

OFFICE OF INSURANCE REGULATION

KEVIN M. McCARTY
COMMISSIONER

IN THE MATTER OF:

CITIZENS PROPERTY
INSURANCE CORPORATION

CASE NO.: 140843-13

ORDER

TO: Barry Gilway
President
2312 Killearn Center Blvd., Bldg. A
Tallahassee, Florida 32309

THIS CAUSE came on before the State of Florida, Office of Insurance Regulation (hereinafter referred to as the "OFFICE") upon the filing by Citizens Property Insurance Corporation (hereinafter referred to as "CITIZENS") of Rate Filing Nos. FCP 13-13047, FCP 13-13048, FCP 13-13335, FCP 13-13336 and FCC 13-13467. The OFFICE held a public hearing on August 20, 2013 in Hillsborough County that was televised statewide by The Florida Channel. At the hearing, several public comments were made by persons in attendance, and the OFFICE announced that the public could comment by e-mail. CITIZENS and the Florida Insurance Consumer Advocate offered testimony. The OFFICE, now having considered the complete record for the above-referenced filings and being otherwise fully advised in the premises, hereby finds as follows:

1. The OFFICE has jurisdiction over the subject matter and of the parties herein.

2. CITIZENS was created by statute with the public purpose to ensure the existence of an orderly market for property insurance for Floridians and Florida businesses.

3. In accordance with Section 627.351(6)(n) of the Florida Statutes, CITIZENS' rates must meet the following requirements:

(n)1. Rates for coverage provided by the corporation shall be actuarially sound and subject to the requirements of s. 627.062, except as otherwise provided in this paragraph. The corporation shall file its recommended rates with the office at least annually. The corporation shall provide any additional information regarding the rates which the office requires. The office shall consider the recommendations of the board and issue a final order establishing the rates for the corporation within 45 days after the recommended rates are filed. The corporation may not pursue an administrative challenge or judicial review of the final order of the office.

2. In addition to the rates otherwise determined pursuant to this paragraph, the corporation shall impose and collect an amount equal to the premium tax provided for in s. 624.509 to augment the financial resources of the corporation.

3. After the public hurricane loss-projection model under s. 627.06281 has been found to be accurate and reliable by the Florida Commission on Hurricane Loss Projection Methodology, that model shall serve as the minimum benchmark for determining the windstorm portion of the corporation's rates. This subparagraph does not require or allow the corporation to adopt rates lower than the rates otherwise required or allowed by this paragraph.

4. The rate filings for the corporation which were approved by the office and which took effect January 1, 2007, are rescinded, except for those rates that were lowered. As soon as possible, the corporation shall begin using the lower rates that were in effect on December 31, 2006, and shall provide refunds to policyholders who have paid higher rates as a result of that rate filing. The rates in effect on December 31, 2006, shall remain in effect for the 2007 and 2008 calendar years except for any rate change that results in a lower rate. The next rate change that may increase rates shall take effect pursuant to a new rate filing recommended by the corporation and established by the office, subject to the requirements of this paragraph.

5. Beginning on July 15, 2009, and each year thereafter, the corporation must make a recommended actuarially sound rate filing for each personal and commercial line of business it writes, to be effective no earlier than January 1, 2010.

4. The process described in the above-referenced statutory provisions requires the OFFICE to establish the rates for CITIZENS by Final Order. This differs from the process for other insurance companies, wherein the OFFICE approves or disapproves the rates filed. CITIZENS was required under Florida law to file rate recommendations with the OFFICE beginning July 15, 2009, and each year thereafter. The rate filings governed by this order are for new rates to be effective no earlier than January 1, 2014.

5. CITIZENS submitted the following rate filings to the OFFICE which are the subject of this Order:

- FCP 13-13047(Homeowners Coastal Account)
- FCP 13-13048 (Homeowners Personal Lines Account)
- FCP 13-13335 (Dwelling Fire Coastal Account)
- FCP 13-13336 (Dwelling Fire Personal Lines Account)
- FCC 13-13467(Commercial Non-Residential Property Coastal Account)

6. Additional filings for the Mobile Home and Commercial Residential Property have been submitted, but due to the 45-day time constraint, these filings will be the subject of a subsequent Order.

FINDINGS AND MODIFICATIONS

7. **HURRICANE LOSS ESTIMATES:** CITIZENS' recommended rate is based on projected hurricane losses estimated by the AIR model 12.0.1 Version 13. By law, the losses projected by the model are tempered by the minimum projected by the Public Model.

CITIZENS explained at the hearing that it consistently used AIR and the Public Model for purposes of projecting hurricane losses. The OFFICE finds this approach to be reasonable in this instance.

8. **ALL OTHER PERILS AND FHCF:** The following modifications were made to the rate indications originally filed by CITIZENS:

- a) **Premium Trend:** Premium trend numbers were adjusted for consistency.
- b) **Loss Trend:** As discussed at the hearing, CITIZENS' recommended rates were based on FAST TRACK data, which is industry wide data. FAST TRACK data is available for specific policy types. CITIZENS used estimated incurred data and Fast Track data that was not specific to each policy type. The OFFICE used CITIZENS' actual paid data and FAST TRACK data specific to each policy type. For the Dwelling Fire filings the OFFICE used CITIZENS' data.
- c) **Non-Hurricane Catastrophe Losses:** The OFFICE used CITIZENS' actual data and not a combination of CITIZENS' and industry data.
- d) **Florida Hurricane Catastrophe Fund (FHCF):** Like other insurers, CITIZENS purchases FHCF coverage which is similar to reinsurance coverage. The cost of FHCF coverage includes a "cash build-up factor" mandated by law. The OFFICE revised the FHCF cash build up factor used in the filing to reflect the actual approved rate charged to CITIZENS by FHCF rather than an earlier published proposed rate.

9. **SINKHOLE RATES:** At the hearing, CITIZENS presented testimony that the loss experience was improving for Sinkhole coverage compared to past years. An increase in rates was still indicated in some territories for the coming year. Significant rate increases were

indicated for Hernando, Hillsborough, and Pasco. The Citizens Board of Governors recommended a cap of the Sinkhole rate increases of 20.0% in Hernando and Pasco counties, and 50% in Hillsborough. The OFFICE accepts the recommendation to cap increases in those territories. At the hearing, CITIZENS acknowledged an error in the application of credibility factors. After correcting this error, Sinkhole rate increases were not indicated in the other territories.

10. **MONROE COUNTY:** At the hearing, a representative for Fair Insurance Rates for Monroe (FIRM) testified that a study was underway to determine whether higher standards for building codes and other factors in Monroe County were appropriately incorporated in models and consequently in CITIZENS' rates. This study has not yet been completed. For homeowners in Monroe County in the Personal Lines Account, no indicated rate increase was included in the CITIZENS filing. However, the wind indication in Monroe County was 124%. Upon completion of the study, the 124% indicated increase may be reduced.

RATES ESTABLISHED

HOMEOWNERS

11. On or about July 23, 2013, CITIZENS filed with the OFFICE Rate Filing Nos. FCP 13-13048 and 13-13047 for its Homeowners multi-peril coverage program and wind only program respectively. CITIZENS proposed overall rate changes of +7.9%, with an effective date of January 1, 2014, for new and renewal multi-peril business and an effective date of February 1, 2014, for new and renewal wind only business. This rate effect is for both filings in total. The OFFICE reviewed the information provided by CITIZENS and based on its findings, hereby establishes the rates that CITIZENS shall implement to reflect an overall average statewide rate increase of +6.3% to meet the requirements of Section 627.351, Florida Statutes. This rate effect

is an estimate based on in-force policy distributions and the rates in this Order. A chart listing the approved rate changes for Homeowners (HO-3 and HW-2) excluding Sinkhole coverage is attached hereto as **“Attachment A”**.

12. The OFFICE approves the requested Sinkhole rate increases of 20.0% in Hernando and Pasco and the requested increase of 50.0% in Hillsborough for HO-3 policies. No Sinkhole rate changes are approved in any other territory for HO-3 policies.

13. For Homeowners (HO-4 and HW4) the Office approves the requested revisions in all territories. For Homeowners (HO-6 and HW6) the OFFICE approves the requested revisions in all territories.

14. No deviations from these rates are approved, authorized, or established by entry of this order. The Florida Hurricane Catastrophe Fund Cash Build-Up Factor approved is 4.87% for HO-3 and HW-2, 2.08% for HO-4 and HW-4, and 3.61% for HO-6 and HW-6.

15. Within thirty (30) days of the date of this Order, CITIZENS shall submit to the OFFICE final manual pages and any necessary revisions to the Homeowners Rate Collection System information. The final rate level effects included in the Homeowners Rate Collection System information must reflect the per policy capping.

DWELLING FIRE

16. On or about July 26, 2013, CITIZENS filed with the OFFICE Rate Filing Nos. FCP 13-13335 and FCP 13-13336 for its Dwelling Fire wind only program and multi-peril program respectively. CITIZENS proposed an overall rate change of 10.0% with an effective date of January 1, 2014, for new and renewal multi-peril business and an effective date of February 1, 2014, for new and renewal wind only business. This rate effect is for both filings in total.

17. The OFFICE reviewed the information provided by CITIZENS and based upon its findings, hereby establishes the rates that CITIZENS shall implement to reflect an overall average statewide rate increase of 9.5% to meet the requirements of Section 627.351, Florida Statutes. This rate effect is an estimate based on in-force policy distributions and the rates in this Order. Sinkhole rates are approved as filed with an overall rate increase of 27.0%. Charts listing the approved rate changes for Dwelling Fire (DP-1 and DP-3) are attached hereto as "**Attachment B**". No deviations from these rates are approved, authorized, or established by entry of this order. The Florida Hurricane Catastrophe Fund Cash Build-Up Factor approved is 4.60% for both DP-1 and DP-3.

18. Within thirty (30) days of the date of this Order, CITIZENS shall submit to the OFFICE final manual pages and any necessary revisions to the Dwelling Fire Rate Collection System information. The final rate level effects included in the Dwelling Fire Rate Collection System information must reflect the per policy capping.

COASTAL ACCOUNT COMMERCIAL NON-RESIDENTIAL PROPERTY

19. On or about July 30, 2013, CITIZENS filed with the OFFICE Rate Filing Nos. FCC 13-13467 for Coastal Account Commercial Non-Residential Property. CITIZENS proposed uniform rate changes of +10% for each territory for both Class Rated and Special Class risks, with an effective date of February 1, 2014 for new and renewal business. The OFFICE reviewed the information provided by CITIZENS and based on its findings, approves the proposed request. CITIZENS shall implement the uniform rate change of +10% for each territory to meet the requirements of Section 627.351, Florida Statutes. Within thirty (30) days of the date of this Order, CITIZENS shall submit to the OFFICE final manual pages.

THEREFORE, Rates as detailed herein are **ESTABLISHED** and **APPROVED** for Rate Filing Nos. FCP 13-13047, FCP 13-13048, FCP 13-13335, FCP 13- 13336, and FCC 13-13467.

FURTHER, it is **ORDERED** per the finding in Paragraph 10, if the Monroe County Study is completed and reflects rate indications less than the rate being charged in Monroe County, CITIZENS will make a new filing for Monroe County rates within 60 days of receipt of available data sufficient to make such a filing.

FURTHER, all terms and conditions contained herein are hereby **ORDERED**.

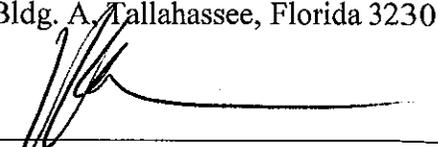
DONE AND ORDERED this 6th day of September 2013.




Kevin M. McCarty
Commissioner
Office of Insurance Regulation

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of this ORDER was sent by Certified Mail to: Barry Gilway, President, 2312 Killearn Center Blvd., Bldg. A, Tallahassee, Florida 32309 on this 6 day of September, 2013.



Kenneth Tinkham
Assistant General Counsel
Office of Insurance Regulation
J. Edwin Larson Building
200 East Gaines Street
Tallahassee, FL 32399-4206

COPIES FURNISHED TO:

BARRY GILWAY, President
Citizens Property Insurance Corporation
Corporate Offices
2312 Killearn Center Blvd., Bldg. A
Tallahassee, Florida 32309

DAN SUMNER, Corporate Counsel
Citizens Property Insurance Corporation
Corporate Offices
2312 Killearn Center Blvd., Bldg. A
Tallahassee, Florida 32309

RICHARD C. KOON, Deputy Commissioner
Property and Casualty
Office of Insurance Regulation
200 East Gaines Street, Suite 233D
Tallahassee, Florida 32399-0329

KENNETH TINKHAM, Esquire
Assistant General Counsel
Office of Insurance Regulation
200 East Gaines Street, Suite 646A
Tallahassee, Florida 32399-6502

Attachment A			
Homeowners (HO-3 and HW2 Rate Changes)			
Territory	Territory Description	Wind Rate Change	All Other Rate Change
192	Alachua	17.0%	-10.0%
292	Baker	17.0%	-10.0%
601	Bay, Coastal	19.2%	-10.0%
721	Bay, Remainder	17.0%	-10.0%
59 Wind	Bay	10.0%	0.0%
392	Bradford	17.0%	-10.0%
57	Brevard, Coastal	20.8%	-10.0%
64	Brevard, Remainder	17.0%	-10.0%
60 Wind	Brevard	10.0%	0.0%
35	Broward, Hllwd & Ft. Ldrdle	17.0%	-10.0%
361	Broward, Coastal	17.0%	-10.0%
37	Broward, Rem. Excl. Ft. L. & Hlywd	17.0%	-10.0%
45 Wind	Broward	10.0%	0.0%
46 Wind	Broward	10.0%	0.0%
47 Wind	Broward	10.0%	0.0%
48 Wind	Broward	10.0%	0.0%
193	Calhoun	17.0%	-10.0%
581	Charlotte, Coastal	17.0%	-10.0%
711	Charlotte, Remainder	17.0%	-10.0%
61 Wind	Charlotte	10.0%	0.0%
591	Citrus, Coastal	17.0%	-10.0%
731	Citrus, Remainder	17.0%	-10.0%
492	Clay	17.0%	-10.0%
551	Collier, Remainder	17.0%	-10.0%
541	Collier, Coastal	17.0%	-10.0%
62 Wind	Collier	10.0%	0.0%
293	Columbia	17.0%	-10.0%
30	Dade, Miami Beach	43.5%	-10.0%
31	Dade, Coastal	43.9%	-10.0%
32	Dade, Miami	17.0%	-10.0%
33	Dade, Hialeah	10.7%	9.6%
34	Dade, Rem Excl H., M., M.B.	17.0%	-10.0%
22 Wind	Dade	10.0%	0.0%
23 Wind	Dade	10.0%	0.0%
24 Wind	Dade	10.0%	0.0%
25 Wind	Dade	10.0%	0.0%
26 Wind	Dade	10.0%	0.0%
27 Wind	Dade	10.0%	0.0%
28 Wind	Dade	10.0%	0.0%
29 Wind	Dade	10.0%	0.0%
712	De Soto	17.0%	-10.0%
592	Dixie, Coastal	17.0%	-10.0%
732	Dixie, Remainder	17.0%	-10.0%
39	Duval, Jacksonville	17.0%	-10.0%
40	Duval, Remainder	17.0%	-10.0%
41	Duval, Coastal	17.0%	-10.0%
41 Wind	Duval	10.0%	0.0%
602	Escambia, Coastal	0.0%	-10.0%
43	Escambia, Remainder	21.2%	-10.0%
52 Wind	Escambia	10.0%	0.0%
53 Wind	Escambia	10.0%	0.0%
54 Wind	Escambia	10.0%	0.0%
531	Flagler, Coastal	17.6%	-10.0%
701	Flagler, Remainder	17.0%	-10.0%
83 Wind	Flagler	10.0%	0.0%
603	Franklin	17.0%	-10.0%
65 Wind	Franklin	10.0%	0.0%
393	Gadsden	17.0%	-10.0%
923	Gilchrist	17.0%	-10.0%
552	Glades	17.0%	-10.0%
604	Gulf, Coastal	17.0%	-10.0%
722	Gulf, Remainder	17.0%	-10.0%
66 Wind	Gulf	10.0%	0.0%
493	Hamilton	17.0%	-10.0%
713	Hardee	17.0%	-10.0%
553	Hendry	17.0%	-10.0%
159	Hernando, Coastal	21.7%	-10.0%
733	Hernando, Remainder	37.3%	-10.0%
56 Wind	Hernando	10.0%	0.0%
714	Highlands	17.0%	-10.0%
47	Hillsborough, Tampa	17.0%	-10.0%
80	Hillsborough, Excl. Tampa	25.1%	-10.0%
593	Holmes	17.0%	-10.0%
561	Indian River, Remainder	17.0%	-10.0%
181	Indian River, Coastal	0.0%	-10.0%
76 Wind	Indian River	10.0%	0.0%
693	Jackson	17.0%	-10.0%
605	Jefferson, Coastal	17.0%	-10.0%
793	Jefferson, Remainder	17.0%	-10.0%
893	Lafayette	17.0%	-10.0%
692	Lake	17.0%	-10.0%
542	Lee, Coastal	17.0%	-10.0%
554	Lee, Remainder	17.0%	-10.0%

Attachment A			
Homeowners (HO-3 and HW2 Rate Changes)			
Territory	Territory Description	Wind Rate Change	All Other Rate Change
17 Wind	Lee	10.0%	0.0%
18 Wind	Lee	10.0%	0.0%
19 Wind	Lee	10.0%	0.0%
20 Wind	Lee	10.0%	0.0%
993	Leon	17.0%	-10.0%
594	Levy, Coastal	17.0%	-10.0%
734	Levy, Remainder	17.0%	-10.0%
57 Wind	Levy	10.0%	0.0%
931	Liberty	17.0%	-10.0%
932	Madison	17.0%	-10.0%
582	Manatee, Coastal	17.0%	-10.0%
735	Manatee, Remainder	17.0%	-10.0%
68 Wind	Manatee	10.0%	0.0%
792	Marion	17.0%	-10.0%
10	Martin, Remainder	17.0%	-10.0%
182	Martin, Coastal	17.0%	-10.0%
5	Monroe, Excl. Key West	47.0%	-10.0%
7	Monroe, Key West	0.0%	-10.0%
90 Wind	Monroe	10.0%	0.0%
532	Nassau, Coastal	17.0%	-10.0%
892	Nassau, Remainder	17.0%	-10.0%
69 Wind	Nassau	10.0%	0.0%
606	Okaloosa, Coastal	21.1%	-10.0%
723	Okaloosa, Remainder	22.6%	-10.0%
70 Wind	Okaloosa	10.0%	0.0%
555	Okeechobee	17.0%	-10.0%
49	Orange, Orlando	17.0%	-10.0%
90	Orange, Excl. Orlando	17.0%	-10.0%
511	Osceola	17.0%	-10.0%
362	Palm Beach, Coastal	17.0%	-10.0%
38	Palm Beach, Remainder	17.0%	-10.0%
94 Wind	Palm Beach	10.0%	0.0%
95 Wind	Palm Beach	10.0%	0.0%
96 Wind	Palm Beach	10.0%	0.0%
97 Wind	Palm Beach	10.0%	0.0%
595	Pasco, Coastal	21.4%	-10.0%
736	Pasco, Remainder	24.0%	-10.0%
88 Wind	Pasco	10.0%	0.0%
42	Pinellas, Coastal	17.0%	-10.0%
46	Pinellas - Saint Petersburg	17.0%	-10.0%
81	Pinellas, Rem. Excl. Saint Petersburg	20.3%	-10.0%
42 Wind	Pinellas	10.0%	0.0%
50	Polk	17.0%	-10.0%
992	Putnam	17.0%	-10.0%
533	Saint Johns, Coastal	19.1%	-10.0%
702	Saint Johns, Remainder	17.0%	-10.0%
71 Wind	Saint Johns	10.0%	0.0%
562	Saint Lucie, Remainder	17.0%	-10.0%
183	Saint Lucie, Coastal	44.6%	-10.0%
77 Wind	Saint Lucie	10.0%	0.0%
607	Santa Rosa, Coastal	18.9%	-10.0%
724	Santa Rosa, Remainder	30.5%	-10.0%
92 Wind	Santa Rosa	10.0%	0.0%
583	Sarasota, Coastal	17.0%	-10.0%
715	Sarasota, Remainder	17.0%	-10.0%
49 Wind	Sarasota	10.0%	0.0%
50 Wind	Sarasota	10.0%	0.0%
51 Wind	Sarasota	10.0%	0.0%
512	Seminole	17.0%	-10.0%
921	Sumter	17.0%	-10.0%
933	Suwannee	17.0%	-10.0%
596	Taylor, Coastal	17.0%	-10.0%
737	Taylor, Remainder	17.0%	-10.0%
922	Union	17.0%	-10.0%
62	Volusia, Coastal	19.4%	-10.0%
63	Volusia, Remainder	38.1%	-10.0%
14 Wind	Volusia	10.0%	0.0%
15 Wind	Volusia	10.0%	0.0%
16 Wind	Volusia	10.0%	0.0%
608	Wakulla, Coastal	17.0%	-10.0%
725	Wakulla, Remainder	17.0%	-10.0%
58 Wind	Wakulla	10.0%	0.0%
609	Walton, Coastal	18.4%	-10.0%
726	Walton, Remainder	17.0%	-10.0%
75 Wind	Walton	10.0%	0.0%
934	Washington	17.0%	-10.0%

**Attachment B
Dwelling Fire Rate Changes**

		DP-1		DP-3	
		Wind	All Other	Wind	All Other
		Rate	Rate	Rate	Rate
Territory	Territory Description	Change	Change	Change	Change
192	Alachua	20.0%	-10.0%	22.0%	-10.0%
292	Baker	20.0%	-10.0%	22.0%	-10.0%
601	Bay, Coastal	20.0%	-10.0%	25.0%	-10.0%
721	Bay, Remainder	17.6%	-10.0%	22.0%	-10.0%
59 Wind	Bay	10.0%	0.0%	10.0%	0.0%
392	Bradford	20.0%	-10.0%	22.0%	-10.0%
57	Brevard, Coastal	18.2%	-10.0%	22.0%	-10.0%
64	Brevard, Remainder	22.4%	-10.0%	22.0%	-10.0%
60 Wind	Brevard	10.0%	0.0%	10.0%	0.0%
35	Broward, Hllwd & Ft. Ldrle	20.0%	-10.0%	22.0%	-10.0%
37	Broward, Rem. Excl. Ft. L. & Hlywd	0.0%	-10.0%	27.9%	-10.0%
361	Broward, Coastal	18.9%	-10.0%	22.0%	-10.0%
45 Wind	Broward	10.0%	0.0%	10.0%	0.0%
46 Wind	Broward	10.0%	0.0%	10.0%	0.0%
47 Wind	Broward	10.0%	0.0%	10.0%	0.0%
48 Wind	Broward	10.0%	0.0%	10.0%	0.0%
193	Calhoun	20.0%	-10.0%	22.0%	-10.0%
581	Charlotte, Coastal	20.0%	-10.0%	22.0%	-10.0%
711	Charlotte, Remainder	21.6%	-10.0%	22.0%	-10.0%
61 Wind	Charlotte	10.0%	0.0%	10.0%	0.0%
591	Citrus, Coastal	20.0%	-10.0%	22.0%	-10.0%
731	Citrus, Remainder	20.0%	-10.0%	22.0%	-10.0%
492	Clay	20.0%	-10.0%	22.0%	-10.0%
541	Collier, Coastal	20.0%	-10.0%	26.0%	-10.0%
551	Collier, Remainder	18.7%	-10.0%	22.0%	-10.0%
62 Wind	Collier	10.0%	0.0%	10.0%	0.0%
293	Columbia	20.0%	-10.0%	22.0%	-10.0%
30	Dade, Miami Beach	137.0%	-10.0%	76.5%	-10.0%
31	Dade, Coastal	0.0%	-10.0%	27.9%	-10.0%
32	Dade, Miami	17.5%	-10.0%	27.4%	-10.0%
33	Dade, Hialeah	19.7%	-10.0%	12.9%	6.9%
34	Dade, Rem Excl H.,M.,M.D.	20.0%	-10.0%	22.0%	0.7%
22 Wind	Dade	10.0%	0.0%	10.0%	0.0%
23 Wind	Dade	10.0%	0.0%	10.0%	0.0%
24 Wind	Dade	10.0%	0.0%	10.0%	0.0%
25 Wind	Dade	10.0%	0.0%	10.0%	0.0%
26 Wind	Dade	10.0%	0.0%	10.0%	0.0%
27 Wind	Dade	10.0%	0.0%	10.0%	0.0%
28 Wind	Dade	10.0%	0.0%	10.0%	0.0%
29 Wind	Dade	10.0%	0.0%	10.0%	0.0%
712	De Soto	20.0%	-10.0%	22.0%	-10.0%
592	Dixie, Coastal	20.0%	-10.0%	22.0%	-10.0%
732	Dixie, Remainder	20.0%	-10.0%	22.0%	-10.0%
39	Duval, Jacksonville	20.0%	-10.0%	22.0%	-10.0%
40	Duval, Remainder	0.0%	-10.0%	22.0%	-10.0%
41	Duval, Coastal	20.0%	-10.0%	22.0%	-10.0%
41 Wind	Duval	10.0%	0.0%	10.0%	0.0%
43	Escambia, Remainder	20.0%	-10.0%	26.3%	-10.0%
602	Escambia, Coastal	0.0%	-10.0%	22.0%	-10.0%
52 Wind	Escambia	10.0%	0.0%	10.0%	0.0%
53 Wind	Escambia	10.0%	0.0%	10.0%	0.0%
54 Wind	Escambia	10.0%	0.0%	10.0%	0.0%
531	Flagler, Coastal	0.0%	-10.0%	22.0%	-10.0%
701	Flagler, Remainder	20.0%	-10.0%	22.0%	-10.0%
83 Wind	Flagler	10.0%	0.0%	10.0%	0.0%
603	Franklin	20.0%	-10.0%	22.0%	-10.0%
65 Wind	Franklin	10.0%	0.0%	10.0%	0.0%
393	Gadsden	20.0%	-10.0%	22.0%	-10.0%
923	Gilchrist	20.0%	-10.0%	22.0%	-10.0%
552	Glades	20.0%	-10.0%	22.0%	-10.0%
604	Gulf, Coastal	20.0%	-10.0%	22.0%	-10.0%
722	Gulf, Remainder	20.0%	-10.0%	22.0%	-10.0%
66 Wind	Gulf	10.0%	0.0%	10.0%	0.0%
493	Hamilton	20.0%	-10.0%	25.6%	-10.0%
713	Hndee	20.0%	-10.0%	22.0%	-10.0%
553	Hendry	20.0%	-10.0%	22.0%	-10.0%
159	Hernando, Coastal	20.0%	-10.0%	22.0%	-10.0%
733	Hernando, Remainder	21.4%	-10.0%	28.7%	-10.0%
56 Wind	Hernando	10.0%	0.0%	10.0%	0.0%
714	Highlands	20.0%	-10.0%	22.0%	-10.0%
47	Hillsborough, Tampa	22.1%	-10.0%	22.0%	-10.0%
80	Hillsborough, Excl. Tampa	25.1%	-10.0%	21.8%	-10.0%
593	Holmes	20.0%	-10.0%	22.0%	-10.0%
181	Indian River, Coastal	33.5%	-10.0%	22.0%	-10.0%
561	Indian River, Remainder	20.0%	-10.0%	23.1%	-10.0%
76 Wind	Indian River	10.0%	0.0%	10.0%	0.0%
693	Jackson	20.0%	-10.0%	22.0%	-10.0%
605	Jefferson, Coastal	0.0%	-10.0%	0.0%	-10.0%
793	Jefferson, Remainder	0.0%	-10.0%	22.0%	-10.0%
893	Lafayette	0.0%	-10.0%	22.0%	-10.0%
692	Lake	21.8%	-10.0%	23.7%	-10.0%
542	Lee, Coastal	20.0%	-10.0%	22.0%	-10.0%
554	Lee, Remainder	20.5%	-10.0%	29.1%	-10.0%
17 Wind	Lee	10.0%	0.0%	10.0%	0.0%
18 Wind	Lee	10.0%	0.0%	10.0%	0.0%

Attachment B					
Dwelling Fire Rate Changes					
		DP-1		DP-3	
		Wind	All Other	Wind	All Other
		Rate	Rate	Rate	Rate
Territory	Territory Description	Change	Change	Change	Change
19 Wind	Lee	10.0%	0.0%	10.0%	0.0%
20 Wind	Lee	10.0%	0.0%	10.0%	0.0%
993	Leon	20.0%	-10.0%	22.0%	-10.0%
594	Levy, Coastal	20.0%	-10.0%	22.0%	-10.0%
734	Levy, Remainder	20.0%	-10.0%	22.0%	-10.0%
57 Wind	Levy	10.0%	0.0%	10.0%	0.0%
931	Liberty	20.0%	-10.0%	22.0%	-10.0%
932	Madison	20.0%	-10.0%	22.0%	-10.0%
582	Manatee, Coastal	19.0%	-10.0%	22.0%	-10.0%
735	Manatee, Remainder	18.3%	-10.0%	22.0%	-10.0%
68 Wind	Manatee	10.0%	0.0%	10.0%	0.0%
792	Marion	20.0%	-10.0%	22.0%	-10.0%
10	Martin, Remainder	18.1%	-10.0%	20.2%	-10.0%
182	Martin, Coastal	15.6%	-10.0%	18.4%	-10.0%
5	Monroe, Excl. Key West	0.0%	-10.0%	82.5%	-10.0%
7	Monroe, Key West	0.0%	-10.0%	89.2%	-10.0%
90 Wind	Monroe	10.0%	0.0%	10.0%	0.0%
532	Nassau, Coastal	20.0%	-10.0%	22.0%	-10.0%
892	Nassau, Remainder	20.3%	-10.0%	22.0%	-10.0%
69 Wind	Nassau	10.0%	0.0%	10.0%	0.0%
606	Okaloosa, Coastal	19.8%	-10.0%	24.9%	-10.0%
723	Okaloosa, Remainder	20.0%	-10.0%	20.7%	-10.0%
70 Wind	Okaloosa	10.0%	0.0%	10.0%	0.0%
555	Okeechobee	20.0%	-10.0%	22.0%	-10.0%
49	Orange, Orlando	25.6%	-10.0%	22.0%	-10.0%
90	Orange, Excl. Orlando	22.7%	-10.0%	23.7%	-10.0%
511	Osceola	27.2%	-10.0%	28.4%	-10.0%
38	Palm Beach, Remainder	20.0%	-10.0%	31.2%	-10.0%
362	Palm Beach, Coastal	0.0%	-10.0%	27.8%	-10.0%
94 Wind	Palm Beach	10.0%	0.0%	10.0%	0.0%
95 Wind	Palm Beach	10.0%	0.0%	10.0%	0.0%
96 Wind	Palm Beach	10.0%	0.0%	10.0%	0.0%
97 Wind	Palm Beach	10.0%	0.0%	10.0%	0.0%
595	Pasco, Coastal	20.0%	-10.0%	22.0%	-10.0%
736	Pasco, Remainder	19.5%	-10.0%	26.4%	-10.0%
88 Wind	Pasco	10.0%	0.0%	10.0%	0.0%
42	Pinellas, Coastal	20.0%	-10.0%	22.0%	-10.0%
46	Pinellas - Saint Petersburg	19.5%	-10.0%	22.7%	-10.0%
81	Pinellas, Rem. Excl. Saint Petersburg	19.5%	-10.0%	24.5%	-10.0%
42 Wind	Pinellas	10.0%	0.0%	10.0%	0.0%
50	Polk	23.4%	-10.0%	26.5%	-10.0%
992	Putnam	20.0%	-10.0%	22.0%	-10.0%
533	Saint Johns, Coastal	20.0%	-10.0%	22.0%	-10.0%
702	Saint Johns, Remainder	20.0%	-10.0%	22.0%	-10.0%
71 Wind	Saint Johns	10.0%	0.0%	10.0%	0.0%
183	Saint Lucie, Coastal	26.8%	-10.0%	34.5%	-10.0%
562	Saint Lucie, Remainder	20.0%	-10.0%	24.2%	-10.0%
77 Wind	Saint Lucie	10.0%	0.0%	10.0%	0.0%
607	Santa Rosa, Coastal	20.0%	-10.0%	22.0%	-10.0%
724	Santa Rosa, Remainder	16.8%	-10.0%	23.2%	-10.0%
92 Wind	Santa Rosa	10.0%	0.0%	10.0%	0.0%
583	Sarasota, Coastal	20.0%	-10.0%	22.0%	-10.0%
715	Sarasota, Remainder	20.0%	-10.0%	28.4%	-10.0%
49 Wind	Sarasota	10.0%	0.0%	10.0%	0.0%
50 Wind	Sarasota	10.0%	0.0%	10.0%	0.0%
51 Wind	Sarasota	10.0%	0.0%	10.0%	0.0%
512	Seminole	21.5%	-10.0%	22.0%	-10.0%
921	Sumter	25.5%	-10.0%	22.0%	-10.0%
933	Suwannee	20.0%	-10.0%	22.0%	-10.0%
596	Taylor, Coastal	20.0%	-10.0%	22.0%	-10.0%
737	Taylor, Remainder	20.0%	-10.0%	22.0%	-10.0%
922	Union	20.0%	-10.0%	22.0%	-10.0%
62	Volusia, Coastal	20.0%	-10.0%	22.0%	-10.0%
63	Volusia, Remainder	27.7%	-10.0%	31.4%	-10.0%
14 Wind	Volusia	10.0%	0.0%	10.0%	0.0%
15 Wind	Volusia	10.0%	0.0%	10.0%	0.0%
16 Wind	Volusia	10.0%	0.0%	10.0%	0.0%
608	Wakulla, Coastal	20.0%	-10.0%	22.0%	-10.0%
725	Wakulla, Remainder	20.0%	-10.0%	22.0%	-10.0%
58 Wind	Wakulla	10.0%	0.0%	10.0%	0.0%
609	Walton, Coastal	20.0%	-10.0%	22.0%	-10.0%
726	Walton, Remainder	20.0%	-10.0%	22.0%	-10.0%
75 Wind	Walton	10.0%	0.0%	10.0%	0.0%
934	Washington	20.0%	-10.0%	22.0%	-10.0%