



Corporate Analytics Business Overview

June 30, 2019 Report



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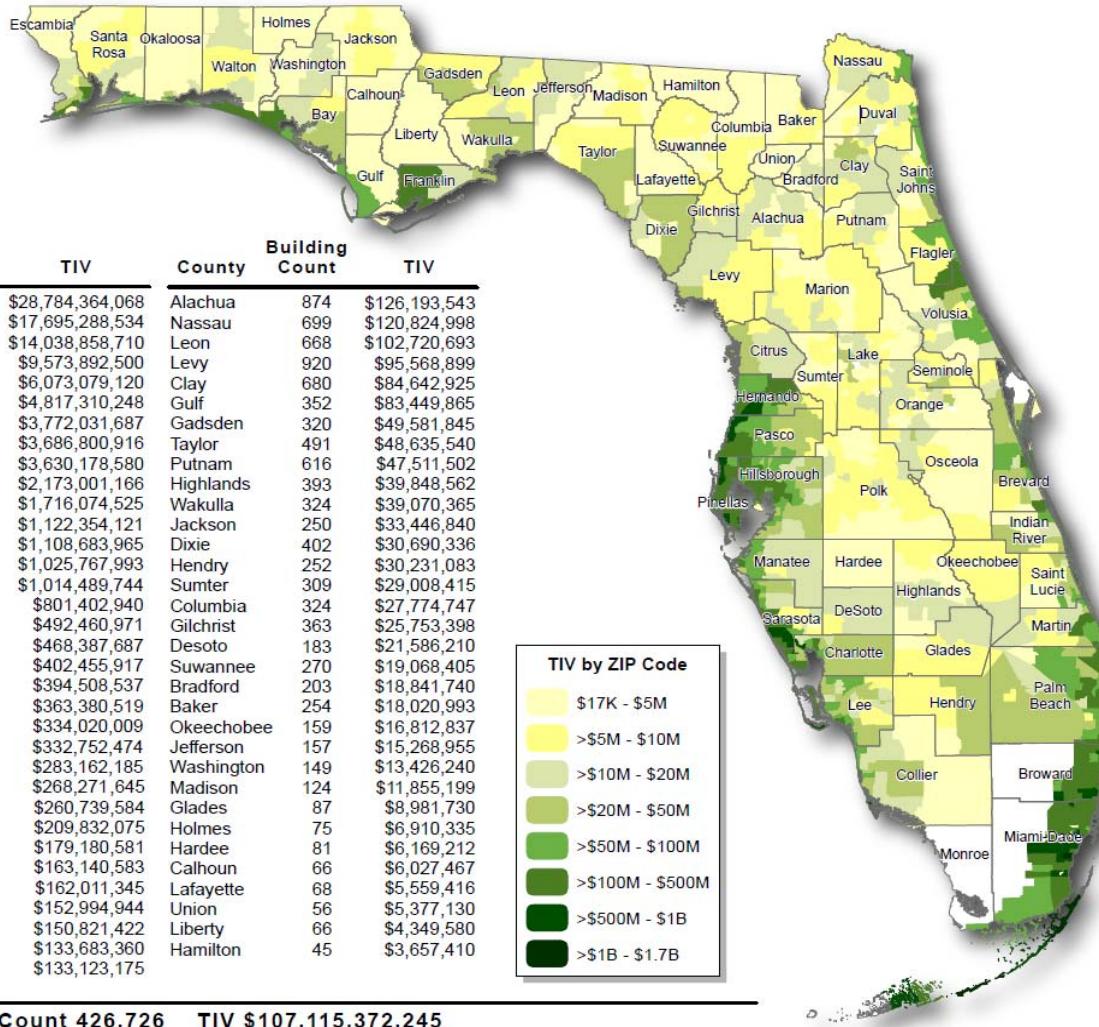
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Combined Accounts

Combined Accounts

Total Insured Value (TIV) by Zip Code

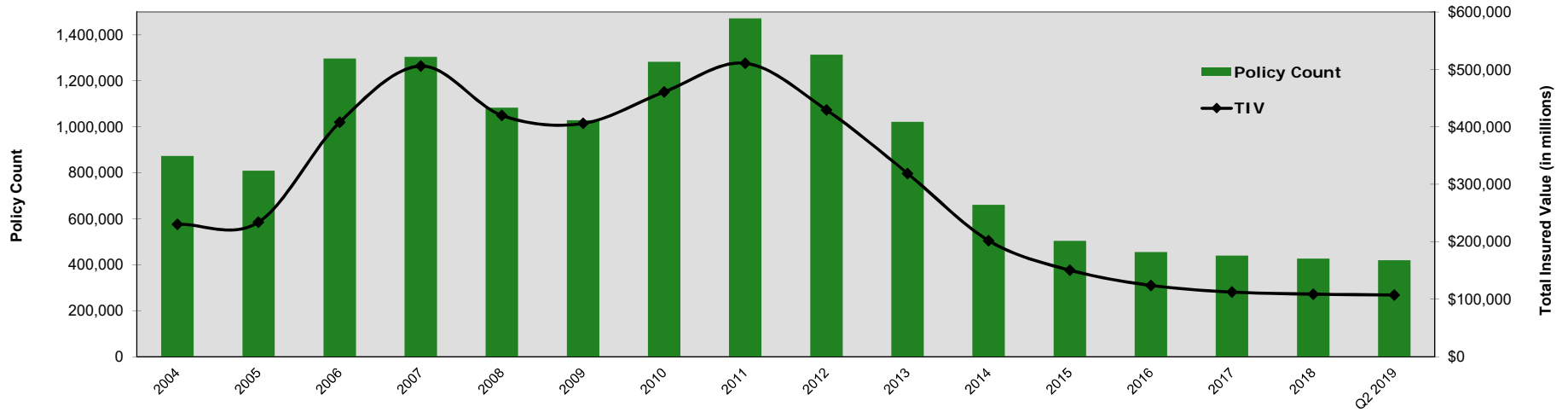
Data as of June 30, 2019



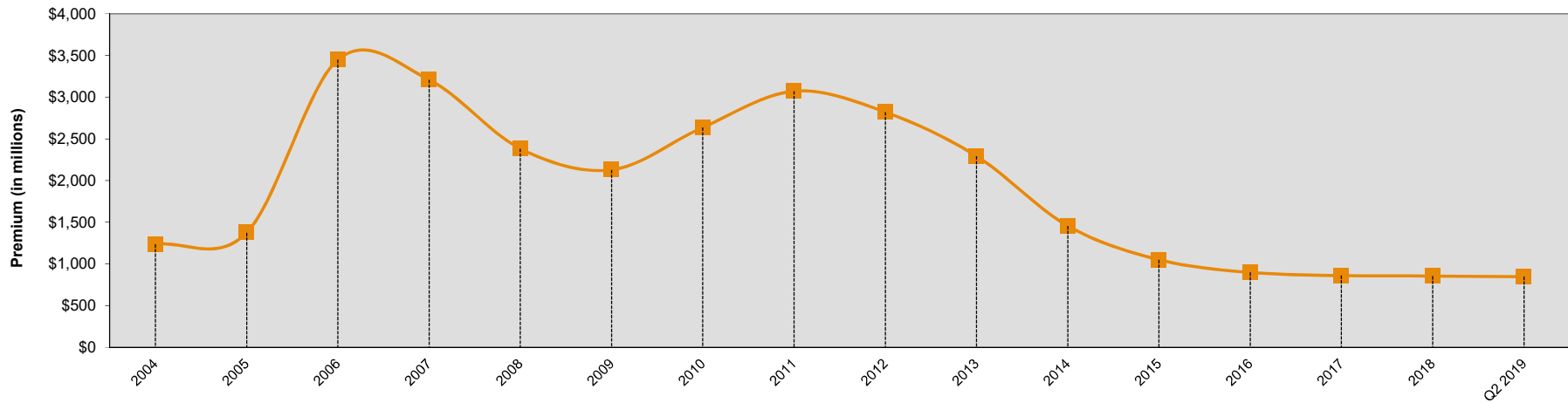
TOTAL: Building Count 426,726 TIV \$107,115,372,245

Note: Excludes takeout policies

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

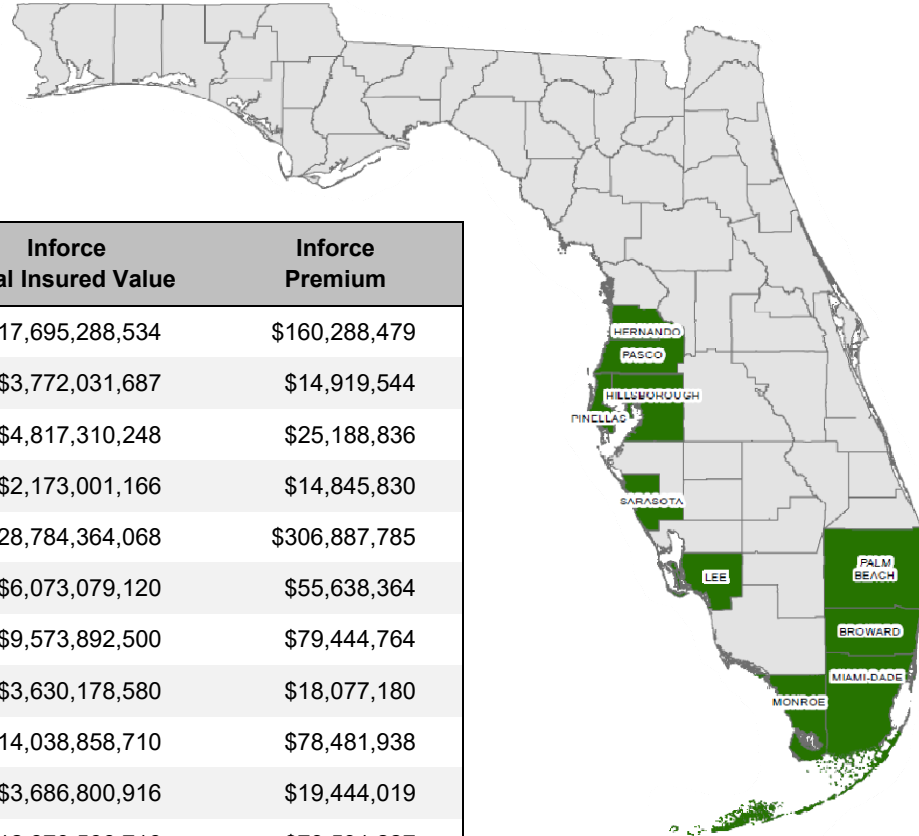


Inforce Premium (in Millions)



Note: Excludes takeout policies

Combined Accounts High Volume Counties Data as of June 30, 2019

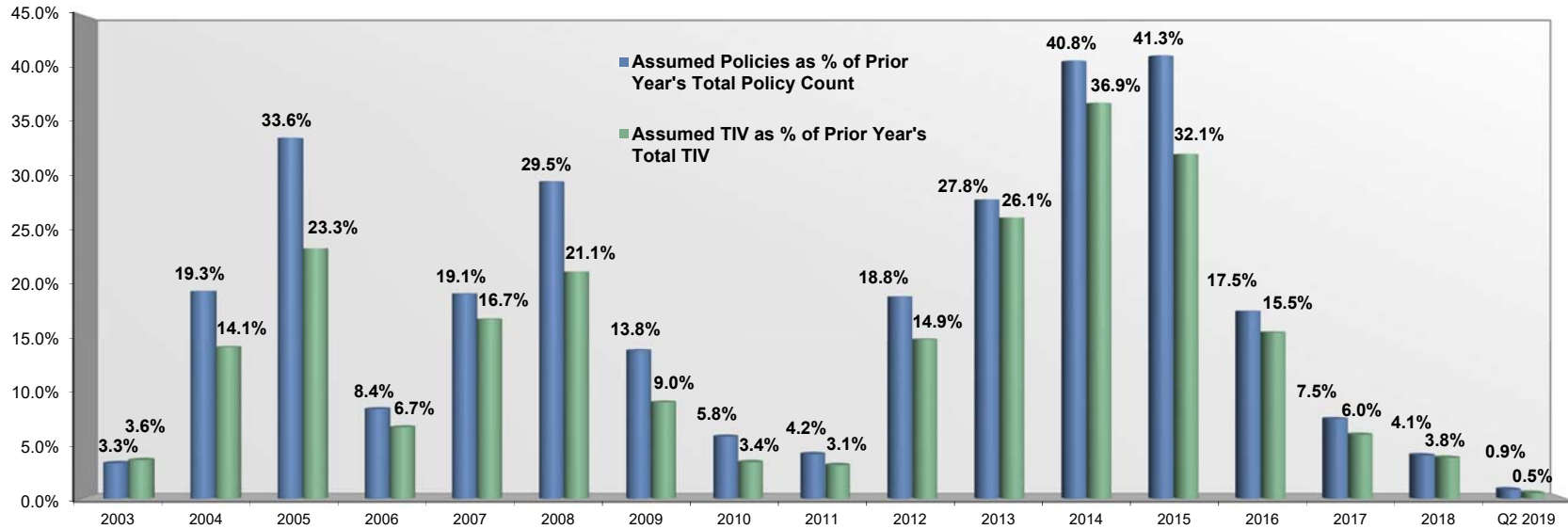


County	Policy Count	% of Total Policy Count	Inforce Total Insured Value	Inforce Premium
Broward	72,472	17%	\$17,695,288,534	\$160,288,479
Hernando	13,030	3%	\$3,772,031,687	\$14,919,544
Hillsborough	19,484	5%	\$4,817,310,248	\$25,188,836
Lee	10,089	2%	\$2,173,001,166	\$14,845,830
Miami-Dade	101,993	24%	\$28,784,364,068	\$306,887,785
Monroe	13,996	3%	\$6,073,079,120	\$55,638,364
Palm Beach	36,913	9%	\$9,573,892,500	\$79,444,764
Pasco	16,287	4%	\$3,630,178,580	\$18,077,180
Pinellas	56,504	13%	\$14,038,858,710	\$78,481,938
Sarasota	13,570	3%	\$3,686,800,916	\$19,444,019
All Other	66,277	16%	\$12,870,566,716	\$73,591,227
Total	420,615	100%	\$107,115,372,245	\$846,807,966

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.

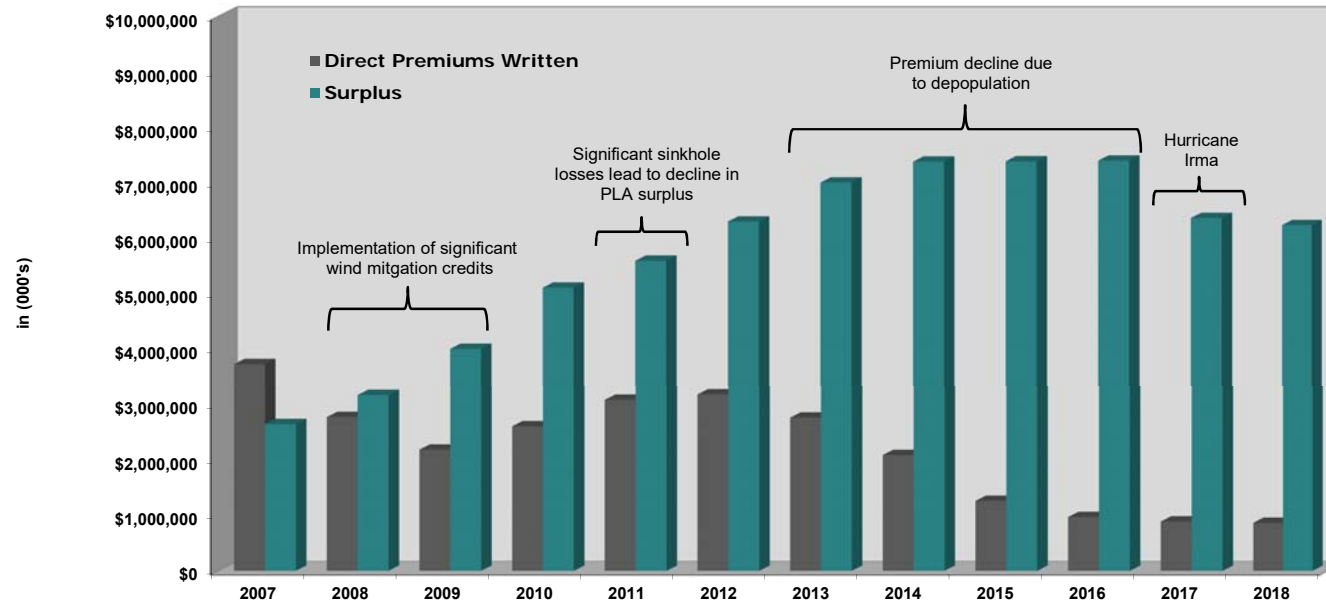
Depopulation Study Policies Taken Out Relative to Citizens Inforce Policies



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%
Q2 2019	2	3,664	420,615	0.9%	\$590,259,277	\$107,115,372,245	0.5%

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

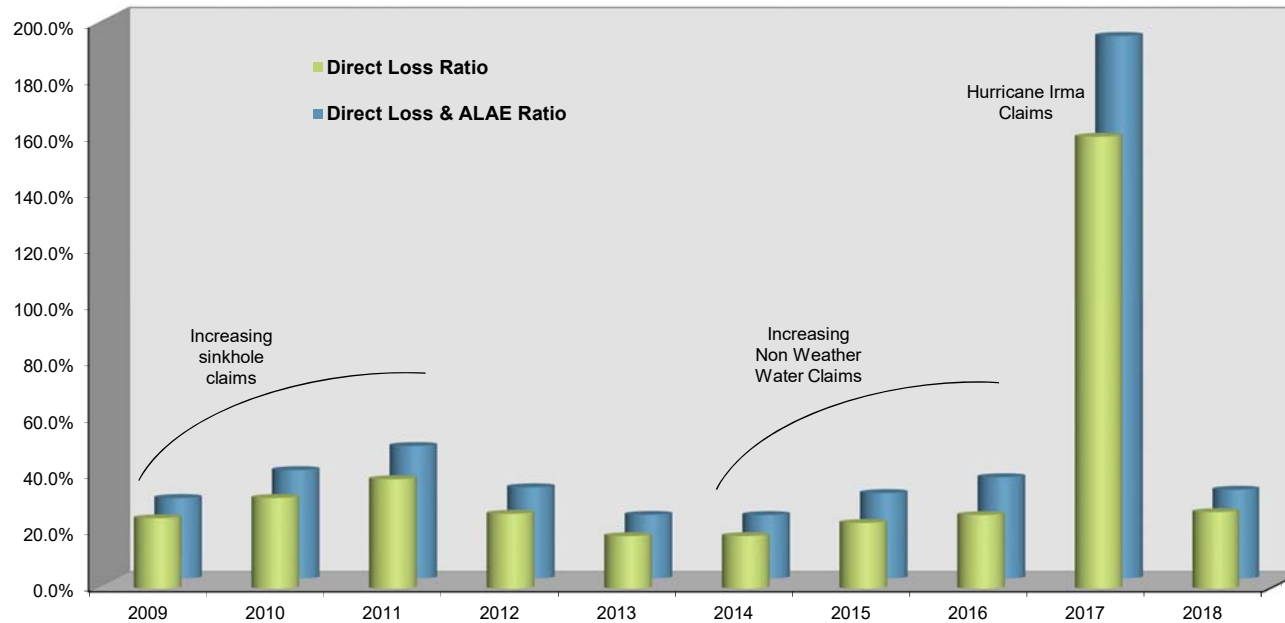
Combined Accounts Direct Premiums Written to Surplus



	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
2018	\$1,755,547	0.30	\$1,751,599	0.01	\$2,723,583	0.12	\$6,230,729	0.14

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

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

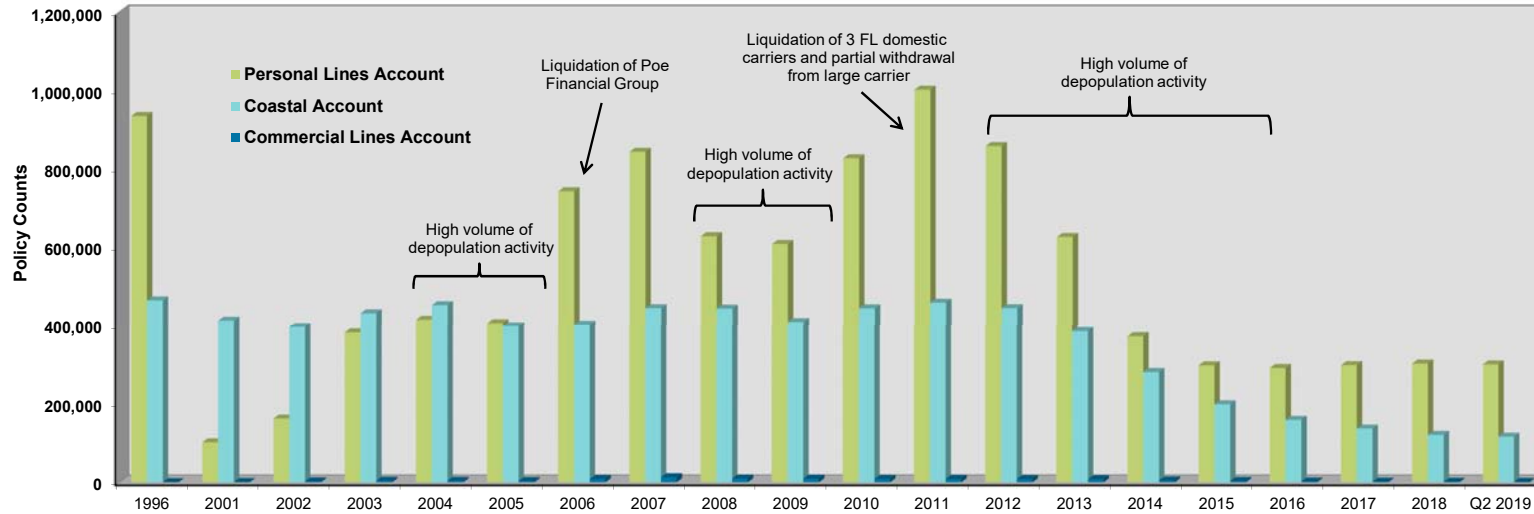


	Direct Premiums Earned	Direct Losses Incurred	Direct ALAE Incurred	Direct Loss Ratio	Direct Loss & ALAE Ratio
2009	\$2,220,604,024	\$567,116,889	\$81,769,157	25.5%	29.2%
2010	\$2,339,673,553	\$769,320,571	\$145,333,985	32.9%	39.1%
2011	\$2,818,438,093	\$1,113,497,905	\$222,863,719	39.5%	47.4%
2012	\$2,998,624,397	\$814,493,513	\$175,912,202	27.2%	33.0%
2013	\$2,611,371,879	\$497,743,866	\$106,868,058	19.1%	23.2%
2014	\$2,026,798,209	\$387,189,280	\$80,571,906	19.1%	23.1%
2015	\$1,269,794,297	\$302,848,380	\$90,440,326	23.9%	31.0%
2016	\$983,330,894	\$262,339,404	\$97,498,237	26.7%	36.6%
2017	\$873,090,231	\$1,401,607,332	\$278,772,906	160.5%	192.5%
2018	\$857,535,464	\$238,192,092	\$37,612,965	27.8%	32.2%

Notes:

- 1) Direct Losses and Allocated Loss Adjustment Expenses (ALAE) include Incurred but Not Reported Reserves (IBNR)
- 2) Reported information is year-to-date
- 3) Direct Premiums Earned are net of takeouts
- 4) Only year end data is provided in this exhibit and is typically available by the start of the second quarter

Combined Accounts Policy Counts¹ by Account and Year Data as of June 30, 2019



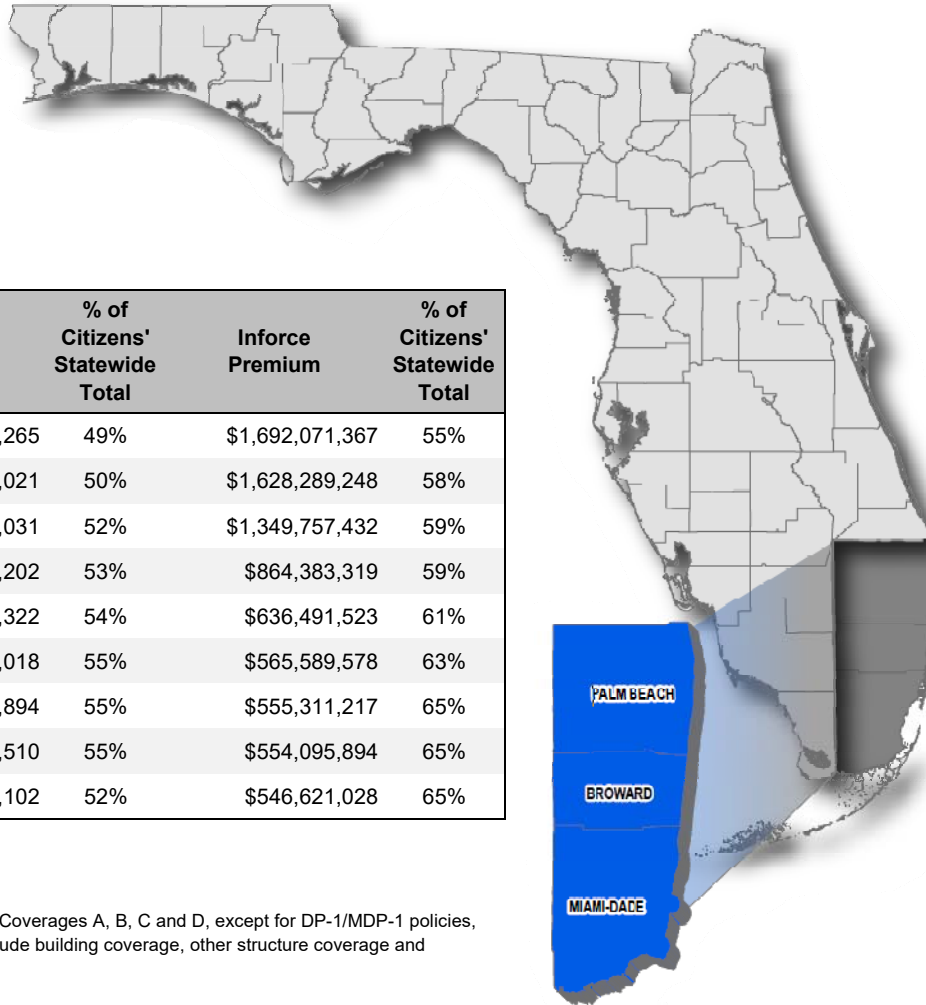
	Personal Lines Account	Coastal Account	Commercial Lines Account	Total
1996	936,837	465,739	0	1,402,576
2001	102,792	414,123	198	517,113
2002	164,274	397,676	2,157	564,107
2003	383,283	433,077	3,863	820,223
2004	416,521	453,765	3,650	873,936
2005	407,387	399,417	3,145	809,949
2006⁽²⁾	743,592	403,509	8,347	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
2018	304,507	121,971	919	427,397
Q2 2019	302,218	117,603	794	420,615

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, 2019

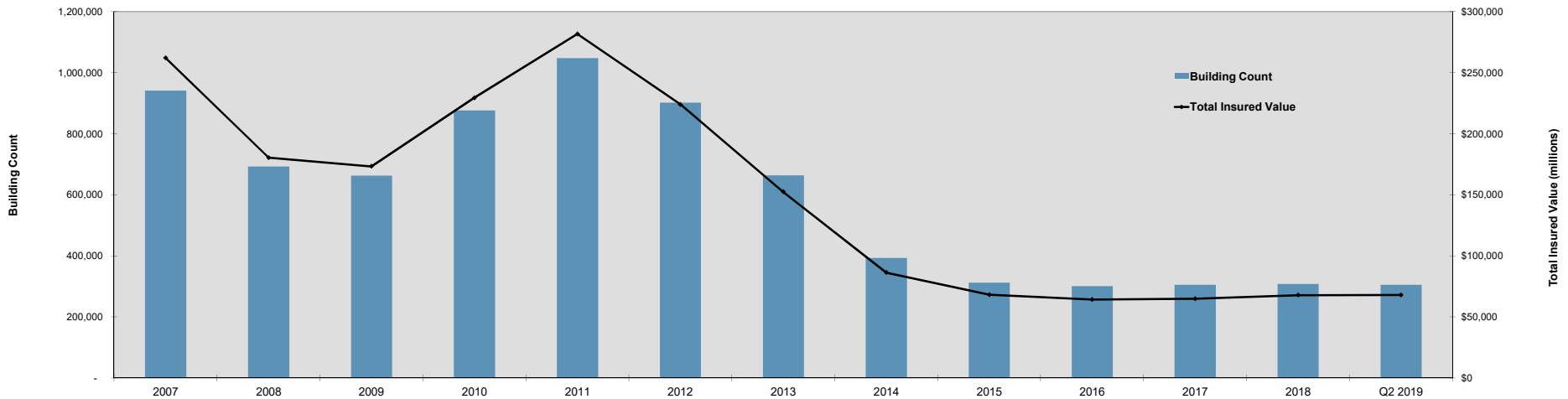


Year	Policy Count	% of Citizens' Statewide Total	Inforce Total Insured Value	% of Citizens' Statewide Total	Inforce Premium	% of Citizens' Statewide Total
2011	633,311	43%	\$252,341,776,265	49%	\$1,692,071,367	55%
2012	580,633	44%	\$215,915,313,021	50%	\$1,628,289,248	58%
2013	460,814	45%	\$166,705,951,031	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%
Q2 2019	211,378	50%	\$56,053,545,102	52%	\$546,621,028	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, 2019



	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
Q2 2019	302,218	302,218	\$530	\$64,878	794	2,991	\$13	\$3,100	303,012	305,209	\$542	\$67,979
% Change from 2018 to Q2 2019	-0.8%	-0.8%	0.9%	0.9%	-13.6%	-14.6%	-13.3%	-14.3%	-0.8%	-0.9%	0.5%	0.1%

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
- 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.

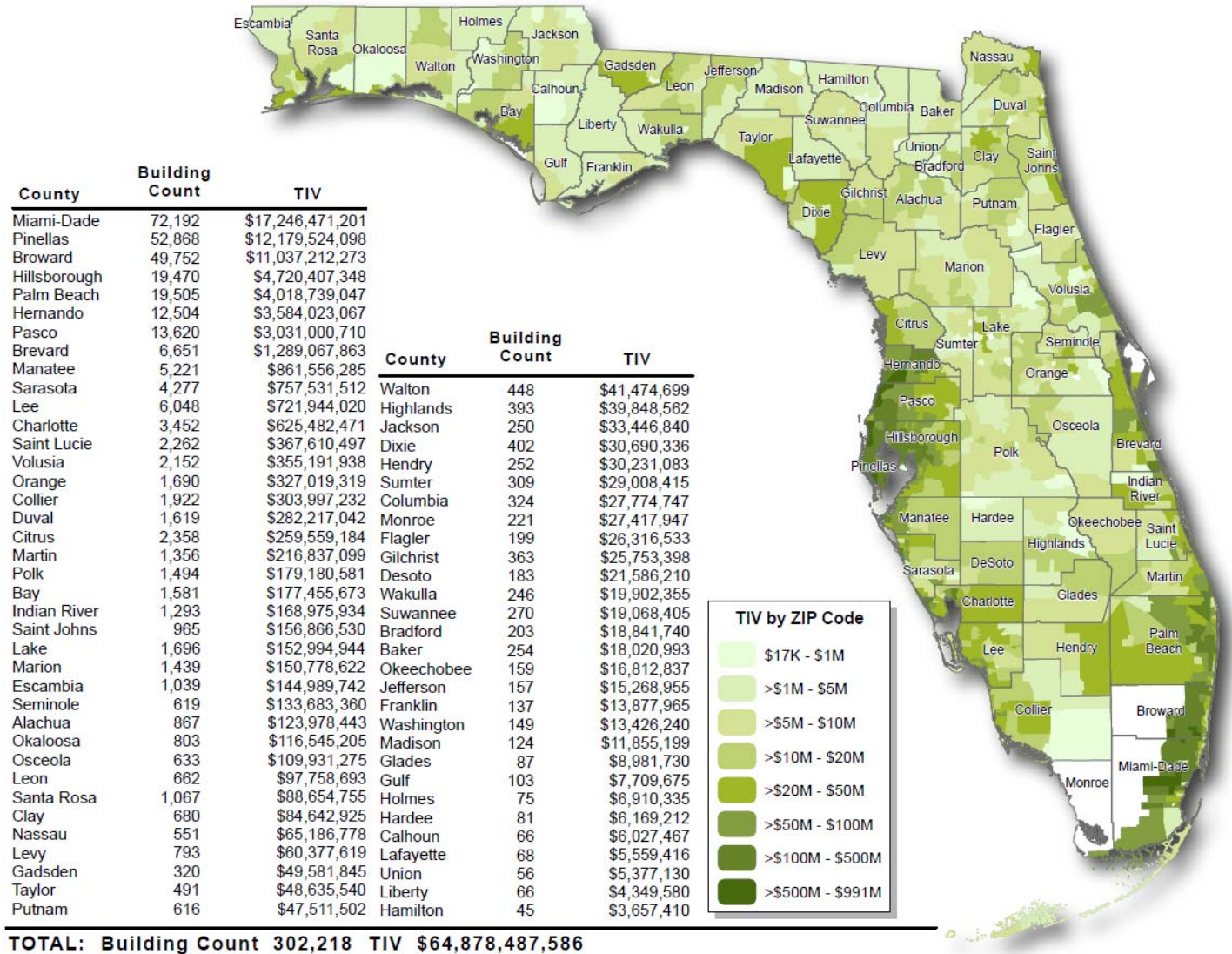
Account Information

Personal Lines Account (PLA)

Personal Lines Account

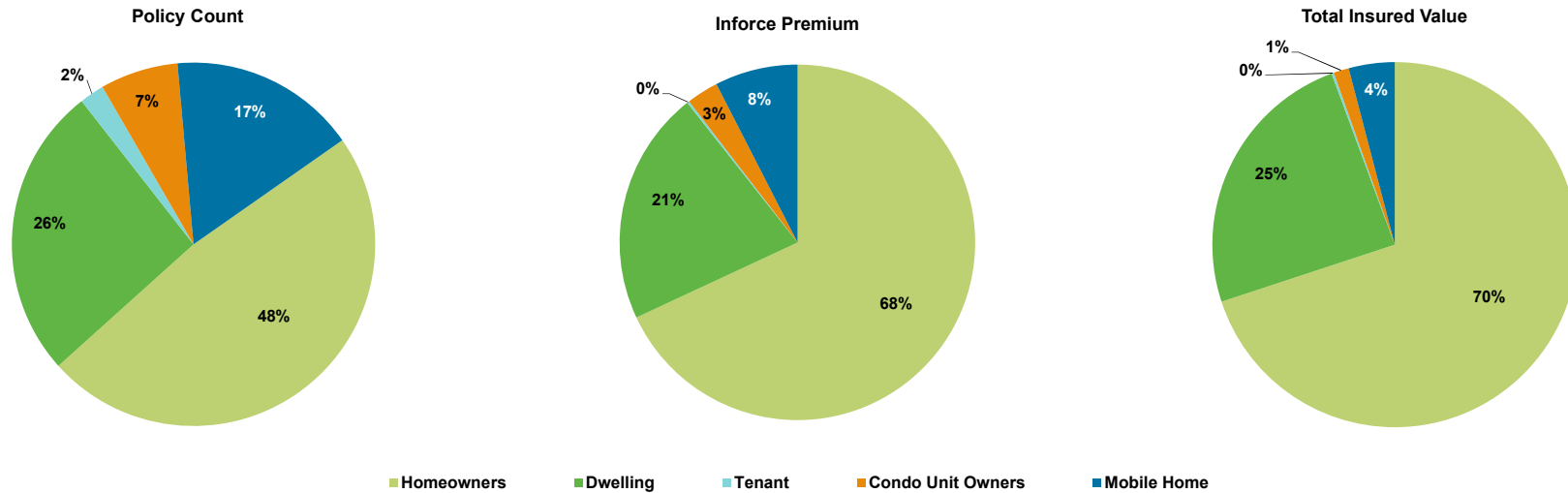
Total Insured Value (TIV) by Zip Code

Data as of June 30, 2019



Note: Excludes takeout policies

Personal Lines Account Information by Policy Form Data as of June 30, 2019

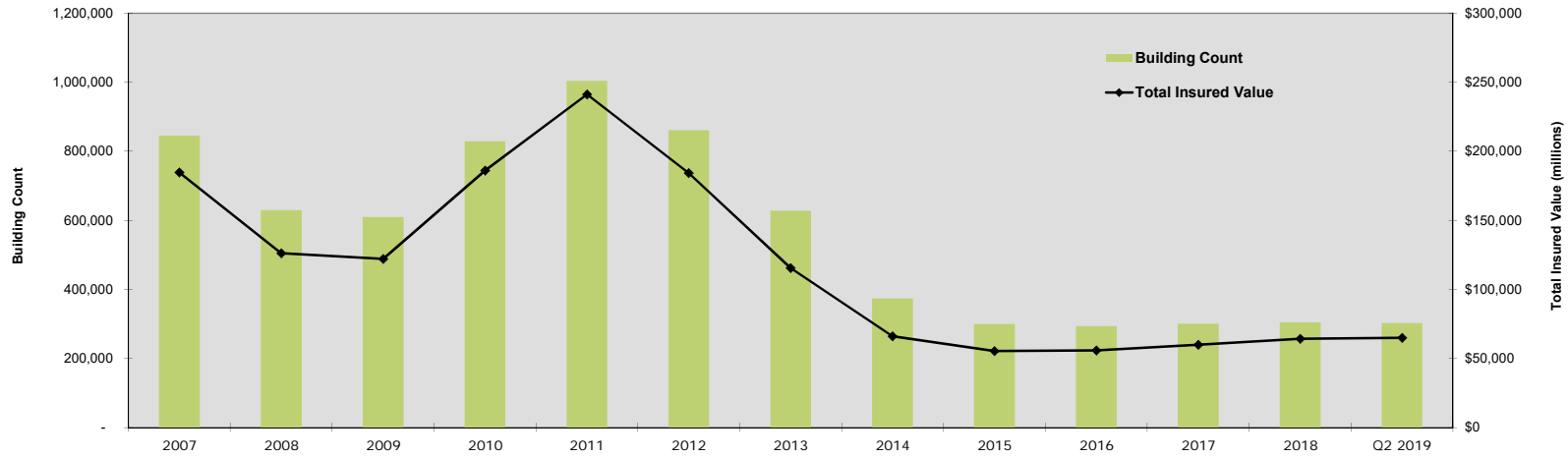


	HO-3	HO-4	HO-6	HO-8	DP-1	DP-3	MHO-3	MHO-4	MDP-1	TOTAL
Policy Count	141,624	5,904	21,285	1,207	15,290	64,818	26,976	886	24,228	302,218
Building Count	141,624	5,904	21,285	1,207	15,290	64,818	26,976	886	24,228	302,218
Inforce Premium	\$358,815,821	\$871,982	\$15,294,164	\$1,874,764	\$19,574,969	\$93,087,670	\$27,441,837	\$280,504	\$12,392,443	\$529,634,154
Total Insured Value	\$45,159,286,033	\$119,181,910	\$863,222,946	\$262,670,914	\$3,404,366,579	\$12,407,410,502	\$1,708,533,926	\$18,835,605	\$934,979,171	\$64,878,487,586

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, 2019



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
Q2 2019	302,218	302,218	\$530	\$64,878
% Change from 2018 to Q2 2019	-0.8%	-0.8%	0.9%	0.9%

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 June 30, 2019

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

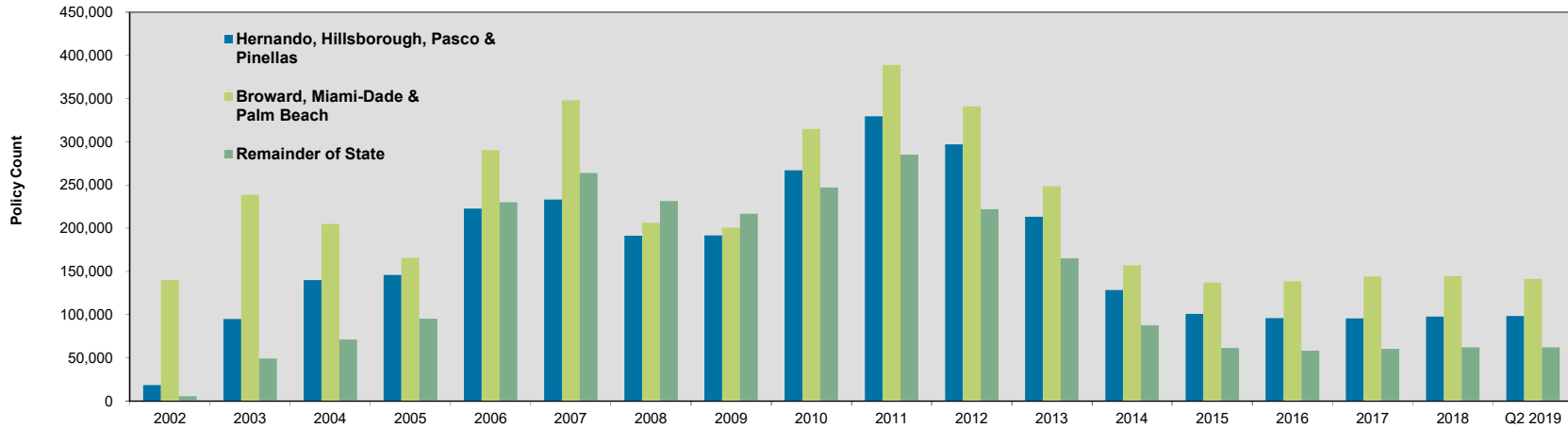
**91% of PLA Total
Insured Value is in the
top 10 counties**

County	Total Insured Value	
Miami-Dade	\$17,246,471	
Pinellas	\$12,179,524	
Broward	\$11,037,212	
Hillsborough	\$4,720,407	
Palm Beach	\$4,018,739	
Top 5 Total	\$49,202,354	76%
Hernando	\$3,584,023	
Pasco	\$3,031,001	
Brevard	\$1,289,068	
Manatee	\$861,556	
Sarasota	\$757,532	
Top 10 Total	\$58,725,533	91%
State Total	\$64,878,488	

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 June 30, 2019

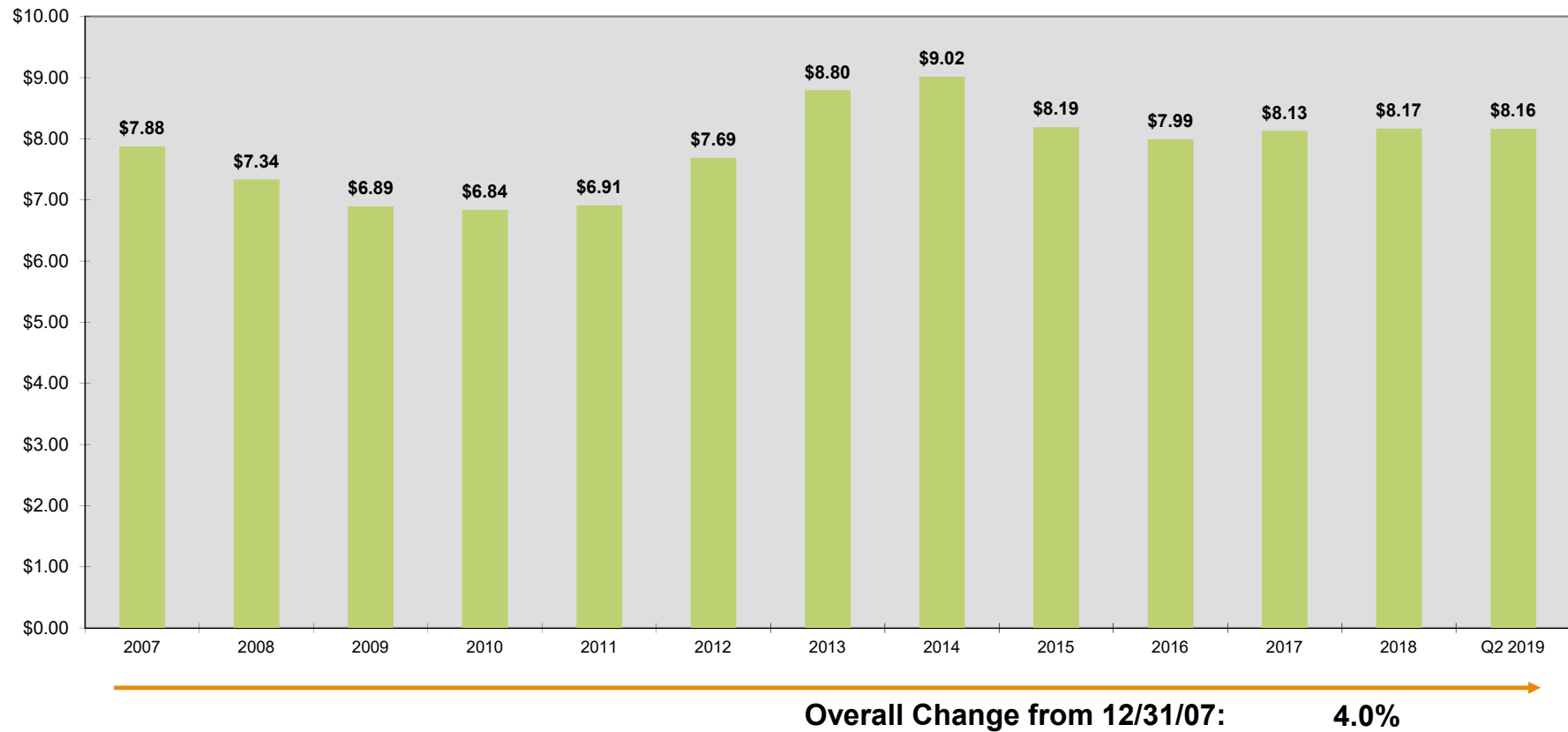


The chart above highlights concentrated total insured value and growth in South Florida (Broward, Miami-Dade and Palm Beach counties) and areas of Florida with increased sinkhole activity (Hernando, Hillsborough, Pasco, and Pinellas counties) as compared to the remaining 60 counties.

	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%
Q2 2019	98,462	33%	141,449	47%	62,307	21%

Note: Excludes takeout policies

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



Note: Excludes takeout policies

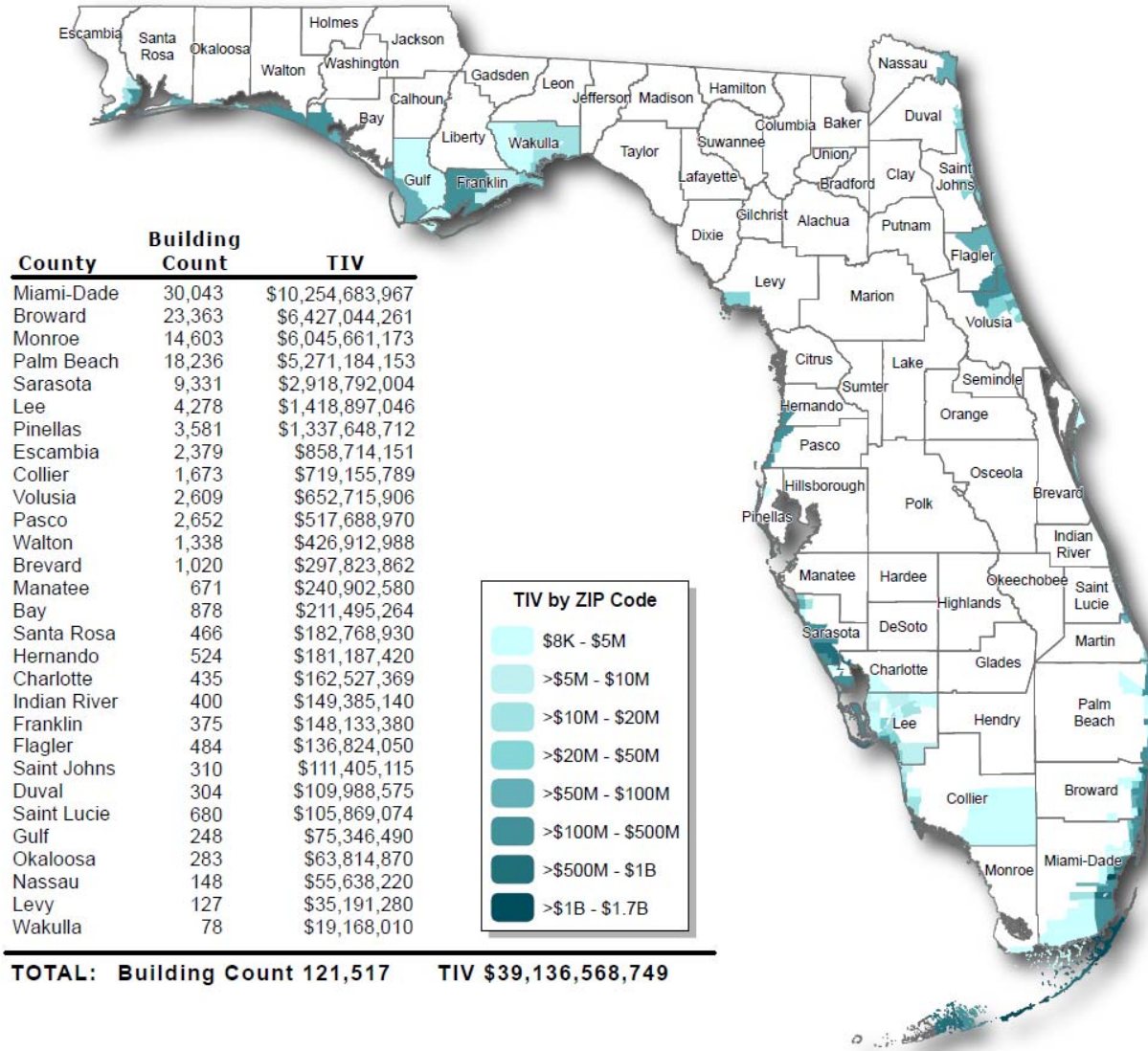
Account Information

Coastal Account

Coastal Account

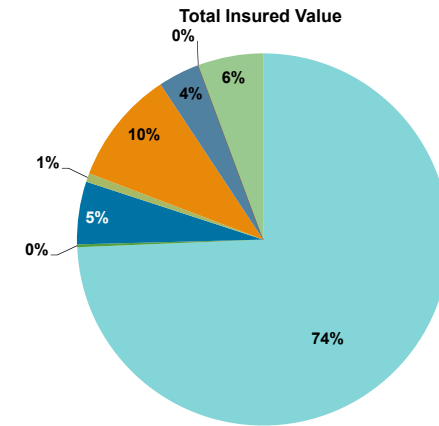
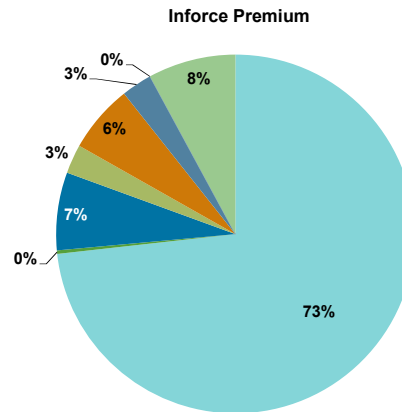
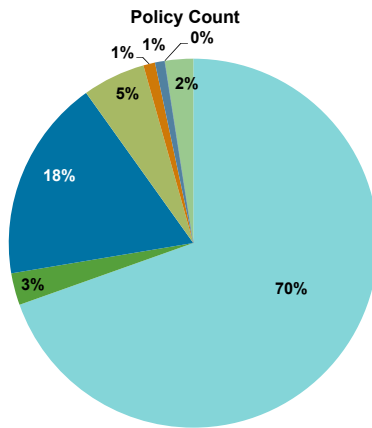
Total Insured Value (TIV) by Zip Code

Data as of June 30, 2019



Note: Excludes takeout policies

Coastal Account Information by Policy Form Data as of June 30, 2019



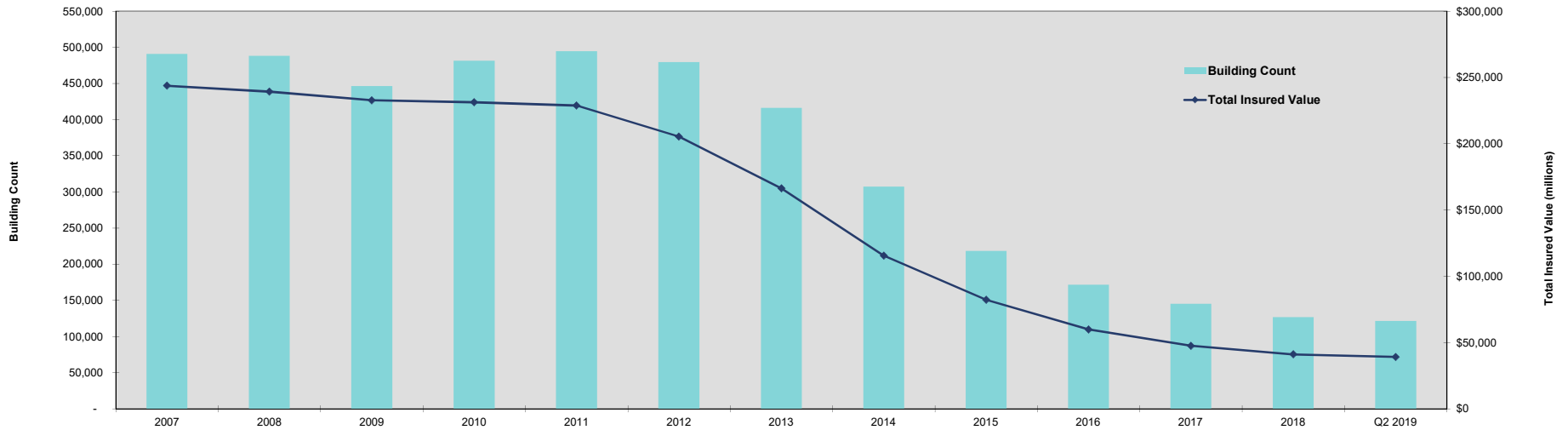
■ Homeowners/Dwelling
 ■ Tenant
 ■ Condo Unit Owner
 ■ Mobile Home
 ■ Condo Assn
 ■ All Other CR
 ■ Builders Risk
 ■ All Other CNR

	Homeowners/ Dwelling	Tenant	Condo Unit Owners	Mobile Home	Condo Assn	All Other CR	Builders Risk	All Other CNR	Total
Policy Count	81,823	3,277	20,888	6,501	1,191	1,021	3	2,899	117,603
Building Count	81,823	3,277	20,888	6,501	2,517	2,199	3	4,309	121,517
Inforce Premium	\$222,922,296	\$935,706	\$21,349,118	\$7,971,646	\$18,693,280	\$8,404,133	\$15,642	\$24,098,611	\$304,390,432
Total Insured Value	\$29,094,350,587	\$98,662,950	\$2,129,623,726	\$292,045,807	\$3,881,601,481	\$1,419,821,025	\$1,534,000	\$2,218,929,173	\$39,136,568,749

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, 2019



	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
Q2 2019	112,489	112,489	\$253	\$31,615	2,212	4,716	\$27	\$5,301	2,902	4,312	\$24	\$2,220	117,603	121,517	\$304	\$39,137
% Change from 2018 to Q2 2019	-3.1%	-3.1%	-1.6%	-2.0%	-12.1%	-16.1%	-12.7%	-14.9%	-13.4%	-13.5%	-8.7%	-11.5%	-3.6%	-4.1%	-3.3%	-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

Coastal Account
High Volume Counties by Total Insured Value (in 000's)
By Product Line
Data as of June 30, 2019

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

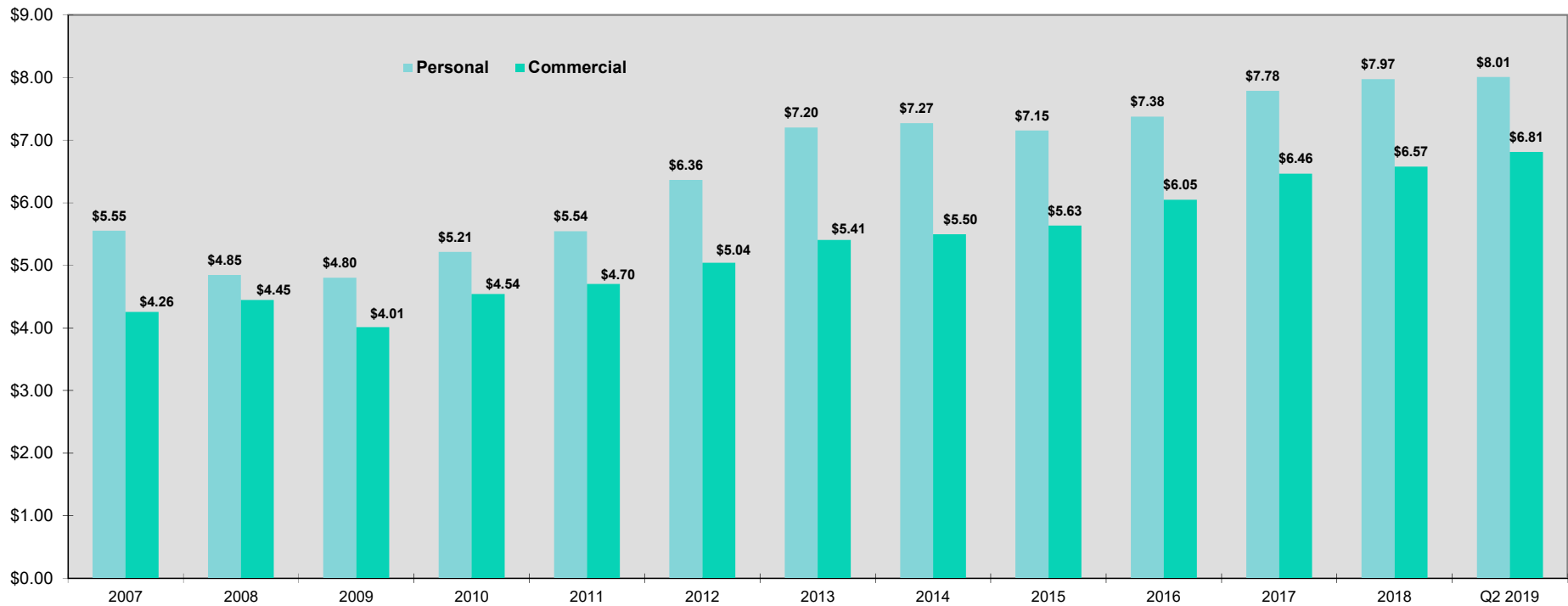
**92% of Coastal
Account Total
Insured Value is in
the top 10 counties**

County	PR-M	PR-W	CR-W	CNR-W	CR-M	CNR-M	Total	
Miami-Dade	\$3,800,288	\$4,298,523	\$1,482,232	\$314,033	\$355,065	\$4,543	\$10,254,684	
Broward	\$2,179,637	\$2,870,005	\$833,659	\$368,859	\$172,728	\$2,157	\$6,427,044	
Monroe	\$390,517	\$4,554,316	\$433,538	\$639,059	\$24,068	\$4,162	\$6,045,661	
Palm Beach	\$1,896,680	\$2,093,815	\$763,122	\$409,163	\$106,090	\$2,313	\$5,271,184	
Sarasota	\$503,396	\$2,125,691	\$240,556	\$39,313	\$9,231	\$606	\$2,918,792	
Top 5 Total	\$8,770,519	\$15,942,350	\$3,753,107	\$1,770,427	\$667,182	\$13,781	\$30,917,366	79%
Lee	\$169,380	\$940,859	\$198,708	\$107,010	\$2,940	\$0	\$1,418,897	
Pinellas	\$395,756	\$723,612	\$183,180	\$28,488	\$6,613	\$0	\$1,337,649	
Escambia	\$97,175	\$632,971	\$23,262	\$105,027	\$0	\$279	\$858,714	
Collier	\$62,515	\$402,770	\$203,904	\$49,032	\$934	\$0	\$719,156	
Volusia	\$199,865	\$397,984	\$34,310	\$19,438	\$1,120	\$0	\$652,716	
Top 10 Total	\$9,695,210	\$19,040,546	\$4,396,471	\$2,079,421	\$678,789	\$14,060	\$35,904,497	92%
State Total	\$10,640,828	\$20,973,855	\$4,614,273	\$2,201,621	\$687,150	\$18,842	\$39,136,569	

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:

44.2% Personal
58.8% Commercial

Notes:

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

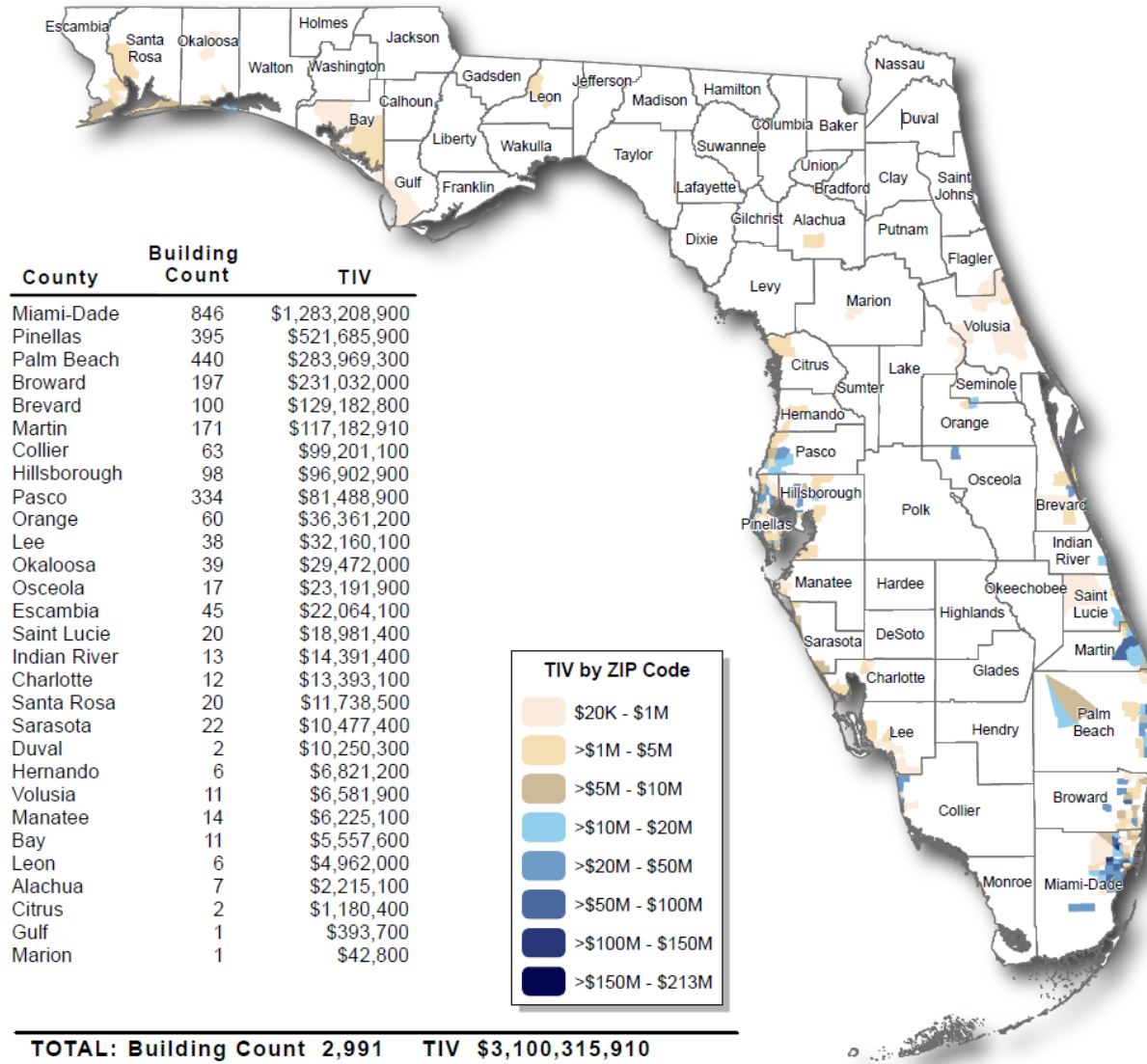
Account Information

Commercial Lines Account (CLA)

Commercial Lines Account

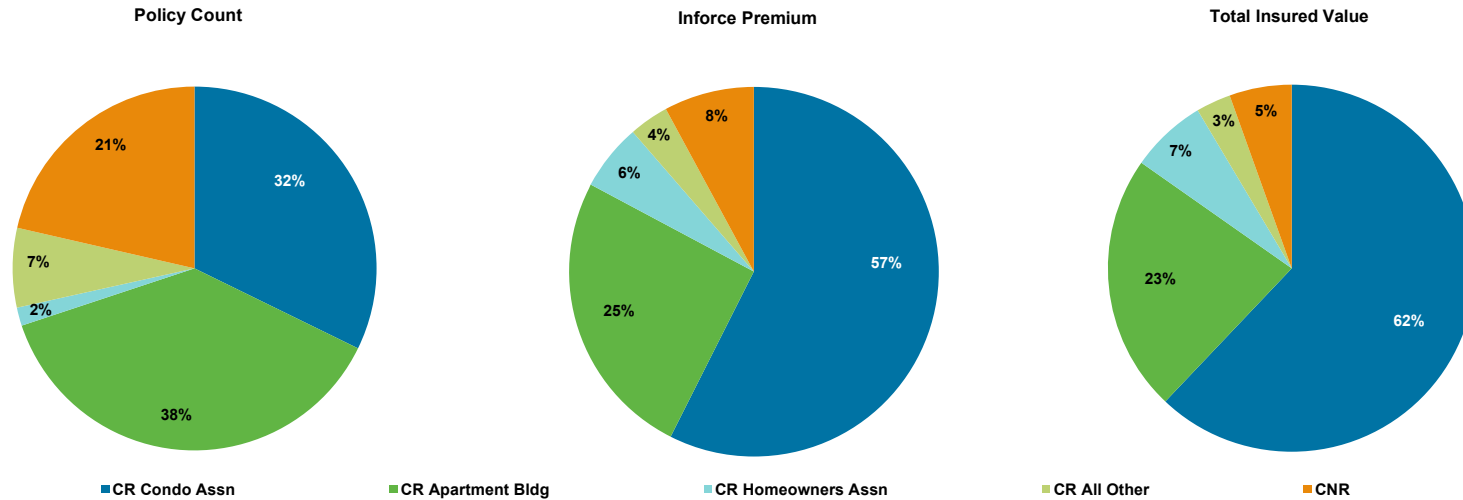
Total Insured Value (TIV) by Zip Code

Data as of June 30, 2019



Note: Excludes takeout policies

Commercial Lines Account Information by Policy Type Data as of June 30, 2019

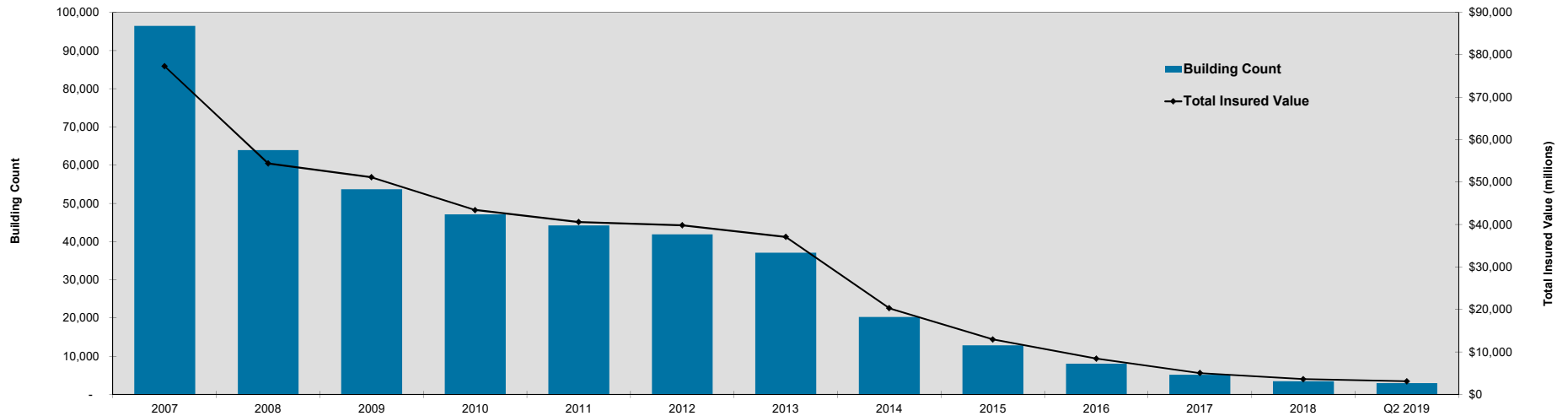


	CR Condo Assn	CR Apartment Bldg	CR Homeowners Assn	CR All Other	CNR	Total
Policy Count	256	299	13	56	170	794
Building Count	1,662	611	372	123	223	2,991
Inforce Premium	\$7,343,797	\$3,240,526	\$745,171	\$442,593	\$1,011,293	\$12,783,380
Total Insured Value	\$1,924,339,210	\$702,460,800	\$208,923,600	\$94,549,300	\$170,043,000	\$3,100,315,910

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 June 30, 2019



	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
Q2 2019	624	2,768	\$12	\$2,930	170	223	\$1	\$170	794	2,991	\$13	\$3,100
% Change from 2018 to Q2 2019	-11.5%	-14.0%	-12.7%	-13.8%	-20.6%	-21.2%	-20.4%	-23.0%	-13.6%	-14.6%	-13.3%	-14.3%

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 June 30, 2019

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

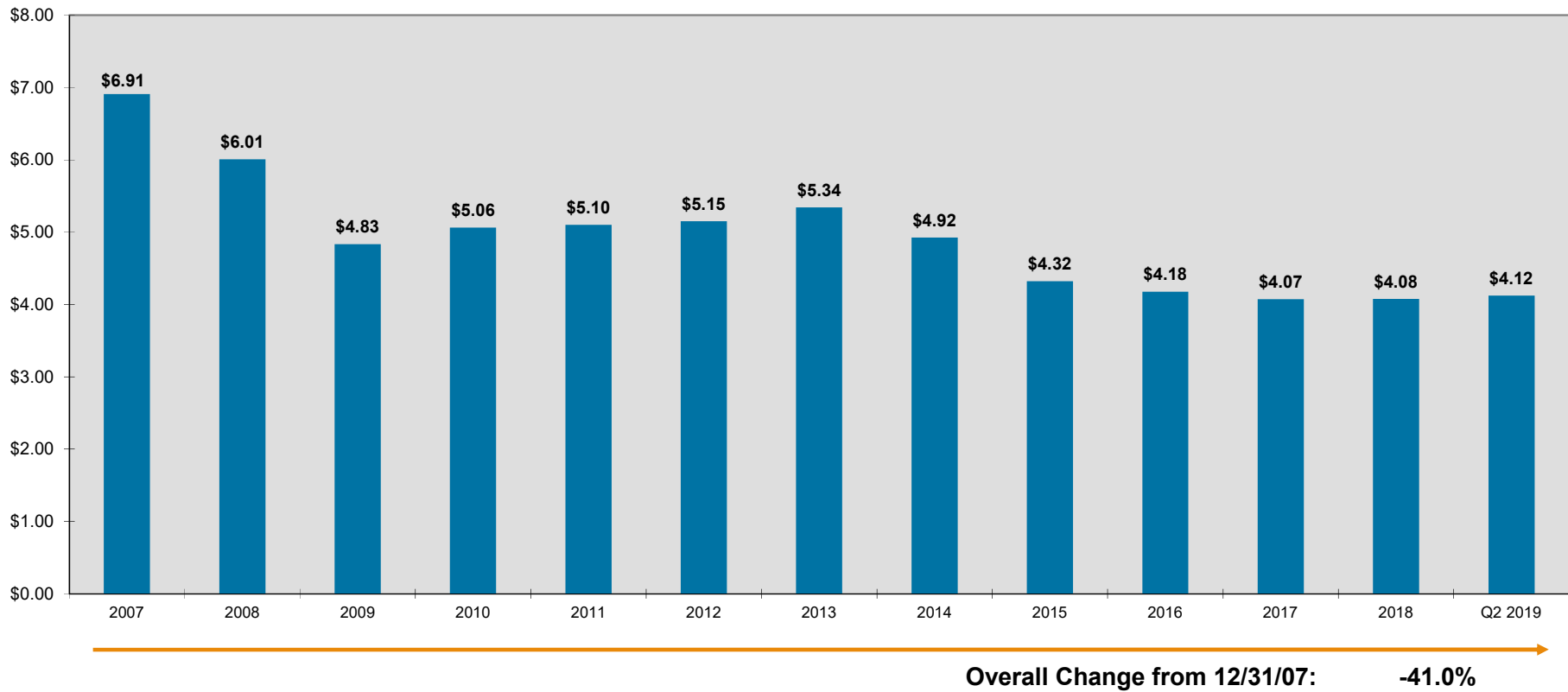
93% of CLA Total Insured Value is in the top 10 counties

County	CR-M	CNR-M	Total	
Miami-Dade	\$1,261,186	\$22,023	\$1,283,209	
Pinellas	\$480,460	\$41,226	\$521,686	
Palm Beach	\$282,119	\$1,850	\$283,969	
Broward	\$217,243	\$13,789	\$231,032	
Brevard	\$110,104	\$19,079	\$129,183	
Top 5 Total	\$2,351,112	\$97,967	\$2,449,079	79%
Martin	\$115,597	\$1,586	\$117,183	
Collier	\$95,078	\$4,123	\$99,201	
Hillsborough	\$91,435	\$5,468	\$96,903	
Pasco	\$81,125	\$364	\$81,489	
Orange	\$36,361	\$0	\$36,361	
Top 10 Total	\$2,770,708	\$109,508	\$2,880,216	93%
State Total	\$2,930,273	\$170,043	\$3,100,316	

Note:

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

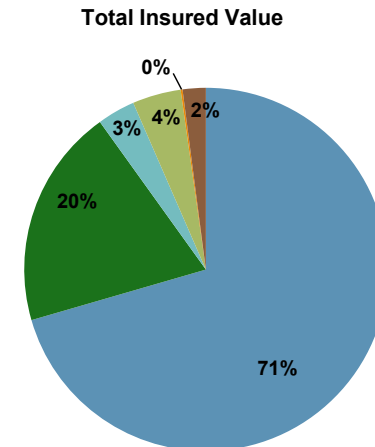
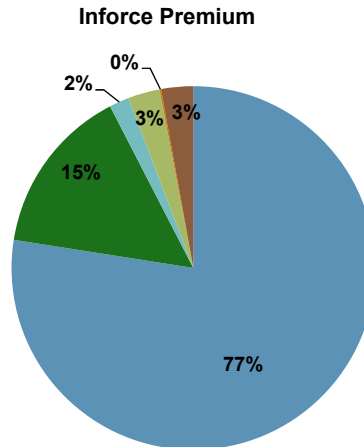
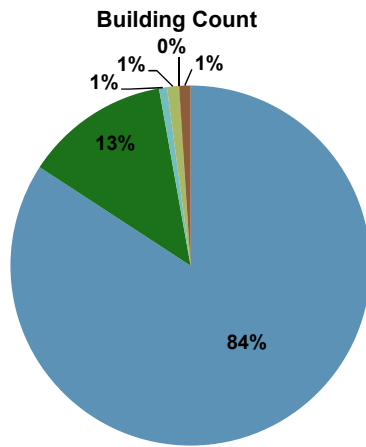
Commercial Lines Account Average Premium per \$1,000 Total Insured Value



Note: Excludes takeout policies

Product Line Information

Information by Product Line Data as of June 30, 2019



■ PR-M ■ PR-W ■ CR-M ■ CR-W ■ CNR-M ■ CNR-W

	PR-M	PR-W	CR-M	CR-W	CNR-M	CNR-W	TOTAL
Policy Count	359,284	55,423	769	2,067	194	2,878	420,615
Building Count	359,284	55,423	3,100	4,384	253	4,282	426,726
Inforce Premium	\$656,098,089	\$126,714,831	\$14,854,671	\$24,014,829	\$1,157,168	\$23,968,378	\$846,807,966
Total Insured Value	\$75,519,315,749	\$20,973,854,907	\$3,617,422,693	\$4,614,272,723	\$188,885,200	\$2,201,620,973	\$107,115,372,245

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, 2019**

	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	141,624	\$358,815,821	\$45,159,286,033	19,179	\$71,272,476	\$6,260,251,804	160,803	\$430,088,297	\$51,419,537,837
HO-4	5,904	\$871,982	\$119,181,910	2,924	\$778,665	\$72,235,910	8,828	\$1,650,647	\$191,417,820
HO-6	21,285	\$15,294,164	\$863,222,946	11,315	\$12,992,935	\$692,780,929	32,600	\$28,287,099	\$1,556,003,875
HO-8	1,207	\$1,874,764	\$262,670,914	208	\$457,894	\$45,034,973	1,415	\$2,332,658	\$307,705,887
DP-1	15,290	\$19,574,969	\$3,404,366,579	3,113	\$6,695,714	\$644,657,433	18,403	\$26,270,683	\$4,049,024,012
DP-3	64,818	\$93,087,670	\$12,407,410,502	16,814	\$29,795,471	\$2,764,067,637	81,632	\$122,883,141	\$15,171,478,139
MHO-3	26,976	\$27,441,837	\$1,708,533,926	2,161	\$3,175,166	\$115,307,573	29,137	\$30,617,003	\$1,823,841,499
MHO-4	886	\$280,504	\$18,835,605	38	\$21,838	\$878,020	924	\$302,342	\$19,713,625
MDP-1	24,228	\$12,392,443	\$934,979,171	1,314	\$1,273,776	\$45,613,884	25,542	\$13,666,219	\$980,593,055
TOTAL	302,218	\$529,634,154	\$64,878,487,586	57,066	\$126,463,935	\$10,640,828,163	359,284	\$656,098,089	\$75,519,315,749

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, 2019**

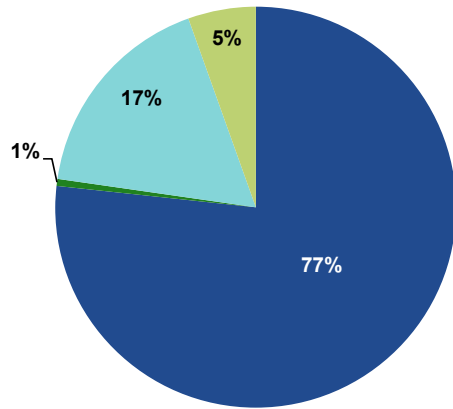
Policy Form	County	WITH Sinkhole Coverage		WITHOUT Sinkhole Coverage		Total	
		Policy Count	Average Policy Premium	Policy Count	Average Policy Premium	Policy Count	Average Policy Premium
HO-3	Hernando	1,017	\$3,189	7,811	\$1,058	8,828	\$1,304
	Hillsborough	2,487	\$2,236	9,276	\$1,352	11,763	\$1,539
	Pasco	657	\$3,645	7,256	\$1,208	7,913	\$1,411
	Pinellas	12,024	\$1,985	16,789	\$1,592	28,813	\$1,756
	TOTAL	16,185	\$2,166	41,132	\$1,369	57,317	\$1,594
DP-3	Hernando	142	\$2,219	1,284	\$832	1,426	\$970
	Hillsborough	1,231	\$1,401	2,380	\$1,029	3,611	\$1,156
	Pasco	152	\$2,415	2,392	\$1,001	2,544	\$1,086
	Pinellas	2,791	\$1,463	6,121	\$1,166	8,912	\$1,259
	TOTAL	4,316	\$1,504	12,177	\$1,072	16,493	\$1,185
DP-1	Hernando	34	\$1,276	245	\$704	279	\$773
	Hillsborough	102	\$1,324	546	\$935	648	\$997
	Pasco	79	\$1,327	537	\$727	616	\$804
	Pinellas	327	\$1,333	1,010	\$1,028	1,337	\$1,103
	TOTAL	542	\$1,327	2,338	\$903	2,880	\$983

Notes:

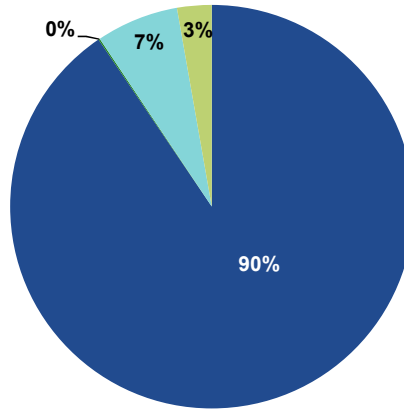
- 1) Sinkhole coverage can be purchased at issuance or renewal. Coverage may be removed mid-term.
- 2) The automatic exclusion of sinkhole coverage applies only to HO-3, HO-8 and dwelling DP-1 or DP-3 Personal Residential MultiPeril policies
- 3) Of the 1,415 HO-8 policies in force as of 06/30/19, 472 are endorsed for sinkhole coverage. 401 of these 472 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, 2019

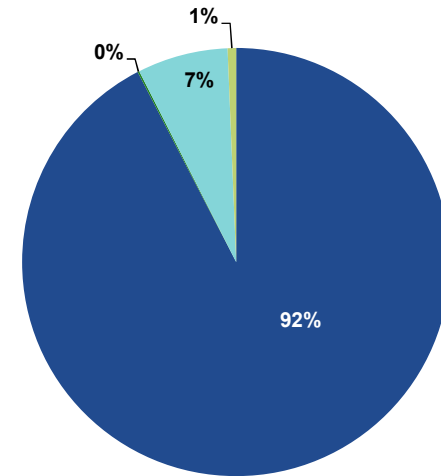
Building Count



Inforce Premium



Total Insured Value



■ Homeowner/
Dwelling

■ Tenant

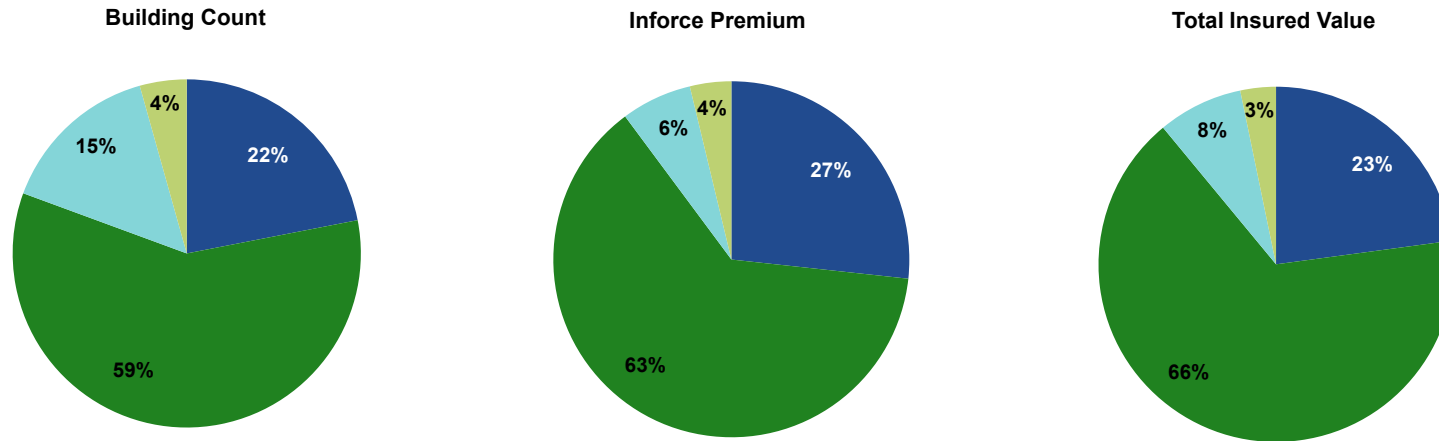
■ Condo Unit
Owners

■ Mobile
Homeowner

	Homeowner/ Dwelling	Tenant	Condo Unit Owners	Mobile Homeowner	Total
Policy Count	42,509	315	9,573	3,026	55,423
Building Count	42,509	315	9,573	3,026	55,423
Inforce Premium	\$114,700,741	\$135,203	\$8,356,183	\$3,522,704	\$126,714,831
Total Insured Value	\$19,380,338,740	\$25,549,020	\$1,436,842,797	\$131,124,350	\$20,973,854,907

Note:
Excludes policies tagged for takeout

Commercial Residential Multi-Peril Information by Policy Type Data as of June 30, 2019



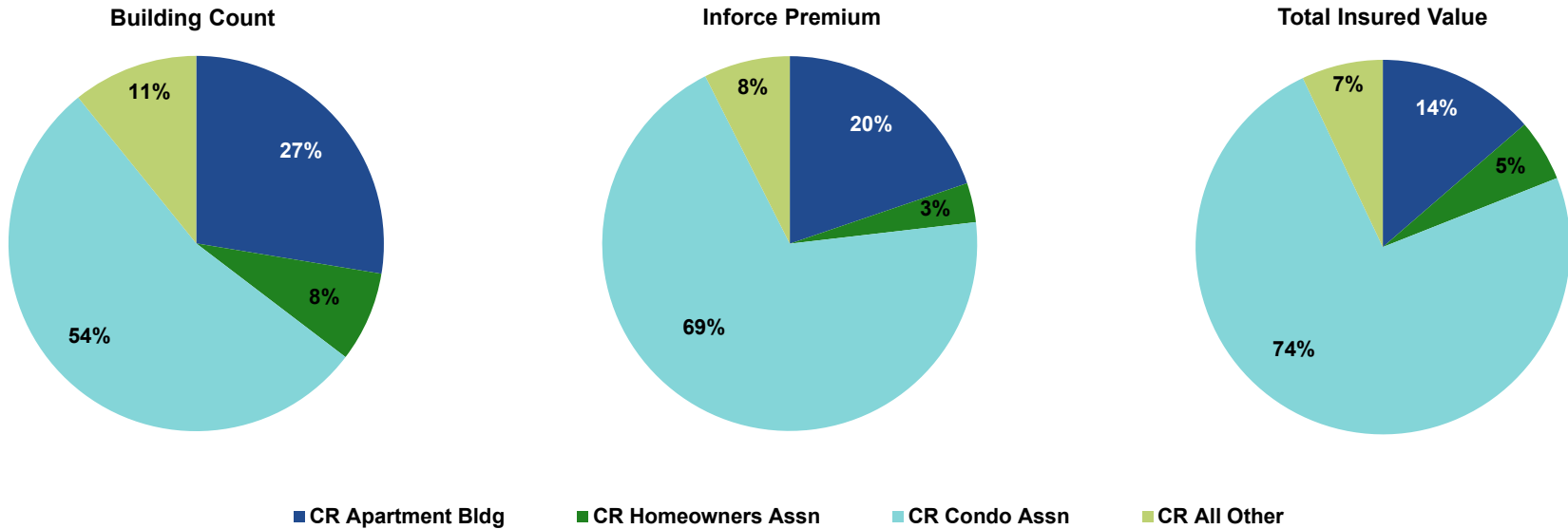
■ CR Apartment Bldg ■ CR Condo Assn ■ CR Homeowners Assn ■ CR All Other

	CR Apartment Bldg	CR Condo Assn	CR Homeowners Assn	CR All Other	Total
Policy Count	339	351	16	63	769
Building Count	680	1,819	466	135	3,100
Inforce Premium	\$3,970,926	\$9,373,159	\$955,405	\$555,181	\$14,854,671
Total Insured Value	\$827,348,800	\$2,392,445,593	\$280,340,500	\$117,287,800	\$3,617,422,693

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, 2019

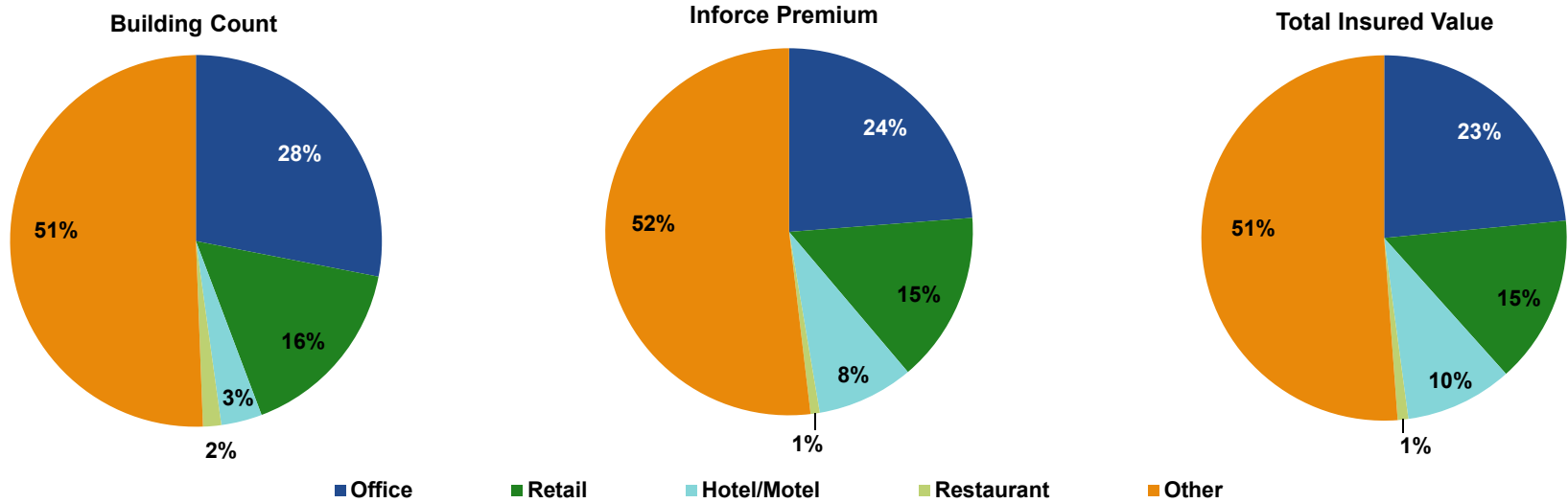


	CR Apartment Bldg	CR Homeowners Assn	CR Condo Assn	CR All Other	Total
Policy Count	755	43	1,096	173	2,067
Building Count	1,209	341	2,360	474	4,384
Inforce Premium	\$4,750,020	\$815,322	\$16,663,918	\$1,785,569	\$24,014,829
Total Insured Value	\$629,698,460	\$246,417,115	\$3,413,495,098	\$324,662,050	\$4,614,272,723

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, 2019

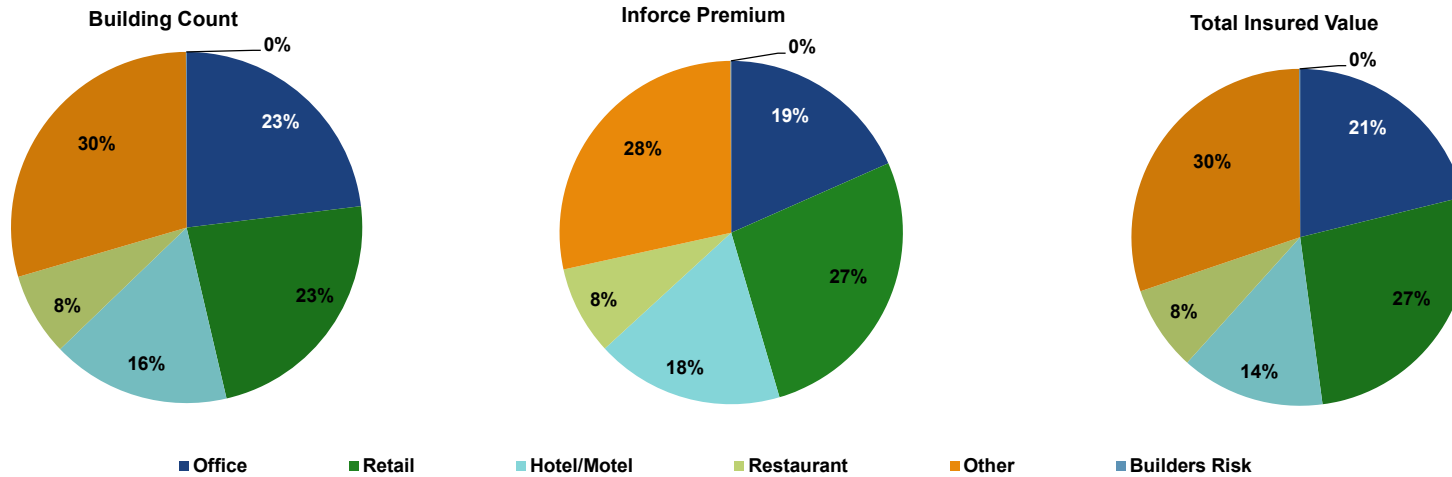


	Office	Retail	Hotel/Motel	Restaurant	Other	Total
Policy Count	65	34	6	1	88	194
Building Count	71	41	9	4	128	253
Inforce Premium	\$275,321	\$173,987	\$98,268	\$9,515	\$600,077	\$1,157,168
Total Insured Value	\$44,344,100	\$28,122,000	\$17,947,300	\$1,793,600	\$96,678,200	\$188,885,200

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 June 30, 2019



	Office	Retail	Hotel/Motel	Restaurant	Other	Builders Risk	Total
Policy Count	806	738	207	278	846	3	2,878
Building Count	988	997	704	328	1,262	3	4,282
Inforce Premium	\$4,407,101	\$6,488,865	\$4,248,825	\$2,006,462	\$6,801,483	\$15,642	\$23,968,378
Total Insured Value	\$465,174,286	\$588,455,750	\$304,115,963	\$179,113,100	\$663,227,874	\$1,534,000	\$2,201,620,973

Notes:

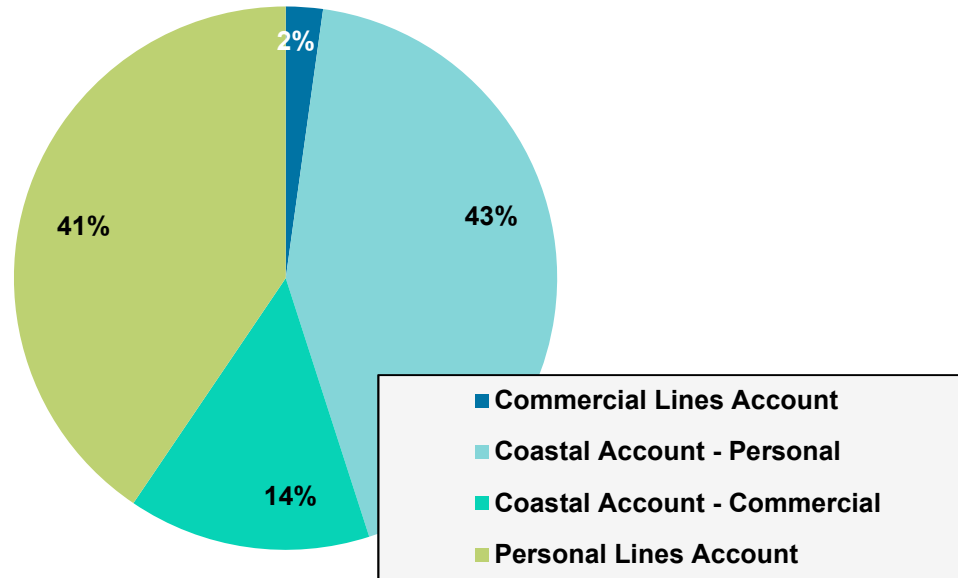
- 1) For policies with multiple risks, policy count and inforce premium are allocated by the occupancy with the greatest Total Insured Value (TIV) for the policy. Building count and TIV are allocated at the risk level.
- 2) Excludes takeout policies

Catastrophe Modeling Results

Catastrophe Modeling Results

Percentage of Average Annual Loss by Account

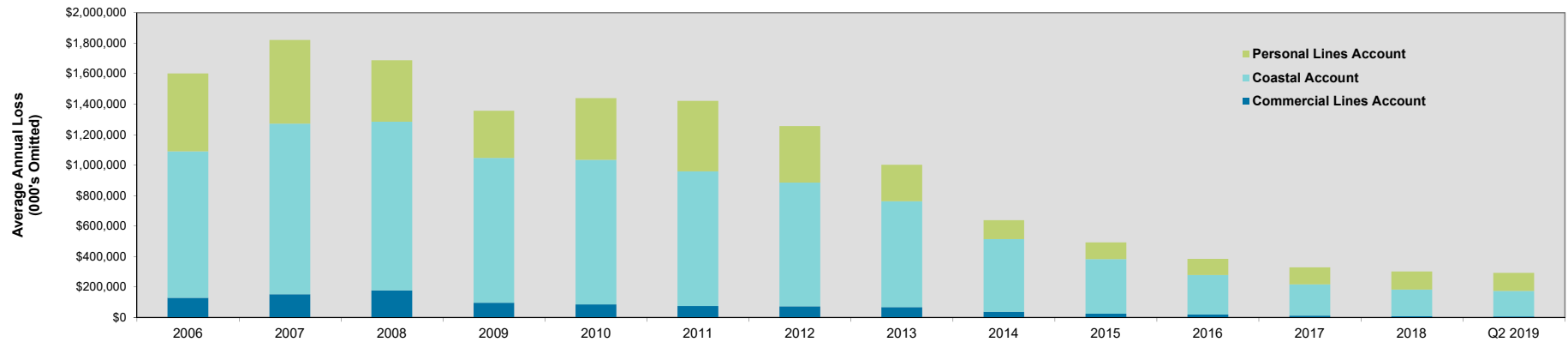
Data as of June 30, 2019



Account	Average Annual Loss (in 000's)	Percent of Average Annual Loss
Commercial Lines	\$6,473	2%
Coastal	\$167,604	57%
<i>Personal</i>	\$125,357	43%
<i>Commercial</i>	\$42,248	14%
Personal Lines	\$118,709	41%
Total	\$292,786	100%

Note: Excludes takeout policies

Catastrophe Modeling Results Average Annual Loss Amount by Account

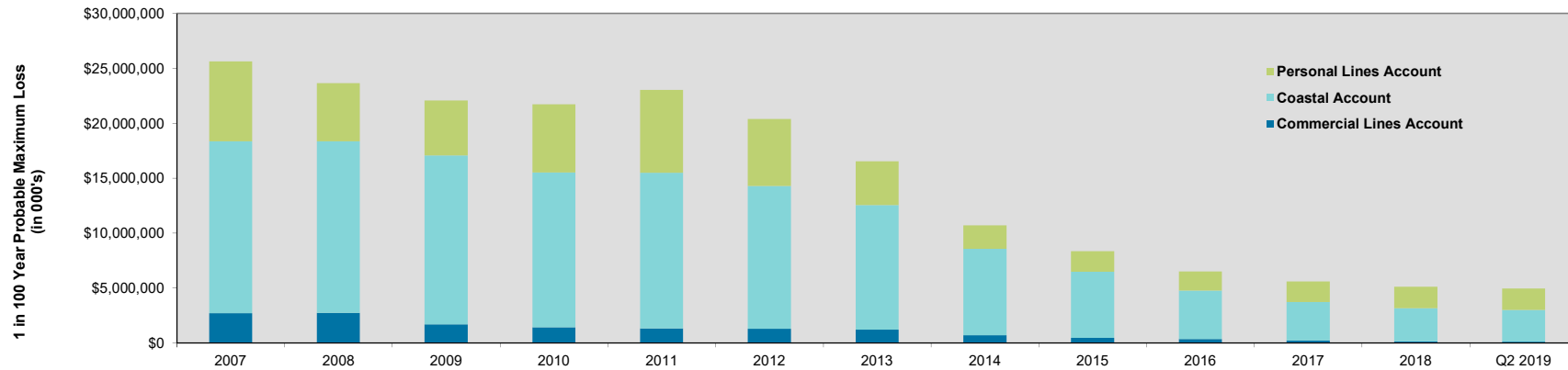


Account	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	Q2 2019
Commercial Lines	\$127,869	\$151,346	\$176,572	\$96,337	\$84,605	\$75,133	\$73,451	\$67,069	\$37,125	\$24,813	\$18,126	\$11,188	\$7,536	\$6,473
Coastal	\$961,825	\$1,120,325	\$1,106,613	\$950,896	\$948,338	\$883,684	\$811,742	\$695,243	\$476,292	\$356,768	\$260,532	\$206,251	\$175,864	\$167,604
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	\$118,709
Total	\$1,600,883	\$1,822,280	\$1,687,134	\$1,355,143	\$1,438,153	\$1,420,654	\$1,254,713	\$1,001,770	\$638,354	\$492,191	\$383,518	\$328,710	\$301,686	\$292,786

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



Account	1 in 100 Year Probable Maximum Loss (in 000's)												
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	Q2 2019
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	\$114,131
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	\$2,874,870
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	\$1,958,989
Total	\$25,446,534	\$23,530,920	\$22,335,639	\$21,929,451	\$23,197,670	\$20,524,013	\$16,644,101	\$10,586,642	\$8,084,296	\$6,274,043	\$5,361,422	\$4,886,418	\$4,751,650

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 June 30, 2019

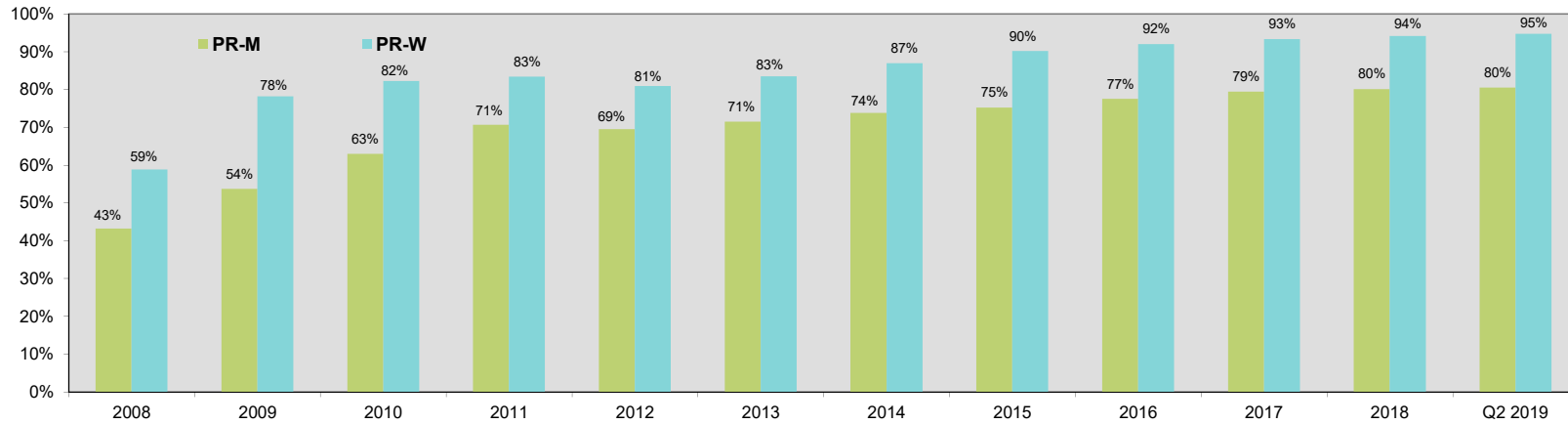
Product Line	Policy Type	Number of Policies with Wind Coverage	Total Premium Excluding Surcharges for Policies with Wind Coverage	Number of Policies with WMC	Total Premium Excluding Surcharges For Buildings with WMC	Percent of Wind Coverage Policies with WMC
		(1)	(2)	(3)	(4)	(5) = (3) / (1)
PR-M	HO-3	157,314	\$416,157,166	142,274	\$380,587,386	90%
	HO-4	8,471	\$1,566,929	3,667	\$672,093	43%
	HO-6	29,483	\$26,179,345	21,003	\$18,928,720	71%
	HO-8	1,377	\$2,263,478	1,208	\$1,960,894	88%
	DP-1	16,504	\$24,901,469	11,574	\$16,998,020	70%
	DP-3	76,068	\$116,137,040	53,014	\$89,159,932	70%
	Total PR-M	289,217	\$587,205,427	232,740	\$508,307,045	80%
PR-W	HW-2	33,417	\$77,923,439	32,197	\$73,464,192	96%
	HW-4	315	\$116,365	210	\$56,089	67%
	HW-6	9,573	\$7,157,307	8,938	\$6,381,184	93%
	DW-2	9,092	\$20,320,365	8,251	\$17,794,756	91%
	Total PR-W	52,397	\$105,517,476	49,596	\$97,696,221	95%
Personal Residential Total		341,614	\$692,722,903	282,336	\$606,003,266	83%

Note:

Excludes takeout policies and mobile home policies

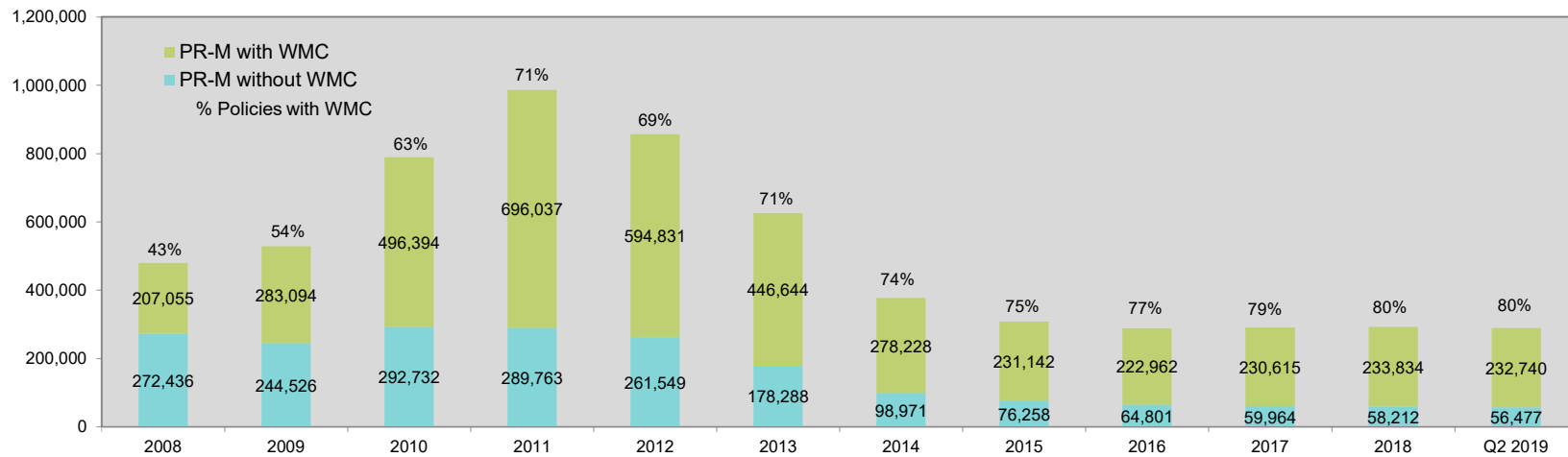
Windstorm Mitigation Credit (WMC) Trend Analysis

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

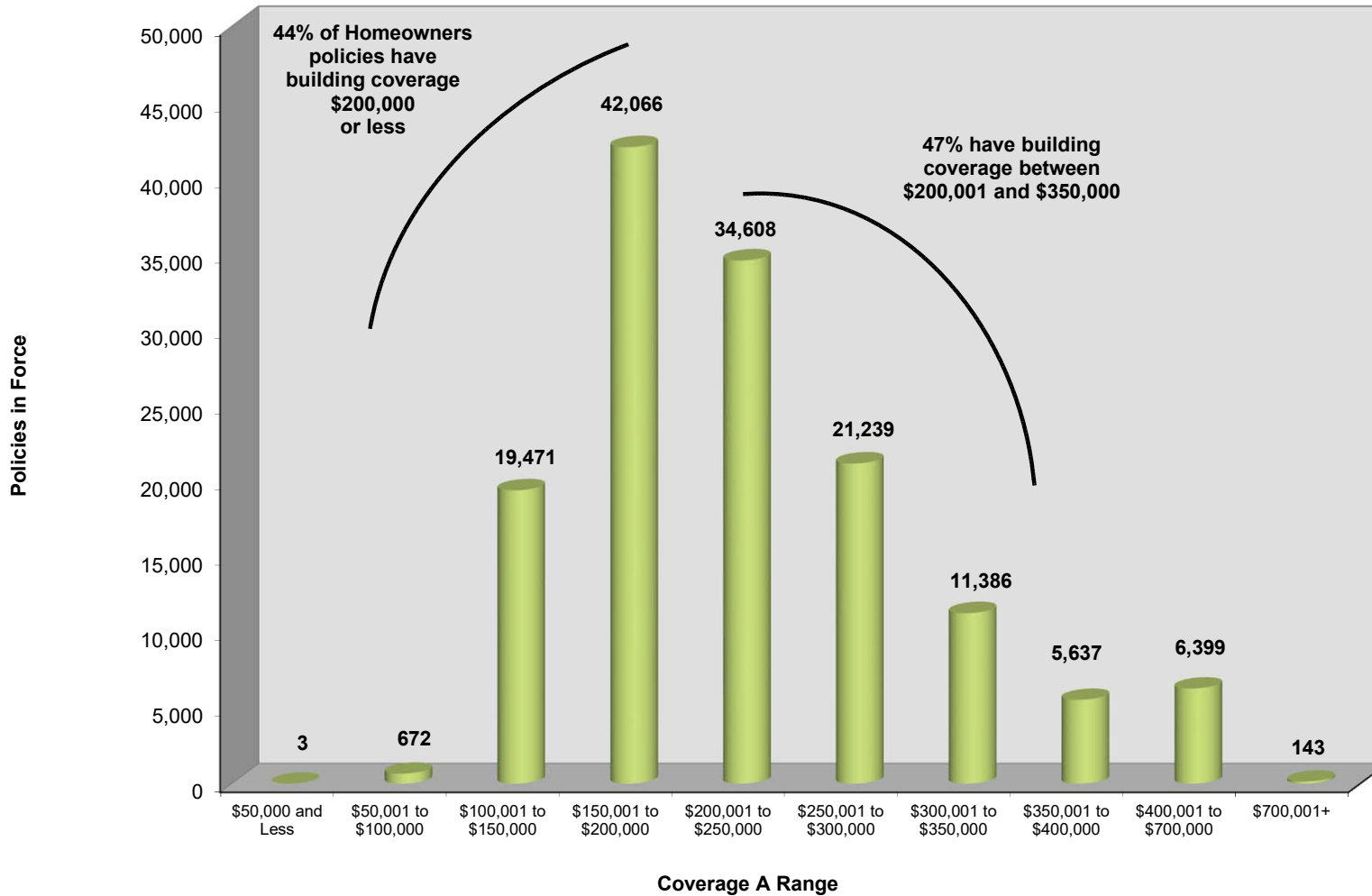


Note:

Excludes takeout policies and mobile home policies

Risk Characteristics

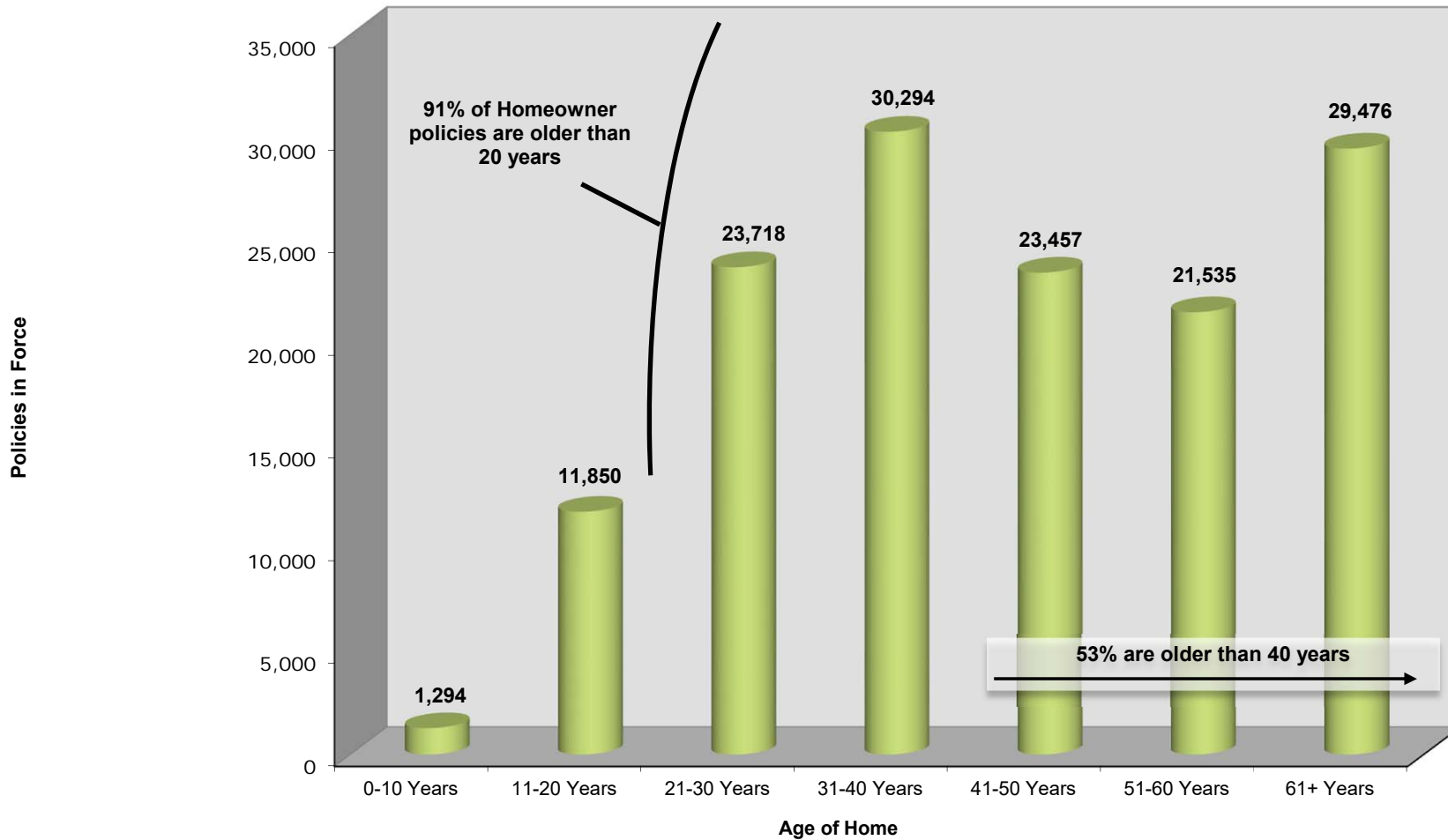
Personal Lines Account Policy Characteristics - Coverage Ranges (HO-3) Data as of June 30, 2019



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, 2019

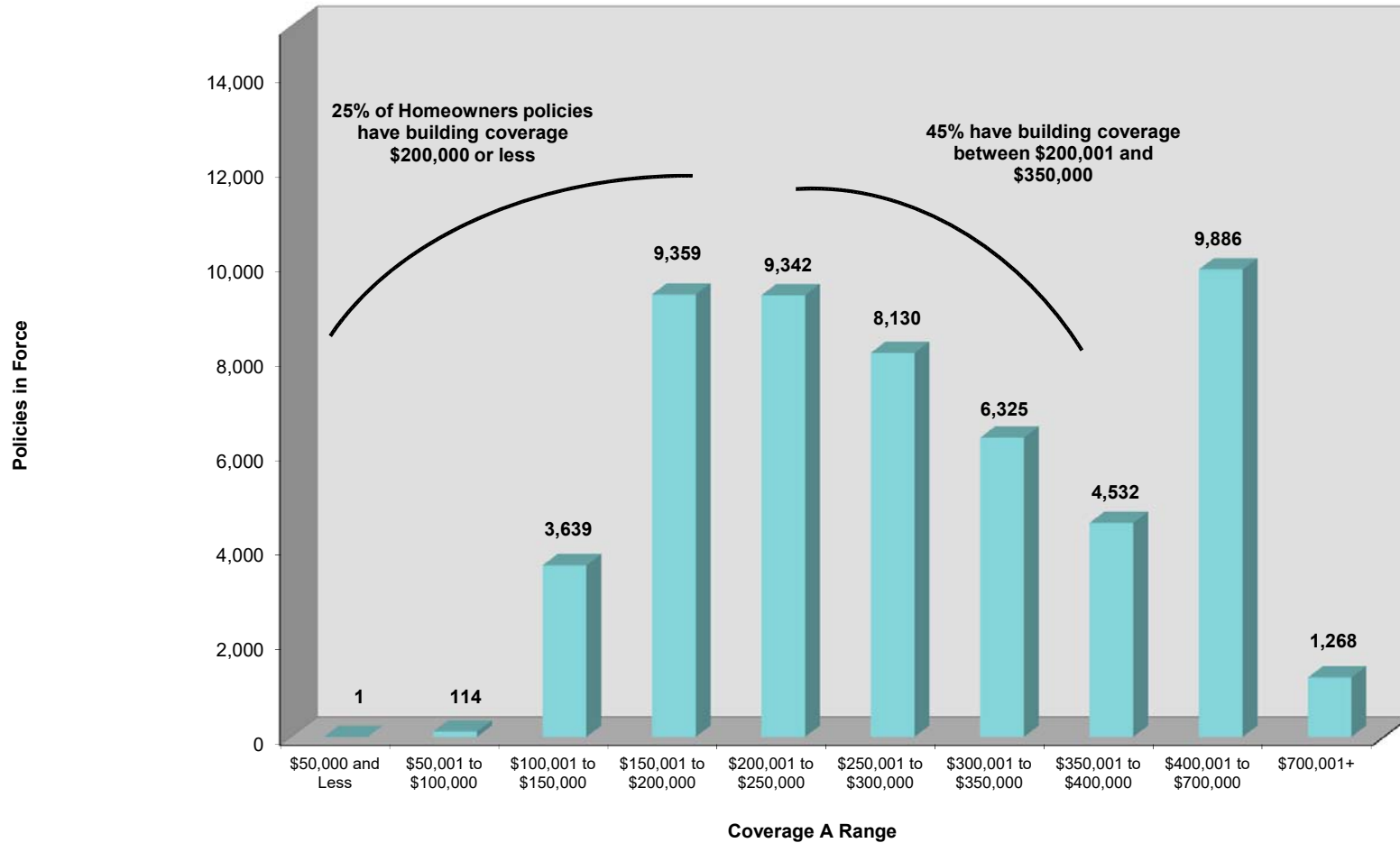


Note: Excludes takeout policies

Coastal Account

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

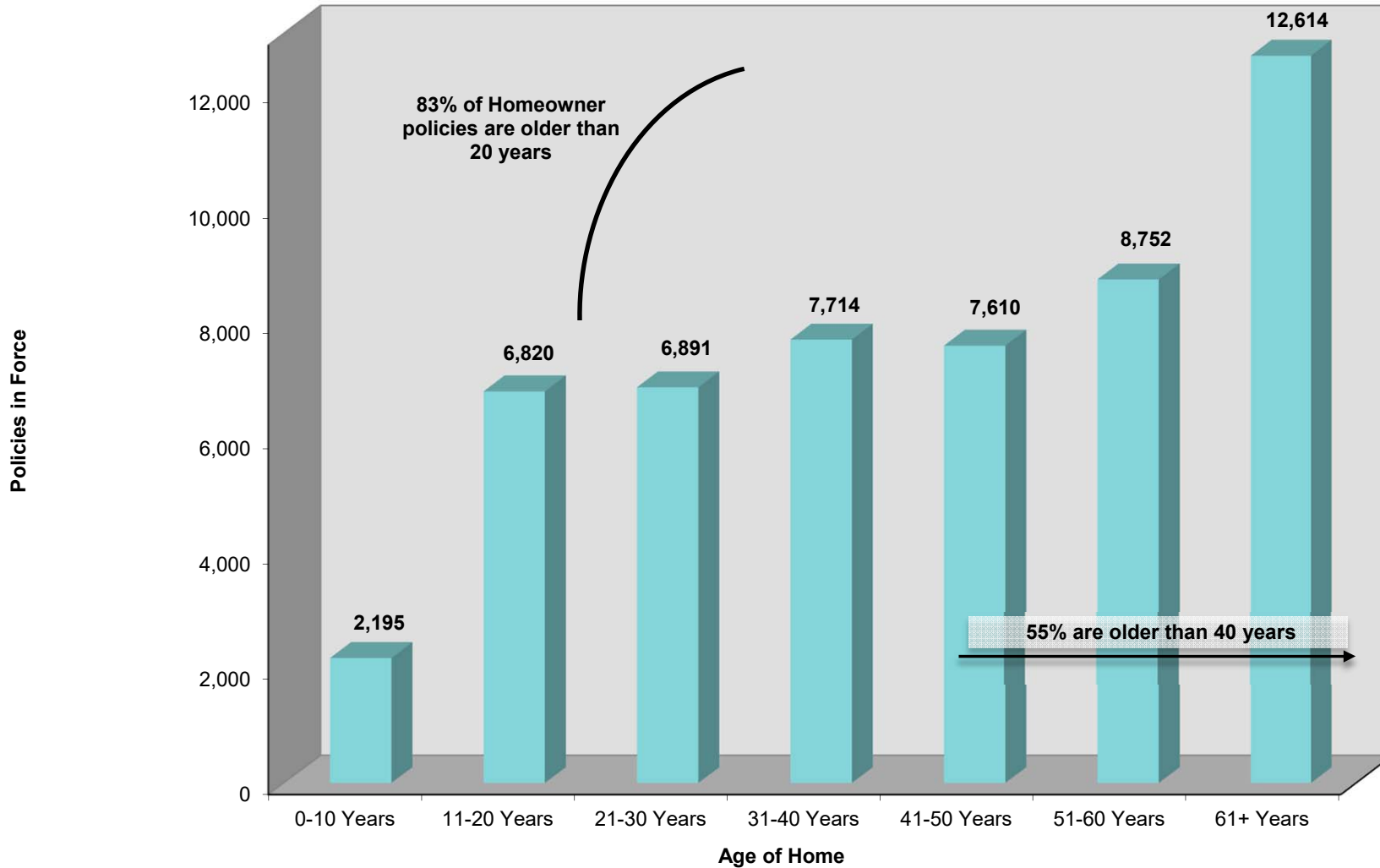
Data as of June 30, 2019



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.

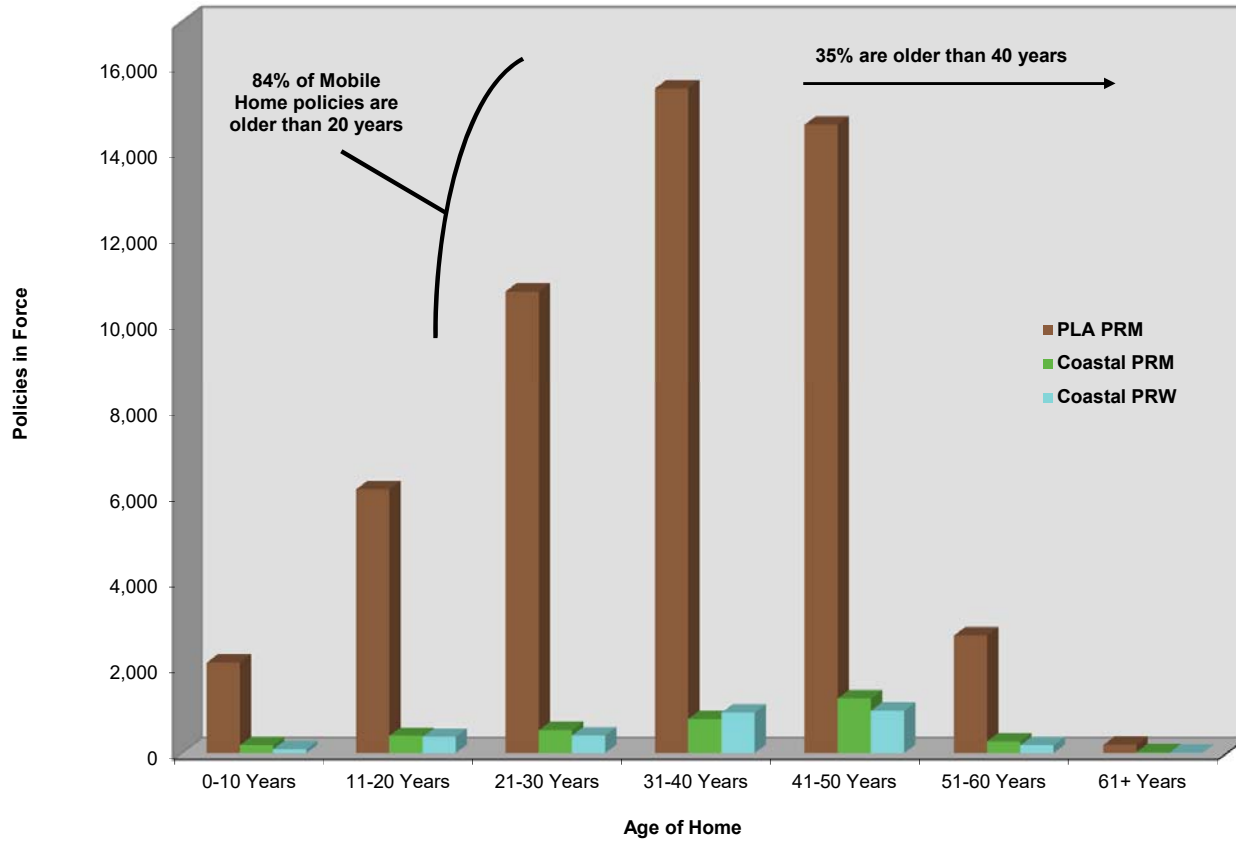
Coastal Account Policy Characteristics - Age of Home (HO-3/HW-2) Data as of June 30, 2019



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, 2019

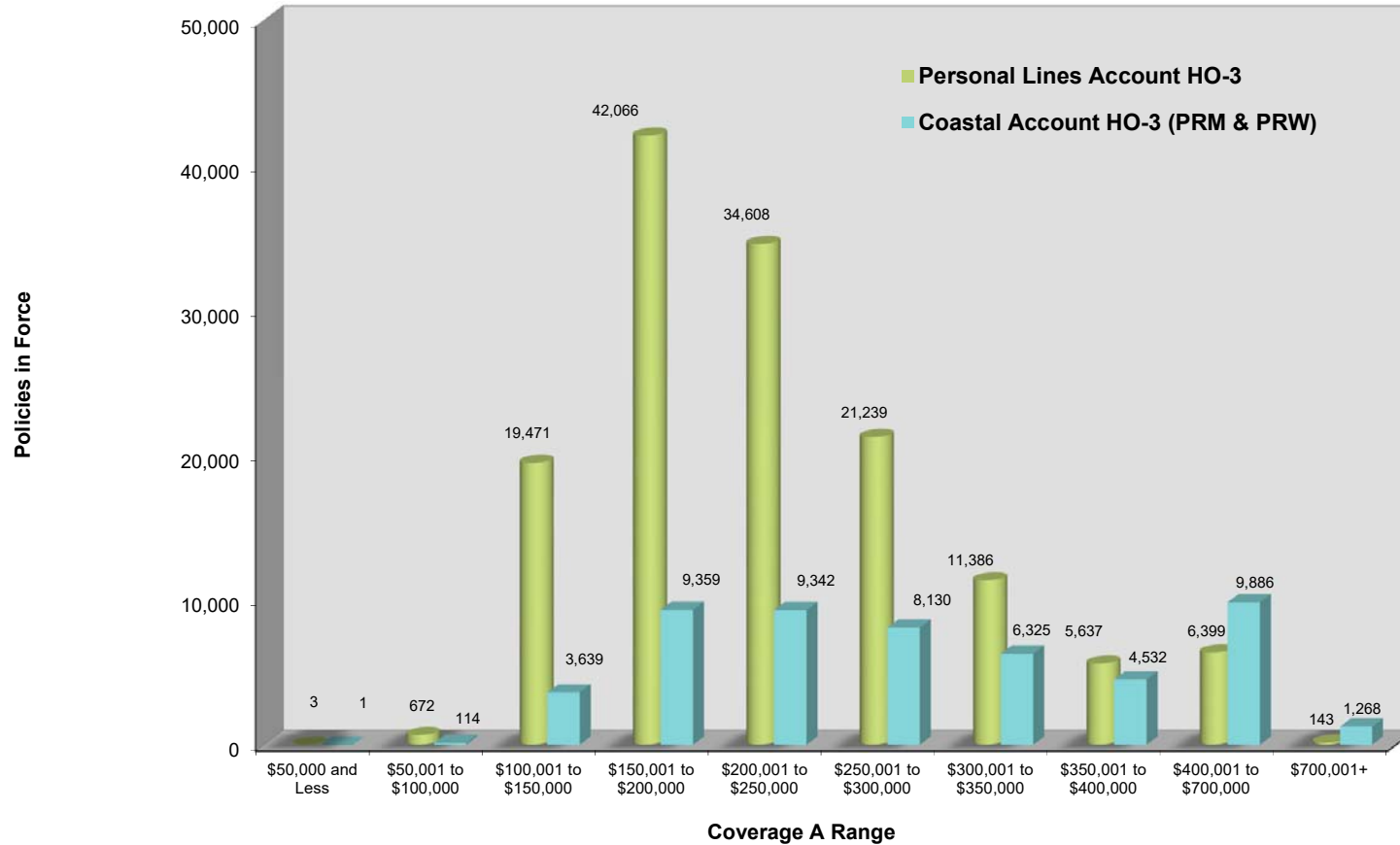


Account/Product	0-10 Years	11-20 Years	21-30 Years	31-40 Years	41-50 Years	51-60 Years	61+ Years	Total
PLA PRM	2,131	6,153	10,762	15,463	14,621	2,768	192	52,090
Coastal PRM	183	406	540	803	1,284	277	20	3,513
Coastal PRW	90	383	413	953	996	183	8	3,026
Total	2,404	6,942	11,715	17,219	16,901	3,228	220	58,629

Notes:

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

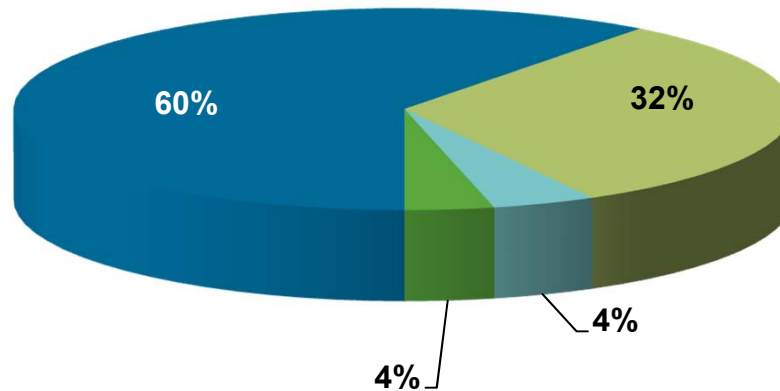
Personal Residential Policy Characteristics - Coverage Ranges (HO-3/HW-2) Data as of June 30, 2019



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, 2019



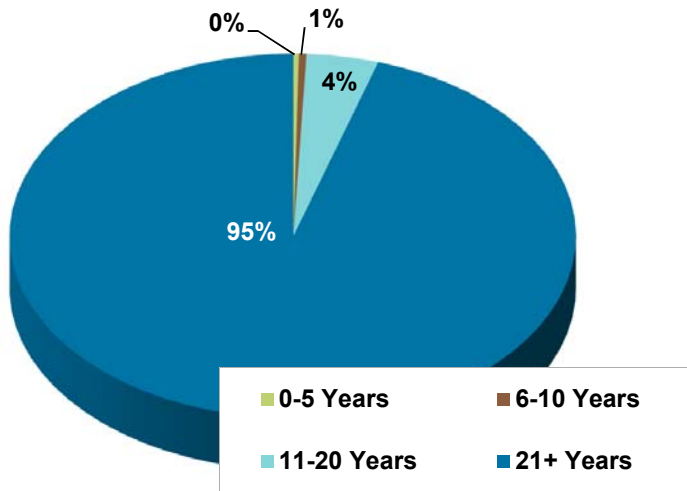
- Homeowners (HO-3/HO-8/HW-2)
- Dwelling (DP-1/DP-3/DW-2)
- Condo Unit Owners (HO-6/HW-6)
- Mobile Homeowners (MHO-3/MDP-1/MW-2/MD-1)

Policy Form	Policy Count	Total Insured Value
Homeowners (HO-3/HO-8/HW-2)	76,851	\$23,986,760,711
Dwelling (DP-1/DP-3/DW-2)	40,430	\$8,674,581,303
Condo Unit Owners (HO-6/HW-6)	5,446	\$294,341,417
Mobile Homeowners (MHO-3/MDP-1/MW-2/MD-1)	4,697	\$147,439,787
TOTAL	127,424	\$33,103,123,218

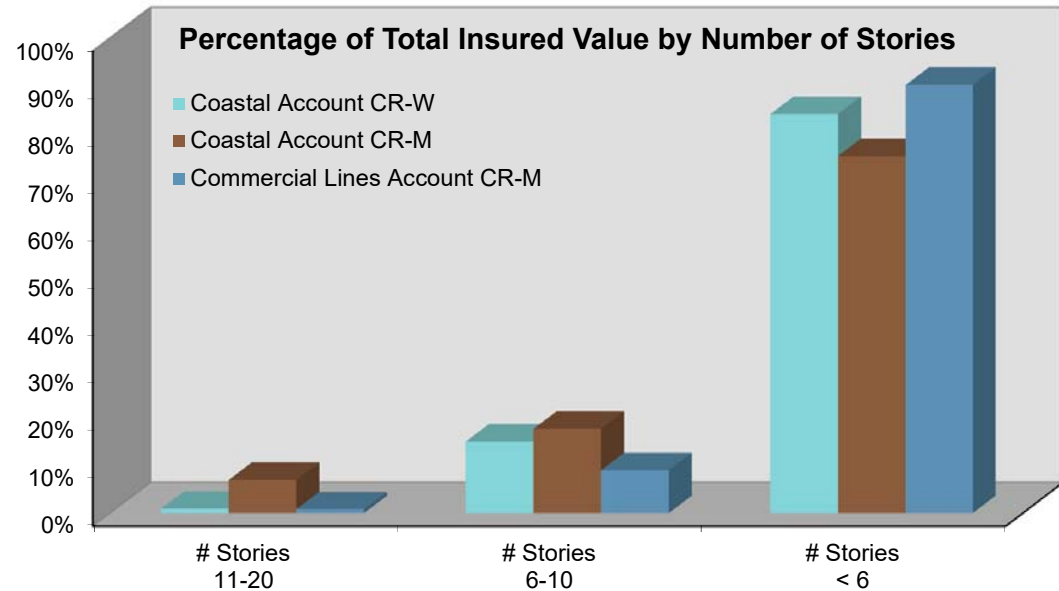
Note: Excludes takeout policies

Commercial Residential Building Characteristics - Age and Number of Stories Data as of June 30, 2019

(Building Count by Age Range)



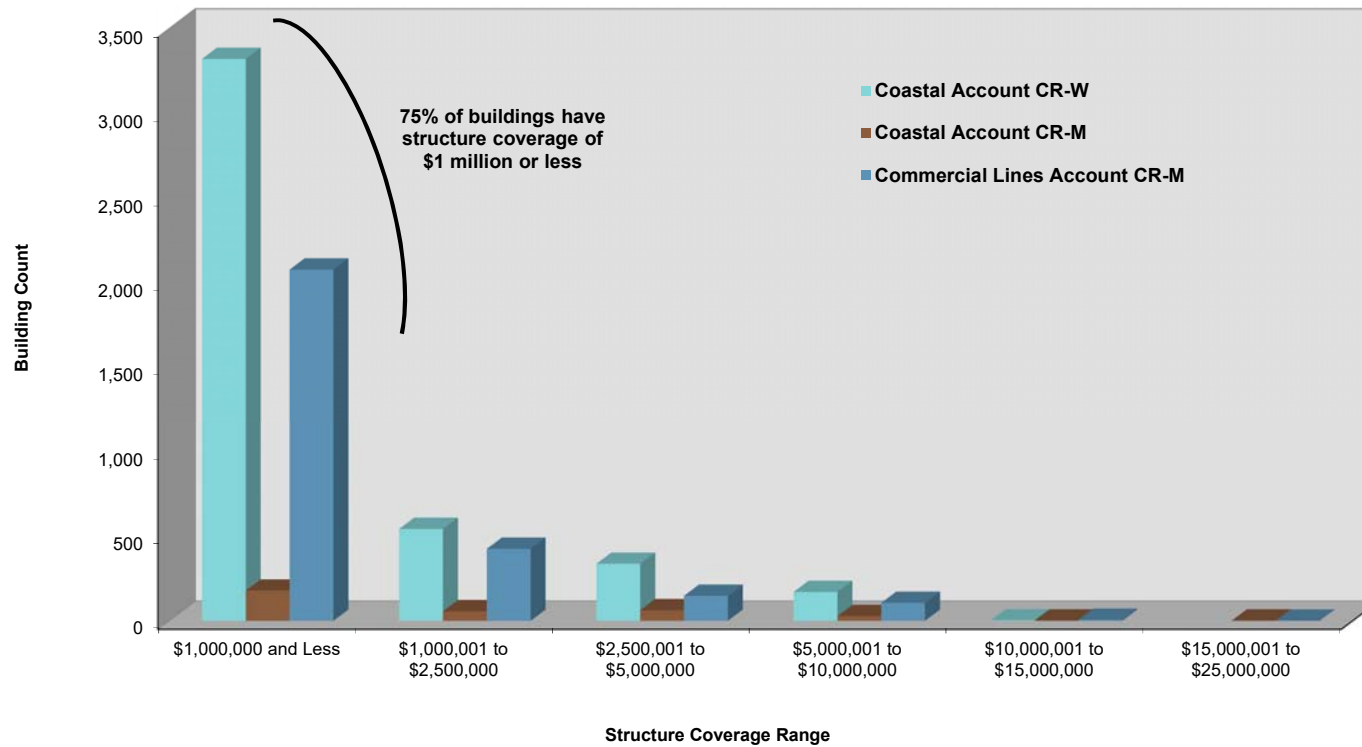
95% of all commercial residential buildings were built before 1999.



Number of Stories	Coastal Account CR-W	Coastal Account CR-M	Commercial Lines Account CR-M
11 to 20	0.9%	7.0%	0.8%
6 to 10	15.1%	17.8%	9.1%
< 6	84.0%	75.2%	90.1%
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, 2019

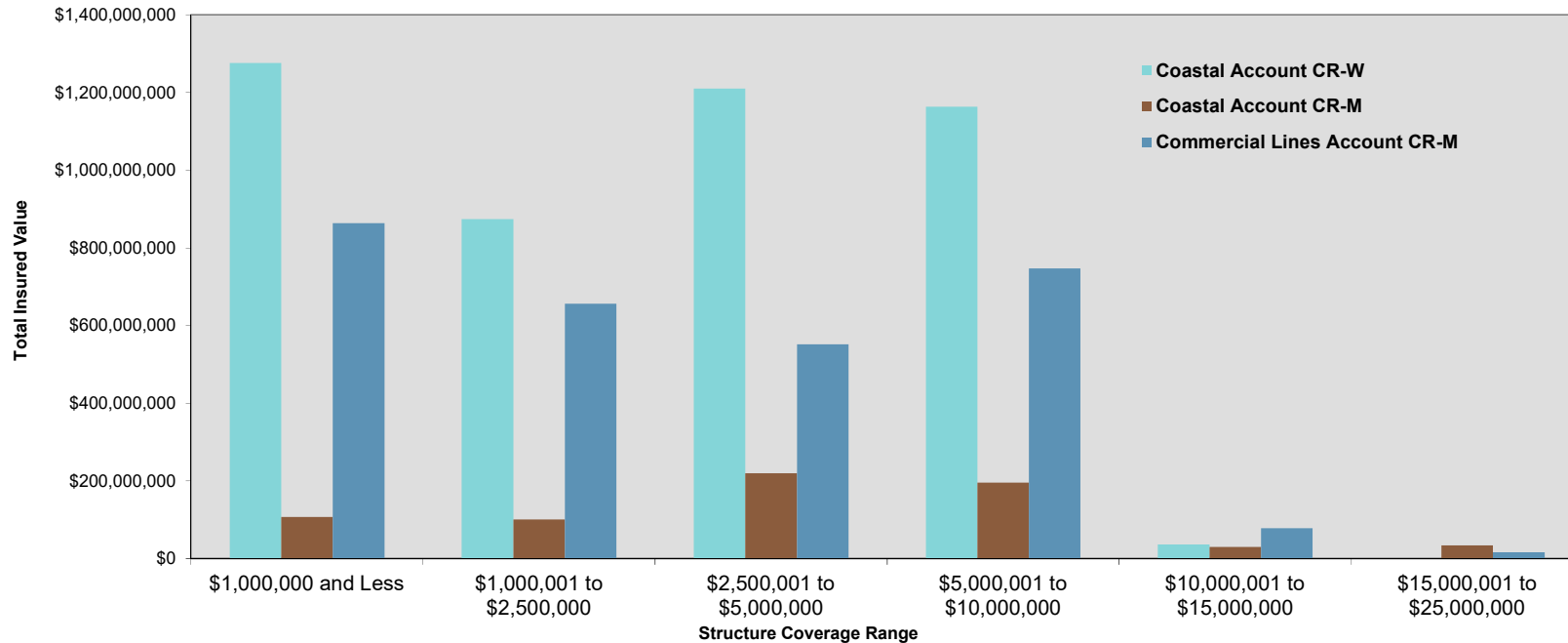


Product	Structure Coverage Range					
	\$1,000,000 and Less	\$1,000,001 to \$2,500,000	\$2,500,001 to \$5,000,000	\$5,000,001 to \$10,000,000	\$10,000,001 to \$15,000,000	\$15,000,001 to \$25,000,000
Coastal Account CR-W	3,322	547	340	172	3	0
Coastal Account CR-M	180	57	63	28	2	2
Commercial Lines Account CR-M	2,076	429	149	107	6	1
Total	5,578	1,033	552	307	11	3

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, 2019



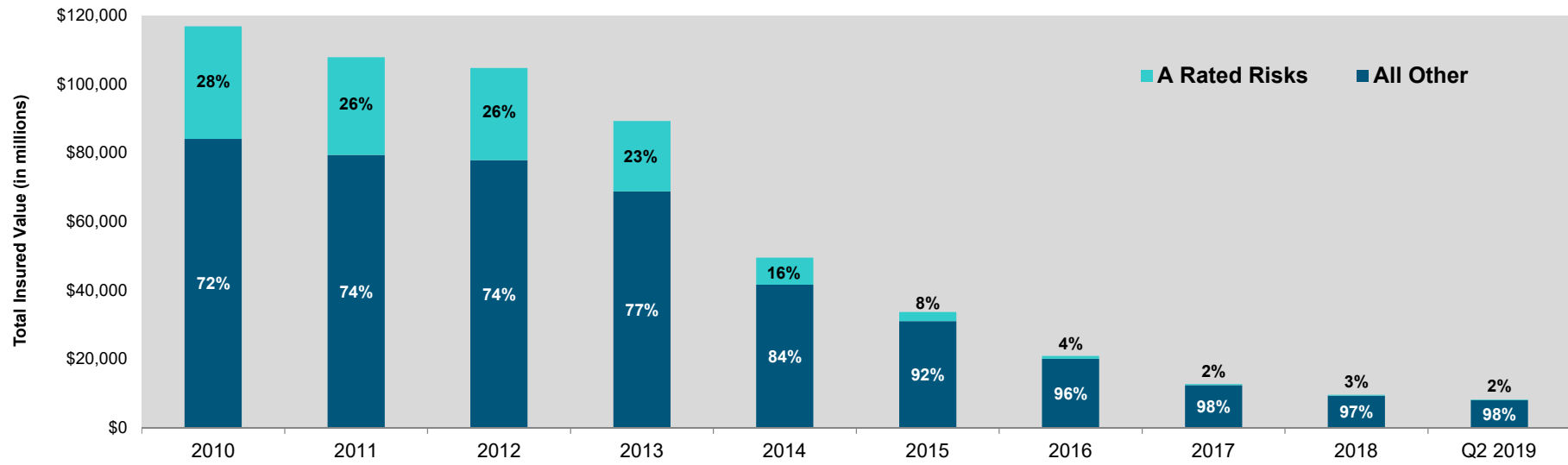
Product	\$1,000,000 and Less	\$1,000,001 to \$2,500,000	\$2,500,001 to \$5,000,000	\$5,000,001 to \$10,000,000	\$10,000,001 to \$15,000,000	\$15,000,001 to \$25,000,000
Coastal Account CR-W	\$1,276,048,666	\$874,119,135	\$1,210,059,802	\$1,163,349,120	\$35,954,000	\$0
Coastal Account CR-M	\$106,473,500	\$100,115,183	\$219,293,100	\$194,911,500	\$29,546,200	\$33,753,500
Commercial Lines Account CR-M	\$863,651,310	\$655,725,000	\$551,657,000	\$746,994,100	\$77,812,800	\$16,055,300
Total	\$2,246,173,476	\$1,629,959,318	\$1,981,009,902	\$2,105,254,720	\$143,313,000	\$49,808,800

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

Data as of June 30, 2019



Year	A Rated Risks						All Other						Total		
	Policies Inforce	% of Total	Total Insured Value (in millions)	% of Total	Premium Excluding Surcharges (in millions)	% of Total	Policies Inforce	% of Total	Total Insured Value (in millions)	% of Total	Premium Excluding Surcharges (in millions)	% of Total	Policies Inforce	Total Insured Value (in millions)	Premium Excluding Surcharges (in millions)
2010	1,057	5%	\$32,756	28%	\$161	33%	20,706	95%	\$84,129	72%	\$322	67%	21,763	\$116,885	\$483
2011	916	4%	\$28,399	26%	\$140	31%	19,860	96%	\$79,454	74%	\$314	69%	20,776	\$107,853	\$454
2012	846	4%	\$26,826	26%	\$139	30%	18,895	96%	\$77,937	74%	\$323	70%	19,741	\$104,764	\$462
2013	644	4%	\$20,522	23%	\$113	28%	15,976	96%	\$68,824	77%	\$298	72%	16,620	\$89,346	\$411
2014	252	2%	\$7,875	16%	\$43	20%	10,605	98%	\$41,696	84%	\$179	80%	10,857	\$49,571	\$222
2015	99	1%	\$2,672	8%	\$14	10%	8,216	99%	\$31,051	92%	\$125	90%	8,315	\$33,723	\$138
2016	34	1%	\$851	4%	\$4	5%	5,895	99%	\$20,094	96%	\$82	95%	5,929	\$20,946	\$86
2017	17	0%	\$309	2%	\$1	2%	4,249	100%	\$12,391	98%	\$52	98%	4,266	\$12,700	\$53
2018	16	0%	\$255	3%	\$1	3%	3,205	100%	\$9,372	97%	\$39	97%	3,221	\$9,627	\$40
Q2 2019	11	0%	\$193	2%	\$1	2%	2,825	100%	\$8,039	98%	\$34	98%	2,836	\$8,232	\$35

Notes:

- 1) 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.
- 2) Total Insured Value (TIV) includes coverage for buildings, other structures, business personal property, and business income/extra expense. 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.

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%
16-16866		2017 Actuarial	2/1/2017	2/1/2017	10.5%	\$185.60
15-16471		2016 Actuarial	2/1/2016	2/1/2016	9.9%	\$168.03
14-13751		2015 Actuarial	2/1/2015	2/1/2015	8.9%	\$152.90
13-14555		2014 Actuarial	2/1/2014	2/1/2014	8.7%	\$140.40
12-14401		2013 Actuarial	2/1/2013	2/1/2013	10.6%	\$129.13
11-13948		2012 Actuarial	2/1/2012	2/1/2012	6.5%	\$116.78
10-14625		2011 Actuarial	2/1/2011	2/1/2011	9.5%	\$109.65
10-04553		2011 Base Rating	2/1/2011	2/1/2011	0.2%	\$100.17
09-18544		2010 Actuarial (New)	2/1/2010	2/1/2010	0.0%	\$100.00

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

Wind-Only (Coastal) Commercial Residential and Commercial Non-Residential Statewide Average Rate Change History

Policy Form	OIR Filing Number	Description	New Policy Effective Date	Renewal Policy Effective Date	Average Rate Change	Average Rate Change \$
CR-W	17-18869/ 17-18870	2018 Actuarial	5/1/2018	5/1/2018	10.0%	\$362.95
	16-19498/ 16-19500	2017 Actuarial	2/1/2017	2/1/2017	11.8%	\$329.87
	15-18444/ 15-18446	2016 Actuarial	2/1/2016	2/1/2016	9.5%	\$295.14
	14-14425/ 14-14426	2015 Actuarial	2/1/2015	2/1/2015	9.0%	\$269.54
	13-14277/ 13-14278	2014 Actuarial	2/1/2014	2/1/2014	10.8%	\$247.28
	12-15425/ 12-15426	2013 Actuarial	2/1/2013	2/1/2013	10.6%	\$223.14
	11-14748/ 11-14749	2012 Actuarial	2/1/2012	2/1/2012	11.9%	\$201.74
	10-15469/ 10-15470	2011 Actuarial	2/1/2011	2/1/2011	11.6%	\$180.29
	09-18481/ 09-18480	2010 Actuarial	2/1/2010	2/1/2010	9.4%	\$161.62
	07-03661/ 07-03662	Wind Mitigation Credits	9/1/2008	9/1/2008	-23.3%	\$147.73
	07-05005	FHCF Presumed Factor	1/1/2007	1/1/2007	-14.7%	\$192.61
	06-05812	Residential Condo	8/1/2006	8/1/2006	125.8%	\$225.80
CNR-W	17-18965	2018 Actuarial	5/1/2018	5/1/2018	9.4%	\$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	Actuarial	2/1/2008	2/1/2008	15.0%	\$288.19
	06-09806	Builders Risk (QBE)	10/1/2006	10/1/2006	150.6%	\$250.60

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

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

Policy Form	OIR Filing Number	Description	New Policy Effective Date	Renewal Policy Effective Date	Average Rate Change	Average Rate Change \$
CR-M	17-18043/ 17-18044	2018 Actuarial	5/1/2018	5/1/2018	4.7%	\$325.08
	16-18917/ 16-18920	2017 Actuarial	2/1/2017	2/1/2017	4.8%	\$310.41
	15-17008/ 15-17009	2016 Actuarial	2/1/2016	2/1/2016	3.0%	\$296.17
	14-15064/ 14-15157	2015 Actuarial	2/1/2015	2/1/2015	-3.7%	\$287.55
	13-12319/ 13-12323	2014 Actuarial	1/1/2014	1/1/2014	6.7%	\$298.59
	12-14702/ 12-14703	2013 Actuarial	1/1/2013	1/1/2013	8.3%	\$279.96
	11-13997/ 11-13998	2012 Actuarial	1/1/2012	1/1/2012	6.4%	\$258.39
	10-15436/ 10-15317	2011 Actuarial	1/1/2011	1/1/2011	6.3%	\$242.85
	09-17581/ 09-17582	2010 Actuarial	1/1/2010	1/1/2010	10.2%	\$228.37
	07-03659 / 07-03660	Wind Mitigation Credits	9/1/2008	9/1/2008	-2.5%	\$207.23
	07-05068	FHCF Presumed Factor	1/1/2007	1/1/2007	-12.0%	\$212.54
	06-05330	Non-Compete (QBE)	5/15/2006	5/15/2006	27.5%	\$241.53
	04-11166	Non-Compete	1/1/2005	1/1/2005	26.1%	\$189.43
	02-08018	Non-Compete	9/1/2002	10/1/2002	23.3%	\$150.22
	02-05852	Non-Compete	7/1/2002	9/1/2002	1.7%	\$121.84
	02-00027	Non-Compete	4/1/2002	8/1/2002	19.8%	\$119.80
	CNR-M	17-18234	2018 Actuarial	5/1/2018	5/1/2018	8.1%
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.