

Universal Property and Casualty Insurance Company
Summary of Changes by Territory - HO-3/8 (Full Coverage Policies)

Territory	Territory Description	2016 Trended Current Level Earned Premium	Proposed Changes Submitted on June 22, 2017			Selected Change October 24, 2017		
			Impact of Sinkhole Surcharges	Base Rate Change	Impact of Total Proposed Change	Impact of Sinkhole Surcharges	Base Rate Change	Impact of Total Selected Change
5	Monroe, Excl. Key West	\$312,968	0.0%	2.6%	2.6%	0.0%	2.6%	2.6%
7	Monroe, Key West	7,199	0.0%	4.3%	4.3%	0.0%	4.3%	4.3%
10	Martin, Remainder	8,807,668	0.1%	9.8%	9.9%	0.0%	9.9%	9.9%
30	Dade, Miami Beach	251,320	0.0%	9.9%	9.9%	0.0%	9.9%	9.9%
31	Dade, Coastal	794,745	0.0%	9.9%	9.9%	0.0%	9.9%	9.9%
32	Dade, Miami	3,969,454	0.0%	9.9%	9.9%	0.0%	9.9%	9.9%
33	Dade, Hialeah	2,436,619	0.0%	9.9%	9.9%	0.0%	9.9%	9.9%
34	Dade, Rem Excl. M.B., M., H.	60,485,327	0.0%	9.9%	9.9%	0.0%	9.9%	9.9%
35	Broward, Ft. Laud & Holly	11,010,629	0.0%	9.9%	9.9%	0.0%	9.9%	9.9%
37	Broward Rem. Excl. Ft. L. & H.	84,591,674	0.1%	9.8%	9.9%	0.0%	9.9%	9.9%
38	Palm Beach, Remainder	68,298,149	0.1%	5.4%	5.5%	0.0%	5.5%	5.5%
39	Duval, Jacksonville	7,211,769	0.1%	9.7%	9.9%	0.0%	9.9%	9.9%
40	Duval, Remainder	42,328	0.2%	0.9%	1.1%	0.0%	1.1%	1.1%
41	Duval, Coastal	571,261	0.1%	1.2%	1.3%	0.0%	1.3%	1.3%
42	Pinellas, Coastal	1,191,733	0.2%	2.1%	2.3%	0.0%	2.3%	2.3%
43	Escambia, Remainder	22,631,866	0.1%	6.3%	6.5%	0.0%	6.5%	6.5%
46	Pinellas - St. Petersburg	3,768,403	0.4%	-3.8%	-3.5%	0.0%	-3.5%	-3.5%
47	Hillsborough, Tampa	9,446,489	1.6%	0.0%	1.6%	0.0%	1.6%	1.6%
49	Orange, Orlando	1,850,073	0.8%	9.0%	9.9%	0.0%	9.9%	9.9%
50	Polk	21,554,636	0.9%	8.9%	9.9%	0.0%	9.9%	9.9%
57	Brevard, Coastal	3,765,915	0.1%	-10.0%	-9.9%	0.0%	-9.9%	-9.9%
62	Volusia, Coastal	722,618	0.1%	-3.7%	-3.5%	0.0%	-3.5%	-3.5%
63	Volusia, Remainder	3,505,920	0.2%	-4.7%	-4.6%	0.0%	-4.6%	-4.6%
64	Brevard, Remainder	9,690,311	0.1%	1.4%	1.6%	0.0%	1.6%	1.6%
80	Hillsborough, Excl. Tampa	12,106,041	1.5%	0.0%	1.5%	0.0%	1.5%	1.5%
81	Pinellas, Rem. Excl. St. Pete	14,824,346	1.0%	-10.8%	-9.9%	0.0%	-9.9%	-9.9%
90	Orange, Excl. Orlando	10,413,917	0.7%	9.2%	9.9%	0.0%	9.9%	9.9%
159	Hernando, Coastal	196,354	0.0%	1.6%	1.6%	0.0%	1.6%	1.6%
181	Indian River, Coastal	1,001,319	0.0%	-0.4%	-0.4%	0.0%	-0.4%	-0.4%
182	Martin, Coastal	50,803	0.1%	8.4%	8.5%	0.0%	8.5%	8.5%
183	Saint Lucie, Coastal	390,247	0.1%	2.2%	2.3%	0.0%	2.3%	2.3%
192	Alachua	1,821,428	0.9%	-5.9%	-5.0%	0.0%	-5.0%	-5.0%
193	Calhoun	368,568	0.2%	3.6%	3.9%	0.0%	3.9%	3.9%
292	Baker	378,219	0.2%	1.4%	1.6%	0.0%	1.6%	1.6%
293	Columbia	1,350,939	0.2%	2.2%	2.4%	0.0%	2.4%	2.4%
361	Broward, Coastal	208,773	0.0%	9.9%	9.9%	0.0%	9.9%	9.9%
362	Palm Beach, Coastal	1,216,914	0.0%	9.9%	9.9%	0.0%	9.9%	9.9%
392	Bradford	487,241	0.2%	-4.8%	-4.6%	0.0%	-4.6%	-4.6%
393	Gadsden	852,022	0.1%	0.0%	0.1%	0.0%	0.1%	0.1%
492	Clay	1,164,995	0.1%	-1.1%	-1.0%	0.0%	-1.0%	-1.0%
493	Hamilton	287,550	0.2%	4.3%	4.6%	0.0%	4.6%	4.6%
511	Osceola	4,818,180	0.5%	9.3%	9.9%	0.0%	9.9%	9.9%
512	Seminole	5,688,254	0.8%	9.0%	9.9%	0.0%	9.9%	9.9%
531	Flagler, Coastal	79,362	0.1%	1.2%	1.2%	0.0%	1.2%	1.2%
532	Nassau, Coastal	166,138	0.1%	0.4%	0.5%	0.0%	0.5%	0.5%
533	Saint Johns, Coastal	293,402	0.1%	2.3%	2.4%	0.0%	2.4%	2.4%
541	Collier, Coastal	2,717,523	0.2%	6.7%	6.8%	0.0%	6.8%	6.8%
542	Lee, Coastal	330,923	0.1%	3.0%	3.1%	0.0%	3.1%	3.1%
551	Collier, Remainder	4,478,413	0.2%	0.0%	0.2%	0.0%	0.2%	0.2%
552	Glades	188,517	0.1%	6.1%	6.2%	0.0%	6.2%	6.2%
553	Hendry	533,183	0.1%	9.8%	9.9%	0.0%	9.9%	9.9%
554	Lee, Remainder	9,608,769	0.2%	0.0%	0.2%	0.0%	0.2%	0.2%
555	Okeechobee	1,053,128	0.1%	9.8%	9.9%	0.0%	9.9%	9.9%
561	Indian River, Remainder	2,419,076	0.1%	1.5%	1.6%	0.0%	1.6%	1.6%
562	Saint Lucie, Remainder	6,175,393	0.1%	1.2%	1.3%	0.0%	1.3%	1.3%
581	Charlotte, Coastal	711,399	0.1%	2.4%	2.5%	0.0%	2.5%	2.5%
582	Manatee, Coastal	1,160,796	0.2%	-2.6%	-2.4%	0.0%	-2.4%	-2.4%

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583	Sarasota, Coastal	1,371,225	0.1%	-2.2%	-2.1%	0.0%	-2.1%	-2.1%
591	Citrus, Coastal	485,450	1.6%	-0.2%	1.4%	0.0%	1.4%	1.4%
592	Dixie, Coastal	43,488	0.1%	1.3%	1.4%	0.0%	1.4%	1.4%
593	Holmes	422,898	0.1%	-1.6%	-1.4%	0.0%	-1.4%	-1.4%
594	Levy, Coastal	4,034	0.0%	4.3%	4.3%	0.0%	4.3%	4.3%
595	Pasco, Coastal	3,097,494	0.0%	4.9%	4.9%	0.0%	4.9%	4.9%
596	Taylor, Coastal	59,753	0.2%	1.0%	1.2%	0.0%	1.2%	1.2%
601	Bay, Coastal	1,410,915	0.1%	-3.1%	-3.0%	0.0%	-3.0%	-3.0%
602	Escambia, Coastal	217,120	0.1%	5.0%	5.1%	0.0%	5.1%	5.1%
603	Franklin	639,686	0.1%	-1.0%	-0.9%	0.0%	-0.9%	-0.9%
604	Gulf, Coastal	262,007	0.1%	2.6%	2.7%	0.0%	2.7%	2.7%
605	Jefferson, Coastal	0	0.0%	4.3%	0.0%	0.0%	4.3%	0.0%
606	Okaloosa, Coastal	759,171	0.1%	2.1%	2.2%	0.0%	2.2%	2.2%
607	Santa Rosa, Coastal	39,685	0.1%	3.9%	4.0%	0.0%	4.0%	4.0%
608	Wakulla, Coastal	27,825	0.0%	4.3%	4.3%	0.0%	4.3%	4.3%
609	Walton, Coastal	880,918	0.1%	0.7%	0.8%	0.0%	0.8%	0.8%
692	Lake	2,008,671	0.8%	9.0%	9.9%	0.0%	9.9%	9.9%
693	Jackson	1,089,025	0.1%	9.8%	9.9%	0.0%	9.9%	9.9%
701	Flagler, Remainder	360,648	0.1%	-0.3%	-0.2%	0.0%	-0.2%	-0.2%
702	Saint Johns, Remainder	940,340	0.1%	0.8%	0.9%	0.0%	0.9%	0.9%
711	Charlotte, Remainder	1,266,849	0.2%	2.3%	2.5%	0.0%	2.5%	2.5%
712	Desoto	518,462	0.1%	5.2%	5.3%	0.0%	5.3%	5.3%
713	Hardee	520,370	0.1%	0.9%	1.0%	0.0%	1.0%	1.0%
714	Highlands	2,471,813	0.1%	9.8%	9.9%	0.0%	9.9%	9.9%
715	Sarasota, Remainder	2,518,823	0.1%	-6.6%	-6.5%	0.0%	-6.5%	-6.5%
721	Bay, Remainder	2,756,570	0.1%	-10.0%	-9.9%	0.0%	-9.9%	-9.9%
722	Gulf, Remainder	89,891	0.1%	0.0%	0.2%	0.0%	0.2%	0.2%
723	Okaloosa, Remainder	2,978,641	0.1%	-10.0%	-9.9%	0.0%	-9.9%	-9.9%
724	Santa Rosa, Remainder	3,613,749	0.1%	-3.9%	-3.7%	0.0%	-3.7%	-3.7%
725	Wakulla, Remainder	266,630	0.1%	0.6%	0.7%	0.0%	0.7%	0.7%
726	Walton, Remainder	425,843	0.1%	6.7%	6.9%	0.0%	6.9%	6.9%
731	Citrus, Remainder	5,568,126	1.9%	7.9%	9.9%	0.0%	9.9%	9.9%
732	Dixie, Remainder	137,571	0.1%	9.7%	9.9%	0.0%	9.9%	9.9%
733	Hernando, Remainder	2,478,749	0.0%	4.4%	4.4%	0.0%	4.4%	4.4%
734	Levy, Remainder	139,443	0.0%	0.3%	0.4%	0.0%	0.4%	0.4%
735	Manatee, Remainder	5,226,918	0.2%	-10.1%	-9.9%	0.0%	-9.9%	-9.9%
736	Pasco, Remainder	13,434,813	0.0%	9.9%	9.9%	0.0%	9.9%	9.9%
737	Taylor, Remainder	325,788	0.2%	-1.3%	-1.1%	0.0%	-1.1%	-1.1%
792	Marion	3,940,718	1.0%	8.8%	9.9%	0.0%	9.9%	9.9%
793	Jefferson, Remainder	210,506	0.2%	-3.8%	-3.6%	0.0%	-3.6%	-3.6%
892	Nassau, Remainder	591,987	0.2%	6.2%	6.4%	0.0%	6.4%	6.4%
893	Lafayette	80,607	0.2%	0.1%	0.3%	0.0%	0.3%	0.3%
921	Sumter	343,326	0.9%	-2.0%	-1.1%	0.0%	-1.1%	-1.1%
922	Union	176,532	0.2%	8.3%	8.5%	0.0%	8.5%	8.5%
923	Gilchrist	166,701	0.2%	2.1%	2.4%	0.0%	2.4%	2.4%
931	Liberty	117,889	0.2%	3.5%	3.7%	0.0%	3.7%	3.7%
932	Madison	190,149	0.2%	1.7%	1.8%	0.0%	1.8%	1.8%
933	Suwannee	656,893	0.2%	5.4%	5.7%	0.0%	5.7%	5.7%
934	Washington	659,604	0.2%	9.7%	9.9%	0.0%	9.9%	9.9%
992	Putnam	1,126,577	0.1%	1.2%	1.3%	0.0%	1.3%	1.3%
993	Leon	3,160,475	0.2%	9.7%	9.9%	0.0%	9.9%	9.9%
Total	State	\$484,742,572	0.3%	5.6%	5.9%	0.0%	5.9%	5.9%