CITIZENS FILINGS FCP 12-13992 (PLA) AND FCP 12-13991 (COASTAL)

HO-3 AND HW2 POLICY TYPES COMBINED

HOMEOWNERS

COMBINED TERRITORY INDICATION

TERRITORIAL RATE CHANGES

RATE CHANGE TO REFLECT ELIMINATING COVERAGE FOR DROPPED OBJECTS

Maximum	*75%*	**10%**
Minimum	*0%*	**0%**

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)
		12/31/2011	12/31/2011	12/31/2011	12/31/2011	12/31/2011													Selected	
		Inforce	Inforce	Inforce	Non-Sinkhole	Total													Cumulative	Selected
		Wind	Sinkhole	All Other	Inforce	Inforce								Total					Rate Change	Capped
		Premium	Premium	Premium	Premium	Premium	Wind	Sinkhole	All Other	Non-Sinkhole	Wind	Sinkhole	All Other	Non-Sinkhole	Total	Current	Proposed	Impact of	Including	non-Sinkhole
		at Current	at Current	at Current	at Current	at Current	Indicated	Indicated	Indicated	Indicated	Selected	Selected	Selected	Selected	Selected	FHCF Build Up	FHCF Build Up	FHCF Build Up	FHCF Build Up	Rate Change
Territory	Territory Description	Rate Level	Rate Level	Rate Level	Rate Level	Rate Level	Rate Change	Rate Change	Rate Change	Rate Change	Rate Change	Rate Change	Rate Change	Rate Change	Rate Change	Premium	Premium	Factor	Factor	Including FHCF BU
192	Alachua	207,012	25,009	748,308	955,320	980,329	47.7%	6.2%	-17.4%	-3.3%	46.1%	6.2%	0.0%	10.0%	9.9%	8,239	17,574	0.9%	10.8%	10.9%
292	Baker	13,483	346	50,796	64,280	64,626	53.4%	-3.2%	-13.5%	0.5%	47.7%	-3.2%	0.0%	10.0%	9.9%	537	1,135	0.9%	10.8%	10.8%
601	Bay, Coastal	134,267	4,578	421,998	556,265	560,843	58.1%	-7.5%	-16.2%	1.7%	41.4%	-7.5%	0.0%	10.0%	9.9%	5,344	9,757	0.8%	10.5%	10.7%
721	Bay, Remainder	401,461	5,128	543,910	945,371	950,499	54.4%	-7.8%	-20.5%	11.3%	23.5%	-7.8%	0.0%	10.0%	9.9%	15,977	30,525	1.5%	11.2%	11.3%
59 Wind	Bay	2,579,645	0	0	2,579,645	2,579,645	62.3%	0.0%	0.0%	62.3%	10.0%	0.0%	0.0%	10.0%	10.0%	100,179	140,729	1.5%	11.1%	11.1%
392	Bradford	12,563	480	44,704	57,267	57,747	55.1%	-3.2%	-13.7%	1.4%	45.6%	-3.2%	0.0%	10.0%	9.9%	500	1,064	1.0%	10.8%	10.9%
57	Brevard, Coastal	5,604,846	76,834	5,081,083	10,685,929	10,762,763	62.2%	-23.9%	-41.2%	13.1%	19.1%	-23.9%	0.0%	10.0%	9.8%	223,062	433,119	1.9%	11.5%	11.7%
64	Brevard, Remainder	2,806,082	61,478	3,599,152	6,405,234	6,466,712	61.1%	-22.2%	-33.7%	7.8%	22.8%	-22.2%	0.0%	10.0%	9.7%	111,676	228,344	1.8%	11.3%	11.6%
60 Wind	Brevard	3,285,271	0	0	3,285,271	3,285,271	56.5%	0.0%	0.0%	56.5%	10.0%	0.0%	0.0%	10.0%	10.0%	130,778	183,139	1.5%	11.1%	11.1%
35	Broward, Hllwd & Ft. Ldrdle	15,055,348	223,987	21,924,413	36,979,760	37,203,747	11.4%	-8.7%	-14.9%	-4.2%	11.4%	-8.7%	0.0%	4.7%	4.6%	599,158	937,547	0.9%	5.4%	5.5%
361	Broward, Coastal	13,181	6,961	1,042,380	1,055,560	1,062,521	42.7%	16.7%	-23.2%	-22.3%	42.7%	16.7%	0.0%	0.5%	0.6%	525	876	0.0%	0.7%	0.6%
37	Broward, Rem. Excl. Ft. L. & Hlywd	80,895,372	1,167,372	101,293,486	182,188,857	183,356,229	23.3%	-22.5%	-9.5%	5.1%	22.5%	-22.5%	0.0%	10.0%	9.8%	3,219,364	5,215,421	1.1%	10.7%	10.9%
45 Wind	Broward	5,782,502	0	0	5,782,502	5,782,502	70.7%	0.0%	0.0%	70.7%	10.0%	0.0%	0.0%	10.0%	10.0%	235,302	335,643	1.7%	11.3%	11.3%
46 Wind	Broward	26,919,089	0	0	26,919,089	26,919,089	90.8%	0.0%	0.0%	90.8%	10.0%	0.0%	0.0%	10.0%	10.0%	1,085,500	1,502,269	1.5%	11.1%	11.1%
47 Wind	Broward	26,866,330	0	0	26,866,330	26,866,330	72.9%	0.0%	0.0%	72.9%	10.0%	0.0%	0.0%	10.0%	10.0%	1,077,144	1,478,226	1.4%	11.0%	11.0%
48 Wind	Broward	19,313,419	0	0	19,313,419	19,313,419	62.6%	0.0%	0.0%	62.6%	10.0%	0.0%	0.0%	10.0%	10.0%	772,636	1,243,586	2.3%	12.0%	12.0%
193	Calhoun	4,567	96	14,714	19,281	19,378	63.5%	-3.6%	-13.8%	4.5%	42.2%	-3.6%	0.0%	10.0%	9.9%	182	394	1.1%	10.9%	11.0%
581	Charlotte, Coastal	1,525,889	31,783	2,023,345	3,549,234	3,581,017	63.9%	-16.0%	-30.6%	10.0%	23.3%	-16.0%	0.0%	10.0%	9.8%	60,727	122,492	1.7%	11.3%	11.5%
711	Charlotte, Remainder	4,401,861	91,462	6,003,704	10,405,565	10,497,027	51.5%	-5.2%	-35.0%	1.6%	23.6%	-5.2%	0.0%	10.0%	9.9%	175,185	359,989	1.7%	11.4%	11.6%
61 Wind	Charlotte	1,279,165	0	0	1,279,165	1,279,165	55.2%	0.0%	0.0%	55.2%	10.0%	0.0%	0.0%	10.0%	10.0%	50,537	70,926	1.5%	11.2%	11.2%
591	Citrus, Coastal	173,127	8,418	244,683	417,810	426,229	63.3%	15.2%	-16.1%	16.8%	24.1%	15.2%	0.0%	10.0%	10.1%	6,890	13,220	1.5%	11.4%	11.3%
731	Citrus, Remainder	214,914	76,033	459,392	674,307	750,340	64.1%	-3.8%	-18.6%	7.7%	31.4%	-3.8%	0.0%	10.0%	8.6%	8,553	17,526	1.2%	9.7%	11.2%
492	Clay	103,003	5,546	336,964	439,967	445,513	50.4%	-0.4%	-20.1%	-3.6%	42.7%	-0.4%	0.0%	10.0%	9.9%	4,099	8,796	1.0%	10.8%	11.0%
551	Collier, Remainder	2,259,742	39,493	4,222,415	6,482,158	6,521,651	56.1%	27.1%	-26.4%	2.4%	28.7%	27.1%	0.0%	10.0%	10.1%	89,932	188,777	1.5%	11.5%	11.4%
541	Collier, Coastal	1,247,429	13,801	1,887,529	3,134,957	3,148,759	44.7%	-6.0%	-27.1%	1.4%	25.1%	-6.0%	0.0%	10.0%	9.9%	49,644	91,575	1.3%	11.1%	11.2%
62 Wind	Collier	11,367,365	0	0	11,367,365	11,367,365	67.0%	0.0%	0.0%	67.0%	10.0%	0.0%	0.0%	10.0%	10.0%	455,500	639,635	1.6%	11.2%	11.2%
293	Columbia	26,166	1,239	114,299	140,465	141,705	50.1%	-4.3%	-13.3%	-1.5%	50.1%	-4.3%	0.0%	9.3%	9.2%	1,041	2,195	0.8%	9.9%	10.1%
30	Dade, Miami Beach	47,616	11,008	2,365,535	2,413,151	2,424,159	72.0%	4.6%	-17.7%	-15.9%	72.0%	4.6%	0.0%	1.4%	1.4%	1,895	3,366	0.1%	1.5%	1.5%
31	Dade, Coastal	19,001	7,447	1,734,187	1,753,188	1,760,634	72.1%	53.4%	-20.4%	-19.4%	72.1%	53.4%	0.0%	0.8%	1.0%	756	1,428	0.0%	1.0%	0.8%
32	Dade, Miami	15,022,648	174,163	24,379,935	39,402,583	39,576,746	35.1%	-7.6%	-11.1%	6.5%	26.2%	-7.6%	0.0%	10.0%	9.9%	597,859	1,023,499	1.1%	10.8%	10.9%
33	Dade, Hialeah	9,246,221	150,172	19,229,963	28,476,184	28,626,357	28.4%	5.2%	48.9%	42.2%	10.0%	5.2%	10.0%	10.0%	10.0%	367,972	470,185	0.4%	10.2%	10.2%
34	Dade, Rem Excl H.,M.,M.B.	93,115,053	1,619,173	229,819,645	322,934,698	324,553,871	34.5%	-19.7%	8.9%	16.3%	12.7%	-19.7%	8.9%	10.0%	9.9%	3,705,608	5,913,090	0.7%	10.4%	10.6%
22 Wind	Dade	18,131,609	0	0	18,131,609	18,131,609	64.9%	0.0%	0.0%	64.9%	10.0%	0.0%	0.0%	10.0%	10.0%	740,084	1,059,284	1.7%	11.3%	11.3%
23 Wind	Dade	10,767,566	0	0	10,767,566	10,767,566	52.8%	0.0%	0.0%	52.8%	10.0%	0.0%	0.0%	10.0%	10.0%	437,826	588,460	1.3%	11.0%	11.0%
24 Wind	Dade	10,766,401	0	0	10,766,401	10,766,401	49.4%	0.0%	0.0%	49.4%	10.0%	0.0%	0.0%	10.0%	10.0%	434,708	684,962	2.2%	11.8%	11.8%
25 Wind	Dade	16,607,860	0	0	16,607,860	16,607,860	35.7%	0.0%	0.0%	35.7%	10.0%	0.0%	0.0%	10.0%	10.0%	669,006	1,003,795	1.9%	11.6%	11.6%
26 Wind	Dade	6,731,275	0	0	6,731,275	6,731,275	71.9%	0.0%	0.0%	71.9%	10.0%	0.0%	0.0%	10.0%	10.0%	274,084	371,054	1.4%	11.0%	11.0%
27 Wind	Dade	30,684,906	0	0	30,684,906	30,684,906	57.6%	0.0%	0.0%	57.6%	10.0%	0.0%	0.0%	10.0%	10.0%	1,243,126	1,678,496	1.4%	11.0%	11.0%
28 Wind	Dade	24,445,508	0	0	24,445,508	24,445,508	39.4%	0.0%	0.0%	39.4%	10.0%	0.0%	0.0%	10.0%	10.0%	988,073	1,319,352	1.3%	10.9%	10.9%
29 Wind	Dade	3,741,707	0	0	3,741,707	3,741,707	41.8%	0.0%	0.0%	41.8%	10.0%	0.0%	0.0%	10.0%	10.0%	150,959	249,715	2.5%	12.1%	12.1%
712	De Soto	78,490	1,379	143,487	221,978	223,357	61.2%	-5.5%	-9.7%	15.4%	28.3%	-5.5%	0.0%	10.0%	9.9%	3,124	5,981	1.3%	11.0%	11.1%
592	Dixie, Coastal	33,766	886	64,528	98,294	99,180	54.5%	-3.5%	-8.1%	13.4%	29.1%	-3.5%	0.0%	10.0%	9.9%	1,344	2,536	1.2%	10.9%	11.1%
732	Dixie, Remainder	10,332	391	21,559	31,891	32,282	55.9%	-3.1%	-14.5%	8.3%	30.9%	-3.1%	0.0%	10.0%	9.8%	411	813	1.2%	10.9%	11.1%
39	Duval, Jacksonville	479,201	27,275	1,680,498	2,159,699	2,186,974	45.2%	-12.7%	-17.9%	-3.9%	45.1%	-12.7%	0.0%	10.0%	9.7%	19,071	40,112	1.0%	10.6%	10.9%
40	Duval, Remainder	2,275	109	10,013	12,288	12,397	56.8%	-3.1%	-12.4%	0.4%	54.0%	-3.1%	0.0%	10.0%	9.9%	91	195	0.8%	10.6%	10.8%
41	Duval, Coastal	393,781	13,696	941,121	1,334,902	1,348,598	65.1%	-10.7%	-24.5%	1.9%	33.9%	-10.7%	0.0%	10.0%	9.8%	15,672	33,861	1.3%	11.0%	11.2%
41 Wind	Duval	864,143	0	0	864,143	864,143	80.0%	0.0%	0.0%	80.0%	10.0%	0.0%	0.0%	10.0%	10.0%	27,290	38,280	1.2%	10.9%	10.9%
602	Escambia, Coastal	0	952	171,652	171,652	172,604	59.1%	-4.5%	-18.0%	-18.0%	0.0%	-4.5%	0.0%	0.0%	0.0%	0	0	0.0%	0.0%	0.0%
43	Escambia, Remainder	913,098	19,235	1,991,492	2,904,590	2,923,825	61.2%	-11.9%	-30.9%	-2.0%	31.8%	-11.9%	0.0%	10.0%	9.9%	36,340	71,925	1.2%	10.9%	11.1%
52 Wind	Escambia	1,532,508	0	0	1,532,508	1,532,508	74.4%	0.0%	0.0%	74.4%	10.0%	0.0%	0.0%	10.0%	10.0%	60,581	85,922	1.6%	11.2%	11.2%
53 Wind	Escambia	585,166	0	0	585,166	585,166	83.4%	0.0%	0.0%	83.4%	10.0%	0.0%	0.0%	10.0%	10.0%	22,276	29,946	1.3%	10.9%	10.9%
54 Wind	Escambia	6,856,893	0	0	6,856,893	6,856,893	64.6%	0.0%	0.0%	64.6%	10.0%	0.0%	0.0%	10.0%	10.0%	239,984	338,248	1.4%	11.0%	11.0%
531	Flagler, Coastal	3,387	2,014	129,419	132,806	134,819	61.7%	-4.5%	-12.2%	-10.3%	61.7%	-4.5%	0.0%	1.6%	1.5%	135	240	0.1%	1.6%	1.7%
701	Flagler, Remainder	104,673	5,070	374,333	479,006	484,076	78.2%	-7.1%	-16.9%	3.9%	45.8%	-7.1%	0.0%	10.0%	9.8%	4,166	9,648	1.1%	10.9%	11.0%
83 Wind	Flagler	943,992	0	0	943,992	943,992	128.3%	0.0%	0.0%	128.3%	10.0%	0.0%	0.0%	10.0%	10.0%	32,341	45,908	1.4%	11.1%	11.1%
603	Franklin	34,091	758	120,278	154,369	155,127	56.0%	-4.6%	-17.9%	-1.6%	45.3%	-4.6%	0.0%	10.0%	9.9%	1,357	2,452	0.7%	10.5%	10.6%
65 Wind	Franklin	2,020,744	0	0	2,020,744	2,020,744	60.9%	0.0%	0.0%	60.9%	10.0%	0.0%	0.0%	10.0%	10.0%	77,841	109,252	1.5%	11.1%	11.1%
393	Gadsden	71,816	4,179	184,838	256,654	260,833	48.6%	-7.2%	-22.8%	-2.8%	35.7%	-7.2%	0.0%	10.0%	9.7%	2,858	6,068	1.2%	10.8%	11.1%
923	Gilchrist	18,465	962	76,478	94,942	95,904	54.9%	-3.3%	-10.3%	2.4%	51.4%	-3.3%	0.0%	10.0%	9.9%	735	1,538	0.8%	10.6%	10.8%
552	Glades	21,378	422	29,829	51,207	51,629	59.5%	-5.5%	-16.5%	15.2%	24.0%	-5.5%	0.0%	10.0%	9.9%	851	1,622	1.5%	11.2%	11.3%
604	Gulf, Coastal	27,746	457	101,679	129,425	129,882	55.0%	-4.1%	-11.9%	2.4%	46.6%	-4.1%	0.0%	10.0%	10.0%	1,104	2,007	0.7%	10.6%	10.6%
722	Gulf, Remainder	7,661	58	14,504	22,164	22,223	55.3%	-3.6%	-13.3%	10.4%	28.9%	-3.6%	0.0%	10.0%	10.0%	305	588	1.3%	11.1%	11.1%
66 Wind	Gulf	1,088,378	0	0	1,088,378	1,088,378	59.0%	0.0%	0.0%	59.0%	10.0%	0.0%	0.0%	10.0%	10.0%	42,515	59,658	1.5%	11.1%	11.1%

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COMBINED TERRITORY INDICATION

TERRITORIAL RATE CHANGES

RATE CHANGE TO REFLECT ELIMINATING COVERAGE FOR DROPPED OBJECTS

Maximum	*75%*
Minimum	*0%*

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)
		12/31/2011	12/31/2011	12/31/2011	12/31/2011	12/31/2011													Selected	
		Inforce	Inforce	Inforce	Non-Sinkhole	Total													Cumulative	Selected
		Wind	Sinkhole	All Other	Inforce	Inforce								Total					Rate Change	Capped
		Premium	Premium	Premium	Premium	Premium	Wind	Sinkhole	All Other	Non-Sinkhole	Wind	Sinkhole	All Other	Non-Sinkhole	Total	Current	Proposed	Impact of	Including	non-Sinkhole
		at Current	at Current	at Current	at Current	at Current	Indicated	Indicated	Indicated	Indicated	Selected	Selected	Selected	Selected	Selected	FHCF Build Up	FHCF Build Up	FHCF Build Up	FHCF Build Up	Rate Change
Territory	Territory Description	Rate Level	Rate Level	Rate Level	Rate Level	Rate Level	Rate Change	Rate Change	Rate Change	Rate Change	Rate Change	Rate Change	Rate Change	Rate Change	Rate Change	Premium	Premium	Factor	Factor	Including FHCF BU
493	Hamilton	5,146	259	15,881	21,027	21,287	54.9%	-8.5%	-13.3%	3.4%	40.9%	-8.5%	0.0%	10.0%	9.8%	205	429	1.0%	10.7%	11.0%
713	Hardee	13,697	258	32,951	46,648	46,907	59.4%	-4.4%	-14.5%	7.2%	34.1%	-4.4%	0.0%	10.0%	9.9%	545	1,116	1.2%	11.0%	11.1%
553	Hendry	129,660	1,123	189,256	318,915	320,038	60.4%	-2.8%	-5.4%	21.3%	24.6%	-2.8%	0.0%	10.0%	10.0%	5,160	9,403	1.3%	11.1%	11.1%
159	Hernando, Coastal	880,953	1,414,210	1,505,274	2,386,227	3,800,437	81.3%	553.7%	-19.0%	18.1%	27.1%	50.0%	0.0%	10.0%	24.9%	35,060	84,179	1.3%	25.9%	11.9%
733	Hernando, Remainder	8,771,602	15,706,033	15,628,564	24,400,166	40,106,199	126.2%	551.8%	-23.6%	30.3%	27.8%	50.0%	0.0%	10.0%	25.7%	349,088	871,218	1.3%	26.7%	12.0%
56 Wind	Hernando	1,050,533	0	0	1,050,533	1,050,533	73.3%	0.0%	0.0%	73.3%	10.0%	0.0%	0.0%	10.0%	10.0%	38,968	57,256	1.7%	11.3%	11.3%
714	Highlands	127,818	3,489	259,471	387,289	390,778	67.0%	-5.2%	-13.3%	13.2%	30.3%	-5.2%	0.0%	10.0%	9.9%	5,087	10,324	1.3%	11.1%	11.2%
47	Hillsborough, Tampa	12,694,780	3,173,813	13,075,822	25,770,602	28,944,415	62.4%	194.1%	-36.4%	12.3%	20.3%	50.0%	0.0%	10.0%	14.4%	505,215	1,001,303	1.7%	15.8%	11.7%
80	Hillsborough, Excl. Tampa	18,322,646	6,193,723	32,482,498	50,805,144	56,998,868	99.0%	276.5%	-32.0%	15.2%	27.7%	50.0%	0.0%	10.0%	14.3%	729,212	1,721,318	1.7%	15.9%	11.8%
593	Holmes	27,609	269	80,726	108,336	108,605	53.4%	-3.6%	-16.3%	1.5%	39.2%	-3.6%	0.0%	10.0%	10.0%	1,099	2,301	1.1%	11.0%	11.0%
561	Indian River, Remainder	1,521,102	15,899	1,455,503	2,976,605	2,992,504	58.2%	-2.6%	-22.5%	18.7%	19.6%	-2.6%	0.0%	10.0%	9.9%	60,537	111,064	1.7%	11.4%	11.5%
181	Indian River, Coastal	3,225	1,950	368,444	371,669	373,619	43.2%	-6.5%	-19.9%	-19.4%	43.2%	-6.5%	0.0%	0.4%	0.3%	128	230	0.0%	0.4%	0.4%
76 Wind	Indian River	4,294,790	0	0	4,294,790	4,294,790	52.0%	0.0%	0.0%	52.0%	10.0%	0.0%	0.0%	10.0%	10.0%	173,863	246,150	1.6%	11.2%	11.2%
693	Jackson	40,690	1,271	123,684	164,373	165,645	50.9%	-4.0%	-15.8%	0.8%	40.4%	-4.0%	0.0%	10.0%	9.9%	1,619	3,368	1.0%	10.8%	11.0%
605	Jefferson, Coastal	224	22	907	1,131	1,152	55.5%	-4.1%	-13.1%	0.5%	50.5%	-4.1%	0.0%	10.0%	9.7%	9	19	0.9%	10.6%	10.8%
793	Jefferson, Remainder	13,769	458	40,130	53,899	54,357	53.0%	-3.6%	-13.3%	3.7%	39.1%	-3.6%	0.0%	10.0%	9.9%	548	1,121	1.0%	10.8%	11.0%
893	Lafayette	8,337	465	31,297	39,633	40,098	54.4%	-3.6%	-10.0%	3.6%	47.5%	-3.6%	0.0%	10.0%	9.8%	332	686	0.9%	10.6%	10.8%
692	Lake	220,167	64,782	598,402	818,569	883,351	80.5%	-7.0%	-18.2%	8.3%	37.2%	-7.0%	0.0%	10.0%	8.8%	8,762	20,124	1.3%	9.9%	11.3%
542	Lee, Coastal	19,997	12,872	1,306,074	1,326,072	1,338,944	30.1%	-12.7%	-27.7%	-26.8%	30.1%	-12.7%	0.0%	0.5%	0.3%	796	1,369	0.0%	0.4%	0.5%
554	Lee, Remainder	7,259,873	152,629	12,914,556	20,174,429	20,327,058	57.3%	-17.8%	-30.5%	1.1%	27.8%	-17.8%	0.0%	10.0%	9.8%	288,928	606,326	1.5%	11.2%	11.4%
17 Wind	Lee	12,315,777	0	0	12,315,777	12,315,777	83.8%	0.0%	0.0%	83.8%	10.0%	0.0%	0.0%	10.0%	10.0%	492,621	689,914	1.5%	11.2%	11.2%
18 Wind	Lee	2,761,800	0	0	2,761,800	2,761,800	68.0%	0.0%	0.0%	68.0%	10.0%	0.0%	0.0%	10.0%	10.0%	109,716	163,165	1.9%	11.5%	11.5%
19 Wind	Lee	1,177,650	0	0	1,177,650	1,177,650	67.6%	0.0%	0.0%	67.6%	10.0%	0.0%	0.0%	10.0%	10.0%	45,207	62,604	1.4%	11.1%	11.1%
20 Wind	Lee	702,935	0	0	702,935	702,935	61.5%	0.0%	0.0%	61.5%	10.0%	0.0%	0.0%	10.0%	10.0%	26,736	37,818	1.5%	11.2%	11.2%
993	Leon	183,089	10,546	524,957	708,046	718,592	41.1%	-6.8%	-19.4%	-3.8%	38.7%	-6.8%	0.0%	10.0%	9.8%	7,287	14,903	1.0%	10.7%	11.0%
594	Levy, Coastal	63,136	2,625	161,650	224,786	227,411	51.8%	-5.0%	-13.3%	5.0%	35.6%	-5.0%	0.0%	10.0%	9.8%	2,513	4,928	1.1%	10.8%	11.0%
734	Levy, Remainder	10,531	1,138	144,910	155,440	156,578	60.5%	-4.4%	-11.0%	-6.1%	60.5%	-4.4%	0.0%	4.1%	4.0%	419	945	0.3%	4.4%	4.4%
57 Wind	Levy	228,881	0	0	228,881	228,881	65.0%	0.0%	0.0%	65.0%	10.0%	0.0%	0.0%	10.0%	10.0%	7,705	10,828	1.3%	11.0%	11.0%
931	Liberty	4,094	106	10,661	14,754	14,860	55.9%	-3.6%	-12.2%	6.7%	36.0%	-3.6%	0.0%	10.0%	9.9%	163	334	1.1%	10.9%	11.0%
932	Madison	13,854	498	54,516	68,371	68,869	57.5%	-3.6%	-9.5%	4.1%	49.3%	-3.6%	0.0%	10.0%	9.9%	551	1,160	0.9%	10.7%	10.8%
582	Manatee, Coastal	1,119,977	15,012	1,364,781	2,484,758	2,499,770	50.2%	-13.0%	-27.5%	7.6%	22.2%	-13.0%	0.0%	10.0%	9.9%	44,573	80,893	1.4%	11.1%	11.3%
735	Manatee, Remainder	5,422,556	113,513	5,526,704	10,949,261	11,062,774	55.1%	-25.7%	-38.8%	7.7%	20.2%	-25.7%	0.0%	10.0%	9.6%	215,803	427,754	1.9%	11.3%	11.7%
68 Wind	Manatee	1,859,983	0	0	1,859,983	1,859,983	52.6%	0.0%	0.0%	52.6%	10.0%	0.0%	0.0%	10.0%	10.0%	73,162	102,712	1.5%	11.2%	11.2%
792	Marion	399,369	33,445	1,127,799	1,527,168	1,560,613	69.5%	111.9%	-13.9%	7.9%	38.2%	111.9%	0.0%	10.0%	12.2%	15,894	34,348	1.2%	13.2%	11.1%
10	Martin, Remainder	3,902,502	26,127	2,389,881	6,292,383	6,318,510	54.4%	-12.2%	-30.9%	22.0%	16.1%	-12.2%	0.0%	10.0%	9.9%	155,312	272,482	1.8%	11.5%	11.6%
182	Martin, Coastal	239,943	746	110,186	350,129	350,876	44.8%	-5.0%	-17.1%	25.4%	14.6%	-5.0%	0.0%	10.0%	10.0%	9,549	15,372	1.6%	11.3%	11.4%
5	Monroe, Excl. Key West	2,645	5,308	1,051,518	1,054,163	1,059,471	77.1%	-8.7%	-23.1%	-22.9%	75.0%	-8.7%	0.0%	0.2%	0.1%	105	213	0.0%	0.2%	0.2%
7	Monroe, Key West	4,178	282	61,495	65,673	65,955	78.9%	-3.2%	-15.2%	-9.2%	75.0%	-3.2%	0.0%	4.8%	4.7%	166	294	0.2%	4.9%	5.0%
90 Wind	Monroe	34,364,056	0	0	34,364,056	34,364,056	166.7%	0.0%	0.0%	166.7%	10.0%	0.0%	0.0%	10.0%	10.0%	1,390,168	1,957,890	1.6%	11.2%	11.2%
532	Nassau, Coastal	148,593	5,398	357,112	505,705	511,103	55.4%	-7.0%	-19.9%	2.2%	34.0%	-7.0%	0.0%	10.0%	9.8%	5,914	12,182	1.2%	10.9%	11.1%
892	Nassau, Remainder	25,163	1,244	114,739	139,902	141,146	53.6%	-3.7%	-14.6%	-2.3%	53.6%	-3.7%	0.0%	9.6%	9.5%	1,001	2,163	0.8%	10.3%	10.4%
69 Wind	Nassau	396,648	0	0	396,648	396,648	62.8%	0.0%	0.0%	62.8%	10.0%	0.0%	0.0%	10.0%	10.0%	11,948	16,766	1.2%	10.9%	10.9%
606	Okaloosa, Coastal	288,521	2,248	309,048	597,569	599,817	60.9%	-5.8%	-20.2%	19.0%	20.7%	-5.8%	0.0%	10.0%	9.9%	11,482	20,689	1.5%	11.3%	11.3%
723	Okaloosa, Remainder	2,089,577	18,847	1,687,566	3,777,144	3,795,991	64.6%	-11.7%	-28.2%	23.2%	18.1%	-11.7%	0.0%	10.0%	9.9%	83,161	153,471	1.8%	11.5%	11.6%
70 Wind	Okaloosa	918,733	0	0	918,733	918,733	70.4%	0.0%	0.0%	70.4%	10.0%	0.0%	0.0%	10.0%	10.0%	36,445	51,183	1.5%	11.2%	11.2%
555	Okeechobee	51,805	861	110,780	162,584	163,445	57.4%	-6.5%	-13.4%	9.2%	31.4%	-6.5%	0.0%	10.0%	9.9%	2,062	4,069	1.2%	11.0%	11.1%
49	Orange, Orlando	155,555	4,395	276,529	432,085	436,479	59.2%	-6.2%	-19.6%	8.8%	27.8%	-6.2%	0.0%	10.0%	9.8%	6,191	12,534	1.4%	11.1%	11.3%
90	Orange, Excl. Orlando	776,831	23,929	1,492,004	2,268,835	2,292,764	68.0%	50.9%	-16.8%	12.2%	29.2%	50.9%	0.0%	10.0%	10.4%	30,917	63,843	1.4%	11.7%	11.3%
511	Osceola	179,127	7,573	467,456	646,584	654,157	70.6%	-5.4%	-19.2%	5.7%	36.1%	-5.4%	0.0%	10.0%	9.8%	7,129	15,744	1.3%	11.0%	11.2%
362	Palm Beach, Coastal	48,852	12,550	1,943,381	1,992,233	2,004,783	72.9%	11.5%	-26.0%	-23.6%	72.9%	11.5%	0.0%	1.8%	1.8%	1,944	3,495	0.1%	1.9%	1.9%
38	Palm Beach, Remainder	50,748,879	762,061	53,947,031	104,695,910	105,457,971	45.3%	-35.1%	-20.6%	11.4%	20.6%	-35.1%	0.0%	10.0%	9.7%	2,019,676	3,559,465	1.4%	10.9%	11.3%
94 Wind	Palm Beach	10,980,134	0	0	10,980,134	10,980,134	71.5%	0.0%	0.0%	71.5%	10.0%	0.0%	0.0%	10.0%	10.0%	444,558	630,968	1.6%	11.2%	11.2%
95 Wind	Palm Beach	24,815,607	0	0	24,815,607	24,815,607	76.8%	0.0%	0.0%	76.8%	10.0%	0.0%	0.0%	10.0%	10.0%	1,003,280	1,402,397	1.5%	11.2%	11.2%
96 Wind	Palm Beach	28,747,229	0	0	28,747,229	28,747,229	83.8%	0.0%	0.0%	83.8%	10.0%	0.0%	0.0%	10.0%	10.0%	1,155,355	1,613,268	1.5%	11.1%	11.1%
97 Wind	Palm Beach	10,110,523	0	0	10,110,523	10,110,523	58.5%	0.0%	0.0%	58.5%	10.0%	0.0%	0.0%	10.0%	10.0%	405,892	589,280	1.7%	11.4%	11.4%
595	Pasco, Coastal	51,702	1,565,648	4,070,634	4,122,336	5,687,984	63.9%	182.4%	-8.9%	-8.0%	63.9%	50.0%	0.0%	0.8%	14.3%	2,058	3,741	0.0%	14.4%	0.8%
736	Pasco, Remainder	22,225,173	15,240,583	25,443,930	47,669,103	62,909,686	68.8%	203.2%	-27.1%	17.6%	21.4%	50.0%	0.0%	10.0%	19.7%	884,523	1,771,150	1.4%	20.8%	11.6%
88 Wind	Pasco	8,575,953	0	0	8,575,953	8,575,953	52.8%	0.0%	0.0%	52.8%	10.0%	0.0%	0.0%	10.0%	10.0%	334,508	491,377	1.8%	11.4%	11.4%
42	Pinellas, Coastal	95,745	118,993	3,515,041	3,610,786	3,729,778	31.4%	-19.3%	-37.3%	-35.5%	31.4%	-19.3%	0.0%	0.8%	0.2%	3,810	6,523	0.1%	0.3%	0.9%
46	Pinellas - Saint Petersburg	27,692,434	1,856,276	12,276,972	39,969,406	41,825,682	50.5%	-21.5%	-41.6%	22.2%	14.4%	-21.5%	0.0%	10.0%	8.6%	1,102,096	1,876,786	1.8%	10.2%	11.6%
81	Pinellas, Rem. Excl. Saint Petersburg	50,471,269	11,028,400	33,431,518	83,902,787	94,931,186	59.6%	-17.5%	-37.1%	21.1%	16.6%	-17.5%	0.0%	10.0%	6.8%	2,008,646	3,601,396	1.6%	8.3%	11.6%
42 Wind	Pinellas	13,088,643	0	0	13,088,643	13,088,643	73.2%	0.0%	0.0%	73.2%	10.0%	0.0%	0.0%	10.0%	10.0%	502,871	721,888	1.6%	11.2%	11.2%
50	Polk	467,222	15,726	1,273,664	1,740,886	1,756,612	68.3%	69.2%	-26.0%	-0.7%	37.3%	69.2%	0.0%	10.0%	10.5%	18,595	43,218	1.4%	11.8%	11.3%

CITIZENS FILINGS FCP 12-13992 (PLA) AND FCP 12-13991 (COASTAL)

HO-3 AND HW2 POLICY TYPES COMBINED

HOMEOWNERS

COMBINED TERRITORY INDICATION

TERRITORIAL RATE CHANGES

RATE CHANGE TO REFLECT ELIMINATING COVERAGE FOR DROPPED OBJECTS

Maximum *75%* **10%**

Minimum *0%* **0%**

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)
		12/31/2011	12/31/2011	12/31/2011	12/31/2011	12/31/2011													Selected	
		Inforce	Inforce	Inforce	Non-Sinkhole	Total													Cumulative	Selected
		Wind	Sinkhole	All Other	Inforce	Inforce								Total					Rate Change	Capped
		Premium	Premium	Premium	Premium	Premium	Wind	Sinkhole	All Other	Non-Sinkhole	Wind	Sinkhole	All Other	Non-Sinkhole	Total	Current	Proposed	Impact of	Including	non-Sinkhole
		at Current	at Current	at Current	at Current	at Current	Indicated	Indicated	Indicated	Indicated	Selected	Selected	Selected	Selected	Selected	FHCF Build Up	FHCF Build Up	FHCF Build Up	FHCF Build Up	Rate Change
Territory	Territory Description	Rate Level	Rate Level	Rate Level	Rate Level	Rate Level	Rate Change	Rate Change	Rate Change	Rate Change	Rate Change	Rate Change	Rate Change	Rate Change	Rate Change	Premium	Premium	Factor	Factor	Including FHCF BU
992	Putnam	56,751	2,259	173,938	230,689	232,948	54.1%	-5.4%	-13.4%	3.2%	40.6%	-5.4%	0.0%	10.0%	9.9%	2,259	4,699	1.0%	10.8%	11.0%
533	Saint Johns, Coastal	465,108	14,690	891,745	1,356,853	1,371,542	61.9%	-11.0%	-28.7%	2.3%	29.2%	-11.0%	0.0%	10.0%	9.8%	18,511	38,630	1.4%	11.1%	11.3%
702	Saint Johns, Remainder	262,801	10,480	461,385	724,186	734,666	52.9%	-9.2%	-22.5%	4.9%	27.6%	-9.2%	0.0%	10.0%	9.7%	10,459	20,951	1.4%	11.0%	11.3%
71 Wind	Saint Johns	748,481	0	0	748,481	748,481	94.3%	0.0%	0.0%	94.3%	10.0%	0.0%	0.0%	10.0%	10.0%	22,336	31,393	1.2%	10.9%	10.9%
562	Saint Lucie, Remainder	2,700,229	35,946	2,948,156	5,648,385	5,684,330	51.2%	14.5%	-26.3%	10.7%	20.9%	14.5%	0.0%	10.0%	10.0%	107,463	203,116	1.7%	11.5%	11.5%
183	Saint Lucie, Coastal	93,391	1,321	247,938	341,328	342,650	73.0%	-5.8%	-19.4%	5.9%	36.5%	-5.8%	0.0%	10.0%	9.9%	3,717	7,128	1.0%	10.8%	10.9%
77 Wind	Saint Lucie	521,432	0	0	521,432	521,432	74.8%	0.0%	0.0%	74.8%	10.0%	0.0%	0.0%	10.0%	10.0%	21,243	29,840	1.6%	11.2%	11.2%
607	Santa Rosa, Coastal	840	69	19,723	20,563	20,631	57.5%	-4.1%	-13.1%	-10.2%	57.5%	-4.1%	0.0%	2.3%	2.3%	33	67	0.2%	2.5%	2.5%
724	Santa Rosa, Remainder	1,440,914	13,382	1,604,553	3,045,467	3,058,849	71.2%	-9.5%	-29.8%	18.0%	21.1%	-9.5%	0.0%	10.0%	9.9%	57,345	109,526	1.7%	11.4%	11.5%
92 Wind	Santa Rosa	1,986,802	0	0	1,986,802	1,986,802	69.3%	0.0%	0.0%	69.3%	10.0%	0.0%	0.0%	10.0%	10.0%	77,951	109,604	1.5%	11.2%	11.2%
583	Sarasota, Coastal	28,280	59,276	4,263,271	4,291,551	4,350,827	57.1%	-17.7%	-42.4%	-41.7%	57.1%	-17.7%	0.0%	0.4%	0.1%	1,125	2,180	0.0%	0.2%	0.4%
715	Sarasota, Remainder	4,723,309	125,766	7,444,079	12,167,388	12,293,154	64.2%	-21.2%	-37.0%	2.3%	25.8%	-21.2%	0.0%	10.0%	9.7%	187,977	392,520	1.6%	11.2%	11.5%
49 Wind	Sarasota	15,051,783	0	0	15,051,783	15,051,783	67.3%	0.0%	0.0%	67.3%	10.0%	0.0%	0.0%	10.0%	10.0%	589,232	830,225	1.5%	11.2%	11.2%
50 Wind	Sarasota	7,636,133	0	0	7,636,133	7,636,133	57.5%	0.0%	0.0%	57.5%	10.0%	0.0%	0.0%	10.0%	10.0%	293,148	425,880	1.7%	11.3%	11.3%
51 Wind	Sarasota	2,654,390	0	0	2,654,390	2,654,390	42.1%	0.0%	0.0%	42.1%	10.0%	0.0%	0.0%	10.0%	10.0%	99,767	143,027	1.6%	11.2%	11.2%
512	Seminole	335,578	11,395	728,419	1,063,996	1,075,392	67.6%	56.7%	-18.6%	8.6%	31.7%	56.7%	0.0%	10.0%	10.5%	13,355	28,440	1.4%	11.8%	11.3%
921	Sumter	74,811	3,677	254,253	329,064	332,741	66.6%	-9.0%	-14.8%	3.7%	44.0%	-9.0%	0.0%	10.0%	9.8%	2,977	6,532	1.1%	10.8%	11.0%
933	Suwannee	17,146	623	89,134	106,280	106,903	53.5%	-5.5%	-9.7%	0.5%	53.5%	-5.5%	0.0%	8.6%	8.6%	682	1,434	0.7%	9.2%	9.3%
596	Taylor, Coastal	58,126	7,668	103,297	161,424	169,092	54.8%	-3.9%	-11.3%	12.5%	27.8%	-3.9%	0.0%	10.0%	9.4%	2,313	4,333	1.2%	10.4%	11.1%
737	Taylor, Remainder	10,898	297	18,252	29,150	29,447	55.3%	-3.2%	-14.5%	11.6%	26.7%	-3.2%	0.0%	10.0%	9.9%	434	842	1.4%	11.1%	11.2%
922	Union	2,336	158	9,901	12,237	12,396	56.7%	-3.2%	-12.7%	0.6%	52.4%	-3.2%	0.0%	10.0%	9.8%	93	200	0.9%	10.6%	10.8%
62	Volusia, Coastal	26,304	21,342	1,342,544	1,368,848	1,390,190	62.7%	-13.4%	-27.2%	-25.5%	62.7%	-13.4%	0.0%	1.2%	1.0%	1,047	1,931	0.1%	1.0%	1.3%
63	Volusia, Remainder	1,735,971	86,605	3,894,846	5,630,817	5,717,423	111.6%	-24.9%	-35.7%	9.7%	32.4%	-24.9%	0.0%	10.0%	9.5%	69,088	166,222	1.7%	11.0%	11.6%
14 Wind	Volusia	5,974,519	0	0	5,974,519	5,974,519	132.5%	0.0%	0.0%	132.5%	10.0%	0.0%	0.0%	10.0%	10.0%	222,481	317,932	1.5%	11.2%	11.2%
15 Wind	Volusia	2,633,179	0	0	2,633,179	2,633,179	103.9%	0.0%	0.0%	103.9%	10.0%	0.0%	0.0%	10.0%	10.0%	88,779	124,494	1.3%	11.0%	11.0%
16 Wind	Volusia	289,045	0	0	289,045	289,045	66.5%	0.0%	0.0%	66.5%	10.0%	0.0%	0.0%	10.0%	10.0%	8,956	12,664	1.2%	10.9%	10.9%
608	Wakulla, Coastal	5,962	697	47,884	53,846	54,543	54.8%	-5.2%	-14.7%	-7.0%	54.8%	-5.2%	0.0%	6.1%	5.9%	237	451	0.4%	6.3%	6.4%
725	Wakulla, Remainder	18,408	671	58,805	77,213	77,884	53.2%	-6.8%	-16.0%	0.5%	41.9%	-6.8%	0.0%	10.0%	9.9%	733	1,510	1.0%	10.8%	10.9%
58 Wind	Wakulla	329,986	0	0	329,986	329,986	54.1%	0.0%	0.0%	54.1%	10.0%	0.0%	0.0%	10.0%	10.0%	11,255	15,953	1.4%	11.0%	11.0%
609	Walton, Coastal	4,476	3,292	486,715	491,191	494,483	58.4%	-6.9%	-21.5%	-20.8%	58.4%	-6.9%	0.0%	0.5%	0.5%	178	381	0.0%	0.5%	0.6%
726	Walton, Remainder	78,206	833	129,429	207,634	208,467	52.9%	-3.7%	-14.1%	11.1%	26.5%	-3.7%	0.0%	10.0%	9.9%	3,112	5,853	1.3%	11.1%	11.2%
75 Wind	Walton	5,027,231	0	0	5,027,231	5,027,231	61.9%	0.0%	0.0%	61.9%	10.0%	0.0%	0.0%	10.0%	10.0%	198,263	280,691	1.6%	11.2%	11.2%
934	Washington	14,917	273	50,749	65,666	65,938	54.2%	-6.7%	-14.2%	1.4%	44.0%	-6.7%	0.0%	10.0%	9.9%	594	1,246	1.0%	10.8%	10.9%
	Total	**896,253,684**	**61,898,177**	**692,267,169**	**1,588,520,853**	**1,650,419,030**	**60.2%**	**239.6%**	**-10.3%**	**29.4%**	**14.8%**	**29.6%**	**3.2%**	**9.7%**	**10.5%**	**35,694,573**	**57,143,321**	**1.3%**	**11.5%**	**10.8%**
	Maximum						166.7%	553.7%	48.9%	166.7%	75.0%	111.9%	10.0%	10.0%	25.7%		2.4%	2.5%	26.7%	12.1%
	Minimum						11.4%	-35.1%	-42.4%		0.0%	-35.1%	0.0%	0.0%	0.0%			0.0%	0.0%	0.0%

CITIZENS FILINGS FCP 12-13992 (PLA) AND FCP 12-13991 (COASTAL)
HO-4 AND HW4 POLICY TYPES COMBINED

RENTERS
COMBINED TERRITORY INDICATION
RATE CHANGE TO REFLECT ELIMINATING COVERAGE FOR DROPPED OBJECTS

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
		12/31/2011	12/31/2011	12/31/2011	12/31/2011	12/31/2011								Proposed				Proposed
		Inforce	Inforce	Inforce	Non-Sinkhole	Total				Non-Sinkhole	Non-Sinkhole	Non-Sinkhole		Cumulative				Cumulative
		Wind	Sinkhole	All Other	Inforce	Inforce	Wind	Sinkhole	All Other	Uncapped	Uncapped	Capped	Sinkhole	Rate Change				Rate Change
		Premium	Premium	Premium	Premium	Premium	Indicated	Indicated	Indicated	Indicated	Selected	Proposed	Proposed	Excluding	Current	Proposed	Impact of	Including
		at Current	at Current	at Current	at Current	at Current	Rate	Rate	Rate	Rate	Rate	Rate	Rate	FHCF Build Up	FHCF Build Up	FHCF Build Up	FHCF Build Up	FHCF Build Up
Territory	Territory Description	Rate Level	Rate Level	Rate Level	Rate Level	Rate Level	Change	Change	Change	Change	Change	Change	Change	Factor	Premium	Premium	Factor	Factor
192	Alachua	3,762	0	49,854	53,616	53,616	43.7%	0.0%	4.7%	7.4%	7.4%	7.4%	0.0%	7.4%	56	108	0.1%	7.5%
292	Baker	47	0	766	813	813	44.4%	0.0%	13.9%	15.7%	15.7%	10.0%	0.0%	10.0%	1	1	0.1%	10.1%
601	Bay, Coastal	2,381	0	9,368	11,749	11,749	60.3%	0.0%	9.9%	20.1%	20.1%	10.0%	0.0%	10.0%	35	64	0.2%	10.2%
721	Bay, Remainder	4,055	0	17,564	21,619	21,619	47.2%	0.0%	12.6%	19.1%	19.1%	10.0%	0.0%	10.0%	60	109	0.2%	10.2%
59 Wind	Bay	3,165	0	0	3,165	3,165	61.6%	0.0%	0.0%	61.6%	61.6%	10.0%	0.0%	10.0%	51	76	0.8%	10.6%
392	Bradford	0	0	0	0	0	62.1%	0.0%	13.9%	-	-	10.0%	0.0%	-	0	0	0.0%	0.0%
57	Brevard, Coastal	21,118	0	59,219	80,337	80,337	63.3%	0.0%	6.0%	21.0%	21.0%	10.0%	0.0%	10.0%	313	597	0.4%	10.3%
64	Brevard, Remainder	26,619	0	81,004	107,622	107,622	60.7%	0.0%	-2.0%	13.5%	13.5%	10.0%	0.0%	10.0%	395	809	0.4%	10.3%
60 Wind	Brevard	19,399	0	0	19,399	19,399	61.7%	0.0%	0.0%	61.7%	61.7%	10.0%	0.0%	10.0%	335	494	0.8%	10.6%
35	Broward, Hllwd & Ft. Ldrdle	10,564	0	137,363	147,927	147,927	58.3%	0.0%	1.6%	5.7%	5.7%	5.7%	0.0%	5.7%	157	301	0.1%	5.8%
361	Broward, Coastal	1,002	0	61,710	62,711	62,711	61.7%	0.0%	15.0%	15.7%	15.7%	10.0%	0.0%	10.0%	15	25	0.0%	10.0%
37	Broward, Rem. Excl. Ft. L. & Hlywd	63,025	0	239,445	302,470	302,470	51.1%	0.0%	3.5%	13.5%	13.5%	10.0%	0.0%	10.0%	936	1,789	0.3%	10.3%
45 Wind	Broward	67,724	0	0	67,724	67,724	61.7%	0.0%	0.0%	61.7%	61.7%	10.0%	0.0%	10.0%	1,206	1,780	0.8%	10.7%
46 Wind	Broward	87,547	0	0	87,547	87,547	64.4%	0.0%	0.0%	64.4%	64.4%	10.0%	0.0%	10.0%	1,547	2,318	0.9%	10.7%
47 Wind	Broward	67,468	0	0	67,468	67,468	63.6%	0.0%	0.0%	63.6%	63.6%	10.0%	0.0%	10.0%	1,183	1,681	0.7%	10.6%
48 Wind	Broward	73,827	0	0	73,827	73,827	56.9%	0.0%	0.0%	56.9%	56.9%	10.0%	0.0%	10.0%	1,300	2,040	1.0%	10.8%
193	Calhoun	0	0	0	0	0	62.1%	0.0%	13.9%	-	-	10.0%	0.0%	-	0	0	0.0%	0.0%
581	Charlotte, Coastal	2,763	0	8,246	11,010	11,010	61.9%	0.0%	7.9%	21.4%	21.4%	10.0%	0.0%	10.0%	41	79	0.3%	10.3%
711	Charlotte, Remainder	8,304	0	31,236	39,540	39,540	57.7%	0.0%	3.9%	15.2%	15.2%	10.0%	0.0%	10.0%	123	246	0.3%	10.3%
61 Wind	Charlotte	404	0	0	404	404	64.4%	0.0%	0.0%	64.4%	64.4%	10.0%	0.0%	10.0%	7	10	0.8%	10.6%
591	Citrus, Coastal	415	0	730	1,145	1,145	44.2%	0.0%	13.9%	24.9%	24.9%	10.0%	0.0%	10.0%	6	11	0.4%	10.3%
731	Citrus, Remainder	711	0	5,716	6,427	6,427	44.6%	0.0%	11.4%	15.1%	15.1%	10.0%	0.0%	10.0%	11	19	0.1%	10.1%
492	Clay	1,292	0	18,245	19,537	19,537	44.3%	0.0%	9.4%	11.7%	11.7%	10.0%	0.0%	10.0%	19	37	0.1%	10.1%
551	Collier, Remainder	19,726	0	64,975	84,701	84,701	62.1%	0.0%	21.9%	31.3%	31.3%	10.0%	0.0%	10.0%	293	528	0.3%	10.2%
541	Collier, Coastal	9,856	0	38,845	48,702	48,702	64.0%	0.0%	11.0%	21.7%	21.7%	10.0%	0.0%	10.0%	146	278	0.3%	10.2%
62 Wind	Collier	27,352	0	0	27,352	27,352	63.7%	0.0%	0.0%	63.7%	63.7%	10.0%	0.0%	10.0%	474	700	0.8%	10.6%
293	Columbia	17	0	439	456	456	44.7%	0.0%	13.9%	15.0%	15.0%	10.0%	0.0%	10.0%	0	0	0.0%	10.0%
30	Dade, Miami Beach	0	0	74,256	74,256	74,256	60.9%	0.0%	10.0%	10.0%	10.0%	10.0%	0.0%	10.0%	0	0	0.0%	10.0%
31	Dade, Coastal	33	0	76,037	76,070	76,070	62.5%	0.0%	1.9%	1.9%	1.9%	1.9%	0.0%	1.9%	0	1	0.0%	1.9%
32	Dade, Miami	13,733	0	194,075	207,808	207,808	59.2%	0.0%	39.6%	40.9%	40.9%	10.0%	0.0%	10.0%	204	328	0.1%	10.0%
33	Dade, Hialeah	992	0	2,392	3,383	3,383	61.8%	0.0%	123.6%	105.5%	105.5%	10.0%	0.0%	10.0%	15	17	0.1%	10.0%
34	Dade, Rem Excl H.,M.,M.B.	47,411	0	481,119	528,530	528,530	60.9%	0.0%	107.3%	103.2%	103.2%	10.0%	0.0%	10.0%	704	846	0.0%	10.0%
22 Wind	Dade	187,302	0	0	187,302	187,302	64.7%	0.0%	0.0%	64.7%	64.7%	10.0%	0.0%	10.0%	3,350	5,092	0.9%	10.7%
23 Wind	Dade	107,207	0	0	107,207	107,207	58.8%	0.0%	0.0%	58.8%	58.8%	10.0%	0.0%	10.0%	1,908	2,613	0.6%	10.5%
24 Wind	Dade	8,051	0	0	8,051	8,051	64.7%	0.0%	0.0%	64.7%	64.7%	10.0%	0.0%	10.0%	142	218	0.9%	10.7%
25 Wind	Dade	4,915	0	0	4,915	4,915	63.5%	0.0%	0.0%	63.5%	63.5%	10.0%	0.0%	10.0%	86	123	0.7%	10.6%
26 Wind	Dade	53,134	0	0	53,134	53,134	62.3%	0.0%	0.0%	62.3%	62.3%	10.0%	0.0%	10.0%	952	1,396	0.8%	10.6%
27 Wind	Dade	89,122	0	0	89,122	89,122	65.6%	0.0%	0.0%	65.6%	65.6%	10.0%	0.0%	10.0%	1,581	2,537	1.1%	10.9%
28 Wind	Dade	38,207	0	0	38,207	38,207	64.1%	0.0%	0.0%	64.1%	64.1%	10.0%	0.0%	10.0%	677	970	0.8%	10.6%
29 Wind	Dade	3,346	0	0	3,346	3,346	62.8%	0.0%	0.0%	62.8%	62.8%	10.0%	0.0%	10.0%	59	126	2.0%	11.8%
712	De Soto	285	0	1,798	2,083	2,083	59.8%	0.0%	13.9%	20.2%	20.2%	10.0%	0.0%	10.0%	4	8	0.2%	10.2%
592	Dixie, Coastal	0	0	0	0	0	62.1%	0.0%	16.7%	-	-	10.0%	0.0%	-	0	0	0.0%	0.0%
732	Dixie, Remainder	0	0	0	0	0	62.0%	0.0%	16.7%	-	-	10.0%	0.0%	-	0	0	0.0%	0.0%
39	Duval, Jacksonville	10,399	0	137,475	147,874	147,874	40.1%	0.0%	1.7%	4.4%	4.4%	4.4%	0.0%	4.4%	154	288	0.1%	4.5%
40	Duval, Remainder	64	0	2,864	2,928	2,928	47.5%	0.0%	13.5%	14.2%	14.2%	10.0%	0.0%	10.0%	1	2	0.0%	10.0%
41	Duval, Coastal	2,244	0	23,968	26,212	26,212	47.9%	0.0%	8.1%	11.5%	11.5%	10.0%	0.0%	10.0%	33	64	0.1%	10.1%
41 Wind	Duval	5,000	0	0	5,000	5,000	44.2%	0.0%	0.0%	44.2%	44.2%	10.0%	0.0%	10.0%	61	90	0.6%	10.4%
602	Escambia, Coastal	0	0	7,506	7,506	7,506	62.1%	0.0%	11.0%	11.0%	11.0%	10.0%	0.0%	10.0%	0	0	0.0%	10.0%
43	Escambia, Remainder	19,718	0	69,531	89,249	89,249	58.5%	0.0%	2.7%	15.0%	15.0%	10.0%	0.0%	10.0%	293	562	0.3%	10.3%
52 Wind	Escambia	8,564	0	0	8,564	8,564	65.7%	0.0%	0.0%	65.7%	65.7%	10.0%	0.0%	10.0%	146	216	0.8%	10.6%
53 Wind	Escambia	849	0	0	849	849	62.4%	0.0%	0.0%	62.4%	62.4%	10.0%	0.0%	10.0%	14	28	1.7%	11.5%
54 Wind	Escambia	34,709	0	0	34,709	34,709	60.3%	0.0%	0.0%	60.3%	60.3%	10.0%	0.0%	10.0%	525	765	0.7%	10.5%
531	Flagler, Coastal	22	0	3,242	3,263	3,263	44.2%	0.0%	14.1%	14.3%	14.3%	10.0%	0.0%	10.0%	0	1	0.0%	10.0%
701	Flagler, Remainder	293	0	13,244	13,537	13,537	66.6%	0.0%	12.6%	13.7%	13.7%	10.0%	0.0%	10.0%	4	9	0.0%	10.0%
83 Wind	Flagler	1,638	0	0	1,638	1,638	59.6%	0.0%	0.0%	59.6%	59.6%	10.0%	0.0%	10.0%	24	35	0.7%	10.5%
603	Franklin	36	0	175	211	211	62.4%	0.0%	13.9%	22.2%	22.2%	10.0%	0.0%	10.0%	1	1	0.2%	10.2%
65 Wind	Franklin	425	0	0	425	425	62.2%	0.0%	0.0%	62.2%	62.2%	10.0%	0.0%	10.0%	7	10	0.7%	10.6%
393	Gadsden	27	0	606	633	633	45.2%	0.0%	13.9%	15.3%	15.3%	10.0%	0.0%	10.0%	0	1	0.1%	10.0%
923	Gilchrist	0	0	0	0	0	62.0%	0.0%	13.9%	-	-	10.0%	0.0%	-	0	0	0.0%	0.0%
552	Glades	0	0	0	0	0	61.7%	0.0%	13.6%	-	-	10.0%	0.0%	-	0	0	0.0%	0.0%
604	Gulf, Coastal	244	0	1,969	2,213	2,213	60.9%	0.0%	13.9%	19.1%	19.1%	10.0%	0.0%	10.0%	4	7	0.2%	10.1%
722	Gulf, Remainder	0	0	0	0	0	62.1%	0.0%	16.7%	-	-	10.0%	0.0%	-	0	0	0.0%	0.0%
66 Wind	Gulf	658	0	0	658	658	61.9%	0.0%	0.0%	61.9%	61.9%	10.0%	0.0%	10.0%	11	16	0.7%	10.6%
493	Hamilton	0	0	0	0	0	62.1%	0.0%	13.9%	-	-	10.0%	0.0%	-	0	0	0.0%	0.0%
713	Hardee	102	0	865	967	967	59.1%	0.0%	13.9%	18.7%	18.7%	10.0%	0.0%	10.0%	2	3	0.1%	10.1%
553	Hendry	143	0	502	645	645	60.6%	0.0%	13.6%	24.1%	24.1%	10.0%	0.0%	10.0%	2	4	0.3%	10.3%
159	Hernando, Coastal	545	0	5,876	6,422	6,422	59.0%	0.0%	11.6%	15.6%	15.6%	10.0%	0.0%	10.0%	8	16	0.1%	10.1%
733	Hernando, Remainder	2,955	0	27,469	30,424	30,424	48.5%	0.0%	7.7%	11.7%	11.7%	10.0%	0.0%	10.0%	44	85	0.1%	10.1%
56 Wind	Hernando	1,600	0	0	1,600	1,600	60.4%	0.0%	0.0%	60.4%	60.4%	10.0%	0.0%	10.0%	24	35	0.7%	10.5%
714	Highlands	314	0	2,256	2,570	2,570	44.8%	0.0%	15.1%	18.8%	18.8%	10.0%	0.0%	10.0%	5	8	0.1%	10.1%
47	Hillsborough, Tampa	22,749	0	110,787	133,535	133,535	57.4%	0.0%	17.8%	24.6%	24.6%	10.0%	0.0%	10.0%	338	626	0.2%	10.2%
80	Hillsborough, Excl. Tampa	28,754	0	173,181	201,935	201,935	54.1%	0.0%	6.4%	13.2%	13.2%	10.0%	0.0%	10.0%	427	852	0.2%	10.2%
593	Holmes	0	0	0	0	0	62.1%	0.0%	13.9%	-	-	10.0%	0.0%	-	0	0	0.0%	0.0%
561	Indian River, Remainder	6,608	0	19,972	26,580	26,580	60.8%	0.0%	6.2%	19.8%	19.8%	10.0%	0.0%	10.0%	98	189	0.3%	10.3%
181	Indian River, Coastal	0	0	8,626	8,626	8,626	61.2%	0.0%	11.4%	11.4%	11.4%	10.0%	0.0%	10.0%	0	0	0.0%	10.0%
76 Wind	Indian River	11,769	0	0	11,769	11,769	64.8%	0.0%	0.0%	64.8%	64.8%	10.0%	0.0%	10.0%	207	303	0.8%	10.6%
693	Jackson	182	0	2,564	2,746	2,746	45.4%	0.0%	13.9%	16.0%	16.0%	10.0%	0.0%	10.0%	3	5	0.1%	10.1%
605	Jefferson, Coastal	0	0	0	0	0	62.1%	0.0%	16.7%	-	-	10.0%	0.0%	-	0	0	0.0%	0.0%
793	Jefferson, Remainder	0	0	0	0	0	62.0%	0.0%	13.9%	-	-	10.0%	0.0%	-	0	0	0.0%	0.0%
893	Lafayette	0	0	0	0	0	62.1%	0.0%	13.9%	-	-	10.0%	0.0%	-	0	0	0.0%	0.0%
692	Lake	1,573	0	19,038	20,611	20,611	47.5%	0.0%	10.7%	13.5%	13.5%	10.0%	0.0%	10.0%	23	45	0.1%	10.1%
542	Lee, Coastal	423	0	21,084	21,507	21,507	62.5%	0.0%	7.2%	8.3%	8.3%	8.3%	0.0%	8.3%	6	13	0.0%	8.4%
554	Lee, Remainder	19,394	0	172,808	192,203	192,203	58.9%	0.0%	14.9%	19.3%	19.3%	10.0%	0.0%	10.0%	288	559	0.1%	10.1%
17 Wind	Lee	13,649	0	0	13,649	13,649	63.0%	0.0%	0.0%	63.0%	63.0%	10.0%	0.0%	10.0%	238	302	0.5%	10.3%
18 Wind	Lee	13,976	0	0	13,976	13,976	60.3%	0.0%	0.0%	60.3%	60.3%	10.0%	0.0%	10.0%	239	410	1.2%	11.0%
19 Wind	Lee	1,666	0	0	1,666	1,666	58.5%	0.0%	0.0%	58.5%	58.5%	10.0%	0.0%	10.0%	27	42	0.9%	10.7%
20 Wind	Lee	529	0	0	529	529	59.0%	0.0%	0.0%	59.0%	59.0%	10.0%	0.0%	10.0%	9	12	0.6%	10.4%
993	Leon	3,457	0	43,899	47,357	47,357	43.4%	0.0%	6.1%	8.8%	8.8%	8.8%	0.0%	8.8%	51	99	0.1%	8.9%
594	Levy, Coastal	59	0	422	481	481	44.1%	0.0%	14.0%	17.7%	17.7%	10.0%	0.0%	10.0%	1	2	0.1%	10.1%
734	Levy, Remainder	109	0	2,215	2,324	2,324	45.8%	0.0%	13.9%	15.4%	15.4%	10.0%	0.0%	10.0%	2	3	0.1%	10.1%
57 Wind	Levy	1,141	0	0	1,141	1,141	61.1%	0.0%	0.0%	61.1%	61.1%	10.0%	0.0%	10.0%	16	23	0.6%	10.5%

CITIZENS FILINGS FCP 12-13992 (PLA) AND FCP 12-13991 (COASTAL)
HO-4 AND HW4 POLICY TYPES COMBINED

RENTERS
COMBINED TERRITORY INDICATION
RATE CHANGE TO REFLECT ELIMINATING COVERAGE FOR DROPPED OBJECTS

Territory	Territory Description	(1) 12/31/2011 Inforce Wind Premium at Current Rate Level	(2) 12/31/2011 Inforce Sinkhole Premium at Current Rate Level	(3) 12/31/2011 Inforce All Other Premium at Current Rate Level	(4) 12/31/2011 Non-Sinkhole Inforce Premium at Current Rate Level	(5) 12/31/2011 Total Inforce Premium at Current Rate Level	(6) Wind Indicated Rate Change	(7) Sinkhole Indicated Rate Change	(8) All Other Indicated Rate Change	(9) Non-Sinkhole Uncapped Indicated Rate Change	(10) Non-Sinkhole Uncapped Selected Rate Change	(11) Non-Sinkhole Capped Proposed Rate Change	(12) Sinkhole Proposed Rate Change	(13) Proposed Cumulative Rate Change Excluding FHCF Build Up Factor	(14) Current FHCF Build Up Premium	(15) Proposed FHCF Build Up Premium	(16) Impact of FHCF Build Up Factor	(17) Proposed Cumulative Rate Change Including FHCF Build Up Factor
931	Liberty	0	0	0	0	0	62.1%	0.0%	16.7%	-	-	10.0%	0.0%	-	0	0	0.0%	0.0%
932	Madison	41	0	741	781	781	44.5%	0.0%	17.7%	19.1%	19.1%	10.0%	0.0%	10.0%	1	1	0.1%	10.1%
582	Manatee, Coastal	5,055	0	8,441	13,496	13,496	62.1%	0.0%	10.1%	29.6%	29.6%	10.0%	0.0%	10.0%	75	132	0.4%	10.4%
735	Manatee, Remainder	16,141	0	70,357	86,498	86,498	61.6%	0.0%	1.6%	12.8%	12.8%	10.0%	0.0%	10.0%	240	499	0.3%	10.3%
68 Wind	Manatee	1,664	0	0	1,664	1,664	64.3%	0.0%	0.0%	64.3%	64.3%	10.0%	0.0%	10.0%	28	41	0.8%	10.6%
792	Marion	1,542	0	22,835	24,377	24,377	45.5%	0.0%	7.8%	10.2%	10.2%	10.0%	0.0%	10.0%	23	44	0.1%	10.1%
10	Martin, Remainder	14,814	0	22,848	37,662	37,662	64.0%	0.0%	9.2%	30.7%	30.7%	10.0%	0.0%	10.0%	220	401	0.5%	10.4%
182	Martin, Coastal	2,421	0	1,697	4,118	4,118	63.8%	0.0%	13.3%	43.0%	43.0%	10.0%	0.0%	10.0%	36	61	0.6%	10.5%
5	Monroe, Excl. Key West	250	0	10,014	10,264	10,264	63.3%	0.0%	10.9%	12.2%	12.2%	10.0%	0.0%	10.0%	4	6	0.0%	10.0%
7	Monroe, Key West	0	0	10,683	10,683	10,683	62.1%	0.0%	11.2%	11.2%	11.2%	10.0%	0.0%	10.0%	0	0	0.0%	10.0%
90 Wind	Monroe	51,984	0	0	51,984	51,984	73.4%	0.0%	0.0%	73.4%	73.4%	10.0%	0.0%	10.0%	930	1,373	0.8%	10.7%
532	Nassau, Coastal	1,185	0	8,538	9,723	9,723	45.9%	0.0%	12.5%	16.6%	16.6%	10.0%	0.0%	10.0%	18	32	0.1%	10.1%
892	Nassau, Remainder	253	0	4,941	5,194	5,194	47.7%	0.0%	13.8%	15.5%	15.5%	10.0%	0.0%	10.0%	4	7	0.1%	10.1%
69 Wind	Nassau	954	0	0	954	954	44.3%	0.0%	0.0%	44.3%	44.3%	10.0%	0.0%	10.0%	10	15	0.5%	10.4%
606	Okaloosa, Coastal	4,529	0	13,552	18,081	18,081	63.6%	0.0%	11.1%	24.2%	24.2%	10.0%	0.0%	10.0%	67	126	0.3%	10.3%
723	Okaloosa, Remainder	13,873	0	35,037	48,909	48,909	61.7%	0.0%	7.3%	22.7%	22.7%	10.0%	0.0%	10.0%	206	397	0.4%	10.3%
70 Wind	Okaloosa	1,362	0	0	1,362	1,362	62.4%	0.0%	0.0%	62.4%	62.4%	10.0%	0.0%	10.0%	23	34	0.8%	10.6%
555	Okeechobee	163	0	610	774	774	60.6%	0.0%	35.9%	41.1%	41.1%	10.0%	0.0%	10.0%	2	4	0.2%	10.2%
49	Orange, Orlando	4,889	0	64,357	69,247	69,247	46.0%	0.0%	6.4%	9.2%	9.2%	9.2%	0.0%	9.2%	73	143	0.1%	9.2%
90	Orange, Excl. Orlando	12,893	0	150,550	163,442	163,442	46.0%	0.0%	9.8%	12.7%	12.7%	10.0%	0.0%	10.0%	191	364	0.1%	10.1%
511	Osceola	1,866	0	21,667	23,532	23,532	45.0%	0.0%	8.7%	11.6%	11.6%	10.0%	0.0%	10.0%	28	53	0.1%	10.1%
362	Palm Beach, Coastal	626	0	81,895	82,522	82,522	61.3%	0.0%	21.3%	21.6%	21.6%	10.0%	0.0%	10.0%	9	16	0.0%	10.0%
38	Palm Beach, Remainder	118,783	0	304,969	423,752	423,752	55.2%	0.0%	-2.2%	13.9%	13.9%	10.0%	0.0%	10.0%	1,763	3,342	0.4%	10.3%
94 Wind	Palm Beach	117,604	0	0	117,604	117,604	67.2%	0.0%	0.0%	67.2%	67.2%	10.0%	0.0%	10.0%	2,084	3,030	0.8%	10.6%
95 Wind	Palm Beach	123,504	0	0	123,504	123,504	64.6%	0.0%	0.0%	64.6%	64.6%	10.0%	0.0%	10.0%	2,169	3,199	0.8%	10.6%
96 Wind	Palm Beach	68,583	0	0	68,583	68,583	61.7%	0.0%	0.0%	61.7%	61.7%	10.0%	0.0%	10.0%	1,198	1,768	0.8%	10.6%
97 Wind	Palm Beach	12,023	0	0	12,023	12,023	61.5%	0.0%	0.0%	61.5%	61.5%	10.0%	0.0%	10.0%	210	359	1.2%	11.0%
595	Pasco, Coastal	0	0	8,983	8,983	8,983	62.1%	0.0%	14.9%	14.9%	14.9%	10.0%	0.0%	10.0%	0	0	0.0%	10.0%
736	Pasco, Remainder	12,478	0	67,602	80,080	80,080	60.2%	0.0%	8.7%	16.7%	16.7%	10.0%	0.0%	10.0%	185	371	0.2%	10.2%
88 Wind	Pasco	4,219	0	0	4,219	4,219	60.0%	0.0%	0.0%	60.0%	60.0%	10.0%	0.0%	10.0%	63	94	0.7%	10.6%
42	Pinellas, Coastal	90	0	46,362	46,452	46,452	61.3%	0.0%	9.6%	9.7%	9.7%	9.7%	0.0%	9.7%	1	2	0.0%	9.7%
46	Pinellas - Saint Petersburg	37,944	0	92,275	130,220	130,220	63.3%	0.0%	0.9%	19.0%	19.0%	10.0%	0.0%	10.0%	563	1,130	0.4%	10.4%
81	Pinellas, Rem. Excl. Saint Petersburg	89,434	0	206,522	295,956	295,956	60.6%	0.0%	-9.2%	11.9%	11.9%	10.0%	0.0%	10.0%	1,327	2,780	0.5%	10.4%
42 Wind	Pinellas	44,589	0	0	44,589	44,589	60.7%	0.0%	0.0%	60.7%	60.7%	10.0%	0.0%	10.0%	727	1,076	0.8%	10.6%
50	Polk	1,925	0	24,215	26,141	26,141	45.5%	0.0%	6.8%	9.7%	9.7%	9.7%	0.0%	9.7%	29	56	0.1%	9.8%
992	Putnam	96	0	1,554	1,650	1,650	46.1%	0.0%	15.2%	17.0%	17.0%	10.0%	0.0%	10.0%	1	3	0.1%	10.1%
533	Saint Johns, Coastal	6,102	0	27,214	33,315	33,315	44.9%	0.0%	8.5%	15.1%	15.1%	10.0%	0.0%	10.0%	91	165	0.2%	10.2%
702	Saint Johns, Remainder	2,459	0	23,515	25,974	25,974	43.6%	0.0%	9.2%	12.4%	12.4%	10.0%	0.0%	10.0%	36	68	0.1%	10.1%
71 Wind	Saint Johns	5,029	0	0	5,029	5,029	43.9%	0.0%	0.0%	43.9%	43.9%	10.0%	0.0%	10.0%	59	87	0.6%	10.4%
562	Saint Lucie, Remainder	7,335	0	18,829	26,165	26,165	62.1%	0.0%	8.9%	23.8%	23.8%	10.0%	0.0%	10.0%	109	206	0.4%	10.3%
183	Saint Lucie, Coastal	1,424	0	5,531	6,955	6,955	62.9%	0.0%	12.3%	22.6%	22.6%	10.0%	0.0%	10.0%	21	39	0.3%	10.2%
77 Wind	Saint Lucie	3,332	0	0	3,332	3,332	65.1%	0.0%	0.0%	65.1%	65.1%	10.0%	0.0%	10.0%	59	87	0.8%	10.7%
607	Santa Rosa, Coastal	332	0	729	1,061	1,061	61.4%	0.0%	13.9%	28.8%	28.8%	10.0%	0.0%	10.0%	5	9	0.3%	10.3%
724	Santa Rosa, Remainder	17,562	0	36,366	53,928	53,928	62.2%	0.0%	8.4%	25.9%	25.9%	10.0%	0.0%	10.0%	261	481	0.4%	10.4%
92 Wind	Santa Rosa	3,899	0	0	3,899	3,899	67.5%	0.0%	0.0%	67.5%	67.5%	10.0%	0.0%	10.0%	67	99	0.8%	10.7%
583	Sarasota, Coastal	477	0	52,204	52,682	52,682	63.3%	0.0%	1.7%	2.2%	2.2%	2.2%	0.0%	2.2%	7	14	0.0%	2.3%
715	Sarasota, Remainder	19,484	0	122,399	141,883	141,883	69.2%	0.0%	12.3%	20.1%	20.1%	10.0%	0.0%	10.0%	289	588	0.2%	10.2%
49 Wind	Sarasota	58,293	0	0	58,293	58,293	60.5%	0.0%	0.0%	60.5%	60.5%	10.0%	0.0%	10.0%	985	1,291	0.5%	10.4%
50 Wind	Sarasota	19,604	0	0	19,604	19,604	58.9%	0.0%	0.0%	58.9%	58.9%	10.0%	0.0%	10.0%	321	669	1.7%	11.6%
51 Wind	Sarasota	5,593	0	0	5,593	5,593	57.6%	0.0%	0.0%	57.6%	57.6%	10.0%	0.0%	10.0%	89	182	1.6%	11.5%
512	Seminole	7,684	0	71,510	79,194	79,194	44.1%	0.0%	1.5%	5.7%	5.7%	5.7%	0.0%	5.7%	114	221	0.1%	5.8%
921	Sumter	46	0	795	842	842	44.7%	0.0%	12.9%	14.7%	14.7%	10.0%	0.0%	10.0%	1	1	0.1%	10.1%
933	Suwannee	70	0	1,263	1,333	1,333	44.4%	0.0%	13.9%	15.5%	15.5%	10.0%	0.0%	10.0%	1	2	0.1%	10.1%
596	Taylor, Coastal	81	0	979	1,059	1,059	46.7%	0.0%	13.9%	16.4%	16.4%	10.0%	0.0%	10.0%	1	2	0.1%	10.1%
737	Taylor, Remainder	0	0	0	0	0	62.0%	0.0%	13.9%	-	-	10.0%	0.0%	-	0	0	0.0%	0.0%
922	Union	0	0	0	0	0	62.1%	0.0%	13.9%	-	-	10.0%	0.0%	-	0	0	0.0%	0.0%
62	Volusia, Coastal	113	0	15,964	16,077	16,077	58.9%	0.0%	11.2%	11.5%	11.5%	10.0%	0.0%	10.0%	2	3	0.0%	10.0%
63	Volusia, Remainder	7,385	0	69,896	77,280	77,280	46.8%	0.0%	1.2%	5.6%	5.6%	5.6%	0.0%	5.6%	110	219	0.1%	5.7%
14 Wind	Volusia	7,261	0	0	7,261	7,261	58.5%	0.0%	0.0%	58.5%	58.5%	10.0%	0.0%	10.0%	108	158	0.7%	10.5%
15 Wind	Volusia	8,430	0	0	8,430	8,430	44.9%	0.0%	0.0%	44.9%	44.9%	10.0%	0.0%	10.0%	117	236	1.4%	11.3%
16 Wind	Volusia	453	0	0	453	453	44.0%	0.0%	0.0%	44.0%	44.0%	10.0%	0.0%	10.0%	6	9	0.7%	10.6%
608	Wakulla, Coastal	0	0	0	0	0	62.1%	0.0%	13.9%	-	-	10.0%	0.0%	-	0	0	0.0%	0.0%
725	Wakulla, Remainder	77	0	337	414	414	45.7%	0.0%	13.9%	19.8%	19.8%	10.0%	0.0%	10.0%	1	2	0.2%	10.2%
58 Wind	Wakulla	454	0	0	454	454	46.4%	0.0%	0.0%	46.4%	46.4%	10.0%	0.0%	10.0%	5	8	0.6%	10.4%
609	Walton, Coastal	0	0	18,333	18,333	18,333	62.1%	0.0%	10.2%	10.2%	10.2%	10.0%	0.0%	10.0%	0	0	0.0%	10.0%
726	Walton, Remainder	315	0	1,587	1,902	1,902	44.8%	0.0%	20.1%	24.2%	24.2%	10.0%	0.0%	10.0%	5	8	0.2%	10.2%
75 Wind	Walton	15,153	0	0	15,153	15,153	61.3%	0.0%	0.0%	61.3%	61.3%	10.0%	0.0%	10.0%	251	370	0.8%	10.6%
934	Washington	81	0	895	976	976	44.8%	0.0%	13.9%	16.5%	16.5%	10.0%	0.0%	10.0%	1	2	0.1%	10.1%
	Total	**2,259,170**	**0**	**4,276,137**	**6,535,307**	**6,535,307**	**61.1%**	**0.0%**	**18.9%**	**33.5%**	**33.5%**	**9.5%**	**0.0%**	**9.5%**	**37,357**	**60,292**	**0.3%**	**9.8%**

CITIZENS FILINGS FCP 12-13992 (PLA) AND FCP 12-13991 (COASTAL)
HO-6 AND HW6 POLICY TYPES COMBINED

CONDO UNIT OWNERS
COMBINED TERRITORY INDICATION
RATE CHANGE TO REFLECT ELIMINATING COVERAGE FOR DROPPED OBJECTS

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
		12/31/2011	12/31/2011	12/31/2011	12/31/2011	12/31/2011								Proposed				Proposed
		Inforce	Inforce	Inforce	Non-Sinkhole	Total				Non-Sinkhole	Non-Sinkhole	Non-Sinkhole		Cumulative				Cumulative
		Wind	Sinkhole	All Other	Inforce	Inforce	Wind	Sinkhole	All Other	Uncapped	Uncapped	Capped	Sinkhole	Rate Change				Rate Change
		Premium	Premium	Premium	Premium	Premium	Indicated	Indicated	Indicated	Indicated	Selected	Proposed	Proposed	Excluding	Current	Proposed	Impact of	Including
		at Current	at Current	at Current	at Current	at Current	Rate	Rate	Rate	Rate	Rate	Rate	Rate	FHCF Build Up	FHCF Build Up	FHCF Build Up	FHCF Build Up	FHCF Build Up
Territory	Territory Description	Rate Level	Rate Level	Rate Level	Rate Level	Rate Level	Change	Change	Change	Change	Change	Change	Change	Factor	Premium	Premium	Factor	Factor
192	Alachua	10,658	0	71,199	81,856	81,856	79.9%	0.0%	23.2%	30.6%	30.6%	10.0%	0.0%	10.0%	199	456	0.3%	10.3%
292	Baker	0	0	0	0	0	113.8%	0.0%	40.6%	-	-	10.0%	0.0%	-	0	0	0.0%	0.0%
601	Bay, Coastal	42,764	0	416,507	459,271	459,271	120.9%	0.0%	19.0%	28.5%	28.5%	10.0%	0.0%	10.0%	794	1,817	0.2%	10.2%
721	Bay, Remainder	7,837	0	12,149	19,986	19,986	120.4%	0.0%	36.8%	69.6%	69.6%	10.0%	0.0%	10.0%	145	311	0.8%	10.8%
59 Wind	Bay	1,199,000	0	0	1,199,000	1,199,000	110.8%	0.0%	0.0%	110.8%	110.8%	10.0%	0.0%	10.0%	24,864	41,255	1.3%	11.1%
392	Bradford	0	0	0	0	0	113.8%	0.0%	37.2%	-	-	10.0%	0.0%	-	0	0	0.0%	0.0%
57	Brevard, Coastal	172,292	0	557,445	729,737	729,737	113.2%	0.0%	20.6%	42.4%	42.4%	10.0%	0.0%	10.0%	3,202	7,124	0.5%	10.5%
64	Brevard, Remainder	110,783	0	224,650	335,434	335,434	119.5%	0.0%	49.9%	72.9%	72.9%	10.0%	0.0%	10.0%	2,054	4,287	0.7%	10.6%
60 Wind	Brevard	630,512	0	0	630,512	630,512	115.5%	0.0%	0.0%	115.5%	115.5%	10.0%	0.0%	10.0%	14,109	23,406	1.4%	11.2%
35	Broward, Hllwd & Ft. Ldrdle	293,885	0	1,709,830	2,003,715	2,003,715	108.4%	0.0%	26.7%	38.7%	38.7%	10.0%	0.0%	10.0%	5,461	12,005	0.3%	10.3%
361	Broward, Coastal	17,951	0	1,731,894	1,749,845	1,749,845	109.2%	0.0%	23.8%	24.7%	24.7%	10.0%	0.0%	10.0%	333	639	0.0%	10.0%
37	Broward, Rem. Excl. Ft. L. & Hlywd	2,431,799	0	9,658,146	12,089,945	12,089,945	109.5%	0.0%	51.7%	63.3%	63.3%	10.0%	0.0%	10.0%	45,171	94,500	0.4%	10.4%
45 Wind	Broward	3,737,300	0	0	3,737,300	3,737,300	126.2%	0.0%	0.0%	126.2%	126.2%	10.0%	0.0%	10.0%	88,223	146,309	1.5%	11.3%
46 Wind	Broward	1,514,717	0	0	1,514,717	1,514,717	145.4%	0.0%	0.0%	145.4%	145.4%	10.0%	0.0%	10.0%	34,565	57,328	1.5%	11.2%
47 Wind	Broward	827,149	0	0	827,149	827,149	112.4%	0.0%	0.0%	112.4%	112.4%	10.0%	0.0%	10.0%	18,798	31,118	1.5%	11.2%
48 Wind	Broward	680,313	0	0	680,313	680,313	112.5%	0.0%	0.0%	112.5%	112.5%	10.0%	0.0%	10.0%	15,765	26,266	1.5%	11.3%
193	Calhoun	0	0	0	0	0	113.8%	0.0%	40.6%	-	-	10.0%	0.0%	-	0	0	0.0%	0.0%
581	Charlotte, Coastal	55,499	0	155,698	211,196	211,196	109.1%	0.0%	24.4%	46.7%	46.7%	10.0%	0.0%	10.0%	1,031	2,282	0.6%	10.5%
711	Charlotte, Remainder	108,760	0	233,956	342,715	342,715	113.2%	0.0%	41.3%	64.1%	64.1%	10.0%	0.0%	10.0%	2,019	4,288	0.7%	10.6%
61 Wind	Charlotte	358,527	0	0	358,527	358,527	113.4%	0.0%	0.0%	113.4%	113.4%	10.0%	0.0%	10.0%	8,116	13,481	1.5%	11.2%
591	Citrus, Coastal	9,926	0	8,790	18,716	18,716	84.2%	0.0%	32.2%	59.8%	59.8%	10.0%	0.0%	10.0%	184	352	0.9%	10.8%
731	Citrus, Remainder	6,898	0	14,615	21,512	21,512	85.7%	0.0%	42.1%	56.1%	56.1%	10.0%	0.0%	10.0%	128	253	0.6%	10.5%
492	Clay	1,813	0	16,572	18,385	18,385	83.3%	0.0%	32.3%	37.4%	37.4%	10.0%	0.0%	10.0%	34	73	0.2%	10.2%
551	Collier, Remainder	204,103	0	539,031	743,133	743,133	113.3%	0.0%	32.7%	54.8%	54.8%	10.0%	0.0%	10.0%	3,797	8,538	0.6%	10.6%
541	Collier, Coastal	240,144	0	988,180	1,228,325	1,228,325	99.8%	0.0%	15.4%	31.9%	31.9%	10.0%	0.0%	10.0%	4,458	9,710	0.4%	10.4%
62 Wind	Collier	3,672,310	0	0	3,672,310	3,672,310	107.3%	0.0%	0.0%	107.3%	107.3%	10.0%	0.0%	10.0%	91,485	151,809	1.6%	11.4%
293	Columbia	0	0	0	0	0	113.8%	0.0%	37.2%	-	-	10.0%	0.0%	-	0	0	0.0%	0.0%
30	Dade, Miami Beach	2,998	0	1,070,350	1,073,348	1,073,348	106.5%	0.0%	74.3%	74.4%	74.4%	10.0%	0.0%	10.0%	56	99	0.0%	10.0%
31	Dade, Coastal	4,547	0	700,858	705,404	705,404	106.5%	0.0%	29.0%	29.5%	29.5%	10.0%	0.0%	10.0%	84	153	0.0%	10.0%
32	Dade, Miami	111,969	0	1,362,693	1,474,662	1,474,662	103.5%	0.0%	42.8%	47.4%	47.4%	10.0%	0.0%	10.0%	2,079	4,251	0.1%	10.1%
33	Dade, Hialeah	67,705	0	299,738	367,443	367,443	103.3%	0.0%	170.1%	157.8%	157.8%	10.0%	0.0%	10.0%	1,257	1,676	0.1%	10.1%
34	Dade, Rem Excl H.,M.,M.B.	913,142	0	5,226,446	6,139,587	6,139,587	101.0%	0.0%	129.5%	125.3%	125.3%	10.0%	0.0%	10.0%	16,952	25,665	0.1%	10.1%
22 Wind	Dade	5,553,977	0	0	5,553,977	5,553,977	94.1%	0.0%	0.0%	94.1%	94.1%	10.0%	0.0%	10.0%	142,159	236,523	1.7%	11.4%
23 Wind	Dade	5,020,179	0	0	5,020,179	5,020,179	122.9%	0.0%	0.0%	122.9%	122.9%	10.0%	0.0%	10.0%	123,966	198,733	1.5%	11.2%
24 Wind	Dade	261,984	0	0	261,984	261,984	111.8%	0.0%	0.0%	111.8%	111.8%	10.0%	0.0%	10.0%	5,973	8,792	1.1%	10.8%
25 Wind	Dade	76,165	0	0	76,165	76,165	125.7%	0.0%	0.0%	125.7%	125.7%	10.0%	0.0%	10.0%	1,720	4,031	3.0%	12.7%
26 Wind	Dade	767,599	0	0	767,599	767,599	104.9%	0.0%	0.0%	104.9%	104.9%	10.0%	0.0%	10.0%	20,140	33,395	1.7%	11.4%
27 Wind	Dade	184,908	0	0	184,908	184,908	123.9%	0.0%	0.0%	123.9%	123.9%	10.0%	0.0%	10.0%	4,758	12,024	3.8%	13.6%
28 Wind	Dade	217,484	0	0	217,484	217,484	100.6%	0.0%	0.0%	100.6%	100.6%	10.0%	0.0%	10.0%	4,959	9,854	2.2%	12.0%
29 Wind	Dade	33,498	0	0	33,498	33,498	109.2%	0.0%	0.0%	109.2%	109.2%	10.0%	0.0%	10.0%	763	1,815	3.1%	12.8%
712	De Soto	3,370	0	9,814	13,183	13,183	120.3%	0.0%	39.9%	60.5%	60.5%	10.0%	0.0%	10.0%	63	140	0.6%	10.5%
592	Dixie, Coastal	533	0	2,177	2,710	2,710	84.6%	0.0%	35.7%	45.3%	45.3%	10.0%	0.0%	10.0%	10	21	0.4%	10.4%
732	Dixie, Remainder	0	0	0	0	0	113.8%	0.0%	40.6%	-	-	10.0%	0.0%	-	0	0	0.0%	0.0%
39	Duval, Jacksonville	14,265	0	121,317	135,582	135,582	82.9%	0.0%	33.5%	38.7%	38.7%	10.0%	0.0%	10.0%	265	579	0.2%	10.2%
40	Duval, Remainder	70	0	1,862	1,932	1,932	85.1%	0.0%	37.3%	39.0%	39.0%	10.0%	0.0%	10.0%	1	3	0.1%	10.1%
41	Duval, Coastal	3,482	0	40,458	43,941	43,941	85.5%	0.0%	27.0%	31.6%	31.6%	10.0%	0.0%	10.0%	66	143	0.2%	10.2%
41 Wind	Duval	97,484	0	0	97,484	97,484	85.1%	0.0%	0.0%	85.1%	85.1%	10.0%	0.0%	10.0%	1,527	2,535	1.0%	10.9%
602	Escambia, Coastal	644	0	256,119	256,764	256,764	141.2%	0.0%	14.8%	15.2%	15.2%	10.0%	0.0%	10.0%	12	32	0.0%	10.0%
43	Escambia, Remainder	22,917	0	79,151	102,068	102,068	124.9%	0.0%	29.5%	50.9%	50.9%	10.0%	0.0%	10.0%	426	946	0.5%	10.5%
52 Wind	Escambia	753,518	0	0	753,518	753,518	166.1%	0.0%	0.0%	166.1%	166.1%	10.0%	0.0%	10.0%	16,564	27,479	1.4%	11.2%
53 Wind	Escambia	9,673	0	0	9,673	9,673	125.4%	0.0%	0.0%	125.4%	125.4%	10.0%	0.0%	10.0%	213	344	1.3%	11.1%
54 Wind	Escambia	109,292	0	0	109,292	109,292	116.6%	0.0%	0.0%	116.6%	116.6%	10.0%	0.0%	10.0%	2,204	3,675	1.3%	11.1%
531	Flagler, Coastal	181	0	20,921	21,101	21,101	123.1%	0.0%	30.3%	31.1%	31.1%	10.0%	0.0%	10.0%	3	7	0.0%	10.0%
701	Flagler, Remainder	1,699	0	12,692	14,391	14,391	98.4%	0.0%	33.9%	41.5%	41.5%	10.0%	0.0%	10.0%	31	72	0.3%	10.3%
83 Wind	Flagler	81,260	0	0	81,260	81,260	91.6%	0.0%	0.0%	91.6%	91.6%	10.0%	0.0%	10.0%	1,511	2,505	1.2%	11.0%
603	Franklin	715	0	6,555	7,270	7,270	86.1%	0.0%	35.8%	40.8%	40.8%	10.0%	0.0%	10.0%	13	27	0.2%	10.2%
65 Wind	Franklin	11,168	0	0	11,168	11,168	120.7%	0.0%	0.0%	120.7%	120.7%	10.0%	0.0%	10.0%	227	377	1.3%	11.1%
393	Gadsden	0	0	0	0	0	113.9%	0.0%	40.6%	-	-	10.0%	0.0%	-	0	0	0.0%	0.0%
923	Gilchrist	0	0	0	0	0	113.8%	0.0%	40.6%	-	-	10.0%	0.0%	-	0	0	0.0%	0.0%
552	Glades	0	0	0	0	0	111.4%	0.0%	39.0%	-	-	10.0%	0.0%	-	0	0	0.0%	0.0%
604	Gulf, Coastal	898	0	8,353	9,250	9,250	121.3%	0.0%	40.6%	48.4%	48.4%	10.0%	0.0%	10.0%	17	35	0.2%	10.2%
722	Gulf, Remainder	0	0	0	0	0	113.8%	0.0%	40.6%	-	-	10.0%	0.0%	-	0	0	0.0%	0.0%
66 Wind	Gulf	20,270	0	0	20,270	20,270	116.0%	0.0%	0.0%	116.0%	116.0%	10.0%	0.0%	10.0%	417	688	1.3%	11.1%
493	Hamilton	0	0	0	0	0	113.8%	0.0%	40.6%	-	-	10.0%	0.0%	-	0	0	0.0%	0.0%
713	Hardee	0	0	0	0	0	113.1%	0.0%	40.1%	-	-	10.0%	0.0%	-	0	0	0.0%	0.0%
553	Hendry	900	0	841	1,742	1,742	120.2%	0.0%	35.6%	79.4%	79.4%	10.0%	0.0%	10.0%	17	34	1.0%	10.9%
159	Hernando, Coastal	14,115	0	31,448	45,563	45,563	83.2%	0.0%	38.1%	52.1%	52.1%	10.0%	0.0%	10.0%	262	527	0.6%	10.5%
733	Hernando, Remainder	533	0	6,059	6,592	6,592	93.8%	0.0%	44.2%	48.2%	48.2%	10.0%	0.0%	10.0%	10	22	0.2%	10.2%
56 Wind	Hernando	0	0	0	0	0	113.5%	0.0%	0.0%	-	-	10.0%	0.0%	-	0	0	0.0%	0.0%
714	Highlands	4,056	0	8,486	12,543	12,543	86.5%	0.0%	64.0%	71.3%	71.3%	10.0%	0.0%	10.0%	75	137	0.5%	10.4%
47	Hillsborough, Tampa	202,505	0	486,528	689,033	689,033	145.1%	0.0%	35.1%	67.4%	67.4%	10.0%	0.0%	10.0%	3,756	9,020	0.8%	10.7%
80	Hillsborough, Excl. Tampa	236,889	0	571,348	808,237	808,237	119.7%	0.0%	42.2%	64.9%	64.9%	10.0%	0.0%	10.0%	4,402	9,662	0.6%	10.6%
593	Holmes	0	0	0	0	0	113.9%	0.0%	40.6%	-	-	10.0%	0.0%	-	0	0	0.0%	0.0%
561	Indian River, Remainder	119,054	0	122,858	241,912	241,912	97.0%	0.0%	24.6%	60.3%	60.3%	10.0%	0.0%	10.0%	2,210	4,445	0.9%	10.8%
181	Indian River, Coastal	0	0	181,251	181,251	181,251	109.6%	0.0%	21.3%	21.3%	21.3%	10.0%	0.0%	10.0%	0	0	0.0%	10.0%
76 Wind	Indian River	619,491	0	0	619,491	619,491	114.7%	0.0%	0.0%	114.7%	114.7%	10.0%	0.0%	10.0%	14,761	24,494	1.5%	11.3%
693	Jackson	0	0	0	0	0	113.9%	0.0%	40.6%	-	-	10.0%	0.0%	-	0	0	0.0%	0.0%
605	Jefferson, Coastal	0	0	0	0	0	113.8%	0.0%	37.2%	-	-	10.0%	0.0%	-	0	0	0.0%	0.0%
793	Jefferson, Remainder	0	0	0	0	0	113.8%	0.0%	40.6%	-	-	10.0%	0.0%	-	0	0	0.0%	0.0%
893	Lafayette	0	0	0	0	0	113.8%	0.0%	40.6%	-	-	10.0%	0.0%	-	0	0	0.0%	0.0%
692	Lake	2,845	0	12,756	15,602	15,602	90.9%	0.0%	37.7%	47.4%	47.4%	10.0%	0.0%	10.0%	53	113	0.4%	10.4%
542	Lee, Coastal	7,269	0	495,847	503,117	503,117	109.0%	0.0%	9.8%	11.3%	11.3%	10.0%	0.0%	10.0%	135	283	0.0%	10.0%
554	Lee, Remainder	358,018	0	1,334,079	1,692,097	1,692,097	173.3%	0.0%	1.3%	37.7%	37.7%	10.0%	0.0%	10.0%	6,626	20,481	0.8%	10.8%
17 Wind	Lee	2,078,044	0	0	2,078,044	2,078,044	135.5%	0.0%	0.0%	135.5%	135.5%	10.0%	0.0%	10.0%	47,061	77,103	1.4%	11.2%
18 Wind	Lee	208,037	0	0	208,037	208,037	131.2%	0.0%	0.0%	131.2%	131.2%	10.0%	0.0%	10.0%	4,877	10,149	2.5%	12.2%
19 Wind	Lee	99,286	0	0	99,286	99,286	123.0%	0.0%	0.0%	123.0%	123.0%	10.0%	0.0%	10.0%	2,041	2,692	0.6%	10.4%
20 Wind	Lee	31,303	0	0	31,303	31,303	133.3%	0.0%	0.0%	133.3%	133.3%	10.0%	0.0%	10.0%	636	735	0.3%	10.1%
993	Leon	4,446	0	30,944	35,390	35,390	79.0%	0.0%	27.7%	34.1%	34.1%	10.0%	0.0%	10.0%	83	183	0.3%	10.3%
594	Levy, Coastal	0	0	8,658	8,658	8,658	113.8%	0.0%	40.2%	40.2%	40.2%	10.0%	0.0%	10.0%	0	0	0.0%	10.0%
734	Levy, Remainder	0	0	0	0	0	113.8%	0.0%	40.6%	-	-	10.0%	0.0%	-	0	0	0.0%	0.0%
57 Wind	Levy	25,825	0	0	25,825	25,825	118.5%	0.0%	0.0%	118.5%	118.5%	10.0%	0.0%	10.0%	463	768	1.2%	11.0%

CITIZENS FILINGS FCP 12-13992 (PLA) AND FCP 12-13991 (COASTAL)
HO-6 AND HW6 POLICY TYPES COMBINED

CONDO UNIT OWNERS
COMBINED TERRITORY INDICATION
RATE CHANGE TO REFLECT ELIMINATING COVERAGE FOR DROPPED OBJECTS

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
		12/31/2011	12/31/2011	12/31/2011	12/31/2011	12/31/2011								Proposed				Proposed
		Inforce	Inforce	Inforce	Non-Sinkhole	Total				Non-Sinkhole	Non-Sinkhole	Non-Sinkhole		Cumulative				Cumulative
		Wind	Sinkhole	All Other	Inforce	Inforce	Wind	Sinkhole	All Other	Uncapped	Uncapped	Capped	Sinkhole	Rate Change				Rate Change
		Premium	Premium	Premium	Premium	Premium	Indicated	Indicated	Indicated	Indicated	Selected	Proposed	Proposed	Excluding	Current	Proposed	Impact of	Including
		at Current	at Current	at Current	at Current	at Current	Rate	Rate	Rate	Rate	Rate	Rate	Rate	FHCF Build Up	FHCF Build Up	FHCF Build Up	FHCF Build Up	FHCF Build Up
Territory	Territory Description	Rate Level	Rate Level	Rate Level	Rate Level	Rate Level	Change	Change	Change	Change	Change	Change	Change	Factor	Premium	Premium	Factor	Factor
931	Liberty	0	0	0	0	0	113.8%	0.0%	40.6%	-	-	10.0%	0.0%	-	0	0	0.0%	0.0%
932	Madison	0	0	0	0	0	113.8%	0.0%	40.6%	-	-	10.0%	0.0%	-	0	0	0.0%	0.0%
582	Manatee, Coastal	118,354	0	323,450	441,804	441,804	106.4%	0.0%	27.5%	48.6%	48.6%	10.0%	0.0%	10.0%	2,199	4,599	0.5%	10.5%
735	Manatee, Remainder	227,557	0	565,546	793,103	793,103	112.4%	0.0%	22.6%	48.4%	48.4%	10.0%	0.0%	10.0%	4,230	9,874	0.7%	10.7%
68 Wind	Manatee	621,276	0	0	621,276	621,276	103.7%	0.0%	0.0%	103.7%	103.7%	10.0%	0.0%	10.0%	13,447	22,305	1.4%	11.2%
792	Marion	7,150	0	29,532	36,682	36,682	88.2%	0.0%	34.0%	44.6%	44.6%	10.0%	0.0%	10.0%	133	287	0.4%	10.4%
10	Martin, Remainder	245,773	0	235,671	481,444	481,444	90.3%	0.0%	25.4%	58.5%	58.5%	10.0%	0.0%	10.0%	4,568	8,991	0.9%	10.8%
182	Martin, Coastal	115,777	0	55,248	171,025	171,025	105.9%	0.0%	32.9%	82.4%	82.4%	10.0%	0.0%	10.0%	2,150	3,992	1.1%	10.9%
5	Monroe, Excl. Key West	3,301	0	128,813	132,114	132,114	107.5%	0.0%	27.2%	29.2%	29.2%	10.0%	0.0%	10.0%	61	112	0.0%	10.0%
7	Monroe, Key West	0	0	26,052	26,052	26,052	113.8%	0.0%	30.0%	30.0%	30.0%	10.0%	0.0%	10.0%	0	0	0.0%	10.0%
90 Wind	Monroe	2,150,476	0	0	2,150,476	2,150,476	117.1%	0.0%	0.0%	117.1%	117.1%	10.0%	0.0%	10.0%	51,421	85,321	1.5%	11.3%
532	Nassau, Coastal	1,864	0	29,015	30,879	30,879	85.4%	0.0%	29.0%	32.4%	32.4%	10.0%	0.0%	10.0%	35	73	0.1%	10.1%
892	Nassau, Remainder	240	0	4,729	4,969	4,969	87.1%	0.0%	37.0%	39.4%	39.4%	10.0%	0.0%	10.0%	4	10	0.1%	10.1%
69 Wind	Nassau	134,091	0	0	134,091	134,091	76.6%	0.0%	0.0%	76.6%	76.6%	10.0%	0.0%	10.0%	1,873	3,107	0.9%	10.8%
606	Okaloosa, Coastal	20,320	0	234,523	254,842	254,842	141.2%	0.0%	15.5%	25.6%	25.6%	10.0%	0.0%	10.0%	377	942	0.2%	10.2%
723	Okaloosa, Remainder	36,252	0	38,893	75,145	75,145	118.2%	0.0%	37.3%	76.3%	76.3%	10.0%	0.0%	10.0%	673	1,372	0.9%	10.8%
70 Wind	Okaloosa	1,222,203	0	0	1,222,203	1,222,203	123.3%	0.0%	0.0%	123.3%	123.3%	10.0%	0.0%	10.0%	26,874	44,574	1.4%	11.2%
555	Okeechobee	106	0	115	220	220	117.6%	0.0%	35.6%	75.0%	75.0%	10.0%	0.0%	10.0%	2	4	0.9%	10.9%
49	Orange, Orlando	31,268	0	161,272	192,540	192,540	109.2%	0.0%	43.8%	54.4%	54.4%	10.0%	0.0%	10.0%	580	1,298	0.4%	10.3%
90	Orange, Excl. Orlando	30,541	0	138,900	169,441	169,441	100.6%	0.0%	37.8%	49.1%	49.1%	10.0%	0.0%	10.0%	569	1,262	0.4%	10.4%
511	Osceola	17,824	0	89,485	107,309	107,309	103.6%	0.0%	40.9%	51.3%	51.3%	10.0%	0.0%	10.0%	333	736	0.4%	10.3%
362	Palm Beach, Coastal	13,969	0	1,803,628	1,817,598	1,817,598	106.9%	0.0%	12.0%	12.7%	12.7%	10.0%	0.0%	10.0%	260	515	0.0%	10.0%
38	Palm Beach, Remainder	2,049,636	0	7,898,834	9,948,471	9,948,471	66.9%	0.0%	37.2%	43.3%	43.3%	10.0%	0.0%	10.0%	38,056	72,480	0.3%	10.3%
94 Wind	Palm Beach	5,844,976	0	0	5,844,976	5,844,976	124.9%	0.0%	0.0%	124.9%	124.9%	10.0%	0.0%	10.0%	150,366	249,589	1.7%	11.4%
95 Wind	Palm Beach	1,606,526	0	0	1,606,526	1,606,526	118.3%	0.0%	0.0%	118.3%	118.3%	10.0%	0.0%	10.0%	40,228	66,650	1.6%	11.4%
96 Wind	Palm Beach	708,701	0	0	708,701	708,701	102.1%	0.0%	0.0%	102.1%	102.1%	10.0%	0.0%	10.0%	16,286	27,097	1.5%	11.3%
97 Wind	Palm Beach	176,254	0	0	176,254	176,254	108.8%	0.0%	0.0%	108.8%	108.8%	10.0%	0.0%	10.0%	4,039	6,684	1.5%	11.2%
595	Pasco, Coastal	69	0	149,721	149,790	149,790	120.8%	0.0%	22.5%	22.5%	22.5%	10.0%	0.0%	10.0%	1	3	0.0%	10.0%
736	Pasco, Remainder	101,146	0	549,100	650,246	650,246	140.9%	0.0%	15.9%	35.4%	35.4%	10.0%	0.0%	10.0%	1,886	5,524	0.6%	10.5%
88 Wind	Pasco	124,850	0	0	124,850	124,850	98.5%	0.0%	0.0%	98.5%	98.5%	10.0%	0.0%	10.0%	2,394	3,974	1.2%	11.1%
42	Pinellas, Coastal	32,078	0	1,321,484	1,353,561	1,353,561	110.5%	0.0%	22.7%	24.8%	24.8%	10.0%	0.0%	10.0%	596	1,242	0.0%	10.0%
46	Pinellas - Saint Petersburg	642,008	0	671,818	1,313,826	1,313,826	112.2%	0.0%	26.9%	68.6%	68.6%	10.0%	0.0%	10.0%	11,936	24,686	1.0%	10.9%
81	Pinellas, Rem. Excl. Saint Petersburg	1,437,906	0	2,405,286	3,843,193	3,843,193	83.4%	0.0%	41.0%	56.8%	56.8%	10.0%	0.0%	10.0%	26,737	51,780	0.6%	10.6%
42 Wind	Pinellas	2,386,852	0	0	2,386,852	2,386,852	92.5%	0.0%	0.0%	92.5%	92.5%	10.0%	0.0%	10.0%	50,522	83,839	1.4%	11.2%
50	Polk	18,042	0	66,108	84,150	84,150	93.7%	0.0%	37.3%	49.4%	49.4%	10.0%	0.0%	10.0%	336	720	0.5%	10.4%
992	Putnam	233	0	1,104	1,336	1,336	85.0%	0.0%	39.3%	47.2%	47.2%	10.0%	0.0%	10.0%	4	9	0.3%	10.3%
533	Saint Johns, Coastal	16,496	0	146,732	163,228	163,228	87.7%	0.0%	30.2%	36.0%	36.0%	10.0%	0.0%	10.0%	305	650	0.2%	10.2%
702	Saint Johns, Remainder	8,824	0	28,686	37,509	37,509	83.7%	0.0%	27.9%	41.0%	41.0%	10.0%	0.0%	10.0%	164	347	0.5%	10.4%
71 Wind	Saint Johns	284,695	0	0	284,695	284,695	86.6%	0.0%	0.0%	86.6%	86.6%	10.0%	0.0%	10.0%	4,255	7,058	1.0%	10.8%
562	Saint Lucie, Remainder	41,254	0	76,537	117,792	117,792	101.0%	0.0%	35.6%	58.5%	58.5%	10.0%	0.0%	10.0%	766	1,593	0.7%	10.6%
183	Saint Lucie, Coastal	24,563	0	267,693	292,257	292,257	116.8%	0.0%	34.9%	41.8%	41.8%	10.0%	0.0%	10.0%	456	977	0.2%	10.2%
77 Wind	Saint Lucie	282,014	0	0	282,014	282,014	132.7%	0.0%	0.0%	132.7%	132.7%	10.0%	0.0%	10.0%	6,462	10,727	1.5%	11.3%
607	Santa Rosa, Coastal	1,150	0	37,554	38,705	38,705	124.2%	0.0%	31.4%	34.2%	34.2%	10.0%	0.0%	10.0%	21	49	0.1%	10.1%
724	Santa Rosa, Remainder	5,227	0	24,449	29,676	29,676	125.3%	0.0%	31.4%	48.0%	48.0%	10.0%	0.0%	10.0%	97	211	0.4%	10.3%
92 Wind	Santa Rosa	200,956	0	0	200,956	200,956	137.9%	0.0%	0.0%	137.9%	137.9%	10.0%	0.0%	10.0%	4,889	8,107	1.6%	11.3%
583	Sarasota, Coastal	12,558	0	986,622	999,180	999,180	110.6%	0.0%	11.1%	12.3%	12.3%	10.0%	0.0%	10.0%	233	494	0.0%	10.0%
715	Sarasota, Remainder	241,328	0	912,185	1,153,513	1,153,513	123.0%	0.0%	39.8%	57.2%	57.2%	10.0%	0.0%	10.0%	4,488	10,208	0.5%	10.5%
49 Wind	Sarasota	3,204,768	0	0	3,204,768	3,204,768	100.7%	0.0%	0.0%	100.7%	100.7%	10.0%	0.0%	10.0%	73,003	117,963	1.4%	11.1%
50 Wind	Sarasota	470,336	0	0	470,336	470,336	102.4%	0.0%	0.0%	102.4%	102.4%	10.0%	0.0%	10.0%	10,361	19,791	2.0%	11.7%
51 Wind	Sarasota	167,989	0	0	167,989	167,989	103.7%	0.0%	0.0%	103.7%	103.7%	10.0%	0.0%	10.0%	3,398	6,134	1.6%	11.4%
512	Seminole	22,288	0	79,471	101,759	101,759	92.6%	0.0%	40.0%	51.5%	51.5%	10.0%	0.0%	10.0%	413	874	0.5%	10.4%
921	Sumter	692	0	3,403	4,096	4,096	92.5%	0.0%	36.6%	46.0%	46.0%	10.0%	0.0%	10.0%	13	28	0.4%	10.3%
933	Suwannee	0	0	0	0	0	113.8%	0.0%	40.6%	-	-	10.0%	0.0%	-	0	0	0.0%	0.0%
596	Taylor, Coastal	762	0	1,796	2,558	2,558	84.9%	0.0%	37.2%	51.4%	51.4%	10.0%	0.0%	10.0%	14	28	0.5%	10.5%
737	Taylor, Remainder	260	0	780	1,040	1,040	86.0%	0.0%	37.2%	49.4%	49.4%	10.0%	0.0%	10.0%	5	10	0.5%	10.5%
922	Union	0	0	0	0	0	113.8%	0.0%	40.6%	-	-	10.0%	0.0%	-	0	0	0.0%	0.0%
62	Volusia, Coastal	3,455	0	487,202	490,657	490,657	125.5%	0.0%	17.7%	18.5%	18.5%	10.0%	0.0%	10.0%	64	142	0.0%	10.0%
63	Volusia, Remainder	24,172	0	145,491	169,664	169,664	135.1%	0.0%	30.7%	45.6%	45.6%	10.0%	0.0%	10.0%	450	1,118	0.4%	10.4%
14 Wind	Volusia	990,518	0	0	990,518	990,518	147.2%	0.0%	0.0%	147.2%	147.2%	10.0%	0.0%	10.0%	18,854	31,299	1.2%	11.0%
15 Wind	Volusia	63,505	0	0	63,505	63,505	93.6%	0.0%	0.0%	93.6%	93.6%	10.0%	0.0%	10.0%	1,117	1,843	1.1%	10.9%
16 Wind	Volusia	72	0	0	72	72	84.9%	0.0%	0.0%	84.9%	84.9%	10.0%	0.0%	10.0%	1	2	0.6%	10.4%
608	Wakulla, Coastal	0	0	591	591	591	113.8%	0.0%	37.2%	37.2%	37.2%	10.0%	0.0%	10.0%	0	0	0.0%	10.0%
725	Wakulla, Remainder	0	0	570	570	570	113.8%	0.0%	37.2%	37.2%	37.2%	10.0%	0.0%	10.0%	0	0	0.0%	10.0%
58 Wind	Wakulla	4,860	0	0	4,860	4,860	84.9%	0.0%	0.0%	84.9%	84.9%	10.0%	0.0%	10.0%	87	145	1.2%	11.0%
609	Walton, Coastal	3,255	0	342,517	345,772	345,772	125.3%	0.0%	20.3%	21.3%	21.3%	10.0%	0.0%	10.0%	60	140	0.0%	10.0%
726	Walton, Remainder	261	0	2,408	2,669	2,669	120.1%	0.0%	37.3%	45.4%	45.4%	10.0%	0.0%	10.0%	5	11	0.2%	10.2%
75 Wind	Walton	1,563,113	0	0	1,563,113	1,563,113	107.0%	0.0%	0.0%	107.0%	107.0%	10.0%	0.0%	10.0%	33,269	55,212	1.4%	11.2%
934	Washington	0	0	0	0	0	113.8%	0.0%	40.6%	-	-	10.0%	0.0%	-	0	0	0.0%	0.0%
	Total	**62,462,137**	**0**	**49,322,283**	**111,784,420**	**111,784,420**	**112.6%**	**0.0%**	**45.6%**	**83.0%**	**83.0%**	**10.0%**	**0.0%**	**10.0%**	**1,417,265**	**2,433,890**	**0.9%**	**10.8%**