

CITIZENS FILING FCP 24-031814 - PERSONAL LINES ACCOUNT - MOBILE HOMES PHYSICAL DAMAGE

STATEWIDE PROPOSED CHANGES BY POLICY TYPE

POLICY TYPE	EARNED HOUSE YEARS (# OF POLICIES)	CURRENT AVERAGE PREMIUM	PROPOSED AVERAGE PREMIUM	PROPOSED PERCENT CHANGE
MHO-DWELLING	20,113	\$ 936.56	\$ 1,114.85	19.0%

CITIZENS FILING FCP 24-031814 - PERSONAL LINES ACCOUNT - MOBILE HOMES PHYSICAL DAMAGE
MHO-DWELLING PROPOSED CHANGES BY TERRITORY

Region	Territory	Earned House Years	Current Average Annual Premium (\$)	Proposed Average Annual Premium (\$)	Current Percent Change (%)
Alachua	192	218.69	\$631.01	\$718.11	13.8
Baker	292	147.54	\$480.43	\$546.46	13.7
Bay	601	144.27	\$1,242.74	\$1,512.90	21.7
Bay	721	354.18	\$802.56	\$915.23	14.0
Bay	59 Wind	25.55	\$1,742.85	\$2,219.47	27.3
Bradford	392	100.47	\$506.47	\$575.93	13.7
Brevard	57	36.46	\$1,038.40	\$1,212.86	16.8
Brevard	64	551.18	\$1,470.38	\$1,730.35	17.7
Brevard	60 Wind	2.78	\$1,491.57	\$2,019.58	35.4
Broward	35	8.37	\$1,270.52	\$1,696.68	33.5
Broward	361	0	\$0.00	\$0.00	0.0
Broward	37	507.07	\$2,246.63	\$2,824.33	25.7
Broward	45 Wind	0	\$0.00	\$0.00	0.0
Broward	46 Wind	0	\$0.00	\$0.00	0.0
Broward	47 Wind	2.2	\$2,649.02	\$3,006.86	13.5
Broward	48 Wind	20.92	\$1,903.50	\$2,484.80	30.5
Calhoun	193	31.08	\$724.57	\$824.16	13.7
Charlotte	581	72.73	\$1,221.02	\$1,597.45	30.8
Charlotte	711	210.76	\$1,216.62	\$1,524.38	25.3
Charlotte	61 Wind	10.24	\$948.81	\$1,159.91	22.2
Citrus	591	81.39	\$1,085.39	\$1,366.39	25.9
Citrus	731	854.01	\$763.04	\$885.66	16.1
Clay	492	254.05	\$540.38	\$614.52	13.7
Collier	551	122.72	\$1,494.89	\$1,795.82	20.1
Collier	541	55.12	\$1,608.00	\$1,952.97	21.5
Collier	62 Wind	5.61	\$3,910.09	\$5,192.00	32.8
Columbia	293	191.28	\$495.15	\$565.28	14.2
Dade	30	0	\$0.00	\$0.00	0.0
Dade	31	0	\$0.00	\$0.00	0.0
Dade	32	0	\$0.00	\$0.00	0.0
Dade	33	1.7	\$1,292.15	\$1,466.68	13.5
Dade	34	90.63	\$1,843.49	\$2,101.12	14.0
Dade	22 Wind	0	\$0.00	\$0.00	0.0
Dade	23 Wind	1	\$2,184.00	\$2,479.12	13.5
Dade	24 Wind	0	\$0.00	\$0.00	0.0
Dade	25 Wind	0	\$0.00	\$0.00	0.0
Dade	26 Wind	0	\$0.00	\$0.00	0.0
Dade	27 Wind	0	\$0.00	\$0.00	0.0
Dade	28 Wind	1	\$2,760.00	\$3,134.26	13.6
Dade	29 Wind	36.13	\$2,368.01	\$2,689.49	13.6
DeSoto	712	50.55	\$1,157.35	\$1,346.04	16.3
Dixie	592	75	\$920.23	\$1,100.22	19.6
Dixie	732	150.96	\$611.52	\$696.65	13.9
Duval	39	371.78	\$479.40	\$545.08	13.7
Duval	40	4.43	\$473.33	\$538.10	13.7
Duval	41	5.36	\$756.56	\$859.39	13.6
Duval	41 Wind	0	\$0.00	\$0.00	0.0
Escambia	602	0	\$0.00	\$0.00	0.0
Escambia	43	346.94	\$940.56	\$1,072.02	14.0
Escambia	52 Wind	0	\$0.00	\$0.00	0.0
Escambia	53 Wind	0	\$0.00	\$0.00	0.0
Escambia	54 Wind	3	\$1,806.33	\$2,051.44	13.6
Flagler	531	1.78	\$63.73	\$63.73	0.0
Flagler	701	46.81	\$623.03	\$708.01	13.6
Flagler	83 Wind	12.75	\$1,224.69	\$1,397.02	14.1
Franklin	603	65.99	\$1,024.29	\$1,229.05	20.0
Franklin	65 Wind	18	\$1,280.43	\$1,587.01	23.9
Gadsden	393	112.74	\$516.66	\$587.94	13.8
Gilchrist	923	216.32	\$566.15	\$648.40	14.5
Glades	552	38.27	\$1,799.26	\$2,181.79	21.3
Gulf	604	10.65	\$1,307.79	\$1,677.65	28.3
Gulf	722	33.65	\$736.59	\$846.67	14.9
Gulf	66 Wind	20.19	\$1,661.11	\$1,953.57	17.6
Hamilton	493	23.83	\$489.50	\$569.78	16.4
Hardee	713	32.63	\$882.56	\$1,021.91	15.8
Hendry	553	103.82	\$1,376.65	\$1,614.26	17.3
Hernando	159	57.93	\$1,122.37	\$1,323.81	17.9
Hernando	733	750.75	\$916.07	\$1,048.05	14.4
Hernando	56 Wind	4.57	\$1,298.24	\$1,722.57	32.7
Highlands	714	112.44	\$1,032.41	\$1,216.11	17.8
Hillsborough	47	27.31	\$711.11	\$833.85	17.3
Hillsborough	80	1,015.22	\$829.64	\$948.86	14.4
Holmes	593	58.43	\$634.61	\$732.78	15.5
Indian River	561	94.45	\$1,379.51	\$1,650.17	19.6
Indian River	181	0	\$0.00	\$0.00	0.0
Indian River	76 Wind	0	\$0.00	\$0.00	0.0

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MHO-DWELLING PROPOSED CHANGES BY TERRITORY

Region	Territory	Earned House Years	Current Average Annual Premium (\$)	Proposed Average Annual Premium (\$)	Current Percent Change (%)
Jackson	693	98.87	\$704.24	\$801.30	13.8
Jefferson	605	0	\$0.00	\$0.00	0.0
Jefferson	793	99.97	\$484.76	\$550.08	13.5
Lafayette	893	63.41	\$624.77	\$712.65	14.1
Lake	692	387.72	\$867.13	\$1,004.01	15.8
Lee	542	47.03	\$102.54	\$118.96	16.0
Lee	554	763.40	\$1,267.22	\$1,558.17	23.0
Lee	17 Wind	45.81	\$2,528.61	\$3,301.76	30.6
Lee	18 Wind	38.52	\$1,685.39	\$2,276.35	35.1
Lee	19 Wind	0	\$0.00	\$0.00	0.0
Lee	20 Wind	26.16	\$1,516.25	\$1,999.58	31.9
Leon	993	152.37	\$478.34	\$544.02	13.7
Levy	594	101.59	\$759.94	\$873.69	15.0
Levy	734	267.82	\$644.30	\$734.99	14.1
Levy	57 Wind	5	\$1,432.37	\$1,910.26	33.4
Liberty	931	59.05	\$553.04	\$630.03	13.9
Madison	932	68.29	\$558.99	\$636.36	13.8
Manatee	582	19.31	\$1,464.84	\$1,801.77	23.0
Manatee	735	629.02	\$957.90	\$1,175.12	22.7
Manatee	68 Wind	3.55	\$2,262.48	\$3,076.76	36.0
Marion	792	594.12	\$629.91	\$724.37	15.0
Martin	10	117.92	\$1,989.12	\$2,391.12	20.2
Martin	182	0	\$0.00	\$0.00	0.0
Monroe	5	103.41	\$152.41	\$173.74	14.0
Monroe	7	1	\$128.00	\$128.00	0.0
Monroe	90 Wind	84.43	\$4,743.01	\$5,617.09	18.4
Nassau	532	9.91	\$894.37	\$1,016.04	13.6
Nassau	892	251.51	\$490.72	\$558.22	13.8
Nassau	69 Wind	0	\$0.00	\$0.00	0.0
Okaloosa	606	2	\$752.23	\$853.93	13.5
Okaloosa	723	150.52	\$787.21	\$901.40	14.5
Okaloosa	70 Wind	0	\$0.00	\$0.00	0.0
Okeechobee	555	61.19	\$1,506.99	\$1,813.55	20.3
Orange	49	0	\$0.00	\$0.00	0.0
Orange	90	141.4	\$833.12	\$947.34	13.7
Osceola	511	123.37	\$962.75	\$1,098.90	14.1
Palm Beach	362	7.39	\$70.88	\$80.80	14.0
Palm Beach	38	268.97	\$1,684.98	\$1,953.50	15.9
Palm Beach	94 Wind	4.14	\$3,531.77	\$4,009.56	13.5
Palm Beach	95 Wind	6.22	\$2,391.03	\$2,714.18	13.5
Palm Beach	96 Wind	1.96	\$3,320.05	\$3,775.25	13.7
Palm Beach	97 Wind	0	\$0.00	\$0.00	0.0
Pasco	595	85.41	\$83.50	\$95.19	14.0
Pasco	736	1,480.63	\$794.90	\$920.93	15.9
Pasco	88 Wind	157.34	\$1,254.70	\$1,537.20	22.5
Pinellas	42	1	\$1,008.00	\$1,506.07	49.4
Pinellas	46	76.18	\$792.96	\$1,085.99	37.0
Pinellas	81	1,561.82	\$805.30	\$1,045.20	29.8
Pinellas	42 Wind	0	\$0.00	\$0.00	0.0
Polk	50	499.9	\$866.21	\$1,013.35	17.0
Putnam	992	318.95	\$577.48	\$661.10	14.5
Santa Rosa	607	0	\$0.00	\$0.00	0.0
Santa Rosa	724	511.6	\$963.67	\$1,098.19	14.0
Santa Rosa	92 Wind	0	\$0.00	\$0.00	0.0
Sarasota	583	97.85	\$74.97	\$85.47	14.0
Sarasota	715	346.56	\$991.18	\$1,276.92	28.8
Sarasota	49 Wind	31.16	\$1,636.21	\$2,178.89	33.2
Sarasota	50 Wind	106.7	\$1,389.71	\$1,717.49	23.6
Sarasota	51 Wind	20.69	\$958.07	\$1,239.31	29.4
Seminole	512	39.09	\$875.61	\$997.93	14.0
St. Johns	533	34.43	\$900.06	\$1,053.68	17.1
St. Johns	702	241.57	\$596.64	\$678.20	13.7
St. Johns	71 Wind	5.91	\$593.41	\$678.61	14.4
St. Lucie	562	91.78	\$1,631.50	\$1,966.00	20.5
St. Lucie	183	50.72	\$91.67	\$104.50	14.0
St. Lucie	77 Wind	33.77	\$2,376.82	\$2,747.24	15.6
Sumter	921	140.19	\$729.39	\$850.70	16.6
Suwannee	933	154.33	\$535.65	\$609.31	13.8
Taylor	596	143.56	\$829.10	\$960.24	15.8
Taylor	737	95.86	\$737.67	\$839.42	13.8
Union	922	31.92	\$508.98	\$579.03	13.8
Volusia	62	0	\$0.00	\$0.00	0.0
Volusia	63	367.89	\$789.40	\$912.68	15.6
Volusia	14 Wind	0	\$0.00	\$0.00	0.0
Volusia	15 Wind	38.21	\$688.73	\$799.78	16.1
Volusia	16 Wind	0	\$0.00	\$0.00	0.0

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MHO-DWELLING PROPOSED CHANGES BY TERRITORY

Region	Territory	Earned House Years	Current Average Annual Premium (\$)	Proposed Average Annual Premium (\$)	Current Percent Change (%)
Wakulla	608	10.99	\$1,007.54	\$1,217.27	20.8
Wakulla	725	121.93	\$527.54	\$601.27	14.0
Wakulla	58 Wind	3	\$1,223.67	\$1,609.18	31.5
Walton	609	4.33	\$120.34	\$137.19	14.0
Walton	726	263.8	\$872.09	\$1,002.54	15.0
Walton	75 Wind	46.42	\$1,932.47	\$2,344.16	21.3
Washington	934	85.29	\$939.04	\$1,094.90	16.6
Total:		20,112.81	\$936.56	\$1,114.85	19.0

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MHO-DWELLING PROPOSED CHANGES BY COUNTY

Region	Earned House Years	Current Average Annual Premium (\$)	Proposed Average Annual Premium (\$)	Current Percent Change (%)
Alachua	218.69	\$631.01	\$718.11	13.8
Baker	147.54	\$480.43	\$546.46	13.7
Bay	524	\$969.60	\$1,143.38	17.9
Bradford	100.47	\$506.47	\$575.93	13.7
Brevard	590.42	\$1,443.80	\$1,699.76	17.7
Broward	538.56	\$2,219.77	\$2,794.36	25.9
Calhoun	31.08	\$724.57	\$824.16	13.7
Charlotte	293.73	\$1,208.37	\$1,529.77	26.6
Citrus	935.40	\$791.09	\$927.49	17.2
Clay	254.05	\$540.38	\$614.52	13.7
Collier	183.45	\$1,602.73	\$1,946.89	21.5
Columbia	191.28	\$495.15	\$565.28	14.2
Dade	130.46	\$1,991.20	\$2,266.61	13.8
DeSoto	50.55	\$1,157.35	\$1,346.04	16.3
Dixie	225.96	\$713.99	\$830.60	16.3
Duval	381.57	\$483.22	\$549.41	13.7
Escambia	349.94	\$947.98	\$1,080.42	14.0
Flagler	61.34	\$731.86	\$832.53	13.8
Franklin	83.99	\$1,079.18	\$1,305.76	21.0
Gadsden	112.74	\$516.66	\$587.94	13.8
Gilchrist	216.32	\$566.15	\$648.40	14.5
Glades	38.27	\$1,799.26	\$2,181.79	21.3
Gulf	64.49	\$1,120.36	\$1,330.44	18.8
Hamilton	23.83	\$489.50	\$569.78	16.4
Hardee	32.63	\$882.56	\$1,021.91	15.8
Hendry	103.82	\$1,376.65	\$1,614.26	17.3
Hernando	813.25	\$932.91	\$1,071.48	14.9
Highlands	112.44	\$1,032.41	\$1,216.11	17.8
Hillsborough	1,042.53	\$826.54	\$945.85	14.4
Holmes	58.43	\$634.61	\$732.78	15.5
Indian River	94.45	\$1,379.51	\$1,650.17	19.6
Jackson	98.87	\$704.24	\$801.30	13.8
Jefferson	99.97	\$484.76	\$550.08	13.5
Lafayette	63.41	\$624.77	\$712.65	14.1
Lake	387.72	\$867.13	\$1,004.01	15.8
Lee	920.92	\$1,295.05	\$1,613.98	24.6
Leon	152.37	\$478.34	\$544.02	13.7
Levy	374.41	\$686.20	\$788.32	14.9
Liberty	59.05	\$553.04	\$630.03	13.9
Madison	68.29	\$558.99	\$636.36	13.8
Manatee	651.88	\$980.02	\$1,204.04	22.9
Marion	594.12	\$629.91	\$724.37	15.0
Martin	117.92	\$1,989.12	\$2,391.12	20.2
Monroe	188.84	\$2,204.73	\$2,607.21	18.3
Nassau	261.42	\$506.02	\$575.58	13.7
Okaloosa	152.52	\$786.75	\$900.78	14.5
Okeechobee	61.19	\$1,506.99	\$1,813.55	20.3
Orange	141.4	\$833.12	\$947.34	13.7
Osceola	123.37	\$962.75	\$1,098.90	14.1
Palm Beach	288.68	\$1,696.46	\$1,963.81	15.8
Pasco	1,723.38	\$801.62	\$936.27	16.8
Pinellas	1,639.00	\$804.85	\$1,047.38	30.1
Polk	499.9	\$866.21	\$1,013.35	17.0
Putnam	318.95	\$577.48	\$661.10	14.5
Santa Rosa	511.6	\$963.67	\$1,098.19	14.0
Sarasota	602.96	\$945.22	\$1,206.85	27.7
Seminole	39.09	\$875.61	\$997.93	14.0
St. Johns	281.91	\$633.63	\$724.07	14.3
St. Lucie	176.27	\$1,331.22	\$1,580.04	18.7
Sumter	140.19	\$729.39	\$850.70	16.6
Suwannee	154.33	\$535.65	\$609.31	13.8
Taylor	239.42	\$792.49	\$911.87	15.1
Union	31.92	\$508.98	\$579.03	13.8
Volusia	406.1	\$779.93	\$902.06	15.7
Wakulla	135.92	\$581.72	\$673.32	15.7
Walton	314.55	\$1,018.23	\$1,188.62	16.7

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MHO-DWELLING PROPOSED CHANGES BY COUNTY

Region	Earned House Years	Current Average Annual Premium (\$)	Proposed Average Annual Premium (\$)	Current Percent Change (%)
Washington	85.29	\$939.04	\$1,094.90	16.6
Total:	20,112.81	\$936.56	\$1,114.85	19.0