



OFFICE OF INSURANCE REGULATION

FILED

SEP 08 2015

OFFICE OF
INSURANCE REGULATION

Docketed by: SPD

KEVIN M. McCARTY
COMMISSIONER

IN THE MATTER OF:

CITIZENS PROPERTY
INSURANCE CORPORATION
_____ /

CASE NO.: 176885-15

ORDER

TO: Barry Gilway
President
2312 Killearn Center Blvd., Bldg. A
Tallahassee, Florida 32309

THIS CAUSE came before the State of Florida, Office of Insurance Regulation (hereinafter referred to as the "OFFICE") upon the filing by Citizens Property Insurance Corporation (hereinafter referred to as "CITIZENS") of Rate Filing Nos. FCP 15-15843, FCP 15-15848, FCP 15-16013, FCP 15-16016, FCP 15-16391, FCP 15-16392, FCP 15-16470 and FCP 15-16471. The OFFICE held a public hearing ("the hearing") on August 25, 2015, in Leon County that was streamed online by The Florida Channel. At the hearing, CITIZENS offered testimony in support of its rate recommendations. The OFFICE invited members of the public to comment at the hearing or by electronic mail. The OFFICE, now having considered the complete record for the above-referenced filings and being otherwise fully advised in the premises, hereby finds as follows:

1. The OFFICE has jurisdiction over the subject matter and of the parties herein.

2. CITIZENS was created by statute with the public purpose to ensure the existence of an orderly market for property insurance for Floridians and Florida businesses.

3. In accordance with Section 627.351(6)(n) of the Florida Statutes, CITIZENS' rates must meet the following requirements:

(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.

2. 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.

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

4. The rate filings for the corporation which were approved by the OFFICE and which took effect January 1, 2007, are rescinded, except for those rates that were lowered. As soon as possible, the corporation shall begin using the lower rates that were in effect on December 31, 2006, and shall provide refunds to policyholders who have paid higher rates as a result of that rate filing. The rates in effect on December 31, 2006, shall remain in effect for the 2007 and 2008 calendar years except for any rate change that results in a lower rate. The next rate change that may increase rates shall take effect pursuant to a new rate filing recommended by the corporation and established by the OFFICE, subject to the requirements of this paragraph.

5. Beginning on July 15, 2009, and annually thereafter, the corporation must make a recommended actuarially sound rate filing for each personal and commercial line of business it writes, to be effective no earlier than January 1, 2010.

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 annually implement a rate increase which, except for sinkhole coverage, 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.

4. The process described in the above-referenced statutory provisions requires CITIZENS to file rate recommendations with the OFFICE. The OFFICE then establishes the rates for CITIZENS by final order. The rate filings governed by this Order are for new rates to be effective no earlier than February 1, 2016.

5. CITIZENS submitted the following rate filings to the OFFICE, which are the subject of this Order:

- FCP 15-15843 (Homeowners Personal Lines Account)
- FCP 15-15848 (Homeowners Coastal Account)
- FCP 15-16013 (Dwelling Fire Coastal Account)
- FCP 15-16016 (Dwelling Fire Personal Lines Account)
- FCP 15-16391 (Mobile Home Coastal Account)

- FCP 15-16392 (Mobile Home Personal Lines Account)
- FCP 15-16470 (Mobile Home Physical Damage Personal Lines Account)
- FCP 15-16471 (Mobile Home Physical Damage Coastal Account)

6. CITIZENS submitted additional filings for Commercial Property, however, they will be the subject of a subsequent order due to the OFFICE's forty-five (45) day time constraint under Section 627.351(6)(n)(1), Florida Statutes.

FINDINGS AND MODIFICATIONS

7. **HURRICANE LOSS ESTIMATES:** CITIZENS' recommended rates are based on projected hurricane losses estimated by the AIR, RMS, EQE, and the Florida Public Model. By law, the losses projected by the models are tempered by the minimum projected by the Public Model. CITIZENS testified at the hearing that it selected a value toward the middle of the range of indications, with the Public Model as the minimum, for purposes of projecting hurricane losses on a statewide basis. The projected results of AIR, with the Public Model as a minimum, were adjusted to the statewide indication by territory.

8. **WATER LOSS TRENDS:** CITIZENS indicated at the hearing and in its filing documents that there are large increases in water loss frequency and severity in recent periods; particularly in Miami-Dade, Broward, and Palm Beach counties.

9. **PRE-EVENT FINANCING:** The cost of pre-event financing included in the filing is higher than the prior year. The increase in cost was not supported, for example, by an analysis of the difference between the net cost of pre-event financing compared with alternative methods of raising cash for immediate post-storm losses needed. Therefore, the OFFICE utilized the prior year's pre-event financing cost rather than the proposed increased cost.

10. **ALLOCATION OF REINSURANCE COSTS:** CITIZENS' filing allocated all of the reinsurance cost to the Coastal Account. While the reinsurance secures Coastal Account policies, the Personal Lines Account policyholders benefit from the Coastal Account reinsurance because the risk assessment is reduced. Consequently, the cost of this coverage should be spread to all Citizens policyholders to some degree. The OFFICE apportions 90% of this cost to the Coastal Account and 10% to the Personal Lines Account.

11. **SINKHOLE RATES:** At the hearing, CITIZENS presented testimony that the statewide loss experience was improving for sinkhole coverage. CITIZENS further testified that the improvement is due, in part, to a significant reduction in the filing of new sinkhole claims after the implementation of Senate Bill 408. Accordingly, for sinkhole coverage, no rate increase was filed by CITIZENS, and the OFFICE approves no rate increases in any territory.

12. **PUBLIC COMMENT:** The organization "Fair Insurance Rates in Monroe" (hereinafter referred to as "FIRM") provided commentary and asked questions regarding technical aspects of the filings at the hearing. FIRM noted that a detailed study of building code standards within Monroe County is currently ongoing. Upon completion of the study, the OFFICE will consider an interim rate filing from CITIZENS for Monroe County based on the study results. The OFFICE has also taken written comments provided by the Consumer Advocate into consideration to establish the following rates.

RATES ESTABLISHED

HOMEOWNERS

13. On or about July 22, 2015, CITIZENS filed with the OFFICE Rate Filing Nos. FCP 15-15843 and 15-15848 for its Homeowners multi-peril and wind only programs, respectively. CITIZENS proposed an overall rate increase of 1.3% for the multi-peril program

and a 9.0% increase for the wind only program with an effective date of February 1, 2016, for new and renewal business.

14. The OFFICE reviewed the information provided by CITIZENS and based on its findings, hereby establishes the rates that CITIZENS shall implement to reflect an overall average statewide rate increase of 1.8% for the multi-peril program and a 8.3% increase for the wind only program to meet the requirements of Section 627.351, Florida Statutes. This rate effect is an estimate based on in-force policy distributions and the rates in this Order.

15. For Homeowners (HO-3 and HW-2), CITIZENS proposed a rate increase of 0.9% for the multi-peril program and an 8.9% increase for the wind only program. The proposal included no changes to sinkhole rates. The OFFICE approves a rate increase of 1.1% for the multi-peril program and an 8.1% increase for the wind only program. This rate effect is an estimate based on in-force policy distributions and the rates in this Order. “**Attachment A,**” attached hereto, lists the revised and approved changes by territory for HO-3 and HW-2.

16. For Homeowners (HO-4 and HW-4), CITIZENS proposed a rate decrease of 7.0% to the multi-peril program and a 9.3% increase to the wind only program. The OFFICE approves a rate decrease of 8.1% for the multi-peril program and an 8.8% increase for the wind only program. This rate effect is an estimate based on in-force policy distributions and the rates in this Order. “**Attachment B,**” attached hereto, lists the revised and approved changes by territory for HO-4 and HW-4.

17. For Homeowners (HO-6 and HW-6), CITIZENS proposed a rate increase of 6.0% for the multi-peril program and a 10.2% rate increase for the wind only program. The OFFICE approves a 9.3% rate increase for the multi-peril program and a 10.1% increase for the wind only program. This rate effect is an estimate based on in-force policy distributions and the rates in this

Order. “**Attachment C**,” attached hereto, lists the revised and approved changes by territory for HO-6 and HW-6.

DWELLING FIRE

18. On or about July 27, 2015, CITIZENS filed with the OFFICE Rate Filing Nos. FCP 15-16013 and FCP 15-16016 for its Dwelling Fire wind only and multi-peril programs, respectively. CITIZENS proposed an overall rate increase of 9.5% for the wind only and a 0.9% decrease for the multi-peril only program with an effective date of February 1, 2016, for new and renewal business.

19. The OFFICE reviewed the information provided by CITIZENS and based upon its findings, hereby establishes the rates that CITIZENS shall implement to reflect an overall average statewide rate increase of 9.1% for the wind only program and a 1.5% decrease for the multi-peril program to meet the requirements of Section 627.351, Florida Statutes. This rate effect is an estimate based on in-force policy distributions and the rates in this Order. Charts listing the approved rate changes for Dwelling Fire (DP-3, DW-2, and DP-1) are attached hereto as “**Attachment D**.”

MOBILE HOME (MOBILE HOMEOWNERS)

20. On or about July 31, 2015, CITIZENS filed with the OFFICE Rate Filing Nos. FCP 15-16391 and FCP 15-16392 for its Mobile Home wind only and multi-peril programs, respectively. CITIZENS proposed an overall rate increase of 10.4% for the wind only programs and a 5.3% decrease for the multi-peril program with an effective date of February 1, 2016, for new and renewal business.

21. The OFFICE reviewed the information provided by CITIZENS and based on its review, hereby establishes the rates that CITIZENS shall implement to reflect an overall

statewide rate increase of 10.4% for the wind only program and a 6.4% decrease for the multi-peril program to meet the requirements of Section 627.351, Florida Statutes. This rate effect is an estimate based on in-force policy distributions and the rates in this Order. A chart listing the approved changes for MHO-3 and MW-2 is attached hereto as “**Attachment E.**”

MOBILE HOME PHYSICAL DAMAGE (MOBILE HOME DWELLING FIRE)

22. On or about July 31, 2015 CITIZENS filed with the OFFICE Rate Filing Nos. FCP 15-16470 and FCP 15-16471 for its Mobile Home Physical Damage multi-peril and wind only programs, respectively. CITIZENS proposed an overall rate decrease of 4.1% for the multi-peril program and and 9.8% increase for the wind only program with an effective date of February 1, 2016 for new and renewal business.

23. The OFFICE reviewed the information provided by CITIZENS and based upon its findings, hereby establishes the rates that CITIZENS shall implement to reflect an overall statewide rate decrease of 6.8% for the multi-peril program and an 9.9% increase for the wind only program to meet the requirements of Section 627.351, Florida Statutes. This rate effect is an estimate based on in-force policy distributions and the rates in this Order. Charts listing the approved rate changes for multi-peril and wind-only are attached hereto as “**Attachment F.**”

GENERAL PROVISIONS APPLICABLE TO ALL POLICIES

24. No deviations from these rates are approved, authorized, or established by entry of this Order. The Florida Hurricane Catastrophe Fund Cash Build-Up Factors are approved consistent with the provisions of the Order.

25. Within thirty (30) days of the date of this Order, CITIZENS shall submit to the OFFICE final manual pages and any necessary revisions to the Rate Collection System

information. The final rate level effects included in the Rate Collection System information must reflect the per-policy capping.

THEREFORE, Rates as detailed herein are **ESTABLISHED** and **APPROVED** for Rate Filing Nos. FCP 15-15843, FCP 15-15848, FCP 15-16013, FCP 15- 16016, FCP 15-16391, FCP 15-16392, FCP 15-16470 and FCP 15-16471.

FURTHER, all terms and conditions contained herein are hereby **ORDERED**.

DONE AND ORDERED this 8th day of September 2015.





Kevin M. McCarty
Commissioner
Office of Insurance Regulation

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of this ORDER was sent by Certified Mail to: Barry Gilway, President , 2312 Killearn Center Blvd., Bldg. A, Tallahassee, Florida 32309 on this 8th day of September, 2015.

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ATTACHMENT A
HOMEOWNERS (HO-3) MULT-PERIL SELECTED INDICATIONS AND RATE CHANGES (EXCLUDING FHCF CASH BUILD-UP)

Territory	Territory Description	Wind		Sinkhole	All Other		Total	
		Indicated	Average	Average	Indicated	Average	Indicated	Average
		Premium Change						
192	Alachua	-40.6%	-21.1%	0.0%	-25.5%	-4.9%	-29.3%	-9.8%
292	Baker	-20.6%	-4.6%	0.0%	-26.2%	-11.1%	-25.2%	-10.0%
601	Bay, Coastal	-7.7%	-1.1%	0.0%	-30.6%	-19.1%	-19.1%	-9.9%
721	Bay, Remainder	-21.8%	-2.5%	0.0%	-33.3%	-16.8%	-27.8%	-10.0%
59 Wind	Bay	13.2%	15.4%	0.0%	-35.1%	-33.1%	-6.2%	-4.0%
392	Bradford	-20.3%	-1.9%	0.0%	-29.5%	-13.0%	-27.0%	-9.9%
57	Brevard, Coastal	-20.9%	-5.4%	0.0%	-39.7%	-22.3%	-26.1%	-9.9%
64	Brevard, Remainder	-18.7%	0.2%	0.0%	-42.7%	-25.0%	-28.4%	-9.9%
60 Wind	Brevard	4.9%	10.5%	0.0%	-46.9%	-39.6%	-8.9%	-2.7%
35	Broward, Hllwd & Ft. Ldrle	-42.3%	-35.9%	0.0%	17.9%	21.4%	-12.2%	-7.2%
361	Broward, Coastal	0.0%	0.0%	0.0%	-41.0%	-10.0%	-40.8%	-9.9%
37	Broward, Rem. Excl Ft. L. & Hlywd	-28.7%	-28.6%	0.0%	28.5%	25.8%	3.1%	1.9%
45 Wind	Broward	-2.8%	-5.2%	0.0%	39.4%	37.5%	4.4%	2.2%
46 Wind	Broward	26.0%	5.1%	0.0%	39.1%	18.4%	30.4%	9.8%
47 Wind	Broward	20.4%	4.7%	0.0%	34.6%	18.5%	25.2%	9.6%
48 Wind	Broward	7.6%	1.7%	0.0%	27.1%	19.8%	15.4%	9.0%
193	Calhoun	-16.3%	-0.4%	0.0%	-28.6%	-12.1%	-26.3%	-10.0%
581	Charlotte, Coastal	-18.0%	0.5%	0.0%	-41.0%	-25.2%	-27.4%	-9.9%
711	Charlotte, Remainder	-35.0%	-7.8%	0.0%	-39.8%	-12.7%	-37.0%	-9.9%
61 Wind	Charlotte	19.1%	25.9%	0.0%	-52.8%	-41.6%	-8.4%	0.2%
591	Citrus, Coastal	-19.0%	-6.8%	0.0%	-25.3%	-13.2%	-21.9%	-9.8%
731	Citrus, Remainder	-21.5%	-2.3%	0.0%	-32.5%	-15.9%	-27.1%	-9.4%
492	Clay	-28.4%	-8.5%	0.0%	-29.9%	-10.7%	-29.3%	-9.9%
551	Collier, Remainder	-25.0%	-7.8%	0.0%	-28.8%	-12.1%	-26.8%	-9.9%
541	Collier, Coastal	-19.3%	-4.1%	0.0%	-33.9%	-15.1%	-26.5%	-9.6%
62 Wind	Collier	7.9%	13.6%	0.0%	-35.5%	-27.4%	-7.8%	-1.2%
293	Columbia	-23.8%	-3.8%	0.0%	-30.3%	-11.8%	-28.8%	-9.9%
30	Dade, Miami Beach	-2.7%	-9.8%	0.0%	6.6%	6.4%	6.3%	6.2%
31	Dade, Coastal	0.0%	0.0%	0.0%	-16.9%	-10.0%	-16.9%	-9.9%
32	Dade, Miami	-28.0%	-26.9%	0.0%	19.0%	18.2%	-3.0%	-2.8%
33	Dade, Hialeah	-22.0%	-23.9%	0.0%	26.0%	17.9%	14.7%	8.2%
34	Dade, Rem Excl H.M.M.B	-19.9%	-22.2%	0.0%	29.1%	22.6%	13.8%	8.8%
22 Wind	Dade	6.2%	-1.1%	0.0%	39.3%	31.2%	14.6%	7.2%
23 Wind	Dade	8.0%	1.3%	0.0%	28.7%	19.1%	17.7%	9.7%
24 Wind	Dade	-0.1%	-2.8%	0.0%	28.0%	23.1%	13.2%	9.5%
25 Wind	Dade	5.5%	-0.4%	0.0%	27.1%	19.3%	16.7%	9.9%
26 Wind	Dade	24.6%	3.1%	0.0%	41.4%	16.1%	33.1%	9.9%
27 Wind	Dade	23.0%	5.7%	0.0%	33.8%	13.5%	28.5%	9.9%
28 Wind	Dade	17.3%	2.9%	0.0%	32.9%	14.8%	26.3%	10.0%
29 Wind	Dade	-0.3%	-7.6%	0.0%	31.4%	18.6%	20.6%	9.9%
712	De Soto	-27.0%	-11.6%	0.0%	-24.5%	-9.0%	-25.4%	-9.9%
592	Dixie, Coastal	-25.5%	-6.2%	0.0%	-30.8%	-12.5%	-28.7%	-10.0%
732	Dixie, Remainder	-22.8%	-5.0%	0.0%	-29.3%	-12.2%	-27.3%	-9.9%
39	Duval, Jacksonville	-36.3%	-18.0%	0.0%	-27.1%	-6.9%	-29.6%	-9.9%
40	Duval, Remainder	NA						
41	Duval, Coastal	-6.7%	4.1%	0.0%	-30.3%	-20.8%	-20.1%	-9.9%
41 Wind	Duval	4.7%	13.1%	0.0%	-36.4%	-29.7%	-17.4%	-9.8%
602	Escambia, Coastal	0.0%	0.0%	0.0%	-17.9%	-10.0%	-17.9%	-10.0%
43	Escambia, Remainder	-7.5%	-3.9%	0.0%	-24.1%	-16.1%	-14.7%	-9.1%
52 Wind	Escambia	43.1%	30.2%	0.0%	-33.6%	-33.7%	4.1%	-2.3%
53 Wind	Escambia	43.7%	28.5%	0.0%	-38.0%	-39.8%	9.5%	0.0%
54 Wind	Escambia	-1.0%	6.8%	0.0%	-33.4%	-24.8%	-15.1%	-6.9%
531	Flagler, Coastal	0.0%	0.0%	0.0%	-52.7%	-10.0%	-52.0%	-9.8%
701	Flagler, Remainder	-6.2%	9.1%	0.0%	-30.8%	-17.3%	-24.0%	-9.9%
83 Wind	Flagler	37.7%	25.6%	0.0%	-26.7%	-29.7%	11.3%	3.1%
603	Franklin	-21.4%	-5.7%	0.0%	-28.1%	-11.8%	-26.1%	-9.9%
65 Wind	Franklin	14.1%	17.6%	0.0%	-37.2%	-34.1%	-6.7%	-3.3%
393	Gadsden	-38.8%	-14.1%	0.0%	-33.8%	-7.7%	-35.2%	-9.9%
923	Gilchrist	-25.7%	-5.8%	0.0%	-30.3%	-11.4%	-29.1%	-9.9%
552	Glades	-20.8%	-4.8%	0.0%	-31.3%	-15.0%	-26.2%	-9.9%
604	Gulf, Coastal	-19.5%	-8.6%	0.0%	-21.9%	-11.1%	-20.8%	-10.0%
722	Gulf, Remainder	-18.6%	-3.2%	0.0%	-25.8%	-11.6%	-24.4%	-10.0%
66 Wind	Gulf	21.1%	21.9%	0.0%	-31.1%	-29.1%	-5.7%	-4.3%
493	Hamilton	-18.6%	-1.0%	0.0%	-28.6%	-12.8%	-26.2%	-10.0%
713	Hardee	-23.3%	-4.8%	0.0%	-30.0%	-12.4%	-27.8%	-9.9%
553	Hendry	-9.9%	-3.8%	0.0%	-20.6%	-14.4%	-16.2%	-10.0%
159	Hernando, Coastal	-4.1%	-4.1%	0.0%	-1.6%	-1.2%	83.4%	-1.7%
733	Hernando, Remainder	-12.1%	-8.5%	0.0%	-13.1%	-6.5%	84.6%	-4.3%

ATTACHMENT A
HOMEOWNERS (HO-3) MULT-PERIL SELECTED INDICATIONS AND RATE CHANGES (EXCLUDING FHCF CASH BUILD-UP)

Territory	Territory Description	Wind		Sinkhole	All Other		Total	
		Indicated	Average	Average	Indicated	Average	Indicated	Average
		Premium Change						
56 Wind	Hernando	15.9%	9.8%	0.0%	0.3%	-1.5%	26.0%	6.2%
714	Highlands	-25.4%	-8.5%	0.0%	-27.5%	-10.9%	-26.7%	-9.9%
47	Hillsborough, Tampa	-30.8%	-14.0%	0.0%	-23.6%	-3.3%	-21.7%	-8.3%
80	Hillsborough, Excl. Tampa	-24.5%	-14.2%	0.0%	-17.1%	-4.9%	-10.6%	-8.1%
593	Holmes	-20.5%	-2.0%	0.0%	-30.4%	-13.8%	-27.2%	-10.0%
561	Indian River, Remainder	-6.0%	-2.7%	0.0%	-21.9%	-17.8%	-12.7%	-9.0%
181	Indian River, Coastal	NA						
76 Wind	Indian River	-0.5%	6.7%	0.0%	-34.8%	-27.3%	-14.6%	-7.3%
693	Jackson	-28.2%	-6.6%	0.0%	-31.9%	-11.5%	-30.8%	-10.0%
605	Jefferson, Coastal	NA						
793	Jefferson, Remainder	-23.7%	-5.9%	0.0%	-28.6%	-11.7%	-27.1%	-9.9%
893	Lafayette	-22.3%	-3.2%	0.0%	-29.6%	-12.0%	-27.8%	-9.9%
692	Lake	-19.7%	0.5%	0.0%	-33.4%	-15.6%	-28.4%	-9.6%
542	Lee, Coastal	0.0%	0.0%	0.0%	-62.7%	-10.0%	-62.6%	-10.0%
554	Lee, Remainder	-37.4%	-23.1%	0.0%	-14.7%	2.4%	-25.7%	-9.9%
17 Wind	Lee	1.4%	5.0%	0.0%	-30.3%	-22.0%	-5.6%	-1.0%
18 Wind	Lee	-17.5%	-0.2%	0.0%	-34.7%	-21.0%	-23.7%	-7.7%
19 Wind	Lee	-12.2%	-7.0%	0.0%	-21.7%	-14.8%	-15.9%	-10.0%
20 Wind	Lee	-10.3%	-5.8%	0.0%	-19.6%	-12.1%	-14.3%	-8.5%
993	Leon	-36.6%	-19.4%	0.0%	-25.4%	-5.9%	-28.8%	-9.9%
594	Levy, Coastal	-30.7%	-13.8%	0.0%	-24.8%	-7.8%	-26.9%	-9.9%
734	Levy, Remainder	-19.0%	-0.7%	0.0%	-27.5%	-10.9%	-26.6%	-9.9%
57 Wind	Levy	33.4%	32.5%	0.0%	-29.1%	-28.6%	-0.5%	-0.5%
931	Liberty	-21.1%	-5.8%	0.0%	-26.1%	-11.6%	-24.7%	-10.0%
932	Madison	-24.2%	-4.6%	0.0%	-29.9%	-11.6%	-28.6%	-9.9%
582	Manatee, Coastal	-9.5%	0.5%	0.0%	-38.3%	-25.5%	-21.0%	-9.9%
735	Manatee, Remainder	-22.0%	-5.6%	0.0%	-35.4%	-18.3%	-26.6%	-9.9%
68 Wind	Manatee	8.4%	12.0%	0.0%	-41.7%	-36.7%	-8.8%	-4.7%
792	Marion	-16.7%	-7.8%	0.0%	-19.2%	-11.1%	-17.1%	-9.7%
10	Martin, Remainder	-10.1%	-2.2%	0.0%	-34.8%	-23.8%	-17.1%	-8.2%
182	Martin, Coastal	4.8%	7.6%	0.0%	-29.3%	-24.1%	-5.2%	-1.7%
5	Monroe, Excl. Key West	0.0%	0.0%	0.0%	-62.7%	-10.0%	-62.6%	-10.0%
7	Monroe, Key West	NA						
90 Wind	Monroe	26.2%	13.5%	0.0%	-24.9%	-28.1%	13.3%	3.1%
532	Nassau, Coastal	-11.1%	5.2%	0.0%	-32.7%	-19.6%	-24.3%	-9.9%
892	Nassau, Remainder	-24.6%	-3.3%	0.0%	-31.6%	-11.9%	-30.0%	-9.9%
69 Wind	Nassau	1.0%	19.4%	0.0%	-40.1%	-27.9%	-24.5%	-9.9%
606	Okaloosa, Coastal	-7.0%	1.1%	0.0%	-34.4%	-25.4%	-18.4%	-9.9%
723	Okaloosa, Remainder	-15.1%	0.0%	0.0%	-44.6%	-30.0%	-24.9%	-10.0%
70 Wind	Okaloosa	8.6%	9.0%	0.0%	-42.5%	-42.3%	-9.7%	-9.4%
555	Okeechobee	-22.7%	-7.0%	0.0%	-27.1%	-11.7%	-25.4%	-9.9%
49	Orange, Orlando	-35.0%	-11.6%	0.0%	-32.5%	-8.6%	-33.4%	-9.9%
90	Orange, Excl. Orlando	-28.5%	-11.0%	0.0%	-26.4%	-9.3%	-27.0%	-9.9%
511	Osceola	-22.6%	-9.1%	0.0%	-23.6%	-10.5%	-23.3%	-9.9%
362	Palm Beach, Coastal	3.9%	0.2%	0.0%	-53.9%	-9.3%	-49.3%	-8.5%
38	Palm Beach, Remainder	-18.4%	-18.4%	0.0%	18.7%	18.7%	-4.2%	-3.9%
94 Wind	Palm Beach	12.2%	3.1%	0.0%	25.0%	18.6%	14.0%	5.4%
95 Wind	Palm Beach	14.4%	5.3%	0.0%	20.5%	12.6%	15.7%	7.1%
96 Wind	Palm Beach	14.9%	5.6%	0.0%	21.1%	13.0%	16.3%	7.7%
97 Wind	Palm Beach	9.4%	4.1%	0.0%	9.5%	5.8%	9.2%	4.7%
595	Pasco, Coastal	-3.0%	-1.1%	0.0%	-41.6%	-10.0%	-24.8%	-7.2%
736	Pasco, Remainder	-15.4%	-10.5%	0.0%	-14.6%	-8.8%	-1.6%	-6.5%
88 Wind	Pasco	-0.2%	1.7%	0.0%	-16.1%	-12.3%	-1.2%	-1.4%
42	Pinellas, Coastal	-22.8%	-16.6%	0.0%	-37.2%	-8.8%	-34.8%	-9.8%
46	Pinellas - Saint Petersburg	-25.3%	-10.8%	0.0%	-26.8%	-6.7%	-26.5%	-9.6%
81	Pinellas, Rem. Excl. Saint Petersburg	-22.0%	-10.8%	0.0%	-24.0%	-7.5%	-25.0%	-9.0%
42 Wind	Pinellas	-1.3%	-0.4%	0.0%	1.1%	4.4%	-1.1%	0.6%
50	Polk	-24.1%	-1.3%	0.0%	-35.2%	-15.3%	-30.8%	-9.9%
992	Putnam	-27.0%	-12.4%	0.0%	-24.1%	-9.0%	-25.0%	-9.9%
533	Saint Johns, Coastal	-14.3%	0.6%	0.0%	-33.7%	-20.2%	-24.2%	-9.9%
702	Saint Johns, Remainder	-21.8%	-7.0%	0.0%	-25.8%	-12.2%	-24.1%	-9.9%
71 Wind	Saint Johns	30.4%	32.8%	0.0%	-36.8%	-32.3%	-3.9%	-0.3%
562	Saint Lucie, Remainder	-13.3%	-0.6%	0.0%	-35.1%	-23.3%	-22.2%	-9.9%
183	Saint Lucie, Coastal	-1.4%	6.5%	0.0%	-35.4%	-25.6%	-18.9%	-10.0%
77 Wind	Saint Lucie	6.8%	8.5%	0.0%	-31.7%	-28.8%	-8.1%	-5.9%
607	Santa Rosa, Coastal	0.0%	0.0%	0.0%	-22.8%	-10.0%	-22.8%	-10.0%
724	Santa Rosa, Remainder	4.5%	9.4%	0.0%	-38.8%	-32.5%	-9.2%	-3.8%
92 Wind	Santa Rosa	34.4%	25.5%	0.0%	-42.4%	-43.3%	8.7%	2.5%

ATTACHMENT A
HOMEOWNERS (HO-3) MULT-PERIL SELECTED INDICATIONS AND RATE CHANGES (EXCLUDING FHCF CASH BUILD-UP)

Territory	Territory Description	Wind		Sinkhole	All Other		Total	
		Indicated	Average	Average	Indicated	Average	Indicated	Average
		Premium Change						
583	Sarasota, Coastal	0.0%	0.0%	0.0%	-58.7%	-10.0%	-58.3%	-9.9%
715	Sarasota, Remainder	-17.2%	-3.3%	0.0%	-36.2%	-21.3%	-24.3%	-9.9%
49 Wind	Sarasota	-8.4%	2.1%	0.0%	-41.5%	-31.0%	-18.6%	-8.0%
50 Wind	Sarasota	-14.4%	3.0%	0.0%	-46.0%	-29.1%	-26.0%	-8.7%
51 Wind	Sarasota	-30.5%	-1.5%	0.0%	-49.5%	-22.0%	-38.3%	-9.9%
512	Seminole	-22.3%	-5.6%	0.0%	-27.8%	-12.6%	-25.5%	-9.9%
921	Sumter	-17.8%	2.7%	0.0%	-33.6%	-16.1%	-28.4%	-10.0%
933	Suwannee	-21.0%	-10.1%	0.0%	-20.9%	-10.0%	-20.9%	-10.0%
596	Taylor, Coastal	-29.7%	-14.0%	0.0%	-23.7%	-7.5%	-25.8%	-9.7%
737	Taylor, Remainder	-19.8%	-4.0%	0.0%	-28.9%	-14.9%	-24.8%	-10.0%
922	Union	NA						
62	Volusia, Coastal	-20.9%	-12.8%	0.0%	-42.7%	-9.8%	-40.7%	-9.9%
63	Volusia, Remainder	-18.7%	-8.4%	0.0%	-24.7%	-11.9%	-21.6%	-9.9%
14 Wind	Volusia	3.3%	6.2%	0.0%	-28.0%	-23.3%	-6.2%	-2.6%
15 Wind	Volusia	-7.2%	3.4%	0.0%	-34.3%	-23.0%	-20.2%	-9.1%
16 Wind	Volusia	-7.0%	10.6%	0.0%	-40.0%	-23.0%	-27.3%	-9.8%
608	Wakulla, Coastal	-22.8%	-11.4%	0.0%	-21.1%	-8.9%	-21.9%	-9.9%
725	Wakulla, Remainder	-25.0%	-6.2%	0.0%	-29.1%	-11.2%	-28.0%	-9.9%
58 Wind	Wakulla	15.4%	19.6%	0.0%	-30.6%	-26.7%	-7.1%	-3.0%
609	Walton, Coastal	0.0%	0.0%	0.0%	-32.1%	-10.0%	-32.1%	-9.9%
726	Walton, Remainder	-27.2%	-5.8%	0.0%	-32.3%	-12.7%	-30.3%	-10.0%
75 Wind	Walton	10.2%	11.9%	0.0%	-27.6%	-24.4%	-3.8%	-1.4%
934	Washington	-18.5%	0.2%	0.0%	-29.8%	-13.5%	-26.9%	-9.9%

ATTACHMENT A
HOMEOWNERS (HW-2) SELECTED INDICATIONS AND RATE CHANGES
WIND ONLY (EXCLUDING FHCF CASH BUILD-UP)

Territory	Territory Description	Indicated	Average
		Premium Change	Premium Change
59 Wind	Bay	24.7%	8.0%
60 Wind	Brevard	31.4%	7.7%
45 Wind	Broward	12.7%	6.9%
46 Wind	Broward	36.2%	7.8%
47 Wind	Broward	20.9%	7.6%
48 Wind	Broward	9.8%	8.2%
61 Wind	Charlotte	38.9%	7.7%
62 Wind	Collier	26.8%	8.0%
22 Wind	Dade	13.0%	6.8%
23 Wind	Dade	5.2%	5.4%
24 Wind	Dade	-3.4%	-1.1%
25 Wind	Dade	-9.1%	-3.7%
26 Wind	Dade	18.2%	6.1%
27 Wind	Dade	12.9%	5.9%
28 Wind	Dade	-0.2%	3.7%
29 Wind	Dade	-12.8%	-4.5%
41 Wind	Duval	20.8%	8.3%
52 Wind	Escambia	74.2%	8.9%
53 Wind	Escambia	99.3%	9.8%
54 Wind	Escambia	18.5%	8.6%
83 Wind	Flagler	99.1%	9.9%
65 Wind	Franklin	25.9%	6.7%
66 Wind	Gulf	28.0%	6.6%
56 Wind	Hernando	6.6%	6.7%
76 Wind	Indian River	15.6%	6.5%
17 Wind	Lee	21.3%	7.9%
18 Wind	Lee	16.4%	6.5%
19 Wind	Lee	-0.7%	4.0%
20 Wind	Lee	-1.4%	3.2%
57 Wind	Levy	34.6%	7.3%
68 Wind	Manatee	24.8%	7.5%
90 Wind	Monroe	78.6%	9.6%
69 Wind	Nassau	8.1%	5.6%
70 Wind	Okaloosa	24.8%	7.6%
94 Wind	Palm Beach	28.4%	7.7%
95 Wind	Palm Beach	28.6%	7.6%
96 Wind	Palm Beach	36.7%	8.3%
97 Wind	Palm Beach	17.4%	6.4%
88 Wind	Pasco	-2.1%	1.6%
42 Wind	Pinellas	16.1%	8.7%
71 Wind	Saint Johns	52.3%	8.8%
77 Wind	Saint Lucie	15.1%	4.8%
92 Wind	Santa Rosa	62.9%	9.2%
49 Wind	Sarasota	15.8%	8.4%
50 Wind	Sarasota	8.9%	5.8%
51 Wind	Sarasota	-17.6%	-5.3%
14 Wind	Volusia	35.7%	9.1%
15 Wind	Volusia	18.5%	9.2%
16 Wind	Volusia	18.2%	5.3%
58 Wind	Wakulla	26.5%	6.7%
75 Wind	Walton	20.7%	6.0%

ATTACHMENT B
TENANTS (HO-4) MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES (EXCLUDING FHCF CASH BUILD-UP)

Territory	Territory Description	Wind		All Other		Total	
		Indicated	Average	Indicated	Average	Indicated	Average
		Premium Change					
192	Alachua	-47.3%	-27.2%	-36.6%	-13.3%	-37.9%	-15.0%
292	Baker	NA	NA	NA	NA	NA	NA
601	Bay, Coastal	-33.8%	-24.9%	-28.4%	-12.3%	-29.6%	-15.0%
721	Bay, Remainder	-43.2%	-23.8%	-31.5%	-10.9%	-35.2%	-15.0%
59 Wind	Bay	-4.8%	2.4%	-31.3%	-23.7%	-21.0%	-13.5%
392	Bradford	NA	NA	NA	NA	NA	NA
57	Brevard, Coastal	2.7%	5.8%	-38.9%	-32.4%	-17.6%	-12.8%
64	Brevard, Remainder	-47.0%	-27.4%	-34.9%	-3.4%	-40.8%	-15.0%
60 Wind	Brevard	21.6%	22.6%	-38.2%	-36.3%	-4.3%	-2.9%
35	Broward, Hllwd & Ft. Ldrdle	-17.5%	-13.6%	-45.6%	-15.5%	-38.3%	-15.0%
361	Broward, Coastal	0.0%	0.0%	-35.6%	-15.0%	-35.6%	-15.0%
37	Broward, Rem. Excl. Ft. L. & Hlywd	-42.8%	-32.0%	-24.0%	-6.1%	-30.5%	-15.0%
45 Wind	Broward	38.9%	26.6%	-26.8%	-29.9%	11.9%	3.3%
46 Wind	Broward	36.8%	24.3%	-14.5%	-19.4%	15.9%	6.5%
47 Wind	Broward	10.0%	11.6%	-18.5%	-14.1%	-1.3%	1.4%
48 Wind	Broward	-1.1%	3.1%	-25.7%	-18.3%	-13.1%	-7.4%
193	Calhoun	-36.0%	-21.9%	-29.6%	-14.1%	-30.3%	-15.0%
581	Charlotte, Coastal	-34.3%	-17.9%	-33.2%	-12.3%	-33.7%	-15.0%
711	Charlotte, Remainder	-44.1%	-24.6%	-36.3%	-9.2%	-39.2%	-15.0%
61 Wind	Charlotte	NA	NA	NA	NA	NA	NA
591	Citrus, Coastal	-43.5%	-25.3%	-30.5%	-10.0%	-34.8%	-15.0%
731	Citrus, Remainder	-45.4%	-27.0%	-31.9%	-12.8%	-34.0%	-15.0%
492	Clay	-41.6%	-23.5%	-33.7%	-14.0%	-34.5%	-15.0%
551	Collier, Remainder	-20.6%	-16.0%	-22.8%	-14.3%	-22.0%	-14.9%
541	Collier, Coastal	-3.1%	-0.7%	-31.5%	-17.8%	-20.8%	-11.3%
62 Wind	Collier	17.3%	19.0%	-32.3%	-28.7%	-8.6%	-5.9%
293	Columbia	NA	NA	NA	NA	NA	NA
30	Dade, Miami Beach	0.0%	0.0%	-39.8%	-15.0%	-39.8%	-15.0%
31	Dade, Coastal	0.0%	0.0%	-49.8%	-15.0%	-49.8%	-15.0%
32	Dade, Miami	-12.7%	-12.7%	-10.3%	-10.3%	-10.8%	-10.8%
33	Dade, Hialeah	-7.9%	-7.9%	2.9%	2.9%	0.7%	0.7%
34	Dade, Rem Excl H.M.M.B.	-8.5%	-8.5%	-6.4%	-6.4%	-6.7%	-6.7%
22 Wind	Dade	54.8%	28.4%	-28.2%	-35.3%	23.9%	4.7%
23 Wind	Dade	74.8%	48.8%	-7.0%	-16.1%	24.8%	9.1%
24 Wind	Dade	24.6%	24.6%	-6.8%	-6.8%	3.5%	3.5%
25 Wind	Dade	25.7%	25.7%	-6.4%	-6.4%	1.9%	1.9%
26 Wind	Dade	33.3%	32.2%	-6.6%	-6.9%	6.2%	5.6%
27 Wind	Dade	16.4%	16.4%	-7.5%	-7.5%	1.4%	1.4%
28 Wind	Dade	24.2%	24.2%	-6.4%	-6.4%	3.2%	3.2%
29 Wind	Dade	21.5%	21.5%	-6.4%	-6.4%	-4.5%	-4.5%
712	De Soto	-27.9%	-12.2%	-30.5%	-15.3%	-30.2%	-15.0%
592	Dixie, Coastal	NA	NA	NA	NA	NA	NA
732	Dixie, Remainder	NA	NA	NA	NA	NA	NA
39	Duval, Jacksonville	-50.8%	-29.4%	-38.5%	-13.2%	-39.9%	-15.0%
40	Duval, Remainder	NA	NA	NA	NA	NA	NA
41	Duval, Coastal	-39.5%	-23.7%	-30.8%	-12.5%	-32.8%	-15.0%
41 Wind	Duval	0.1%	16.5%	-34.5%	-23.0%	-27.5%	-15.0%
602	Escambia, Coastal	NA	NA	NA	NA	NA	NA
43	Escambia, Remainder	-35.3%	-19.7%	-31.4%	-11.0%	-33.2%	-15.0%
52 Wind	Escambia	38.4%	39.7%	-32.9%	-31.4%	-10.2%	-8.8%
53 Wind	Escambia	9.0%	19.5%	-44.7%	-36.8%	-23.9%	-15.0%
54 Wind	Escambia	41.6%	43.1%	-35.9%	-33.9%	-7.1%	-5.3%
531	Flagler, Coastal	NA	NA	NA	NA	NA	NA
701	Flagler, Remainder	-15.3%	1.9%	-31.2%	-16.1%	-30.2%	-15.0%
83 Wind	Flagler	6.8%	15.7%	-31.0%	-22.1%	-23.9%	-15.0%
603	Franklin	NA	NA	NA	NA	NA	NA
65 Wind	Franklin	17.5%	17.5%	-30.0%	-30.0%	-9.2%	-9.2%
393	Gadsden	-40.7%	-26.8%	-30.2%	-13.9%	-31.1%	-15.0%
923	Gilchrist	-41.8%	-28.6%	-29.5%	-13.6%	-30.7%	-15.0%
552	Glades	NA	NA	NA	NA	NA	NA
604	Gulf, Coastal	NA	NA	NA	NA	NA	NA
722	Gulf, Remainder	NA	NA	NA	NA	NA	NA
66 Wind	Gulf	-2.9%	3.8%	-30.6%	-25.8%	-20.6%	-15.0%
493	Hamilton	NA	NA	NA	NA	NA	NA
713	Hardee	NA	NA	NA	NA	NA	NA
553	Hendry	NA	NA	NA	NA	NA	NA
159	Hernando, Coastal	-32.4%	-20.0%	-27.6%	-13.9%	-28.4%	-15.0%
733	Hernando, Remainder	-45.5%	-28.6%	-31.7%	-11.6%	-34.5%	-15.0%

ATTACHMENT B
TENANTS (HO-4) MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES (EXCLUDING FHCF CASH BUILD-UP)

Territory	Territory Description	Wind		All Other		Total	
		Indicated	Average	Indicated	Average	Indicated	Average
		Premium Change					
56 Wind	Hernando	-0.6%	11.8%	-33.3%	-24.5%	-24.7%	-15.0%
714	Highlands	-34.5%	-18.0%	-30.6%	-13.0%	-32.2%	-15.0%
47	Hillsborough, Tampa	-46.9%	-22.4%	-38.4%	-11.8%	-41.0%	-15.0%
80	Hillsborough, Excl. Tampa	-54.4%	-26.9%	-42.5%	-9.4%	-46.3%	-15.0%
593	Holmes	NA	NA	NA	NA	NA	NA
561	Indian River, Remainder	-12.3%	-8.6%	-34.9%	-28.1%	-19.8%	-15.0%
181	Indian River, Coastal	NA	NA	NA	NA	NA	NA
76 Wind	Indian River	43.1%	34.2%	-32.8%	-34.8%	8.1%	2.4%
693	Jackson	NA	NA	NA	NA	NA	NA
605	Jefferson, Coastal	NA	NA	NA	NA	NA	NA
793	Jefferson, Remainder	-46.0%	-33.3%	-29.7%	-13.5%	-31.0%	-15.0%
893	Lafayette	NA	NA	NA	NA	NA	NA
692	Lake	-46.7%	-38.8%	-19.8%	-10.4%	-24.1%	-15.0%
542	Lee, Coastal	-3.3%	-3.3%	-27.5%	-23.1%	-12.7%	-11.0%
554	Lee, Remainder	-52.5%	-33.6%	-32.8%	-8.2%	-38.1%	-15.0%
17 Wind	Lee	32.8%	31.5%	-33.8%	-33.7%	-3.2%	-3.7%
18 Wind	Lee	6.2%	15.9%	-36.2%	-28.6%	-23.2%	-15.0%
19 Wind	Lee	-8.2%	8.1%	-33.5%	-21.1%	-28.3%	-15.0%
20 Wind	Lee	23.2%	26.1%	-30.5%	-27.3%	-17.7%	-14.6%
993	Leon	-46.0%	-26.6%	-35.9%	-13.7%	-36.9%	-15.0%
594	Levy, Coastal	NA	NA	NA	NA	NA	NA
734	Levy, Remainder	-17.7%	-0.5%	-30.3%	-15.7%	-29.7%	-15.0%
57 Wind	Levy	0.9%	18.6%	-29.7%	-17.4%	-27.7%	-15.0%
931	Liberty	NA	NA	NA	NA	NA	NA
932	Madison	NA	NA	NA	NA	NA	NA
582	Manatee, Coastal	-0.9%	-0.3%	-30.8%	-28.7%	-13.9%	-12.6%
735	Manatee, Remainder	-41.1%	-22.3%	-35.5%	-10.6%	-37.6%	-15.0%
68 Wind	Manatee	20.9%	21.3%	-38.7%	-38.5%	-10.5%	-10.3%
792	Marion	-35.9%	-14.8%	-35.5%	-15.0%	-35.6%	-15.0%
10	Martin, Remainder	8.6%	12.1%	-30.4%	-24.5%	-13.4%	-8.6%
182	Martin, Coastal	4.1%	6.4%	-31.0%	-27.8%	-9.7%	-7.0%
5	Monroe, Excl. Key West	0.0%	0.0%	-48.0%	-15.0%	-48.0%	-15.0%
7	Monroe, Key West	0.0%	0.0%	-44.8%	-15.0%	-44.8%	-15.0%
90 Wind	Monroe	57.8%	32.9%	-30.5%	-37.1%	24.4%	6.5%
532	Nassau, Coastal	-42.3%	-30.2%	-24.7%	-11.3%	-28.2%	-15.0%
892	Nassau, Remainder	-32.1%	-15.6%	-31.6%	-15.0%	-31.6%	-15.0%
69 Wind	Nassau	-17.7%	3.9%	-38.6%	-22.7%	-32.5%	-15.0%
606	Okaloosa, Coastal	-27.4%	-12.3%	-34.0%	-16.1%	-31.9%	-14.9%
723	Okaloosa, Remainder	-28.7%	-11.8%	-35.3%	-18.8%	-31.7%	-15.0%
70 Wind	Okaloosa	20.0%	21.7%	-33.6%	-31.8%	-15.2%	-13.5%
555	Okeechobee	-33.0%	-17.0%	-30.1%	-13.4%	-31.5%	-15.0%
49	Orange, Orlando	-49.7%	-31.4%	-34.8%	-12.2%	-37.0%	-15.0%
90	Orange, Excl. Orlando	-49.5%	-26.4%	-39.2%	-12.7%	-40.9%	-15.0%
511	Osceola	-39.8%	-19.6%	-35.2%	-14.5%	-35.6%	-15.0%
362	Palm Beach, Coastal	0.0%	0.0%	-46.4%	-15.0%	-46.4%	-15.0%
38	Palm Beach, Remainder	-29.7%	-17.3%	-34.8%	-12.6%	-32.2%	-15.0%
94 Wind	Palm Beach	29.4%	19.2%	-17.6%	-21.6%	14.6%	6.4%
95 Wind	Palm Beach	18.6%	14.8%	-25.7%	-24.5%	4.9%	2.6%
96 Wind	Palm Beach	11.4%	12.0%	-30.5%	-26.2%	-4.2%	-2.3%
97 Wind	Palm Beach	27.1%	22.8%	-29.6%	-27.9%	4.1%	2.2%
595	Pasco, Coastal	NA	NA	NA	NA	NA	NA
736	Pasco, Remainder	-42.5%	-23.0%	-34.0%	-11.6%	-36.6%	-15.0%
88 Wind	Pasco	14.6%	14.6%	-23.2%	-23.2%	-12.1%	-12.0%
42	Pinellas, Coastal	0.0%	0.0%	-35.9%	-15.0%	-35.9%	-15.0%
46	Pinellas - Saint Petersburg	-44.3%	-21.1%	-37.9%	-8.3%	-41.2%	-15.0%
81	Pinellas, Rem. Excl. Saint Petersburg	-43.0%	-17.1%	-43.0%	-12.4%	-43.0%	-15.0%
42 Wind	Pinellas	19.2%	20.7%	-29.9%	-26.5%	-9.1%	-6.6%
50	Polk	-37.4%	-18.1%	-34.3%	-14.3%	-34.9%	-15.0%
992	Putnam	-40.8%	-27.1%	-29.9%	-13.7%	-31.0%	-15.0%
533	Saint Johns, Coastal	-42.8%	-24.1%	-31.4%	-10.2%	-35.3%	-15.0%
702	Saint Johns, Remainder	-42.4%	-21.7%	-34.5%	-13.6%	-35.9%	-15.0%
71 Wind	Saint Johns	-9.9%	-0.6%	-34.7%	-26.5%	-23.7%	-15.0%
562	Saint Lucie, Remainder	-13.8%	-5.7%	-32.6%	-19.7%	-26.3%	-15.0%
183	Saint Lucie, Coastal	-5.1%	1.1%	-31.2%	-23.3%	-20.5%	-13.2%
77 Wind	Saint Lucie	30.3%	32.7%	-32.1%	-27.0%	-4.8%	-0.9%
607	Santa Rosa, Coastal	NA	NA	NA	NA	NA	NA
724	Santa Rosa, Remainder	-24.1%	-11.3%	-35.8%	-16.3%	-30.4%	-14.0%
92 Wind	Santa Rosa	52.3%	53.2%	-32.7%	-29.7%	-3.8%	-1.5%

ATTACHMENT B
TENANTS (HO-4) MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES (EXCLUDING FHCF CASH BUILD-UP)

Territory	Territory Description	Wind		All Other		Total	
		Indicated	Average	Indicated	Average	Indicated	Average
		Premium Change					
583	Sarasota, Coastal	0.0%	0.0%	-42.8%	-15.0%	-42.8%	-15.0%
715	Sarasota, Remainder	-28.6%	-17.2%	-26.8%	-13.6%	-27.5%	-15.0%
49 Wind	Sarasota	40.5%	39.4%	-31.1%	-30.4%	2.6%	2.4%
50 Wind	Sarasota	-6.9%	9.4%	-39.6%	-26.8%	-29.0%	-15.0%
51 Wind	Sarasota	-21.7%	2.3%	-43.5%	-23.7%	-36.2%	-15.0%
512	Seminole	-54.5%	-34.3%	-36.8%	-9.9%	-40.5%	-15.0%
921	Sumter	-40.1%	-25.7%	-31.1%	-14.5%	-31.5%	-15.0%
933	Suwannee	-41.7%	-28.2%	-30.0%	-13.8%	-31.0%	-15.0%
596	Taylor, Coastal	NA	NA	NA	NA	NA	NA
737	Taylor, Remainder	NA	NA	NA	NA	NA	NA
922	Union	NA	NA	NA	NA	NA	NA
62	Volusia, Coastal	0.0%	0.0%	-26.6%	-15.0%	-26.6%	-15.0%
63	Volusia, Remainder	-38.7%	-19.4%	-36.1%	-13.8%	-36.6%	-15.0%
14 Wind	Volusia	-3.8%	7.7%	-31.2%	-22.8%	-24.2%	-15.0%
15 Wind	Volusia	-6.1%	14.6%	-39.0%	-22.5%	-32.3%	-15.0%
16 Wind	Volusia	-3.5%	9.4%	-32.9%	-23.9%	-25.1%	-15.0%
608	Wakulla, Coastal	NA	NA	NA	NA	NA	NA
725	Wakulla, Remainder	NA	NA	NA	NA	NA	NA
58 Wind	Wakulla	-16.8%	-3.8%	-29.9%	-18.9%	-26.5%	-15.0%
609	Walton, Coastal	0.0%	0.0%	-44.1%	-15.0%	-44.1%	-15.0%
726	Walton, Remainder	-28.9%	-13.2%	-30.5%	-15.1%	-30.4%	-15.0%
75 Wind	Walton	15.5%	19.2%	-32.9%	-27.5%	-13.8%	-9.1%
934	Washington	NA	NA	NA	NA	NA	NA

ATTACHMENT B
 TENANTS (HW-4) SELECTED INDICATIONS AND RATE CHANGES
 WIND ONLY (EXCLUDING FHCF CASH BUILD-UP)

Territory	Territory Description	Indicated	Average
		Premium Change	Premium Change
59 Wind	Bay	11.2%	0.9%
60 Wind	Brevard	24.1%	10.0%
45 Wind	Broward	52.2%	9.8%
46 Wind	Broward	48.8%	9.0%
47 Wind	Broward	67.3%	10.0%
48 Wind	Broward	23.4%	8.9%
61 Wind	Charlotte	NA	NA
62 Wind	Collier	38.0%	10.0%
22 Wind	Dade	74.1%	9.7%
23 Wind	Dade	85.7%	9.8%
24 Wind	Dade	16.4%	7.1%
25 Wind	Dade	22.6%	8.3%
26 Wind	Dade	29.6%	8.9%
27 Wind	Dade	20.6%	5.6%
28 Wind	Dade	22.7%	9.4%
29 Wind	Dade	14.8%	6.4%
41 Wind	Duval	-17.2%	-14.2%
52 Wind	Escambia	61.2%	8.3%
53 Wind	Escambia	25.6%	3.5%
54 Wind	Escambia	53.2%	10.0%
83 Wind	Flagler	-7.1%	-7.1%
65 Wind	Franklin	-3.8%	-3.8%
66 Wind	Gulf	NA	NA
56 Wind	Hernando	-4.1%	-4.1%
76 Wind	Indian River	41.5%	7.1%
17 Wind	Lee	46.8%	10.0%
18 Wind	Lee	-1.2%	-0.3%
19 Wind	Lee	-14.7%	-14.7%
20 Wind	Lee	-5.7%	1.8%
57 Wind	Levy	0.7%	0.7%
68 Wind	Manatee	39.4%	10.0%
90 Wind	Monroe	73.8%	10.0%
69 Wind	Nassau	NA	NA
70 Wind	Okaloosa	17.3%	10.0%
94 Wind	Palm Beach	61.8%	9.0%
95 Wind	Palm Beach	61.0%	9.5%
96 Wind	Palm Beach	55.3%	9.7%
97 Wind	Palm Beach	38.2%	9.5%
88 Wind	Pasco	0.7%	0.7%
42 Wind	Pinellas	26.7%	9.7%
71 Wind	Saint Johns	3.8%	2.2%
77 Wind	Saint Lucie	43.1%	9.8%
92 Wind	Santa Rosa	68.6%	9.7%
49 Wind	Sarasota	56.8%	10.0%
50 Wind	Sarasota	3.8%	4.1%
51 Wind	Sarasota	-9.2%	-1.4%
14 Wind	Volusia	-0.1%	2.6%
15 Wind	Volusia	7.8%	5.1%
16 Wind	Volusia	-24.1%	-14.0%
58 Wind	Wakulla	NA	NA
75 Wind	Walton	44.7%	8.4%

ATTACHMENT C
 CONDO UNIT OWNERS (HO-6) MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES (EXCLUDING FHCF CASH BUILD-UP)

Territory	Territory Description	Wind		All Other		Total	
		Indicated	Average	Indicated	Average	Indicated	Average
		Premium Change					
192	Alachua	29.6%	20.7%	13.6%	7.1%	17.0%	9.9%
292	Baker	NA	NA	NA	NA	NA	NA
601	Bay, Coastal	93.4%	28.1%	-3.2%	-18.3%	52.0%	8.2%
721	Bay, Remainder	50.8%	23.7%	18.2%	-2.3%	33.6%	10.0%
59 Wind	Bay	83.7%	28.0%	2.4%	-23.0%	53.9%	9.3%
392	Bradford	NA	NA	NA	NA	NA	NA
57	Brevard, Coastal	54.8%	21.5%	7.5%	-9.1%	35.9%	9.3%
64	Brevard, Remainder	61.8%	21.9%	26.5%	-1.3%	43.7%	10.0%
60 Wind	Brevard	77.0%	22.5%	13.2%	-14.3%	55.3%	9.9%
35	Broward, Hillwd & Ft. Ldrdle	31.0%	11.0%	6.4%	1.2%	19.6%	6.5%
361	Broward, Coastal	126.9%	19.2%	-37.1%	-10.2%	-28.2%	-8.6%
37	Broward, Rem. Excl. Ft. L. & Hlywd	37.6%	15.4%	25.7%	7.0%	30.0%	10.0%
45 Wind	Broward	122.5%	25.8%	6.8%	-25.9%	87.1%	10.0%
46 Wind	Broward	99.0%	17.5%	49.8%	-2.5%	80.4%	10.0%
47 Wind	Broward	58.8%	15.4%	35.0%	2.4%	48.3%	9.6%
48 Wind	Broward	84.4%	21.2%	34.2%	-4.4%	62.3%	9.9%
193	Calhoun	NA	NA	NA	NA	NA	NA
581	Charlotte, Coastal	101.3%	36.3%	7.4%	-20.6%	57.8%	10.0%
711	Charlotte, Remainder	59.4%	25.6%	19.8%	-2.3%	37.3%	10.0%
61 Wind	Charlotte	62.4%	20.2%	17.2%	-8.5%	46.2%	9.9%
591	Citrus, Coastal	46.1%	19.1%	14.2%	-5.1%	34.1%	10.0%
731	Citrus, Remainder	49.3%	23.6%	20.7%	0.2%	32.7%	10.0%
492	Clay	44.2%	30.7%	11.9%	4.5%	18.4%	9.7%
551	Collier, Remainder	40.6%	17.2%	19.1%	3.0%	29.7%	10.0%
541	Collier, Coastal	73.7%	18.7%	7.8%	-9.9%	48.6%	7.8%
62 Wind	Collier	84.1%	21.3%	11.2%	-15.6%	60.6%	9.4%
293	Columbia	NA	NA	NA	NA	NA	NA
30	Dade, Miami Beach	125.4%	19.6%	-27.0%	-10.1%	-24.2%	-9.6%
31	Dade, Coastal	124.1%	24.0%	-18.8%	-10.0%	-17.9%	-9.8%
32	Dade, Miami	30.7%	16.2%	0.9%	-3.3%	13.0%	4.7%
33	Dade, Hialeah	71.5%	19.7%	71.6%	8.7%	71.6%	10.0%
34	Dade, Rem Excl H.M.,M.B	44.7%	17.7%	37.4%	7.7%	39.1%	10.0%
22 Wind	Dade	129.0%	28.9%	7.5%	-30.5%	90.2%	10.0%
23 Wind	Dade	230.6%	38.7%	70.4%	-20.6%	153.0%	10.0%
24 Wind	Dade	102.2%	29.9%	47.2%	-3.9%	69.7%	9.9%
25 Wind	Dade	96.4%	39.1%	36.4%	-3.1%	55.1%	10.0%
26 Wind	Dade	167.1%	36.9%	47.8%	-15.5%	105.7%	10.0%
27 Wind	Dade	117.4%	31.6%	24.8%	-15.0%	74.4%	10.0%
28 Wind	Dade	50.8%	10.2%	51.0%	9.9%	50.9%	10.0%
29 Wind	Dade	98.5%	39.4%	48.9%	5.5%	55.5%	10.0%
712	De Soto	113.5%	38.6%	15.5%	-18.3%	64.2%	10.0%
592	Dixie, Coastal	47.0%	31.7%	17.1%	5.1%	22.6%	10.0%
732	Dixie, Remainder	NA	NA	NA	NA	NA	NA
39	Duval, Jacksonville	26.2%	19.6%	11.4%	7.8%	13.7%	9.6%
40	Duval, Remainder	NA	NA	NA	NA	NA	NA
41	Duval, Coastal	44.9%	30.6%	7.2%	2.6%	17.1%	9.9%
41 Wind	Duval	68.3%	36.5%	12.1%	-5.5%	32.9%	10.0%
602	Escambia, Coastal	0.0%	0.0%	-44.7%	-10.0%	-44.7%	-10.0%
43	Escambia, Remainder	112.7%	36.1%	9.4%	-24.7%	67.8%	9.7%
52 Wind	Escambia	179.0%	42.4%	-0.4%	-40.6%	108.9%	10.0%
53 Wind	Escambia	132.1%	55.8%	8.1%	-27.2%	63.7%	10.0%
54 Wind	Escambia	73.7%	33.2%	6.5%	-13.6%	40.1%	9.8%
531	Flagler, Coastal	NA	NA	NA	NA	NA	NA
701	Flagler, Remainder	54.2%	33.2%	15.0%	3.0%	24.0%	10.0%
83 Wind	Flagler	92.2%	38.2%	12.8%	-14.1%	49.4%	10.0%
603	Franklin	49.4%	23.5%	14.3%	-5.4%	33.0%	10.0%
65 Wind	Franklin	47.0%	18.8%	17.0%	-5.5%	36.1%	10.0%
393	Gadsden	NA	NA	NA	NA	NA	NA
923	Gilchrist	NA	NA	NA	NA	NA	NA
552	Glades	NA	NA	NA	NA	NA	NA
604	Gulf, Coastal	NA	NA	NA	NA	NA	NA
722	Gulf, Remainder	NA	NA	NA	NA	NA	NA
66 Wind	Gulf	82.4%	28.7%	18.8%	-16.2%	55.9%	10.0%
493	Hamilton	NA	NA	NA	NA	NA	NA
713	Hardee	NA	NA	NA	NA	NA	NA
553	Hendry	123.1%	40.3%	15.6%	-25.7%	73.7%	10.0%
159	Hernando, Coastal	44.7%	25.7%	15.1%	0.3%	26.4%	10.0%
733	Hernando, Remainder	58.4%	39.0%	17.9%	5.5%	23.3%	10.0%

ATTACHMENT C
 CONDO UNIT OWNERS (HO-6) MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES (EXCLUDING FHCF CASH BUILD-UP)

Territory	Territory Description	Wind		All Other		Total	
		Indicated	Average	Indicated	Average	Indicated	Average
		Premium Change					
56 Wind	Hernando	NA	NA	NA	NA	NA	NA
714	Highlands	108.7%	45.0%	18.3%	-17.1%	57.8%	10.0%
47	Hillsborough, Tampa	67.5%	26.7%	16.1%	-9.5%	43.7%	10.0%
80	Hillsborough, Excl. Tampa	27.5%	11.9%	21.4%	8.1%	24.4%	10.0%
593	Holmes	50.5%	32.1%	19.4%	4.8%	25.3%	10.0%
561	Indian River, Remainder	90.0%	25.4%	9.4%	-19.0%	61.7%	9.8%
181	Indian River, Coastal	NA	NA	NA	NA	NA	NA
76 Wind	Indian River	53.5%	22.3%	2.8%	-11.8%	34.9%	9.8%
693	Jackson	NA	NA	NA	NA	NA	NA
605	Jefferson, Coastal	NA	NA	NA	NA	NA	NA
793	Jefferson, Remainder	NA	NA	NA	NA	NA	NA
893	Lafayette	NA	NA	NA	NA	NA	NA
692	Lake	55.9%	35.5%	12.0%	1.4%	22.7%	9.7%
542	Lee, Coastal	122.5%	21.1%	-16.7%	-15.5%	61.2%	5.0%
554	Lee, Remainder	36.6%	12.3%	13.3%	1.0%	26.9%	7.6%
17 Wind	Lee	46.5%	17.4%	3.2%	-12.4%	33.2%	8.2%
18 Wind	Lee	127.5%	34.6%	6.4%	-31.9%	82.0%	9.6%
19 Wind	Lee	97.1%	33.9%	2.8%	-24.6%	58.2%	9.8%
20 Wind	Lee	108.6%	39.0%	-6.5%	-27.5%	52.9%	6.8%
993	Leon	26.6%	22.8%	7.7%	5.4%	11.4%	8.8%
594	Levy, Coastal	NA	NA	NA	NA	NA	NA
734	Levy, Remainder	NA	NA	NA	NA	NA	NA
57 Wind	Levy	98.9%	59.4%	22.1%	-2.2%	37.3%	10.0%
931	Liberty	NA	NA	NA	NA	NA	NA
932	Madison	NA	NA	NA	NA	NA	NA
582	Manatee, Coastal	97.2%	29.8%	4.8%	-27.5%	65.0%	9.8%
735	Manatee, Remainder	23.6%	13.4%	10.7%	4.6%	17.2%	9.0%
68 Wind	Manatee	47.1%	20.2%	6.3%	-9.9%	33.0%	9.8%
792	Marion	52.1%	34.1%	11.9%	0.8%	22.8%	9.8%
10	Martin, Remainder	65.5%	18.4%	15.2%	-8.2%	49.0%	9.7%
182	Martin, Coastal	123.7%	21.1%	12.8%	-29.1%	99.1%	9.9%
5	Monroe, Excl. Key West	0.0%	0.0%	-30.8%	-10.0%	-30.8%	-10.0%
7	Monroe, Key West	0.0%	0.0%	-30.7%	-10.0%	-30.7%	-10.0%
90 Wind	Monroe	60.7%	14.8%	14.1%	-4.6%	46.8%	9.0%
532	Nassau, Coastal	45.3%	25.9%	10.6%	-0.5%	23.3%	9.2%
892	Nassau, Remainder	48.5%	33.9%	17.8%	7.9%	20.3%	10.0%
69 Wind	Nassau	49.3%	24.3%	14.3%	-4.3%	31.8%	10.0%
606	Okaloosa, Coastal	114.5%	32.0%	-0.5%	-24.6%	66.2%	8.3%
723	Okaloosa, Remainder	94.0%	28.4%	11.7%	-20.8%	63.1%	9.9%
70 Wind	Okaloosa	107.3%	30.1%	3.9%	-28.8%	71.0%	9.4%
555	Okeechobee	NA	NA	NA	NA	NA	NA
49	Orange, Orlando	51.9%	34.1%	12.7%	1.8%	22.5%	9.9%
90	Orange, Excl. Orlando	53.3%	28.8%	17.9%	0.6%	29.7%	10.0%
511	Osceola	59.2%	30.5%	20.2%	1.8%	31.3%	10.0%
362	Palm Beach, Coastal	130.0%	43.1%	-50.6%	-10.2%	-48.4%	-9.6%
38	Palm Beach, Remainder	31.9%	16.5%	13.4%	4.1%	21.2%	9.3%
94 Wind	Palm Beach	97.8%	18.6%	17.7%	-15.4%	77.5%	10.0%
95 Wind	Palm Beach	98.0%	23.2%	26.2%	-11.4%	70.3%	9.8%
96 Wind	Palm Beach	58.7%	23.9%	16.7%	-3.2%	37.1%	10.0%
97 Wind	Palm Beach	83.1%	34.6%	13.8%	-11.0%	45.7%	10.0%
595	Pasco, Coastal	0.0%	0.0%	-10.5%	-9.6%	-10.5%	-9.6%
736	Pasco, Remainder	25.5%	20.2%	-0.4%	-3.4%	10.5%	6.5%
88 Wind	Pasco	25.8%	15.5%	10.7%	2.8%	18.9%	9.7%
42	Pinellas, Coastal	111.9%	25.1%	-30.5%	-12.2%	3.5%	-3.3%
46	Pinellas - Saint Petersburg	37.6%	15.0%	12.7%	-1.1%	29.5%	9.7%
81	Pinellas, Rem. Excl. Saint Petersburg	27.0%	15.2%	12.0%	3.7%	19.4%	9.4%
42 Wind	Pinellas	41.2%	17.7%	5.1%	-8.6%	28.1%	8.2%
50	Polk	98.0%	44.6%	12.3%	-15.7%	48.8%	10.0%
992	Putnam	NA	NA	NA	NA	NA	NA
533	Saint Johns, Coastal	41.3%	22.5%	12.6%	1.8%	22.5%	9.0%
702	Saint Johns, Remainder	42.6%	28.2%	7.6%	1.1%	18.6%	9.6%
71 Wind	Saint Johns	50.2%	23.6%	15.8%	-2.7%	32.4%	10.0%
562	Saint Lucie, Remainder	89.0%	31.4%	12.7%	-14.7%	53.3%	9.8%
183	Saint Lucie, Coastal	114.9%	32.8%	6.0%	-16.2%	61.7%	8.9%
77 Wind	Saint Lucie	145.3%	32.4%	14.6%	-23.3%	92.7%	10.0%
607	Santa Rosa, Coastal	NA	NA	NA	NA	NA	NA
724	Santa Rosa, Remainder	114.5%	30.9%	13.3%	-30.5%	80.0%	10.0%
92 Wind	Santa Rosa	144.7%	45.3%	9.4%	-30.5%	81.7%	10.0%

ATTACHMENT C
 CONDO UNIT OWNERS (HO-6) MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES (EXCLUDING FHCF CASH BUILD-UP)

Territory	Territory Description	Wind		All Other		Total	
		Indicated	Average	Indicated	Average	Indicated	Average
		Premium Change					
583	Sarasota, Coastal	124.8%	28.2%	-29.3%	-12.4%	2.8%	-3.9%
715	Sarasota, Remainder	36.2%	17.3%	15.4%	2.9%	24.9%	9.5%
49 Wind	Sarasota	44.2%	18.1%	6.9%	-8.5%	30.2%	8.1%
50 Wind	Sarasota	38.2%	20.1%	3.1%	-6.8%	20.5%	6.5%
51 Wind	Sarasota	5.5%	3.6%	1.4%	1.3%	3.3%	2.3%
512	Seminole	47.5%	24.9%	19.1%	2.2%	28.9%	10.0%
921	Sumter	NA	NA	NA	NA	NA	NA
933	Suwannee	NA	NA	NA	NA	NA	NA
596	Taylor, Coastal	NA	NA	NA	NA	NA	NA
737	Taylor, Remainder	NA	NA	NA	NA	NA	NA
922	Union	NA	NA	NA	NA	NA	NA
62	Volusia, Coastal	118.2%	28.4%	-30.5%	-10.3%	-25.4%	-9.0%
63	Volusia, Remainder	48.7%	27.2%	11.6%	-1.1%	25.1%	9.2%
14 Wind	Volusia	80.9%	28.2%	7.7%	-18.8%	52.2%	9.7%
15 Wind	Volusia	59.8%	32.8%	13.2%	-4.3%	31.1%	10.0%
16 Wind	Volusia	NA	NA	NA	NA	NA	NA
608	Wakulla, Coastal	NA	NA	NA	NA	NA	NA
725	Wakulla, Remainder	NA	NA	NA	NA	NA	NA
58 Wind	Wakulla	NA	NA	NA	NA	NA	NA
609	Walton, Coastal	113.9%	31.4%	-25.4%	-17.8%	31.7%	2.4%
726	Walton, Remainder	NA	NA	NA	NA	NA	NA
75 Wind	Walton	74.9%	28.2%	-0.3%	-21.1%	45.3%	8.8%
934	Washington	NA	NA	NA	NA	NA	NA

ATTACHMENT C
 CONDO UNIT OWNERS (HW-6) SELECTED INDICATIONS AND RATE CHANGES
 WIND-ONLY (EXCLUDING FHCF CASH BUILD-UP)

Territory	Territory Description	Indicated	Average
		Premium Change	Premium Change
59 Wind	Bay	178.9%	10.0%
60 Wind	Brevard	147.7%	10.0%
45 Wind	Broward	254.2%	10.0%
46 Wind	Broward	220.5%	10.0%
47 Wind	Broward	148.7%	9.8%
48 Wind	Broward	192.2%	10.0%
61 Wind	Charlotte	125.5%	10.0%
62 Wind	Collier	182.4%	10.0%
22 Wind	Dade	255.7%	10.0%
23 Wind	Dade	312.3%	10.0%
24 Wind	Dade	133.9%	9.9%
25 Wind	Dade	110.6%	10.0%
26 Wind	Dade	202.6%	10.0%
27 Wind	Dade	186.2%	10.0%
28 Wind	Dade	50.1%	8.8%
29 Wind	Dade	108.6%	9.4%
41 Wind	Duval	93.2%	9.4%
52 Wind	Escambia	359.2%	10.0%
53 Wind	Escambia	210.6%	10.0%
54 Wind	Escambia	145.1%	10.0%
83 Wind	Flagler	134.2%	10.0%
65 Wind	Franklin	77.6%	10.0%
66 Wind	Gulf	137.4%	10.0%
56 Wind	Hernando	NA	NA
76 Wind	Indian River	136.6%	10.0%
17 Wind	Lee	139.8%	10.0%
18 Wind	Lee	271.8%	10.0%
19 Wind	Lee	181.3%	10.0%
20 Wind	Lee	208.4%	10.0%
57 Wind	Levy	128.4%	10.0%
68 Wind	Manatee	102.8%	9.6%
90 Wind	Monroe	140.1%	9.9%
69 Wind	Nassau	60.1%	8.8%
70 Wind	Okaloosa	212.8%	10.0%
94 Wind	Palm Beach	205.0%	10.0%
95 Wind	Palm Beach	208.3%	10.0%
96 Wind	Palm Beach	133.7%	9.8%
97 Wind	Palm Beach	153.4%	10.0%
88 Wind	Pasco	53.6%	9.7%
42 Wind	Pinellas	108.2%	10.0%
71 Wind	Saint Johns	66.5%	9.1%
77 Wind	Saint Lucie	286.3%	10.0%
92 Wind	Santa Rosa	294.0%	10.0%
49 Wind	Sarasota	116.8%	9.4%
50 Wind	Sarasota	92.8%	8.4%
51 Wind	Sarasota	43.1%	8.6%
14 Wind	Volusia	170.9%	10.0%
15 Wind	Volusia	84.6%	10.0%
16 Wind	Volusia	NA	NA
58 Wind	Wakulla	71.8%	10.0%
75 Wind	Walton	161.3%	10.0%

ATTACHMENT D
DWELLING FIRE (DP-3) MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES (EXCLUDING FHCF CASH BUILD-UP)

Territory	Territory Description	Wind		Sinkhole	All Other		Total	
		Indicated	Average	Average	Indicated	Average	Indicated	Average
		Premium Change						
192	Alachua	-31.7%	-17.1%	0.0%	-21.8%	-6.9%	-27.0%	-9.6%
292	Baker	-41.0%	-30.1%	0.0%	-15.6%	-2.0%	-23.0%	-9.9%
601	Bay, Coastal	6.6%	6.6%	0.0%	-14.2%	-3.9%	-1.3%	2.7%
721	Bay, Remainder	-13.4%	-7.9%	0.0%	-17.5%	-12.0%	-15.6%	-9.9%
59 Wind	Bay	13.7%	8.3%	0.0%	-6.5%	-7.9%	8.5%	4.2%
392	Bradford	-41.1%	-29.9%	0.0%	-16.1%	-2.8%	-23.0%	-9.9%
57	Brevard, Coastal	-21.6%	-12.0%	0.0%	-18.1%	-5.2%	-20.7%	-9.9%
64	Brevard, Remainder	-26.7%	-13.1%	0.0%	-25.0%	-4.7%	-26.2%	-9.9%
60 Wind	Brevard	21.2%	13.0%	0.0%	-16.7%	-19.1%	11.1%	4.6%
35	Broward, Hllwd & Ft. Ldrdle	-39.0%	-29.3%	0.0%	7.2%	17.6%	-19.2%	-8.7%
361	Broward, Coastal	14.3%	-5.9%	0.0%	0.3%	4.6%	1.1%	3.9%
37	Broward, Rem. Excl. Ft. L. & Hlywd	-18.9%	-18.8%	0.0%	16.4%	15.3%	-2.7%	-2.9%
45 Wind	Broward	50.3%	4.5%	0.0%	58.7%	26.9%	51.2%	7.2%
46 Wind	Broward	31.7%	3.8%	0.0%	47.6%	25.4%	34.8%	8.6%
47 Wind	Broward	27.4%	7.3%	0.0%	29.1%	13.1%	27.5%	8.7%
48 Wind	Broward	10.7%	4.9%	0.0%	19.9%	15.1%	13.0%	7.7%
193	Calhoun	-35.9%	-24.3%	0.0%	-14.5%	-1.3%	-22.8%	-9.9%
581	Charlotte, Coastal	-17.9%	-5.9%	0.0%	-27.8%	-15.4%	-22.4%	-9.9%
711	Charlotte, Remainder	-27.9%	-12.4%	0.0%	-24.4%	-6.4%	-26.7%	-9.9%
61 Wind	Charlotte	20.7%	17.9%	0.0%	-34.0%	-31.2%	2.6%	1.8%
591	Citrus, Coastal	-41.3%	-22.0%	0.0%	-20.1%	6.0%	-16.9%	-8.9%
731	Citrus, Remainder	-40.9%	-18.2%	0.0%	-26.1%	0.7%	-16.6%	-8.4%
492	Clay	-51.1%	-36.0%	0.0%	-16.3%	5.3%	-29.2%	-9.7%
551	Collier, Remainder	-12.7%	-9.6%	0.0%	-9.6%	-5.9%	-11.4%	-7.9%
541	Collier, Coastal	-7.5%	-3.6%	0.0%	-15.6%	-7.9%	-10.3%	-5.0%
62 Wind	Collier	26.5%	13.4%	0.0%	-4.9%	-10.8%	19.8%	8.4%
293	Columbia	-39.5%	-29.1%	0.0%	-16.5%	-3.7%	-22.5%	-9.8%
30	Dade, Miami Beach	27.2%	8.0%	0.0%	-13.9%	-2.1%	-12.3%	-1.7%
31	Dade, Coastal	14.0%	-1.0%	0.0%	67.0%	3.6%	63.2%	3.3%
32	Dade, Miami	-20.3%	-20.3%	0.0%	19.0%	17.8%	-3.3%	-3.6%
33	Dade, Hialeah	-27.6%	-27.9%	0.0%	29.2%	26.0%	6.1%	4.5%
34	Dade, Rem Excl H.M., M.B.	-22.7%	-22.8%	0.0%	19.8%	18.7%	2.7%	2.2%
22 Wind	Dade	73.1%	4.9%	0.0%	156.7%	75.9%	77.9%	9.1%
23 Wind	Dade	99.1%	14.9%	0.0%	56.6%	-2.5%	86.8%	10.0%
24 Wind	Dade	5.6%	-5.8%	0.0%	49.2%	35.6%	20.3%	8.3%
25 Wind	Dade	5.5%	-0.7%	0.0%	28.5%	22.6%	15.5%	9.7%
26 Wind	Dade	61.5%	14.0%	0.0%	37.4%	5.4%	49.6%	9.9%
27 Wind	Dade	36.1%	7.5%	0.0%	35.4%	12.8%	35.5%	9.8%
28 Wind	Dade	20.7%	2.7%	0.0%	32.3%	17.2%	26.2%	9.9%
29 Wind	Dade	2.2%	-3.7%	0.0%	24.6%	19.2%	15.1%	9.6%
712	De Soto	-26.3%	-19.7%	0.0%	-10.0%	-3.8%	-16.4%	-9.7%
592	Dixie, Coastal	-38.6%	-21.0%	0.0%	-16.8%	2.9%	-28.7%	-9.8%
732	Dixie, Remainder	-43.5%	-29.7%	0.0%	-15.8%	4.7%	-26.4%	-9.9%
39	Duval, Jacksonville	-54.3%	-41.2%	0.0%	-5.1%	14.2%	-25.5%	-8.5%
40	Duval, Remainder	-19.8%	-14.4%	NA	-14.2%	-9.6%	-15.5%	-9.7%
41	Duval, Coastal	-31.1%	-13.3%	0.0%	-24.5%	-6.5%	-28.0%	-9.9%
41 Wind	Duval	28.9%	28.4%	0.0%	-20.2%	-20.4%	4.7%	4.7%
602	Escambia, Coastal	0.0%	0.0%	0.0%	-28.5%	-10.0%	-28.6%	-9.9%
43	Escambia, Remainder	7.1%	7.0%	0.0%	-10.0%	-6.8%	-0.2%	1.3%
52 Wind	Escambia	74.1%	25.2%	0.0%	-18.6%	-36.2%	48.0%	8.0%
53 Wind	Escambia	97.8%	41.8%	0.0%	-14.6%	-34.7%	50.6%	10.0%
54 Wind	Escambia	8.1%	7.5%	0.0%	-17.4%	-17.8%	-0.9%	-1.3%
531	Flagler, Coastal	0.0%	0.0%	0.0%	-3.7%	-3.7%	-3.7%	-3.7%
701	Flagler, Remainder	-32.7%	-19.6%	0.0%	-17.2%	-5.0%	-22.7%	-9.9%
83 Wind	Flagler	57.8%	36.2%	0.0%	-0.3%	-11.9%	25.5%	9.7%
603	Franklin	-32.4%	-12.3%	0.0%	-36.0%	-8.6%	-34.9%	-9.8%
65 Wind	Franklin	34.1%	15.8%	0.0%	-8.7%	-19.2%	25.2%	8.7%
393	Gadsden	-48.0%	-33.2%	0.0%	-16.1%	7.3%	-29.7%	-9.9%
923	Gilchrist	-37.1%	-25.8%	0.0%	-14.5%	-6.1%	-19.8%	-9.8%
552	Glades	-24.9%	-14.7%	0.0%	-16.0%	-3.5%	-21.5%	-9.9%
604	Gulf, Coastal	-25.0%	-14.1%	0.0%	-27.2%	-6.2%	-26.4%	-9.8%
722	Gulf, Remainder	-35.2%	-25.6%	0.0%	-15.0%	-4.9%	-20.0%	-10.0%
66 Wind	Gulf	33.0%	18.2%	0.0%	-15.8%	-21.2%	17.7%	6.0%
493	Hamilton	-38.5%	-31.6%	0.0%	-14.0%	-4.4%	-19.1%	-10.0%
713	Hardee	-25.8%	-13.3%	0.0%	-16.5%	-2.4%	-23.0%	-10.0%
553	Hendry	-20.5%	-15.1%	0.0%	-11.2%	-4.9%	-15.9%	-9.7%
159	Hernando, Coastal	-19.6%	-11.2%	0.0%	-17.7%	-8.3%	37.6%	-6.7%
733	Hernando, Remainder	-20.4%	-18.4%	0.0%	-1.9%	3.4%	60.3%	-5.8%

ATTACHMENT D
DWELLING FIRE (DP-3) MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES (EXCLUDING FHCF CASH BUILD-UP)

Territory	Territory Description	Wind		Sinkhole	All Other		Total	
		Indicated	Average	Average	Indicated	Average	Indicated	Average
		Premium Change						
56 Wind	Hernando	18.5%	16.7%	0.0%	-14.8%	-15.5%	23.0%	6.1%
714	Highlands	-25.8%	-15.9%	0.0%	-14.8%	-4.6%	-20.2%	-9.9%
47	Hillsborough, Tampa	-35.2%	-23.8%	0.0%	-2.2%	14.3%	-19.6%	-8.6%
80	Hillsborough, Excl. Tampa	-27.3%	-21.1%	0.0%	0.0%	12.4%	-13.9%	-8.2%
593	Holmes	-34.0%	-23.9%	0.0%	-16.6%	-5.3%	-21.3%	-9.9%
561	Indian River, Remainder	-7.1%	-2.6%	0.0%	-24.1%	-15.0%	-14.0%	-7.5%
181	Indian River, Coastal	-19.2%	-12.5%	NA	-50.8%	-8.2%	-48.5%	-8.4%
76 Wind	Indian River	27.4%	10.2%	0.0%	-1.2%	-8.6%	21.3%	6.3%
693	Jackson	-41.3%	-28.3%	0.0%	-15.0%	-0.5%	-24.1%	-9.9%
605	Jefferson, Coastal	NA						
793	Jefferson, Remainder	-41.8%	-31.8%	0.0%	-15.0%	-1.5%	-22.5%	-10.0%
893	Lafayette	-37.3%	-36.4%	0.0%	-0.3%	0.2%	-7.8%	-6.1%
692	Lake	-20.4%	-19.4%	0.0%	5.2%	6.5%	-10.4%	-7.4%
542	Lee, Coastal	-22.2%	-2.6%	0.0%	-50.4%	-8.3%	-45.1%	-7.2%
554	Lee, Remainder	-28.6%	-15.0%	0.0%	-17.5%	0.6%	-24.2%	-8.7%
17 Wind	Lee	4.5%	5.2%	0.0%	-19.8%	-15.3%	0.5%	1.9%
18 Wind	Lee	-7.4%	-0.4%	0.0%	-27.9%	-16.8%	-12.5%	-4.4%
19 Wind	Lee	-0.1%	2.7%	0.0%	-16.9%	-12.6%	-5.9%	-2.3%
20 Wind	Lee	0.6%	1.7%	0.0%	-12.4%	-10.5%	-3.2%	-1.8%
993	Leon	-53.9%	-43.5%	0.0%	4.5%	21.0%	-22.6%	-8.7%
594	Levy, Coastal	-30.3%	-17.8%	0.0%	-16.2%	-5.5%	-21.5%	-9.9%
734	Levy, Remainder	-43.2%	-31.2%	0.0%	-15.3%	-0.8%	-23.8%	-9.8%
57 Wind	Levy	17.4%	16.3%	0.0%	-18.9%	-19.3%	-2.5%	-3.0%
931	Liberty	-36.8%	-27.8%	0.0%	-14.0%	-4.4%	-19.5%	-10.0%
932	Madison	-44.4%	-32.9%	0.0%	-15.8%	0.0%	-25.0%	-9.9%
582	Manatee, Coastal	-15.7%	-8.7%	0.0%	-23.7%	-9.4%	-17.9%	-8.9%
735	Manatee, Remainder	-21.5%	-8.0%	0.0%	-26.1%	-12.8%	-23.5%	-9.9%
68 Wind	Manatee	7.1%	8.9%	0.0%	-21.6%	-16.2%	0.2%	2.9%
792	Marion	-40.0%	-25.0%	0.0%	-14.6%	4.2%	-3.4%	-7.4%
10	Martin, Remainder	-0.8%	1.1%	0.0%	-19.3%	-11.3%	-6.4%	-2.3%
182	Martin, Coastal	0.7%	1.0%	0.0%	-3.1%	-0.3%	0.0%	0.7%
5	Monroe, Excl. Key West	0.0%	0.0%	0.0%	-57.1%	-10.0%	-57.0%	-9.9%
7	Monroe, Key West	-4.0%	-4.0%	NA	-46.2%	-9.2%	-38.9%	-8.3%
90 Wind	Monroe	71.3%	11.3%	0.0%	11.2%	-13.6%	62.8%	7.9%
532	Nassau, Coastal	-40.8%	-21.4%	0.0%	-20.4%	2.0%	-30.9%	-9.9%
892	Nassau, Remainder	-42.1%	-42.1%	0.0%	5.2%	5.2%	-5.8%	-5.7%
69 Wind	Nassau	8.0%	14.0%	0.0%	-23.8%	-18.7%	-11.3%	-5.8%
606	Okaloosa, Coastal	-0.2%	5.2%	0.0%	-27.0%	-14.0%	-7.7%	-0.1%
723	Okaloosa, Remainder	-9.1%	-7.2%	0.0%	-10.4%	-3.1%	-9.7%	-5.8%
70 Wind	Okaloosa	49.5%	19.8%	0.0%	-18.1%	-30.5%	32.5%	7.2%
555	Okeechobee	-25.0%	-17.6%	0.0%	-12.0%	-3.5%	-18.3%	-9.9%
49	Orange, Orlando	-28.1%	-17.7%	0.0%	-10.3%	-2.0%	-18.8%	-9.6%
90	Orange, Excl. Orlando	-14.0%	-14.0%	0.0%	9.8%	9.6%	-4.5%	-2.5%
511	Osceola	0.1%	1.7%	0.0%	-8.6%	-6.7%	-5.2%	-3.2%
362	Palm Beach, Coastal	-7.3%	-8.1%	0.0%	-19.5%	-1.5%	-18.0%	-2.4%
38	Palm Beach, Remainder	-14.4%	-13.5%	0.0%	-1.6%	3.4%	-9.7%	-7.0%
94 Wind	Palm Beach	42.4%	11.0%	0.0%	18.3%	0.5%	37.8%	9.1%
95 Wind	Palm Beach	34.8%	7.2%	0.0%	27.3%	10.2%	33.1%	7.8%
96 Wind	Palm Beach	36.1%	7.7%	0.0%	26.9%	9.3%	34.0%	8.0%
97 Wind	Palm Beach	28.1%	9.8%	0.0%	6.4%	-2.7%	21.6%	6.2%
595	Pasco, Coastal	-19.5%	-18.7%	0.0%	-27.7%	-9.1%	-26.3%	-8.7%
736	Pasco, Remainder	-25.4%	-22.4%	0.0%	10.4%	17.8%	-10.0%	-6.0%
88 Wind	Pasco	4.0%	1.5%	0.0%	26.7%	25.4%	6.2%	5.8%
42	Pinellas, Coastal	-20.1%	-11.5%	0.0%	-41.7%	-9.9%	-42.9%	-9.5%
46	Pinellas - Saint Petersburg	-24.0%	-14.6%	0.0%	-12.2%	2.0%	-23.7%	-9.4%
81	Pinellas, Rem. Excl. Saint Petersburg	-24.3%	-15.8%	0.0%	-5.8%	8.1%	-17.8%	-8.8%
42 Wind	Pinellas	-6.1%	-3.3%	0.0%	-21.7%	-18.5%	-10.5%	-6.6%
50	Polk	-26.9%	-21.3%	0.0%	-7.2%	4.2%	-15.3%	-8.5%
992	Putnam	-43.6%	-29.8%	0.0%	-18.3%	0.0%	-27.0%	-9.9%
533	Saint Johns, Coastal	-18.4%	-10.6%	0.0%	-14.1%	-7.2%	-15.8%	-8.5%
702	Saint Johns, Remainder	-39.9%	-19.4%	0.0%	-23.1%	-2.1%	-30.8%	-9.9%
71 Wind	Saint Johns	18.3%	13.5%	0.0%	-24.8%	-26.2%	-2.8%	-5.8%
562	Saint Lucie, Remainder	-16.6%	-9.6%	0.0%	-22.5%	-9.4%	-18.9%	-9.5%
183	Saint Lucie, Coastal	-11.8%	-8.1%	0.0%	-18.8%	-7.5%	-13.6%	-8.0%
77 Wind	Saint Lucie	40.6%	14.6%	0.0%	-10.9%	-20.9%	30.3%	7.6%
607	Santa Rosa, Coastal	NA	NA	0.0%	NA	NA	NA	NA
724	Santa Rosa, Remainder	0.4%	5.4%	0.0%	-28.3%	-19.2%	-7.0%	-0.9%
92 Wind	Santa Rosa	69.6%	25.7%	0.0%	-19.7%	-34.8%	43.8%	8.3%

ATTACHMENT D
 DWELLING FIRE (DP-3) MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES (EXCLUDING FHCF CASH BUILD-UP)

Territory	Territory Description	Wind		Sinkhole	All Other		Total	
		Indicated	Average	Average	Indicated	Average	Indicated	Average
		Premium Change						
583	Sarasota, Coastal	-15.0%	-6.4%	0.0%	-42.9%	-9.2%	-41.6%	-9.0%
715	Sarasota, Remainder	-22.0%	-12.0%	0.0%	-18.9%	-5.1%	-21.1%	-9.2%
49 Wind	Sarasota	-8.1%	-0.9%	0.0%	-24.2%	-15.1%	-12.6%	-4.7%
50 Wind	Sarasota	-7.4%	-0.2%	0.0%	-23.5%	-14.0%	-12.8%	-4.7%
51 Wind	Sarasota	-21.7%	-8.9%	0.0%	-23.1%	-7.6%	-22.4%	-8.4%
512	Seminole	-20.8%	-14.7%	0.0%	-10.5%	-4.2%	-15.9%	-9.2%
921	Sumter	-34.4%	-20.7%	0.0%	-16.4%	-1.3%	-26.3%	-9.7%
933	Suwannee	-41.2%	-31.2%	0.0%	-14.7%	-1.9%	-22.1%	-10.0%
596	Taylor, Coastal	-38.5%	-35.5%	0.0%	14.0%	17.0%	-7.2%	-4.0%
737	Taylor, Remainder	-42.2%	-31.8%	0.0%	-11.8%	1.7%	-22.0%	-9.7%
922	Union	-37.7%	-30.5%	NA	-13.7%	-3.8%	-19.6%	-9.9%
62	Volusia, Coastal	0.0%	0.0%	0.0%	-30.6%	-10.0%	-30.8%	-9.9%
63	Volusia, Remainder	-23.7%	-17.6%	0.0%	-11.7%	-0.5%	-18.4%	-9.6%
14 Wind	Volusia	22.7%	20.4%	0.0%	-24.5%	-25.3%	5.0%	3.4%
15 Wind	Volusia	3.4%	3.3%	0.0%	-13.0%	-12.4%	-4.1%	-3.5%
16 Wind	Volusia	-19.6%	-9.6%	0.0%	-20.5%	-10.2%	-20.5%	-9.9%
608	Wakulla, Coastal	0.0%	0.0%	0.0%	-13.5%	-9.6%	-14.0%	-9.4%
725	Wakulla, Remainder	-36.6%	-26.9%	0.0%	-12.9%	-2.7%	-20.1%	-10.0%
58 Wind	Wakulla	-4.0%	-3.5%	0.0%	-14.5%	-14.1%	-8.2%	-7.8%
609	Walton, Coastal	-26.4%	-15.1%	0.0%	-49.2%	-8.2%	-44.0%	-9.7%
726	Walton, Remainder	-25.0%	-13.7%	0.0%	-18.8%	-7.5%	-21.3%	-10.0%
75 Wind	Walton	20.8%	9.9%	0.0%	-11.6%	-14.4%	14.5%	5.2%
934	Washington	-36.5%	-28.2%	0.0%	-13.3%	-3.1%	-19.7%	-10.0%

ATTACHMENT D
 DWELLING FIRE (DW-2) SELECTED INDICATIONS AND RATE CHANGES
 WIND ONLY (EXCLUDING FHCF CASH BUILD-UP)

Territory	Territory Description	Indicated	Average
		Premium Change	Premium Change
59 Wind	Bay	23.7%	8.6%
60 Wind	Brevard	38.9%	9.5%
45 Wind	Broward	47.5%	8.6%
46 Wind	Broward	42.9%	8.9%
47 Wind	Broward	24.1%	9.2%
48 Wind	Broward	10.1%	8.9%
61 Wind	Charlotte	38.3%	9.2%
62 Wind	Collier	29.3%	8.8%
22 Wind	Dade	28.7%	7.4%
23 Wind	Dade	123.5%	10.0%
24 Wind	Dade	-15.5%	-9.6%
25 Wind	Dade	-15.8%	-9.4%
26 Wind	Dade	22.2%	6.9%
27 Wind	Dade	8.5%	6.2%
28 Wind	Dade	-5.2%	-0.5%
29 Wind	Dade	-17.7%	-7.0%
41 Wind	Duval	38.6%	10.0%
52 Wind	Escambia	88.6%	10.0%
53 Wind	Escambia	150.9%	10.0%
54 Wind	Escambia	32.2%	10.0%
83 Wind	Flagler	119.5%	10.0%
65 Wind	Franklin	35.8%	9.2%
66 Wind	Gulf	37.9%	9.3%
56 Wind	Hernando	20.7%	10.0%
76 Wind	Indian River	15.5%	6.4%
17 Wind	Lee	22.3%	8.9%
18 Wind	Lee	22.1%	8.7%
19 Wind	Lee	20.7%	9.7%
20 Wind	Lee	19.4%	9.8%
57 Wind	Levy	36.1%	9.9%
68 Wind	Manatee	19.9%	8.9%
90 Wind	Monroe	79.0%	9.7%
69 Wind	Nassau	17.0%	9.1%
70 Wind	Okaloosa	63.9%	9.9%
94 Wind	Palm Beach	60.4%	9.4%
95 Wind	Palm Beach	27.8%	9.0%
96 Wind	Palm Beach	35.4%	9.5%
97 Wind	Palm Beach	21.6%	8.6%
88 Wind	Pasco	-20.2%	-9.9%
42 Wind	Pinellas	21.5%	9.6%
71 Wind	Saint Johns	54.0%	9.8%
77 Wind	Saint Lucie	25.9%	6.6%
92 Wind	Santa Rosa	120.2%	10.0%
49 Wind	Sarasota	21.8%	9.4%
50 Wind	Sarasota	13.4%	8.9%
51 Wind	Sarasota	-7.2%	-4.0%
14 Wind	Volusia	46.4%	10.0%
15 Wind	Volusia	23.5%	9.9%
16 Wind	Volusia	5.6%	2.7%
58 Wind	Wakulla	14.0%	8.9%
75 Wind	Walton	31.4%	9.2%

ATTACHMENT D
DWELLING FIRE (DP-1) MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES (EXCLUDING FHCF CASH BUILD-UP)

Territory	Territory Description	Wind		Sinkhole	All Other		Total	
		Indicated	Average	Average	Indicated	Average	Indicated	Average
		Premium Change						
192	Alachua	-17.4%	-7.8%	0.0%	-19.6%	-10.8%	-21.7%	-9.5%
292	Baker	-20.6%	-14.4%	0.0%	-14.1%	-7.4%	-16.6%	-9.9%
601	Bay, Coastal	3.4%	3.4%	0.0%	-41.0%	-6.8%	-15.3%	-0.8%
721	Bay, Remainder	-7.5%	-4.9%	0.0%	-17.0%	-8.8%	-10.6%	-6.0%
59 Wind	Bay	36.5%	12.6%	0.0%	1.3%	-15.8%	32.4%	9.4%
392	Bradford	-18.3%	-18.3%	0.0%	-2.5%	-2.5%	-7.7%	-6.5%
57	Brevard, Coastal	-6.9%	-3.8%	0.0%	-32.0%	-10.1%	-13.6%	-5.4%
64	Brevard, Remainder	0.3%	4.0%	0.0%	-25.4%	-14.3%	-8.8%	-2.1%
60 Wind	Brevard	38.6%	16.4%	0.0%	-3.8%	-25.5%	31.7%	9.9%
35	Broward, Hillwd & Ft. Ldrdle	-35.1%	-21.4%	0.0%	3.0%	28.3%	-26.6%	-9.8%
361	Broward, Coastal	-56.6%	-20.6%	0.0%	-42.4%	-5.3%	-43.1%	-5.7%
37	Broward, Rem. Excl. Ft. L. & Hlywd	-25.4%	-18.6%	0.0%	-4.0%	11.9%	-19.6%	-9.8%
45 Wind	Broward	75.7%	9.5%	0.0%	94.6%	10.3%	76.5%	9.5%
46 Wind	Broward	71.5%	8.9%	0.0%	95.9%	20.0%	72.7%	9.9%
47 Wind	Broward	68.9%	10.4%	0.0%	59.9%	3.9%	67.1%	9.5%
48 Wind	Broward	42.1%	9.9%	0.0%	44.6%	8.4%	41.8%	9.6%
193	Calhoun	-20.3%	-12.9%	0.0%	-15.9%	-8.0%	-18.2%	-9.8%
581	Charlotte, Coastal	-10.1%	-7.1%	0.0%	-23.2%	-10.5%	-14.5%	-8.0%
711	Charlotte, Remainder	-5.6%	0.6%	0.0%	-27.5%	-16.4%	-12.3%	-4.3%
61 Wind	Charlotte	31.6%	17.4%	0.0%	-21.4%	-32.3%	20.7%	7.5%
591	Citrus, Coastal	-17.8%	-10.3%	0.0%	-19.2%	-9.6%	-21.0%	-9.6%
731	Citrus, Remainder	-24.6%	-14.0%	0.0%	-19.8%	-6.1%	-28.2%	-8.9%
492	Clay	-21.9%	-15.5%	0.0%	-13.8%	-6.5%	-17.4%	-9.9%
551	Collier, Remainder	-23.3%	-10.8%	0.0%	-24.3%	-7.6%	-23.7%	-9.9%
541	Collier, Coastal	3.8%	5.3%	0.0%	-15.6%	-6.3%	-0.2%	3.1%
62 Wind	Collier	52.5%	13.4%	0.0%	6.1%	-15.5%	45.5%	9.2%
293	Columbia	-15.3%	-13.8%	0.0%	-9.9%	-8.7%	-11.7%	-9.4%
30	Dade, Miami Beach	0.0%	0.0%	0.0%	-46.3%	-10.0%	-46.3%	-9.9%
31	Dade, Coastal	0.0%	0.0%	0.0%	-47.3%	-10.0%	-47.3%	-9.9%
32	Dade, Miami	-13.6%	-13.0%	0.0%	12.0%	17.7%	-8.7%	-6.8%
33	Dade, Hialeah	-27.2%	-19.4%	0.0%	-4.7%	13.2%	-20.9%	-9.9%
34	Dade, Rem Excl H.,M.,M.B.	-20.1%	-17.4%	0.0%	0.7%	6.9%	-13.6%	-9.5%
22 Wind	Dade	91.2%	10.7%	0.0%	95.2%	-10.5%	90.9%	9.8%
23 Wind	Dade	47.8%	12.7%	0.0%	105.7%	-14.5%	53.3%	10.0%
24 Wind	Dade	23.9%	5.7%	0.0%	70.2%	30.7%	29.7%	8.9%
25 Wind	Dade	15.9%	9.1%	0.0%	32.5%	11.5%	18.7%	9.5%
26 Wind	Dade	68.6%	15.0%	0.0%	34.6%	-9.1%	61.0%	9.9%
27 Wind	Dade	52.9%	10.9%	0.0%	30.6%	-0.3%	48.1%	8.7%
28 Wind	Dade	34.8%	9.3%	0.0%	23.5%	2.9%	31.8%	7.7%
29 Wind	Dade	11.8%	5.6%	0.0%	14.0%	4.5%	12.1%	5.3%
712	De Soto	-14.2%	-10.3%	0.0%	-14.9%	-9.7%	-14.8%	-9.9%
592	Dixie, Coastal	-22.7%	-13.8%	0.0%	-17.1%	-7.6%	-19.3%	-9.9%
732	Dixie, Remainder	NA	NA	0.0%	NA	NA	NA	NA
39	Duval, Jacksonville	-11.5%	-11.5%	0.0%	-3.7%	-3.7%	-6.3%	-6.0%
40	Duval, Remainder	NA						
41	Duval, Coastal	-19.7%	-16.1%	0.0%	-3.4%	0.1%	-12.5%	-8.6%
41 Wind	Duval	26.8%	27.3%	0.0%	3.3%	-14.9%	16.2%	9.9%
602	Escambia, Coastal	NA	NA	0.0%	NA	NA	NA	NA
43	Escambia, Remainder	12.3%	7.6%	0.0%	-7.6%	-2.6%	5.6%	4.4%
52 Wind	Escambia	52.5%	25.2%	0.0%	-18.6%	-49.0%	37.9%	10.0%
53 Wind	Escambia	52.9%	23.5%	0.0%	5.8%	-43.6%	43.1%	10.0%
54 Wind	Escambia	48.7%	15.7%	0.0%	2.4%	-10.7%	37.0%	9.5%
531	Flagler, Coastal	0.0%	0.0%	0.0%	-10.5%	-7.7%	-10.5%	-7.7%
701	Flagler, Remainder	NA	NA	0.0%	NA	NA	NA	NA
83 Wind	Flagler	27.3%	31.4%	0.0%	-22.3%	-36.3%	11.1%	9.9%
603	Franklin	-18.7%	-12.2%	0.0%	-28.5%	-9.5%	-27.1%	-9.8%
65 Wind	Franklin	29.1%	11.3%	0.0%	-10.2%	-22.8%	21.5%	5.2%
393	Gadsden	-14.5%	-8.9%	0.0%	-15.9%	-10.4%	-15.8%	-9.8%
923	Gilchrist	-20.3%	-14.2%	0.0%	-14.1%	-7.7%	-16.8%	-9.8%
552	Glades	-10.7%	-7.9%	0.0%	-16.5%	-13.8%	-12.8%	-10.0%
604	Gulf, Coastal	0.0%	0.0%	0.0%	-51.7%	-10.0%	-51.7%	-10.0%
722	Gulf, Remainder	NA	NA	0.0%	NA	NA	NA	NA
66 Wind	Gulf	39.0%	13.2%	0.0%	-12.0%	-29.2%	30.1%	6.1%
493	Hamilton	-18.3%	-13.5%	0.0%	-14.4%	-9.4%	-15.4%	-9.8%
713	Hardee	-11.8%	-8.2%	0.0%	-16.4%	-12.9%	-13.6%	-10.0%
553	Hendry	3.6%	3.9%	0.0%	-18.5%	-14.3%	-5.7%	-3.8%
159	Hernando, Coastal	-19.1%	-11.7%	0.0%	-27.3%	-6.9%	64.9%	-8.2%
733	Hernando, Remainder	-5.2%	-3.9%	0.0%	-5.3%	-1.1%	73.7%	-2.5%

ATTACHMENT D
DWELLING FIRE (DP-1) MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES (EXCLUDING FHCF CASH BUILD-UP)

Territory	Territory Description	Wind		Sinkhole	All Other		Total	
		Indicated	Average	Average	Indicated	Average	Indicated	Average
		Premium Change						
56 Wind	Hernando	32.8%	16.1%	0.0%	-10.0%	-21.7%	50.5%	8.6%
714	Highlands	-22.7%	-17.2%	0.0%	-6.6%	0.1%	-16.1%	-9.9%
47	Hillsborough, Tampa	-17.9%	-16.2%	0.0%	-2.2%	2.9%	-10.1%	-8.3%
80	Hillsborough, Excl. Tampa	-6.0%	-4.1%	0.0%	-7.4%	-2.4%	-5.7%	-3.1%
593	Holmes	-17.1%	-11.0%	0.0%	-15.3%	-9.1%	-16.1%	-10.0%
561	Indian River, Remainder	6.4%	7.7%	0.0%	-22.4%	-13.4%	-4.1%	0.4%
181	Indian River, Coastal	NA						
76 Wind	Indian River	42.0%	12.1%	0.0%	-18.5%	-43.5%	38.3%	9.0%
693	Jackson	-16.0%	-16.0%	0.0%	8.6%	8.6%	3.2%	3.4%
605	Jefferson, Coastal	NA						
793	Jefferson, Remainder	-17.3%	-12.7%	0.0%	-13.7%	-8.9%	-14.7%	-10.0%
893	Lafayette	NA	NA	0.0%	NA	NA	NA	NA
692	Lake	-20.6%	-11.1%	0.0%	-20.3%	-7.5%	-26.5%	-9.1%
542	Lee, Coastal	0.0%	0.0%	0.0%	-46.0%	-8.9%	-46.1%	-8.7%
554	Lee, Remainder	-3.5%	-0.2%	0.0%	-16.9%	-6.3%	-8.1%	-2.1%
17 Wind	Lee	30.3%	8.9%	0.0%	15.5%	0.9%	28.4%	8.0%
18 Wind	Lee	25.6%	10.9%	0.0%	3.9%	-10.1%	21.4%	7.5%
19 Wind	Lee	25.8%	6.2%	0.0%	-18.8%	-23.5%	12.6%	-1.5%
20 Wind	Lee	12.6%	14.2%	0.0%	-3.4%	-14.2%	8.7%	7.6%
993	Leon	-26.8%	-13.7%	0.0%	-19.7%	-7.5%	-23.0%	-9.8%
594	Levy, Coastal	-26.4%	-12.8%	0.0%	-16.2%	-6.5%	-22.3%	-8.2%
734	Levy, Remainder	-21.6%	-11.6%	0.0%	-18.1%	-9.0%	-19.5%	-10.0%
57 Wind	Levy	26.5%	24.6%	0.0%	-23.0%	-23.0%	5.1%	7.0%
931	Liberty	-19.3%	-13.1%	0.0%	-14.7%	-8.0%	-16.5%	-10.0%
932	Madison	-22.1%	-15.5%	0.0%	-14.9%	-8.7%	-17.6%	-9.8%
582	Manatee, Coastal	-3.7%	-1.3%	0.0%	-14.0%	-5.9%	-6.1%	-2.2%
735	Manatee, Remainder	-13.8%	-11.6%	0.0%	-7.6%	1.7%	-12.6%	-7.9%
68 Wind	Manatee	32.3%	13.2%	0.0%	-3.8%	-16.6%	26.0%	8.2%
792	Marion	-15.7%	-9.4%	0.0%	-18.3%	-7.8%	-11.5%	-8.1%
10	Martin, Remainder	25.8%	11.2%	0.0%	-25.1%	-24.0%	16.1%	4.7%
182	Martin, Coastal	73.3%	19.7%	0.0%	-18.0%	-40.2%	58.2%	10.0%
5	Monroe, Excl. Key West	0.0%	0.0%	0.0%	-54.1%	-10.0%	-54.0%	-9.8%
7	Monroe, Key West	0.0%	0.0%	NA	0.8%	0.8%	0.8%	0.8%
90 Wind	Monroe	113.9%	12.3%	0.0%	31.2%	-23.8%	106.6%	9.4%
532	Nassau, Coastal	-20.6%	-12.5%	0.0%	-10.6%	-1.5%	-18.4%	-10.0%
892	Nassau, Remainder	-19.0%	-12.0%	0.0%	-15.4%	-6.1%	-17.5%	-8.2%
69 Wind	Nassau	25.5%	14.3%	0.0%	-32.4%	-19.9%	-15.9%	-9.7%
606	Okaloosa, Coastal	3.1%	4.3%	0.0%	-25.0%	-22.4%	-2.1%	-0.4%
723	Okaloosa, Remainder	34.0%	15.4%	0.0%	-13.1%	-17.5%	17.2%	3.9%
70 Wind	Okaloosa	34.9%	16.3%	0.0%	-15.5%	-43.4%	29.6%	10.0%
555	Okeechobee	1.4%	2.8%	0.0%	-18.4%	-16.4%	-10.2%	-8.4%
49	Orange, Orlando	-11.6%	-7.1%	0.0%	-18.4%	-13.1%	-15.3%	-9.9%
90	Orange, Excl. Orlando	14.7%	13.5%	0.0%	-9.7%	-7.8%	4.8%	5.4%
511	Osceola	-2.2%	0.5%	0.0%	-16.6%	-11.9%	-8.9%	-4.6%
362	Palm Beach, Coastal	64.9%	12.4%	0.0%	-27.8%	-8.6%	-19.8%	-6.6%
38	Palm Beach, Remainder	-6.1%	-5.7%	0.0%	10.2%	15.8%	-4.1%	-0.1%
94 Wind	Palm Beach	66.9%	12.4%	0.0%	41.5%	-10.0%	63.8%	10.0%
95 Wind	Palm Beach	85.9%	9.1%	0.0%	80.2%	15.7%	82.2%	9.7%
96 Wind	Palm Beach	84.7%	9.3%	0.0%	86.5%	14.9%	81.6%	9.7%
97 Wind	Palm Beach	70.1%	11.4%	0.0%	56.6%	2.2%	65.5%	9.8%
595	Pasco, Coastal	-6.4%	-6.4%	0.0%	-59.4%	-9.0%	-45.1%	-8.2%
736	Pasco, Remainder	-6.7%	-3.6%	0.0%	-20.7%	-9.5%	2.9%	-4.5%
88 Wind	Pasco	23.5%	9.1%	0.0%	7.1%	-4.3%	27.6%	7.2%
42	Pinellas, Coastal	-12.1%	-9.3%	0.0%	-18.1%	-8.3%	-24.0%	-7.6%
46	Pinellas - Saint Petersburg	-4.8%	-3.0%	0.0%	-14.4%	-6.6%	-10.5%	-3.7%
81	Pinellas, Rem. Excl. Saint Petersburg	-12.2%	-8.2%	0.0%	-15.1%	-3.8%	-13.6%	-6.4%
42 Wind	Pinellas	21.6%	11.9%	0.0%	0.2%	-5.5%	14.9%	8.7%
50	Polk	4.8%	5.6%	0.0%	3.7%	6.0%	2.9%	5.6%
992	Putnam	-26.3%	-24.4%	0.0%	-1.9%	0.0%	-11.5%	-9.0%
533	Saint Johns, Coastal	-11.8%	-11.3%	0.0%	-17.3%	-9.7%	-16.4%	-10.0%
702	Saint Johns, Remainder	-15.9%	-7.6%	0.0%	-19.5%	-11.8%	-18.2%	-9.9%
71 Wind	Saint Johns	28.7%	23.7%	0.0%	-9.6%	-32.1%	19.3%	10.0%
562	Saint Lucie, Remainder	2.4%	4.8%	0.0%	-17.0%	-9.2%	-4.1%	0.4%
183	Saint Lucie, Coastal	3.7%	0.3%	0.0%	-2.8%	8.3%	1.4%	2.4%
77 Wind	Saint Lucie	53.8%	14.4%	0.0%	25.6%	-12.4%	47.6%	8.9%
607	Santa Rosa, Coastal	NA	NA	0.0%	NA	NA	NA	NA
724	Santa Rosa, Remainder	37.3%	13.1%	0.0%	-27.5%	-24.0%	25.0%	6.4%
92 Wind	Santa Rosa	44.2%	18.5%	0.0%	-5.0%	-40.8%	36.6%	9.9%

ATTACHMENT D
 DWELLING FIRE (DP-1) MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES (EXCLUDING FHCF CASH BUILD-UP)

Territory	Territory Description	Wind		Sinkhole	All Other		Total	
		Indicated	Average	Average	Indicated	Average	Indicated	Average
		Premium Change						
583	Sarasota, Coastal	-7.0%	-7.0%	0.0%	-38.4%	-9.5%	-37.3%	-9.0%
715	Sarasota, Remainder	-11.2%	-7.2%	0.0%	-25.6%	-9.6%	-15.8%	-7.7%
49 Wind	Sarasota	20.5%	10.2%	0.0%	-3.8%	-11.5%	16.3%	6.9%
50 Wind	Sarasota	17.0%	11.6%	0.0%	-11.2%	-15.8%	11.0%	6.3%
51 Wind	Sarasota	17.0%	8.1%	0.0%	-11.9%	-9.8%	10.7%	4.6%
512	Seminole	-7.2%	-2.7%	0.0%	-9.2%	-1.2%	-8.5%	-2.0%
921	Sumter	-7.3%	-7.3%	0.0%	1.7%	1.7%	-2.9%	-2.3%
933	Suwannee	-19.1%	-19.1%	0.0%	-0.6%	-0.6%	-4.8%	-4.3%
596	Taylor, Coastal	-22.2%	-19.3%	0.0%	0.6%	3.1%	-11.3%	-7.5%
737	Taylor, Remainder	-23.3%	-14.5%	0.0%	-16.8%	-7.7%	-19.5%	-9.8%
922	Union	-17.2%	-12.2%	NA	-14.4%	-9.2%	-15.1%	-10.0%
62	Volusia, Coastal	-10.4%	-10.4%	0.0%	-29.3%	-8.2%	-26.7%	-8.4%
63	Volusia, Remainder	-11.1%	-10.0%	0.0%	-12.6%	-6.2%	-12.4%	-8.4%
14 Wind	Volusia	42.5%	16.7%	0.0%	-3.8%	-19.4%	32.4%	9.0%
15 Wind	Volusia	34.5%	20.9%	0.0%	-9.3%	-16.7%	18.7%	7.9%
16 Wind	Volusia	19.4%	1.3%	0.0%	-24.9%	-19.0%	-4.2%	-9.6%
608	Wakulla, Coastal	-19.7%	-13.2%	0.0%	-0.9%	7.1%	-16.5%	-9.9%
725	Wakulla, Remainder	-22.0%	-15.5%	0.0%	-10.8%	-4.1%	-17.6%	-9.8%
58 Wind	Wakulla	20.5%	-7.4%	0.0%	-26.4%	-20.6%	11.3%	-10.0%
609	Walton, Coastal	0.0%	0.0%	0.0%	-39.7%	-10.0%	-40.0%	-9.8%
726	Walton, Remainder	-23.0%	-15.7%	0.0%	-14.1%	-2.6%	-19.0%	-9.6%
75 Wind	Walton	38.8%	14.4%	0.0%	-14.6%	-28.9%	31.2%	8.4%
934	Washington	-18.7%	-13.4%	0.0%	-15.1%	-8.4%	-16.3%	-10.0%

ATTACHMENT E
MOBILE HOMEOWNERS (MHO-3) MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES
(EXCLUDING FHCF CASH BUILD-UP)

Territory	Territory Description	Wind		All Other		Total	
		Indicated	Average	Indicated	Average	Indicated	Average
		Premium Change					
192	Alachua	-32.2%	-32.2%	2.3%	2.3%	-8.5%	-8.5%
292	Baker	-42.7%	-33.9%	-4.4%	10.4%	-22.0%	-10.0%
601	Bay, Coastal	-23.2%	-17.2%	-12.3%	13.0%	-20.6%	-10.0%
721	Bay, Remainder	-40.7%	-27.2%	-5.9%	15.5%	-26.7%	-10.0%
59 Wind	Bay	64.7%	15.2%	17.5%	-14.9%	56.3%	9.9%
392	Bradford	-35.2%	-29.1%	-2.5%	6.5%	-17.6%	-10.0%
57	Brevard, Coastal	-32.4%	-18.9%	-8.3%	22.2%	-27.2%	-10.0%
64	Brevard, Remainder	-15.1%	-14.2%	8.4%	14.0%	-11.6%	-10.0%
60 Wind	Brevard	46.6%	9.6%	41.1%	9.4%	46.0%	9.6%
35	Broward, Hllwd & Ft Ldrle	-3.5%	-3.5%	5.0%	5.0%	-0.3%	-0.3%
361	Broward, Coastal	NA	NA	NA	NA	NA	NA
37	Broward, Rem. Excl. Ft. L. & Hlywd	-20.6%	-19.6%	24.8%	26.2%	-10.5%	-9.4%
45 Wind	Broward	NA	NA	NA	NA	NA	NA
46 Wind	Broward	NA	NA	NA	NA	NA	NA
47 Wind	Broward	NA	NA	NA	NA	NA	NA
48 Wind	Broward	31.4%	11.1%	26.0%	6.9%	30.0%	10.0%
193	Calhoun	NA	NA	NA	NA	NA	NA
581	Charlotte, Coastal	-16.8%	-16.8%	0.5%	22.1%	-12.4%	-7.0%
711	Charlotte, Remainder	-17.2%	-15.2%	8.0%	15.9%	-13.0%	-10.0%
61 Wind	Charlotte	43.1%	9.4%	35.4%	9.5%	41.4%	9.4%
591	Citrus, Coastal	-20.4%	-17.8%	-2.2%	1.0%	-12.8%	-10.0%
731	Citrus, Remainder	-34.6%	-22.7%	-11.4%	4.8%	-23.9%	-10.0%
492	Clay	-40.5%	-33.1%	-9.2%	2.0%	-19.9%	-10.0%
551	Collier, Remainder	-11.5%	-11.5%	3.1%	9.6%	-9.3%	-8.3%
541	Collier, Coastal	-15.4%	-13.2%	0.3%	15.7%	-13.6%	-10.0%
62 Wind	Collier	43.9%	12.7%	14.7%	-6.9%	39.7%	9.8%
293	Columbia	-36.0%	-34.1%	-3.4%	-0.4%	-12.7%	-10.0%
30	Dade, Miami Beach	NA	NA	NA	NA	NA	NA
31	Dade, Coastal	NA	NA	NA	NA	NA	NA
32	Dade, Miami	0.0%	0.0%	-0.4%	-0.4%	-0.4%	-0.4%
33	Dade, Hialeah	-1.5%	-1.5%	4.6%	4.6%	0.4%	0.4%
34	Dade, Rem Excl H,M,,M.B.	-17.9%	-17.9%	21.5%	15.5%	1.6%	-1.4%
22 Wind	Dade	NA	NA	NA	NA	NA	NA
23 Wind	Dade	51.3%	25.4%	20.7%	0.0%	32.8%	10.0%
24 Wind	Dade	NA	NA	NA	NA	NA	NA
25 Wind	Dade	NA	NA	NA	NA	NA	NA
26 Wind	Dade	NA	NA	NA	NA	NA	NA
27 Wind	Dade	NA	NA	NA	NA	NA	NA
28 Wind	Dade	47.2%	21.0%	23.3%	1.8%	33.5%	10.0%
29 Wind	Dade	12.5%	7.4%	17.5%	11.9%	15.4%	10.0%
712	De Soto	-10.1%	-10.1%	6.2%	6.2%	-5.9%	-5.9%
592	Dixie, Coastal	-34.8%	-26.4%	-3.4%	9.1%	-20.3%	-10.0%
732	Dixie, Remainder	-35.6%	-35.6%	8.4%	8.4%	-5.1%	-5.1%
39	Duval, Jacksonville	-44.5%	-36.5%	-7.3%	6.0%	-21.3%	-10.0%
40	Duval, Remainder	-30.0%	-30.0%	1.6%	1.6%	-8.4%	-8.4%
41	Duval, Coastal	-22.1%	-20.2%	-0.8%	1.7%	-12.1%	-10.0%
41 Wind	Duval	NA	NA	NA	NA	NA	NA
602	Escambia, Coastal	NA	NA	NA	NA	NA	NA
43	Escambia, Remainder	-27.5%	-20.7%	1.2%	10.8%	-17.8%	-10.0%
52 Wind	Escambia	16.8%	12.1%	-0.1%	-3.8%	12.2%	7.8%
53 Wind	Escambia	NA	NA	NA	NA	NA	NA
54 Wind	Escambia	15.0%	15.0%	-7.0%	-7.0%	4.4%	4.4%
531	Flagler, Coastal	0.0%	0.0%	-17.4%	-10.0%	-17.4%	-10.0%
701	Flagler, Remainder	-25.2%	-18.9%	-6.1%	1.9%	-17.1%	-10.0%
83 Wind	Flagler	103.0%	29.6%	15.5%	-25.7%	71.9%	10.0%
603	Franklin	-30.7%	-22.5%	-5.7%	5.4%	-19.5%	-10.0%
65 Wind	Franklin	17.5%	17.4%	-1.9%	-2.0%	9.7%	9.6%
393	Gadsden	-42.5%	-33.1%	-4.2%	11.3%	-22.6%	-10.0%
923	Gilchrist	-36.6%	-34.0%	-1.9%	2.2%	-13.6%	-10.0%
552	Glades	-18.2%	-14.5%	-0.5%	4.0%	-13.9%	-10.0%
604	Gulf, Coastal	-22.1%	-19.9%	-18.0%	-2.0%	-19.8%	-10.0%
722	Gulf, Remainder	-22.7%	-17.2%	-2.3%	4.7%	-16.1%	-10.0%
66 Wind	Gulf	30.8%	16.6%	8.0%	-2.7%	22.6%	9.7%
493	Hamilton	-31.3%	-29.8%	-2.2%	-0.1%	-11.8%	-10.0%
713	Hardee	-13.1%	-13.1%	8.3%	8.3%	-4.0%	-4.0%
553	Hendry	-3.6%	-3.6%	4.0%	4.5%	-1.7%	-1.5%
159	Hernando, Coastal	-16.1%	-16.1%	7.4%	7.7%	-5.4%	-5.2%

ATTACHMENT E
MOBILE HOMEOWNERS (MHO-3) MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES
(EXCLUDING FHCF CASH BUILD-UP)

Territory	Territory Description	Wind		All Other		Total	
		Indicated	Average	Indicated	Average	Indicated	Average
		Premium Change					
733	Hernando, Remainder	-12.6%	-12.1%	-8.1%	-7.6%	-10.5%	-10.0%
56 Wind	Hernando	36.2%	21.5%	4.4%	-5.3%	19.3%	7.2%
714	Highlands	-12.5%	-10.9%	-10.1%	-8.4%	-11.7%	-10.0%
47	Hillsborough, Tampa	-20.5%	-13.7%	-8.2%	0.8%	-17.4%	-10.0%
80	Hillsborough, Excl. Tampa	-27.3%	-21.4%	9.6%	18.6%	-16.8%	-10.0%
593	Holmes	NA	NA	NA	NA	NA	NA
561	Indian River, Remainder	-15.8%	-14.5%	2.1%	12.3%	-12.8%	-10.0%
181	Indian River, Coastal	NA	NA	NA	NA	NA	NA
76 Wind	Indian River	NA	NA	NA	NA	NA	NA
693	Jackson	-37.1%	-32.2%	-0.9%	6.8%	-16.5%	-10.0%
605	Jefferson, Coastal	NA	NA	NA	NA	NA	NA
793	Jefferson, Remainder	-37.3%	-34.3%	-3.8%	0.2%	-13.4%	-9.7%
893	Lafayette	NA	NA	NA	NA	NA	NA
692	Lake	-21.5%	-13.7%	-12.3%	-3.4%	-18.2%	-10.0%
542	Lee, Coastal	0.0%	0.0%	-24.4%	-9.6%	-21.2%	-8.4%
554	Lee, Remainder	-16.2%	-16.2%	2.3%	14.4%	-12.5%	-10.0%
17 Wind	Lee	46.6%	22.4%	-9.3%	-23.5%	31.3%	9.8%
18 Wind	Lee	31.7%	17.2%	-5.2%	-14.1%	22.0%	9.0%
19 Wind	Lee	NA	NA	NA	NA	NA	NA
20 Wind	Lee	57.0%	15.3%	16.8%	-11.5%	48.1%	9.3%
993	Leon	-38.2%	-32.6%	-8.1%	0.2%	-17.5%	-10.0%
594	Levy, Coastal	-28.5%	-24.2%	-7.0%	-1.5%	-15.0%	-10.0%
734	Levy, Remainder	-32.3%	-27.7%	-4.4%	2.1%	-15.7%	-10.0%
57 Wind	Levy	47.1%	38.4%	-4.7%	-10.3%	16.9%	10.0%
931	Liberty	NA	NA	NA	NA	NA	NA
932	Madison	-34.2%	-32.4%	-2.0%	0.6%	-12.3%	-10.0%
582	Manatee, Coastal	-10.4%	-10.4%	-18.1%	6.6%	-12.4%	-5.8%
735	Manatee, Remainder	-20.3%	-16.1%	-1.5%	14.3%	-16.5%	-10.0%
68 Wind	Manatee	62.7%	10.7%	45.2%	2.5%	60.2%	9.5%
792	Marion	-24.2%	-18.8%	-9.6%	-3.2%	-15.9%	-10.0%
10	Martin, Remainder	-8.7%	-8.7%	13.9%	18.6%	-4.3%	-3.4%
182	Martin, Coastal	10.2%	4.9%	-1.9%	13.6%	7.4%	6.9%
5	Monroe, Excl. Key West	0.0%	0.0%	-10.2%	-10.0%	-10.2%	-10.0%
7	Monroe, Key West	NA	NA	NA	NA	NA	NA
90 Wind	Monroe	84.2%	16.0%	16.2%	-20.8%	73.1%	10.0%
532	Nassau, Coastal	-28.4%	-25.8%	-1.6%	1.9%	-13.1%	-10.0%
892	Nassau, Remainder	-50.6%	-43.6%	-5.5%	7.8%	-21.1%	-10.0%
69 Wind	Nassau	NA	NA	NA	NA	NA	NA
606	Okaloosa, Coastal	-16.9%	-15.5%	-0.3%	1.5%	-11.6%	-10.0%
723	Okaloosa, Remainder	-18.7%	-14.1%	-4.6%	2.1%	-15.1%	-10.0%
70 Wind	Okaloosa	NA	NA	NA	NA	NA	NA
555	Okeechobee	-8.3%	-8.3%	21.0%	22.3%	-2.4%	-2.1%
49	Orange, Orlando	NA	NA	NA	NA	NA	NA
90	Orange, Excl. Orlando	-14.3%	-14.3%	-4.7%	-4.7%	-10.0%	-9.9%
511	Osceola	-13.5%	-13.5%	3.1%	3.1%	-7.7%	-7.7%
362	Palm Beach, Coastal	0.0%	0.0%	-14.8%	-9.9%	-14.8%	-9.9%
38	Palm Beach, Remainder	-4.1%	-4.1%	14.5%	15.1%	-0.8%	-0.7%
94 Wind	Palm Beach	59.9%	16.1%	1.6%	-24.8%	51.2%	10.0%
95 Wind	Palm Beach	50.8%	16.0%	2.4%	-20.9%	42.9%	10.0%
96 Wind	Palm Beach	36.6%	13.1%	13.7%	-4.5%	32.5%	9.9%
97 Wind	Palm Beach	43.3%	13.0%	17.1%	-7.6%	39.5%	10.0%
595	Pasco, Coastal	0.0%	0.0%	-6.6%	-6.4%	-6.6%	-6.4%
736	Pasco, Remainder	-26.8%	-15.7%	-15.1%	-2.1%	-21.9%	-10.0%
88 Wind	Pasco	37.7%	27.4%	-11.5%	-16.2%	12.9%	5.5%
42	Pinellas, Coastal	-16.0%	-13.8%	0.5%	3.3%	-12.4%	-10.0%
46	Pinellas - Saint Petersburg	-7.8%	-7.8%	-8.1%	-1.5%	-7.9%	-6.3%
81	Pinellas, Rem. Excl. Saint Petersburg	-17.1%	-12.2%	-9.6%	-3.4%	-15.2%	-10.0%
42 Wind	Pinellas	NA	NA	NA	NA	NA	NA
50	Polk	-17.1%	-17.1%	3.4%	3.6%	-9.9%	-9.8%
992	Putnam	-37.0%	-31.6%	-1.5%	6.9%	-17.1%	-10.0%
533	Saint Johns, Coastal	-15.3%	-15.3%	-1.8%	3.6%	-9.9%	-7.8%
702	Saint Johns, Remainder	-35.6%	-28.4%	-4.6%	6.0%	-19.0%	-10.0%
71 Wind	Saint Johns	12.0%	12.0%	-18.2%	-18.2%	-7.3%	-7.3%
562	Saint Lucie, Remainder	-12.3%	-12.3%	17.1%	20.7%	-7.4%	-6.8%
183	Saint Lucie, Coastal	12.4%	9.4%	-24.0%	-9.2%	-17.5%	-5.9%
77 Wind	Saint Lucie	94.3%	17.6%	9.3%	-31.4%	81.1%	10.0%
607	Santa Rosa, Coastal	NA	NA	NA	NA	NA	NA

ATTACHMENT E
MOBILE HOMEOWNERS (MHO-3) MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES
(EXCLUDING FHCF CASH BUILD-UP)

Territory	Territory Description	Wind		All Other		Total	
		Indicated	Average	Indicated	Average	Indicated	Average
		Premium Change					
724	Santa Rosa, Remainder	1.0%	1.0%	7.6%	8.2%	3.2%	3.4%
92 Wind	Santa Rosa	NA	NA	NA	NA	NA	NA
583	Sarasota, Coastal	0.0%	0.0%	-20.5%	-10.0%	-20.5%	-10.0%
715	Sarasota, Remainder	-16.8%	-16.8%	-2.6%	10.8%	-13.0%	-9.4%
49 Wind	Sarasota	62.5%	29.6%	-12.9%	-29.2%	36.9%	9.6%
50 Wind	Sarasota	51.2%	28.4%	-13.0%	-25.1%	28.5%	9.5%
51 Wind	Sarasota	40.0%	14.6%	5.3%	-10.5%	30.2%	7.5%
512	Seminole	-23.0%	-20.8%	2.4%	5.3%	-12.5%	-10.0%
921	Sumter	-24.2%	-19.1%	-6.6%	-0.5%	-15.6%	-10.0%
933	Suwannee	-31.7%	-31.2%	-2.5%	-1.9%	-10.5%	-10.0%
596	Taylor, Coastal	-48.9%	-35.8%	-6.2%	17.9%	-28.3%	-10.0%
737	Taylor, Remainder	-34.4%	-32.1%	-2.1%	1.3%	-13.0%	-10.0%
922	Union	-35.5%	-33.4%	-1.1%	2.1%	-12.9%	-10.0%
62	Volusia, Coastal	-10.5%	-10.5%	0.2%	0.2%	-8.0%	-8.0%
63	Volusia, Remainder	-17.5%	-16.4%	-6.2%	6.5%	-14.3%	-10.0%
14 Wind	Volusia	29.5%	19.1%	0.1%	-7.9%	19.6%	10.0%
15 Wind	Volusia	31.1%	17.5%	-5.8%	-13.1%	17.3%	6.0%
16 Wind	Volusia	NA	NA	NA	NA	NA	NA
608	Wakulla, Coastal	-28.4%	-23.7%	-13.4%	-4.0%	-18.0%	-10.0%
725	Wakulla, Remainder	-42.9%	-36.5%	-7.3%	3.0%	-19.0%	-10.0%
58 Wind	Wakulla	51.2%	19.9%	9.0%	-11.4%	36.9%	9.3%
609	Walton, Coastal	0.0%	0.0%	-25.2%	-10.0%	-25.2%	-10.0%
726	Walton, Remainder	-29.6%	-22.0%	1.8%	12.8%	-18.8%	-10.0%
75 Wind	Walton	59.8%	28.2%	-2.4%	-21.0%	36.8%	10.0%
934	Washington	-34.4%	-27.3%	-2.8%	7.6%	-18.7%	-10.0%

ATTACHMENT E
MOBILE HOMEOWNERS (MW-2) SELECTED INDICATIONS AND RATE CHANGES
WIND ONLY (EXCLUDING FHCF CASH BUILD-UP)

Territory	Territory Description	Indicated	Average
		Premium Change	Premium Change
59 Wind	Bay	73.2%	10.0%
60 Wind	Brevard	38.5%	10.0%
45 Wind	Broward	NA	NA
46 Wind	Broward	NA	NA
47 Wind	Broward	46.3%	10.0%
48 Wind	Broward	31.9%	10.0%
61 Wind	Charlotte	131.1%	10.0%
62 Wind	Collier	56.6%	10.0%
22 Wind	Dade	NA	NA
23 Wind	Dade	NA	NA
24 Wind	Dade	NA	NA
25 Wind	Dade	NA	NA
26 Wind	Dade	NA	NA
27 Wind	Dade	NA	NA
28 Wind	Dade	31.4%	10.0%
29 Wind	Dade	5.9%	5.9%
41 Wind	Duval	NA	NA
52 Wind	Escambia	49.7%	10.0%
53 Wind	Escambia	NA	NA
54 Wind	Escambia	26.3%	10.0%
83 Wind	Flagler	113.4%	10.0%
65 Wind	Franklin	16.6%	10.0%
66 Wind	Gulf	33.1%	9.9%
56 Wind	Hernando	37.9%	9.9%
76 Wind	Indian River	NA	NA
17 Wind	Lee	61.4%	10.0%
18 Wind	Lee	41.1%	10.0%
19 Wind	Lee	NA	NA
20 Wind	Lee	75.3%	10.0%
57 Wind	Levy	55.3%	10.0%
68 Wind	Manatee	78.3%	10.0%
90 Wind	Monroe	75.9%	10.0%
69 Wind	Nassau	NA	NA
70 Wind	Okaloosa	NA	NA
94 Wind	Palm Beach	55.0%	10.0%
95 Wind	Palm Beach	56.6%	10.0%
96 Wind	Palm Beach	38.1%	10.0%
97 Wind	Palm Beach	NA	NA
88 Wind	Pasco	47.0%	10.0%
42 Wind	Pinellas	NA	NA
71 Wind	Saint Johns	51.9%	10.0%
77 Wind	Saint Lucie	81.0%	10.0%
92 Wind	Santa Rosa	NA	NA
49 Wind	Sarasota	63.8%	10.0%
50 Wind	Sarasota	52.8%	10.0%
51 Wind	Sarasota	58.6%	10.0%
14 Wind	Volusia	NA	NA
15 Wind	Volusia	53.7%	10.0%
16 Wind	Volusia	NA	NA
58 Wind	Wakulla	53.4%	9.8%
75 Wind	Walton	60.1%	10.0%

ATTACHMENT F
MOBILE HOME PHYSICAL DAMAGE MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES
(EXCLUDING CASH BUILD-UP)

Territory	Territory Description	Wind		All Other		Total	
		Indicated	Average	Indicated	Average	Indicated	Average
		Premium Change					
192	Alachua	-21.6%	-21.1%	17.0%	17.9%	-3.4%	-2.7%
292	Baker	-35.3%	-31.6%	-4.6%	0.7%	-14.8%	-10.0%
601	Bay, Coastal	-18.0%	-13.3%	-0.1%	14.1%	-15.9%	-10.0%
721	Bay, Remainder	0.2%	0.5%	-6.7%	-6.4%	-2.5%	-2.2%
59 Wind	Bay	86.6%	15.6%	16.1%	-27.9%	77.5%	10.0%
392	Bradford	-35.9%	-27.5%	-5.3%	7.4%	-20.5%	-10.0%
57	Brevard, Coastal	-24.1%	-13.1%	0.3%	24.8%	-22.1%	-10.0%
64	Brevard, Remainder	-7.4%	-7.4%	0.5%	1.6%	-6.4%	-6.2%
60 Wind	Brevard	53.7%	11.6%	23.6%	-10.1%	51.5%	10.0%
35	Broward, Hllwd & Ft. Ldrdle	-5.7%	-5.7%	-1.0%	7.8%	-5.4%	-4.9%
361	Broward, Coastal	NA	NA	NA	NA	NA	NA
37	Broward, Rem Excl. Ft. L. & Hlywd	-7.6%	-7.6%	-12.1%	-0.9%	-7.9%	-7.1%
45 Wind	Broward	49.2%	13.3%	-3.8%	-26.9%	44.9%	10.0%
46 Wind	Broward	NA	NA	NA	NA	NA	NA
47 Wind	Broward	53.8%	11.7%	1.4%	-26.3%	51.5%	10.0%
48 Wind	Broward	79.3%	13.4%	3.5%	-34.3%	73.9%	10.0%
193	Calhoun	-11.7%	-11.8%	23.4%	23.1%	6.3%	6.1%
581	Charlotte, Coastal	-17.7%	-12.7%	-11.4%	12.9%	-17.0%	-10.0%
711	Charlotte, Remainder	-16.5%	-11.7%	-2.6%	7.3%	-15.3%	-10.0%
61 Wind	Charlotte	58.3%	12.7%	23.6%	-11.6%	54.4%	10.0%
591	Citrus, Coastal	-21.6%	-15.3%	-2.4%	5.2%	-16.7%	-10.0%
731	Citrus, Remainder	-13.7%	-13.5%	2.6%	2.9%	-9.1%	-8.9%
492	Clay	-20.8%	-20.5%	6.2%	6.6%	-5.5%	-5.1%
551	Collier, Remainder	4.7%	4.7%	5.1%	8.3%	4.7%	5.0%
541	Collier, Coastal	-10.2%	-10.2%	-6.8%	-0.3%	-9.8%	-9.2%
62 Wind	Collier	50.2%	14.1%	1.3%	-22.8%	44.7%	10.0%
293	Columbia	-25.1%	-22.9%	-5.0%	-2.3%	-11.6%	-9.1%
30	Dade, Miami Beach	NA	NA	NA	NA	NA	NA
31	Dade, Coastal	NA	NA	NA	NA	NA	NA
32	Dade, Miami	-6.8%	-6.8%	57.2%	57.2%	2.9%	2.9%
33	Dade, Hialeah	-8.6%	-8.6%	-3.8%	-3.8%	-8.4%	-8.4%
34	Dade, Rem Excl. H.M., M.B.	-22.4%	-14.5%	8.4%	17.7%	-18.1%	-10.0%
22 Wind	Dade	NA	NA	NA	NA	NA	NA
23 Wind	Dade	NA	NA	NA	NA	NA	NA
24 Wind	Dade	NA	NA	NA	NA	NA	NA
25 Wind	Dade	NA	NA	NA	NA	NA	NA
26 Wind	Dade	NA	NA	NA	NA	NA	NA
27 Wind	Dade	NA	NA	NA	NA	NA	NA
28 Wind	Dade	58.0%	15.4%	12.5%	-17.7%	50.6%	10.0%
29 Wind	Dade	20.8%	11.4%	12.3%	3.6%	19.3%	10.0%
712	De Soto	-15.6%	-15.6%	25.3%	25.2%	-5.3%	-5.3%
592	Dixie, Coastal	-42.0%	-25.4%	-6.5%	19.1%	-29.7%	-10.0%
732	Dixie, Remainder	-41.3%	-30.6%	-7.3%	9.1%	-23.6%	-10.0%
39	Duval, Jacksonville	-28.2%	-26.3%	0.9%	3.3%	-12.0%	-9.8%
40	Duval, Remainder	-28.0%	-22.0%	-2.1%	6.4%	-14.3%	-7.0%
41	Duval, Coastal	-29.3%	-16.7%	-3.9%	13.0%	-23.6%	-10.0%
41 Wind	Duval	NA	NA	NA	NA	NA	NA
602	Escambia, Coastal	NA	NA	NA	NA	NA	NA
43	Escambia, Remainder	-17.6%	-15.4%	1.6%	4.1%	-12.3%	-10.0%
52 Wind	Escambia	41.3%	17.2%	-2.7%	-19.3%	32.6%	10.0%
53 Wind	Escambia	57.6%	17.0%	1.8%	-24.4%	48.2%	10.0%
54 Wind	Escambia	34.5%	16.8%	1.8%	-11.5%	26.6%	10.0%
531	Flagler, Coastal	0.0%	0.0%	-10.7%	-9.6%	-10.7%	-9.6%
701	Flagler, Remainder	-35.3%	-21.8%	-5.7%	13.8%	-25.5%	-10.0%
83 Wind	Flagler	78.7%	29.0%	-3.7%	-30.0%	52.1%	10.0%
603	Franklin	-27.0%	-14.8%	0.9%	22.2%	-23.4%	-10.0%
65 Wind	Franklin	51.5%	13.5%	16.7%	-12.3%	46.7%	10.0%
393	Gadsden	-23.6%	-23.4%	14.1%	14.5%	0.9%	1.2%
923	Gilchrist	-21.1%	-18.4%	-3.4%	0.1%	-11.9%	-8.8%
552	Glades	-7.8%	-7.8%	13.8%	13.8%	-4.9%	-4.9%
604	Gulf, Coastal	-20.5%	-15.1%	-13.7%	6.0%	-18.8%	-10.0%
722	Gulf, Remainder	-18.6%	-17.8%	3.4%	4.4%	-8.1%	-7.2%
66 Wind	Gulf	38.8%	12.2%	22.4%	-0.7%	36.0%	10.0%
493	Hamilton	-41.6%	-34.7%	-6.7%	4.3%	-19.5%	-10.0%
713	Hardee	-13.4%	-12.8%	4.5%	5.2%	-10.5%	-9.9%
553	Hendry	-24.4%	-14.5%	-3.9%	9.4%	-20.6%	-10.0%
159	Hernando, Coastal	-20.7%	-20.4%	6.3%	6.6%	-8.8%	-8.5%

ATTACHMENT F
MOBILE HOME PHYSICAL DAMAGE MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES
(EXCLUDING CASH BUILD-UP)

Territory	Territory Description	Wind		All Other		Total	
		Indicated	Average	Indicated	Average	Indicated	Average
		Premium Change					
733	Hernando, Remainder	-11.5%	-11.5%	4.8%	4.8%	-4.9%	-4.9%
56 Wind	Hernando	42.2%	25.9%	6.3%	-5.6%	24.1%	10.0%
714	Highlands	-18.6%	-13.3%	-0.3%	6.2%	-15.5%	-10.0%
47	Hillsborough, Tampa	-18.3%	-12.9%	0.4%	8.2%	-15.8%	-10.0%
80	Hillsborough, Excl. Tampa	-15.0%	-14.2%	8.7%	9.9%	-10.8%	-9.9%
593	Holmes	-18.3%	-17.9%	0.2%	0.7%	-8.4%	-7.9%
561	Indian River, Remainder	-25.3%	-12.5%	-0.8%	19.8%	-23.4%	-10.0%
181	Indian River, Coastal	NA	NA	NA	NA	NA	NA
76 Wind	Indian River	NA	NA	NA	NA	NA	NA
693	Jackson	-17.7%	-17.6%	9.5%	9.7%	-1.5%	-1.3%
605	Jefferson, Coastal	NA	NA	NA	NA	NA	NA
793	Jefferson, Remainder	-35.5%	-30.4%	-4.3%	3.2%	-16.5%	-10.0%
893	Lafayette	-32.7%	-25.4%	-7.2%	3.1%	-18.9%	-10.0%
692	Lake	-12.2%	-12.2%	16.9%	17.0%	-5.6%	-5.6%
542	Lee, Coastal	-1.7%	-1.7%	-25.1%	-9.9%	-23.5%	-9.4%
554	Lee, Remainder	-8.9%	-8.9%	10.1%	24.7%	-7.9%	-7.2%
17 Wind	Lee	66.4%	19.7%	-6.6%	-32.4%	52.8%	10.0%
18 Wind	Lee	58.6%	15.3%	-0.3%	-25.7%	50.9%	10.0%
19 Wind	Lee	53.4%	10.6%	34.0%	-3.4%	52.5%	10.0%
20 Wind	Lee	80.2%	11.7%	31.8%	-17.9%	77.5%	10.0%
993	Leon	-39.3%	-34.7%	10.8%	19.1%	-16.0%	-9.8%
594	Levy, Coastal	-48.2%	-31.9%	-7.4%	20.1%	-31.0%	-10.0%
734	Levy, Remainder	-27.1%	-22.0%	-3.4%	3.3%	-15.9%	-10.0%
57 Wind	Levy	43.7%	26.3%	-7.2%	-16.7%	23.0%	8.8%
931	Liberty	-19.4%	-18.9%	11.7%	12.5%	-2.0%	-1.3%
932	Madison	-31.0%	-29.3%	-0.8%	1.6%	-10.2%	-8.0%
582	Manatee, Coastal	-12.1%	-12.1%	-18.8%	9.6%	-13.1%	-8.8%
735	Manatee, Remainder	-15.5%	-12.2%	8.5%	22.6%	-13.9%	-10.0%
68 Wind	Manatee	58.1%	10.5%	48.6%	4.7%	57.3%	10.0%
792	Marion	-15.3%	-15.2%	-0.7%	-0.5%	-9.3%	-9.2%
10	Martin, Remainder	-2.0%	-2.0%	13.2%	17.7%	-0.5%	0.0%
182	Martin, Coastal	-1.7%	-1.7%	-4.0%	-1.7%	-2.9%	-1.7%
5	Monroe, Excl. Key West	0.0%	0.0%	-16.1%	-10.0%	-16.1%	-10.0%
7	Monroe, Key West	0.0%	0.0%	-20.4%	-10.0%	-20.4%	-10.0%
90 Wind	Monroe	68.9%	13.3%	3.6%	-29.9%	63.9%	10.0%
532	Nassau, Coastal	-28.6%	-16.7%	-5.0%	10.6%	-22.9%	-10.0%
892	Nassau, Remainder	-42.8%	-32.5%	-9.2%	6.7%	-23.5%	-10.0%
69 Wind	Nassau	NA	NA	NA	NA	NA	NA
606	Okaloosa, Coastal	-18.0%	-11.2%	0.0%	8.2%	-16.9%	-10.0%
723	Okaloosa, Remainder	-6.0%	-6.0%	-5.7%	-5.7%	-5.9%	-5.9%
70 Wind	Okaloosa	NA	NA	NA	NA	NA	NA
555	Okeechobee	-11.2%	-11.2%	10.0%	10.1%	-7.2%	-7.2%
49	Orange, Orlando	-19.0%	-15.4%	-1.1%	3.3%	-13.9%	-10.0%
90	Orange, Excl. Orlando	-9.2%	-9.2%	6.8%	6.8%	-4.4%	-4.4%
511	Osceola	-17.1%	-15.8%	14.6%	16.1%	-11.2%	-9.9%
362	Palm Beach, Coastal	0.0%	0.0%	-20.5%	-10.0%	-20.5%	-10.0%
38	Palm Beach, Remainder	-10.3%	-10.3%	-6.5%	-5.7%	-9.9%	-9.8%
94 Wind	Palm Beach	73.3%	14.5%	-1.8%	-34.8%	66.5%	10.0%
95 Wind	Palm Beach	54.0%	14.2%	-3.2%	-28.1%	48.3%	10.0%
96 Wind	Palm Beach	43.5%	13.6%	-5.5%	-25.0%	38.9%	10.0%
97 Wind	Palm Beach	NA	NA	NA	NA	NA	NA
595	Pasco, Coastal	-16.3%	-11.5%	-27.5%	-10.0%	-27.2%	-10.0%
736	Pasco, Remainder	-13.4%	-12.7%	-4.6%	-3.6%	-10.8%	-10.0%
88 Wind	Pasco	56.8%	23.1%	-8.2%	-27.3%	39.9%	10.0%
42	Pinellas, Coastal	NA	NA	NA	NA	NA	NA
46	Pinellas - Saint Petersburg	-13.5%	-11.1%	-7.7%	-1.3%	-12.8%	-10.0%
81	Pinellas, Rem. Excl. Saint Petersburg	-14.3%	-9.9%	-17.8%	-11.0%	-14.6%	-10.0%
42 Wind	Pinellas	NA	NA	NA	NA	NA	NA
50	Polk	-11.5%	-11.4%	-0.3%	0.1%	-9.4%	-9.3%
992	Putnam	-12.0%	-11.7%	2.7%	3.2%	-6.2%	-5.8%
533	Saint Johns, Coastal	-18.0%	-13.1%	-3.8%	13.6%	-16.3%	-10.0%
702	Saint Johns, Remainder	-27.1%	-18.3%	-1.1%	10.6%	-19.7%	-10.0%
71 Wind	Saint Johns	62.5%	16.6%	5.2%	-21.8%	52.7%	10.0%
562	Saint Lucie, Remainder	-19.1%	-13.3%	6.3%	18.3%	-16.4%	-10.0%
183	Saint Lucie, Coastal	3.8%	3.8%	-21.0%	-9.8%	-14.1%	-6.0%
77 Wind	Saint Lucie	101.4%	17.6%	-5.8%	-44.7%	88.3%	10.0%
607	Santa Rosa, Coastal	NA	NA	NA	NA	NA	NA

ATTACHMENT F
MOBILE HOME PHYSICAL DAMAGE MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES
(EXCLUDING CASH BUILD-UP)

Territory	Territory Description	Wind		All Other		Total	
		Indicated	Average	Indicated	Average	Indicated	Average
		Premium Change					
724	Santa Rosa, Remainder	-10.9%	-10.9%	11.5%	11.7%	-6.0%	-5.9%
92 Wind	Santa Rosa	NA	NA	NA	NA	NA	NA
583	Sarasota, Coastal	-15.1%	-10.4%	-37.2%	-10.0%	-36.5%	-10.0%
715	Sarasota, Remainder	-11.9%	-11.1%	-27.1%	2.4%	-13.1%	-10.0%
49 Wind	Sarasota	93.7%	23.4%	-11.8%	-43.4%	72.5%	10.0%
50 Wind	Sarasota	85.2%	24.3%	-12.1%	-40.5%	63.7%	10.0%
51 Wind	Sarasota	55.6%	13.0%	4.2%	-23.4%	51.4%	10.0%
512	Seminole	-13.2%	-13.2%	12.7%	12.7%	-7.8%	-7.8%
921	Sumter	-11.6%	-11.5%	0.9%	1.4%	-8.3%	-8.0%
933	Suwannee	-36.7%	-31.0%	-3.0%	5.6%	-17.4%	-10.0%
596	Taylor, Coastal	-40.8%	-29.8%	-4.9%	12.3%	-23.9%	-10.0%
737	Taylor, Remainder	-31.4%	-31.2%	10.0%	10.4%	-5.4%	-5.0%
922	Union	-35.4%	-28.4%	-8.0%	2.0%	-18.9%	-10.0%
62	Volusia, Coastal	-7.7%	-7.7%	-2.9%	-2.9%	-7.4%	-7.4%
63	Volusia, Remainder	-27.4%	-12.9%	-15.3%	6.3%	-25.6%	-10.0%
14 Wind	Volusia	NA	NA	NA	NA	NA	NA
15 Wind	Volusia	38.1%	18.6%	-9.8%	-21.2%	27.7%	9.9%
16 Wind	Volusia	27.3%	14.3%	-12.4%	-19.5%	18.6%	6.9%
608	Wakulla, Coastal	-35.6%	-18.2%	-5.8%	19.4%	-29.1%	-10.0%
725	Wakulla, Remainder	-23.1%	-19.0%	-7.1%	-2.4%	-14.4%	-10.0%
58 Wind	Wakulla	49.2%	18.5%	0.7%	-19.3%	38.3%	10.0%
609	Walton, Coastal	0.0%	0.0%	-12.3%	-9.4%	-12.3%	-9.4%
726	Walton, Remainder	-3.5%	-3.5%	4.5%	4.5%	0.4%	0.4%
75 Wind	Walton	50.5%	18.5%	1.1%	-20.2%	39.7%	10.0%
934	Washington	1.8%	1.8%	0.8%	1.3%	1.3%	1.5%

ATTACHMENT F
MOBILE HOME PHYSICAL DAMAGE (MD-1) SELECTED INDICATIONS A
WIND ONLY (EXCLUDING FHCF CASH BUILD-UP)

Territory	Territory Description	Indicated	Average
		Premium Change	Premium Change
59 Wind	Bay	86.6%	10.0%
60 Wind	Brevard	N/A	N/A
45 Wind	Broward	N/A	N/A
46 Wind	Broward	N/A	N/A
47 Wind	Broward	N/A	N/A
48 Wind	Broward	85.2%	10.0%
61 Wind	Charlotte	71.2%	10.0%
62 Wind	Collier	50.2%	10.0%
22 Wind	Dade	N/A	N/A
23 Wind	Dade	N/A	N/A
24 Wind	Dade	N/A	N/A
25 Wind	Dade	N/A	N/A
26 Wind	Dade	N/A	N/A
27 Wind	Dade	N/A	N/A
28 Wind	Dade	59.2%	10.0%
29 Wind	Dade	20.8%	10.0%
41 Wind	Duval	N/A	N/A
52 Wind	Escambia	N/A	N/A
53 Wind	Escambia	N/A	N/A
54 Wind	Escambia	N/A	N/A
83 Wind	Flagler	78.8%	10.0%
65 Wind	Franklin	48.7%	10.0%
66 Wind	Gulf	39.4%	10.0%
56 Wind	Hernando	N/A	N/A
76 Wind	Indian River	N/A	N/A
17 Wind	Lee	72.2%	10.0%
18 Wind	Lee	70.7%	10.0%
19 Wind	Lee	N/A	N/A
20 Wind	Lee	N/A	N/A
57 Wind	Levy	49.2%	10.0%
68 Wind	Manatee	60.8%	10.0%
90 Wind	Monroe	73.3%	10.0%
69 Wind	Nassau	N/A	N/A
70 Wind	Okaloosa	N/A	N/A
94 Wind	Palm Beach	72.1%	10.0%
95 Wind	Palm Beach	N/A	N/A
96 Wind	Palm Beach	46.4%	10.0%
97 Wind	Palm Beach	N/A	N/A
88 Wind	Pasco	57.1%	10.0%
42 Wind	Pinellas	N/A	N/A
71 Wind	Saint Johns	78.4%	10.0%
77 Wind	Saint Lucie	114.0%	10.0%
92 Wind	Santa Rosa	N/A	N/A
49 Wind	Sarasota	93.9%	10.0%
50 Wind	Sarasota	86.3%	10.0%
51 Wind	Sarasota	58.8%	10.0%
14 Wind	Volusia	N/A	N/A
15 Wind	Volusia	45.8%	10.0%
16 Wind	Volusia	N/A	N/A
58 Wind	Wakulla	51.2%	10.0%
75 Wind	Walton	50.5%	10.0%