

OFFICE OF INSURANCE REGULATION

KEVIN M. McCARTY
COMMISSIONER

IN THE MATTER OF:

CITIZENS PROPERTY
INSURANCE CORPORATION

CASE NO.: 120133-11

ORDER

TO: Scott Wallace
President
Citizens Property Insurance Corporation
101 North Monroe Street, Suite 1000
Tallahassee, Florida 32301-1546

THIS CAUSE came on before the State of Florida, Office of Insurance Regulation (hereinafter referred to as the "OFFICE") upon the filing by Citizens Property Insurance Corporation (hereinafter referred to as "CITIZENS") of Rate Filing Nos. FCP 11-12403, FCP 11-12402, FCP 11-12716, and FCP 11-12717. The OFFICE held a public hearing at the Tampa Convention Center on September 13, 2011 that was attended by several hundred policyholders and televised statewide by The Florida Channel. Public comments were made by persons in attendance, and the OFFICE announced that the public could comment by e-mail. The OFFICE, now having considered the complete record and all of the testimony for the above-referenced filings and being otherwise fully advised in the premises, hereby finds as follows:

1. The OFFICE has jurisdiction over the subject matter and of 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. The Legislature expressed its intent in CITIZENS' enabling statute that "affordable property insurance be provided, as long as necessary, through Citizens Property Insurance Corporation, a government entity that is an integral part of the state, and that is not a private insurance company." Section 627.351(6)(a)1., Florida Statutes (2009)

3. In accordance with Section 627.351(6)(n), Florida Statutes, CITIZENS' rates must meet the following requirements:

(n)1. Rates for coverage provided by the corporation shall be actuarially sound and subject to the requirements of s. 627.062, except as otherwise provided in this paragraph. The corporation shall file its recommended rates with the office at least annually. The corporation shall provide any additional information regarding the rates which the office requires. The office shall consider the recommendations of the board and issue a final order establishing the rates for the corporation within 45 days after the recommended rates are filed. The corporation may not pursue an administrative challenge or judicial review of the final order of the office.

2. In addition to the rates otherwise determined pursuant to this paragraph, the corporation shall impose and collect an amount equal to the premium tax provided for in s. 624.509 to augment the financial resources of the corporation.

3. After the public hurricane loss-projection model under s. 627.06281 has been found to be accurate and reliable by the Florida Commission on Hurricane Loss Projection Methodology, that model shall serve as the minimum benchmark for determining the windstorm portion of the corporation's rates. This subparagraph does not require or allow the corporation to adopt rates lower than the rates otherwise required or allowed by this paragraph.

4. The rate filings for the corporation which were approved by the office and which took effect January 1, 2007, are rescinded, except for those rates that were lowered. As soon as possible, the corporation shall begin using the lower rates that were in effect on

December 31, 2006, and shall provide refunds to policyholders who have paid higher rates as a result of that rate filing. The rates in effect on December 31, 2006, shall remain in effect for the 2007 and 2008 calendar years except for any rate change that results in a lower rate. The next rate change that may increase rates shall take effect pursuant to a new rate filing recommended by the corporation and established by the office, subject to the requirements of this paragraph.

5. Beginning on July 15, 2009, and each year thereafter, the corporation must make a recommended actuarially sound rate filing for each personal and commercial line of business it writes, to be effective no earlier than January 1, 2010.

6. Beginning on or after January 1, 2010, and notwithstanding the board's recommended rates and the office's final order regarding the corporation's filed rates under subparagraph 1., the corporation shall annually implement a rate increase which, except for sinkhole coverage, does not exceed 10 percent for any single policy issued by the corporation, excluding coverage changes and surcharges.

7. The corporation may also implement an increase to reflect the effect on the corporation of the cash buildup factor pursuant to s. 215.555(5)(b).

8. The corporation's implementation of rates as prescribed in subparagraph 6. shall cease for any line of business written by the corporation upon the corporation's implementation of actuarially sound rates. Thereafter, the corporation shall annually make a recommended actuarially sound rate filing for each commercial and personal line of business the corporation writes.

4. The process described in the above-referenced statutory provisions requires the OFFICE to establish the rates for CITIZENS by Final Order. This differs from the process for an insurance company, wherein the OFFICE approves or disapproves the rates filed. CITIZENS is required under Florida law to file rate recommendations with the OFFICE and the OFFICE is required to establish the rates.

5. CITIZENS submitted the following rate filings to the OFFICE which are the subject of this Order:

- FCP 11-12403 (Homeowners Personal Lines Account)
- FCP 11-12402 (Homeowners Coastal Risk Account)
- FCP 11-12716 (Dwelling Fire Personal Lines Account)
- FCP 11-12717 (Dwelling Fire Coastal Account)

6. Additional filings for the Mobile Home and Commercial Property have been submitted, but due to the 45-day time constraint, these filings will be established by a subsequent Order.

HOMEOWNERS

7. On or about August 3, 2011, CITIZENS filed with the OFFICE Rate Filing Nos. FCP 11-12403 and 11-12402 for its Homeowners multi-peril coverage program and wind only program respectively. CITIZENS proposed an overall rate change of 21.2% with an effective date of January 1, 2012, for new and renewal multi-peril business and an effective date of February 1, 2012, for new and renewal wind only business. This rate effect is for both filings in total. The OFFICE reviewed the information provided by CITIZENS and based on its findings, including the findings set forth below in this Order, hereby establishes the rates that CITIZENS shall implement to reflect an overall average statewide rate increase of 6.2% to meet the requirements of Section 627.351, Florida Statutes. This rate effect is an estimate based on in-force policy distributions and the rates in this Order. Charts listing the approved rate changes for Homeowners (HO-3 and HW-2), Renters (HO-4 and HW-4), and Condos (HO-6 and HW-6) are attached hereto as “Attachment A”, “Attachment B”, and “Attachment C”. No deviations

from the rates approved herein are approved, authorized, or established by entry of this order. The Florida Hurricane Catastrophe Fund Cash Build-Up Factor approved is 4.12% for HO-3 and HW-2, 1.81% for HO-4 and HW-4, and 2.34% for HO-6 and HW-6.

8. Within thirty (30) days of the date of this Order, CITIZENS shall submit to the OFFICE final manual pages and any necessary revisions to the Homeowners Rate Collection System information. The rate level effect of the removal of the Class C Shutter Credits must be reflected in the Homeowners Rate Collection System information. The final rate level effects included in the Homeowners Rate Collection System information must be consistent with the terms and conditions of this Order.

DWELLING FIRE

9. On or about August 8, 2011, CITIZENS filed with the OFFICE Rate Filing Nos. FCP 11-12716 and FCP 11-12717 for its Dwelling Fire multi-peril coverage program and wind only program respectively. CITIZENS proposed an overall rate change of 18.1% with an effective date of January 1, 2012, for new and renewal multi-peril business and an effective date of February 1, 2012, for new and renewal wind only business. This rate effect is for both filings in total.

10. The OFFICE reviewed the information provided by CITIZENS and hereby establishes the rates that CITIZENS shall implement to reflect an overall average statewide rate increase of 8.6% to meet the requirements of Section 627.351, Florida Statutes. This rate effect is an estimate based on in-force policy distributions and the rates in this Order. Charts listing the approved rate changes for Dwelling Fire (DP-1 and DP-3) are attached hereto as “**Attachment D**” and “**Attachment E**”. The Florida Hurricane Catastrophe Fund Cash Build-Up Factor established and approved is 3.61% for DP-1 and 3.55% for DP-3.

11. Within thirty (30) days of the date of this Order, CITIZENS shall submit to the OFFICE final manual pages and any necessary revisions to the Dwelling Fire Rate Collection System information. The rate level effect of the removal of the Class C Shutter Credits must be reflected in the Dwelling Fire Rate Collection System information. The final rate level effects included in the Dwelling Fire Rate Collection System information must be consistent with the terms and conditions of this Order.

FINDINGS PERTAINING TO SINKHOLE COVERAGE

12. With regards to Sinkhole Coverage, CITIZENS requested an overall rate change of 447%. The requested change was not uniform and ranged from 0 % to 2,688.2 %. On September 12, 2011, the day prior to the public hearing on the aforementioned filings, the board of directors for CITIZENS met and approved a plan to transition these changes pursuant to Section 627.0629 (5), Florida Statutes.

13. CITIZENS' requested sinkhole rate change, which would result in average increases of as much as \$5,521, is not supported by credible evidence. Specifically, the OFFICE does not find credible evidence that the proposed rate changes adequately accounted for statutory changes encompassed in Senate Bill 408, and the effect of these statutory changes on the frequency and severity of sinkhole claims. More specifically, the OFFICE finds as follows:

- a. In the past, the law provided that a sinkhole claim was present only if "structural damage" to the covered building existed, but "structural damage" was not defined in the statute. One of the important changes in Senate Bill 408 was an amendment to Section 627.706, Florida Statutes, defining the term "structural damage" which is required for a sinkhole loss to be covered. The definition would potentially eliminate claims for cosmetic cracks that do not meet the new criteria

for structural damage. CITIZENS' initial rate filing contained no study of claims to support any effect of this statutory change. Therefore, after CITIZENS' initial rate filing, the OFFICE requested that CITIZENS provide data pertaining to a sampling of claims to determine if, based on the reports of structural engineers, those claims would have met the new definition of "structural damage." In its response to the OFFICE, CITIZENS certified that it did not have sufficient structural engineering reports in its claims files to be able to tell whether those past claims would have met the new definition of structural damage. CITIZENS has provided no credible evidence that it has assessed the potential effect of this statutory change, or that it has included in the rate calculations any specific adjustment for the potential effect of the statutory change regarding "structural damage" on the trend of increasing frequency and severity of sinkhole claims.

- b. Senate Bill 408 amended Section 627.707, Florida Statutes, to require that the insured who receives a payment from the insurer for a sinkhole loss must actually use the money to repair sinkhole damage. CITIZENS has provided no credible evidence that it has implemented this requirement or that it has assessed the effect of this statutory change on the frequency and severity of sinkhole claims. No adjustment was made in the filing to account for the potential effect of this statutory change.
- c. Senate Bill 408 amended Section 627.707, Florida Statutes, to mandate that repairs be made in accordance with the specifications of the insurer's professional engineer's report. CITIZENS has provided no credible evidence that it has

assessed the effect of this statutory change on the projected frequency or severity of sinkhole claims.

- d. Senate Bill 408 amended Section 627.351, Florida Statutes, to limit the compensation of Public Adjusters to 10% of the amount that is actually paid over the amount that was originally offered by CITIZENS. CITIZENS has provided no credible evidence that it has assessed the effect of this statutory change.

14. Several provisions of Senate Bill 408 pertaining to sinkhole coverage were explicitly written to reduce the frequency and severity of sinkhole claims. Without any credible evidence reflecting that these provisions were specifically accounted for in the rate filing, the OFFICE is unable to find that the upward trend for sinkhole losses that CITIZENS assumes is actuarially supported. CITIZENS made a general adjustment to trend in its filing by assuming that the future sinkhole losses would track the frequency and severity of other types of losses such as fire or water. The OFFICE does not find that CITIZENS' general assumption that future sinkhole losses would track the historical trend for fire and water claims sufficiently accounts for all the statutory changes encompassed in Senate Bill 408.

15. The OFFICE notes that at the September 13, 2011 hearing, the consulting actuary for the Office of the Insurance Consumer Advocate, Marty Simons, testified that given the statutory changes encompassed in Senate Bill 408, the trend for sinkhole losses prospectively may be negative.

16. At the same time that the legislature removed CITIZENS' sinkhole rates from the 10% cap that applies to other rates, the legislature enacted important changes as discussed above to limit future losses from the sinkhole peril. CITIZENS is not permitted to recapture past losses in its rates; therefore the rate filings are prospective and are to be implemented in 2012, several

months after the effective date of Senate Bill 408. Although the frequency and severity of sinkhole claims has increased dramatically over the past two years, and some rate need exists prospectively, the OFFICE finds that the rate requested by CITIZENS for the sinkhole peril is not supported by any study or any credible evidence that it accurately predicts the rate needed after implementation of the new law.

17. Although CITIZENS presented insufficient evidence to support the overall rate change of 447%, it is reasonable to expect that during the period of time for which rates implemented for this filing will be in effect, some increase will be needed to CITIZENS' Sinkhole Rates. The OFFICE finds that increases reflected in "**Attachment A**", "**Attachment D**", and "**Attachment E**" are supported and justified based on the information available at this time.

18. In setting the aforementioned rates, the OFFICE grouped territories into four regions, reflective of claims experience and loss. The rates were established on a regional basis to compensate for the limitations in the territorial data. The rates established herein contemplate the cost-savings of Senate Bill 408, but do not fully quantify the cost-saving effects encompassed therein.

19. The OFFICE finds that additional data on the impact of the provisions of Senate Bill 408 is necessary to evaluate prospective trends accurately for future rate filings.

MADATORY ANALYSIS OF THE IMPACT OF SENATE BILL 408

20. CITIZENS shall contract with an independent firm to conduct a study of claims and estimate the impact of Senate Bill 408 on prospective sinkhole losses and provide a report to the OFFICE of the expected impact on the rate level indications. In this report, the effects of Senate Bill 408 shall be examined from claims, engineering, and geological perspectives. Such


report shall include an analysis of: 1) the impact of the statutory definition of "structural damage;" 2) the requirement that repairs be made in accordance with the specifications of a structural engineering report; 3) the impact of changes to public adjuster compensation; 4) the impact of the statutory requirement that insureds use insurance proceeds to repair damages; 5) the impact of excluding damage to appurtenant structures, driveways, sidewalk, decks, or patios that are directly or indirectly caused by sinkhole activity from sinkhole coverage; 6) the impact of the statutory requirement that the policyholder, upon demanding testing after denial of a claim without sinkhole testing, pay the lesser of 50% of the cost of the testing or \$2,500 dollars to be refunded if a sinkhole loss exists; and 7) any other relevant provisions of Senate Bill 408 that directly or indirectly affect sinkhole losses. Such report shall be provided to the OFFICE prior to CITIZENS' next annual rate filing.

THEREFORE, Rates as detailed herein are ESTABLISHED and APPROVED for Rate Filing Nos. FCP 11-12403, FCP 11-12402, FCP 11-12716, and FCP 11-12717.

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

DONE AND ORDERED this 19 day of SEPT 2011.

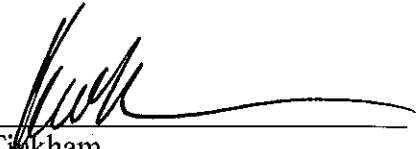




KEVIN M. McCARTY
COMMISSIONER
OFFICE OF INSURANCE REGULATION

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of this ORDER was sent by Certified Mail to: Scott Wallace, President, Citizens Property Insurance Corporation, 101 North Monroe Street, Suite 1000, Tallahassee, Florida 32301, this 19th day of September 2011.



Ken Tinkham
Assistant General Counsel
Office of Insurance Regulation
J. Edwin Larson Building
200 East Gaines Street
Tallahassee, FL 32399-4206

Attachment A					
Homeowners (HO-3 and HW-2) Rate Changes					
		Wind	All Other	Non-Sinkhole	Sinkhole
		Indicated	Indicated	Capped	Average
		Rate	Rate	Rate	Inforce
Territory	Territory Description	Change	Change	Change	Premium
192	Alachua	-39.3%	38.7%	8.8%	\$60
292	Baker	-39.3%	25.6%	2.8%	\$25
601	Bay, Coastal	-9.5%	26.0%	10.0%	\$25
721	Bay, Remainder	-35.0%	17.8%	-10.0%	\$25
59 Wind	Bay	2.7%	0.0%	2.7%	NA
392	Bradford	-39.3%	31.5%	4.3%	\$25
57	Brevard, Coastal	-3.4%	-16.6%	-10.0%	\$25
64	Brevard, Remainder	-22.9%	5.1%	-9.6%	\$25
60 Wind	Brevard	12.0%	0.0%	10.0%	NA
35	Broward, Hllwd & Ft. Ldrdle	6.7%	10.0%	8.7%	\$25
361	Broward, Coastal	37.4%	9.1%	9.1%	\$25
37	Broward, Rem. Excl. Ft. L. & Hlywd	7.4%	34.2%	10.0%	\$25
45 Wind	Broward	2.3%	0.0%	2.3%	NA
46 Wind	Broward	38.2%	0.0%	10.0%	NA
47 Wind	Broward	22.6%	0.0%	10.0%	NA
48 Wind	Broward	-2.9%	0.0%	-2.9%	NA
193	Cnlhoum	-39.3%	24.0%	-2.3%	\$25
581	Charlotte, Coastal	-18.8%	1.2%	-8.6%	\$25
711	Charlotte, Remainder	-9.7%	25.3%	7.4%	\$25
61 Wind	Charlotte	0.7%	0.0%	0.7%	NA
591	Citrus, Coastal	-39.3%	21.1%	-10.0%	\$50
731	Citrus, Remainder	-39.3%	15.2%	-10.0%	\$285
492	Clay	-39.3%	13.9%	-5.6%	\$25
551	Collier, Remainder	-14.5%	36.1%	10.0%	\$25
541	Collier, Coastal	-11.7%	8.0%	0.5%	\$25
62 Wind	Collier	15.3%	0.0%	10.0%	NA
293	Columbia	-39.3%	30.8%	7.3%	\$25
30	Dade, Miami Beach	13.0%	22.1%	10.0%	\$25
31	Dade, Coastal	9.1%	16.5%	10.0%	\$25
32	Dade, Miami	6.7%	30.4%	10.0%	\$25
33	Dade, Hialeah	4.8%	132.2%	10.0%	\$25
34	Dade, Rem Excl H.,M.,M.B.	20.8%	76.2%	10.0%	\$25
22 Wind	Dade	-6.8%	0.0%	-6.8%	NA
23 Wind	Dade	13.6%	0.0%	10.0%	NA
24 Wind	Dade	1.9%	0.0%	1.9%	NA
25 Wind	Dade	4.9%	0.0%	4.9%	NA
26 Wind	Dade	11.3%	0.0%	10.0%	NA
27 Wind	Dade	14.2%	0.0%	10.0%	NA
28 Wind	Dade	10.8%	0.0%	10.0%	NA
29 Wind	Dade	-4.9%	0.0%	-4.9%	NA
712	De Soto	-26.7%	31.2%	1.3%	\$25
592	Dixie, Coastal	-39.3%	37.4%	-4.3%	\$25
732	Dixie, Remainder	-39.3%	22.5%	-8.9%	\$25
39	Duval, Jacksonville	-39.3%	22.2%	-0.2%	\$25
40	Duval, Remainder	-39.3%	26.2%	7.2%	\$25
41	Duval, Coastal	32.2%	8.9%	10.0%	\$25
41 Wind	Duval	-19.8%	0.0%	-10.0%	NA
602	Escambia, Coastal	-12.9%	17.6%	10.0%	\$25
43	Escambia, Remainder	-14.3%	1.5%	-4.1%	\$25
52 Wind	Escambia	49.7%	0.0%	10.0%	NA
53 Wind	Escambia	62.1%	0.0%	10.0%	NA
54 Wind	Escambia	4.9%	0.0%	4.9%	NA
531	Flagler, Coastal	-21.7%	27.8%	10.0%	\$25
701	Flagler, Remainder	12.3%	21.7%	10.0%	\$25
83 Wind	Flagler	-3.6%	0.0%	-3.6%	NA
603	Franklin	-39.3%	18.3%	3.6%	\$25
65 Wind	Franklin	16.5%	0.0%	10.0%	NA
393	Gadsden	-39.3%	10.4%	-10.0%	\$25
923	Gilchrist	-39.3%	36.7%	9.6%	\$25
582	Glades	-34.3%	20.0%	-10.0%	\$25
604	Gulf, Coastal	-16.1%	35.3%	10.0%	\$25
722	Gulf, Remainder	-39.3%	25.0%	-6.7%	\$25
66 Wind	Gulf	9.0%	0.0%	9.0%	NA
493	Hamilton	-39.3%	24.9%	-0.5%	\$25
713	Hardee	-39.3%	22.8%	-1.5%	\$25
553	Hendry	-17.0%	52.5%	10.0%	\$25
159	Hernando, Coastal	2.9%	30.8%	10.0%	\$1,525
733	Hernando, Remainder	24.4%	13.4%	10.0%	\$1,525
56 Wind	Hernando	15.8%	0.0%	10.0%	NA
714	Highlands	-27.5%	47.2%	8.6%	\$25
47	Hillsborough, Tampa	-6.5%	-33.1%	-10.0%	\$285
80	Hillsborough, Excl. Tampa	-12.5%	1.7%	-4.3%	\$285
593	Holmes	-39.3%	20.6%	-3.6%	\$25
561	Indian River, Remainder	-6.3%	22.8%	6.3%	\$25
181	Indian River, Coastal	-18.2%	15.7%	10.0%	\$25
76 Wind	Indian River	-4.6%	0.0%	-4.6%	NA
693	Jackson	-39.3%	22.2%	-2.6%	\$25
605	Jefferson, Coastal	-39.3%	27.9%	10.0%	\$25
793	Jefferson, Remainder	-39.3%	22.5%	-1.6%	\$25
893	Lafayette	-39.3%	31.9%	5.7%	\$25
692	Lake	12.8%	18.2%	10.0%	\$171
542	Lee, Coastal	62.1%	5.8%	6.4%	\$25
554	Lee, Remainder	-15.8%	30.7%	9.1%	\$25
17 Wind	Lee	12.0%	0.0%	10.0%	NA
18 Wind	Lee	-15.7%	0.0%	-10.0%	NA

Attachment A
Homeowners (HO-3 and HW-2) Rate Changes

		Wind Indicated Rate Change	All Other Indicated Rate Change	Non-Sinkhole Capped Rate Change	Sinkhole Average Inforce Premium
Territory	Territory Description				
19 Wind	Lee	-6.4%	0.0%	-6.4%	NA
20 Wind	Lee	-18.8%	0.0%	-10.0%	NA
993	Leon	-39.3%	19.5%	-4.8%	\$25
594	Levy, Coastal	-39.3%	24.1%	-0.9%	\$25
734	Levy, Remainder	-31.2%	49.5%	10.0%	\$25
57 Wind	Levy	27.3%	0.0%	10.0%	NA
931	Liberty	-39.3%	27.0%	-1.8%	\$25
932	Madison	-39.3%	36.5%	9.4%	\$25
582	Manatee, Coastal	-3.7%	5.5%	1.1%	\$25
735	Manatee, Remainder	-20.0%	-20.6%	-10.0%	\$25
68 Wind	Manatee	1.4%	0.0%	1.4%	NA
792	Marion	-39.3%	38.3%	2.7%	\$50
10	Martin, Remainder	5.0%	-2.7%	1.8%	\$25
182	Martin, Coastal	26.6%	19.0%	10.0%	\$27
5	Monroe, Excl. Key West	36.0%	14.2%	10.0%	\$25
7	Monroe, Key West	62.1%	21.1%	10.0%	\$25
90 Wind	Monroe	62.1%	0.0%	10.0%	NA
532	Nassau, Coastal	-14.6%	18.4%	6.3%	\$25
892	Nassau, Remainder	-39.3%	24.0%	4.2%	\$25
69 Wind	Nassau	-30.0%	0.0%	-10.0%	NA
606	Okaloosa, Coastal	28.1%	15.8%	10.0%	\$25
723	Okaloosa, Remainder	5.7%	11.5%	8.1%	\$25
70 Wind	Okaloosa	12.4%	0.0%	10.0%	NA
555	Okeechobee	-37.5%	49.2%	1.1%	\$25
49	Orange, Orlando	-23.0%	31.1%	4.8%	\$25
90	Orange, Excl. Orlando	-28.5%	36.6%	4.1%	\$25
511	Osceola	-25.9%	26.9%	5.7%	\$25
362	Palm Beach, Coastal	41.8%	6.5%	6.8%	\$25
38	Palm Beach, Remainder	-0.4%	0.9%	0.3%	\$25
94 Wind	Palm Beach	10.5%	0.0%	10.0%	NA
95 Wind	Palm Beach	27.3%	0.0%	10.0%	NA
96 Wind	Palm Beach	35.6%	0.0%	10.0%	NA
97 Wind	Palm Beach	5.6%	0.0%	5.6%	NA
595	Pasco, Coastal	45.9%	48.7%	10.0%	\$1,525
736	Pasco, Remainder	-6.4%	14.2%	3.1%	\$1,625
88 Wind	Pasco	-8.6%	0.0%	-8.6%	NA
42	Pinellas, Coastal	6.4%	-15.3%	-10.0%	\$50
46	Pinellas - Saint Petersburg	-3.1%	-48.0%	-10.0%	\$112
81	Pinellas, Rem. Excl. Saint Petersburg	7.3%	-44.4%	-10.0%	\$285
42 Wind	Pinellas	0.7%	0.0%	0.7%	NA
50	Polk	-16.2%	10.6%	1.4%	\$25
992	Putnam	-39.3%	27.0%	-0.6%	\$25
533	Saint Johns, Coastal	13.8%	1.3%	5.4%	\$25
702	Saint Johns, Remainder	-34.0%	8.9%	-10.0%	\$25
71 Wind	Saint Johns	-14.5%	0.0%	-10.0%	NA
562	Saint Lucie, Remainder	-9.0%	28.5%	7.4%	\$25
183	Saint Lucie, Coastal	-7.4%	16.1%	9.1%	\$25
77 Wind	Saint Lucie	7.1%	0.0%	7.1%	NA
607	Santa Rosa, Coastal	-3.5%	24.9%	10.0%	\$25
724	Santa Rosa, Remainder	30.0%	6.4%	10.0%	\$25
92 Wind	Santa Rosa	62.1%	0.0%	10.0%	NA
583	Sarasota, Coastal	-10.9%	-14.7%	-10.0%	\$25
715	Sarasota, Remainder	-21.0%	5.7%	-6.6%	\$25
49 Wind	Sarasota	1.7%	0.0%	1.7%	NA
50 Wind	Sarasota	-13.9%	0.0%	-10.0%	NA
51 Wind	Sarasota	-34.3%	0.0%	-10.0%	NA
512	Seminole	-24.6%	16.1%	-1.5%	\$25
921	Sumter	-39.3%	42.1%	7.8%	\$25
933	Suwannee	-39.3%	49.5%	10.0%	\$25
596	Taylor, Coastal	-39.3%	23.9%	-10.0%	\$166
737	Taylor, Remainder	-39.3%	22.2%	-10.0%	\$25
922	Union	-39.3%	28.5%	3.1%	\$25
62	Volusia, Coastal	-8.6%	4.2%	4.0%	\$25
63	Volusia, Remainder	-7.4%	-8.1%	-7.9%	\$25
14 Wind	Volusia	-24.3%	0.0%	-10.0%	NA
15 Wind	Volusia	-13.6%	0.0%	-10.0%	NA
16 Wind	Volusia	-31.1%	0.0%	-10.0%	NA
608	Wakulla, Coastal	-23.0%	20.5%	10.0%	\$25
725	Wakulla, Remainder	-39.3%	20.6%	-3.2%	\$25
58 Wind	Wakulla	-9.1%	0.0%	-9.1%	NA
609	Walton, Coastal	-11.5%	13.5%	10.0%	\$25
726	Walton, Remainder	-39.3%	24.9%	-10.0%	\$25
75 Wind	Walton	9.1%	0.0%	9.1%	NA
934	Washington	-39.3%	24.2%	-0.4%	\$25

Attachment B				
Renters (HO-4 and HW-4) Rate Changes				
		Wind	All Other	Non-Sinkhole
		Indicated	Indicated	Capped
		Rate	Rate	Proposed
Territory	Territory Description	Change	Change	Rate
				Change
192	Alachua	-36.3%	-12.7%	-10.0%
292	Baker	-55.2%	-7.5%	-10.0%
601	Bay, Coastal	68.4%	-10.9%	0.1%
721	Bay, Remainder	-5.3%	-7.4%	-7.0%
59 Wind	Bay	6.0%	0.0%	6.0%
392	Bradford	-51.8%	-7.5%	-10.0%
57	Brevard, Coastal	50.0%	-12.6%	-3.2%
64	Brevard, Remainder	18.5%	-17.4%	-10.0%
60 Wind	Brevard	16.2%	0.0%	10.0%
35	Broward, Hllwd & Ft. Ldrille	22.8%	-15.5%	-10.0%
361	Broward, Coastal	126.0%	-8.7%	-8.5%
37	Broward, Rem. Excl. Ft. L. & Hlywd	-31.7%	-19.1%	-10.0%
45 Wind	Broward	21.0%	0.0%	10.0%
46 Wind	Broward	71.5%	0.0%	10.0%
47 Wind	Broward	62.4%	0.0%	10.0%
48 Wind	Broward	11.0%	0.0%	10.0%
193	Calhoun	-42.3%	-7.5%	-10.0%
581	Charlotte, Coastal	38.0%	-9.2%	-0.9%
711	Charlotte, Remainder	-20.1%	-14.5%	-10.0%
61 Wind	Charlotte	2.2%	0.0%	2.2%
591	Citrus, Coastal	21.2%	-7.3%	0.4%
731	Citrus, Remainder	-34.5%	-9.1%	-10.0%
492	Clay	-35.8%	-9.4%	-10.0%
551	Collier, Remainder	39.1%	4.3%	10.0%
541	Collier, Coastal	41.1%	-11.5%	-5.7%
62 Wind	Collier	39.1%	0.0%	10.0%
293	Columbia	-56.2%	-7.5%	-10.0%
30	Dade, Minni Beach	126.0%	-15.6%	-10.0%
31	Dade, Coastal	126.0%	-15.7%	-10.0%
32	Dade, Minni	61.0%	7.3%	9.5%
33	Dade, Hialeah	-24.6%	47.9%	10.0%
34	Dade, Rem Excl H, M, M.B.	-18.9%	47.9%	10.0%
22 Wind	Dade	47.2%	0.0%	10.0%
23 Wind	Dade	12.0%	0.0%	10.0%
24 Wind	Dade	45.6%	0.0%	10.0%
25 Wind	Dade	13.7%	0.0%	10.0%
26 Wind	Dade	28.3%	0.0%	10.0%
27 Wind	Dade	30.1%	0.0%	10.0%
28 Wind	Dade	20.4%	0.0%	10.0%
29 Wind	Dade	-30.8%	0.0%	-10.0%
712	De Soto	-33.5%	-7.5%	-10.0%
592	Dixie, Coastal	-53.3%	-5.3%	10.0%
732	Dixie, Remainder	-50.0%	-5.3%	10.0%
39	Duval, Jacksonville	-39.2%	-14.7%	-10.0%
40	Duval, Remainder	-48.1%	-7.5%	-9.0%
41	Duval, Coastal	-0.5%	-11.2%	-10.0%
41 Wind	Duval	-23.0%	0.0%	-10.0%
602	Escambia, Coastal	54.4%	-9.3%	-9.3%
43	Escambia, Remainder	20.0%	-16.0%	-10.0%
52 Wind	Escambia	29.0%	0.0%	10.0%
53 Wind	Escambia	57.6%	0.0%	10.0%
54 Wind	Escambia	37.4%	0.0%	10.0%
531	Flagler, Coastal	59.6%	-7.0%	-6.9%
701	Flagler, Remainder	126.0%	-9.9%	-8.7%
83 Wind	Flagler	-16.6%	0.0%	-10.0%
603	Franklin	-36.9%	-7.5%	-10.0%
65 Wind	Franklin	-27.4%	0.0%	10.0%
393	Gadsden	-57.2%	-7.5%	-10.0%
923	Gilchrist	-51.3%	-7.5%	10.0%
552	Glades	-30.6%	-7.7%	10.0%
604	Gulf, Coastal	71.1%	-7.5%	5.7%
722	Gulf, Remainder	-33.7%	-5.2%	10.0%
66 Wind	Gulf	-15.8%	0.0%	-10.0%
493	Hamilton	-63.2%	-7.5%	10.0%
713	Hardee	-45.8%	-7.5%	-10.0%
553	Hendry	-4.6%	-7.7%	10.0%
159	Hernando, Coastal	6.7%	-9.0%	-6.9%
733	Hernando, Remainder	38.9%	-12.9%	-9.8%
56 Wind	Hernando	-14.6%	0.0%	-10.0%
714	Highlands	-20.9%	-6.3%	-8.2%
47	Hillsborough, Tampa	-26.3%	0.3%	-5.4%
80	Hillsborough, Excl. Tampa	-16.1%	-13.8%	-10.0%
593	Holmes	-50.5%	-7.5%	10.0%
561	Indian River, Remainder	8.3%	-13.0%	-8.4%
181	Indian River, Coastal	84.7%	-9.1%	-9.1%
76 Wind	Indian River	10.5%	0.0%	10.0%
693	Jackson	-48.9%	-7.5%	-10.0%
605	Jefferson, Coastal	-38.1%	-5.2%	10.0%
793	Jefferson, Remainder	-63.0%	-7.5%	10.0%
893	Lafayette	-55.4%	-7.5%	10.0%
692	Lake	-12.9%	-11.0%	-10.0%
542	Lee, Coastal	126.0%	-11.7%	-10.0%
554	Lee, Remainder	61.5%	1.4%	5.2%
17 Wind	Lee	36.7%	0.0%	10.0%
18 Wind	Lee	-2.7%	0.0%	-2.7%

Attachment B
Renters (HO-4 and HW-4) Rate Changes

		Wind Indicated Rate Change	All Other Indicated Rate Change	Non-Sinkhole Capped Proposed Rate Change
Territory	Territory Description			
19 Wind	Lee	-42.5%	0.0%	-10.0%
20 Wind	Lee	-46.7%	0.0%	-10.0%
993	Leon	-27.5%	-12.4%	-10.0%
594	Levy, Coastal	-45.6%	-7.5%	-10.0%
734	Levy, Remainder	-47.3%	-7.5%	-10.0%
57 Wind	Levy	-31.1%	0.0%	-10.0%
931	Liberty	-45.9%	-7.5%	10.0%
932	Madison	-63.4%	-7.5%	-10.0%
582	Manatee, Coastal	79.2%	-10.0%	9.4%
735	Manatee, Remainder	58.8%	-15.2%	-7.2%
68 Wind	Manatee	0.3%	0.0%	0.3%
792	Marion	-21.7%	-11.1%	-10.0%
10	Martin, Remainder	-0.6%	-12.4%	-8.1%
182	Martin, Coastal	126.0%	-8.0%	10.0%
5	Monroe, Excl. Key West	126.0%	-10.2%	-9.7%
7	Monroe, Key West	126.0%	-9.2%	-9.2%
90 Wind	Monroe	110.1%	0.0%	10.0%
532	Nassau, Coastal	0.3%	-8.0%	-7.1%
892	Nassau, Remainder	-36.2%	-7.5%	-8.6%
69 Wind	Nassau	-37.4%	0.0%	-10.0%
606	Okaloosa, Coastal	126.0%	-8.9%	3.1%
723	Okaloosa, Remainder	13.4%	-11.9%	-6.1%
70 Wind	Okaloosa	3.7%	0.0%	3.7%
555	Okeechobee	-21.9%	7.7%	-0.1%
49	Orange, Orlando	-2.3%	-11.2%	-10.0%
90	Orange, Excl. Orlando	-6.2%	-7.3%	-7.2%
511	Osceola	-26.3%	-10.3%	-10.0%
362	Palm Beach, Coastal	126.0%	-5.9%	-5.2%
38	Palm Beach, Remainder	9.8%	-24.1%	-10.0%
94 Wind	Palm Beach	53.7%	0.0%	10.0%
95 Wind	Palm Beach	69.1%	0.0%	10.0%
96 Wind	Palm Beach	78.1%	0.0%	10.0%
97 Wind	Palm Beach	30.1%	0.0%	10.0%
595	Pasco, Coastal	79.2%	-9.8%	-9.8%
736	Pasco, Remainder	13.3%	-15.9%	-10.0%
88 Wind	Pasco	-10.2%	0.0%	-10.0%
42	Pinellas, Coastal	112.6%	-12.5%	-10.0%
46	Pinellas - Saint Petersburg	18.3%	-16.6%	-9.0%
81	Pinellas, Rem. Excl. Saint Petersburg	28.1%	-27.2%	-10.0%
42 Wind	Pinellas	26.5%	0.0%	10.0%
50	Polk	-20.5%	-12.1%	-10.0%
992	Putnam	-45.1%	-2.2%	-4.7%
533	Saint Johns, Coastal	-18.4%	-11.7%	-10.0%
702	Saint Johns, Remainder	-35.7%	-10.2%	-10.0%
71 Wind	Saint Johns	-34.1%	0.0%	-10.0%
562	Saint Lucie, Remainder	-7.7%	-4.8%	-5.6%
183	Saint Lucie, Coastal	119.9%	-8.3%	-0.6%
77 Wind	Saint Lucie	-9.6%	0.0%	-9.6%
607	Santa Rosa, Coastal	106.1%	-7.5%	1.4%
724	Santa Rosa, Remainder	63.6%	-10.6%	6.5%
92 Wind	Santa Rosa	30.0%	0.0%	10.0%
583	Sarasota, Coastal	47.5%	-15.9%	-10.0%
715	Sarasota, Remainder	126.0%	-3.0%	4.1%
49 Wind	Sarasota	29.8%	0.0%	10.0%
50 Wind	Sarasota	4.5%	0.0%	4.5%
51 Wind	Sarasota	-35.3%	0.0%	-10.0%
512	Seminole	-17.9%	-15.6%	-10.0%
921	Sumter	-35.4%	-8.1%	-10.0%
933	Suwannee	-60.2%	-7.5%	-10.0%
596	Taylor, Coastal	-15.8%	-7.5%	-8.1%
737	Taylor, Remainder	-59.0%	-7.5%	10.0%
922	Union	-53.5%	-7.5%	10.0%
62	Volusia, Coastal	45.4%	-8.9%	-8.9%
63	Volusia, Remainder	7.7%	-15.8%	-10.0%
14 Wind	Volusia	-21.5%	0.0%	-10.0%
15 Wind	Volusia	-11.9%	0.0%	-10.0%
16 Wind	Volusia	-43.5%	0.0%	-10.0%
608	Wakulla, Coastal	5.1%	-7.5%	-7.5%
725	Wakulla, Remainder	-46.0%	-7.5%	10.0%
58 Wind	Wakulla	-24.2%	0.0%	-10.0%
609	Walton, Coastal	79.0%	-9.6%	-9.4%
726	Walton, Remainder	-26.2%	-1.7%	-5.9%
75 Wind	Walton	30.1%	0.0%	10.0%
934	Washington	-22.2%	-7.5%	-7.9%

Attachment C
Condos (HO-6 and HW-6) Rate Changes

		Wind Indicated Rate Change	All Other Indicated Rate Change	Non-Sinkhole Capped Proposed Rate Change
Territory	Territory Description			
192	Alachua	-27.7%	-12.0%	-10.0%
292	Baker	-27.7%	0.3%	10.0%
601	Bay, Coastal	127.5%	-15.6%	-10.0%
721	Bay, Remainder	66.4%	-5.3%	10.0%
59 Wind	Bay	23.6%	0.0%	10.0%
392	Bradford	-7.2%	-2.1%	10.0%
57	Brevard, Constal	97.8%	-14.7%	-1.7%
64	Brevard, Remainder	10.9%	6.3%	7.8%
60 Wind	Brevard	19.6%	0.0%	10.0%
35	Broward, Hillwd & Ft. Ldrdle	46.4%	-10.1%	-5.4%
361	Broward, Coastal	127.5%	-17.5%	-10.0%
37	Broward, Rem. Excl. Ft. L. & Hlywd	34.9%	14.2%	10.0%
45 Wind	Broward	17.3%	0.0%	10.0%
46 Wind	Broward	83.1%	0.0%	10.0%
47 Wind	Broward	76.4%	0.0%	10.0%
48 Wind	Broward	19.5%	0.0%	10.0%
193	Calhoun	2.8%	0.3%	10.0%
581	Charlotte, Constal	39.4%	-4.6%	4.0%
711	Charlotte, Remainder	21.9%	-5.5%	2.1%
61 Wind	Charlotte	14.0%	0.0%	10.0%
591	Citrus, Coastal	59.7%	-5.4%	10.0%
731	Citrus, Remainder	4.6%	1.8%	2.6%
492	Clay	-6.9%	-5.0%	-5.2%
551	Collier, Remainder	36.1%	-8.8%	0.6%
541	Collier, Coastal	65.8%	-18.2%	-10.0%
62 Wind	Collier	31.8%	0.0%	10.0%
293	Columbia	-27.0%	-2.1%	10.0%
30	Dade, Miami Beach	127.5%	29.0%	10.0%
31	Dade, Coastal	127.5%	-15.5%	-10.0%
32	Dade, Miami	-24.4%	-4.1%	-5.6%
33	Dade, Hialeah	-34.4%	56.6%	10.0%
34	Dade, Rem Excl II, M., M.B.	-19.6%	56.6%	10.0%
22 Wind	Dade	4.5%	0.0%	4.5%
23 Wind	Dade	23.2%	0.0%	10.0%
24 Wind	Dade	14.3%	0.0%	10.0%
25 Wind	Dade	-9.7%	0.0%	-9.7%
26 Wind	Dade	7.6%	0.0%	7.6%
27 Wind	Dade	-10.4%	0.0%	-10.0%
28 Wind	Dade	-2.0%	0.0%	-2.0%
29 Wind	Dade	-17.3%	0.0%	-10.0%
712	De Soto	59.0%	0.3%	10.0%
592	Dixie, Constal	-15.5%	-3.0%	-5.7%
732	Dixie, Remainder	-8.3%	0.2%	10.0%
39	Duval, Jacksonville	-35.4%	-7.0%	-10.0%
40	Duval, Remainder	-18.7%	-2.1%	-2.7%
41	Duval, Coastal	22.1%	-8.6%	-6.6%
41 Wind	Duval	-35.8%	0.0%	-10.0%
602	Escambia, Constal	127.5%	-15.9%	-10.0%
43	Escambia, Remainder	22.9%	-7.0%	-1.9%
52 Wind	Escambia	80.1%	0.0%	10.0%
53 Wind	Escambia	42.1%	0.0%	10.0%
54 Wind	Escambia	15.6%	0.0%	10.0%
531	Flagler, Coastal	127.5%	-6.7%	-5.9%
701	Flagler, Remainder	73.1%	-5.3%	-0.8%
83 Wind	Flagler	-36.9%	0.0%	-10.0%
603	Franklin	51.2%	-2.6%	4.0%
65 Wind	Franklin	-25.3%	0.0%	10.0%
393	Gadsden	-32.4%	0.3%	10.0%
923	Gilchrist	-17.7%	0.3%	10.0%
552	Glades	36.5%	-3.3%	10.0%
604	Gulf, Coastal	127.5%	1.8%	8.5%
722	Gulf, Remainder	9.6%	0.2%	10.0%
66 Wind	Gulf	31.8%	0.0%	10.0%
493	Hamilton	-38.9%	0.3%	10.0%
713	Hardee	16.8%	-0.1%	10.0%
553	Hendry	75.6%	-3.3%	10.0%
159	Hernando, Coastal	24.5%	-2.0%	4.8%
733	Hernando, Remainder	72.9%	6.9%	10.0%
56 Wind	Hernando	12.6%	0.0%	10.0%
714	Highlands	48.9%	16.5%	10.0%
47	Hillsborough, Tampa	36.6%	-2.2%	6.5%
80	Hillsborough, Excl. Tampa	-4.0%	-3.7%	-3.8%
593	Holmes	-4.5%	0.3%	10.0%
561	Indian River, Remainder	42.9%	-11.2%	8.9%
181	Indian River, Constal	127.5%	-13.6%	-10.0%
76 Wind	Indian River	54.0%	0.0%	10.0%
693	Jackson	-18.7%	0.3%	10.0%
605	Jefferson, Coastal	6.0%	-2.1%	10.0%
793	Jefferson, Remainder	-43.1%	0.2%	10.0%
893	Lafayette	-20.7%	0.3%	10.0%
692	Lake	10.9%	-1.4%	0.8%
542	Lee, Coastal	127.5%	-18.6%	-10.0%
554	Lee, Remainder	127.5%	-30.4%	-10.0%
17 Wind	Lee	31.6%	0.0%	10.0%
18 Wind	Lee	-11.7%	0.0%	-10.0%

**Attachment C
Condos (HO-6 and HW-6) Rate Changes**

		Wind Indicated Rate Change	All Other Indicated Rate Change	Non-Sinkhole Capped Proposed Rate Change
Territory	Territory Description			
19 Wind	Lee	-3.4%	0.0%	-3.4%
20 Wind	Lee	-11.0%	0.0%	-10.0%
993	Leon	-23.5%	-8.2%	-10.0%
594	Levy, Coastal	-4.4%	2.1%	2.1%
734	Levy, Remainder	-9.2%	0.2%	10.0%
57 Wind	Levy	-3.5%	0.0%	-3.5%
931	Liberty	5.5%	0.3%	10.0%
932	Madison	-45.5%	0.3%	10.0%
582	Manatee, Coastal	47.7%	-8.1%	2.1%
735	Manatee, Remainder	124.1%	-10.1%	9.4%
68 Wind	Manatee	10.2%	0.0%	10.0%
792	Marion	10.8%	-4.9%	-2.2%
10	Martin, Remainder	38.5%	-6.8%	10.0%
182	Martin, Coastal	87.5%	-6.9%	10.0%
5	Monroe, Excl. Key West	127.5%	-9.2%	-9.2%
7	Monroe, Key West	127.5%	-8.1%	-8.1%
90 Wind	Monroe	106.7%	0.0%	10.0%
532	Nassau, Coastal	34.2%	-7.3%	-5.3%
892	Nassau, Remainder	10.0%	-2.1%	-1.4%
69 Wind	Nassau	-45.6%	0.0%	-10.0%
606	Okaloosa, Coastal	127.5%	-17.2%	-10.0%
723	Okaloosa, Remainder	43.1%	-3.2%	10.0%
70 Wind	Okaloosa	38.4%	0.0%	10.0%
555	Okeechobee	37.6%	-3.3%	10.0%
49	Orange, Orlando	55.4%	5.8%	10.0%
90	Orange, Excl. Orlando	33.8%	-4.2%	1.1%
511	Osceola	-2.1%	-7.0%	-6.3%
362	Palm Beach, Coastal	127.5%	-22.2%	-10.0%
38	Palm Beach, Remainder	24.7%	6.6%	10.0%
94 Wind	Palm Beach	30.6%	0.0%	10.0%
95 Wind	Palm Beach	61.7%	0.0%	10.0%
96 Wind	Palm Beach	77.7%	0.0%	10.0%
97 Wind	Palm Beach	36.6%	0.0%	10.0%
595	Pasco, Coastal	127.5%	-12.9%	-10.0%
736	Pasco, Remainder	127.5%	-7.2%	2.3%
88 Wind	Pasco	-13.3%	0.0%	-10.0%
42	Pinellas, Coastal	88.9%	-13.3%	-10.0%
46	Pinellas - Saint Petersburg	20.5%	-4.1%	6.7%
81	Pinellas, Rem. Excl. Saint Petersburg	12.6%	1.6%	5.5%
42 Wind	Pinellas	9.2%	0.0%	9.2%
50	Polk	45.8%	-1.3%	6.2%
992	Putnam	9.1%	-2.2%	-0.5%
533	Saint Johns, Coastal	29.0%	-7.8%	-4.8%
702	Saint Johns, Remainder	-3.4%	-7.7%	-6.8%
71 Wind	Saint Johns	-32.0%	0.0%	-10.0%
562	Saint Lucie, Remainder	23.9%	-2.4%	5.7%
183	Saint Lucie, Coastal	127.5%	-4.6%	0.3%
77 Wind	Saint Lucie	65.5%	0.0%	10.0%
607	Santa Rosa, Coastal	127.5%	-5.1%	-3.0%
724	Santa Rosa, Remainder	53.0%	-5.4%	-0.1%
92 Wind	Santa Rosa	55.0%	0.0%	10.0%
583	Sarasota, Coastal	110.8%	-21.9%	-10.0%
715	Sarasota, Remainder	127.5%	-2.8%	9.7%
49 Wind	Sarasota	13.3%	0.0%	10.0%
50 Wind	Sarasota	-10.8%	0.0%	-10.0%
51 Wind	Sarasota	-26.4%	0.0%	-10.0%
512	Seminole	24.6%	-3.8%	1.1%
921	Sumter	9.2%	-2.2%	-0.6%
933	Suwannee	-36.9%	0.3%	10.0%
596	Taylor, Coastal	23.4%	-2.1%	8.8%
737	Taylor, Remainder	-34.3%	-2.1%	10.0%
922	Union	-20.7%	0.3%	10.0%
62	Volusia, Coastal	127.5%	-19.0%	-10.0%
63	Volusia, Remainder	107.9%	-8.8%	-0.2%
14 Wind	Volusia	-22.2%	0.0%	-10.0%
15 Wind	Volusia	-25.1%	0.0%	-10.0%
16 Wind	Volusia	13.9%	0.0%	10.0%
608	Wakulla, Coastal	72.9%	-2.1%	10.0%
725	Wakulla, Remainder	-6.3%	-2.1%	10.0%
58 Wind	Wakulla	6.7%	0.0%	6.7%
609	Walton, Coastal	127.5%	-13.0%	-10.0%
726	Walton, Remainder	23.2%	-2.1%	4.3%
75 Wind	Walton	37.8%	0.0%	10.0%
934	Washington	32.5%	0.3%	10.0%

Attachment D					
Dwelling Fire DP-1 Rate Changes					
				Non-Sinkhole	
		Wind	All Other	Capped	Sinkhole
		Rate	Rate	Rate	Average
Territory	Territory Description	Change	Change	Change	Rate
192	Alachua	-4.0%	-5.9%	-5.5%	\$64.81
292	Baker	-17.6%	-13.7%	-10.0%	\$11.50
601	Bay, Coastal	64.7%	-20.8%	10.0%	\$11.50
721	Bay, Remainder	14.5%	-16.5%	2.7%	\$11.50
59 Wind	Bay	35.3%	0.0%	10.0%	N/A
392	Bradford	9.3%	-2.4%	0.0%	\$11.50
57	Brevard, Coastal	37.6%	-23.3%	10.0%	\$11.50
64	Brevard, Remainder	86.3%	-21.0%	10.0%	\$11.50
60 Wind	Brevard	19.9%	0.0%	10.0%	N/A
35	Broward, Hillwyd & Ft. Ldrle	47.0%	-17.0%	10.0%	\$11.50
361	Broward, Coastal	261.6%	-18.2%	10.0%	\$11.50
37	Broward, Rem. Excl. Ft. L. & Hlywd	38.9%	-13.8%	10.0%	\$11.50
45 Wind	Broward	93.2%	0.0%	10.0%	N/A
46 Wind	Broward	114.1%	0.0%	10.0%	N/A
47 Wind	Broward	108.6%	0.0%	10.0%	N/A
48 Wind	Broward	63.9%	0.0%	10.0%	N/A
193	Calhoun	41.7%	-15.3%	-4.5%	\$11.50
581	Charlotte, Coastal	16.5%	-21.5%	-0.2%	\$11.50
711	Charlotte, Remainder	122.8%	-24.9%	10.0%	\$11.50
61 Wind	Charlotte	15.4%	0.0%	10.0%	N/A
591	Citrus, Coastal	-4.0%	-17.9%	-10.0%	\$64.81
731	Citrus, Remainder	16.8%	-22.7%	-7.8%	\$118.80
492	Clay	-0.8%	-15.3%	-10.0%	\$11.50
551	Collier, Remainder	28.1%	-17.9%	7.7%	\$11.50
541	Collier, Coastal	69.2%	-21.0%	10.0%	\$11.50
62 Wind	Collier	52.6%	0.0%	10.0%	N/A
293	Columbia	-12.4%	11.2%	6.5%	\$11.50
30	Dade, Miami Beach	226.6%	-17.1%	-10.0%	\$11.50
31	Dade, Coastal	213.0%	-19.5%	-5.9%	\$11.50
32	Dade, Miami	49.9%	0.3%	10.0%	\$11.50
33	Dade, Hialeah	111.5%	-15.1%	10.0%	\$11.50
34	Dade, Rem Excl H.,M.,M.B.	47.2%	45.0%	10.0%	\$11.50
22 Wind	Dade	111.3%	0.0%	10.0%	N/A
23 Wind	Dade	50.2%	0.0%	10.0%	N/A
24 Wind	Dade	40.2%	0.0%	10.0%	N/A
25 Wind	Dade	33.6%	0.0%	10.0%	N/A
26 Wind	Dade	94.8%	0.0%	10.0%	N/A
27 Wind	Dade	73.9%	0.0%	10.0%	N/A
28 Wind	Dade	55.0%	0.0%	10.0%	N/A
29 Wind	Dade	12.5%	0.0%	10.0%	N/A
712	De Soto	16.2%	-16.7%	-6.1%	\$11.50
592	Dixie, Coastal	-52.7%	-16.4%	-10.0%	\$11.50
732	Dixie, Remainder	-36.0%	-14.4%	-10.0%	\$11.50
39	Duval, Jacksonville	-2.2%	-8.3%	-6.9%	\$11.50
40	Duval, Remainder	28.5%	-14.2%	-4.2%	\$11.50
41	Duval, Coastal	-16.6%	-17.5%	-10.0%	\$11.50
41 Wind	Duval	-3.7%	0.0%	-3.7%	N/A
602	Escambia, Coastal	51.9%	11.1%	10.0%	\$11.50
43	Escambia, Remainder	80.5%	-16.4%	10.0%	\$11.50
52 Wind	Escambia	16.7%	0.0%	10.0%	N/A
53 Wind	Escambia	73.8%	0.0%	10.0%	\$11.50
54 Wind	Escambia	58.5%	0.0%	10.0%	N/A
531	Flagler, Coastal	28.9%	-16.1%	-10.0%	\$11.50
701	Flagler, Remainder	-23.1%	-16.6%	-10.0%	\$11.50
83 Wind	Flagler	35.6%	0.0%	10.0%	N/A
603	Franklin	-20.9%	-16.3%	-10.0%	\$11.50
65 Wind	Franklin	-14.3%	0.0%	-10.0%	N/A
393	Gadsden	-10.3%	-3.5%	-5.2%	\$11.50
923	Gilchrist	-2.9%	-14.8%	-10.0%	\$11.50
552	Glades	-8.6%	-15.7%	-10.0%	\$11.50
604	Gulf, Coastal	56.2%	-15.5%	10.0%	\$11.50
722	Gulf, Remainder	-4.7%	-15.1%	-10.0%	\$11.50
66 Wind	Gulf	-11.4%	0.0%	-10.0%	N/A
493	Hamilton	-28.3%	-13.9%	-10.0%	\$11.50
713	Hardee	11.5%	-16.0%	-5.7%	\$11.50
553	Hendry	5.7%	-16.5%	-4.9%	\$11.50
159	Hernando, Coastal	81.0%	-19.3%	10.0%	\$343.56
733	Hernando, Remainder	37.6%	-18.2%	7.0%	\$343.56
56 Wind	Hernando	22.0%	0.0%	10.0%	N/A
714	Highlands	39.3%	-18.4%	3.2%	\$11.50
47	Hillsborough, Tampa	90.8%	-18.2%	10.0%	\$118.80
80	Hillsborough, Excl. Tampa	90.4%	-6.8%	10.0%	\$118.80
593	Holmes	28.4%	-14.6%	-5.9%	\$11.50
561	Indian River, Remainder	96.0%	-18.6%	10.0%	\$11.50
181	Indian River, Coastal	144.7%	-16.6%	-10.0%	\$11.50
76 Wind	Indian River	0.2%	0.0%	0.2%	N/A
693	Jackson	9.3%	6.1%	6.8%	\$11.50
605	Jefferson, Coastal	-41.3%	-14.9%	10.0%	\$11.50
793	Jefferson, Remainder	-40.0%	-13.9%	-10.0%	\$11.50
893	Lafayette	-7.7%	-13.9%	-10.0%	\$11.50
692	Lake	232.0%	-15.0%	10.0%	\$64.81
542	Lee, Coastal	159.1%	-18.3%	-10.0%	\$11.50
554	Lee, Remainder	48.7%	-5.5%	10.0%	\$11.50
17 Wind	Lee	32.1%	0.0%	10.0%	N/A
18 Wind	Lee	44.8%	0.0%	10.0%	N/A

Attachment D					
Dwelling Fire DP-1 Rate Changes					
				Non-Sinkhole	
		Wind	All Other	Capped	Sinkhole
		Rate	Rate	Rate	Average
Territory	Territory Description	Change	Change	Change	Rate
19 Wind	Lee	-30.7%	0.0%	-10.0%	N/A
20 Wind	Lee	0.3%	0.0%	0.3%	N/A
993	Leon	-8.6%	-20.6%	-10.0%	\$11.50
594	Levy, Coastal	-53.1%	-16.2%	-10.0%	\$11.50
734	Levy, Remainder	-41.6%	19.5%	-10.0%	\$11.50
57 Wind	Levy	-3.3%	0.0%	-3.3%	N/A
931	Liberty	17.2%	-14.3%	-7.4%	\$11.50
932	Madison	-45.3%	-14.7%	-10.0%	\$11.50
582	Manatee, Coastal	76.2%	-18.9%	10.0%	\$11.50
735	Manatee, Remainder	18.5%	-22.9%	1.6%	\$11.50
68 Wind	Manatee	17.2%	0.0%	10.0%	N/A
792	Marion	106.5%	-23.4%	9.7%	\$64.81
10	Marion, Remainder	216.2%	-20.2%	10.0%	\$11.50
182	Marion, Coastal	249.7%	-16.5%	10.0%	\$11.50
5	Monroe, Excl. Key West	173.1%	-18.3%	-10.0%	\$11.50
7	Monroe, Key West	166.5%	-15.9%	-10.0%	\$11.50
90 Wind	Monroe	100.4%	0.0%	10.0%	N/A
532	Nassau, Coastal	-30.3%	-16.9%	-10.0%	\$11.50
892	Nassau, Remainder	-11.0%	-14.5%	-10.0%	\$11.50
69 Wind	Nassau	-15.3%	0.0%	-10.0%	N/A
606	Okaloosa, Coastal	72.9%	-18.3%	10.0%	\$11.50
723	Okaloosa, Remainder	199.4%	-16.0%	10.0%	\$11.50
70 Wind	Okaloosa	15.1%	0.0%	10.0%	N/A
555	Okechobee	-14.0%	-0.8%	-6.9%	\$11.50
49	Orange, Orlando	151.2%	-8.0%	10.0%	\$11.50
90	Orange, Excl. Orlando	214.2%	-16.5%	10.0%	\$11.50
511	Osceola	172.5%	-11.3%	10.0%	\$11.50
362	Palm Beach, Coastal	206.6%	-20.0%	-10.0%	\$11.50
38	Palm Beach, Remainder	57.8%	-4.3%	10.0%	\$11.50
94 Wind	Palm Beach	66.8%	0.0%	10.0%	N/A
95 Wind	Palm Beach	134.3%	0.0%	10.0%	N/A
96 Wind	Palm Beach	141.2%	0.0%	10.0%	N/A
97 Wind	Palm Beach	78.1%	0.0%	10.0%	N/A
595	Pasco, Coastal	151.5%	-26.9%	-10.0%	\$343.56
736	Pasco, Remainder	72.5%	-22.9%	10.0%	\$343.56
88 Wind	Pasco	40.9%	0.0%	10.0%	N/A
42	Pinellas, Coastal	68.8%	-17.4%	-10.0%	\$64.81
46	Pinellas - Saint Petersburg	108.2%	-23.0%	10.0%	\$118.80
81	Pinellas, Rem. Excl. Saint Petersburg	110.0%	-33.8%	10.0%	\$118.80
42 Wind	Pinellas	29.2%	0.0%	10.0%	N/A
50	Polk	224.2%	-8.6%	10.0%	\$11.50
992	Putnam	6.2%	-18.0%	-10.0%	\$11.50
533	Saint Johns, Coastal	-23.3%	-15.4%	-10.0%	\$11.50
702	Saint Johns, Remainder	-7.7%	-15.6%	-10.0%	\$11.50
71 Wind	Saint Johns	15.3%	0.0%	10.0%	N/A
562	Saint Lucie, Remainder	96.4%	-7.7%	10.0%	\$11.50
183	Saint Lucie, Coastal	150.0%	-17.1%	10.0%	\$11.50
77 Wind	Saint Lucie	15.7%	0.0%	10.0%	N/A
607	Santa Rosa, Coastal	87.5%	-15.6%	-10.0%	\$11.50
724	Santa Rosa, Remainder	95.3%	-23.4%	10.0%	\$11.50
92 Wind	Santa Rosa	45.0%	0.0%	10.0%	N/A
583	Sarasota, Coastal	28.1%	-5.9%	-5.5%	\$11.50
715	Sarasota, Remainder	18.1%	-22.9%	-1.3%	\$11.50
49 Wind	Sarasota	34.9%	0.0%	10.0%	N/A
50 Wind	Sarasota	15.3%	0.0%	10.0%	N/A
51 Wind	Sarasota	-11.7%	0.0%	-10.0%	N/A
512	Seminole	179.1%	-20.3%	10.0%	\$11.50
921	Sumter	83.0%	-17.4%	7.1%	\$11.50
933	Suwannee	-30.1%	-16.2%	-10.0%	\$11.50
596	Taylor, Coastal	-30.7%	-16.5%	-10.0%	\$11.50
737	Taylor, Remainder	-51.9%	-17.0%	-10.0%	\$11.50
922	Union	-12.0%	-14.1%	-10.0%	\$11.50
62	Volusia, Coastal	24.1%	-22.1%	-10.0%	\$11.50
63	Volusia, Remainder	9.2%	-0.1%	4.3%	\$11.50
14 Wind	Volusia	-15.1%	0.0%	-10.0%	N/A
15 Wind	Volusia	14.7%	0.0%	10.0%	N/A
16 Wind	Volusia	-6.5%	0.0%	-6.5%	N/A
608	Wakulla, Coastal	-10.6%	-15.6%	-10.0%	\$11.50
725	Wakulla, Remainder	-37.9%	-13.6%	-10.0%	\$11.50
58 Wind	Wakulla	-6.7%	0.0%	-6.7%	N/A
609	Walton, Coastal	59.2%	-18.1%	-10.0%	\$11.50
726	Walton, Remainder	-22.3%	-17.7%	-10.0%	\$11.50
75 Wind	Walton	46.2%	0.0%	10.0%	N/A
934	Washington	63.0%	-12.4%	1.9%	\$11.50

Attachment E					
Dwelling Fire (DP-3 and DW-2) Rate Changes					
				Non-Sinkhole	
		Wind	All Other	Capped	Sinkhole
		Rate	Rate	Rate	Average
Territory	Territory Description	Change	Change	Change	Rate
192	Alachua	-5.4%	-8.2%	-7.5%	\$64.81
292	Baker	-5.4%	30.0%	10.0%	\$11.50
601	Bay, Coastal	82.8%	-0.3%	10.0%	\$11.50
721	Bay, Remainder	14.4%	-4.1%	4.0%	\$11.50
59 Wind	Bay	36.9%	0.0%	10.0%	N/A
392	Bradford	-5.4%	16.9%	10.0%	\$11.50
57	Brevard, Coastal	12.7%	-8.2%	2.5%	\$11.50
64	Brevard, Remainder	-5.4%	-8.2%	-6.7%	\$11.50
60 Wind	Brevard	29.8%	0.0%	10.0%	N/A
35	Broward, Hillwd & Ft. Ldrdle	28.4%	-6.5%	6.4%	\$11.50
361	Broward, Coastal	136.6%	-8.2%	-3.5%	\$11.50
37	Broward, Rem. Excl. Ft. L. & Hwyd	21.4%	5.4%	10.0%	\$11.50
45 Wind	Broward	58.6%	0.0%	10.0%	N/A
46 Wind	Broward	87.8%	0.0%	10.0%	N/A
47 Wind	Broward	60.9%	0.0%	10.0%	N/A
48 Wind	Broward	23.0%	0.0%	10.0%	N/A
193	Calhoun	20.4%	8.6%	10.0%	\$11.50
581	Charlotte, Coastal	-5.4%	-1.8%	-3.5%	\$11.50
711	Charlotte, Remainder	15.8%	-8.2%	3.9%	\$11.50
61 Wind	Charlotte	17.4%	0.0%	10.0%	N/A
591	Citrus, Coastal	-5.4%	7.7%	0.1%	\$64.81
731	Citrus, Remainder	-5.4%	-8.2%	-6.7%	\$134.87
492	Clay	-5.4%	13.2%	7.1%	\$11.50
551	Collier, Remainder	11.3%	-8.2%	1.1%	\$11.50
541	Collier, Coastal	53.0%	-8.2%	10.0%	\$11.50
62 Wind	Collier	55.9%	0.0%	10.0%	N/A
293	Columbia	-5.4%	9.5%	6.5%	\$11.50
30	Dade, Miami Beach	136.6%	-3.8%	-1.1%	\$11.50
31	Dade, Coastal	136.6%	10.5%	10.0%	\$11.50
32	Dade, Miami	30.6%	42.9%	10.0%	\$11.50
33	Dade, Hialeah	25.6%	48.0%	10.0%	\$11.50
34	Dade, Rem Excl H.,M.,M.B.	43.3%	48.0%	10.0%	\$11.50
22 Wind	Dade	55.8%	0.0%	10.0%	N/A
23 Wind	Dade	27.0%	0.0%	10.0%	N/A
24 Wind	Dade	19.8%	0.0%	10.0%	N/A
25 Wind	Dade	23.3%	0.0%	10.0%	N/A
26 Wind	Dade	59.3%	0.0%	10.0%	N/A
27 Wind	Dade	42.7%	0.0%	10.0%	N/A
28 Wind	Dade	25.3%	0.0%	10.0%	N/A
29 Wind	Dade	4.7%	0.0%	4.7%	N/A
712	De Soto	-5.4%	11.7%	3.2%	\$11.50
592	Dixie, Coastal	-5.4%	9.0%	2.3%	\$11.50
732	Dixie, Remainder	-5.4%	18.3%	8.1%	\$11.50
39	Duval, Jacksonville	-5.4%	6.0%	1.0%	\$11.50
40	Duval, Remainder	26.4%	11.8%	10.0%	\$11.50
41	Duval, Coastal	-5.4%	-8.2%	-7.2%	\$11.50
41 Wind	Duval	3.3%	0.0%	3.3%	N/A
602	Escambia, Coastal	51.1%	2.9%	3.0%	\$11.50
43	Escambia, Remainder	33.4%	-8.2%	5.8%	\$11.50
52 Wind	Escambia	102.6%	0.0%	10.0%	N/A
53 Wind	Escambia	136.6%	0.0%	10.0%	N/A
54 Wind	Escambia	39.3%	0.0%	10.0%	N/A
531	Flagler, Coastal	28.1%	10.5%	10.0%	\$11.50
701	Flagler, Remainder	-5.4%	15.0%	5.0%	\$11.50
83 Wind	Flagler	38.8%	0.0%	10.0%	N/A
603	Franklin	-5.4%	2.3%	1.0%	\$11.50
65 Wind	Franklin	57.7%	0.0%	10.0%	N/A
393	Gadsden	-5.4%	20.0%	10.0%	\$11.50
923	Gilchrist	-5.4%	9.1%	4.8%	\$11.50
552	Glades	-5.4%	8.7%	0.7%	\$11.50
604	Gulf, Coastal	59.9%	17.6%	10.0%	\$11.50
722	Gulf, Remainder	-0.6%	10.4%	7.2%	\$11.50
66 Wind	Gulf	47.0%	0.0%	10.0%	N/A
493	Hamilton	-5.4%	10.6%	8.7%	\$11.50
713	Hardee	-5.4%	7.5%	0.3%	\$11.50
553	Hendry	-5.4%	17.2%	5.2%	\$11.50
159	Hernando, Coastal	7.3%	11.9%	10.0%	\$863.41
733	Hernando, Remainder	1.6%	-4.9%	-2.0%	\$741.14
56 Wind	Hernando	24.7%	0.0%	10.0%	N/A
714	Highlands	-5.4%	6.1%	-0.2%	\$11.50
47	Hillsborough, Tampa	-1.0%	7.7%	3.0%	\$134.87
80	Hillsborough, Excl. Tampa	-5.4%	-8.2%	-6.6%	\$134.87
593	Holmes	0.4%	20.9%	10.0%	\$11.50
561	Indian River, Remainder	26.3%	-8.2%	10.0%	\$11.50
181	Indian River, Coastal	89.8%	1.6%	2.9%	\$11.50
76 Wind	Indian River	39.3%	0.0%	10.0%	N/A
693	Jackson	-5.4%	12.5%	6.3%	\$11.50
605	Jefferson, Coastal	-5.4%	10.8%	10.0%	\$11.50
793	Jefferson, Remainder	-5.4%	9.4%	5.9%	\$11.50
893	Lafayette	-5.4%	14.3%	9.2%	\$11.50
692	Lake	12.4%	6.9%	9.5%	\$64.81
542	Lee, Coastal	127.4%	-8.2%	-6.0%	\$11.50
554	Lee, Remainder	27.1%	-8.2%	6.6%	\$11.50
17 Wind	Lee	34.5%	0.0%	10.0%	N/A
18 Wind	Lee	12.1%	0.0%	10.0%	N/A

Attachment E
Dwelling Fire (DP-3 and DW-2) Rate Changes

				Non-Sinkhole	
		Wind	All Other	Capped	Sinkhole
		Rate	Rate	Rate	Average
Territory	Territory Description	Change	Change	Change	Rate
19 Wind	Lee	25.4%	0.0%	10.0%	N/A
20 Wind	Lee	1.7%	0.0%	1.7%	N/A
993	Leon	-5.4%	-8.2%	-7.2%	\$11.50
594	Levy, Coastal	-5.4%	8.7%	3.8%	\$11.50
734	Levy, Remainder	-5.4%	11.0%	6.2%	\$11.50
57 Wind	Levy	27.7%	0.0%	10.0%	N/A
931	Liberty	-4.1%	10.4%	5.9%	\$11.50
932	Madison	-5.4%	7.3%	4.7%	\$11.50
582	Manatee, Coastal	31.9%	-8.2%	8.8%	\$11.50
735	Manatee, Remainder	-5.4%	-8.2%	-6.7%	\$11.50
68 Wind	Manatee	30.8%	0.0%	10.0%	N/A
792	Marion	-5.4%	0.6%	-1.9%	\$64.81
10	Martin, Remainder	54.9%	-8.2%	10.0%	\$11.50
182	Martin, Coastal	136.6%	6.1%	10.0%	\$11.50
5	Monroe, Excl. Key West	136.6%	3.4%	3.4%	\$11.50
7	Monroe, Key West	136.6%	10.5%	10.0%	\$11.50
90 Wind	Monroe	136.6%	0.0%	10.0%	N/A
532	Nassau, Coastal	-5.4%	2.2%	-0.4%	\$11.50
892	Nassau, Remainder	-5.4%	17.3%	10.0%	\$11.50
69 Wind	Nassau	-5.3%	0.0%	-5.3%	N/A
606	Okaloosa, Coastal	87.3%	-4.8%	10.0%	\$11.50
723	Okaloosa, Remainder	43.2%	-0.1%	10.0%	\$11.50
70 Wind	Okaloosa	51.1%	0.0%	10.0%	N/A
555	Okeechobee	-5.4%	13.3%	3.0%	\$11.50
49	Orange, Orlando	18.6%	13.4%	10.0%	\$11.50
90	Orange, Excl. Orlando	7.1%	8.9%	7.9%	\$11.50
511	Osceola	-0.8%	20.1%	10.0%	\$11.50
362	Palm Beach, Coastal	125.3%	-8.2%	-4.8%	\$11.50
38	Palm Beach, Remainder	30.9%	-8.2%	8.1%	\$11.50
94 Wind	Palm Beach	52.1%	0.0%	10.0%	N/A
95 Wind	Palm Beach	78.1%	0.0%	10.0%	N/A
96 Wind	Palm Beach	86.2%	0.0%	10.0%	N/A
97 Wind	Palm Beach	47.8%	0.0%	10.0%	N/A
595	Pasco, Coastal	136.6%	3.7%	4.8%	\$741.14
736	Pasco, Remainder	64.6%	-8.2%	10.0%	\$741.14
88 Wind	Pasco	12.3%	0.0%	10.0%	N/A
42	Pinellas, Coastal	36.6%	-8.2%	-7.4%	\$64.81
46	Pinellas - Saint Petersburg	0.3%	-8.2%	-3.2%	\$134.87
81	Pinellas, Rem. Excl. Saint Petersburg	12.3%	-8.2%	3.0%	\$134.87
42 Wind	Pinellas	14.2%	0.0%	10.0%	N/A
50	Polk	33.2%	10.4%	10.0%	\$11.50
992	Putnam	-5.4%	4.2%	1.8%	\$11.50
533	Saint Johns, Coastal	-5.4%	-8.2%	-7.3%	\$11.50
702	Saint Johns, Remainder	-5.4%	-8.2%	-7.0%	\$11.50
71 Wind	Saint Johns	19.8%	0.0%	10.0%	N/A
562	Saint Lucie, Remainder	11.3%	-8.2%	2.1%	\$11.50
183	Saint Lucie, Coastal	98.6%	0.4%	10.0%	\$11.50
77 Wind	Saint Lucie	59.7%	0.0%	10.0%	N/A
607	Santa Rosa, Coastal	103.5%	8.7%	10.0%	\$11.50
724	Santa Rosa, Remainder	100.9%	-8.2%	10.0%	\$11.50
92 Wind	Santa Rosa	124.1%	0.0%	10.0%	N/A
583	Sarasota, Coastal	12.4%	-8.2%	-8.0%	\$11.50
715	Sarasota, Remainder	-1.7%	-8.2%	-5.3%	\$11.50
49 Wind	Sarasota	18.9%	0.0%	10.0%	N/A
50 Wind	Sarasota	-0.5%	0.0%	-0.5%	N/A
81 Wind	Sarasota	-17.0%	0.0%	-10.0%	N/A
512	Seminole	24.4%	8.2%	10.0%	\$11.50
921	Sumter	-5.4%	4.9%	0.6%	\$63.86
933	Suwannee	-5.4%	13.4%	7.6%	\$11.50
596	Taylor, Coastal	-5.4%	9.5%	2.8%	\$11.50
737	Taylor, Remainder	-5.4%	9.4%	3.9%	\$11.50
922	Union	-5.4%	9.8%	7.3%	\$11.50
62	Volusia, Coastal	13.9%	-8.2%	-8.0%	\$11.50
63	Volusia, Remainder	-5.4%	-8.2%	-7.1%	\$11.50
14 Wind	Volusia	-5.4%	0.0%	-5.4%	N/A
15 Wind	Volusia	5.7%	0.0%	5.7%	N/A
16 Wind	Volusia	-5.1%	0.0%	-5.1%	N/A
608	Wakulla, Coastal	11.4%	11.8%	10.0%	\$11.50
725	Wakulla, Remainder	-5.4%	10.1%	5.6%	\$11.50
58 Wind	Wakulla	4.0%	0.0%	4.0%	N/A
609	Walton, Coastal	136.6%	-5.8%	-5.2%	\$11.50
726	Walton, Remainder	-5.4%	2.5%	-0.5%	\$11.50
75 Wind	Walton	55.8%	0.0%	10.0%	N/A
934	Washington	-1.7%	25.8%	10.0%	\$11.50