

DEC 6 2017

OFFICE OF
INSURANCE REGULATION
Docketed by:_____



OFFICE OF INSURANCE REGULATION

DAVID ALTMAIER
COMMISSIONER

IN THE MATTER OF:

CASE NO.: 211627-17

CITIZENS PROPERTY
INSURANCE CORPORATION

ORDER

TO: Barry Gilway, President 2101 Maryland Circle Tallahassee, Florida 32303

THIS CAUSE came before the State of Florida, Office of Insurance Regulation upon the filing by Citizens Property Insurance Corporation (hereinafter referred to as "CITIZENS") of Rate Filing Nos. FCP 17-16826, FCP 17-16827, FCP 17-16966, FCP 17-16967, FCP 17-17210, FCP 17-17211, FCP 17-17409, and FCP 17-17410. The OFFICE held a public hearing to receive public comment on these filings on August 23, 2017, at the Kovens Conference Center of Florida International University, in North Miami, Florida, that was streamed online by The Florida Channel. At the hearing, CITIZENS offered testimony in support of its rate recommendations. 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), Florida Statutes, CITIZENS' rates must meet the following requirements:
 - 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, the model shall be considered when establishing the windstorm portion of the corporation's rates. The corporation may use the public model results in combination with the results of private models to calculate rates for 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 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 provide refunds to policyholders who paid higher rates as a result of that rate filing. The rates in effect on December 31, 2006, 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 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 were originally intended to apply to new and renewal rates to be effective no earlier than February 1, 2018. Because of the issuance of the Governor's Executive Order Number 17-235 and the Office's subsequent Emergency Order 214271-17-EO, these rates will now be effective no earlier than May 1, 2018.
- 5. CITIZENS submitted the following rate filings to the OFFICE, which are the subject of this Order:
 - FCP 17-16826 Homeowners Multi-Peril (PLA)
 - FCP 17-16827 Homeowners Wind Only (CA)
 - FCP 17-16966 Dwelling Fire (PLA)
 - FCP 17-16967 Dwelling Fire Wind-Only (CA)
 - FCP 17-17210 Mobile Homeowners Multi-Peril (PLA)
 - FCP 17-17211 Mobile Homeowners Wind Only (CA)
 - FCP 17-17409 Mobile Homeowners Dwelling Fire (PLA)
 - FCP 17-17410 Mobile Homeowners Dwelling Fire Wind-Only (CA)

- 6. CITIZENS submitted additional filings for Commercial Property, however, they will be the subject of a separate order due to their being submitted subsequent to the residential filings.
- 7. **PUBLIC COMMENT:** The OFFICE invited members of the public to comment on the proposed rate changes either in person at the rate hearing or via electronic mail through August 31, 2017. The OFFICE received and reviewed over 200 comments from members of the public who provided input on the rate increase, including a number of comments from residents of Monroe County. Additionally, members of the public attended the hearing and provided comments about the rate filing, including several members of Fair Insurance Rates in Monroe (FIRM), who expressed concern regarding the effect of the proposed rate increases in Monroe County.
- 8. Sha'Ron James, Florida's Insurance Consumer Advocate, appeared at the hearing and expressed her concern about the affordability of CITIZENS coverage, especially in Southeast Florida. Ms. James also provided written comments on the filing in which she questioned the use of a contingency factor for CITIZENS. The OFFICE considered this comment, but notes that the capped rate effects are lower than the indications without the contingency factor, so this suggested change would have no impact on the final rates.

FINDINGS AND MODIFICATIONS

9. HURRICANE LOSS ESTIMATES: CITIZENS' recommended rates are based on projected hurricane losses estimated by 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. Using a different

methodology than in prior years, the median of the territorial wind indications were then adjusted to the statewide indication by territory.

- 10. WATER LOSS TRENDS: CITIZENS testified at the hearing that water loss trends and increased litigation are driving increased rate needs across the state. CITIZENS selected statewide, tri-county, and remainder of state water loss trends based on its data.
- 11. MONROE COUNTY: The OFFICE considered testimony and documents from FIRM as well as other public testimony and comments from residents of Monroe County in evaluating the appropriate rates for Monroe County. Additionally, the OFFICE considered a number of factors which were raised and discussed at the hearing that have particular impact and effect on Monroe County risks and the premiums calculated for such risks. This included whether the accepted catastrophe models appropriately model treatment of wind vs. water (surge) losses and the risk associated with the unique geography and building code requirements of Monroe County.

The OFFICE finds that rates for HO-3 and dwelling fire policies in Monroe County should remain at current levels to allow CITIZENS to complete the following analyses:

- a. An evaluation and study of appropriate rating territories for Monroe County for windonly and multi-peril policies;
- b. Review of a study authored by Applied Research Associates, Inc., which evaluated the effectiveness of plywood (Class C) shutters, and consideration by CITIZENS of providing a credit for this wind mitigation feature;
- c. Collaboration with Monroe County on the completion of its detailed study to evaluate the effect of building code standards in Monroe County and the impact of those standards on wind mitigation credits; and

d. An evaluation and study of the models accepted by the Florida Commission on Hurricane Loss Projection Methodology using the 2017 standards, which includes the requirement that the county building codes be reflected in the model results.

HOMEOWNERS

- 12. On or about July 19, 2017, CITIZENS filed with the OFFICE Rate Filing Nos. FCP 17-16826 and 17-16827 for its Homeowners multi-peril and wind-only programs, respectively. CITIZENS proposed an overall average statewide rate increase of 6.7% for the multi-peril program and 1.7% for the wind-only program with an effective date of February 1, 2018, for new and renewal business.
- 13. 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 6.6% for the multi-peril program and 0.9% for the wind-only program 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 overall average statewide rate increases established above for Homeowners multi-peril and wind-only programs are discussed by policy type below.
- 14. For Homeowners (HO-3 and HW-2), CITIZENS proposed an overall average statewide rate increase of 6.7% for the multi-peril program and 1.3% for the wind-only program. The OFFICE approves an overall average statewide rate increase of 6.6% for the multi-peril program and 0.4% 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 approved changes by territory for HO-3 and HW-2.

- 15. For Homeowners (HO-4 and HW-4), CITIZENS proposed an overall average statewide rate decrease of -13.0% for the multi-peril program and an overall average statewide rate decrease of -4.4% for the wind-only program. The OFFICE approves these rates as filed. "Attachment B" attached hereto, lists the approved changes by territory for HO-4 and HW-4.
- 16. For Homeowners (HO-6 and HW-6), CITIZENS proposed an overall average statewide rate increase of 7.6% for the multi-peril program and 5.7% for the wind-only program. The OFFICE approves these rates as filed. "Attachment C" attached hereto, lists the approved changes by territory for HO-6 and HW-6.

DWELLING FIRE

- 17. On or about July 21, 2017, CITIZENS filed with the OFFICE Rate Filing Nos. FCP 17-16966 and FCP 17-16967 for its multi-peril and wind-only Dwelling Fire programs, respectively. CITIZENS proposed an overall average statewide rate increase of 5.2% for the multi-peril program and 6.3% for the wind-only program with an effective date of February 1, 2018, for new and renewal business.
- 18. 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 5.2% for the multi-peril program and 4.6% for the wind-only program 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. 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)

- 19. On or about July 25, 2017, CITIZENS filed with the OFFICE Rate Filing Nos. FCP 17-17210 and FCP 17-17211 for its Mobile Home multi-peril and wind-only programs, respectively. CITIZENS proposed an overall average statewide rate increase of 3.9% for the multi-peril program and 9.8% for the wind-only program with an effective date of February 1, 2018, for new and renewal business.
- 20. The OFFICE reviewed the information provided by CITIZENS and based on its review, hereby establishes the above-filed statewide rates to meet the requirements of Section 627.351(6)(n), Florida Statutes. The OFFICE approves these rates as filed. 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)

- 21. On or about July 27, 2017, CITIZENS filed with the OFFICE Rate Filing Nos. FCP 17-17409 and FCP 17-17410 for its Mobile Home Physical Damage Dwelling Fire wind-only and multi-peril programs, respectively. CITIZENS proposed an overall average statewide rate increase of 7.1% for the multi-peril program and 10% for the wind-only program with an effective date of February 1, 2018, for new and renewal business.
- 22. The OFFICE reviewed the information provided by CITIZENS and based upon its findings, hereby establishes the above-filed statewide rates to meet the requirements of Section 627.351(6)(n), Florida Statutes. The OFFICE approves these rates as filed. Charts listing the approved rate changes for multi-peril and wind-only are attached hereto as "Attachment F."

GENERAL PROVISIONS APPLICABLE TO ALL POLICIES

23. 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.

24. 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** for Rate Filing Nos. FCP 17-16826, FCP 17-16827, FCP 17-16966, FCP 17-16967, FCP 17-17210, FCP 17-17211, FCP 17-17409, and FCP 17-17410.

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

DONE AND ORDERED this 6 day of December 2017.

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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: Barry Gilway, President, Citizens Property Insurance Corporation, 2101 Maryland Circle, Tallahassee, FL 32303, this 6th day of December, 2017.

Elenita Gomez

Assistant General Counsel

Office of Insurance Regulation

ATTACHMENT A HOMEOWNERS (HO-3) MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES

				EXCLUDING FHC	F CASH BUILD-UI)		Total Including
		Wind	Sinkhole	Water	All Other		Total	
		Average	Average	Average	Average	Indicated	Average	Average
Territory	Territory Description	Premium Change	Premium Change	Premium Change	Premium Change	Premium Change	Premium Change	Premium Change
	Alachua	2.1%	0.0%	-18.1%	-8.7%	-12.1%	-9.5%	-9.3%
-	Baker	8.7%	0.0%	-20.6%	-10.1%	-10.4%	-9.3%	-9.0%
601	Bay, Coastal	1.7%	0.0%	-10.9%	-17.7%	-5.6%	-4.8%	-4.4%
$\overline{}$	Bay, Remainder	-9.3%	0.0%	-8.5% -7.7%	-20.0%	-6.6% -13.9%	-6.5% -10.0%	-6.0%
	Bay Bradford	-9.3% 8.4%	0.0%	-7.7%	-14.7% -14.8%	-13.9%	-10.0%	-9.7% -9.6%
	Brevard, Coastal	-0.8%	0.0%	-19.0%	-19.6%	-4.4%	-3,4%	-3.1%
	Brevard, Remainder	5.6%	0.0%	-5.4%	-20.6%	-2.1%	-1.4%	-0.9%
$\overline{}$	Brevard	1.4%	0.0%	-0.9%	-19.2%	-2.8%	-1.3%	-0.9%
35	Broward, Hllwd & Ft. Ldrdle	53.4%	0.0%	-4.8%	27.9%	26.7%	7.5%	8.1%
361	Broward, Coastal	-25.8%	0.0%	16.8%	37.6%	59.0%	9.9%	9.4%
37	Broward, Rem. Excl. Ft. L. & Hlywd	83.3%	0.0%	-3.1%	15.8%	46.6%	9.9%	10.7%
45 Wind	Broward	16.0%	0.0%	1.9%	20.0%	32.2%	9.9%	10.3%
	Broward	33.5%	0.0%	-4.2%_	21.6%	50.2%	10.0%	10.7%
	Broward	25.0%	0.0%	-0.1%	25.9%	39.5%	10.0%	10.5%
	Broward	32,2%	0.0%	-2.5%	23.6%	33.7%	10.0%	10.6%
193	Calhoun	7.3%	0.0%	-19.3%	-15.7%	-10.0%	-9.0%	-8.5%
581 711	Charlotte, Coastal	7.3%	0.0%	-20.2% -14.1%	-18.1% -23.8%	-3.8% -11.5%	-2.5% -8.9%	-1.9% -8.4%
	Charlotte, Remainder Charlotte	1.5%	0.0%	-14.1% -21.9%	-23.8%	0.2%	2.9%	3.6%
591	Citrus, Coastal	8.4%	0.0%	-21,9%	-19.7%	-6.9%	-6.2%	-5.6%
731	Citrus, Remainder	6.6%	0.0%	-11.9%	-21.0%	-11.9%	-8.7%	-8.2%
492	Clay	1.3%	0.0%	-16.1%	-8.4%	-8.7%	-8.5%	-8.3%
551	Collier, Remainder	0.1%	0.0%	-10.7%	-20.6%	-8.0%	-7.6%	-7.2%
541	Collier, Coastal	28.9%	0.0%	-18.9%	-22.7%	22.8%	9.1%	10.2%
62 Wind	Collier	-3.6%	0.0%	-9.7%	-14.0%	-8.9%	-6.7%	-6.4%
293	Columbia	7.6%	0.0%	-16.9%	-14.0%	-14.2%	-9.9%	-9.5%
30	Dade, Miami Beach	0.0%	0.0%	7.8%	35.1%	80.7%	9.9%	9.9%
31	Dade, Coastal	0.0%	0.0%	8.5%	27.4%	57.7%	9.9%	9.9%
32	Dade, Miami	59.7%	0.0%	-6.1%	29.8%	21.7%	9.4%	10.2%
33	Dade, Hialeah	95.0%	0.0%	2.7%	16.0%	47.4%	10.0%	10.4%
34	Dade, Rem Excl H.,M.,M.B.	86.1%	0.0%	-0.6%	24.7%	47.6%	10.0%	10.6%
22 Wind 23 Wind	Dade Dade	23.2%	0.0%	-2.4% -3.8%	19,2% 25.0%	32.4% 47.7%	9.9%	10.5%
24 Wind	Dade	45.8%	0.0%	-3.9%	23.4%	31.3%	9.9%	10.6%
25 Wind	Dade	46.1%	0.0%	-2.3%	22.6%	34.8%	10.0%	10.6%
26 Wind	Dade	46.0%	0.0%	-1.9%	23.7%	79.6%	10.0%	10.6%
27 Wind	Dade	37.5%	0.0%	0.2%	27.6%	63.9%	10.0%	10.5%
28 Wind	Dade	40.7%	0.0%	0.7%	26.3%	62.0%	10.0%	10.5%
29 Wind	Dade	49.7%	0.0%	2.2%	28.3%	57.8%	10.0%	10.4%
712	De Soto	-2.4%	0.0%	-21.9%	-10.4%	-9.8%	-9.4%	-9.0%
592	Dixie, Coastal	3.3%	0.0%	-15.0%	-18.7%	-11.5%	-9.6%	-9.1%
732	Dixie, Remainder	9.1%	0.0%	-12.3%	-14.6%_	-14.4%	-9.5%	-9.2%
39	Duval, Jacksonville	7.3%	0.0%	-3.4%	-11.3%	-4.6%	-4.4%	-4.2%
40	Duval, Remainder	10.1%	0.0%	-10.7%	-9.8%	-4.0%	-4.0%	-3.6%
41 41 Wind	Duval, Coastal	6.4% 2.8%	0.0%	-10.4% -10.7%	-12.7% -12.9%	-3.3% -4.0%	-3.0% -3.5%	-2.5%
602	Escambia, Coastal	0.0%	0.0%	-5.1%	-13.2%	-20.4%	-10.0%	-3.1%
43	Escambia, Remainder	9.6%	0.0%	-7.9%	-11.9%	0.9%	1.1%	1.6%
52 Wind	Escambia Escambia	8.8%	0.0%	-15.1%	-22.6%	3.7%	0.2%	0.8%
53 Wind	Escambia	-6.8%	0.0%	-2.4%	-6.5%	-7.2%	-6.2%	-6.0%
54 Wind	Escambia	6.5%	0.0%	-7.9%	-12,0%	-0.6%	-0.1%	0.3%
531	Flagler, Coastal	NA	NA	NA	NA	NA	NA	NA
701	Flagler, Remainder	15.5%	0.0%	-15.8%	-0.7%	-0.9%	-0.8%	-0.3%
83 Wind	Flagler	14.2%	0.0%	-5.5%	-13.4%	6.7%	4.2%	4.8%
603	Franklin	-2.5%	0.0%	-13.7%	-14.5%	-15.6%	-9.9%	-9.6%
65 Wind	Franklin	-4.6%	0.0%	-10.3%	-10.9%	-15.0%	-6.9%	-6.6%
393	Gadsden	0.1%	0.0%	-17.4%	-11.3%	-17.0%	-9.8%	-9.6%
923	Gleden	9.2%	0.0%	-17.5%	-12.5%	-15.3%	-9.9%	-9.6%
552 604	Glades Gulf, Coastal	2.1%	0.0%	-19.0% -17.5%	-15.7% -20.3%	-10.7% -11.6%	-7.7% -10.0%	-7.3%
722	Gulf, Coastar Gulf, Remainder	12.9%	0.0%	-8.9%	-20.3%	-6.6%	-6.6%	-9.3%
66 Wind	Gulf	-6.7%	0.0%	-11,4%	-14.3%	-16.1%	-10.0%	-9.7%
493	Hamilton	9.7%	0.0%	-17.2%	-13.5%	-13.1%	-10.0%	-9.6%
713	Hardee	4.8%	0.0%	-16.1%	-12.5%	-15.5%	-10.0%	-9.7%
553	Hendry	8.9%	0.0%	-13.3%	-9.9%	-2.2%	-2.1%	-1.6%
	Hernando, Coastal	19.4%	0.0%	-3.9%	-13.5%	18.3%	3.1%	3.6%

ATTACHMENT A HOMEOWNERS (HO-3) MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES

Perform Perf					EXCLUDING FHC	F CASH BUILD-UF)		Total Including
			Wind	Sinkhole	Water	All Other		tal	FHCF Build-up
Stands S								. " .	Average
Second Common C									Premium Change
1414 Righlands									
47 Billiforning Col. C	-								
Section Sect								-	
1939 100mes 6.5% 0.0% 187% 16.6% 9.3% 9.0% 2.7% 2.7% 1.8%									
156 Influent News, Constant NA					-				
183 Indies Rivers, Constal NA NA NA NA NA NA NA N									
1909 July 1909 July 1909									
693 Jaksen									
Page		Jackson					-14.7%		
1932 Lafayette 17.8%	605	Jefferson, Coastal	NA	NA	NA	NA	NA	NA	NA
5672 Lake	793	Jefferson, Remainder	6.0%	0.0%	-17.9%	-13.3%	-14.5%	-9.9%	-9.6%
1552 Lex, Constal 29.1% 0.09% 3.3.9% 3.7.7% 48.7% 0.09% 1.7% 554 Lex, Eleminder 10.5% 0.09% 6.43.8 11.9% 2.23% 2.21% 1.9% 17 Wind Lec 9.2% 0.09% 5.38% 1.12.6% 5.8% 5.39% 1.9% 18 Wind Lec 9.9% 0.09% 6.63% 1.12.8% 1.25% 1.19% 1.9% 19 Wind Lec 0.64% 0.09% 6.63% 1.18% 2.24% 1.19% 0.06% 1.13% 1.18%	893	Lafayette	17.8%	0.0%	-16.0%	-11.8%	-15.6%	-10.0%	-9.7%
1.79 1.79	692	Lake	12.5%	0.0%	-21.3%	-17.4%	-8.4%	-6.7%	-6.0%
17 Wind Dec 9.2% 0.09% 5.83% 1.126% 5.85% 5.34% 1.16	542	Lee, Coastal	29.1%	0.0%	-32.9%	-37.7%			11.2%
18 Wind Dec		Lee, Remainder							-1.7%
30 Wind Dec 9.9% 0.0% 6.6% 1.12% 1.12% 1.11% 1.15% 1.12% 1.15% 1.15% 1.12% 1.15% 1.12% 1.15% 1.12% 1.12% 1.15% 1.12%									
20 Wind Ize									
993. Leon					4				
594 Levy, Chastal 13% 0.0% 1-19% 1-1.2% 1-1.2% 9.99% 9.97%					 				
2734 1.579									
57 Wind Levy 4.9% 0.0% 1.173% 9.5% 3.0% 7.2% 7.5% 5.9% 5.5% 5.					† 				
931 Liberty 11.13% 0.09% 1-13.3% 1-16.9% 5-59% 5-54% 5-59% 9-56% 5-8% 0.9% 1-17.0% 1-10.0% 1-17.0% 1-10.0% 1-17.0% 1-10.0% 1-17.0% 1-10.0% 1-17.0% 1-10.0% 1-17.0% 1-10.0% 1-17.0% 1-10.0% 1-10.0% 1-17.0% 1-10.0% 1-1									
3932 Madison		-							
Seg					-				
Table Manatec Manate									
68 Wind Manatee 9.0% 0.0% 1-18.0% -9.7% 1.3% 2.7% 3.3% 3.3% 3.2% 3.2% 3.3% 3.3% 3.2% 3.3% 3.3% 3.2% 3.3% 3.3% 3.2% 3.3% 3.3% 3.2% 3.3% 3.2% 3.3% 3.3% 3.2% 3.3% 3.3% 3.2% 3.3% 3.2% 3.3% 3.2% 3.3% 3.2% 3.3% 3.2% 3.2% 3.3% 3.2% 3.2% 3.2% 3.2% 3.3% 3.2% 3.2% 3.2% 3.2% 3.2% 3.2% 3.3% 3.2%									
The company									
182 Marin, Casstal 9.5% 0.0% 1.4% 50.5% 12.4% 10.0% 10.2% NA NA NA NA NA NA NA N		Marion	15.2%	0.0%	-26.7%	-11.0%	-8.4%	-8.7%	
S Monroe, Excl. Key West NA NA </td <td>10</td> <td>Martin, Remainder</td> <td>-2.7%</td> <td>0.0%</td> <td>-2.0%</td> <td>58.4%</td> <td>2.0%</td> <td>2.1%</td> <td>2.0%</td>	10	Martin, Remainder	-2.7%	0.0%	-2.0%	58.4%	2.0%	2.1%	2.0%
7 Monroe, Key West	182	Martin, Coastal	9.5%	0.0%	1.4%	50.5%	12.4%	10.0%	10.2%
90 Wind Monroe	5				··	NA NA			NA
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77 Wind Saint Lucie 0.9% 0.0% -12.5% 49.2% 14.8% 2.9% 3.0%							+		
607 Santa Rosa, Coastal NA NA NA NA NA NA NA	77 Wind			0.0%	-12.5%	49.2%	14.8%	2.9%	3.0%
	607	Santa Rosa, Coastal	NA	NA	NA	NA	NA	NA	NA

$\label{eq:attachmenta} ATTACHMENT\ A$ HOMEOWNERS (HO-3) MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES

				EXCLUDING FHC	F CASH BUILD-UI			Total Including
		Wind	Sinkhole	Water	All Other	To	tal	FHCF Build-up
		Average	Average	Average	Average	Indicated	Average	Average
Territory	Territory Description	Premium Change	Premium Change	Premium Change	Premium Change	Premium Change	Premium Change	Premium Change
724	Santa Rosa, Remainder	-6.2%	0.0%	-16.5%	-12.8%	-10.3%	-8.2%	-7.9%
92 Wind	Santa Rosa	-0.6%	0.0%	-15.0%	-12.1%	-5.6%	-3.4%	-3.0%
583	Sarasota, Coastal	0.0%	0.0%	-6.1%	-15.6%	-36.3%	-9.8%	-9.8%
715	Sarasota, Remainder	5.7%	0.0%	3.3%	-24.2%	0.6%	1.3%	1.7%
49 Wind	Sarasota	-3,4%	0.0%	-5.0%	-16.9%	-7.4%	-5.1%	-4.8%
50 Wind	Sarasota	-4.9%	0.0%	-2.8%	-17.6%	-9.8%	-6.0%	-5.7%
51 Wind	Sarasota	-2.3%	0.0%	-6.2%	-23.9%	-15.4%	-6.6%	-6.3%
512	Seminole	8.3%	0.0%	-8.3%	-19.6%	-8.2%	-8.0%	-7.6%
921	Sumter	14.4%	0.0%	-20.6%	-16.1%	-11.5%	-8.7%	-8.1%
933	Suwannee	12.5%	0.0%	-18.8%	-11.4%	-9.5%	-9.0%	-8.6%
596	Taylor, Coastal	4.6%	0.0%	-15.6%	-18.5%	-13.0%	-9.8%	-9.3%
737	Taylor, Remainder	9.6%	0.0%	-16.9%	-19.3%	-6.2%	-6.0%	-5.4%
922	Union	NA	NA	NA	NA	NA	NA	NA NA
62	Volusia, Coastal	0.0%	0.0%	-14.5%	-6.5%	-20.7%	-9.8%	-9.8%
63	Volusia, Remainder	9.5%	0.0%	-12.6%	-7.0%	-1.0%	-0.7%	-0.2%
14 Wind	Volusia	10.8%	0.0%	-10.6%	-2.0%	4.6%	5.1%	5.6%
15 Wind	Volusia	5.4%	0.0%	-14.4%	-8.8%	-3.1%	-2.4%	-1.9%
16 Wind	Volusia	5.8%	0.0%	-16.4%	-11,1%	-8.0%	-5.4%	-4.9%
608	Wakulla, Coastal	12.7%	0.0%	-16.3%	-11.1%	-10.1%	-7.4%	-7.0%
725	Wakulla, Remainder	9.3%	0.0%	-13.6%	-15.3%	-13.6%	-9.6%	-9.3%
58 Wind	Wakulla	0.2%	0.0%	-15.5%	-12.6%	-9.7%	-8.1%	-7.8%
609	Walton, Coastal	0.0%	0.0%	-13.6%	-7.9%	-19.3%	-9.9%	-9.9%
726	Walton, Remainder	2.3%	0.0%	-1.3%	-19.7%	-8.5%	-6.7%	-6.3%
75 Wind	Walton	-10.4%	0.0%	-11.6%	-5.7%	-14.5%	-9.6%	-9.4%
934	Washington	13.4%	0.0%	-17.8%	-13.7%	-13.2%	-9.6%	-9.2%

ATTACHMENT A HOMEOWNERS (HO-3) MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES WIND ONLY

				Total Including
		EXCLUDING FHC	F CASH BUILD-UP	FHCF Build-up
		Indicated	Average	Average
Territory	Territory Description	Premium Change	Premium Change	Premium Change
59 Wind	Bay	1.7%	1.5%	1.8%
60 Wind	Brevard	13.6%	7.8%	8.1%
45 Wind	Broward	5.5%	3.2%	3.5%
46 Wind	Broward	13.0%	4.5%	4.7%
47 Wind	Broward	-7.3%	-5.1%	-4.8%
48 Wind	Broward	-8.0%	-7.4%	-7.1%
61 Wind	Charlotte	37.7%	9.7%	9.9%
62 Wind	Collier	12.9%	6.2%	6.4%
22 Wind	Dade	-1.2%	-1.3%	-1.1%
23 Wind	Dade	-3.1%	-2.5%	-2.3%
24 Wind	Dade	-5.1%	-4.2%	-3.9%
25 Wind	Dade	-10.2%	-6.5%	-6.3%
26 Wind	Dade	4.2%	0.7%	1.0%
27 Wind	Dade	-8.1%	-6.4%	-6.1%
	Dade	-13.6%	-9.5%	-9.3%
29 Wind		-13.5%	-8.3%	-8.1%
41 Wind	Duval	8.4%	7.9%	8.1%
52 Wind	Escambia	46.3%	9.3%	9.6%
	Escambia	57.9%	7,9%	8.1%
	Escambia	13.5%	9.4%	9.7%
	Flagler	47,2%	9.8%	10.1%
65 Wind		-2.7%	-2.5%	-2.2%
66 Wind	Gulf	5.8%	3.2%	3.4%
	Hernando	3.8%	4.6%	4.8%
	Indian River	12.8%	8.0%	8.3%
17 Wind		24.9%	8.9%	9.2%
	Lee	15.5%	8,4%	8.6%
19 Wind	Lee	-0.4%	1.8%	2.1%
20 Wind	Lee	-0.6%	1.4%	1.7%
57 Wind	Levy	19,4%	7,7%	8.0%
	Manatee	26.1%	9.3%	9.6%
90 Wind	Monroe	0,2%	-0.5%	-0.2%
69 Wind	Nassau	12.7%	9.1%	9.4%
70 Wind	Okaloosa	10.7%	7.6%	7.9%
94 Wind	Palm Beach	22.1%	9.0%	9.2%
	Palm Beach	12.7%	5.4%	5.6%
	Palm Beach	2.2%	0.8%	1.0%
		-6.6%	-5.1%	-4.8%
88 Wind	Pasco	-10.4%	-8.0%	-7.8%
42 Wind		10.1%	8.7%	9.0%
71 Wind	Saint Johns	38.1%	8.0%	8.3%
	Saint Lucie	5.3%	4.4%	4.6%
92 Wind	<u> </u>	1.6%	1.7%	1.9%
49 Wind	Sarasota	-8.3%	-1.9%	-1,6%
50 Wind	Sarasota	25.2%	9.4%	9.7%
51 Wind	Sarasota	21.2%	6.5%	6.7%
14 Wind	Volusia	15.6%	9.1%	9.4%
15 Wind	· · · · · · · · · · · · · · · · · · ·	6.2%	6.4%	6.6%
16 Wind		0.9%	3.8%	4,1%
	Wakulla	14.2%	7.3%	7.5%
75 Wind		-2.7%	-1.9%	-1.7%

ATTACHMENT B TENANTS (HO-4) MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES

Average	All Other Average mium Change -13.6% NA -5.8% -9.3% -14.9% NA -13.8% -9.2% -19.3% -15.0% -10.1%	To Indicated Premium Change -31.2% NA -33.4% -33.3% -22.3% NA -28.9% -28.7% -16.5% -20.3%	tal Average Premium Change -15.0% NA -15.0% -15.0% NA -15.0% NA -15.0%	Total Including FHCF Build-up Average Premium Change -15.0% NA -15.1%
Territory Territory Description Premium Change Pres 192 Alachua -34.4% -34.4% 292 Baker NA 601 Bay, Coastal -34.2% 721 Bay, Remainder -31.6% 59 Wind Bay -15.3% 392 Bradford NA 57 Brevard, Coastal -15.7% 64 Brevard, Remainder -24.8% 60 Wind Brevard -4.8% 35 Broward, Remainder -24.8% 361 Broward, Coastal 0.0% 37 Broward, Rem. Excl. Ft. L. & Hlywd -14.8% 45 Wind Broward -8.2% 46 Wind Broward -13.2% 47 Wind Broward -25.3% 48 Wind Broward -16.2% 193 Calhoun NA 581 Charlotte, Coastal -24.6% 711 Charlotte, Remainder -25.0% 61 Wind Charlotte, Remainder -26.	nium Change -13.6% NA -5.8% -9.3% -14.9% NA -13.8% -9.2% -19.3% -9.5% -15.0%	Premium Change -31.2% NA -33.4% -33.3% -22.3% NA -28.9% -28.7% -16.5%	Premium Change -15.0% NA -15.0% -15.0% -15.0% NA -15.0% NA -15.0%	Average Premium Change -15.0% NA -15.1% -15.1%
Territory Territory Description Premium Change Prei 192 Alachua -34.4% -34.4% 292 Baker NA 601 Bay, Coastal -34.2% 721 Bay, Remainder -31.6% 59 Wind Bay -15.3% 392 Bradford NA 57 Brevard, Coastal -15.7% 64 Brevard, Remainder -24.8% 60 Wind Brevard -4.8% 35 Broward, Remainder -24.8% 361 Broward, Coastal 0.0% 37 Broward, Rem. Excl. Ft. L. & Hlywd -14.8% 45 Wind Broward -8.2% 46 Wind Broward -13.2% 47 Wind Broward -25.3% 48 Wind Broward -16.2% 193 Calhoun NA 581 Charlotte, Coastal -24.6% 711 Charlotte, Remainder -25.0% 61 Wind Charlotte, Remainder -26.	nium Change -13.6% NA -5.8% -9.3% -14.9% NA -13.8% -9.2% -19.3% -9.5% -15.0%	Premium Change -31.2% NA -33.4% -33.3% -22.3% NA -28.9% -28.7% -16.5%	Premium Change -15.0% NA -15.0% -15.0% -15.0% NA -15.0% NA -15.0%	Premium Change -15.0% NA -15.1% -15.1%
192 Alachua -34,4% 292 Baker NA 601 Bay, Coastal -34,2% 721 Bay, Remainder -31,6% 59 Wind Bay -15,3% 392 Bradford NA 57 Brevard, Coastal -15,7% 64 Brevard, Remainder -24.8% 60 Wind Brevard -4.8% 35 Broward, Remainder -24.8% 361 Broward, Coastal 0.0% 37 Broward, Rem. Excl. Ft. L. & Hlywd -14.8% 45 Wind Broward -8.2% 46 Wind Broward -13.2% 47 Wind Broward -13.2% 48 Wind Broward -16.2% 193 Calhoun NA 581 Charlotte, Coastal -24.6% 711 Charlotte, Remainder -25.0% 61 Wind Charlotte -20.6% 591 Citrus, Coastal -32.5% 731 Citrus, Remainder	-13.6% NA -5.8% -9.3% -14.9% NA -13.8% -9.2% -19.3% -9.5% -15.0%	-31.2% NA -33.4% -33.3% -22.3% NA -28.9% -28.7% -16.5%	-15.0% NA -15.0% -15.0% -15.0% NA -15.0%	-15.0% NA -15.1% -15.1%
292 Baker NA 601 Bay, Coastal -34.2% 721 Bay, Remainder -31.6% 59 Wind Bay -15.3% 392 Bradford NA 57 Brevard, Coastal -15.7% 64 Brevard, Remainder -24.8% 60 Wind Brevard -4.8% 35 Broward, Remainder -21.0% 361 Broward, Coastal 0.0% 37 Broward, Rem. Excl. Ft. L. & Hlywd -14.8% 45 Wind Broward -8.2% 46 Wind Broward -13.2% 47 Wind Broward -25.3% 48 Wind Broward -16.2% 193 Calhoun NA 581 Charlotte, Coastal -24.6% 711 Charlotte, Remainder -25.0% 61 Wind Charlotte -20.6% 591 Citrus, Coastal -32.5% 731 Citrus, Remainder -26.8% 492 Clay <th>NA -5.8% -9.3% -14.9% NA -13.8% -9.2% -19.3% -9.5% -15.0%</th> <th>NA -33.4% -33.3% -22.3% NA -28.9% -28.7% -16.5%</th> <th>NA -15.0% -15.0% -15.0% NA -15.0%</th> <th>NA -15.1% -15.1%</th>	NA -5.8% -9.3% -14.9% NA -13.8% -9.2% -19.3% -9.5% -15.0%	NA -33.4% -33.3% -22.3% NA -28.9% -28.7% -16.5%	NA -15.0% -15.0% -15.0% NA -15.0%	NA -15.1% -15.1%
601 Bay, Coastal -34.2% 721 Bay, Remainder -31.6% 59 Wind Bay -15.3% 392 Bradford NA 57 Brevard, Coastal -15.7% 64 Brevard, Remainder -24.8% 60 Wind Brevard -4.8% 35 Broward, Hllwd & Ft. Ldrdle -21.0% 361 Broward, Coastal 0.0% 37 Broward, Rem. Excl. Ft. L. & Hlywd -14.8% 45 Wind Broward -8.2% 46 Wind Broward -13.2% 47 Wind Broward -25.3% 48 Wind Broward -16.2% 193 Calhoun NA 581 Charlotte, Coastal -24.6% 711 Charlotte, Remainder -25.0% 61 Wind Charlotte -20.6% 591 Citrus, Coastal -32.5% 731 Citrus, Remainder -26.8% 492 Clay -35.0% 551	-5.8% -9.3% -14.9% NA -13.8% -9.2% -19.3% -9.5% -15.0%	-33.4% -33.3% -22.3% NA -28.9% -28.7% -16.5%	-15.0% -15.0% -15.0% NA -15.0%	-15.1% -15.1%
721 Bay, Remainder -31.6% 59 Wind Bay -15.3% 392 Bradford NA 57 Brevard, Coastal -15.7% 64 Brevard, Remainder -24.8% 60 Wind Brevard -4.8% 35 Broward, Hllwd & Ft. Ldrdle -21.0% 361 Broward, Coastal 0.0% 37 Broward, Coastal -14.8% 45 Wind Broward -14.8% 45 Wind Broward -13.2% 47 Wind Broward -25.3% 48 Wind Broward -25.3% 48 Wind Broward -16.2% 193 Calhoun NA 581 Charlotte, Coastal -24.6% 711 Charlotte, Remainder -25.0% 61 Wind Charlotte -20.6% 591 Citrus, Coastal -32.5% 731 Citrus, Remainder -26.8% 492 Clay -35.0% 551 Collier, Rema	-9.3% -14.9% NA -13.8% -9.2% -19.3% -9.5% -15.0%	-33.3% -22.3% NA -28.9% -28.7% -16.5%	-15.0% -15.0% NA -15.0%	-15.1%
59 Wind Bay -15.3% 392 Bradford NA 57 Brevard, Coastal -15.7% 64 Brevard, Remainder -24.8% 60 Wind Brevard -4.8% 35 Broward, Hllwd & Ft. Ldrdle -21.0% 361 Broward, Coastal 0.0% 37 Broward, Coastal -14.8% 45 Wind Broward -8.2% 46 Wind Broward -13.2% 47 Wind Broward -25.3% 48 Wind Broward -16.2% 193 Calhoun NA 581 Charlotte, Coastal -24.6% 711 Charlotte, Remainder -25.0% 61 Wind Charlotte -20.6% 591 Citrus, Coastal -32.5% 731 Citrus, Remainder -26.8% 492 Clay -35.0% 551 Collier, Remainder -21.2% 541 Collier, Coastal -12.5% 62 Wind C	-14.9% NA -13.8% -9.2% -19.3% -9.5% -15.0%	-22.3% NA -28.9% -28.7% -16.5%	-15.0% NA -15.0%	
392 Bradford NA 57 Brevard, Coastal -15.7% 64 Brevard, Remainder -24.8% 60 Wind Brevard -4.8% 35 Broward, Hllwd & Ft. Ldrdle -21.0% 361 Broward, Coastal 0.0% 37 Broward, Coastal -14.8% 45 Wind Broward -14.8% 45 Wind Broward -13.2% 47 Wind Broward -25.3% 48 Wind Broward -16.2% 193 Calhoun NA 581 Charlotte, Coastal -24.6% 711 Charlotte, Remainder -25.0% 61 Wind Charlotte -20.6% 591 Citrus, Coastal -32.5% 731 Citrus, Remainder -26.8% 492 Clay -35.0% 551 Collier, Remainder -21.2% 541 Collier, Coastal -12.5% 62 Wind	NA -13.8% -9.2% -19.3% -9.5% -15.0%	NA -28.9% -28.7% -16.5%	NA -15.0%	-14.9%
57 Brevard, Coastal -15.7% 64 Brevard, Remainder -24.8% 60 Wind Brevard -4.8% 35 Broward, Hllwd & Ft. Ldrdle -21.0% 361 Broward, Coastal 0.0% 37 Broward, Coastal -14.8% 45 Wind Broward -14.8% 45 Wind Broward -13.2% 47 Wind Broward -25.3% 48 Wind Broward -16.2% 193 Calhoun NA 581 Charlotte, Coastal -24.6% 711 Charlotte, Remainder -25.0% 61 Wind Charlotte -20.6% 591 Citrus, Coastal -32.5% 731 Citrus, Remainder -26.8% 492 Clay -35.0% 551 Collier, Remainder -21.2% 541 Collier, Coastal -12.5% 62 Wind Collier -8.7% 293 <td>-13.8% -9.2% -19.3% -9.5% -15.0%</td> <td>-28.9% -28.7% -16.5%</td> <td>-15.0%</td> <td>NA</td>	-13.8% -9.2% -19.3% -9.5% -15.0%	-28.9% -28.7% -16.5%	-15.0%	NA
64 Brevard, Remainder -24.8% 60 Wind Brevard -4.8% 35 Broward, Hllwd & Ft. Ldrdle -21.0% 361 Broward, Coastal 0.0% 37 Broward, Rem. Excl. Ft. L. & Hlywd -14.8% 45 Wind Broward -8.2% 46 Wind Broward -13.2% 47 Wind Broward -25.3% 48 Wind Broward -16.2% 193 Calhoun NA 581 Charlotte, Coastal -24.6% 711 Charlotte, Remainder -25.0% 61 Wind Charlotte -20.6% 591 Citrus, Coastal -32.5% 731 Citrus, Remainder -26.8% 492 Clay -35.0% 551 Collier, Remainder -21.2% 541 Collier, Coastal -12.5% 62 Wind Collier -8.7% 293 Columbia -37.1%	-9.2% -19.3% -9.5% -15.0%	-28.7% -16.5%		-14.8%
60 Wind Brevard -4.8% 35 Broward, Hllwd & Ft. Ldrdle -21.0% 361 Broward, Coastal 0.0% 37 Broward, Coastal -14.8% 45 Wind Broward -8.2% 46 Wind Broward -13.2% 47 Wind Broward -25.3% 48 Wind Broward -16.2% 193 Calhoun NA 581 Charlotte, Coastal -24.6% 711 Charlotte, Remainder -25.0% 61 Wind Charlotte -20.6% 591 Citrus, Coastal -32.5% 731 Citrus, Remainder -26.8% 492 Clay -35.0% 551 Collier, Remainder -21.2% 541 Collier, Coastal -12.5% 62 Wind Collier -8.7% 293 Columbia -37.1%	-19.3% -9.5% -15.0%	-16.5%		-15.0%
35 Broward, Hllwd & Ft. Ldrdle -21.0% 361 Broward, Coastal 0.0% 37 Broward, Rem. Excl. Ft. L. & Hlywd -14.8% 45 Wind Broward -8.2% 46 Wind Broward -13.2% 47 Wind Broward -25.3% 48 Wind Broward -16.2% 193 Calhoun NA 581 Charlotte, Coastal -24.6% 711 Charlotte, Remainder -25.0% 61 Wind Charlotte -20.6% 591 Citrus, Coastal -32.5% 731 Citrus, Remainder -26.8% 492 Clay -35.0% 551 Collier, Remainder -21.2% 541 Collier, Coastal -12.5% 62 Wind Collier -8.7% 293 Columbia -37.1%	-9.5% -15.0%		-10.0%	-9.6%
361 Broward, Coastal 0.0% 37 Broward, Rem. Excl. Ft. L. & Hlywd -14.8% 45 Wind Broward -8.2% 46 Wind Broward -13.2% 47 Wind Broward -25.3% 48 Wind Broward -16.2% 193 Calhoun NA 581 Charlotte, Coastal -24.6% 711 Charlotte, Remainder -25.0% 61 Wind Charlotte -20.6% 591 Citrus, Coastal -32.5% 731 Citrus, Remainder -26.8% 492 Clay -35.0% 551 Collier, Remainder -21.2% 541 Collier, Coastal -12.5% 62 Wind Collier -8.7% 293 Columbia -37.1%	-15.0%		-14.9%	-14.8%
37 Broward, Rem. Excl. Ft. L. & Hlywd -14.8% 45 Wind Broward -8.2% 46 Wind Broward -13.2% 47 Wind Broward -25.3% 48 Wind Broward -16.2% 193 Calhoun NA 581 Charlotte, Coastal -24.6% 711 Charlotte, Remainder -25.0% 61 Wind Charlotte -20.6% 591 Citrus, Coastal -32.5% 731 Citrus, Remainder -26.8% 492 Clay -35.0% 551 Collier, Remainder -21.2% 541 Collier, Coastal -12.5% 62 Wind Collier -8.7% 293 Columbia -37.1%		-42.1%	-15.0%	-15.0%
45 Wind Broward -8.2% 46 Wind Broward -13.2% 47 Wind Broward -25.3% 48 Wind Broward -16.2% 193 Calhoun NA 581 Charlotte, Coastal -24.6% 711 Charlotte, Remainder -25.0% 61 Wind Charlotte -20.6% 591 Citrus, Coastal -32.5% 731 Citrus, Remainder -26.8% 492 Clay -35.0% 551 Collier, Remainder -21.2% 541 Collier, Coastal -12.5% 62 Wind Collier -8.7% 293 Columbia -37.1%	-10.170	-42.1%	-11.3%	-11.2%
46 Wind Broward -13.2% 47 Wind Broward -25.3% 48 Wind Broward -16.2% 193 Calhoun NA 581 Charlotte, Coastal -24.6% 711 Charlotte, Remainder -25.0% 61 Wind Charlotte -20.6% 591 Citrus, Coastal -32.5% 731 Citrus, Remainder -26.8% 492 Clay -35.0% 551 Collier, Remainder -21.2% 541 Collier, Coastal -12.5% 62 Wind Collier -8.7% 293 Columbia -37.1%	20.19/	-17.7%		
47 Wind Broward -25.3% 48 Wind Broward -16.2% 193 Calhoun NA 581 Charlotte, Coastal -24.6% 711 Charlotte, Remainder -25.0% 61 Wind Charlotte -20.6% 591 Citrus, Coastal -32.5% 731 Citrus, Remainder -26.8% 492 Clay -35.0% 551 Collier, Remainder -21.2% 541 Collier, Coastal -12.5% 62 Wind Collier -8.7% 293 Columbia -37.1%	-20.1%		-12.5%	-12.2%
48 Wind Broward -16.2% 193 Calhoun NA 581 Charlotte, Coastal -24.6% 711 Charlotte, Remainder -25.0% 61 Wind Charlotte -20.6% 591 Citrus, Coastal -32.5% 731 Citrus, Remainder -26.8% 492 Clay -35.0% 551 Collier, Remainder -21.2% 541 Collier, Coastal -12.5% 62 Wind Collier -8.7% 293 Columbia -37.1%	-5.4%	-10.8%	-10.2%	-10.0%
193 Calhoun NA 581 Charlotte, Coastal -24.6% 711 Charlotte, Remainder -25.0% 61 Wind Charlotte -20.6% 591 Citrus, Coastal -32.5% 731 Citrus, Remainder -26.8% 492 Clay -35.0% 551 Collier, Remainder -21.2% 541 Collier, Coastal -12.5% 62 Wind Collier -8.7% 293 Columbia -37.1%	-2.9%	-20.0%	-14.5%	-14.5%
581 Charlotte, Coastal -24.6% 711 Charlotte, Remainder -25.0% 61 Wind Charlotte -20.6% 591 Citrus, Coastal -32.5% 731 Citrus, Remainder -26.8% 492 Clay -35.0% 551 Collier, Remainder -21.2% 541 Collier, Coastal -12.5% 62 Wind Collier -8.7% 293 Columbia -37.1%	-8.0%	-13.8%	-11.7%	-11.6%
711 Charlotte, Remainder -25.0% 61 Wind Charlotte -20.6% 591 Citrus, Coastal -32.5% 731 Citrus, Remainder -26.8% 492 Clay -35.0% 551 Collier, Remainder -21.2% 541 Collier, Coastal -12.5% 62 Wind Collier -8.7% 293 Columbia -37.1%	NA	NA	NA	NA
61 Wind Charlotte -20.6% 591 Citrus, Coastal -32.5% 731 Citrus, Remainder -26.8% 492 Clay -35.0% 551 Collier, Remainder -21.2% 541 Collier, Coastal -12.5% 62 Wind Collier -8.7% 293 Columbia -37.1%	-10.0%	-32.0%	-15.0%	-15.0%
591 Citrus, Coastal -32.5% 731 Citrus, Remainder -26.8% 492 Clay -35.0% 551 Collier, Remainder -21.2% 541 Collier, Coastal -12.5% 62 Wind Collier -8.7% 293 Columbia -37.1%	-10.7%	-32.5%	-15.0%	-15.0%
731 Citrus, Remainder -26.8% 492 Clay -35.0% 551 Collier, Remainder -21.2% 541 Collier, Coastal -12.5% 62 Wind Collier -8.7% 293 Columbia -37.1%	-10.7%	-16.6%	-15.0%	-14.9%
492 Clay -35.0% 551 Collier, Remainder -21.2% 541 Collier, Coastal -12.5% 62 Wind Collier -8.7% 293 Columbia -37.1%	-7.1%	-31.5%	-14.9%	-15.0%
551 Collier, Remainder -21.2% 541 Collier, Coastal -12.5% 62 Wind Collier -8.7% 293 Columbia -37.1%	-13.2%	-27.4%	-15.0%	-15.0%
541 Collier, Coastal -12.5% 62 Wind Collier -8.7% 293 Columbia -37.1%	-13.1%	-27.8%	-15.0%	-15.0%
62 Wind Collier -8.7% 293 Columbia -37.1%	-12.2%	-29.2%	-15.0%	-15.0%
293 Columbia -37.1%	-18.3%	-22.8%	-15.0%	-14.8%
	-23.6%	-18.0%	-14.7%	-14.4%
30 Dade, Miami Beach NA	-13.6%	-25.8%	-15.0%	-15.0%
Dudy Main Death 1771	NA	NA	NA	NA
31 Dade, Coastal NA	NA	NA	NA	NA
32 Dade, Miami -16.7%	-13.9%	-14.5%	-14.5%	-14.4%
33 Dade, Hialeah NA	NA	NA	NA	NA
34 Dade, Rem Excl H.,M.,M.B. 12.2%	-20.1%	-20.7%	-15.0%	-14.8%
22 Wind Dade -0.6%	-5.7%	-5.1%	-2.5%	-2.2%
23 Wind Dade -14.0%	-15.3%	-20.3%	-14.9%	-14.8%
24 Wind Dade -9.4%	-15.6%	-16.2%	-13.8%	-13.6%
25 Wind Dade 2.3%	-22.4%	-18.6%	-15.0%	-14.7%
26 Wind Dade -6.5%	-18.8%	-17.1%	-13.9%	-13.7%
27 Wind Dade -8.2%	-17.1%	-17.8%	-14.2%	-14.0%
28 Wind Dade -7.8%	-18.7%	-22.0%	-15.0%	-14.8%
29 Wind Dade 2.1%	-17.5%	-23.2%	-15.0%	-14.9%
712 De Soto -29.3%	-13.4%	-26.0%	-15.0%	-15.0%
592 Dixie, Coastal NA	NA	NA	NA	NA
732 Dixie, Remainder NA	NA	NA	NA	NA
39 Duval, Jacksonville -28.4%	-13.7%	-34.3%	-15.0%	-15.0%
40 Duval, Remainder NA	NA	NA	NA	NA
41 Duval, Coastal -26.5%	-12.3%	-29.5%	-15.0%	-15.0%
41 Wind Duval -13.5%	-15.5%	-21.4%	-15.0%	-14.9%
602 Escambia, Coastal NA	NA	NA NA	NA NA	NA NA
43 Escambia, Remainder -18.3%	-12.4%	-34.3%	-15.0%	-14.9%
52 Wind Escambia -7.0%	-23.7%	-16.9%	-14.6%	-14.3%
53 Wind Escambia -15.1%	-14.9%	-19.1%	-15.0%	-14.8%
54 Wind Escambia -17.5%	-11.8%	-22.4%	-15.0%	-14.9%
531 Flagler, Coastal NA	NA	NA	 	NA
701 Flagler, Remainder -28.5%			IVA	^AAA
83 Wind Flagler -14.1%		1	NA -15.0%	-15 00%
603 Franklin -23.4%	-13.7% -15.4%	-28.6% -24.2%	-15.0% -15.0%	-15.0% -14.9%

ATTACHMENT B TENANTS (HO-4) MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES

			Total Including			
		Wind	All Other		tal	FHCF Build-up
		Average	Average	Indicated	Average	Average
Territory	Territory Description	Premium Change	Premium Change	Premium Change	Premium Change	Premium Change
65 Wind	Franklin	-18.6%	-10.3%	-25.1%	-15.0%	-14.9%
393	Gadsden	-35.5%	-13.6%	-25.6%	-15.0%	-15.0%
923	Gilchrist	-33.8%	-13.5%	-25.3%	-15.0%	-15.0%
552	Glades	-26.3%	-9.6%	-28.5%	-15.0%	-15.0%
604	Gulf, Coastal	-15.0%	-15.1%	-39.9%	-15.0%	-14.8%
722	Gulf, Remainder	NA	NA	NA	NA	NA
66 Wind	Gulf	-16.2%	-14.5%	-19.9%	-15.0%	-14.9%
493	Hamilton	NA	NA	NA	NA	NA
713	Hardee	NA	NA	NA	NA	NA
553	Hendry	NA	NA	NA	NA	NA
159	Hernando, Coastal	-29.9%	-5.2%	-33.5%	-15.0%	-15.1%
733	Hernando, Remainder	-35.3%	-11.5%	-27.2%	-15.0%	-15.0%
	Hernando	NA	NA	NA	NA	NA
714	Highlands	-26.5%	-9.4%	-29.5%	-15.0%	-15.0%
47	Hillsborough, Tampa	-10.8%	-16.5%	-32.8%	-15.0%	-14.9%
80	Hillsborough, Excl. Tampa	-23.3%	-12.4%	-35.8%	-15.0%	-15.0%
593	Holmes	NA	NA	NA	NA	NA
561	Indian River, Remainder	-30.0%	26.7%	3.8%	2.1%	1.8%
181	Indian River, Coastal	NA	NA	NA	NA	NA
76 Wind	Indian River	-6.2%	-23.3%	-12.0%	-10.2%	-9.8%
693	Jackson	NA NA	NA	NA	NA	NA
605	Jefferson, Coastal	NA	NA	NA	NA	NA
793	Jefferson, Remainder	-37.2%	-13.6%	-25.6%	-15.0%	-15.0%
893	Lafayette	NA	NA	NA	NA	NA
692	Lake	-43.3%	-6.0%	-9.4%	-9.4%	-9.4%
542	Lee, Coastal	-1.4%	-30.6%	-34.4%	-15.0%	-14.6%
554	Lee, Remainder	-6.0%	-17.0%	-35.8%	-15.0%	-14.9%
17 Wind	Lee	2.1%	-22.5%	-6.2%	-5.9%	-5.4%
18 Wind	Lee	-7.1%	-19.4%	-18.9%	-14.7%	-14.4%
19 Wind	Lee	-1.9%	-19.7%	-20.7%	-15.0%	-14.8%
20 Wind	Lee	-8.1%	-17.9%	-19.0%	-15.0%	-14.8%
993	Leon	-39.7%	-13.0%	-30.6%	-15.0%	-15.0%
594	Levy, Coastal	NA NA	NA NA	NA NA	NA NA	NA NA
734	Levy, Remainder	NA NA	NA NA	NA NA	NA NA	NA NA
57 Wind	Levy	NA NA	NA NA	NA NA	NA NA	NA NA
931	Liberty	NA NA	NA NA	NA	NA NA	NA NA
	Madison	NA 14 20/	NA 16.59/	NA	NA	NA 14 897
735	Manatee, Coastal Manatee, Remainder	-14.2%	-16.5%	-25.2% -30.6%	-15.0% -15.0%	-14.8%
	,	-21.0%	-11.5% -18.0%			-14.9%
68 Wind 792	Manatee Marion	-2.8% -28.5%	-18.0%	-10.9% -31.3%	-8.7% -15.0%	-8.3% -15.0%
10	Martin, Remainder	-28.5%	-12.6%	-31.3%	-15.0%	-13.0%
182	Martin, Coastal	-6.7%	-19.5%	-14.2%	-13.0%	-14.8%
			 			
7	Monroe, Excl. Key West	NA NA	NA NA	NA NA	NA NA	NA NA
90 Wind	Monroe, Key West	-1.6%	1	-9.8%	-5.5%	-5.1%
532	Monroe Nassau, Coastal	-27.2%	-15.9% -13.1%	-9.8%	-15.0%	-15.0%
892		-34.0%	· · · · · · · · · · · · · · · · · · ·	-26.5%	-15.0%	
69 Wind	Nassau, Remainder Nassau	-34.0%	-13.9% -15.5%	-26.5%	-15.0%	-15.0% -14.9%
606	Okaloosa, Coastal	-26.8%	-6.8%	-34.4%	-15.0%	
723	Okaloosa, Coastal Okaloosa, Remainder	-26.8%	-7.7%	-34.4%	-15.0%	-15.0% -15.0%
			+			
70 Wind 555	Okaloosa Okeechobee	-14.5% -25.3%	-15.4% -11.5%	-18.3% -28.4%	-15.0% -15.0%	-14.8% -15.0%
49	Orange, Orlando	-23.3%	2.1%	-28.4%	-13.0%	-13.0%
90	Orange, Orlando	-25.9%	-13.5%	-31.8%	-15.0%	-15.0%
			+	+		
511	Osceola	-24.6%	-13.6%	-30.3%	-15.0%	-15.0%

ATTACHMENT B TENANTS (HO-4) MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES

		EXCLUDING FHCF CASH BUILD-UP				Total Including
		Wind	All Other	To	tal	FHCF Build-up
		Average	Average	Indicated	Average	Average
Territory	Territory Description	Premium Change	Premium Change	Premium Change	Premium Change	Premium Change
362	Palm Beach, Coastal	0.0%	-15.0%	-50.6%	-15.0%	-15.0%
38	Palm Beach, Remainder	-19.6%	-10.2%	-26.6%	-15.0%	-14.9%
94 Wind	Palm Beach	-2.6%	-26.5%	-11.2%	-9.7%	-9.3%
95 Wind	Palm Beach	-12.9%	-11.4%	-14.4%	-12.5%	-12.2%
96 Wind	Palm Beach	-21.7%	-1.1%	-23.1%	-15.0%	-14.9%
97 Wind	Palm Beach	-15.1%	-9.2%	-16.0%	-12.8%	-12.6%
595	Pasco, Coastal	NA	NA	NA	NA	NA
736	Pasco, Remainder	-30.4%	-9.7%	-38.1%	-15.0%	-15.0%
88 Wind	Pasco	-17.6%	-13.3%	-28.4%	-15.0%	-14.9%
42	Pinellas, Coastal	0.0%	-15.0%	-42.8%	-15.0%	-15.0%
46	Pinellas - Saint Petersburg	-18.5%	-12.5%	-34.7%	-15.0%	-14.9%
81	Pinellas, Rem. Excl. Saint Petersburg	-32.6%	1.9%	-36.9%	-15.0%	-15.1%
42 Wind	Pinellas	-6.2%	-21.0%	-13.7%	-12.5%	-12.1%
50	Polk	-27.9%	-13.1%	-28.9%	-15.0%	-15.0%
992	Putnam	NA	NA	NA	NA	NA
533	Saint Johns, Coastal	-32.1%	-8.6%	-29.4%	-15.0%	-15.1%
702	Saint Johns, Remainder	-28.3%	-12.6%	-30.1%	-15.0%	-15.0%
71 Wind	Saint Johns	-25.8%	-7.9%	-24.6%	-15.0%	-15.0%
562	Saint Lucie, Remainder	-22.0%	-10.5%	-26.4%	-15.0%	-15.0%
183	Saint Lucie, Coastal	-6.1%	-17.6%	-21.4%	-13.3%	-13.0%
77 Wind	Saint Lucie	-6.0%	-18.8%	-11.8%	-11.8%	-11.5%
607	Santa Rosa, Coastal	NA	NA	NA	NA	NA
724	Santa Rosa, Remainder	-40.9%	7.5%	-17.0%	-13.3%	-13.5%
92 Wind	Santa Rosa	-8.3%	6.2%	-0.9%	-0.9%	-0.8%
583	Sarasota, Coastal	NA	NA	NA	NA NA	NA
715	Sarasota, Remainder	-16.3%	-14.3%	-34.8%	-15.0%	-14.9%
49 Wind	Sarasota	-7.1%	-26.3%	-16.3%	-14.2%	-13.9%
50 Wind	Sarasota	-8.2%	-19.4%	-28.7%	-15.0%	-14.8%
51 Wind	Sarasota	-6.7%	-20.0%	-35.2%	-15.0%	-14.8%
512	Seminole	-27.9%	-13.0%	-28.7%	-15.0%	-15.0%
921	Sumter	-38.0%	-13.9%	-26.0%	-15.0%	-15.0%
933	Suwannee	NA	NA	NA	NA	NA
596	Taylor, Coastal	NA	NA	NA	NA	NA
737	Taylor, Remainder	NA	NA	NA	NA	NA
922	Union	NA	NA	NA	NA	NA
62	Volusia, Coastal	NA	NA	NA	NA	NA
63	Volusia, Remainder	-12.6%	-15.7%	-30.7%	-15.0%	-14.9%
14 Wind	Volusia	-7.0%	-19.4%	-19.5%	-15.0%	-14.8%
15 Wind	Volusia	-16.4%	-14.2%	-26.7%	-15.0%	-14.9%
16 Wind	Volusia	-13.5%	-15.5%	-23.3%	-15.0%	-14.9%
608	Wakulla, Coastal	NA	NA	NA	NA	NA
725	Wakulla, Remainder	NA	NA	NA	NA	NA
58 Wind	Wakulla	-11.9%	-16.7%	-22.2%	-15.0%	-14.8%
609	Walton, Coastal	NA	NA	NA.	NA	NA
726	Walton, Remainder	-28.5%	-10.7%	-28.2%	-15.0%	-15.0%
75 Wind	Walton	-14.4%	-15.5%	-25.7%	-15.0%	-14.8%
934	Washington	NA	NA	NA	NA	NA

ATTACHMENT B TENANTS (HW-4) SELECTED INDICATIONS AND RATE CHANGES WIND ONLY

				Total Including
		EXCLUDING FHC	F CASH BUILD-UP	FHCF Build-up
		Indicated	Average	Average
Territory	Territory Description	Premium Change	Premium Change	Premium Change
59 Wind		-30.2%	-15.0%	-14.7%
60 Wind	· ·	-3.3%	-3.3%	-2.9%
-	Broward	-8.2%	-7.9%	-7.5%
46 Wind		-8.4%	-8.1%	-7.8%
47 Wind		-16.0%	-13.0%	-12.7%
48 Wind	Broward	-17.4%	-13.6%	-13.3%
61 Wind	Charlotte	NA	NA	NA
62 Wind	Collier	-7.4%	-7.4%	-7.0%
22 Wind	Dade	-0.8%	0.4%	0.8%
23 Wind		-22.9%	-14.7%	-14.4%
24 Wind	Dade	-11.3%	-11.3%	-10.9%
25 Wind	Dade	-3.5%	-3.3%	-3.0%
26 Wind	Dade	-9.5%	-9.5%	-9.2%
27 Wind	Dade	-13.5%	-12.4%	-12.1%
28 Wind	Dade	-16.6%	-14.8%	-14.5%
29 Wind	Dade	-10.3%	-8.7%	-8.4%
	Duval	-32.6%	-15.0%	-14.7%
	Escambia	21.7%	4.6%	4.9%
	Escambia	-15.1%	-9.6%	-9.3%
	Escambia	-17.9%	-14.7%	-14.4%
83 Wind		NA	NA	NA
	Franklin	NA	NA	NA
66 Wind	Gulf	NA	NA	NA
	Hernando	-22.4%	-15.0%	-14.7%
76 Wind		-1.4%	-1.4%	-1.1%
17 Wind	Lee	10.2%	8.8%	9.2%
18 Wind	Lee	-14.6%	-8.2%	-7.8%
19 Wind	Lee	-26.7%	-15.0%	-14.7%
20 Wind	Lee	-56.4%	-15.0%	-14.7%
57 Wind	Levy	-14.8%	-14.8%	-14.5%
68 Wind	Manatee	0.6%	0.6%	1.0%
90 Wind	Monroe	-4.4%	-4.4%	-4.1%
69 Wind	Nassau	NA	NA	NA
70 Wind	Okaloosa	-28.8%	-15.0%	-14.7%
94 Wind	Palm Beach	2.5%	2.5%	2.9%
95 Wind	Palm Beach	-1.9%	-1.3%	-0.9%
96 Wind	Palm Beach	-11.7%	-9.7%	-9.4%
97 Wind	Palm Beach	-12.3%	-12.3%	-12.0%
88 Wind	Pasco	-34.7%	-15.0%	-14.7%
42 Wind	Pinellas	-3.6%	-2.7%	-2.4%
71 Wind	+	12.4%	8.9%	9.3%
77 Wind	Saint Lucie	2.7%	2.9%	3.3%
92 Wind	Santa Rosa	-26.1%	-12.8%	-12.5%
49 Wind	Sarasota	-35.5%	-12.5%	-12.2%
50 Wind	Sarasota	-28.6%	-15.0%	-14.7%
51 Wind	Sarasota	3.8%	3.8%	4.2%
14 Wind	Volusia	-56.4%	-15.0%	-14.7%
15 Wind	+	-40.2%	-15.0%	-14.7%
16 Wind		-39.5%	-14.9%	-14.6%
58 Wind	Wakulla	-23.9%	-15.0%	-14.7%
75 Wind	Walton	-9.3%	-8.5%	-8.2%

${\tt ATTACHMENT~C} \\ {\tt CONDO~UNIT~OWNERS~(HO-6)~MULTI-PERIL~SELECTED~INDICATIONS~AND~RATE~CHANGES} \\$

		EXCLUDING FHCF CASH BUILD-UP				Total Including
		Wind	All Other		tal	FHCF Build-up
		Average	Average	Indicated	Average	Average
Territory	Territory Description	Premium Change		Premium Change		Premium Change
192	Alachua	16.2%	9.6%	23.1%	10.0%	10.0%
292	Baker	NA	NA	NA	NA	NA
601	Bay, Coastal	15.2%	2.9%	16.6%	9.8%	10.0%
721	Bay, Remainder	11.5%	9.8%	21.6%	10.0%	10.0%
59 Wind	Bay	-10.5%	0.7%	-4.3%	-4.3%	-4.4%
392	Bradford	NA	NA	NA	NA	NA
57	Brevard, Coastal	24.4%	-0.1%	16.4%	9.9%	10.3%
64	Brevard, Remainder	34.1%	2.3%	21.5%	10.0%	10.3%
60 Wind	Brevard	15.5%	2.4%	11.6%	7.9%	8.1%
35	Broward, Hllwd & Ft. Ldrdle	25.5%	2.9%	18.5%	8.9%	9.2%
361	Broward, Coastal	0.0%	6.2%	7.1%	6.2%	6.2%
37	Broward, Rem. Excl. Ft. L. & Hlywd	27.0%	7.3%	38.7%	10.0%	10.1%
45 Wind	Broward	-2.6%	-2.8%	-2.4%	-2.7%	-2.6%
46 Wind	Broward	10.1%	9.9%	46.4%	10.0%	10.1%
47 Wind	Broward	12.7%	8.6%	47.2%	10.0%	10.1%
	Broward	9.2%	9.5%	35.8%	9.4%	9.5%
193	Calhoun	NA	NA NA	NA NA	NA	NA NA
581	Charlotte, Coastal	19.7%	3.6%	15.9%	10.0%	10.2%
711	Charlotte, Remainder	39.2%	3.1%	24.4%	9.7%	9.9%
61 Wind	Charlotte	31.9%	-6.5%	21.2%	9.9%	10.4%
591	Citrus, Coastal	11.5%	7.5%	15.3%	8.5%	8.6%
731	Citrus, Remainder	NA NA	NA NA	NA NA	NA NA	NA NA
492	Clay	21.2%	9.2%	13.7%	10.0%	10.0%
551	Collier, Remainder	27.2%	2.8%	19.1%	9.6%	9.9%
541	Collier, Coastal	17.6%	3.7%	15.9%	9.4%	9.7%
62 Wind	Collier	13.0%	1,6%	9.2%	6.8%	7.1%
293	Columbia	NA	NA	NA	NA	NA NA
30	Dade, Miami Beach	0.0%	9.6%	23.7%	9.6%	9.6%
31	Dade, Coastal	17.1%	8.8%	28.2%	9.2%	9.2%
32	Dade, Miami	13.2%	2.5%	12.9%	4.9%	5.0%
33	Dade, Hialeah	48.9%	8.3%	73.1%	10.0%	10.1%
34	Dade, Rem Excl H.,M.,M.B.	42.5%	6.6%	48.7%	10.0%	10.2%
22 Wind	Dade	7.3%	0.7%	5.1%	3.3%	3.4%
23 Wind	Dade	10.8%	7.5%	52.5%	8.3%	8.4%
24 Wind	Dade	20.7%	7.1%	58.1%	9.8%	10.0%
25 Wind	Dade	32.7%	6.4%	55.0%	10.0%	10.2%
26 Wind	Dade	15.3%	6.1%	37.9%	9.2%	9.4%
27 Wind	Dade	26.3%	3.1%	34.2%	10.0%	10,3%
	Dade	36.2%	5.4%	61.0%	10.0%	10.2%
29 Wind	Dade	57.5%	7.4%	78.3%	10.0%	10.1%
712	De Soto	17.8%	6.7%	16.3%	9.2%	9.3%
592	Dixie, Coastal	13.2%	9.8%	17.9%	10.0%	10.0%
732	Dixie, Coastal Dixie, Remainder	13.2% NA	9.8% NA	17.9% NA	†	NA
39	Duval, Jacksonville	19.8%	8.8%	12.6%	NA 9.4%	9.4%
40	Duval, Remainder	19.8% NA	8.8% NA	12.6% NA	9.4% NA	9.4% NA
	·					
41	Duval, Coastal	10.3%	10.0%	21.7%	10.0%	10.0%
41 Wind	Duval	48.2% NA	1.2%	18.5%	10.0%	10.4%
602	Escambia, Coastal		NA 9 20/	NA	NA 10.0%	NA 10.19/
43 52 Wind	Escambia, Remainder	12.6%	8.2%	23.9%	10.0%	10.1%
52 Wind	Escambia	9.4%	4.4%	11.1%	7.2%	7.4%
53 Wind	Escambia	24.8%	4.9%	11.7%	10.0%	10.2%
54 Wind	Escambia	20.8%	2.3%	9.5%	8.1%	8.4%
531	Flagler, Coastal	NA	NA	NA	NA	NA
701	Flagler, Remainder	26.7%	8.0%	16.5%	10.0%	10.1%
83 Wind	Flagler	21.9%	5.0%	18.4%	10.0%	10.2%
603	Franklin	22.0%	9.1%	17.9%	10.0%	10.1%

ATTACHMENT C CONDO UNIT OWNERS (HO-6) MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES

		EXCLUDING FHCF CASH BUILD-UP				Total Including
		Wind	All Other		tal	FHCF Build-up
		Average	Average	Indicated	Average	Average
Territory	Territory Description	Premium Change	Premium Change	Premium Change	Premium Change	Premium Change
65 Wind	Franklin	NA	NA	NA	NA	NA
393	Gadsden	NA	NA	NA	NA	NA
923	Gilchrist	NA	NA	NA	NA	NA
552	Glades	NA	NA	NA	NA	NA
604	Gulf, Coastal	NA	NA	NA	NA	NA
722	Gulf, Remainder	NA	NA	NA	NA	NA
66 Wind	Gulf	20.4%	2.1%	29.9%	10.0%	10.3%
493	Hamilton	NA	NA	NA	NA	NA
713	Hardee	NA	NA	NA	NA	<u>NA</u>
553	Hendry	NA NA	NA	NA	NA	NA
159	Hernando, Coastal	12.5%	9.2%	15.9%	9.7%	9.8%
733	Hernando, Remainder	24.9%	9.1%	18.5%	10.0%	10.1%
56 Wind	Hernando	NA	NA	NA	NA	NA
714	Highlands	13.1%	8.5%	16.2%	10.0%	10.1%
47	Hillsborough, Tampa	18.0%	3.2%	12.5%	7.0%	7.2%
80	Hillsborough, Excl. Tampa	36.1%	1.1%	12.9%	7.7%	8.0%
593	Holmes	12.7%	9.8%	19.2%	10.0%	10.0%
561	Indian River, Remainder	10.4%	5.0%	10.7%	7.7%	7.8%
181	Indian River, Coastal	NA	NA	NA	NA	NA
	Indian River	11.4%	3.4%	8.5%	6.8%	6.9%
693	Jackson	NA	NA	NA	NA	NA
605	Jefferson, Coastal	NA	NA	NA	NA	NA
793	Jefferson, Remainder	NA NA	NA	NA	NA	NA
893	Lafayette	NA 10.004	NA	NA	NA 10.00/	NA 10 101
692	Lake	18.0%	8.6%	14.8%	10.0%	10.1%
542	Lee, Coastal	0.0%	1.0%	1.0%	1.0%	1.0%
554	Lee, Remainder	27.5%	0.9%	13.5%	9.0%	9.3%
17 Wind	Lee	21.3% 36.2%	-1.3% -3.8%	12.8%	9.9% 7.0%	7.5%
18 Wind 19 Wind	Lee Lee	14.2%	0.0%	8.7%	4.3%	4.5%
20 Wind	Lee	14.2%	2.8%	8.9%	6.5%	6.7%
993	Leon	21.1%	6.5%	8.5%	7.5%	7.5%
594	Levy, Coastal	NA	NA	8.3% NA	7.5% NA	7.576 NA
734	Levy, Remainder	NA NA	NA NA	NA NA	NA NA	NA NA
57 Wind	Levy	96.9%	1.1%	30.8%	10.0%	10.4%
931	Liberty	NA NA	NA NA	NA NA	NA NA	NA NA
932	Madison	NA NA	NA NA	NA	NA NA	NA
582	Manatee, Coastal	20.2%	-0.9%	16,4%	9.9%	10.3%
735	Manatee, Remainder	27.5%	3.6%	20.2%	9.6%	9.9%
68 Wind	Manatee	24.2%	-3.2%	18.0%	10.0%	10.4%
792	Marion	26.2%	8.0%	15.2%	9.9%	10.0%
10	Martin, Remainder	16.0%	4.5%	17.2%	9.8%	10.0%
182	Martin, Coastal	12.1%	5.3%	29.5%	10.0%	10.2%
5	Monroe, Excl. Key West	NA	NA	NA	NA	NA
7	Monroe, Key West	0.0%	10.0%	21.4%	10.0%	10.0%
90 Wind	Monroe	19.7%	-4.0%	44.1%	8.2%	8.6%
532	Nassau, Coastal	10.0%	10.0%	16.3%	10.0%	10.1%
892	Nassau, Remainder	21.2%	9.6%	18.6%	10.0%	10.0%
69 Wind	Nassau	41.5%	-0.2%	25.8%	10.0%	10.4%
606	Okaloosa, Coastal	11.6%	7.4%	16.7%	9.4%	9.6%
723	Okaloosa, Remainder	9.9%	8.9%	11.2%	9.4%	9.6%
70 Wind	Okaloosa	-5.8%	9.5%	1.3%	1.3%	1.3%
555	Okeechobee	14.6%	5.2%	23.6%	10.0%	10.2%
49	Orange, Orlando	35.7%	7.2%	16.6%	9.9%	10.0%
90	Orange, Excl. Orlando	35.7%	6.6%	19.3%	9.5%	9.6%
511	Osceola	34.7%	6.4%	18.5%	9.8%	10.0%

ATTACHMENT C CONDO UNIT OWNERS (HO-6) MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES

		EXCLUDING FHCF CASH BUILD-UP			Total Including	
		Wind	All Other	To	tal	FHCF Build-up
		Average	Average	Indicated	Average	Average
Territory	Territory Description	Premium Change	Premium Change	Premium Change	Premium Change	Premium Change
362	Palm Beach, Coastal	0.0%	-8.9%	-10.1%	-8.9%	-8.9%
38	Palm Beach, Remainder	26.5%	2.9%	13.4%	8.1%	8.4%
94 Wind	Palm Beach	3.6%	-7.0%	-0.1%	-1.9%	-1.7%
95 Wind	Palm Beach	10.2%	3.3%	14.2%	5.9%	6.1%
96 Wind	Palm Beach	14.8%	7.6%	20.9%	9.9%	10.0%
97 Wind	Palm Beach	15.9%	7.2%	17.3%	9.6%	9.8%
595	Pasco, Coastal	0.0%	10.0%	38.2%	10.0%	10.0%
736	Pasco, Remainder	18.3%	7.2%	15.1%	9.8%	9.9%
88 Wind	Pasco	11.0%	3.2%	8.3%	5.5%	5.7%
42	Pinellas, Coastal	0.0%	2.9%	3.1%	2.9%	2.9%
46	Pinellas - Saint Petersburg	28.8%	-5.0%	12.4%	9.4%	9.9%
81	Pinellas, Rem. Excl. Saint Petersburg	27.8%	0.9%	12.3%	8.3%	8.6%
42 Wind	Pinellas	17.0%	-3.0%	6.0%	5.3%	5.6%
50	Polk	19.0%	7.2%	17.0%	9.4%	9.5%
992	Putnam	11.3%	9.9%	18.5%	10.0%	10.0%
533	Saint Johns, Coastal	19.8%	7.3%	20.5%	9.5%	9.6%
702	Saint Johns, Remainder	16.4%	6.7%	10.6%	8.3%	8.4%
71 Wind	Saint Johns	42.3%	1.2%	25.6%	10.0%	10.4%
562	Saint Lucie, Remainder	13.2%	8.1%	17.8%	10.0%	10.1%
183	Saint Lucie, Coastal	19.5%	4.6%	23.8%	10.0%	10.2%
77 Wind	Saint Lucie	11.2%	8.7%	23.1%	9.7%	9.9%
607	Santa Rosa, Coastal	NA	NA	NA	NA	NA
724	Santa Rosa, Remainder	14.1%	5.9%	27.1%	10.0%	10.2%
92 Wind	Santa Rosa	11.5%	8.7%	12.9%	9.9%	10.1%
583	Sarasota, Coastal	NA	NA	NA	NA	NA
715	Sarasota, Remainder	34.4%	0.7%	13.8%	9.5%	9.8%
49 Wind	Sarasota	22.9%	-2.0%	10.7%	7.5%	7.8%
50 Wind	Sarasota	16.3%	0.6%	7.0%	4.7%	4.9%
51 Wind	Sarasota	21.9%	-3.5%	4.6%	2.1%	2.4%
512	Seminole	17.5%	8.9%	22.1%	10.0%	10.1%
921	Sumter	22.3%	9.3%	19.2%	10.0%	10.0%
933	Suwannee	NA	NA	NA	NA	NA
596	Taylor, Coastal	NA	NA	NA	NA	NA
737	Taylor, Remainder	NA	NA	NA	NA	NA
922	Union	NA	NA	NA	NA	NA
62	Volusia, Coastal	0.0%	10.0%	16.1%	10.0%	10.0%
63	Volusia, Remainder	30.4%	4.4%	13.1%	9.6%	9.9%
14 Wind	Volusia	1.4%	4.1%	3.7%	3.2%	3.2%
15 Wind	Volusia	40.7%	2.7%	20.7%	10.0%	10.3%
16 Wind	Volusia	NA	NA	NA	NA	NA
608	Wakulla, Coastal	NA	NA	NA	NA	NA
725	Wakulla, Remainder	NA	NA	NA	NA	NA
58 Wind	Wakulla	NA	NA	NA	NA	NA
609	Walton, Coastal	NA	NA	NA	NA	NA
726	Walton, Remainder	NA	NA	NA	NA	NA
75 Wind	Walton	3.6%	5.1%	5.6%	4.4%	4.5%
934	Washington	NA	NA	NA	NA	NA

ATTACHMENT C CONDO UNIT OWNERS (HW-6) SELECTED INDICATIONS AND RATE CHANGES WIND-ONLY

	,			Total Including
		EXCLUDING FHC	F CASH BUILD-UP	FHCF Build-up
		Indicated	Average	Average
Territory	Territory Description	Premium Change	Premium Change	Premium Change
59 Wind	Bay	0.2%	1.0%	1.2%
60 Wind	Brevard	11.9%	6.1%	6.3%
45 Wind	Broward	16.1%	2.0%	2.2%
46 Wind	Broward	44.9%	6.7%	6.8%
47 Wind	Broward	54.2%	7.8%	8.0%
48 Wind	Broward	17.8%	4.2%	4.4%
61 Wind	Charlotte	58.3%	9.9%	10.1%
62 Wind	Collier	26.1%	6.2%	6.4%
22 Wind	Dade	19.7%	4.7%	4.9%
23 Wind	Dade	-1.7%	0.3%	0.5%
24 Wind	Dade	12.8%	7.5%	7.7%
25 Wind	Dade	8.6%	8.6%	8.8%
26 Wind	Dade	0.6%	-0.4%	-0.2%
27 Wind	Dade	27.0%	7.3%	7.5%
28 Wind	Dade	11.2%	7.5%	7.6%
29 Wind	Dade	20.7%	8.8%	9.0%
41 Wind	Duval	3.7%	5.1%	5.3%
52 Wind	Escambia	59.8%	8.5%	8.6%
53 Wind	Escambia	24.2%	10.0%	10.2%
54 Wind	Escambia	16.0%	9.4%	9.6%
83 Wind	Flagler	8.6%	4.9%	5.1%
65 Wind	Franklin	26.6%	8.2%	8.4%
66 Wind	Gulf	40.7%	10.0%	10.2%
56 Wind	Hernando	NA	NA	NA
76 Wind	Indian River	35.1%	7.2%	7.4%
17 Wind	Lee	66.0%	9.6%	9.8%
18 Wind	Lee	37.1%	9.2%	9.4%
19 Wind	Lee	4.8%	6.4%	6.6%
20 Wind	Lee	22.4%	9.0%	9.2%
57 Wind	Levy	36.6%	8.0%	8.2%
68 Wind	Manatee	44.6%	9.8%	10.0%
90 Wind	Monroe	84.3%	9.4%	9.6%
69 Wind	Nassau	5.6%	5.4%	5.6%
70 Wind	Okaloosa	9.6%	5.9%	6.1%
94 Wind	Palm Beach	22.6%	2.8%	3.0%
95 Wind	Palm Beach	33.1%	4.4%	4.6%
96 Wind	Palm Beach	48.2%	7.0%	7.2%
97 Wind	Palm Beach	31.2%	4.0%	4.2%
88 Wind	Pasco	-9.1%	-8.8%	-8.7%
42 Wind	Pinellas	22.9%	8.4%	8.6%
71 Wind	Saint Johns	38.5%	9.1%	9.3%
77 Wind	Saint Lucie	20.6%	8.1%	8.3%
92 Wind	Santa Rosa	-0.9%	1.6%	1.7%
49 Wind	Sarasota	-6.5%	-3.4%	-3.2%
50 Wind	Sarasota	8.6%	8.2%	8.4%
51 Wind	Sarasota	34.2%	4.2%	4.3%
14 Wind	Volusia	-7.2%	-2.2%	-2.1%
15 Wind	Volusia	12.5%	9.1%	9.3%
16 Wind	Volusia	20.5%	10.0%	10.2%
58 Wind	Wakulla	NA	NA	NA
	i ii akuna	1 11/1	1417	1 11/4

ATTACHMENT D DWELLING FIRE (DP-1) MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES

		EXCLUDING FHCF CASH BUILD-UP					Total Including
		Wind	Sinkhole	All Other		otal	FHCF Buildup
		Average	Average	Average	Indicated	Average	Average
Territory	Territory Description	Premium Change	Premium Change	Premium Change	Premium Change	Premium Change	Premium Change
192	Alachua	-4,7%	0.0%	-9.1%	-13.0%	-7.3%	-7.3%
	Baker	-9.6%	0.0%	-4.2%	-6.0%	-5.7%	-5.7%
_	Bay, Coastal	-1.7%	0.0%	-9.5%	-7.3%	-3.9%	-3.8%
-	Bay, Remainder	-4.5%	0.0%	-1.4%	-4.2%	-3.5%	-3.5%
\vdash	Bay	7.2%	0.0%	-5.1%	7.3%	5.5%	5.7%
392	Bradford	-3.7%	0.0%	-6.3%	-7.0%	-5.6%	-5.6%
57	Brevard, Coastal	-6.7%	0.0%	-5.8%	-11.1%	-6.5%	-6.4%
64	Brevard, Remainder	-3.2%	0.0%	-5.4%	-7.5%	-3.8%	-3.7%
60 Wind	Brevard	11.9%	0.0%	-5.3%	10.0%	9.5%	9.7%
35	Broward, Hllwd & Ft. Ldrdle	3.2%	0.0%	10.1%	4.4%	5.5%	5.5%
361	Broward, Coastal	0.0%	0.0%	-10.0%	-34.2%	-9.9%	-9.9%
37	Broward, Rem. Excl. Ft. L. & Hlywd	8.1%	0.0%	-2.7%	1.5%	4.3%	4.5%
45 Wind	Broward	9.7%	0.0%	-7.0%	33.3%	8.1%	8.3%
	Broward	8.1%	0.0%	9.8%	36.5%	8.3%	8.4%
47 Wind	Broward	5.1%	0.0%	19.1%	-	7.3%	
	Broward	4.9%	0.0%	1	23.2%	7.3%	7.3%
193	Calhoun	4.9% -4.7%	0.0%	18.4% -6.2%	12.2% -5.5%	-5.5%	7.3%
				 	· · · · · · · · · · · · · · · · · · ·		-5.4%
581	Charlotte, Coastal	-6.0%	0.0%	-3.9%	-8.8%	-5.3%	-5.3%
711	Charlotte, Remainder	-4.4%	0.0%	-10.4%	-12.4%	-6.1%	-6.0%
61 Wind	Charlotte	10.4%	0.0%	-9.1%	4.7%	4.7%	5.0%
591	Citrus, Coastal	-3.8%	0.0%	-9.3%	-10.2%	-6.8%	-6.7%
731	Citrus, Remainder	-7.7%	0.0%	-2.2%	-11.9%	-4.2%	4.3%
492	Clay	-3.7%	0.0%	-7.3%	-7.1%	-6.1%	6.0%
551	Collier, Remainder	-7.4%	0.0%	-11.7%	-13.7%	-8.4%	-8.3%
541	Collier, Coastal	-4.3%	0.0%	-10.7%	-8.0%	-5.7%	-5.6%
62 Wind	Collier	9.3%	0.0%	-6.1%	9.8%	7.3%	7.5%
293	Columbia	-1.6%	0.0%	-7.7%	-8.6%	-6.4%	-6.4%
30	Dade, Miami Beach	0.0%	0.0%	-9.7%	-55.4%	-9.4%	9.4%
31	Dade, Coastal	0.0%	0.0%	-0.2%	-1.3%	-0.2%	-0.2%
32	Dade, Miami	8.5%	0.0%	12.9%	10.5%	9.7%	9.7%
33	Dade, Hialeah	4.3%	0.0%	1.5%	1.0%	3.2%	3.3%
34	Dade, Rem Excl H.,M.,M.B.	11.6%	0.0%	4.9%	14.8%	9.1%	9.2%
22 Wind	Dade	8.6%	0.0%	2.1%	37.4%	8.0%	8.1%
23 Wind	Dade	4.4%	0.0%	21.1%	22.6%	7.5%	7.4%
24 Wind	Dade	4.6%	0.0%	18.5%	13.6%	7.8%	7.7%
25 Wind	Dade	-1.3%	0.0%	16.4%	6.2%	3.1%	2.9%
26 Wind	Dade	4.6%	0.0%	24.3%	42.1%	8.5%	8.4%
27 Wind	Dade	3.1%	0.0%	21.5%	27.4%	7.2%	7.1%
28 Wind	Dade	2.2%	0.0%	17.7%	20.9%	6.1%	6.0%
	Dade	4.9%	0.0%	12.2%	16.7%	7.4%	7.4%
712	De Soto	-3.7%	0.0%	1.4%	-4.5%	-0.9%	-1.0%
	Dixie, Coastal	-4.6%	0.0%	-7.9%	-7.8%	-6.6%	-6.5%
732	Dixie, Remainder	-7.8%	0.0%	-6.5%	-9.3%	-6.6%	-6.6%
39	Duval, Jacksonville	-11.2%	0.0%	2.4%	-1.8%	-1.5%	-1.6%
40	Duval, Remainder	NA	NA NA	NA	NA	NA	NA
41	Duval, Coastal	-3.7%	0.0%	11.4%	5.7%	5.3%	5.2%
41 Wind	Duval	7.3%	0.0%	13.1%	12.4%	9.9%	9.9%
602	Escambia, Coastal	NA	0.0%	NA	NA	NA	NA
43	Escambia, Remainder	4.0%	0.0%	-5.2%	0.0%	1.1%	1.2%
52 Wind	Escambia	11.8%	0.0%	-22.5%	19.8%	9.4%	9.6%
53 Wind	Escambia	9.2%	0.0%	16.6%	25.5%	10.0%	10.0%
54 Wind	Escambia	6.9%	0.0%	-3.4%	7.9%	4.5%	4.7%
531	Flagler, Coastal	0.0%	0.0%	-4.4%	-4.4%	-4.4%	-4.4%
701	Flagler, Remainder	-2.6%	0.0%	-4.2%	-4.0%	-4.0%	-4.0%
83 Wind	Flagler	12.2%	0.0%	-11.3%	3.1%	4.6%	5.0%
603	Franklin	0.0%	0.0%	-10.0%	-17.6%	-9.8%	-9.8%
65 Wind	Franklin	5.2%	0.0%	6.4%	8.4%	5.2%	5.3%
393	Gadsden	-5.2%	0.0%	-7.6%	-8.1%	-6.8%	-6.8%
923	Gilchrist	-5.2%	0.0%	-4.0%	-5.3%	-4.3%	-4.3%
552	Glades	1.0%	0.0%	-7.0%	-1.2%	-1.2%	-1.1%
	Gulf, Coastal	0.0%	0.0%	-10.0%	-42.9%	-10.0%	-10.0%

ATTACHMENT D DWELLING FIRE (DP-1) MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES

				Total Including			
		Wind	Sinkhole	NG FHCF CASH BU		otal	FHCF Buildup
		Average	Average	Average	Indicated	Average	Average
Territory	Territory Description	Premium Change	Premium Change	~	Premium Change		Premium Change
722	Gulf, Remainder	NA NA	0.0%	NA	NA	NA	NA
66 Wind	Gulf	9.8%	0.0%	2.8%	9.3%	8.9%	9.1%
493	Hamilton	-4.7%	0.0%	-5.1%	-6.4%	-5.0%	-5.0%
713	Hardee	-7.5%	0.0%	-7.4%	-7.4%	-7.4%	-7.4%
553	Hendry	12.9%	0.0%	-8.2%	5.3%	5.0%	5.3%
159	Hernando, Coastal	-8.5%	0.0%	-5.1%	40.7%	-6.3%	-6.4%
733	Hernando, Remainder	4.8%	0.0%	-1.9%	37.6%	1.9%	2,1%
56 Wind	Hernando	12.1%	0.0%	-3.3%	16.4%	8.8%	9.0%
714	Highlands	-7.1%	0.0%	2.9%	-1.9%	-1.5%	-1.6%
47	Hillsborough, Tampa	-7.9%	0.0%	-4.4%	-7.9%	-5.9%	-5.9%
80	Hillsborough, Excl. Tampa	9.0%	0.0%	-2.6%	1.7%	3.6%	3.8%
593	Holmes	NA	0.0%	NA	NA	NA	NA
561	Indian River, Remainder	-6.0%	0.0%	-12.5%	-10.1%	-7.5%	-7.4%
181	Indian River, Coastal	NA	NA	NA	NA NA	NA 0.707	NA NA
76 Wind	Indian River	9.6%	0.0%	-35.8%	13.1%	8.7%	8.8%
693	Jackson	0.6%	0.0%	8.0%	6.3%	6.6%	6.6%
605	Jefferson, Coastal	NA 4.89/	NA 0.00/	NA 4 49/	NA 4.59/	NA 4.59/	NA 4.50/
793	Jefferson, Remainder	-4.8%	0.0%	-4.4%	-4.5%	-4.5%	-4.5%
893	Lafayette	0.0%	0.0%	-4.3% -0.8%	-4.3% -9.9%	-4.3% 1.0%	-4.3%
692 542	Lake Lee, Coastal	2.2% 0.0%	0.0%	-0.8%	-35.6%	-9.5%	1.0% -9.5%
554	Lee, Coastar Lee, Remainder	-0.9%	0.0%	-4.6%	-5.3%	-9.5%	-9.5%
17 Wind	Lee	10.7%	0.0%	-4.8%	4.2%	8.9%	9.1%
18 Wind	Lee	12.1%	0.0%	-4.3%	3.8%	8.6%	8.8%
19 Wind	Lee	12.1%	0.0%	-3.2%	2.9%	7.8%	8.1%
20 Wind	Lee	11.9%	0.0%	-2.0%	1.1%	8.7%	8.9%
993	Leon	-10.7%	0.0%	-8.9%	-12.4%	-9,4%	-9.4%
594	Levy, Coastal	-6.9%	0.0%	-13.5%	-20.7%	-8.0%	-7.9%
734	Levy, Remainder	-8.5%	0.0%	-7.6%	-8.9%	-7.9%	-7.9%
57 Wind	Levy	4.0%	0.0%	-4.9%	-3.3%	0.2%	0.3%
931	Liberty	-4.0%	0.0%	-5.4%	-4.9%	-4.9%	-4.9%
932	Madison	-5.4%	0.0%	-5.8%	-8.6%	-5.5%	-5.5%
582	Manatee, Coastal	-4.9%	0.0%	11.5%	-2.6%	-1.5%	-1.6%
735	Manatee, Remainder	-7.7%	0.0%	3.6%	-6.3%	-4.1%	-4.2%
68 Wind	Manatee	9.5%	0.0%	6.6%	8.2%	9.0%	9.1%
792	Marion	-5.7%	0.0%	-8.9%	-7.3%	-7.6%	-7.5%
10	Martin, Remainder	3.1%	0.0%	-9.7%	4.3%	1.3%	1.5%
182	Martin, Coastal	11.2%	0.0%	-13.5%	16.5%	8.8%	9.0%
5	Monroe, Excl. Key West	0.0%	0.0%	-9.9%	-46.9%	-9.5%	-9.5%
7	Monroe, Key West	NA	NA	NA	NA	NA	NA NA
90 Wind	Monroe	8.9%	0.0%	3.1%	42.3%	8.3%	8.4%
532	Nassau, Coastal	-7.3%	0.0%	-6.5%	-9.4%	-7.0%	-7.0%
892	Nassau, Remainder	-2.4%	0.0%	-4.9%	-4.5%	-3.7%	-3.6%
69 Wind	Nassau	-0.3%	0.0%	-5.1%	-0.7%	-3.1%	-3.1%
606	Okaloosa, Coastal	-6.2%	0.0%	-9.9%	-6.0%	-6.5%	-6.4%
723	Okaloosa, Remainder	-7.0%	0.0%	-3.5%	-9.3%	-5.9%	-5.8%
70 Wind	Okaloosa	10.3%	0.0%	-9.4%	13.4%	7.0%	7.2%
555	Okeechobee Oranga Orlanda	-2.1%	0.0%	-9.1% 9.5%	-5.6%	-5.2%	-5.1%
90	Orange, Orlando	-0.5%	0.0%	-8.5% -7.4%	-5.0% -4.8%	-4.7%	-4.5%
	Orange, Excl. Orlando	-0.9%	0.0%	-7.4%	-4.8%	-3.6%	-3.5%
362	Osceola Palm Beach, Coastal	0.0%	0.0%	10.0%	13.3%	10.0%	10.0%
38	Palm Beach, Remainder	10.5%	0.0%	1.9%	6.8%	7.7%	7.9%
94 Wind	Palm Beach	8.0%	0.0%	5.2%	24.9%	7.2%	7.3%
95 Wind	Palm Beach	6.7%	0.0%	10.0%	39.9%	7.2%	7.2%
96 Wind	Palm Beach	5.6%	0.0%	15.4%	35.7%	7.1%	7.1%
97 Wind		6.2%	0.0%	11.2%	24.7%	7.176	7.0%
595	Pasco, Coastal	0.0%	0.0%	-10.0%	-7.3%	-8.8%	-8.8%
736	Pasco, Remainder	-6.3%	0.0%	-6.7%	33.0%	-5.7%	-5.7%
88 Wind	Pasco	5.0%	0.0%	0.2%	12.5%	4.1%	4.2%
42	Pinellas, Coastal	0.0%	0.0%	4.7%	-10.1%	4.0%	4.0%
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ATTACHMENT D DWELLING FIRE (DP-1) MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES

		EXCLUDING FHCF CASH BUILD-UP					Total Including
		Wind	Sinkhole	All Other	To	otal	FHCF Buildup
		Average	Average	Average	Indicated	Average	Average
Territory	Territory Description	Premium Change	Premium Change	Premium Change	Premium Change	Premium Change	Premium Change
46	Pinellas - Saint Petersburg	-14.2%	0.0%	3.4%	-19.7%	-9.6%	-9.8%
81	Pinellas, Rem. Excl. Saint Petersburg	-13.3%	0.0%	2.6%	-13.2%	-8.4%	-8.6%
42 Wind	Pinellas	6.4%	0.0%	5.0%	-4.3%	6.0%	6.0%
50	Polk	-0.3%	0.0%	8.7%	3.4%	4.2%	4.2%
992	Putnam	-6.9%	0.0%	13.3%	7.1%	7.7%	7.5%
533	Saint Johns, Coastal	-8.3%	0.0%	-4.1%	-9.9%	-6.7%	-6.7%
702	Saint Johns, Remainder	-7.0%	0.0%	-9.0%	-8.6%	-8.3%	-8.3%
71 Wind	Saint Johns	15.5%	0.0%	-7.9%	-2.7%	-0.1%	0.2%
562	Saint Lucie, Remainder	-7.6%	0.0%	-0.2%	-6.9%	-5.6%	-5.6%
183	Saint Lucie, Coastal	9.5%	0.0%	5.7%	16.9%	8.3%	8.4%
77 Wind	Saint Lucie	12.6%	0.0%	-0,4%	25.2%	9.7%	9.9%
607	Santa Rosa, Coastal	NA NA	0.0%	NA	NA	NA	NA
724	Santa Rosa, Remainder	3.0%	0.0%	-0.9%	2.1%	2.4%	2.5%
92 Wind	Santa Rosa	10.8%	0.0%	-2.9%	12.7%	9.9%	10.0%
583	Sarasota, Coastal	0.0%	0.0%	-10.0%	-22.4%	-9.3%	-9.3%
715	Sarasota, Remainder	-1.8%	0.0%	3.6%	-3.1%	-0.3%	-0.3%
49 Wind	Sarasota	8.9%	0.0%	2.8%	-0.7%	7.7%	7.8%
50 Wind	Sarasota	2.2%	0.0%	4.2%	-7.3%	2.6%	2.6%
51 Wind	Sarasota	4.9%	0.0%	4.0%	1.4%	4.6%	4.7%
512	Seminole	3.9%	0.0%	2.0%	2.0%	2.8%	2.9%
921	Sumter	8.6%	0.0%	0.3%	2.7%	3.0%	3.2%
933	Suwannee	-6.4%	0.0%	-6.8%	-7.5%	-6.6%	-6.6%
596	Taylor, Coastal	-9.3%	0.0%	9.5%	2.2%	3.2%	3.0%
737	Taylor, Remainder	-10.7%	0.0%	-7.0%	-9.4%	-7.9%	-7.9%
922	Union	-7.4%	NA	-4.8%	-7.1%	-5.5%	-5.5%
62	Volusia, Coastal	-7.6%	0.0%	-10.0%	-12.5%	-9.2%	-9.2%
63	Volusia, Remainder	-7.2%	0.0%	2.8%	-4.4%	-2.7%	-2.8%
14 Wind	Volusia	16.6%	0.0%	-14.3%	-1.0%	7.8%	8.2%
15 Wind	Volusia	8.8%	0.0%	4.2%	0.8%	7.3%	7.4%
16 Wind	Volusia	16.9%	0.0%	3.0%	5.1%	9.4%	9.7%
608	Wakulla, Coastal	-9.1%	0.0%	-13.2%	-11.0%	-9.8%	-9.8%
725	Wakulla, Remainder	-8.9%	0.0%	-3.3%	-7.1%	-5.7%	-5.8%
58 Wind	Wakulla	12.3%	0.0%	-1.9%	5.5%	7.9%	8.1%
609	Walton, Coastal	NA	0.0%	NA	NA	NA	NA NA
726	Walton, Remainder	-11.9%	0.0%	-0.7%	-7.6%	-5.4%	-5.6%
75 Wind	Walton	5.7%	0.0%	-6.0%	10.4%	4.3%	4.5%
934	Washington	-0.5%	0.0%	-4.1%	-3.5%	-2.7%	-2.6%

ATTACHMENT D DWELLING FIRE (DP-3) MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES

		EXCLUDING FHCF CASH BUILD-UP						Total Including
		Wind	Sinkhole	Water	All Other		otal	FHCF Build-up
		Average	Average	Average	Average	Indicated	Average	Average
Territory	Territory Description	Premium Change	Premium Change	Premium Change	1 .	Premium Change	1 - 1	Premium Change
192	Alachua	-1.6%	0.0%	-2.6%	-23.4%	-16.4%	-9.6%	-9.5%
292	Baker	2,4%	0.0%	-10,1%	-19.7%	-13.1%	-10.0%	-9.7%
601	Bay, Coastal	6.2%	0.0%	-3.6%	-31.5%	-3.3%	-1.6%	-1.1%
721	Bay, Remainder	2.0%	0.0%	-8.2%	-31.2%	-8.5%	-7.5%	-7.1%
	Bay	7.3%	0.0%	-3.3%	-35.4%	-0.9%	-0.9%	-0.3%
	Bradford	4.7%	0.0%	-3.7%	-21.3%	-11.6%	-9.6%	-9.5%
	Brevard, Coastal	10.7%	0.0%	-2.0%	-33.3%	0.4%	1.1%	1.6%
-	Brevard, Remainder	3.1%	0.0%	-6.5%	-34.9%	-7.7%	-6.3%	-5.8%
\vdash	Brevard	15.2%	0.0%	-1.7%	-33.7%	6.0%	4.4%	5.1%
	Broward, Hilwd & Ft. Ldrdle	29.1% 14.7%	0.0%	1.0%	-9.5%	30.3% -7.6%	9.0%	9,4%
37	Broward, Coastal Broward, Rem. Excl. Ft. L. & Hlywd	42.6%	0.0%	-3.5%	-7.7%	37.8%	7.1%	7.6%
	Broward	7.5%	0.0%	6.4%	-7.1%	39.6%	5.3%	5.6%
$\overline{}$	Broward	18.0%	0.0%	-2.0%	-3.5%	51.4%	7.9%	8.4%
-	Broward	14.3%	0.0%	3.2%	3.5%	41.3%	8.3%	8.6%
-	Broward	18.5%	0.0%	1,7%	4.6%	36.9%	9.2%	9.5%
193	Calhoun	3.7%	NA	-11.9%	-22.6%	-10.3%	-9.6%	-9.3%
581	Charlotte, Coastal	12.4%	0.0%	-15.0%	-32.9%	-2.5%	-1.3%	-0.7%
711	Charlotte, Remainder	15.0%	0.0%	-12.8%	-29.6%	-3.6%	-2.6%	-2.0%
$\overline{}$	Charlotte	16.3%	0.0%	-15.3%	-33.5%	5.1%	5.6%	6.2%
591	Citrus, Coastal	1.6%	0.0%	-9.0%	-32.9%	-11.5%	-9.0%	-8.6%
731	Citrus, Remainder	3.1%	0.0%	-6.3%	-31.8%	-16.0%	-9.1%	-8.7%
492	Clay	3.3%	0.0%	-5.9%	-21.9%	-13.2%	-9.9%	-9.7%
551	Collier, Remainder	9.5%	0.0%	-3.9%	-22.5%	-3.4%	-2.5%	-2.0%
541	Collier, Coastal	7.3%	0.0%	0.3%	-21.4%	0.9%	1.2%	1.7%
	Collier	7.3%	0.0%	2.6%	-22.5%	9.9%	2.9%	3.3%
293	Columbia	8.9%	0.0%	-10.4%	-18.3%	-16.4%	-9.8%	-9.5%
30	Dade, Miami Beach	0.0%	0.0%	11.8%	-7.6%	9.6%	0.9%	0.9%
31	Dade, Coastal	0.0%	0.0%	0.0%	-9.7%	-13.3%	-9.7%	-9.7%
32	Dade, Miami Dade, Hialeah	44.2% 55.5%	0.0%	-3.2% 6.1%	-3.7% -17.6%	40.1% 55.3%	9.8% 9.6%	9.9%
34	Dade, Rem Excl H.,M.,M.B.	61.1%	0.0%	-1.4%	2.3%	54.6%	9.4%	10.0%
$\overline{}$	Dade Dade	8.0%	0.0%	8.6%	-6.9%	48.1%	6.6%	6.9%
	Dade	5.8%	0.0%	-0.5%	-16.6%	18.8%	-1.0%	-0.6%
\vdash	Dade	29.3%	0.0%	-0.9%	-0.4%	39.7%	9.1%	9.5%
	Dade	26.1%	0.0%	1.5%	2.5%	39.1%	8.6%	8.9%
	Dade	21.2%	0.0%	1.1%	1.4%	72.7%	8.5%	8.9%
27 Wind	Dade	24.8%	0.0%	1.6%	4.9%	62.0%	9.4%	9.8%
28 Wind	Dade	29.5%	0.0%	1.6%	6.1%	61.2%	9.4%	9.8%
29 Wind	Dade	37.9%	0.0%	1.4%	2.6%	54.1%	8.8%	9.2%
712	De Soto	8.4%	0.0%	-17.0%	-14.2%	-6.2%	-5.7%	-5.3%
592	Dixie, Coastal	5.7%	0.0%	-11.4%	-29.6%	-11.8%	-8.7%	-8.2%
732	Dixie, Remainder	8.0%	0.0%	-3.0%	-31.4%	-17.3%	-9.8%	-9.4%
39	Duval, Jacksonville	-6.0%	0.0%	-6.6%	-13.3%	-16.7%	-9.9%	-9.8%
40	Duval, Remainder	NA 0.89/	NA 0.0%	NA V 99/	NA IS 200	NA 10.19/	NA 7.69/	NA 7.20/
41 Wind	Duval, Coastal	0.8%	0.0%	-16.8%	-15.7%	-10.1%	-7.6%	-7.3%
41 Wind 602	Duval Escambia, Coastal	7.7% NA	0.0%	-16.4% NA	-15.9% NA	-5.3% NA	-3.0% NA	-2.5% NA
43	Escambia, Coastai Escambia, Remainder	7.5%	0.0%	-4.2%	-28.6%	-2.3%	-0.9%	-0.4%
52 Wind	Escambia Escambia	11.9%	0.0%	-6.6%	-28.6% -43.9%	22.8%	4.8%	5.4%
53 Wind	Escambia	7.4%	0.0%	5.0%	-22.5%	18.2%	4.1%	4.5%
54 Wind	Escambia	1.9%	0.0%	-8.8%	-32.7%	-5.9%	-4.8%	-4.3%
531	Flagler, Coastal	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA
701	Flagler, Remainder	10.3%	0.0%	-22.3%	-15.3%	-10.1%	-9.1%	-8.7%
	Flagler	23.4%	0.0%	-26.2%	-2.2%	1.9%	2.3%	3.0%
603	Franklin	9.8%	0.0%	-8.3%	-30.6%	-16.2%	-6.4%	-5.8%
65 Wind	Franklin	7.8%	0.0%	-3.6%	-28.6%	1.6%	3.0%	3.4%
393	Gadsden	-1.1%	0.0%	-10.2%	-15.9%	-15.5%	-9.9%	-9.7%
923	Gilchrist	5.8%	0.0%	-8.6%	-18.8%	-13.5%	-9.5%	-9.3%
552	Glades	6.5%	0.0%	-14.0%	-23.7%	-7.5%	-7.0%	-6.6%
604	Gulf, Coastal	4.3%	0.0%	-19.9%	-36.1%	-8.4%	-6.4%	-5.8%
722	Gulf, Remainder	12.6%	0.0%	-2.4%	-30.5%	-17.1%	-10.0%	-9.6%
66 Wind	Gulf	2.5%	0.0%	-9.0%	-35.1%	-3.8%	-1.8%	-1.4%
493	Hamilton	11.6%	0.0%	-8.1%	-18.8%	-13.9%	-10.0%	-9.8%
713	Hardee	5.4%	0.0%	-14.2%	-23.7%	-2.4%	-2.3%	-1.9%
553	Hendry	9.9%	0.0%	-13.2%	-24.5%	-5.7%	-4.8%	-4.3%
159	Hernando, Coastal	11.0%	0.0%	-7.9%	-22.5%	23.5%	-1.6%	-1.2%

ATTACHMENT D DWELLING FIRE (DP-3) MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES

		EXCLUDING FHCF CASH BUILD-UP						Total Including
		Wind	Sinkhole	Water	All Other		tal	FHCF Build-up
		Average	Average	Average	Average	Indicated	Average	Average
Territory	Territory Description	Premium Change	Premium Change	Premium Change	Premium Change	Premium Change		Premium Change
733	Hernando, Remainder	17.8%	0.0%	-5.9%	-26.4%	23.6%	-1.8%	-1.4%
56 Wind	Hernando	17.3%	0.0%	-3.9%	-19.8%	20.5%	8.1%	8.7%
714	Highlands	7.6%	0.0%	-5.7%	-23.7%	-9.1%	-7.0%	-6.6%
47	Hillsborough, Tampa	1.7%	0.0%	-14.8%	-14.0%	-7.9%	-5.9%	-5.5%
80	Hillsborough, Excl. Tampa	17.8%	0.0%	-7.4%	-18.9%	-1.1%	0.8%	1.3%
_	Holmes	9.4%	0.0%	-11.9%	-20.8%	-12.6%	-10.0%	-9.7%
	Indian River, Remainder	11.8%	0.0%	-5.6%	-28.0%	-4.3%	-1,9%	-1.3%
181	Indian River, Coastal	0.0%	NA	0.0%	-10.0%	-44.6%	-10.0%	10.0%
	Indian River	14.3%	0.0%	-9.6%	-39.6%	14.4%	3.9%	4.6%
693	Jackson	6.7%	0.0%	-7.6%	-20.8%	-12.0%	-9.5%	-9.2%
605 793	Jefferson, Coastal Jefferson, Remainder	NA 5.5%	NA 0.0%	NA -8.5%	NA -18.2%	NA -14.7%	NA -10.0%	-9.8%
893	Lafayette	6.4%	0.0%	-11.2%	-10.2%	-8.7%	-8.1%	-7.9%
692	Lake	10.8%	0.0%	-12.1%	-12.3%	-4.1%	-3.2%	-2.8%
542	Lee, Coastal	8.6%	0.0%	-6.2%	-10.9%	-29.5%	-7.5%	-7.4%
554	Lee, Remainder	11.3%	0.0%	-10.4%	-23.6%	-5.4%	-3.6%	-3.0%
	Lee	11.2%	0.0%	-13.1%	-29.0%	7.8%	5.9%	6.4%
18 Wind	Lee	15.1%	0.0%	-12.7%	-27.9%	3.2%	4.4%	5.0%
19 Wind	Lee	18.1%	0.0%	-10.3%	-26.3%	3.3%	3.7%	4.3%
20 Wind	Lee	17.1%	0.0%	-10.0%	-24.7%	3.4%	4.0%	4.6%
993	Leon	-6.7%	0.0%	-17.7%	-4.4%	-10.7%	-9.2%	-9.1%
594	Levy, Coastal	4.1%	0.0%	-7.6%	-35.9%	-13.5%	-9.4%	9.0%
734	Levy, Remainder	10.6%	0.0%	-4.0%	-31.3%	-18.2%	-9.7%	-9.3%
57 Wind	Levy	4.9%	0.0%	-8.3%	-35.4%	-6.1%	-5.1%	-4.6%
931	Liberty	10.4%	0.0%	-8.1%	-18.5%	-14.1%	-10.0%	-9.8%
932	Madison	5.3%	0.0%	-8.5%	-18.4%	-15.8%	-9.8%	-9.6%
582 735	Manatee, Coastal	11.1% 4.5%	0.0%	-19.8% -14.2%	-15.0%	1.9% -6.8%	2.4% -5.0%	-4.5%
68 Wind	Manatee, Remainder Manatee	13.6%	0.0%	-14.2%	-14.8%	9.9%	7.0%	7.5%
792	Marion	7.3%	0.0%	-13.5%	-18.2%	-10.6%	-8.5%	-8.2%
10	Martin, Remainder	12.6%	0.0%	-6.7%	11.2%	14.6%	9.0%	9.4%
182	Martin, Coastal	11.8%	0.0%	3.0%	-0.4%	28.1%	10,0%	10.3%
5	Monroe, Excl. Key West	0.0%	NA	-9.5%	-11.4%	-26.0%	-9.8%	-9.8%
7	Monroe, Key West	0.0%	NA	-7.8%	-14.6%	-35.8%	-9.9%	-9.9%
90 Wind	Monroe	-4.6%	0.0%	3.3%	-0.1%	29.2%	-0.5%	-0.4%
532	Nassau, Coastal	4.2%	0.0%	-24.5%	-16.3%	-14.8%	-9.9%	-9.5%
892	Nassau, Remainder	7.3%	0.0%	-20.0%	-1.6%	-6.6%	-6.5%	-6.4%
69 Wind	Nassau	5.9%	0.0%	-24.6%	-16.3%	-7.3%	-6.7%	-6.2%
606	Okaloosa, Coastal	13.4%	0.0%	-11.6%	-36.3%	4.0%	5.1%	5.7%
723	Okaloosa, Remainder	-5.3%	0.0%	-8.4%	-29.2%	-15.1%	-9.9%	-9.6%
70 Wind	Okaloosa	10.2%	0.0%	-6.3%	-39.9%	3.2%	1.8%	2.4%
555	Okeechobee	11.8%	0.0%	-5.6%	-20.7%	-5.3%	-3.3%	-2.9%
90	Orange, Orlando	29.1%	0.0%	7.4%	-23.5% -26.5%	-14.8% -3.7%	-5.8% -1.4%	-5.3%
511	Orange, Excl. Orlando Osceola	30.1%	0.0%	16.1%	-28.1%	-8.6%	-2.2%	-1.6%
362	Palm Beach, Coastal	6.6%	0.0%	8.7%	-7.2%	5.3%	-0.5%	-0.4%
38	Palm Beach, Remainder	28.0%	0.0%	-8.5%	1.6%	26.0%	8.2%	8.7%
	Palm Beach	11,0%	0.0%	-2.5%	-4.9%	28.0%	6.5%	6.9%
95 Wind	Palm Beach	15.0%	0.0%	-3.9%	8,4%	32.8%	8.3%	8.7%
96 Wind		14.4%	0.0%	-1.5%	15.5%	28.8%	9.0%	9.4%
97 Wind	Palm Beach	16.4%	0.0%	-3.9%	8.2%	25.6%	8.1%	8.5%
595	Pasco, Coastal	0.0%	0.0%	-7.4%	-11.7%	-11.8%	-9.5%	-9.5%
736	Pasco, Remainder	6.0%	0.0%	-11.1%	-18.4%	-1.8%	-3.7%	-3.3%
88 Wind	Pasco	4.2%	0.0%	-7.7%	-12.4%	1.4%	-0.5%	-0.1%
42	Pinellas, Coastal	12.4%	0.0%	-3.1%	-17.9%	-22.1%	-9.2%	-9.2%
46	Pinellas - Saint Petersburg	-5.4%	0.0%	-29.8%	-10,5%	-12.5%	-9.3%	-9.0%
81	Pinellas, Rem. Excl. Saint Petersburg	-1.0%	0.0%	-11.3%	-24.8%	-9.3%	-6.5%	-6.1%
42 Wind	Pinellas	5.9%	0.0%	-8.3%	-25.7%	-2.0%	-0.7% -1.8%	-0.2%
992	Polk	22.4% 6.6%	0.0%	-6.1% -10.4%	-22.1% -19.7%	-4.3% -14.5%	-1.8%	-1.3%
533	Putnam Saint Johns, Coastal	5.8%	0.0%	-10.4%	-13.6%	-7.5%	-6.7%	-6.4%
702	Saint Johns, Remainder	1.8%	0.0%	-20.6%	-13.3%	-16.7%	-10.0%	-9.6%
71 Wind	Saint Johns	10.9%	0.0%	-15.2%	-14,3%	-2.6%	-1.5%	-1.0%
562	Saint Lucie, Remainder	6.9%	0.0%	-9.5%	-33.4%	-4.1%	-3.0%	-2.5%
	Saint Lucie, Coastal	20.1%	0.0%	-11.8%	-31.8%	16.6%	7.8%	8.4%
183								
183 77 Wind	Saint Lucie	20.1%	0.0%	-11.4%	-34.1%	35.9%	7.8%	8.5%

ATTACHMENT D DWELLING FIRE (DP-3) MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES

					Total Including			
		Wind	Sinkhole	Water	All Other	To	tal	FHCF Build-up
		Average	Average	Average	Average	Indicated	Average	Average
Territory	Territory Description	Premium Change	Premium Change	Premium Change	Premium Change	Premium Change	Premium Change	Premium Change
724	Santa Rosa, Remainder	9.7%	0.0%	-13.0%	-35.9%	2.5%	2.8%	3.4%
92 Wind	Santa Rosa	13.0%	0.0%	-8.3%	-38.4%	25.6%	8.0%	8.5%
583	Sarasota, Coastal	0.0%	0.0%	-7.2%	-12.4%	-24.9%	-9.9%	-9.9%
715	Sarasota, Remainder	8.4%	0.0%	-13.0%	-16.8%	-1.6%	-0.9%	-0.4%
49 Wind	Sarasota	8.3%	0.0%	-13.4%	-25.4%	0.0%	0.7%	1.2%
50 Wind	Sarasota	1.7%	0.0%	-12.7%	-21.3%	-5.6%	-4.5%	-4.1%
51 Wind	Sarasota	4.6%	0.0%	-14.2%	-22.2%	-7.0%	-5.0%	-4.5%
512	Seminole	14.5%	0.0%	-2.9%	-24.1%	-8.2%	-5.4%	-5.0%
921	Sumter	5.5%	0.0%	-7.7%	-22.0%	-9.9%	-7.3%	-6.9%
933	Suwannee	2.4%	0.0%	-8.1%	-20.9%	-11.8%	-9.8%	-9.5%
596	Taylor, Coastal	4.3%	0.0%	-4.7%	-25.5%	-14.4%	-9.9%	-9.6%
737	Taylor, Remainder	NA	0.0%	NA	NA	NA	NA	NA
922	Union	NA	NA	NA	NA	NA	NA	NA
62	Volusia, Coastal	0.0%	0.0%	-10.4%	-9.8%	-25.0%	-9.8%	-9.8%
63	Volusia, Remainder	10.5%	0.0%	-25.2%	-4.3%	-3.1%	-2.0%	-1.5%
14 Wind	Volusia	21.4%	0.0%	-23.3%	-21.3%	5.4%	5.3%	6.1%
15 Wind	Volusia	8.9%	0.0%	-24.3%	-3.3%	-1.6%	-0.8%	-0.4%
16 Wind	Volusia	19.6%	0.0%	-24.5%	-3.5%	-4.9%	-3.7%	-3.3%
608	Wakulla, Coastal	0.0%	0.0%	-0.2%	-29.3%	-20.9%	-9.8%	-9.8%
725	Wakulla, Remainder	7.0%	0.0%	-3.9%	-33.6%	-14.6%	-9.9%	-9.7%
58 Wind	Wakulla	0.0%	0.0%	3.5%	-26.7%	-23.7%	-9.7%	-9.7%
609	Walton, Coastal	9.0%	0.0%	1.2%	-28.8%	-19.6%	-4.3%	-3.9%
726	Walton, Remainder	10.3%	0.0%	-9.0%	-33.4%	-11.7%	-8.6%	-8.1%
75 Wind	Walton	5.1%	0.0%	4.3%	-33.0%	5.6%	1.9%	2.3%
934	Washington	13.8%	0.0%	-6.0%	-22.8%	-9.5%	-9.5%	-9.3%

ATTACHMENT D DWELLING FIRE (DW-2) SELECTED INDICATIONS AND RATE CHANGES WIND ONLY

				Total Including
		EXCLUDING FHC	F CASH BUILD-UP	FHCF Build-up
		Indicated	Average	Average
Territory	Territory Description	Premium Change	Premium Change	Premium Change
59 Wind	Bay	18.5%	8.7%	9.0%
60 Wind	Brevard	31.0%	10.0%	10.3%
45 Wind	Broward	14.3%	7.2%	7.5%
46 Wind	Broward	28.0%	7.9%	8.2%
47 Wind	Broward	0.8%	0.9%	1.1%
48 Wind	Broward	-4.7%	-4.7%	-4.5%
61 Wind	Charlotte	32.9%	10.0%	10.3%
62 Wind	Collier	25.6%	9.0%	9.3%
22 Wind	Dade	-0.8%	0.8%	1.0%
23 Wind	Dade	12.5%	5.9%	6.2%
24 Wind	Dade	-4.1%	-2.9%	-2.7%
25 Wind	Dade	-9.0%	-7.5%	-7.2%
26 Wind	Dade	10.8%	4.6%	4.8%
27 Wind	Dade	-2.0%	-3.0%	-2.8%
28 Wind	Dade	-6.5%	-5.2%	-5.0%
29 Wind	Dade	0.4%	-0.7%	-0.5%
41 Wind	Duval	22.4%	10.0%	10.2%
52 Wind	Escambia	70.2%	9.9%	10.2%
53 Wind	Escambia	102.8%	10.0%	10,3%
	Escambia	21.2%	9.7%	10.0%
	Flagler	58.0%	10.0%	10.3%
65 Wind		22.0%	8.4%	8.7%
66 Wind		19.0%	7.8%	8.1%
	Hernando	32.2%	10.0%	10.3%
	Indian River	15.5%	8.6%	8.9%
17 Wind		30.0%	9.8%	10.1%
18 Wind		23.7%	9.8%	10.1%
19 Wind		18.3%	10.0%	10.3%
20 Wind	Lee	17.0%	10.0%	10.3%
57 Wind		35.8%	9.9%	10.2%
	Manatee	30.2%	10.0%	10.2%
90 Wind		33.8%	1,2%	1.5%
69 Wind		20.8%	10.0%	10.3%
	Okaloosa	40.7%	9.8%	10.1%
	Palm Beach	36.5%	8.4%	8.7%
95 Wind		11.9%	6.2%	6.5%
	Palm Beach	9.7%	5,4%	5.7%
	Palm Beach	2.9%	2.8%	3,1%
88 Wind		-2.1%	-0.8%	-0.6%
42 Wind		19.5%	9.6%	9.9%
	Saint Johns	84.4%	10.0%	10.3%
	Saint Johns	25.2%	9.9%	10.2%
	Santa Rosa	8.3%	6.2%	6.5%
	Sarasota	4.7%	4.4%	4.7%
50 Wind		33.0%	10.0%	10,3%
51 Wind		52.7%	10.0%	10.3%
14 Wind		29.2%	-	10.3%
15 Wind		12.1%	10.0%	10.3%
16 Wind		19.9%	10.0%	10.3%
75 Wind	Wakulla Walton	20.2%	7.9%	10.3% 8.2%

ATTACHMENT E MOBILE HOMEOWNERS (MHO-3) MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES

			P	Total Including		
		Wind	All Other	F CASH BUILD-U To		FHCF Build-up
		Average	Average	Indicated	Average	Average
Territory	Territory Description	4 ~	Ü	Premium Change	9	Premium Change
192	Alachua	8.1%	-1.5%	0.4%	0.4%	0.4%
292	Baker	-18.7%	-4.8%	-11.4%	-8.5%	-8.7%
601	Bay, Coastal	-12.8%	0.8%	-14.5%	-10.0%	-10,2%
721	Bay, Remainder	-7.4%	-11.0%	-9.4%	-9.4%	-9.5%
59 Wind	Bay	9.9%	0.3%	29.5%	8.3%	8.2%
392	Bradford	-16.5%	-7.1%	-10.0%	-10.0%	-10.1%
57	Brevard, Coastal	-8.1%	-5.4%	-7.5%	-7.4%	-7.6%
64	Brevard, Remainder	12.4%	-5.2%	20.9%	9.5%	9.4%
60 Wind	Brevard	10.8%	0.5%	26.7%	8.9%	8.8%
35	Broward, Hllwd & Ft. Ldrdle	13.3%	-10.6%	7.7%	7.8%	7.8%
361	Broward, Coastal	NA	NA	NA	NA	NA
37	Broward, Rem. Excl. Ft. L. & Hlywd	19.5%	-9.3%	19.0%	10.0%	10.1%
45 Wind	Broward	NA	NA	NA	NA	NA
46 Wind	Broward	NA	NA	NA	NA	NA
47 Wind	Broward	17.0%	0.4%	24.9%	10.0%	10.1%
48 Wind	Broward	13.8%	3.6%	23.9%	9.4%	9.4%
193	Calhoun	NA	NA	NA	NA	NA
581	Charlotte, Coastal	7.5%	-5.0%	2.7%	3.7%	3.7%
711	Charlotte, Remainder	14.7%	-4.2%	15.6%	9.7%	9.7%
61 Wind	Charlotte	12.0%	-0.9%	32.5%	8.7%	8.7%
591	Citrus, Coastal	7.7%	-5.3%	1.1%	1.1%	1.1%
731	Citrus, Remainder	14.9%	-15.4%	-3.6%	-3.5%	-3.3%
492	Clay	-10.0%	-10.0%	-10.7%	-10.0%	-10.0%
551	Collier, Remainder	9.5%	-5.9%	5.3%	5.8%	5.8%
541	Collier, Coastal	12.1%	-3.1%	9.6%	9.3%	9.2%
62 Wind	Collier	12.3%	-2.6%	20.0%	9.4%	9,3%
293	Columbia	1.5%	-7.7%	-6.0%	-6.0%	-5.9%
30	Dade, Miami Beach	NA NA	NA	NA	NA NA	NA NA
31	Dade, Coastal	NA	NA NA	NA	NA NA	NA
32	Dade, Miami	NA	NA	NA	NA	NA NA
33	Dade, Hialeah	16.1%	-0.9%	10.7%	10.0%	10.0%
34	Dade, Rem Excl H.,M.,M.B.	33.5%	-1.0%	16.3%	10.0%	10.3%
22 Wind	Dade	NA	NA	NA	NA	NA
23 Wind	Dade	11.6%	9.0%	40.7%	10.0%	9.9%
24 Wind	Dade	NA	NA	NA	NA	NA
25 Wind	Dade	NA	NA	NA	NA	NA
26 Wind	Dade	NA	NA	NA	NA	NA
27 Wind	Dade	NA NA	NA	NA	NA NA	NA
28 Wind		20.5%	3.6%	39.1%	10.0%	10.1%
29 Wind	Dade	18.2%	6.5%	21.6%	9.9%	10.0%
712	De Soto	10.8%	-2.7%	6.0%	6.0%	6.0%
592	Dixie, Coastal	-3.7%	-8.4%	-6.5%	-6.5%	-6.5%
732	Dixie, Remainder	5.5%	-8.5%	-6.0%	-6.0%	-6.0%
39	Duval, Jacksonville	-17.8%	-6.5%	-9.0%	-9.0%	-9.1%
40	Duval, Remainder	NA NA	NA NA	NA NA	NA	NA NA
41	Duval, Coastal	-0.3%	-5.1%	-3.0%	-3.0%	-3.0%
41 Wind	Duval	NA NA	NA NA	NA	NA NA	NA NA
602	Escambia, Coastal	NA NA	NA NA	NA	NA NA	NA NA
43	Escambia, Remainder	-1.1%	-2.8%	-1.8%	-1.8%	-1.9%
52 Wind	Escambia Escambia	3.7%	-4.4%	1.7%	1.7%	1.7%
53 Wind	Escambia	6.2%	18.8%	22.3%	10.0%	9.7%
54 Wind	Escambia	3.0%	3.1%	3.0%	3.0%	2.9%
531	Flagler, Coastal	0.0%	-7.7%	-7.7%	-7.7%	-7.7%
701	Flagler, Remainder	-6.1%	-7.6%	-6.8%	-6.8%	-6.9%
83 Wind	Flagler Flagler	12.6%	0.3%	10.9%	8.6%	8.6%
603	Franklin	0.5%	-8.1%	-3.4%	-3.4%	-3.4%
003	Triangini	0.576	-0.170	1	-5,7/0	J

ATTACHMENT E MOBILE HOMEOWNERS (MHO-3) MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES

		EXCLUDING FHCF CASH BUILD-UP				Total Including
		Wind	All Other		tal	FHCF Build-up
		Average	Average	Indicated	Average	Average
Territory	Territory Description	⊣	ı	Premium Change	1 .	Premium Change
	Franklin	9.2%	-7.3%	3.4%	3.4%	3.4%
393	Gadsden	-11.3%	1.9%	-1.8%	-1.8%	-1.9%
923	Gilchrist	-6.6%	-6.3%	-6.3%	-6.3%	-6,4%
552	Glades	1.4%	-2.4%	0.3%	0.3%	0.2%
604	Gulf, Coastal	-9.9%	-10.2%	-11.5%	-10.0%	-10,1%
722	Gulf, Remainder	-6.5%	-6.2%	-6.4%	-6.4%	-6.5%
66 Wind	Gulf	2.5%	-0.7%	0.8%	1.4%	1.3%
493	Hamilton	NA NA	NA	NA	NA NA	NA NA
713	Hardee	7.8%	3.6%	5.5%	5.5%	5.5%
553	Hendry	9.0%	1.1%	6.5%	6.5%	6.4%
159	Hernando, Coastal	-0.7%	-0.3%	-0.5%	-0.5%	-0.6%
733	Hernando, Remainder	13.5%	-11.9%	1.5%	1.5%	1.7%
	Hernando	10.3%	5.1%	9.1%	7.7%	7.7%
714	Highlands	10.9%	-10.1%	3.6%	3.6%	3.7%
47	Hillsborough, Tampa	-1.2%	-6.5%	-2.6%	-2.6%	-2.7%
80	Hillsborough, Excl. Tampa	13.2%	-6.0%	4.7%	4.7%	4.8%
593	Holmes	NA NA	NA NA	NA	NA	NA
561	Indian River, Remainder	10.7%	0.8%	12.7%	8.9%	8.8%
181	Indian River, Coastal	NA	NA	NA	NA	NA
76 Wind	Indian River	NA	NA	NA	NA	NA NA
693	Jackson	-14.3%	-5.5%	-7.8%	-7.8%	-8.0%
605	Jefferson, Coastal	NA	NA	NA	NA	NA
793	Jefferson, Remainder	-10.0%	-8.1%	-8.4%	-8.4%	-8.5%
893	Lafayette	NA	NA	NA	NA	NA
692	Lake	15.8%	-8.8%	6.5%	6.5%	6.6%
542	Lee, Coastal	0.0%	-10.0%	-20.1%	-10.0%	-10.0%
554	Lee, Remainder	15.7%	-8.4%	8.9%	9.3%	9.4%
17 Wind	Lee	16.8%	-14.9%	16.0%	9.2%	9.3%
18 Wind	Lee	16.0%	-12.4%	12.0%	9.1%	9.2%
19 Wind	Lee	NA	NA	NA	NA	NA
20 Wind	Lee	17.5%	-15.3%	36.2%	9.7%	9.8%
993	Leon	-5.2%	-10.2%	-9.2%	-9.2%	-9.2%
594	Levy, Coastal	5.8%	-9.4%	-5.0%	-5.0%	-5.0%
734	Levy, Remainder	1.3%	-9.3%	-6.6%	-6.6%	-6.5%
57 Wind	Levy	12.8%	-3.1%	4.9%	4.9%	5.0%
931	Liberty	NA	NA	NA	NA	NA
932	Madison	-8.0%	-7.3%	-7.4%	-7.4%	-7.5%
582	Manatee, Coastal	2.3%	-9.7%	-1.5%	-0.3%	-0.3%
735	Manatee, Remainder	7.5%	-3.8%	3.5%	4.4%	4.3%
68 Wind	Manatee	12.5%	-5.5%	29.6%	8.2%	8.2%
792	Marion	12.7%	-13.9%	-4.7%	-4.7%	-4.5%
10	Martin, Remainder	12.7%	-4.2%	13.1%	9.3%	9.3%
182	Martin, Coastal	NA	NA	NA	NA	NA
5	Monroe, Excl. Key West	0.0%	-10.0%	-15.2%	-10.0%	-10.0%
7	Monroe, Key West	NA	NA	NA	NA	NA
90 Wind	Monroe	13.4%	-14.1%	65.3%	9.4%	9.4%
532	Nassau, Coastal	5.4%	-5.7%	-2.1%	-2.1%	-2.1%
892	Nassau, Remainder	-13.0%	-6.9%	-7.8%	-7.8%	-7.9%
69 Wind	Nassau	NA	NA	NA	NA	NA
606	Okaloosa, Coastal	-3.2%	-5.4%	-4.0%	-4.0%	-4.1%
723	Okaloosa, Remainder	-11.6%	-6.0%	-12.3%	-10.0%	-10.2%
70 Wind	Okaloosa	NA	NA	NA	NA	NA
555	Okeechobee	1.0%	-1.2%	0.4%	0.4%	0.3%
49	Orange, Orlando	NA	NA	NA	NA	NA
90	Orange, Excl. Orlando	5.7%	-10.1%	-1.9%	-1.9%	-1.8%
511	Osceola	6.0%	-0.3%	3.0%	3.0%	2.9%

ATTACHMENT E MOBILE HOMEOWNERS (MHO-3) MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES

		I	P	Total Including		
		Wind	All Other	То	tal	FHCF Build-up
		Average	Average	Indicated	Average	Average
Territory	Territory Description	Premium Change	Premium Change	Premium Change	Premium Change	Premium Change
362	Palm Beach, Coastal	0.0%	-10.0%	-22.9%	-10.0%	-10.0%
38	Palm Beach, Remainder	13.9%	-2.8%	16.9%	9.9%	9.9%
94 Wind	Palm Beach	12.7%	-15.4%	34.4%	9.3%	9.3%
95 Wind	Palm Beach	13.3%	-12.0%	27.5%	9.4%	9.4%
96 Wind	Palm Beach	8.6%	11.3%	20.8%	9.1%	9.0%
97 Wind	Palm Beach	11.5%	2.1%	34.0%	10.0%	9.9%
595	Pasco, Coastal	0.0%	-10.0%	-14.9%	-10.0%	-10.0%
736	Pasco, Remainder	-5.2%	-13.2%	-9.2%	-8.6%	-8.6%
88 Wind	Pasco	-7.1%	-4.8%	-8.0%	-6.1%	-6.3%
42	Pinellas, Coastal	NA	NA	NA	NA	NA
46	Pinellas - Saint Petersburg	3.2%	-6.8%	-0.2%	0.7%	0.6%
81	Pinellas, Rem. Excl. Saint Petersburg	-2.9%	-4.4%	-3.4%	-3.3%	-3.4%
42 Wind	Pinellas	NA	NA	NA	NA	NA
50	Polk	20.3%	-0.3%	11.6%	9.7%	9.8%
992	Putnam	-1.8%	-1.4%	-1.5%	-1.5%	-1.6%
533	Saint Johns, Coastal	-5.6%	-6.9%	-6.9%	-6.2%	-6.3%
702	Saint Johns, Remainder	-6.4%	-9.6%	-8.6%	-8.6%	-8.6%
71 Wind	Saint Johns	13.0%	4.0%	11.8%	9.4%	9.3%
562	Saint Lucie, Remainder	12.5%	-0.4%	20.3%	9.8%	9.7%
183	Saint Lucie, Coastal	13.1%	-10.3%	-8.4%	0.9%	1.0%
77 Wind	Saint Lucie	13.3%	-15.7%	47.1%	8.9%	8.9%
607	Santa Rosa, Coastal	NA	NA	NA	NA	NA
724	Santa Rosa, Remainder	-4.9%	-3.9%	-4.5%	-4.5%	-4.6%
92 Wind	Santa Rosa	NA	NA	NA	NA	NA
583	Sarasota, Coastal	0.0%	-10.0%	-16.6%	-10.0%	-10.0%
715	Sarasota, Remainder	18.9%	-10.6%	8.1%	8.4%	8.5%
49 Wind	Sarasota	7.1%	-3.4%	5.8%	4.1%	4.0%
50 Wind	Sarasota	2.2%	-5.1%	-0.5%	0.1%	0.0%
51 Wind	Sarasota	9.4%	-0.5%	14.7%	6.6%	6.6%
512	Seminole	1.8%	-1.6%	0.0%	0.0%	-0.1%
921	Sumter	17.7%	-12.2%	0.3%	0.3%	0.5%
933	Suwannee	-5.2%	-6.3%	-6.1%	-6.1%	-6.2%
596	Taylor, Coastal	-14.6%	-6.4%	-12.6%	-9.1%	-9.2%
737	Taylor, Remainder	-7.7%	-6.0%	-6.4%	-6.4%	-6.5%
922	Union	-7.1%	-5.7%	-6.0%	-6.0%	-6.0%
62	Volusia, Coastal	NA	NA	NA	NA	NA
63	Volusia, Remainder	-11.6%	-6.2%	-10.7%	-10.0%	-10.2%
14 Wind	Volusia	17.0%	-10.5%	16.3%	10.0%	10.1%
15 Wind	Volusia	-4.6%	3.8%	-2.5%	-1.9%	-2.1%
16 Wind	Volusia	NA	NA	NA	NA	NA
608	Wakulla, Coastal	4.9%	-10.5%	-2.0%	-2.0%	-1.9%
725	Wakulla, Remainder	-7.7%	-10.6%	-10.5%	-10.0%	-10.0%
58 Wind	Wakulla	10.7%	-0.9%	10.8%	6.5%	6.5%
609	Walton, Coastal	0.0%	-10.0%	-29.5%	-10.0%	-10.0%
726	Walton, Remainder	-1.0%	-0.6%	-0.8%	-0.8%	-0.9%
75 Wind	Walton	1.2%	-0.7%	0.3%	0.7%	0.6%
934	Washington	-11.0%	-7.7%	-8.9%	-8.9%	-9.0%

$\label{eq:attachmente} \mbox{ATTACHMENT E} \\ \mbox{MOBILE HOMEOWNERS (MW-2) SELECTED INDICATIONS AND RATE CHANGES} \\ \mbox{WIND ONLY}$

				Total Including
		EXCLUDING FHC	F CASH BUILD-UP	FHCF Build-up
		Indicated	Average	Average
Territory	Territory Description	Premium Change	Premium Change	Premium Change
59 Wind	Bay	45.4%	10.0%	9.8%
60 Wind	Brevard	3.3%	3.3%	3.2%
45 Wind	Broward	NA	NA	NA
46 Wind	Broward	NA	NA	NA
47 Wind	Broward	NA	NA	NA
48 Wind	Broward	31.0%	10.0%	9.8%
61 Wind	Charlotte	78.5%	10.0%	9.8%
62 Wind	Collier	27.9%	10.0%	9.8%
22 Wind	Dade	NA	NA	NA
23 Wind	Dade	NA	NA	NA
24 Wind	Dade	NA	NA	NA
25 Wind	Dade	NA	NA	NA
26 Wind	Dade	NA	NA	NA
27 Wind	Dade	NA	NA	NA
28 Wind	Dade	27.3%	10.0%	9.8%
29 Wind	Dade	14.1%	10.0%	9.8%
41 Wind	Duval	NA	NA	NA
52 Wind	Escambia	37.8%	10.0%	9.8%
53 Wind	Escambia	NA	NA	NA
54 Wind	Escambia	15.9%	10.0%	9.8%
83 Wind	Flagler	30.5%	10.0%	9.8%
65 Wind	Franklin	16.7%	10.0%	9.8%
66 Wind	Gulf	13.1%	10.0%	9.8%
56 Wind	Hernando	23.0%	10.0%	9.8%
76 Wind	Indian River	NA	NA	NA
17 Wind	Lee	43.6%	10.0%	9.8%
18 Wind	Lee	28.0%	10.0%	9.8%
19 Wind	Lee	NA	NA	NA
20 Wind	Lee	50.5%	10.0%	9.8%
57 Wind	Levy	48.2%	10.0%	9.8%
68 Wind	Manatee	44.7%	10.0%	9.8%
90 Wind	Monroe	42.6%	10.0%	9.8%
69 Wind	Nassau	NA NA	NA NA	NA NA
70 Wind	Okaloosa	NA	NA	NA
94 Wind	Palm Beach	30.2%	10.0%	9.8%
95 Wind	Palm Beach	32.6%	10.0%	9.8%
96 Wind	Palm Beach	13.0%	10.0%	9.8%
97 Wind	Palm Beach	NA NA	NA NA	NA NA
88 Wind	Pasco	20.6%	10.0%	9.8%
42 Wind	Pinellas	NA NA	NA	NA NA
71 Wind	Saint Johns	NA	NA	NA
77 Wind	Saint Lucie	29.9%	10.0%	9.8%
92 Wind	Santa Rosa	21.0%	10.0%	9.8%
49 Wind	Sarasota	27.4%	10.0%	9.8%
50 Wind	Sarasota	40.3%	10.0%	9.8%
51 Wind	Sarasota	33.2%	10.0%	9.8%
14 Wind	Volusia	NA	NA NA	NA NA
15 Wind	Volusia	11.2%	10.0%	9.8%
16 Wind	Volusia	19.2%	10.0%	9.8%
58 Wind	Wakulla	29.1%	9.8%	9.6%
75 Wind	Walton	21.2%	10.0%	9.8%

ATTACHMENT F MOBILE HOME PHYSICAL DAMAGE MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES

				Total Including		
		Wind	EXCLUDING FHC All Other		otal	FHCF Buildup
		Average	Average	Indicated	Average	Average
Territory	Territory Description	-	Premium Change		"	Premium Change
192	Alachua	-9.3%	20.9%	24.9%	10.0%	9.8%
292	Baker	-7.5%	15.4%	13.1%	9.9%	9.8%
601	Bay, Coastal	-12.0%	30.6%	-5.4%	-6.0%	-6.2%
721	Bay, Remainder	-2.7%	22.4%	7.0%	6.9%	6.8%
59 Wind	Bay	5.6%	43.4%	45.9%	9.9%	9,9%
392	Bradford	-6.7%	16.0%	8.5%	8.1%	7.9%
57	Brevard, Coastal	-7.3%	22.6%	-2.8%	-2.8%	-2.9%
64	Brevard, Remainder	2.3%	19.5%	5.0%	5.0%	5.0%
60 Wind	Brevard	6.9%	29.4%	19.7%	9.7%	9.7%
35	Broward, Hllwd & Ft. Ldrdle	8.3%	26.8%	18.0%	9.9%	9.9%
361	Broward, Coastal	NA NA	NA NA	NA	NA NA	NA NA
37	Broward, Rem. Excl. Ft. L. & Hlywd	9.8%	10.2%	18.1%	9.9%	9.9%
45 Wind	Broward	10.6%	-2.2%	31.3%	10.0%	10.1%
46 Wind	Broward	NA NA	NA	NA NA	NA NA	NA NA
	Broward	9.6%	18.9%	32.9%	10.0%	10.1%
48 Wind		9.0%	13.8%	39.2%	9.4%	9.5%
193	Calhoun	-14.8%	24.4%	14.4%	9.9%	9.6%
581	Charlotte, Coastal	1.9%	6.6%	2.1%	2.6%	2.6%
711	Charlotte, Remainder	11.3%	0.5%	20.6%	9.8%	10.0%
61 Wind	Charlotte	10.7%	1.7%	39.1%	9.3%	9.5%
591	Citrus, Coastal	4.5%	20.1%	13.4%	10.0%	9.9%
731	Citrus, Remainder	5.3%	16.7%	20.2%	10.0%	10.0%
492	Clay	3.1%	13.2%	14.0%	9.9%	9.9%
551	Collier, Remainder	9.1%	15.3%	9.5%	9.6%	9.6%
541	Collier, Coastal	4.1%	15.0%	5.3%	5.4%	5.5%
62 Wind	Collier	9.2%	12.8%	11.9%	9.6%	9.7%
293	Columbia	-0.7%	13.2%	9.6%	9.3%	9.2%
30	Dade, Miami Beach	NA NA	NA	NA NA	NA NA	NA NA
31	Dade, Coastal	NA NA	NA NA	NA	NA NA	NA NA
32	Dade, Miami	NA NA	NA NA	NA	NA NA	NA
33	Dade, Hialeah	8.4%	16.9%	8.9%	8.9%	9.0%
34	Dade, Rem Excl H.,M.,M.B.	7.8%	15.5%	14.1%	9.9%	9.9%
22 Wind	Dade	NA NA	NA	NA	NA NA	NA NA
23 Wind	Dade	0.0%	10.0%	71.1%	10.0%	10.0%
24 Wind		NA NA	NA NA	NA	NA NA	NA NA
25 Wind		NA	NA NA	NA	NA	NA
26 Wind	 	NA	NA	NA	NA	NA
27 Wind		NA	NA	NA	NA	NA
28 Wind		7.0%	24.3%	36.5%	10.0%	10.0%
29 Wind		6.3%	22.4%	25.3%	10.0%	10.0%
712	De Soto	9.3%	11.1%	15.1%	10.0%	10.0%
592	Dixie, Coastal	1.1%	12.9%	8.8%	7.5%	7.4%
732	Dixie, Remainder	3.0%	8.9%	6.8%	6.9%	6.8%
39	Duval, Jacksonville	-9.3%	19.4%	20.8%	9.6%	9.4%
40	Duval, Remainder	-5.9%	14.6%	6.6%	6.6%	6.5%
41	Duval, Coastal	-7.2%	17.1%	0.8%	0.8%	0.7%
41 Wind		8.3%	21.7%	16.0%	10.0%	10.0%
602	Escambia, Coastal	NA	NA	NA	NA	NA
43	Escambia, Remainder	0.0%	30.1%	11.4%	9.4%	9.2%
52 Wind		NA	NA	NA	NA	NA
53 Wind		NA	NA	NA	NA	NA
54 Wind		5.4%	34.6%	22.1%	10.0%	9.9%
531	Flagler, Coastal	0.0%	5.6%	5.6%	5.6%	5.6%
701	Flagler, Remainder	-13.2%	12.8%	-0.7%	-0.6%	-0.8%
83 Wind		9.0%	13.0%	17.7%	9.8%	9.9%
603	Franklin	-17.6%	23.6%	-11.5%	-9.7%	-9.9%
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ATTACHMENT F MOBILE HOME PHYSICAL DAMAGE MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES

		EXCLUDING FHCF CASH BUILDUP				Total Including
		Wind	All Other	Total		FHCF Buildup
		Average	Average	Indicated	Average	Average
Territory	Territory Description	Premium Change	Premium Change	Premium Change	Premium Change	Premium Change
65 Wind	Franklin	3.9%	34.7%	16.7%	9.1%	9.0%
393	Gadsden	-24.8%	21.9%	26.3%	10.0%	9.7%
923	Gilchrist	4.3%	13.4%	13.1%	9.8%	9.8%
552	Glades	7.0%	21.9%	21.1%	10.0%	10.0%
604	Gulf, Coastal	-7.1%	4.9%	-3.4%	-3.4%	-3.4%
722	Gulf, Remainder	-14.6%	24.3%	6.6%	6.4%	6.1%
66 Wind	Gulf	4.7%	26.1%	10.8%	9.2%	9.1%
493	Hamilton	-9.9%	15.8%	18.5%	10.0%	9.9%
713	Hardee	1.7%	33.9%	12.9%	9.8%	9.7%
553	Hendry	12.5%	1.8%	18.6%	10.0%	10.1%
159	Hernando, Coastal	-6.4%	13.3%	3.4%	3.3%	3.1%
733	Hernando, Remainder	7.4%	12.9%	18.2%	10.0%	10.0%
56 Wind	Hernando	5.2%	16.0%	22.7%	10.0%	10.0%
714	Highlands	7.8%	16.2%	17.8%	10.0%	10.0%
47	Hillsborough, Tampa	6.0%	26.7%	9.5%	9.3%	9.3%
80	Hillsborough, Excl. Tampa	6.3%	19.7%	13.4%	9.9%	9.9%
593	Holmes	-8.2%	17.0%	6.7%	6.7%	6.5%
561	Indian River, Remainder	-5.4%	19.1%	-2.7%	-2.6%	-2.7%
181	Indian River, Coastal	NA	NA	NA	NA	NA
76 Wind	Indian River	NA	NA	NA	NA	NA
693	Jackson	-7.0%	16.8%	19.2%	9.9%	9.7%
605	Jefferson, Coastal	NA	NA	NA	NA	NA
793	Jefferson, Remainder	-12.8%	13.3%	5.8%	5.7%	5.6%
893	Lafayette	-0.4%	15.1%	10.6%	9.8%	9.7%
692	Lake	-0.1%	29.1%	18.8%	10.0%	9.8%
542	Lee, Coastal	0.0%	-10.0%	-20.0%	-10.0%	-10.0%
554	Lee, Remainder	9.2%	15.9%	14.2%	9.8%	9.9%
17 Wind	Lee	11.7%	-5.3%	31.1%	9.3%	9.4%
18 Wind	Lee	10.5%	4.3%	24.3%	9.8%	9.9%
19 Wind	Lee	8.2%	32.8%	27.5%	10.0%	10.0%
20 Wind	Lee	9.6%	13.5%	34.0%	9.9%	10.0%
993	Leon	-13.5%	21.7%	13.6%	9.0%	8.7%
594	Levy, Coastal	-6.4%	6.6%	2.0%	1.8%	1.7%
734	Levy, Remainder	9.2%	10.0%	11.3%	9.7%	9.7%
57 Wind	Levy	3.4%	20.4%	24.5%	9.7%	9.6%
931	Liberty	-11.0%	17.6%	7.6%	7.4%	7.2%
932	Madison	-12.8%	14.8%	9.9%	9.0%	8.8%
582	Manatee, Coastal	2.1%	7.2%	5.2%	3.1%	3.1%
735	Manatee, Remainder	4.9%	18.3%	5.7%	6.3%	6.3%
68 Wind	Manatee	9.0%	9.9%	36.9%	9.2%	9.2%
792	Marion	7.6%	12.2%	13.7%	9.9%	9.9%
10	Martin, Remainder	-0.6%	27.2%	3.4%	3.0%	3.0%
182	Martin, Coastal	NA	NA	NA	NA	NA
5	Monroe, Excl. Key West	0.0%	8.6%	11.0%	8.6%	8.6%
7	Monroe, Key West	NA	NA	NA	NA	NA
90 Wind	Monroe	10.0%	9.4%	41.7%	10.0%	10.1%
532	Nassau, Coastal	-8.6%	16.1%	-0.5%	-0.5%	-0.6%
892	Nassau, Remainder	-0.3%	14.1%	10.0%	9.6%	9.5%
69 Wind	Nassau	NA	NA	NA	NA	NA
606	Okaloosa, Coastal	1.4%	21.8%	3.5%	3.5%	3.5%
723	Okaloosa, Remainder	-12.1%	13.1%	-6.1%	-5.9%	-6.0%
70 Wind	Okaloosa	NA	NA	NA	NA	NA
555	Okeechobee	8.2%	15.7%	20.7%	10.0%	10.0%
49	Orange, Orlando	1.0%	20.6%	9.3%	9.3%	9.2%
90	Orange, Excl. Orlando	1.9%	14.6%	6.7%	6.7%	6.7%
511	Osceola	0.7%	30.0%	19.0%	10.0%	9.8%

ATTACHMENT F MOBILE HOME PHYSICAL DAMAGE MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES

		EXCLUDING FHCF CASH BUILDUP			Total Including	
		Wind	All Other	Total		FHCF Buildup
		Average	Average	Indicated	Average	Average
Territory	Territory Description	٠ ٠	Premium Change	1	I - I	Premium Change
362	Palm Beach, Coastal	0.0%	-6.9%	-6.9%	-6.9%	-6.9%
38	Palm Beach, Remainder	9.8%	11.1%	18.0%	10.0%	10.1%
94 Wind	Palm Beach	10.6%	-2.8%	38.1%	9.4%	9.5%
95 Wind	Palm Beach	10.5%	2.4%	32.4%	9.9%	10.0%
96 Wind	Palm Beach	9.4%	16.7%	22.6%	10.0%	10.1%
97 Wind	Palm Beach	9.8%	13.8%	28.9%	10.0%	10.1%
595	Pasco, Coastal	-3.9%	-3.8%	-4.3%	-3.8%	-3.8%
736	Pasco, Remainder	8.1%	9.3%	8.5%	8.5%	8.5%
88 Wind	Pasco	4.0%	27.4%	11.9%	8.6%	8.6%
42	Pinellas, Coastal	NA	NA	NA	NA	NA
46	Pinellas - Saint Petersburg	2.5%	26.9%	5.6%	6.0%	6.0%
81	Pinellas, Rem. Excl. Saint Petersburg	-4.4%	21.7%	-2.7%	-2.6%	-2.5%
42 Wind	Pinellas	NA	NA NA	NA	NA NA	NA NA
50	Polk	6.8%	18.1%	20.6%	10.0%	10.0%
992	Putnam	-1.6%	21.4%	16.7%	10.0%	9.8%
533	Saint Johns, Coastal	-15.8%	21.2%	-10.3%	-9.2%	-9.3%
702	Saint Johns, Remainder	-12.5%	31.9%	5.8%	5.7%	5.4%
71 Wind	Saint Johns	0.6%	27.9%	14.6%	7.7%	7.6%
562	Saint Lucie, Remainder	7.4%	18.3%	8.9%	8.7%	8.8%
183	Saint Lucie, Coastal	0.0%	-9.3%	-9.8%	-9.3%	-9.3%
77 Wind	Saint Lucie	10.6%	-3.1%	37.0%	8.8%	9.0%
607	Santa Rosa, Coastal	NA NA	NA NA	NA NA	NA NA	NA NA
724	Santa Rosa, Remainder	1,1%	24.0%	8.1%	7.9%	7.8%
92 Wind	Santa Rosa	NA NA	NA NA	NA	NA NA	NA NA
583	Sarasota, Coastal	0.0%	-10.0%	-24.5%	-10.0%	-10.0%
715	Sarasota, Remainder	7.8%	19.5%	7.6%	9.2%	9.2%
49 Wind	Sarasota	7.8%	10.0%	26.1%	8.2%	8.2%
50 Wind	Sarasota	7.7%	12.8%	24.6%	8.6%	8.6%
51 Wind	Sarasota	6.8%	34.5%	22.0%	9.2%	9.2%
512	Seminole	-6.4%	41.5%	17.1%	9.9%	9.6%
921	Sumter	6.3%	15.8%	19.1%	9.8%	9.7%
933	Suwannee	-2.4%	14.9%	13.6%	10.0%	9.9%
596	Taylor, Coastal	-23.8%	14.7%	1.2%	1.3%	1.0%
737	Taylor, Remainder	-20.1%	19.3%	13.8%	9.5%	9.3%
922	Union	-11.0%	14.6%	7.0%	6.9%	6.7%
62	Volusia, Coastal	NA NA	NA	NA NA	NA	NA NA
63	Volusia, Remainder	-11.0%	9.2%	-7.3%	-7.0%	-7.0%
14 Wind		NA	NA NA	NA NA	NA	NA NA
15 Wind		-2.3%	24.9%	3.5%	3.1%	3.0%
16 Wind	Volusia	5.0%	16.1%	17.9%	6.8%	6.8%
608	Wakulla, Coastal	-4.9%	10.7%	-0.2%	-0.2%	-0.3%
725	Wakulla, Remainder	-17.0%	20.7%	5.9%	5.8%	5.5%
58 Wind	Wakulla	5.2%	24.2%	19.3%	9.6%	9.5%
609	Walton, Coastal	0.0%	3.6%	3.3%	3.6%	3.6%
726	Walton, Remainder	-1.1%	19.0%	10.5%	9.8%	9.6%
75 Wind	Walton	7.4%	18.8%	11.0%	9.2%	9.2%
934	Washington	-4.0%	23.8%	15.8%	10.0%	9.8%

ATTACHMENT F MOBILE HOME PHYSICAL DAMAGE (MD-1) SELECTED INDICATIONS AND RATE CHANGES WIND ONLY

				Total Including	
		EXCLUDING FHC	FHCF Build-up		
		Indicated	Average	Average	
Territory	Territory Description	Premium Change	Premium Change	Premium Change	
59 Wind	Bay	45.1%	10.0%	10.1%	
60 Wind	Brevard	NA	NA	NA	
45 Wind	Broward	NA	NA	NA	
46 Wind	Broward	NA	NA	NA	
47 Wind	Broward	NA	NA	NA	
48 Wind	Broward	54.8%	10.0%	10.1%	
61 Wind	Charlotte	49.8%	10.0%	10.1%	
62 Wind	Collier	13.0%	10.0%	10.1%	
22 Wind	Dade	NA	NA	NA	
23 Wind	Dade	NA	NA	NA	
24 Wind	Dade	NA	NA	NA	
25 Wind	Dade	NA	NA	NA	
26 Wind	Dade	NA	NA	NA	
27 Wind	Dade	NA	NA	NA	
28 Wind	Dade	31.1%	10.0%	10.1%	
29 Wind	Dade	20.5%	10.0%	10.1%	
41 Wind	Duval	NA	NA	NA	
52 Wind	Escambia	NA	NA	NA	
53 Wind	Escambia	NA	NA	NA	
54 Wind	Escambia	NA	NA	NA	
83 Wind	Flagler	35.4%	10.0%	10.1%	
65 Wind	Franklin	11.5%	10.0%	10.1%	
66 Wind	Gulf	5.3%	5.3%	5.4%	
56 Wind	Hernando	43.4%	10.0%	10.1%	
76 Wind	Indian River	NA	NA	NA	
17 Wind	Lee	52.5%	10.0%	10.1%	
18 Wind	Lee	38.3%	10.0%	10.1%	
19 Wind	Lee	NA	NA	NA	
20 Wind	Lee	NA	NA	NA	
57 Wind	Levy	37.5%	10.0%	10.1%	
68 Wind	Manatee	39.7%	10.0%	10.1%	
90 Wind	Monroe	30.4%	10.0%	10.1%	
69 Wind	Nassau	NA	NA	NA	
70 Wind	Okaloosa	NA	NA	NA	
94 Wind	Palm Beach	41.8%	10.0%	10.1%	
95 Wind	Palm Beach	NA	NA	NA	
96 Wind	Palm Beach	27.1%	10.0%	10.1%	
97 Wind	Palm Beach	NA	NA	NA	
88 Wind	Pasco	24.8%	9.8%	9.9%	
42 Wind	Pinellas	NA	NA	NA	
71 Wind	Saint Johns	NA	NA	NA	
77 Wind	Saint Lucie	45.8%	10.0%	10.1%	
92 Wind	Santa Rosa	46.4%	10.0%	10.1%	
49 Wind	Sarasota	25.8%	10.0%	10.1%	
50 Wind	Sarasota	21.3%	10.0%	10.1%	
51 Wind	Sarasota	51.9%	10.0%	10.1%	
14 Wind		NA	NA	NA	
15 Wind	Volusia	14.0%	10.0%	10.1%	
16 Wind	 	NA	NA	NA	
58 Wind	Wakulla	22.6%	10.0%	10.1%	
75 Wind	Walton	18.8%	10.0%	10.1%	