



# Corporate Analytics Business Overview

June 30, 2016 Report



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### **Hot Topics**

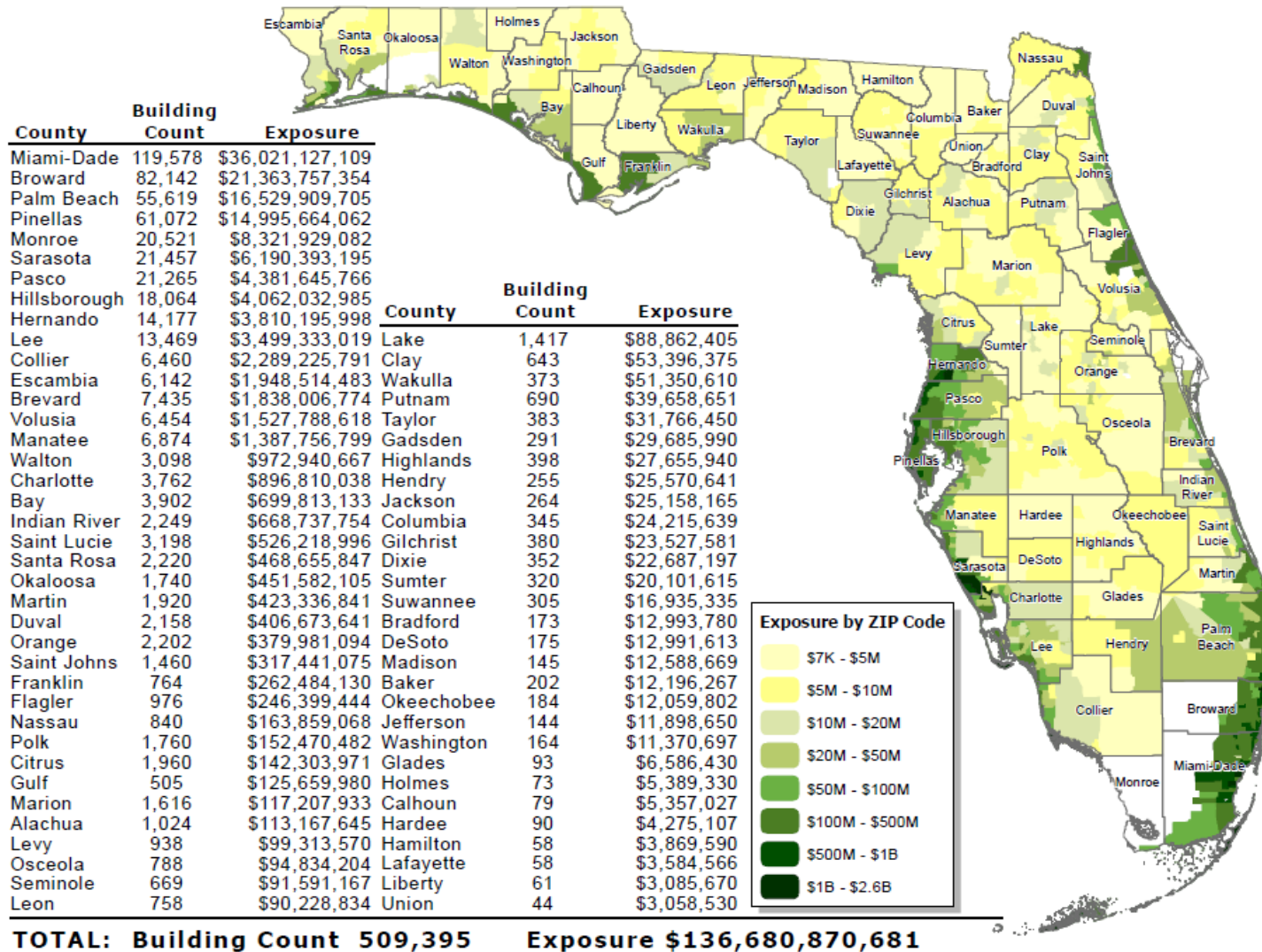
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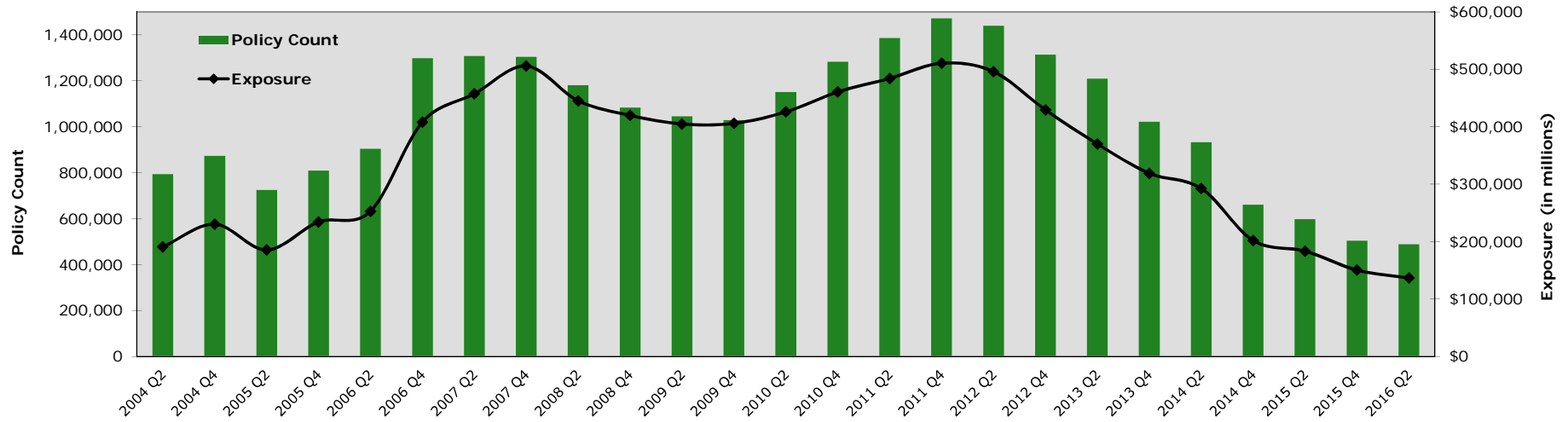
# Combined Accounts

## Combined Accounts Exposure by Zip Code Data as of June 30, 2016

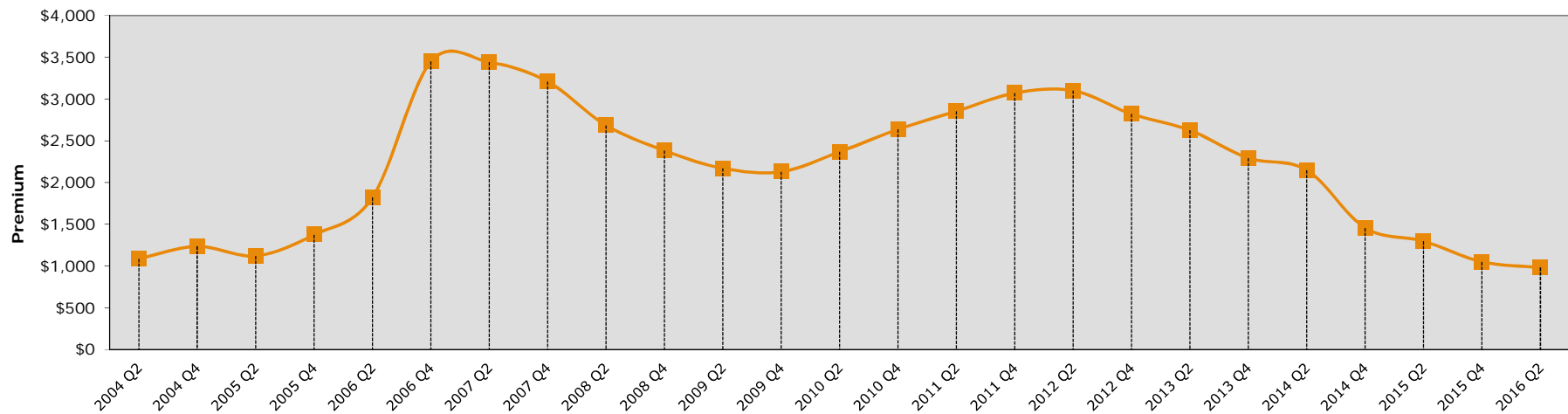


**Note:** Excludes takeout policies.

### Combined Accounts Quarterly Inforce Policy Counts and Exposure (in Millions)

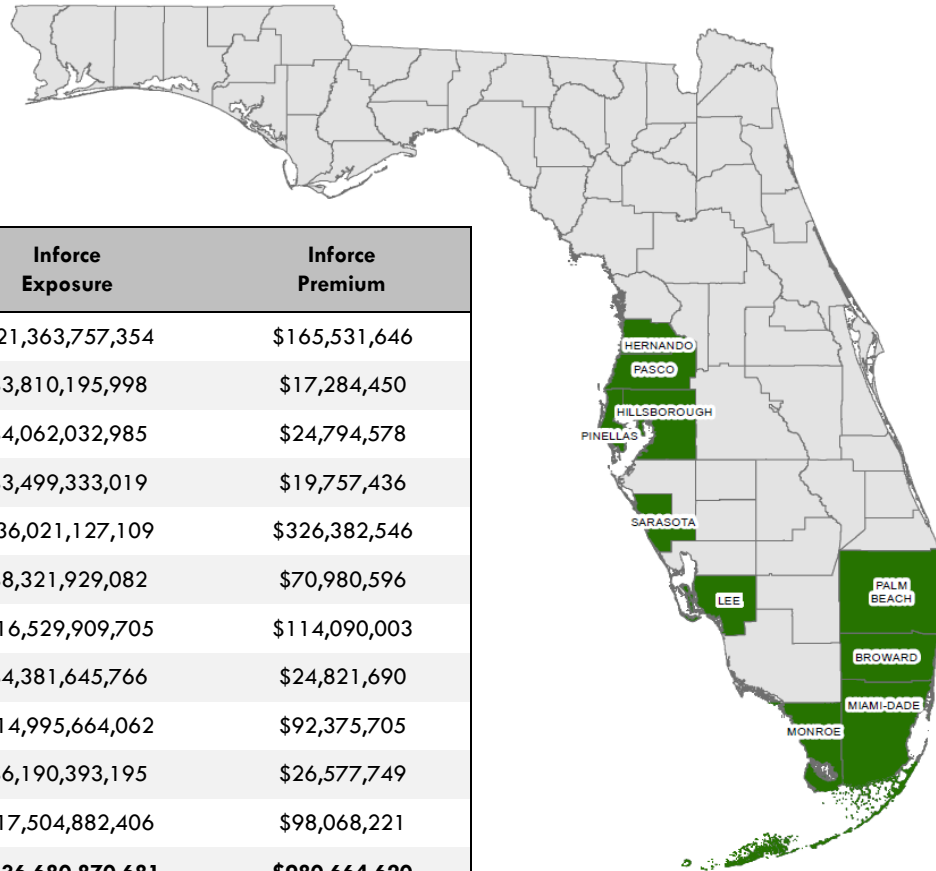


### Quarterly Inforce Premium (in Millions)



Note: Excludes takeout policies

## Combined Accounts High Volume Counties Data as of December 31, 2015

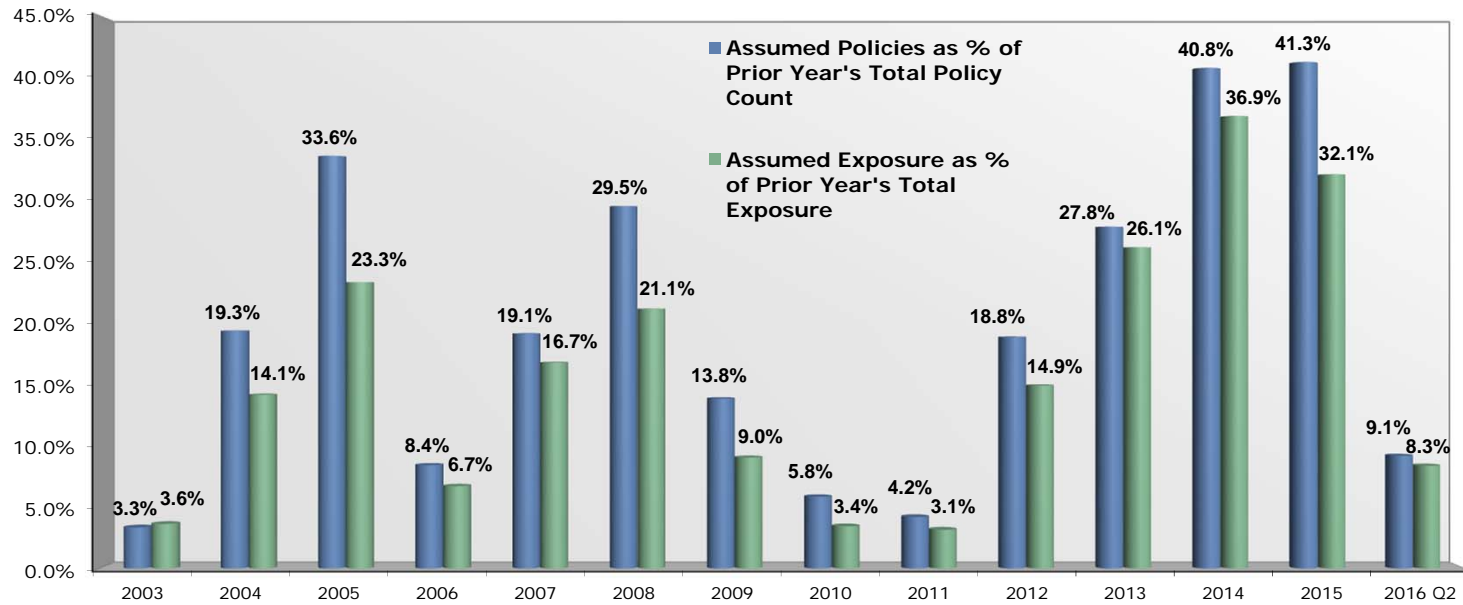


County	Policy Count	% of Total Policy Count	Inforce Exposure	Inforce Premium
Broward	79,180	16%	\$21,363,757,354	\$165,531,646
Hernando	14,171	3%	\$3,810,195,998	\$17,284,450
Hillsborough	17,688	4%	\$4,062,032,985	\$24,794,578
Lee	12,688	3%	\$3,499,333,019	\$19,757,436
Miami-Dade	116,477	24%	\$36,021,127,109	\$326,382,546
Monroe	19,017	4%	\$8,321,929,082	\$70,980,596
Palm Beach	50,209	10%	\$16,529,909,705	\$114,090,003
Pasco	20,887	4%	\$4,381,645,766	\$24,821,690
Pinellas	60,118	12%	\$14,995,664,062	\$92,375,705
Sarasota	20,163	4%	\$6,190,393,195	\$26,577,749
All Other	78,540	16%	\$17,504,882,406	\$98,068,221
<b>Total</b>	<b>489,138</b>	<b>100%</b>	<b>\$136,680,870,681</b>	<b>\$980,664,620</b>

**Notes:**

- 1) Exposure for personal residential multi-peril policies includes Coverages A, B, C, and D, except for DP-1/MDP-1 policies, which include Coverages A and C only. All commercial policy forms include building coverage, other structure coverage and business personal property.
- 2) Excludes takeout policies
- 3) For commercial policies with buildings in multiple counties, policy count and premium are assigned based on the location of the first risk listed on the policy. Total exposure is reported at the risk level.

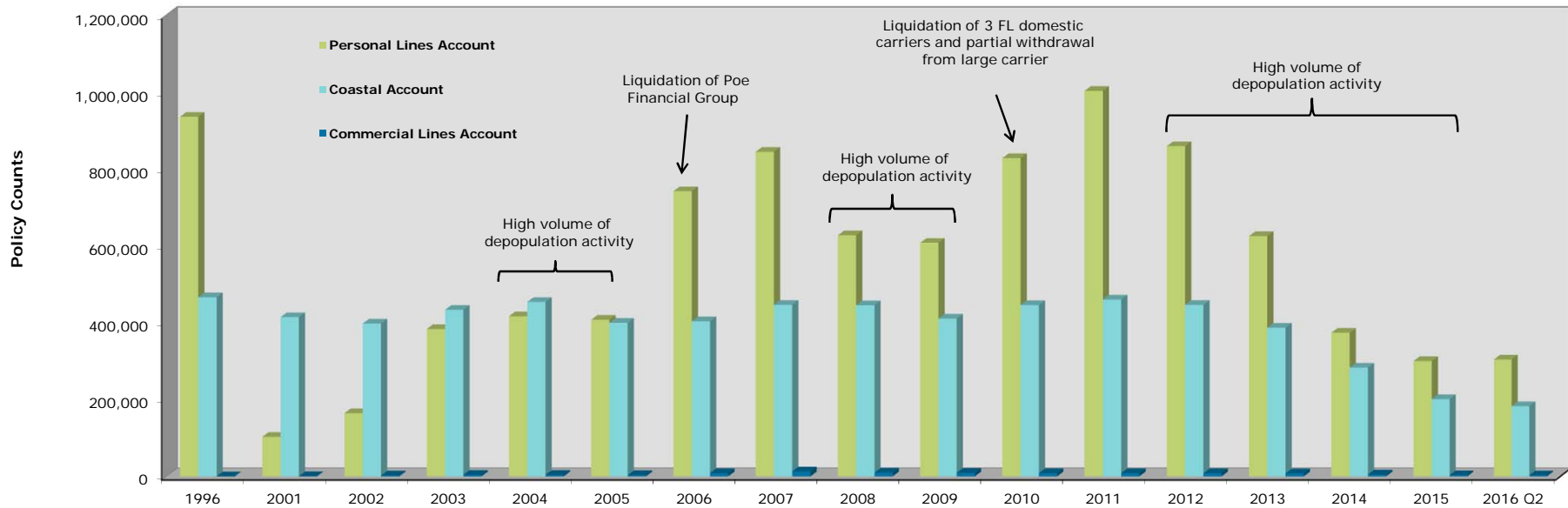
## Depopulation Study Policies Taken Out Relative to Citizens Inforce Policies



Year	Total Participating Companies	Total Policies Assumed	Citizens Inforce Policies	Assumed Policies as % of Prior Year's Total Policy Count	Total Exposure Assumed	Citizens Inforce Exposure	Assumed Exposure as % of Prior Year's Total Exposure
2003	1	28,219	820,255	3.3%	\$8,140,681,906	\$217,450,883,067	3.6%
2004	4	158,416	873,996	19.3%	\$30,663,076,480	\$230,402,084,769	14.1%
2005	10	293,684	810,017	33.6%	\$53,658,840,059	\$234,214,472,531	23.3%
2006	4	67,853	1,298,922	8.4%	\$15,637,589,369	\$407,948,066,525	6.7%
2007	7	247,923	1,304,949	19.1%	\$68,259,426,361	\$505,881,754,032	16.7%
2008	14	385,084	1,084,237	29.5%	\$106,870,490,165	\$419,883,779,112	21.1%
2009	11	149,645	1,029,214	13.8%	\$37,784,506,743	\$405,990,629,344	9.0%
2010	6	59,792	1,283,538	5.8%	\$13,888,913,857	\$460,703,299,504	3.4%
2011	3	53,577	1,472,391	4.2%	\$14,473,700,490	\$510,675,120,913	3.1%
2012	7	277,002	1,314,811	18.8%	\$75,927,165,347	\$429,424,399,130	14.9%
2013	18	365,767	1,021,694	27.8%	\$112,265,410,122	\$318,887,485,544	26.1%
2014	21	416,623	661,161	40.8%	\$117,530,082,371	\$201,957,396,325	36.9%
2015	14	272,785	503,865	41.3%	\$64,830,051,559	\$150,495,190,065	32.1%
2016 Q2	7	46,090	489,138	9.1%	\$12,553,289,422	\$136,680,870,681	8.3%

**Note:** The number of assumed policies does not account for any opt-out policies reported after the assumption date

### Combined Accounts Policy Counts<sup>1</sup> by Account and Year Data as of June 30, 2016



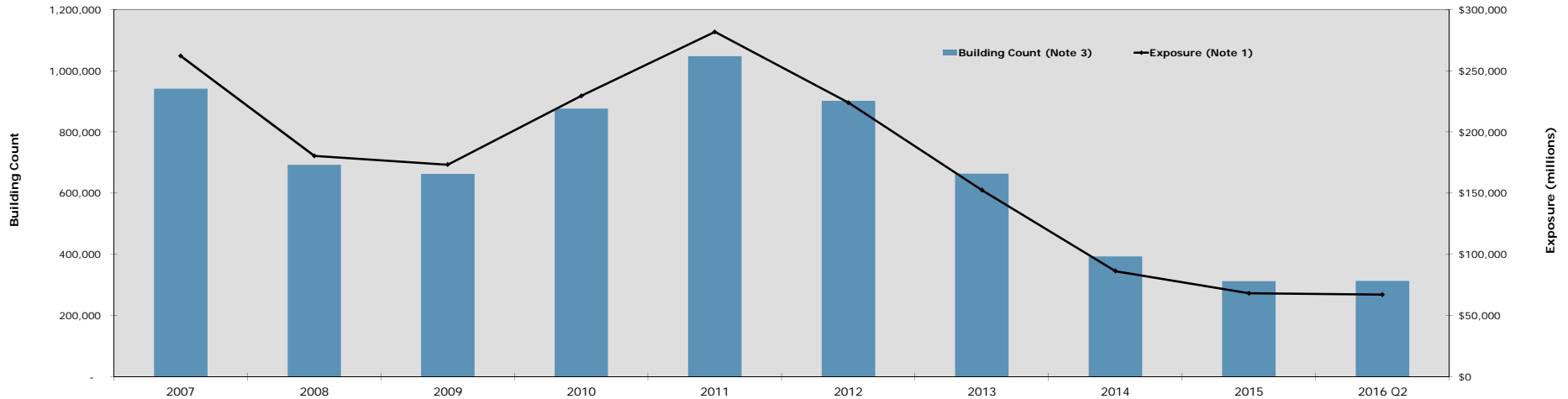
	1996	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016 Q2
Personal Lines Account	936,837	102,792	164,274	383,283	416,521	407,387	743,592	845,857	629,467	609,652	829,406	1,003,856	860,502	627,391	373,617	299,902	303,962
Coastal Account	465,739	414,123	397,676	433,077	453,765	399,417	403,509	446,184	445,200	410,436	445,679	460,161	446,163	386,688	282,863	200,842	182,579
Commercial Lines Account	0	198	2,157	3,863	3,650	3,145	8,347	12,908	9,570	9,126	8,453	8,374	8,146	7,615	4,681	3,121	2,597
Transition Policies <sup>2</sup>	n/a	n/a	n/a	n/a	n/a	n/a	142,980	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
<b>Total</b>	<b>1,402,576</b>	<b>517,113</b>	<b>564,107</b>	<b>820,223</b>	<b>873,936</b>	<b>809,949</b>	<b>1,298,428</b>	<b>1,304,949</b>	<b>1,084,237</b>	<b>1,029,214</b>	<b>1,283,538</b>	<b>1,472,391</b>	<b>1,314,811</b>	<b>1,021,694</b>	<b>661,161</b>	<b>503,865</b>	<b>489,138</b>

**Notes:**

- 1) Excludes takeout policies
- 2) The transition policies from 2006 are the policies assumed from the Poe Financial Group that remained on the Poe system at the end of that calendar year



### Combined Accounts - PLA and CLA Policy and Coverage Trends Data as of June 30, 2016



	PLA				CLA				Total			
	Policy Count	Building Count	Premium (millions)	Exposure <sup>1</sup> (millions)	Policy Count	Building Count	Premium (millions)	Exposure <sup>1</sup> (millions)	Policy Count	Building Count	Premium (millions)	Exposure <sup>1</sup> (millions)
2007	845,857	845,857	\$1,455	\$184,780	12,908	96,465	\$534	\$77,316	858,765	942,322	\$1,990	\$262,096
2008	629,467	629,467	\$925	\$126,127	9,570	63,993	\$332	\$54,379	639,037	693,460	\$1,258	\$180,505
2009	609,652	609,652	\$842	\$122,185	9,126	53,717	\$247	\$51,156	618,778	663,369	\$1,090	\$173,342
2010	829,406	829,406	\$1,272	\$186,028	8,453	47,163	\$220	\$43,419	837,859	876,569	\$1,492	\$229,447
2011	1,003,856	1,003,856	\$1,667	\$241,179	8,374	44,221	\$207	\$40,585	1,012,230	1,048,077	\$1,874	\$281,765
2012	860,502	860,502	\$1,417	\$184,205	8,146	41,899	\$205	\$39,842	868,648	902,401	\$1,622	\$224,048
2013	627,391	627,391	\$1,015	\$115,420	7,615	37,120	\$198	\$37,081	635,006	664,511	\$1,213	\$152,501
2014	373,617	373,617	\$596	\$66,060	4,681	20,309	\$100	\$20,282	378,298	393,926	\$696	\$86,342
2015	299,902	299,902	\$453	\$55,277	3,121	12,865	\$56	\$12,958	303,023	312,767	\$509	\$68,235
2016 Q2	303,962	303,962	\$461	\$57,164	2,597	9,671	\$43	\$9,951	306,559	313,633	\$503	\$67,115
% Change from 2015 to 2016 Q2	1.4%	1.4%	1.7%	3.4%	-16.8%	-24.8%	-23.3%	-23.2%	1.2%	0.3%	-1.0%	-1.6%

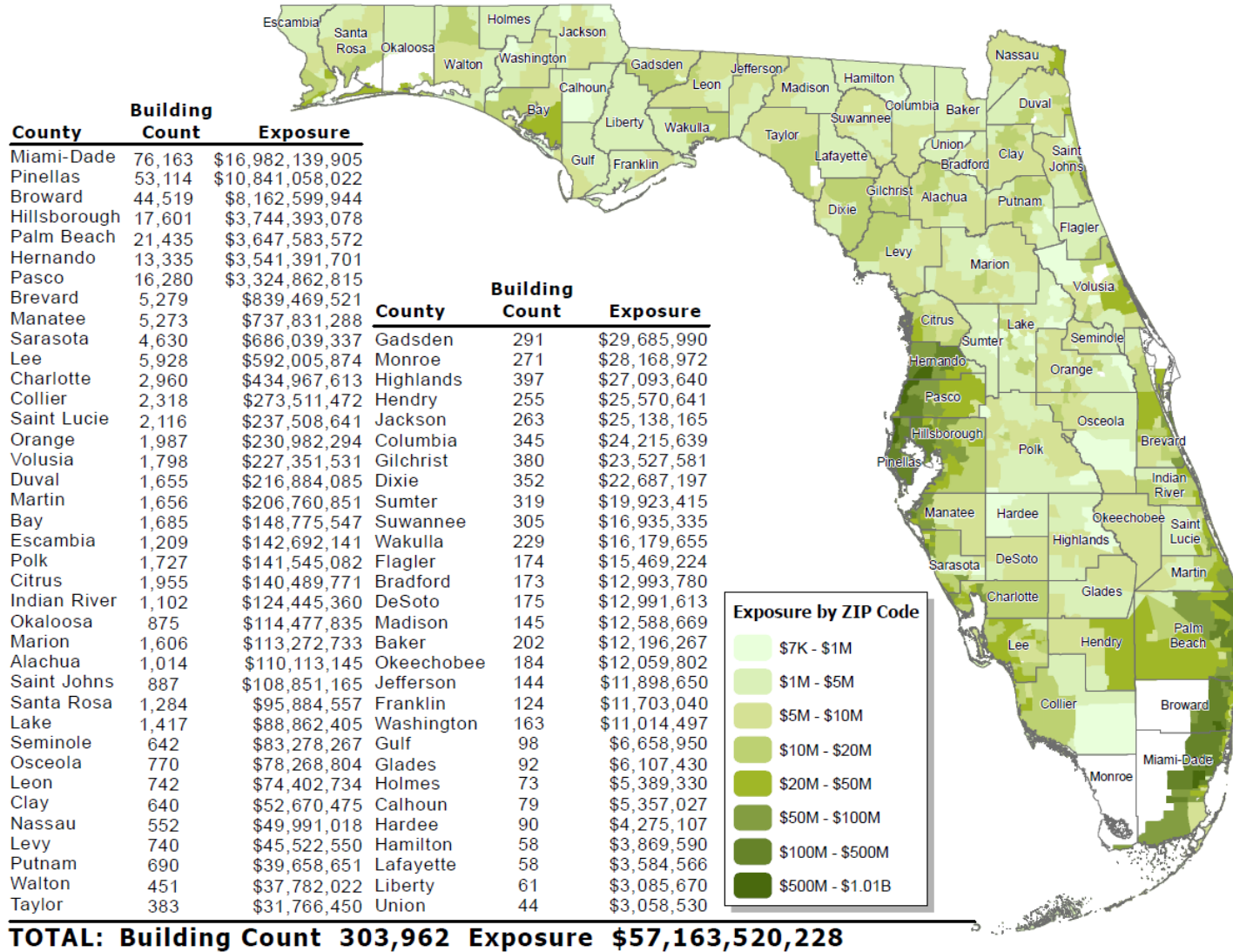
**Notes:**

- 1) Exposure for personal residential multi-peril DP-1 and MDP-1 policies includes only Coverages A and C, which is the liability for these policy types as provided in the Rating Manual. All other personal residential policy forms include Coverages A, B, C, and D. Commercial policy forms include building coverage, other structure coverage, and business personal property. Commercial non-residential multi-peril policies no longer include business income/extra expense beginning with June 2012 renewals and May 2012 new business.
- 2) Excludes takeout policies
- 3) Within the CLA data, commercial non-residential wind-only (CIW) counts are policy counts; building counts are unavailable. The product was phased out during 2009, with no policies remaining in force as of 12/31/09. The commercial non-residential multi-peril program was introduced in November 2008.

# **Account Information**

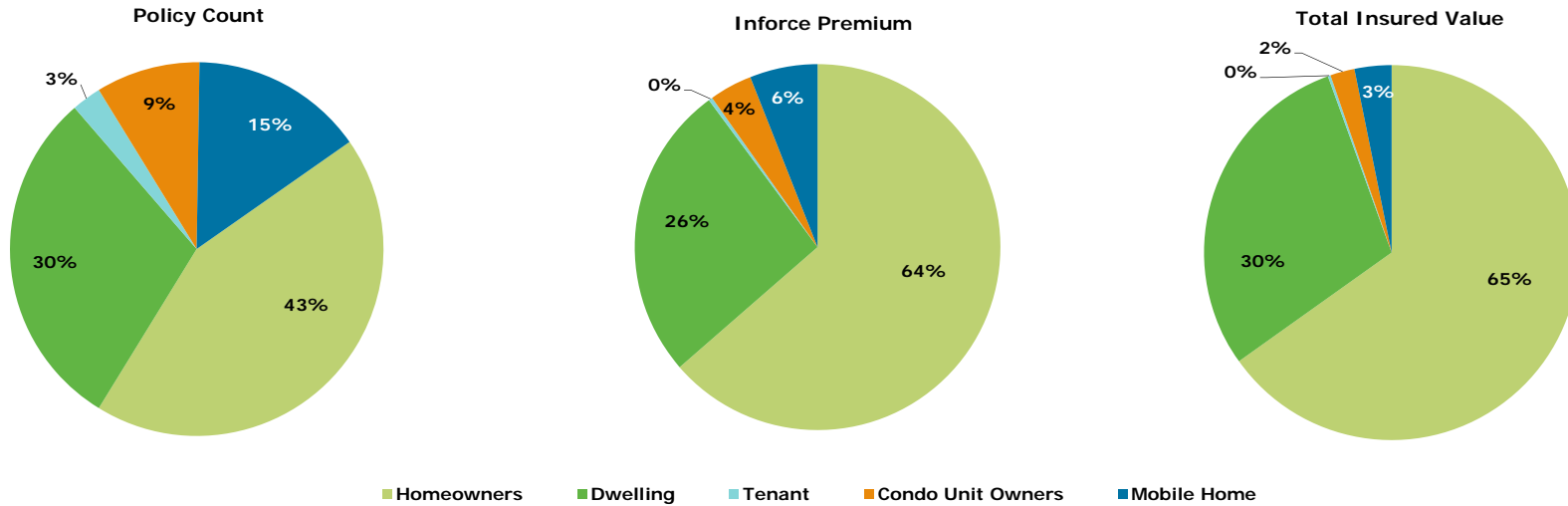
## **Personal Lines Account (PLA)**

## Personal Lines Account Exposure by Zip Code Data as of June 30, 2016



Note: Excludes takeout policies.

**Personal Lines Account  
Information by Policy Form  
Data as of June 30, 2016**

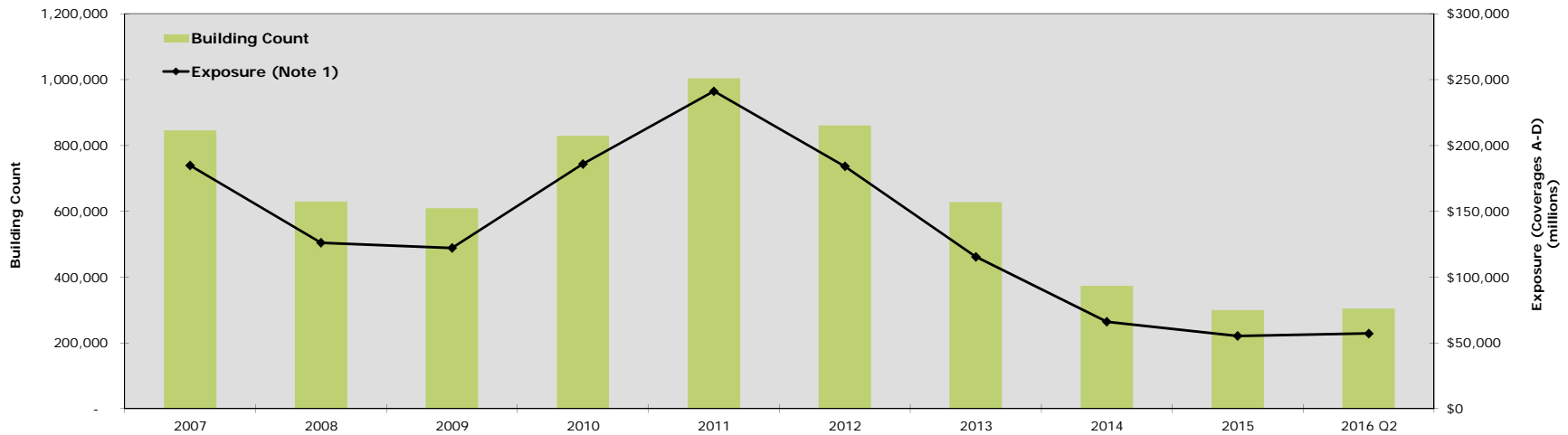


	HO-3	HO-4	HO-6	HO-8	DP-1	DP-3	MHO-3	MHO-4	MDP-1	TOTAL
<b>Policy Count</b>	127,907	7,051	27,976	909	19,122	73,446	16,907	897	29,747	<b>303,962</b>
<b>Building Count</b>	127,907	7,051	27,976	909	19,122	73,446	16,907	897	29,747	<b>303,962</b>
<b>Inforce Premium</b>	\$291,304,938	\$1,256,350	\$17,511,191	\$1,801,375	\$23,971,917	\$96,798,371	\$14,912,827	\$297,788	\$12,668,526	<b>\$460,523,283</b>
<b>Total Insured Value<sup>2</sup></b>	\$37,085,190,661	\$110,843,760	\$1,201,800,458	\$180,562,721	\$3,744,452,450	\$13,014,239,512	\$828,864,599	\$19,840,015	\$977,726,052	<b>\$57,163,520,228</b>

**Notes:**

- 1) Chart classifications: Homeowners = HO-3 + HO-8. Dwelling = DP-1 + DP-3. Tenant = HO-4 + MHO-4. Mobile Home = MHO-3 + MDP-1
- 2) Total Insured Value for DP-1 and MDP-1 policies includes only Coverages A and C, which is the liability for these policy types as provided in the Rating Manual. All other policy forms include Coverages A, B, C, and D.
- 3) Excludes takeout policies

**Personal Lines Account  
Policy and Coverage Trends**  
Data as of June 30, 2016



PLA Personal Residential (Multi-Peril only)				
	Policy Count	Building Count	Premium (millions)	Exposure <sup>1</sup> (millions)
2007	845,857	845,857	\$1,455	\$184,780
2008	629,467	629,467	\$925	\$126,127
2009	609,652	609,652	\$842	\$122,185
2010	829,406	829,406	\$1,272	\$186,028
2011	1,003,856	1,003,856	\$1,667	\$241,179
2012	860,502	860,502	\$1,417	\$184,205
2013	627,391	627,391	\$1,015	\$115,420
2014	373,617	373,617	\$596	\$66,060
2015	299,902	299,902	\$453	\$55,277
2016 Q2	303,962	303,962	\$461	\$57,164
% Change from 2015 to 2016 Q2	1.4%	1.4%	1.7%	3.4%

**Notes:**

- 1) Exposure for personal residential multi-peril DP-1 and MDP-1 policies includes only Coverages A and C, which is the liability for these policy types as provided in the Rating Manual. All other personal residential policy forms include Coverages A, B, C, and D.
- 2) Excludes takeout policies
- 3) For PLA, number of buildings is equal to the number of policies.

**Personal Lines Account**  
**High Volume Counties by Total Insured Value (in 000's)**  
**Data as of June 30, 2016**

**76% of PLA exposure is  
in the top 5 counties**

**92% of PLA exposure is  
in the top 10 counties**

County	Total Insured Value	
Miami-Dade	\$16,982,140	
Pinellas	\$10,841,058	
Broward	\$8,162,600	
Hillsborough	\$3,744,393	
Palm Beach	\$3,647,584	
<b>Top 5 Total</b>	<b>\$43,377,775</b>	<b>76%</b>
Hernando	\$3,541,392	
Pasco	\$3,324,863	
Brevard	\$839,470	
Manatee	\$737,831	
Sarasota	\$686,039	
<b>Top 10 Total</b>	<b>\$52,507,369</b>	<b>92%</b>
<b>State Total</b>	<b>\$57,163,520</b>	

**Notes:**

- 1) Excludes takeout policies
- 2) Total Insured Value for DP-1 and MDP-1 policies includes only Coverages A and C, which is the liability for these policy types as provided in the Rating Manual.

### Personal Lines Account Regional Concentrated Policy Growth Data as of June 30, 2016

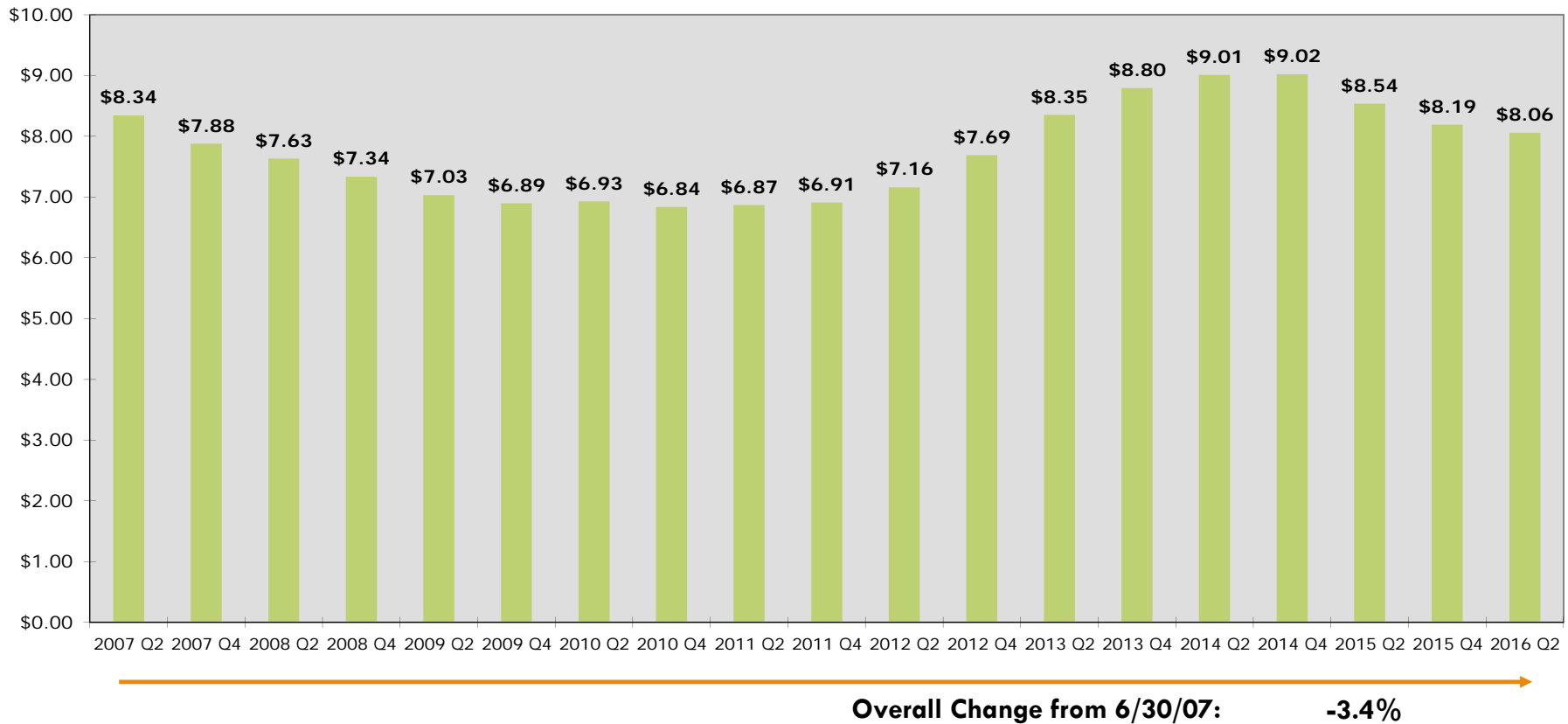


The chart above highlights concentrated exposure and growth in South Florida (Broward, Miami-Dade, Monroe, and Palm Beach counties) and areas of Florida with increased sinkhole activity (Hernando, Hillsborough, Pasco, and Pinellas counties) as compared to the remaining 59 counties.

	Hernando, Hillsborough, Pasco & Pinellas	Broward, Miami-Dade, Monroe & Palm Beach	Remainder of State
2001	1,012	100,723	1,057
2002	18,552	140,189	5,533
2003	95,052	239,464	48,767
2004	140,184	205,660	70,678
2005	145,923	167,028	94,436
2006	222,941	292,207	228,444
2007	233,242	350,002	262,613
2008	191,387	207,532	230,548
2009	191,763	201,714	216,175
2010	267,054	315,941	246,411
2011	329,723	389,728	284,405
2012	297,152	341,976	221,374
2013	213,589	249,176	164,626
2014	128,623	157,503	87,491
2015	101,030	137,672	61,200
2016 Q2	100,330	142,388	61,244

Note: Excludes takeout policies

### Personal Lines Account Average Premium per \$1,000 Exposure



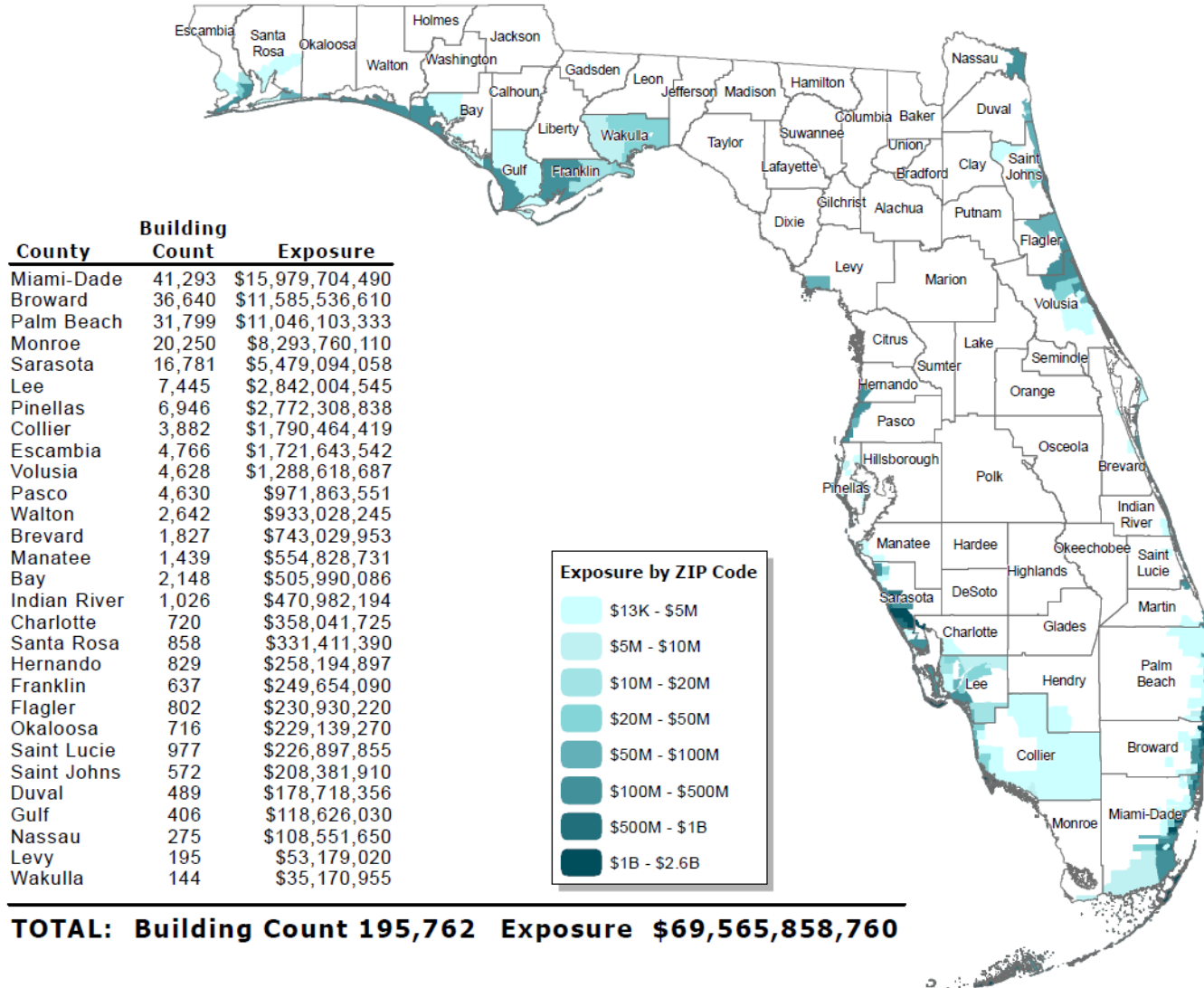
Note: Excludes takeout policies



# Account Information

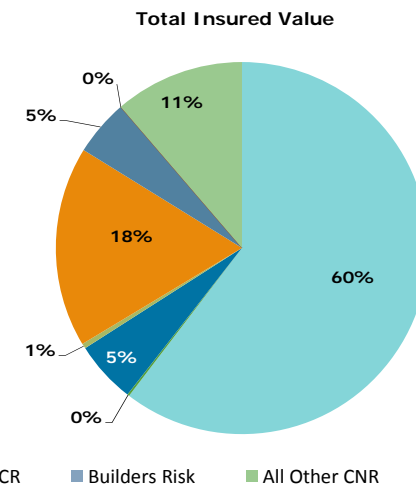
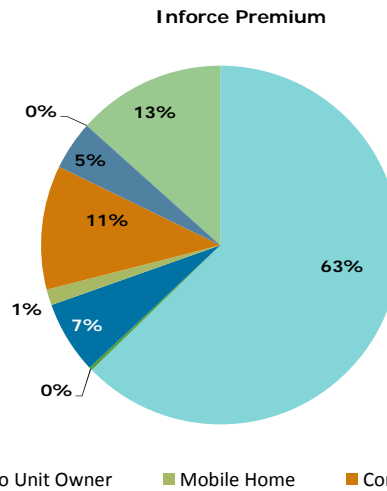
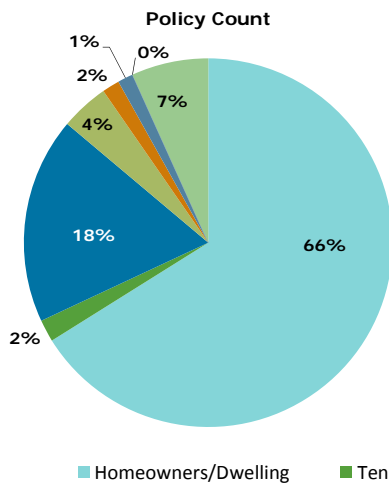
## Coastal Account

## Coastal Account Exposure by Zip Code Data as of June 30, 2016



**Note:** Excludes takeout policies.

### Coastal Account Information by Policy Form Data as of June 30, 2016

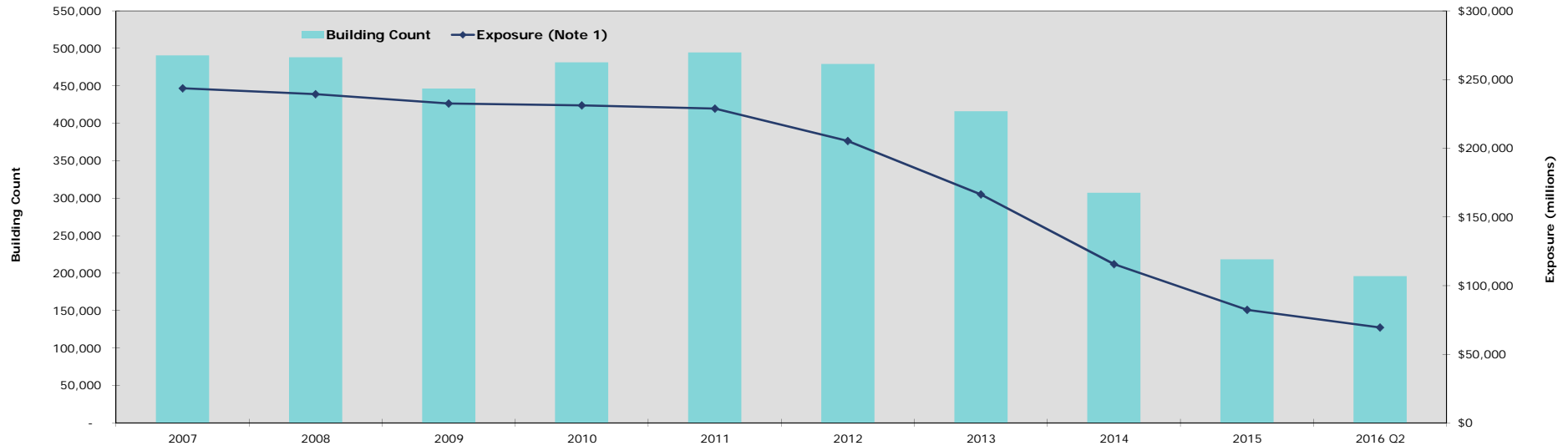


	Homeowners/ Dwelling	Tenant	Condo Unit Owners	Mobile Home	Condo Assn	All Other CR	Builders Risk	All Other CNR	Total
<b>Policy Count</b>	120,686	3,528	33,026	7,765	2,763	2,513	7	12,291	<b>182,579</b>
<b>Building Count</b>	120,686	3,528	33,026	7,765	7,700	5,452	7	17,598	<b>195,762</b>
<b>Inforce Premium</b>	\$299,431,045	\$1,288,540	\$31,246,812	\$6,783,384	\$53,492,761	\$21,145,935	\$49,595	\$63,767,660	<b>\$477,205,732</b>
<b>Total Insured Value<sup>2</sup></b>	\$42,009,061,478	\$120,871,910	\$3,753,907,055	\$296,416,180	\$12,130,313,073	\$3,400,236,958	\$3,181,778	\$7,851,870,328	<b>\$69,565,858,760</b>

**Notes:**

- 1) Policy Form classifications:  
*Personal* -- Homeowners/Dwelling = HO3 + HW2 + HO8 + DP1 + DP3 + DW2. Tenant = HO4 + MHO4 + HW4 + MHW4. Mobile Home = MHO3 + MDP1 + MW2 + MD1  
*Commercial Residential* -- Condo Assn includes wind-only and multi-peril. All Other CR = CR-M Apartment Buildings + CR-M Homeowners Association + CR-W Apartment Buildings + CR-W Homeowners Association + CR-W All Other CR-W + CR-W Special Class  
*Commercial Non-Residential* -- All Other CNR = All CNRW except Builders' Risk + All CNR-M
- 2) Total Insured Value for DP-1 and MDP-1 policies includes only Coverages A and C, which is the liability for these policy types as provided in the Rating Manual. All other personal policy forms include Coverages A, B, C, and D. All commercial policy forms include building coverage, other structure coverage, and business personal property.
- 3) Excludes takeout policies

**Coastal Account  
Policy and Coverage Trends  
Data as of June 30, 2016**



	Personal Residential				Commercial Residential				Commercial Non-Residential				Total			
	Policy Count	Building Count	Premium (millions)	Exposure <sup>1</sup> (millions)	Policy Count	Building Count	Premium (millions)	Exposure <sup>1</sup> (millions)	Policy Count	Building Count	Premium (millions)	Exposure <sup>1</sup> (millions)	Policy Count	Building Count	Premium (millions)	Exposure <sup>1</sup> (millions)
2007	393,441	399,012	\$780	\$140,533	17,346	45,744	\$350	\$83,588	35,397	45,919	\$89	\$19,665	446,184	490,675	\$1,219	\$243,786
2008	397,147	402,518	\$686	\$141,629	15,887	43,260	\$356	\$80,075	32,166	42,228	\$82	\$17,675	445,200	488,006	\$1,125	\$239,378
2009	365,848	366,160	\$643	\$134,008	15,049	41,011	\$319	\$82,089	29,539	39,149	\$77	\$16,552	410,436	446,320	\$1,039	\$232,649
2010	402,991	402,991	\$734	\$140,685	14,440	40,797	\$329	\$74,778	28,248	37,585	\$82	\$15,794	445,679	481,373	\$1,145	\$231,256
2011	419,304	419,304	\$802	\$144,757	13,815	38,644	\$310	\$68,923	27,042	36,473	\$86	\$15,230	460,161	494,421	\$1,198	\$228,910
2012	407,569	407,569	\$790	\$124,129	13,139	37,166	\$321	\$66,711	25,455	34,675	\$88	\$14,537	446,163	479,410	\$1,199	\$205,377
2013	356,238	356,238	\$720	\$99,985	10,564	31,486	\$275	\$54,001	19,886	28,425	\$84	\$12,400	386,688	416,149	\$1,079	\$166,387
2014	257,761	257,761	\$509	\$70,064	8,407	25,187	\$171	\$34,825	16,695	24,252	\$79	\$10,726	282,863	307,200	\$760	\$115,615
2015	180,259	180,259	\$366	\$51,136	6,464	17,511	\$104	\$22,034	14,119	20,473	\$71	\$9,091	200,842	218,243	\$541	\$82,261
2016 Q2	165,005	165,005	\$339	\$46,180	5,276	13,152	\$75	\$15,531	12,298	17,605	\$64	\$7,855	182,579	195,762	\$477	\$69,566
% Change from 2015 to 2016 Q2	-8.5%	-8.5%	-7.4%	-9.7%	-18.4%	-24.9%	-28.2%	-29.5%	-12.9%	-14.0%	-10.6%	-13.6%	-9.1%	-10.3%	-11.8%	-15.4%

**Notes:**

- 1) Exposure for personal residential multi-peril DP-1 and MDP-1 policies includes only Coverages A and C, which is the liability for these policy types as provided in the Rating Manual. All other personal residential policy forms include Coverages A, B, C, and D. Commercial policy forms include building coverage, other structure coverage, and business personal property. Commercial non-residential multi-peril policies no longer include business income/extra expense beginning with June 2012 renewals and May 2012 new business.
- 2) Excludes takeout policies

**Coastal Account**  
**High Volume Counties by Total Insured Value (in 000's)**  
**By Product Line**  
**Data as of June 30, 2016**

**75% of Coastal Account  
exposure is in the top 5  
counties**

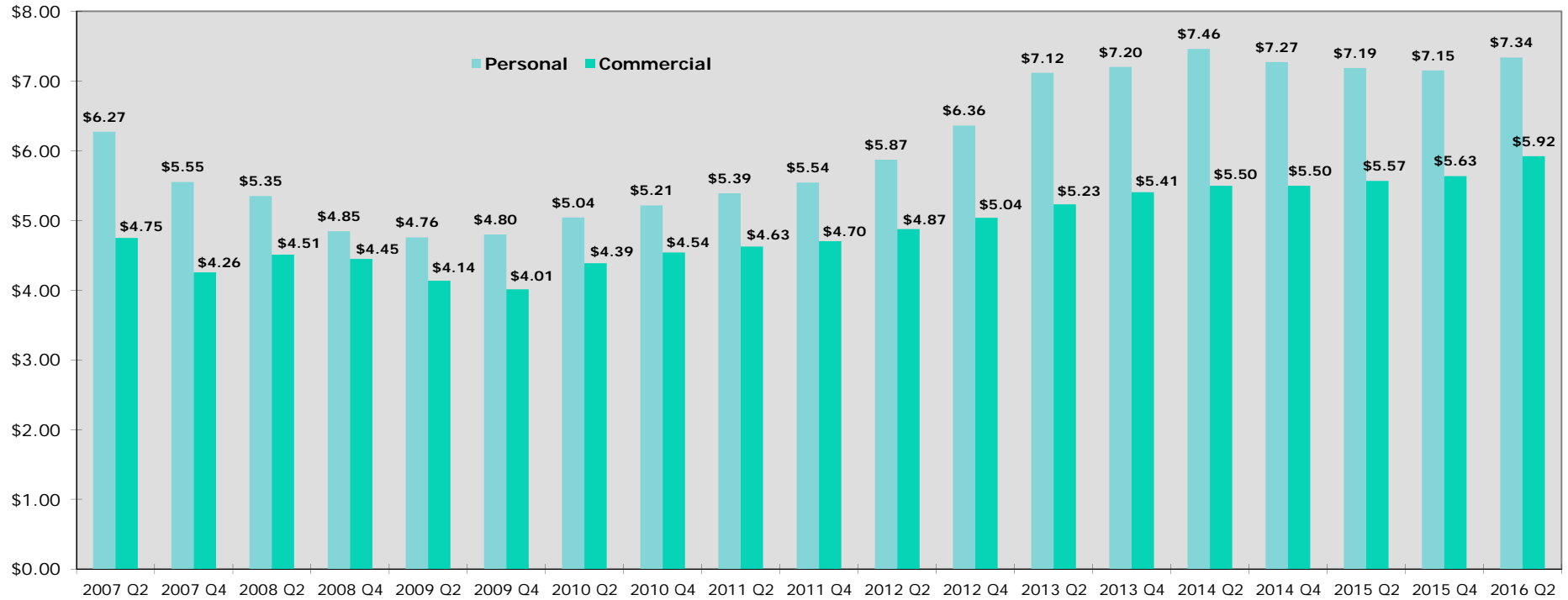
County	PR-M	PR-W	CR-W	CNR-W	CR-M	CNR-M	Total	
Miami-Dade	\$4,286,490	\$6,014,122	\$3,286,164	\$1,231,892	\$1,119,774	\$41,263	\$15,979,704	
Broward	\$2,624,421	\$4,528,466	\$2,394,383	\$1,524,969	\$488,325	\$24,973	\$11,585,537	
Palm Beach	\$2,321,823	\$3,995,291	\$2,793,470	\$1,456,873	\$451,536	\$27,110	\$11,046,103	
Monroe	\$307,489	\$6,118,685	\$813,999	\$975,888	\$74,010	\$3,690	\$8,293,760	
Sarasota	\$536,481	\$3,653,213	\$713,510	\$534,730	\$31,200	\$9,960	\$5,479,094	
<b>Top 5 Total</b>	<b>\$10,076,704</b>	<b>\$24,309,777</b>	<b>\$10,001,525</b>	<b>\$5,724,351</b>	<b>\$2,164,845</b>	<b>\$106,996</b>	<b>\$52,384,199</b>	<b>75%</b>
Lee	\$180,949	\$1,741,447	\$520,217	\$384,348	\$7,138	\$7,906	\$2,842,005	
Pinellas	\$516,974	\$1,308,134	\$695,463	\$216,987	\$32,982	\$1,770	\$2,772,309	
Collier	\$96,164	\$973,201	\$577,643	\$140,105	\$1,845	\$1,507	\$1,790,464	
Escambia	\$100,661	\$1,101,319	\$91,717	\$403,005	\$8,374	\$16,567	\$1,721,644	
Volusia	\$164,296	\$742,222	\$207,996	\$167,328	\$4,745	\$2,031	\$1,288,619	
<b>Top 10 Total</b>	<b>\$11,135,748</b>	<b>\$30,176,100</b>	<b>\$12,094,560</b>	<b>\$7,036,124</b>	<b>\$2,219,929</b>	<b>\$136,778</b>	<b>\$62,799,239</b>	<b>90%</b>
<b>State Total</b>	<b>\$12,589,723</b>	<b>\$33,590,533</b>	<b>\$13,160,813</b>	<b>\$7,699,153</b>	<b>\$2,369,737</b>	<b>\$155,899</b>	<b>\$69,565,859</b>	

**90% of Coastal Account  
exposure is in the top 10  
counties**

**Notes:**

- 1) Excludes takeout policies
- 2) Exposure for personal residential multi-peril DP-1 and MDP-1 policies includes only Coverages A and C, which is the liability for these policy types as provided in the Rating Manual. All other personal residential policy forms include Coverages A, B, C, and D. Commercial policy forms include building coverage, other structure coverage, and business personal property.

### Coastal Account Average Premium per \$1,000 Exposure



**Overall Change from 6/30/07:** **16.9% Personal**  
**24.6% Commercial**

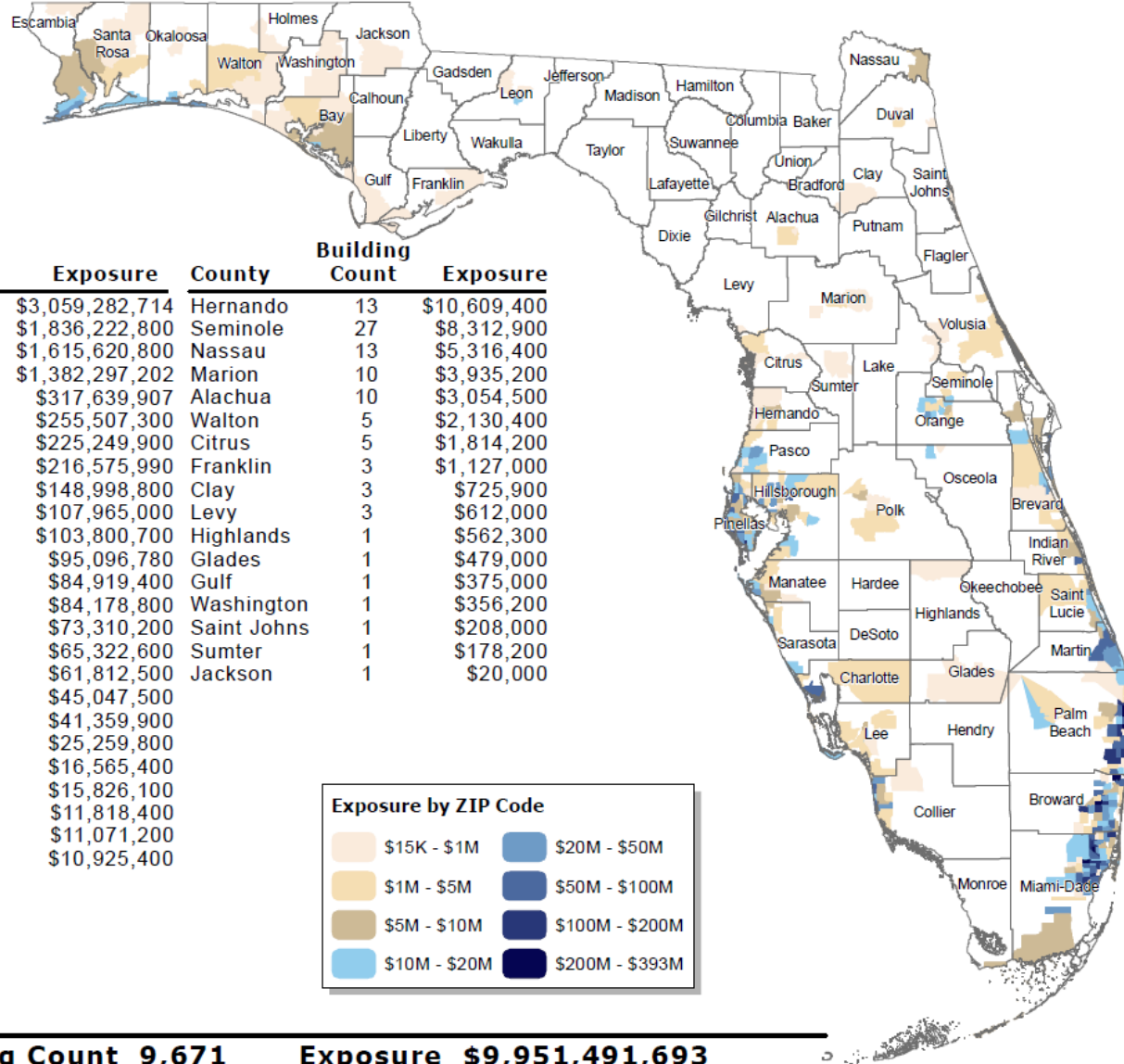
**Notes:**

- 1) Commercial includes Commercial Residential and Commercial Non-Residential policies
- 2) Excludes takeout policies

# **Account Information**

## **Commercial Lines Account (CLA)**

## Commercial Lines Account Exposure by Zip Code



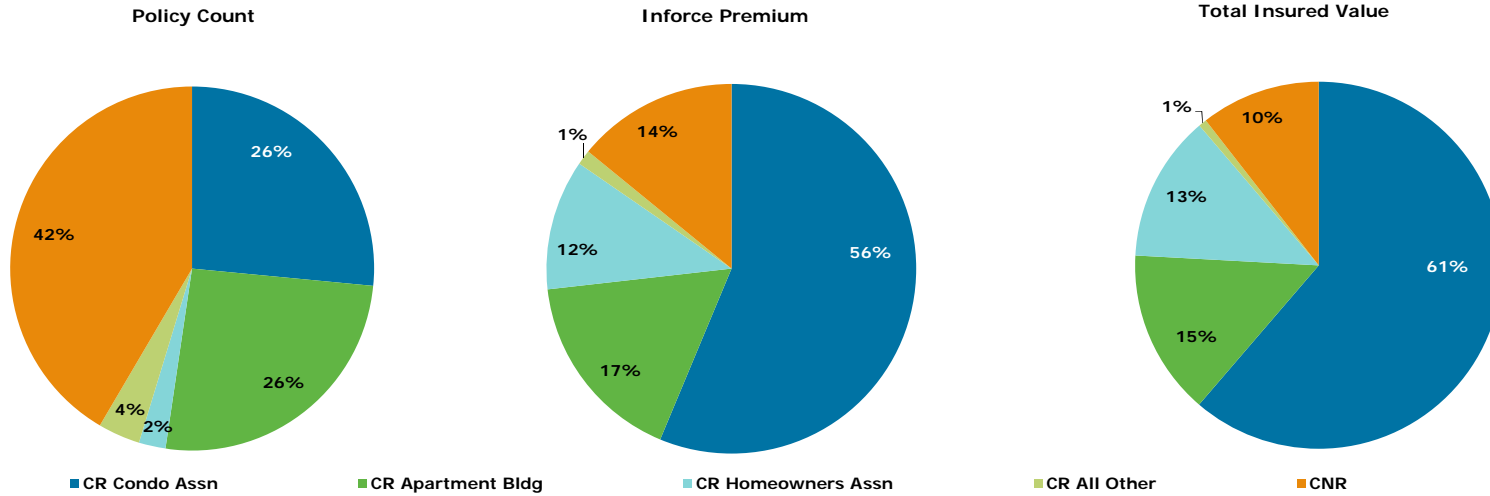
County	Building Count	Exposure	County	Building Count	Exposure
Miami-Dade	2,122	\$3,059,282,714	Hernando	13	\$10,609,400
Palm Beach	2,385	\$1,836,222,800	Seminole	27	\$8,312,900
Broward	983	\$1,615,620,800	Nassau	13	\$5,316,400
Pinellas	1,012	\$1,382,297,202	Marion	10	\$3,935,200
Hillsborough	463	\$317,639,907	Alachua	10	\$3,054,500
Brevard	329	\$255,507,300	Walton	5	\$2,130,400
Collier	260	\$225,249,900	Citrus	5	\$1,814,200
Martin	264	\$216,575,990	Franklin	3	\$1,127,000
Orange	215	\$148,998,800	Clay	3	\$725,900
Okaloosa	149	\$107,965,000	Levy	3	\$612,000
Charlotte	82	\$103,800,700	Highlands	1	\$562,300
Manatee	162	\$95,096,780	Glades	1	\$479,000
Pasco	355	\$84,919,400	Gulf	1	\$375,000
Escambia	167	\$84,178,800	Washington	1	\$356,200
Indian River	121	\$73,310,200	Saint Johns	1	\$208,000
Lee	96	\$65,322,600	Sumter	1	\$178,200
Saint Lucie	105	\$61,812,500	Jackson	1	\$20,000
Bay	69	\$45,047,500			
Santa Rosa	78	\$41,359,900			
Sarasota	46	\$25,259,800			
Osceola	18	\$16,565,400			
Leon	16	\$15,826,100			
Volusia	28	\$11,818,400			
Duval	14	\$11,071,200			
Polk	33	\$10,925,400			

**TOTAL: Building Count 9,671 Exposure \$9,951,491,693**

**Note:** Excludes takeout policies.



**Commercial Lines Account  
Information by Policy Type  
Data as of June 30, 2016**

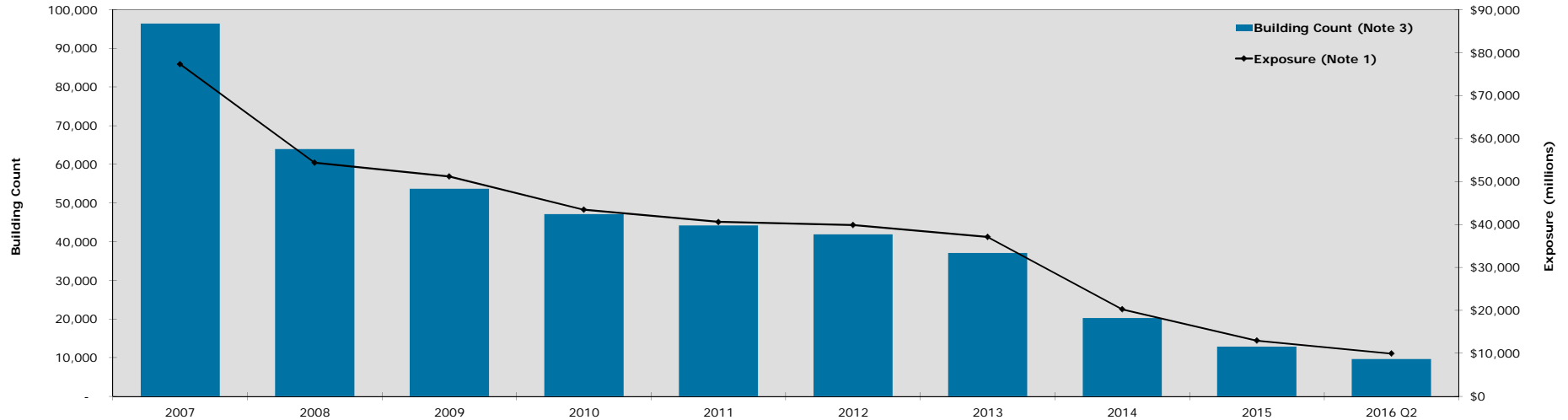


	CR Condo Assn	CR Apartment Bldg	CR Homeowners Assn	CR All Other	CNR	Total
<b>Policy Count</b>	689	670	62	97	1,079	<b>2,597</b>
<b>Building Count</b>	4,212	1,644	2,160	215	1,440	<b>9,671</b>
<b>Inforce Premium</b>	\$24,172,857	\$7,259,844	\$4,902,134	\$554,673	\$6,046,097	<b>\$42,935,605</b>
<b>Total Insured Value <sup>2</sup></b>	\$6,100,127,700	\$1,447,954,300	\$1,284,078,102	\$71,497,190	\$1,047,834,401	<b>\$9,951,491,693</b>

**Notes:**

- 1) Policy Type classifications:  
Commercial Residential --CR All Other = Auxiliary/Special Class only policies, Cooperative Buildings, CCRC and Dorms. Commercial Non-Residential --CNR = All CNR-M. The CIW program no longer has any policies in force.
- 2) Total Insured Value for all commercial residential policy forms include building coverage, other structure coverage, and business personal property. Commercial non-residential policies no longer include business income/extra expense coverage. Coverage removal/non-issue began May 2012 for new policies and June 2012 for renewals.

## Commercial Lines Account Policy and Coverage Trends Data as of June 30, 2016



	Commercial Residential (MP only)				Commercial Non-Residential (MP and WO)				Total			
	Policy Count	Building Count	Premium (millions)	Exposure <sup>1</sup> (millions)	Policy Count	Building Count	Premium (millions)	Exposure <sup>1</sup> (millions)	Policy Count	Building Count	Premium (millions)	Exposure <sup>1</sup> (millions)
2007	11,158	94,715	\$519	\$76,298	1,750	1,750	\$15	\$1,018	12,908	96,465	\$534	\$77,316
2008	8,810	63,233	\$327	\$54,055	760	760	\$5	\$323	9,570	63,993	\$332	\$54,379
2009	8,355	52,523	\$242	\$50,236	771	1,194	\$5	\$921	9,126	53,717	\$247	\$51,156
2010	7,323	45,504	\$213	\$42,107	1,130	1,659	\$7	\$1,312	8,453	47,163	\$220	\$43,419
2011	6,961	42,180	\$198	\$38,929	1,413	2,041	\$9	\$1,656	8,374	44,221	\$207	\$40,585
2012	6,602	39,637	\$196	\$38,052	1,544	2,262	\$9	\$1,790	8,146	41,899	\$205	\$39,842
2013	6,056	34,855	\$189	\$35,345	1,559	2,265	\$10	\$1,735	7,615	37,120	\$198	\$37,081
2014	3,219	18,160	\$91	\$18,684	1,462	2,149	\$9	\$1,599	4,681	20,309	\$100	\$20,282
2015	1,851	11,104	\$49	\$11,689	1,270	1,761	\$7	\$1,268	3,121	12,865	\$56	\$12,958
2016 Q2	1,518	8,231	\$37	\$8,904	1,079	1,440	\$6	\$1,048	2,597	9,671	\$43	\$9,951
% Change from 2015 to 2016 Q2	-18.0%	-25.9%	-24.2%	-23.8%	-15.0%	-18.2%	-17.3%	-17.4%	-16.8%	-24.8%	-23.3%	-23.2%

**Notes:**

- 1) Exposure for all commercial policy forms includes building coverage, other structure coverage, and business personal property. Additionally, commercial non-residential multi-peril policy forms include business income/extra expenses for policies written before May or June 2012. Beginning May 2012 for new policies and June 2012 for renewals, business income/extra expense is no longer covered.
- 2) Excludes takeout policies
- 3) Commercial non-residential wind-only (CIW) counts are policy counts; building counts are unavailable. The product was phased out during 2009, with no policies remaining in force as of 12/31/09. The commercial non-residential multi-peril program was introduced in November 2008.

**Commercial Lines Account**  
**High Volume Counties by Total Insured Value (in 000's)**  
**By Product Line**  
**Data as of June 30, 2016**

**83% of CLA  
exposure is in the top  
5 counties.**

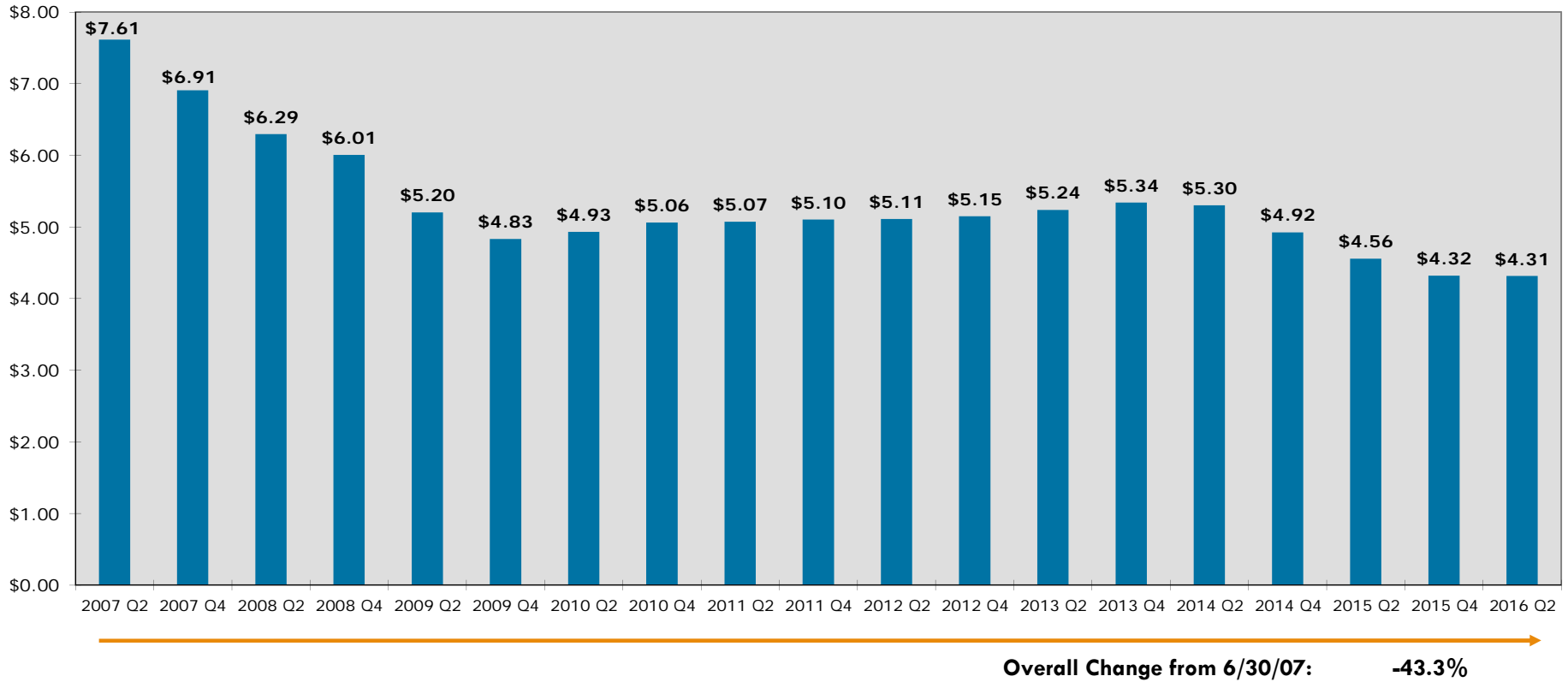
**92% of CLA  
exposure is in the top  
10 counties.**

County	CR-M	CNR-M	Total	
Miami-Dade	\$2,875,043	\$184,240	\$3,059,283	
Palm Beach	\$1,794,884	\$41,339	\$1,836,223	
Broward	\$1,521,417	\$94,204	\$1,615,621	
Pinellas	\$1,173,258	\$209,039	\$1,382,297	
Hillsborough	\$276,332	\$41,308	\$317,640	
<b>Top 5 Total</b>	<b>\$7,640,934</b>	<b>\$570,129</b>	<b>\$8,211,063</b>	<b>83%</b>
Brevard	\$138,670	\$116,837	\$255,507	
Collier	\$200,507	\$24,743	\$225,250	
Martin	\$209,014	\$7,562	\$216,576	
Orange	\$148,767	\$232	\$148,999	
Okaloosa	\$55,573	\$52,392	\$107,965	
<b>Top 10 Total</b>	<b>\$8,393,465</b>	<b>\$771,895</b>	<b>\$9,165,360</b>	<b>92%</b>
<b>State Total</b>	<b>\$8,903,657</b>	<b>\$1,047,834</b>	<b>\$9,951,492</b>	

**Note:**

Exposure for all commercial policy forms includes building coverage, other structure coverage, and business personal property.

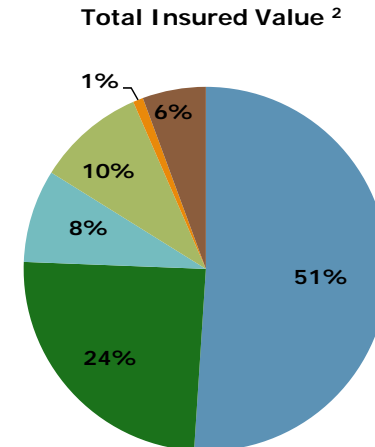
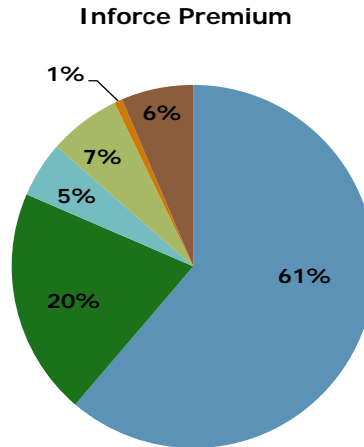
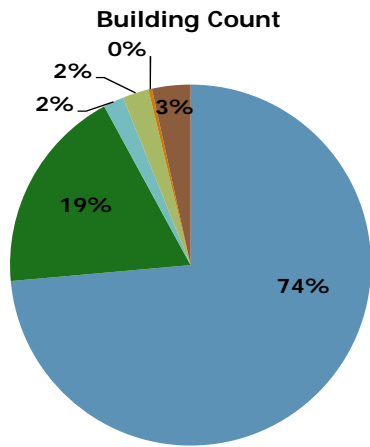
### Commercial Lines Account Average Premium per \$1,000 Exposure



**Note:** Excludes takeout policies

# Product Line Information

### Information by Product Line Data as of June 30, 2016



■ PR-M ■ PR-W ■ CR-M ■ CR-W ■ CNR-M ■ CNR-W

	PR-M	PR-W	CR-M	CR-W	CNR-M	CNR-W	TOTAL
<b>Policy Count</b>	374,754	94,213	1,874	4,920	1,223	12,154	<b>489,138</b>
<b>Building Count</b>	374,754	94,213	9,311	12,072	1,615	17,430	<b>509,395</b>
<b>Inforce Premium</b>	\$600,683,911	\$198,589,153	\$48,682,230	\$62,845,974	\$7,064,980	\$62,798,372	<b>\$980,664,620</b>
<b>Total Insured Value <sup>2</sup></b>	\$69,753,243,561	\$33,590,533,290	\$11,273,394,592	\$13,160,812,731	\$1,203,733,401	\$7,699,153,106	<b>\$136,680,870,681</b>

**Notes:**

- 1) Excludes takeout policies
- 2) Insured Value for PR-W and PR-M includes Coverages A, B, C, and D, except for PR-M DP-1 and MDP-1 policies which include only Coverages A and C, which is the liability for these policy types as provided in the Rating Manual. Commercial lines insured value includes building coverage, other structures coverage, and business personal property coverage.

**Personal Residential Multi-Peril  
Information by Policy Form and Account  
Data as of June 30, 2016**

	Personal Lines Account			Coastal Account			Total		
	Policy Count	Inforce Premium	Total Insured Value <sup>1</sup>	Policy Count	Inforce Premium	Total Insured Value <sup>1</sup>	Policy Count	Inforce Premium	Total Insured Value <sup>1</sup>
HO-3	127,907	\$291,304,938	\$37,085,190,661	22,031	\$70,337,526	\$6,514,488,730	149,938	\$361,642,464	\$43,599,679,391
HO-4	7,051	\$1,256,350	\$110,843,760	2,747	\$985,777	\$68,007,500	9,798	\$2,242,127	\$178,851,260
HO-6	27,976	\$17,511,191	\$1,201,800,458	14,562	\$15,148,794	\$904,594,645	42,538	\$32,659,985	\$2,106,395,103
HO-8	909	\$1,801,375	\$180,562,721	173	\$454,789	\$34,119,773	1,082	\$2,256,164	\$214,682,494
DP-1	19,122	\$23,971,917	\$3,744,452,450	4,478	\$7,917,037	\$851,097,091	23,600	\$31,888,954	\$4,595,549,541
DP-3	73,446	\$96,798,371	\$13,014,239,512	23,202	\$42,010,076	\$4,083,314,384	96,648	\$138,808,447	\$17,097,553,896
MHO-3	16,907	\$14,912,827	\$828,864,599	1,844	\$2,089,977	\$83,127,065	18,751	\$17,002,804	\$911,991,664
MHO-4	897	\$297,788	\$19,840,015	52	\$20,867	\$922,900	949	\$318,655	\$20,762,915
MDP-1	29,747	\$12,668,526	\$977,726,052	1,703	\$1,195,785	\$50,051,245	31,450	\$13,864,311	\$1,027,777,297
<b>TOTAL</b>	<b>303,962</b>	<b>\$460,523,283</b>	<b>\$57,163,520,228</b>	<b>70,792</b>	<b>\$140,160,628</b>	<b>\$12,589,723,333</b>	<b>374,754</b>	<b>\$600,683,911</b>	<b>\$69,753,243,561</b>

**Notes:**

- 1) Total Insured Value for DP-1 and MDP-1 policies includes only Coverages A and C, which is the liability for these policy types as provided in the Rating Manual. All other policy forms include Coverages A, B, C, and D.  
2) Excludes takeout policies

**Personal Residential Multi-Peril  
Sinkhole Coverage Information  
Homeowners (HO-3) and Dwelling (DP-1 & DP-3)  
Data as of June 30, 2016**

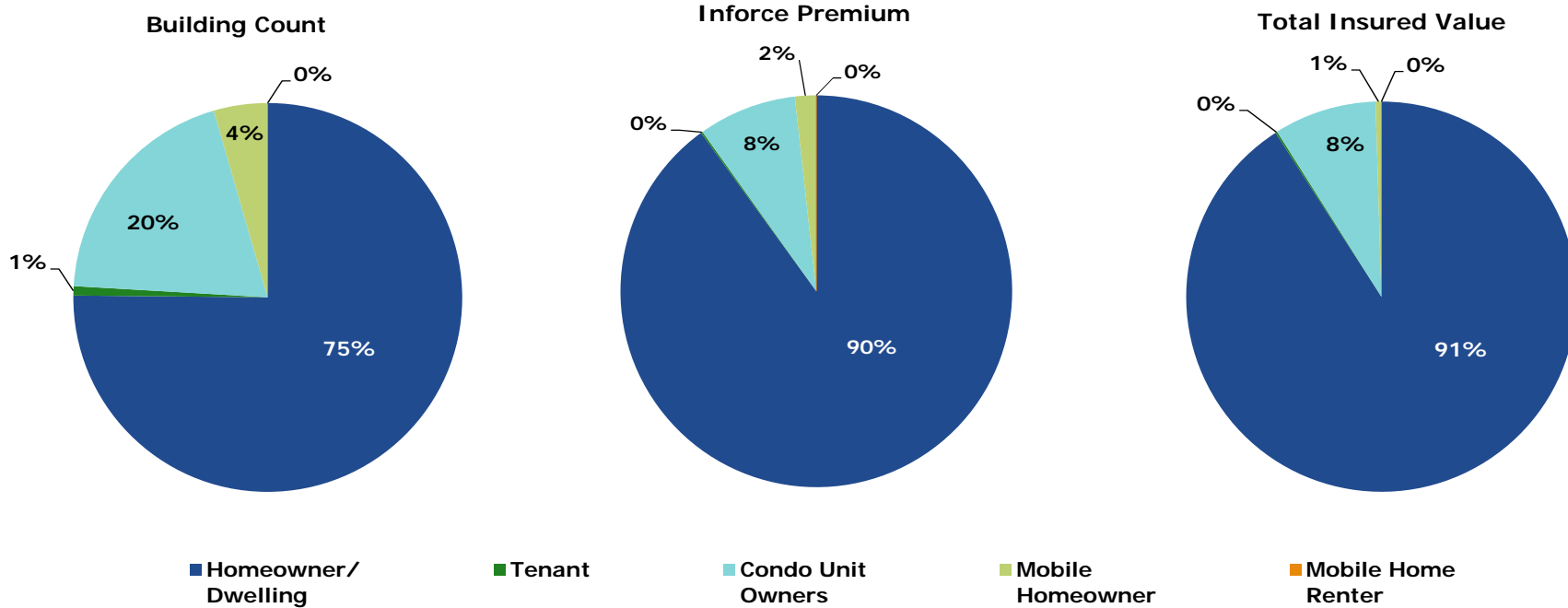
Policy Form	County	WITH Sinkhole Coverage		WITHOUT Sinkhole Coverage		Total	
		Policy Count	Average Policy Premium	Policy Count	Average Policy Premium	Policy Count	Average Policy Premium
HO-3	Hernando	2,262	\$2,821	7,322	\$975	9,584	\$1,410
	Hillsborough	3,966	\$2,104	4,822	\$1,418	8,788	\$1,727
	Pasco	1,680	\$3,229	7,965	\$1,201	9,645	\$1,554
	Pinellas	16,511	\$2,084	10,560	\$1,718	27,071	\$1,941
	<b>TOTAL</b>	<b>24,419</b>	<b>\$2,234</b>	<b>30,669</b>	<b>\$1,359</b>	<b>55,088</b>	<b>\$1,747</b>
DP-3	Hernando	432	\$2,052	1,537	\$817	1,969	\$1,088
	Hillsborough	2,533	\$1,349	1,756	\$1,040	4,289	\$1,222
	Pasco	591	\$2,202	4,000	\$1,024	4,591	\$1,175
	Pinellas	5,406	\$1,436	4,944	\$1,195	10,350	\$1,321
	<b>TOTAL</b>	<b>8,962</b>	<b>\$1,492</b>	<b>12,237</b>	<b>\$1,069</b>	<b>21,199</b>	<b>\$1,248</b>
DP-1	Hernando	64	\$1,218	327	\$718	391	\$800
	Hillsborough	318	\$1,258	568	\$908	886	\$1,034
	Pasco	142	\$1,303	859	\$777	1,001	\$851
	Pinellas	765	\$1,390	1,463	\$1,086	2,228	\$1,191
	<b>TOTAL</b>	<b>1,289</b>	<b>\$1,339</b>	<b>3,217</b>	<b>\$1,051</b>	<b>4,506</b>	<b>\$1,051</b>

**Notes:**

- 1) Sinkhole coverage can be purchased at issuance or renewal. Coverage may be removed mid-term.
- 2) The automatic exclusion of sinkhole coverage applies only to HO-3, HO-8 and dwelling DP-1 or DP-3 Personal Residential MultiPeril policies
- 3) Of the 1,082 HO-8 policies inforce as of 06/30/16, 380 are endorsed for sinkhole coverage. 327 of these 380 policies are in Miami-Dade. No HO-8 policies with the sinkhole endorsement are in the 4 counties detailed above.
- 4) Beginning May 2012 for new business and June 2012 for renewals, the 10% sinkhole deductible is mandatory for policies with sinkhole coverage endorsement.
- 5) Excludes takeout policies



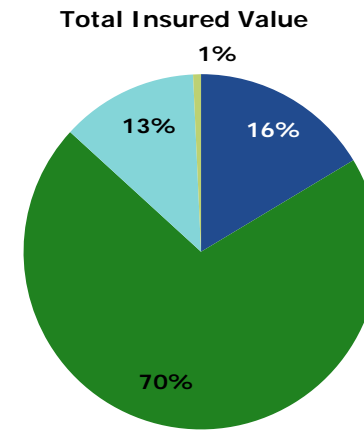
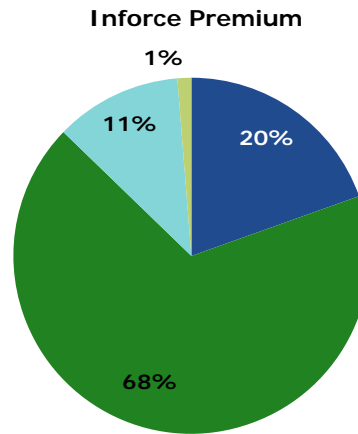
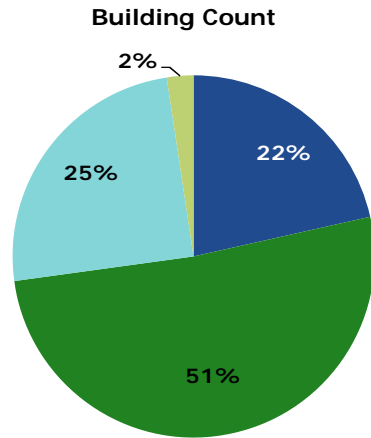
### Personal Residential Wind-Only Information by Policy Form Data as of June 30, 2016



	Homeowner/ Dwelling	Tenant	Condo Unit Owners	Mobile Homeowner	Mobile Home Renter	TOTAL
<b>Policy Count</b>	70,802	728	18,464	4,218	1	<b>94,213</b>
<b>Building Count</b>	70,802	728	18,464	4,218	1	<b>94,213</b>
<b>Inforce Premium</b>	\$178,711,617	\$281,608	\$16,098,018	\$3,497,622	\$288	<b>\$198,589,153</b>
<b>Total Insured Value</b>	\$30,526,041,500	\$51,919,510	\$2,849,312,410	\$163,237,870	\$22,000	<b>\$33,590,533,290</b>

**Note:**  
Excludes policies tagged for takeout

### Commercial Residential Multi-Peril Information by Policy Type Data as of June 30, 2016



■ CR Apartment Bldg ■ CR Condo Assn ■ CR Homeowners Assn ■ CR All Other

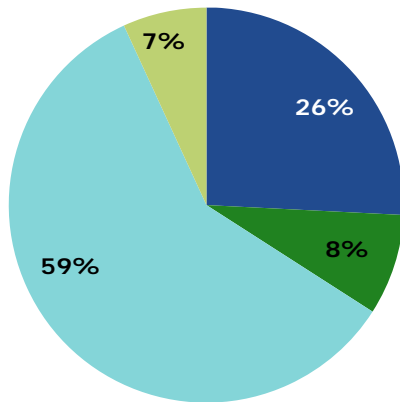
	CR Apartment Bldg	CR Condo Assn	CR Homeowners Assn	CR All Other	TOTAL
<b>Policy Count</b>	787	914	72	101	<b>1,874</b>
<b>Building Count</b>	2,000	4,780	2,309	222	<b>9,311</b>
<b>Inforce Premium</b>	\$9,516,912	\$32,950,813	\$5,601,439	\$613,066	<b>\$48,682,230</b>
<b>Total Insured Value</b>	\$1,845,381,800	\$7,937,425,900	\$1,409,320,302	\$81,266,590	<b>\$11,273,394,592</b>

**Notes:**

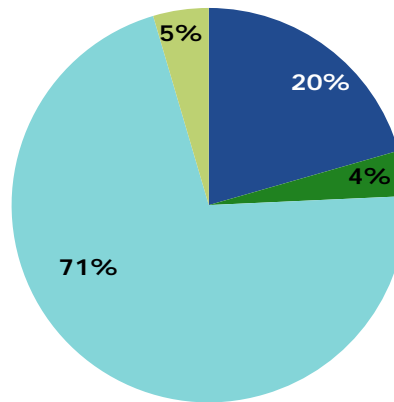
- 1) Commercial Residential -- CR All Other = Auxiliary/Special Class only policies, Cooperative Buildings, Continuing Care Retirement Community and Dorms
- 2) Excludes policies tagged for takout

### Commercial Residential Wind-Only Information by Policy Type Data as of June 30, 2016

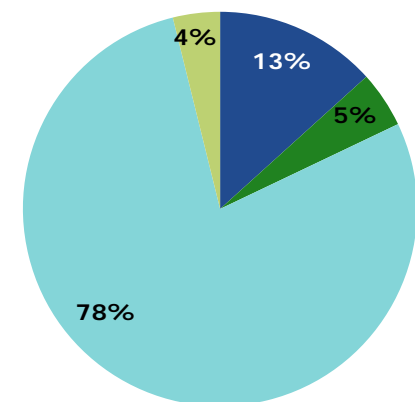
Building Count



Inforce Premium



Total Insured Value



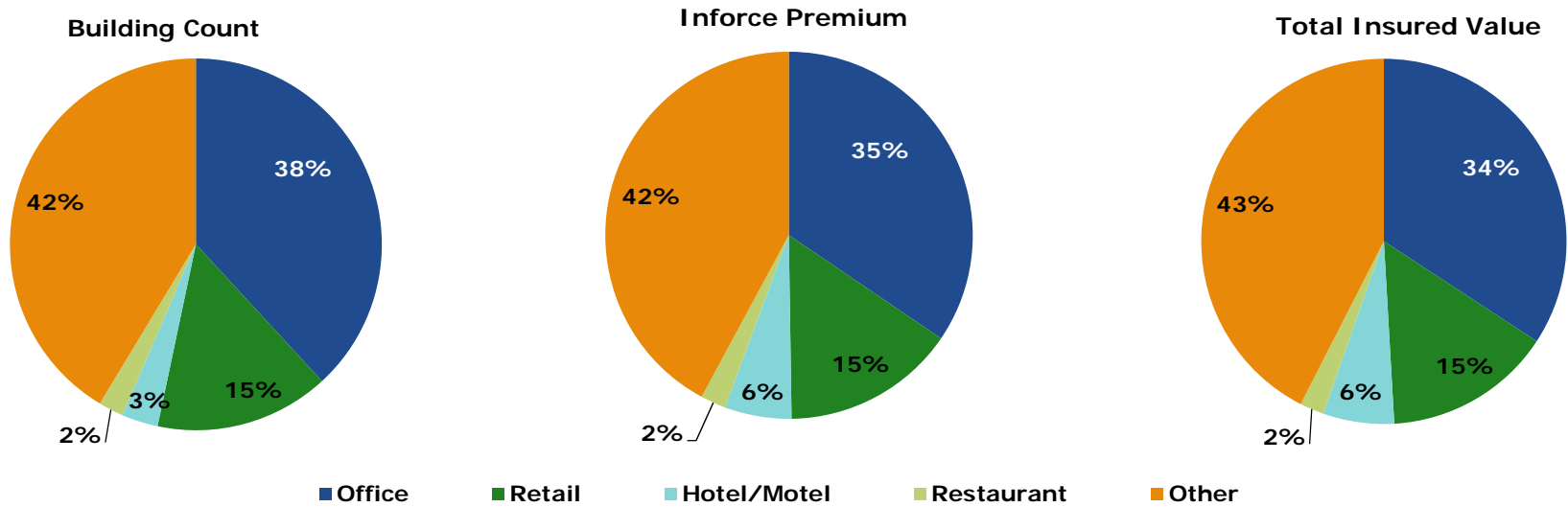
■ CR Apartment Bldg   ■ CR Homeowners Assn   ■ CR Condo Assn   ■ CR All Other

	CR Apartment Bldg	CR Homeowners Assn	CR Condo Assn	CR All Other	Total
<b>Policy Count</b>	1,935	137	2,538	310	<b>4,920</b>
<b>Building Count</b>	3,114	998	7,132	828	<b>12,072</b>
<b>Inforce Premium</b>	\$12,909,461	\$2,347,012	\$44,714,805	\$2,874,696	<b>\$62,845,974</b>
<b>Total Insured Value</b>	\$1,752,274,740	\$607,305,405	\$10,293,014,873	\$508,217,713	<b>\$13,160,812,731</b>

**Notes:**

- 1) Commercial Residential -- CR All Other = Auxiliary/Special Class only policies, Cooperative Buildings, Continuing Care Retirement Community and Dorms
- 2) Excludes policies tagged for takout

## Commercial Non-Residential Multi-Peril Information by Policy Form Data as of June 30, 2016

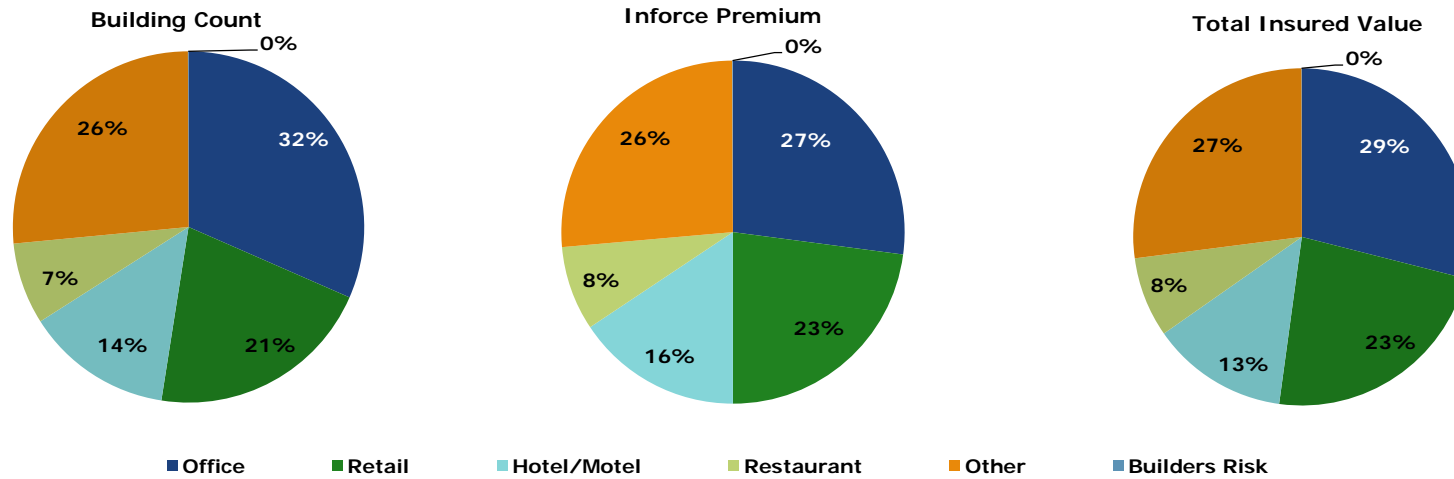


	Office	Retail	Hotel/Motel	Restaurant	Other	Total
<b>Policy Count</b>	517	196	30	27	453	<b>1,223</b>
<b>Building Count</b>	616	245	51	35	668	<b>1,615</b>
<b>Inforce Premium</b>	\$2,437,073	\$1,079,792	\$414,734	\$156,950	\$2,976,431	<b>\$7,064,980</b>
<b>Total Insured Value</b>	\$411,834,207	\$179,237,500	\$75,821,100	\$25,445,400	\$511,395,194	<b>\$1,203,733,401</b>

**Notes:**

- 1) Exposure includes coverage for buildings, other structures, business personal property, and business income/extra expense.
- 2) For policies with multiple risks, policy count and inforce premium are allocated by the occupancy with the greatest TIV for the policy. Building count and total insured value are allocated at the risk level.

### Commercial Non-Residential Wind-Only Information by Policy Form Data as of June 30, 2016



	Office	Retail	Hotel/Motel	Restaurant	Other	Builders Risk	Total
<b>Policy Count</b>	4,610	2,818	780	1,132	2,807	7	12,154
<b>Building Count</b>	5,502	3,644	2,356	1,309	4,612	7	17,430
<b>Inforce Premium</b>	\$17,012,730	\$14,394,847	\$9,817,782	\$4,992,143	\$16,531,275	\$49,595	\$62,798,372
<b>Total Insured Value</b>	\$2,230,278,176	\$1,784,236,180	\$1,010,689,353	\$592,518,625	\$2,078,248,994	\$3,181,778	\$7,699,153,106

**Notes:**

- 1) For policies with multiple risks, policy count and inforce premium are allocated by the occupancy with the greatest TIV for the policy. Building count and total insured value are allocated at the risk level.
- 2) Excludes takeout policies

# Wind Mitigation Credits

## Windstorm Mitigation Credit (WMC) Information

### Information by Product Line and Policy Form

Data as of June 30, 2016

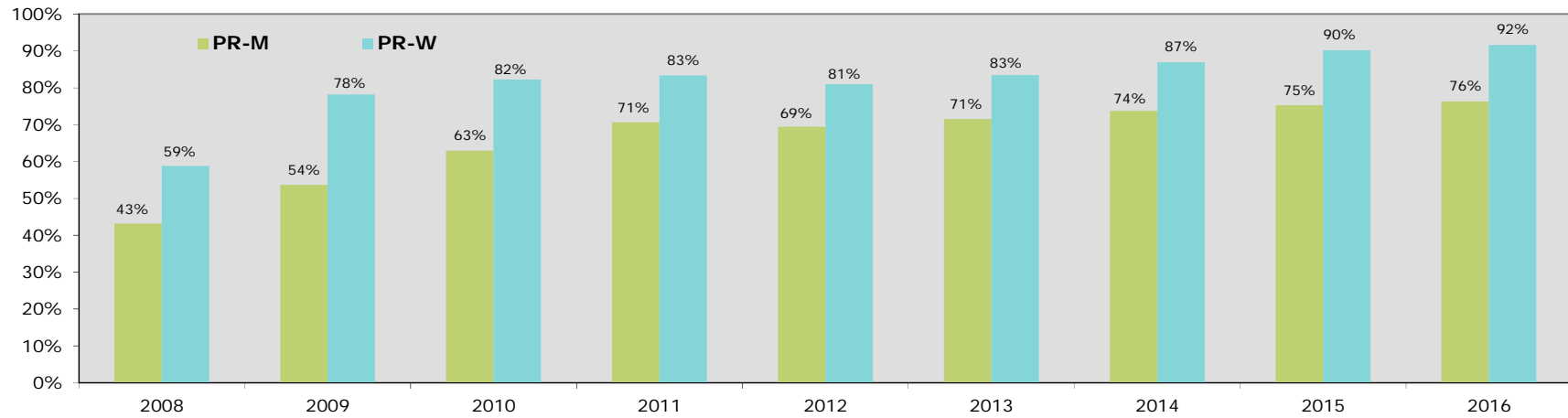
Product Line	Policy Type	Number of Policies with Wind Coverage	Total Premium Excluding Surcharges for Policies with Wind Coverage	Number of Policies with WMC	Total Premium Excluding Surcharges For Buildings with WMC	Percent of Wind Coverage Policies with WMC
		(1)	(2)	(3)	(4)	(5) = (3) / (1)
PR-M	HO-3	146,138	\$348,705,026	127,062	\$303,547,372	87%
	HO-4	9,249	\$2,105,179	4,696	\$997,125	51%
	HO-6	39,647	\$30,667,047	27,513	\$21,677,554	69%
	HO-8	1,029	\$2,177,646	876	\$1,822,055	85%
	DP-1	21,195	\$30,078,582	12,928	\$17,903,154	61%
	DP-3	89,975	\$131,386,986	61,167	\$92,366,171	68%
	<b>Total PR-M</b>	<b>307,233</b>	<b>\$545,120,466</b>	<b>234,242</b>	<b>\$438,313,431</b>	<b>76%</b>
PR-W	HW-2	56,853	\$126,471,426	53,129	\$115,335,234	93%
	HW-4	728	\$241,770	446	\$126,101	61%
	HW-6	18,464	\$13,761,401	16,963	\$12,308,325	92%
	DW-2	13,949	\$26,331,414	11,891	\$21,534,020	85%
	<b>Total PR-W</b>	<b>89,994</b>	<b>\$166,806,011</b>	<b>82,429</b>	<b>\$149,303,680</b>	<b>92%</b>
<b>Personal Residential Total</b>		<b>397,227</b>	<b>\$711,926,477</b>	<b>316,671</b>	<b>\$587,617,111</b>	<b>80%</b>

**Note:**

Excludes takeout policies and mobile home policies

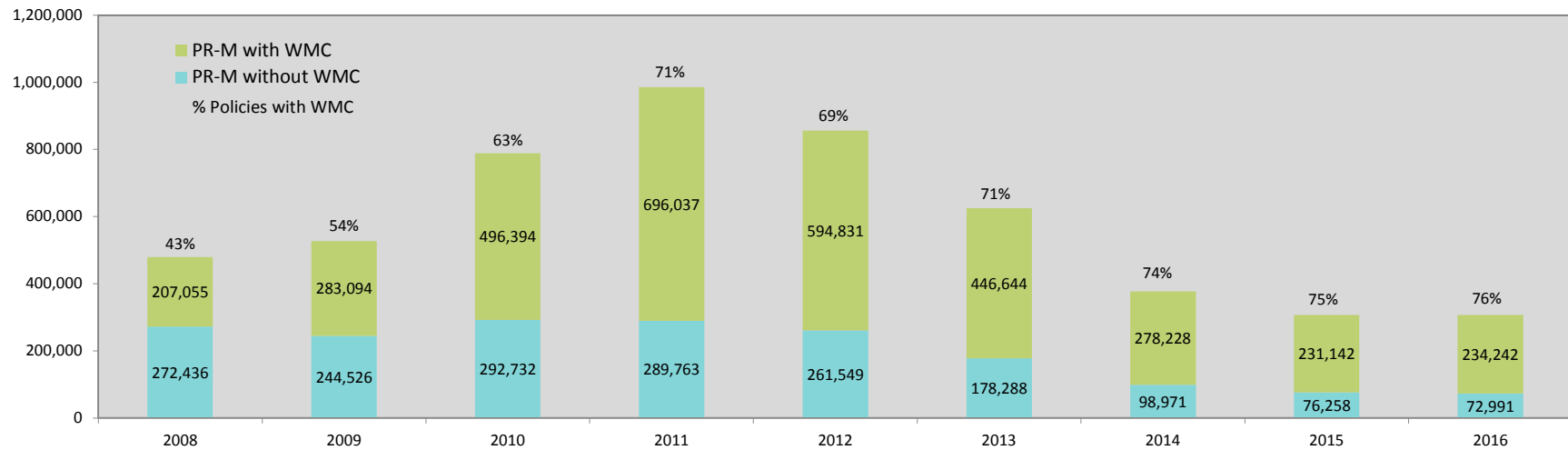
## Windstorm Mitigation Credit (WMC) Trend Analysis

### Percentage of Policies Including Wind with WMC



### Number of Personal Residential Multi-Peril Buildings with Wind Coverage

# With and Without Wind Mitigation Credits  
% With Wind Mitigation Credits



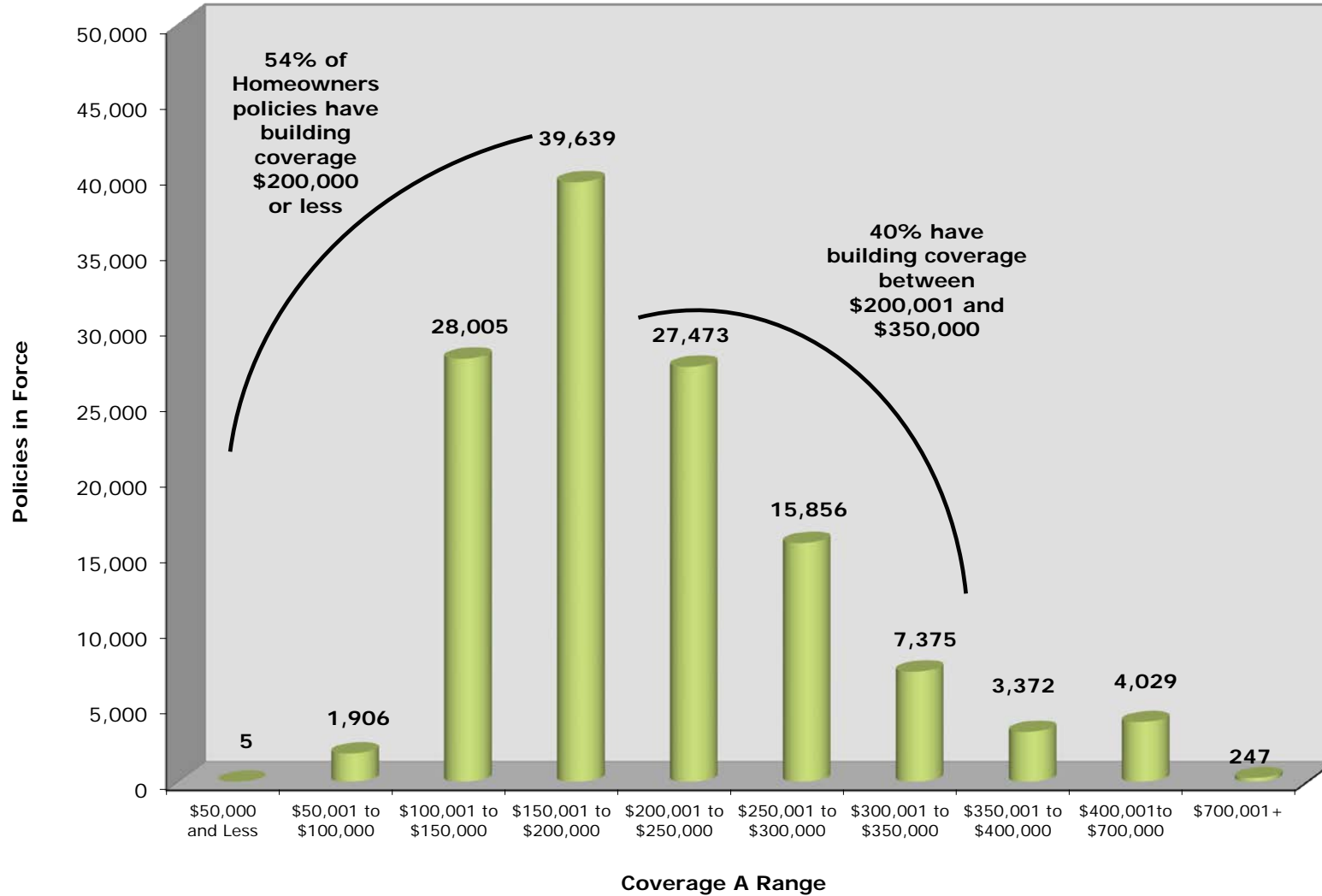


# Risk Characteristics

## Personal Lines Account

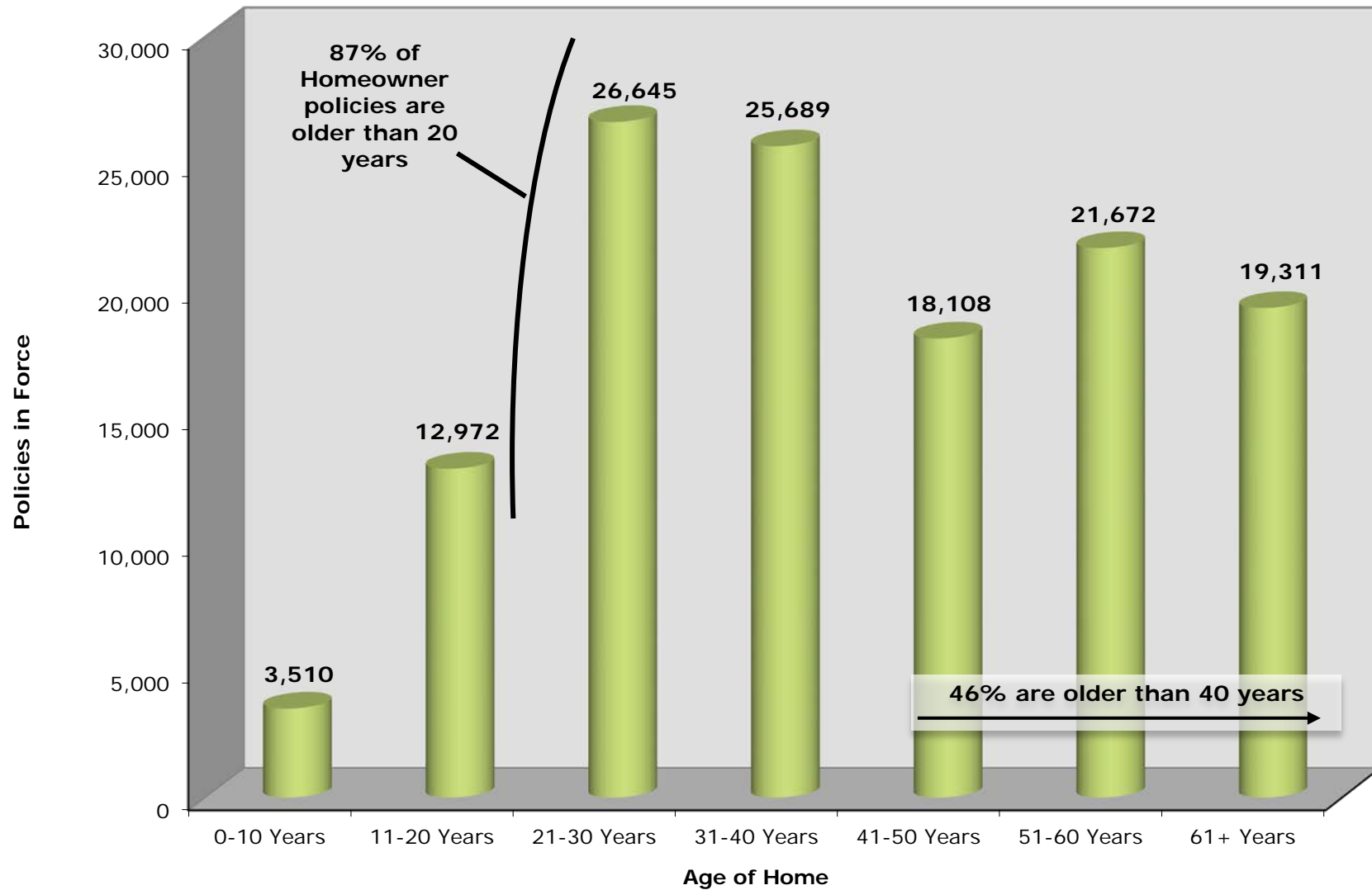
### Policy Characteristics - Coverage Ranges (HO-3)

Data as of June 30, 2016



**Note:** Excludes takeout policies

## Personal Lines Account Policy Characteristics - Age of Home (HO-3) Data as of June 30, 2016

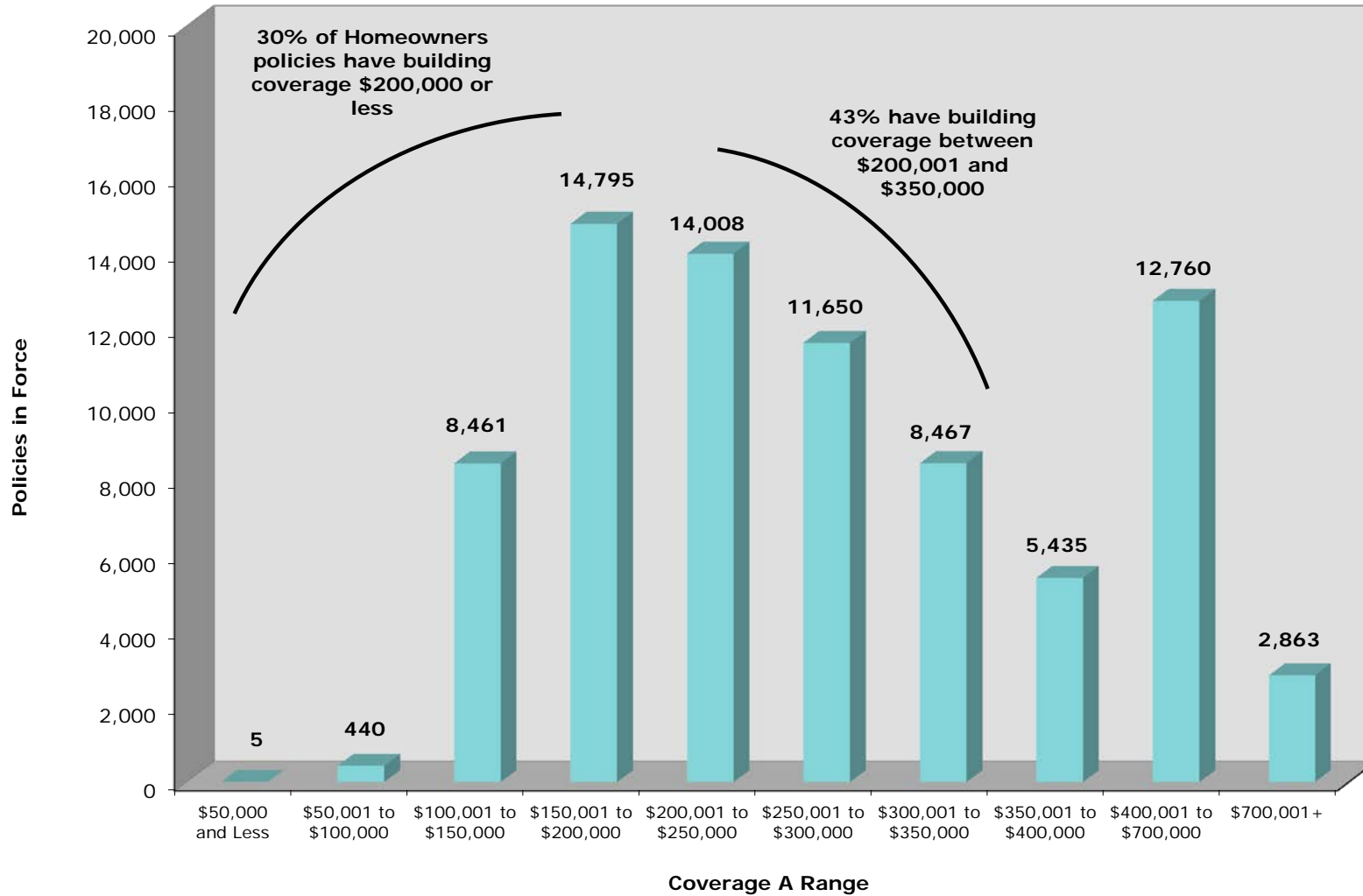


**Note:** Excludes takeout policies

## Coastal Account

### Policy Characteristics - Coverage Ranges (HO-3/HW-2)

Data as of June 30, 2016



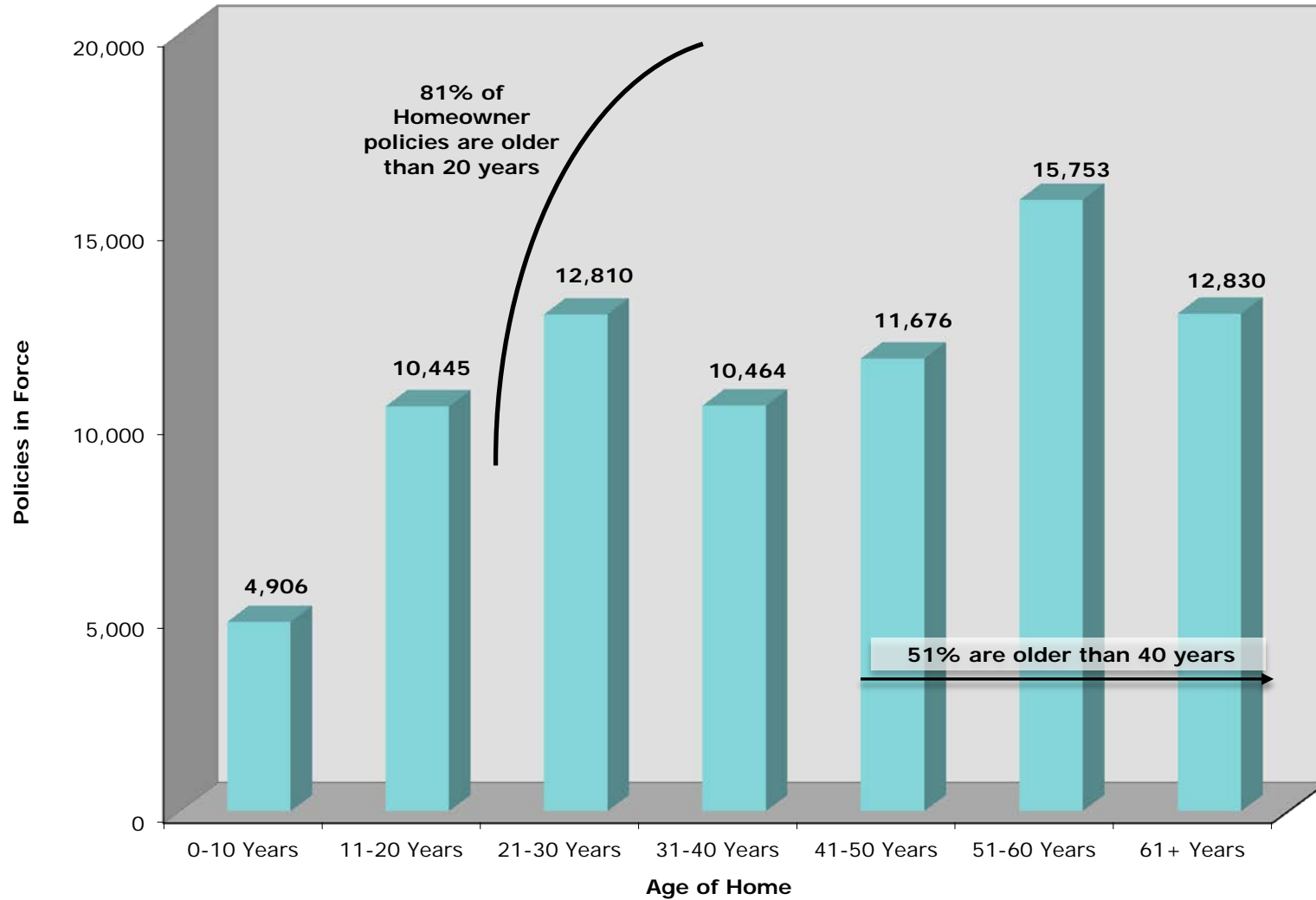
**Notes:**

- 1) Includes both PR-M and PR-W homeowner risks (HO-3 and HW-2)
- 2) Excludes takeout policies

## Coastal Account

### Policy Characteristics - Age of Home (HO-3/HW-2)

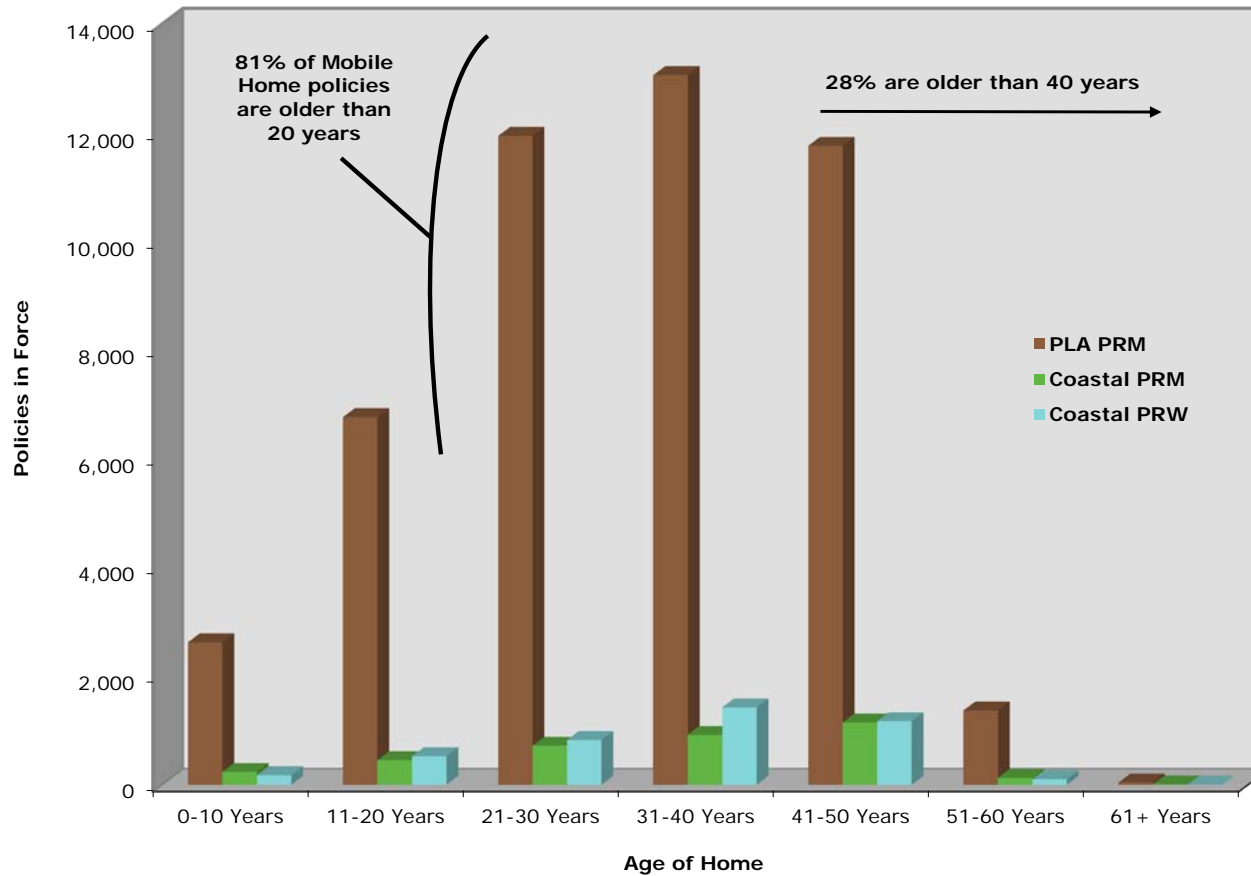
Data as of June 30, 2016



**Notes:**

- 1) Includes both PR-M and PR-W homeowner risks (HO-3 and HW-2)
- 2) Excludes takeout policies

### Personal Residential PRM and PRW Mobile Home - Age of Home Data as of June 30, 2016

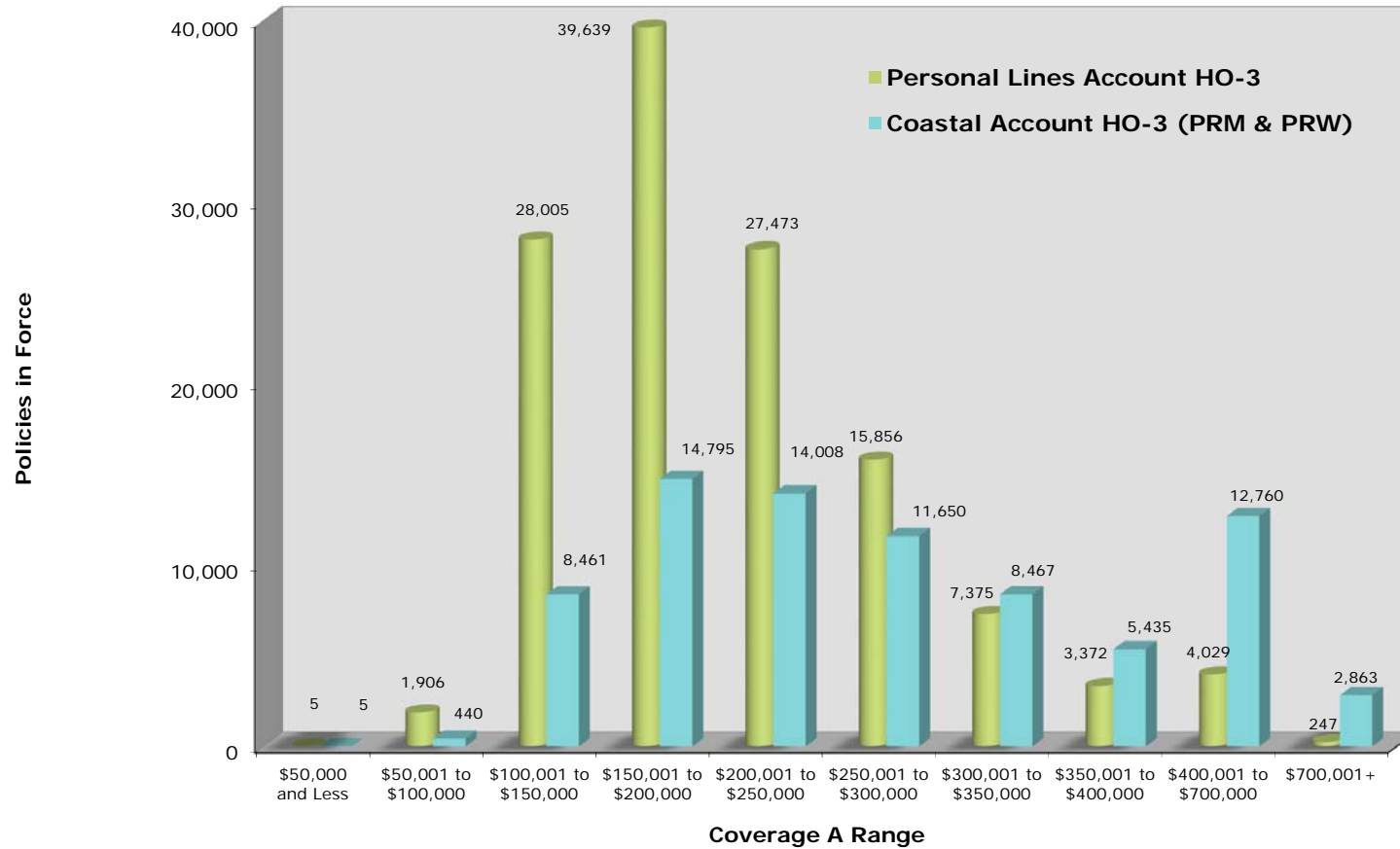


Account/Product	0-10 Years	11-20 Years	21-30 Years	31-40 Years	41-50 Years	51-60 Years	61+ Years	Total
PLA PRM	2,619	6,765	11,941	13,059	11,761	1,365	41	47,551
Coastal PRM	237	452	717	916	1,145	125	7	3,599
Coastal PRW	178	524	824	1,421	1,168	101	3	4,219
<b>Total</b>	<b>3,034</b>	<b>7,741</b>	<b>13,482</b>	<b>15,396</b>	<b>14,074</b>	<b>1,591</b>	<b>51</b>	<b>55,369</b>

**Notes:**

- 1) Includes PR-M and PR-W mobile home owners risks (MDP1, MHO3, MHO4, MHW4, MD1, and MW2)
- 2) Excludes takeout policies

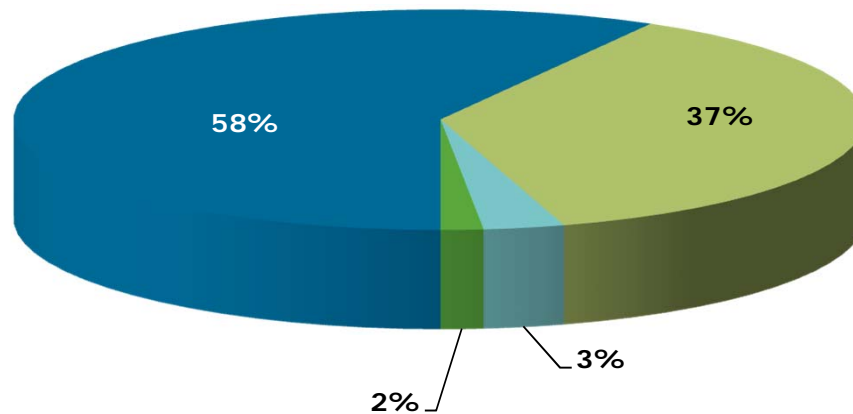
**Personal Residential  
Policy Characteristics - Coverage Ranges (HO-3/HW-2)  
Data as of June 30, 2016**



**Notes:**

- 1) Includes both PR-M and PR-W homeowner risks (HO-3 and HW-2)
- 2) Excludes takeout policies

**Personal Residential (Multi-Peril and Wind-Only)  
Insured Dwellings 50 Years and Older (Coastal and Personal Lines Accounts)  
Data as of June 30, 2016**



- Homeowners (HO-3/HO-8/HW-2)
- Dwelling (DP-1/DP-3/DW-2)
- Condo Unit Owners (HO-6/HW-6)
- Mobile Homeowners (MHO-3/MDP-1/MW-2/MD-1)

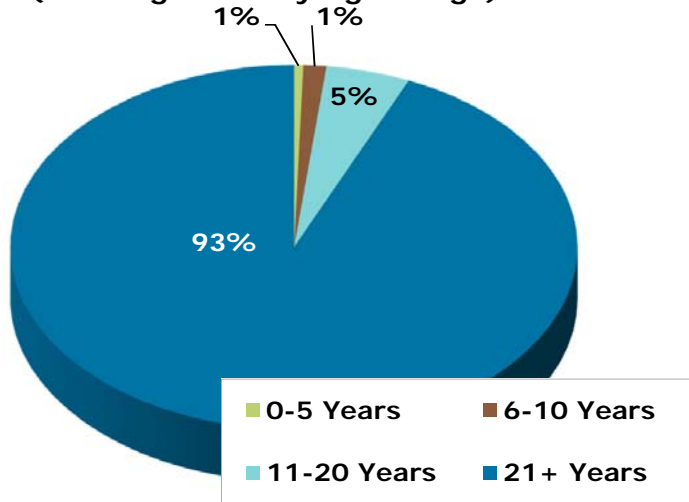
Policy Form	Policy Count	Building Exposure	Total Exposure
Homeowners (HO-3/HO-8/HW-2)	72,820	\$16,049,655,918	\$21,392,360,052
Dwelling (DP-1/DP-3/DW-2)	46,444	\$8,353,456,871	\$9,368,766,308
Condo Unit Owners (HO-6/HW-6)	3,820	\$145,110,745	\$233,166,025
Mobile Homeowners (MHO-3/MDP-1/MW-2/MD-1)	2,012	\$31,532,009	\$42,146,095
<b>TOTAL</b>	<b>125,096</b>	<b>\$24,579,755,543</b>	<b>\$31,036,438,480</b>

**Note:** Excludes takeout policies

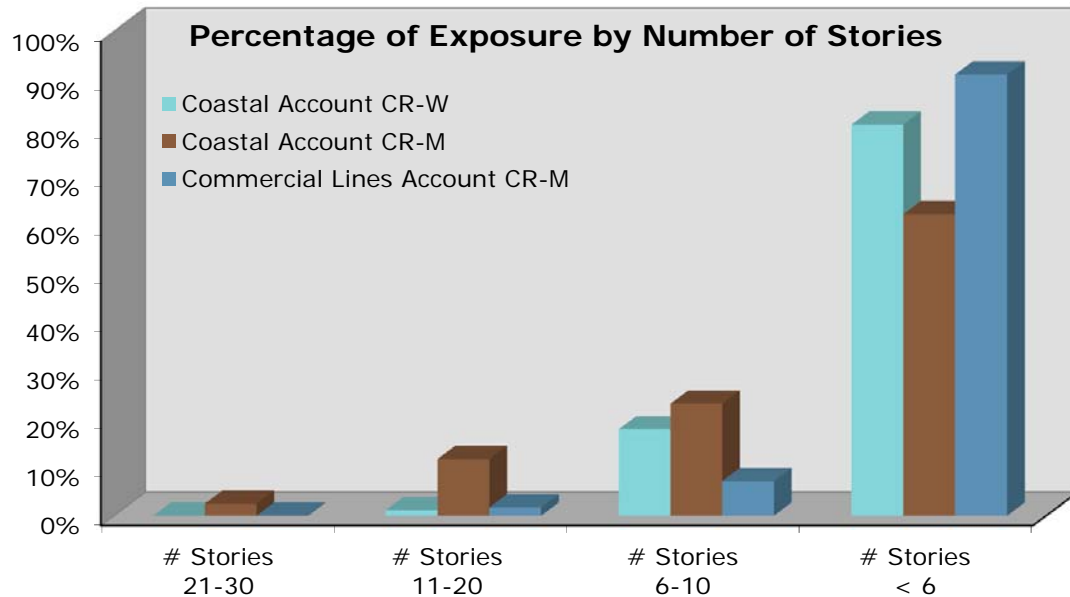


## Commercial Residential Building Characteristics - Age and Number of Stories Data as of June 30, 2016

(Building Count by Age Range)



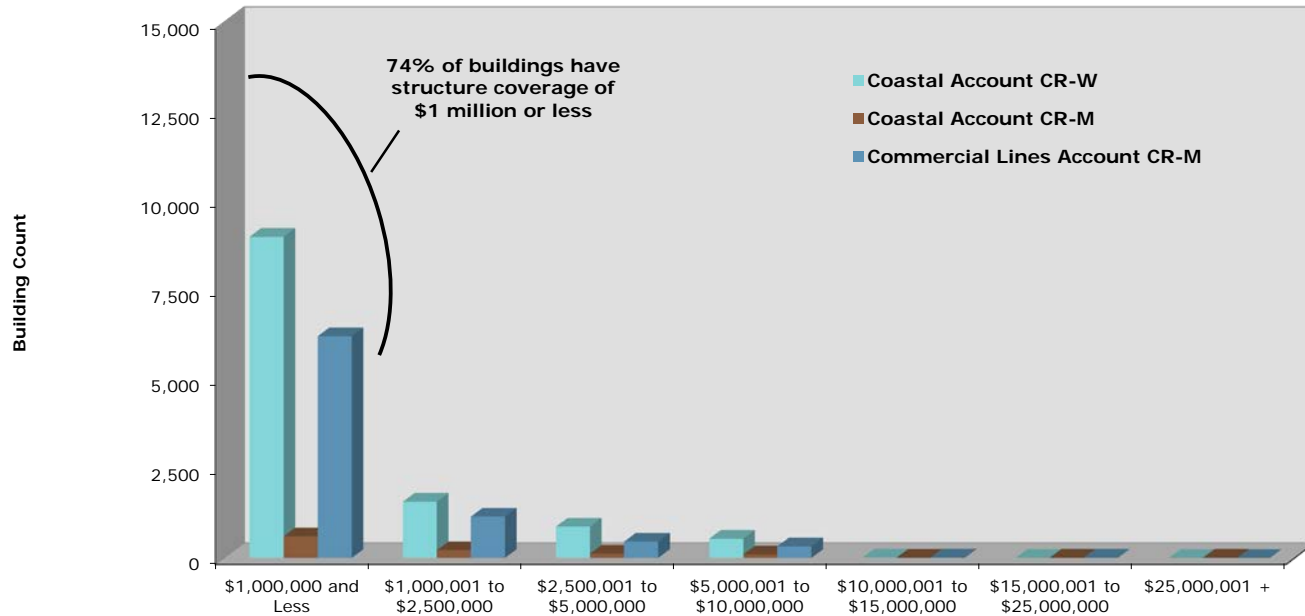
**93% of all commercial residential buildings were built before 1996.**



Number of Stories	Coastal Account CR-W	Coastal Account CR-M	Commercial Lines Account CR-M
21 to 30	0.0%	2.5%	0.0%
11 to 20	1.2%	11.8%	1.7%
6 to 10	18.0%	23.3%	7.2%
< 6	80.8%	62.4%	91.1%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

**Note:** Includes wind-only policies, multi-peril policies with wind coverage, and multi-peril policies excluding wind coverage (CLA only), regardless of policy form.

### Commercial Residential Policy Characteristics - Building Counts by Coverage Ranges Data as of June 30, 2016



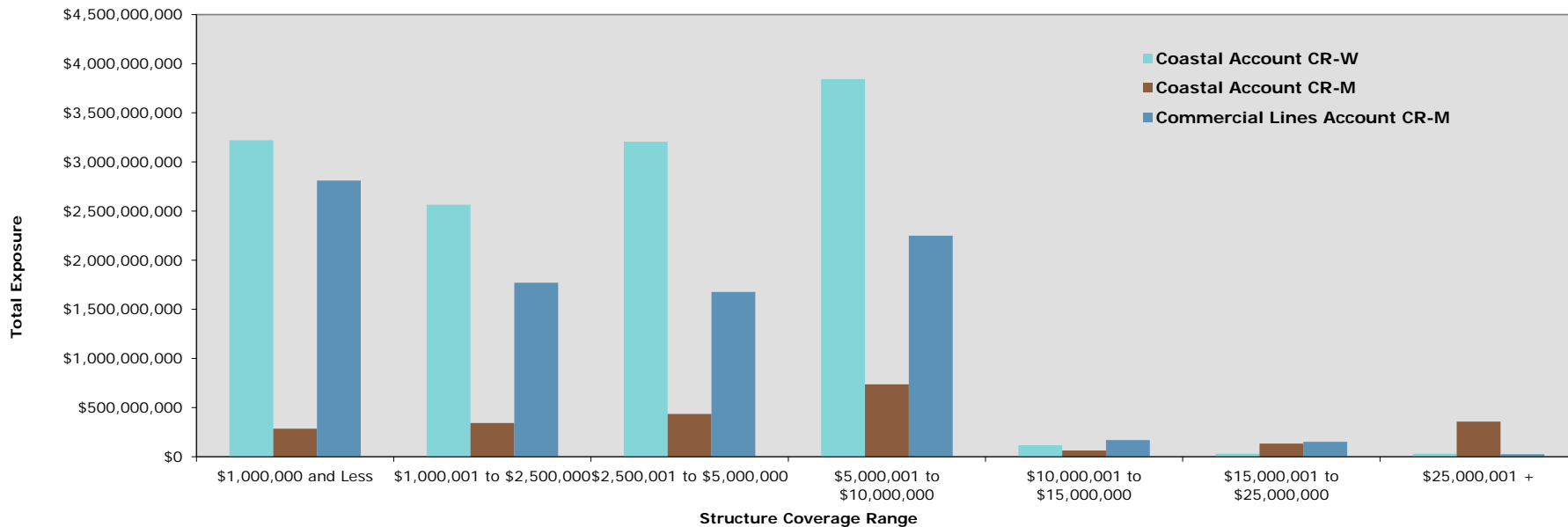
Structure Coverage Range

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	9,010	1,602	897	550	10	2	1
Coastal Account CR-M	618	220	123	99	5	7	8
Commercial Lines Account CR-M	6,229	1,180	466	332	14	9	1
<b>Total</b>	<b>15,857</b>	<b>3,002</b>	<b>1,486</b>	<b>981</b>	<b>29</b>	<b>18</b>	<b>10</b>

**Notes:**

Includes wind-only policies, multi-peril policies with wind coverage, and multi-peril policies excluding wind coverage (CLA only), regardless of policy form. Structure Coverage Range includes Business Personal Property (BPP) coverage when it is a BPP only policy

**Commercial Residential**  
**Policy Characteristics - Total Exposure by Coverage Ranges**  
 Data as of June 30, 2016



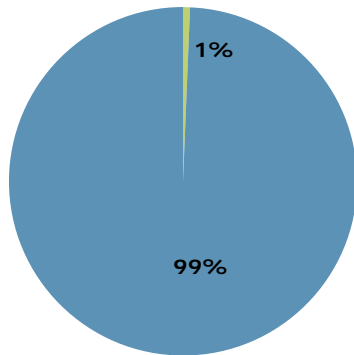
Product	\$1,000,000 and Less	\$1,000,001 to \$2,500,000	\$2,500,001 to \$5,000,000	\$5,000,001 to \$10,000,000	\$10,000,001 to \$15,000,000	\$15,000,001 to \$25,000,000	\$25,000,001 +
Coastal Account CR-W	\$3,220,561,819	\$2,565,579,606	\$3,205,625,639	\$3,843,112,447	\$118,034,000	\$31,858,000	\$31,207,720
Coastal Account CR-M	\$285,435,100	\$343,608,000	\$435,486,100	\$736,314,300	\$64,376,800	\$134,038,100	\$357,762,100
Commercial Lines Account CR-M	\$2,810,924,090	\$1,770,561,900	\$1,677,477,202	\$2,248,707,600	\$169,577,200	\$152,327,500	\$25,969,400
<b>Total</b>	<b>\$6,316,921,009</b>	<b>\$4,679,749,506</b>	<b>\$5,318,588,941</b>	<b>\$6,828,134,347</b>	<b>\$351,988,000</b>	<b>\$318,223,600</b>	<b>\$414,939,220</b>

**Notes:**

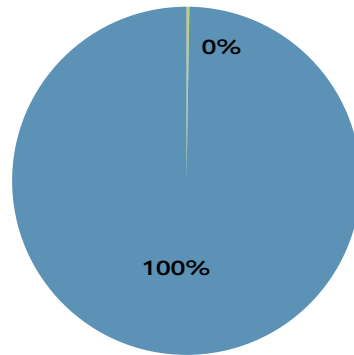
Includes wind-only policies, multi-peril policies with wind coverage, and multi-peril policies excluding wind coverage (CLA only), regardless of policy form. Structure Coverage Range includes Business Personal Property (BPP) coverage when it is a BPP only policy

### Commercial Residential Individually-Rated (A-Rated) Risks by Account and Product Line Data as of June 30, 2016

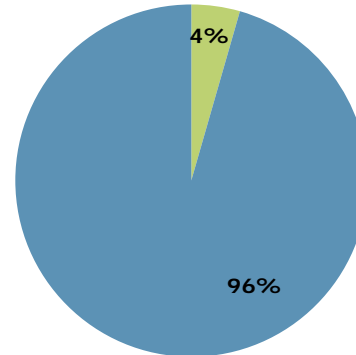
Policy Counts  
(Combined Accounts)



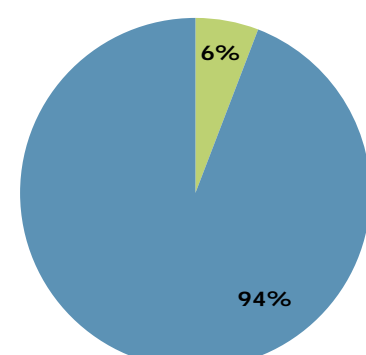
Building Counts  
(Combined Accounts)



Total Exposure  
(Combined Accounts)



Premium  
(Combined Accounts)



■ A-Rated

■ All Other

Account/ Product Line	Risk Type	Policy Count*	Policy Counts As % of Total	Building Counts	Building Counts As % of Total	Total Exposure	Exposure As % of Total	Total Premium excl. Surcharges	Premium As % of Total
Commercial Lines Account CR-M	A-Rated	15	1%	24	0%	\$347,874,100	4%	\$1,315,272	4%
	All Other	1,503	99%	8,207	100%	\$8,555,783,192	96%	\$34,870,552	96%
<b>Total Commercial Lines Account CR-M</b>		<b>1,518</b>	<b>100%</b>	<b>8,231</b>	<b>100%</b>	<b>\$8,903,657,292</b>	<b>100%</b>	<b>\$36,185,824</b>	<b>100%</b>
Coastal Account CR-M	A-Rated	17	5%	20	2%	\$556,177,000	23%	\$3,275,102	28%
	All Other	339	95%	1,060	98%	\$1,813,560,300	77%	\$8,292,134	72%
<b>Total Coastal Account CR-M</b>		<b>356</b>	<b>100%</b>	<b>1,080</b>	<b>100%</b>	<b>\$2,369,737,300</b>	<b>100%</b>	<b>\$11,567,236</b>	<b>100%</b>
Coastal Account CR-W	A-Rated	11	0%	13	0%	\$181,099,720	1%	\$855,043	2%
	All Other	4,909	100%	12,059	100%	\$12,979,713,011	99%	\$44,693,229	98%
<b>Total Coastal Account CR-W</b>		<b>4,920</b>	<b>100%</b>	<b>12,072</b>	<b>100%</b>	<b>\$13,160,812,731</b>	<b>100%</b>	<b>\$45,548,272</b>	<b>100%</b>
Combined Accounts	A-Rated	43	1%	57	0%	\$1,085,150,820	4%	\$5,445,417	6%
	All Other	6,751	99%	21,326	100%	\$23,349,056,503	96%	\$87,855,915	94%
<b>Total CR</b>		<b>6,794</b>	<b>100%</b>	<b>21,383</b>	<b>100%</b>	<b>\$24,434,207,323</b>	<b>100%</b>	<b>\$93,301,332</b>	<b>100%</b>

\*Note: A-Rated policy count represents policies with at least one risk being "A-rated". A policy can be a mix of A-rated and non A-rated risks.

# Appendices

## Product Acronyms

<u>Acronym</u>	<u>Product or Description</u>
PR-M	Personal Residential Multi-Peril
PR-W	Personal Residential Wind-Only
CR-M	Commercial Residential Multi-Peril
CR-W	Commercial Residential Wind-Only
CNR-M	Commercial Non-Residential Multi-Peril
CNR-W	Commercial Non-Residential Wind-Only
PLA	Personal Lines Account
CLA	Commercial Lines Account
HO-3	Homeowner
HO-4	Tenant
HO-6	Condominium Unit Owner
HO-8	Homeowner Modified Coverage
DP-1	Dwelling Fire – Basic Form
DP-3	Dwelling Fire – Special Form
MHO-3	Mobile Homeowner
MHO-4	Mobile Home Tenant
MDP-1	Mobile Home Dwelling Fire
HW-2	Wind-Only Homeowner
HW-4	Wind-Only Tenant
HW-6	Wind-Only Condominium Unit Owner
DW-2	Wind-Only Dwelling
MD-1	Wind-Only Mobile Home Dwelling
MW-2	Wind-Only Mobile Homeowner
MHW-4	Wind-Only Mobile Home Tenant
CIW	Commercial Inland Wind (CNR-W Product)