

| CITIZENS FILING FCP 21-003137 - PERSONAL LINES ACCOUNT - HOMEOWNERS | | | | |
|---|-----------------|-------------|-------------|----------|
| STATEWIDE PROPOSED CHANGES BY POLICY TYPE | | | | |
| | | | | |
| | | | | |
| | EARNED | CURRENT | PROPOSED | PROPOSED |
| POLICY | HOUSE | AVERAGE | AVERAGE | PERCENT |
| TYPE | YEARS | PREMIUM | PREMIUM | CHANGE |
| | (# OF POLICIES) | | | |
| HO-3 | 163,405 | \$ 2,617.51 | \$ 2,774.30 | 6.0% |
| HO-4 | 8,890 | \$ 165.43 | \$ 171.20 | 3.5% |
| HO-6 | 32,889 | \$ 913.13 | \$ 999.27 | 9.4% |
| TOTAL | 205,184 | \$ 2,238.07 | \$ 2,377.00 | 6.2% |

CITIZENS FILING FCP 21-003137 - PERSONAL LINES ACCOUNT - HOMEOWNERS

HO-3 PROPOSED CHANGES BY TERRITORY

| Region | Territory | Earned House Years | Current Average Annual Premium (\$) | Proposed Average Annual Premium (\$) | Current Percent Change (%) |
|-----------|-----------|--------------------|-------------------------------------|--------------------------------------|----------------------------|
| Alachua | 192 | 121.7 | \$1,308.10 | \$1,405.31 | 7.4 |
| Baker | 292 | 5.73 | \$1,489.30 | \$1,571.19 | 5.5 |
| Bay | 59 Wind | 18.72 | \$2,533.09 | \$2,706.19 | 6.8 |
| Bay | 721 | 172.8 | \$1,665.89 | \$1,784.14 | 7.1 |
| Bay | 601 | 35.3 | \$1,930.51 | \$2,075.02 | 7.5 |
| Bradford | 392 | 5.11 | \$1,537.08 | \$1,649.16 | 7.3 |
| Brevard | 60 Wind | 89.23 | \$2,853.89 | \$3,076.66 | 7.8 |
| Brevard | 64 | 1,220.22 | \$1,487.85 | \$1,585.42 | 6.6 |
| Brevard | 57 | 1,051.04 | \$2,366.69 | \$2,518.94 | 6.4 |
| Broward | 48 Wind | 2,052.67 | \$3,470.01 | \$3,711.18 | 7 |
| Broward | 47 Wind | 1,276.21 | \$4,433.31 | \$4,787.92 | 8 |
| Broward | 46 Wind | 602.63 | \$5,708.64 | \$6,196.22 | 8.5 |
| Broward | 45 Wind | 133.86 | \$5,683.27 | \$6,030.62 | 6.1 |
| Broward | 37 | 21,433.61 | \$3,270.68 | \$3,480.90 | 6.4 |
| Broward | 361 | 14.53 | \$2,752.86 | \$2,930.20 | 6.4 |
| Broward | 35 | 3,826.22 | \$3,155.14 | \$3,362.10 | 6.6 |
| Calhoun | 193 | 5.88 | \$1,196.07 | \$1,272.16 | 6.4 |
| Charlotte | 61 Wind | 23.63 | \$3,858.35 | \$4,091.94 | 6.1 |
| Charlotte | 711 | 538.2 | \$1,598.47 | \$1,711.66 | 7.1 |
| Charlotte | 581 | 468.53 | \$1,573.23 | \$1,680.51 | 6.8 |
| Citrus | 731 | 352.05 | \$1,223.69 | \$1,309.12 | 7 |
| Citrus | 591 | 96.53 | \$1,676.91 | \$1,775.32 | 5.9 |
| Clay | 492 | 110.86 | \$1,118.10 | \$1,216.90 | 8.8 |
| Collier | 62 Wind | 37.03 | \$3,489.84 | \$3,778.38 | 8.3 |
| Collier | 541 | 55.74 | \$2,627.02 | \$2,840.58 | 8.1 |
| Collier | 551 | 418.21 | \$1,915.22 | \$2,076.35 | 8.4 |
| Columbia | 293 | 18.93 | \$1,429.66 | \$1,528.78 | 6.9 |
| Dade | 29 Wind | 1,216.30 | \$2,763.45 | \$2,946.80 | 6.6 |
| Dade | 28 Wind | 2,027.25 | \$3,583.92 | \$3,866.61 | 7.9 |
| Dade | 27 Wind | 1,505.44 | \$4,611.16 | \$4,981.83 | 8 |
| Dade | 26 Wind | 308.54 | \$5,073.35 | \$5,491.46 | 8.2 |
| Dade | 25 Wind | 1,060.33 | \$4,460.32 | \$4,674.59 | 4.8 |
| Dade | 24 Wind | 728.62 | \$4,402.76 | \$4,625.42 | 5.1 |
| Dade | 23 Wind | 316.08 | \$5,560.04 | \$5,910.53 | 6.3 |
| Dade | 22 Wind | 321.27 | \$7,392.75 | \$7,906.59 | 7 |
| Dade | 34 | 34,875.69 | \$3,469.38 | \$3,631.64 | 4.7 |
| Dade | 33 | 2,580.51 | \$3,487.97 | \$3,581.94 | 2.7 |
| Dade | 32 | 3,933.12 | \$3,526.74 | \$3,665.98 | 3.9 |
| Dade | 31 | 37.76 | \$2,734.38 | \$2,741.01 | 0.2 |
| Dade | 30 | 33.93 | \$3,478.08 | \$3,480.01 | 0.1 |
| DeSoto | 712 | 21.53 | \$1,859.48 | \$1,982.84 | 6.6 |
| Dixie | 732 | 4.38 | \$1,303.49 | \$1,397.63 | 7.2 |
| Dixie | 592 | 18.4 | \$1,477.51 | \$1,566.39 | 6 |
| Duval | 41 Wind | 13.05 | \$3,117.96 | \$3,404.74 | 9.2 |
| Duval | 41 | 88.22 | \$1,392.56 | \$1,504.53 | 8 |
| Duval | 40 | 0.08 | \$908.00 | \$995.02 | 9.6 |
| Duval | 39 | 350.51 | \$1,233.65 | \$1,348.48 | 9.3 |
| Escambia | 54 Wind | 119.83 | \$2,336.11 | \$2,525.28 | 8.1 |
| Escambia | 53 Wind | 5.15 | \$2,874.41 | \$3,148.85 | 9.5 |
| Escambia | 52 Wind | 5.79 | \$3,894.54 | \$4,274.96 | 9.8 |
| Escambia | 43 | 214.36 | \$1,791.16 | \$1,924.65 | 7.5 |
| Escambia | 602 | 0.16 | \$2,326.00 | \$2,326.00 | 0 |
| Flagler | 83 Wind | 26.99 | \$1,608.62 | \$1,747.02 | 8.6 |
| Flagler | 701 | 38.36 | \$1,500.11 | \$1,631.37 | 8.8 |
| Flagler | 531 | 1.15 | \$1,044.36 | \$1,144.85 | 9.6 |
| Franklin | 65 Wind | 6.56 | \$3,403.70 | \$3,624.43 | 6.5 |
| Franklin | 603 | 23.58 | \$1,567.59 | \$1,691.87 | 7.9 |
| Gadsden | 393 | 106.37 | \$1,170.52 | \$1,259.43 | 7.6 |
| Gilchrist | 923 | 18.76 | \$1,266.43 | \$1,335.66 | 5.5 |
| Glades | 552 | 13.3 | \$1,443.25 | \$1,525.27 | 5.7 |
| Gulf | 66 Wind | 3.16 | \$7,277.18 | \$7,375.70 | 1.4 |
| Gulf | 722 | 1 | \$1,449.03 | \$1,592.37 | 9.9 |

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HO-3 PROPOSED CHANGES BY TERRITORY

| Region | Territory | Earned House Years | Current Average Annual Premium (\$) | Proposed Average Annual Premium (\$) | Current Percent Change (%) |
|--------------|-----------|--------------------|-------------------------------------|--------------------------------------|----------------------------|
| Gulf | 604 | 2.59 | \$1,969.59 | \$2,040.55 | 3.6 |
| Hamilton | 493 | 4.42 | \$1,594.75 | \$1,742.88 | 9.3 |
| Hardee | 713 | 6.25 | \$1,984.70 | \$2,134.96 | 7.6 |
| Hendry | 553 | 43.35 | \$1,723.38 | \$1,866.82 | 8.3 |
| Hernando | 56 Wind | 374.56 | \$2,010.26 | \$2,164.21 | 7.7 |
| Hernando | 733 | 8,054.79 | \$1,260.18 | \$1,300.50 | 3.2 |
| Hernando | 159 | 740.2 | \$1,636.38 | \$1,717.05 | 4.9 |
| Highlands | 714 | 57.75 | \$1,453.22 | \$1,572.00 | 8.2 |
| Hillsborough | 80 | 7,454.56 | \$1,532.98 | \$1,650.54 | 7.7 |
| Hillsborough | 47 | 4,368.73 | \$1,648.00 | \$1,775.05 | 7.7 |
| Holmes | 593 | 10.55 | \$1,327.13 | \$1,405.78 | 5.9 |
| Indian River | 76 Wind | 7.99 | \$3,792.21 | \$4,140.54 | 9.2 |
| Indian River | 181 | 1 | \$3,319.40 | \$3,319.40 | 0 |
| Indian River | 561 | 277.19 | \$1,928.14 | \$2,095.86 | 8.7 |
| Jackson | 693 | 50.6 | \$1,372.30 | \$1,469.30 | 7.1 |
| Jefferson | 793 | 8.99 | \$1,210.82 | \$1,286.86 | 6.3 |
| Jefferson | 605 | 0 | \$0.00 | \$0.00 | 0 |
| Lafayette | 893 | 1.99 | \$2,130.46 | \$2,233.70 | 4.8 |
| Lake | 692 | 208.82 | \$1,164.68 | \$1,260.30 | 8.2 |
| Lee | 20 Wind | 17.33 | \$2,081.98 | \$2,261.92 | 8.6 |
| Lee | 19 Wind | 6.97 | \$2,542.69 | \$2,788.30 | 9.7 |
| Lee | 18 Wind | 57.25 | \$2,238.07 | \$2,414.46 | 7.9 |
| Lee | 17 Wind | 58.99 | \$3,922.20 | \$4,230.30 | 7.9 |
| Lee | 554 | 797.18 | \$1,718.77 | \$1,866.73 | 8.6 |
| Lee | 542 | 34.72 | \$1,261.11 | \$1,373.24 | 8.9 |
| Leon | 993 | 128.27 | \$1,037.28 | \$1,113.90 | 7.4 |
| Levy | 57 Wind | 3.18 | \$3,042.24 | \$3,314.68 | 9 |
| Levy | 734 | 10.51 | \$1,899.99 | \$1,995.11 | 5 |
| Levy | 594 | 37.82 | \$1,447.59 | \$1,543.77 | 6.6 |
| Liberty | 931 | 1.47 | \$1,682.97 | \$1,783.52 | 6 |
| Madison | 932 | 6.11 | \$1,065.66 | \$1,131.42 | 6.2 |
| Manatee | 68 Wind | 27.88 | \$3,867.26 | \$4,130.45 | 6.8 |
| Manatee | 735 | 1,174.12 | \$1,564.63 | \$1,664.12 | 6.4 |
| Manatee | 582 | 89.2 | \$3,074.12 | \$3,280.29 | 6.7 |
| Marion | 792 | 224.86 | \$1,210.23 | \$1,300.44 | 7.5 |
| Martin | 182 | 5.01 | \$6,469.54 | \$6,838.81 | 5.7 |
| Martin | 10 | 277.28 | \$2,913.62 | \$3,150.10 | 8.1 |
| Monroe | 90 Wind | 512.3 | \$3,404.15 | \$3,686.92 | 8.3 |
| Monroe | 7 | 6.47 | \$1,197.61 | \$1,197.61 | 0 |
| Monroe | 5 | 4.8 | \$1,250.58 | \$1,250.58 | 0 |
| Nassau | 69 Wind | 4.92 | \$2,725.63 | \$2,974.00 | 9.1 |
| Nassau | 892 | 16.96 | \$1,471.07 | \$1,546.14 | 5.1 |
| Nassau | 532 | 51.24 | \$1,698.07 | \$1,820.32 | 7.2 |
| Okaloosa | 70 Wind | 1.87 | \$5,343.20 | \$5,812.44 | 8.8 |
| Okaloosa | 723 | 143.06 | \$1,728.91 | \$1,841.89 | 6.5 |
| Okaloosa | 606 | 12.45 | \$3,259.25 | \$3,498.39 | 7.3 |
| Okeechobee | 555 | 32.82 | \$1,645.54 | \$1,779.87 | 8.2 |
| Orange | 90 | 729.94 | \$1,574.23 | \$1,720.37 | 9.3 |
| Orange | 49 | 104.65 | \$1,572.31 | \$1,707.93 | 8.6 |
| Osceola | 511 | 346.93 | \$1,433.72 | \$1,569.44 | 9.5 |
| Palm Beach | 97 Wind | 395.7 | \$3,779.40 | \$4,114.52 | 8.9 |
| Palm Beach | 96 Wind | 1,952.19 | \$3,289.31 | \$3,547.36 | 7.8 |
| Palm Beach | 95 Wind | 924.72 | \$4,111.47 | \$4,422.23 | 7.6 |
| Palm Beach | 94 Wind | 124.27 | \$4,976.17 | \$5,352.12 | 7.6 |
| Palm Beach | 38 | 7,478.23 | \$2,620.77 | \$2,840.93 | 8.4 |
| Palm Beach | 362 | 23.51 | \$2,158.80 | \$2,161.09 | 0.1 |
| Pasco | 88 Wind | 855.3 | \$1,932.04 | \$2,025.47 | 4.8 |
| Pasco | 736 | 7,085.36 | \$1,377.53 | \$1,439.05 | 4.5 |
| Pasco | 595 | 77.89 | \$725.78 | \$773.95 | 6.6 |
| Pinellas | 42 Wind | 609.19 | \$3,491.76 | \$3,753.28 | 7.5 |
| Pinellas | 81 | 18,191.95 | \$1,688.57 | \$1,784.07 | 5.7 |
| Pinellas | 46 | 9,749.93 | \$1,709.32 | \$1,843.90 | 7.9 |

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| Region | Territory | Earned House Years | Current Average Annual Premium (\$) | Proposed Average Annual Premium (\$) | Current Percent Change (%) |
|---------------|-----------|--------------------|-------------------------------------|--------------------------------------|----------------------------|
| Pinellas | 42 | 88.59 | \$1,060.87 | \$1,140.36 | 7.5 |
| Polk | 50 | 362.8 | \$1,565.78 | \$1,688.94 | 7.9 |
| Putnam | 992 | 34.66 | \$1,326.22 | \$1,410.51 | 6.4 |
| Santa Rosa | 92 Wind | 22.78 | \$3,408.27 | \$3,692.06 | 8.3 |
| Santa Rosa | 724 | 100.7 | \$1,974.26 | \$2,099.78 | 6.4 |
| Santa Rosa | 607 | 0 | \$0.00 | \$0.00 | 0 |
| Sarasota | 51 Wind | 76.16 | \$1,598.77 | \$1,709.51 | 6.9 |
| Sarasota | 50 Wind | 329.67 | \$1,769.28 | \$1,895.45 | 7.1 |
| Sarasota | 49 Wind | 439.72 | \$2,196.02 | \$2,353.05 | 7.2 |
| Sarasota | 715 | 1,087.09 | \$1,632.42 | \$1,743.02 | 6.8 |
| Sarasota | 583 | 42.56 | \$844.96 | \$834.29 | -1.3 |
| Seminole | 512 | 339.45 | \$1,505.36 | \$1,644.91 | 9.3 |
| St. Johns | 71 Wind | 18.74 | \$2,606.39 | \$2,836.27 | 8.8 |
| St. Johns | 702 | 141.13 | \$1,405.33 | \$1,512.24 | 7.6 |
| St. Johns | 533 | 98.02 | \$1,627.06 | \$1,740.58 | 7 |
| St. Lucie | 77 Wind | 35.01 | \$1,838.86 | \$1,983.08 | 7.8 |
| St. Lucie | 183 | 7.27 | \$2,721.12 | \$2,960.49 | 8.8 |
| St. Lucie | 562 | 645.39 | \$1,979.28 | \$2,146.13 | 8.4 |
| Sumter | 921 | 29.75 | \$1,265.82 | \$1,357.80 | 7.3 |
| Suwannee | 933 | 8.91 | \$2,168.77 | \$2,306.34 | 6.3 |
| Taylor | 737 | 3.88 | \$1,519.00 | \$1,632.07 | 7.4 |
| Taylor | 596 | 55.01 | \$1,791.62 | \$1,872.08 | 4.5 |
| Union | 922 | 1 | \$894.05 | \$979.34 | 9.5 |
| Volusia | 16 Wind | 16.34 | \$1,496.12 | \$1,610.72 | 7.7 |
| Volusia | 15 Wind | 181.11 | \$1,368.36 | \$1,485.80 | 8.6 |
| Volusia | 14 Wind | 175.5 | \$2,167.24 | \$2,306.74 | 6.4 |
| Volusia | 63 | 675.11 | \$1,240.45 | \$1,329.97 | 7.2 |
| Volusia | 62 | 17.39 | \$750.05 | \$810.11 | 8 |
| Wakulla | 58 Wind | 8.8 | \$2,324.80 | \$2,534.65 | 9 |
| Wakulla | 725 | 15.71 | \$1,432.86 | \$1,549.20 | 8.1 |
| Wakulla | 608 | 5.53 | \$1,536.99 | \$1,658.40 | 7.9 |
| Walton | 75 Wind | 18.27 | \$3,234.99 | \$3,457.31 | 6.9 |
| Walton | 726 | 26.04 | \$2,460.55 | \$2,642.19 | 7.4 |
| Walton | 609 | 2.01 | \$1,857.35 | \$1,857.35 | 0 |
| Washington | 934 | 15.02 | \$1,676.19 | \$1,798.94 | 7.3 |
| Total: | | 163,404.95 | \$2,617.51 | \$2,774.30 | 6 |

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 HO-3 PROPOSED CHANGES BY COUNTY

| Region | Earned House Years | Current Average Annual Premium (\$) | Proposed Average Annual Premium (\$) | Current Percent Change (%) |
|--------------|--------------------|-------------------------------------|--------------------------------------|----------------------------|
| Alachua | 121.7 | \$1,308.10 | \$1,405.31 | 7.4 |
| Baker | 5.73 | \$1,489.30 | \$1,571.19 | 5.5 |
| Bay | 226.82 | \$1,778.64 | \$1,905.51 | 7.1 |
| Bradford | 5.11 | \$1,537.08 | \$1,649.16 | 7.3 |
| Brevard | 2,360.49 | \$1,930.80 | \$2,057.45 | 6.6 |
| Broward | 29,339.73 | \$3,380.96 | \$3,605.50 | 6.6 |
| Calhoun | 5.88 | \$1,196.07 | \$1,272.16 | 6.4 |
| Charlotte | 1,030.36 | \$1,638.82 | \$1,752.08 | 6.9 |
| Citrus | 448.58 | \$1,321.22 | \$1,409.44 | 6.7 |
| Clay | 110.86 | \$1,118.10 | \$1,216.90 | 8.8 |
| Collier | 510.98 | \$2,106.98 | \$2,283.06 | 8.4 |
| Columbia | 18.93 | \$1,429.66 | \$1,528.78 | 6.9 |
| Dade | 48,944.84 | \$3,581.46 | \$3,757.12 | 4.9 |
| DeSoto | 21.53 | \$1,859.48 | \$1,982.84 | 6.6 |
| Dixie | 22.78 | \$1,444.05 | \$1,533.94 | 6.2 |
| Duval | 451.86 | \$1,319.04 | \$1,438.27 | 9 |
| Escambia | 345.29 | \$2,031.96 | \$2,190.95 | 7.8 |
| Flagler | 66.5 | \$1,536.27 | \$1,669.89 | 8.7 |
| Franklin | 30.14 | \$1,967.22 | \$2,112.49 | 7.4 |
| Gadsden | 106.37 | \$1,170.52 | \$1,259.43 | 7.6 |
| Gilchrist | 18.76 | \$1,266.43 | \$1,335.66 | 5.5 |
| Glades | 13.3 | \$1,443.25 | \$1,525.27 | 5.7 |
| Gulf | 6.75 | \$4,377.21 | \$4,471.79 | 2.2 |
| Hamilton | 4.42 | \$1,594.75 | \$1,742.88 | 9.3 |
| Hardee | 6.25 | \$1,984.70 | \$2,134.96 | 7.6 |
| Hendry | 43.35 | \$1,723.38 | \$1,866.82 | 8.3 |
| Hernando | 9,169.55 | \$1,321.19 | \$1,369.41 | 3.6 |
| Highlands | 57.75 | \$1,453.22 | \$1,572.00 | 8.2 |
| Hillsborough | 11,823.29 | \$1,575.48 | \$1,696.55 | 7.7 |
| Holmes | 10.55 | \$1,327.13 | \$1,405.78 | 5.9 |
| Indian River | 286.18 | \$1,985.05 | \$2,157.22 | 8.7 |
| Jackson | 50.6 | \$1,372.30 | \$1,469.30 | 7.1 |
| Jefferson | 8.99 | \$1,210.82 | \$1,286.86 | 6.3 |
| Lafayette | 1.99 | \$2,130.46 | \$2,233.70 | 4.8 |
| Lake | 208.82 | \$1,164.68 | \$1,260.30 | 8.2 |
| Lee | 972.44 | \$1,879.04 | \$2,038.38 | 8.5 |
| Leon | 128.27 | \$1,037.28 | \$1,113.90 | 7.4 |
| Levy | 51.51 | \$1,638.34 | \$1,745.19 | 6.5 |
| Liberty | 1.47 | \$1,682.97 | \$1,783.52 | 6 |
| Madison | 6.11 | \$1,065.66 | \$1,131.42 | 6.2 |
| Manatee | 1,291.20 | \$1,718.63 | \$1,829.02 | 6.4 |
| Marion | 224.86 | \$1,210.23 | \$1,300.44 | 7.5 |
| Martin | 282.29 | \$2,976.73 | \$3,215.57 | 8 |
| Monroe | 523.57 | \$3,357.14 | \$3,633.82 | 8.2 |
| Nassau | 73.12 | \$1,714.56 | \$1,834.35 | 7 |
| Okaloosa | 157.38 | \$1,892.92 | \$2,020.11 | 6.7 |
| Okeechobee | 32.82 | \$1,645.54 | \$1,779.87 | 8.2 |
| Orange | 834.59 | \$1,573.99 | \$1,718.81 | 9.2 |
| Osceola | 346.93 | \$1,433.72 | \$1,569.44 | 9.5 |
| Palm Beach | 10,898.62 | \$2,934.93 | \$3,175.04 | 8.2 |
| Pasco | 8,018.55 | \$1,430.35 | \$1,495.14 | 4.5 |
| Pinellas | 28,639.66 | \$1,732.05 | \$1,844.33 | 6.5 |
| Polk | 362.8 | \$1,565.78 | \$1,688.94 | 7.9 |
| Putnam | 34.66 | \$1,326.22 | \$1,410.51 | 6.4 |
| Santa Rosa | 123.48 | \$2,238.81 | \$2,393.53 | 6.9 |
| Sarasota | 1,975.20 | \$1,762.47 | \$1,883.39 | 6.9 |
| Seminole | 339.45 | \$1,505.36 | \$1,644.91 | 9.3 |
| St. Johns | 257.89 | \$1,576.88 | \$1,695.24 | 7.5 |
| St. Lucie | 687.67 | \$1,979.97 | \$2,146.44 | 8.4 |
| Sumter | 29.75 | \$1,265.82 | \$1,357.80 | 7.3 |
| Suwannee | 8.91 | \$2,168.77 | \$2,306.34 | 6.3 |
| Taylor | 58.89 | \$1,773.66 | \$1,856.27 | 4.7 |
| Union | 1 | \$894.05 | \$979.34 | 9.5 |

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 HO-3 PROPOSED CHANGES BY COUNTY

| Region | Earned House Years | Current Average Annual Premium (\$) | Proposed Average Annual Premium (\$) | Current Percent Change (%) |
|---------------|--------------------|-------------------------------------|--------------------------------------|----------------------------|
| Volusia | 1,065.45 | \$1,410.77 | \$1,513.17 | 7.3 |
| Wakulla | 30.04 | \$1,713.32 | \$1,857.98 | 8.4 |
| Walton | 46.32 | \$2,739.84 | \$2,929.64 | 6.9 |
| Washington | 15.02 | \$1,676.19 | \$1,798.94 | 7.3 |
| Total: | 163,404.95 | \$2,617.51 | \$2,774.30 | 6 |

CITIZENS FILING FCP 21-003137 - PERSONAL LINES ACCOUNT - HOMEOWNERS
 HO-4 PROPOSED CHANGES BY TERRITORY

| Region | Territory | Earned House Years | Current Average Annual Premium (\$) | Proposed Average Annual Premium (\$) | Current Percent Change (%) |
|-----------|-----------|--------------------|-------------------------------------|--------------------------------------|----------------------------|
| Alachua | 192 | 30.83 | \$63.65 | \$63.65 | 0 |
| Baker | 292 | 0 | \$0.00 | \$0.00 | 0 |
| Bay | 59 Wind | 23.03 | \$112.84 | \$119.90 | 6.3 |
| Bay | 721 | 36.22 | \$116.75 | \$116.76 | 0 |
| Bay | 601 | 32.15 | \$152.50 | \$152.46 | 0 |
| Bradford | 392 | 0 | \$0.00 | \$0.00 | 0 |
| Brevard | 60 Wind | 88.25 | \$188.99 | \$202.09 | 6.9 |
| Brevard | 64 | 130.12 | \$114.57 | \$114.53 | 0 |
| Brevard | 57 | 211.57 | \$149.43 | \$149.22 | -0.1 |
| Broward | 48 Wind | 101.38 | \$187.64 | \$193.86 | 3.3 |
| Broward | 47 Wind | 107.33 | \$283.88 | \$300.32 | 5.8 |
| Broward | 46 Wind | 166.12 | \$292.95 | \$310.57 | 6 |
| Broward | 45 Wind | 117.18 | \$332.44 | \$349.03 | 5 |
| Broward | 37 | 378.81 | \$111.23 | \$111.37 | 0.1 |
| Broward | 361 | 17.79 | \$99.21 | \$99.21 | 0 |
| Broward | 35 | 51 | \$105.29 | \$105.26 | 0 |
| Calhoun | 193 | 0 | \$0.00 | \$0.00 | 0 |
| Charlotte | 61 Wind | 1.51 | \$303.19 | \$326.47 | 7.7 |
| Charlotte | 711 | 111.24 | \$145.41 | \$145.48 | 0 |
| Charlotte | 581 | 24.45 | \$112.11 | \$111.99 | -0.1 |
| Citrus | 731 | 4.51 | \$147.67 | \$147.68 | 0 |
| Citrus | 591 | 5.65 | \$206.16 | \$206.16 | 0 |
| Clay | 492 | 6.77 | \$102.61 | \$102.60 | 0 |
| Collier | 62 Wind | 26.34 | \$324.37 | \$352.31 | 8.6 |
| Collier | 541 | 46.09 | \$202.39 | \$219.63 | 8.5 |
| Collier | 551 | 67.05 | \$174.34 | \$186.59 | 7 |
| Columbia | 293 | 0.44 | \$125.00 | \$125.00 | 0 |
| Dade | 29 Wind | 6.09 | \$223.14 | \$223.31 | 0.1 |
| Dade | 28 Wind | 18.13 | \$312.92 | \$313.61 | 0.2 |
| Dade | 27 Wind | 55.83 | \$484.65 | \$511.74 | 5.6 |
| Dade | 26 Wind | 10.26 | \$789.66 | \$800.83 | 1.4 |
| Dade | 25 Wind | 1.36 | \$353.71 | \$353.65 | 0 |
| Dade | 24 Wind | 40.61 | \$192.73 | \$192.90 | 0.1 |
| Dade | 23 Wind | 260.24 | \$332.90 | \$336.36 | 1 |
| Dade | 22 Wind | 196.41 | \$474.17 | \$492.96 | 4 |
| Dade | 34 | 186.16 | \$165.49 | \$165.66 | 0.1 |
| Dade | 33 | 0.81 | \$146.00 | \$146.03 | 0 |
| Dade | 32 | 53.9 | \$161.82 | \$161.76 | 0 |
| Dade | 31 | 19.95 | \$126.47 | \$129.08 | 2.1 |
| Dade | 30 | 19.81 | \$122.29 | \$122.29 | 0 |
| DeSoto | 712 | 1 | \$184.00 | \$184.00 | 0 |
| Dixie | 732 | 0 | \$0.00 | \$0.00 | 0 |
| Dixie | 592 | 0 | \$0.00 | \$0.00 | 0 |
| Duval | 41 Wind | 46.59 | \$149.75 | \$152.23 | 1.7 |
| Duval | 41 | 56.71 | \$129.17 | \$129.24 | 0.1 |
| Duval | 40 | 0 | \$0.00 | \$0.00 | 0 |
| Duval | 39 | 72.02 | \$99.13 | \$99.17 | 0 |
| Escambia | 54 Wind | 70.71 | \$121.65 | \$130.95 | 7.6 |
| Escambia | 53 Wind | 4.71 | \$173.62 | \$185.75 | 7 |
| Escambia | 52 Wind | 15.7 | \$208.12 | \$222.81 | 7.1 |
| Escambia | 43 | 30.2 | \$176.24 | \$176.33 | 0.1 |
| Escambia | 602 | 0 | \$0.00 | \$0.00 | 0 |
| Flagler | 83 Wind | 13.99 | \$137.25 | \$143.99 | 4.9 |
| Flagler | 701 | 21.03 | \$126.39 | \$126.48 | 0.1 |
| Flagler | 531 | 0 | \$0.00 | \$0.00 | 0 |
| Franklin | 65 Wind | 1.67 | \$153.60 | \$167.28 | 8.9 |
| Franklin | 603 | 1.04 | \$210.21 | \$210.27 | 0 |
| Gadsden | 393 | 1 | \$152.00 | \$152.01 | 0 |
| Gilchrist | 923 | 1 | \$43.00 | \$43.00 | 0 |
| Glades | 552 | 0 | \$0.00 | \$0.00 | 0 |
| Gulf | 722 | 0 | \$0.00 | \$0.00 | 0 |
| Gulf | 604 | 0.39 | \$197.92 | \$197.92 | 0 |

CITIZENS FILING FCP 21-003137 - PERSONAL LINES ACCOUNT - HOMEOWNERS

HO-4 PROPOSED CHANGES BY TERRITORY

| Region | Territory | Earned House Years | Current Average Annual Premium (\$) | Proposed Average Annual Premium (\$) | Current Percent Change (%) |
|--------------|-----------|--------------------|-------------------------------------|--------------------------------------|----------------------------|
| Gulf | 66 Wind | 1.68 | \$222.43 | \$222.58 | 0.1 |
| Hamilton | 493 | 0 | \$0.00 | \$0.00 | 0 |
| Hardee | 713 | 0.87 | \$228.53 | \$228.51 | 0 |
| Hendry | 553 | 1 | \$171.00 | \$170.95 | 0 |
| Hernando | 56 Wind | 3.52 | \$196.61 | \$204.61 | 4.1 |
| Hernando | 733 | 30.27 | \$105.56 | \$105.58 | 0 |
| Hernando | 159 | 0.15 | \$353.00 | \$353.00 | 0 |
| Highlands | 714 | 0.16 | \$79.00 | \$79.00 | 0 |
| Hillsborough | 80 | 180.6 | \$105.04 | \$105.01 | 0 |
| Hillsborough | 47 | 525.49 | \$136.37 | \$136.28 | -0.1 |
| Holmes | 593 | 0 | \$0.00 | \$0.00 | 0 |
| Indian River | 76 Wind | 14.88 | \$337.29 | \$365.49 | 8.4 |
| Indian River | 181 | 0 | \$0.00 | \$0.00 | 0 |
| Indian River | 561 | 37.64 | \$195.27 | \$214.31 | 9.8 |
| Jackson | 693 | 0 | \$0.00 | \$0.00 | 0 |
| Jefferson | 793 | 2.01 | \$58.50 | \$58.50 | 0 |
| Jefferson | 605 | 0 | \$0.00 | \$0.00 | 0 |
| Lafayette | 893 | 0 | \$0.00 | \$0.00 | 0 |
| Lake | 692 | 10.78 | \$113.25 | \$113.26 | 0 |
| Lee | 20 Wind | 10.01 | \$125.39 | \$135.59 | 8.1 |
| Lee | 19 Wind | 2.4 | \$130.41 | \$134.04 | 2.8 |
| Lee | 18 Wind | 35.65 | \$173.94 | \$187.03 | 7.5 |
| Lee | 17 Wind | 13.81 | \$544.88 | \$597.57 | 9.7 |
| Lee | 554 | 239.38 | \$132.51 | \$132.58 | 0.1 |
| Lee | 542 | 0.25 | \$181.00 | \$181.00 | 0 |
| Leon | 993 | 41.37 | \$67.44 | \$67.44 | 0 |
| Levy | 57 Wind | 0 | \$0.00 | \$0.00 | 0 |
| Levy | 734 | 0 | \$0.00 | \$0.00 | 0 |
| Levy | 594 | 1 | \$105.00 | \$105.01 | 0 |
| Liberty | 931 | 0 | \$0.00 | \$0.00 | 0 |
| Madison | 932 | 0 | \$0.00 | \$0.00 | 0 |
| Manatee | 68 Wind | 4.33 | \$197.75 | \$217.01 | 9.7 |
| Manatee | 735 | 189.75 | \$113.49 | \$113.98 | 0.4 |
| Manatee | 582 | 17.23 | \$167.04 | \$166.65 | -0.2 |
| Marion | 792 | 5.47 | \$100.07 | \$100.08 | 0 |
| Martin | 182 | 4.21 | \$262.28 | \$279.70 | 6.6 |
| Martin | 10 | 41.82 | \$184.94 | \$196.72 | 6.4 |
| Monroe | 90 Wind | 42.92 | \$382.18 | \$415.00 | 8.6 |
| Monroe | 7 | 1.47 | \$47.23 | \$47.23 | 0 |
| Monroe | 5 | 6.19 | \$59.80 | \$59.80 | 0 |
| Nassau | 69 Wind | 8.06 | \$173.43 | \$174.22 | 0.5 |
| Nassau | 892 | 3.42 | \$179.23 | \$179.24 | 0 |
| Nassau | 532 | 21.39 | \$217.40 | \$217.52 | 0.1 |
| Okaloosa | 70 Wind | 9.32 | \$260.27 | \$284.75 | 9.4 |
| Okaloosa | 723 | 53.31 | \$177.73 | \$177.54 | -0.1 |
| Okaloosa | 606 | 32.61 | \$183.97 | \$183.86 | -0.1 |
| Okeechobee | 555 | 1 | \$589.00 | \$588.82 | 0 |
| Orange | 90 | 94.69 | \$82.73 | \$82.75 | 0 |
| Orange | 49 | 20.05 | \$96.28 | \$96.29 | 0 |
| Osceola | 511 | 5.08 | \$90.60 | \$90.61 | 0 |
| Palm Beach | 97 Wind | 29.35 | \$173.80 | \$189.53 | 9.1 |
| Palm Beach | 96 Wind | 351.43 | \$152.54 | \$166.18 | 8.9 |
| Palm Beach | 95 Wind | 313.32 | \$225.74 | \$238.08 | 5.5 |
| Palm Beach | 94 Wind | 112.7 | \$395.68 | \$427.04 | 7.9 |
| Palm Beach | 38 | 495.41 | \$110.81 | \$117.75 | 6.3 |
| Palm Beach | 362 | 12.35 | \$73.38 | \$73.38 | 0 |
| Pasco | 88 Wind | 44.06 | \$129.42 | \$129.39 | 0 |
| Pasco | 736 | 62.19 | \$107.73 | \$107.70 | 0 |
| Pasco | 595 | 0.19 | \$22.00 | \$22.00 | 0 |
| Pinellas | 42 Wind | 158.32 | \$187.78 | \$204.76 | 9 |
| Pinellas | 81 | 1,021.18 | \$99.53 | \$105.45 | 5.9 |
| Pinellas | 46 | 624.57 | \$119.41 | \$119.35 | -0.1 |

CITIZENS FILING FCP 21-003137 - PERSONAL LINES ACCOUNT - HOMEOWNERS
 HO-4 PROPOSED CHANGES BY TERRITORY

| Region | Territory | Earned House Years | Current Average Annual Premium (\$) | Proposed Average Annual Premium (\$) | Current Percent Change (%) |
|---------------|-----------|--------------------|-------------------------------------|--------------------------------------|----------------------------|
| Pinellas | 42 | 3.01 | \$28.00 | \$28.00 | 0 |
| Polk | 50 | 8.76 | \$69.99 | \$70.00 | 0 |
| Putnam | 992 | 0 | \$0.00 | \$0.00 | 0 |
| Santa Rosa | 92 Wind | 12.48 | \$440.22 | \$445.55 | 1.2 |
| Santa Rosa | 724 | 73.7 | \$218.20 | \$218.21 | 0 |
| Santa Rosa | 607 | 0 | \$0.00 | \$0.00 | 0 |
| Sarasota | 51 Wind | 9.14 | \$97.99 | \$104.22 | 6.4 |
| Sarasota | 49 Wind | 109.4 | \$218.74 | \$233.68 | 6.8 |
| Sarasota | 715 | 104.85 | \$137.30 | \$137.30 | 0 |
| Sarasota | 583 | 1 | \$24.00 | \$24.00 | 0 |
| Sarasota | 50 Wind | 91.4 | \$125.53 | \$127.25 | 1.4 |
| Seminole | 512 | 27.43 | \$74.83 | \$74.85 | 0 |
| St. Johns | 71 Wind | 10.46 | \$171.85 | \$180.21 | 4.9 |
| St. Johns | 702 | 35.68 | \$125.87 | \$125.91 | 0 |
| St. Johns | 533 | 85 | \$148.89 | \$148.85 | 0 |
| St. Lucie | 77 Wind | 10.19 | \$200.35 | \$216.10 | 7.9 |
| St. Lucie | 183 | 5.64 | \$133.40 | \$136.73 | 2.5 |
| St. Lucie | 562 | 39.69 | \$103.51 | \$103.47 | 0 |
| Sumter | 921 | 1 | \$250.00 | \$250.00 | 0 |
| Suwannee | 933 | 0 | \$0.00 | \$0.00 | 0 |
| Taylor | 737 | 0 | \$0.00 | \$0.00 | 0 |
| Taylor | 596 | 1 | \$366.00 | \$365.96 | 0 |
| Union | 922 | 0 | \$0.00 | \$0.00 | 0 |
| Volusia | 16 Wind | 0 | \$0.00 | \$0.00 | 0 |
| Volusia | 15 Wind | 67.4 | \$87.02 | \$87.95 | 1.1 |
| Volusia | 14 Wind | 79.98 | \$144.81 | \$150.98 | 4.3 |
| Volusia | 63 | 139.21 | \$98.12 | \$98.11 | 0 |
| Volusia | 62 | 1 | \$19.00 | \$19.00 | 0 |
| Wakulla | 58 Wind | 0.99 | \$241.60 | \$257.26 | 6.5 |
| Wakulla | 725 | 0 | \$0.00 | \$0.00 | 0 |
| Wakulla | 608 | 0 | \$0.00 | \$0.00 | 0 |
| Walton | 75 Wind | 36.13 | \$242.22 | \$256.31 | 5.8 |
| Walton | 726 | 2.01 | \$191.78 | \$191.91 | 0.1 |
| Walton | 609 | 0 | \$0.00 | \$0.00 | 0 |
| Washington | 934 | 0 | \$0.00 | \$0.00 | 0 |
| Total: | | 8,890.01 | \$165.43 | \$171.20 | 3.5 |

CITIZENS FILING FCP 21-003137 - PERSONAL LINES ACCOUNT - HOMEOWNERS
 HO-4 PROPOSED CHANGES BY COUNTY

| Region | Earned House Years | Current Average Annual Premium (\$) | Proposed Average Annual Premium (\$) | Current Percent Change (%) |
|--------------|--------------------|-------------------------------------|--------------------------------------|----------------------------|
| Alachua | 30.83 | \$63.65 | \$63.65 | 0 |
| Baker | 0 | \$0.00 | \$0.00 | 0 |
| Bay | 91.4 | \$128.34 | \$130.11 | 1.4 |
| Bradford | 0 | \$0.00 | \$0.00 | 0 |
| Brevard | 429.94 | \$147.00 | \$149.57 | 1.7 |
| Broward | 939.61 | \$198.36 | \$206.15 | 3.9 |
| Calhoun | 0 | \$0.00 | \$0.00 | 0 |
| Charlotte | 137.2 | \$141.21 | \$141.50 | 0.2 |
| Citrus | 10.16 | \$180.20 | \$180.20 | 0 |
| Clay | 6.77 | \$102.61 | \$102.60 | 0 |
| Collier | 139.48 | \$211.94 | \$228.80 | 8 |
| Columbia | 0.44 | \$125.00 | \$125.00 | 0 |
| Dade | 869.56 | \$316.09 | \$323.36 | 2.3 |
| DeSoto | 1 | \$184.00 | \$184.00 | 0 |
| Dixie | 0 | \$0.00 | \$0.00 | 0 |
| Duval | 175.32 | \$122.30 | \$123.00 | 0.6 |
| Escambia | 121.32 | \$148.45 | \$156.26 | 5.3 |
| Flagler | 35.02 | \$130.73 | \$133.48 | 2.1 |
| Franklin | 2.71 | \$175.32 | \$183.78 | 4.8 |
| Gadsden | 1 | \$152.00 | \$152.01 | 0 |
| Gilchrist | 1 | \$43.00 | \$43.00 | 0 |
| Glades | 0 | \$0.00 | \$0.00 | 0 |
| Gulf | 2.07 | \$217.81 | \$217.93 | 0.1 |
| Hamilton | 0 | \$0.00 | \$0.00 | 0 |
| Hardee | 0.87 | \$228.53 | \$228.51 | 0 |
| Hendry | 1 | \$171.00 | \$170.95 | 0 |
| Hernando | 33.94 | \$116.10 | \$116.94 | 0.7 |
| Highlands | 0.16 | \$79.00 | \$79.00 | 0 |
| Hillsborough | 706.09 | \$128.36 | \$128.28 | -0.1 |
| Holmes | 0 | \$0.00 | \$0.00 | 0 |
| Indian River | 52.52 | \$235.51 | \$257.14 | 9.2 |
| Jackson | 0 | \$0.00 | \$0.00 | 0 |
| Jefferson | 2.01 | \$58.50 | \$58.50 | 0 |
| Lafayette | 0 | \$0.00 | \$0.00 | 0 |
| Lake | 10.78 | \$113.25 | \$113.26 | 0 |
| Lee | 301.5 | \$156.08 | \$160.47 | 2.8 |
| Leon | 41.37 | \$67.44 | \$67.44 | 0 |
| Levy | 1 | \$105.00 | \$105.01 | 0 |
| Liberty | 0 | \$0.00 | \$0.00 | 0 |
| Madison | 0 | \$0.00 | \$0.00 | 0 |
| Manatee | 211.31 | \$119.58 | \$120.39 | 0.7 |
| Marion | 5.47 | \$100.07 | \$100.08 | 0 |
| Martin | 46.03 | \$192.01 | \$204.31 | 6.4 |
| Monroe | 50.58 | \$332.99 | \$360.84 | 8.4 |
| Nassau | 32.87 | \$202.65 | \$202.92 | 0.1 |
| Okaloosa | 95.24 | \$187.94 | \$190.20 | 1.2 |
| Okeechobee | 1 | \$589.00 | \$588.82 | 0 |
| Orange | 114.74 | \$85.10 | \$85.12 | 0 |
| Osceola | 5.08 | \$90.60 | \$90.61 | 0 |
| Palm Beach | 1,314.56 | \$174.84 | \$187.08 | 7 |
| Pasco | 106.44 | \$116.56 | \$116.53 | 0 |
| Pinellas | 1,807.08 | \$114.01 | \$118.83 | 4.2 |
| Polk | 8.76 | \$69.99 | \$70.00 | 0 |
| Putnam | 0 | \$0.00 | \$0.00 | 0 |
| Santa Rosa | 86.18 | \$250.35 | \$251.13 | 0.3 |
| Sarasota | 315.79 | \$160.61 | \$166.46 | 3.6 |
| Seminole | 27.43 | \$74.83 | \$74.85 | 0 |
| St. Johns | 131.14 | \$144.46 | \$145.11 | 0.4 |
| St. Lucie | 55.52 | \$124.32 | \$127.52 | 2.6 |
| Sumter | 1 | \$250.00 | \$250.00 | 0 |
| Suwannee | 0 | \$0.00 | \$0.00 | 0 |
| Taylor | 1 | \$366.00 | \$365.96 | 0 |
| Union | 0 | \$0.00 | \$0.00 | 0 |

CITIZENS FILING FCP 21-003137 - PERSONAL LINES ACCOUNT - HOMEOWNERS
 HO-4 PROPOSED CHANGES BY COUNTY

| Region | Earned House Years | Current Average Annual Premium (\$) | Proposed Average Annual Premium (\$) | Current Percent Change (%) |
|---------------|--------------------|-------------------------------------|--------------------------------------|----------------------------|
| Volusia | 287.59 | \$108.23 | \$110.16 | 1.8 |
| Wakulla | 0.99 | \$241.60 | \$257.26 | 6.5 |
| Walton | 38.14 | \$239.56 | \$252.92 | 5.6 |
| Washington | 0 | \$0.00 | \$0.00 | 0 |
| Total: | 8,890.01 | \$165.43 | \$171.20 | 3.5 |

CITIZENS FILING FCP 21-003137 - PERSONAL LINES ACCOUNT - HOMEOWNERS

HO-6 PROPOSED CHANGES BY TERRITORY

| Region | Territory | Earned House Years | Current Average Annual Premium (\$) | Proposed Average Annual Premium (\$) | Current Percent Change (%) |
|-----------|-----------|--------------------|-------------------------------------|--------------------------------------|----------------------------|
| Alachua | 192 | 62.2 | \$392.29 | \$431.40 | 10 |
| Baker | 292 | 0 | \$0.00 | \$0.00 | 0 |
| Bay | 59 Wind | 30.93 | \$1,029.73 | \$1,129.74 | 9.7 |
| Bay | 721 | 1.53 | \$821.82 | \$901.99 | 9.8 |
| Bay | 601 | 13.08 | \$1,099.42 | \$1,205.49 | 9.6 |
| Bradford | 392 | 0 | \$0.00 | \$0.00 | 0 |
| Brevard | 60 Wind | 214.66 | \$1,005.36 | \$1,104.16 | 9.8 |
| Brevard | 64 | 111.67 | \$796.22 | \$874.99 | 9.9 |
| Brevard | 57 | 223.67 | \$864.48 | \$948.66 | 9.7 |
| Broward | 48 Wind | 504.93 | \$862.95 | \$948.34 | 9.9 |
| Broward | 47 Wind | 947.87 | \$939.55 | \$1,031.96 | 9.8 |
| Broward | 46 Wind | 1,228.99 | \$1,167.16 | \$1,281.78 | 9.8 |
| Broward | 45 Wind | 1,278.08 | \$1,160.47 | \$1,274.33 | 9.8 |
| Broward | 37 | 6,007.57 | \$805.73 | \$885.73 | 9.9 |
| Broward | 361 | 397.17 | \$450.95 | \$496.04 | 10 |
| Broward | 35 | 591.2 | \$734.84 | \$806.89 | 9.8 |
| Calhoun | 193 | 0 | \$0.00 | \$0.00 | 0 |
| Charlotte | 61 Wind | 19.78 | \$1,422.17 | \$1,560.71 | 9.7 |
| Charlotte | 711 | 127.32 | \$673.30 | \$739.68 | 9.9 |
| Charlotte | 581 | 19.29 | \$724.87 | \$796.09 | 9.8 |
| Citrus | 731 | 4.01 | \$642.90 | \$706.88 | 10 |
| Citrus | 591 | 3.14 | \$852.61 | \$936.75 | 9.9 |
| Clay | 492 | 5.06 | \$333.08 | \$366.34 | 10 |
| Collier | 62 Wind | 129.97 | \$1,557.72 | \$1,709.88 | 9.8 |
| Collier | 541 | 66.52 | \$1,362.12 | \$1,494.25 | 9.7 |
| Collier | 551 | 141.17 | \$907.83 | \$997.33 | 9.9 |
| Columbia | 293 | 0 | \$0.00 | \$0.00 | 0 |
| Dade | 29 Wind | 68.84 | \$790.49 | \$870.07 | 10.1 |
| Dade | 28 Wind | 121.3 | \$1,172.77 | \$1,292.08 | 10.2 |
| Dade | 27 Wind | 148.8 | \$1,258.90 | \$1,368.56 | 8.7 |
| Dade | 26 Wind | 87.88 | \$1,971.34 | \$2,142.70 | 8.7 |
| Dade | 25 Wind | 157.19 | \$779.64 | \$857.74 | 10 |
| Dade | 24 Wind | 162.58 | \$985.64 | \$1,081.72 | 9.7 |
| Dade | 23 Wind | 1,547.07 | \$1,253.74 | \$1,373.46 | 9.5 |
| Dade | 22 Wind | 781.87 | \$1,670.92 | \$1,835.69 | 9.9 |
| Dade | 34 | 3,386.19 | \$882.40 | \$942.12 | 6.8 |
| Dade | 33 | 549.65 | \$795.10 | \$873.41 | 9.8 |
| Dade | 32 | 613.13 | \$601.23 | \$630.12 | 4.8 |
| Dade | 31 | 259.04 | \$590.82 | \$649.58 | 9.9 |
| Dade | 30 | 168.53 | \$686.37 | \$755.01 | 10 |
| DeSoto | 712 | 5.4 | \$406.56 | \$446.72 | 9.9 |
| Dixie | 732 | 0 | \$0.00 | \$0.00 | 0 |
| Dixie | 592 | 1.32 | \$519.64 | \$571.30 | 9.9 |
| Duval | 41 Wind | 12.28 | \$1,345.85 | \$1,479.98 | 10 |
| Duval | 41 | 1.94 | \$623.14 | \$685.29 | 10 |
| Duval | 40 | 0 | \$0.00 | \$0.00 | 0 |
| Duval | 39 | 39.02 | \$593.49 | \$652.75 | 10 |
| Escambia | 54 Wind | 19.84 | \$794.12 | \$872.23 | 9.8 |
| Escambia | 53 Wind | 0 | \$0.00 | \$0.00 | 0 |
| Escambia | 52 Wind | 48.37 | \$1,379.93 | \$1,513.66 | 9.7 |
| Escambia | 43 | 12.64 | \$1,083.03 | \$1,188.13 | 9.7 |
| Escambia | 602 | 0 | \$0.00 | \$0.00 | 0 |
| Flagler | 83 Wind | 6.7 | \$1,300.89 | \$1,429.23 | 9.9 |
| Flagler | 701 | 3.09 | \$721.43 | \$793.42 | 10 |
| Flagler | 531 | 0.42 | \$1,334.00 | \$1,466.12 | 9.9 |
| Franklin | 603 | 4.01 | \$1,273.88 | \$1,401.26 | 10 |
| Franklin | 65 Wind | 0 | \$0.00 | \$0.00 | 0 |
| Gadsden | 393 | 0 | \$0.00 | \$0.00 | 0 |
| Gilchrist | 923 | 0 | \$0.00 | \$0.00 | 0 |
| Glades | 552 | 0 | \$0.00 | \$0.00 | 0 |
| Gulf | 66 Wind | 0 | \$0.00 | \$0.00 | 0 |
| Gulf | 722 | 0 | \$0.00 | \$0.00 | 0 |

CITIZENS FILING FCP 21-003137 - PERSONAL LINES ACCOUNT - HOMEOWNERS

HO-6 PROPOSED CHANGES BY TERRITORY

| Region | Territory | Earned House Years | Current Average Annual Premium (\$) | Proposed Average Annual Premium (\$) | Current Percent Change (%) |
|--------------|-----------|--------------------|-------------------------------------|--------------------------------------|----------------------------|
| Gulf | 604 | 0 | \$0.00 | \$0.00 | 0 |
| Hamilton | 493 | 0 | \$0.00 | \$0.00 | 0 |
| Hardee | 713 | 0 | \$0.00 | \$0.00 | 0 |
| Hendry | 553 | 2.01 | \$549.26 | \$602.47 | 9.7 |
| Hernando | 56 Wind | 0 | \$0.00 | \$0.00 | 0 |
| Hernando | 733 | 7.97 | \$778.24 | \$856.28 | 10 |
| Hernando | 159 | 24.76 | \$902.81 | \$992.64 | 10 |
| Highlands | 714 | 1 | \$498.06 | \$546.65 | 9.8 |
| Hillsborough | 80 | 266.14 | \$618.38 | \$679.53 | 9.9 |
| Hillsborough | 47 | 152.71 | \$879.56 | \$965.60 | 9.8 |
| Holmes | 593 | 0 | \$0.00 | \$0.00 | 0 |
| Indian River | 76 Wind | 36.8 | \$1,679.30 | \$1,842.06 | 9.7 |
| Indian River | 181 | 1.41 | \$454.95 | \$454.95 | 0 |
| Indian River | 561 | 44.42 | \$888.88 | \$974.72 | 9.7 |
| Jackson | 693 | 0 | \$0.00 | \$0.00 | 0 |
| Jefferson | 793 | 0 | \$0.00 | \$0.00 | 0 |
| Jefferson | 605 | 0 | \$0.00 | \$0.00 | 0 |
| Lafayette | 893 | 0 | \$0.00 | \$0.00 | 0 |
| Lake | 692 | 3.12 | \$639.59 | \$703.62 | 10 |
| Lee | 20 Wind | 11.25 | \$737.81 | \$810.87 | 9.9 |
| Lee | 19 Wind | 18.32 | \$816.56 | \$897.33 | 9.9 |
| Lee | 18 Wind | 16.33 | \$1,111.29 | \$1,220.00 | 9.8 |
| Lee | 17 Wind | 55.92 | \$1,581.63 | \$1,734.93 | 9.7 |
| Lee | 554 | 436.01 | \$666.28 | \$731.91 | 9.9 |
| Lee | 542 | 3.1 | \$366.29 | \$402.92 | 10 |
| Leon | 993 | 58.27 | \$326.67 | \$359.25 | 10 |
| Levy | 57 Wind | 2.65 | \$754.86 | \$829.13 | 9.8 |
| Levy | 734 | 0 | \$0.00 | \$0.00 | 0 |
| Levy | 594 | 0 | \$0.00 | \$0.00 | 0 |
| Liberty | 931 | 0 | \$0.00 | \$0.00 | 0 |
| Madison | 932 | 0 | \$0.00 | \$0.00 | 0 |
| Manatee | 68 Wind | 52.93 | \$1,388.22 | \$1,522.41 | 9.7 |
| Manatee | 735 | 197.52 | \$753.54 | \$827.73 | 9.8 |
| Manatee | 582 | 33.39 | \$1,590.89 | \$1,744.31 | 9.6 |
| Marion | 792 | 8.74 | \$931.71 | \$1,024.64 | 10 |
| Martin | 182 | 27.16 | \$1,247.16 | \$1,366.12 | 9.5 |
| Martin | 10 | 104.28 | \$1,024.24 | \$1,122.71 | 9.6 |
| Monroe | 90 Wind | 103.53 | \$1,858.48 | \$2,037.82 | 9.6 |
| Monroe | 7 | 17.08 | \$542.66 | \$596.93 | 10 |
| Monroe | 5 | 8.18 | \$657.02 | \$657.02 | 0 |
| Nassau | 69 Wind | 2.62 | \$2,378.56 | \$2,615.13 | 9.9 |
| Nassau | 892 | 1 | \$260.58 | \$286.60 | 10 |
| Nassau | 532 | 2.91 | \$506.30 | \$556.52 | 9.9 |
| Okaloosa | 70 Wind | 31.17 | \$1,375.79 | \$1,508.21 | 9.6 |
| Okaloosa | 723 | 23.81 | \$444.14 | \$487.24 | 9.7 |
| Okaloosa | 606 | 6.25 | \$1,041.57 | \$1,142.01 | 9.6 |
| Okeechobee | 555 | 0.1 | \$2,115.00 | \$2,115.00 | 0 |
| Orange | 90 | 75.5 | \$486.72 | \$535.19 | 10 |
| Orange | 49 | 69.12 | \$561.86 | \$617.93 | 10 |
| Osceola | 511 | 38.99 | \$536.39 | \$590.18 | 10 |
| Palm Beach | 97 Wind | 123.21 | \$960.41 | \$1,054.42 | 9.8 |
| Palm Beach | 96 Wind | 609.95 | \$1,016.50 | \$1,115.48 | 9.7 |
| Palm Beach | 95 Wind | 699.36 | \$1,198.57 | \$1,315.29 | 9.7 |
| Palm Beach | 94 Wind | 853.53 | \$1,616.92 | \$1,775.26 | 9.8 |
| Palm Beach | 38 | 3,138.16 | \$803.70 | \$882.36 | 9.8 |
| Palm Beach | 362 | 77.25 | \$520.45 | \$571.72 | 9.9 |
| Pasco | 88 Wind | 183.19 | \$549.31 | \$604.25 | 10 |
| Pasco | 736 | 257.7 | \$597.99 | \$657.36 | 9.9 |
| Pasco | 595 | 22.04 | \$243.72 | \$268.09 | 10 |
| Pinellas | 42 Wind | 407.63 | \$1,244.82 | \$1,366.34 | 9.8 |
| Pinellas | 81 | 2,568.68 | \$602.58 | \$661.84 | 9.8 |
| Pinellas | 46 | 765.7 | \$713.41 | \$782.64 | 9.7 |

CITIZENS FILING FCP 21-003137 - PERSONAL LINES ACCOUNT - HOMEOWNERS
 HO-6 PROPOSED CHANGES BY TERRITORY

| Region | Territory | Earned House Years | Current Average Annual Premium (\$) | Proposed Average Annual Premium (\$) | Current Percent Change (%) |
|---------------|-----------|--------------------|-------------------------------------|--------------------------------------|----------------------------|
| Pinellas | 42 | 18.49 | \$478.60 | \$526.46 | 10 |
| Polk | 50 | 21.38 | \$700.89 | \$770.53 | 9.9 |
| Putnam | 992 | 0 | \$0.00 | \$0.00 | 0 |
| Santa Rosa | 92 Wind | 14.16 | \$1,005.89 | \$1,103.72 | 9.7 |
| Santa Rosa | 724 | 0.06 | \$1,988.00 | \$1,988.00 | 0 |
| Santa Rosa | 607 | 0 | \$0.00 | \$0.00 | 0 |
| Sarasota | 51 Wind | 12.05 | \$912.94 | \$1,003.29 | 9.9 |
| Sarasota | 50 Wind | 61.64 | \$940.01 | \$1,032.66 | 9.9 |
| Sarasota | 49 Wind | 142.49 | \$1,538.71 | \$1,689.30 | 9.8 |
| Sarasota | 715 | 75.86 | \$994.97 | \$1,093.21 | 9.9 |
| Sarasota | 583 | 4.61 | \$535.54 | \$535.54 | 0 |
| Seminole | 512 | 47.48 | \$626.99 | \$689.47 | 10 |
| St. Johns | 71 Wind | 19.97 | \$987.18 | \$1,085.18 | 9.9 |
| St. Johns | 702 | 9.62 | \$470.31 | \$516.97 | 9.9 |
| St. Johns | 533 | 18.61 | \$991.33 | \$1,089.98 | 10 |
| St. Lucie | 183 | 9.26 | \$1,539.96 | \$1,690.55 | 9.8 |
| St. Lucie | 562 | 34.16 | \$849.52 | \$932.01 | 9.7 |
| St. Lucie | 77 Wind | 73.88 | \$1,185.89 | \$1,303.36 | 9.9 |
| Sumter | 921 | 0 | \$0.00 | \$0.00 | 0 |
| Suwannee | 933 | 0 | \$0.00 | \$0.00 | 0 |
| Taylor | 737 | 0 | \$0.00 | \$0.00 | 0 |
| Taylor | 596 | 0 | \$0.00 | \$0.00 | 0 |
| Union | 922 | 0 | \$0.00 | \$0.00 | 0 |
| Volusia | 16 Wind | 0.21 | \$2,307.00 | \$2,307.00 | 0 |
| Volusia | 15 Wind | 34.28 | \$496.23 | \$545.57 | 9.9 |
| Volusia | 14 Wind | 242.8 | \$719.09 | \$789.85 | 9.8 |
| Volusia | 63 | 34.69 | \$640.40 | \$703.84 | 9.9 |
| Volusia | 62 | 3 | \$351.18 | \$386.30 | 10 |
| Wakulla | 58 Wind | 0.26 | \$2,118.00 | \$2,118.00 | 0 |
| Wakulla | 725 | 0 | \$0.00 | \$0.00 | 0 |
| Wakulla | 608 | 0 | \$0.00 | \$0.00 | 0 |
| Walton | 75 Wind | 20.01 | \$1,332.36 | \$1,461.53 | 9.7 |
| Walton | 726 | 0 | \$0.00 | \$0.00 | 0 |
| Walton | 609 | 0.15 | \$3,301.00 | \$3,301.00 | 0 |
| Washington | 934 | 0 | \$0.00 | \$0.00 | 0 |
| Total: | | 32,888.90 | \$913.13 | \$999.27 | 9.4 |

CITIZENS FILING FCP 21-003137 - PERSONAL LINES ACCOUNT - HOMEOWNERS
 HO-6 PROPOSED CHANGES BY COUNTY

| Region | Earned House Years | Current Average Annual Premium (\$) | Proposed Average Annual Premium (\$) | Current Percent Change (%) |
|--------------|--------------------|-------------------------------------|--------------------------------------|----------------------------|
| Alachua | 62.2 | \$392.29 | \$431.40 | 10 |
| Baker | 0 | \$0.00 | \$0.00 | 0 |
| Bay | 45.54 | \$1,042.76 | \$1,143.85 | 9.7 |
| Bradford | 0 | \$0.00 | \$0.00 | 0 |
| Brevard | 550 | \$905.60 | \$994.39 | 9.8 |
| Broward | 10,955.81 | \$885.19 | \$972.65 | 9.9 |
| Calhoun | 0 | \$0.00 | \$0.00 | 0 |
| Charlotte | 166.39 | \$768.30 | \$843.82 | 9.8 |
| Citrus | 7.15 | \$735.00 | \$807.83 | 9.9 |
| Clay | 5.06 | \$333.08 | \$366.34 | 10 |
| Collier | 337.66 | \$1,247.48 | \$1,369.50 | 9.8 |
| Columbia | 0 | \$0.00 | \$0.00 | 0 |
| Dade | 8,052.07 | \$1,011.97 | \$1,096.80 | 8.4 |
| DeSoto | 5.4 | \$406.56 | \$446.72 | 9.9 |
| Dixie | 1.32 | \$519.64 | \$571.30 | 9.9 |
| Duval | 53.24 | \$768.10 | \$844.74 | 10 |
| Escambia | 80.85 | \$1,189.76 | \$1,305.36 | 9.7 |
| Flagler | 10.21 | \$1,126.88 | \$1,238.32 | 9.9 |
| Franklin | 4.01 | \$1,273.88 | \$1,401.26 | 10 |
| Gadsden | 0 | \$0.00 | \$0.00 | 0 |
| Gilchrist | 0 | \$0.00 | \$0.00 | 0 |
| Glades | 0 | \$0.00 | \$0.00 | 0 |
| Gulf | 0 | \$0.00 | \$0.00 | 0 |
| Hamilton | 0 | \$0.00 | \$0.00 | 0 |
| Hardee | 0 | \$0.00 | \$0.00 | 0 |
| Hendry | 2.01 | \$549.26 | \$602.47 | 9.7 |
| Hernando | 32.73 | \$872.48 | \$959.44 | 10 |
| Highlands | 1 | \$498.06 | \$546.65 | 9.8 |
| Hillsborough | 418.85 | \$713.60 | \$783.83 | 9.8 |
| Holmes | 0 | \$0.00 | \$0.00 | 0 |
| Indian River | 82.63 | \$1,233.50 | \$1,352.13 | 9.6 |
| Jackson | 0 | \$0.00 | \$0.00 | 0 |
| Jefferson | 0 | \$0.00 | \$0.00 | 0 |
| Lafayette | 0 | \$0.00 | \$0.00 | 0 |
| Lake | 3.12 | \$639.59 | \$703.62 | 10 |
| Lee | 540.93 | \$779.20 | \$855.69 | 9.8 |
| Leon | 58.27 | \$326.67 | \$359.25 | 10 |
| Levy | 2.65 | \$754.86 | \$829.13 | 9.8 |
| Liberty | 0 | \$0.00 | \$0.00 | 0 |
| Madison | 0 | \$0.00 | \$0.00 | 0 |
| Manatee | 283.84 | \$970.40 | \$1,065.10 | 9.8 |
| Marion | 8.74 | \$931.71 | \$1,024.64 | 10 |
| Martin | 131.44 | \$1,070.30 | \$1,173.01 | 9.6 |
| Monroe | 128.79 | \$1,607.67 | \$1,759.03 | 9.4 |
| Nassau | 6.53 | \$1,219.87 | \$1,341.15 | 9.9 |
| Okaloosa | 61.23 | \$979.39 | \$1,073.81 | 9.6 |
| Okeechobee | 0.1 | \$2,115.00 | \$2,115.00 | 0 |
| Orange | 144.62 | \$522.63 | \$574.73 | 10 |
| Osceola | 38.99 | \$536.39 | \$590.18 | 10 |
| Palm Beach | 5,501.46 | \$1,003.19 | \$1,101.26 | 9.8 |
| Pasco | 462.93 | \$561.86 | \$617.81 | 10 |
| Pinellas | 3,760.50 | \$694.15 | \$762.14 | 9.8 |
| Polk | 21.38 | \$700.89 | \$770.53 | 9.9 |
| Putnam | 0 | \$0.00 | \$0.00 | 0 |
| Santa Rosa | 14.22 | \$1,010.03 | \$1,107.45 | 9.6 |
| Sarasota | 296.65 | \$1,234.25 | \$1,354.63 | 9.8 |
| Seminole | 47.48 | \$626.99 | \$689.47 | 10 |
| St. Johns | 48.2 | \$885.62 | \$973.63 | 9.9 |
| St. Lucie | 117.3 | \$1,115.88 | \$1,225.78 | 9.8 |
| Sumter | 0 | \$0.00 | \$0.00 | 0 |
| Suwannee | 0 | \$0.00 | \$0.00 | 0 |
| Taylor | 0 | \$0.00 | \$0.00 | 0 |
| Union | 0 | \$0.00 | \$0.00 | 0 |

CITIZENS FILING FCP 21-003137 - PERSONAL LINES ACCOUNT - HOMEOWNERS
 HO-6 PROPOSED CHANGES BY COUNTY

| Region | Earned House Years | Current Average Annual Premium (\$) | Proposed Average Annual Premium (\$) | Current Percent Change (%) |
|---------------|--------------------|-------------------------------------|--------------------------------------|----------------------------|
| Volusia | 314.98 | \$683.72 | \$750.96 | 9.8 |
| Wakulla | 0.26 | \$2,118.00 | \$2,118.00 | 0 |
| Walton | 20.16 | \$1,347.01 | \$1,475.22 | 9.5 |
| Washington | 0 | \$0.00 | \$0.00 | 0 |
| Total: | 32,888.90 | \$913.13 | \$999.27 | 9.4 |