CITIZENS FILING FCP 23-016021 - COASTAL (HIGH RISK) 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)								
DW-3	9,525	\$	3,460.90	\$	4,055.58	17.2%			
TOTAL	9,525	\$	3,460.90	\$	4,055.58	17.2%			

DW-3 PROPO	DSED CHANG	SES BY TERRITORY								
Region	Territory	Total Amount of Insurance (in 000s) (\$)	Earned House Years	Earned Premium @ Current Rate Level (\$)	Current Annual Base Rate (\$)	Proposed Annual Base Rate (\$)	% Change in Base Rate	Current Average Annual Premium (\$)	Proposed Average Annual Premium (\$)	Current Percent Change (%)
Alachua	N/A1	\$0.00	0	\$0.00	\$0.00	\$0.00	0	\$0.00	\$0.00	0
Baker Bav	N/A2 59	\$0.00 \$118.012.98	0 227.57	\$0.00 \$587.616.93	\$0.00 \$1.614.468.57	\$0.00 \$8.056.26	-99.5	\$0.00	\$0.00	
Bradford Brevard	N/A3 60	\$0.00 \$25.735.22	50.42	\$0.00 \$159.103.59	\$0.00 \$1.937.831.00	\$0.00 \$10.321.14	-99.5	\$0.00	\$0.00	0
Broward	45	\$40,216.50 \$129,015.74	60.32	\$304,063.11 \$899,296.65	\$3,510,760.12 \$2,475,733.42	\$20,553.08 \$14,257.39	-99.4 -99.4	\$5,041.24 \$3,861.69	\$5,849.94 \$4,441.08	16
Broward Broward	47	\$195,557.65	232.88 427.83	\$1,295,881.90	\$2,313,249.77	\$12,380.98	-99.5	\$3,028.97	\$3,443.82	15 13.7
Broward Calhoun	48 N/A4	\$204,486.28 \$0.00	547.23	\$1,339,451.95 \$0.00	\$2,109,756.95	\$11,243.10 \$0.00	-99.5	\$2,447.69	\$2,740.35	12
Charlotte Citrus	61 N/A5	\$79,172.54 \$0.00	130.57	\$478,644.67 \$0.00	\$1,568,824.60 \$0.00	\$7,489.04 \$0.00	-99.5	\$3,665.95 \$0.00	\$4,795.86 \$0.00	30.8 0
Clay	N/A6	\$0.00	0	\$0.00	\$0.00	\$0.00	C	\$0.00	\$0.00	0
Collier Columbia	62 N/A7	\$70,533.44 \$0.00	108.06	\$406,870.03	\$2,111,327.71 \$0.00	\$10,992.37 \$0.00	-99.5 0	\$3,765.20 \$0.00	\$4,693.77 \$0.00	24.7
Dade Dade	22	\$41,899.18 \$33,916.09	52.8	\$427,901.04 \$204,791.73	\$4,497,584.17 \$3,238,201.67	\$26,632.37 \$19,300,73	-99.4	\$8,104.17 \$4,271.38	\$9,064.83	11.9
Dade	23 24	\$58,588.42	116.41	\$324,919.81	\$2,402,084.16	\$13,454.42	-99.4	\$2,791.11	\$3,137.39	12.4
Dade Dade	25 26	\$57,370.86 \$15,706.45	<u>113.07</u> 27.33	\$293,609.00 \$88,496.08	\$2,016,789.88 \$2,516,983.51	\$11,118.93 \$14,942.72	-99.4 -99.4	\$2,596.78 \$3,237.59	\$2,954.63	13.8
Dade Dade	27 28	\$84,352.84 \$92.048.83	176.36 195.49	\$509,942.93 \$474,216.42	\$2,134,375.86 \$1,978.888.11	\$12,328.90 \$11.375.37	-99.4 -99.4	\$2,891.54 \$2,425.73	\$3,222.56	11.4
Dade	29	\$47,401.84	107.18	\$120,025.68	\$1,545,979.32	\$9,119.83	-99.4	\$1,119.86	\$1,247.65	11.4
DeSoto Dixie	N/A8 N/A9	\$0.00 \$0.00	0	\$0.00	\$0.00	\$0.00 \$0.00	C	\$0.00	\$0.00	0
Duval Escambia	41 52	\$29.295.65 \$62,565.22	58.63 91.61	\$75.061.40 \$366,726.48	\$564.840.26 \$2,131,533.61	\$2.880.78 \$9,781.87	-99.5 -99.5	\$1.280.24 \$4,003.20	\$1.423.19 \$4,817.02	11.2
Escambia	53	\$10.407.96	27.44	\$39.320.08	\$1.497.024.38	\$7.293.38	-99.5	\$1.433.19	\$1.593.21	11.2
Escambia Flagler	54 83	\$61,553.50 \$27.541.11	147.49 73.32	\$285,322.60 \$92.374.03	\$1,156,008.75 \$795.187.67	\$6,185.73 \$3.881.48	-99.5 -99.5	\$1,934.50 \$1.259.95	\$2,169.25	12.1
Franklin Gadsden	65 N/A10	\$111,815.12 \$0.00	184.51	\$670,092.76 \$0.00	\$1,681,375.30 \$0.00	\$7,909.69	-99.5	\$3,631.69	\$4,216.48	16.1
Gilchrist	N/A11	\$0.00	ō	\$0.00	\$0.00	\$0.00	0	\$0.00	\$0.00	0
Glades Gulf	N/A12 66	\$0.00 \$43.673.58	72.27	\$0.00 \$234,582.89	\$0.00 \$1,756,677.39	\$0.00 \$7,951.91	-99.5	\$0.00	\$0.00	0
Hamilton	N/A13	\$0.00	0	\$0.00	\$0.00	\$0.00	0	\$0.00	\$0.00	0
Hardee Hendry	N/A14 N/A15	\$0.00	0	\$0.00	\$0.00	\$0.00	0	\$0.00	\$0.00	0
Hernando Highlands	56 N/A16	\$1,577.94 \$0.00	4.07	\$7,628.74	\$1,186,306.18	\$6,519.76 \$0.00	-99.5	\$1,876.32	\$2,085.82 \$0,00	11.2
Hillsborough	N/A17	\$0.00	ō	\$0.00	\$0.00	\$0.00	0	\$0.00	\$0.00	0
Holmes Indian River	N/A18 76	\$0.00 \$8,396.36	9.61		\$0.00 \$2,437,943.23	\$0.00 \$12,191.51	-99.5	\$0.00 \$5,038.86	\$0.00 \$5,745.11	0
lackson lefferson	N/A19 N/A20	\$0.00	0	\$0.00	\$0.00 \$0.00	\$0.00 \$0.00	0	\$0.00	\$0.00	0
Lafayette	N/A21	\$0.00	0	\$0.00	\$0.00	\$0.00	0	\$0.00	\$0.00	0
Lake Lee	N/A22 17	\$0.00 \$321,898.38	0 494.44	\$0.00 \$2,182,852.96	\$0.00 \$1,696,346.49	\$0.00 \$8,132.74	-99.5	\$0.00	\$0.00 \$5,697.33	0 29.1
Lee Lee	18 19	\$40.805.02 \$2,500.45	73.1 2.05	\$155.992.91 \$2.479.73	\$1.313.618.72 \$1.518.994.71	\$6.686.76 \$6.749.16	-99.5 -99.6	\$2.133.90 \$1.211.58	\$2.694.08 \$1.399.29	26.3 15.5
Lee	20	\$2.888.27	5.02	\$12.221.42	\$1.230.577.67	\$6.439.75	-99.5	\$2.434.89	\$2.706.75	11.2
Leon Levv	N/A23 57	\$0.00	21.06	\$0.00 \$32.058.73	\$0.00 \$886.377.18	\$0.00 \$4.013.99	-99.5	\$0.00 \$1.522.23	\$0.00	0 21.6
Liberty Madison	N/A24 N/A25	\$0.00 \$0.00	0	\$0.00	\$0.00	\$0.00 \$0.00	0	\$0.00 \$0.00	\$0.00	0
Manatee	68	\$109,150.14	172.95	\$641,140.62	\$1,666,216.44	\$8,477.44	-99.5	\$3,707.16	\$4,273.29	15.3
Marion Martin	N/A26 N/A27	\$0.00 \$0.00	0	\$0.00	\$0.00	\$0.00 \$0.00	0	\$0.00	\$0.00	0
Monroe Nassau	90 69	\$1,766,785.42 \$21.006,74	3,259.78	\$14,319,084.62 \$50,227.44	\$2,669,573.90 \$501,345.49	\$12,739.74 \$2,357.48	-99.5	\$4,392.66	\$5,146.62 \$1,456.95	17.2
Okaloosa	70	\$30,352.10	39.82	\$166,557.49	\$2,046,042.92	\$8,914.59	-99.6	\$4,182.54	\$4,799.34	14.7
Okeechobee Orange	N/A28 N/A30	\$0.00	0	\$0.00	\$0.00	\$0.00	0	\$0.00	\$0.00	0
Osceola Palm Beach	N/A31 94	\$0.00 \$30,662.32	0 53.1	\$0.00 \$252,274.14	\$0.00 \$3,197,050.72	\$0.00 \$17,620.40	-99.4	\$0.00 \$4,750.80	\$0.00 \$5,385.88	0
Palm Beach	95	\$84,142.15	190.02	\$675,364.12	\$2,622,255.42	\$14,357.79	-99.5	\$3,554.14	\$4,050.21	14
Palm Beach Palm Beach	96 97	\$116,573.11 \$17,208.12	320.85 41.27	\$914,625.30 \$114,573.37	\$2,417,346.09 \$2,103,117.48	\$12,898.72 \$11,850.82	-99.5	\$2,850.59 \$2,776.47	\$3,220.54 \$3,134.73	13
Pasco Pinellas	88 42	\$6,029.10 \$92,262.77	8.56 195.01	\$16,756.41 \$597,342.48	\$1,144,315.08 \$1,686,065.91	\$6,626.10 \$9,075.18	-99.4 -99.5	\$1,957.14 \$3,063.11	\$2,240.52 \$3,523.65	14.5
Polk	N/A32	\$0.00	0	\$0.00	\$0.00	\$0.00	-99.5	\$0.00	\$0.00	0
Putnam Santa Rosa	N/A33 92	\$0.00 \$40,313.16	73.98	\$0.00 \$213,562.51	\$0.00 \$1,665,281.08	\$0.00 \$7,831.00	-99.5	\$0.00 \$2,886.74	\$0.00 \$3,481.57	0 20.6
Sarasota Sarasota	49 50	\$152.833.10	334.49 178.82	\$847.185.30	\$1.328.858.98	\$7.047.04	-99.5	\$2.532.78	\$2.997.96	18.4
Sarasota	51	\$71,580.16 \$26.073.18	49.41	\$273,581.77 \$50.949.51	\$1,066,867.24 \$814.995.86	\$5,706.04 \$4.341.15	-99.5	\$1,529.90 \$1.031.12	\$1,764.13 \$1.181.63	14.6
Seminole St. Johns	N/A34 71	\$0.00 \$21.347.74	0 40.97	\$0.00 \$76.776.52	\$0.00 \$694.738.25	\$0.00 \$3.353.71	-99.5	\$0.00 \$1.873.85	\$0.00	0
St. Lucie	77	\$4,477.25	7.29	\$24,282.18	\$3,106,165.09	\$16,374.62	-99.5	\$3,329.43	\$3,800.70	14.2
Sumter Suwannee	N/A35 N/A36	\$0.00 \$0.00	0	\$0.00	\$0.00	\$0.00 \$0.00	0 0	\$0.00 \$0.00	\$0.00	0
Taylor Jnion	N/A37 N/A38	\$0.00 \$0.00	0	\$0.00	\$0.00	\$0.00 \$0.00	0	\$0.00 \$0.00	\$0.00	0
Volusia	14	\$86,061.88	171.99	\$312,070.24	\$1,243,483.11	\$6,276.55	-99.5	\$1,814.42	\$2,070.47	14.1
Volusia Volusia	15	\$22,131.90 \$4,045.56	60.28	\$71,833.79 \$3,016.20	\$832,398.25 \$555,007.41	\$4,536.48 \$2,967.61	-99.5	\$1,191.61 \$440.35	\$1,334.77 \$489.52	12
Wakulla Walton	58 75	\$2,182.79 \$255,995.28	4.29	\$9,025.96 \$1,215,473,32	\$972,589.26 \$1,513,209.90	\$4,236.49 \$7,524.01	-99.6 -99.5	\$2,103.76 \$3,124.77	\$2,466.34 \$3.643.28	17.2
Washington	/5 N/A39	\$0.00	0		\$0.00	\$0.00	0	\$0.00	\$3,643.28	0
Total:		\$4,989,711.00	9,525.18	\$32,965,651.28	\$2,134,011.57	\$10,819.53	-99.5	\$3,460.90	\$4,055.58	17.2

CITIZENS FILING FCP 23-016021 - COASTAL (HIGH RISK) ACCOUNT - DWELLING FIRE

CITIZENS FILING FCP 23-016021 - COASTAL (HIGH RISK) ACCOUNT - DWELLING FIRE DW-3 PROPOSED CHANGES BY COUNTY

Region	Total Amount of Insurance (in 000s) (\$)	Earned House Years	Earned Premium @ Current Rate Level (\$)	Current Annual Base Rate (\$)	Proposed Annual Base Rate (\$)	% Change in Base Rate	Current Average Annual Premium (\$)	Proposed Average Annual Premium (\$)	Current Percent Change (%)
lachua	\$0.00	0	\$0.00	\$0.00	\$0.00	0	\$0.00	\$0.00	0
aker	\$0.00	0	\$0.00	\$0.00	\$0.00	0	\$0.00	\$0.00	0
lay	\$118,013.00	227.57	\$587,616.93	\$1,614,468.57	\$8,056.26	-99.5	\$2,582.17	\$3,164.98	22.6
sradford Srevard	\$0.00 \$25,735.00	50.42	\$0.00 \$159.103.59	\$0.00 \$1.937.831.00	\$0.00 \$10.321.14	-99.5	\$0.00 \$3.155.26	\$0.00	16
Broward	\$569,276.00	1.268.26	\$3,838,693,61	\$2,312,237.08	\$12.623.23	-99.5	\$3.026.77	\$3,437,84	13.6
Calhoun	\$0.00	11200.20	\$0.00	\$0.00	\$0.00		\$0.00	\$0.00	0
Charlotte	\$79,173.00	130.57	\$478,644.67	\$1,568,824.60	\$7,489.04	-99.5	\$3,665.95	\$4,795.86	30.8
Citrus	\$0.00	0	\$0.00	\$0.00	\$0.00	0	\$0.00	\$0.00	0
lav	\$0.00	0	\$0.00	\$0.00	\$0.00	0	\$0.00	\$0.00	0
Collier	\$70.533.00	108.06	\$406.870.03	\$2.111.327.71	\$10.992.37	-99.5	\$3.765.20	\$4.693.77	24.7
Columbia	\$0.00 \$431,285.00	0 836.59	\$0.00 \$2,443,902,69	\$0.00 \$2.268.934.42	\$0.00	-99.4	\$0.00 \$2.921.28	\$0.00	11.9
Dade DeSoto	\$431,285.00	836.59	\$2,443,902.69	\$2,268,934.42	\$13,075.76	-99.4	\$2,921.28	\$3,268.07	11.9
Dixie	\$0.00	0	\$0.00	\$0.00	\$0.00	0	\$0.00	\$0.00	0
Duval	\$29,296,00	58.63	\$75.061.40	\$564,840,26	\$2,880,78	-99.5	\$1,280.24	\$1,423,19	11.2
scambia	\$134.527.00	266.54	\$691,369,16	\$1,526,404,57	\$7,535,76	-99.5	\$2,593,90	\$3,019,99	16.4
lagler	\$27,541.00	73.32	\$92,374.03	\$795.187.67	\$3.881.48	-99.5	\$1,259.95	\$1,441.59	14.4
ranklin	\$111,815.00	184.51	\$670,092.76	\$1,681,375.30	\$7,909.69	-99.5	\$3,631.69	\$4,216.48	16.1
Gadsden	\$0.00	0	\$0.00	\$0.00	\$0.00	0	\$0.00	\$0.00	0
Silchrist	\$0.00	0	\$0.00	\$0.00	\$0.00	0	\$0.00	\$0.00	0
Blades	\$0.00	0	\$0.00	\$0.00	\$0.00	0	\$0.00	\$0.00	0
Sulf	\$43.674.00	72.27	\$234.582.89	\$1.756.677.39	\$7.951.91	-99.5	\$3.245.72	\$3.927.24	21
lamilton	\$0.00 \$0.00	0	\$0.00	\$0.00	\$0.00	0	\$0.00 \$0.00	\$0.00	0
lardee lendry	\$0.00	0	\$0.00	\$0.00	\$0.00	0	\$0.00	\$0.00	0
lernando	\$1,578,00	4.07	\$7,628,74	\$1,186,306.18	\$6,519.76	-99.5	\$1,876.32	\$2,085.82	11.2
lighlands	\$0.00	1.07	\$0.00	\$0.00	\$0.00	55.5	\$0.00	\$0.00	0
lillsborouah	\$0.00	0	\$0.00	\$0.00	\$0.00	0	\$0.00	\$0.00	0
lolmes	\$0.00	0	\$0.00	\$0.00	\$0.00	0	\$0.00	\$0.00	0
ndian River	\$8.396.00	9.61	\$48,401,74	\$2,437,943,23	\$12.191.51	-99.5	\$5.038.86	\$5,745,11	14
ackson	\$0.00	0	\$0.00	\$0.00	\$0.00	0	\$0.00	\$0.00	0
efferson	\$0.00	0	\$0.00	\$0.00	\$0.00	0	\$0.00	\$0.00	0
afayette	\$0.00	0	\$0.00	\$0.00	\$0.00	0	\$0.00	\$0.00	0
ake	\$368,092,00	574.61	\$2 353 547 02	\$0.00	\$7.929.06	-99.5	\$4.095.88	\$5,273,81	28.8
.ee	\$368.092.00	374.81	\$2,333,347.02	\$1.042.933.27	\$7.929.00	-99.3	\$0.00	\$0.00	28.8
evv	\$9,564.00	21.06	\$32.058.73	\$886.377.18	\$4.013.99	-99.5	\$1,522,23	\$1.851.61	21.6
iberty	\$0.00	0	\$0.00	\$0.00	\$0.00	0	\$0.00	\$0.00	0
Aadison	\$0.00	0	\$0.00	\$0.00	\$0.00	0	\$0.00	\$0.00	0
4anatee	\$109,150.00	172.95	\$641,140.62	\$1,666,216.44	\$8,477.44	-99.5	\$3,707.16	\$4,273.29	15.3
1arion	\$0.00	0	\$0.00	\$0.00	\$0.00	0	\$0.00	\$0.00	0
Aartin	\$0.00	0	\$0.00	\$0.00	\$0.00	0	\$0.00	\$0.00	0
Ionroe	\$1,766,785.00	3,259.78 40.38	\$14,319,084.62	\$2,669,573.90	\$12,739.74	-99.5	\$4,392.66	\$5,146.62	17.2
lassau Dkaloosa	\$21,007.00 \$30,352.00	40.38	\$50,227.44 \$166,557.49	\$501,345.49 \$2,046,042.92	\$2,357.48 \$8,914.59	-99.5	\$1,244.00 \$4,182.54	\$1,456.95 \$4,799.34	17.1
Okeechobee	\$30,332.00	39.62	\$100,557.49	\$2,046,042.92	\$0.00	-99.8	\$4,182.34	\$0.00	14.7
Drange	\$0.00	0	\$0.00	\$0.00	\$0.00	0	\$0.00	\$0.00	0
Dsceola	\$0.00	0	\$0.00	\$0.00	\$0.00	0	\$0.00	\$0.00	0
alm Beach	\$248,586.00	605.24	\$1,956,836.93	\$2,528,658.91	\$13,699.60	-99.5	\$3,233.13	\$3,665.14	13.4
asco	\$6,029.00	8.56	\$16,756.41	\$1,144,315.08	\$6,626.10	-99.4	\$1,957.14	\$2,240.52	14.5
Pinellas	\$92,263.00	195.01	\$597,342.48	\$1,686,065.91	\$9,075.18	-99.5	\$3,063.11	\$3,523.65	15
Polk	\$0.00	0	\$0.00	\$0.00	\$0.00	0	\$0.00	\$0.00	0
Putnam	\$0.00	73.98	\$0.00	\$0.00 \$1.665,281.08	\$0.00 \$7.831.00	-99.5	\$0.00 \$2.886.74	\$0.00	20.6
Santa Rosa Sarasota	\$40.313.00	/3.98	\$213,562,51	\$1.665.281.08 \$1.200.483.70	\$7.831.00	-99.5	\$2.886.74	\$3.481.57	20.6
Seminole	\$230,486,00	382.72	\$1.1/1./18.38	\$1,200,483,70	\$0.00	-99.3	\$2.082.23	\$0.00	17.3
St. Johns	\$0.00	40.97	\$76,776,52	\$694,738,25	\$3,353.71	-99.5	\$1,873.85	\$2.168.34	15.7
St. Lucie	\$4,477.00	7.29	\$24,282.18	\$3,106,165.09	\$16,374.62	-99.5	\$3,329.43	\$3,800.70	14.2
Sumter	\$0.00	0	\$0.00	\$0.00	\$0.00	0	\$0.00	\$0.00	0
Suwannee	\$0.00	0	\$0.00	\$0.00	\$0.00	0	\$0.00	\$0.00	0
avlor	\$0.00	0	\$0.00	\$0.00	\$0.00	0	\$0.00	\$0.00	0
Jnion	\$0.00	0	\$0.00	\$0.00	\$0.00	0	\$0.00	\$0.00	0
/olusia	\$112,239.00	239.12	\$386,920.23	\$1,120,129.76	\$5,743.10	-99.5	\$1,618.05	\$1,839.72	13.7
Vakulla	\$2,183.00	4.29	\$9,025.96	\$972,589.26	\$4,236.49	-99.6 -99.5	\$2,103.76	\$2,466.34	17.2
Valton Vashington	\$255,995.00 \$0.00	388.98	\$1,215,473.32	\$1,513,209.90 \$0.00	\$7,524.01	-99.5	\$3,124.77	\$3,643.28	16.6
Vashington Total:	\$4,989,711,00	9,525,18		\$2,134,011,57	\$0.00	-99.5	\$0.00	\$4.055.58	17.2