

**ALL PERSONAL LINES COMBINED**  
**Recommended Change by County**

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	1,116	748	525	-6.9%	488
Baker	182	182	414	-10.2%	372
Bay	5,940	1,280	932	5.8%	986
Bradford	164	164	432	-10.0%	389
Brevard	7,703	5,389	1,314	-3.6%	1,266
Broward	85,160	21,354	1,751	4.8%	1,835
Calhoun	98	23	411	2.6%	422
Charlotte	4,147	2,991	1,150	-3.1%	1,114
Citrus	2,026	2,015	571	-8.0%	525
Clay	726	699	455	-6.7%	425
Collier	9,283	2,541	1,442	5.9%	1,528
Columbia	384	384	424	-9.1%	385
Dade	124,738	25,236	2,382	6.2%	2,529
De Soto	195	167	677	-5.1%	642
Dixie	319	317	651	-9.3%	590
Duval	2,907	1,790	714	-1.9%	701
Escambia	8,612	1,816	1,318	7.8%	1,421
Flagler	1,612	221	751	8.3%	813
Franklin	1,480	238	2,220	8.3%	2,405
Gadsden	323	146	520	-6.1%	488
Gilchrist	365	365	381	-8.0%	351
Glades	106	101	886	-4.8%	844
Gulf	962	202	1,559	8.0%	1,683
Hamilton	62	62	382	-10.2%	343
Hardee	92	92	518	-6.5%	484
Hendry	260	225	913	-8.0%	840
Hernando	15,566	14,185	1,385	-3.9%	1,330
Highlands	477	471	647	-9.8%	583
Hillsborough	22,024	20,831	1,369	-7.9%	1,261
Holmes	100	99	516	-7.8%	476
Indian River	2,182	1,102	1,604	3.5%	1,660
Jackson	299	152	528	-4.5%	504
Jefferson	118	118	505	-10.1%	454
Lafayette	74	74	559	-9.2%	508
<b>Total</b>	<b>573,221</b>	<b>255,126</b>	<b>1,662</b>	<b>3.2%</b>	<b>1,716</b>

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lake	1,482	1,398	519	-5.9%	489
Lee	16,854	7,617	1,240	4.0%	1,290
Leon	799	744	487	-9.5%	441
Levy	1,080	788	662	-3.0%	642
Liberty	90	35	425	-4.4%	407
Madison	157	157	527	-8.7%	481
Manatee	7,970	6,193	1,118	-3.4%	1,081
Marion	1,917	1,895	530	-7.7%	489
Martin	1,966	1,204	1,394	-1.5%	1,373
Monroe	20,172	615	2,992	10.3%	3,299
Nassau	1,114	709	668	-1.6%	657
Okaloosa	3,258	898	1,146	4.3%	1,195
Okeechobee	242	242	831	-4.8%	791
Orange	2,047	1,535	634	-4.2%	607
Osceola	905	753	558	-4.6%	532
Palm Beach	57,926	21,001	1,740	4.6%	1,819
Pasco	25,889	20,351	1,255	-3.1%	1,216
Pinellas	68,126	59,862	1,406	-6.4%	1,316
Polk	2,437	2,152	647	-5.5%	612
Putnam	755	755	432	-5.8%	407
Saint Johns	2,171	1,079	839	0.8%	845
Saint Lucie	3,537	2,246	1,064	-1.1%	1,052
Santa Rosa	3,037	1,326	1,301	6.1%	1,381
Sarasota	29,981	10,480	1,041	4.2%	1,086
Seminole	659	581	687	-7.4%	636
Sumter	381	378	468	-6.8%	436
Suwannee	378	378	392	-10.0%	352
Taylor	348	328	728	-8.6%	666
Union	54	54	412	-10.2%	370
Volusia	10,748	2,799	833	5.7%	880
Wakulla	532	296	716	1.3%	725
Walton	6,270	468	1,545	8.5%	1,677
Washington	137	29	435	0.0%	435

## MULTIPERIL HO3

### Recommended Change by County

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	113	113	1,433	-9.8%	1,292
Baker	5	5	1,498	-9.8%	1,351
Bay	186	174	1,755	-7.7%	1,621
Bradford	6	6	1,444	-9.6%	1,306
Brevard	1,921	1,861	2,151	-8.4%	1,970
Broward	22,242	7,034	2,611	2.9%	2,688
Calhoun	2	2	958	-9.8%	864
Charlotte	692	677	1,726	-8.5%	1,579
Citrus	190	190	1,466	-9.1%	1,332
Clay	35	35	1,255	-9.7%	1,134
Collier	245	229	2,246	-7.5%	2,078
Columbia	13	13	1,718	-9.7%	1,551
Dade	52,476	4,008	2,949	7.6%	3,173
De Soto	12	12	1,600	-9.8%	1,444
Dixie	28	28	1,689	-9.6%	1,527
Duval	347	347	1,353	-9.5%	1,225
Escambia	421	371	2,007	-5.7%	1,893
Flagler	53	31	1,479	-1.9%	1,450
Franklin	18	15	2,640	-3.1%	2,558
Gadsden	68	68	1,029	-9.7%	929
Gilchrist	15	15	1,435	-9.7%	1,295
Glades	11	11	1,693	-9.5%	1,533
Gulf	15	12	2,029	-6.1%	1,906
Hamilton	2	2	1,369	-9.7%	1,236
Hardee	3	3	1,377	-9.6%	1,245
Hendry	29	29	1,611	-9.5%	1,458
Hernando	10,583	9,721	1,607	-3.8%	1,546
Highlands	26	26	1,621	-9.6%	1,464
Hillsborough	11,248	11,248	1,777	-8.0%	1,635
Holmes	10	10	918	-9.6%	830
Indian River	166	157	2,065	-7.7%	1,906
Jackson	25	25	1,159	-9.7%	1,047
Jefferson	8	8	1,167	-9.7%	1,054
Lafayette	6	6	1,587	-9.7%	1,433
<b>Total</b>	<b>162,624</b>	<b>89,623</b>	<b>2,339</b>	<b>1.1%</b>	<b>2,365</b>

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lake	69	69	1,292	-9.1%	1,174
Lee	725	663	1,966	-7.0%	1,829
Leon	86	86	1,221	-9.9%	1,101
Levy	57	51	1,627	-7.0%	1,513
Liberty	5	5	1,487	-9.8%	1,342
Madison	10	10	1,358	-9.7%	1,226
Manatee	1,090	1,064	1,941	-8.5%	1,777
Marion	163	163	1,278	-9.5%	1,157
Martin	233	225	2,980	-7.9%	2,745
Monroe	198	63	4,423	5.5%	4,664
Nassau	90	90	1,723	-9.3%	1,563
Okaloosa	199	199	2,514	-9.0%	2,287
Okeechobee	24	24	1,635	-9.6%	1,477
Orange	176	176	1,633	-9.6%	1,476
Osceola	59	59	1,322	-9.7%	1,195
Palm Beach	12,140	6,923	2,419	0.7%	2,437
Pasco	11,753	9,993	1,709	-3.6%	1,647
Pinellas	30,471	29,729	1,925	-8.1%	1,769
Polk	109	109	1,576	-9.5%	1,427
Putnam	25	25	1,445	-9.7%	1,304
Saint Johns	276	249	1,557	-7.2%	1,445
Saint Lucie	240	236	1,907	-8.5%	1,746
Santa Rosa	166	135	2,730	-3.2%	2,643
Sarasota	2,064	1,931	1,836	-7.3%	1,702
Seminole	68	68	1,685	-9.6%	1,524
Sumter	22	22	1,210	-9.5%	1,095
Suwannee	5	5	2,101	-9.8%	1,894
Taylor	33	33	1,457	-9.5%	1,319
Union	0	0	0	N/A	N/A
Volusia	768	662	1,416	-5.3%	1,341
Wakulla	24	21	1,655	-7.1%	1,537
Walton	53	40	2,420	-2.3%	2,365
Washington	3	3	1,019	-9.6%	921

## WIND-ONLY HW2

### Recommended Change by County

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	0	0	0	N/A	N/A
Baker	0	0	0	N/A	N/A
Bay	962	74	1,550	9.5%	1,697
Bradford	0	0	0	N/A	N/A
Brevard	553	76	2,090	9.0%	2,277
Broward	14,230	1,784	2,562	9.1%	2,795
Calhoun	0	0	0	N/A	N/A
Charlotte	220	22	2,016	9.1%	2,200
Citrus	0	0	0	N/A	N/A
Clay	0	0	0	N/A	N/A
Collier	1,719	177	2,667	9.3%	2,916
Columbia	0	0	0	N/A	N/A
Dade	16,647	4,356	3,117	6.8%	3,328
De Soto	0	0	0	N/A	N/A
Dixie	0	0	0	N/A	N/A
Duval	523	61	948	9.6%	1,038
Escambia	4,286	430	1,655	9.9%	1,819
Flagler	803	0	888	10.9%	985
Franklin	486	90	2,264	8.3%	2,451
Gadsden	0	0	0	N/A	N/A
Gilchrist	0	0	0	N/A	N/A
Glades	0	0	0	N/A	N/A
Gulf	276	49	1,861	8.4%	2,018
Hamilton	0	0	0	N/A	N/A
Hardee	0	0	0	N/A	N/A
Hendry	0	0	0	N/A	N/A
Hernando	105	22	1,142	7.9%	1,233
Highlands	0	0	0	N/A	N/A
Hillsborough	0	0	0	N/A	N/A
Holmes	0	0	0	N/A	N/A
Indian River	342	61	3,515	8.1%	3,799
Jackson	0	0	0	N/A	N/A
Jefferson	0	0	0	N/A	N/A
Lafayette	0	0	0	N/A	N/A
<b>Total</b>	<b>89,694</b>	<b>13,134</b>	<b>2,400</b>	<b>8.8%</b>	<b>2,611</b>

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lake	0	0	0	N/A	N/A
Lee	3,012	523	2,157	8.7%	2,345
Leon	0	0	0	N/A	N/A
Levy	187	28	851	8.8%	925
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	298	38	2,046	8.9%	2,229
Marion	0	0	0	N/A	N/A
Martin	0	0	0	N/A	N/A
Monroe	11,280	148	3,536	10.7%	3,913
Nassau	222	47	793	8.2%	857
Okaloosa	178	25	2,903	8.8%	3,159
Okeechobee	0	0	0	N/A	N/A
Orange	0	0	0	N/A	N/A
Osceola	0	0	0	N/A	N/A
Palm Beach	11,023	1,246	2,621	9.1%	2,861
Pasco	432	106	1,504	7.4%	1,615
Pinellas	3,101	255	2,087	9.9%	2,292
Polk	0	0	0	N/A	N/A
Putnam	0	0	0	N/A	N/A
Saint Johns	514	39	1,036	9.9%	1,139
Saint Lucie	123	31	1,636	6.8%	1,748
Santa Rosa	838	32	2,200	10.4%	2,428
Sarasota	12,068	2,844	1,221	7.9%	1,317
Seminole	0	0	0	N/A	N/A
Sumter	0	0	0	N/A	N/A
Suwannee	0	0	0	N/A	N/A
Taylor	0	0	0	N/A	N/A
Union	0	0	0	N/A	N/A
Volusia	3,904	354	1,013	10.1%	1,115
Wakulla	190	42	923	7.8%	995
Walton	1,172	174	2,304	8.2%	2,494
Washington	0	0	0	N/A	N/A

## MULTIPERIL HO6

### Recommended Change by County

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	91	0	338	4.7%	354
Baker	0	0	0	N/A	N/A
Bay	181	13	633	9.0%	690
Bradford	0	0	0	N/A	N/A
Brevard	725	97	662	7.4%	711
Broward	15,300	816	719	8.4%	780
Calhoun	0	0	0	N/A	N/A
Charlotte	272	1	635	9.9%	698
Citrus	16	5	708	3.0%	729
Clay	11	0	415	6.8%	443
Collier	631	103	992	6.7%	1,058
Columbia	0	0	0	N/A	N/A
Dade	9,630	939	890	9.1%	971
De Soto	6	0	497	10.2%	548
Dixie	2	0	375	9.9%	412
Duval	103	0	491	5.4%	518
Escambia	172	3	856	10.3%	944
Flagler	24	0	616	10.1%	678
Franklin	2	0	901	7.8%	971
Gadsden	0	0	0	N/A	N/A
Gilchrist	0	0	0	N/A	N/A
Glades	0	0	0	N/A	N/A
Gulf	1	0	1,559	10.4%	1,721
Hamilton	0	0	0	N/A	N/A
Hardee	0	0	0	N/A	N/A
Hendry	3	0	739	10.3%	815
Hernando	40	0	486	5.0%	510
Highlands	6	0	439	10.2%	483
Hillsborough	1,066	545	617	1.9%	628
Holmes	1	0	956	9.9%	1,050
Indian River	148	3	1,264	10.1%	1,391
Jackson	0	0	0	N/A	N/A
Jefferson	0	0	0	N/A	N/A
Lafayette	0	0	0	N/A	N/A
<b>Total</b>	<b>48,709</b>	<b>13,744</b>	<b>745</b>	<b>6.1%</b>	<b>790</b>

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lake	14	0	584	8.1%	631
Lee	999	585	599	0.5%	602
Leon	66	42	258	0.0%	258
Levy	1	0	477	10.4%	527
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	531	354	738	-0.1%	737
Marion	22	0	507	7.1%	543
Martin	232	47	759	5.9%	804
Monroe	103	14	1,439	9.2%	1,572
Nassau	17	1	574	8.4%	622
Okaloosa	120	3	653	9.9%	717
Okeechobee	0	0	0	N/A	N/A
Orange	157	0	435	8.8%	473
Osceola	62	0	377	9.9%	414
Palm Beach	8,431	3,590	834	4.9%	875
Pasco	893	491	430	-1.7%	423
Pinellas	6,659	5,809	562	-4.2%	538
Polk	39	0	511	10.1%	562
Putnam	0	0	0	N/A	N/A
Saint Johns	100	8	587	6.2%	624
Saint Lucie	253	4	835	10.1%	919
Santa Rosa	27	0	659	10.5%	729
Sarasota	807	254	947	5.3%	997
Seminole	48	0	555	8.7%	604
Sumter	0	0	0	N/A	N/A
Suwannee	0	0	0	N/A	N/A
Taylor	0	0	0	N/A	N/A
Union	0	0	0	N/A	N/A
Volusia	626	13	526	9.8%	578
Wakulla	0	0	0	N/A	N/A
Walton	71	4	982	9.5%	1,075
Washington	0	0	0	N/A	N/A

**WIND-ONLY HW6**  
**Recommended Change by County**

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	0	0	0	N/A	N/A
Baker	0	0	0	N/A	N/A
Bay	1,699	0	478	9.9%	526
Bradford	0	0	0	N/A	N/A
Brevard	517	0	638	9.9%	701
Broward	5,310	0	700	9.9%	770
Calhoun	0	0	0	N/A	N/A
Charlotte	278	0	947	9.9%	1,042
Citrus	0	0	0	N/A	N/A
Clay	0	0	0	N/A	N/A
Collier	2,975	0	933	9.9%	1,025
Columbia	0	0	0	N/A	N/A
Dade	6,177	5	1,185	9.9%	1,303
De Soto	0	0	0	N/A	N/A
Dixie	0	0	0	N/A	N/A
Duval	126	7	409	9.6%	449
Escambia	1,212	0	580	9.9%	637
Flagler	109	0	446	9.9%	491
Franklin	17	0	568	9.9%	624
Gadsden	0	0	0	N/A	N/A
Gilchrist	0	0	0	N/A	N/A
Glades	0	0	0	N/A	N/A
Gulf	18	0	534	9.9%	587
Hamilton	0	0	0	N/A	N/A
Hardee	0	0	0	N/A	N/A
Hendry	0	0	0	N/A	N/A
Hernando	0	0	0	N/A	N/A
Highlands	0	0	0	N/A	N/A
Hillsborough	0	0	0	N/A	N/A
Holmes	0	0	0	N/A	N/A
Indian River	362	0	1,199	9.9%	1,319
Jackson	0	0	0	N/A	N/A
Jefferson	0	0	0	N/A	N/A
Lafayette	0	0	0	N/A	N/A
<b>Total</b>	<b>40,592</b>	<b>120</b>	<b>832</b>	<b>9.9%</b>	<b>914</b>

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lake	0	0	0	N/A	N/A
Lee	2,478	0	770	9.9%	847
Leon	0	0	0	N/A	N/A
Levy	34	0	319	9.9%	351
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	565	0	739	9.8%	811
Marion	0	0	0	N/A	N/A
Martin	0	0	0	N/A	N/A
Monroe	2,200	0	1,025	9.9%	1,127
Nassau	83	5	755	9.2%	825
Okaloosa	1,572	0	590	9.9%	648
Okeechobee	0	0	0	N/A	N/A
Orange	0	0	0	N/A	N/A
Osceola	0	0	0	N/A	N/A
Palm Beach	5,463	0	1,042	9.9%	1,146
Pasco	96	2	341	9.8%	375
Pinellas	1,926	2	597	9.9%	657
Polk	0	0	0	N/A	N/A
Putnam	0	0	0	N/A	N/A
Saint Johns	241	11	612	9.5%	670
Saint Lucie	232	0	634	9.9%	697
Santa Rosa	303	0	596	9.9%	656
Sarasota	3,706	88	724	9.6%	794
Seminole	0	0	0	N/A	N/A
Sumter	0	0	0	N/A	N/A
Suwannee	0	0	0	N/A	N/A
Taylor	0	0	0	N/A	N/A
Union	0	0	0	N/A	N/A
Volusia	1,081	0	456	9.9%	501
Wakulla	3	0	457	9.9%	502
Walton	1,809	0	653	9.9%	718
Washington	0	0	0	N/A	N/A

**MULTIPERIL DP1 AND DP3  
Recommended Change by County**

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	380	380	599	-9.7%	541
Baker	9	9	753	-10.1%	677
Bay	752	363	1,124	0.9%	1,134
Bradford	19	19	836	-9.1%	759
Brevard	1,997	1,633	1,112	-6.1%	1,045
Broward	22,070	8,909	1,434	1.4%	1,455
Calhoun	9	9	852	-10.0%	767
Charlotte	1,446	1,271	1,081	-7.2%	1,003
Citrus	190	190	964	-8.9%	878
Clay	90	90	862	-10.2%	774
Collier	2,344	1,447	1,148	0.0%	1,148
Columbia	49	49	693	-9.9%	625
Dade	36,770	14,662	1,897	1.9%	1,934
De Soto	32	32	896	-9.9%	808
Dixie	19	19	1,149	-10.1%	1,033
Duval	774	619	791	-7.4%	733
Escambia	815	262	1,222	5.9%	1,293
Flagler	66	23	1,162	4.3%	1,211
Franklin	91	41	2,329	5.3%	2,452
Gadsden	37	37	717	-10.2%	644
Gilchrist	8	8	696	-9.9%	628
Glades	7	7	1,966	-10.0%	1,770
Gulf	56	24	2,252	5.2%	2,369
Hamilton	6	6	725	-10.1%	652
Hardee	3	3	1,527	-9.9%	1,376
Hendry	45	39	1,249	-8.2%	1,146
Hernando	2,937	2,591	1,164	-4.5%	1,113
Highlands	82	82	880	-10.1%	791
Hillsborough	7,368	6,696	1,151	-8.4%	1,054
Holmes	15	15	851	-10.1%	765
Indian River	769	540	1,203	0.7%	1,212
Jackson	30	24	1,001	-8.3%	918
Jefferson	9	9	1,122	-10.3%	1,007
Lafayette	7	7	1,353	-6.4%	1,267
<b>Total</b>	<b>139,352</b>	<b>82,568</b>	<b>1,433</b>	<b>-0.6%</b>	<b>1,425</b>

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lake	148	130	853	-7.7%	788
Lee	3,449	2,287	1,061	-3.1%	1,028
Leon	247	216	606	-9.6%	548
Levy	82	59	1,123	-3.8%	1,080
Liberty	10	10	872	-10.1%	785
Madison	23	23	969	-10.1%	871
Manatee	2,440	2,117	1,235	-5.3%	1,169
Marion	260	260	956	-7.7%	883
Martin	857	445	1,457	0.5%	1,464
Monroe	613	107	3,037	8.3%	3,289
Nassau	67	60	1,111	-8.1%	1,021
Okaloosa	584	348	1,349	-0.7%	1,340
Okeechobee	23	23	1,015	-9.4%	919
Orange	1,019	677	708	-2.3%	691
Osceola	440	350	562	-2.7%	547
Palm Beach	16,259	7,988	1,455	1.8%	1,481
Pasco	8,032	5,845	1,163	-2.2%	1,138
Pinellas	17,079	15,829	1,225	-7.8%	1,129
Polk	685	439	961	-4.2%	921
Putnam	52	52	674	-9.8%	608
Saint Johns	251	228	952	-7.4%	882
Saint Lucie	1,096	845	1,136	-3.6%	1,095
Santa Rosa	304	103	1,707	4.5%	1,784
Sarasota	3,857	2,763	1,051	-4.1%	1,007
Seminole	316	286	762	-8.0%	701
Sumter	46	43	752	-8.6%	687
Suwannee	18	18	800	-7.5%	740
Taylor	25	17	1,251	-6.6%	1,168
Union	3	3	792	-10.0%	713
Volusia	1,300	732	850	-1.0%	842
Wakulla	19	18	995	-7.6%	919
Walton	440	125	1,941	5.1%	2,041
Washington	7	7	953	-10.2%	856

## WIND-ONLY DW2

### Recommended Change by County

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	0	0	0	N/A	N/A
Baker	0	0	0	N/A	N/A
Bay	895	39	1,489	9.2%	1,626
Bradford	0	0	0	N/A	N/A
Brevard	191	5	1,769	9.5%	1,937
Broward	2,462	146	2,187	9.2%	2,388
Calhoun	0	0	0	N/A	N/A
Charlotte	195	10	2,324	9.3%	2,540
Citrus	0	0	0	N/A	N/A
Clay	0	0	0	N/A	N/A
Collier	484	25	2,714	9.1%	2,961
Columbia	0	0	0	N/A	N/A
Dade	1,479	586	2,277	4.9%	2,390
De Soto	0	0	0	N/A	N/A
Dixie	0	0	0	N/A	N/A
Duval	278	0	656	9.8%	720
Escambia	867	0	1,401	9.8%	1,539
Flagler	222	0	634	9.8%	696
Franklin	714	16	2,553	9.5%	2,795
Gadsden	0	0	0	N/A	N/A
Gilchrist	0	0	0	N/A	N/A
Glades	0	0	0	N/A	N/A
Gulf	394	6	1,850	9.5%	2,026
Hamilton	0	0	0	N/A	N/A
Hardee	0	0	0	N/A	N/A
Hendry	0	0	0	N/A	N/A
Hernando	13	0	913	9.8%	1,002
Highlands	0	0	0	N/A	N/A
Hillsborough	0	0	0	N/A	N/A
Holmes	0	0	0	N/A	N/A
Indian River	38	3	3,211	8.1%	3,472
Jackson	0	0	0	N/A	N/A
Jefferson	0	0	0	N/A	N/A
Lafayette	0	0	0	N/A	N/A
<b>Total</b>	<b>22,890</b>	<b>1,251</b>	<b>2,094</b>	<b>9.1%</b>	<b>2,285</b>

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lake	0	0	0	N/A	N/A
Lee	1,299	81	2,577	9.1%	2,811
Leon	0	0	0	N/A	N/A
Levy	49	0	809	9.8%	888
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	427	26	2,058	9.2%	2,247
Marion	0	0	0	N/A	N/A
Martin	0	0	0	N/A	N/A
Monroe	3,917	28	3,288	9.7%	3,608
Nassau	131	2	596	9.5%	653
Okaloosa	277	0	2,756	9.8%	3,026
Okeechobee	0	0	0	N/A	N/A
Orange	0	0	0	N/A	N/A
Osceola	0	0	0	N/A	N/A
Palm Beach	1,714	68	2,197	9.4%	2,404
Pasco	38	34	1,430	-8.5%	1,308
Pinellas	589	0	1,622	9.8%	1,780
Polk	0	0	0	N/A	N/A
Putnam	0	0	0	N/A	N/A
Saint Johns	201	1	820	9.7%	900
Saint Lucie	10	0	1,920	9.1%	2,095
Santa Rosa	238	0	1,524	9.8%	1,674
Sarasota	2,133	138	1,139	9.3%	1,245
Seminole	0	0	0	N/A	N/A
Sumter	0	0	0	N/A	N/A
Suwannee	0	0	0	N/A	N/A
Taylor	0	0	0	N/A	N/A
Union	0	0	0	N/A	N/A
Volusia	1,560	3	853	9.8%	937
Wakulla	37	4	881	9.0%	960
Walton	2,038	30	2,163	9.7%	2,371
Washington	0	0	0	N/A	N/A

**MULTIPERIL MHO3 AND MDP1**  
**Recommended Change by County**

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	466	189	338	-1.8%	332
Baker	168	168	364	-10.2%	327
Bay	1,146	582	501	-3.3%	484
Bradford	139	139	333	-10.3%	299
Brevard	1,554	1,515	902	-6.0%	847
Broward	2,009	1,709	1,183	-4.5%	1,130
Calhoun	86	11	352	6.8%	376
Charlotte	988	963	674	-8.7%	615
Citrus	1,612	1,612	423	-7.5%	391
Clay	572	556	351	-4.9%	334
Collier	758	489	1,043	-3.5%	1,007
Columbia	322	322	331	-8.7%	302
Dade	409	269	1,799	0.3%	1,805
De Soto	144	122	561	-2.9%	545
Dixie	270	270	510	-9.2%	463
Duval	552	552	334	-9.6%	302
Escambia	648	636	466	-9.4%	422
Flagler	175	139	452	-5.1%	429
Franklin	135	75	644	-1.7%	633
Gadsden	216	39	329	-0.9%	326
Gilchrist	341	341	328	-7.5%	304
Glades	88	83	700	-2.2%	684
Gulf	159	109	457	-1.1%	452
Hamilton	54	54	307	-10.3%	276
Hardee	86	86	452	-5.8%	426
Hendry	183	157	723	-7.7%	668
Hernando	1,822	1,798	530	-5.9%	499
Highlands	361	361	529	-10.0%	476
Hillsborough	1,864	1,864	495	-8.0%	456
Holmes	74	74	388	-6.8%	362
Indian River	326	326	841	-9.8%	759
Jackson	244	103	405	-1.9%	397
Jefferson	98	98	399	-10.1%	359
Lafayette	61	61	367	-10.3%	329
<b>Total</b>	<b>55,574</b>	<b>48,418</b>	<b>596</b>	<b>-4.9%</b>	<b>567</b>

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lake	1,230	1,178	442	-5.1%	419
Lee	4,076	3,303	732	-1.9%	718
Leon	342	342	321	-10.0%	289
Levy	660	648	481	-9.7%	435
Liberty	75	20	295	-0.3%	294
Madison	124	124	378	-7.8%	348
Manatee	2,462	2,446	591	-9.1%	537
Marion	1,446	1,446	376	-7.2%	349
Martin	608	451	1,000	-0.2%	997
Monroe	480	246	1,067	8.3%	1,155
Nassau	491	491	375	-10.3%	337
Okaloosa	300	300	507	-5.5%	479
Okeechobee	194	194	713	-2.6%	694
Orange	377	364	470	-5.2%	446
Osceola	320	320	475	-7.1%	441
Palm Beach	1,463	343	1,269	1.3%	1,285
Pasco	4,086	3,678	436	-6.3%	409
Pinellas	7,334	7,334	501	-9.7%	452
Polk	1,573	1,573	458	-6.1%	430
Putnam	677	677	376	-4.7%	358
Saint Johns	494	485	462	-9.6%	418
Saint Lucie	1,361	1,093	974	-1.7%	957
Santa Rosa	1,122	1,039	501	-2.7%	488
Sarasota	3,022	2,220	512	-1.6%	503
Seminole	136	136	439	-6.4%	411
Sumter	312	312	375	-5.6%	354
Suwannee	353	353	347	-10.3%	312
Taylor	290	278	601	-8.7%	548
Union	51	51	390	-10.2%	350
Volusia	1,085	801	524	-6.2%	492
Wakulla	227	209	456	-8.2%	419
Walton	546	72	526	3.7%	546
Washington	127	19	393	1.9%	400

**WIND-ONLY MW2 AND MD1  
Recommended Change by County**

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	0	0	0	N/A	N/A
Baker	0	0	0	N/A	N/A
Bay	80	0	396	10.3%	437
Bradford	0	0	0	N/A	N/A
Brevard	3	0	375	10.4%	414
Broward	33	0	934	10.2%	1,029
Calhoun	0	0	0	N/A	N/A
Charlotte	9	0	364	10.1%	401
Citrus	0	0	0	N/A	N/A
Clay	0	0	0	N/A	N/A
Collier	39	0	712	10.3%	785
Columbia	0	0	0	N/A	N/A
Dade	95	0	923	10.3%	1,019
De Soto	0	0	0	N/A	N/A
Dixie	0	0	0	N/A	N/A
Duval	0	0	0	N/A	N/A
Escambia	6	0	457	10.4%	504
Flagler	130	0	407	10.3%	450
Franklin	15	0	264	10.3%	291
Gadsden	0	0	0	N/A	N/A
Gilchrist	0	0	0	N/A	N/A
Glades	0	0	0	N/A	N/A
Gulf	42	1	387	10.2%	426
Hamilton	0	0	0	N/A	N/A
Hardee	0	0	0	N/A	N/A
Hendry	0	0	0	N/A	N/A
Hernando	12	0	458	10.4%	505
Highlands	0	0	0	N/A	N/A
Hillsborough	0	0	0	N/A	N/A
Holmes	0	0	0	N/A	N/A
Indian River	0	0	0	N/A	N/A
Jackson	0	0	0	N/A	N/A
Jefferson	0	0	0	N/A	N/A
Lafayette	0	0	0	N/A	N/A
<b>Total</b>	<b>5,309</b>	<b>2</b>	<b>789</b>	<b>10.3%</b>	<b>870</b>

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lake	0	0	0	N/A	N/A
Lee	608	0	703	10.3%	776
Leon	0	0	0	N/A	N/A
Levy	7	0	202	10.2%	222
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	8	0	219	10.2%	241
Marion	0	0	0	N/A	N/A
Martin	0	0	0	N/A	N/A
Monroe	1,297	0	1,466	10.3%	1,616
Nassau	0	0	0	N/A	N/A
Okaloosa	0	0	0	N/A	N/A
Okeechobee	0	0	0	N/A	N/A
Orange	0	0	0	N/A	N/A
Osceola	0	0	0	N/A	N/A
Palm Beach	91	0	1,010	10.3%	1,114
Pasco	354	0	326	10.3%	360
Pinellas	0	0	0	N/A	N/A
Polk	0	0	0	N/A	N/A
Putnam	0	0	0	N/A	N/A
Saint Johns	34	0	160	10.0%	176
Saint Lucie	175	0	812	10.3%	895
Santa Rosa	0	0	0	N/A	N/A
Sarasota	1,966	0	579	10.3%	639
Seminole	0	0	0	N/A	N/A
Sumter	0	0	0	N/A	N/A
Suwannee	0	0	0	N/A	N/A
Taylor	0	0	0	N/A	N/A
Union	0	0	0	N/A	N/A
Volusia	174	0	251	10.3%	277
Wakulla	31	1	297	10.1%	327
Walton	100	0	441	10.3%	487
Washington	0	0	0	N/A	N/A

## MULTIPERIL HO4

### Recommended Change by County

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	66	66	121	-15.1%	103
Baker	0	0	0	N/A	N/A
Bay	35	33	170	-11.5%	151
Bradford	0	0	0	N/A	N/A
Brevard	236	202	248	-9.4%	225
Broward	1,323	947	274	-3.4%	265
Calhoun	1	1	479	-15.1%	407
Charlotte	47	47	217	-15.2%	184
Citrus	18	18	171	-15.1%	145
Clay	18	18	211	-15.1%	179
Collier	75	71	330	-11.3%	293
Columbia	0	0	0	N/A	N/A
Dade	818	396	605	3.9%	628
De Soto	1	1	350	-15.0%	297
Dixie	0	0	0	N/A	N/A
Duval	198	198	146	-15.1%	124
Escambia	136	111	263	-7.1%	245
Flagler	28	28	230	-14.8%	196
Franklin	1	1	331	-2.4%	323
Gadsden	2	2	188	-15.1%	160
Gilchrist	1	1	66	-15.1%	56
Glades	0	0	0	N/A	N/A
Gulf	1	1	606	-14.8%	516
Hamilton	0	0	0	N/A	N/A
Hardee	0	0	0	N/A	N/A
Hendry	0	0	0	N/A	N/A
Hernando	53	53	167	-15.1%	142
Highlands	2	2	205	-15.1%	174
Hillsborough	478	478	203	-15.2%	172
Holmes	0	0	0	N/A	N/A
Indian River	20	12	422	-0.4%	421
Jackson	0	0	0	N/A	N/A
Jefferson	3	3	344	-15.1%	292
Lafayette	0	0	0	N/A	N/A
<b>Total</b>	<b>7,510</b>	<b>6,180</b>	<b>273</b>	<b>-5.3%</b>	<b>258</b>

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lake	21	21	139	-15.2%	118
Lee	177	172	279	-13.3%	242
Leon	58	58	125	-15.1%	106
Levy	2	2	228	-15.0%	194
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	148	148	205	-14.9%	175
Marion	26	26	160	-15.0%	136
Martin	36	36	353	-10.2%	317
Monroe	28	9	517	6.8%	552
Nassau	13	13	286	-15.0%	243
Okaloosa	23	23	357	-14.3%	306
Okeechobee	1	1	306	-15.1%	259
Orange	318	318	135	-15.1%	114
Osceola	24	24	161	-15.0%	137
Palm Beach	1,176	840	283	-2.8%	275
Pasco	202	202	178	-12.9%	155
Pinellas	940	903	188	-13.1%	163
Polk	31	31	203	-15.1%	172
Putnam	1	1	378	-15.1%	321
Saint Johns	57	57	248	-14.8%	211
Saint Lucie	43	37	236	-8.1%	217
Santa Rosa	24	17	386	-9.1%	351
Sarasota	255	212	255	-8.9%	232
Seminole	91	91	124	-15.2%	105
Sumter	1	1	88	-15.0%	75
Suwannee	2	2	239	-15.1%	203
Taylor	0	0	0	N/A	N/A
Union	0	0	0	N/A	N/A
Volusia	222	222	148	-14.9%	126
Wakulla	1	1	202	-14.9%	172
Walton	28	22	380	-6.2%	357
Washington	0	0	0	N/A	N/A

## WIND-ONLY HW4

### Recommended Change by County

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	0	0	0	N/A	N/A
Baker	0	0	0	N/A	N/A
Bay	4	2	77	0.8%	77
Bradford	0	0	0	N/A	N/A
Brevard	6	0	169	9.8%	186
Broward	181	9	328	9.4%	359
Calhoun	0	0	0	N/A	N/A
Charlotte	0	0	0	N/A	N/A
Citrus	0	0	0	N/A	N/A
Clay	0	0	0	N/A	N/A
Collier	13	0	352	9.8%	387
Columbia	0	0	0	N/A	N/A
Dade	237	15	461	8.9%	502
De Soto	0	0	0	N/A	N/A
Dixie	0	0	0	N/A	N/A
Duval	6	6	79	-4.6%	76
Escambia	49	3	234	9.4%	256
Flagler	2	0	163	4.7%	171
Franklin	1	0	220	8.0%	237
Gadsden	0	0	0	N/A	N/A
Gilchrist	0	0	0	N/A	N/A
Glades	0	0	0	N/A	N/A
Gulf	0	0	0	N/A	N/A
Hamilton	0	0	0	N/A	N/A
Hardee	0	0	0	N/A	N/A
Hendry	0	0	0	N/A	N/A
Hernando	1	0	141	8.4%	153
Highlands	0	0	0	N/A	N/A
Hillsborough	0	0	0	N/A	N/A
Holmes	0	0	0	N/A	N/A
Indian River	11	0	320	8.6%	347
Jackson	0	0	0	N/A	N/A
Jefferson	0	0	0	N/A	N/A
Lafayette	0	0	0	N/A	N/A
<b>Total</b>	<b>967</b>	<b>86</b>	<b>363</b>	<b>9.1%</b>	<b>396</b>

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lake	0	0	0	N/A	N/A
Lee	31	3	190	9.1%	207
Leon	0	0	0	N/A	N/A
Levy	1	0	213	9.8%	234
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	1	0	210	9.8%	231
Marion	0	0	0	N/A	N/A
Martin	0	0	0	N/A	N/A
Monroe	56	0	567	9.8%	622
Nassau	0	0	0	N/A	N/A
Okaloosa	5	0	141	9.8%	155
Okeechobee	0	0	0	N/A	N/A
Orange	0	0	0	N/A	N/A
Osceola	0	0	0	N/A	N/A
Palm Beach	166	3	498	9.7%	546
Pasco	3	0	84	9.8%	92
Pinellas	27	1	202	9.6%	221
Polk	0	0	0	N/A	N/A
Putnam	0	0	0	N/A	N/A
Saint Johns	3	1	157	2.0%	160
Saint Lucie	4	0	752	9.8%	825
Santa Rosa	15	0	259	9.7%	284
Sarasota	103	30	176	7.0%	188
Seminole	0	0	0	N/A	N/A
Sumter	0	0	0	N/A	N/A
Suwannee	0	0	0	N/A	N/A
Taylor	0	0	0	N/A	N/A
Union	0	0	0	N/A	N/A
Volusia	28	12	97	3.1%	100
Wakulla	0	0	0	N/A	N/A
Walton	13	1	378	9.4%	413
Washington	0	0	0	N/A	N/A