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JUL 29 2019

OFFICE OF  
INSURANCE REGULATION  
Docketed by: AO/S

OFFICE OF INSURANCE REGULATION

DAVID ALTMAIER  
COMMISSIONER

IN THE MATTER OF:

CITIZENS PROPERTY  
INSURANCE CORPORATION  
\_\_\_\_\_ /

CASE NO.: 249621-19

ORDER

TO: Barry Gilway, President  
2101 Maryland Circle  
Tallahassee, Florida 32303

THIS CAUSE came before the FLORIDA OFFICE OF INSURANCE REGULATION (“OFFICE”) upon the filing by CITIZENS PROPERTY INSURANCE CORPORATION (“CITIZENS”) of its Commercial Property Rate Filing Nos. FCC 19-123232, FCC 19-123233, FCC 19-123238, FCC 19-123239, FCC 19-123240, and FCC 19-123271. Following a complete review of the entire record, and upon consideration thereof, and being otherwise fully advised in the premises, the OFFICE hereby finds as follows:

1. The OFFICE has jurisdiction over the subject matter and 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. Rates for CITIZENS are subject to the provisions of Section 627.351(6)(n), Florida Statutes, which requires CITIZENS to file its recommended rates with the OFFICE. The

OFFICE must thereafter issue a final order establishing rates for CITIZENS. The rate filings governed by this Order are for new and renewal rates to be effective no earlier than December 1, 2019.

4. CITIZENS submitted the following commercial lines rate filings to the OFFICE, which are the subject of this Order:

- a) FCC 19-123232 Commercial Lines Account Commercial Residential Property Multi-Peril Excluding Condominium Associations,
- b) FCC 19-123233 Commercial Lines Account Commercial Residential Property Multi-Peril Condominium Associations,
- c) FCC 19-123238 Commercial Lines Account Commercial Non-Residential Property Multi-Peril,
- d) FCC 19-123239 Coastal Account Commercial Residential Property Wind Only Condominium Associations,
- e) FCC 19-123240 Coastal Account Commercial Residential Property Wind Only Excluding Condominium Associations,
- f) FCC 19-123271 Coastal Account Commercial Non-Residential Property Wind Only.

5. CITIZENS submitted additional filings for Residential Property that are the subject of Order No. 249622-19.

6. CITIZENS previously filed Rate Filing Nos. FCC 19-00251, FCC 19-00252, FCC 19-00275, FCC 19-00387, FCC 19-00388, and FCC 19-00470; however, CITIZENS withdrew these filings in response to Chapter 2019-57, Laws of Florida, formerly House Bill 7065 (2019)

("HB 7065"), which, effective July 1, 2019, requires that the savings from the Assignment of Benefits reforms be reflected in CITIZENS' 2019 rate filings.

7. PUBLIC COMMENT: The OFFICE invited members of the public to comment on the proposed rate changes contained within the initial filings either in person at the rate hearing or via electronic mail through March 22, 2019. The OFFICE received and reviewed comments from members of the public who provided input on the rate increase.

8. Jennifer Pettineo, Chief Counsel for the Office of the Insurance Consumer Advocate, appeared at the hearing and expressed concern about the increased litigation costs from water insurance claims and support for a comprehensive legislative solution.

9. The OFFICE invited members of the public to comment on the proposed rate changes contained within the revised filings via electronic mail through July 17, 2019.

#### FINDINGS

10. HURRICANE LOSS ESTIMATES: CITIZENS' recommended rates are based on projected hurricane losses estimated using multiple hurricane loss models, including the Florida Public Model ("FPM") and models by AIR Worldwide Corporation ("AIR"), Risk Management Solutions ("RMS"), and CoreLogic ("EQE"). Using the same methodology as in their prior filing, the selected wind indication is a value toward the middle of the range of the indications for purposes of projecting hurricane losses on a statewide basis. By territory, the median of the wind indications was adjusted to the statewide indication.

11. LEGISLATIVE ACTION: CITIZENS reviewed all non-hurricane claims for Commercial Property policies and found a very minor amount of Assignment of Benefits activity. A total of 7 Commercial Residential Property Multi-Peril claims and 1 Commercial

Non-Residential Property Multi-Peril claim are found during the experience period from January 1, 2013 to December 31, 2017. Given the scarcity of the Assignment of Benefits claims and immaterial effects on the overall and territorial rate indications for the Commercial Property Multi-Peril lines of business, CITIZENS concluded that HB 7065 has no measurable impact to the Commercial Property policy rates.

RATES ESTABLISHED

COMMERCIAL LINES ACCOUNT  
COMMERCIAL RESIDENTIAL PROPERTY MULTI-PERIL  
CONDOMINIUM ASSOCIATIONS

12. On or about June 20, 2019, CITIZENS filed with the OFFICE Rate Filing FCC 19-123233 for the Commercial Lines Account Commercial Residential Property Multi-Peril Condominium Associations Program with an overall average statewide rate increase of 5.3% with an effective date of December 1, 2019, for new and renewal business.

13. 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 5.3% with an effective date of December 1, 2019. This rate effect is an estimate based on in-force policy distributions and the rates in this Order. The Florida Hurricane Catastrophe Fund Cash Build-Up factor approved is 13.5% for the Commercial Lines Account Commercial Residential Property Multi-Peril Condominium Associations Program.

COMMERCIAL LINES ACCOUNT  
COMMERCIAL RESIDENTIAL PROPERTY MULTI-PERIL  
EXCLUDING CONDOMINIUM ASSOCIATIONS

14. On or about June 20, 2019, CITIZENS filed with the OFFICE Rate Filing FCC 19-123232 for the Commercial Lines Account Commercial Residential Property Multi-Peril

Excluding Condominium Associations Program with an overall average statewide rate increase of 5.0% with an effective date of December 1, 2019, for new and renewal business.

15. 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 5.0% with an effective date of December 1, 2019. This rate effect is an estimate based on in-force policy distributions and the rates in this Order. The Florida Hurricane Catastrophe Fund Cash Build-Up factor approved is 11.8% for the Commercial Lines Account Commercial Residential Property Multi-Peril Excluding Condominium Associations Program.

16. Included in CITIZENS rate filings in file log numbers FCC 19-123232 and FCC 19-123233 are Special Class Rated Risks for the Commercial Lines Account Commercial Residential Property Multi-Peril Program with a proposed overall average rate decrease of 1.7%. 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 decrease of 1.7%. This rate effect is an estimate based on in-force policy distributions and the rates in this Order.

17. The charts collectively entitled "Commercial Lines Account Commercial Residential Property Multi-Peril (CRM)" establish the rate changes set forth in paragraphs 14 through 16 above and are attached hereto and hereby incorporated by reference as follows:

- A. "Attachment A" - Condominium Associations Class Rated Business;
- B. "Attachment B" - Excluding Condominium Associations Class Rated Business; and
- C. "Attachment C" - CRM Special Class Rated Business.

COMMERCIAL LINES ACCOUNT  
COMMERCIAL NON-RESIDENTIAL PROPERTY MULTI-PERIL

18. On or about June 20, 2019, CITIZENS filed with the OFFICE Rate Filing FCC 19-123238 for the Commercial Lines Account Commercial Non-Residential Property Multi-Peril Program. CITIZENS proposed an overall average statewide rate increase of 5.0% with an effective date of December 1, 2019, for new and renewal business.

19. 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 4.8% with an effective date of December 1, 2019. This rate effect is an estimate based on in-force policy distributions and the rates in this Order. A chart entitled "Commercial Lines Account Commercial Non-Residential Property Multi-Peril (CNRM)" is attached hereto and hereby incorporated by reference as "Attachment D."

COASTAL ACCOUNT  
COMMERCIAL RESIDENTIAL PROPERTY WIND ONLY  
CONDOMINIUM ASSOCIATIONS

20. On or about June 20, 2019, CITIZENS filed with the OFFICE Rate Filing FCC 19-123239 for the Coastal Account Commercial Residential Property Wind Only Condominium Associations Program. CITIZENS proposed an overall average statewide rate increase of 10.5% with an effective date of December 1, 2019, for new and renewal business.

21. 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 10.5% with an effective date of December 1, 2019. This rate effect is an estimate based on in-force policy distributions and the rates in this Order. The Florida Hurricane Catastrophe Fund cash build-up factor approved is 11.5% for the Coastal Account Commercial Residential Property Wind Only Condominium Associations Program.

COASTAL ACCOUNT  
COMMERCIAL RESIDENTIAL PROPERTY WIND ONLY  
EXCLUDING CONDOMINIUM ASSOCIATIONS

22. On or about June 20, 2019, CITIZENS filed with the OFFICE Rate Filing FCC 19-123240 for the Coastal Account Commercial Residential Property Wind Only Excluding Condominium Associations Program. CITIZENS proposed an overall average statewide rate increase of 10.0% with an effective date of December 1, 2019, for new and renewal business.

23. 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 10.0% with an effective date of December 1, 2019. This rate effect is an estimate based on in-force policy distributions and the rates in this Order. The Florida Hurricane Catastrophe Fund cash build-up factor approved is 8.6% for the Coastal Account Commercial Residential Property Wind Only Excluding Condominium Associations Program.

24. Also included in CITIZENS rate filings in file log numbers FCC 19-123239 and FCC 19-123240 are the Special Class Rated Business covered by the Coastal Account Commercial Residential Property Wind Only Program with proposed overall average statewide rate increase of 10.2% for Special Class Group A and average statewide rate decrease of 4.5% for Special Class Group B. 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 10.2% for Special Class Group A and average statewide rate decrease of 4.5% for Special Class Group B to meet the requirements of Section 627.351(6)(n), Florida Statutes. This rate effect is an estimate based on in-force policy distributions and the rates in this Order.

25. A chart entitled “Coastal Account Commercial Residential Property Wind Only (CRW)” lists the established rate changes set forth in paragraphs 22 through 24 above is attached hereto and hereby incorporated by reference as “Attachment E.”

COASTAL ACCOUNT  
COMMERCIAL NON-RESIDENTIAL PROPERTY WIND ONLY

26. On or about June 21, 2019, CITIZENS filed with the OFFICE Rate Filing FCC 19-123271 for the Coastal Account Commercial Non-Residential Property Wind Only Program. CITIZENS proposed an overall average statewide rate increase of 10.0% for Class Rated Business and an overall average statewide rate increase of 10.0% for Special Class Business with an effective date of December 1, 2019, for new and renewal business.

27. The OFFICE reviewed the information provided by CITIZENS and based on its findings, hereby establishes the rates that CITIZENS shall implement to reflect overall average statewide rate increases of 10.0% for both Class Rate and Special Class business with an effective date of December 1, 2019. This rate effect is an estimate based on in-force policy distributions and the rates in this Order. A chart entitled “Coastal Account Commercial Non-Residential Property Wind Only (CNRW)” is attached hereto and hereby incorporated by reference as “Attachment F.”

GENERAL PROVISIONS

28. No deviations from the aforementioned rates are approved, authorized, or established by entry of this Order.

29. Within 30 days of the date of this Order, CITIZENS shall submit to the OFFICE final manual pages and any necessary revisions to the Commercial Lines Rate Collection System



information. The final rate level effects included in the Commercial Lines Rate Collection System information must reflect the per policy capping.

WHEREFORE, rates as detailed herein are ESTABLISHED for Rate Filing Nos. FCC 19-123232, FCC 19-123233, FCC 19-123238, FCC 19-123239, FCC 19-123240, and FCC 19-123271.

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

DONE AND ORDERED this 29<sup>th</sup> day of July 2019.



*David Altmaier*

David Altmaier, 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, Citizens Property Insurance Corporation, 2101 Maryland Circle, Tallahassee, Florida, 32303, on this 29<sup>th</sup> day of July, 2019.



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**Attachment - A**

**Commercial Lines Account  
Commercial Residential Property Multi-Peril (CRM)  
(Excluding FHCF Cash Build-Up)**

**Condo Association Class Rated**

Territory Description	Coastal Territory	BG2 Territory Code	BG2 Territory Description	BG2 Territory Description	Wind BG2 Rate Change	All Other BG1 Rate Change	All Other BG2 Rate Change	Sinkhole BG2 Rate Change
Alachua		Alachua	4	Inland	10.0%	-1.0%	-1.0%	0.0%
Bay	59 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Brevard	60 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Broward	35 Wind	Remainder	1	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Broward	36 Wind	Remainder	1	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Broward	37 Wind	Remainder	1	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Charlotte	61 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Citrus, Rem. in Sea. Zone 2		Citrus	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Citrus, Rem. in Sea. Zone 3		Citrus	3	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Collier	62 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Dade	30 Wind	Remainder	1	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Dade	31 Wind	Remainder	1	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Dade	32 Wind	Remainder	1	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Dade	34 Wind	Remainder	1	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Duval	41 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Escambia	63 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Escambia	43 Wind	Remainder	3	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Flagler	64 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Flagler	78 Wind	Remainder	3	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Franklin	65 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Gulf	66 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Hernando	56 Wind	Hernando	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Hernando, Rem. in Sea. Zone 2		Hernando	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Hernando, Rem. in Sea. Zone 3		Hernando	3	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Hillsborough		Hillsborough	3	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Indian River	76 Wind	Remainder	1	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Indian River	76 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Inland Zone, Remainder		Remainder	4	Inland	10.0%	-1.0%	-1.0%	0.0%
Lake		Lake	4	Inland	10.0%	-1.0%	-1.0%	0.0%
Lee	67 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Lee	79 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Lee	79 Wind	Remainder	3	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Levy	57 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Manatee	68 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Marion		Marion	4	Inland	10.0%	-1.0%	-1.0%	0.0%
Monroe, Remainder	85 Wind	Monroe	5	Monroe Excl. Key West	10.0%	-1.0%	-1.0%	0.0%
Monroe, Key West	86 Wind	Monroe	6	Key West	10.0%	-1.0%	-1.0%	0.0%
Nassau	69 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Okaloosa	70 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Palm Beach	38 Wind	Remainder	1	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Palm Beach	87 Wind	Remainder	1	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Pasco	88 Wind	Pasco	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Pasco, Rem. In Sea. Zone 2		Pasco	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Pasco, Rem. In Sea. Zone 3		Pasco	3	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Pinellas	42 Wind	Pinellas	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Pinellas, Rem. In Sea. Zone 2		Pinellas	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Pinellas, Rem. In Sea. Zone 3		Pinellas	3	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Saint Johns	71 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Saint Lucie	77 Wind	Saint Lucie	1	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Saint Lucie, Rem. in Sea. Zone 1		Saint Lucie	1	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Saint Lucie, Rem. in Sea. Zone 2		Saint Lucie	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Santa Rosa	72 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Santa Rosa	80 Wind	Remainder	3	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Sarasota	73 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Sarasota	81 Wind	Remainder	3	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Seacoast Zone 1, Remainder		Remainder	1	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Seacoast Zone 2, Remainder		Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Seacoast Zone 3, Remainder		Remainder	3	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Seminole		Seminole	4	Inland	10.0%	-1.0%	-1.0%	0.0%
Sumter		Sumter	4	Inland	10.0%	-1.0%	-1.0%	0.0%
Taylor, Rem. in Sea. Zone 2		Taylor	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Taylor, Rem. in Sea. Zone 3		Taylor	3	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Volusia	74 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Volusia	44 Wind	Remainder	3	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Wakulla	58 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Walton	75 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%

## Attachment - B

### Commercial Lines Account Commercial Residential Property Multi-Peril (CRM) (Excluding FHCF Cash Build-Up)

#### Excluding Condo Association Class Rated

Territory Description	Coastal Territory	BG2 Territory Code	BG2 Territory Description	BG2 Territory Description	Wind BG2 Rate Change	All Other BG1 Rate Change	All Other BG2 Rate Change	Sinkhole BG2 Rate Change
Alachua		Alachua	4	Inland	10.0%	-1.0%	-1.0%	0.0%
Bay	59 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Brevard	60 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Broward	35 Wind	Remainder	1	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Broward	36 Wind	Remainder	1	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Broward	37 Wind	Remainder	1	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Charlotte	61 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Citrus, Rem. in Sea. Zone 2		Citrus	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Citrus, Rem. in Sea. Zone 3		Citrus	3	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Collier	62 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Dade	30 Wind	Remainder	1	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Dade	31 Wind	Remainder	1	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Dade	32 Wind	Remainder	1	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Dade	34 Wind	Remainder	1	Seacoast	10.0%	-1.0%	-1.0%	0.0%
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Escambia	63 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Escambia	43 Wind	Remainder	3	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Flagler	64 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Flagler	78 Wind	Remainder	3	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Franklin	65 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Gulf	66 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
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Hernando, Rem. in Sea. Zone 3		Hernando	3	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Hillsborough		Hillsborough	3	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Indian River	76 Wind	Remainder	1	Seacoast	10.0%	-1.0%	-1.0%	0.0%
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Inland Zone, Remainder		Remainder	4	Inland	10.0%	-1.0%	-1.0%	0.0%
Lake		Lake	4	Inland	10.0%	-1.0%	-1.0%	0.0%
Lee	67 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Lee	79 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Lee	79 Wind	Remainder	3	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Levy	57 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Manatee	68 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Marion		Marion	4	Inland	10.0%	-1.0%	-1.0%	0.0%
Monroe, Remainder	85 Wind	Monroe	5	Monroe Excl. Key West	10.0%	-1.0%	-1.0%	0.0%
Monroe, Key West	86 Wind	Monroe	6	Key West	10.0%	-1.0%	-1.0%	0.0%
Nassau	69 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Okaloosa	70 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Palm Beach	38 Wind	Remainder	1	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Palm Beach	87 Wind	Remainder	1	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Pasco	88 Wind	Pasco	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Pasco, Rem. In Sea. Zone 2		Pasco	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Pasco, Rem. In Sea. Zone 3		Pasco	3	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Pinellas	42 Wind	Pinellas	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Pinellas, Rem. In Sea. Zone 2		Pinellas	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Pinellas, Rem. In Sea. Zone 3		Pinellas	3	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Saint Johns	71 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Saint Lucie	77 Wind	Saint Lucie	1	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Saint Lucie, Rem. in Sea. Zone 1		Saint Lucie	1	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Saint Lucie, Rem. in Sea. Zone 2		Saint Lucie	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Santa Rosa	72 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Santa Rosa	80 Wind	Remainder	3	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Sarasota	73 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Sarasota	81 Wind	Remainder	3	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Seacoast Zone 1, Remainder		Remainder	1	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Seacoast Zone 2, Remainder		Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Seacoast Zone 3, Remainder		Remainder	3	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Seminole		Seminole	4	Inland	10.0%	-1.0%	-1.0%	0.0%
Sumter		Sumter	4	Inland	10.0%	-1.0%	-1.0%	0.0%
Taylor, Rem. in Sea. Zone 2		Taylor	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Taylor, Rem. in Sea. Zone 3		Taylor	3	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Volusia	74 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Volusia	44 Wind	Remainder	3	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Wakulla	58 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%
Walton	75 Wind	Remainder	2	Seacoast	10.0%	-1.0%	-1.0%	0.0%

## Attachment - C

### Commercial Lines Account Commercial Residential Property Multi-Peril (CRM) (Excluding FHCFC Cash Build-Up)

#### Special Class

<b>Territory Description</b>	<b>Coastal Territory</b>	<b>BG2 Territory Code</b>	<b>BG2 Territory Description</b>	<b>Wind BG2 Rate Change</b>	<b>All Other BG1 Rate Change</b>	<b>All Other BG2 Rate Change</b>
Bay	59 Wind	2	Seacoast	-10.0%	-10.0%	-10.0%
Brevard	60 Wind	2	Seacoast	-10.0%	-10.0%	-10.0%
Broward	35 Wind	1	Seacoast	10.0%	-10.0%	-10.0%
Broward	36 Wind	1	Seacoast	10.0%	-10.0%	-10.0%
Broward	37 Wind	1	Seacoast	10.0%	-10.0%	-10.0%
Charlotte	61 Wind	2	Seacoast	10.0%	-10.0%	-10.0%
Collier	62 Wind	2	Seacoast	10.0%	-10.0%	-10.0%
Dade	30 Wind	1	Seacoast	10.0%	-10.0%	-10.0%
Dade	31 Wind	1	Seacoast	10.0%	-10.0%	-10.0%
Dade	32 Wind	1	Seacoast	10.0%	-10.0%	-10.0%
Dade	34 Wind	1	Seacoast	10.0%	-10.0%	-10.0%
Duval	41 Wind	2	Seacoast	-10.0%	-10.0%	-10.0%
Escambia	63 Wind	2	Seacoast	10.0%	-10.0%	-10.0%
Escambia	43 Wind	3	Seacoast	10.0%	-10.0%	-10.0%
Flagler	64 Wind	2	Seacoast	-10.0%	-10.0%	-10.0%
Flagler	78 Wind	3	Seacoast	-10.0%	-10.0%	-10.0%
Franklin	65 Wind	2	Seacoast	-10.0%	-10.0%	-10.0%
Gulf	66 Wind	2	Seacoast	-10.0%	-10.0%	-10.0%
Hernando	56 Wind	2	Seacoast	-10.0%	-10.0%	-10.0%
Indian River	76 Wind	1	Seacoast	10.0%	-10.0%	-10.0%
Indian River	76 Wind	2	Seacoast	10.0%	-10.0%	-10.0%
Inland Zone, Remainder		4	Inland	-10.0%	-10.0%	-10.0%
Lee	67 Wind	2	Seacoast	10.0%	-10.0%	-10.0%
Lee	79 Wind	2	Seacoast	10.0%	-10.0%	-10.0%
Lee	79 Wind	3	Seacoast	10.0%	-10.0%	-10.0%
Levy	57 Wind	2	Seacoast	-10.0%	-10.0%	-10.0%
Manatee	68 Wind	2	Seacoast	-10.0%	-10.0%	-10.0%
Monroe, Remainder	85 Wind	5	Monroe Excl. Key West	10.0%	-10.0%	-10.0%
Monroe, Key West	86 Wind	6	Key West	10.0%	-10.0%	-10.0%
Nassau	69 Wind	2	Seacoast	-10.0%	-10.0%	-10.0%
Okaloosa	70 Wind	2	Seacoast	10.0%	-10.0%	-10.0%
Palm Beach	38 Wind	1	Seacoast	10.0%	-10.0%	-10.0%
Palm Beach	87 Wind	1	Seacoast	10.0%	-10.0%	-10.0%
Pasco	88 Wind	2	Seacoast	-10.0%	-10.0%	-10.0%
Pinellas	42 Wind	2	Seacoast	10.0%	-10.0%	-10.0%
Saint Johns	71 Wind	2	Seacoast	-10.0%	-10.0%	-10.0%
Saint Lucie	77 Wind	1	Seacoast	10.0%	-10.0%	-10.0%
Santa Rosa	72 Wind	2	Seacoast	-10.0%	-10.0%	-10.0%
Santa Rosa	80 Wind	3	Seacoast	-10.0%	-10.0%	-10.0%
Sarasota	73 Wind	2	Seacoast	10.0%	-10.0%	-10.0%
Sarasota	81 Wind	3	Seacoast	10.0%	-10.0%	-10.0%
Seacoast Zone 1, Remainder		1	Seacoast	10.0%	-10.0%	-10.0%
Seacoast Zone 2, Remainder		2	Seacoast	-10.0%	-10.0%	-10.0%
Seacoast Zone 3, Remainder		3	Seacoast	-10.0%	-10.0%	-10.0%
Volusia	74 Wind	2	Seacoast	-10.0%	-10.0%	-10.0%
Volusia	44 Wind	3	Seacoast	-10.0%	-10.0%	-10.0%
Wakulla	58 Wind	2	Seacoast	-10.0%	-10.0%	-10.0%
Walton	75 Wind	2	Seacoast	-10.0%	-10.0%	-10.0%

## Attachment - D

### Commercial Lines Account

#### Commercial Non-Residential Property Multi-Peril (CNRM)

<b>Territory Description</b>	<b>Territory Code</b>	<b>BG1 Rate Change</b>	<b>BG2 Rate Change</b>
Seacoast Zone 1	1	4.8%	7.3%
Seacoast Zone 2	2	4.8%	5.6%
Seacoast Zone 3	3	4.8%	1.6%
Inland	4	4.8%	7.6%
Monroe ex. Key West	5	4.8%	9.2%
Key West	6	4.8%	9.7%

## Attachment - E

### Coastal Account Commercial Residential Property Wind Only (CRW) (Excluding FHCF Cash Build-Up)

County	Territory Number	Condo Association Rate Change	Excluding Condo Association Rate Change	Special Group A Rate Change	Special Group B Rate Change
Bay	59	10.0%	10.0%	10.0%	-3.6%
Brevard	60	10.0%	10.0%	10.0%	-3.6%
Broward	35	10.0%	10.0%	10.0%	-6.8%
Broward	36	10.0%	10.0%	10.0%	-6.8%
Broward	37	10.0%	10.0%	10.0%	-6.8%
Charlotte	61	10.0%	10.0%	10.0%	-4.9%
Collier	62	10.0%	10.0%	10.0%	-3.6%
Dade	30	10.0%	10.0%	10.0%	-6.8%
Dade	31	10.0%	10.0%	10.0%	-6.8%
Dade	32	10.0%	10.0%	10.0%	-6.8%
Dade	34	10.0%	10.0%	10.0%	-6.8%
Duval	41	10.0%	10.0%	10.0%	-15.3%
Escambia	43	10.0%	10.0%	10.0%	-15.3%
Escambia	63	10.0%	10.0%	10.0%	-4.9%
Flagler	64	10.0%	10.0%	10.0%	-15.3%
Flagler	78	10.0%	10.0%	10.0%	-14.9%
Franklin	65	10.0%	10.0%	10.0%	-4.9%
Gulf	66	10.0%	10.0%	10.0%	-4.9%
Hernando	56	10.0%	10.0%	10.0%	-15.3%
Indian River	76	10.0%	10.0%	10.0%	4.0%
Lee	67	10.0%	10.0%	10.0%	-4.9%
Lee	79	10.0%	10.0%	10.0%	-15.3%
Levy	57	10.0%	10.0%	10.0%	-15.3%
Manatee	68	10.0%	10.0%	10.0%	-4.9%
Monroe	85	10.0%	10.0%	10.0%	3.3%
Monroe	86	10.0%	10.0%	10.0%	-8.1%
Nassau	69	10.0%	10.0%	10.0%	-15.3%
Okaloosa	70	10.0%	10.0%	10.0%	-3.6%
Palm Beach	38	10.0%	10.0%	10.0%	-6.8%
Palm Beach	87	10.0%	10.0%	10.0%	-6.8%
Pasco	88	10.0%	10.0%	10.0%	-15.3%
Pinellas	42	10.0%	10.0%	10.0%	-3.6%
Saint Johns	71	10.0%	10.0%	10.0%	-3.6%
Saint Lucie	77	10.0%	10.0%	10.0%	-6.8%
Santa Rosa	72	10.0%	10.0%	10.0%	-3.6%
Santa Rosa	80	10.0%	10.0%	10.0%	-15.3%
Sarasota	73	10.0%	10.0%	10.0%	-3.6%
Sarasota	81	10.0%	10.0%	10.0%	-15.3%
Volusia	44	10.0%	10.0%	10.0%	-14.9%
Volusia	74	10.0%	10.0%	10.0%	-15.3%
Wakulla	58	10.0%	10.0%	10.0%	-4.9%
Walton	75	10.0%	10.0%	10.0%	-3.6%

# Attachment - F

## Coastal Account

### Commercial Non-Residential Wind Only (CNRW)

<b>Territory Number</b>	<b>County</b>	<b>Class Rate Change</b>	<b>Special Class Rate Change</b>
59	Bay	10.0%	10.0%
60	Brevard	10.0%	10.0%
35	Broward	10.0%	10.0%
36	Broward	10.0%	10.0%
37	Broward	10.0%	10.0%
61	Charlotte	10.0%	10.0%
62	Collier	10.0%	10.0%
30	Dade	10.0%	10.0%
31	Dade	10.0%	10.0%
32	Dade	10.0%	10.0%
34	Dade	10.0%	10.0%
41	Duval	10.0%	10.0%
43	Escambia	10.0%	10.0%
63	Escambia	10.0%	10.0%
64	Flagler	10.0%	10.0%
78	Flagler	10.0%	10.0%
65	Franklin	10.0%	10.0%
66	Gulf	10.0%	10.0%
56	Hernando	10.0%	10.0%
76	Indian River	10.0%	10.0%
67	Lee	10.0%	10.0%
79	Lee	10.0%	10.0%
57	Levy	10.0%	10.0%
68	Manatee	10.0%	10.0%
85	Monroe	10.0%	10.0%
86	Monroe	10.0%	10.0%
69	Nassau	10.0%	10.0%
70	Okaloosa	10.0%	10.0%
38	Palm Beach	10.0%	10.0%
87	Palm Beach	10.0%	10.0%
88	Pasco	10.0%	10.0%
42	Pinellas	10.0%	10.0%
71	Saint Johns	10.0%	10.0%
77	Saint Lucie	10.0%	10.0%
72	Santa Rosa	10.0%	10.0%
80	Santa Rosa	10.0%	10.0%
73	Sarasota	10.0%	10.0%
81	Sarasota	10.0%	10.0%
44	Volusia	10.0%	10.0%
74	Volusia	10.0%	10.0%
58	Wakulla	10.0%	10.0%
75	Walton	10.0%	10.0%