Protection Class 4. The rates should be ANNUAL RATES for NEW BUSINESS for a 40 YEAR OLD INSURED with NO CLAIMS IN THE PAST 3 YEARS and NEUTRAL CREDIT. The structure was manufactured in 1990. The mobile home is a TIED DOWN MOBILE HOME located IN PARK. Sinkhole coverage is included with a \$500 deductible. Screened enclosure and mold coverage are excluded. (If screened enclosure or mold coverage cannot be excluded, it should be noted under Risk Difference that the coverage is included and the associated limit provided.) The ONLY recoupment that should be included in the rate is the Florida Hurricane Catastrophe Fund reimbursement premium recoupment, if applicable.	No	Contents insured for actual cash value at 50% of the amount of insurance on the mobile home. Loss of use insured at 10% of the amount of insurance on the mobile home. \$2,000 medical expense. \$10,000 of mold coverage is included.	Hurricane	PR-M TerritorySet.xls	005	Monroe, Excl. Key West	\$748.00				
								007	Monroe, Key West	\$845.00				
								010	Martin, Remainder	\$588.00				
								030	Dade, Miami Beach	\$620.00				
								031	Dade, Coastal	\$629.00				
								032	Dade, Miami	\$497.00				
								033	Dade, Hialeah	\$586.00				
								034	Dade, Rem Excl H., M., M.B.	\$621.00				
								035	Broward, Hillwd & Ft. Ldrdie	\$624.00				
								037	Broward, Rem. Excl. Ft. L. & Hlywd	\$593.00				
								038	Palm Beach, Remainder	\$623.00				
								039	Duval, Jacksonville	\$35.00				
								040	Duval, Remainder	\$36.00				
								041	Duval, Coastal	\$228.00				
								042	Pinellas, Coastal	\$347.00				
								043	Escambia, Remainder	\$181.00				
								046	Pinellas - Saint Petersburg	\$236.00				
								047	Hillsborough, Tampa	\$172.00				
								049	Orange, Orlando	\$34.00				
								050	Polk	\$49.00				
								057	Brevard, Coastal	\$464.00				
								062	Volusia, Coastal	\$361.00				
								063	Volusia, Remainder	\$183.00				
								064	Brevard, Remainder	\$183.00				
								080	Hillsborough, Excl. Tampa	\$171.00				
								081	Pinellas, Rem. Excl. Saint Petersburg	\$184.00				
								090	Orange, Excl. Orlando	\$49.00				
								159	Hernando, Coastal	\$347.00				
								181	Indian River, Coastal	\$633.00				
								182	Martin, Coastal	\$632.00				
								183	Saint Lucie, Coastal	\$633.00				
								192	Alachua	\$34.00				
								193	Calhoun	\$33.00				
								292	Baker	\$34.00				
								293	Columbia	\$33.00				
								361	Broward, Coastal	\$487.00				
								362	Palm Beach, Coastal	\$632.00				
								392	Bradford	\$33.00				
								393	Gadsden	\$35.00				
								492	Clay	\$34.00				
								493	Hamilton	\$33.00				
								511	Osceola	\$49.00				
								512	Seminole	\$49.00				
								531	Flagler, Coastal	\$351.00				
								532	Nassau, Coastal	\$358.00				
								533	Saint Johns, Coastal	\$352.00				
								541	Collier, Coastal	\$470.00				
								542	Lee, Coastal	\$485.00				
								551	Collier, Remainder	\$279.00				
								552	Glades	\$279.00				
								553	Hendry	\$279.00				
								554	Lee, Remainder	\$210.00				
								555	Okeechobee	\$279.00				
								561	Indian River, Remainder	\$464.00				
								562	Saint Lucie, Remainder	\$467.00				
								581	Charlotte, Coastal	\$466.00				
								582	Manatee, Coastal	\$463.00				
								583	Sarasota, Coastal	\$467.00				
								591	Citrus, Coastal	\$347.00				
								592	Dixie, Coastal	\$344.00				
								593	Holmes	\$33.00				
								594	Levy, Coastal	\$341.00				
								595	Pasco, Coastal	\$349.00				
								596	Taylor, Coastal	\$350.00				
								601	Bay, Coastal	\$436.00				

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										512	Seminole	\$523.00					
										531	Flagler, Coastal	\$577.00					
										532	Nassau, Coastal	\$572.00					
										533	Saint Johns, Coastal	\$578.00					
										541	Collier, Coastal	\$680.00					
										542	Lee, Coastal	\$685.00					
										551	Collier, Remainder	\$489.00					
										552	Glades	\$489.00					
										553	Hendry	\$489.00					
										554	Lee, Remainder	\$557.00					
										555	Okeechobee	\$489.00					
										561	Indian River, Remainder	\$686.00					
										562	Saint Lucie, Remainder	\$683.00					
										581	Charlotte, Coastal	\$684.00					
										582	Manatee, Coastal	\$687.00					
										583	Sarasota, Coastal	\$683.00					
										591	Citrus, Coastal	\$572.00					
										592	Dixie, Coastal	\$556.00					
										593	Holmes	\$408.00					
										594	Levy, Coastal	\$559.00					
										595	Pasco, Coastal	\$571.00					
										596	Taylor, Coastal	\$561.00					
										601	Bay, Coastal	\$648.00					
										602	Escambia, Coastal	\$686.00					
										603	Franklin	\$578.00					
										604	Gulf, Coastal	\$569.00					
										605	Jefferson, Coastal	\$680.00					
										606	Okaloosa, Coastal	\$683.00					
										607	Santa Rosa, Coastal	\$680.00					
										608	Wakulla, Coastal	\$559.00					
										609	Walton, Coastal	\$571.00					
										692	Lake	\$523.00					
										693	Jackson	\$412.00					
										701	Flagler, Remainder	\$470.00					
										702	Saint Johns, Remainder	\$468.00					
										711	Charlotte, Remainder	\$567.00					
										712	De Soto	\$545.00					
										713	Hardee	\$478.00					
										714	Highlands	\$567.00					
										715	Sarasota, Remainder	\$565.00					
										721	Bay, Remainder	\$467.00					
										722	Gulf, Remainder	\$458.00					
										723	Okaloosa, Remainder	\$558.00					
										724	Santa Rosa, Remainder	\$571.00					
										725	Wakulla, Remainder	\$468.00					
										726	Walton, Remainder	\$468.00					
										731	Citrus, Remainder	\$459.00					
										732	Dixie, Remainder	\$455.00					
										733	Hernando, Remainder	\$465.00					
										734	Levy, Remainder	\$459.00					
										735	Manatee, Remainder	\$568.00					
										736	Pasco, Remainder	\$478.00					
										737	Taylor, Remainder	\$455.00					
										792	Marion	\$408.00					
										793	Jefferson, Remainder	\$413.00					
										892	Nassau, Remainder	\$414.00					
										893	Lafayette	\$408.00					
										921	Sumter	\$510.00					
										922	Union	\$413.00					
										923	Gilchrist	\$406.00					
										931	Liberty	\$414.00					
										932	Madison	\$413.00					
										933	Suwannee	\$406.00					
										934	Washington	\$409.00					
										992	Putnam	\$406.00					
										993	Leon	\$422.00					