



Corporate Analytics Business Overview

December 31, 2017 Report



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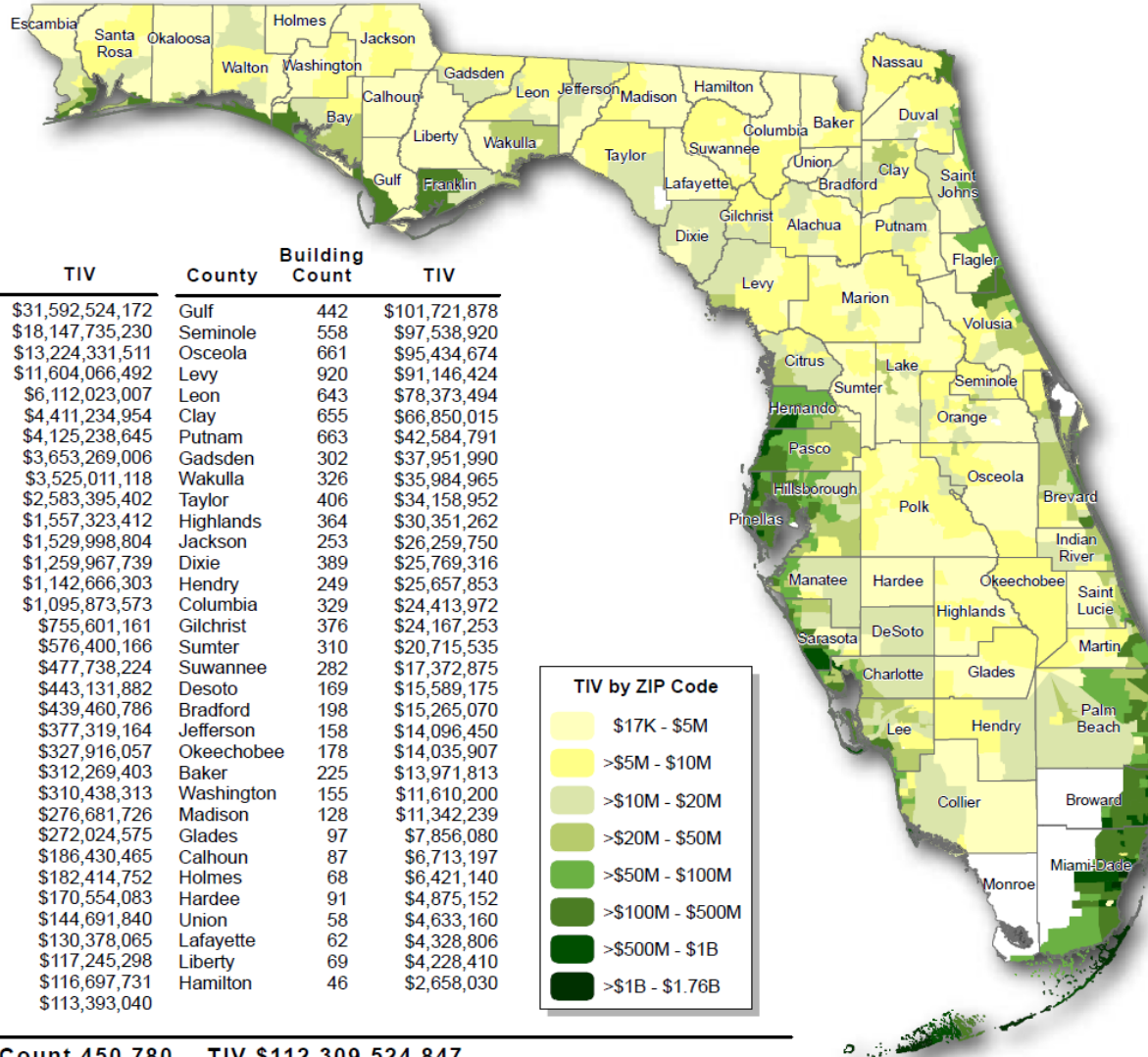
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Combined Accounts

Combined Accounts

Total Insured Value (TIV) by Zip Code

Data as of December 31, 2017

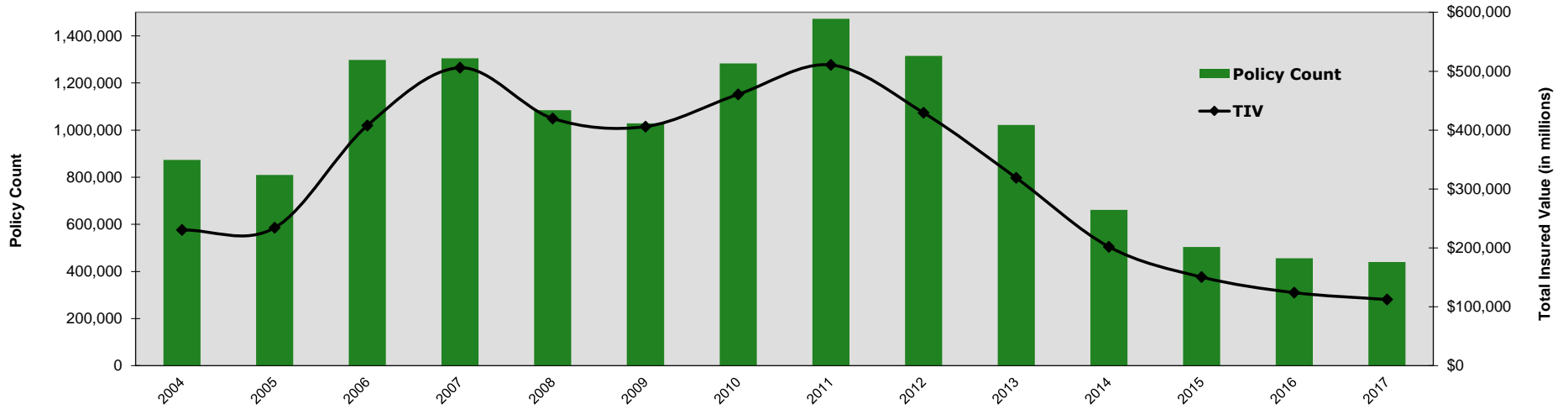


| County | Building Count | TIV | County | Building Count | TIV |
|--------------|----------------|------------------|------------|----------------|---------------|
| Miami-Dade | 111,817 | \$31,592,524,172 | Gulf | 442 | \$101,721,878 |
| Broward | 74,833 | \$18,147,735,230 | Seminole | 558 | \$97,538,920 |
| Pinellas | 56,278 | \$13,224,331,511 | Osceola | 661 | \$95,434,674 |
| Palm Beach | 44,083 | \$11,604,066,492 | Levy | 920 | \$91,146,424 |
| Monroe | 15,738 | \$6,112,023,007 | Leon | 643 | \$78,373,494 |
| Sarasota | 16,424 | \$4,411,234,954 | Clay | 655 | \$66,850,015 |
| Hillsborough | 18,230 | \$4,125,238,645 | Putnam | 663 | \$42,584,791 |
| Pasco | 17,855 | \$3,653,269,006 | Gadsden | 302 | \$37,951,990 |
| Hernando | 13,070 | \$3,525,011,118 | Wakulla | 326 | \$35,984,965 |
| Lee | 11,502 | \$2,583,395,402 | Taylor | 406 | \$34,158,952 |
| Collier | 4,605 | \$1,557,323,412 | Highlands | 364 | \$30,351,262 |
| Brevard | 7,417 | \$1,529,998,804 | Jackson | 253 | \$26,259,750 |
| Escambia | 4,182 | \$1,259,967,739 | Dixie | 389 | \$25,769,316 |
| Manatee | 6,220 | \$1,142,666,303 | Hendry | 249 | \$25,657,853 |
| Volusia | 5,228 | \$1,095,873,573 | Columbia | 329 | \$24,413,972 |
| Charlotte | 3,742 | \$755,601,161 | Gilchrist | 376 | \$24,167,253 |
| Walton | 2,153 | \$576,400,166 | Sumter | 310 | \$20,715,535 |
| Saint Lucie | 3,124 | \$477,738,224 | Suwannee | 282 | \$17,372,875 |
| Indian River | 1,872 | \$443,131,882 | Desoto | 169 | \$15,589,175 |
| Bay | 2,988 | \$439,460,786 | Bradford | 198 | \$15,265,070 |
| Duval | 1,956 | \$377,319,164 | Jefferson | 158 | \$14,096,450 |
| Santa Rosa | 1,772 | \$327,916,057 | Okeechobee | 178 | \$14,035,907 |
| Martin | 1,648 | \$312,269,403 | Baker | 225 | \$13,971,813 |
| Orange | 1,692 | \$310,438,313 | Washington | 155 | \$11,610,200 |
| Saint Johns | 1,349 | \$276,681,726 | Madison | 128 | \$11,342,239 |
| Okaloosa | 1,267 | \$272,024,575 | Glades | 97 | \$7,856,080 |
| Franklin | 598 | \$186,430,465 | Calhoun | 87 | \$6,713,197 |
| Citrus | 2,147 | \$182,414,752 | Holmes | 68 | \$6,421,140 |
| Flagler | 746 | \$170,554,083 | Hardee | 91 | \$4,875,152 |
| Polk | 1,595 | \$144,691,840 | Union | 58 | \$4,633,160 |
| Nassau | 759 | \$130,378,065 | Lafayette | 62 | \$4,328,806 |
| Marion | 1,470 | \$117,245,298 | Liberty | 69 | \$4,228,410 |
| Lake | 1,589 | \$116,697,731 | Hamilton | 46 | \$2,658,030 |
| Alachua | 914 | \$113,393,040 | | | |

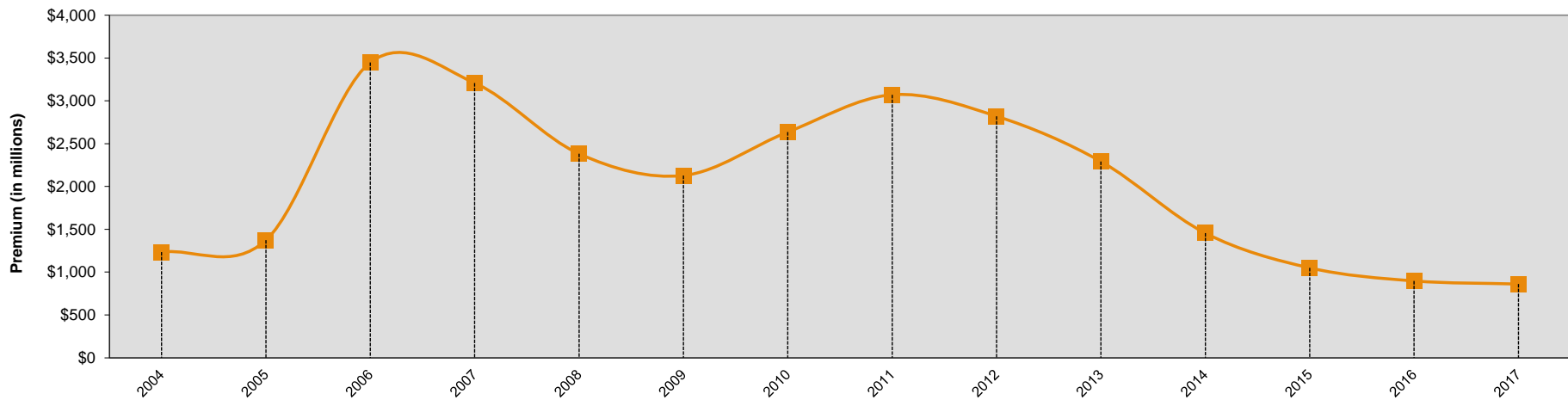
TOTAL: Building Count 450,780 TIV \$112,309,524,847

Note: Excludes takeout policies.

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

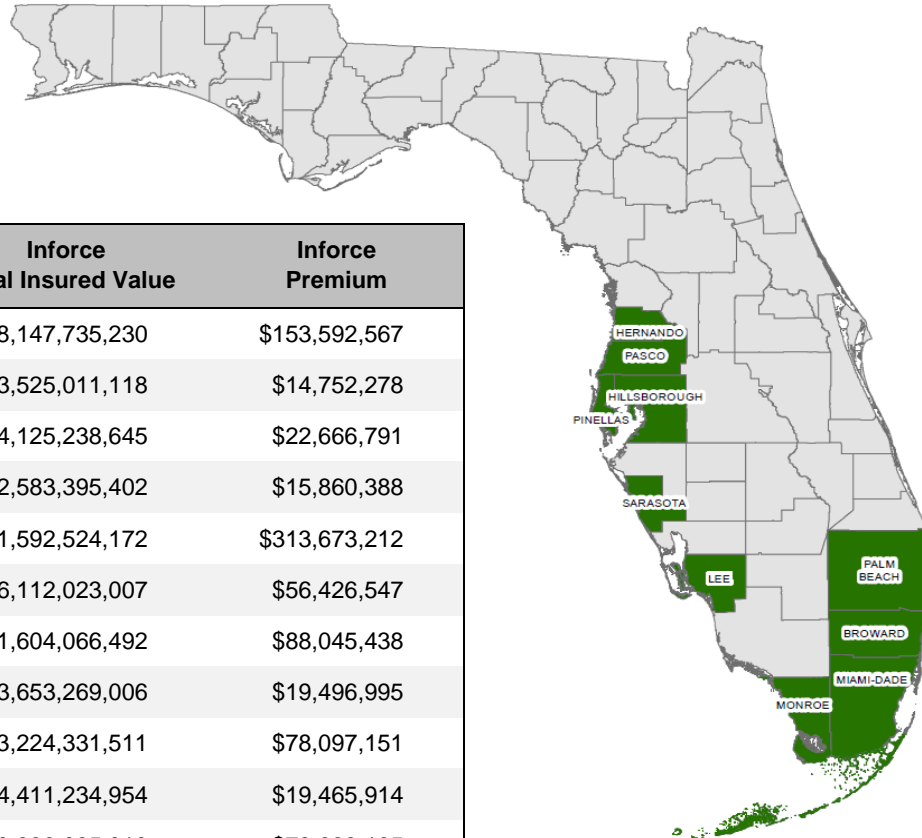


Inforce Premium (in Millions)



Note: Excludes takeout policies

Combined Accounts High Volume Counties Data as of December 31, 2017

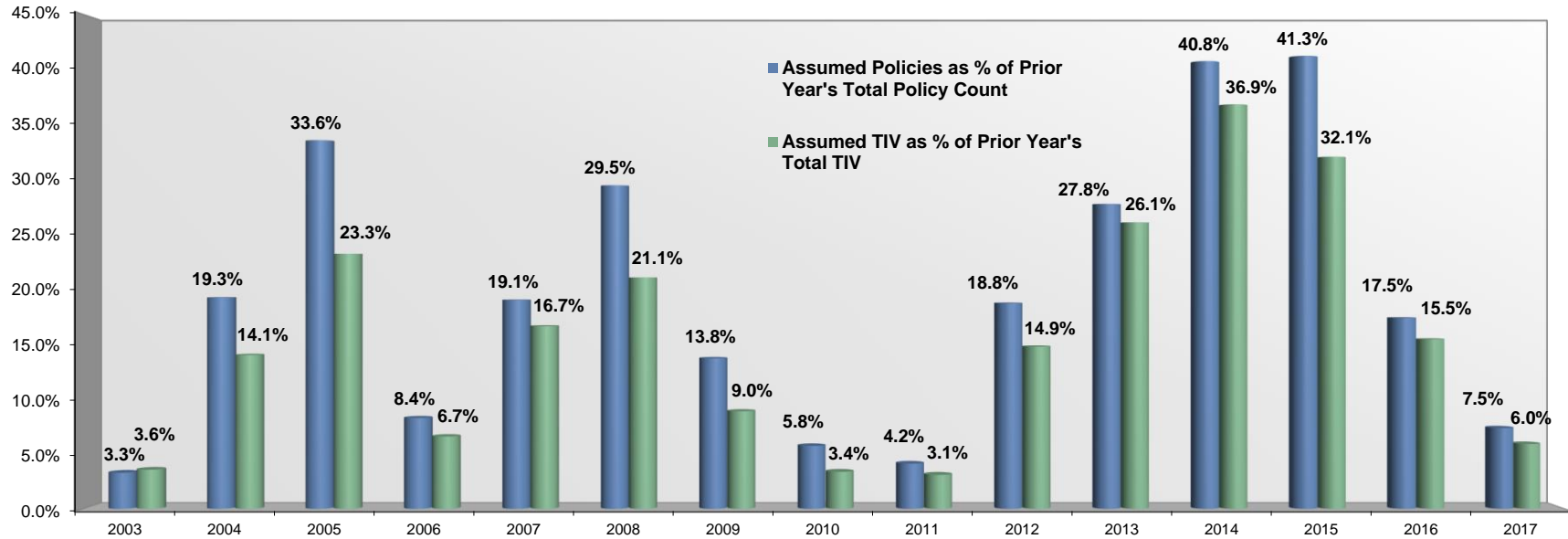


| County | Policy Count | % of Total Policy Count | Inforce Total Insured Value | Inforce Premium |
|--------------|----------------|-------------------------|-----------------------------|----------------------|
| Broward | 73,478 | 17% | \$18,147,735,230 | \$153,592,567 |
| Hernando | 13,066 | 3% | \$3,525,011,118 | \$14,752,278 |
| Hillsborough | 18,075 | 4% | \$4,125,238,645 | \$22,666,791 |
| Lee | 11,069 | 3% | \$2,583,395,402 | \$15,860,388 |
| Miami-Dade | 110,022 | 25% | \$31,592,524,172 | \$313,673,212 |
| Monroe | 14,676 | 3% | \$6,112,023,007 | \$56,426,547 |
| Palm Beach | 41,383 | 9% | \$11,604,066,492 | \$88,045,438 |
| Pasco | 17,500 | 4% | \$3,653,269,006 | \$19,496,995 |
| Pinellas | 55,769 | 13% | \$13,224,331,511 | \$78,097,151 |
| Sarasota | 15,961 | 4% | \$4,411,234,954 | \$19,465,914 |
| All Other | 69,407 | 16% | \$13,330,695,310 | \$78,633,195 |
| Total | 440,406 | 100% | \$112,309,524,847 | \$860,710,476 |

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.

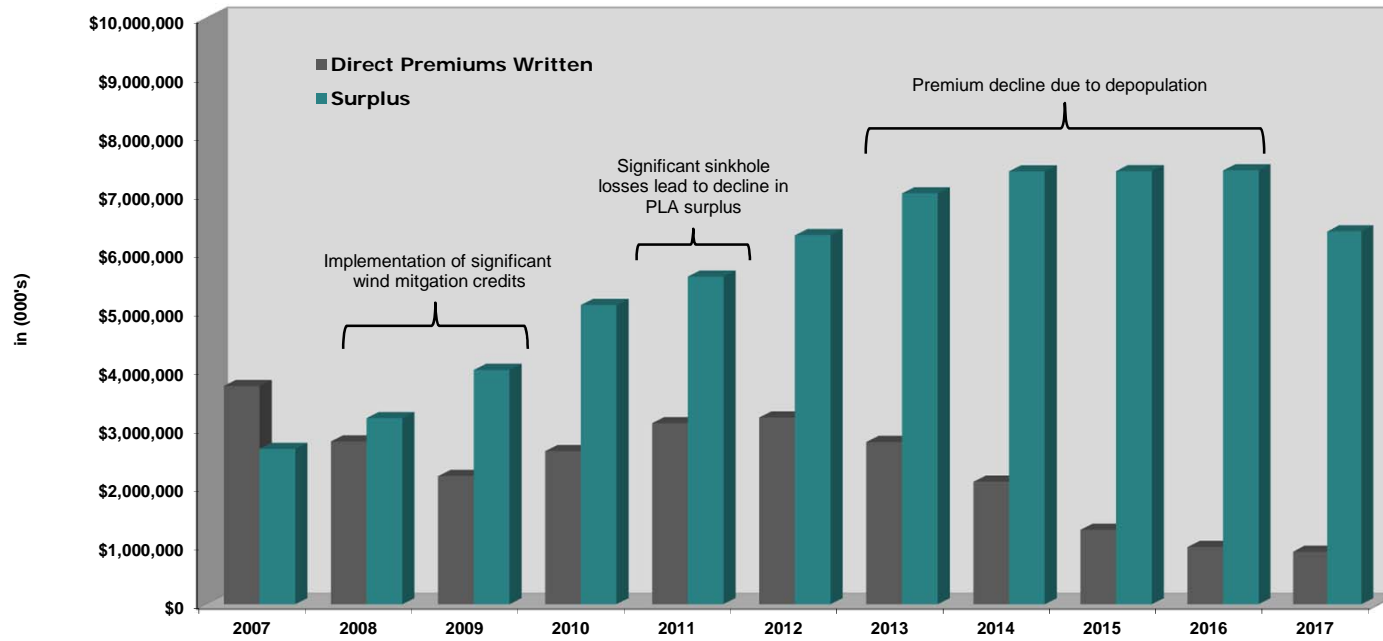
Depopulation Study Policies Taken Out Relative to Citizens Inforce Policies



| 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% |
| 2017 | 7 | 34,008 | 440,406 | 7.5% | \$7,435,411,434 | \$112,309,524,847 | 6.0% |

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

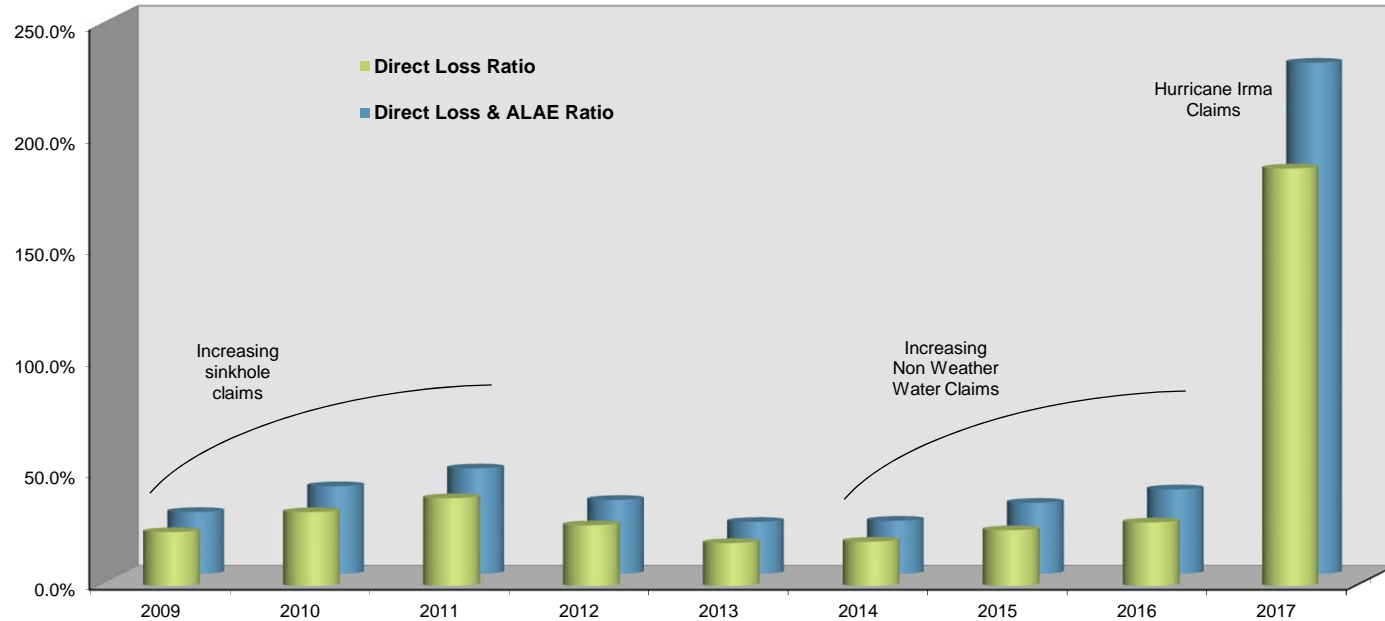
Combined Accounts Direct Premiums Written to Surplus



| | 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 |
| 2017 | \$1,886,040 | 0.26 | \$1,738,657 | 0.01 | \$2,734,603 | 0.14 | \$6,359,300 | 0.14 |

Note: Only year end data is provided in this exhibit and is typically available by the start of the second quarter

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

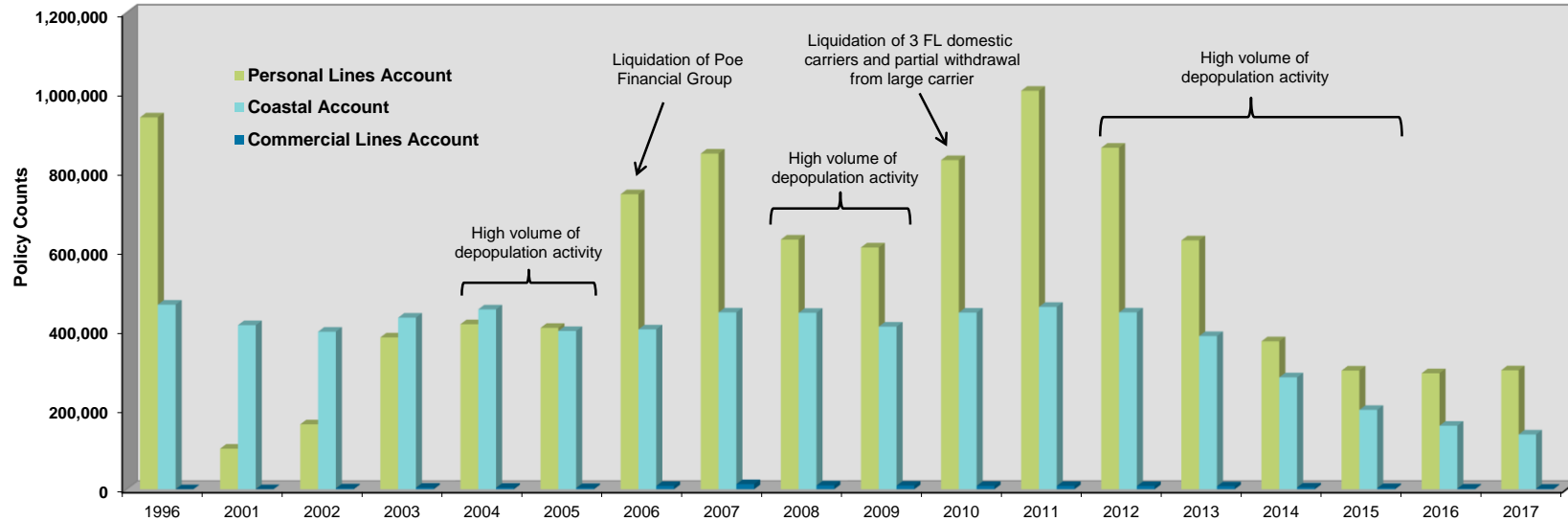


| | Direct Premiums Earned | Direct Losses Incurred | Direct ALAE Incurred | Direct Loss Ratio | Direct Loss & ALAE Ratio |
|-------------|------------------------|------------------------|----------------------|-------------------|--------------------------|
| 2009 | \$2,220,604,024 | \$537,031,178 | \$80,155,532 | 24.2% | 27.8% |
| 2010 | \$2,339,673,553 | \$776,251,842 | \$144,847,674 | 33.2% | 39.4% |
| 2011 | \$2,818,438,093 | \$1,111,074,452 | \$224,489,253 | 39.4% | 47.4% |
| 2012 | \$2,998,624,397 | \$818,064,523 | \$178,185,583 | 27.3% | 33.2% |
| 2013 | \$2,611,371,879 | \$503,826,679 | \$106,075,239 | 19.3% | 23.4% |
| 2014 | \$2,026,798,209 | \$403,391,008 | \$80,462,063 | 19.9% | 23.9% |
| 2015 | \$1,269,794,297 | \$318,140,425 | \$87,294,735 | 25.1% | 31.9% |
| 2016 | \$983,330,894 | \$280,662,379 | \$92,635,986 | 28.5% | 38.0% |
| 2017 | \$873,090,231 | \$1,629,581,697 | \$364,302,316 | 186.6% | 228.4% |

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) Only year end data is provided in this exhibit and is typically available by the start of the second quarter

Combined Accounts Policy Counts¹ by Account and Year Data as of December 31, 2017



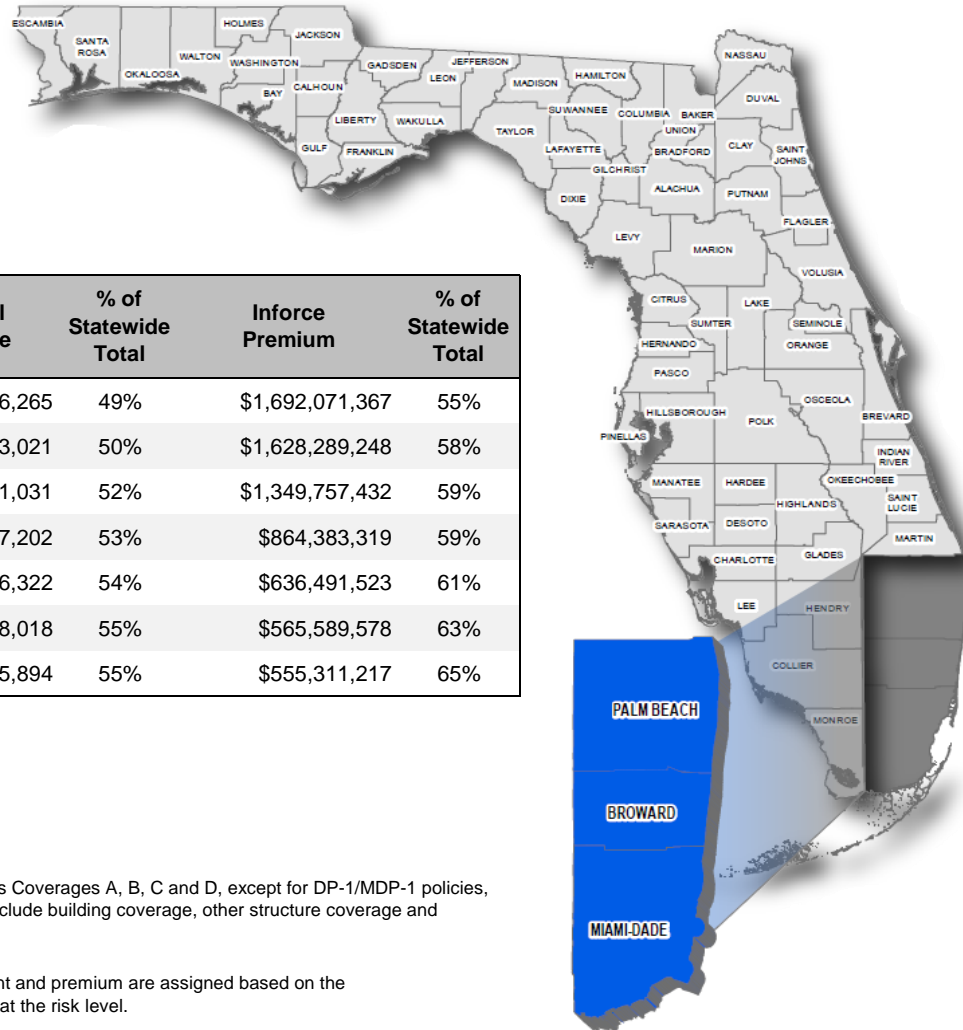
| | Personal Lines Account | Coastal Account | Commercial Lines Account | Total |
|---------------------|------------------------|-----------------|--------------------------|-----------|
| 1996 | 936,837 | 465,739 | 0 | 1,402,576 |
| 2001 | 102,792 | 414,123 | 198 | 517,113 |
| 2002 | 164,274 | 397,676 | 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 |
| 2017 | 300,507 | 138,591 | 1,308 | 440,406 |

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 December 31, 2017

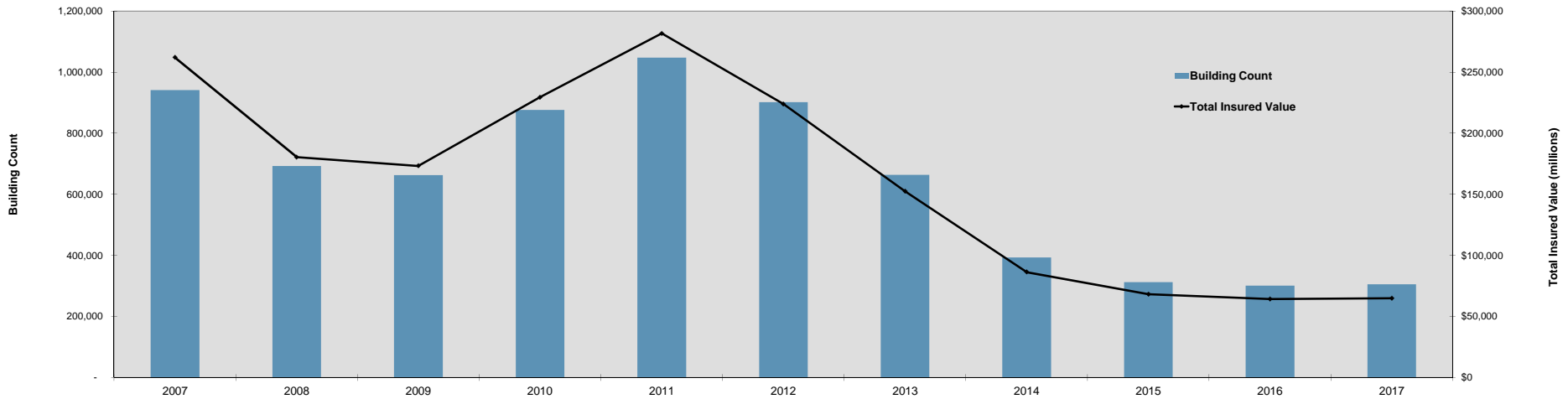


| Year | Policy Count | % of Statewide Total | Inforce Total Insured Value | % of Statewide Total | Inforce Premium | % of Statewide Total |
|------|--------------|----------------------|-----------------------------|----------------------|-----------------|----------------------|
| 2011 | 633,311 | 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% |
| 2017 | 224,883 | 51% | \$61,344,325,894 | 55% | \$555,311,217 | 65% |

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 December 31, 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 |
| 2017 | 300,507 | 300,507 | \$486 | \$59,827 | 1,308 | 5,184 | \$21 | \$5,049 | 301,815 | 305,691 | \$507 | \$64,876 |
| % Change from 2016 to 2017 | 2.5% | 2.5% | 9.0% | 7.2% | -30.8% | -35.8% | -41.7% | -40.2% | 2.3% | 1.5% | 5.3% | 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. 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.

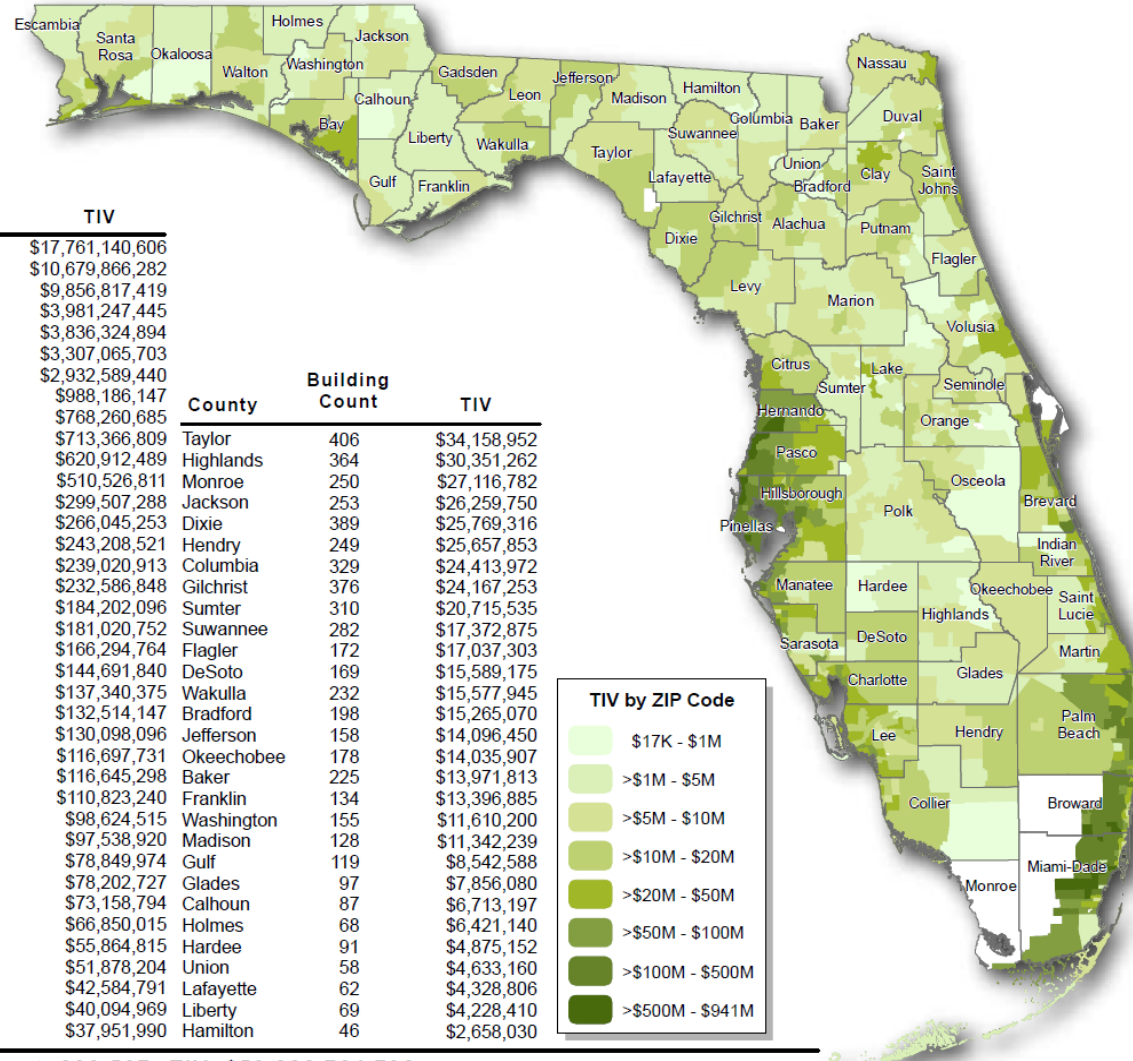
Account Information

Personal Lines Account (PLA)

Personal Lines Account

Total Insured Value (TIV) by Zip Code

Data as of December 31, 2017



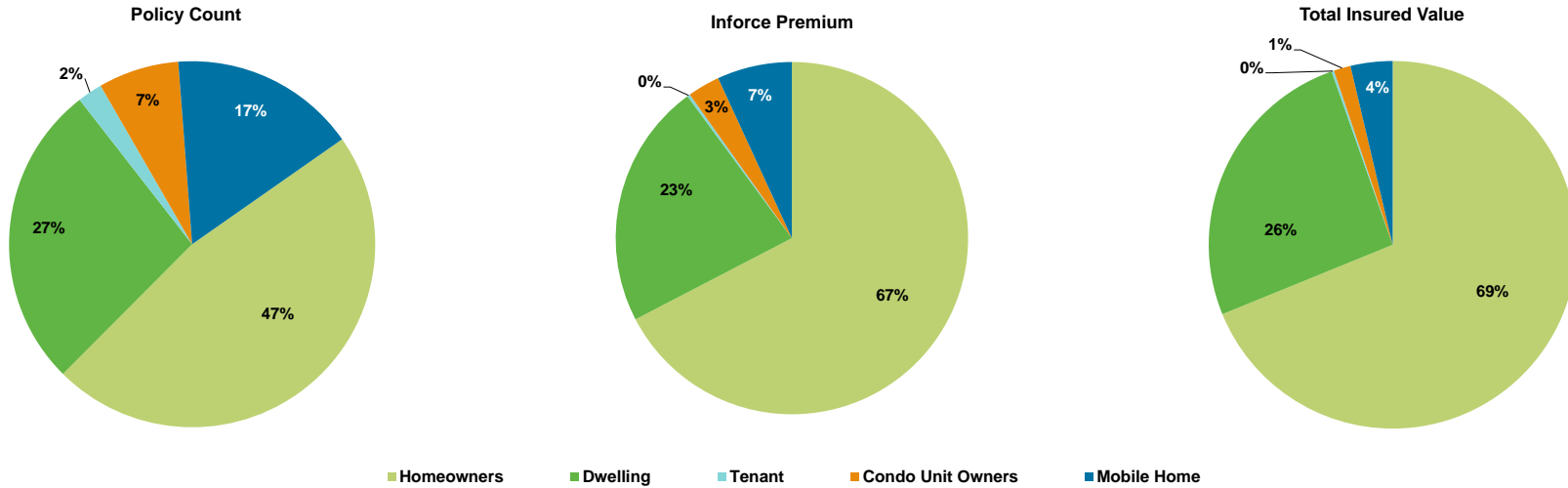
| County | Building Count | TIV |
|--------------|----------------|------------------|
| Miami-Dade | 76,809 | \$17,761,140,606 |
| Pinellas | 51,092 | \$10,679,866,282 |
| Broward | 46,972 | \$9,856,817,419 |
| Hillsborough | 18,050 | \$3,981,247,445 |
| Palm Beach | 20,328 | \$3,836,324,894 |
| Hernando | 12,405 | \$3,307,065,703 |
| Pasco | 14,278 | \$2,932,589,440 |
| Brevard | 5,962 | \$988,186,147 |
| Manatee | 5,214 | \$768,260,685 |
| Sarasota | 4,434 | \$713,366,809 |
| Lee | 5,774 | \$620,912,489 |
| Charlotte | 3,157 | \$510,526,811 |
| Saint Lucie | 2,239 | \$299,507,288 |
| Volusia | 1,893 | \$266,045,253 |
| Collier | 1,890 | \$243,208,521 |
| Orange | 1,574 | \$239,020,913 |
| Duval | 1,582 | \$232,586,848 |
| Martin | 1,427 | \$184,202,096 |
| Citrus | 2,144 | \$181,020,752 |
| Bay | 1,751 | \$166,294,764 |
| Polk | 1,595 | \$144,691,840 |
| Escambia | 1,084 | \$137,340,375 |
| Indian River | 1,160 | \$132,514,147 |
| Saint Johns | 929 | \$130,098,096 |
| Lake | 1,589 | \$116,697,731 |
| Marion | 1,468 | \$116,645,298 |
| Alachua | 905 | \$110,823,240 |
| Okaloosa | 786 | \$98,624,515 |
| Seminole | 558 | \$97,538,920 |
| Osceola | 644 | \$78,849,974 |
| Santa Rosa | 1,145 | \$78,202,727 |
| Leon | 634 | \$73,158,794 |
| Clay | 655 | \$66,850,015 |
| Nassau | 556 | \$55,864,815 |
| Levy | 774 | \$51,878,204 |
| Putnam | 663 | \$42,584,791 |
| Walton | 431 | \$40,094,969 |
| Gadsden | 302 | \$37,951,990 |

| County | Building Count | TIV |
|------------|----------------|--------------|
| Taylor | 406 | \$34,158,952 |
| Highlands | 364 | \$30,351,262 |
| Monroe | 250 | \$27,116,782 |
| Jackson | 253 | \$26,259,750 |
| Dixie | 389 | \$25,769,316 |
| Hendry | 249 | \$25,657,853 |
| Columbia | 329 | \$24,413,972 |
| Gilchrist | 376 | \$24,167,253 |
| Sumter | 310 | \$20,715,535 |
| Suwannee | 282 | \$17,372,875 |
| Flagler | 172 | \$17,037,303 |
| DeSoto | 169 | \$15,589,175 |
| Wakulla | 232 | \$15,577,945 |
| Bradford | 198 | \$15,265,070 |
| Jefferson | 158 | \$14,096,450 |
| Okeechobee | 178 | \$14,035,907 |
| Baker | 225 | \$13,971,813 |
| Franklin | 134 | \$13,396,885 |
| Washington | 155 | \$11,610,200 |
| Madison | 128 | \$11,342,239 |
| Gulf | 119 | \$8,542,588 |
| Glades | 97 | \$7,856,080 |
| Calhoun | 87 | \$6,713,197 |
| Holmes | 68 | \$6,421,140 |
| Hardee | 91 | \$4,875,152 |
| Union | 58 | \$4,633,160 |
| Lafayette | 62 | \$4,328,806 |
| Liberty | 69 | \$4,228,410 |
| Hamilton | 46 | \$2,658,030 |

TOTAL: Building Count 300,507 TIV \$59,826,764,706

Note: Excludes takeout policies.

Personal Lines Account Information by Policy Form Data as of December 31, 2017

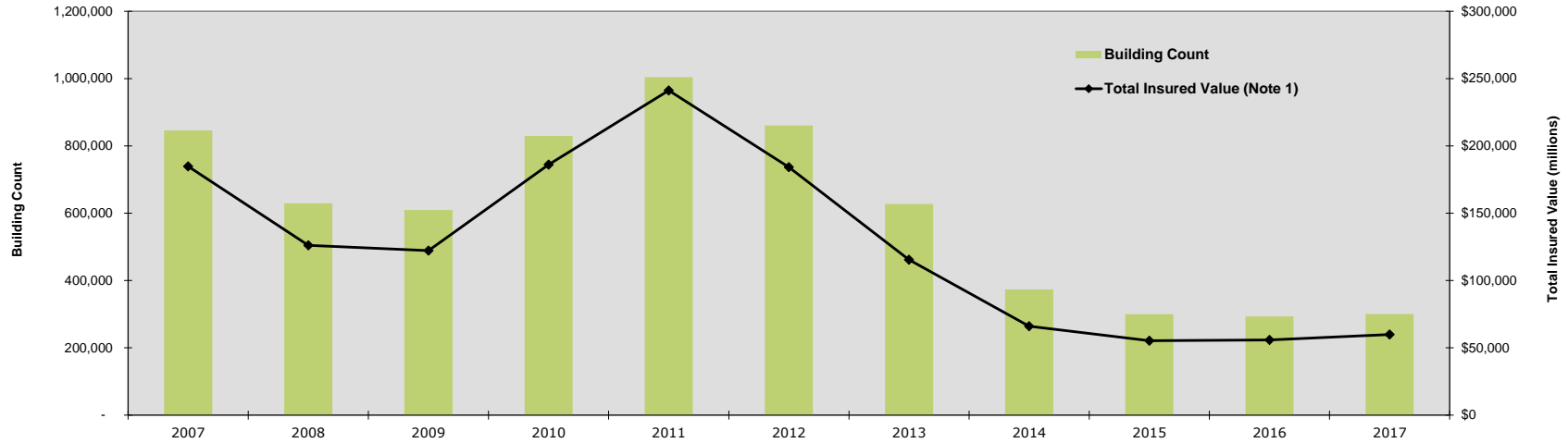


| | HO-3 | HO-4 | HO-6 | HO-8 | DP-1 | DP-3 | MHO-3 | MHO-4 | MDP-1 | TOTAL |
|----------------------------|------------------|---------------|---------------|---------------|-----------------|------------------|-----------------|--------------|---------------|-------------------------|
| Policy Count | 138,243 | 5,806 | 21,753 | 1,052 | 15,474 | 66,957 | 22,246 | 899 | 28,077 | 300,507 |
| Building Count | 138,243 | 5,806 | 21,753 | 1,052 | 15,474 | 66,957 | 22,246 | 899 | 28,077 | 300,507 |
| Inforce Premium | \$326,236,192 | \$961,647 | \$14,397,245 | \$1,678,729 | \$18,317,493 | \$91,088,950 | \$20,864,647 | \$288,142 | \$12,522,644 | \$486,355,689 |
| Total Insured Value | \$41,001,832,675 | \$105,787,720 | \$891,137,686 | \$216,090,207 | \$3,103,051,457 | \$12,287,858,446 | \$1,214,492,780 | \$19,405,845 | \$987,107,890 | \$59,826,764,706 |

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, 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 |
| 2017 | 300,507 | 300,507 | \$486 | \$59,827 |
| % Change from 2016 to 2017 | 2.5% | 2.5% | 9.0% | 7.2% |

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, 2017

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

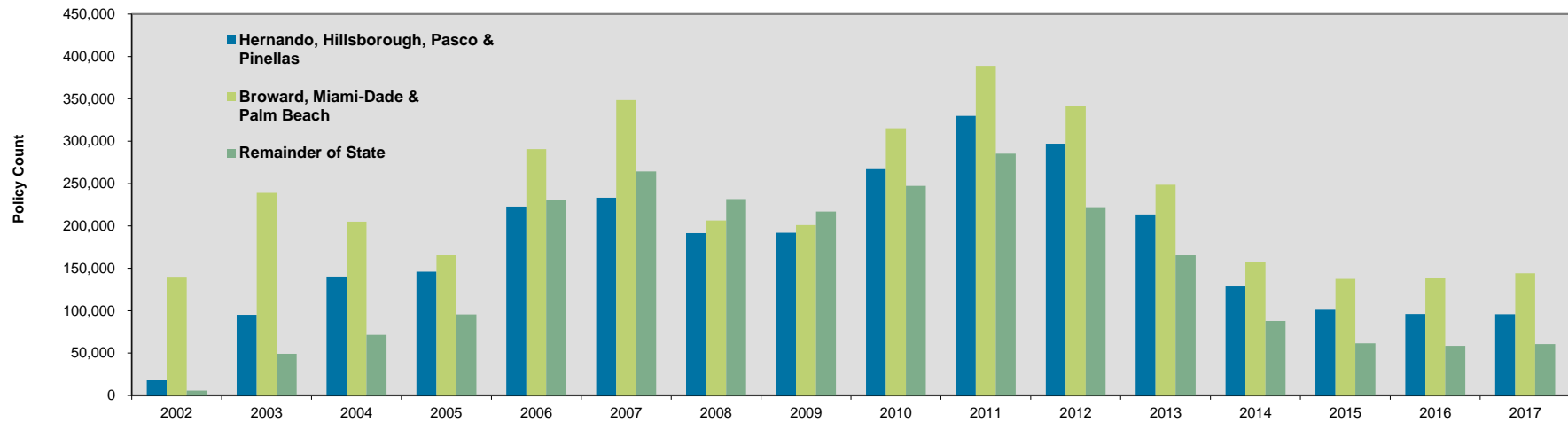
**92% of PLA Total
Insured Value is in the
top 10 counties**

| County | Total Insured Value | |
|---------------------|---------------------|------------|
| Miami-Dade | \$17,761,141 | |
| Pinellas | \$10,679,866 | |
| Broward | \$9,856,817 | |
| Hillsborough | \$3,981,247 | |
| Palm Beach | \$3,836,325 | |
| Top 5 Total | \$46,115,397 | 77% |
| Hernando | \$3,307,066 | |
| Pasco | \$2,932,589 | |
| Brevard | \$988,186 | |
| Manatee | \$768,261 | |
| Sarasota | \$713,367 | |
| Top 10 Total | \$54,824,865 | 92% |
| State Total | \$59,826,765 | |

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, 2017

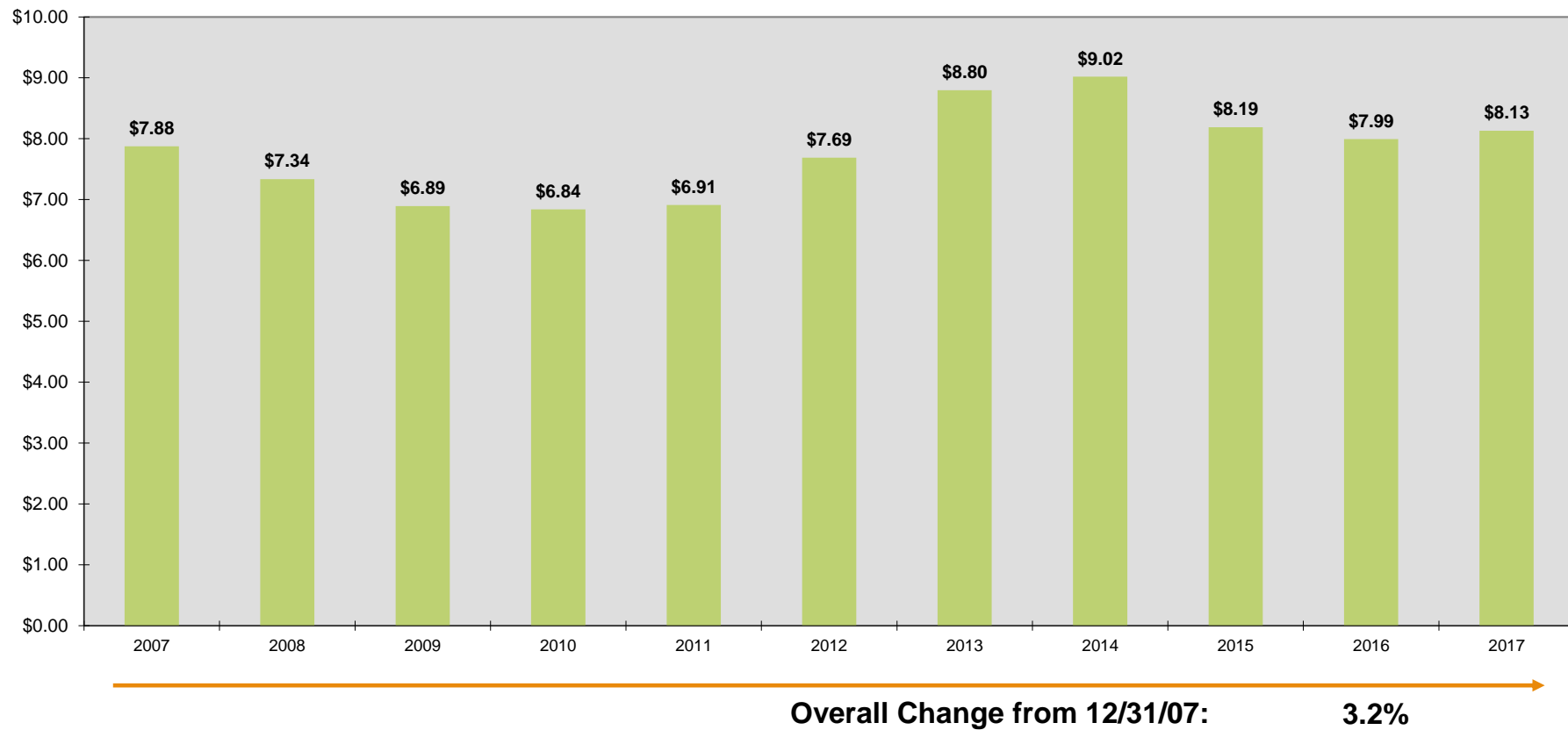


The chart above highlights concentrated total insured value and growth in South Florida (Broward, Miami-Dade and Palm Beach counties) and areas of Florida with increased sinkhole activity (Hernando, Hillsborough, Pasco, and Pinellas counties) as compared to the remaining 59 counties.

| | 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% |
| 2017 | 95,825 | 32% | 144,109 | 48% | 60,573 | 20% |

Note: Excludes takeout policies

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



Note: Excludes takeout policies

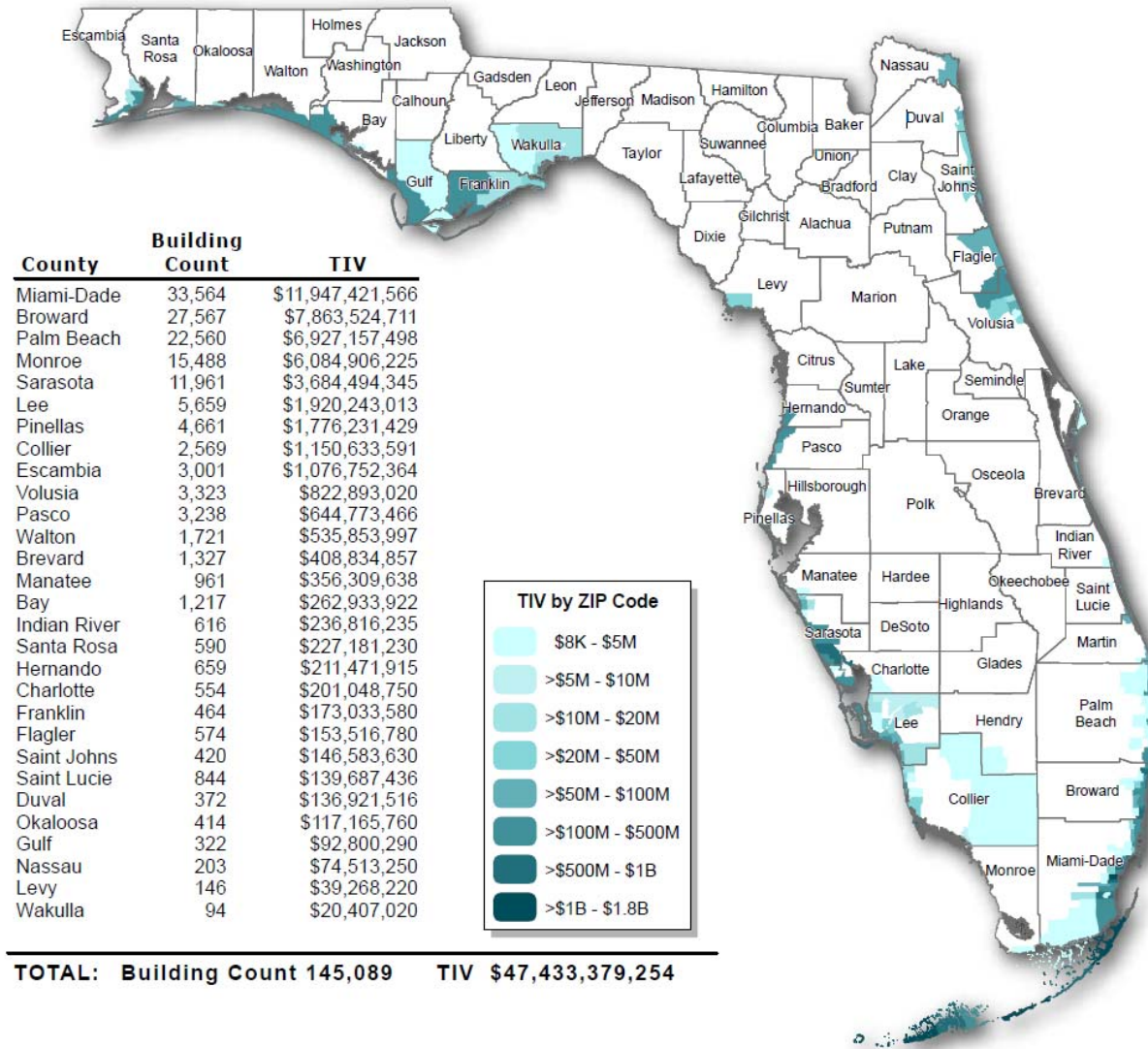
Account Information

Coastal Account

Coastal Account

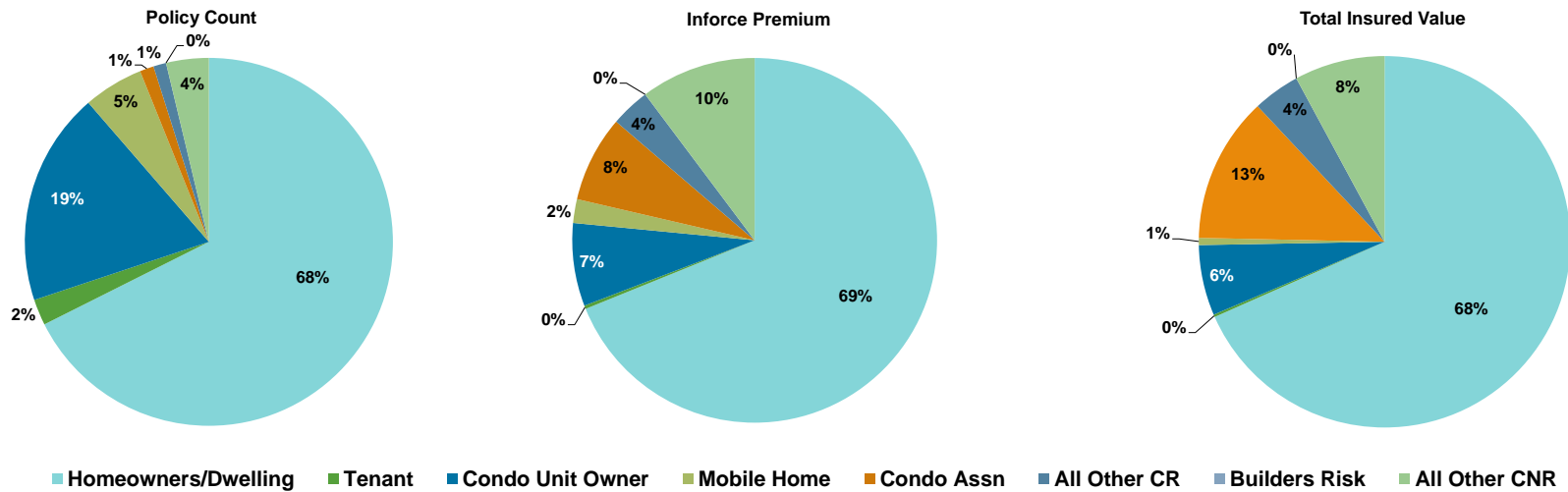
Total Insured Value (TIV) by Zip Code

Data as of December 31, 2017



Note: Excludes takeout policies.

Coastal Account Information by Policy Form Data as of December 31, 2017

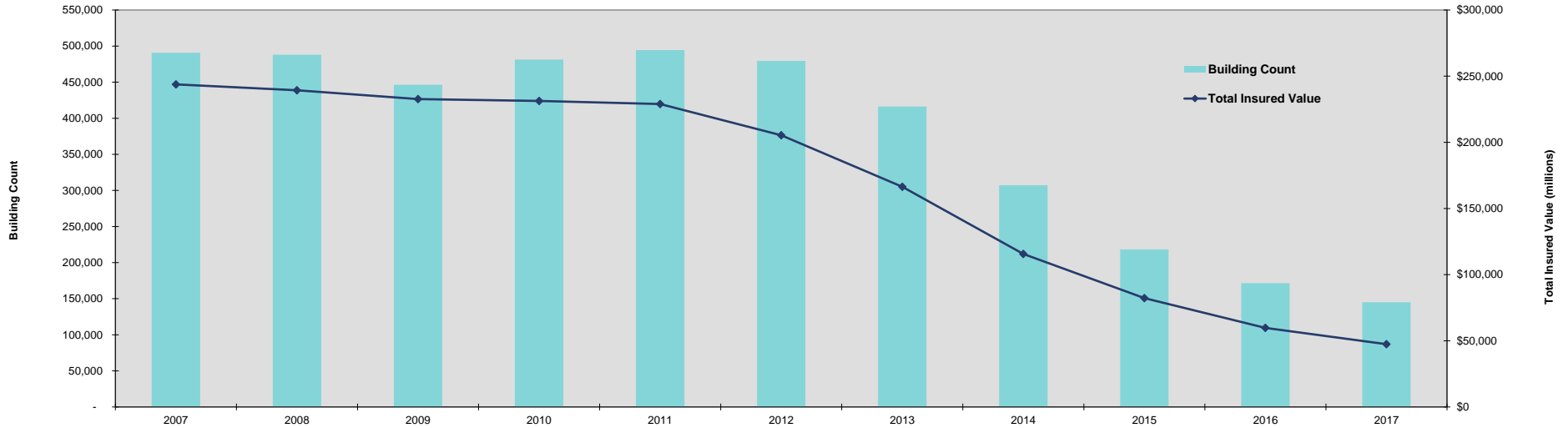


| | Homeowners/ Dwelling | Tenant | Condo Unit Owners | Mobile Home | Condo Assn | All Other CR | Builders Risk | All Other CNR | Total |
|----------------------------|-------------------------|---------------|----------------------|---------------|-----------------|-----------------|---------------|-----------------|-------------------------|
| Policy Count | 93,682 | 3,170 | 25,998 | 7,296 | 1,701 | 1,554 | 6 | 5,184 | 138,591 |
| Building Count | 93,682 | 3,170 | 25,998 | 7,296 | 3,791 | 3,408 | 6 | 7,738 | 145,089 |
| Inforce Premium | \$243,644,890 | \$1,063,305 | \$26,007,428 | \$7,471,673 | \$27,057,010 | \$12,299,750 | \$25,156 | \$36,217,584 | \$353,786,796 |
| Total Insured Value | \$32,429,370,487 | \$101,833,390 | \$2,908,348,495 | \$294,562,729 | \$6,017,777,245 | \$1,940,597,022 | \$2,029,967 | \$3,738,859,919 | \$47,433,379,254 |

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, 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 |
| 2017 | 130,146 | 130,146 | \$278 | \$35,734 | 3,255 | 7,199 | \$39 | \$7,958 | 5,190 | 7,744 | \$36 | \$3,741 | 138,591 | 145,089 | \$354 | \$47,433 |
| % Change from 2016 to 2017 | -11.7% | -11.7% | -7.5% | -12.4% | -28.8% | -35.3% | -37.4% | -39.2% | -41.0% | -40.2% | -30.5% | -37.1% | -13.8% | -15.4% | -14.9% | -20.7% |

- 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, 2017

**77% 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 | \$3,975,068 | \$4,850,399 | \$2,011,214 | \$545,562 | \$549,187 | \$15,992 | \$11,947,422 | |
| Broward | \$2,268,958 | \$3,391,203 | \$1,205,466 | \$699,468 | \$289,797 | \$8,632 | \$7,863,525 | |
| Palm Beach | \$1,967,357 | \$2,775,621 | \$1,223,808 | \$718,121 | \$233,595 | \$8,655 | \$6,927,157 | |
| Monroe | \$332,041 | \$4,455,567 | \$491,930 | \$778,332 | \$22,957 | \$4,079 | \$6,084,906 | |
| Sarasota | \$484,115 | \$2,700,573 | \$332,943 | \$150,486 | \$12,757 | \$3,620 | \$3,684,494 | |
| Top 5 Total | \$9,027,540 | \$18,173,365 | \$5,265,361 | \$2,891,968 | \$1,108,293 | \$40,978 | \$36,507,504 | 77% |
| Lee | \$157,527 | \$1,280,430 | \$292,643 | \$186,909 | \$2,734 | \$0 | \$1,920,243 | |
| Pinellas | \$370,068 | \$949,939 | \$365,532 | \$70,551 | \$19,707 | \$435 | \$1,776,231 | |
| Collier | \$69,288 | \$632,169 | \$356,453 | \$92,724 | \$0 | \$0 | \$1,150,634 | |
| Escambia | \$94,116 | \$751,325 | \$37,798 | \$184,701 | \$4,626 | \$4,186 | \$1,076,752 | |
| Volusia | \$178,102 | \$538,803 | \$72,498 | \$32,457 | \$1,034 | \$0 | \$822,893 | |
| Top 10 Total | \$9,896,640 | \$22,326,031 | \$6,390,284 | \$3,459,310 | \$1,136,394 | \$45,599 | \$43,254,258 | 91% |
| State Total | \$10,965,645 | \$24,768,471 | \$6,783,001 | \$3,690,030 | \$1,175,373 | \$50,860 | \$47,433,379 | |

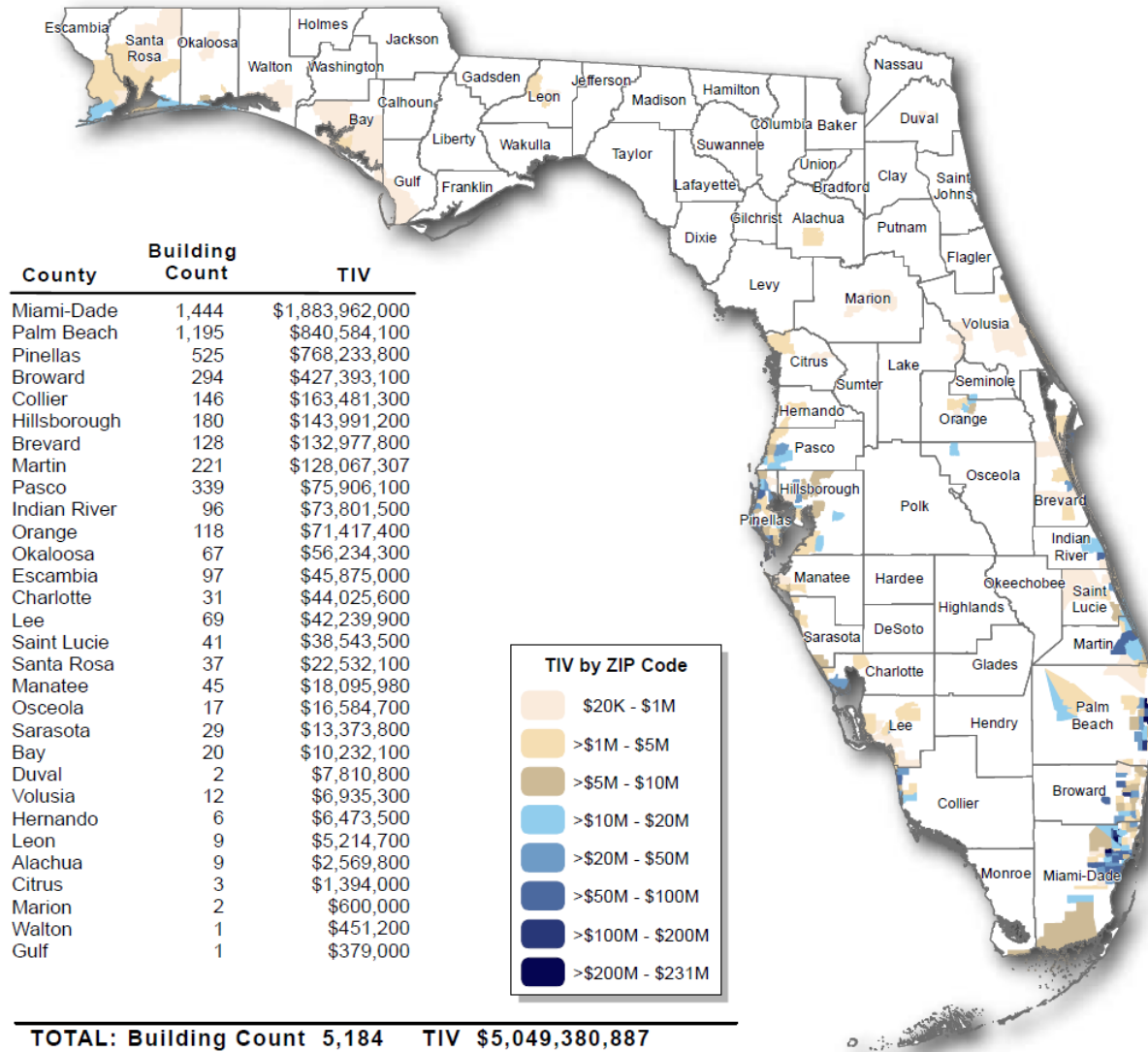
Notes:

- 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.

Account Information

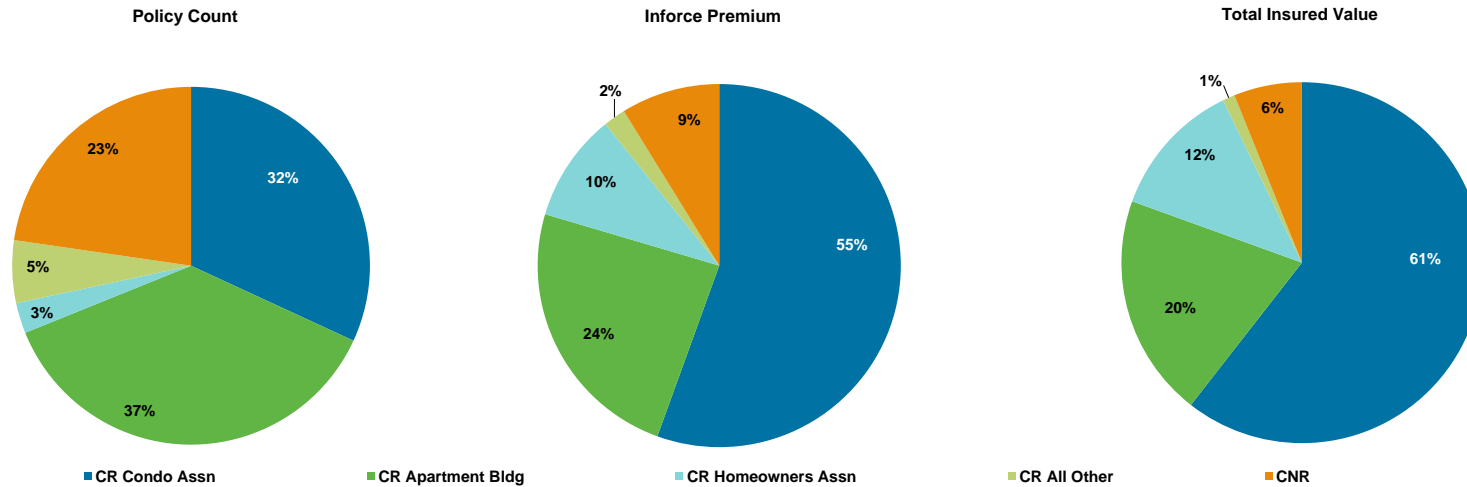
Commercial Lines Account (CLA)

Commercial Lines Account Total Insured Value (TIV) by Zip Code Data as of December 31, 2017



Note: Excludes takeout policies.

Commercial Lines Account Information by Policy Type Data as of December 31, 2017

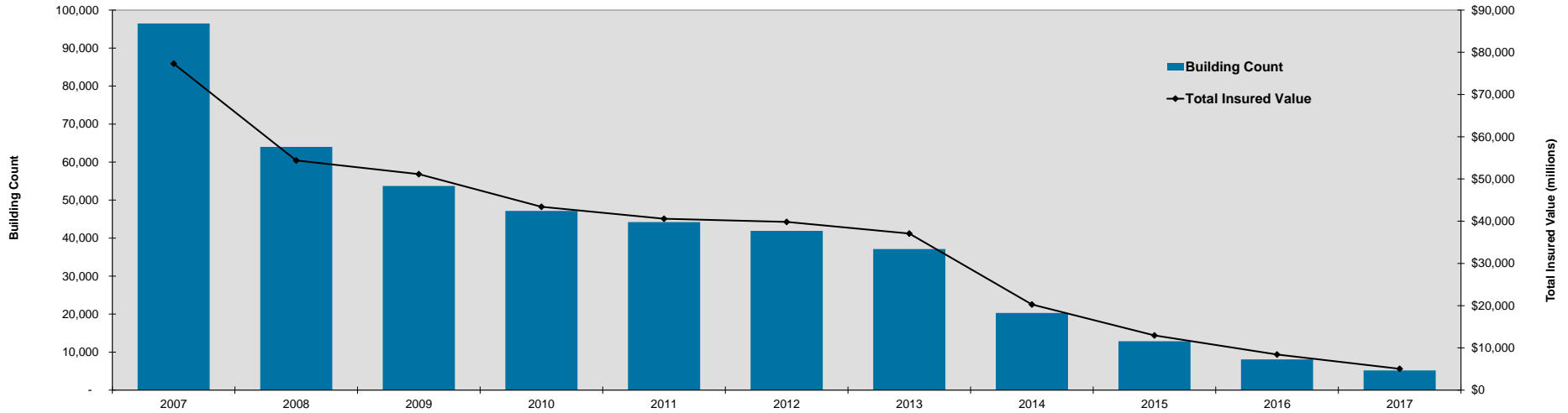


| | CR Condo Assn | CR Apartment Bldg | CR Homeowners Assn | CR All Other | CNR | Total |
|----------------------------|-----------------|-------------------|--------------------|--------------|---------------|------------------------|
| Policy Count | 417 | 484 | 36 | 74 | 297 | 1,308 |
| Building Count | 2,571 | 1,016 | 1,026 | 166 | 405 | 5,184 |
| Inforce Premium | \$11,422,516 | \$4,942,990 | \$1,985,415 | \$405,940 | \$1,811,130 | \$20,567,991 |
| Total Insured Value | \$3,057,132,210 | \$1,008,628,600 | \$620,129,000 | \$55,401,297 | \$308,089,780 | \$5,049,380,887 |

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, 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 |
| 2017 | 1,011 | 4,779 | \$19 | \$4,741 | 297 | 405 | \$2 | \$308 | 1,308 | 5,184 | \$21 | \$5,049 |
| % Change from 2016 to 2017 | -25.6% | -35.0% | -41.2% | -39.7% | -44.3% | -43.8% | -46.3% | -47.5% | -30.8% | -35.8% | -41.7% | -40.2% |

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, 2017

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

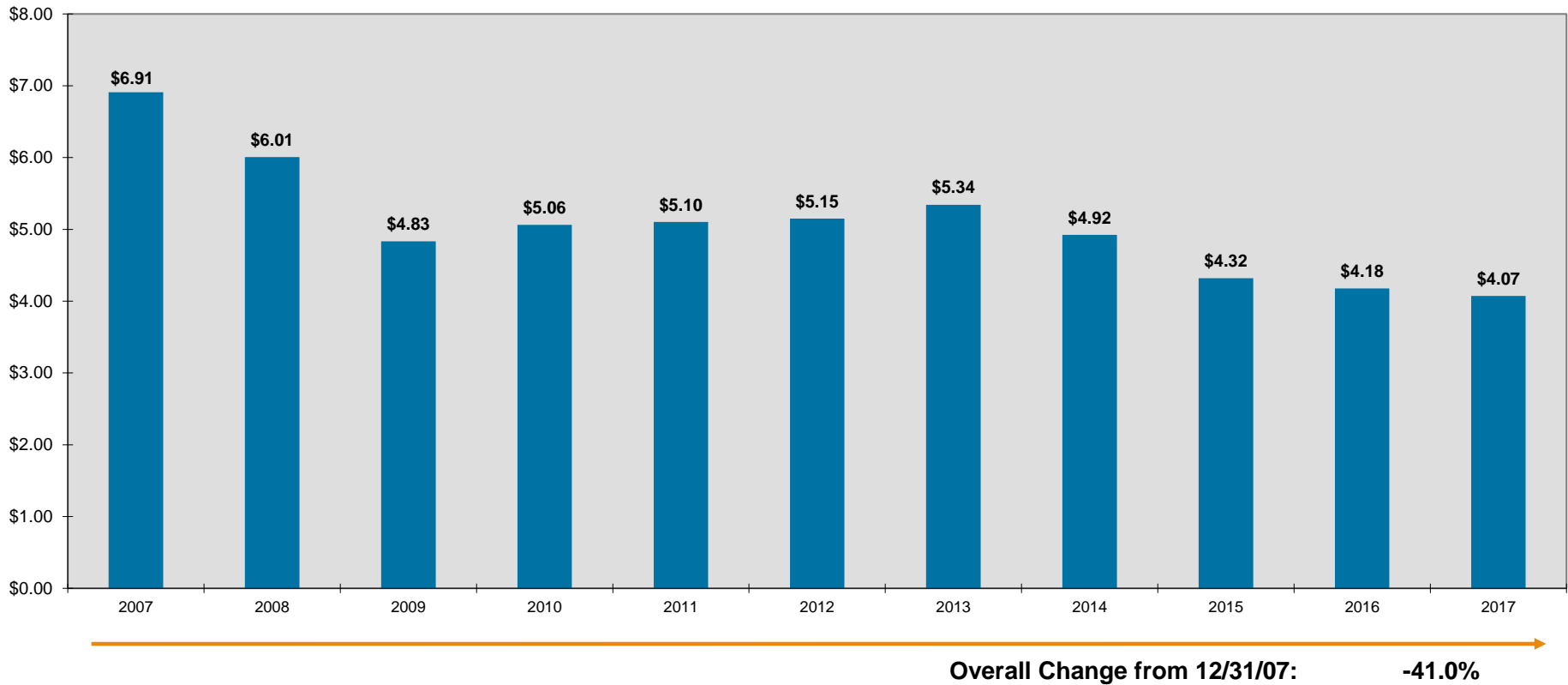
92% of CLA Total Insured Value is in the top 10 counties.

| County | CR-M | CNR-M | Total | |
|---------------------|--------------------|------------------|--------------------|------------|
| Miami-Dade | \$1,840,205 | \$43,757 | \$1,883,962 | |
| Palm Beach | \$835,066 | \$5,519 | \$840,584 | |
| Pinellas | \$703,492 | \$64,742 | \$768,234 | |
| Broward | \$399,243 | \$28,150 | \$427,393 | |
| Collier | \$157,017 | \$6,464 | \$163,481 | |
| Top 5 Total | \$3,935,022 | \$148,632 | \$4,083,654 | 81% |
| Hillsborough | \$131,785 | \$12,206 | \$143,991 | |
| Brevard | \$102,315 | \$30,663 | \$132,978 | |
| Martin | \$125,490 | \$2,577 | \$128,067 | |
| Pasco | \$74,756 | \$1,150 | \$75,906 | |
| Indian River | \$72,528 | \$1,274 | \$73,802 | |
| Top 10 Total | \$4,441,896 | \$196,502 | \$4,638,398 | 92% |
| State Total | \$4,741,291 | \$308,090 | \$5,049,381 | |

Note:

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

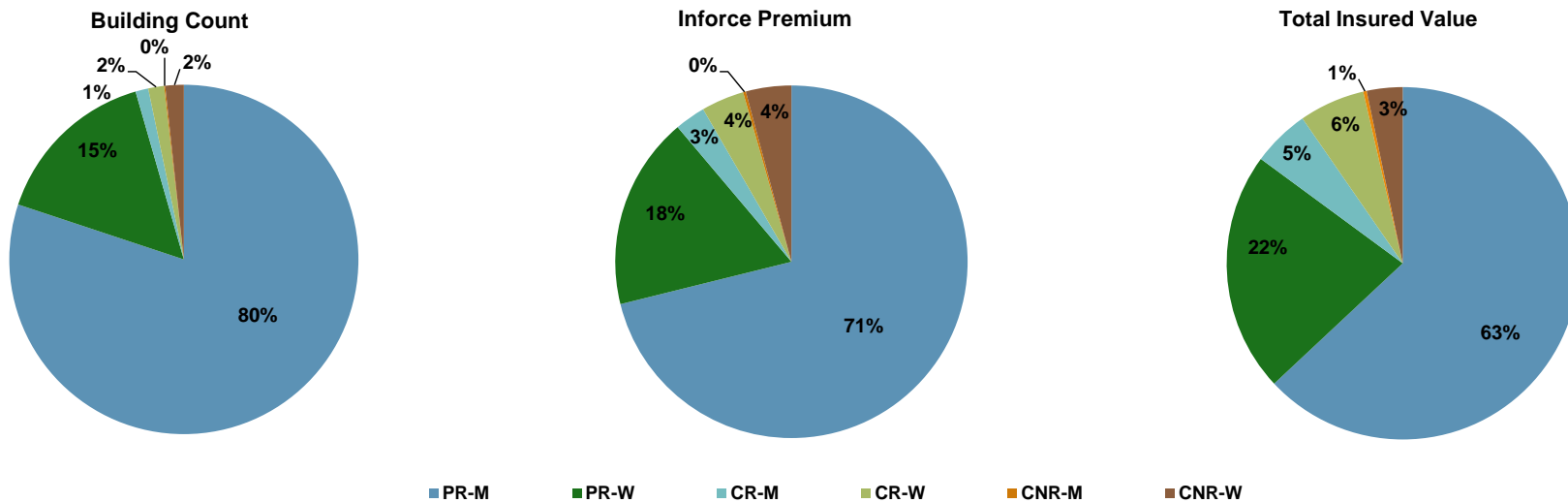
Commercial Lines Account Average Premium per \$1,000 Total Insured Value



Note: Excludes takeout policies

Product Line Information

Information by Product Line Data as of December 31, 2017



| | PR-M | PR-W | CR-M | CR-W | CNR-M | CNR-W | TOTAL |
|----------------------------|------------------|------------------|-----------------|-----------------|---------------|-----------------|--------------------------|
| Policy Count | 361,054 | 69,599 | 1,241 | 3,025 | 346 | 5,141 | 440,406 |
| Building Count | 361,054 | 69,599 | 5,358 | 6,620 | 459 | 7,690 | 450,780 |
| Inforce Premium | \$612,283,218 | \$152,259,767 | \$24,257,717 | \$33,855,904 | \$2,169,246 | \$35,884,624 | \$860,710,476 |
| Total Insured Value | \$70,792,409,246 | \$24,768,470,561 | \$5,916,663,990 | \$6,783,001,384 | \$358,949,480 | \$3,690,030,186 | \$112,309,524,847 |

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, 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 | 138,243 | \$326,236,192 | \$41,001,832,675 | 20,646 | \$69,772,855 | \$6,331,499,681 | 158,889 | \$396,009,047 | \$47,333,332,356 |
| HO-4 | 5,806 | \$961,647 | \$105,787,720 | 2,689 | \$858,757 | \$68,620,650 | 8,495 | \$1,820,404 | \$174,408,370 |
| HO-6 | 21,753 | \$14,397,245 | \$891,137,686 | 12,201 | \$13,299,564 | \$754,594,196 | 33,954 | \$27,696,809 | \$1,645,731,882 |
| HO-8 | 1,052 | \$1,678,729 | \$216,090,207 | 193 | \$453,881 | \$39,418,963 | 1,245 | \$2,132,610 | \$255,509,170 |
| DP-1 | 15,474 | \$18,317,493 | \$3,103,051,457 | 3,548 | \$7,115,081 | \$697,714,925 | 19,022 | \$25,432,574 | \$3,800,766,382 |
| DP-3 | 66,957 | \$91,088,950 | \$12,287,858,446 | 17,645 | \$30,561,969 | \$2,927,856,296 | 84,602 | \$121,650,919 | \$15,215,714,742 |
| MHO-3 | 22,246 | \$20,864,647 | \$1,214,492,780 | 2,032 | \$2,582,062 | \$96,888,372 | 24,278 | \$23,446,709 | \$1,311,381,152 |
| MHO-4 | 899 | \$288,142 | \$19,405,845 | 43 | \$22,676 | \$841,720 | 942 | \$310,818 | \$20,247,565 |
| MDP-1 | 28,077 | \$12,522,644 | \$987,107,890 | 1,550 | \$1,260,684 | \$48,209,737 | 29,627 | \$13,783,328 | \$1,035,317,627 |
| TOTAL | 300,507 | \$486,355,689 | \$59,826,764,706 | 60,547 | \$125,927,529 | \$10,965,644,540 | 361,054 | \$612,283,218 | \$70,792,409,246 |

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.

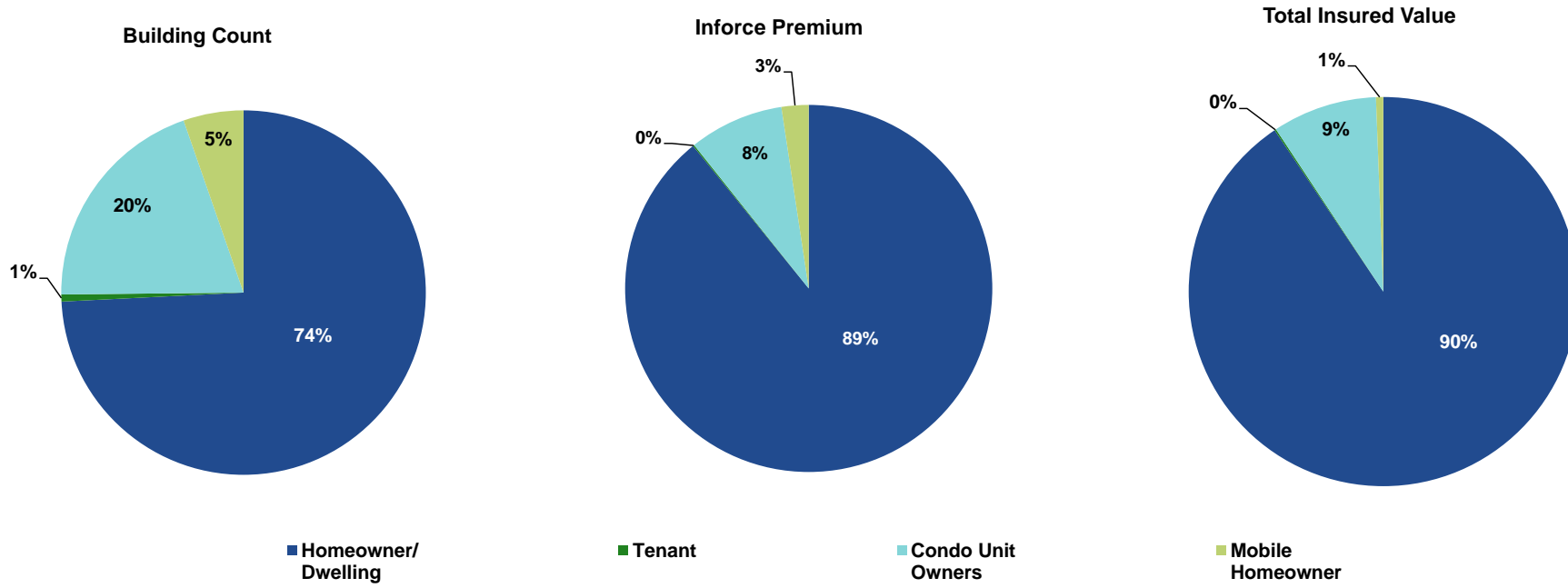
**Personal Residential Multi-Peril
Sinkhole Coverage Information
Homeowners (HO-3) and Dwelling (DP-1 & DP-3)
Data as of December 31, 2017**

| 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 | 1,433 | \$2,957 | 7,369 | \$983 | 8,802 | \$1,305 |
| | Hillsborough | 2,919 | \$2,043 | 7,280 | \$1,298 | 10,199 | \$1,511 |
| | Pasco | 920 | \$3,347 | 7,378 | \$1,204 | 8,298 | \$1,441 |
| | Pinellas | 13,468 | \$1,959 | 13,344 | \$1,570 | 26,812 | \$1,765 |
| | TOTAL | 18,740 | \$2,117 | 35,371 | \$1,315 | 54,111 | \$1,593 |
| DP-3 | Hernando | 221 | \$2,103 | 1,325 | \$795 | 1,546 | \$982 |
| | Hillsborough | 1,664 | \$1,319 | 2,140 | \$996 | 3,804 | \$1,137 |
| | Pasco | 232 | \$2,284 | 2,831 | \$1,004 | 3,063 | \$1,101 |
| | Pinellas | 3,827 | \$1,412 | 5,654 | \$1,151 | 9,481 | \$1,257 |
| | TOTAL | 5,944 | \$1,446 | 11,950 | \$1,049 | 17,894 | \$1,181 |
| DP-1 | Hernando | 45 | \$1,199 | 260 | \$652 | 305 | \$733 |
| | Hillsborough | 146 | \$1,205 | 521 | \$862 | 667 | \$937 |
| | Pasco | 119 | \$1,348 | 660 | \$754 | 779 | \$844 |
| | Pinellas | 451 | \$1,404 | 1,108 | \$1,047 | 1,559 | \$1,150 |
| | TOTAL | 761 | \$1,345 | 2,549 | \$893 | 3,310 | \$997 |

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 1,245 HO-8 policies in force as of 12/31/17, 451 are endorsed for sinkhole coverage. 386 of these 451 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

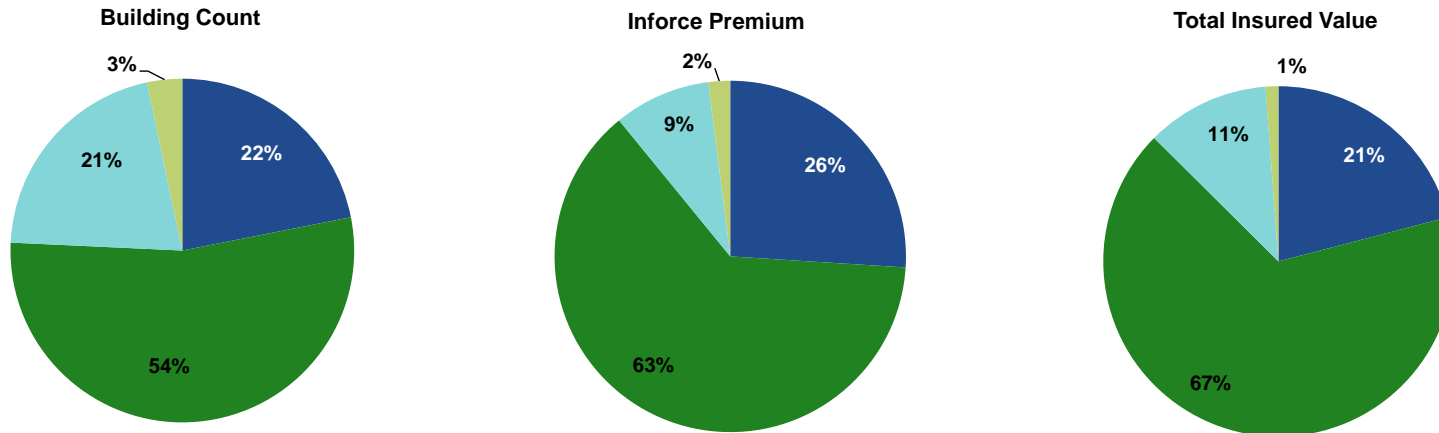
Personal Residential Wind-Only Information by Policy Form Data as of December 31, 2017



| | Homeowner/ Dwelling | Tenant | Condo Unit Owners | Mobile Homeowner | Total |
|---------------------|------------------------|--------------|----------------------|---------------------|------------------|
| Policy Count | 51,650 | 438 | 13,797 | 3,714 | 69,599 |
| Building Count | 51,650 | 438 | 13,797 | 3,714 | 69,599 |
| Inforce Premium | \$135,741,104 | \$181,872 | \$12,707,864 | \$3,628,927 | \$152,259,767 |
| Total Insured Value | \$22,432,880,622 | \$32,371,020 | \$2,153,754,299 | \$149,464,620 | \$24,768,470,561 |

Note:
Excludes policies tagged for takeout

Commercial Residential Multi-Peril Information by Policy Type Data as of December 31, 2017



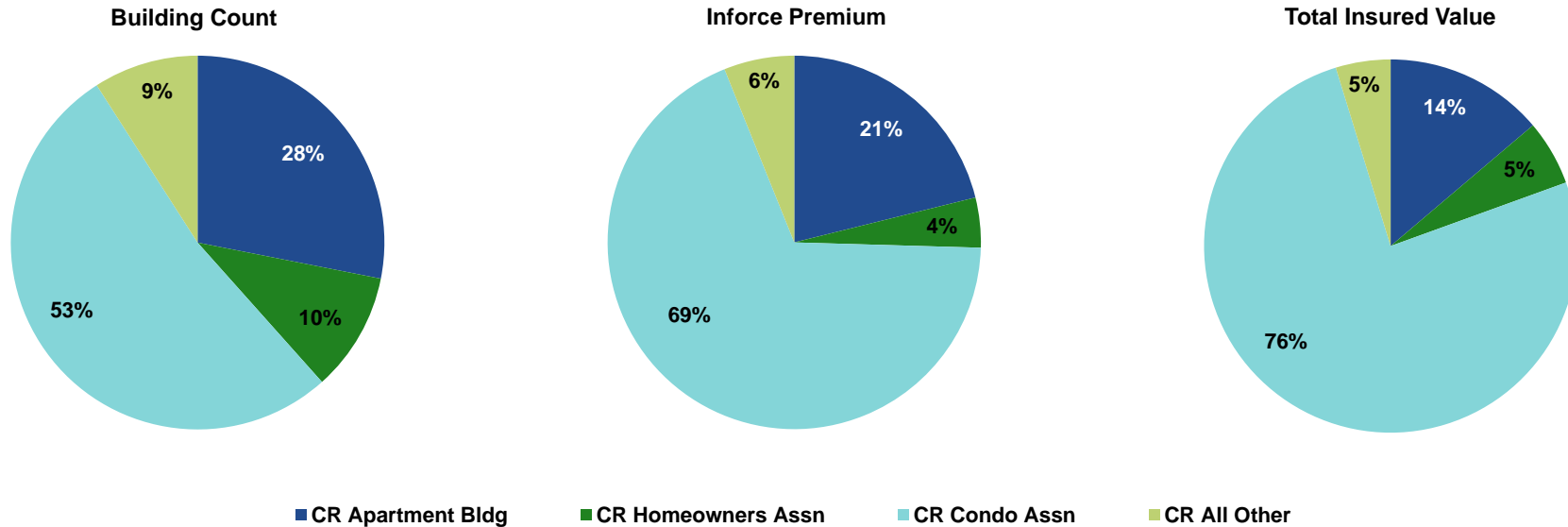
■ CR Apartment Bldg ■ CR Condo Assn ■ CR Homeowners Assn ■ CR All Other

| | CR Apartment Bldg | CR Condo Assn | CR Homeowners Assn | CR All Other | Total |
|----------------------------|-------------------|-----------------|--------------------|--------------|------------------------|
| Policy Count | 556 | 566 | 40 | 79 | 1,241 |
| Building Count | 1,173 | 2,885 | 1,123 | 177 | 5,358 |
| Inforce Premium | \$6,307,003 | \$15,305,405 | \$2,161,793 | \$483,516 | \$24,257,717 |
| Total Insured Value | \$1,238,757,800 | \$3,934,838,093 | \$673,377,300 | \$69,690,797 | \$5,916,663,990 |

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 December 31, 2017

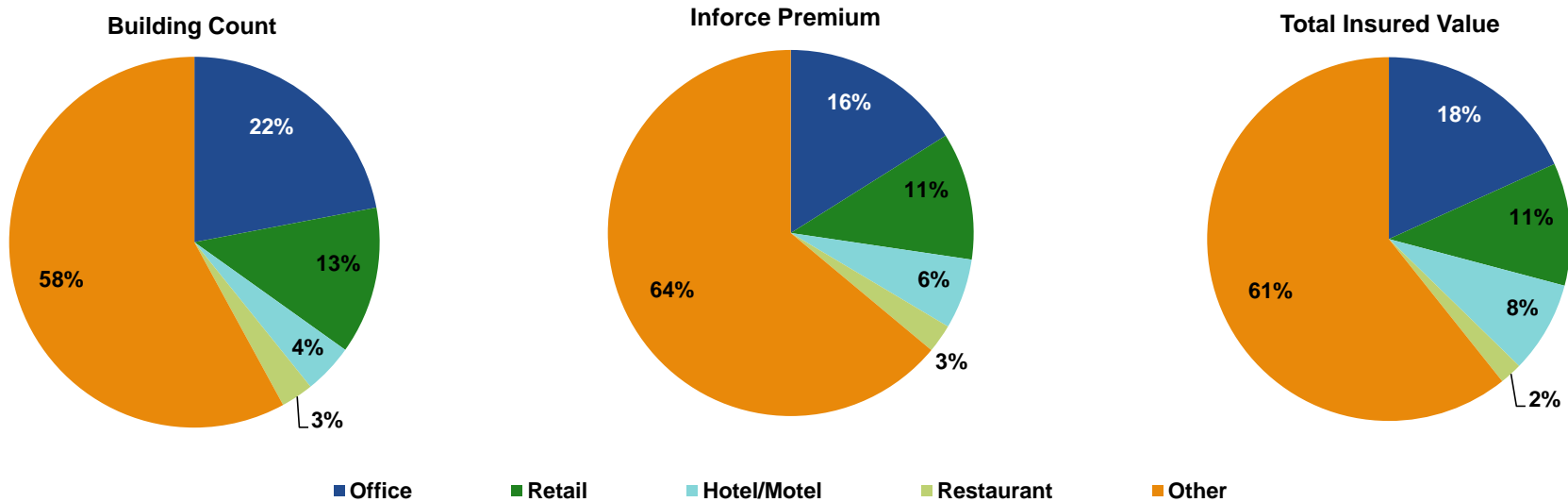


| | CR Apartment Bldg | CR Homeowners Assn | CR Condo Assn | CR All Other | Total |
|----------------------------|-------------------|--------------------|-----------------|---------------|------------------------|
| Policy Count | 1,169 | 86 | 1,552 | 218 | 3,025 |
| Building Count | 1,860 | 682 | 3,477 | 601 | 6,620 |
| Inforce Premium | \$7,155,872 | \$1,461,550 | \$23,174,121 | \$2,064,361 | \$33,855,904 |
| Total Insured Value | \$936,734,760 | \$383,890,115 | \$5,140,071,362 | \$322,305,147 | \$6,783,001,384 |

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

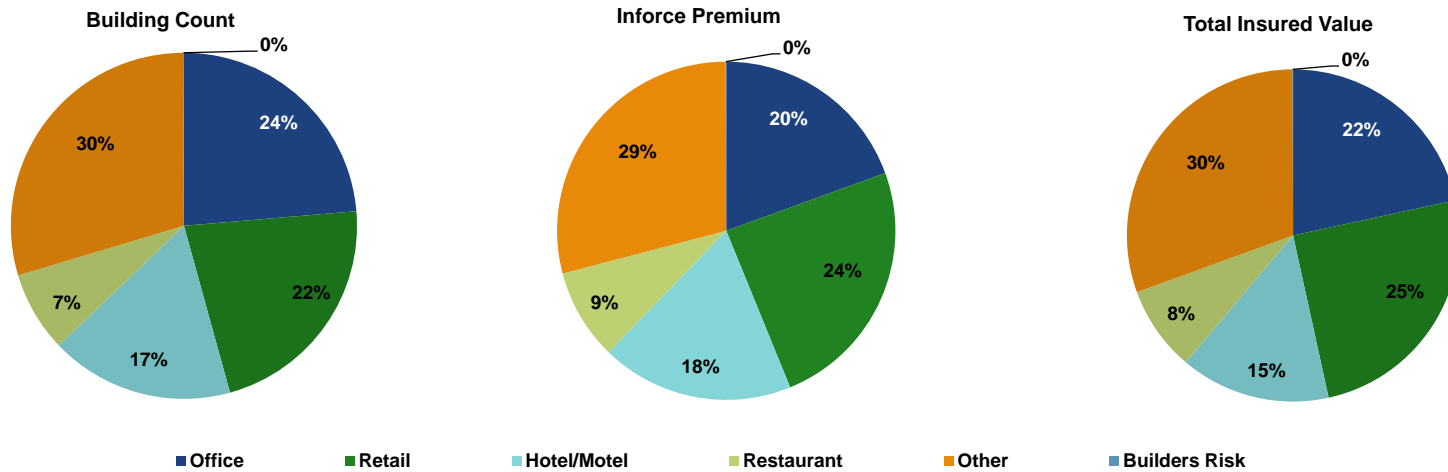
Commercial Non-Residential Multi-Peril Information by Policy Form Data as of December 31, 2017



| | Office | Retail | Hotel/Motel | Restaurant | Other | Total |
|----------------------------|--------------|--------------|--------------|-------------|---------------|----------------------|
| Policy Count | 86 | 48 | 10 | 9 | 193 | 346 |
| Building Count | 101 | 59 | 20 | 13 | 266 | 459 |
| Inforce Premium | \$348,592 | \$244,163 | \$134,692 | \$54,495 | \$1,387,304 | \$2,169,246 |
| Total Insured Value | \$65,431,500 | \$39,123,400 | \$29,284,000 | \$7,165,600 | \$217,944,980 | \$358,949,480 |

- 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, 2017



| | Office | Retail | Hotel/Motel | Restaurant | Other | Builders Risk | Total |
|----------------------------|---------------|---------------|---------------|---------------|-----------------|---------------|------------------------|
| Policy Count | 1,484 | 1,307 | 397 | 495 | 1,452 | 6 | 5,141 |
| Building Count | 1,819 | 1,696 | 1,319 | 578 | 2,272 | 6 | 7,690 |
| Inforce Premium | \$6,983,383 | \$8,745,645 | \$6,606,824 | \$3,114,889 | \$10,408,727 | \$25,156 | \$35,884,624 |
| Total Insured Value | \$797,152,244 | \$921,001,166 | \$539,820,501 | \$304,940,024 | \$1,125,086,284 | \$2,029,967 | \$3,690,030,186 |

Notes:

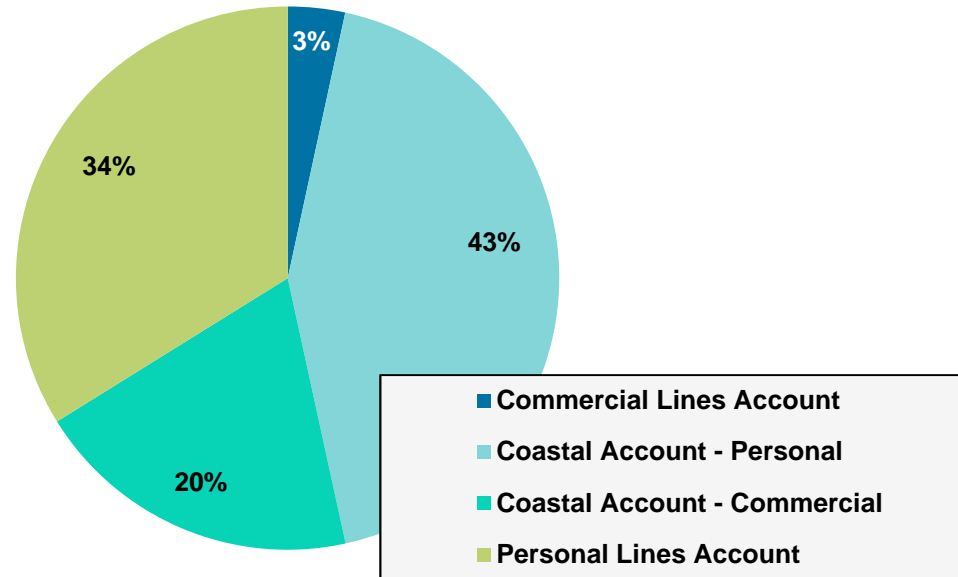
- 1) For policies with multiple risks, policy count and inforce premium are allocated by the occupancy with the greatest Total Insured Value (TIV) for the policy. Building count and TIV are allocated at the risk level.
- 2) Excludes takeout policies

Catastrophe Modeling Results

Catastrophe Modeling Results

Percentage of Average Annual Loss by Account

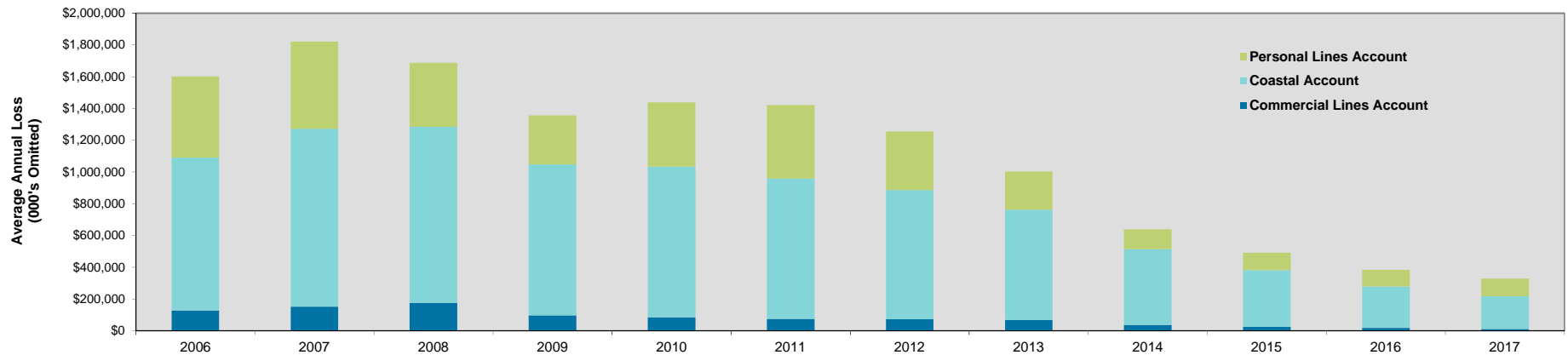
Data as of December 31, 2017



| Account | Average Annual Loss (in 000's) | Percent of Average Annual Loss |
|-------------------|-----------------------------------|--------------------------------|
| Commercial Lines | \$11,188 | 3% |
| Coastal | \$206,251 | 63% |
| <i>Personal</i> | \$141,879 | 43% |
| <i>Commercial</i> | \$64,372 | 20% |
| Personal Lines | \$111,271 | 34% |
| Total | \$328,710 | 100% |

Note: Excludes takeout policies

Catastrophe Modeling Results Average Annual Loss Amount by Account

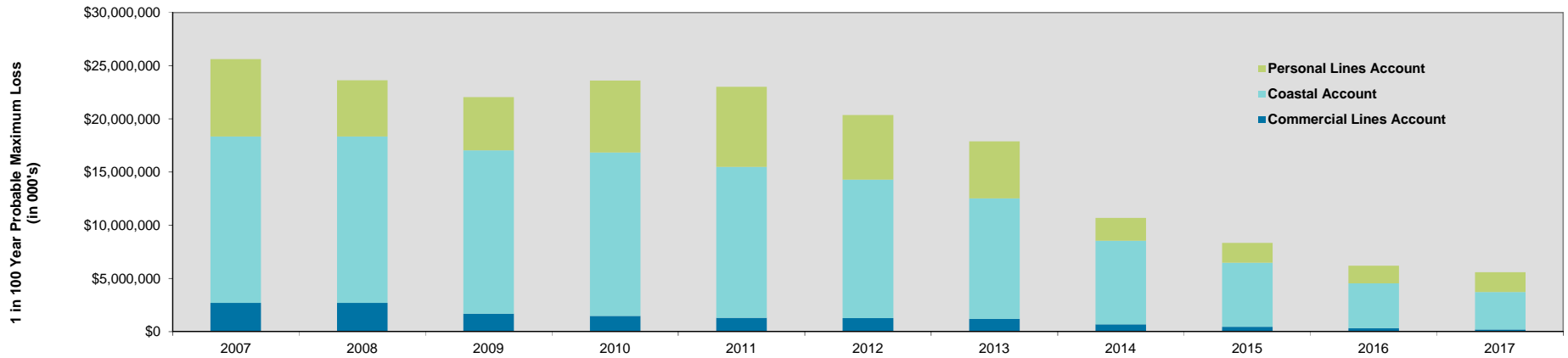


| Account | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 |
|------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|------------------|------------------|------------------|------------------|
| Commercial Lines | \$127,869 | \$151,346 | \$176,572 | \$96,337 | \$84,605 | \$75,133 | \$73,451 | \$67,069 | \$37,125 | \$24,813 | \$18,126 | \$11,188 |
| 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 | \$206,251 |
| Personal Lines | \$511,189 | \$549,147 | \$403,477 | \$307,910 | \$405,210 | \$461,837 | \$369,520 | \$239,459 | \$124,937 | \$110,611 | \$104,861 | \$111,271 |
| Total | \$1,600,883 | \$1,822,280 | \$1,687,134 | \$1,355,143 | \$1,438,153 | \$1,420,654 | \$1,254,713 | \$1,001,770 | \$638,354 | \$492,191 | \$383,518 | \$328,710 |

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 analyzed using hurricane catastrophe model AIR Touchstone: v5.0.0 for 2017, v4.0.0 for 2016, v3.1.0 for 2015, v1.5.2 for 2014; AIR CLASIC/2 for 2009-2013; RMS Riskink 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



| 1 in 100 Year Probable Maximum Loss (in 000's) | | | | | | | | | | | |
|--|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|--------------------|--------------------|--------------------|
| Account | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 |
| 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 | \$206,974 |
| 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 | \$3,511,664 |
| 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 | \$1,867,671 |
| Total | \$25,446,534 | \$23,530,920 | \$22,335,639 | \$23,791,471 | \$23,197,670 | \$20,524,013 | \$16,644,101 | \$10,586,642 | \$8,084,296 | \$6,033,050 | \$5,361,422 |

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 analyzed using hurricane catastrophe model AIR Touchstone: v5.0.0 for 2017, v4.0.0 for 2016, v3.1.0 for 2015, v1.5.2 for 2014; AIR CLASIC/2 for 2009-2013; 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, 2017

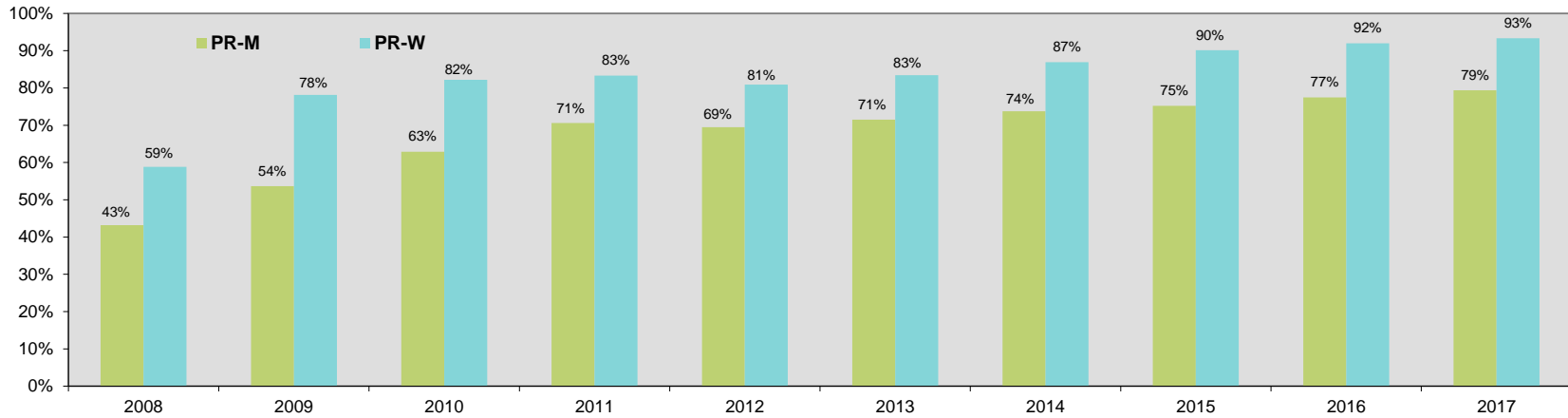
| Product Line | Policy Type | Number of Policies with Wind Coverage | Total Premium Excluding Surcharges for Policies with Wind Coverage | Number of Policies with WMC | Total Premium Excluding Surcharges For Buildings with WMC | Percent of Wind Coverage Policies with WMC |
|-----------------------------------|-------------------|---------------------------------------|--|-----------------------------|---|--|
| | | (1) | (2) | (3) | (4) | (5) = (3) / (1) |
| PR-M | HO-3 | 155,111 | \$382,249,421 | 138,289 | \$343,571,734 | 89% |
| | HO-4 | 8,066 | \$1,717,810 | 3,606 | \$717,038 | 45% |
| | HO-6 | 31,189 | \$25,872,475 | 22,462 | \$18,989,979 | 72% |
| | HO-8 | 1,205 | \$2,068,666 | 1,020 | \$1,733,036 | 85% |
| | DP-1 | 16,879 | \$23,994,216 | 10,924 | \$14,996,697 | 65% |
| | DP-3 | 78,129 | \$114,655,192 | 54,314 | \$84,230,984 | 70% |
| | Total PR-M | 290,579 | \$550,557,780 | 230,615 | \$464,239,468 | 79% |
| PR-W | HW-2 | 40,992 | \$93,918,498 | 38,959 | \$87,173,770 | 95% |
| | HW-4 | 438 | \$156,282 | 289 | \$78,925 | 66% |
| | HW-6 | 13,797 | \$10,870,048 | 12,820 | \$9,738,577 | 93% |
| | DW-2 | 10,658 | \$22,222,071 | 9,422 | \$18,956,015 | 88% |
| | Total PR-W | 65,885 | \$127,166,899 | 61,490 | \$115,947,287 | 93% |
| Personal Residential Total | | 356,464 | \$677,724,679 | 292,105 | \$580,186,755 | 82% |

Note:

Excludes takeout policies and mobile home policies

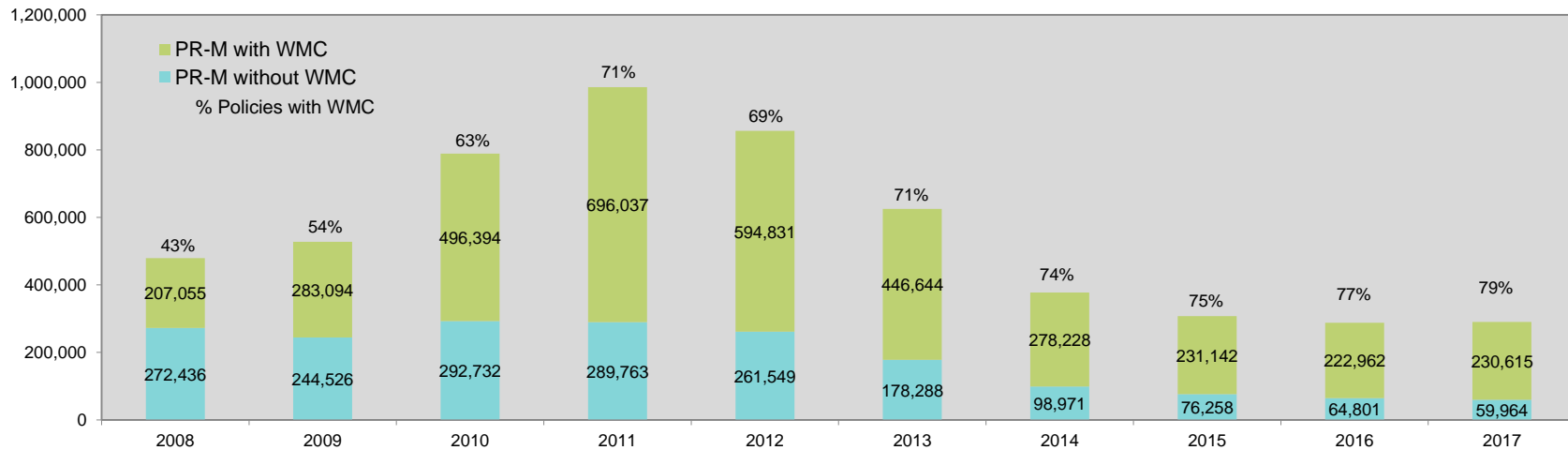
Windstorm Mitigation Credit (WMC) Trend Analysis

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

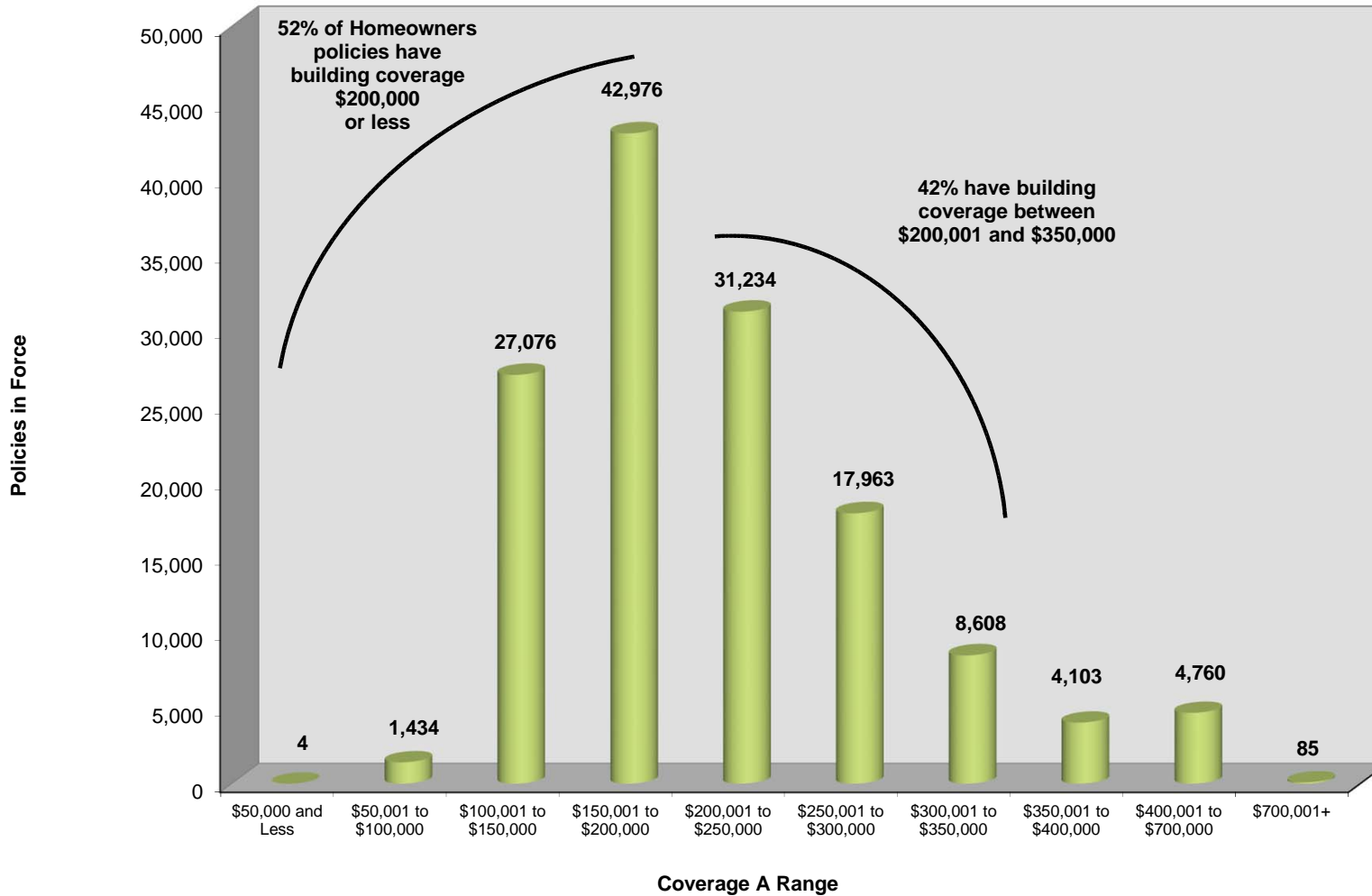


Note:

Excludes takeout policies and mobile home policies

Risk Characteristics

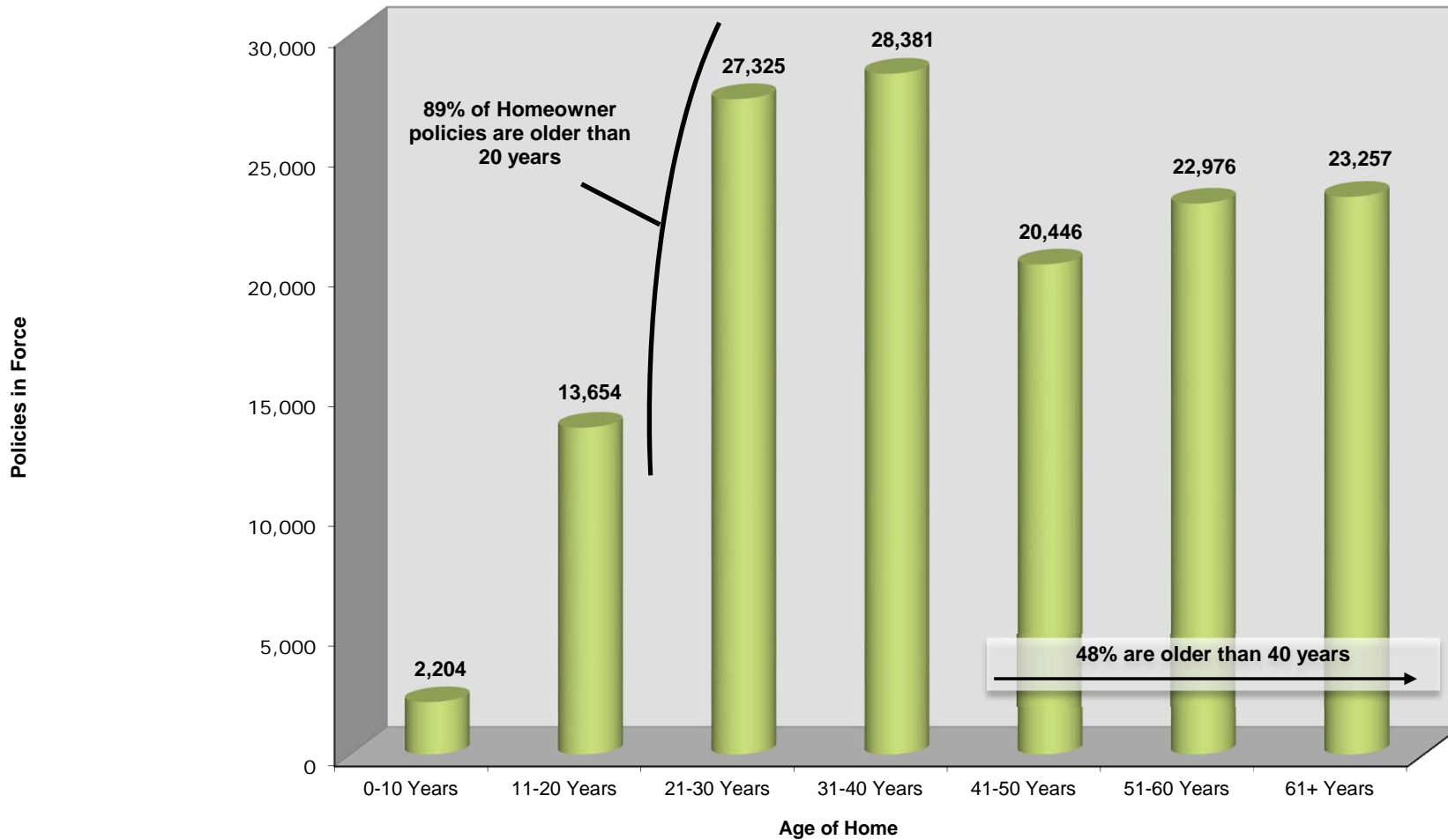
Personal Lines Account Policy Characteristics - Coverage Ranges (HO-3) Data as of December 31, 2017



Notes:

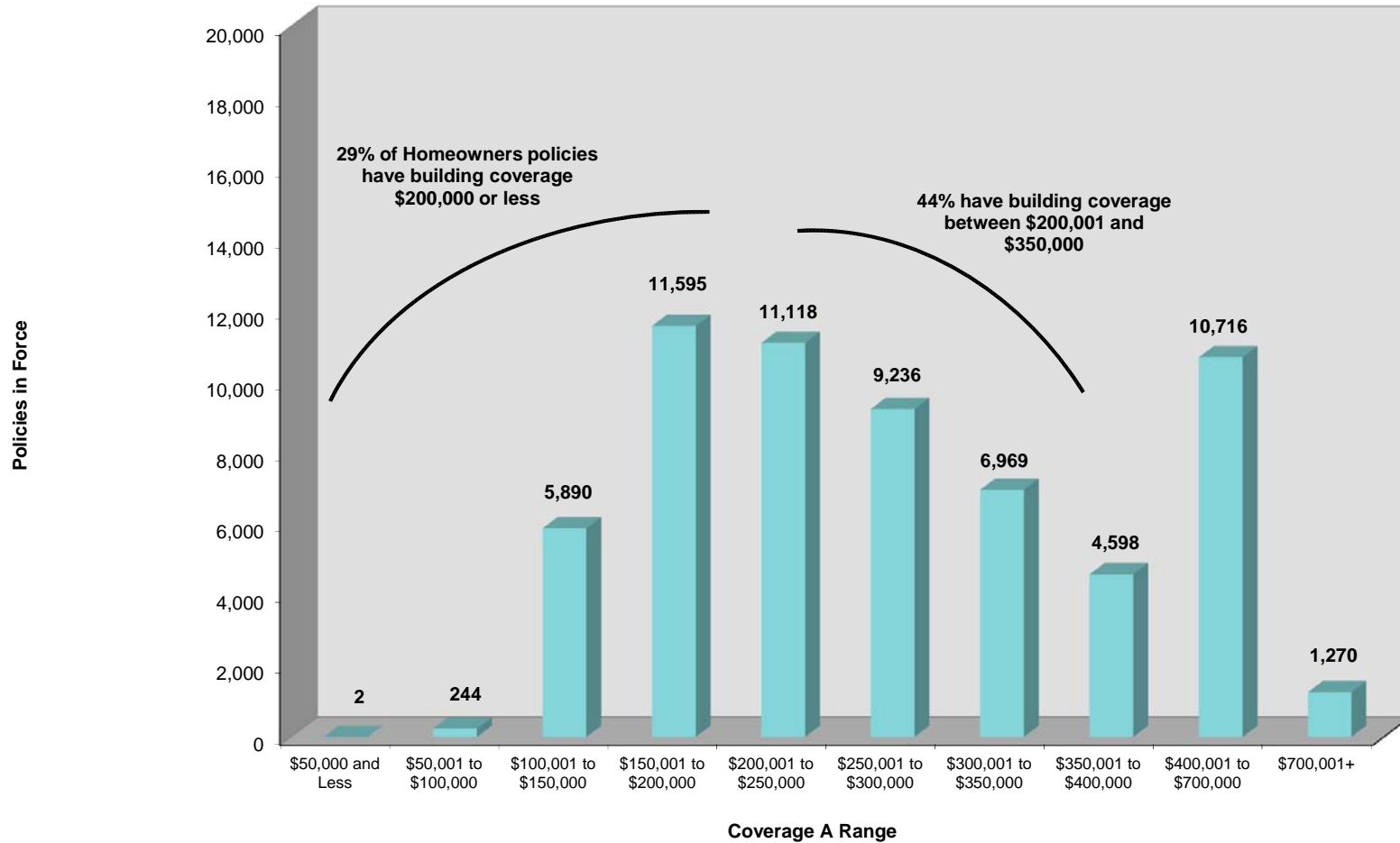
- 1) Excludes takeout policies
- 2) \$700,000 coverage maximum does not apply to Miami-Dade or Monroe counties. They are subject to a \$1 million maximum.

Personal Lines Account Policy Characteristics - Age of Home (HO-3) Data as of December 31, 2017



Note: Excludes takeout policies

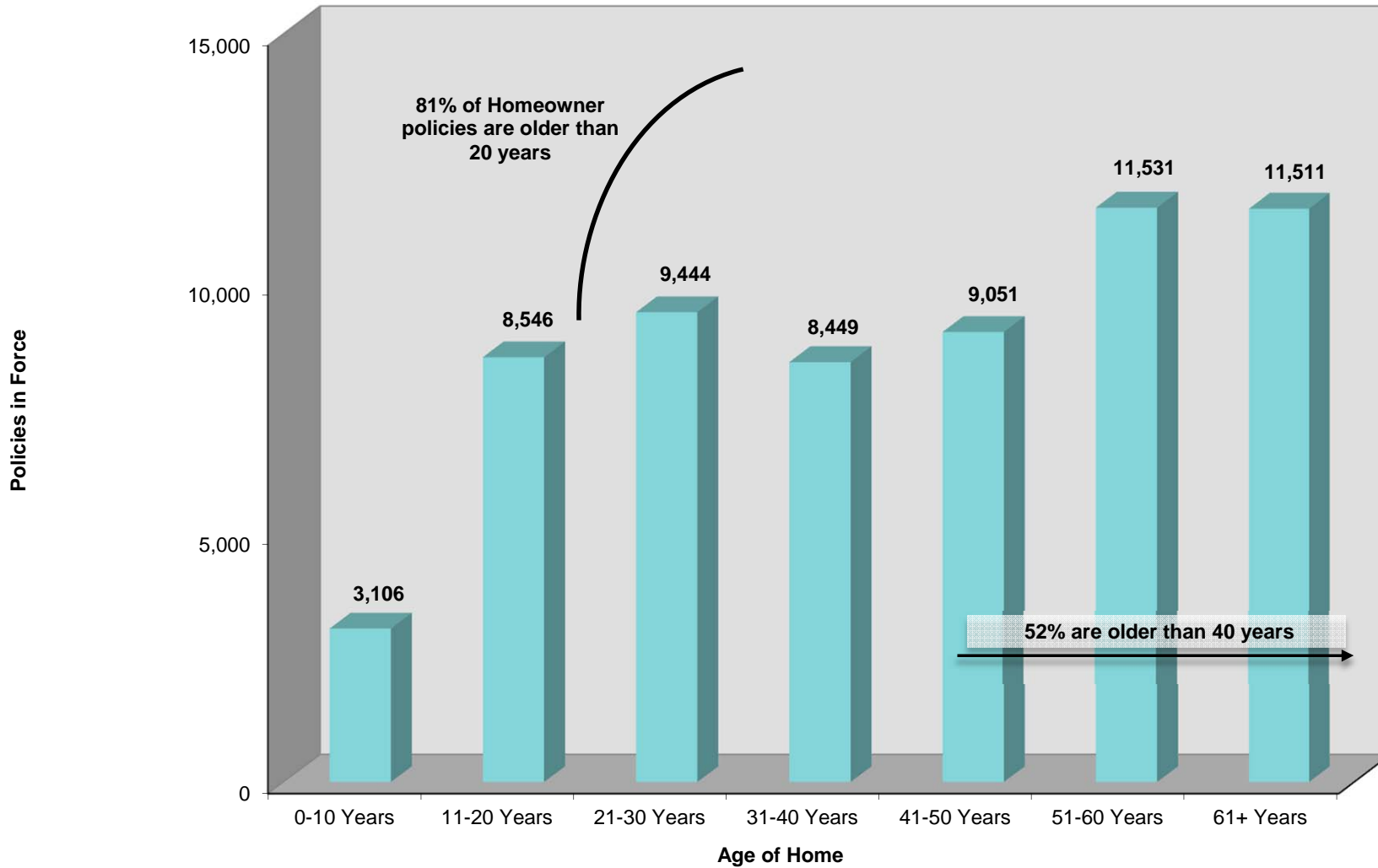
Coastal Account Policy Characteristics - Coverage Ranges (HO-3/HW-2) Data as of December 31, 2017



Notes:

- 1) Includes both PR-M and PR-W homeowner risks (HO-3 and HW-2)
- 2) Excludes takeout policies
- 3) \$700,000 coverage maximum does not apply to Miami-Dade or Monroe counties. They are subject to a \$1 million maximum.

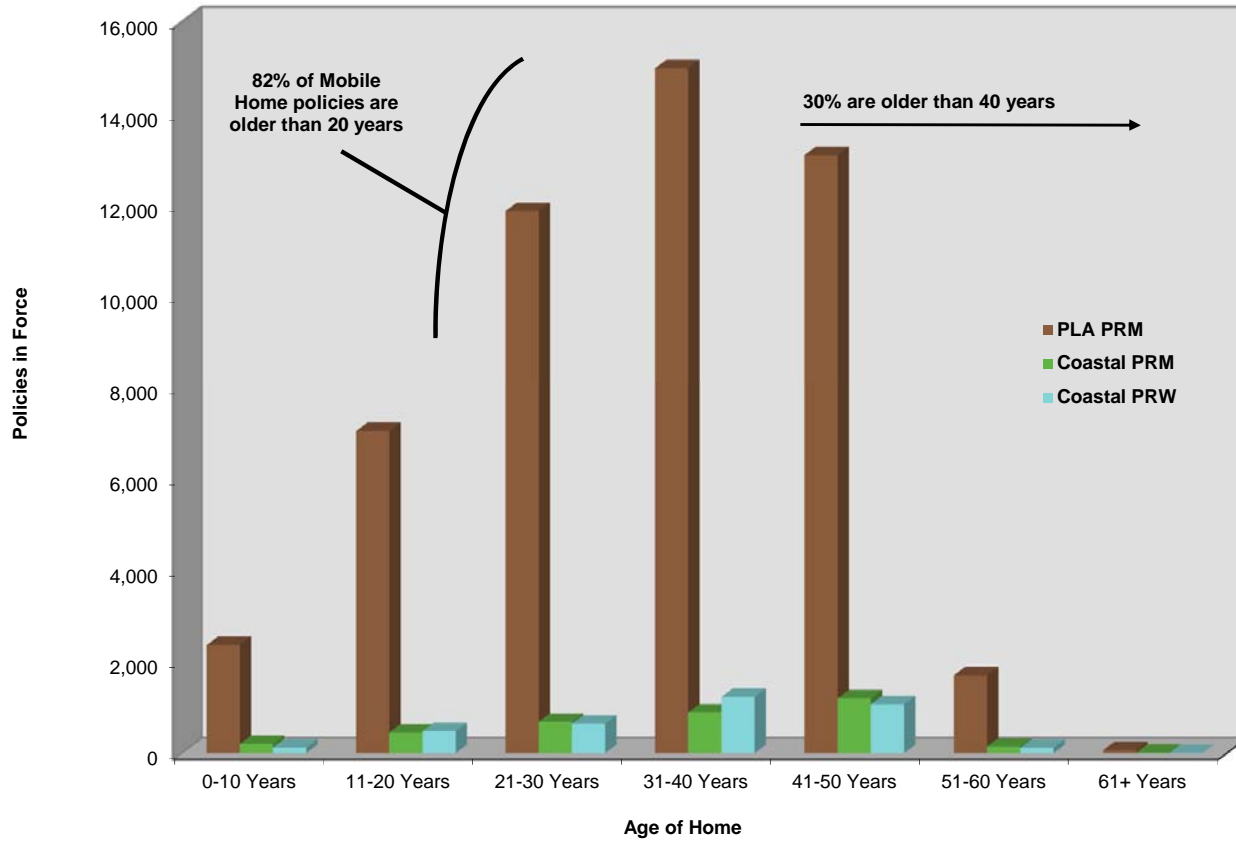
Coastal Account Policy Characteristics - Age of Home (HO-3/HW-2) Data as of December 31, 2017



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 December 31, 2017

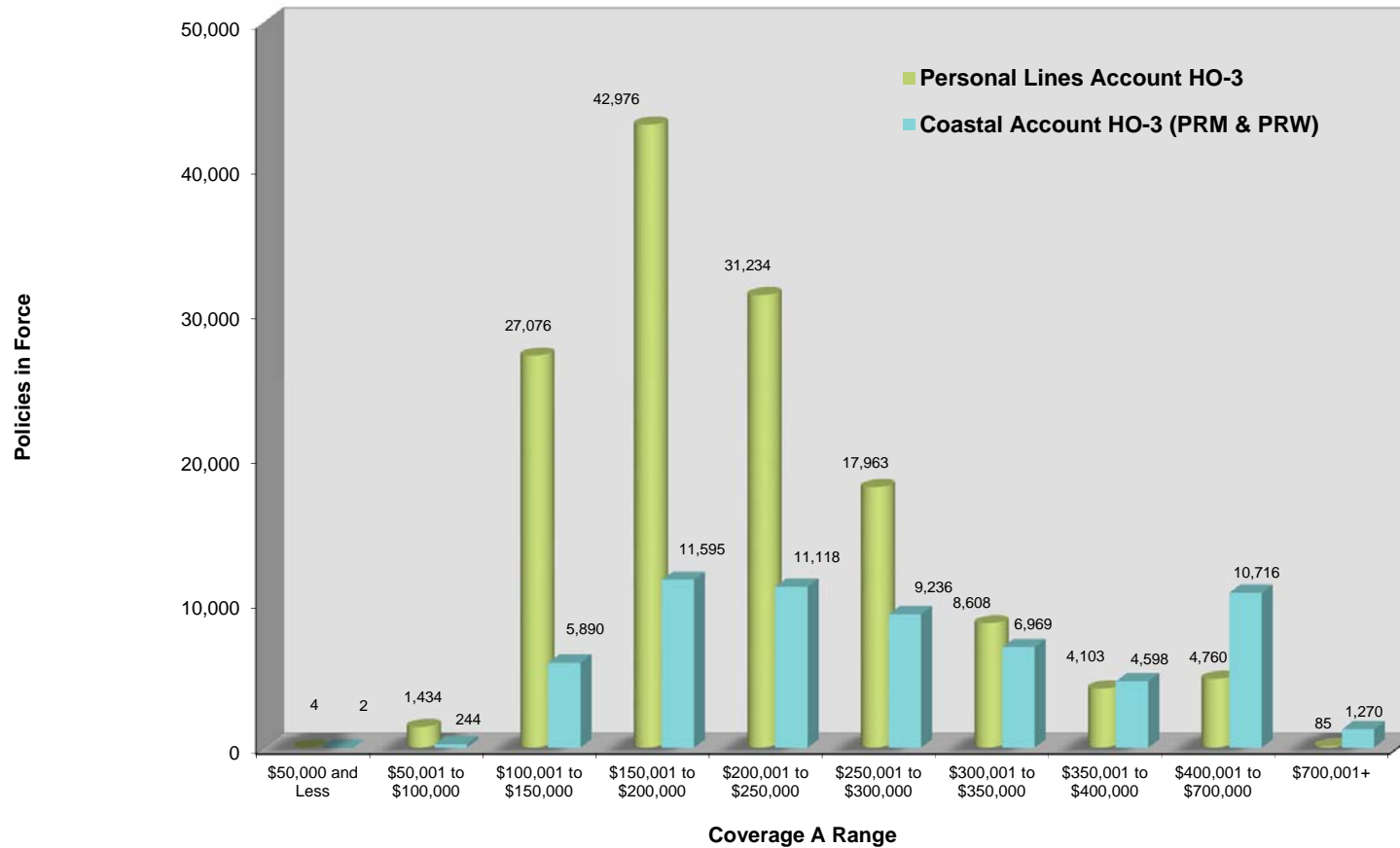


| Account/Product | 0-10 Years | 11-20 Years | 21-30 Years | 31-40 Years | 41-50 Years | 51-60 Years | 61+ Years | Total |
|-----------------|--------------|--------------|---------------|---------------|---------------|--------------|-----------|---------------|
| PLA PRM | 2,396 | 7,063 | 11,880 | 14,991 | 13,098 | 1,726 | 68 | 51,222 |
| Coastal PRM | 201 | 459 | 693 | 899 | 1,214 | 147 | 12 | 3,625 |
| Coastal PRW | 126 | 485 | 653 | 1,246 | 1,081 | 119 | 4 | 3,714 |
| Total | 2,723 | 8,007 | 13,226 | 17,136 | 15,393 | 1,992 | 84 | 58,561 |

Notes:

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

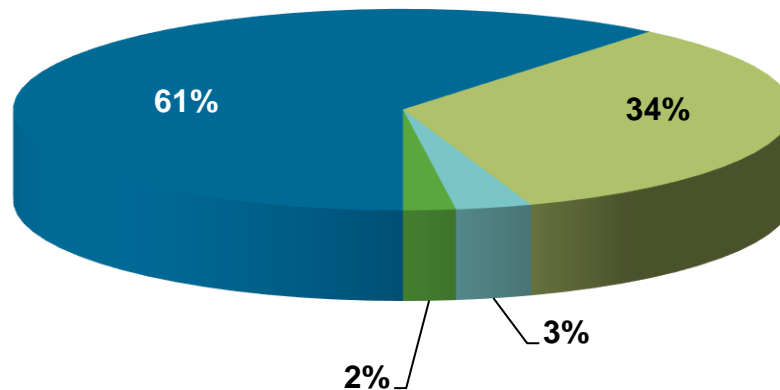
Personal Residential Policy Characteristics - Coverage Ranges (HO-3/HW-2) Data as of December 31, 2017



Notes:

- 1) Includes both PR-M and PR-W homeowner risks (HO-3 and HW-2)
- 2) Excludes takeout policies
- 3) \$700,000 coverage maximum does not apply to Miami-Dade or Monroe counties. They are subject to a \$1 million maximum.

Personal Residential (Multi-Peril and Wind-Only) Insured Dwellings 50 Years and Older (Coastal and Personal Lines Accounts) Data as of December 31, 2017



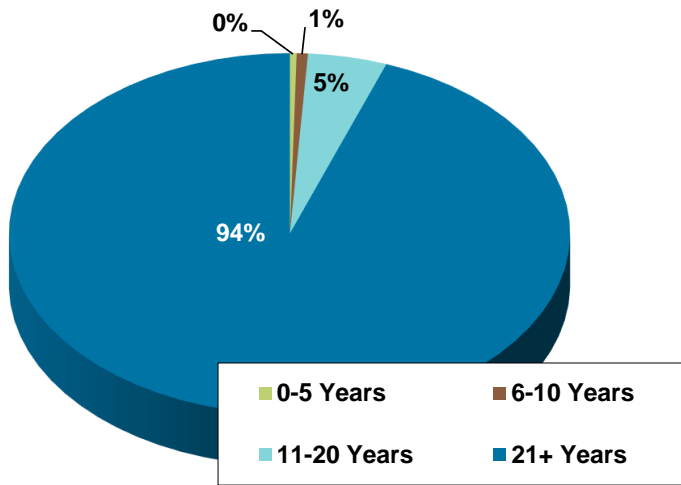
- Homeowners (HO-3/HO-8/HW-2)
- Dwelling (DP-1/DP-3/DW-2)
- Condo Unit Owners (HO-6/HW-6)
- Mobile Homeowners (MHO-3/MDP-1/MW-2/MD-1)

| Policy Form | Policy Count | Total Insured Value |
|---|----------------|-------------------------|
| Homeowners (HO-3/HO-8/HW-2) | 72,727 | \$21,298,329,408 |
| Dwelling (DP-1/DP-3/DW-2) | 40,322 | \$8,213,928,109 |
| Condo Unit Owners (HO-6/HW-6) | 3,755 | \$224,040,649 |
| Mobile Homeowners (MHO-3/MDP-1/MW-2/MD-1) | 2,589 | \$63,123,054 |
| TOTAL | 119,393 | \$29,799,421,220 |

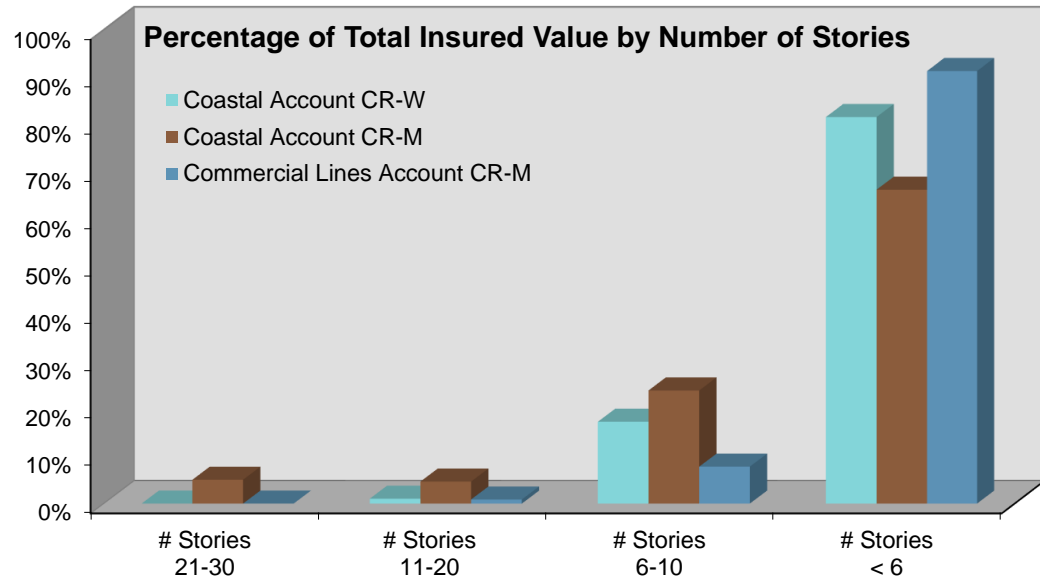
Note: Excludes takeout policies

Commercial Residential Building Characteristics - Age and Number of Stories Data as of December 31, 2017

(Building Count by Age Range)



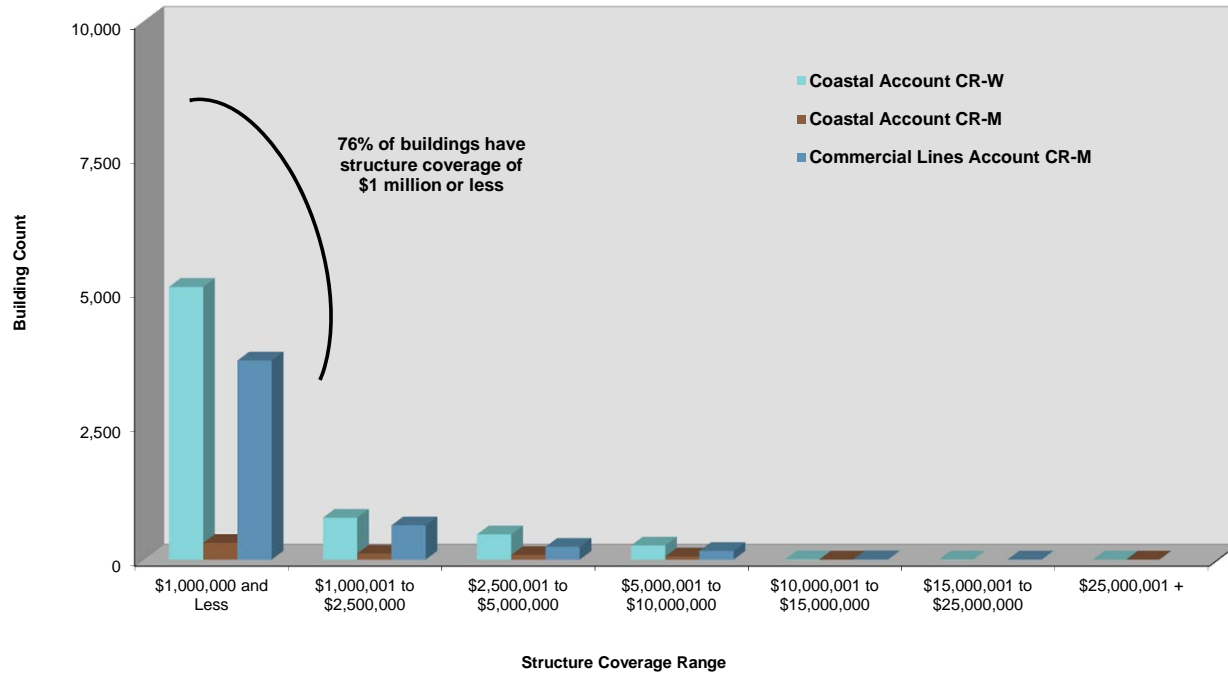
94% of all commercial residential buildings were built before 1997.



| Number of Stories | Coastal Account CR-W | Coastal Account CR-M | Commercial Lines Account CR-M |
|-------------------|----------------------|----------------------|-------------------------------|
| 21 to 30 | 0.0% | 5.1% | 0.0% |
| 11 to 20 | 1.0% | 4.7% | 0.9% |
| 6 to 10 | 17.4% | 24.0% | 7.8% |
| < 6 | 81.6% | 66.3% | 91.3% |
| 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 December 31, 2017

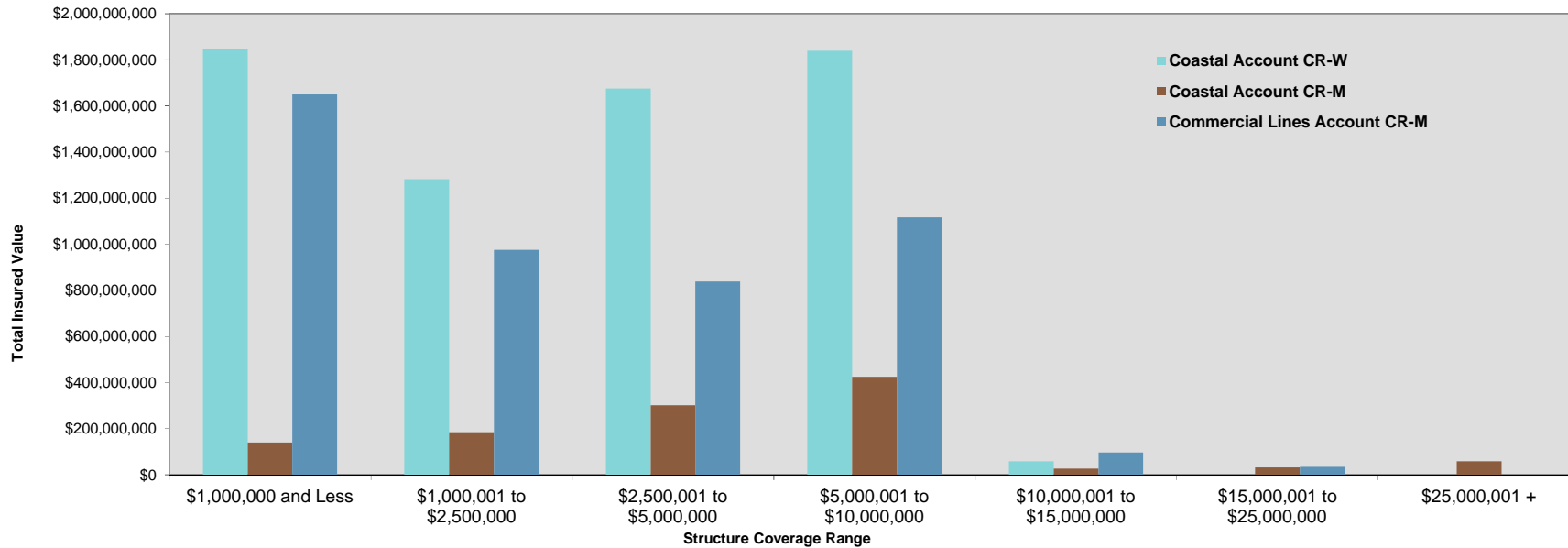


| Product | \$1,000,000 and Less | \$1,000,001 to \$2,500,000 | \$2,500,001 to \$5,000,000 | \$5,000,001 to \$10,000,000 | \$10,000,001 to \$15,000,000 | \$15,000,001 to \$25,000,000 | \$25,000,001 + |
|-------------------------------|----------------------|----------------------------|----------------------------|-----------------------------|------------------------------|------------------------------|----------------|
| Coastal Account CR-W | 5,088 | 788 | 473 | 266 | 5 | 2 | 0 |
| Coastal Account CR-M | 314 | 115 | 87 | 58 | 2 | 0 | 1 |
| Commercial Lines Account CR-M | 3,723 | 644 | 240 | 162 | 8 | 2 | 0 |
| Total | 9,125 | 1,547 | 800 | 486 | 15 | 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 December 31, 2017

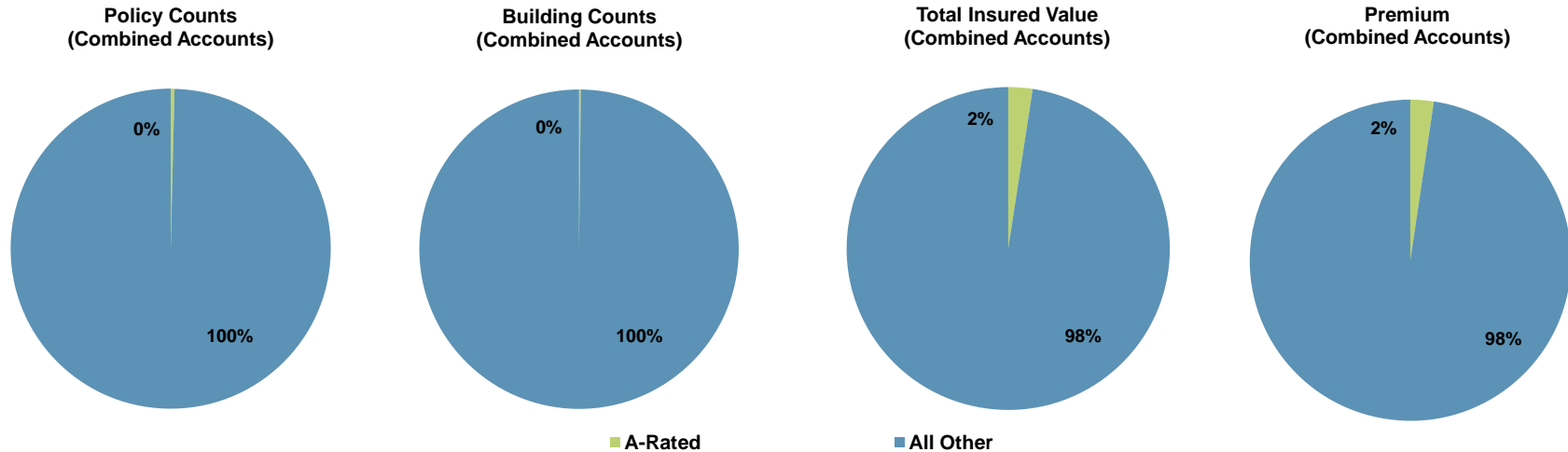


| Product | \$1,000,000 and Less | \$1,000,001 to \$2,500,000 | \$2,500,001 to \$5,000,000 | \$5,000,001 to \$10,000,000 | \$10,000,001 to \$15,000,000 | \$15,000,001 to \$25,000,000 | \$25,000,001 + |
|-------------------------------|------------------------|----------------------------|----------------------------|-----------------------------|------------------------------|------------------------------|---------------------|
| Coastal Account CR-W | \$1,848,669,143 | \$1,281,932,842 | \$1,675,328,979 | \$1,839,259,420 | \$58,784,000 | \$0 | \$0 |
| Coastal Account CR-M | \$139,855,100 | \$185,211,083 | \$301,242,900 | \$424,876,700 | \$27,590,900 | \$31,746,100 | \$59,103,300 |
| Commercial Lines Account CR-M | \$1,650,021,507 | \$976,495,800 | \$838,720,400 | \$1,117,156,600 | \$96,514,900 | \$35,287,200 | \$0 |
| Total | \$3,638,545,750 | \$2,443,639,725 | \$2,815,292,279 | \$3,381,292,720 | \$182,889,800 | \$67,033,300 | \$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
- 3) TIV excludes Special Class risks

Commercial Residential Individually-Rated (A-Rated) Risks by Account and Product Line Data as of December 31, 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 | 8 | 1% | 10 | 0% | \$131,802,100 | 3% | \$310,703 | 2% |
| | All Other | 1,003 | 99% | 4,769 | 100% | \$4,609,489,007 | 97% | \$18,081,613 | 98% |
| Total Commercial Lines Account CR-M | | 1,011 | 100% | 4,779 | 100% | \$4,741,291,107 | 100% | \$18,392,316 | 100% |
| Coastal Account CR-M | A-Rated | 4 | 2% | 5 | 1% | \$118,440,300 | 10% | \$754,929 | 14% |
| | All Other | 226 | 98% | 574 | 99% | \$1,056,932,583 | 90% | \$4,639,811 | 86% |
| Total Coastal Account CR-M | | 230 | 100% | 579 | 100% | \$1,175,372,883 | 100% | \$5,394,740 | 100% |
| Coastal Account CR-W | A-Rated | 5 | 0% | 5 | 0% | \$58,784,000 | 1% | \$165,274 | 1% |
| | All Other | 3,020 | 100% | 6,615 | 100% | \$6,724,217,384 | 99% | \$28,807,021 | 99% |
| Total Coastal Account CR-W | | 3,025 | 100% | 6,620 | 100% | \$6,783,001,384 | 100% | \$28,972,295 | 100% |
| Combined Accounts | A-Rated | 17 | 0% | 20 | 0% | \$309,026,400 | 2% | \$1,230,906 | 2% |
| | All Other | 4,249 | 100% | 11,958 | 100% | \$12,390,638,974 | 98% | \$51,528,445 | 98% |
| Total CR | | 4,266 | 100% | 11,978 | 100% | \$12,699,665,374 | 100% | \$52,759,351 | 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) |

**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 | 17-16826 | 2018 Actuarial | 5/1/2018 | 5/1/2018 | 6.7% | \$248.77 | |
| | 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 | 17-16826 | 2018 Actuarial | 5/1/2018 | 5/1/2018 | -13.0% | \$66.35 | |
| | 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 | 17-16826 | 2018 Actuarial | 5/1/2018 | 5/1/2018 | 7.6% | \$233.88 |
| | | 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 | 17-16966 | 2018 Actuarial | 5/1/2018 | 5/1/2018 | 4.1% | \$329.92 |
| | 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 | 17-16966 | 2018 Actuarial | 5/1/2018 | 5/1/2018 | 5.4% | \$318.49 |
| | 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 | 17-17210 | 2018 Actuarial | 5/1/2018 | 5/1/2018 | 4.0% | \$208.11 |
| | 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 | 17-17210 | 2018 Actuarial | 5/1/2018 | 5/1/2018 | 0.8% | \$101.49 |
| | 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 | 17-17409 | 2018 Actuarial | 5/1/2018 | 5/1/2018 | 7.1% |
| 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 | 17-16827 | 2018 Actuarial | 5/1/2018 | 5/1/2018 | 0.3% | \$209.94 |
| | 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 | 17-16827 | 2018 Actuarial | 5/1/2018 | 5/1/2018 | -4.4% |
| 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 | 17-16827 | 2018 Actuarial | 5/1/2018 | 5/1/2018 | 5.7% | \$253.19 |
| | 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 | 17-16967 | 2018 Actuarial | 5/1/2018 | 5/1/2018 | 4.9% | \$206.32 |
| | 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 | 17-17211 | 2018 Actuarial | 5/1/2018 | 5/1/2018 | 9.8% | \$193.08 |
| | 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 | 17-17211 | 2018 Actuarial | 5/1/2018 | 5/1/2018 | 3.9% | \$108.44 |
| | 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 | 17-17410 | 2018 Actuarial | 5/1/2018 | 5/1/2018 | 10.0% |
| 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 | 17-18869/ 17-18870 | 2018 Actuarial | 5/1/2018 | 5/1/2018 | 10.0% | \$362.95 |
| | 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 | 17-18965 | 2018 Actuarial | 5/1/2018 | 5/1/2018 | 9.4% |
| 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 | 17-18043/ 17-18044 | 2018 Actuarial | 5/1/2018 | 5/1/2018 | 4.7% | \$325.08 |
| | 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 | 17-18234 | 2018 Actuarial | 5/1/2018 | 5/1/2018 | 8.1% | \$147.31 |
| | 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.