

MULTIPERIL HO3

Recommended Change by County

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	192	192	1,539	-9.9%	1,388
Baker	18	13	1,432	-4.4%	1,369
Bay	521	519	2,069	-10.1%	1,860
Bradford	15	15	1,551	-6.7%	1,448
Brevard	3,686	3,684	2,442	-9.7%	2,205
Broward	43,167	38,201	2,860	-7.4%	2,649
Calhoun	3	3	1,288	-4.6%	1,228
Charlotte	1,626	1,623	1,992	-9.8%	1,797
Citrus	429	425	1,625	-9.5%	1,471
Clay	119	119	1,335	-9.0%	1,214
Collier	692	668	3,073	-9.5%	2,782
Columbia	26	26	2,097	-7.3%	1,944
Dade	82,665	59,622	3,191	-4.3%	3,055
De Soto	30	30	2,135	-6.9%	1,987
Dixie	40	38	1,821	-8.9%	1,658
Duval	863	863	1,476	-9.9%	1,330
Escambia	972	971	2,215	-10.0%	1,993
Flagler	128	127	1,752	-9.4%	1,587
Franklin	42	41	3,097	-9.6%	2,800
Gadsden	85	85	1,084	-10.0%	975
Gilchrist	19	19	1,476	-6.7%	1,377
Glades	25	25	1,836	-9.5%	1,662
Gulf	51	49	2,771	-9.8%	2,500
Hamilton	2	2	2,798	-7.0%	2,602
Hardee	15	15	1,464	-7.0%	1,362
Hendry	58	58	1,798	-6.7%	1,677
Hernando	15,890	9,342	1,758	0.4%	1,765
Highlands	56	56	1,692	-8.2%	1,552
Hillsborough	26,610	26,610	2,031	-8.0%	1,868
Holmes	22	22	1,293	-8.6%	1,183
Indian River	422	392	2,428	-8.5%	2,222
Jackson	50	50	1,353	-8.9%	1,233
Jefferson	20	19	1,288	-7.3%	1,194
Lafayette	8	8	1,784	-5.3%	1,689
Total	287,299	248,434	2,538	-6.3%	2,379

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lake	182	182	1,464	-9.6%	1,324
Lee	1,981	1,974	2,357	-9.8%	2,125
Leon	200	200	1,214	-9.7%	1,096
Levy	108	108	1,770	-8.7%	1,615
Liberty	6	6	1,686	-7.2%	1,565
Madison	13	13	1,638	-6.5%	1,531
Manatee	2,440	2,439	2,178	-9.7%	1,967
Marion	439	439	1,486	-9.5%	1,345
Martin	525	495	3,603	-8.4%	3,301
Monroe	370	148	4,672	2.6%	4,793
Nassau	162	162	1,876	-9.2%	1,704
Okaloosa	525	519	2,745	-8.3%	2,517
Okeechobee	47	45	1,799	-7.1%	1,672
Orange	467	467	1,833	-9.4%	1,661
Osceola	173	173	1,428	-9.4%	1,294
Palm Beach	21,009	18,485	2,668	-7.0%	2,481
Pasco	21,451	20,124	1,883	-6.0%	1,769
Pinellas	49,914	49,913	2,119	-8.9%	1,931
Polk	369	369	1,925	-9.9%	1,733
Putnam	61	58	1,530	-6.6%	1,429
Saint Johns	534	534	1,734	-10.1%	1,560
Saint Lucie	786	761	2,231	-9.0%	2,031
Santa Rosa	473	405	2,745	-6.4%	2,569
Sarasota	4,045	4,045	2,088	-9.8%	1,883
Seminole	149	149	1,815	-9.6%	1,640
Sumter	63	63	1,433	-9.0%	1,305
Suwannee	10	0	2,187	2.8%	2,248
Taylor	78	77	1,843	-8.9%	1,679
Union	2	2	1,671	-6.1%	1,569
Volusia	1,939	1,939	1,604	-10.0%	1,445
Wakulla	60	60	1,802	-9.4%	1,633
Walton	140	137	3,452	-9.6%	3,121
Washington	11	11	1,765	-7.0%	1,642

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	1,459	329	1,678	0.1%	1,680
Bradford	0	0	0	N/A	N/A
Brevard	1,081	507	2,150	1.5%	2,183
Broward	21,954	5,266	2,842	5.3%	2,993
Calhoun	0	0	0	N/A	N/A
Charlotte	476	454	2,518	-7.8%	2,321
Citrus	0	0	0	N/A	N/A
Clay	0	0	0	N/A	N/A
Collier	3,668	1,563	3,056	2.5%	3,132
Columbia	0	0	0	N/A	N/A
Dade	24,225	15,490	3,627	-0.1%	3,625
De Soto	0	0	0	N/A	N/A
Dixie	0	0	0	N/A	N/A
Duval	690	566	1,036	-4.0%	995
Escambia	5,043	1,101	1,666	5.3%	1,755
Flagler	995	127	881	8.4%	955
Franklin	727	361	2,491	-0.4%	2,482
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	426	224	2,063	-1.0%	2,043
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	127	118	1,248	-6.8%	1,163
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	947	873	3,770	-7.1%	3,503
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	133,441	49,989	2,637	3.1%	2,720

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lake	0	0	0	N/A	N/A
Lee	6,130	3,505	2,567	-0.6%	2,551
Leon	0	0	0	N/A	N/A
Levy	249	116	942	0.7%	948
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	654	645	2,592	-9.5%	2,347
Marion	0	0	0	N/A	N/A
Martin	0	0	0	N/A	N/A
Monroe	12,147	1,365	3,453	7.9%	3,726
Nassau	312	302	960	-9.3%	870
Okaloosa	280	215	3,193	-4.0%	3,064
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	19,858	5,330	2,924	5.7%	3,089
Pasco	700	695	1,667	-9.0%	1,517
Pinellas	4,728	683	2,147	4.0%	2,233
Polk	0	0	0	N/A	N/A
Putnam	0	0	0	N/A	N/A
Saint Johns	616	156	1,018	5.7%	1,076
Saint Lucie	236	107	1,835	3.7%	1,903
Santa Rosa	995	213	2,115	6.6%	2,256
Sarasota	16,725	7,153	1,417	0.5%	1,424
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	5,993	1,395	1,052	6.3%	1,118
Wakulla	250	249	1,072	-8.7%	979
Walton	1,750	881	2,549	1.9%	2,597
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	152	152	323	-9.9%	291
Baker	0	0	0	N/A	N/A
Bay	637	444	646	-3.0%	626
Bradford	0	0	0	N/A	N/A
Brevard	1,636	324	568	6.7%	606
Broward	24,763	8,243	664	3.2%	686
Calhoun	0	0	0	N/A	N/A
Charlotte	449	168	606	4.0%	630
Citrus	38	18	576	-1.3%	568
Clay	34	34	415	-9.9%	373
Collier	1,469	753	910	0.7%	916
Columbia	0	0	0	N/A	N/A
Dade	14,536	2,382	828	6.4%	880
De Soto	12	6	456	1.0%	460
Dixie	3	3	392	-8.7%	358
Duval	242	242	492	-9.4%	446
Escambia	304	170	831	-0.9%	823
Flagler	39	34	616	-6.2%	578
Franklin	3	1	621	0.0%	621
Gadsden	0	0	0	N/A	N/A
Gilchrist	0	0	0	N/A	N/A
Glades	1	0	342	3.4%	353
Gulf	5	1	1,156	8.1%	1,249
Hamilton	0	0	0	N/A	N/A
Hardee	0	0	0	N/A	N/A
Hendry	6	0	776	7.3%	833
Hernando	47	30	545	-1.8%	535
Highlands	14	0	468	7.7%	504
Hillsborough	1,847	460	574	4.1%	598
Holmes	1	1	1,061	-9.9%	955
Indian River	323	99	1,008	4.8%	1,056
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	85,941	36,883	699	1.9%	712

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lake	22	22	489	-9.9%	441
Lee	2,233	1,124	618	0.1%	619
Leon	81	81	294	-9.9%	264
Levy	3	2	326	-5.0%	310
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	1,027	499	698	2.9%	718
Marion	47	47	484	-9.5%	438
Martin	568	92	665	7.4%	715
Monroe	327	166	1,299	1.4%	1,318
Nassau	53	52	583	-7.0%	543
Okaloosa	390	191	694	0.9%	701
Okeechobee	0	0	0	N/A	N/A
Orange	354	354	424	-5.8%	399
Osceola	116	116	404	-6.0%	379
Palm Beach	15,185	9,065	799	-0.3%	797
Pasco	1,287	1,279	455	-6.0%	428
Pinellas	13,325	7,475	551	-2.0%	540
Polk	86	86	522	-8.7%	477
Putnam	0	0	0	N/A	N/A
Saint Johns	235	233	567	-7.2%	526
Saint Lucie	559	218	731	3.2%	754
Santa Rosa	114	54	930	0.0%	930
Sarasota	1,816	1,284	890	-4.2%	852
Seminole	106	106	528	-8.4%	484
Sumter	5	5	574	-9.7%	518
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	1,205	578	501	1.4%	508
Wakulla	1	1	975	-3.4%	942
Walton	235	188	879	-4.5%	839
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	2,064	285	424	7.7%	457
Bradford	0	0	0	N/A	N/A
Brevard	599	94	590	6.9%	630
Broward	6,145	633	725	6.8%	774
Calhoun	0	0	0	N/A	N/A
Charlotte	344	33	864	8.3%	936
Citrus	0	0	0	N/A	N/A
Clay	0	0	0	N/A	N/A
Collier	3,630	708	1,009	5.1%	1,061
Columbia	0	0	0	N/A	N/A
Dade	7,726	1,237	1,187	5.5%	1,252
De Soto	0	0	0	N/A	N/A
Dixie	0	0	0	N/A	N/A
Duval	167	52	391	5.3%	412
Escambia	1,296	285	548	6.2%	582
Flagler	143	30	418	5.5%	441
Franklin	7	0	1,027	9.4%	1,124
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	22	2	522	7.7%	562
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	154	9.4%	169
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	430	53	1,193	7.0%	1,276
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	48,548	6,594	836	6.7%	892

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lake	0	0	0	N/A	N/A
Lee	3,011	376	727	7.5%	782
Leon	0	0	0	N/A	N/A
Levy	67	24	310	6.0%	328
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	628	33	739	8.6%	802
Marion	0	0	0	N/A	N/A
Martin	0	0	0	N/A	N/A
Monroe	2,327	150	960	7.3%	1,030
Nassau	101	16	732	7.5%	786
Okaloosa	1,784	263	559	7.5%	601
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	6,301	631	1,138	7.4%	1,223
Pasco	113	3	324	9.1%	353
Pinellas	2,206	299	572	7.2%	613
Polk	0	0	0	N/A	N/A
Putnam	0	0	0	N/A	N/A
Saint Johns	334	57	536	7.6%	577
Saint Lucie	251	12	595	8.6%	646
Santa Rosa	336	35	584	8.3%	632
Sarasota	4,738	813	730	6.8%	780
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	1,648	203	406	7.6%	437
Wakulla	6	0	390	7.3%	418
Walton	2,123	267	612	7.6%	659
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	495	495	745	-9.7%	673
Baker	17	17	917	-10.1%	825
Bay	1,382	1,272	1,642	-7.2%	1,523
Bradford	25	25	1,047	-9.7%	945
Brevard	4,371	4,151	1,505	-8.6%	1,376
Broward	26,831	20,679	2,265	-4.7%	2,159
Calhoun	21	21	896	-10.1%	805
Charlotte	3,396	3,344	1,537	-9.3%	1,393
Citrus	423	423	1,364	-8.6%	1,247
Clay	127	127	1,066	-10.0%	959
Collier	2,549	2,143	2,170	-5.1%	2,059
Columbia	73	73	861	-10.0%	775
Dade	50,417	34,750	2,472	-1.7%	2,429
De Soto	48	48	1,357	-9.6%	1,226
Dixie	39	39	1,416	-10.1%	1,274
Duval	1,207	1,207	1,047	-10.2%	940
Escambia	1,279	1,114	1,418	-6.9%	1,320
Flagler	89	89	1,454	-10.3%	1,305
Franklin	183	147	2,707	-4.9%	2,574
Gadsden	58	58	975	-10.1%	877
Gilchrist	12	12	1,088	-10.0%	979
Glades	18	18	1,806	-8.6%	1,651
Gulf	136	117	2,201	-5.8%	2,074
Hamilton	8	7	720	-9.7%	649
Hardee	14	14	1,934	-9.8%	1,744
Hendry	83	82	1,595	-8.9%	1,452
Hernando	5,251	3,952	1,164	-3.6%	1,123
Highlands	117	117	1,319	-9.4%	1,194
Hillsborough	15,531	15,380	1,365	-8.0%	1,255
Holmes	34	34	1,018	-10.1%	915
Indian River	1,200	976	1,797	-4.4%	1,718
Jackson	35	32	965	-8.3%	885
Jefferson	10	10	1,344	-10.1%	1,209
Lafayette	10	10	1,405	-8.3%	1,289
Total	210,723	172,208	1,850	-4.4%	1,768

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lake	432	425	1,156	-7.6%	1,069
Lee	7,688	7,212	1,632	-8.4%	1,495
Leon	332	332	843	-10.0%	759
Levy	102	102	1,462	-9.5%	1,322
Liberty	11	11	820	-10.1%	737
Madison	22	22	1,008	-10.0%	907
Manatee	4,699	4,632	1,638	-8.6%	1,497
Marion	555	553	1,347	-7.7%	1,243
Martin	1,211	856	2,098	-2.9%	2,037
Monroe	823	260	2,922	5.4%	3,079
Nassau	104	104	1,379	-9.5%	1,247
Okaloosa	1,105	842	1,787	-4.7%	1,704
Okeechobee	64	63	1,544	-8.5%	1,412
Orange	2,287	2,276	1,139	-9.2%	1,034
Osceola	670	626	1,086	-6.5%	1,016
Palm Beach	21,820	13,075	1,914	-0.5%	1,905
Pasco	12,304	10,881	1,261	-6.0%	1,184
Pinellas	25,123	24,123	1,477	-8.4%	1,353
Polk	2,075	1,775	1,195	-6.2%	1,121
Putnam	68	68	865	-10.1%	778
Saint Johns	343	343	1,607	-10.1%	1,444
Saint Lucie	2,656	2,437	1,495	-7.2%	1,388
Santa Rosa	582	418	1,908	-3.8%	1,835
Sarasota	6,318	6,193	1,445	-9.1%	1,313
Seminole	549	549	1,237	-10.0%	1,114
Sumter	118	118	887	-9.9%	799
Suwannee	26	26	953	-9.8%	860
Taylor	44	44	1,791	-10.1%	1,610
Union	7	7	944	-10.0%	850
Volusia	2,439	2,421	1,161	-9.1%	1,055
Wakulla	43	43	1,346	-10.3%	1,207
Walton	605	379	2,585	-0.8%	2,564
Washington	9	9	1,228	-10.1%	1,104

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	858	211	1,422	5.7%	1,503
Bradford	0	0	0	N/A	N/A
Brevard	200	31	1,609	7.8%	1,734
Broward	2,783	572	2,085	6.9%	2,229
Calhoun	0	0	0	N/A	N/A
Charlotte	196	59	2,301	3.1%	2,374
Citrus	0	0	0	N/A	N/A
Clay	0	0	0	N/A	N/A
Collier	527	131	2,563	6.2%	2,722
Columbia	0	0	0	N/A	N/A
Dade	1,771	1,035	2,346	1.9%	2,390
De Soto	0	0	0	N/A	N/A
Dixie	0	0	0	N/A	N/A
Duval	318	317	715	-10.1%	643
Escambia	901	207	1,270	6.3%	1,350
Flagler	234	20	581	8.8%	632
Franklin	713	206	2,518	5.2%	2,649
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	415	151	1,816	3.5%	1,881
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	13	958	-9.8%	865
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	54	50	3,591	-8.9%	3,271
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	24,744	5,922	1,964	6.3%	2,087

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lake	0	0	0	N/A	N/A
Lee	1,362	366	2,405	5.6%	2,541
Leon	0	0	0	N/A	N/A
Levy	53	25	808	-1.1%	799
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	427	98	1,925	6.4%	2,049
Marion	0	0	0	N/A	N/A
Martin	0	0	0	N/A	N/A
Monroe	4,035	354	3,039	8.4%	3,294
Nassau	149	149	653	-10.1%	587
Okaloosa	299	65	2,672	6.4%	2,842
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	1,890	219	2,016	8.1%	2,180
Pasco	44	44	1,541	-10.1%	1,386
Pinellas	614	31	1,430	9.1%	1,560
Polk	0	0	0	N/A	N/A
Putnam	0	0	0	N/A	N/A
Saint Johns	215	60	793	4.3%	827
Saint Lucie	11	11	2,251	-8.7%	2,054
Santa Rosa	232	37	1,420	7.6%	1,527
Sarasota	2,362	448	1,032	7.9%	1,113
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	1,881	112	771	8.7%	839
Wakulla	40	39	928	-10.0%	836
Walton	2,147	861	2,104	4.1%	2,192
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	507	230	407	-1.7%	400
Baker	171	171	468	-9.7%	422
Bay	1,825	1,694	723	-6.9%	673
Bradford	131	131	416	-8.6%	380
Brevard	6,274	5,696	1,225	-7.4%	1,134
Broward	5,248	4,690	1,456	-4.5%	1,390
Calhoun	70	70	435	-7.1%	404
Charlotte	2,683	2,663	949	-3.8%	913
Citrus	2,320	2,320	541	-8.6%	494
Clay	612	612	470	-7.2%	436
Collier	2,360	689	1,273	1.2%	1,289
Columbia	345	345	402	-7.7%	371
Dade	1,058	13	2,006	8.9%	2,185
De Soto	307	163	752	0.5%	755
Dixie	290	260	566	-7.8%	522
Duval	862	862	453	-9.3%	411
Escambia	1,001	999	610	-4.9%	580
Flagler	292	291	626	-9.0%	569
Franklin	207	207	872	-7.1%	810
Gadsden	229	229	434	-6.2%	407
Gilchrist	324	324	382	-6.5%	357
Glades	180	151	820	-1.2%	810
Gulf	183	149	610	-3.7%	587
Hamilton	51	51	412	-8.6%	376
Hardee	131	104	570	0.2%	572
Hendry	392	308	864	-2.9%	839
Hernando	2,612	2,522	596	-7.7%	550
Highlands	798	798	621	-3.8%	597
Hillsborough	3,862	3,862	597	-5.0%	567
Holmes	70	15	426	3.8%	442
Indian River	975	239	1,042	0.4%	1,046
Jackson	233	233	454	-4.4%	434
Jefferson	92	92	527	-9.1%	480
Lafayette	49	49	426	-8.1%	392
Total	109,060	95,787	821	-5.1%	779

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lake	2,714	2,714	547	-7.5%	505
Lee	10,576	9,281	974	-6.8%	907
Leon	435	435	469	-9.7%	424
Levy	734	734	558	-9.2%	506
Liberty	67	28	347	-2.5%	338
Madison	86	86	418	-6.9%	389
Manatee	6,068	5,903	763	-9.4%	692
Marion	2,427	2,427	475	-9.4%	430
Martin	1,889	194	1,404	4.3%	1,464
Monroe	633	331	1,175	7.1%	1,259
Nassau	602	602	472	-10.0%	425
Okaloosa	335	327	585	-3.6%	564
Okeechobee	566	349	880	1.2%	890
Orange	779	779	573	-6.1%	538
Osceola	672	672	637	-4.8%	607
Palm Beach	3,017	167	1,312	0.8%	1,323
Pasco	6,911	6,873	519	-8.8%	474
Pinellas	11,906	11,902	596	-9.7%	538
Polk	3,603	3,600	583	-6.0%	548
Putnam	917	917	509	-7.5%	471
Saint Johns	756	755	630	-8.5%	576
Saint Lucie	3,938	3,299	1,201	-2.2%	1,175
Santa Rosa	1,368	1,368	641	-6.7%	598
Sarasota	5,789	5,368	753	-4.8%	717
Seminole	314	314	572	-5.3%	542
Sumter	499	499	497	-6.1%	467
Suwannee	324	324	431	-9.9%	388
Taylor	299	299	671	-9.8%	605
Union	52	52	424	-9.8%	382
Volusia	2,965	2,950	770	-8.8%	702
Wakulla	366	358	623	-8.8%	568
Walton	588	527	664	-3.5%	641
Washington	121	121	448	-4.5%	428

**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	99	0	635	8.9%	691
Bradford	0	0	0	N/A	N/A
Brevard	6	0	979	4.9%	1,027
Broward	35	0	1,212	9.7%	1,329
Calhoun	0	0	0	N/A	N/A
Charlotte	9	0	409	9.8%	449
Citrus	0	0	0	N/A	N/A
Clay	0	0	0	N/A	N/A
Collier	49	0	1,019	9.5%	1,115
Columbia	0	0	0	N/A	N/A
Dade	108	0	1,302	1.2%	1,317
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	7	1	846	8.7%	920
Flagler	151	0	617	8.9%	672
Franklin	19	3	590	-0.7%	586
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	47	8	680	6.9%	727
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	573	9.7%	629
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
Total	6,206	43	1,016	8.9%	1,107

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lake	0	0	0	N/A	N/A
Lee	666	0	852	9.7%	935
Leon	0	0	0	N/A	N/A
Levy	8	0	392	2.3%	401
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	9	0	278	9.8%	305
Marion	0	0	0	N/A	N/A
Martin	0	0	0	N/A	N/A
Monroe	1,483	0	1,914	9.8%	2,101
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	121	0	1,247	9.2%	1,362
Pasco	383	0	449	8.0%	485
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	38	0	319	4.5%	333
Saint Lucie	222	0	1,343	9.2%	1,466
Santa Rosa	0	0	0	N/A	N/A
Sarasota	2,363	0	684	8.2%	740
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	227	6	347	9.5%	380
Wakulla	33	3	653	2.7%	671
Walton	111	22	802	6.0%	850
Washington	0	0	0	N/A	N/A

HO4

Recommended Change by County

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	91	91	171	-10.0%	154
Baker	0	0	0	N/A	N/A
Bay	75	75	267	-10.0%	240
Bradford	1	1	132	-10.0%	118
Brevard	350	350	277	-9.7%	250
Broward	1,380	1,376	345	-8.8%	315
Calhoun	0	0	0	N/A	N/A
Charlotte	93	93	314	-9.9%	282
Citrus	16	16	311	-10.0%	280
Clay	22	22	195	-10.0%	176
Collier	195	195	407	-9.9%	366
Columbia	2	2	249	-10.0%	224
Dade	961	436	693	0.6%	697
De Soto	1	1	412	-10.0%	370
Dixie	0	0	0	N/A	N/A
Duval	339	339	201	-10.0%	181
Escambia	127	127	289	-9.9%	260
Flagler	24	24	274	-10.0%	247
Franklin	1	1	389	-10.0%	350
Gadsden	1	1	340	-10.0%	306
Gilchrist	0	0	0	N/A	N/A
Glades	0	0	0	N/A	N/A
Gulf	1	1	712	-9.9%	641
Hamilton	0	0	0	N/A	N/A
Hardee	1	1	234	-10.0%	210
Hendry	6	6	1,607	-9.9%	1,448
Hernando	64	64	228	-10.0%	205
Highlands	2	2	150	-9.9%	135
Hillsborough	747	747	282	-9.9%	254
Holmes	0	0	0	N/A	N/A
Indian River	58	42	411	-5.3%	390
Jackson	2	2	562	-10.0%	506
Jefferson	0	0	0	N/A	N/A
Lafayette	0	0	0	N/A	N/A
Total	10,819	10,244	325	-7.4%	301

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lake	47	47	226	-10.0%	203
Lee	265	265	321	-9.8%	289
Leon	72	72	165	-10.0%	148
Levy	1	1	299	-10.0%	269
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	243	243	273	-9.6%	247
Marion	37	37	187	-10.0%	169
Martin	86	86	341	-7.9%	314
Monroe	50	44	749	-5.2%	710
Nassau	20	20	402	-10.0%	362
Okaloosa	50	50	407	-9.9%	366
Okeechobee	0	0	0	N/A	N/A
Orange	584	584	170	-10.0%	153
Osceola	47	47	234	-10.0%	210
Palm Beach	1,666	1,645	343	-8.4%	314
Pasco	301	301	231	-9.9%	208
Pinellas	1,753	1,753	240	-9.8%	216
Polk	49	49	221	-10.0%	199
Putnam	2	2	138	-10.0%	124
Saint Johns	81	81	308	-10.1%	277
Saint Lucie	46	43	301	-8.3%	276
Santa Rosa	64	64	470	-9.9%	424
Sarasota	382	382	368	-9.9%	332
Seminole	171	171	168	-10.0%	151
Sumter	3	3	255	-10.0%	229
Suwannee	0	0	0	N/A	N/A
Taylor	1	1	346	-10.1%	311
Union	0	0	0	N/A	N/A
Volusia	210	210	190	-10.0%	171
Wakulla	1	1	105	-10.0%	94
Walton	27	27	568	-10.0%	511
Washington	0	0	0	N/A	N/A

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	10	4	158	7.3%	169
Bradford	0	0	0	N/A	N/A
Brevard	9	5	177	-0.7%	175
Broward	275	58	299	7.7%	322
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	25	3	431	9.2%	471
Columbia	0	0	0	N/A	N/A
Dade	338	92	549	6.0%	582
De Soto	0	0	0	N/A	N/A
Dixie	0	0	0	N/A	N/A
Duval	12	12	116	-9.8%	104
Escambia	57	57	275	-9.2%	250
Flagler	3	3	154	-9.8%	139
Franklin	2	2	180	-9.8%	162
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	1	89	-9.8%	81
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	1	165	-9.8%	149
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	1	429	9.2%	469
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	1,383	572	375	4.8%	393

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lake	0	0	0	N/A	N/A
Lee	50	15	185	6.0%	196
Leon	0	0	0	N/A	N/A
Levy	2	2	327	-9.8%	295
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	2	0	187	10.3%	206
Marion	0	0	0	N/A	N/A
Martin	0	0	0	N/A	N/A
Monroe	72	14	546	8.5%	592
Nassau	1	1	432	-9.8%	390
Okaloosa	6	6	154	-9.8%	139
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	213	53	463	7.2%	496
Pasco	4	4	101	-9.8%	91
Pinellas	45	4	233	9.2%	254
Polk	0	0	0	N/A	N/A
Putnam	0	0	0	N/A	N/A
Saint Johns	5	5	286	-5.9%	269
Saint Lucie	3	1	955	9.8%	1,049
Santa Rosa	12	12	264	-9.8%	238
Sarasota	163	155	208	-9.1%	189
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	44	44	122	-9.8%	110
Wakulla	1	1	257	-9.8%	232
Walton	16	16	421	-6.1%	395
Washington	0	0	0	N/A	N/A