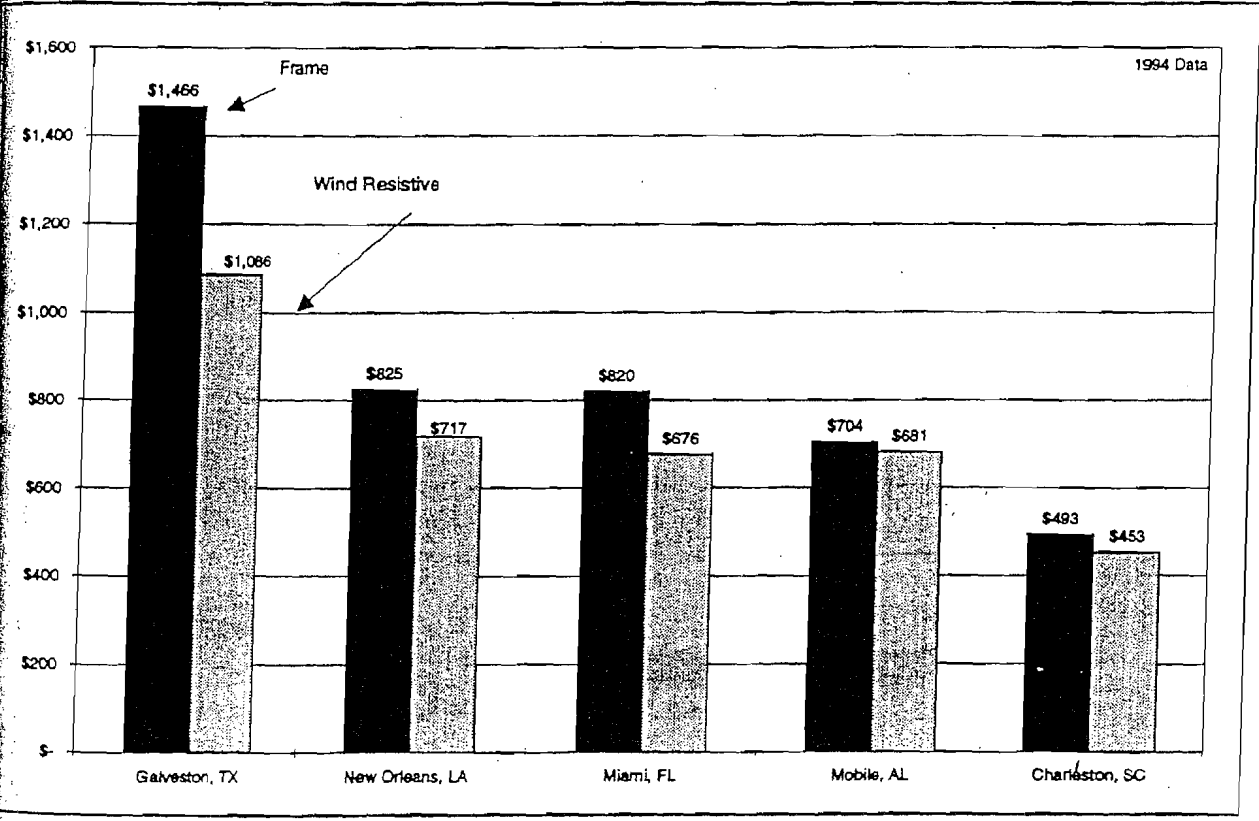


**APPENDIX 7**  
**Profiles of Florida Urban Area Homeowner Policy Rates**

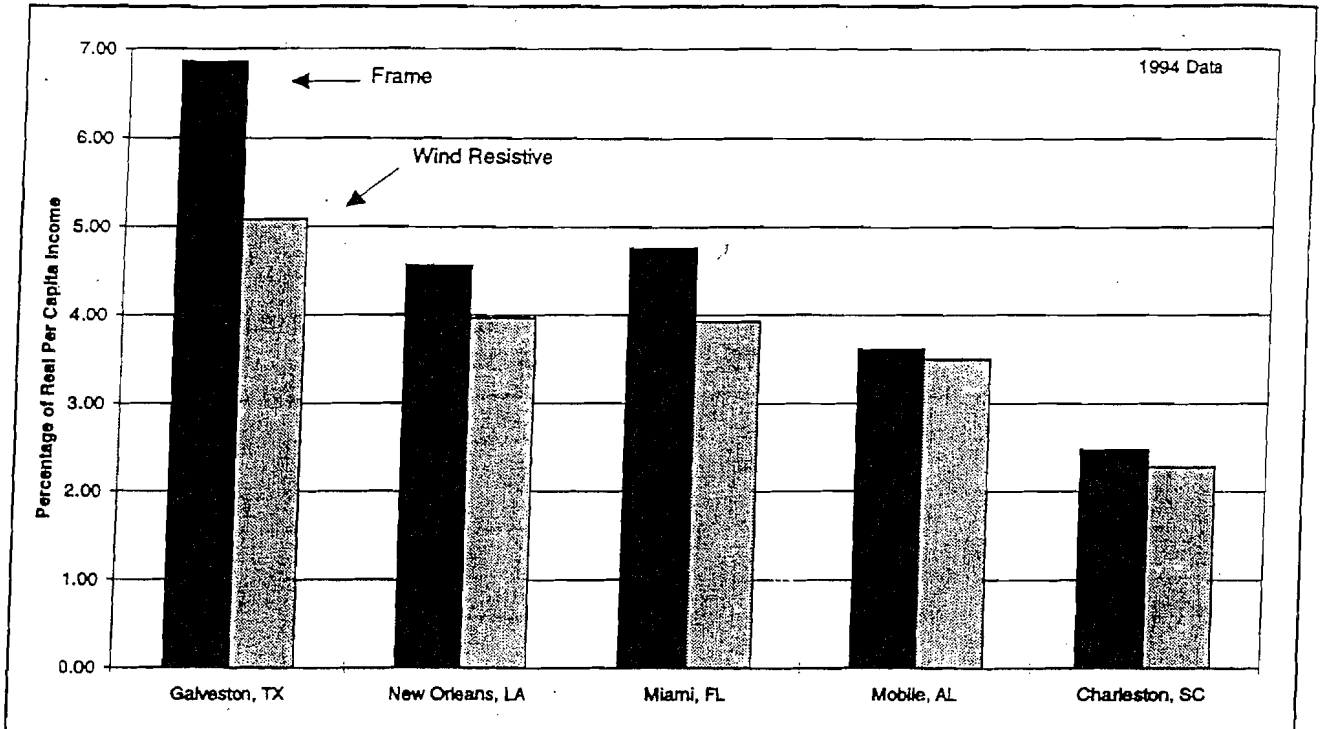
**APPENDIX 8**  
**Profiles of Florida Urban Area Homeowner Policy Rate**

Figures 1 and 2 provide 1994 comparisons for the cities of Galveston, New Orleans, Louisiana, Miami, Mobile and Charleston for \$100,000 frame and wind resistive homes. Miami has the highest level of risk in Florida and yet its homeowners' annual policy rates and percent of per capita income were 36%-to-45% below Galveston and virtually identical with New Orleans. Miami rates only slightly exceeded those of Mobile. Figures 2 through 10 provide average premiums for major Florida urban areas by major primary insurers over the 1990 to 1995 time frames.

**Figure 1: Multiple-Peril (HO-3) Homeowners' Annual Policy Rate in Voluntary Market (for a \$100,000 home)**



**Figure 2: Multiple-Peril Homeowners' Policy Rates in Voluntary Market as a Percentage of Real Per Capita Personal Income (for a \$100,000 home)**



**Figure 3: Premiums for a \$150,000 Frame Home Fort Lauderdale**

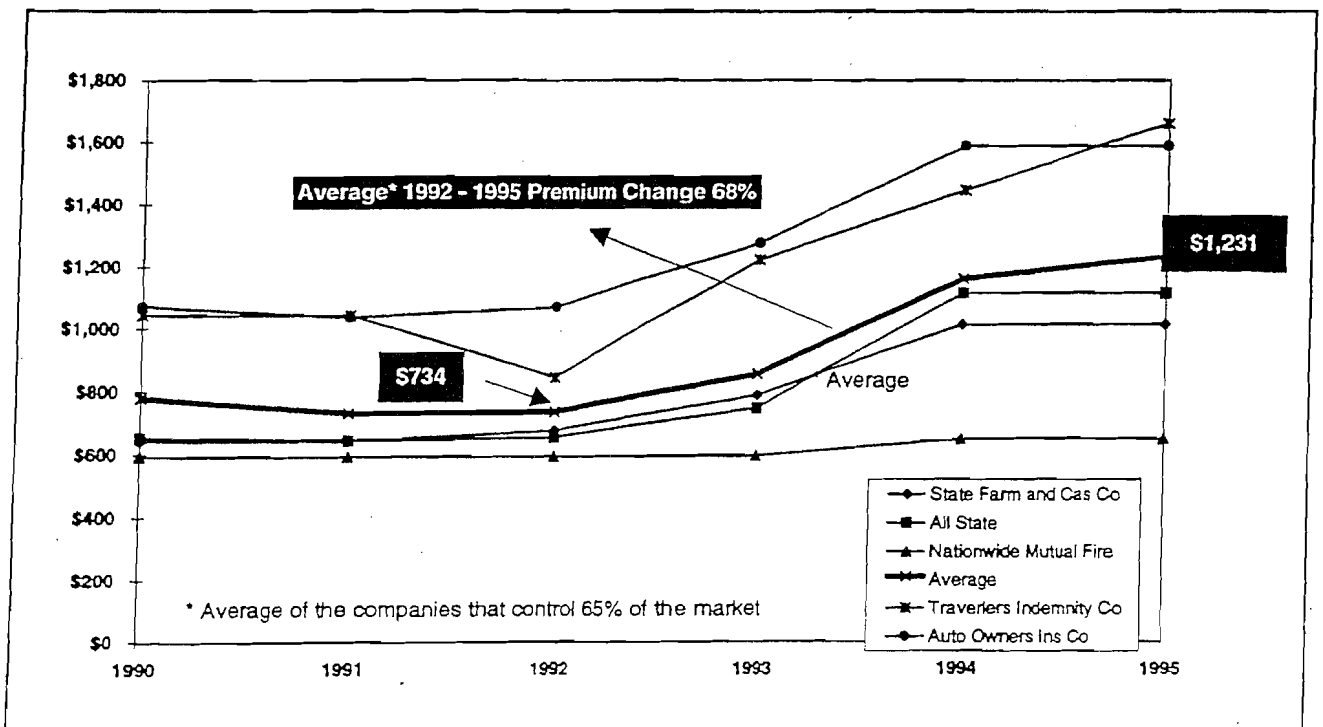


Figure 4: Comparison of Home Owner Casualty Insurance Premiums for a \$150,000 Frame Home  
Orlando

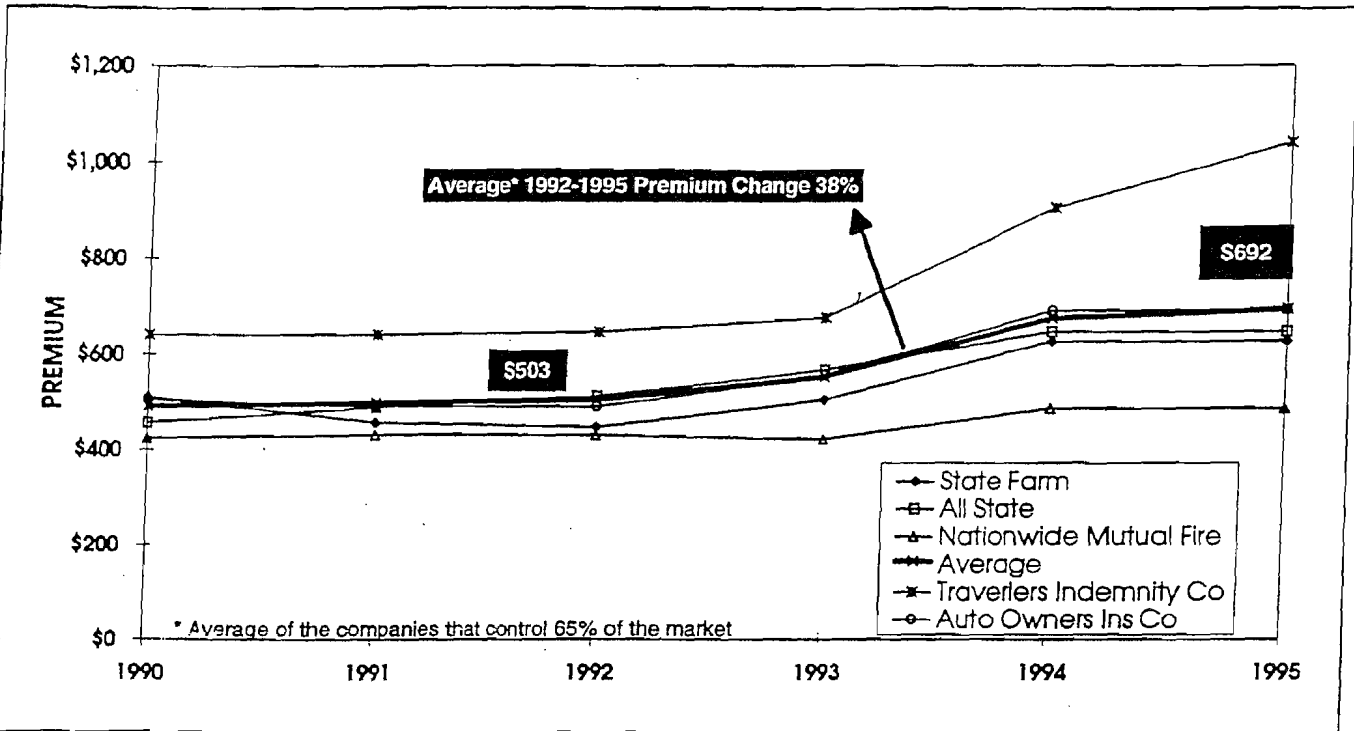
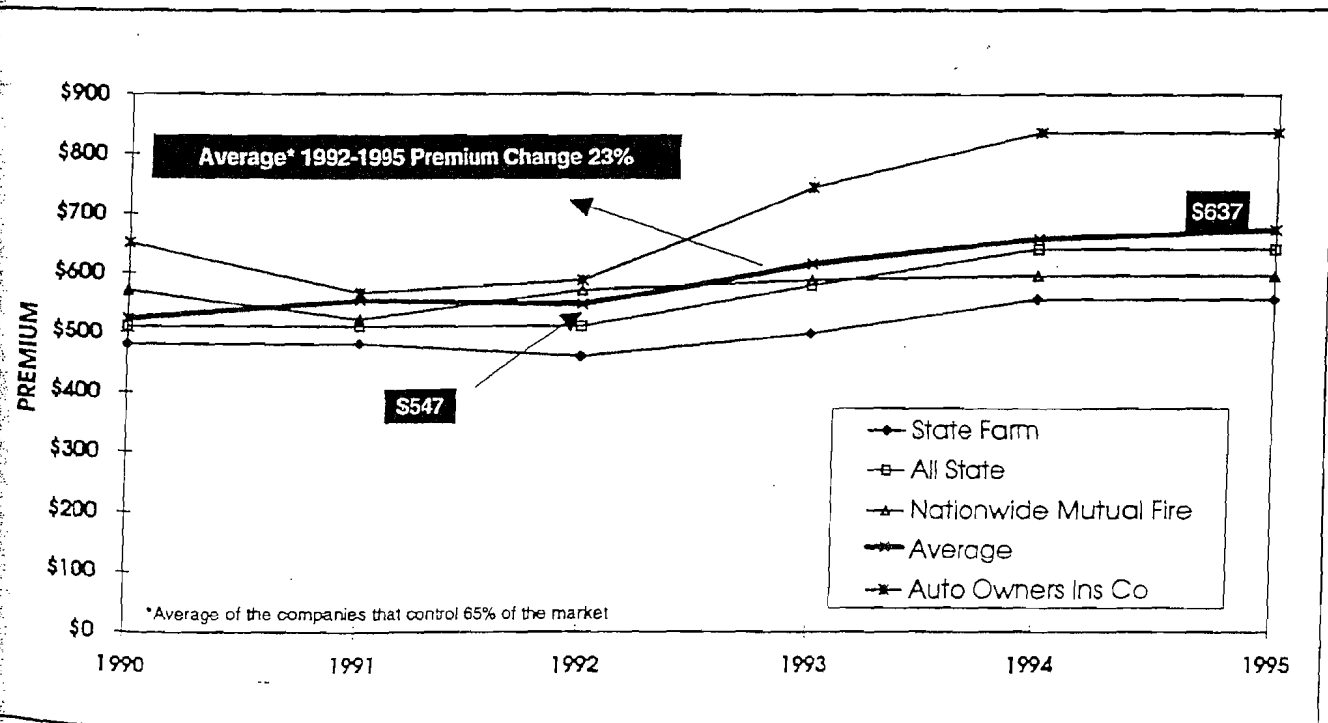


Figure 5: Comparison of Home Owner Casualty Insurance Premiums for a \$150,000 Frame Home  
Tallahassee



Rate increases in Ft. Lauderdale increased by 65% while Orlando and Tallahassee experienced increased rates of 30% and 20% respectively.

Figure 6: Comparison of Home Owner Casualty Insurance Premiums for a \$75,000 Masonry Home  
Major Cities & State Average

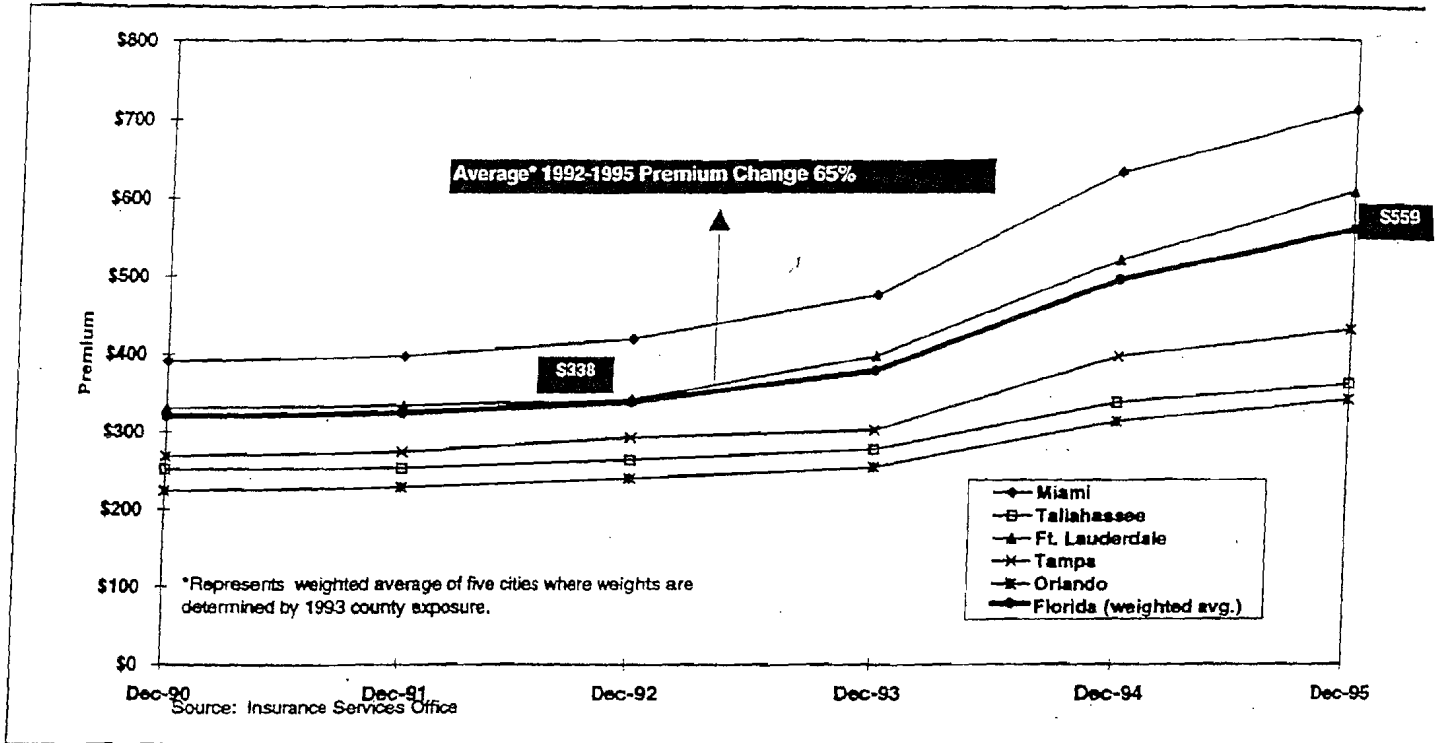


Figure 7: Comparison of Home Owner Casualty Insurance Premiums for a \$75,000 Masonry Home  
Fort Lauderdale

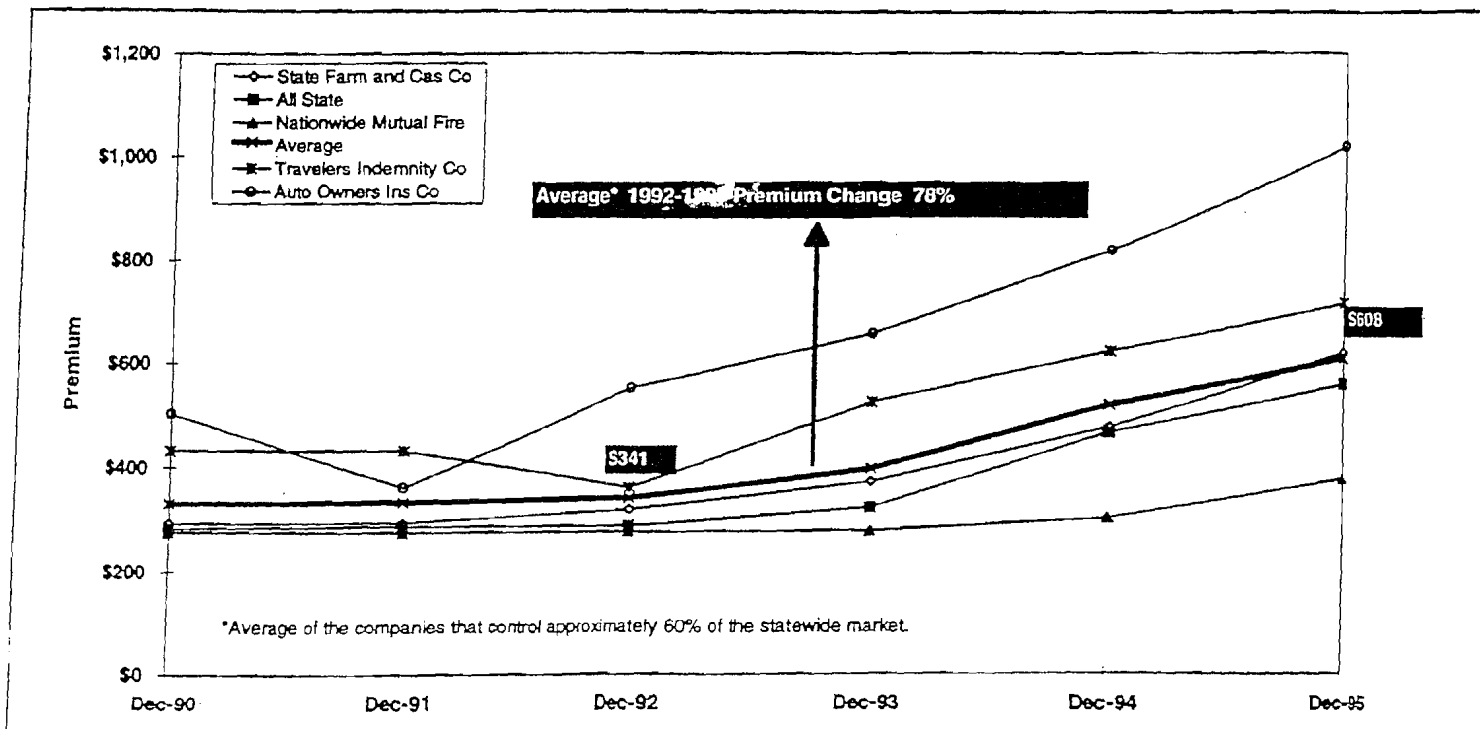


Figure 8: Comparison of Home Owner Casualty Insurance Premiums for a \$75,000 Masonry Home  
Miami

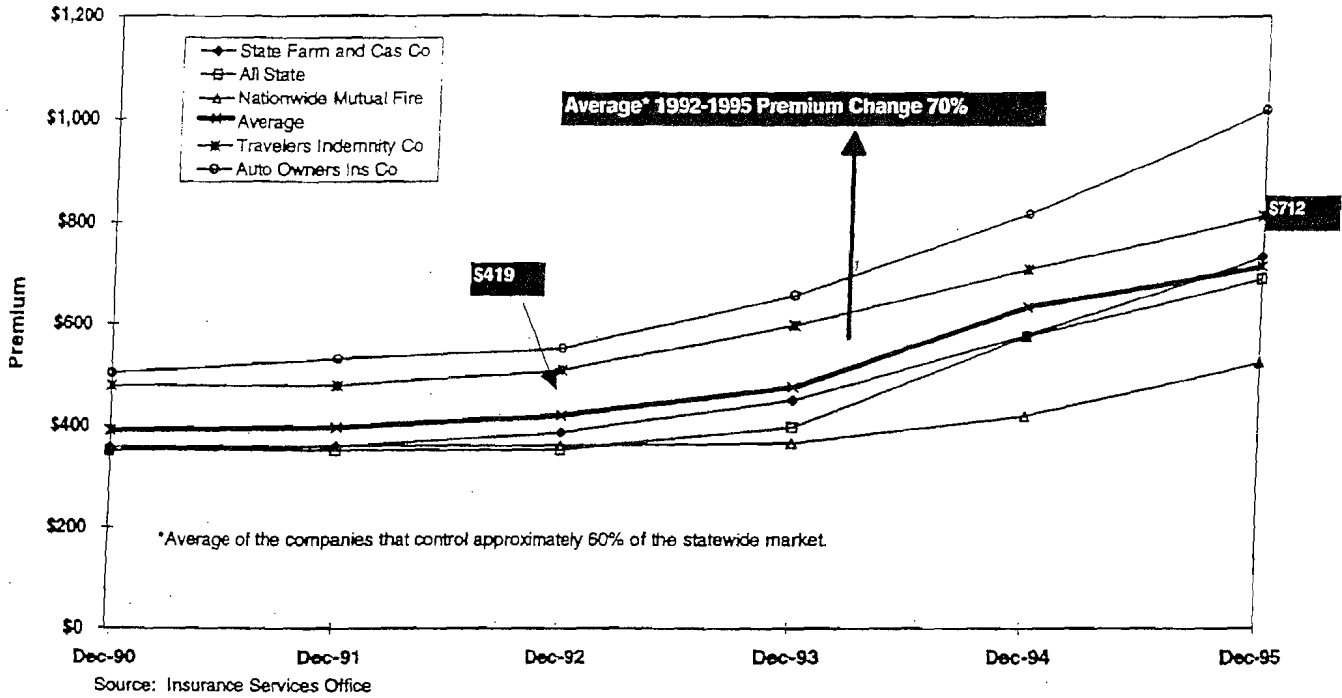
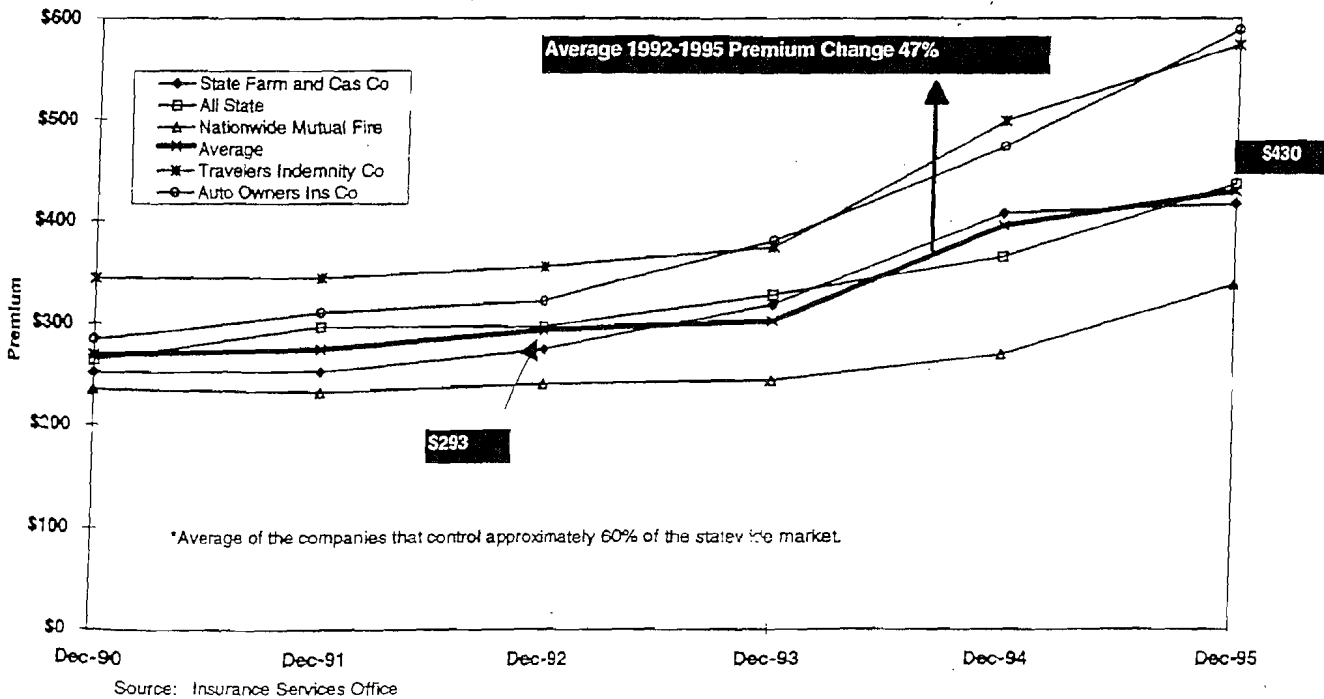


Figure 9: Comparison of Home Owner Casualty Insurance Premiums for a \$75,000 Masonry Home  
Tampa



**APPENDIX 8**  
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