

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 be considered when establishing 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 The rate filings for the corporation which were approved by the OFFICE and which took effect January 1, 2007, are rescinded, except for those rates that were lowered.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 and renewal rates to be effective no earlier than February 1, 2017.

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

- FCC 16-18917 Commercial Lines Account Commercial Residential Property Multi-Peril Condominium Associations
- FCC 16-18920 Commercial Lines Account Commercial Residential Property Multi-Peril Excluding Condominium Associations
- FCC 16-19213 Commercial Lines Account Commercial Non-Residential Property Multi-Peril
- FCC 16-19498 Coastal Account Commercial Residential Property Wind Only Excluding Condominium Associations
- FCC 16-19500 Coastal Account Commercial Residential Property Wind Only Condominium Associations

- FCC 16-19522 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. CITIZENS testified at the hearing that it selected a value toward the middle of the range of indications for purposes of projecting hurricane losses on a statewide basis. The projected results of AIR were then adjusted to the statewide indication by territory.

7. **PUBLIC COMMENT:** The OFFICE invited members of the public to comment on the proposed rate changes at the rate hearing and also via electronic mail through September 1, 2016. At the hearing, members of Fair Insurance Rates in Monroe (FIRM), a non-profit organization, expressed concern regarding the effect of the proposed rate increases in Monroe County. The hurricane models used by CITIZENS in the filing produced divergent results for Monroe County. FIRM, the Board of Commissioners for the County of Monroe, and Holly Raschein, State Representative for Florida House District 20, each wrote to the OFFICE, seeking a review by the Florida Commission on Hurricane Loss Projection Methodology (Florida Commission) to explain the divergence of modeling results in Monroe County and requesting a moratorium on any rate increases until the completion of the review. The OFFICE will request such a review by the Florida Commission, and will require an additional rate filing by CITIZENS if the review supports such a filing.

At FIRM's request, CITIZENS has funded a detailed study to evaluate the higher building code standards in Monroe county and to review the treatment of wind versus flood related losses in the models. Upon completion of that study, the OFFICE will require an additional rate filing by CITIZENS if the study supports such a filing.

RATES ESTABLISHED

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

8. On or about August 17, 2016, CITIZENS filed with the OFFICE Rate Filing FCC 16-18917 for the Commercial Lines Account Commercial Residential Property Multi-Peril Program Condominium Associations. CITIZENS proposed an overall average statewide rate increase of 4.5%, with an effective date of February 1, 2017, 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 4.5% 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 12.1% for the Commercial Lines Account Commercial Residential Property Multi-Peril Program Condominium Associations.

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

9. On or about August 17, 2016, CITIZENS filed with the OFFICE Rate Filing FCC 16-18920 for the Commercial Lines Account Commercial Residential Property Multi-Peril Program Excluding Condominium Associations. CITIZENS proposed an overall average statewide rate increase of 5.4%, with an effective date of February 1, 2017, 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 5.4% 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 12.0% for the Commercial Lines Account Commercial Residential Property Multi-Peril Program Excluding Condominium Associations.

10. Also included in CITIZENS rate filings FCC 16-18917 and FCC 16-18920 are Special Class Rated Risks for the Commercial Lines Account Commercial Residential Property Multi-Peril Program with a proposed overall average rate increase of 1.8%. 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 1.3% to meet the requirements of Section 627.351(6)(n), Florida Statutes. This rate effect is an estimate based on in-force policy

11. A chart entitled "Commercial Lines Account Residential Property Multi-Peril (CRM)" is attached hereto as "**Attachment A**" for the Condominium Associations and Excluding Condominium Associations Class Rated business and "**Attachment B**" for the Special Class business. The chart lists the established rate changes set forth in paragraphs 8 through 10 above.

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

12. On or about August 23, 2016, CITIZENS filed with the OFFICE Rate Filing FCC 16-19213 for the Commercial Lines Account Commercial Non-Residential Property Multi-Peril Program. CITIZENS proposed an overall average statewide rate change of 0.0% although the rate change is not uniform by territory, with an effective date of February 1, 2017, for new and renewal business. The OFFICE reviewed the information provided by CITIZENS, and found a filing calculation error made by CITIZENS in the determination and the allocation of the net cost of reinsurance on the Coastal Account for this program. This error significantly understated the net cost of reinsurance for the coastal territories, especially in Monroe and Key West, but not affecting

the statewide average indication. The OFFICE hereby establishes the rates that CITIZENS shall implement to reflect an overall average statewide rate change of 0.0% with the corrected territorial rate change by the OFFICE 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**

13. On or about August 29, 2016, CITIZENS filed with the OFFICE Rate Filing FCC 16-19498 for the Coastal Account Commercial Residential Property Wind Only Program Excluding Condominium Associations. CITIZENS proposed an overall average statewide rate increase of 11.2%, with an effective date of February 1, 2017, 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 11.2% 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 8.8% for the Coastal Account Commercial Residential Property Wind Only Program Excluding Condominium Associations.

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

14. On or about August 29, 2016, CITIZENS filed with the OFFICE Rate Filing FCC 16-19500 for the Coastal Account Commercial Residential Property Wind Only Program for Condominium Associations. CITIZENS proposed an overall average statewide rate increase of 12.0%, with an effective date of February 1, 2017, 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 12.0% 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 10.3% for the Coastal Account Commercial Residential Property Wind Only Program for Condominium Associations.

15. Also included in CITIZENS rate filings FCC 16-19498 and FCC 16-19500 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 11.7% and 11.9%, 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 11.7% 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.

16. 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 13 through 15 above.

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

17. On or about August 30, 2016, CITIZENS filed with the OFFICE Rate Filing FCC 16-19522 for the Coastal Account Commercial Non-Residential Property Wind Only Program. CITIZENS proposed overall average statewide rate increases of 9.8% for Class Rated business and 10.0% for Special Class business, with an effective date of February 1, 2017, 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 overall average statewide rate increases of 9.8% and 10.0% for Class Rate and Special Class business, respectively, to meet the requirements of Section 627.351(6)(n), Florida Statutes. These rate effects are estimates based on in-force policy distributions and the rates in this Order. A chart entitled "Coastal Account Non-Residential Property Wind Only (CNRW)" is attached hereto as "Attachment E."

GENERAL PROVISIONS

18. 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.

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

THEREFORE, rates as detailed herein are ESTABLISHED for Rate Filing Nos. FCC 16-18917, FCC 16-18920, FCC 16-19213, FCC 16-19498, FCC 16-19500, and FCC 16-19522.

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

DONE AND ORDERED this 30th day of September 2016.



David Altmaier
David Altmaier, 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: Citizens, care of Barry Gilway, President, 2312 Killearn Center Blvd., Bldg. A, Tallahassee, Florida 32309 on this 30 th day of September, 2016.

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Attachment - A

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

For Condo and Excluding Condo Association Class Rated

Territory Description	Coastal Territory	BG2 Territory Code	BG2 Territory Description	BG2 Territory Description	Wind BG2 Rate Change	All Other BG1 Rate Change	All Other BG2 Rate Change	Sinkhole BG2 Rate Change
Alachua		Alachua	4	Inland	10.0%	-1.0%	-1.0%	0.0%
Bay	59 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Brevard	60 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Broward	35 Wind	Remainder	1	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Broward	36 Wind	Remainder	1	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Broward	37 Wind	Remainder	1	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Charlotte	61 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Citrus, Rem. in Sea. Zone 2		Citrus	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Citrus, Rem. in Sea. Zone 3		Citrus	3	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Collier	62 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Dade	30 Wind	Remainder	1	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Dade	31 Wind	Remainder	1	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Dade	32 Wind	Remainder	1	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Dade	34 Wind	Remainder	1	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Duval	41 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Escambia	63 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Escambia	43 Wind	Remainder	3	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Flagler	64 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Flagler	78 Wind	Remainder	3	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Franklin	65 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Gulf	66 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Hernando	56 Wind	Hernando	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Hernando, Rem. in Sea. Zone 2		Hernando	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Hernando, Rem. in Sea. Zone 3		Hernando	3	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Hillsborough		Hillsborough	3	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Indian River	76 Wind	Remainder	1	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Indian River	76 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Inland Zone, Remainder		Remainder	4	Inland	10.0%	-1.0%	-1.0%	0.0%
Lake		Lake	4	Inland	10.0%	-1.0%	-1.0%	0.0%
Lee	67 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Lee	79 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Lee	79 Wind	Remainder	3	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Levy	57 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Manatee	68 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Marion		Marion	4	Inland	10.0%	-1.0%	-1.0%	0.0%
Monroe, Remainder	85 Wind	Monroe	5	Monroe Excl. Key West	10.0%	-1.0%	-1.0%	0.0%
Monroe, Key West	86 Wind	Monroe	6	Key West	10.0%	-1.0%	-1.0%	0.0%
Nassau	69 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Okaloosa	70 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Palm Beach	38 Wind	Remainder	1	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Palm Beach	87 Wind	Remainder	1	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Pasco	88 Wind	Pasco	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Pasco, Rem. In Sea. Zone 2		Pasco	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Pasco, Rem. In Sea. Zone 3		Pasco	3	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Pinellas	42 Wind	Pinellas	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Pinellas, Rem. In Sea. Zone 2		Pinellas	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Pinellas, Rem. In Sea. Zone 3		Pinellas	3	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Saint Johns	71 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Saint Lucie	77 Wind	Saint Lucie	1	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Saint Lucie, Rem. in Sea. Zone 1		Saint Lucie	1	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Saint Lucie, Rem. in Sea. Zone 2		Saint Lucie	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Santa Rosa	72 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Santa Rosa	80 Wind	Remainder	3	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Sarasota	73 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Sarasota	81 Wind	Remainder	3	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Seacoast Zone 1, Remainder		Remainder	1	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Seacoast Zone 2, Remainder		Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Seacoast Zone 3, Remainder		Remainder	3	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Seminole		Seminole	4	Inland	10.0%	-1.0%	-1.0%	0.0%
Sumter		Sumter	4	Inland	10.0%	-1.0%	-1.0%	0.0%
Taylor, Rem. in Sea. Zone 2		Taylor	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Taylor, Rem. in Sea. Zone 3		Taylor	3	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Volusia	74 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Volusia	44 Wind	Remainder	3	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Wakulla	58 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Walton	75 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%

Attachment - B

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

For Special Class Rated

Territory Description	Coastal Territory	BG2 Territory Code	BG2 Territory Description	Wind BG2 Rate Change	All Other BG1 Rate Change	All Other BG2 Rate Change
Bay	59 Wind	2	Seacoast	9.7%	-1.0%	-1.0%
Brevard	60 Wind	2	Seacoast	10.0%	-1.0%	-1.0%
Broward	35 Wind	1	Seacoast	10.0%	-1.0%	-1.0%
Broward	36 Wind	1	Seacoast	10.0%	-1.0%	-1.0%
Broward	37 Wind	1	Seacoast	10.0%	-1.0%	-1.0%
Charlotte	61 Wind	2	Seacoast	10.0%	-1.0%	-1.0%
Collier	62 Wind	2	Seacoast	10.0%	-1.0%	-1.0%
Dade	30 Wind	1	Seacoast	10.0%	-1.0%	-1.0%
Dade	31 Wind	1	Seacoast	10.0%	-1.0%	-1.0%
Dade	32 Wind	1	Seacoast	10.0%	-1.0%	-1.0%
Dade	34 Wind	1	Seacoast	10.0%	-1.0%	-1.0%
Duval	41 Wind	2	Seacoast	9.7%	-1.0%	-1.0%
Escambia	63 Wind	2	Seacoast	9.7%	-1.0%	-1.0%
Escambia	43 Wind	3	Seacoast	10.0%	-1.0%	-1.0%
Flagler	64 Wind	2	Seacoast	9.7%	-1.0%	-1.0%
Flagler	78 Wind	3	Seacoast	9.7%	-1.0%	-1.0%
Franklin	65 Wind	2	Seacoast	9.7%	-1.0%	-1.0%
Gulf	66 Wind	2	Seacoast	9.7%	-1.0%	-1.0%
Hernando	56 Wind	2	Seacoast	9.7%	-1.0%	-1.0%
Indian River	76 Wind	1	Seacoast	10.0%	-1.0%	-1.0%
Indian River	76 Wind	2	Seacoast	10.0%	-1.0%	-1.0%
Inland Zone, Remainder		4	Inland	0.0%	-1.0%	-1.0%
Lee	67 Wind	2	Seacoast	10.0%	-1.0%	-1.0%
Lee	79 Wind	2	Seacoast	10.0%	-1.0%	-1.0%
Lee	79 Wind	3	Seacoast	10.0%	-1.0%	-1.0%
Levy	57 Wind	2	Seacoast	9.7%	-1.0%	-1.0%
Manatee	68 Wind	2	Seacoast	10.0%	-1.0%	-1.0%
Monroe, Remainder	85 Wind	5	Monroe Excl. Key West	10.0%	-1.0%	-1.0%
Monroe, Key West	86 Wind	6	Key West	10.0%	-1.0%	-1.0%
Nassau	69 Wind	2	Seacoast	9.7%	-1.0%	-1.0%
Okaloosa	70 Wind	2	Seacoast	10.0%	-1.0%	-1.0%
Palm Beach	38 Wind	1	Seacoast	10.0%	-1.0%	-1.0%
Palm Beach	87 Wind	1	Seacoast	10.0%	-1.0%	-1.0%
Pasco	88 Wind	2	Seacoast	6.5%	-1.0%	-1.0%
Pinellas	42 Wind	2	Seacoast	10.0%	-1.0%	-1.0%
Saint Johns	71 Wind	2	Seacoast	9.7%	-1.0%	-1.0%
Saint Lucie	77 Wind	1	Seacoast	10.0%	-1.0%	-1.0%
Santa Rosa	72 Wind	2	Seacoast	9.7%	-1.0%	-1.0%
Santa Rosa	80 Wind	3	Seacoast	9.7%	-1.0%	-1.0%
Sarasota	73 Wind	2	Seacoast	10.0%	-1.0%	-1.0%
Sarasota	81 Wind	3	Seacoast	10.0%	-1.0%	-1.0%
Seacoast Zone 1, Remainder		1	Seacoast	0.0%	-1.0%	-1.0%
Seacoast Zone 2, Remainder		2	Seacoast	0.0%	-1.0%	-1.0%
Seacoast Zone 3, Remainder		3	Seacoast	0.0%	-1.0%	-1.0%
Volusia	74 Wind	2	Seacoast	10.0%	-1.0%	-1.0%
Volusia	44 Wind	3	Seacoast	9.7%	-1.0%	-1.0%
Wakulla	58 Wind	2	Seacoast	9.7%	-1.0%	-1.0%
Walton	75 Wind	2	Seacoast	9.7%	-1.0%	-1.0%

Attachment - C

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

Territory Description	Territory Code	BG1 Rate Change	BG2 Rate Change	Total Rate Change
Seacoast Zone 1	1	0.0%	1.4%	1.1%
Seacoast Zone 2	2	0.0%	-1.0%	-0.7%
Seacoast Zone 3	3	0.0%	-1.6%	-0.9%
Inland	4	0.0%	-5.0%	-2.4%
Monroe ex. Key West	5	0.0%	10.0%	8.5%
Key West	6	0.0%	10.0%	8.4%

Attachment - D

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

County	Territory Number	Condo Association Rate Change	Excluding Condo Association Rate Change	Special Group A Rate Change	Special Group B Rate Change
Bay	59	10.0%	10.0%	10.0%	4.3%
Brevard	60	10.0%	10.0%	10.0%	4.3%
Broward	35	10.0%	10.0%	10.0%	10.0%
Broward	36	10.0%	10.0%	10.0%	10.0%
Broward	37	10.0%	10.0%	10.0%	10.0%
Charlotte	61	10.0%	10.0%	10.0%	0.0%
Collier	62	10.0%	10.0%	10.0%	4.3%
Dade	30	10.0%	10.0%	10.0%	10.0%
Dade	31	10.0%	10.0%	10.0%	10.0%
Dade	32	10.0%	10.0%	10.0%	10.0%
Dade	34	10.0%	10.0%	10.0%	10.0%
Duval	41	10.0%	10.0%	10.0%	0.0%
Escambia	43	10.0%	10.0%	10.0%	0.0%
Escambia	63	10.0%	10.0%	10.0%	0.0%
Flagler	64	10.0%	10.0%	10.0%	0.0%
Flagler	78	10.0%	10.0%	10.0%	0.0%
Franklin	65	10.0%	10.0%	10.0%	0.0%
Gulf	66	10.0%	10.0%	10.0%	0.0%
Hernando	56	10.0%	10.0%	10.0%	0.0%
Indian River	76	10.0%	10.0%	10.0%	9.4%
Lee	67	10.0%	10.0%	10.0%	0.0%
Lee	79	10.0%	10.0%	10.0%	0.0%
Levy	57	10.0%	10.0%	10.0%	0.0%
Manatee	68	10.0%	10.0%	10.0%	0.0%
Monroe	85	10.0%	10.0%	10.0%	10.0%
Monroe	86	10.0%	10.0%	10.0%	10.0%
Nassau	69	10.0%	10.0%	10.0%	0.0%
Okaloosa	70	10.0%	10.0%	10.0%	4.3%
Palm Beach	38	10.0%	10.0%	10.0%	10.0%
Palm Beach	87	10.0%	10.0%	10.0%	10.0%
Pasco	88	10.0%	10.0%	10.0%	0.0%
Pinellas	42	10.0%	10.0%	10.0%	4.3%
Saint Johns	71	10.0%	10.0%	10.0%	4.3%
Saint Lucie	77	10.0%	10.0%	10.0%	10.0%
Santa Rosa	72	10.0%	10.0%	10.0%	4.3%
Santa Rosa	80	10.0%	10.0%	10.0%	0.0%
Sarasota	73	10.0%	10.0%	10.0%	4.3%
Sarasota	81	10.0%	10.0%	10.0%	0.0%
Volusia	44	10.0%	10.0%	10.0%	0.0%
Volusia	74	10.0%	10.0%	10.0%	0.0%
Wakulla	58	10.0%	10.0%	10.0%	0.0%
Walton	75	10.0%	10.0%	10.0%	4.3%

Attachment - E

Coastal Account Non-Residential Wind Only (CNRW)

Territory Number	County	Class Rate Change	Special Class Rate Change
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	2.2%	10.0%
43	Escambia	10.0%	10.0%
63	Escambia	10.0%	10.0%
64	Flagler	2.8%	10.0%
78	Flagler	3.8%	10.0%
65	Franklin	5.5%	10.0%
66	Gulf	7.6%	10.0%
56	Hernando	4.3%	10.0%
76	Indian River	10.0%	10.0%
67	Lee	10.0%	10.0%
79	Lee	10.0%	10.0%
57	Levy	4.7%	10.0%
68	Manatee	10.0%	10.0%
85	Monroe	10.0%	10.0%
86	Monroe	10.0%	10.0%
69	Nassau	3.8%	10.0%
70	Okaloosa	10.0%	10.0%
38	Palm Beach	10.0%	10.0%
87	Palm Beach	10.0%	10.0%
88	Pasco	3.5%	10.0%
42	Pinellas	10.0%	10.0%
71	Saint Johns	3.4%	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	8.5%	10.0%
81	Sarasota	10.0%	10.0%
44	Volusia	1.7%	10.0%
74	Volusia	10.0%	10.0%
58	Wakulla	4.0%	10.0%
75	Walton	10.0%	10.0%