

CITIZENS FILING FCP 21-003730 - PERSONAL LINES ACCOUNT - DWELLING FIRE				
STATEWIDE PROPOSED CHANGES BY POLICY TYPE				
	EARNED	CURRENT	PROPOSED	PROPOSED
POLICY	HOUSE	AVERAGE	AVERAGE	PERCENT
TYPE	YEARS	PREMIUM	PREMIUM	CHANGE
	(# OF POLICIES)			
DP-1	18,634	\$ 1,459.58	\$ 1,596.80	9.4%
DP-3	81,931	\$ 1,559.97	\$ 1,708.28	9.5%
TOTAL	100,565	\$ 1,541.37	\$ 1,687.62	9.5%

CITIZENS FILING FCP 21-003730 - PERSONAL LINES ACCOUNT - DWELLING FIRE
 DP-1 PROPOSED CHANGES BY TERRITORY

Region	Territory	Earned House Years	Earned Premium @ Current Rate Level (\$)	Current Average Annual Premium (\$)	Proposed Average Annual Premium (\$)	Current Percent Change (%)
Alachua	192	45.76	\$22,016.01	\$481.16	\$500.27	4.0
Baker	292	9.27	\$4,354.51	\$469.82	\$514.32	9.5
Bay	601	13.11	\$10,803.66	\$824.28	\$902.42	9.5
Bay	721	22.66	\$21,688.52	\$956.99	\$1,045.39	9.2
Bay	59 Wind	14.68	\$21,946.78	\$1,494.52	\$1,614.15	8.0
Bradford	392	12.73	\$8,901.11	\$698.99	\$750.47	7.4
Brevard	57	29.99	\$38,478.24	\$1,282.98	\$1,397.57	8.9
Brevard	64	139.61	\$129,536.05	\$927.82	\$1,003.39	8.1
Brevard	60 Wind	15.39	\$22,936.93	\$1,490.23	\$1,624.24	9.0
Broward	35	459.86	\$647,376.37	\$1,407.76	\$1,532.76	8.9
Broward	361	5.99	\$1,966.88	\$328.42	\$328.00	-0.1
Broward	37	2017.78	\$2,783,983.34	\$1,379.73	\$1,505.75	9.1
Broward	45 Wind	46.68	\$81,641.53	\$1,749.11	\$1,907.29	9.0
Broward	46 Wind	49.69	\$148,596.42	\$2,990.47	\$3,245.76	8.5
Broward	47 Wind	180.27	\$459,960.58	\$2,551.45	\$2,781.28	9.0
Broward	48 Wind	429.15	\$1,067,326.39	\$2,487.08	\$2,708.14	8.9
Calhoun	193	1	\$758.90	\$756.85	\$833.00	10.1
Charlotte	581	40.21	\$40,646.54	\$1,010.91	\$1,098.93	8.7
Charlotte	711	128.12	\$107,552.08	\$839.49	\$907.11	8.1
Charlotte	61 Wind	7.34	\$14,586.86	\$1,988.12	\$2,138.95	7.6
Citrus	591	9.57	\$6,605.08	\$690.19	\$727.90	5.5
Citrus	731	78.7	\$41,814.07	\$531.34	\$546.55	2.9
Clay	492	40.45	\$19,114.91	\$472.53	\$514.41	8.9
Collier	551	70.99	\$85,926.79	\$1,210.43	\$1,315.28	8.7
Collier	541	33.44	\$42,364.09	\$1,266.74	\$1,379.23	8.9
Collier	62 Wind	9.76	\$23,799.27	\$2,438.02	\$2,657.73	9.0
Columbia	293	13.19	\$8,328.96	\$631.64	\$658.99	4.3
Dade	30	19.87	\$9,790.08	\$492.76	\$481.92	-2.2
Dade	31	7.52	\$4,336.02	\$576.56	\$634.36	10.0
Dade	32	1,237.98	\$2,724,348.21	\$2,200.64	\$2,404.91	9.3
Dade	33	785.84	\$1,186,810.53	\$1,510.24	\$1,648.34	9.1
Dade	34	4,029.39	\$6,550,266.94	\$1,625.62	\$1,776.29	9.3
Dade	22 Wind	106.39	\$270,024.26	\$2,537.96	\$2,767.01	9.0
Dade	23 Wind	115.26	\$296,113.55	\$2,569.01	\$2,800.08	9.0
Dade	24 Wind	230.69	\$673,566.81	\$2,919.78	\$3,185.42	9.1
Dade	25 Wind	191.72	\$531,676.27	\$2,773.14	\$3,024.94	9.1
Dade	26 Wind	45.97	\$97,079.29	\$2,111.57	\$2,307.28	9.3
Dade	27 Wind	150.89	\$355,451.87	\$2,355.70	\$2,569.90	9.1
Dade	28 Wind	208.92	\$452,828.26	\$2,167.44	\$2,366.48	9.2
Dade	29 Wind	130.24	\$190,216.16	\$1,460.56	\$1,586.78	8.6
DeSoto	712	11.25	\$8,175.47	\$726.39	\$794.04	9.3
Dixie	592	3.01	\$2,604.96	\$865.95	\$944.49	9.1
Dixie	732	1	\$905.27	\$902.83	\$940.15	4.1
Duval	39	126.57	\$71,904.88	\$568.12	\$623.57	9.8
Duval	40	0	\$0.00	\$0.00	\$0.00	0.0
Duval	41	6.89	\$5,738.05	\$833.09	\$911.21	9.4
Duval	41 Wind	4.13	\$6,591.11	\$1,595.29	\$1,736.93	8.9
Escambia	54 Wind	27.96	\$44,801.99	\$1,602.57	\$1,734.88	8.3
Escambia	43	66.71	\$65,228.14	\$977.79	\$1,062.53	8.7
Escambia	52 Wind	7.02	\$19,014.16	\$2,708.88	\$2,956.77	9.2
Escambia	53 Wind	1	\$1,094.62	\$1,091.68	\$1,194.37	9.4
Escambia	602	0	\$0.00	\$0.00	\$0.00	0.0
Flagler	531	0	\$0.00	\$0.00	\$0.00	0.0
Flagler	701	0.58	\$390.51	\$675.39	\$742.40	9.9
Flagler	83 Wind	3.2	\$3,619.74	\$1,131.13	\$1,218.83	7.8
Franklin	603	3.23	\$1,486.51	\$460.19	\$490.79	6.6
Franklin	65 Wind	1.16	\$6,178.03	\$5,330.48	\$5,783.63	8.5
Gadsden	393	23.67	\$10,701.49	\$452.09	\$488.58	8.1
Gilchrist	923	4.01	\$2,035.73	\$507.55	\$541.05	6.6
Glades	552	1.02	\$858.81	\$840.40	\$926.51	10.2
Gulf	604	0	\$0.00	\$0.00	\$0.00	0.0
Gulf	722	1	\$988.66	\$985.90	\$1,084.05	10.0
Gulf	66 Wind	1.71	\$5,303.14	\$3,107.07	\$3,400.18	9.4
Hamilton	493	1.24	\$224.07	\$180.54	\$158.08	-12.4
Hardee	713	3.01	\$3,528.78	\$1,173.09	\$1,289.67	9.9
Hendry	553	33.4	\$20,514.58	\$614.22	\$672.13	9.4
Hernando	159	23.73	\$16,162.38	\$681.12	\$695.67	2.1
Hernando	733	235.74	\$160,379.38	\$680.33	\$680.03	0.0
Hernando	56 Wind	13.04	\$20,610.88	\$1,580.13	\$1,719.39	8.8
Highlands	714	13.5	\$11,283.53	\$835.57	\$913.19	9.3
Hillsborough	47	340.20	\$288,565.76	\$848.22	\$984.93	16.1
Hillsborough	80	330.60	\$302,711.86	\$915.64	\$1,061.12	15.9
Holmes	593	0.83	\$1,537.45	\$1,851.91	\$2,037.26	10.0
Indian River	561	103.57	\$94,589.16	\$913.29	\$992.88	8.7
Indian River	181	0	\$0.00	\$0.00	\$0.00	0.0
Indian River	76 Wind	10.07	\$23,669.77	\$2,351.50	\$2,567.52	9.2
Jackson	693	5.47	\$5,562.03	\$1,017.62	\$1,096.92	7.8
Jefferson	605	0	\$0.00	\$0.00	\$0.00	0.0
Jefferson	793	3.62	\$1,816.00	\$501.38	\$543.72	8.4
Lafayette	893	2.01	\$797.19	\$397.50	\$409.27	3.0
Lake	692	29.96	\$19,949.18	\$665.76	\$702.59	5.5
Lee	542	11.7	\$3,350.39	\$286.34	\$280.01	-2.2
Lee	554	261.04	\$191,037.89	\$731.84	\$797.02	8.9
Lee	17 Wind	27.36	\$71,298.28	\$2,605.83	\$2,846.05	9.2
Lee	18 Wind	8.9	\$15,992.82	\$1,797.73	\$1,934.80	7.6
Lee	19 Wind	0	\$0.00	\$0.00	\$0.00	0.0
Lee	20 Wind	3.39	\$5,390.88	\$1,591.92	\$1,682.57	5.7
Leon	993	43.72	\$18,497.64	\$423.09	\$457.60	8.2
Levy	594	7.82	\$7,330.66	\$937.53	\$1,136.24	21.2
Levy	734	3.09	\$1,776.78	\$574.41	\$619.62	7.9
Levy	57 Wind	4.01	\$9,807.34	\$2,445.11	\$2,779.21	13.7

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 DP-1 PROPOSED CHANGES BY TERRITORY

Region	Territory	Earned House Years	Earned Premium @ Current Rate Level (\$)	Current Average Annual Premium (\$)	Proposed Average Annual Premium (\$)	Current Percent Change (%)
Liberty	931	0.63	\$486.74	\$769.18	\$831.39	8.1
Madison	932	3.02	\$2,456.60	\$814.39	\$848.91	4.2
Manatee	582	16.08	\$20,808.56	\$1,293.92	\$1,415.25	9.4
Manatee	735	423.85	\$316,874.41	\$747.61	\$808.53	8.1
Manatee	68 Wind	7.46	\$19,859.60	\$2,662.04	\$2,906.61	9.2
Marion	792	65.28	\$36,927.68	\$565.64	\$641.21	13.4
Martin	10	86.58	\$127,436.50	\$1,471.82	\$1,605.10	9.1
Martin	182	2.67	\$4,039.55	\$1,510.62	\$1,650.80	9.3
Monroe	5	12.36	\$7,044.35	\$569.71	\$546.98	-4.0
Monroe	7	0.01	\$4.98	\$905.00	\$905.00	0.0
Monroe	90 Wind	44.78	\$150,922.30	\$3,370.63	\$3,671.15	8.9
Nassau	532	4.01	\$5,077.74	\$1,265.98	\$1,385.30	9.4
Nassau	892	2.71	\$1,701.83	\$628.72	\$690.88	9.9
Nassau	69 Wind	0	\$0.00	\$0.00	\$0.00	0.0
Okaloosa	606	1.89	\$3,201.39	\$1,696.01	\$1,853.83	9.3
Okaloosa	723	71.41	\$66,311.17	\$928.54	\$1,015.18	9.3
Okaloosa	70 Wind	0	\$0.00	\$0.00	\$0.00	0.0
Okeechobee	555	4.73	\$3,538.00	\$748.64	\$823.96	10.1
Orange	49	25.4	\$12,153.96	\$478.55	\$523.75	9.4
Orange	90	109.35	\$80,620.64	\$737.27	\$806.02	9.3
Osceola	511	36.79	\$32,102.81	\$872.54	\$952.73	9.2
Palm Beach	362	13	\$7,437.20	\$571.98	\$571.98	0.0
Palm Beach	38	1,042.75	\$1,345,302.01	\$1,290.14	\$1,395.39	8.2
Palm Beach	94 Wind	24.63	\$54,534.49	\$2,213.86	\$2,410.66	8.9
Palm Beach	95 Wind	175.22	\$445,383.15	\$2,541.82	\$2,753.33	8.3
Palm Beach	96 Wind	400.08	\$883,310.51	\$2,207.84	\$2,390.29	8.3
Palm Beach	97 Wind	93.82	\$97,076.40	\$1,034.71	\$1,120.76	8.3
Pasco	595	38.1	\$6,872.09	\$180.35	\$216.68	20.1
Pasco	736	507.38	\$373,877.17	\$736.88	\$873.19	18.5
Pasco	88 Wind	84.62	\$97,762.36	\$1,155.25	\$1,299.42	12.5
Pinellas	42	29.18	\$12,614.39	\$432.28	\$401.95	-7.0
Pinellas	46	461.05	\$467,298.88	\$1,013.56	\$1,077.09	6.3
Pinellas	81	898.92	\$845,372.45	\$940.43	\$1,100.76	17.0
Pinellas	42 Wind	36.61	\$60,123.94	\$1,642.37	\$1,755.31	6.9
Polk	50	50.48	\$38,700.38	\$766.62	\$834.46	8.8
Putnam	992	17.7	\$12,153.25	\$686.48	\$751.27	9.4
Santa Rosa	607	0	\$0.00	\$0.00	\$0.00	0.0
Santa Rosa	724	30.7	\$42,645.71	\$1,389.31	\$1,513.59	8.9
Santa Rosa	92 Wind	6.51	\$11,948.24	\$1,834.72	\$1,998.65	8.9
Sarasota	583	29.58	\$9,061.08	\$306.29	\$288.70	-5.7
Sarasota	715	191.31	\$145,981.46	\$763.08	\$823.89	8.0
Sarasota	49 Wind	43.65	\$66,058.90	\$1,513.22	\$1,641.83	8.5
Sarasota	50 Wind	45.35	\$54,420.36	\$1,199.92	\$1,293.27	7.8
Sarasota	51 Wind	9.3	\$11,216.08	\$1,206.19	\$1,292.39	7.1
Seminole	512	39.19	\$25,992.12	\$663.16	\$724.49	9.2
St. Johns	533	9.59	\$5,221.30	\$544.50	\$583.32	7.1
St. Johns	702	13.19	\$10,419.44	\$789.68	\$855.19	8.3
St. Johns	71 Wind	0	\$0.00	\$0.00	\$0.00	0.0
St. Lucie	562	126.91	\$160,686.75	\$1,266.15	\$1,378.02	8.8
St. Lucie	183	10.52	\$11,979.44	\$1,138.68	\$1,239.85	8.9
St. Lucie	77 Wind	4.97	\$18,175.16	\$3,659.26	\$3,973.42	8.6
Sumter	921	9.21	\$7,407.06	\$803.88	\$880.00	9.5
Suwannee	933	3.5	\$2,024.73	\$578.73	\$619.58	7.1
Taylor	596	5.07	\$5,331.24	\$1,051.84	\$1,106.59	5.2
Taylor	737	3.7	\$3,175.54	\$857.30	\$912.43	6.4
Union	922	5.01	\$3,966.86	\$791.22	\$860.29	8.7
Volusia	62	13.75	\$3,086.35	\$224.49	\$238.44	6.2
Volusia	63	113.93	\$73,294.80	\$643.34	\$699.07	8.7
Volusia	14 Wind	32.3	\$39,660.28	\$1,227.92	\$1,337.88	9.0
Volusia	15 Wind	48.48	\$46,922.13	\$967.82	\$1,058.03	9.3
Volusia	16 Wind	1	\$1,083.87	\$1,080.95	\$1,080.95	0.0
Wakulla	608	1	\$841.27	\$839.00	\$907.55	8.2
Wakulla	725	5.08	\$3,118.61	\$614.30	\$670.57	9.2
Wakulla	58 Wind	0	\$0.00	\$0.00	\$0.00	0.0
Walton	609	3.01	\$764.25	\$254.06	\$254.06	0.0
Walton	726	18.62	\$13,435.32	\$721.70	\$783.22	8.5
Walton	75 Wind	9.84	\$17,270.65	\$1,754.97	\$1,912.03	8.9
Washington	934	5.01	\$3,838.14	\$765.52	\$842.41	10.0
Total:		18,634.04	\$27,197,939.69	\$1,459.58	\$1,596.80	9.4

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DP-1 PROPOSED CHANGES BY COUNTY

Region	Earned House Years	Earned Premium @ Current Rate Level (\$)	Current Average Annual Premium (\$)	Proposed Average Annual Premium (\$)	Current Percent Change (%)
Alachua	45.76	\$22,016.01	\$481.16	\$500.27	4.0
Baker	9.27	\$4,354.51	\$469.82	\$514.32	9.5
Bay	50.45	\$54,438.96	\$1,078.91	\$1,173.74	8.8
Bradford	12.73	\$8,901.11	\$698.99	\$750.47	7.4
Brevard	184.99	\$190,951.22	\$1,032.19	\$1,118.94	8.4
Broward	3,189.42	\$5,190,851.51	\$1,627.52	\$1,774.30	9.0
Calhoun	1	\$758.90	\$756.85	\$833.00	10.1
Charlotte	175.67	\$162,785.48	\$926.72	\$1,002.49	8.2
Citrus	88.27	\$48,419.15	\$548.56	\$566.21	3.2
Clay	40.45	\$19,114.91	\$472.53	\$514.41	8.9
Collier	114.19	\$152,090.15	\$1,331.84	\$1,448.75	8.8
Columbia	13.19	\$8,328.96	\$631.64	\$658.99	4.3
Dade	7,260.68	\$13,342,508.25	\$1,837.63	\$2,006.85	9.2
DeSoto	11.25	\$8,175.47	\$726.39	\$794.04	9.3
Dixie	4.01	\$3,510.23	\$875.15	\$943.41	7.8
Duval	137.59	\$84,234.04	\$612.22	\$671.39	9.7
Escambia	102.69	\$130,138.91	\$1,267.35	\$1,376.37	8.6
Flagler	3.78	\$4,010.25	\$1,061.20	\$1,145.73	8.0
Franklin	4.39	\$7,664.54	\$1,747.10	\$1,889.35	8.1
Gadsden	23.67	\$10,701.49	\$452.09	\$488.58	8.1
Gilchrist	4.01	\$2,035.73	\$507.55	\$541.05	6.6
Glades	1.02	\$858.81	\$840.40	\$926.51	10.2
Gulf	2.71	\$6,291.80	\$2,324.35	\$2,545.52	9.5
Hamilton	1.24	\$224.07	\$180.54	\$158.08	-12.4
Hardee	3.01	\$3,528.78	\$1,173.09	\$1,289.67	9.9
Hendry	33.4	\$20,514.58	\$614.22	\$672.13	9.4
Hernando	272.51	\$197,152.64	\$723.46	\$731.13	1.1
Highlands	13.5	\$11,283.53	\$835.57	\$913.19	9.3
Hillsborough	670.80	\$591,277.62	\$881.45	\$1,022.48	16.0
Holmes	0.83	\$1,537.45	\$1,851.91	\$2,037.26	10.0
Indian River	113.64	\$118,258.93	\$1,040.73	\$1,132.41	8.8
Jackson	5.47	\$5,562.03	\$1,017.62	\$1,096.92	7.8
Jefferson	3.62	\$1,816.00	\$501.38	\$543.72	8.4
Lafayette	2.01	\$797.19	\$397.50	\$409.27	3.0
Lake	29.96	\$19,949.18	\$665.76	\$702.59	5.5
Lee	312.39	\$287,070.26	\$918.98	\$999.14	8.7
Leon	43.72	\$18,497.64	\$423.09	\$457.60	8.2
Levy	14.92	\$18,914.78	\$1,267.51	\$1,470.82	16.0
Liberty	0.63	\$486.74	\$769.18	\$831.39	8.1
Madison	3.02	\$2,456.60	\$814.39	\$848.91	4.2
Manatee	447.39	\$357,542.57	\$799.17	\$865.32	8.3
Marion	65.28	\$36,927.68	\$565.64	\$641.21	13.4
Martin	89.25	\$131,476.05	\$1,472.98	\$1,606.47	9.1
Monroe	57.15	\$157,971.63	\$2,764.44	\$2,994.99	8.3
Nassau	6.72	\$6,779.57	\$1,008.99	\$1,105.26	9.5
Okaloosa	73.3	\$69,512.56	\$948.33	\$1,036.80	9.3
Okeechobee	4.73	\$3,538.00	\$748.64	\$823.96	10.1
Orange	134.75	\$92,774.60	\$688.50	\$752.81	9.3
Osceola	36.79	\$32,102.81	\$872.54	\$952.73	9.2
Palm Beach	1,749.50	\$2,833,043.76	\$1,619.33	\$1,752.36	8.2
Pasco	630.10	\$478,511.62	\$759.41	\$890.73	17.3
Pinellas	1,425.76	\$1,385,409.66	\$971.70	\$1,095.61	12.8
Polk	50.48	\$38,700.38	\$766.62	\$834.46	8.8
Putnam	17.7	\$12,153.25	\$686.48	\$751.27	9.4
Santa Rosa	37.21	\$54,593.95	\$1,467.24	\$1,598.45	8.9
Sarasota	319.19	\$286,737.88	\$898.31	\$966.49	7.6
Seminole	39.19	\$25,992.12	\$663.16	\$724.49	9.2
St. Johns	22.78	\$15,640.74	\$686.46	\$740.74	7.9
St. Lucie	142.4	\$190,841.35	\$1,340.26	\$1,458.40	8.8
Sumter	9.21	\$7,407.06	\$803.88	\$880.00	9.5
Suwannee	3.5	\$2,024.73	\$578.73	\$619.58	7.1
Taylor	8.77	\$8,506.78	\$969.76	\$1,024.68	5.7
Union	5.01	\$3,966.86	\$791.22	\$860.29	8.7
Volusia	209.46	\$164,047.43	\$783.18	\$852.25	8.8
Wakulla	6.08	\$3,959.88	\$651.26	\$709.55	9.0
Walton	31.47	\$31,470.22	\$1,000.05	\$1,085.56	8.6
Washington	5.01	\$3,838.14	\$765.52	\$842.41	10.0
Total:	18,634.04	\$27,197,939.69	\$1,459.58	\$1,596.80	9.4

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Region	Territory	Earned House Years	Earned Premium @ Current Rate Level (\$)	Current Average Annual Premium (\$)	Proposed Average Annual Premium (\$)	Current Percent Change (%)
Alachua	192	254.05	\$144,559.89	\$569.02	\$619.23	8.8
Baker	292	11.79	\$10,826.86	\$918.60	\$1,008.26	9.8
Bay	601	52.45	\$59,195.89	\$1,128.62	\$1,235.93	9.5
Bay	721	206.89	\$214,901.95	\$1,038.71	\$1,140.98	9.8
Bay	59 Wind	71.24	\$91,358.80	\$1,282.32	\$1,403.36	9.4
Bradford	392	10.09	\$6,357.10	\$630.19	\$691.57	9.7
Brevard	57	292.09	\$462,354.74	\$1,582.91	\$1,727.06	9.1
Brevard	64	933.18	\$885,964.10	\$949.40	\$1,037.62	9.3
Brevard	60 Wind	76.44	\$113,872.35	\$1,489.67	\$1,626.21	9.2
Broward	35	1454.47	\$2,710,341.66	\$1,863.45	\$2,048.94	10.0
Broward	361	125.95	\$66,364.59	\$526.90	\$536.46	1.8
Broward	37	11,427.71	\$13,966,247.84	\$1,222.14	\$1,343.49	9.9
Broward	45 Wind	877.56	\$956,315.90	\$1,089.75	\$1,192.49	9.4
Broward	46 Wind	660.55	\$1,172,189.75	\$1,774.57	\$1,947.58	9.7
Broward	47 Wind	996.84	\$1,989,132.27	\$1,995.44	\$2,191.23	9.8
Broward	48 Wind	1286.1	\$2,868,937.30	\$2,230.73	\$2,449.70	9.8
Calhoun	193	7.02	\$5,190.67	\$739.52	\$811.47	9.7
Charlotte	581	287.69	\$349,160.07	\$1,213.68	\$1,325.22	9.2
Charlotte	711	575.73	\$587,052.44	\$1,019.66	\$1,114.52	9.3
Charlotte	61 Wind	44.58	\$81,141.90	\$1,820.34	\$1,987.34	9.2
Citrus	591	22.7	\$29,561.59	\$1,302.18	\$1,438.50	10.5
Citrus	731	115.65	\$92,862.85	\$802.97	\$887.07	10.5
Clay	492	57.63	\$49,827.25	\$864.56	\$948.31	9.7
Collier	551	292.79	\$317,323.76	\$1,083.78	\$1,175.89	8.5
Collier	541	171.05	\$181,098.83	\$1,058.77	\$1,159.39	9.5
Collier	62 Wind	222.7	\$297,743.78	\$1,336.96	\$1,462.45	9.4
Columbia	293	20.62	\$11,405.77	\$553.24	\$605.37	9.4
Dade	30	143.68	\$75,439.52	\$525.04	\$525.04	0.0
Dade	31	83.94	\$34,715.90	\$413.56	\$425.09	2.8
Dade	32	3,821.78	\$10,938,119.56	\$2,862.05	\$3,128.27	9.3
Dade	33	2011.39	\$4,689,489.89	\$2,331.46	\$2,541.72	9.0
Dade	34	12,575.74	\$28,067,170.45	\$2,231.85	\$2,448.62	9.7
Dade	22 Wind	1853.88	\$2,919,050.02	\$1,574.57	\$1,721.86	9.4
Dade	23 Wind	1855.59	\$1,601,399.27	\$863.01	\$943.72	9.4
Dade	24 Wind	533.7	\$1,249,766.66	\$2,341.69	\$2,559.10	9.3
Dade	25 Wind	471.38	\$913,247.64	\$1,937.38	\$2,121.89	9.5
Dade	26 Wind	161.53	\$384,414.36	\$2,379.77	\$2,609.86	9.7
Dade	27 Wind	438.81	\$1,394,679.84	\$3,178.30	\$3,485.05	9.7
Dade	28 Wind	574.23	\$1,430,288.62	\$2,490.79	\$2,731.73	9.7
Dade	29 Wind	449.41	\$763,172.65	\$1,698.16	\$1,854.64	9.2
DeSoto	712	17.23	\$21,447.15	\$1,244.55	\$1,355.28	8.9
Dixie	592	3.36	\$5,140.44	\$1,527.85	\$1,671.64	9.4
Dixie	732	1.9	\$1,835.02	\$967.84	\$1,056.51	9.2
Duval	39	364.19	\$290,577.13	\$797.87	\$871.38	9.2
Duval	40	1	\$409.74	\$408.59	\$443.46	8.5
Duval	41	62.95	\$53,926.78	\$856.69	\$937.46	9.4
Duval	41 Wind	22.35	\$34,289.26	\$1,534.36	\$1,679.98	9.5
Escambia	602	0	\$0.00	\$0.00	\$0.00	0.0
Escambia	43	194.99	\$241,123.19	\$1,236.62	\$1,353.82	9.5
Escambia	52 Wind	32.16	\$68,700.92	\$2,136.28	\$2,335.55	9.3
Escambia	53 Wind	13.09	\$31,163.73	\$2,380.64	\$2,605.23	9.4
Escambia	54 Wind	125.85	\$190,269.45	\$1,511.89	\$1,655.79	9.5
Flagler	531	0	\$0.00	\$0.00	\$0.00	0.0
Flagler	701	11.82	\$10,597.95	\$896.89	\$981.31	9.4
Flagler	83 Wind	11.76	\$19,456.73	\$1,654.67	\$1,810.87	9.4
Franklin	603	11.36	\$13,707.11	\$1,206.46	\$1,321.59	9.5
Franklin	65 Wind	8.08	\$38,749.80	\$4,792.98	\$5,245.34	9.4
Gadsden	393	23.58	\$23,957.92	\$1,015.85	\$1,114.36	9.7
Gilchrist	923	5.38	\$5,288.57	\$983.81	\$1,078.28	9.6
Glades	552	4.97	\$8,706.98	\$1,752.89	\$1,922.58	9.7
Gulf	604	1.49	\$2,339.55	\$1,566.91	\$1,717.00	9.6
Gulf	722	3.65	\$2,630.28	\$721.30	\$792.32	9.8
Gulf	66 Wind	10.06	\$37,331.62	\$3,709.79	\$4,060.91	9.5
Hamilton	493	2.08	\$1,629.78	\$782.76	\$860.55	9.9
Hardee	713	4.01	\$5,437.64	\$1,355.75	\$1,485.97	9.6
Hendry	553	27.76	\$33,321.76	\$1,200.53	\$1,317.09	9.7
Hernando	159	71.13	\$72,713.70	\$1,022.32	\$1,041.62	1.9
Hernando	733	1346.98	\$1,307,084.11	\$970.38	\$1,008.36	3.9
Hernando	56 Wind	47.58	\$84,994.91	\$1,786.54	\$1,920.81	7.5
Highlands	714	53.95	\$54,430.71	\$1,008.91	\$1,098.64	8.9
Hillsborough	47	1823.46	\$2,207,084.28	\$1,210.39	\$1,332.77	10.1
Hillsborough	80	2131.64	\$2,173,772.40	\$1,019.77	\$1,119.28	9.8
Holmes	593	4.58	\$3,107.77	\$678.05	\$744.33	9.8
Indian River	561	233.33	\$198,948.80	\$852.66	\$925.13	8.5
Indian River	181	2.06	\$1,669.11	\$810.09	\$810.09	0.0
Indian River	76 Wind	53.56	\$80,824.61	\$1,508.93	\$1,639.00	8.6
Jackson	693	24.01	\$24,009.37	\$999.93	\$1,097.43	9.8
Jefferson	605	0	\$0.00	\$0.00	\$0.00	0.0
Jefferson	793	12.18	\$11,563.85	\$949.34	\$1,042.73	9.8
Lafayette	893	2.01	\$2,501.92	\$1,247.53	\$1,368.42	9.7
Lake	692	96.5	\$88,752.41	\$919.74	\$1,009.43	9.8
Lee	542	41.67	\$24,208.91	\$580.91	\$622.78	7.2
Lee	554	964.54	\$917,126.89	\$950.84	\$1,034.61	8.8
Lee	17 Wind	145.35	\$313,210.95	\$2,154.91	\$2,355.23	9.3
Lee	18 Wind	55.67	\$100,900.28	\$1,812.60	\$1,977.57	9.1
Lee	19 Wind	8.21	\$16,422.02	\$1,999.34	\$2,179.83	9.0
Lee	20 Wind	24.56	\$39,334.20	\$1,601.82	\$1,738.80	8.6
Leon	993	140.28	\$98,628.28	\$703.10	\$770.06	9.5
Levy	594	6.02	\$8,292.11	\$1,376.38	\$1,509.32	9.7
Levy	734	10.51	\$11,934.62	\$1,135.57	\$1,241.74	9.3
Levy	57 Wind	9.52	\$15,971.01	\$1,677.03	\$1,832.31	9.3

CITIZENS FILING FCP 21-003730 - PERSONAL LINES ACCOUNT - DWELLING FIRE
 DP-3 PROPOSED CHANGES BY TERRITORY

Region	Territory	Earned House Years	Earned Premium @ Current Rate Level (\$)	Current Average Annual Premium (\$)	Proposed Average Annual Premium (\$)	Current Percent Change (%)
Liberty	931	5.07	\$3,871.95	\$763.08	\$838.20	9.8
Madison	932	10.53	\$7,935.41	\$753.69	\$826.47	9.7
Manatee	582	116.53	\$261,459.88	\$2,243.62	\$2,454.50	9.4
Manatee	735	880.31	\$837,858.75	\$951.78	\$1,034.79	8.7
Manatee	68 Wind	91.76	\$166,495.74	\$1,814.37	\$1,985.12	9.4
Marion	792	93.96	\$70,824.93	\$753.81	\$830.00	10.1
Martin	10	236.85	\$351,514.91	\$1,484.10	\$1,623.99	9.4
Martin	182	26.37	\$29,683.42	\$1,125.67	\$1,232.71	9.5
Monroe	5	21.26	\$20,234.04	\$951.72	\$1,042.43	9.5
Monroe	7	2.99	\$2,825.19	\$946.08	\$1,014.65	7.2
Monroe	90 Wind	444.18	\$1,618,574.41	\$3,643.97	\$3,984.53	9.3
Nassau	532	23.26	\$24,389.43	\$1,048.54	\$1,150.26	9.7
Nassau	892	15.26	\$18,195.21	\$1,192.10	\$1,279.05	7.3
Nassau	69 Wind	2.38	\$2,896.66	\$1,216.72	\$1,334.67	9.7
Okaloosa	606	31.92	\$40,219.99	\$1,260.01	\$1,377.65	9.3
Okaloosa	723	190.96	\$222,297.04	\$1,164.07	\$1,273.43	9.4
Okaloosa	70 Wind	22.35	\$27,435.17	\$1,227.66	\$1,342.16	9.3
Okeechobee	555	4.53	\$6,251.42	\$1,378.70	\$1,511.27	9.6
Orange	49	163.03	\$108,079.64	\$662.95	\$711.61	7.3
Orange	90	391.72	\$350,816.75	\$895.58	\$975.81	9.0
Osceola	511	182.13	\$124,775.78	\$685.10	\$742.44	8.4
Palm Beach	362	53.56	\$45,067.50	\$841.45	\$887.59	5.5
Palm Beach	38	5,833.04	\$7,569,502.72	\$1,297.69	\$1,422.82	9.6
Palm Beach	94 Wind	287.33	\$512,391.70	\$1,783.31	\$1,952.50	9.5
Palm Beach	95 Wind	819.02	\$1,781,985.06	\$2,175.76	\$2,383.41	9.5
Palm Beach	96 Wind	1498.5	\$3,319,763.97	\$2,215.39	\$2,427.69	9.6
Palm Beach	97 Wind	371.85	\$572,390.26	\$1,539.30	\$1,687.71	9.6
Pasco	595	133.07	\$59,545.17	\$447.49	\$474.10	5.9
Pasco	736	1990.24	\$1,983,100.91	\$996.41	\$1,109.65	11.4
Pasco	88 Wind	570.9	\$818,661.91	\$1,433.98	\$1,580.32	10.2
Pinellas	42	101.75	\$62,276.71	\$612.03	\$623.14	1.8
Pinellas	46	2989.09	\$3,531,783.48	\$1,181.56	\$1,288.07	9.0
Pinellas	81	6487.99	\$7,190,288.37	\$1,108.25	\$1,214.29	9.6
Pinellas	42 Wind	414.51	\$812,202.76	\$1,959.44	\$2,140.05	9.2
Polk	50	257.65	\$258,657.27	\$1,003.92	\$1,101.41	9.7
Putnam	992	32.5	\$24,916.08	\$766.69	\$841.64	9.8
Santa Rosa	607	0	\$0.00	\$0.00	\$0.00	0.0
Santa Rosa	724	53.1	\$87,643.89	\$1,650.50	\$1,806.02	9.4
Santa Rosa	92 Wind	21.32	\$62,251.00	\$2,920.11	\$3,194.34	9.4
Sarasota	715	945.76	\$1,031,509.48	\$1,090.67	\$1,191.40	9.2
Sarasota	583	66.64	\$38,385.41	\$575.98	\$575.98	0.0
Sarasota	49 Wind	359.15	\$512,584.61	\$1,427.20	\$1,559.59	9.3
Sarasota	50 Wind	300.11	\$374,638.12	\$1,248.34	\$1,362.87	9.2
Sarasota	51 Wind	88.65	\$91,476.01	\$1,031.86	\$1,120.35	8.6
Seminole	512	180.91	\$137,354.30	\$759.25	\$828.17	9.1
St. Johns	533	37.5	\$38,641.97	\$1,030.50	\$1,109.32	7.6
St. Johns	702	77.13	\$67,554.63	\$875.86	\$959.43	9.5
St. Johns	71 Wind	18.4	\$27,323.88	\$1,484.78	\$1,617.05	8.9
St. Lucie	562	425.65	\$478,735.28	\$1,124.73	\$1,231.47	9.5
St. Lucie	183	15.13	\$19,273.45	\$1,273.96	\$1,391.61	9.2
St. Lucie	77 Wind	61.42	\$70,199.91	\$1,142.86	\$1,248.45	9.2
Sumter	921	35.72	\$26,930.35	\$754.03	\$826.36	9.6
Suwannee	933	8.96	\$9,227.74	\$1,029.38	\$1,130.43	9.8
Taylor	596	11.1	\$18,221.94	\$1,641.01	\$1,796.86	9.5
Taylor	737	1.79	\$2,700.54	\$1,511.81	\$1,659.78	9.8
Union	922	1	\$909.12	\$906.67	\$996.17	9.9
Volusia	62	8.76	\$4,197.56	\$479.08	\$479.08	0.0
Volusia	63	297.75	\$282,586.85	\$949.08	\$1,041.29	9.7
Volusia	14 Wind	115.91	\$150,065.76	\$1,294.67	\$1,407.36	8.7
Volusia	15 Wind	98.74	\$102,804.95	\$1,041.19	\$1,140.90	9.6
Volusia	16 Wind	4.13	\$3,901.71	\$943.74	\$1,035.12	9.7
Wakulla	608	2.01	\$1,803.62	\$899.34	\$899.34	0.0
Wakulla	725	5.39	\$6,451.00	\$1,197.07	\$1,308.83	9.3
Wakulla	58 Wind	0	\$0.00	\$0.00	\$0.00	0.0
Walton	609	2.01	\$2,703.85	\$1,348.22	\$1,464.82	8.6
Walton	726	23.75	\$23,627.11	\$994.80	\$1,091.86	9.8
Walton	75 Wind	55.29	\$108,718.05	\$1,966.31	\$2,150.55	9.4
Washington	934	4.71	\$6,950.81	\$1,475.94	\$1,621.58	9.9
Total:		81,931.23	\$127,810,312.49	\$1,559.97	\$1,708.28	9.5

CITIZENS FILING FCP 21-003730 - PERSONAL LINES ACCOUNT - DWELLING FIRE
 DP-3 PROPOSED CHANGES BY COUNTY

Region	Earned House Years	Earned Premium @ Current Rate Level (\$)	Current Average Annual Premium (\$)	Proposed Average Annual Premium (\$)	Current Percent Change (%)
Alachua	254.05	\$144,559.89	\$569.02	\$619.23	8.8
Baker	11.79	\$10,826.86	\$918.60	\$1,008.26	9.8
Bay	330.58	\$365,456.64	\$1,105.47	\$1,212.59	9.7
Bradford	10.09	\$6,357.10	\$630.19	\$691.57	9.7
Brevard	1,301.71	\$1,462,191.19	\$1,123.28	\$1,226.89	9.2
Broward	16,829.18	\$23,729,529.31	\$1,410.02	\$1,549.01	9.9
Calhoun	7.02	\$5,190.67	\$739.52	\$811.47	9.7
Charlotte	908	\$1,017,354.41	\$1,120.44	\$1,224.13	9.3
Citrus	138.35	\$122,424.44	\$884.88	\$977.55	10.5
Clay	57.63	\$49,827.25	\$864.56	\$948.31	9.7
Collier	686.54	\$796,166.37	\$1,159.68	\$1,264.73	9.1
Columbia	20.62	\$11,405.77	\$553.24	\$605.37	9.4
Dade	24,975.06	\$54,460,954.38	\$2,180.61	\$2,387.76	9.5
DeSoto	17.23	\$21,447.15	\$1,244.55	\$1,355.28	8.9
Dixie	5.26	\$6,975.46	\$1,325.57	\$1,449.44	9.3
Duval	450.49	\$379,202.91	\$841.76	\$919.78	9.3
Escambia	366.09	\$531,257.29	\$1,451.19	\$1,588.62	9.5
Flagler	23.58	\$30,054.68	\$1,274.82	\$1,395.03	9.4
Franklin	19.44	\$52,456.91	\$2,697.15	\$2,952.45	9.5
Gadsden	23.58	\$23,957.92	\$1,015.85	\$1,114.36	9.7
Gilchrist	5.38	\$5,288.57	\$983.81	\$1,078.28	9.6
Glades	4.97	\$8,706.98	\$1,752.89	\$1,922.58	9.7
Gulf	15.2	\$42,301.45	\$2,782.10	\$3,046.25	9.5
Hamilton	2.08	\$1,629.78	\$782.76	\$860.55	9.9
Hardee	4.01	\$5,437.64	\$1,355.75	\$1,485.97	9.6
Hendry	27.76	\$33,321.76	\$1,200.53	\$1,317.09	9.7
Hernando	1,465.69	\$1,464,792.72	\$999.40	\$1,039.59	4.0
Highlands	53.95	\$54,430.71	\$1,008.91	\$1,098.64	8.9
Hillsborough	3,955.10	\$4,380,856.68	\$1,107.65	\$1,217.71	9.9
Holmes	4.58	\$3,107.77	\$678.05	\$744.33	9.8
Indian River	288.95	\$281,442.52	\$974.00	\$1,056.63	8.5
Jackson	24.01	\$24,009.37	\$999.93	\$1,097.43	9.8
Jefferson	12.18	\$11,563.85	\$949.34	\$1,042.73	9.8
Lafayette	2.01	\$2,501.92	\$1,247.53	\$1,368.42	9.7
Lake	96.5	\$88,752.41	\$919.74	\$1,009.43	9.8
Lee	1,240.00	\$1,411,203.25	\$1,138.07	\$1,239.43	8.9
Leon	140.28	\$98,628.28	\$703.10	\$770.06	9.5
Levy	26.05	\$36,197.74	\$1,389.10	\$1,519.40	9.4
Liberty	5.07	\$3,871.95	\$763.08	\$838.20	9.8
Madison	10.53	\$7,935.41	\$753.69	\$826.47	9.7
Manatee	1,088.60	\$1,265,814.37	\$1,162.78	\$1,266.87	9.0
Marion	93.96	\$70,824.93	\$753.81	\$830.00	10.1
Martin	263.22	\$381,198.33	\$1,448.19	\$1,584.79	9.4
Monroe	468.43	\$1,641,633.64	\$3,504.56	\$3,832.04	9.3
Nassau	40.9	\$45,481.30	\$1,111.89	\$1,209.04	8.7
Okaloosa	245.23	\$289,952.20	\$1,182.35	\$1,293.26	9.4
Okeechobee	4.53	\$6,251.42	\$1,378.70	\$1,511.27	9.6
Orange	554.75	\$458,896.39	\$827.21	\$898.17	8.6
Osceola	182.13	\$124,775.78	\$685.10	\$742.44	8.4
Palm Beach	8,863.30	\$13,801,101.21	\$1,557.10	\$1,706.53	9.6
Pasco	2,694.21	\$2,861,307.99	\$1,062.02	\$1,177.99	10.9
Pinellas	9,993.34	\$11,596,551.32	\$1,160.43	\$1,268.74	9.3
Polk	257.65	\$258,657.27	\$1,003.92	\$1,101.41	9.7
Putnam	32.5	\$24,916.08	\$766.69	\$841.64	9.8
Santa Rosa	74.42	\$149,894.89	\$2,014.22	\$2,203.75	9.4
Sarasota	1,760.31	\$2,048,593.63	\$1,163.77	\$1,268.88	9.0
Seminole	180.91	\$137,354.30	\$759.25	\$828.17	9.1
St. Johns	133.03	\$133,520.48	\$1,003.67	\$1,092.64	8.9
St. Lucie	502.2	\$568,208.64	\$1,131.44	\$1,238.37	9.5
Sumter	35.72	\$26,930.35	\$754.03	\$826.36	9.6
Suwannee	8.96	\$9,227.74	\$1,029.38	\$1,130.43	9.8
Taylor	12.89	\$20,922.48	\$1,623.07	\$1,777.82	9.5
Union	1	\$909.12	\$906.67	\$996.17	9.9
Volusia	525.29	\$543,556.83	\$1,034.77	\$1,131.37	9.3
Wakulla	7.4	\$8,254.62	\$1,116.20	\$1,197.60	7.3
Walton	81.05	\$135,049.01	\$1,666.30	\$1,823.32	9.4
Washington	4.71	\$6,950.81	\$1,475.94	\$1,621.58	9.9
Total:	81,931.23	\$127,810,312.49	\$1,559.97	\$1,708.28	9.5