

**FILED**

DEC 6 2017



OFFICE OF  
INSURANCE REGULATION  
Docketed by: SWB

OFFICE OF INSURANCE REGULATION

**DAVID ALTMAIER**  
COMMISSIONER

IN THE MATTER OF:

CASE NO.: 218433-17

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

**ORDER**

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

THIS CAUSE came on before the State of Florida, Office of Insurance Regulation (hereinafter referred to as the "OFFICE") upon the filing by Citizens Property Insurance Corporation (hereinafter referred to as "CITIZENS") of its commercial property Rate Filing Nos. FCC 17-18043, FCC 17-18044, FCC 17-18234, FCC 17-18869, FCC 17-18870, and FCC 17-18965. 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 of ensuring 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 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 commercial lines rate filings to the OFFICE, which are the subject of this Order:

- FCC 17-18043 Commercial Lines Account Commercial Residential Property Multi-Peril Condominium Associations
- FCC 17-18044 Commercial Lines Account Commercial Residential Property Multi-Peril Excluding Condominium Associations

- FCC 17-18234 Commercial Lines Account Commercial Non-Residential Property Multi-Peril
- FCC 17-18869 Coastal Account Commercial Residential Property Wind Only Condominium Associations
- FCC 17-18870 Coastal Account Commercial Residential Property Wind Only Excluding Condominium Associations
- FCC 17-18965 Coastal Account Commercial Non-Residential Property Wind Only

### **FINDINGS**

6. **HURRICANE LOSS ESTIMATES:** CITIZENS' recommended rates are based on projected hurricane losses estimated by the AIR, RMS, EQE, and the Florida Public Model.<sup>1</sup> 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.

### **RATES ESTABLISHED**

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

7. On or about August 8, 2017, CITIZENS filed with the OFFICE Rate Filing FCC 17-18043 for the Commercial Lines Account Commercial Residential Property Multi-Peril Condominium Associations Program. CITIZENS proposed an overall average statewide rate increase of 4.8%, with an effective date of February 1, 2018, for new and renewal business. The OFFICE reviewed the information provided by CITIZENS and based on its findings, hereby establishes the rates that CITIZENS shall implement to reflect an overall average statewide rate

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<sup>1</sup> The Florida Public Model is not available for Commercial Non-Residential Property lines of business.

increase of 4.8% with an effective date of May 1, 2018, to meet the requirements of Section 627.351(6)(n), Florida Statutes. This rate effect is an estimate based on in-force policy distributions and the rates in this Order. The Florida Hurricane Catastrophe Fund Cash Build-Up factor approved is 12.4% for the Commercial Lines Account Commercial Residential Property Multi-Peril Condominium Associations Program.

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

8. On or about August 8, 2017, CITIZENS filed with the OFFICE Rate Filing FCC 17-18044 for the Commercial Lines Account Commercial Residential Property Multi-Peril Excluding Condominium Associations Program. CITIZENS proposed an overall average statewide rate increase of 4.7%, with an effective date of February 1, 2018, for new and renewal business. The OFFICE reviewed the information provided by CITIZENS, and based on its findings, hereby establishes the rates that CITIZENS shall implement to reflect an overall average statewide rate increase of 4.6% with an effective date of May 1, 2018, to meet the requirements of Section 627.351(6)(n), Florida Statutes. This rate effect is an estimate based on in-force policy distributions and the rates in this Order. The Florida Hurricane Catastrophe Fund Cash Build-Up factor approved is 11.4% for the Commercial Lines Account Commercial Residential Property Multi-Peril Excluding Condominium Associations Program.

9. Also included in CITIZENS rate filings FCC 17-18043 and FCC 17-18044 are Special Class Rated Risks for the Commercial Lines Account Commercial Residential Property Multi-Peril Program with a proposed overall average rate decrease of 0.3%. 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 decrease of 0.9%

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.

10. The following Charts entitled “Commercial Lines Account Residential Property Multi-Peril (CRM)” are attached establishing the rate changes set forth in paragraphs 7 through 9 above:

- a. “**Attachment A**” – Condominium Associations Class Rated Business;
- b. “**Attachment B**” – Excluding Condominium Associations Class Rated Business; and
- c. “**Attachment C**” – CRM Special Class Rated Business.

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

11. On or about August 11, 2017, CITIZENS filed with the OFFICE Rate Filing FCC 17-18234 for the Commercial Lines Account Commercial Non-Residential Property Multi-Peril Program. CITIZENS proposed an overall average statewide rate increase of 8.1% with an effective date of February 1, 2018, for new and renewal business. The OFFICE reviewed the information provided by CITIZENS, and based on its findings, hereby establishes the rates that CITIZENS shall implement to reflect an overall average statewide rate increase of 8.1% with an effective date of May 1, 2018, to meet the requirements of Section 627.351(6)(n), Florida Statutes. This rate effect is an estimate based on in-force policy distributions and the rates in this Order. A chart entitled “Commercial Lines Account Non-Residential Property Multi-Peril (CNRM)” is attached hereto as “**Attachment D.**”

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

12. On or about August 23, 2017, CITIZENS filed with the OFFICE Rate Filing FCC 17-18869 for the Coastal Account Commercial Residential Property Wind Only Condominium Associations Program. CITIZENS proposed an overall average statewide rate increase of 10.3%, with an effective date of February 1, 2018, for new and renewal business. The OFFICE reviewed the information provided by CITIZENS and based on its findings, hereby establishes the rates that CITIZENS shall implement to reflect an overall average statewide rate increase of 10.1% with an effective date of May 1, 2018, to meet the requirements of Section 627.351(6)(n), Florida Statutes. This rate effect is an estimate based on in-force policy distributions and the rates in this Order. The Florida Hurricane Catastrophe Fund Cash Build-Up Factor approved is 10.7% for the Coastal Account Commercial Residential Property Wind Only Condominium Associations Program.

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

13. On or about August 23, 2017, CITIZENS filed with the OFFICE Rate Filing FCC 17-18870 for the Coastal Account Commercial Residential Property Wind Only Excluding Condominium Associations Program. CITIZENS proposed an overall average statewide rate increase of 9.8%, with an effective date of February 1, 2018, for new and renewal business. The OFFICE reviewed the information provided by CITIZENS and based on its findings, hereby establishes the rates that CITIZENS shall implement to reflect an overall average statewide rate increase of 9.8% with an effective date of May 1, 2018, to meet the requirements of Section 627.351(6)(n), Florida Statutes. This rate effect is an estimate based on in-force policy distributions and the rates in this Order. The Florida Hurricane Catastrophe Fund Cash Build-Up

Factor approved is 8.6% for the Coastal Account Commercial Residential Property Wind Only Excluding Condominium Associations Program.

14. Also included in CITIZENS rate filings FCC 17-18869 and FCC 17-18870 are the Special Class Rated Business covered by the Coastal Account Commercial Residential Property Wind Only Program with a proposed overall average statewide rate increase of 10.0% for Special Class Group A and average statewide rate increase of 8.7% for Special Class Group B. The OFFICE reviewed the information provided by CITIZENS and based on its findings, hereby establishes the rates that CITIZENS shall implement to reflect an overall average statewide rate increase of 10.0% for Special Class Group A and average statewide rate decrease of 8.4% for Special Class Group B to meet the requirements of Section 627.351(6)(n), Florida Statutes. This rate effect is an estimate based on in-force policy distributions and the rates in this Order.

15. A chart entitled “Coastal Account Residential Property Wind Only (CRW)” is attached hereto as “**Attachment E.**” The chart lists the established rate changes set forth in paragraphs 12 through 14 above.

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

16. On or about August 24, 2017, CITIZENS filed with the OFFICE Rate Filing FCC 17-18965 for the Coastal Account Commercial Non-Residential Property Wind Only Program. CITIZENS proposed an overall average statewide rate increase of 9.4% for Class Rated Business and 10% for Special Class Business, with an effective date of February 1, 2018, for new and renewal business. The OFFICE reviewed the information provided by CITIZENS and based on its findings, hereby establishes the rates that CITIZENS shall implement to reflect an overall average statewide rate increase of 9.4% and 10% for Class Rate and Special Class business,



respectively, with an effective date of May 1, 2018, to meet the requirements of Section 627.351(6)(n), Florida Statutes. This rate effect is an estimate based on in-force policy distributions and the rates in this Order. A chart entitled "Coastal Account Non-Residential Property Wind Only (CNRW)" is attached hereto as "**Attachment F.**"

### **GENERAL PROVISIONS**

17. Within thirty (30) days of the date of this Order, CITIZENS shall submit to the OFFICE final manual pages and any necessary revisions to the Commercial Lines Rate Collection System information. The final rate level effects included in the Commercial Lines Rate Collection System information must reflect the per policy capping.


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

**THEREFORE**, Rates as detailed herein are **ESTABLISHED** and **APPROVED** for Rate Filing Nos. FCC 17-18043, FCC 17-18044, FCC 17-18234, FCC 17-18869, FCC 17-18870, and FCC 17-18965.

**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, Florida, 32303, on this 6<sup>th</sup> day of December, 2017.

  
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Elenita Gomez  
Assistant General Counsel  
Office of Insurance Regulation

## Attachment - A

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

#### For Condo Association Class Rated

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

## Attachment - B

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

#### For Excluding Condo Association Class Rated

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

## Attachment - C

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

#### For Special Class Rated

Territory Description	Coastal Territory	BG2 Territory Code	BG2 Territory Description	Wind BG2 Rate Change	All Other BG1 Rate Change	All Other BG2 Rate Change
Bay	59 Wind	2	Seacoast	0.0%	-10.0%	-10.0%
Brevard	60 Wind	2	Seacoast	10.0%	-10.0%	-10.0%
Broward	35 Wind	1	Seacoast	10.0%	-10.0%	-10.0%
Broward	36 Wind	1	Seacoast	10.0%	-10.0%	-10.0%
Broward	37 Wind	1	Seacoast	10.0%	-10.0%	-10.0%
Charlotte	61 Wind	2	Seacoast	10.0%	-10.0%	-10.0%
Collier	62 Wind	2	Seacoast	10.0%	-10.0%	-10.0%
Dade	30 Wind	1	Seacoast	10.0%	-10.0%	-10.0%
Dade	31 Wind	1	Seacoast	10.0%	-10.0%	-10.0%
Dade	32 Wind	1	Seacoast	10.0%	-10.0%	-10.0%
Dade	34 Wind	1	Seacoast	10.0%	-10.0%	-10.0%
Duval	41 Wind	2	Seacoast	0.0%	-10.0%	-10.0%
Escambia	63 Wind	2	Seacoast	10.0%	-10.0%	-10.0%
Escambia	43 Wind	3	Seacoast	10.0%	-10.0%	-10.0%
Flagler	64 Wind	2	Seacoast	0.0%	-10.0%	-10.0%
Flagler	78 Wind	3	Seacoast	0.0%	-10.0%	-10.0%
Franklin	65 Wind	2	Seacoast	0.0%	-10.0%	-10.0%
Gulf	66 Wind	2	Seacoast	0.0%	-10.0%	-10.0%
Hernando	56 Wind	2	Seacoast	0.0%	-10.0%	-10.0%
Indian River	76 Wind	1	Seacoast	10.0%	-10.0%	-10.0%
Indian River	76 Wind	2	Seacoast	10.0%	-10.0%	-10.0%
Inland Zone, Remainder		4	Inland	0.0%	-10.0%	-10.0%
Lee	67 Wind	2	Seacoast	10.0%	-10.0%	-10.0%
Lee	79 Wind	2	Seacoast	10.0%	-10.0%	-10.0%
Lee	79 Wind	3	Seacoast	10.0%	-10.0%	-10.0%
Levy	57 Wind	2	Seacoast	0.0%	-10.0%	-10.0%
Manatee	68 Wind	2	Seacoast	10.0%	-10.0%	-10.0%
Monroe, Remainder	85 Wind	5	Monroe Excl. Key West	10.0%	-10.0%	-10.0%
Monroe, Key West	86 Wind	6	Key West	10.0%	-10.0%	-10.0%
Nassau	69 Wind	2	Seacoast	0.0%	-10.0%	-10.0%
Okaloosa	70 Wind	2	Seacoast	10.0%	-10.0%	-10.0%
Palm Beach	38 Wind	1	Seacoast	10.0%	-10.0%	-10.0%
Palm Beach	87 Wind	1	Seacoast	10.0%	-10.0%	-10.0%
Pasco	88 Wind	2	Seacoast	0.0%	-10.0%	-10.0%
Pinellas	42 Wind	2	Seacoast	10.0%	-10.0%	-10.0%
Saint Johns	71 Wind	2	Seacoast	0.0%	-10.0%	-10.0%
Saint Lucie	77 Wind	1	Seacoast	10.0%	-10.0%	-10.0%
Santa Rosa	72 Wind	2	Seacoast	0.0%	-10.0%	-10.0%
Santa Rosa	80 Wind	3	Seacoast	0.0%	-10.0%	-10.0%
Sarasota	73 Wind	2	Seacoast	10.0%	-10.0%	-10.0%
Sarasota	81 Wind	3	Seacoast	10.0%	-10.0%	-10.0%
Seacoast Zone 1, Remainder		1	Seacoast	0.3%	-10.0%	-10.0%
Seacoast Zone 2, Remainder		2	Seacoast	0.0%	-10.0%	-10.0%
Seacoast Zone 3, Remainder		3	Seacoast	0.0%	-10.0%	-10.0%
Volusia	74 Wind	2	Seacoast	10.0%	-10.0%	-10.0%
Volusia	44 Wind	3	Seacoast	0.0%	-10.0%	-10.0%
Wakulla	58 Wind	2	Seacoast	0.0%	-10.0%	-10.0%
Walton	75 Wind	2	Seacoast	0.0%	-10.0%	-10.0%

## **Attachment - D**

### **Commercial Lines Account**

#### **Non-Residential Property Multi-Peril (CNRM)**

<b>Territory Description</b>	<b>Territory Code</b>	<b>BG1 Rate Change</b>	<b>BG2 Rate Change</b>
Seacoast Zone 1	1	10.0%	9.5%
Seacoast Zone 2	2	10.0%	4.5%
Seacoast Zone 3	3	10.0%	3.8%
Inland	4	10.0%	10.0%
Monroe ex. Key West	5	10.0%	10.0%
Key West	6	10.0%	10.0%

## Attachment - E

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

County	Territory Number	Condo Association Rate Change	Excluding Condo Association Rate Change	Special Group A Rate Change	Special Group B Rate Change
Bay	59	10.0%	10.0%	10.0%	-6.7%
Brevard	60	10.0%	10.0%	10.0%	-6.7%
Broward	35	10.0%	10.0%	10.0%	-10.0%
Broward	36	10.0%	10.0%	10.0%	-10.0%
Broward	37	10.0%	10.0%	10.0%	-10.0%
Charlotte	61	10.0%	10.0%	10.0%	-4.9%
Collier	62	10.0%	10.0%	10.0%	-6.7%
Dade	30	10.0%	10.0%	10.0%	-10.0%
Dade	31	10.0%	10.0%	10.0%	-10.0%
Dade	32	10.0%	10.0%	10.0%	-10.0%
Dade	34	10.0%	10.0%	10.0%	-10.0%
Duval	41	10.0%	9.4%	10.0%	-10.0%
Escambia	43	10.0%	10.0%	10.0%	-10.0%
Escambia	63	10.0%	10.0%	10.0%	-4.9%
Flagler	64	10.0%	10.0%	10.0%	-10.0%
Flagler	78	10.0%	10.0%	10.0%	-10.0%
Franklin	65	10.0%	10.0%	10.0%	-4.9%
Gulf	66	10.0%	10.0%	10.0%	-4.9%
Hernando	56	10.0%	10.0%	10.0%	-10.0%
Indian River	76	10.0%	10.0%	10.0%	-7.5%
Lee	67	10.0%	10.0%	10.0%	-4.9%
Lee	79	10.0%	10.0%	10.0%	-10.0%
Levy	57	10.0%	10.0%	10.0%	-10.0%
Manatee	68	10.0%	10.0%	10.0%	-4.9%
Monroe	85	10.0%	10.0%	10.0%	-10.0%
Monroe	86	10.0%	10.0%	10.0%	-10.0%
Nassau	69	10.0%	9.9%	10.0%	-10.0%
Okaloosa	70	10.0%	10.0%	10.0%	-6.7%
Palm Beach	38	10.0%	10.0%	10.0%	-10.0%
Palm Beach	87	10.0%	10.0%	10.0%	-10.0%
Pasco	88	10.0%	10.0%	10.0%	-10.0%
Pinellas	42	10.0%	9.4%	10.0%	-6.7%
Saint Johns	71	10.0%	9.8%	10.0%	-6.7%
Saint Lucie	77	10.0%	10.0%	10.0%	-10.0%
Santa Rosa	72	10.0%	10.0%	10.0%	-6.7%
Santa Rosa	80	10.0%	10.0%	10.0%	-10.0%
Sarasota	73	10.0%	9.8%	10.0%	-6.7%
Sarasota	81	10.0%	9.5%	10.0%	-10.0%
Volusia	44	10.0%	9.6%	10.0%	-10.0%
Volusia	74	10.0%	9.9%	10.0%	-10.0%
Wakulla	58	10.0%	10.0%	10.0%	-4.9%
Walton	75	10.0%	10.0%	10.0%	-6.7%

## Attachment - F

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

<b>Territory Number</b>	<b>County</b>	<b>Class Rate Change</b>	<b>Special Class Rate Change</b>
59	Bay	0.0%	10.0%
60	Brevard	10.0%	10.0%
35	Broward	10.0%	10.0%
36	Broward	10.0%	10.0%
37	Broward	10.0%	10.0%
61	Charlotte	10.0%	10.0%
62	Collier	10.0%	10.0%
30	Dade	10.0%	10.0%
31	Dade	10.0%	10.0%
32	Dade	10.0%	10.0%
34	Dade	10.0%	10.0%
41	Duval	10.0%	10.0%
43	Escambia	0.0%	10.0%
63	Escambia	10.0%	10.0%
64	Flagler	10.0%	10.0%
78	Flagler	10.0%	10.0%
65	Franklin	10.0%	10.0%
66	Gulf	10.0%	10.0%
56	Hernando	10.0%	10.0%
76	Indian River	10.0%	10.0%
67	Lee	10.0%	10.0%
79	Lee	0.5%	10.0%
57	Levy	10.0%	10.0%
68	Manatee	10.0%	10.0%
85	Monroe	10.0%	10.0%
86	Monroe	10.0%	10.0%
69	Nassau	10.0%	10.0%
70	Okaloosa	10.0%	10.0%
38	Palm Beach	10.0%	10.0%
87	Palm Beach	10.0%	10.0%
88	Pasco	10.0%	10.0%
42	Pinellas	10.0%	10.0%
71	Saint Johns	10.0%	10.0%
77	Saint Lucie	10.0%	10.0%
72	Santa Rosa	0.0%	10.0%
80	Santa Rosa	10.0%	10.0%
73	Sarasota	10.0%	10.0%
81	Sarasota	1.7%	10.0%
44	Volusia	10.0%	10.0%
74	Volusia	0.6%	10.0%
58	Wakulla	10.0%	10.0%
75	Walton	0.6%	10.0%