

# Rate Level Effect Summary Report

Region	Amount of Insurance in 000's	Earned House Years	Earned Premium at CRL	Current Annual Base Rate	Proposed Annual Base Rate	Current % Change	Current Avg Annual Premium	Proposed Avg Annual Premium	Total % Change	Distribution	
										Amount of Insurance	Earned House Years
Alachua	1,823,854	7,975.00	\$13,095,294.00	\$888.00	\$780.00	-12.2%	\$1,642.00	\$2,363.00	43.9%	1.59%	1.64%
Baker	230,636	1,186.00	\$1,442,158.00	\$656.00	\$651.00	-0.8%	\$1,216.00	\$1,418.00	16.6%	0.20%	0.24%
Bay	307,990	1,694.00	\$4,452,321.00	\$2,418.16	\$983.63	-59.3%	\$2,628.63	\$2,159.22	-17.9%	0.27%	0.35%
Bradford	172,240	999.00	\$1,031,236.00	\$566.00	\$483.00	-14.7%	\$1,032.00	\$1,208.00	17.0%	0.15%	0.21%
Brevard	3,884,826	18,987.00	\$39,142,007.00	\$1,870.23	\$1,260.24	-32.6%	\$2,061.61	\$2,357.68	14.4%	3.38%	3.91%
Broward	7,249,062	24,680.00	\$84,976,981.00	\$4,270.93	\$4,240.72	-0.7%	\$3,443.13	\$4,892.39	42.1%	6.31%	5.09%
Calhoun	37,299	221.00	\$382,582.00	\$1,107.00	\$847.00	-23.5%	\$1,731.00	\$1,626.00	-6.1%	0.03%	0.05%
Charlotte	1,114,919	4,482.00	\$11,757,770.00	\$2,435.85	\$1,508.07	-38.1%	\$2,623.24	\$3,060.68	16.7%	0.97%	0.92%
Citrus	1,557,891	7,977.00	\$13,825,436.00	\$1,278.35	\$806.15	-36.9%	\$1,733.27	\$1,845.79	6.5%	1.36%	1.64%
Clay	2,696,527	11,974.00	\$14,191,107.00	\$566.00	\$483.00	-14.7%	\$1,185.00	\$1,387.00	17.0%	2.35%	2.47%
Collier	1,356,978	3,670.00	\$13,921,353.00	\$3,573.98	\$2,306.60	-35.5%	\$3,793.35	\$4,718.82	24.4%	1.18%	0.76%
Columbia	534,445	2,666.00	\$3,110,010.00	\$656.00	\$651.00	-0.8%	\$1,167.00	\$1,361.00	16.6%	0.47%	0.55%
Dade	7,064,070	26,723.00	\$99,554,199.00	\$4,978.20	\$3,493.66	-29.8%	\$3,725.42	\$4,705.92	26.3%	6.15%	5.51%
DeSoto	290,329	1,387.00	\$2,665,495.00	\$1,195.00	\$1,233.00	3.2%	\$1,922.00	\$3,245.00	68.8%	0.25%	0.29%
Dixie	24,236	149.00	\$281,192.00	\$1,052.09	\$743.16	-29.4%	\$1,887.28	\$1,911.74	1.3%	0.02%	0.03%
Duval	10,377,048	46,747.00	\$63,137,244.00	\$682.45	\$541.00	-20.7%	\$1,350.58	\$1,558.59	15.4%	9.03%	9.63%
Escambia	1,400,112	7,520.00	\$17,141,431.00	\$2,974.09	\$1,054.20	-64.6%	\$2,279.35	\$1,784.73	-21.7%	1.22%	1.55%
Flagler	592,320	2,764.00	\$4,147,548.00	\$998.67	\$630.69	-36.8%	\$1,500.74	\$1,624.95	8.3%	0.52%	0.57%
Franklin	4,979	27.00	\$74,768.00	\$3,927.81	\$1,233.44	-68.6%	\$2,769.07	\$2,421.11	-12.6%	0.00%	0.01%
Gadsden	215,470	1,119.00	\$1,886,738.00	\$1,107.00	\$847.00	-23.5%	\$1,686.00	\$1,584.00	-6.0%	0.19%	0.23%
Gilchrist	64,704	360.00	\$433,400.00	\$745.00	\$585.00	-21.5%	\$1,204.00	\$1,309.00	8.7%	0.06%	0.07%
Glades	61,112	331.00	\$564,884.00	\$1,195.00	\$1,233.00	3.2%	\$1,707.00	\$2,882.00	68.8%	0.05%	0.07%
Gulf	23,069	151.00	\$304,394.00	\$2,064.48	\$944.99	-54.2%	\$2,015.97	\$1,816.91	-9.9%	0.02%	0.03%
Hamilton	27,443	150.00	\$186,805.00	\$656.00	\$651.00	-0.8%	\$1,245.00	\$1,452.00	16.6%	0.02%	0.03%
Hardee	194,780	1,040.00	\$1,932,354.00	\$1,195.00	\$1,233.00	3.2%	\$1,858.00	\$3,137.00	68.8%	0.17%	0.21%
Hendry	230,917	1,162.00	\$2,174,910.00	\$1,195.00	\$1,233.00	3.2%	\$1,872.00	\$3,161.00	68.9%	0.20%	0.24%
Hernando	1,641,310	8,083.00	\$21,170,235.00	\$2,328.52	\$3,581.18	53.8%	\$2,619.17	\$5,011.61	91.3%	1.43%	1.67%
Highlands	929,632	4,891.00	\$8,462,617.00	\$1,195.00	\$1,233.00	3.2%	\$1,730.00	\$2,921.00	68.8%	0.81%	1.01%
Hillsborough	7,217,632	29,141.00	\$77,419,788.00	\$1,709.64	\$982.18	-42.6%	\$2,656.98	\$2,749.52	3.5%	6.28%	6.01%
Holmes	18,873	103.00	\$167,649.00	\$1,107.00	\$847.00	-23.5%	\$1,628.00	\$1,529.00	-6.1%	0.02%	0.02%
Indian River	828,169	3,730.00	\$9,637,284.00	\$3,380.60	\$2,458.98	-27.3%	\$2,583.62	\$3,551.30	37.4%	0.72%	0.77%
Jackson	294,229	1,606.00	\$2,489,380.00	\$1,107.00	\$847.00	-23.5%	\$1,550.00	\$1,456.00	-6.1%	0.26%	0.33%
Jefferson	170,156	797.00	\$1,245,981.00	\$792.00	\$718.00	-9.3%	\$1,563.00	\$1,481.00	-5.2%	0.15%	0.16%
Lafayette	11,424	65.00	\$125,217.00	\$1,107.00	\$847.00	-23.5%	\$1,926.00	\$1,809.00	-6.1%	0.01%	0.01%
Lake	3,502,997	15,234.00	\$23,013,921.00	\$888.00	\$780.00	-12.2%	\$1,511.00	\$2,175.00	43.9%	3.05%	3.14%

# Rate Level Effect Summary Report

Lee	3,337,072	11,945.00	\$31,022,438.00	\$2,367.22	\$1,972.04	-16.7%	\$2,597.21	\$3,870.14	49.0%	2.90%	2.46%
Leon	3,033,449	12,665.00	\$16,155,420.00	\$617.00	\$497.00	-19.4%	\$1,276.00	\$1,209.00	-5.2%	2.64%	2.61%
Levy	150,016	824.00	\$1,230,863.00	\$994.55	\$720.30	-27.6%	\$1,493.83	\$1,551.71	3.9%	0.13%	0.17%
Liberty	13,512	81.00	\$124,027.00	\$1,107.00	\$847.00	-23.5%	\$1,531.00	\$1,438.00	-6.1%	0.01%	0.02%
Madison	57,518	316.00	\$554,131.00	\$1,107.00	\$847.00	-23.5%	\$1,754.00	\$1,648.00	-6.0%	0.05%	0.07%
Manatee	764,432	2,317.00	\$6,933,559.00	\$2,163.28	\$1,348.18	-37.7%	\$2,992.14	\$3,236.56	8.2%	0.67%	0.48%
Marion	2,799,046	13,871.00	\$19,466,844.00	\$888.00	\$780.00	-12.2%	\$1,403.00	\$2,019.00	43.9%	2.44%	2.86%
Martin	555,935	1,707.00	\$7,523,850.00	\$4,715.06	\$3,525.43	-25.2%	\$4,407.87	\$5,773.56	31.0%	0.48%	0.35%
Monroe	28,355	79.00	\$45,484.00	\$9,101.01	\$1,016.03	-88.8%	\$575.72	\$2,409.82	318.6%	0.02%	0.02%
Nassau	501,247	2,232.00	\$3,257,169.00	\$714.14	\$535.59	-25.0%	\$1,458.83	\$1,392.21	-4.6%	0.44%	0.46%
Okaloosa	567,557	2,754.00	\$8,286,052.00	\$2,811.67	\$1,034.82	-63.2%	\$3,008.79	\$2,359.26	-21.6%	0.49%	0.57%
Okeechobee	318,947	1,574.00	\$2,789,059.00	\$1,195.00	\$1,233.00	3.2%	\$1,772.00	\$2,992.00	68.8%	0.28%	0.32%
Orange	10,667,706	41,545.00	\$78,391,700.00	\$974.00	\$831.00	-14.7%	\$1,887.00	\$2,741.00	45.3%	9.29%	8.56%
Osceola	2,260,913	9,943.00	\$15,364,209.00	\$866.00	\$866.00	0%	\$1,545.00	\$2,520.00	63.1%	1.97%	2.05%
Palm Beach	4,275,658	15,148.00	\$46,049,562.00	\$4,996.63	\$3,051.51	-38.9%	\$3,039.88	\$3,701.80	21.8%	3.72%	3.12%
Pasco	2,733,076	12,203.00	\$37,397,886.00	\$2,659.01	\$1,972.19	-25.8%	\$3,064.32	\$3,497.26	14.1%	2.38%	2.52%
Pinellas	1,083,107	5,034.00	\$15,090,195.00	\$2,561.49	\$1,054.19	-58.8%	\$2,997.79	\$2,674.95	-10.8%	0.94%	1.04%
Polk	6,459,886	30,558.00	\$55,867,460.00	\$1,106.00	\$1,072.00	-3.1%	\$1,828.00	\$3,014.00	64.9%	5.62%	6.30%
Putnam	661,245	3,719.00	\$4,323,168.00	\$634.00	\$559.00	-11.8%	\$1,162.00	\$1,390.00	19.6%	0.58%	0.77%
Santa Rosa	484,546	2,472.00	\$6,294,733.00	\$2,685.23	\$1,024.36	-61.8%	\$2,546.55	\$2,042.76	-19.8%	0.42%	0.51%
Sarasota	1,285,149	4,931.00	\$8,691,690.00	\$2,633.78	\$1,298.69	-50.7%	\$1,762.49	\$2,075.53	17.8%	1.12%	1.02%
Seminole	5,611,069	21,262.00	\$41,558,309.00	\$974.00	\$831.00	-14.7%	\$1,955.00	\$2,839.00	45.2%	4.88%	4.38%
St. Johns	2,703,181	7,880.00	\$15,595,222.00	\$803.92	\$444.98	-44.6%	\$1,979.31	\$1,795.76	-9.3%	2.35%	1.62%
St. Lucie	1,588,333	7,127.00	\$17,425,090.00	\$2,695.32	\$2,970.41	10.2%	\$2,444.65	\$3,933.85	60.9%	1.38%	1.47%
Sumter	824,995	3,766.00	\$5,043,223.00	\$888.00	\$780.00	-12.2%	\$1,339.00	\$1,927.00	43.9%	0.72%	0.78%
Suwannee	157,333	820.00	\$1,426,391.00	\$1,107.00	\$847.00	-23.5%	\$1,740.00	\$1,635.00	-6.0%	0.14%	0.17%
Taylor	206,223	1,217.00	\$1,674,156.00	\$831.79	\$725.14	-12.8%	\$1,375.87	\$1,264.98	-8.1%	0.18%	0.25%
Union	39,895	199.00	\$275,090.00	\$634.00	\$559.00	-11.8%	\$1,382.00	\$1,654.00	19.7%	0.03%	0.04%
Volusia	5,303,265	25,956.00	\$42,196,143.00	\$1,158.38	\$739.36	-36.2%	\$1,625.47	\$1,881.86	15.8%	4.62%	5.35%
Wakulla	82,181	424.00	\$960,777.00	\$1,712.68	\$906.55	-47.1%	\$2,265.94	\$2,172.17	-4.1%	0.07%	0.09%
Walton	108,359	485.00	\$1,211,616.00	\$2,222.92	\$962.30	-56.7%	\$2,498.29	\$2,152.25	-13.8%	0.09%	0.10%
Washington	64,591	354.00	\$569,448.00	\$1,107.00	\$847.00	-23.5%	\$1,609.00	\$1,512.00	-6.0%	0.06%	0.07%
<b>Statewide</b>	<b>114,879,475</b>	<b>485,199.00</b>	<b>\$1,032,340,653.00</b>	<b>\$1,815.84</b>	<b>\$1,391.48</b>	<b>-23.4%</b>	<b>\$2,127.67</b>	<b>\$2,732.37</b>	<b>28.4%</b>	<b>100.00%</b>	<b>100.00%</b>

## Report Parameters:

**File Log Number:** 10-21378  
**Companies:** STATE FARM FLORIDA INSURANCE COMPANY  
**Program Policy/Coverages:** HOMEOWNERS (HO) HO-3 Owners

**Earned  
Premium**

1.27%  
0.14%  
0.43%  
0.10%  
3.79%  
8.23%  
0.04%  
1.14%  
1.34%  
1.37%  
1.35%  
0.30%  
9.64%  
0.26%  
0.03%  
6.12%  
1.66%  
0.40%  
0.01%  
0.18%  
0.04%  
0.05%  
0.03%  
0.02%  
0.19%  
0.21%  
2.05%  
0.82%  
7.50%  
0.02%  
0.93%  
0.24%  
0.12%  
0.01%  
2.23%

3.01%  
1.56%  
0.12%  
0.01%  
0.05%  
0.67%  
1.89%  
0.73%  
0.00%  
0.32%  
0.80%  
0.27%  
7.59%  
1.49%  
4.46%  
3.62%  
1.46%  
5.41%  
0.42%  
0.61%  
0.84%  
4.03%  
1.51%  
1.69%  
0.49%  
0.14%  
0.16%  
0.03%  
4.09%  
0.09%  
0.12%  
0.06%  
100.00%