

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	1,894,140	9,706.00	\$13,627,977.00	\$754.06	\$663.74	-12.0%	\$1,404.04	\$2,007.13	43.0%	1.60%	1.70%
Baker	231,499	1,201.00	\$1,445,750.00	\$649.12	\$644.21	-0.8%	\$1,203.80	\$1,403.15	16.6%	0.20%	0.21%
Bay	320,532	1,978.00	\$4,581,157.00	\$2,120.05	\$883.18	-58.3%	\$2,316.36	\$1,920.60	-17.1%	0.27%	0.35%
Bradford	173,636	1,025.00	\$1,037,402.00	\$554.20	\$473.07	-14.6%	\$1,011.84	\$1,183.18	16.9%	0.15%	0.18%
Brevard	3,972,440	20,984.00	\$40,106,471.00	\$1,724.83	\$1,162.61	-32.6%	\$1,911.38	\$2,183.55	14.2%	3.35%	3.68%
Broward	7,719,718	35,457.00	\$93,344,629.00	\$3,194.26	\$3,107.80	-2.7%	\$2,632.56	\$3,715.88	41.2%	6.50%	6.22%
Calhoun	37,540	229.00	\$383,980.00	\$1,072.97	\$821.95	-23.4%	\$1,676.64	\$1,574.96	-6.1%	0.03%	0.04%
Charlotte	1,152,324	5,448.00	\$12,328,127.00	\$2,079.76	\$1,289.38	-38.0%	\$2,262.81	\$2,635.46	16.5%	0.97%	0.96%
Citrus	1,578,821	8,466.00	\$14,025,453.00	\$1,217.90	\$770.60	-36.7%	\$1,656.76	\$1,764.74	6.5%	1.33%	1.48%
Clay	2,738,956	12,810.00	\$14,409,983.00	\$536.37	\$458.16	-14.6%	\$1,124.76	\$1,313.44	16.8%	2.31%	2.25%
Collier	1,569,269	8,303.00	\$19,861,318.00	\$2,143.62	\$1,358.71	-36.6%	\$2,392.13	\$2,762.89	15.5%	1.32%	1.46%
Columbia	537,727	2,733.00	\$3,124,822.00	\$642.74	\$637.91	-0.8%	\$1,143.81	\$1,332.87	16.5%	0.45%	0.48%
Dade	7,323,416	31,526.00	\$103,657,380.00	\$4,367.58	\$3,052.20	-30.1%	\$3,288.02	\$4,165.44	26.7%	6.17%	5.53%
DeSoto	295,940	1,529.00	\$2,732,060.00	\$1,109.58	\$1,138.96	2.6%	\$1,787.03	\$2,998.87	67.8%	0.25%	0.27%
Dixie	24,350	151.00	\$282,008.00	\$1,041.60	\$736.49	-29.3%	\$1,867.69	\$1,892.68	1.3%	0.02%	0.03%
Duval	10,642,639	52,269.00	\$64,989,568.00	\$625.00	\$498.11	-20.3%	\$1,243.31	\$1,431.01	15.1%	8.97%	9.16%
Escambia	1,430,032	8,237.00	\$17,462,009.00	\$2,745.61	\$985.50	-64.1%	\$2,119.85	\$1,672.31	-21.1%	1.20%	1.44%
Flagler	601,570	2,970.00	\$4,210,885.00	\$941.86	\$598.26	-36.5%	\$1,417.98	\$1,535.18	8.3%	0.51%	0.52%
Franklin	5,012	28.00	\$75,374.00	\$3,804.21	\$1,207.25	-68.3%	\$2,691.82	\$2,366.28	-12.1%	0.00%	0.00%
Gadsden	216,317	1,134.00	\$1,890,586.00	\$1,094.12	\$837.52	-23.4%	\$1,667.10	\$1,566.25	-6.0%	0.18%	0.20%
Gilchrist	64,819	363.00	\$433,927.00	\$739.75	\$581.07	-21.4%	\$1,195.50	\$1,299.57	8.7%	0.05%	0.06%
Glades	61,511	339.00	\$567,151.00	\$1,171.11	\$1,207.29	3.1%	\$1,673.40	\$2,820.77	68.6%	0.05%	0.06%
Gulf	23,204	154.00	\$305,293.00	\$2,028.60	\$929.91	-54.2%	\$1,982.54	\$1,787.19	-9.8%	0.02%	0.03%
Hamilton	27,564	154.00	\$187,444.00	\$641.69	\$636.87	-0.8%	\$1,216.82	\$1,418.26	16.6%	0.02%	0.03%
Hardee	196,672	1,085.00	\$1,945,135.00	\$1,152.28	\$1,187.21	3.0%	\$1,792.72	\$3,018.26	68.4%	0.17%	0.19%
Hendry	233,110	1,209.00	\$2,196,897.00	\$1,158.11	\$1,192.69	3.0%	\$1,817.41	\$3,060.40	68.4%	0.20%	0.21%
Hernando	1,656,460	8,426.00	\$21,283,035.00	\$2,241.28	\$3,441.42	53.6%	\$2,525.94	\$4,821.52	90.9%	1.40%	1.48%
Highlands	946,671	5,332.00	\$8,646,143.00	\$1,117.08	\$1,147.72	2.7%	\$1,621.33	\$2,722.00	67.9%	0.80%	0.93%
Hillsborough	7,407,668	33,494.00	\$79,187,894.00	\$1,514.73	\$878.08	-42.0%	\$2,364.44	\$2,453.57	3.8%	6.24%	5.87%
Holmes	19,059	109.00	\$169,020.00	\$1,053.39	\$807.53	-23.3%	\$1,550.99	\$1,456.72	-6.1%	0.02%	0.02%
Indian River	863,492	4,508.00	\$10,065,522.00	\$2,877.51	\$2,089.87	-27.4%	\$2,232.73	\$3,055.16	36.8%	0.73%	0.79%
Jackson	296,466	1,653.00	\$2,501,685.00	\$1,079.57	\$826.92	-23.4%	\$1,513.37	\$1,421.58	-6.1%	0.25%	0.29%
Jefferson	171,616	823.00	\$1,253,035.00	\$770.90	\$699.27	-9.3%	\$1,522.18	\$1,442.08	-5.3%	0.14%	0.14%
Lafayette	11,530	67.00	\$125,834.00	\$1,077.93	\$825.60	-23.4%	\$1,877.73	\$1,763.69	-6.1%	0.01%	0.01%
Lake	3,560,752	16,455.00	\$23,316,265.00	\$831.01	\$730.17	-12.1%	\$1,417.22	\$2,033.87	43.5%	3.00%	2.88%

Rate Level Effect Summary Report

Lee	3,585,817	17,385.00	\$34,960,918.00	\$1,783.03	\$1,477.35	-17.1%	\$2,011.14	\$2,941.37	46.2%	3.02%	3.05%
Leon	3,089,628	14,019.00	\$16,479,301.00	\$570.06	\$460.75	-19.2%	\$1,175.86	\$1,112.98	-5.4%	2.60%	2.46%
Levy	150,666	838.00	\$1,234,096.00	\$980.30	\$710.46	-27.5%	\$1,472.74	\$1,529.57	3.9%	0.13%	0.15%
Liberty	13,656	84.00	\$124,723.00	\$1,072.21	\$821.39	-23.4%	\$1,484.61	\$1,394.43	-6.1%	0.01%	0.01%
Madison	57,905	326.00	\$556,173.00	\$1,077.12	\$825.01	-23.4%	\$1,706.45	\$1,603.34	-6.0%	0.05%	0.06%
Manatee	813,240	3,442.00	\$7,577,714.00	\$1,602.96	\$989.48	-38.3%	\$2,201.33	\$2,366.74	7.5%	0.69%	0.60%
Marion	2,902,339	15,843.00	\$20,220,161.00	\$797.46	\$702.28	-11.9%	\$1,275.89	\$1,827.51	43.2%	2.45%	2.78%
Martin	593,956	2,631.00	\$8,423,120.00	\$3,340.55	\$2,461.54	-26.3%	\$3,201.61	\$4,114.21	28.5%	0.50%	0.46%
Monroe	29,663	103.00	\$59,393.00	\$7,438.85	\$1,007.12	-86.5%	\$576.55	\$2,160.72	274.8%	0.02%	0.02%
Nassau	504,741	2,300.00	\$3,278,998.00	\$697.21	\$523.54	-24.9%	\$1,425.20	\$1,360.57	-4.5%	0.43%	0.40%
Okaloosa	588,581	3,253.00	\$8,515,918.00	\$2,435.61	\$919.91	-62.2%	\$2,617.90	\$2,074.20	-20.8%	0.50%	0.57%
Okeechobee	321,536	1,631.00	\$2,815,569.00	\$1,161.51	\$1,196.50	3.0%	\$1,726.32	\$2,906.64	68.4%	0.27%	0.29%
Orange	11,020,128	49,741.00	\$81,394,167.00	\$844.95	\$727.21	-13.9%	\$1,636.46	\$2,363.22	44.4%	9.29%	8.72%
Osceola	2,315,089	11,293.00	\$15,789,271.00	\$780.30	\$777.45	-0.4%	\$1,397.96	\$2,261.64	61.8%	1.95%	1.98%
Palm Beach	4,578,193	22,254.00	\$52,895,487.00	\$3,684.08	\$2,240.01	-39.2%	\$2,376.87	\$2,850.78	19.9%	3.86%	3.90%
Pasco	2,800,200	13,824.00	\$38,023,773.00	\$2,377.58	\$1,766.14	-25.7%	\$2,750.29	\$3,136.96	14.1%	2.36%	2.42%
Pinellas	1,159,449	7,120.00	\$15,996,988.00	\$1,930.83	\$839.16	-56.5%	\$2,246.76	\$2,045.31	-9.0%	0.98%	1.25%
Polk	6,590,258	33,789.00	\$57,124,162.00	\$1,021.32	\$986.49	-3.4%	\$1,690.36	\$2,766.83	63.7%	5.55%	5.92%
Putnam	665,903	3,831.00	\$4,356,577.00	\$619.69	\$546.50	-11.8%	\$1,136.76	\$1,358.36	19.5%	0.56%	0.67%
Santa Rosa	491,782	2,615.00	\$6,352,423.00	\$2,556.71	\$981.77	-61.6%	\$2,429.35	\$1,952.95	-19.6%	0.41%	0.46%
Sarasota	1,362,677	6,595.00	\$9,475,904.00	\$2,082.27	\$1,070.20	-48.6%	\$1,436.66	\$1,721.60	19.8%	1.15%	1.16%
Seminole	5,779,964	25,069.00	\$42,966,808.00	\$855.74	\$735.74	-14.0%	\$1,714.33	\$2,476.52	44.5%	4.87%	4.39%
St. Johns	2,743,258	8,567.00	\$15,884,146.00	\$753.19	\$421.24	-44.1%	\$1,854.31	\$1,686.14	-9.1%	2.31%	1.50%
St. Lucie	1,618,193	7,830.00	\$17,881,930.00	\$2,503.16	\$2,736.66	9.3%	\$2,283.54	\$3,651.08	59.9%	1.36%	1.37%
Sumter	830,561	3,879.00	\$5,069,938.00	\$865.66	\$760.47	-12.2%	\$1,306.89	\$1,878.35	43.7%	0.70%	0.68%
Suwannee	159,282	859.00	\$1,435,697.00	\$1,062.78	\$814.45	-23.4%	\$1,671.85	\$1,570.98	-6.0%	0.13%	0.15%
Taylor	207,005	1,238.00	\$1,679,835.00	\$820.06	\$715.08	-12.8%	\$1,357.13	\$1,247.78	-8.1%	0.17%	0.22%
Union	40,045	202.00	\$275,689.00	\$626.10	\$552.18	-11.8%	\$1,364.45	\$1,632.33	19.6%	0.03%	0.04%
Volusia	5,396,895	28,141.00	\$42,932,378.00	\$1,083.82	\$696.46	-35.7%	\$1,525.43	\$1,766.95	15.8%	4.55%	4.93%
Wakulla	83,086	442.00	\$967,689.00	\$1,652.21	\$878.35	-46.8%	\$2,189.29	\$2,101.93	-4.0%	0.07%	0.08%
Walton	112,034	557.00	\$1,253,826.00	\$1,986.17	\$887.24	-55.3%	\$2,251.15	\$1,973.77	-12.3%	0.09%	0.10%
Washington	65,122	367.00	\$572,519.00	\$1,072.50	\$821.60	-23.4%	\$1,560.37	\$1,466.31	-6.0%	0.05%	0.06%
Statewide	118,677,324	570,423.00	\$1,082,336,510.00	\$1,612.71	\$1,232.05	-23.6%	\$1,897.43	\$2,426.63	27.9%	100.00%	100.00%

Report Parameters:

File Log Number: 10-21378
Companies: STATE FARM FLORIDA INSURANCE COMPANY
Program Policy/Coverages: HOMEOWNERS (HO) HO-3 Owners, HOMEOWNERS (HO) HO-4 Tenants, HOMEOWNERS (HO) HO-6 Condominiums

**Earned
Premium**

1.26%
0.13%
0.42%
0.10%
3.71%
8.62%
0.04%
1.14%
1.30%
1.33%
1.84%
0.29%
9.58%
0.25%
0.03%
6.00%
1.61%
0.39%
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1.97%
0.80%
7.32%
0.02%
0.93%
0.23%
0.12%
0.01%
2.15%

3.23%
1.52%
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4.89%
3.51%
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