

The Florida Senate  
**COMMITTEE MEETING EXPANDED AGENDA**

**BANKING AND INSURANCE**  
**Senator Benacquisto, Chair**  
**Senator Richter, Vice Chair**

**MEETING DATE:** Tuesday, January 6, 2015

**TIME:** 1:30 —3:30 p.m.

**PLACE:** *Toni Jennings Committee Room, 110 Senate Office Building*

**MEMBERS:** Senator Benacquisto, Chair; Senator Richter, Vice Chair; Senators Clemens, Detert, Hukill, Lee, Margolis, Montford, Negron, Simmons, and Smith

TAB		BILL NO. and INTRODUCER	BILL DESCRIPTION and SENATE COMMITTEE ACTIONS	COMMITTEE ACTION
1		Office of Insurance Regulation Presentation		Presented
2		Step Therapy Panel Discussion		Presented
Other Related Meeting Documents				

# Update on Florida's Insurance Market

## Senate Banking & Insurance Committee

January 7, 2015

Monte Stevens, Deputy Chief of Staff

# Property Insurance

## Top 25 -- Policies in Force

Personal & Commercial Residential

Data as of June 30, 2014

Rank	Insurer Name	Policies in Force
1	CITIZENS PROPERTY INSURANCE CORPORATION	912,731
2	UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	493,810
3	AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	189,995
4	SECURITY FIRST INSURANCE COMPANY	178,697
5	ST. JOHNS INSURANCE COMPANY, INC.	171,985
6	HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	171,483
7	UNITED PROPERTY & CASUALTY INSURANCE COMPANY	159,189
8	FEDERATED NATIONAL INSURANCE COMPANY	152,604
9	HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY, INC.	152,337
10	TOWER HILL PRIME INSURANCE COMPANY	137,771
11	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	135,716
12	FLORIDA PENINSULA INSURANCE COMPANY	135,095
13	PEOPLE'S TRUST INSURANCE COMPANY	128,295
14	UNITED SERVICES AUTOMOBILE ASSOCIATION	125,524
15	CASTLE KEY INDEMNITY COMPANY	107,040
16	FLORIDA FAMILY INSURANCE COMPANY	106,005
17	ASI PREFERRED INSURANCE CORP.	105,312
18	TOWER HILL SIGNATURE INSURANCE COMPANY	99,276
19	ARK ROYAL INSURANCE COMPANY	93,885
20	CASTLE KEY INSURANCE COMPANY	93,432
21	ASI ASSURANCE CORP.	81,186
22	OLYMPUS INSURANCE COMPANY	74,034
23	SOUTHERN FIDELITY PROPERTY & CASUALTY, INC.	71,016
24	CYPRESS PROPERTY & CASUALTY INSURANCE COMPANY	70,821
25	SOUTHERN FIDELITY INSURANCE COMPANY	70,146
<b>Total for top 25 companies</b>		<b>4,217,385</b>

Data submitted to the QUASRng database is not audited by the Florida Office of Insurance Regulation before publication. Beginning with the first quarter of 2014, State Farm Florida Insurance Company is filing QUASR reports as Trade Secret; their current data is therefore not included in this database.

Data are reported by each company to the Office and have not been audited.

Updated 09/23/2014

Data submitted to the QUASRng database is not audited by the Florida Office of Insurance Regulation before publication. Beginning with the first quarter of 2014, State Farm Florida Insurance Company is filing QUASR reports as Trade Secret; their current data is therefore not included in this database.



# Property Insurance

## Domestic Property Writers 2012 - 2014

Company name	Date Licensed	Initial Capital
Southern Fidelity Property & Casualty, Inc.	1/12/2012	\$20,000,000
Heritage Property & Casualty Insurance Company	8/17/2012	\$19,000,000
Weston Insurance Company	12/21/2012	\$55,000,000
Elements Property Insurance Company	9/27/2013	\$25,000,000
Safepoint Insurance Company	11/21/2013	\$25,000,000
Mount Beacon Insurance Company	9/2/2014	\$25,000,000
Anchor Property and Casualty Insurance Company	10/24/2014	\$25,000,000
<b>Total</b>		<b>\$194,000,000</b>

Source: CORE licensing application, 1/5/15

# Auto Insurance

## Average Personal Auto Rate Changes

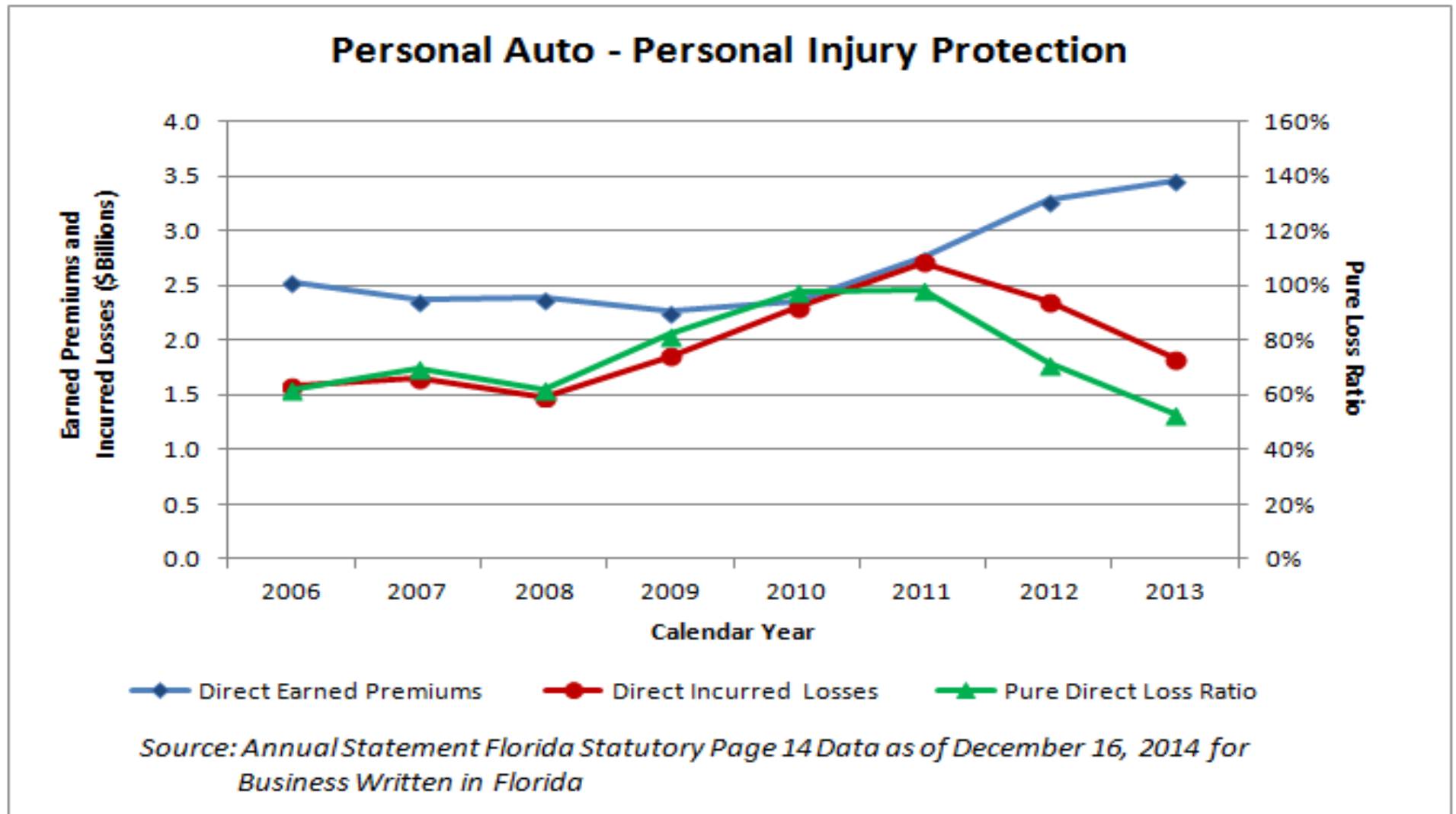
The statewide average rate changes for the top 25 Florida personal auto insurers:

Coverage Type	Pre-HB 119	Post-HB 119
Personal Injury Protection (PIP)	+46.3%	-13.6%
Liability (incl. PIP)	+20.9%	-0.5%
Overall (All Coverages)	+12.9%	-0.1%

- Pre-HB 119 – Filings effective between January 1, 2011 and up to, but not including, the first HB 119 required filing.
- Post-HB 119 – From the first HB 119 required filing (due by October 1, 2012) through filings effective January 1, 2015.
- Data/filing information as of December 19, 2014

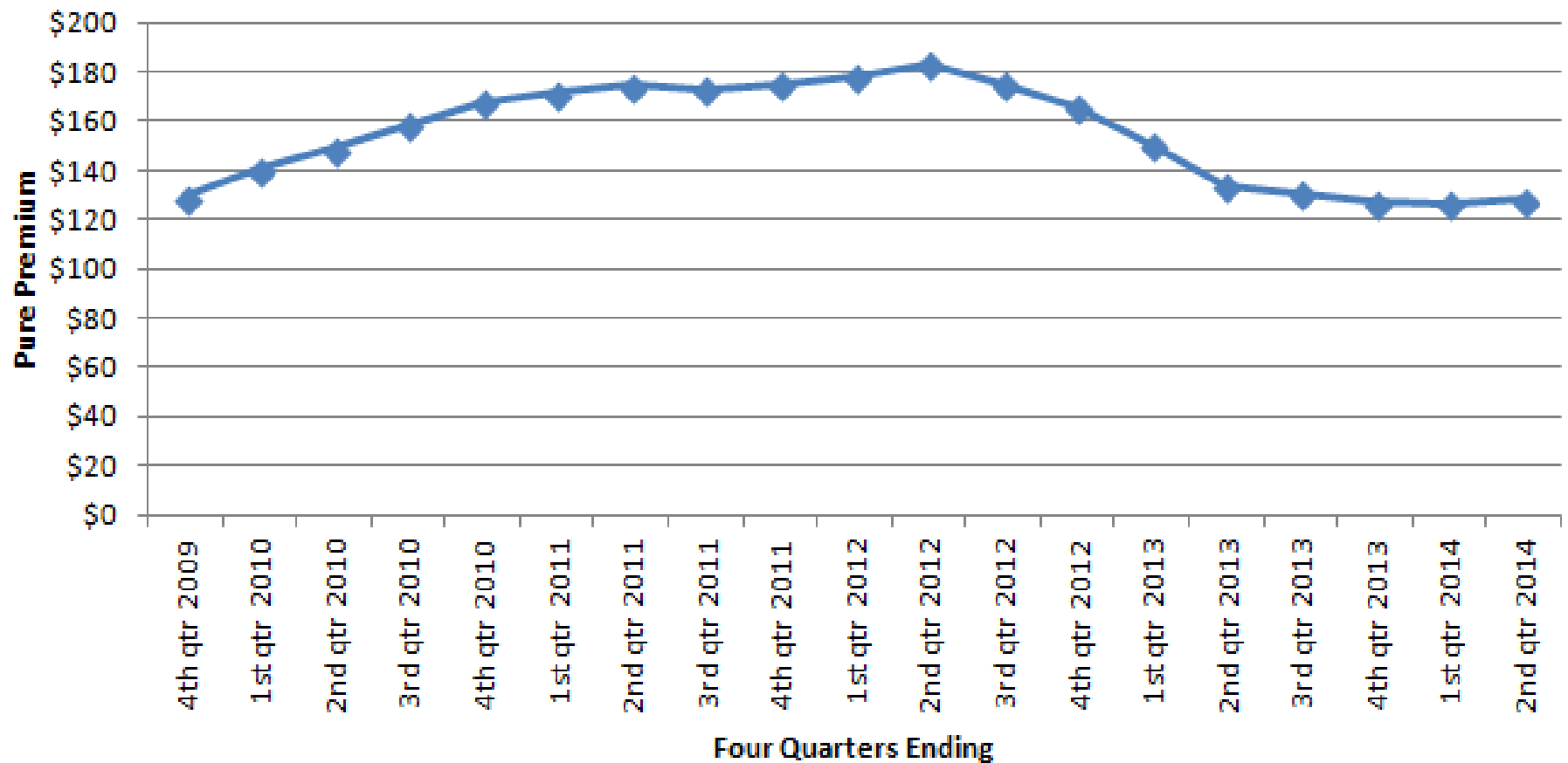
# Auto Insurance

## PIP Premium, Loss and Loss Ratios



# Auto Insurance

## Personal Injury Protection - Pure Premium

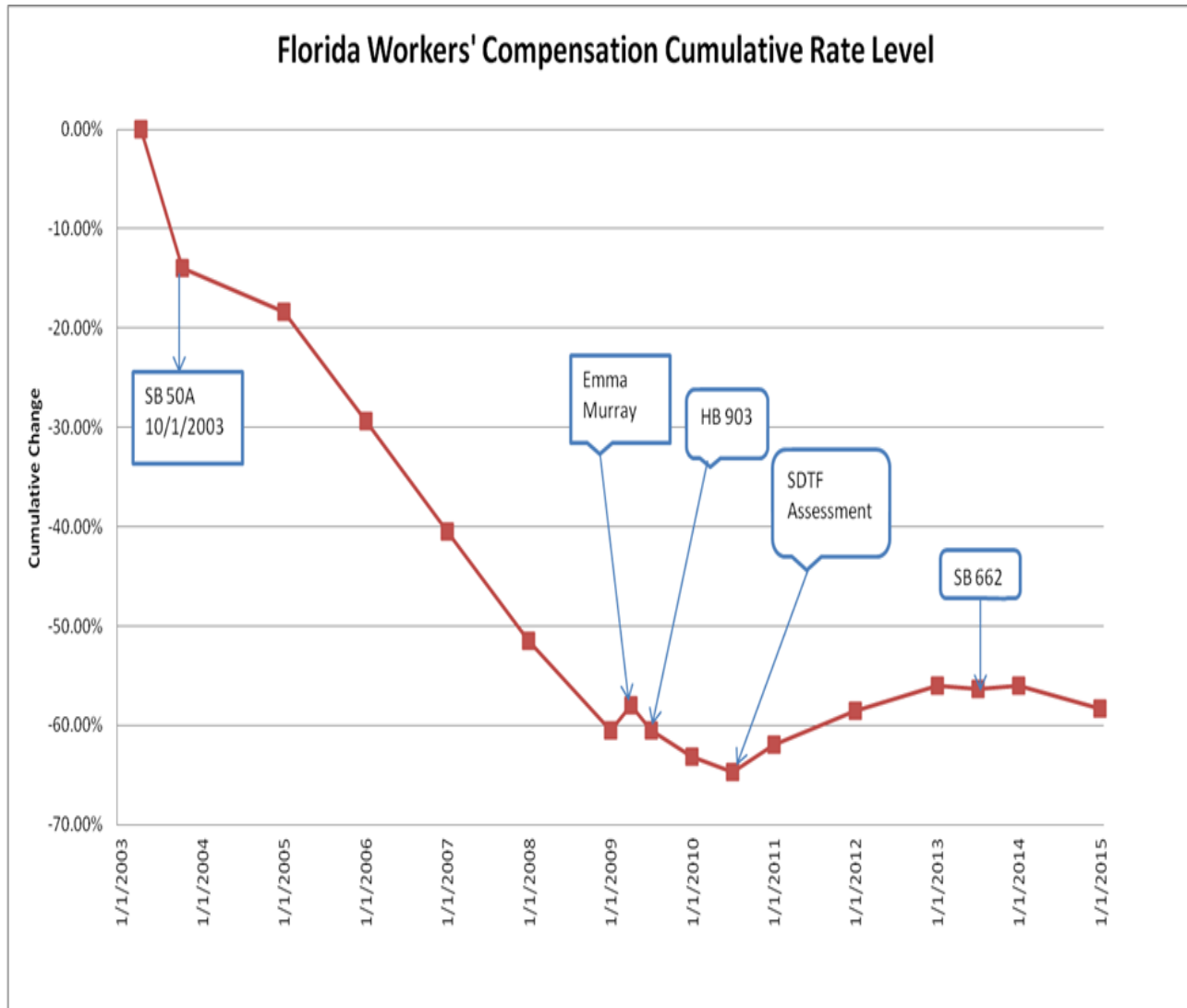


Source: Fast Track Monitoring System - includes data from ISO, ISS and NISS

Pure premium excludes all expenses, including loss adjustment expenses



# Workers' Compensation Insurance



Overall Statewide Rate Level Change		
Effective Date	Proposed Rate Level	Approved Rate Level
1/1/2011	8.3%	7.8%
1/1/2012	8.9%	8.9%
1/1/2013	6.1%	6.1%
7/1/2013	-0.7%	-0.7%
1/1/2014	1.0%	0.7%
1/1/2015	-3.3%	-5.2%

# Workers' Compensation Insurance

## Ten Largest Workers' Compensation Insurers

Company Name	State of Domicile	Workers' Compensation		
		Direct Premium Written	Market Share (%)	Cumulative Market Share (%)
Bridgefield Employers Ins Co	FL	\$260,472,335	11.34	11.34
Zenith Ins Co	CA	126,704,658	5.52	16.86
FCCI Ins Co	FL	125,553,960	5.47	22.32
RetailFirst Ins Co	FL	82,947,816	3.61	25.94
Technology Ins Co Inc	NH	73,755,242	3.21	29.15
Twin City Fire Ins Co	IN	70,497,810	3.07	32.22
Amerisure Ins Co	MI	69,243,971	3.01	35.23
FFVA Mut Ins Co	FL	58,073,687	2.53	37.76
Comp Options Ins Co Inc	FL	58,042,277	2.53	40.29
Guarantee Ins Co	FL	53,439,563	2.33	42.62



# Health Insurance

## Individual PPACA Market Monthly Premiums for Plan Year 2015

	Company	HMO / PPO	Offering Plans On the Federal Exchange <sup>(1)</sup> (Yes/No)	Florida File Log Number	Average Monthly Premium <sup>(2)</sup> per Person for Actual 2014 Enrollment	Average Monthly Premium <sup>(2)</sup> per Person for Projected 2015 Enrollment	Average Percentage Change Requested <sup>(4)</sup>
<b>On and Off Exchange</b>							
1	Aetna Health Inc.	HMO	Yes	14-11970	\$387	\$367	-5%
2	Blue Cross Blue Shield of Florida Inc.	PPO	Yes	14-11249	\$427	\$503	18%
3	Cigna Health and Life Insurance Company	PPO	Yes	14-11310	\$425	\$497	17%
4	Coventry Health Care of FL, Inc.	HMO	Yes	14-11830	\$300	\$343	14%
5	Florida Health Care Plan Inc.	HMO	Yes	14-13243	\$313	\$348	11%
6	Health First Health Plans Inc.	HMO	Yes	14-11472	N/A	\$447	New Plans
7	Health First Insurance Inc.	PPO	Yes	14-11469	\$383	\$470	23%
8	Health Options Inc.	HMO	Yes	14-11247	\$407	\$488	20%
9	Humana Medical Plan Inc.	HMO	Yes	14-11822	\$296	\$338	14%
10	Molina Healthcare of Florida Inc.	HMO	Yes	14-10844	\$342	\$302	-12%
11	Preferred Medical Plan Inc.	HMO	Yes	14-11999	\$320	\$363	14%
12	Sunshine State Health Plan Inc.	HMO	Yes	14-11519	\$365	\$329	-10%
13	Time Insurance Company	PPO	Yes	14-10791	N/A	\$457	New Plans
14	UnitedHealthCare of Florida Inc.	HMO	Yes	14-12339	N/A	\$404	New Plans
<b>Off Exchange Only</b>							
15	Aetna Life Insurance Company	PPO	No	14-13008	\$316	\$293	-7%
16	Avmed, Inc.	HMO	No	14-14343	\$373	\$365	-2%
17	Celtic Insurance Company	PPO	No	14-15681	\$490	\$490	0%
18	Coventry Health Plan of FL, Inc.	HMO	No	14-12270	\$328	\$333	1%
19	Freedom Life Insurance Company of America	PPO	No	14-13110	\$352	\$387	10%
20	Humana Health Insurance Company of FL, Inc.	PPO	No	14-11820	\$388	\$397	2%
21	UnitedHealthCare Life Insurance Company	PPO	No	14-12485	N/A	\$438	New Plans
<b>Weighted Average using Projected Membership<sup>(3)</sup>:</b>							
					<b>\$364</b>	<b>\$412</b>	<b>13.1%</b>

(1) A plan available through the Federally Facilitated Exchange (FFE) may or may not be available outside of the FFE.

(2) Average Monthly Premiums do not include the impact of potential premium subsidies.

(3) Weighted averages give more weight to companies with larger membership. The projected membership is based on proprietary company projections.

(4) Requested changes are rounded to the nearest percentage point and do not represent the percent difference for a single policyholder.

### General Information

This information has not been reviewed or finalized by the Department of Health & Human Services; therefore, it is subject to change.

Florida file log numbers can be used to search the Office of Insurance Regulation's "I-File Forms & Rates Filing Search" system.



# Questions?

Monte Stevens

(850) 413-5005

[Monte.Stevens@floir.com](mailto:Monte.Stevens@floir.com)

Search

## Office Issues Orders Terminating Certain Cat Fund Emergency Assessments

Tuesday, July 22, 2014

### Contact Info:

Harvey Bennett                      Amy Bogner  
(850) 413-2515                      (850) 413-2515  
[Harvey.Bennett@floir.com](mailto:Harvey.Bennett@floir.com)      [Amy.Bogner@floir.com](mailto:Amy.Bogner@floir.com)

**TALLAHASSEE, Fla.** – The Florida Office of Insurance Regulation (Office) today issued Orders to insurance companies terminating a 1.3% assessment on most property insurance policies that has been used to pay off past hurricane claims. The assessment will be eliminated on policies issued or renewed on or after January 1, 2015 - 18 months ahead of schedule, due to an early payoff of the bonds used to pay the claims.

The Florida Hurricane Catastrophe Fund (Cat Fund) emergency assessment applied to all premiums on property and casualty insurance policies in Florida, including surplus lines, but excluded those lines specifically exempted by law. The charge began at 1% in 2007 and was increased to 1.3% in 2011. The \$2.9 billion collected through May 31, 2014 was used to reimburse insurance companies for claims from the series of eight hurricanes that hit Florida in 2004 and 2005.

The Cat Fund currently has \$12.95 billion available, which is made up of a projected 2014 year-end fund balance of \$10.95 billion and \$2 billion in pre-event bonds, with additional borrowing ability to pay future claims - its highest level in recent years.

Both Orders, one to property and casualty insurers and the second, to the Florida Surplus Lines Service Office (FSLSO) and surplus lines agents give specific guidance as to the types of insurance affected and related information on reporting requirements. An Informational Memoranda was also issued, providing further guidance.

Pursuant to the Orders, all policies issued or renewed on or after January 1, 2015, will no longer be subject to the Cat Fund emergency assessment. The assessment will continue to apply to the direct written premium on all related transactions including, but not limited to, endorsements, policy cancellations, and audit premiums related to policies issued or renewed prior to January 1, 2015 at the applicable percentage below:

- Policies issued or renewed on or after January 1, 2015: emergency assessment is 0%
- Policies issued or renewed January 1, 2011 – December 31, 2014: emergency

assessment is 1.3%

- Policies issued or renewed January 1, 2007 – December 31, 2010: emergency assessment is 1%
- Policies issued or renewed prior to January 1, 2007: emergency assessment is 0%

For more information, visit the Office's "Assessments" webpage at:

<http://www.floir.com/Sections/PandC/Assessments.aspx>.

### **About the Florida Office of Insurance Regulation**

The Florida Office of Insurance Regulation has primary responsibility for regulation, compliance and enforcement of statutes related to the business of insurance and the monitoring of industry markets. For more information about the Office, please visit [www.floir.com](http://www.floir.com) or follow us on Twitter [@FLOIR\\_comm](https://twitter.com/FLOIR_comm) and [Facebook](https://www.facebook.com/floir).

###



**FILED**

JUL 21 2014

OFFICE OF  
INSURANCE REGULATION

Docketed by: ADS

OFFICE OF INSURANCE REGULATION

KEVIN M. MCCARTY  
COMMISSIONER

IN THE MATTER OF:

Termination of Florida Hurricane Catastrophe Fund  
Emergency Assessments.

Case No.:154708-14

ORDER

**TO:** All "Insurers" as defined herein, which write property and casualty lines of business in this state.

**THIS CAUSE** came on for consideration upon the determination by the State Board of Administration of Florida (the "**BOARD**"), pursuant to the provisions of Section 215.555(6)(b)2., Florida Statutes, that adequate provision has been made for the payment of the Revenue Bonds, Series 2010A (the "Series 2010A Bonds") issued by the State Board of Administration Finance Corporation, f/k/a the Florida Hurricane Catastrophe Fund Finance Corporation (the "**CORPORATION**") payable from the herein described emergency assessment. Pursuant to the provisions of Section 215.555(6)(b), Florida Statutes, the **BOARD** has directed the Office of Insurance Regulation (the "**OFFICE**") to issue an order terminating the emergency assessment on direct written premiums for all property and casualty lines of business in this state. The **OFFICE**, having considered the statutory direction of the **BOARD** and being otherwise fully advised in the premises, hereby finds as follows:

## JURISDICTION AND FINDINGS OF FACT

1. The **OFFICE** has the requisite authority and duty, pursuant to Section 215.555, Florida Statutes (the "Act"), and the Florida Insurance Code, Section 624.307, Florida Statutes, to issue and enforce this Order.

2. On April 27, 2010, the **OFFICE** issued an Order for Case Number 108945-10 levying an emergency assessment in the amount of 1.30% (the "Emergency Assessment") on the direct written premiums for certain lines of property and casualty business in the State, which Emergency Assessment applied to policies issued or renewed on or after January 1, 2011.

3. The **BOARD**, pursuant to the Act, has determined that adequate provision has been made for the payment of the Series 2010A Bonds payable from the Emergency Assessment under the documents authorizing the issuance of such revenue bonds. Therefore, pursuant to Section 215.555(6)(b)2., Florida Statutes, the **BOARD** has adopted the Resolution (the "Resolution" attached as Exhibit "A" hereto), directing the **OFFICE** to issue an Order terminating the levy of the Emergency Assessment with respect to all policies issued or renewed on or after January 1, 2015.

4. The Resolution directs the **OFFICE**, upon prior receipt of a Certificate of the President of the **CORPORATION** as more particularly described in the Resolution, to issue an Order terminating the levy of the Emergency Assessment on the direct written premiums for property and casualty lines of business in this state with respect to all policies issued or renewed on or after January 1, 2015.

5. The **OFFICE** has received the Certificate of the President of the **CORPORATION** as described in the Resolution.

**WHEREFORE**, pursuant to the Act and the Resolution, the **OFFICE** issues this Order.

**Accordingly, IT IS HEREBY ORDERED:**

(1) With respect to all policies issued or renewed on or after January 1, 2015, the Emergency Assessment levied pursuant to the Order dated April 27, 2010 in Case Number 108945-10 upon the direct written premiums for property and casualty lines of business (as defined in paragraph (2) below) of Insurers as defined herein, is hereby terminated. Insurers shall include those authorized insurers as defined in Section 624.09(1), Florida Statutes, any residual market entity created pursuant to Section 627.351, Florida Statutes, and any other entity writing or procuring property or casualty lines of business in this State, other than those subject to part VIII of Chapter 626, Florida Statutes, unless specifically exempt by law.

(2) The term "property and casualty lines of business" includes those lines of business identified on the Exhibit of Premiums and Losses for the State of Florida in the National Association of Insurance Commissioners annual statement required of authorized insurers by Section 624.424, Florida Statutes. This definition of "property and casualty lines of business" is applicable whether or not an Insurer, as defined herein, is required to file such annual statement. The term "property and casualty lines of business" for purposes of this Order does not include workers' compensation policies, accident and health policies, medical malpractice policies, or policies written under the National Flood Insurance Program or the Federal Crop Insurance Act.

The lines of business currently subject to Emergency Assessment under Order for Case Number 108945-10 are:

- a. Fire.
- b. Allied Lines.
- c. Multiple Peril Crop.
- d. Farmowners Multiple Peril.
- e. Homeowners Multiple Peril.
- f. Commercial Multiple Peril (non-liability).
- g. Commercial Multiple Peril (liability).
- h. Mortgage Guaranty.
- i. Ocean Marine.
- j. Inland Marine.
- k. Financial Guaranty.
- l. Earthquake.
- m. Other Liability.
- n. Products Liability.
- o. Private Passenger Auto No-Fault.
- p. Other Private Passenger Auto Liability.
- q. Commercial Auto No-Fault.
- r. Other Commercial Auto Liability.
- s. Private Passenger Auto Physical Damage.
- t. Commercial Auto Physical Damage.
- u. Aircraft (all perils).
- v. Fidelity.
- w. Surety.
- x. Burglary and Theft.
- y. Boiler and Machinery.
- z. Credit.
- aa. Warranty.
- bb. Aggregate Write Ins for Other Lines of Business.

(3) All Insurers shall continue to report required information relating to direct written premiums and shall continue to remit Emergency Assessments on related transactions, if any, through the fourth quarter of calendar year 2016 in the same manner described herein.

- (A) Each Insurer shall collect the Emergency Assessment at the same time it collects a premium payment. When an Insurer is required to return an unearned premium, it

shall also return any collected Emergency Assessment attributable to the unearned premium.

(B) The Emergency Assessment will continue to apply to the direct written premium for property and casualty lines of business of Insurers at the applicable assessment percentage indicated in paragraph (6) herein and the same percentage shall apply to all transactions "related" to each policy. Transactions that are "related" to a policy subject to the Emergency Assessment include, but are not limited to, endorsements, policy cancellations, and audit premiums related to policies issued or renewed prior to January 1, 2015.

(C) Emergency Assessment remittances are due from Insurers on the full amount of the direct written premiums attributable to policies issued or renewed, even if the Insurer collects premium through installment billing plans or other similar mechanisms.

(D) Each Insurer shall remit Emergency Assessments, quarterly by wire transfer or ACH.

i. If remitting by wire transfer, the wire shall be submitted to:

Bank of America, Tallahassee, Florida  
ABA #026009593  
Account #5566388313  
Account Name: SBA Florida Hurricane Catastrophe Fund  
Emergency Assessment

ii. If remitting by ACH:

Bank of America, Tallahassee, Florida  
ABA #063100277  
Account #5566388313  
Account Name: Florida Hurricane Catastrophe Fund  
Emergency Assessment

For ACH transactions, payment is considered paid on date of receipt not date of payment.

- (E) Emergency Assessments shall be remitted on the direct written premium, for the first calendar quarter no later than May 15, for the second quarter no later than August 15, for the third quarter no later than November 15, and for the fourth quarter no later than March 1 of the following year. If the applicable due date is Saturday, Sunday, or a legal holiday, then the actual due date will be the first business day immediately following the applicable due date.
- (F) Adjustments to direct written premium shall be performed in the normal course of business and resulting impact reflected in the quarterly Emergency Assessment remittances. As applicable, the direct written premium reported for the fourth quarter shall be reconciled with the Exhibit of Premiums and Losses in the annual statement required of authorized insurers by Section 624.424, Florida Statutes. The Insurer is required to provide the **OFFICE** an explanation of any differences between the direct written premium reported to the **OFFICE** and the direct written premium reported on such annual statement. No refunds of payments by Insurers are permitted.

(G) The payment of Emergency Assessments by the Insurer is subject to interest on delinquent remittances at a rate determined by the **BOARD** and invoiced by the Florida Hurricane Catastrophe Fund.

(H) Emergency Assessments are not premiums and are not subject to the premium tax, to any fees, or to any commissions. An Insurer shall diligently attempt to collect all Emergency Assessments owed by an insured. An Insurer must treat the failure of an insured to pay an Emergency Assessment as failure to pay the premium.

(4) Pursuant to Section 215.555(10), Florida Statutes, the failure to timely remit Emergency Assessments, to file any report required by this Order, or by the **OFFICE**, or to otherwise fail to abide by this Order shall be deemed to be a violation of the Florida Insurance Code. The **OFFICE** shall take all actions authorized by law or rule to enforce this Order and to assure that the Emergency Assessments (including any interest thereon) are properly collected and remitted.

(5) If an Insurer collects Emergency Assessments that, under this Order, are not required to be remitted to the **BOARD**, the Insurer must return the amount collected to the policyholder.

(6) Emergency Assessments will continue as follows:

(A) For policies issued or renewed on or after January 1, 2015, the Emergency Assessment is 0%,

(B) For policies issued or renewed January 1, 2011 through December 31, 2014, the Emergency Assessment is 1.3%,

(C) For policies issued or renewed January 1, 2007 through December 31, 2010, the Emergency Assessment is 1%.

(7) Once the Insurer has reported Emergency Assessments for the fourth quarter of calendar year 2016, which report is due on March 1, 2017, the Insurer is no longer subject to the requirement to report direct written premium related to the Florida Hurricane Catastrophe Fund Emergency Assessments.

(8) The Order for Case Number 108945-10, issued on April 27, 2010, shall stay in force and effect until 12:00 a.m. midnight, Eastern Time, on December 31, 2014. Commencing at 12:01 a.m., Eastern Time on January 1, 2015, this Order shall become effective and shall supersede the Order for Case Number 108945-10.

**DONE AND ORDERED** this 21<sup>st</sup> day of July, 2014.



A handwritten signature in blue ink, appearing to read "Kevin M. McCarty", written over a horizontal line.

Kevin M. McCarty  
Commissioner  
Office of Insurance Regulation

## NOTICE OF RIGHTS

Pursuant to Sections 120.569 and 120.57, Florida Statutes, and Rule Chapters 28-106 and 28-107, Florida Administrative Code (F.A.C.), you have a right to request a proceeding to contest this action by the Office of Insurance Regulation (hereinafter the "Office"). You may request a proceeding by filing a Petition. Your Petition for a proceeding must be in writing and must be filed with the General Counsel acting as the Agency Clerk, Office of Insurance Regulation. If served by U.S. Mail the Petition should be addressed to the Florida Office of Insurance Regulation at 612 Larson Building, Tallahassee, Florida 32399-4206. If Express Mail or hand-delivery is utilized, the Petition should be delivered to 612 Larson Building, 200 East Gaines Street, Tallahassee, Florida 32399-0300. The written Petition must be received by, and filed in the Office no later than 5:00 p.m. on the twenty-first (21) day after your receipt of this notice. Unless your Petition challenging this action is received by the Office within twenty-one (21) days from the date of the receipt of this notice, the right to a proceeding shall be deemed waived. Mailing the response on the twenty-first day will not preserve your right to a hearing.

If a proceeding is requested and there is no dispute of material fact the provisions of Section 120.57(2), Florida Statutes would apply. In this regard you may submit oral or written evidence in opposition to the action taken by this agency or a written statement challenging the grounds upon which the agency has relied. While a hearing is normally not required in the absence of a dispute of fact, if you feel that a hearing is necessary one will be conducted in Tallahassee, Florida or by telephonic conference call upon your request.

If you dispute material facts, which are the basis for this agency's action, you may request a formal adversarial proceeding pursuant to Sections 120.569 and 120.57(1), Florida Statutes. If you request this type of proceeding, the request must comply with all of the requirements of Rule Chapter 28-106.201, F.A.C., must demonstrate that your substantial interests have been affected by this agency's action, and contain:

**a) A statement of all disputed issues of material fact. If there are none, the petition must so indicate;**

b) A concise statement of the ultimate facts alleged, including the specific facts the Petitioner contends warrant reversal or modification of the agency's proposed action;

c) A statement of the specific rules or statutes the petitioner contends require reversal or modification of the agency's proposed action; and

d) A statement of the relief sought by the petitioner, stating precisely the action Petitioner wishes the agency to take with respect to the agency's proposed action.

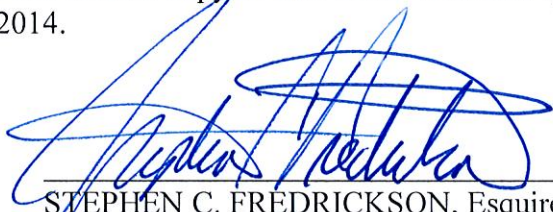
These proceedings are held before a State hearing officer of the Division of Administrative Hearings. Unless the majority of witnesses are located elsewhere, the Office will request that the hearing be conducted in Tallahassee.

In some instances you may have additional statutory rights than the ones described herein.

Failure to follow the procedure outlined with regard to your response to this notice may result in the request being denied. Any request for administrative proceeding received prior to the date of this notice shall be deemed abandoned unless timely renewed in compliance with the guidelines as set out above.

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that a true and correct copy of this Order was sent by Electronic Email or Facsimile, this \_\_\_\_ day of July, 2014.



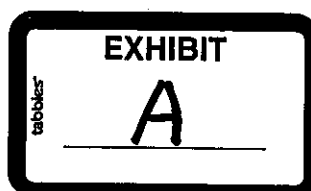
STEPHEN C. FREDRICKSON, Esquire  
Assistant General Counsel  
Florida Office of Insurance Regulation  
Legal Service Office  
200 East Gaines Street  
Tallahassee, Florida 32399-4206  
850-413-4144

**A RESOLUTION OF THE STATE BOARD OF ADMINISTRATION OF FLORIDA, ACTING AS THE GOVERNING BODY OF THE FLORIDA HURRICANE CATASTROPHE FUND, A TRUST FUND OF THE STATE OF FLORIDA CREATED BY SECTION 215.555, FLORIDA STATUTES; MAKING CERTAIN DETERMINATIONS; AUTHORIZING THE EXECUTION AND DELIVERY OF AN ESCROW DEPOSIT AGREEMENT AMONG THE BOARD, THE STATE BOARD OF ADMINISTRATION FINANCE CORPORATION AND WELLS FARGO BANK, N.A., AS ESCROW AGENT; DIRECTING THE OFFICE OF INSURANCE REGULATION TO ISSUE ORDERS TERMINATING THE LEVY OF CERTAIN EMERGENCY ASSESSMENTS UPON THE SATISFACTION OF CERTAIN CONDITIONS SET FORTH HEREIN; AND DIRECTING THE OFFICE OF INSURANCE REGULATION REGARDING THE TIMING OF THE TERMINATION OF THE LEVY OF EMERGENCY ASSESSMENTS.**

**WHEREAS**, Section 215.555, Florida Statutes, (the "Act"), created the Florida Hurricane Catastrophe Fund (the "Fund"), a trust fund administered by the State Board of Administration of Florida (the "Board"), for the purpose of establishing a program to provide insurers who write covered policies, as defined in Section 215.555(2)(c), Florida Statutes (the "Covered Policies"), with reimbursement for a portion of their catastrophic hurricane losses;

**WHEREAS**, pursuant to the Act, the Fund is authorized to collect reimbursement premiums from insurers writing Covered Policies in the State of Florida (the "State") which have entered into a reimbursement contract with the Board, pursuant to Section 215.555(4)(a), Florida Statutes (the "Participating Insurers");

**WHEREAS**, the Act created the State Board of Administration Finance Corporation, f/k/a the Florida Hurricane Catastrophe Fund Finance Corporation (the



"Corporation"), with the authority to issue revenue bonds and pay the proceeds of the bonds, through the Fund, to Participating Insurers, thereby enabling Participating Insurers to pay the claims of policyholders for hurricane damage to properties;

**WHEREAS**, Hurricanes Dennis, Katrina, Rita and Wilma caused substantial property damage in Florida during the 2005 hurricane season (the "2005 Hurricanes");

**WHEREAS**, the Board is authorized pursuant to Section 215.555(6)(b), Florida Statutes, to direct the Office of Insurance Regulation (the "Office") to levy emergency assessments on the premiums on certain property and casualty lines of business in the State upon a determination by the Board that the amount of revenue produced from reimbursement premiums is insufficient to fund the obligations, costs, and expenses of the Fund and the Corporation, including repayment of revenue bonds and that portion of debt service coverage not met by reimbursement premiums;

**WHEREAS**, pursuant to a Resolution of the Board, adopted on April 13, 2010 (the "Resolution"), the Board made certain required findings and directed the Office to levy, by Order, emergency assessments in the amount of 1.30% (the "Emergency Assessments") on the direct written premiums for certain property and casualty lines of business in the State, as more particularly described in the Resolution, which Emergency Assessments were effective commencing January 1, 2011;

**WHEREAS**, on April 27, 2010, the Office issued two Orders levying the Emergency Assessments on the direct written premiums for the property and casualty lines of business in the State specified in the Resolution, effective January 1, 2011;

**WHEREAS**, the Fund has paid all Participating Insurers for their reimbursable losses resulting from the 2005 Hurricanes;

**WHEREAS**, after payment of such reimbursable losses, the Corporation has remaining post-event revenue bond proceeds, reserves and other funds legally available to repay its post-event Revenue Bonds, Series 2010A (the "Series 2010A Bonds") which are secured by and payable from the Trust Estate (as defined in the hereinafter described Master Trust Indenture), including the Emergency Assessments; and

**WHEREAS**, on the date hereof, the Corporation has adopted a Resolution (the "Corporation Resolution") authorizing the defeasance of such Series 2010A Bonds pursuant to the applicable provisions of the bond documents pursuant to which they were issued and an Escrow Deposit Agreement (the "Escrow Deposit Agreement") by and among the Corporation, Wells Fargo Bank, N.A., as escrow agent, and the Board;

**NOW, THEREFORE, BE IT RESOLVED** by the Board, as the governing body of the Fund, as follows:

1. The Board hereby authorizes the Executive Director and Chief Investment Officer of the Board to execute and deliver the Escrow Deposit Agreement, in substantially the form attached hereto as Appendix A. The Escrow Deposit Agreement

shall be subject to such changes, completion, insertions, or deletions as may be approved by the Executive Director and Chief Investment Officer of the Board, and the execution of such document by the Executive Director and Chief Investment Officer of the Board shall be conclusive evidence of any such approval. Wells Fargo Bank, N.A., in its capacity as Master Trustee under the Master Trust Indenture, dated as of June 1, 2006, between the Corporation and Wells Fargo Bank, N.A., is hereby appointed as Escrow Agent under the Escrow Deposit Agreement.

2. Pursuant to Section 215.555(6)(b)2., Florida Statutes, and Rule 19-8.013(4)(e)3., Florida Administrative Code, the Board hereby determines that upon the Office's receipt of the Certificate of the President of the Corporation described in Section 5 hereof, in substantially the form attached hereto as Appendix B, adequate provision will have been made for the payment and defeasance of the Series 2010A Bonds.

3. Subject to Sections 6 and 7 hereof, the Board hereby directs the Office to issue the Orders described below terminating the levy of certain of the Emergency Assessments on the direct written premiums for property and casualty lines of business in the State specified in the Resolution.

4. The Order to be issued by the Office which is directed at authorized insurers regulated by the Office and other "Insurers" is included herein as Appendix C. "Insurer" shall have the meaning that it is given in the Order in Appendix C. The Order to be issued by the Office which is directed to the Florida Surplus Lines Service Office

(the "FSLSO") and to insureds independently procuring property and casualty coverage and filing under Section 626.938, Florida Statutes, is included herein as Appendix D. The Orders provided in Appendices C and D are herein defined as the "Orders."

5. The Orders shall provide for termination of the Emergency Assessments with respect to all policies issued or renewed on or after January 1, 2015.

6. The directions to issue the Orders set forth in Section 3 hereof is conditioned upon the prior receipt by the Office, with a copy to the Board, of a Certificate of the President of the Corporation substantially in the form attached as Appendix B hereto.

7. Subject to Section 6 hereof, the Order for Case Number 108945-10 to all insurers issued on April 27, 2010 shall stay in force and effect until 12:00 a.m. midnight, Eastern Time, on December 31, 2014. Commencing at 12:01 a.m., Eastern Time on January 1, 2015, the Order included as Appendix C hereof shall become effective and shall supersede the Order for Case Number 108945-10. Subject to Section 6 hereof, the Order for Case Number 109022-10 to the Florida Surplus Lines Service Office and all entities subject to Part VIII of Chapter 626, Florida Statutes, issued on April 27, 2010 shall stay in force and effect until 12:00 a.m. midnight, Eastern Time, on December 31, 2014. Commencing at 12:01 a.m., Eastern Time on January 1, 2015, the Order included as Appendix D hereof shall become effective and shall supersede the Order for Case Number 109022-10.

8. The Office shall issue the Orders no later than 15 days following the receipt of the Certificate referred to in Section 6 hereof. Issuance of the Orders also includes the provision of timely notice of the termination of the levy of Emergency Assessments to all insurers, as such term is defined for purposes of Case 108945-10, and the FLSO. Executed copies of the Orders and any other information distributed therewith, shall be provided to the Board immediately after issuance.

9. This resolution shall take effect immediately upon its adoption.

**PASSED AND ADOPTED** this 17<sup>th</sup> day of June, 2014.

**STATE OF FLORIDA**

**COUNTY OF LEON**

I, Ashbel C. Williams, of the State Board of Administration of Florida, in and for the County and State aforesaid, do hereby certify that the above and foregoing is a true and correct copy of the resolution passed and adopted by the State Board of Administration of Florida on 17<sup>th</sup> day of June, 2014.

**IN WITNESS WHEREOF**, I hereunto set my hand and official seal of the State Board of Administration of Florida this 11 day of July, 2014.

(SEAL)

  
\_\_\_\_\_  
Title: Executive Director & CIO

## **APPENDIX A**

### **FORM OF ESCROW DEPOSIT AGREEMENT**

**APPENDIX B**

**FORM OF CORPORATION CERTIFICATE**

## **APPENDIX C**

### **FORM OF ORDER FOR INSURERS**

**APPENDIX D**

**FORM OF ORDER FOR FLORIDA SURPLUS LINES SERVICE OFFICE  
AND ALL ENTITIES SUBJECT TO PART VIII OF  
CHAPTER 626, FLORIDA STATUTES**



**FILED**

JUL 21 2014

OFFICE OF  
INSURANCE REGULATION  
Docketed by: LD/S

OFFICE OF INSURANCE REGULATION

KEVIN M. MCCARTY  
COMMISSIONER

IN THE MATTER OF:

Termination of Florida Hurricane Catastrophe Fund  
Emergency Assessments.

CASE NO.: 156729-14

ORDER

**TO:** The Florida Surplus Lines Service Office and all entities subject to Part VIII of Chapter 626, Florida Statutes.

**THIS CAUSE** came on for consideration upon the determination by the State Board of Administration of Florida (the "**BOARD**"), pursuant to the provisions of Section 215.555(6)(b)2., Florida Statutes, that adequate provision has been made for the payment of the Revenue Bonds, Series 2010A (the "Series 2010A Bonds") issued by the State Board of Administration Finance Corporation, f/k/a the Florida Hurricane Catastrophe Fund Finance Corporation (the "**CORPORATION**") payable from the herein described emergency assessment. Pursuant to the provisions of Section 215.555(6)(b), Florida Statutes, the **BOARD** has directed the Office of Insurance Regulation (the "**OFFICE**") to issue an order terminating the emergency assessment on the premiums for property and casualty lines of business in this state written through surplus lines regulated under part VIII of Chapter 626, Florida Statutes, and on each insured procuring property and casualty coverage and filing under Sections 626.938,

Florida Statutes. The **OFFICE**, having considered the statutory direction of the **BOARD** and being otherwise fully advised in the premises, hereby finds as follows:

## **JURISDICTION AND FINDINGS OF FACT**

1. The **OFFICE** has the requisite authority and duty, pursuant to Section 215.555, Florida Statutes (the "Act"), and the Florida Insurance Code, Section 624.307, Florida Statutes, to issue and enforce this Order.

2. On April 27, 2010, the **OFFICE** issued an Order for Case Number 109022-10 levying an emergency assessment in the amount of 1.30% (the "Emergency Assessment") on the premiums for certain property and casualty lines of business written through surplus lines regulated under part VIII of Chapter 626, Florida Statutes, and on each insured procuring property and casualty coverage and filing under Sections 626.938, Florida Statutes, which Emergency Assessment applied to policies issued or renewed on or after January 1, 2011.

3. The **BOARD**, pursuant to the Act, has determined that adequate provision has been made for the payment of the Series 2010A Bonds payable from the Emergency Assessment under the documents authorizing the issuance of such revenue bonds. Therefore, pursuant to Section 215.555(6)(b)2., Florida Statutes, the **BOARD** has adopted the Resolution (the "Resolution" attached as Exhibit "A" hereto), directing the **OFFICE** to issue an Order terminating the levy of the Emergency Assessment with respect to all policies issued or renewed on or after January 1, 2015.

4. The Resolution directs the **OFFICE**, upon prior receipt of a Certificate of the President of the **CORPORATION** as more particularly described in the Resolution, to issue an Order terminating the levy of the Emergency Assessment on the premiums for property and casualty lines of business written through surplus lines regulated under part VIII of Chapter 626,

Florida Statutes, and on each insured procuring property and casualty coverage and filing under Sections 626.938, Florida Statutes, with respect to all policies issued or renewed on or after January 1, 2015.

5. The **OFFICE** has received the Certificate of the President of the **CORPORATION** as described in the Resolution.

**WHEREFORE**, pursuant to the Act and the Resolution, the **OFFICE** issues this Order.

**Accordingly, IT IS HEREBY ORDERED:**

(1) With respect to all policies issued or renewed on or after January 1, 2015, the Emergency Assessment levied pursuant to the Order dated April 27, 2010 in Case Number 109022-10 upon the direct written premiums for property and casualty lines of business written through surplus lines regulated under part VIII of Chapter 626, Florida Statutes, and on each insured procuring property and casualty coverage and filing under Sections 626.938, Florida Statutes, is hereby terminated.

(2) The term "property and casualty lines of business" includes those lines of business identified on the Exhibit of Premiums and Losses for the State of Florida in the National Association of Insurance Commissioners annual statement required of authorized insurers by Section 624.424, Florida Statutes. This definition of "property and casualty lines of business" is applicable whether or not the insurer is required to file such annual statement. The term "property and casualty lines of business" for purposes of this Order does not include workers' compensation policies, accident and health policies, medical malpractice policies, or policies written under the National Flood Insurance Program or the Federal Crop Insurance Act.

(3) With respect to all policies issued or renewed prior to January 1, 2015, the following continues to apply:

- (A) The Florida Surplus Lines Service Office (the "**FSLSO**") shall instruct each surplus lines agent to collect the Emergency Assessment at the same time as the agent collects the surplus lines tax required by Section 626.932, Florida Statutes, and shall instruct the agent to remit the Emergency Assessment as directed by the **FSLSO** at the same time as the agent remits the surplus lines tax to the **FSLSO** (on or before the 45th day following each calendar quarter or in accordance with the payment schedule as outlined in the Non-Admitted Insurance Multi-State Association, Inc. agreement as it relates to the Surplus Lines Clearinghouse). The **FSLSO** shall instruct each insured procuring coverage and filing under Section 626.938, Florida Statutes, to remit the Emergency Assessment as directed by the **FSLSO** at the time the insured pays the surplus lines tax to the **FSLSO** (within 30 days after the insurance is procured, continued or renewed). Emergency Assessments shall be collected from each property and casualty policyholder with a policy that was issued or renewed before January 1, 2015.
- (B) The Emergency Assessment will continue to apply to the direct written premium for property and casualty lines of business at the applicable assessment percentage indicated in paragraph (6) herein, and the same percentage shall apply to all transactions "related" to each policy. A transaction that is "related" to a policy subject to the Emergency Assessment includes, but is not limited to, endorsements on that policy, policy cancellations, and audit premiums.

- (C) Emergency Assessment remittances are due on the full amount of the direct written premiums attributable to policies issued or renewed.
- (D) The **FSLSO** shall remit Emergency Assessments to the **BOARD** in such manner as directed by the **BOARD**. When a surplus lines insured or an insured who has procured coverage and filed under Section 626.938, Florida Statutes, is entitled to the return of an unearned premium, the **FSLSO** shall provide a credit where applicable to agents, or the Fund shall refund to the agent or such insured for the collected Emergency Assessment attributable to the unearned premium.
- (E) The payment of Emergency Assessments is subject to interest on delinquent remittances at a rate determined by the **BOARD** and invoiced by the **FSLSO**.
- (F) Emergency Assessments are not premiums and are not subject to the surplus lines premium tax, to the **FSLSO** fee, or to any other statutorily imposed assessment or surcharge. Each surplus lines agent shall diligently attempt to collect all Emergency Assessments owed by an insured and must treat the failure of an insured to pay an Emergency Assessment as failure to pay the premium.
- (G) Each surplus lines agent and insured procuring coverage and filing under Section 626.938, Florida Statutes, shall report such information relating to Emergency Assessments and premiums as is required by the **FSLSO**. All surplus lines agents and all insured procuring coverage under Section 626.938, Florida Statutes, with related transactions associated with policies issued or renewed prior to January 1, 2015, shall continue to collect and report Emergency Assessments and shall remit the Emergency Assessments, if any, in the same manner described herein.

(4) The **FSLSO** shall verify the proper application of Emergency Assessments and shall assist the **BOARD** in ensuring the accurate and timely collection and remittance of Emergency Assessments as required by the **BOARD**. The **FSLSO** shall annually calculate the aggregate written premium on property and casualty business procured through surplus lines agents and for insureds procuring coverage and filing under Section 626.938, Florida Statutes, other than premiums relating to workers' compensation policies, accident and health policies, medical malpractice policies, or policies written under the National Flood Insurance Program or the Federal Crop Insurance Act, and shall report the information to the **BOARD**, in a form and at a time specified by the **BOARD**.

(5) Pursuant to Section 215.555(10), Florida Statutes, the failure to timely remit Emergency Assessments, to file any report required by this Order or by the **OFFICE**, or to otherwise fail to abide by this Order shall be deemed to be a violation of the Florida Insurance Code. The **OFFICE** shall take all action authorized by law to enforce this Order and to assure that Emergency Assessments (including any interest thereon) are properly collected and remitted.

(6) Emergency Assessments will continue as follows:

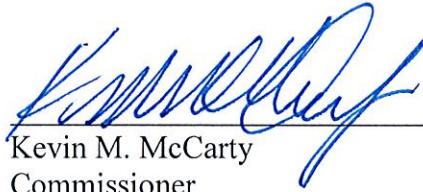
- (A) For policies issued or renewed on or after January 1, 2015, the Emergency Assessment is 0%,
- (B) For policies issued or renewed January 1, 2011 through December 31, 2014, the Emergency Assessment is 1.3%,
- (C) For policies issued or renewed January 1, 2007 through December 31, 2010, the Emergency Assessment is 1%.

(7) The Order for Case Number 109022-10 to the Florida Surplus Lines Service Office and all entities subject to Part VIII of Chapter 626, Florida Statutes, issued on April 27,

2010, shall stay in force and effect until 12:00 a.m. midnight, Eastern Time, on December 31, 2014. Commencing at 12:01 a.m., Eastern Time on January 1, 2015, this Order shall become effective and shall supersede the Order for Case Number 109022-10.

**DONE AND ORDERED** this 21<sup>st</sup> day of July, 2014.



  
\_\_\_\_\_  
Kevin M. McCarty  
Commissioner  
Office of Insurance Regulation

## NOTICE OF RIGHTS

Pursuant to Sections 120.569 and 120.57, Florida Statutes, and Rule Chapters 28-106 and 28-107, Florida Administrative Code (F.A.C.), you have a right to request a proceeding to contest this action by the Office of Insurance Regulation (hereinafter the "Office"). You may request a proceeding by filing a Petition. Your Petition for a proceeding must be in writing and must be filed with the General Counsel acting as the Agency Clerk, Office of Insurance Regulation. If served by U.S. Mail the Petition should be addressed to the Florida Office of Insurance Regulation at 612 Larson Building, Tallahassee, Florida 32399-4206. If Express Mail or hand-delivery is utilized, the Petition should be delivered to 612 Larson Building, 200 East Gaines Street, Tallahassee, Florida 32399-0300. The written Petition must be received by, and filed in the Office no later than 5:00 p.m. on the twenty-first (21) day after your receipt of this notice. Unless your Petition challenging this action is received by the Office within twenty-one (21) days from the date of the receipt of this notice, the right to a proceeding shall be deemed waived. Mailing the response on the twenty-first day will not preserve your right to a hearing.

If a proceeding is requested and there is no dispute of material fact the provisions of Section 120.57(2), Florida Statutes would apply. In this regard you may submit oral or written evidence in opposition to the action taken by this agency or a written statement challenging the grounds upon which the agency has relied. While a hearing is normally not required in the absence of a dispute of fact, if you feel that a hearing is necessary one will be conducted in Tallahassee, Florida or by telephonic conference call upon your request.

If you dispute material facts, which are the basis for this agency's action, you may request a formal adversarial proceeding pursuant to Sections 120.569 and 120.57(1), Florida Statutes. If you request this type of proceeding, the request must comply with all of the requirements of Rule Chapter 28-106.201, F.A.C., must demonstrate that your substantial interests have been affected by this agency's action, and contain:

- a) A statement of all disputed issues of material fact. If there are none, the petition must so indicate;**
- b) A concise statement of the ultimate facts alleged, including the specific facts the Petitioner contends warrant reversal or modification of the agency's proposed action;
- c) A statement of the specific rules or statutes the petitioner contends require reversal or modification of the agency's proposed action; and
- d) A statement of the relief sought by the petitioner, stating precisely the action Petitioner wishes the agency to take with respect to the agency's proposed action.

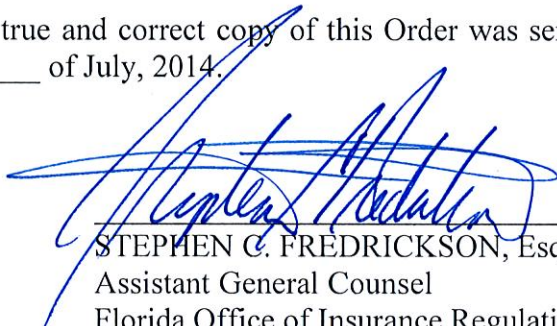
These proceedings are held before a State hearing officer of the Division of Administrative Hearings. Unless the majority of witnesses are located elsewhere, the Office will request that the hearing be conducted in Tallahassee.

In some instances you may have additional statutory rights than the ones described herein.

Failure to follow the procedure outlined with regard to your response to this notice may result in the request being denied. Any request for administrative proceeding received prior to the date of this notice shall be deemed abandoned unless timely renewed in compliance with the guidelines as set out above.

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that a true and correct copy of this Order was sent by Electronic Email or Facsimile, this \_\_\_\_ day of \_\_\_\_ of July, 2014.



STEPHEN C. FREDRICKSON, Esquire  
Assistant General Counsel  
Florida Office of Insurance Regulation  
Legal Service Office  
200 East Gaines Street  
Tallahassee, Florida 32399-4206  
850-413-4144

**A RESOLUTION OF THE STATE BOARD OF ADMINISTRATION OF FLORIDA, ACTING AS THE GOVERNING BODY OF THE FLORIDA HURRICANE CATASTROPHE FUND, A TRUST FUND OF THE STATE OF FLORIDA CREATED BY SECTION 215.555, FLORIDA STATUTES; MAKING CERTAIN DETERMINATIONS; AUTHORIZING THE EXECUTION AND DELIVERY OF AN ESCROW DEPOSIT AGREEMENT AMONG THE BOARD, THE STATE BOARD OF ADMINISTRATION FINANCE CORPORATION AND WELLS FARGO BANK, N.A., AS ESCROW AGENT; DIRECTING THE OFFICE OF INSURANCE REGULATION TO ISSUE ORDERS TERMINATING THE LEVY OF CERTAIN EMERGENCY ASSESSMENTS UPON THE SATISFACTION OF CERTAIN CONDITIONS SET FORTH HEREIN; AND DIRECTING THE OFFICE OF INSURANCE REGULATION REGARDING THE TIMING OF THE TERMINATION OF THE LEVY OF EMERGENCY ASSESSMENTS.**

WHEREAS, Section 215.555, Florida Statutes, (the "Act"), created the Florida Hurricane Catastrophe Fund (the "Fund"), a trust fund administered by the State Board of Administration of Florida (the "Board"), for the purpose of establishing a program to provide insurers who write covered policies, as defined in Section 215.555(2)(c), Florida Statutes (the "Covered Policies"), with reimbursement for a portion of their catastrophic hurricane losses;

WHEREAS, pursuant to the Act, the Fund is authorized to collect reimbursement premiums from insurers writing Covered Policies in the State of Florida (the "State") which have entered into a reimbursement contract with the Board, pursuant to Section 215.555(4)(a), Florida Statutes (the "Participating Insurers");

WHEREAS, the Act created the State Board of Administration Finance Corporation, f/k/a the Florida Hurricane Catastrophe Fund Finance Corporation (the



"Corporation"), with the authority to issue revenue bonds and pay the proceeds of the bonds, through the Fund, to Participating Insurers, thereby enabling Participating Insurers to pay the claims of policyholders for hurricane damage to properties;

**WHEREAS**, Hurricanes Dennis, Katrina, Rita and Wilma caused substantial property damage in Florida during the 2005 hurricane season (the "2005 Hurricanes");

**WHEREAS**, the Board is authorized pursuant to Section 215.555(6)(b), Florida Statutes, to direct the Office of Insurance Regulation (the "Office") to levy emergency assessments on the premiums on certain property and casualty lines of business in the State upon a determination by the Board that the amount of revenue produced from reimbursement premiums is insufficient to fund the obligations, costs, and expenses of the Fund and the Corporation, including repayment of revenue bonds and that portion of debt service coverage not met by reimbursement premiums;

**WHEREAS**, pursuant to a Resolution of the Board, adopted on April 13, 2010 (the "Resolution"), the Board made certain required findings and directed the Office to levy, by Order, emergency assessments in the amount of 1.30% (the "Emergency Assessments") on the direct written premiums for certain property and casualty lines of business in the State, as more particularly described in the Resolution, which Emergency Assessments were effective commencing January 1, 2011;

**WHEREAS**, on April 27, 2010, the Office issued two Orders levying the Emergency Assessments on the direct written premiums for the property and casualty lines of business in the State specified in the Resolution, effective January 1, 2011;

**WHEREAS**, the Fund has paid all Participating Insurers for their reimbursable losses resulting from the 2005 Hurricanes;

**WHEREAS**, after payment of such reimbursable losses, the Corporation has remaining post-event revenue bond proceeds, reserves and other funds legally available to repay its post-event Revenue Bonds, Series 2010A (the "Series 2010A Bonds") which are secured by and payable from the Trust Estate (as defined in the hereinafter described Master Trust Indenture), including the Emergency Assessments; and

**WHEREAS**, on the date hereof, the Corporation has adopted a Resolution (the "Corporation Resolution") authorizing the defeasance of such Series 2010A Bonds pursuant to the applicable provisions of the bond documents pursuant to which they were issued and an Escrow Deposit Agreement (the "Escrow Deposit Agreement") by and among the Corporation, Wells Fargo Bank, N.A., as escrow agent, and the Board;

**NOW, THEREFORE, BE IT RESOLVED** by the Board, as the governing body of the Fund, as follows:

1. The Board hereby authorizes the Executive Director and Chief Investment Officer of the Board to execute and deliver the Escrow Deposit Agreement, in substantially the form attached hereto as Appendix A. The Escrow Deposit Agreement

shall be subject to such changes, completion, insertions, or deletions as may be approved by the Executive Director and Chief Investment Officer of the Board, and the execution of such document by the Executive Director and Chief Investment Officer of the Board shall be conclusive evidence of any such approval. Wells Fargo Bank, N.A., in its capacity as Master Trustee under the Master Trust Indenture, dated as of June 1, 2006, between the Corporation and Wells Fargo Bank, N.A., is hereby appointed as Escrow Agent under the Escrow Deposit Agreement.

2. Pursuant to Section 215.555(6)(b)2., Florida Statutes, and Rule 19-8.013(4)(e)3., Florida Administrative Code, the Board hereby determines that upon the Office's receipt of the Certificate of the President of the Corporation described in Section 5 hereof, in substantially the form attached hereto as Appendix B, adequate provision will have been made for the payment and defeasance of the Series 2010A Bonds.

3. Subject to Sections 6 and 7 hereof, the Board hereby directs the Office to issue the Orders described below terminating the levy of certain of the Emergency Assessments on the direct written premiums for property and casualty lines of business in the State specified in the Resolution.

4. The Order to be issued by the Office which is directed at authorized insurers regulated by the Office and other "Insurers" is included herein as Appendix C. "Insurer" shall have the meaning that it is given in the Order in Appendix C. The Order to be issued by the Office which is directed to the Florida Surplus Lines Service Office

(the "FSLSO") and to insureds independently procuring property and casualty coverage and filing under Section 626.938, Florida Statutes, is included herein as Appendix D. The Orders provided in Appendices C and D are herein defined as the "Orders."

5. The Orders shall provide for termination of the Emergency Assessments with respect to all policies issued or renewed on or after January 1, 2015.

6. The directions to issue the Orders set forth in Section 3 hereof is conditioned upon the prior receipt by the Office, with a copy to the Board, of a Certificate of the President of the Corporation substantially in the form attached as Appendix B hereto.

7. Subject to Section 6 hereof, the Order for Case Number 108945-10 to all insurers issued on April 27, 2010 shall stay in force and effect until 12:00 a.m. midnight, Eastern Time, on December 31, 2014. Commencing at 12:01 a.m., Eastern Time on January 1, 2015, the Order included as Appendix C hereof shall become effective and shall supersede the Order for Case Number 108945-10. Subject to Section 6 hereof, the Order for Case Number 109022-10 to the Florida Surplus Lines Service Office and all entities subject to Part VIII of Chapter 626, Florida Statutes, issued on April 27, 2010 shall stay in force and effect until 12:00 a.m. midnight, Eastern Time, on December 31, 2014. Commencing at 12:01 a.m., Eastern Time on January 1, 2015, the Order included as Appendix D hereof shall become effective and shall supersede the Order for Case Number 109022-10.

8. The Office shall issue the Orders no later than 15 days following the receipt of the Certificate referred to in Section 6 hereof. Issuance of the Orders also includes the provision of timely notice of the termination of the levy of Emergency Assessments to all insurers, as such term is defined for purposes of Case 108945-10, and the FSLSO. Executed copies of the Orders and any other information distributed therewith, shall be provided to the Board immediately after issuance.

9. This resolution shall take effect immediately upon its adoption.

**PASSED AND ADOPTED** this 17<sup>th</sup> day of June, 2014.

**STATE OF FLORIDA**

**COUNTY OF LEON**

I, Ashbel C. Williams, of the State Board of Administration of Florida, in and for the County and State aforesaid, do hereby certify that the above and foregoing is a true and correct copy of the resolution passed and adopted by the State Board of Administration of Florida on 17<sup>th</sup> day of June, 2014.

**IN WITNESS WHEREOF**, I hereunto set my hand and official seal of the State Board of Administration of Florida this 11 day of July, 2014.

(SEAL)

  
Title: Executive Director & CIO

**APPENDIX A**

**FORM OF ESCROW DEPOSIT AGREEMENT**

**APPENDIX B**

**FORM OF CORPORATION CERTIFICATE**

## **APPENDIX C**

### **FORM OF ORDER FOR INSURERS**

**APPENDIX D**

**FORM OF ORDER FOR FLORIDA SURPLUS LINES SERVICE OFFICE  
AND ALL ENTITIES SUBJECT TO PART VIII OF  
CHAPTER 626, FLORIDA STATUTES**



## Office Issues Citizens Rate Filing Order

Friday, September 05, 2014

### Contact Info:

### Contact Info:

Harvey Bennett	Amy Bogner
(850) 413-2515	(850) 413-2515
<a href="mailto:Harvey.Bennett@floir.com">Harvey.Bennett@floir.com</a>	<a href="mailto:Amy.Bogner@floir.com">Amy.Bogner@floir.com</a>

**TALLAHASSEE, Fla.** – The Florida Office of Insurance Regulation (Office) has established the 2015 rates for Citizens Property Insurance Corporation (Citizens), Florida's largest property insurer. Overall, the statewide average homeowners rate will fall 3.7% compared to the 3.4% decrease requested by Citizens. The **Order** sets rates for Citizens Homeowners', Dwelling Fire, Mobile Homeowners and Mobile Homeowners Physical Damage accounts.

The effective date for both new and renewal rates within the Personal Lines Account and Coastal Account is February 1, 2015.

The chart below provides the overall statewide average rate changes established by the Office for each account individually:

(Incl. Sinkhole and FHCF Cash Buildup Factor Changes)		
Account	Original Rate Requested	Estimated Rate Established
<b>HOMEOWNERS MULTI-PERIL #14-13202</b> (Personal Lines Account)	-5.8% decrease	-6.1% decrease
<b>HOMEOWNERS MULTI-PERIL #14-13203</b> (Coastal Account – Wind Only)	+3.8% increase	+3.8% increase
<b>HOMEOWNERS COMBINED #14-13202 &amp; #14-13203</b>	-3.4% decrease	-3.7% decrease

(Personal Lines and Coastal Accounts)		
<b>PROPERTY/PERSONAL DWELLING FIRE</b> <b>#14-13383</b> (Personal Lines Account)	-4.5% decrease	-4.7% decrease
<b>PROPERTY/PERSONAL DWELLING FIRE</b> <b>#14-13384</b> (Coastal Account – Wind Only)	+6.8% increase	+6.6% increase
<b>MOBILE HOMEOWNERS</b> <b>#14-13667</b> (Coastal Account – Wind Only)	+8.2% increase	+8.2% increase
<b>MOBILE HOMEOWNERS MULTI-PERIL</b> <b>#14-13668</b> (Personal Lines Account)	-4.3% decrease	-4.6% decrease
<b>MOBILE HOMEOWNERS PHYSICAL DAMAGE ONLY (DWELLING FIRE) MULTI-PERIL</b> <b>#14-13749</b> (Personal Lines Account)	-4.3% decrease	-4.8% decrease
<b>MOBILE HOMEOWNERS PHYSICAL DAMAGE ONLY (DWELLING FIRE)</b> <b>#14-13751</b> (Coastal Account – Wind Only)	+8.6% increase	+8.6% increase

The Office reached its decision following a 45-day deliberative process, which included a public hearing conducted on August 27, 2014 in Tallahassee, Florida and feedback provided by interested parties. Rate filing decisions for the commercial residential and commercial non-residential accounts are still pending.

Rate filings can be accessed via the “[I-File Forms & Rate Search](#)” system using the following search criteria in either the “Quick Search” or “Advanced Search” options: file log numbers or by entering “Citizens Property Insurance Corporation” as the “company name”. When the selection appears, scroll to the bottom of the results page for the most recent filing information.

For more information, visit the [Citizens Public Rate Hearing](#) webpage on the Office’s website.

### About the Florida Office of Insurance Regulation

The Florida Office of Insurance Regulation has primary responsibility for regulation, compliance and enforcement of statutes related to the business of insurance and the monitoring of industry markets. For more information about the Office, please visit [www.floir.com](http://www.floir.com) or follow us on Twitter [@FLOIR\\_comm](#) and [Facebook](#).

**FILED**

SEP 5 2014

OFFICE OF  
INSURANCE REGULATIONDocketed by: SPB

## OFFICE OF INSURANCE REGULATION

**KEVIN M. McCARTY**  
COMMISSIONER

IN THE MATTER OF:

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

CASE NO.: 157873-14

**ORDER**TO: Barry Gilway  
President  
2312 Killearn Center Blvd., Bldg. A  
Tallahassee, Florida 32309

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 14-13202, FCP 14-13203, FCP 14-13383, FCP 14-13384, FCP 14-13667, FCP 14-13668, FCP 14-13749 and FCP 14-13751. The OFFICE held a public hearing on August 27, 2014 in Leon County that was streamed online by The Florida Channel. At the hearing, the OFFICE invited members of the public to comment by electronic mail. CITIZENS offered testimony in support of its rate recommendation and the Florida Insurance Consumer Advocate raised questions and made informed technical comments about the filing. The organization "Fair Insurance Rates in Monroe" filed written comments. The OFFICE, now having considered the complete record 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.
3. In accordance with Section 627.351(6)(n) of the 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 annually 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 CITIZENS to file rate recommendations with the OFFICE. The OFFICE then establishes the rates for CITIZENS by final order. This differs from the process for private insurers, wherein the OFFICE approves or disapproves the rates filed. The rate filings governed by this Order are for new rates to be effective no earlier than February 1, 2015.

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

- FCP 14-13202 (Homeowners Personal Lines Account)

- FCP 14-13203 (Homeowners Coastal Account)
- FCP 14-13383 (Dwelling Fire Personal Lines Account)
- FCP 14-13384 (Dwelling Fire Coastal Account)
- FCP 14-13667 (Mobile Home Coastal Account)
- FCP 14-13668 (Mobile Home Personal Lines Account)
- FCP 14-13749 (Mobile Home Physical Damage Personal Lines Account)
- FCP 14-13751 (Mobile Home Physical Damage Coastal Account)

6. Additional filings for Commercial Property have been submitted, but due to the 45-day time constraint under Section 627.351(6)(n)(1), Florida Statutes, those filings will be the subject of a subsequent order.

### **FINDINGS AND MODIFICATIONS**

7. The major components of a rate filing include the insurer's expenses, loss costs, and projected hurricane losses.

8. **EXPENSES:** CITIZENS has lower administrative expenses on average, than private insurers. A comparison of Homeowners (HO-3) expense ratios for CITIZENS and nine other insurers authorized to conduct the business of insurance in Florida are attached hereto as "**Attachment A.**" The exhibit shows that, on average, CITIZENS' expenses are about 16.2% of premium while the expenses of private insurers average 25.5% of premium.

9. **TRENDS AND NON-HURRICANE CATASTROPHE LOSSES:** The following modifications were made to the rate indications originally filed by CITIZENS:

- a) **Loss Trend:** As discussed at the hearing, CITIZENS' recommended rates were based on CITIZENS data. For Mobile Homeowners the OFFICE used a lower

loss trend reflecting more recent CITIZENS data; for Mobile Home Physical Damage the OFFICE utilized a lower loss trend reflecting the actual history shown in the filing.

- b) **Non-Hurricane Catastrophe Losses:** The OFFICE used CITIZENS' actual data and not a combination of CITIZENS' and industry data for Mobile Homeowners and Mobile Home Physical Damage.

10. **SINKHOLE RATES:** At the hearing, CITIZENS presented testimony that the statewide loss experience was improving for Sinkhole coverage. CITIZENS further testified that the improvement is due, in part, to a significant reduction in the filing of new sinkhole claims after the implementation of Senate Bill 408. However, a significant rate increase was indicated for Hernando County. The Citizens Board of Governors recommended a Sinkhole rate increase of 10.0% in Hernando County with no changes in other counties. At the hearing, CITIZENS emphasized the uncertainty surrounding projected Sinkhole loss costs. Based on this uncertainty, CITIZENS decided to select a rate change of 0% for all counties other than Hernando County. In light of CITIZENS' testimony as to the difficulty in projecting future sinkhole losses and the uncertainty of any projected loss costs, the OFFICE finds that no sinkhole rate increases are appropriate, including for Hernando County, at this time.

11. **HURRICANE LOSS ESTIMATES:** CITIZENS' recommended rate is based on projected hurricane losses estimated by the AIR, RMS, EQE, and the Florida Public Model. By law, the losses projected by the model are tempered by the minimum projected by the Public Model. CITIZENS testified at the hearing that it selected the middle of the model results, with the Public Model as the minimum, for purposes of projecting hurricane losses on a statewide

basis. By territory, the results of AIR and the Public Model as a minimum were adjusted to the statewide indication.

12. **PUBLIC COMMENT:** A written comment was received from Fair Insurance Rates in Monroe (hereinafter referred to as "FIRM"). FIRM inquired as to why the wind indication in Monroe County varied from 2013 to 2014. Projected hurricane losses account for the greatest variance in the 2013 and 2014 rate filings because of the model selection and the degree of model variation. In 2013, the indicated rate increase in Monroe County for wind coverage was projected at 124% using the AIR model results with the Public Model as the minimum. In 2014, the selected wind indication in Monroe County decreased to 72%. This appears to be a result of the implementation of last year's rate, model selection, and variation in model results from year to year. In the 2013 Order, the OFFICE noted that FIRM was working with CITIZENS to complete a detailed study of construction based on higher building code standards as applied in Monroe County. Although approximately seven hundred (700) homes have been inspected, the study is not yet complete. Upon completion, the OFFICE will consider an interim rate filing from CITIZENS for Monroe County if one were made based on the study results.

### **RATES ESTABLISHED**

#### **HOMEOWNERS**

13. On or about July 21, 2014, CITIZENS filed with the OFFICE Rate Filing Nos. FCP 14-13202 and 14-13203 for its Homeowners multi-peril and wind only programs, respectively. CITIZENS proposed an overall rate decrease of 5.8% for the multi-peril program and a 3.8% increase for the wind only program with an effective date of February 1, 2015, for new and renewal business.

14. The OFFICE reviewed the information provided by CITIZENS and based on its findings, hereby establishes the rates that CITIZENS shall implement to reflect an overall average statewide rate decrease of 6.1% for the multi-peril program and a 3.8% increase for the wind only program 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.

15. For Homeowners (HO-3 and HW-2), CITIZENS proposed a rate decrease of 6.4% for the multi-peril program and a 3.5% increase for the wind only program. This includes a proposed 10% increase to Sinkhole coverage in Hernando. Excluding Sinkhole coverage, the OFFICE approves the requested revisions in all territories. No Sinkhole rate changes are approved in any territory for HO-3 policies. With this revision, the multi-peril rate decrease is 6.6%.

16. For Homeowners (HO-4 and HW-4), CITIZENS proposed a rate decrease of 7.4% to the multi-peril program and a 5.2% increase to the wind only program. “**Attachment B,**” attached hereto, lists the revised and approved changes by territory for HO-4 and HW-4.

17. For Homeowners (HO-6 and HW-6), the OFFICE approves the requested revisions in all territories.

#### **DWELLING FIRE**

18. On or about July 24, 2014, CITIZENS filed with the OFFICE Rate Filing Nos. FCP 14-13383 and FCP 14-13384 for its Dwelling Fire multi-peril and wind only programs, respectively. CITIZENS proposed an overall rate decrease of 4.5% for the multi-peril program and a 6.8% increase for the wind only program with an effective date of February 1, 2015, for new and renewal business.

19. The OFFICE reviewed the information provided by CITIZENS and based upon its findings, hereby establishes the rates that CITIZENS shall implement to reflect an overall average statewide rate decrease of 4.7% for the multi-peril program and a 6.6% increase for the wind only program 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. No Sinkhole rate changes are approved in any territory for Dwelling Fire policies. Charts listing the approved rate changes for Dwelling Fire (DP-1 and DP-3) are attached hereto as “**Attachment C.**”

#### **MOBILE HOME (MOBILE HOMEOWNERS)**

20. On or about July 30, 2014, CITIZENS filed with the OFFICE Rate Filing Nos. FCP 14-13668 and FCP 14-13667 for its Mobile Home multi-peril and wind only programs, respectively. CITIZENS proposed an overall rate decrease of 4.3% for the multi-peril programs and an 8.2% increase for the wind only program with an effective date of February 1, 2015, for new and renewal business.

21. The OFFICE reviewed the information provided by CITIZENS and based on its review, hereby establishes the rates that CITIZENS shall implement to reflect an overall statewide rate decrease of 4.6% for the multi-peril program and an 8.2% increase for the wind only program 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. A chart listing the approved changes for MHO-3 and MW-2 is attached hereto as “**Attachment D.**”

#### **MOBILE HOME PHYSICAL DAMAGE (MOBILE HOME DWELLING FIRE)**

22. On or about July 31, 2014 CITIZENS filed with the OFFICE Rate Filing Nos. FCP 14-13749 and FCP 14-13751 for its Mobile Home Physical Damage multi-peril and wind

only programs, respectively. CITIZENS proposed an overall rate decrease of 4.3% for the multi-peril program and an 8.6% increase for the wind only program with an effective date of February 1, 2015 for new and renewal business.

23. The OFFICE reviewed the information provided by CITIZENS and based upon its findings, hereby establishes the rates that CITIZENS shall implement to reflect an overall statewide rate decrease of 4.8% for the multi-peril program and as filed an 8.6% increase for the wind only program 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 multi-peril are attached hereto as “**Attachment E.**”

#### **GENERAL PROVISIONS APPLICABLE TO ALL POLICIES**

24. No deviations from these rates are approved, authorized, or established by entry of this Order. The Florida Hurricane Catastrophe Fund Cash Build-Up Factors are approved consistent with the provisions of the Order.

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

**THEREFORE**, Rates as detailed herein are **ESTABLISHED** and **APPROVED** for Rate Filing Nos. FCP 14-13202, FCP 14-13203, FCP 14-13383, FCP 14- 13384, FCP 14-13667, FCP 14-13668, FCP 14-13749 and FCP 14-13751.

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

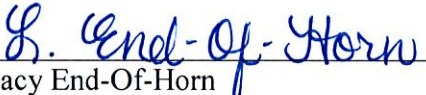
DONE AND ORDERED this 5th day of September 2014.



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: Barry Gilway, President , 2312 Killearn Center Blvd., Bldg. A, Tallahassee, Florida 32309 on this 5<sup>th</sup> day of September, 2014.

  
Lacy End-Of-Horn  
Assistant General Counsel  
Office of Insurance Regulation  
J. Edwin Larson Building  
200 East Gaines Street  
Tallahassee, FL 32399-4206

COPIES FURNISHED TO:

BARRY GILWAY, President  
Citizens Property Insurance Corporation  
Corporate Offices  
2312 Killearn Center Blvd., Bldg. A  
Tallahassee, Florida 32309

DAN SUMNER, Corporate Counsel  
Citizens Property Insurance Corporation  
Corporate Offices  
2312 Killearn Center Blvd., Bldg. A  
Tallahassee, Florida 32309

RICHARD C. KOON, Deputy Commissioner  
Property and Casualty  
Office of Insurance Regulation  
200 East Gaines Street, Suite 233D  
Tallahassee, Florida 32399-0329

LACY END-OF-HORN, Esquire  
Assistant General Counsel  
Office of Insurance Regulation  
200 East Gaines Street, Suite 646A  
Tallahassee, Florida 32399-6502

**ATTACHMENT A**  
**Comparison of HO-3 excl Wind Only Expense Ratios**

Company	Total Expense (%)	File Number
Citizens Property Insurance Corp	16.2	14-13202
State Farm Florida Insurance Co	21.2	14-15754*
Universal Property & Casualty Insurance Co	24.6	13-16346
United Property & Casualty Insurance Co	30.6	14-02778*
St. Johns Insurance Co	28.1	14-04472
Homeowners Choice Property & Casualty Ins Co	25.0	14-04973*
Florida Peninsula Insurance Co	26.8	14-02863
Tower Hill Prime Insurance Co	25.7	14-08561
Heritage Property & Casualty Insurance Co	25.5	14-15791*
Security First Insurance Co	29.0	13-22286
<b>Total</b>	<b>23.6</b>	
<b>Total excl Citizens</b>	<b>25.5</b>	

\* Filings pending or withdrawn

Total Expense includes Commission, Other Acquisition, General and Taxes

**ATTACHMENT B**  
**TENANTS (HO-4) MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES (EXCLUDING FHCF CASH BUILD-UP)**

Territory	Territory Description	Wind		All Other		Total	
		Indicated	Average	Indicated	Average	Indicated	Average
		Premium Change	Premium Change	Premium Change	Premium Change	Premium Change	Premium Change
192	Alachua	-51.4%	-35.4%	-32.8%	-11.3%	-35.7%	-15.0%
292	Baker	-50.9%	0.0%	-26.1%	0.0%	0.0%	0.0%
601	Bay, Coastal	-40.9%	-27.9%	-24.2%	1.6%	-33.6%	-15.0%
721	Bay, Remainder	-50.6%	-32.3%	-27.6%	-2.7%	-37.2%	-15.0%
59 Wind	Bay	-59.2%	-38.8%	-28.6%	10.1%	-44.3%	-15.0%
392	Bradford	-51.1%	-41.6%	-25.5%	-11.1%	-28.8%	-15.0%
57	Brevard, Coastal	-7.7%	-3.4%	-30.8%	-24.6%	-20.3%	-15.0%
64	Brevard, Remainder	-42.0%	-21.8%	-36.4%	-6.5%	-39.5%	-15.0%
60 Wind	Brevard	-6.3%	1.1%	-35.8%	-26.9%	-23.0%	-14.7%
35	Broward, Hllwd & Ft. Ldrdle	-10.4%	10.2%	-53.9%	-24.2%	-42.2%	-15.0%
361	Broward, Coastal	0.0%	0.0%	-32.2%	-15.0%	-32.2%	-15.0%
37	Broward, Rem. Excl. Ft. L. & Hlywd	-18.8%	-10.0%	-30.0%	-17.8%	-26.0%	-15.0%
45 Wind	Broward	-16.9%	-14.0%	-20.5%	-13.4%	-18.4%	-13.8%
46 Wind	Broward	-12.0%	-7.7%	-28.6%	-21.8%	-19.1%	-13.7%
47 Wind	Broward	-21.6%	-16.8%	-18.8%	-9.6%	-20.6%	-14.3%
48 Wind	Broward	-25.1%	-16.0%	-26.4%	-13.7%	-25.7%	-15.0%
193	Calhoun	-50.9%	0.0%	-25.2%	0.0%	0.0%	0.0%
581	Charlotte, Coastal	-41.2%	-25.6%	-28.9%	-4.4%	-35.1%	-15.0%
711	Charlotte, Remainder	-42.5%	-25.7%	-32.5%	-5.9%	-37.1%	-15.0%
61 Wind	Charlotte	-8.1%	0.0%	0.0%	0.0%	0.0%	0.0%
591	Citrus, Coastal	-51.0%	-39.3%	-26.3%	-8.7%	-31.4%	-15.0%
731	Citrus, Remainder	-51.1%	-36.8%	-27.8%	-8.4%	-33.2%	-15.0%
492	Clay	-51.2%	-38.1%	-29.1%	-10.6%	-32.7%	-15.0%
551	Collier, Remainder	-41.9%	-31.5%	-18.2%	1.1%	-29.9%	-15.0%
541	Collier, Coastal	-7.7%	-3.4%	-29.4%	-23.1%	-20.4%	-15.0%
62 Wind	Collier	-29.4%	-16.5%	-27.7%	-13.3%	-28.6%	-15.0%
293	Columbia	-50.6%	-42.7%	-25.9%	-14.0%	-26.7%	-15.0%
30	Dade, Miami Beach	0.0%	0.0%	-42.2%	-15.0%	-42.2%	-15.0%
31	Dade, Coastal	0.0%	0.0%	-47.3%	-15.0%	-47.3%	-15.0%
32	Dade, Miami	-9.7%	-9.5%	-14.9%	-12.9%	-13.8%	-12.2%
33	Dade, Hialeah	-9.4%	-17.5%	32.6%	20.7%	20.9%	10.0%
34	Dade, Rem Excl H., M., M.B.	-8.3%	-8.3%	7.1%	7.1%	4.2%	4.2%
22 Wind	Dade	-17.3%	-9.9%	-27.9%	-14.5%	-21.4%	-11.7%
23 Wind	Dade	-23.9%	-24.6%	19.4%	19.4%	-2.3%	-2.7%
24 Wind	Dade	-8.0%	-8.0%	2.3%	2.4%	-0.9%	-0.9%
25 Wind	Dade	-4.5%	-4.5%	7.1%	7.1%	4.1%	4.1%
26 Wind	Dade	-5.9%	-5.9%	3.9%	3.9%	0.3%	0.3%
27 Wind	Dade	-26.8%	-26.2%	21.9%	22.7%	-2.1%	-1.4%
28 Wind	Dade	-3.5%	-3.5%	7.1%	7.1%	3.4%	3.4%
29 Wind	Dade	-7.5%	-7.5%	7.1%	7.1%	5.9%	5.9%
712	De Soto	-40.7%	-29.7%	-26.3%	-12.7%	-28.2%	-15.0%
592	Dixie, Coastal	-50.9%	0.0%	-24.7%	0.0%	0.0%	0.0%
732	Dixie, Remainder	-50.9%	0.0%	-24.7%	0.0%	0.0%	0.0%
39	Duval, Jacksonville	-52.3%	-34.7%	-34.7%	-11.0%	-37.7%	-15.0%
40	Duval, Remainder	-50.9%	-42.4%	-26.2%	-13.6%	-27.5%	-15.0%
41	Duval, Coastal	-50.3%	-35.6%	-25.5%	-3.5%	-34.3%	-15.0%
41 Wind	Duval	-53.7%	-35.8%	-35.2%	-9.7%	-39.0%	-15.0%
602	Escambia, Coastal	-41.0%	0.0%	-28.8%	0.0%	0.0%	0.0%
43	Escambia, Remainder	-41.2%	-25.0%	-27.9%	-3.9%	-34.9%	-15.0%
52 Wind	Escambia	-59.9%	-39.0%	-28.8%	5.4%	-43.1%	-15.0%
53 Wind	Escambia	-38.2%	0.0%	0.0%	0.0%	0.0%	0.0%
54 Wind	Escambia	-39.1%	-14.8%	-39.8%	-15.1%	-39.5%	-15.0%
531	Flagler, Coastal	-50.9%	0.0%	-26.8%	0.0%	0.0%	0.0%
701	Flagler, Remainder	-48.0%	-38.0%	-27.3%	-12.8%	-29.1%	-15.0%
83 Wind	Flagler	-41.6%	-28.4%	-26.8%	-9.7%	-30.9%	-15.0%
603	Franklin	-50.9%	0.0%	-25.7%	0.0%	0.0%	0.0%
65 Wind	Franklin	-49.7%	-30.4%	-25.7%	2.8%	-38.5%	-15.0%
393	Gadsden	-50.9%	-41.1%	-25.9%	-11.2%	-29.1%	-15.0%
923	Gilchrist	-50.9%	0.0%	-25.3%	0.0%	0.0%	0.0%
552	Glades	-41.1%	0.0%	-25.4%	0.0%	0.0%	0.0%
604	Gulf, Coastal	-41.0%	0.0%	-26.3%	0.0%	0.0%	0.0%
722	Gulf, Remainder	-50.9%	0.0%	-24.7%	0.0%	0.0%	0.0%
66 Wind	Gulf	-40.8%	-25.6%	-26.3%	-7.4%	-32.3%	-15.0%
493	Hamilton	-50.9%	0.0%	-24.9%	0.0%	0.0%	0.0%
713	Hardee	0.0%	0.0%	-25.7%	-15.0%	-25.7%	-15.0%

**ATTACHMENT B**  
**TENANTS (HO-4) MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES (EXCLUDING FHCF CASH BUILD-UP)**

Territory	Territory Description	Wind		All Other		Total	
		Indicated	Average	Indicated	Average	Indicated	Average
		Premium Change	Premium Change	Premium Change	Premium Change	Premium Change	Premium Change
553	Hendry	-41.6%	-23.0%	-26.1%	-2.0%	-35.7%	-15.0%
159	Hernando, Coastal	-41.0%	-27.6%	-28.1%	-11.4%	-31.0%	-15.0%
733	Hernando, Remainder	-50.9%	-33.9%	-31.0%	-7.3%	-36.8%	-15.0%
56 Wind	Hernando	-52.0%	-35.7%	-27.2%	-2.5%	-36.5%	-15.0%
714	Highlands	-41.3%	-26.6%	-26.3%	-7.7%	-32.1%	-15.0%
47	Hillsborough, Tampa	-42.7%	-24.3%	-30.6%	-8.9%	-35.4%	-15.0%
80	Hillsborough, Excl. Tampa	-44.6%	-21.5%	-37.3%	-11.3%	-39.9%	-15.0%
593	Holmes	-50.9%	0.0%	-25.0%	0.0%	0.0%	0.0%
561	Indian River, Remainder	-9.9%	-4.2%	-31.6%	-19.1%	-19.2%	-10.5%
181	Indian River, Coastal	0.0%	0.0%	-46.7%	-15.0%	-46.7%	-15.0%
76 Wind	Indian River	-12.8%	-9.1%	-27.2%	-21.1%	-19.5%	-14.6%
693	Jackson	-50.5%	-41.7%	-26.0%	-13.0%	-27.7%	-15.0%
605	Jefferson, Coastal	-50.9%	0.0%	-24.7%	0.0%	0.0%	0.0%
793	Jefferson, Remainder	-50.9%	0.0%	-25.2%	0.0%	0.0%	0.0%
893	Lafayette	-50.9%	0.0%	-24.9%	0.0%	0.0%	0.0%
692	Lake	-51.1%	-37.0%	-28.4%	-8.6%	-33.5%	-15.0%
542	Lee, Coastal	-8.7%	2.3%	-34.7%	-15.8%	-33.6%	-15.0%
554	Lee, Remainder	-43.6%	-26.1%	-30.6%	-9.2%	-35.1%	-15.0%
17 Wind	Lee	-5.6%	0.8%	-32.4%	-26.5%	-20.9%	-14.7%
18 Wind	Lee	-40.6%	-23.6%	-31.8%	-11.0%	-34.6%	-15.0%
19 Wind	Lee	-42.9%	-24.4%	-33.5%	-11.7%	-36.0%	-15.0%
20 Wind	Lee	-37.7%	-21.1%	-30.6%	-12.2%	-32.9%	-15.0%
993	Leon	-51.3%	-35.9%	-32.0%	-10.8%	-35.2%	-15.0%
594	Levy, Coastal	-50.9%	0.0%	-25.4%	0.0%	0.0%	0.0%
734	Levy, Remainder	-48.9%	-40.1%	-26.0%	-13.2%	-27.5%	-15.0%
57 Wind	Levy	-50.1%	0.0%	0.0%	0.0%	0.0%	0.0%
931	Liberty	-50.9%	0.0%	-24.7%	0.0%	0.0%	0.0%
932	Madison	-50.9%	0.0%	-24.6%	0.0%	0.0%	0.0%
582	Manatee, Coastal	-8.0%	-7.4%	-26.9%	-20.8%	-17.8%	-14.3%
735	Manatee, Remainder	-42.0%	-25.5%	-32.1%	-6.3%	-36.6%	-15.0%
68 Wind	Manatee	-11.8%	-0.7%	-36.2%	-24.0%	-26.7%	-15.0%
792	Marion	-50.4%	-36.3%	-31.5%	-12.3%	-33.6%	-15.0%
10	Martin, Remainder	-8.1%	-6.0%	-27.7%	-22.9%	-18.1%	-14.7%
182	Martin, Coastal	-7.1%	-5.8%	-26.6%	-23.9%	-14.5%	-12.6%
5	Monroe, Excl. Key West	-8.0%	0.0%	-28.4%	0.0%	0.0%	0.0%
7	Monroe, Key West	0.0%	0.0%	-37.2%	-15.0%	-37.2%	-15.0%
90 Wind	Monroe	-15.2%	-11.6%	-12.9%	-8.5%	-14.4%	-10.5%
532	Nassau, Coastal	-50.6%	-35.3%	-28.0%	-7.2%	-34.3%	-15.0%
892	Nassau, Remainder	-50.6%	-40.7%	-27.2%	-12.6%	-29.2%	-15.0%
69 Wind	Nassau	-66.9%	-49.8%	-28.5%	2.6%	-41.4%	-15.0%
606	Okaloosa, Coastal	-40.7%	-28.8%	-25.1%	-1.0%	-32.9%	-15.0%
723	Okaloosa, Remainder	-40.8%	-21.4%	-31.7%	-6.6%	-36.9%	-15.0%
70 Wind	Okaloosa	-38.5%	-16.4%	-37.1%	-14.3%	-37.5%	-15.0%
555	Okeechobee	-41.2%	0.0%	-22.9%	0.0%	0.0%	0.0%
49	Orange, Orlando	-51.8%	-37.7%	-29.3%	-8.7%	-34.1%	-15.0%
90	Orange, Excl. Orlando	-52.4%	-39.2%	-27.0%	-7.4%	-33.1%	-15.0%
511	Osceola	-51.0%	-35.6%	-30.7%	-9.6%	-34.9%	-15.0%
362	Palm Beach, Coastal	0.0%	0.0%	-49.9%	-15.0%	-49.9%	-15.0%
38	Palm Beach, Remainder	-15.2%	-4.6%	-40.0%	-25.3%	-27.6%	-15.0%
94 Wind	Palm Beach	-27.7%	-23.2%	2.8%	14.6%	-20.3%	-14.0%
95 Wind	Palm Beach	-19.6%	-14.3%	-21.6%	-11.7%	-20.2%	-13.5%
96 Wind	Palm Beach	-18.5%	-10.2%	-33.3%	-20.7%	-24.0%	-14.1%
97 Wind	Palm Beach	-8.0%	1.7%	-43.7%	-31.8%	-25.7%	-14.9%
595	Pasco, Coastal	-41.0%	0.0%	-24.9%	0.0%	0.0%	0.0%
736	Pasco, Remainder	-42.7%	-25.9%	-30.5%	-9.0%	-34.8%	-15.0%
88 Wind	Pasco	-39.3%	-26.3%	-24.9%	-9.4%	-29.7%	-15.0%
42	Pinellas, Coastal	0.0%	0.0%	-29.3%	-15.0%	-29.3%	-15.0%
46	Pinellas - Saint Petersburg	-41.5%	-19.1%	-35.2%	-8.4%	-39.1%	-15.0%
81	Pinellas, Rem. Excl. Saint Petersburg	-43.8%	-20.3%	-36.6%	-6.3%	-41.1%	-15.0%
42 Wind	Pinellas	-9.9%	-4.4%	-27.9%	-22.7%	-20.4%	-15.0%
50	Polk	-42.1%	-26.4%	-30.6%	-11.8%	-33.1%	-15.0%
992	Putnam	-50.5%	-40.6%	-25.7%	-10.8%	-29.2%	-15.0%
533	Saint Johns, Coastal	-50.9%	-28.5%	-34.1%	-4.3%	-41.5%	-15.0%
702	Saint Johns, Remainder	-51.3%	-35.6%	-30.3%	-9.4%	-34.8%	-15.0%
71 Wind	Saint Johns	-63.3%	-45.0%	-4.0%	44.8%	-43.5%	-15.0%

**ATTACHMENT B**  
**TENANTS (HO-4) MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES (EXCLUDING FHCF CASH BUILD-UP)**

Territory	Territory Description	Wind		All Other		Total	
		Indicated	Average	Indicated	Average	Indicated	Average
		Premium Change	Premium Change	Premium Change	Premium Change	Premium Change	Premium Change
562	Saint Lucie, Remainder	-8.3%	-1.1%	-28.8%	-19.3%	-23.4%	-14.5%
183	Saint Lucie, Coastal	-8.2%	-5.4%	-24.9%	-16.1%	-16.7%	-10.9%
77 Wind	Saint Lucie	-18.3%	-8.8%	-31.2%	-19.0%	-26.1%	-15.0%
607	Santa Rosa, Coastal	-41.0%	0.0%	-26.1%	0.0%	0.0%	0.0%
724	Santa Rosa, Remainder	-40.2%	-25.6%	-28.4%	-1.2%	-35.1%	-15.0%
92 Wind	Santa Rosa	-38.4%	-15.2%	-38.4%	-14.9%	-38.4%	-15.0%
583	Sarasota, Coastal	-41.1%	-29.8%	-35.6%	-14.0%	-35.9%	-15.0%
715	Sarasota, Remainder	-40.3%	-26.9%	-23.5%	-4.4%	-31.4%	-15.0%
49 Wind	Sarasota	-10.9%	0.1%	-34.8%	-25.7%	-24.9%	-15.0%
50 Wind	Sarasota	-49.1%	-28.6%	-31.7%	-4.1%	-39.5%	-15.0%
51 Wind	Sarasota	-56.7%	-35.6%	-28.3%	7.7%	-43.2%	-15.0%
512	Seminole	-52.3%	-33.1%	-33.7%	-7.3%	-39.3%	-15.0%
921	Sumter	-50.5%	-41.1%	-27.1%	-13.3%	-28.5%	-15.0%
933	Suwannee	-50.9%	0.0%	-25.8%	0.0%	0.0%	0.0%
596	Taylor, Coastal	-50.9%	0.0%	-25.4%	0.0%	0.0%	0.0%
737	Taylor, Remainder	-51.1%	-39.5%	-25.2%	-7.5%	-31.3%	-15.0%
922	Union	-50.9%	0.0%	-25.3%	0.0%	0.0%	0.0%
62	Volusia, Coastal	0.0%	0.0%	-28.8%	-15.0%	-28.8%	-15.0%
63	Volusia, Remainder	-50.6%	-31.9%	-33.6%	-6.7%	-39.2%	-15.0%
14 Wind	Volusia	-47.6%	-31.3%	-27.1%	-5.8%	-34.5%	-15.0%
15 Wind	Volusia	-61.4%	-42.6%	-32.9%	0.3%	-43.0%	-15.0%
16 Wind	Volusia	-56.8%	-38.6%	-35.1%	-7.8%	-40.1%	-15.0%
608	Wakulla, Coastal	-50.9%	0.0%	-25.0%	0.0%	0.0%	0.0%
725	Wakulla, Remainder	-50.8%	-41.9%	-25.5%	-11.9%	-28.1%	-15.0%
58 Wind	Wakulla	-50.9%	0.0%	0.0%	0.0%	0.0%	0.0%
609	Walton, Coastal	-41.0%	0.0%	-29.3%	0.0%	0.0%	0.0%
726	Walton, Remainder	-51.0%	-37.6%	-22.8%	-1.7%	-33.2%	-15.0%
75 Wind	Walton	-50.5%	-32.2%	-29.3%	0.4%	-39.4%	-15.0%
934	Washington	-50.9%	0.0%	-25.7%	0.0%	0.0%	0.0%

**ATTACHMENT B**  
**TENANTS (HW-4) SELECTED INDICATIONS AND RATE CHANGES**  
**WIND ONLY (EXCLUDING FHCF CASH BUILD-UP)**

<b>Territory</b>	<b>Territory Description</b>	<b>Indicated</b>	<b>Average</b>
		<b>Premium Change</b>	<b>Premium Change</b>
59 Wind	Bay	-2.3%	2.0%
60 Wind	Brevard	-11.4%	-7.5%
45 Wind	Broward	11.7%	5.2%
46 Wind	Broward	11.3%	7.9%
47 Wind	Broward	42.0%	5.4%
48 Wind	Broward	12.1%	5.2%
61 Wind	Charlotte	3.4%	0.0%
62 Wind	Collier	7.4%	8.1%
22 Wind	Dade	9.5%	4.6%
23 Wind	Dade	14.9%	5.5%
24 Wind	Dade	-9.9%	-8.1%
25 Wind	Dade	-9.4%	-5.9%
26 Wind	Dade	-8.6%	-6.9%
27 Wind	Dade	10.0%	5.3%
28 Wind	Dade	-10.3%	-5.8%
29 Wind	Dade	-9.1%	-7.9%
41 Wind	Duval	-47.6%	-15.0%
52 Wind	Escambia	-33.2%	-15.0%
53 Wind	Escambia	-38.2%	-15.0%
54 Wind	Escambia	-34.9%	-15.0%
83 Wind	Flagler	-39.9%	-15.0%
65 Wind	Franklin	-49.7%	-15.0%
66 Wind	Gulf	-39.8%	-15.0%
56 Wind	Hernando	-38.7%	-15.0%
76 Wind	Indian River	1.2%	1.8%
17 Wind	Lee	-4.6%	-2.0%
18 Wind	Lee	-39.1%	-15.0%
19 Wind	Lee	-37.9%	-15.0%
20 Wind	Lee	-46.0%	-15.0%
57 Wind	Levy	-50.1%	-15.0%
68 Wind	Manatee	3.8%	3.8%
90 Wind	Monroe	5.1%	6.0%
69 Wind	Nassau	-40.1%	-15.0%
70 Wind	Okaloosa	-38.4%	-15.0%
94 Wind	Palm Beach	23.1%	5.2%
95 Wind	Palm Beach	33.3%	6.2%
96 Wind	Palm Beach	30.1%	4.4%
97 Wind	Palm Beach	-2.6%	-0.4%
88 Wind	Pasco	-38.6%	-15.0%
42 Wind	Pinellas	-2.7%	-1.8%
71 Wind	Saint Johns	-22.7%	-15.0%
77 Wind	Saint Lucie	-2.7%	-2.1%
92 Wind	Santa Rosa	-31.6%	-15.0%
49 Wind	Sarasota	-3.5%	-2.8%
50 Wind	Sarasota	-29.6%	-15.0%
51 Wind	Sarasota	-27.8%	-11.8%
14 Wind	Volusia	-27.5%	-15.0%
15 Wind	Volusia	-34.5%	-15.0%
16 Wind	Volusia	-50.8%	-15.0%
58 Wind	Wakulla	-50.9%	-15.0%
75 Wind	Walton	-24.6%	-15.0%

## ATTACHMENT C

DWELLING FIRE(DP-1) MULTIPERIL SELECTED INDICATIONS AND RATE CHANGES(EXCLUDING FHCF CASH BUILD-UP)

Territory	Territory Description	Wind		All Other		Total	
		Indicated	Average	Indicated	Average	Indicated	Average
		Premium Change	Premium Change	Premium Change	Premium Change	Premium Change	Premium Change
192	Alachua	-25.8%	-17.1%	-16.3%	-6.3%	-21.9%	-9.5%
292	Baker	-25.3%	-19.9%	-11.3%	-5.4%	-15.7%	-10.0%
601	Bay, Coastal	-9.9%	-6.8%	-33.1%	-4.5%	-15.0%	-6.3%
721		-28.7%	-15.1%	-15.3%	6.5%	-25.6%	-9.9%
59 Wind	Bay	-6.5%	-3.6%	42.0%	51.8%	-2.7%	0.8%
392	Bradford	-24.0%	-23.7%	-3.0%	-2.7%	-10.1%	-8.7%
57	Brevard, Coastal	-10.9%	-6.5%	-17.7%	3.7%	-12.4%	-4.5%
64	Brevard, Remainder	-6.3%	-1.2%	-21.2%	-9.9%	-11.4%	-3.9%
60 Wind	Brevard	-6.6%	13.8%	-33.9%	-34.8%	-13.2%	2.4%
35	Broward, Hillwd & Ft. Ldrle	2.7%	0.9%	-13.8%	5.9%	-1.1%	1.9%
361	Broward, Coastal	0.0%	0.0%	-67.4%	-10.0%	-67.0%	-9.8%
37	Broward, Rem. Excl. Ft. L. &	-18.1%	-11.6%	-6.0%	14.9%	-15.6%	-5.6%
45 Wind	Broward	234.3%	15.2%	62.6%	-45.6%	218.1%	9.9%
46 Wind	Broward	62.1%	12.9%	27.2%	-18.6%	56.3%	8.5%
47 Wind	Broward	22.1%	9.8%	33.0%	0.0%	23.1%	8.4%
48 Wind	Broward	17.4%	7.5%	28.1%	8.2%	18.5%	7.6%
193	Calhoun	-25.8%	-19.3%	-12.6%	-2.7%	-18.7%	-9.9%
581	Charlotte, Coastal	-11.8%	-7.7%	-22.3%	-8.3%	-14.8%	-7.8%
711	Charlotte, Remainder	-13.5%	-5.4%	-23.0%	-8.0%	-16.4%	-6.1%
61 Wind	Charlotte	-8.5%	-1.2%	-9.9%	1.4%	-9.0%	-0.8%
591	Citrus, Coastal	-25.8%	-14.6%	-15.8%	-1.2%	-25.2%	-9.6%
731	Citrus, Remainder	-25.2%	-15.1%	-16.4%	-2.7%	-28.6%	-8.9%
492	Clay	-23.4%	-17.4%	-11.9%	-4.5%	-17.4%	-9.9%
551	Collier, Remainder	-13.7%	-5.8%	-20.8%	-5.2%	-15.8%	-5.5%
541	Collier, Coastal	-8.1%	-2.8%	-14.0%	0.9%	-9.3%	-2.2%
62 Wind	Collier	19.9%	5.3%	-0.2%	-7.2%	16.6%	3.5%
293	Columbia	-25.8%	-24.0%	-7.9%	-6.4%	-12.1%	-9.6%
30	Dade, Miami Beach	0.0%	0.0%	-63.7%	-10.0%	-63.3%	-9.8%
31	Dade, Coastal	0.0%	0.0%	-64.8%	-10.0%	-64.4%	-9.8%
32	Dade, Miami	7.8%	4.2%	-6.8%	2.7%	4.6%	3.9%
33	Dade, Hialeah	-15.3%	-10.4%	-13.8%	1.0%	-15.1%	-7.4%
34	Dade, Rem Excl H.,M.,M.B.	-14.3%	-10.6%	1.2%	11.8%	-10.4%	-4.6%
22 Wind	Dade	232.3%	12.7%	83.2%	-34.3%	222.2%	9.9%
23 Wind	Dade	54.1%	12.4%	68.7%	-11.4%	55.4%	9.4%
24 Wind	Dade	48.4%	7.5%	82.9%	23.6%	51.9%	9.3%
25 Wind	Dade	8.6%	-1.3%	105.8%	76.8%	19.7%	7.8%
26 Wind	Dade	16.4%	2.7%	72.6%	35.7%	24.3%	7.5%
27 Wind	Dade	15.9%	0.7%	49.1%	30.2%	20.8%	5.3%
28 Wind	Dade	12.3%	-2.4%	72.6%	50.8%	21.1%	5.6%
29 Wind	Dade	9.0%	-0.2%	19.5%	15.9%	11.1%	3.4%
712	De Soto	-11.3%	-8.6%	-12.5%	-8.8%	-12.1%	-8.6%
592	Dixie, Coastal	-26.5%	-17.9%	-13.9%	-4.4%	-19.5%	-9.9%
732	Dixie, Remainder	-26.3%	-19.1%	-11.5%	-3.5%	-18.2%	-9.7%
39	Duval, Jacksonville	-29.2%	-23.6%	-8.5%	-1.8%	-16.8%	-9.9%
40	Duval, Remainder	-24.5%	0.0%	-10.9%	0.0%	-10.9%	0.0%
41	Duval, Coastal	-25.4%	-19.9%	-2.7%	8.3%	-17.4%	-9.5%
41 Wind	Duval	-23.6%	-17.5%	-1.6%	3.0%	-16.3%	-9.8%
602	Escambia, Coastal	-11.5%	0.0%	-15.4%	0.0%	-11.5%	0.0%
43	Escambia, Remainder	-4.7%	-2.3%	-8.0%	3.8%	-5.8%	-0.8%
52 Wind	Escambia	-3.9%	10.7%	19.6%	5.0%	0.3%	9.6%
53 Wind	Escambia	-6.2%	-0.5%	-1.1%	2.3%	-5.4%	0.0%
54 Wind	Escambia	-5.5%	-7.0%	-2.9%	4.1%	-5.3%	-4.8%
531	Flagler, Coastal	0.0%	0.0%	-16.3%	-10.0%	-16.3%	-10.0%
701	Flagler, Remainder	-25.1%	-16.9%	-12.6%	0.0%	-21.3%	-9.7%
83 Wind	Flagler	-9.8%	-18.2%	-14.0%	9.7%	-11.4%	-9.9%
603	Franklin	-27.0%	-11.4%	-35.8%	-8.3%	-31.0%	-9.9%
65 Wind	Franklin	-9.5%	-2.8%	22.0%	38.2%	-6.0%	2.0%
393	Gadsden	-25.8%	-23.2%	-6.9%	-3.6%	-13.7%	-9.8%
923	Gilchrist	-25.2%	-19.4%	-11.0%	-4.1%	-17.4%	-9.8%
552	Glades	-11.4%	-8.2%	-13.4%	-10.0%	-12.0%	-8.7%
604	Gulf, Coastal	-11.4%	-8.2%	2.1%	16.2%	-9.7%	-4.5%
722	Gulf, Remainder	-26.0%	-16.5%	-12.7%	-1.4%	-20.3%	-10.0%
66 Wind	Gulf	-7.7%	8.1%	-23.8%	-12.9%	-11.0%	3.8%
493	Hamilton	-25.0%	-20.9%	-11.3%	-6.5%	-14.0%	-8.8%
713	Hardee	-11.7%	-9.7%	-13.0%	-10.4%	-12.2%	-10.0%
553	Hendry	-10.2%	-7.0%	-14.6%	-6.4%	-12.0%	-6.8%
159	Hernando, Coastal	-12.1%	-7.2%	-18.1%	1.0%	68.2%	-4.1%
733	Hernando, Remainder	-12.9%	-8.2%	-16.5%	-7.6%	61.6%	-6.8%
56 Wind	Hernando	-8.4%	6.8%	-15.5%	-15.9%	25.1%	2.0%
714	Highlands	-12.5%	-11.8%	-4.9%	-3.0%	-9.8%	-8.4%
47	Hillsborough, Tampa	-11.9%	-9.6%	-5.3%	0.1%	-8.0%	-6.0%

## ATTACHMENT C

DWELLING FIRE(OP-1) MULTIPERIL SELECTED INDICATIONS AND RATE CHANGES[EXCLUDING FHCF CASH BUILD-UP]

Territory	Territory Description	Wind		All Other		Total	
		Indicated	Average	Indicated	Average	Indicated	Average
		Premium Change	Premium Change	Premium Change	Premium Change	Premium Change	Premium Change
80	Hillsborough, Excl. Tampa	-9.4%	-6.4%	-10.7%	-3.5%	-8.7%	-4.8%
593	Holmes	-25.1%	-19.4%	-12.2%	-4.2%	-17.4%	-9.9%
561	Indian River, Remainder	-7.6%	-2.4%	-18.4%	-4.3%	-11.1%	-2.9%
181	Indian River, Coastal	11.8%	15.7%	-67.4%	-66.3%	-13.7%	-9.7%
76 Wind	Indian River	14.5%	8.1%	-9.3%	-14.0%	12.7%	6.6%
693	Jackson	-25.6%	-25.6%	9.5%	9.5%	-0.7%	-0.6%
605	Jefferson, Coastal	-27.0%	0.0%	-13.1%	0.0%	-27.0%	0.0%
793	Jefferson, Remainder	-25.3%	-20.6%	-10.4%	-4.7%	-15.4%	-10.0%
893	Lafayette	-24.2%	0.0%	-10.6%	0.0%	-10.6%	0.0%
692	Lake	-12.3%	-6.6%	-19.1%	-8.8%	-20.3%	-6.7%
542	Lee, Coastal	0.0%	0.0%	-65.0%	-10.0%	-64.3%	-9.7%
554	Lee, Remainder	-9.2%	-3.6%	-15.6%	0.1%	-11.1%	-2.6%
17 Wind	Lee	-8.3%	-5.1%	86.4%	108.6%	-4.1%	0.1%
18 Wind	Lee	-9.8%	-5.2%	15.4%	16.3%	-7.3%	-2.8%
19 Wind	Lee	-10.0%	13.1%	-42.3%	-28.4%	-22.1%	-2.4%
20 Wind	Lee	-11.5%	14.7%	-31.4%	-31.2%	-17.3%	1.5%
993	Leon	-27.0%	-16.9%	-15.7%	-4.3%	-21.1%	-9.8%
594	Levy, Coastal	-27.9%	-15.5%	-15.2%	-1.8%	-22.3%	-8.5%
734	Levy, Remainder	-24.8%	-21.7%	1.7%	4.4%	-12.6%	-9.4%
57 Wind	Levy	-8.9%	-16.5%	-14.8%	4.6%	-11.5%	-9.0%
931	Liberty	-25.3%	-18.9%	-11.5%	-3.9%	-17.2%	-10.0%
932	Madison	-25.4%	-20.9%	-11.8%	-7.1%	-16.1%	-9.7%
582	Manatee, Coastal	-10.4%	-6.3%	2.4%	22.7%	-8.4%	-1.4%
735	Manatee, Remainder	-11.0%	-8.2%	-18.0%	-9.3%	-13.0%	-8.3%
68 Wind	Manatee	-6.0%	14.0%	-33.5%	-32.2%	-12.7%	2.9%
792	Marion	-21.8%	-13.5%	-16.4%	-3.0%	-10.3%	-8.6%
10	Martin, Remainder	13.8%	5.1%	-19.9%	-14.2%	6.5%	1.0%
182	Martin, Coastal	12.2%	7.8%	-14.5%	-11.6%	7.1%	4.2%
5	Monroe, Excl. Key West	0.0%	0.0%	-49.9%	-10.0%	-49.8%	-9.8%
7	Monroe, Key West	0.0%	0.0%	-19.3%	-10.0%	-19.3%	-10.0%
90 Wind	Monroe	62.3%	11.1%	52.2%	-15.7%	60.9%	8.6%
532	Nassau, Coastal	-27.2%	-15.6%	-2.5%	13.4%	-22.4%	-10.0%
892	Nassau, Remainder	-23.9%	-16.5%	-12.2%	2.0%	-18.7%	-7.9%
69 Wind	Nassau	-23.8%	-23.8%	-24.0%	12.0%	-23.9%	-9.9%
606	Okaloosa, Coastal	-8.5%	-0.1%	-17.7%	3.2%	-10.3%	0.5%
723	Okaloosa, Remainder	-1.1%	-1.3%	-6.7%	3.9%	-3.0%	0.3%
70 Wind	Okaloosa	-6.8%	9.1%	-15.0%	-14.6%	-7.9%	6.1%
555	Okeechobee	-9.8%	-8.6%	-11.9%	-10.5%	-10.9%	-9.6%
49	Orange, Orlando	-11.6%	-8.4%	-14.3%	-9.9%	-13.1%	-8.9%
90	Orange, Excl. Orlando	-13.9%	-10.6%	-8.9%	-1.5%	-12.6%	-7.5%
511	Osceola	-9.0%	-4.8%	-12.4%	-5.6%	-10.6%	-5.1%
362	Palm Beach, Coastal	52.5%	14.3%	-40.1%	-10.0%	-34.4%	-8.3%
38	Palm Beach, Remainder	9.7%	3.4%	-17.9%	-6.9%	-0.2%	0.5%
94 Wind	Palm Beach	63.9%	9.0%	42.8%	-4.5%	60.6%	7.3%
95 Wind	Palm Beach	63.2%	8.4%	59.5%	7.9%	60.3%	8.1%
96 Wind	Palm Beach	65.2%	8.9%	53.3%	2.1%	60.9%	7.9%
97 Wind	Palm Beach	16.1%	2.5%	66.9%	33.1%	19.6%	5.7%
595	Pasco, Coastal	-11.2%	-7.3%	-69.1%	-10.4%	-52.7%	-9.5%
736	Pasco, Remainder	-7.2%	-3.3%	-18.5%	-8.3%	2.9%	-4.1%
88 Wind	Pasco	-7.4%	2.2%	49.7%	54.3%	9.3%	4.5%
42	Pinellas, Coastal	0.0%	0.0%	-29.8%	-10.0%	-36.7%	-8.8%
46	Pinellas - Saint Petersburg	-2.6%	0.2%	-22.3%	-14.8%	-10.9%	-3.5%
81	Pinellas, Rem. Excl. Saint Pet	-6.3%	-0.8%	-27.7%	-17.0%	-11.6%	-4.5%
42 Wind	Pinellas	-7.1%	1.5%	-7.1%	-5.7%	-9.8%	0.2%
50	Polk	-6.5%	-4.3%	-1.1%	4.3%	-5.9%	-1.4%
992	Putnam	-26.0%	-23.0%	-3.5%	0.2%	-13.6%	-9.9%
533	Saint Johns, Coastal	-27.0%	-15.1%	-11.1%	4.7%	-23.0%	-10.0%
702	Saint Johns, Remainder	-26.8%	-17.6%	-13.5%	-1.9%	-20.6%	-9.9%
71 Wind	Saint Johns	-23.3%	-19.9%	-17.7%	22.6%	-22.5%	-9.9%
562	Saint Lucie, Remainder	-7.3%	-2.0%	-16.4%	-3.6%	-10.2%	-2.5%
183	Saint Lucie, Coastal	11.4%	-2.4%	7.2%	26.4%	9.9%	3.6%
77 Wind	Saint Lucie	17.0%	5.7%	-7.7%	-8.7%	10.8%	2.3%
607	Santa Rosa, Coastal	-10.5%	-6.6%	-21.3%	-17.9%	-13.7%	-10.0%
724	Santa Rosa, Remainder	-2.7%	-0.4%	-20.7%	-5.0%	-6.0%	-1.1%
92 Wind	Santa Rosa	-4.9%	3.8%	-26.2%	-19.4%	-10.1%	-1.6%
583	Sarasota, Coastal	-11.5%	-5.3%	-47.8%	-10.1%	-45.2%	-9.4%
715	Sarasota, Remainder	-10.8%	-6.1%	-22.7%	-7.0%	-14.1%	-6.3%
49 Wind	Sarasota	-8.3%	-3.8%	7.9%	14.3%	-6.6%	-1.5%
50 Wind	Sarasota	-9.1%	-3.0%	-8.2%	-1.0%	-9.2%	-2.6%
51 Wind	Sarasota	-10.2%	0.1%	-8.2%	-2.9%	-10.1%	-0.5%
512	Seminole	-21.0%	-15.2%	-6.2%	4.2%	-16.8%	-9.3%

ATTACHMENT C

DWELLING FIRE(DP-1) MULTIPERIL SELECTED INDICATIONS AND RATE CHANGES(EXCLUDING FHCF CASH BUILD-UP)

Territory	Territory Description	Wind		All Other		Total	
		Indicated	Average	Indicated	Average	Indicated	Average
		Premium Change	Premium Change	Premium Change	Premium Change	Premium Change	Premium Change
921	Sumter	-21.2%	-19.4%	0.2%	2.4%	-11.8%	-9.6%
933	Suwannee	-24.9%	-24.7%	-3.2%	-3.0%	-9.0%	-8.3%
596	Taylor, Coastal	-27.3%	-16.6%	-13.8%	-1.0%	-21.9%	-9.9%
737	Taylor, Remainder	-26.5%	-18.8%	-13.9%	-5.0%	-19.3%	-9.8%
922	Union	-25.3%	-21.6%	-11.3%	-6.9%	-14.2%	-10.0%
62	Volusia, Coastal	-12.0%	-11.6%	-40.0%	-9.6%	-34.5%	-9.8%
63	Volusia, Remainder	-10.1%	-9.2%	-0.6%	4.8%	-7.6%	-4.7%
14 Wind	Volusia	-10.3%	-11.1%	-1.1%	4.0%	-8.8%	-8.5%
15 Wind	Volusia	-6.8%	-2.3%	-20.1%	-16.9%	-12.1%	-7.6%
16 Wind	Volusia	-24.9%	-9.4%	-31.4%	-10.5%	-28.6%	-9.8%
608	Wakulla, Coastal	-27.1%	-10.2%	-26.6%	-9.2%	-27.1%	-10.0%
725	Wakulla, Remainder	-26.9%	-18.3%	-7.8%	3.8%	-20.0%	-9.9%
58 Wind	Wakulla	-25.1%	-16.1%	-6.0%	33.3%	-22.9%	-9.9%
609	Walton, Coastal	0.0%	0.0%	-44.0%	-10.0%	-44.1%	-9.9%
726	Walton, Remainder	-27.4%	-18.1%	-9.8%	6.4%	-21.7%	-10.0%
75 Wind	Walton	-6.7%	5.1%	-4.7%	-5.9%	-6.6%	3.6%
934	Washington	-25.0%	-19.2%	-10.0%	-2.9%	-16.5%	-10.0%

## ATTACHMENT C

## DWELLING FIRE(DP-3) MULTIPERIL SELECTED INDICATIONS AND RATE CHANGES(EXCLUDING FHCF CASH BUILD-UP)

Territory	Territory Description	Wind		All Other		Total	
		Indicated Premium Change	Average Premium Change	Indicated Premium Change	Average Premium Change	Indicated Premium Change	Average Premium Change
192	Alachua	-28.4%	-16.3%	-20.2%	-6.7%	-25.4%	-9.6%
292	Baker	-27.0%	-18.4%	-14.1%	-4.7%	-19.1%	-10.0%
601	Bay, Coastal	-8.7%	-2.4%	-36.7%	-21.6%	-18.3%	-8.9%
721	Bay, Remainder	-25.2%	-12.1%	-21.2%	-7.5%	-23.4%	-10.0%
59 Wind	Bay	-14.2%	-7.6%	-10.2%	3.4%	-13.4%	-5.4%
392	Bradford	-27.0%	-19.0%	-14.4%	-5.5%	-18.6%	-9.9%
57	Brevard, Coastal	-12.7%	-2.9%	-35.6%	-24.6%	-20.2%	-10.0%
64	Brevard, Remainder	-13.7%	-4.0%	-32.6%	-19.1%	-20.7%	-9.5%
60 Wind	Brevard	-20.0%	-9.8%	-17.2%	-0.9%	-19.5%	-8.0%
35	Broward, Hillwd & Ft. Ldrle	-21.5%	-14.2%	-15.2%	-1.3%	-19.5%	-9.9%
361	Broward, Coastal	100.3%	100.3%	-65.9%	-10.8%	-63.6%	-9.4%
37	Broward, Rem. Excl. Ft. L. &	-20.9%	-16.4%	-5.0%	1.4%	-15.0%	-9.7%
45 Wind	Broward	124.6%	20.9%	-7.7%	-41.7%	98.7%	8.8%
46 Wind	Broward	37.6%	2.7%	54.6%	26.9%	40.3%	7.0%
47 Wind	Broward	5.8%	-4.1%	58.4%	51.1%	14.5%	5.2%
48 Wind	Broward	-10.0%	-10.0%	50.1%	55.3%	0.2%	1.2%
193	Calhoun	-26.7%	-18.2%	-12.7%	-2.6%	-19.4%	-9.9%
581	Charlotte, Coastal	-14.4%	-2.5%	-31.5%	-19.7%	-21.9%	-9.9%
711	Charlotte, Remainder	-19.0%	-7.2%	-29.1%	-14.4%	-22.6%	-9.7%
61 Wind	Charlotte	-28.2%	-15.2%	-15.9%	8.1%	-25.2%	-9.4%
591	Citrus, Coastal	-27.9%	-15.8%	-16.6%	0.6%	-7.6%	-9.0%
731	Citrus, Remainder	-27.6%	-11.6%	-25.4%	-7.1%	1.0%	-8.1%
492	Clay	-29.0%	-16.8%	-18.3%	-5.0%	-22.9%	-9.9%
551	Collier, Remainder	-14.5%	-7.3%	-22.8%	-13.2%	-17.7%	-9.5%
541	Collier, Coastal	-8.8%	0.4%	-37.0%	-21.6%	-17.7%	-6.5%
62 Wind	Collier	4.7%	0.7%	8.0%	11.4%	5.1%	2.4%
293	Columbia	-28.3%	-20.3%	-14.9%	-6.0%	-18.6%	-9.9%
30	Dade, Miami Beach	0.0%	0.0%	-70.1%	-10.0%	-69.8%	-9.9%
31	Dade, Coastal	100.1%	23.1%	-86.2%	-11.1%	-65.9%	-7.4%
32	Dade, Miami	-11.6%	-10.5%	0.9%	3.4%	-6.8%	-5.2%
33	Dade, Hialeah	-25.1%	-25.0%	17.9%	18.3%	-5.5%	-4.9%
34	Dade, Rem Excl H., M., M.B.	-20.0%	-19.8%	8.8%	9.3%	-5.6%	-5.1%
22 Wind	Dade	149.5%	13.3%	29.3%	-34.3%	138.6%	9.1%
23 Wind	Dade	78.9%	3.7%	109.4%	31.4%	85.1%	9.6%
24 Wind	Dade	20.5%	-7.1%	110.0%	68.4%	39.4%	9.0%
25 Wind	Dade	-11.2%	-19.6%	117.9%	101.8%	18.2%	8.2%
26 Wind	Dade	5.2%	-14.6%	81.8%	58.5%	28.4%	7.7%
27 Wind	Dade	0.7%	-15.8%	84.8%	64.2%	23.9%	6.4%
28 Wind	Dade	-7.1%	-20.9%	87.0%	69.0%	21.3%	6.5%
29 Wind	Dade	-13.1%	-19.4%	35.7%	30.8%	8.6%	3.1%
712	De Soto	-15.7%	-12.7%	-12.1%	-7.0%	-14.0%	-9.9%
592	Dixie, Coastal	-28.7%	-16.6%	-14.6%	-0.9%	-22.9%	-9.9%
732	Dixie, Remainder	-27.4%	-21.8%	-5.6%	1.7%	-16.1%	-9.9%
39	Duval, Jacksonville	-36.7%	-25.6%	-6.6%	9.0%	-23.1%	-9.9%
40	Duval, Remainder	-26.6%	-22.1%	-11.0%	-6.3%	-14.7%	-9.9%
41	Duval, Coastal	-28.0%	-13.0%	-23.7%	-6.3%	-26.1%	-9.9%
41 Wind	Duval	-21.6%	-10.0%	-22.3%	-10.0%	-22.0%	-9.9%
602	Escambia, Coastal	0.0%	0.0%	-45.8%	-10.0%	-45.7%	-9.9%
43	Escambia, Remainder	-5.2%	-0.6%	-30.2%	-22.8%	-15.8%	-9.9%
52 Wind	Escambia	-4.5%	-1.3%	-12.8%	-2.5%	-6.7%	-1.6%
53 Wind	Escambia	-17.1%	-5.3%	-28.4%	-16.8%	-21.3%	-9.4%
54 Wind	Escambia	-24.3%	-8.3%	-29.0%	-13.1%	-26.0%	-9.9%
531	Flagler, Coastal	0.0%	0.0%	-33.1%	-10.0%	-33.0%	-9.9%
701	Flagler, Remainder	-26.2%	-16.9%	-13.6%	-3.7%	-19.6%	-10.0%
83 Wind	Flagler	-42.8%	-28.3%	-8.8%	14.8%	-28.3%	-10.0%
603	Franklin	-28.4%	-2.5%	-44.3%	-11.8%	-41.2%	-9.9%
65 Wind	Franklin	-10.8%	-6.8%	-4.3%	4.3%	-9.5%	-4.7%
393	Gadsden	-28.2%	-19.5%	-12.2%	-1.9%	-19.6%	-9.9%
923	Gilchrist	-26.0%	-19.8%	-12.7%	-7.3%	-15.9%	-9.9%
552	Glades	-14.9%	-10.0%	-14.2%	-6.7%	-14.7%	-8.6%
604	Gulf, Coastal	-14.5%	-2.4%	-44.2%	-14.9%	-32.5%	-10.0%
722	Gulf, Remainder	-27.7%	-18.9%	-13.4%	-3.5%	-19.4%	-10.0%
66 Wind	Gulf	-15.2%	-11.0%	3.0%	15.4%	-10.9%	-4.7%
493	Hamilton	-25.9%	-21.1%	-12.1%	-6.5%	-15.2%	-9.9%
713	Hardee	-14.7%	-10.3%	-15.0%	-8.6%	-14.8%	-9.7%
553	Hendry	-14.6%	-11.7%	-11.6%	-6.7%	-13.4%	-9.5%
159	Hernando, Coastal	-15.1%	-8.8%	-18.5%	-11.2%	38.4%	-7.5%
733	Hernando, Remainder	-10.8%	-7.1%	-16.7%	-9.4%	65.8%	-5.9%
56 Wind	Hernando	-9.3%	-5.9%	-17.1%	-12.5%	13.5%	-7.2%
714	Highlands	-16.4%	-12.5%	-12.2%	-6.5%	-14.6%	-9.8%
47	Hillsborough, Tampa	-22.7%	-12.9%	-16.8%	-3.9%	-16.6%	-9.2%
80	Hillsborough, Excl. Tampa	-16.1%	-10.3%	-17.3%	-5.7%	-10.5%	-7.7%
593	Holmes	-27.0%	-22.4%	-9.3%	-4.5%	-14.8%	-10.0%

## ATTACHMENT C

## DWELLING FIRE(DP-3) MULTIPERIL SELECTED INDICATIONS AND RATE CHANGES(EXCLUDING FHCF CASH BUILD-UP)

Territory	Territory Description	Wind		All Other		Total	
		Indicated Premium Change	Average Premium Change	Indicated Premium Change	Average Premium Change	Indicated Premium Change	Average Premium Change
561	Indian River, Remainder	-10.6%	-3.3%	-27.1%	-15.2%	-16.2%	-7.3%
181	Indian River, Coastal	0.0%	0.0%	-64.6%	-10.0%	-64.2%	-9.9%
76 Wind	Indian River	5.8%	2.7%	-14.0%	-6.6%	1.8%	0.9%
693	Jackson	-27.1%	-20.7%	-9.2%	-2.9%	-16.4%	-9.9%
605	Jefferson, Coastal	NA	NA	NA	NA	NA	NA
793	Jefferson, Remainder	-26.7%	-19.8%	-13.3%	-5.4%	-17.6%	-9.9%
893	Lafayette	-26.7%	-26.3%	-0.4%	-0.1%	-8.8%	-7.9%
692	Lake	-14.5%	-11.2%	-8.7%	-3.2%	-13.9%	-7.9%
542	Lee, Coastal	-15.2%	-7.4%	-70.9%	-10.2%	-65.9%	-9.9%
554	Lee, Remainder	-15.3%	3.9%	-47.0%	-29.4%	-28.3%	-9.7%
17 Wind	Lee	-25.5%	-13.1%	6.8%	34.0%	-22.4%	-8.5%
18 Wind	Lee	-24.7%	-7.8%	-29.8%	-7.7%	-25.8%	-7.7%
19 Wind	Lee	-17.4%	1.2%	-46.6%	-30.6%	-27.6%	-9.9%
20 Wind	Lee	-17.4%	4.5%	-48.6%	-32.1%	-29.7%	-10.0%
993	Leon	-32.4%	-14.0%	-25.8%	-5.5%	-29.3%	-9.9%
594	Levy, Coastal	-28.8%	-17.6%	-15.3%	-3.6%	-21.4%	-9.9%
734	Levy, Remainder	-27.9%	-19.7%	-14.1%	-5.6%	-19.3%	-9.8%
57 Wind	Levy	-32.9%	-18.8%	-16.2%	0.2%	-25.1%	-9.9%
931	Liberty	-26.7%	-20.5%	-12.2%	-5.6%	-16.5%	-10.0%
932	Madison	-26.8%	-19.5%	-13.8%	-5.8%	-17.9%	-9.9%
582	Manatee, Coastal	-11.7%	-3.4%	-36.2%	-22.0%	-19.1%	-9.0%
735	Manatee, Remainder	-12.6%	0.3%	-37.1%	-25.7%	-22.3%	-9.9%
68 Wind	Manatee	-19.7%	-10.7%	-12.5%	6.2%	-18.3%	-7.3%
792	Marion	-26.6%	-15.3%	-16.9%	-2.9%	17.1%	-7.4%
10	Martin, Remainder	-2.9%	0.1%	-26.3%	-15.1%	-9.5%	-4.0%
182	Martin, Coastal	-4.4%	-2.2%	-4.5%	3.9%	-4.5%	-0.9%
5	Monroe, Excl. Key West	105.2%	13.4%	-54.1%	-10.0%	-47.5%	-9.0%
7	Monroe, Key West	45.1%	6.1%	-44.8%	-9.4%	-35.3%	-7.7%
90 Wind	Monroe	75.2%	11.4%	6.3%	-19.2%	62.8%	6.0%
532	Nassau, Coastal	-29.6%	-15.9%	-18.2%	-4.2%	-23.9%	-9.9%
892	Nassau, Remainder	-27.3%	-27.2%	0.3%	0.3%	-7.0%	-6.9%
69 Wind	Nassau	-41.5%	-22.9%	-23.0%	0.6%	-31.3%	-10.0%
606	Okaloosa, Coastal	-10.2%	-3.5%	-20.4%	-4.1%	-12.7%	-3.6%
723	Okaloosa, Remainder	-8.8%	-3.7%	-22.1%	-11.3%	-13.0%	-6.1%
70 Wind	Okaloosa	-15.8%	-5.7%	-26.5%	-12.0%	-18.4%	-7.2%
555	Okeechobee	-14.6%	-10.9%	-11.6%	-3.6%	-13.6%	-8.1%
49	Orange, Orlando	-18.7%	-12.5%	-13.3%	-5.2%	-16.9%	-9.9%
90	Orange, Excl. Orlando	-19.1%	-16.7%	-1.6%	2.3%	-13.8%	-9.3%
511	Osceola	-11.1%	-7.2%	-13.6%	-6.8%	-12.3%	-7.0%
362	Palm Beach, Coastal	40.2%	10.0%	-52.1%	-10.2%	-47.2%	-9.1%
38	Palm Beach, Remainder	-4.8%	0.2%	-23.1%	-11.8%	-11.9%	-4.4%
94 Wind	Palm Beach	46.7%	13.4%	-7.3%	-20.5%	34.8%	6.1%
95 Wind	Palm Beach	41.8%	10.3%	4.7%	-10.2%	33.5%	5.8%
96 Wind	Palm Beach	41.2%	11.2%	-1.5%	-14.2%	30.7%	5.1%
97 Wind	Palm Beach	3.1%	-2.2%	0.5%	4.6%	2.3%	-0.6%
595	Pasco, Coastal	-14.5%	-3.3%	-54.1%	-10.2%	-46.8%	-9.1%
736	Pasco, Remainder	-10.6%	-0.2%	-35.2%	-23.4%	-12.7%	-7.9%
88 Wind	Pasco	-12.5%	-8.9%	20.2%	31.1%	-4.7%	-2.2%
42	Pinellas, Coastal	-15.9%	-5.5%	-45.7%	-10.2%	-45.9%	-9.6%
46	Pinellas - Saint Petersburg	-10.1%	-2.1%	-35.2%	-26.3%	-20.6%	-9.6%
81	Pinellas, Rem. Excl. Saint Pet	-5.5%	5.3%	-47.3%	-38.1%	-16.8%	-9.3%
42 Wind	Pinellas	-22.0%	-9.0%	-27.1%	-13.5%	-23.9%	-9.8%
50	Polk	-16.6%	-11.3%	-13.4%	-3.0%	-10.9%	-7.5%
992	Putnam	-27.4%	-17.2%	-16.8%	-5.5%	-21.0%	-9.9%
533	Saint Johns, Coastal	-28.6%	-15.1%	-20.3%	-4.2%	-24.7%	-9.9%
702	Saint Johns, Remainder	-30.3%	-14.9%	-21.5%	-4.6%	-26.2%	-9.9%
71 Wind	Saint Johns	-46.3%	-25.1%	-17.9%	12.9%	-35.0%	-10.0%
562	Saint Lucie, Remainder	-10.7%	-1.6%	-34.5%	-23.7%	-19.3%	-9.4%
183	Saint Lucie, Coastal	-5.2%	0.2%	-33.8%	-16.4%	-12.5%	-3.9%
77 Wind	Saint Lucie	2.3%	0.7%	-1.6%	9.7%	1.5%	2.2%
607	Santa Rosa, Coastal	0.0%	0.0%	-46.9%	-10.0%	-46.9%	-9.9%
724	Santa Rosa, Remainder	-6.1%	1.8%	-29.5%	-16.4%	-12.9%	-3.4%
92 Wind	Santa Rosa	-19.4%	-9.0%	-22.4%	-5.9%	-20.3%	-8.1%
583	Sarasota, Coastal	-15.2%	0.0%	-52.4%	-10.3%	-51.0%	-9.9%
715	Sarasota, Remainder	-11.2%	5.5%	-44.4%	-30.2%	-25.7%	-9.9%
49 Wind	Sarasota	-28.6%	-9.5%	-32.8%	-10.5%	-29.6%	-9.7%
50 Wind	Sarasota	-24.6%	-8.3%	-33.2%	-13.7%	-27.2%	-9.9%
51 Wind	Sarasota	-25.6%	-8.6%	-33.9%	-12.3%	-28.4%	-9.7%
512	Seminole	-22.1%	-15.0%	-11.7%	-2.5%	-18.3%	-9.9%
921	Sumter	-23.6%	-15.0%	-14.2%	-4.3%	-20.5%	-9.8%
933	Suwannee	-27.1%	-18.9%	-13.4%	-4.6%	-18.6%	-9.9%
596	Taylor, Coastal	-28.8%	-18.2%	-12.6%	-1.3%	-21.0%	-9.9%
737	Taylor, Remainder	-27.5%	-18.2%	-11.1%	0.1%	-20.3%	-9.9%

ATTACHMENT C

DWELLING FIRE(DP-3) MULTIPERIL SELECTED INDICATIONS AND RATE CHANGES(EXCLUDING FHCF CASH BUILD-UP)

Territory	Territory Description	Wind		All Other		Total	
		Indicated	Average	Indicated	Average	Indicated	Average
		Premium Change	Premium Change	Premium Change	Premium Change	Premium Change	Premium Change
922	Union	-26.3%	-20.7%	-12.6%	-6.0%	-16.6%	-9.8%
62	Volusia, Coastal	0.0%	0.0%	-26.8%	-10.0%	-26.8%	-9.8%
63	Volusia, Remainder	-16.4%	-8.5%	-24.3%	-12.1%	-19.7%	-9.9%
14 Wind	Volusia	-17.1%	-6.2%	-26.0%	-15.9%	-20.5%	-9.8%
15 Wind	Volusia	-24.5%	-9.2%	-26.7%	-11.0%	-25.4%	-9.9%
16 Wind	Volusia	-36.2%	-15.4%	-28.9%	-4.9%	-32.3%	-9.9%
608	Wakulla, Coastal	0.0%	0.0%	-30.0%	-10.0%	-29.7%	-9.9%
725	Wakulla, Remainder	-28.2%	-20.4%	-13.0%	-4.7%	-18.1%	-10.0%
58 Wind	Wakulla	-46.3%	-28.1%	-8.6%	24.2%	-33.2%	-10.0%
609	Walton, Coastal	-12.9%	7.2%	-56.9%	-13.5%	-48.2%	-9.4%
726	Walton, Remainder	-25.4%	-14.1%	-18.7%	-7.3%	-21.4%	-9.9%
75 Wind	Walton	-0.3%	1.0%	-14.6%	-5.6%	-3.1%	-0.2%
934	Washington	-26.3%	-23.4%	-5.4%	-3.5%	-12.2%	-9.8%

**ATTACHMENT C**  
**DWELLING FIRE (DW-2) SELECTED INDICATIONS AND RATE CHANGES**  
**WIND ONLY (EXCLUDING FHCF CASH BUILD-UP)**

<b>Territory</b>	<b>Territory Description</b>	<b>Indicated</b>	<b>Average</b>
		<b>Premium Change</b>	<b>Premium Change</b>
59 Wind	Bay	5.7%	5.6%
60 Wind	Brevard	13.2%	7.7%
45 Wind	Broward	64.3%	8.5%
46 Wind	Broward	55.8%	9.0%
47 Wind	Broward	15.4%	7.3%
48 Wind	Broward	4.2%	5.1%
61 Wind	Charlotte	0.5%	2.2%
62 Wind	Collier	11.4%	6.1%
22 Wind	Dade	44.6%	8.3%
23 Wind	Dade	72.9%	9.4%
24 Wind	Dade	13.0%	7.4%
25 Wind	Dade	-20.2%	-9.8%
26 Wind	Dade	-5.6%	0.1%
27 Wind	Dade	-2.4%	1.5%
28 Wind	Dade	-13.3%	-5.9%
29 Wind	Dade	-18.0%	-6.6%
41 Wind	Duval	-14.7%	-10.0%
52 Wind	Escambia	11.6%	4.7%
53 Wind	Escambia	17.1%	5.8%
54 Wind	Escambia	8.2%	7.3%
83 Wind	Flagler	24.9%	8.8%
65 Wind	Franklin	2.2%	4.7%
66 Wind	Gulf	-0.3%	3.0%
56 Wind	Hernando	-11.5%	-9.9%
76 Wind	Indian River	-16.9%	-9.0%
17 Wind	Lee	6.9%	5.7%
18 Wind	Lee	7.1%	5.9%
19 Wind	Lee	-6.1%	-5.0%
20 Wind	Lee	-3.7%	-3.3%
57 Wind	Levy	-3.4%	-1.7%
68 Wind	Manatee	8.2%	6.3%
90 Wind	Monroe	74.3%	8.3%
69 Wind	Nassau	-19.5%	-10.0%
70 Wind	Okaloosa	6.4%	6.2%
94 Wind	Palm Beach	48.0%	8.2%
95 Wind	Palm Beach	35.3%	8.6%
96 Wind	Palm Beach	36.6%	8.6%
97 Wind	Palm Beach	-2.0%	0.7%
88 Wind	Pasco	-33.0%	-10.0%
42 Wind	Pinellas	23.6%	9.1%
71 Wind	Saint Johns	7.8%	3.9%
77 Wind	Saint Lucie	-18.5%	-9.1%
92 Wind	Santa Rosa	24.5%	7.6%
49 Wind	Sarasota	19.4%	8.5%
50 Wind	Sarasota	9.2%	7.7%
51 Wind	Sarasota	-1.7%	2.3%
14 Wind	Volusia	20.3%	9.4%
15 Wind	Volusia	4.4%	4.6%
16 Wind	Volusia	-1.8%	0.1%
58 Wind	Wakulla	-18.9%	-9.9%
75 Wind	Walton	11.0%	4.1%

**ATTACHMENT D**  
**MOBILE HOMEOWNERS (MHO-3) MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES (EXCLUDING FHCF CASH BUILD-UP)**

Territory	Territory Description	Wind		All Other		Total	
		Indicated	Average	Indicated	Average	Indicated	Average
		Premium Change	Premium Change	Premium Change	Premium Change	Premium Change	Premium Change
192	Alachua	-16.7%	-16.7%	-2.7%	-2.7%	-7.6%	-7.6%
292	Baker	-18.4%	38.8%	-59.3%	-30.8%	-47.1%	-10.0%
601	Bay, Coastal	-11.8%	-6.3%	-35.5%	-23.7%	-16.9%	-10.0%
721	Bay, Remainder	-17.0%	4.1%	-40.3%	-25.0%	-28.3%	-10.0%
59 Wind	Bay	-0.6%	2.4%	-35.2%	-31.8%	-8.6%	-5.4%
392	Bradford	-17.0%	11.6%	-42.7%	-22.9%	-33.1%	-10.0%
57	Brevard, Coastal	3.8%	3.8%	-17.7%	-8.0%	0.9%	2.2%
64	Brevard, Remainder	-7.3%	-7.3%	-10.8%	-9.6%	-7.8%	-7.7%
60 Wind	Brevard	12.3%	7.5%	-4.3%	-6.5%	10.4%	5.9%
35	Broward, Hllwd & Ft. Ldrdle	11.4%	9.4%	-6.0%	1.4%	7.7%	7.7%
361	Broward, Coastal	11.7%	0.0%	-13.5%	0.0%	0.0%	0.0%
37	Broward, Rem. Excl. Ft. L. & Hlywd	0.6%	0.6%	-12.8%	-12.3%	-2.5%	-2.4%
45 Wind	Broward	12.8%	0.0%	0.0%	0.0%	0.0%	0.0%
46 Wind	Broward	12.8%	0.0%	0.0%	0.0%	0.0%	0.0%
47 Wind	Broward	13.8%	15.3%	-18.6%	-14.8%	4.3%	6.5%
48 Wind	Broward	8.5%	8.6%	-7.4%	-7.0%	4.7%	4.9%
193	Calhoun	-17.0%	-5.6%	-24.3%	-13.9%	-20.9%	-10.0%
581	Charlotte, Coastal	-8.9%	-8.9%	-26.2%	-14.8%	-11.4%	-9.8%
711	Charlotte, Remainder	-9.5%	-9.5%	-14.0%	-12.9%	-10.2%	-10.0%
61 Wind	Charlotte	9.5%	11.9%	-39.3%	-37.2%	-3.5%	-1.2%
591	Citrus, Coastal	-15.4%	-10.9%	-13.5%	-8.7%	-14.6%	-10.0%
731	Citrus, Remainder	-15.7%	1.5%	-34.1%	-20.6%	-25.3%	-10.0%
492	Clay	-17.6%	4.9%	-34.2%	-16.2%	-29.4%	-10.0%
551	Collier, Remainder	-7.2%	-7.2%	-2.2%	0.2%	-6.5%	-6.2%
541	Collier, Coastal	6.6%	6.6%	-17.3%	-11.2%	4.0%	4.7%
62 Wind	Collier	14.2%	12.3%	-14.6%	-15.3%	10.1%	8.3%
293	Columbia	-17.9%	3.5%	-32.1%	-14.5%	-28.6%	-10.0%
30	Dade, Miami Beach	10.9%	0.0%	-14.1%	0.0%	0.0%	0.0%
31	Dade, Coastal	11.4%	0.0%	-15.6%	0.0%	0.0%	0.0%
32	Dade, Miami	0.0%	0.0%	-6.5%	-6.5%	-6.5%	-6.5%
33	Dade, Hialeah	11.6%	-8.8%	140.0%	96.1%	34.6%	10.0%
34	Dade, Rem Excl H.,M.,M.B.	7.1%	1.9%	28.9%	20.4%	16.6%	10.0%
22 Wind	Dade	12.8%	0.0%	0.0%	0.0%	0.0%	0.0%
23 Wind	Dade	13.3%	1.9%	28.7%	16.0%	22.1%	10.0%
24 Wind	Dade	12.8%	0.0%	0.0%	0.0%	0.0%	0.0%
25 Wind	Dade	12.8%	0.0%	0.0%	0.0%	0.0%	0.0%
26 Wind	Dade	12.8%	0.0%	0.0%	0.0%	0.0%	0.0%
27 Wind	Dade	12.8%	0.0%	0.0%	0.0%	0.0%	0.0%
28 Wind	Dade	10.2%	-1.6%	35.0%	20.8%	23.0%	10.0%
29 Wind	Dade	3.2%	-2.9%	30.1%	22.3%	16.9%	10.0%
712	De Soto	-7.7%	-7.7%	-11.7%	-11.3%	-8.7%	-8.6%
592	Dixie, Coastal	-15.6%	9.2%	-42.9%	-25.5%	-30.7%	-10.0%
732	Dixie, Remainder	-16.0%	-16.0%	0.3%	0.3%	-5.4%	-5.4%
39	Duval, Jacksonville	-19.0%	-7.6%	-22.3%	-11.4%	-21.1%	-10.0%
40	Duval, Remainder	-15.2%	-12.6%	-11.3%	-8.7%	-12.6%	-10.0%
41	Duval, Coastal	-14.5%	1.8%	-33.2%	-20.5%	-24.4%	-10.0%
41 Wind	Duval	-13.5%	0.0%	0.0%	0.0%	0.0%	0.0%
602	Escambia, Coastal	-9.2%	4.6%	-57.3%	-33.1%	-27.8%	-10.0%
43	Escambia, Remainder	-9.2%	-8.6%	-13.4%	-12.7%	-10.7%	-10.0%
52 Wind	Escambia	-7.8%	11.7%	-56.2%	-46.7%	-25.8%	-10.0%
53 Wind	Escambia	-7.5%	-7.5%	-13.3%	-13.3%	-9.5%	-9.5%
54 Wind	Escambia	-15.2%	-6.9%	-20.8%	-13.1%	-18.0%	-10.0%
531	Flagler, Coastal	-14.3%	-14.3%	-35.3%	-8.2%	-31.0%	-9.4%
701	Flagler, Remainder	-15.9%	-2.2%	-30.0%	-18.6%	-22.6%	-10.0%
83 Wind	Flagler	0.2%	4.6%	-32.8%	-29.5%	-13.9%	-10.0%
603	Franklin	-15.9%	-12.2%	-12.0%	-7.1%	-14.3%	-10.0%
65 Wind	Franklin	-12.7%	-10.7%	-11.2%	-9.0%	-12.1%	-10.0%
393	Gadsden	-18.4%	-11.9%	-15.0%	-8.2%	-16.6%	-10.0%
923	Gilchrist	-17.0%	-8.2%	-19.4%	-10.9%	-18.6%	-10.0%
552	Glades	-9.1%	-7.2%	-19.4%	-17.7%	-11.9%	-10.0%
604	Gulf, Coastal	-10.1%	-8.4%	-25.2%	-12.2%	-16.3%	-10.0%
722	Gulf, Remainder	-15.0%	5.0%	-43.7%	-30.5%	-27.1%	-10.0%
66 Wind	Gulf	-9.8%	-7.2%	-18.9%	-14.4%	-13.3%	-10.0%
493	Hamilton	-17.2%	8.5%	-36.7%	-17.1%	-31.3%	-10.0%
713	Hardee	-7.3%	-7.3%	11.7%	11.7%	-0.1%	-0.1%
553	Hendry	-7.4%	-7.4%	-10.1%	-9.7%	-8.1%	-8.0%
159	Hernando, Coastal	-8.7%	-8.7%	-12.2%	-11.1%	-10.3%	-9.8%

**ATTACHMENT D**  
**MOBILE HOMEOWNERS (MHO-3) MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES (EXCLUDING FHCF CASH BUILD-UP)**

Territory	Territory Description	Wind		All Other		Total	
		Indicated	Average	Indicated	Average	Indicated	Average
		Premium Change	Premium Change	Premium Change	Premium Change	Premium Change	Premium Change
733	Hernando, Remainder	-11.6%	-6.4%	-18.6%	-13.8%	-15.0%	-10.0%
56 Wind	Hernando	-7.5%	-6.8%	-12.5%	-11.3%	-10.0%	-9.0%
714	Highlands	-9.1%	-8.1%	-14.3%	-13.3%	-11.0%	-10.0%
47	Hillsborough, Tampa	-10.5%	-1.2%	-36.0%	-28.9%	-18.5%	-10.0%
80	Hillsborough, Excl. Tampa	-12.4%	-9.5%	-14.1%	-11.1%	-12.9%	-10.0%
593	Holmes	-16.5%	-3.8%	-26.8%	-15.6%	-21.9%	-10.0%
561	Indian River, Remainder	-7.6%	-7.6%	-12.9%	-9.1%	-8.4%	-7.8%
181	Indian River, Coastal	11.8%	11.8%	-55.5%	-55.5%	1.1%	1.1%
76 Wind	Indian River	12.0%	12.0%	-38.5%	-38.5%	6.6%	6.6%
693	Jackson	-18.1%	-10.7%	-17.0%	-9.5%	-17.5%	-10.0%
605	Jefferson, Coastal	-15.2%	0.0%	-14.3%	0.0%	0.0%	0.0%
793	Jefferson, Remainder	-17.9%	-3.3%	-26.0%	-12.7%	-23.7%	-10.0%
893	Lafayette	-15.7%	6.3%	-35.5%	-18.7%	-28.6%	-10.0%
692	Lake	-15.2%	-9.5%	-16.5%	-10.9%	-15.7%	-10.0%
542	Lee, Coastal	10.3%	-3.6%	-8.8%	3.8%	0.6%	0.2%
554	Lee, Remainder	-10.8%	-10.7%	-11.1%	-6.1%	-10.9%	-10.0%
17 Wind	Lee	17.3%	17.4%	-24.6%	-24.4%	2.6%	2.7%
18 Wind	Lee	8.8%	9.7%	-22.6%	-21.5%	-0.5%	0.5%
19 Wind	Lee	-6.9%	-1.6%	-30.8%	-25.7%	-13.3%	-8.1%
20 Wind	Lee	-5.7%	0.5%	-25.8%	-19.2%	-10.9%	-4.7%
993	Leon	-18.1%	-7.1%	-21.8%	-11.3%	-20.7%	-10.0%
594	Levy, Coastal	-15.6%	-7.8%	-18.8%	-11.3%	-17.7%	-10.0%
734	Levy, Remainder	-16.5%	-11.1%	-14.8%	-9.3%	-15.5%	-10.0%
57 Wind	Levy	-11.0%	-4.8%	-18.8%	-13.1%	-15.9%	-10.0%
931	Liberty	-16.4%	-4.7%	-26.1%	-15.7%	-21.1%	-10.0%
932	Madison	-16.2%	-5.7%	-21.8%	-11.9%	-20.1%	-10.0%
582	Manatee, Coastal	6.9%	6.9%	-21.4%	-2.1%	2.7%	5.6%
735	Manatee, Remainder	-13.6%	-10.8%	-13.8%	-5.8%	-13.7%	-10.0%
68 Wind	Manatee	12.7%	9.5%	-11.2%	-12.4%	8.2%	5.4%
792	Marion	-15.5%	-8.1%	-18.6%	-11.4%	-17.3%	-10.0%
10	Martin, Remainder	11.9%	11.6%	-11.7%	-4.5%	9.0%	9.6%
182	Martin, Coastal	13.5%	7.1%	-22.9%	11.0%	7.3%	7.7%
5	Monroe, Excl. Key West	0.0%	0.0%	-20.3%	-10.0%	-20.3%	-10.0%
7	Monroe, Key West	12.6%	3.2%	-10.0%	7.2%	5.3%	4.5%
90 Wind	Monroe	45.6%	17.9%	-10.1%	-22.4%	34.5%	9.9%
532	Nassau, Coastal	-15.5%	-5.4%	-22.6%	-13.3%	-19.7%	-10.0%
892	Nassau, Remainder	-19.6%	-12.0%	-16.8%	-8.9%	-17.8%	-10.0%
69 Wind	Nassau	-13.5%	0.0%	0.0%	0.0%	0.0%	0.0%
606	Okaloosa, Coastal	-9.4%	-9.1%	-12.0%	-11.7%	-10.2%	-10.0%
723	Okaloosa, Remainder	-9.4%	-5.2%	-26.3%	-22.0%	-14.3%	-10.0%
70 Wind	Okaloosa	-7.4%	-7.4%	-12.6%	-12.6%	-9.4%	-9.4%
555	Okeechobee	-4.7%	-4.7%	-8.7%	-8.1%	-5.5%	-5.4%
49	Orange, Orlando	-14.0%	0.0%	-13.9%	0.0%	0.0%	0.0%
90	Orange, Excl. Orlando	-14.1%	-9.5%	-15.2%	-10.6%	-14.6%	-10.0%
511	Osceola	-13.1%	-9.8%	-13.6%	-10.3%	-13.3%	-10.0%
362	Palm Beach, Coastal	0.0%	0.0%	-22.8%	-10.0%	-22.8%	-10.0%
38	Palm Beach, Remainder	10.4%	10.4%	-12.5%	-11.6%	5.6%	5.8%
94 Wind	Palm Beach	17.8%	11.1%	-13.5%	-16.4%	12.2%	6.1%
95 Wind	Palm Beach	13.6%	13.0%	-16.9%	-17.2%	7.8%	7.2%
96 Wind	Palm Beach	11.4%	10.1%	-12.8%	-13.1%	7.0%	5.9%
97 Wind	Palm Beach	12.6%	11.9%	-15.8%	-16.2%	6.3%	5.7%
595	Pasco, Coastal	-8.9%	-8.9%	-13.1%	-9.3%	-13.0%	-9.3%
736	Pasco, Remainder	-13.4%	-9.4%	-15.0%	-10.8%	-14.1%	-10.0%
88 Wind	Pasco	-5.4%	-1.4%	-19.9%	-14.5%	-12.8%	-8.1%
42	Pinellas, Coastal	9.4%	9.4%	-14.6%	-14.6%	3.0%	3.0%
46	Pinellas - Saint Petersburg	-9.8%	-8.7%	-18.7%	-14.4%	-11.9%	-10.0%
81	Pinellas, Rem. Excl. Saint Petersburg	-14.8%	-10.1%	-15.0%	-9.5%	-14.8%	-10.0%
42 Wind	Pinellas	12.8%	0.0%	0.0%	0.0%	0.0%	0.0%
50	Polk	-9.2%	-8.7%	-12.9%	-12.3%	-10.5%	-10.0%
992	Putnam	-15.7%	-10.6%	-14.6%	-9.5%	-15.1%	-10.0%
533	Saint Johns, Coastal	-13.3%	-10.5%	-14.7%	-9.0%	-13.8%	-10.0%
702	Saint Johns, Remainder	-16.2%	-9.5%	-17.1%	-10.4%	-16.7%	-10.0%
71 Wind	Saint Johns	-14.2%	-9.5%	-16.1%	-10.6%	-15.0%	-10.0%
562	Saint Lucie, Remainder	5.2%	5.2%	-13.3%	-10.8%	2.1%	2.5%
183	Saint Lucie, Coastal	12.2%	-3.2%	-21.2%	0.2%	-6.8%	-1.2%
77 Wind	Saint Lucie	35.8%	16.4%	-14.3%	-24.2%	25.7%	8.2%
607	Santa Rosa, Coastal	-8.7%	0.0%	-14.3%	0.0%	0.0%	0.0%

**ATTACHMENT D**  
**MOBILE HOMEOWNERS (MHO-3) MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES (EXCLUDING FHCF CASH BUILD-UP)**

Territory	Territory Description	Wind		All Other		Total	
		Indicated	Average	Indicated	Average	Indicated	Average
		Premium Change	Premium Change	Premium Change	Premium Change	Premium Change	Premium Change
724	Santa Rosa, Remainder	-10.4%	-9.0%	-13.7%	-11.9%	-11.5%	-10.0%
92 Wind	Santa Rosa	-6.9%	0.0%	0.0%	0.0%	0.0%	0.0%
583	Sarasota, Coastal	-9.4%	-9.5%	-17.9%	-8.6%	-17.3%	-8.7%
715	Sarasota, Remainder	-11.5%	-11.3%	-13.4%	-4.2%	-11.8%	-10.0%
49 Wind	Sarasota	2.9%	3.2%	-15.3%	-14.8%	-3.5%	-3.2%
50 Wind	Sarasota	5.5%	5.8%	-15.4%	-14.9%	-2.1%	-1.7%
51 Wind	Sarasota	-11.6%	-3.8%	-23.8%	-15.2%	-15.0%	-7.0%
512	Seminole	-14.6%	-10.7%	-13.0%	-9.0%	-13.9%	-10.0%
921	Sumter	-15.9%	-10.4%	-15.0%	-9.5%	-15.5%	-10.0%
933	Suwannee	-18.0%	-11.5%	-16.1%	-9.4%	-16.6%	-10.0%
596	Taylor, Coastal	-18.6%	-10.7%	-17.2%	-9.2%	-17.9%	-10.0%
737	Taylor, Remainder	-16.5%	-11.2%	-14.8%	-9.4%	-15.3%	-10.0%
922	Union	-16.5%	-9.9%	-16.7%	-10.1%	-16.6%	-10.0%
62	Volusia, Coastal	-7.6%	-7.6%	-14.1%	-3.6%	-9.4%	-6.5%
63	Volusia, Remainder	-13.3%	-11.7%	-10.3%	-3.9%	-12.6%	-10.0%
14 Wind	Volusia	-6.0%	-6.0%	-14.6%	-14.6%	-9.0%	-9.0%
15 Wind	Volusia	-18.6%	-6.3%	-29.1%	-14.5%	-22.7%	-9.4%
16 Wind	Volusia	-13.5%	0.0%	0.0%	0.0%	0.0%	0.0%
608	Wakulla, Coastal	-15.3%	-13.4%	-21.0%	-6.1%	-18.0%	-10.0%
725	Wakulla, Remainder	-17.5%	-10.8%	-16.4%	-9.6%	-16.8%	-10.0%
58 Wind	Wakulla	-12.2%	-10.0%	-8.8%	-5.6%	-11.1%	-8.5%
609	Walton, Coastal	-9.5%	-9.5%	-26.8%	-7.0%	-22.4%	-7.6%
726	Walton, Remainder	-14.2%	-10.2%	-13.7%	-9.6%	-14.1%	-10.0%
75 Wind	Walton	-6.0%	-5.9%	-12.8%	-12.6%	-8.5%	-8.4%
934	Washington	-17.6%	-11.4%	-15.0%	-8.6%	-16.3%	-10.0%

**ATTACHMENT D**  
**MOBILE HOMEOWNERS (MW-2) SELECTED INDICATIONS AND RATE CHANGES**  
**WIND ONLY (EXCLUDING FHCF CASH BUILD-UP)**

<u>Territory</u>	<u>Territory Description</u>	<u>Indicated Premium Change</u>	<u>Average Premium Change</u>
59 Wind	Bay	4.6%	4.6%
60 Wind	Brevard	5.1%	5.1%
45 Wind	Broward	12.8%	0.0%
46 Wind	Broward	12.8%	0.0%
47 Wind	Broward	16.8%	10.0%
48 Wind	Broward	9.4%	9.4%
61 Wind	Charlotte	47.8%	10.0%
62 Wind	Collier	16.7%	10.0%
22 Wind	Dade	12.8%	0.0%
23 Wind	Dade	13.3%	0.0%
24 Wind	Dade	12.8%	0.0%
25 Wind	Dade	12.8%	0.0%
26 Wind	Dade	12.8%	0.0%
27 Wind	Dade	12.8%	0.0%
28 Wind	Dade	3.8%	3.8%
29 Wind	Dade	0.5%	0.5%
41 Wind	Duval	-13.5%	0.0%
52 Wind	Escambia	-7.8%	-7.8%
53 Wind	Escambia	-7.5%	0.0%
54 Wind	Escambia	-7.1%	-7.1%
83 Wind	Flagler	1.5%	1.5%
65 Wind	Franklin	-12.5%	-10.0%
66 Wind	Gulf	-7.5%	-7.5%
56 Wind	Hernando	-6.7%	-6.7%
76 Wind	Indian River	12.0%	0.0%
17 Wind	Lee	20.9%	10.0%
18 Wind	Lee	15.6%	10.0%
19 Wind	Lee	-6.9%	0.0%
20 Wind	Lee	15.7%	10.0%
57 Wind	Levy	-11.0%	-10.0%
68 Wind	Manatee	25.5%	10.0%
90 Wind	Monroe	28.8%	10.0%
69 Wind	Nassau	-13.5%	0.0%
70 Wind	Okaloosa	-7.4%	0.0%
94 Wind	Palm Beach	9.9%	9.6%
95 Wind	Palm Beach	14.3%	10.0%
96 Wind	Palm Beach	9.4%	9.4%
97 Wind	Palm Beach	12.6%	0.0%
88 Wind	Pasco	-0.3%	-0.3%
42 Wind	Pinellas	12.8%	0.0%
71 Wind	Saint Johns	-10.7%	-10.0%
77 Wind	Saint Lucie	14.5%	10.0%
92 Wind	Santa Rosa	-6.9%	0.0%
49 Wind	Sarasota	7.8%	7.8%
50 Wind	Sarasota	9.1%	8.9%
51 Wind	Sarasota	8.7%	8.7%
14 Wind	Volusia	-6.0%	0.0%
15 Wind	Volusia	4.0%	4.0%
16 Wind	Volusia	-13.5%	0.0%
58 Wind	Wakulla	-9.0%	-9.0%
75 Wind	Walton	-5.9%	-5.9%

**ATTACHMENT E**  
**MOBILE HOME PHYSICAL DAMAGE MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES (EXCLUDING FHCF CASH BUILD-UP)**

Territory	Territory Description	Wind		All Other		Total	
		Indicated	Average	Indicated	Average	Indicated	Average
		Premium Change	Premium Change	Premium Change	Premium Change	Premium Change	Premium Change
192	Alachua	-8.6%	-6.9%	-2.6%	-0.4%	-5.9%	-4.0%
292	Baker	-12.6%	-8.3%	-15.1%	-10.8%	-14.3%	-10.0%
601	Bay, Coastal	-10.8%	-10.5%	-12.1%	-5.3%	-10.9%	-10.0%
721	Bay, Remainder	-11.4%	-9.2%	-13.4%	-11.2%	-12.2%	-10.0%
59 Wind	Bay	2.2%	2.2%	-4.1%	-4.0%	1.4%	1.4%
392	Bradford	-8.2%	-4.7%	-17.3%	-13.9%	-12.9%	-9.5%
57	Brevard, Coastal	3.8%	3.8%	-6.2%	9.0%	3.1%	4.1%
64	Brevard, Remainder	-1.9%	-1.9%	-5.4%	-4.9%	-2.4%	-2.3%
60 Wind	Brevard	12.0%	9.7%	16.5%	14.2%	12.3%	10.0%
35	Broward, Hllwd & Ft. Ldrle	8.9%	7.7%	-9.6%	-7.3%	7.8%	6.8%
361	Broward, Coastal	5.5%	0.0%	-13.8%	0.0%	-13.8%	0.0%
37	Broward, Rem. Excl. Ft. L. & Hlywd	2.3%	2.3%	-22.4%	-17.2%	0.5%	0.8%
45 Wind	Broward	8.9%	8.9%	-13.8%	-13.8%	7.3%	7.3%
46 Wind	Broward	9.6%	0.0%	0.0%	0.0%	9.6%	0.0%
47 Wind	Broward	10.0%	7.7%	-9.8%	-11.5%	8.8%	6.6%
48 Wind	Broward	14.7%	12.5%	-18.3%	-19.6%	11.7%	9.6%
193	Calhoun	-11.6%	-9.7%	-9.2%	-7.1%	-10.4%	-8.4%
581	Charlotte, Coastal	-8.3%	-8.3%	-19.2%	-3.7%	-9.1%	-8.0%
711	Charlotte, Remainder	-7.7%	-7.7%	-17.8%	-15.2%	-8.6%	-8.4%
61 Wind	Charlotte	13.5%	9.6%	-7.0%	-9.9%	11.2%	7.4%
591	Citrus, Coastal	-12.6%	-10.5%	-10.9%	-8.5%	-12.2%	-10.0%
731	Citrus, Remainder	-8.2%	-7.9%	-10.2%	-9.8%	-8.7%	-8.5%
492	Clay	-9.8%	-9.1%	-5.8%	-5.0%	-7.6%	-6.9%
551	Collier, Remainder	0.3%	0.3%	-6.6%	-5.1%	-0.2%	-0.1%
541	Collier, Coastal	6.3%	6.3%	-15.4%	-10.3%	3.9%	4.4%
62 Wind	Collier	8.5%	8.1%	-11.6%	-11.9%	5.9%	5.5%
293	Columbia	-12.6%	-9.7%	-10.3%	-7.2%	-11.1%	-8.1%
30	Dade, Miami Beach	5.2%	0.0%	-13.2%	0.0%	-13.2%	0.0%
31	Dade, Coastal	5.2%	0.0%	-14.0%	0.0%	-14.0%	0.0%
32	Dade, Miami	7.7%	6.7%	40.1%	38.7%	11.1%	10.0%
33	Dade, Hialeah	6.2%	6.2%	-14.0%	-14.0%	5.0%	5.0%
34	Dade, Rem Excl H.,M.,M.B.	4.6%	4.6%	4.4%	5.9%	4.5%	4.7%
22 Wind	Dade	8.9%	8.9%	-14.0%	-14.0%	7.2%	7.2%
23 Wind	Dade	9.6%	0.0%	0.0%	0.0%	9.6%	0.0%
24 Wind	Dade	9.6%	0.0%	0.0%	0.0%	9.6%	0.0%
25 Wind	Dade	9.6%	0.0%	0.0%	0.0%	9.6%	0.0%
26 Wind	Dade	9.6%	0.0%	0.0%	0.0%	9.6%	0.0%
27 Wind	Dade	9.6%	0.0%	0.0%	0.0%	9.6%	0.0%
28 Wind	Dade	10.8%	10.6%	7.0%	6.8%	10.2%	10.0%
29 Wind	Dade	4.6%	4.6%	6.3%	6.3%	4.8%	4.8%
712	De Soto	-5.5%	-5.5%	3.1%	3.1%	-3.5%	-3.5%
592	Dixie, Coastal	-15.2%	-9.7%	-16.3%	-10.6%	-15.6%	-10.0%
732	Dixie, Remainder	-14.3%	-10.8%	-12.8%	-9.2%	-13.5%	-10.0%
39	Duval, Jacksonville	-11.3%	-10.8%	-9.2%	-8.6%	-10.1%	-9.6%
40	Duval, Remainder	-11.1%	-7.3%	-12.6%	-8.3%	-11.9%	-7.8%
41	Duval, Coastal	-13.2%	-9.9%	-13.9%	-10.5%	-13.4%	-10.0%
41 Wind	Duval	-10.6%	0.0%	0.0%	0.0%	-10.6%	0.0%
602	Escambia, Coastal	-5.9%	0.0%	-12.9%	0.0%	-5.9%	0.0%
43	Escambia, Remainder	-6.2%	-6.2%	-12.2%	-12.1%	-7.9%	-7.9%
52 Wind	Escambia	-4.3%	-4.3%	-12.9%	-12.9%	-5.7%	-5.7%
53 Wind	Escambia	-2.0%	-2.0%	8.1%	8.1%	-0.4%	-0.4%
54 Wind	Escambia	-4.9%	-4.9%	-12.2%	-12.2%	-6.4%	-6.4%
531	Flagler, Coastal	-12.7%	0.0%	-16.5%	-10.0%	-16.5%	-10.0%
701	Flagler, Remainder	-13.7%	-9.4%	-15.6%	-11.2%	-14.4%	-10.0%
83 Wind	Flagler	-5.4%	-5.4%	-15.3%	-15.3%	-8.7%	-8.7%
603	Franklin	-15.5%	-11.9%	-1.3%	8.0%	-14.1%	-10.0%
65 Wind	Franklin	-11.9%	-11.7%	5.8%	6.1%	-10.1%	-9.9%
393	Gadsden	-11.3%	-10.4%	-4.8%	-3.7%	-7.3%	-6.2%
923	Gilchrist	-9.9%	-6.6%	-11.1%	-7.6%	-10.5%	-7.2%
552	Glades	-5.4%	-5.4%	4.9%	5.0%	-4.2%	-4.1%
604	Gulf, Coastal	-7.8%	-7.8%	-25.2%	4.0%	-11.2%	-5.5%
722	Gulf, Remainder	-12.1%	-11.2%	-9.3%	-8.3%	-10.8%	-9.8%
66 Wind	Gulf	-7.1%	-6.8%	25.2%	25.9%	-3.4%	-3.0%
493	Hamilton	-12.3%	-6.4%	-16.7%	-10.8%	-15.1%	-9.2%
713	Hardee	-5.1%	-5.0%	-7.6%	-7.4%	-5.5%	-5.4%

**ATTACHMENT E**  
**MOBILE HOME PHYSICAL DAMAGE MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES (EXCLUDING FHCF CASH BUILD-UP)**

Territory	Territory Description	Wind		All Other		Total	
		Indicated	Average	Indicated	Average	Indicated	Average
		Premium Change	Premium Change	Premium Change	Premium Change	Premium Change	Premium Change
553	Hendry	-7.7%	-7.7%	-9.4%	-8.9%	-8.0%	-7.9%
159	Hernando, Coastal	-7.8%	-7.8%	6.4%	6.4%	-1.9%	-1.9%
733	Hernando, Remainder	-8.6%	-8.6%	-6.7%	-6.7%	-7.8%	-7.8%
56 Wind	Hernando	-2.5%	-2.5%	5.9%	5.9%	1.5%	1.5%
714	Highlands	-6.4%	-6.4%	-7.5%	-7.4%	-6.6%	-6.6%
47	Hillsborough, Tampa	-4.7%	-4.7%	-11.4%	-10.6%	-5.7%	-5.5%
80	Hillsborough, Excl. Tampa	-2.6%	-2.6%	-3.6%	-3.3%	-2.8%	-2.7%
593	Holmes	-11.8%	-11.0%	-4.9%	-3.9%	-8.2%	-7.3%
561	Indian River, Remainder	2.5%	2.5%	-12.4%	-8.4%	1.3%	1.7%
181	Indian River, Coastal	6.6%	0.0%	-12.5%	0.0%	6.6%	0.0%
76 Wind	Indian River	9.6%	0.0%	0.0%	0.0%	9.6%	0.0%
693	Jackson	-10.9%	-10.3%	-0.8%	0.0%	-5.1%	-4.5%
605	Jefferson, Coastal	-13.7%	0.0%	-12.7%	0.0%	-13.7%	0.0%
793	Jefferson, Remainder	-11.8%	-7.1%	-15.7%	-10.7%	-14.2%	-9.3%
893	Lafayette	-11.6%	-6.9%	-15.9%	-11.1%	-14.0%	-9.2%
692	Lake	-7.7%	-7.7%	2.7%	2.9%	-5.6%	-5.6%
542	Lee, Coastal	7.4%	-0.2%	-25.3%	-7.7%	-19.4%	-6.4%
554	Lee, Remainder	-2.6%	-2.6%	20.0%	28.5%	-1.9%	-1.6%
17 Wind	Lee	12.7%	12.7%	-27.6%	-27.6%	2.7%	2.7%
18 Wind	Lee	12.8%	12.0%	-23.0%	-23.2%	6.9%	6.3%
19 Wind	Lee	-3.0%	-3.0%	3.2%	3.2%	-2.6%	-2.6%
20 Wind	Lee	1.3%	0.3%	7.4%	7.1%	1.6%	0.7%
993	Leon	-14.9%	-109.0%	-13.5%	-8.9%	-14.3%	-10.0%
594	Levy, Coastal	-16.2%	-11.6%	-12.9%	-7.9%	-14.8%	-10.0%
734	Levy, Remainder	-11.7%	-9.6%	-12.8%	-10.5%	-12.2%	-10.0%
57 Wind	Levy	-10.9%	-7.6%	-16.6%	-12.5%	-13.3%	-9.6%
931	Liberty	-11.9%	-10.3%	-0.9%	1.1%	-6.1%	-4.3%
932	Madison	-11.8%	-9.6%	-8.4%	-6.0%	-9.5%	-7.1%
582	Manatee, Coastal	5.4%	5.2%	-23.7%	1.8%	2.9%	4.9%
735	Manatee, Remainder	-9.2%	-9.2%	-7.1%	-0.6%	-9.1%	-8.7%
68 Wind	Manatee	10.8%	8.3%	3.9%	2.1%	10.2%	7.8%
792	Marion	-9.8%	-9.6%	-9.3%	-9.1%	-9.6%	-9.4%
10	Martin, Remainder	4.8%	4.8%	-5.2%	1.9%	4.0%	4.6%
182	Martin, Coastal	7.0%	1.9%	-14.1%	4.5%	-0.9%	2.9%
5	Monroe, Excl. Key West	8.0%	2.2%	-25.0%	-9.5%	-23.0%	-8.8%
7	Monroe, Key West	0.0%	0.0%	-18.8%	-9.1%	-18.8%	-9.1%
90 Wind	Monroe	19.8%	13.3%	-20.0%	-23.2%	15.9%	9.8%
532	Nassau, Coastal	-13.7%	-9.6%	-15.2%	-11.2%	-14.0%	-10.0%
892	Nassau, Remainder	-15.2%	-10.7%	-14.2%	-9.5%	-14.6%	-10.0%
69 Wind	Nassau	-10.6%	0.0%	0.0%	0.0%	-10.6%	0.0%
606	Okaloosa, Coastal	-7.0%	-7.0%	-10.3%	-10.3%	-7.2%	-7.2%
723	Okaloosa, Remainder	-4.4%	-4.3%	-12.0%	-11.9%	-6.4%	-6.3%
70 Wind	Okaloosa	-3.8%	0.0%	0.0%	0.0%	-3.8%	0.0%
555	Okeechobee	-4.1%	-4.1%	-0.3%	0.0%	-3.4%	-3.4%
49	Orange, Orlando	-9.2%	-9.2%	-11.5%	-11.4%	-9.8%	-9.7%
90	Orange, Excl. Orlando	-7.9%	-7.9%	3.8%	3.8%	-4.8%	-4.8%
511	Osceola	-8.6%	-8.6%	3.0%	3.0%	-6.8%	-6.7%
362	Palm Beach, Coastal	0.0%	0.0%	-25.7%	-10.0%	-25.7%	-10.0%
38	Palm Beach, Remainder	5.3%	5.3%	-17.5%	-16.6%	2.2%	2.4%
94 Wind	Palm Beach	14.1%	9.9%	-14.6%	-16.8%	1.8%	6.9%
95 Wind	Palm Beach	13.1%	13.0%	-17.0%	-17.0%	8.8%	8.8%
96 Wind	Palm Beach	9.2%	9.2%	-16.9%	-16.9%	6.4%	6.4%
97 Wind	Palm Beach	10.4%	10.4%	-14.7%	-14.7%	6.8%	6.8%
595	Pasco, Coastal	-6.7%	-7.1%	-28.9%	-9.6%	-28.0%	-9.5%
736	Pasco, Remainder	-6.6%	-6.6%	-8.7%	-8.6%	-7.2%	-7.2%
88 Wind	Pasco	-0.4%	-0.1%	-27.3%	-27.0%	-8.8%	-8.5%
42	Pinellas, Coastal	6.3%	6.3%	-12.7%	-12.7%	4.5%	4.5%
46	Pinellas - Saint Petersburg	-6.5%	-6.5%	-10.6%	-7.4%	-7.0%	-6.6%
81	Pinellas, Rem. Excl. Saint Petersburg	-10.7%	-10.0%	-12.5%	-9.9%	-10.8%	-10.0%
42 Wind	Pinellas	6.3%	0.0%	-12.7%	0.0%	6.3%	0.0%
50	Polk	-3.0%	-2.9%	-9.2%	-9.0%	-4.2%	-4.1%
992	Putnam	-7.6%	-6.9%	-8.7%	-7.9%	-8.0%	-7.3%
533	Saint Johns, Coastal	-13.1%	-10.7%	-16.3%	-3.7%	-13.4%	-10.0%
702	Saint Johns, Remainder	-13.1%	-10.5%	-12.0%	-8.7%	-12.8%	-10.0%
71 Wind	Saint Johns	-12.9%	-8.4%	-17.1%	-11.9%	-13.6%	-8.9%

**ATTACHMENT E**  
**MOBILE HOME PHYSICAL DAMAGE MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES (EXCLUDING FHCF CASH BUILD-UP)**

Territory	Territory Description	Wind		All Other		Total	
		Indicated	Average	Indicated	Average	Indicated	Average
		Premium Change	Premium Change	Premium Change	Premium Change	Premium Change	Premium Change
562	Saint Lucie, Remainder	4.2%	4.2%	-4.7%	-0.7%	3.3%	3.7%
183	Saint Lucie, Coastal	6.6%	1.0%	-21.0%	-6.6%	-12.9%	-4.4%
77 Wind	Saint Lucie	20.4%	16.6%	-23.1%	-25.3%	13.5%	10.0%
607	Santa Rosa, Coastal	-5.6%	0.0%	-11.3%	0.0%	-5.6%	0.0%
724	Santa Rosa, Remainder	-10.5%	-10.5%	-4.9%	-4.7%	-9.3%	-9.3%
92 Wind	Santa Rosa	-3.8%	0.0%	0.0%	0.0%	-3.8%	0.0%
583	Sarasota, Coastal	-6.6%	-6.6%	-35.5%	-9.6%	-34.2%	-9.4%
715	Sarasota, Remainder	-6.2%	-6.2%	-21.0%	-2.3%	-7.1%	-6.0%
49 Wind	Sarasota	4.8%	4.9%	-35.7%	-35.6%	-6.1%	-6.1%
50 Wind	Sarasota	7.8%	8.0%	-35.9%	-35.7%	-5.7%	-5.5%
51 Wind	Sarasota	-2.3%	-1.5%	-16.9%	-16.1%	-3.6%	-2.8%
512	Seminole	-8.8%	-8.8%	3.5%	3.6%	-6.5%	-6.5%
921	Sumter	-8.3%	-8.2%	-5.8%	-5.5%	-7.7%	-7.5%
933	Suwannee	-13.6%	-7.6%	-17.6%	-11.7%	-15.9%	-10.0%
596	Taylor, Coastal	-17.3%	-11.4%	-14.7%	-8.4%	-16.1%	-10.0%
737	Taylor, Remainder	-15.1%	-13.1%	-10.2%	-8.1%	-12.1%	-10.0%
922	Union	-12.7%	-6.3%	-18.6%	-12.4%	-16.3%	-10.0%
62	Volusia, Coastal	-6.7%	-6.7%	-13.2%	-13.2%	-7.2%	-7.2%
63	Volusia, Remainder	-15.1%	-9.6%	-20.6%	-12.6%	-15.9%	-10.0%
14 Wind	Volusia	-3.8%	0.0%	0.0%	0.0%	-3.8%	0.0%
15 Wind	Volusia	-9.7%	-6.1%	-23.2%	-19.2%	-12.8%	-9.1%
16 Wind	Volusia	-11.1%	-7.7%	-23.3%	-17.6%	-13.8%	-9.9%
608	Wakulla, Coastal	-14.9%	-11.3%	-14.9%	-5.4%	-14.9%	-10.0%
725	Wakulla, Remainder	-16.0%	-11.8%	-12.8%	-8.4%	-14.3%	-10.0%
58 Wind	Wakulla	-9.2%	-8.6%	-10.4%	-9.4%	-9.5%	-8.8%
609	Walton, Coastal	-7.0%	-7.0%	-13.5%	-2.7%	-10.8%	-4.5%
726	Walton, Remainder	-10.9%	-10.6%	-2.7%	-2.4%	-7.1%	-6.8%
75 Wind	Walton	-5.2%	-5.2%	-13.2%	-13.2%	-6.9%	-6.9%
934	Washington	-8.1%	-7.2%	-5.1%	-4.0%	-6.6%	-5.6%

**SUPPLEMENT TO ORDER NO. 157873-14**  
**HOMEOWNERS (HO-3) MULTI-PERIL**  
**SELECTED INDICATIONS AND APPROVED RATE CHANGES (EXCLUDING FHCF CASH BUILD-UP)**

Territory	Territory Description	Wind		Sinkhole		All Other		Total	
		Indicated Premium Chg	Average Premium Chg	Indicated Premium Chg	Average Premium Chg	Indicated Premium Chg	Average Premium Chg	Indicated Premium Chg	Average Premium Chg
192	Alachua	-25.1%	-22.7%	-3.0%	0.0%	-5.6%	-3.0%	-12.2%	-9.7%
292	Baker	-22.1%	-22.1%	-15.4%	0.0%	4.7%	4.7%	-4.1%	-4.0%
601	Bay, Coastal	-12.5%	-7.7%	-19.6%	0.0%	-19.6%	-12.7%	-15.7%	-9.9%
721	Bay, Remainder	-22.7%	-16.7%	-19.8%	0.0%	-8.7%	-2.5%	-16.1%	-9.9%
59 Wind	Bay	-31.1%	-22.0%	-19.6%	0.0%	4.1%	20.8%	-21.2%	-9.9%
392	Bradford	-21.7%	-21.7%	-15.7%	0.0%	0.7%	0.7%	-6.3%	-6.3%
57	Brevard, Coastal	-18.7%	-3.2%	-32.5%	0.0%	-40.1%	-25.3%	-25.3%	-9.9%
64	Brevard, Remainder	-14.2%	-1.4%	-25.1%	0.0%	-33.6%	-21.3%	-22.6%	-9.9%
60 Wind	Brevard	-36.6%	-17.8%	-32.5%	0.0%	-7.9%	28.4%	-31.7%	-9.9%
35	Broward, Hllwd & Ft. Ldrdle	-36.6%	-25.4%	-10.9%	0.0%	3.8%	19.1%	-22.5%	-9.9%
361	Broward, Coastal	0.0%	0.0%	-19.8%	0.0%	-67.9%	-10.0%	-67.6%	-9.9%
37	Broward, Rem. Excl. Ft. L. & Hlywd	-35.4%	-30.0%	-27.5%	0.0%	17.1%	24.1%	-14.8%	-8.7%
45 Wind	Broward	-23.4%	-13.8%	-19.6%	0.0%	27.8%	53.1%	-18.2%	-6.9%
46 Wind	Broward	-9.4%	-14.2%	-20.2%	0.0%	76.6%	72.4%	8.7%	4.1%
47 Wind	Broward	-17.4%	-18.8%	-21.6%	0.0%	90.2%	91.1%	2.7%	1.7%
48 Wind	Broward	-32.8%	-29.2%	-21.2%	0.0%	55.7%	65.6%	-13.1%	-8.0%
193	Calhoun	-20.4%	-20.4%	0.0%	0.0%	1.8%	1.8%	-4.2%	-4.2%
581	Charlotte, Coastal	-14.5%	-5.3%	-24.6%	0.0%	-25.9%	-16.5%	-19.3%	-9.9%
711	Charlotte, Remainder	-23.2%	-7.4%	-24.5%	0.0%	-29.9%	-13.5%	-26.0%	-9.9%
61 Wind	Charlotte	-35.1%	-23.4%	-24.6%	0.0%	15.2%	44.2%	-25.1%	-9.9%
591	Citrus, Coastal	-20.5%	-19.2%	1.5%	0.0%	2.6%	4.5%	-10.6%	-9.1%
731	Citrus, Remainder	-20.4%	-17.2%	-13.9%	0.0%	-5.8%	-2.9%	-13.0%	-9.4%
492	Clay	-23.8%	-22.5%	-14.6%	0.0%	-1.8%	-0.6%	-10.1%	-8.8%
551	Collier, Remainder	-16.5%	-7.8%	1.4%	0.0%	-19.6%	-11.0%	-17.9%	-9.3%
541	Collier, Coastal	-24.8%	-9.1%	-20.6%	0.0%	-27.5%	-11.0%	-25.8%	-9.8%
62 Wind	Collier	-33.1%	-21.8%	-20.0%	0.0%	13.9%	37.7%	-23.2%	-9.2%
293	Columbia	-22.8%	-22.8%	-17.0%	0.0%	-1.8%	-1.8%	-7.1%	-7.0%
30	Dade, Miami Beach	8.7%	8.7%	-8.0%	0.0%	-37.1%	-10.2%	-36.4%	-9.9%
31	Dade, Coastal	8.8%	10.1%	-15.7%	0.0%	-55.2%	-10.3%	-53.8%	-9.9%
32	Dade, Miami	-30.2%	-23.7%	-17.5%	0.0%	2.3%	9.6%	-16.6%	-9.7%
33	Dade, Hialeah	-32.6%	-33.1%	-12.1%	0.0%	24.0%	20.2%	2.7%	0.2%
34	Dade, Rem Excl H.M.,M.B.	-27.2%	-26.9%	-46.3%	0.0%	12.4%	12.2%	-4.4%	-4.3%
22 Wind	Dade	-20.5%	-15.3%	-11.8%	0.0%	19.0%	32.4%	-14.0%	-7.5%
23 Wind	Dade	-25.9%	-26.3%	-37.5%	0.0%	78.3%	77.2%	2.0%	1.4%
24 Wind	Dade	-29.8%	-29.4%	-39.6%	0.0%	65.3%	66.3%	-3.6%	-3.0%
25 Wind	Dade	-38.0%	-37.4%	-46.3%	0.0%	71.3%	73.7%	-8.1%	-6.8%
26 Wind	Dade	-17.0%	-23.4%	-43.2%	0.0%	78.5%	65.4%	15.4%	6.9%
27 Wind	Dade	-26.2%	-28.2%	-42.7%	0.0%	77.8%	72.4%	7.1%	4.2%
28 Wind	Dade	-35.4%	-36.5%	-46.3%	0.0%	82.6%	78.6%	3.6%	1.7%
29 Wind	Dade	-40.7%	-41.0%	-46.3%	0.0%	51.8%	50.3%	-0.6%	-1.2%
712	De Soto	-15.6%	-15.6%	-17.8%	0.0%	3.2%	3.2%	-6.4%	-6.3%
592	Dixie, Coastal	-22.3%	-22.0%	-16.4%	0.0%	2.7%	3.1%	-9.3%	-8.8%
732	Dixie, Remainder	-21.0%	-21.0%	-15.7%	0.0%	1.0%	1.0%	-7.5%	-7.3%
39	Duval, Jacksonville	-24.9%	-23.3%	-22.5%	0.0%	-4.4%	-2.7%	-11.4%	-9.6%
40	Duval, Remainder	-20.2%	-20.2%	-15.2%	0.0%	3.1%	3.1%	-2.6%	-2.4%
41	Duval, Coastal	-20.0%	-10.8%	-18.6%	0.0%	-18.8%	-9.3%	-19.3%	-9.9%
41 Wind	Duval	-45.4%	-34.0%	-18.6%	0.0%	6.1%	30.0%	-26.0%	-9.9%
602	Escambia, Coastal	0.0%	0.0%	-17.3%	0.0%	-21.8%	-10.0%	-21.8%	-10.0%
43	Escambia, Remainder	-9.2%	-3.6%	-22.2%	0.0%	-25.7%	-17.8%	-16.7%	-10.0%
52 Wind	Escambia	-34.1%	-25.4%	-18.1%	0.0%	14.3%	38.9%	-21.7%	-8.8%
53 Wind	Escambia	-39.0%	-23.7%	-22.2%	0.0%	-9.0%	22.2%	-30.0%	-10.0%
54 Wind	Escambia	-34.1%	-21.3%	-22.2%	0.0%	-9.6%	13.3%	-26.1%	-10.0%
531	Flagler, Coastal	0.0%	0.0%	-17.3%	0.0%	-56.1%	-10.0%	-55.4%	-9.8%
701	Flagler, Remainder	-16.7%	-16.7%	-18.8%	0.0%	-3.6%	-3.4%	-7.9%	-7.6%
83 Wind	Flagler	-33.7%	-22.2%	-17.3%	0.0%	10.2%	34.3%	-24.0%	-9.8%
603	Franklin	-21.4%	-13.5%	-17.1%	0.0%	-14.1%	-8.9%	-15.8%	-10.0%
65 Wind	Franklin	-36.7%	-26.6%	-17.1%	0.0%	22.3%	48.1%	-22.7%	-8.8%
393	Gadsden	-24.5%	-21.0%	-10.7%	0.0%	-6.5%	-2.8%	-13.6%	-9.9%

**SUPPLEMENT TO ORDER NO. 157873-14**  
**HOMEOWNERS (HO-3) MULTI-PERIL**  
**SELECTED INDICATIONS AND APPROVED RATE CHANGES (EXCLUDING FHCF CASH BUILD-UP)**

Territory	Territory Description	Wind		Sinkhole		All Other		Total	
		Indicated Premium Chg	Average Premium Chg	Indicated Premium Chg	Average Premium Chg	Indicated Premium Chg	Average Premium Chg	Indicated Premium Chg	Average Premium Chg
923	Gilchrist	-21.7%	-21.7%	-16.2%	0.0%	0.8%	0.8%	-6.4%	-6.3%
552	Glades	-16.2%	-15.5%	-17.9%	0.0%	-1.8%	-0.5%	-10.1%	-9.1%
604	Gulf, Coastal	-14.3%	-10.6%	-16.7%	0.0%	-12.9%	-9.2%	-13.7%	-10.0%
722	Gulf, Remainder	-21.5%	-21.5%	-15.4%	0.0%	5.8%	5.8%	-4.9%	-4.9%
66 Wind	Gulf	-31.3%	-23.5%	-16.7%	0.0%	9.6%	24.5%	-19.7%	-9.8%
493	Hamilton	-21.0%	-21.0%	-15.7%	0.0%	2.0%	2.0%	-6.6%	-6.4%
713	Hardee	-15.4%	-15.4%	-16.7%	0.0%	0.1%	0.1%	-6.6%	-6.5%
553	Hendry	-14.6%	-14.6%	-16.4%	0.0%	2.3%	2.5%	-6.4%	-6.2%
159	Hernando, Coastal	-10.6%	-5.8%	263.7%	0.0%	-17.1%	-12.5%	109.9%	-4.8%
733	Hernando, Remainder	0.7%	5.6%	265.6%	0.0%	-26.3%	-19.9%	111.2%	-4.2%
56 Wind	Hernando	-10.9%	-12.6%	263.7%	0.0%	79.2%	85.1%	27.0%	1.8%
714	Highlands	-15.9%	-15.9%	-16.3%	0.0%	-1.4%	-1.4%	-8.0%	-7.9%
47	Hillsborough, Tampa	-27.1%	-11.9%	5.6%	0.0%	-24.3%	-6.4%	-20.2%	-8.2%
80	Hillsborough, Excl. Tampa	-18.6%	-7.8%	32.6%	0.0%	-24.1%	-12.6%	-10.2%	-8.0%
593	Holmes	-22.0%	-21.9%	-15.8%	0.0%	-1.0%	-1.0%	-8.4%	-8.3%
561	Indian River, Remainder	-13.0%	-10.5%	-19.3%	0.0%	-7.2%	-3.8%	-11.0%	-8.1%
181	Indian River, Coastal	0.0%	0.0%	-19.1%	0.0%	-36.3%	-10.0%	-36.3%	-10.0%
76 Wind	Indian River	-33.9%	-21.5%	-19.1%	0.0%	1.8%	24.7%	-24.1%	-8.9%
693	Jackson	-23.4%	-22.7%	-16.8%	0.0%	-2.2%	-1.6%	-9.4%	-8.6%
605	Jefferson, Coastal	-20.6%	0.0%	-15.6%	0.0%	4.1%	0.0%	0.0%	0.0%
793	Jefferson, Remainder	-22.6%	-22.6%	-16.2%	0.0%	1.7%	1.7%	-7.0%	-6.9%
893	Lafayette	-21.8%	-21.8%	-16.2%	0.0%	0.9%	0.9%	-5.2%	-5.0%
692	Lake	-15.5%	-14.4%	-19.8%	0.0%	-7.6%	-6.8%	-11.1%	-9.5%
542	Lee, Coastal	-25.5%	-4.7%	-23.9%	0.0%	-60.3%	-12.6%	-48.8%	-10.0%
554	Lee, Remainder	-23.5%	-9.7%	-4.4%	0.0%	-24.3%	-10.3%	-23.8%	-9.9%
17 Wind	Lee	-29.2%	-15.7%	-23.7%	0.0%	4.8%	33.5%	-24.7%	-9.2%
18 Wind	Lee	-47.7%	-23.8%	-13.5%	0.0%	-5.4%	33.6%	-37.5%	-10.0%
19 Wind	Lee	-47.5%	-30.7%	-5.8%	0.0%	6.5%	43.4%	-32.3%	-10.0%
20 Wind	Lee	-47.0%	-33.3%	-4.4%	0.0%	9.3%	43.3%	-29.8%	-10.0%
993	Leon	-24.9%	-23.4%	-20.2%	0.0%	-3.1%	-1.5%	-11.2%	-9.4%
594	Levy, Coastal	-23.7%	-20.2%	-17.4%	0.0%	-5.7%	-2.1%	-13.4%	-9.8%
734	Levy, Remainder	-20.8%	-20.8%	-16.6%	0.0%	1.2%	1.2%	-1.8%	-1.7%
57 Wind	Levy	-45.5%	-40.6%	-17.4%	0.0%	32.8%	49.3%	-18.5%	-9.5%
931	Liberty	-21.5%	-21.5%	-15.5%	0.0%	2.6%	2.6%	-6.8%	-6.7%
932	Madison	-21.9%	-21.9%	-16.2%	0.0%	-0.1%	-0.1%	-6.3%	-6.2%
582	Manatee, Coastal	-21.7%	-9.1%	-23.0%	0.0%	-24.7%	-11.5%	-22.8%	-9.9%
735	Manatee, Remainder	-15.3%	-1.1%	-29.3%	0.0%	-37.4%	-24.1%	-23.9%	-9.9%
68 Wind	Manatee	-38.8%	-25.1%	-23.0%	0.0%	15.6%	47.2%	-27.4%	-9.9%
792	Marion	-20.6%	-18.5%	24.6%	0.0%	-5.4%	-3.6%	-10.4%	-9.3%
10	Martin, Remainder	-17.9%	-8.7%	-25.2%	0.0%	-20.2%	-7.6%	-18.5%	-8.4%
182	Martin, Coastal	-19.7%	-11.6%	-17.8%	0.0%	-0.5%	13.4%	-15.6%	-6.3%
5	Monroe, Excl. Key West	10.5%	10.9%	-20.9%	0.0%	-50.8%	-11.3%	-37.1%	-6.3%
7	Monroe, Key West	0.0%	0.0%	0.0%	0.0%	-33.1%	-10.0%	-33.1%	-10.0%
90 Wind	Monroe	17.1%	2.2%	-22.0%	0.0%	13.5%	4.7%	16.2%	2.8%
532	Nassau, Coastal	-22.3%	-17.6%	-19.3%	0.0%	-9.1%	-4.1%	-14.9%	-9.9%
892	Nassau, Remainder	-22.7%	-22.7%	-16.6%	0.0%	-0.2%	-0.2%	-6.0%	-5.9%
69 Wind	Nassau	-45.6%	-36.2%	-19.3%	0.0%	3.9%	22.4%	-23.4%	-9.9%
606	Okaloosa, Coastal	-11.8%	-8.9%	-18.4%	0.0%	-11.1%	-6.2%	-11.6%	-7.9%
723	Okaloosa, Remainder	-11.3%	-4.9%	-22.7%	0.0%	-23.5%	-14.6%	-15.6%	-8.3%
70 Wind	Okaloosa	-47.0%	-31.7%	-18.4%	0.0%	16.9%	58.0%	-31.5%	-10.0%
555	Okeechobee	-16.0%	-16.0%	-12.5%	0.0%	2.0%	2.0%	-6.6%	-6.5%
49	Orange, Orlando	-17.2%	-16.7%	-15.6%	0.0%	-1.6%	-1.2%	-9.3%	-8.8%
90	Orange, Excl. Orlando	-20.0%	-18.3%	-0.5%	0.0%	-2.8%	-1.5%	-10.7%	-9.2%
511	Osceola	-16.4%	-15.8%	-20.4%	0.0%	-5.1%	-4.6%	-9.9%	-9.2%
362	Palm Beach, Coastal	10.1%	20.6%	0.5%	0.0%	-70.8%	-15.1%	-56.0%	-8.6%
38	Palm Beach, Remainder	-17.5%	-11.6%	-58.6%	0.0%	-12.4%	-4.7%	-15.9%	-9.1%
94 Wind	Palm Beach	-20.5%	-11.4%	-1.0%	0.0%	19.2%	43.1%	-16.8%	-6.3%
95 Wind	Palm Beach	-18.1%	-13.9%	-54.5%	0.0%	37.0%	49.1%	-9.2%	-3.7%

**SUPPLEMENT TO ORDER NO. 157873-14**  
**HOMEOWNERS (HO-3) MULTI-PERIL**  
**SELECTED INDICATIONS AND APPROVED RATE CHANGES (EXCLUDING FHCF CASH BUILD-UP)**

Territory	Territory Description	Wind		Sinkhole		All Other		Total	
		Indicated Premium Chg	Average Premium Chg	Indicated Premium Chg	Average Premium Chg	Indicated Premium Chg	Average Premium Chg	Indicated Premium Chg	Average Premium Chg
96 Wind	Palm Beach	-14.7%	-12.1%	-58.3%	0.0%	31.5%	40.2%	-6.4%	-2.4%
97 Wind	Palm Beach	-30.2%	-21.4%	-58.6%	0.0%	14.4%	33.7%	-20.2%	-8.8%
595	Pasco, Coastal	-10.5%	-7.1%	42.5%	0.0%	-42.3%	-10.1%	-16.7%	-7.1%
736	Pasco, Remainder	-10.6%	-3.6%	50.0%	0.0%	-24.6%	-17.9%	6.3%	-6.3%
88 Wind	Pasco	-21.5%	-17.0%	42.6%	0.0%	63.4%	80.4%	-4.2%	-4.6%
42	Pinellas, Coastal	-24.4%	-6.0%	-26.5%	0.0%	-56.4%	-10.6%	-51.4%	-9.7%
46	Pinellas - Saint Petersburg	-19.0%	-6.2%	-44.5%	0.0%	-38.0%	-23.3%	-23.9%	-9.7%
81	Pinellas, Rem. Excl. Saint Petersburg	-15.0%	-4.6%	-41.2%	0.0%	-34.4%	-21.8%	-22.4%	-8.6%
42 Wind	Pinellas	-29.8%	-16.1%	-26.5%	0.0%	-1.9%	24.0%	-25.6%	-9.9%
50	Polk	-21.0%	-14.4%	13.8%	0.0%	-13.5%	-6.7%	-16.4%	-9.9%
992	Putnam	-23.0%	-23.0%	-17.1%	0.0%	4.2%	4.2%	-6.2%	-6.1%
533	Saint Johns, Coastal	-21.0%	-9.6%	-22.8%	0.0%	-22.1%	-10.4%	-21.5%	-9.9%
702	Saint Johns, Remainder	-24.0%	-18.8%	-20.6%	0.0%	-8.0%	-2.1%	-15.6%	-9.9%
71 Wind	Saint Johns	-43.0%	-33.9%	-22.8%	0.0%	17.4%	41.2%	-23.8%	-9.9%
562	Saint Lucie, Remainder	-20.8%	-11.3%	-22.6%	0.0%	-18.3%	-7.1%	-19.9%	-9.7%
183	Saint Lucie, Coastal	9.3%	7.2%	-18.4%	0.0%	-7.7%	-6.6%	4.0%	2.9%
77 Wind	Saint Lucie	-14.8%	-11.7%	-18.4%	0.0%	-2.0%	5.4%	-10.2%	-5.5%
607	Santa Rosa, Coastal	-12.9%	-10.5%	0.0%	0.0%	-12.4%	-7.2%	-12.5%	-8.1%
724	Santa Rosa, Remainder	-7.4%	-1.8%	-21.4%	0.0%	-22.6%	-13.5%	-12.6%	-5.8%
92 Wind	Santa Rosa	-28.3%	-17.8%	-21.3%	0.0%	-8.3%	13.8%	-22.9%	-9.1%
583	Sarasota, Coastal	0.0%	0.0%	-28.2%	0.0%	-53.3%	-10.0%	-52.9%	-9.9%
715	Sarasota, Remainder	-13.4%	1.2%	-29.9%	0.0%	-38.5%	-25.7%	-23.9%	-9.9%
49 Wind	Sarasota	-31.5%	-13.1%	-28.4%	0.0%	-26.4%	-1.3%	-30.1%	-9.9%
50 Wind	Sarasota	-38.9%	-18.0%	-28.9%	0.0%	-23.6%	10.0%	-34.5%	-9.9%
51 Wind	Sarasota	-46.6%	-23.1%	-29.1%	0.0%	-19.2%	23.8%	-38.8%	-9.9%
512	Seminole	-21.6%	-19.3%	10.8%	0.0%	-3.6%	-1.7%	-11.4%	-9.4%
921	Sumter	-20.2%	-19.2%	-18.8%	0.0%	-3.4%	-2.6%	-9.7%	-8.8%
933	Suwannee	-21.5%	-21.5%	0.0%	0.0%	10.9%	10.9%	3.2%	3.2%
596	Taylor, Coastal	-23.7%	-22.6%	-16.7%	0.0%	3.5%	4.6%	-10.1%	-8.6%
737	Taylor, Remainder	-21.5%	-21.2%	-15.4%	0.0%	1.5%	1.8%	-8.9%	-8.4%
922	Union	-20.6%	-20.6%	-15.2%	0.0%	2.7%	2.7%	-5.6%	-5.5%
62	Volusia, Coastal	-12.9%	0.3%	-23.7%	0.0%	-44.1%	-10.4%	-42.2%	-9.7%
63	Volusia, Remainder	-15.2%	-4.7%	-29.1%	0.0%	-27.5%	-16.3%	-20.9%	-9.9%
14 Wind	Volusia	-32.1%	-18.2%	-23.8%	0.0%	-3.6%	20.2%	-26.0%	-9.9%
15 Wind	Volusia	-42.2%	-24.4%	-29.1%	0.0%	-14.7%	15.0%	-32.1%	-9.9%
16 Wind	Volusia	-54.8%	-34.1%	-29.1%	0.0%	-22.4%	15.9%	-39.1%	-9.9%
608	Wakulla, Coastal	-22.2%	-15.5%	-17.0%	0.0%	-15.1%	-6.0%	-18.0%	-9.9%
725	Wakulla, Remainder	-22.8%	-22.6%	-18.8%	0.0%	-0.8%	-0.6%	-7.9%	-7.6%
58 Wind	Wakulla	-47.9%	-38.1%	-17.0%	0.0%	29.8%	57.4%	-25.0%	-10.0%
609	Walton, Coastal	0.0%	0.0%	-18.3%	0.0%	-31.6%	-10.0%	-31.5%	-9.9%
726	Walton, Remainder	-22.5%	-19.6%	-16.5%	0.0%	-0.8%	1.4%	-11.4%	-8.9%
75 Wind	Walton	-32.9%	-21.0%	-18.3%	0.0%	-3.1%	20.0%	-24.5%	-9.4%
934	Washington	-21.8%	-21.8%	-15.8%	0.0%	0.3%	0.3%	-6.6%	-6.6%

**SUPPLEMENT TO ORDER NO. 157873-14**  
**HOMEOWNERS (HW-2) WIND ONLY**  
**SELECTED INDICATIONS AND APPROVED RATE CHANGES**  
**(EXCLUDING FHCF CASH BUILD-UP)**

<b>Territory</b>	<b>Territory Description</b>	<b>Indicated Premium Change</b>	<b>Average Premium Change</b>
59 Wind	Bay	-2.2%	0.6%
60 Wind	Brevard	-2.6%	1.6%
45 Wind	Broward	10.8%	5.4%
46 Wind	Broward	24.7%	6.3%
47 Wind	Broward	11.2%	6.1%
48 Wind	Broward	0.6%	2.8%
61 Wind	Charlotte	-13.4%	-7.6%
62 Wind	Collier	0.5%	2.6%
22 Wind	Dade	6.2%	6.0%
23 Wind	Dade	5.6%	4.6%
24 Wind	Dade	-2.9%	-0.5%
25 Wind	Dade	-21.3%	-9.9%
26 Wind	Dade	14.8%	5.0%
27 Wind	Dade	0.0%	2.4%
28 Wind	Dade	-14.6%	-5.3%
29 Wind	Dade	-13.8%	-4.0%
41 Wind	Duval	-7.7%	-3.9%
52 Wind	Escambia	1.6%	3.3%
53 Wind	Escambia	16.9%	4.8%
54 Wind	Escambia	5.1%	6.1%
83 Wind	Flagler	28.8%	8.3%
65 Wind	Franklin	-5.2%	0.0%
66 Wind	Gulf	-6.0%	-0.6%
56 Wind	Hernando	-12.0%	-6.4%
76 Wind	Indian River	-12.5%	-6.6%
17 Wind	Lee	-3.3%	0.7%
18 Wind	Lee	-7.5%	-1.7%
19 Wind	Lee	-16.8%	-10.0%
20 Wind	Lee	-13.9%	-7.8%
57 Wind	Levy	-3.4%	1.1%
68 Wind	Manatee	-13.8%	-9.4%
90 Wind	Monroe	74.4%	7.8%
69 Wind	Nassau	-16.3%	-9.3%
70 Wind	Okaloosa	-8.0%	-3.7%
94 Wind	Palm Beach	10.2%	5.3%
95 Wind	Palm Beach	16.0%	6.5%
96 Wind	Palm Beach	25.3%	7.3%
97 Wind	Palm Beach	-4.0%	-0.4%
88 Wind	Pasco	-14.7%	-8.6%
42 Wind	Pinellas	2.7%	4.5%
71 Wind	Saint Johns	6.2%	5.6%
77 Wind	Saint Lucie	13.6%	3.6%
92 Wind	Santa Rosa	14.6%	6.6%
49 Wind	Sarasota	-0.1%	2.0%
50 Wind	Sarasota	-4.5%	1.2%
51 Wind	Sarasota	-23.3%	-8.7%
14 Wind	Volusia	19.3%	8.3%
15 Wind	Volusia	-0.5%	1.1%
16 Wind	Volusia	-9.8%	-0.2%
58 Wind	Wakulla	-16.1%	-8.3%
75 Wind	Walton	-2.8%	2.0%

**SUPPLEMENT TO ORDER NO. 157873-14**  
**CONDO UNIT OWNERS (HO-6) MULTI-PERIL**  
**SELECTED INDICATIONS AND APPROVED RATE CHANGES (EXCLUDING FHCF CASH BUILD-UP)**

Territory	Territory Description	Wind		All Other		Total	
		Indicated Premium Chg	Average Premium Chg	Indicated Premium Chg	Average Premium Chg	Indicated Premium Chg	Average Premium Chg
192	Alachua	18.0%	25.8%	-22.3%	-16.5%	-16.1%	-10.0%
292	Baker	22.4%	0.0%	-16.1%	0.0%	0.0%	0.0%
601	Bay, Coastal	44.0%	38.8%	-32.4%	-26.2%	2.5%	3.5%
721	Bay, Remainder	22.1%	22.2%	-17.4%	-17.4%	-1.5%	-1.5%
59 Wind	Bay	6.6%	11.7%	-29.7%	-21.1%	-10.4%	-3.7%
392	Bradford	22.4%	0.0%	-16.1%	0.0%	0.0%	0.0%
57	Brevard, Coastal	65.8%	50.2%	-22.3%	-26.9%	16.3%	6.9%
64	Brevard, Remainder	47.5%	43.2%	-13.3%	-14.8%	8.7%	6.2%
60 Wind	Brevard	71.7%	47.4%	-22.9%	-30.1%	22.0%	6.7%
35	Broward, Hillwd & Ft. Ldrdle	59.9%	59.3%	-40.9%	-33.0%	-5.1%	-0.2%
361	Broward, Coastal	68.8%	19.9%	-45.4%	-10.4%	-39.4%	-8.8%
37	Broward, Rem. Excl. Ft. L. & Hlywd	19.2%	17.1%	-1.8%	-2.7%	5.2%	3.9%
45 Wind	Broward	54.7%	24.6%	-24.2%	-29.0%	21.7%	2.2%
46 Wind	Broward	79.2%	44.9%	-18.1%	-27.9%	26.1%	5.2%
47 Wind	Broward	56.5%	43.4%	-17.7%	-20.6%	11.5%	4.5%
48 Wind	Broward	52.1%	40.5%	-24.2%	-24.4%	5.6%	1.0%
193	Calhoun	22.4%	0.0%	-16.1%	0.0%	0.0%	0.0%
581	Charlotte, Coastal	46.6%	43.5%	-23.3%	-24.1%	5.2%	3.5%
711	Charlotte, Remainder	46.8%	43.7%	-14.9%	-15.7%	5.3%	3.7%
61 Wind	Charlotte	83.7%	63.0%	-27.4%	-33.5%	19.8%	7.4%
591	Citrus, Coastal	20.7%	21.2%	-20.0%	-19.2%	1.2%	1.8%
731	Citrus, Remainder	23.2%	23.3%	-15.7%	-15.7%	-4.5%	-4.5%
492	Clay	20.7%	29.2%	-21.5%	-13.9%	-17.7%	-10.0%
551	Collier, Remainder	45.1%	39.7%	-19.4%	-20.7%	4.5%	1.7%
541	Collier, Coastal	64.5%	50.8%	-39.3%	-36.5%	3.2%	-0.8%
62 Wind	Collier	15.0%	11.1%	-19.0%	-13.2%	1.7%	1.6%
293	Columbia	22.4%	0.0%	-16.3%	0.0%	0.0%	0.0%
30	Dade, Miami Beach	70.1%	66.4%	-38.5%	-10.2%	-37.9%	-9.8%
31	Dade, Coastal	68.5%	47.0%	-35.0%	-10.1%	-34.6%	-9.9%
32	Dade, Miami	58.0%	62.8%	-35.0%	-27.1%	-10.9%	-3.9%
33	Dade, Hialeah	76.8%	40.3%	42.9%	6.6%	46.3%	10.0%
34	Dade, Rem Excl H.,M.,M.B.	41.5%	28.9%	19.8%	5.0%	24.3%	10.0%
22 Wind	Dade	39.0%	31.5%	-31.5%	-30.5%	5.2%	1.8%
23 Wind	Dade	63.8%	11.9%	49.3%	4.3%	56.7%	8.2%
24 Wind	Dade	142.7%	93.3%	10.1%	-13.1%	36.8%	8.3%
25 Wind	Dade	111.4%	86.6%	6.1%	-7.2%	25.4%	10.0%
26 Wind	Dade	97.3%	51.9%	0.2%	-20.5%	34.6%	5.1%
27 Wind	Dade	104.5%	80.5%	-21.2%	-28.1%	16.3%	4.3%
28 Wind	Dade	150.3%	98.5%	15.2%	-9.0%	39.0%	10.0%
29 Wind	Dade	167.9%	117.8%	27.2%	1.7%	37.3%	10.0%
712	De Soto	47.8%	44.6%	-17.0%	-17.9%	3.0%	1.5%
592	Dixie, Coastal	21.1%	23.3%	-18.5%	-16.1%	-10.8%	-8.4%
732	Dixie, Remainder	22.4%	0.0%	-16.2%	0.0%	0.0%	0.0%
39	Duval, Jacksonville	18.8%	26.8%	-21.1%	-14.2%	-17.0%	-10.0%
40	Duval, Remainder	21.9%	31.4%	-17.7%	-11.3%	-16.5%	-10.0%
41	Duval, Coastal	20.9%	25.0%	-22.8%	-17.5%	-14.6%	-9.5%
41 Wind	Duval	32.2%	34.0%	-22.8%	-19.9%	-9.9%	-7.2%
602	Escambia, Coastal	0.0%	0.0%	-51.7%	-10.0%	-51.7%	-10.0%
43	Escambia, Remainder	51.4%	48.7%	-21.4%	-20.8%	1.4%	1.0%
52 Wind	Escambia	39.2%	29.0%	-24.4%	-24.0%	5.3%	0.8%
53 Wind	Escambia	21.1%	32.3%	-26.9%	-19.6%	-17.8%	-9.7%
54 Wind	Escambia	81.6%	85.2%	-41.1%	-38.8%	-6.8%	-4.1%
531	Flagler, Coastal	0.0%	0.0%	-22.9%	-10.0%	-22.9%	-10.0%
701	Flagler, Remainder	27.1%	29.5%	-20.0%	-17.0%	-13.0%	-10.0%
83 Wind	Flagler	38.6%	39.3%	-25.3%	-24.2%	-4.4%	-3.4%
603	Franklin	21.8%	21.8%	-19.1%	-19.1%	-1.6%	-1.6%

**SUPPLEMENT TO ORDER NO. 157873-14**  
**CONDO UNIT OWNERS (HO-6) MULTI-PERIL**  
**SELECTED INDICATIONS AND APPROVED RATE CHANGES (EXCLUDING FHCF CASH BUILD-UP)**

Territory	Territory Description	Wind		All Other		Total	
		Indicated Premium Chg	Average Premium Chg	Indicated Premium Chg	Average Premium Chg	Indicated Premium Chg	Average Premium Chg
65 Wind	Franklin	47.9%	42.7%	-19.1%	-22.0%	14.0%	10.0%
393	Gadsden	22.4%	0.0%	-16.1%	0.0%	0.0%	0.0%
923	Gilchrist	22.4%	0.0%	-16.1%	0.0%	0.0%	0.0%
552	Glades	45.8%	45.8%	-17.5%	-17.5%	4.8%	4.8%
604	Gulf, Coastal	47.1%	45.4%	-16.5%	-17.5%	11.3%	10.0%
722	Gulf, Remainder	22.4%	0.0%	-16.2%	0.0%	0.0%	0.0%
66 Wind	Gulf	54.3%	47.3%	-17.2%	-20.3%	12.4%	7.7%
493	Hamilton	22.4%	0.0%	-16.1%	0.0%	0.0%	0.0%
713	Hardee	47.3%	0.0%	-16.4%	0.0%	0.0%	0.0%
553	Hendry	50.2%	44.0%	-19.2%	-21.2%	11.5%	7.6%
159	Hernando, Coastal	22.8%	22.8%	-17.6%	-17.6%	-5.7%	-5.7%
733	Hernando, Remainder	27.2%	28.1%	-14.7%	-13.3%	-11.0%	-9.7%
56 Wind	Hernando	46.9%	0.0%	0.0%	0.0%	0.0%	0.0%
714	Highlands	47.0%	46.4%	-9.1%	-9.5%	8.8%	8.4%
47	Hillsborough, Tampa	54.2%	51.1%	-21.5%	-22.3%	6.0%	4.4%
80	Hillsborough, Excl. Tampa	41.2%	37.1%	-13.5%	-14.8%	6.6%	4.3%
593	Holmes	22.3%	24.1%	-16.7%	-15.5%	-11.3%	-10.0%
561	Indian River, Remainder	65.8%	43.5%	-26.4%	-31.0%	18.7%	5.5%
181	Indian River, Coastal	69.8%	0.0%	-29.0%	0.0%	0.0%	0.0%
76 Wind	Indian River	66.2%	49.3%	-29.0%	-32.4%	13.9%	4.4%
693	Jackson	22.4%	0.0%	-16.1%	0.0%	0.0%	0.0%
605	Jefferson, Coastal	22.4%	0.0%	-16.2%	0.0%	0.0%	0.0%
793	Jefferson, Remainder	22.4%	0.0%	-16.2%	0.0%	0.0%	0.0%
893	Lafayette	22.4%	0.0%	-16.1%	0.0%	0.0%	0.0%
692	Lake	24.3%	27.6%	-21.8%	-17.9%	-13.8%	-10.0%
542	Lee, Coastal	69.8%	42.4%	-49.0%	-20.2%	-18.3%	-4.1%
554	Lee, Remainder	45.1%	31.8%	-23.8%	-23.9%	6.4%	0.5%
17 Wind	Lee	25.8%	24.6%	-32.0%	-28.2%	-0.2%	0.9%
18 Wind	Lee	128.5%	129.3%	-49.9%	-46.7%	-4.1%	-1.5%
19 Wind	Lee	85.6%	99.6%	-50.0%	-43.2%	-14.1%	-5.4%
20 Wind	Lee	77.7%	97.7%	-51.0%	-41.1%	-21.2%	-9.0%
993	Leon	18.1%	30.5%	-24.9%	-15.5%	-19.7%	-10.0%
594	Levy, Coastal	0.0%	0.0%	-17.1%	-10.0%	-17.1%	-10.0%
734	Levy, Remainder	22.4%	0.0%	-16.2%	0.0%	0.0%	0.0%
57 Wind	Levy	36.1%	36.2%	-17.1%	-17.0%	-4.1%	-4.0%
931	Liberty	22.4%	0.0%	-16.1%	0.0%	0.0%	0.0%
932	Madison	22.4%	0.0%	-16.1%	0.0%	0.0%	0.0%
582	Manatee, Coastal	69.8%	58.2%	-27.8%	-31.2%	15.5%	8.5%
735	Manatee, Remainder	39.7%	38.7%	-26.6%	-24.9%	-2.1%	-1.4%
68 Wind	Manatee	74.4%	60.0%	-27.8%	-32.0%	16.4%	7.8%
792	Marion	25.6%	26.8%	-19.6%	-18.0%	-10.8%	-9.3%
10	Martin, Remainder	63.9%	36.6%	-21.4%	-27.9%	24.9%	7.1%
182	Martin, Coastal	72.4%	30.3%	-22.3%	-35.8%	41.1%	8.5%
5	Monroe, Excl. Key West	0.0%	0.0%	-43.6%	-10.0%	-43.6%	-10.0%
7	Monroe, Key West	0.0%	0.0%	-42.0%	-10.0%	-42.0%	-10.0%
90 Wind	Monroe	46.9%	19.0%	-20.0%	-24.1%	20.3%	1.9%
532	Nassau, Coastal	21.4%	21.8%	-21.6%	-21.0%	-9.2%	-8.7%
892	Nassau, Remainder	21.3%	27.8%	-17.8%	-12.3%	-15.5%	-10.0%
69 Wind	Nassau	22.6%	23.0%	-21.4%	-20.3%	-5.4%	-4.6%
606	Okaloosa, Coastal	53.5%	43.6%	-33.5%	-30.1%	3.7%	1.5%
723	Okaloosa, Remainder	45.4%	37.3%	-21.7%	-24.4%	11.8%	6.5%
70 Wind	Okaloosa	19.4%	20.0%	-28.3%	-24.1%	-1.7%	0.5%
555	Okeechobee	46.0%	0.0%	-18.0%	0.0%	0.0%	0.0%
49	Orange, Orlando	26.0%	26.4%	-15.8%	-14.9%	-8.4%	-7.5%
90	Orange, Excl. Orlando	28.1%	28.1%	-13.5%	-13.4%	-3.8%	-3.7%
511	Osceola	28.2%	28.4%	-16.1%	-15.3%	-6.1%	-5.5%

**SUPPLEMENT TO ORDER NO. 157873-14**  
**CONDO UNIT OWNERS (HO-6) MULTI-PERIL**  
**SELECTED INDICATIONS AND APPROVED RATE CHANGES (EXCLUDING FHCF CASH BUILD-UP)**

Territory	Territory Description	Wind		All Other		Total	
		Indicated Premium Chg	Average Premium Chg	Indicated Premium Chg	Average Premium Chg	Indicated Premium Chg	Average Premium Chg
362	Palm Beach, Coastal	74.0%	55.9%	-58.4%	-12.3%	-52.4%	-9.2%
38	Palm Beach, Remainder	11.6%	9.1%	-11.6%	-10.3%	-2.5%	-2.7%
94 Wind	Palm Beach	94.5%	45.5%	-38.4%	-45.6%	32.3%	2.8%
95 Wind	Palm Beach	112.1%	77.1%	-30.2%	-36.2%	19.8%	3.6%
96 Wind	Palm Beach	76.1%	71.8%	-30.6%	-29.6%	-1.1%	-1.5%
97 Wind	Palm Beach	185.1%	184.2%	-38.1%	-36.4%	-3.4%	-2.1%
595	Pasco, Coastal	0.0%	0.0%	-28.2%	-10.0%	-28.2%	-10.0%
736	Pasco, Remainder	42.7%	46.3%	-28.8%	-24.9%	-9.8%	-6.0%
88 Wind	Pasco	34.3%	35.0%	-28.0%	-26.9%	-4.5%	-3.6%
42	Pinellas, Coastal	71.4%	57.5%	-46.6%	-19.1%	-23.1%	-3.8%
46	Pinellas - Saint Petersburg	34.6%	24.7%	-21.1%	-24.1%	10.9%	4.0%
81	Pinellas, Rem. Excl. Saint Petersburg	5.1%	5.9%	-10.6%	-8.5%	-3.1%	-1.6%
42 Wind	Pinellas	13.2%	15.7%	-27.1%	-22.1%	-5.2%	-1.5%
50	Polk	48.1%	48.8%	-22.6%	-21.4%	-4.4%	-3.3%
992	Putnam	22.2%	0.0%	-17.1%	0.0%	0.0%	0.0%
533	Saint Johns, Coastal	21.5%	22.1%	-21.8%	-18.4%	-10.6%	-7.9%
702	Saint Johns, Remainder	19.3%	24.0%	-24.7%	-18.9%	-14.5%	-9.1%
71 Wind	Saint Johns	25.9%	26.2%	-22.3%	-21.8%	-4.4%	-4.0%
562	Saint Lucie, Remainder	68.3%	57.2%	-20.9%	-23.3%	9.7%	4.3%
183	Saint Lucie, Coastal	78.2%	58.7%	-25.5%	-27.5%	9.0%	1.2%
77 Wind	Saint Lucie	72.9%	40.3%	-19.1%	-26.2%	21.8%	3.3%
607	Santa Rosa, Coastal	47.8%	0.0%	-22.9%	0.0%	0.0%	0.0%
724	Santa Rosa, Remainder	48.5%	42.4%	-22.5%	-23.9%	9.7%	6.2%
92 Wind	Santa Rosa	26.0%	26.9%	-25.3%	-21.7%	-2.4%	0.0%
583	Sarasota, Coastal	71.1%	55.8%	-48.3%	-12.1%	-38.7%	-6.6%
715	Sarasota, Remainder	45.1%	41.9%	-18.6%	-18.2%	1.8%	1.1%
49 Wind	Sarasota	11.7%	14.1%	-27.9%	-23.0%	-7.0%	-3.4%
50 Wind	Sarasota	-9.6%	-2.1%	-18.8%	-8.4%	-14.5%	-5.4%
51 Wind	Sarasota	80.0%	96.3%	-43.0%	-34.8%	-17.1%	-7.2%
512	Seminole	25.2%	25.6%	-19.8%	-19.3%	-8.5%	-8.1%
921	Sumter	23.8%	25.1%	-18.0%	-16.4%	-11.0%	-9.5%
933	Suwannee	22.4%	0.0%	-16.1%	0.0%	0.0%	0.0%
596	Taylor, Coastal	22.4%	0.0%	-17.5%	0.0%	0.0%	0.0%
737	Taylor, Remainder	22.4%	0.0%	-16.7%	0.0%	0.0%	0.0%
922	Union	22.4%	0.0%	-16.1%	0.0%	0.0%	0.0%
62	Volusia, Coastal	47.7%	33.0%	-39.6%	-10.7%	-32.5%	-7.1%
63	Volusia, Remainder	26.9%	27.9%	-22.5%	-20.6%	-9.2%	-7.5%
14 Wind	Volusia	56.2%	51.1%	-29.8%	-29.5%	5.4%	3.5%
15 Wind	Volusia	25.8%	26.6%	-22.4%	-21.5%	-9.0%	-8.1%
16 Wind	Volusia	22.2%	0.0%	0.0%	0.0%	0.0%	0.0%
608	Wakulla, Coastal	22.4%	0.0%	-17.1%	0.0%	0.0%	0.0%
725	Wakulla, Remainder	22.4%	0.0%	-16.8%	0.0%	0.0%	0.0%
58 Wind	Wakulla	23.9%	23.9%	-17.1%	-17.1%	-2.4%	-2.4%
609	Walton, Coastal	46.9%	53.3%	-37.1%	-25.6%	-9.2%	0.6%
726	Walton, Remainder	22.4%	0.0%	-17.4%	0.0%	0.0%	0.0%
75 Wind	Walton	11.8%	16.4%	-31.0%	-23.1%	-10.1%	-3.8%
934	Washington	22.4%	0.0%	-16.1%	0.0%	0.0%	0.0%

**SUPPLEMENT TO ORDER NO. 157873-14**  
**CONDO UNIT OWNERS (HW-6) WIND ONLY**  
**SELECTED INDICATIONS AND APPROVED RATE CHANGES**  
**(EXCLUDING FHCf CASH BUILD-UP)**

<b>Territory</b>	<b>Territory Description</b>	<b>Indicated Premium Change</b>	<b>Average Premium Change</b>
59 Wind	Bay	56.0%	8.3%
60 Wind	Brevard	76.0%	7.5%
45 Wind	Broward	102.6%	7.1%
46 Wind	Broward	123.6%	8.6%
47 Wind	Broward	86.8%	8.1%
48 Wind	Broward	93.4%	8.2%
61 Wind	Charlotte	72.4%	8.9%
62 Wind	Collier	71.8%	5.7%
22 Wind	Dade	70.6%	6.3%
23 Wind	Dade	90.5%	5.8%
24 Wind	Dade	54.6%	8.9%
25 Wind	Dade	31.9%	8.2%
26 Wind	Dade	61.9%	7.3%
27 Wind	Dade	54.5%	5.8%
28 Wind	Dade	34.7%	6.5%
29 Wind	Dade	38.5%	7.2%
41 Wind	Duval	19.7%	5.9%
52 Wind	Escambia	88.3%	6.7%
53 Wind	Escambia	49.8%	7.9%
54 Wind	Escambia	53.2%	8.6%
83 Wind	Flagler	25.5%	6.2%
65 Wind	Franklin	47.9%	10.0%
66 Wind	Gulf	44.0%	8.3%
56 Wind	Hernando	46.9%	10.0%
76 Wind	Indian River	79.2%	7.6%
17 Wind	Lee	83.9%	8.3%
18 Wind	Lee	70.9%	7.2%
19 Wind	Lee	46.8%	8.3%
20 Wind	Lee	45.9%	8.6%
57 Wind	Levy	23.9%	6.6%
68 Wind	Manatee	65.0%	9.1%
90 Wind	Monroe	88.2%	8.0%
69 Wind	Nassau	16.9%	8.1%
70 Wind	Okaloosa	60.3%	8.1%
94 Wind	Palm Beach	113.3%	8.8%
95 Wind	Palm Beach	96.3%	6.4%
96 Wind	Palm Beach	64.3%	6.9%
97 Wind	Palm Beach	49.7%	6.0%
88 Wind	Pasco	33.6%	9.7%
42 Wind	Pinellas	56.7%	7.9%
71 Wind	Saint Johns	20.0%	8.2%
77 Wind	Saint Lucie	114.3%	9.3%
92 Wind	Santa Rosa	75.0%	8.8%
49 Wind	Sarasota	61.7%	8.0%
50 Wind	Sarasota	38.6%	5.7%
51 Wind	Sarasota	34.2%	7.2%
14 Wind	Volusia	67.1%	8.1%
15 Wind	Volusia	25.9%	9.9%
16 Wind	Volusia	22.2%	0.0%
58 Wind	Wakulla	20.5%	8.6%
75 Wind	Walton	56.6%	8.4%

# 2014

---

## Report on Review of the Data Call Pursuant to House Bill 119 – Motor Vehicle Personal Injury Protection (PIP) Insurance

January 1, 2015



FLORIDA OFFICE OF  
INSURANCE REGULATION

---

Kevin M. McCarty, Insurance Commissioner

## Table of Contents

I.	Introduction and History.....	1
II.	Data and Findings.....	4
	1. Statewide Results.....	4
	2. Regional Level Analysis .....	8
	3. Mitchell International Inc. Data.....	13
III.	Data from Additional Sources.....	19
	1. Annual Statement Data.....	19
	2. Fast Track Monitoring System Data.....	25
	3. Licensed Drivers and Number of Accidents.....	31
	4. Fraud.....	35
	5. Rate Filings.....	41
IV.	Appendices.....	42
	Appendix A – Rate Changes - Top 25 Insurers.....	43

## **I. Introduction and History**

Pursuant to Section 16 of House Bill (HB) 119 of the 2012 Regular Session, the Office Of Insurance Regulation has performed a comprehensive personal injury protection (PIP) data call. In an effort to provide more useful information concerning market conditions and the impact of reforms contained in HB 119 the data call was expanded to include other Personal Auto liability coverages in addition to PIP. The section specifically required the following elements to be examined:

- Quantity of personal injury protection claims.
- Type or nature of claimants.
- Amount and type of personal injury protection benefits paid and expenses incurred.
- Type and quantity of, and charges for, medical benefits.
- Attorney fees related to bringing and defending actions for benefits.
- Direct earned premiums for personal injury protection coverage, pure loss ratios, pure premiums, and other information related to premiums and losses.
- Licensed drivers and accidents.
- Fraud and enforcement.

No-fault insurance is a type of insurance contract under which insureds are indemnified for losses by their own insurer regardless of fault in the incident generating losses. It is thus a first-party coverage. In Florida, the injured party is also restricted in the right to seek recovery through the civil-justice system for losses caused by other parties. The goal of a no-fault system is to lower costs by providing a certainty of speedy recovery, avoiding expensive litigation over the causes of accidents.

In the 1971 legislative session, Florida adopted a no-fault automobile insurance plan which took effect on January 1, 1972. This plan provides payment for medical, disability, and death benefits. Over the years since it was first adopted, the no-fault system has been criticized for permitting inflated claims, fraud, abuse, and increasing premium and law suits filed to recover PIP benefits. In Special Session A of the 2003 Legislative Session a sunset provision was passed that repealed the no-fault law effective October 1, 2007. However, the no-fault law was reenacted effective January 1, 2008 with several changes (including the use of fee schedules for some services) designed to help control medical costs.

After reenactment of the no-fault system, data demonstrated a significant uptick in the claim experience of PIP coverage. Insurers found it necessary to file increases in excess of 10% per year for a period of time, which were anecdotally attributed to increased fraud activity. This was an impetus for the passage of HB 119.

HB 119 required the Office to contract with an independent consultant to calculate the savings expected as a result of its provisions. The Office submitted a report on the results of the independent consultant's calculations to the Governor, the President of Senate, and the Speaker of the House of Representatives as required by September 15, 2012. The report may be obtained at [www.floir.com/siteDocuments/HB119ImpactAnalystFINAL08202012.pdf](http://www.floir.com/siteDocuments/HB119ImpactAnalystFINAL08202012.pdf) and was prepared by Pinnacle Actuarial Resources, Inc. (Pinnacle). Pinnacle provided ranges of possible changes for the various components of the bill including a central impact within that range. Below are the estimated central loss impacts shown in the report by component:

<b>Description of Change</b>	<b><u>Central Loss</u> <u>Impact Estimate (PIP)</u></b>
Expansion of Long Form Crash Reports	-0.8%
Insurance Fraud Strike Force	-1.3
Separation of Death Benefit	+0.7
Initial Services within 14 Days	-0.8
Limitation on Non-Emergency Conditions	-12.3
Exclusion of Massage Therapy & Acupuncture	-8.7
Medicare Fee Schedule Fix	-0.8
Refusal to Submit/Failure to Appear at Medical	-0.9
Removal of Contingency Fee Multiplier	-0.2

These impacts were summarized, adjusted for expected overlaps, and adjusted to exclude fixed expenses. The range of possible PIP premium savings was estimated to be between 14.0% and 24.6%, with a central impact estimate of the savings in PIP premiums of 19.5%. Insurers were required to make a filing by October 1, 2012 and another by January 1, 2014 containing a 10-percent and a 25-percent reduction to PIP rates in effect on July 1, 2012, respectively. As an alternative, an insurer could include a detailed explanation of the reasons for failure to achieve those reductions.

There are two factors that complicate any analysis of the impact of HB 119:

- A temporary injunction was granted with respect to those sections of the law requiring a finding of emergency medical condition as a prerequisite for payment of PIP benefits or that prohibit payment of benefits for services provided by acupuncturists, chiropractors and massage therapists issued by a Circuit Court on March 15, 2013. This injunction was reversed by the First District Court of Appeal in an opinion filed October 23, 2013. During the seven months that it was in force, there was inconsistency among insurers in adjustment of claims that involved the subject sections of the law. Since the current data call only contains the first eighteen months of information subsequent to the effective date of its major cost saving provisions and at least seven of those are potentially distorted by the injunction, conclusions from this data call should be regarded as tentative pending more definitive data.

- While the bill contained a section that allowed insurers to implement provisions of the bill without the language being included in the policy form (see Section 8 of the bill – s. 627.7311, F.S.), some insurers did not implement certain provisions until the accident occurred after the issuance of policy (either new or renewal) that contained the provisions of HB 119.

Thirty-five (35) insurers participated in the Data Call, which included the time period from January 1, 2010 to June 30, 2014. The submissions represent 83.5% of the market based on 2013 Private Passenger Auto Direct Written Premium reported to the NAIC, and included all of the top twenty-five (25) insurers. Losses and claims are organized by the quarter during which the accident causing them took place. The data submitted was checked for reasonability, however the report is based on the information as received and no audit of the data has been performed.

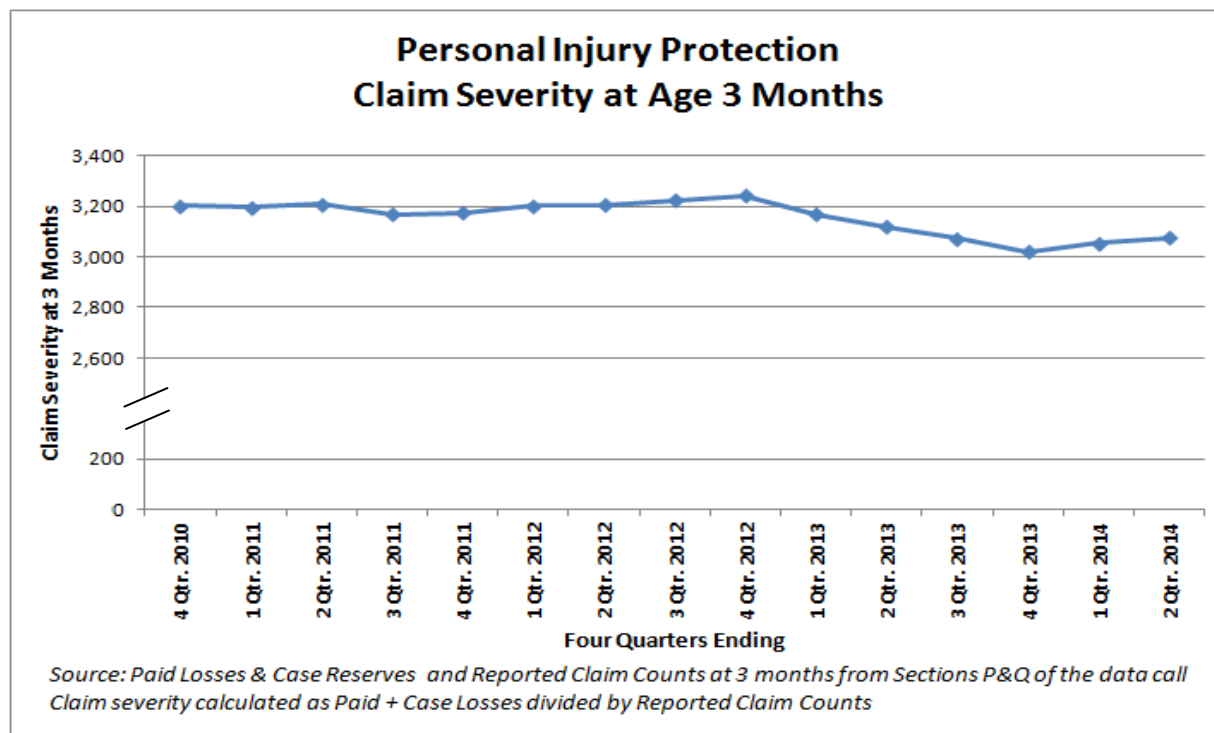
**There were several insurers, encompassing approximately 17% of the market, which had to be excluded from the results presented in Section II of this report due to data quality issues.** The Office is currently working with these insurers to collect accurate data. It is anticipated that a supplement to this report will be issued, if necessary, once the data has been collected and analyzed.

## II. Data and Findings

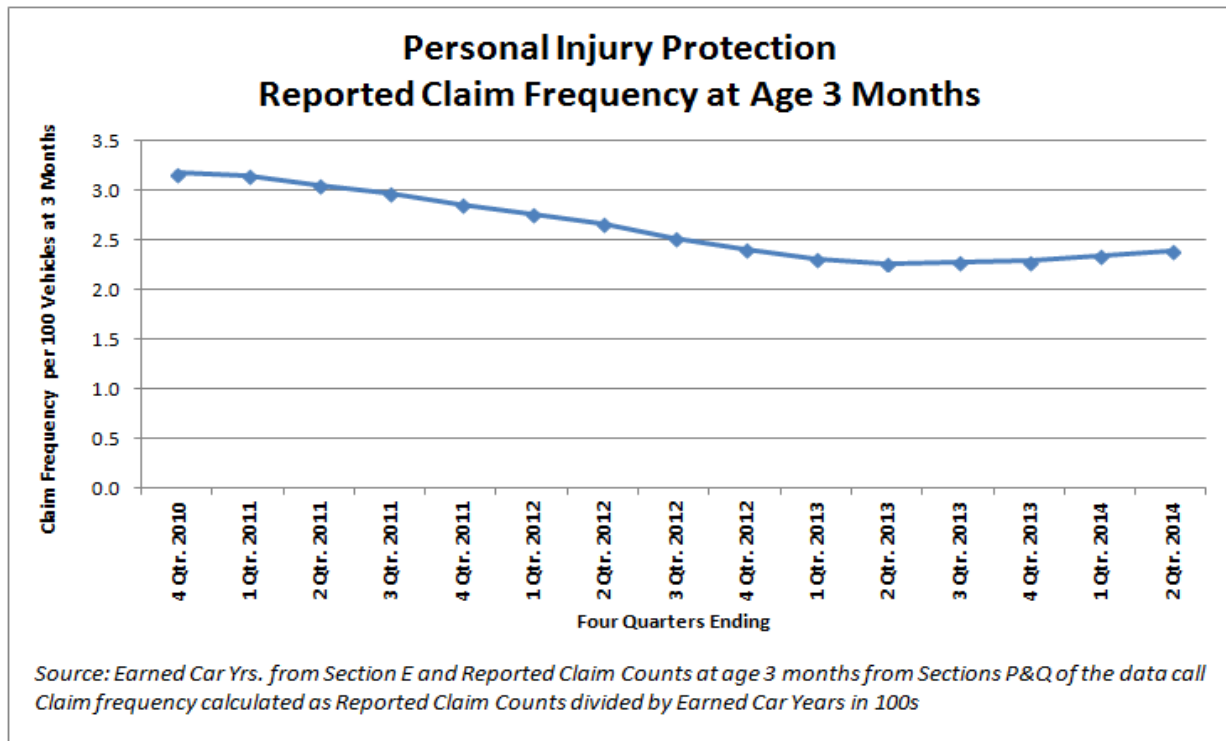
### 1. Statewide Results

The data call required information to be submitted on an accident quarter basis. This means that the claim information was reported based on when the accident took place, regardless of when the claim was reported to the insurer or when any payments were made. The information on a statewide basis was reported at various stages in development so that factors could be determined to develop the losses reported by accident quarter to its ultimate cost. The data call also required that, in the case of multiple claimants for one occurrence, each individual claimant should be counted as one claim.

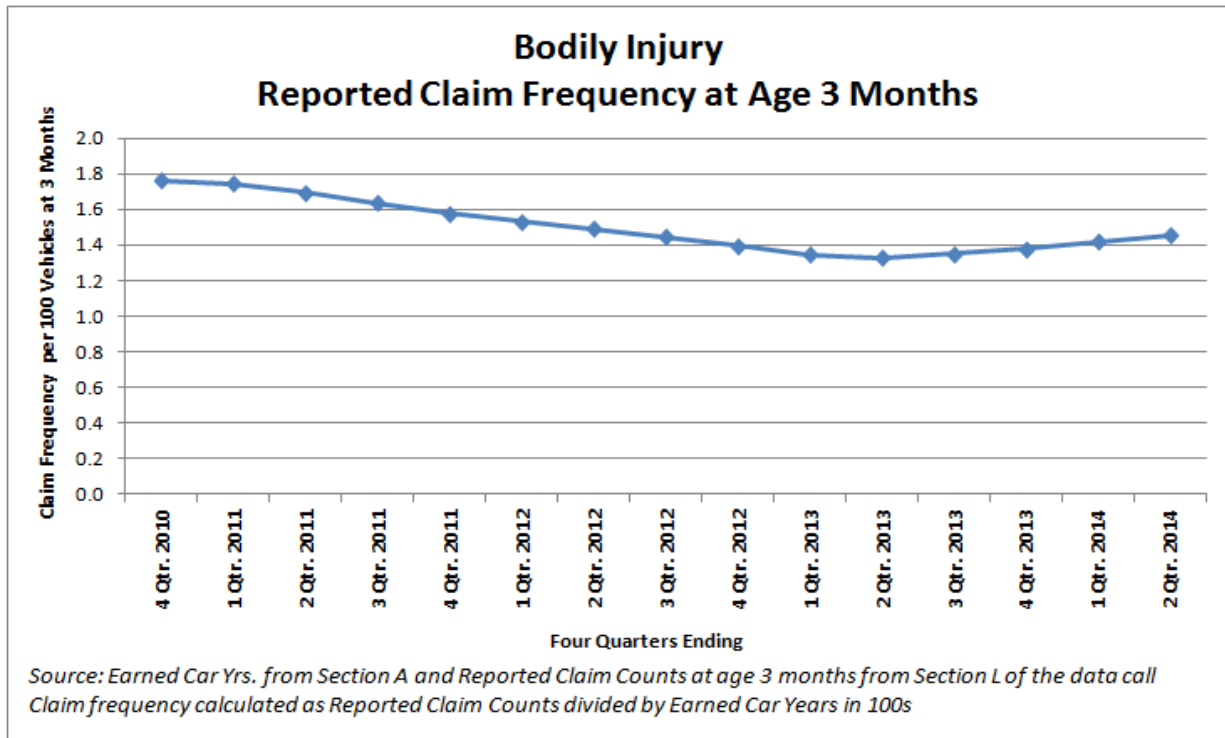
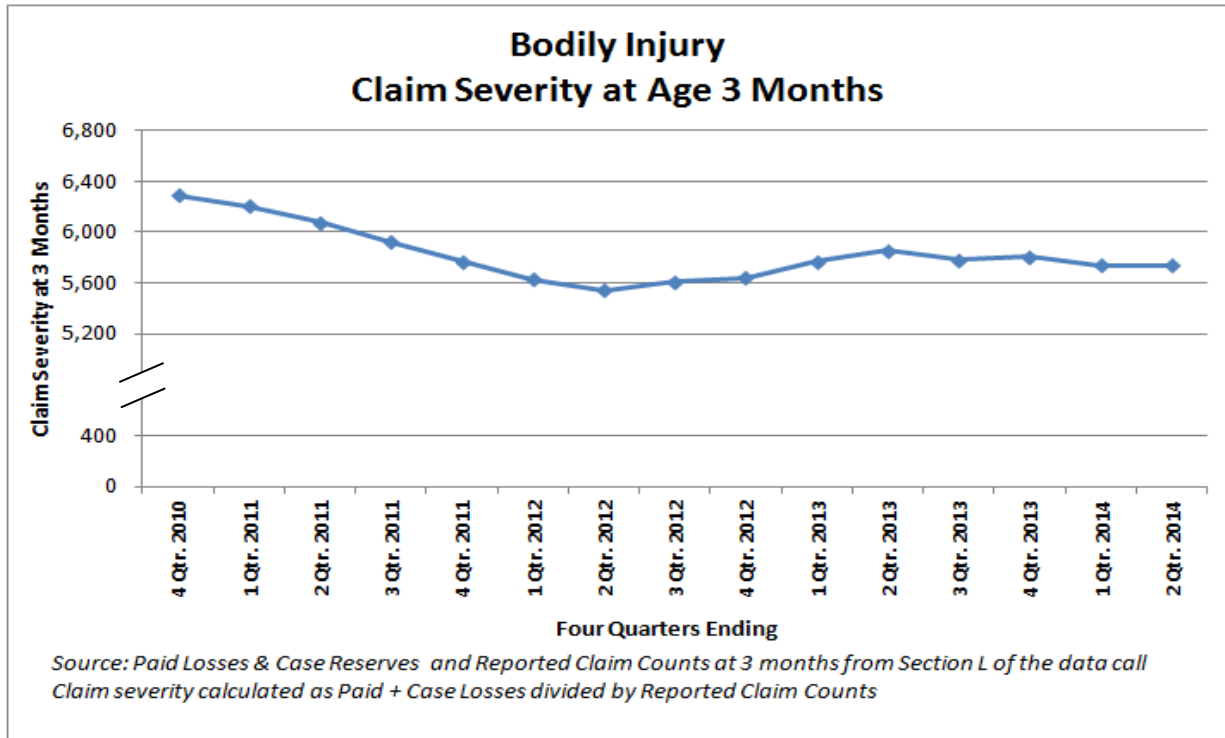
Below is a chart showing the claim severity for PIP. The claim severity was calculated using data at a consistent age (an age of 3 months means that the data in a particular accident quarter was evaluated at the end of that accident quarter). The claim severity was calculated using the reported claim counts, which would include claims that are ultimately closed without payment. As such, the claim severity in the graph below will be considerably lower than severities calculated only using claims that have payments, such as severities calculated using Fast Track Monitoring System data (shown in Section III of this report). To avoid the effects of seasonality, the data was reviewed by looking at the most recent four quarters of information at each quarter. Consistent with other data sources, it appears that claim severity for PIP decreased since the implementation of HB 119 on January 1, 2013.



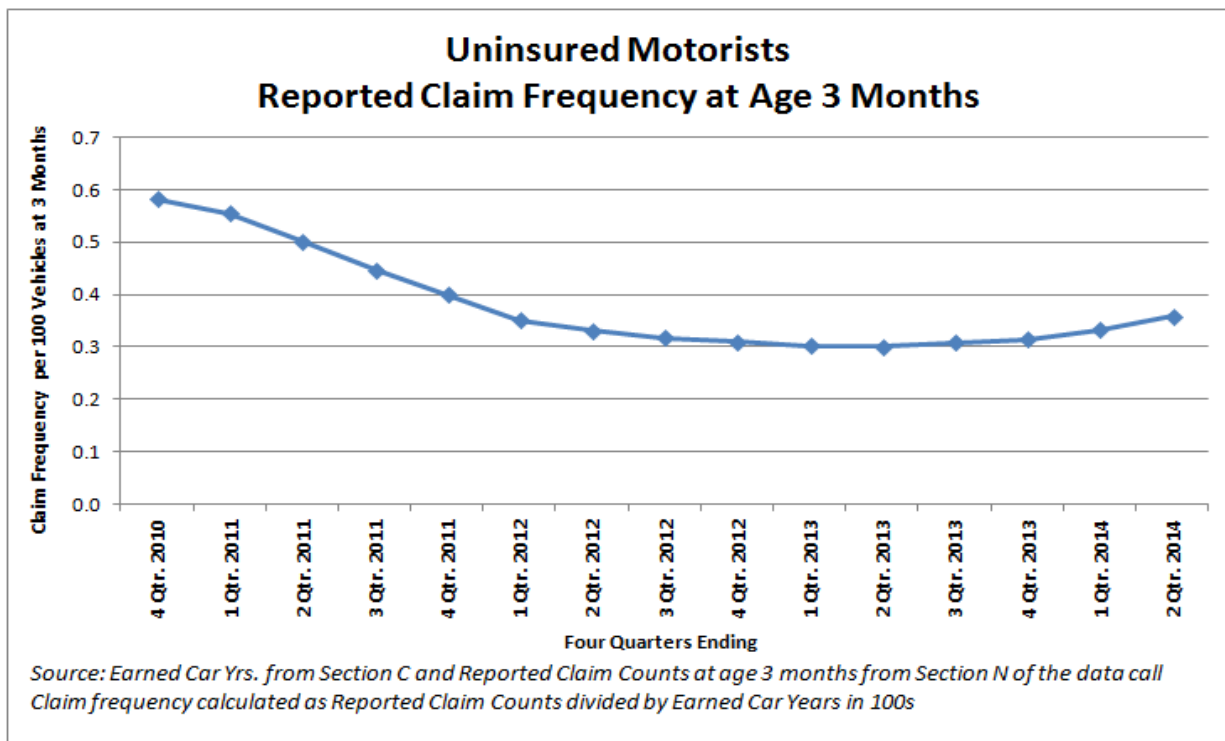
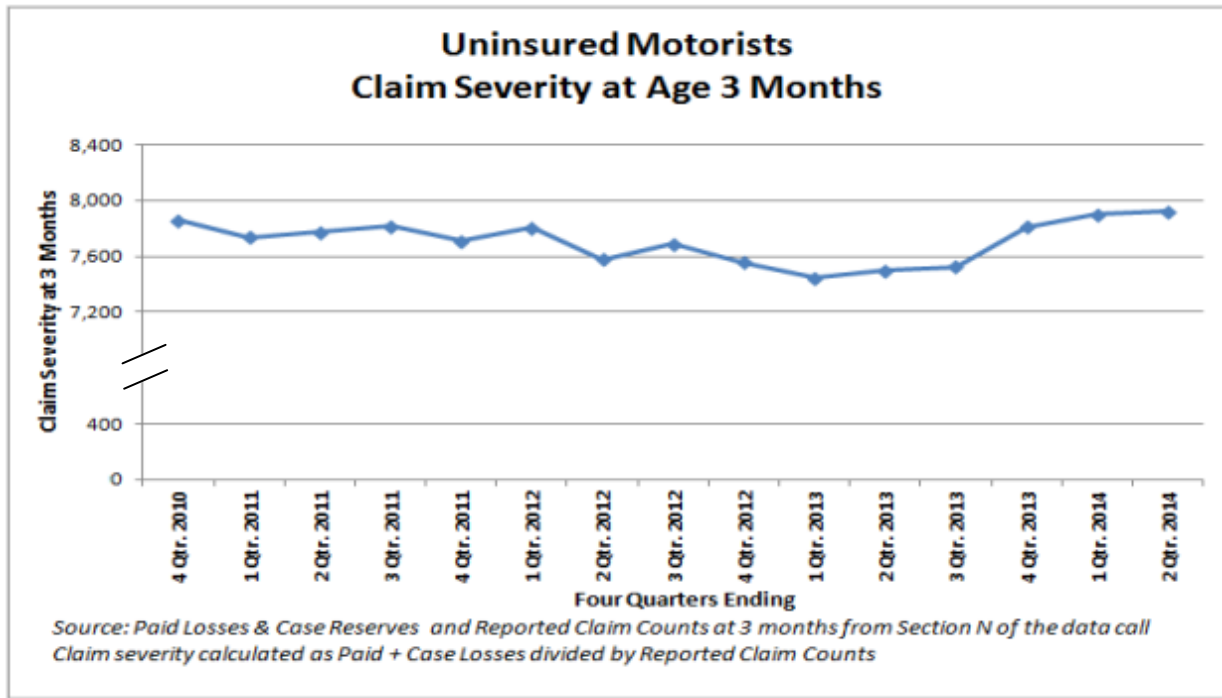
Frequency of PIP claims has in general declined since 2010, although more recent quarters show a slight increase.



The implementation of HB 119 also impacted other coverages, such as Bodily Injury (BI) and Uninsured Motorists (UM), since some benefits that would previously have been covered under PIP would move to BI and UM. On the next page is a graph showing the BI frequency and severity changes. Since 4<sup>th</sup> quarter 2012, BI frequency has increased about 4.3%, while severity has increased 1.7%.



Since 4<sup>th</sup> quarter 2012, UM frequency has increased about 15.8%, while severity has increased 4.8%.



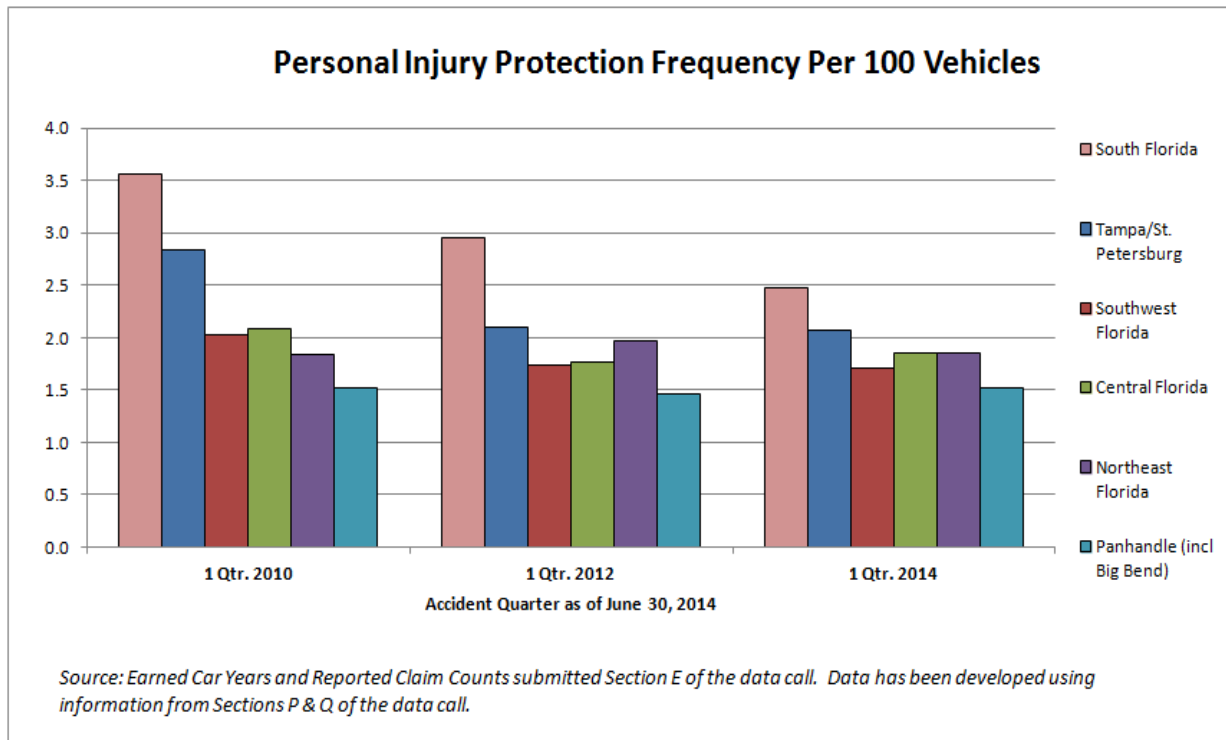
## 2. Regional Analysis

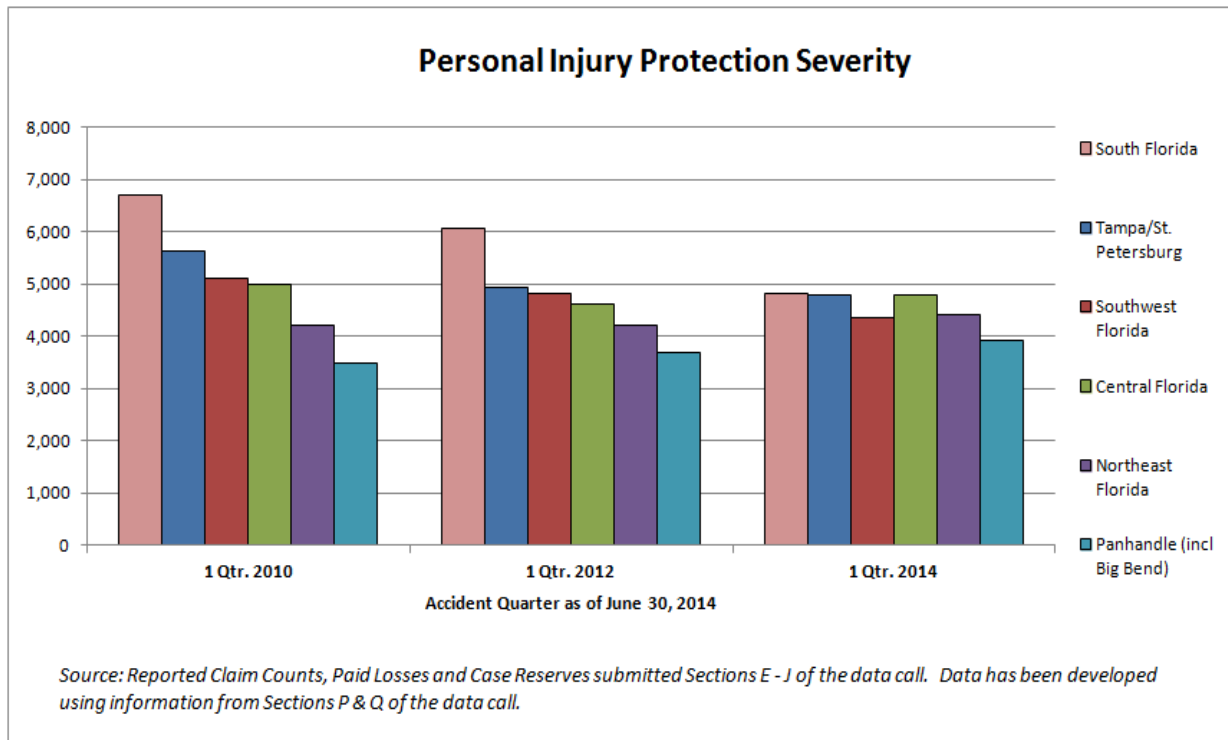
The table below contains the region assignments for the regions that were selected to be included in the graphs in this section.

<b>Region</b>	<b>Counties in Region</b>
<i>South Florida</i>	<i>Palm Beach, Miami-Dade and Broward</i>
<i>Tampa/St. Petersburg</i>	<i>Hillsborough and Pinellas</i>
<i>Southwest Florida</i>	<i>Charlotte, Collier, Lee, Manatee and Sarasota</i>
<i>Central Florida</i>	<i>Brevard, Citrus, Hernando, Lake, Orange, Osceola, Pasco, Polk and Seminole</i>
<i>Northeast Florida</i>	<i>Clay, Duval and Saint Johns</i>
<i>Panhandle (incl Big Bend)</i>	<i>Bay, Calhoun, Escambia, Franklin, Gadsden, Gulf, Holmes, Jackson, Jefferson, Leon, Liberty, Madison, Okaloosa, Santa Rosa, Taylor, Wakulla, Walton and Washington</i>

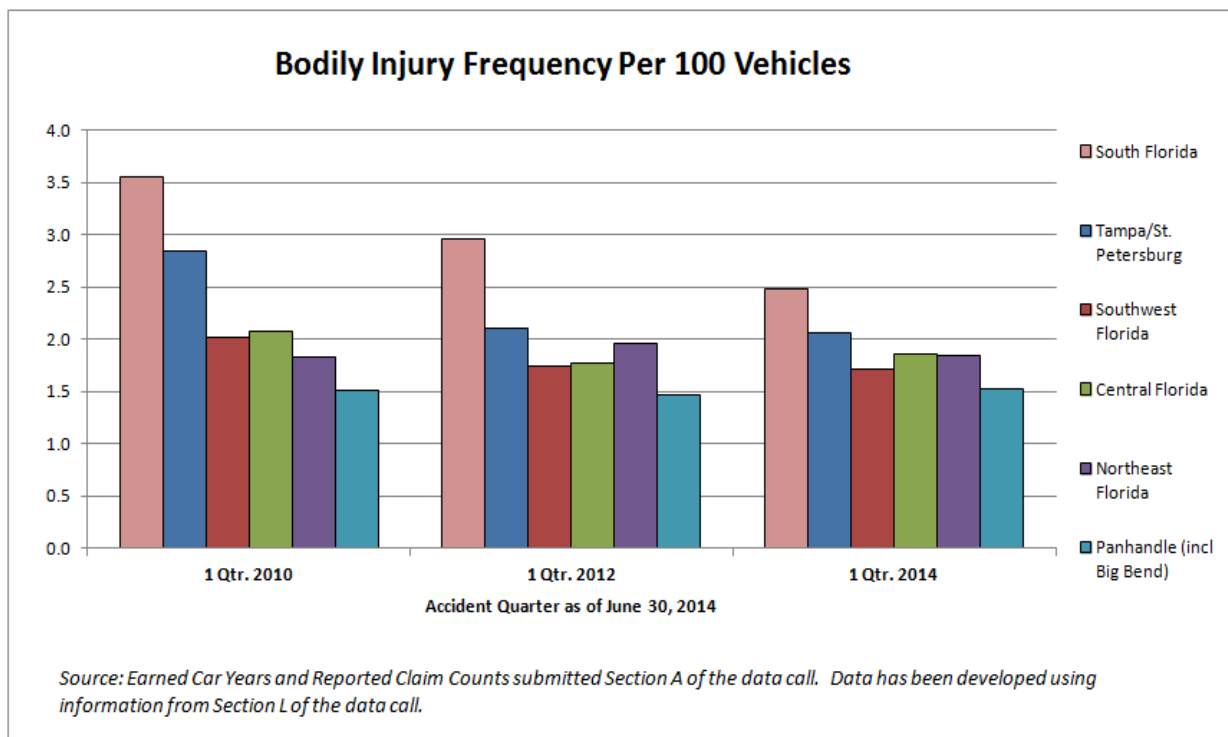
The graphs in this section compare data for accidents that occurred during the first quarter of 2010, 2012 and 2014, evaluated as of June 30, 2014. While 2<sup>nd</sup> quarter 2014 data was collected, the data is very immature since there has not been much time for the accidents to be reported.

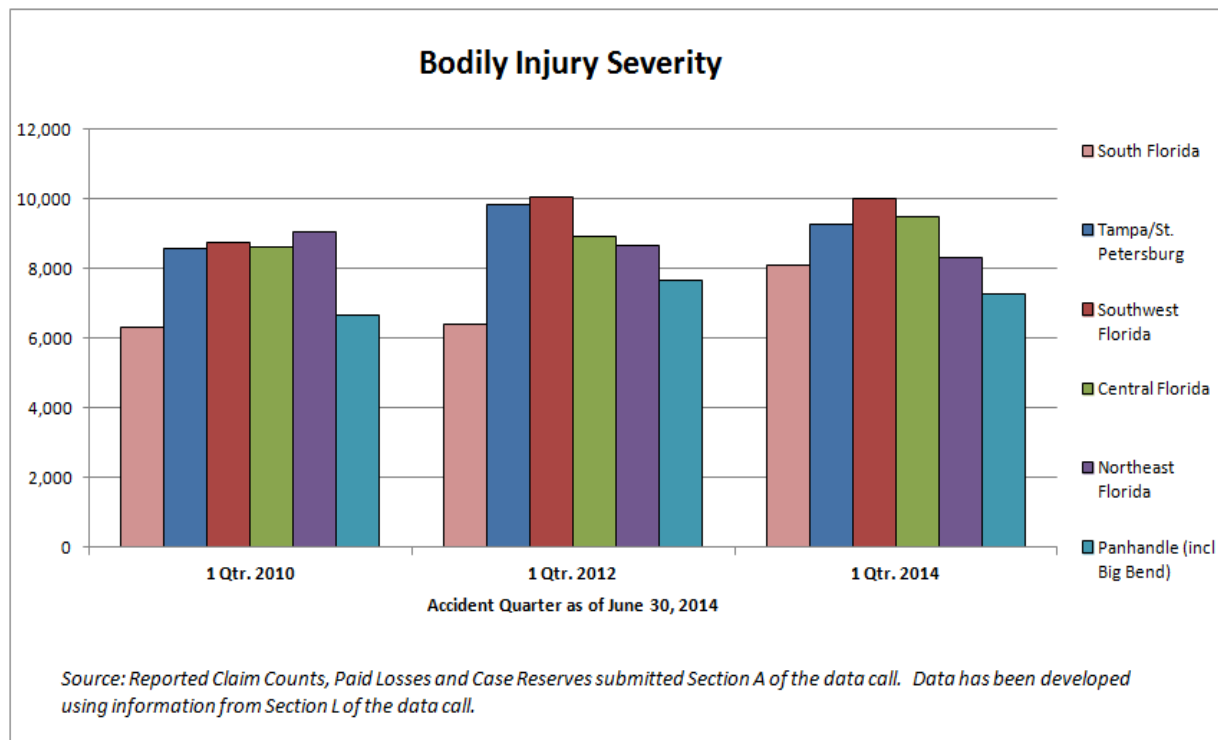
While most regions have experienced significant decreases in both frequency and severity for PIP between 1<sup>st</sup> quarter 2010 and 1<sup>st</sup> quarter 2014, the South Florida and Tampa/St. Petersburg regions are the ones that have experienced the most significant decreases.





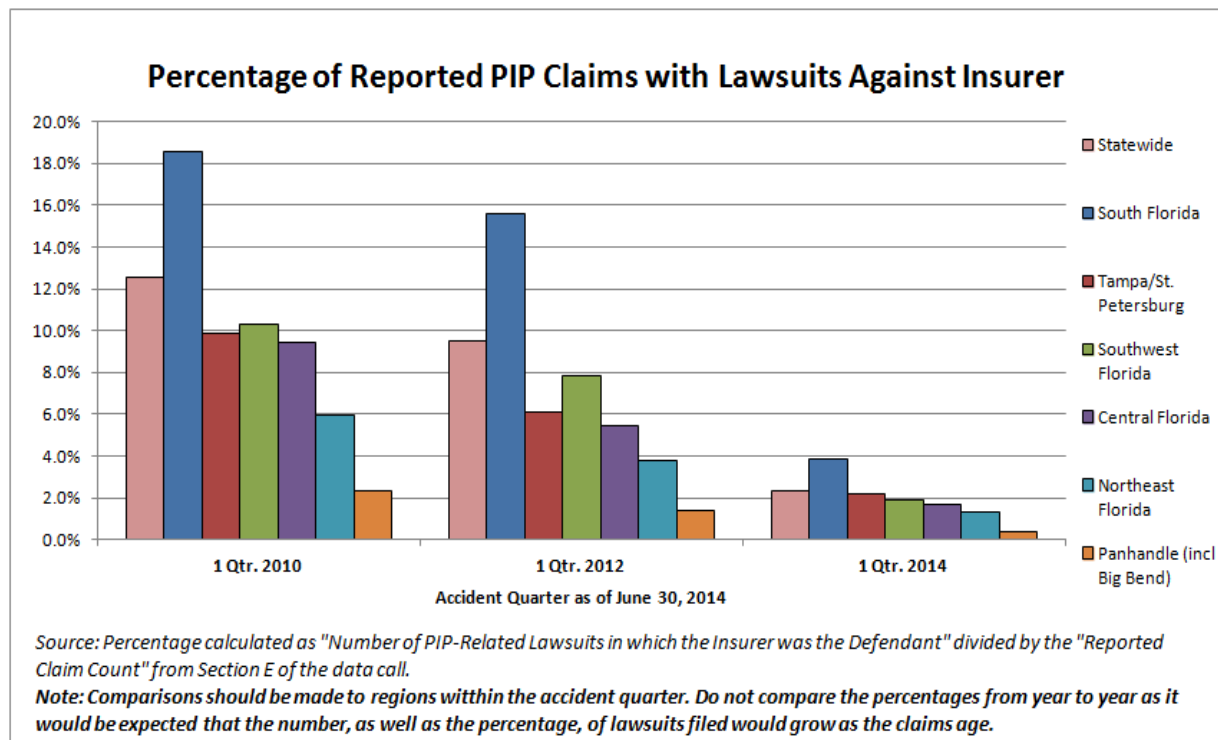
While the South Florida, Tampa/St. Petersburg and Southwest Florida regions have experienced significant decreases in BI frequency between 1<sup>st</sup> quarter 2010 and 1<sup>st</sup> quarter 2014, all three regions have experienced increases in BI severity that offset a large portion of the decreases in frequency.



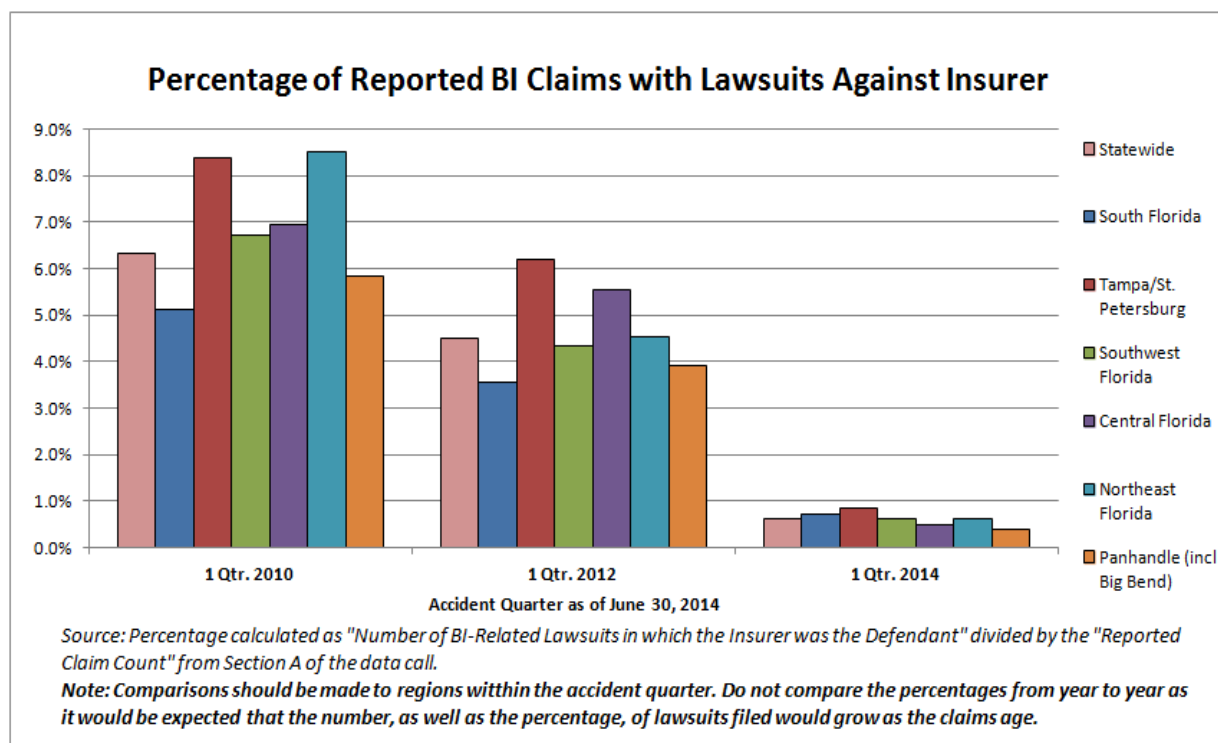


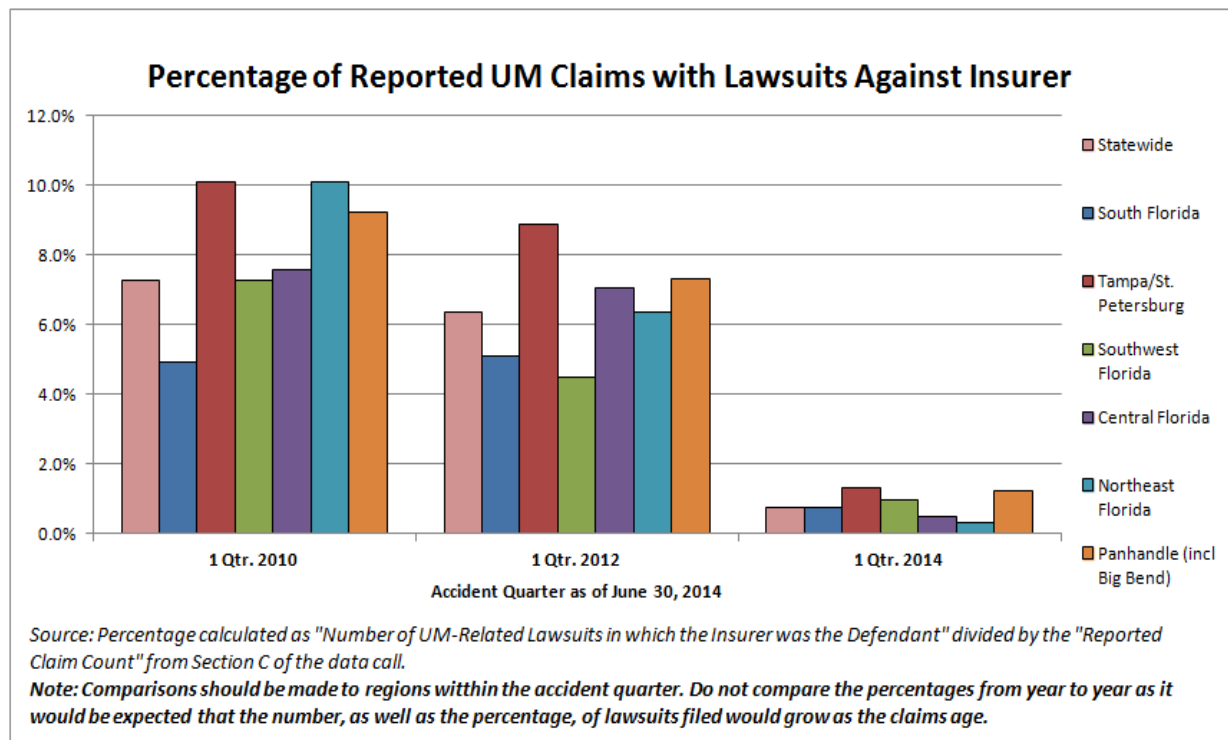
As part of the regional analysis, the Office reviewed the number of claims with a lawsuit where the insurer was a defendant. On the next page is a graph which shows the percentage of reported PIP claims where there was a lawsuit against the insurer by region at 1<sup>st</sup> quarter 2010, 2012 and 2014. It should be noted that the accident quarters are all evaluated as of June 30, 2014 and none of the claim counts have been developed to its expected ultimate numbers. **As such, comparisons of the percentages should not be made from year to year, as it would be expected that the number, as well as the percentage, of lawsuits filed would grow as the claims age.** Instead, the comparisons should be made by looking at the regional percentages at a given accident quarter.

The South Florida region has a significantly higher percentage of claims where there is a lawsuit against the insurer, when compared with other regions. The gap between the South Florida region and other regions, as well as the statewide average, has narrowed significantly in the 1<sup>st</sup> quarter of 2014.



In general, the South Florida region has the smaller percentage of lawsuits against insurers for BI and UM than statewide and other regions. With both BI and UM, the Tampa/St. Petersburg region stands out as a higher than average region.

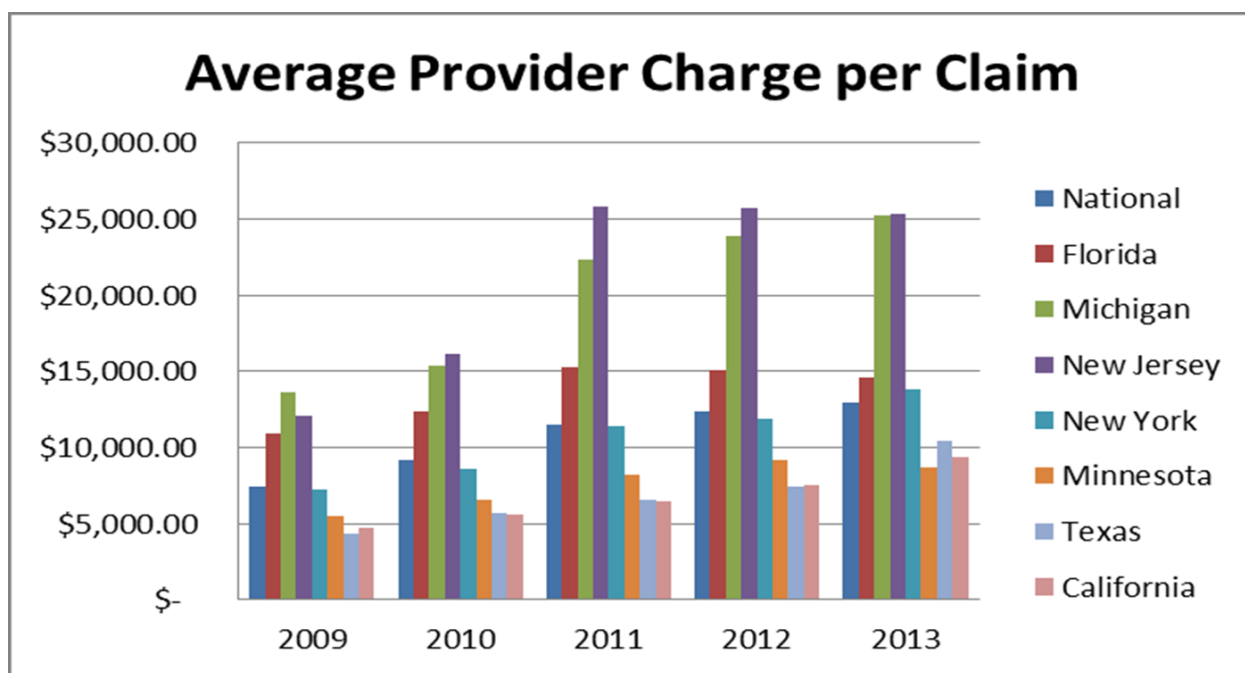




### 3. Mitchell International Inc. Data

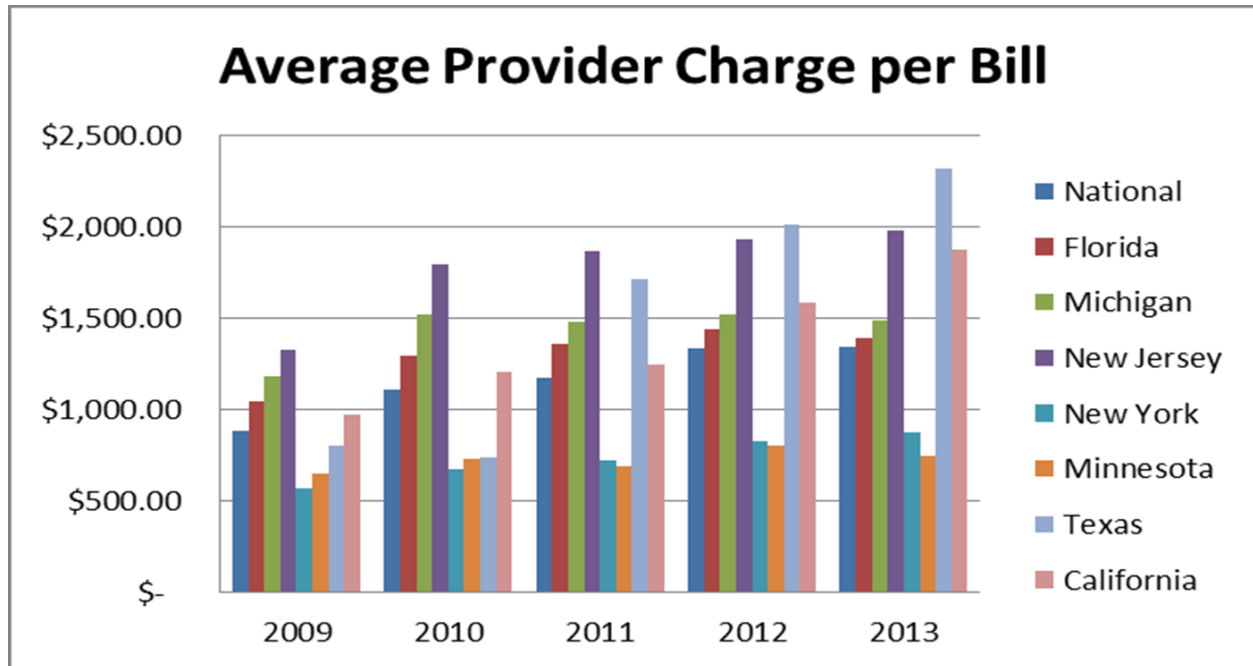
As a provider of Property & Casualty claims technology solutions, Mitchell International, Inc. (“Mitchell”) processes over 50 million transactions annually for over 300 insurers. Many of the industry leaders in the auto insurance market utilize Mitchell’s medical claims software, DecisionPoint. Mitchell supplied data to the Office which provided a high level review of trends to national averages and experience here in Florida.

The results show that Florida is above the national average in many instances, including provider charges per claim and the average number of procedures per claim. This was true in the previous personal injury protection data call report issued in 2011 and remains true even with the implementation of HB 119. However, the gap between the national average and Florida has decreased between 2012 and 2013 and can likely be attributed to the impact of HB 119.

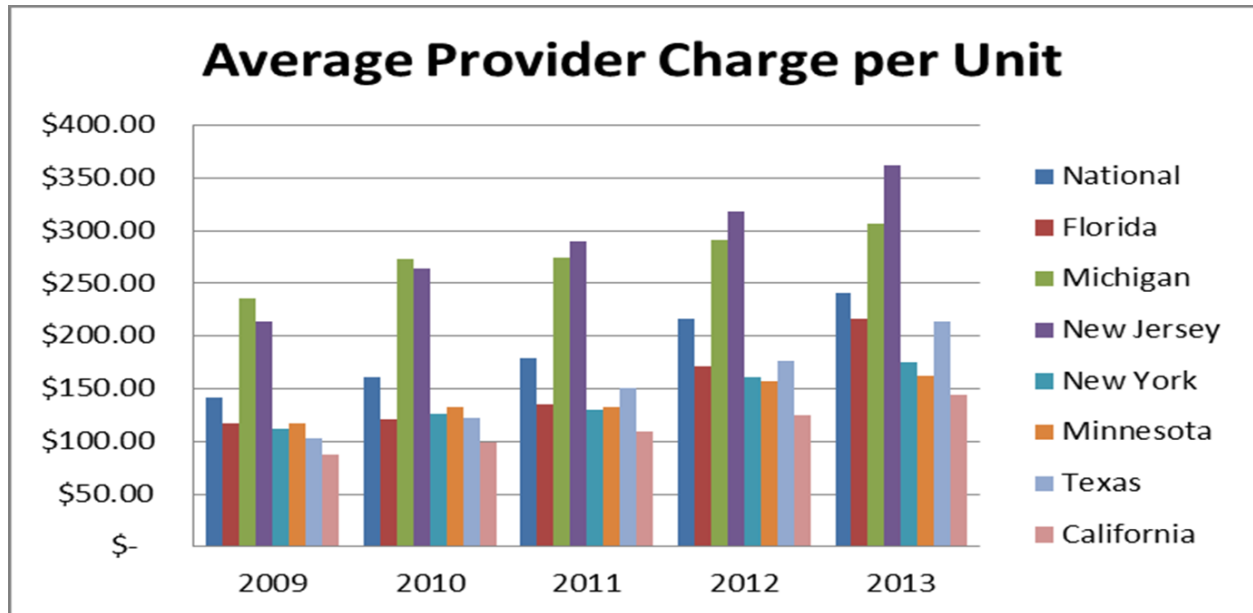


Source: Graph provided by Mitchell. Copyright 2014 by Mitchell International, Inc. Reprinted with permission.

Florida and New Jersey were the only states in the above graph that experienced a decrease in the average provider charge per claim between 2012 and 2013.

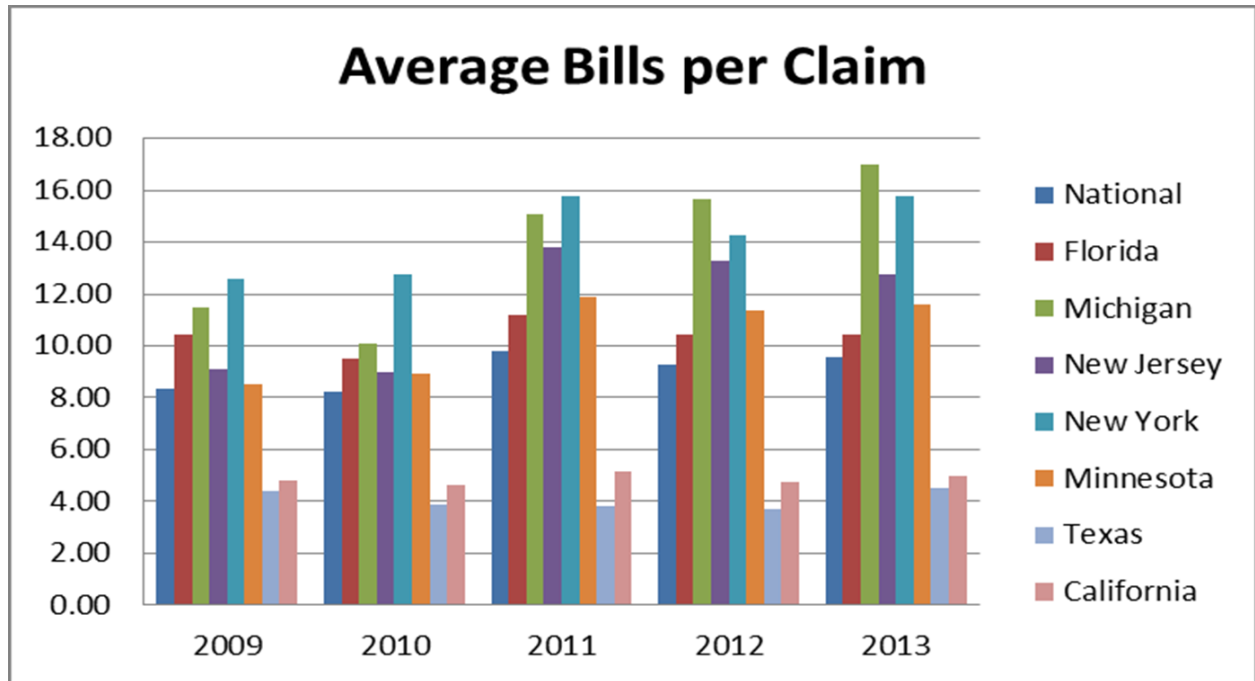


Source: Graph provided by Mitchell. Copyright 2014 by Mitchell International, Inc. Reprinted with permission.

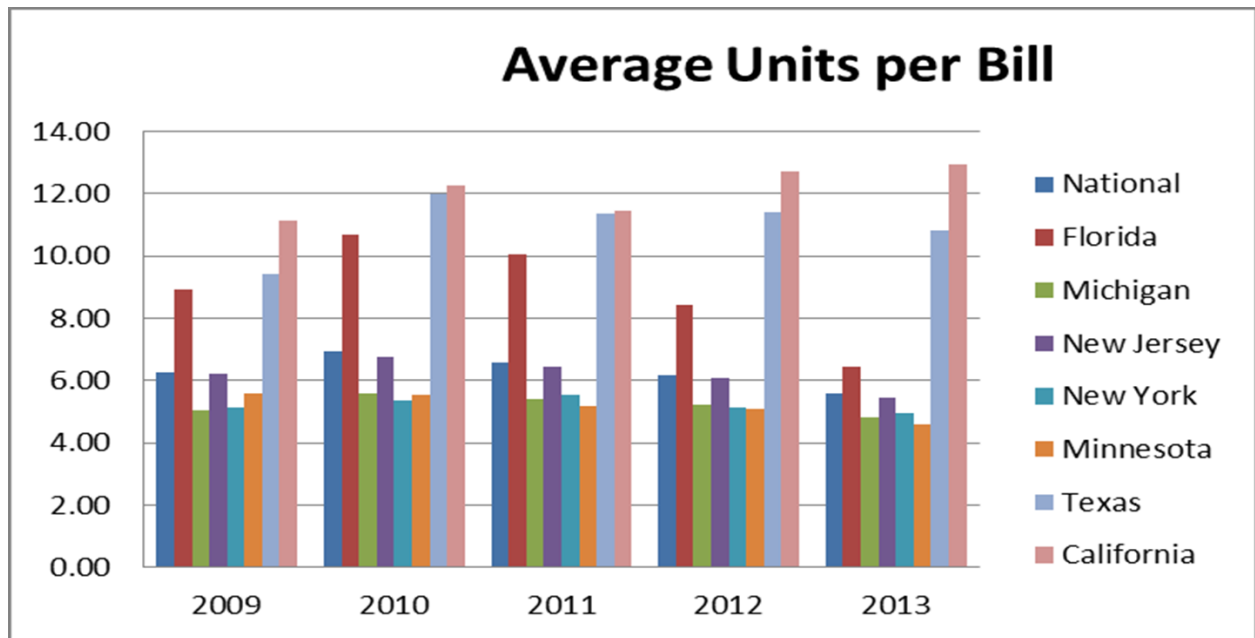


Source: Graph provided by Mitchell. Copyright 2014 by Mitchell International, Inc. Reprinted with permission.

While the average provider charge per claim in Florida decreased between 2012 and 2013, the average provider charge per unit (or procedure) actually increased during that period as it did for the other states shown and for the nation as a whole.



Source: Graph provided by Mitchell. Copyright 2014 by Mitchell International, Inc. Reprinted with permission.



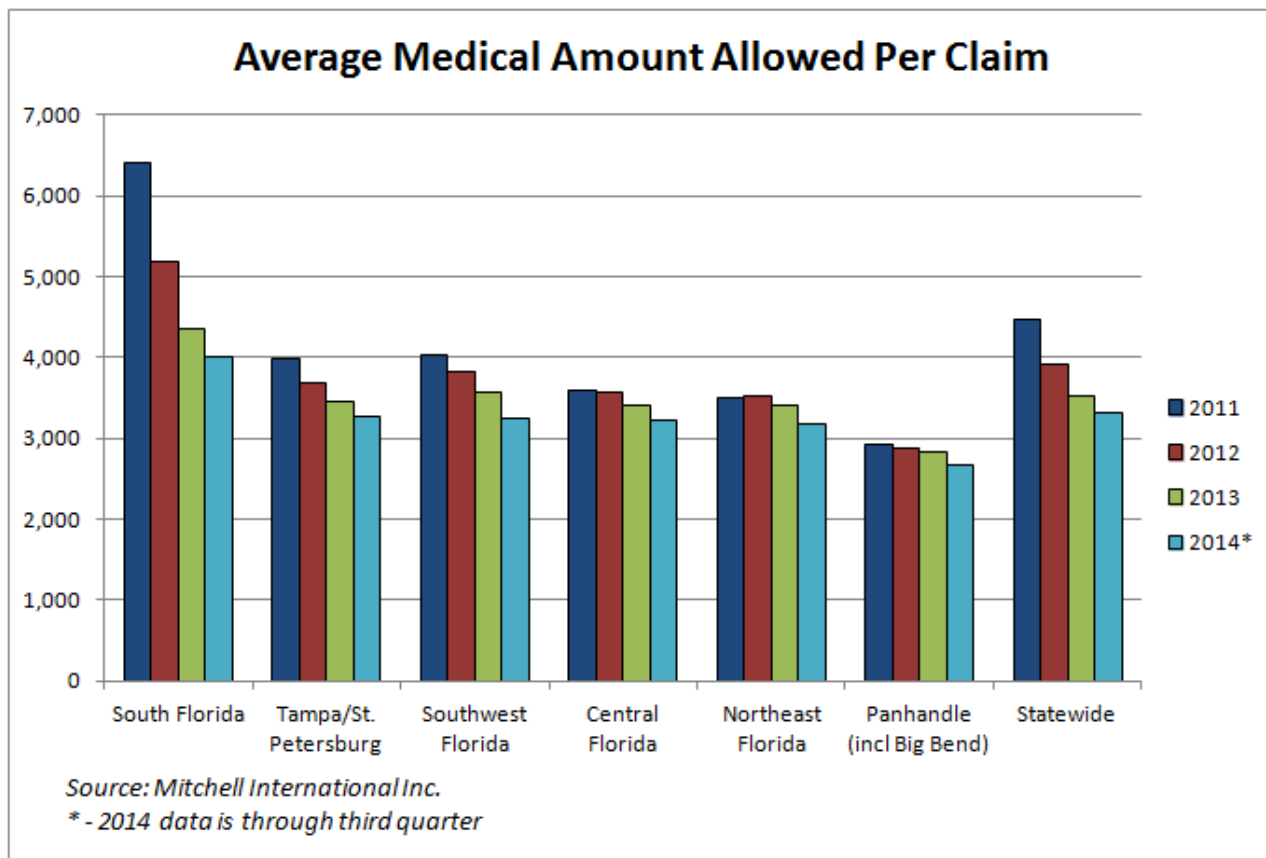
Source: Graph provided by Mitchell. Copyright 2014 by Mitchell International, Inc. Reprinted with permission.

Even though the charges per unit increased between 2012 and 2013 in Florida, the significant decrease in the number of units per bill and the stable number of bills per claim resulted in the decreases shown for the average provider charges per claim and per bill.

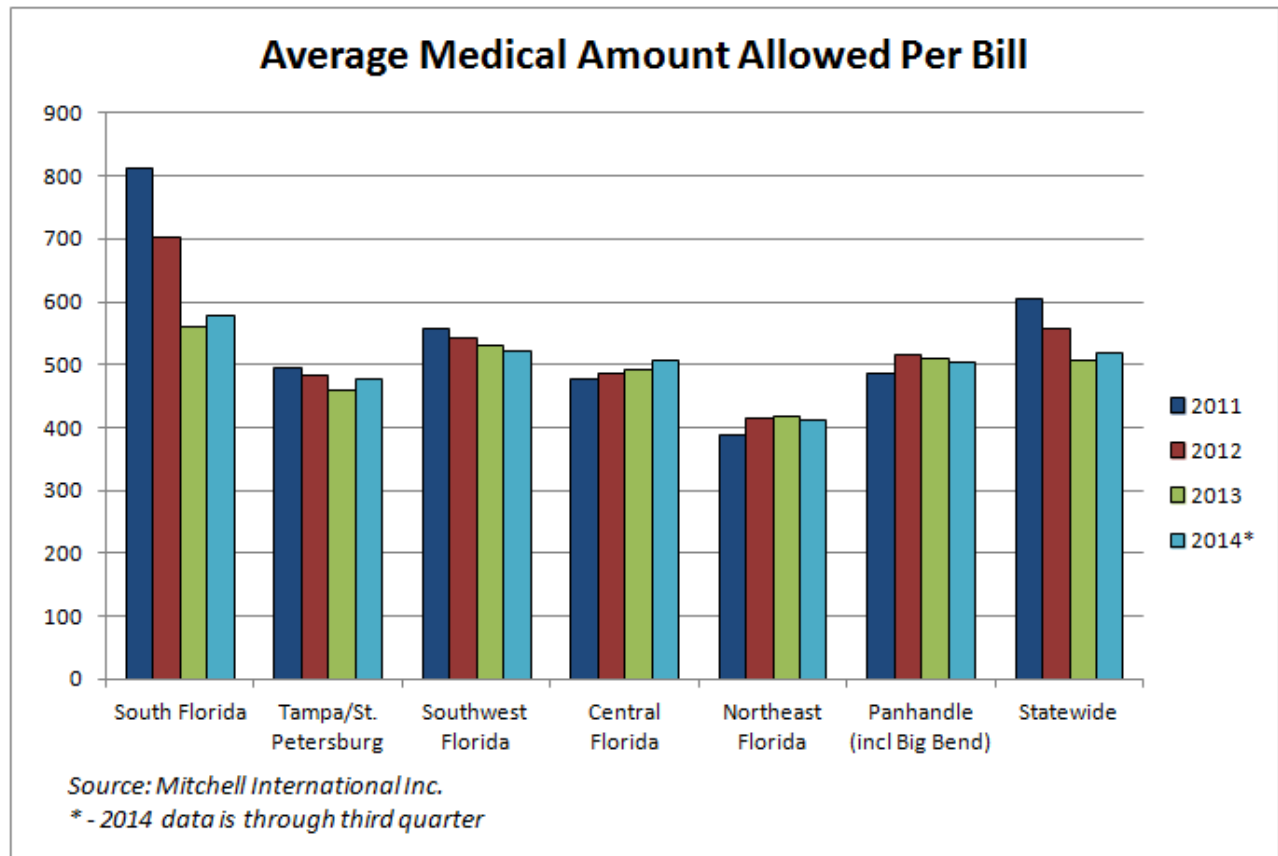
In addition to the graphs showing comparisons between Florida and national experience, Mitchell also provided data that allowed for regional comparisons of the above information. The data included the amounts that the provider billed versus what was ultimately allowed and paid by the insurer. The table below contains the county assignment for the regions that were selected to be included in the graphs in this section.

<b><i>Region</i></b>	<b><i>Counties in Region</i></b>
<i>South Florida</i>	<i>Palm Beach, Miami-Dade and Broward</i>
<i>Tampa/St. Petersburg</i>	<i>Hillsborough and Pinellas</i>
<i>Southwest Florida</i>	<i>Charlotte, Collier, Lee, Manatee and Sarasota</i>
<i>Central Florida</i>	<i>Brevard, Citrus, Hernando, Lake, Orange, Osceola, Pasco, Polk and Seminole</i>
<i>Northeast Florida</i>	<i>Clay, Duval and Saint Johns</i>
<i>Panhandle (incl Big Bend)</i>	<i>Bay, Calhoun, Escambia, Franklin, Gadsden, Gulf, Holmes, Jackson, Jefferson, Leon, Liberty, Madison, Okaloosa, Santa Rosa, Taylor, Wakulla, Walton and Washington</i>

While most regions have shown improvement over the examined period, the largest differences between the amounts paid per claim pre- and post-HB-119 are found in South Florida. For the average medical amounts allowed/paid per claim, the statewide average decrease from 2011 to the first three quarters of 2014 was 25.6%. During that same period, the average decrease for South Florida was 37.6%.



For the average medical amounts allowed/paid per bill, the statewide average decrease from 2011 to the first three quarters of 2014 was 14.0%. During that same period, the average decrease for South Florida was 28.7%. During this same period of time, there were regions that experienced increases in the average medical amounts paid per bill.



### **III. Data from Additional Sources**

#### **1. Annual Statement Data**

In addition to data provided through the data call and from Mitchell, data from other sources was also examined. The first source of data examined was the annual statements submitted by each insurer licensed to write personal auto insurance in Florida. The annual statement shows information for personal auto broken out into three component types:

- PIP
- Liability (Other than PIP)
- Physical Damage

As with the data call, it is necessary to examine liability coverage types other than PIP in order to determine the impact of HB 119 on personal auto insurance.

The annual statement data that is shown in this section is based on calendar year data, which is different from the accident year data collected in the data call. Calendar year information reflects activity that occurred during that calendar year, regardless of when the accident occurred or the policy was issued. For example, if an accident occurred in 2011 and a loss payment was made in 2013, the loss payment is recorded under incurred losses in Calendar Year 2013.

In addition, calendar year information captures changes in reserve estimates that occur during that year. For example, assume that an accident occurred in 2012, an initial reserve estimate of \$10,000 was set in 2013 and then the reserve estimate was revised to \$12,000 in 2014:

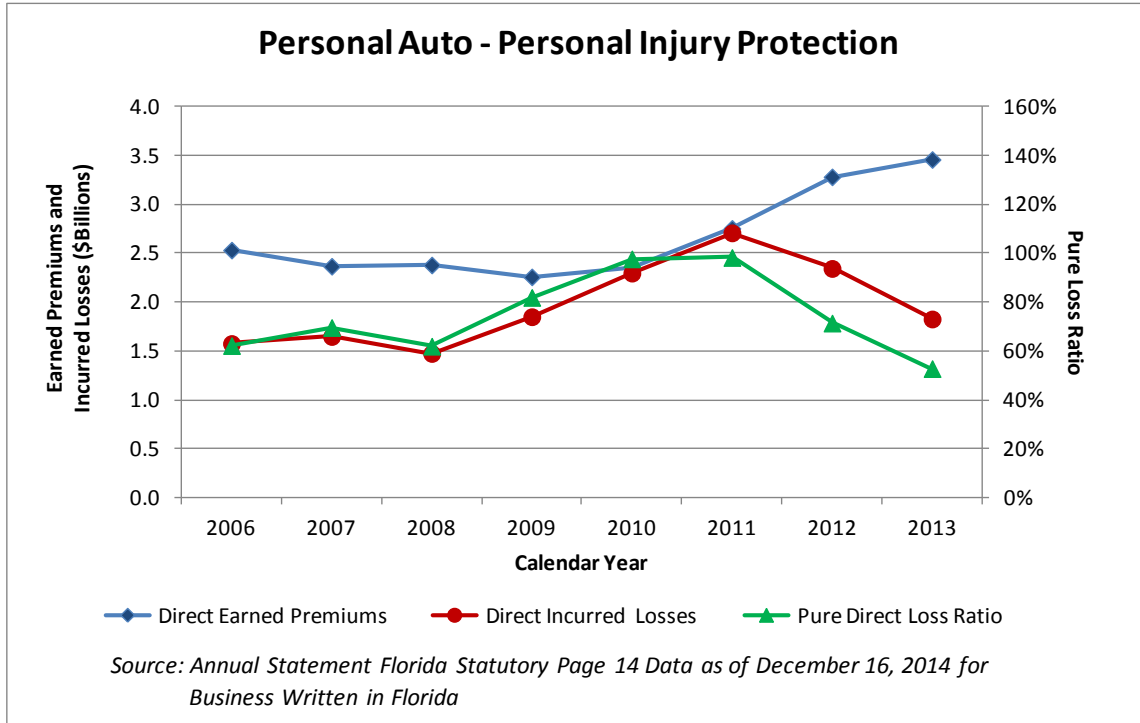
- The initial reserve estimate of \$10,000 is recorded as an incurred loss in 2013, and
- The additional \$2,000 would be recorded as an incurred loss in 2014.

#### Personal Injury Protection

There have been significant changes in Florida earned premiums and incurred losses over the last 8 years for Personal Injury Protection coverage:

- Direct earned premiums remain relatively stable between 2006 and 2010, which resulted in a total decrease in premiums of 7.2%.
- Since 2010 there have been significant increases in earned premiums, resulting in a total increase of 47.2% between 2010 and 2013.
- Overall, between 2006 and 2013, premiums have increased 36.6%.
- Incurred losses were relatively stable between 2006 and 2008 but then experienced significant double-digit increases each year from 2008 to 2011 and significant double-digit decreases each year since 2011.
  - Between 2006 and 2008, incurred losses decreased by 6.4%.
  - Between 2008 and 2011, incurred losses increased by 83.7%. This would average to an increase of almost 22.5% each year.

- Since 2011, incurred losses have decreased by 32.5%. This would average to a decrease of almost 17.9% each year.
- Between 2006 and 2013, losses have increased 15.9%.

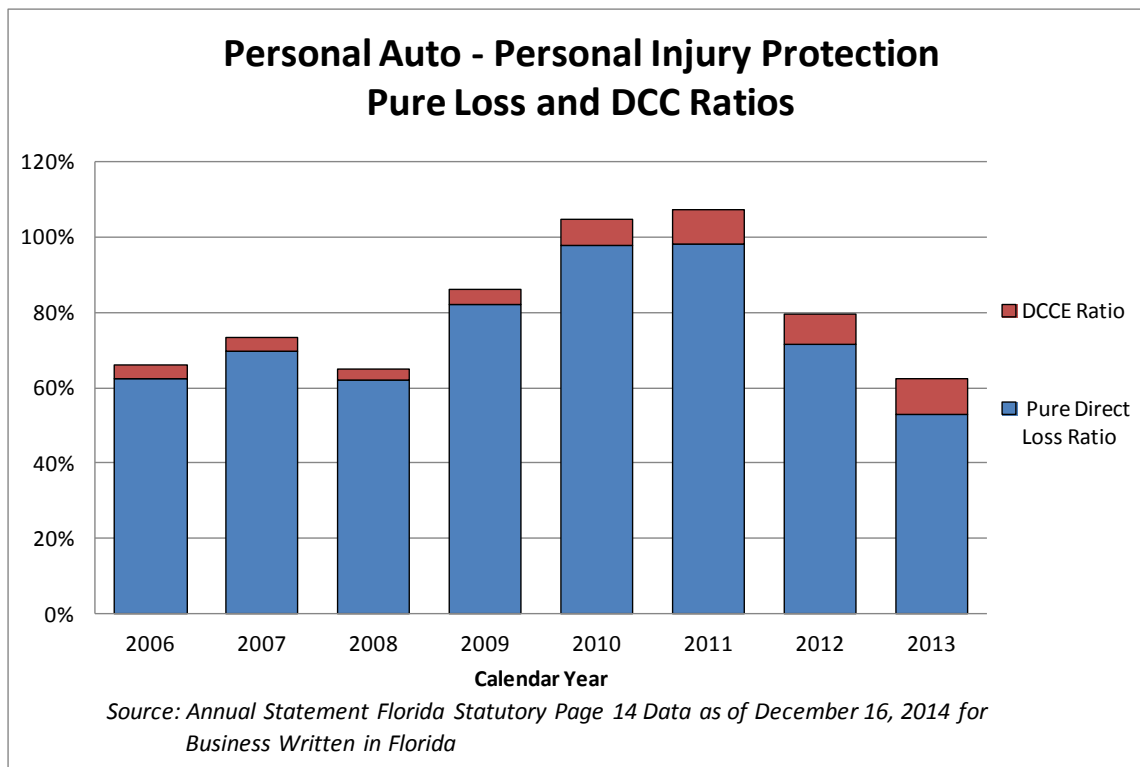


The pure loss ratio (measured as Direct Incurred Losses divided by Direct Earned Premiums) increased 58% from 2006 to 2011, when the loss ratio reached its pinnacle of 98.3% during the review period. This means that for every dollar of premium that the insurer collected; over ninety-eight cents went to pay for losses. Since 2011, the loss ratio has declined significantly to 52.8% in 2013.

In addition to losses, an insurer must pay for various expenses that occur from issuing the policy and the handling/adjustment of claims. One such expense is Defense and Cost Containment (DCC), which includes, but is not limited to:

- Fees or salaries for appraisers, private investigators, hearing representatives, and fraud investigators (if working in defense of a claim), and
- Attorney fees incurred owing to a duty to defend the insured.

On the next page is a chart showing the combined Loss and DCC ratios for 2006-2013 for Personal Injury Protection. In two of the years shown on the graph, after including the cost of DCC expenses that the insurer paid, the loss and DCC ratio was over 100%. For example, the loss and DCC ratio for 2011 was 107.4%. This means that for every dollar of premium that the insurer collected; over \$1.07 was paid out purely in losses and DCC expenses.



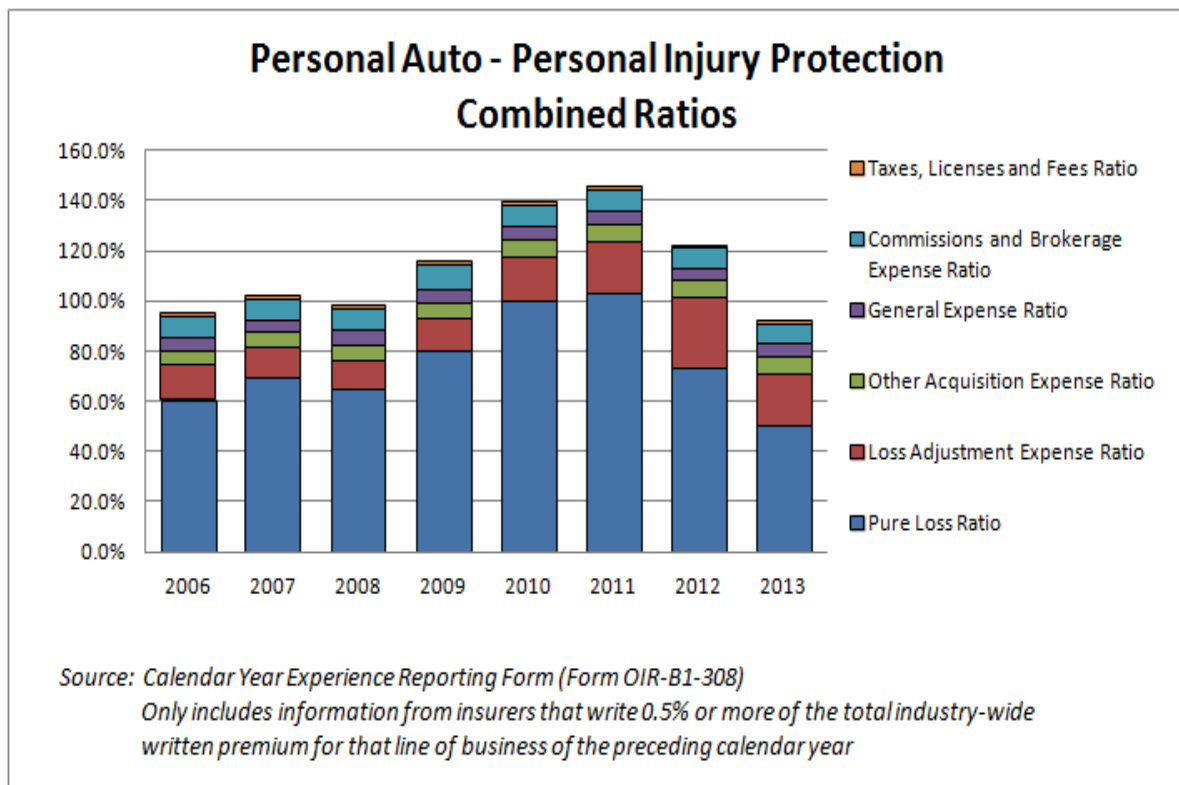
In addition to losses and DCC, insurers incur other expenses, such as:

- Adjusting and Other (A&O) Expenses which includes, but is not limited to, fees of adjusters and settling agents, attorney fees incurred in the determination of coverage, including litigation between the insurer and the policyholder, and fees or salaries for appraisers, private investigators, hearing representatives, and fraud investigators, if working in the capacity of an adjuster,
- Commission and Brokerage Expenses,
- Other Acquisition Expenses,
- General Expenses, and
- Taxes, Licenses and Fees

One measure of the profitability of an insurer is the combined ratio. This ratio is determined by summing the loss ratio and all of the various expense ratios. A combined ratio below 100 percent is indicative of an underwriting profit for the insurer.

On the next page is a breakdown, by component, of the combined ratios for 2006 through 2012 for PIP coverage. This data was determined using information submitted by insurers in the Calendar Year Experience Reporting Form (Form OIR-B1-308) that insurers submit annually on April 1<sup>st</sup>. It represents data from all insurers that write 0.5% or more of the total Florida written premium for that line of business of the preceding calendar year. After all losses and expenses were paid, 2006, 2008 and 2013 were the only years in the period shown where the combined

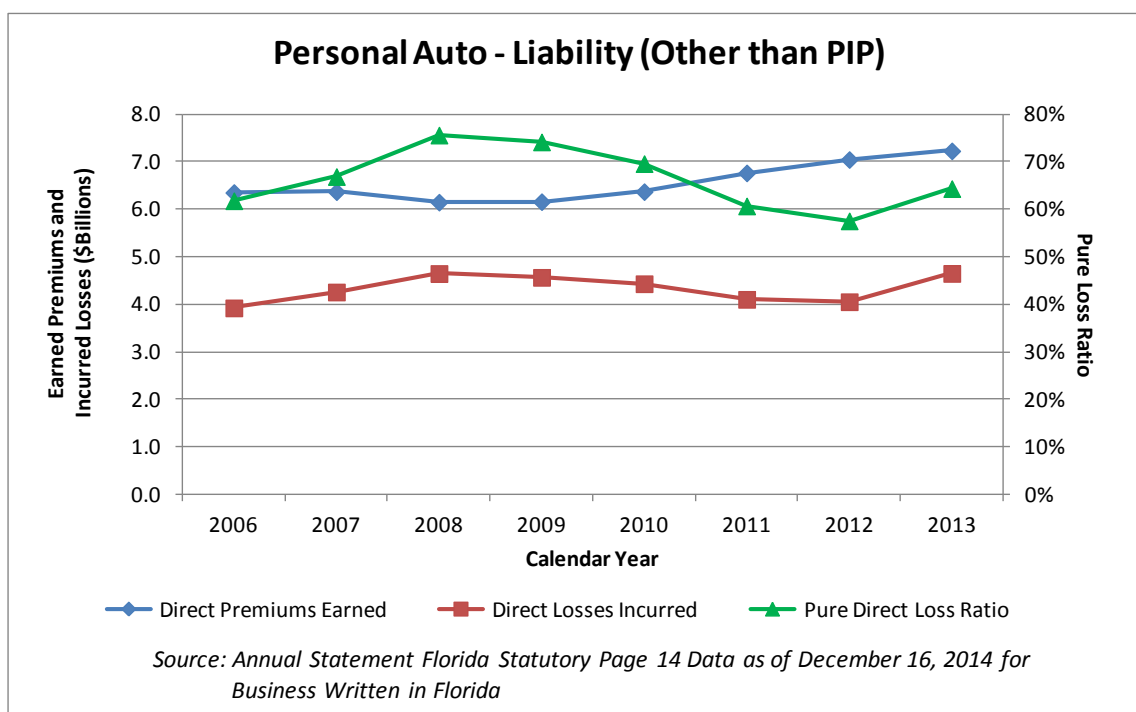
ratio was less than 100%. It should be noted that the combined ratios do not include provisions for policyholder dividends or investment gain/loss.



Liability Other Than PIP (Bodily Injury, Property Damage, Uninsured Motorists and Medical Payments Coverages)

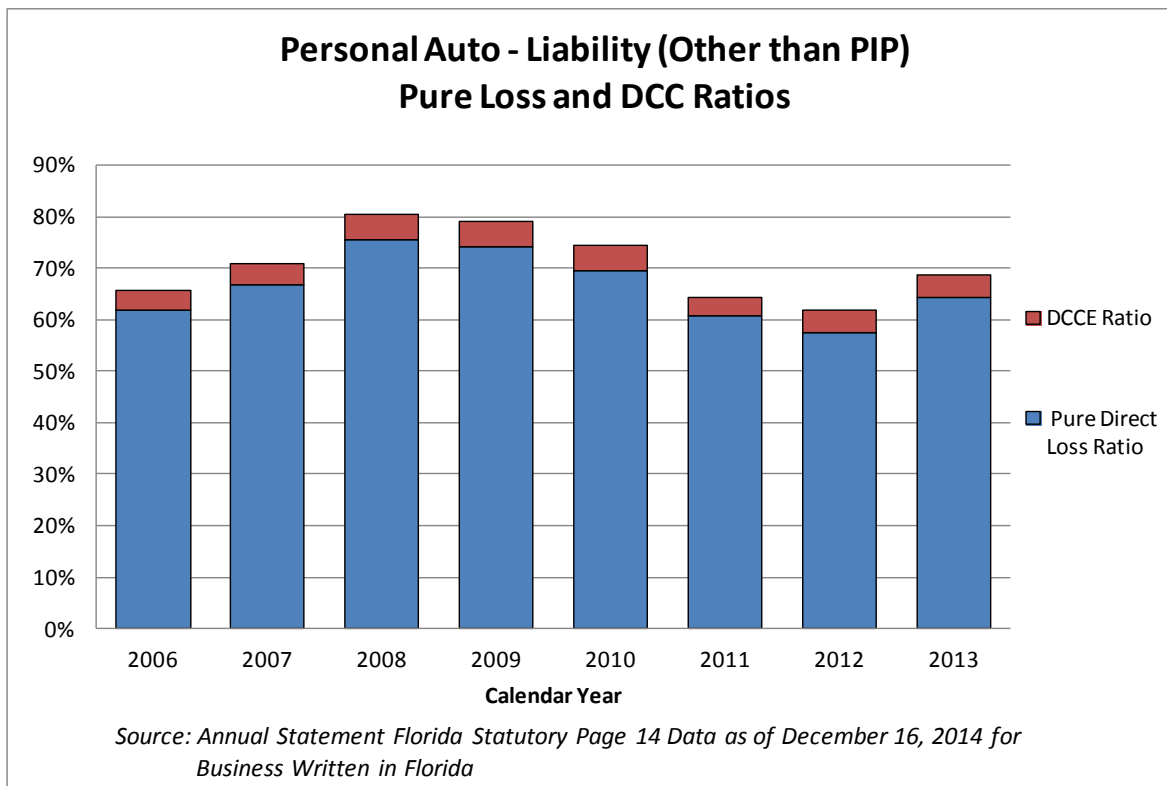
In general, the Florida earned premiums and incurred losses have been relatively stable over the last 8 years for liability coverages other than PIP:

- Between 2006 and 2013, direct earned premiums increased by 13.8%. This represents an average 1.9% increase each year.
- Between 2006 and 2008, incurred losses increased an average 9% a year, but then there were four years of small decreases, resulting in relatively stable incurred losses between 2006 to 2012. However, anecdotally, several insurers have indicated that the trends for some liability coverages are starting to deteriorate rapidly. This can be seen in the graph by the 14.7% increase in incurred losses that occurred between 2012 and 2013. Based on many recent filings submitted to the Office, it is expected that the 2014 numbers will also show a significant increase.

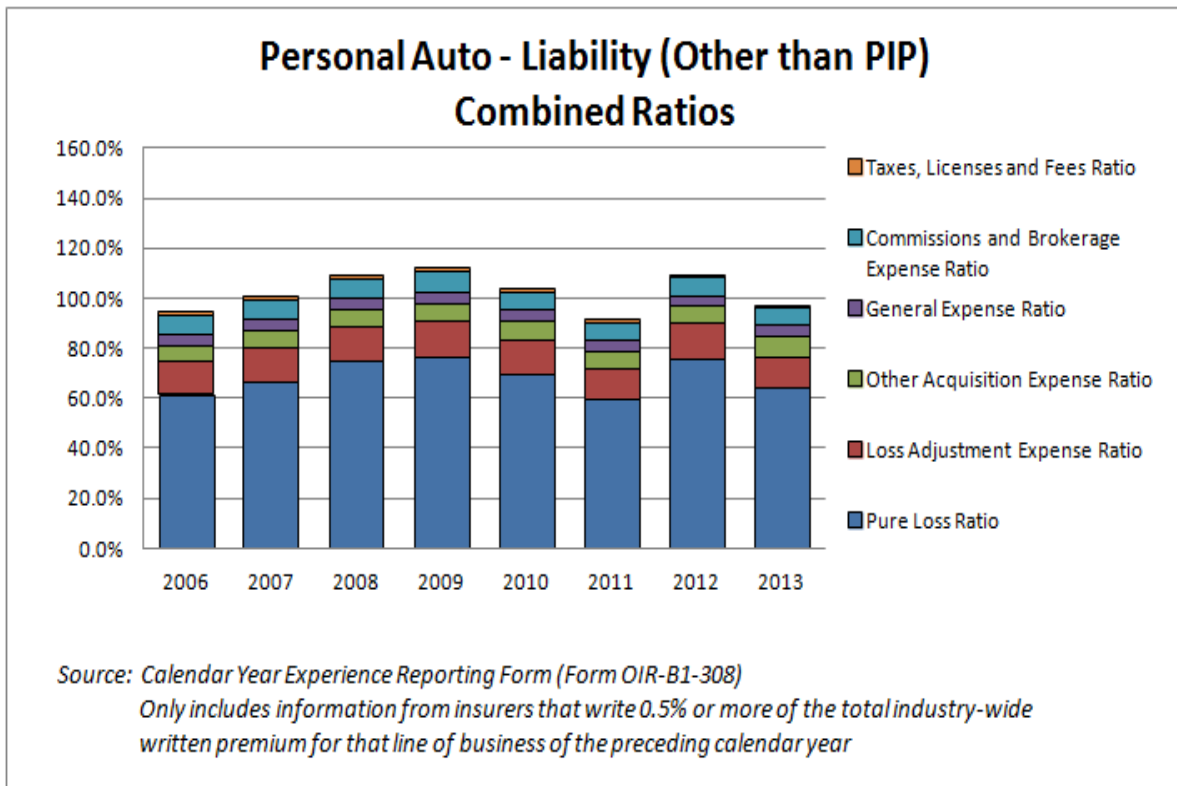


Overall, between 2006 and 2013, the pure loss ratio only increased 4.1%; however there were significant swings during that time, with a high of 75.6% in 2008 and a low of 57.6% in 2012. In 2013, the pure loss ratio was 64.3%, which means that over 64 cents out of every dollar received in premium went to pay losses experienced under the policy.

The chart below shows the combined Loss and DCC ratios for 2006-2013 for Liability Coverage (Other than PIP). Unlike PIP, there are no years where the combined loss & DCC ratio exceeded 100%. The highest ratio was 80.4% in 2008.



On the next page is a breakdown, by component, of the combined ratios for 2006 through 2012 for liability coverages (other than PIP). This data was also determined using information submitted by insurers in the Calendar Year Experience Reporting Form (Form OIR-B1-308). Even with the lower loss and DCC ratios – when compared with PIP – 2006, 2011 and 2013 were the only years in the period shown where the combined ratio was less than 100%. It should again be noted that the combined ratios do not include provisions for policyholder dividends or investment gain/loss.



## 2. Fast Track Monitoring System Data

Another useful tool is data from the Fast Track Monitoring System (“Fast Track”) that contains information collected by the following statistical agencies:

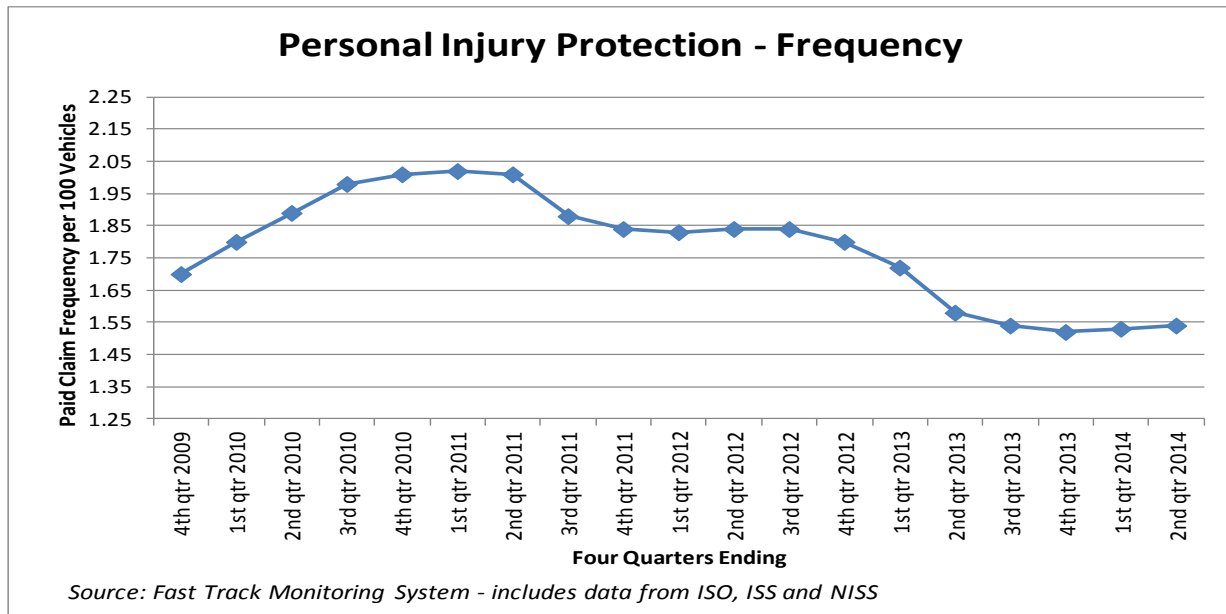
- Independent Statistical Service, Inc. (ISS),
- Insurance Services Office, Inc.(ISO), and
- National Independent Statistical Service (NISS)

Fifty of the largest insurers, representing approximately 70% of the nationwide personal auto premium, contribute data for this voluntary report. The data, which is reported quarterly, is an indicator of how claim and loss patterns are changing over time. To avoid the effects of seasonality, the data is generally reviewed by looking at the most recent four quarters of information at each quarter. In the graphs below, the data is broken into three indicators:

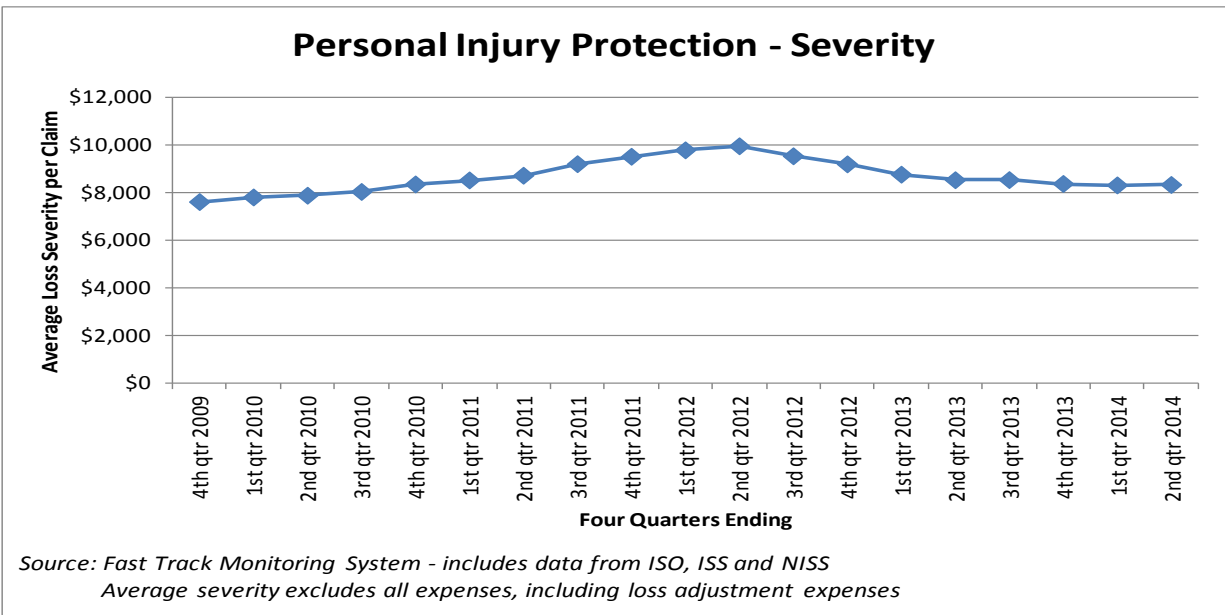
- Frequency – The number of paid claims per 100 vehicles (paid claims are ones in which an amount has been paid, but does not necessarily represent a closed claim)
- Severity – The average cost per claim (only includes losses covered by PIP – all expenses are excluded)
- Pure Premiums – The average dollars of loss per exposure – in this case earned car year.

### Personal Injury Protection

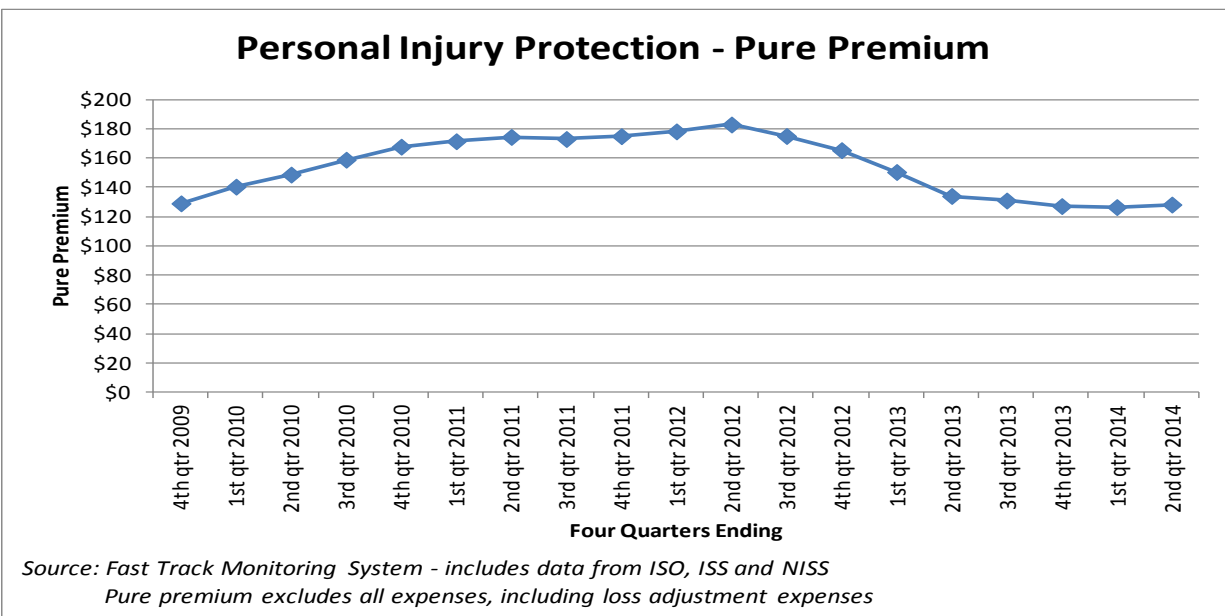
The frequency of PIP claims in Florida steadily increased from from 4<sup>th</sup> quarter 2009 to 2<sup>nd</sup> quarter 2011 and then decreased from 2<sup>nd</sup> quarter 2011 to 3<sup>rd</sup> quarter 2013. Since that time, the frequency has remained relatively stable. Based on this data, it is expected that the frequency of paid claims will remain stable in the next year.



The severity of PIP claims in Florida steadily increased from from 4<sup>th</sup> quarter 2009 to 2<sup>nd</sup> quarter 2012 and then decreased from 2<sup>nd</sup> quarter 2012 to 4<sup>th</sup> quarter 2013. Since that time, the severity has remained relatively stable. Based on this data, it is expected that the severity of paid claims will slightly increase in the next year.

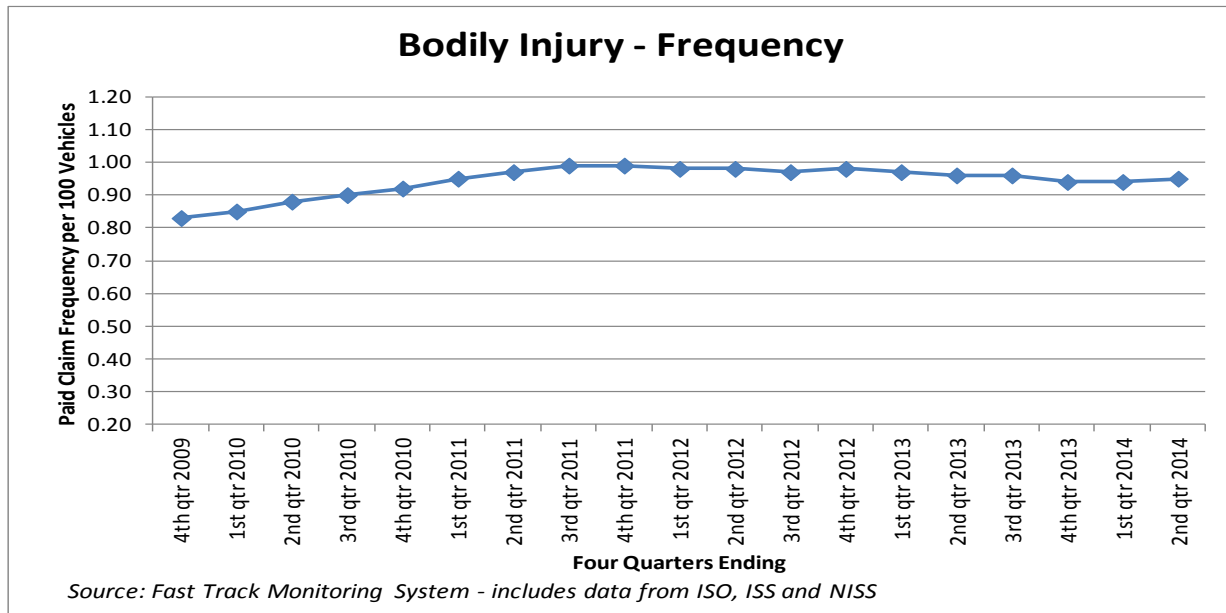


The increases in both the frequency and severity during the first portion of the review period resulted in steady increases in the pure premiums until the pure premium reached its peak of \$182.99 at 2<sup>nd</sup> quarter 2012. Since that time, the decreases in frequency and severity have resulted in declining pure premiums until it stabilized around 4<sup>th</sup> quarter 2013. Due to the relatively stable frequency and severity trends, it is expected that the pure premiums will also remain stable over the next year. There may be a slight increase given that the latest point for both frequency and severity have increased slightly.

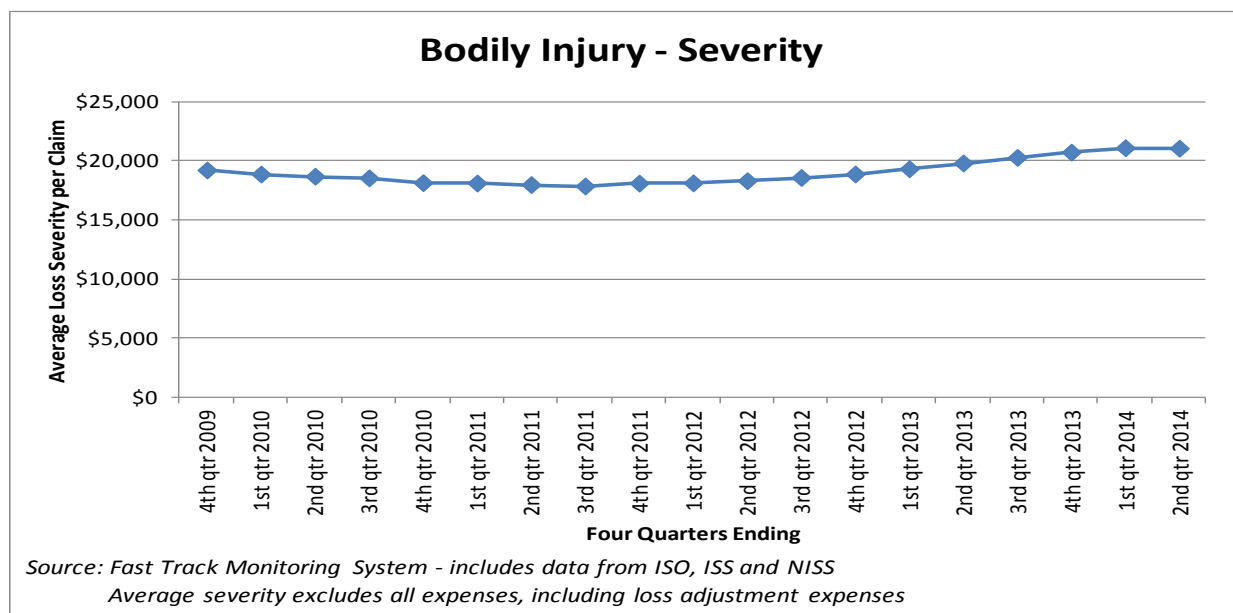


### Bodily Injury

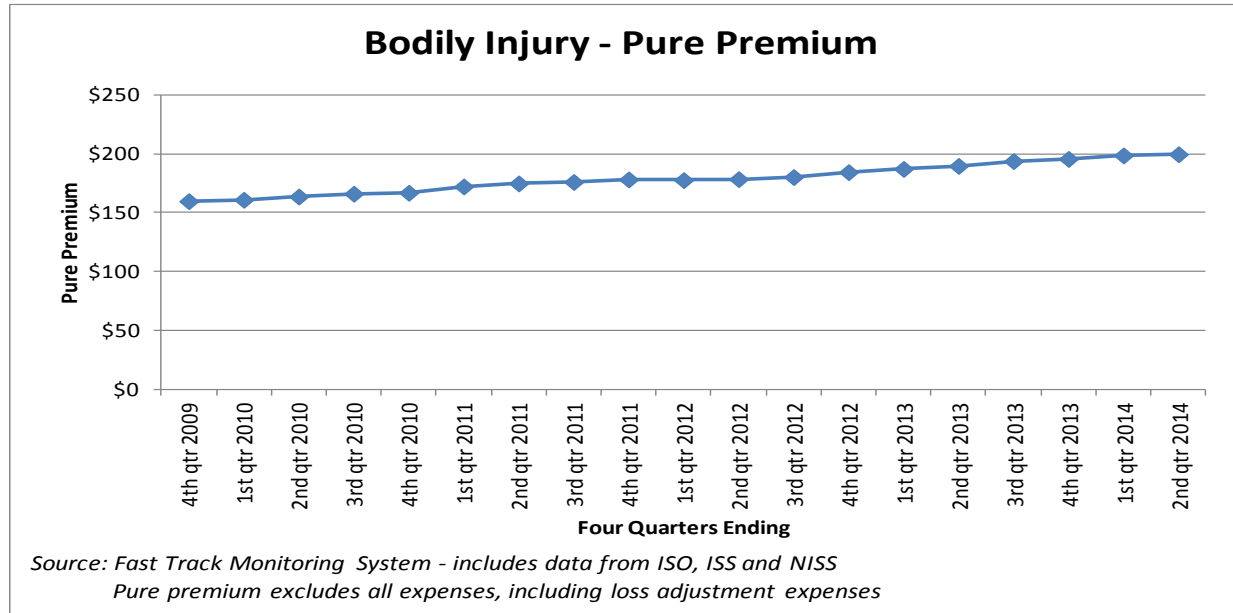
The frequency of Bodily Injury claims in Florida has steadily increased from from 4<sup>th</sup> quarter 2009 to 3<sup>rd</sup> quarter 2011 and has declined somewhat since that time. Based on this data, it is expected that the frequency of paid claims may slightly decrease in the next year.



The severity of Bodily Injury claims in Florida has shown slight decreases in 2010 and early 2011 but has increased significantly since 3<sup>rd</sup> quarter 2011. Based on this data, it is expected that the severity of paid claims will experience approximately an 8% increase in the next year.

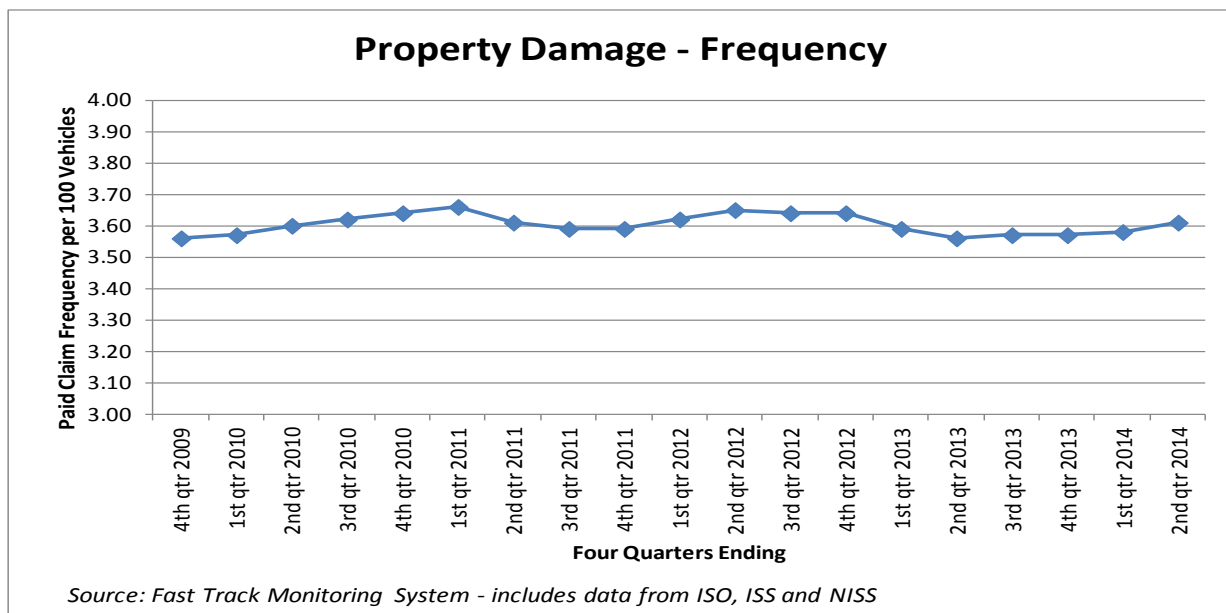


Pure premiums have steadily increased during the review period. Due to the relatively stable frequency and higher severity trends, it is expected that the pure premiums will increase at least 6% over the next year.

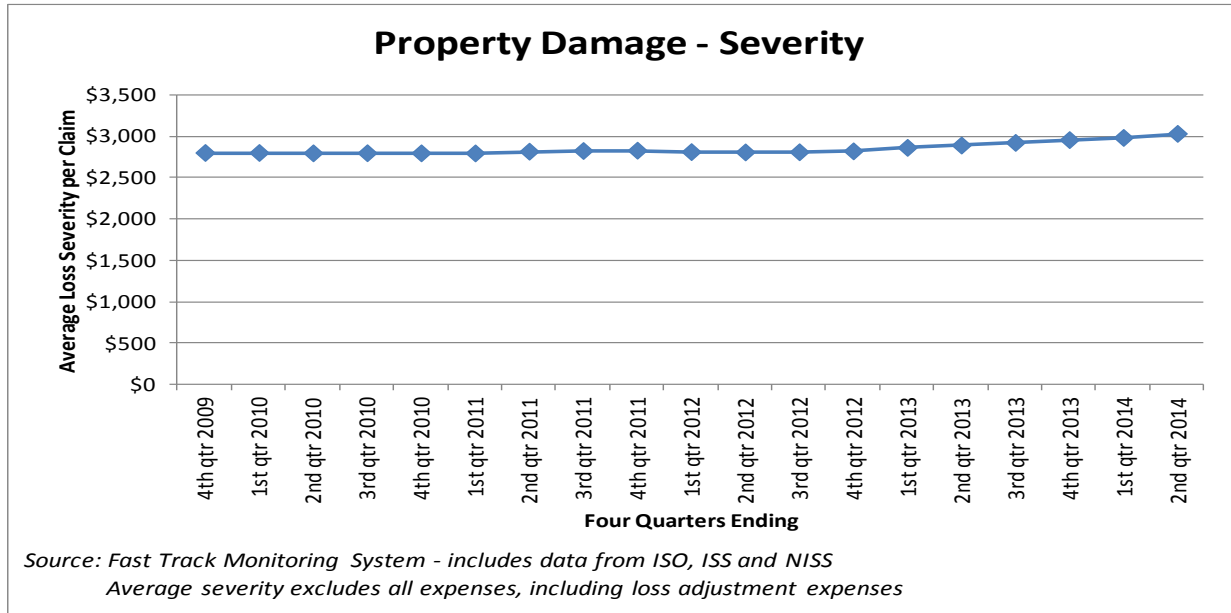


### Property Damage

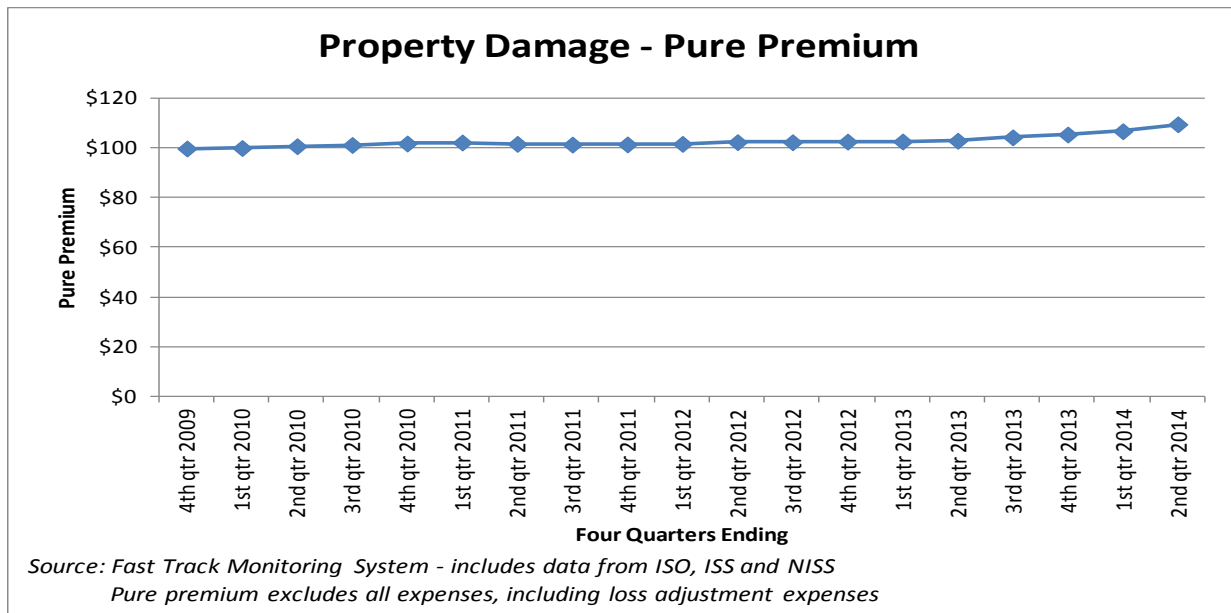
The frequency of Property Damage claims in Florida has remained somewhat stable during the review period. The more recent history shows a slight decrease since a high of 3.65 paid claims per 100 cars in 2<sup>nd</sup> quarter 2012. Based on this data, it is expected that the frequency of paid claims may slightly decrease in the next year.



The severity of Property Damage claims in Florida has shown slight increases since 2<sup>nd</sup> quarter 2012. It is expected that the severity of paid claims will experience a slight increase in the next year.



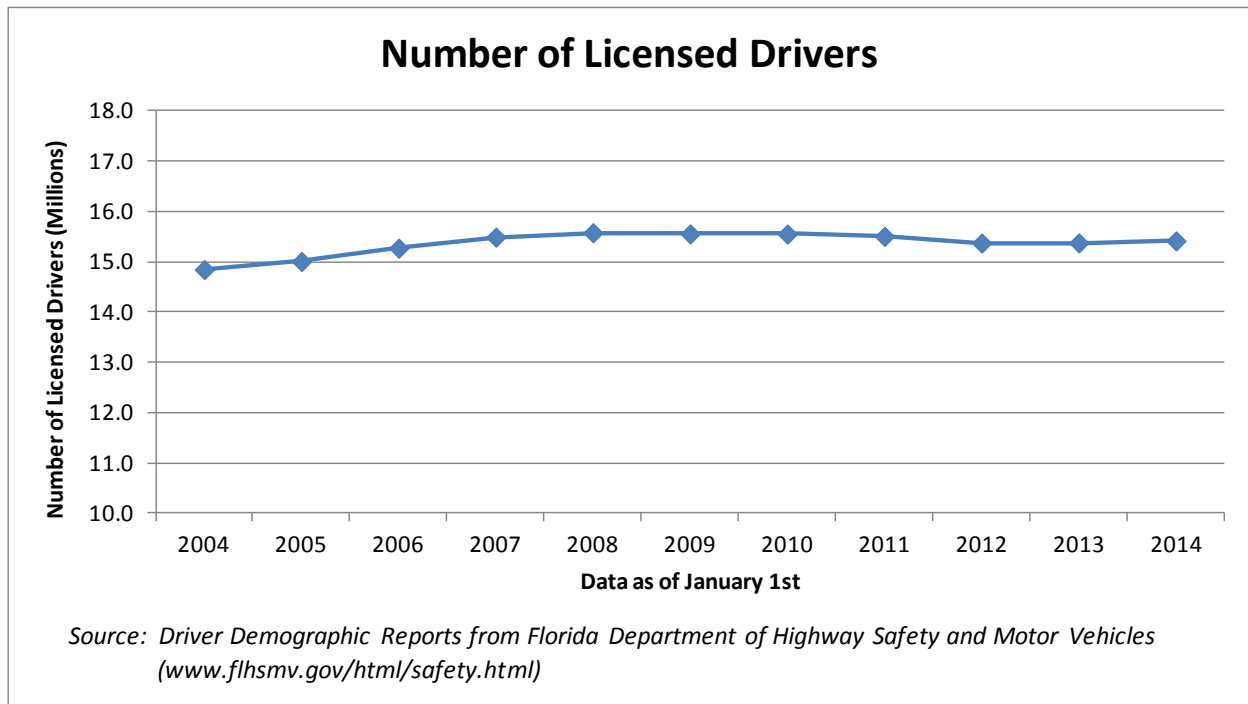
Pure premiums have increased during the review period, from a pure premium of \$99.68 at 4<sup>th</sup> quarter 2009 to a pure premium of \$109.41 at 2<sup>nd</sup> quarter 2014. It is expected that the pure premiums will continue to increase at approximately 3-4% over the next year.



### 3. Licensed Drivers and Number of Accidents

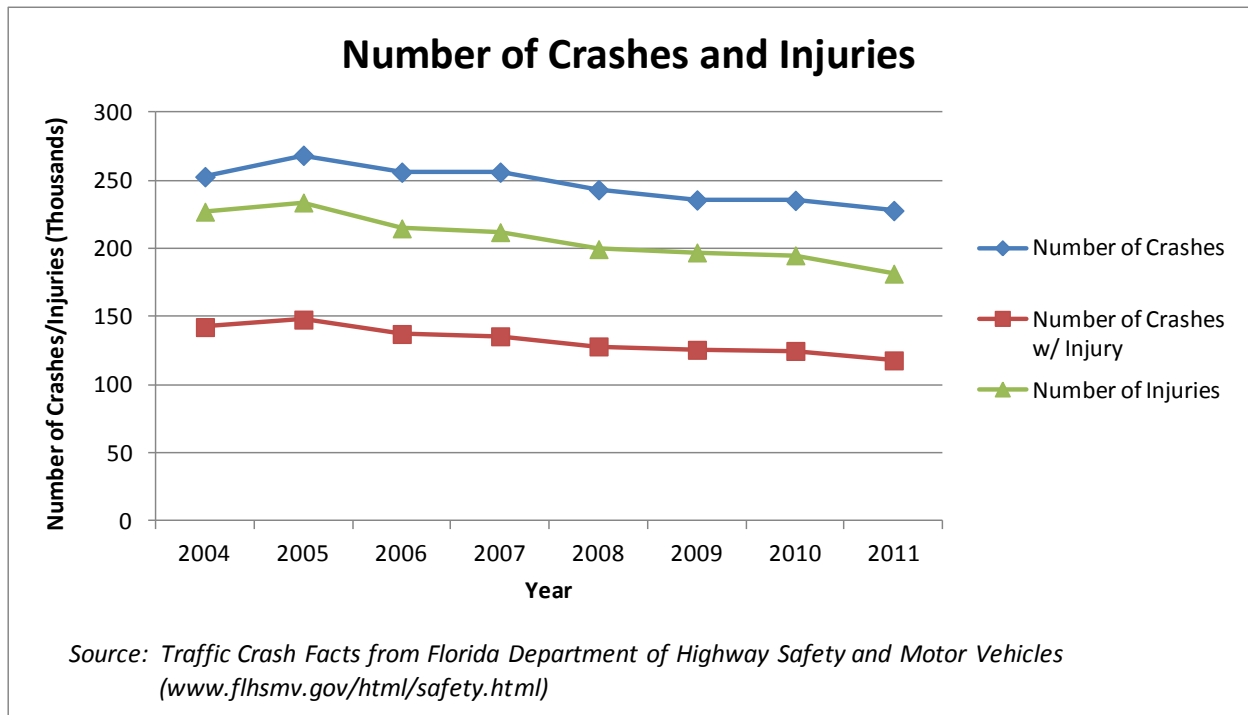
One explanation for a change in frequency of claims could be an increase or decrease in the number of drivers or accidents.

Based on data from the Florida Department of Highway Safety and Motor Vehicles, it does not appear that there has been an appreciable change in the number of licensed drivers. Since 2004, the number of licensed drivers has increased by 3.8%. This represents an average change of 0.4% each year.



Prior to HB 119, Section 316.066, Florida Statutes, required a “Long Form” crash report to be completed by a law enforcement officer for any crash that results in a death or personal injury, involves an intoxicated or "hit and run" driver, or when a vehicle was rendered inoperative and required a wrecker to remove it from traffic.

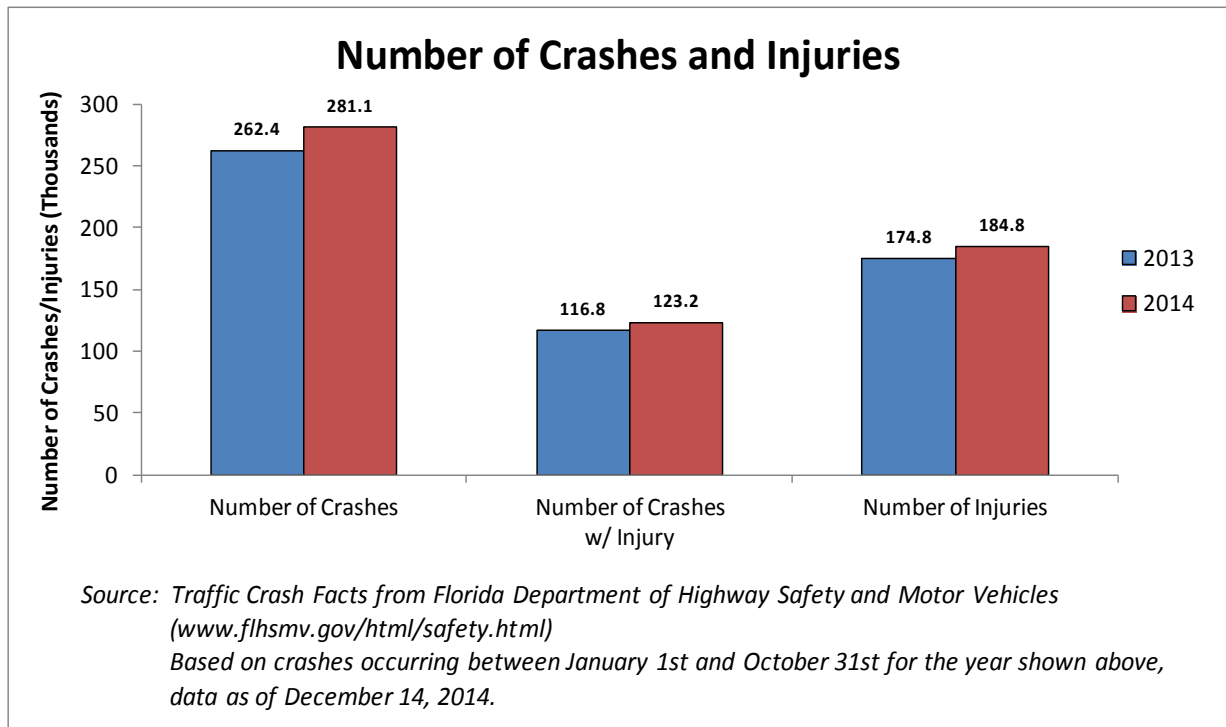
The number of crashes reported on a “Long Form” crash report (including crashes with injuries) decreased between 2004 and 2011. During that time, the number of crashes decreased 9.8%, while the number of crashes with injuries decreased 17.2%.



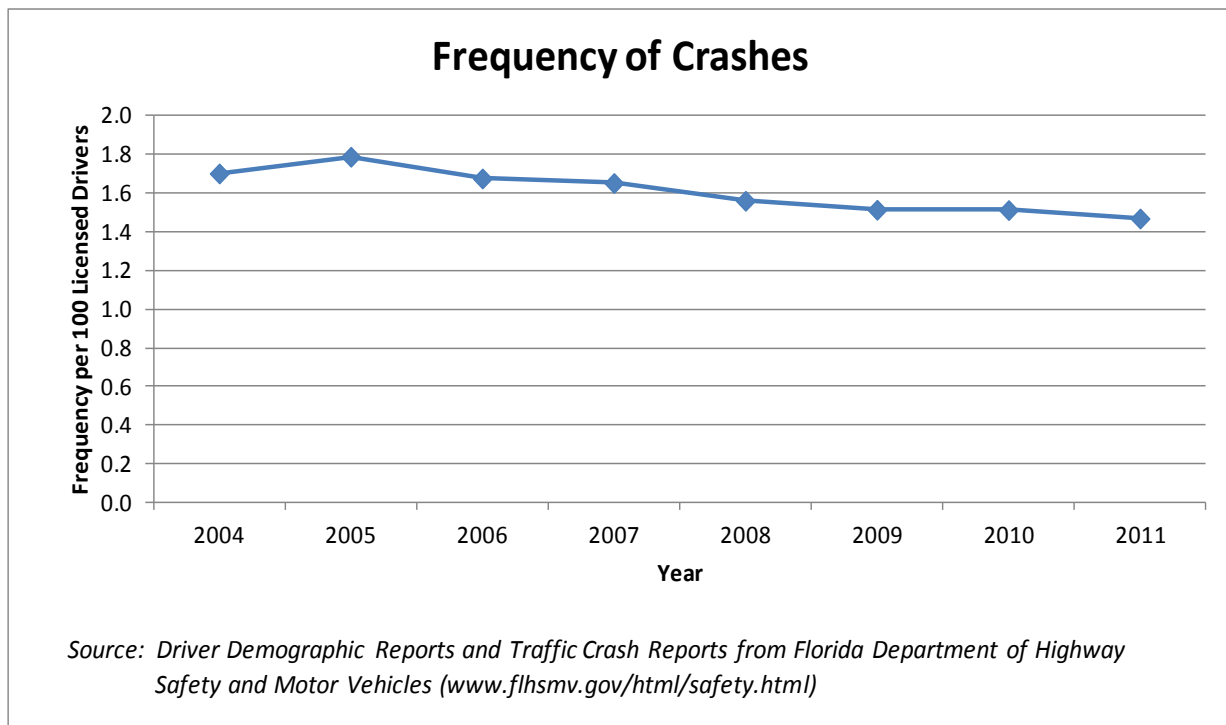
Pursuant to HB 119 and effective July 1, 2012, Section 316.066, Florida Statutes, was amended to require additional crashes to be reported to the Department of Highway Safety and Motor Vehicles which the law enforcement agencies were not previously required to submit. The changes included the following additional circumstances under which the crash must be reported:

- Any complaint of pain or discomfort experienced by any persons involved
- All commercial motor vehicle crashes without regard to any other statutory requirement
- A vehicle was rendered inoperable to a degree that required a wrecker to remove it from the scene of the crash

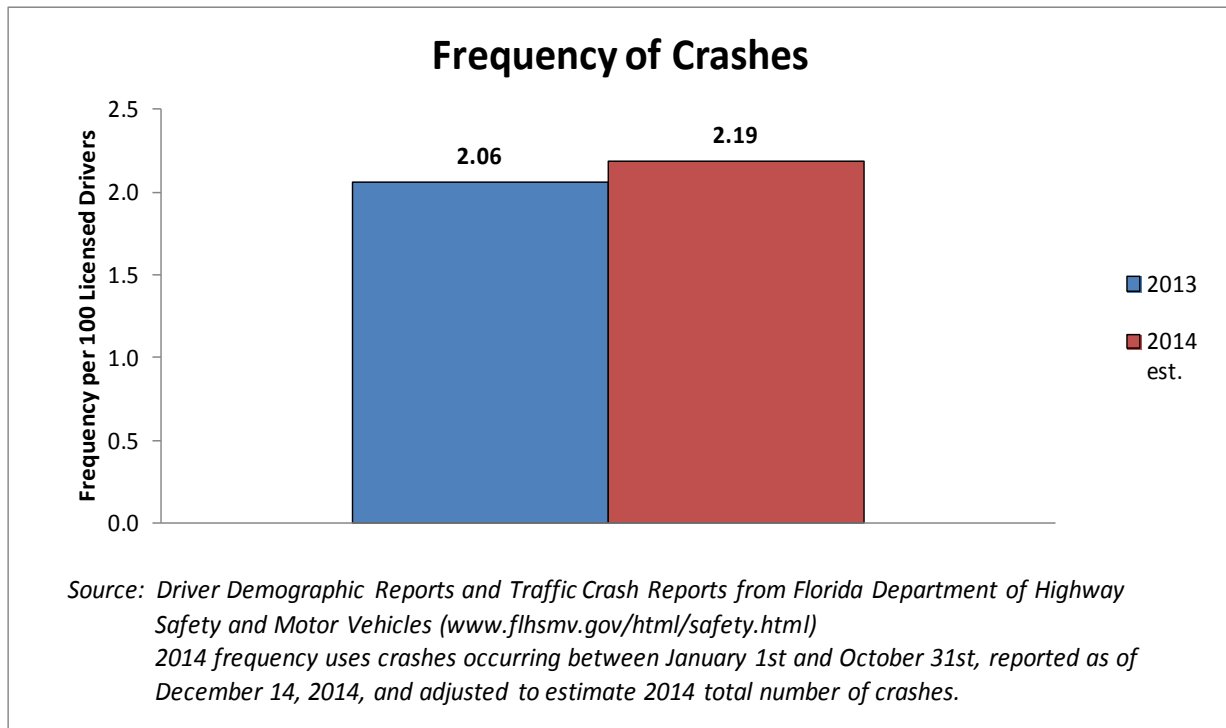
Due to the additional claims that were being reported, you cannot compare the number of crashes being reported prior to the enactment of HB 119 with those crashes reported after the enactment of HB 119. Since 2012 was a transition year, the number of crashes reported should not be used in any comparisons. The Department of Highway Safety and Motor Vehicles has a website where crash statistics can be obtained almost as soon as the crash report is submitted to them. It does appear that there may be a little delay between the date of the crash and when the report is submitted. As such, we compared the number of crashes submitted in the first ten months of 2013 with the number of crashes reported in the first ten months of 2014. As shown in the chart on the next page, more crashes and more crashes with injuries were reported in 2014 than in 2013.



While it is informative to look at the actual number of crashes, the better statistic to use is the frequency of the accidents. This would explain any increases or decreases in crashes that occur solely due to a change in the number of licensed drivers. The frequency of crashes per 100 licensed drivers has decreased 13.7% from 2004 to 2011.



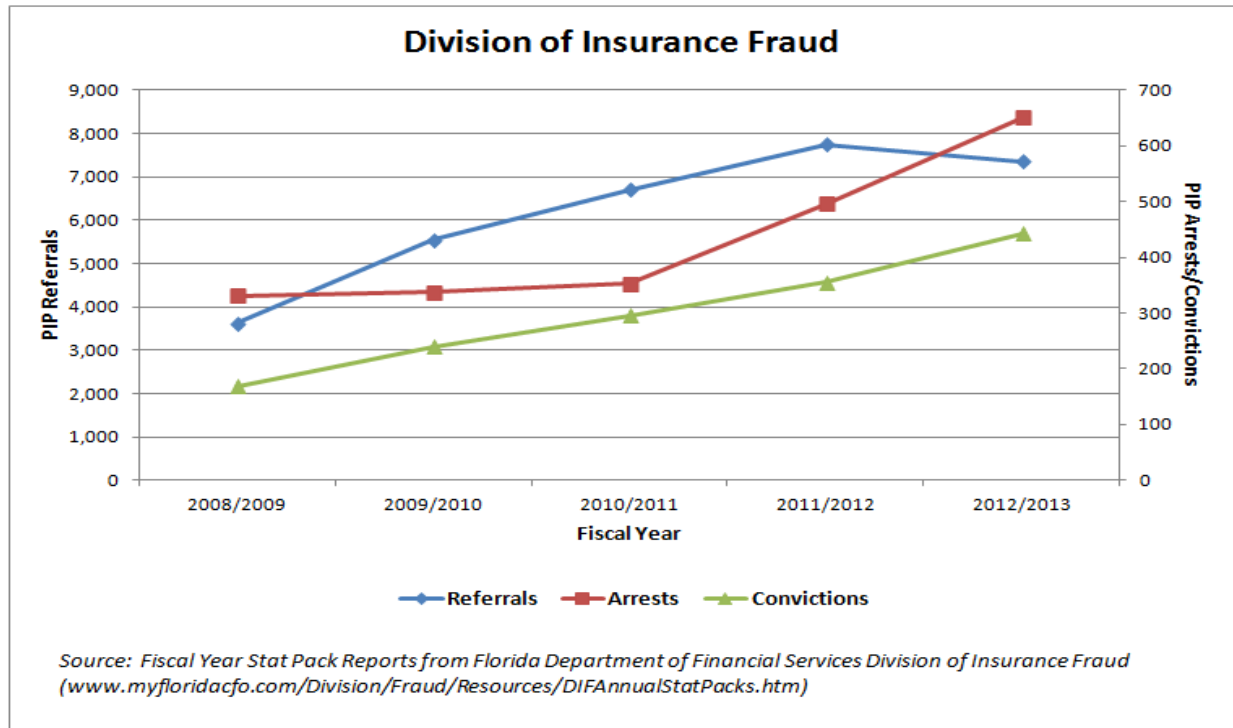
A comparison was also made of the frequency of crashes for 2013 and 2014. An adjustment was made to the first ten months of crash statistics in 2014 to estimate the full year's number of crashes. It is estimated that the frequency of crashes will increase by slightly more than 6% in 2014.



The data from Department of Highway Safety and Motor Vehicles would suggest that the frequency of liability and personal injury protection claims should have decreased between 2004 and 2011 and that the more recent data should show increases in frequency.

#### 4. Fraud

The Division of Fraud (DIF), within the Department of Financial Services, is responsible for investigating insurance fraud, including personal injury protection fraud. Based on information presented on their website, DIF has experienced a sharp increase in the number of fraud cases reported to them.



PERSONAL INJURY PROTECTION FRAUD						
TYPE OF CASE	COMPLAINTS	CASES OPENED	CASES CLOSED	PRESENTED FOR PROSECUTION	ARREST	CONVICTIONS
BY ATTORNEY	66	4	5	3	2	2
BY CLAIMANT	2,336	148	110	109	89	63
BY PROVIDER	2,906	143	138	167	120	73
FICTITIOUS CLAIM OR DAMAGE	1	0	0	0	0	0
FICTITIOUS INSURANCE CARD	308	132	101	75	74	53
ILLEGAL POSSESSION OF ACCIDENT REPORT	3	0	0	0	0	1
JUMP IN	201	64	48	44	34	23
LOST WAGES	18	6	4	4	3	4
PAPER ACCIDENT	50	11	10	33	25	20
PATIENT BROKERING	31	14	16	30	19	11
SOLICITATION	229	41	40	18	10	5
STAGED ACCIDENT	979	165	155	303	266	178
UNLICENSED ACTIVITY	218	15	8	16	9	9
<b>TOTAL</b>	<b>7,346</b>	<b>743</b>	<b>635</b>	<b>802</b>	<b>651</b>	<b>442</b>

Source: Florida Department of Financial Services, Division of Insurance Fraud, FY 2012/13 Stat Pack (page 22)  
[www.myfloridacfo.com/Division/Fraud/Resources/documents/StatPack\\_FY\\_2012\\_2013.pdf](http://www.myfloridacfo.com/Division/Fraud/Resources/documents/StatPack_FY_2012_2013.pdf)

VEHICLE FRAUD						
TYPE OF CASE	COMPLAINTS	CASES OPENED	CASES CLOSED	PRESENTED FOR PROSECUTION	ARREST	CONVICTIONS
ACCESSORIES	94	22	13	7	7	2
BODY SHOP	148	16	12	4	3	3
BY CLAIMANT	6	1	0	0	0	0
BY PROVIDER	1	0	0	0	0	0
DAMAGE TO VEHICLE	636	68	59	29	29	19
DITCHING	493	49	61	18	18	19
FAILURE TO RETURN (THEFT)	11	2	2	0	0	1
JUMP IN	1	0	0	0	0	0
VEHICLE	0	1	0	0	0	0
<b>TOTAL</b>	<b>1,390</b>	<b>159</b>	<b>147</b>	<b>58</b>	<b>57</b>	<b>44</b>

Source: Florida Department of Financial Services, Division of Insurance Fraud, FY 2012/13 Stat Pack (page 23)  
[www.myfloridacfo.com/Division/Fraud/Resources/documents/StatPack\\_FY\\_2012\\_2013.pdf](http://www.myfloridacfo.com/Division/Fraud/Resources/documents/StatPack_FY_2012_2013.pdf)

Since July 2010, DIF has taken significant steps to reduce insurance fraud in Florida, such as arresting:

- Over 1,100 people for staged accidents, including 319 staged accident organizers and recruiters.
- Over 90 clinic owners, 15 doctors and 37 chiropractors.
- More than 200 clinic employees, half of whom held a license issued by the Department of Health.
- 142 people related to what is called jump-ins (persons who were not actually involved in the accident, but later claimed to be and filed false claims).
- Nearly 100 patients for their involvement in fraudulent claims not related to staged accidents.
- 62 people in solicitation / patient brokering cases.
- More than 200 people in schemes involving fake insurance cards.

There has been a significant decline in PIP fraud since the implementation of HB 119. DIF has projected that there is up to a 16% decrease during Fiscal Year 2013-14 from Fiscal Year 2011-12. The success of the efforts in reducing fraud can be seen in the following case highlights from the article “PIP Fraud Spotlight – PIP Victories” in the June 2014 issue of PIP Source (published by DIF):

- **Operation Sledgehammer** – A federal / state coordinated effort in Palm Beach County - resulted in more than 100 arrests in a massive scheme involving staged accidents and PIP clinics associated with fraudulent billing in excess of \$18 million. The task force was comprised of the Division of Insurance Fraud, the Federal Bureau of Investigation, the Internal Revenue Service, the United States Attorney’s Office and the Palm Beach County State Attorney’s Office.

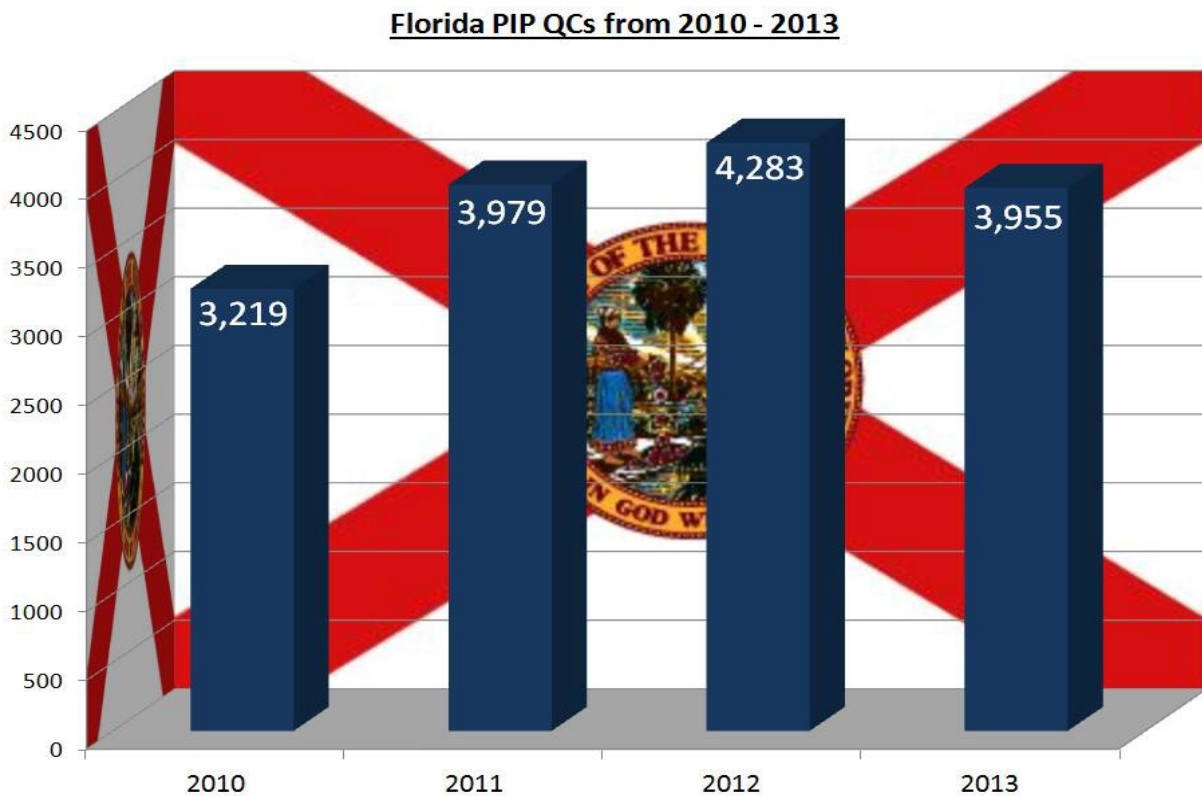
- **Jacksonville** – Investigation resulted in more than 100 arrests since 2012 from several staged accident rings. One of the arrests involved someone who was also indicted by the federal government for providing material support to terrorists.
- **Miami** – Investigation resulted in an arrest of a man who hijacked the Florida corporate identity of a diagnostic center that had closed in 2009. He used that false identity to bill more than \$725,000 for diagnostic tests that were never performed. In a similar investigation, a second individual was arrested for almost \$900,000 in fraudulent billings for services that never occurred.
- **Orlando** – Three people were arrested for stealing sensitive information from over 12,000 patients from a hospital. This information was then used to solicit patients to go to several clinics in Orlando.
- **Tampa** – Three clinic owners, in separate cases, were arrested for money laundering that involved more than \$1.5 Million in clinic proceeds.
- **Unlicensed clinics** – Several clinic owners have been arrested for operating unlicensed clinics, avoiding AHCA licensing requirements and oversight. In many instances, Department of Health licensees were used as straw owners of the clinics. These clinics filed millions of dollars in illegal billings. One arrest involved a man that was a fugitive from a prior Medicaid fraud conviction. While a fugitive, he opened and operated an unlicensed PIP clinic under a false identity.
- **Chiropractic fraud** – Thirty-five (35) chiropractors have been arrested for insurance fraud statewide since 2010. Many were involved in dozens of different fraudulent clinics over the last 10-20 years and were also involved as straw owners of clinics, concealing the true control of the clinic by criminals. Operation Sledgehammer (first bullet above) resulted in the arrest of six (6) chiropractors, who had a combined experience of more than 110 years in Florida. Another joint federal/state investigation resulted in the arrest of two (2) chiropractors who were licensed in Florida for a combined 47 years.

Other initiatives in the fight against PIP fraud used by DIF include:

- Partnering with the Florida Automobile Joint Underwriting Association (FAJUA) and the Florida Carpenters Union to provide financing for dedicated prosecutors throughout the state to handle insurance fraud cases. Most of them are focused on the prosecution of PIP fraud. Currently, there are 19 dedicated prosecutor positions in the state; in Miami-Dade, Broward, Palm Beach, Orange, Hillsborough, and Duval counties.
- Establishing close working relationships between the Division and other state agencies such as the Department of Health (DOH) and the Agency for Health Care Administration (AHCA) in the relinquishment or revocation of the licenses that these fraudsters have used to operate their schemes. Most licensees arrested by the Division surrender their licenses when the cases are prosecuted.

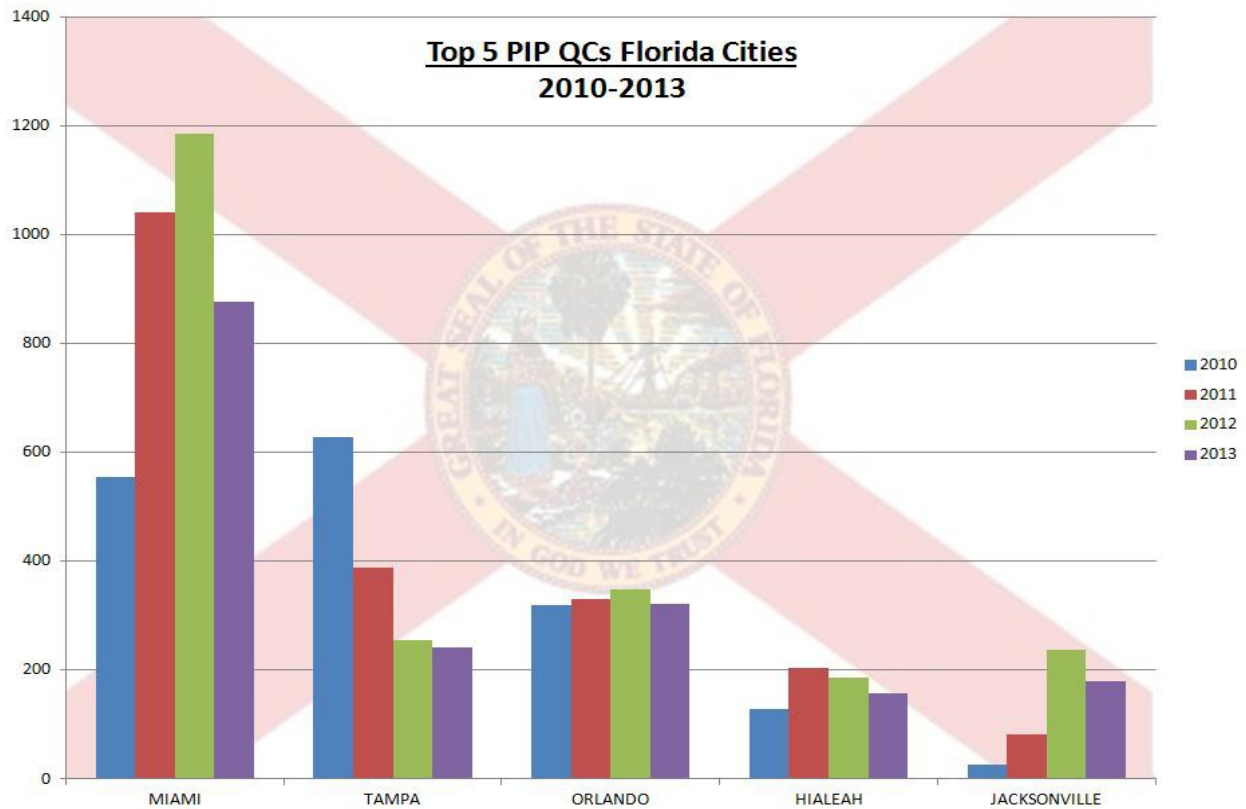
- Working closely with the National Insurance Crime Bureau (NICB), and participating in their South Florida and Central Florida Major Medical Fraud Task Forces.
- Partnering with the Florida Highway Patrol (FHP) to create a webpage to educate the public about staged crashes at [www.flhsmv.gov/fhp/misc/StagedCrashes.htm](http://www.flhsmv.gov/fhp/misc/StagedCrashes.htm).
- Operating the anti-fraud reward program where anyone with information of suspected insurance fraud is asked to call 1-800-378-0445. Citizens who provide tips can remain anonymous. The Department of Financial Services to date has awarded nearly \$350,000 as part of its Anti-Fraud Reward Program. The program rewards individuals up to \$25,000 for information that directly leads to an arrest and conviction in an insurance fraud scheme.

A recent study by the National Insurance Crime Bureau shows that there has been a reduction in the number of questionable PIP claims (those suspected of fraud) since 2012.



*Source: Report contained in National Insurance Crime Bureau's News Release, dated March 27, 2014, titled "Florida's No-Fault Reform: Trending in the Right Direction"*

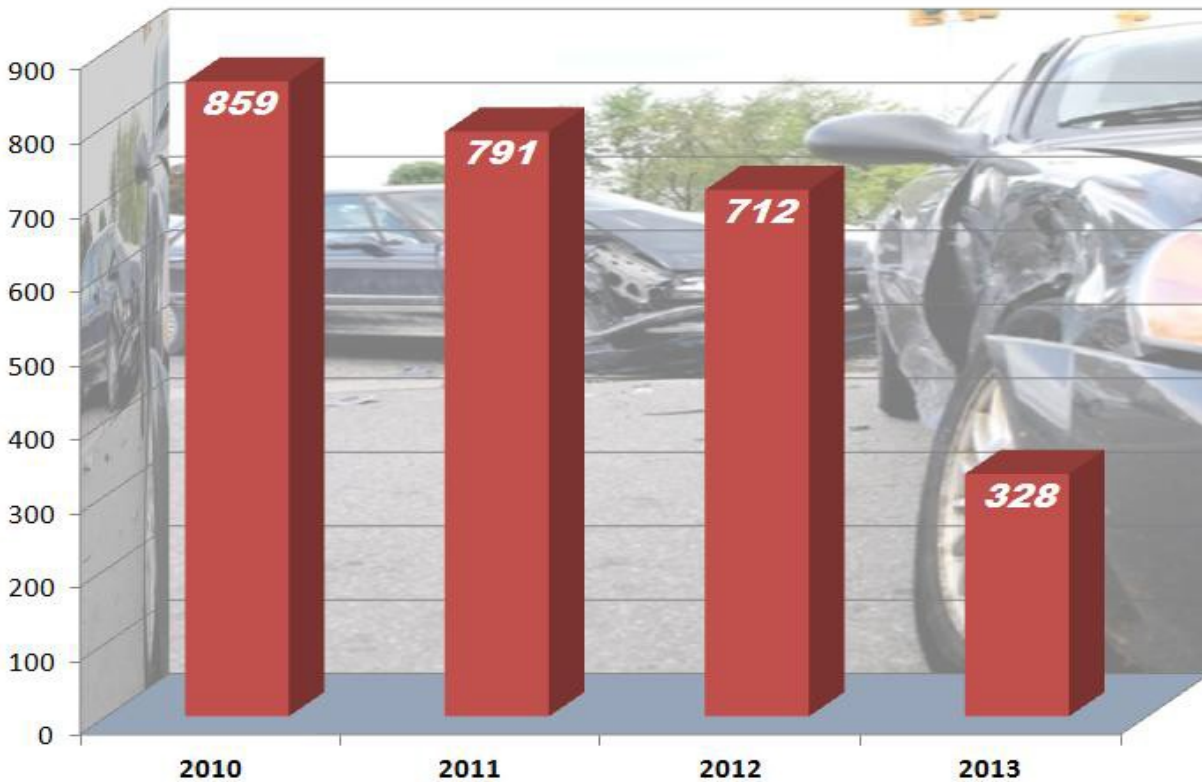
The Tampa area became the state leader in the number of suspicious auto accidents that were staged or deliberately caused by criminals in 2010. That dubious honor now belongs to the Miami area.



Source: Report contained in National Insurance Crime Bureau's News Release, dated March 27, 2014, titled "Florida's No-Fault Reform: Trending in the Right Direction"

The number of staged/caused accidents has dramatically dropped, almost 54%, since the implementation of HB 119.

**Florida Staged/Caused Accidents 2010-2013**



*Source: Report contained in National Insurance Crime Bureau's News Release, dated March 27, 2014, titled "Florida's No-Fault Reform: Trending in the Right Direction"*

As can be seen from the charts above, insurance fraud (and in particular PIP insurance fraud) is a major issue across the state. Based on anecdotal evidence from the insurers, fraud contributed significantly to rate increases filed prior to HB 119. In addition to raising rates, insurers have tried to reduce their costs from insurance fraud by tightening their underwriting requirements. For example, many insurers will no longer accept an insured for new business if that insured has had a PIP claim within the last three years.

## 5. Rate Filings

In order to determine the impact of HB 119 on the average personal auto policyholder, the Office compiled a summary of the rate filings, as of December 19, 2014, that were effective between January 1, 2011 and January 1, 2015 for the top 25 insurers (see Appendix A).

The top 25 insurers represent 80.9% of the total personal auto market in Florida. The Office segregated the filings into two sets of data: Pre-HB 119 and Post-HB 119. Post-HB 119 includes all filings submitted since, and including, the first required HB 119 filing that was due on October 1, 2012.

The average statewide approved rate changes were:

	<u>Pre-HB 119</u>	<u>Post-HB 119</u>
PIP	+46.3%	-13.6%
Liability (incl. PIP)	+20.9%	-0.5%
Overall (incl. Comp. and Coll.)	+12.9%	-0.1%

The above rate changes are on a statewide average basis and the rate changes would vary significantly by insurer and territory. For instance, while the average statewide PIP change Post-HB 119 was a decrease of 13.6%, the actual statewide averages for individual insurers varied from a decrease of 32.3% to an increase of 40.6%. In addition to differences by insurer, there would also be significant differences from territory to territory. Appendix A contains a summary of the rate filings by insurer and includes a breakdown of the liability changes into the individual coverages.

As stated under Section I, the Pinnacle Report estimated the range of possible PIP premium savings due to HB 119 to be between 14.0% and 24.6%. This estimate assumed that the current rates (at the time of the report) were adequate. The report went on to warn that, to the extent that the current PIP rates were inadequate, it is likely that insurers would offset the savings from HB 119 against the otherwise indicated PIP rates. Most insurers, prior to HB 119, were experiencing a significant deterioration in losses. While the insurers were able to support increases in the PIP rates based on this deterioration, many insurers did not, or could not, keep up with the extreme changes. At the time of the implementation of the bill, there were many insurers that had residual rate need in PIP which were used to offset some of the expected savings of the bill.

While there is limited data to determine the true impact of HB 119 at this time, it is safe to say that the bill significantly impacted the personal auto market and changed the trajectory of the trends that were being seen prior to the bill.

## **IV. Appendices**

## Appendix A - Rate Changes - Top 25 Insurers

**Rate Changes (Pre/Post HB119)**

since 01/01/11

<u>Group Code</u>	<u>NAIC</u>	<u>Company</u>	<u>Pre HB119</u>			<u>Post HB119</u>			<u>Latest Earned Prem</u>
			<u>PIP</u>	<u>Liability Coverages</u>	<u>Overall</u>	<u>PIP</u>	<u>Liability Coverages</u>	<u>Overall</u>	
176	25178	State Farm Mutual Auto Insurance Co.	62.5%	11.8%	5.3%	-1.6%	-4.2%	-4.7%	\$2,377,512,000
31	35882	Geico General Insurance Co. &	50.6%	28.5%	16.0%	-25.0%	-1.4%	0.6%	\$1,841,238,000
	22063	Government Employees Insurance Co.							
	22055	Geico Indemnity Co.	36.1%	22.2%	14.3%	-25.1%	-7.8%	-5.0%	\$618,913,284
155	24252	Progressive American Insurance Co.	20.1%	10.9%	6.7%	-32.3%	-12.5%	-11.6%	\$977,108,766
	10192	Progressive Select Insurance Co.	24.6%	11.5%	7.4%	-27.9%	-15.7%	-13.2%	\$712,189,363
8	29688	Allstate Fire and Casualty Insurance Co.	75.8%	44.5%	31.1%	-5.2%	4.2%	4.7%	\$658,541,000
	19232	Allstate Insurance Company	35.1%	21.6%	8.4%	-21.4%	6.7%	4.9%	\$439,953,000
	17230	Allstate Prop & Cas Insurance Company	57.0%	30.6%	23.5%	-23.5%	4.0%	3.9%	\$253,584,417
	30210	Esurance Prop & Cas Insurance Company	12.7%	-1.2%	0.5%	20.9%	15.8%	17.0%	\$182,186,490
200	25941	United Services Automobile Association	34.0%	5.6%	0.1%	-25.0%	1.3%	0.9%	\$373,386,183
	25968	USAA Casualty Insurance Company	25.0%	4.9%	1.1%	-24.1%	-3.2%	-3.1%	\$262,873,921
	18600	USAA General Indemnity Company	36.0%	8.5%	0.0%	-10.2%	4.6%	3.0%	\$88,667,978
212	34789	21st Century Centennial Insurance Co.	80.7%	28.2%	21.1%	40.6%	31.3%	26.9%	\$318,889,302
	33120	Security National Insurance Company	26.3%	29.2%	29.3%	-27.8%	-3.8%	-3.0%	\$182,369,282
3548	27998	Travelers Home & Marine Insurance Co.	31.8%	31.9%	24.7%	-10.4%	17.2%	15.7%	\$288,885,650
3495	11738	Infinity Auto Insurance Company	18.2%	33.4%	10.4%	-14.6%	16.0%	13.5%	\$257,005,942
	10061	Infinity Indemnity Insurance Company	37.6%	27.8%	22.7%	-21.3%	0.0%	-0.7%	\$114,242,141
1213	42781	Direct General Insurance Company	13.9%	14.1%	11.3%	4.8%	6.5%	5.4%	\$205,417,236
111	39012	Safeco Insurance Company of IL	136.5%	51.6%	38.3%	17.7%	16.3%	22.0%	\$205,417,236
1235	1235	United Automobile Insurance Company	62.8%	43.5%	35.5%	-17.3%	-12.3%	-11.8%	\$138,572,893
241	40169	Metropolitan Casualty Insurance Co.	31.3%	17.4%	11.9%	-6.0%	3.8%	5.0%	\$166,440,524
280	10190	Southern-Owners Insurance Company	27.6%	18.5%	13.1%	-12.8%	13.0%	10.5%	\$160,966,551
483	21817	Florida Farm Bureau General Insurance Co.	-1.0%	3.3%	0.4%	7.9%	10.8%	6.4%	\$113,472,552
-	12541	Windhaven Insurance Company	65.9%	50.8%	42.9%	-5.4%	2.1%	1.6%	\$149,907,627
<b>Total 25 Companies Weighted Average</b>			<b>46.3%</b>	<b>20.9%</b>	<b>12.9%</b>	<b>-13.6%</b>	<b>-0.5%</b>	<b>-0.1%</b>	

## Appendix A - Rate Changes - Top 25 Insurers

Filings since: 01/01/11

Group Code: 176

<u>Company</u>	<u>NAIC</u>
State Farm Mutual Auto Insurance Co.	25178

<u>Company</u>	<u>Filing Number</u>	<u>Effective Date (New)</u>	<u>Category</u>	<u>BI</u>	<u>PD</u>	<u>UM</u>	<u>MP</u>	<u>PIP</u>	<u>Liability (BI+...+PIP)</u>	<u>Overall</u>	<u>Earned Prem</u>	<u>Pending?</u>
State Farm Mutual Auto Insurance Co.	11-02568	6/27/2011		4.7%	4.7%	0.0%	0.2%	25.0%	8.0%	4.3%	\$2,870,574,000	
	12-03094	6/25/2012		-3.0%	-3.0%	-12.0%	-3.3%	30.0%	3.5%	1.0%	\$2,849,362,000	
	12-15711	3/11/2013	HB119 10-1-12 Rate Filing	-6.2%	-6.2%	-14.0%	-5.6%	7.9%	-2.9%	-3.1%	\$2,618,233,000	
	13-22695	6/2/2014	HB119 1-1-14 Rate Filing	3.0%	3.0%	0.0%	0.0%	-8.8%	-1.3%	-1.6%	\$2,377,512,000	
			<i>Cumulative pre HB119</i>	1.6%	1.6%	-12.0%	-3.1%	62.5%	11.8%	5.3%		
			<i>Cumulative post HB119</i>	-3.4%	-3.4%	-14.0%	-5.6%	-1.6%	-4.2%	-4.7%		
			<i>Cumulative Total</i>	-1.9%	-1.9%	-24.3%	-8.5%	59.9%	7.1%	0.4%		

Comment

## Appendix A - Rate Changes - Top 25 Insurers

Filings since: 01/01/11

Group Code: 31

<u>Company</u>	<u>NAIC</u>
Geico General Insurance Co.	35882
Geico Indemnity Co.	22055
Government Employees Insurance Co.	22063

<u>Company</u>	<u>Filing Number</u>	<u>Effective Date (New)</u>	<u>Category</u>	<u>BI</u>	<u>PD</u>	<u>UM</u>	<u>MP</u>	<u>PIP</u>	<u>Liability (BI+...+PIP)</u>	<u>Overall</u>	<u>Earned Prem</u>	<u>Pending?</u>
Geico General Insurance Co. &	10-17911	1/20/2011		0.0%	0.0%	0.0%	0.0%	0.0%	0.0	0.0%	\$1,306,788,370	
Government Employees Insurance Co.	10-21043	3/10/2011		9.0%	0.0%	-20.0%	0.0%	20.5%	0.1	4.9%	\$1,306,788,370	
	10-21164	3/14/2011		0.0%	0.0%	0.0%	0.0%	0.0%	0.0	0.0%	\$1,306,788,000	
	11-05816	2/28/2011		0.0%	0.0%	0.0%	0.0%	0.0%	0.0	0.0%	\$1,414,810,000	
	11-06213	6/27/2011		0.0%	0.0%	0.0%	0.0%	0.0%	0.0	0.0%	\$1,414,810,000	
	11-09184	8/16/2011		12.1%	0.5%	0.0%	0.1%	14.8%	0.1	5.3%	\$1,414,810,000	
	11-18899	11/24/2011		6.5%	5.4%	0.0%	8.0%	8.9%	0.1	5.0%	\$1,584,167,000	
	12-15922	1/1/2013	HB119 10-1-12 Rate Filing	4.9%	9.0%	5.1%	10.1%	-10.0%	0.0	0.7%	\$1,837,075,000	
	12-16823	1/2/2013		0.0%	0.0%	0.0%	0.0%	0.0%	0.0	0.0%	\$1,850,393,000	
	12-20399	2/28/2013		0.0%	0.0%	0.0%	0.0%	0.0%	0.0	0.0%	\$1,850,392,947	
	13-19204	1/17/2014	HB119 1-1-14 Rate Filing	1.0%	15.0%	4.0%	5.0%	-16.7%	0.0	-0.1%	\$1,843,375,000	
	13-20642	1/6/2014		0.0%	0.0%	0.0%	0.0%	0.0%	0.0	0.0%	\$1,841,238,000	
<b>Cumulative pre HB119</b>				<b>30.1%</b>	<b>5.9%</b>	<b>-20.0%</b>	<b>8.1%</b>	<b>50.6%</b>	<b>28.5%</b>	<b>16.0%</b>		
<b>Cumulative post HB119</b>				<b>5.9%</b>	<b>25.4%</b>	<b>9.3%</b>	<b>15.6%</b>	<b>-25.0%</b>	<b>-1.4%</b>	<b>0.6%</b>		
<b>Cumulative Total</b>				<b>37.9%</b>	<b>32.8%</b>	<b>-12.6%</b>	<b>25.0%</b>	<b>12.9%</b>	<b>26.7%</b>	<b>16.7%</b>		
Geico Indemnity Insurance Co.	10-17911	1/20/2011		0.0%	0.0%	0.0%	0.0%	0.0%	0.0	0.0%	\$589,682,044	
	10-21043	3/10/2011		12.0%	-4.0%	0.0%	0.0%	17.8%	0.1	4.7%	\$589,682,044	
	10-21164	3/14/2011		0.0%	0.0%	0.0%	0.0%	0.0%	0.0	0.0%	\$589,682,000	
	11-05816	2/28/2011		0.0%	0.0%	0.0%	0.0%	0.0%	0.0	0.0%	\$560,613,000	
	11-06213	6/27/2011		0.0%	0.0%	0.0%	0.0%	0.0%	0.0	0.0%	\$560,613,000	
	11-09184	8/16/2011		10.1%	0.0%	5.3%	12.0%	8.1%	0.1	4.5%	\$560,613,191	
	11-18899	11/24/2011		5.2%	4.8%	-0.1%	9.8%	6.9%	0.0	4.5%	\$588,174,518	
	12-15922	1/1/2013	HB119 10-1-12 Rate Filing	0.0%	10.1%	7.1%	10.2%	-10.0%	0.0	-1.9%	\$662,273,146	
	12-16823	1/24/2013		0.0%	0.0%	0.0%	0.0%	0.0%	0.0	0.0%	\$649,813,122	
	12-20399	2/28/2013		0.0%	0.0%	0.0%	0.0%	0.0%	0.0	0.0%	\$649,813,122	
	13-19204	1/17/2014	HB119 1-1-14 Rate Filing	-0.2%	13.5%	-0.1%	15.1%	-16.8%	0.0	-3.2%	\$639,134,654	
	13-20642	1/17/2014		0.0%	0.0%	0.0%	0.0%	0.0%	0.0	0.0%	\$618,913,284	
<b>Cumulative pre HB119</b>				<b>29.7%</b>	<b>0.6%</b>	<b>5.2%</b>	<b>23.0%</b>	<b>36.1%</b>	<b>22.2%</b>	<b>14.3%</b>		
<b>Cumulative post HB119</b>				<b>-0.2%</b>	<b>25.0%</b>	<b>7.0%</b>	<b>26.8%</b>	<b>-25.1%</b>	<b>-7.8%</b>	<b>-5.0%</b>		
<b>Cumulative Total</b>				<b>29.5%</b>	<b>25.7%</b>	<b>12.6%</b>	<b>56.0%</b>	<b>1.9%</b>	<b>12.7%</b>	<b>8.6%</b>		

**Comment**

Geico General and Government Employees share same rates and file together

## Appendix A - Rate Changes - Top 25 Insurers

Filings since: 01/01/11

Group Code: 155

<u>Company</u>	<u>NAIC</u>
Progressive American Insurance Co.	24252
Progressive Select Insurance Co.	10192

<u>Company</u>	<u>Filing Number</u>	<u>Effective Date (New)</u>	<u>Category</u>	<u>BI</u>	<u>PD</u>	<u>UM</u>	<u>MP</u>	<u>PIP</u>	<u>Liability (BI+...+PIP)</u>	<u>Overall</u>	<u>Earned Prem</u>	<u>Pending?</u>	
Progressive American Insurance Co.	11-04135	2/11/2011	HB119 10-1-12 Rate Filing	3.9%	4.0%	3.0%	0.0%	2.3%	0.0	1.2%	\$693,665,913		
	11-10451	6/3/2011		-5.4%	-4.0%	0.0%	0.0%	-5.0%	0.0	-4.1%	\$632,711,198		
	12-00496	12/16/2011		0.1%	0.3%	1.0%	9.7%	-0.1%	0.0	0.1%	\$593,196,302		
	12-07152	3/30/2012		1.8%	0.6%	1.3%	7.1%	11.5%	0.0	4.0%	\$614,094,159		
	12-13153	7/13/2012		2.1%	9.7%	4.0%	6.8%	10.9%	0.1	5.6%	\$682,467,814		
	12-15814	11/9/2012		0.0%	0.0%	0.0%	0.0%	-10.0%	0.0	-3.0%	\$779,785,682		
	13-02442	2/8/2013		-3.6%	-4.5%	0.0%	0.0%	0.0%	0.0	-2.7%	\$807,313,182		
	13-10205	4/19/2013	HB119 1-1-14 Rate Filing	-1.4%	-0.7%	-0.1%	3.7%	-4.0%	0.0	-1.7%	\$833,076,789		
	13-15625	7/26/2013		-4.0%	0.3%	1.9%	-0.1%	-10.5%	0.0	-3.7%	\$838,539,794		
	13-21498	11/22/2013		4.4%	0.0%	3.4%	-2.1%	-12.5%	0.0	-1.2%	\$831,115,685		
	14-10315	4/25/2014		2.5%	0.0%	4.0%	-17.5%	0.0%	0.0	0.0%	\$912,351,855		
	14-17973	9/19/2014		0.0%	2.3%	2.9%	-12.0%	0.1%	0.0	0.1%	\$977,108,766	Yes	
	<b>Cumulative pre HB119</b>			<b>2.3%</b>	<b>10.5%</b>	<b>9.6%</b>	<b>25.5%</b>	<b>20.1%</b>	<b>10.9%</b>	<b>6.7%</b>			
	<b>Cumulative post HB119</b>			<b>-2.4%</b>	<b>-2.7%</b>	<b>12.6%</b>	<b>-26.4%</b>	<b>-32.3%</b>	<b>-12.5%</b>	<b>-11.6%</b>			
	<b>Cumulative Total</b>			<b>-0.1%</b>	<b>7.5%</b>	<b>23.5%</b>	<b>-7.6%</b>	<b>-18.7%</b>	<b>-3.0%</b>	<b>-5.7%</b>			
Progressive Select Insurance Co.	11-04136	2/11/2011	HB119 10-1-12 Rate Filing	-1.6%	3.5%	4.3%	0.2%	4.3%	0.0	0.9%	\$644,938,390		
	11-10452	6/3/2011		-2.3%	-0.6%	-0.8%	0.0%	-2.8%	0.0	-1.6%	\$619,497,199		
	12-00497	12/16/2011		-1.6%	3.5%	4.5%	19.7%	1.1%	0.0	0.4%	\$599,121,764		
	12-07153	3/30/2012		1.3%	0.9%	1.1%	10.0%	20.0%	0.1	4.8%	\$603,768,258		
	12-13158	7/13/2012		2.4%	1.4%	9.7%	13.1%	12.6%	0.1	4.9%	\$652,916,479		
	12-15813	11/9/2012		3.3%	0.0%	0.0%	0.0%	-10.0%	0.0	-2.0%	\$718,398,818		
	13-02443	2/8/2013		-4.5%	-0.1%	-0.8%	0.0%	0.0%	0.0	-1.9%	\$731,095,727		
	13-10204	4/19/2013	HB119 1-1-14 Rate Filing	-4.7%	3.4%	-4.2%	0.0%	-8.2%	0.0	-3.1%	\$730,466,694		
	13-15624	7/26/2013		-6.4%	-2.5%	-5.2%	0.0%	-10.0%	-0.1	-4.9%	\$707,779,660		
	13-21497	11/22/2013		-7.0%	0.2%	-6.0%	1.5%	-12.0%	-0.1	-4.0%	\$673,876,991		
	14-10316	4/25/2014		-1.0%	3.1%	-6.5%	-11.5%	0.0%	0.0	0.0%	\$673,251,942		
	14-17975	9/19/2014		0.0%	0.3%	0.0%	-16.0%	-0.9%	0.0	0.0%	\$712,189,363	Yes	
	<b>Cumulative pre HB119</b>			<b>1.4%</b>	<b>8.9%</b>	<b>19.9%</b>	<b>49.2%</b>	<b>24.6%</b>	<b>11.5%</b>	<b>7.4%</b>			
	<b>Cumulative post HB119</b>			<b>-21.6%</b>	<b>4.4%</b>	<b>-20.8%</b>	<b>-24.5%</b>	<b>-27.9%</b>	<b>-15.7%</b>	<b>-13.2%</b>			
	<b>Cumulative Total</b>			<b>-20.5%</b>	<b>13.7%</b>	<b>-5.0%</b>	<b>12.6%</b>	<b>-10.2%</b>	<b>-6.1%</b>	<b>-6.8%</b>			

Comment

# Appendix A - Rate Changes - Top 25 Insurers

Filings since: 01/01/11

Group Code: 8

<u>Company</u>	<u>NAIC</u>
Allstate Fire and Casualty Insurance Co.	29688
Allstate Insurance Company	19232
Allstate Prop & Cas Insurance Company	17230
Esurance Prop & Cas Insurance Company	30210

<u>Company</u>	<u>Filing Number</u>	<u>Effective Date (New)</u>	<u>Category</u>	<u>BI</u>	<u>PD</u>	<u>UM</u>	<u>MP</u>	<u>PIP</u>	<u>Liability (BI+..+PIP)</u>	<u>Overall</u>	<u>Earned Prem</u>	<u>Pending?</u>
Allstate Fire and Casualty Insurance Co.	10-17968	3/14/2011		35.0%	14.0%	12.0%	4.0%	44.0%	0.302877	20.9%	\$425,699,974	
	11-09622	10/17/2011		0.0%	0.0%	0.0%	0.0%	0.0%	0	0.0%	\$425,699,974	
	12-02887	7/16/2012		9.0%	6.0%	0.0%	9.0%	11.0%	0.078382	6.1%	\$474,007,019	
	12-09593	1/1/2013		0.0%	2.0%	0.0%	0.0%	10.0%	0.028381	2.2%	\$520,804,324	
	12-16208	1/1/2013	HB119 10-1-12 Rate Filing	0.0%	0.0%	0.0%	0.0%	0.0%	0	0.0%	\$532,160,000	
	13-02436	7/15/2013		0.0%	-0.1%	0.0%	-0.1%	0.0%	-0.00019	0.0%	\$513,202,621	
	13-06688	3/18/2013		0.0%	0.0%	0.0%	-0.1%	-0.1%	-0.00027	0.0%	\$533,219,009	
	13-10175	7/15/2013		0.0%	0.0%	0.0%	0.0%	0.0%	0	0.0%	\$557,726,905	
	13-13012	12/23/2013		0.1%	0.0%	0.0%	0.0%	0.1%	0.000642	0.1%	\$545,958,425	
	13-16921	11/18/2013		8.0%	5.0%	-4.0%	0.0%	-0.1%	0.034061	4.0%	\$563,756,662	
	13-22291	5/5/2014	HB119 1-1-14 Rate Filing	4.8%	3.0%	-3.6%	0.0%	-5.0%	0.007449	0.6%	\$654,799,000	
	14-06192	5/5/2014		0.0%	0.0%	0.0%	-0.1%	-0.1%	-0.00025	0.0%	\$658,541,000	
			<b>Cumulative pre HB119</b>	<b>47.2%</b>	<b>23.3%</b>	<b>12.0%</b>	<b>13.4%</b>	<b>75.8%</b>	<b>44.5%</b>	<b>31.1%</b>		
			<b>Cumulative post HB119</b>	<b>13.3%</b>	<b>8.0%</b>	<b>-7.5%</b>	<b>-0.3%</b>	<b>-5.2%</b>	<b>4.2%</b>	<b>4.7%</b>		
			<b>Cumulative Total</b>	<b>66.7%</b>	<b>33.2%</b>	<b>3.6%</b>	<b>13.0%</b>	<b>66.7%</b>	<b>50.5%</b>	<b>37.3%</b>		
Allstate Insurance Company	10-18718	3/14/2011		10.0%	5.0%	3.2%	9.9%	17.0%	0.094842	2.3%	\$586,061,097	
	11-06357	8/1/2011		12.7%	21.0%	-10.3%	7.8%	15.5%	0.110435	6.0%	\$579,262,507	
	11-09622	10/17/2011		0.0%	0.0%	0.0%	0.0%	0.0%	0	0.0%	\$579,262,507	
	12-16200	1/1/2013	HB119 10-1-12 Rate Filing	0.0%	0.0%	0.0%	0.0%	-10.0%	-0.02487	-1.9%	\$487,276,600	
	12-18423	1/14/2013		0.0%	0.0%	0.0%	0.0%	0.0%	0	0.0%	\$469,273,550	
	13-21865	1/13/2014		0.0%	0.0%	0.0%	0.0%	0.0%	0	0.0%	\$454,163,000	
	13-22294	3/17/2014	HB119 1-1-14 Rate Filing	8.7%	0.4%	4.4%	0.0%	-12.7%	0.013938	1.0%	\$454,163,000	
	14-14531	9/22/2014		13.4%	0.0%	13.4%	5.0%	0.0%	0.079303	5.9%	\$439,953,000	Yes
			<b>Cumulative pre HB119</b>	<b>24.0%</b>	<b>27.1%</b>	<b>-7.4%</b>	<b>18.5%</b>	<b>35.1%</b>	<b>21.6%</b>	<b>8.4%</b>		
			<b>Cumulative post HB119</b>	<b>23.3%</b>	<b>0.4%</b>	<b>18.4%</b>	<b>5.0%</b>	<b>-21.4%</b>	<b>6.7%</b>	<b>4.9%</b>		
			<b>Cumulative Total</b>	<b>52.8%</b>	<b>27.6%</b>	<b>9.6%</b>	<b>24.4%</b>	<b>6.2%</b>	<b>29.7%</b>	<b>13.8%</b>		

## Appendix A - Rate Changes - Top 25 Insurers

Filings since: 01/01/11

Group Code: 8

<u>Company</u>	<u>NAIC</u>
Allstate Fire and Casualty Insurance Co.	29688
Allstate Insurance Company	19232
Allstate Prop & Cas Insurance Company	17230
Esurance Prop & Cas Insurance Company	30210

<u>Company</u>	<u>Filing Number</u>	<u>Effective Date (New)</u>	<u>Category</u>	<u>BI</u>	<u>PD</u>	<u>UM</u>	<u>MP</u>	<u>PIP</u>	<u>Liability (BI+..+PIP)</u>	<u>Overall</u>	<u>Earned Prem</u>	<u>Pending?</u>
Allstate Prop & Cas Insurance Company	11-06355	8/1/2011		30.0%	0.0%	0.0%	2.0%	57.0%	0.276559	20.0%	\$584,133,767	
	11-09622	10/17/2011		0.0%	0.0%	0.0%	0.0%	0.0%	0	0.0%	\$584,133,767	
	12-12510	1/1/2013		0.0%	15.0%	0.0%	10.0%	0.0%	0.023218	2.9%	\$404,537,496	
	12-16203	1/1/2013	HB119 10-1-12 Rate Filing	0.0%	0.0%	0.0%	0.0%	-10.0%	-0.02905	-2.3%	\$416,167,436	
	13-21866	1/13/2014		0.0%	0.0%	0.0%	0.0%	0.0%	0	0.0%	\$274,549,000	
	13-22293	3/17/2014	HB119 1-1-14 Rate Filing	11.2%	8.8%	-5.0%	-7.0%	-15.0%	0.008252	1.5%	\$274,549,000	
	14-14548	9/22/2014		12.9%	0.0%	5.0%	0.0%	0.0%	0.06273	4.8%	\$253,584,417	Yes
<b>Cumulative pre HB119</b>				<b>30.0%</b>	<b>15.0%</b>	<b>0.0%</b>	<b>12.2%</b>	<b>57.0%</b>	<b>30.6%</b>	<b>23.5%</b>		
<b>Cumulative post HB119</b>				<b>25.5%</b>	<b>8.8%</b>	<b>-0.3%</b>	<b>-7.0%</b>	<b>-23.5%</b>	<b>4.0%</b>	<b>3.9%</b>		
<b>Cumulative Total</b>				<b>63.2%</b>	<b>25.1%</b>	<b>-0.3%</b>	<b>4.3%</b>	<b>20.1%</b>	<b>35.9%</b>	<b>28.3%</b>		
Esurance Prop & Cas Insurance Company	11-02750	1/28/2011		-10.5%	-10.5%	-10.3%	-10.5%	-10.5%	-0.10467	-10.5%	\$179,275,222	
	11-19990	3/22/2012		0.0%	13.9%	0.0%	30.4%	25.9%	0.104063	12.3%	\$26,719,919	
	12-15707	8/24/2012	HB119 10-1-12 Rate Filing	0.0%	0.0%	0.0%	0.0%	0.0%	0	0.0%	\$104,056,717	
	12-17452	9/28/2012		3.8%	10.7%	9.6%	0.0%	19.5%	0.111404	9.5%	\$104,056,733	
	13-02357	4/25/2013		0.0%	3.0%	0.0%	8.0%	12.0%	0.050482	5.0%	\$137,024,449	
	13-22688	4/7/2014	HB119 1-1-14 Rate Filing	0.0%	10.0%	10.0%	10.0%	-9.7%	-0.00778	1.8%	\$182,186,490	
<b>Cumulative pre HB119</b>				<b>-10.5%</b>	<b>1.9%</b>	<b>-10.3%</b>	<b>16.7%</b>	<b>12.7%</b>	<b>-1.2%</b>	<b>0.5%</b>		
<b>Cumulative post HB119</b>				<b>3.8%</b>	<b>25.4%</b>	<b>20.6%</b>	<b>18.8%</b>	<b>20.9%</b>	<b>15.8%</b>	<b>17.0%</b>		
<b>Cumulative Total</b>				<b>-7.1%</b>	<b>27.9%</b>	<b>8.1%</b>	<b>38.6%</b>	<b>36.2%</b>	<b>14.5%</b>	<b>17.6%</b>		

Comment

## Appendix A - Rate Changes - Top 25 Insurers

Filings since: 01/01/11

Group Code: 200

<u>Company</u>	<u>NAIC</u>
United Services Automobile Association	25941
USAA Casualty Insurance Company	25968
USAA General Indemnity Company	18600

<u>Company</u>	<u>Filing Number</u>	<u>Effective Date (New)</u>	<u>Category</u>	<u>BI</u>	<u>PD</u>	<u>UM</u>	<u>MP</u>	<u>PIP</u>	<u>Liability (BI+...+PIP)</u>	<u>Overall</u>	<u>Earned Prem</u>	<u>Pending?</u>
United Services Auto. Asso. (USAA)	11-16102	5/19/2012		4.5%	-5.0%	0.0%	12.0%	34.0%	5.6%	0.1%	\$339,385,065	
	12-15661	12/10/2012	HB119 10-1-12 Rate Filing	3.0%	1.0%	-1.0%	15.0%	-10.0%	0.0%	0.0%	\$345,676,488	
	13-05894	8/26/2013		7.0%	2.0%	2.0%	0.0%	0.0%	3.8%	2.6%	\$354,171,133	
	14-00313	4/21/2014	HB119 1-1-14 Rate Filing	0.0%	0.0%	0.0%	0.0%	-16.7%	-2.4%	-1.7%	\$363,728,950	
	14-04853	10/21/2014		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	\$373,386,183	
			<b>Cumulative pre HB119</b>	<b>4.5%</b>	<b>-5.0%</b>	<b>0.0%</b>	<b>12.0%</b>	<b>34.0%</b>	<b>5.6%</b>	<b>0.1%</b>		
			<b>Cumulative post HB119</b>	<b>10.2%</b>	<b>3.0%</b>	<b>1.0%</b>	<b>15.0%</b>	<b>-25.0%</b>	<b>1.3%</b>	<b>0.9%</b>		
			<b>Cumulative Total</b>	<b>15.2%</b>	<b>-2.1%</b>	<b>1.0%</b>	<b>28.8%</b>	<b>0.5%</b>	<b>7.0%</b>	<b>1.0%</b>		
USAA Casualty Insurance Co. (CIC)	11-16102	5/19/2012		4.0%	0.0%	-5.0%	4.0%	25.0%	4.9%	1.1%	\$243,762,915	
	12-15661	12/10/2012	HB119 10-1-12 Rate Filing	0.5%	2.0%	0.0%	15.0%	-10.0%	-1.1%	-0.8%	\$249,840,607	
	13-05894	8/26/2013		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-0.3%	\$256,464,171	
	14-00313	4/21/2014	HB119 1-1-14 Rate Filing	0.0%	0.0%	0.0%	0.0%	-15.7%	-2.8%	-2.1%	\$263,821,962	
	14-04853	10/21/2014		0.0%	0.0%	3.8%	-2.5%	0.0%	0.6%	0.1%	\$262,873,921	
			<b>Cumulative pre HB119</b>	<b>4.0%</b>	<b>0.0%</b>	<b>-5.0%</b>	<b>4.0%</b>	<b>25.0%</b>	<b>4.9%</b>	<b>1.1%</b>		
			<b>Cumulative post HB119</b>	<b>0.5%</b>	<b>2.0%</b>	<b>3.8%</b>	<b>12.1%</b>	<b>-24.1%</b>	<b>-3.2%</b>	<b>-3.1%</b>		
			<b>Cumulative Total</b>	<b>4.5%</b>	<b>2.0%</b>	<b>-1.4%</b>	<b>16.6%</b>	<b>-5.2%</b>	<b>1.5%</b>	<b>-2.0%</b>		
USAA General Indemnity Co. (GIC)	11-16102	5/19/2012		0.0%	4.0%	0.0%	0.0%	36.0%	8.5%	0.0%	\$42,113,536	
	12-15661	12/10/2012	HB119 10-1-12 Rate Filing	12.0%	1.0%	-3.0%	1.0%	-8.5%	1.9%	-0.1%	\$47,982,775	
	13-05894	8/26/2013	HB119 1-1-14 Rate Filing	1.0%	12.0%	-5.0%	10.0%	-1.9%	2.4%	3.0%	\$57,475,777	
	14-04853	10/21/2014		0.0%	0.0%	0.0%	17.0%	0.0%	0.3%	0.1%	\$88,667,978	
			<b>Cumulative pre HB119</b>	<b>0.0%</b>	<b>4.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>36.0%</b>	<b>8.5%</b>	<b>0.0%</b>		
			<b>Cumulative post HB119</b>	<b>13.1%</b>	<b>13.1%</b>	<b>-7.9%</b>	<b>30.0%</b>	<b>-10.2%</b>	<b>4.6%</b>	<b>3.0%</b>		
			<b>Cumulative Total</b>	<b>13.1%</b>	<b>17.6%</b>	<b>-7.9%</b>	<b>30.0%</b>	<b>22.1%</b>	<b>13.5%</b>	<b>3.0%</b>		

Comment

# Appendix A - Rate Changes - Top 25 Insurers

Filings since: 01/01/11

Group Code: 3548

<u>Company</u>	<u>NAIC</u>
Travelers Home & Marine Insurance Co.	27998

<u>Company</u>	<u>Filing Number</u>	<u>Effective Date (New)</u>	<u>Category</u>	<u>BI</u>	<u>PD</u>	<u>UM</u>	<u>MP</u>	<u>PIP</u>	<u>Liability (BI+...+PIP)</u>	<u>Overall</u>	<u>Earned Prem</u>	<u>Pending?</u>
Travelers Home & Marine Insurance Co.	11-01691	4/10/2011		5.0%	0.0%	5.0%	3.0%	10.0%	5.0%	4.1%	\$188,801,125	
	11-07014	7/24/2011		2.0%	4.0%	4.0%	3.0%	10.0%	4.2%	2.9%	\$202,322,151	
	11-11857	10/23/2011		6.8%	6.8%	6.8%	6.8%	6.8%	6.8%	6.8%	\$233,688,327	
	11-19893	3/18/2012		20.1%	7.0%	15.9%	3.9%	2.0%	12.9%	9.0%	\$273,025,599	
	12-16025	12/28/2012	HB119 10-1-12 Rate Filing	10.5%	7.6%	1.2%	5.5%	8.5%	8.1%	8.0%	\$342,860,358	
	13-10074	7/26/2013	HB119 1-1-14 Rate Filing	2.0%	2.0%	1.4%	4.4%	1.9%	1.9%	2.0%	\$370,304,864	
	13-19699	2/7/2014		8.5%	7.1%	1.9%	4.4%	-10.0%	3.8%	3.0%	\$341,014,184	
	13-20812	2/16/2014		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	\$342,313,689	
	14-10290	8/8/2014		4.5%	2.0%	8.0%	5.0%	-10.0%	2.5%	2.0%	\$288,885,650	
			<b>Cumulative pre HB119</b>	<b>37.4%</b>	<b>18.8%</b>	<b>35.2%</b>	<b>17.7%</b>	<b>31.8%</b>	<b>31.9%</b>	<b>24.7%</b>		
			<b>Cumulative post HB119</b>	<b>27.8%</b>	<b>19.9%</b>	<b>12.9%</b>	<b>20.7%</b>	<b>-10.4%</b>	<b>17.2%</b>	<b>15.7%</b>		
			<b>Cumulative Total</b>	<b>75.6%</b>	<b>42.5%</b>	<b>52.6%</b>	<b>42.1%</b>	<b>18.0%</b>	<b>54.6%</b>	<b>44.3%</b>		

Comment

# Appendix A - Rate Changes - Top 25 Insurers

Filings since: 01/01/11

Group Code: 212

<u>Company</u>	<u>NAIC</u>
21st Century Centennial Insurance Co.	34789
Security National Insurance Company	33120

<u>Company</u>	<u>Filing Number</u>	<u>Effective Date (New)</u>	<u>Category</u>	<u>BI</u>	<u>PD</u>	<u>UM</u>	<u>MP</u>	<u>PIP</u>	<u>Liability (BI+...+PIP)</u>	<u>Overall</u>	<u>Earned Prem</u>	<u>Pending?</u>
21st Century Centennial Insurance Co. (AIGCI/50 Tier Program)	11-10976	6/27/2011		8.2%	0.2%	0.2%	0.2%	23.0%	8.9%	6.7%	\$57,796,830	
	12-00580	12/26/2011		4.6%	9.6%	4.7%	0.0%	46.9%	17.7%	13.5%	\$134,928,514	
	12-12129	6/26/2012	HB119 10-1-12 Rate Filing	4.8%	5.4%	4.6%	9.2%	41.5%	19.5%	15.3%	\$192,790,668	
	13-05230	2/18/2013		4.2%	9.0%	0.0%	4.6%	10.4%	7.0%	7.0%	\$308,111,156	
	13-20344	3/24/2014	HB119 1-1-14 Rate Filing	12.9%	11.8%	0.9%	1.3%	-10.0%	2.6%	2.9%	\$318,889,302	
<b>Cumulative pre HB119</b>				<b>13.2%</b>	<b>9.8%</b>	<b>4.9%</b>	<b>0.2%</b>	<b>80.7%</b>	<b>28.2%</b>	<b>21.1%</b>		
<b>Cumulative post HB119</b>				<b>23.3%</b>	<b>28.4%</b>	<b>5.5%</b>	<b>15.7%</b>	<b>40.6%</b>	<b>31.3%</b>	<b>26.9%</b>		
<b>Cumulative Total</b>				<b>39.5%</b>	<b>41.1%</b>	<b>10.7%</b>	<b>15.9%</b>	<b>154.0%</b>	<b>68.2%</b>	<b>53.7%</b>		
Security National Insurance Company (Bristol West/Select 2.0 Program)	10-19847	2/24/2011		-2.0%	0.2%	-0.3%	4.2%	4.4%	2.2%	0.7%	\$178,178,707	
	11-12937	7/12/2011		4.5%	5.0%	7.7%	4.5%	5.3%	5.1%	5.1%	\$174,088,319	
	12-00799	12/22/2011		0.0%	15.0%	16.9%	0.0%	5.1%	6.0%	7.0%	\$162,315,991	
	12-06637	3/22/2012		14.9%	14.3%	1.0%	0.0%	6.1%	9.7%	9.8%	\$216,533,948	
	12-14854	8/7/2012		2.4%	7.5%	0.0%	0.3%	3.1%	3.8%	4.4%	\$244,738,017	
	12-16052	1/1/2013	HB119 10-1-12 Rate Filing	8.4%	14.2%	2.4%	6.4%	-10.0%	0.4%	2.4%	\$250,098,905	
	13-11791	5/30/2013	HB119 1-1-14 Rate Filing	0.8%	-4.2%	0.0%	0.0%	-22.9%	-10.6%	-9.7%	\$212,523,766	
	14-10425	5/8/2014		13.5%	4.0%	7.6%	-1.2%	4.0%	7.3%	5.0%	\$178,873,687	
	<b>Cumulative pre HB119</b>			<b>20.5%</b>	<b>48.7%</b>	<b>26.8%</b>	<b>9.2%</b>	<b>26.4%</b>	<b>29.6%</b>	<b>29.8%</b>		
	<b>Cumulative post HB119</b>			<b>24.0%</b>	<b>13.8%</b>	<b>10.2%</b>	<b>5.1%</b>	<b>-27.8%</b>	<b>-3.7%</b>	<b>-2.9%</b>		
	<b>Cumulative Total</b>			<b>49.4%</b>	<b>69.2%</b>	<b>39.7%</b>	<b>14.8%</b>	<b>-8.8%</b>	<b>24.8%</b>	<b>26.0%</b>		
(Select 1.0 Program)	11-10225	5/19/2011		0.4%	-5.8%	0.0%	26.3%	26.3%	9.9%	6.7%	\$5,807,634	
	12-04412	2/23/2012		11.5%	0.0%	0.0%	0.0%	0.0%	2.6%	2.0%	\$5,272,672	
	12-16075	1/1/2013	HB119 10-1-12 Rate Filing	0.7%	3.0%	-0.2%	4.7%	-10.0%	-3.4%	-3.5%	\$3,939,000	
	14-00008	1/1/2014	HB119 1-1-14 Rate Filing	0.0%	0.0%	0.0%	0.0%	-16.7%	-7.2%	-5.3%	\$3,216,869	
	<b>Cumulative pre HB119</b>			<b>11.9%</b>	<b>-5.8%</b>	<b>0.0%</b>	<b>26.3%</b>	<b>26.3%</b>	<b>12.8%</b>	<b>8.8%</b>		
	<b>Cumulative post HB119</b>			<b>0.7%</b>	<b>3.0%</b>	<b>-0.2%</b>	<b>4.7%</b>	<b>-25.0%</b>	<b>-10.4%</b>	<b>-8.6%</b>		
	<b>Cumulative Total</b>			<b>12.7%</b>	<b>-3.0%</b>	<b>-0.2%</b>	<b>32.2%</b>	<b>-5.3%</b>	<b>1.1%</b>	<b>-0.5%</b>		

## Appendix A - Rate Changes - Top 25 Insurers

Filings since: 01/01/11	
Group Code: 212	
<u>Company</u>	<u>NAIC</u>
21st Century Centennial Insurance Co.	34789
Security National Insurance Company	33120

<u>Company</u>	<u>Filing Number</u>	<u>Effective Date (New)</u>	<u>Category</u>	<u>BI</u>	<u>PD</u>	<u>UM</u>	<u>MP</u>	<u>PIP</u>	<u>Liability (BI+...+PIP)</u>	<u>Overall</u>	<u>Earned Prem</u>	<u>Pending?</u>
(Basic/Non-standard Program)	12-16054	1/1/2013	HB119 10-1-12 Rate Filing	-2.5%	-5.5%	-3.1%	-2.3%	-13.0%	-8.6%	-7.8%	\$358,780	
	13-22602	1/1/2014	HB119 1-1-14 Rate Filing	0.0%	0.0%	0.0%	0.0%	-13.8%	-6.8%	-5.3%	\$278,726	
<i>Cumulative pre HB119</i>				0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
<i>Cumulative post HB119</i>				-2.5%	-5.5%	-3.1%	-2.3%	-25.0%	-14.8%	-12.7%		
<i>Cumulative Total</i>				-2.5%	-5.5%	-3.1%	-2.3%	-25.0%	-14.8%	-12.7%		
<i>Weighted Average</i>												
<i>Cumulative pre HB119</i>				20.3%	47.4%	26.2%	9.6%	26.3%	29.2%	29.3%		
<i>Cumulative post HB119</i>				23.5%	13.5%	9.9%	5.1%	-27.8%	-3.8%	-3.0%		
<i>Cumulative Total</i>				48.6%	67.5%	38.8%	15.2%	-8.7%	24.2%	25.4%		

Comment

# Appendix A - Rate Changes - Top 25 Insurers

Filings since: 01/01/11

Group Code: 3495

<u>Company</u>	<u>NAIC</u>
Infinity Auto Insurance Company	11738
Infinity Indemnity Insurance Company	10061

<u>Company</u>	<u>Filing Number</u>	<u>Effective Date (New)</u>	<u>Category</u>	<u>BI</u>	<u>PD</u>	<u>UM</u>	<u>MP</u>	<u>PIP</u>	<u>Liability (BI+...+PIP)</u>	<u>Overall</u>	<u>Earned Prem</u>	<u>Pending?</u>
Infinity Auto Insurance Company	11-05503	2/28/2011		0.8%	1.4%	11.3%	26.7%	6.1%	21.0%	3.1%	\$119,466,663	
	11-14991	8/15/2011		1.3%	1.6%	4.5%	5.1%	4.1%	2.7%	1.5%	\$121,479,944	
	12-01792	1/9/2012		4.4%	1.1%	4.7%	12.5%	6.1%	4.5%	3.1%	\$117,704,498	
	12-14897	8/13/2012		5.9%	1.6%	2.7%	2.2%	0.9%	2.6%	2.3%	\$133,544,491	
	12-16077	1/1/2013	HB119 10-1-12 Rate Filing	0.0%	0.0%	0.0%	0.0%	-2.4%	-1.1%	-0.9%	\$151,274,310	
	13-00059	12/3/2012		6.5%	12.0%	0.4%	10.9%	0.0%	4.4%	4.1%	\$169,449,599	
	13-16350	8/12/2013		1.1%	1.0%	7.2%	2.6%	0.3%	0.9%	0.6%	\$207,843,562	
	13-22249	11/30/2013	HB119 1-1-14 Rate Filing	12.9%	6.5%	15.2%	-0.8%	-8.0%	2.1%	2.0%	\$234,121,940	
	14-09232	5/5/2014		0.1%	-1.0%	0.0%	0.0%	-1.5%	-0.8%	-0.9%	\$237,114,267	
	14-12283	6/2/2014		11.6%	2.0%	11.5%	-1.0%	-3.7%	3.0%	2.9%	\$244,543,360	Yes
	14-17882	9/15/2014		15.6%	3.2%	21.8%	-1.5%	0.0%	6.7%	5.1%	\$257,005,942	Yes
			<b>Cumulative pre HB119</b>	<b>12.9%</b>	<b>5.8%</b>	<b>25.1%</b>	<b>53.1%</b>	<b>18.2%</b>	<b>33.4%</b>	<b>10.4%</b>		
			<b>Cumulative post HB119</b>	<b>57.0%</b>	<b>25.5%</b>	<b>68.4%</b>	<b>10.1%</b>	<b>-14.6%</b>	<b>16.0%</b>	<b>13.5%</b>		
			<b>Cumulative Total</b>	<b>77.2%</b>	<b>32.9%</b>	<b>110.6%</b>	<b>68.5%</b>	<b>1.0%</b>	<b>54.7%</b>	<b>25.2%</b>		
Infinity Indemnity Insurance Company	11-05503	2/28/2011		1.6%	6.1%	7.0%	9.0%	22.9%	14.5%	12.0%	\$34,077,075	
	11-14991	8/15/2011		1.9%	0.4%	3.2%	8.7%	0.2%	0.6%	0.2%	\$40,321,517	
	12-01792	1/9/2012		8.2%	5.4%	1.0%	24.4%	10.4%	8.8%	7.3%	\$40,778,461	
	12-14897	8/13/2012		5.9%	0.2%	1.4%	5.7%	1.2%	2.0%	1.9%	\$45,317,040	
	12-16077	1/1/2013	HB119 10-1-12 Rate Filing	0.0%	0.0%	0.0%	0.0%	-3.6%	-2.0%	-1.7%	\$49,104,901	
	13-00059	12/3/2012		1.3%	6.6%	2.3%	11.3%	0.0%	1.8%	1.5%	\$54,820,149	
	13-16350	8/12/2013		-0.1%	0.0%	2.9%	2.2%	0.4%	0.2%	0.1%	\$72,182,691	
	13-22249	11/30/2013	HB119 1-1-14 Rate Filing	12.8%	8.0%	6.7%	-0.5%	-14.9%	-2.9%	-2.5%	\$98,906,969	
	14-09232	5/5/2014		-0.1%	0.1%	0.0%	0.0%	-0.1%	0.0%	-0.1%	\$95,956,009	Yes
	14-12283	6/2/2014		3.8%	0.3%	3.5%	-1.1%	-4.2%	-0.9%	-0.9%	\$110,068,586	Yes
	14-17882	9/15/2014		13.2%	2.7%	8.8%	-2.4%	-0.1%	4.0%	3.0%	\$114,242,141	Yes
			<b>Cumulative pre HB119</b>	<b>18.6%</b>	<b>12.5%</b>	<b>13.1%</b>	<b>55.8%</b>	<b>37.6%</b>	<b>27.8%</b>	<b>22.7%</b>		
			<b>Cumulative post HB119</b>	<b>34.0%</b>	<b>18.7%</b>	<b>26.5%</b>	<b>9.2%</b>	<b>-21.3%</b>	<b>0.0%</b>	<b>-0.7%</b>		
			<b>Cumulative Total</b>	<b>59.0%</b>	<b>33.5%</b>	<b>43.0%</b>	<b>70.2%</b>	<b>8.3%</b>	<b>27.8%</b>	<b>21.8%</b>		

Comment

# Appendix A - Rate Changes - Top 25 Insurers

Filings since: 01/01/11

Group Code: 1213

<u>Company</u>	<u>NAIC</u>
Direct General Insurance Company	42781

<u>Company</u>	<u>Filing Number</u>	<u>Effective Date (New)</u>	<u>Category</u>	<u>BI</u>	<u>PD</u>	<u>UM</u>	<u>MP</u>	<u>PIP</u>	<u>Liability (BI+...+PIP)</u>	<u>Overall</u>	<u>Earned Prem</u>	<u>Pending?</u>
Direct General Insurance Company	11-09716	5/25/2011		12.9%	7.1%	3.8%	-0.8%	7.5%	7.9%	6.4%	\$163,563,289	
	11-19897	12/7/2011		0.0%	1.9%	0.0%	0.0%	-1.0%	-0.1%	-0.1%	\$159,219,000	
	12-10911	6/20/2012		0.0%	4.9%	2.8%	0.0%	7.0%	5.8%	4.7%	\$159,646,147	
	12-14858	1/1/2013	HB119 10-1-12 Rate Filing	0.0%	3.6%	0.0%	0.0%	-2.5%	-0.5%	0.0%	\$168,839,389	
	13-11395	6/19/2013		0.0%	5.0%	0.0%	0.0%	0.1%	1.5%	1.3%	\$194,809,611	
	13-16115	1/1/2014	HB119 1-1-14 Rate Filing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	\$104,083,000	
	14-11242	6/18/2014		0.1%	2.9%	-0.1%	0.0%	7.4%	5.5%	4.0%	\$205,417,236	
<b>Cumulative pre HB119</b>				<b>12.9%</b>	<b>14.5%</b>	<b>6.7%</b>	<b>-0.8%</b>	<b>13.9%</b>	<b>14.1%</b>	<b>11.3%</b>		
<b>Cumulative post HB119</b>				<b>0.1%</b>	<b>11.9%</b>	<b>-0.1%</b>	<b>0.0%</b>	<b>4.8%</b>	<b>6.5%</b>	<b>5.4%</b>		
<b>Cumulative Total</b>				<b>13.0%</b>	<b>28.1%</b>	<b>6.6%</b>	<b>-0.8%</b>	<b>19.4%</b>	<b>21.5%</b>	<b>17.2%</b>		

Comment

## Appendix A - Rate Changes - Top 25 Insurers

Filings since: 01/01/11

Group Code: 111

<u>Company</u>	<u>NAIC</u>
Safeco Insurance Company of IL	39012

<u>Company</u>	<u>Filing Number</u>	<u>Effective Date (New)</u>	<u>Category</u>	<u>BI</u>	<u>PD</u>	<u>UM</u>	<u>MP</u>	<u>PIP</u>	<u>Liability (BI+...+PIP)</u>	<u>Overall</u>	<u>Earned Prem</u>	<u>Pending?</u>
Safeco Insurance Company of IL	11-00039	5/14/2011		19.0%	1.0%	19.0%	10.0%	32.0%	17.8%	13.1%	\$115,673,179	
	11-12233	12/10/2011		13.0%	3.0%	1.0%	2.0%	28.0%	13.0%	10.0%	\$133,785,331	
	12-04790	8/11/2012		4.5%	0.0%	1.3%	40.0%	40.0%	13.9%	11.2%	\$169,267,495	
	12-14660	10/1/2012	HB119 10-1-12 Rate Filing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	\$172,868,000	
	12-20459	3/21/2013		0.0%	21.0%	0.0%	75.0%	11.0%	7.2%	7.5%	\$190,225,461	
	13-14103	11/9/2013	HB119 1-1-14 Rate Filing	0.0%	7.4%	2.5%	0.0%	0.0%	1.4%	5.1%	\$211,952,277	
	13-20919	3/20/2014		-10.0%	12.0%	15.0%	0.0%	6.0%	1.5%	4.0%	\$225,406,800	
	14-12654	11/8/2014		3.5%	10.6%	14.6%	-0.3%	0.0%	5.4%	3.8%	\$247,322,829	
			<i>Cumulative pre HB119</i>	<b>40.5%</b>	<b>4.0%</b>	<b>21.8%</b>	<b>57.1%</b>	<b>136.5%</b>	<b>51.6%</b>	<b>38.3%</b>		
			<i>Cumulative post HB119</i>	<b>-6.9%</b>	<b>61.0%</b>	<b>35.1%</b>	<b>74.5%</b>	<b>17.7%</b>	<b>16.3%</b>	<b>22.0%</b>		
			<i>Cumulative Total</i>	<b>30.9%</b>	<b>67.5%</b>	<b>64.5%</b>	<b>174.1%</b>	<b>178.3%</b>	<b>76.2%</b>	<b>68.7%</b>		

Comment

## Appendix A - Rate Changes - Top 25 Insurers

Filings since: 01/01/11

Group Code: 1235

<u>Company</u>	<u>NAIC</u>
United Automobile Insurance Company	1235

<u>Company</u>	<u>Filing Number</u>	<u>Effective Date (New)</u>	<u>Category</u>	<u>BI</u>	<u>PD</u>	<u>UM</u>	<u>MP</u>	<u>PIP</u>	<u>Liability (BI+...+PIP)</u>	<u>Overall</u>	<u>Earned Prem</u>	<u>Pending?</u>
United Automobile Insurance Company	11-07293	6/1/2011		-0.3%	11.8%	0.0%	0.0%	14.2%	10.9%	9.1%	\$142,649,714	
	11-12865	9/1/2011		0.0%	0.0%	0.0%	7.5%	9.4%	5.9%	5.1%	\$155,692,196	
	11-17514	11/15/2011		-1.3%	11.2%	5.6%	55.9%	12.7%	10.0%	8.2%	\$180,304,225	
	12-04405	4/1/2012		-0.4%	6.2%	-1.1%	-0.7%	15.6%	11.1%	9.2%	\$204,380,379	
	12-15386	10/1/2012	HB119 10-1-12 Rate Filing	-0.5%	5.9%	0.0%	0.0%	18.3%	13.0%	11.2%	\$212,428,472	
	13-06109	5/1/2013		-0.2%	1.6%	0.0%	0.0%	-1.8%	-1.0%	-1.1%	\$203,626,952	
	13-11081	5/11/2013		-5.0%	-5.7%	0.0%	0.0%	-4.9%	-5.1%	-4.6%	\$185,649,934	
	13-15359	9/15/2013		-1.3%	0.0%	0.0%	0.0%	-7.4%	-5.3%	-4.9%	\$166,440,524	
	14-09114	5/1/2014	HB119 1-1-14 Rate Filing	0.1%	1.5%	0.0%	0.0%	-19.2%	-12.8%	-11.6%	\$138,572,893	
			<b>Cumulative pre HB119</b>	<b>-2.0%</b>	<b>32.0%</b>	<b>4.4%</b>	<b>66.4%</b>	<b>62.8%</b>	<b>43.5%</b>	<b>35.5%</b>		
			<b>Cumulative post HB119</b>	<b>-6.8%</b>	<b>3.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>-17.3%</b>	<b>-12.3%</b>	<b>-11.8%</b>		
			<b>Cumulative Total</b>	<b>-8.7%</b>	<b>36.0%</b>	<b>4.4%</b>	<b>66.4%</b>	<b>34.5%</b>	<b>25.8%</b>	<b>19.5%</b>		

Comment

# Appendix A - Rate Changes - Top 25 Insurers

Filings since: 01/01/11

Group Code: 241

<u>Company</u>	<u>NAIC</u>
Metropolitan Casualty Insurance Co.	40169

<u>Company</u>	<u>Filing Number</u>	<u>Effective Date (New)</u>	<u>Category</u>	<u>BI</u>	<u>PD</u>	<u>UM</u>	<u>MP</u>	<u>PIP</u>	<u>Liability (BI+...+PIP)</u>	<u>Overall</u>	<u>Earned Prem</u>	<u>Pending?</u>
Metropolitan Casualty Insurance Co.	10-16284	1/31/2011		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	\$129,072,880	
	11-01143	2/28/2011		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	\$142,649,714	
	11-01547	5/18/2011		6.9%	-1.9%	13.8%	7.9%	11.0%	7.7%	4.7%	\$155,692,196	
	11-09190	12/7/2011		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	\$180,304,225	
	12-02868	8/15/2012		16.1%	5.0%	-5.0%	10.3%	18.3%	9.0%	6.9%	\$204,380,379	
	12-16000	1/1/2013	HB119 10-1-12 Rate Filing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	\$212,428,472	
	13-01404	4/30/2013		1.6%	8.5%	-4.9%	37.0%	4.3%	1.9%	2.4%	\$203,626,952	
	13-14339	1/23/2014		6.7%	13.9%	-4.9%	-0.1%	7.8%	5.0%	5.1%	\$185,649,934	
	13-22778	4/8/2014	HB119 1-1-14 Rate Filing	0.0%	0.0%	0.0%	0.0%	-16.4%	-3.0%	-2.4%	\$166,440,524	
			<b>Cumulative pre HB119</b>	<b>24.1%</b>	<b>3.0%</b>	<b>8.1%</b>	<b>19.0%</b>	<b>31.3%</b>	<b>17.4%</b>	<b>11.9%</b>		
			<b>Cumulative post HB119</b>	<b>8.4%</b>	<b>23.6%</b>	<b>-9.6%</b>	<b>36.9%</b>	<b>-6.0%</b>	<b>3.8%</b>	<b>5.0%</b>		
			<b>Cumulative Total</b>	<b>34.5%</b>	<b>27.3%</b>	<b>-2.2%</b>	<b>62.9%</b>	<b>23.4%</b>	<b>21.8%</b>	<b>17.6%</b>		

Comment

# Appendix A - Rate Changes - Top 25 Insurers

Filings since: 01/01/11

Group Code: 280

<u>Company</u>	<u>NAIC</u>
Southern-Owners Insurance Company	10190

<u>Company</u>	<u>Filing Number</u>	<u>Effective Date (New)</u>	<u>Category</u>	<u>BI</u>	<u>PD</u>	<u>UM</u>	<u>MP</u>	<u>PIP</u>	<u>Liability (BI+...+PIP)</u>	<u>Overall</u>	<u>Earned Prem</u>	<u>Pending?</u>
Southern-Owners Insurance Company	11-09180	5/24/2011		14.1%	0.5%	8.5%	-0.4%	7.4%	9.1%	6.7%	\$105,316,604	
	11-18652	11/23/2011		6.9%	0.4%	5.0%	7.8%	6.2%	5.5%	3.9%	\$116,106,952	
	12-09163	5/24/2012		2.4%	0.0%	0.0%	3.3%	11.9%	2.9%	2.0%	\$131,845,192	
	12-11620	1/2/2013		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	\$134,690,826	
	12-16047	1/2/2013	HB119 10-1-12 Rate Filing	5.2%	6.7%	0.0%	1.1%	-10.1%	1.9%	2.9%	\$144,636,019	
	13-10285	5/27/2013		5.6%	5.5%	-0.1%	2.5%	3.7%	4.1%	3.1%	\$151,516,908	
	13-20860	11/27/2013	HB119 1-1-14 Rate Filing	7.5%	2.5%	7.5%	1.5%	-6.2%	4.8%	3.1%	\$158,701,422	
	14-15586	8/31/2014		1.2%	-0.3%	6.1%	-1.2%	-0.3%	1.6%	1.0%	\$160,966,551	Yes
			<b>Cumulative pre HB119</b>	<b>24.9%</b>	<b>0.9%</b>	<b>13.9%</b>	<b>10.9%</b>	<b>27.6%</b>	<b>18.5%</b>	<b>13.1%</b>		
			<b>Cumulative post HB119</b>	<b>20.9%</b>	<b>15.0%</b>	<b>13.9%</b>	<b>3.9%</b>	<b>-12.8%</b>	<b>13.0%</b>	<b>10.5%</b>		
			<b>Cumulative Total</b>	<b>50.9%</b>	<b>16.1%</b>	<b>29.8%</b>	<b>15.3%</b>	<b>11.3%</b>	<b>33.8%</b>	<b>24.9%</b>		

Comment

## Appendix A - Rate Changes - Top 25 Insurers

Filings since: 01/01/11

Group Code: 483

<u>Company</u>	<u>NAIC</u>
Florida Farm Bureau General Ins. Co.	21817

<u>Company</u>	<u>Filing Number</u>	<u>Effective Date (New)</u>	<u>Category</u>	<u>BI</u>	<u>PD</u>	<u>UM</u>	<u>MP</u>	<u>PIP</u>	<u>Liability (BI+..+PIP)</u>	<u>Overall</u>	<u>Earned Prem</u>	<u>Pending?</u>
Florida Farm Bureau General Ins. Co.	10-17052	4/1/2011		19.2%	-0.8%	-15.0%	-10.8%	-1.0%	3.3%	0.4%	\$97,497,098	
	12-05811	11/1/2012	HB119 10-1-12 Rate Filing	2.0%	3.9%	4.0%	4.0%	8.0%	3.7%	1.4%	\$105,203,836	
	13-21168	6/1/2014	HB119 1-1-14 Rate Filing	10.9%	-0.1%	10.9%	7.9%	-0.1%	6.8%	4.9%	\$113,472,552	
			<i>Cumulative pre HB119</i>	<b>19.2%</b>	<b>-0.8%</b>	<b>-15.0%</b>	<b>-10.8%</b>	<b>-1.0%</b>	<b>3.3%</b>	<b>0.4%</b>		
			<i>Cumulative post HB119</i>	<b>13.1%</b>	<b>3.8%</b>	<b>15.3%</b>	<b>12.2%</b>	<b>7.9%</b>	<b>10.8%</b>	<b>6.4%</b>		
			<i>Cumulative Total</i>	<b>34.8%</b>	<b>3.0%</b>	<b>-2.0%</b>	<b>0.1%</b>	<b>6.8%</b>	<b>14.5%</b>	<b>6.8%</b>		

Comment

# Appendix A - Rate Changes - Top 25 Insurers

Filings since: 01/01/11	
Group Code: -	
<u>Company</u>	<u>NAIC</u>
Windhaven Insurance Company	12541

<u>Company</u>	<u>Filing Number</u>	<u>Effective Date (New)</u>	<u>Category</u>	<u>BI</u>	<u>PD</u>	<u>UM</u>	<u>MP</u>	<u>PIP</u>	<u>Liability (BI+...+PIP)</u>	<u>Overall</u>	<u>Earned Prem</u>	<u>Pending?</u>
Windhaven Insurance Company	11-01339	2/1/2011		20.0%	1.3%	0.0%	0.0%	20.0%	14.9%	13.3%	\$15,224,087	
	(PPA Program) 11-07249	8/1/2011		29.0%	-1.2%	0.0%	0.0%	30.2%	22.4%	19.8%	\$26,224,825	
	11-19775	12/1/2011		1.2%	1.1%	25.0%	0.0%	5.1%	3.5%	1.9%	\$38,951,248	
	12-09612	5/27/2012		20.0%	9.0%	0.0%	0.0%	12.0%	13.1%	11.8%	\$50,105,515	
	12-16065	1/15/2013	HB119 10-1-12 Rate Filing	15.0%	5.0%	9.0%	0.0%	8.0%	9.0%	7.3%	\$67,463,709	
	13-00577	1/15/2013		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	\$67,463,449	
	13-21830	1/15/2014	HB119 1-1-14 Rate Filing	8.0%	8.5%	20.7%	0.0%	-8.1%	-2.0%	-3.2%	\$124,191,332	
			<b>Cumulative pre HB119</b>	<b>88.0%</b>	<b>10.3%</b>	<b>25.0%</b>	<b>0.0%</b>	<b>83.9%</b>	<b>64.8%</b>	<b>54.6%</b>		
			<b>Cumulative post HB119</b>	<b>24.2%</b>	<b>13.9%</b>	<b>31.6%</b>	<b>0.0%</b>	<b>-0.7%</b>	<b>6.9%</b>	<b>3.9%</b>		
			<b>Cumulative Total</b>	<b>133.5%</b>	<b>25.7%</b>	<b>64.5%</b>	<b>0.0%</b>	<b>82.5%</b>	<b>76.1%</b>	<b>60.6%</b>		
(Optimum Program)	13-22594	1/10/2014	HB119 1-1-14 Rate Filing	9.9%	-2.5%	-5.0%		-25.3%	-13.2%	-10.6%	\$2,974,596	
	14-10041	5/19/2014		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	\$2,974,595	
			<b>Cumulative pre HB119</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>		
			<b>Cumulative post HB119</b>	<b>9.9%</b>	<b>-2.5%</b>	<b>-5.0%</b>	<b>0.0%</b>	<b>-25.3%</b>	<b>-13.2%</b>	<b>-10.6%</b>		
			<b>Cumulative Total</b>	<b>9.9%</b>	<b>-2.5%</b>	<b>-5.0%</b>	<b>0.0%</b>	<b>-25.3%</b>	<b>-13.2%</b>	<b>-10.6%</b>		
(Select Program)	12-16109	1/1/2013	HB119 10-1-12 Rate Filing	-	0.0%	-	-	0.0%	0.0%	0.0%	\$0	
	13-03893	5/1/2013		-	7.0%	-	-	-16.5%	-11.2%	-10.7%	\$14,062,824	
	13-22037	1/15/2014	HB119 1-1-14 Rate Filing	-	-3.0%	-	-	-6.5%	-5.6%	5.4%	\$22,741,700	
			<b>Cumulative pre HB119</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>		
			<b>Cumulative post HB119</b>	<b>-</b>	<b>3.8%</b>	<b>-</b>	<b>-</b>	<b>-21.9%</b>	<b>-16.1%</b>	<b>-5.9%</b>		
			<b>Cumulative Total</b>	<b>-</b>	<b>3.8%</b>	<b>-</b>	<b>-</b>	<b>-21.9%</b>	<b>-16.1%</b>	<b>-5.9%</b>		
<b>Weighted Average</b>												
<b>Cumulative pre HB119</b>				<b>69.1%</b>	<b>8.1%</b>	<b>19.6%</b>	<b>0.0%</b>	<b>65.9%</b>	<b>50.8%</b>	<b>42.9%</b>		
<b>Cumulative post HB119</b>				<b>19.4%</b>	<b>11.5%</b>	<b>24.6%</b>	<b>0.0%</b>	<b>-5.4%</b>	<b>2.1%</b>	<b>1.6%</b>		
<b>Cumulative Total</b>				<b>105.2%</b>	<b>20.7%</b>	<b>50.4%</b>	<b>0.0%</b>	<b>59.9%</b>	<b>56.4%</b>	<b>46.1%</b>		

Comment



## **FLORIDA OFFICE OF INSURANCE REGULATION**

**Kevin M. McCarty, Insurance Commissioner**

**200 E. Gaines Street – Tallahassee, Florida 32399**

**Phone: (850) 413-3140**

**[www.floir.com](http://www.floir.com)**



FLORIDA OFFICE OF  
INSURANCE REGULATION

## PRESS RELEASE

### Commissioner McCarty Announces Decision on Workers' Compensation Rates

Wednesday, November 05, 2014

#### Contact Info:

Harvey Bennett/Amy Bogner  
(850) 413-2515  
[press@floir.com](mailto:press@floir.com)

**TALLAHASSEE, Fla.** – Florida Insurance Commissioner Kevin McCarty today issued an Order notifying the National Council on Compensation Insurance (NCCI) that its proposed 3.3% overall decrease in workers' compensation rates in Florida as filed has been disapproved. NCCI, which files on behalf of approximately 250 workers' compensation insurers with Florida policyholders, can re-file an overall rate reduction of 5.2% instead by next Tuesday and receive final approval.

After a careful review and analysis by the Office, the filing reflected an increase in the underwriting profit and contingency provision from its current approved 2.5% to 4.5% that was deemed excessive and unsupported.

"Just last year, NCCI requested and was approved for a 2.5% profit and contingency provision and the record does not reflect any significant change in the economy in the past year that would justify a near doubling of the underwriting profit," said Commissioner McCarty. "Florida's Workers' Compensation market is functioning very well, taking into account current economic conditions, and we want to ensure it remains doing so."

The required re-filing by the Office is to include a negative 2% annual trend for indemnity costs and a positive 0.5% annual trend for medical costs. The new rates would be effective January 1, 2015 for new and renewal policies. For more information about the 2015 NCCI annual rate filing, visit the Office's "[Past Public Rate Hearings By Date](#)" website page.

#### About the Florida Office of Insurance Regulation

The Florida Office of Insurance Regulation has primary responsibility for regulation, compliance and enforcement of statutes related to the business of insurance and the monitoring of industry markets. For more information about the Office, please visit [www.floir.com](http://www.floir.com) or follow us on Twitter [@FLOIR\\_comm](#) and [Facebook](#).

###

**FILED**

NOV 05 2014

## OFFICE OF INSURANCE REGULATION

KEVIN M. McCARTY  
COMMISSIONEROFFICE OF  
INSURANCE REGULATION  
Docketed by: NWREVISED WORKERS' COMPENSATION  
RATES AND RATING VALUES AS  
CONTAINED IN THE FILING SUBMITTED  
BY: NATIONAL COUNCIL ON  
COMPENSATION INSURANCE, INC  
\_\_\_\_\_ /

Case No. 159541-14

**ORDER ON RATE FILING**

On August 22, 2014, the **NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC ("NCCI")** filed, pursuant to Section 627.091, Florida Statutes, revised Workers' Compensation Rates and Rating Values for consideration and review by the **FLORIDA OFFICE OF INSURANCE REGULATION ("OFFICE")**. The filing proposed a 2.5% (2.5 percent) decrease in the overall rate level, to be effective January 1, 2015, on new and renewal policies. On September 22, 2014, **NCCI** filed an amended filing (hereinafter the "Filing") which proposed a 3.3% (3.3 percent) decrease in the overall rate level to become effective January 1, 2015, on all new and renewal policies.

The **OFFICE**, having concluded that it would be in the public interest to hold a public hearing pursuant to Section 627.101, Florida Statutes, for the purpose of allowing the public an opportunity to speak or present evidence regarding the matters contained in the Filing, and by doing so assist the **OFFICE** in determining whether the Filing meets the applicable requirements of law, held a public hearing ("Hearing") on October 14, 2014, in room 401 of the Senate Office Building in Tallahassee, Florida.

The Commissioner of the Office of Insurance Regulation, having considered the Filing and additional information submitted by **NCCI**, the supporting data, oral and written statements presented at the Hearing, the analysis by the staff of the **OFFICE**, and being otherwise fully advised in the premises finds:

1. The Commissioner of the Office of Insurance Regulation has jurisdiction over the parties and the subject matter of these proceedings.

2. Notice of the Hearing was published in Vol. 40, No. 181, of The Florida Administrative Register on September 17, 2014, on page 4017. Notice was also sent directly to **NCCI** and to other persons requesting to be notified of such events.

3. Some of the proposed changes in the Filing have not been justified.

4. Since **NCCI** began including trend in its workers' compensation filings, it has displayed the on-level developed loss ratio trends based on fitting the data to either a linear or exponential curve. This loss ratio trend was the primary basis and for many years the only basis for **NCCI's** trend selection. In the more recent filings, **NCCI** expanded the trend section of the filings by including not only the loss ratio data, but also data showing frequency and severity. The loss ratio trend data in the Filing shows a long term downward trend in loss ratios for indemnity of -6.4% and for medical of -4.0%, using an exponential trend fit to the policy year data for the latest 15 years for Standard Coverage. However, the shorter term loss ratio trend data in the Filing shows a decreasing trend for indemnity equal to approximately one-third of the long term indemnity trend and an upward trend for medical. The trend data in the Filing reflects losses that have been adjusted to the current level using the **NCCI** initial estimate of the effect of the 2003 reforms. If the actual impact of the 2003 reforms is greater than the initial estimate (as is commonly believed), then the use of the longer term data in the

Filing would produce trends that are too low. Recognizing that the 2003 reforms have affected the data in ways that will not be repeated in the future and the more recent, shorter term trends, the **NCCI** selected indemnity trend of -2.0% appears to be reasonable, while the selected medical trend of 0.0% has not been justified.

5. In this Filing, the internal rate of return model used by **NCCI** in selecting the profit and contingencies factor of +4.5% does not include anticipated policyholder dividends. **NCCI** indicated at the hearing that they would have chosen the same profit and contingencies factor of +4.5% even if policyholder dividends were considered. Florida workers' compensation rates have not previously included an explicit policyholder dividends provision greater than zero. Further, the failure to explicitly load an amount for policyholder dividends into the rates has not precluded insurers from paying policyholder dividends in Florida. Thus, policyholders in Florida have received substantial dividends without the explicit inclusion of a provision for policyholder dividends greater than zero.

6. Policyholder dividends are, by definition, a non-guaranteed return of profits, which means the payment of policyholder dividends is left strictly to the discretion of the insurers. In order for a policyholder to be eligible for a policyholder dividend, the insurance carrier files a participating endorsement that is attached to and becomes part of the policy. Many insurance carriers do not intend to pay policyholder dividends and have not filed such endorsements. Of the 256 insurance carriers actively writing workers' compensation in Florida in calendar year 2013, only 92 carriers paid policyholder dividends. Thus, if the rates are explicitly loaded for policyholder dividends, some employers will pay higher rates without any possibility of receiving a dividend, so

that other employers can receive a policyholder dividend. This loading would likely result in unfairly discriminatory rates.

7. Pursuant to Actuarial Standards of Practice 29, “[w]hen the actuary determines that policyholder dividends are a reasonably expected expense and are associated with the risk transfer, the actuary may include a provision in the rate for the expected amount of policyholder dividends.” **NCCI** has not demonstrated that for Florida workers’ compensation, policyholder dividends are a reasonably expected expense and are associated with the risk transfer. Nor has **NCCI** demonstrated that in accordance with Actuarial Standards of Practice 29, they have considered the following: the companies’ dividend payment history, the current dividend policy or practice, whether dividends are related to loss experience, the capitalization of the companies, and other considerations affecting the payment of dividends. Further, **NCCI** did not address these factors at the Hearing or in the Filing.

8. **NCCI** has estimated the investment yield at +2.676%, a yield near historic long term lows. This estimate is significantly below the average representative portfolio yields over the recent past and below expected yields in the near future as economic performance continues to improve.

9. The basis of **NCCI**’s Discounted Cash Flow (DCF) model is the Gordon dividend growth model. The Gordon dividend growth model is best suited for firms growing at a stable rate and is generally used to estimate the cost of capital for regulated entities. **NCCI** uses an extremely long term average (1929-2013) of nominal Gross Domestic Product (GDP) growth in the DCF model to determine the long-term dividend growth rate of +6.23% and applies the assumption that the growth in economic activity mean-reverts to a long-term average in the long run. While the **OFFICE** agrees

with **NCCI** regarding some degree of intertemporal mean reversion, it is not apparent from the information provided in the Filing or at the Hearing that an 85-year average is necessarily the most appropriate timeframe to develop an appropriate mean reversion framework. The growth in GDP has been lower than **NCCI**'s estimate of +6.23% for approximately 40 years. In addition, **NCCI** has not provided economic justification for using the two-stage model. If a shorter-term average of GDP growth is used as the dividend growth rate, a lower cost of capital results.

10. **NCCI** changed their methodology for determining the selected profit and contingencies provision. **NCCI**'s expert witness testified at the Hearing that the change in the methodology is due to unprecedented economic conditions that have caused interest rates to remain near historic lows for an extended period. He also testified that low interest rates negatively impact the industry's ability to earn investment income and that this situation is expected to continue for the foreseeable future. **NCCI** presented no evidence in the Filing or at the Hearing regarding the actual investment income realized by property and casualty insurers in the recent past.

11. The analysis and data underlying the 2013 Office of Insurance Regulation Workers' Compensation Annual Report (hereinafter the "Report") finds the Florida workers' compensation market to be stable, competitive, and robust. Based on data from 2012, the Report indicates that the market is served by a large number of independent insurers with no significant barriers to entry or exit. The number of companies writing workers' compensation in the state has remained stable, and the residual market remains one of the smallest in the country as a percentage of premium. Additionally, the Report specifies that the 2012 Herfindahl-Hirschman Index (HHI), a measure of market concentration, for Florida is 330.93, which suggests a competitive

market. Moreover, the Florida workers' compensation market has become progressively more competitive following the 2003 legislative reforms as indicated by a declining HHI from 404 in 2005 to 330.93 in 2012. Also noted in the report is the fact that the 2012 Florida aggregate loss ratios are the second lowest among the six most populous states. Nothing presented in the Report suggests any market wide or systemic issues in the Florida workers' compensation market.

12. Based on Paragraphs 5. through 11. above, the +4.5% profit and contingencies provision is excessive. The use of a +4.5% profit and contingencies provision in the Filing does not adequately reflect investment income on unearned premium and loss reserves as required by Section 627.072, Florida Statutes. Significantly, **NCCI** just only last year requested and had approved a profit and contingency provision of +2.5%. The record does not reflect any appreciable change in economic conditions that would justify a near doubling of such provision. As discussed above, the Florida workers' compensation market is functioning very well while taking into account current economic conditions. Therefore, a +4.5% profit and contingency provision has not been justified.

13. **NCCI** is proposing an increase in the percentage of the premium dollar that is allocated to production expenses. **NCCI** has not provided evidence that production expenses need to be increased by the magnitude proposed in the Filing. Thus, **NCCI** has not justified the increase in production expenses.

14. **NCCI** is proposing an increase in minimum premiums by increasing the multiplier by 17.6% and increasing maximum minimum premiums by 9.1%. It is not clear from the data provided in the Filing that an increase to both the minimum premium multiplier and maximum minimum premium are justified.

15. Classification code 8728 for Outside Insurance Claim Adjusters was established as a Florida state special classification code as a result of **NCCI** item filing B-1419, effective 1/1/2011. Prior to this Filing, the rate and rating values for this classification code were based on classification code 8742 for Outside Salespersons or Collectors because insurance claims adjusters were previously assigned to classification code 8742 prior to establishing classification code 8728. Classification code 8742 is assigned to the Office and Clerical industry group. With this Filing, classification code 8728 has approximately one year of actual experience to utilize as the basis for the rate. **NCCI** has assigned classification code 8728 to the Goods and Services industry group and based the proposed rate on this industry group. The Goods and Services industry group assignment was based on a national analysis for classification code 8720 (Inspection of Risks for Insurance or Valuation Purposes) which was not provided in the Filing and does not apply to Florida state special classification code 8728. Therefore, the industry group assignment and the proposed rate for classification code 8728 have not been justified.

16. **NCCI** introduced a new methodology used to develop the Excess Loss Factors (ELF) and Excess Loss and Allocated Expense Factors (ELAEF) as well as the Hazard Group Differentials used in the **NCCI** Retrospective Rating Plan. These excess factors are also used in class ratemaking to bring the limited losses to an unlimited level. The methodology change is a significant departure from the methodology used in prior filings. The proposed methodology for Permanent Total Disability differs from the methodology for the other injury types; therefore, the additional trend is not necessary. **NCCI** stated in an interrogatory response that removing the additional trend has no impact on six of the seven Hazard Groups.

17. **NCCI** revised the methodology used to calculate the rates for Maritime and Federal Employers' Liability Act (FELA) classification codes. The revised methodology relies on maritime loss experience data reported to **NCCI** as the basis of the maritime rate calculation rather than relying on the experience of related federal or state classification codes. While the methodology represents an improvement over the current methodology, it is appropriate to monitor the impact of the new method on these classifications and limit the impact of the new methodology in the first year of implementation.

**WHEREFORE**, in consideration of the foregoing and being otherwise duly advised in the premises, it is hereby ORDERED:

The Filing of **NCCI** is hereby DISAPPROVED. The Filing will be approved provided the Filing is amended to comply with all of the following and such amendments to the Filing are filed as soon as practicable.

A. The statewide overall rate level change for the Filing for new and renewal policies for other than the "F" classifications shall be -5.2% (-5.2 percent), effective January 1, 2015, which includes a -2.0% annual trend for indemnity and a +0.5% annual trend for medical.

B. The +4.5% (+4.5 percent) allowance for profit and contingencies for the proposed rates in the Filing and identified in Exhibit II of the Filing is disapproved. Exhibit II of the Filing shall be re-filed containing a profit and contingencies provision no greater than +2.5% (+2.5 percent). The +2.5% (+2.5 percent) profit and contingencies provision shall also apply to the "F" classifications.

C. The +17.60% (+17.60 percent) allowance for production expense for the proposed rates in the Filing and identified in Exhibit II of the Filing is disapproved.

Exhibit II of the Filing shall be re-filed containing a production expense provision no greater than +17.40% (+17.40 percent). The +17.40% (+17.40 percent) production expense provision shall also apply to the "F" classifications.

D. The statewide overall rate level change in the Filing for "F" classifications for new and renewal policies shall be adjusted to reflect the +17.40% (+17.40 percent) production expense provision, the +2.5% (+2.5 percent) profit and contingencies provision, a -2.0% annual trend for indemnity, and a +0.5% annual trend for medical effective January 1, 2015.

E. The proposed change in the minimum premium multiplier is disapproved, and the maximum minimum premium shall be \$1,200.

F. Classification code 8728 shall be assigned to the Office and Clerical industry group and the rate and rating values shall be based on the Office and Clerical industry group.

G. The Hazard Group Differential for Hazard Group F shall be 0.90.

H. For Maritime and FELA classification codes, the swing limits shall be no greater than the rate level change for the Miscellaneous Industry Group plus or minus 10% (10 percent) rounded to the nearest 1% (1 percent).

I. **NCCI** shall list and explain each and every change in the proposed manual pages, including the experience rating plan manual and the retrospective rating plan manual. These shall be shown in the summary exhibit and described by an explanatory memorandum.

J. **NCCI** shall provide to the **OFFICE** a report for each quarter of calendar year 2015 showing the average intrastate experience modification factor for policies with effective dates in the year 2015 and for the same policies with effective dates for a

comparable period in calendar year 2014. The report for each quarter shall be filed within 30 days of the end of the quarter. Thus, the first report will be due no later than May 1, 2015 for the first quarter of calendar year 2015. In addition to the quarterly report, **NCCI** shall provide a monthly report to the **OFFICE** of the average intrastate mod for the policies effective during the month. This monthly report shall be filed with the **OFFICE** within 7 days of the end of the month. Thus, the January 2015 report will be due no later than February 7<sup>th</sup>.

To meet statutory timeframes for a January 1, 2015 effective date, **NCCI** shall file the necessary amendments to the Filing as may be required to implement the terms of this Order as soon as practicable but no later than November 11, 2014. No rate change shall be implemented until such amendments are properly filed and final approval is issued by the **OFFICE**.

By making a filing to comply with this order, **NCCI** waives any right to any further proceedings and authorizes the **OFFICE** to enter a final order on the Filing.

DONE and ORDERED this 5<sup>th</sup> day of November, 2014.



  
Kevin M. McCarty, Commissioner  
Office of Insurance Regulation

Copies furnished to:

NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC  
901 Peninsula Corporate Circle  
Boca Raton, FL 33487

THOMAS J. MAIDA, ESQUIRE  
Foley & Lardner  
P. O. Box 1819  
Tallahassee, FL 32302

STEVE BURGESS, INSURANCE CONSUMER ADVOCATE  
DEPARTMENT OF FINANCIAL SERVICES  
OFFICE OF THE INSURANCE CONSUMER ADVOCATE  
200 East Gaines Street  
Tallahassee, FL 32399

## NOTICE OF RIGHTS

Pursuant to Sections 120.569 and 120.57, Florida Statutes and Rule Chapter 28-106, Florida Administrative Code (F.A.C.), you may have a right to request a proceeding to contest this action by the Office of Insurance Regulation (hereinafter the "Office"). You may request a proceeding by filing a Petition. Your Petition for a proceeding must be in writing and must be filed with the General Counsel acting as the Agency Clerk, Office of Insurance Regulation. If served by U.S. Mail the Petition should be addressed to the Florida Office of Insurance Regulation at 612 Larson Building, Tallahassee, Florida 32399-4206. If Express Mail or hand-delivery is utilized, the Petition should be delivered to 612 Larson Building, 200 East Gaines Street, Tallahassee, Florida 32399-0300. The written Petition must be received by, and filed in the Office no later than 5:00 p.m. on the twenty-first (21) day after your receipt of this notice. Unless your Petition challenging this action is received by the Office within twenty-one (21) days from the date of the receipt of this notice, the right to a proceeding shall be deemed waived. Mailing the response on the twenty-first day will not preserve your right to a hearing.

If a proceeding is requested and there is no dispute of material fact the provisions of Section 120.57(2), Florida Statutes may apply. In this regard you may submit oral or written evidence in opposition to the action taken by this agency or a written statement challenging the grounds upon which the agency has relied. While a hearing is normally not required in the absence of a dispute of fact, if you feel that a hearing is necessary one may be conducted in Tallahassee, Florida or by telephonic conference call upon your request.

If you dispute material facts which are the basis for this agency's action you may request a formal adversarial proceeding pursuant to Sections 120.569 and 120.57(1), Florida Statutes. If you request this type of proceeding, the request must comply with all of the requirements of Rule Chapter 28-106.201, F.A.C., must demonstrate that your substantial interests have been affected by this agency's action, and contain:

- a) A statement of all disputed issues of material fact. If there are none, the petition must so indicate;
- b) A concise statement of the ultimate facts alleged, including the specific facts the petitioner contends warrant reversal or modification of the agency's proposed action;
- c) A statement of the specific rules or statutes the petitioner contends require reversal or modification of the agency's proposed action; and
- d) A statement of the relief sought by the petitioner, stating precisely the action petitioner wishes the agency to take with respect to the agency's proposed action.

These proceedings are held before a State Administrative Law Judge of the Division of Administrative Hearings. Unless the majority of witnesses are located elsewhere, the Office will request that the hearing be conducted in Tallahassee.

In some instances, you may have additional statutory rights than the ones described herein.

Failure to follow the procedure outlined with regard to your response to this notice may result in the request being denied. Any request for administrative proceeding received prior to the date of this notice shall be deemed abandoned unless timely renewed in compliance with the guidelines as set out above.

SearchFLORIDA OFFICE OF  
INSURANCE REGULATION**PRESS RELEASE****Insurers Release 2015 PPACA Individual Market Health Insurance Plan Rate Data Compliant with Federal Regulations**

Monday, August 04, 2014

**Contact Info:**

Harvey Bennett

(850) 413-2515

[Harvey.Bennett@floir.com](mailto:Harvey.Bennett@floir.com)

Amy Bogner

(850) 413-2515

[Amy.Bogner@floir.com](mailto:Amy.Bogner@floir.com)

**TALLAHASSEE, Fla.** – Premiums for individual major medical plans in Florida that are compliant with the federal Patient Protection & Affordable Care Act (PPACA) regulatory requirements will go up an average of 13.2% in 2015, according to data provided to the Florida Office of Insurance Regulation (Office) by insurance providers. The Office has no rate approval authority over these filings. The average monthly premium for a Silver plan ranges between \$938 and \$1,452 for a family of four earning \$51,000. Even with a federal subsidy, that could mean an out-of-pocket cost of \$500 or more per month to have coverage that still requires Florida families to pay about 30% of expenses out-of-pocket for deductibles, copayments, and coinsurance.

The rising premiums come on the heels of a 37% average increase in the combined individual and small group plan rates in 2014, per a study released in April by Morgan Stanley. That confirms predictions the Office made last year of premium increases of 30-40% for the individual market plans and 5-20% for the small group market plans for plan year 2014.

Fourteen companies filed PPACA-compliant Federally-Facilitated Exchange (Exchange) plans for the 2015 individual market, including three new companies that did not participate on the Exchange last year. Of the 11 returning plans, eight filed average rate increases ranging from 11% to 23%, and three filed rate decreases ranging from 5% to 12%.

The Office is also providing two examples that show the estimated 2014 vs. 2015 health insurance premiums in the individual market for each Florida County. The first example is for a family of four with an income of \$51,000 and the second example is for a single individual with an income of \$27,000. This analysis does account for federal premium tax credits (subsidies) to illustrate overall premium costs. Changes in those subsidies will cause some consumer costs to increase this year and others to decrease, as noted in the examples.

Both examples use the selection of a Silver plan, which is the most frequently selected plan on

the Exchange due to the ability of some consumers to take advantage of cost sharing assistance. (Federal premium tax credits are available to qualified consumers at all plan levels purchasing policies through the Exchange while cost sharing assistance is available only to qualified consumers who enroll in a Silver plan through the Exchange.)

Federal review of the rate filing information has not been finalized by the Department of Health & Human Services (HHS) and is subject to change. Further information can be obtained from each insurance company, the Federal Government [website](#), the Office's [I-File Forms & Rates Filing Search System](#), and the Office's Federal Health Care Insurance Reform [webpage](#).

### **About the Florida Office of Insurance Regulation**

The Florida Office of Insurance Regulation has primary responsibility for regulation, compliance and enforcement of statutes related to the business of insurance and the monitoring of industry markets. For more information about the Office, please visit [www.floir.com](http://www.floir.com) or follow us on Twitter [@FLOIR\\_comm](#) and [Facebook](#).

###

## Individual PPACA Market Monthly Premiums for Plan Year 2015

	Company	HMO / PPO	Offering Plans On the Federal Exchange <sup>(1)</sup> (Yes/No)	Florida File Log Number	Average Monthly Premium <sup>(2)</sup> per Person for Actual 2014 Enrollment	Average Monthly Premium <sup>(2)</sup> per Person for Projected 2015 Enrollment	Average Percentage Change Requested <sup>(4)</sup>
<b>On and Off Exchange</b>							
1	Aetna Health Inc.	HMO	Yes	14-11970	\$387	\$367	-5%
2	Blue Cross Blue Shield of Florida Inc.	PPO	Yes	14-11249	\$427	\$503	18%
3	Cigna Health and Life Insurance Company	PPO	Yes	14-11310	\$425	\$497	17%
4	Coventry Health Care of FL, Inc.	HMO	Yes	14-11830	\$300	\$343	14%
5	Florida Health Care Plan Inc.	HMO	Yes	14-13243	\$313	\$348	11%
6	Health First Health Plans Inc.	HMO	Yes	14-11472	N/A	\$447	New Plans
7	Health First Insurance Inc.	PPO	Yes	14-11469	\$383	\$470	23%
8	Health Options Inc.	HMO	Yes	14-11247	\$407	\$488	20%
9	Humana Medical Plan Inc.	HMO	Yes	14-11822	\$296	\$338	14%
10	Molina Healthcare of Florida Inc.	HMO	Yes	14-10844	\$342	\$302	-12%
11	Preferred Medical Plan Inc.	HMO	Yes	14-11999	\$320	\$363	14%
12	Sunshine State Health Plan Inc.	HMO	Yes	14-11519	\$363	\$327	-10%
13	Time Insurance Company	PPO	Yes	14-10791	N/A	\$457	New Plans
14	UnitedHealthCare of Florida Inc.	HMO	Yes	14-12339	N/A	\$404	New Plans
<b>Off Exchange Only</b>							
15	Aetna Life Insurance Company	PPO	No	14-13008	\$316	\$293	-7%
16	Coventry Health Plan of FL, Inc.	HMO	No	14-12270	\$328	\$333	1%
17	Freedom Life Insurance Company of America	PPO	No	14-13110	\$352	\$387	10%
18	Humana Health Insurance Company of FL, Inc.	PPO	No	14-11820	\$388	\$397	2%
19	UnitedHealthCare Life Insurance Company	PPO	No	14-12485	N/A	\$438	New Plans
<b>Weighted Average using Projected Membership<sup>(3)</sup>:</b>					<b>\$364</b>	<b>\$412</b>	<b>13.2%</b>

(1) A plan available through the Federally Facilitated Exchange (FFE) may or may not be available outside of the FFE.

(2) Average Monthly Premiums do not include the impact of potential premium subsidies.

(3) Weighted averages give more weight to companies with larger membership. The projected membership is based on proprietary company projections.

(4) Requested changes are rounded to the nearest percentage point and do not represent the percent difference for a single policyholder.

### General Information

This information has not been reviewed or finalized by the Department of Health & Human Services; therefore, it is subject to change.

Florida file log numbers can be used to search the Office of Insurance Regulation's "I-File Forms & Rates Filing Search" system.

FLORIDA OFFICE OF  
INSURANCE REGULATION**PRESS RELEASE****Office Announces One of Nation's Largest Title Insurers Moving to Florida**

Thursday, November 20, 2014

**Contact Info:**

Harvey Bennett/Amy Bogner  
(850) 413-2515  
[press@floir.com](mailto:press@floir.com)

**TALLAHASSEE, Fla.** – One of the largest and oldest title insurance underwriters in America has decided to make Florida its new company home. Old Republic National Title Insurance Company, currently based in Minneapolis, Minnesota, already writes more title insurance policies in Florida than any other company.

"Old Republic has been a reliable, steadfast company since it was first licensed in Florida in 1941 and we are delighted to have them join a growing number of insurance companies domesticating here in Florida," said Kevin M. McCarty, Florida Insurance Commissioner. "It is important that our insurance market is competitive and thriving, and that our Florida consumers can get the products they need at appropriate rates."

Changes in reserving requirements for title underwriters, created by passage of HB 805 this past spring by the Florida Legislature, are making Florida a more attractive place for title companies. Prior to its passage, Florida had one of the highest statutory premium reserve requirements among states in which major title insurers are domiciled. The bill also eliminated accounting duplications and exempted title insurers from paying premium tax on the portion of premiums retained by agents and agencies.

"The timing was right for the Company to redomicile in Florida, as it is a very important state to us," said Rande Yeager, Old Republic's Chairman and CEO. "We look forward to continued growth, and to building a long-standing association and reputation as a strong corporate citizen that Florida is proud to call one of its own."

Florida is the company's number one market, with nearly 14% of its two million policies written here. Old Republic employs 1,436 people nationwide, including 251 in Florida; and its facilities include a policyholder relations office in Tampa. It has an "A2" rating by Moody's, the highest rating awarded to title insurers, and has a total surplus of \$413 million. It is the lead underwriter in the Old Republic Title Insurance Group of companies.

"The Governor and Legislature have shown what can happen in working together to create a positive and preferable environment in which to conduct business," said Commissioner McCarty. "We look forward to more companies following suit in relocating to Florida."

Old Republic is the 82<sup>nd</sup> insurance entity this year to start or expand its business offerings in Florida. For a complete listing of new and expanding insurance entities in Florida, visit the Office's [New Entrants to the Marketplace](#) webpage.

**About the Florida Office of Insurance Regulation**

The Florida Office of Insurance Regulation has primary responsibility for regulation, compliance and enforcement of statutes related to the business of insurance and the monitoring of industry markets. For more information about the Office, please visit [www.floir.com](http://www.floir.com) or follow us on Twitter [@FLOIR\\_comm](#) and [Facebook](#).

###

## APPEARANCE RECORD

(Deliver BOTH copies of this form to the Senator or Senate Professional Staff conducting the meeting)

1-6-15

Meeting Date

Topic AUTO INSURANCEName GARY FARMERJob Title ATTORNEYAddress 425 N. ANDREWS AVE Phone 954-274-2870

Street

FT. LAUDERDALE FL 33301

City

State

Speaking: ☐ For☐ Against☒ InformationWaive Speaking: ☐ In Support☐ Against

(The Chair will read this information into the record.)

Representing CONSUMERSAppearing at request of Chair: ☐ Yes☒ NoLobbyist registered with Legislature: ☐ Yes☒ No

While it is a Senate tradition to encourage public testimony, time may not permit all persons wishing to speak to be heard at this meeting. Those who do speak may be asked to limit their remarks so that as many persons as possible can be heard.

**This form is part of the public record for this meeting.**

S-001 (10/14/14)

Bill Number (if applicable) DIR PRESENTA

Amendment Barcode (if applicable)

**The New York Times**<http://nyti.ms/1okUalb>

The Opinion Pages | OP-ED CONTRIBUTOR

## Adventures in 'Prior Authorization'

By DANIELLE OFRI AUG. 3, 2014

"DEAR Doctor," the letter from the insurance company began. "We are writing to inform you that a prior authorization is required for the medication you prescribed."

That's usually where I stop reading. Thousands of these letters arrive daily in doctors' offices across the country. They are attempts by insurance companies to prod doctors away from more expensive treatments and toward less expensive alternatives. To use the pricier option, you need to provide a compelling clinical reason.

In theory, this is a reasonable way to control costs by making it harder to prescribe costlier medications. In practice, it is a wasteful administrative nightmare, a cavalcade of recurring paperwork, lengthy phone calls and bureaucratic battles.

One study estimated that on average, prior authorization requests consumed about 20 hours a week per medical practice: one hour of the doctor's time, nearly six hours of clerical time, plus 13 hours of nurses' time. Other studies have suggested that prior authorizations could cost individual practices tens of thousands of dollars a year.

The letter in my hand concerned one of my patients, Mr. V., who suffers from stubborn hypertension. His chart is a veritable tome, documenting the years of effort it took to find the combination of four different blood-pressure medications that controls his hypertension without upsetting his diabetes, kidney disease and valvular heart disease or making his life miserable from side effects. We've been on stable ground for a few years now, a state neither of

us takes for granted.

But Mr. V. had changed insurance companies, and now one of his medications required a prior authorization. The last thing I wanted was for him to be turned away at his pharmacy and have his blood pressure spiral out of control, so I called right away to sort things out.

Twenty minutes of phone tree later, I discovered that the problem was that I had exceeded a pill limit for one of his medications. Mr. V. needed to take 90 of those pills each month for the high dosage that his blood pressure required. I patiently explained this to the customer-care representative.

Equally patiently, she told me that 45 pills a month was the maximum allowed for this particular medication.

Three more phone trees and three more customer-care representatives later, my patience was flagging. Apparently a request for 90 pills was flummoxing the system. Representative No. 4 asked me to list all the blood-pressure medications that Mr. V. had been on in the past, including dates of initiation and relevant lab values, a request of epic proportions in his case.

The representative went down her checklist. "Would taking 45 pills per month instead of 90 pills adversely affect Mr. V.'s health?" she asked.

At first I thought she was joking. "Well," I replied, "it would probably make his blood pressure shoot up in the second half of the month."

She paused, then asked her next question with the encouraging uplift of suggestion. "Has Mr. V. ever *tried* 45 pills per month instead of 90 pills?"

Then I realized that she was not joking. "Are you out of your mind?" I hollered into the phone. "It's taken years — years! — to find the right combination of meds to control his blood pressure without killing his kidneys or making him dizzy or nauseated or depressed or ruining his libido or running his potassium off the charts or breaking his bank account. Do you really think I'm going to randomly jiggle the dosages just for the hell of it?"

"A simple yes or no will suffice, doctor."

Prior authorization clearly saves money for the insurance companies, at least up front. Many physicians simply give in, because the process is just too arduous.

But prior authorization ultimately ends up costing the health care system. The time and money that medical practices devote to prior authorizations could surely be put to better use for patient care. And it's not even clear that insurance companies save money in the long run. One study examined the records of more than 4,000 patients with Type 2 diabetes who were prescribed medications requiring prior authorizations. Those who were denied the medications had higher overall medical costs during the following year; not getting the medications probably worsened their conditions.

I bit my tongue for the remainder of my conversation with the insurance company, holding back long enough to obtain the prior authorization that would allow Mr. V. the 90 pills he needed each month. I tried not to break the phone when I finally slammed down the receiver.

I'm all for controlling medical costs and trying to apply rational rules to our use of expensive medications and procedures. But in the current system, everything seems to be in service of the corporate side of medicine, not the patient. The clinical rationale and the actual patient — not to mention the doctors and nurses involved in the care — are at best secondary concerns.

In the end, we were able to keep Mr. V.'s blood pressure under control. My blood pressure, however, was a different story.

Danielle Ofri, an associate professor at New York University School of Medicine, is the author of "What Doctors Feel: How Emotions Affect the Practice of Medicine."

A version of this op-ed appears in print on August 4, 2014, on page A21 of the New York edition with the headline: Adventures in 'Prior Authorization'.

THE FLORIDA SENATE

APPEARANCE RECORD

(Deliver BOTH copies of this form to the Senator or Senate Professional Staff conducting the meeting)

1/6/15

Meeting Date

Topic Step Therapy Bill Number \_\_\_\_\_ (if applicable)  
Name Jeni Francouer Amendment Barcode \_\_\_\_\_ (if applicable)

Job Title Patient Navigator / Board Member  
Address 1 Sharon Terrace Phone 386-295-1554

Ormond Beach FL 32174  
City State Zip

Speaking: ☐ For ☐ Against ☐ Information

Representing Susan G. Komen / Florida Breast Cancer Foundation

Appearing at request of Chair: ☒ Yes ☐ No Lobbyist registered with Legislature: ☐ Yes ☒ No

While it is a Senate tradition to encourage public testimony, time may not permit all persons wishing to speak to be heard at this meeting. Those who do speak may be asked to limit their remarks so that as many persons as possible can be heard.

This form is part of the public record for this meeting.

THE FLORIDA SENATE

APPEARANCE RECORD

(Deliver BOTH copies of this form to the Senator or Senate Professional Staff conducting the meeting)

1-6-15

Meeting Date

Topic Step Therapy

Bill Number

(if applicable)

Name Peggy Symon

Amendment Barcode

(if applicable)

Job Title Member

Address

Phone

Street

E-mail

City

State

Zip

Speaking:

☐ For

☐ Against

☐ Information

Representing NAMI Greater Orlando

Appearing at request of Chair: ☒ Yes

☐ No

Lobbyist registered with Legislature:

☐ Yes

☒ No

While it is a Senate tradition to encourage public testimony, time may not permit all persons wishing to speak to be heard at this meeting. Those who do speak may be asked to limit their remarks so that as many persons as possible can be heard.

This form is part of the public record for this meeting.

S-001 (10/20/11)

THE FLORIDA SENATE

APPEARANCE RECORD

(Deliver BOTH copies of this form to the Senator or Senate Professional Staff conducting the meeting)

1/6/15  
Meeting Date

Topic Step Therapy Bill Number \_\_\_\_\_ (if applicable)  
Name Pam Langford Amendment Barcode \_\_\_\_\_ (if applicable)  
Job Title Executive Director

Address PO Box 180813 Phone 850-443-8029  
Street  
Tallahassee FL 32318 E-mail figment@netally.com  
City State Zip

Speaking: ☐ For ☐ Against ☐ Information

Representing HEALS of the South

Appearing at request of Chair: ☒ Yes ☐ No Lobbyist registered with Legislature: ☐ Yes ☒ No

While it is a Senate tradition to encourage public testimony, time may not permit all persons wishing to speak to be heard at this meeting. Those who do speak may be asked to limit their remarks so that as many persons as possible can be heard.

This form is part of the public record for this meeting.

## APPEARANCE RECORD

(Deliver BOTH copies of this form to the Senator or Senate Professional Staff conducting the meeting)

1/6/15  
Meeting Date

Bill Number (if applicable)

Amendment Barcode (if applicable)

Topic Step Therapy Panelist

Name Dr. Robert Levin

Job Title Physician

Address 646 Virginia St

Street

DANEDIN FL

City

State

Phone 727-734-6631

Email rlevin@msa.com

Speaking: ☐ For ☐ Against ☐ Information

Waive Speaking: ☐ In Support ☐ Against  
(The Chair will read this information into the record.)

Representing Florida Society of Rheumatology

Appearing at request of Chair: ☒ Yes ☐ No Lobbyist registered with Legislature: ☐ Yes ☒ No

While it is a Senate tradition to encourage public testimony, time may not permit all persons wishing to speak to be heard at this meeting. Those who do speak may be asked to limit their remarks so that as many persons as possible can be heard.

This form is part of the public record for this meeting.

# CourtSmart Tag Report

**Room:** EL 110  
**Caption:** Senate Banking & Insurance Committee

**Type:**  
**Judge:**

**Started:** 1/6/2015 1:39:53 PM  
**Ends:** 1/6/2015 2:39:06 PM **Length:** 00:59:14

1:40:44 PM Chairman Benacquisto questions Dr. Ofri.  
1:41:44 PM Dr. Ofri responds.  
1:42:18 PM Senator Clemens recognized.  
1:42:26 PM Dr. Ofri responds.  
1:43:26 PM Chairman Benacquisto recognizes Pam Langford, President, Hepatitis Education Awareness & Liver Support of the South.  
1:44:05 PM Ms. Langford addresses the committee regarding step therapy.  
1:45:57 PM Chairman Benacquisto recognizes Peggy Symons.  
1:46:11 PM Ms. Symons addresses the committee regarding step therapy.  
1:53:27 PM Chairman Benacquisto recognizes Jeri Francouer, President & Public Policy Chair, Susan G. Komen Foundation of Central  
1:54:02 PM Florida.  
1:54:09 PM Ms. Francouer addresses the committee regarding step therapy.  
1:57:22 PM Chairman Benacquisto recognizes, Dr. Robert Levin, Levin Rheumatology.  
1:57:45 PM Dr. Levin addresses the committee regarding step therapy.  
2:03:28 PM Dr. Levin speaks to annual changes in formulary.  
2:09:36 PM Chairman Benacquisto makes a statement regarding step therapy presenters.  
2:10:31 PM Chairman Benacquisto recognizes Monte Stevens, Legislative Affairs Director, Office of Insurance Regulation.  
2:11:20 PM Monte Stevens provides updated on the status of insurance market in Florida.  
2:13:11 PM Mr. Stevens speaks to property insurance.  
2:18:58 PM Senator Lee recognized.  
2:19:11 PM Senator Lee applauds decrease in Citizens policies.  
2:21:38 PM Mr. Stevens responds to Senator Lee.  
2:22:42 PM Mr. Stevens addresses auto market.  
2:25:47 PM President Lee recognized.  
2:26:27 PM Mr. Stevens responds to President Lee.  
2:27:16 PM Mr. Stevens addresses workers compensation insurance in Florida.  
2:28:09 PM Mr. Stevens addresses health insurance and the implementation of the Affordability Act.  
2:29:15 PM Mr. Stevens speaks to title insurance legislation.  
2:30:41 PM Chairman Benacquisto recognizes Gary Farmer, attorney.  
2:31:05 PM Mr. Farmer addresses Senator Lee's questions regarding PIP lawsuits.  
2:32:44 PM Senator Lee clarifies his comments.  
2:33:53 PM Mr. Farmer responds to Senator Lee.  
2:34:36 PM Senator Simmons recognized.  
2:34:54 PM Senator Simmons addresses pending lawsuits.  
2:35:30 PM Mr. Farmer responds to Senator Simmons.  
2:36:44 PM Senator Hukill recognized.  
2:37:08 PM Mr. Farmer responds.  
2:37:58 PM Senator Hukill responds.  
2:38:46 PM Meeting adjourned.

# APPEARANCE RECORD

(Deliver BOTH copies of this form to the Senator or Senate Professional Staff conducting the meeting)

1/6/15  
Meeting Date

Step Therapy  
Bill Number (if applicable)

Topic Step Therapy

Name Danville Off

Job Title Assoc. Professor of Medicine

Address New York Univ. School of Med. Phone \_\_\_\_\_  
Street

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Email \_\_\_\_\_

Speaking: ☐ For ☐ Against ☐ Information

Waive Speaking: ☐ In Support ☐ Against  
(The Chair will read this information into the record.)

Representing \_\_\_\_\_

Appearing at request of Chair: ☒ Yes ☐ No

Lobbyist registered with Legislature: ☐ Yes ☐ No

While it is a Senate tradition to encourage public testimony, time may not permit all persons wishing to speak to be heard at this meeting. Those who do speak may be asked to limit their remarks so that as many persons as possible can be heard.

**This form is part of the public record for this meeting.**