

**FILED**

OCT 6 2015

OFFICE OF  
INSURANCE REGULATION

Docketed by: SAB



OFFICE OF INSURANCE REGULATION

**KEVIN M. McCARTY**  
COMMISSIONER

IN THE MATTER OF:

CITIZENS PROPERTY  
INSURANCE CORPORATION  
\_\_\_\_\_ /

CASE NO.: 179367-15

**AMENDED ORDER**

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

THIS CAUSE came on 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 its commercial Rate Filing Nos. FCC 15-17008, FCC 15-17009, FCC 15-17471, FCC 15-18444, FCC 15-18446, and FCC 15-18900. The OFFICE held a public 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. On September 17, 2015, the OFFICE issued an Order in this case. On September 22, 2015, CITIZENS notified the OFFICE that filing 15-17008 contained inaccurate

data. 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 each year 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 and renewal rates to be effective no earlier than February 1, 2016.

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

- FCC 15-17008 Commercial Lines Account Commercial Residential Property Multi-Peril Excluding Condominium Associations

- FCC 15-17009 Commercial Lines Account Commercial Residential Property Multi-Peril Condominium Associations
- FCC 15-17471 Commercial Lines Account Commercial Non-Residential Property Multi-Peril
- FCC 15-18444 Coastal Account Commercial Residential Property Wind Only Excluding Condominium Associations
- FCC 15-18446 Coastal Account Commercial Residential Property Wind Only Condominium Associations
- FCC 15-18900 Coastal Account Commercial Non-Residential Property Wind Only

**FINDINGS AND MODIFICATIONS**

6. **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 when applicable. 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 for the residential risks.

7. **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.

8. **ALLOCATION OF REINSURANCE COSTS:** For the Commercial Line Account Property Multi-Peril territorial rate analysis, all of the reinsurance costs are allocated to the coastal territories and no allocation to inland territory by CITIZENS. While the reinsurance secures only the Coastal Account policies, the Commercial 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 territories and 10% to the inland territories.

9. **CONTINGENCY PROVISION:** The Office has adjusted CITIZENS rate indications with the 2014 Underwriting Profit and Contingency Factors promulgated by the Florida Office of Insurance Regulation in Informational Memorandum OIR-15-03M, attached hereto as “**Attachment A.**”

### **RATES ESTABLISHED**

#### **COMMERCIAL LINES ACCOUNT COMMERCIAL RESIDENTIAL PROPERTY MULTI-PERIL EXCLUDING CONDOMINIUM ASSOCIATIONS**

10. On or about August 7, 2015, CITIZENS filed with the OFFICE Rate Filing FCC 15-17008 for the Commercial Lines Account Commercial Residential Property Multi-Peril Program Excluding Condominium Associations. CITIZENS proposed an overall average statewide rate increase of 5.2%, with an effective date of February 1, 2016, for new and renewal business. 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 3.0% to meet the requirements of Section 627.351(6)(n), Florida Statutes. This rate effect is an estimate based on in-force policy distributions and the rates in this Order. The Florida Hurricane Catastrophe Fund Cash Build-Up factor approved is

10.5% for the Commercial Lines Account Commercial Residential Property Multi-Peril Program Excluding Condominium Associations.

**COMMERCIAL LINES ACCOUNT  
COMMERCIAL RESIDENTIAL PROPERTY MULTI-PERIL  
CONDOMINIUM ASSOCIATIONS**

11. On or about August 7, 2015, CITIZENS filed with the OFFICE Rate Filing FCC 15-17009 for the Commercial Lines Account Commercial Residential Property Multi-Peril Program for Condominium Associations. CITIZENS proposed an overall average statewide rate increase of 5.0%, with an effective date of February 1, 2016, for new and renewal business. 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 3.0% to meet the requirements of Section 627.351(6)(n), Florida Statutes. This rate effect is an estimate based on in-force policy distributions and the rates in this Order. The Florida Hurricane Catastrophe Fund Cash Build-Up factor approved is 12.6% for the Commercial Lines Account Commercial Residential Property Multi-Peril Program Condominium Associations.

12. Also included in CITIZENS rate filings FCC 15-17008 and FCC 15-17009 are Special Class Rated Risks for the Commercial Lines Account Commercial Residential Property Multi-Peril Program with a proposed overall average rate increase of 0.9%. 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 0.8% to meet the requirements of Section 627.351(6)(n), Florida Statutes. This rate effect is an estimate based on in-force policy distributions and the rates in this Order.

- a) On September 17, 2015, the OFFICE issued an Order in this case, which set the rates for CITIZENS' commercial lines for the year of 2016. Subsequently, on or about September 22, 2015, CITIZENS notified the OFFICE that premium data used to derive the Cash Build-Up factor for Commercial Lines Account Commercial Residential Property Multi-Peril Program Excluding Condominium Associations within filing 15-17008 was incorrect. The OFFICE relied on the CITIZENS' incorrect premium data to set the Florida Hurricane Catastrophe Fund Cash Build-Up factor and corresponding rate level effect for Special Class Rated risks in paragraphs 10 and 12, respectively, within Order No. 179367-15.
- b) Utilizing the corrected data, the OFFICE reduced the Florida Hurricane Catastrophe Fund Cash Build-Up factor from 10.8% in Order No. 179367-15 to 10.5% in this Amended Order for Commercial Lines Account Commercial Residential Property Multi-Peril Program Excluding Condominium Associations. This reduction in the Florida Hurricane Catastrophe Fund Cash Build-Up factor also changed the overall rate level effect for Special Class Rated Risks for the Commercial Lines Account Commercial Residential Property Multi-Peril Program from 0.9% in Order No. 179367-15 to 0.8% in this Amended Order.

13. A chart entitled "Commercial Lines Account Residential Property Multi-Peril (CRM)" is attached hereto as "**Attachment B.**" The chart lists the established rate changes set forth in paragraphs 10 through 12 above.

**COMMERCIAL LINES ACCOUNT  
COMMERCIAL NON-RESIDENTIAL PROPERTY MULTI-PERIL**

14. On or about August 12, 2015, CITIZENS filed with the OFFICE Rate Filing FCC 15-17471 for the Commercial Lines Account Commercial Non-Residential Property Multi-Peril

Program. CITIZENS proposed an overall average statewide rate increase of 9.3%, with an effective date of February 1, 2016, for new and renewal business. 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 9.1% to meet the requirements of Section 627.351(6)(n), Florida Statutes. This rate effect is an estimate based on in-force policy distributions and the rates in this Order. A chart entitled “Commercial Lines Account Non-Residential Property Multi-Peril (CNRM)” is attached hereto as “**Attachment C.**”

**COASTAL ACCOUNT  
COMMERCIAL RESIDENTIAL PROPERTY WIND ONLY  
EXCLUDING CONDOMINIUM ASSOCIATIONS**

15. On or about August 19, 2015, CITIZENS filed with the OFFICE Rate Filing FCC 15-18444 for the Coastal Account Commercial Residential Property Wind Only Program Excluding Condominium Associations. CITIZENS proposed an overall average statewide rate increase of 10.3%, with an effective date of February 1, 2016, for new and renewal business. 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 9.5% to meet the requirements of Section 627.351(6)(n), Florida Statutes. This rate effect is an estimate based on in-force policy distributions and the rates in this Order. The Florida Hurricane Catastrophe Fund cash build-up factor approved is 7.3% for the Coastal Account Commercial Residential Property Wind Only Program Excluding Condominium Associations.

**COASTAL ACCOUNT  
COMMERCIAL RESIDENTIAL PROPERTY WIND ONLY  
CONDOMINIUM ASSOCIATIONS**

16. On or about August 19, 2015, CITIZENS filed with the OFFICE Rate Filing FCC 15-18446 for the Coastal Account Commercial Residential Property Wind Only Program for Condominium Associations. CITIZENS proposed an overall average statewide rate increase of 10.4%, with an effective date of February 1, 2016, for new and renewal business. 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 9.5% to meet the requirements of Section 627.351(6)(n), Florida Statutes. This rate effect is an estimate based on in-force policy distributions and the rates in this Order. The Florida Hurricane Catastrophe Fund cash build-up factor approved is 7.7% for the Coastal Account Commercial Residential Property Wind Only Program for Condominium Associations.

17. Also included in CITIZENS rate filings FCC 15-18444 and FCC 15-18446 are the Special Class Rated Risks Group A and Group B covered by the Coastal Account Commercial Residential Property Wind Only Program with proposed overall average statewide rate increases of 9.3% and 10.5%, respectively, for Group A and Group B. 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 increases of 8.6% for Special Class Rated Risks Group A and 9.2% for Special Class Rated Risks Group B to meet the requirements of Section 627.351(6)(n), Florida Statutes. This rate effect is an estimate based on in-force policy distributions and the rates in this Order.

18. A chart entitled “Coastal Account Residential Property Wind Only (CRW)” is attached hereto as “**Attachment D.**” The chart lists the established rate changes set forth in paragraphs 15 through 17 above.

**COASTAL ACCOUNT  
COMMERCIAL NON-RESIDENTIAL PROPERTY WIND ONLY**

19. On or about August 31, 2015, CITIZENS filed with the OFFICE Rate Filing FCC 15-18900 for the Coastal Account Commercial Non-Residential Property Wind Only Program. CITIZENS proposed an overall uniform rate increase of 10.0% to each territory for Class Rated and Special Class risks, with an effective date of February 1, 2016, for new and renewal business. The OFFICE reviewed the information provided by CITIZENS, and based upon its findings, approves the proposed rate request as filed for the Coastal Account Commercial Non-Residential Property Wind Only Program. CITIZENS shall implement the 10.0% rate increase uniformly across all territories. A chart entitled “Coastal Account Non-Residential Property Wind Only (CNRW)” is attached hereto as “**Attachment E.**”

**GENERAL PROVISIONS**

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

21. No deviations from the aforementioned rates are approved, authorized, or established by entry of this Order.

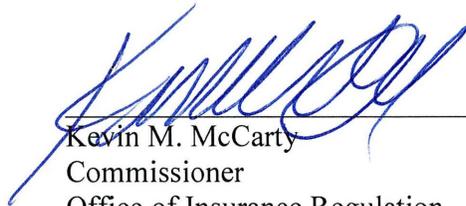
22. This Amended Order, including attachments, supersedes the Order issued in this matter on September 17, 2015.

**THEREFORE**, Rates as detailed herein are **ESTABLISHED** and **APPROVED** for Rate Filing Nos. FCC 15-17008, FCC 15-17009, FCC 15-17471, FCC 15-18444, FCC 15-18446, and FCC 15-18900.

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

**DONE AND ORDERED** this 6<sup>th</sup> day of October 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 6th day of October, 2015.



\_\_\_\_\_  
Lacy End-Of-Horn  
Assistant General Counsel  
Office of Insurance Regulation  
J. Edwin Larson Building  
200 East Gaines Street  
Tallahassee, FL 32399-4206

COPIES FURNISHED TO:

BARRY GILWAY, President  
Citizens Property Insurance Corporation  
Corporate Offices  
2312 Killearn Center Blvd., Bldg. A  
Tallahassee, Florida 32309

DAN SUMNER, Corporate Counsel  
Citizens Property Insurance Corporation  
Corporate Offices  
2312 Killearn Center Blvd., Bldg. A  
Tallahassee, Florida 32309



## INFORMATIONAL MEMORANDUM

OIR-15-03M

ISSUED

April 24, 2015

Florida Office of Insurance Regulation

Kevin M. McCarty, Commissioner

### ALL PROPERTY AND CASUALTY INSURERS AUTHORIZED TO DO BUSINESS IN FLORIDA RULE 690-170.003, FLORIDA ADMINISTRATIVE CODE, CALCULATION OF INVESTMENT INCOME - 2014 UNDERWRITING PROFIT AND CONTINGENCY FACTORS

Pursuant to Rule 690-170.003, Florida Administrative Code, the Office of Insurance Regulation annually establishes underwriting profit and contingency factors that may be used in rate filings. Insurers may use the profit and contingency factors referenced below when they are unable to produce credible profit and contingency factors from their own data.

<u>LINE OF BUSINESS</u>	<u>2014 FACTOR</u>
ALLIED LINES	3.6%
BOILER & MACHINERY	1.9%
BURGLARY & THEFT	3.8%
COMMERCIAL AUTO LIABILITY	0.4%
COMMERCIAL AUTO PHYSICAL DAMAGE	4.9%
COMMERCIAL MULTIPLE PERIL (BUSINESS OWNERS)	1.4%
CREDIT	4.0%
EARTHQUAKE	3.6%
FARMOWNERS	4.1%
FIDELITY	2.0%
FINANCIAL GUARANTY	5.0%
FIRE	3.7%
HOMEOWNERS	4.1%
INLAND MARINE	3.7%
MEDICAL MALPRACTICE - CLAIMS MADE	-3.4%
MEDICAL MALPRACTICE - OCCURRENCE	-10.0%
MORTGAGE GUARANTY	0.3%
OTHER LIABILITY - CLAIMS MADE	-3.5%
OTHER LIABILITY - OCCURRENCE	-4.7%
PRODUCTS LIABILITY - CLAIMS MADE	-4.0%
PRODUCTS LIABILITY - OCCURRENCE	-8.5%
SURETY	3.0%

If you have questions regarding this memorandum, please contact Joe Boor, Actuary, Property and Casualty Product Review, Florida Office of Insurance Regulation at [Joe.Boor@flor.com](mailto:Joe.Boor@flor.com) or (850) 413-5330.

**Attachment - B**

**Commercial Lines Account Residential Property Multi-Peril (CRM)  
(Excluding FHCF Cash Build-Up)**

County	Territory Description	Terr. Code	Condo Association			Excluding Condo Association		
			BG 2 Wind Rate Change	BG1 AOP Rate Change	BG 2 AOP Rate Change	BG 2 Wind Rate Change	BG1 AOP Rate Change	BG 2 AOP Rate Change
Alachua	Inland	4	0.0%	-5.0%	-5.0%	0.0%	-5.0%	-5.0%
Citrus	Seacoast	2	0.0%	-5.0%	-5.0%	2.6%	-5.0%	-5.0%
Citrus	Seacoast	3	0.0%	-5.0%	-5.0%	1.5%	-5.0%	-5.0%
Hernando	Seacoast	2	0.0%	-5.0%	-5.0%	2.6%	-5.0%	-5.0%
Hernando	Seacoast	3	0.0%	-5.0%	-5.0%	0.0%	-5.0%	-5.0%
Hillsborough	Seacoast	3	0.0%	-5.0%	-5.0%	3.8%	-5.0%	-5.0%
Lake	Inland	4	0.0%	-5.0%	-5.0%	0.0%	-5.0%	-5.0%
Marion	Inland	4	0.0%	-5.0%	-5.0%	0.0%	-5.0%	-5.0%
Pasco	Seacoast	2	0.0%	-5.0%	-5.0%	10.0%	-5.0%	-5.0%
Pasco	Seacoast	3	0.0%	-5.0%	-5.0%	10.0%	-5.0%	-5.0%
Pinellas	Seacoast	2	10.0%	-5.0%	-5.0%	10.0%	-5.0%	-5.0%
Pinellas	Seacoast	3	10.0%	-5.0%	-5.0%	10.0%	-5.0%	-5.0%
Seminole	Inland	4	0.0%	-5.0%	-5.0%	0.0%	-5.0%	-5.0%
Saint Lucie	Seacoast	1	10.0%	-5.0%	-5.0%	10.0%	-5.0%	-5.0%
Saint Lucie	Seacoast	2	10.0%	-5.0%	-5.0%	10.0%	-5.0%	-5.0%
Sumter	Inland	4	0.0%	-5.0%	-5.0%	0.0%	-5.0%	-5.0%
Taylor	Seacoast	2	0.0%	-5.0%	-5.0%	2.6%	-5.0%	-5.0%
Taylor	Seacoast	3	0.0%	-5.0%	-5.0%	2.6%	-5.0%	-5.0%
Remainder	Seacoast	1	10.0%	-5.0%	-5.0%	10.0%	-5.0%	-5.0%
Remainder	Seacoast	2	10.0%	-5.0%	-5.0%	10.0%	-5.0%	-5.0%
Remainder	Seacoast	3	10.0%	-5.0%	-5.0%	10.0%	-5.0%	-5.0%
Remainder	Inland	4	0.0%	-5.0%	-5.0%	1.9%	-5.0%	-5.0%
Remainder	Monroe Excl. Key West	5	10.0%	-5.0%	-5.0%	10.0%	-5.0%	-5.0%
Remainder	Key West	6	10.0%	-5.0%	-5.0%	10.0%	-5.0%	-5.0%

Territory Description	Territory Code	Special Class Rated		
		BG 2 Wind Rate Change	BG1 AOP Rate Change	BG 2 AOP Rate Change
Seacoast	1	1.0%	-1.5%	-1.5%
Seacoast	2	0.0%	-1.5%	-1.5%
Seacoast	3	0.0%	-1.5%	-1.5%
Inland	4	1.0%	-1.5%	-1.5%
Monroe Excl. Key West	5	1.0%	-1.5%	-1.5%
Key West	6	1.0%	-1.5%	-1.5%

**Attachment - C**

**Commercial Lines Account Non-Residential Property Multi-Peril (CNRM)**

<b>Territory Description</b>	<b>Territory</b>	<b>Rate Change</b>
Seacoast Zone 1	1	9.8%
Seacoast Zone 2	2	9.7%
Seacoast Zone 3	3	8.0%
Inland	4	6.1%
Monroe ex. Key West	5	9.8%
Key West	6	9.9%

**Attachment - D**

**Coastal Account Residential Property Wind Only (CRW)  
(Excluding FHCF Cash Build-Up)**

<b>Territory Number</b>	<b>County</b>	<b>Condo Association Rate Change</b>	<b>Excluding Condo Association Rate Change</b>	<b>Special Group A Rate Change</b>	<b>Special Group B Rate Change</b>
59	Bay	9.87%	9.61%	6.48%	9.35%
60	Brevard	9.49%	9.72%	6.48%	9.35%
35	Broward	9.71%	9.25%	9.01%	9.02%
36	Broward	9.56%	9.19%	9.01%	9.02%
37	Broward	9.70%	9.63%	9.01%	9.02%
61	Charlotte	9.56%	9.87%	7.47%	9.03%
62	Collier	9.40%	9.53%	6.48%	9.35%
30	Dade	9.44%	9.72%	9.01%	9.02%
31	Dade	9.49%	9.87%	9.01%	9.02%
32	Dade	9.31%	9.50%	9.01%	9.02%
34	Dade	9.55%	9.57%	9.01%	9.02%
41	Duval	9.94%	9.83%	9.42%	9.51%
43	Escambia	9.83%	9.55%	9.11%	9.06%
63	Escambia	9.53%	9.49%	7.47%	9.03%
64	Flagler	9.78%	9.74%	9.42%	9.51%
78	Flagler	9.89%	9.89%	9.21%	9.20%
65	Franklin	9.89%	9.82%	7.47%	9.03%
66	Gulf	9.99%	7.47%	7.47%	9.03%
56	Hernando	10.00%	9.89%	9.42%	9.51%
76	Indian River	9.78%	9.72%	9.72%	9.83%
67	Lee	9.08%	9.77%	7.47%	9.03%
79	Lee	9.12%	9.57%	9.11%	9.06%
57	Levy	9.67%	10.00%	9.42%	9.51%
68	Manatee	9.76%	8.74%	7.47%	9.03%
85	Monroe	9.76%	9.93%	9.78%	9.77%
86	Monroe	9.92%	9.94%	9.92%	10.00%
69	Nassau	9.58%	9.94%	9.42%	9.51%
70	Okaloosa	9.60%	6.48%	6.48%	9.35%
38	Palm Beach	9.01%	9.36%	9.01%	9.02%
87	Palm Beach	9.76%	9.71%	9.01%	9.02%
88	Pasco	9.88%	9.66%	9.42%	9.51%
42	Pinellas	9.36%	8.67%	6.48%	9.35%
71	Saint Johns	9.73%	9.91%	6.48%	9.35%
77	Saint Lucie	9.61%	9.82%	9.01%	9.02%
72	Santa Rosa	9.59%	9.86%	6.48%	9.35%
80	Santa Rosa	9.98%	9.99%	9.11%	9.06%
73	Sarasota	9.50%	9.87%	6.48%	9.35%
81	Sarasota	9.73%	9.34%	9.11%	9.06%
44	Volusia	9.37%	9.64%	9.21%	9.20%
74	Volusia	9.47%	9.66%	9.42%	9.51%
58	Wakulla	9.78%	10.00%	7.47%	9.03%
75	Walton	9.67%	8.44%	6.48%	9.35%

**Attachment - E**

**Coastal Account Non-Residential Wind Only (CNRW)**

<b>Territory Number</b>	<b>County</b>	<b>Class Rate Change</b>	<b>Special Class Rate Change</b>
59	Bay	10.0%	10.0%
60	Brevard	10.0%	10.0%
35	Broward	10.0%	10.0%
36	Broward	10.0%	10.0%
37	Broward	10.0%	10.0%
61	Charlotte	10.0%	10.0%
62	Collier	10.0%	10.0%
30	Dade	10.0%	10.0%
31	Dade	10.0%	10.0%
32	Dade	10.0%	10.0%
34	Dade	10.0%	10.0%
41	Duval	10.0%	10.0%
43	Escambia	10.0%	10.0%
63	Escambia	10.0%	10.0%
64	Flagler	10.0%	10.0%
78	Flagler	10.0%	10.0%
65	Franklin	10.0%	10.0%
66	Gulf	10.0%	10.0%
56	Hernando	10.0%	10.0%
76	Indian River	10.0%	10.0%
67	Lee	10.0%	10.0%
79	Lee	10.0%	10.0%
57	Levy	10.0%	10.0%
68	Manatee	10.0%	10.0%
85	Monroe	10.0%	10.0%
86	Monroe	10.0%	10.0%
69	Nassau	10.0%	10.0%
70	Okaloosa	10.0%	10.0%
38	Palm Beach	10.0%	10.0%
87	Palm Beach	10.0%	10.0%
88	Pasco	10.0%	10.0%
42	Pinellas	10.0%	10.0%
71	Saint Johns	10.0%	10.0%
77	Saint Lucie	10.0%	10.0%
72	Santa Rosa	10.0%	10.0%
80	Santa Rosa	10.0%	10.0%
73	Sarasota	10.0%	10.0%
81	Sarasota	10.0%	10.0%
44	Volusia	10.0%	10.0%
74	Volusia	10.0%	10.0%
58	Wakulla	10.0%	10.0%
75	Walton	10.0%	10.0%