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## OFFICE OF INSURANCE REGULATION

DAVID ALTMAIER  
COMMISSIONER

September 28, 2016

Lorilee Medders, Ph.D., Chair  
Florida Commission on Hurricane Loss Projection Methodology  
Post Office Box 13300  
1801 Hermitage Boulevard, Suite 100  
Tallahassee, Florida 32308

RE: Monroe County Hurricane Loss Projection Model Results

Dear Dr. Medders:

The Office of Insurance Regulation (Office) recently established the 2017 personal residential insurance rates for Citizens Property Insurance Corporation (Citizens). In the course of the Office's review of this filing and at the August 18, 2016 public hearing, questions arose about the diverging results of the Hurricane Loss Projection Models in forecasting the proposed rates specific to Monroe County. This would include the Florida Public Hurricane Model and three other models (AIR, RMS, and EQE). While the focus of the instant inquiry relates to Monroe County results, similar significant anomalies exist for other counties such as Levy, Lake, Osceola and Hernando.

To document and identify the reasons for these divergent results in Monroe County, the Office respectfully requests the assistance of the Florida Commission on Hurricane Loss Projection Methodology (Commission) in this matter.

The Office requests that the Commission address the following issues:

1. Results from these models are very inconsistent for Monroe County. See the attached exhibit which shows that for Territory 90, wind-only in Monroe, the wind indication varies from an 8.6% decrease to a 77.1% increase. The Office requests that the cause for this wide variation in model results be researched using current Commission standards and that the Commission respond to the question of whether, in developing new modeling review standards in 2017, standards can be put in place to increase consistency among models.
2. The Office requests that model results by hurricane deductible, particularly concerning Monroe County, be reviewed both under current model review standards and in the development of future model review standards to provide more accurate estimates of hurricane loss cost and probable maximum loss.

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3. The Office requests that model treatment of wind vs water (surge) be reviewed to validate that models provide an accurate result for projected wind losses in Monroe County, consistent with Commission standards that **only** wind losses are to be estimated by an accepted model and not any water or surge damage.
4. The Office requests a description of the review process that compares actual storm results with model results, including whether or not this is done for additional storms other than those shown in the Commission Statement of Activities.

We respectfully request that the Commission investigate and provide written responses to these issues as soon as possible.

Thank you for your assistance and consideration of this request. Please feel free to contact me if you have any questions.

Sincerely,

A handwritten signature in cursive script that reads "David Altmaier".

David Altmaier  
Commissioner

HOMEOWNERS

COMBINED TERRITORY INDICATION

INDICATED RATE CHANGES BY HURRICANE MODEL

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
		12/31/2015	12/31/2015	12/31/2015	12/31/2015								
		Inforce	Inforce	Inforce	Inforce								
		Wind	Sinkhole	Water	All Other	AIR	FPM	RMS	EQE			All Other	
		Premium	Premium	Premium	Premium	Wind	Wind	Wind	Wind	Sinkhole	Water	Excl. Water	
		at Current	at Current	at Current	at Current	Indicated	Indicated	Indicated	Indicated	Indicated	Indicated	Indicated	
<u>Territory</u>	<u>Territory Description</u>	<u>Rate Level</u>	<u>Rate Level</u>	<u>Rate Level</u>	<u>Rate Level</u>	<u>Rate Change</u>	<u>Rate Change</u>	<u>Rate Change</u>	<u>Rate Change</u>	<u>Rate Change</u>	<u>Rate Change</u>	<u>Rate Change</u>	
192	Alachua	26,252	2,516	41,110	37,279	-23.2%	-19.3%	82.1%	-53.5%	-29.8%	-14.1%	21.5%	
292	Baker	862	10	1,780	1,650	-9.7%	-1.5%	72.8%	-47.8%	-38.3%	-13.2%	22.2%	
601	Bay, Coastal	25,182	375	12,998	12,135	10.2%	-21.7%	12.3%	-24.7%	-40.7%	-4.2%	12.9%	
721	Bay, Remainder	84,580	712	41,467	37,437	-4.3%	-34.5%	0.0%	-18.0%	-40.5%	-8.3%	11.7%	
59 Wind	Bay	708,882	0	0	0	41.2%	0.1%	-11.7%	19.7%	0.0%	0.0%	0.0%	
392	Bradford	1,129	33	1,732	1,603	-8.1%	-1.2%	82.9%	-47.0%	-38.3%	-12.6%	15.7%	
57	Brevard, Coastal	1,274,644	12,324	234,765	208,017	-1.4%	-14.2%	-14.2%	-24.3%	-48.2%	35.3%	11.8%	
64	Brevard, Remainder	610,144	8,186	160,475	144,376	-4.4%	-14.7%	36.0%	-23.4%	-40.6%	39.9%	0.3%	
60 Wind	Brevard	923,479	0	0	0	27.9%	34.7%	11.6%	9.6%	0.0%	0.0%	0.0%	
35	Broward, Hillwd & Ft. Ldrld	1,745,869	41,248	3,173,746	2,731,308	-7.3%	-15.3%	20.8%	36.2%	-48.9%	414.3%	-46.8%	
361	Broward, Coastal	302	1,864	102,203	86,661	34.8%	-16.4%	-28.2%	17.3%	-41.0%	419.1%	-48.5%	
37	Broward, Rem. Excl. Ft. L. & Hlywd	9,549,158	184,803	13,844,091	11,852,999	5.6%	-1.2%	49.5%	80.9%	-49.1%	437.1%	-55.5%	
45 Wind	Broward	2,240,839	0	0	0	24.5%	6.4%	-28.8%	51.9%	0.0%	0.0%	0.0%	
46 Wind	Broward	13,441,842	0	0	0	48.6%	4.8%	-12.6%	67.8%	0.0%	0.0%	0.0%	
47 Wind	Broward	12,792,027	0	0	0	39.2%	-8.6%	-7.8%	31.7%	0.0%	0.0%	0.0%	
48 Wind	Broward	8,379,885	0	0	0	27.4%	-12.3%	6.4%	27.2%	0.0%	0.0%	0.0%	
193	Calhoun	0	0	0	0	-2.5%	4.9%	91.9%	-44.4%	-38.3%	-11.5%	16.1%	
581	Charlotte, Coastal	296,512	3,872	90,051	79,932	-1.9%	-7.7%	61.0%	-22.4%	-43.0%	28.6%	-10.5%	
711	Charlotte, Remainder	236,748	2,764	85,299	77,011	-31.7%	-18.4%	57.6%	-31.5%	-37.1%	44.4%	-22.0%	
61 Wind	Charlotte	315,697	0	0	0	36.5%	35.7%	63.6%	29.6%	0.0%	0.0%	0.0%	
591	Citrus, Coastal	41,837	1,544	21,633	19,898	-15.1%	-0.2%	88.6%	-48.7%	-39.9%	-5.6%	32.6%	
731	Citrus, Remainder	65,149	7,856	40,048	36,587	-34.8%	-4.9%	72.8%	-55.9%	-40.3%	-1.0%	26.1%	
492	Clay	11,819	274	11,245	9,787	-17.7%	-9.8%	63.6%	-48.1%	-39.9%	-10.0%	26.3%	
551	Collier, Remainder	145,915	1,563	74,617	67,464	3.3%	-15.8%	71.4%	-24.0%	-39.1%	32.3%	-11.7%	
541	Collier, Coastal	24,589	301	21,264	18,536	2.8%	-15.2%	23.3%	22.7%	-43.2%	38.3%	-13.5%	
62 Wind	Collier	2,963,177	0	0	0	42.7%	0	35.1%	9.8%	0.0%	0.0%	0.0%	
293	Columbia	4,721	208	7,259	6,625	-14.7%	-5.5%	69.2%	-49.5%	-39.2%	-11.5%	13.7%	
30	Dade, Miami Beach	0	3,076	318,122	255,390	24.3%	-15.3%	24.3%	-27.0%	23.4%	-40.2%	413.6%	-45.5%
31	Dade, Coastal	0	3,530	243,224	202,846	24.3%	-15.3%	-27.0%	23.4%	-41.6%	405.5%	-50.8%	
32	Dade, Miami	3,749,654	43,219	4,304,659	3,771,688	6.9%	-25.7%	16.6%	45.6%	-35.6%	362.1%	-41.6%	
33	Dade, Hialeah	1,535,265	35,953	4,220,507	3,814,162	14.8%	1.5%	83.6%	78.0%	-22.4%	450.6%	-52.3%	
34	Dade, Rem Excl H.,M.,M.B.	22,161,817	429,897	50,485,365	43,208,370	13.8%	-10.3%	44.0%	96.1%	-61.9%	418.3%	-46.2%	
22 Wind	Dade	6,867,109	0	0	0	28.3%	0.2%	-13.8%	47.3%	0.0%	0.0%	0.0%	
23 Wind	Dade	3,841,738	0	0	0	23.3%	4.2%	-11.6%	54.3%	0.0%	0.0%	0.0%	
24 Wind	Dade	3,811,108	0	0	0	16.2%	-16.1%	5.5%	35.6%	0.0%	0.0%	0.0%	
25 Wind	Dade	4,790,500	0	0	0	14.5%	-14.6%	5.3%	36.2%	0.0%	0.0%	0.0%	
26 Wind	Dade	3,492,848	0	0	0	37.8%	-1.8%	-7.2%	68.1%	0.0%	0.0%	0.0%	
27 Wind	Dade	14,436,893	0	0	0	31.4%	-16.3%	-17.6%	52.9%	0.0%	0.0%	0.0%	
28 Wind	Dade	9,485,578	0	0	0	23.3%	-22.1%	-14.8%	48.1%	0.0%	0.0%	0.0%	
29 Wind	Dade	1,393,370	0	0	0	14.8%	-20.4%	7.5%	57.6%	0.0%	0.0%	0.0%	
712	De Soto	7,532	51	5,259	4,730	-8.0%	-16.4%	53.9%	-30.2%	-39.7%	-11.6%	26.5%	
592	Dixie, Coastal	9,571	101	6,814	6,324	-15.4%	-6.7%	85.8%	-47.5%	-38.7%	-12.7%	28.5%	
732	Dixie, Remainder	2,235	84	2,889	2,648	-11.5%	-2.4%	65.4%	-47.8%	-38.3%	-13.2%	30.2%	
39	Duval, Jacksonville	43,222	1,565	67,398	59,117	-10.8%	-24.7%	90.6%	-40.3%	-40.9%	13.3%	10.1%	
40	Duval, Remainder	0	0	0	0	-2.2%	5.1%	92.6%	-44.4%	-38.0%	11.1%	9.6%	
41	Duval, Coastal	54,559	1,431	35,481	30,875	9.1%	-16.2%	69.0%	-43.1%	-38.9%	22.0%	9.2%	
41 Wind	Duval	257,504	0	0	0	25.6%	10.2%	63.3%	-14.9%	0.0%	0.0%	0.0%	
602	Escambia, Coastal	0	18	3,197	2,967	1.3%	-18.4%	35.3%	-30.9%	-39.4%	-11.9%	26.2%	
43	Escambia, Remainder	167,367	1,764	96,687	84,498	12.4%	-22.4%	-0.5%	1.4%	-42.2%	-7.9%	51.8%	
52 Wind	Escambia	696,689	0	0	0	68.5%	0	52.1%	49.5%	0.0%	0.0%	0.0%	
53 Wind	Escambia	347,744	0	0	0	120.0%	52.1%	66.7%	71.2%	0.0%	0.0%	0.0%	
54 Wind	Escambia	3,081,042	0	0	0	28.4%	0	19.2%	28.0%	0.0%	0.0%	0.0%	
531	Flagler, Coastal	0	128	4,140	3,804	2.4%	-17.6%	36.8%	-30.2%	-39.3%	24.2%	5.4%	
701	Flagler, Remainder	9,009	148	7,997	6,841	-7.6%	2.6%	65.5%	-48.4%	-39.9%	11.8%	9.2%	
83 Wind	Flagler	420,300	0	0	0	29.3%	0	78.5%	-17.6%	0.0%	0.0%	0.0%	
603	Franklin	5,469	239	11,384	10,337	-2.3%	-23.3%	22.6%	-35.1%	-39.3%	-17.1%	27.3%	
65 Wind	Franklin	466,694	0	0	0	37.4%	0	16.0%	-7.9%	0.0%	0.0%	0.0%	
393	Gadsden	19,626	744	20,185	17,299	-24.4%	-19.8%	37.1%	-53.2%	-31.1%	-16.7%	14.6%	
923	Gilchrist	6,527	152	9,860	8,802	-18.9%	-8.9%	68.6%	-49.9%	-38.6%	-14.0%	15.7%	
552	Glades	2,357	124	1,564	1,441	4.3%	-20.6%	61.3%	-22.0%	-40.0%	-14.2%	12.4%	
604	Gulf, Coastal	3,880	12	4,769	4,464	2.2%	-23.5%	23.0%	-31.1%	-39.1%	-14.8%	37.0%	

**HOMEOWNERS  
COMBINED TERRITORY INDICATION  
INDICATED RATE CHANGES BY HURRICANE MODEL**

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
		12/31/2015	12/31/2015	12/31/2015	12/31/2015							
		Inforce	Inforce	Inforce	Inforce	AIR	FPM	RMS	EQE			All Other
		Wind	Sinkhole	Water	All Other	Wind	Wind	Wind	Wind	Sinkhole	Water	Excl. Water
		Premium	Premium	Premium	Premium	Indicated	Indicated	Indicated	Indicated	Indicated	Indicated	Indicated
		at Current	at Current	at Current	at Current	Rate Change	Rate Change	Rate Change	Rate Change	Rate Change	Rate Change	Rate Change
<u>Territory</u>	<u>Territory Description</u>	<u>Rate Level</u>	<u>Rate Level</u>	<u>Rate Level</u>	<u>Rate Level</u>							
722	Gulf, Remainder	958	0	1,290	1,195	-4.3%	0.1%	77.2%	-45.2%	-38.3%	-5.4%	31.1%
66 Wind	Gulf	249,939	0	0	0	44.0%	-5.8%	2.0%	22.7%	0.0%	0.0%	0.0%
493	Hamilton	981	0	2,078	1,910	-10.7%	-1.9%	72.8%	-47.8%	-38.4%	-11.5%	16.0%
713	Hardee	239	0	430	399	0.3%	-20.5%	30.1%	-31.1%	-39.1%	-12.9%	14.3%
553	Hendry	16,820	56	12,080	11,257	18.4%	-6.0%	112.2%	1.9%	-40.4%	-12.0%	28.8%
159	Hernando, Coastal	464,431	544,844	330,504	293,471	12.0%	16.1%	78.5%	-47.0%	113.2%	56.0%	65.6%
733	Hernando, Remainder	3,405,124	4,474,618	1,608,234	1,430,199	2.6%	15.2%	110.0%	-42.4%	114.3%	28.5%	63.0%
56 Wind	Hernando	798,672	0	0	0	31.1%	18.9%	68.7%	-15.9%	0.0%	0.0%	0.0%
714	Highlands	7,538	211	6,524	6,002	-6.3%	-15.5%	92.2%	-27.0%	-38.4%	-6.2%	22.8%
47	Hillsborough, Tampa	2,598,129	820,735	939,602	814,586	-8.1%	-19.6%	63.8%	-32.0%	-14.0%	16.0%	37.9%
80	Hillsborough, Excl. Tampa	3,261,077	1,509,856	1,656,357	1,452,860	-9.0%	1.7%	87.3%	-37.0%	-0.3%	49.7%	26.9%
593	Holmes	2,208	16	1,894	1,772	-9.9%	-1.3%	78.1%	-44.6%	-38.4%	-11.7%	15.4%
561	Indian River, Remainder	116,890	899	41,825	38,208	11.9%	-16.5%	4.6%	-9.4%	-39.9%	30.2%	42.5%
181	Indian River, Coastal	0	55	4,572	4,165	5.4%	-27.9%	-6.9%	16.8%	-40.5%	28.2%	17.3%
76 Wind	Indian River	671,735	0	0	0	26.7%	20.9%	-15.5%	14.7%	0.0%	0.0%	0.0%
693	Jackson	10,232	68	11,346	10,265	-14.1%	-10.7%	59.4%	-45.5%	-39.0%	-12.8%	13.3%
605	Jefferson, Coastal	0	0	0	0	-3.3%	4.0%	90.6%	-45.0%	-38.4%	-10.2%	16.8%
793	Jefferson, Remainder	2,790	65	3,775	3,468	-15.5%	-6.6%	59.5%	-50.1%	-38.7%	-13.7%	17.8%
893	Lafayette	453	0	560	515	-7.0%	0.7%	78.7%	-46.7%	-38.7%	-12.6%	15.2%
692	Lake	22,841	3,161	18,617	16,372	-9.6%	7.2%	127.8%	-38.9%	-40.5%	-13.2%	13.8%
542	Lee, Coastal	3,438	610	29,605	26,427	10.0%	-7.2%	37.5%	52.3%	-43.4%	36.9%	-14.8%
554	Lee, Remainder	280,289	4,568	221,215	197,354	-7.5%	-5.2%	91.4%	-16.9%	-43.3%	49.0%	2.6%
17 Wind	Lee	2,987,618	0	0	0	45.8%	11.4%	43.0%	29.6%	0.0%	0.0%	0.0%
18 Wind	Lee	842,198	0	0	0	27.2%	0.0%	100.8%	12.6%	0.0%	0.0%	0.0%
19 Wind	Lee	151,428	0	0	0	-9.6%	6.6%	53.0%	0.3%	0.0%	0.0%	0.0%
20 Wind	Lee	94,178	0	0	0	-6.5%	7.5%	78.0%	-11.2%	0.0%	0.0%	0.0%
993	Leon	20,209	984	28,731	25,652	-11.6%	-18.2%	49.9%	-49.6%	-40.8%	-12.5%	11.9%
594	Levy, Coastal	15,123	433	17,633	15,903	-13.3%	-12.6%	113.0%	-50.3%	-39.5%	-16.4%	40.1%
734	Levy, Remainder	1,156	84	5,601	5,224	1.6%	-0.7%	150.0%	-43.1%	-38.7%	-11.7%	28.7%
57 Wind	Levy	109,792	0	0	0	50.5%	3.0%	193.6%	-17.5%	0.0%	0.0%	0.0%
931	Liberty	334	0	340	227	-4.8%	1.6%	93.0%	-46.1%	-38.3%	-5.7%	16.1%
932	Madison	1,561	54	2,576	2,360	-13.2%	-4.1%	64.4%	-48.6%	-38.7%	-12.9%	14.7%
582	Manatee, Coastal	152,916	1,114	48,923	43,268	6.9%	-7.3%	18.0%	-14.1%	-42.6%	21.7%	-8.2%
735	Manatee, Remainder	846,921	9,224	213,744	184,908	-6.0%	-19.1%	50.5%	-31.2%	-45.7%	31.0%	-0.8%
68 Wind	Manatee	440,038	0	0	0	37.8%	21.0%	41.4%	7.9%	0.0%	0.0%	0.0%
792	Marion	46,950	4,862	48,356	43,205	-32.4%	2.0%	72.6%	-53.5%	-0.8%	-18.4%	39.9%
10	Martin, Remainder	292,341	1,738	48,945	42,317	5.4%	-18.9%	-14.4%	-6.3%	-44.2%	50.5%	-37.4%
182	Martin, Coastal	9,820	19	1,039	831	23.8%	-9.0%	-23.5%	23.9%	-39.7%	45.7%	-48.9%
5	Monroe, Excl. Key West	0	2,280	94,338	84,889	25.4%	-14.5%	-26.3%	24.5%	-42.0%	70.5%	0.1%
7	Monroe, Key West	0	0	1,767	1,597	28.5%	-12.4%	-24.5%	27.6%	-38.3%	38.9%	-9.2%
90 Wind	Monroe	36,569,256	0	0	0	77.1%	22.6%	-8.6%	53.3%	0.0%	0.0%	0.0%
532	Nassau, Coastal	28,891	1,087	22,943	20,182	5.7%	-10.5%	78.5%	-43.3%	-40.3%	6.8%	6.6%
892	Nassau, Remainder	2,190	86	5,724	4,653	-1.2%	-3.1%	77.1%	-45.4%	-38.9%	6.9%	6.4%
69 Wind	Nassau	108,682	0	0	0	25.6%	12.8%	86.7%	-11.4%	0.0%	0.0%	0.0%
606	Okaloosa, Coastal	24,951	128	6,998	6,338	8.9%	-20.5%	15.5%	-28.7%	-39.9%	-17.3%	23.9%
723	Okaloosa, Remainder	169,850	971	34,234	30,176	5.2%	-25.7%	-18.5%	-21.8%	-42.3%	-18.0%	17.7%
70 Wind	Okaloosa	256,934	0	0	0	42.3%	17.5%	6.6%	23.1%	0.0%	0.0%	0.0%
555	Okeechobee	8,361	75	7,158	6,634	-2.9%	-15.9%	53.3%	-27.8%	-33.7%	-13.7%	13.5%
49	Orange, Orlando	15,737	228	12,848	11,364	-20.3%	0.0%	70.1%	-47.6%	-17.2%	34.5%	18.9%
90	Orange, Excl. Orlando	66,050	2,236	54,621	48,120	-27.9%	6.4%	54.4%	-49.1%	-38.6%	42.9%	14.8%
511	Osceola	28,268	473	24,110	21,892	-4.9%	1.2%	115.7%	-32.2%	-41.2%	40.9%	30.1%
362	Palm Beach, Coastal	1,364	2,523	104,213	90,977	25.9%	-8.4%	-25.4%	25.1%	-42.9%	365.8%	-51.7%
38	Palm Beach, Remainder	6,037,099	103,058	4,947,881	4,316,332	11.2%	-18.3%	-0.1%	28.6%	-72.7%	379.8%	-39.8%
94 Wind	Palm Beach	2,882,489	0	0	0	31.5%	28.2%	-26.7%	55.1%	0.0%	0.0%	0.0%
95 Wind	Palm Beach	9,814,083	0	0	0	40.6%	9.0%	-9.5%	42.5%	0.0%	0.0%	0.0%
96 Wind	Palm Beach	13,110,831	0	0	0	46.8%	-6.9%	-5.5%	32.7%	0.0%	0.0%	0.0%
97 Wind	Palm Beach	3,775,963	0	0	0	33.2%	-9.1%	-11.8%	30.9%	0.0%	0.0%	0.0%
595	Pasco, Coastal	1,765	413,581	382,564	339,349	2.3%	-16.5%	46.6%	-33.1%	-13.9%	75.6%	38.9%
736	Pasco, Remainder	4,348,234	3,520,055	1,602,399	1,424,727	15.3%	-10.3%	81.0%	-42.3%	-11.2%	53.6%	40.4%
88 Wind	Pasco	2,826,401	0	0	0	11.0%	-14.3%	18.8%	-25.2%	0.0%	0.0%	0.0%
42	Pinellas, Coastal	5,670	24,058	297,712	258,393	3.9%	-10.3%	32.1%	43.6%	-44.1%	42.6%	35.4%

**HOMEOWNERS  
COMBINED TERRITORY INDICATION  
INDICATED RATE CHANGES BY HURRICANE MODEL**

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
		12/31/2015	12/31/2015	12/31/2015	12/31/2015							
		Inforce	Inforce	Inforce	Inforce	AIR	FPM	RMS	EQE			All Other
		Wind	Sinkhole	Water	All Other	Wind	Wind	Wind	Wind	Sinkhole	Water	Excl. Water
		Premium	Premium	Premium	Premium	Indicated	Indicated	Indicated	Indicated	Indicated	Indicated	Indicated
<u>Territory</u>	<u>Territory Description</u>	<u>at Current</u>	<u>at Current</u>	<u>at Current</u>	<u>at Current</u>	<u>Rate Change</u>	<u>Rate Change</u>	<u>Rate Change</u>	<u>Rate Change</u>	<u>Rate Change</u>	<u>Rate Change</u>	<u>Rate Change</u>
46	Pinellas - Saint Petersburg	10,886,215	526,170	1,408,276	1,224,596	-6.3%	-29.0%	34.9%	-35.0%	-64.0%	22.0%	49.6%
81	Pinellas, Rem. Excl. Saint Petersburg	18,803,476	2,882,571	3,514,031	3,113,867	-0.9%	-25.7%	40.6%	-38.6%	-60.5%	46.3%	12.4%
42 Wind	Pinellas	5,879,280	0	0	0	26.5%	13.3%	30.8%	-1.8%	0.0%	0.0%	0.0%
50	Polk	49,199	1,434	40,694	37,549	-31.1%	-9.9%	78.9%	-42.5%	-28.6%	-11.4%	4.4%
992	Putnam	9,397	192	11,600	10,664	-18.8%	-10.3%	94.7%	-50.0%	-38.9%	-16.2%	15.0%
533	Saint Johns, Coastal	70,712	1,946	43,372	36,956	2.5%	-25.1%	25.7%	-43.6%	-42.0%	12.7%	3.4%
702	Saint Johns, Remainder	36,053	945	24,050	21,416	3.2%	-11.0%	78.8%	-44.7%	-40.9%	12.9%	19.0%
71 Wind	Saint Johns	299,775	0	0	0	27.7%	36.7%	85.4%	-11.7%	0.0%	0.0%	0.0%
562	Saint Lucie, Remainder	215,987	1,688	63,605	56,263	3.2%	-13.6%	12.5%	-3.6%	-43.3%	40.5%	-38.9%
183	Saint Lucie, Coastal	8,467	44	6,337	5,976	19.3%	-13.3%	-26.1%	16.8%	-40.1%	30.4%	-46.4%
77 Wind	Saint Lucie	118,386	0	0	0	36.5%	20.5%	-6.1%	34.9%	0.0%	0.0%	0.0%
607	Santa Rosa, Coastal	0	0	1,522	1,199	1.3%	-18.4%	35.4%	-30.9%	-38.6%	-13.3%	29.5%
724	Santa Rosa, Remainder	140,349	672	28,133	25,011	13.2%	-20.2%	-9.9%	-17.5%	-41.8%	-15.8%	30.7%
92 Wind	Santa Rosa	911,407	0	0	0	75.3%	46.3%	37.0%	50.0%	0.0%	0.0%	0.0%
583	Sarasota, Coastal	0	7,488	158,936	140,904	0.6%	-19.0%	34.4%	-31.4%	-46.0%	36.2%	-12.8%
715	Sarasota, Remainder	913,280	15,269	276,291	243,905	-1.3%	-12.4%	34.8%	-28.0%	-46.3%	65.3%	-20.0%
49 Wind	Sarasota	5,140,729	0	0	0	31.2%	5.2%	21.3%	6.8%	0.0%	0.0%	0.0%
50 Wind	Sarasota	3,800,251	0	0	0	28.5%	-8.2%	29.5%	-10.0%	0.0%	0.0%	0.0%
51 Wind	Sarasota	844,103	0	0	0	-1.7%	-2.1%	29.7%	-19.6%	0.0%	0.0%	0.0%
512	Seminole	40,307	825	35,391	30,725	-25.3%	-7.6%	53.1%	-47.9%	-20.2%	1.9%	11.3%
921	Sumter	10,330	162	8,634	7,781	-14.8%	0.7%	76.1%	-47.2%	-41.2%	-13.5%	12.5%
933	Suwannee	681	30	1,312	1,110	-6.1%	0.3%	96.0%	-46.0%	-38.7%	-11.4%	20.7%
596	Taylor, Coastal	22,421	1,611	19,096	17,594	-9.8%	-14.5%	59.2%	-49.4%	-38.9%	-14.8%	40.9%
737	Taylor, Remainder	698	0	381	357	-7.0%	1.6%	83.7%	-46.3%	-38.2%	-12.6%	30.7%
922	Union	0	0	0	0	-2.3%	5.1%	92.6%	-44.4%	-38.1%	-10.9%	16.8%
62	Volusia, Coastal	0	1,480	30,676	27,207	2.4%	-17.5%	36.8%	-30.1%	-42.8%	1.8%	21.3%
63	Volusia, Remainder	188,219	6,440	118,803	106,439	-7.7%	-9.0%	66.5%	-48.7%	-43.2%	15.8%	16.2%
14 Wind	Volusia	1,262,501	0	0	0	11.1%	36.1%	32.6%	-19.5%	0.0%	0.0%	0.0%
15 Wind	Volusia	646,470	0	0	0	13.1%	15.1%	60.5%	-26.5%	0.0%	0.0%	0.0%
16 Wind	Volusia	73,197	0	0	0	-2.9%	23.2%	12.7%	-35.1%	0.0%	0.0%	0.0%
608	Wakulla, Coastal	2,847	106	4,640	3,809	-10.2%	-2.6%	72.6%	-47.8%	-39.2%	-15.4%	40.9%
725	Wakulla, Remainder	4,797	167	6,856	6,287	-8.9%	-7.9%	62.1%	-48.5%	-38.8%	-13.1%	31.1%
58 Wind	Wakulla	93,141	0	0	0	33.5%	4.2%	61.8%	-19.3%	0.0%	0.0%	0.0%
609	Walton, Coastal	0	192	7,649	7,020	1.3%	-18.4%	35.4%	-30.9%	-39.7%	-15.3%	38.7%
726	Walton, Remainder	16,153	45	9,599	8,660	-15.3%	-1.9%	57.8%	-41.3%	-38.9%	-8.4%	27.2%
75 Wind	Walton	1,207,817	0	0	0	42.6%	-1.0%	-2.6%	13.6%	0.0%	0.0%	0.0%
934	Washington	1,633	0	2,886	2,476	-5.9%	-3.8%	65.6%	-42.9%	-38.5%	-12.8%	15.0%
	<b>Total</b>	<b>286,787,164</b>	<b>15,691,279</b>	<b>96,543,959</b>	<b>83,403,620</b>	<b>29.2%</b>	<b>-3.2%</b>	<b>14.4%</b>	<b>31.1%</b>	<b>16.2%</b>	<b>359.4%</b>	<b>-35.6%</b>
	Maximum					<b>120.0%</b>	<b>78.5%</b>	<b>193.6%</b>	<b>96.1%</b>	<b>114.3%</b>	<b>450.6%</b>	<b>65.6%</b>
	Minimum					<b>-34.8%</b>	<b>-34.5%</b>	<b>-28.8%</b>	<b>-55.9%</b>	<b>-72.7%</b>	<b>-18.4%</b>	<b>-55.5%</b>

Notes:

- (1) From Exhibit 2F, Column (1)
- (2) From Exhibit 4B, Column (1)
- (3) From Exhibit 6B WA, Column (1)
- (4) From Exhibit 6B AO, Column (1)
- (5) Exhibit 2F AIR, Column (8)
- (6) Exhibit 2F FPM, Column (8)
- (7) Exhibit 2F RMS, Column (8)
- (8) Exhibit 2F EQE, Column (8)
- (9) Exhibit 4B, Column (8)
- (10) Exhibit 6B WA, Column (8)
- (11) Exhibit 6B AO, Column (8)