



Corporate Analytics Business Overview

June 30, 2018 Report



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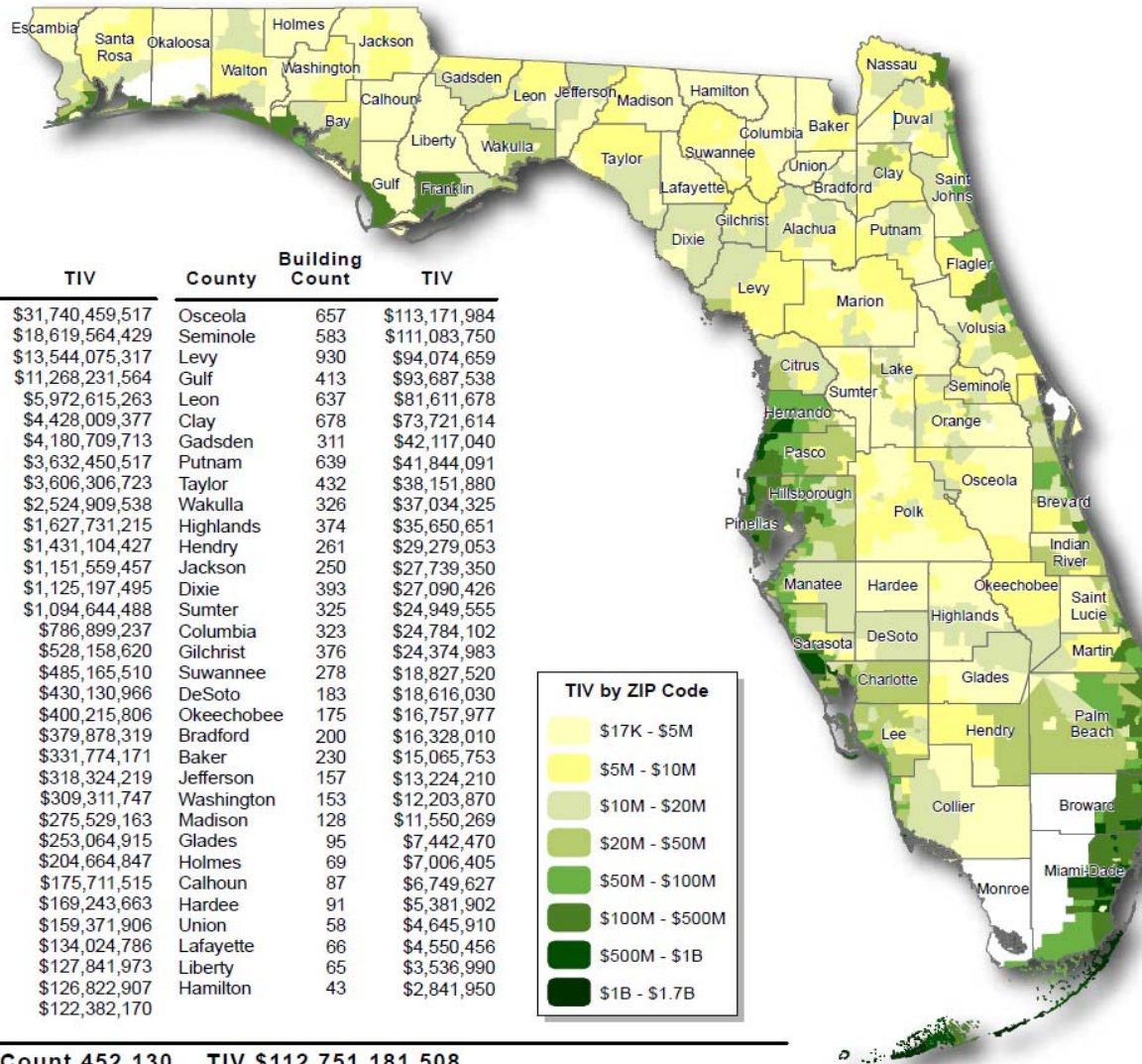
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Combined Accounts

Combined Accounts

Total Insured Value (TIV) by Zip Code

Data as of June 30, 2018

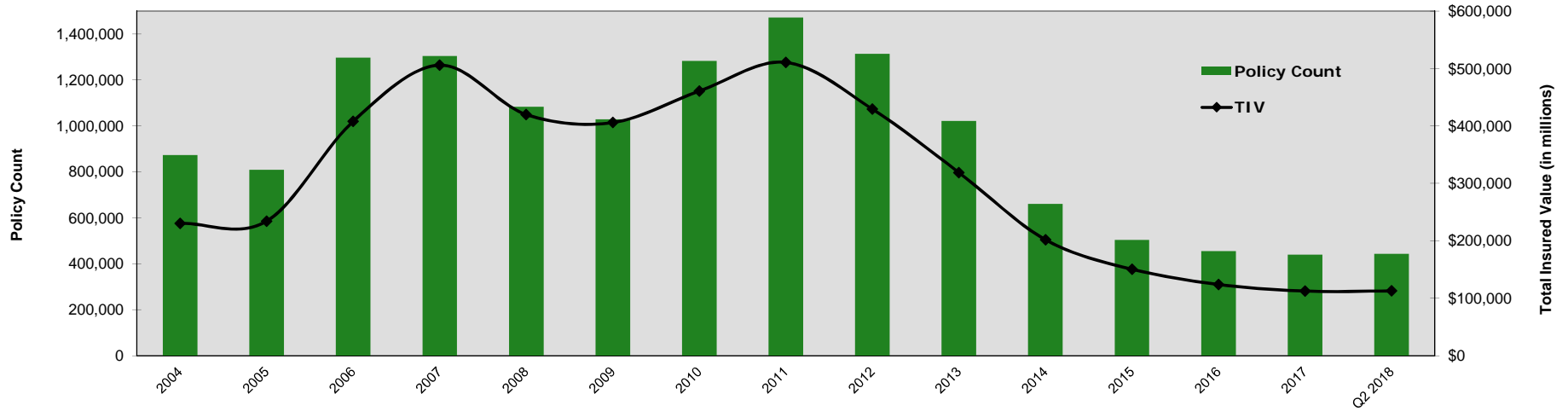


County	Building Count	TIV	County	Building Count	TIV
Miami-Dade	112,725	\$31,740,459,517	Osceola	657	\$113,171,984
Broward	76,879	\$18,619,564,429	Seminole	583	\$111,083,750
Pinellas	57,037	\$13,544,075,317	Levy	930	\$94,074,659
Palm Beach	43,356	\$11,268,231,564	Gulf	413	\$93,687,538
Monroe	15,132	\$5,972,615,263	Leon	637	\$81,611,678
Hillsborough	18,942	\$4,428,009,377	Clay	678	\$73,721,614
Sarasota	15,543	\$4,180,709,713	Gadsden	311	\$42,117,040
Pasco	17,427	\$3,632,450,517	Putnam	639	\$41,844,091
Hernando	13,088	\$3,606,306,723	Taylor	432	\$38,151,880
Lee	11,403	\$2,524,909,538	Wakulla	326	\$37,034,325
Brevard	7,732	\$1,627,731,215	Highlands	374	\$35,650,651
Collier	4,340	\$1,431,104,427	Hendry	261	\$29,279,053
Escambia	3,911	\$1,151,559,457	Jackson	250	\$27,739,350
Manatee	6,183	\$1,125,197,495	Dixie	393	\$27,090,426
Volusia	5,127	\$1,094,644,488	Sumter	325	\$24,949,555
Charlotte	3,926	\$786,899,237	Columbia	323	\$24,784,102
Walton	1,989	\$528,158,620	Gilchrist	376	\$24,374,983
Saint Lucie	3,111	\$485,165,510	Suwannee	278	\$18,827,520
Bay	2,922	\$430,130,966	DeSoto	183	\$18,616,030
Duval	1,997	\$400,215,806	Okeechobee	175	\$16,757,977
Indian River	1,808	\$379,878,319	Bradford	200	\$16,328,010
Orange	1,781	\$331,774,171	Baker	230	\$15,065,753
Martin	1,626	\$318,324,219	Jefferson	157	\$13,224,210
Santa Rosa	1,713	\$309,311,747	Washington	153	\$12,203,870
Saint Johns	1,312	\$275,529,163	Madison	128	\$11,550,269
Okaloosa	1,204	\$253,064,915	Glades	95	\$7,442,470
Citrus	2,247	\$204,664,847	Holmes	69	\$7,006,405
Franklin	575	\$175,711,515	Calhoun	87	\$6,749,627
Flagler	719	\$169,243,663	Hardee	91	\$5,381,902
Polk	1,577	\$159,371,906	Union	58	\$4,645,910
Lake	1,701	\$134,024,786	Lafayette	66	\$4,550,456
Nassau	733	\$127,841,973	Liberty	65	\$3,536,990
Marion	1,453	\$126,822,907	Hamilton	43	\$2,841,950
Alachua	925	\$122,382,170			

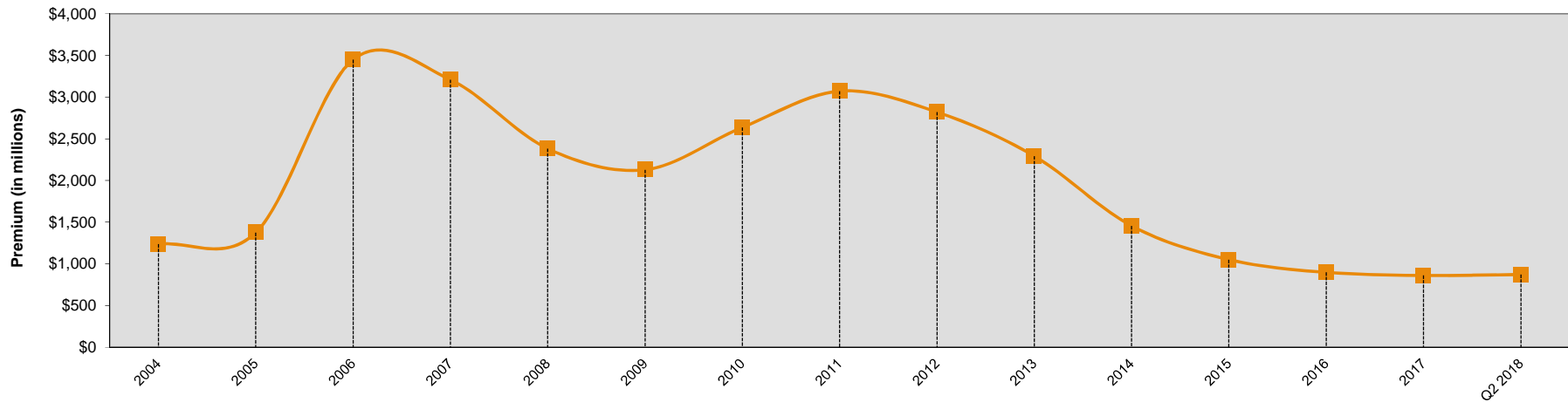
TOTAL: Building Count 452,130 TIV \$112,751,181,508

Note: Excludes takeout policies.

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

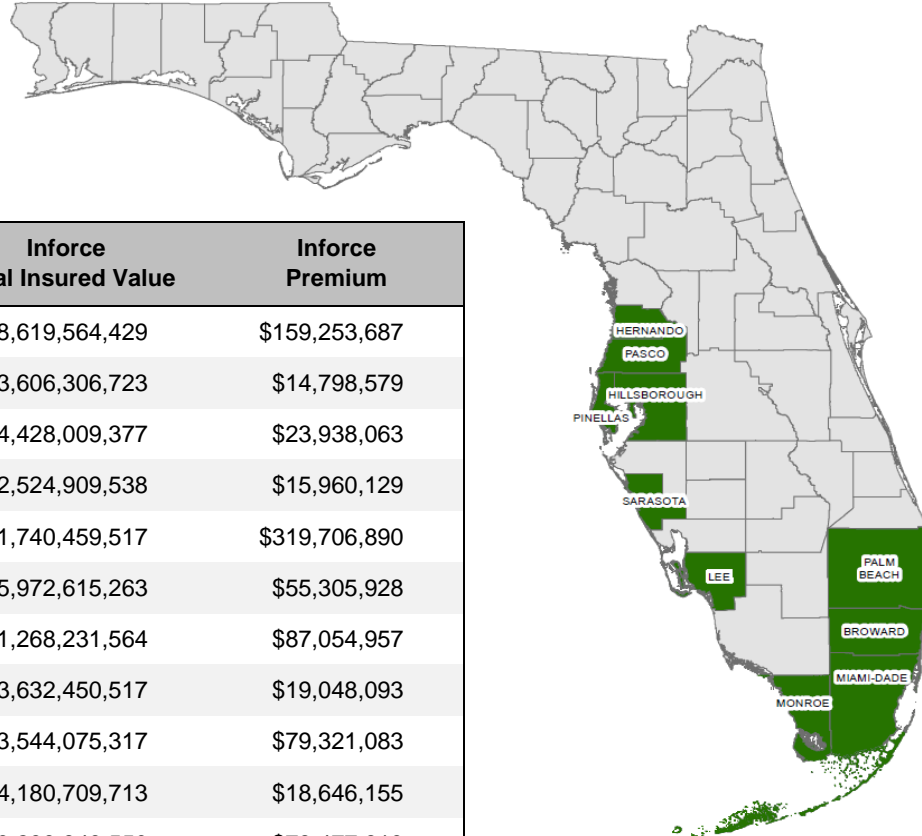


Inforce Premium (in Millions)



Note: Excludes takeout policies

Combined Accounts High Volume Counties Data as of June 30, 2018

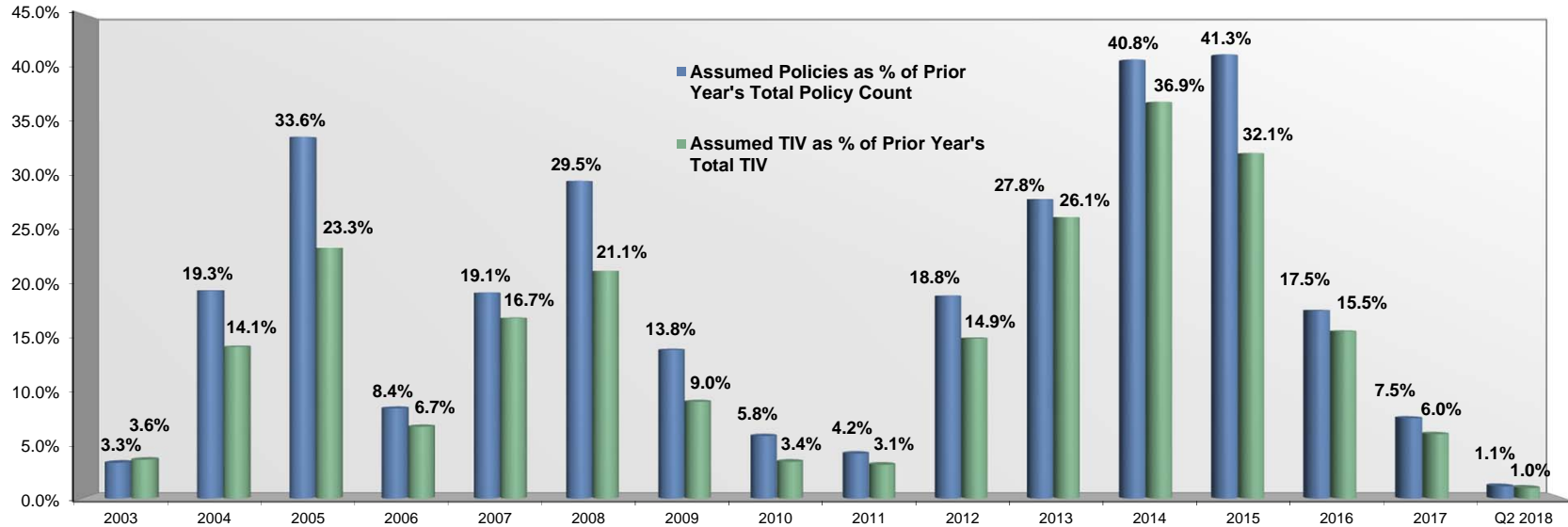


County	Policy Count	% of Total Policy Count	Inforce Total Insured Value	Inforce Premium
Broward	75,722	17%	\$18,619,564,429	\$159,253,687
Hernando	13,084	3%	\$3,606,306,723	\$14,798,579
Hillsborough	18,819	4%	\$4,428,009,377	\$23,938,063
Lee	11,058	2%	\$2,524,909,538	\$15,960,129
Miami-Dade	111,198	25%	\$31,740,459,517	\$319,706,890
Monroe	14,126	3%	\$5,972,615,263	\$55,305,928
Palm Beach	40,989	9%	\$11,268,231,564	\$87,054,957
Pasco	17,092	4%	\$3,632,450,517	\$19,048,093
Pinellas	56,633	13%	\$13,544,075,317	\$79,321,083
Sarasota	15,199	3%	\$4,180,709,713	\$18,646,155
All Other	69,342	16%	\$13,233,849,550	\$78,477,813
Total	443,262	100%	\$112,751,181,508	\$871,511,377

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.

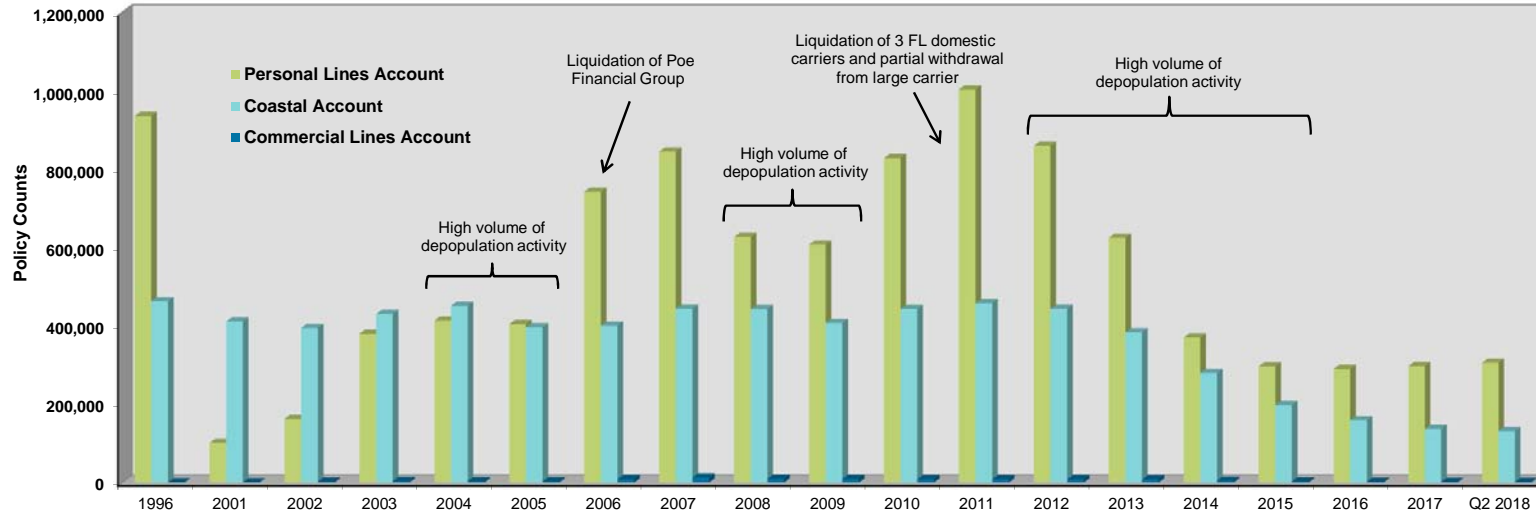
Depopulation Study Policies Taken Out Relative to Citizens Inforce Policies



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%
Q2 2018	3	5,005	443,262	1.1%	\$1,111,212,655	\$112,751,181,508	1.0%

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

Combined Accounts Policy Counts¹ by Account and Year Data as of June 30, 2018



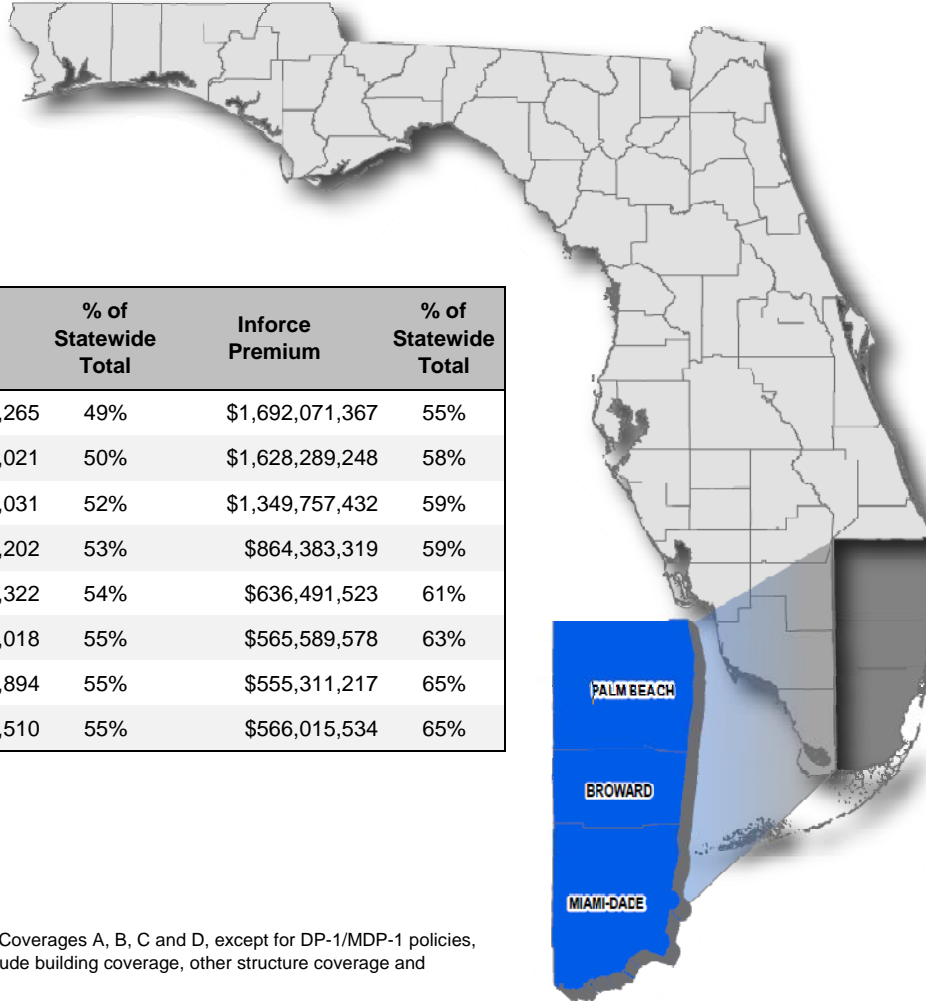
	Personal Lines Account	Coastal Account	Commercial Lines Account	Total
1996	936,837	465,739	0	1,402,576
2001	102,792	414,123	198	517,113
2002	164,274	397,676	2,157	564,107
2003	383,283	433,077	3,863	820,223
2004	416,521	453,765	3,650	873,936
2005	407,387	399,417	3,145	809,949
2006⁽²⁾	743,592	403,509	8,347	1,298,428
2007	845,857	446,184	12,908	1,304,949
2008	629,467	445,200	9,570	1,084,237
2009	609,652	410,436	9,126	1,029,214

	Personal Lines Account	Coastal Account	Commercial Lines Account	Total
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
Q2 2018	309,091	133,069	1,102	443,262

Notes:

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

Combined Accounts South Florida Concentration Trend Data as of June 30, 2018

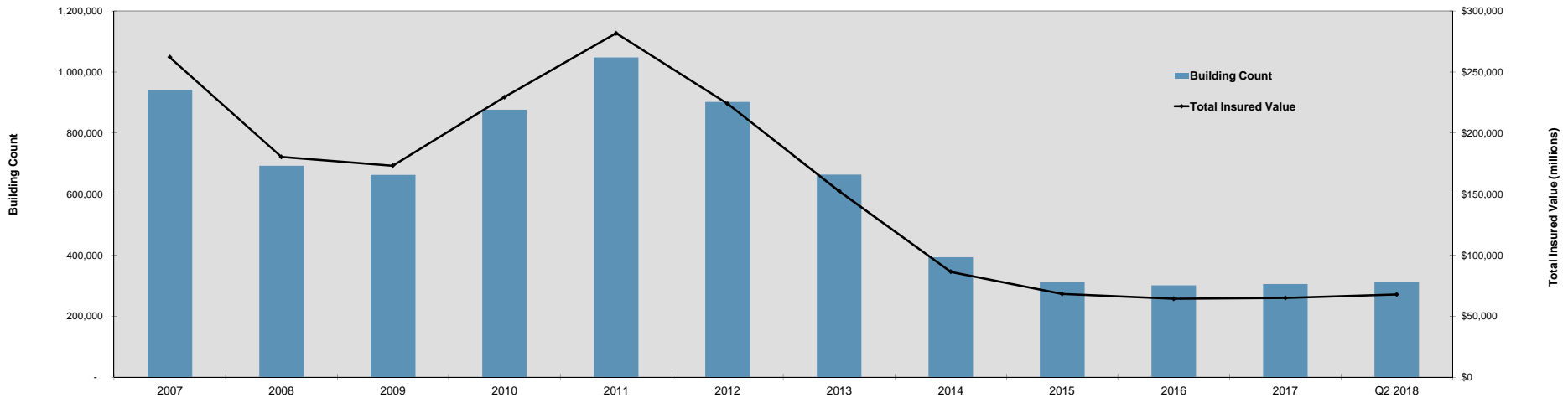


Year	Policy Count	% of Statewide Total	Inforce Total Insured Value	% of Statewide Total	Inforce Premium	% of Statewide Total
2011	633,311	43%	\$252,341,776,265	49%	\$1,692,071,367	55%
2012	580,633	44%	\$215,915,313,021	50%	\$1,628,289,248	58%
2013	460,814	45%	\$166,705,951,031	52%	\$1,349,757,432	59%
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%
Q2 2018	227,909	51%	\$61,628,255,510	55%	\$566,015,534	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 June 30, 2018



	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
Q2 2018	309,091	309,091	\$514	\$63,289	1,102	4,352	\$18	\$4,443	310,193	313,443	\$531	\$67,732
% Change from 2017 to Q2 2018	2.9%	2.9%	5.6%	5.8%	-15.7%	-16.0%	-12.8%	-12.0%	2.8%	2.5%	4.8%	4.4%

Notes:

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

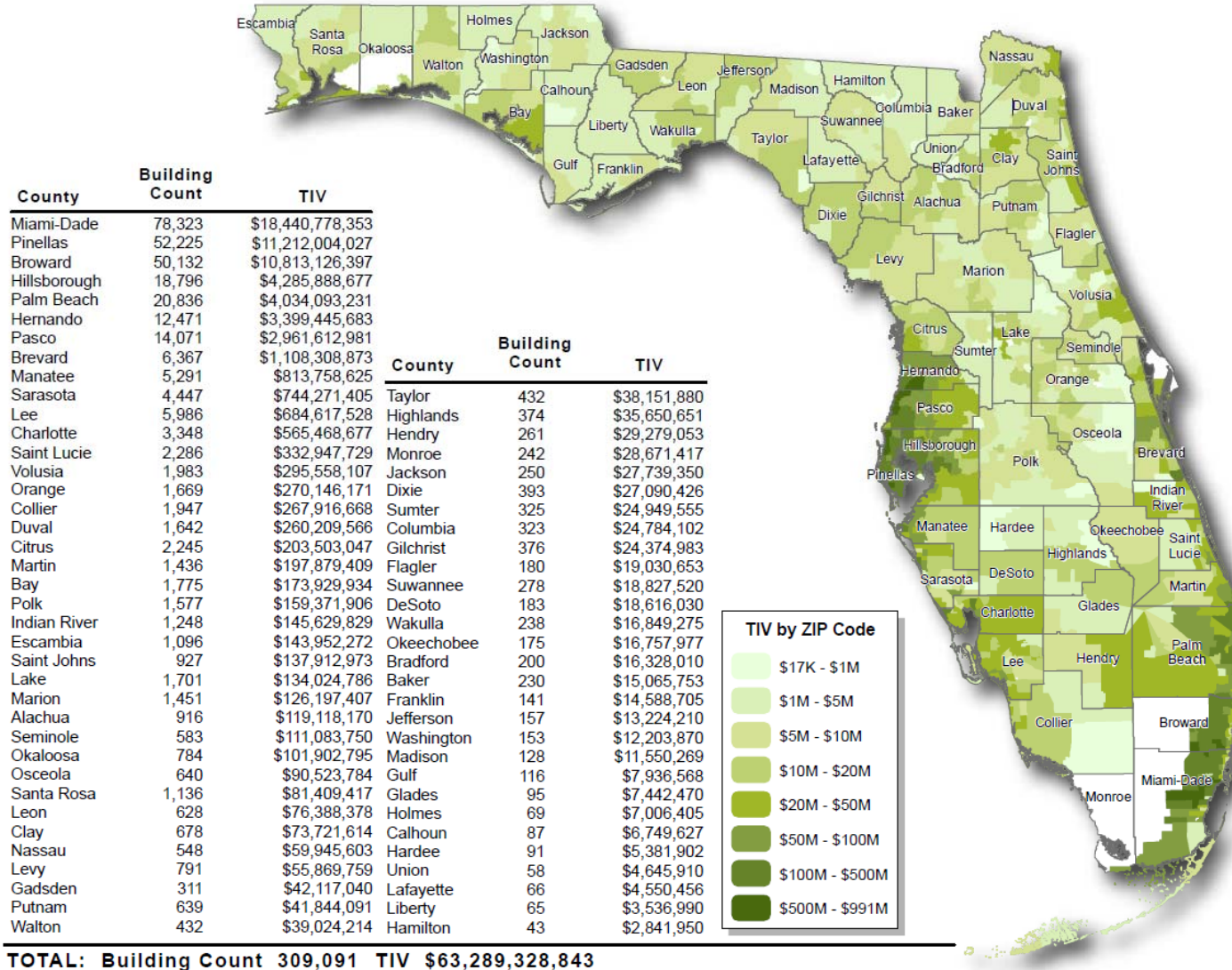
Account Information

Personal Lines Account (PLA)

Personal Lines Account

Total Insured Value (TIV) by Zip Code

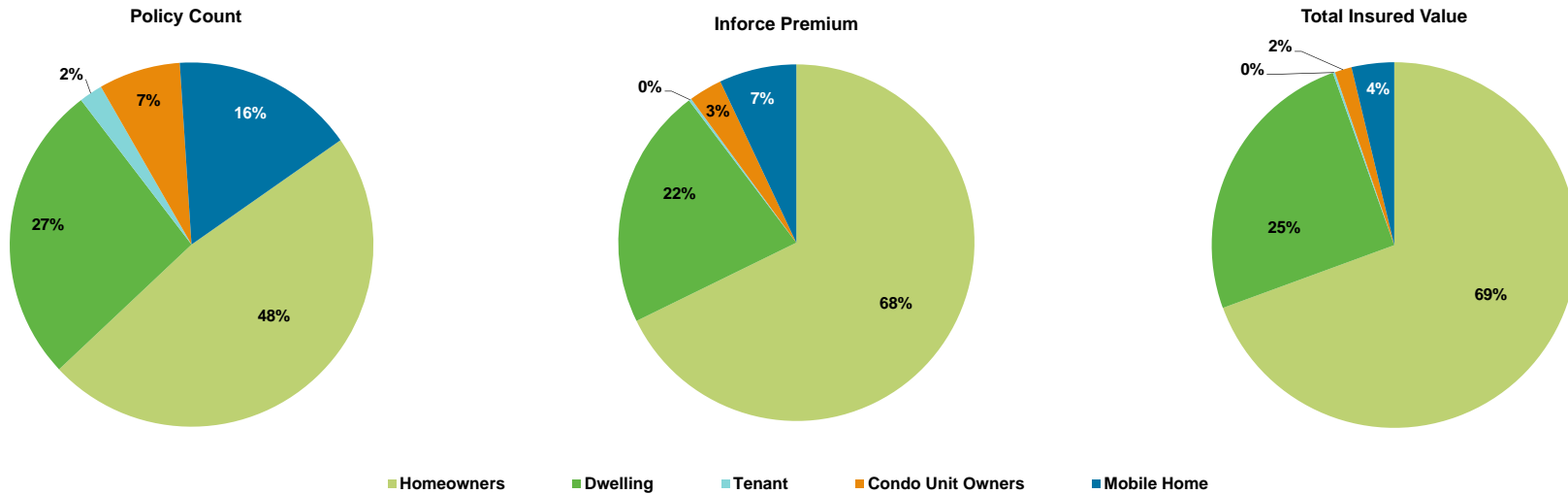
Data as of June 30, 2018



TOTAL: Building Count 309,091 TIV \$63,289,328,843

Note: Excludes takeout policies.

Personal Lines Account Information by Policy Form Data as of June 30, 2018

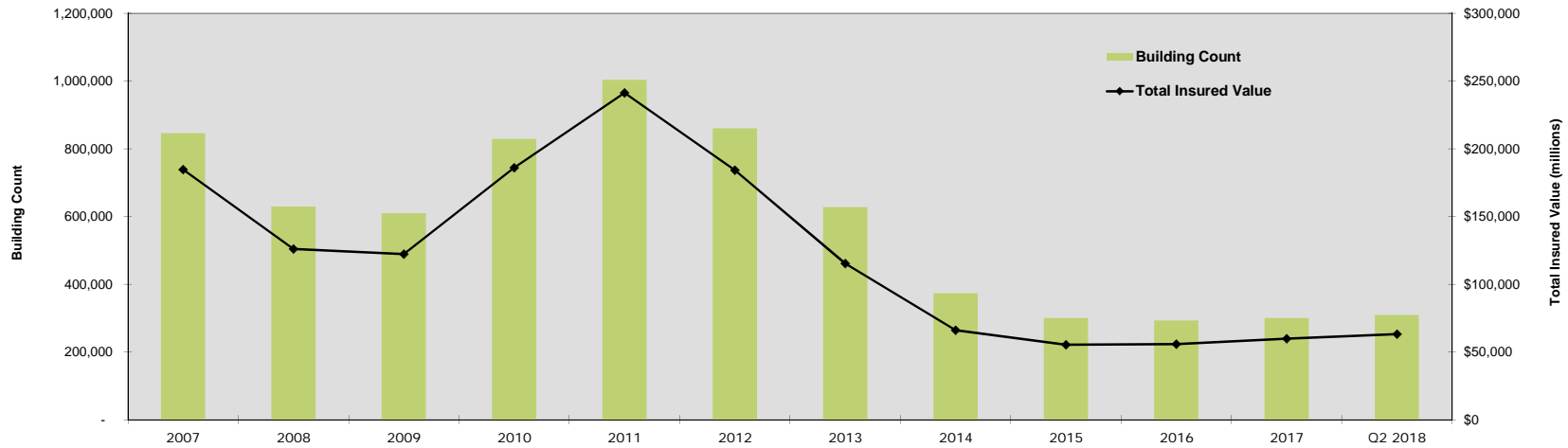


	HO-3	HO-4	HO-6	HO-8	DP-1	DP-3	MHO-3	MHO-4	MDP-1	TOTAL
Policy Count	143,927	5,714	22,780	1,179	15,461	67,972	24,406	852	26,800	309,091
Building Count	143,927	5,714	22,780	1,179	15,461	67,972	24,406	852	26,800	309,091
Inforce Premium	\$346,529,281	\$937,227	\$15,579,519	\$1,794,761	\$18,730,430	\$93,726,688	\$23,566,564	\$271,460	\$12,399,725	\$513,535,655
Total Insured Value	\$43,720,373,935	\$109,430,810	\$936,150,729	\$250,569,647	\$3,202,181,525	\$12,665,190,485	\$1,414,458,255	\$18,215,095	\$972,758,362	\$63,289,328,843

Notes:

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

Personal Lines Account Policy and Total Insured Value (TIV) Trends Data as of June 30, 2018



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
Q2 2018	309,091	309,091	\$514	\$63,289
% Change from 2017 to Q2 2018	2.9%	2.9%	5.6%	5.8%

Notes:

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

Personal Lines Account
High Volume Counties by Total Insured Value (in 000's)
 Data as of June 30, 2018

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

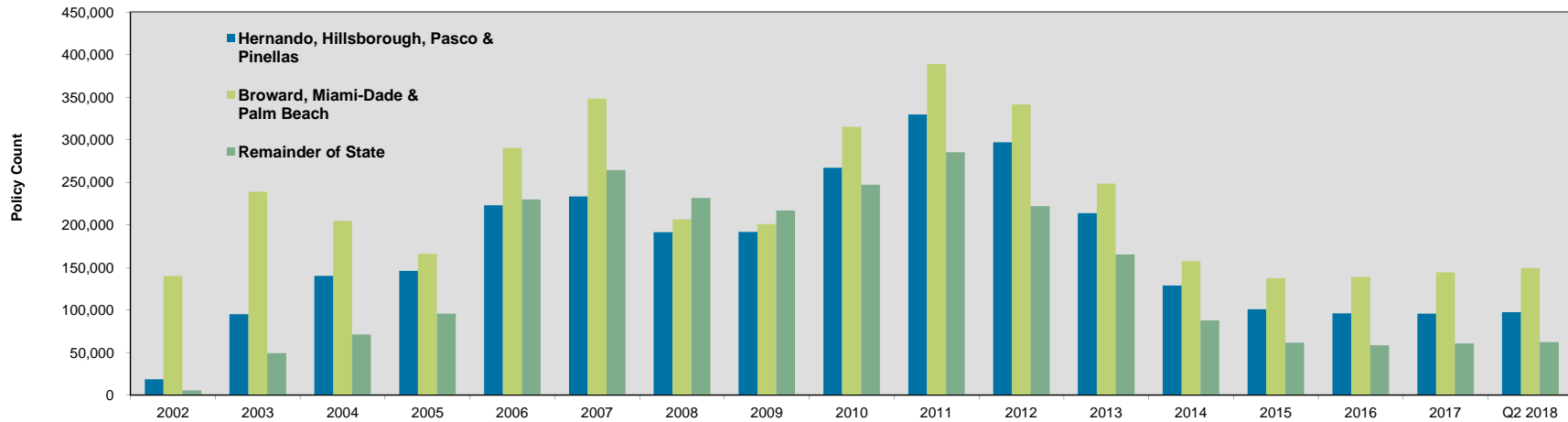
**91% of PLA Total
Insured Value is in the
top 10 counties**

County	Total Insured Value	
Miami-Dade	\$18,440,778	
Pinellas	\$11,212,004	
Broward	\$10,813,126	
Hillsborough	\$4,285,889	
Palm Beach	\$4,034,093	
Top 5 Total	\$48,785,891	77%
Hernando	\$3,399,446	
Pasco	\$2,961,613	
Brevard	\$1,108,309	
Manatee	\$813,759	
Sarasota	\$744,271	
Top 10 Total	\$57,813,288	91%
State Total	\$63,289,329	

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 includes Coverages A, B, C and D.

Personal Lines Account Regional Concentrated Policy Growth Data as of June 30, 2018

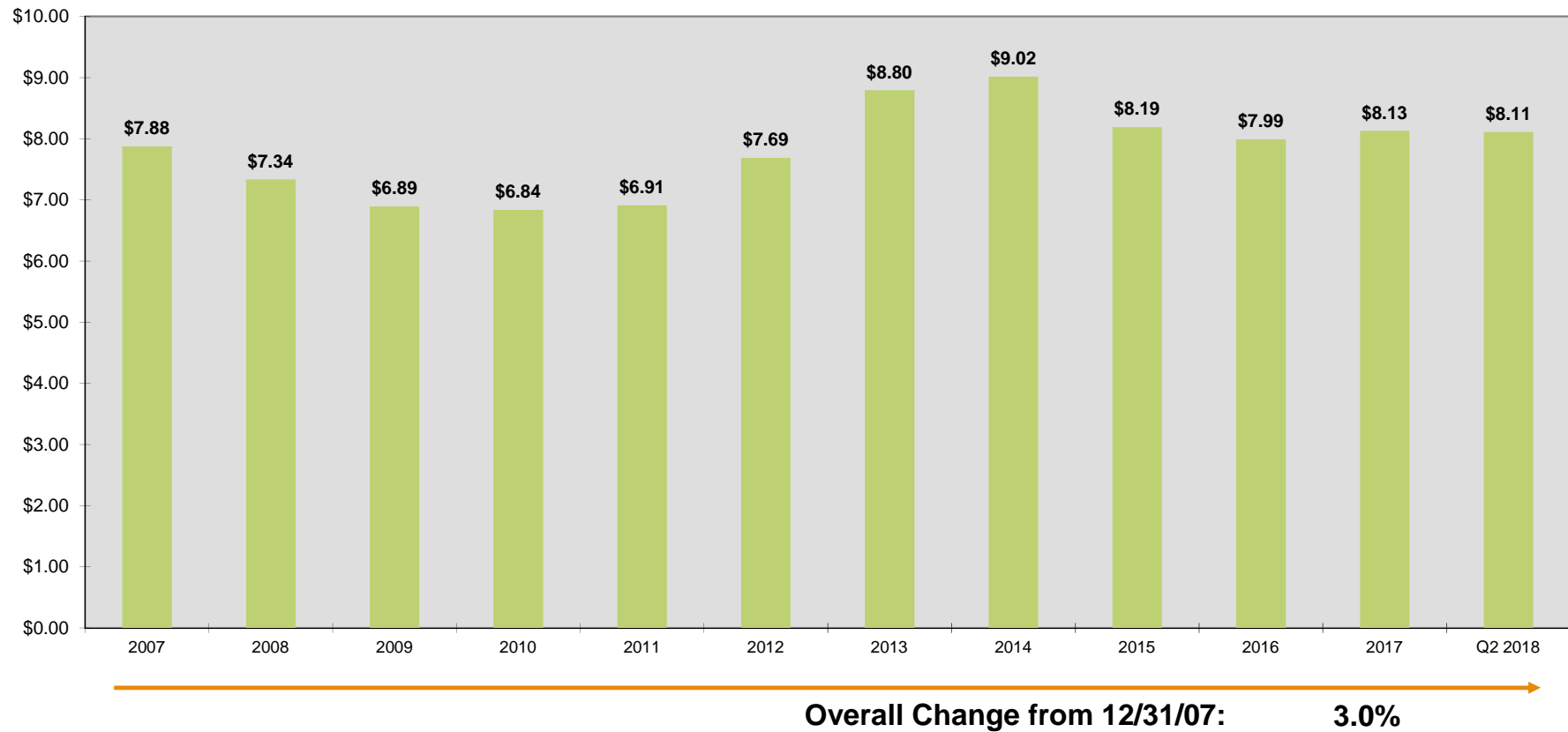


The chart above highlights concentrated total insured value and growth in South Florida (Broward, Miami-Dade and Palm Beach counties) and areas of Florida with increased sinkhole activity (Hernando, Hillsborough, Pasco, and Pinellas counties) as compared to the remaining 59 counties.

	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%
Q2 2018	97,563	32%	149,291	48%	62,237	20%

Note: Excludes takeout policies

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



Note: Excludes takeout policies

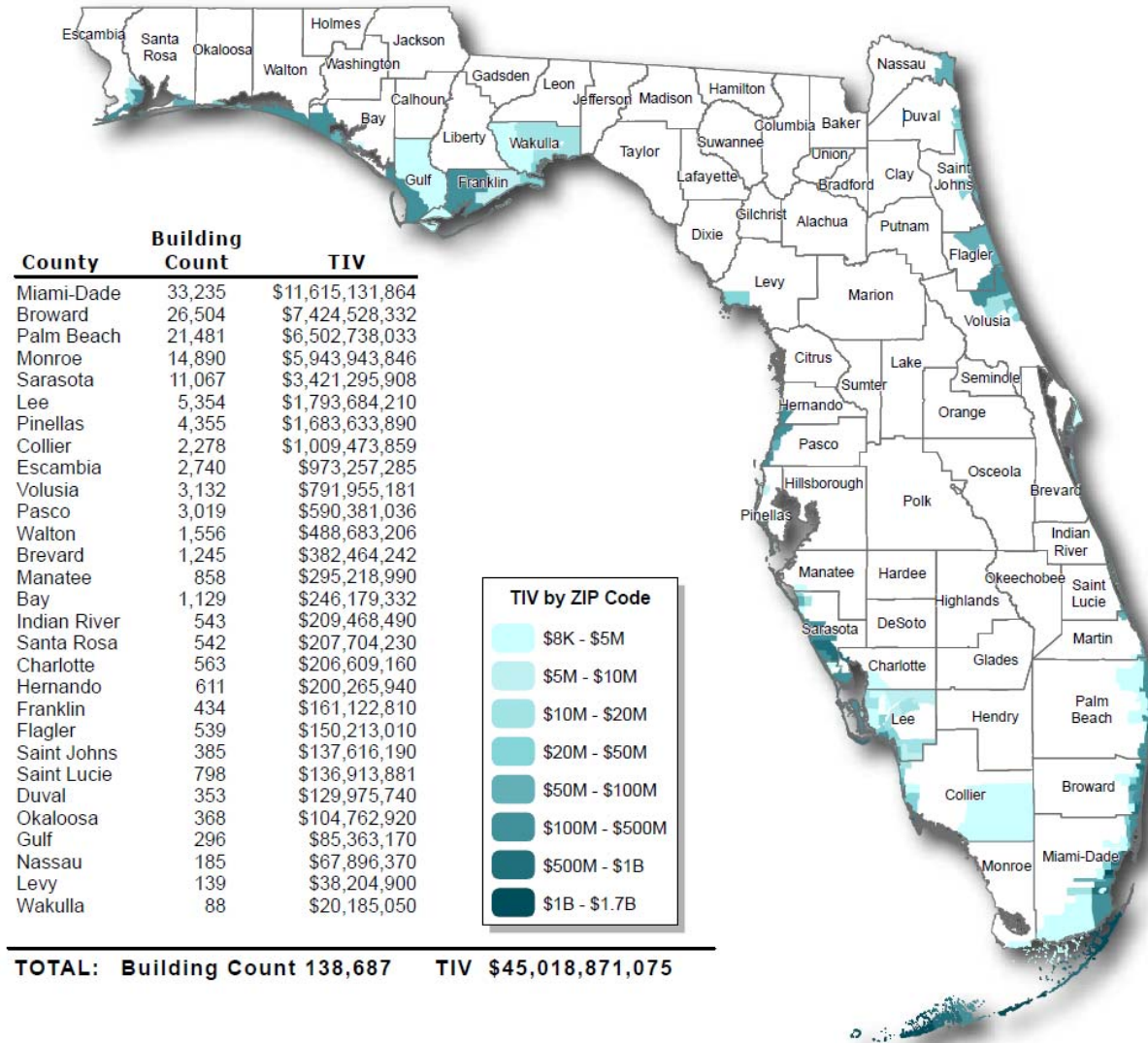
Account Information

Coastal Account

Coastal Account

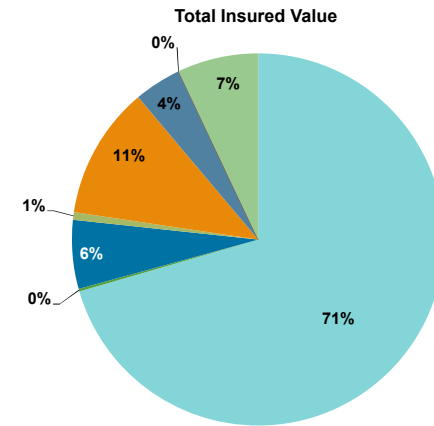
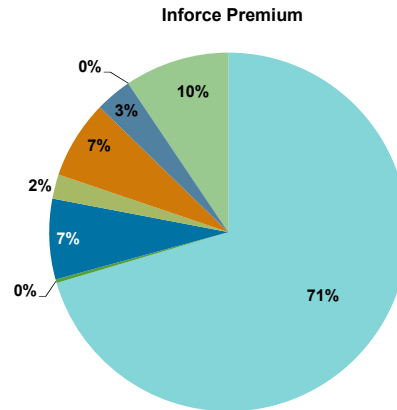
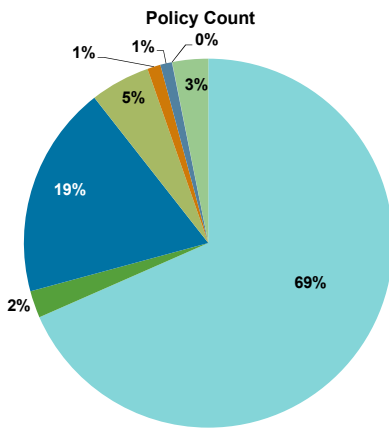
Total Insured Value (TIV) by Zip Code

Data as of June 30, 2018



Note: Excludes takeout policies.

Coastal Account Information by Policy Form Data as of June 30, 2018



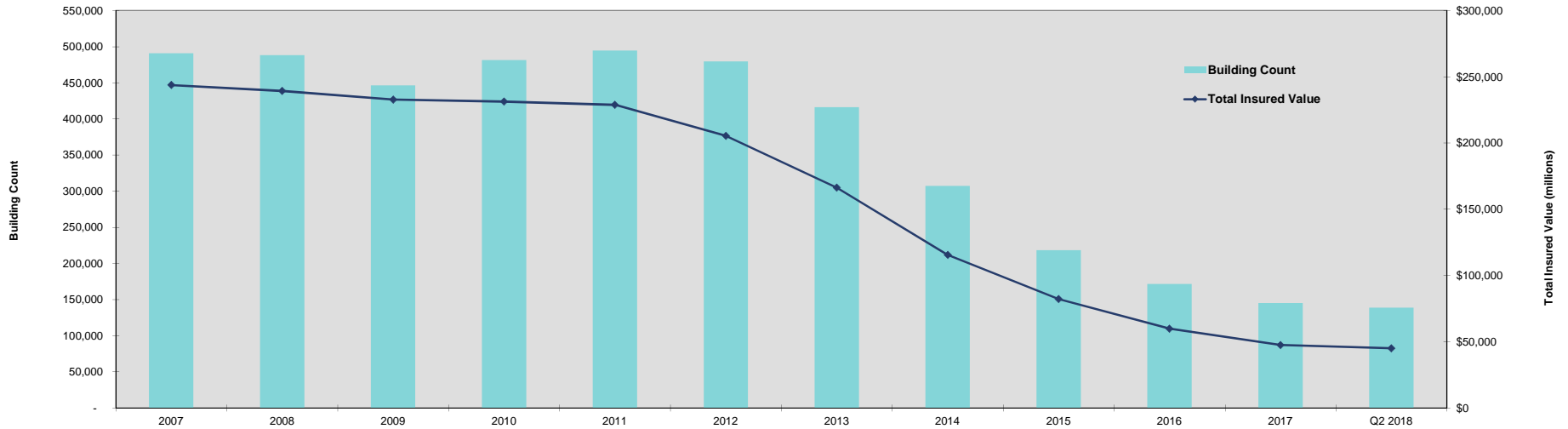
■ Homeowners/Dwelling
 ■ Tenant
 ■ Condo Unit Owner
 ■ Mobile Home
 ■ Condo Assn
 ■ All Other CR
 ■ Builders Risk
 ■ All Other CNR

	Homeowners/ Dwelling	Tenant	Condo Unit Owners	Mobile Home	Condo Assn	All Other CR	Builders Risk	All Other CNR	Total
Policy Count	91,044	3,162	24,787	6,974	1,533	1,364	10	4,195	133,069
Building Count	91,044	3,162	24,787	6,974	3,317	3,074	10	6,319	138,687
Inforce Premium	\$239,457,320	\$1,022,145	\$24,729,700	\$7,492,955	\$23,962,890	\$11,276,437	\$58,707	\$32,041,157	\$340,041,311
Total Insured Value	\$31,740,612,773	\$100,022,570	\$2,694,040,303	\$291,932,849	\$5,176,469,585	\$1,853,519,086	\$3,334,267	\$3,158,939,642	\$45,018,871,075

Notes:

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

Coastal Account Policy and Total Insured Value (TIV) Trends Data as of June 30, 2018



	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
Q2 2018	125,967	125,967	\$273	\$34,827	2,897	6,391	\$35	\$7,030	4,205	6,329	\$32	\$3,162	133,069	138,687	\$340	\$45,019
% Change from 2017 to Q2 2018	-3.2%	-3.2%	-2.0%	-2.5%	-11.0%	-11.2%	-10.5%	-11.7%	-19.0%	-18.3%	-11.4%	-15.5%	-4.0%	-4.4%	-3.9%	-5.1%

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 June 30, 2018

**78% of Coastal
Account Total
Insured Value is in
the top 5 counties**

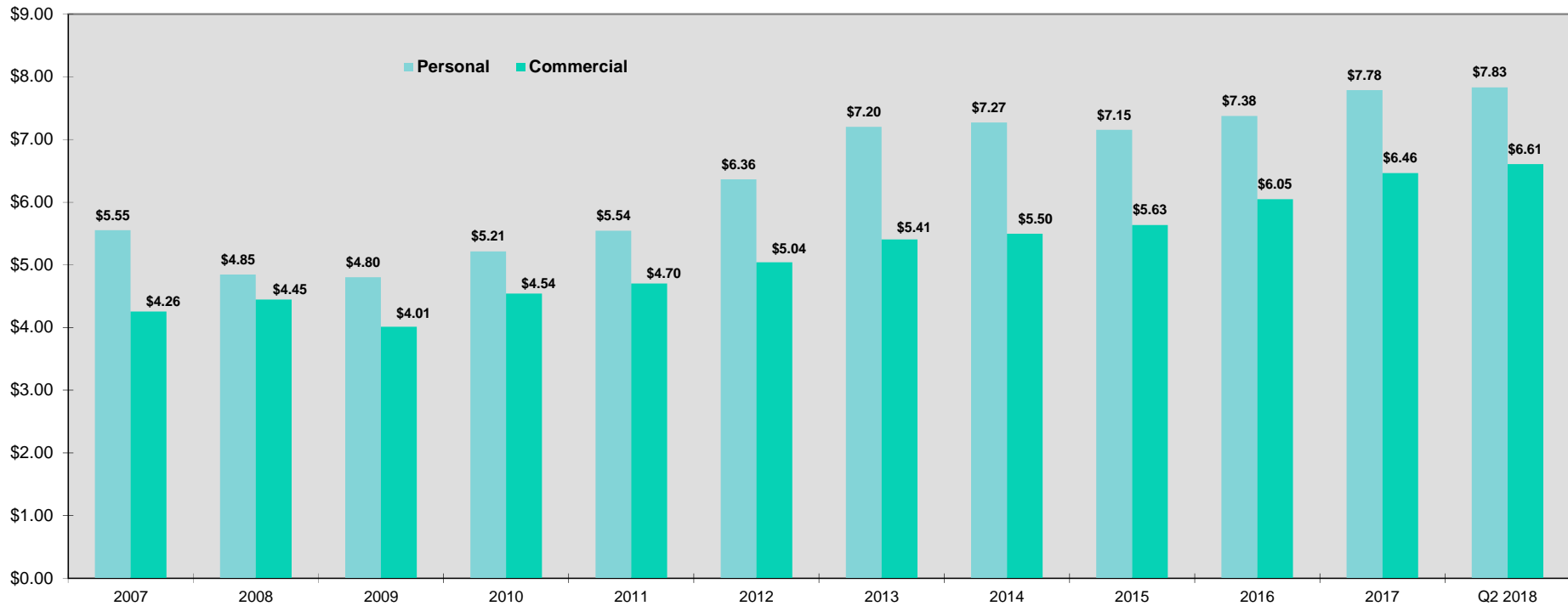
**91% of Coastal
Account Total
Insured Value is in
the top 10 counties**

County	PR-M	PR-W	CR-W	CNR-W	CR-M	CNR-M	Total	
Miami-Dade	\$4,137,504	\$4,694,184	\$1,832,332	\$471,680	\$469,082	\$10,349	\$11,615,132	
Broward	\$2,294,904	\$3,248,719	\$1,080,012	\$584,614	\$211,070	\$5,210	\$7,424,528	
Palm Beach	\$1,970,482	\$2,642,475	\$1,069,518	\$625,296	\$188,213	\$6,753	\$6,502,738	
Monroe	\$349,576	\$4,343,783	\$485,755	\$736,893	\$23,859	\$4,079	\$5,943,944	
Sarasota	\$492,160	\$2,526,317	\$294,912	\$91,951	\$12,267	\$3,689	\$3,421,296	
Top 5 Total	\$9,244,625	\$17,455,479	\$4,762,529	\$2,510,435	\$904,491	\$30,080	\$34,907,638	78%
Lee	\$167,792	\$1,248,236	\$245,528	\$129,277	\$2,852	\$0	\$1,793,684	
Pinellas	\$389,995	\$903,450	\$328,129	\$49,657	\$12,403	\$0	\$1,683,634	
Collier	\$66,361	\$565,793	\$294,990	\$81,433	\$897	\$0	\$1,009,474	
Escambia	\$97,405	\$690,040	\$35,078	\$148,323	\$0	\$2,412	\$973,257	
Volusia	\$192,108	\$494,601	\$76,107	\$28,037	\$1,102	\$0	\$791,955	
Top 10 Total	\$10,158,286	\$21,357,599	\$5,742,360	\$2,947,161	\$921,745	\$32,492	\$41,159,642	91%
State Total	\$11,183,936	\$23,642,673	\$6,067,409	\$3,125,092	\$962,579	\$37,182	\$45,018,871	

Notes:

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

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



Overall Change from 12/31/07:

41.1% Personal
55.3% Commercial

Notes:

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

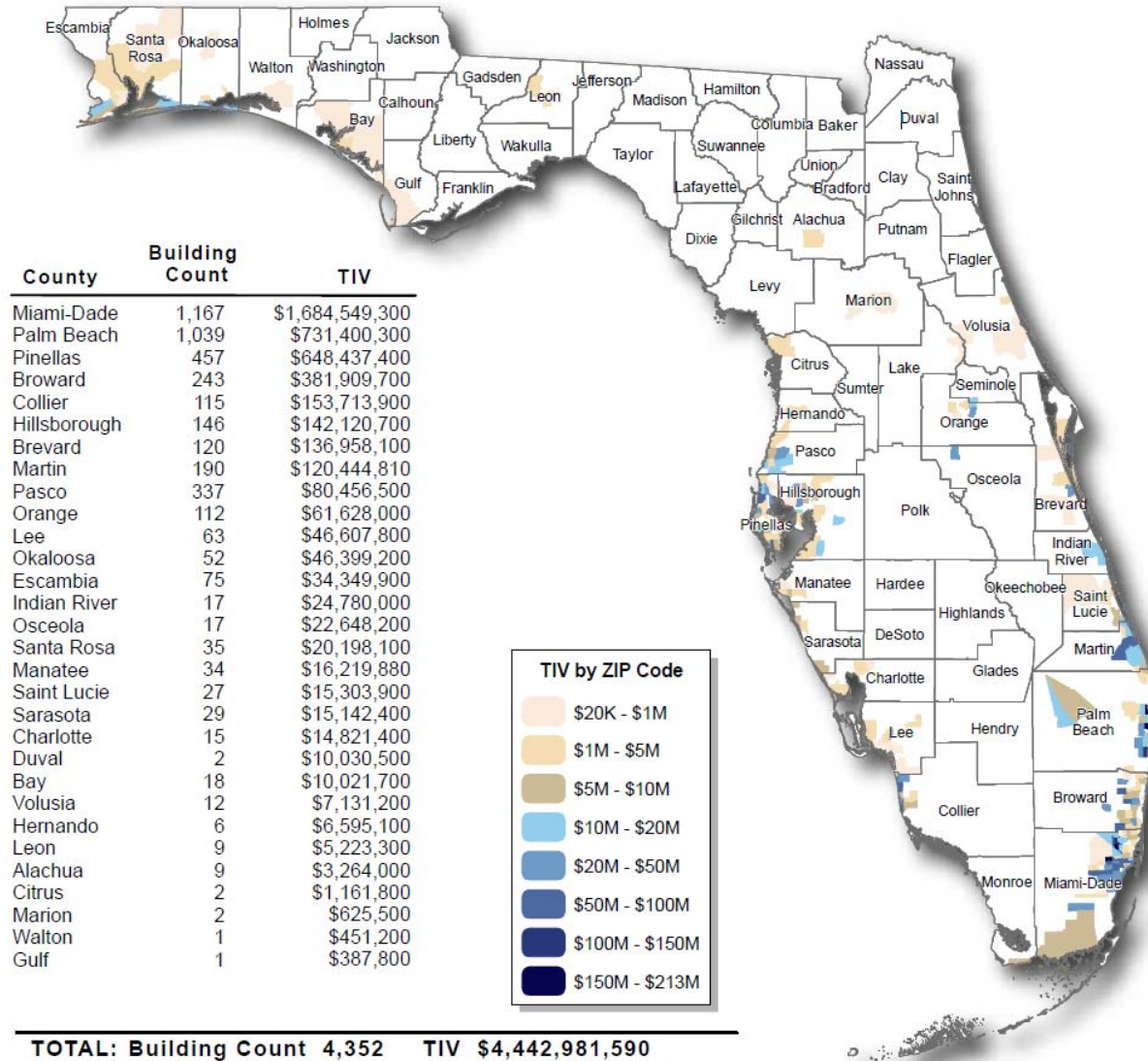
Account Information

Commercial Lines Account (CLA)

Commercial Lines Account

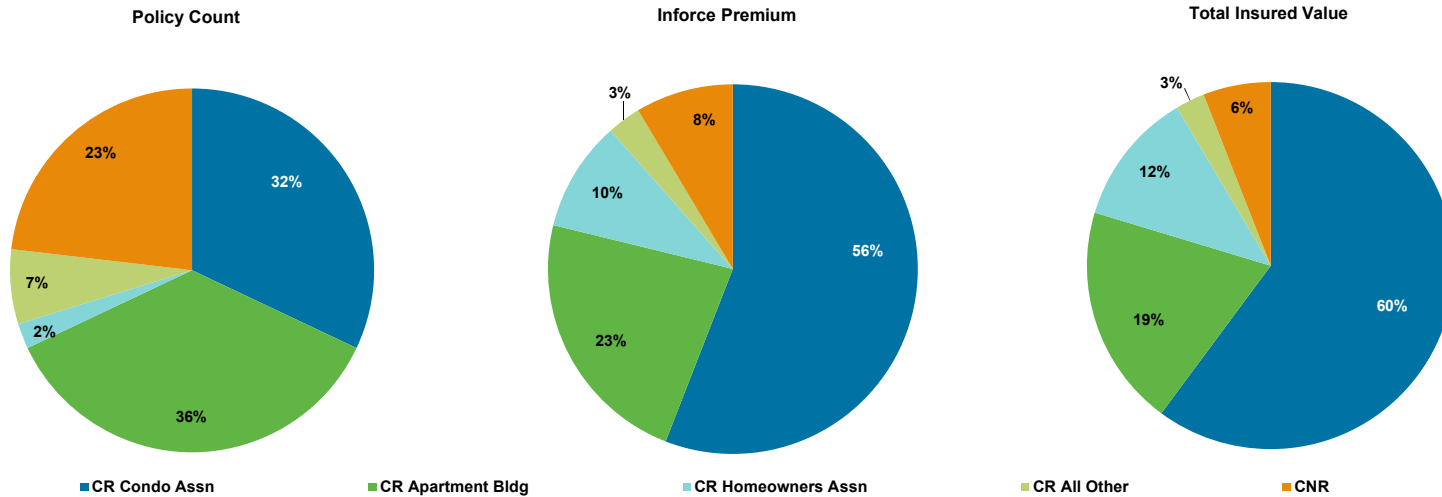
Total Insured Value (TIV) by Zip Code

Data as of June 30, 2018



Note: Excludes takeout policies.

Commercial Lines Account Information by Policy Type Data as of June 30, 2018

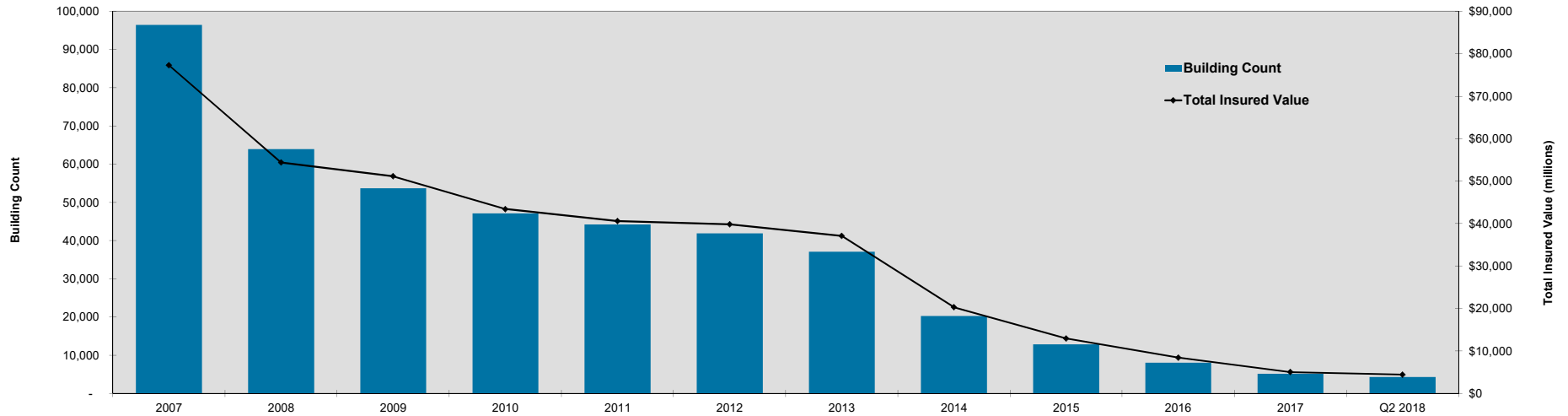


	CR Condo Assn	CR Apartment Bldg	CR Homeowners Assn	CR All Other	CNR	Total
Policy Count	353	396	25	73	255	1,102
Building Count	2,247	780	820	166	339	4,352
Inforce Premium	\$10,029,811	\$4,106,990	\$1,730,524	\$532,327	\$1,534,759	\$17,934,411
Total Insured Value	\$2,672,191,310	\$867,512,700	\$524,392,100	\$115,100,100	\$263,785,380	\$4,442,981,590

Notes:

- 1) Policy Type classifications:
Commercial Residential --CR All Other = Auxiliary/Special Class only policies, Cooperative Buildings, CCRC and Doms. *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.
- 3) Excludes takeout policies

Commercial Lines Account Policy and Total Insured Value (TIV) Trends Data as of June 30, 2018



	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
Q2 2018	847	4,013	\$16	\$4,179	255	339	\$2	\$264	1,102	4,352	\$18	\$4,443
% Change from 2017 to Q2 2018	-16.2%	-16.0%	-12.6%	-11.9%	-14.1%	-16.3%	-15.3%	-14.4%	-15.7%	-16.0%	-12.8%	-12.0%

Notes:

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

Commercial Lines Account
High Volume Counties by Total Insured Value (in 000's)
By Product Line
Data as of June 30, 2018

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

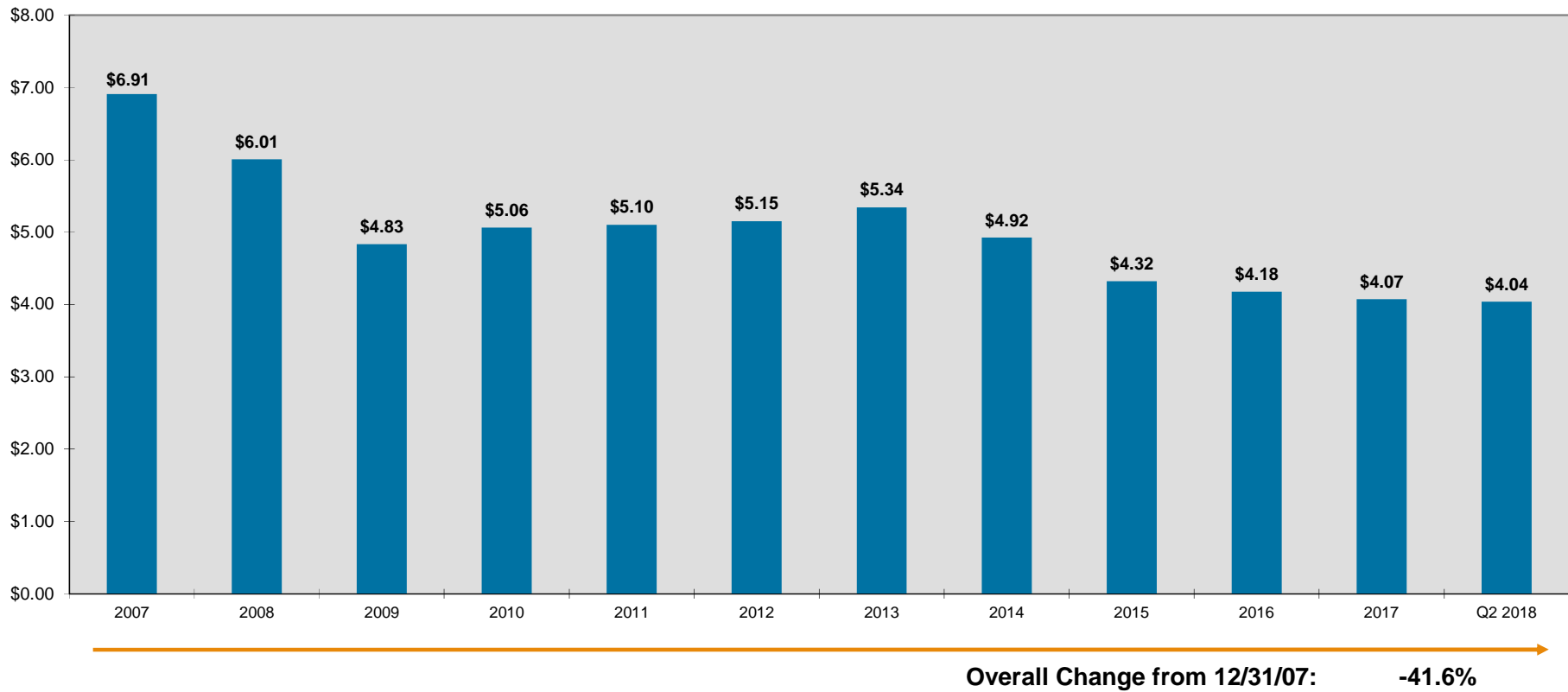
93% of CLA Total Insured Value is in the top 10 counties

County	CR-M	CNR-M	Total	
Miami-Dade	\$1,646,595	\$37,954	\$1,684,549	
Palm Beach	\$726,980	\$4,421	\$731,400	
Pinellas	\$592,148	\$56,290	\$648,437	
Broward	\$358,484	\$23,426	\$381,910	
Collier	\$147,189	\$6,525	\$153,714	
Top 5 Total	\$3,471,394	\$128,616	\$3,600,011	81%
Hillsborough	\$131,503	\$10,618	\$142,121	
Brevard	\$111,228	\$25,730	\$136,958	
Martin	\$117,844	\$2,601	\$120,445	
Pasco	\$79,764	\$692	\$80,457	
Orange	\$61,115	\$513	\$61,628	
Top 10 Total	\$3,972,849	\$168,770	\$4,141,619	93%
State Total	\$4,179,196	\$263,785	\$4,442,982	

Note:

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

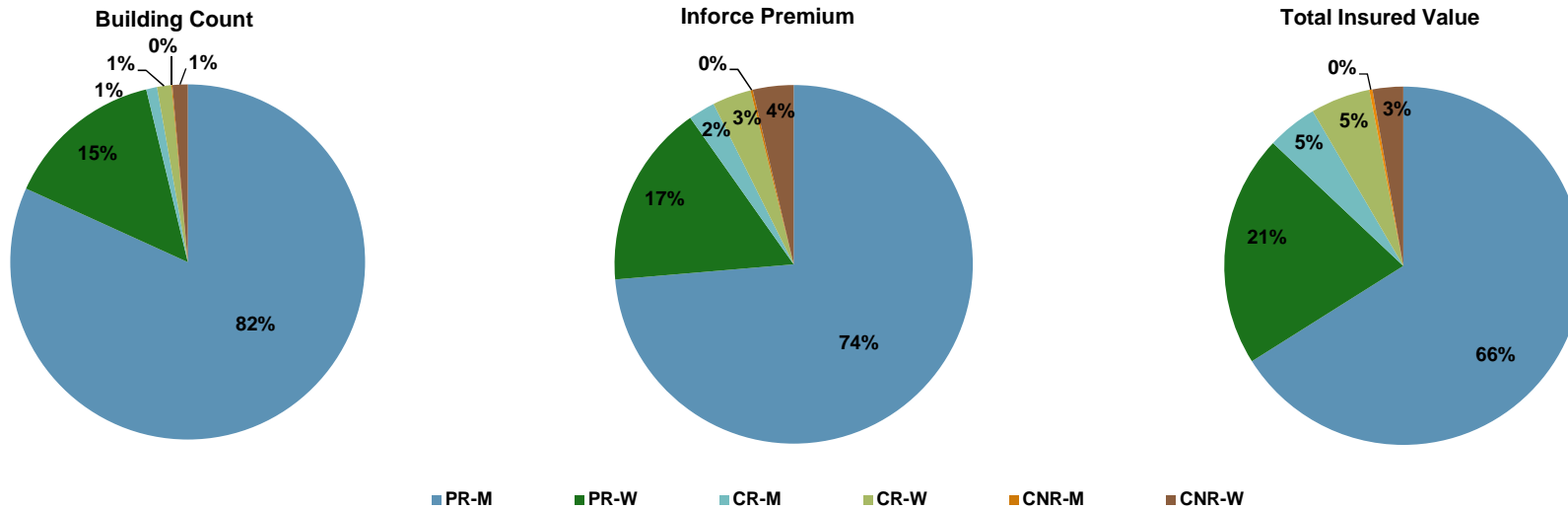
Commercial Lines Account Average Premium per \$1,000 Total Insured Value



Note: Excludes takeout policies

Product Line Information

Information by Product Line Data as of June 30, 2018



	PR-M	PR-W	CR-M	CR-W	CNR-M	CNR-W	TOTAL
Policy Count	369,728	65,330	1,047	2,697	293	4,167	443,262
Building Count	369,728	65,330	4,499	5,905	381	6,287	452,130
Inforce Premium	\$641,834,914	\$144,402,861	\$20,979,916	\$30,659,063	\$1,801,014	\$31,833,609	\$871,511,377
Total Insured Value	\$74,473,264,399	\$23,642,672,939	\$5,141,775,693	\$6,067,409,188	\$300,967,180	\$3,125,092,109	\$112,751,181,508

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

**Personal Residential Multi-Peril
Information by Policy Form and Account
Data as of June 30, 2018**

	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	143,927	\$346,529,281	\$43,720,373,935	20,865	\$71,937,950	\$6,552,760,772	164,792	\$418,467,231	\$50,273,134,707
HO-4	5,714	\$937,227	\$109,430,810	2,726	\$829,873	\$68,920,400	8,440	\$1,767,100	\$178,351,210
HO-6	22,780	\$15,579,519	\$936,150,729	12,122	\$13,317,704	\$745,227,836	34,902	\$28,897,223	\$1,681,378,565
HO-8	1,179	\$1,794,761	\$250,569,647	209	\$463,764	\$44,012,153	1,388	\$2,258,525	\$294,581,800
DP-1	15,461	\$18,730,430	\$3,202,181,525	3,404	\$6,910,627	\$675,427,994	18,865	\$25,641,057	\$3,877,609,519
DP-3	67,972	\$93,726,688	\$12,665,190,485	17,725	\$30,812,893	\$2,946,099,882	85,697	\$124,539,581	\$15,611,290,367
MHO-3	24,406	\$23,566,564	\$1,414,458,255	2,089	\$2,745,186	\$103,146,457	26,495	\$26,311,750	\$1,517,604,712
MHO-4	852	\$271,460	\$18,215,095	45	\$24,176	\$920,920	897	\$295,636	\$19,136,015
MDP-1	26,800	\$12,399,725	\$972,758,362	1,452	\$1,257,086	\$47,419,142	28,252	\$13,656,811	\$1,020,177,504
TOTAL	309,091	\$513,535,655	\$63,289,328,843	60,637	\$128,299,259	\$11,183,935,556	369,728	\$641,834,914	\$74,473,264,399

Notes:

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

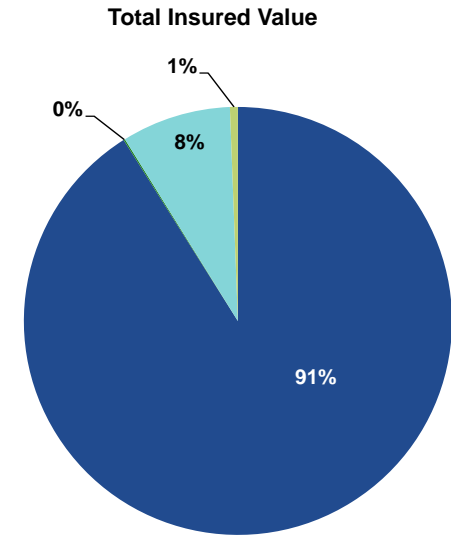
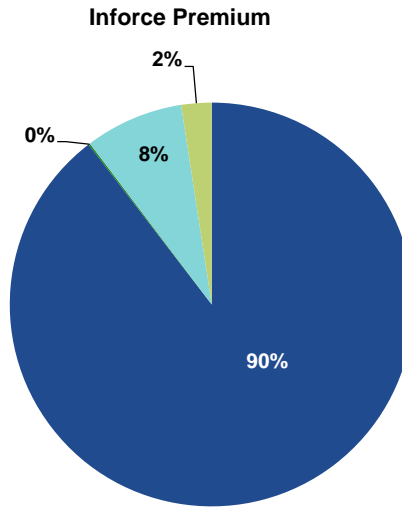
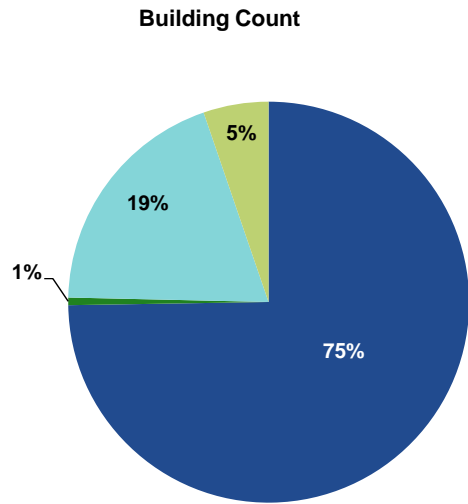
**Personal Residential Multi-Peril
Sinkhole Coverage Information
Homeowners (HO-3) and Dwelling (DP-1 & DP-3)
Data as of June 30, 2018**

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	1,293	\$3,017	7,547	\$1,007	8,840	\$1,301
	Hillsborough	2,768	\$2,094	8,205	\$1,318	10,973	\$1,514
	Pasco	832	\$3,408	7,387	\$1,210	8,219	\$1,432
	Pinellas	12,958	\$1,971	14,730	\$1,589	27,688	\$1,768
	TOTAL	17,851	\$2,133	37,869	\$1,340	55,720	\$1,594
DP-3	Hernando	185	\$2,136	1,301	\$809	1,486	\$974
	Hillsborough	1,518	\$1,345	2,261	\$1,011	3,779	\$1,145
	Pasco	195	\$2,372	2,666	\$1,012	2,861	\$1,105
	Pinellas	3,527	\$1,453	5,936	\$1,167	9,463	\$1,274
	TOTAL	5,425	\$1,479	12,164	\$1,066	17,589	\$1,194
DP-1	Hernando	42	\$1,217	257	\$655	299	\$734
	Hillsborough	126	\$1,253	518	\$897	644	\$967
	Pasco	111	\$1,358	616	\$748	727	\$841
	Pinellas	388	\$1,382	1,087	\$1,047	1,475	\$1,135
	TOTAL	667	\$1,343	2,478	\$900	3,145	\$994

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 1,388 HO-8 policies in force as of 06/30/18, 498 are endorsed for sinkhole coverage. 422 of these 498 policies are in Miami-Dade. No HO-8 policies with the sinkhole endorsement are in the 4 counties detailed above.
- 4) Beginning May 2012 for new business and June 2012 for renewals, the 10% sinkhole deductible is mandatory for policies with sinkhole coverage endorsement.
- 5) Excludes takeout policies

Personal Residential Wind-Only Information by Policy Form Data as of June 30, 2018

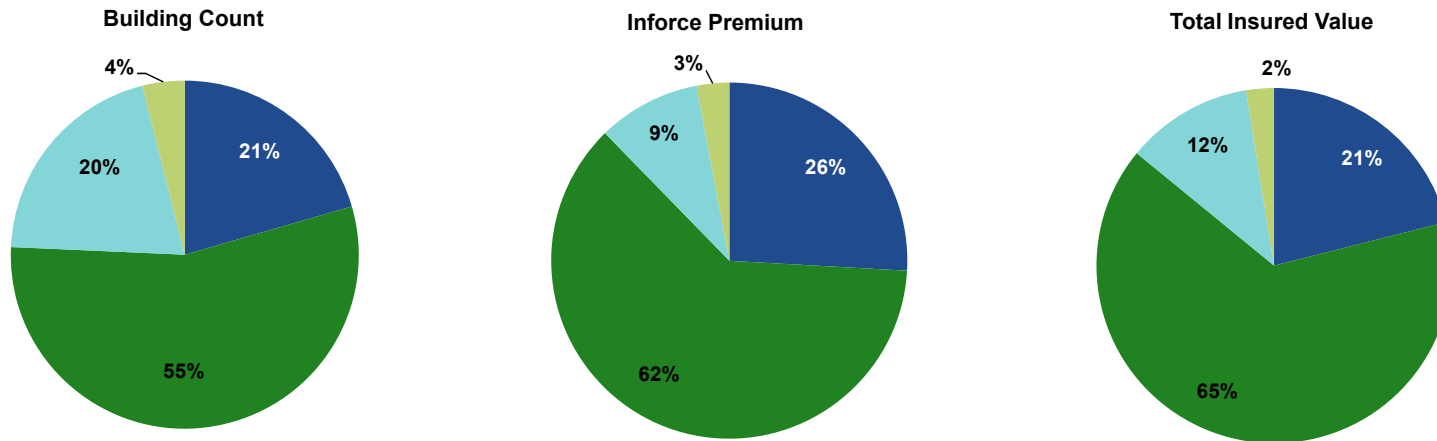


■ Homeowner/Dwelling
 ■ Tenant
 ■ Condo Unit Owners
 ■ Mobile Homeowner

	Homeowner/ Dwelling	Tenant	Condo Unit Owners	Mobile Homeowner	Total
Policy Count	48,841	391	12,665	3,433	65,330
Building Count	48,841	391	12,665	3,433	65,330
Inforce Premium	\$129,332,086	\$168,096	\$11,411,996	\$3,490,683	\$144,402,861
Total Insured Value	\$21,522,311,972	\$30,181,250	\$1,948,812,467	\$141,367,250	\$23,642,672,939

Note:
Excludes policies tagged for takeout

Commercial Residential Multi-Peril Information by Policy Type Data as of June 30, 2018



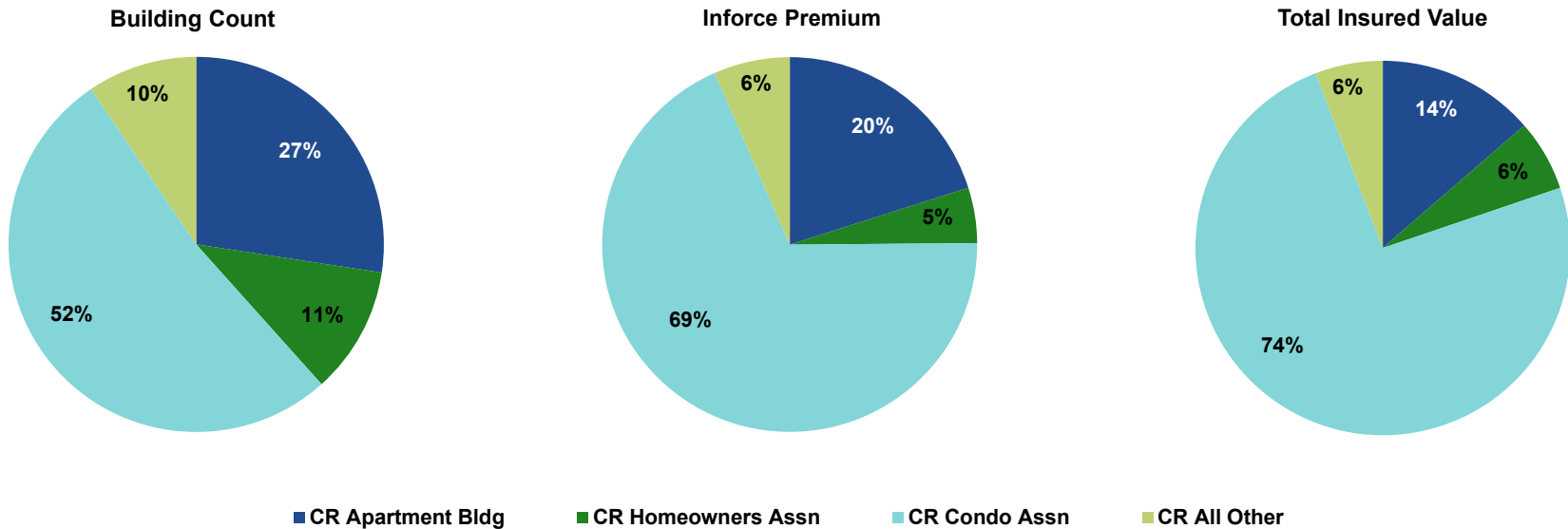
■ CR Apartment Bldg ■ CR Condo Assn ■ CR Homeowners Assn ■ CR All Other

	CR Apartment Bldg	CR Condo Assn	CR Homeowners Assn	CR All Other	Total
Policy Count	461	480	28	78	1,047
Building Count	923	2,483	916	177	4,499
Inforce Premium	\$5,432,570	\$12,966,479	\$1,958,642	\$622,225	\$20,979,916
Total Insured Value	\$1,082,369,100	\$3,334,630,393	\$594,412,700	\$130,363,500	\$5,141,775,693

Notes:

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

Commercial Residential Wind-Only Information by Policy Type Data as of June 30, 2018

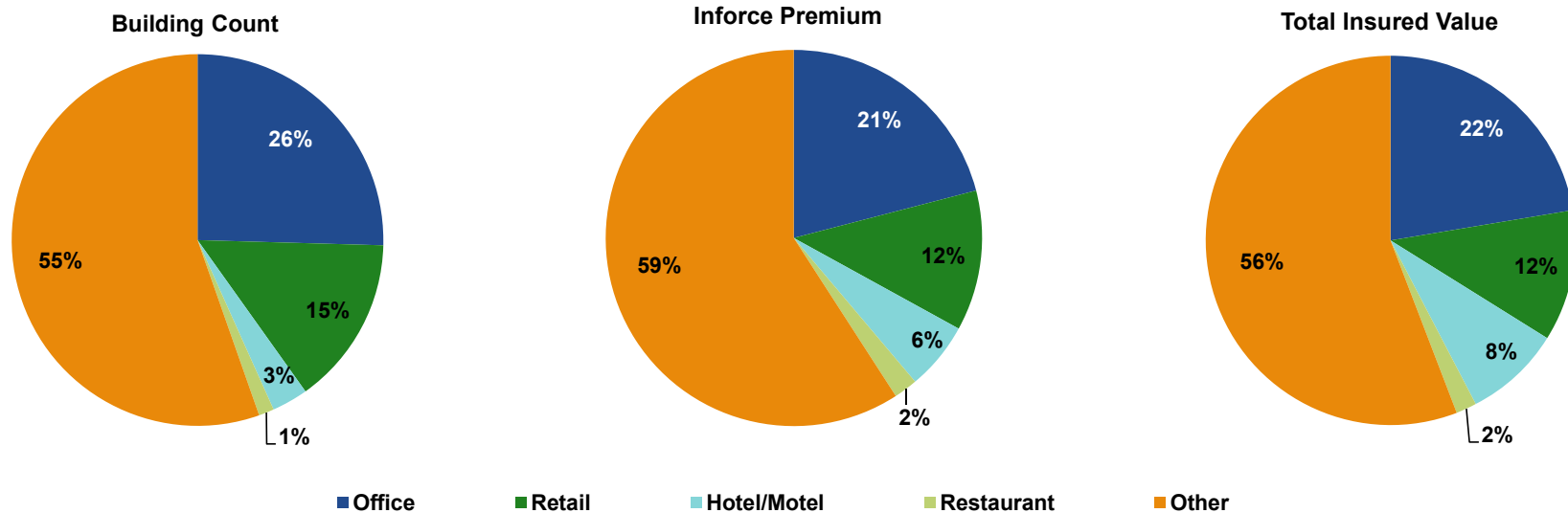


	CR Apartment Bldg	CR Homeowners Assn	CR Condo Assn	CR All Other	Total
Policy Count	1,014	76	1,406	201	2,697
Building Count	1,618	647	3,081	559	5,905
Inforce Premium	\$6,163,102	\$1,459,686	\$21,026,222	\$2,010,053	\$30,659,063
Total Insured Value	\$826,716,360	\$372,860,115	\$4,514,030,502	\$353,802,211	\$6,067,409,188

Notes:

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

Commercial Non-Residential Multi-Peril Information by Policy Form Data as of June 30, 2018

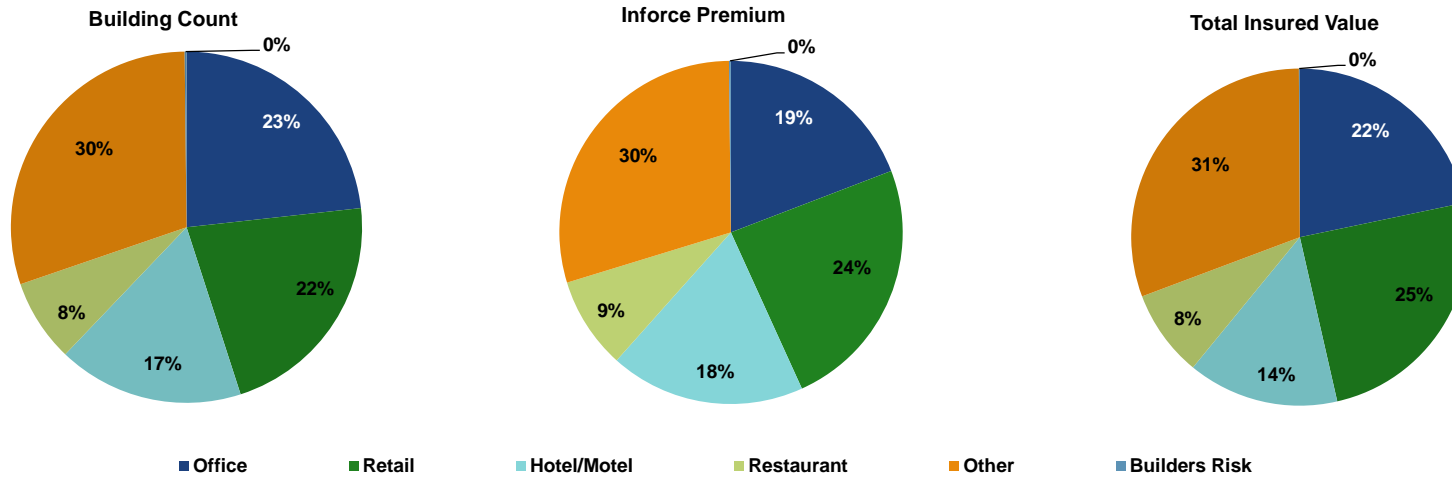


	Office	Retail	Hotel/Motel	Restaurant	Other	Total
Policy Count	84	45	8	2	154	293
Building Count	97	56	12	5	211	381
Inforce Premium	\$377,294	\$217,006	\$105,286	\$36,683	\$1,064,745	\$1,801,014
Total Insured Value	\$67,355,000	\$34,671,900	\$25,468,500	\$5,455,600	\$168,016,180	\$300,967,180

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.
- 3) Excludes takout policies

Commercial Non-Residential Wind-Only Information by Policy Form Data as of June 30, 2018



	Office	Retail	Hotel/Motel	Restaurant	Other	Builders Risk	Total
Policy Count	1,182	1,045	318	413	1,199	10	4,167
Building Count	1,461	1,369	1,076	479	1,892	10	6,287
Inforce Premium	\$6,102,666	\$7,653,026	\$5,862,709	\$2,754,809	\$9,401,692	\$58,707	\$31,833,609
Total Insured Value	\$678,560,407	\$772,370,740	\$453,586,078	\$260,711,900	\$956,528,717	\$3,334,267	\$3,125,092,109

Notes:

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

Wind Mitigation Credits

Windstorm Mitigation Credit (WMC) Information Information by Product Line and Policy Form Data as of June 30, 2018

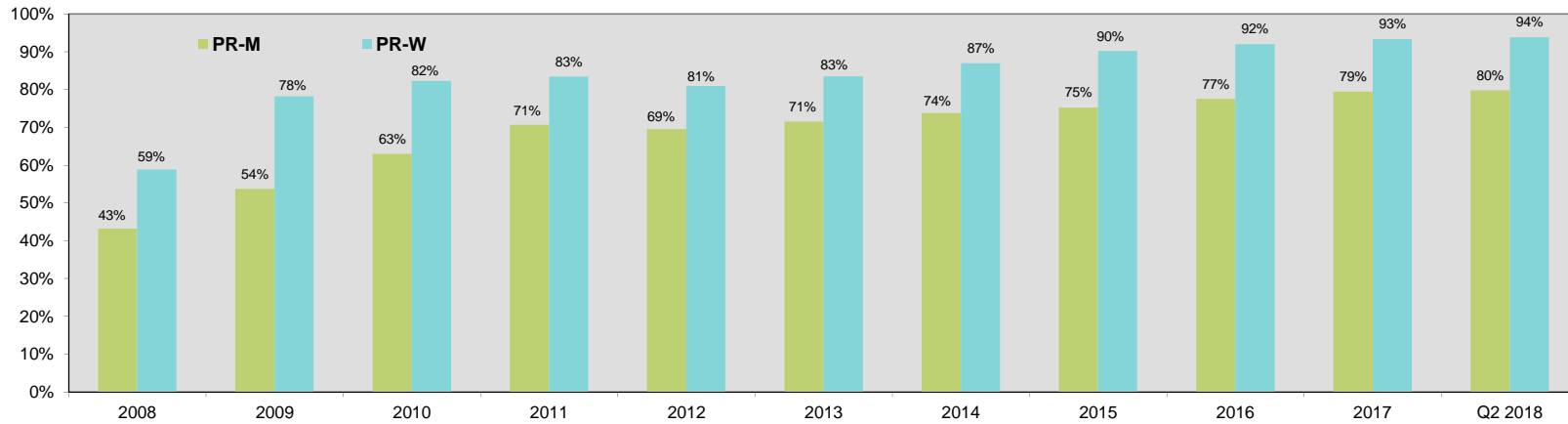
Product Line	Policy Type	Number of Policies with Wind Coverage	Total Premium Excluding Surcharges for Policies with Wind Coverage	Number of Policies with WMC	Total Premium Excluding Surcharges For Buildings with WMC	Percent of Wind Coverage Policies with WMC
		(1)	(2)	(3)	(4)	(5) = (3) / (1)
PR-M	HO-3	161,042	\$404,393,302	144,329	\$365,691,804	90%
	HO-4	8,054	\$1,672,293	3,575	\$713,191	44%
	HO-6	31,919	\$26,903,941	22,726	\$19,498,926	71%
	HO-8	1,351	\$2,193,115	1,157	\$1,850,843	86%
	DP-1	16,821	\$24,241,897	11,175	\$15,574,546	66%
	DP-3	79,393	\$117,476,030	55,048	\$87,520,539	69%
Total PR-M		298,580	\$576,880,578	238,010	\$490,849,849	80%
PR-W	HW-2	38,726	\$89,180,967	37,024	\$83,309,521	96%
	HW-4	391	\$144,458	265	\$72,718	68%
	HW-6	12,665	\$9,765,568	11,785	\$8,750,656	93%
	DW-2	10,115	\$21,508,866	8,999	\$18,457,694	89%
Total PR-W		61,897	\$120,599,859	58,073	\$110,590,589	94%
Personal Residential Total		360,477	\$697,480,437	296,083	\$601,440,438	82%

Note:

Excludes takeout policies and mobile home policies

Windstorm Mitigation Credit (WMC) Trend Analysis

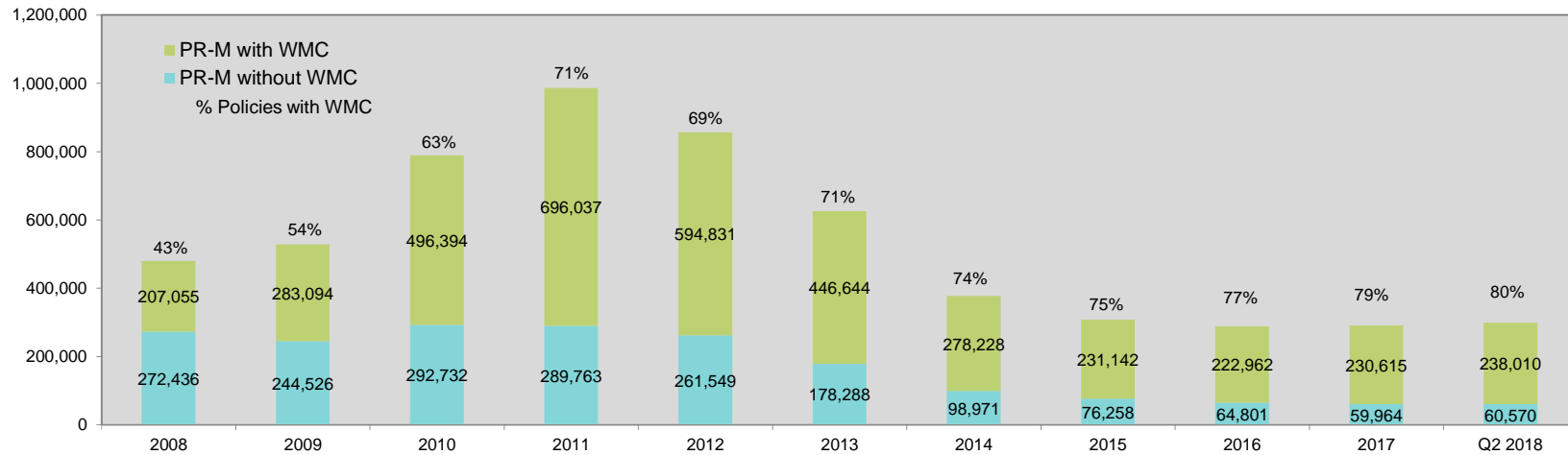
Percentage of Policies Including Wind with WMC



Number of Personal Residential Multi-Peril Buildings with Wind Coverage

With and Without Wind Mitigation Credits

% With Wind Mitigation Credits

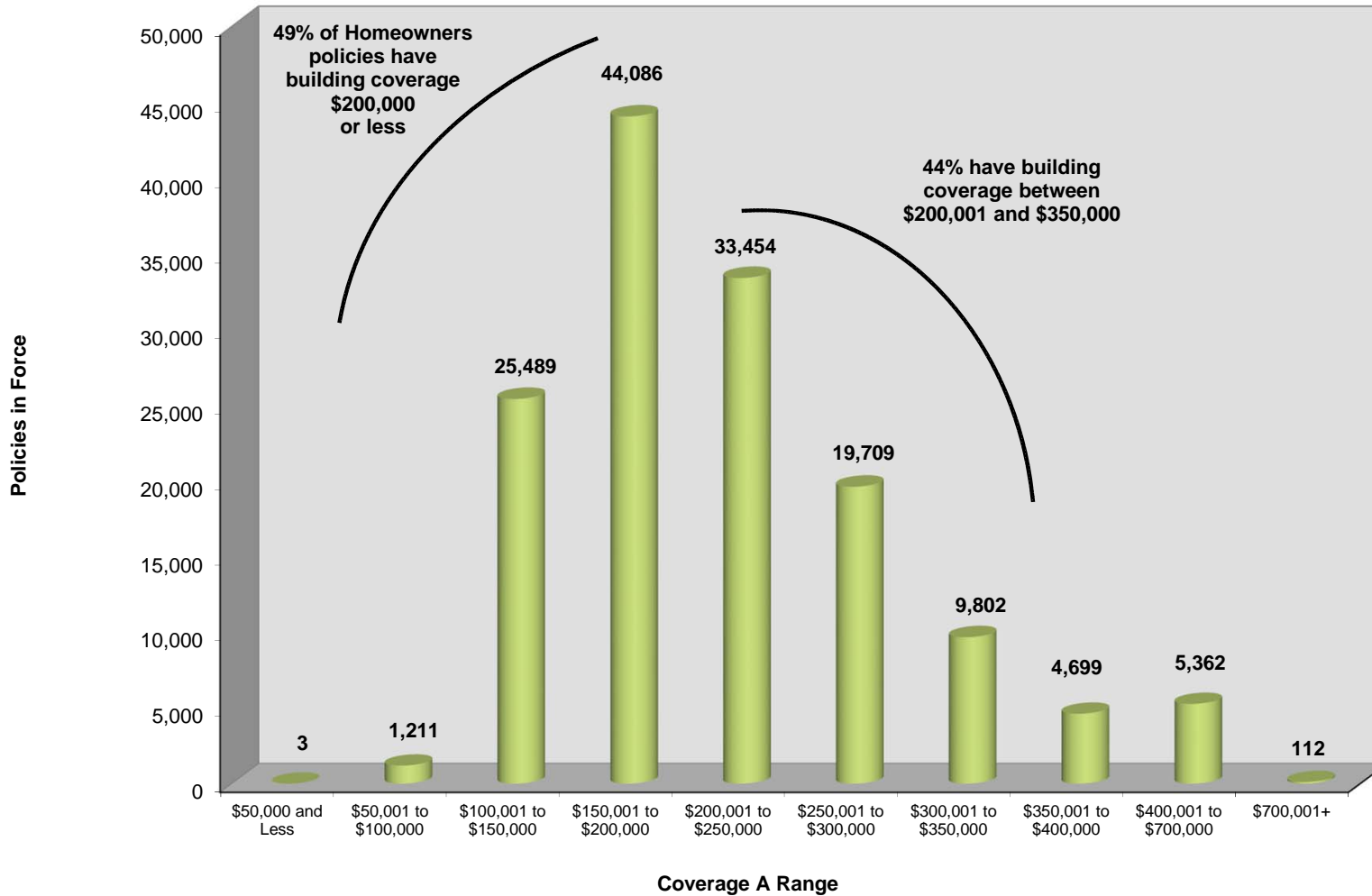


Note:

Excludes takeout policies and mobile home policies

Risk Characteristics

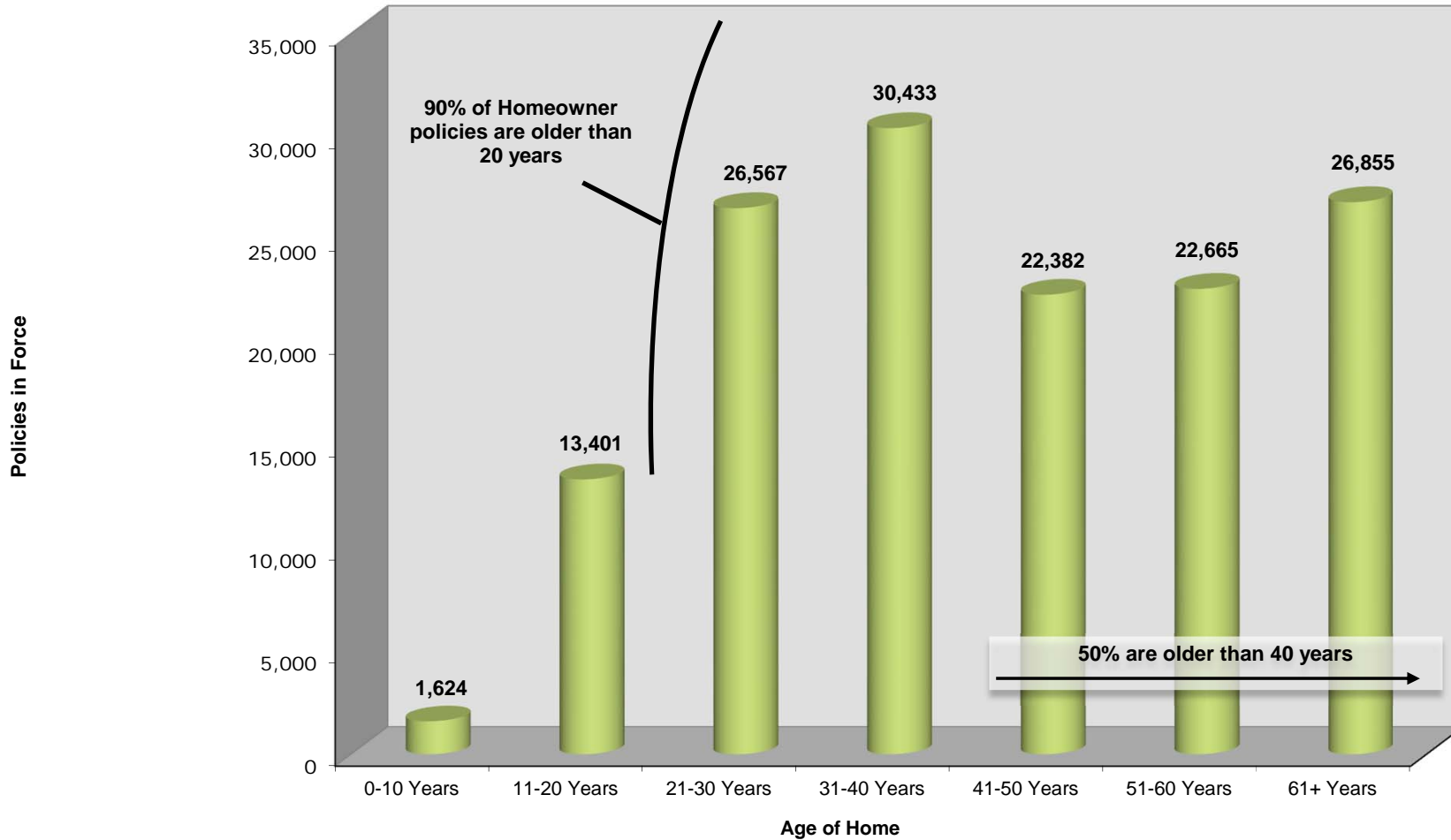
Personal Lines Account Policy Characteristics - Coverage Ranges (HO-3) Data as of June 30, 2018



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 June 30, 2018

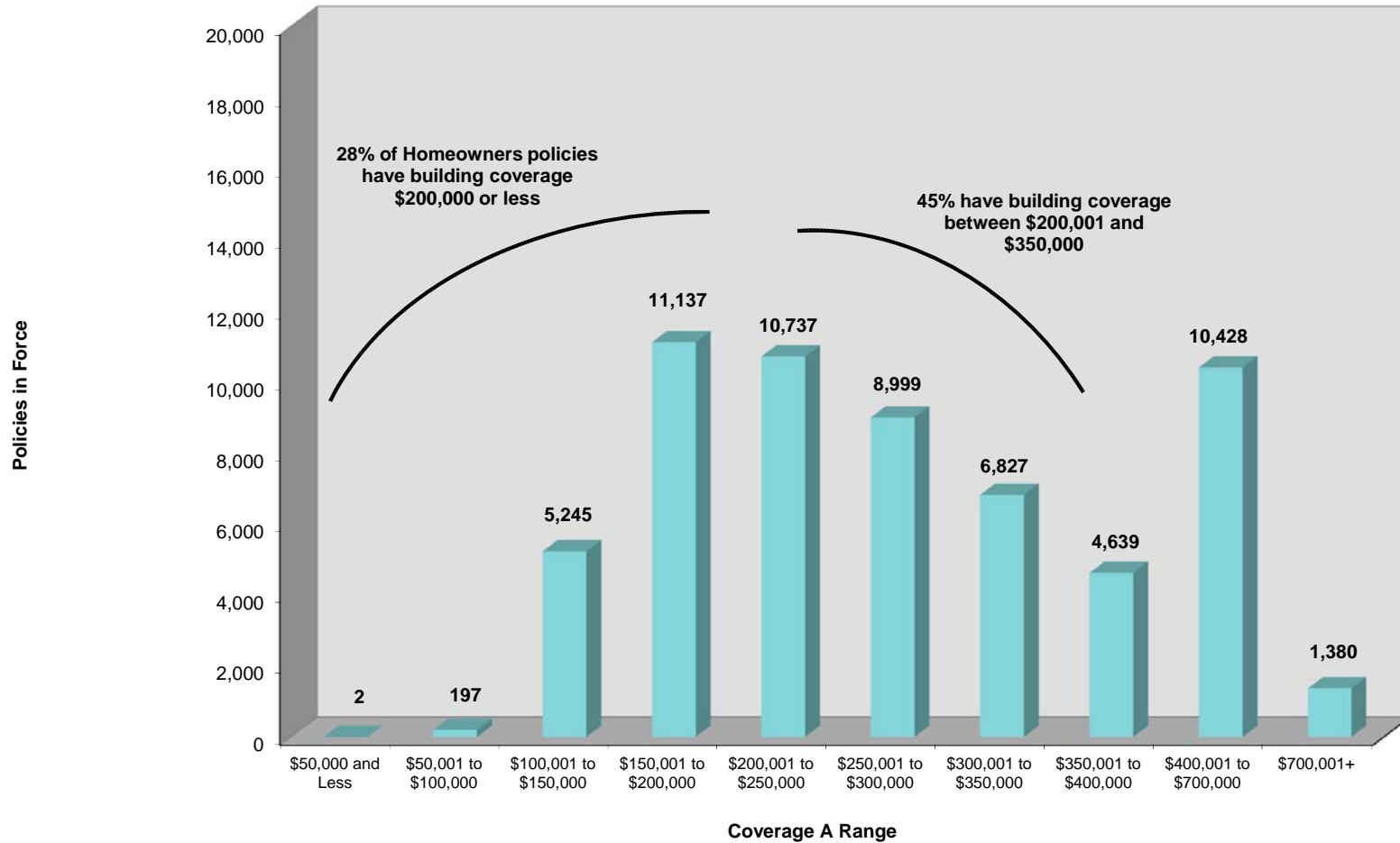


Note: Excludes takeout policies

Coastal Account

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

Data as of June 30, 2018



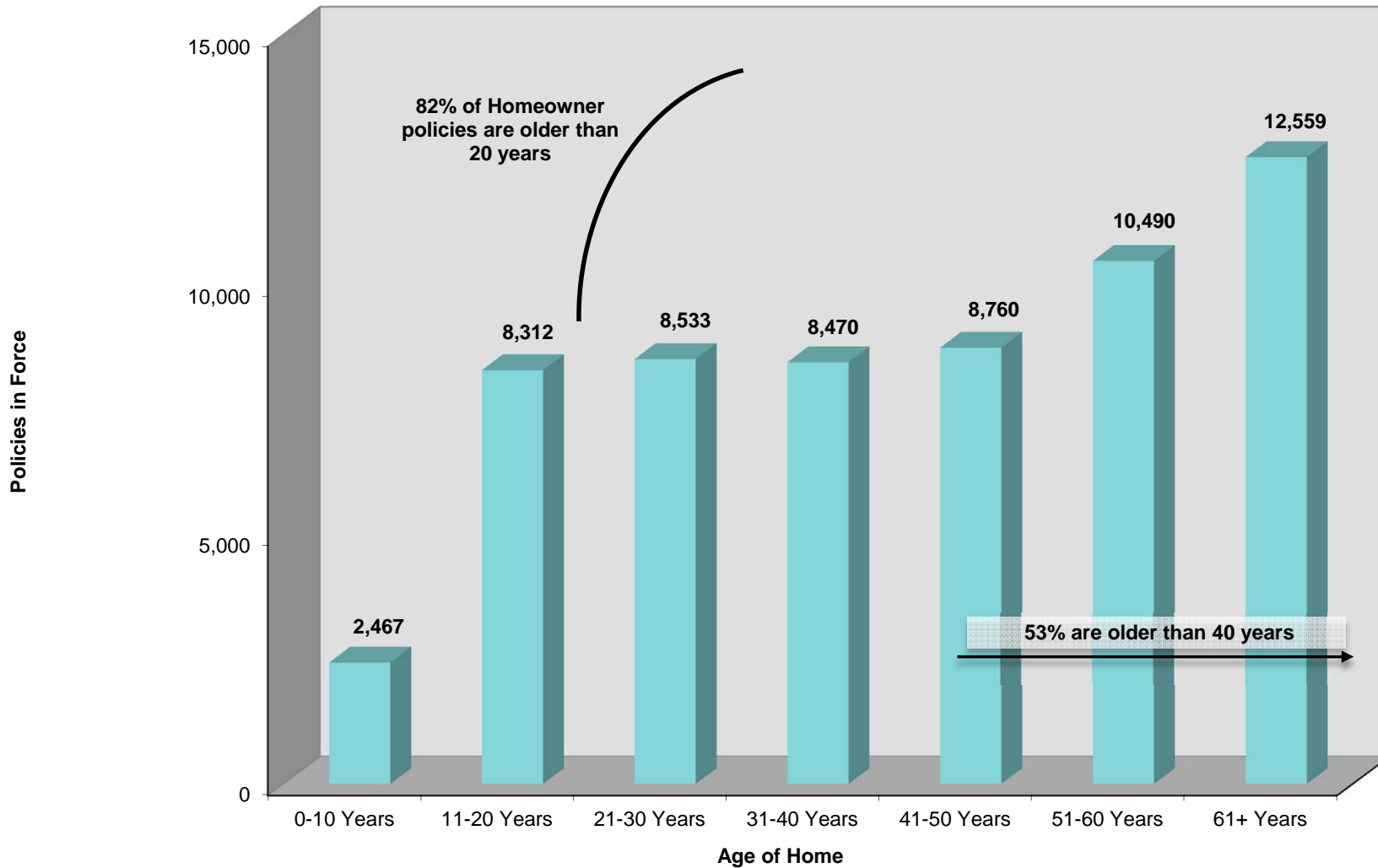
Notes:

- 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)

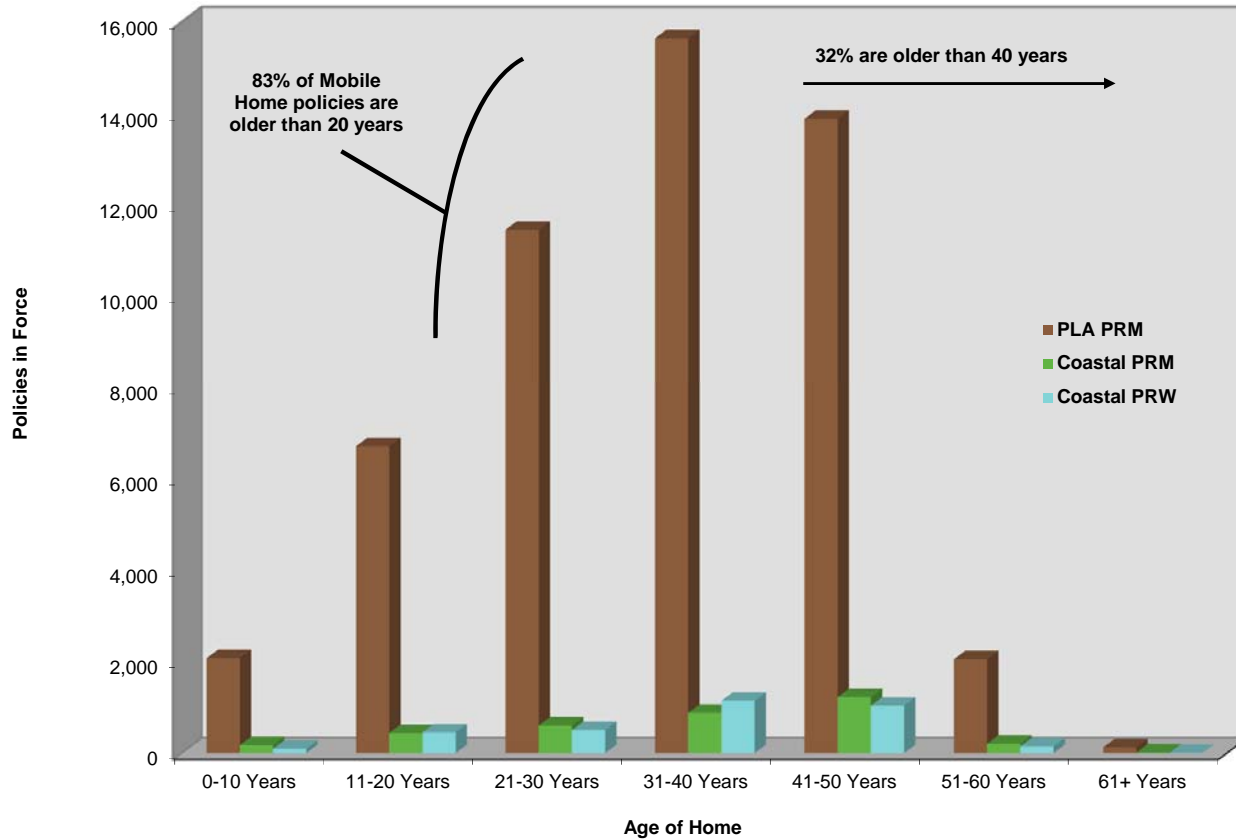
Data as of June 30, 2018



Notes:

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

Personal Residential PRM and PRW Mobile Home - Age of Home Data as of June 30, 2018

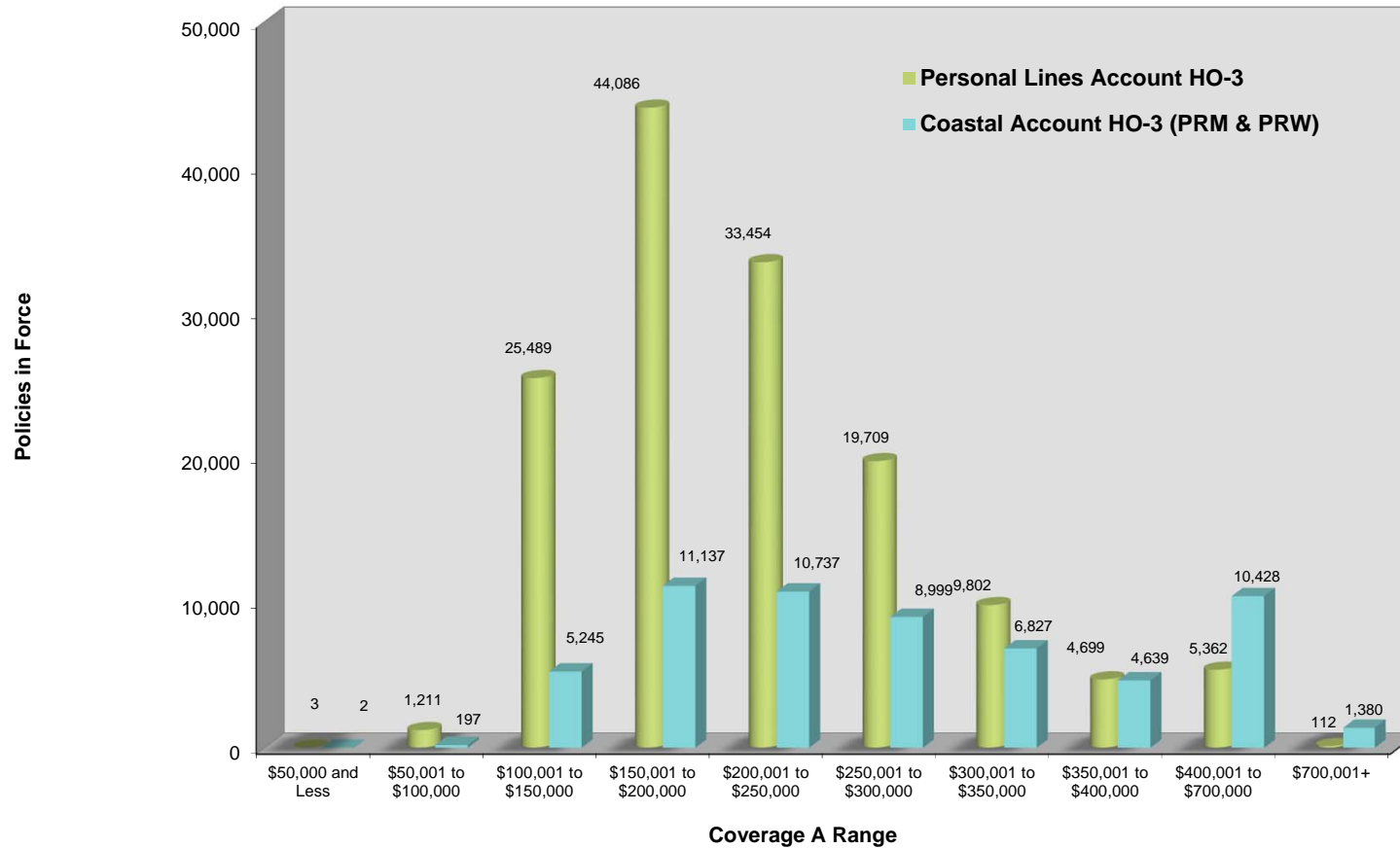


Account/Product	0-10 Years	11-20 Years	21-30 Years	31-40 Years	41-50 Years	51-60 Years	61+ Years	Total
PLA PRM	2,104	6,735	11,475	15,645	13,890	2,080	129	52,058
Coastal PRM	176	447	610	893	1,240	207	13	3,586
Coastal PRW	96	460	509	1,162	1,051	149	6	3,433
Total	2,376	7,642	12,594	17,700	16,181	2,436	148	59,077

Notes:

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

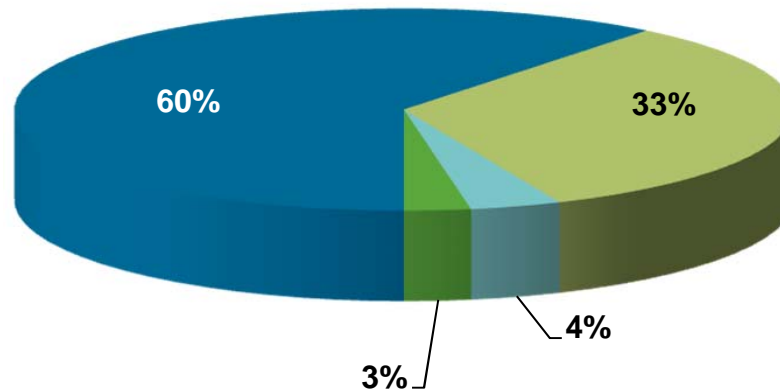
Personal Residential Policy Characteristics - Coverage Ranges (HO-3/HW-2) Data as of June 30, 2018



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 June 30, 2018



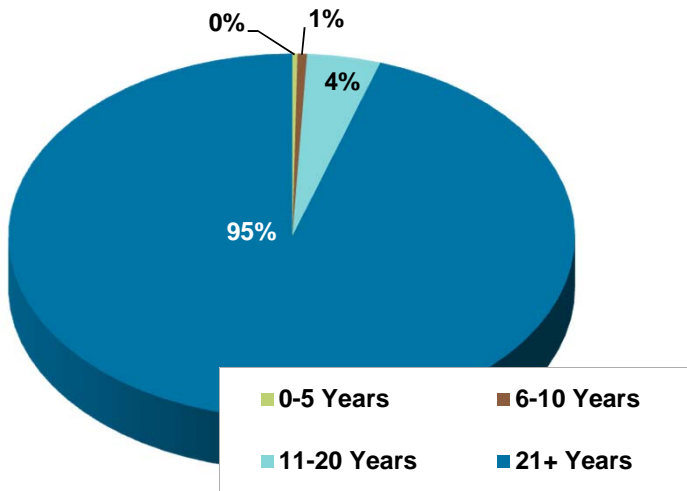
- Homeowners (HO-3/HO-8/HW-2)
- Dwelling (DP-1/DP-3/DW-2)
- Condo Unit Owners (HO-6/HW-6)
- Mobile Homeowners (MHO-3/MDP-1/MW-2/MD-1)

Policy Form	Policy Count	Total Insured Value
Homeowners (HO-3/HO-8/HW-2)	76,758	\$22,950,753,879
Dwelling (DP-1/DP-3/DW-2)	41,403	\$8,581,210,936
Condo Unit Owners (HO-6/HW-6)	4,771	\$274,089,680
Mobile Homeowners (MHO-3/MDP-1/MW-2/MD-1)	3,480	\$94,567,194
TOTAL	126,412	\$31,900,621,689

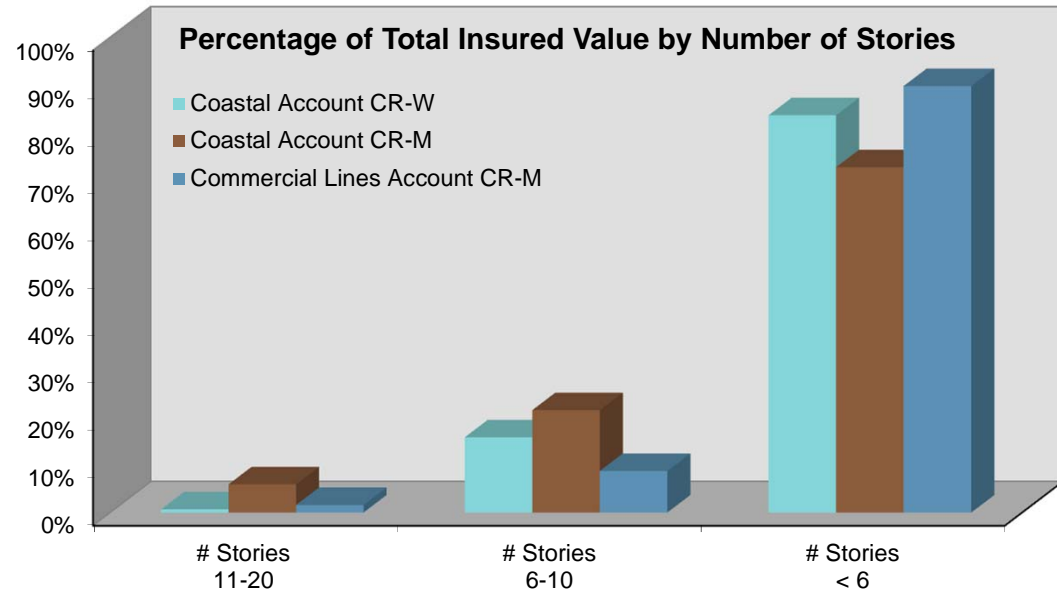
Note: Excludes takeout policies

Commercial Residential Building Characteristics - Age and Number of Stories Data as of June 30, 2018

(Building Count by Age Range)



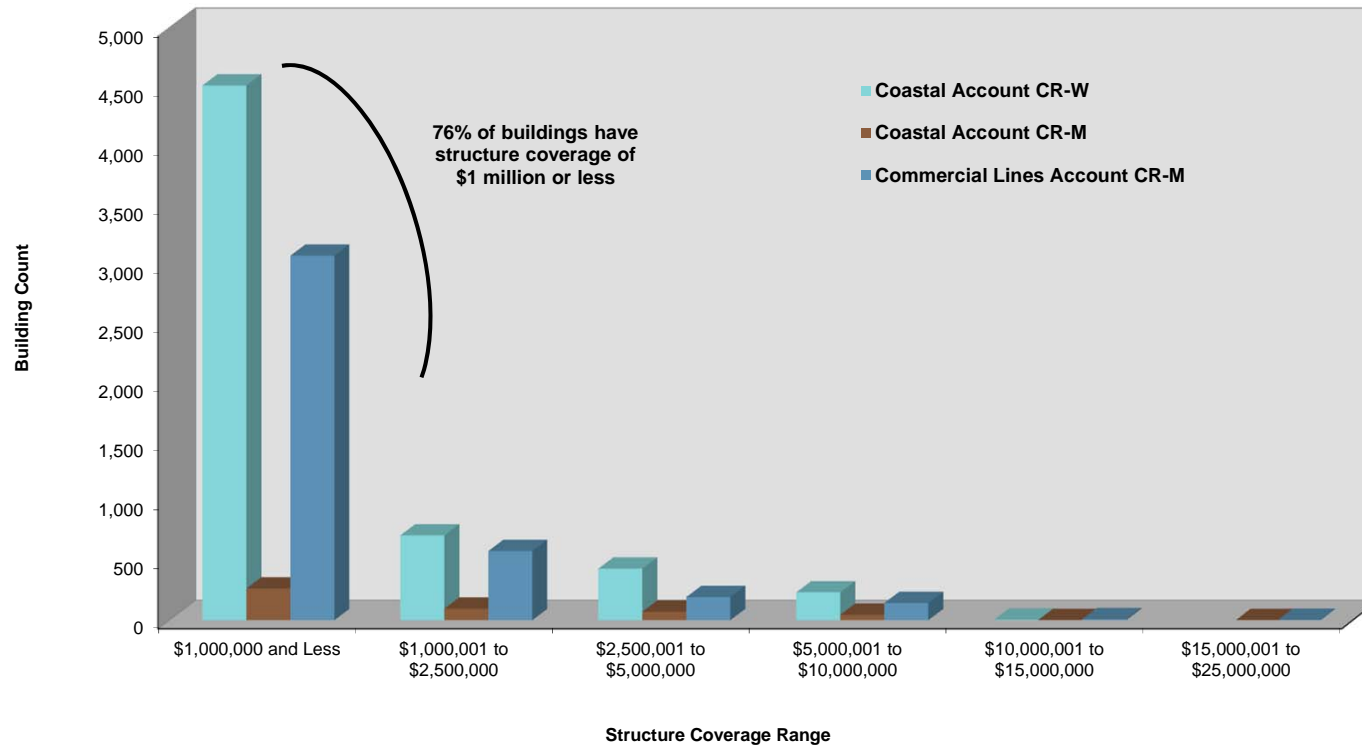
95% of all commercial residential buildings were built before 1998.



Number of Stories	Coastal Account CR-W	Coastal Account CR-M	Commercial Lines Account CR-M
11 to 20	0.7%	5.9%	1.6%
6 to 10	15.8%	21.5%	8.7%
< 6	83.6%	72.6%	89.7%
Total	100.0%	100.0%	100.0%

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

Commercial Residential Policy Characteristics - Building Counts by Coverage Ranges Data as of June 30, 2018

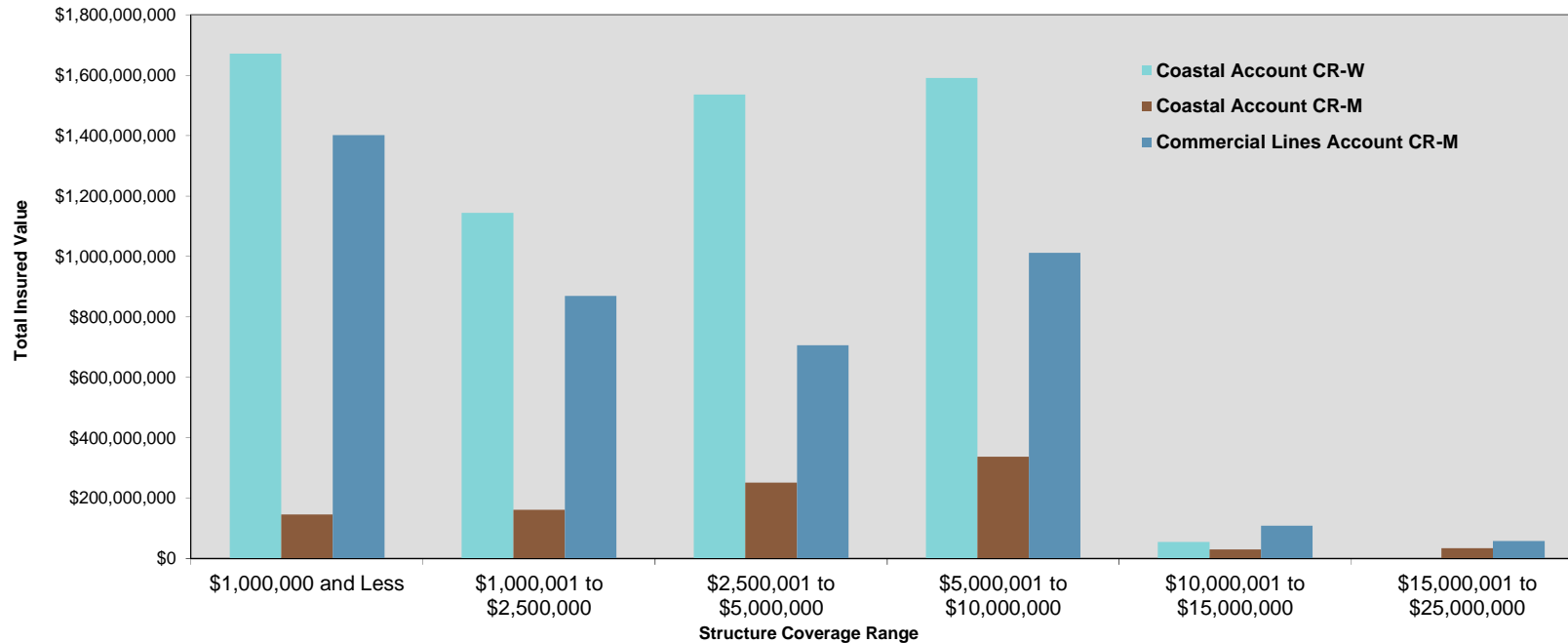


Product	Structure Coverage Range					
	\$1,000,000 and Less	\$1,000,001 to \$2,500,000	\$2,500,001 to \$5,000,000	\$5,000,001 to \$10,000,000	\$10,000,001 to \$15,000,000	\$15,000,001 to \$25,000,000
Coastal Account CR-W	4,514	716	435	235	5	0
Coastal Account CR-M	267	97	72	46	2	2
Commercial Lines Account CR-M	3,077	584	195	145	9	3
Total	7,858	1,397	702	426	16	5

Notes:

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

Commercial Residential
Policy Characteristics - Total Insured Value by Coverage Ranges
 Data as of June 30, 2018



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
Coastal Account CR-W	\$1,671,575,307	\$1,144,076,842	\$1,535,937,619	\$1,590,512,420	\$54,722,000	\$0
Coastal Account CR-M	\$145,519,800	\$161,318,483	\$250,990,000	\$337,132,100	\$29,283,400	\$33,436,400
Commercial Lines Account CR-M	\$1,401,873,610	\$869,381,800	\$706,126,300	\$1,011,228,400	\$108,659,500	\$57,885,300
Total	\$3,218,968,717	\$2,174,777,125	\$2,493,053,919	\$2,938,872,920	\$192,664,900	\$91,321,700

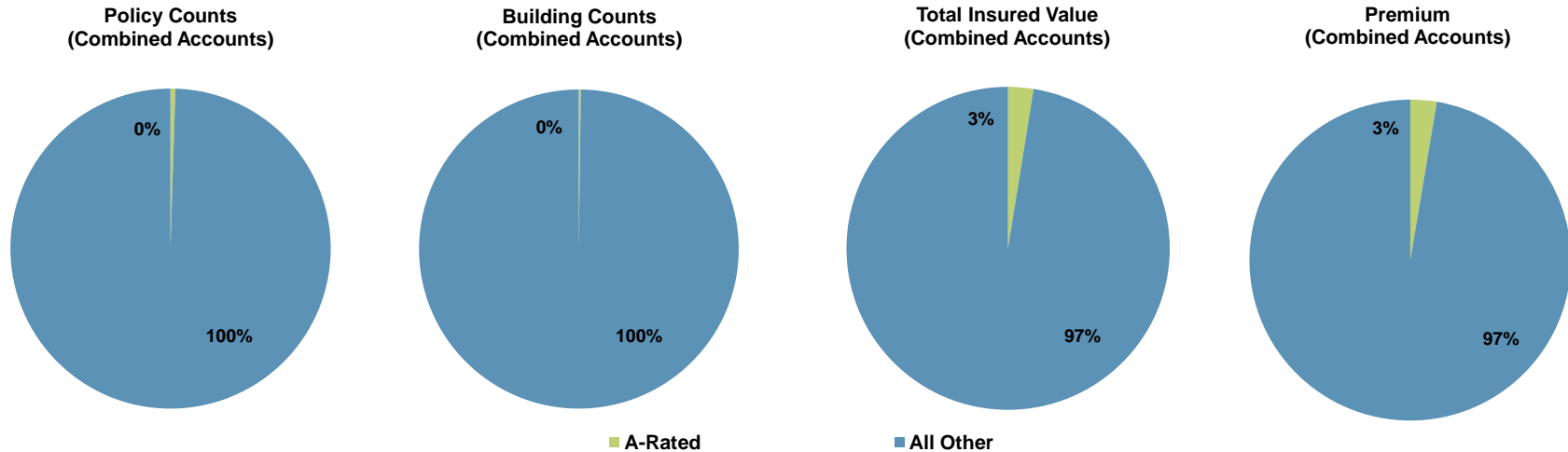
Notes:

- 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 June 30, 2018



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	10	1%	12	0%	\$166,544,800	4%	\$495,270	3%
	All Other	837	99%	4,001	100%	\$4,012,651,410	96%	\$15,590,994	97%
Total Commercial Lines Account CR-M		847	100%	4,013	100%	\$4,179,196,210	100%	\$16,086,264	100%
Coastal Account CR-M	A-Rated	3	2%	4	1%	\$62,719,800	7%	\$469,159	10%
	All Other	197	99%	482	99%	\$899,859,683	93%	\$4,024,149	90%
Total Coastal Account CR-M		200	100%	486	100%	\$962,579,483	100%	\$4,493,308	100%
Coastal Account CR-W	A-Rated	5	0%	5	0%	\$54,722,000	1%	\$272,355	1%
	All Other	2,692	100%	5,900	100%	\$6,012,687,188	99%	\$25,969,726	99%
Total Coastal Account CR-W		2,697	100%	5,905	100%	\$6,067,409,188	100%	\$26,242,081	100%
Combined Accounts	A-Rated	18	0%	21	0%	\$283,986,600	3%	\$1,236,784	3%
	All Other	3,726	100%	10,383	100%	\$10,925,198,281	97%	\$45,584,869	97%
Total CR		3,744	100%	10,404	100%	\$11,209,184,881	100%	\$46,821,653	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)