OFFICE OF INSURANCE REGULATION

TERRITORIAL BOUNDARIES FOR RESIDENTIAL COVERAGES IN FLORIDA

PREPARED BY
INSURANCE SERVICES OFFICE, INC.
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SECTION 1

INTRODUCTION

INTRODUCTION

BACKGROUND AND OBJECTIVES

Pursuant to Section 627.062(4), Florida Statutes, the Office of Insurance Regulation ("OIR") is required to develop a proposed standard rating territory plan to be used by all property and casualty insurers for residential property insurance. The OIR contracted with ISO Actuarial Consulting Service to assist them in this endeavor. In undertaking this analysis, it was agreed that ISO Actuarial Consulting Service would consider the following during their analysis:

- Geographic characteristics relevant to risk
- Existing rating territories used by a large segment of the voluntary market
- Existing rating territories used by Citizens Property Insurance Corporation ("Citizens")
- Existing rating territories used by the Florida Hurricane Catastrophe Fund ("FHCF")
- Existing rating territories used by the ISO
- Other relevant factors

RELIANCE AND LIMITATIONS

In preparing this report, ISO Actuarial Consulting Service has used information from various insurer rating manuals obtained from the Florida OIR web site. Based on the scope of the project as outlined by the OIR, we have not reviewed insurer or industry-aggregate loss experience nor have we considered the insights that would be gained by utilizing various hurricane models.

We have reviewed our rendering on maps of the various insurer territory boundaries for reasonableness, but we have not audited the data nor have we have verified with each insurer that we interpreted their territory boundaries correctly. Any material error in the data or other information provided to us could substantially affect our analysis. In such event, ISO Actuarial Consulting Services cannot be responsible for any consequences resulting from our use of incorrect information or data in performing this analysis.

Underwriting results and overall financial conditions of an insurer depend on many factors such as pricing levels, underwriting and claims processes, expense management, and investment results. ISO Actuarial Consulting Service, in providing these territory boundary recommendations for the OIR's consideration as it develops their response to the State Legislature, assumes no responsibility for the financial consequences to insurers should these territory boundaries be adopted.

INTRODUCTION

SUMMARY

Our observations and recommendations are presented in Section 3 of this Report. The actuaries signing this Report are available to the OIR to answer questions and to discuss their observations and recommendations.

Respectfully submitted,

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Consulting Actuary

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SECTION 2

METHODOLOGY

METHODOLOGY

PERSONAL RESIDENTIAL (HOMEOWNERS)

For personal residential coverages the work performed can be naturally divided into three steps.

STEP 1: PREPARE DATABASE OF CURRENTLY USED TERRITORIAL DEFINITIONS

We prepared a data base file in Excel format that contains the details of the territorial definitions used by many of the larger Homeowners insurers in Florida. The insurers reviewed consist of most of the Top 20 insurers that form the basis of Citizens' competitive rate analysis along with the ISO. We note that many of these insurers simply use the same territorial definitions as Citizens. However, several of the insurers (for example State Farm, USAA, American Strategic, etc.) have their own unique territorial definitions. Most insurers that use their own unique territorial definitions use ZIP Codes to define territorial boundaries.

The data base file that we have created is organized by county and ZIP Code, including information on those ZIP Codes that are split-rated along the coast. As a result, we have the flexibility to sort ZIP Codes within a given county to determine where different insurers have placed their territorial boundaries.

STEP 2: CREATE COUNTY MAPS WITH SEVERAL VOLUNTARY INSURERS TERRITORIAL BOUNDARIES

Based on the results of Step 1, we have created county maps that contain the territorial boundaries for several insurers. At a minimum, we have considered the territorial definitions used by Citizens (for the Personal Lines Account), ISO, State Farm, USAA, and American Strategic. When applicable, we have also considered the territorial definitions used by other insurers. This process of creating maps is labor intensive as it involved using hand drawn colored lines to mark off territorial boundaries at the ZIP Code level.

STEP 3: SELECT TERRITORIAL DEFINITIONS

Based on the results of Step 2, we have judgmentally selected territorial definitions. This was accomplished by partitioning each county into disjoint territories. The specific territorial boundaries were selected based on the boundaries that are currently being used

in the marketplace along with the other factors noted in the Introduction to this Report. See **Maps HO-1 through HO-36** for the results of Step 3.

When given the choice, we preferred to partition a county into more territories than fewer territories but at the same time limiting the number of territories for a county. We felt that premium swings resulting from implementing common territorial definitions would be reduced if insurers have more territories available for rating purposes. As noted by the OIR, insurers would still have the option of combining territories when setting rates.

COMMERCIAL PROPERTY

Our analysis is presented on **Exhibit 1, Pages 1 through 3,** and **Maps CP-1, CP-2 and CP-3**.

Map CP-1 – ISO Basic Group II rating zones
Map CP-2 – FHCF rating regions
Map CP-3 – State Farm's apartment program (statistical codes and rating territories)

Both ISO and State Farm, for the most part, base their territorial borders on a county level with sub-county detail for the coastal counties and select cities. **Exhibit 1, Page 3,** presents the ISO and State Farm descriptions in a side-by-side format. Those definitions highlighted for State Farm indicate where there is a difference in definition from the ISO Basic Group II definitions.

DWELLING PROPERTY

Our analysis is presented on **Exhibit 2, Pages 1 and 2,** and **Map DP-1**. Map DP-1 shows the ISO Dwelling Extended Coverage rating territories (of which there are 28) in six colored bands which indicates the degree of rate differentiation across the state for this coverage. For these two coverages – fire and extended coverage – we make the same recommendations as we did for Homeowners in regard to the territorial boundaries and the territorial coding scheme.

Exhibit 3, Pages 1 and 2, presents ISO's current territory definitions for the Homeowners and Dwelling Property Programs.

SECTION 3

OBSERVATIONS AND RECOMMENDATIONS

OBSERVATIONS AND RECOMMENDATIONS

PERSONAL RESIDENTIAL (HOMEOWNERS)

OBSERVATIONS:

- About half of the Top 20 insurers simply use the same territorial definitions as Citizens with the exception of Wakulla County.
- In the coastal counties, Citizens' territorial definitions and ISO's territorial definitions are identical with two exceptions. One exception is in Wakulla County where Citizens' boundaries follow U.S. Highway 98 exclusively while ISO's boundaries follow U.S. Highway 319 in the western part of the county. Another exception is in Collier County where Citizens splits the county into two territories with U.S. Highway 41 as the demarcation. ISO treats the entire county as one territory.
- The immediate coastal boundaries for most insurers are the same. Some notable exceptions are in the western coastal counties from Taylor County south to Pasco County. In these counties, some insurers follow the Citizens or ISO territory definitions which are defined by community borders[1] and/or major highways (U.S. Highway 19 or U.S. Highway 98). Other insurers use ZIP Code boundaries to define their territories. Similar issues are involved in Sarasota County.
- Some insurers base their territory definitions strictly on ZIP Codes and do not refer to the Intra-coastal Waterway or major highways.

RECOMMENDATIONS:

Our recommended territory boundaries for personal residential are indicated on **Maps HO-1 through HO-36** for the coastal counties and Orange County. The map numbering starts with Escambia County in the west and continues along the coast to Nassau County in the northeast. All inland counties would each be a separate territory with the exception of Orange County (see Map HO-30) in which the city of Orlando would be a separate territory. The color code indicates the closeness to the coast (in order): orange, yellow, green, light blue, dark blue).[2] Note that the separately rated cities are indicated on the maps by white background with black hatch lines. ZIP Codes beginning with 000xx were not assigned as they are generally not inhabitable areas, e.g., the Everglades.

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[1] These borders are partially defined by the phrase "and any other towns or communities lying wholly South or West of the U.S. Highway 19 (or 98)".

[2] Note that the color shading comparisons are only applicable within a county. Across counties a similar color shade does not imply similar or equal exposure to risk or manual rates.

OBSERVATIONS AND RECOMMENDATIONS

In order to minimize the cost to insurers of implementing a new set of territorial definitions, we believe that territorial definitions should be based on readily available information. As a result, we have primarily used the following variables to define the territories:

- county borders,
- Intra-coastal Waterway ("ICW"), the Midnight Pass and rivers,
- city boundaries (where separate rating territories are commonly used for Homeowners insurance),
- ZIP Codes boundaries, and
- major highways or roads.

Further, our thinking is that coding of this territorial scheme would be similar to what is done for the commercial property lines. That is, a code structure such as

XX_Y_ZZ where

XX = unique county code

Y = select city or sub-county

ZZ = HRA eligibility

SPECIFIC COUNTY ISSUES:

In Walton County (Map HO-4), ZIP Code 32455 spans a long area in a north-to-south direction and also crosses over to Holmes County. In this instance by using ZIP Codes as boundary definitions, we have a potential rating anomaly. We recommend that that portion of ZIP Code 32455 in Walton County lying North of U.S. Highway 90 be considered part of the inner most territory of Walton County (that is, "light blue"). Note: it remains green on the map so it is easily identified.

In some counties along the coast of Florida, we have recommended two separate territories along the immediate coast. This is shown on the maps as two different shades of orange. See maps for Gulf County (Map HO-6), Wakulla County (Map HO-8), Collier County (Map HO-22) and Duval County (Map HO-35). This accommodates some of the across insurer differences in territorial boundaries as explained below.

- Gulf County – one border follows the ICW and the other follows ZIP Code boundaries

- Wakulla County – one border follows U.S. Highway 98 exclusively while the other border follows U.S. Highway 319 in the western part of the county
- Collier County – the area south of U.S. Highway 41 is split into two territories based on a ZIP Code boundary that is used by some insurers
- Duval County – the area East of the ICW is split into two territories allowing flexibility in the rating of Jacksonville.

For Citrus County, we recommend four territories (Map HO-13). The four areas are: one coastal territory west of U.S. Highway 19 (orange); two inner territories (yellow and yellow with hatch marks) that follow the boundaries that many of the voluntary insurers follow as their coastal boundary; and remainder of county (green). This eliminates the need for consumers to know their town or community borders relative to U.S. Highway 19.

In the counties of Hernando and Pasco (Maps HO-14 and 15), our recommendation is three territories within each county. The most coastal territory in each county uses U.S. Highway 19 as its border and eliminates the need for consumers to know their town or community borders relative to U.S. Highway 19. The next inner territory follows the boundaries that many of the voluntary insurers follow as their coastal boundary. It is also consistent with how State Farm tracks sinkhole experience in these counties. The third territory is remainder of county.

Note that the community of Baldwin in the western part of Duval County (Map HO-35) is separately identified, continuing its current separate identification. Other separately identified cities include: Fort Lauderdale, Hialeah, Hollywood, Jacksonville, Key West, Miami, Miami Beach, Orlando, St. Petersburg, and Tampa.

OBSERVATIONS AND RECOMMENDATIONS

COMMERCIAL PROPERTY

OBSERVATIONS:

- Most insurers including Citizens use the ISO territory definitions.
- For State Farm we reviewed the territory definitions for their Apartment Program which addresses the insurance of "any structure principally occupied as a residential building." We are interpreting this Program as applying to a Condominium Association's interest in the building. This is an indivisible multi-peril package policy, while the ISO Commercial Property Program can be written either as a mono-line or as a multi-line policy with rating divisible by major coverage in both cases.

RECOMMENDATIONS:

Our recommendation is to use the territorial definitions that are in the ISO Commercial Statistical Plan ("CSP") with some minor modifications as noted in the Table on the next page. This recommendation accommodates the rating of both Basic Group I and Basic Group II, and accommodates some of State Farm's differences from ISO.

Generally, these modifications add an additional territory along the coast in those counties in ISO's Seacoast Zone 1 and in Collier County.

In the counties of Citrus, Hernando, and Pasco, the ISO territory definitions are identical to the ISO Homeowners territory definitions and use town and community locations relative to U.S. Highway 19. For commercial property, ISO refers to these two areas within these counties as Seacoast Zone 2 and Seacoast Zone 3. While State Farm uses ZIP Code boundaries in these counties, we recommend the ISO definitions for consistency with the industry. See Exhibit 1, Page 2, for ISO's Zone definitions.

OBSERVATIONS AND RECOMMENDATIONS

Residential Territories for Commercial Property		
County	***ISO Territory Definition***	***Recommendation***
Broward		All areas East of the West Bank of the ICW
	City of Fort Lauderdale	City of Fort Lauderdale excluding portion East of the West Bank of the ICW
	Remainder of County	Remainder of County
Collier	Entire County	All areas West of U.S. Highway 41
		Remainder of County
Miami-Dade		Coastal -- All areas East of the West Bank of the ICW and North of the Rickenbacker Causeway, and East of US 1 and South of the Rickenbacker Causeway except the City of Miami Beach
	City of Hialeah	City of Hialeah
	City of Miami Beach	City of Miami Beach
	City of Miami	City of Miami except that portion lying in the Coastal Zone
	Remainder of County	Remainder of County
Martin	Entire County	All areas East of the West Bank of the ICW
		Remainder of County
Palm Beach		All areas East of the West Bank of the ICW
	City of West Palm Beach	City of West Palm Beach
	Remainder of County	Remainder of County

OBSERVATIONS AND RECOMMENDATIONS

DWELLING PROPERTY

OBSERVATIONS:

- Most insurers including Citizens use the ISO territory definitions.

RECOMMENDATIONS:

Our recommendation is to use the personal residential territory definitions for Dwelling Property which allows for enough detail to accommodate the rating of both fire and extended coverage.

CITIZENS HIGH RISK ACCOUNT

Currently, Citizens uses two sets of territorial definitions for personal residential coverage. One set of territories is used in the Personal Lines Account ("PLA") and a second set of territories is used in the High Risk Account ("HRA"). The PLA territories cover the entire state, and are generally comparable with the territorial definitions that are used in the voluntary market. However, the HRA territories only cover the portion of the state that is most prone to wind losses. The HRA territories represent a very refined partitioning of much of the coastal areas of the state. The HRA territories are generally not comparable with the territories that are used in the voluntary market. In fact, many insurers specifically exclude wind coverage in areas of the state that are eligible for wind-only coverage from Citizens.

The scope of this territorial project is to determine a common set of residential territories that could potentially be used by the voluntary market. We selected these common set of territories by giving due consideration to the territories currently being used in the voluntary market and the PLA territories being used by Citizens. However, we have not relied upon Citizens HRA territories when selecting a common set of territories.

We believe that Citizens' HRA territories are very good at differentiating between areas of the state that are most exposed to wind losses. We recommend that Citizens continue to be allowed to utilize these HRA territorial definitions. However, we have not explicitly included these HRA territorial definitions as part of the recommended territorial definitions for the following reasons:

- The HRA territorial definitions are not consistent with the territorial definitions currently used in the voluntary market.

OBSERVATIONS AND RECOMMENDATIONS

- The HRA territorial definitions rely heavily on streets. As a result, it may be difficult for the voluntary market to revise their policy issuance systems to reflect the HRA territories.
- Many insurers simply exclude wind coverage in areas that are eligible for wind only coverage from Citizens.

SECTION 4

MAPS

THE FOLLOWING LARGE SCALE MAPS ARE PROVIDED SEPARATELY:

MAP HO-ALL

MAPS CP-1, CP-2 AND CP-3

MAP DP-1

Florida Office of Insurance Regulation

Index to Maps for Personal Residential (Pagination Order)

Map	County Name
HO-1	Escambia
HO-2	Santa Rosa
HO-3	Okaloosa
HO-4	Walton
HO-5	Bay
HO-6	Gulf
HO-7	Franklin
HO-8	Wakulla
HO-9	Jefferson
HO-10	Taylor
HO-11	Dixie
HO-12	Levy
HO-13	Citrus
HO-14	Hernando
HO-15	Pasco
HO-16	Pinellas
HO-17	Hillsborough
HO-18	Manatee
HO-19	Sarasota
HO-20	Charlotte
HO-21	Lee
HO-22	Collier
HO-23	Monroe
HO-24.1	Miami-Dade
HO-24.2	Miami-Dade
HO-25	Broward
HO-26	Palm Beach
HO-27	Martin
HO-28	St. Lucie
HO-29	Indian River
HO-30	Orange
HO-31	Brevard
HO-32	Volusia
HO-33	Flagler
HO-34	St. Johns
HO-35	Duval
HO-36	Nassau

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Florida Office of Insurance Regulation

Index to Maps for Personal Residential (Alphabetical Order)

County Name	Map
Bay	HO-5
Brevard	HO-31
Broward	HO-25
Charlotte	HO-20
Citrus	HO-13
Collier	HO-22
Dixie	HO-11
Duval	HO-35
Escambia	HO-1
Flagler	HO-33
Franklin	HO-7
Gulf	HO-6
Hernando	HO-14
Hillsborough	HO-17
Indian River	HO-29
Jefferson	HO-9
Lee	HO-21
Levy	HO-12
Manatee	HO-18
Martin	HO-27
Miami-Dade	HO-24.1
Miami-Dade	HO-24.2
Monroe	HO-23
Nassau	HO-36
Okaloosa	HO-3
Orange	HO-30
Palm Beach	HO-26
Pasco	HO-15
Pinellas	HO-16
Santa Rosa	HO-2
Sarasota	HO-19
St. Johns	HO-34
St. Lucie	HO-28
Taylor	HO-10
Volusia	HO-32
Wakulla	HO-8
Walton	HO-4

ISO

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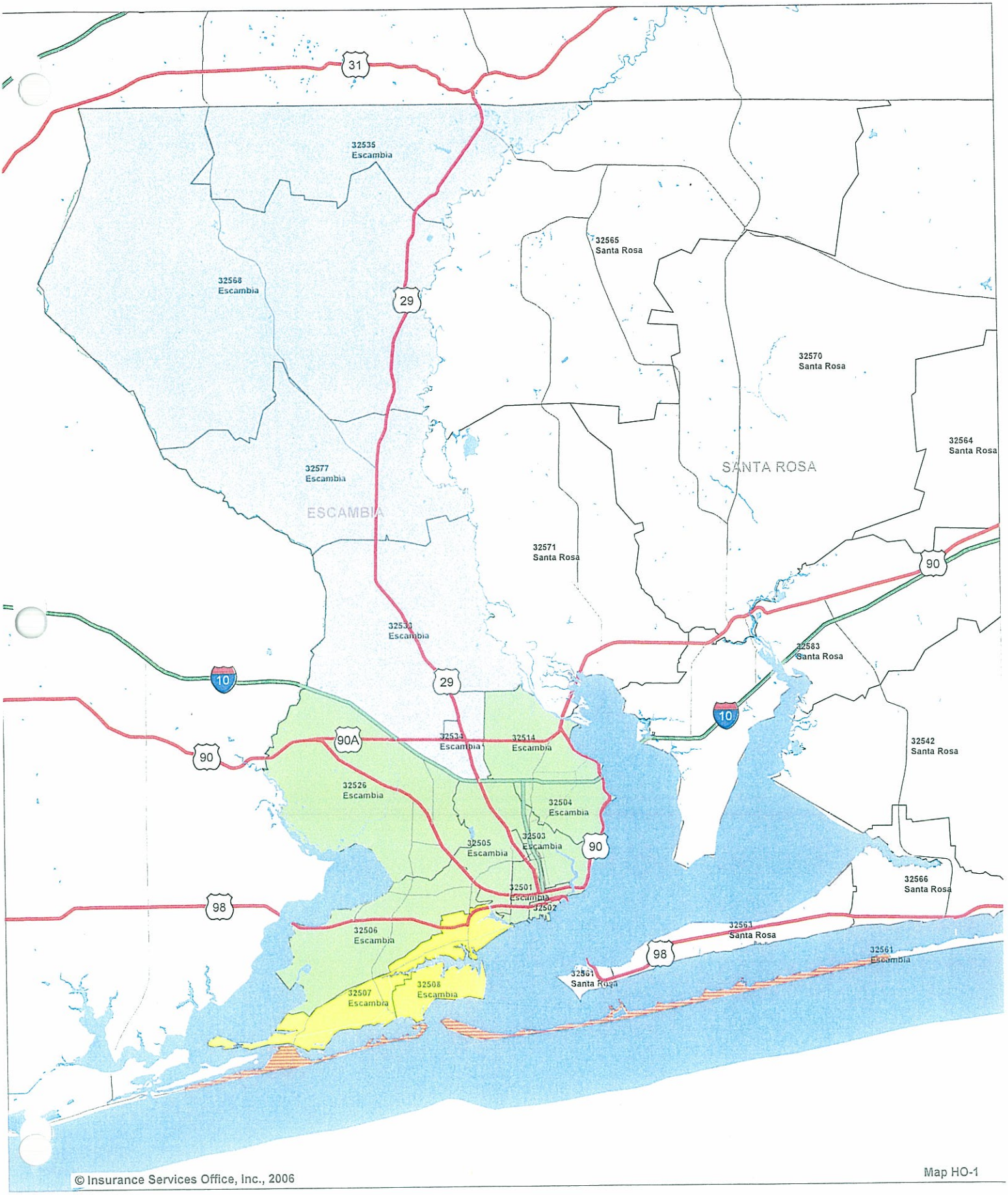

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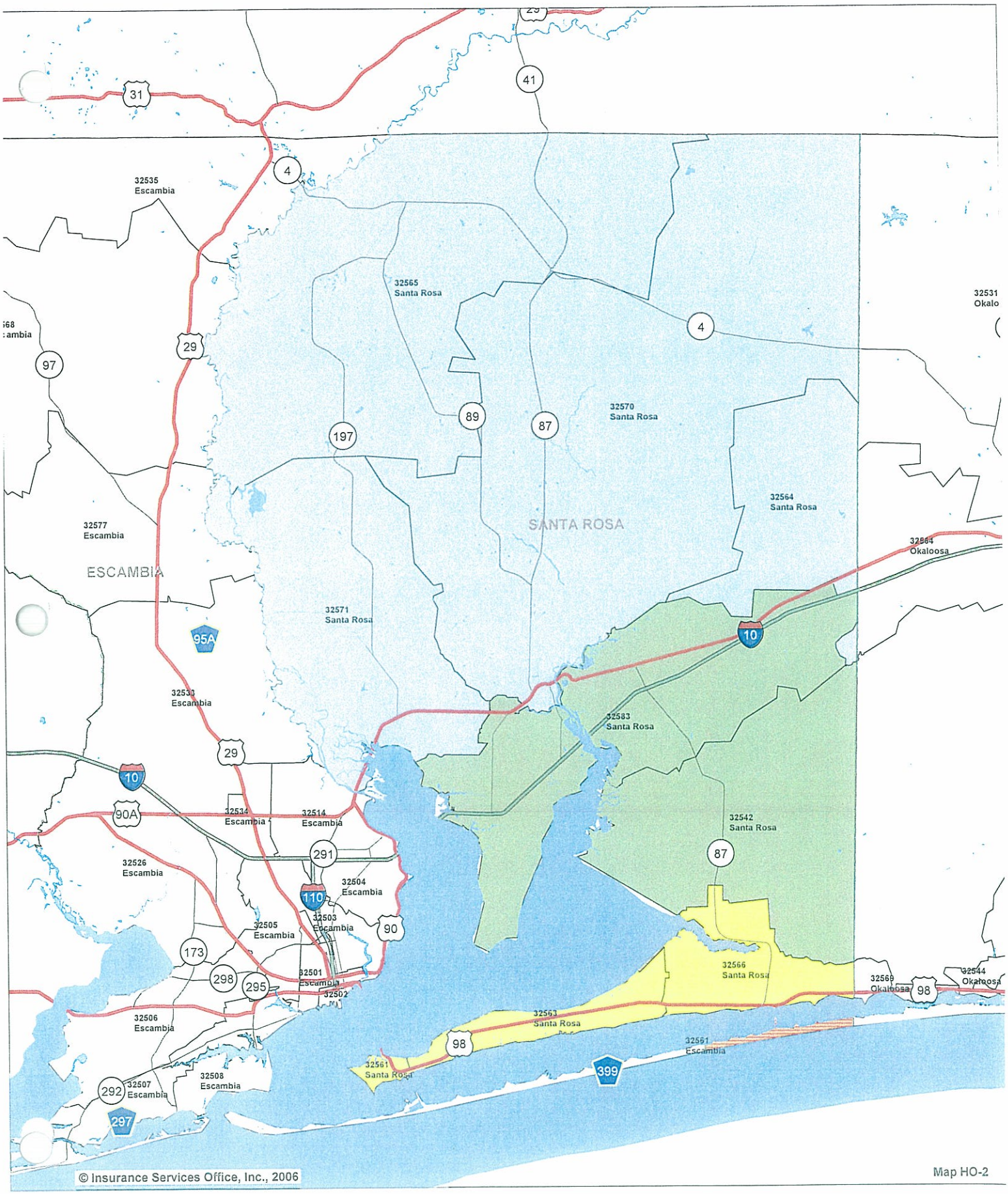
Map HO-1



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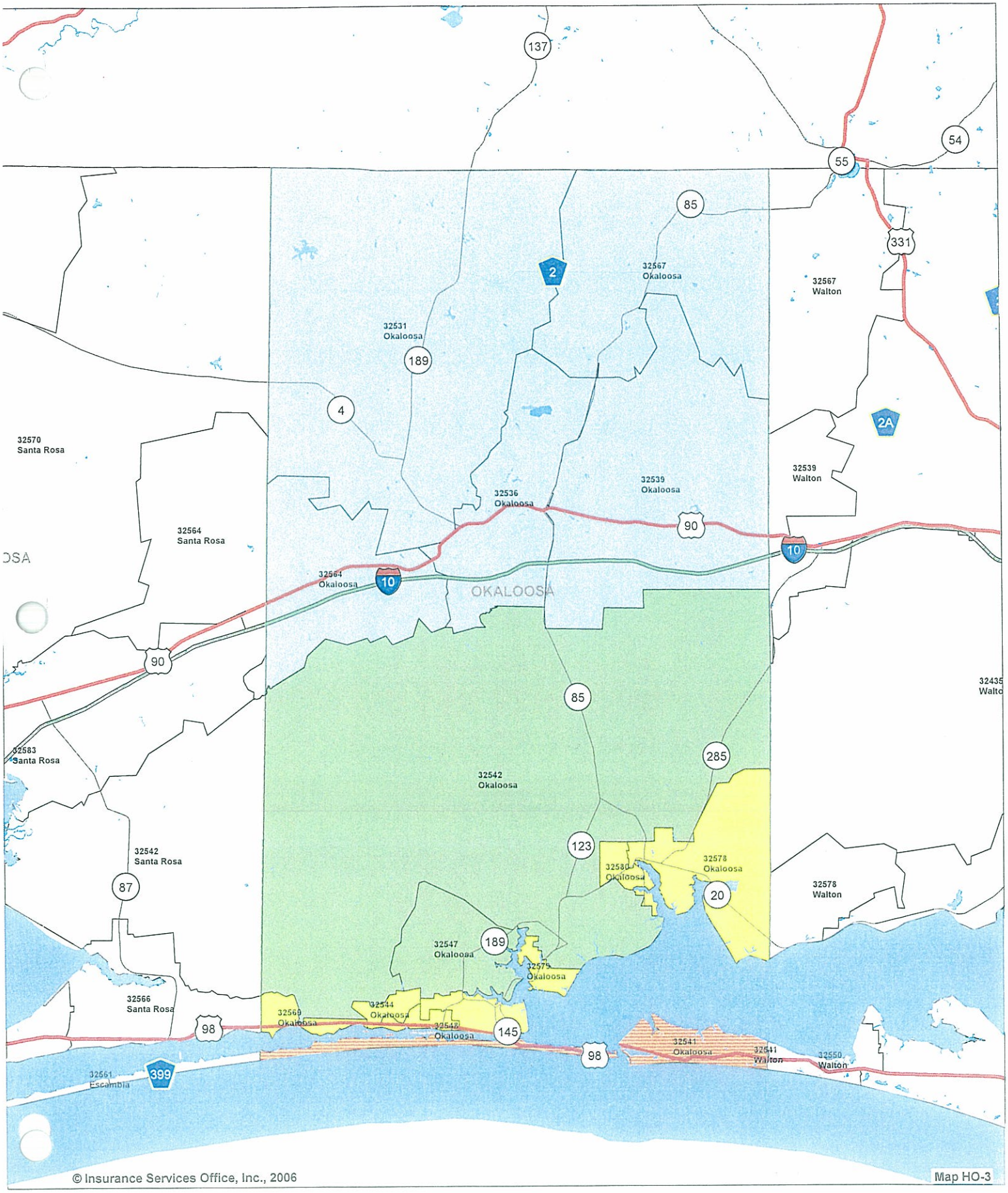
Map HO-2



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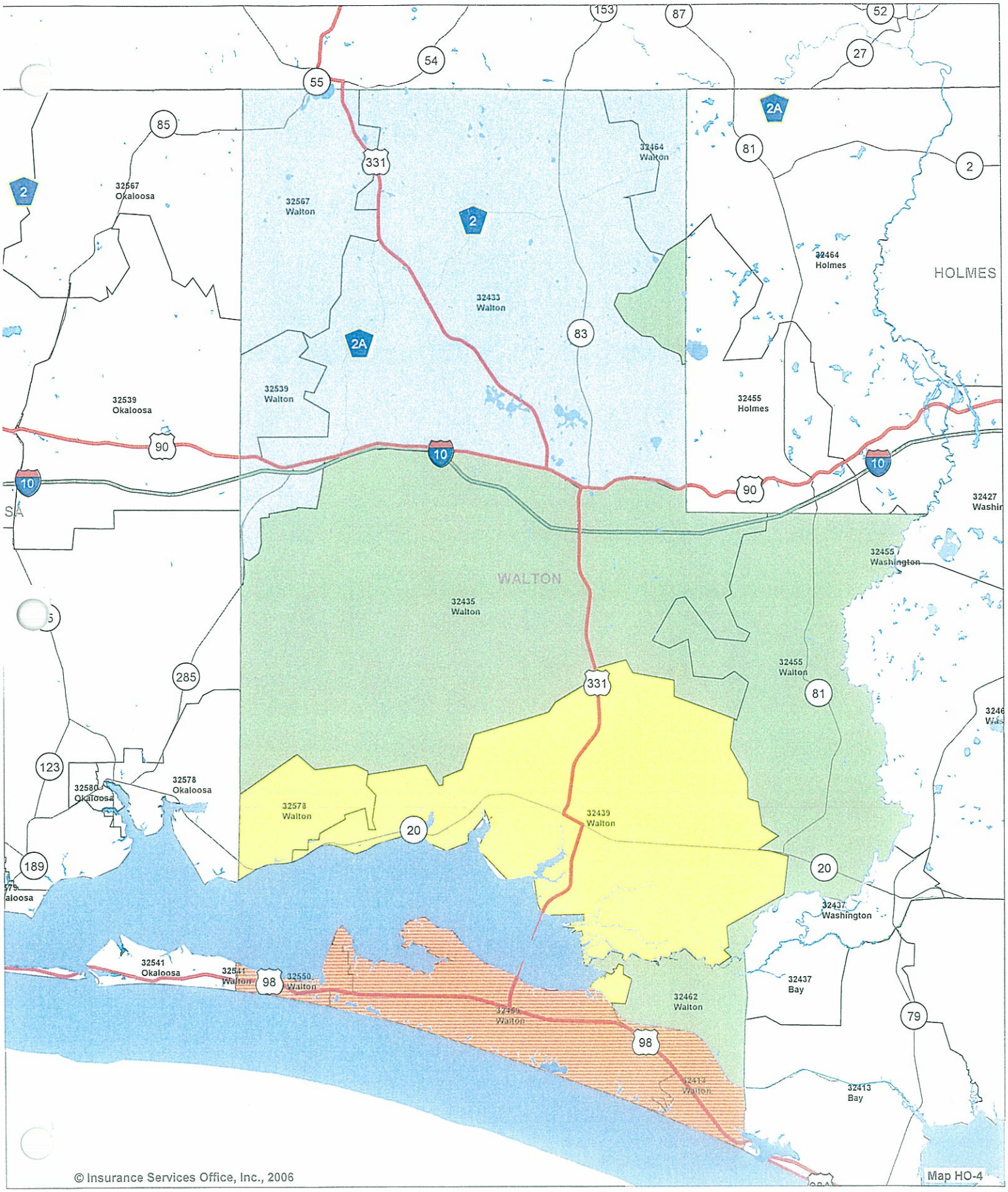
Map HO-3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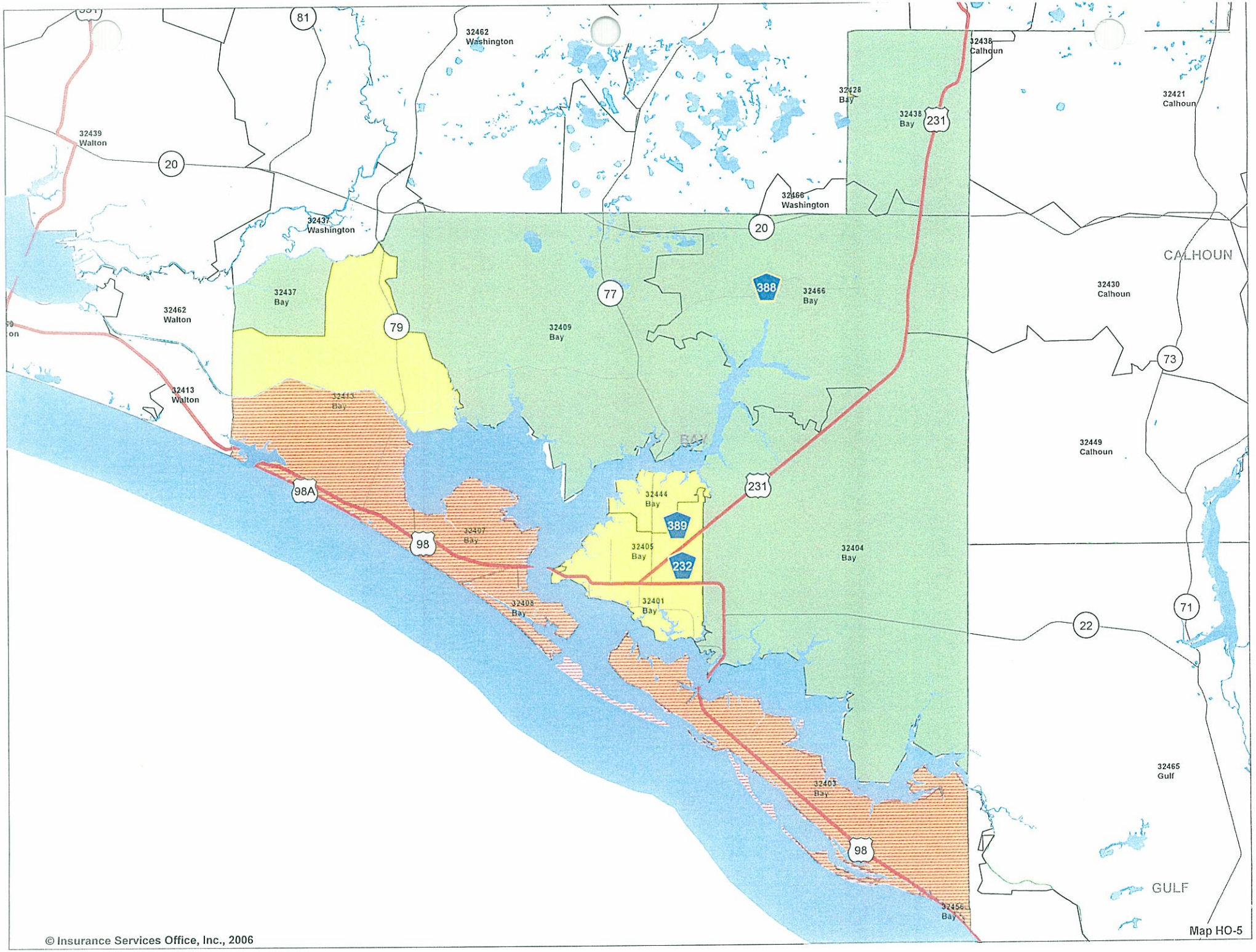
Map HO-4



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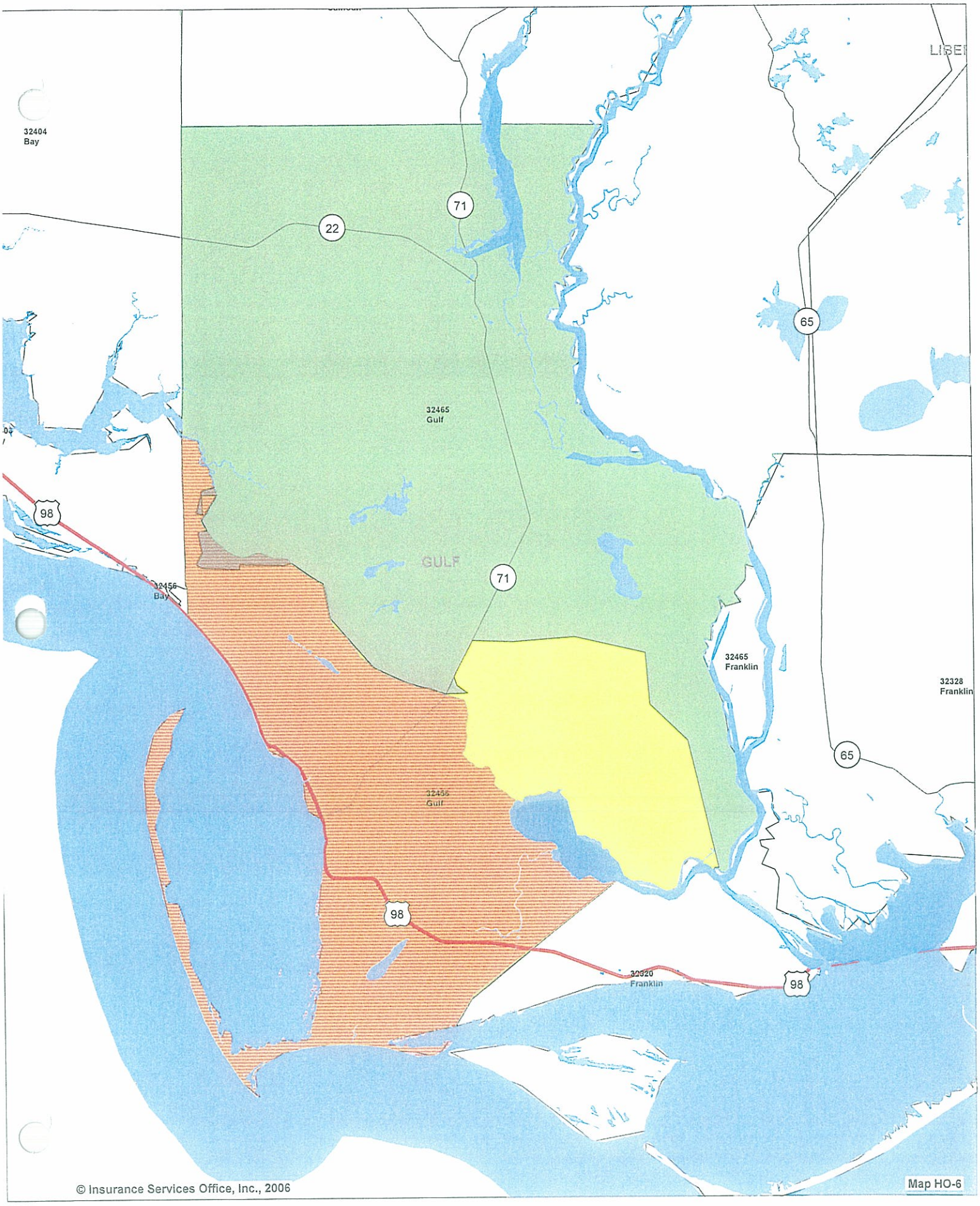

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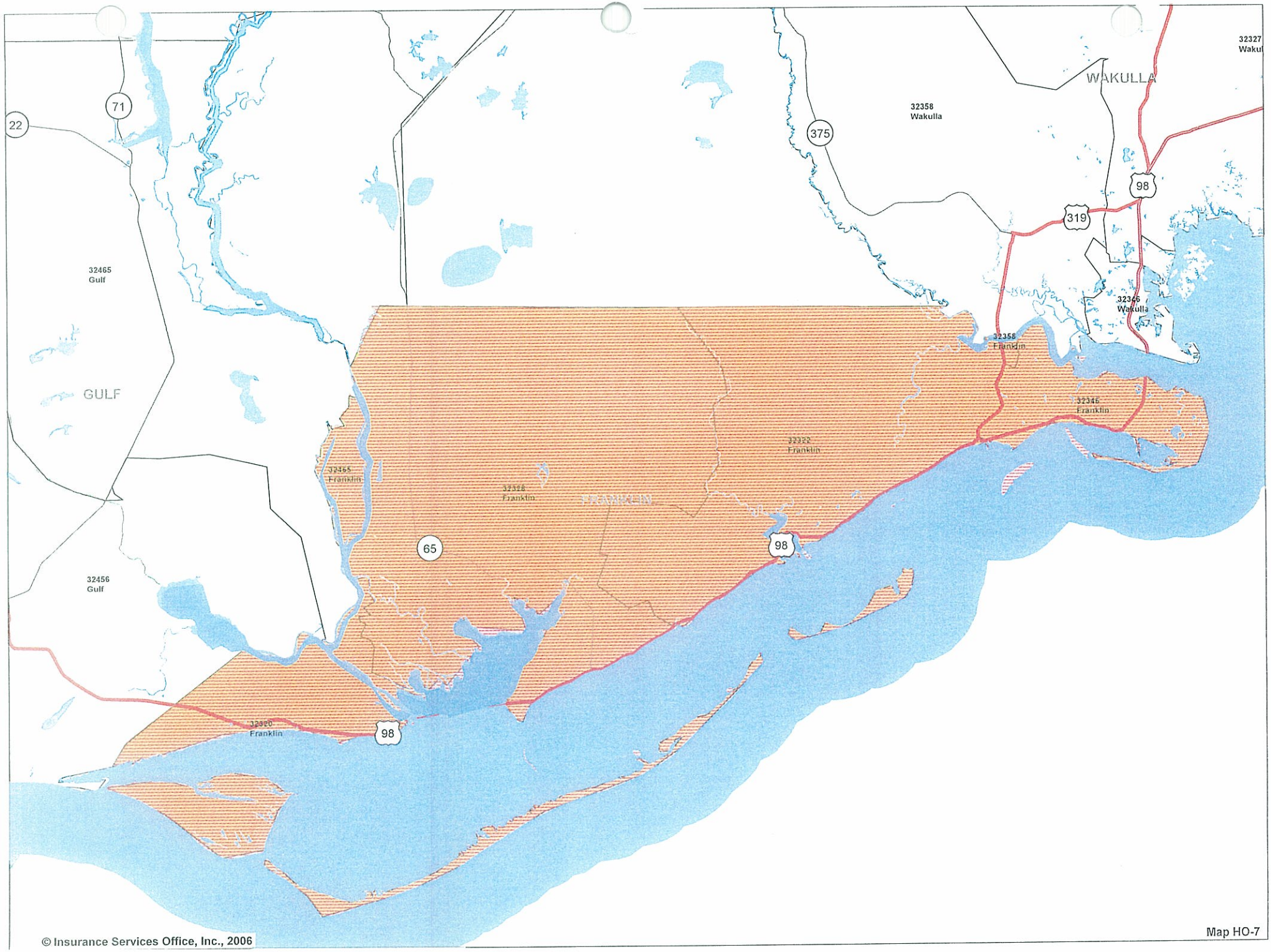
Map HO-6



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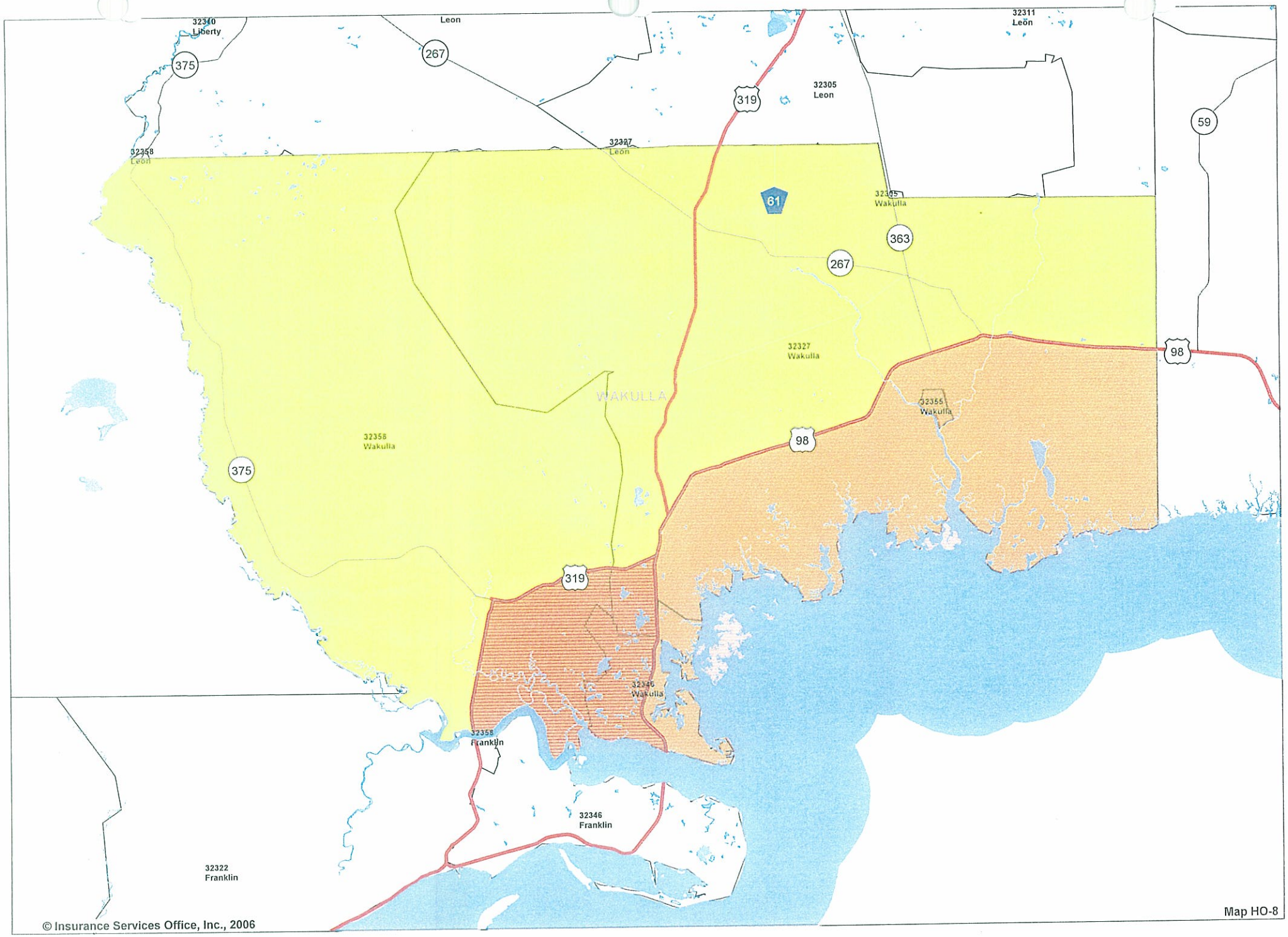
Map HO-7



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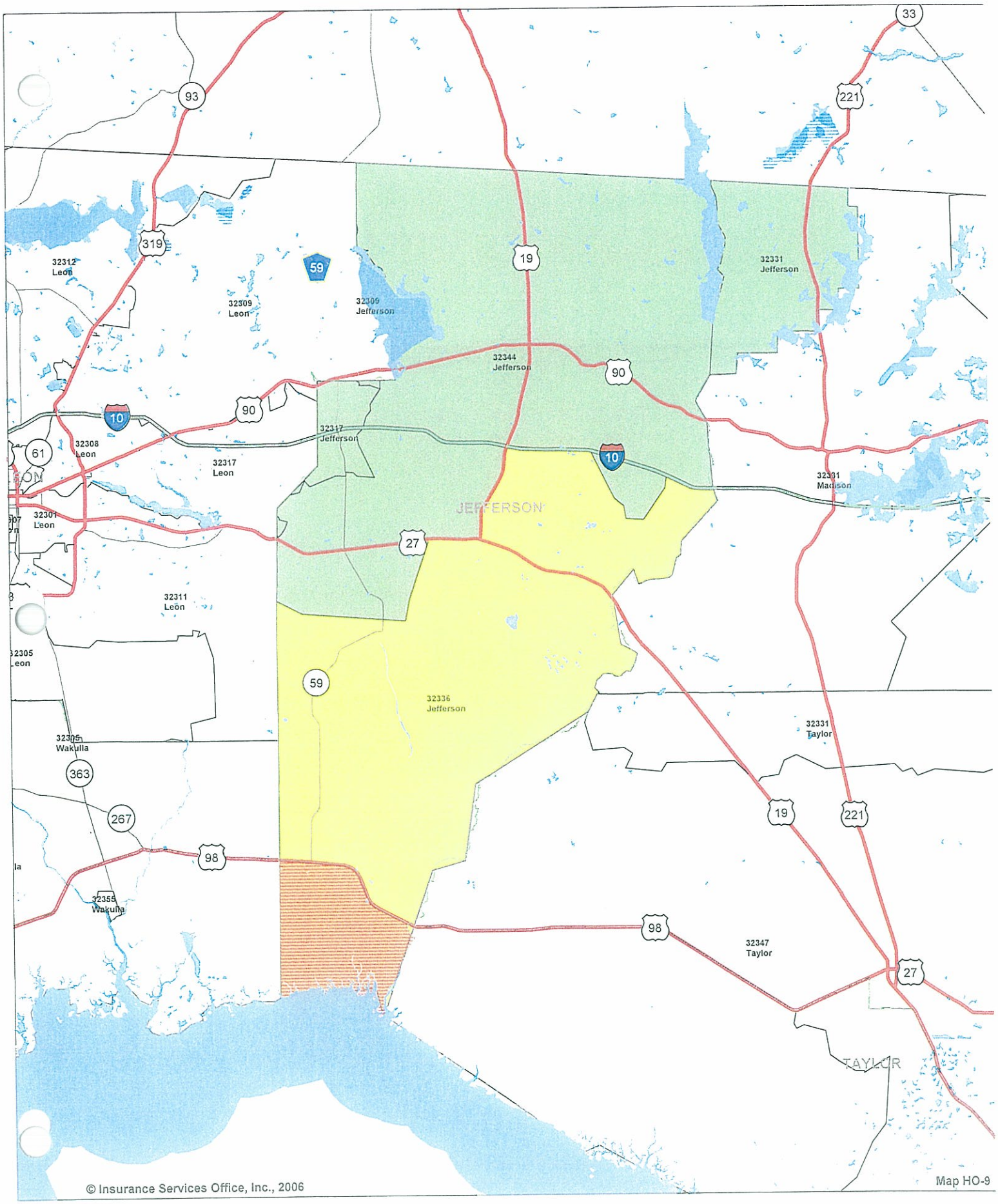
Map HO-8



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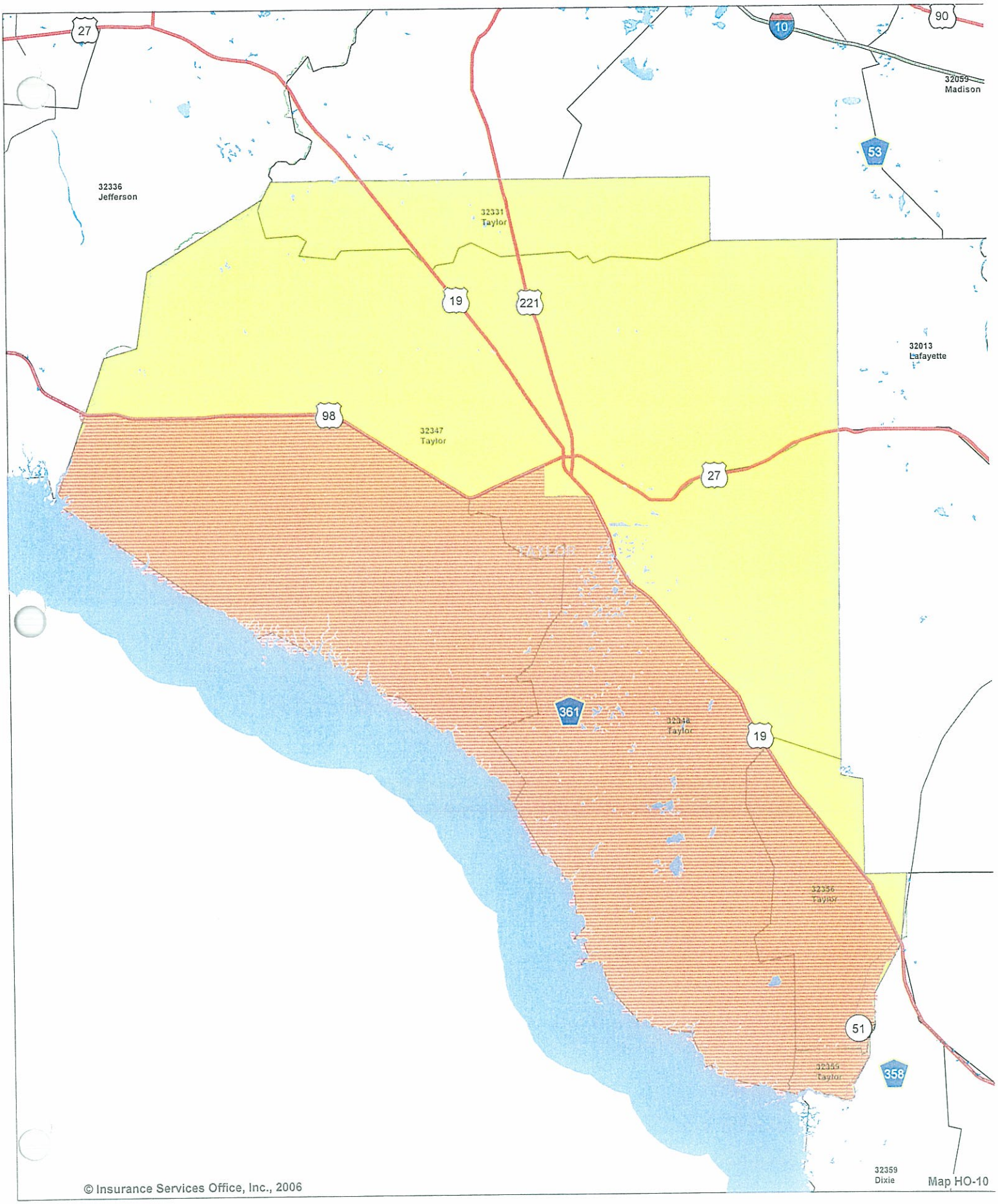

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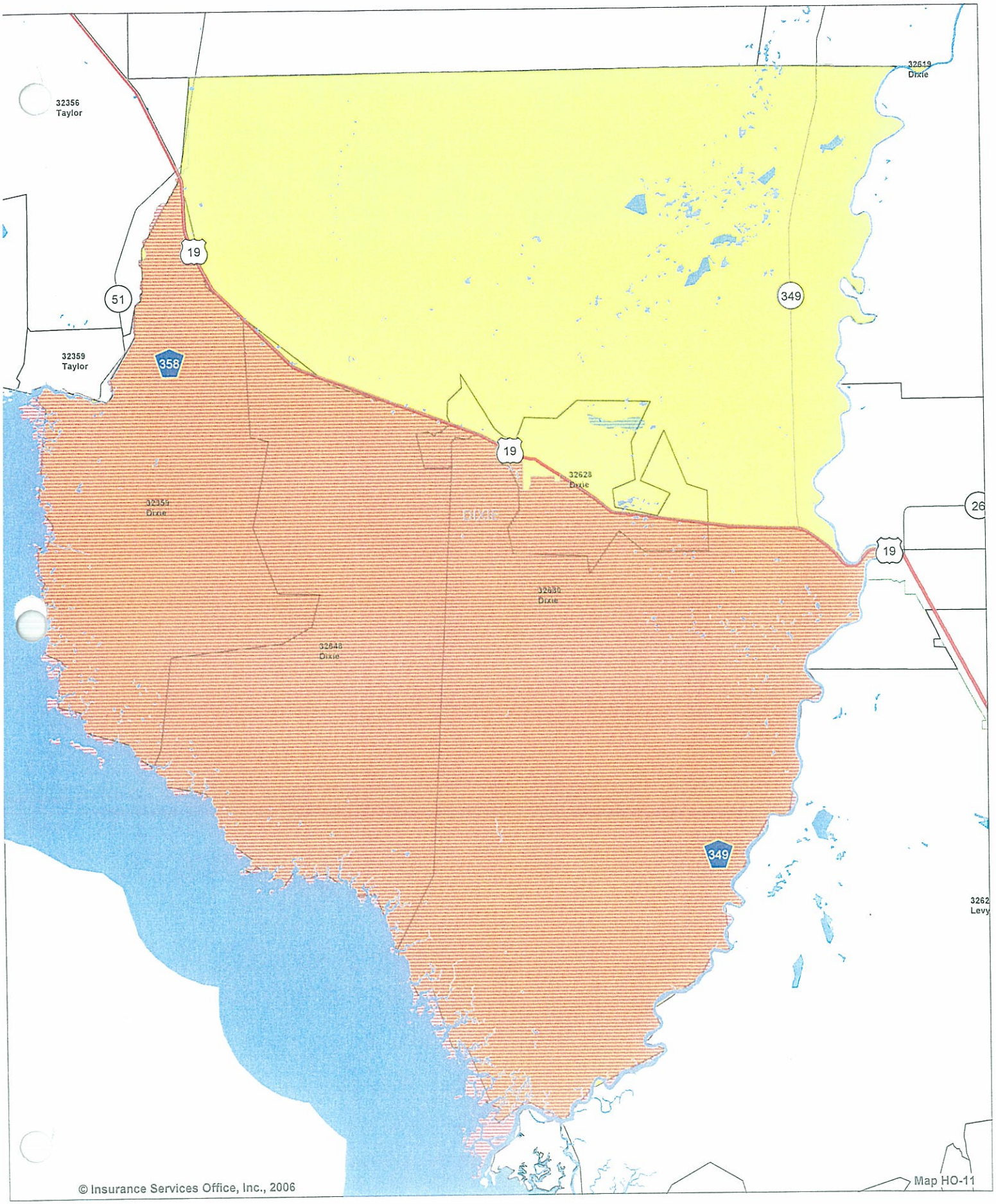
Map HO-10



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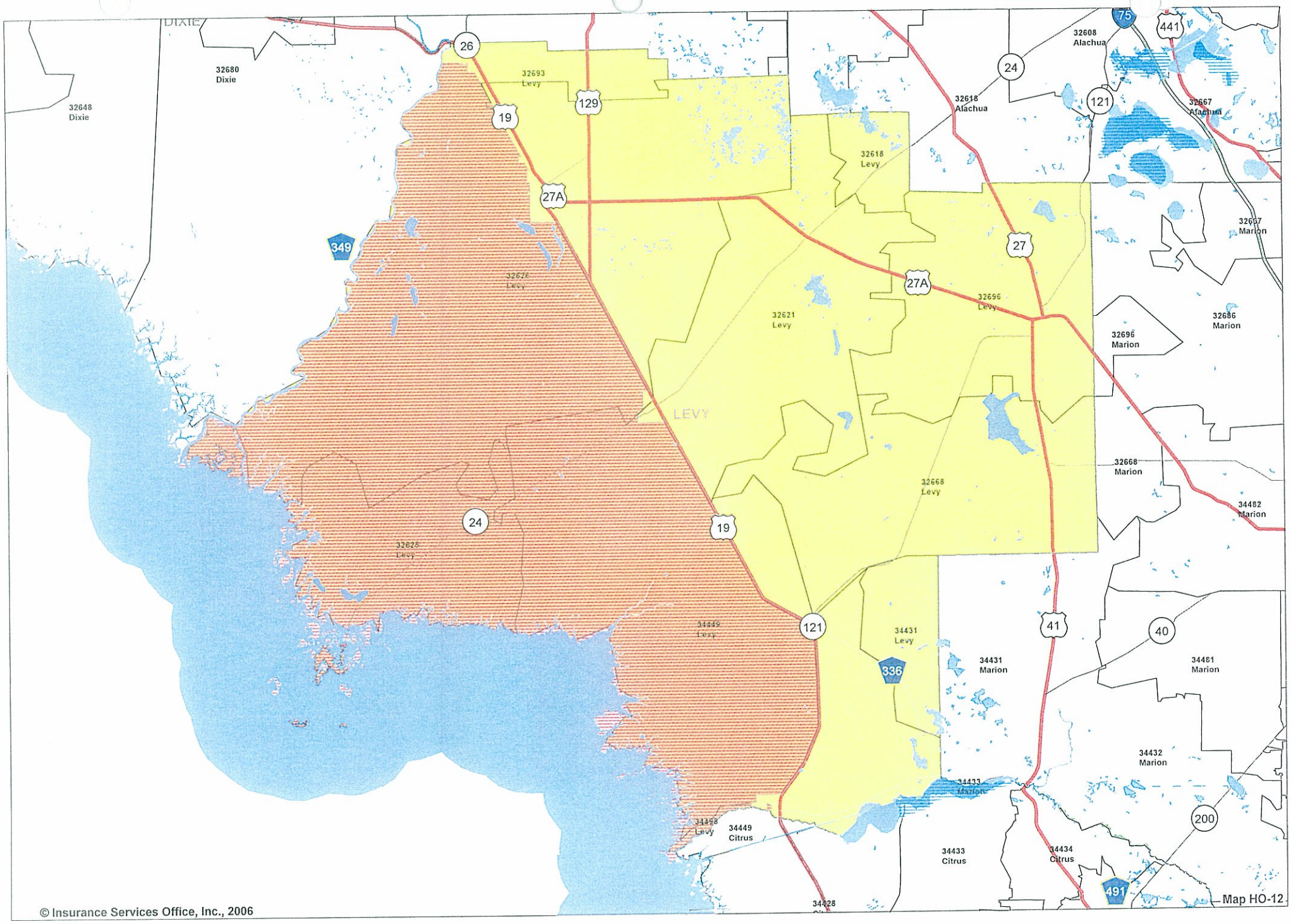

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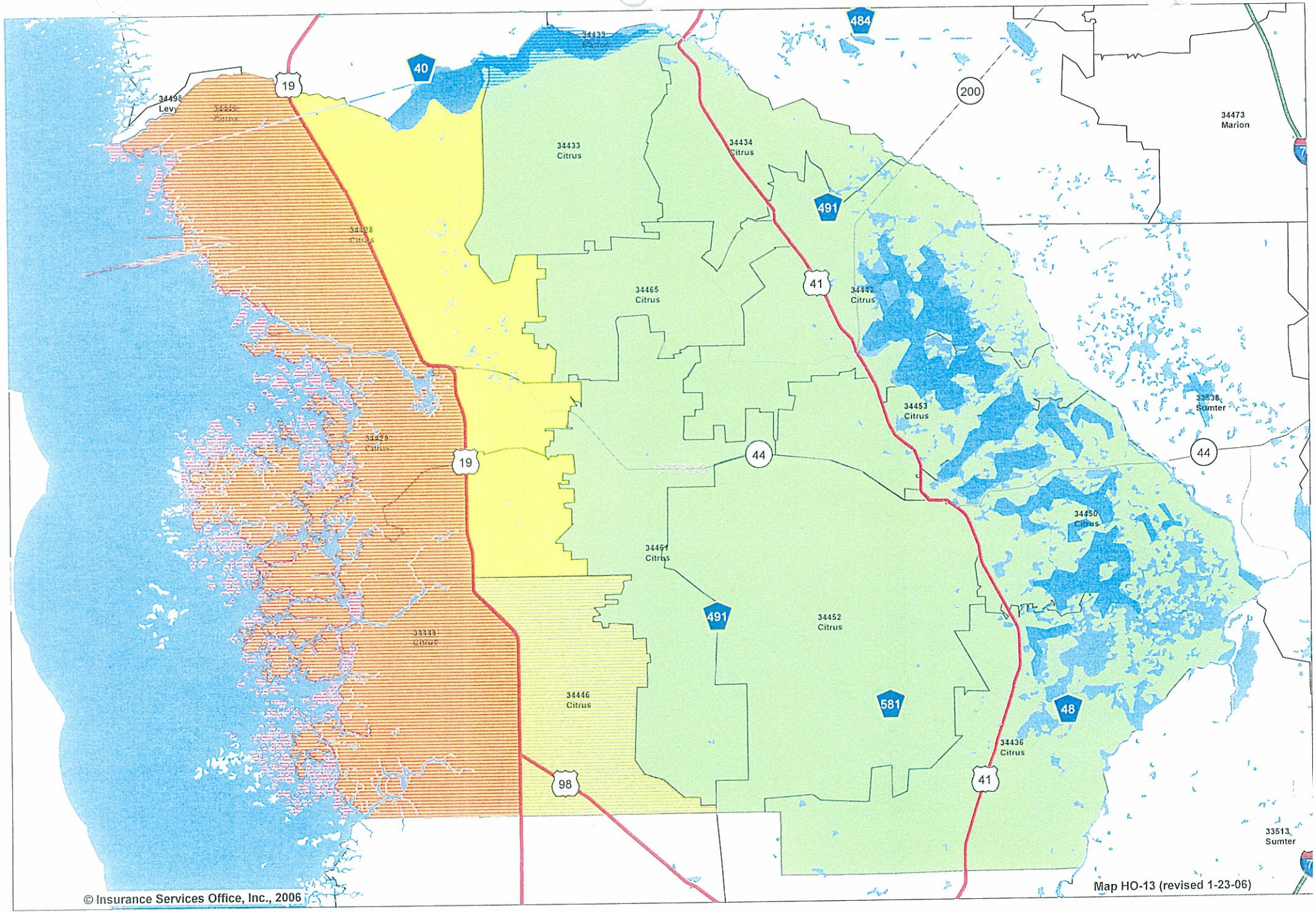
Map HO-12



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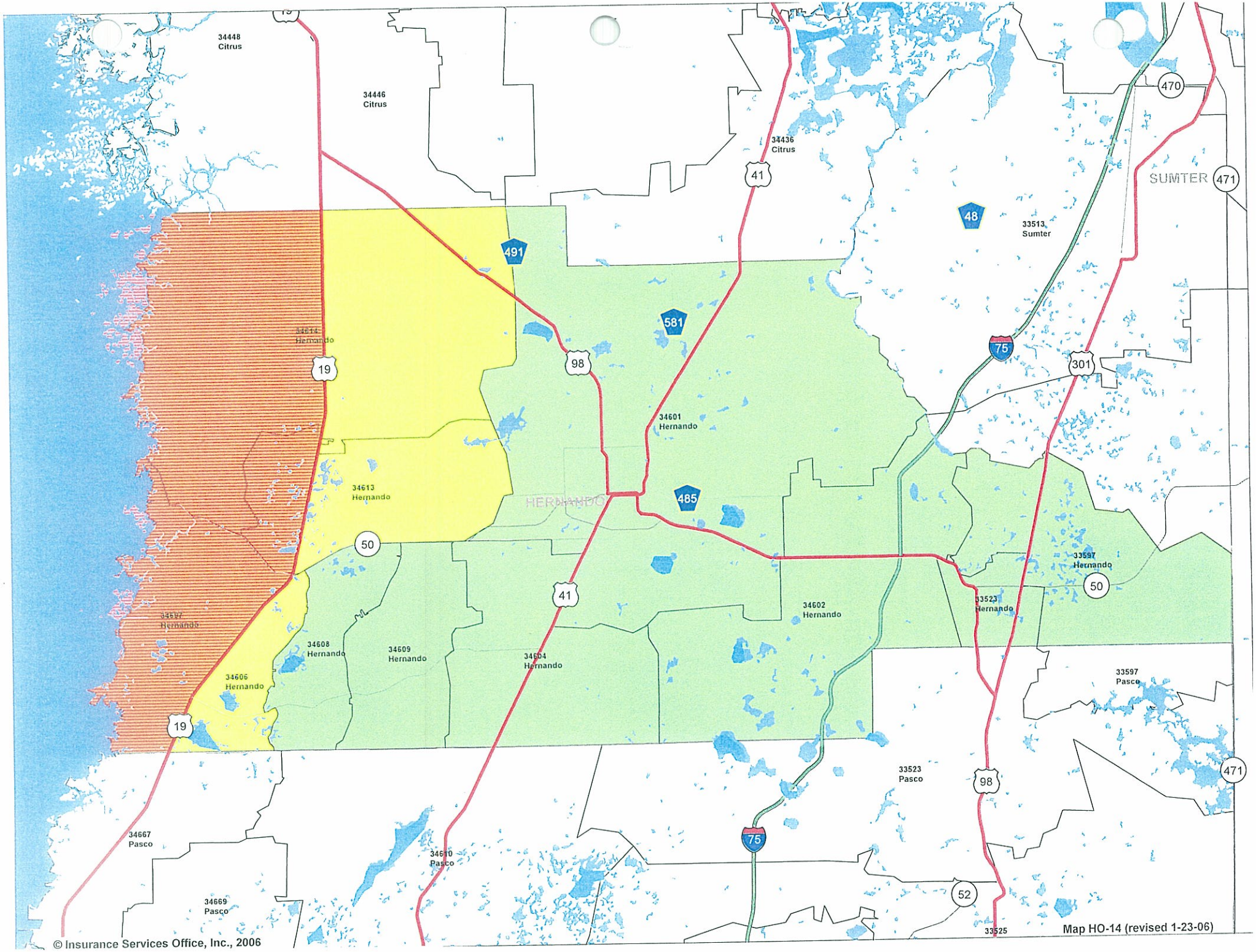
Map HO-13 (revised 1-23-06)



Map HO-14 (revised 1-23-06)

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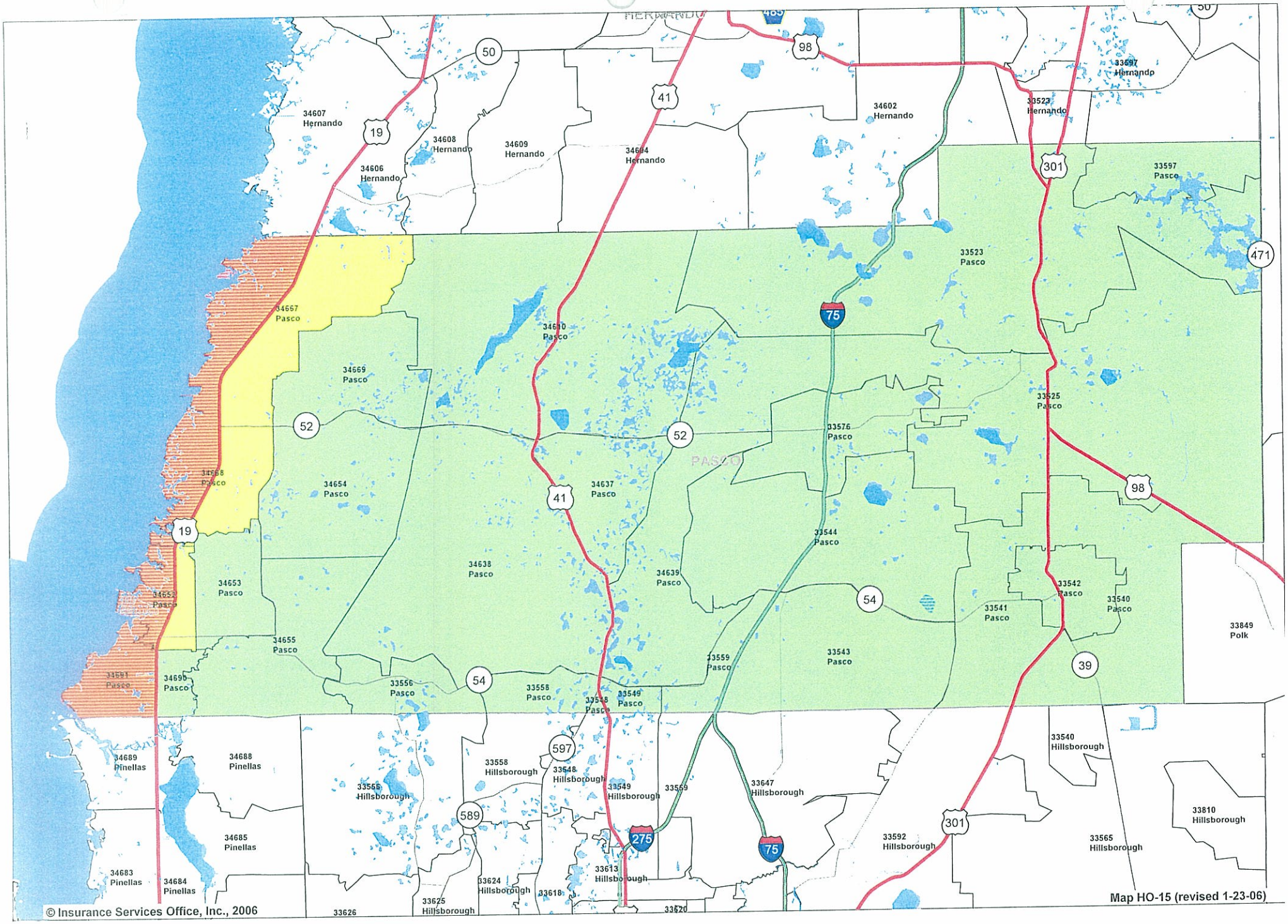

Map HO-15 (revised 1-23-06)

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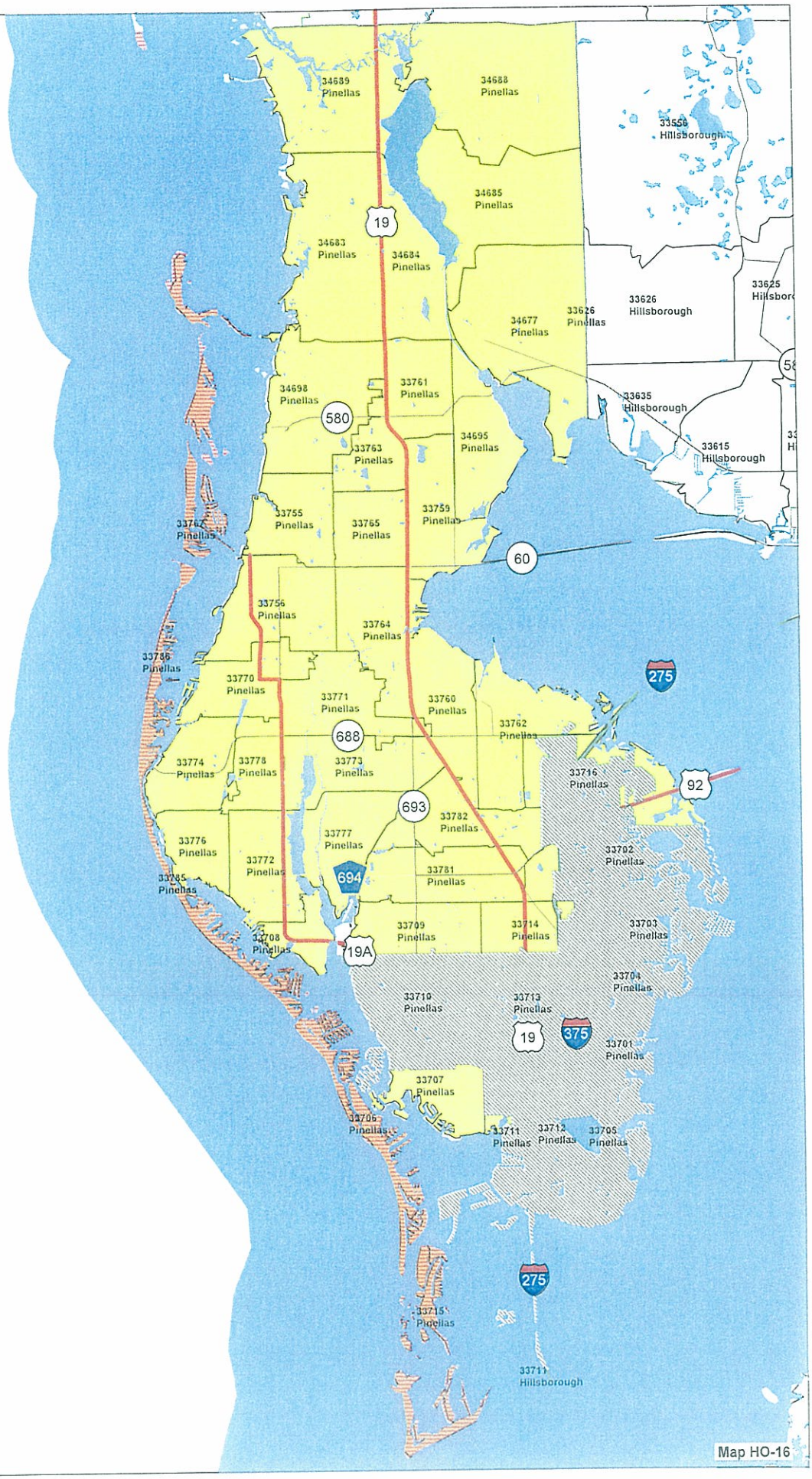

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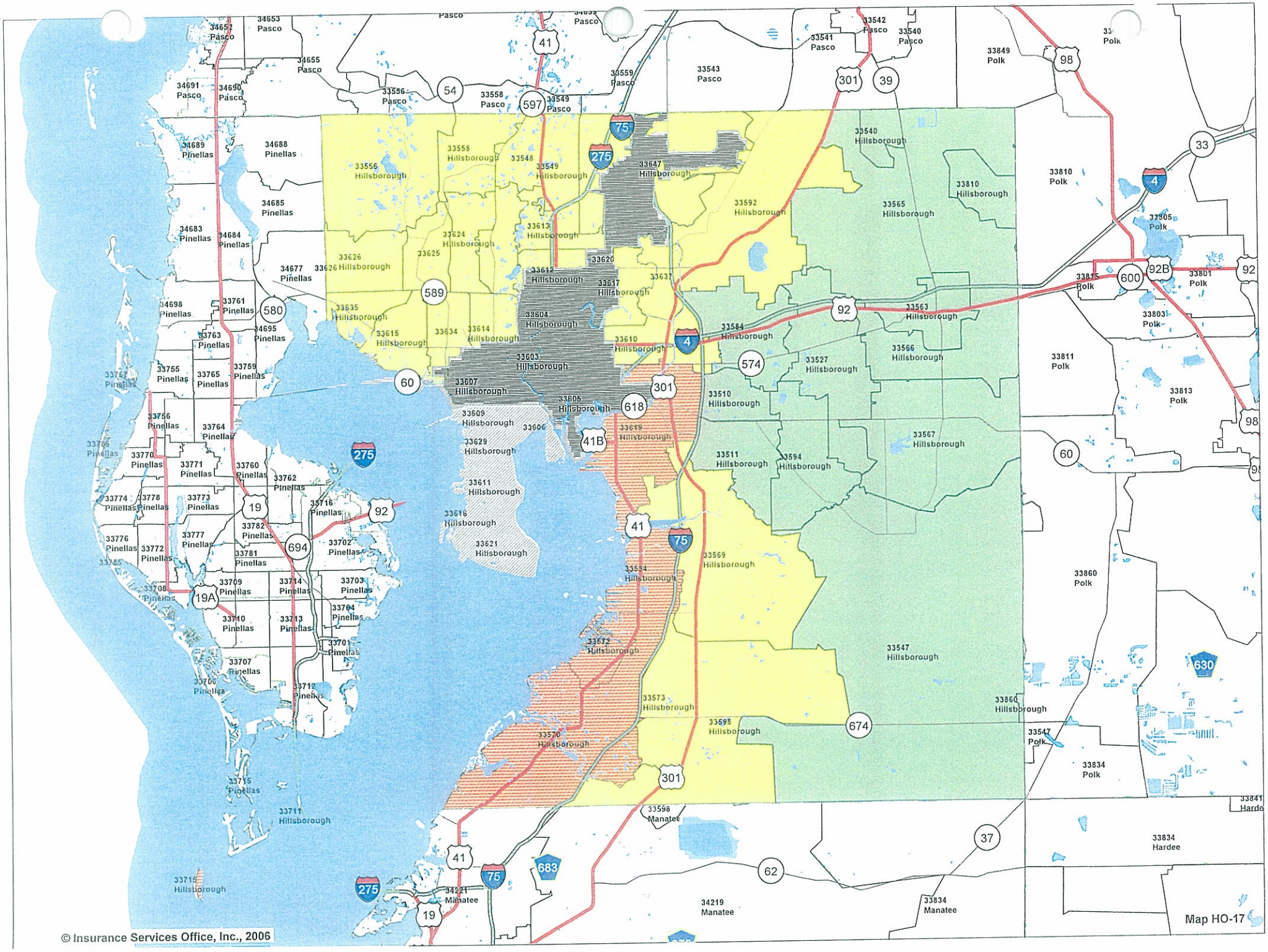
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33801 Polk
33803 Polk
33811 Polk
33813 Polk
33860 Polk
33834 Polk
33834 Hardee
33841 Harde
Map HO-17
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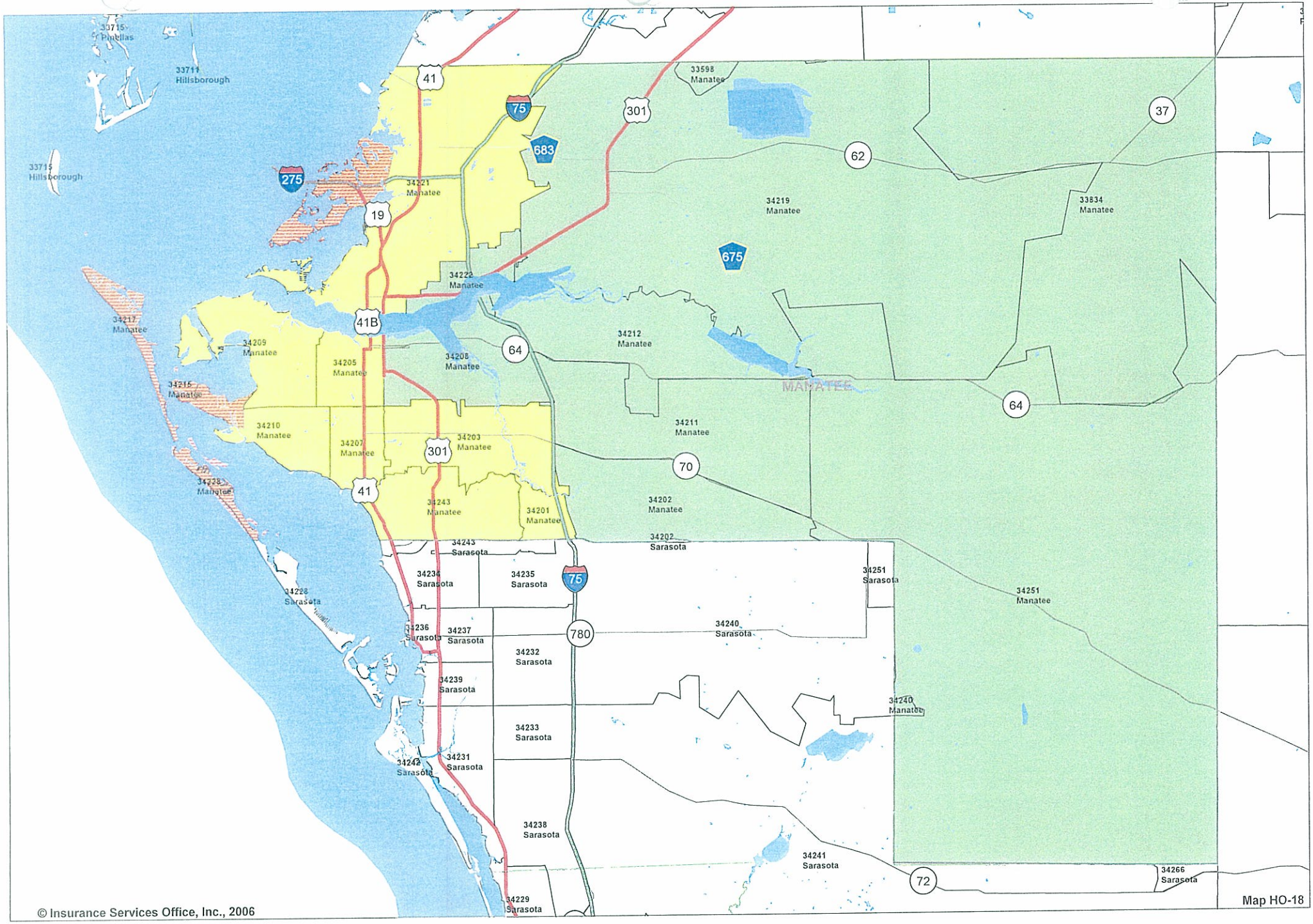

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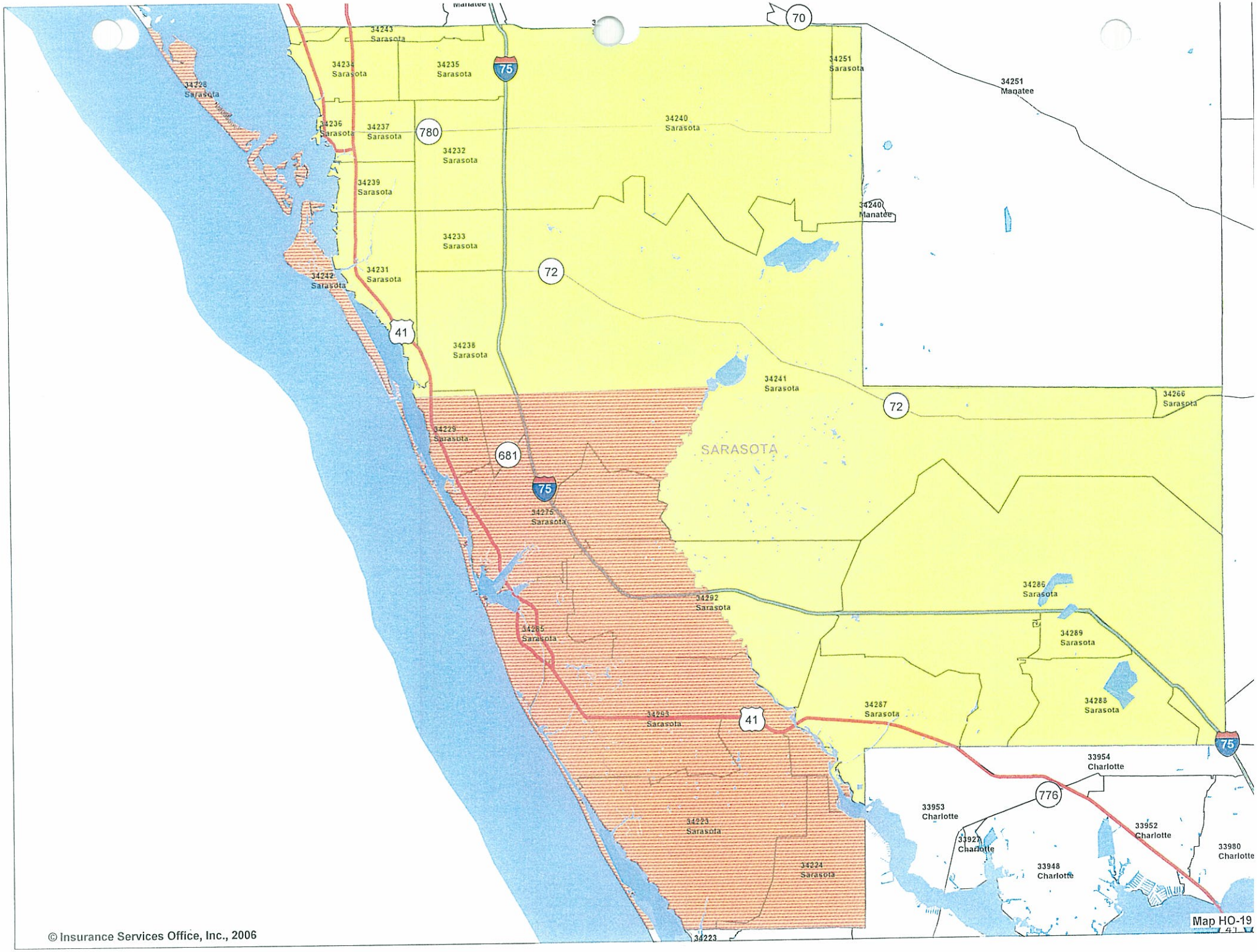
Map HO-18



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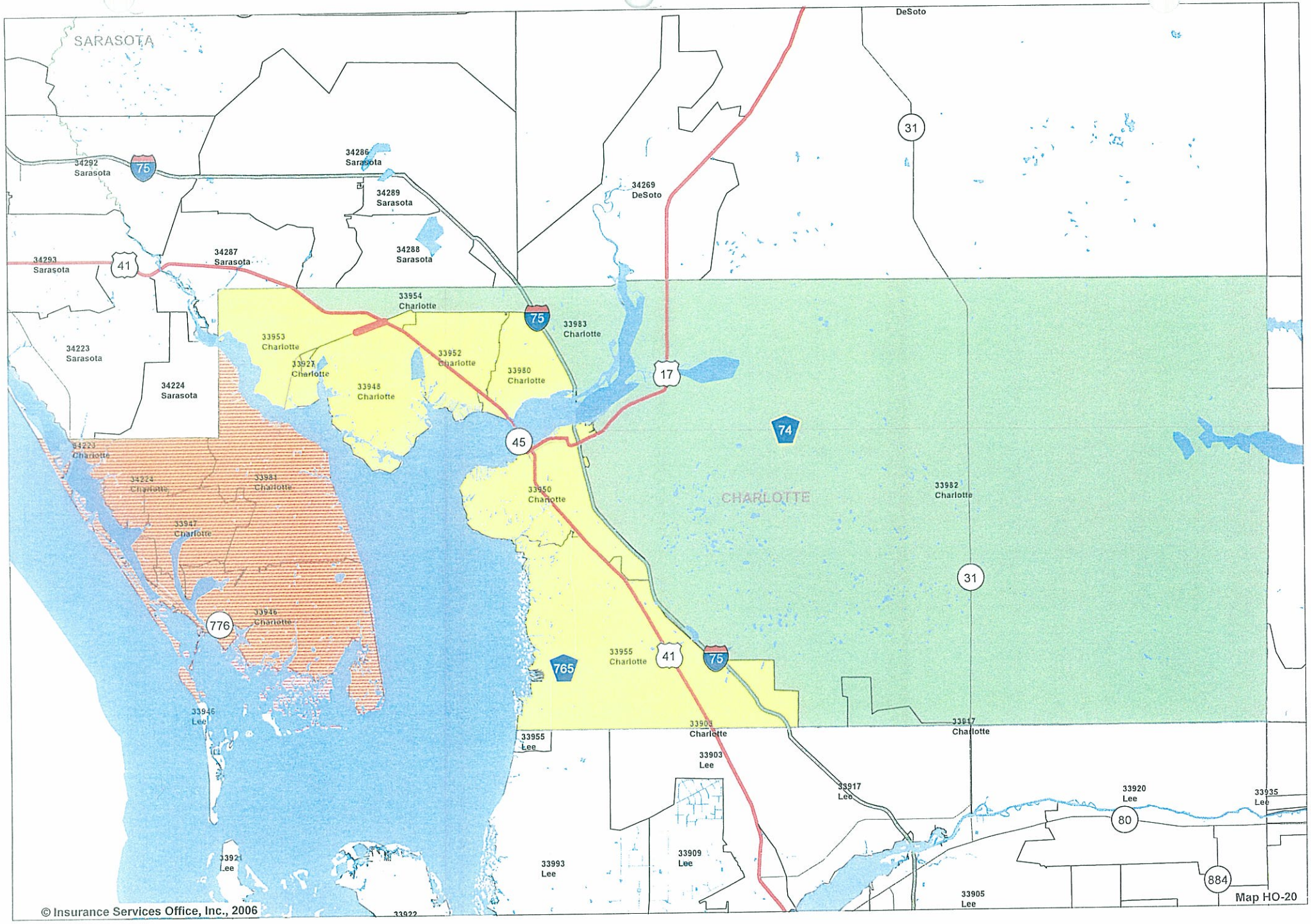

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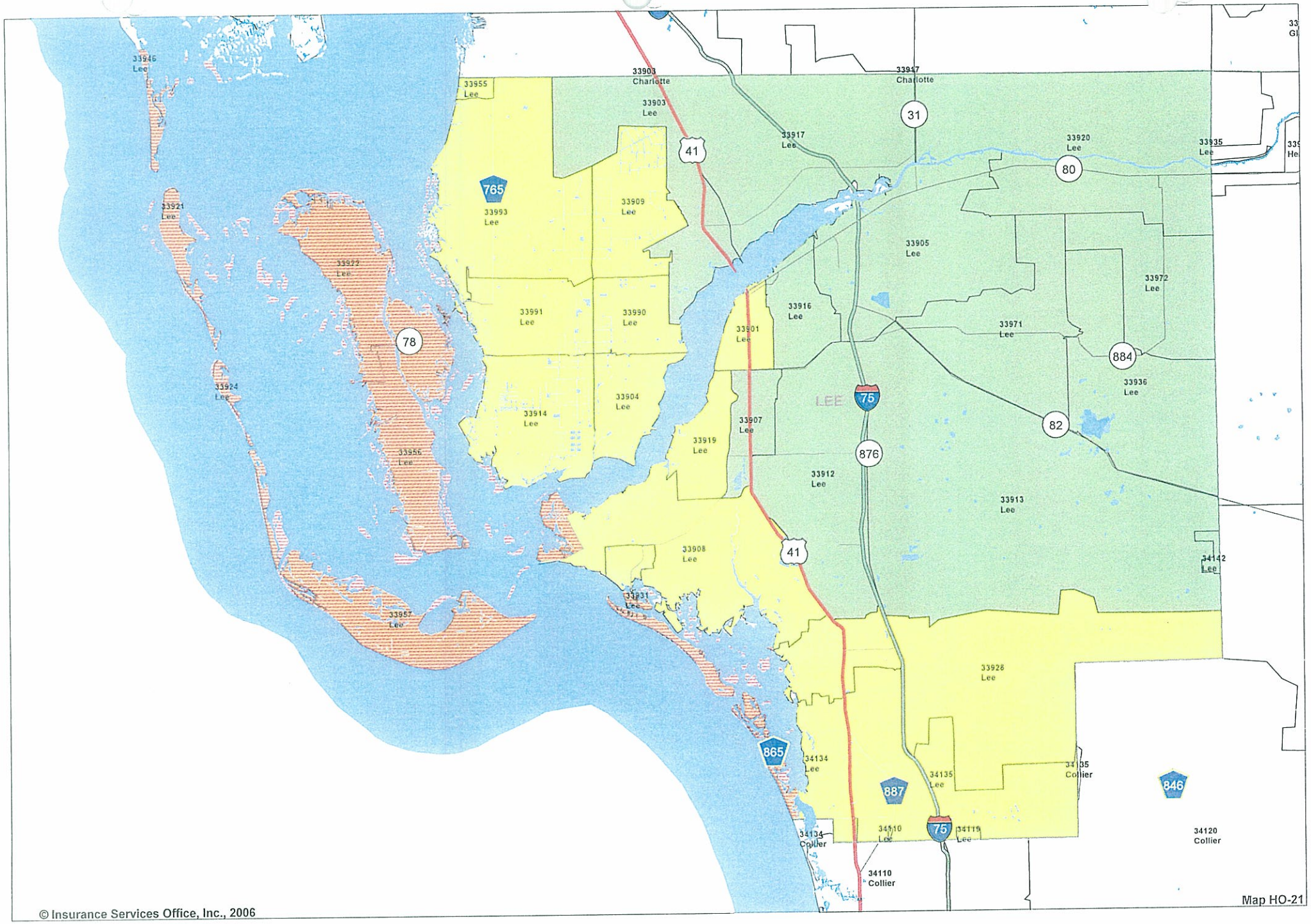
Map HO-20



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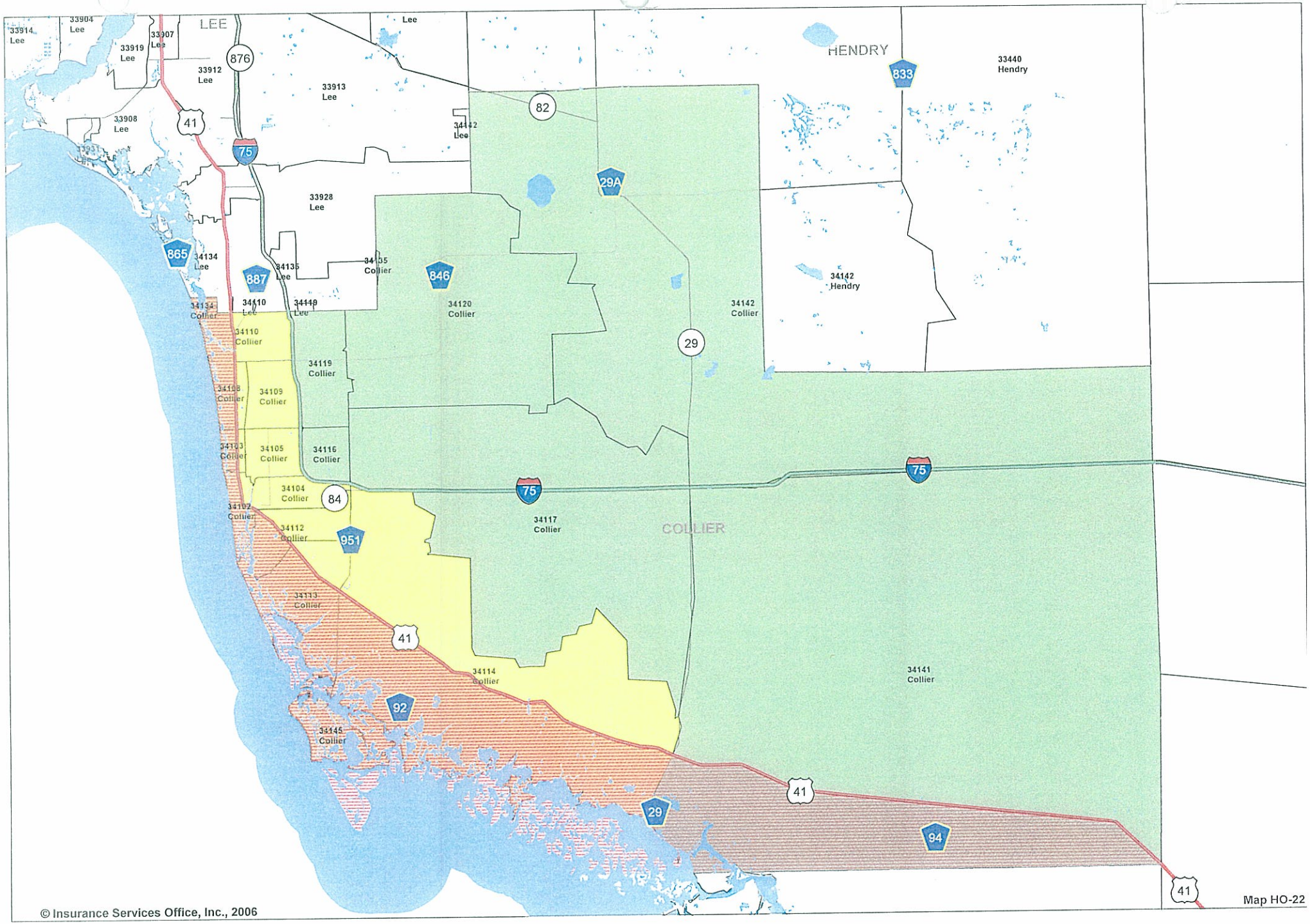

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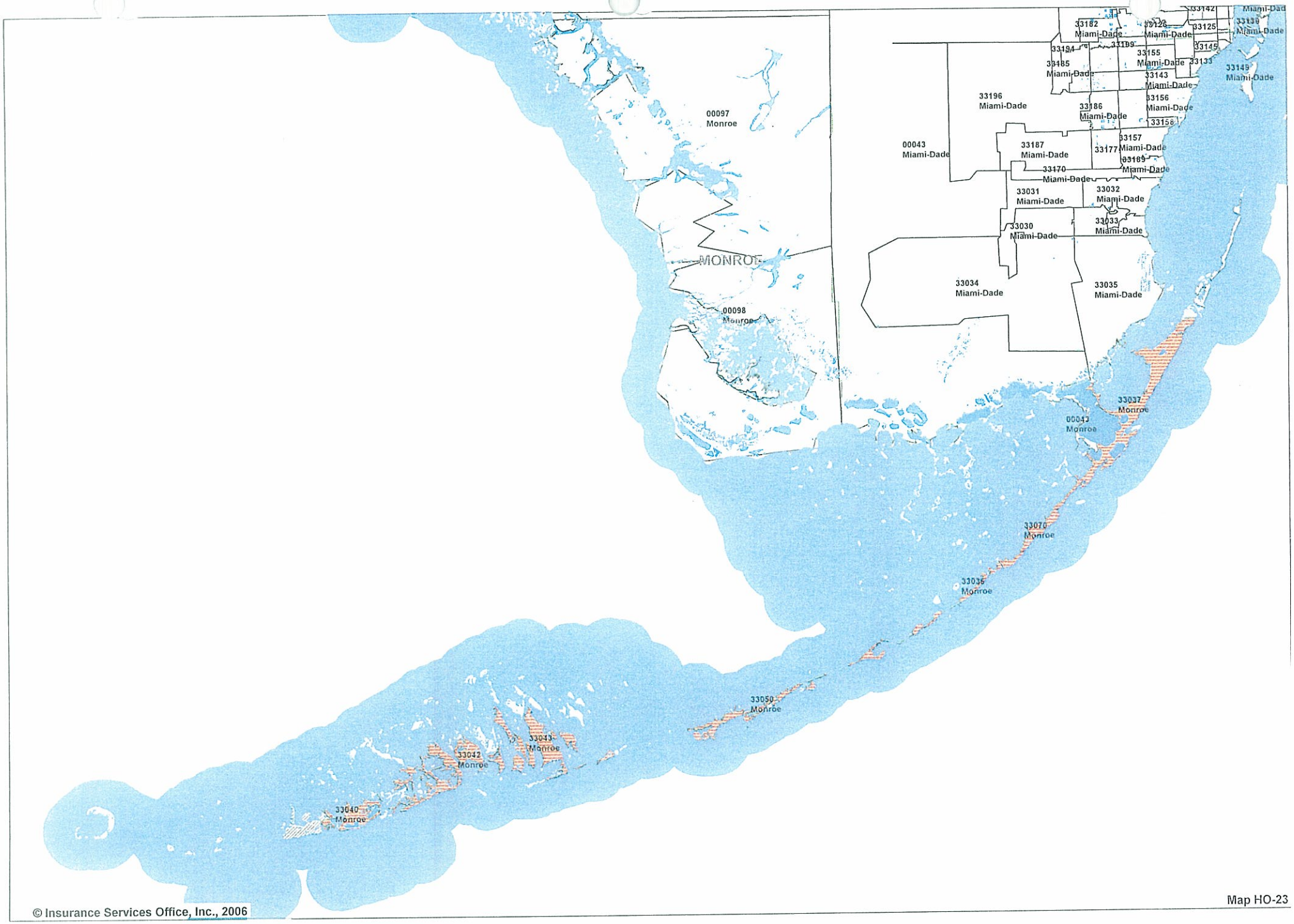

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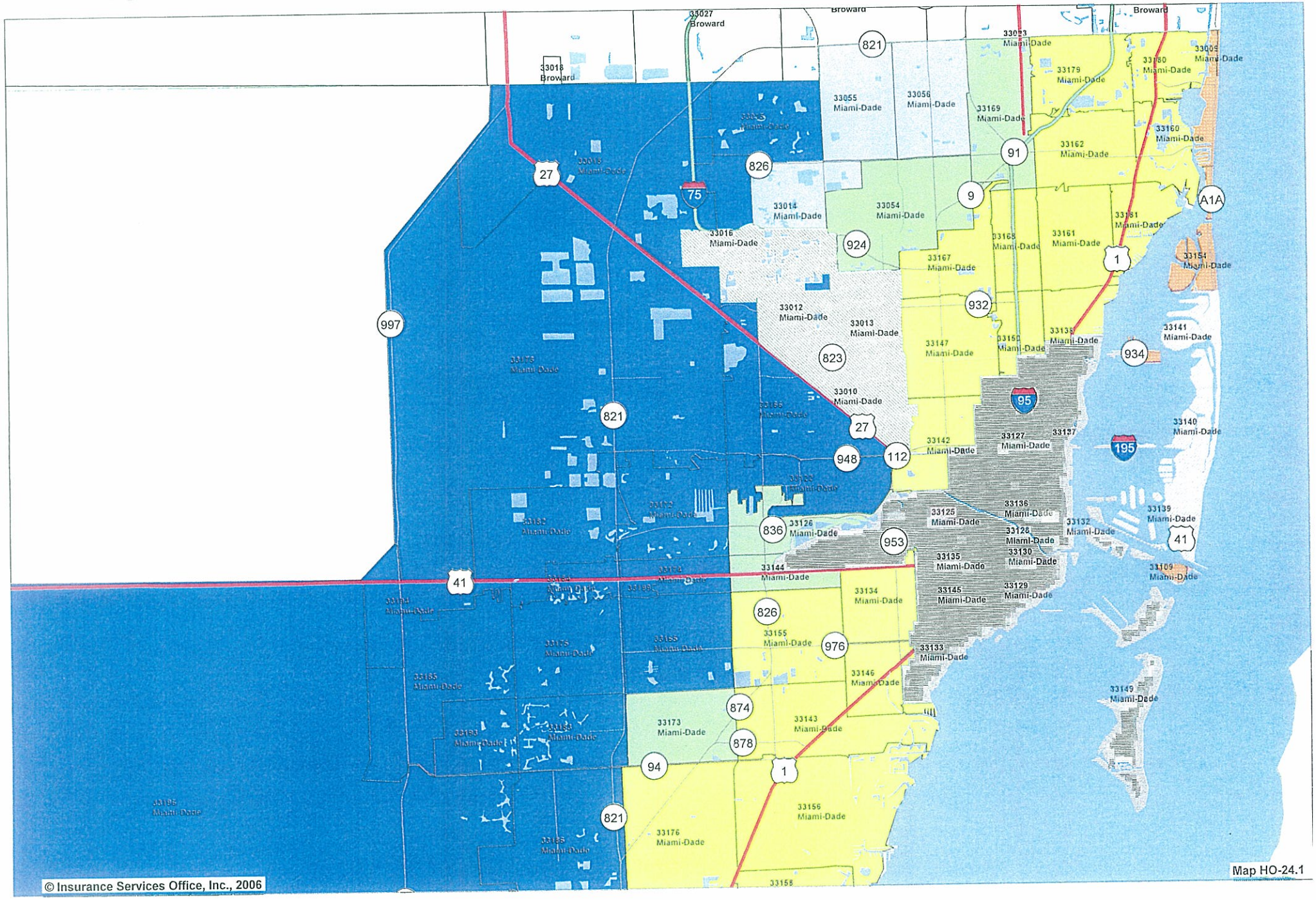

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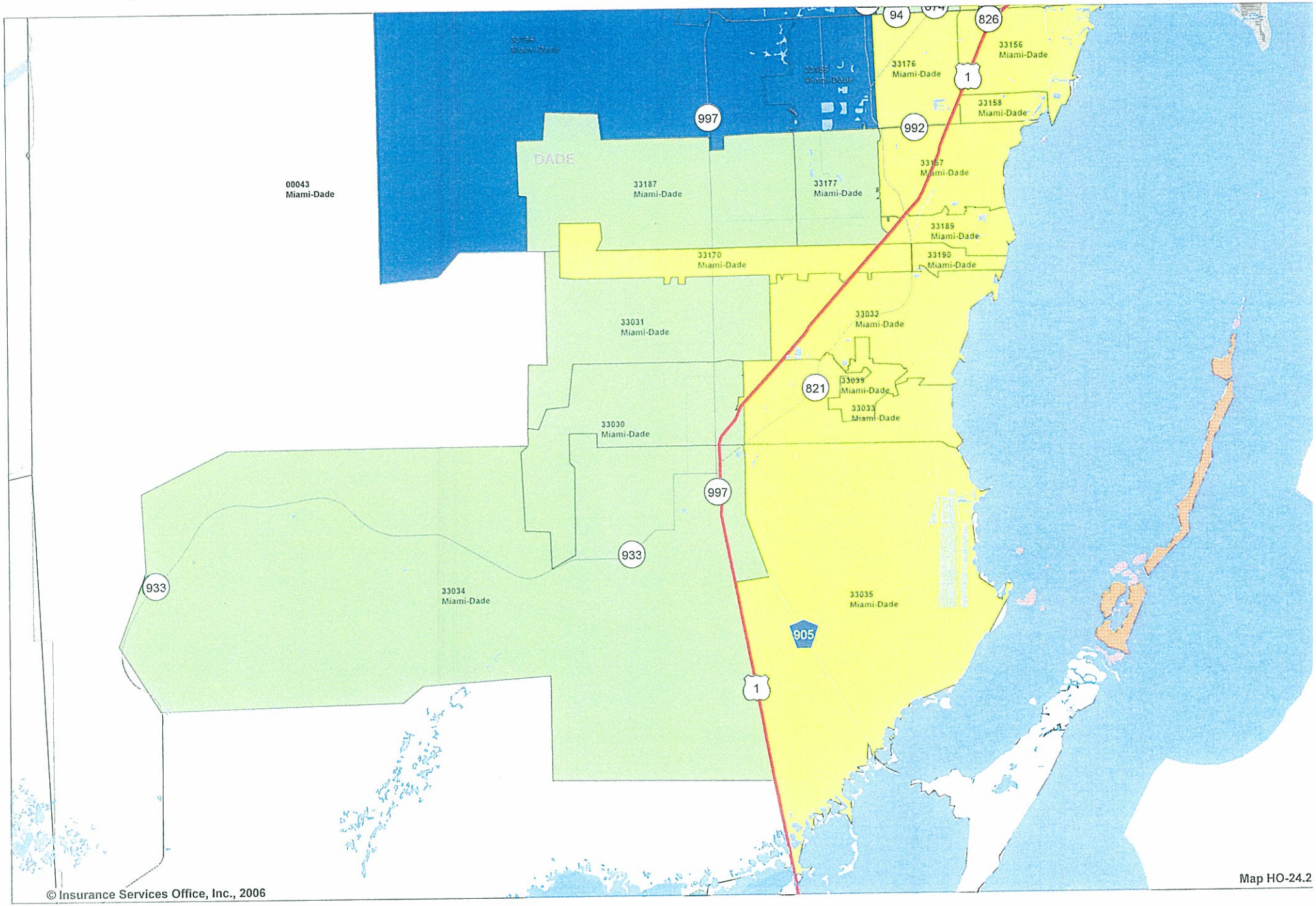
Map HO-24.1



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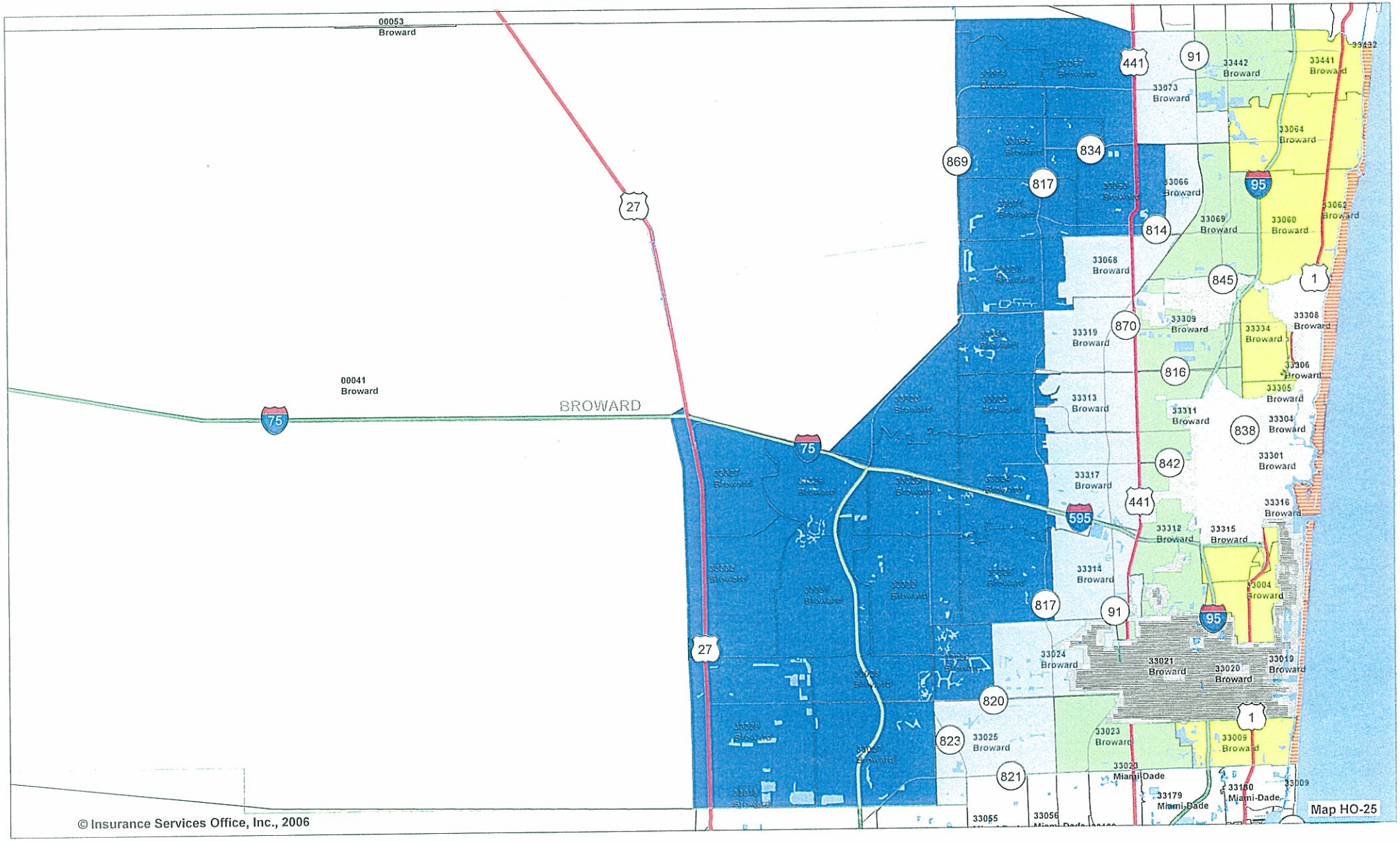
Map HO-24.2



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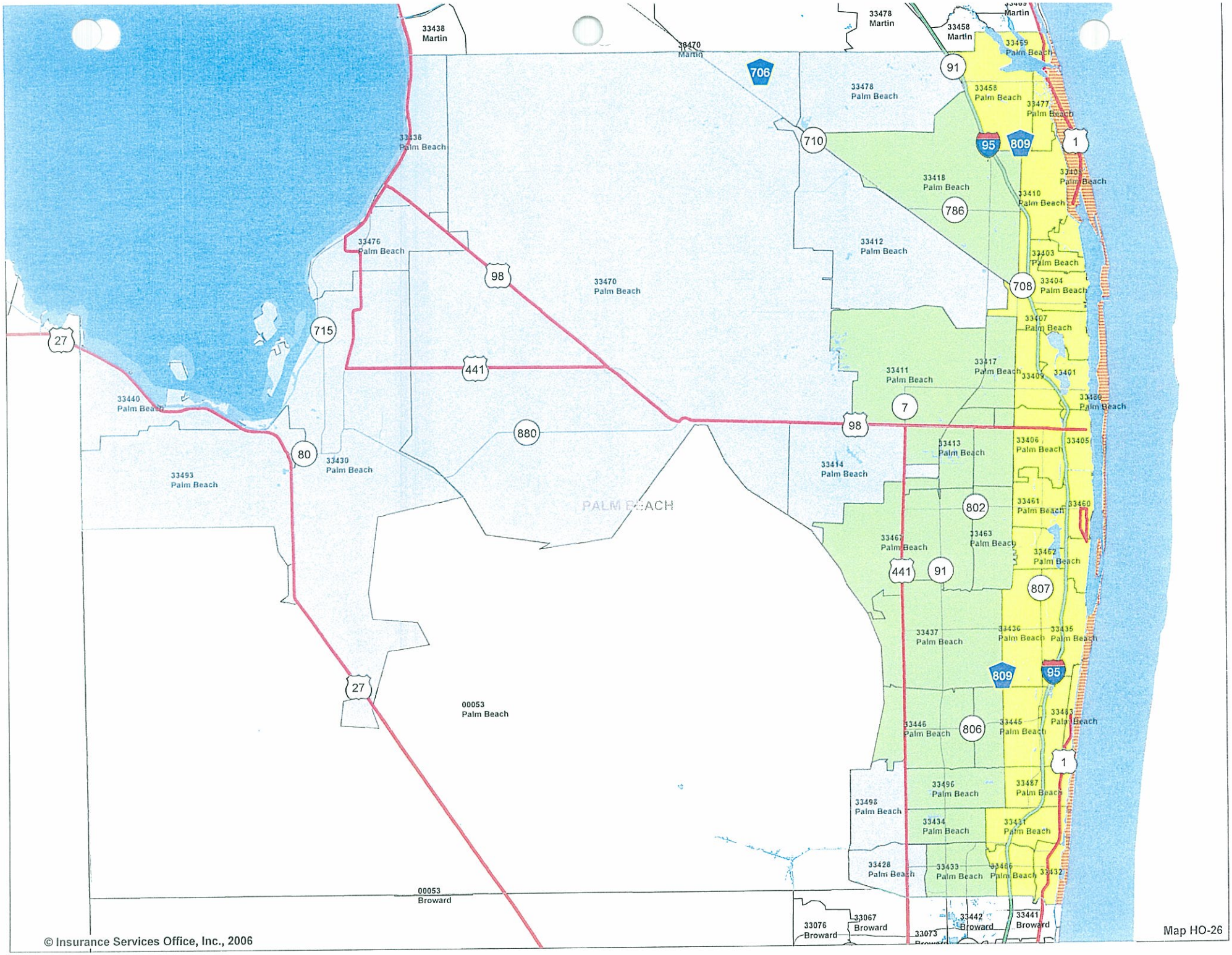

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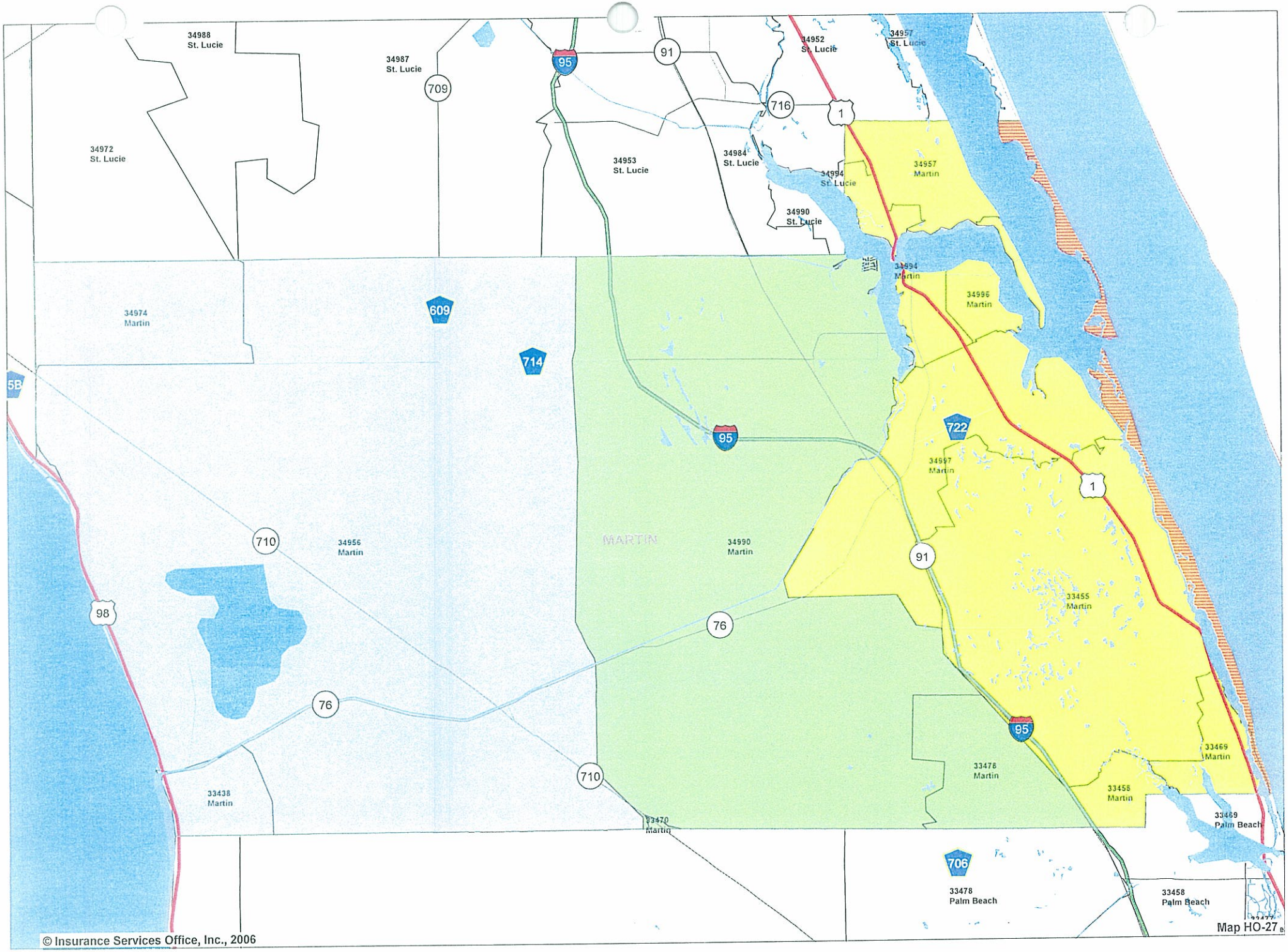

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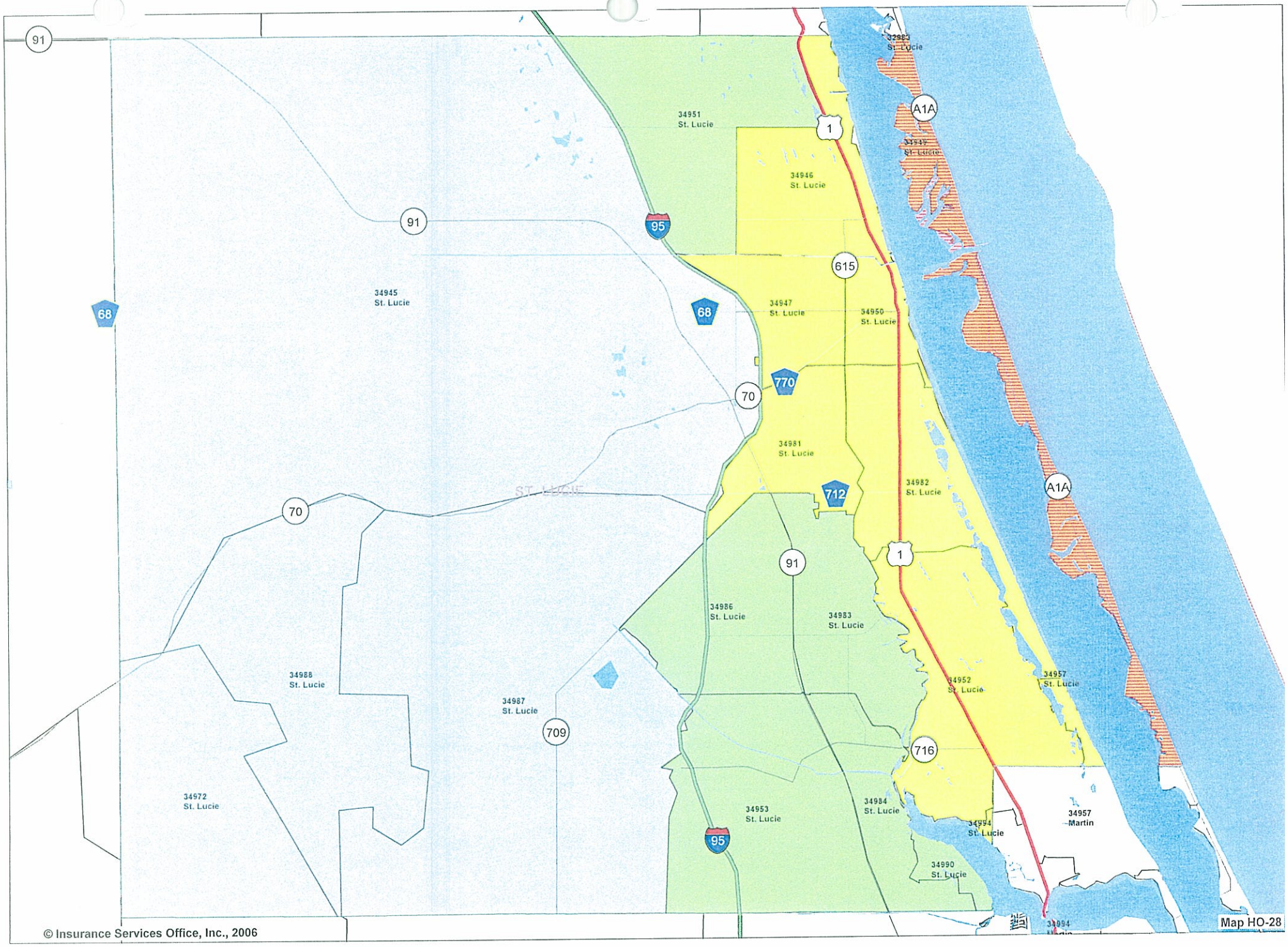

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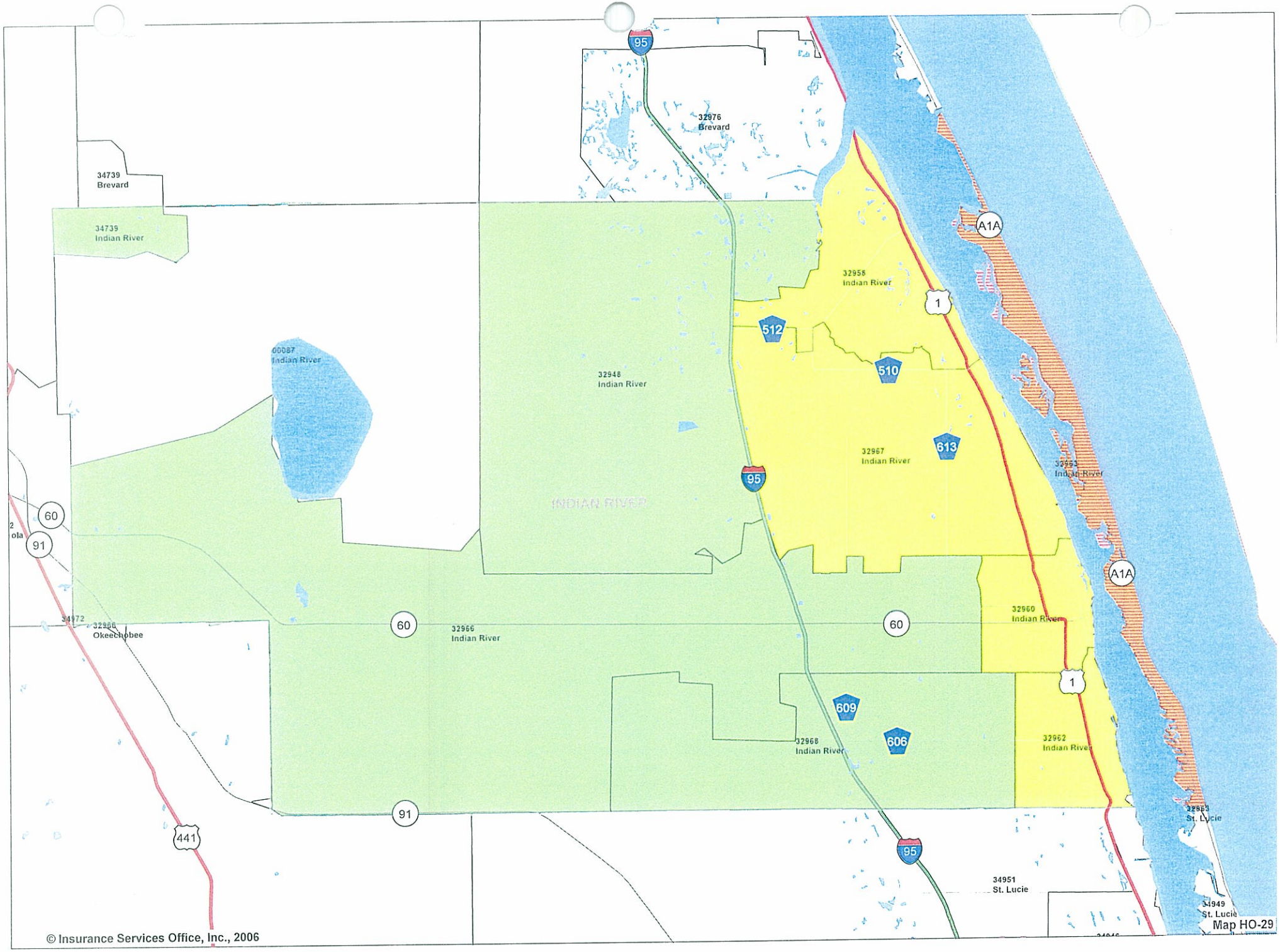

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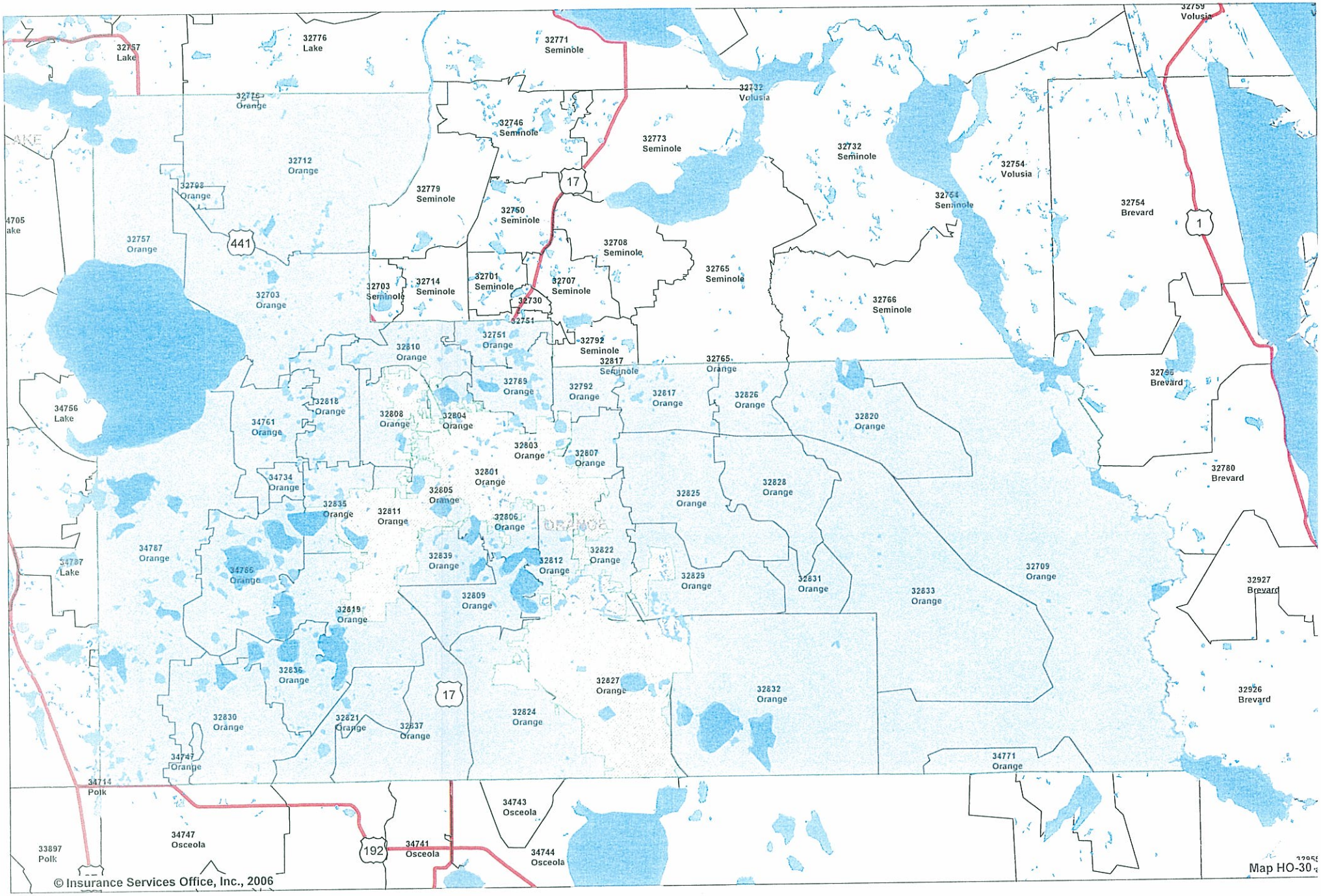
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32776 Lake
32771 Seminole
32759 Volusia
32775 Orange
32746 Seminole
32732 Volusia
32773 Seminole
32732 Seminole
32754 Volusia
32712 Orange
32798 Orange
32779 Seminole
32750 Seminole
32754 Seminole
32754 Brevard
4705 Lake
32757 Orange
441
17
1
32708 Seminole
32765 Seminole
32703 Seminole
32714 Seminole
32701 Seminole
32707 Seminole
32730
32751
32766 Seminole
32703 Orange
32751 Orange
32810 Orange
32792 Seminole
32817 Seminole
32765 Orange
32789 Orange
32792 Orange
32817 Orange
32826 Orange
32795 Brevard
34756 Lake
32818 Orange
32808 Orange
32804 Orange
34761 Orange
32820 Orange
32803 Orange
32807 Orange
32801 Orange
32780 Brevard
34734 Orange
32805 Orange
32825 Orange
32828 Orange
32835 Orange
32811 Orange
32806 Orange
34787 Orange
32839 Orange
32822 Orange
32812 Orange
32709 Orange
34787 Lake
34786 Orange
32829 Orange
32831 Orange
32927 Brevard
32809 Orange
32833 Orange
32819 Orange
32836 Orange
32827 Orange
32832 Orange
32926 Brevard
32830 Orange
32821 Orange
32837 Orange
32824 Orange
34747 Orange
34771 Orange
34714 Polk
34743 Osceola
34747 Osceola
33897 Polk
192
34741 Osceola
34744 Osceola
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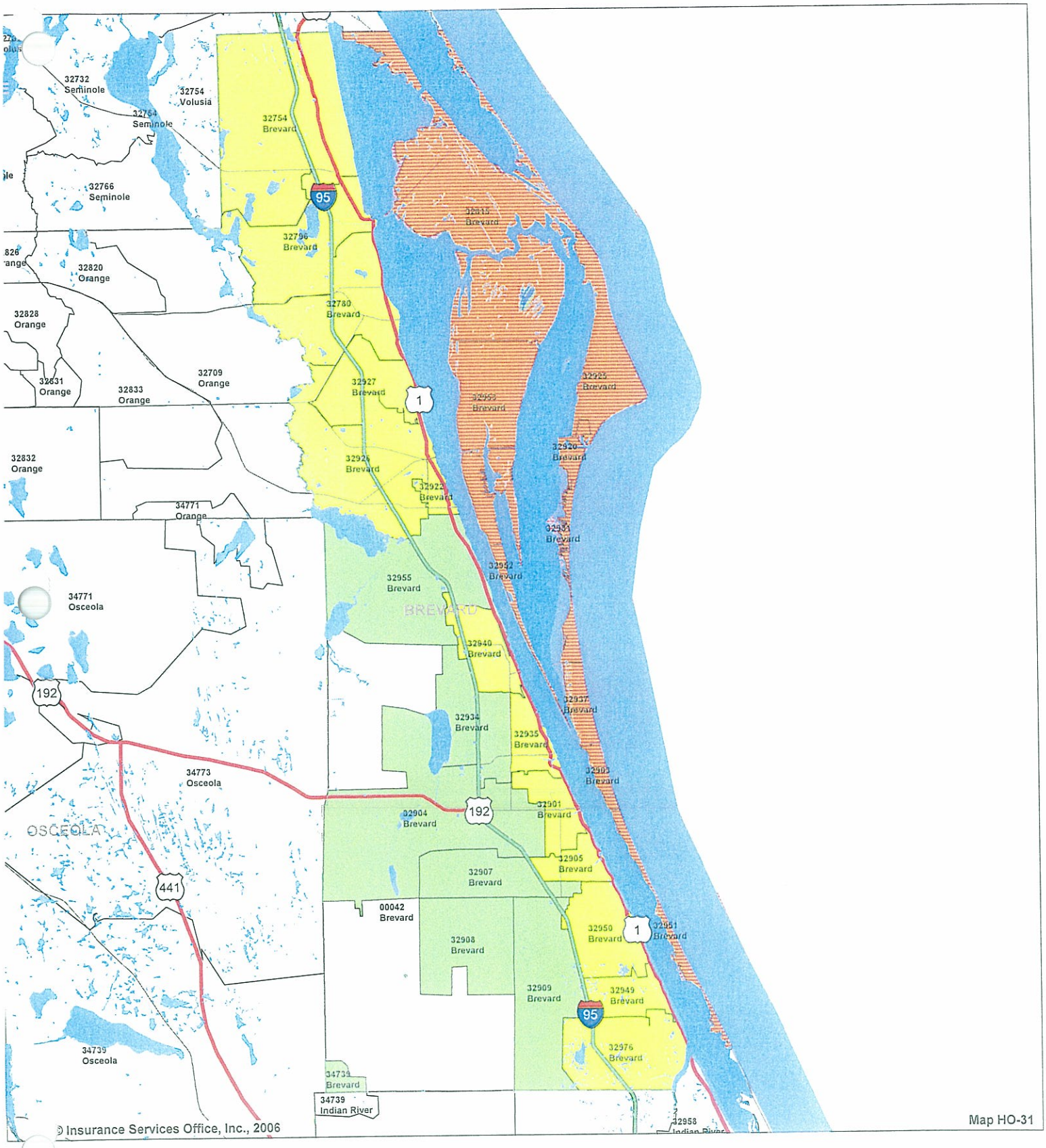
Map HO-30



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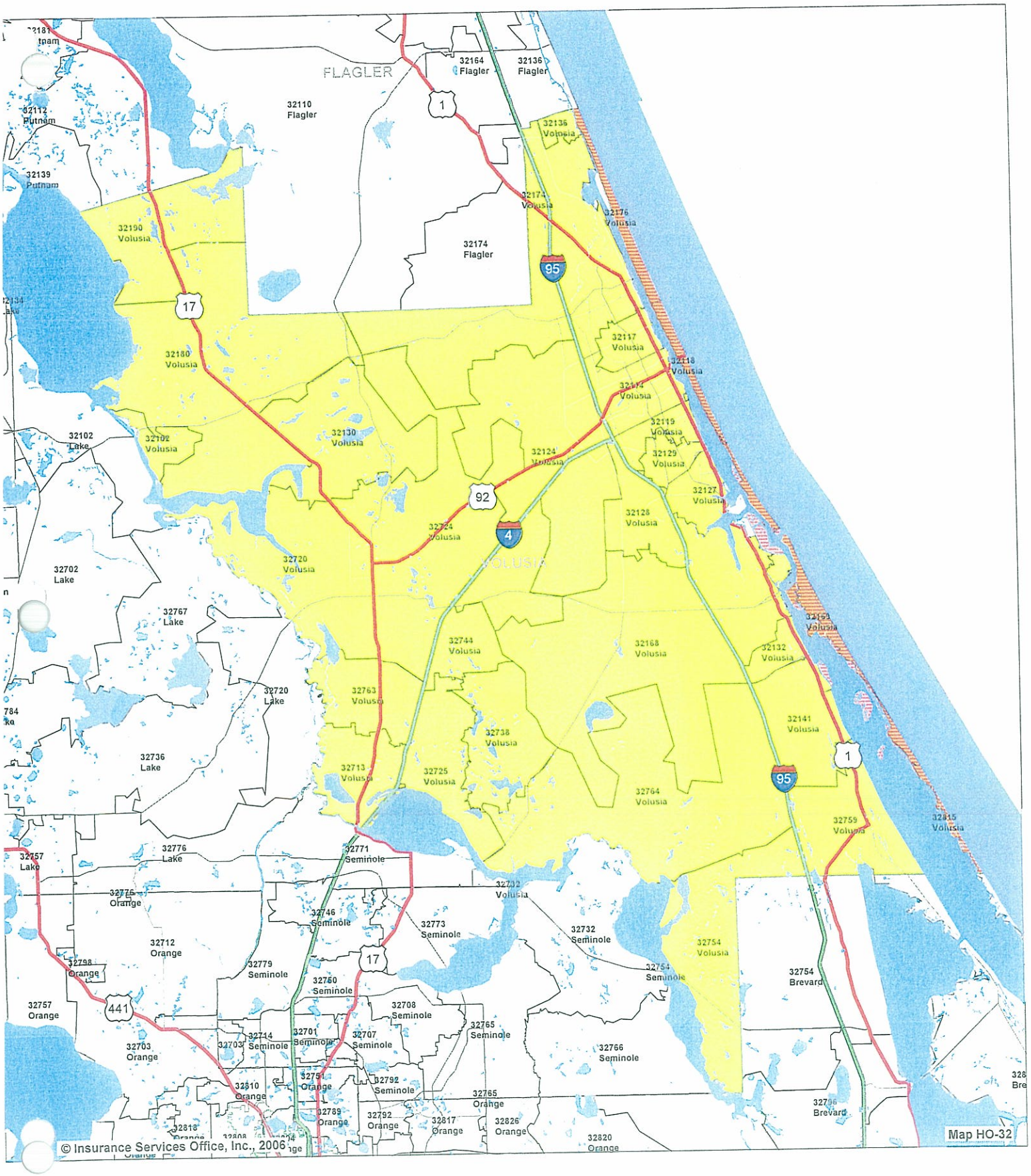
Map HO-31



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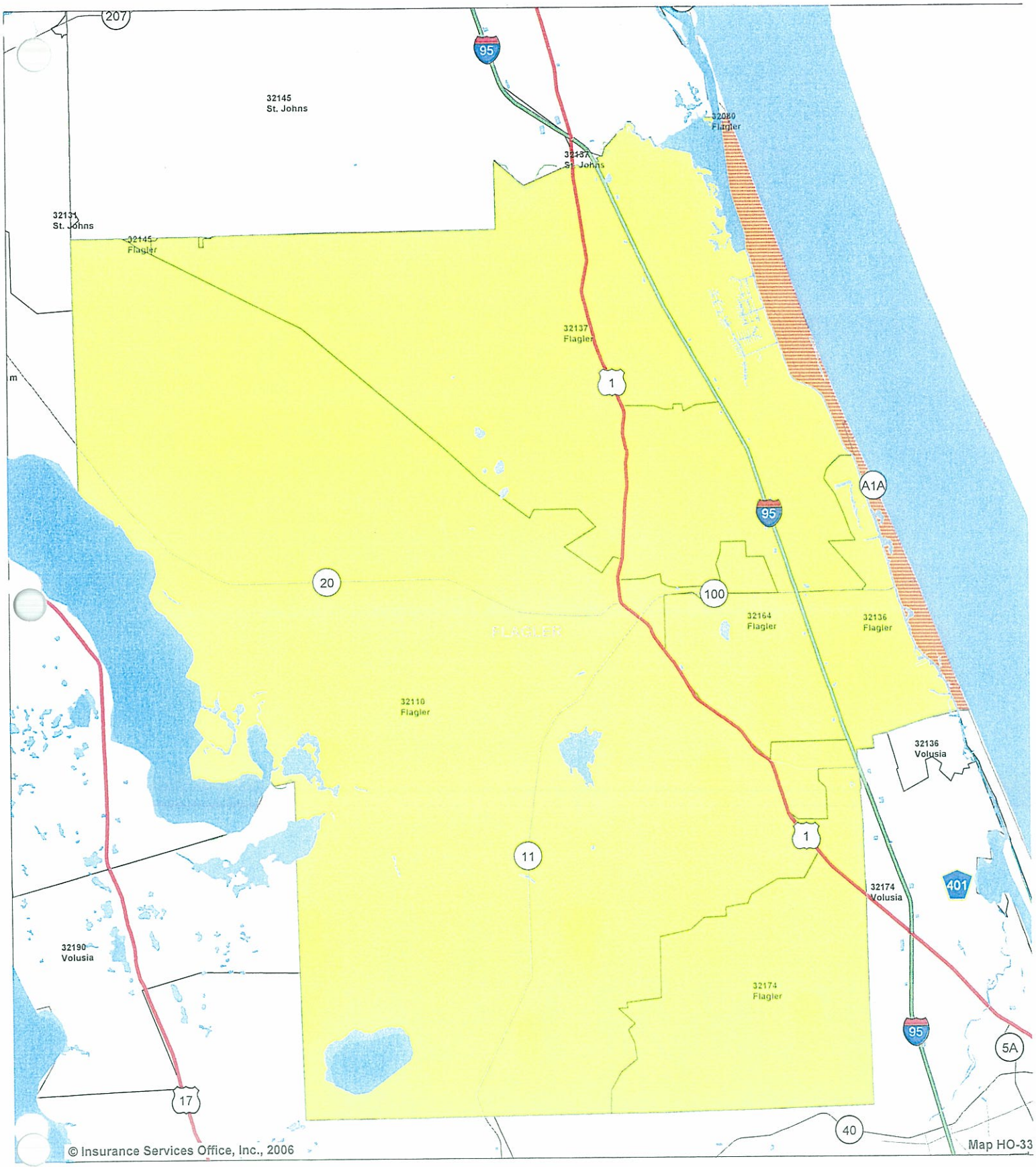
Map HO-32


207
95
32145
St. Johns
32080
Flagler
32137A
St. Johns
32131
St. Johns
32145
Flagler
32137
Flagler
1
A1A
95
20
100
FLAGLER
32164
Flagler
32136
Flagler
32110
Flagler
32136
Volusia
1
11
32174
Volusia
401
32190
Volusia
32174
Flagler
95
5A
17
40
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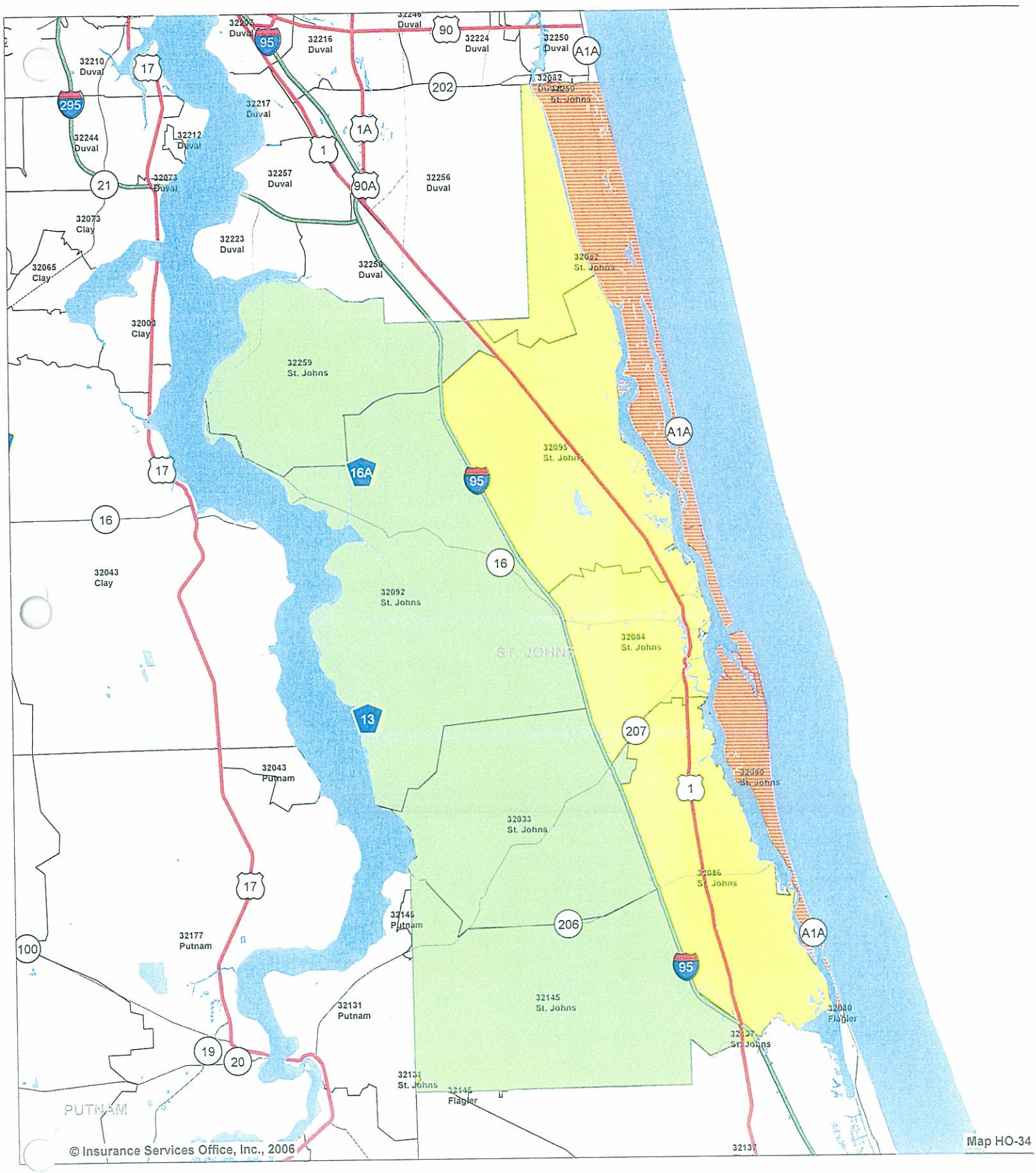
Map HO-33



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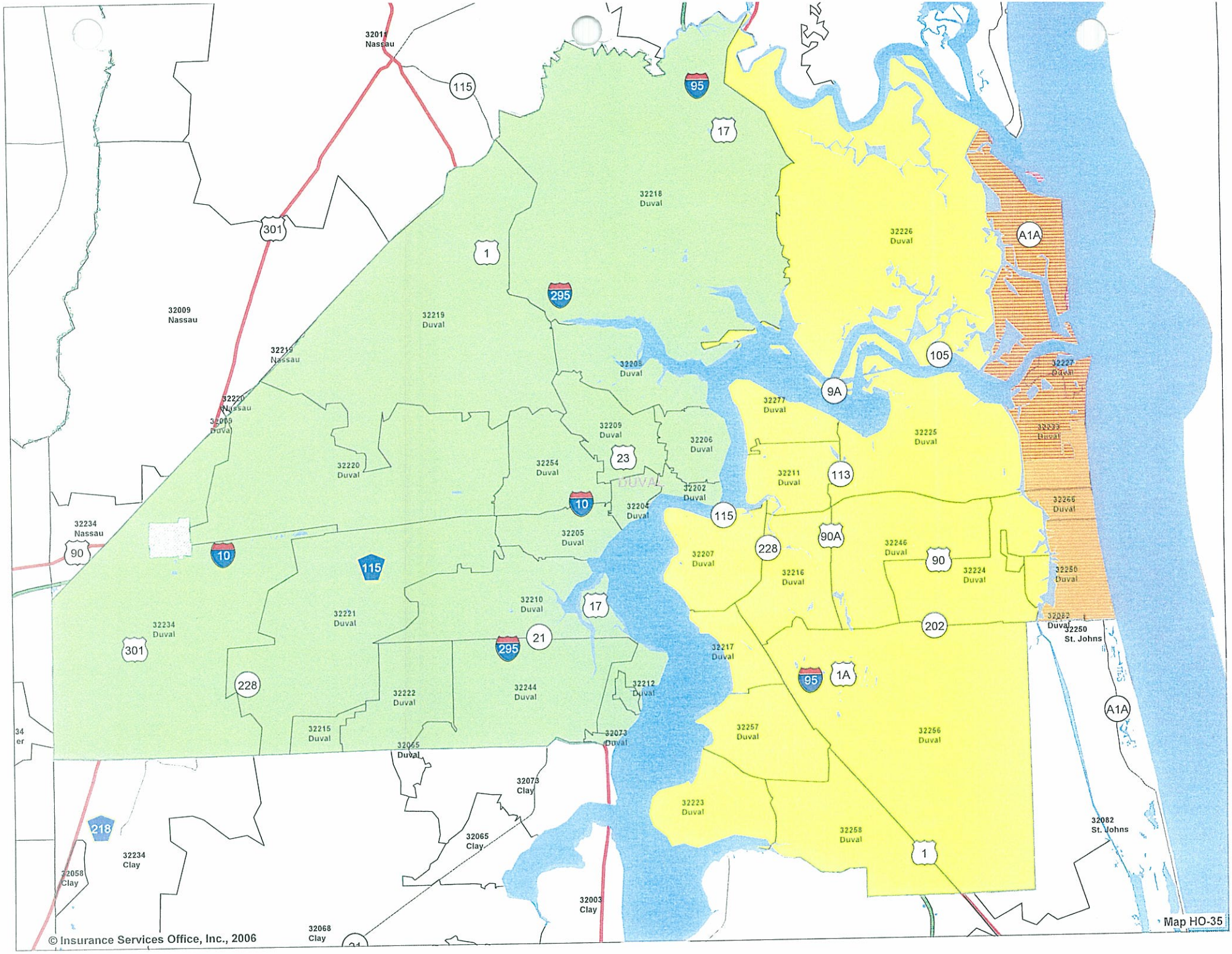

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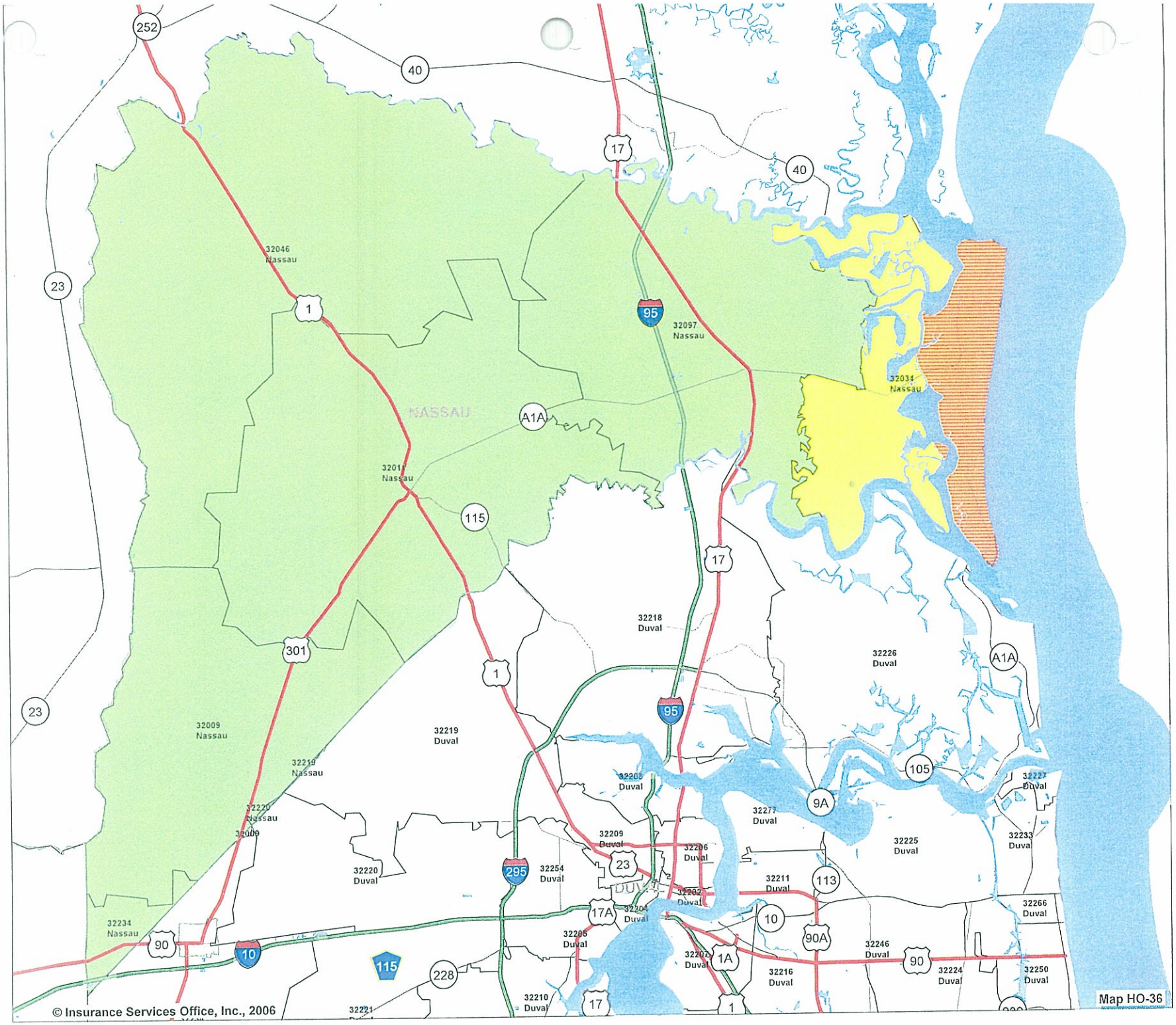
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40
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23
1
95
32046
Nassau
32097
Nassau
32034
Nassau
NASSAU
A1A
32011
Nassau
115
17
32218
Duval
32226
Duval
301
1
A1A
23
95
32009
Nassau
32219
Duval
32219
Nassau
105
32205
Duval
32227
Duval
9A
32220
Nassau
32009
32277
Duval
32209
Duval
32206
Duval
32225
Duval
32233
Duval
32220
Duval
295
32254
Duval
23
113
32211
Duval
32202
Duval
17A
32204
Duval
10
32266
Duval
32234
Nassau
90
10
32206
Duval
90A
32246
Duval
115
228
32207
Duval
1A
32216
Duval
90
32224
Duval
32250
Duval
32210
Duval
17
1
32221
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Map HO-36

SECTION 5

EXHIBITS

Florida Office of Insurance Regulation

Territory Definitions for Commercial Property – Basic Group I (Fire)

Entity	Rating Territories	Statistical Coding Territories	Comments
ISO	Jacksonville Miami Tampa Miami Beach Miami-Dade (Except Hialeah and Miami Beach, Miami) Hillsborough County Except Tampa Hialeah St. Petersburg Balance of State	Applicable to both BG I and BG II: **XXY** where XX = unique county code Y = select city or sub-county **See Exhibit 1, Page 3**	
Citizens	Same as ISO	Not applicable	
FHCF	Not applicable	Not applicable	**See Map CP-2**
State Farm	Nineteen rating zones	County based system with sub-county at the coast and select cities. Minor differences from ISO for counties that are sub-divided.	Apartment Program is a multi-peril policy – **See Map CP-3**
Recommendation		**Same as ISO statistical coding with modifications for:** ICW in Miami-Dade, Broward, Palm Beach and Martin Sub-division of Collier	

Note:
ICW = Intra-coastal Waterway

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Florida Office of Insurance Regulation

Territory Definitions for Commercial Property – Basic Group II (Extended Coverage)

Entity	Rating Territories	Statistical Coding Territories	Comments
ISO	Inland (Areas not otherwise specified below) Seacoast – Zone 1 (Broward, Martin, Miami-Dade, Palm Beach, and coastal areas of St. Lucie and Indian River) Seacoast – Zone 2 (Remainder of St. Lucie and Indian River, and coastal areas of other coastal counties) Seacoast – Zone 3 (Remainder of coastal counties) Seacoast – Monroe County (Key West) Seacoast – Monroe County (Remainder of county)	Applicable to both BG I and BG II: **XXY** where XX = unique county code Y = select city or sub-county **See Exhibit 1, Page 3**	**See Map CP-1**
Citizens	Same as ISO	Not applicable	
FHCF	Twenty-five rating zones with ZIP code boundaries	Not applicable	
State Farm	Nineteen rating zones	County based system with sub-county at the coast and select cities. Minor differences from ISO for counties that are sub-divided.	Apartment Program is a multi-peril policy – **See Map CP-3**
Recommendation		**Same as ISO statistical coding with modifications for:** ICW in Miami-Dade, Broward, Palm Beach and Martin Sub-division of Collier	

Note:
ICW = Intra-coastal Waterway

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Florida Office of Insurance Regulation

Territory Definitions for Commercial Property – Basic Group II (Extended Coverage)

In the County of …	ISO Description	ISO Code	ISO Rating Territory	State Farm Zone	State Farm Zone Description
Alachua	Inland	10	Inland	94	
Baker	Inland	20	Inland	40	
Bay	Seacoast Zone 2	30	Seacoast Zone 2	12	
Bay	Seacoast Zone 3	35	Seacoast Zone 3	14	
Bradford	Inland	40	Inland	53	
Brevard	Seacoast Zone 2	50	Seacoast Zone 2	86	
Brevard	Seacoast Zone 3	55	Seacoast Zone 3	87	
Broward	Seacoast Zone 1 (Ft. Lauderdale)	61	Seacoast Zone 1	21	All areas East of the West Bank of the ICW
Broward	Seacoast Zone 1 (Remainder of County)	60	Seacoast Zone 1	20	Remainder of county
Calhoun	Inland	70	Inland	50	
Charlotte	Seacoast Zone 2	80	Seacoast Zone 2	82	
Charlotte	Seacoast Zone 3	85	Seacoast Zone 3	79	
Citrus	Seacoast Zone 2	90	Seacoast Zone 2	80	ZIP Codes 34428, 34429, 34446, 34448
Citrus	Seacoast Zone 3	95	Seacoast Zone 3	81	Remainder of county
Clay	Inland	100	Inland	93	
Collier	Seacoast Zone 2	110	Seacoast Zone 2	98	All areas West of Highway 41
				99	Remainder of county
Columbia	Inland	120	Inland	40	
De Soto	Seacoast Zone 3	140	Seacoast Zone 3	97	
Dixie	Seacoast Zone 2	150	Seacoast Zone 2	80	
Dixie	Seacoast Zone 3	155	Seacoast Zone 3	81	
Duval	Seacoast Zone 2 (Jacksonville)	162	Seacoast Zone 2	71	Jacksonville by ZIP code
Duval	Seacoast Zone 2 (Other than Jacksonville)	165	Seacoast Zone 2	73	All areas East of the West Bank of the ICW
Duval	Inland (Jacksonville)	161	Inland	71	Jacksonville by ZIP code
Duval	Inland (Other than Jacksonville)	160	Inland	62	Remainder of county
Escambia	Seacoast Zone 2 (Pensacola)	171	Seacoast Zone 2	12	
Escambia	Seacoast Zone 2 (Other than Pensacola)	170	Seacoast Zone 2	12	
Escambia	Seacoast Zone 3	175	Seacoast Zone 3	14	
Flagler	Seacoast Zone 2	180	Seacoast Zone 2	91	
Flagler	Seacoast Zone 3	185	Seacoast Zone 3	92	
Franklin	Seacoast Zone 2	190	Seacoast Zone 2	12	
Gadsden	Inland	200	Inland	50	
Gilchrist	Inland	210	Inland	94	
Glades	Seacoast Zone 2	220	Seacoast Zone 2	97	
Gulf	Seacoast Zone 2	230	Seacoast Zone 2	12	
Gulf	Seacoast Zone 3	235	Seacoast Zone 3	14	
Hamilton	Inland	240	Inland	40	
Hardee	Seacoast Zone 3	250	Seacoast Zone 3	97	
Hendry	Seacoast Zone 2	260	Seacoast Zone 2	97	

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Territory Definitions for Commercial Property – Basic Group II (Extended Coverage)

In the County of …	ISO Description	ISO Code	ISO Rating Territory	State Farm Zone	State Farm Zone Description
Hernando	Seacoast Zone 2	270	Seacoast Zone 2	80	ZIP Codes 34606, 34607, 34613, 34614
Hernando	Seacoast Zone 3	275	Seacoast Zone 3	81	Remainder of county
Highlands	Seacoast Zone 3	280	Seacoast Zone 3	97	
Hillsborough	Seacoast Zone 3 (Tampa)	291	Seacoast Zone 3	45	
Hillsborough	Seacoast Zone 3 (Remainder of County)	290	Seacoast Zone 3	46	
Holmes	Inland	300	Inland	50	
Indian River	Seacoast Zone 1	310	Seacoast Zone 1	84	
Indian River	Seacoast Zone 2	315	Seacoast Zone 2	88	
Jackson	Inland	320	Inland	50	
Jefferson	Inland	330	Inland	85	
Jefferson	Seacoast Zone 2	335	Seacoast Zone 2	42	
Lafayette	Inland	340	Inland	50	
Lake	Inland	350	Inland	94	
Lee	Seacoast Zone 2	360	Seacoast Zone 2	80	
Lee	Seacoast Zone 3	365	Seacoast Zone 3	81	
Leon	Inland	370	Inland	93	
Levy	Seacoast Zone 2	380	Seacoast Zone 2	80	
Levy	Seacoast Zone 3	385	Seacoast Zone 3	81	
Liberty	Inland	390	Inland	50	
Madison	Inland	400	Inland	50	
Manatee	Seacoast Zone 2	410	Seacoast Zone 2	80	
Manatee	Seacoast Zone 3	415	Seacoast Zone 3	81	
Marion	Inland	420	Inland	94	
Martin	Seacoast Zone 1	430	Seacoast Zone 1	84	All areas East of the West Bank of the ICW
				10	Remainder of county
Miami-Dade	Seacoast Zone 1 (Hialeah)	131	Seacoast Zone 1	09	All areas East of the West Bank of the ICW and North
Miami-Dade	Seacoast Zone 1 (Miami Beach)	132	Seacoast Zone 1	09	of the Rickenbacker Causeway, and East of US 1 and
Miami-Dade	Seacoast Zone 1 (Miami)	133	Seacoast Zone 1	09	South of the Rickenbacker Causeway
Miami-Dade	Seacoast Zone 1 (Remainder of County)	130	Seacoast Zone 1	06	Remainder of county
Monroe	Seacoast Key West	440	Seacoast Key West	07	
Monroe	Seacoast Remainder of Monroe County	445	Seacoast Remainder of Monroe County	05	
Nassau	Inland	450	Inland	30	
Nassau	Seacoast Zone 3	455	Seacoast Zone 3	73	
Okaloosa	Seacoast Zone 2	460	Seacoast Zone 2	12	
Okaloosa	Seacoast Zone 3	465	Seacoast Zone 3	14	
Okeechobee	Seacoast Zone 2	470	Seacoast Zone 2	97	
Orange	Inland (Fire Dept.)	485	Inland	74	
Orange	Inland (Orlando)	481	Inland	74	
Orange	Inland (Remainder of County)	486	Inland	74	

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Florida Office of Insurance Regulation

Territory Definitions for Commercial Property – Basic Group II (Extended Coverage)

In the County of …	ISO Description	ISO Code	ISO Rating Territory	State Farm Zone	State Farm Zone Description
Osceola	Inland	490	Inland	95	
Palm Beach	Seacoast Zone 1 (W. Palm Beach)	501	Seacoast Zone 1	19	Remainder of county
Palm Beach	Seacoast Zone 1 (Other than W. Palm Beach)	500	Seacoast Zone 1	11	All areas East of the West Bank of the ICW
Pasco	Seacoast Zone 2	510	Seacoast Zone 2	80	ZIP Codes 34652, 34667, 34668, 34691
Pasco	Seacoast Zone 3	515	Seacoast Zone 3	81	Remainder of county
Pinellas	Seacoast Zone 2 (St. Petersburg)	521	Seacoast Zone 2	13	
Pinellas	Seacoast Zone 2 (Other than St. Petersburg)	520	Seacoast Zone 2	13	
Pinellas	Seacoast Zone 3 (St. Petersburg)	522	Seacoast Zone 3	15	
Pinellas	Seacoast Zone 3 (Other than St. Petersburg)	525	Seacoast Zone 3	15	
Polk	Inland	530	Inland	96	
Putnam	Inland	540	Inland	93	
Santa Rosa	Seacoast Zone 2	570	Seacoast Zone 2	12	
Santa Rosa	Seacoast Zone 3	575	Seacoast Zone 3	14	
Sarasota	Seacoast Zone 2	580	Seacoast Zone 2	82	
Sarasota	Seacoast Zone 3	585	Seacoast Zone 3	83	
Seminole	Inland	590	Inland	74	
St. Johns	Seacoast Zone 2	550	Seacoast Zone 2	73	
St. Johns	Seacoast Zone 3	555	Seacoast Zone 3	24	
St. Lucie	Seacoast Zone 1	560	Seacoast Zone 1	84	
St. Lucie	Seacoast Zone 2	565	Seacoast Zone 2	88	
Sumter	Inland	600	Inland	94	
Suwanne	Inland	610	Inland	50	
Taylor	Seacoast Zone 2	620	Seacoast Zone 2	42	
Taylor	Seacoast Zone 3	625	Seacoast Zone 3	44	
Union	Inland	630	Inland	53	
Volusia	Seacoast Zone 2	640	Seacoast Zone 2	89	
Volusia	Seacoast Zone 3	645	Seacoast Zone 3	90	
Wakulla	Seacoast Zone 2	650	Seacoast Zone 2	12	
Wakulla	Seacoast Zone 3	655	Seacoast Zone 3	14	
Walton	Seacoast Zone 2	660	Seacoast Zone 2	12	
Walton	Seacoast Zone 3	665	Seacoast Zone 3	14	
Washington	Inland	670	Inland	50	

Note:
Highlighted zones under State Farm indicate difference from ISO
ICW = Intra-coastal Waterway

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Florida Office of Insurance Regulation

Territory Definitions for Dwelling Fire

Entity	Rating Territories	Statistical Coding Territories	Comments
ISO	Entire State	Same as ISO Homeowners	**See Exhibit 3**
Citizens	Same as ISO	Not applicable	
FHCF	Not applicable	Not applicable	
State Farm	-	-	Rental Dwelling Program and Rental Condo Unitowners Program are mulit-peril policies
Recommendation		**Same as Homeowners**	

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Florida Office of Insurance Regulation

Territory Definitions for Dwelling Extended Coverage

Entity	Rating Territories	Statistical Coding Territories	Comments
ISO	Twenty-eight rating zones	Same as ISO Homeowners	**See Map DP-1**
Citizens	Same as ISO	Not applicable	
FHCF	Not applicable	Not applicable	
State Farm	-	-	Rental Dwelling Program and Rental Condo Unitowners Program are mulit-peril policies
Recommendation		**Same as Homeowners**	

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Florida Office of Insurance Regulation

Territory Definitions for ISO's Homeowners and Dwelling Program

City of	County of	Code
Fort Lauderdale - See Note I	Broward	35
Hialeah	Miami-Dade	33
Hollywood - See Note I	Broward	35
Jacksonville - See Note II	Duval	39
Key West	Monroe	7
Miami	Miami-Dade	32
Miami Beach	Miami-Dade	30
Orlando	Orange	49
St. Petersburg	Pinellas	46
Tampa	Hillsborough	47

County of	Code
Alachua	52
Baker	52
Bay (1)	12
Bay (2)	45
Bradford	52
Brevard (3)	12
Brevard (4)	44
Broward (5)	36
Broward (6)	37
Calhoun	52
Charlotte (7)	12
Charlotte (8)	45
Citrus (10)	45
Citrus (9)	12
Clay	52
Collier	12
Columbia	52
DeSoto	45
Dixie (13)	12
Dixie (14)	45
Duval (15)	41
Duval (16)	40
Escambia (17)	12
Escambia (18)	43
Flagler (19)	12

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Florida Office of Insurance Regulation

Territory Definitions for ISO's Homeowners and Dwelling Program

Flagler (20)	45
Franklin	12
Gadsden	52
Gilchrist	52
Glades	12
Gulf (21)	12
Gulf (22)	45
Hamilton	52
Hardee	45
Hendry	12
Hernando (23)	12
Hernando (24)	45
Highlands	45
Hillsborough (25)	48
Holmes	52
Indian River (26)	18
Indian River (27)	12
Jackson	52
Jefferson (28)	12
Jefferson (29)	52
Lafayette	52
Lake	52
Lee (30)	12
Lee (31)	45
Leon	52
Levy (32)	12
Levy (33)	45
Liberty	52
Madison	52
Manatee (34)	12
Manatee (35)	45
Marion	52
Martin (37)	10
Miami-Dade (11)	31
Miami-Dade (12)	34
Monroe (38)	5
Nassau (39)	12
Nassau (40)	52
Okaloosa (41)	12

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Okaloosa (42)	45
Okeechobee	12
Orange (43)	52
Osceola	51
Palm Beach (44)	36
Palm Beach (45)	38
Pasco (46)	12
Pasco (47)	45
Pinellas (48)	42
Pinellas (49)	48
Polk	50
Putnam	52
Santa Rosa (54)	12
Santa Rosa (55)	45
Sarasota (56)	12
Sarasota (57)	45
Seminole	51
St. Johns (50)	12
St. Johns (51)	45
St. Lucie (52)	18
St. Lucie (53)	12
Sumter	52
Suwannee	52
Taylor (58)	12
Taylor (59)	45
Union	52
Volusia (60)	12
Volusia (61)	44
Wakulla (62)	12
Wakulla (63)	45
Walton (64)	12
Walton (65)	45
Washington	52

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NOTES:

I Fort Lauderdale and Hollywood - All areas excluding eastern portions, East of West Bank of Intracoastal Waterway.

II Jacksonville - All of Jacksonville except areas East of the West Bank of the Intracoastal Waterway.

When a number is shown after the County, refer to the territory description listed below in numerical order (1 - 65).

(1) All areas South of the North Bank of the Intracoastal Waterway

(2) Remainder of County

(3) All areas East of the West Bank of the Intracoastal Waterway

(4) Remainder of County

(5) All areas including eastern portion of Fort Lauderdale and Hollywood, East of the West Bank of the Intracoastal Waterway

(6) Remainder of County except for the cities of Fort Lauderdale and Hollywood

(7) All areas West of Myakka River and Charlotte Harbor

(8) Remainder of County

(9) Towns of Chassshowitzka, Ozello and Homosassa and any other towns of communities lying wholly West of U.S. Highway No. 19

(10) Remainder of County

(11) All areas East of the West Bank of the Intracoastal Waterway except for the City of Miami Beach

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(12) Remainder of County except for the cities of Hialeah, Miami and Miami Beach

(13) Towns of Horseshore Beach, Jena, Stewart City and Suwannee and other towns or communities lying wholly South or West of U.S. Highway No. 19

(14) Remainder of County

(15) All areas including Jacksonville situated East of the West Bank of the Intracoastal Waterway

(16) Remainder of County except for Jacksonville and areas East of the West Bank of the Intracoastal Waterway

(17) All areas including southern portion of Pensacola, South of the North Bank of the Intracoastal Waterway

(18) Remainder of County

(19) All areas East of the West Bank of the Intracoastal Waterway

(20) Remainder of County

(21) All areas South of the North Bank of the Intracoastal Waterway

(22) Remainder of County

(23) Towns of Bayport and Pine Island and any other towns or communities lying wholly West of U.S. Highway No. 19

(24) Remainder of County

(25) All areas except for the City of Tampa

(26) All areas East of the West Bank of the Intracoastal Waterway

(27) Remainder of County

(28) All areas South of U.S. Highway No. 98 (Florida State Highway No. 30)

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Territory Definitions for ISO's Homeowners and Dwelling Program

(29) Remainder of County

(30) All Beaches and Islands lying West of the Mainland, including the town of Punta Rassa

(31) Remainder of County

(32) All areas West of that portion of U.S. Highway No. 19 South of Intersection of Highway No. 19 and State Road No. 336, and the towns of Cedar Key, Elizey, Rosewood, Summer and any other towns or communities lying wholly to the West of that portion of U.S. Highway No. 19 North of Intersection of Highway No. 19 and State Road 336

(33) Remainder of County

(34) Towns of Anna Maria, Bradenton Beach, Cortez, Long Beach and Terra Ceia, including all Beaches and Islands West of the Mainland

(35) Remainder of County

(36) All areas East of the West Bank of the Intracoastal Waterway

(37) Remainder of County

(38) All areas except for the City of Key West

(39) All areas East of the West Bank of the Intracoastal Waterway

(40) Remainder of County

(41) All areas South of the North Bank of the Intracoastal Waterway

(42) Remainder of County

(43) All areas except for the City of Orlando

(44) All areas East of the West Bank of the Intracoastal Waterway

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Territory Definitions for ISO's Homeowners and Dwelling Program

(45) Remainder of County

(46) Town of Aripeka and other towns or communities lying wholly West of U.S. Highway No. 19

(47) Remainder of County

(48) All areas West of the East Bank of the Intracoastal Waterway, including western portion of City of Clearwater

(49) Remainder of County except for the City of St. Petersburg

(50) All areas East of the West Bank of the Intracoastal Waterway

(51) Remainder of County

(52) All areas East of the West Bank of the Intracoastal Waterway

(53) Remainder of County

(54) All areas South of the North Bank of the Intracoastal Waterway

(55) Remainder of County

(56) Areas including western portion of City of Sarasota, West of East Bank of Intracoastal Waterway from Northern County Line South to Midnight Pass and Southward areas West of Myakka River South to the Southern County line

(57) Remainder of County

(58) Towns of Adams Beach, Fish Creek, Keatons Beach and Steinhatchee, and any other towns or communities lying wholly South or West of U.S. Highway No. 98

(59) Remainder of County

(60) All areas East of the West Bank of the Intracoastal Waterway

(61) Remainder of County

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Territory Definitions for ISO's Homeowners and Dwelling Program

(62) Towns of Panacea, St. Marks, Spring Creek and Wakulla Beach, and any other towns or communities lying wholly South and East of a boundary line beginning at the West county line extending along U.S. Highway No. 319 to the intersection with U.S. Highway No. 98 and then along U.S. Highway No. 98 to the East County line

(63) Remainder of County

(64) All areas South of the North Bank of the Intracoastal Waterway

(65) Remainder of County

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