

The Florida Senate
COMMITTEE MEETING EXPANDED AGENDA

BANKING AND INSURANCE
Senator Simmons, Chair
Senator Clemens, Vice Chair

MEETING DATE: Tuesday, October 8, 2013
TIME: 1:30 —3:30 p.m.
PLACE: *Toni Jennings Committee Room*, 110 Senate Office Building

MEMBERS: Senator Simmons, Chair; Senator Clemens, Vice Chair; Senators Benacquisto, Detert, Diaz de la Portilla, Hays, Lee, Margolis, Montford, Negron, Richter, and Ring

TAB	BILL NO. and INTRODUCER	BILL DESCRIPTION and SENATE COMMITTEE ACTIONS	COMMITTEE ACTION
1	Presentations on the National Flood Insurance Program.		Presented
2	Citizens Property Insurance Corporation presentation on commercial rating issues and coverage provided for out-of-state residents.		Presented

Other Related Meeting Documents



Rebecca Matthews

Deputy Chief of Staff and Government Affairs Director

Rebecca Matthews joined the Office of Insurance Regulation (Office) as the Deputy Chief of Staff in 2008. In this capacity, Ms. Matthews directs the Office's Government Affairs initiatives, which includes Legislative and Cabinet Affairs, as well as the Market Research and Technology business unit – charged with data collection responsibilities and day-to-day operations, maintenance and development of technology systems. She also serves in an advisory role pertaining to internal operations including budget, personnel, contracting and communications.

Prior to joining the Office, Ms. Matthews served as legislative affairs director for both the Florida Department of Management Services and the Florida Lottery. She has also served in lead communications positions, including Vice President of Communications at the Florida Bankers Association.

Ms. Matthews is a Certified State of Florida Contract Manager and received her Bachelor of Science degree in Communications and a minor in Political Science from The Florida State University.

The Biggert-Waters Flood Insurance Reform Act of 2012

Senate Banking and Insurance Committee

October 8, 2013

Rebecca Matthews
Deputy Chief of Staff/Government Affairs

Biggert-Waters Flood Insurance Reform Act of 2012

- 5-year federal extension of the National Flood Insurance Program (NFIP)
- Flood insurance rates, flood hazard mapping, mitigation grants and floodplain management
- Recurring financial deficits
- Unsustainable premium structure

Source: Federal Emergency Management Administration/National Flood Insurance Program (FEMA/NFIP)



NFIP Policy Status Nationally

Nationally: 5.60 million policies

Full-Risk Rates:

80% of policies (4.48 million policies)

Subsidized Rates (Pre-FIRM properties*):

20% of policies (1.12 million policies)

Source: FEMA/NFIP

*Flood Insurance Rate Map (Pre-FIRM) –
Prior to the community's initial flood
insurance rate map.



NFIP Policy Status in Florida

Florida: Over 2 million policies or 37% of total NFIP policies

Full-Risk Rates:

87% of policies (1,789,559 policies)

Subsidized Rates (Pre-FIRM properties):

13% of policies (268,500 policies)



Comparing Florida to Other States

State	Premium Paid to Claims Payments Received*
Alabama	\$0.40 paid for every \$1 received
California	\$4.90 paid for every \$1 received
Colorado	\$15.10 paid for every \$1 received
Florida	\$3.60 paid for every \$1 received
Mississippi	\$0.20 paid for every \$1 received
New York	\$1.90 paid for every \$1 received
Texas	\$0.70 paid for every \$1 received
West Virginia	\$0.70 paid for every \$1 received

Source: Wharton Center for Risk Management and Decision Processes, Issue Brief , Fall 2011 – *“Who’s paying and who’s benefiting most from flood insurance under the NFIP? A Financial Analysis of the U.S. National Flood Insurance Program (NFIP).”*

*Based on data available between 1978-2008 (in 2008 prices).



Rate Structure Reforms Under the Act

- Requires full-risk rate for newly insured properties and lapsed policies.
- Raises cap (“glide-path”) on regular annual rate increases from 10 percent to 20 percent (except those subject to phase-out).
- Eliminates subsidized rates for Pre-FIRM properties.
- Phases out “grandfathered” rates for properties affected by remapping.

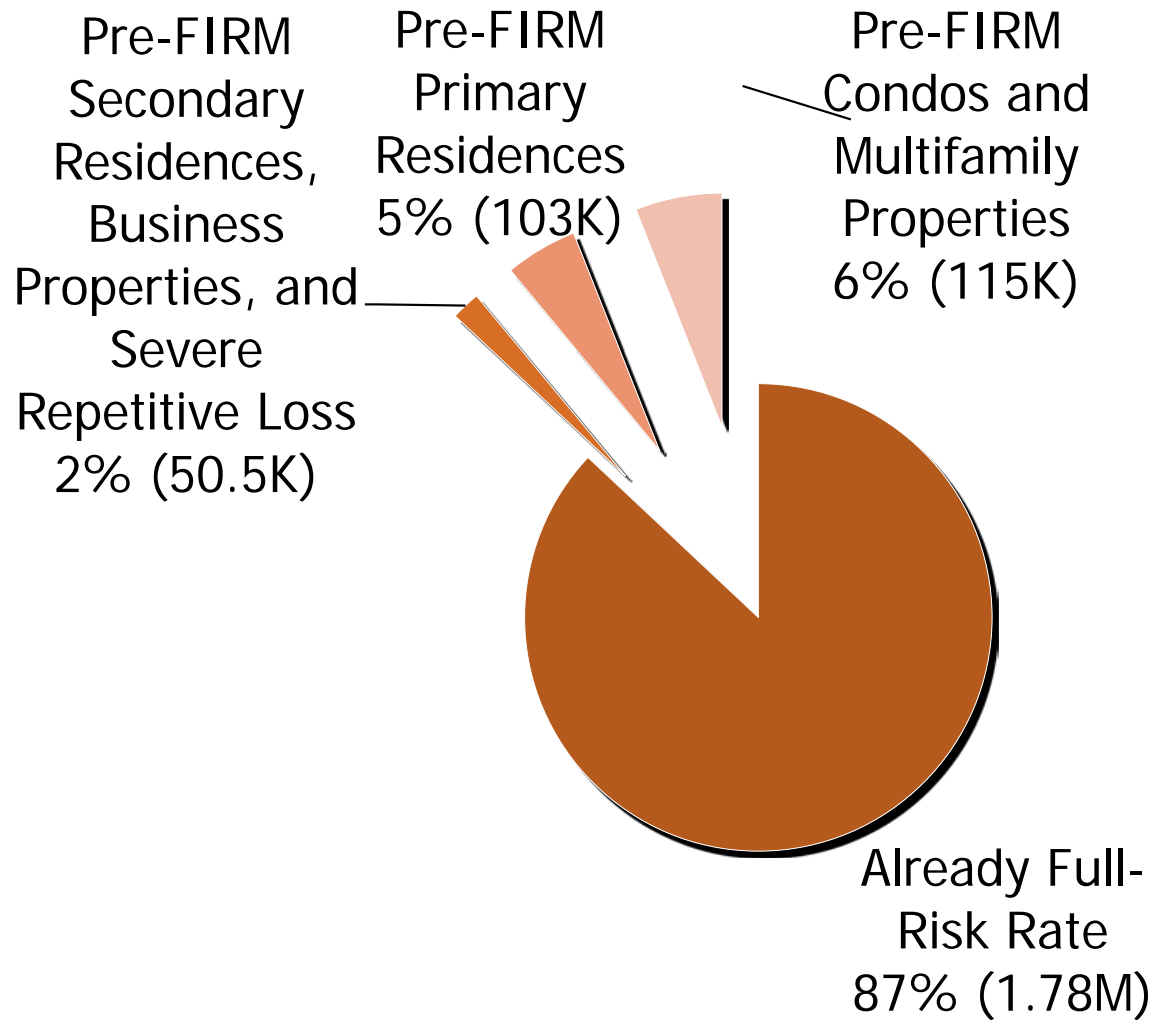
Rate Effect from Elimination of Pre-FIRM Subsidies

Florida has 268,500 Pre-FIRM subsidized policies:

- **Secondary residences/businesses/severe repetitive loss properties (50,500 policies):** Immediate 25% increase—
 - Secondary residences (January 1, 2013)
 - Businesses and severe loss properties (October 1, 2013)
- **Primary residences (103,000 policies):** No change unless/until triggering event occurs (e.g., sell home, policy lapse).
- **Condos/non-condo multifamily (115,000 policies):** No change until FEMA develops guidance.



NFIP Rate Status in Florida



Source: FEMA/NFIP



Florida Counties With Largest Share of Pre-Firm Subsidized Policies

County	Subsidized Policies	Policies not subsidized	% of Policies Subsidized
Pinellas	50,255	91,509	35%
Miami-Dade	47,442	318,934	13%
Lee	30,398	111,735	21%
Broward	19,425	350,051	5%
Sarasota	18,770	49,431	28%
Collier	17,133	85,319	17%
Hillsborough	14,368	54,613	21%
Monroe	11,840	20,104	37%
Pasco	11,352	19,773	36%
Manatee	11,264	28,763	21%

Source: FEMA/NFIP



Rate Effect From Remapping

- “Grandfather” rules allow policies to be rated based on the FIRM in effect at time of construction.
- Elimination of “grandfathered” rates upon remapping; phase-in of “full-risk” rates over 5 years at 20% per year until full-risk rate achieved (late 2014).
- Impacts from potential change in flood risk for currently insured properties.
- New properties subject to flood requirements.

Additional Changes

- Sets minimum deductibles for pre-and post-FIRM policies.
- Requires FEMA to use actuarial principles in setting rates.
- Creates a Reserve Fund for higher-than-expected losses.
- Allows “equivalent” private flood insurance in lieu of NFIP coverage in securing mortgage.



Conclusion

- Significant impact on Florida policyholders and economy.
- Unclear how remapping may affect Florida policyholders.
- Florida has historically paid approximately \$4 in premium for every \$1 in claims payments received.
- Continue to seek updates from FEMA and monitor implementation.



Questions?

Rebecca Matthews

(850) 413-3140

Rebecca.Matthews@florir.com



Bryan Koon
Director, Florida Division of Emergency Management

Bryan Koon was named as Director of the Florida Division of Emergency Management in early 2011. Bryan was elected as the Vice President of the National Emergency Management Association in September 2013. Prior to joining the Division, he worked with Wal-Mart Stores, Inc for five years where he served as the Director of Emergency Management for two years.

Bryan's experience within emergency management includes the private sector, federal government, and state government. Bryan worked at the White House Military Office for seven years where he was a Watch Officer in the President's Emergency Operations Center while on active duty with the U.S. Navy. He then spent two years as Training Officer for Presidential Contingency Programs, conducting training and exercises for the White House Military Office, United States Secret Service, Federal Emergency Management Agency, and others. After concluding his active duty Navy service, Bryan continued to serve at the White House as a contractor from SRA, International.

Bryan's specialty in the Navy was as a surface warfare officer. He served on two ships, USS INDEPENDENCE (CV 62) and USS PORT ROYAL (CG 73), where he made several deployments while serving as Main Machinery Room Officer and Main Propulsion Assistant.

Bryan has a BS in Natural Resources from Cornell University, and an MBA and a Graduate Certificate in Emergency and Crisis Management from the George Washington University. He has also attended the Executive Leader's Program at the Center for Homeland Defense and Security at the Navy Postgraduate School in Monterey, CA. Bryan lives in Tallahassee with his wife, Jennifer, and their three sons.

NATIONAL FLOOD INSURANCE PROGRAM

FLORIDA RESPONSE TO BW12

Bryan W. Koon
Director
Division of Emergency Management



October 2013

FEMA MAPPING EFFORTS

- The new Risk Map program that FEMA is implementing prioritizes coastal maps
- The previous map modernization program that FEMA has used is ending
- Biggert-Waters Reform Act 2012 includes funding for map updating.



October 2013

NO PLANNED MAPPING



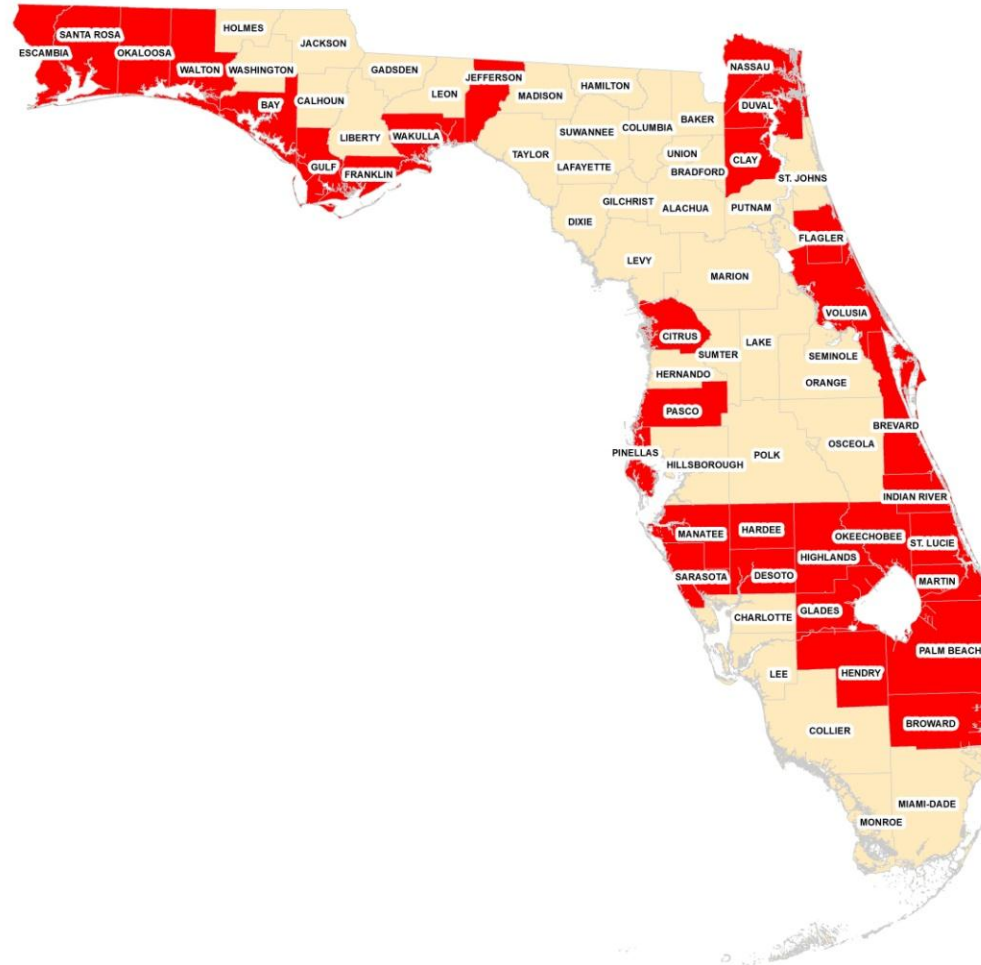
Green Counties

As of October 1, 2013 these counties have no planned mapping activities in the near future.



October 2013

FUTURE PLANNED MAPPING



Red Counties

As of October 1, 2013 these counties will be receiving new maps in the near future.



October 2013

COMMUNITY RATING SYSTEM

- Community rating system recognizes community efforts beyond those minimum standards by reducing flood insurance premiums for the community's property owners.
- CRS discounts on flood insurance premiums range from 5% up to 45%.
- Discounts provide an incentive for new flood protection activities.



October 2013

COMMUNITY RATING SYSTEM

- Communities can participate in some or all of the 18 public information and floodplain management activities.
- In order for community to be eligible for CRS discount, it must participate in Elevation Certificate activity.

Information on the Community Rating System is found in “National Flood Insurance Program Community Rating System” a Local Official’s Guide to Saving Lives, Preventing Property Damage, Reducing the Cost of Flood Insurance. FEMA 573



October 2013

COMMUNITY RATING SYSTEM

- In Florida, 47% of NFIP communities participate in the CRS program.
- Florida's savings on insurance premiums is more than \$191.6 million annually.
- Nationally 11% of NFIP communities participate in the CRS program



October 2013

COMMUNITY RATING SYSTEM

EXAMPLES OF COMMUNITY RATING SYSTEM ACTIVITIES

Series	Public Information	Maximum Points	Average Points
	This series credits programs that advise people about the flood hazard, flood insurance, and ways to reduce flood damage. The activities also provide data that insurance agents need for accurate flood insurance rating.		
310	Elevation Certificates: Maintain FEMA elevation certificates for new construction in the floodplain.	162	69
320	Map Information Service: Provide flood insurance rate map (FIRM) information to people who inquire, and publicize his service.	140	138
330	Outreach Projects: send information about the flood hazard, flood insurance, flood protection measures, and/or the natural and beneficial functions of floodplains to flood-prone residents or all residents of a community.	380	90
340	Hazard Disclosure: real estate agents advise potential purchasers of flood-prone property about flood hazard. Regulations require notice of the hazard.	81	19
350	Flood Protection Information: the public library and/or community's website maintains references on flood insurance and flood protection.	102	24
360	Flood Protection Assistance: give inquiring property owners technical advice on how to protect their buildings from flooding, and publicize this service.	71	53
Series 300	TOTAL	936	393



October 2013

COMMUNITY RATING SYSTEM

EXAMPLES OF COMMUNITY RATING SYSTEM ACTIVITIES

Series	Mapping and Regulations	Maximum Points	Average Points
	This series credits programs that provide increased protection to new development.		
410	Additional Flood Data: Develop new flood elevations, floodway delineations, wave heights, or other regulatory flood hazard data for an area not mapped in detail by the flood insurance survey. Have a more restrictive mapping standard.	1,346	86
420	Open Space Preservation: Guarantee that currently vacant floodplain parcels will be kept free from development.	900	191
430	Higher Regulatory Standards: Require freeboard. Require soil tests or engineered foundations. Require compensatory storage. Zone the floodplain for minimum lot sizes of 1 acre or larger. Require coastal construction standards in AE Zones. Have regulations tailored to protect critical facilities or areas subject to special flood hazards (for example, alluvial fans, ice jams, subsidence, or coastal erosion).	2,740	166
440	Flood Data Maintenance: Keep flood and property data on computer records. Use better base maps. Maintain elevation reference marks.	239	79
450	Stormwater Management: Regulate new development through the watershed to ensure that post-development runoff is no worse than pre-development runoff. Regulate new construction to minimize soil erosion and protect or improve water quality.	670	98
Series 400	TOTAL	5,895	620



October 2013

COMMUNITY RATING SYSTEM

EXAMPLES OF COMMUNITY RATING SYSTEM ACTIVITIES

Series	Mapping and Regulations	Maximum Points	Average Points
	This series credits programs that reduce the flood risk to existing development.		
510	Floodplain Management Planning: Prepare, adopt, implement, and update a comprehensive flood hazard mitigation plan using a standard planning process. (This is a minimum requirement for all repetitive loss communities.)	359	115
520	Acquisition and Relocation: Acquire and/or relocate flood-prone buildings so that they are out of the floodplain.	3,200	213
530	Flood Protection: (Protection of existing floodplain development by floodproofing, elevation, or minor structural projects.)	2,800	93
540	Drainage System Maintenance: Conduct periodic inspections of all channels and retentions basins, and remove debris as needed.	330	232
Series 500	TOTAL	6,689	653



October 2013

COMMUNITY RATING SYSTEM

EXAMPLES OF COMMUNITY RATING SYSTEM ACTIVITIES

Series	Mapping and Regulations	Maximum Points	Average Points
	This series credits flood warning, levee safety, and dam safety projects.		
610	Flood Warning Program: Provide early flood warnings to the public, and have a detailed flood response plan keyed to flood crest predictions.	255	93
620	Levee Safety: Maintain existing levees not otherwise credited in the flood insurance rating system that provide some flood protection.	900	198
630	Dam Safety: (All communities in a state with an approved dam safety program receive some credit.)	175	66
Series 600	TOTAL	1,330	357
ALL SERIES	TOTAL	14,850	2,023



October 2013

MITIGATION

- Structures that are elevated pay less premium than structures below the base flood elevation.
- The annual grant cycle for the Flood Mitigation Assistance program (FMA) offers an opportunity to use NFIP Trust Fund money for flood mitigation.
- Property owners can also mitigate using private funding.



October 2013

EDUCATING ABOUT RISK MAPS

- GATOR online flood zone tool
- The Florida Flood Risk Information System
- Silver Jackets High Water Marks Strike Team
- FIU's inclusion of coastal surge and flooding from rain in the public model



October 2013

REFERENCE INFORMATION

- FEMA's BW-12 site: www.FEMA.gov/BW12
- ASFPM's BW-12 site that includes links to an Interactive Map of Subsidized Policies and spreadsheet breakdown of policies by community: www.floods.org (link at bottom of home page)
- Region VI Audio Presentation (PPT): www.RiskMAP6.com/Resources.aspx
- Flood Insurance Resources: www.FloodSmart.gov
- NFIP Bulletins: www.NFIPiService.com



October 2013



State Floodplain Management Office

floods@em.myflorida.com

(850) 413-9960



October 2013



John M. Sebree
Sr. Vice President of Public Policy
FLORIDA REALTORS®

John Sebree joined the Florida REALTORS® as Sr. Vice President of Public Policy in 2004. In this position, John directs all public policy activities, programs, product and services. He sets the direction of current and future public policy proposal and activities and he is responsible for RPAC fundraising. John is charged with ensuring direct and positive contact with members at all levels of the Florida Legislature, Regulatory Agencies, Cabinet and other government officials.

Prior to joining the team at Florida Realtors®, John worked in the government affairs division of the NATIONAL ASSOCIATION OF REALTORS® (NAR) in Washington, DC for thirteen years. John was NAR's senior lobbyist working with the Congressional delegations of 8 states, most importantly among them was Florida. He also worked closely with the White House and numerous government agencies on behalf of REALTORS®.

Prior to joining the staff at NAR, John worked for two years for the U.S. House of Representatives Committee on Banking, Finance and Urban Affairs.

John Sebree is a native of Kentucky. He received a Bachelor's degree in Business Management from Northern Kentucky University where he was the Student Body President. John earned an MBA from The George Washington University in Washington, DC.



FloridaRealtors®
The Voice for Real Estate® in Florida

John Sebree
Senior Vice President of Public Policy

Flood Insurance Update
Florida Senate
Banking & Insurance Committee
October 8, 2013



BW-12

The Biggert-Waters Flood Insurance Reform Act of 2012 (BW-12) requires changes to all major components of the program, including flood insurance, flood hazard mapping, grants, and the management of floodplains.

Many of the changes are designed to make the NFIP more financially stable, and ensure that flood insurance rates more accurately reflect the real risk of flooding.

The changes will be phased in over time, beginning this year.



BW-12: What's Changing

- Subsidies to be phased out
 - Non-primary residences
 - Business properties
 - Severe repetitive loss properties (1-4 residences), and properties where claims payments exceed fair market value
- New policies to be issued at full-risk rates
 - After the sale/purchase of a property
 - After a lapse in insurance coverage
 - After substantial damage/improvement
 - For properties uninsured as of BW-12 enactment
- Grandfathered rates planned to be phased out over 5 years



Realtors believe in key principles about NFIP

NFIP should:

1. Be long-term sustainable
2. Be actuarially responsible
3. Protect homes and business owners who have “played by the rules”
 - Built to code
 - Maintained insurance
 - Not had repetitive losses



Property Owner Concerns

- Decline in list and sales prices
- Property values decline
- Increase in Foreclosures
- Local government revenues decline
- Local governments will have to replace losses with other revenues



Lock-in Effect

- BW-12 is the insurance version of the Save Our Homes “lock-in.”
- During the 2002-2006 real estate boom, owners became locked into their homes. They couldn't afford property taxes on a new home if they moved. Taxes can't be amortized like a mortgage, and neither can insurance premiums.
- Under BW-12, Owners cannot sell and buyers cannot afford to buy.



Myths of BW-12

Myth: Only people who ignored building code or have had repetitive loss will be hurt.

Reality: Individuals who have followed the law, maintained insurance and never been flooded will be hurt.

Myth: Only rich people will be hurt; these are vacation homes.

Reality: Working class people will be hurt; these are primary residences and businesses.

Myth: A phase-in of higher rates makes loss of grandfathering manageable.

Reality: When insurance goes from \$600 to \$29,000 per year, a 20% per year (\$5,700) phase-in is still unaffordable.



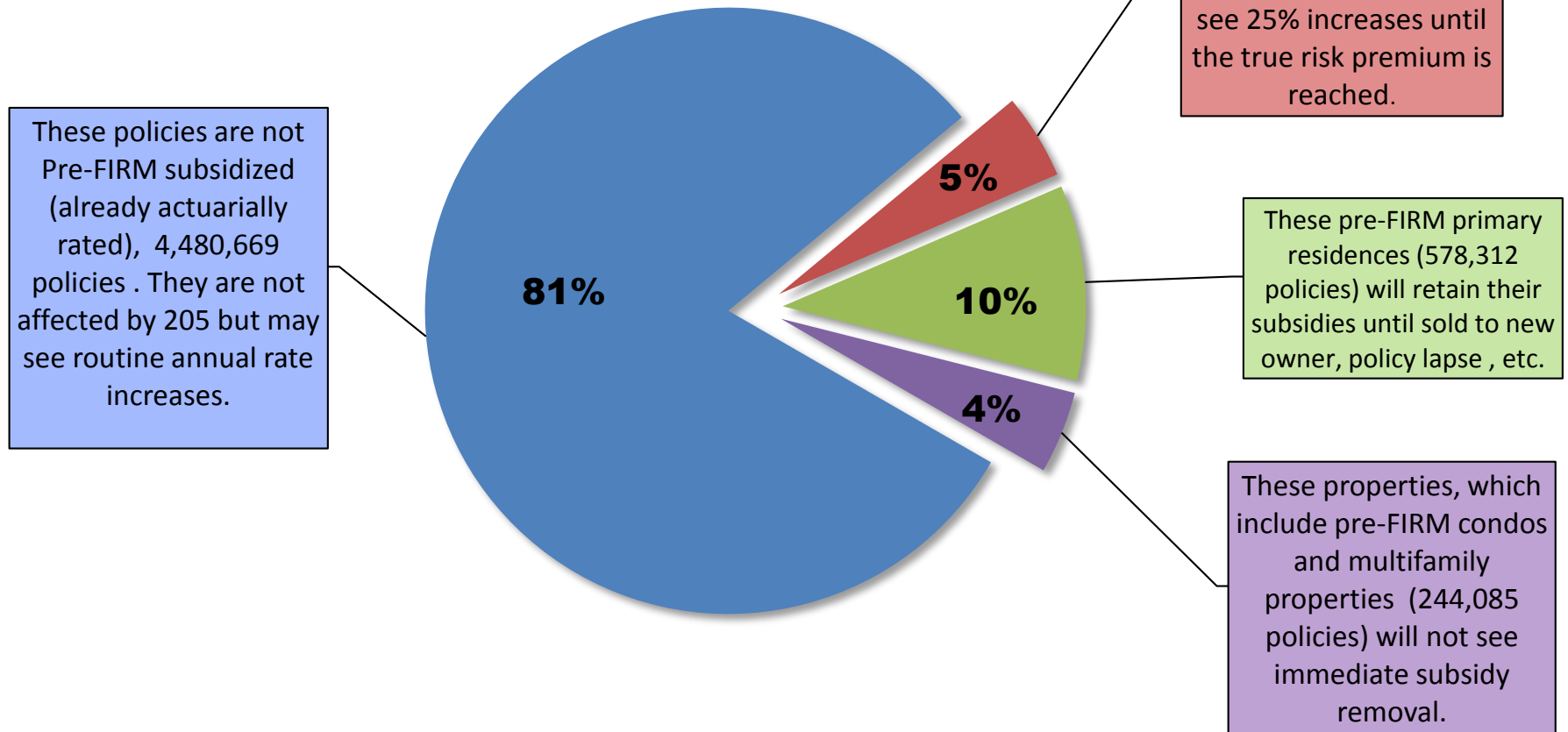
NFIP Numbers

- 17.4 million households in US live in areas where flood insurance is mandatory
- 41% are low to moderate income owners
- NFIP only has 5 million policies
- Nearly 75% of new policies are dropped in first five years



NFIP Policyholders under Section 205

(data as of 12/31/2012)



Critical Areas

Section 205 of Biggert Waters impacts:

- Pinellas County = 50,255 Policies
- Miami-Dade County = 47,442
- Lee County = 30,398
- Broward County = 19,425
- Sarasota County = 18,770
- Collier County = 17,133
- Hillsborough County = 14,368



Section 205 – Pinellas County

- 61 year old cottage, 1,000 square feet. Current premium is \$2,000. Sale resets premium to \$16,000. 700 percent increase.
- 2,000 square foot home purchased in Reddington Beach right after BW12 signed into law. Current premium is \$1,278. At renewal, premium will rise to \$8,546. Over 500 percent increase.
- Typical Pinellas home impacted by BW 12:
 - 1,430 square feet and median value of \$132,245.
 - Roughly 66% of affected homes not on water or have water view.





Flood Insurance Toolkit



Quick Links

- » Contact Florida Realtors Public Policy team
- » Invest in Florida Realtors® PAC
- » Broker Involvement Program
- » More info: "Support Homeownership for All" license plate
- » Register to Vote
- » Lodging in Tallahassee

- » Home
- » Getting Started
- » Tools and Support
- » News and Events
- » Legal Center
- Legislative Center**
- » Legislative News
- » Top Initiatives
- » Legislative Tracker
- » Realtor Action Center
- » Realtor Days
- » Florida Realtors PAC
- » Ordinance Watch
- » Contact Us

Flood Insurance Toolkit

- » Education
- » Get Connected
- » About Florida Realtors
- » Governance
- » Research & Statistics
- » Video Library

My Favorite pages

What's this? [remove](#)

- » Sign in to use the "My Favorites" feature.

Connect with us on:

- Twitter
- Facebook

Florida Realtors Flood Insurance Toolkit

The Biggert-Waters Flood Insurance Reform Act of 2012 is a law passed by Congress and signed by the President in 2012 that extends the National Flood Insurance Program (NFIP) for five years. The Act also requires significant program reforms. This toolkit is meant to help answer your questions.

Overview

- » Answers to frequently asked questions: [Q&A on the Biggert-Waters Flood Insurance Reform Act of 2012 \(PDF\)](#)
- » A brief outline of which rates will increase and when: [Timeline: Biggert-Waters Flood Insurance Reform Act of 2012](#)
- » A video that describes the history and upcoming changes to the National Flood Insurance Program: [Flood Insurance Reform Act of 2012 Video](#)
- » [FEMA PowerPoint with Audio \(PPT\)](#)
- » [Total NFIP Policies in Force by State for FY 2012 \(PDF\)](#)
- » [Total NFIP Claims by State for FY 2012 \(PDF\)](#)
- » [Total Claim Payments \(in dollars\) by State for FY 2012 \(PDF\)](#)
- » [NFIP Monthly Claims Statistics](#)

FEMA Flood Insurance - Videos on Demand

Watch the full video or separate it into three parts.

- » [Getting To Know Flood Reform - Full Video \(18:56\)](#)

Individual chapter videos are also [located at this link](#):

Part 1 (8:43): Introduction to the NFIP – the Program's history and how it operates. It covers previous reforms enacted by Congress and how modifications have changed the NFIP.

Sample Flood Insurance Disclosure Statement

Your mortgage lender [may] [will] require you to purchase flood insurance in connection with your purchase of this property. The National Flood Insurance Program provides for the availability of flood insurance but also establishes flood insurance policy premiums based on the risk of flooding in the area where properties are located. Due to recent amendments to federal law governing the NFIP those premiums are increasing, and in some cases will rise by a substantial amount over the premiums previously charged for flood insurance for the property. As a result, you should not rely on the premiums paid for flood insurance on this property previously as an indication of the premiums that will apply after you complete your purchase. In considering your purchase of this property you should consult with one or more carriers of flood insurance for a better understanding of flood insurance coverage, the premiums that are likely to be required to purchase such insurance and any available information about how those premiums may increase in the future.



Flood Rate Questionnaire

- Source of Rate (Company/Agent)
- Listing price
- Tax assessment (Building only & total)
- Address
- Elevation
- Year built
- Flood zone



Recommendations to Property Owners

- Determine if property is subsidized
- Have elevation certificate completed
- Appeal the flood risk finding if appropriate



Mitigation Options

- Property Acquisition & Structure Demolition
- Structure Elevation
- Mitigation Reconstruction



Flood Insurance State Solutions

- Request Florida Division of Emergency Management (DEM) quantify the number of affected homes and businesses by county and by community.
- DEM clarify the re-mapping process for each community in the state and put the preliminary maps online.
- Determine statutory and regulatory hurdles that hinder the private insurance industry from writing this risk.



Claims Stats – Florida v Louisiana

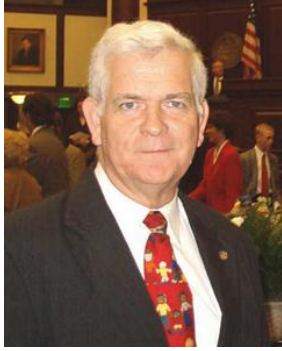
- Flood Insurance paid by Florida property owners since 1978 = \$20 billion
- Total Flood claims paid to Florida policyholders since 1978 = \$3.7 billion
- Approx. flood insurance premiums paid by Louisiana policyholders since 1978 = \$4.4 billion
- Flood claims paid to Louisiana property owners since 1978 (mostly for Katrina) = \$16+ billion

Of the nation's top flood-claim events since 1978, only one, Hurricane Ivan, caused heavy flood damage in Florida.



Thank You!





Don Brown is an insurance agent from DeFuniak Springs, Florida. He has served on the Walton County Commission, as Republican State Committeeman, Chairman of the Walton County Republican Executive Committee and as a State Representative in the Florida House of Representatives.

Don is a veteran of numerous campaigns and served as a County Chairman for Governor Jeb Bush and President George Bush.

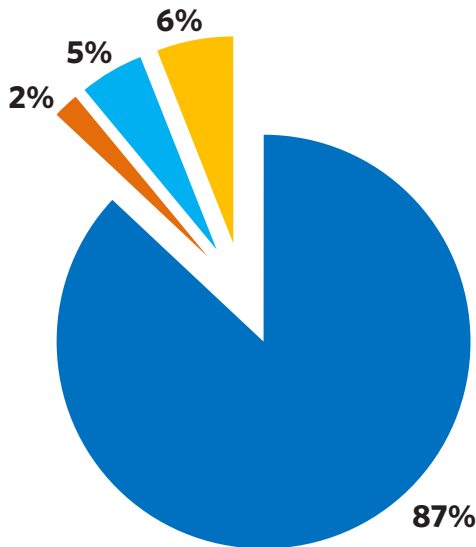
Don Brown is best known for his work on insurance issues. In the back-to-back years of 2002 and 2003 he was recognized by both the Florida Association of Insurance Agents and the Florida Association of Insurance and Financial Advisors for his significant contribution to insurance reform. Most notably, in 2007 Don was one of only two legislators to vote “No” on HB1A which significantly expanded the role of government into private markets. Since 2007, many of his objections to HB1A have proven to be correct.

Don Brown was known for being well prepared and for standing his ground during his tenure in the Florida House of Representatives. He was most vocal when advocating for smaller government, less taxes, the Free Enterprise System and Market Based Solutions. He was widely regarded as one of the top orators in the House.

While serving in the Florida House of Representatives Don was also known for his tireless work on such important issues as Medical Malpractice Reform, Elections Reform, Workers’ Compensation Reform and Tort Reform. In 2004 he was recognized by the Emerald Coast Association of Realtors for his work on real estate issues. He was also recognized in 2004 by the Florida Pharmacy Association as their Most Outstanding Legislator. In 2005 the Florida Retail Federation named him the “House Legislator of the Year” and in 2006 the Florida Chamber of Commerce named him “Most Valuable Legislator” after the passage of his HB73 which repealed the doctrine of Joint and Several Liability.

Florida NFIP Policyholders under Section 205

(data as of 12/31/2012)



- These policies are not pre-FIRM subsidized. They are not affected by Section 205 but may see routine annual rate increases.
- These pre-FIRM non-primary residences, business properties, and Severe Repetitive Loss (SRL) properties will see 25 percent increases until the true risk premium is reached.
- These pre-FIRM primary residences will retain their subsidies until sold to new owner, policy lapse, etc.
- These properties, which include pre-FIRM condos and multi-family properties, will not see immediate increases.

Notes: Pre-Flood Insurance Rate Map (pre-FIRM): Properties located within a Special Flood Hazard Area (SFHA) that were constructed before a community adopted its first Flood Insurance Rate Map (FIRM). Some structures are captured under more than one category (example: multi-family severe repetitive loss properties.)

- **The remaining 6 percent of Florida policies (114,894 policies) includes subsidized condominiums and non-condo multi-family structures.** These policyholders will keep their subsidies until FEMA develops guidance for their removal.
- **Only 2 percent of all Florida NFIP policies (50,496 policies) will see immediate 25 percent increases.** This includes non-primary residences, businesses, and severe repetitive loss properties. These properties will see immediate changes to their premiums.
- **5 percent of all Florida policies (103,258 policies) cover subsidized primary residences, which will remain subsidized,** unless or until:
 - The property is sold (new rates will be charged to the next owner);
 - The policy lapses;
 - The property suffers severe, repeated flood losses; or
 - A new policy is purchased.
- **87 percent of NFIP policyholders (1,789,559 policies) in Florida are not subsidized.** These policyholders will not be affected by Section 205, but may see routine annual rate increases.

Important Items to Note:

- **Updated and revised maps could trigger increases under Section 207 as early as October 2014.** More information will be available in 2014 on how remapping changes will be implemented.
- **Not all subsidized policyholders will see large increases.** Obtaining an elevation certificate is the best way to know a structure's risk and true-risk premiums. Some will find their premiums will decrease; some will stay about the same; some will see minor to moderate premium increases; and some policyholders will see large increases. Without an elevation certificate, homeowners cannot evaluate actual risk.
- **Mitigation steps can drastically reduce the premium** for many with potential large premium increases.
- **States and communities should consider focusing their grants and mitigation efforts** where ownerinitiated mitigation is not a reasonable solution and assistance is needed.

Provision	Biggert-Waters Flood Insurance Reform Act of 2012 (112th Congress)
Title	Biggert-Waters Flood Insurance Reform Act of 2012 (Sec. 100201)
Purpose	To extend the authorization of the national flood insurance program, to achieve reforms to improve the financial integrity and stability of the program, and to increase the role of private markets in the management of flood insurance risk, and for other purposes.
Program Extension	Would reauthorize the NFIP and its financing through September 30, 2017. (Sec. 100203)
Reform of Premium Rate Structure	
Increase in Average Annual Limit on Premium Growth	Would increase the annual limitation on premium increase from 10% to 20% (Sec. 100205)
Phase-In of Actuarial Rates For Certain Properties	Would require the Administrator of the Federal Emergency Management Agency (FEMA) to phase in actuarial rates over 4 years for the following pre-FIRM properties: non-primary residences, severe repetitive loss properties, any properties where flood losses have exceeded the property value, any business property, and any property that has sustained substantial damage (over 50% of Fair Market Value (FMV)) or improved over 30% of FMV. The premium increases for the previously mentioned categories of pre-FIRM properties are subject to a 25% annual limitation. (Sec. 100205)
Actuarial Rates for Certain Severe Repetitive Loss Properties	Would charge actuarial rates to any prospective insured who refused to accept any offer of mitigation assistance following a major disaster, or in connection with a repetitive loss property (Sec. 100205)
Extension of Premium Rate Subsidy on New Policies or Lapsed Policies	Would prohibit the Administrator from offering subsidized flood insurance rates to any property not insured under the NFIP as of the date of enactment, to any prospective insured whose coverage previously lapsed as a result of deliberate choice of the policyholder, (Sec. 100205)
Considerations in Determining Chargeable Premium Rates	Would require the Administrator to consider catastrophic loss years in the calculation of average losses. (Sec. 100211)
Payment of Premiums in Installments	Would authorize FEMA to accept the payment of flood insurance premium in installments. (Sec. 100205)
Mandatory Purchase Requirements	
Use of Private Insurance to Satisfy Mandatory Purchase Requirement	Would permit a lending institutions to accept a private primary flood insurance policy in lieu of a NFIP flood policy to satisfy the mandatory purchase requirements (Sec. 100239)
Penalties for Lender Non-Compliance with Mandatory Purchase Requirement	Would increase penalties for lenders that fail to ensure that properties required to have flood coverage purchase such coverage. Penalties are increased from \$350 to \$2000 per violation, and this section removes the limit on annual penalties. (Sec. 100208)
Escrow of Flood Insurance Payments	Would require lending institutions to create escrow accounts for the payment of flood insurance premiums. (Sec. 100209)
Termination of Force-Placed Insurance	Within 30 days of receipt by a lender or servicer of confirmation of a borrower's existing flood insurance coverage, the lender or servicer shall terminate any force-placed insurance and refund all force-placed insurance premiums and fees charged to the borrower during any period of coverage overlap. For confirmation of coverage, a lender or servicer shall accept the borrower's insurance policy declarations page that includes the flood policy number and the insurance company or agent and contact number (Sec. 100244)

Coverage and Benefits	
Availability of Insurance for Multi-Family Properties	Would allow multi-family residential building owners (with 5 or more units) to purchase flood insurance up to the commercial coverage limits, which is currently \$500,000 for the structure. (Sec. 100204)
Eligibility for Flood Insurance for Persons Residing in Communities Making Adequate Progress on the Improvement of a Flood Protection System	Would require the Administrator to permit persons residing in areas that have made adequate progress on the improvement of a flood protection system to buy flood insurance. Areas eligible for flood coverage under this section would pay the same rate as if the flood protection system had been completed (Sec. 100230)
Clarification of Residential and Commercial Coverage Limits	Would clarify the aggregate coverage limits available to (one to four family) residential buildings as \$250,000. The aggregate coverage limit available for non-residential buildings is \$500,000 for each structure and a \$500,000 aggregate limit for contents. (Sec. 100228)
Minimum Annual Deductibles	The minimum annual deductible for pre-FIRM properties will be 1) \$1,500 if the property is insured for \$100,000 or less, or 2) \$2,000 if the property is insured for more than \$100,000. Minimum post-FIRM property deductibles will be 1) \$1,000 for those with \$100,000 of coverage or less, or 2) \$1,250 if the property is insured for more than \$100,000. (Sec. 100210)
Mandatory Coverage Areas	Would require the Administrator in conjunction with the Technical Mapping Advisory Council (TMAP) to establish meaningful standards for updating and maintaining maps. Maps shall include: 1) all areas within the 100-year flood plain, 2) all areas within the 500- year flood plain, 3) areas of residual risk (including behind levees, dams, and other flood control structures), 4) areas that could be inundated as a result of the failure of a levee, dam, or other flood control structure, and 5) the level of protection provided by flood control structures. Authorizes \$400 million annually for mapping. Directs FEMA to enhance communication and outreach to states, local communities, and property owners regarding mapping changes and mandatory purchase requirements. (Sec. 100216)
Payment of Condominium Claims	Would clarify that condominium owners with flood insurance policies should receive claims payments regardless of the adequacy of flood insurance coverage of the condominium association and other condominium owners. (Sec. 100214)
Insurance Coverage for Private Property Affected by Flooding from Federal Lands	Would require the Administrator to determine for certain claims: 1) if flooding conditions were exacerbated by post-wildfire conditions on federal land; and 2) whether or not flood insurance was purchased by impacted policyholders within 60 days after the wildfire. (Sec. 100241)
Treatment of Swimming Pool Enclosures Outside of Hurricane Season	Would prevent the presence of an enclosed swimming pool from having an effect on the terms of coverage or the ability to receive coverage under the NFIP. (Sec. 100242)
Financial/Borrowing Authority	
Utilizing Private Reinsurance	Would require FEMA to conduct an assessment of the private reinsurance market's capacity to assume a portion of the NFIP insurance risk. This section clarifies that FEMA is authorized to secure reinsurance from the private market. In addition, FEMA would be required to include in their annual report to Congress, an assessment of NFIP's ability to pay claims, as well as any use of FEMA's authority to secure reinsurance. (Sec. 100232)
Repayment Plan for Borrowing Authority	Would require detailed reporting and repayment plans to be submitted to the Treasury and Congress whenever FEMA has to borrow funds to pay for losses in the NFIP. (Sec. 100213)
Reserve Fund	Would require FEMA to build up a reserve fund to help cover losses in higher than average years. The reserve fund shall maintain a balance of 1% of the sum of the total potential loss exposure of outstanding policies. In order to reach this requirement, FEMA will be required to put at least 7.5% of the reserve ratio into the fund each year until the reserve ratio is met. (Sec. 100212)
FEMA Authority on Transfer of Policies	Would permit the Administrator, at his or her discretion, to refuse to accept the transfer of the administration of policies for coverage under the flood insurance program that are written and administered by any insurance company or other insurer, or any insurance agent or broker. (Sec. 100245)
Flood Plain Management and Loss Mitigation	
Grants for Mitigation Activities	Would reform and streamline existing FEMA mitigation programs. Gives priority to mitigation programs that will result in the greatest amount of savings for the National Flood Insurance Fund. (Sec. 100225)

Participation in State Disaster Claims Mitigation	Would require FEMA, at the request of a State Insurance Commissioner, to take part in state sponsored, non-binding mediation to resolve insurance claim disputes. (Sec. 100223)
Oversight and Expense Reimbursements of Insurance Companies	Would require FEMA to collect accurate and adequate information on WYO company expenses. FEMA shall develop a methodology for determining what WYO companies should be reimbursed for their activities under the program. All WYOs will be required to submit data based on that methodology. Using that data, FEMA will be required to conduct rulemaking on reimbursement rates, to ensure that WYO companies are being reimbursed based on actual expenses, including standard business costs and operating expenses. WYO insurers may be fined up to \$1,000 per day for non-compliance with certain reporting requirements. GAO will report to Congress on the efficacy of the rules (Sec. 100224)
Policy Disclosure Requirements	Would require that each policy state all conditions, exclusions, and other limitations pertaining to coverage under the subject policy, regardless of the underlying insurance product, in plain English, in boldface type, and in a font size that is twice the size of the text of the body of the policy. (Sec. 100234)
Notice of Flood Insurance Availability Under RESPA's Good Faith Estimate	Would require that lenders provide to all purchasers, a disclosure of the availability of flood insurance under the Real Estate Settlement Procedures Act (RESPA). (Sec. 100222)
No Cause of Action	States that no cause of action may be brought against the U.S. for violation of any notification requirements imposed by this act or any amendment to this act (Sec. 100249)
Community Building Code Administration Grants	Would provide grant funds to supplement existing state or local funding for administration of building code enforcement. The amount of the grant is based on the size of the community with 50% of the funds available for communities with a population of more than 50,000; 25% for communities with populations between 20,000-50,000; and 12.5 percent for communities with a population less than 20,000. There must be at least one full-time building code official for the community to obtain the grant. Also, provides for outreach to Native American communities about the availability of flood insurance under the NFIP. (Sec. 100243)
Flood Risk Assessment and Mapping	
Treatment of Levees	Would allow for the construction of permanent flood risk reduction levees on property acquired by FEMA if the Administrator and Chief of Engineers determine that it is the most effective means of mitigation against flood risk. Local authorities must submit an annual levee maintenance certification to the Administrator. (Sections 100240 and 100248)
Army Corps of Engineer Evaluation of Levee Systems	Would require FEMA and the Army Corps of Engineers, in cooperation with the National Committee on Levee Safety, to form a Flood Protection Structure Accreditation Task Force to better align the data that the Corps collects during levee inspections with the data required under FEMA's accreditation program. (Sec. 100226)
Ongoing Modernization of Flood Maps and Elevation Standards	Would require the Technical Mapping Advisory Council (TMAP) shall within 12 months of enactment prepare written recommendations in a future conditions risk assessment and modeling report and to submit such recommendations to the Administrator. (Sec. 100215)
Technical Mapping Advisory Council	Would reestablish the Technical Mapping Advisory Council (TMAP) to ensure that FEMA adopts meaningful standards for updating and maintaining maps. The Council would include the Administrator and 12 of his appointees. The appointed members of the Council include: 1) the Under Secretary of Commerce for Oceans and Atmosphere, 2) a member of a recognized professional surveying association, 3) a member of a recognized mapping association, 4) a member of a recognized professional engineering association, 5) a member of a recognized flood hazard determination firm, 6) a representative of the U.S. Geological Survey, 7) a representative of an organization of State geographic information, 8) a representative of State national flood insurance coordination offices, 9) a representative of the Corps of Engineers, 10) the Secretary of the Interior (or a designee), 11) the Secretary of Agriculture (or a designee), 12) a member of a recognized regional flood and storm water management organization, 13) a representative of a State agency with familiarity with flood insurance rate maps, and 14) a representative of a local government agency with familiarity with flood insurance rate maps. (Sec. 100215)
Reimbursement for Certain Costs Related to FEMA Mapping Errors	Would reimburse certain expenses for property owners who successfully appeal a scientific or technical error made by FEMA in the mapping process. (Sec. 100246)

Local Data Requirement	Would require that FEMA use local data when mapping communities identified by the Administrator as Community Identification Number 360467, and impacted by the Jamaica Bay flooding source, or identified by the Administrator as Community Identification Number 360495. Requires FEMA to remap any communities that fit this requirement within one year after enactment of the bill. (Sec. 100229)
Scope of Appeals	Permits community map appeals to address the Special Flood Hazard Area boundary in addition to the Base Flood Elevation (Sec. 00217)
Scientific Resolution Panel	Would establish an independent Scientific Resolution Panel that will address mapping-related concerns from communities that are dissatisfied with the outcome of their appeal to FEMA. The provision would also authorize certain communities that have already been remapped to use the new Panel to rule on Letters of Map Revision (Sec. 100218)
Removal of Limitation on State Contributions for Updating Flood Maps	Would remove the limitation that states can only contribute up to a maximum of 50% for the cost of mapping. Would permit states to invest additional funds in mapping. (Sec. 100219)
Coordination Amongst Federal Agencies on Mapping	Would require various federal departments (NOAA, FEMA, USGS) to work together to coordinate mapping and risk determination budgeting. Requires OMB, FEMA and others to submit a joint report to Congress within 30 days of the budget submission on the crosscutting budget issues with respect to mapping. (Sec. 100220)
Alternative Loss Allocation	
Alternative Loss Allocation for Indeterminate "Slab" Claims	<ul style="list-style-type: none"> ▪ Requires that the Administrator of FEMA develop a "Named Storm Event Model" to generate post-event assessments with an accuracy of not less than 90 percent for indeterminate losses; ▪ Requires the Administrator of FEMA to work in consultation with the Office of the Federal Coordinator for Meteorology to submit a plan to Congress for the collection of event data within 270 days; ▪ Establishes a coastal wind and water event database for the collection and compilation of storm event data within 365 days of enactment; ▪ Requires the Administrator of FEMA to establish a protocol for collecting data for postevent assessment within 540 days of enactment; ▪ The post-event assessment would be due no later than 90 days after the identification of a named storm; ▪ Creates a system for allocating loss between wind and water for indeterminate (slab) claims; ▪ Imposes civil penalties of up to \$1,000 for any insurance claims adjuster who knowingly and willingly makes a false or inaccurate determination for an indeterminate (slab) loss. ▪ Requires the National Academy of Sciences to evaluate the expected financial impact of the "Coastal" (loss allocation) formula on the NFIP. Also, the validity of scientific assumptions used to develop the formula will be evaluated. A report containing the results of the evaluation must be submitted to the Senate Committee on Banking, Housing, and Urban Affairs, and the House Committee on Financial Services. ▪ It is within the discretion of the Administrator to use the "Coastal" (loss allocation) formula only if the National Academy of Sciences report concludes that: 1) the "Coastal" formula does not have an adverse financial impact on the NFIP; and 2) the "Coastal" formula is based on valid scientific assumptions that would result in at least a 90 percent degree of accuracy in loss allocation for indeterminate losses. ▪ Prospectively, each time an adjustment is made to the "Coastal" formula the National Academy of Sciences will evaluate the impact of the changes in a report delivered to the Senate Committee on Banking, Housing, and Urban Affairs, and the House Committee on Financial Services. (Sections 100251, 100252, and 100253)
Studies and Reports for Congress	
Study on Business Interruption and Additional Living Expenses Coverage	Would require the Comptroller General to conduct a study on the possibility of including business interruption and/or additional living expenses coverage, and the effects that these coverage options could have on the NFIP. (Sec. 100233)

Study of Participation and Affordability for Certain Policyholders	Would require FEMA to conduct a study on possible methods to encourage and maintain participation in the NFIP, as well as making the NFIP more affordable for low income individuals through targeted assistance. The study will also include an economic analysis provided by the National Academy of Sciences. (Sec. 100236)
Study on Interagency Coordination	Would require FEMA to contract with the National Academy of Public Administration to conduct a study on how FEMA can improve interagency coordination on flood mapping and funding, and how FEMA can establish joint funding mechanisms with federal, state, and local agencies to share the collection and use of data for mapping. (Sec. 100221)
Study on Pre-FIRM Structures	Would require the GAO to conduct a study of pre-FIRM structures to determine what types of properties are pre-FIRM, who owns the properties, locations, property values, and other information. (Sec. 100231)
Study on Contractors Used by FEMA	Would require the GAO, in consultation with the Department of Homeland Security Inspectors General Office, to review the three largest contractors used by FEMA in operating and managing the flood insurance program. (Sec. 100231)
Study on FIP Determinations	Would require FEMA to conduct a study examining the process for determining when a flood event has commenced or is in progress for purposes of NFIP flood insurance coverage. This section also clarifies the meaning of "eligible coverage" for purposes of recent Missouri River flooding. (Sec. 100227)
Study on Privatization	Would require FEMA to conduct an assessment of the private reinsurance market's capacity to assume a portion of the NFIP insurance risk. This section clarifies that FEMA is authorized to secure reinsurance from the private market. In addition, FEMA would be required to include in their annual report to Congress, an assessment of NFIP's ability to pay claims, as well as any use of FEMA's authority to secure reinsurance. (Sec. 100232)
Study on the Participation of Native Americans in the NFIP	Would require the U.S. Comptroller General to study the reasons why only 45 out of 565 Native American tribes participate in the NFIP. (Sec. 100237)
Report on Financial Conditions of NFIP	Would require FEMA to submit an annual report to Congress on its activities and financial health, including the amount paid in premiums, losses, expenses, number of policies, insurance in force, estimate of average loss year, and a description and amount of claims paid. (Sec. 100231)
Technical Corrections	Would replace the term "Director" with "Administrator in the Flood Disaster Protection Act of 1973, National Flood Insurance Act of 1968, and Federal Flood Insurance Act of 1956. (Sec. 100238)
Report on Inclusion of Building Codes in Floodplain Management Criteria	Would require that the Administrator of FEMA conduct a study on the impact, effectiveness, and feasibility of including widely used and nationally recognized building codes as part of the floodplain management criteria. (Sec. 100235)
FIO Study on Risks, Hazards, and Insurance	Would require the Director of FIO to conduct a study and submit to the Committee on Banking, Housing, and Urban Affairs of the Senate and the Committee on Financial Services of the House of Representatives a report providing an assessment of the current state of the market for natural catastrophe insurance in the United States. (Sec. 100247)

Source: 2012 National Flood Insurance Program Reform Legislation; 112th Congress; © Property Casualty Insurers Association of America; June 29, 2012

CID	Community Name	Total Premium	V-Zone	A-Zone	No. Policies	Total Coverage	Total Claims Since 1978	Total Paid Since 1978
ALACHUA COUNTY								
120001	ALACHUA COUNTY*	\$798,545	0	543	1,575	\$390,693,600	67	\$1,010,834
120664	ALACHUA, CITY OF	\$82,898	0	47	120	\$30,646,200	6	\$162,985
120670	ARCHER, CITY OF	\$5,104	0	3	5	\$998,100	2	\$106,745
125107	GAINESVILLE, CITY OF	\$757,200	0	514	1,267	\$264,481,700	48	\$502,302
120669	HIGH SPRINGS, CITY OF	\$9,741	0	4	22	\$5,421,900	1	\$0
120344	MICANOPY, TOWN OF	\$4,430	0	3	8	\$2,026,200	0	\$0
120679	NEWBERRY, CITY OF	\$5,773	0	0	19	\$4,711,000	1	\$0
120003	WALDO, CITY OF	\$1,963	0	1	4	\$856,900	3	\$35,949
	COUNTY TOTAL:	\$1,665,654	0	1,115	3,020	\$699,835,600	128	\$1,818,815
BAKER COUNTY								
120419	BAKER COUNTY *	\$68,562	0	66	132	\$24,888,300	62	\$1,600,269
120590	MACCLENNY,CITY OF	\$9,645	0	0	24	\$5,703,000	8	\$151,317
	COUNTY TOTAL:	\$78,207	0	66	156	\$30,591,300	70	\$1,751,586
BAY COUNTY								
120004	BAY COUNTY*	\$5,772,567	186	5,455	15,540	\$3,619,937,600	2,377	\$80,894,027
120005	CALLAWAY, CITY OF	\$506,604	8	310	948	\$244,108,200	220	\$5,713,006
120006	CEDAR GROVE, TOWN OF	\$5,909	0	2	15	\$3,176,500	3	\$29,634
120009	LYNN HAVEN, CITY OF	\$943,575	14	523	1,798	\$519,452,000	370	\$10,310,313
120010	MEXICO BEACH, CITY OF	\$496,169	51	468	955	\$236,888,800	289	\$6,387,889
120013	PANAMA CITY BEACH, CITY OF	\$3,638,839	548	2,774	12,944	\$2,425,631,800	1,520	\$62,204,298
120012	PANAMA CITY, CITY OF	\$1,979,283	131	1,160	2,977	\$752,029,400	636	\$13,750,712
120011	PARKER, CITY OF	\$142,680	0	112	330	\$78,282,200	59	\$470,551
120014	SPRINGFIELD, CITY OF	\$89,799	0	68	178	\$41,567,700	33	\$461,305
	COUNTY TOTAL:	\$13,575,425	938	10,872	35,685	\$7,921,074,200	5,507	\$180,221,735
BRADFORD COUNTY								
120015	BRADFORD COUNTY *	\$213,244	0	273	357	\$66,441,900	58	\$505,858
120016	BROOKER, TOWN OF	\$1,691	0	3	3	\$676,300	0	\$0
120627	HAMPTON, CITY OF	\$4,262	0	4	5	\$843,500	1	\$5,700
120628	LAWTEY, CITY OF	\$3,166	0	4	7	\$1,232,400	1	\$4,137
120017	STARKE, CITY OF	\$52,728	0	34	63	\$13,369,300	21	\$166,730

CID	Community Name	Total Premium	V-Zone	A-Zone	No. Policies	Total Coverage	Total Claims Since 1978	Total Paid Since 1978
COUNTY TOTAL:		\$275,091	0	318	435	\$82,563,400	81	\$682,425
BREVARD COUNTY								
125092	BREVARD COUNTY *	\$10,585,541	114	10,383	26,673	\$7,086,518,300	2,085	\$18,724,377
120619	CAPE CANAVERAL PORT AUTHORITY	\$71,113	0	3	54	\$18,623,600	6	\$52,983
125094	CAPE CANAVERAL, CITY OF	\$988,086	5	1,528	3,716	\$645,314,300	114	\$1,175,028
125097	COCOA BEACH, CITY OF	\$2,469,936	248	1,461	7,130	\$1,293,787,900	278	\$655,890
120020	COCOA, CITY OF	\$211,495	0	357	650	\$140,331,900	65	\$1,124,765
120224	GRANT-VALKARIA, TOWN OF	\$5,624	0	9	11	\$2,970,200	0	\$0
125115	INDIALANTIC, TOWN OF	\$435,220	5	422	1,137	\$296,217,300	80	\$681,554
125116	INDIAN HARBOR BEACH, CITY OF	\$752,542	2	464	2,104	\$527,643,600	88	\$292,177
120024	MALABAR, TOWN OF	\$96,073	0	79	209	\$61,780,300	20	\$404,042
125128	MELBOURNE BEACH, TOWN OF	\$452,964	6	235	930	\$262,194,400	137	\$689,288
120329	MELBOURNE VILLAGE, TOWN OF	\$12,319	0	1	34	\$9,916,200	13	\$88,235
120025	MELBOURNE, CITY OF	\$1,625,752	0	532	4,348	\$1,085,841,500	483	\$5,416,986
120404	PALM BAY, CITY OF	\$1,803,359	0	1,950	4,966	\$1,228,621,000	284	\$2,463,790
120612	PALM SHORES, TOWN OF	\$17,011	0	5	48	\$13,999,500	2	\$444
120027	ROCKLEDGE, CITY OF	\$513,789	0	452	1,292	\$334,405,200	51	\$347,101
120028	SATELLITE BEACH, CITY OF	\$856,259	49	403	2,284	\$635,807,600	199	\$1,275,788
125152	TITUSVILLE, CITY OF	\$577,156	0	595	1,527	\$386,055,000	37	\$74,233
120335	WEST MELBOURNE, CITY OF	\$436,664	0	339	1,389	\$310,494,700	104	\$2,688,309
COUNTY TOTAL:		\$21,910,903	429	19,218	58,502	\$14,340,522,500	4,046	\$36,154,990
BROWARD COUNTY								
125093	BROWARD COUNTY*	\$16,320,059	325	29,592	34,030	\$9,058,312,700	2,335	\$8,790,971
120031	COCONUT CREEK, CITY OF	\$1,122,302	0	3,304	4,170	\$896,303,600	127	\$61,821
120032	COOPER CITY, CITY OF	\$3,684,494	0	8,387	8,419	\$2,456,006,800	529	\$674,159
120033	CORAL SPRINGS, CITY OF	\$9,865,244	0	22,682	23,089	\$6,461,945,500	1,330	\$1,991,689
120034	DANIA BEACH, CITY OF	\$2,145,637	0	4,602	4,750	\$869,562,800	274	\$1,516,741
120035	DAVIE, TOWN OF	\$7,419,269	0	17,291	17,478	\$4,777,214,800	1,034	\$2,428,427
125101	DEERFIELD BEACH, CITY OF	\$2,401,183	52	4,779	6,370	\$1,401,643,500	269	\$324,701
125105	FORT LAUDERDALE, CITY OF	\$18,969,920	66	30,914	42,320	\$9,435,478,900	2,224	\$18,482,940
125110	HALLANDALE BEACH, CITY OF	\$4,609,173	344	17,838	18,694	\$3,051,447,800	1,234	\$22,785,398
120040	HILLSBORO BEACH, TOWN OF	\$736,137	222	340	2,102	\$419,046,600	40	\$1,277,534
125113	HOLLYWOOD, CITY OF	\$13,003,574	953	22,676	25,294	\$5,458,958,000	2,696	\$15,957,392
120043	LAUDERDALE LAKES, CITY OF	\$1,832,615	0	5,297	5,353	\$1,033,049,200	844	\$1,225,509
125123	LAUDERDALE-BY-THE-SEA, TOWN OF	\$615,172	1	318	1,117	\$234,868,400	43	\$171,931

CID	Community Name	Total Premium	V-Zone	A-Zone	No. Policies	Total Coverage	Total Claims Since 1978	Total Paid Since 1978
120044	LAUDERHILL, CITY OF	\$3,479,989	0	7,944	8,078	\$1,824,964,100	1,583	\$3,768,459
120045	LAZY LAKE, VILLAGE OF	\$13,609	0	33	33	\$7,469,000	2	\$0
125125	LIGHTHOUSE POINT, CITY OF	\$1,766,950	0	3,142	3,538	\$950,915,900	159	\$404,331
120047	MARGATE, CITY OF	\$3,890,654	0	9,845	10,061	\$2,453,462,200	1,000	\$842,720
120048	MIRAMAR, CITY OF	\$10,220,859	0	23,112	23,406	\$6,400,951,100	1,532	\$2,662,270
120049	NORTH LAUDERDALE, CITY OF	\$2,275,132	0	5,208	5,255	\$1,197,062,100	776	\$942,816
120050	OAKLAND PARK, CITY OF	\$2,730,283	0	6,004	6,252	\$1,272,430,000	638	\$3,767,778
120051	PARKLAND, CITY OF	\$1,355,989	0	2,176	2,740	\$891,952,700	65	\$149,555
120052	PEMBROKE PARK, TOWN OF	\$154,328	0	254	268	\$66,203,200	88	\$1,416,360
120053	PEMBROKE PINES, CITY OF	\$13,076,164	0	34,179	34,679	\$8,890,925,700	1,416	\$3,196,730
120054	PLANTATION, CITY OF	\$8,153,309	0	20,179	20,371	\$5,570,219,000	1,167	\$1,756,871
120055	POMPANO BEACH, CITY OF	\$9,636,040	726	19,689	26,381	\$5,275,670,800	925	\$2,945,735
120056	SEA RANCH LAKES, VILLAGE OF	\$193,750	8	72	368	\$89,927,000	13	\$285,340
120685	SEMINOLE TRIBE OF FLORIDA	\$5,239	0	6	6	\$1,691,600	0	\$0
120691	SOUTHWEST RANCHES, TOWN OF	\$56,309	0	111	111	\$31,292,900	4	\$21,596
120328	SUNRISE, CITY OF	\$6,705,857	0	17,441	17,792	\$4,296,676,000	1,430	\$1,457,895
120058	TAMARAC, CITY OF	\$4,656,375	0	13,602	13,905	\$3,018,748,200	1,077	\$1,156,073
120222	WEST PARK, CITY OF	\$8,615	0	19	23	\$4,090,900	0	\$0
120678	WESTON, CITY OF	\$1,680,863	0	3,661	3,676	\$1,152,713,300	43	\$44,354
125156	WILTON MANORS, CITY OF	\$2,662,632	0	3,910	3,941	\$844,496,200	250	\$2,327,675
COUNTY TOTAL :		\$155,447,725	2,697	338,607	374,070	\$89,795,700,500	25,147	\$102,835,771
CALHOUN COUNTY								
120060	BLOUNTSTOWN,CITY OF	\$40,560	0	46	55	\$8,691,400	35	\$500,391
120403	CALHOUN COUNTY*	\$75,456	0	78	91	\$14,449,400	100	\$1,427,299
COUNTY TOTAL :		\$116,016	0	124	146	\$23,140,800	135	\$1,927,690
CHARLOTTE COUNTY								
120061	CHARLOTTE COUNTY *	\$20,736,248	784	25,018	30,438	\$7,079,678,500	2,157	\$10,030,504
120062	PUNTA GORDA, CITY OF	\$7,184,810	27	8,712	8,858	\$2,186,170,500	575	\$2,123,481
COUNTY TOTAL :		\$27,921,058	811	33,730	39,296	\$9,265,849,000	2,732	\$12,153,985
CITRUS COUNTY								
120063	CITRUS COUNTY *	\$4,316,693	177	4,484	5,865	\$1,171,101,200	2,396	\$44,780,956
120340	CRYSTAL RIVER, CITY OF	\$1,398,670	8	1,083	1,121	\$228,833,200	949	\$19,557,051
120348	INVERNESS, CITY OF	\$66,547	0	67	112	\$23,735,800	10	\$107,362
COUNTY TOTAL :		\$5,781,910	185	5,634	7,098	\$1,423,670,200	3,355	\$64,445,369

CID	Community Name	Total Premium	V-Zone	A-Zone	No. Policies	Total Coverage	Total Claims Since 1978	Total Paid Since 1978
CLAY COUNTY								
120064	CLAY COUNTY *	\$2,570,094	0	1,529	5,487	\$1,519,098,600	707	\$9,536,391
120065	GREEN COVE SPRINGS, CITY OF	\$71,220	0	72	160	\$35,992,900	19	\$173,816
120671	KEYSTONE HEIGHTS, CITY OF	\$2,588	0	5	8	\$1,611,900	0	\$0
120066	ORANGE PARK, CITY OF	\$178,628	0	95	419	\$115,016,100	47	\$285,091
120059	PENNEY FARMS, TOWN OF	\$282	0	0	2	\$20,000	0	\$0
	COUNTY TOTAL :	\$2,822,812	0	1,701	6,076	\$1,671,739,500	773	\$9,995,298
COLLIER COUNTY								
120067	COLLIER COUNTY *	\$30,891,833	1,126	49,830	68,457	\$15,586,934,800	1,421	\$8,582,044
125104	EVERGLADES CITY, CITY OF	\$215,851	10	249	259	\$45,524,100	77	\$820,530
120426	MARCO ISLAND, CITY OF	\$6,905,372	259	13,062	13,396	\$2,980,054,200	40	\$92,965
125130	NAPLES, CITY OF	\$10,517,674	594	12,908	14,284	\$3,294,711,800	353	\$3,291,322
120685	SEMINOLE TRIBE OF FLORIDA	\$5,239	0	6	6	\$1,691,600	0	\$0
	COUNTY TOTAL :	\$48,535,969	1,989	76,055	96,402	\$21,908,916,500	1,891	\$12,786,861
COLUMBIA COUNTY								
120070	COLUMBIA COUNTY*	\$431,515	0	398	768	\$147,573,200	273	\$4,916,139
120349	FORT WHITE, TOWN OF	\$0	0	0	0	\$0	1	7,610
120406	LAKE CITY, CITY OF	\$38,594	0	18	51	\$13,173,500	22	\$122,764
	COUNTY TOTAL :	\$470,109	0	416	819	\$160,746,700	296	\$5,046,513
DESOTO COUNTY								
120073	ARCADIA, CITY OF	\$22,075	0	14	29	\$5,872,400	59	\$647,404
120072	DESOTO COUNTY*	\$245,014	0	226	422	\$81,609,300	153	\$1,613,838
	COUNTY TOTAL :	\$267,089	0	240	451	\$87,481,700	212	\$2,261,242
DIXIE COUNTY								
120074	CROSS CITY, TOWN OF	\$5,937	0	8	14	\$2,499,100	4	\$9,609
120336	DIXIE COUNTY *	\$677,325	233	249	532	\$70,558,900	541	\$6,377,909
120326	HORSESHOE BEACH, TOWN OF	\$193,933	109	0	109	\$14,837,300	54	\$647,490
	COUNTY TOTAL :	\$877,195	342	257	655	\$87,895,300	599	\$7,035,008
DUVAL COUNTY								
120075	ATLANTIC BEACH, CITY OF	\$1,241,820	5	386	2,914	\$833,453,100	109	\$207,641
120076	BALDWIN, TOWN OF	\$5,339	0	0	7	\$1,607,400	0	\$0
120078	JACKSONVILLE BEACH, CITY OF	\$2,577,996	34	2,175	6,463	\$1,618,634,900	350	\$2,459,743
120077	JACKSONVILLE, CITY OF	\$10,745,920	13	6,949	25,461	\$7,043,320,800	2,177	\$32,085,542
120079	NEPTUNE BEACH, CITY OF	\$642,939	0	111	1,406	\$452,292,100	74	\$217,818
	COUNTY TOTAL :	\$15,214,014	52	9,621	36,251	\$9,949,308,300	2,710	\$34,970,744

CID	Community Name	Total Premium	V-Zone	A-Zone	No. Policies	Total Coverage	Total Claims Since 1978	Total Paid Since 1978
ESCAMBIA COUNTY								
120084	CENTURY, CITY OF	\$3,527	0	1	7	\$1,501,800	1	\$5,959
120080	ESCAMBIA COUNTY*	\$6,418,566	755	6,877	13,761	\$3,271,447,700	7,809	\$380,866,455
125131	NAVARRE BEACH, TOWN OF	\$1,272	0	2	2	\$375,000	79	\$669,452
125138	PENSACOLA BEACH-SANTA ROSA ISLAND AUTHORITY	\$2,646,844	735	2,692	3,428	\$832,400,700	5,436	\$193,316,019
120082	PENSACOLA, CITY OF	\$1,335,942	53	331	1,946	\$541,376,800	672	\$32,395,485
	COUNTY TOTAL :	\$10,406,151	1,543	9,903	19,144	\$4,647,102,000	13,997	\$607,253,370
FLAGLER COUNTY								
120569	BEVERLY BEACH, TOWN OF	\$60,926	5	34	141	\$25,108,200	32	\$100,085
120086	BUNNELL, CITY OF	\$33,042	0	17	45	\$10,893,000	8	\$189,167
120087	FLAGLER BEACH, CITY OF	\$956,493	26	938	2,099	\$467,699,600	168	\$1,332,137
120085	FLAGLER COUNTY*	\$1,943,177	18	2,076	4,948	\$1,316,471,700	171	\$501,443
120570	MARINELAND, TOWN OF	\$147,941	3	5	8	\$3,507,500	0	\$0
120684	PALM COAST, CITY OF	\$1,479,064	0	619	4,422	\$1,263,988,800	21	\$30,908
	COUNTY TOTAL :	\$4,620,643	52	3,689	11,663	\$3,087,668,800	400	\$2,153,740
FRANKLIN COUNTY								
120089	APALACHICOLA, CITY OF	\$228,371	7	113	212	\$60,682,600	63	\$741,732
120090	CARRABELLE, CITY OF	\$122,592	11	88	137	\$28,203,300	67	\$1,107,638
120088	FRANKLIN COUNTY *	\$3,893,717	859	1,612	2,662	\$669,827,700	2,217	\$27,917,160
	COUNTY TOTAL :	\$4,244,680	877	1,813	3,011	\$758,713,600	2,347	\$29,766,530
GADSDEN COUNTY								
120092	CHATTAHOOCHEE, CITY OF	\$3,284	0	2	4	\$875,000	7	\$37,054
120091	GADSDEN COUNTY *	\$65,965	0	53	111	\$28,324,100	13	\$141,396
120411	HAVANA, TOWN OF	\$3,642	0	0	8	\$1,993,100	2	\$0
120026	MIDWAY, CITY OF	\$13,874	0	12	17	\$4,438,000	0	\$0
120093	QUINCY,CITY OF	\$4,314	0	0	9	\$2,480,000	5	\$17,651
	COUNTY TOTAL :	\$91,079	0	67	149	\$38,110,200	27	\$196,101
GILCHRIST COUNTY								
120146	FANNING SPRINGS, TOWN OF	\$7,138	0	9	14	\$2,624,100	4	\$25,539
120094	GILCHRIST COUNTY *	\$213,020	0	209	270	\$45,334,600	212	\$2,115,252
120354	TRENTON, CITY OF	\$22,604	0	25	34	\$2,965,000	0	\$0
	COUNTY TOTAL :	\$242,762	0	243	318	\$50,923,700	216	\$2,140,791
GLADES COUNTY								
120095	GLADES COUNTY *	\$329,691	0	563	611	\$86,074,200	38	\$139,421

CID	Community Name	Total Premium	V-Zone	A-Zone	No. Policies	Total Coverage	Total Claims Since 1978	Total Paid Since 1978
120097	MOORE HAVEN, CITY OF	\$12,594	0	14	34	\$5,613,600	5	\$31,950
COUNTY TOTAL :		\$342,285	0	577	645	\$91,687,800	43	\$171,371
GULF COUNTY								
120098	GULF COUNTY *	\$1,044,880	138	590	1,174	\$276,536,100	590	\$8,876,704
120099	PORT ST JOE, CITY OF	\$384,658	0	228	428	\$114,116,500	139	\$2,810,404
120100	WEWAHITCHKA, CITY OF	\$19,531	0	20	34	\$5,637,000	20	\$277,124
COUNTY TOTAL :		\$1,449,069	138	838	1,636	\$396,289,600	749	\$11,964,232
HAMILTON COUNTY								
120101	HAMILTON COUNTY*	\$39,237	0	54	83	\$12,538,400	106	\$1,402,727
120587	JASPER, CITY OF	\$4,381	0	1	3	\$775,000	1	\$13,516
120102	WHITE SPRINGS, TOWN OF	\$751	0	1	2	\$450,000	0	\$0
COUNTY TOTAL :		\$44,369	0	56	88	\$13,763,400	107	\$1,416,243
HARDEE COUNTY								
120104	BOWLING GREEN, CITY OF	\$1,327	0	2	4	\$440,500	0	\$0
120103	HARDEE COUNTY*	\$56,558	0	50	93	\$16,334,100	39	\$406,289
120105	WAUCHULA, CITY OF	\$6,375	0	6	12	\$2,609,000	2	\$16,477
120106	ZOLFO SPRINGS, TOWN OF	\$3,487	0	4	9	\$1,573,200	2	\$17,003
COUNTY TOTAL :		\$67,747	0	62	118	\$20,956,800	43	\$439,769
HENDRY COUNTY								
120108	CLEWISTON, CITY OF	\$95,586	0	39	185	\$59,983,800	13	\$173,857
120107	HENDRY COUNTY *	\$682,862	0	931	1,010	\$130,707,600	74	\$295,763
120109	LA BELLE, CITY OF	\$130,364	0	138	169	\$33,751,600	8	\$13,969
COUNTY TOTAL :		\$908,812	0	1,108	1,364	\$224,443,000	95	\$483,589
HERNANDO COUNTY								
120333	BROOKSVILLE, CITY OF	\$31,171	0	13	72	\$13,942,000	65	\$852,465
120110	HERNANDO COUNTY *	\$3,843,376	691	1,452	4,811	\$1,109,108,000	1,516	\$29,084,828
120413	WEEKI WACHEE, TOWN OF	\$3,307	0	0	2	\$694,500	0	\$0
COUNTY TOTAL :		\$3,877,854	691	1,465	4,885	\$1,123,744,500	1,581	\$29,937,293
HIGHLANDS COUNTY								
125161	AVON PARK, CITY OF	\$8,796	0	0	9	\$953,000	0	\$0
120111	HIGHLANDS COUNTY *	\$465,853	0	574	1,062	\$239,450,600	80	\$556,321
120690	SEBRING, CITY OF	\$12,908	0	0	17	\$1,357,000	0	\$0
COUNTY TOTAL :		\$487,557	0	574	1,088	\$241,760,600	80	\$556,321
HILLSBOROUGH COUNTY								
120112	HILLSBOROUGH COUNTY*	\$23,790,198	34	22,341	40,069	\$10,052,619,600	2,724	\$21,986,731

CID	Community Name	Total Premium	V-Zone	A-Zone	No. Policies	Total Coverage	Total Claims Since 1978	Total Paid Since 1978
120113	PLANT CITY, CITY OF	\$481,390	0	243	697	\$167,402,500	16	\$512,301
120114	TAMPA, CITY OF	\$20,963,931	360	18,385	27,828	\$6,970,777,800	3,228	\$29,703,310
120115	TEMPLE TERRACE, CITY OF	\$208,624	0	127	501	\$141,885,900	28	\$200,713
	COUNTY TOTAL :	\$45,444,143	394	41,096	69,095	\$17,332,685,800	5,996	\$52,403,055
HOLMES COUNTY								
120116	BONIFAY, CITY OF	\$25,740	0	5	16	\$4,155,400	11	\$74,933
120630	ESTO, TOWN OF	\$343	0	0	1	\$280,000	0	\$0
120420	HOLMES COUNTY *	\$39,247	0	43	92	\$14,027,500	141	\$1,987,178
120117	PONCE DE LEON, TOWN OF	\$8,239	0	10	12	\$2,230,400	0	\$0
120118	WESTVILLE, TOWN OF	\$459	0	1	2	\$64,800	10	\$103,434
	COUNTY TOTAL :	\$74,028	0	59	123	\$20,758,100	162	\$2,165,545
INDIAN RIVER COUNTY								
120120	FELLSMERE, CITY OF	\$55,707	0	71	81	\$14,771,300	5	\$46,698
120119	INDIAN RIVER COUNTY *	\$6,976,595	23	10,196	14,960	\$3,798,161,000	1,539	\$25,003,677
120121	INDIAN RIVER SHORES, TOWN OF	\$1,715,582	13	1,063	3,129	\$793,236,400	199	\$1,040,590
120122	ORCHID, TOWN OF	\$213,163	1	205	275	\$86,881,400	15	\$48,934
120123	SEBASTIAN, CITY OF	\$795,974	0	393	1,227	\$297,827,800	81	\$754,093
120124	VERO BEACH, CITY OF	\$2,617,103	45	1,947	4,556	\$1,135,425,100	1,109	\$28,466,713
	COUNTY TOTAL :	\$12,374,124	82	13,875	24,228	\$6,126,303,000	2,948	\$55,360,705
JACKSON COUNTY								
120583	COTTONDALE, CITY OF	\$2,048	0	1	2	\$311,000	0	\$0
120127	GRACEVILLE, CITY OF	\$8,690	0	5	14	\$2,176,600	6	\$70,453
120128	GRAND RIDGE, TOWN OF	\$947	0	0	4	\$483,000	0	\$0
120125	JACKSON COUNTY *	\$74,992	0	51	130	\$28,970,900	23	\$191,290
120623	MALONE, TOWN OF	\$617	0	1	2	\$136,900	0	\$0
120129	MARIANNA, CITY OF	\$8,616	0	5	13	\$2,846,300	9	\$128,815
120130	SNEADS, TOWN OF	\$2,760	0	2	4	\$592,200	1	\$44,560
	COUNTY TOTAL :	\$98,670	0	65	169	\$35,516,900	39	\$435,118
JEFFERSON COUNTY								
120331	JEFFERSON COUNTY *	\$39,094	0	48	80	\$15,027,300	5	\$35,905
120365	MONTICELLO, CITY OF	\$3,002	0	2	7	\$1,445,600	1	\$0
	COUNTY TOTAL :	\$42,096	0	50	87	\$16,472,900	6	\$35,905
LAFAYETTE COUNTY								
120131	LAFAYETTE COUNTY*	\$109,164	0	149	171	\$24,811,300	217	\$2,031,072

CID	Community Name	Total Premium	V-Zone	A-Zone	No. Policies	Total Coverage	Total Claims Since 1978	Total Paid Since 1978
120132	MAYO, TOWN OF	\$0	0	0	0	\$0	25	\$601,693
COUNTY TOTAL :		\$109,164	0	149	171	\$24,811,300	242	\$2,632,765
LAKE COUNTY								
120581	ASTATULA, TOWN OF	\$1,560	0	3	3	\$484,500	0	\$0
120133	CLERMONT, CITY OF	\$94,794	0	60	204	\$54,194,800	6	\$25,577
120134	EUSTIS, CITY OF	\$48,390	0	31	104	\$27,447,900	5	\$55,137
120387	FRUITLAND PARK, CITY OF	\$12,066	0	11	25	\$6,103,200	0	\$0
120135	GROVELAND, CITY OF	\$21,809	0	25	40	\$9,575,400	1	\$0
120585	HOWEY IN THE HILLS, TOWN OF	\$6,639	0	3	15	\$3,978,300	0	\$0
120613	LADY LAKE, TOWN OF	\$57,085	0	25	156	\$30,088,200	0	\$0
120421	LAKE COUNTY *	\$1,366,743	0	1,523	3,079	\$727,937,900	133	\$938,219
120136	LEESBURG, CITY OF	\$178,210	0	225	334	\$73,806,300	6	\$6,396
120591	MASCOTTE, CITY OF	\$6,218	0	8	14	\$2,625,900	3	\$5,016
120412	MINNEOLA, CITY OF	\$25,163	0	26	53	\$11,548,200	1	\$0
120614	MONTVERDE, TOWN OF	\$20,041	0	20	31	\$9,913,800	0	\$0
120137	MT. DORA, CITY OF	\$66,685	0	28	165	\$44,743,000	4	\$15,863
120138	TAVARES, CITY OF	\$104,343	0	146	250	\$48,072,400	7	\$11,590
120139	UMATILLA, CITY OF	\$9,521	0	12	22	\$5,242,300	0	\$0
COUNTY TOTAL :		\$2,019,267	0	2,146	4,495	\$1,055,762,100	166	\$1,057,798
LEE COUNTY								
120680	BONITA SPRINGS, CITY OF	\$3,066,779	277	4,180	6,444	\$1,486,161,400	7	\$82,155
125095	CAPE CORAL, CITY OF	\$21,319,066	11	29,178	34,084	\$8,464,063,200	730	\$792,196
120673	FORT MYERS BEACH, TOWN OF	\$1,923,135	380	2,148	2,528	\$508,022,100	339	\$6,306,704
125106	FORT MYERS, CITY OF	\$2,641,383	0	3,792	5,062	\$1,248,653,000	227	\$1,443,536
125124	LEE COUNTY*	\$49,986,179	3,250	71,720	87,074	\$19,005,144,100	6,478	\$58,892,263
120402	SANIBEL, CITY OF	\$8,002,172	2,010	6,883	8,893	\$1,996,456,800	1,335	\$7,289,238
COUNTY TOTAL :		\$86,938,714	5,928	117,901	144,085	\$32,708,500,600	9,116	\$74,806,092
LEON COUNTY								
120143	LEON COUNTY *	\$817,236	0	622	1,627	\$418,279,900	255	\$3,162,055
120144	TALLAHASSEE, CITY OF	\$1,421,008	0	1,211	2,283	\$534,188,900	531	\$5,920,938
COUNTY TOTAL :		\$2,238,244	0	1,833	3,910	\$952,468,800	786	\$9,082,993
LEVY COUNTY								
120582	BRONSON, TOWN OF	\$2,912	0	0	2	\$1,350,000	0	\$0
120373	CEDAR KEY, CITY OF	\$857,566	510	0	545	\$71,112,800	256	\$3,062,840
120146	FANNING SPRINGS, TOWN OF	\$7,138	0	9	14	\$2,624,100	4	\$25,539

CID	Community Name	Total Premium	V-Zone	A-Zone	No. Policies	Total Coverage	Total Claims Since 1978	Total Paid Since 1978
120586	INGLIS, TOWN OF	\$98,815	0	129	151	\$28,989,100	22	\$363,366
120145	LEVY COUNTY *	\$364,527	56	229	389	\$70,265,400	187	\$1,887,554
120147	YANKEETOWN, TOWN OF	\$231,417	31	170	204	\$38,940,800	188	\$2,943,958
	COUNTY TOTAL :	\$1,562,375	597	537	1,305	\$213,282,200	657	\$8,283,257
LIBERTY COUNTY								
120148	LIBERTY COUNTY *	\$34,369	0	25	31	\$4,844,100	6	\$136,564
	COUNTY TOTAL :	\$34,369	0	25	31	\$4,844,100	6	\$136,564
MADISON COUNTY								
120150	GREENVILLE, TOWN OF	\$5,750	0	2	7	\$1,677,300	0	\$0
120151	LEE, TOWN OF	\$2,292	0	2	3	\$403,000	0	\$0
120149	MADISON COUNTY*	\$46,058	0	45	91	\$14,881,500	69	\$1,269,185
120152	MADISON, CITY OF	\$313	0	0	1	\$210,000	5	\$38,401
	COUNTY TOTAL :	\$54,413	0	49	102	\$17,171,800	74	\$1,307,586
MANATEE COUNTY								
125087	ANNA MARIA, CITY OF	\$1,415,961	80	1,130	1,210	\$309,393,700	358	\$1,642,121
125091	BRADENTON BEACH, CITY OF	\$1,386,591	296	1,378	1,674	\$275,516,600	343	\$1,729,626
120155	BRADENTON, CITY OF	\$2,619,708	32	2,664	3,934	\$814,560,300	480	\$5,200,981
125114	HOLMES BEACH, CITY OF	\$3,470,657	94	3,576	3,670	\$799,975,500	667	\$2,407,142
125126	LONGBOAT KEY, TOWN OF	\$7,191,743	1,098	10,074	11,172	\$2,361,711,100	1,059	\$5,735,556
120153	MANATEE COUNTY *	\$12,842,054	206	11,707	23,084	\$5,804,758,000	1,277	\$9,867,162
120159	PALMETTO, CITY OF	\$1,483,923	2	2,355	2,478	\$523,350,400	155	\$448,154
	COUNTY TOTAL :	\$30,410,637	1,808	32,884	47,222	\$10,889,265,600	4,339	\$27,030,742
MARION COUNTY								
120383	BELLEVIEW, CITY OF	\$48,679	0	50	70	\$9,552,500	0	\$0
120574	DUNNELLON, CITY OF	\$78,387	0	51	72	\$16,393,300	7	\$11,311
120160	MARION COUNTY *	\$1,675,722	0	1,112	3,642	\$757,833,500	91	\$838,310
120575	MCINTOSH, TOWN OF	\$659	0	0	2	\$525,000	0	\$0
120330	OCALA, CITY OF	\$372,417	0	189	471	\$105,968,600	35	\$456,760
	COUNTY TOTAL :	\$2,175,864	0	1,402	4,257	\$890,272,900	133	\$1,306,381
MARTIN COUNTY								
120162	JUPITER ISLAND, TOWN OF	\$479,401	39	96	438	\$148,183,500	98	\$1,092,533
120161	MARTIN COUNTY *	\$8,407,160	38	10,217	17,888	\$4,435,770,200	1,887	\$28,687,252
120163	OCEAN BREEZE PARK, TOWN OF	\$1,076	0	2	2	\$293,800	2	\$0
120164	SEWALLS POINT, TOWN OF	\$515,776	32	259	431	\$138,424,500	138	\$2,998,149
120165	STUART, CITY OF	\$733,707	43	447	1,187	\$280,072,000	139	\$1,400,410
	COUNTY TOTAL :	\$10,137,120	152	11,021	19,946	\$5,002,744,000	2,264	\$34,178,344

CID	Community Name	Total Premium	V-Zone	A-Zone	No. Policies	Total Coverage	Total Claims Since 1978	Total Paid Since 1978
MIAMI-DADE COUNTY								
120676	AVENTURA, CITY OF	\$1,131,498	0	7,587	7,598	\$1,602,004,600	35	\$535,715
120636	BAL HARBOUR, TOWN OF	\$915,375	0	2,859	3,110	\$698,174,600	32	\$46,549
120637	BAY HARBOR ISLANDS, TOWN OF	\$1,213,845	0	1,993	1,994	\$356,115,100	38	\$36,940
120638	BISCAYNE PARK, VILLAGE OF	\$478,533	0	681	686	\$182,073,200	156	\$846,801
120639	CORAL GABLES, CITY OF	\$2,816,721	31	2,997	4,291	\$1,131,062,900	364	\$5,012,790
120218	CUTLER BAY, TOWN OF	\$1,134,347	0	2,012	2,295	\$496,510,500	10	\$127,940
120041	DORAL, CITY OF	\$824,204	0	1,873	2,399	\$574,886,600	10	\$141,043
120640	EL PORTAL, VILLAGE OF	\$113,992	0	97	117	\$28,890,900	54	\$371,246
120641	FLORIDA CITY, CITY OF	\$553,004	0	835	876	\$179,894,100	323	\$3,238,046
120642	GOLDEN BEACH, TOWN OF	\$279,650	3	224	273	\$85,825,500	55	\$339,215
120644	HIALEAH GARDENS, CITY OF	\$434,225	0	929	1,003	\$218,328,200	400	\$4,706,819
120643	HIALEAH, CITY OF	\$5,949,263	0	16,370	17,255	\$2,973,310,400	2,399	\$19,169,670
120645	HOMESTEAD, CITY OF	\$2,632,628	0	4,732	5,491	\$1,286,516,500	674	\$8,095,056
120646	INDIAN CREEK, VILLAGE OF	\$81,114	0	39	140	\$39,687,800	2	\$0
120647	ISLANDIA, CITY OF	\$1,447	0	1	1	\$227,500	0	\$0
120648	KEY BISCAYNE, VILLAGE OF	\$3,357,415	2	6,858	6,861	\$1,623,989,600	343	\$7,699,539
120649	MEDLEY, TOWN OF	\$261,178	0	273	283	\$121,707,900	86	\$3,193,603
125098	METROPOLITAN DADE COUNTY*	\$2,058	0	2	2	\$363,900	11,805	\$142,542,381
120651	MIAMI BEACH, CITY OF	\$21,640,026	7	46,485	47,333	\$7,832,362,000	1,515	\$22,427,594
120345	MIAMI GARDENS, CITY OF	\$730,784	0	1,572	1,811	\$347,486,200	4	\$0
120686	MIAMI LAKES, TOWN OF	\$395,563	0	1,310	1,341	\$289,153,600	1	\$0
120652	MIAMI SHORES VILLAGE, VILLAGE OF	\$763,309	8	699	938	\$238,819,700	110	\$487,340
120653	MIAMI SPRINGS, CITY OF	\$1,256,474	0	1,594	1,690	\$422,225,500	445	\$3,693,448
120650	MIAMI, CITY OF	\$17,392,078	586	41,531	49,606	\$9,854,552,300	4,875	\$60,076,890
120635	MIAMI-DADE COUNTY*	\$68,995,234	45	174,163	190,043	\$41,873,974,500	26,670	\$267,591,977
120654	NORTH BAY VILLAGE, CITY OF	\$1,100,116	0	3,432	3,433	\$512,787,000	121	\$1,693,517
120656	NORTH MIAMI BEACH, CITY OF	\$2,083,892	0	5,993	6,464	\$1,016,217,800	373	\$3,052,189
120655	NORTH MIAMI, CITY OF	\$3,270,794	63	6,277	6,600	\$1,241,547,200	869	\$10,282,677
120657	OPA-LOCKA, CITY OF	\$819,061	0	749	794	\$173,809,400	194	\$2,157,984
120687	PALMETTO BAY, VILLAGE OF	\$778,413	2	549	919	\$282,515,200	6	\$197,009
120425	PINECREST, VILLAGE OF	\$654,428	0	625	1,043	\$279,675,500	12	\$233,119
120658	SOUTH MIAMI, CITY OF	\$682,862	0	724	928	\$263,544,200	140	\$1,201,527
120688	SUNNY ISLES BEACH, CITY OF	\$952,663	15	4,492	5,588	\$1,243,708,800	4	\$64,965
120659	SURFSIDE, TOWN OF	\$1,843,828	0	1,123	2,618	\$572,245,200	79	\$244,272

CID	Community Name	Total Premium	V-Zone	A-Zone	No. Policies	Total Coverage	Total Claims Since 1978	Total Paid Since 1978
120660	SWEETWATER, CITY OF	\$400,324	0	1,146	1,336	\$211,183,300	209	\$5,662,804
120661	VIRGINIA GARDENS, VILLAGE OF	\$55,708	0	122	159	\$28,536,700	44	\$507,909
120662	WEST MIAMI, CITY OF	\$28,576	0	1	61	\$16,566,500	51	\$1,152,385
COUNTY TOTAL :		\$146,024,630	762	342,949	377,380	\$78,300,480,400	52,508	\$576,830,959
MONROE COUNTY								
120424	ISLAMORADA, VILLAGE OF	\$3,004,985	302	2,581	3,040	\$748,500,200	225	\$5,180,669
125121	KEY COLONY BEACH, CITY OF	\$1,076,741	10	1,174	1,184	\$252,622,200	323	\$3,658,505
120168	KEY WEST, CITY OF	\$10,315,836	402	6,617	8,238	\$1,995,579,000	4,554	\$173,687,081
120169	LAYTON, CITY OF	\$117,971	2	91	93	\$23,890,700	19	\$270,458
120681	MARATHON, CITY OF	\$3,569,501	182	2,737	2,920	\$625,541,600	914	\$34,188,610
125129	MONROE COUNTY*	\$18,300,362	1,159	14,783	16,731	\$3,807,942,000	12,410	\$171,673,880
COUNTY TOTAL :		\$36,385,396	2,057	27,983	32,206	\$7,454,075,700	18,445	\$388,659,203
NASSAU COUNTY								
120171	CALLAHAN, TOWN OF	\$16,384	0	12	33	\$9,301,600	4	\$14,400
120172	FERNANDINA BEACH, CITY OF	\$1,638,112	7	876	3,648	\$994,844,400	263	\$1,221,263
120573	HILLIARD, TOWN OF	\$5,895	0	0	13	\$3,832,000	0	\$0
120170	NASSAU COUNTY*	\$3,509,199	4	1,704	7,327	\$2,021,470,400	203	\$2,114,919
COUNTY TOTAL :		\$5,169,590	11	2,592	11,021	\$3,029,448,400	470	\$3,350,582
OKALOOSA COUNTY								
120596	CINCO BAYOU, TOWN OF	\$29,391	0	39	72	\$17,594,100	8	\$79,745
120597	CRESTVIEW, CITY OF	\$47,514	0	5	136	\$31,641,300	5	\$132,889
125158	DESTIN, CITY OF	\$2,961,267	409	2,639	7,200	\$1,530,680,000	1,913	\$60,250,403
120174	FORT WALTON BEACH, CITY OF	\$1,042,685	17	645	2,019	\$469,155,800	651	\$19,908,887
120337	MARY ESTHER, CITY OF	\$157,816	1	19	478	\$110,426,500	102	\$4,678,391
120338	NICEVILLE, CITY OF	\$230,576	1	49	537	\$165,187,500	85	\$1,677,479
120173	OKALOOSA COUNTY *	\$5,112,001	811	3,714	12,003	\$2,849,912,900	4,178	\$166,934,243
125135	OKALOOSA ISLAND BEACHES	\$0	0	0	0	\$0	1	\$4,113
120579	SHALIMAR, TOWN OF	\$177,377	3	97	224	\$65,949,100	185	\$3,496,137
120176	VALPARAISO, CITY OF	\$103,989	1	67	222	\$60,610,000	80	\$1,292,983
COUNTY TOTAL :		\$9,862,616	1,243	7,274	22,891	\$5,301,157,200	7,208	\$258,455,270
OKEECHOBEE COUNTY								
120177	OKEECHOBEE COUNTY *	\$1,065,236	0	1,739	2,261	\$401,516,100	247	\$1,486,085
120178	OKEECHOBEE, CITY OF	\$48,884	0	0	87	\$25,978,000	7	\$43,175
COUNTY TOTAL :		\$1,114,120	0	1,739	2,348	\$427,494,100	254	\$1,529,260

CID	Community Name	Total Premium	V-Zone	A-Zone	No. Policies	Total Coverage	Total Claims Since 1978	Total Paid Since 1978
ORANGE COUNTY								
120180	APOPKA, CITY OF	\$114,927	0	86	284	\$72,996,000	4	\$430
120181	BELLE ISLE, CITY OF	\$46,532	0	41	126	\$36,476,000	1	\$0
120323	BITHLO, TOWN OF	\$365	0	0	1	\$350,000	0	\$0
120182	EATONVILLE, TOWN OF	\$11,503	0	9	19	\$5,055,000	2	\$5,300
120183	EDGEWOOD, CITY OF	\$26,107	0	15	58	\$18,272,700	2	\$0
120184	MAITLAND, CITY OF	\$102,984	0	55	220	\$66,661,900	11	\$159,647
120663	OAKLAND, TOWN OF	\$2,401	0	0	7	\$2,170,000	0	\$0
120185	OCOEE, CITY OF	\$99,424	0	39	257	\$72,222,100	17	\$91,822
120179	ORANGE COUNTY *	\$4,605,169	0	4,266	11,399	\$2,768,525,900	531	\$2,586,085
120186	ORLANDO, CITY OF	\$1,539,583	0	1,797	3,605	\$752,288,300	226	\$787,985
120381	WINDERMERE, TOWN OF	\$39,940	0	41	85	\$26,835,700	8	\$17,939
120187	WINTER GARDEN, CITY OF	\$186,726	0	67	412	\$112,787,100	9	\$32,524
120188	WINTER PARK, CITY OF	\$281,065	0	174	589	\$170,402,600	36	\$114,338
	COUNTY TOTAL :	\$7,056,726	0	6,590	17,062	\$4,105,043,300	847	\$3,796,070
OSCEOLA COUNTY								
120190	KISSIMMEE, CITY OF	\$499,320	0	668	1,045	\$210,978,100	78	\$513,700
120189	OSCEOLA COUNTY *	\$2,797,306	0	4,148	6,626	\$1,545,063,100	252	\$453,756
120191	ST. CLOUD, CITY OF	\$194,265	0	193	512	\$119,804,200	27	\$65,428
	COUNTY TOTAL :	\$3,490,891	0	5,009	8,183	\$1,875,845,400	357	\$1,032,884
PALM BEACH COUNTY								
120193	ATLANTIS, CITY OF	\$121,960	0	232	426	\$105,324,800	29	\$316,372
120194	BELLE GLADE, CITY OF	\$77,040	0	1	151	\$41,144,800	4	\$26,839
120195	BOCA RATON, CITY OF	\$5,508,037	2	7,161	15,393	\$4,003,690,600	520	\$1,153,153
120196	BOYNTON BEACH, CITY OF	\$3,326,070	1	7,572	10,102	\$1,948,385,000	497	\$1,041,011
120197	BRINY BREEZES, TOWN OF	\$66,794	0	60	105	\$13,676,800	13	\$14,227
120198	CLOUD LAKE, TOWN OF	\$7,463	0	7	11	\$2,580,700	7	\$20,317
125102	DELRAY BEACH, CITY OF	\$3,816,044	4	5,691	8,219	\$1,935,725,700	684	\$1,898,418
120200	GLEN RIDGE, TOWN OF	\$10,837	0	13	21	\$5,908,000	6	\$8,520
120201	GOLF, VILLAGE OF	\$9,905	0	0	25	\$8,470,000	2	\$43,000
120203	GREENACRES, CITY OF	\$130,894	0	0	384	\$91,262,700	18	\$33,262
125109	GULF STREAM, TOWN OF	\$291,885	4	202	354	\$108,927,300	36	\$86,723
120205	HAVERHILL, TOWN OF	\$5,447	0	0	16	\$4,858,000	7	\$70,254
125111	HIGHLAND BEACH, TOWN OF	\$816,536	3	3,418	4,130	\$959,913,600	71	\$113,302
120207	HYPOLUXO, TOWN OF	\$353,430	0	972	1,122	\$234,046,000	19	\$13,146

CID	Community Name	Total Premium	V-Zone	A-Zone	No. Policies	Total Coverage	Total Claims Since 1978	Total Paid Since 1978
120208	JUNO BEACH, TOWN OF	\$444,618	0	518	1,768	\$383,874,100	39	\$307,840
125120	JUPITER INLET COLONY, TOWN OF	\$54,024	0	10	123	\$40,258,000	17	\$105,470
125119	JUPITER, TOWN OF	\$2,552,950	0	6,088	8,699	\$2,029,896,400	422	\$2,292,410
120211	LAKE CLARKE SHORES, TOWN OF	\$108,699	0	86	260	\$77,653,600	19	\$27,254
120212	LAKE PARK, TOWN OF	\$251,009	0	727	870	\$164,262,700	43	\$622,664
120213	LAKE WORTH, CITY OF	\$849,150	0	975	1,615	\$365,936,900	177	\$475,529
120214	LANTANA, TOWN OF	\$569,344	0	815	1,147	\$229,596,300	130	\$905,923
120215	MANALAPAN, TOWN OF	\$221,084	1	198	230	\$70,361,800	71	\$226,025
120216	MANGONIA PARK, TOWN OF	\$55,042	0	23	44	\$16,906,800	13	\$465,504
120217	NORTH PALM BEACH, VILLAGE OF	\$965,484	0	2,067	3,849	\$802,993,900	101	\$358,167
125134	OCEAN RIDGE, TOWN OF	\$628,549	11	1,067	1,256	\$291,000,800	162	\$1,285,241
120219	PAHOKEE, CITY OF	\$34,514	0	0	79	\$20,601,900	13	\$45,581
120192	PALM BEACH COUNTY *	\$26,157,701	11	35,113	72,238	\$19,071,599,000	3,288	\$12,831,755
120221	PALM BEACH GARDENS, CITY OF	\$1,380,019	0	377	3,344	\$984,537,400	286	\$1,411,554
125137	PALM BEACH SHORES, TOWN OF	\$306,349	0	203	1,009	\$189,503,700	33	\$178,577
120220	PALM BEACH, TOWN OF	\$4,333,665	4	5,386	7,658	\$1,890,872,800	1,076	\$11,705,692
120223	PALM SPRINGS, VILLAGE OF	\$398,658	0	1,488	1,564	\$247,982,400	78	\$182,234
125142	RIVIERA BEACH, CITY OF	\$1,733,909	103	4,649	5,699	\$1,340,844,500	237	\$1,369,872
120225	ROYAL PALM BEACH, VILLAGE OF	\$220,446	0	0	663	\$181,762,300	33	\$144,329
120226	SOUTH BAY, CITY OF	\$14,403	0	0	29	\$7,401,100	0	\$0
120227	SOUTH PALM BEACH, TOWN OF	\$269,139	1	1,211	1,535	\$308,631,100	63	\$1,341,737
120228	TEQUESTA, VILLAGE OF	\$455,330	1	528	1,447	\$340,196,900	68	\$261,270
125157	WELLINGTON, VILLAGE OF	\$272,142	0	163	635	\$201,535,700	21	\$16,642
120229	WEST PALM BEACH, CITY OF	\$2,389,573	0	2,989	7,306	\$1,740,353,600	432	\$3,340,885
	COUNTY TOTAL :	\$59,208,143	146	90,010	163,526	\$40,462,477,700	8,735	\$44,740,699
PASCO COUNTY								
120231	DADE CITY, CITY OF	\$54,970	0	59	73	\$16,043,900	39	\$427,719
120232	NEW PORT RICHEY, CITY OF	\$1,468,493	0	1,551	1,750	\$292,230,400	596	\$7,694,163
120230	PASCO COUNTY *	\$20,071,960	443	18,857	27,966	\$5,929,588,100	6,279	\$89,149,670
120234	PORT RICHEY, CITY OF	\$1,056,413	186	736	934	\$198,110,400	706	\$14,622,843
120235	ZEPHYRHILLS, CITY OF	\$125,494	0	103	196	\$36,266,500	9	\$191,976
	COUNTY TOTAL :	\$22,777,330	629	21,306	30,919	\$6,472,239,300	7,629	\$112,086,371
PINELLAS COUNTY								
125089	BELLEAIR BEACH, CITY OF	\$1,396,237	80	1,076	1,165	\$278,614,100	669	\$11,336,202
120239	BELLEAIR BLUFFS, CITY OF	\$59,537	0	35	167	\$40,821,800	9	\$303,302

CID	Community Name	Total Premium	V-Zone	A-Zone	No. Policies	Total Coverage	Total Claims Since 1978	Total Paid Since 1978
125090	BELLEAIR SHORE, TOWN OF	\$69,518	8	33	41	\$12,548,400	49	\$607,039
125088	BELLEAIR, TOWN OF	\$525,191	54	416	827	\$209,230,600	118	\$1,795,671
125096	CLEARWATER, CITY OF	\$7,440,792	626	9,740	12,555	\$2,847,532,900	1,342	\$11,674,543
125103	DUNEDIN, CITY OF	\$3,587,907	795	2,629	4,479	\$855,682,000	691	\$8,917,740
125108	GULFPORT, CITY OF	\$1,645,146	223	2,223	2,853	\$517,490,400	251	\$1,057,899
125117	INDIAN ROCKS BEACH, CITY OF	\$2,314,883	84	2,913	2,997	\$627,907,400	902	\$6,242,711
125118	INDIAN SHORES, TOWN OF	\$1,135,504	157	2,770	2,927	\$546,977,300	268	\$2,019,024
120245	KENNETH CITY, TOWN OF	\$196,809	0	221	360	\$62,708,200	16	\$15,187
125122	LARGO, CITY OF	\$1,592,788	3	1,193	2,895	\$589,893,900	228	\$1,309,515
125127	MADEIRA BEACH, CITY OF	\$2,808,934	374	3,160	3,534	\$720,306,100	1,930	\$15,432,199
125133	NORTH REDINGTON BEACH, TOWN OF	\$1,039,938	63	1,403	1,466	\$280,190,000	192	\$1,248,175
120250	OLDSMAR, CITY OF	\$1,974,966	19	1,787	2,620	\$662,210,500	285	\$2,278,751
125139	PINELLAS COUNTY *	\$22,650,830	392	25,542	37,183	\$8,250,402,300	2,857	\$21,473,433
120251	PINELLAS PARK, CITY OF	\$2,153,754	0	1,434	4,065	\$909,772,300	610	\$2,675,034
125140	REDINGTON BEACH, TOWN OF	\$1,149,268	40	742	782	\$183,810,800	1,039	\$8,535,060
125141	REDINGTON SHORES, TOWN OF	\$1,066,377	42	1,681	1,723	\$392,630,700	425	\$2,026,566
125143	SAFETY HARBOR, CITY OF	\$612,883	1	359	1,179	\$317,832,000	62	\$581,980
120257	SEMINOLE, CITY OF	\$337,007	1	684	989	\$174,457,200	37	\$68,367
125151	SOUTH PASADENA, CITY OF	\$1,425,660	43	3,102	3,145	\$564,096,100	72	\$247,374
125149	ST. PETE BEACH, CITY OF	\$6,782,847	385	6,865	7,250	\$1,461,193,300	1,355	\$8,788,883
125148	ST. PETERSBURG, CITY OF	\$31,522,487	577	32,690	38,605	\$8,027,937,500	5,714	\$55,418,082
120259	TARPON SPRINGS, CITY OF	\$3,398,206	168	2,961	3,717	\$840,404,800	538	\$6,127,838
125153	TREASURE ISLAND, CITY OF	\$4,748,834	673	4,991	5,664	\$1,105,961,600	1,412	\$8,007,588
	COUNTY TOTAL :	\$101,636,303	4,808	110,650	143,188	\$30,480,612,200	21,071	\$178,188,163
POLK COUNTY								
120262	AUBURNDALE, CITY OF	\$38,021	0	36	83	\$19,802,400	12	\$42,772
120263	BARTOW, CITY OF	\$24,242	0	6	59	\$12,986,200	7	\$86,392
120410	DAVENPORT, CITY OF	\$23,687	0	18	38	\$8,830,500	3	\$3,439
120409	DUNDEE, TOWN OF	\$15,140	0	9	20	\$4,821,700	4	\$3,410
120385	EAGLE LAKE, CITY OF	\$1,337	0	0	4	\$1,085,000	0	\$0
120264	FORT MEADE, CITY OF	\$2,071	0	1	7	\$1,308,100	3	\$0
120265	FROSTPROOF, CITY OF	\$9,438	0	11	18	\$3,203,800	2	\$75,300
120266	HAINES CITY, CITY OF	\$31,573	0	46	75	\$10,482,100	15	\$138,930
120667	LAKE ALFRED, CITY OF	\$14,588	0	20	31	\$4,625,900	0	\$0
120414	LAKE HAMILTON, TOWN OF	\$5,851	0	6	11	\$3,271,300	2	\$12,042

CID	Community Name	Total Premium	V-Zone	A-Zone	No. Policies	Total Coverage	Total Claims Since 1978	Total Paid Since 1978
120390	LAKE WALES, CITY OF	\$47,831	0	26	98	\$26,226,500	7	\$35,274
120267	LAKELAND, CITY OF	\$567,190	0	734	1,160	\$223,187,200	46	\$178,462
120268	MULBERRY, CITY OF	\$13,692	0	22	32	\$3,618,100	2	\$12,006
120665	POLK CITY, TOWN OF	\$3,699	0	2	7	\$1,977,500	0	\$0
120261	POLK COUNTY*	\$3,425,763	0	3,990	7,327	\$1,595,220,400	626	\$7,313,411
120271	WINTER HAVEN, CITY OF	\$119,835	0	123	287	\$62,948,700	39	\$225,377
	COUNTY TOTAL :	\$4,343,958	0	5,050	9,257	\$1,983,595,400	768	\$8,126,815
PUTNAM COUNTY								
120408	CRESCENT CITY, CITY OF	\$5,734	0	4	6	\$1,662,400	3	\$66,767
120391	INTERLACHEN, TOWN OF	\$3,955	0	2	8	\$1,538,600	1	\$9,610
120273	PALATKA, CITY OF	\$15,988	0	9	33	\$7,853,600	5	\$66,596
120418	POMONA PARK, TOWN OF	\$2,754	0	3	7	\$1,980,800	1	\$0
120272	PUTNAM COUNTY *	\$784,970	0	1,040	1,447	\$264,455,000	187	\$1,558,363
	COUNTY TOTAL :	\$813,401	0	1,058	1,501	\$277,490,400	197	\$1,701,336
SANTA ROSA COUNTY								
120275	GULF BREEZE, CITY OF	\$566,241	48	260	893	\$255,092,600	560	\$26,669,215
120339	JAY, TOWN OF	\$2,742	0	1	3	\$576,000	0	\$0
120276	MILTON, CITY OF	\$113,694	0	53	165	\$40,535,000	104	\$3,391,860
125131	NAVARRE BEACH, TOWN OF	\$1,272	0	2	2	\$375,000	79	\$669,452
120274	SANTA ROSA COUNTY *	\$5,561,971	386	4,154	11,197	\$3,190,073,400	6,046	\$388,384,258
	COUNTY TOTAL :	\$6,245,920	434	4,470	12,260	\$3,486,652,000	6,789	\$419,114,785
SARASOTA COUNTY								
120279	NORTH PORT, CITY OF	\$889,668	0	503	2,317	\$611,117,800	74	\$983,480
125144	SARASOTA COUNTY *	\$27,150,455	1,182	26,174	45,473	\$10,979,249,200	3,189	\$25,331,199
125150	SARASOTA, CITY OF	\$6,784,243	313	6,744	8,733	\$2,096,606,800	810	\$6,572,638
125154	VENICE, CITY OF	\$2,448,273	23	3,127	5,311	\$995,462,300	311	\$1,075,349
	COUNTY TOTAL :	\$37,272,639	1,518	36,548	61,834	\$14,682,436,100	4,384	\$33,962,666
SEMINOLE COUNTY								
120290	ALTAMONTE SPRINGS, CITY OF	\$328,570	0	388	685	\$141,225,500	57	\$340,403
120291	CASSELBERRY, CITY OF	\$187,328	0	177	383	\$80,594,800	18	\$69,682
120416	LAKE MARY, CITY OF	\$132,619	0	73	277	\$81,549,800	8	\$3,015
120292	LONGWOOD, CITY OF	\$165,907	0	108	266	\$72,340,700	25	\$154,127
120293	OVIEDO, CITY OF	\$282,942	0	144	735	\$210,943,100	34	\$125,373
120294	SANFORD, CITY OF	\$340,904	0	181	580	\$146,010,700	67	\$451,426
120289	SEMINOLE COUNTY*	\$1,951,544	0	1,452	4,411	\$1,197,659,300	342	\$3,939,050

CID	Community Name	Total Premium	V-Zone	A-Zone	No. Policies	Total Coverage	Total Claims Since 1978	Total Paid Since 1978
120295	WINTER SPRINGS, CITY OF	\$264,251	0	111	699	\$194,893,400	19	\$154,179
COUNTY TOTAL :		\$3,654,065	0	2,634	8,036	\$2,125,217,300	570	\$5,237,255
ST. JOHNS COUNTY								
120282	HASTINGS, TOWN OF	\$37,516	0	50	52	\$9,412,700	2	\$9,548
125146	ST. AUGUSTINE BEACH, CITY OF	\$1,519,179	21	1,299	3,463	\$750,988,800	135	\$2,094,486
125145	ST. AUGUSTINE, CITY OF	\$3,171,772	8	4,137	4,388	\$938,519,200	237	\$1,167,526
125147	ST. JOHNS COUNTY *	\$13,371,153	365	11,206	28,422	\$7,431,293,800	822	\$3,932,883
COUNTY TOTAL :		\$18,099,620	394	16,692	36,325	\$9,130,214,500	1,196	\$7,204,443
ST. LUCIE COUNTY								
120286	FORT PIERCE, CITY OF	\$1,909,522	6	4,285	4,956	\$907,763,100	1,056	\$28,395,640
120287	PORT ST. LUCIE, CITY OF	\$2,188,328	0	1,559	5,992	\$1,579,331,600	392	\$1,487,859
120285	ST. LUCIE COUNTY *	\$3,846,252	14	7,930	12,646	\$2,804,096,200	1,955	\$37,134,225
120288	ST. LUCIE VILLAGE, TOWN OF	\$100,436	1	87	131	\$35,611,700	68	\$2,349,746
COUNTY TOTAL :		\$8,044,538	21	13,861	23,725	\$5,326,802,600	3,471	\$69,367,470
SUMTER COUNTY								
120297	BUSHNELL, CITY OF	\$2,594	0	1	6	\$1,252,600	2	\$36,660
120615	CENTER HILL, CITY OF	\$8,863	0	6	7	\$1,383,000	4	\$17,335
120616	COLEMAN, CITY OF	\$313	0	0	1	\$210,000	0	\$0
120296	SUMTER COUNTY *	\$1,010,163	0	340	2,942	\$698,761,700	53	\$521,805
120298	WEBSTER, CITY OF	\$3,728	0	5	9	\$1,453,900	1	\$9,804
120299	WILDWOOD, CITY OF	\$6,895	0	2	12	\$3,024,600	2	\$21,577
COUNTY TOTAL :		\$1,032,556	0	354	2,977	\$706,085,800	62	\$607,181
SUWANNEE COUNTY								
120301	BRANFORD, TOWN OF	\$10,794	0	11	13	\$2,223,700	36	\$144,897
120334	LIVE OAK, CITY OF	\$106,492	0	81	119	\$18,262,200	86	\$1,426,520
120300	SUWANNEE COUNTY*	\$207,818	0	254	406	\$74,788,400	170	\$2,757,635
COUNTY TOTAL :		\$325,104	0	346	538	\$95,274,300	292	\$4,329,052
TAYLOR COUNTY								
120303	PERRY, CITY OF	\$68,013	0	62	89	\$17,316,900	11	\$219,822
120302	TAYLOR COUNTY*	\$605,556	149	351	574	\$95,835,400	265	\$3,833,943
COUNTY TOTAL :		\$673,569	149	413	663	\$113,152,300	276	\$4,053,765
UNION COUNTY								
120595	LAKE BUTLER, CITY OF	\$5,375	0	4	9	\$1,661,200	12	\$140,558
120422	UNION COUNTY *	\$29,227	0	18	53	\$10,720,500	11	\$105,720
120594	WORTHINGTON SPRINGS, CITY OF	\$211	0	0	1	\$70,000	1	\$58,200
COUNTY TOTAL :		\$34,813	0	22	63	\$12,451,700	24	\$304,478

CID	Community Name	Total Premium	V-Zone	A-Zone	No. Policies	Total Coverage	Total Claims Since 1978	Total Paid Since 1978
VOLUSIA COUNTY								
125100	DAYTONA BEACH SHORES, CITY OF	\$911,774	3	11	5,212	\$977,612,500	66	\$265,812
125099	DAYTONA BEACH, CITY OF	\$2,766,579	2	2,734	8,205	\$1,565,544,700	543	\$9,353,399
120672	DEBARY, CITY OF	\$276,205	0	98	696	\$190,019,200	76	\$4,107,645
120307	DELAND, CITY OF	\$71,266	0	21	159	\$40,570,400	13	\$327,687
120677	DELTONA, CITY OF	\$616,325	0	406	1,507	\$353,031,700	25	\$324,449
120308	EDGEWATER, CITY OF	\$597,736	0	391	1,366	\$317,623,500	82	\$498,228
125112	HOLLY HILL, CITY OF	\$286,366	0	171	576	\$120,437,400	159	\$2,093,154
120674	LAKE HELEN, CITY OF	\$8,242	0	11	19	\$3,896,200	0	\$0
125132	NEW SMYRNA BEACH, CITY OF	\$3,380,654	215	3,680	8,379	\$1,631,146,400	417	\$3,320,137
120624	OAK HILL, CITY OF	\$65,603	0	93	123	\$24,690,900	3	\$35,573
120633	ORANGE CITY, CITY OF	\$52,589	0	3	122	\$27,092,000	7	\$690,413
125136	ORMOND BEACH, CITY OF	\$2,257,510	2	1,170	5,422	\$1,304,943,000	475	\$4,199,101
120675	PIERSON, TOWN OF	\$789	0	0	3	\$503,000	0	\$0
120312	PONCE INLET, TOWN OF	\$764,161	3	512	2,534	\$590,765,000	106	\$801,833
120313	PORT ORANGE, CITY OF	\$1,782,629	0	1,775	3,743	\$910,285,700	407	\$6,918,504
120314	SOUTH DAYTONA, CITY OF	\$469,081	0	392	1,098	\$266,259,000	297	\$4,042,269
125155	VOLUSIA COUNTY*	\$4,563,187	84	4,409	11,599	\$2,635,086,800	1,163	\$13,160,421
	COUNTY TOTAL :	\$18,870,696	309	15,877	50,763	\$10,959,507,400	3,839	\$50,138,625
WAKULLA COUNTY								
120620	SOPCHOPPY, CITY OF	\$365	0	0	1	\$350,000	2	\$156,420
120316	ST. MARKS, TOWN OF	\$47,172	0	68	68	\$12,727,800	150	\$1,636,994
120315	WAKULLA COUNTY *	\$1,906,755	523	563	1,413	\$287,038,400	1,141	\$22,142,565
	COUNTY TOTAL :	\$1,954,292	523	631	1,482	\$300,116,200	1,293	\$23,935,979
WALTON COUNTY								
120318	DEFUNIAK SPRINGS, CITY OF	\$10,332	0	1	20	\$5,859,600	0	\$0
120319	FREEPORT, CITY OF	\$25,451	0	8	61	\$17,710,900	8	\$357,729
120423	PAXTON, TOWN OF	\$294	0	0	1	\$175,000	0	\$0
120317	WALTON COUNTY *	\$8,047,218	347	4,587	18,214	\$4,518,528,000	2,676	\$53,064,704
	COUNTY TOTAL :	\$8,083,295	347	4,596	18,296	\$4,542,273,500	2,684	\$53,422,433
WASHINGTON COUNTY								
120321	CARYVILLE, TOWN OF	\$1,308	0	2	4	\$317,800	55	\$810,319
120325	CHIPLEY, CITY OF	\$12,539	0	11	23	\$3,458,800	8	\$68,221
120629	EBRO, TOWN OF	\$899	0	1	1	\$343,100	0	\$0
120322	VERNON, CITY OF	\$4,072	0	6	8	\$943,500	10	\$158,268

CID	Community Name	Total Premium	V-Zone	A-Zone	No. Policies	Total Coverage	Total Claims Since 1978	Total Paid Since 1978
120407	WASHINGTON COUNTY *	\$42,585	0	38	90	\$15,597,400	48	\$497,111
	COUNTY TOTAL :	\$61,403	0	58	126	\$20,660,600	121	\$1,533,919
129999	UNKNOWN	\$3,935	0	1	10	\$3,290,000	4	\$66,097
	UNKNOWN TOTAL :	\$3,935	0	1	10	\$3,290,000	4	\$66,097
	STATE TOTAL :	\$1,017,691,027	33,056	1,460,173	2,058,967	\$475,105,863,400	237,791	\$3,682,499,895

Source: Federal Emergency Management Agency

The passage of the Biggert Waters Flood Insurance Reform Act on July 6, 2012 (BW12) will bring significant changes to the National Flood Insurance Program (NFIP) administered by the Federal Emergency Management Agency (FEMA). Currently, the NFIP provides flood insurance coverage to approximately 5.5 million homes and businesses. Total premium paid annually is about \$3.5 billion. As a result of Hurricane Katrina and Superstorm Sandy, the NFIP owes the US Treasury about \$24 billion.

BW12 extended the NFIP for five years and attempted to address the deficit by eliminating some of the rate subsidies, mandating actuarially sound rates, and creating a small fund for future catastrophic losses. [See, 2012 Conference Report on NFIP Legislation.](#)

Currently, about 1.1 million of NFIP's 5.5 million policies are subsidized. Subsidized properties are those which became insured by NFIP prior to the adoption of a Flood Insurance Rating Map (FIRM) in their community. These homes are referred to interchangeably as either "pre-FIRM" or "subsidized". No one knows the total amount of the subsidy for the country or for the individual risk because subsidized properties are not required to provide the NFIP with a flood elevation certificate which could be used to provide an accurate rate. A report from 1999 estimated the subsidy at 45%. Private sources have estimated that actuarially sound rates for all current policyholders would produce annual flood insurance premiums of about \$10 billion.

BW12 eliminated the following subsidies effective October 1, 2013:

1. Subsidies for non-primary residences (a primary residence has been defined as a home you occupy for more than 80% of the year. The NFIP doesn't really know how many homes that will affect because FEMA never made a distinction between primary and secondary residences. The data for the flood program simply separates risks into either residential or non-residential)
2. Any property purchased after July 6, 2012.
3. Any property not insured by the NFIP on July 6, 2012.
4. Any business property (The NFIP distinguishes property between residential and non-residential. Some business property - i.e., a church - would still qualify for a subsidy. Given the limitations in the current data, it is unclear how this will be administered or enforced)
5. Certain types of property that have been previously damaged by a flood:
 - › Properties with repetitive losses (four or more over \$5,000 each)
 - › Properties suffering damage over 50%
 - › Properties that have been improved by over 30% in fair market value

BW12 mandates the following rate increases:

1. All policies are charged an additional 5% to create a fund for future catastrophic losses
2. Subsidized properties are scheduled to have their rates rise 25% per year until the subsidy on that risk is eliminated (you can't determine the amount of the subsidy until you give the NFIP a flood elevation certificate)
3. If a policy has a rate increase due to a change in the flood zone caused by re-mapping then increases are limited to 20% per year (the previous limit was 10% per year)

Florida policyholders represent about 37% of those in the NFIP. The premium paid annually by Floridian's is about 29% of the NFIP's total of \$3.5 billion. A FEMA report from October 2012 provided the following statistics for Florida policyholders:

Policies in V Zone (flood-prone)	33,056
Policies in A Zone (flood-prone)	1,460,173
Policies in all other zones	565,738
Total policies in force	2,058,967
Total insured limit	\$475,105,863,400
Total annual premium	\$1,017,691,027
Average limit	\$230,750
Average premium per policy	\$494

"A" and "V" zones are the most flood prone areas in the state. The only people required to have flood insurance are those with federally insured mortgages in zones "A" and "V". However, on a national basis, 25% of NFIP's paid flood claims are for homes in zones other than "A" and "V". Mortgage lenders are free to make more stringent requirements when granting a mortgage.

Florida is a donor state when it comes to the NFIP. Total paid claims since 1978 are \$3,682,499,895. That's just slightly over \$100 million per year. [See, NFIP Insurance Report Florida for detail by county and community.](#)

At the Florida Association of Realtors annual meeting in Orlando this past August a representative of FEMA distributed a handout which estimated the affect of BW12 on Floridians. [See, Impact on Florida: Biggert Waters Flood Insurance Reform Act of 2012.](#) According to FEMA's estimates, 87% of FEMA's customers in Florida will not be affected by the passage of BW12. It is uncertain how many homes and businesses will be affected by the remapping, which is underway. FEMA's estimate of the 268,000 affected customers is broken down as follows:

1. 50,496 policies covering second homes, business property, and properties with repetitive losses will see an immediate 25% increase
2. 103,258 subsidized properties will remain subsidized until:
 - › The property is sold and the new owner is required to pay the full rate
 - › The policy lapses for any reason (including mortgage failure to pay on time)
 - › The property suffers a severe loss
3. 114,894 policies covering subsidized condominiums and non-condo multi-family structures will remain subsidized until the NFIP adopts rules for how they are going to be handled.

BW12 encourages increased involvement by private insurers and reinsurers in providing flood insurance coverage. The involvement might take a significant amount of time to develop because the private sector is unsure of the possible regulatory constraints on the private industry's ability to design and price a policy that provides primary flood coverage. The changes mandated by BW12 are going to become more apparent to the average consumer as they are implemented over the next several years.

Potential actions that the Florida legislature could pursue in regard to flood insurance:

1. Request Florida Department of Emergency Management(DEM) to quantify the number of affected homes and businesses by county and community. Ask the DEM to clarify the re-mapping process for each community in the state and put the preliminary maps online for the public to access.
2. Ask the Office of Insurance Regulation to provide a report on the statutory and regulatory hurdles which could hinder the private insurance industry from writing flood policies.
3. Create a task force to explore the feasibility of opting out of the federal flood program. The task force should include the OIR, DEM, current providers of flood insurance, domestic insurance companies, Florida insurance agents, and Florida real estate professionals.

All Floridians should be concerned about BW12:

- › The current deficit in the federal flood program is approximately \$250 per family.
- › Florida is paying \$1 billion per year in flood premiums and getting very little in return.
- › It's up to Florida to determine if there is a reasonable alternative to providing Floridians with this coverage that they need and should purchase.

Common questions Floridians have regarding the affect of the Biggert Waters Flood Insurance Reform Act of 2012 (BW12) are as follows:

- 1. Is my current rate subsidized?** If your house was built prior to 1975, you live in an "A" or "V" zone, and you don't have an elevation certificate, you are probably benefiting from a subsidized rate.
- 2. How can I determine my actuarial (non-subsidized) flood insurance premium?** Obtain a Base Flood Elevation Certificate (BFE) and then talk with your insurance agent to obtain a flood insurance quotation.
- 3. How do I obtain a BFE?**
 - › Ask your local floodplain manager if your property's elevation information is on file. Contact your community's planning, engineering, or permit office.
 - › If the information is not available you can obtain an Elevation Certificate from a Florida licensed professional surveyor which can cost approximately \$150. An Elevation Certificate will help your agent rate your policy properly.
 - › When you receive your Elevation Certificate provide a copy to your agent and keep a copy for you records.
- 4. What do I do now in light of the changes that are coming on October 1st?** If the premium quotation that you receive from your agent is less than the amount you are currently paying, then request a new policy based on the correct elevation of your home so that you can benefit from the cost savings.

If your current rate is subsidized, you will see annual premium increases of 25% annually starting this year, until their premiums are full-risk premiums*. When the price you are asked to pay on the renewal of your flood policy exceeds the price quoted for an actuarially sound policy, submit the Elevation Certificate to your insurance agent and get a new flood policy based on the correct elevation of your home.

- 5. If I do not live in an A or V flood zone and I'm not required to purchase a flood policy, why should I consider purchasing a flood policy?** Flood insurance provides coverage for water damage to your home that is not covered by your homeowners policy. For example, if a city water main or fire hydrant in front of your house broke and the water from that water main or fire hydrant damaged your home and its contents, your homeowners insurance policy would not pay for the damage. A flood policy would cover this damage. In fact, FEMA reports that approximately 25% of the total claims paid by the flood insurance program are the result of claims made by policyholders who live in areas that are NOT zoned either "A" or "V". According to FEMA, the average premium of a flood policy in Florida as of October 2012 is \$424. You can receive an estimate online at www.FloodSmart.gov.
- 6. When is my community going to be re-mapped under the provisions of BW12?** Many communities in Florida have already been re-mapped but those maps are not available online because they have not been formally adopted by FEMA. For example, the new map for Volusia County was made public on September 29, 2011. The new map is subject to public review and comment. The Volusia county map will not become official until 6 months after FEMA issues a Final Letter of Determination. It seems likely that the new map for Volusia County will become effective on February 19, 2014. Individuals wanting copies of the preliminary maps can obtain them by contacting their local community.

Citizens Property Insurance Corporation

Barry Gilway, President/CEO and Executive Director

October 8, 2013

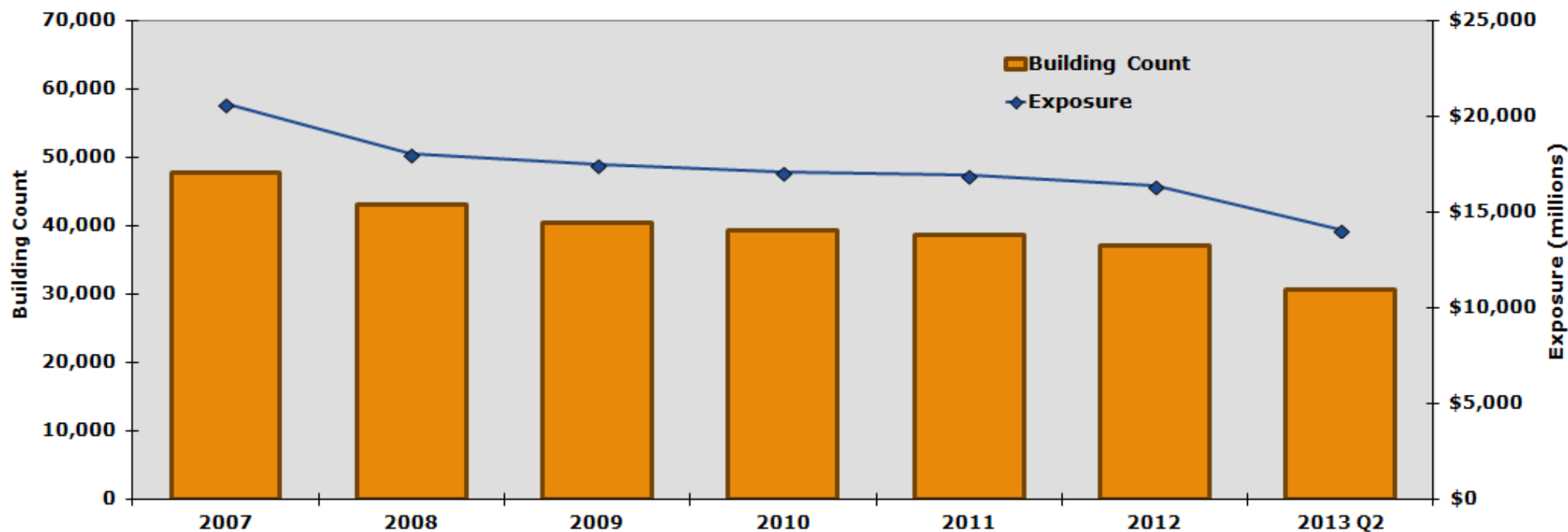


Commercial Non-Residential Business Overview

Commercial Non-Residential

- Citizens writes both commercial non-residential wind-only (CNRW) and commercial non-residential multi-peril (CNRM) policies on businesses in Florida
- Citizens inherited the CNRW line of business from the FWUA
- CNRW policies are written as a first layer of coverage up to \$1 million per building in the Coastal account
- Citizens was authorized to write CNRM policies with the passage of HB 1A in 2007
- CNRM policies are written for eligible structures with a total insured value of no more than \$2.5 million per building in either the Coastal or Commercial Lines Account

Commercial Non-Residential Historical Building Count and Exposure



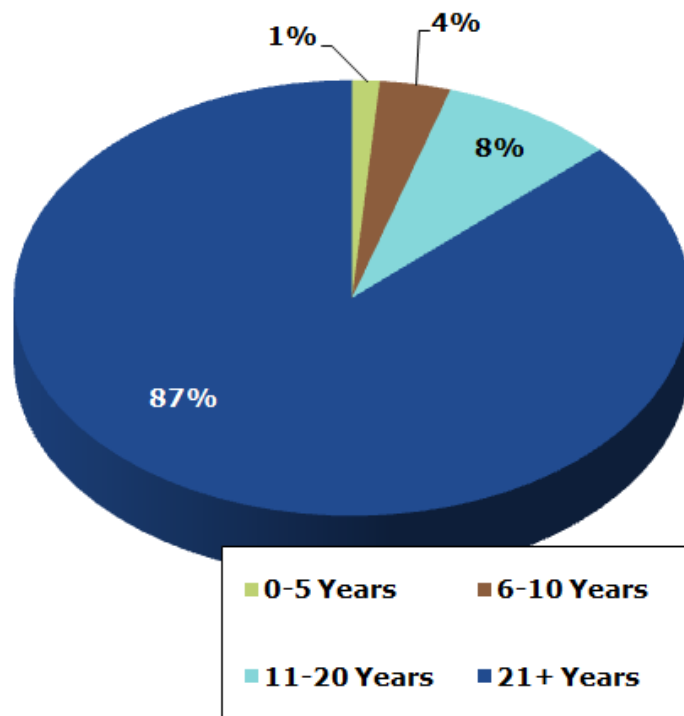
	Coastal Account			Commercial Lines Account			Total		
	Number of Policies	Number of Buildings	Exposure (millions)	Number of Policies	Number of Buildings	Exposure (millions)	Number of Policies	Number of Buildings	Exposure (millions)
2007	35,397	45,919	\$19,665	1,750	1,750	\$1,018	37,147	47,669	\$20,683
2008	32,166	42,227	\$17,675	760	760	\$323	32,926	42,987	\$17,998
2009	29,539	39,149	\$16,552	771	1,194	\$921	30,310	40,343	\$17,473
2010	28,248	37,585	\$15,794	1,130	1,659	\$1,312	29,378	39,244	\$17,105
2011	27,042	36,473	\$15,230	1,413	2,041	\$1,656	28,455	38,514	\$16,885
2012	25,455	34,675	\$14,537	1,544	2,262	\$1,790	26,999	36,937	\$16,327
2013 Q2	19,910	28,193	\$12,327	1,557	2,287	\$1,755	21,467	30,480	\$14,082
% Change from 2012 to 2Q 2013	-21.8%	-18.7%	-15.2%	0.8%	1.1%	-2.0%	-20.5%	-17.5%	-13.7%

Data as 6/30/13

Commercial Non-Residential Building Age and Coverage Range

Age Range	Building Count
0-5 Years	401
6-10 Years	1,033
11-20 Years	2,556
21+ Years	26,490
Total	30,480

Building Count by Age Range



		Structure Coverage Range		
		\$1,000,000 and Less	\$1,000,001 to \$2,500,000	TOTAL
Commercial Non-Residential MULTI-PERIL	Building Count	1,986	622	2,608
	Exposure	\$908,345,298	\$1,193,058,100	\$ 2,101,403,398
Commercial Non-Residential WIND-ONLY	Building Count	27,869	3	27,872
	Exposure	\$11,928,910,853	\$5,800,000	\$ 11,934,710,853
Commercial Non-Residential TOTAL	Building Count	29,855	625	30,480
	Exposure	\$ 12,837,256,151	\$ 1,198,858,100	\$ 14,036,114,251

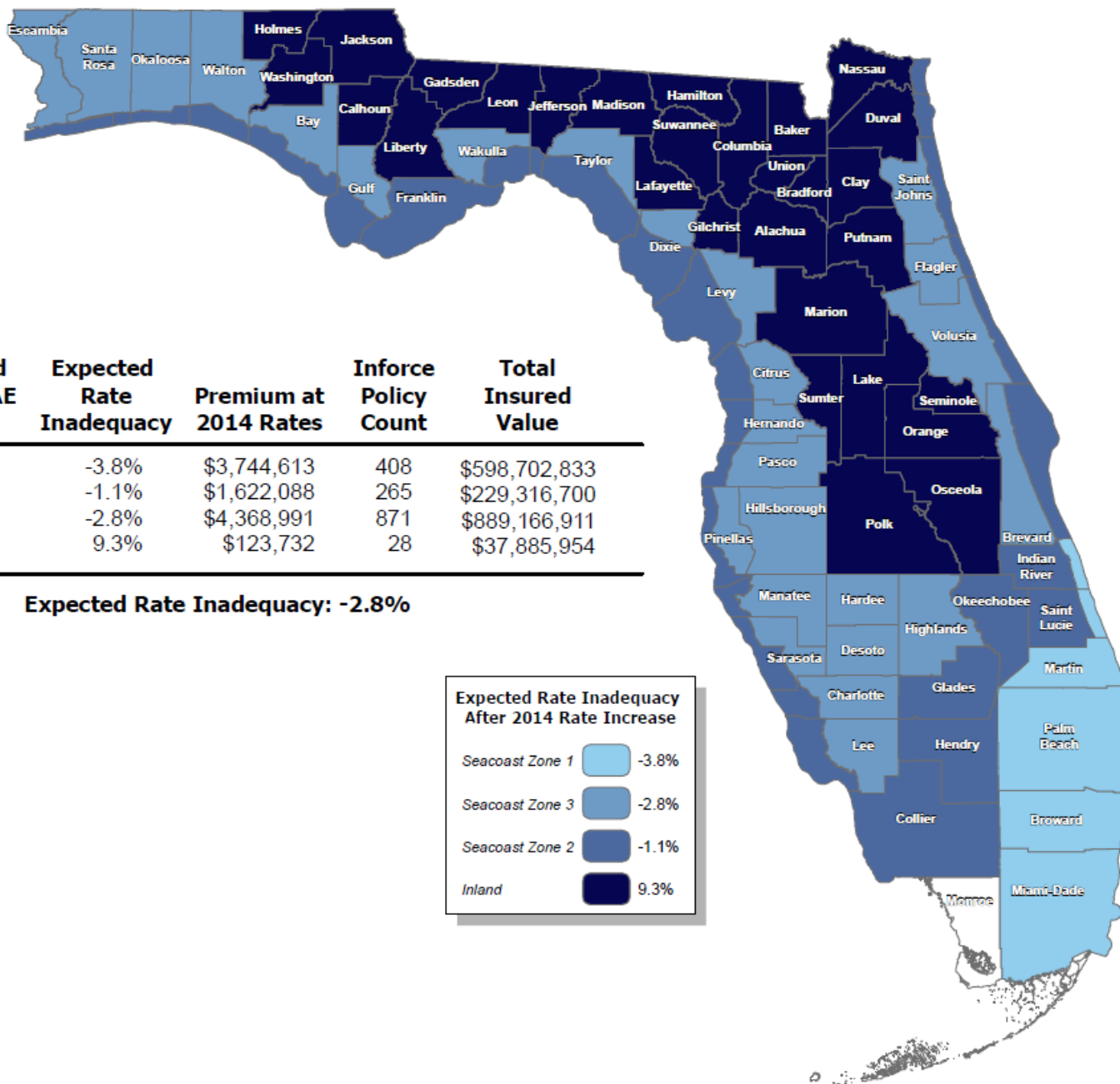
Data as of 6/30/13

Commercial Non-Residential MULTI-PERIL

Commercial Non-Residential Multi-Peril Most Popular Types of Business

Building Use	Risk Count	Percent of Total Risk Count	Exposure Amount	Inforce Premium
Health Care Facilities and Services; Non-Governmental Offices	962	37%	\$667,882,100	\$2,581,333
Churches and Synagogues	334	13%	\$291,230,200	\$1,013,621
Department or Discount Store, Home Improvement Store	182	7%	\$148,808,000	\$561,826
Warehouses - Public personal property storage	65	2%	\$36,639,900	\$76,621
Appliance Distributor or Store	62	2%	\$69,051,000	\$252,042
Beverage and Food Distributors or Store, Convenience Store	61	2%	\$38,779,698	\$186,470
Light Hazard Service Occupancies(Laboratories - X-Ray, Dental, Medical, Misc. Studios)	57	2%	\$30,472,600	\$121,505
Schools, Day Care Centers	51	2%	\$25,441,000	\$82,962
Motels and Hotels without Restaurant	45	2%	\$85,697,500	\$244,130
Nursing and Convalescent Homes	40	2%	\$33,358,100	\$120,402
TOTAL	1,859	71%	1,427,360,598	\$5,240,922

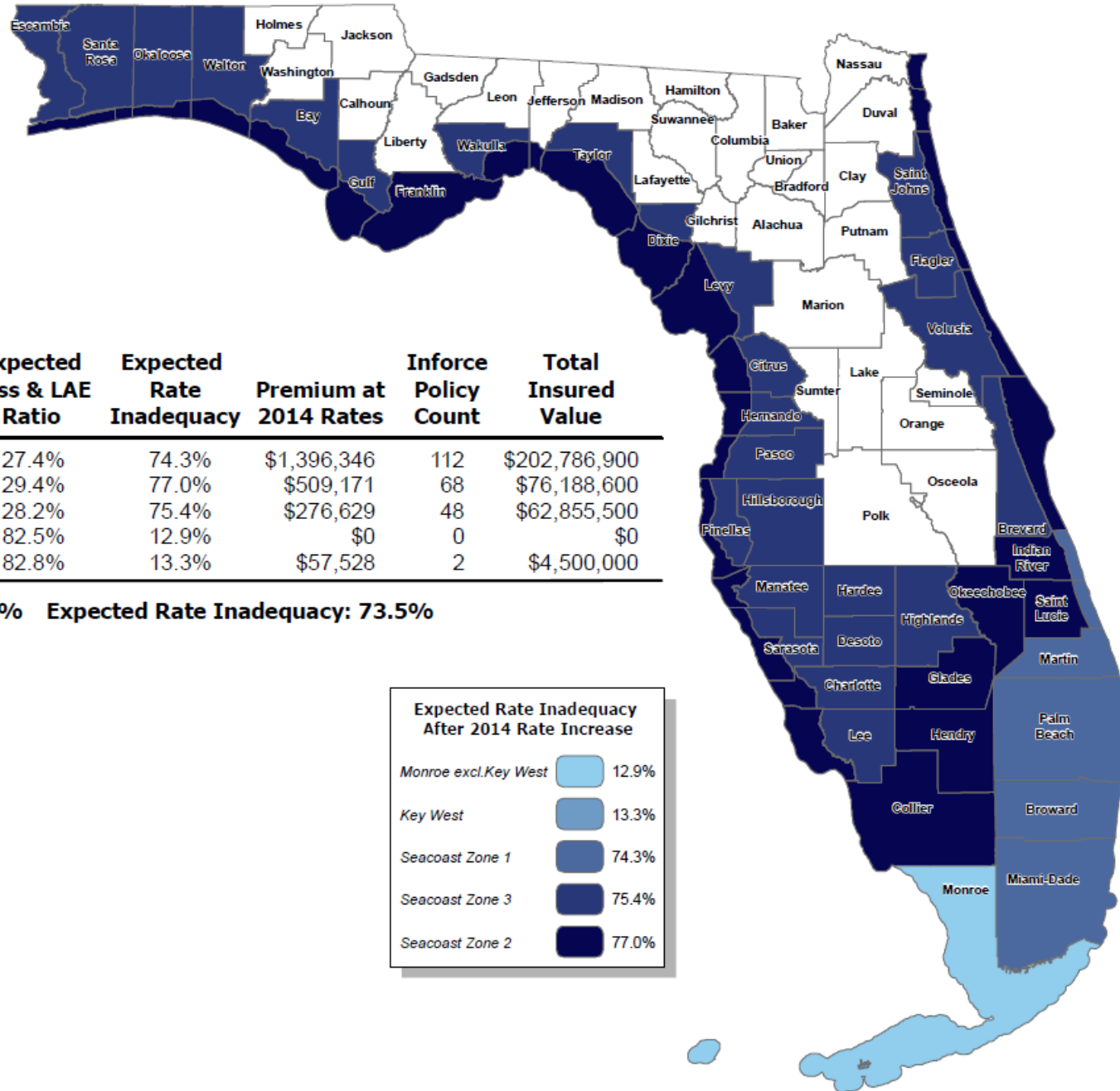
Commercial Lines Account Commercial Non-Residential Multi-Peril Rate Adequacy



Territory	Expected Loss & LAE Ratio	Expected Rate Inadequacy	Premium at 2014 Rates	Inforce Policy Count	Total Insured Value
Seacoast Zone 1	70.3%	-3.8%	\$3,744,613	408	\$598,702,833
Seacoast Zone 2	72.3%	-1.1%	\$1,622,088	265	\$229,316,700
Seacoast Zone 3	71.1%	-2.8%	\$4,368,991	871	\$889,166,911
Inland	79.9%	9.3%	\$123,732	28	\$37,885,954

Total: Loss & LAE: 71.1% Expected Rate Inadequacy: -2.8%

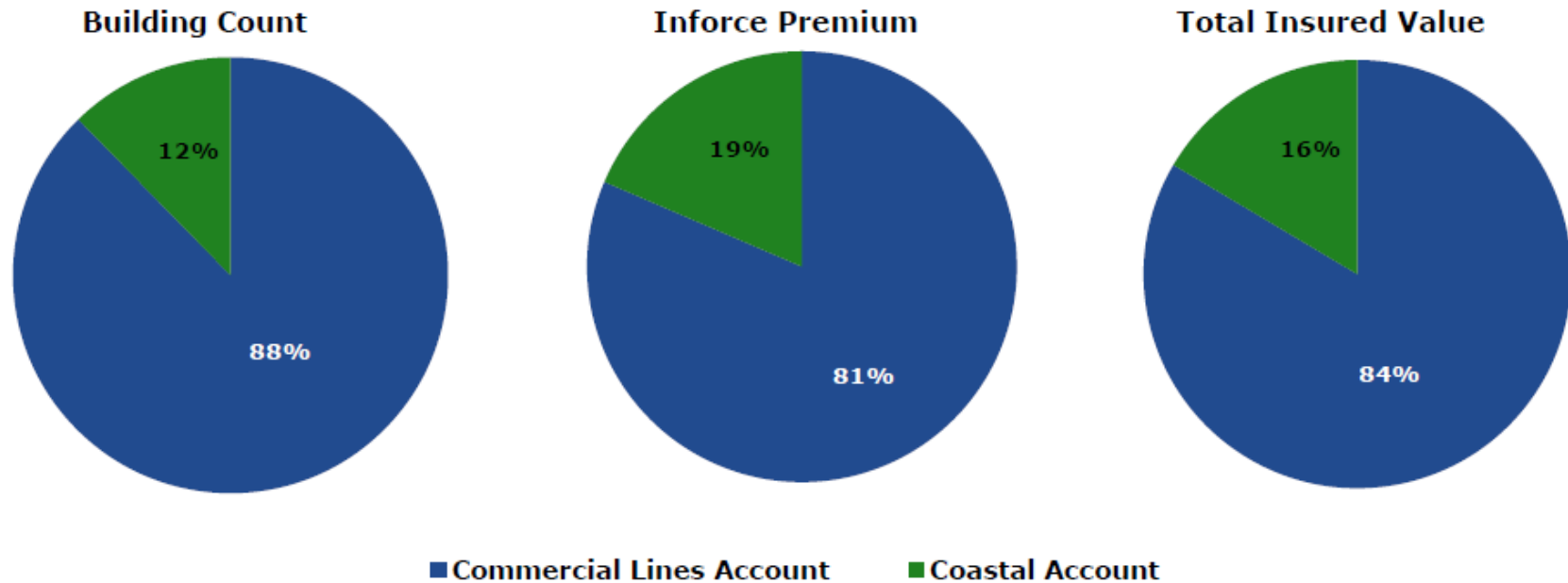
Coastal Account Commercial Non-Residential Multi-Peril Rate Adequacy



Territory	Expected Loss & LAE Ratio	Expected Rate Inadequacy	Premium at 2014 Rates	Inforce Policy Count	Total Insured Value
Seacoast Zone 1	127.4%	74.3%	\$1,396,346	112	\$202,786,900
Seacoast Zone 2	129.4%	77.0%	\$509,171	68	\$76,188,600
Seacoast Zone 3	128.2%	75.4%	\$276,629	48	\$62,855,500
Monroe excl. Key West	82.5%	12.9%	\$0	0	\$0
Key West	82.8%	13.3%	\$57,528	2	\$4,500,000

Total: Loss & LAE: 126.8% Expected Rate Inadequacy: 73.5%

Commercial Non-Residential Multi-Peril Counts, Premium and Insured Value



	Commercial Lines Account	Coastal Account	Total
Policy Count	1,557	229	1,786
Building Count	2,287	321	2,608
Inforce Premium	\$9,066,043	\$2,064,510	\$11,130,553
Total Insured Value	\$1,755,072,398	\$346,331,000	\$2,101,403,398

Data as of 6/30/13

Commercial Non-Residential WIND-ONLY

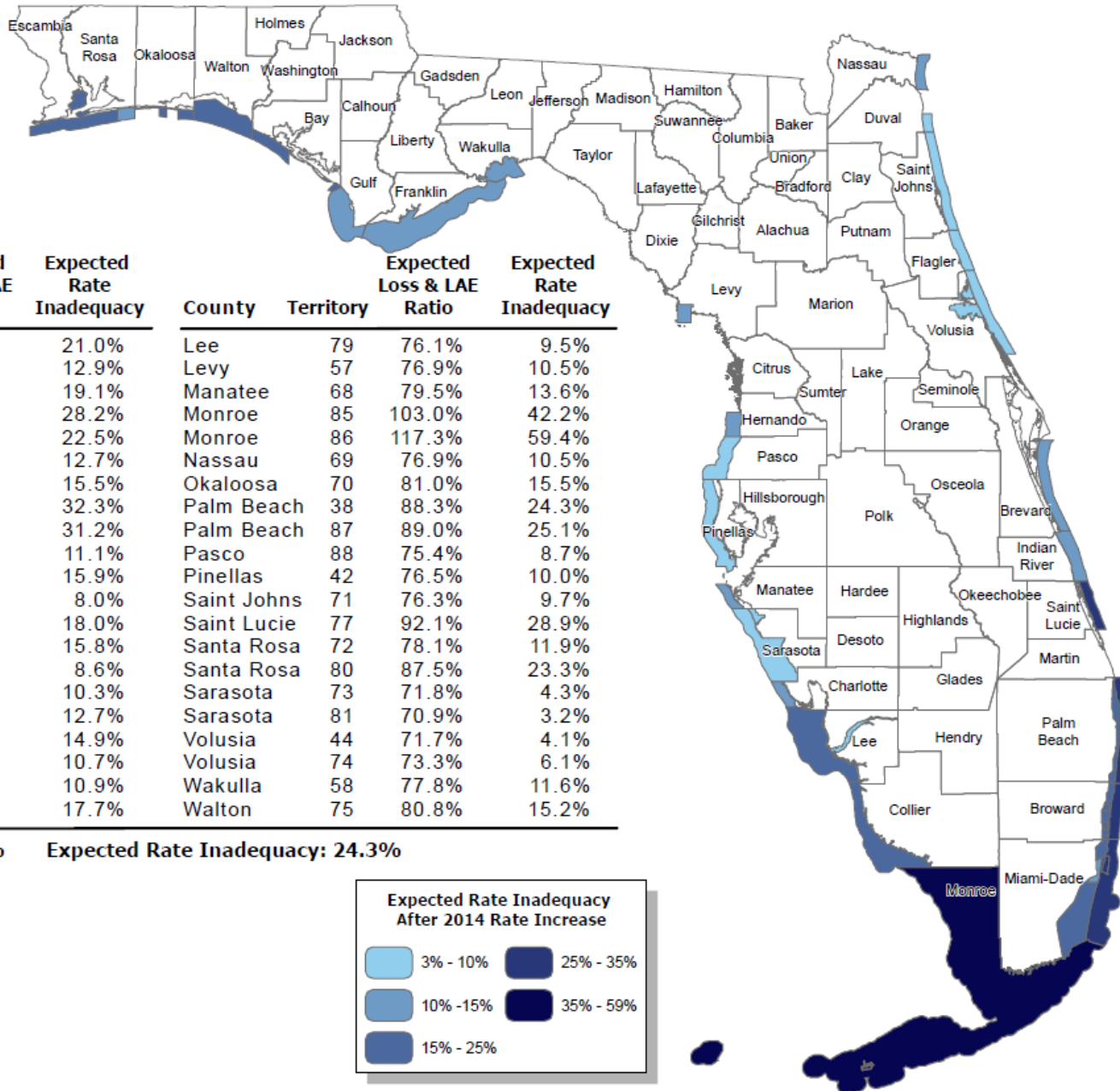
Commercial Non-Residential Wind-Only

Most Popular Types of Business

Building Use	Risk Count	Percent of Risk Count	Exposure Amount	Inforce Premium
Office	8,404	29%	\$3,087,033,312	\$15,686,426
Other (Warehouse, Retail Store, Shops including Body and Barber, Museum, Dental Lab, etc.)	6,064	21%	\$2,563,401,312	\$12,956,727
Mercantile	5,340	19%	\$2,463,666,048	\$12,343,063
Motel/Hotel	3,158	11%	\$1,479,176,562	\$10,109,966
Restaurant	1,960	7%	\$873,844,984	\$5,038,009
Churches and Synagogues	1,142	4%	\$800,167,576	\$4,312,963
Non-Government Offices and Banks	1,087	4%	\$787,158,400	\$3,183,941
TOTAL	27,155	95%	\$12,054,448,194	\$63,631,101

Data as of 6/30/13

Commercial Non-Residential Wind-Only Rate Adequacy



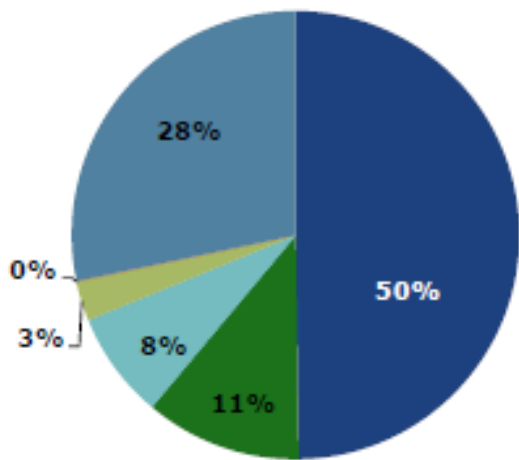
County	Territory	Expected Loss & LAE Ratio	Expected Rate Inadequacy	County	Territory	Expected Loss & LAE Ratio	Expected Rate Inadequacy
Bay	59	85.6%	21.0%	Lee	79	76.1%	9.5%
Brevard	60	78.9%	12.9%	Levy	57	76.9%	10.5%
Broward	35	84.1%	19.1%	Manatee	68	79.5%	13.6%
Broward	36	91.5%	28.2%	Monroe	85	103.0%	42.2%
Broward	37	86.8%	22.5%	Monroe	86	117.3%	59.4%
Charlotte	61	78.7%	12.7%	Nassau	69	76.9%	10.5%
Collier	62	81.1%	15.5%	Okaloosa	70	81.0%	15.5%
Dade	30	94.9%	32.3%	Palm Beach	38	88.3%	24.3%
Dade	31	94.0%	31.2%	Palm Beach	87	89.0%	25.1%
Dade	32	77.4%	11.1%	Pasco	88	75.4%	8.7%
Dade	34	81.4%	15.9%	Pinellas	42	76.5%	10.0%
Duval	41	74.9%	8.0%	Saint Johns	71	76.3%	9.7%
Escambia	43	83.1%	18.0%	Saint Lucie	77	92.1%	28.9%
Escambia	63	81.3%	15.8%	Santa Rosa	72	78.1%	11.9%
Flagler	64	75.4%	8.6%	Santa Rosa	80	87.5%	23.3%
Flagler	78	76.7%	10.3%	Sarasota	73	71.8%	4.3%
Franklin	65	78.8%	12.7%	Sarasota	81	70.9%	3.2%
Gulf	66	80.6%	14.9%	Volusia	44	71.7%	4.1%
Hernando	56	77.1%	10.7%	Volusia	74	73.3%	6.1%
Indian River	76	77.2%	10.9%	Wakulla	58	77.8%	11.6%
Lee	67	82.8%	17.7%	Walton	75	80.8%	15.2%

Total: Loss & LAE: 88.3% Expected Rate Inadequacy: 24.3%

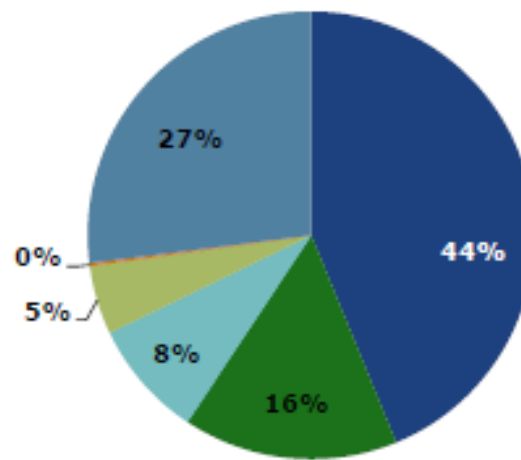
Data as of 6/30/13

Commercial Non-Residential Wind-Only Counts, Premium and Insured Value

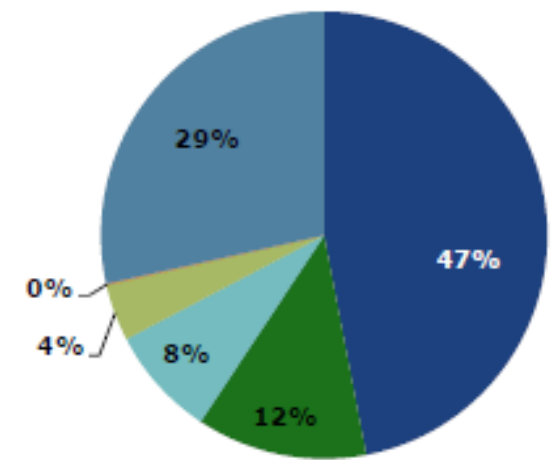
Building Count



Inforce Premium



Total Insured Value



- Professional, Technical and Business Services
- Temporary Lodging
- Restaurant
- Church / House of Worship
- Builders Risk
- Other

	Professional, Technical and Business Services	Temporary Lodging	Restaurant	Church / House of Worship	Builders Risk	Other	Total
Policy Count	11,418	1,074	1,890	500	14	4,785	19,681
Building Count	13,873	3,158	2,151	793	14	7,883	27,872
Inforce Premium	\$33,906,906	\$12,041,372	\$6,582,487	\$3,839,240	\$174,281	\$20,889,799	\$77,434,085
Total Insured Value	\$5,629,419,562	\$1,479,176,562	\$956,106,633	\$492,180,700	\$12,835,776	\$3,411,311,280	\$11,981,030,513

Data as of 6/30/13

Commercial Non-Residential Wind-Only Rate Adequacy

Indicated Total Rate Change Range		Inforce Policy Count	Inforce Premium (at 2014 Rate Level)	Average Inforce Premium (at 2014 Rate Level)	Expected Projected Loss & LAE Ratio	Expected Rate Need Using 2014 Rates	Total Insured Value
Minimum	Maximum						
Below	0%	0	\$0	\$0	0.0%	0.0%	\$ -
0%	10%	2,529	\$6,778,856	\$2,680	72.0%	4.5%	\$ 1,512,484,851
10%	20%	7,963	\$31,434,606	\$3,948	81.1%	15.6%	\$ 4,763,095,338
20%	30%	6,742	\$27,582,561	\$4,091	88.2%	24.2%	\$ 3,768,310,375
30%	40%	1,074	\$6,548,505	\$6,097	94.7%	32.1%	\$ 686,431,935
40%	50%	787	\$6,904,024	\$8,773	103.0%	42.2%	\$ 610,478,457
50%	Above	621	\$6,861,080	\$11,048	117.3%	59.4%	\$ 593,909,897
TOTAL		19,716	\$86,109,630	\$4,368	88.3%	24.3%	\$ 11,934,710,853

Data as of 6/30/13

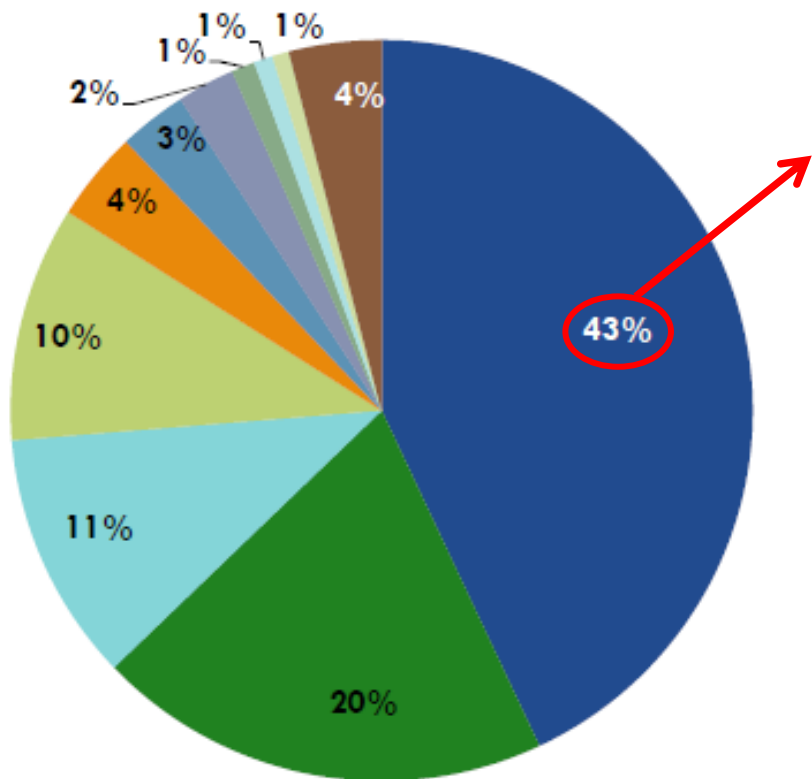
Commercial Residential Business Overview

Commercial Residential

- Citizens writes both commercial residential wind-only (CRW) and commercial residential multi-peril (CRM) policies in the Coastal and Commercial Lines Accounts
- Commercial Residential Policies are written on the following:
 - Condominium Associations
 - Homeowners Associations
 - Apartment Buildings
- Currently, there are no commercial residential eligibility restrictions based upon insured value for this line of business

Commercial Residential Market Share

Commercial Residential Market Share



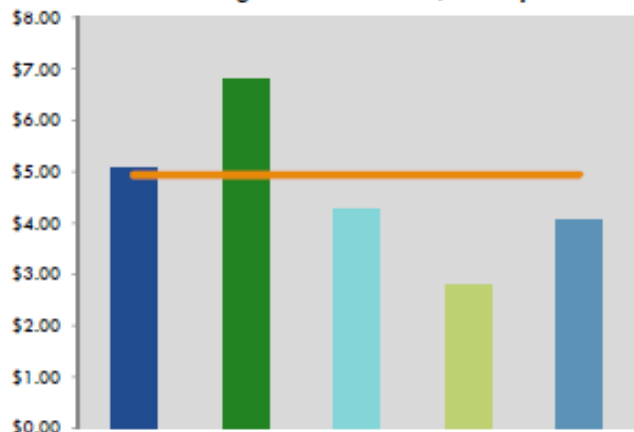
Carrier	Total Insured Value
Citizens Property Insurance Corporation	\$92,738,142,474
American Coastal Insurance Company	\$42,740,093,177
QBE Insurance Corporation	\$23,480,071,933
American Capital Assurance Corp.	\$22,157,936,645
Weston Insurance Company	\$8,464,492,746
State Farm Florida Insurance Company	\$6,372,605,563
Philadelphia Indemnity Insurance Company	\$5,427,746,215
Service Insurance Company	\$2,214,743,000
Nova Casualty Company	\$1,783,177,848
Sunshine State Insurance Company	\$1,555,923,161
All Other	\$8,681,736,157
Totals - All Carriers	\$215,616,668,919

OIR QUASR Data as of 3/31/13

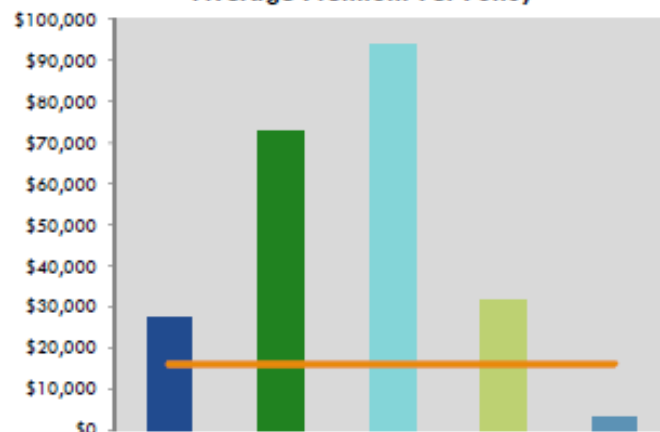
- Citizens Property Insurance Corporation
- American Coastal Insurance Company
- QBE Insurance Corporation
- American Capital Assurance Corp.
- Weston Insurance Company
- State Farm Florida Insurance Company
- Philadelphia Indemnity Insurance Company
- Service Insurance Company
- Nova Casualty Company
- Sunshine State Insurance Company
- All Other

Commercial Residential Market Share

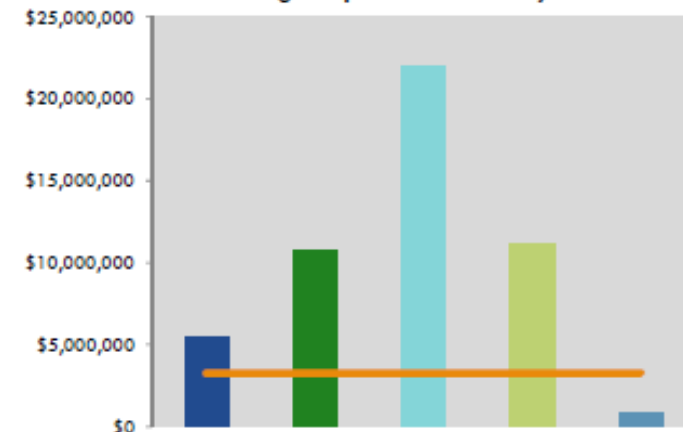
Average Premium Per \$1K Exposure



Average Premium Per Policy



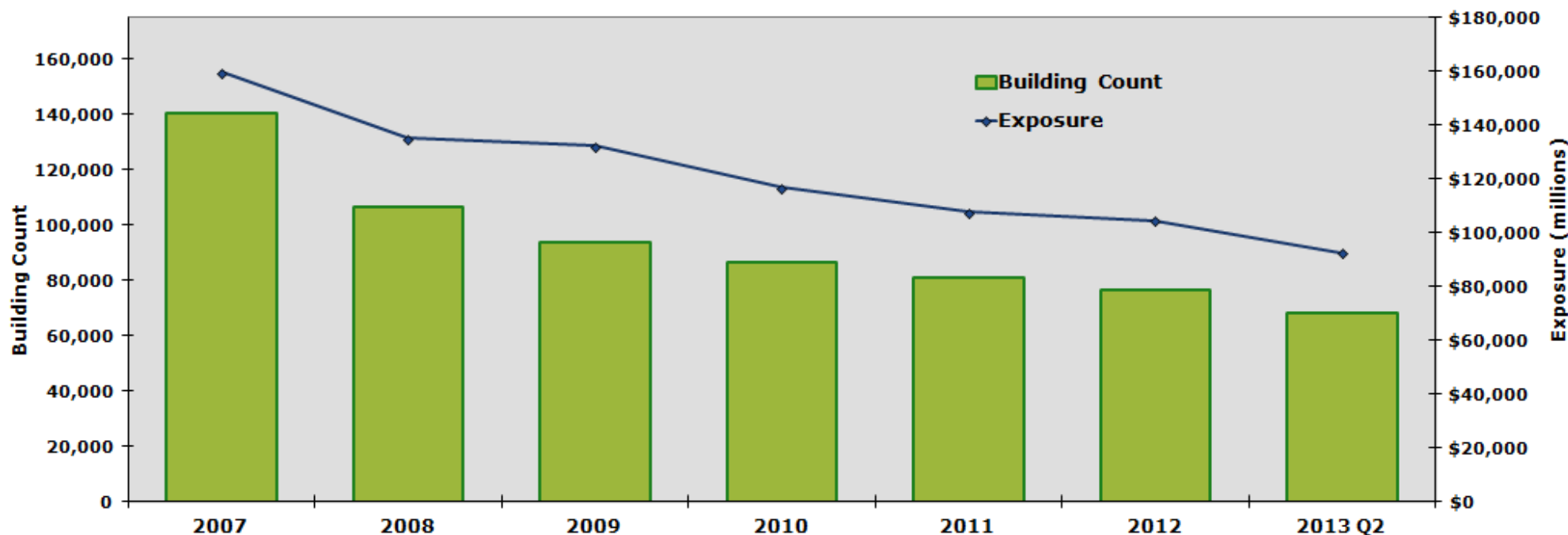
Average Exposure Per Policy



Carrier	Policies Inforce	Premium	Exposure	Average Premium Per \$1,000 Exposure	Average Premium Per Policy	Average Exposure Per Policy
Citizens Property Insurance Corporation	17,150	\$470,490,957	\$92,738,142,474	\$5.07	\$27,434	\$5,407,472
American Coastal Insurance Company	3,975	\$290,108,649	\$42,740,093,177	\$6.79	\$72,983	\$10,752,225
QBE Insurance Corporation	1,071	\$100,414,172	\$23,480,071,933	\$4.28	\$93,757	\$21,923,503
American Capital Assurance Corp.	1,981	\$62,173,579	\$22,157,936,645	\$2.81	\$31,385	\$11,185,228
All Other	41,934	\$139,931,444	\$34,500,424,690	\$4.06	\$3,337	\$822,732
Total Market	66,111	\$1,063,118,801	\$215,616,668,919	\$4.93	\$16,081	\$3,261,434

OIR QUASR Data as of 3/31/13

Commercial Residential Historical Market Share

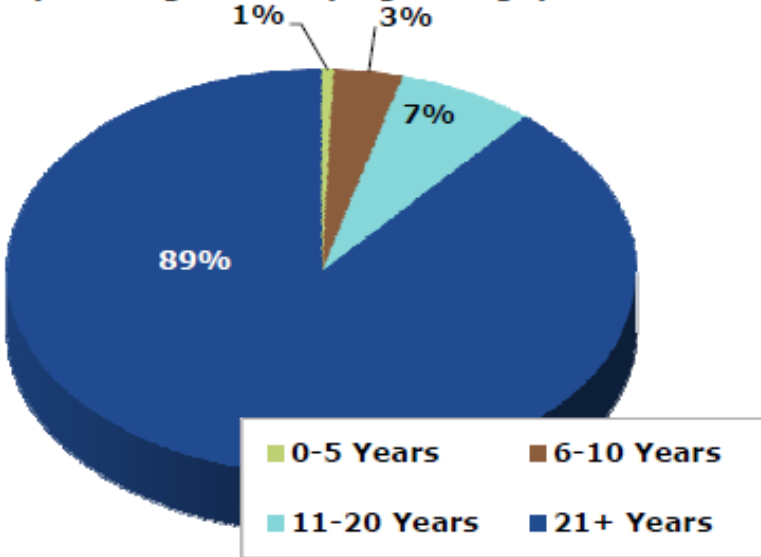


	Coastal Account			Commercial Lines Account			Total		
	Number of Policies	Number of Buildings	Exposure ¹ (millions)	Number of Policies	Number of Buildings	Exposure ¹ (millions)	Number of Policies	Number of Buildings	Exposure ¹ (millions)
2007	17,346	45,744	\$83,588	11,158	94,715	\$76,298	28,504	140,459	\$159,885
2008	15,887	43,266	\$80,075	8,810	63,354	\$55,134	24,697	106,620	\$135,209
2009	15,049	41,011	\$82,089	8,355	52,523	\$50,236	23,404	93,534	\$132,325
2010	14,440	40,797	\$74,778	7,323	45,504	\$42,107	21,763	86,301	\$116,885
2011	13,815	38,644	\$68,923	6,961	42,180	\$38,929	20,776	80,824	\$107,853
2012	13,139	37,166	\$66,711	6,602	39,637	\$38,052	19,741	76,803	\$104,764
2013 Q2	10,961	31,594	\$56,789	6,189	36,476	\$35,949	17,150	68,070	\$92,738
% Change from 2012 to 2Q 2013	-16.6%	-15.0%	-14.9%	-6.3%	-8.0%	-5.5%	-13.1%	-11.4%	-11.5%

Data as of 3/31/13

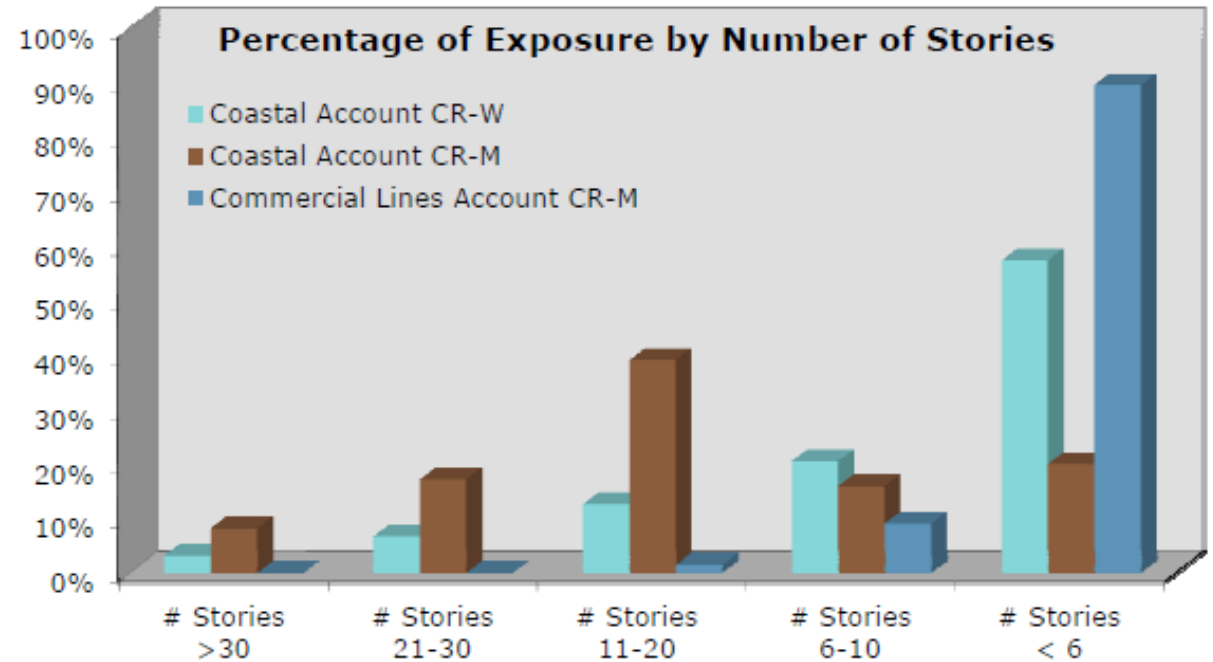
Commercial Residential Building Age and Number of Stories

(Building Count by Age Range)



89% of all commercial residential buildings were built before 1992.

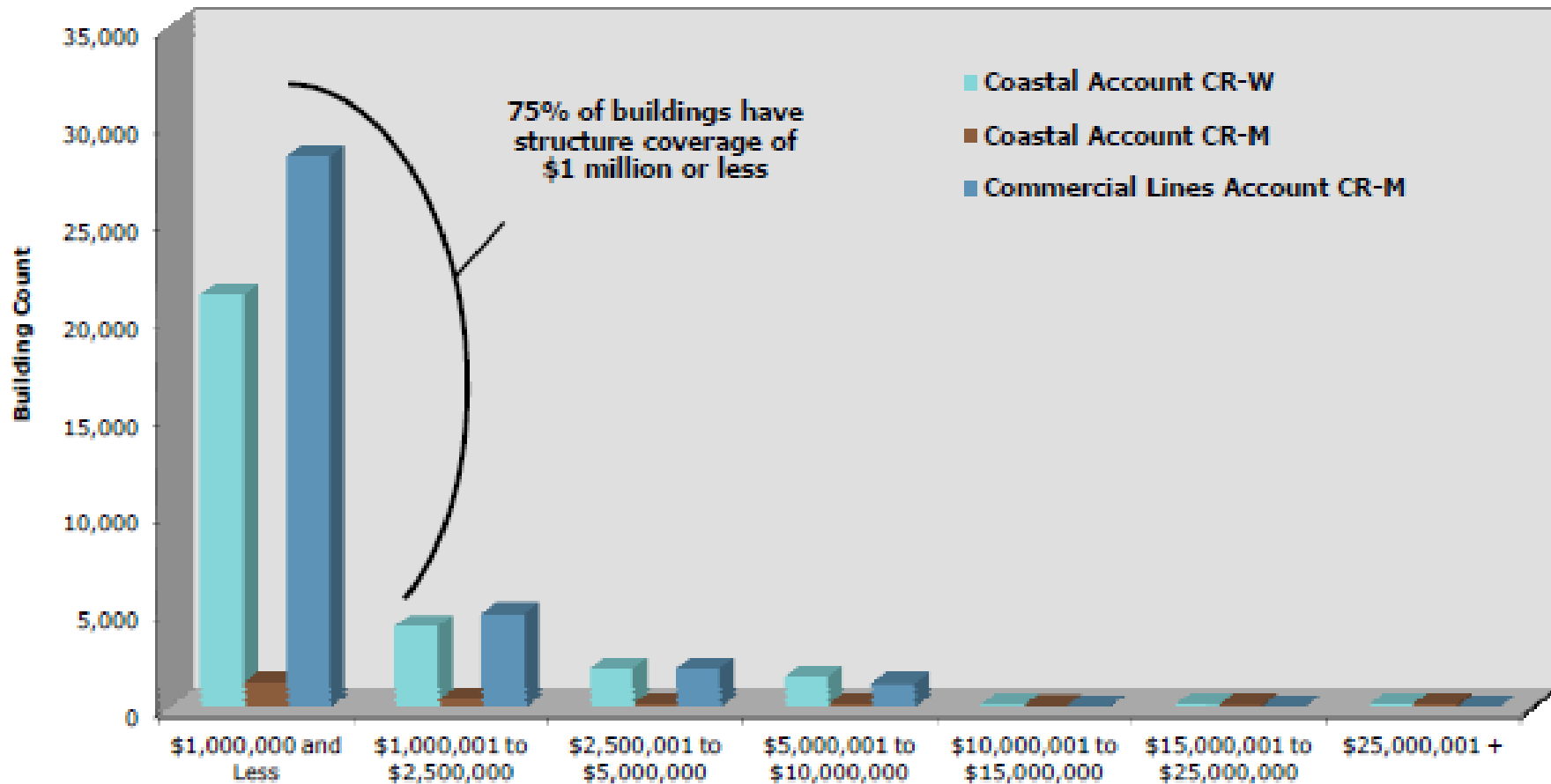
Only 1% of all commercial residential buildings are taller than 10 stories but account for 20% of total exposure for all commercial residential buildings.



Number of Stories	Coastal Account CR-W	Coastal Account CR-M	Commercial Lines Account CR-M
> 30	3.1%	8.2%	0.0%
21 to 30	6.6%	17.1%	0.0%
11 to 20	12.5%	39.1%	1.4%
6 to 10	20.5%	15.9%	9.0%
< 6	57.3%	19.8%	89.5%
Total	100.0%	100.0%	100.0%

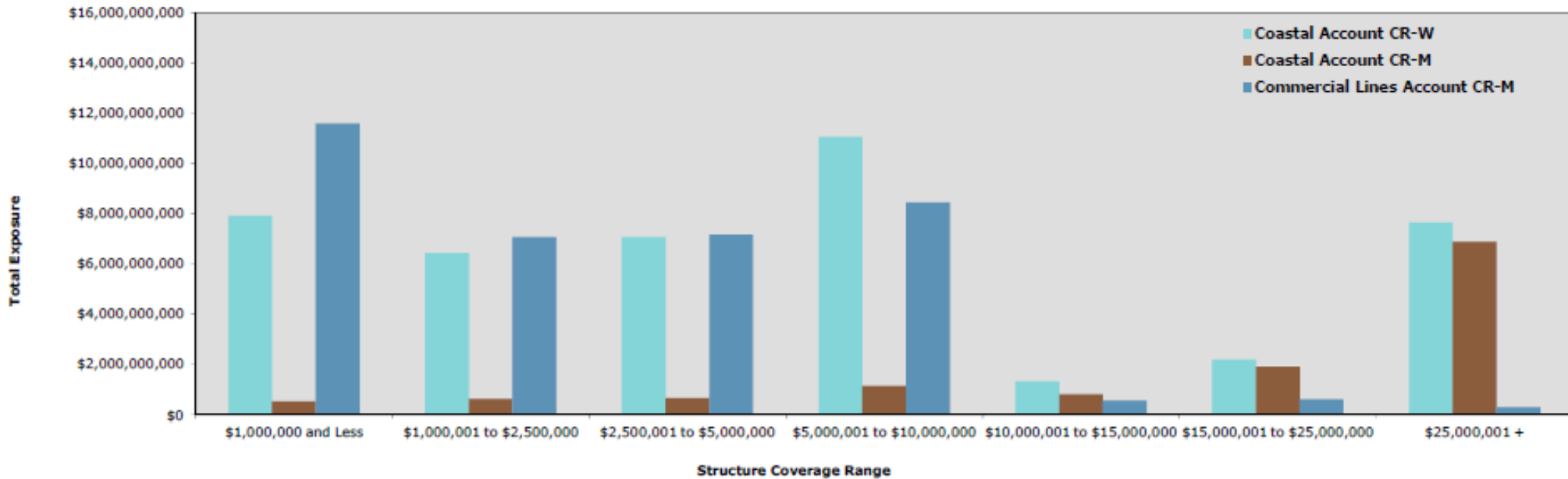
Data as of 6/30/13

Commercial Residential Building Counts by Coverage Ranges



Data as of 6/30/13

Commercial Residential Total Exposure by Coverage Ranges



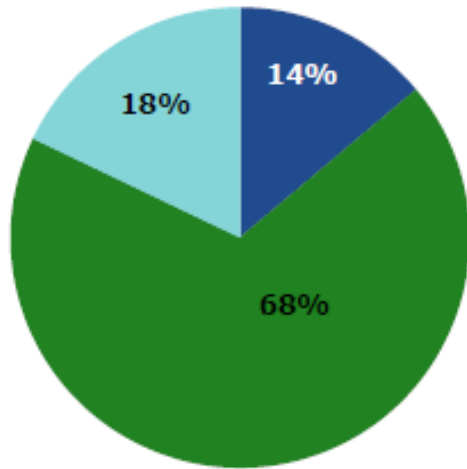
Product	\$1,000,000 and Less	\$1,000,001 to \$2,500,000	\$2,500,001 to \$5,000,000	\$5,000,001 to \$10,000,000	\$10,000,001 to \$15,000,000	\$15,000,001 to \$25,000,000	\$25,000,001 +
Coastal Account CR-W	\$7,905,450,441	\$6,425,367,131	\$7,073,219,274	\$11,055,948,470	\$1,321,558,044	\$2,183,955,865	\$7,645,392,998
Coastal Account CR-M	\$519,133,422	\$619,517,495	\$652,549,547	\$1,140,986,425	\$798,437,266	\$1,885,754,069	\$6,880,253,412
Commercial Lines Account CR-M	\$11,586,853,388	\$7,072,664,513	\$7,157,723,311	\$8,442,226,341	\$560,530,694	\$601,315,931	\$281,242,600
Total	\$20,011,437,251	\$14,117,549,139	\$14,883,492,132	\$20,639,161,236	\$2,680,526,004	\$4,671,025,865	\$14,806,889,010

Data as of 6/30/13

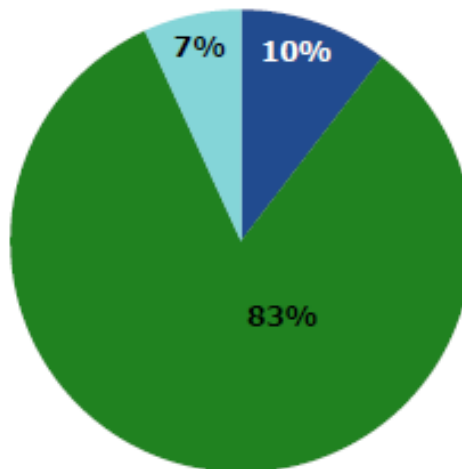
Commercial Residential MULTI-PERIL

Commercial Residential Multi-Peril Counts, Premium and Insured Value

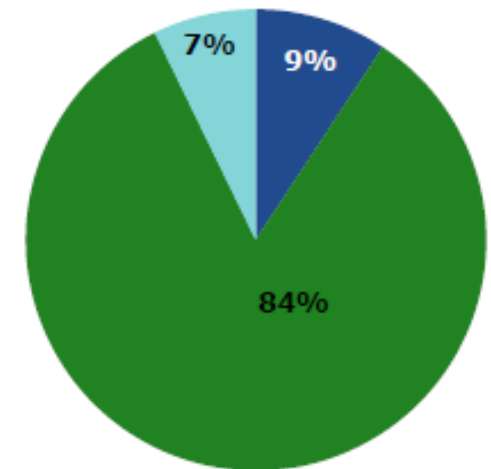
Building Count



Inforce Premium



Total Insured Value



■ Apartment Bldg.

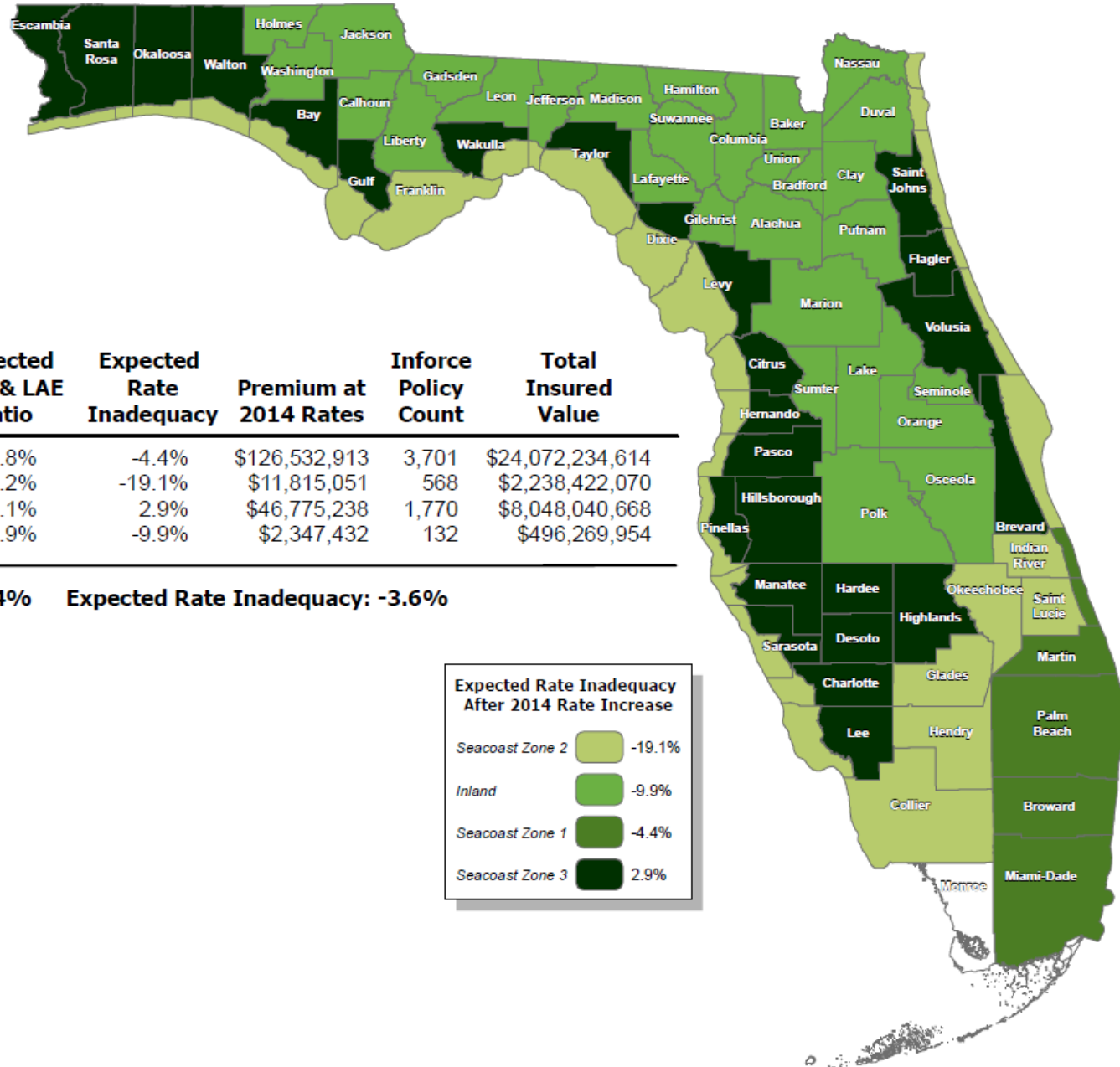
■ Condo Assn.

■ Homeowners Assn.

	Apartment Bldg.	Condo Assn.	Homeowners Assn.	TOTAL
Policy Count	1,873	4,431	735	7,039
Building Count	5,387	26,449	6,940	38,776
Inforce Premium	\$28,109,464	\$223,612,319	\$18,559,199	\$270,280,982
Total Insured Value	\$4,500,772,432	\$40,490,719,494	\$3,502,262,444	\$48,493,754,370

Data as of 6/30/13

Commercial Lines Account (CLA) Commercial Residential Multi-Peril Rate Adequacy



Territory	Expected Loss & LAE Ratio	Expected Rate Inadequacy	Premium at 2014 Rates	Inforce Policy Count	Total Insured Value
Seacoast Zone 1	68.8%	-4.4%	\$126,532,913	3,701	\$24,072,234,614
Seacoast Zone 2	58.2%	-19.1%	\$11,815,051	568	\$2,238,422,070
Seacoast Zone 3	74.1%	2.9%	\$46,775,238	1,770	\$8,048,040,668
Inland	64.9%	-9.9%	\$2,347,432	132	\$496,269,954

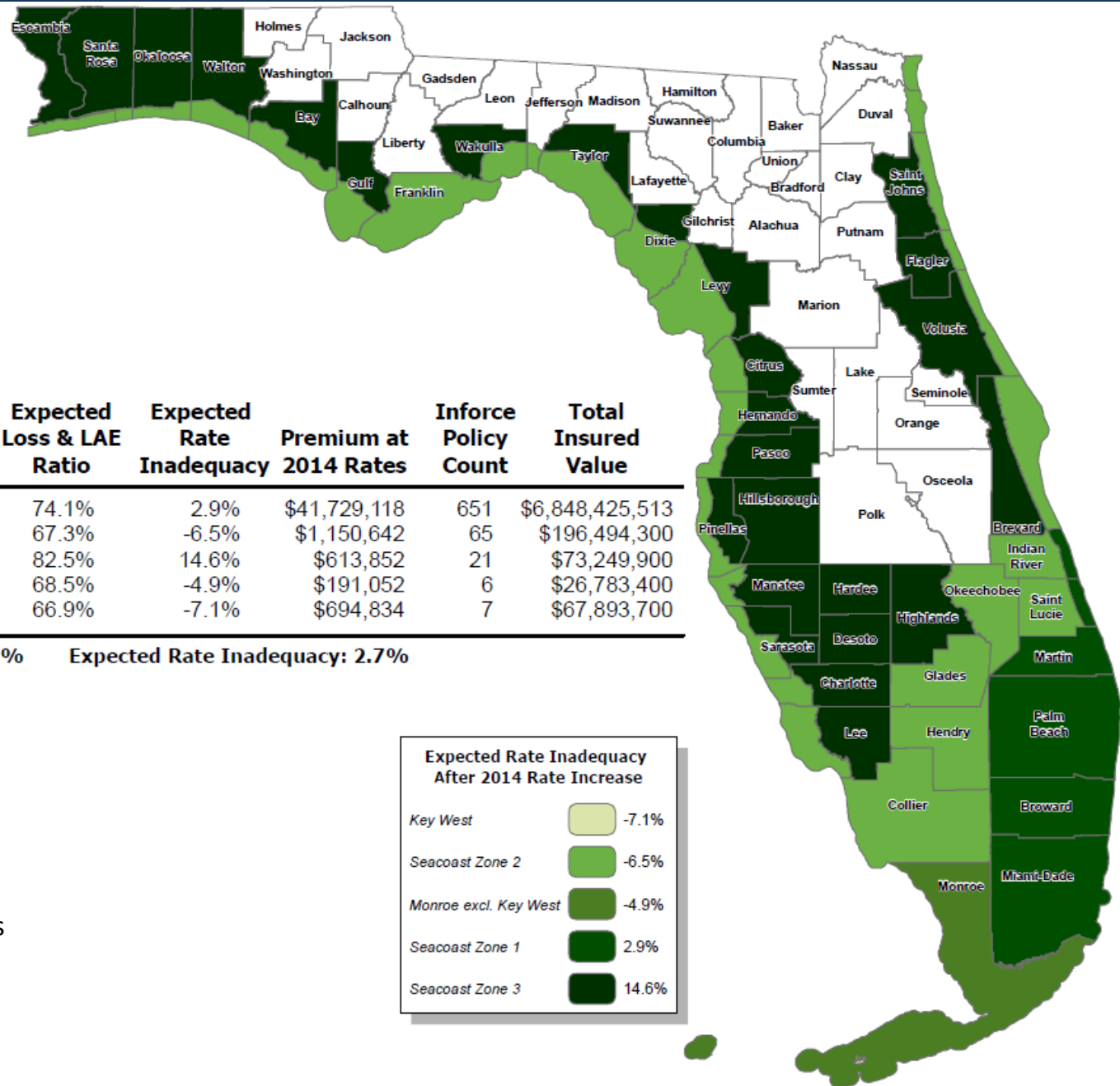
Total: Loss & LAE: 69.4% Expected Rate Inadequacy: -3.6%

Expected Rate Inadequacy After 2014 Rate Increase

- Seacoast Zone 2 -19.1%
- Inland -9.9%
- Seacoast Zone 1 -4.4%
- Seacoast Zone 3 2.9%

* Excludes A-Rated Policies
Data as of 6/30/13

Coastal Account Commercial Residential Multi-Peril Rate Adequacy

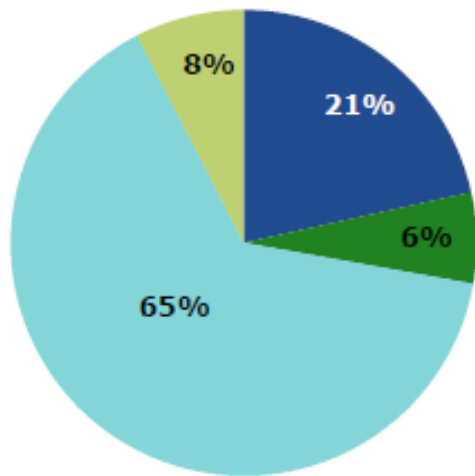


* Excludes A-Rated Policies
Data as of 6/30/13

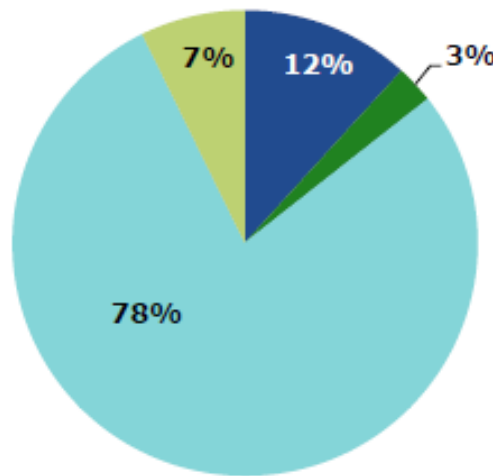
Commercial Residential WIND-ONLY

Commercial Residential Wind-Only Counts, Premium and Insured Value

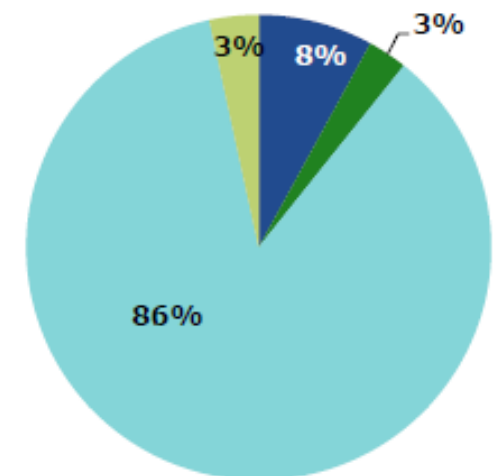
Building Count



Inforce Premium



Total Insured Value

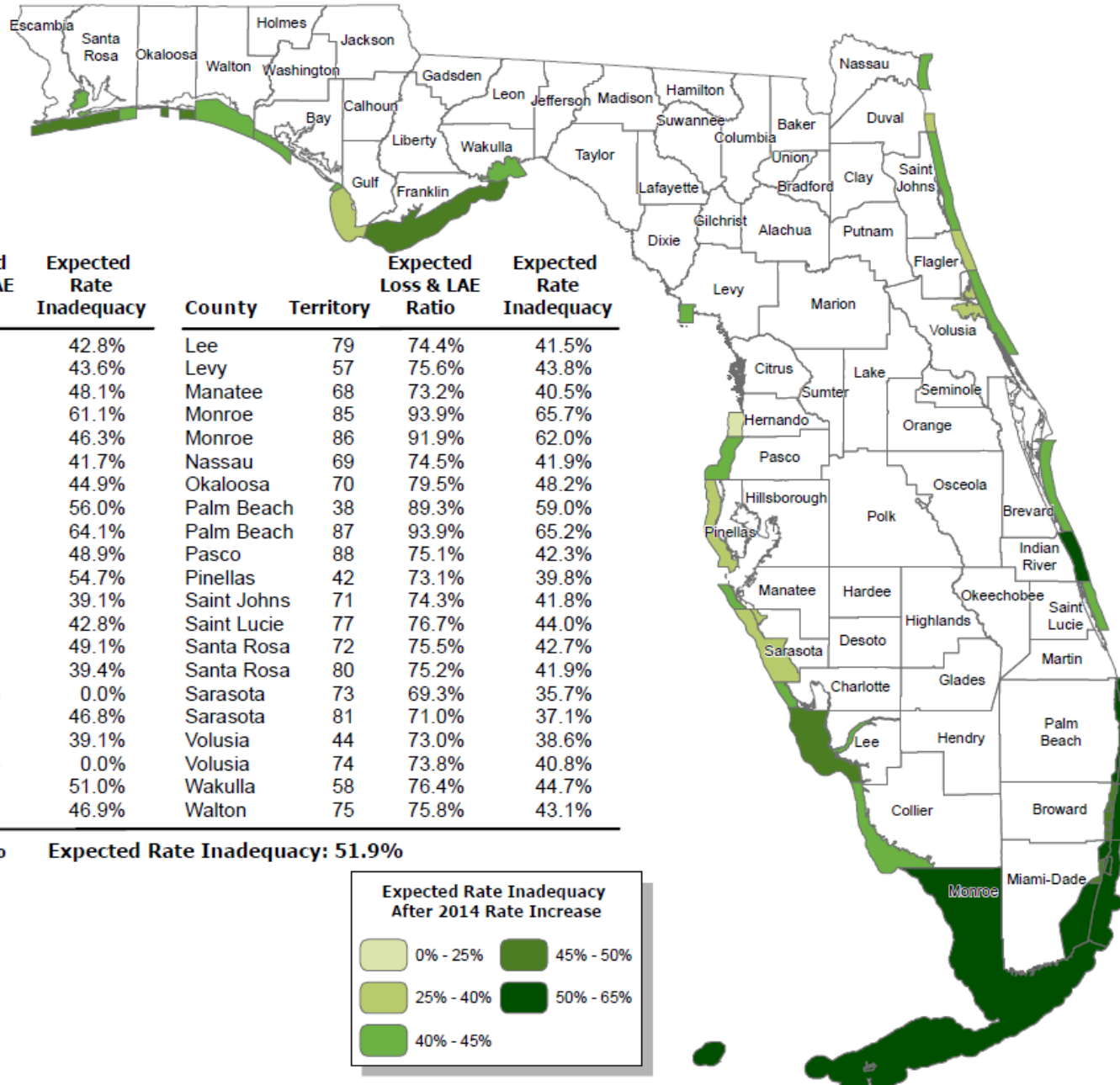


■ Apartment Bldg.
 ■ Homeowners Assn.
 ■ Condo Assn.
 ■ Other Comm. Res.

	Apartment Bldg.	Homeowners Assn.	Condo Assn.	Other Comm. Res.	Total
Policy Count	3,750	300	5,320	741	10,111
Building Count	6,301	1,847	18,932	2,214	29,294
Inforce Premium	\$23,469,666	\$5,309,149	\$156,859,097	\$14,572,063	\$200,209,975
Total Insured Value	\$3,531,037,871	\$1,229,858,896	\$37,969,999,599	\$1,513,491,738	\$44,244,388,104

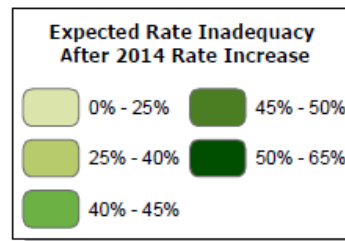
Data as of 6/30/13

Coastal Account Commercial Residential Wind-Only Rate Adequacy



County	Territory	Expected Loss & LAE Ratio	Expected Rate Inadequacy	County	Territory	Expected Loss & LAE Ratio	Expected Rate Inadequacy
Bay	59	75.4%	42.8%	Lee	79	74.4%	41.5%
Brevard	60	76.1%	43.6%	Levy	57	75.6%	43.8%
Broward	35	80.9%	48.1%	Manatee	68	73.2%	40.5%
Broward	36	90.8%	61.1%	Monroe	85	93.9%	65.7%
Broward	37	78.9%	46.3%	Monroe	86	91.9%	62.0%
Charlotte	61	74.0%	41.7%	Nassau	69	74.5%	41.9%
Collier	62	77.1%	44.9%	Okaloosa	70	79.5%	48.2%
Dade	30	87.3%	56.0%	Palm Beach	38	89.3%	59.0%
Dade	31	93.1%	64.1%	Palm Beach	87	93.9%	65.2%
Dade	32	81.5%	48.9%	Pasco	88	75.1%	42.3%
Dade	34	85.5%	54.7%	Pinellas	42	73.1%	39.8%
Duval	41	72.9%	39.1%	Saint Johns	71	74.3%	41.8%
Escambia	43	75.8%	42.8%	Saint Lucie	77	76.7%	44.0%
Escambia	63	80.4%	49.1%	Santa Rosa	72	75.5%	42.7%
Flagler	64	73.9%	39.4%	Santa Rosa	80	75.2%	41.9%
Flagler	78	0.0%	0.0%	Sarasota	73	69.3%	35.7%
Franklin	65	79.0%	46.8%	Sarasota	81	71.0%	37.1%
Gulf	66	73.7%	39.1%	Volusia	44	73.0%	38.6%
Hernando	56	0.0%	0.0%	Volusia	74	73.8%	40.8%
Indian River	76	82.2%	51.0%	Wakulla	58	76.4%	44.7%
Lee	67	78.5%	46.9%	Walton	75	75.8%	43.1%

Total: Loss & LAE: 83.2% Expected Rate Inadequacy: 51.9%



* Excludes A-Rated Policies

Data as of 6/30/13

Coastal Account Commercial Residential Wind-Only Rate Adequacy

Indicated Total Rate Change Range		Inforce Policy Count	Inforce Premium (at 2014 Rate Level)	Average Inforce Premium (at 2014 Rate Level)	Expected Projected Loss & LAE Ratio	Expected Rate Need Using 2014 Rates	Total Insured Value
Minimum	Maximum						
Below	20%	699	\$721,336	\$1,032	62.3%	17.9%	\$ 129,550,274
20%	30%	3,074	\$4,856,162	\$1,580	67.3%	26.8%	\$ 794,437,350
30%	40%	3,432	\$26,649,362	\$7,765	70.4%	34.5%	\$ 5,111,567,162
40%	50%	3,354	\$46,582,327	\$13,889	77.7%	45.0%	\$ 11,412,261,468
50%	60%	630	\$11,635,300	\$18,469	83.0%	52.9%	\$ 2,744,327,760
60%	70%	2,787	\$60,221,905	\$21,608	93.5%	65.5%	\$ 12,827,736,991
70%	Above	1,490	\$702,230	\$471	177.7%	189.7%	\$ 73,364,888
TOTAL		15,466	\$151,368,621	\$9,787	83.2%	51.9%	\$ 33,093,245,893

* Excludes A-Rated Policies

Data as of 6/30/13

Personal Lines Occupancy Types

Personal Lines Policies Occupancy Types

Personal Lines Owner Occupied and Not Owner Occupied as of 8/31/13												
Policy Form	Primary Residence		Rental Property		Secondary Residence		Seasonal		Other		Total	
	Policy Count	Rate Need at 2014 Rates	Policy Count	Rate Need at 2014 Rates	Policy Count	Rate Need at 2014 Rates	Policy Count	Rate Need at 2014 Rates	Policy Count	Rate Need at 2014 Rates	Policy Count	Rate Need at 2014 Rates
Dwelling (DP1, DP3, and DW2)	6,139	6.0%	280,950	9.9%	3,224	7.5%	15,530	12.2%	97	0.1%	305,940	9.9%
Homeowners (HO3, HO8, and HW2)	551,528	11.5%	0	N/A	11,703	8.3%	13,745	32.5%	11	-8.0%	576,987	11.9%
Renters (HO4, HW4, MH04, and MHW4)	18,738	N/A	0	N/A	116	N/A	124	N/A	0	N/A	18,978	N/A
Condo Owners (HO6 and HW6)	76,716	14.6%	40,478	12.3%	16,589	-0.7%	24,515	24.8%	0	N/A	158,298	14.3%
Mobile Home (MDP1, MHO3, MD1, and MW2)	65,106	N/A	21,114	N/A	6,572	N/A	35,758	N/A	34	N/A	128,584	N/A
Total for all Forms	718,227	11.6%	342,542	10.0%	38,204	5.7%	89,672	26.0%	142	-0.3%	1,188,787	11.6%
% of Total	60.4%		28.8%		3.2%		7.5%		0.0%		100.0%	

Notes:

- (1) Excludes risks tagged for takeout and DP1 rate need
- (2) "Other" category includes Farms, Ranches, and properties under construction
- (3) Seasonal category includes seasonal 3-6 months, seasonal > 6 months, and seasonal rental

Personal Lines Policies Mailing Address

Issues with using policyholder's mailing address to determine if customer is a FL resident

- Mailing address is not indicative of FL residency
- Post office boxes distort results and are difficult to exclude
- Premium can be paid by someone else other than the insured

Mailing Address Categories	8/31/13 Policy Count	Percent of Total	Rate Need at 2014 Rates
Florida Mailing Address	998,601	84.0%	10.8%
<i>Mailing Matches Property Address</i>	728,970	73.0%	10.3%
<i>Mailing Does Not Match Property Address</i>	269,631	27.0%	12.8%
US Mailing Address (not FL)	163,979	13.8%	19.0%
Outside of US (not Military/Diplomat)	25,772	2.2%	13.2%
Military/Diplomat	435	0.0%	8.9%
Total	1,188,787	100.0%	11.6%

CourtSmart Tag Report

Room: EL 110
Caption: Senate Banking & Insurance Committee

Case:

Type:
Judge:

Started: 10/8/2013 1:33:33 PM

Ends: 10/8/2013 3:29:50 PM

Length: 01:56:18

1:33:36 PM Meeting called to order
1:34:25 PM Senator Simmons - Senator Brandes has permission to sit with committee and ask questions
1:35:11 PM Senator Simmons, opening remarks
1:38:26 PM Speakers on National Flood Insurance Program
1:39:28 PM Rebecca Matthews, Deputy Chief of Staff, Government Affairs, OIR on Biggert-Waters Flood Insurance Reform Act of 2012
1:46:03 PM Question of presenter, Senator Lee
1:47:04 PM Is it unfeasible for us to have our own program in Florida?
1:47:23 PM Response Rebecca Matthews
1:47:54 PM How does that break out in terms of policy holders?
1:48:21 PM Response Rebecca Matthews
1:48:42 PM Senator Margolis question
1:48:47 PM Has there been any major floods in Florida in the recent past?
1:48:59 PM Response Rebeca Matthews
1:49:19 PM What is your definition of flood?
1:49:52 PM Sandra Starnes, OIR, responds
1:50:09 PM How many flood policies sold in Florida and response?
1:50:58 PM Senator Brandes question regarding grandfathering in
1:52:49 PM Response
1:53:18 PM Senator Brandes question on new homes and response
1:54:14 PM Senator Montford question and response
1:55:23 PM Bryan Koon, Director, Florida Division of Emergency Management
2:03:09 PM Senator Clemens, what constitutes a community?
2:04:38 PM Senator Margolis regarding Miami Dade and Monroe County not included in the rating system
2:05:41 PM Senator Clemens questions regarding counties and rating system
2:06:13 PM Bryan Koon continues presentation
2:06:59 PM Senator Simmons questions
2:07:59 PM What is the reason Fla is paying 3.6 x the amount of claims we have (disparity between paying and what citizens is taking out)
Response Bryan Koon
2:08:59 PM
2:10:01 PM Why is a place like Mississippi paying such a small amount and response
2:10:51 PM Is there a history for the last 15 or 20 years saying it evens itself out?
2:12:02 PM Response
2:12:19 PM
2:13:51 PM Senator Richter question: do you have a projected loss in Colorado and response
2:15:00 PM John Sebree, Senior Vice President of Public Policy, Florida Realtors
2:24:38 PM Senator Simmons, what is expected to be the average increase?
2:25:19 PM Response John Sebree
2:26:29 PM Response (Flood insurance tool kit on their website) John Sebree
2:28:24 PM John Sebree continues presentation
2:31:28 PM Senator Simmons, what kind of methodology can someone use to figure out expected premium increase
2:32:19 PM Response John Sebree
2:33:08 PM John Sebree continues presentation
2:35:41 PM Senator Simmons comments
2:36:04 PM Don Brown, Security First
2:45:44 PM Senator Simmons, if Fla opted out would Citizens be the one providing an actuarially sound insurance?
2:46:44 PM Locke Burt, Security First
2:52:09 PM Senator Simmons regarding history of Flood Insurance
2:53:30 PM Response Locke Burt
2:53:41 PM Senator Simmons simple solution to let them have their freedom?
2:53:58 PM Response Locke Burt
2:54:53 PM Senator Simmons regarding private market solution

2:55:42 PM Response Locke Burt
2:56:19 PM Senator Hays, what do you think is the best mechanism to accomplish this goal?
2:56:59 PM Response Locke Burt
2:57:14 PM Senator Hays question: how long do you think we should give them to have report back to us?
2:57:28 PM Response Locke Burt
2:59:25 PM Senator Hays comments regarding removing governmental obstacles
2:59:52 PM Response Locke Burt
3:00:37 PM Senator Simmons, why can't you look at Nat'l Flood Insurance data?
3:01:01 PM Response Locke Burt
3:01:34 PM Senator Simmons regarding claims loss experience
3:01:48 PM Response Locke Burt
3:02:31 PM Senator Clemens question regarding flexibility
3:02:47 PM Response Locke Burt
3:04:42 PM Senator Clemens regarding flexibility on how to structure policy
3:04:58 PM Response Locke Burt
3:05:09 PM Senator Clemens is there anything we can do even if we can do in an emergency case in the short term
3:05:30 PM Response Locke Burt
3:07:17 PM Senator Brandes, what is the quickest they can have something spun up for a market in Fla.
3:07:57 PM Response Locke Burt
3:09:04 PM John Sebree
3:09:37 PM Rebecca Matthews comments regarding that they are talking to businesses that are wanting to come to Fla.
3:10:28 PM Kenneth Pratt, Florida Bankers Assoc.
3:11:34 PM Barry Gilway, Citizens Property Insurance Corp. commercial rating issues and coverage provided for out of state residents
3:22:11 PM Senator Simmons question
3:22:37 PM Response Barry Gilway then continues presentation
3:25:21 PM Senator Simmons, what are the caps you can write on commercial residential?
3:25:45 PM Response Barry Gilway
3:25:57 PM Barry Gilway continues presentation
3:28:02 PM Senator Simmons
3:28:35 PM Response on PML numbers
3:28:59 PM Move to rise Senator Richter

THE FLORIDA SENATE
APPEARANCE RECORD

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

10/8/13

Meeting Date

Topic flood insurance

Bill Number _____
(if applicable)

Name Locke Burt

Amendment Barcode _____
(if applicable)

Job Title President / CEO

Address 140 S. Atlantic Ave.
Street

Phone _____

Ormond Beach FL 32176
City State Zip

E-mail burt@ormondre.com

Speaking: For Against Information

Representing Security First Insurance

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)

10/8/13

Meeting Date

Topic Flood Bill Number _____ (if applicable)
Name Stardina Starwes Amendment Barcode _____ (if applicable)
Job Title Dir of PTA Rates + forms
Address 200 E Gaines Street Phone 413-5086
Tallahassee FL 32311
City State Zip

Speaking: For Against Information

Representing FL office of INSUN Reg

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)

10/8/13

Meeting Date

Topic Citizens / Out of State Residents

Bill Number N/A (if applicable)

Name John Sebree

Amendment Barcode (if applicable)

Job Title Sr. Vice President

Address 200 S. Monroe St

Phone 850 224-1400

Tallahassee, FL 32301

E-mail John S@FAR.ORG

Speaking: For Against Information

Representing Florida Realtors

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)

10/8/13
Meeting Date

Topic NATIONAL FLOOD INSURANCE PROGRAM Bill Number _____
(if applicable)

Name KENNETH D. PRATT Amendment Barcode _____
(if applicable)

Job Title SENIOR VP OF GOVT. RELATIONS

Address 1001 THOMASVILLE, SUITE 201 Phone 850-224-2265
Street

TALLAHASSEE FL 323
City State Zip

E-mail kpratt@floridabankers.com

Speaking: For Against Information

Representing FLORIDA BANKERS ASSOCIATION

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)

10/8/13
Meeting Date

Topic Flood Bill Number _____ (if applicable)

Name Rebecca Matthews Amendment Barcode _____ (if applicable)

Job Title Government AFFAIRS/Deputy Chief of Staff

Address 200 E. GAINES STREET Phone 850-413-5086

Tallahassee FL 32311 E-mail _____
City State Zip

Speaking: For Against Information

Representing FL office of Insurance Regulation

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)

10-8-13

Meeting Date

Topic NFIP

Bill Number _____
(if applicable)

Name Bryan W. Koon

Amendment Barcode _____
(if applicable)

Job Title Director

Address 2555 Shumard Oak Blvd

Phone 850-413-9969

Street

Tallahassee FL 32399

E-mail _____

City

State

Zip

Speaking: For Against Information

Representing FL. Division of Emergency mgmt

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)

10/8/13

Meeting Date

Topic National Flood Insurance Program

Bill Number N/A
(if applicable)

Name John Sebree

Amendment Barcode _____
(if applicable)

Job Title Senior Vice President

Address 200 S. Monroe Street

Phone 850 224-1400

Street
Tallahassee, FL 32301
City State Zip

E-mail JohnS@FAR.ORG

Speaking: For Against Information

Representing Florida Realtors

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)

10/08/2013

Meeting Date

Topic FLOOD INSURANCE

Bill Number N/A
(if applicable)

Name DON BROWN

Amendment Barcode _____
(if applicable)

Job Title LOBBIST

Address POB 866

Phone 850-865-9280

Street

DEFUNIAK SPRGS, FL 32435

City

State

Zip

E-mail DON@DONBROWNFLORIDA.COM

Speaking: For Against Information

Representing SECURITY FIRST

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)

10/08/13

Meeting Date

Topic Citizens

Bill Number N/A
(if applicable)

Name Benny Gilway

Amendment Barcode _____
(if applicable)

Job Title CEO/President/Executive Director

Address 2312 Killdeer Center Blvd.

Phone 513.3757

Street
Tallahassee, FL 32309
City State Zip

E-mail _____

Speaking: For Against Information

Representing Citizens Property Insurance

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)