



Corporate Analytics Business Overview

June 30, 2017 Report



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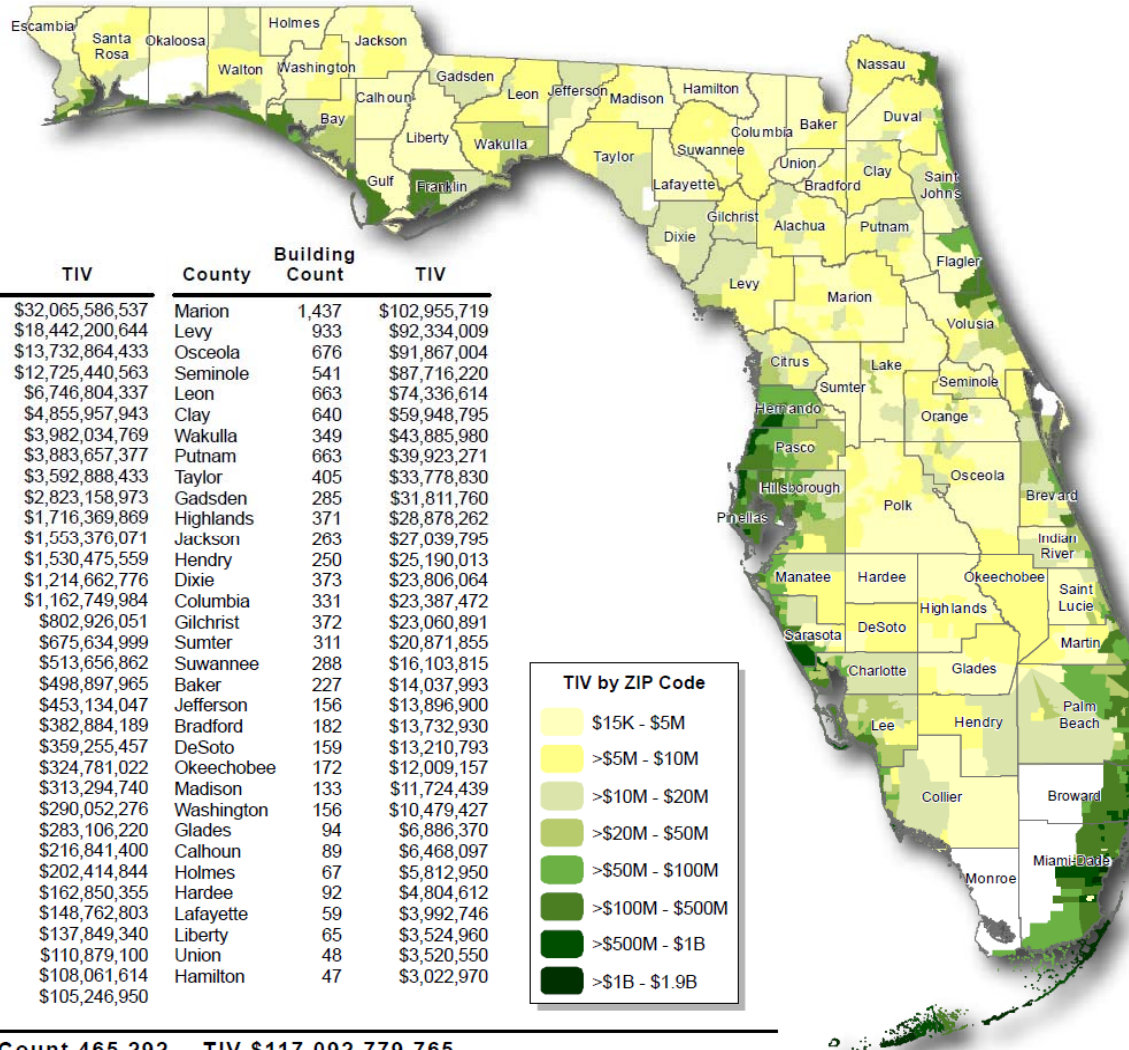
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Combined Accounts

Combined Accounts

Total Insured Value (TIV) by Zip Code

Data as of June 30, 2017

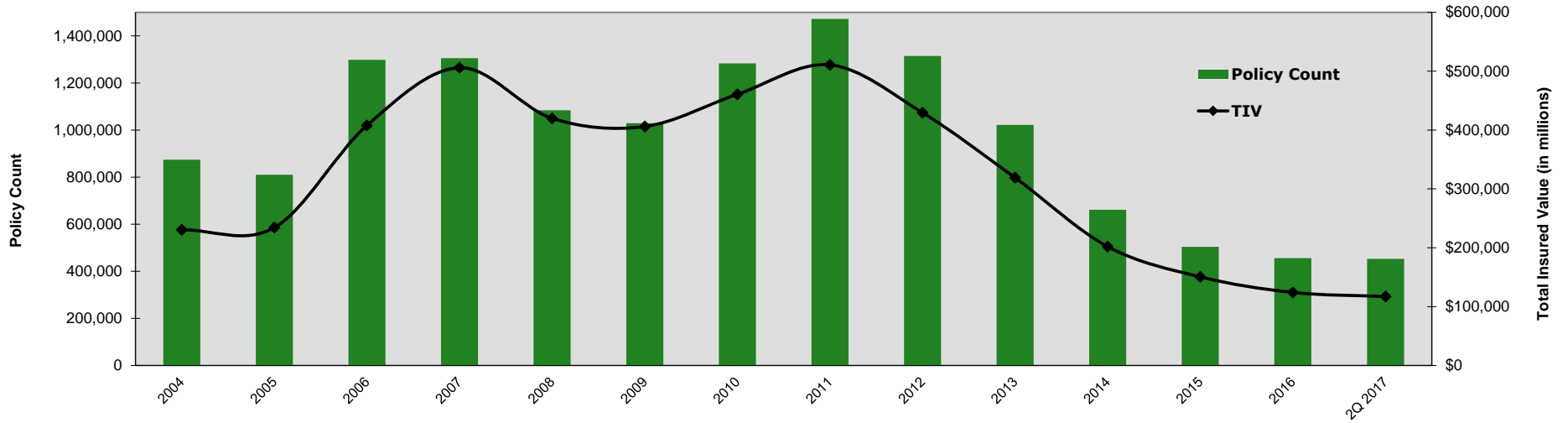


County	Building Count	TIV	County	Building Count	TIV
Miami-Dade	112,355	\$32,065,586,537	Marion	1,437	\$102,955,719
Broward	75,958	\$18,442,200,644	Levy	933	\$92,334,009
Pinellas	58,403	\$13,732,864,433	Osceola	676	\$91,867,004
Palm Beach	46,932	\$12,725,440,563	Seminole	541	\$87,716,220
Monroe	17,418	\$6,746,804,337	Leon	663	\$74,336,614
Sarasota	17,879	\$4,855,957,943	Clay	640	\$59,948,795
Hillsborough	17,755	\$3,982,034,769	Wakulla	349	\$43,885,980
Pasco	19,038	\$3,883,657,377	Putnam	663	\$39,923,271
Hernando	13,382	\$3,592,888,433	Taylor	405	\$33,778,830
Lee	12,143	\$2,823,158,973	Gadsden	285	\$31,811,760
Collier	5,214	\$1,716,369,869	Highlands	371	\$28,878,262
Brevard	7,371	\$1,553,376,071	Jackson	263	\$27,039,795
Escambia	5,006	\$1,530,475,559	Hendry	250	\$25,190,013
Volusia	5,650	\$1,214,662,776	Dixie	373	\$23,806,064
Manatee	6,371	\$1,162,749,984	Columbia	331	\$23,387,472
Charlotte	3,702	\$802,926,051	Gilchrist	372	\$23,060,891
Walton	2,411	\$675,634,999	Sumter	311	\$20,871,855
Bay	3,303	\$513,656,862	Suwannee	288	\$16,103,815
Indian River	1,976	\$498,897,965	Baker	227	\$14,037,993
Saint Lucie	3,124	\$453,134,047	Jefferson	156	\$13,896,900
Duval	1,971	\$382,884,189	Bradford	182	\$13,732,930
Santa Rosa	1,854	\$359,255,457	DeSoto	159	\$13,210,793
Martin	1,752	\$324,781,022	Okeechobee	172	\$12,009,157
Okaloosa	1,419	\$313,294,740	Madison	133	\$11,724,439
Saint Johns	1,425	\$290,052,276	Washington	156	\$10,479,427
Orange	1,664	\$283,106,220	Glades	94	\$6,886,370
Franklin	665	\$216,841,400	Calhoun	89	\$6,468,097
Flagler	844	\$202,414,844	Holmes	67	\$5,812,950
Citrus	2,072	\$162,850,355	Hardee	92	\$4,804,612
Nassau	797	\$148,762,803	Lafayette	59	\$3,992,746
Polk	1,587	\$137,849,340	Liberty	65	\$3,524,960
Gulf	470	\$110,879,100	Union	48	\$3,520,550
Lake	1,568	\$108,061,614	Hamilton	47	\$3,022,970
Alachua	916	\$105,246,950			

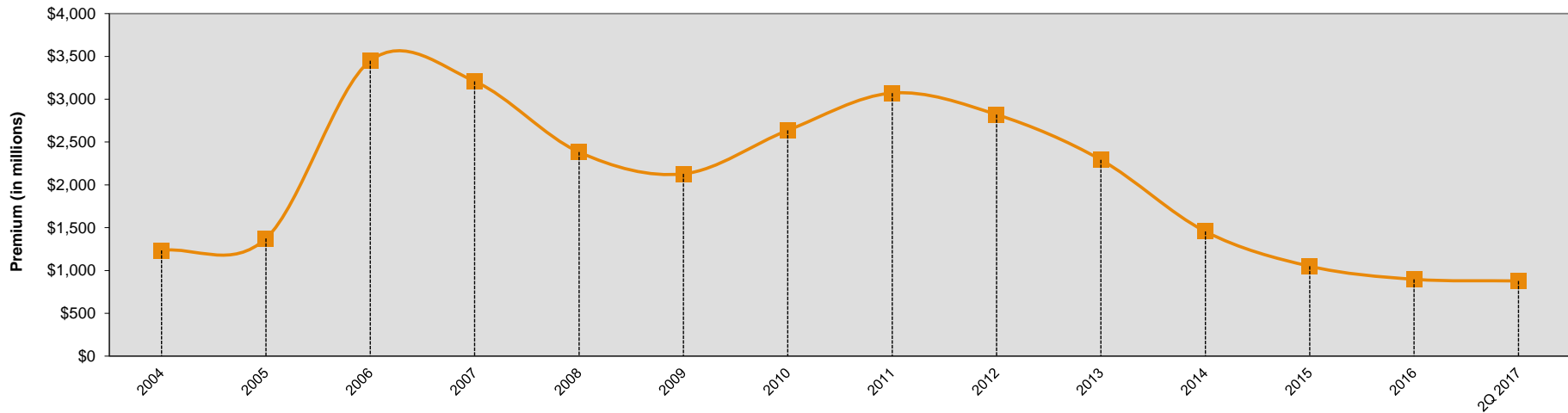
TOTAL: Building Count 465,292 TIV \$117,092,779,765

Note: Excludes takeout policies.

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

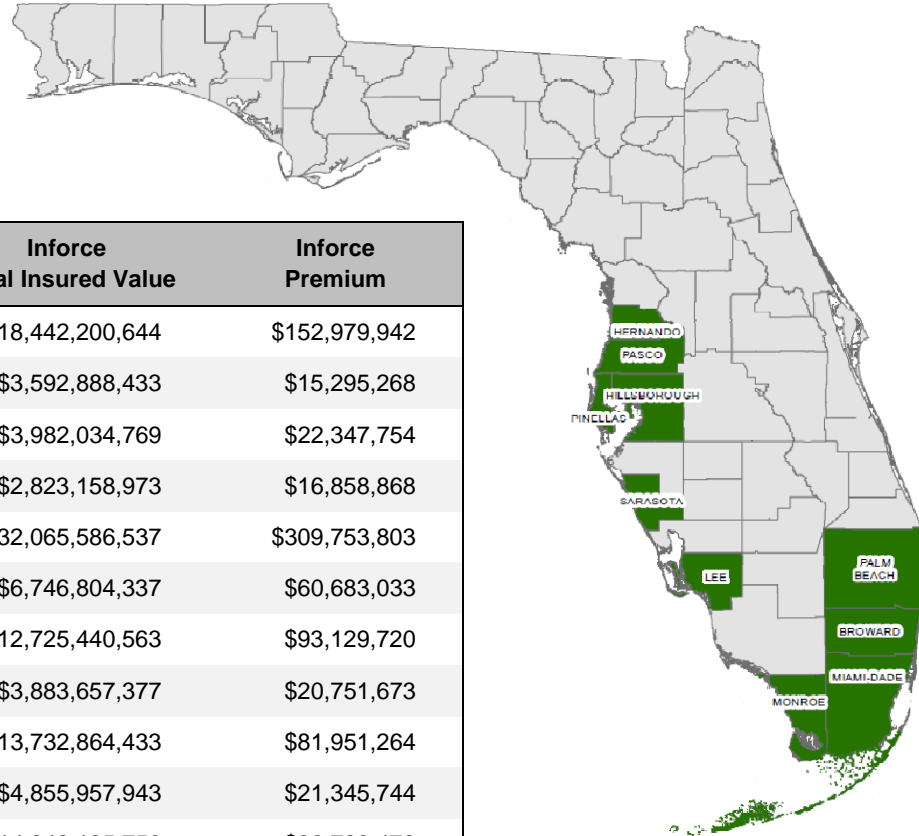


Inforce Premium (in Millions)



Note: Excludes takeout policies

Combined Accounts High Volume Counties Data as of June 30, 2017

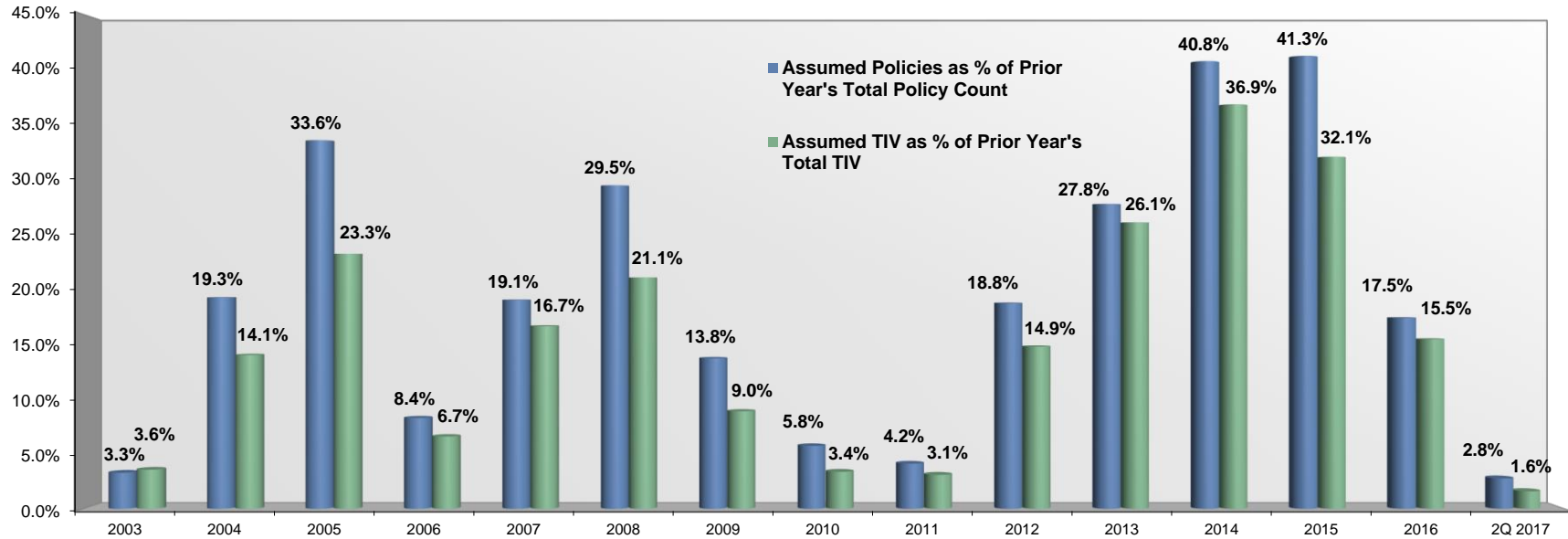


County	Policy Count	% of Total Policy Count	Inforce Total Insured Value	Inforce Premium
Broward	74,298	16%	\$18,442,200,644	\$152,979,942
Hernando	13,378	3%	\$3,592,888,433	\$15,295,268
Hillsborough	17,572	4%	\$3,982,034,769	\$22,347,754
Lee	11,665	3%	\$2,823,158,973	\$16,858,868
Miami-Dade	110,160	24%	\$32,065,586,537	\$309,753,803
Monroe	16,264	4%	\$6,746,804,337	\$60,683,033
Palm Beach	43,361	10%	\$12,725,440,563	\$93,129,720
Pasco	18,668	4%	\$3,883,657,377	\$20,751,673
Pinellas	57,817	13%	\$13,732,864,433	\$81,951,264
Sarasota	17,225	4%	\$4,855,957,943	\$21,345,744
All Other	72,185	16%	\$14,242,185,756	\$82,729,478
Total	452,593	100%	\$117,092,779,765	\$877,826,547

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.

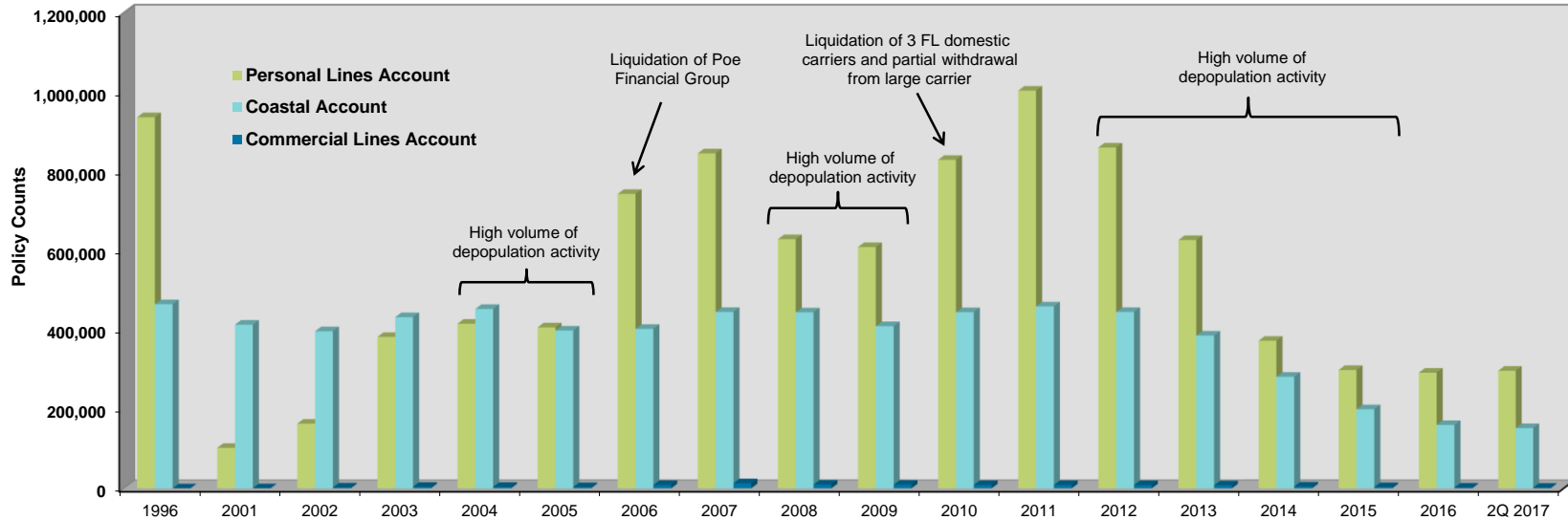
Depopulation Study Policies Taken Out Relative to Citizens Inforce Policies



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	820,223	3.3%	\$8,140,681,906	\$217,450,883,067	3.6%
2004	4	158,416	873,936	19.3%	\$30,663,076,480	\$230,402,084,769	14.1%
2005	10	293,684	809,949	33.6%	\$53,658,840,059	\$234,214,472,531	23.3%
2006	4	67,853	1,298,428	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%
2Q 2017	4	12,811	452,593	2.8%	\$2,013,547,821	\$117,092,779,765	1.6%

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

Combined Accounts Policy Counts¹ by Account and Year Data as of June 30, 2017



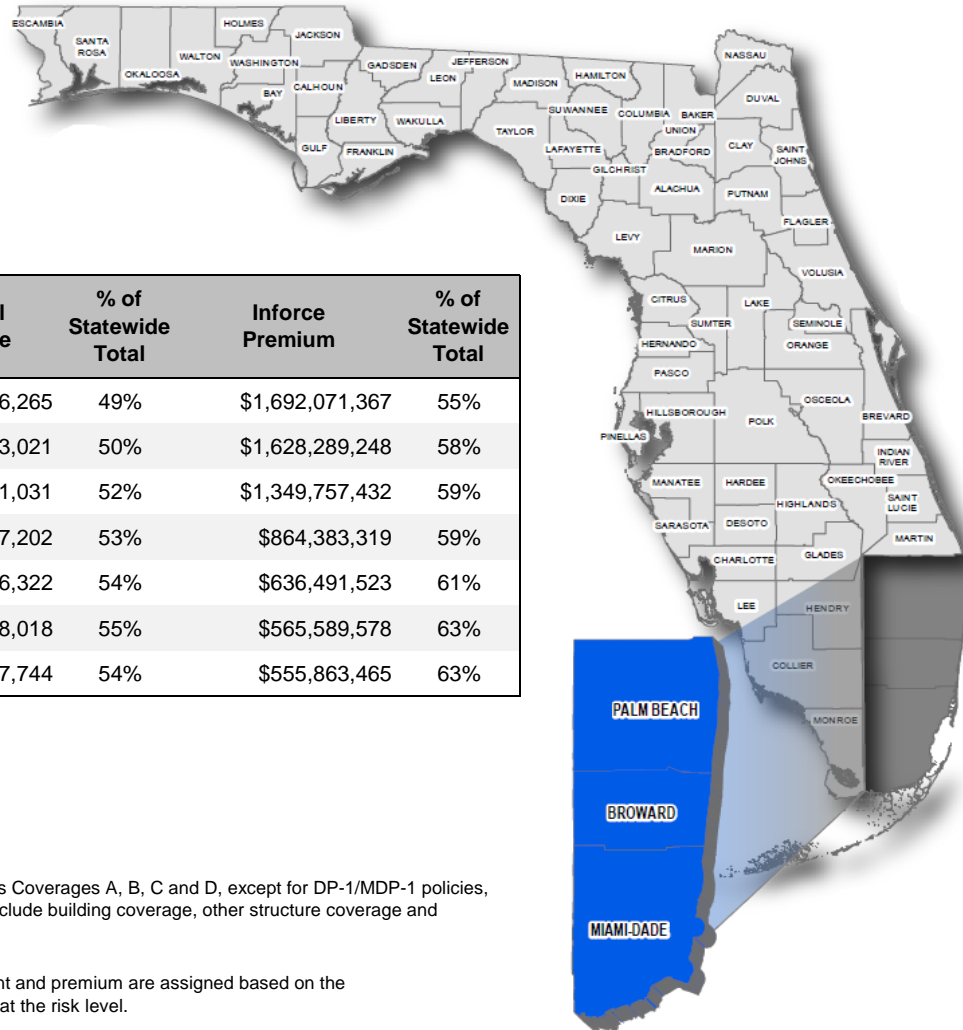
	Personal Lines Account	Coastal Account	Commercial Lines Account	Total
1996	936,837	465,739	0	1,402,576
2001	102,792	414,123	198	517,113
2002	164,274	397,676	2,157	564,107
2003	383,283	433,077	3,863	820,223
2004	416,521	453,765	3,650	873,936
2005	407,387	399,417	3,145	809,949
2006 ⁽²⁾	743,592	403,509	8,347	1,298,428
2007	845,857	446,184	12,908	1,304,949
2008	629,467	445,200	9,570	1,084,237

	Personal Lines Account	Coastal Account	Commercial Lines Account	Total
2009	609,652	410,436	9,126	1,029,214
2010	829,406	445,679	8,453	1,283,538
2011	1,003,856	460,161	8,374	1,472,391
2012	860,502	446,163	8,146	1,314,811
2013	627,391	386,688	7,615	1,021,694
2014	373,617	282,863	4,681	661,161
2015	299,902	200,842	3,121	503,865
2016	293,118	160,834	1,891	455,843
2Q 2017	298,072	152,960	1,561	452,593

Notes:

- 1) Excludes takeout policies
- 2) In 2006, there were 142,980 policies assumed from the Poe Financial Group included in Citizens' total policy count. As these policies remained on the Poe system at the end of that calendar year, they are not allocated at the account level.

Combined Accounts South Florida Concentration Trend Data as of June 30, 2017

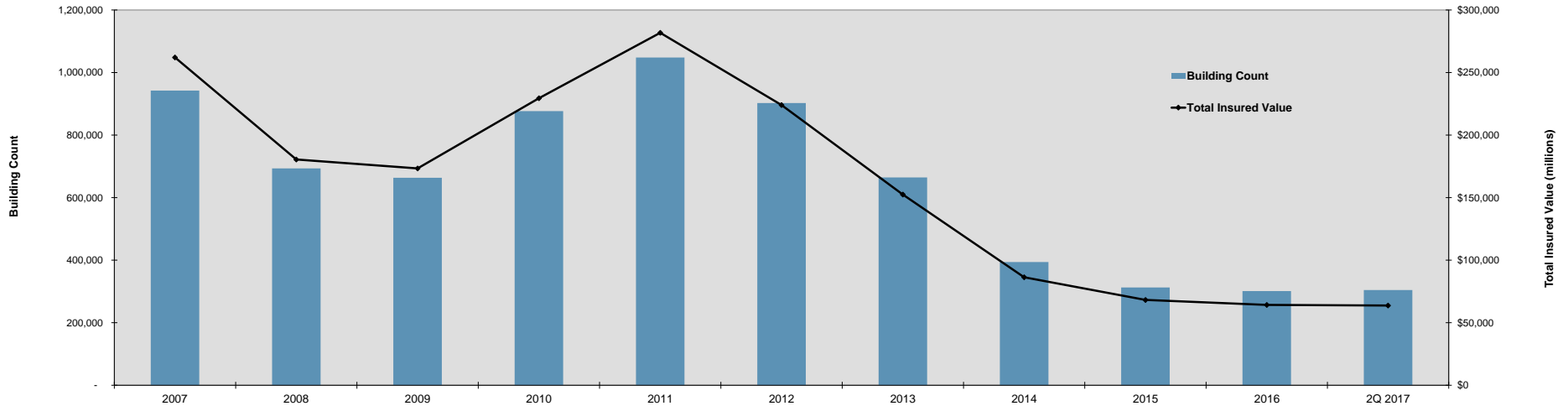


Year	Policy Count	% of Statewide Total	Inforce Total Insured Value	% of Statewide Total	Inforce Premium	% of Statewide Total
2011	633,311	43%	\$252,341,776,265	49%	\$1,692,071,367	55%
2012	580,633	44%	\$215,915,313,021	50%	\$1,628,289,248	58%
2013	460,814	45%	\$166,705,951,031	52%	\$1,349,757,432	59%
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%
2Q 2017	227,819	50%	\$63,233,227,744	54%	\$555,863,465	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 reported at the risk level.
- 4) Includes Broward, Miami-Dade & Palm Beach counties

Combined Accounts - PLA and CLA Policy and Total Insured Value (TIV) Trends Data as of June 30, 2017



	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
2Q 2017	298,072	298,072	\$465	\$57,800	1,561	6,338	\$24	\$5,936	299,633	304,410	\$490	\$63,737
% Change from 2016 to 2Q2017	1.7%	1.7%	4.3%	3.6%	-17.5%	-21.5%	-30.7%	-29.7%	1.6%	1.1%	1.7%	-0.8%

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.

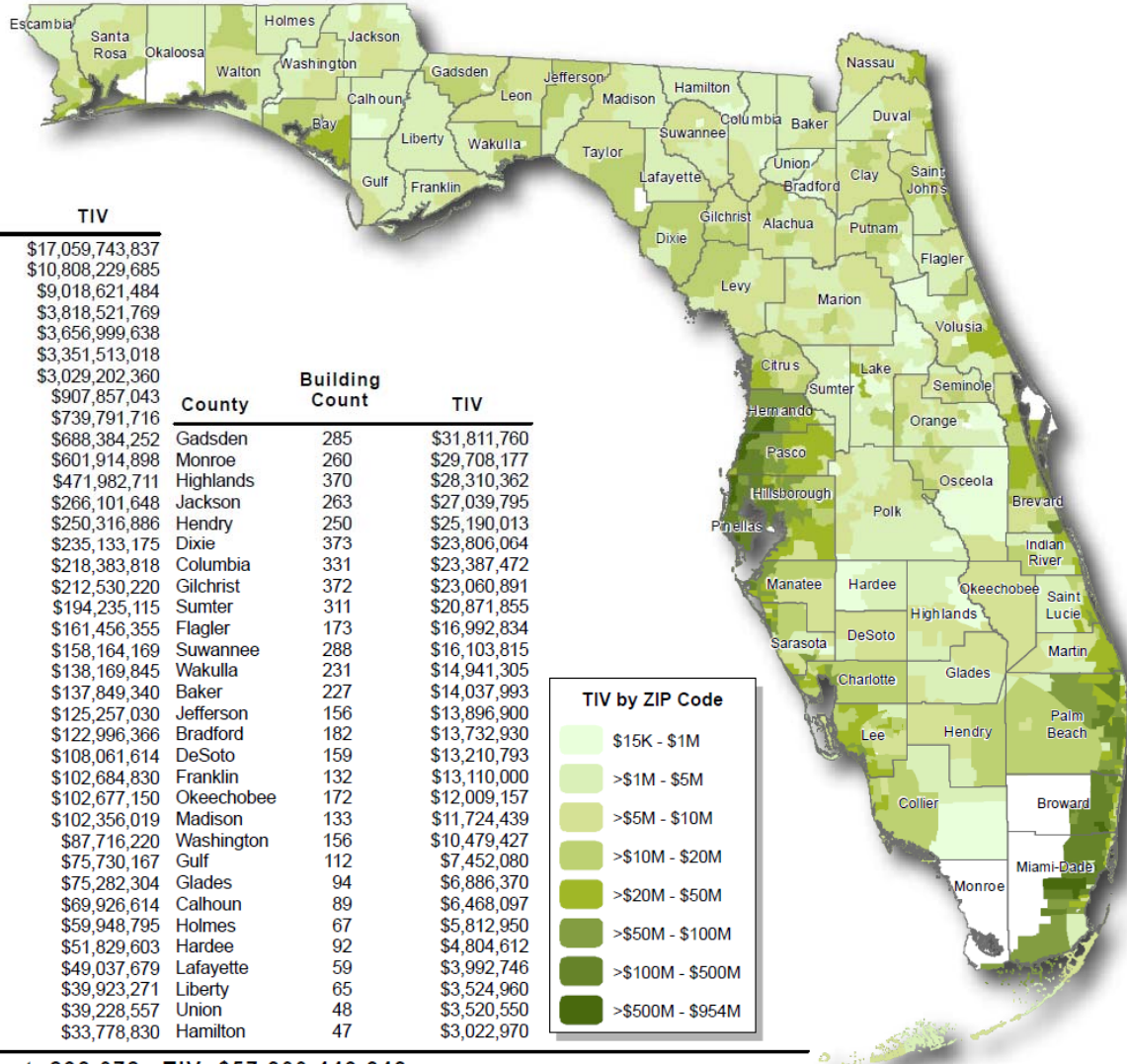
Account Information

Personal Lines Account (PLA)

Personal Lines Account

Total Insured Value (TIV) by Zip Code

Data as of June 30, 2017



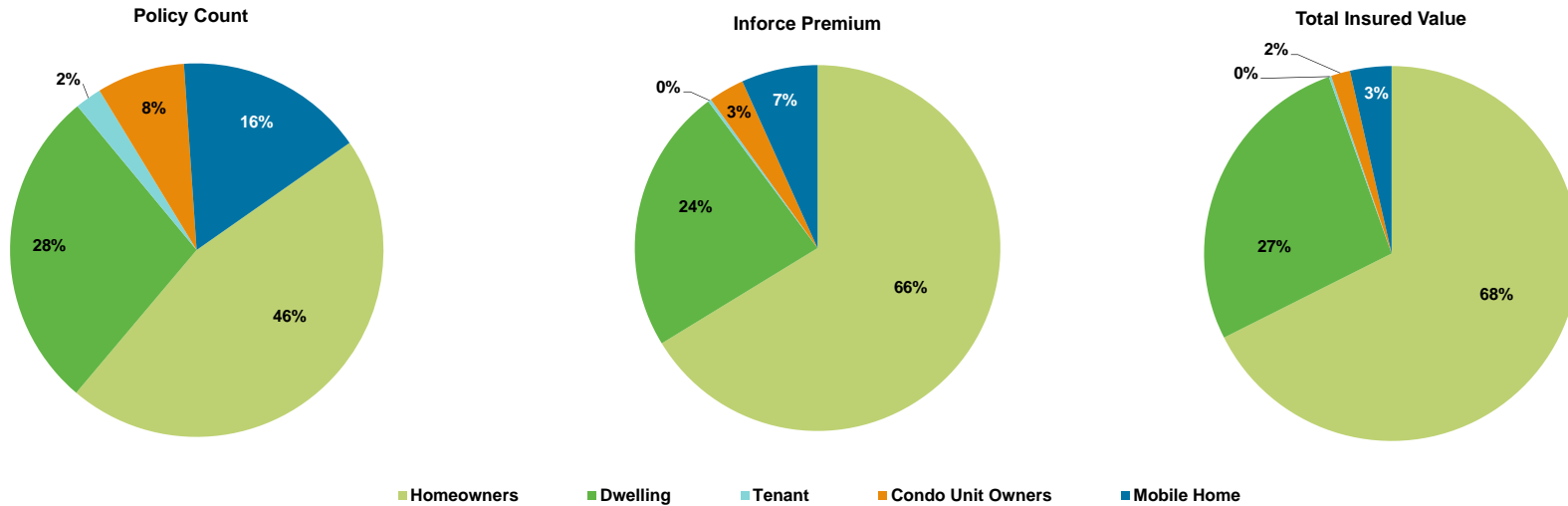
County	Building Count	TIV
Miami-Dade	75,091	\$17,059,743,837
Pinellas	52,205	\$10,808,229,685
Broward	45,277	\$9,018,621,484
Hillsborough	17,540	\$3,818,521,769
Palm Beach	20,231	\$3,656,999,638
Hernando	12,630	\$3,351,513,018
Pasco	14,888	\$3,029,202,360
Brevard	5,710	\$907,857,043
Manatee	5,193	\$739,791,716
Sarasota	4,453	\$688,384,252
Lee	5,880	\$601,914,898
Charlotte	3,035	\$471,982,711
Saint Lucie	2,207	\$266,101,648
Collier	2,060	\$250,316,886
Volusia	1,790	\$235,133,175
Duval	1,535	\$218,383,818
Orange	1,546	\$212,530,220
Martin	1,523	\$194,235,115
Citrus	2,069	\$161,456,355
Bay	1,739	\$158,164,169
Escambia	1,114	\$138,169,845
Polk	1,587	\$137,849,340
Indian River	1,157	\$125,257,030
Saint Johns	938	\$122,996,366
Lake	1,568	\$108,061,614
Okaloosa	810	\$102,684,830
Alachua	907	\$102,677,150
Marion	1,435	\$102,356,019
Seminole	541	\$87,716,220
Santa Rosa	1,142	\$75,730,167
Osceola	659	\$75,282,304
Leon	654	\$69,926,614
Clay	640	\$59,948,795
Nassau	549	\$51,829,603
Levy	773	\$49,037,679
Putnam	663	\$39,923,271
Walton	431	\$39,228,557
Taylor	405	\$33,778,830

County	Building Count	TIV
Gadsden	285	\$31,811,760
Monroe	260	\$29,708,177
Highlands	370	\$28,310,362
Jackson	263	\$27,039,795
Hendry	250	\$25,190,013
Dixie	373	\$23,806,064
Columbia	331	\$23,387,472
Gilchrist	372	\$23,060,891
Sumter	311	\$20,871,855
Flagler	173	\$16,992,834
Suwannee	288	\$16,103,815
Wakulla	231	\$14,941,305
Baker	227	\$14,037,993
Jefferson	156	\$13,896,900
Bradford	182	\$13,732,930
DeSoto	159	\$13,210,793
Franklin	132	\$13,110,000
Okeechobee	172	\$12,009,157
Madison	133	\$11,724,439
Washington	156	\$10,479,427
Gulf	112	\$7,452,080
Glades	94	\$6,886,370
Calhoun	89	\$6,468,097
Holmes	67	\$5,812,950
Hardee	92	\$4,804,612
Lafayette	59	\$3,992,746
Liberty	65	\$3,524,960
Union	48	\$3,520,550
Hamilton	47	\$3,022,970

TOTAL: Building Count 298,072 TIV \$57,800,449,348

Note: Excludes takeout policies.

Personal Lines Account Information by Policy Form Data as of June 30, 2017

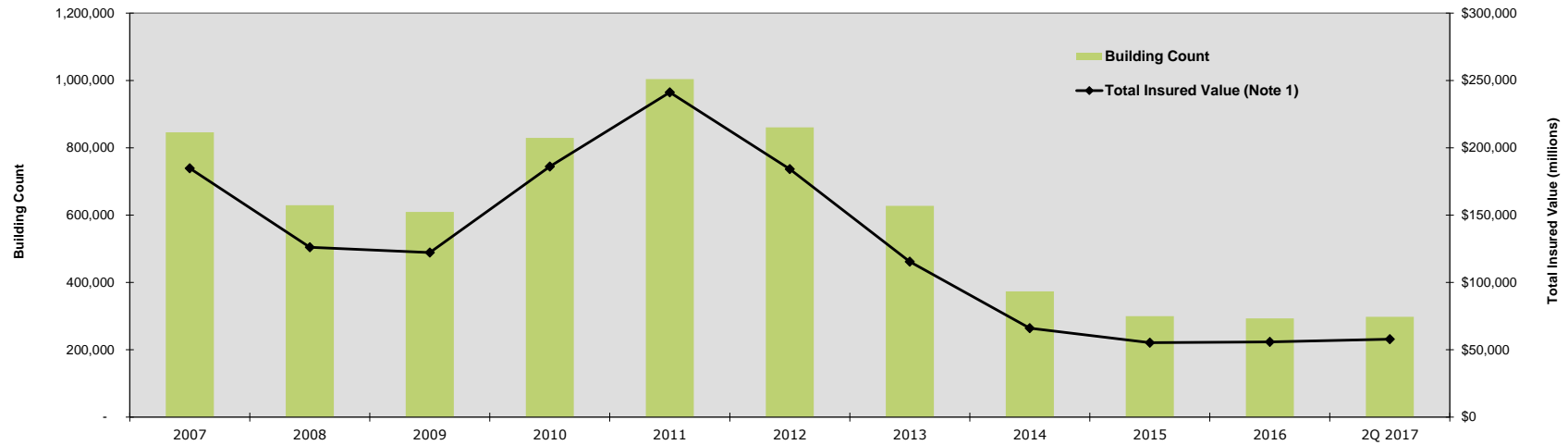


	HO-3	HO-4	HO-6	HO-8	DP-1	DP-3	MHO-3	MHO-4	MDP-1	TOTAL
Policy Count	133,066	6,026	23,186	949	16,007	68,331	21,217	910	28,380	298,072
Building Count	133,066	6,026	23,186	949	16,007	68,331	21,217	910	28,380	298,072
Inforce Premium	\$306,824,842	\$1,014,522	\$14,813,408	\$1,661,306	\$18,919,134	\$90,372,272	\$19,125,272	\$296,106	\$12,204,034	\$465,230,896
Total Insured Value	\$38,916,240,453	\$104,342,760	\$951,218,171	\$189,446,542	\$3,167,440,416	\$12,390,914,030	\$1,096,127,756	\$19,963,655	\$964,755,565	\$57,800,449,348

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 June 30, 2017**



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
2Q 2017	298,072	298,072	\$465	\$57,800
% Change from 2016 to 2Q2017	1.7%	1.7%	4.3%	3.6%

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 June 30, 2017

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

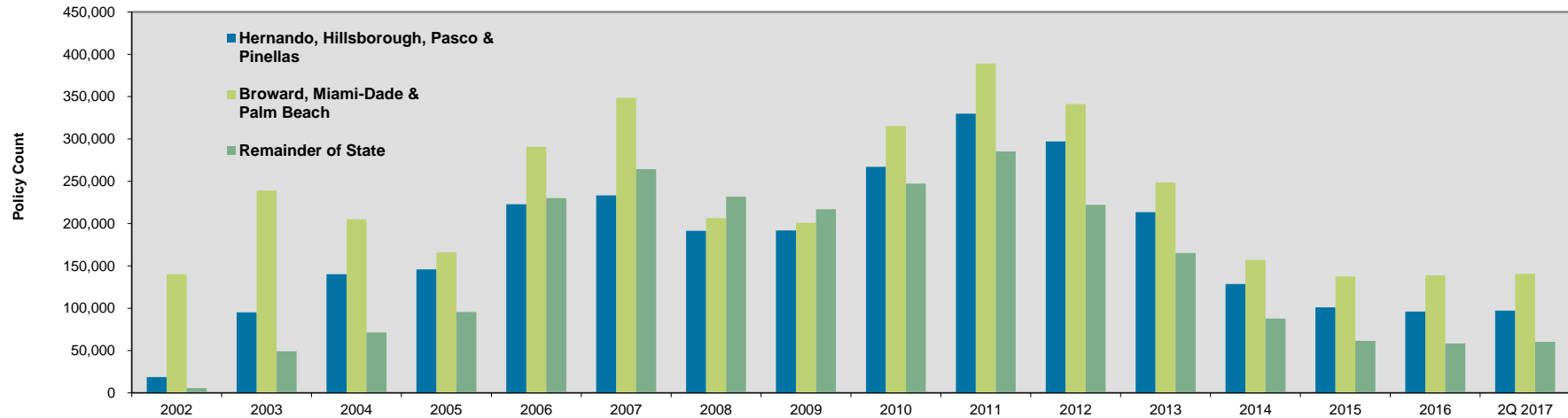
**92% of PLA Total
Insured Value is in the
top 10 counties**

County	Total Insured Value	
Miami-Dade	\$17,059,744	
Pinellas	\$10,808,230	
Broward	\$9,018,621	
Hillsborough	\$3,818,522	
Palm Beach	\$3,657,000	
Top 5 Total	\$44,362,116	77%
Hernando	\$3,351,513	
Pasco	\$3,029,202	
Brevard	\$907,857	
Manatee	\$739,792	
Sarasota	\$688,384	
Top 10 Total	\$53,078,865	92%
State Total	\$57,800,449	

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, 2017

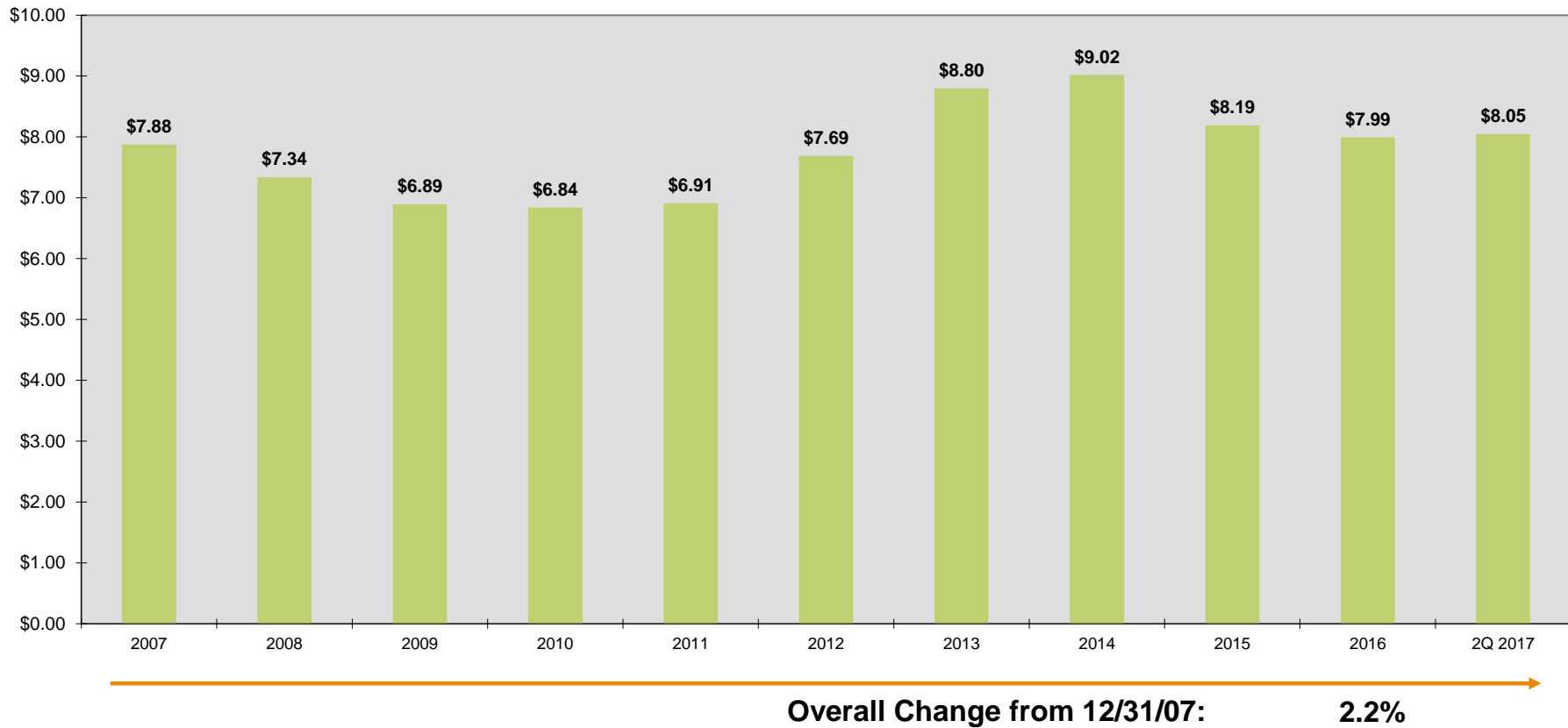


The chart above highlights concentrated total insured value and growth in South Florida (Broward, Miami-Dade and Palm Beach counties) and areas of Florida with increased sinkhole activity (Hernando, Hillsborough, Pasco, and Pinellas counties) as compared to the remaining 59 counties.

	Hernando, Hillsborough, Pasco & Pinellas	% of Total	Broward, Miami-Dade & Palm Beach	% of Total	Remainder of State	% of Total
2002	18,552	11%	140,074	85%	5,648	3%
2003	95,052	25%	239,008	62%	49,223	13%
2004	140,184	34%	204,963	49%	71,375	17%
2005	145,923	36%	165,912	41%	95,552	23%
2006	222,941	30%	290,585	39%	230,066	31%
2007	233,242	28%	348,390	41%	264,225	31%
2008	191,387	30%	206,469	33%	231,611	37%
2009	191,763	31%	200,928	33%	216,961	36%
2010	267,054	32%	315,146	38%	247,206	30%
2011	329,723	33%	388,911	39%	285,222	28%
2012	297,152	35%	341,258	40%	222,092	26%
2013	213,589	34%	248,589	40%	165,213	26%
2014	128,623	34%	157,130	42%	87,864	24%
2015	101,030	34%	137,382	46%	61,490	21%
2016	95,952	33%	138,735	47%	58,431	20%
2Q 2017	97,263	33%	140,599	47%	60,210	20%

Note: Excludes takeout policies

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



Note: Excludes takeout policies

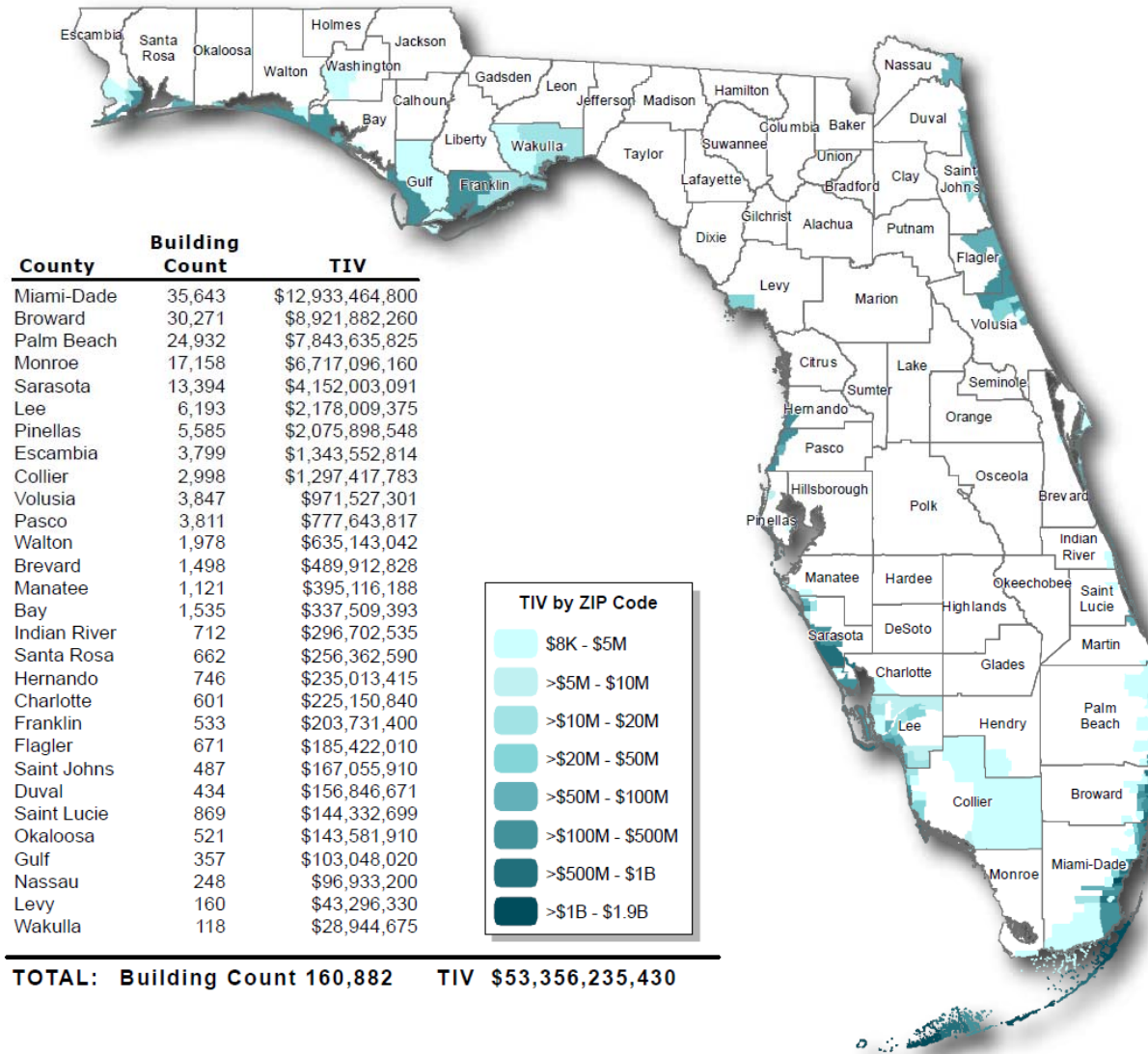
Account Information

Coastal Account

Coastal Account

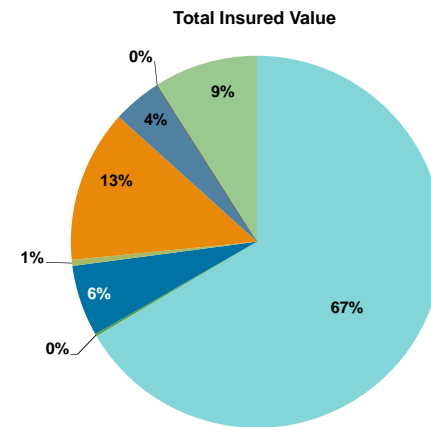
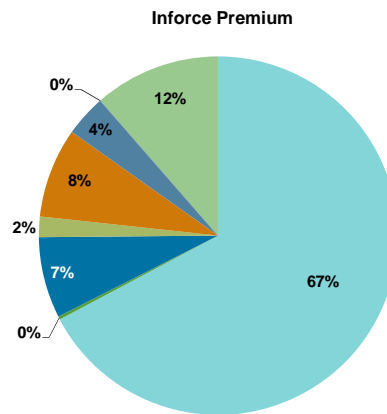
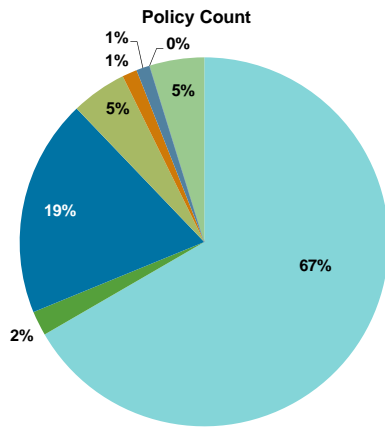
Total Insured Value (TIV) by Zip Code

Data as of June 30, 2017



Note: Excludes takeout policies.

Coastal Account Information by Policy Form Data as of June 30, 2017



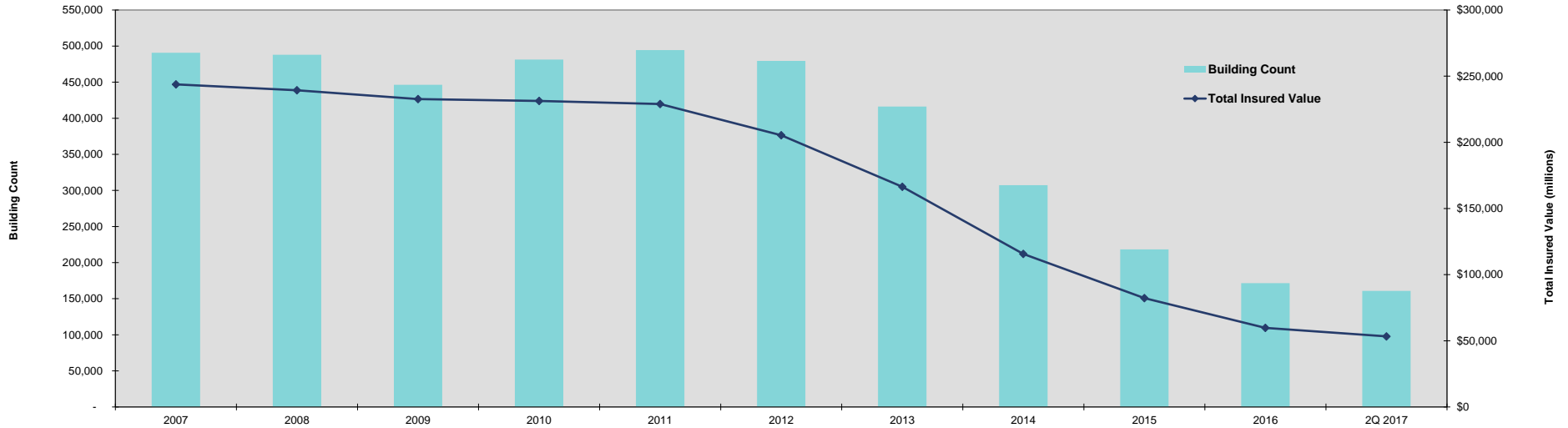
■ Homeowners/Dwelling
 ■ Tenant
 ■ Condo Unit Owner
 ■ Mobile Home
 ■ Condo Assn
 ■ All Other CR
 ■ Builders Risk
 ■ All Other CNR

	Homeowners/ Dwelling	Tenant	Condo Unit Owners	Mobile Home	Condo Assn	All Other CR	Builders Risk	All Other CNR	Total
Policy Count	101,934	3,292	29,164	7,423	1,986	1,844	1	7,316	152,960
Building Count	101,934	3,292	29,164	7,423	4,565	3,941	1	10,562	160,882
Inforce Premium	\$261,062,471	\$1,119,281	\$28,369,819	\$7,176,152	\$31,455,606	\$14,650,454	\$2,649	\$44,321,661	\$388,158,093
Total Insured Value	\$35,504,207,837	\$103,952,310	\$3,294,905,700	\$290,628,380	\$7,066,302,042	\$2,284,064,343	\$260,000	\$4,811,914,818	\$53,356,235,430

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 Total Insured Value (TIV) Trends Data as of June 30, 2017



	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
2Q 2017	141,813	141,813	\$298	\$39,194	3,830	8,506	\$46	\$9,350	7,317	10,563	\$44	\$4,812	152,960	160,882	\$388	\$53,356
% Change from 2016 to 2Q2017	-3.8%	-3.8%	-1.0%	-3.9%	-16.2%	-23.5%	-26.7%	-28.5%	-16.9%	-18.5%	-15.0%	-19.1%	-4.9%	-6.2%	-6.6%	-10.8%

- Notes:**
- 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.
 - Excludes takeout policies

Coastal Account
High Volume Counties by Total Insured Value (in 000's)
By Product Line
Data as of June 30, 2017

**76% of Coastal
Account Total
Insured Value is in
the top 5 counties**

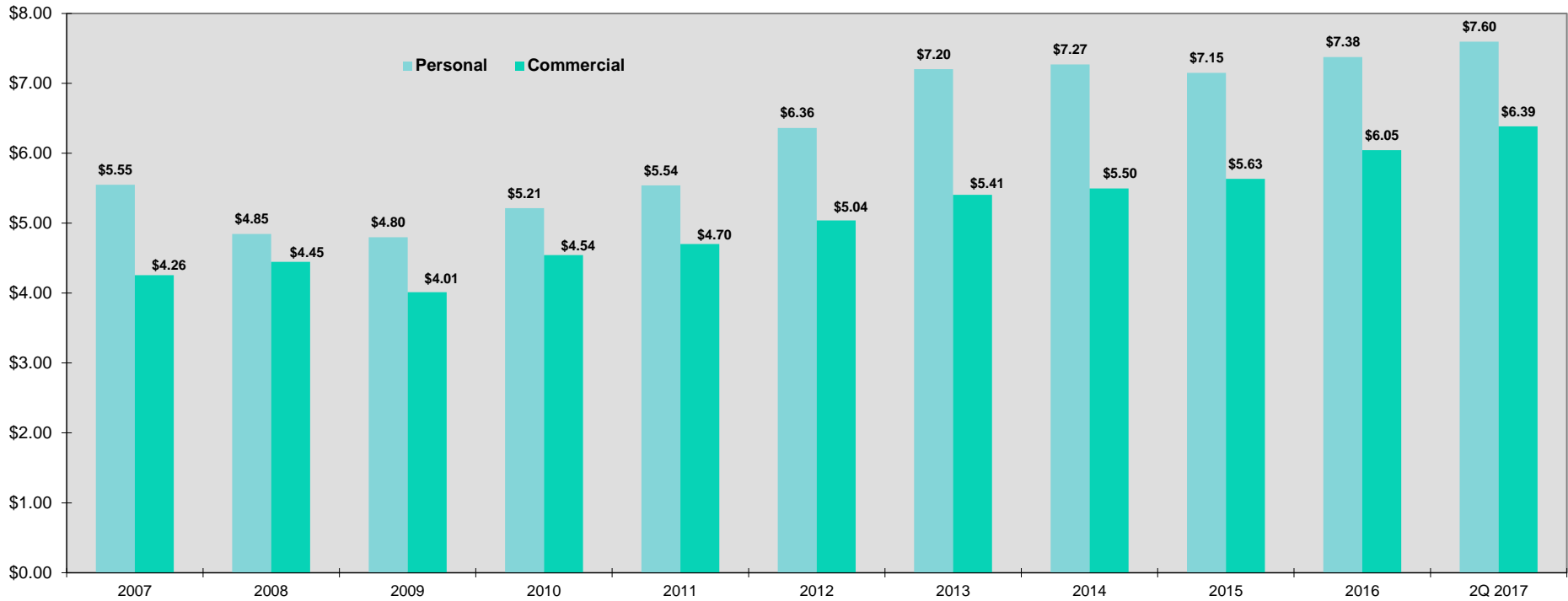
**91% of Coastal
Account Total
Insured Value is in
the top 10 counties**

County	PR-M	PR-W	CR-W	CNR-W	CR-M	CNR-M	Total	
Miami-Dade	\$3,913,514	\$5,334,768	\$2,409,959	\$685,242	\$562,178	\$27,804	\$12,933,465	
Broward	\$2,300,722	\$3,835,181	\$1,502,760	\$938,219	\$329,798	\$15,202	\$8,921,882	
Palm Beach	\$1,946,483	\$3,230,855	\$1,455,156	\$944,613	\$246,633	\$19,895	\$7,843,636	
Monroe	\$323,002	\$5,018,526	\$512,161	\$836,769	\$22,948	\$3,690	\$6,717,096	
Sarasota	\$499,718	\$2,993,957	\$390,527	\$246,161	\$12,650	\$8,989	\$4,152,003	
Top 5 Total	\$8,983,440	\$20,413,288	\$6,270,563	\$3,651,005	\$1,174,208	\$75,579	\$40,568,082	76%
Lee	\$163,447	\$1,437,295	\$370,011	\$204,522	\$2,734	\$0	\$2,178,009	
Pinellas	\$417,904	\$1,084,529	\$463,882	\$89,495	\$19,655	\$435	\$2,075,899	
Escambia	\$101,461	\$911,077	\$39,840	\$278,822	\$4,626	\$7,727	\$1,343,553	
Collier	\$73,054	\$765,212	\$357,797	\$97,934	\$923	\$2,498	\$1,297,418	
Volusia	\$167,544	\$635,687	\$95,496	\$71,766	\$1,034	\$0	\$971,527	
Top 10 Total	\$9,906,849	\$25,247,088	\$7,597,589	\$4,393,544	\$1,203,180	\$86,239	\$48,434,488	91%
State Total	\$11,118,659	\$28,075,035	\$8,080,504	\$4,717,941	\$1,269,862	\$94,234	\$53,356,235	

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: **36.9% Personal**
 50.0% Commercial

Notes:

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

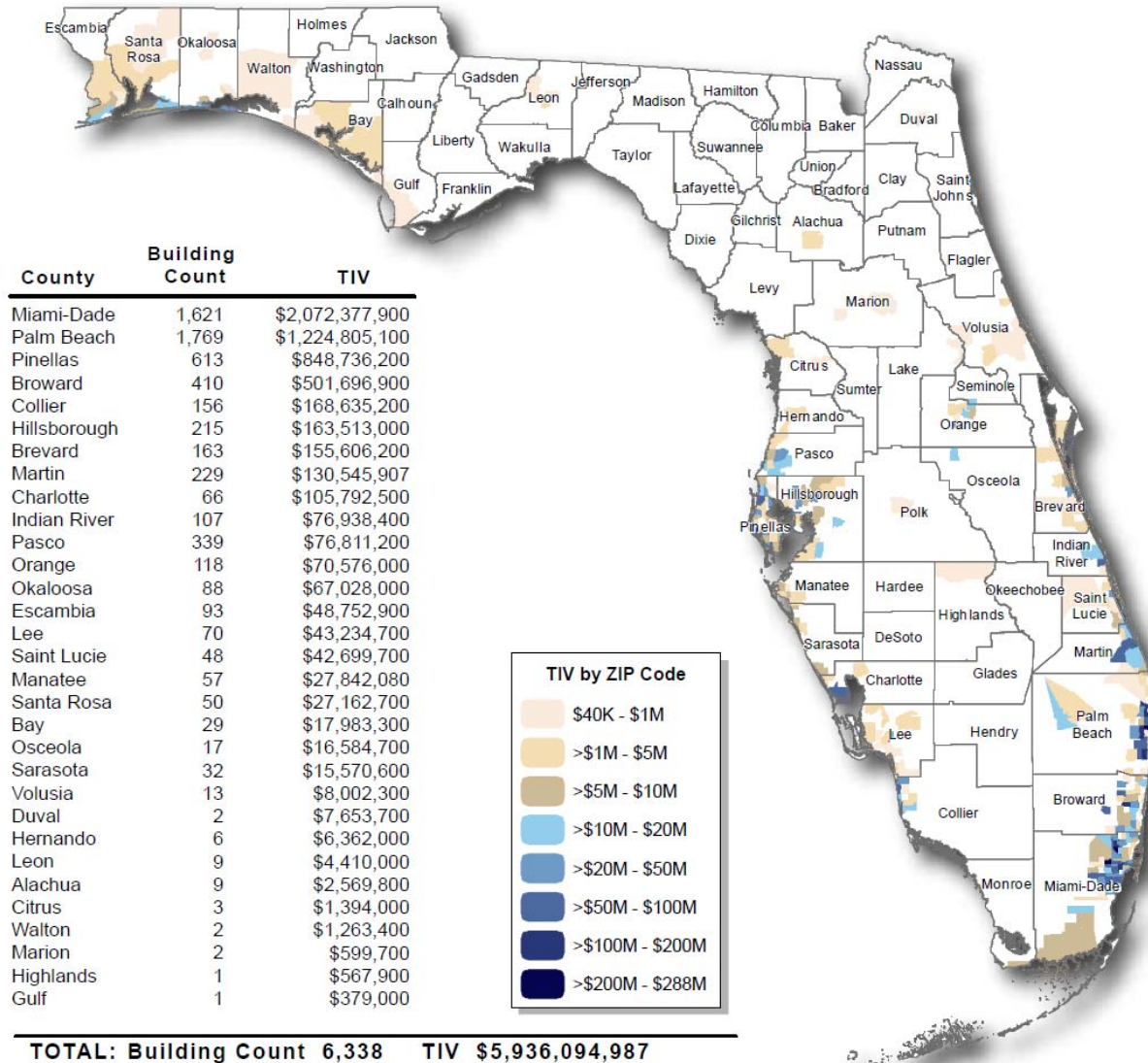
Account Information

Commercial Lines Account (CLA)

Commercial Lines Account

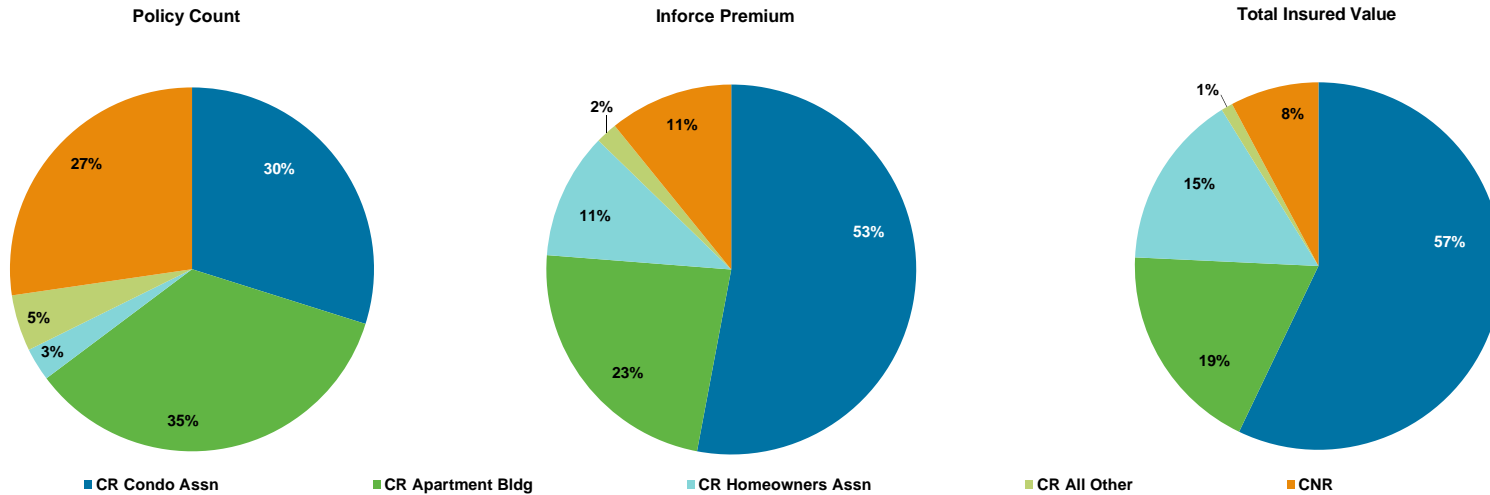
Total Insured Value (TIV) by Zip Code

Data as of June 30, 2017



Note: Excludes takeout policies.

Commercial Lines Account Information by Policy Type Data as of June 30, 2017

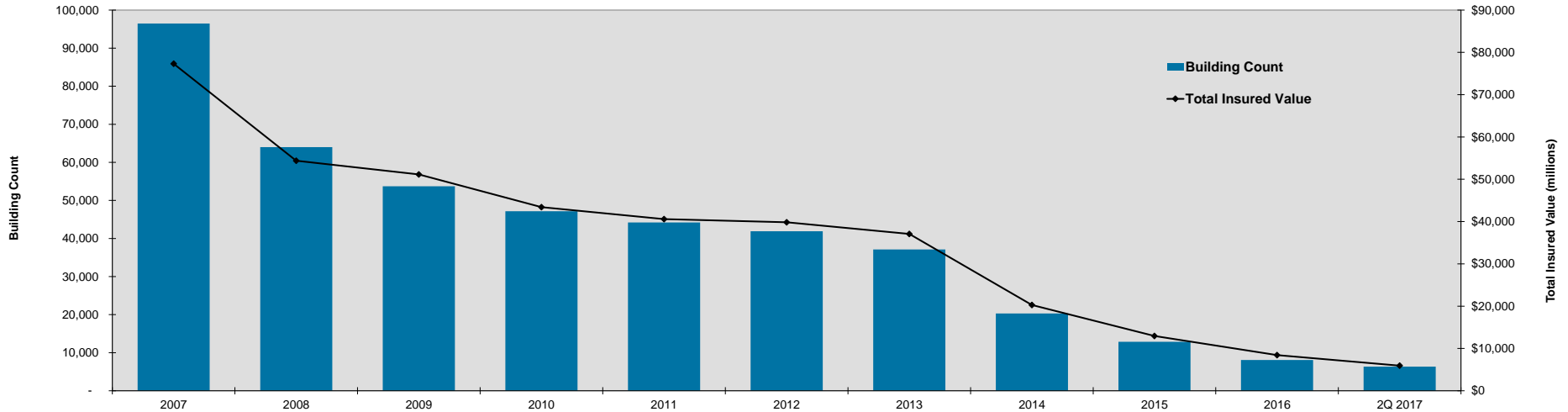


	CR Condo Assn	CR Apartment Bldg	CR Homeowners Assn	CR All Other	CNR	Total
Policy Count	466	545	46	78	426	1,561
Building Count	2,840	1,187	1,566	177	568	6,338
Inforce Premium	\$12,942,208	\$5,685,539	\$2,696,732	\$464,386	\$2,648,693	\$24,437,558
Total Insured Value	\$3,390,241,610	\$1,105,748,400	\$916,556,200	\$60,092,497	\$463,456,280	\$5,936,094,987

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 June 30, 2017



	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
2Q 2017	1,135	5,770	\$22	\$5,473	426	568	\$3	\$463	1,561	6,338	\$24	\$5,936
% Change from 2016 to 2Q2017	-16.4%	-21.5%	-31.7%	-30.4%	-20.1%	-21.1%	-21.5%	-21.1%	-17.5%	-21.5%	-30.7%	-29.7%

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 June 30, 2017

81% of CLA Total Insured Value is in the top 5 counties.

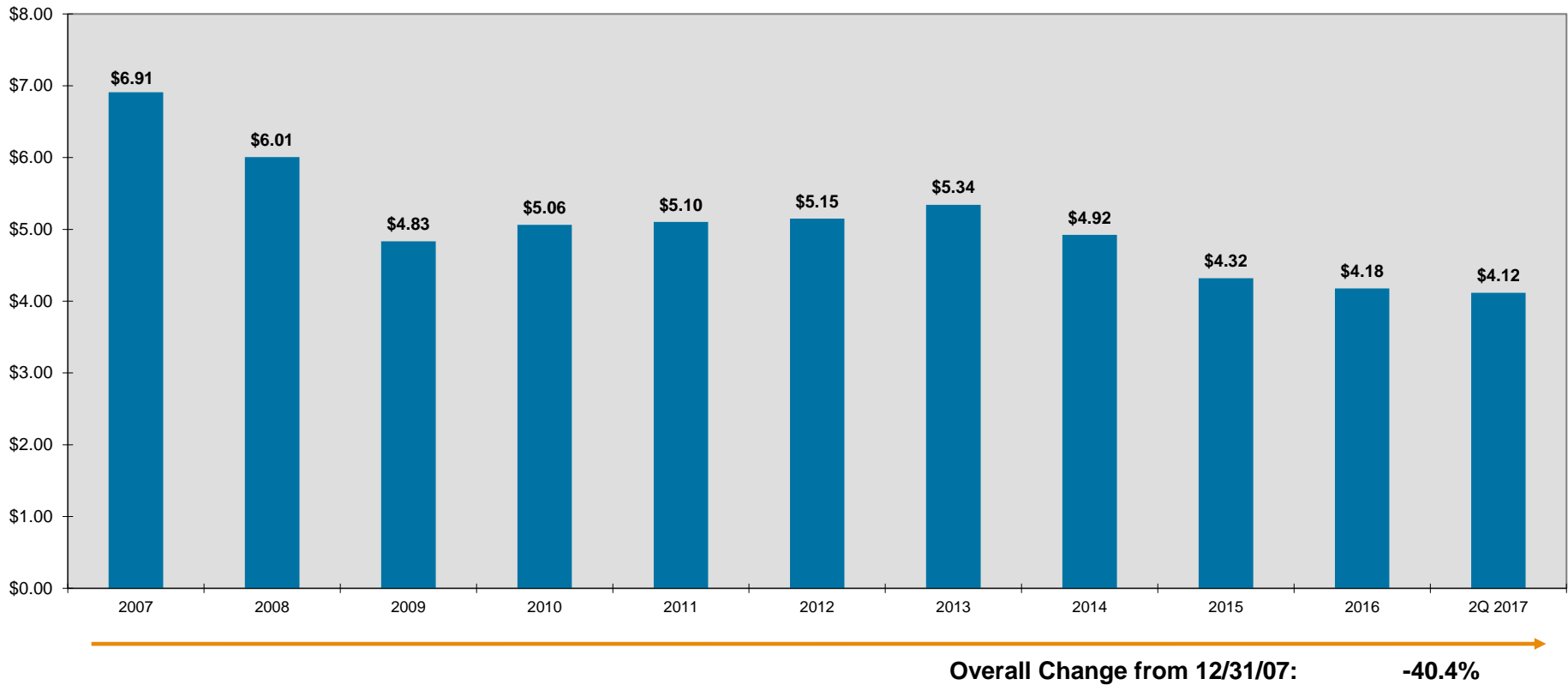
92% of CLA Total Insured Value is in the top 10 counties.

County	CR-M	CNR-M	Total	
Miami-Dade	\$1,989,116	\$83,262	\$2,072,378	
Palm Beach	\$1,217,583	\$7,222	\$1,224,805	
Pinellas	\$754,890	\$93,846	\$848,736	
Broward	\$456,115	\$45,582	\$501,697	
Collier	\$157,866	\$10,770	\$168,635	
Top 5 Total	\$4,575,569	\$240,682	\$4,816,251	81%
Hillsborough	\$145,419	\$18,094	\$163,513	
Brevard	\$103,241	\$52,365	\$155,606	
Martin	\$127,492	\$3,054	\$130,546	
Charlotte	\$105,107	\$686	\$105,793	
Indian River	\$75,532	\$1,406	\$76,938	
Top 10 Total	\$5,132,360	\$316,287	\$5,448,647	92%
State Total	\$5,472,639	\$463,456	\$5,936,095	

Note:

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

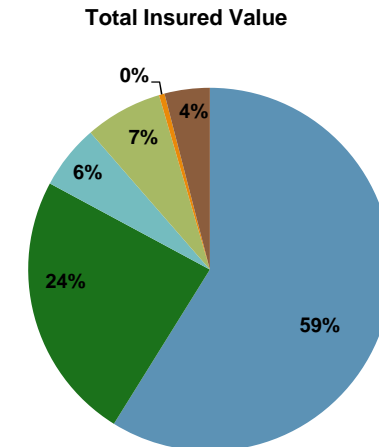
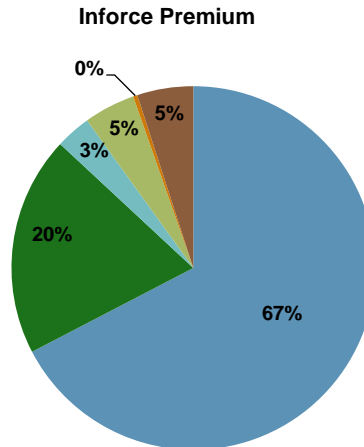
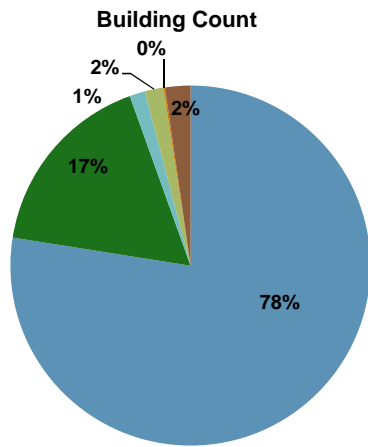
Commercial Lines Account Average Premium per \$1,000 Total Insured Value



Note: Excludes takeout policies

Product Line Information

Information by Product Line Data as of June 30, 2017



■ 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
Policy Count	360,491	79,394	1,385	3,580	507	7,236	452,593
Building Count	360,491	79,394	6,416	7,860	661	10,470	465,292
Inforce Premium	\$591,350,253	\$171,608,366	\$27,625,187	\$40,269,738	\$3,275,286	\$43,697,717	\$877,826,547
Total Insured Value	\$68,919,108,155	\$28,075,035,420	\$6,742,500,707	\$8,080,504,385	\$557,689,980	\$4,717,941,118	\$117,092,779,765

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 June 30, 2017**

	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	133,066	\$306,824,842	\$38,916,240,453	20,842	\$68,757,318	\$6,288,018,237	153,908	\$375,582,160	\$45,204,258,690
HO-4	6,026	\$1,014,522	\$104,342,760	2,709	\$881,151	\$65,312,830	8,735	\$1,895,673	\$169,655,590
HO-6	23,186	\$14,813,408	\$951,218,171	12,878	\$13,486,959	\$770,585,560	36,064	\$28,300,367	\$1,721,803,731
HO-8	949	\$1,661,306	\$189,446,542	181	\$458,406	\$35,784,523	1,130	\$2,119,712	\$225,231,065
DP-1	16,007	\$18,919,134	\$3,167,440,416	3,780	\$7,260,076	\$736,905,000	19,787	\$26,179,210	\$3,904,345,416
DP-3	68,331	\$90,372,272	\$12,390,914,030	18,408	\$31,646,177	\$3,082,270,017	86,739	\$122,018,449	\$15,473,184,047
MHO-3	21,217	\$19,125,272	\$1,096,127,756	1,988	\$2,397,447	\$91,323,021	23,205	\$21,522,719	\$1,187,450,777
MHO-4	910	\$296,106	\$19,963,655	45	\$19,022	\$841,500	955	\$315,128	\$20,805,155
MDP-1	28,380	\$12,204,034	\$964,755,565	1,588	\$1,212,801	\$47,618,119	29,968	\$13,416,835	\$1,012,373,684
TOTAL	298,072	\$465,230,896	\$57,800,449,348	62,419	\$126,119,357	\$11,118,658,807	360,491	\$591,350,253	\$68,919,108,155

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.

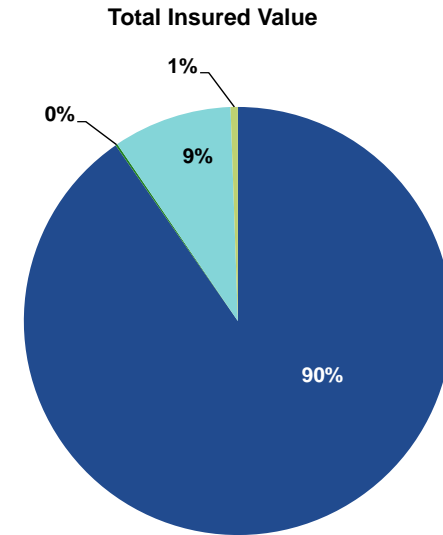
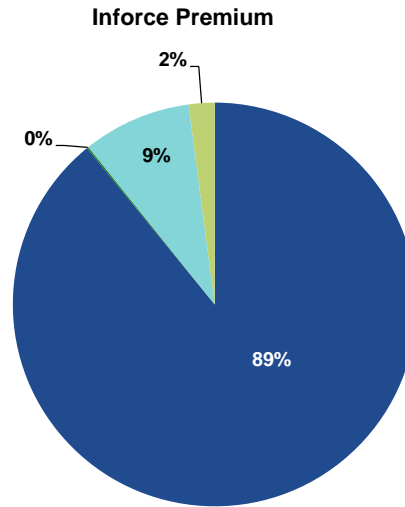
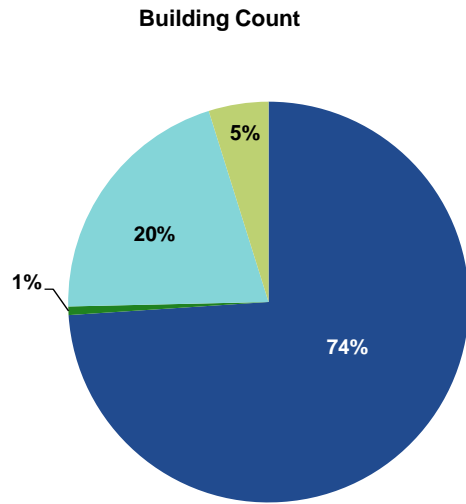
**Personal Residential Multi-Peril
Sinkhole Coverage Information
Homeowners (HO-3) and Dwelling (DP-1 & DP-3)
Data as of June 30, 2017**

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	1,657	\$2,912	7,345	\$974	9,002	\$1,331
	Hillsborough	3,150	\$2,043	6,330	\$1,313	9,480	\$1,556
	Pasco	1,092	\$3,265	7,575	\$1,182	8,667	\$1,444
	Pinellas	14,418	\$1,978	12,759	\$1,606	27,177	\$1,803
	TOTAL	20,317	\$2,133	34,009	\$1,321	54,326	\$1,624
DP-3	Hernando	266	\$2,073	1,424	\$787	1,690	\$989
	Hillsborough	1,862	\$1,304	2,030	\$998	3,892	\$1,144
	Pasco	314	\$2,261	3,347	\$995	3,661	\$1,104
	Pinellas	4,310	\$1,389	5,525	\$1,137	9,835	\$1,247
	TOTAL	6,752	\$1,433	12,326	\$1,035	19,078	\$1,176
DP-1	Hernando	49	\$1,203	282	\$676	331	\$754
	Hillsborough	198	\$1,211	520	\$870	718	\$964
	Pasco	125	\$1,314	738	\$769	863	\$848
	Pinellas	553	\$1,415	1,258	\$1,053	1,811	\$1,163
	TOTAL	925	\$1,346	2,798	\$906	3,723	\$1,015

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 1,130 HO-8 policies in force as of 06/30/17, 403 are endorsed for sinkhole coverage. 345 of these 403 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, 2017

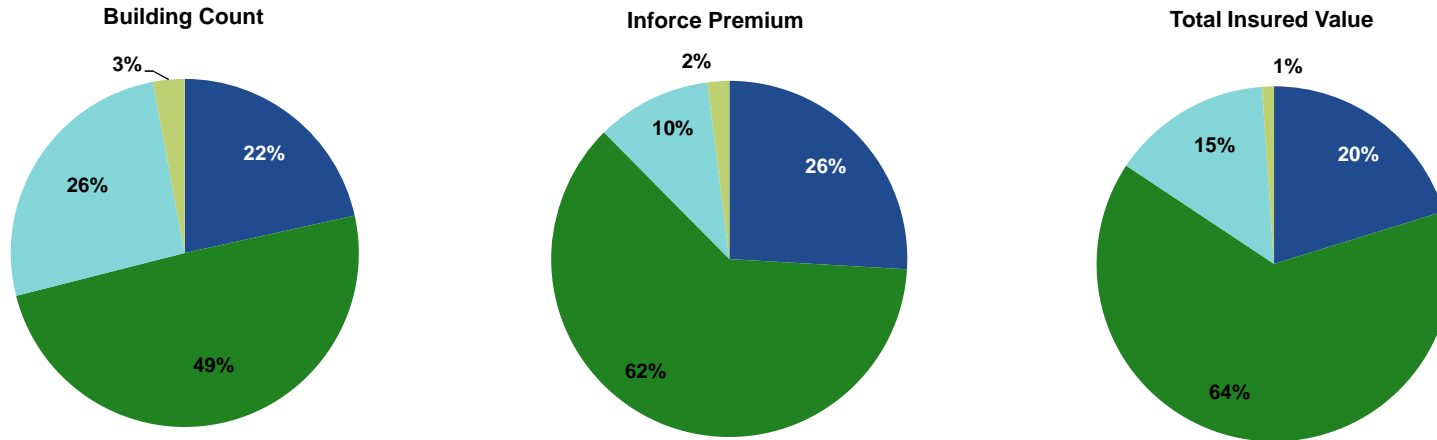


■ Homeowner/Dwelling
 ■ Tenant
 ■ Condo Unit Owners
 ■ Mobile Homeowner

	Homeowner/ Dwelling	Tenant	Condo Unit Owners	Mobile Homeowner	Total
Policy Count	58,723	538	16,286	3,847	79,394
Building Count	58,723	538	16,286	3,847	79,394
Inforce Premium	\$152,940,494	\$219,108	\$14,882,860	\$3,565,904	\$171,608,366
Total Insured Value	\$25,361,230,060	\$37,797,980	\$2,524,320,140	\$151,687,240	\$28,075,035,420

Note:
Excludes policies tagged for takeout

Commercial Residential Multi-Peril Information by Policy Type Data as of June 30, 2017



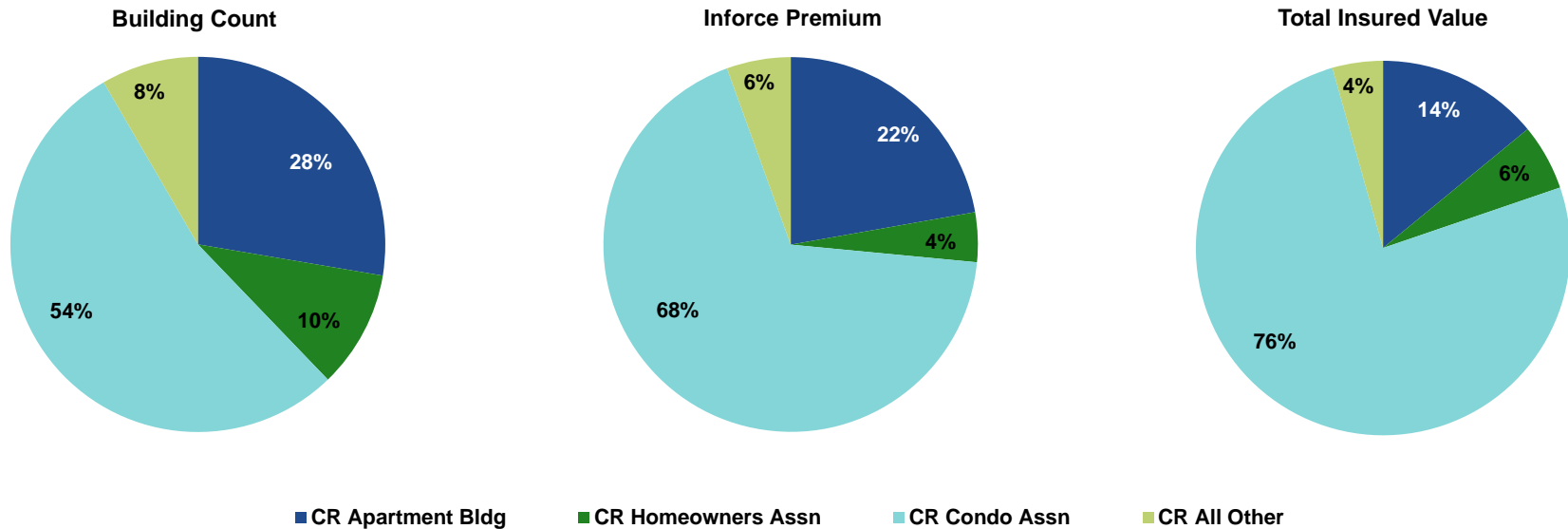
■ CR Apartment Bldg ■ CR Condo Assn ■ CR Homeowners Assn ■ CR All Other

	CR Apartment Bldg	CR Condo Assn	CR Homeowners Assn	CR All Other	Total
Policy Count	626	625	51	83	1,385
Building Count	1,383	3,175	1,670	188	6,416
Inforce Premium	\$7,166,690	\$17,027,925	\$2,888,377	\$542,195	\$27,625,187
Total Insured Value	\$1,362,334,500	\$4,324,209,210	\$981,575,000	\$74,381,997	\$6,742,500,707

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 takeout

Commercial Residential Wind-Only Information by Policy Type Data as of June 30, 2017

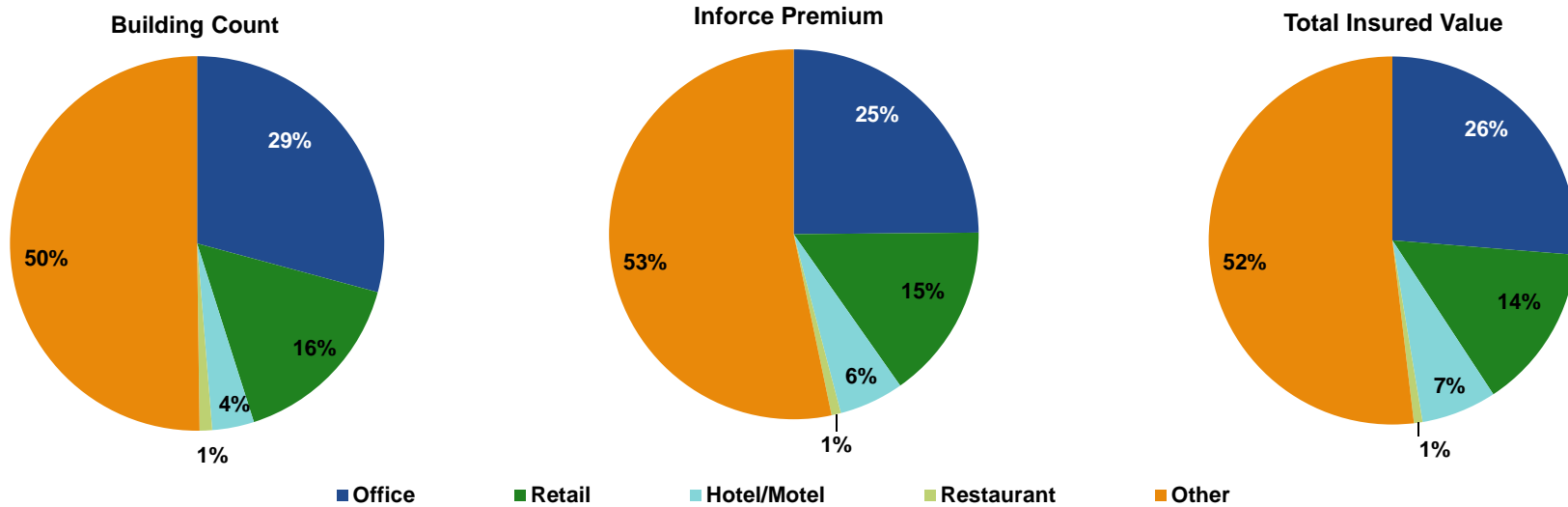


	CR Apartment Bldg	CR Homeowners Assn	CR Condo Assn	CR All Other	Total
Policy Count	1,400	97	1,827	256	3,580
Building Count	2,174	797	4,230	659	7,860
Inforce Premium	\$8,951,743	\$1,722,016	\$27,369,889	\$2,226,090	\$40,269,738
Total Insured Value	\$1,134,268,090	\$461,495,115	\$6,132,334,442	\$352,406,738	\$8,080,504,385

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 takeout

Commercial Non-Residential Multi-Peril Information by Policy Form Data as of June 30, 2017

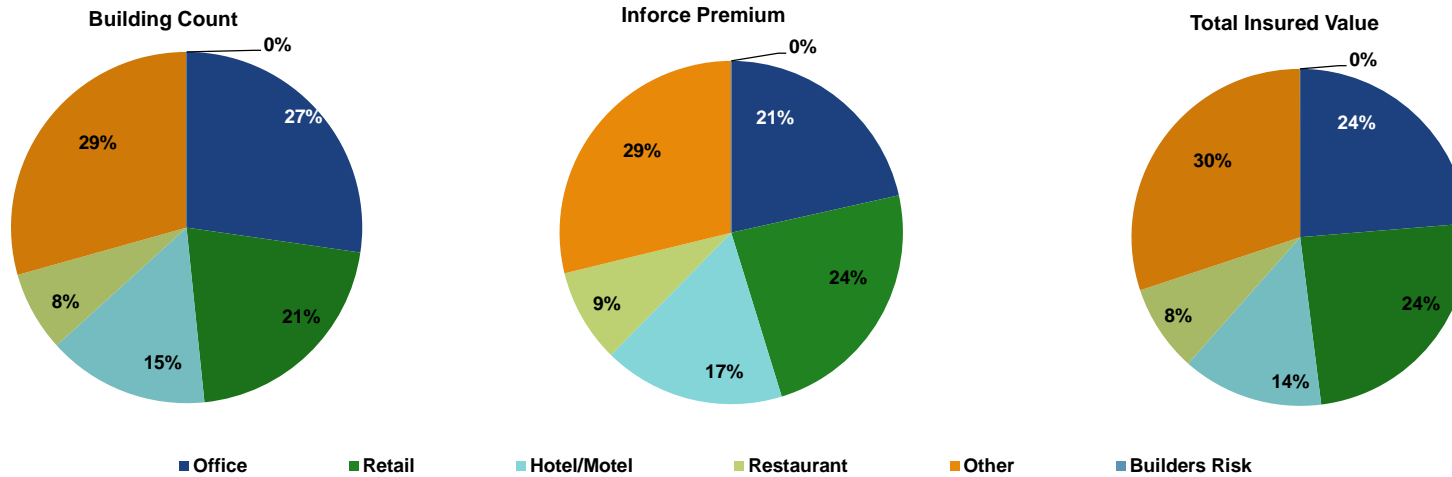


	Office	Retail	Hotel/Motel	Restaurant	Other	Total
Policy Count	165	86	14	5	237	507
Building Count	193	105	24	7	332	661
Inforce Premium	\$814,001	\$504,326	\$185,095	\$26,902	\$1,744,962	\$3,275,286
Total Insured Value	\$146,402,300	\$80,865,400	\$36,892,100	\$4,216,600	\$289,313,580	\$557,689,980

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 June 30, 2017



	Office	Retail	Hotel/Motel	Restaurant	Other	Builders Risk	Total
Policy Count	2,407	1,720	483	671	1,954	1	7,236
Building Count	2,857	2,209	1,559	772	3,072	1	10,470
Inforce Premium	\$9,399,091	\$10,366,523	\$7,482,809	\$3,863,118	\$12,583,527	\$2,649	\$43,697,717
Total Insured Value	\$1,116,816,108	\$1,147,767,915	\$638,882,151	\$395,403,155	\$1,418,811,789	\$260,000	\$4,717,941,118

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

Wind Mitigation Credits

Windstorm Mitigation Credit (WMC) Information Information by Product Line and Policy Form Data as of June 30, 2017

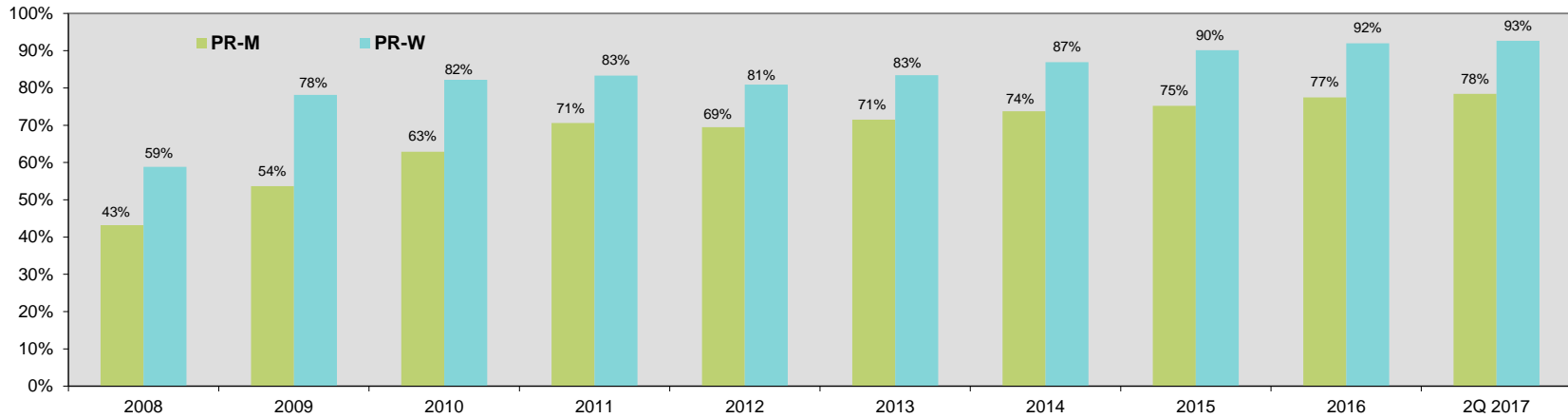
Product Line	Policy Type	Number of Policies with Wind Coverage	Total Premium Excluding Surcharges for Policies with Wind Coverage	Number of Policies with WMC	Total Premium Excluding Surcharges For Buildings with WMC	Percent of Wind Coverage Policies with WMC
		(1)	(2)	(3)	(4)	(5) = (3) / (1)
PR-M	HO-3	150,099	\$362,135,262	132,703	\$322,299,913	88%
	HO-4	8,233	\$1,778,347	3,818	\$770,963	46%
	HO-6	33,434	\$26,555,119	23,815	\$19,326,948	71%
	HO-8	1,090	\$2,054,697	928	\$1,727,077	85%
	DP-1	17,531	\$24,628,326	11,081	\$15,056,012	63%
	DP-3	79,979	\$114,825,413	55,298	\$83,262,965	69%
	Total PR-M	290,366	\$531,977,164	227,643	\$442,443,878	78%
PR-W	HW-2	47,207	\$107,470,980	44,535	\$98,816,376	94%
	HW-4	538	\$188,151	342	\$95,746	64%
	HW-6	16,286	\$12,723,791	15,073	\$11,433,961	93%
	DW-2	11,516	\$23,298,176	10,038	\$19,575,632	87%
	Total PR-W	75,547	\$143,681,098	69,988	\$129,921,715	93%
Personal Residential Total		365,913	\$675,658,262	297,631	\$572,365,593	81%

Note:

Excludes takeout policies and mobile home policies

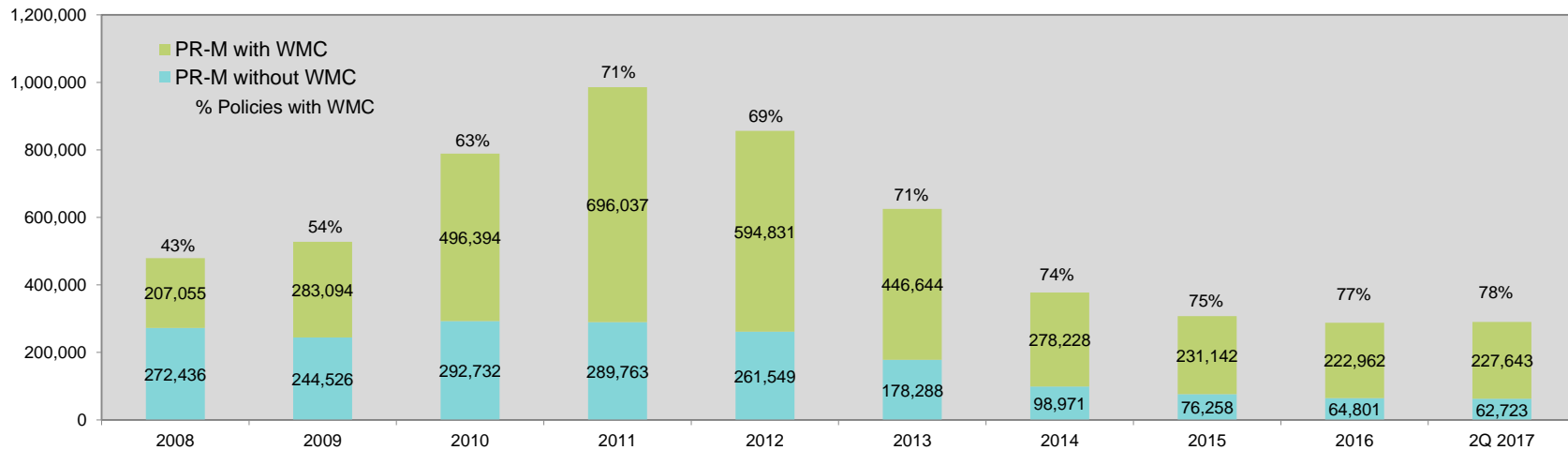
Windstorm Mitigation Credit (WMC) Trend Analysis

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

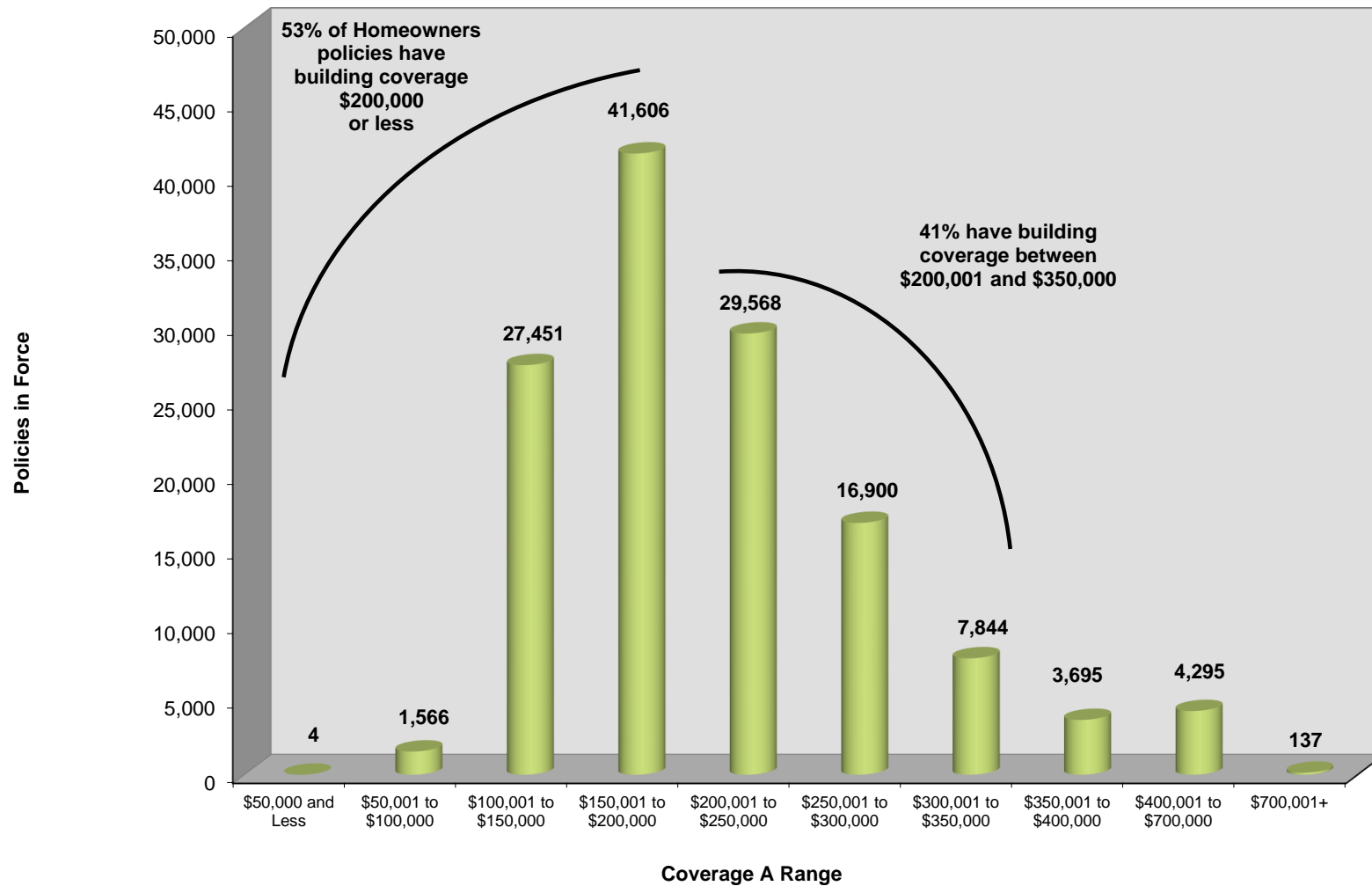


Note:

Excludes takeout policies and mobile home policies

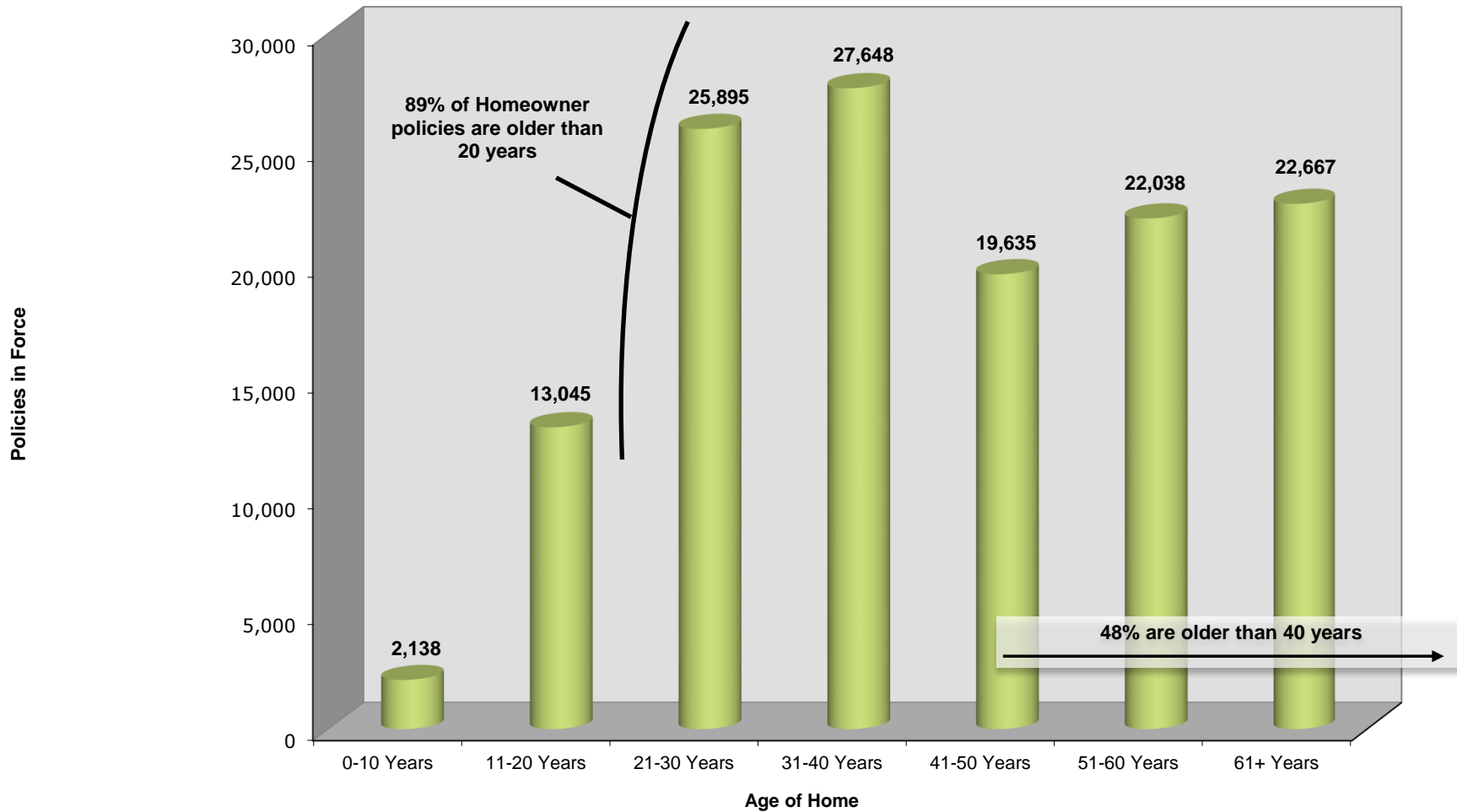
Risk Characteristics

Personal Lines Account Policy Characteristics - Coverage Ranges (HO-3) Data as of June 30, 2017



Note: Excludes takeout policies

Personal Lines Account Policy Characteristics - Age of Home (HO-3) Data as of June 30, 2017

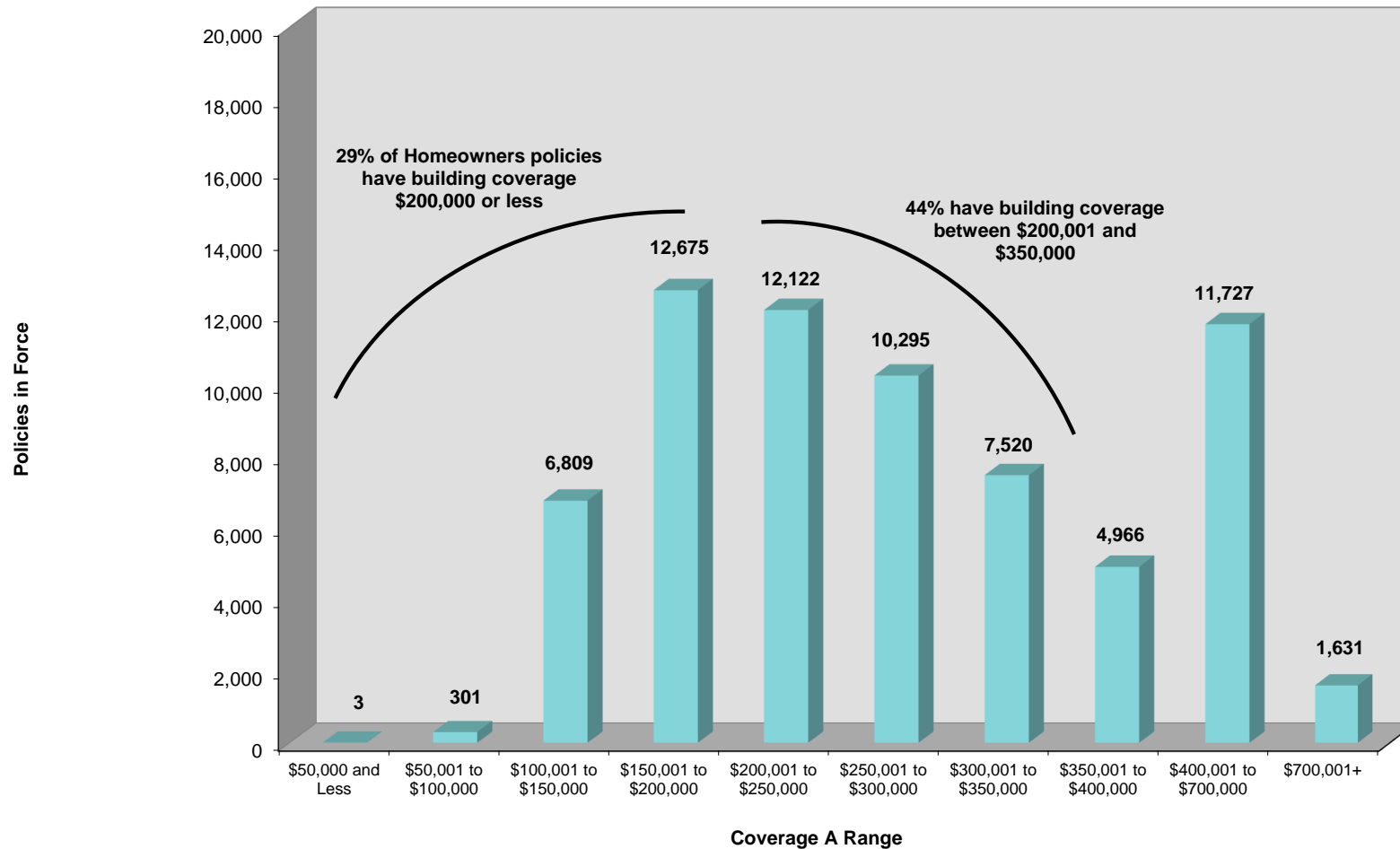


Note: Excludes takeout policies

Coastal Account

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

Data as of June 30, 2017



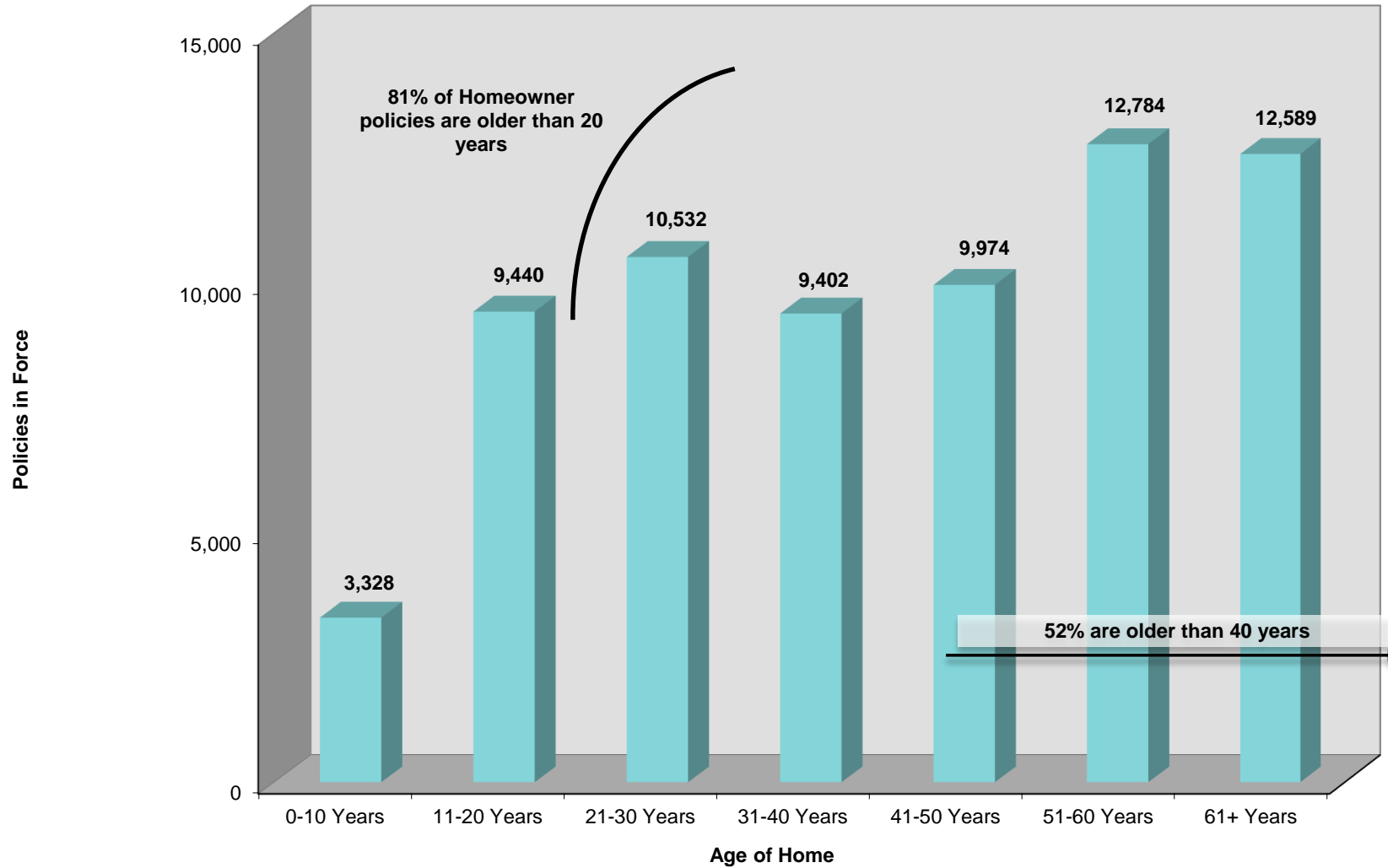
Notes:

- 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)

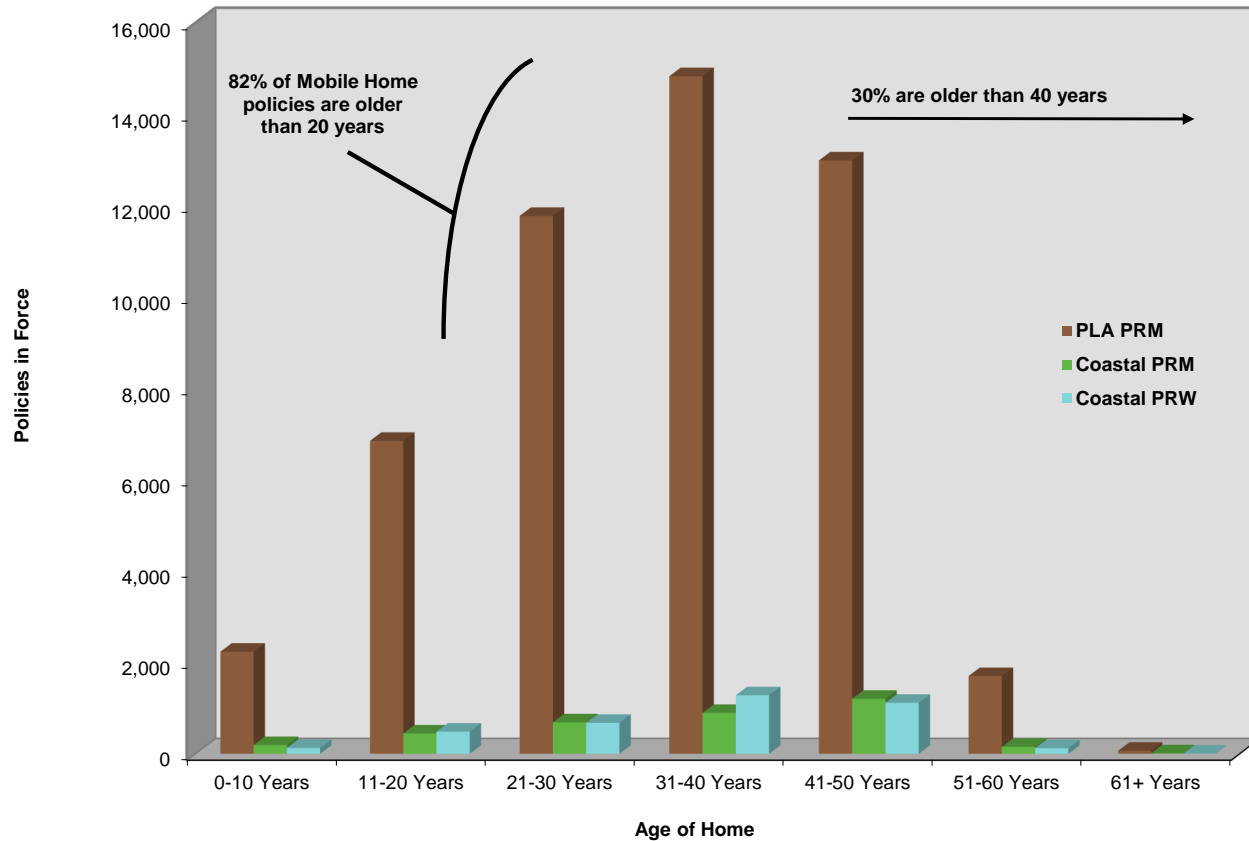
Data as of June 30, 2017



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, 2017

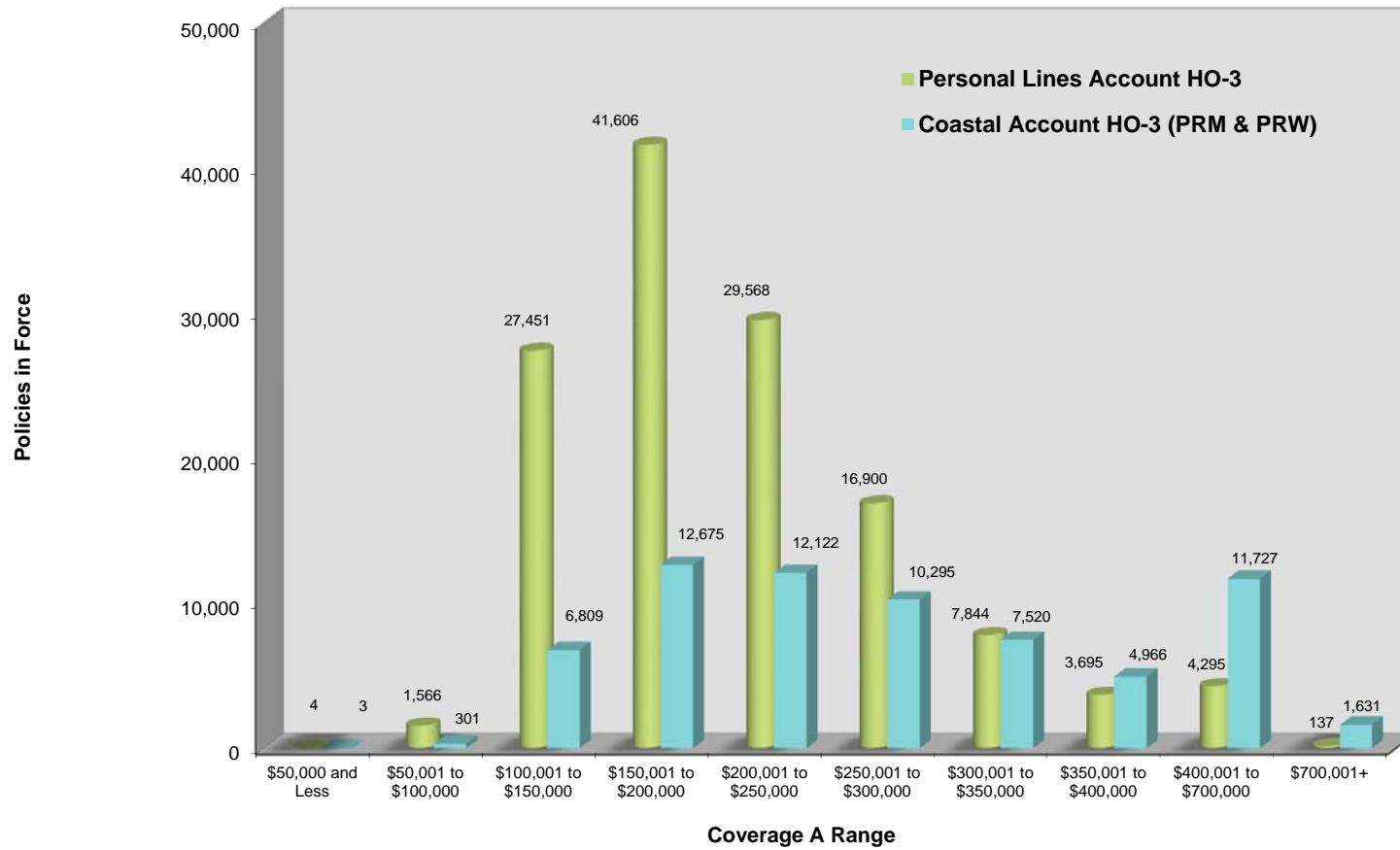


Account/Product	0-10 Years	11-20 Years	21-30 Years	31-40 Years	41-50 Years	51-60 Years	61+ Years	Total
PLA PRM	2,255	6,864	11,779	14,832	12,991	1,718	68	50,507
Coastal PRM	193	450	695	903	1,215	154	11	3,621
Coastal PRW	128	489	684	1,293	1,126	123	4	3,847
Total	2,576	7,803	13,158	17,028	15,332	1,995	83	57,975

Notes:

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

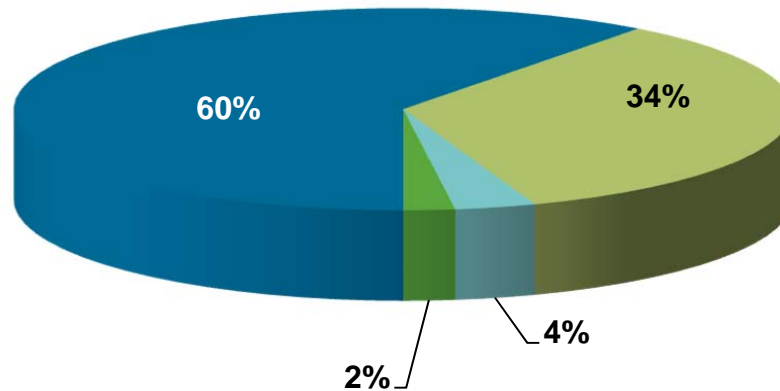
Personal Residential Policy Characteristics - Coverage Ranges (HO-3/HW-2) Data as of June 30, 2017



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, 2017



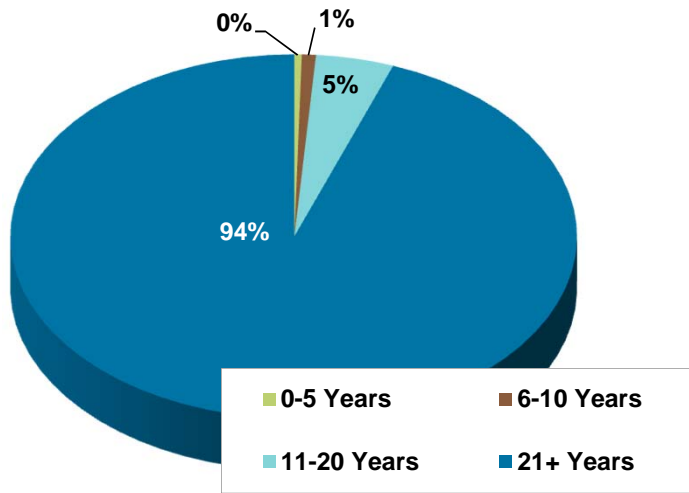
- Homeowners (HO-3/HO-8/HW-2)
- Dwelling (DP-1/DP-3/DW-2)
- Condo Unit Owners (HO-6/HW-6)
- Mobile Homeowners (MHO-3/MDP-1/MW-2/MD-1)

Policy Form	Policy Count	Total Insured Value
Homeowners (HO-3/HO-8/HW-2)	73,418	\$21,540,911,477
Dwelling (DP-1/DP-3/DW-2)	41,625	\$8,420,324,034
Condo Unit Owners (HO-6/HW-6)	4,071	\$241,727,500
Mobile Homeowners (MHO-3/MDP-1/MW-2/MD-1)	2,588	\$59,087,931
TOTAL	121,702	\$30,262,050,942

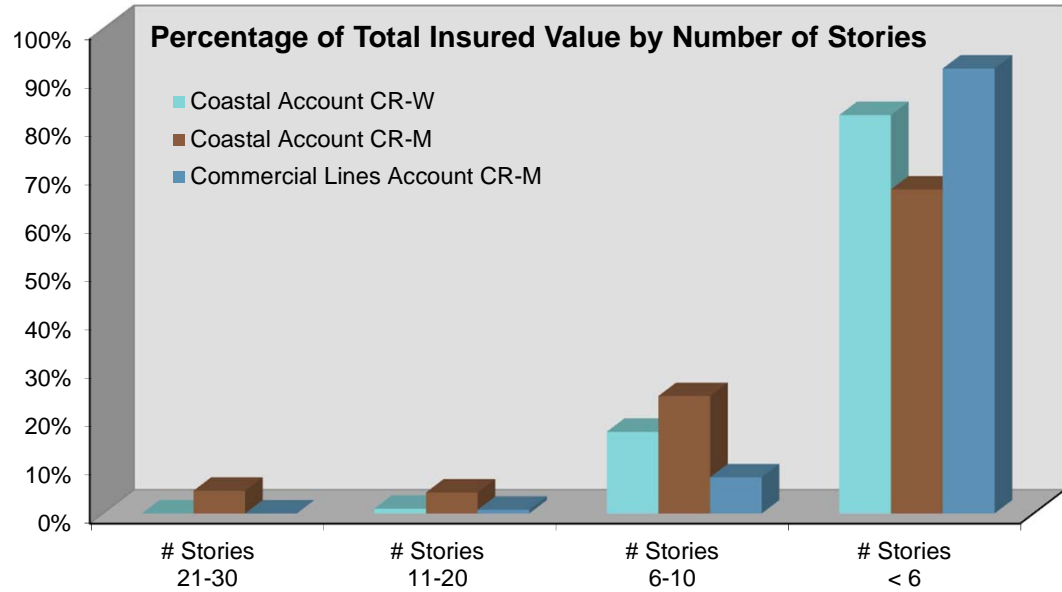
Note: Excludes takeout policies

Commercial Residential Building Characteristics - Age and Number of Stories Data as of June 30, 2017

(Building Count by Age Range)



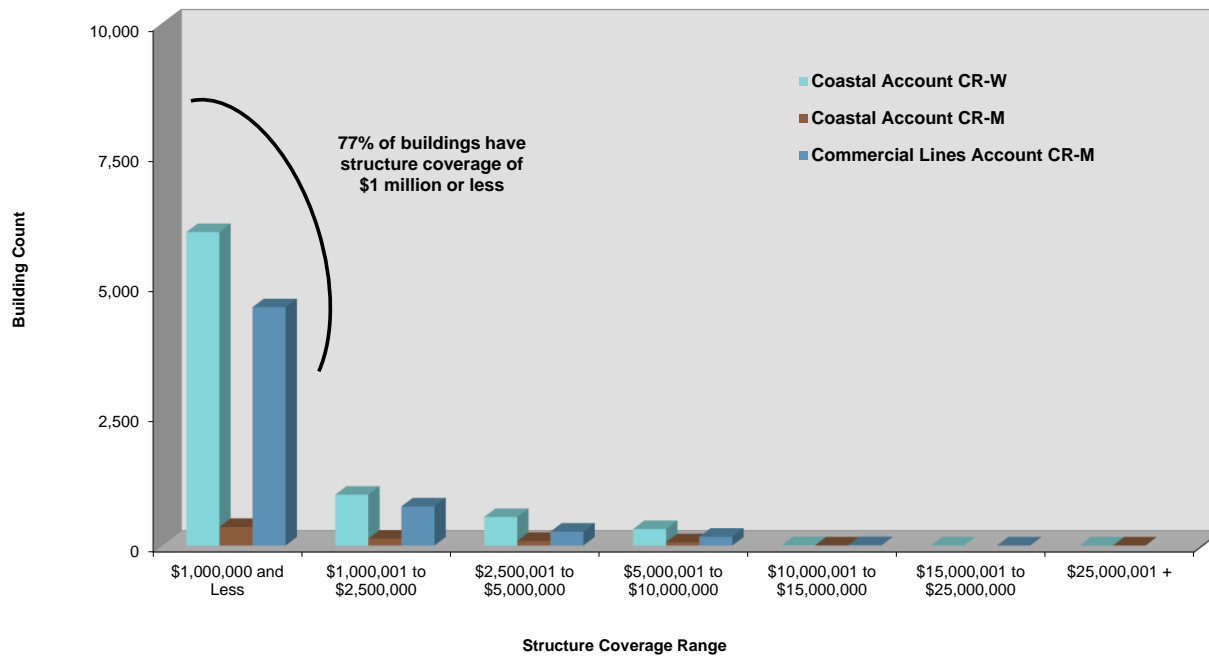
94% of all commercial residential buildings were built before 1997.



Number of Stories	Coastal Account CR-W	Coastal Account CR-M	Commercial Lines Account CR-M
21 to 30	0.0%	4.7%	0.0%
11 to 20	1.0%	4.3%	0.7%
6 to 10	16.8%	24.2%	7.4%
< 6	82.2%	66.8%	91.8%
Total	100.0%	100.0%	100.0%

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, 2017

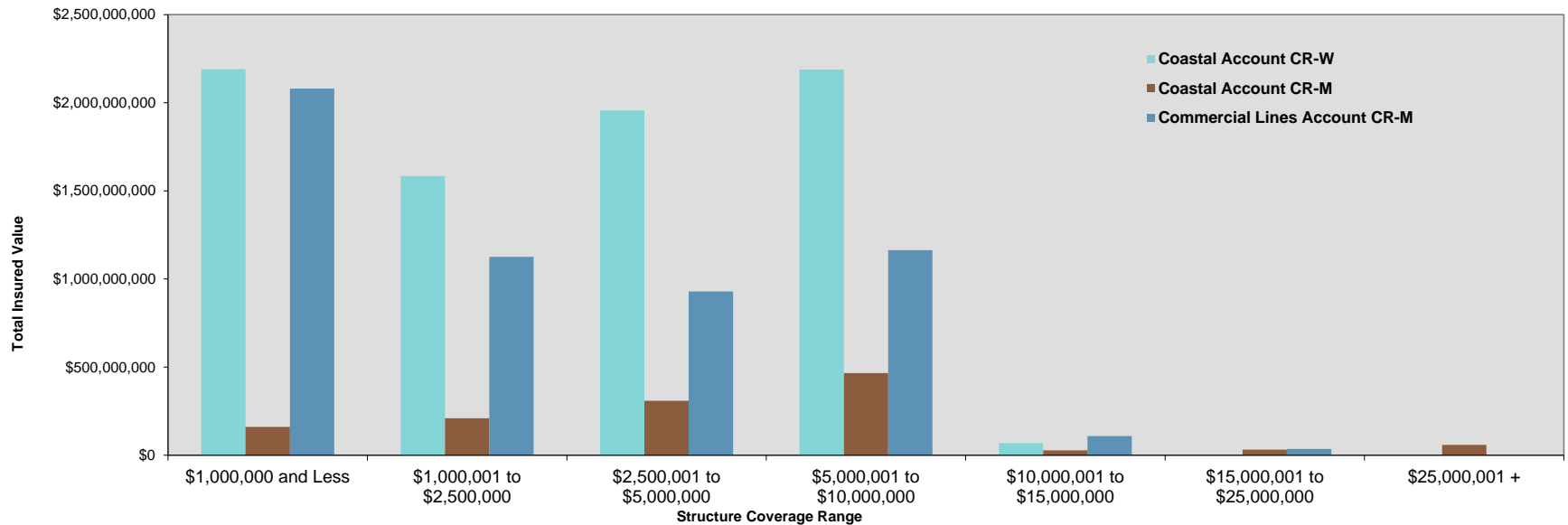


Product	\$1,000,000 and Less	\$1,000,001 to \$2,500,000	\$2,500,001 to \$5,000,000	\$5,000,001 to \$10,000,000	\$10,000,001 to \$15,000,000	\$15,000,001 to \$25,000,000	\$25,000,001 +
Coastal Account CR-W	6,015	975	548	316	6	2	0
Coastal Account CR-M	357	132	89	63	2	0	1
Commercial Lines Account CR-M	4,573	750	267	169	9	2	0
Total	10,945	1,857	904	548	17	4	1

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 June 30, 2017

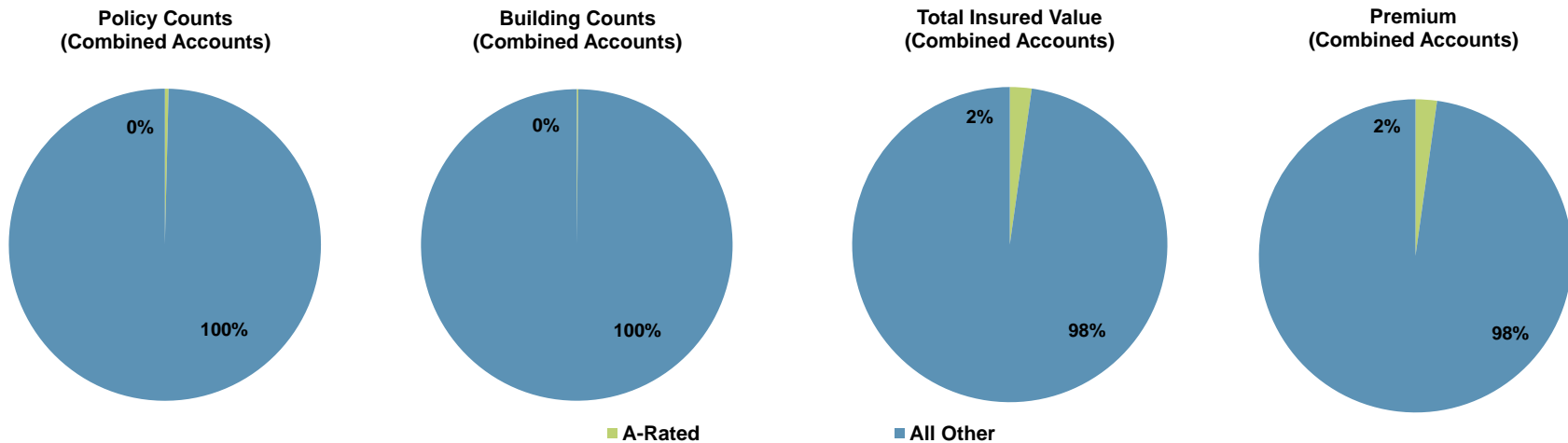


Product	\$1,000,000 and Less	\$1,000,001 to \$2,500,000	\$2,500,001 to \$5,000,000	\$5,000,001 to \$10,000,000	\$10,000,001 to \$15,000,000	\$15,000,001 to \$25,000,000	\$25,000,001 +
Coastal Account CR-W	\$2,190,960,674	\$1,584,030,582	\$1,955,787,309	\$2,188,769,820	\$69,021,000	\$0	\$0
Coastal Account CR-M	\$160,355,800	\$209,470,700	\$309,042,300	\$466,283,200	\$27,590,900	\$31,746,100	\$59,103,300
Commercial Lines Account CR-M	\$2,080,095,307	\$1,125,434,800	\$929,168,200	\$1,164,023,500	\$108,407,100	\$35,151,800	\$0
Total	\$4,431,411,781	\$2,918,936,082	\$3,193,997,809	\$3,819,076,520	\$205,019,000	\$66,897,900	\$59,103,300

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 June 30, 2017



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	9	1%	11	0%	\$143,558,900	3%	\$401,684	2%
	All Other	1,126	99%	5,759	100%	\$5,329,079,807	97%	\$20,968,958	98%
Total Commercial Lines Account CR-M		1,135	100%	5,770	100%	\$5,472,638,707	100%	\$21,370,642	100%
Coastal Account CR-M	A-Rated	4	2%	5	1%	\$118,440,300	9%	\$754,929	13%
	All Other	246	98%	641	99%	\$1,151,421,700	91%	\$4,969,562	87%
Total Coastal Account CR-M		250	100%	646	100%	\$1,269,862,000	100%	\$5,724,491	100%
Coastal Account CR-W	A-Rated	6	0%	6	0%	\$69,021,000	1%	\$203,054	1%
	All Other	3,574	100%	7,854	100%	\$8,011,483,385	99%	\$34,263,538	99%
Total Coastal Account CR-W		3,580	100%	7,860	100%	\$8,080,504,385	100%	\$34,466,592	100%
Combined Accounts	A-Rated	19	0%	22	0%	\$331,020,200	2%	\$1,359,667	2%
	All Other	4,946	100%	14,254	100%	\$14,491,984,892	98%	\$60,202,058	98%
Total CR		4,965	100%	14,276	100%	\$14,823,005,092	100%	\$61,561,725	100%

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)