

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	326,896	2,053.00	\$2,040,005.00	\$602.61	\$818.76	35.9%	\$993.67	\$1,273.14	28.1%	1.64%	1.54%
Baker	41,110	256.00	\$253,054.00	\$592.73	\$747.41	26.1%	\$988.49	\$1,214.54	22.9%	0.21%	0.19%
Bay	514,047	3,590.00	\$6,503,583.00	\$1,173.93	\$1,796.24	53.0%	\$1,811.58	\$2,600.42	43.5%	2.59%	2.69%
Bradford	69,689	467.00	\$501,079.00	\$679.27	\$884.85	30.3%	\$1,072.97	\$1,351.64	26.0%	0.35%	0.35%
Brevard	925,667	6,122.00	\$8,169,983.00	\$850.52	\$1,066.39	25.4%	\$1,334.53	\$1,639.08	22.8%	4.66%	4.58%
Broward	1,514,268	15,923.00	\$15,486,557.00	\$680.18	\$832.67	22.4%	\$972.59	\$1,302.53	33.9%	7.62%	11.91%
Calhoun	6,379	41.00	\$43,702.00	\$656.44	\$876.00	33.4%	\$1,065.90	\$1,370.59	28.6%	0.03%	0.03%
Charlotte	21,114	115.00	\$269,287.00	\$1,529.23	\$1,743.96	14.0%	\$2,341.63	\$2,661.57	13.7%	0.11%	0.09%
Citrus	227,111	1,524.00	\$1,736,448.00	\$835.62	\$1,103.42	32.0%	\$1,139.40	\$1,429.87	25.5%	1.14%	1.14%
Clay	628,832	3,445.00	\$3,967,668.00	\$707.67	\$935.67	32.2%	\$1,151.72	\$1,471.79	27.8%	3.16%	2.58%
Collier	350,367	1,571.00	\$2,563,853.00	\$1,403.23	\$1,495.67	6.6%	\$1,631.99	\$1,835.45	12.5%	1.76%	1.18%
Columbia	97,158	601.00	\$566,617.00	\$544.08	\$670.88	23.3%	\$942.79	\$1,135.62	20.4%	0.49%	0.45%
Dade	1,031,863	6,061.00	\$9,535,828.00	\$1,410.17	\$1,750.75	24.2%	\$1,573.31	\$2,055.02	30.6%	5.19%	4.53%
DeSoto	1,227	10.00	\$9,442.00	\$455.50	\$658.00	44.5%	\$944.20	\$1,302.11	37.9%	0.01%	0.01%
Dixie	11,972	83.00	\$87,860.00	\$622.04	\$788.96	26.8%	\$1,058.55	\$1,259.15	19.0%	0.06%	0.06%
Duval	2,665,613	15,808.00	\$17,057,328.00	\$671.74	\$883.26	31.5%	\$1,079.03	\$1,375.06	27.4%	13.41%	11.83%
Escambia	674,652	4,577.00	\$7,281,351.00	\$1,393.11	\$2,068.15	48.5%	\$1,590.85	\$2,237.64	40.7%	3.39%	3.42%
Flagler	21,088	128.00	\$143,823.00	\$947.83	\$1,221.12	28.8%	\$1,123.62	\$1,381.75	23.0%	0.11%	0.10%
Franklin	28,578	154.00	\$479,321.00	\$2,019.86	\$3,328.88	64.8%	\$3,112.48	\$5,028.85	61.6%	0.14%	0.12%
Gadsden	78,059	488.00	\$543,331.00	\$655.06	\$875.99	33.7%	\$1,113.39	\$1,434.31	28.8%	0.39%	0.37%
Gilchrist	18,359	112.00	\$117,293.00	\$608.74	\$812.48	33.5%	\$1,047.26	\$1,319.25	26.0%	0.09%	0.08%
Glades	5,098	33.00	\$86,753.00	\$1,856.21	\$1,918.79	3.4%	\$2,628.88	\$2,684.78	2.1%	0.03%	0.02%
Gulf	14,504	103.00	\$150,363.00	\$866.41	\$1,135.43	31.0%	\$1,459.84	\$1,858.46	27.3%	0.07%	0.08%
Hamilton	8,596	65.00	\$69,226.00	\$634.46	\$813.80	28.3%	\$1,065.01	\$1,329.19	24.8%	0.04%	0.05%
Hardee	16,569	117.00	\$165,786.00	\$907.70	\$1,309.53	44.3%	\$1,416.98	\$1,955.82	38.0%	0.08%	0.09%
Hendry	11,317	89.00	\$198,411.00	\$1,534.08	\$1,546.39	0.8%	\$2,229.34	\$2,270.53	1.8%	0.06%	0.07%
Hernando	15,147	137.00	\$87,499.00	\$712.54	\$896.60	25.8%	\$638.68	\$761.26	19.2%	0.08%	0.10%
Highlands	311,333	2,128.00	\$2,674,580.00	\$877.45	\$1,284.89	46.4%	\$1,256.85	\$1,735.96	38.1%	1.57%	1.59%
Hillsborough	135,312	1,119.00	\$1,210,897.00	\$649.06	\$919.68	41.7%	\$1,082.12	\$1,445.53	33.6%	0.68%	0.84%
Holmes	38,852	252.00	\$280,793.00	\$706.78	\$967.24	36.8%	\$1,114.26	\$1,461.83	31.2%	0.20%	0.19%
Indian River	69,978	314.00	\$379,823.00	\$1,583.72	\$2,900.00	83.1%	\$1,209.63	\$1,659.78	37.2%	0.35%	0.23%
Jackson	75,115	542.00	\$563,512.00	\$642.95	\$853.63	32.8%	\$1,039.69	\$1,329.54	27.9%	0.38%	0.41%
Jefferson	19,428	115.00	\$130,257.00	\$641.32	\$823.99	28.5%	\$1,132.67	\$1,421.36	25.5%	0.10%	0.09%
Lafayette	4,696	35.00	\$34,159.00	\$564.86	\$712.14	26.1%	\$975.97	\$1,201.21	23.1%	0.02%	0.03%

Lake	804,514	4,754.00	\$6,050,378.00	\$893.07	\$1,274.46	42.7%	\$1,272.69	\$1,715.28	34.8%	4.05%	3.56%
Lee	450,177	3,281.00	\$3,892,909.00	\$830.51	\$954.32	14.9%	\$1,186.50	\$1,406.22	18.5%	2.27%	2.45%
Leon	418,908	2,358.00	\$2,315,408.00	\$583.67	\$814.96	39.6%	\$981.93	\$1,307.78	33.2%	2.11%	1.76%
Levy	45,036	308.00	\$374,342.00	\$731.97	\$937.82	28.1%	\$1,215.39	\$1,484.35	22.1%	0.23%	0.23%
Liberty	3,595	25.00	\$28,060.00	\$631.20	\$841.08	33.2%	\$1,122.40	\$1,440.86	28.4%	0.02%	0.02%
Madison	26,622	180.00	\$192,744.00	\$634.21	\$807.38	27.3%	\$1,070.80	\$1,330.71	24.3%	0.13%	0.13%
Manatee	35,823	231.00	\$413,678.00	\$1,032.37	\$1,212.24	17.4%	\$1,790.82	\$2,089.82	16.7%	0.18%	0.17%
Marion	817,070	5,716.00	\$5,831,198.00	\$645.13	\$914.91	41.8%	\$1,020.16	\$1,347.65	32.1%	4.11%	4.28%
Martin	169,650	1,115.00	\$2,319,850.00	\$1,319.35	\$1,979.66	50.0%	\$2,080.58	\$3,077.91	47.9%	0.85%	0.83%
Monroe	3,428	26.00	\$26,410.00	\$917.58	\$1,111.85	21.2%	\$1,015.77	\$1,345.12	32.4%	0.02%	0.02%
Nassau	53,066	346.00	\$348,827.00	\$510.78	\$657.57	28.7%	\$1,008.17	\$1,273.81	26.4%	0.27%	0.26%
Okaloosa	405,409	2,471.00	\$4,976,379.00	\$1,259.99	\$1,838.85	45.9%	\$2,013.92	\$2,928.03	45.4%	2.04%	1.85%
Okeechobee	13,142	87.00	\$158,412.00	\$1,165.91	\$2,120.75	81.9%	\$1,820.83	\$3,138.24	72.4%	0.07%	0.07%
Orange	1,368,062	8,936.00	\$10,825,438.00	\$824.95	\$1,156.97	40.2%	\$1,211.44	\$1,619.44	33.7%	6.88%	6.68%
Osceola	526,574	3,243.00	\$4,255,159.00	\$931.20	\$1,335.62	43.4%	\$1,312.11	\$1,774.33	35.2%	2.65%	2.43%
Palm Beach	883,320	7,869.00	\$8,354,879.00	\$748.19	\$946.96	26.6%	\$1,061.75	\$1,421.57	33.9%	4.44%	5.89%
Pasco	188,086	1,240.00	\$1,288,681.00	\$1,329.91	\$1,680.30	26.4%	\$1,039.26	\$1,124.59	8.2%	0.95%	0.93%
Pinellas	140,384	1,288.00	\$981,330.00	\$726.99	\$1,021.24	40.5%	\$761.90	\$1,117.96	46.7%	0.71%	0.96%
Polk	430,492	2,889.00	\$3,892,293.00	\$914.09	\$1,285.14	40.6%	\$1,347.28	\$1,814.30	34.7%	2.17%	2.16%
Putnam	87,623	576.00	\$614,173.00	\$623.43	\$803.92	29.0%	\$1,066.27	\$1,334.11	25.1%	0.44%	0.43%
Santa Rosa	241,576	1,403.00	\$2,610,030.00	\$1,330.87	\$2,229.28	67.5%	\$1,860.32	\$3,017.16	62.2%	1.22%	1.05%
Sarasota	254,636	1,312.00	\$1,085,070.00	\$1,370.92	\$1,674.99	22.2%	\$827.03	\$1,073.73	29.8%	1.28%	0.98%
Seminole	782,333	4,558.00	\$5,635,815.00	\$814.19	\$1,173.61	44.2%	\$1,236.46	\$1,695.64	37.1%	3.94%	3.41%
St. Johns	217,543	1,131.00	\$1,120,946.00	\$548.72	\$745.02	35.8%	\$991.11	\$1,325.72	33.8%	1.09%	0.85%
St. Lucie	218,153	1,526.00	\$3,158,039.00	\$1,610.13	\$2,332.61	44.9%	\$2,069.49	\$2,904.91	40.4%	1.10%	1.14%
Sumter	132,969	760.00	\$938,347.00	\$859.02	\$1,197.13	39.4%	\$1,234.67	\$1,586.68	28.5%	0.67%	0.57%
Suwannee	30,401	219.00	\$218,149.00	\$596.98	\$757.57	26.9%	\$996.11	\$1,229.80	23.5%	0.15%	0.16%
Taylor	33,294	222.00	\$234,260.00	\$621.62	\$795.20	27.9%	\$1,055.22	\$1,313.13	24.4%	0.17%	0.17%
Union	16,248	99.00	\$99,693.00	\$561.09	\$700.82	24.9%	\$1,007.00	\$1,225.06	21.6%	0.08%	0.07%
Volusia	916,352	6,152.00	\$8,277,084.00	\$870.48	\$1,091.89	25.4%	\$1,345.43	\$1,648.26	22.5%	4.61%	4.60%
Wakulla	43,427	249.00	\$288,705.00	\$682.18	\$890.64	30.6%	\$1,159.46	\$1,474.71	27.2%	0.22%	0.19%
Walton	102,166	711.00	\$1,203,691.00	\$1,071.63	\$1,551.92	44.8%	\$1,692.96	\$2,254.59	33.2%	0.51%	0.53%
Washington	32,565	218.00	\$229,989.00	\$633.73	\$842.73	33.0%	\$1,055.00	\$1,353.55	28.3%	0.16%	0.16%
Statewide	19,872,638	133,677.00	\$165,629,838.00	\$870.02	\$1,170.37	34.5%	\$1,239.03	\$1,640.24	32.4%	100.00%	100.00%

Report Parameters:

File Log Number:

12-10266

Companies:

CASTLE KEY INSURANCE COMPANY

Program Policy/Coverages:

HOMEOWNERS (HO) HO-2 Owners, HOMEOWNERS (HO) HO-3 Owners, HOMEOWNERS (HO) HO-4 Tenants, HOMEOWNERS (HO) HO-5 Owners, HOMEOWNERS (HO) HO-6 Condominiums, HOMEOWNERS (HO) Owners

Earned Premium
1.23%
0.15%
3.93%
0.30%
4.93%
9.35%
0.03%
0.16%
1.05%
2.40%
1.55%
0.34%
5.76%
0.01%
0.05%
10.30%
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3.65%
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0.57%
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100.00%

S (HO) HO-8