

EXHIBIT 16 - MULTIPERIL HO3
Recommended Change by County

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	108	2	1,170	8.9%	1,274
Baker	4	0	1,548	9.4%	1,692
Bay	207	4	1,579	8.1%	1,707
Bradford	6	0	1,412	9.3%	1,543
Brevard	1,986	5	1,844	7.3%	1,979
Broward	29,215	649	3,057	9.6%	3,351
Calhoun	3	0	1,076	9.2%	1,175
Charlotte	932	15	1,484	8.2%	1,606
Citrus	274	3	1,224	7.0%	1,310
Clay	68	0	1,070	9.1%	1,168
Collier	355	0	1,864	9.0%	2,032
Columbia	13	0	1,156	9.5%	1,265
Dade	55,279	39,231	3,687	-3.5%	3,557
De Soto	19	0	1,658	7.4%	1,780
Dixie	20	0	1,417	4.3%	1,479
Duval	372	0	1,202	9.2%	1,312
Escambia	328	2	1,891	8.9%	2,060
Flagler	48	0	1,566	9.1%	1,708
Franklin	31	4	1,758	3.0%	1,811
Gadsden	85	4	1,009	7.8%	1,088
Gilchrist	16	0	1,186	9.3%	1,297
Glades	8	0	1,302	6.9%	1,392
Gulf	9	1	3,151	7.4%	3,383
Hamilton	3	0	1,357	9.5%	1,486
Hardee	3	0	946	9.3%	1,033
Hendry	41	0	1,729	9.1%	1,886
Hernando	8,830	4	1,297	7.0%	1,388
Highlands	44	0	1,319	9.2%	1,441
Hillsborough	10,958	0	1,491	8.0%	1,610
Holmes	11	0	1,007	9.1%	1,098
Indian River	221	0	1,896	8.9%	2,064
Jackson	43	1	1,037	8.7%	1,127
Jefferson	9	1	856	8.0%	925
Lafayette	1	0	2,280	9.6%	2,498
Total	164,621	45,392	2,627	2.3%	2,687

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lake	123	0	1,028	9.1%	1,122
Lee	927	22	1,758	8.7%	1,912
Leon	98	1	898	8.9%	978
Levy	51	33	1,478	2.0%	1,508
Liberty	2	0	1,753	9.0%	1,911
Madison	6	0	1,175	9.2%	1,283
Manatee	1,218	15	1,619	8.4%	1,755
Marion	173	0	1,034	9.4%	1,131
Martin	220	0	2,835	7.9%	3,060
Monroe	406	6	3,691	9.4%	4,039
Nassau	71	0	1,511	9.1%	1,648
Okaloosa	127	88	1,859	-2.3%	1,816
Okeechobee	33	1	1,440	8.9%	1,568
Orange	397	0	1,409	9.2%	1,538
Osceola	154	0	1,288	9.2%	1,407
Palm Beach	10,907	3,168	2,901	4.0%	3,016
Pasco	8,215	2	1,378	7.5%	1,481
Pinellas	27,670	2,051	1,655	5.2%	1,742
Polk	173	2	1,400	9.0%	1,526
Putnam	27	1	1,209	8.6%	1,313
Saint Johns	233	0	1,485	8.6%	1,613
Saint Lucie	598	0	1,817	8.6%	1,974
Santa Rosa	92	49	2,394	1.4%	2,428
Sarasota	1,933	22	1,651	8.5%	1,791
Seminole	166	0	1,295	9.1%	1,414
Sumter	19	0	1,074	9.2%	1,172
Suwannee	6	0	2,559	9.5%	2,803
Taylor	44	2	1,725	0.9%	1,740
Union	0	0	0	N/A	N/A
Volusia	904	2	1,312	9.0%	1,431
Wakulla	22	0	1,422	7.6%	1,530
Walton	47	1	2,431	5.7%	2,569
Washington	9	0	1,470	9.4%	1,608

EXHIBIT 17 - 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	221	0	1,723	9.2%	1,882
Bradford	0	0	0	N/A	N/A
Brevard	233	5	2,442	9.0%	2,662
Broward	6,552	210	2,746	8.9%	2,991
Calhoun	0	0	0	N/A	N/A
Charlotte	118	0	2,247	9.2%	2,453
Citrus	0	0	0	N/A	N/A
Clay	0	0	0	N/A	N/A
Collier	612	6	2,789	9.1%	3,043
Columbia	0	0	0	N/A	N/A
Dade	7,803	1,143	3,026	7.2%	3,244
De Soto	0	0	0	N/A	N/A
Dixie	0	0	0	N/A	N/A
Duval	149	6	1,216	8.9%	1,324
Escambia	1,299	2	2,131	9.2%	2,326
Flagler	232	0	1,122	9.1%	1,224
Franklin	116	10	2,386	7.8%	2,571
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	74	0	2,332	9.2%	2,546
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	50	6	1,286	7.9%	1,388
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	127	1	3,506	9.1%	3,824
Jackson	0	0	0	N/A	N/A
Jefferson	0	0	0	N/A	N/A
Lafayette	0	0	0	N/A	N/A
Total	38,321	1,882	2,638	8.2%	2,854

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lake	0	0	0	N/A	N/A
Lee	1,408	26	2,346	9.1%	2,558
Leon	0	0	0	N/A	N/A
Levy	71	1	1,183	9.0%	1,289
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	124	4	2,515	9.0%	2,742
Marion	0	0	0	N/A	N/A
Martin	0	0	0	N/A	N/A
Monroe	6,439	0	3,462	7.3%	3,716
Nassau	77	0	941	9.2%	1,028
Okaloosa	46	0	3,703	9.2%	4,044
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	4,801	32	2,851	9.1%	3,109
Pasco	155	26	1,337	7.3%	1,435
Pinellas	1,424	0	2,473	9.2%	2,699
Polk	0	0	0	N/A	N/A
Putnam	0	0	0	N/A	N/A
Saint Johns	148	3	1,183	9.1%	1,290
Saint Lucie	50	0	1,733	9.2%	1,892
Santa Rosa	252	0	2,606	9.2%	2,846
Sarasota	4,479	316	1,347	8.5%	1,461
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	899	48	1,198	9.0%	1,306
Wakulla	44	1	1,252	8.8%	1,363
Walton	318	36	2,121	6.2%	2,252
Washington	0	0	0	N/A	N/A

EXHIBIT 18 - MULTIPERIL HO6
Recommended Change by County

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	73	0	364	10.0%	400
Baker	0	0	0	N/A	N/A
Bay	53	0	832	9.3%	910
Bradford	0	0	0	N/A	N/A
Brevard	581	24	868	6.5%	924
Broward	11,541	0	839	9.0%	915
Calhoun	0	0	0	N/A	N/A
Charlotte	188	0	739	9.0%	806
Citrus	1	0	1,684	10.0%	1,852
Clay	7	0	309	10.0%	339
Collier	361	0	1,223	8.8%	1,331
Columbia	0	0	0	N/A	N/A
Dade	8,192	437	961	9.0%	1,048
De Soto	6	0	358	9.6%	393
Dixie	1	0	467	10.0%	514
Duval	47	0	554	10.0%	610
Escambia	97	0	1,217	8.9%	1,325
Flagler	9	0	910	10.0%	1,001
Franklin	4	0	1,185	10.0%	1,304
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	2,076	10.0%	2,283
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	39	0	865	10.0%	951
Highlands	1	0	456	9.9%	501
Hillsborough	464	0	667	7.0%	714
Holmes	0	0	0	N/A	N/A
Indian River	87	0	1,235	5.2%	1,299
Jackson	0	0	0	N/A	N/A
Jefferson	0	0	0	N/A	N/A
Lafayette	0	0	0	N/A	N/A
Total	34,902	1,254	870	8.1%	941

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lake	0	0	0	N/A	N/A
Lee	539	4	746	7.1%	799
Leon	61	0	297	10.0%	327
Levy	2	0	495	10.0%	545
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	332	3	927	7.8%	999
Marion	12	0	658	10.0%	724
Martin	159	0	1,047	9.5%	1,147
Monroe	128	9	1,557	7.4%	1,672
Nassau	7	0	1,500	10.1%	1,651
Okaloosa	62	0	772	9.7%	847
Okeechobee	1	0	1,845	9.8%	2,025
Orange	173	0	471	9.3%	515
Osceola	29	0	437	9.9%	480
Palm Beach	6,065	86	976	6.9%	1,043
Pasco	518	0	517	8.3%	560
Pinellas	4,092	688	655	5.7%	693
Polk	15	0	733	9.5%	803
Putnam	1	0	664	10.0%	731
Saint Johns	43	0	806	9.8%	885
Saint Lucie	153	0	1,080	9.2%	1,179
Santa Rosa	14	0	1,009	9.9%	1,109
Sarasota	347	3	1,225	6.7%	1,307
Seminole	38	0	443	10.0%	487
Sumter	1	0	843	10.0%	927
Suwannee	0	0	0	N/A	N/A
Taylor	1	0	1,578	9.9%	1,735
Union	0	0	0	N/A	N/A
Volusia	331	0	628	6.8%	670
Wakulla	1	0	1,724	10.0%	1,896
Walton	24	0	1,264	9.9%	1,389
Washington	0	0	0	N/A	N/A

EXHIBIT 19 - 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	167	14	570	8.7%	620
Bradford	0	0	0	N/A	N/A
Brevard	215	31	773	7.7%	832
Broward	2,109	194	697	7.6%	750
Calhoun	0	0	0	N/A	N/A
Charlotte	117	0	925	9.7%	1,014
Citrus	0	0	0	N/A	N/A
Clay	0	0	0	N/A	N/A
Collier	666	43	946	8.3%	1,024
Columbia	0	0	0	N/A	N/A
Dade	1,930	257	1,280	6.7%	1,366
De Soto	0	0	0	N/A	N/A
Dixie	0	0	0	N/A	N/A
Duval	24	1	497	9.4%	544
Escambia	263	3	786	9.5%	860
Flagler	22	1	478	9.0%	521
Franklin	6	0	364	9.7%	399
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	2	0	1,730	9.7%	1,898
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	156	18	1,446	7.4%	1,553
Jackson	0	0	0	N/A	N/A
Jefferson	0	0	0	N/A	N/A
Lafayette	0	0	0	N/A	N/A
Total	12,639	1,046	920	8.0%	994

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lake	0	0	0	N/A	N/A
Lee	779	5	927	9.6%	1,016
Leon	0	0	0	N/A	N/A
Levy	5	0	209	9.7%	230
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	197	0	945	9.7%	1,037
Marion	0	0	0	N/A	N/A
Martin	0	0	0	N/A	N/A
Monroe	1,258	0	1,046	9.7%	1,147
Nassau	30	7	876	7.6%	943
Okaloosa	163	26	644	7.6%	693
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	2,110	166	920	7.6%	990
Pasco	24	1	375	9.4%	411
Pinellas	574	36	828	8.9%	902
Polk	0	0	0	N/A	N/A
Putnam	0	0	0	N/A	N/A
Saint Johns	46	8	694	8.4%	752
Saint Lucie	112	0	728	8.3%	788
Santa Rosa	51	4	712	9.3%	778
Sarasota	1,088	134	872	8.5%	946
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	311	65	532	6.3%	566
Wakulla	0	0	0	N/A	N/A
Walton	214	32	847	8.1%	916
Washington	0	0	0	N/A	N/A