



# Corporate Analytics Business Overview

December 31, 2016 Report



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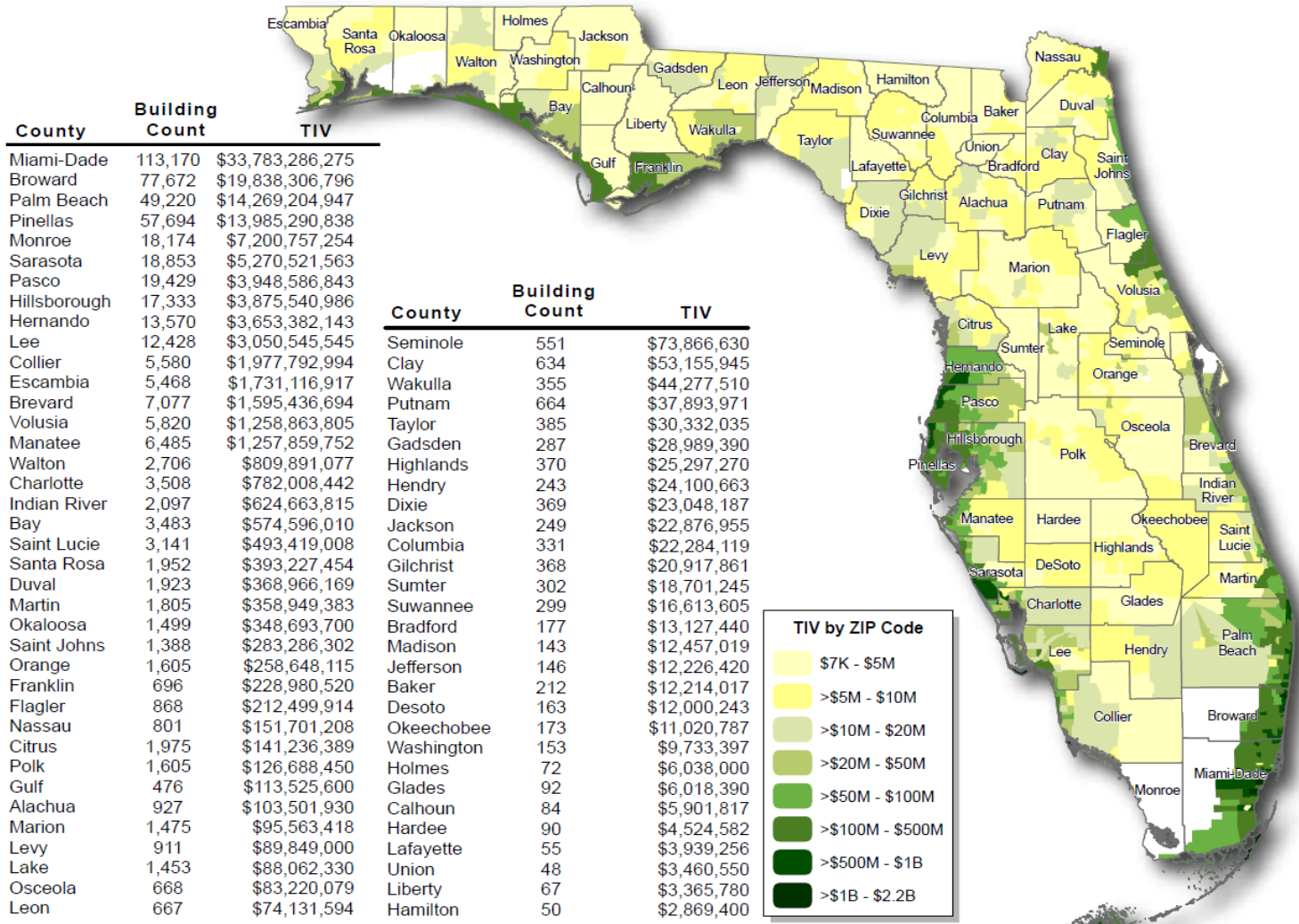
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# Combined Accounts

# Combined Accounts

## Total Insured Value (TIV) by Zip Code

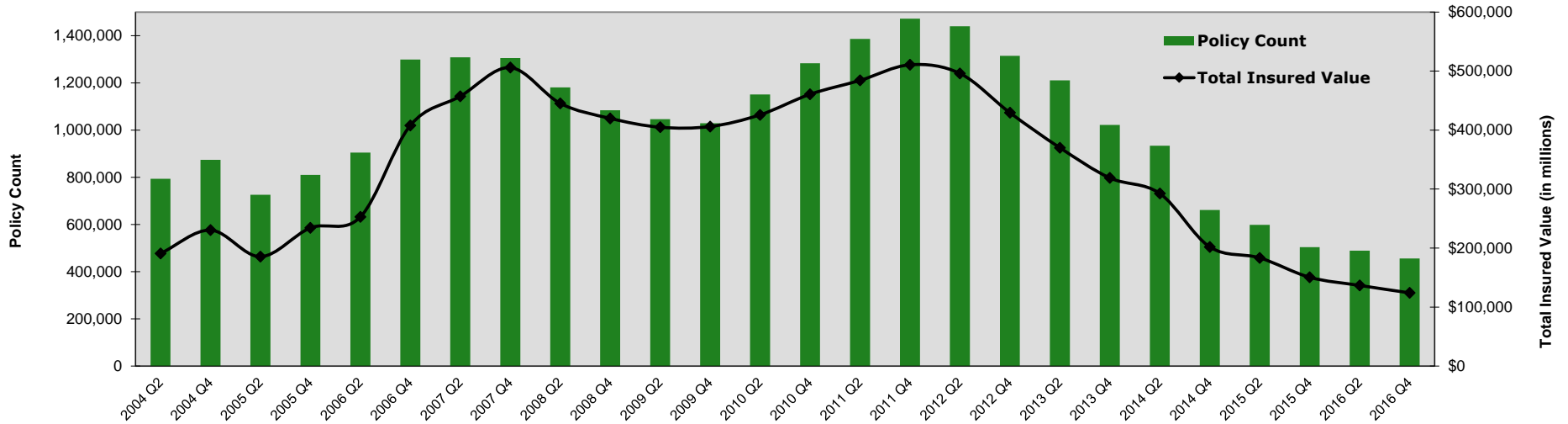
Data as of December 31, 2016



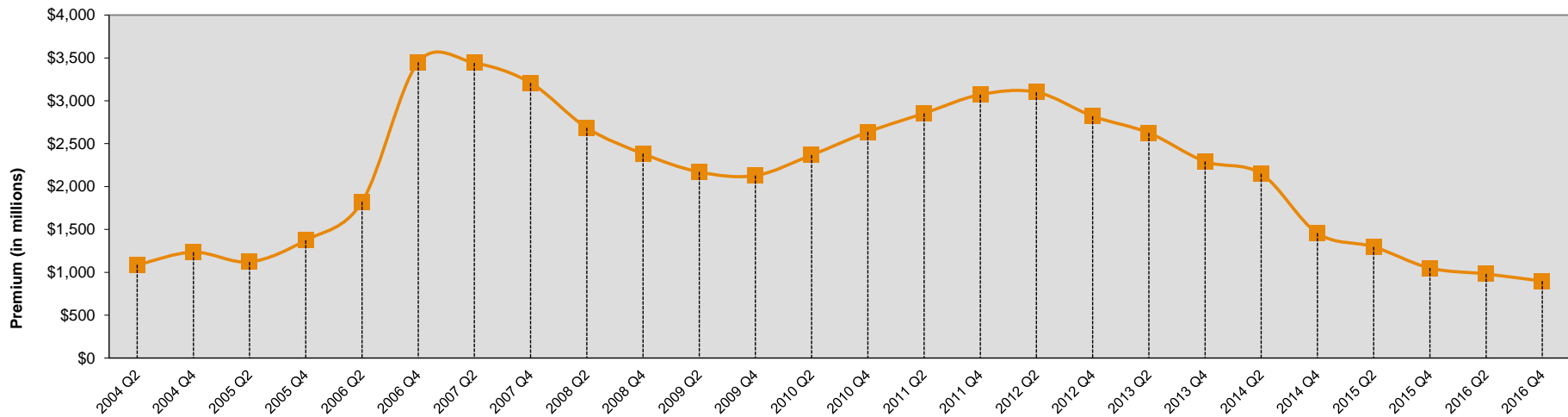
**TOTAL: Building Count 472,734 TIV \$124,063,055,743**

Note: Excludes takeout policies.

## Combined Accounts Quarterly Inforce Policy Counts and Total Insured Value (in Millions)



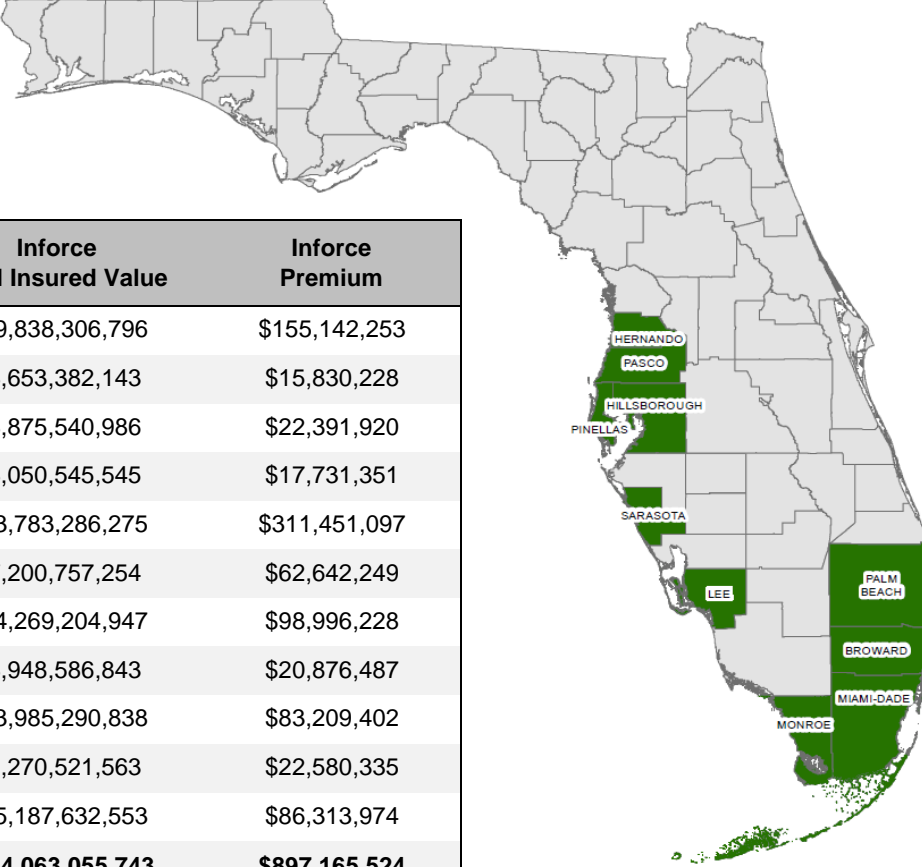
## Quarterly Inforce Premium (in Millions)



Note: Excludes takeout policies

## Combined Accounts High Volume Counties Data as of December 31, 2016

County	Policy Count	% of Total Policy Count	Inforce Total Insured Value	Inforce Premium
Broward	75,128	16%	\$19,838,306,796	\$155,142,253
Hernando	13,566	3%	\$3,653,382,143	\$15,830,228
Hillsborough	17,004	4%	\$3,875,540,986	\$22,391,920
Lee	11,744	3%	\$3,050,545,545	\$17,731,351
Miami-Dade	110,435	24%	\$33,783,286,275	\$311,451,097
Monroe	16,858	4%	\$7,200,757,254	\$62,642,249
Palm Beach	44,675	10%	\$14,269,204,947	\$98,996,228
Pasco	19,057	4%	\$3,948,586,843	\$20,876,487
Pinellas	56,922	12%	\$13,985,290,838	\$83,209,402
Sarasota	17,927	4%	\$5,270,521,563	\$22,580,335
All Other	72,527	16%	\$15,187,632,553	\$86,313,974
<b>Total</b>	<b>455,843</b>	<b>100%</b>	<b>\$124,063,055,743</b>	<b>\$897,165,524</b>

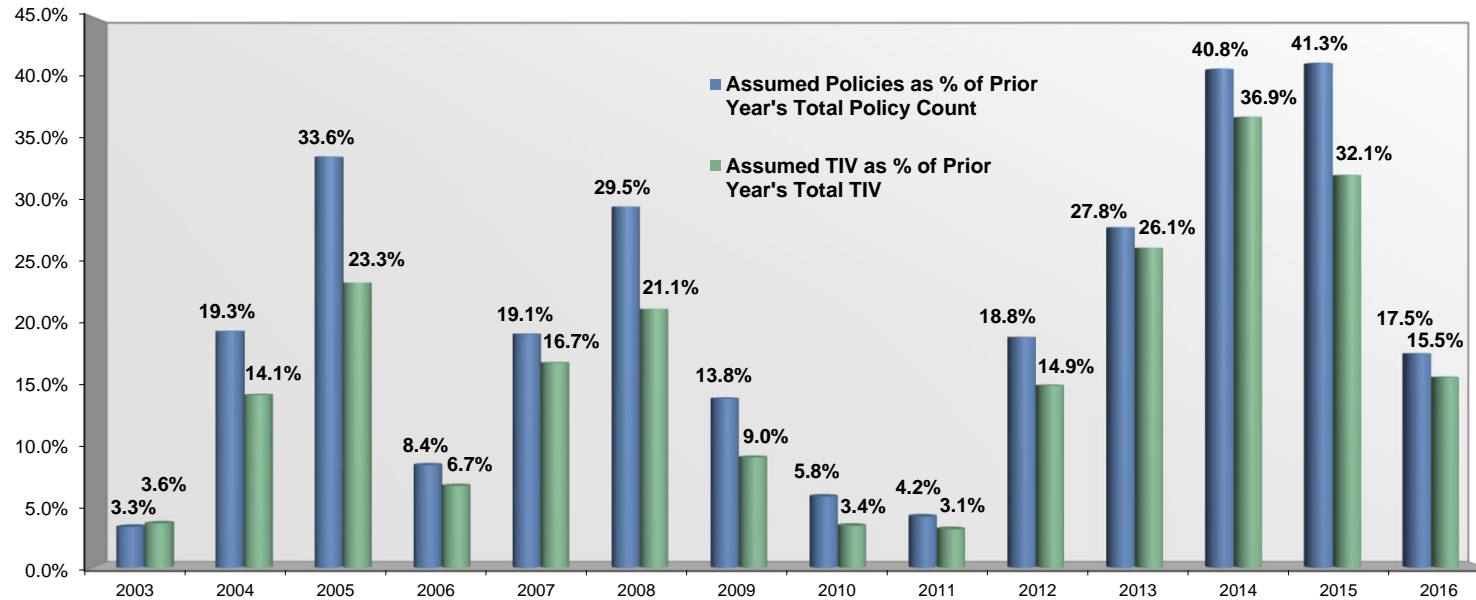


**Notes:**

- 1) Total Insured Value 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 Insured Value is reported at the risk level.

## Depopulation Study

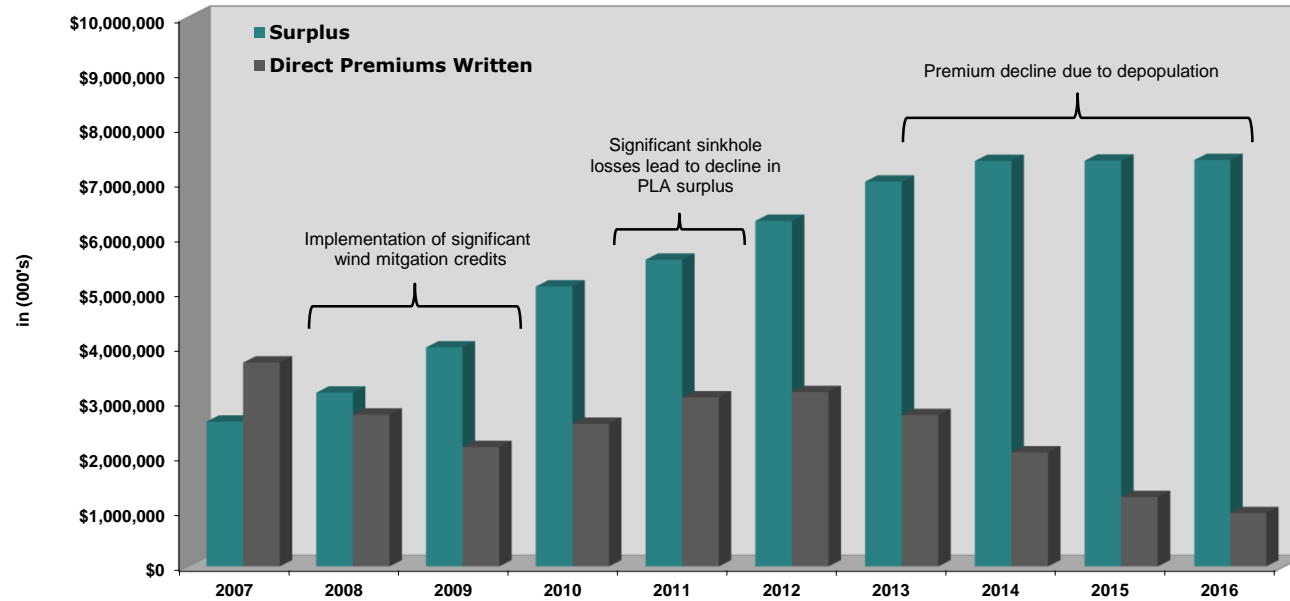
### Policies Taken Out Relative to Citizens Inforce Policies



Year	Total Participating Companies	Total Policies Assumed	Citizens Inforce Policies	Assumed Policies as % of Prior Year's Total Policy Count	Total Insured Value (TIV) Assumed	Citizens Inforce Total Insured Value	Assumed TIV as % of Prior Year's Total TIV
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	11	88,000	455,843	17.5%	\$23,362,914,453	\$124,063,055,743	15.5%

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

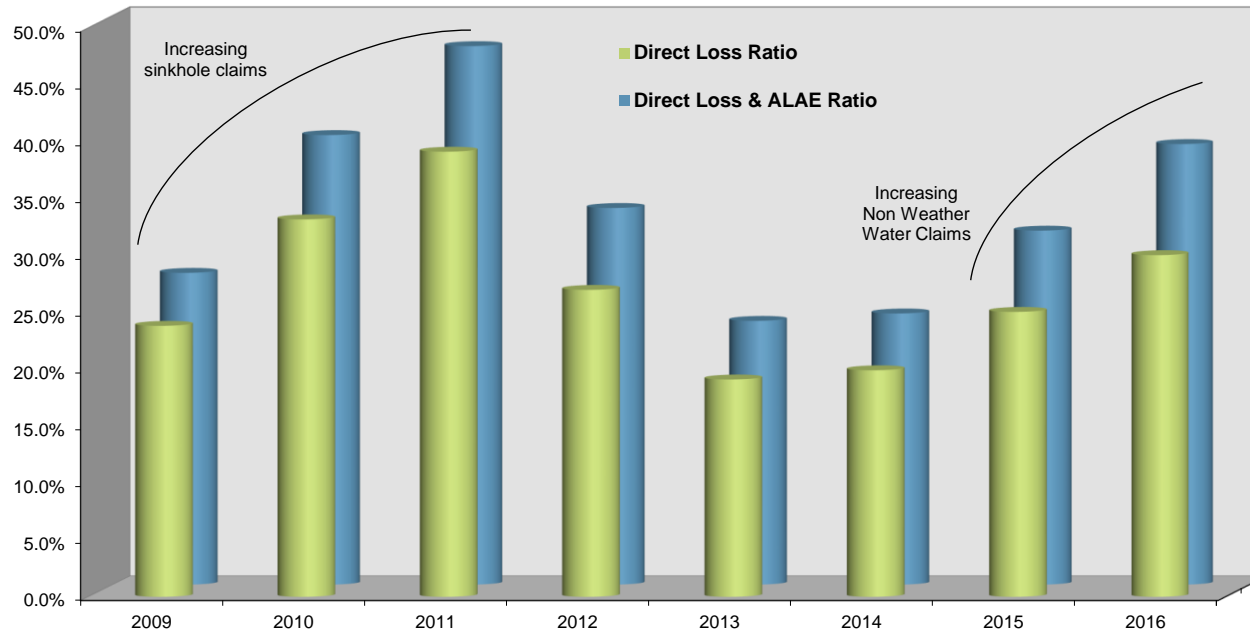
### Combined Accounts Direct Premiums Written to Surplus Data as of December 31, 2016



Year	Personal Lines Account		Commercial Lines Account		Coastal Account		Combined	
	Surplus (in 000's)	Gross Writing Ratio	Surplus (in 000's)	Gross Writing Ratio	Surplus (in 000's)	Gross Writing Ratio	Surplus (in 000's)	Gross Writing Ratio
2007	\$1,156,822	1.59	\$601,965	0.94	\$884,420	1.48	\$2,643,208	1.41
2008	\$1,346,625	0.92	\$818,354	0.44	\$1,005,795	1.16	\$3,170,774	0.87
2009	\$1,522,603	0.60	\$940,048	0.25	\$1,530,355	0.67	\$3,993,006	0.55
2010	\$1,709,127	0.75	\$1,060,492	0.20	\$2,331,915	0.48	\$5,101,534	0.51
2011	\$1,698,602	1.00	\$1,203,317	0.17	\$2,686,222	0.44	\$5,588,141	0.55
2012	\$2,008,861	0.87	\$1,343,384	0.15	\$2,942,912	0.42	\$6,295,157	0.51
2013	\$2,336,313	0.60	\$1,469,432	0.13	\$3,202,463	0.37	\$7,008,209	0.39
2014	\$2,487,564	0.37	\$1,559,434	0.10	\$3,337,030	0.30	\$7,384,027	0.28
2015	\$2,472,909	0.22	\$1,641,382	0.04	\$3,275,401	0.20	\$7,389,692	0.17
2016	\$2,438,797	0.19	\$1,701,468	0.02	\$3,261,537	0.14	\$7,401,802	0.13



## Combined Accounts Accident Year Loss Ratio and Loss & ALAE Ratio Comparison

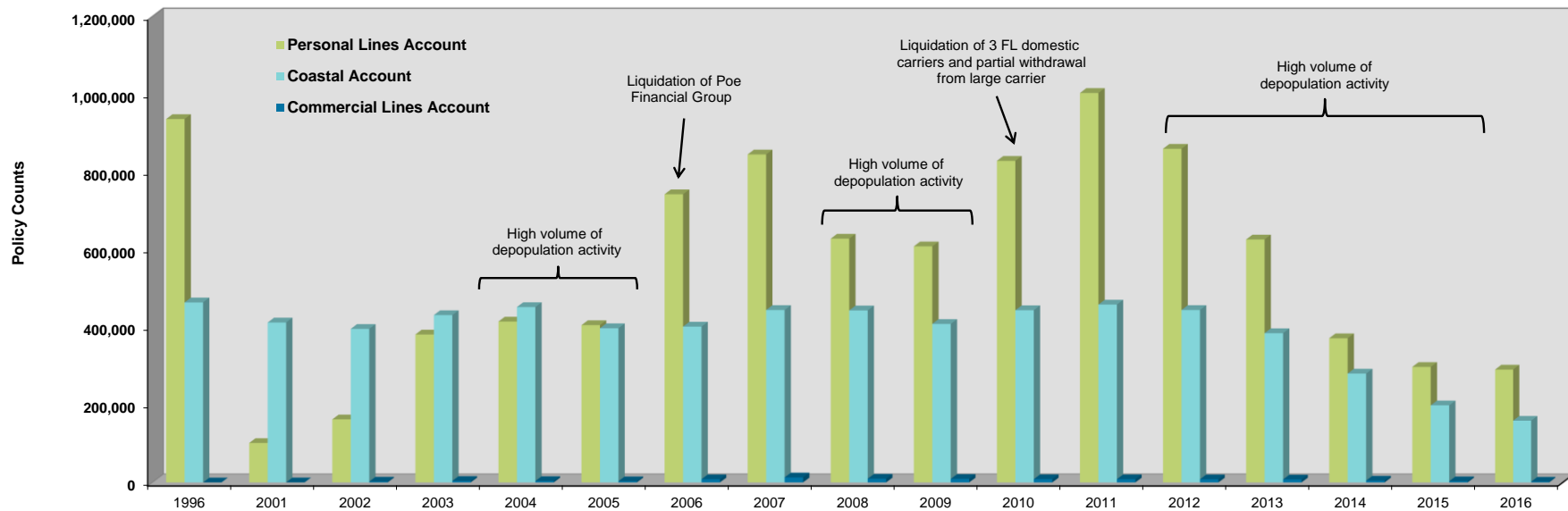


	2009	2010	2011	2012	2013	2014	2015	2016
Direct Premiums Earned	\$2,220,604,024	\$2,339,673,553	\$2,818,438,093	\$2,998,624,397	\$2,611,371,879	\$2,026,798,209	\$1,269,794,297	\$983,330,894
Direct Losses Incurred	\$530,867,863	\$777,575,592	\$1,103,819,517	\$811,399,418	\$501,560,373	\$405,620,791	\$319,100,971	\$295,995,439
Direct ALAE Incurred	\$78,933,432	\$147,395,219	\$230,092,615	\$182,521,804	\$105,686,160	\$78,834,522	\$76,567,891	\$85,018,361
Direct Loss Ratio	23.9%	33.2%	39.2%	27.1%	19.2%	20.0%	25.1%	30.1%
Direct Loss & ALAE Ratio	27.5%	39.5%	47.3%	33.1%	23.3%	23.9%	31.2%	38.7%

**Notes:**

- 1) Direct Losses and Allocated Loss Adjustment Expenses (ALAE) include Incurred but Not Reported Reserves (IBNR)
- 2) Reported information is year-to-date
- 3) Direct Premiums Earned are net of takeouts
- 4) Sinkhole claims contributed to increased loss ratios from 2009 to 2011

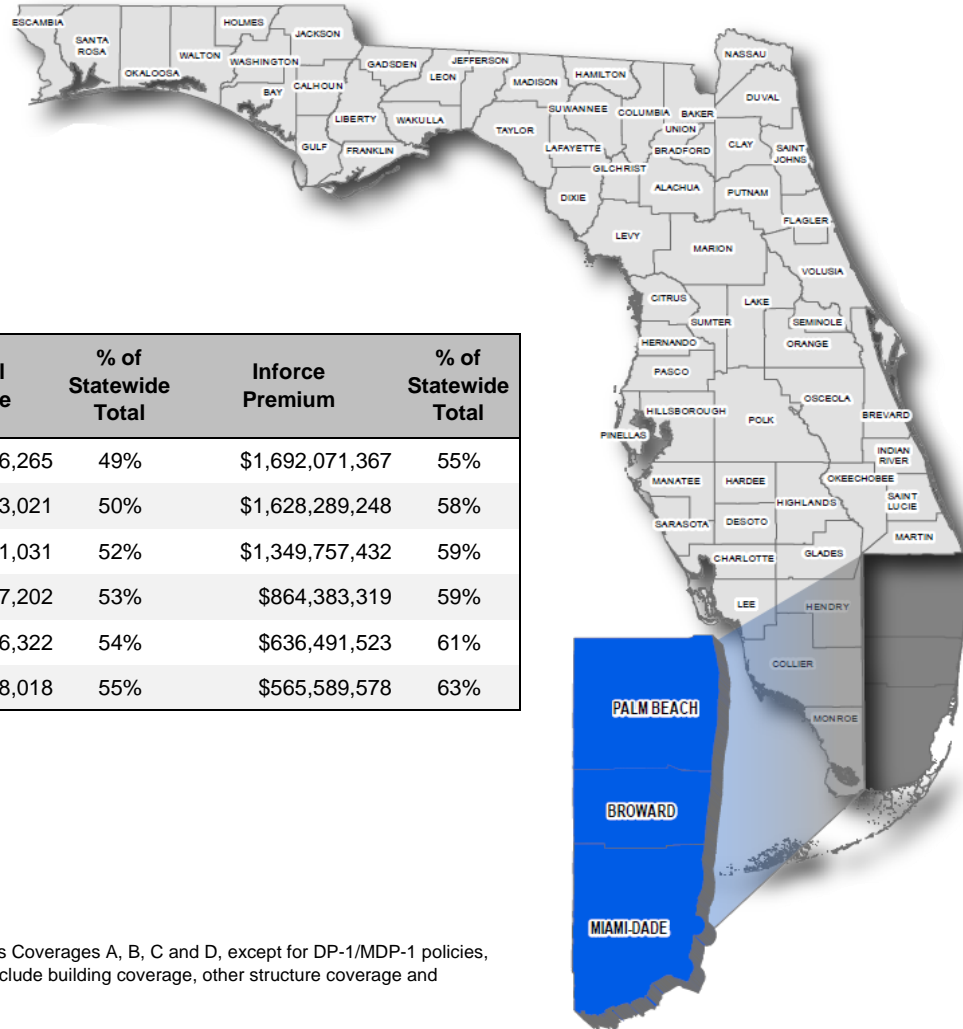
### Combined Accounts Policy Counts<sup>1</sup> by Account and Year Data as of December 31, 2016



	1996	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
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	293,118
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	160,834
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	1,891
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>455,843</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 South Florida Concentration Trend Data as of December 31, 2016

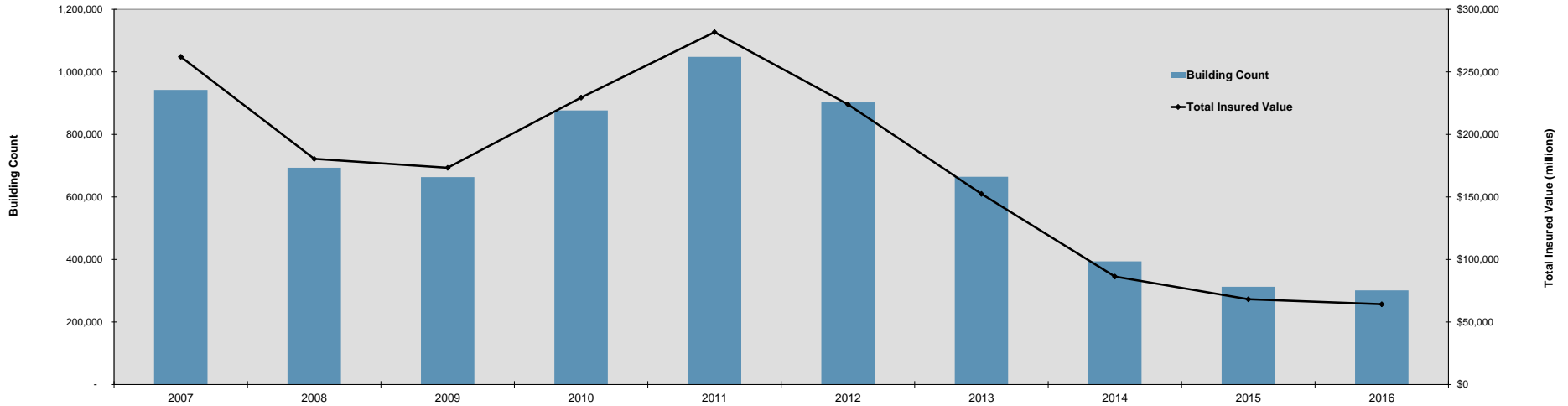


Year	Policy Count	% of Statewide Total	Inforce Total Insured Value	% of Statewide Total	Inforce Premium	% of Statewide Total
2011	633,311	43%	\$252,341,776,265	49%	\$1,692,071,367	55%
2012	580,633	44%	\$215,915,313,021	50%	\$1,628,289,248	58%
2013	460,814	45%	\$166,705,951,031	52%	\$1,349,757,432	59%
2014	310,213	47%	\$107,052,337,202	53%	\$864,383,319	59%
2015	250,863	50%	\$80,888,476,322	54%	\$636,491,523	61%
2016	230,238	51%	\$67,890,798,018	55%	\$565,589,578	63%

**Notes:**

- 1) Total Insured Value 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
- 4) Includes Broward, Miami-Dade & Palm Beach counties

### Combined Accounts - PLA and CLA Policy and Total Insured Value (TIV) Trends Data as of December 31, 2016



	PLA				CLA				Total			
	Policy Count	Building Count	Premium (millions)	TIV (millions)	Policy Count	Building Count	Premium (millions)	TIV (millions)	Policy Count	Building Count	Premium (millions)	TIV (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	293,118	293,118	\$446	\$55,810	1,891	8,075	\$35	\$8,448	295,009	301,193	\$481	\$64,258
% Change from 2015 to 2016	-2.3%	-2.3%	-1.5%	1.0%	-39.4%	-37.2%	-37.0%	-34.8%	-2.6%	-3.7%	-5.4%	-5.8%

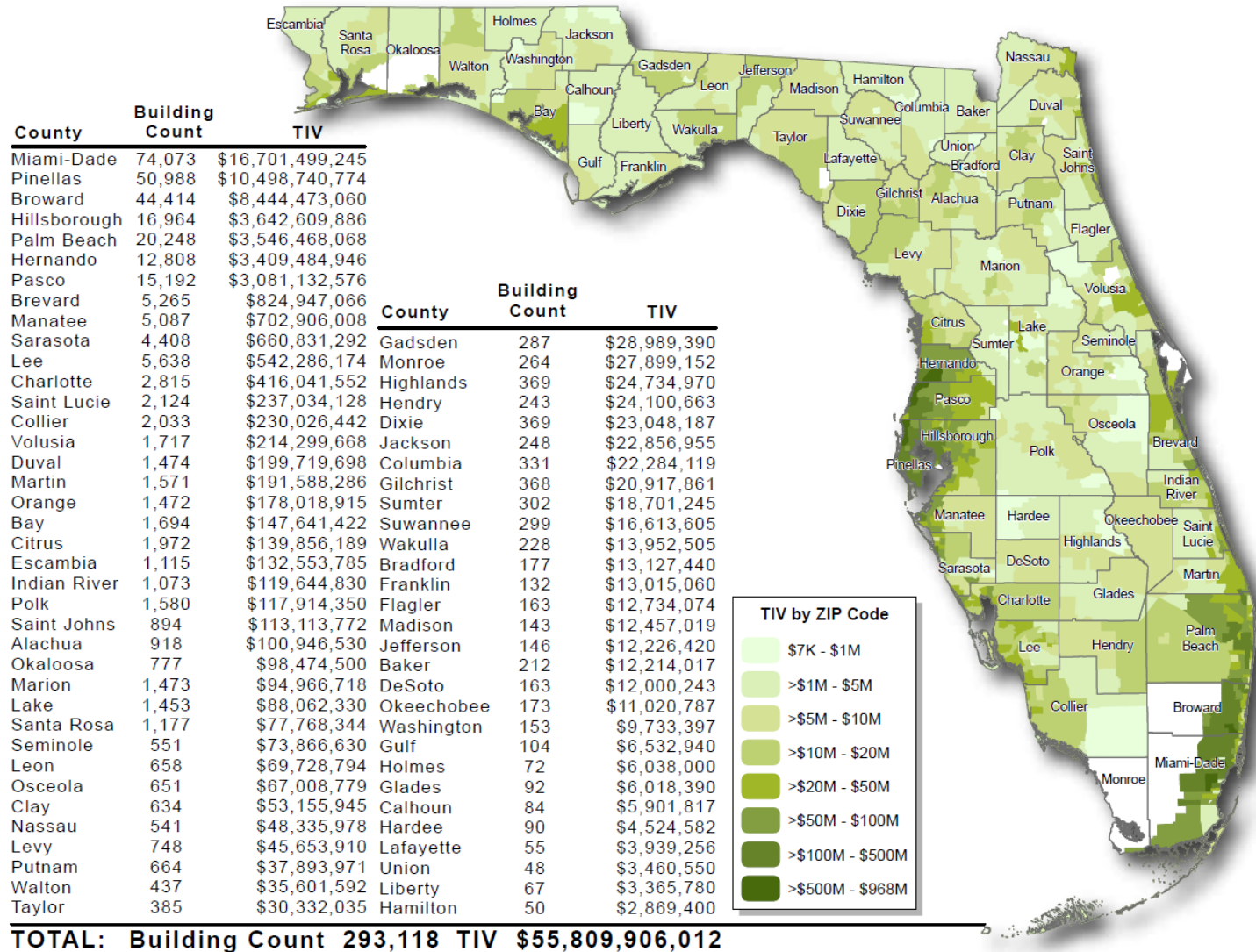
**Notes:**

- 1) Total Insured Value 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**

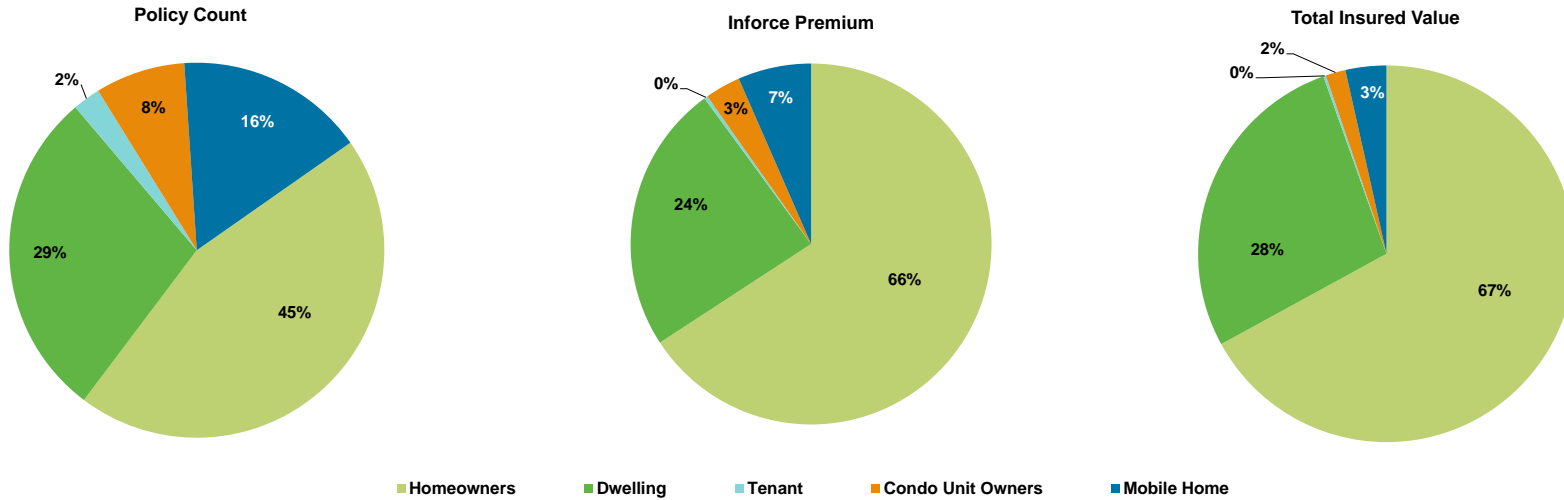
## **Personal Lines Account (PLA)**

## Personal Lines Account Total Insured Value (TIV) by Zip Code Data as of December 31, 2016



Note: Excludes takeout policies.

### Personal Lines Account Information by Policy Form Data as of December 31, 2016



	HO-3	HO-4	HO-6	HO-8	DP-1	DP-3	MHO-3	MHO-4	MDP-1	TOTAL
<b>Policy Count</b>	128,072	6,239	23,132	897	16,233	68,860	19,140	904	29,641	<b>293,118</b>
<b>Building Count</b>	128,072	6,239	23,132	897	16,233	68,860	19,140	904	29,641	<b>293,118</b>
<b>Inforce Premium</b>	\$292,034,885	\$1,084,265	\$14,181,418	\$1,706,299	\$19,484,866	\$88,060,750	\$16,770,482	\$298,602	\$12,472,516	<b>\$446,094,083</b>
<b>Total Insured Value</b>	\$37,260,921,549	\$102,845,330	\$954,415,183	\$176,626,563	\$3,183,640,605	\$12,157,954,336	\$966,304,465	\$20,172,875	\$987,025,106	<b>\$55,809,906,012</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 Total Insured Value (TIV) Trends Data as of December 31, 2016



PLA Personal Residential (Multi-Peril only)				
	Policy Count	Building Count	Premium (millions)	TIV (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	293,118	293,118	\$446	\$55,810
<b>% Change from 2015 to 2016</b>	-2.3%	-2.3%	-1.5%	1.0%

**Notes:**

- 1) Total Insured Value 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 December 31, 2016**

**77% of PLA Total  
Insured Value is in the  
top 5 counties**

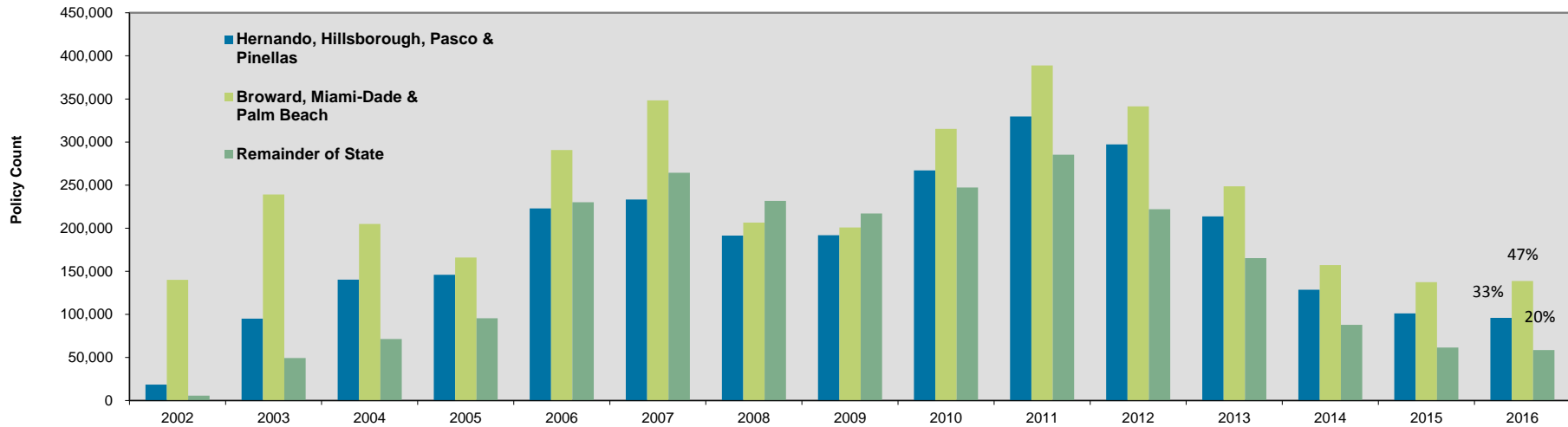
**92% of PLA Total  
Insured Value is in the  
top 10 counties**

County	Total Insured Value	
Miami-Dade	\$16,701,499	
Pinellas	\$10,498,741	
Broward	\$8,444,473	
Hillsborough	\$3,642,610	
Palm Beach	\$3,546,468	
<b>Top 5 Total</b>	<b>\$42,833,791</b>	<b>77%</b>
Hernando	\$3,409,485	
Pasco	\$3,081,133	
Brevard	\$824,947	
Manatee	\$702,906	
Sarasota	\$660,831	
<b>Top 10 Total</b>	<b>\$51,513,093</b>	<b>92%</b>
<b>State Total</b>	<b>\$55,809,906</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 December 31, 2016

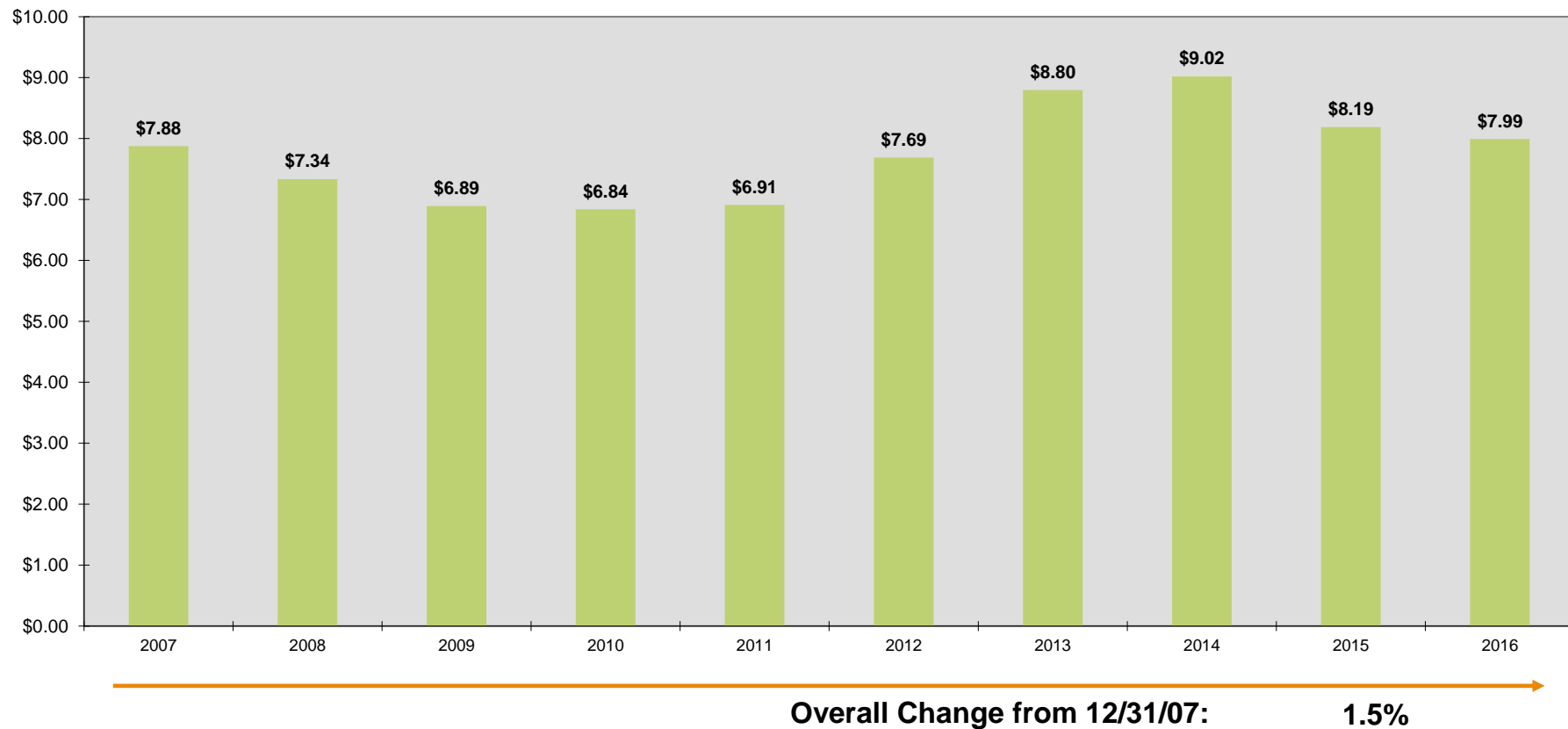


The chart above highlights concentrated total insured value and growth in South Florida (Broward, Miami-Dade and Palm Beach counties) and areas of Florida with increased sinkhole activity (Hernando, Hillsborough, Pasco, and Pinellas counties) as compared to the remaining 59 counties.

	Hernando, Hillsborough, Pasco & Pinellas	Broward, Miami-Dade & Palm Beach	Remainder of State
2002	18,552	140,074	5,648
2003	95,052	239,008	49,223
2004	140,184	204,963	71,375
2005	145,923	165,912	95,552
2006	222,941	290,585	230,066
2007	233,242	348,390	264,225
2008	191,387	206,469	231,611
2009	191,763	200,928	216,961
2010	267,054	315,146	247,206
2011	329,723	388,911	285,222
2012	297,152	341,258	222,092
2013	213,589	248,589	165,213
2014	128,623	157,130	87,864
2015	101,030	137,382	61,490
2016	95,952	138,735	58,431

Note: Excludes takeout policies

## Personal Lines Account Average Premium per \$1,000 Total Insured Value



**Note:** Excludes takeout policies

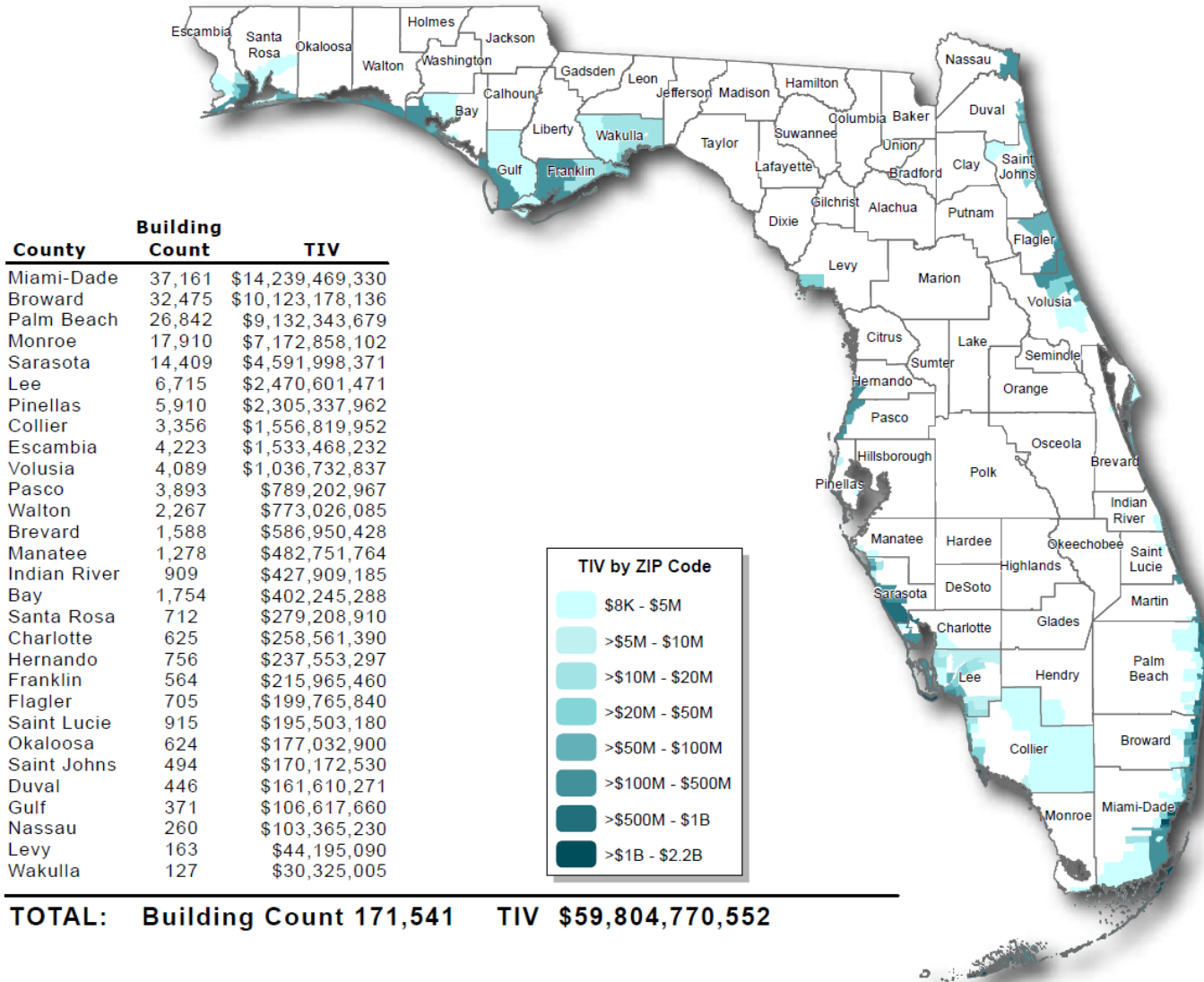
# Account Information

## Coastal Account

# Coastal Account

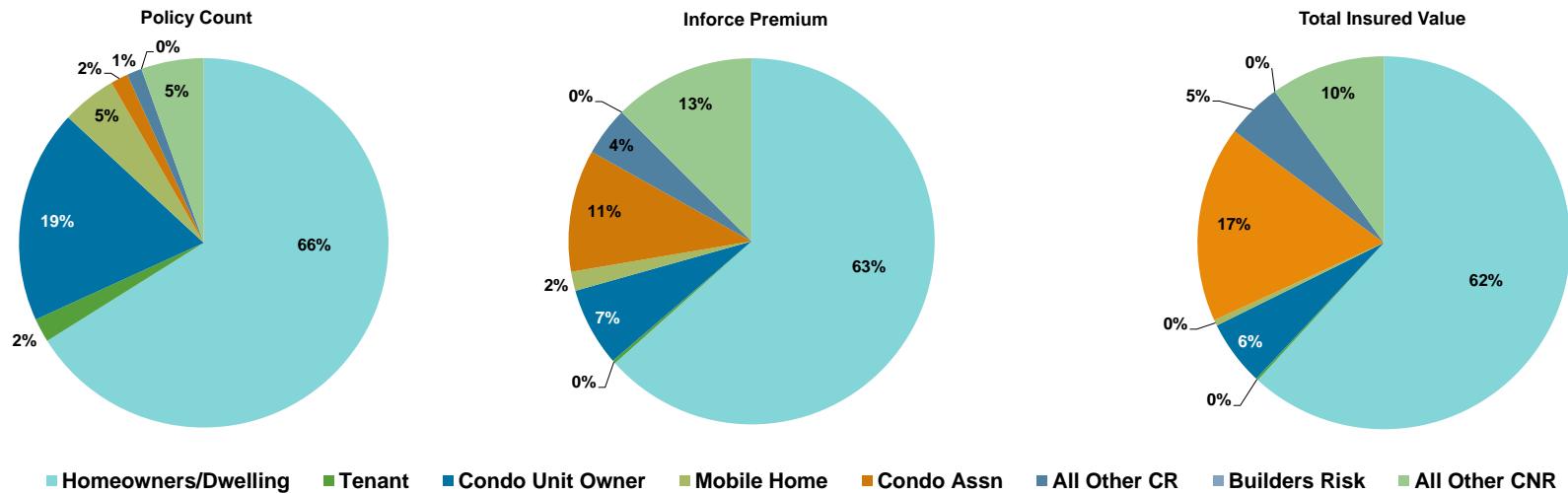
## Total Insured Value (TIV) by Zip Code

Data as of December 31, 2016



Note: Excludes takeout policies.

## Coastal Account Information by Policy Form Data as of December 31, 2016

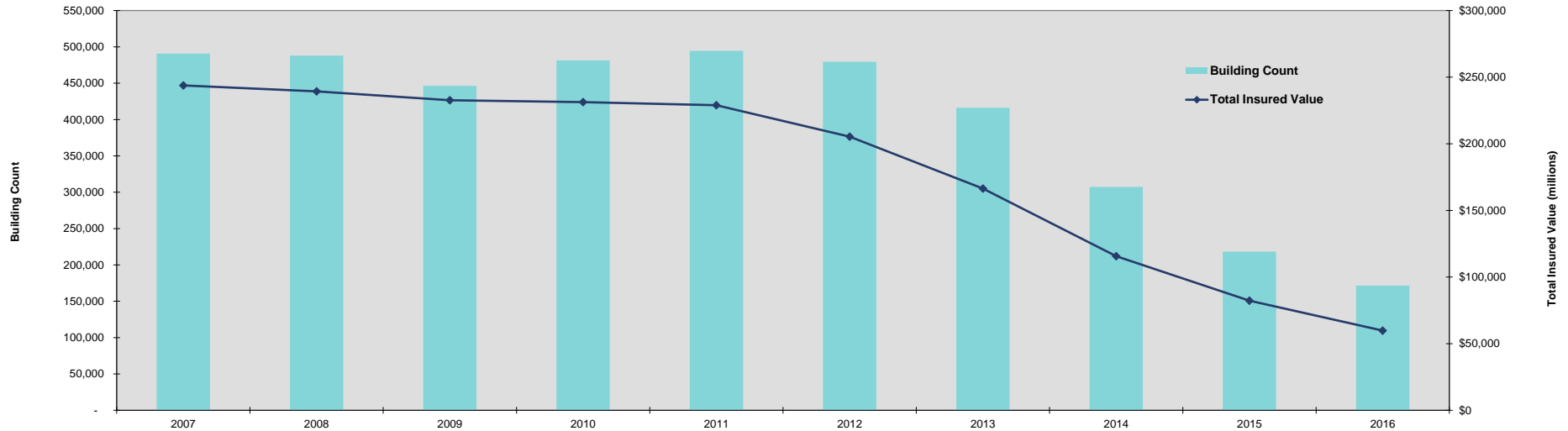


	Homeowners/ Dwelling	Tenant	Condo Unit Owners	Mobile Home	Condo Assn	All Other CR	Builders Risk	All Other CNR	Total
<b>Policy Count</b>	106,302	3,362	30,076	7,719	2,441	2,130	5	8,799	<b>160,834</b>
<b>Building Count</b>	106,302	3,362	30,076	7,719	6,417	4,706	5	12,954	<b>171,541</b>
<b>Inforce Premium</b>	\$263,638,411	\$1,158,327	\$28,937,719	\$7,021,194	\$44,858,382	\$18,031,222	\$31,525	\$52,114,786	<b>\$415,791,566</b>
<b>Total Insured Value</b>	\$36,974,062,119	\$109,020,150	\$3,394,214,762	\$297,958,634	\$10,181,783,998	\$2,902,538,383	\$2,013,742	\$5,943,178,764	<b>\$59,804,770,552</b>

**Notes:**

- 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
- 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.
- Excludes takeout policies

### Coastal Account Policy and Total Insured Value (TIV) Trends Data as of December 31, 2016



	Personal Residential				Commercial Residential				Commercial Non-Residential				Total			
	Policy Count	Building Count	Premium (millions)	TIV (millions)	Policy Count	Building Count	Premium (millions)	TIV (millions)	Policy Count	Building Count	Premium (millions)	TIV (millions)	Policy Count	Building Count	Premium (millions)	TIV (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	147,459	147,459	\$301	\$40,775	4,571	11,123	\$63	\$13,084	8,804	12,959	\$52	\$5,945	160,834	171,541	\$416	\$59,805
<b>% Change from 2015 to 2016</b>	<b>-18.2%</b>	<b>-18.2%</b>	<b>-17.8%</b>	<b>-20.3%</b>	<b>-29.3%</b>	<b>-36.5%</b>	<b>-39.5%</b>	<b>-40.6%</b>	<b>-37.6%</b>	<b>-36.7%</b>	<b>-27.0%</b>	<b>-34.6%</b>	<b>-19.9%</b>	<b>-21.4%</b>	<b>-23.2%</b>	<b>-27.3%</b>

**Notes:**

- 1) Total Insured Value 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 December 31, 2016**

**76% of Coastal  
Account total insured  
value is in the top 5  
counties**

**91% of Coastal  
Account total insured  
value is in the top 10  
counties**

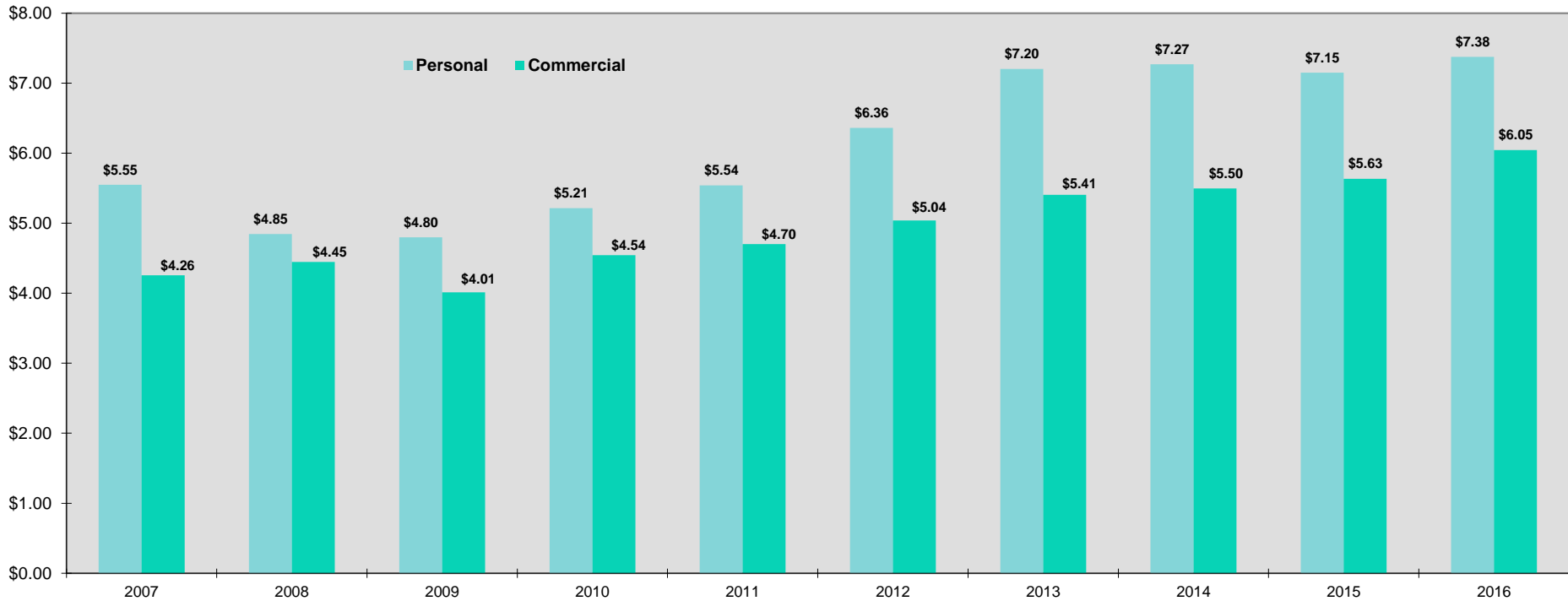
County	PR-M	PR-W	CR-W	CNR-W	CR-M	CNR-M	Total	
Miami-Dade	\$3,851,215	\$5,529,187	\$2,975,154	\$860,219	\$992,067	\$31,626	\$14,239,469	
Broward	\$2,310,639	\$4,042,746	\$2,059,757	\$1,216,231	\$472,998	\$20,806	\$10,123,178	
Palm Beach	\$1,983,228	\$3,458,733	\$2,220,582	\$1,107,767	\$339,619	\$22,414	\$9,132,344	
Monroe	\$313,657	\$5,228,673	\$662,734	\$910,283	\$53,823	\$3,690	\$7,172,858	
Sarasota	\$497,554	\$3,154,634	\$588,825	\$310,218	\$31,278	\$9,489	\$4,591,998	
<b>Top 5 Total</b>	<b>\$8,956,293</b>	<b>\$21,413,972</b>	<b>\$8,507,052</b>	<b>\$4,404,719</b>	<b>\$1,889,786</b>	<b>\$88,025</b>	<b>\$45,259,848</b>	<b>76%</b>
Lee	\$165,377	\$1,535,528	\$445,452	\$319,279	\$2,732	\$2,235	\$2,470,601	
Pinellas	\$433,047	\$1,138,260	\$584,050	\$119,241	\$30,739	\$0	\$2,305,338	
Collier	\$82,426	\$852,276	\$505,068	\$113,430	\$1,857	\$1,764	\$1,556,820	
Escambia	\$95,082	\$1,004,275	\$78,390	\$339,444	\$8,374	\$7,902	\$1,533,468	
Volusia	\$159,445	\$669,771	\$116,940	\$87,686	\$2,891	\$0	\$1,036,733	
<b>Top 10 Total</b>	<b>\$9,891,670</b>	<b>\$26,614,082</b>	<b>\$10,236,951</b>	<b>\$5,383,799</b>	<b>\$1,936,379</b>	<b>\$99,927</b>	<b>\$54,162,808</b>	<b>91%</b>
<b>State Total</b>	<b>\$11,133,425</b>	<b>\$29,641,830</b>	<b>\$11,024,655</b>	<b>\$5,835,326</b>	<b>\$2,059,668</b>	<b>\$109,867</b>	<b>\$59,804,771</b>	

**Notes:**

- 1) Excludes takeout policies
- 2) Total insured value 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 Total Insured Value



Overall Change from 12/31/07: **32.9% Personal**  
**42.1% Commercial**

**Notes:**

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

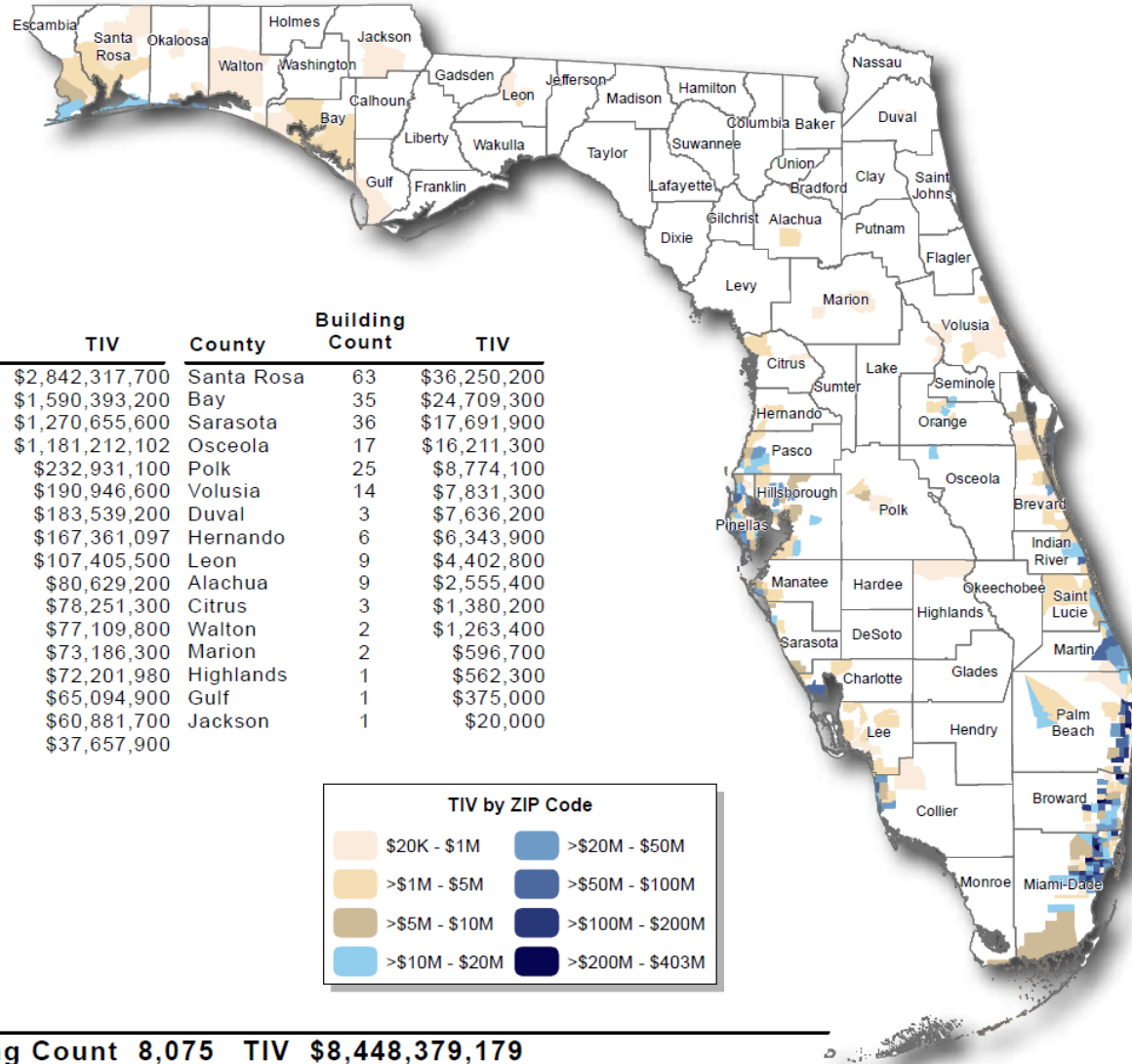
# **Account Information**

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

# Commercial Lines Account

## Total Insured Value (TIV) by Zip Code

Data as of December 31, 2016

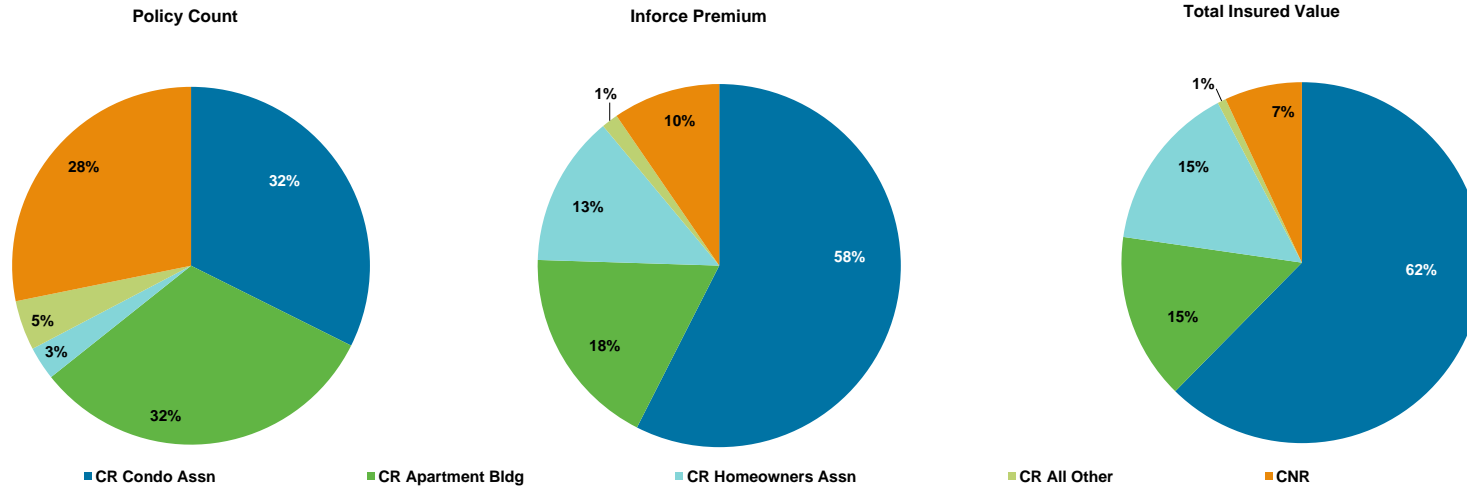


County	Building Count	TIV	County	Building Count	TIV
Miami-Dade	1,936	\$2,842,317,700	Santa Rosa	63	\$36,250,200
Palm Beach	2,130	\$1,590,393,200	Bay	35	\$24,709,300
Broward	783	\$1,270,655,600	Sarasota	36	\$17,691,900
Pinellas	796	\$1,181,212,102	Osceola	17	\$16,211,300
Hillsborough	369	\$232,931,100	Polk	25	\$8,774,100
Collier	191	\$190,946,600	Volusia	14	\$7,831,300
Brevard	224	\$183,539,200	Duval	3	\$7,636,200
Martin	234	\$167,361,097	Hernando	6	\$6,343,900
Charlotte	68	\$107,405,500	Leon	9	\$4,402,800
Orange	133	\$80,629,200	Alachua	9	\$2,555,400
Pasco	344	\$78,251,300	Citrus	3	\$1,380,200
Indian River	115	\$77,109,800	Walton	2	\$1,263,400
Okaloosa	98	\$73,186,300	Marion	2	\$596,700
Manatee	120	\$72,201,980	Highlands	1	\$562,300
Escambia	130	\$65,094,900	Gulf	1	\$375,000
Saint Lucie	102	\$60,881,700	Jackson	1	\$20,000
Lee	75	\$37,657,900			

**TOTAL: Building Count 8,075 TIV \$8,448,379,179**

**Note:** Excludes takeout policies.

### Commercial Lines Account Information by Policy Type Data as of December 31, 2016

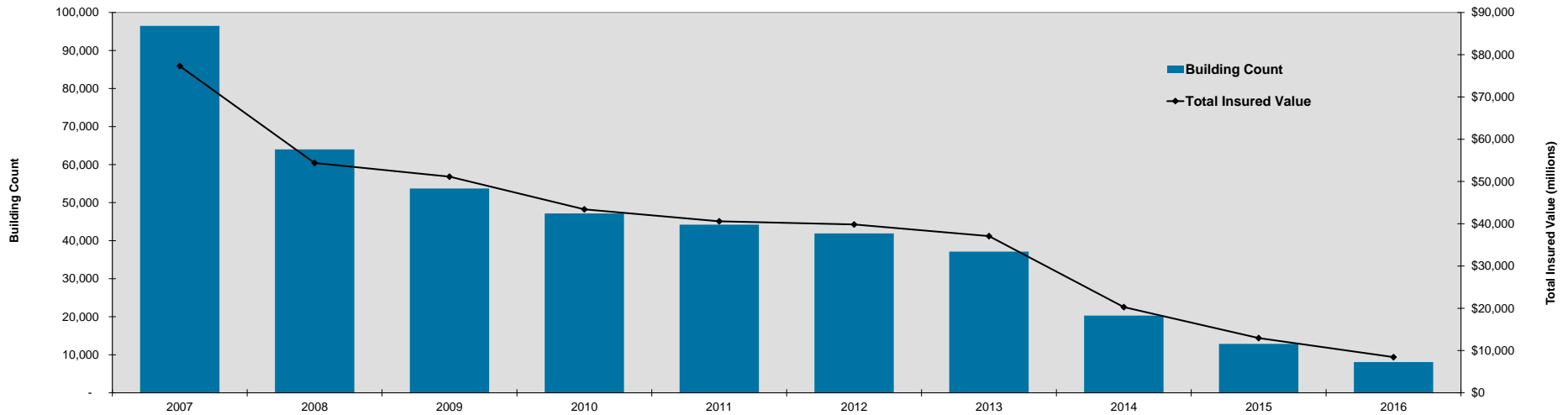


	CR Condo Assn	CR Apartment Bldg	CR Homeowners Assn	CR All Other	CNR	Total
<b>Policy Count</b>	612	604	57	85	533	<b>1,891</b>
<b>Building Count</b>	3,633	1,442	2,084	196	720	<b>8,075</b>
<b>Inforce Premium</b>	\$20,281,121	\$6,354,026	\$4,748,090	\$522,467	\$3,374,171	<b>\$35,279,875</b>
<b>Total Insured Value</b>	\$5,269,975,600	\$1,258,738,200	\$1,268,040,702	\$64,474,397	\$587,150,280	<b>\$8,448,379,179</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 Total Insured Value (TIV) Trends Data as of December 31, 2016



	Commercial Residential (MP only)				Commercial Non-Residential (MP and WO)				Total			
	Policy Count	Building Count	Premium (millions)	TIV (millions)	Policy Count	Building Count	Premium (millions)	TIV (millions)	Policy Count	Building Count	Premium (millions)	TIV (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	1,358	7,355	\$32	\$7,861	533	720	\$3	\$587	1,891	8,075	\$35	\$8,448
% Change from 2015 to 2016	-26.6%	-33.8%	-34.4%	-32.7%	-58.0%	-59.1%	-53.8%	-53.7%	-39.4%	-37.2%	-37.0%	-34.8%

**Notes:**

- 1) Total Insured Value 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 December 31, 2016**

**84% of CLA Total Insured Value is in the top 5 counties.**

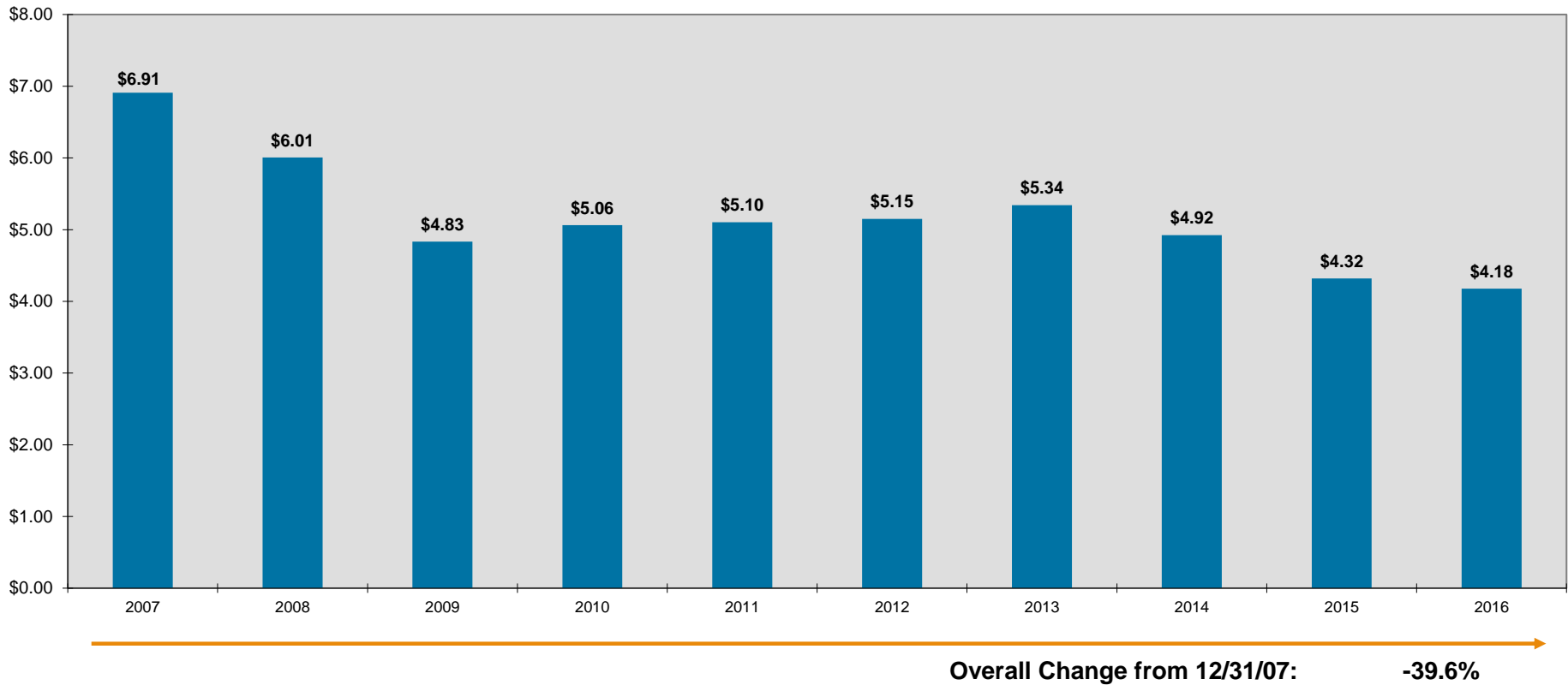
**93% of CLA Total Insured Value is in the top 10 counties.**

County	CR-M	CNR-M	Total	
Miami-Dade	\$2,732,340	\$109,977	\$2,842,318	
Palm Beach	\$1,574,092	\$16,301	\$1,590,393	
Broward	\$1,214,849	\$55,806	\$1,270,656	
Pinellas	\$1,067,762	\$113,450	\$1,181,212	
Hillsborough	\$213,118	\$19,813	\$232,931	
<b>Top 5 Total</b>	<b>\$6,802,162</b>	<b>\$315,348</b>	<b>\$7,117,510</b>	<b>84%</b>
Collier	\$176,816	\$14,131	\$190,947	
Brevard	\$123,290	\$60,249	\$183,539	
Martin	\$164,320	\$3,041	\$167,361	
Charlotte	\$103,810	\$3,596	\$107,406	
Orange	\$80,629	\$0	\$80,629	
<b>Top 10 Total</b>	<b>\$7,451,027</b>	<b>\$396,365</b>	<b>\$7,847,391</b>	<b>93%</b>
<b>State Total</b>	<b>\$7,861,229</b>	<b>\$587,150</b>	<b>\$8,448,379</b>	

**Note:**

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

### Commercial Lines Account Average Premium per \$1,000 Total Insured Value

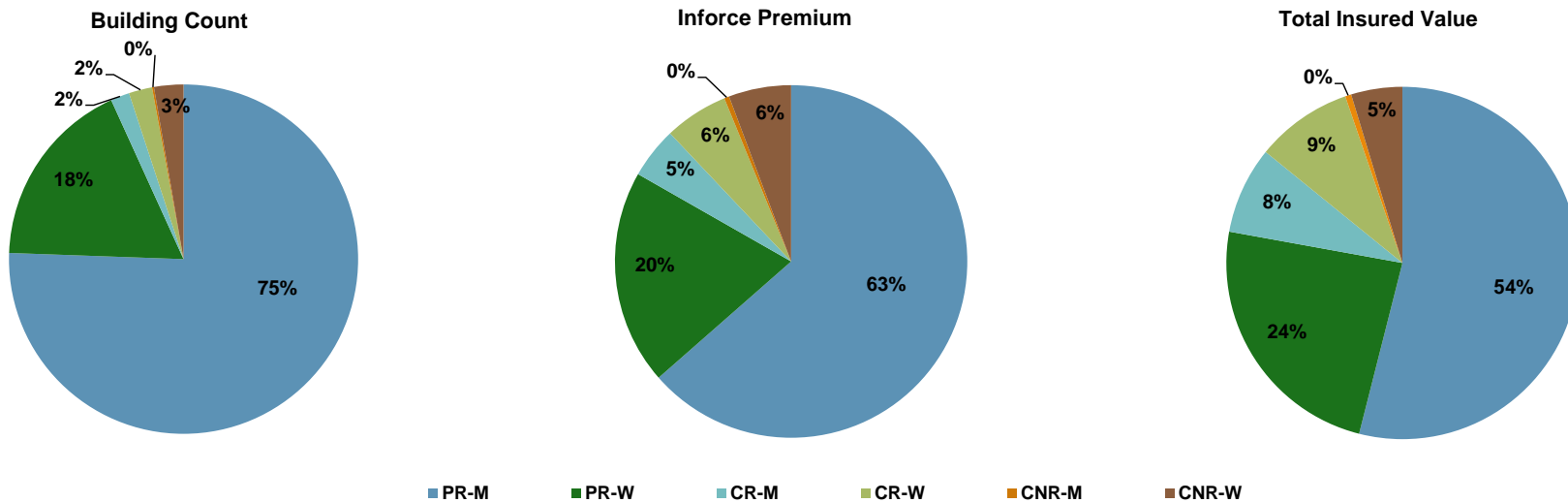


Note: Excludes takeout policies

# Product Line Information



### Information by Product Line Data as of December 31, 2016



	PR-M	PR-W	CR-M	CR-W	CNR-M	CNR-W	TOTAL
<b>Policy Count</b>	357,207	83,370	1,685	4,244	631	8,706	<b>455,843</b>
<b>Building Count</b>	357,207	83,370	8,265	10,213	833	12,846	<b>472,734</b>
<b>Inforce Premium</b>	\$570,081,835	\$176,767,899	\$42,178,569	\$52,616,739	\$4,104,087	\$51,416,395	<b>\$897,165,524</b>
<b>Total Insured Value</b>	\$66,943,331,187	\$29,641,830,490	\$9,920,896,499	\$11,024,654,781	\$697,017,180	\$5,835,325,606	<b>\$124,063,055,743</b>

**Notes:**

- 1) Excludes takeout policies
- 2) Total 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 December 31, 2016**

	Personal Lines Account			Coastal Account			Total		
	Policy Count	Inforce Premium	Total Insured Value	Policy Count	Inforce Premium	Total Insured Value	Policy Count	Inforce Premium	Total Insured Value
HO-3	128,072	\$292,034,885	\$37,260,921,549	20,458	\$65,631,402	\$6,094,732,894	148,530	\$357,666,287	\$43,355,654,443
HO-4	6,239	\$1,084,265	\$102,845,330	2,632	\$882,560	\$62,264,840	8,871	\$1,966,825	\$165,110,170
HO-6	23,132	\$14,181,418	\$954,415,183	13,424	\$13,875,536	\$805,160,762	36,556	\$28,056,954	\$1,759,575,945
HO-8	897	\$1,706,299	\$176,626,563	171	\$451,540	\$33,253,233	1,068	\$2,157,839	\$209,879,796
DP-1	16,233	\$19,484,866	\$3,183,640,605	4,031	\$7,367,278	\$773,410,122	20,264	\$26,852,144	\$3,957,050,727
DP-3	68,860	\$88,060,750	\$12,157,954,336	19,687	\$32,287,414	\$3,224,992,560	88,547	\$120,348,164	\$15,382,946,896
MHO-3	19,140	\$16,770,482	\$966,304,465	1,949	\$2,256,050	\$88,682,884	21,089	\$19,026,532	\$1,054,987,349
MHO-4	904	\$298,602	\$20,172,875	51	\$18,916	\$842,600	955	\$317,518	\$21,015,475
MDP-1	29,641	\$12,472,516	\$987,025,106	1,686	\$1,217,056	\$50,085,280	31,327	\$13,689,572	\$1,037,110,386
<b>TOTAL</b>	<b>293,118</b>	<b>\$446,094,083</b>	<b>\$55,809,906,012</b>	<b>64,089</b>	<b>\$123,987,752</b>	<b>\$11,133,425,175</b>	<b>357,207</b>	<b>\$570,081,835</b>	<b>\$66,943,331,187</b>

**Notes:**

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

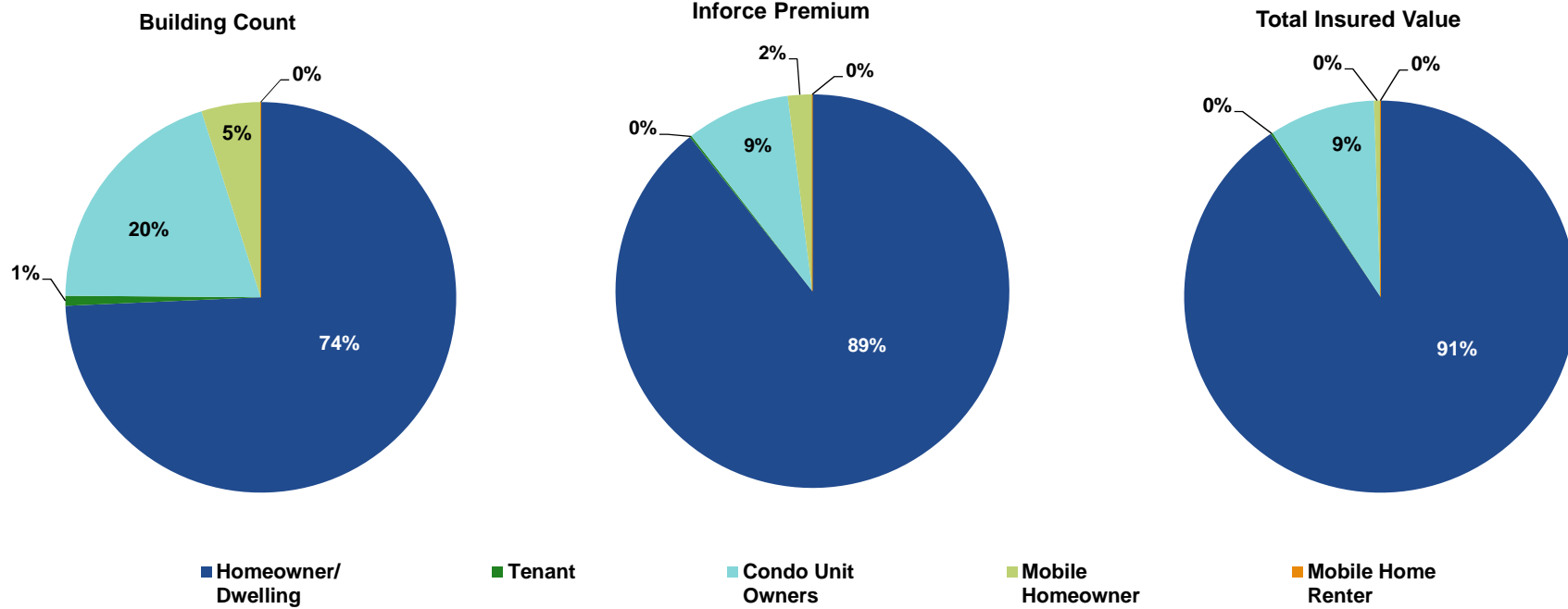
**Personal Residential Multi-Peril  
Sinkhole Coverage Information  
Homeowners (HO-3) and Dwelling (DP-1 & DP-3)  
Data as of December 31, 2016**

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	1,972	\$2,839	7,305	\$955	9,277	\$1,355
	Hillsborough	3,469	\$2,038	5,357	\$1,336	8,826	\$1,612
	Pasco	1,242	\$3,217	7,629	\$1,140	8,871	\$1,431
	Pinellas	15,068	\$2,004	11,080	\$1,644	26,148	\$1,851
	<b>TOTAL</b>	<b>21,751</b>	<b>\$2,154</b>	<b>31,371</b>	<b>\$1,309</b>	<b>53,122</b>	<b>\$1,655</b>
DP-3	Hernando	300	\$2,057	1,387	\$792	1,687	\$1,017
	Hillsborough	2,034	\$1,304	1,869	\$1,000	3,903	\$1,158
	Pasco	371	\$2,216	3,331	\$971	3,702	\$1,096
	Pinellas	4,650	\$1,377	5,128	\$1,132	9,778	\$1,249
	<b>TOTAL</b>	<b>7,355</b>	<b>\$1,427</b>	<b>11,715</b>	<b>\$1,025</b>	<b>19,070</b>	<b>\$1,180</b>
DP-1	Hernando	45	\$1,241	273	\$704	318	\$780
	Hillsborough	242	\$1,232	482	\$875	724	\$994
	Pasco	135	\$1,299	779	\$750	914	\$831
	Pinellas	605	\$1,408	1,312	\$1,053	1,917	\$1,165
	<b>TOTAL</b>	<b>1,027</b>	<b>\$1,345</b>	<b>2,846</b>	<b>\$907</b>	<b>3,873</b>	<b>\$1,023</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 1,068 HO-8 policies inforce as of 12/31/16, 367 are endorsed for sinkhole coverage. 315 of these 367 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

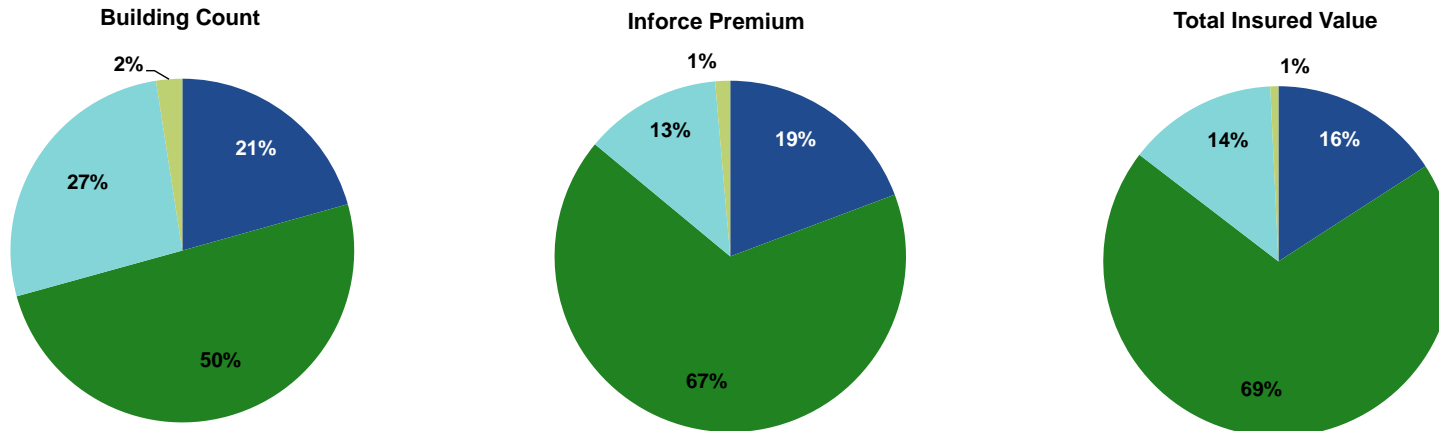
### Personal Residential Wind-Only Information by Policy Form Data as of December 31, 2016



	Homeowner/ Dwelling	Tenant	Condo Unit Owners	Mobile Homeowner	Mobile Home Renter	TOTAL
<b>Policy Count</b>	61,955	678	16,652	4,084	1	<b>83,370</b>
<b>Building Count</b>	61,955	678	16,652	4,084	1	<b>83,370</b>
<b>Inforce Premium</b>	\$157,900,777	\$256,563	\$15,062,183	\$3,548,088	\$288	<b>\$176,767,899</b>
<b>Total Insured Value</b>	\$26,847,673,310	\$45,890,710	\$2,589,054,000	\$159,190,470	\$22,000	<b>\$29,641,830,490</b>

**Note:**  
Excludes policies tagged for takeout

### Commercial Residential Multi-Peril Information by Policy Type Data as of December 31, 2016



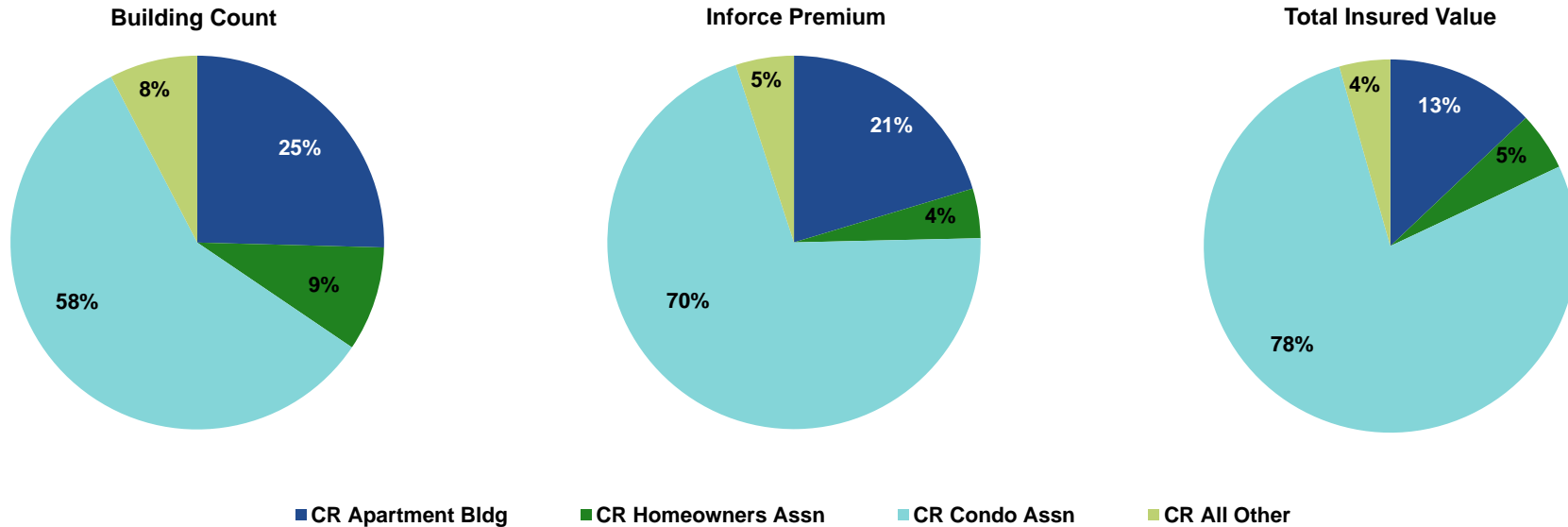
■ CR Apartment Bldg   ■ CR Condo Assn   ■ CR Homeowners Assn   ■ CR All Other

	CR Apartment Bldg	CR Condo Assn	CR Homeowners Assn	CR All Other	Total
<b>Policy Count</b>	708	822	66	89	<b>1,685</b>
<b>Building Count</b>	1,707	4,137	2,218	203	<b>8,265</b>
<b>Inforce Premium</b>	\$8,131,216	\$28,149,381	\$5,317,112	\$580,860	<b>\$42,178,569</b>
<b>Total Insured Value</b>	\$1,574,324,300	\$6,899,299,600	\$1,373,028,802	\$74,243,797	<b>\$9,920,896,499</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 December 31, 2016

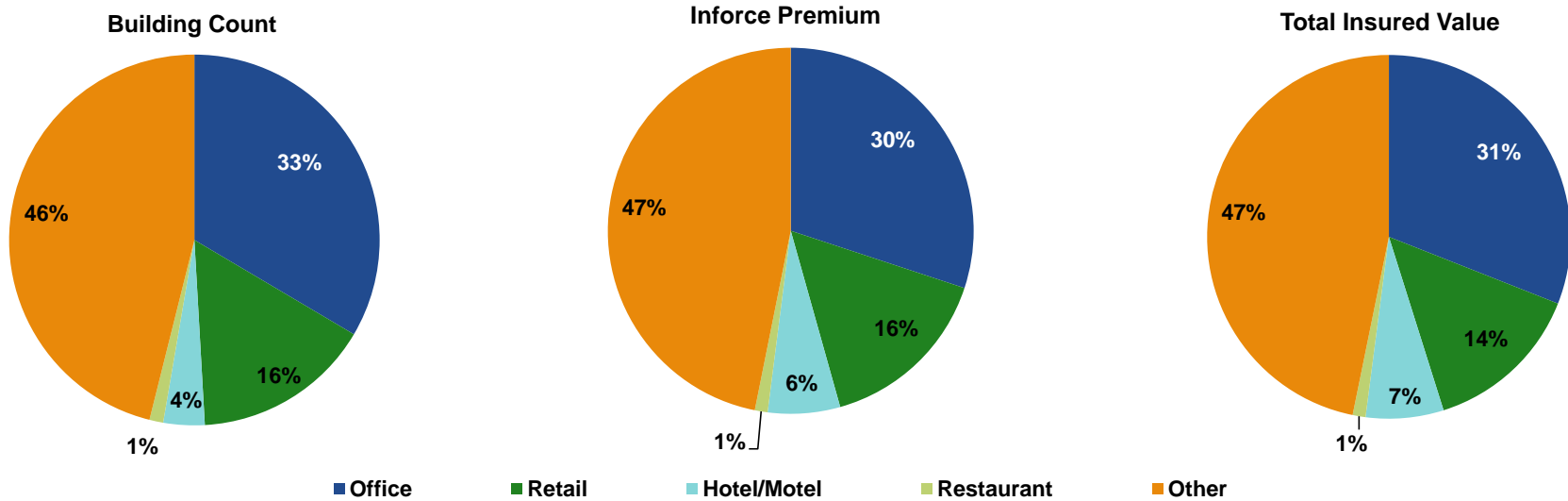


	CR Apartment Bldg	CR Homeowners Assn	CR Condo Assn	CR All Other	Total
<b>Policy Count</b>	1,610	113	2,231	290	<b>4,244</b>
<b>Building Count</b>	2,596	925	5,913	779	<b>10,213</b>
<b>Inforce Premium</b>	\$10,704,985	\$2,261,210	\$36,990,122	\$2,660,422	<b>\$52,616,739</b>
<b>Total Insured Value</b>	\$1,427,244,430	\$558,165,115	\$8,552,459,998	\$486,785,238	<b>\$11,024,654,781</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

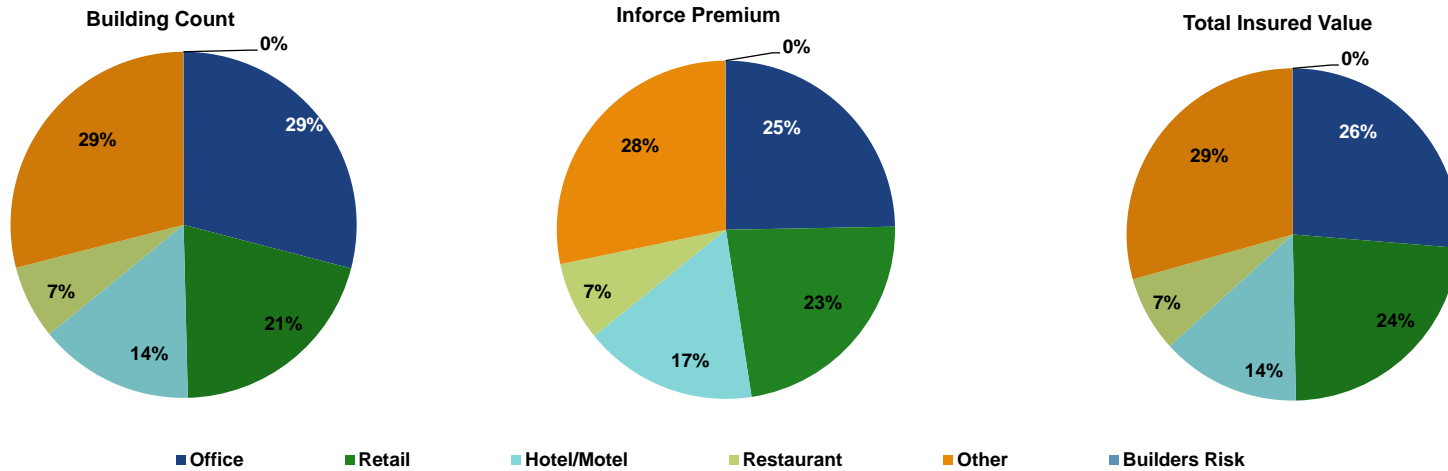
## Commercial Non-Residential Multi-Peril Information by Policy Form Data as of December 31, 2016



	Office	Retail	Hotel/Motel	Restaurant	Other	Total
<b>Policy Count</b>	232	106	18	9	266	<b>631</b>
<b>Building Count</b>	279	130	30	10	384	<b>833</b>
<b>Inforce Premium</b>	\$1,233,974	\$639,120	\$261,922	\$46,532	\$1,922,539	<b>\$4,104,087</b>
<b>Total Insured Value</b>	\$215,930,500	\$98,668,600	\$48,242,500	\$7,986,400	\$326,189,180	<b>\$697,017,180</b>

- Notes:**
- 1) Total Insured Value (TIV) 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 TIV are allocated at the risk level.

### Commercial Non-Residential Wind-Only Information by Policy Form Data as of December 31, 2016



	Office	Retail	Hotel/Motel	Restaurant	Other	Builders Risk	Total
<b>Policy Count</b>	3,112	2,028	584	755	2,222	5	<b>8,706</b>
<b>Building Count</b>	3,732	2,641	1,866	882	3,720	5	<b>12,846</b>
<b>Inforce Premium</b>	\$12,702,977	\$11,756,360	\$8,549,456	\$3,875,411	\$14,500,666	\$31,525	<b>\$51,416,395</b>
<b>Total Insured Value</b>	\$1,534,193,274	\$1,365,876,849	\$792,727,656	\$429,284,055	\$1,711,230,030	\$2,013,742	<b>\$5,835,325,606</b>

**Notes:**

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

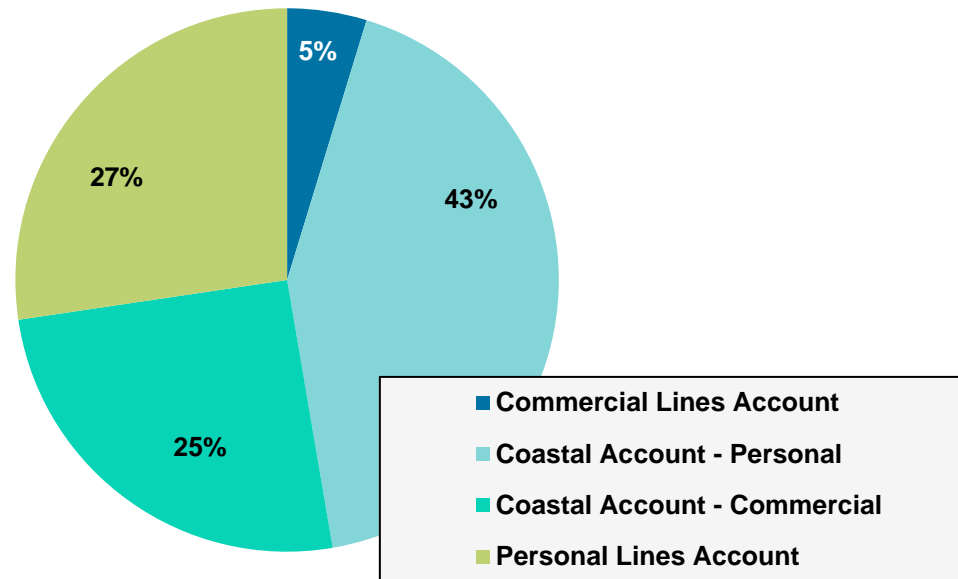


# Catastrophe Modeling Results

## Catastrophe Modeling Results

### Percentage of Average Annual Loss by Account

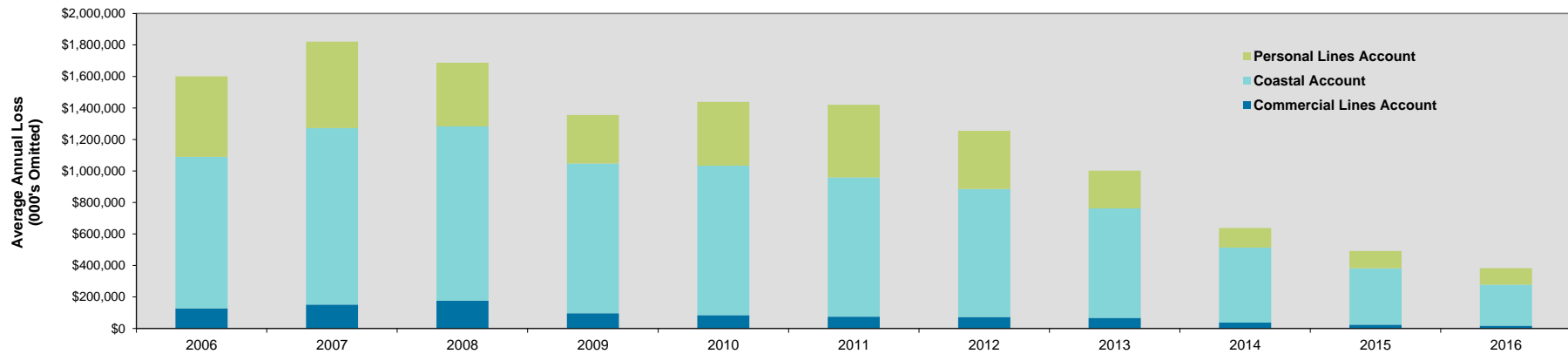
Data as of December 31, 2016



Account	Average Annual Loss (in 000's)	Percent of Average Annual Loss
Commercial Lines	\$18,126	4%
Coastal	\$260,532	53%
<i>Personal</i>	\$163,335	33%
<i>Commercial</i>	\$97,197	20%
Personal Lines	\$104,861	21%
<b>Total</b>	<b>\$492,191</b>	<b>100%</b>

**Note:** Excludes takeout policies

### Catastrophe Modeling Results Average Annual Loss Amount by Account



Account	Average Annual Loss (in 000's)										
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Commercial Lines	\$127,869	\$151,346	\$176,572	\$96,337	\$84,605	\$75,133	\$73,451	\$67,069	\$37,125	\$24,813	\$18,126
Coastal	\$961,825	\$1,120,325	\$1,106,613	\$950,896	\$948,338	\$883,684	\$811,742	\$695,243	\$476,292	\$356,768	\$260,532
Personal Lines	\$511,189	\$549,147	\$403,477	\$307,910	\$405,210	\$461,837	\$369,520	\$239,459	\$124,937	\$110,611	\$104,861
<b>Total</b>	<b>\$1,600,883</b>	<b>\$1,822,280</b>	<b>\$1,687,134</b>	<b>\$1,355,143</b>	<b>\$1,438,153</b>	<b>\$1,420,654</b>	<b>\$1,254,713</b>	<b>\$1,001,770</b>	<b>\$638,354</b>	<b>\$492,191</b>	<b>\$383,518</b>

**Notes:**

- 1) Excludes takeout policies and Commercial Inland Wind policies
- 2) Total AAL includes PCJUA and CIW data in 2007 and 2008
- 3) AAL results are run using hurricane catastrophe model AIR V3.1.0 for 2015, AIR Touchstone 1.5.2 for 2014, AIR CLASIC/2 for 2009-2013 and using RMS, Risklink for 2007-2008
- 4) Prior to 2014, AAL results used Weighted Average (2/3 SSST & 1/3 WSST). Beginning in 2014, AAL results are represented as SSST (long-term).

### Catastrophe Modeling Results 1 in 100 Year Probable Maximum Loss by Account Aggregate Exceedance



Account	1 in 100 Year Probable Maximum Loss (in 000's)									
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Commercial Lines	\$2,709,121	\$2,719,704	\$1,689,425	\$1,496,995	\$1,306,093	\$1,277,001	\$1,194,556	\$684,908	\$458,813	\$326,015
Coastal	\$15,634,914	\$15,634,327	\$15,358,236	\$15,355,246	\$14,188,266	\$13,004,715	\$11,334,978	\$7,860,219	\$6,019,183	\$4,213,682
Personal Lines	\$7,267,563	\$5,287,281	\$5,005,327	\$6,747,487	\$7,535,127	\$6,092,668	\$5,373,261	\$2,147,394	\$1,861,875	\$1,666,907
<b>Total</b>	<b>\$25,446,534</b>	<b>\$23,530,920</b>	<b>\$22,335,639</b>	<b>\$23,791,471</b>	<b>\$23,197,670</b>	<b>\$20,524,013</b>	<b>\$16,644,101</b>	<b>\$10,586,642</b>	<b>\$8,084,296</b>	<b>\$6,033,050</b>

**Notes:**

- 1) Excludes takeout policies and Commercial Inland Wind policies
- 2) Total PML includes PCJUA and CIW data in 2007 and 2008
- 3) PML amounts are not additive
- 4) PML results are run using hurricane catastrophe model AIR V3.1.0 for 2015, AIR Touchstone 1.5.2 for 2014, AIR CLASIC/2 for 2009-2013 and using RMS, Risklink for 2007-2008
- 5) Prior to 2014, PML results used Weighted Average (2/3 SSST & 1/3 WSST). Beginning in 2014, PML results are represented as SSST (long-term).
- 6) No provision for loss adjustment expense is included

# Wind Mitigation Credits

## Windstorm Mitigation Credit (WMC) Information

### Information by Product Line and Policy Form

Data as of December 31, 2016

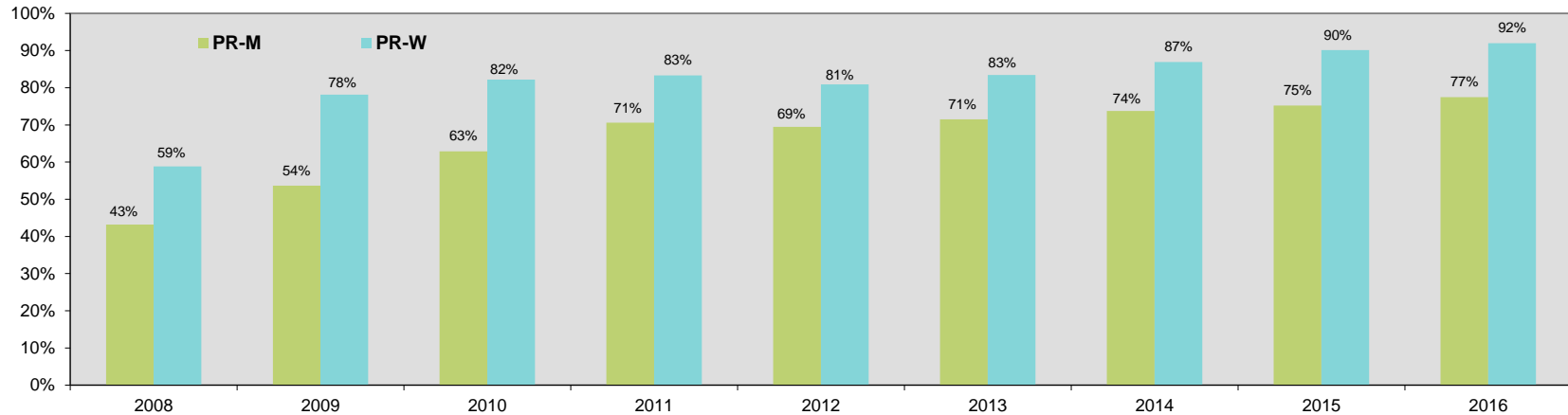
Product Line	Policy Type	Number of Policies with Wind Coverage	Total Premium Excluding Surcharges for Policies with Wind Coverage	Number of Policies with WMC	Total Premium Excluding Surcharges For Buildings with WMC	Percent of Wind Coverage Policies with WMC
		(1)	(2)	(3)	(4)	(5) = (3) / (1)
PR-M	HO-3	144,726	\$344,391,974	127,354	\$304,565,576	88%
	HO-4	8,333	\$1,841,497	3,965	\$822,826	48%
	HO-6	33,881	\$26,276,707	24,060	\$19,095,675	71%
	HO-8	1,023	\$2,087,419	876	\$1,757,167	86%
	DP-1	17,963	\$25,208,358	11,092	\$15,060,337	62%
	DP-3	81,837	\$113,150,300	55,615	\$80,217,040	68%
	<b>Total PR-M</b>	<b>287,763</b>	<b>\$512,956,255</b>	<b>222,962</b>	<b>\$421,518,621</b>	<b>77%</b>
PR-W	HW-2	49,619	\$110,688,534	46,553	\$101,213,181	94%
	HW-4	678	\$220,161	412	\$109,992	61%
	HW-6	16,652	\$12,867,341	15,321	\$11,512,096	92%
	DW-2	12,336	\$24,217,159	10,661	\$20,170,675	86%
	<b>Total PR-W</b>	<b>79,285</b>	<b>\$147,993,195</b>	<b>72,947</b>	<b>\$133,005,944</b>	<b>92%</b>
<b>Personal Residential Total</b>		<b>367,048</b>	<b>\$660,949,450</b>	<b>295,909</b>	<b>\$554,524,565</b>	<b>81%</b>

**Note:**

Excludes takeout policies and mobile home policies

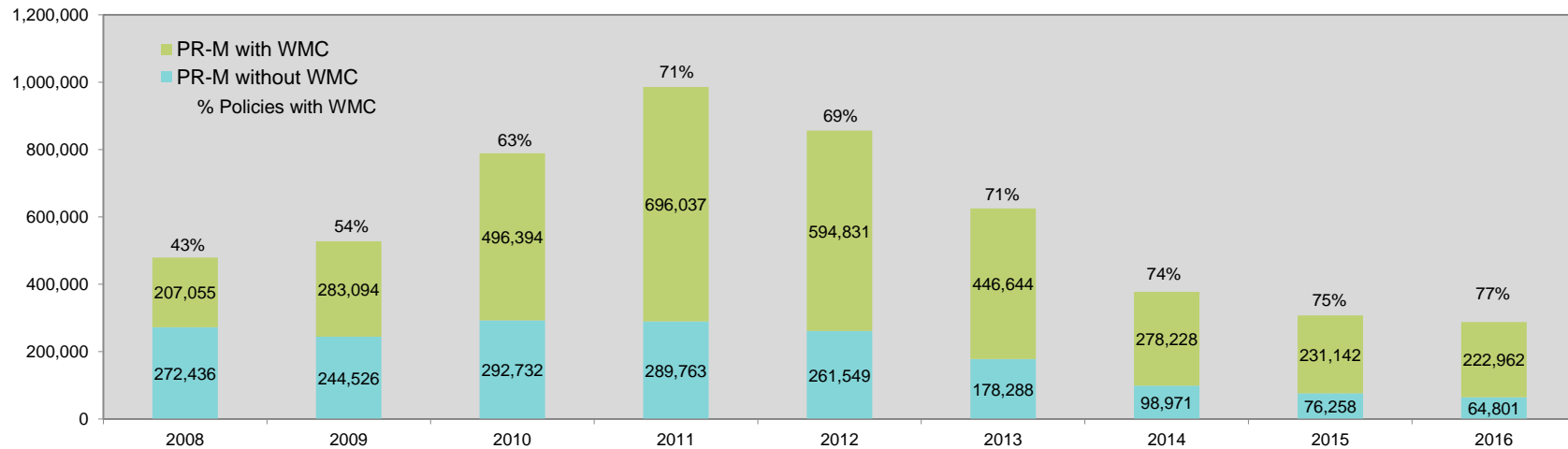
## Windstorm Mitigation Credit (WMC) Trend Analysis

### 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



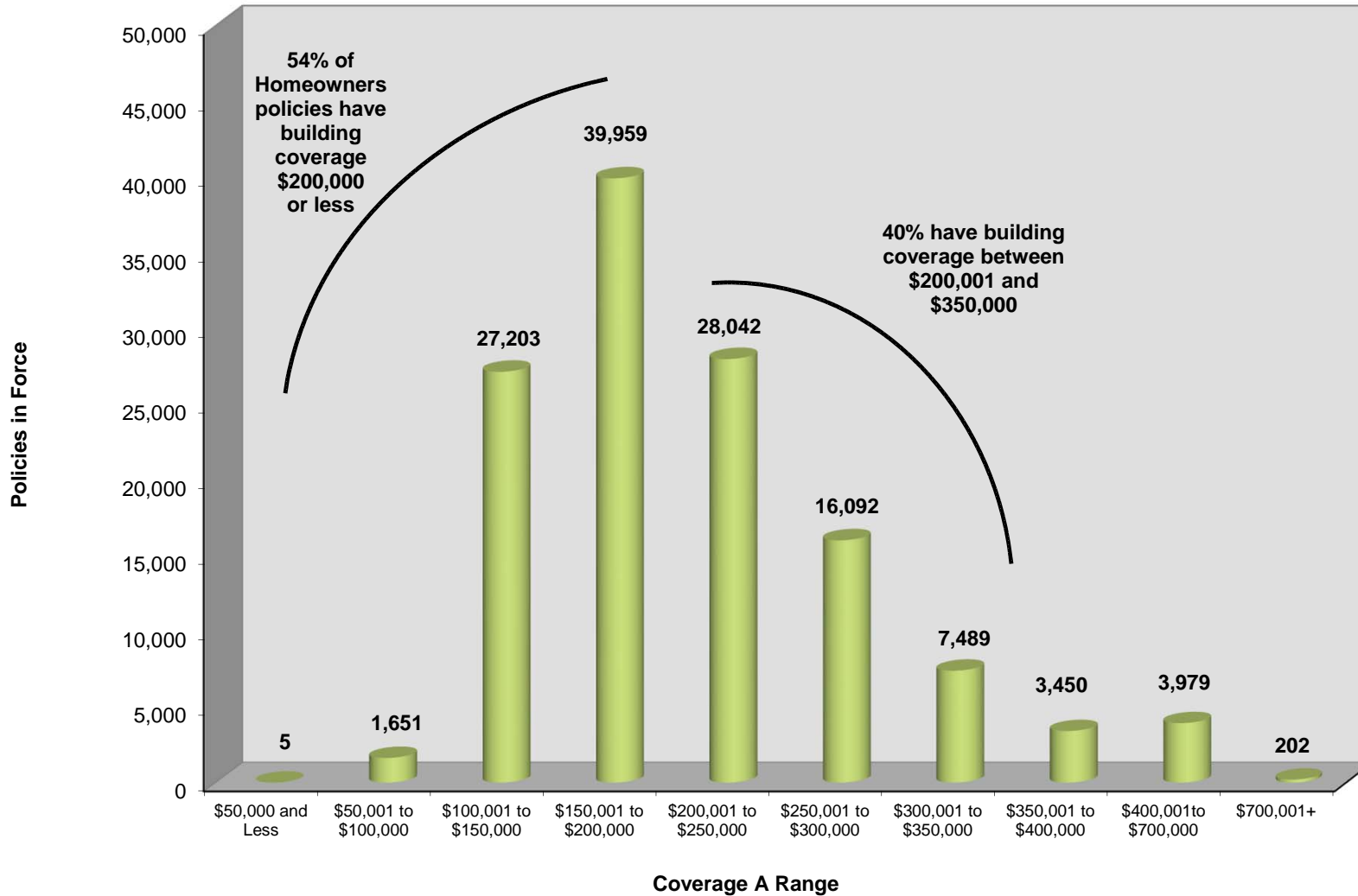
**Note:**

Excludes takeout policies and mobile home policies

# Risk Characteristics

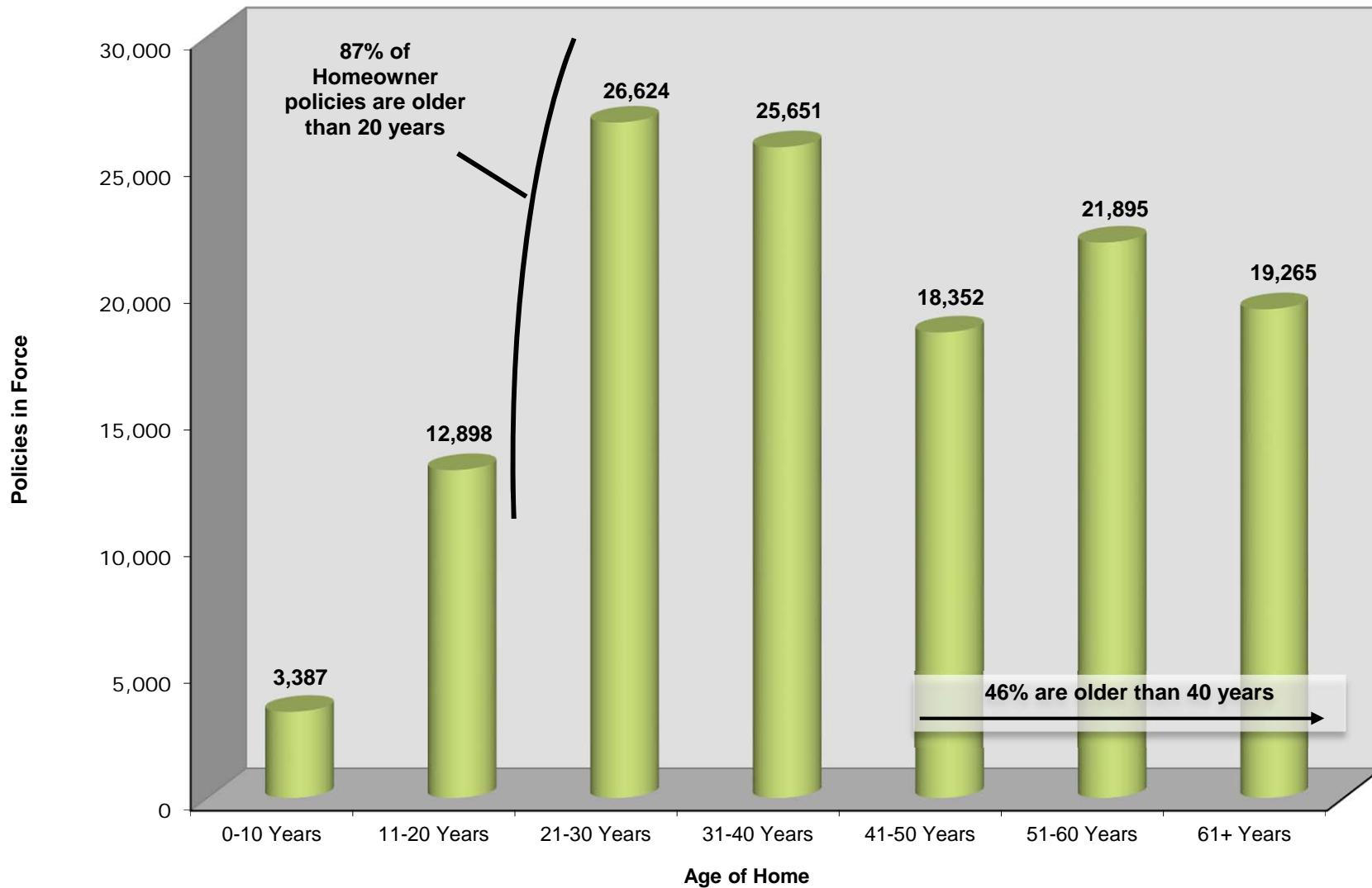


## Personal Lines Account Policy Characteristics - Coverage Ranges (HO-3) Data as of December 31, 2016



**Note:** Excludes takeout policies

## Personal Lines Account Policy Characteristics - Age of Home (HO-3) Data as of December 31, 2016

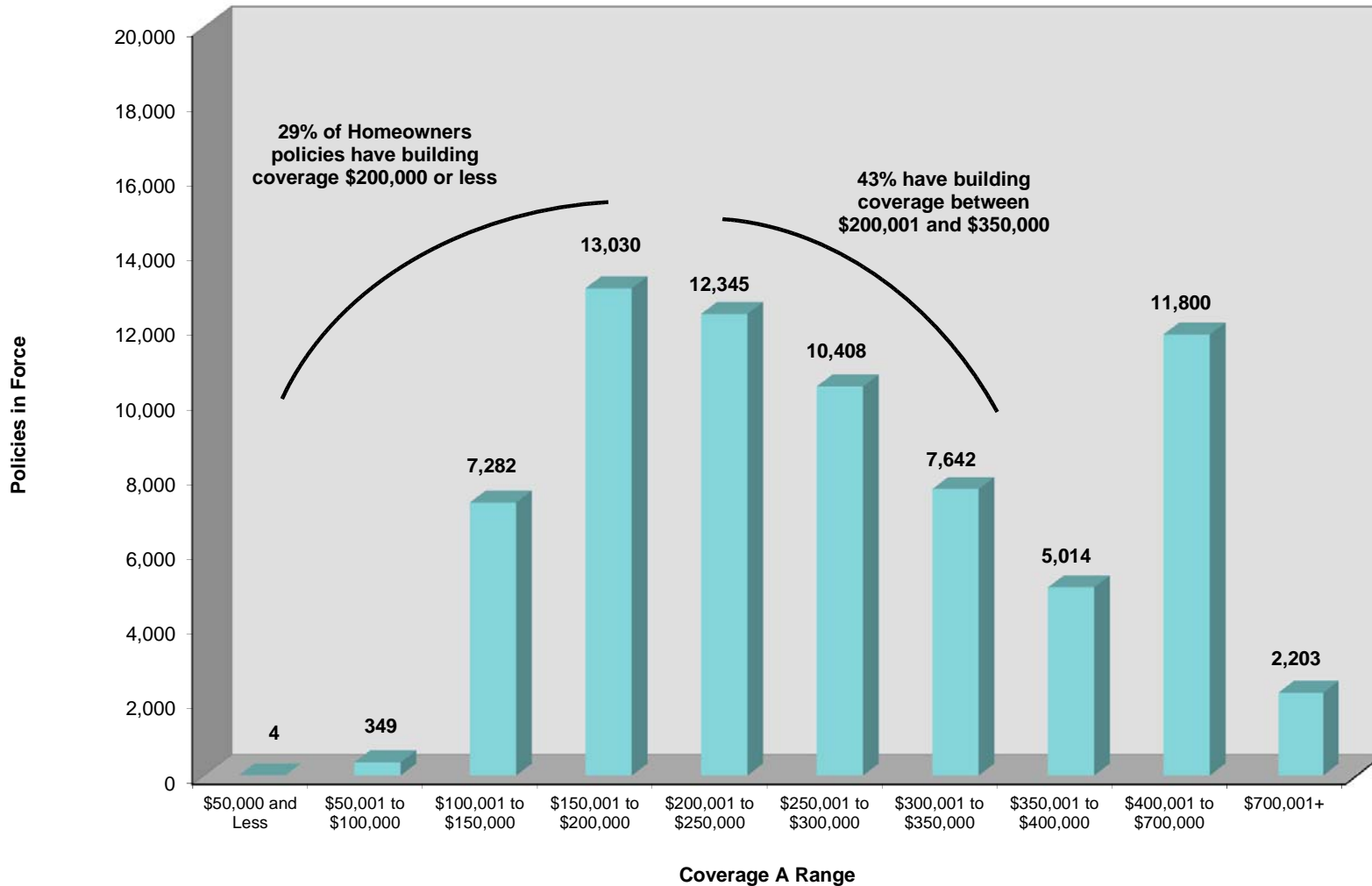


Note: Excludes takeout policies

## Coastal Account

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

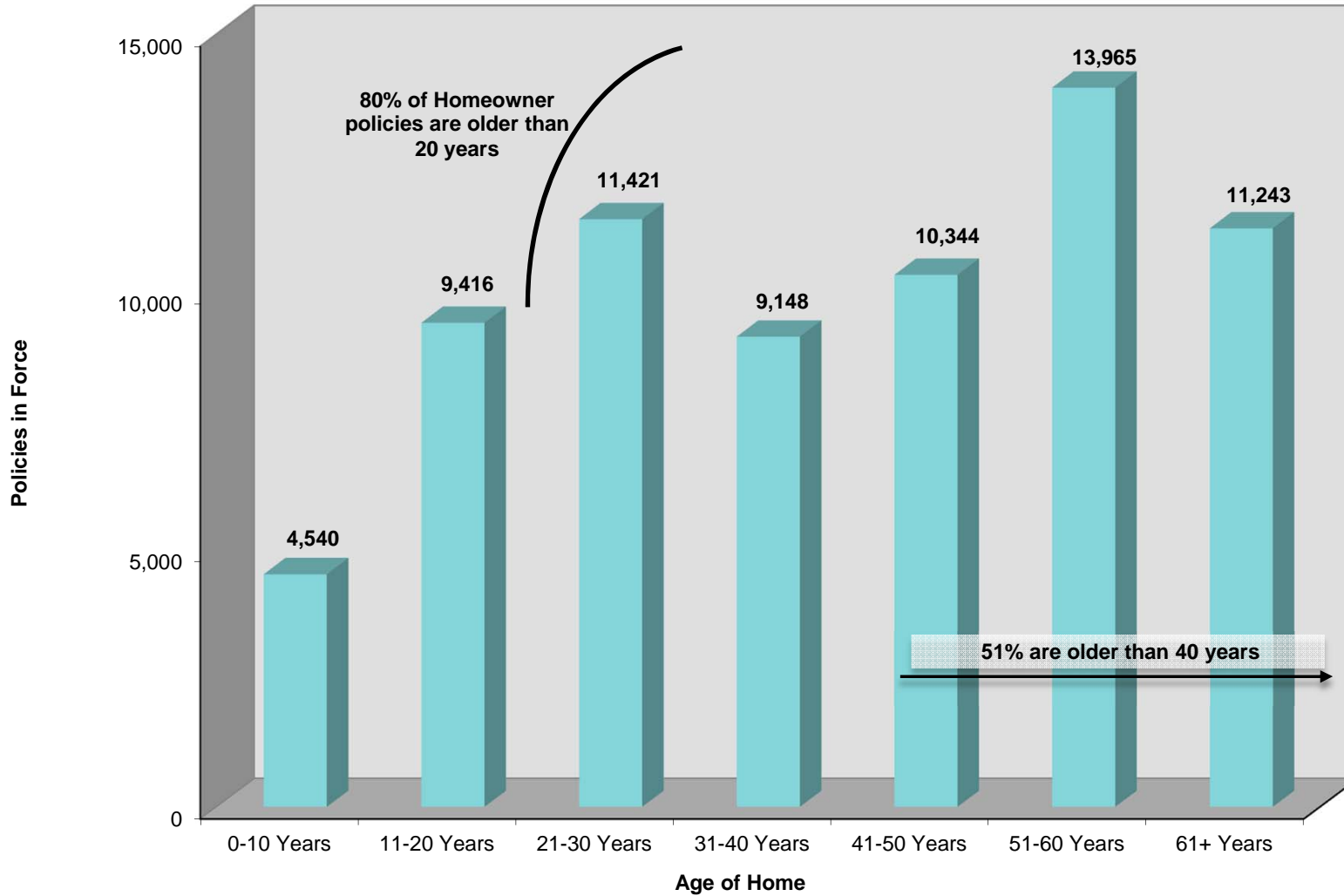
Data as of December 31, 2016



**Notes:**

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

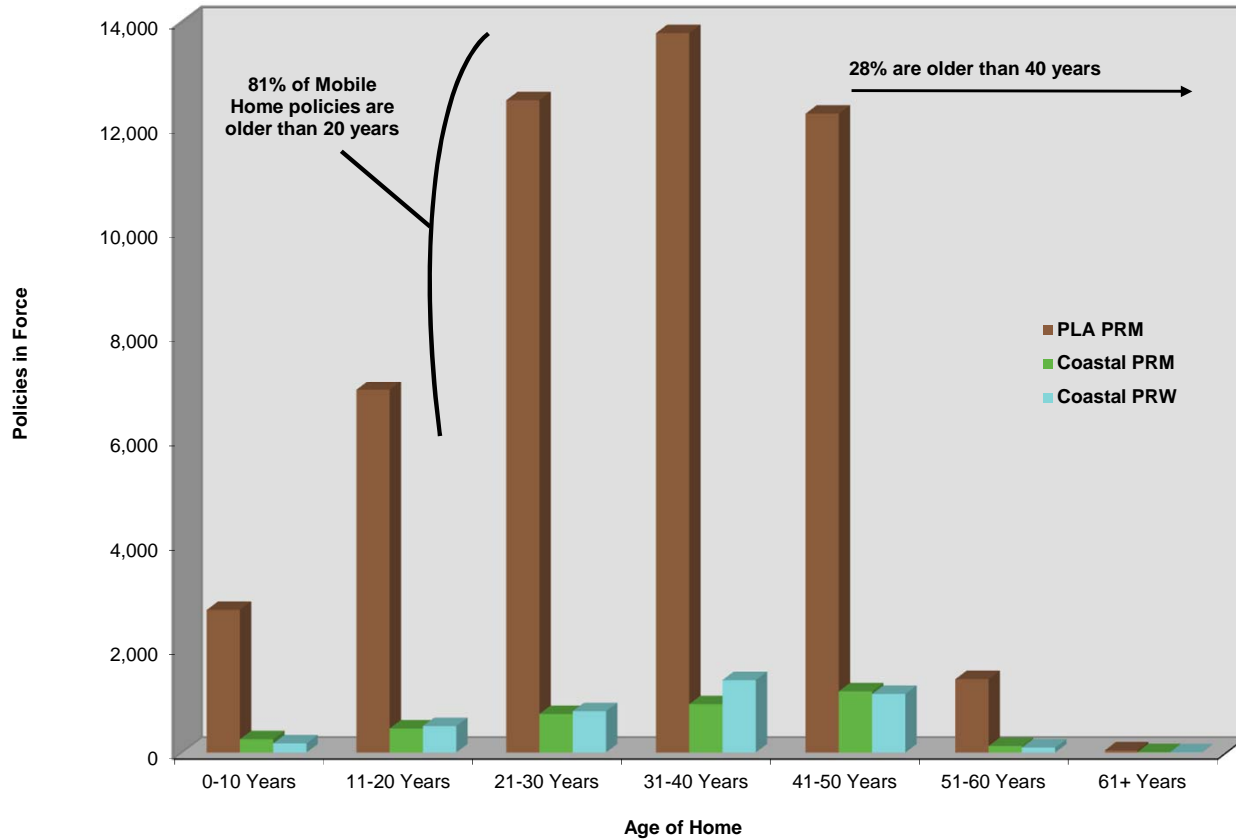
## Coastal Account Policy Characteristics - Age of Home (HO-3/HW-2) Data as of December 31, 2016



**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 December 31, 2016

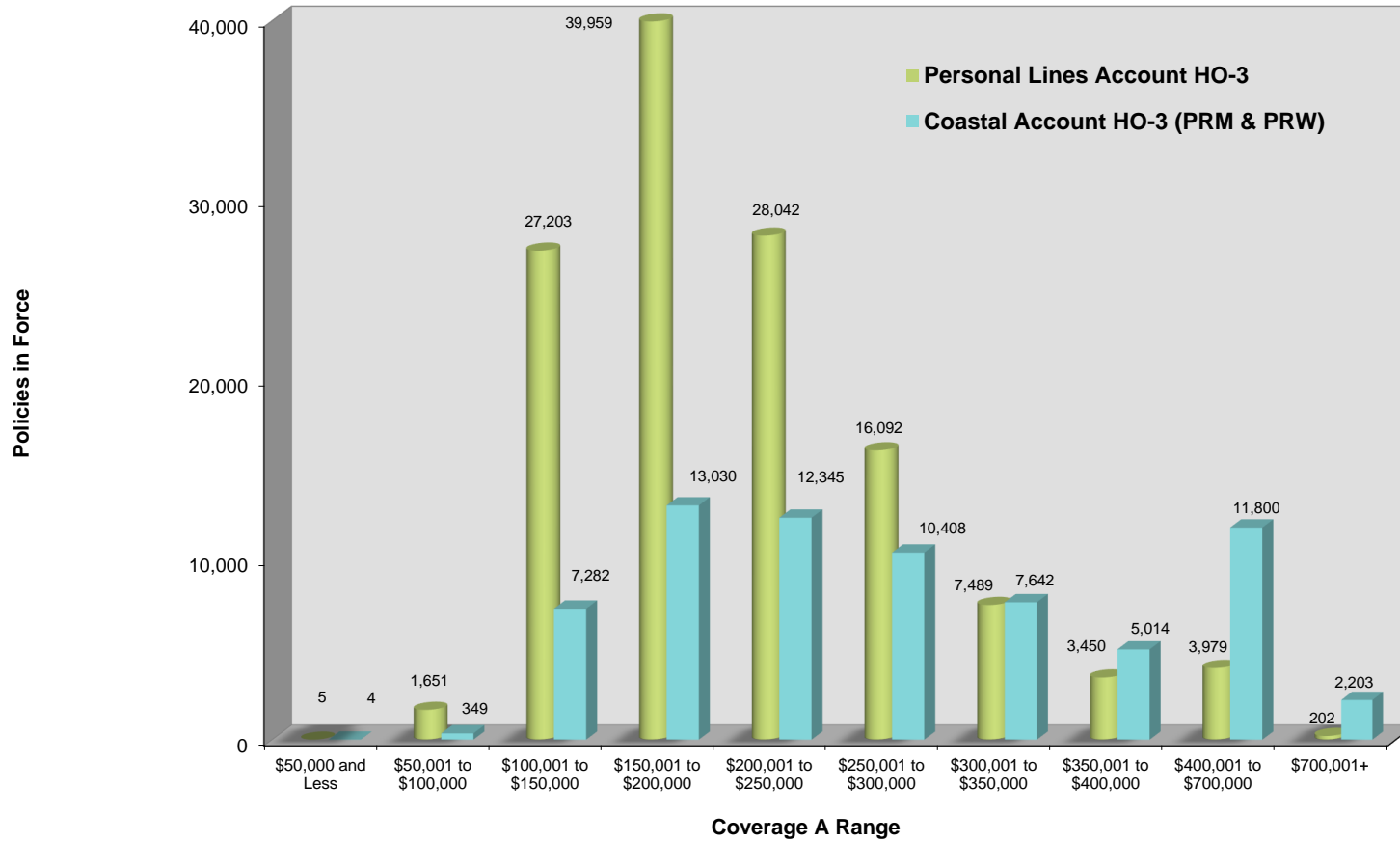


Account/Product	0-10 Years	11-20 Years	21-30 Years	31-40 Years	41-50 Years	51-60 Years	61+ Years	Total
PLA PRM	2,738	6,956	12,504	13,787	12,250	1,409	41	49,685
Coastal PRM	254	461	739	927	1,175	124	6	3,686
Coastal PRW	174	507	792	1,391	1,124	95	2	4,085
<b>Total</b>	<b>3,166</b>	<b>7,924</b>	<b>14,035</b>	<b>16,105</b>	<b>14,549</b>	<b>1,628</b>	<b>49</b>	<b>57,456</b>

**Notes:**

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

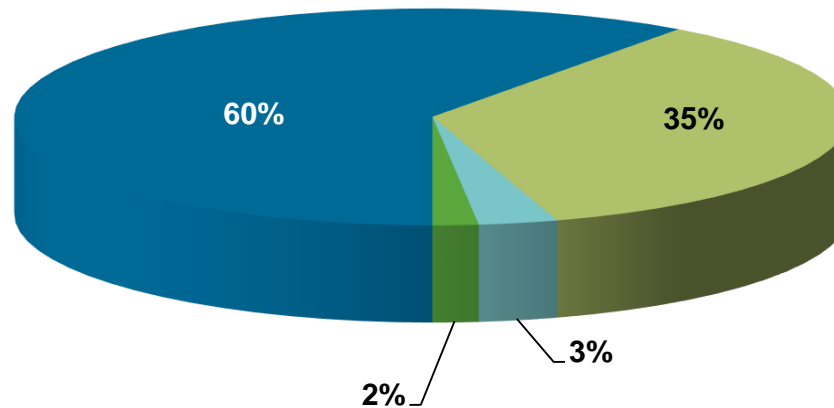
### Personal Residential Policy Characteristics - Coverage Ranges (HO-3/HW-2) Data as of December 31, 2016



**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 December 31, 2016



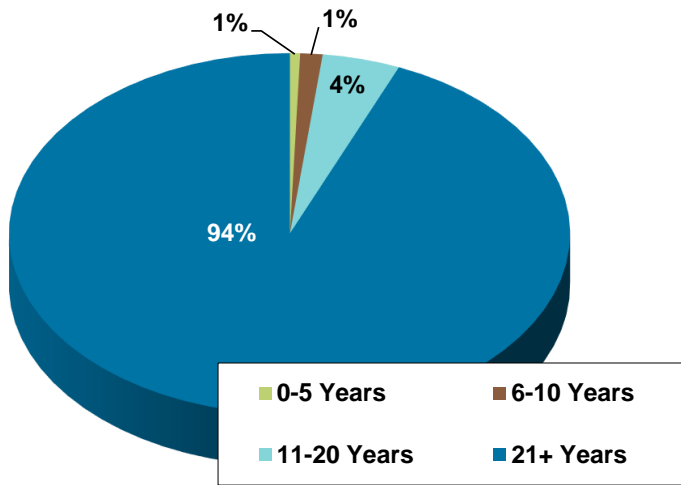
- Homeowners (HO-3/HO-8/HW-2)
- Dwelling (DP-1/DP-3/DW-2)
- Condo Unit Owners (HO-6/HW-6)
- Mobile Homeowners (MHO-3/MDP-1/MW-2/MD-1)

Policy Form	Policy Count	Building Total Insured Value	Total Insured Value
Homeowners (HO-3/HO-8/HW-2)	69,512	\$15,254,590,216	\$20,340,496,741
Dwelling (DP-1/DP-3/DW-2)	40,697	\$7,320,737,109	\$8,211,339,270
Condo Unit Owners (HO-6/HW-6)	3,536	\$131,223,106	\$210,742,376
Mobile Homeowners (MHO-3/MDP-1/MW-2/MD-1)	2,048	\$32,755,089	\$44,281,534
<b>TOTAL</b>	<b>115,793</b>	<b>\$22,739,305,520</b>	<b>\$28,806,859,921</b>

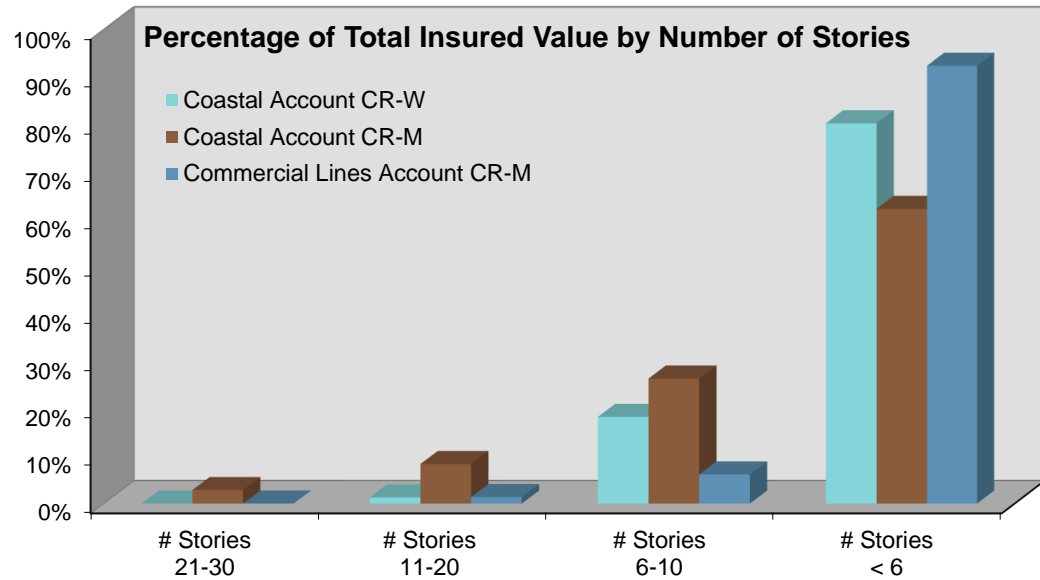
**Note:** Excludes takeout policies

## Commercial Residential Building Characteristics - Age and Number of Stories Data as of December 31, 2016

(Building Count by Age Range)



**94% of all commercial residential buildings were built before 1996.**

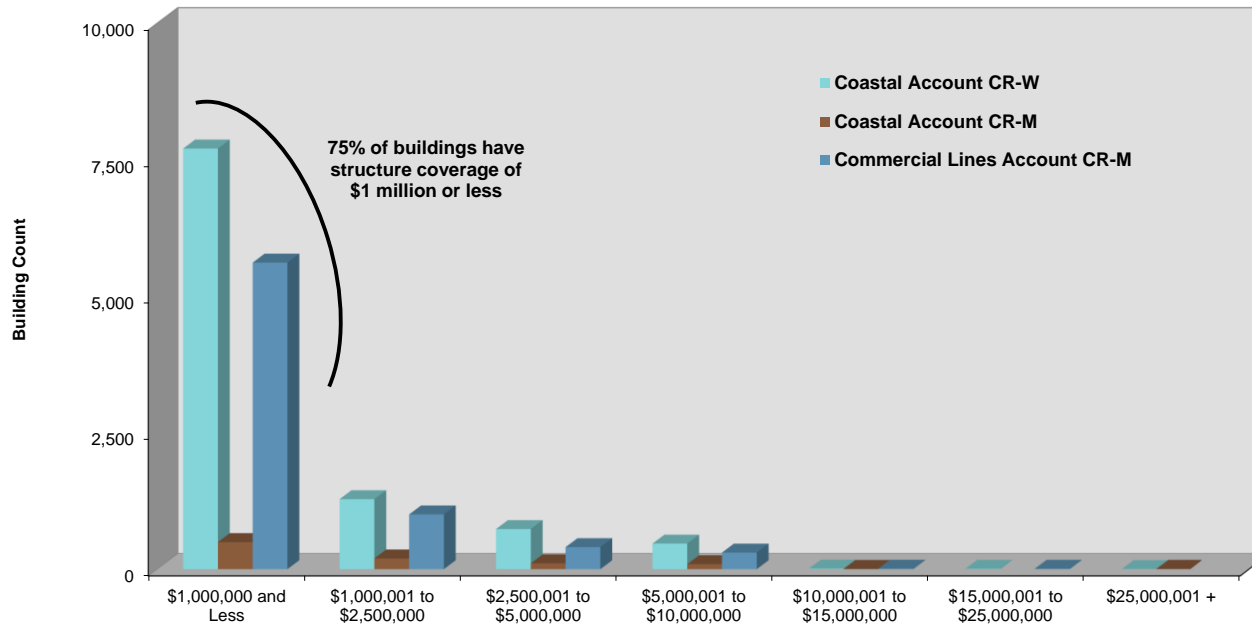


Number of Stories	Coastal Account CR-W	Coastal Account CR-M	Commercial Lines Account CR-M
21 to 30	0.0%	2.9%	0.0%
11 to 20	1.3%	8.4%	1.4%
6 to 10	18.4%	26.5%	6.2%
< 6	80.3%	62.3%	92.4%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

**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 December 31, 2016



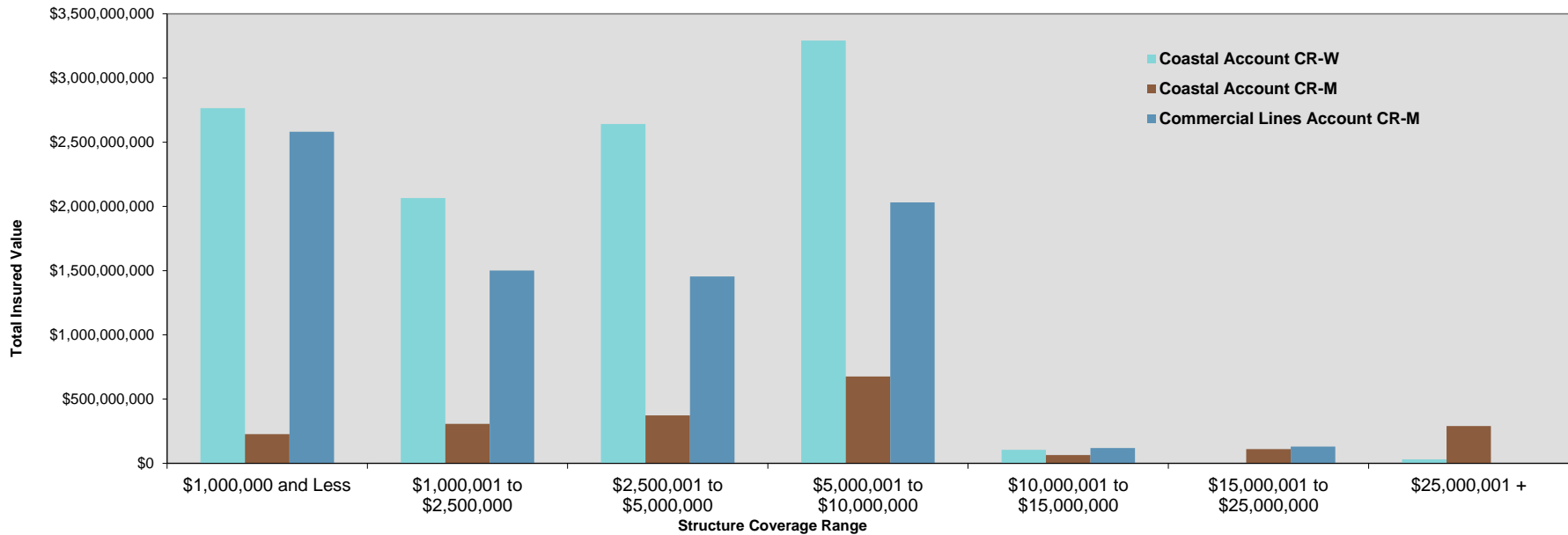
Structure Coverage Range

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	7,708	1,287	738	470	9	6	1
Coastal Account CR-M	498	197	107	91	5	0	6
Commercial Lines Account CR-M	5,620	1,007	405	305	10	8	0
<b>Total</b>	<b>13,826</b>	<b>2,491</b>	<b>1,250</b>	<b>866</b>	<b>24</b>	<b>14</b>	<b>7</b>

**Notes:**

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

**Commercial Residential**  
**Policy Characteristics - Total Insured Value by Coverage Ranges**  
 Data as of December 31, 2016

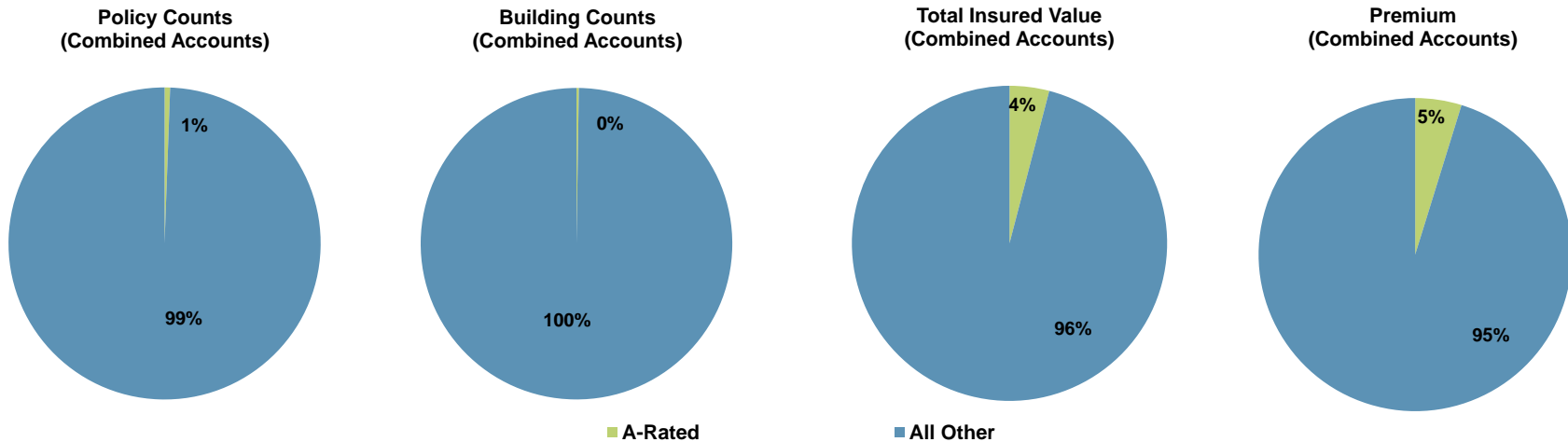


Product	\$1,000,000 and Less	\$1,000,001 to \$2,500,000	\$2,500,001 to \$5,000,000	\$5,000,001 to \$10,000,000	\$10,000,001 to \$15,000,000	\$15,000,001 to \$25,000,000	\$25,000,001 +
Coastal Account CR-W	\$2,766,092,504	\$2,065,415,782	\$2,641,305,519	\$3,292,257,256	\$104,885,000	\$0	\$31,207,720
Coastal Account CR-M	\$227,119,700	\$306,282,400	\$372,464,200	\$676,295,100	\$64,376,800	\$111,187,000	\$290,582,900
Commercial Lines Account CR-M	\$2,581,577,397	\$1,501,021,200	\$1,455,330,502	\$2,031,207,700	\$119,112,200	\$129,722,500	\$0
<b>Total</b>	<b>\$5,574,789,601</b>	<b>\$3,872,719,382</b>	<b>\$4,469,100,221</b>	<b>\$5,999,760,056</b>	<b>\$288,374,000</b>	<b>\$240,909,500</b>	<b>\$321,790,620</b>

**Notes:**

- 1) Includes wind-only policies, multi-peril policies with wind coverage, and multi-peril policies excluding wind coverage (CLA only), regardless of policy form.
- 2) 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 December 31, 2016



Account/ Product Line	Risk Type	Policy Count	Policy Counts As % of Total	Building Counts	Building Counts As % of Total	Total Insured Value (TIV)	TIV As % of Total	Total Premium excl. Surcharges	Premium As % of Total
Commercial Lines Account CR-M	A-Rated	11	1%	18	0%	\$248,834,700	3%	\$692,705	3%
	All Other	1,347	99%	7,337	100%	\$7,612,394,199	97%	\$25,615,280	97%
<b>Total Commercial Lines Account CR-M</b>		<b>1,358</b>	<b>100%</b>	<b>7,355</b>	<b>100%</b>	<b>\$7,861,228,899</b>	<b>100%</b>	<b>\$26,307,985</b>	<b>100%</b>
Coastal Account CR-M	A-Rated	14	4%	17	2%	\$466,146,700	23%	\$2,268,192	27%
	All Other	313	96%	893	98%	\$1,593,520,900	77%	\$6,172,753	73%
<b>Total Coastal Account CR-M</b>		<b>327</b>	<b>100%</b>	<b>910</b>	<b>100%</b>	<b>\$2,059,667,600</b>	<b>100%</b>	<b>\$8,440,945</b>	<b>100%</b>
Coastal Account CR-W	A-Rated	9	0%	10	0%	\$136,092,720	1%	\$516,050	1%
	All Other	4,235	100%	10,203	100%	\$10,888,562,061	99%	\$37,431,405	99%
<b>Total Coastal Account CR-W</b>		<b>4,244</b>	<b>100%</b>	<b>10,213</b>	<b>100%</b>	<b>\$11,024,654,781</b>	<b>100%</b>	<b>\$37,947,455</b>	<b>100%</b>
Combined Accounts	A-Rated	34	1%	45	0%	\$851,074,120	4%	\$3,476,947	5%
	All Other	5,895	99%	18,433	100%	\$20,094,477,160	96%	\$69,219,438	95%
<b>Total CR</b>		<b>5,929</b>	<b>100%</b>	<b>18,478</b>	<b>100%</b>	<b>\$20,945,551,280</b>	<b>100%</b>	<b>\$72,696,385</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)

**Personal Residential Multi-Peril  
Homeowners, Tenant, and Condo Unit Owner  
Statewide Average Rate Change History**

Policy Form	OIR Filing Number	Description	New Policy Effective Date	Renewal Policy Effective Date	Average Rate Change	Average Rate Change \$	
HO-3	16-16024	2017 Actuarial	2/1/2017	2/1/2017	6.2%	\$233.24	
	15-15843	2016 Actuarial	2/1/2016	2/1/2016	1.1%	\$219.56	
	14-13202	2015 Actuarial	2/1/2015	2/1/2015	-6.5%	\$217.17	
	13-13048	2014 Actuarial	1/1/2014	1/1/2014	4.7%	\$232.26	
	12-13992	2013 Actuarial	1/1/2013	1/1/2013	10.8%	\$221.83	
	11-12403	2012 Actuarial	1/1/2012	1/1/2012	6.2%	\$200.22	
	10-13660	2011 Actuarial	1/1/2011	1/1/2011	9.0%	\$188.53	
	10-06776	2011 Base Rating	1/1/2011	1/1/2011	0.1%	\$172.93	
	09-17343	2010 Actuarial	1/1/2010	1/1/2010	5.4%	\$172.77	
	07-21657	Cov B Opt Out	7/1/2008	8/1/2008	0.0%	\$163.92	
	07-06836	Sinkhole, Ex-Wind	9/1/2007	10/1/2007	0.0%	\$163.92	
	07-03608	Wind Mitigation Credits	2/15/2008	3/15/2008	-4.4%	\$163.92	
	07-04969	FHCF Presumed Factor	1/1/2007	1/1/2007	-6.7%	\$171.46	
	07-02362	Rate Rollback	1/1/2007	1/1/2007	-11.0%	\$183.77	
	05-15453	Actuarial	1/1/2007	1/1/2007	12.4%	\$206.49	
	05-14322	Top 20	4/1/2006	4/15/2006	13.8%	\$183.71	
	05-11177	10% Hurr Deductible	1/1/2006	2/1/2006	-0.4%	\$161.43	
	04-14480	Top 20	2/1/2005	4/1/2005	23.4%	\$162.08	
	04-09416	Sinkhole	12/15/2004	2/15/2005	1.6%	\$131.34	
	04-00251	Top 20	2/1/2004	4/1/2004	2.6%	\$129.28	
02-14787	Top 20	6/1/2003	8/1/2003	26.0%	\$126.00		
HO-4	16-16024	2017 Actuarial	2/1/2017	2/1/2017	-13.4%	\$76.26	
	15-15843	2016 Actuarial	2/1/2016	2/1/2016	-7.8%	\$88.10	
	14-13202	2015 Actuarial	2/1/2015	2/1/2015	-12.3%	\$95.56	
	13-13048	2014 Actuarial	1/1/2014	1/1/2014	-1.4%	\$108.96	
	12-13992	2013 Actuarial	1/1/2013	1/1/2013	4.6%	\$110.50	
	11-12403	2012 Actuarial	1/1/2012	1/1/2012	0.5%	\$105.60	
	10-13660	2011 Actuarial	1/1/2011	1/1/2011	3.1%	\$105.08	
	10-06776	2011 Base Rating	1/1/2011	1/1/2011	-0.1%	\$101.96	
	09-17343	2010 Actuarial	1/1/2010	1/1/2010	0.2%	\$102.01	
	07-21657	Cov B Opt Out	7/1/2008	8/1/2008	0.0%	\$101.81	
	07-06836	Sinkhole, Ex-Wind	9/1/2007	10/1/2007	0.0%	\$101.81	
	07-03608	Wind Mitigation Credits	2/15/2008	3/15/2008	-0.8%	\$101.81	
	07-04969	FHCF Presumed Factor	1/1/2007	1/1/2007	-3.0%	\$102.63	
	04-14480	Top 20	2/1/2005	4/1/2005	2.3%	\$105.81	
	04-09416	Sinkhole	12/15/2004	2/15/2005	0.0%	\$103.43	
	04-00251	Top 20	2/1/2004	4/1/2004	1.3%	\$103.43	
	02-14787	Top 20	6/1/2003	8/1/2003	2.1%	\$102.10	
	HO-6	16-16024	2017 Actuarial	2/1/2017	2/1/2017	8.3%	\$217.29
		15-15843	2016 Actuarial	2/1/2016	2/1/2016	9.6%	\$200.69
		14-13202	2015 Actuarial	2/1/2015	2/1/2015	2.3%	\$183.11
13-13048		2014 Actuarial	1/1/2014	1/1/2014	9.4%	\$178.99	
12-13992		2013 Actuarial	1/1/2013	1/1/2013	10.3%	\$163.67	
11-12403		2012 Actuarial	1/1/2012	1/1/2012	8.3%	\$148.40	
10-13660		2011 Actuarial	1/1/2011	1/1/2011	-0.6%	\$137.03	
10-06776		2011 Base Rating	1/1/2011	1/1/2011	0.2%	\$137.90	
09-17343		2010 Actuarial	1/1/2010	1/1/2010	4.5%	\$137.65	
07-21657		Cov B Opt Out	7/1/2008	8/1/2008	0.0%	\$131.72	
07-06836		Sinkhole, Ex-Wind	9/1/2007	10/1/2007	0.0%	\$131.72	
07-03608		Wind Mitigation Credits	2/15/2008	3/15/2008	-1.2%	\$131.72	
07-04969		FHCF Presumed Factor	1/1/2007	1/1/2007	-3.2%	\$133.32	
04-14480		Top 20	2/1/2005	4/1/2005	14.0%	\$137.73	
04-09416		Sinkhole	12/15/2004	2/15/2005	0.0%	\$120.82	
04-00251		Top 20	2/1/2004	4/1/2004	18.1%	\$120.82	
02-14787		Top 20	6/1/2003	8/1/2003	2.3%	\$102.30	

**Note:** Average Rate Change \$ is based on the assumption of \$100 premium charged prior to the first filing for each policy form. This assumption shows the change in the \$100 premium over time, not taking into consideration the time value of money.

**Personal Residential Multi-Peril  
Dwelling  
Statewide Average Rate Change History**

Policy Form	OIR Filing Number	Description	New Policy Effective Date	Renewal Policy Effective Date	Average Rate Change	Average Rate Change \$
DP-1	16-16575	2017 Actuarial	2/1/2017	2/1/2017	2.0%	\$316.91
	15-16016	2016 Actuarial	2/1/2016	2/1/2016	-2.6%	\$310.77
	14-13383	2015 Actuarial	2/1/2015	2/1/2015	-2.0%	\$319.06
	13-13336	2014 Actuarial	1/1/2014	1/1/2014	10.0%	\$325.57
	12-14191	2013 Actuarial	1/1/2013	1/1/2013	11.9%	\$295.96
	11-12716	2012 Actuarial	1/1/2012	1/1/2012	11.1%	\$264.39
	10-15058	2011 Actuarial	1/1/2011	1/1/2011	10.3%	\$237.97
	10-07358	2011 Base Rating	1/1/2011	1/1/2011	0.2%	\$215.74
	09-17467	2010 Actuarial	1/1/2010	1/1/2010	10.7%	\$215.28
	07-21656	Cov B Opt Out	7/1/2008	8/1/2008	0.0%	\$194.48
	07-06841	Sinkhole, Ex-Wind	9/1/2007	10/1/2007	0.0%	\$194.48
	07-03605	Wind Mitigation Credits	2/15/2008	3/15/2008	-1.1%	\$194.48
	07-04973	FHCF Presumed Factor	1/1/2007	1/1/2007	-4.3%	\$196.64
	07-02360	Rate Rollback	1/1/2007	1/1/2007	-17.4%	\$205.47
	05-15506	Actuarial	1/1/2007	1/1/2007	21.1%	\$248.76
	05-14324	Top 20	4/1/2006	4/15/2006	19.5%	\$205.42
	04-14487	Top 20	2/1/2005	4/1/2005	5.1%	\$171.90
	04-09417	Sinkhole	12/15/2004	2/15/2005	1.0%	\$163.55
	04-00248	Top 20	2/1/2004	4/1/2004	16.5%	\$161.94
	02-14788	Top 20	6/1/2003	8/1/2003	39.0%	\$139.00
DP-3	16-16575	2017 Actuarial	2/1/2017	2/1/2017	5.8%	\$302.21
	15-16016	2016 Actuarial	2/1/2016	2/1/2016	-1.3%	\$285.52
	14-13383	2015 Actuarial	2/1/2015	2/1/2015	-5.1%	\$289.28
	13-13336	2014 Actuarial	1/1/2014	1/1/2014	9.6%	\$304.83
	12-14191	2013 Actuarial	1/1/2013	1/1/2013	8.6%	\$278.20
	11-12716	2012 Actuarial	1/1/2012	1/1/2012	8.3%	\$256.08
	10-15058	2011 Actuarial	1/1/2011	1/1/2011	10.4%	\$236.45
	10-07358	2011 Base Rating	1/1/2011	1/1/2011	0.3%	\$214.18
	09-17467	2010 Actuarial	1/1/2010	1/1/2010	8.6%	\$213.60
	07-21656	Cov B Opt Out	7/1/2008	8/1/2008	0.0%	\$196.69
	07-06841	Sinkhole, Ex-Wind	9/1/2007	10/1/2007	0.0%	\$196.69
	07-03605	Wind Mitigation Credits	2/15/2008	3/15/2008	-1.4%	\$196.69
	07-04973	FHCF Presumed Factor	1/1/2007	1/1/2007	-4.2%	\$199.48
	07-02360	Rate Rollback	1/1/2007	1/1/2007	-17.4%	\$208.23
	05-15506	Actuarial	1/1/2007	1/1/2007	21.1%	\$252.09
	05-14324	Top 20	4/1/2006	4/15/2006	21.1%	\$208.17
	04-14487	Top 20	2/1/2005	4/1/2005	5.1%	\$171.90
	04-09417	Sinkhole	12/15/2004	2/15/2005	1.0%	\$163.55
	04-00248	Top 20	2/1/2004	4/1/2004	16.5%	\$161.94
	02-14788	Top 20	6/1/2003	8/1/2003	39.0%	\$139.00

**Note:** Average Rate Change \$ is based on the assumption of \$100 premium charged prior to the first filing for each policy form. This assumption shows the change in the \$100 premium over time, not taking into consideration the time value of money.

**Personal Residential Multi-Peril  
Mobile Homeowners  
Statewide Average Rate Change History**

Policy Form	OIR Filing Number	Description	New Policy Effective Date	Renewal Policy Effective Date	Average Rate Change	Average Rate Change \$	
MHO-3	16-16785	2017 Actuarial	2/1/2017	2/1/2017	5.8%	\$200.18	
	15-16392	2016 Actuarial	2/1/2016	2/1/2016	-6.6%	\$189.18	
	14-13668	2015 Actuarial	2/1/2015	2/1/2015	-4.6%	\$202.55	
	13-14239	2014 Actuarial	1/1/2014	1/1/2014	-0.8%	\$212.31	
	12-14394	2013 Actuarial	1/1/2013	1/1/2013	-2.0%	\$214.09	
	11-13880	2012 Actuarial	1/1/2012	1/1/2012	3.2%	\$218.49	
	10-14380	2011 Actuarial	1/1/2011	1/1/2011	9.0%	\$211.71	
	10-07868	2011 Base Rating	1/1/2011	1/1/2011	0.0%	\$194.16	
	09-17837	2010 Actuarial	1/1/2010	1/1/2010	1.8%	\$194.17	
	07-04970	FHCF Presumed Factor	1/1/2007	1/1/2007	-6.6%	\$190.74	
	05-14323	Top 5	4/1/2006	4/15/2006	23.5%	\$204.22	
	05-11175	10% Hurr Deductible	1/1/2006	2/1/2006	2.4%	\$165.36	
	04-14473	Top 5	2/1/2005	4/1/2005	17.1%	\$161.48	
	04-00245	Top 5	2/1/2004	4/1/2004	1.1%	\$137.90	
	02-14766	Top 5	6/1/2003	8/1/2003	36.4%	\$136.40	
MHO-4	16-16785	2017 Actuarial	2/1/2017	2/1/2017	0.8%	\$100.68	
	15-16392	2016 Actuarial	2/1/2016	2/1/2016	0.0%	\$99.87	
	14-13668	2015 Actuarial	2/1/2015	2/1/2015	0.0%	\$99.87	
	13-14239	2014 Actuarial	1/1/2014	1/1/2014	0.0%	\$99.87	
	12-14394	2013 Actuarial	1/1/2013	1/1/2013	0.9%	\$99.82	
	11-13880	2012 Actuarial	1/1/2012	1/1/2012	0.6%	\$98.89	
	10-14380	2011 Actuarial	1/1/2011	1/1/2011	0.8%	\$98.30	
	10-07868	2011 Base Rating	1/1/2011	1/1/2011	0.0%	\$97.49	
	09-17837	2010 Actuarial	1/1/2010	1/1/2010	-5.1%	\$97.50	
	07-04970	FHCF Presumed Factor	1/1/2007	1/1/2007	-2.9%	\$102.74	
	04-14473	Top 5	2/1/2005	4/1/2005	2.3%	\$105.81	
	04-00245	Top 5	2/1/2004	4/1/2004	1.3%	\$103.43	
	02-14766	Top 5	6/1/2003	8/1/2003	2.1%	\$102.10	
	MDP-1	16-16867	2017 Actuarial	2/1/2017	2/1/2017	3.1%	\$99.06
		15-16470	2016 Actuarial	2/1/2016	2/1/2016	-7.1%	\$96.04
14-13749		2015 Actuarial	2/1/2015	2/1/2015	-5.0%	\$103.37	
13-14550		2014 Actuarial	1/1/2014	1/1/2014	-0.6%	\$108.82	
12-14400		2013 Actuarial	1/1/2013	1/1/2013	2.6%	\$109.49	
11-13947		2012 Actuarial	1/1/2012	1/1/2012	3.1%	\$106.68	
10-14626		2011 Actuarial	1/1/2011	1/1/2011	9.0%	\$103.47	
10-08250		2011 Base Rating	1/1/2011	1/1/2011	0.0%	\$94.90	
09-17837		2010 Actuarial	1/1/2010	1/1/2010	-5.1%	\$94.90	

**Note:** Average Rate Change \$ is based on the assumption of \$100 premium charged prior to the first filing for each policy form. This assumption shows the change in the \$100 premium over time, not taking into consideration the time value of money.



**Wind-Only (Coastal)**  
**Homeowners, Tenant, and Condo Unit Owner**  
**Statewide Average Rate Change History**

Policy Form	OIR Filing Number	Description	New Policy Effective Date	Renewal Policy Effective Date	Average Rate Change	Average Rate Change \$	
HW-2	16-16025	2017 Actuarial	2/1/2017	2/1/2017	8.5%	\$209.32	
	15-15848	2016 Actuarial	2/1/2016	2/1/2016	8.1%	\$192.91	
	14-13203	2015 Actuarial	2/1/2015	2/1/2015	3.6%	\$178.46	
	13-13047	2014 Actuarial	2/1/2014	2/1/2014	10.1%	\$172.26	
	12-13991	2013 Actuarial	2/1/2013	2/1/2013	10.6%	\$156.43	
	11-12402	2012 Actuarial	2/1/2012	2/1/2012	6.6%	\$141.45	
	10-13662	2011 Actuarial	2/1/2011	2/1/2011	11.3%	\$132.69	
	10-04549	2011 Base Rating	2/1/2011	2/1/2011	-0.1%	\$119.21	
	09-18541	2010 Actuarial	2/1/2010	2/1/2010	5.9%	\$119.28	
	07-03607	Wind Mitigation Credits	4/1/2008	4/1/2008	-15.6%	\$112.63	
	07-04972	FHCF Presumed Factor	1/1/2007	1/1/2007	-14.5%	\$133.45	
	07-02359	Rate Rollback	1/1/2007	1/1/2007	-19.4%	\$156.08	
	06-08439	Monroe County	1/1/2007	1/1/2007	-4.2%	\$193.65	
	05-15417	Actuarial	1/1/2007	1/1/2007	23.1%	\$202.14	
	05-14539	Top 20	3/1/2006	3/1/2006	16.9%	\$164.21	
	05-11466	10% Hurricane Deduct	1/1/2006	1/1/2006	1.0%	\$140.47	
	04-14483	Top 20	4/1/2005	4/1/2005	12.2%	\$139.08	
	04-00250	Top 20	7/1/2004	7/1/2004	9.5%	\$123.95	
	03-07190	Top 20	7/1/2003	7/1/2003	13.2%	\$113.20	
	HW-4	16-16025	2017 Actuarial	2/1/2017	2/1/2017	0.9%	\$117.54
15-15848		2016 Actuarial	2/1/2016	2/1/2016	8.8%	\$116.52	
14-13203		2015 Actuarial	2/1/2015	2/1/2015	2.1%	\$107.10	
13-13047		2014 Actuarial	2/1/2014	2/1/2014	7.1%	\$104.89	
12-13991		2013 Actuarial	2/1/2013	2/1/2013	1.6%	\$97.98	
11-12402		2012 Actuarial	2/1/2012	2/1/2012	8.7%	\$96.41	
10-13662		2011 Actuarial	2/1/2011	2/1/2011	8.0%	\$88.69	
10-04549		2011 Base Rating	2/1/2011	2/1/2011	-0.1%	\$82.12	
09-18541		2010 Actuarial	2/1/2010	2/1/2010	-9.3%	\$82.16	
07-03607		Wind Mitigation Credits	4/1/2008	4/1/2008	-7.9%	\$90.58	
07-04972		FHCF Presumed Factor	1/1/2007	1/1/2007	-13.9%	\$98.35	
05-15417		Actuarial	1/1/2007	1/1/2007	1.9%	\$114.23	
05-11466		10% Hurricane Deduct	1/1/2006	1/1/2006	0.3%	\$112.10	
04-14483		Top 20	4/1/2005	4/1/2005	1.4%	\$111.77	
04-00250		Top 20	7/1/2004	7/1/2004	6.6%	\$110.22	
03-07190		Top 20	7/1/2003	7/1/2003	3.4%	\$103.40	
HW-6		16-16025	2017 Actuarial	2/1/2017	2/1/2017	5.3%	\$239.64
		15-15848	2016 Actuarial	2/1/2016	2/1/2016	10.0%	\$227.59
		14-13203	2015 Actuarial	2/1/2015	2/1/2015	7.3%	\$206.90
		13-13047	2014 Actuarial	2/1/2014	2/1/2014	9.4%	\$192.82
	12-13991	2013 Actuarial	2/1/2013	2/1/2013	10.8%	\$176.20	
	11-12402	2012 Actuarial	2/1/2012	2/1/2012	8.3%	\$158.97	
	10-13662	2011 Actuarial	2/1/2011	2/1/2011	7.2%	\$146.79	
	10-04549	2011 Base Rating	2/1/2011	2/1/2011	0.0%	\$136.90	
	09-18541	2010 Actuarial	2/1/2010	2/1/2010	-3.1%	\$136.91	
	07-03607	Wind Mitigation Credits	4/1/2008	4/1/2008	-17.2%	\$141.29	
	07-04972	FHCF Presumed Factor	1/1/2007	1/1/2007	-12.0%	\$170.64	
	05-14539	Top 20	3/1/2006	3/1/2006	9.2%	\$193.91	
	05-11466	10% Hurricane Deduct	1/1/2006	1/1/2006	0.8%	\$177.58	
	04-14483	Top 20	4/1/2005	4/1/2005	9.0%	\$176.17	
	04-00250	Top 20	7/1/2004	7/1/2004	51.9%	\$161.62	
	03-07190	Top 20	7/1/2003	7/1/2003	6.4%	\$106.40	

Note: Average Rate Change \$ is based on the assumption of \$100 premium charged prior to the first filing for each policy form. This assumption shows the change in the \$100 premium over time, not taking into consideration the time value of money.

**Wind-Only (Coastal)**  
**Dwelling and Mobile Homeowners**  
**Statewide Average Rate Change History**

Policy Form	OIR Filing Number	Description	New Policy Effective Date	Renewal Policy Effective Date	Average Rate Change	Average Rate Change \$
DW-2	16-16576	2017 Actuarial	2/1/2017	2/1/2017	9.1%	\$196.75
	15-16013	2016 Actuarial	2/1/2016	2/1/2016	9.0%	\$180.29
	14-13384	2015 Actuarial	2/1/2015	2/1/2015	6.8%	\$165.40
	13-13335	2014 Actuarial	2/1/2014	2/1/2014	10.4%	\$154.87
	12-14190	2013 Actuarial	2/1/2013	2/1/2013	10.6%	\$140.23
	11-12717	2012 Actuarial	2/1/2012	2/1/2012	9.6%	\$126.82
	10-15059	2011 Actuarial	2/1/2011	2/1/2011	10.4%	\$115.72
	10-04552	2011 Base Rating	2/1/2011	2/1/2011	0.7%	\$104.77
	09-18543	2010 Actuarial (New)	2/1/2010	2/1/2010	4.0%	\$104.00
MW-2	16-16788	2017 Actuarial	2/1/2017	2/1/2017	10.3%	\$175.86
	15-16391	2016 Actuarial	2/1/2016	2/1/2016	10.4%	\$159.44
	14-13667	2015 Actuarial	2/1/2015	2/1/2015	8.5%	\$144.42
	13-14240	2014 Actuarial	2/1/2014	2/1/2014	9.2%	\$133.11
	12-14395	2013 Actuarial	2/1/2013	2/1/2013	10.1%	\$121.94
	11-13881	2012 Actuarial	2/1/2012	2/1/2012	5.6%	\$110.79
	10-14405	2011 Actuarial	2/1/2011	2/1/2011	9.7%	\$104.92
	10-04550	2011 Base Rating	2/1/2011	2/1/2011	0.0%	\$95.66
	09-18544	2010 Actuarial	2/1/2010	2/1/2010	11.0%	\$95.63
	07-04968	FHCF Presumed Factor	1/1/2007	1/1/2007	-17.6%	\$86.15
	07-02358	Rate Rollback	1/1/2007	1/1/2007	-11.3%	\$104.55
	06-08440	Monroe County	1/1/2007	1/1/2007	7.9%	\$117.87
	05-15420	Actuarial	1/1/2007	1/1/2007	4.8%	\$109.24
	05-14538	Top 5	3/1/2006	3/1/2006	0.3%	\$104.24
	04-14482	Top 5	4/1/2005	4/1/2005	3.0%	\$103.93
04-00246	Top 5	7/1/2004	7/1/2004	0.4%	\$100.90	
03-07207	Top 5	7/1/2003	7/1/2003	0.5%	\$100.50	
MW-4	16-16788	2017 Actuarial	2/1/2017	2/1/2017	3.9%	\$104.36
	15-16391	2016 Actuarial	2/1/2016	2/1/2016	-0.1%	\$100.44
	14-13667	2015 Actuarial	2/1/2015	2/1/2015	0.0%	\$100.54
	13-14240	2014 Actuarial	2/1/2014	2/1/2014	0.3%	\$100.54
	12-14395	2013 Actuarial	2/1/2013	2/1/2013	5.5%	\$100.27
	11-13881	2012 Actuarial	2/1/2012	2/1/2012	2.4%	\$95.04
	10-14405	2011 Actuarial	2/1/2011	2/1/2011	4.2%	\$92.81
	10-04550	2011 Base Rating	2/1/2011	2/1/2011	-0.1%	\$89.04
	09-18544	2010 Actuarial	2/1/2010	2/1/2010	2.2%	\$89.12
07-04968	FHCF Presumed Factor	1/1/2007	1/1/2007	-13.4%	\$87.21	
04-00246	Top 5	7/1/2004	7/1/2004	0.7%	\$100.70	
MD-1	16-16866	2017 Actuarial	2/1/2017	2/1/2017	10.5%	\$185.60
	15-16471	2016 Actuarial	2/1/2016	2/1/2016	9.9%	\$168.03
	14-13751	2015 Actuarial	2/1/2015	2/1/2015	8.9%	\$152.90
	13-14555	2014 Actuarial	2/1/2014	2/1/2014	8.7%	\$140.40
	12-14401	2013 Actuarial	2/1/2013	2/1/2013	10.6%	\$129.13
	11-13948	2012 Actuarial	2/1/2012	2/1/2012	6.5%	\$116.78
	10-14625	2011 Actuarial	2/1/2011	2/1/2011	9.5%	\$109.65
	10-04553	2011 Base Rating	2/1/2011	2/1/2011	0.2%	\$100.17
	09-18544	2010 Actuarial (New)	2/1/2010	2/1/2010	0.0%	\$100.00

**Note:** Average Rate Change \$ is based on the assumption of \$100 premium charged prior to the first filing for each policy form. This assumption shows the change in the \$100 premium over time, not taking into consideration the time value of money.

## Wind-Only (Coastal)

### Commercial Residential and Commercial Non-Residential Statewide Average Rate Change History

Policy Form	OIR Filing Number	Description	New Policy Effective Date	Renewal Policy Effective Date	Average Rate Change	Average Rate Change \$
CR-W	16-19498/ 16-19500	2017 Actuarial	2/1/2017	2/1/2017	11.8%	\$329.87
	15-18444/ 15-18446	2016 Actuarial	2/1/2016	2/1/2016	9.5%	\$295.14
	14-14425/ 14-14426	2015 Actuarial	2/1/2015	2/1/2015	9.0%	\$269.54
	13-14277/ 13-14278	2014 Actuarial	2/1/2014	2/1/2014	10.8%	\$247.28
	12-15425/ 12-15426	2013 Actuarial	2/1/2013	2/1/2013	10.6%	\$223.14
	11-14748/ 11-14749	2012 Actuarial	2/1/2012	2/1/2012	11.9%	\$201.74
	10-15469/ 10-15470	2011 Actuarial	2/1/2011	2/1/2011	11.6%	\$180.29
	09-18481/ 09-18480	2010 Actuarial	2/1/2010	2/1/2010	9.4%	\$161.62
	07-03661/ 07-03662	Wind Mitigation Credits	9/1/2008	9/1/2008	-23.3%	\$147.73
	07-05005	FHCF Presumed Factor	1/1/2007	1/1/2007	-14.7%	\$192.61
06-05812	Residential Condo	8/1/2006	8/1/2006	125.8%	\$225.80	
CNR-W	16-19522	2017 Actuarial	2/1/2017	2/1/2017	9.8%	\$612.97
	15-18900	2016 Actuarial	2/1/2016	2/1/2016	10.0%	\$558.03
	14-14264	2015 Actuarial	2/1/2015	2/1/2015	10.0%	\$507.30
	13-13467	2014 Actuarial	2/1/2014	2/1/2014	10.0%	\$461.18
	12-15611	2013 Actuarial	2/1/2013	2/1/2013	10.0%	\$419.25
	11-15059	2012 Actuarial	2/1/2012	2/1/2012	10.0%	\$381.14
	10-15742	2011 Actuarial	2/1/2011	2/1/2011	10.0%	\$346.49
	09-18479	2010 Actuarial	2/1/2010	2/1/2010	9.3%	\$314.99
	07-18275	Actuarial	2/1/2008	2/1/2008	15.0%	\$288.19
	06-09806	Builders Risk (QBE)	10/1/2006	10/1/2006	150.6%	\$250.60

**Note:** Average Rate Change \$ is based on the assumption of \$100 premium charged prior to the first filing for each policy form. This assumption shows the change in the \$100 premium over time, not taking into consideration the time value of money.

## Commercial Multi-Peril Commercial Residential, Commercial Non-Residential Statewide Average Rate Change History

Policy Form	OIR Filing Number	Description	New Policy Effective Date	Renewal Policy Effective Date	Average Rate Change	Average Rate Change \$
CR-M	16-18917/ 16-18920	2017 Actuarial	2/1/2017	2/1/2017	4.8%	\$310.41
	15-17008/ 15-17009	2016 Actuarial	2/1/2016	2/1/2016	3.0%	\$296.17
	14-15064/ 14-15157	2015 Actuarial	2/1/2015	2/1/2015	-3.7%	\$287.55
	13-12319/ 13-12323	2014 Actuarial	1/1/2014	1/1/2014	6.7%	\$298.59
	12-14702/ 12-14703	2013 Actuarial	1/1/2013	1/1/2013	8.3%	\$279.96
	11-13997/ 11-13998	2012 Actuarial	1/1/2012	1/1/2012	6.4%	\$258.39
	10-15436/ 10-15317	2011 Actuarial	1/1/2011	1/1/2011	6.3%	\$242.85
	09-17581/ 09-17582	2010 Actuarial	1/1/2010	1/1/2010	10.2%	\$228.37
	07-03659 / 07-03660	Wind Mitigation Credits	9/1/2008	9/1/2008	-2.5%	\$207.23
	07-05068	FHCF Presumed Factor	1/1/2007	1/1/2007	-12.0%	\$212.54
	06-05330	Non-Compete (QBE)	5/15/2006	5/15/2006	27.5%	\$241.53
	04-11166	Non-Compete	1/1/2005	1/1/2005	26.1%	\$189.43
	02-08018	Non-Compete	9/1/2002	10/1/2002	23.3%	\$150.22
	02-05852	Non-Compete	7/1/2002	9/1/2002	1.7%	\$121.84
	02-00027	Non-Compete	4/1/2002	8/1/2002	19.8%	\$119.80
CNR-M	16-19213	2017 Actuarial	2/1/2017	2/1/2017	0.0%	\$136.26
	15-17471	2016 Actuarial	2/1/2016	2/1/2016	9.1%	\$136.26
	14-14056	2015 Actuarial	2/1/2015	2/1/2015	4.6%	\$124.90
	13-12470	2014 Actuarial	1/1/2014	1/1/2014	8.5%	\$119.40
	12-14707	2013 Actuarial	1/1/2013	1/1/2013	10.0%	\$110.00
	11-14471	2012 Actuarial	1/1/2012	1/1/2012	0.0%	\$100.00
	10-16202	2011 Actuarial	1/1/2011	1/1/2011	0.0%	\$100.00
	09-13806	2010 Actuarial	1/1/2010	1/1/2010	0.0%	\$100.00
	07-17662	Creation of CNR-M Product	11/17/2008	N/A - New Product	0.0%	\$100.00

**Note:** Average Rate Change \$ is based on the assumption of \$100 premium charged prior to the first filing for each policy form. This assumption shows the change in the \$100 premium over time, not taking into consideration the time value of money.