

In-Home Business Policy Changes

Effective 01-01-2015: Florida Hurricane Surcharge (1.3%) is removed for all new and renewal business; Florida Citizens Property Ins. Corp Surcharge (CPIC) is reduced to 1%

Effective 03-01-2015: State specific changes for new and renewal business

Florida rate increase for both base rates and optional coverages—Business Personal Property Limits will increase to \$100,000.

Rates Prior to 03-01-2015:

Territory	ZIP Code Sectional	Rate Group Z	Rate Group A	Rate Group B
1	330-332	\$260	\$205	\$134
2	Remainder Of State	\$205	\$170	\$134

Location One BPP:

Territory	Rate Group Z - Rate Per 100	Rate Group A - Rate Per 100	Rate Group B - Rate Per 100
1	\$5.90	\$2.75	\$1.85
2	\$3.95	\$1.85	\$1.30

Location Two BPP:

Territory	Rate Group Z - Rate Per 100	Rate Group A - Rate Per 100	Rate Group B - Rate Per 100
1	\$7.08	\$3.30	\$2.22
2	\$4.74	\$2.22	\$1.56

Rates Effective 03-01-2015:

Territory	ZIP Code Sectional	Rate Group Z	Rate Group A	Rate Group B
1	330-332	\$273	\$215	\$141
2	Remainder Of State	\$215	\$179	\$141

Location One BPP:

Territory	Rate Group Z - Rate Per 100	Rate Group A - Rate Per 100	Rate Group B - Rate Per 100
1	\$6.45	\$3.00	\$2.00
2	\$4.30	\$2.00	\$1.40

Location Two BPP:

Territory	Rate Group Z - Rate Per 100	Rate Group A - Rate Per 100	Rate Group B - Rate Per 100
1	\$7.74	\$3.60	\$240
2	\$5.16	\$2.40	\$1.68