



# Corporate Analytics Business Overview

December 31, 2018 Report



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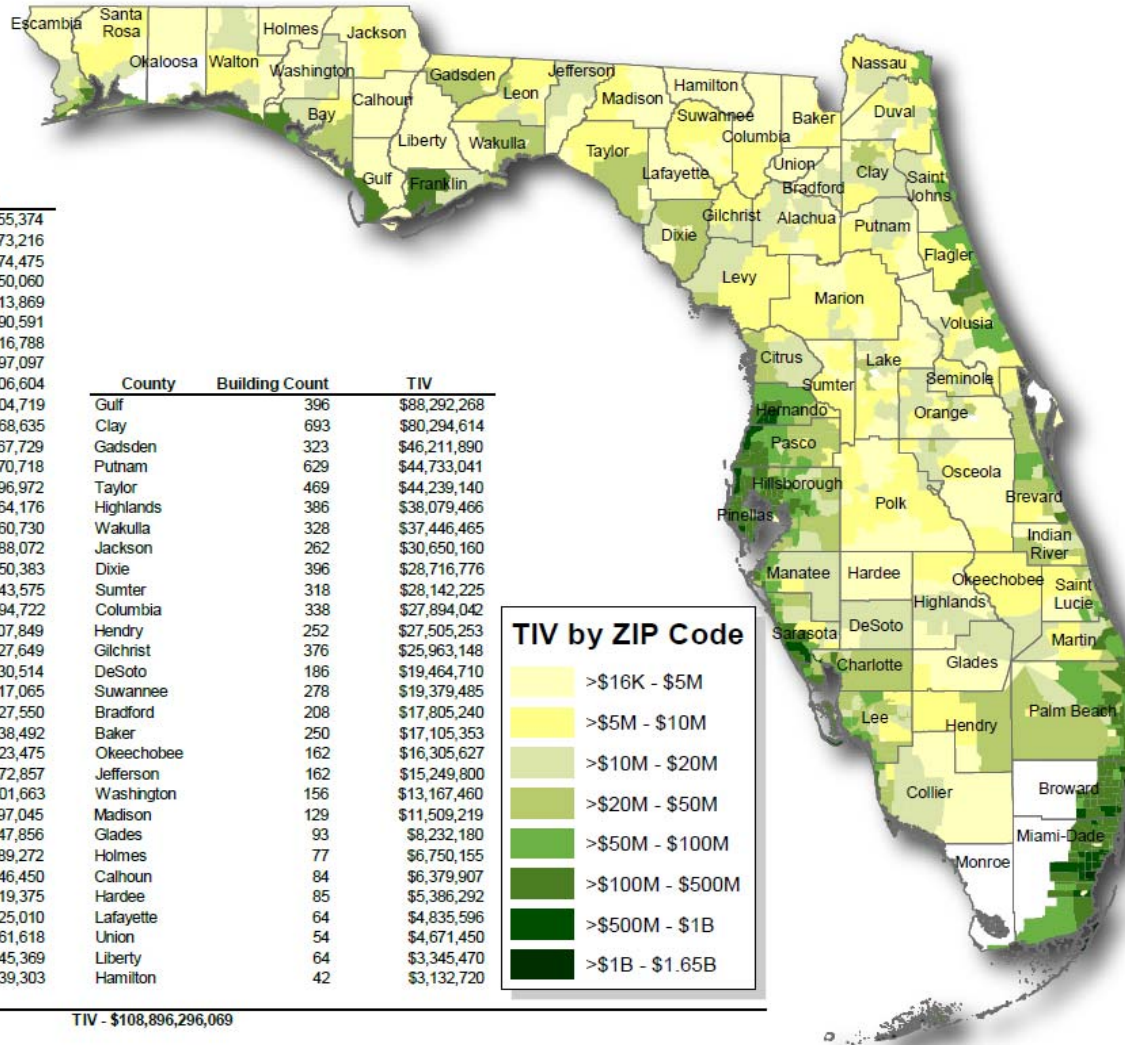
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# Combined Accounts

# Combined Accounts

## Total Insured Count Value (TIV) by Zip Code

Data as of December 31, 2018



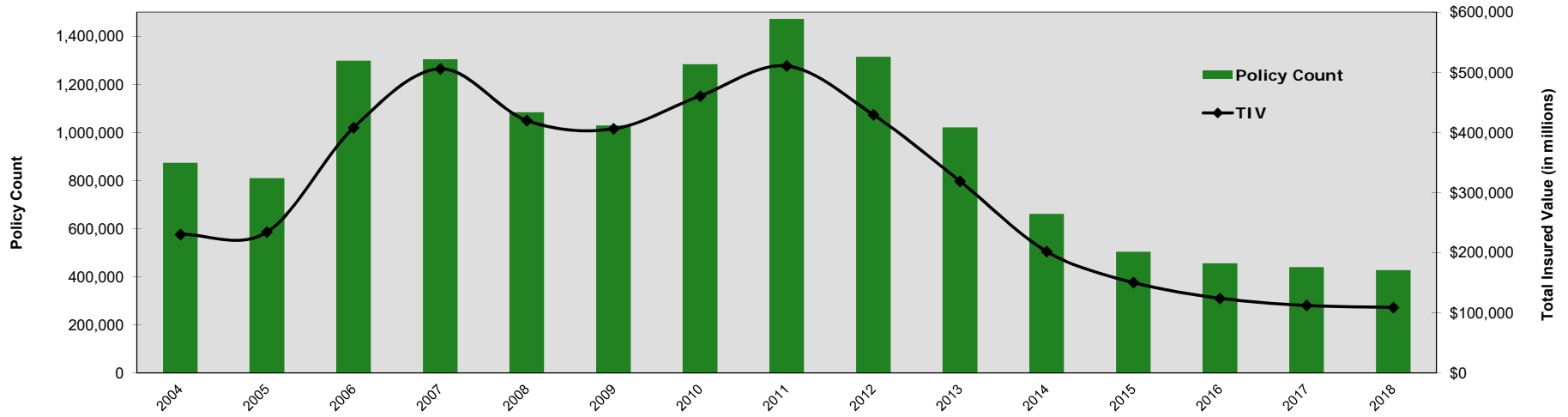
County	Building Count	TIV
Miami-Dade	107,009	\$30,124,255,374
Broward	74,157	\$17,982,873,216
Pinellas	56,530	\$13,864,374,475
Palm Beach	39,623	\$10,017,850,060
Monroe	14,572	\$5,852,613,869
Hillsborough	19,257	\$4,672,390,591
Sarasota	14,390	\$3,882,816,788
Hernando	13,027	\$3,693,597,097
Pasco	16,889	\$3,621,206,604
Lee	10,482	\$2,251,804,719
Brevard	7,687	\$1,656,468,635
Collier	3,824	\$1,262,267,729
Manatee	6,031	\$1,126,270,718
Escambia	3,613	\$1,066,596,972
Volusia	4,860	\$1,025,964,176
Charlotte	3,866	\$786,960,730
Walton	1,867	\$486,988,072
Saint Lucie	3,052	\$481,050,383
Bay	2,804	\$417,343,575
Duval	1,921	\$389,794,722
Orange	1,768	\$352,307,849
Indian River	1,749	\$348,927,649
Martin	1,571	\$329,730,514
Santa Rosa	1,661	\$297,617,065
Saint Johns	1,289	\$270,827,550
Citrus	2,314	\$229,738,492
Okaloosa	1,159	\$215,323,475
Polk	1,569	\$170,772,857
Flagler	699	\$163,201,663
Franklin	536	\$162,597,045
Lake	1,730	\$148,447,856
Marion	1,463	\$143,589,272
Alachua	918	\$125,346,450
Osceola	660	\$122,419,375
Seminole	597	\$121,825,010
Nassau	705	\$119,361,618
Levy	939	\$96,545,369
Leon	671	\$93,339,303

County	Building Count	TIV
Gulf	396	\$88,292,268
Clay	693	\$80,294,614
Gadsden	323	\$46,211,890
Putnam	629	\$44,733,041
Taylor	469	\$44,239,140
Highlands	386	\$38,079,466
Wakulla	328	\$37,446,465
Jackson	262	\$30,650,160
Dixie	396	\$28,716,776
Sumter	318	\$28,142,225
Columbia	338	\$27,894,042
Hendry	252	\$27,505,253
Gilchrist	376	\$25,963,148
DeSoto	186	\$19,464,710
Suwannee	278	\$19,379,485
Bradford	208	\$17,805,240
Baker	250	\$17,105,353
Okeechobee	162	\$16,305,627
Jefferson	162	\$15,249,800
Washington	156	\$13,167,460
Madison	129	\$11,509,219
Glades	93	\$8,232,180
Holmes	77	\$6,750,155
Calhoun	84	\$6,379,907
Hardee	85	\$5,386,292
Lafayette	64	\$4,835,596
Union	54	\$4,671,450
Liberty	64	\$3,345,470
Hamilton	42	\$3,132,720

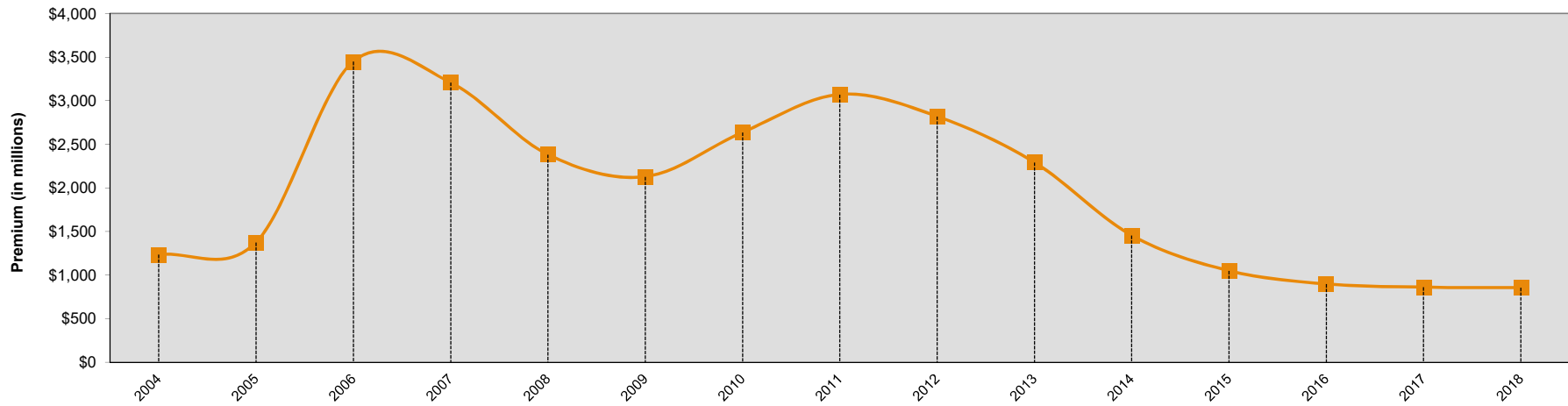
Total: Building Count - 434,719      TIV - \$108,896,296,069

**Note:** Excludes takeout policies

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

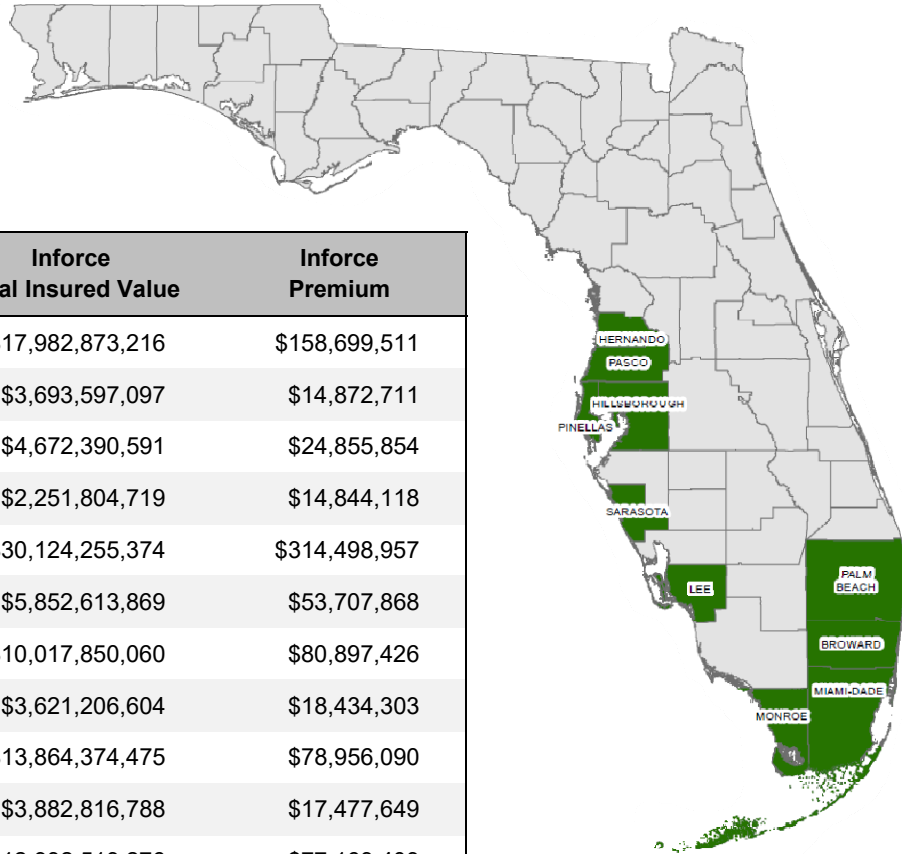


### Inforce Premium (in Millions)



**Note:** Excludes takeout policies

## Combined Accounts High Volume Counties Data as of December 31, 2018

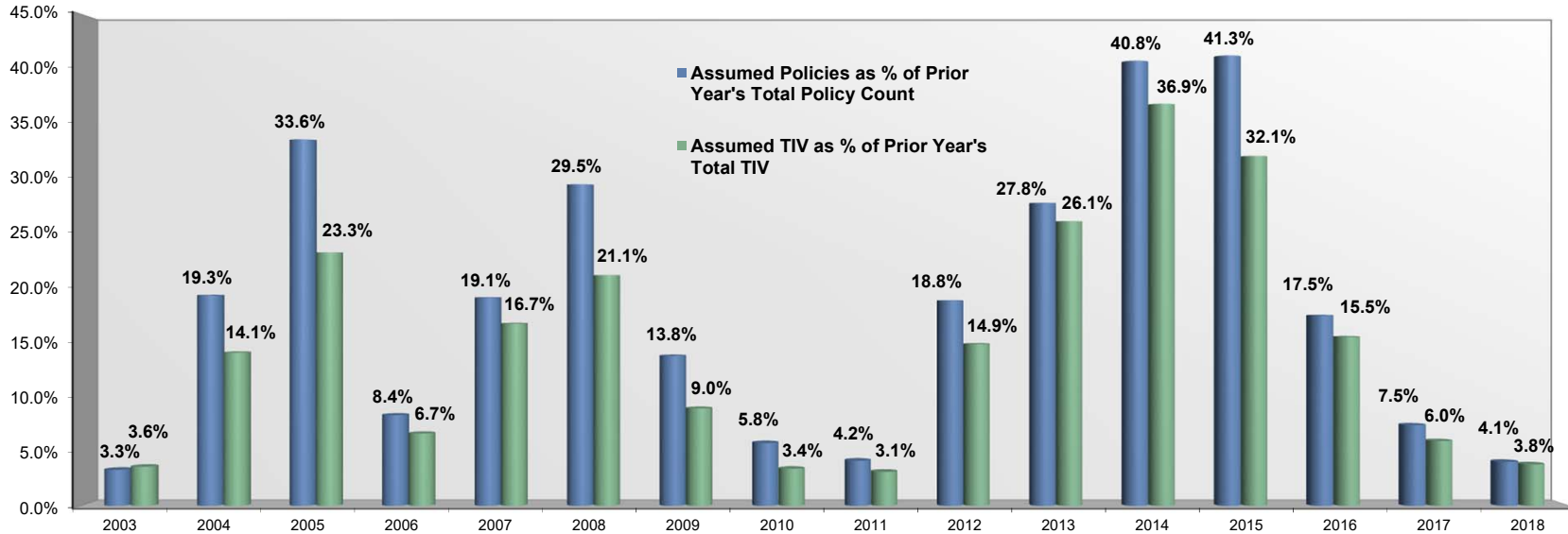


County	Policy Count	% of Total Policy Count	Inforce Total Insured Value	Inforce Premium
Broward	73,142	17%	\$17,982,873,216	\$158,699,511
Hernando	13,023	3%	\$3,693,597,097	\$14,872,711
Hillsborough	19,153	4%	\$4,672,390,591	\$24,855,854
Lee	10,155	2%	\$2,251,804,719	\$14,844,118
Miami-Dade	105,728	25%	\$30,124,255,374	\$314,498,957
Monroe	13,701	3%	\$5,852,613,869	\$53,707,868
Palm Beach	37,962	9%	\$10,017,850,060	\$80,897,426
Pasco	16,559	4%	\$3,621,206,604	\$18,434,303
Pinellas	56,179	13%	\$13,864,374,475	\$78,956,090
Sarasota	14,081	3%	\$3,882,816,788	\$17,477,649
All Other	67,714	16%	\$12,932,513,276	\$77,163,403
<b>Total</b>	<b>427,397</b>	<b>100%</b>	<b>\$108,896,296,069</b>	<b>\$854,407,890</b>

**Notes:**

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

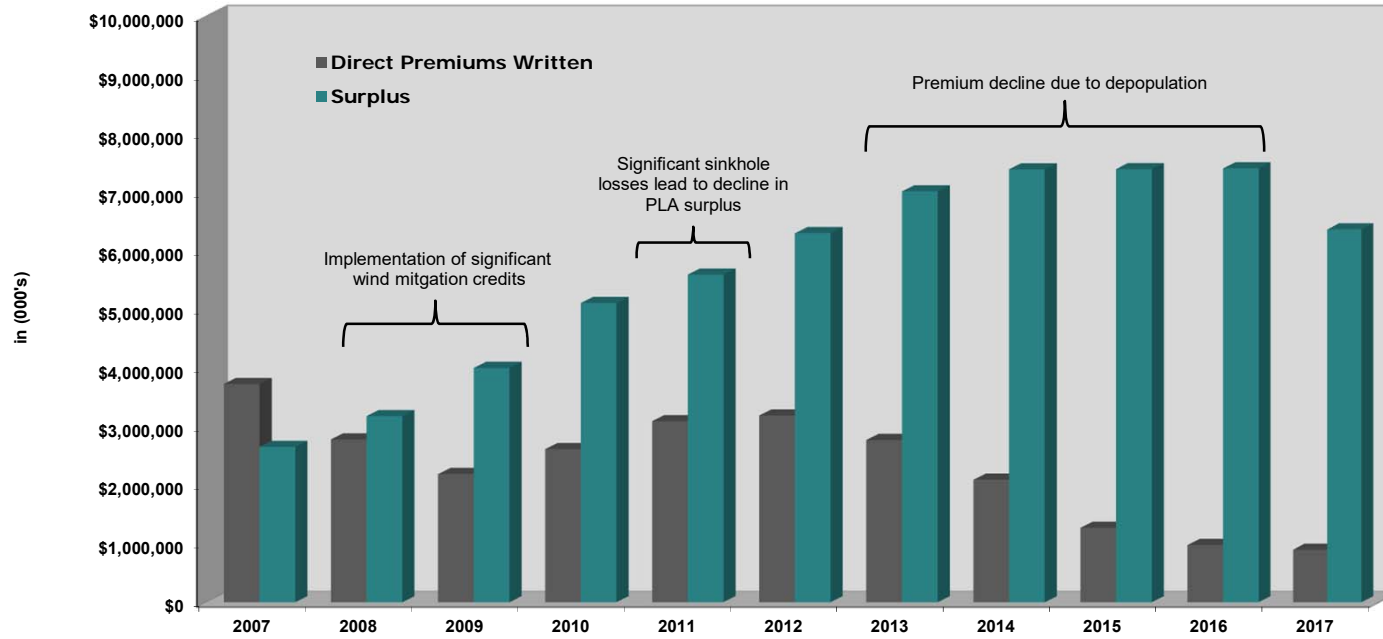
## Depopulation Study Policies Taken Out Relative to Citizens Inforce Policies



Year	Total Participating Companies	Total Policies Assumed	Citizens Inforce Policies	Assumed Policies as % of Prior Year's Total Policy Count	Total Insured Value (TIV) Assumed	Citizens Inforce Total Insured Value	Assumed TIV as % of Prior Year's Total TIV
2003	1	28,219	820,223	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%
2018	4	17,905	427,397	4.1%	\$4,307,930,768	\$108,896,296,069	3.8%

**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

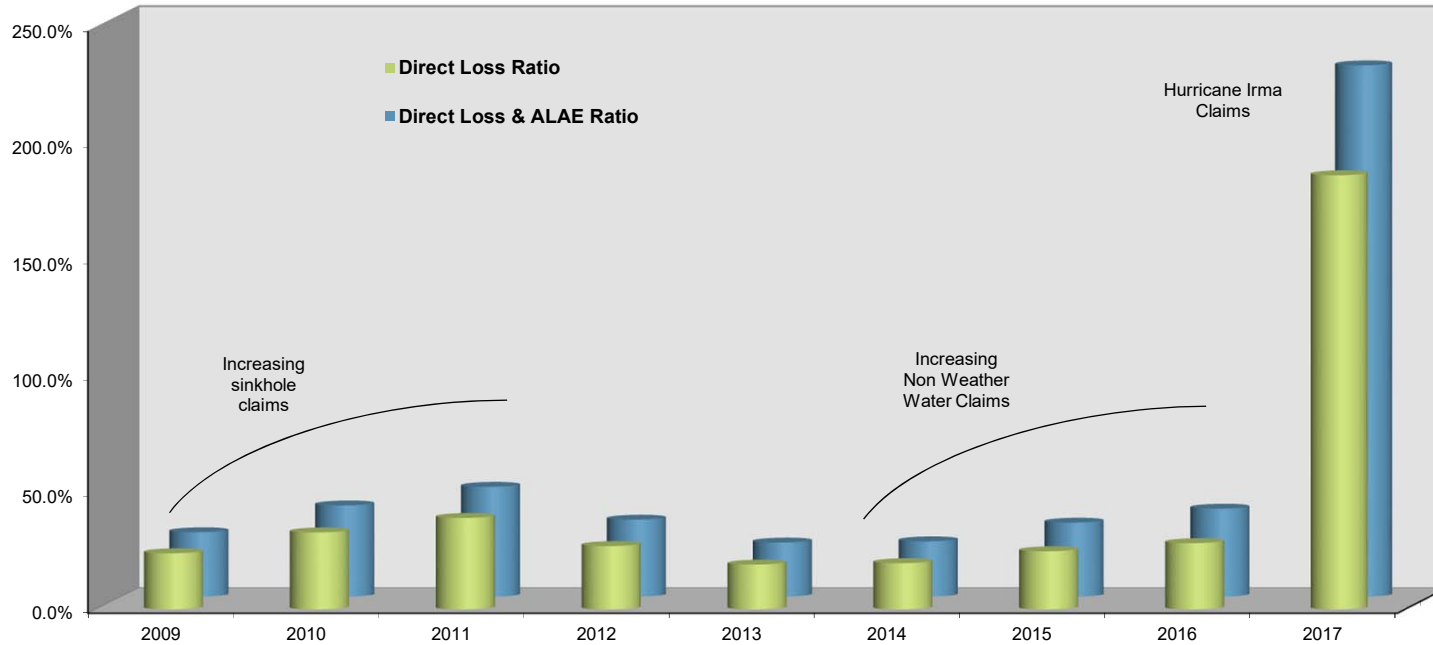


	Personal Lines Account		Commercial Lines Account		Coastal Account		Combined	
	Surplus (in 000's)	Gross Writing Ratio	Surplus (in 000's)	Gross Writing Ratio	Surplus (in 000's)	Gross Writing Ratio	Surplus (in 000's)	Gross Writing Ratio
2007	\$1,156,822	1.59	\$601,965	0.94	\$884,420	1.48	\$2,643,208	1.41
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

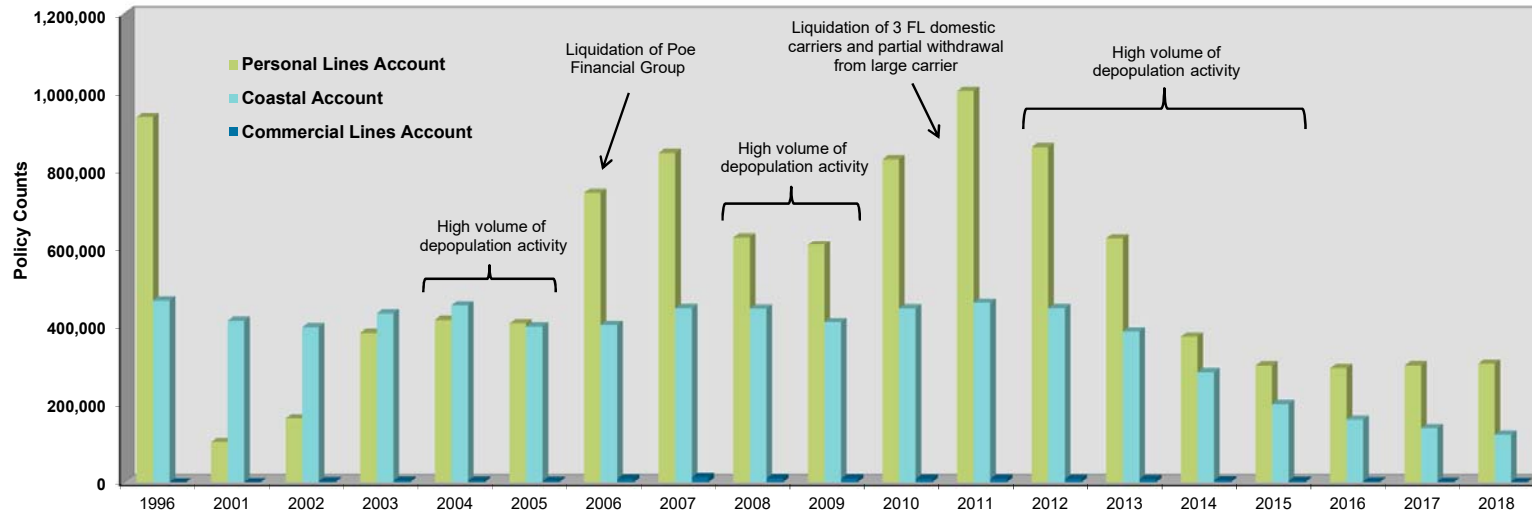


	Direct Premiums Earned	Direct Losses Incurred	Direct ALAE Incurred	Direct Loss Ratio	Direct Loss & ALAE Ratio
<b>2009</b>	\$2,220,604,024	\$537,031,178	\$80,155,532	24.2%	27.8%
<b>2010</b>	\$2,339,673,553	\$776,251,842	\$144,847,674	33.2%	39.4%
<b>2011</b>	\$2,818,438,093	\$1,111,074,452	\$224,489,253	39.4%	47.4%
<b>2012</b>	\$2,998,624,397	\$818,064,523	\$178,185,583	27.3%	33.2%
<b>2013</b>	\$2,611,371,879	\$503,826,679	\$106,075,239	19.3%	23.4%
<b>2014</b>	\$2,026,798,209	\$403,391,008	\$80,462,063	19.9%	23.9%
<b>2015</b>	\$1,269,794,297	\$318,140,425	\$87,294,735	25.1%	31.9%
<b>2016</b>	\$983,330,894	\$280,662,379	\$92,635,986	28.5%	38.0%
<b>2017</b>	\$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 Counts<sup>1</sup> by Account and Year Data as of December 31, 2018



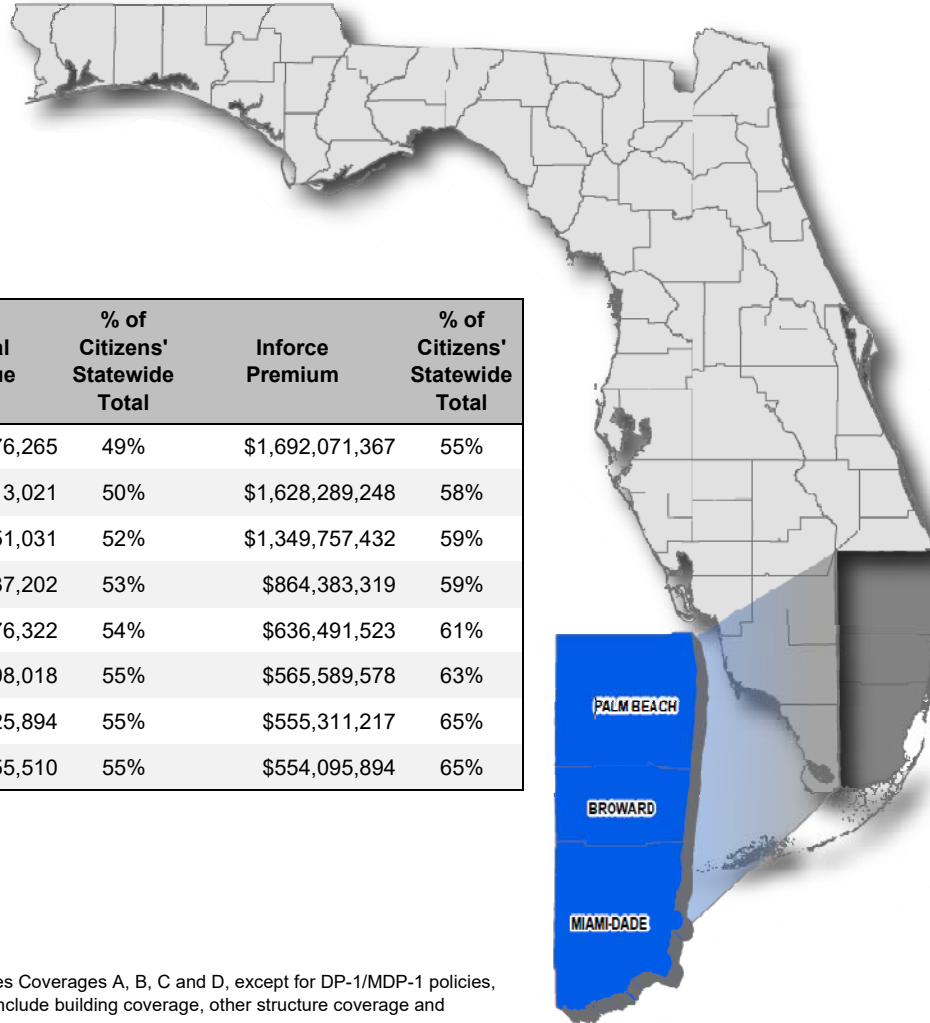
	Personal Lines Account	Coastal Account	Commercial Lines Account	Total
<b>1996</b>	936,837	465,739	0	<b>1,402,576</b>
<b>2001</b>	102,792	414,123	198	<b>517,113</b>
<b>2002</b>	164,274	397,676	2,157	<b>564,107</b>
<b>2003</b>	383,283	433,077	3,863	<b>820,223</b>
<b>2004</b>	416,521	453,765	3,650	<b>873,936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

	Personal Lines Account	Coastal Account	Commercial Lines Account	Total
<b>2010</b>	829,406	445,679	8,453	<b>1,283,538</b>
<b>2011</b>	1,003,856	460,161	8,374	<b>1,472,391</b>
<b>2012</b>	860,502	446,163	8,146	<b>1,314,811</b>
<b>2013</b>	627,391	386,688	7,615	<b>1,021,694</b>
<b>2014</b>	373,617	282,863	4,681	<b>661,161</b>
<b>2015</b>	299,902	200,842	3,121	<b>503,865</b>
<b>2016</b>	293,118	160,834	1,891	<b>455,843</b>
<b>2017</b>	300,507	138,591	1,308	<b>440,406</b>
<b>2018</b>	304,507	121,971	919	<b>427,397</b>

**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, 2018

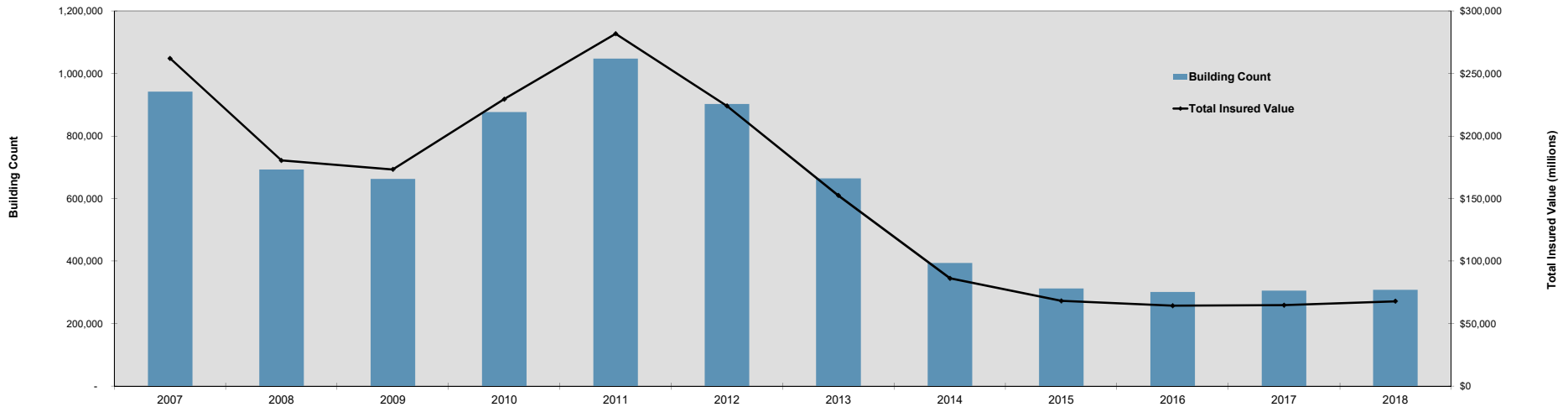


Year	Policy Count	% of Citizens' Statewide Total	Inforce Total Insured Value	% of Citizens' Statewide Total	Inforce Premium	% of Citizens' Statewide Total
2011	633,311	43%	\$252,341,776,265	49%	\$1,692,071,367	55%
2012	580,633	44%	\$215,915,313,021	50%	\$1,628,289,248	58%
2013	460,814	45%	\$166,705,951,031	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%
2018	216,832	51%	\$61,628,255,510	55%	\$554,095,894	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, 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
2018	304,507	304,507	\$525	\$64,272	919	3,502	\$15	\$3,619	305,426	308,009	\$540	\$67,891
% Change from 2017 to 2018	1.3%	1.3%	7.9%	7.4%	-29.7%	-32.4%	-28.3%	-28.3%	1.2%	0.8%	6.5%	4.6%

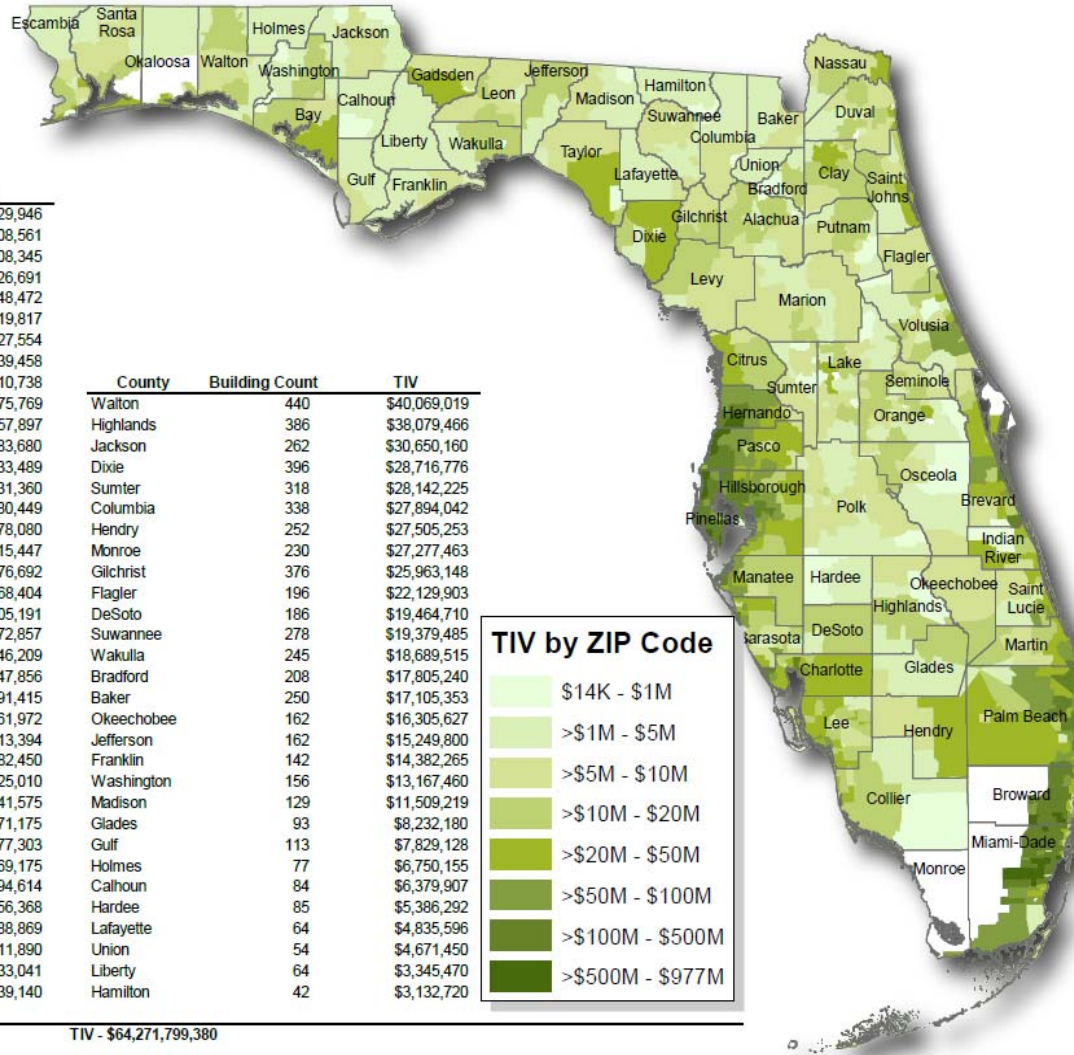
**Notes:**

- 1) Total Insured Value for personal residential multi-peril DP-1 and MDP-1 policies includes only Coverages A and C, which is the liability for these policy types as provided in the Rating Manual. All other personal residential policy forms include Coverages A, B, C and D. 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, 2018



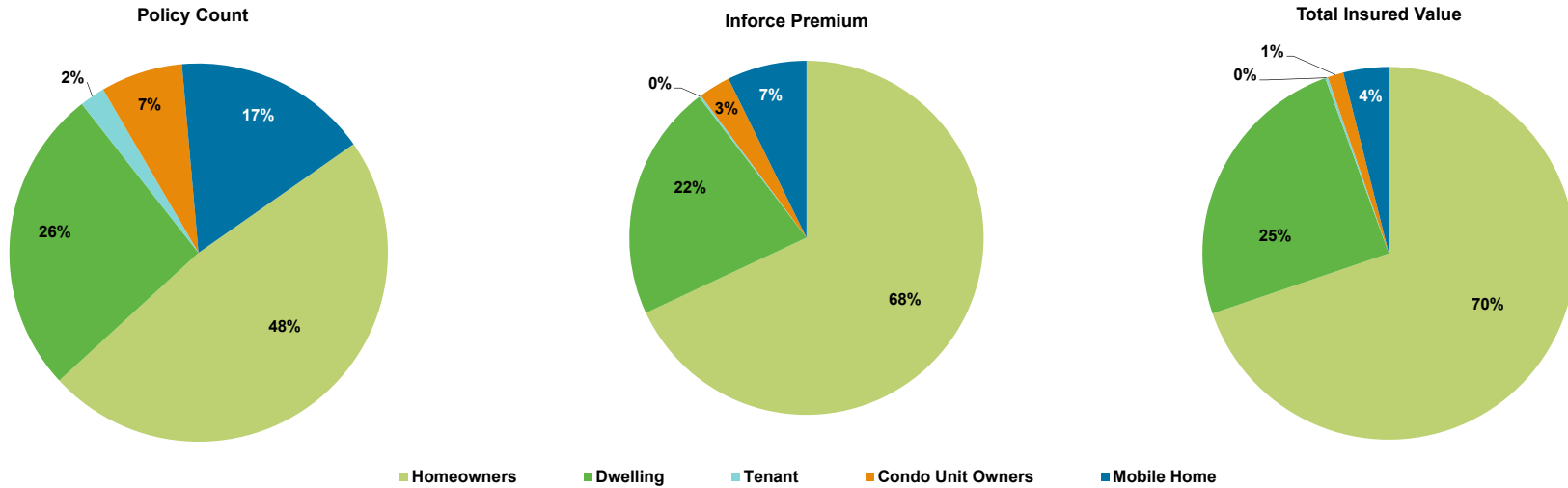
County	Building Count	TIV
Miami-Dade	74,969	\$17,931,129,946
Pinellas	52,296	\$11,821,108,561
Broward	49,647	\$10,918,808,345
Hillsborough	19,136	\$4,550,826,691
Palm Beach	19,845	\$3,981,748,472
Hernando	12,460	\$3,498,019,817
Pasco	13,793	\$3,000,327,554
Brevard	6,465	\$1,187,739,458
Manatee	5,251	\$839,310,738
Sarasota	4,347	\$748,575,769
Lee	5,893	\$679,957,897
Charlotte	3,376	\$596,383,680
Saint Lucie	2,293	\$351,733,489
Volusia	2,063	\$322,931,360
Orange	1,677	\$299,180,449
Collier	1,875	\$283,978,080
Duval	1,591	\$262,015,447
Citrus	2,312	\$228,576,692
Martin	1,384	\$207,268,404
Bay	1,798	\$181,805,191
Polk	1,569	\$170,772,857
Indian River	1,264	\$154,446,209
Lake	1,730	\$148,447,856
Saint Johns	947	\$147,991,415
Marion	1,461	\$142,961,972
Escambia	1,065	\$142,613,394
Alachua	909	\$122,082,450
Seminole	597	\$121,825,010
Okaloosa	799	\$109,441,575
Osceola	643	\$99,771,175
Leon	665	\$88,377,303
Santa Rosa	1,126	\$83,369,175
Clay	693	\$80,294,614
Nassau	550	\$62,756,368
Levy	809	\$59,988,869
Gadsden	323	\$46,211,890
Putnam	629	\$44,733,041
Taylor	469	\$44,239,140

County	Building Count	TIV
Walton	440	\$40,069,019
Highlands	386	\$38,079,466
Jackson	262	\$30,650,160
Dixie	396	\$28,716,776
Sumter	318	\$28,142,225
Columbia	338	\$27,894,042
Hendry	252	\$27,505,253
Monroe	230	\$27,277,463
Gilchrist	376	\$25,963,148
Flagler	196	\$22,129,903
DeSoto	186	\$19,464,710
Suwannee	278	\$19,379,485
Wakulla	245	\$18,689,515
Bradford	208	\$17,805,240
Baker	250	\$17,105,353
Okeechobee	162	\$16,305,627
Jefferson	162	\$15,249,800
Franklin	142	\$14,382,265
Washington	156	\$13,167,460
Madison	129	\$11,509,219
Glades	93	\$8,232,180
Gulf	113	\$7,829,128
Holmes	77	\$6,750,155
Calhoun	84	\$6,379,907
Hardee	85	\$5,386,292
Lafayette	64	\$4,835,596
Union	54	\$4,671,450
Liberty	64	\$3,345,470
Hamilton	42	\$3,132,720

Total: Building Count - 304,507      TIV - \$64,271,799,380

Note: Excludes takeout policies

### Personal Lines Account Information by Policy Form Data as of December 31, 2018

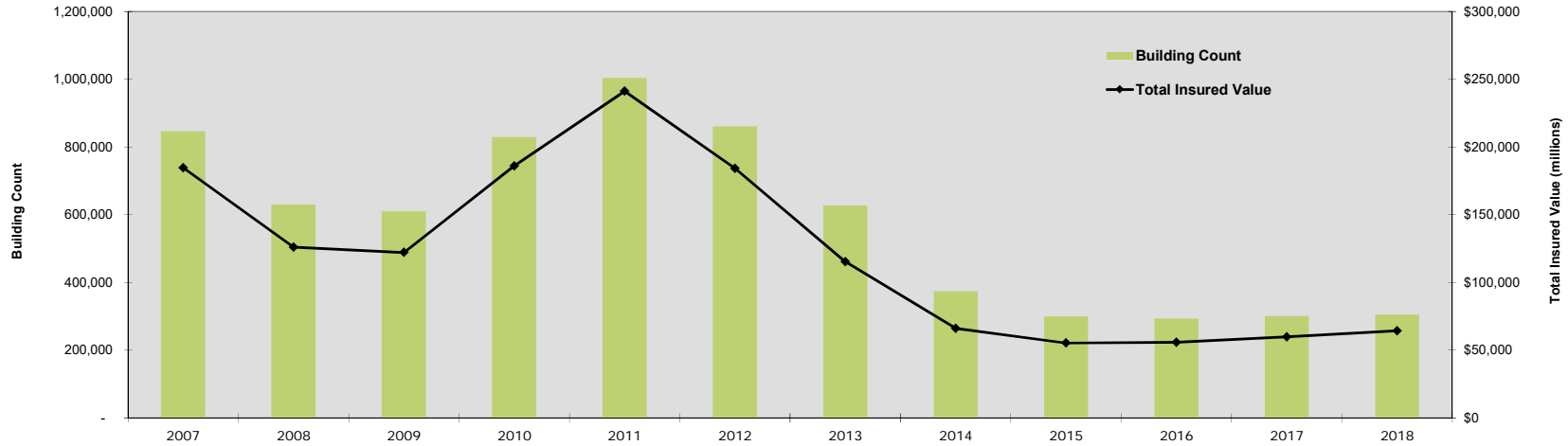


	HO-3	HO-4	HO-6	HO-8	DP-1	DP-3	MHO-3	MHO-4	MDP-1	TOTAL
<b>Policy Count</b>	142,272	5,833	21,641	1,190	15,257	65,803	25,537	899	26,075	<b>304,507</b>
<b>Building Count</b>	142,272	5,833	21,641	1,190	15,257	65,803	25,537	899	26,075	<b>304,507</b>
<b>Inforce Premium</b>	\$355,578,257	\$898,336	\$15,193,281	\$1,825,819	\$19,208,498	\$93,927,990	\$25,385,795	\$282,653	\$12,657,779	<b>\$524,958,408</b>
<b>Total Insured Value</b>	\$44,611,456,486	\$116,775,730	\$880,939,524	\$258,394,434	\$3,310,364,110	\$12,546,958,046	\$1,552,789,647	\$18,983,555	\$975,137,848	<b>\$64,271,799,380</b>

**Notes:**

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

### Personal Lines Account Policy and Total Insured Value (TIV) Trends Data as of December 31, 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
2018	304,507	304,507	\$525	\$64,272
<b>% Change from 2017 to 2018</b>	1.3%	1.3%	7.9%	7.4%

**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.
- 2) For PLA, number of buildings is equal to the number of policies
- 3) Excludes takeout policies



**Personal Lines Account**  
**High Volume Counties by Total Insured Value (in 000's)**  
**Data as of December 31, 2018**

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

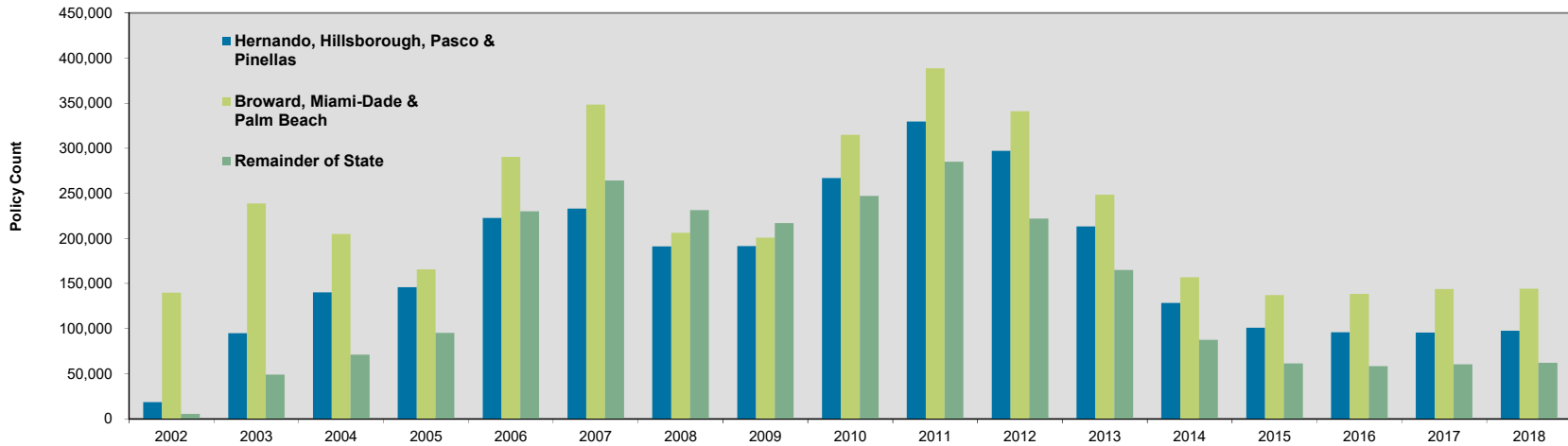
**91% of PLA Total  
Insured Value is in the  
top 10 counties**

County	Total Insured Value	
Miami-Dade	\$17,931,130	
Pinellas	\$11,821,109	
Broward	\$10,918,808	
Hillsborough	\$4,550,827	
Palm Beach	\$3,981,748	
<b>Top 5 Total</b>	<b>\$49,203,622</b>	<b>77%</b>
Hernando	\$3,498,020	
Pasco	\$3,000,328	
Brevard	\$1,187,739	
Manatee	\$839,311	
Sarasota	\$748,576	
<b>Top 10 Total</b>	<b>\$58,477,595</b>	<b>91%</b>
<b>State Total</b>	<b>\$64,271,799</b>	

**Notes:**

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

## Personal Lines Account Regional Concentrated Policy Growth Data as of December 31, 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 60 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%
2018	97,685	32%	144,461	47%	62,361	20%

Note: Excludes takeout policies

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



Note: Excludes takeout policies

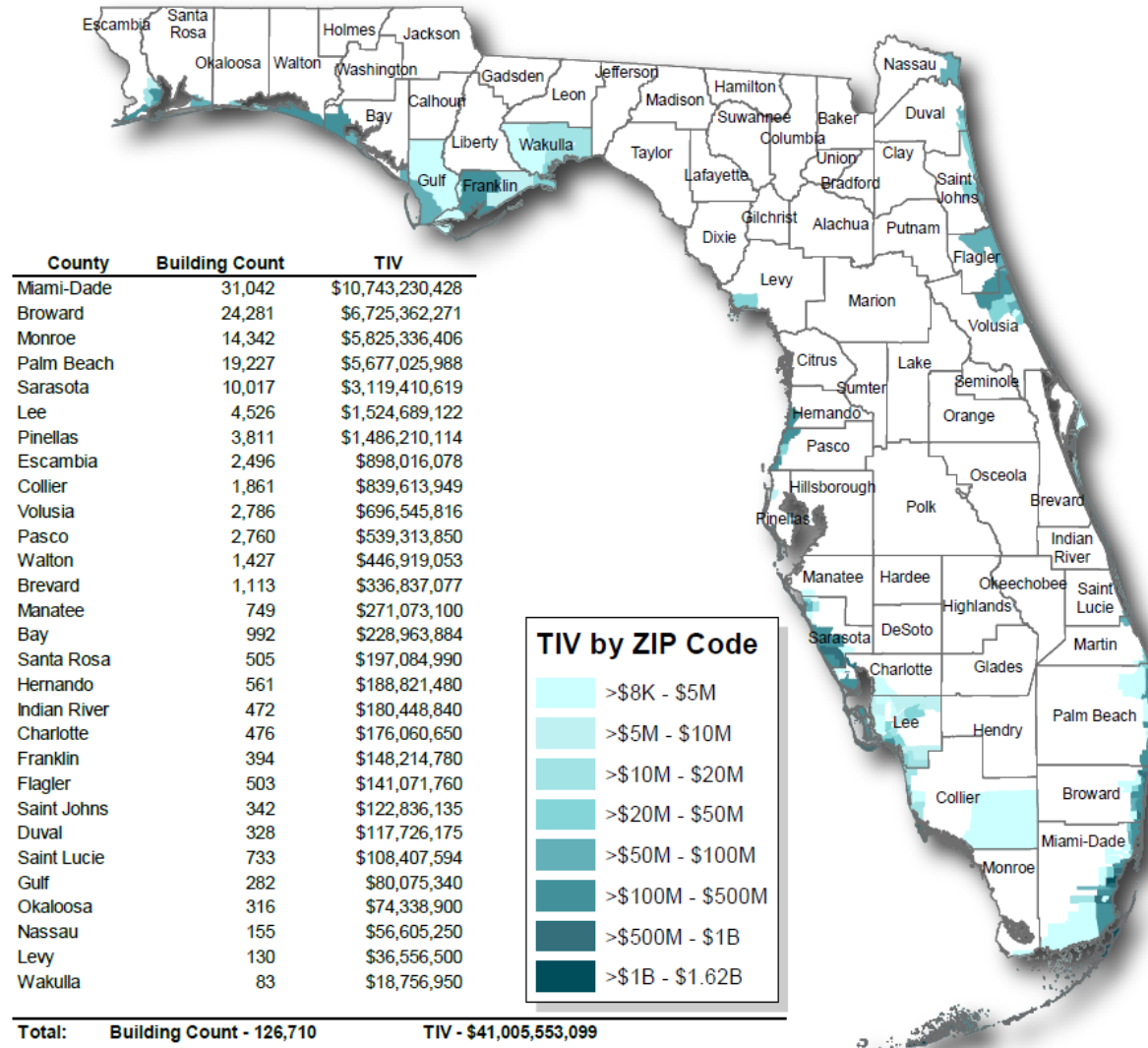
# **Account Information**

## **Coastal Account**

# Coastal Account

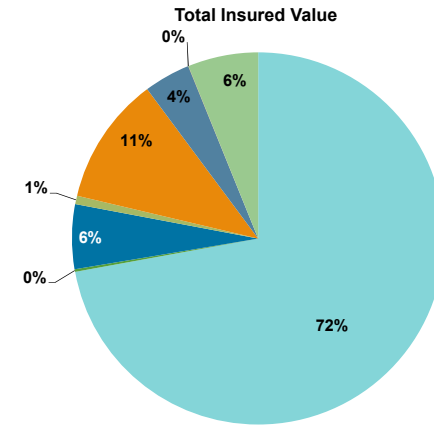
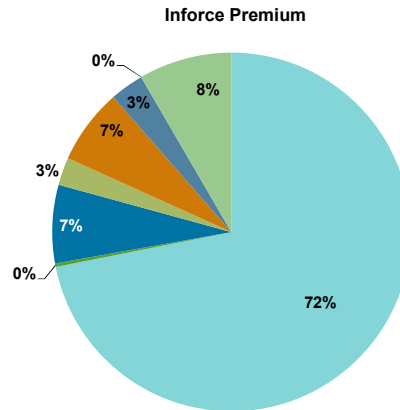
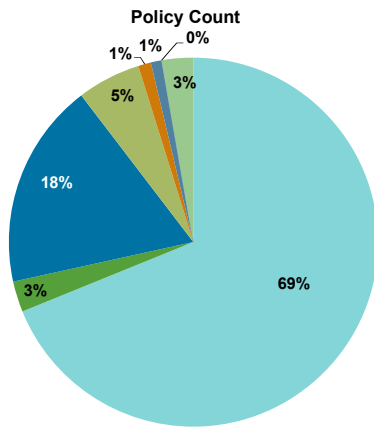
## Total Insured Value (TIV) by Zip Code

### Data as of December 31, 2018



**Note:** Excludes takeout policies

## Coastal Account Information by Policy Form Data as of December 31, 2018



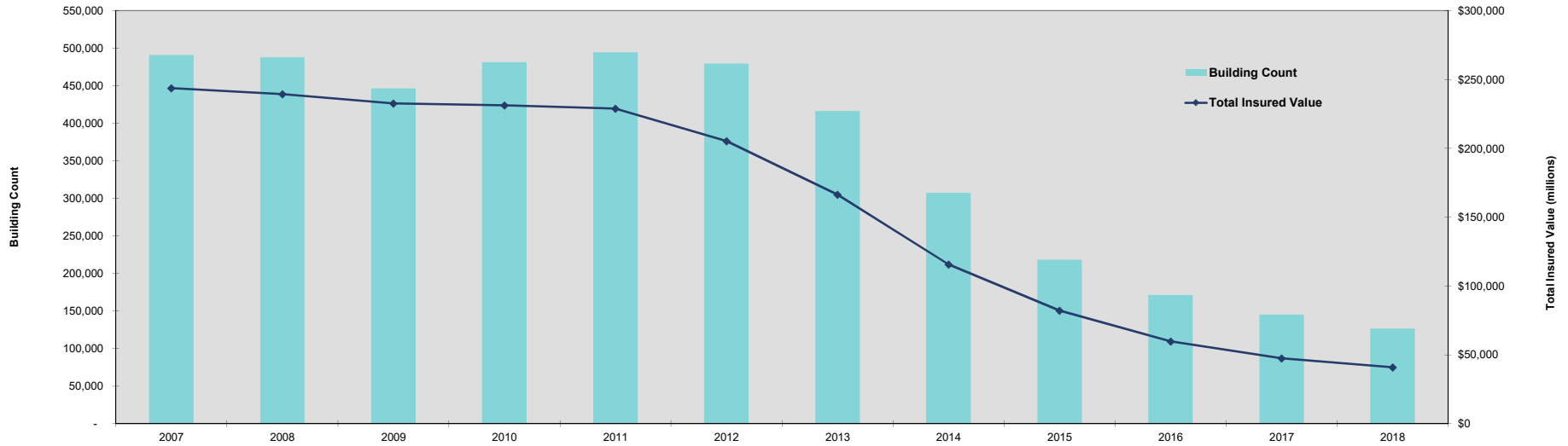
■ Homeowners/Dwelling  
 ■ Tenant  
 ■ Condo Unit Owner  
 ■ Mobile Home  
 ■ Condo Assn  
 ■ All Other CR  
 ■ Builders Risk  
 ■ All Other CNR

	Homeowners/ Dwelling	Tenant	Condo Unit Owners	Mobile Home	Condo Assn	All Other CR	Builders Risk	All Other CNR	Total
<b>Policy Count</b>	83,988	3,280	22,021	6,816	1,357	1,159	5	3,345	<b>121,971</b>
<b>Building Count</b>	83,988	3,280	22,021	6,816	2,941	2,677	5	4,982	<b>126,710</b>
<b>Inforce Premium</b>	\$226,172,707	\$972,317	\$22,244,707	\$7,865,194	\$21,459,517	\$9,571,863	\$23,231	\$26,392,174	<b>\$314,701,710</b>
<b>Total Insured Value</b>	\$29,575,389,527	\$100,002,770	\$2,295,410,093	\$296,245,835	\$4,572,180,205	\$1,656,607,325	\$2,224,300	\$2,507,493,044	<b>\$41,005,553,099</b>

**Notes:**

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

### Coastal Account Policy and Total Insured Value (TIV) Trends Data as of December 31, 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
2018	116,105	116,105	\$257	\$32,267	2,516	5,618	\$31	\$6,229	3,350	4,987	\$26	\$2,510	121,971	126,710	\$315	\$41,006
% Change from 2017 to 2018	-10.8%	-10.8%	-7.5%	-9.7%	-22.7%	-22.0%	-21.2%	-21.7%	-35.5%	-35.6%	-27.1%	-32.9%	-12.0%	-12.7%	-11.0%	-13.6%

**Notes:**

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

**Coastal Account**  
**High Volume Counties by Total Insured Value (in 000's)**  
**By Product Line**  
**Data as of December 31, 2018**

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

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

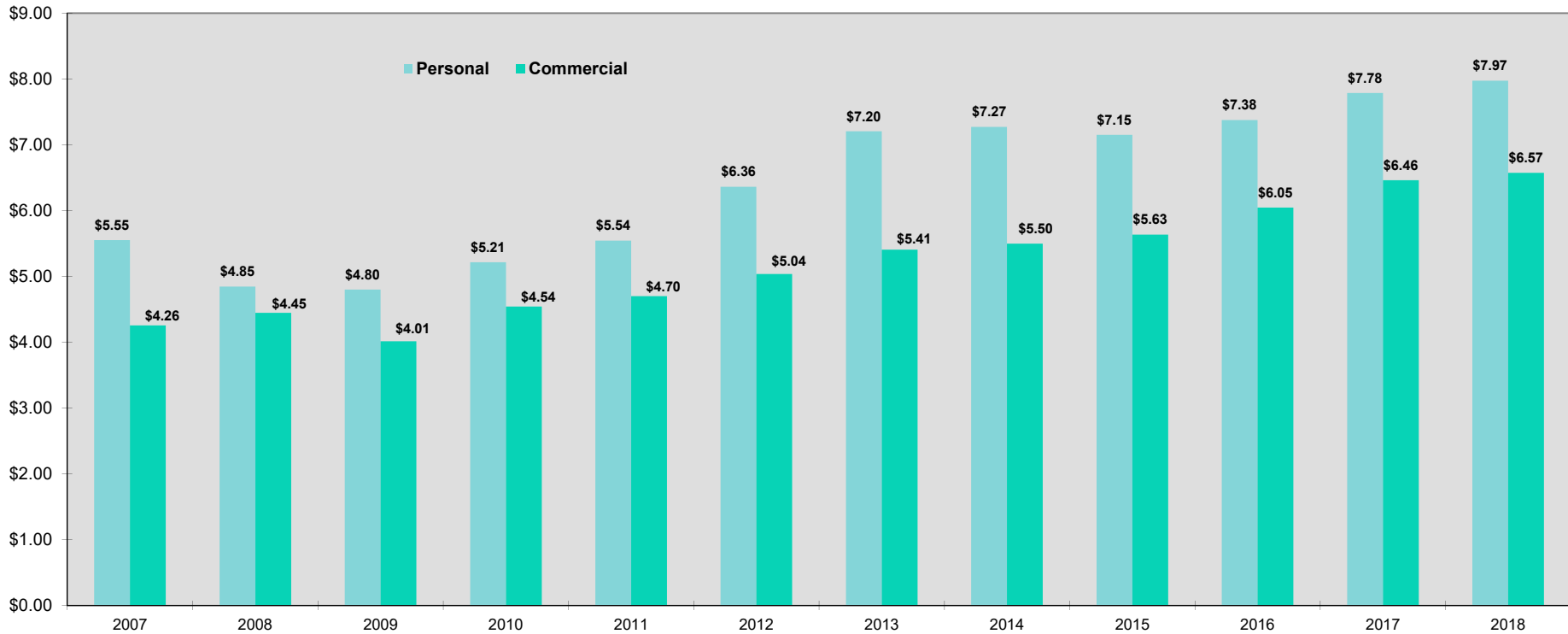
County	PR-M	PR-W	CR-W	CNR-W	CR-M	CNR-M	Total	
Miami-Dade	\$3,976,462	\$4,350,347	\$1,635,038	\$364,298	\$407,086	\$9,999	\$10,743,230	
Broward	\$2,216,165	\$2,909,050	\$973,883	\$432,919	\$189,324	\$4,022	\$6,725,362	
Monroe	\$363,401	\$4,330,296	\$442,776	\$660,798	\$23,904	\$4,162	\$5,825,336	
Palm Beach	\$1,923,711	\$2,172,819	\$916,448	\$475,602	\$181,718	\$6,728	\$5,677,026	
Sarasota	\$494,851	\$2,258,581	\$287,477	\$61,101	\$13,713	\$3,689	\$3,119,411	
<b>Top 5 Total</b>	<b>\$8,974,589</b>	<b>\$16,021,092</b>	<b>\$4,255,622</b>	<b>\$1,994,717</b>	<b>\$815,745</b>	<b>\$28,599</b>	<b>\$32,090,366</b>	<b>78%</b>
Lee	\$170,785	\$992,454	\$245,267	\$113,332	\$2,852	\$0	\$1,524,689	
Pinellas	\$395,163	\$780,817	\$272,624	\$31,169	\$6,437	\$0	\$1,486,210	
Escambia	\$100,458	\$652,115	\$29,189	\$115,779	\$0	\$475	\$898,016	
Collier	\$61,905	\$450,948	\$270,428	\$55,436	\$897	\$0	\$839,614	
Volusia	\$195,450	\$434,465	\$43,174	\$22,355	\$1,102	\$0	\$696,546	
<b>Top 10 Total</b>	<b>\$9,898,351</b>	<b>\$19,331,891</b>	<b>\$5,116,303</b>	<b>\$2,332,787</b>	<b>\$827,033</b>	<b>\$29,074</b>	<b>\$37,535,441</b>	<b>92%</b>
<b>State Total</b>	<b>\$10,869,841</b>	<b>\$21,397,207</b>	<b>\$5,381,958</b>	<b>\$2,475,887</b>	<b>\$846,830</b>	<b>\$33,830</b>	<b>\$41,005,553</b>	

**Notes:**

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



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



Overall Change from 12/31/07: **43.7% Personal**  
**54.5% Commercial**

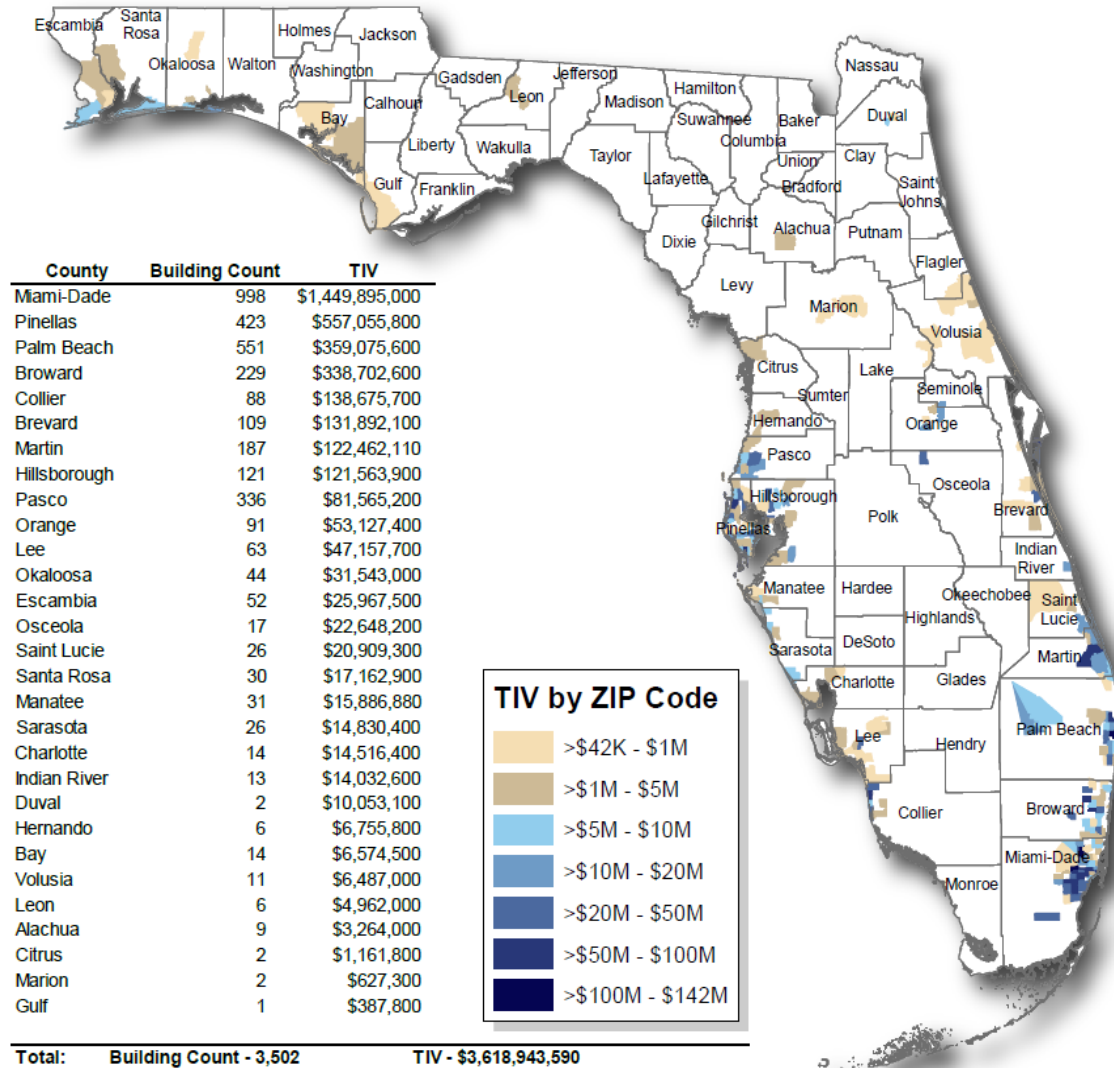
**Notes:**

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

# **Account Information**

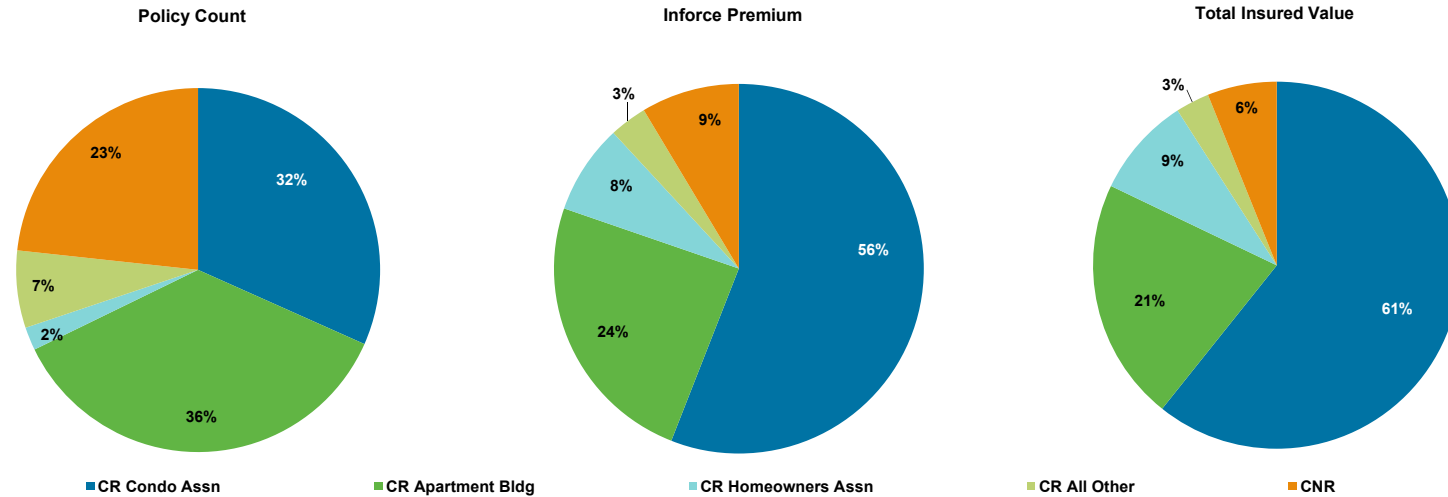
## **Commercial Lines Account (CLA)**

## Commercial Lines Account Total Insured Value (TIV) by Zip Code Data as of December 31, 2018



**Note:** Excludes takeout policies

### Commercial Lines Account Information by Policy Type Data as of December 31, 2018

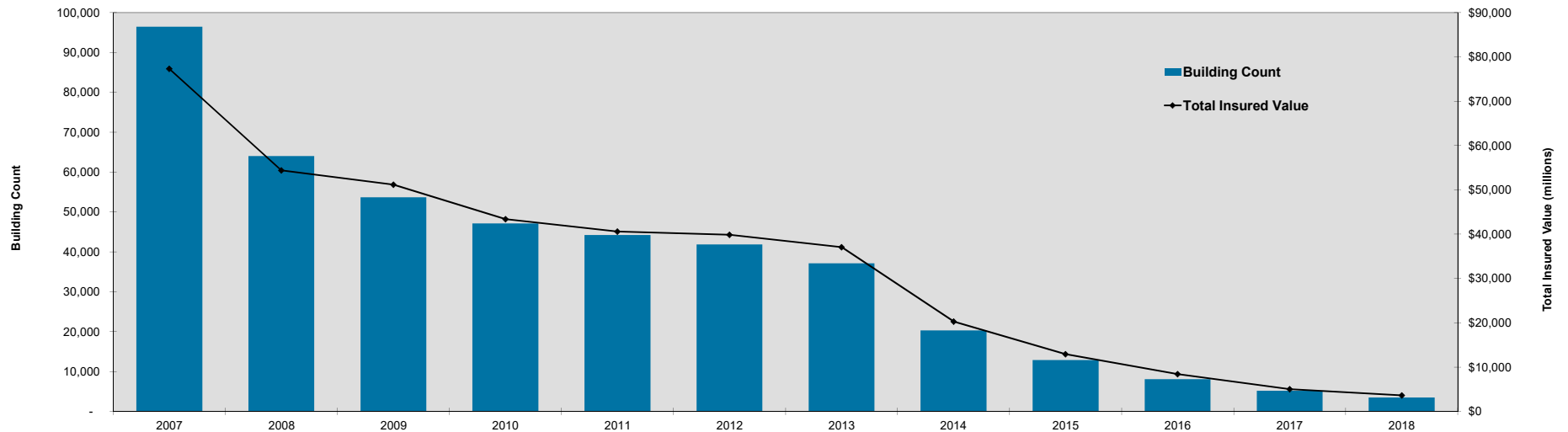


	CR Condo Assn	CR Apartment Bldg	CR Homeowners Assn	CR All Other	CNR	Total
<b>Policy Count</b>	291	332	19	63	214	<b>919</b>
<b>Building Count</b>	1,881	682	519	137	283	<b>3,502</b>
<b>Inforce Premium</b>	\$8,254,652	\$3,585,317	\$1,154,513	\$482,873	\$1,270,417	<b>\$14,747,772</b>
<b>Total Insured Value</b>	\$2,197,340,210	\$773,690,500	\$319,976,700	\$107,203,600	\$220,732,580	<b>\$3,618,943,590</b>

**Notes:**

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

## Commercial Lines Account Policy and Total Insured Value (TIV) Trends Data as of December 31, 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
2018	705	3,219	\$13	\$3,398	214	283	\$1	\$221	919	3,502	\$15	\$3,619
% Change from 2017 to 2018	-30.3%	-32.6%	-28.1%	-28.3%	-27.9%	-30.1%	-29.9%	-28.4%	-29.7%	-32.4%	-28.3%	-28.3%

**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, 2018**

**79% of CLA Total Insured Value is in the top 5 counties**

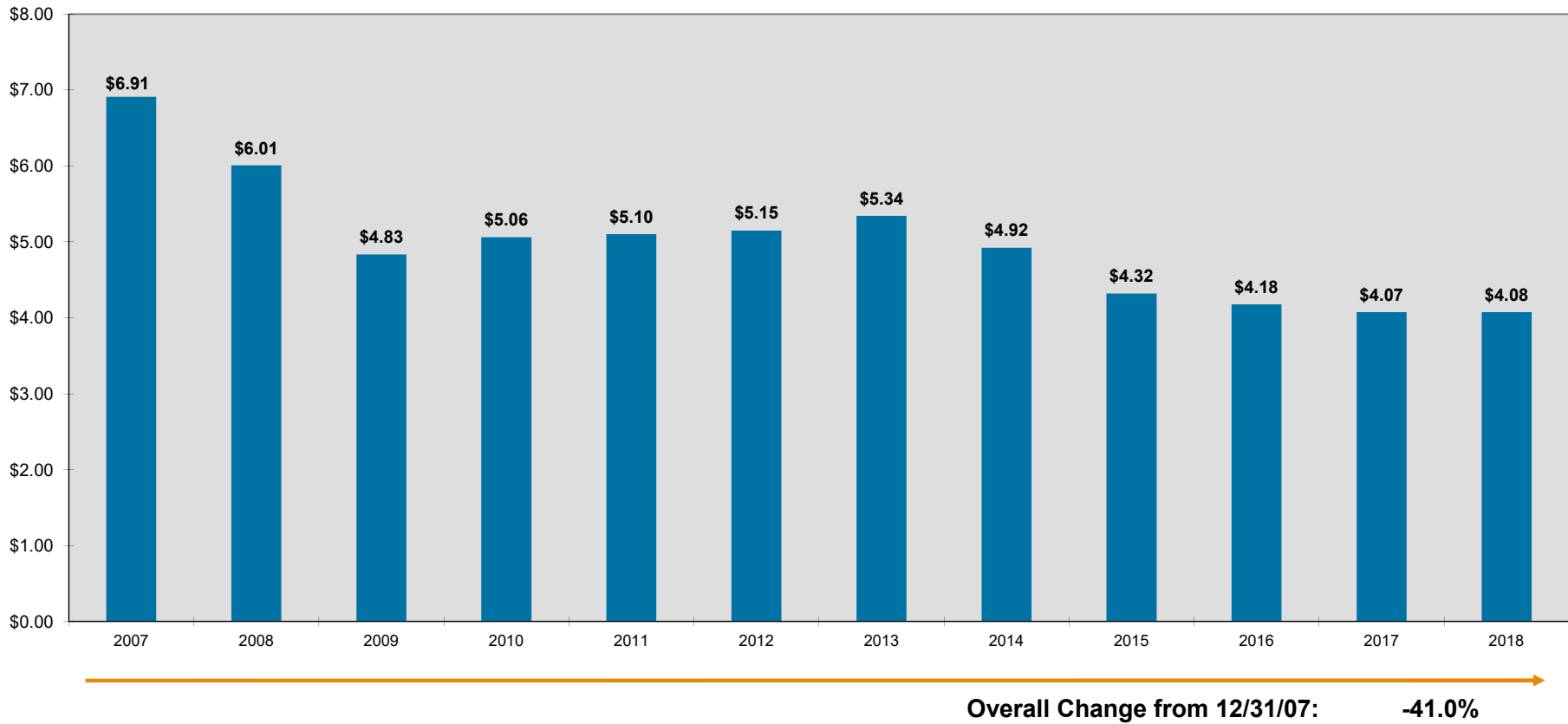
**93% of CLA Total Insured Value is in the top 10 counties**

County	CR-M	CNR-M	Total	
Miami-Dade	\$1,421,955	\$27,940	\$1,449,895	
Pinellas	\$506,382	\$50,674	\$557,056	
Palm Beach	\$355,183	\$3,892	\$359,076	
Broward	\$321,452	\$17,251	\$338,703	
Collier	\$134,381	\$4,294	\$138,676	
<b>Top 5 Total</b>	<b>\$2,739,354</b>	<b>\$104,051</b>	<b>\$2,843,405</b>	<b>79%</b>
Brevard	\$109,590	\$22,302	\$131,892	
Martin	\$119,840	\$2,623	\$122,462	
Hillsborough	\$113,449	\$8,115	\$121,564	
Pasco	\$80,839	\$726	\$81,565	
Orange	\$52,615	\$513	\$53,127	
<b>Top 10 Total</b>	<b>\$3,215,686</b>	<b>\$138,330</b>	<b>\$3,354,015</b>	<b>93%</b>
<b>State Total</b>	<b>\$3,398,211</b>	<b>\$220,733</b>	<b>\$3,618,944</b>	

**Note:**

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

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

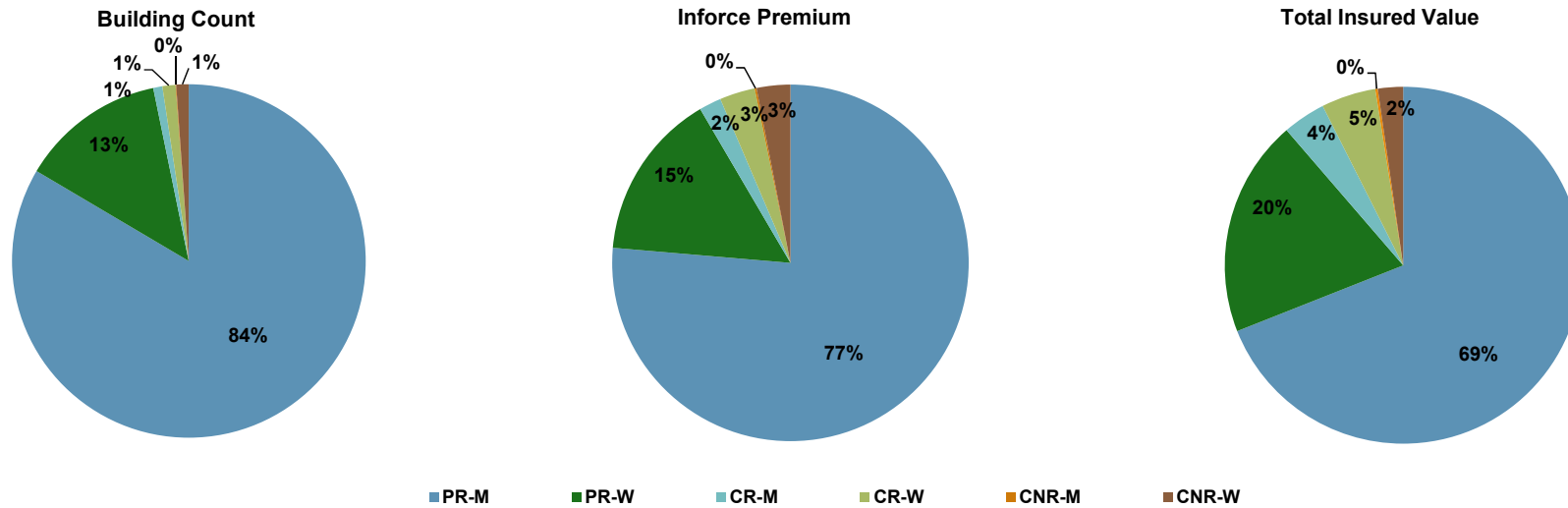


**Note:** Excludes takeout policies

# Product Line Information



### Information by Product Line Data as of December 31, 2018



	PR-M	PR-W	CR-M	CR-W	CNR-M	CNR-W	TOTAL
<b>Policy Count</b>	363,003	57,609	875	2,346	245	3,319	<b>427,397</b>
<b>Building Count</b>	363,003	57,609	3,633	5,204	319	4,951	<b>434,719</b>
<b>Inforce Premium</b>	\$652,491,712	\$129,721,621	\$17,294,399	\$27,214,336	\$1,521,014	\$26,164,808	<b>\$854,407,890</b>
<b>Total Insured Value</b>	\$75,141,640,348	\$21,397,207,257	\$4,245,040,693	\$5,381,957,847	\$254,562,480	\$2,475,887,444	<b>\$108,896,296,069</b>

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

**Personal Residential Multi-Peril  
Information by Policy Form and Account  
Data as of December 31, 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	142,272	\$355,578,257	\$44,611,456,486	19,782	\$71,560,884	\$6,372,031,784	162,054	\$427,139,141	\$50,983,488,270
HO-4	5,833	\$898,336	\$116,775,730	2,895	\$804,932	\$71,862,130	8,728	\$1,703,268	\$188,637,860
HO-6	21,641	\$15,193,281	\$880,939,524	11,581	\$13,029,506	\$710,842,502	33,222	\$28,222,787	\$1,591,782,026
HO-8	1,190	\$1,825,819	\$258,394,434	203	\$446,763	\$43,936,423	1,393	\$2,272,582	\$302,330,857
DP-1	15,257	\$19,208,498	\$3,310,364,110	3,213	\$6,801,113	\$654,288,604	18,470	\$26,009,611	\$3,964,652,714
DP-3	65,803	\$93,927,990	\$12,546,958,046	17,245	\$30,569,524	\$2,858,375,240	83,048	\$124,497,514	\$15,405,333,286
MHO-3	25,537	\$25,385,795	\$1,552,789,647	2,120	\$2,987,601	\$109,622,503	27,657	\$28,373,396	\$1,662,412,150
MHO-4	899	\$282,653	\$18,983,555	39	\$20,898	\$810,920	938	\$303,551	\$19,794,475
MDP-1	26,075	\$12,657,779	\$975,137,848	1,418	\$1,312,083	\$48,070,862	27,493	\$13,969,862	\$1,023,208,710
<b>TOTAL</b>	<b>304,507</b>	<b>\$524,958,408</b>	<b>\$64,271,799,380</b>	<b>58,496</b>	<b>\$127,533,304</b>	<b>\$10,869,840,968</b>	<b>363,003</b>	<b>\$652,491,712</b>	<b>\$75,141,640,348</b>

**Notes:**

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

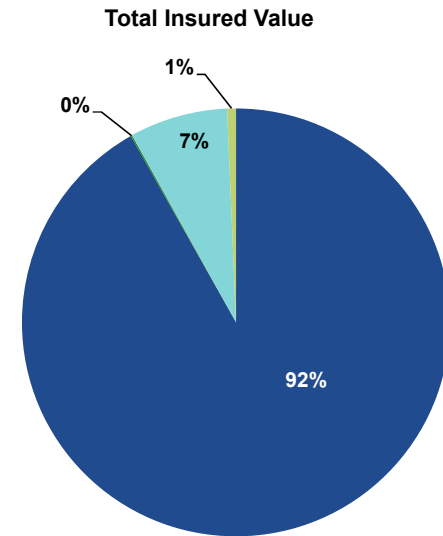
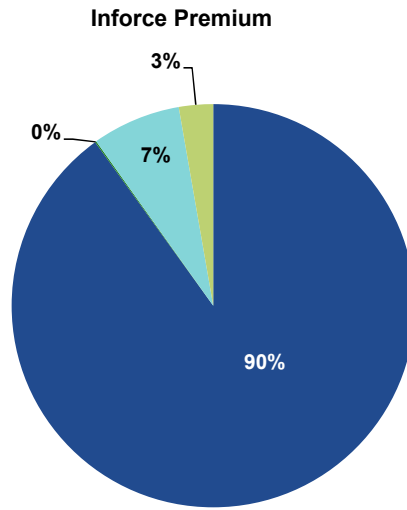
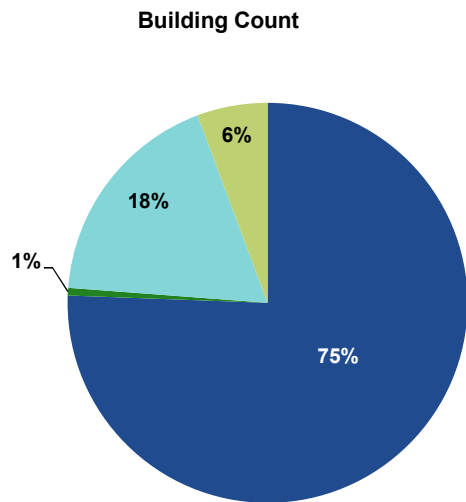
**Personal Residential Multi-Peril  
Sinkhole Coverage Information  
Homeowners (HO-3) and Dwelling (DP-1 & DP-3)  
Data as of December 31, 2018**

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	1,124	\$3,127	7,660	\$1,040	8,784	\$1,307
	Hillsborough	2,622	\$2,199	8,770	\$1,351	11,392	\$1,546
	Pasco	718	\$3,570	7,293	\$1,216	8,011	\$1,427
	Pinellas	12,490	\$1,996	15,862	\$1,605	28,352	\$1,777
	<b>TOTAL</b>	<b>16,954</b>	<b>\$2,169</b>	<b>39,585</b>	<b>\$1,368</b>	<b>56,539</b>	<b>\$1,608</b>
DP-3	Hernando	163	\$2,206	1,290	\$827	1,453	\$982
	Hillsborough	1,359	\$1,397	2,313	\$1,030	3,672	\$1,166
	Pasco	167	\$2,391	2,458	\$1,002	2,625	\$1,090
	Pinellas	3,081	\$1,483	5,990	\$1,177	9,071	\$1,281
	<b>TOTAL</b>	<b>4,770</b>	<b>\$1,515</b>	<b>12,051</b>	<b>\$1,076</b>	<b>16,821</b>	<b>\$1,200</b>
DP-1	Hernando	37	\$1,274	250	\$700	287	\$774
	Hillsborough	108	\$1,309	531	\$920	639	\$986
	Pasco	90	\$1,339	577	\$748	667	\$828
	Pinellas	347	\$1,377	1,018	\$1,039	1,365	\$1,125
	<b>TOTAL</b>	<b>582</b>	<b>\$1,352</b>	<b>2,376</b>	<b>\$906</b>	<b>2,958</b>	<b>\$994</b>

**Notes:**

- 1) Sinkhole coverage can be purchased at issuance or renewal. Coverage may be removed mid-term.
- 2) The automatic exclusion of sinkhole coverage applies only to HO-3, HO-8 and dwelling DP-1 or DP-3 Personal Residential MultiPeril policies
- 3) Of the 1,393 HO-8 policies inforce as of 12/31/18, 491 are endorsed for sinkhole coverage. 417 of these 491 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, 2018

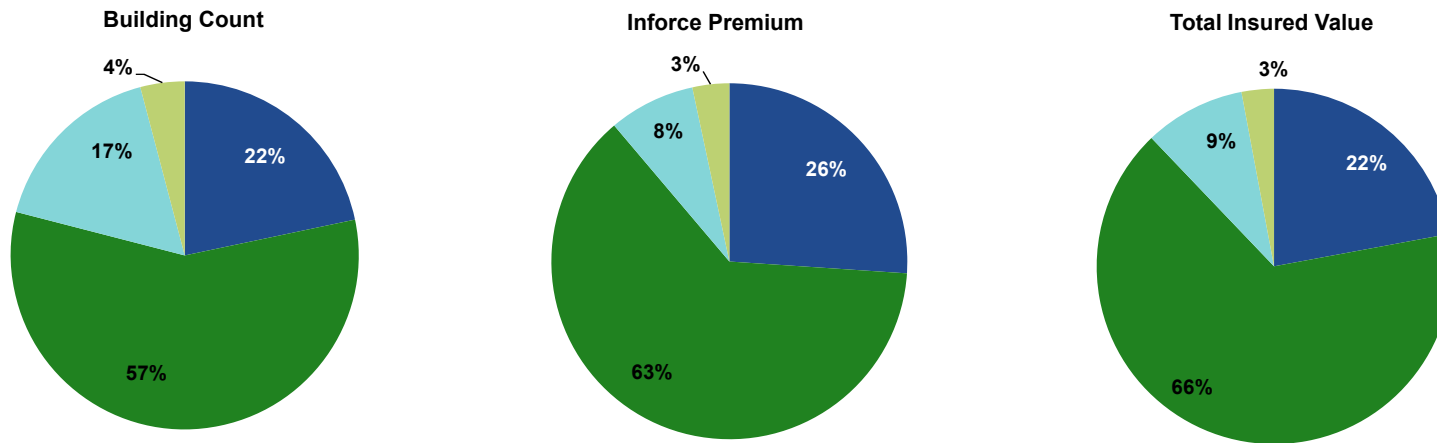


■ Homeowner/Dwelling    
 ■ Tenant    
 ■ Condo Unit Owners    
 ■ Mobile Homeowner

	Homeowner/ Dwelling	Tenant	Condo Unit Owners	Mobile Homeowner	Total
<b>Policy Count</b>	43,545	346	10,440	3,278	<b>57,609</b>
<b>Building Count</b>	43,545	346	10,440	3,278	<b>57,609</b>
<b>Inforce Premium</b>	\$116,794,423	\$146,487	\$9,215,201	\$3,565,510	<b>\$129,721,621</b>
<b>Total Insured Value</b>	\$19,646,757,476	\$27,329,720	\$1,584,567,591	\$138,552,470	<b>\$21,397,207,257</b>

**Note:**  
Excludes policies tagged for takeout

### Commercial Residential Multi-Peril Information by Policy Type Data as of December 31, 2018



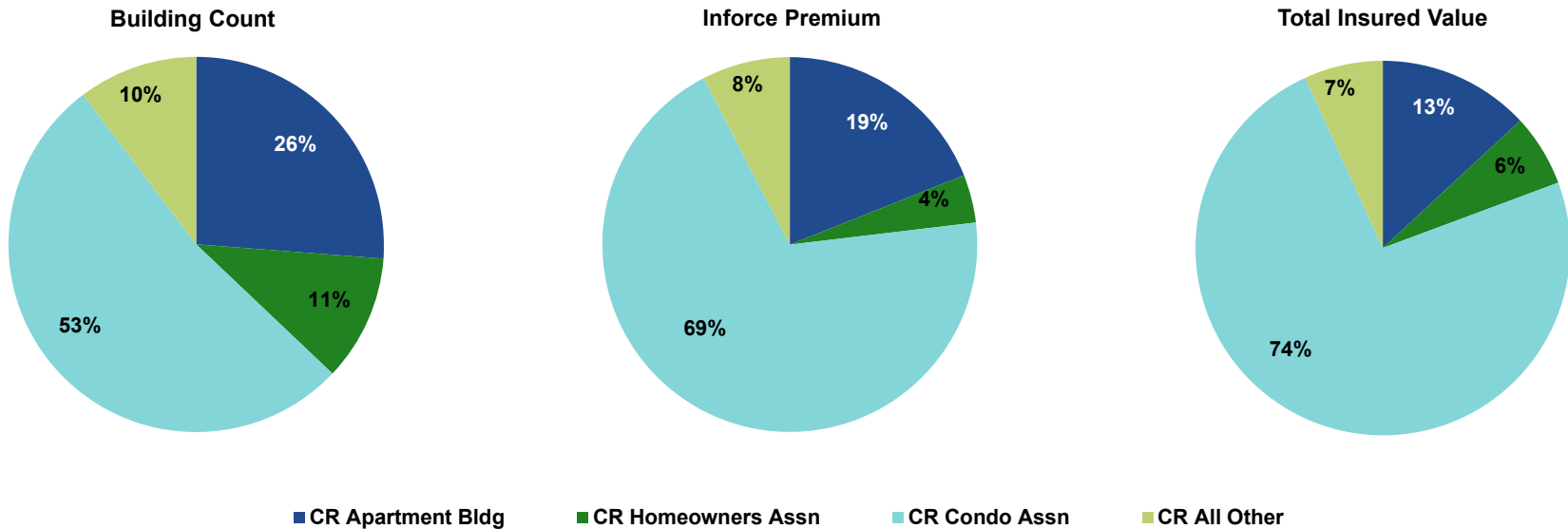
■ CR Apartment Bldg   ■ CR Condo Assn   ■ CR Homeowners Assn   ■ CR All Other

	CR Apartment Bldg	CR Condo Assn	CR Homeowners Assn	CR All Other	Total
<b>Policy Count</b>	379	405	22	69	<b>875</b>
<b>Building Count</b>	789	2,082	613	149	<b>3,633</b>
<b>Inforce Premium</b>	\$4,506,848	\$10,855,189	\$1,354,831	\$577,531	<b>\$17,294,399</b>
<b>Total Insured Value</b>	\$937,066,200	\$2,793,445,193	\$389,348,500	\$125,180,800	<b>\$4,245,040,693</b>

**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 December 31, 2018

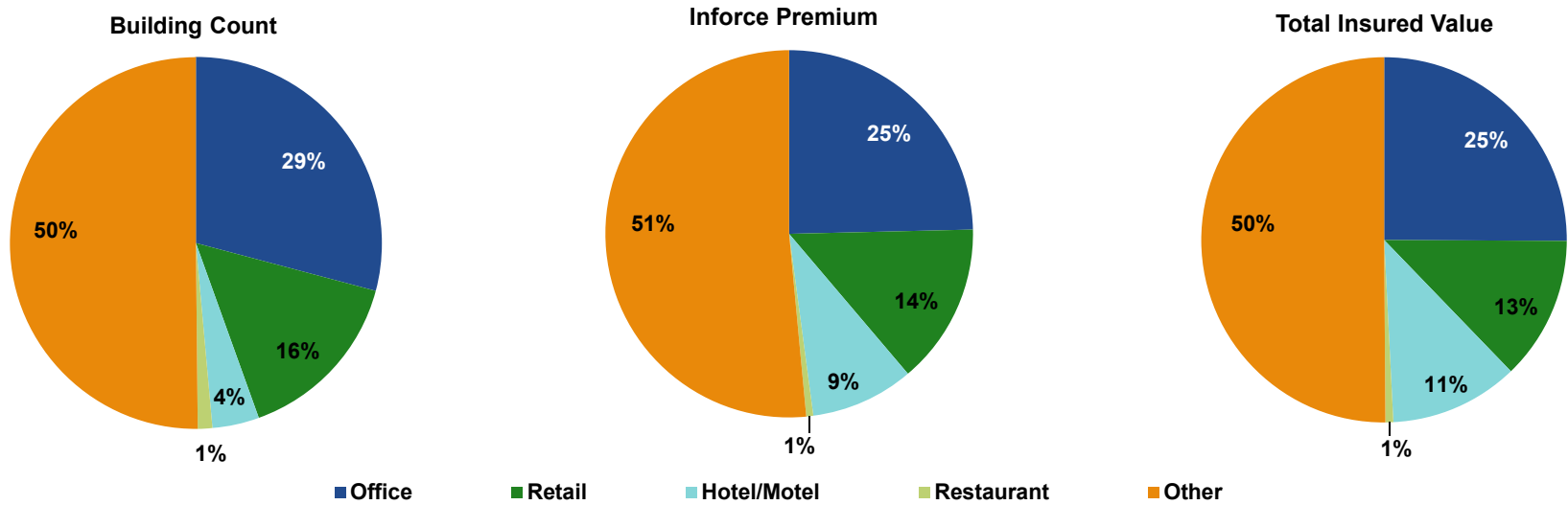


	CR Apartment Bldg	CR Homeowners Assn	CR Condo Assn	CR All Other	Total
<b>Policy Count</b>	854	59	1,243	190	<b>2,346</b>
<b>Building Count</b>	1,363	566	2,740	535	<b>5,204</b>
<b>Inforce Premium</b>	\$5,164,694	\$1,128,381	\$18,858,980	\$2,062,281	<b>\$27,214,336</b>
<b>Total Insured Value</b>	\$704,634,160	\$335,149,115	\$3,976,075,222	\$366,099,350	<b>\$5,381,957,847</b>

**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 December 31, 2018

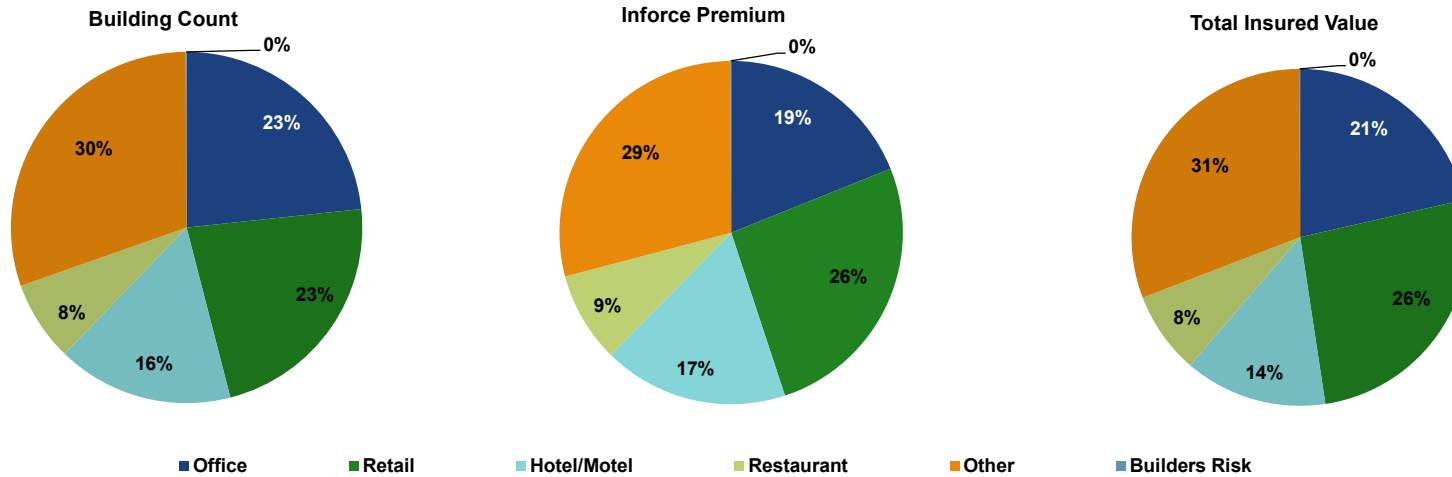


	Office	Retail	Hotel/Motel	Restaurant	Other	Total
<b>Policy Count</b>	85	40	9	1	110	<b>245</b>
<b>Building Count</b>	93	49	13	4	160	<b>319</b>
<b>Inforce Premium</b>	\$374,858	\$215,343	\$138,208	\$9,376	\$783,229	<b>\$1,521,014</b>
<b>Total Insured Value</b>	\$63,879,300	\$32,326,900	\$28,976,900	\$1,767,000	\$127,612,380	<b>\$254,562,480</b>

**Notes:**

- 1) Total Insured Value (TIV) includes coverage for buildings, other structures, business personal property, and business income/extra expense.
- 2) For policies with multiple risks, policy count and inforce premium are allocated by the occupancy with the greatest TIV for the policy. Building count and TIV are allocated at the risk level.
- 3) Excludes takeout policies

### Commercial Non-Residential Wind-Only Information by Policy Form Data as of December 31, 2018



	Office	Retail	Hotel/Motel	Restaurant	Other	Builders Risk	Total
<b>Policy Count</b>	948	840	233	314	979	5	<b>3,319</b>
<b>Building Count</b>	1,155	1,122	804	366	1,499	5	<b>4,951</b>
<b>Inforce Premium</b>	\$4,954,246	\$6,799,222	\$4,566,301	\$2,227,888	\$7,593,920	\$23,231	<b>\$26,164,808</b>
<b>Total Insured Value</b>	\$530,193,007	\$647,933,250	\$339,642,763	\$195,028,100	\$760,866,024	\$2,224,300	<b>\$2,475,887,444</b>

**Notes:**

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

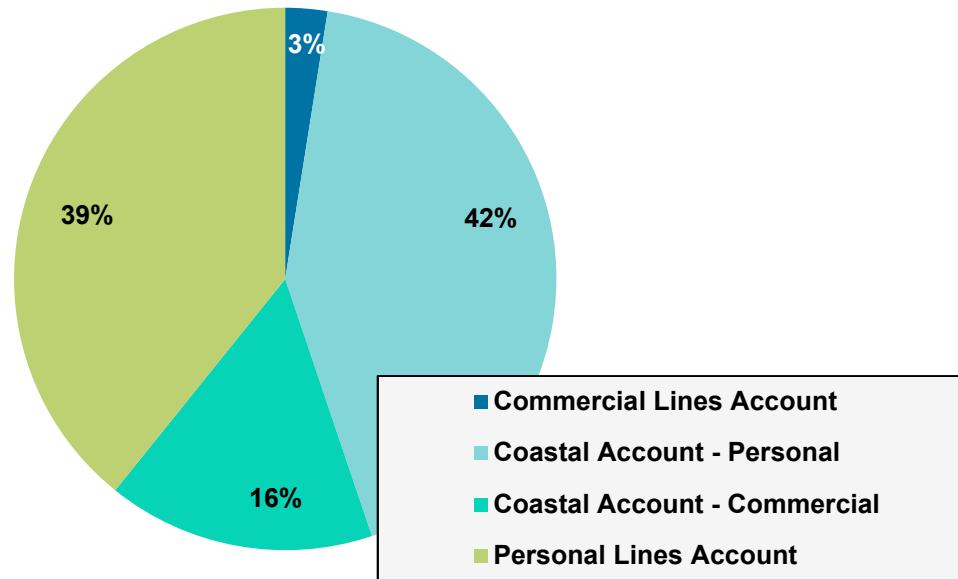


# Catastrophe Modeling Results

## Catastrophe Modeling Results

### Percentage of Average Annual Loss by Account

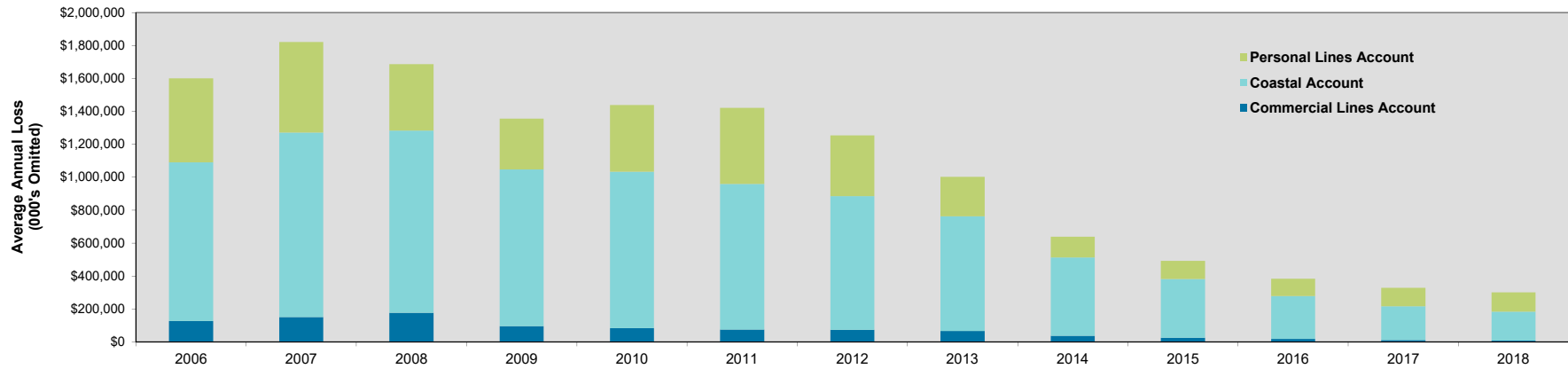
Data as of December 31, 2018



Account	Average Annual Loss (in 000's)	Percent of Average Annual Loss
Commercial Lines	\$7,536	2%
Coastal	\$175,864	58%
<i>Personal</i>	\$127,707	42%
<i>Commercial</i>	\$48,157	16%
Personal Lines	\$118,286	39%
<b>Total</b>	<b>\$301,686</b>	<b>100%</b>

**Note:** Excludes takeout policies

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

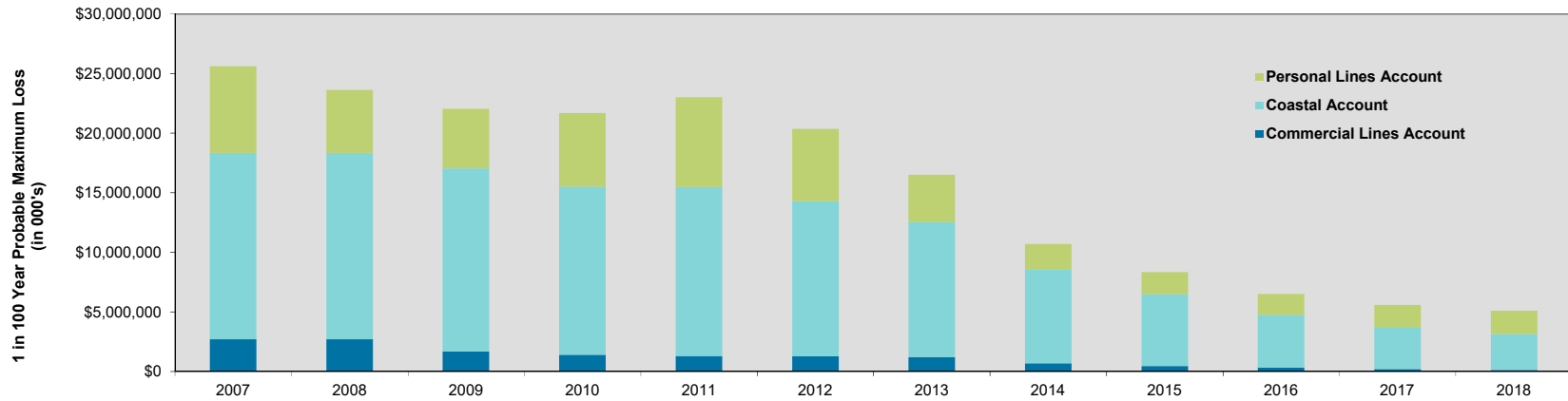


Account	Average Annual Loss (in 000's)												
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Commercial Lines	\$127,869	\$151,346	\$176,572	\$96,337	\$84,605	\$75,133	\$73,451	\$67,069	\$37,125	\$24,813	\$18,126	\$11,188	\$7,536
Coastal	\$961,825	\$1,120,325	\$1,106,613	\$950,896	\$948,338	\$883,684	\$811,742	\$695,243	\$476,292	\$356,768	\$260,532	\$206,251	\$175,864
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	\$118,286
<b>Total</b>	<b>\$1,600,883</b>	<b>\$1,822,280</b>	<b>\$1,687,134</b>	<b>\$1,355,143</b>	<b>\$1,438,153</b>	<b>\$1,420,654</b>	<b>\$1,254,713</b>	<b>\$1,001,770</b>	<b>\$638,354</b>	<b>\$492,191</b>	<b>\$383,518</b>	<b>\$328,710</b>	<b>\$301,686</b>

**Notes:**

- 1) Excludes takeout policies and Commercial Inland Wind policies
- 2) Total AAL includes PCJUA and CIW data in 2007 and 2008
- 3) AAL results are analyzed using hurricane catastrophe model AIR Touchstone: v6.0.0 2018, v5.0.0 2017, v4.0.0 2016, v3.1.0 2015, v1.5.2 2014; AIR CLASIC/2 2009-2013; RMS Risklink 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	2018
Commercial Lines	\$2,709,121	\$2,719,704	\$1,689,425	\$1,406,053	\$1,306,093	\$1,277,001	\$1,194,556	\$684,908	\$458,813	\$340,947	\$206,974	\$134,276
Coastal	\$15,634,914	\$15,634,327	\$15,358,236	\$14,113,923	\$14,188,266	\$13,004,715	\$11,334,978	\$7,860,219	\$6,019,183	\$4,405,451	\$3,511,664	\$3,008,260
Personal Lines	\$7,267,563	\$5,287,281	\$5,005,327	\$6,184,320	\$7,535,127	\$6,092,668	\$3,993,714	\$2,147,394	\$1,861,875	\$1,754,878	\$1,867,671	\$1,956,042
<b>Total</b>	<b>\$25,446,534</b>	<b>\$23,530,920</b>	<b>\$22,335,639</b>	<b>\$21,929,451</b>	<b>\$23,197,670</b>	<b>\$20,524,013</b>	<b>\$16,644,101</b>	<b>\$10,586,642</b>	<b>\$8,084,296</b>	<b>\$6,274,043</b>	<b>\$5,361,422</b>	<b>\$4,886,418</b>

**Notes:**

- 1) Excludes takeout policies and Commercial Inland Wind policies
- 2) Total PML includes PCJUA and CIW data in 2007 and 2008
- 3) PML amounts are not additive
- 4) PML results are analyzed using hurricane catastrophe model AIR Touchstone: v6.0.0 2018, v5.0.0 2017, v4.0.0 2016, v3.1.0 2015, v1.5.2 2014; AIR CLASIC/2 2009-2013; RMS Risklink 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, 2018

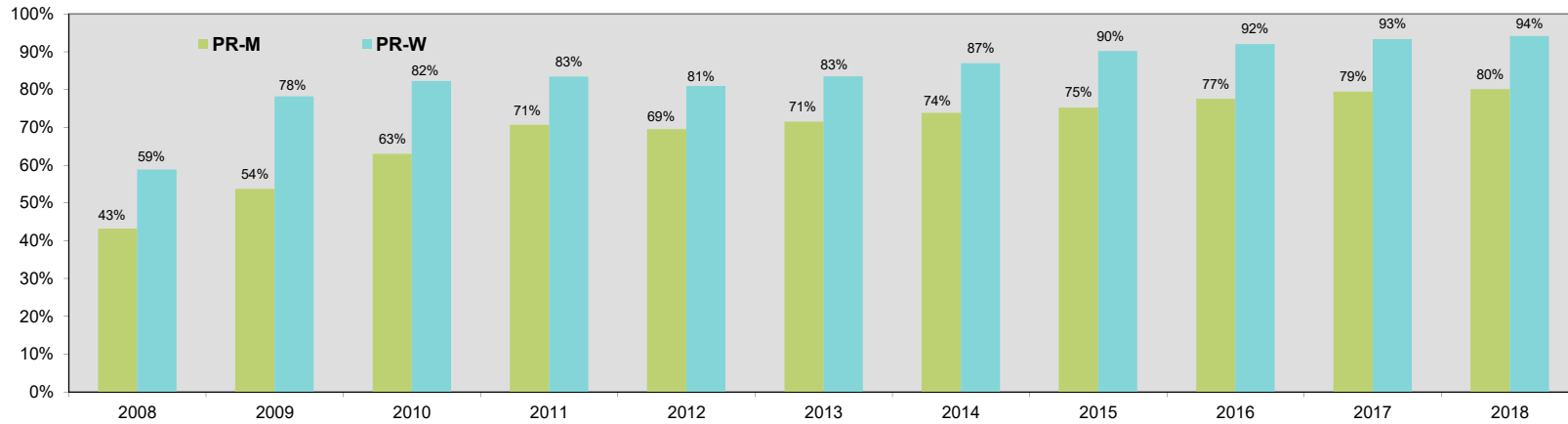
Product Line	Policy Type	Number of Policies with Wind Coverage	Total Premium Excluding Surcharges for Policies with Wind Coverage	Number of Policies with WMC	Total Premium Excluding Surcharges For Buildings with WMC	Percent of Wind Coverage Policies with WMC
		(1)	(2)	(3)	(4)	(5) = (3) / (1)
PR-M	HO-3	158,461	\$413,136,475	142,487	\$375,466,932	90%
	HO-4	8,353	\$1,615,647	3,722	\$698,279	45%
	HO-6	30,222	\$26,210,698	21,574	\$19,042,979	71%
	HO-8	1,358	\$2,207,657	1,177	\$1,887,572	87%
	DP-1	16,508	\$24,627,120	11,250	\$16,295,216	68%
	DP-3	77,144	\$117,574,958	53,624	\$88,869,815	70%
	<b>Total PR-M</b>	<b>292,046</b>	<b>\$585,372,555</b>	<b>233,834</b>	<b>\$502,260,793</b>	<b>80%</b>
PR-W	HW-2	34,058	\$79,334,565	32,674	\$74,336,574	96%
	HW-4	346	\$126,104	231	\$60,363	67%
	HW-6	10,440	\$7,891,058	9,724	\$7,045,337	93%
	DW-2	9,487	\$20,682,569	8,527	\$17,896,297	90%
	<b>Total PR-W</b>	<b>54,331</b>	<b>\$108,034,296</b>	<b>51,156</b>	<b>\$99,338,571</b>	<b>94%</b>
<b>Personal Residential Total</b>		<b>346,377</b>	<b>\$693,406,851</b>	<b>284,990</b>	<b>\$601,599,364</b>	<b>82%</b>

**Note:**

Excludes takeout policies and mobile home policies

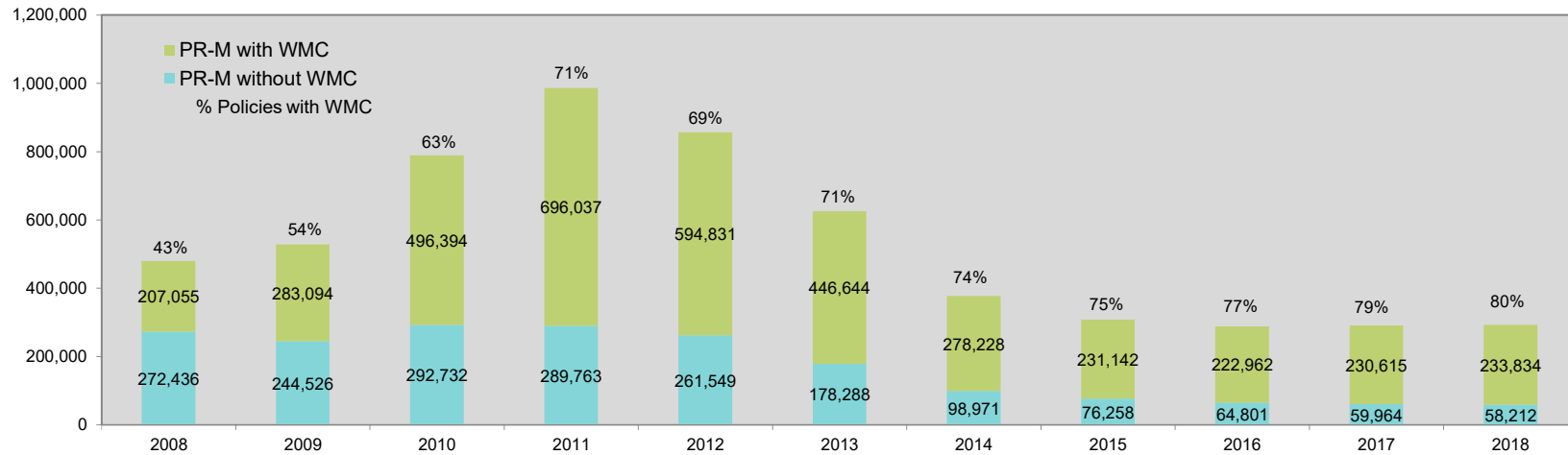
## Windstorm Mitigation Credit (WMC) Trend Analysis

### Percentage of Policies Including Wind with WMC



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

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



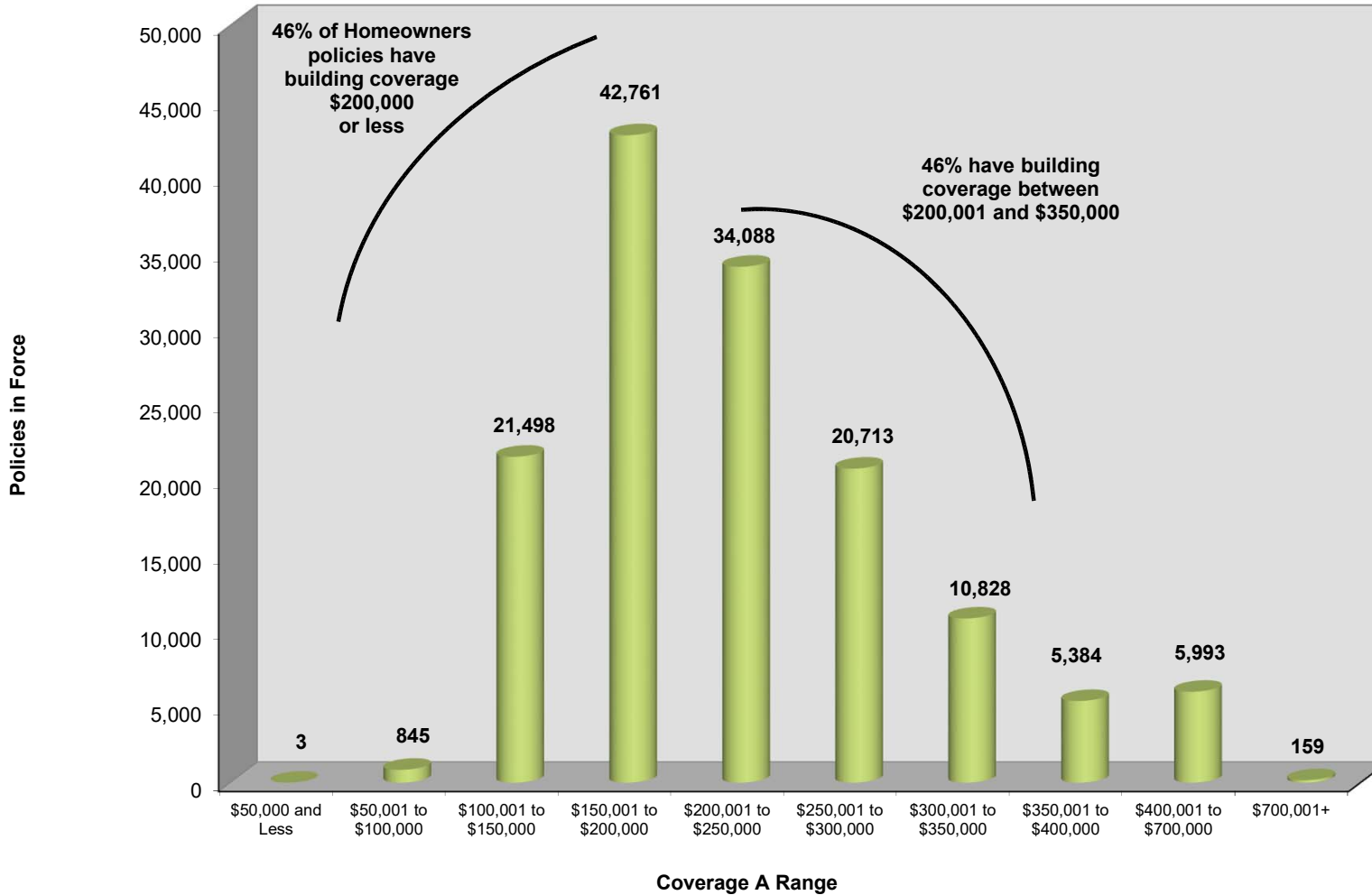
**Note:**

Excludes takeout policies and mobile home policies

# Risk Characteristics



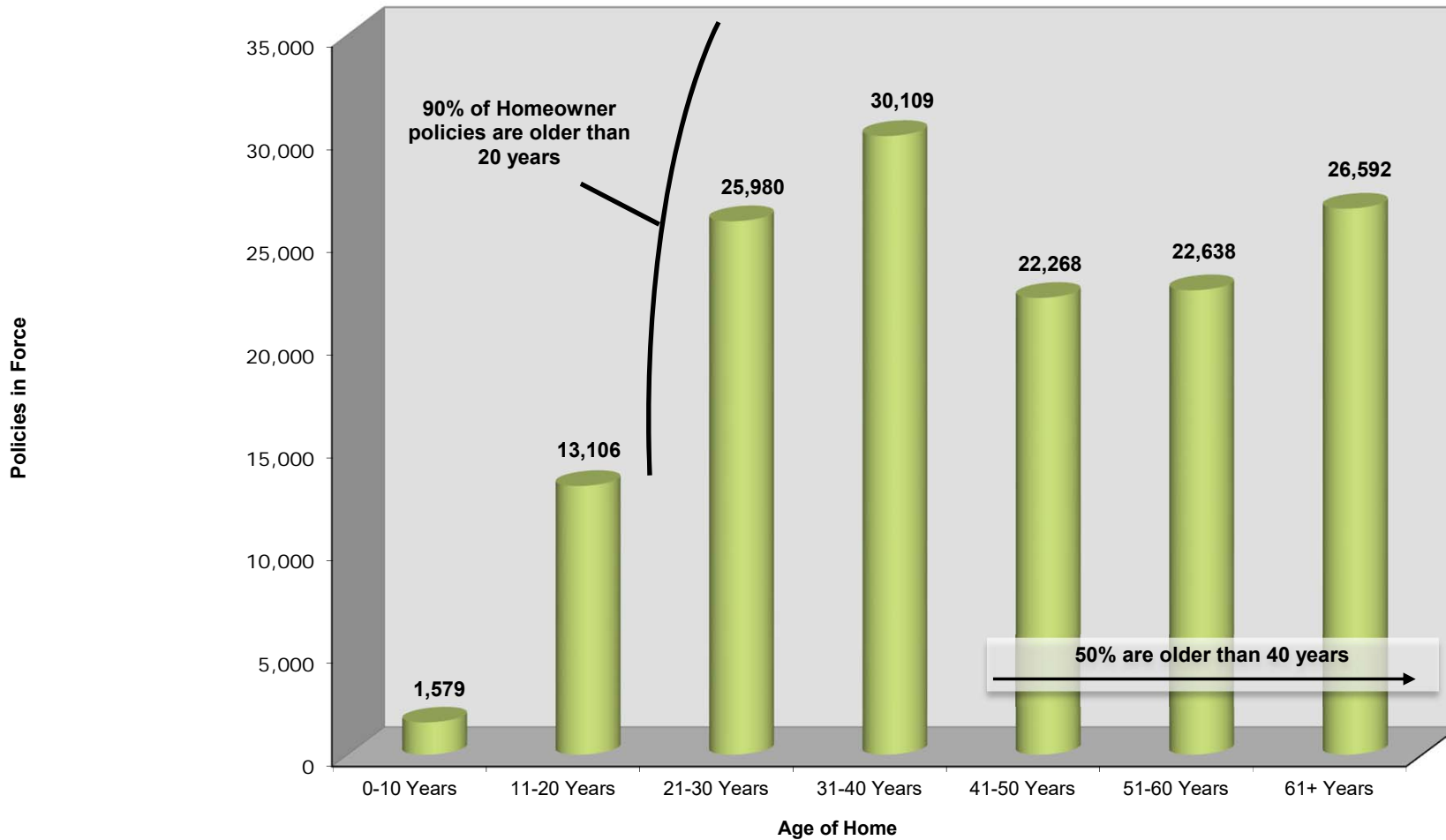
## Personal Lines Account Policy Characteristics - Coverage Ranges (HO-3) Data as of December 31, 2018



**Notes:**

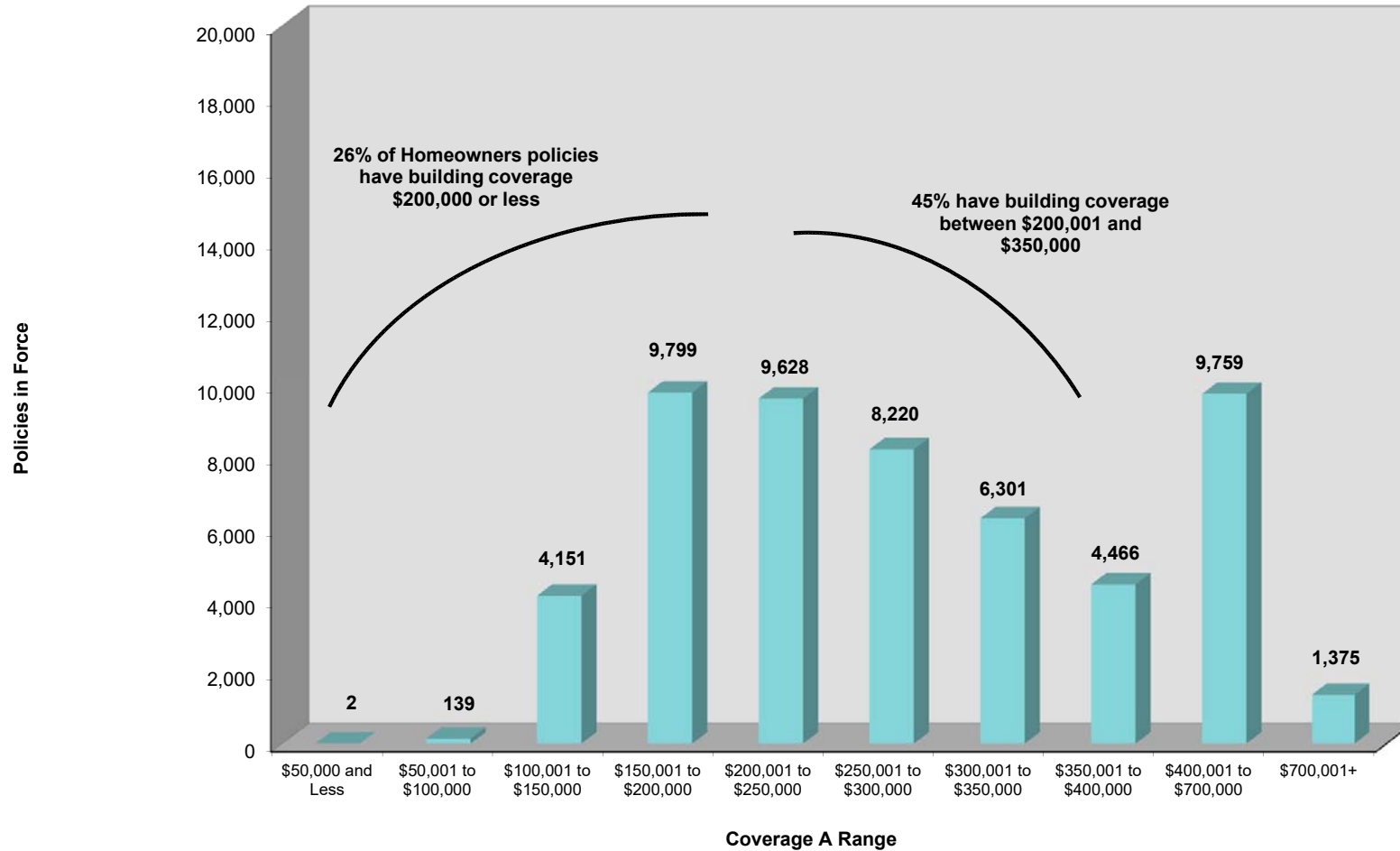
- 1) Excludes takeout policies
- 2) \$700,000 coverage maximum does not apply to Miami-Dade or Monroe counties. They are subject to a \$1 million maximum.

## Personal Lines Account Policy Characteristics - Age of Home (HO-3) Data as of December 31, 2018



Note: Excludes takeout policies

## Coastal Account Policy Characteristics - Coverage Ranges (HO-3/HW-2) Data as of December 31, 2018



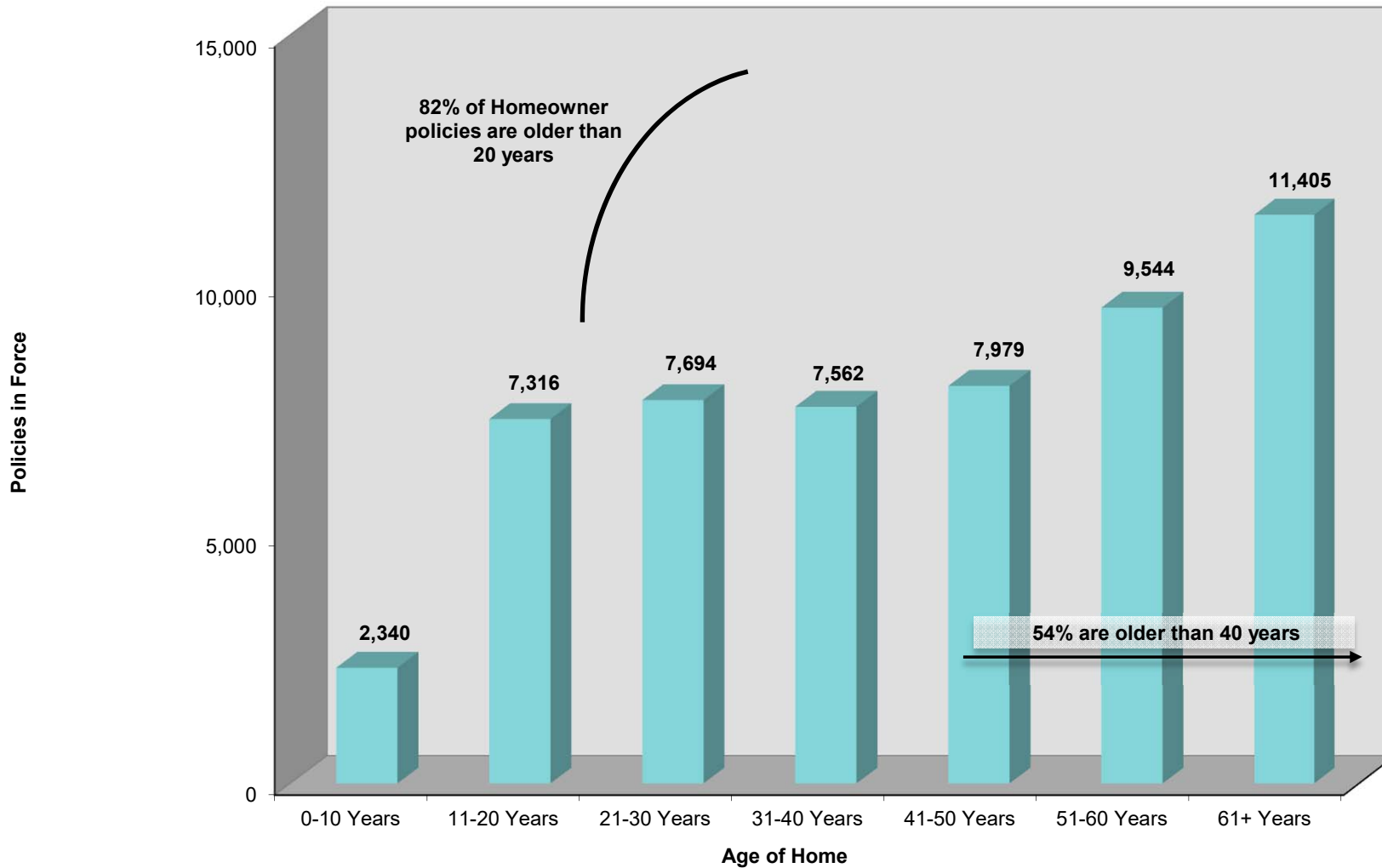
**Notes:**

- 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)

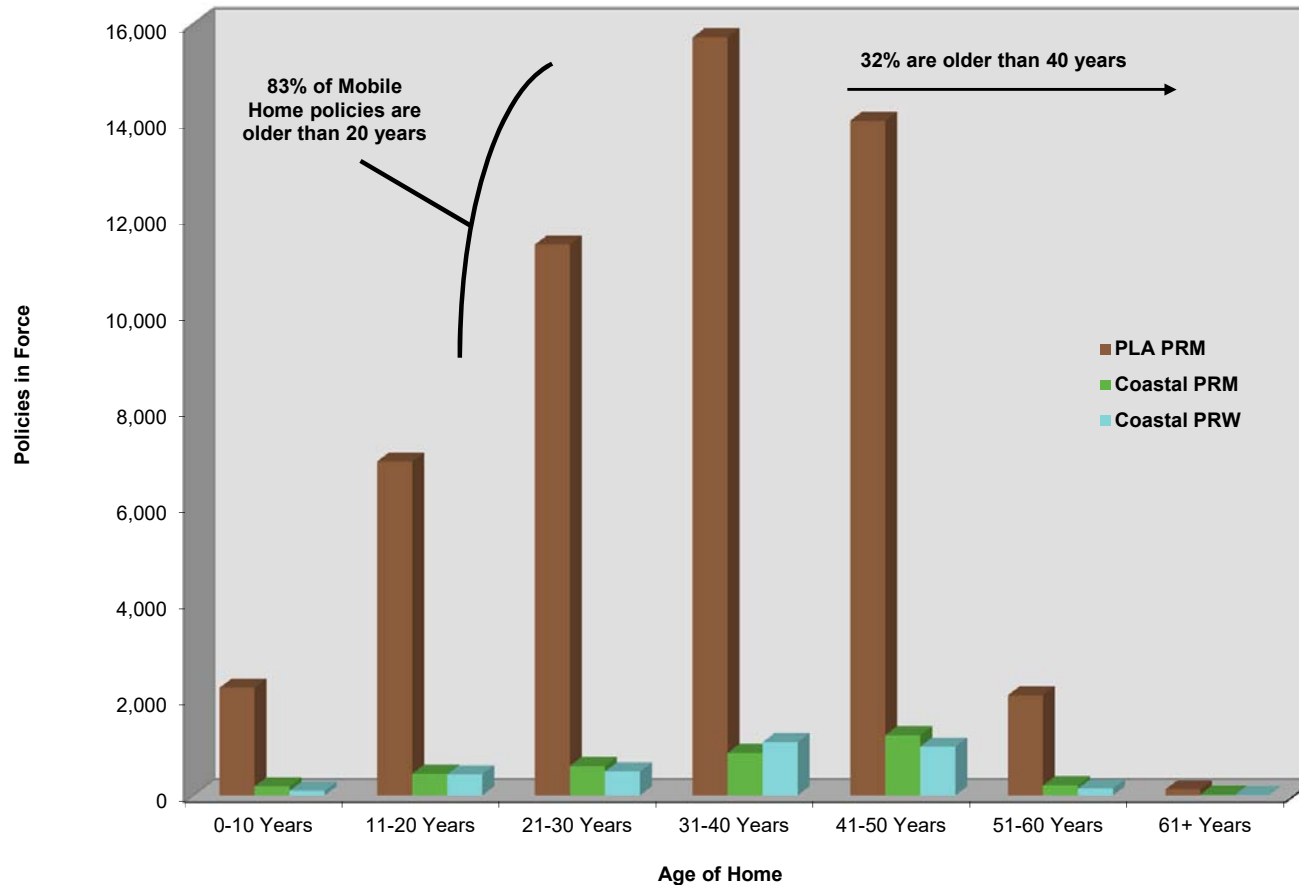
Data as of December 31, 2018



**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 December 31, 2018

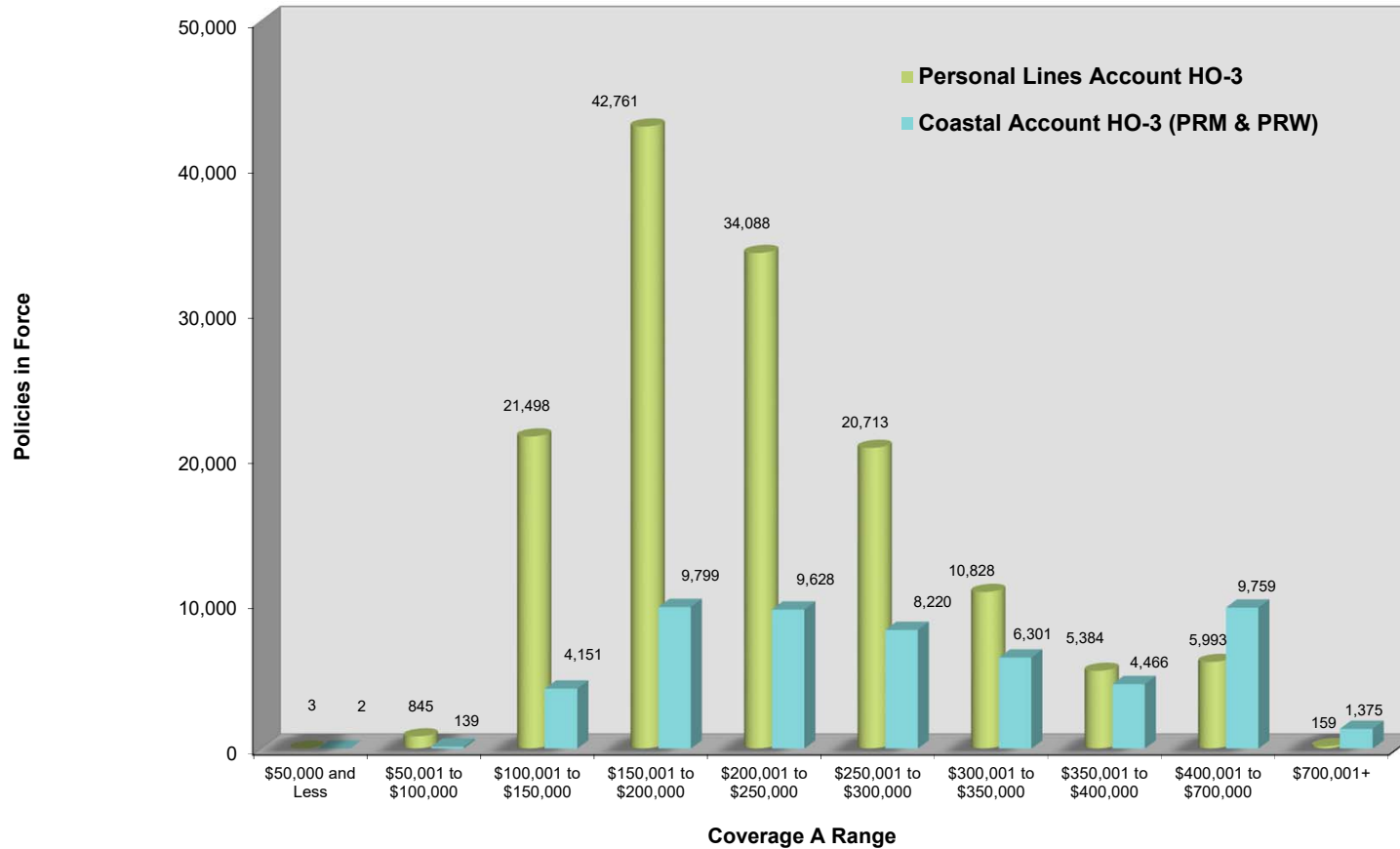


Account/Product	0-10 Years	11-20 Years	21-30 Years	31-40 Years	41-50 Years	51-60 Years	61+ Years	Total
PLA PRM	2,223	6,923	11,438	15,730	14,002	2,069	126	52,511
Coastal PRM	185	448	609	875	1,242	205	13	3,577
Coastal PRW	93	436	493	1,100	1,009	142	5	3,278
<b>Total</b>	<b>2,501</b>	<b>7,807</b>	<b>12,540</b>	<b>17,705</b>	<b>16,253</b>	<b>2,416</b>	<b>144</b>	<b>59,366</b>

**Notes:**

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

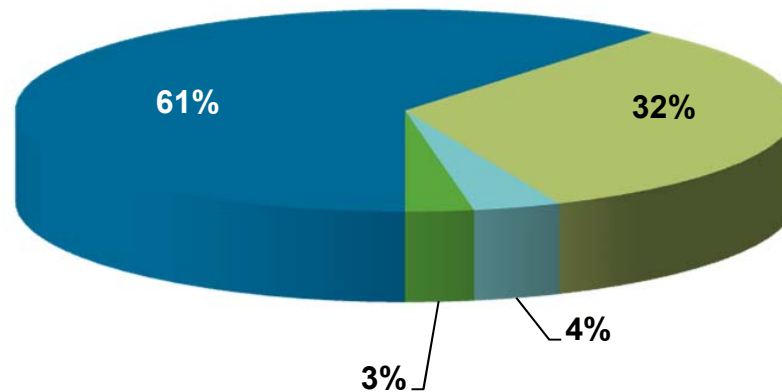
## Personal Residential Policy Characteristics - Coverage Ranges (HO-3/HW-2) Data as of December 31, 2018



**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 December 31, 2018



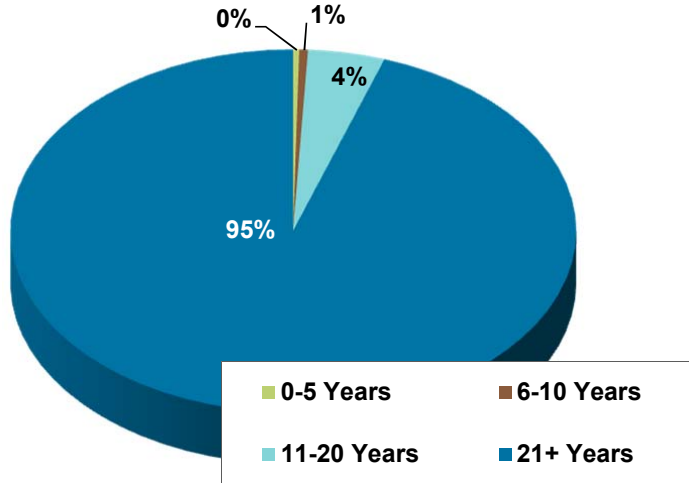
- Homeowners (HO-3/HO-8/HW-2)
- Dwelling (DP-1/DP-3/DW-2)
- Condo Unit Owners (HO-6/HW-6)
- Mobile Homeowners (MHO-3/MDP-1/MW-2/MD-1)

Policy Form	Policy Count	Total Insured Value
Homeowners (HO-3/HO-8/HW-2)	74,286	\$22,763,190,907
Dwelling (DP-1/DP-3/DW-2)	39,740	\$8,472,467,970
Condo Unit Owners (HO-6/HW-6)	4,421	\$241,821,260
Mobile Homeowners (MHO-3/MDP-1/MW-2/MD-1)	3,439	\$98,739,399
<b>TOTAL</b>	<b>121,886</b>	<b>\$31,576,219,536</b>

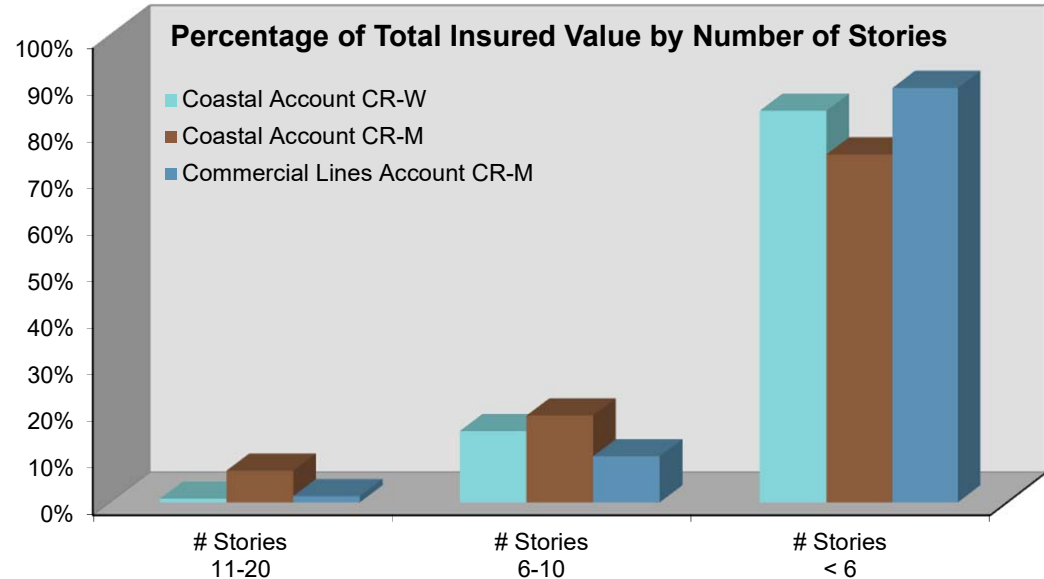
**Note:** Excludes takeout policies

## Commercial Residential Building Characteristics - Age and Number of Stories Data as of December 31, 2018

(Building Count by Age Range)



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

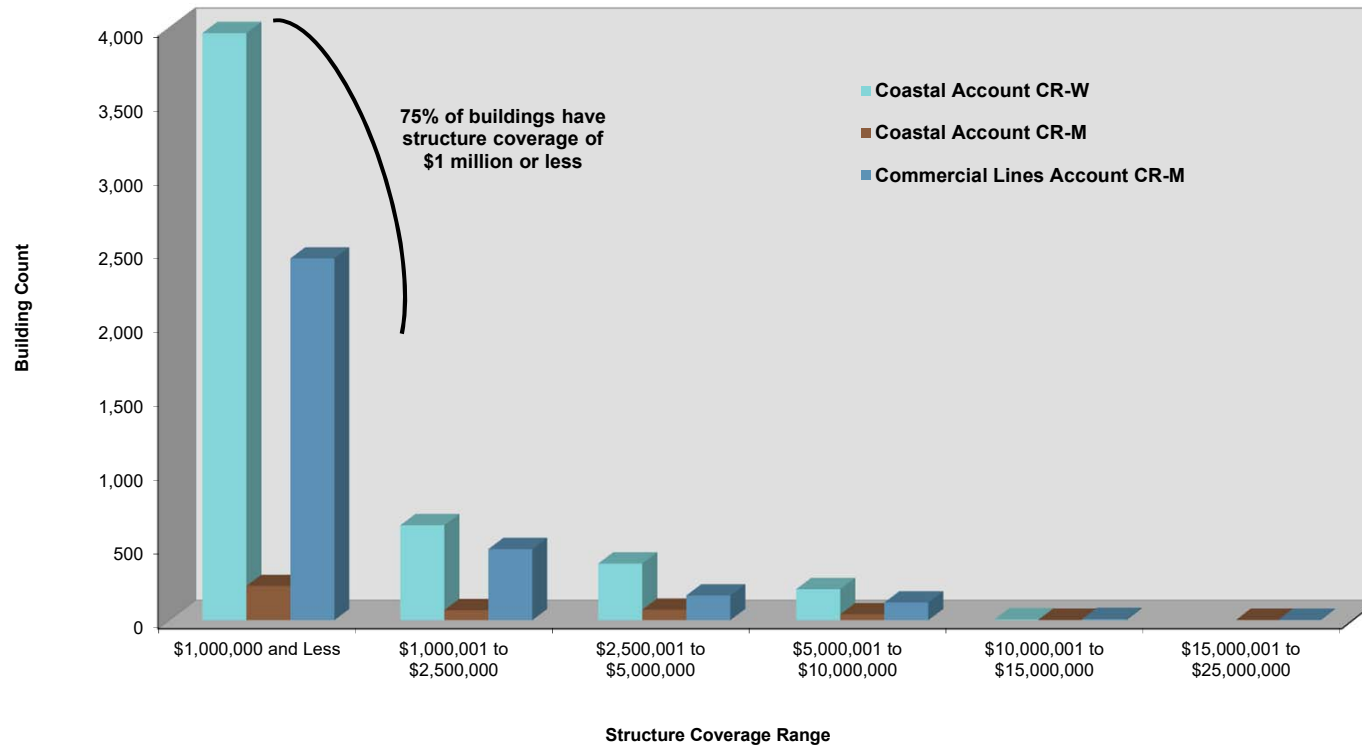


Number of Stories	Coastal Account CR-W	Coastal Account CR-M	Commercial Lines Account CR-M
11 to 20	0.8%	6.8%	1.3%
6 to 10	15.3%	18.6%	9.9%
< 6	83.9%	74.5%	88.8%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

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



### Commercial Residential Policy Characteristics - Building Counts by Coverage Ranges Data as of December 31, 2018

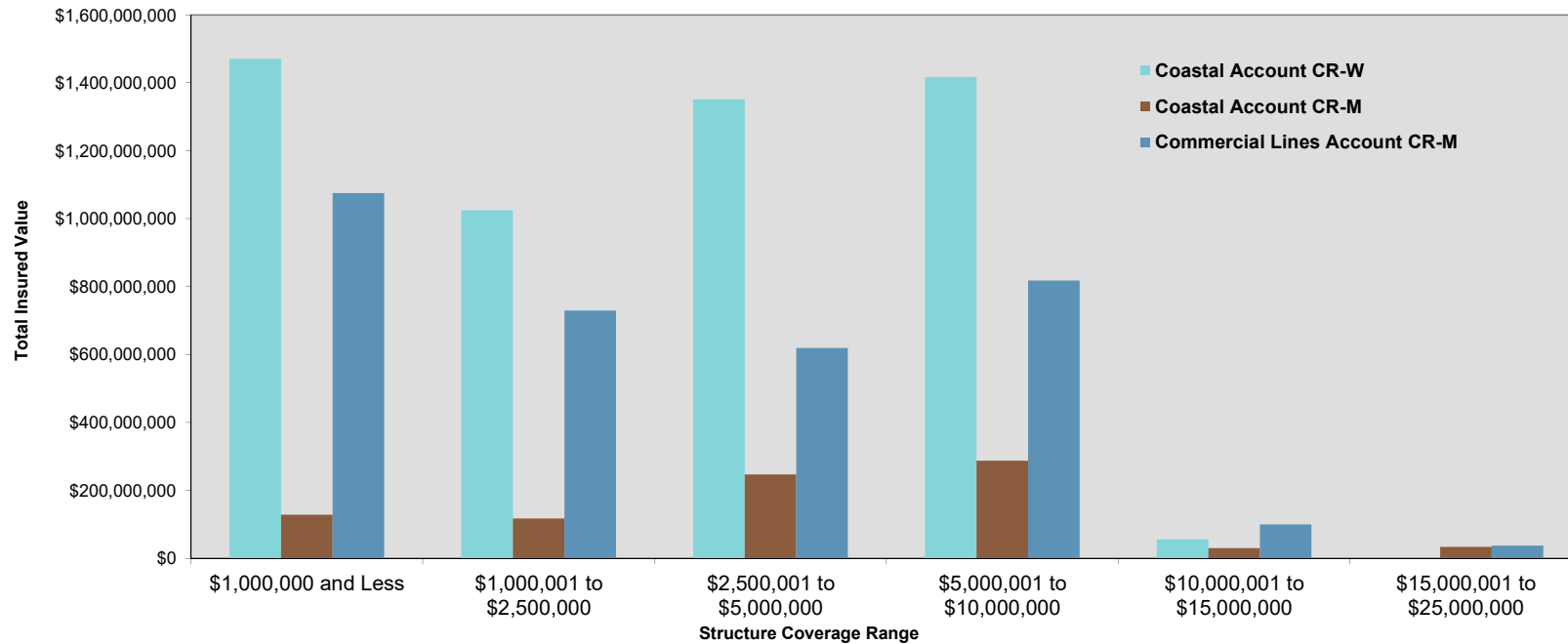


Product	Structure Coverage Range					
	\$1,000,000 and Less	\$1,000,001 to \$2,500,000	\$2,500,001 to \$5,000,000	\$5,000,001 to \$10,000,000	\$10,000,001 to \$15,000,000	\$15,000,001 to \$25,000,000
Coastal Account CR-W	3,965	641	383	210	5	0
Coastal Account CR-M	231	68	71	40	2	2
Commercial Lines Account CR-M	2,443	480	167	119	8	2
<b>Total</b>	<b>6,639</b>	<b>1,189</b>	<b>621</b>	<b>369</b>	<b>15</b>	<b>4</b>

**Notes:**

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

### Commercial Residential Policy Characteristics - Total Insured Value by Coverage Ranges Data as of December 31, 2018

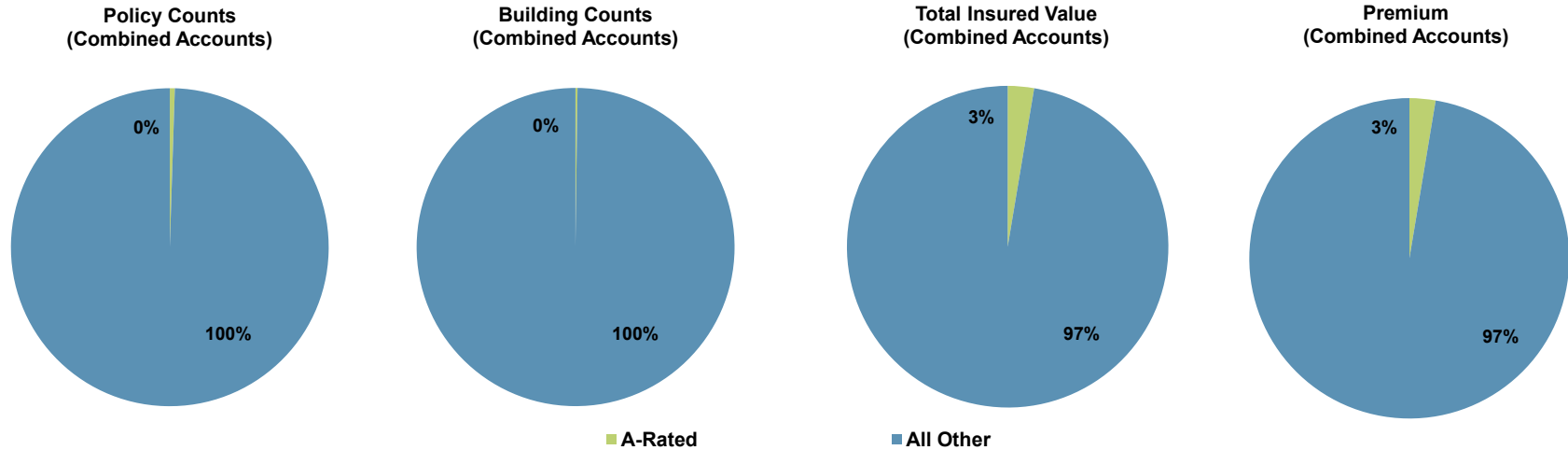


Product	\$1,000,000 and Less	\$1,000,001 to \$2,500,000	\$2,500,001 to \$5,000,000	\$5,000,001 to \$10,000,000	\$10,000,001 to \$15,000,000	\$15,000,001 to \$25,000,000
Coastal Account CR-W	\$1,470,620,666	\$1,024,995,842	\$1,351,048,619	\$1,417,887,720	\$55,359,000	\$0
Coastal Account CR-M	\$127,899,400	\$117,236,383	\$246,898,300	\$287,646,900	\$29,283,400	\$33,436,400
Commercial Lines Account CR-M	\$1,075,456,310	\$729,877,600	\$619,109,800	\$818,143,100	\$99,323,700	\$37,450,300
<b>Total</b>	<b>\$2,673,976,376</b>	<b>\$1,872,109,825</b>	<b>\$2,217,056,719</b>	<b>\$2,523,677,720</b>	<b>\$183,966,100</b>	<b>\$70,886,700</b>

**Notes:**

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

## Commercial Residential Individually-Rated (A-Rated) Risks by Account and Product Line Data as of December 31, 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	8	1%	10	0%	\$136,774,000	4%	\$323,232	2%
	All Other	697	99%	3,209	100%	\$3,261,437,010	96%	\$12,903,967	98%
<b>Total Commercial Lines Account CR-M</b>		<b>705</b>	<b>100%</b>	<b>3,219</b>	<b>100%</b>	<b>\$3,398,211,010</b>	<b>100%</b>	<b>\$13,227,199</b>	<b>100%</b>
Coastal Account CR-M	A-Rated	3	2%	4	1%	\$62,719,800	7%	\$469,159	13%
	All Other	167	98%	410	99%	\$784,109,883	93%	\$3,276,802	87%
<b>Total Coastal Account CR-M</b>		<b>170</b>	<b>100%</b>	<b>414</b>	<b>100%</b>	<b>\$846,829,683</b>	<b>100%</b>	<b>\$3,745,961</b>	<b>100%</b>
Coastal Account CR-W	A-Rated	5	0%	5	0%	\$55,359,000	1%	\$266,601	1%
	All Other	2,341	100%	5,199	100%	\$5,326,598,847	99%	\$23,038,023	99%
<b>Total Coastal Account CR-W</b>		<b>2,346</b>	<b>100%</b>	<b>5,204</b>	<b>100%</b>	<b>\$5,381,957,847</b>	<b>100%</b>	<b>\$23,304,624</b>	<b>100%</b>
Combined Accounts	A-Rated	16	0%	19	0%	\$254,852,800	3%	\$1,058,992	3%
	All Other	3,205	100%	8,818	100%	\$9,372,145,740	97%	\$39,218,792	97%
<b>Total CR</b>		<b>3,221</b>	<b>100%</b>	<b>8,837</b>	<b>100%</b>	<b>\$9,626,998,540</b>	<b>100%</b>	<b>\$40,277,784</b>	<b>100%</b>

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

# Appendices

## Product Acronyms

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

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

Policy Form	OIR Filing Number	Description	New Policy Effective Date	Renewal Policy Effective Date	Average Rate Change	Average Rate Change \$	
HO-3	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%	\$112.35	
	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%	\$204.24
	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 06-05812	FHCF Presumed Factor Residential Condo	1/1/2007 8/1/2006	1/1/2007 8/1/2006	-14.7% 125.8%	\$192.61 \$225.80
CNR-W	17-18965	2018 Actuarial	5/1/2018	5/1/2018	9.4%	\$670.58
	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 06-09806	Actuarial Builders Risk (QBE)	2/1/2008 10/1/2006	2/1/2008 10/1/2006	15.0% 150.6%	\$288.19 \$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.