

ANNUAL RATE FILING
CERTIFICATION

This is to certify that I have reviewed the base rates currently in effect for the company or companies and line of insurance indicated below and have determined that they conform to the requirements of the Florida Statutes as being actuarially sound and not inadequate, as defined in Sections 627.062 or 627.0651, Florida Statutes. **(Only One Line of Insurance Per Form)**

Signature of Consultant
Type Name & Title
Authorized Company Employee
Type Name & Title
COMPANY OR COMPANIES
Spinnaker Insurance Company
Homeowners
LINE OF INSURANCE

Ryan Ziobro

Ryan Ziobro (May 22, 2026 10:17:45 EDT)

or

Certifying Actuary or
Experienced Company
Ratemaker

Ryan Ziobro, Lead Actuary Personal Lines

Type Name & Title

05/21/2026

Date of Certification

6/1/2025

Last Certification or Base Rate

\$ 35,239,345

Actual Annual Earned Premium

Current Policies in force **19,467**

Average Incurred Loss Ratio **28.38 %**

Expected Loss Ratio **43.78 %**

Expected Profit Margin and
Contingency Factor per
Florida Rule **4.2 %**

Total Expected Expense Ratio **55.73%**