



Corporate Analytics Business Overview

September 30, 2019 Report



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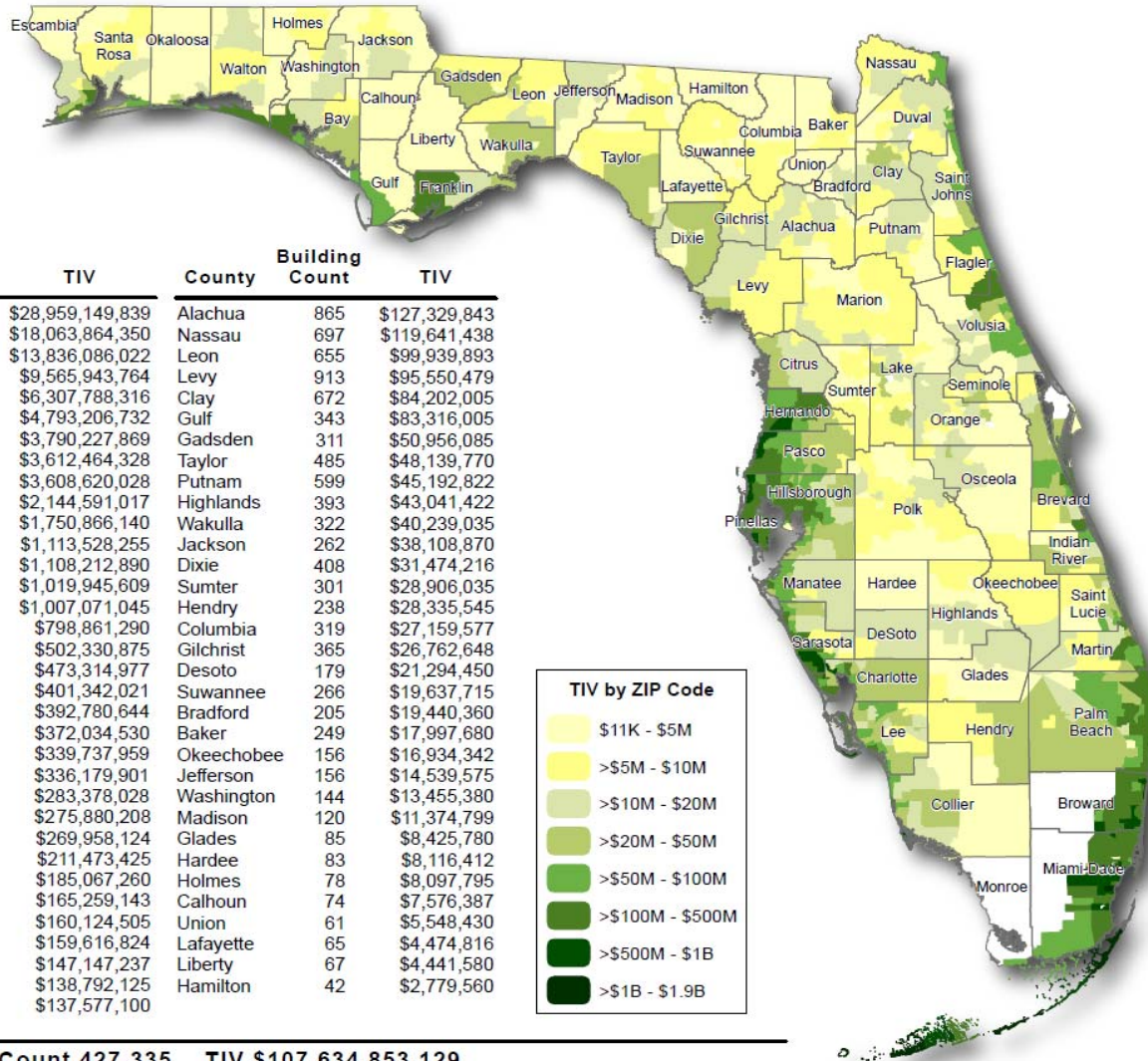
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Combined Accounts

Combined Accounts

Total Insured Value (TIV) by Zip Code

Data as of September 30, 2019

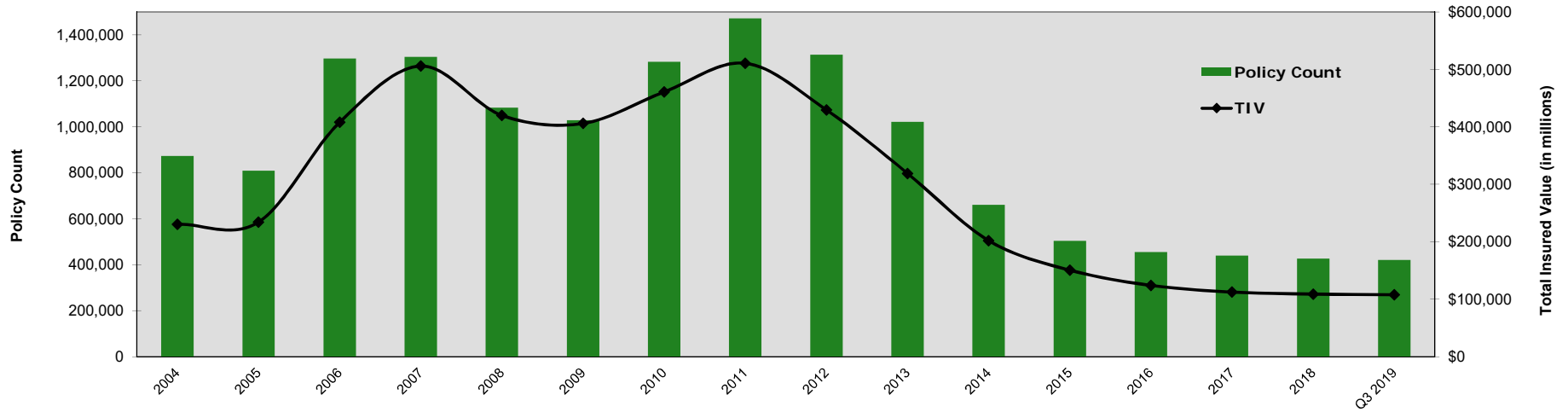


County	Building Count	TIV	County	Building Count	TIV
Miami-Dade	103,814	\$28,959,149,839	Alachua	865	\$127,329,843
Broward	74,540	\$18,063,864,350	Nassau	697	\$119,641,438
Pinellas	55,986	\$13,836,086,022	Leon	655	\$99,939,893
Palm Beach	38,151	\$9,565,943,764	Levy	913	\$95,550,479
Monroe	15,187	\$6,307,788,316	Clay	672	\$84,202,005
Hillsborough	19,372	\$4,793,206,732	Gulf	343	\$83,316,005
Hernando	13,022	\$3,790,227,869	Gadsden	311	\$50,956,085
Pasco	16,416	\$3,612,464,328	Taylor	485	\$48,139,770
Sarasota	13,406	\$3,608,620,028	Putnam	599	\$45,192,822
Lee	10,349	\$2,144,591,017	Highlands	393	\$43,041,422
Brevard	7,828	\$1,750,866,140	Wakulla	322	\$40,239,035
Manatee	5,909	\$1,113,528,255	Jackson	262	\$38,108,870
Collier	3,633	\$1,108,212,890	Dixie	408	\$31,474,216
Volusia	4,751	\$1,019,945,609	Sumter	301	\$28,906,035
Escambia	3,349	\$1,007,071,045	Hendry	238	\$28,335,545
Charlotte	3,886	\$798,861,290	Columbia	319	\$27,159,577
Saint Lucie	2,964	\$502,330,875	Gilchrist	365	\$26,762,648
Walton	1,782	\$473,314,977	Desoto	179	\$21,294,450
Duval	1,906	\$401,342,021	Suwannee	266	\$19,637,715
Bay	2,419	\$392,780,644	Bradford	205	\$19,440,360
Orange	1,794	\$372,034,530	Baker	249	\$17,997,680
Indian River	1,739	\$339,737,959	Okeechobee	156	\$16,934,342
Martin	1,524	\$336,179,901	Jefferson	156	\$14,539,575
Santa Rosa	1,532	\$283,378,028	Washington	144	\$13,455,380
Saint Johns	1,313	\$275,880,208	Madison	120	\$11,374,799
Citrus	2,391	\$269,958,124	Glades	85	\$8,425,780
Okaloosa	1,117	\$211,473,425	Hardee	83	\$8,116,412
Polk	1,495	\$185,067,260	Holmes	78	\$8,097,795
Flagler	694	\$165,259,143	Calhoun	74	\$7,576,387
Franklin	503	\$160,124,505	Union	61	\$5,548,430
Lake	1,693	\$159,616,824	Lafayette	65	\$4,474,816
Marion	1,417	\$147,147,237	Liberty	67	\$4,441,580
Osceola	659	\$138,792,125	Hamilton	42	\$2,779,560
Seminole	616	\$137,577,100			

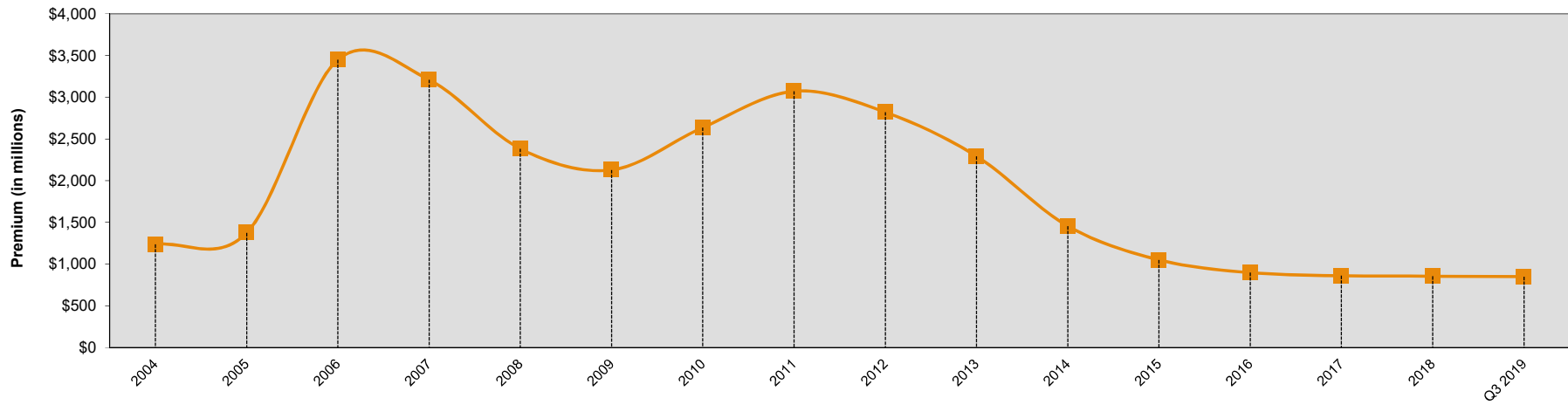
TOTAL: Building Count 427,335 TIV \$107,634,853,129

Note: Excludes takeout policies

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

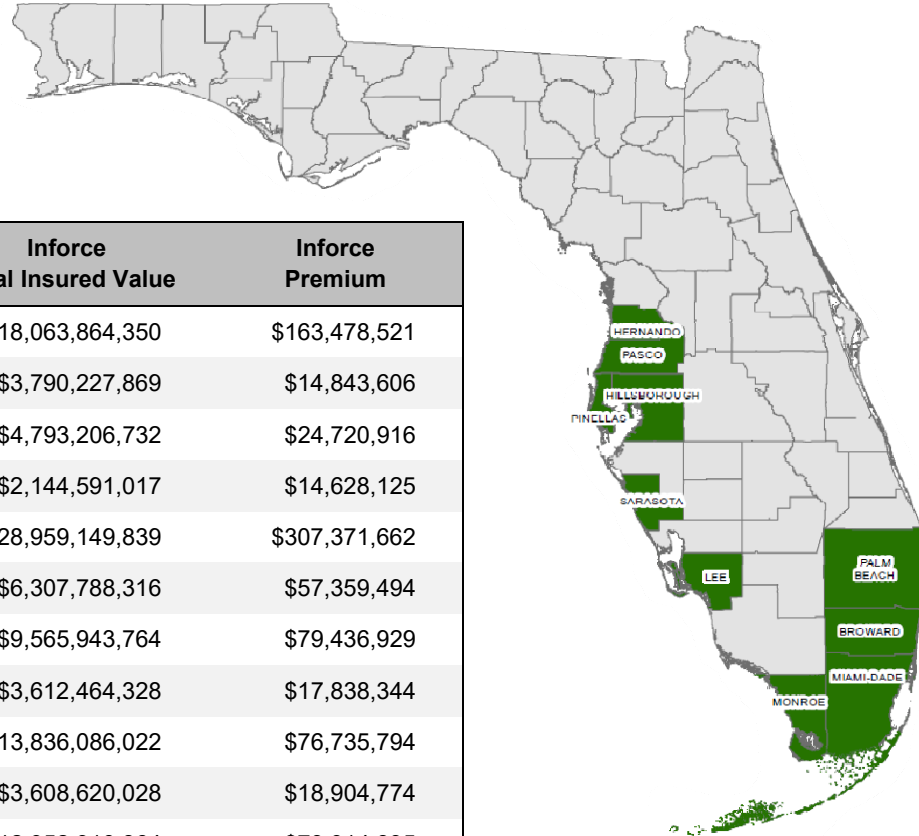


Inforce Premium (in Millions)



Note: Excludes takeout policies

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

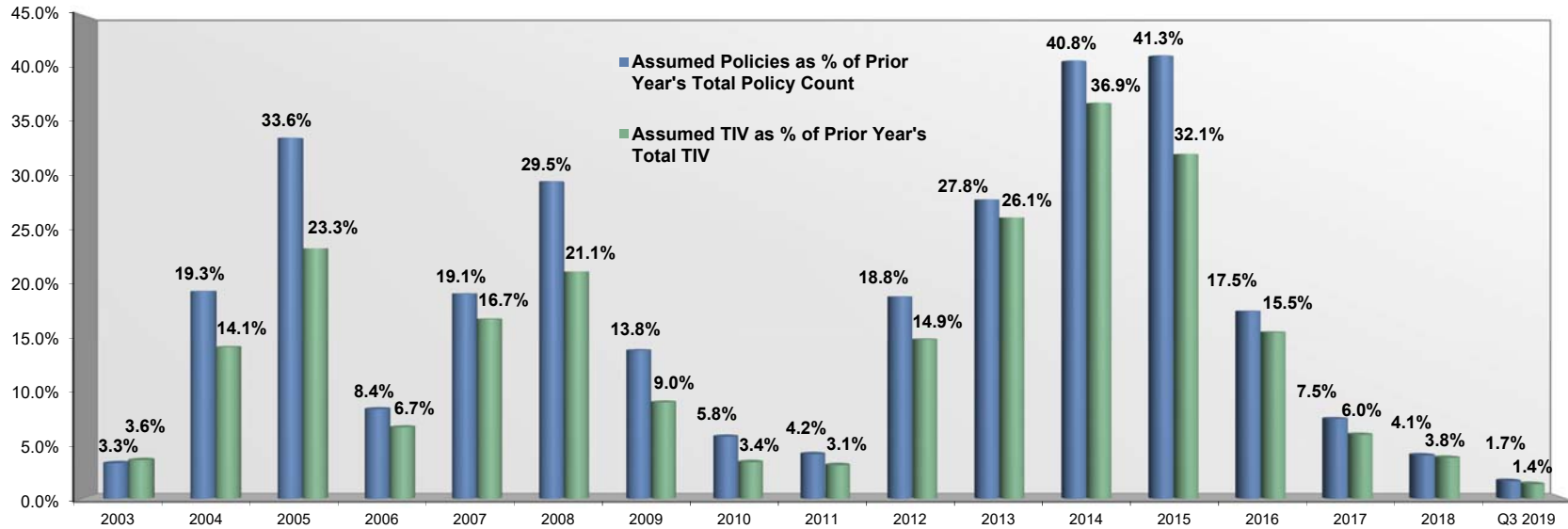


County	Policy Count	% of Total Policy Count	Inforce Total Insured Value	Inforce Premium
Broward	73,719	17%	\$18,063,864,350	\$163,478,521
Hernando	13,018	3%	\$3,790,227,869	\$14,843,606
Hillsborough	19,290	5%	\$4,793,206,732	\$24,720,916
Lee	10,085	2%	\$2,144,591,017	\$14,628,125
Miami-Dade	102,735	24%	\$28,959,149,839	\$307,371,662
Monroe	14,374	3%	\$6,307,788,316	\$57,359,494
Palm Beach	36,920	9%	\$9,565,943,764	\$79,436,929
Pasco	16,097	4%	\$3,612,464,328	\$17,838,344
Pinellas	55,653	13%	\$13,836,086,022	\$76,735,794
Sarasota	13,336	3%	\$3,608,620,028	\$18,904,774
All Other	66,105	16%	\$12,952,910,864	\$73,914,835
Total	421,332	100%	\$107,634,853,129	\$849,233,000

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.

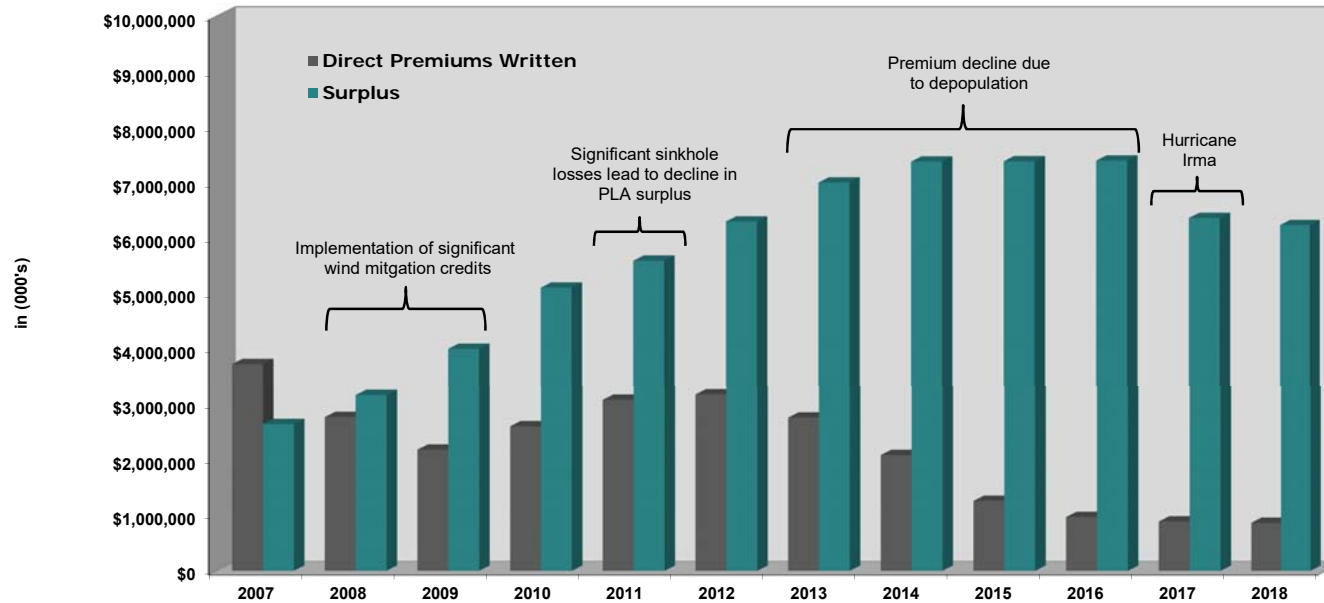
Depopulation Study Policies Taken Out Relative to Citizens Inforce Policies



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%
Q3 2019	2	7,075	421,332	1.7%	\$1,503,228,848	\$107,634,853,129	1.4%

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

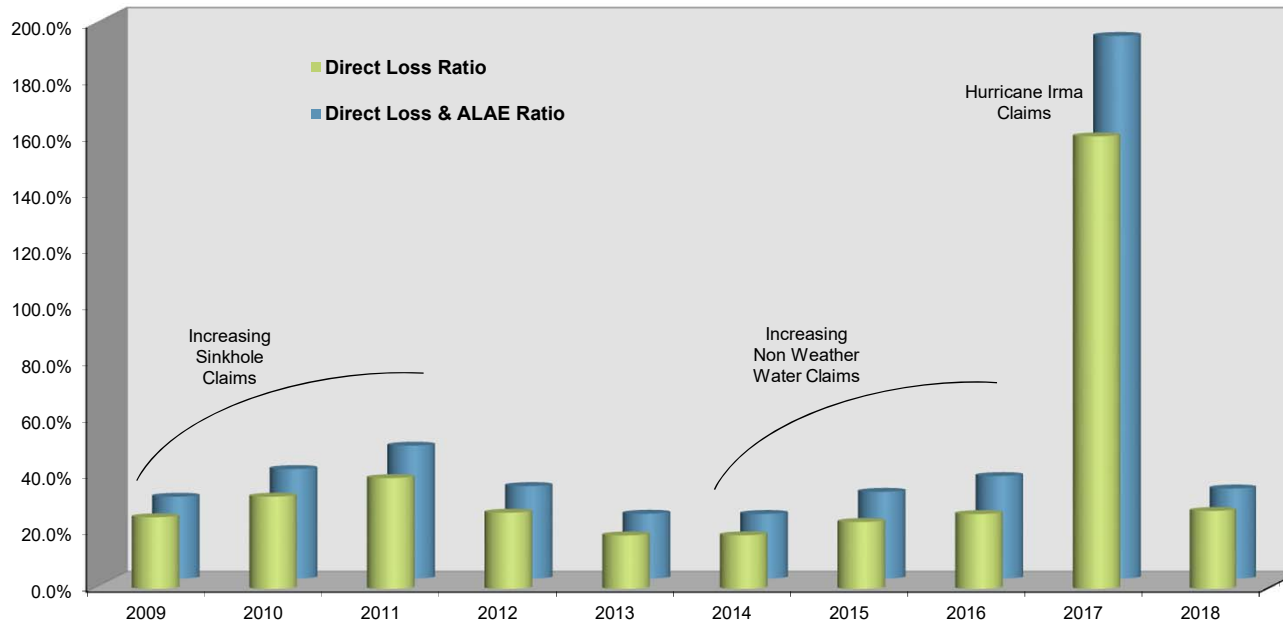
Combined Accounts Direct Premiums Written to Surplus



	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

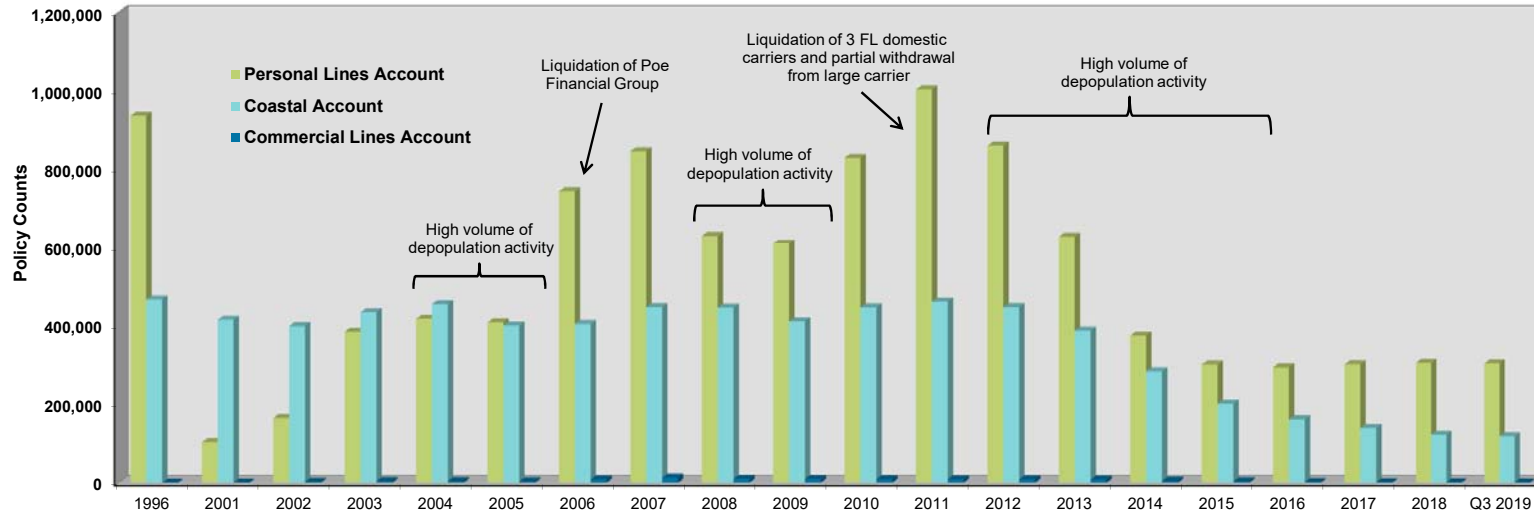


	Direct Premiums Earned	Direct Losses Incurred	Direct ALAE Incurred	Direct Loss Ratio	Direct Loss & ALAE Ratio
2009	\$2,220,604,024	\$567,116,889	\$81,769,157	25.5%	29.2%
2010	\$2,339,673,553	\$769,320,571	\$145,333,985	32.9%	39.1%
2011	\$2,818,438,093	\$1,113,497,905	\$222,863,719	39.5%	47.4%
2012	\$2,998,624,397	\$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 September 30, 2019



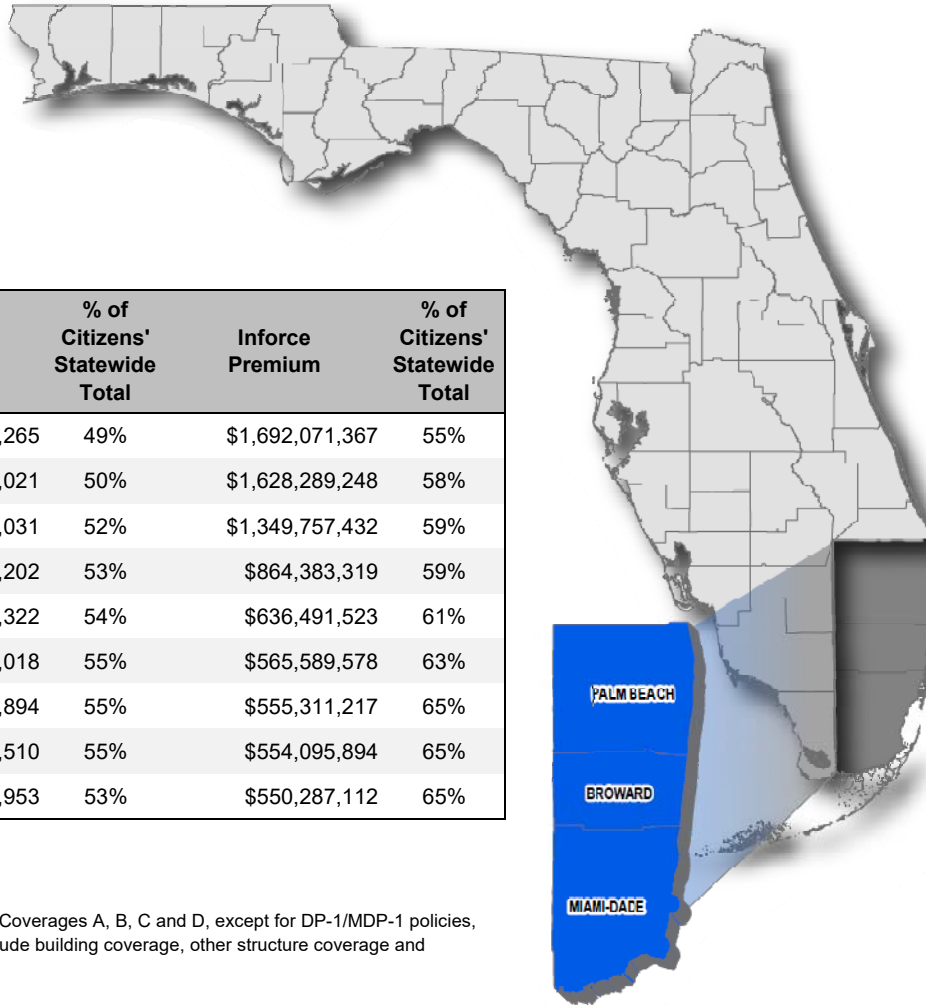
	Personal Lines Account	Coastal Account	Commercial Lines Account	Total
1996	936,837	465,739	0	1,402,576
2001	102,792	414,123	198	517,113
2002	164,274	397,676	2,157	564,107
2003	383,283	433,077	3,863	820,223
2004	416,521	453,765	3,650	873,936
2005	407,387	399,417	3,145	809,949
2006⁽²⁾	743,592	403,509	8,347	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
Q3 2019	302,864	117,701	767	421,332

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 September 30, 2019

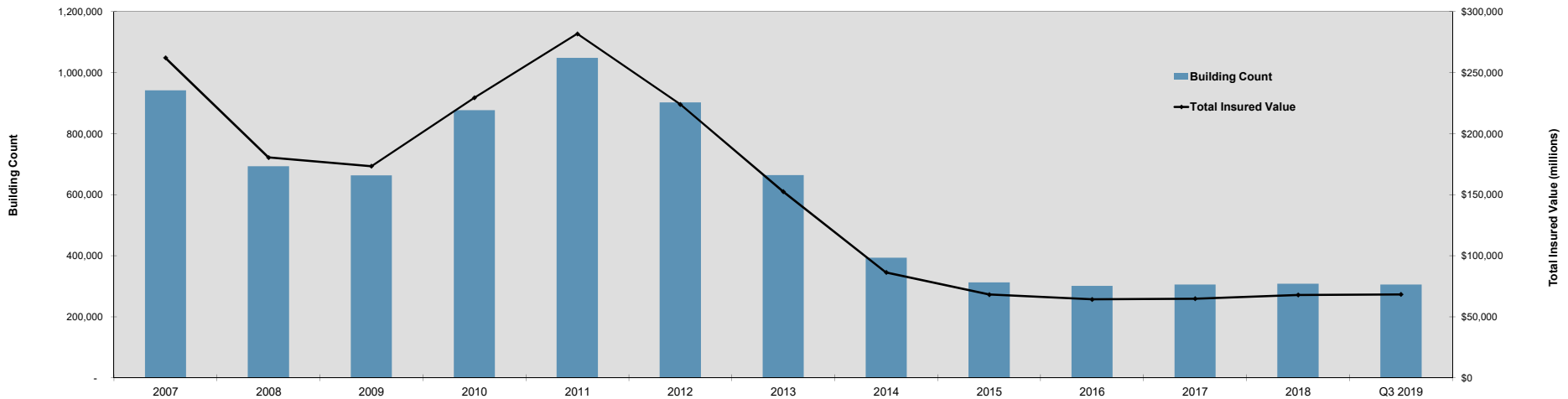


Year	Policy Count	% of Citizens' Statewide Total	Inforce Total Insured Value	% of Citizens' Statewide Total	Inforce Premium	% of Citizens' Statewide Total
2011	633,311	43%	\$252,341,776,265	49%	\$1,692,071,367	55%
2012	580,633	44%	\$215,915,313,021	50%	\$1,628,289,248	58%
2013	460,814	45%	\$166,705,951,031	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%
Q3 2019	213,374	51%	\$56,588,957,953	53%	\$550,287,112	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 September 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
Q3 2019	302,864	302,864	\$530	\$65,373	767	2,917	\$12	\$3,030	303,631	305,781	\$542	\$68,403
% Change from 2018 to Q3 2019	-0.5%	-0.5%	0.9%	1.7%	-16.5%	-16.7%	-16.8%	-16.3%	-0.6%	-0.7%	0.4%	0.8%

Notes:

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

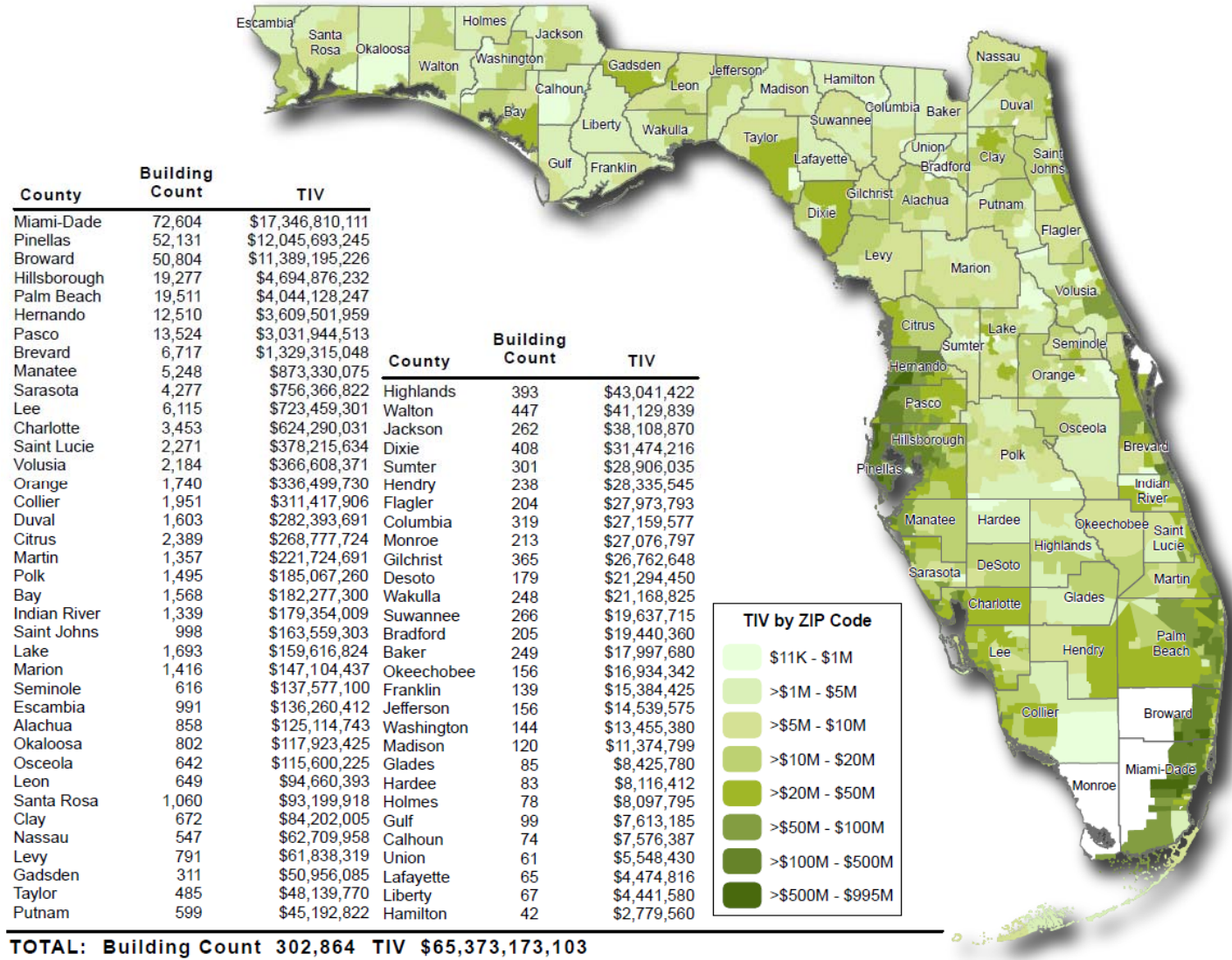
Account Information

Personal Lines Account (PLA)

Personal Lines Account

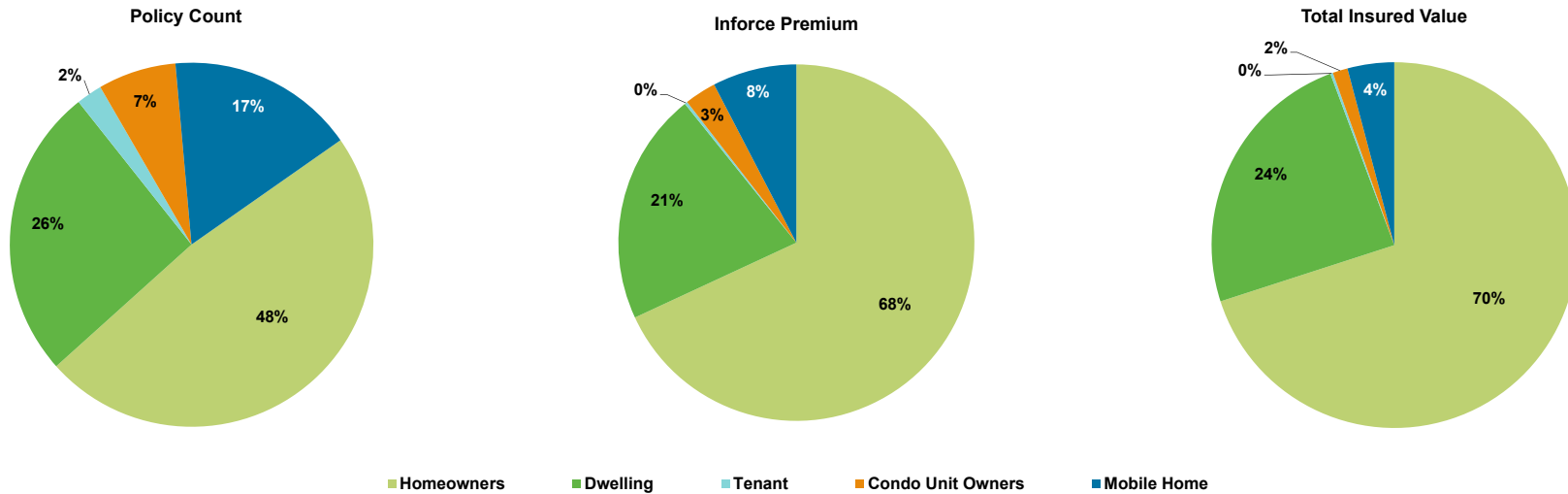
Total Insured Value (TIV) by Zip Code

Data as of September 30, 2019



Note: Excludes takeout policies

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

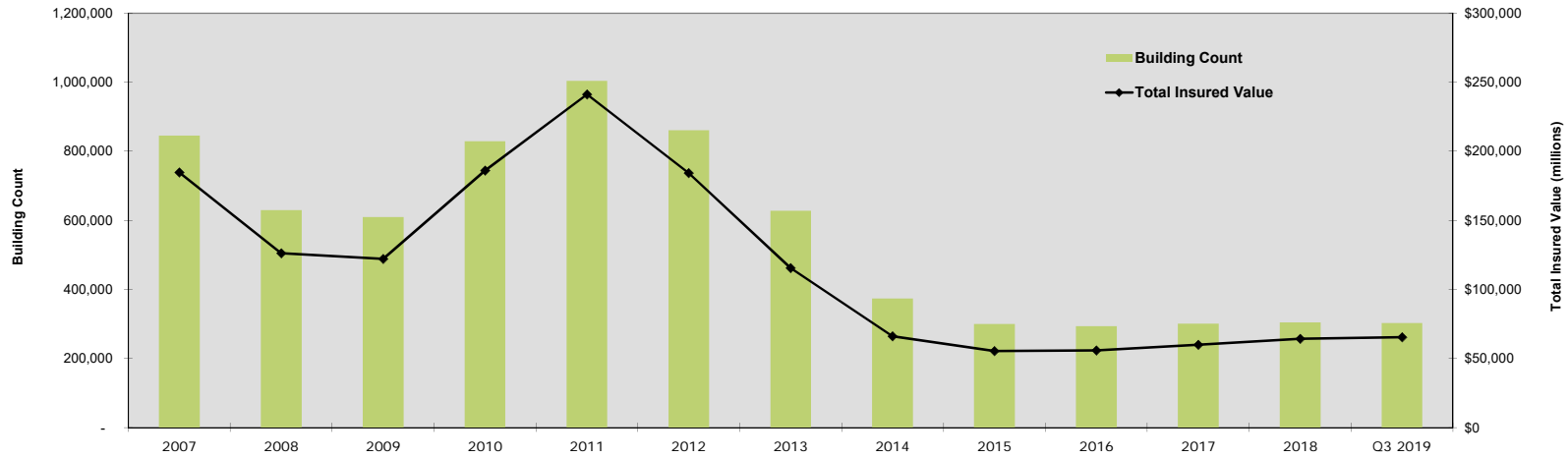


	HO-3	HO-4	HO-6	HO-8	DP-1	DP-3	MHO-3	MHO-4	MDP-1	TOTAL
Policy Count	141,786	6,204	21,303	1,287	15,406	64,540	27,660	900	23,778	302,864
Building Count	141,786	6,204	21,303	1,287	15,406	64,540	27,660	900	23,778	302,864
Inforce Premium	\$360,589,560	\$933,798	\$15,362,568	\$2,082,771	\$19,854,138	\$92,472,429	\$28,306,870	\$287,685	\$12,237,282	\$532,127,101
Total Insured Value	\$45,539,108,733	\$128,647,030	\$857,064,752	\$280,039,554	\$3,493,609,992	\$12,349,733,436	\$1,781,335,787	\$19,389,815	\$924,244,004	\$65,373,173,103

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 September 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
Q3 2019	302,864	302,864	\$530	\$65,373
% Change from 2018 to Q3 2019	-0.5%	-0.5%	0.9%	1.7%

Notes:

- 1) Total Insured Value for personal residential multi-peril DP-1 and MDP-1 policies includes only Coverages A and C, which is the liability for these policy types as provided in the Rating Manual. All other personal residential policy forms include Coverages A, B, C and D.
- 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 September 30, 2019

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

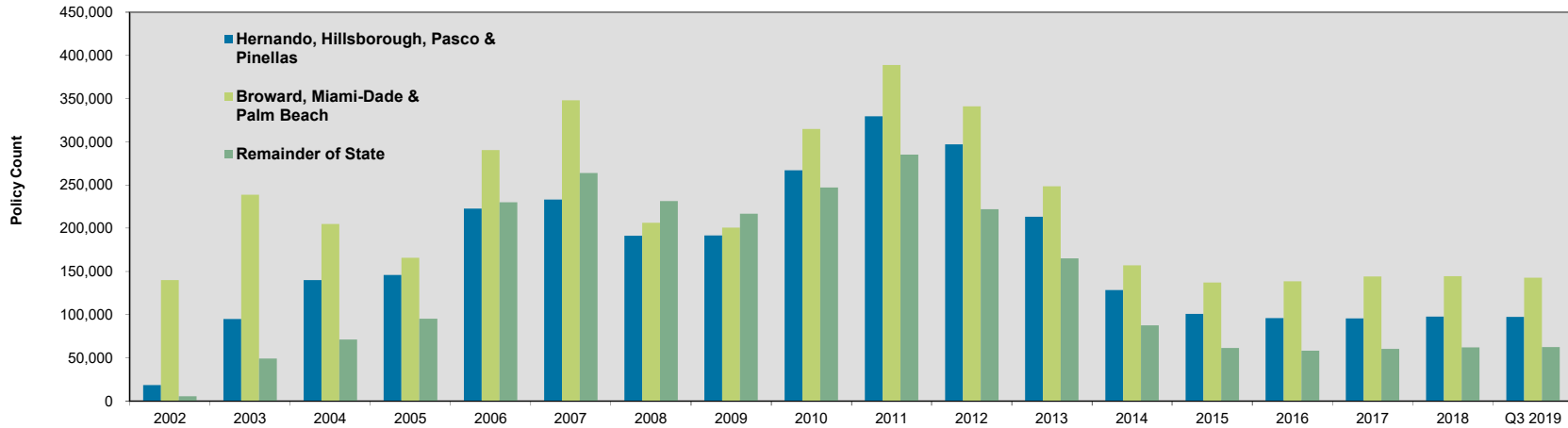
**90% of PLA Total
Insured Value is in the
top 10 counties**

County	Total Insured Value	
Miami-Dade	\$17,346,810	
Pinellas	\$12,045,693	
Broward	\$11,389,195	
Hillsborough	\$4,694,876	
Palm Beach	\$4,044,128	
Top 5 Total	\$49,520,703	76%
Hernando	\$3,609,502	
Pasco	\$3,031,945	
Brevard	\$1,329,315	
Manatee	\$873,330	
Sarasota	\$756,367	
Top 10 Total	\$59,121,161	90%
State Total	\$65,373,173	

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 September 30, 2019

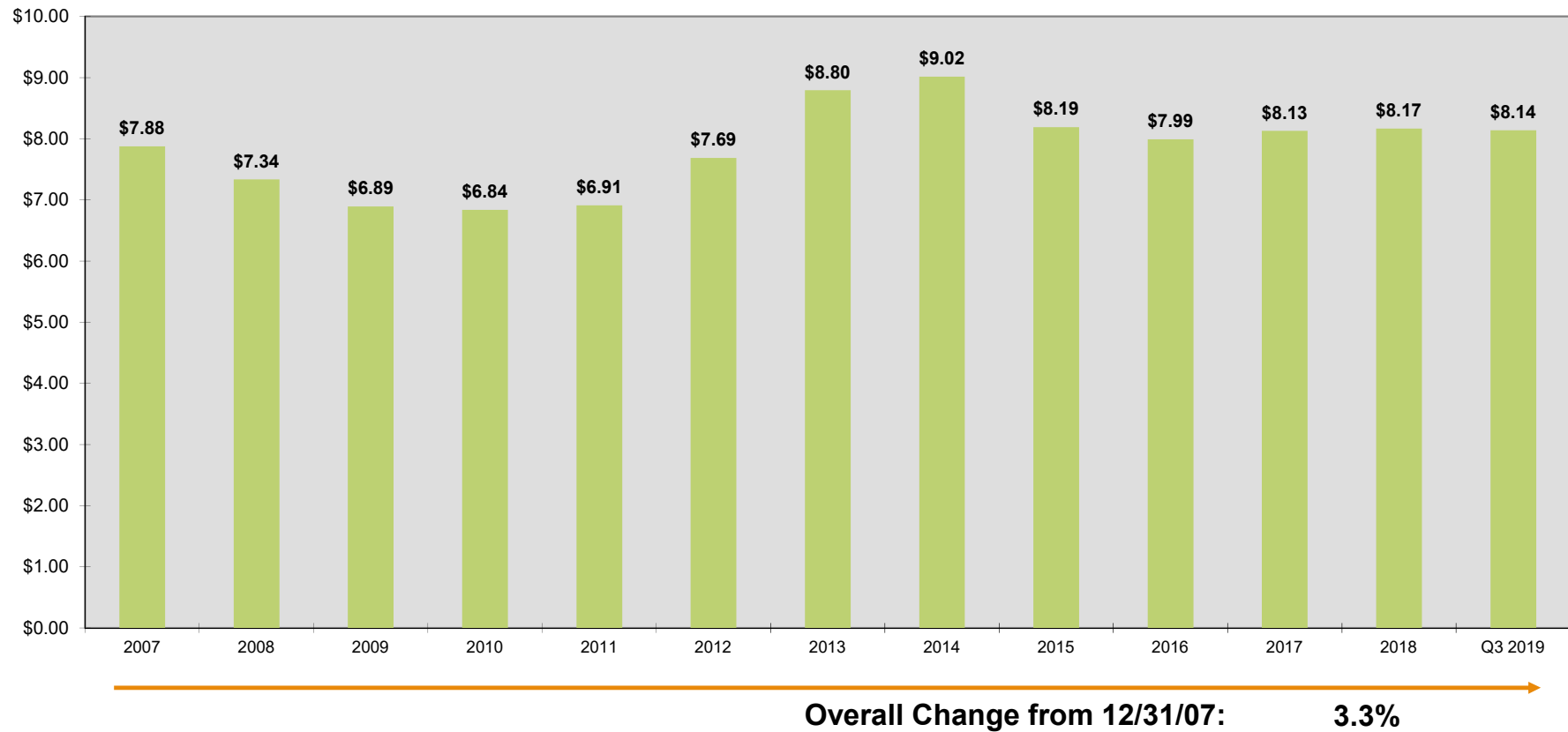


The chart above highlights concentrated total insured value and growth in South Florida (Broward, Miami-Dade and Palm Beach counties) and areas of Florida with increased sinkhole activity (Hernando, Hillsborough, Pasco, and Pinellas counties) as compared to the remaining 60 counties.

	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%
Q3 2019	97,442	32%	142,919	47%	62,503	21%

Note: Excludes takeout policies

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



Note: Excludes takeout policies

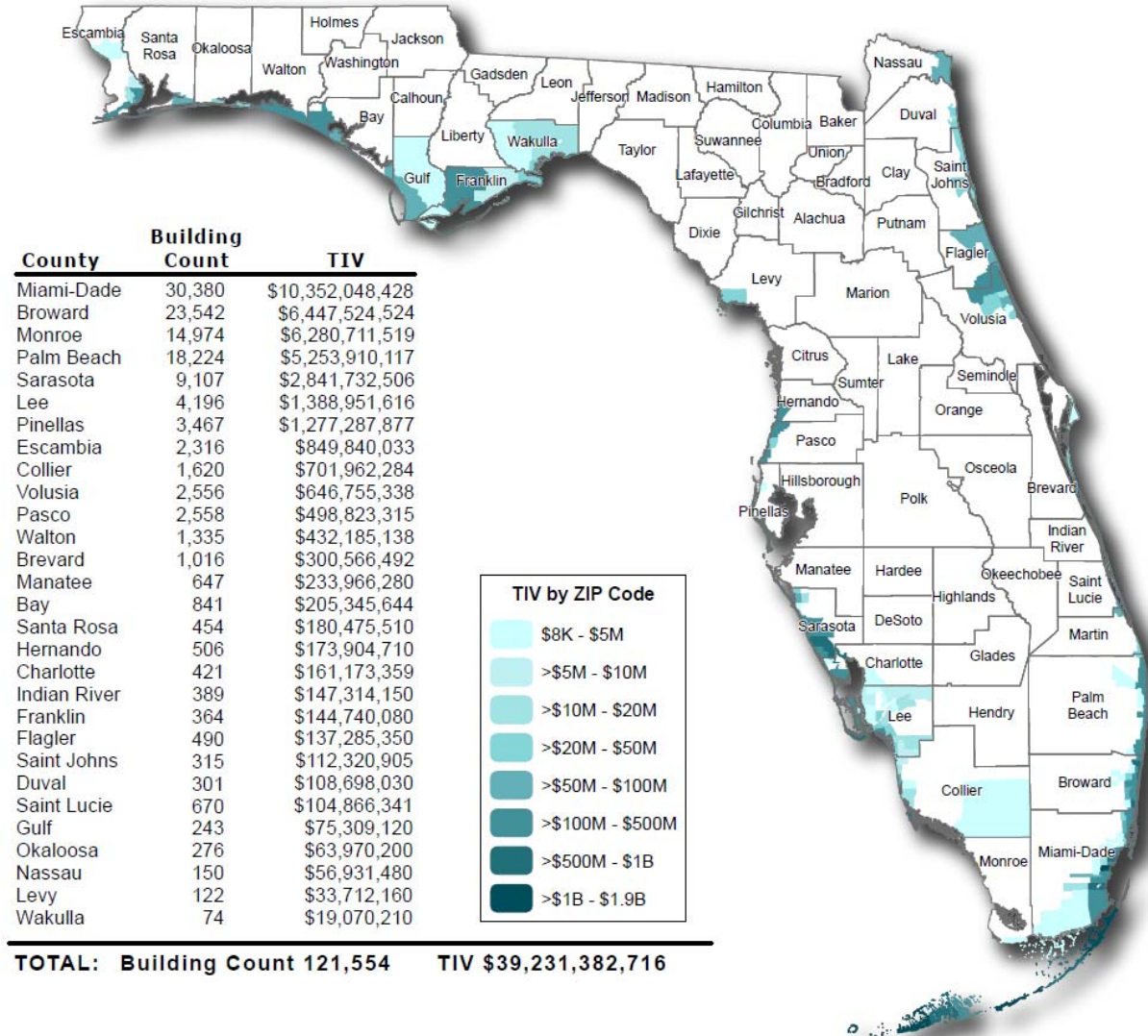
Account Information

Coastal Account

Coastal Account

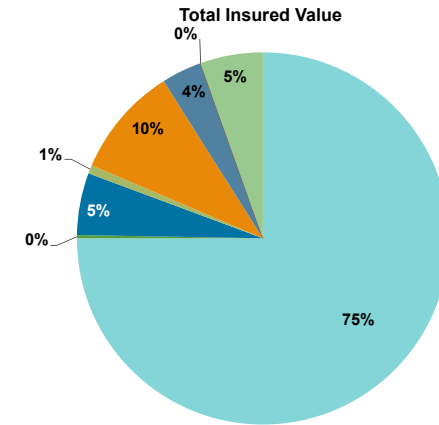
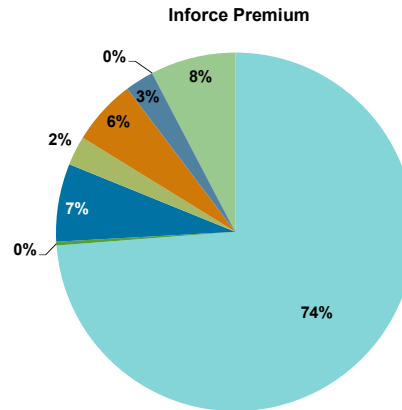
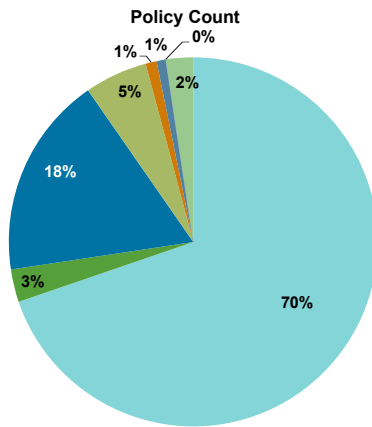
Total Insured Value (TIV) by Zip Code

Data as of September 30, 2019



Note: Excludes takeout policies

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



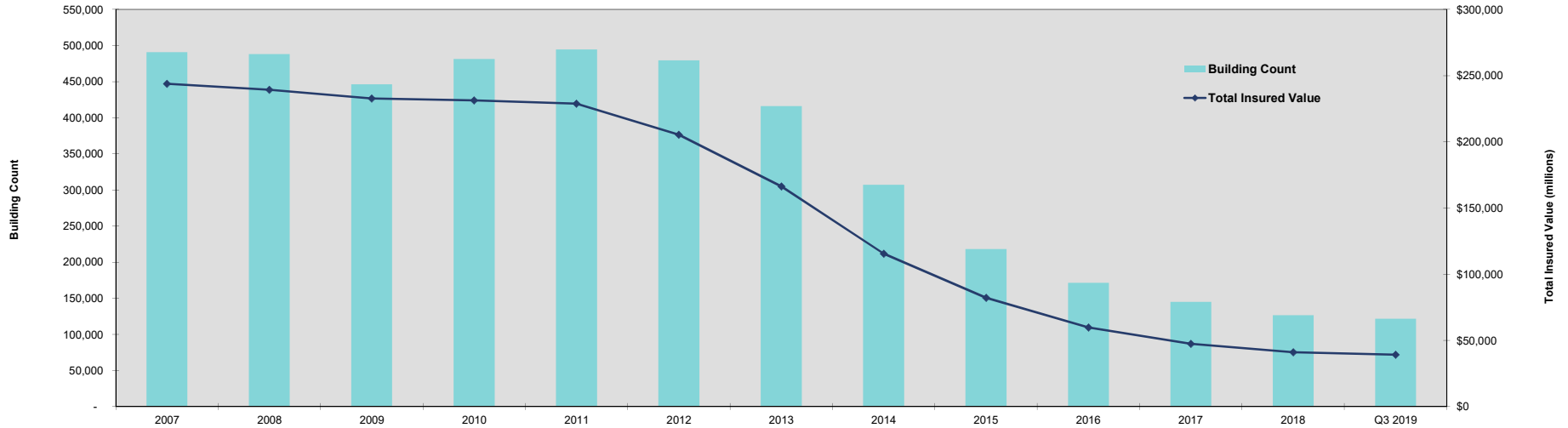
■ Homeowners/Dwelling
 ■ Tenant
 ■ Condo Unit Owner
 ■ Mobile Home
 ■ Condo Assn
 ■ All Other CR
 ■ Builders Risk
 ■ All Other CNR

	Homeowners/ Dwelling	Tenant	Condo Unit Owners	Mobile Home	Condo Assn	All Other CR	Builders Risk	All Other CNR	Total
Policy Count	82,078	3,386	20,876	6,476	1,143	965	3	2,774	117,701
Building Count	82,078	3,386	20,876	6,476	2,460	2,133	3	4,142	121,554
Inforce Premium	\$224,957,490	\$1,007,085	\$21,423,680	\$8,021,939	\$18,007,575	\$8,060,610	\$12,854	\$23,346,416	\$304,837,649
Total Insured Value	\$29,426,476,010	\$104,224,880	\$2,121,759,487	\$294,792,333	\$3,767,992,377	\$1,376,077,325	\$859,095	\$2,139,201,209	\$39,231,382,716

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 September 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
Q3 2019	112,816	112,816	\$255	\$31,947	2,108	4,593	\$26	\$5,144	2,777	4,145	\$23	\$2,140	117,701	121,554	\$305	\$39,231
% Change from 2018 to Q3 2019	-2.8%	-2.8%	-0.7%	-1.0%	-16.2%	-18.2%	-16.0%	-17.4%	-17.1%	-16.9%	-11.6%	-14.7%	-3.5%	-4.1%	-3.1%	-4.3%

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 September 30, 2019

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

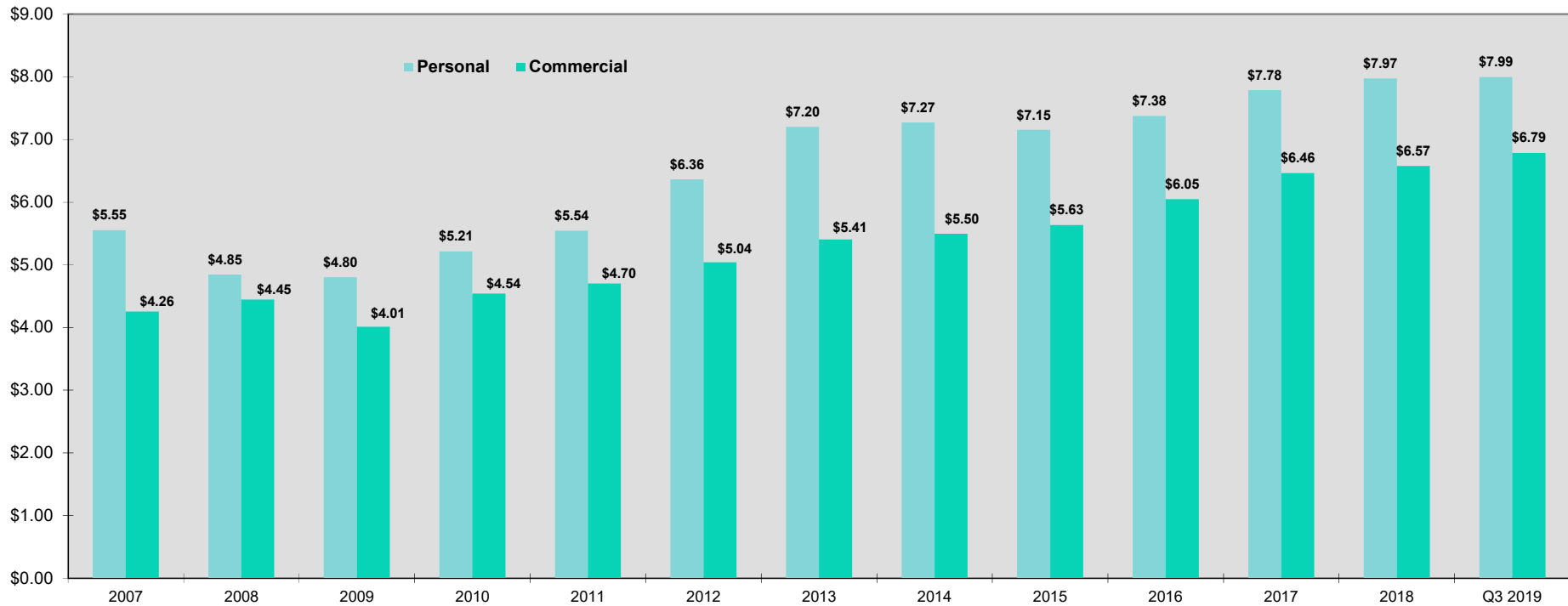
**92% of Coastal
Account Total
Insured Value is in
the top 10 counties**

County	PR-M	PR-W	CR-W	CNR-W	CR-M	CNR-M	Total	
Miami-Dade	\$3,830,616	\$4,422,575	\$1,449,430	\$305,874	\$338,990	\$4,563	\$10,352,048	
Broward	\$2,213,526	\$2,940,880	\$796,494	\$348,409	\$146,059	\$2,157	\$6,447,525	
Monroe	\$414,606	\$4,778,363	\$432,294	\$627,193	\$24,068	\$4,188	\$6,280,712	
Palm Beach	\$1,928,617	\$2,088,838	\$736,430	\$391,564	\$106,133	\$2,329	\$5,253,910	
Sarasota	\$498,380	\$2,064,835	\$227,825	\$40,780	\$9,231	\$683	\$2,841,733	
Top 5 Total	\$8,885,745	\$16,295,490	\$3,642,473	\$1,713,819	\$624,480	\$13,919	\$31,175,927	79%
Lee	\$160,232	\$924,776	\$199,918	\$101,086	\$2,940	\$0	\$1,388,952	
Pinellas	\$380,857	\$687,511	\$179,888	\$22,420	\$6,613	\$0	\$1,277,288	
Escambia	\$93,313	\$635,179	\$23,468	\$97,600	\$0	\$279	\$849,840	
Collier	\$65,570	\$385,554	\$201,663	\$48,241	\$934	\$0	\$701,962	
Volusia	\$199,043	\$393,739	\$34,386	\$18,468	\$1,120	\$0	\$646,755	
Top 10 Total	\$9,784,760	\$19,322,248	\$4,281,796	\$2,001,634	\$636,087	\$14,198	\$36,040,724	92%
State Total	\$10,704,349	\$21,242,904	\$4,499,622	\$2,121,080	\$644,448	\$18,981	\$39,231,383	

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:

44.1% Personal
59.5% Commercial

Notes:

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

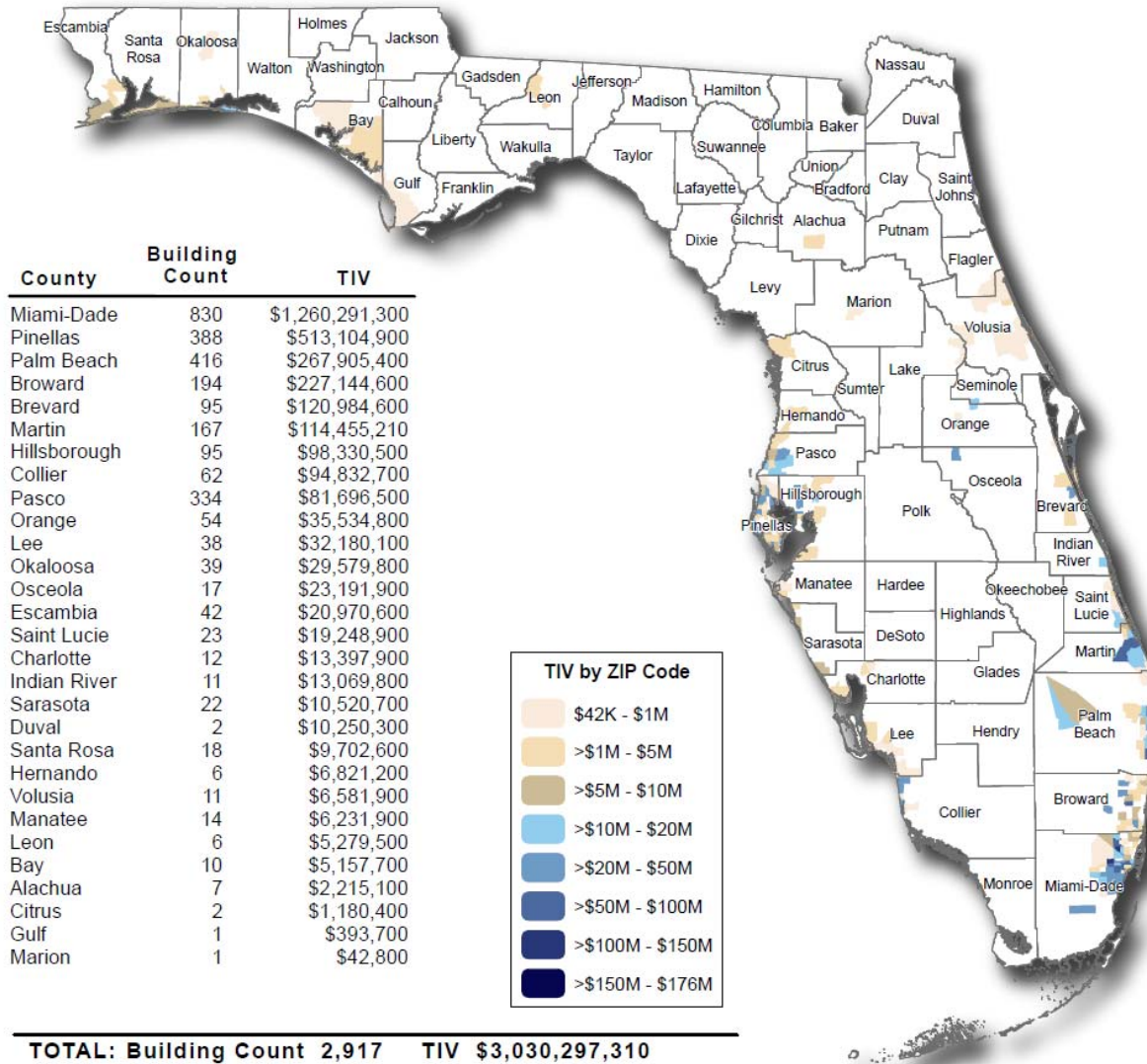
Account Information

Commercial Lines Account (CLA)

Commercial Lines Account

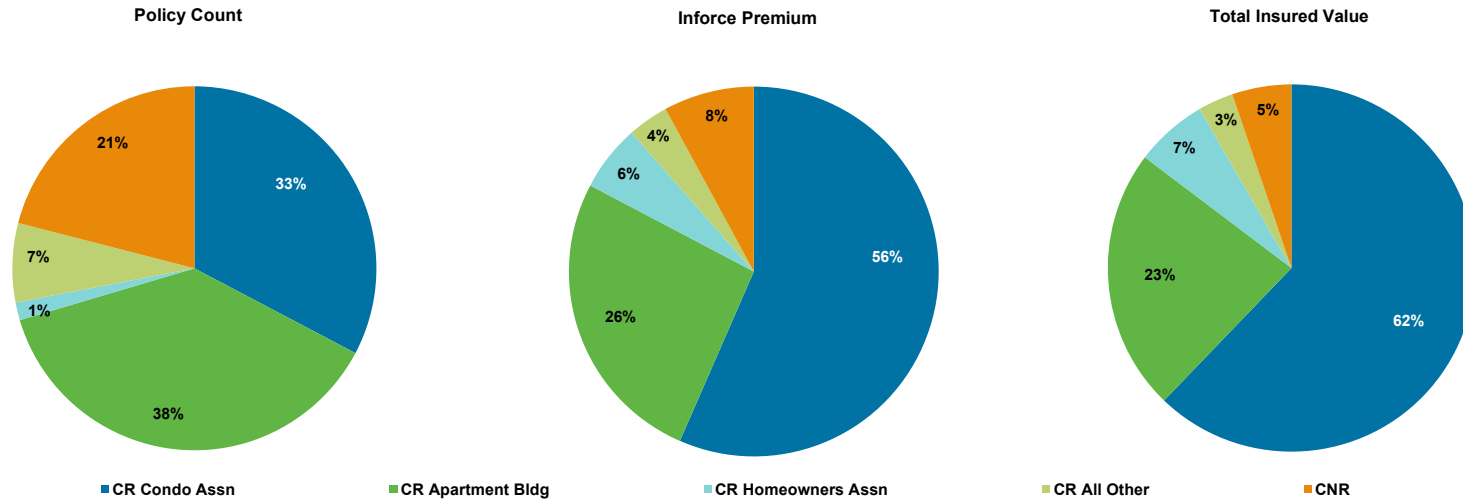
Total Insured Value (TIV) by Zip Code

Data as of September 30, 2019



Note: Excludes takeout policies

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

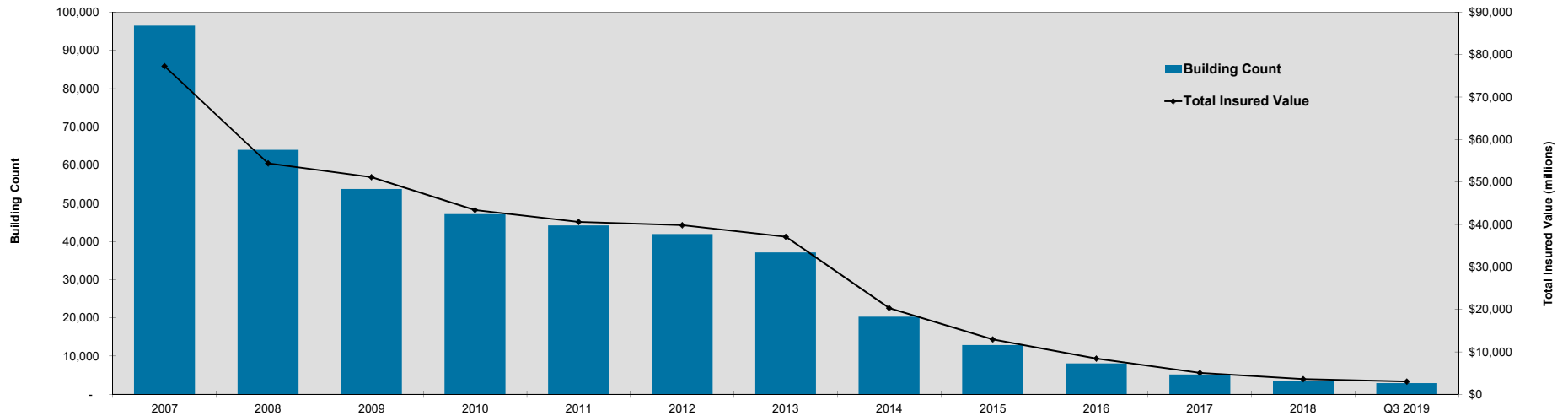


	CR Condo Assn	CR Apartment Bldg	CR Homeowners Assn	CR All Other	CNR	Total
Policy Count	251	289	12	54	161	767
Building Count	1,636	602	348	119	212	2,917
Inforce Premium	\$6,938,422	\$3,208,760	\$712,684	\$438,308	\$970,076	\$12,268,250
Total Insured Value	\$1,884,547,610	\$700,070,800	\$193,233,500	\$94,066,900	\$158,378,500	\$3,030,297,310

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 September 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
Q3 2019	606	2,705	\$11	\$2,872	161	212	\$1	\$158	767	2,917	\$12	\$3,030
% Change from 2018 to Q3 2019	-14.0%	-16.0%	-16.2%	-15.5%	-24.8%	-25.1%	-23.6%	-28.2%	-16.5%	-16.7%	-16.8%	-16.3%

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 September 30, 2019

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

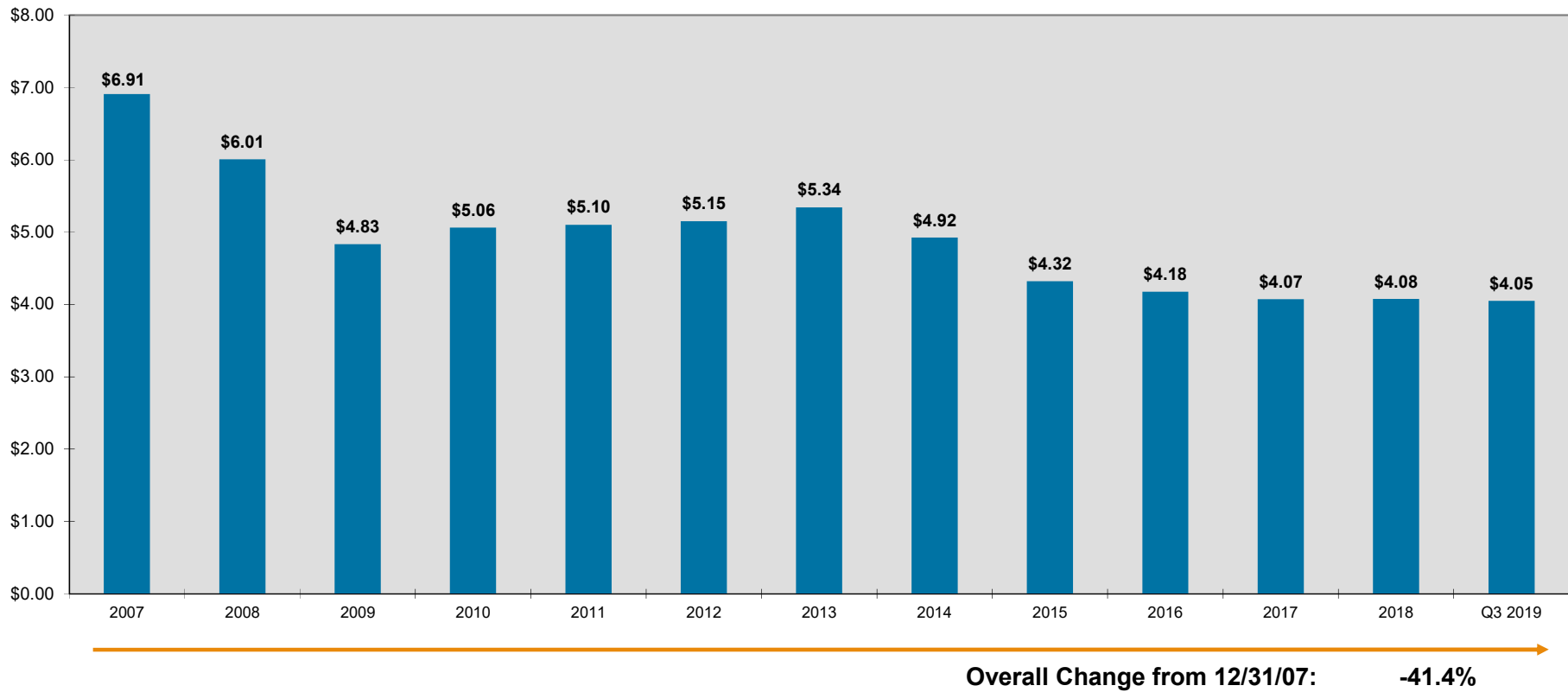
93% of CLA Total Insured Value is in the top 10 counties

County	CR-M	CNR-M	Total	
Miami-Dade	\$1,238,264	\$22,027	\$1,260,291	
Pinellas	\$479,996	\$33,109	\$513,105	
Palm Beach	\$266,055	\$1,850	\$267,905	
Broward	\$213,101	\$14,044	\$227,145	
Brevard	\$102,562	\$18,423	\$120,985	
Top 5 Total	\$2,299,978	\$89,453	\$2,389,431	79%
Martin	\$112,860	\$1,595	\$114,455	
Hillsborough	\$92,862	\$5,468	\$98,331	
Collier	\$90,699	\$4,134	\$94,833	
Pasco	\$81,328	\$369	\$81,697	
Orange	\$34,950	\$585	\$35,535	
Top 10 Total	\$2,712,677	\$101,604	\$2,814,281	93%
State Total	\$2,871,919	\$158,379	\$3,030,297	

Note:

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

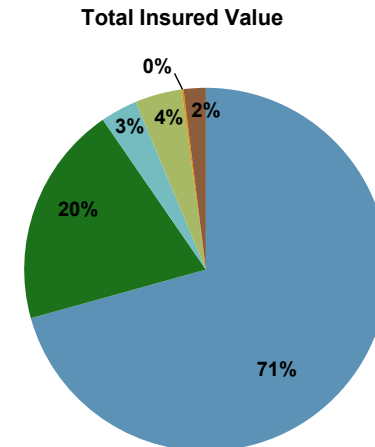
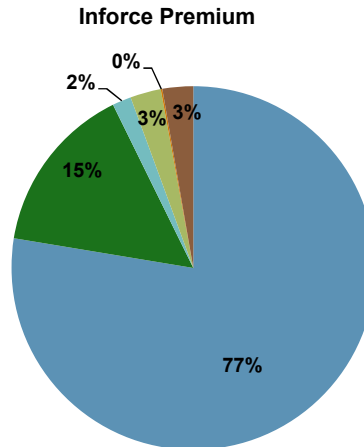
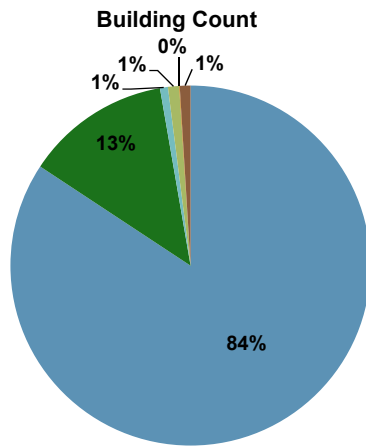
Commercial Lines Account Average Premium per \$1,000 Total Insured Value



Note: Excludes takeout policies

Product Line Information

Information by Product Line Data as of September 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	360,136	55,544	740	1,974	186	2,752	421,332
Building Count	360,136	55,544	3,025	4,273	243	4,114	427,335
Inforce Premium	\$659,129,245	\$128,408,050	\$14,221,008	\$23,145,351	\$1,117,780	\$23,211,566	\$849,233,000
Total Insured Value	\$76,077,521,623	\$21,242,904,190	\$3,516,366,993	\$4,499,621,519	\$177,359,100	\$2,121,079,704	\$107,634,853,129

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 September 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	141,786	\$360,589,560	\$45,539,108,733	19,138	\$71,451,296	\$6,294,665,355	160,924	\$432,040,856	\$51,833,774,088
HO-4	6,204	\$933,798	\$128,647,030	3,052	\$849,008	\$77,442,540	9,256	\$1,782,806	\$206,089,570
HO-6	21,303	\$15,362,568	\$857,064,752	11,397	\$13,179,432	\$700,142,661	32,700	\$28,542,000	\$1,557,207,413
HO-8	1,287	\$2,082,771	\$280,039,554	223	\$499,941	\$48,370,843	1,510	\$2,582,712	\$328,410,397
DP-1	15,406	\$19,854,138	\$3,493,609,992	3,131	\$6,767,077	\$657,278,073	18,537	\$26,621,215	\$4,150,888,065
DP-3	64,540	\$92,472,429	\$12,349,733,436	16,767	\$29,691,350	\$2,760,150,555	81,307	\$122,163,779	\$15,109,883,991
MHO-3	27,660	\$28,306,870	\$1,781,335,787	2,213	\$3,257,702	\$119,496,969	29,873	\$31,564,572	\$1,900,832,756
MHO-4	900	\$287,685	\$19,389,815	41	\$21,342	\$908,820	941	\$309,027	\$20,298,635
MDP-1	23,778	\$12,237,282	\$924,244,004	1,310	\$1,284,996	\$45,892,704	25,088	\$13,522,278	\$970,136,708
TOTAL	302,864	\$532,127,101	\$65,373,173,103	57,272	\$127,002,144	\$10,704,348,520	360,136	\$659,129,245	\$76,077,521,623

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.

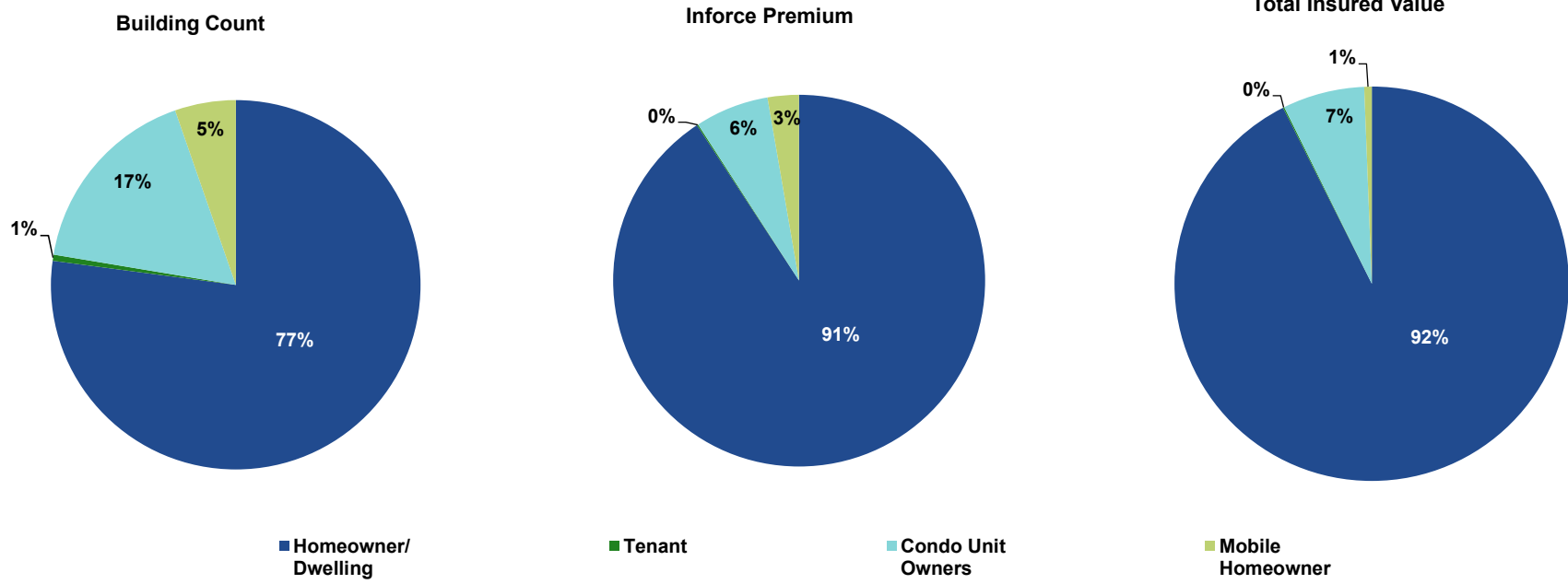
**Personal Residential Multi-Peril
Sinkhole Coverage Information
Homeowners (HO-3) and Dwelling (DP-1 & DP-3)
Data as of September 30, 2019**

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	969	\$3,203	7,860	\$1,060	8,829	\$1,295
	Hillsborough	2,238	\$2,236	9,455	\$1,354	11,693	\$1,523
	Pasco	630	\$3,664	7,277	\$1,209	7,907	\$1,405
	Pinellas	11,115	\$1,990	17,057	\$1,596	28,172	\$1,752
	TOTAL	14,952	\$2,176	41,649	\$1,372	56,601	\$1,585
DP-3	Hernando	138	\$2,237	1,261	\$835	1,399	\$973
	Hillsborough	1,099	\$1,406	2,400	\$1,035	3,499	\$1,152
	Pasco	147	\$2,432	2,256	\$992	2,403	\$1,080
	Pinellas	2,581	\$1,478	6,136	\$1,172	8,717	\$1,263
	TOTAL	3,965	\$1,520	12,053	\$1,076	16,018	\$1,186
DP-1	Hernando	34	\$1,268	239	\$704	273	\$775
	Hillsborough	91	\$1,316	523	\$934	614	\$991
	Pasco	76	\$1,330	521	\$717	597	\$795
	Pinellas	307	\$1,346	993	\$1,041	1,300	\$1,113
	TOTAL	508	\$1,333	2,276	\$907	2,784	\$985

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 1,510 HO-8 policies inforce as of 09/30/19, 499 are endorsed for sinkhole coverage. 420 of these 499 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

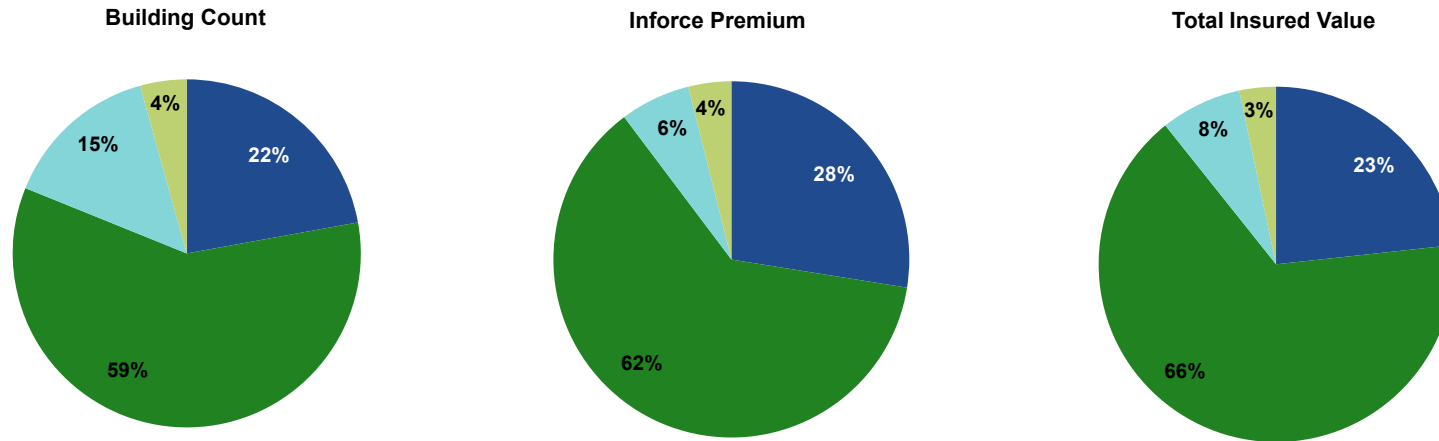
Personal Residential Wind-Only Information by Policy Form Data as of September 30, 2019



	Homeowner/ Dwelling	Tenant	Condo Unit Owners	Mobile Homeowner	Total
Policy Count	42,819	293	9,479	2,953	55,544
Building Count	42,819	293	9,479	2,953	55,544
Inforce Premium	\$116,547,826	\$136,735	\$8,244,248	\$3,479,241	\$128,408,050
Total Insured Value	\$19,666,011,184	\$25,873,520	\$1,421,616,826	\$129,402,660	\$21,242,904,190

Note:
Excludes policies tagged for takeout

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



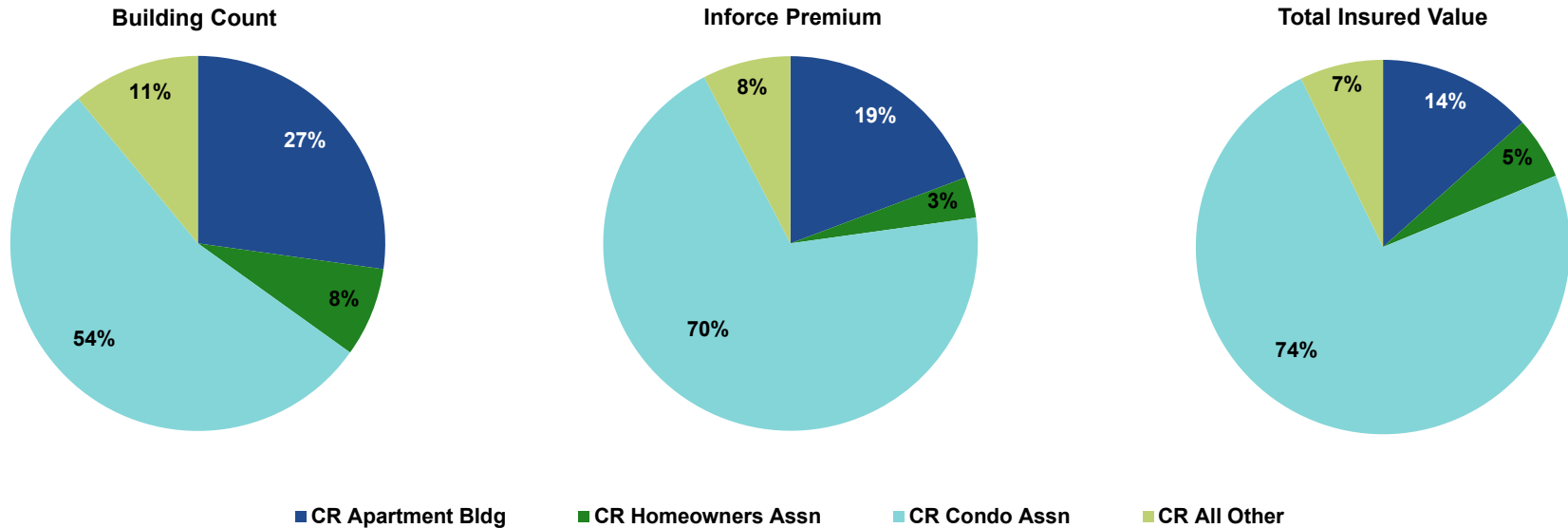
■ CR Apartment Bldg ■ CR Condo Assn ■ CR Homeowners Assn ■ CR All Other

	CR Apartment Bldg	CR Condo Assn	CR Homeowners Assn	CR All Other	Total
Policy Count	328	337	14	61	740
Building Count	670	1,784	440	131	3,025
Inforce Premium	\$3,917,898	\$8,843,901	\$906,825	\$552,384	\$14,221,008
Total Insured Value	\$817,975,300	\$2,321,785,693	\$259,771,300	\$116,834,700	\$3,516,366,993

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 September 30, 2019

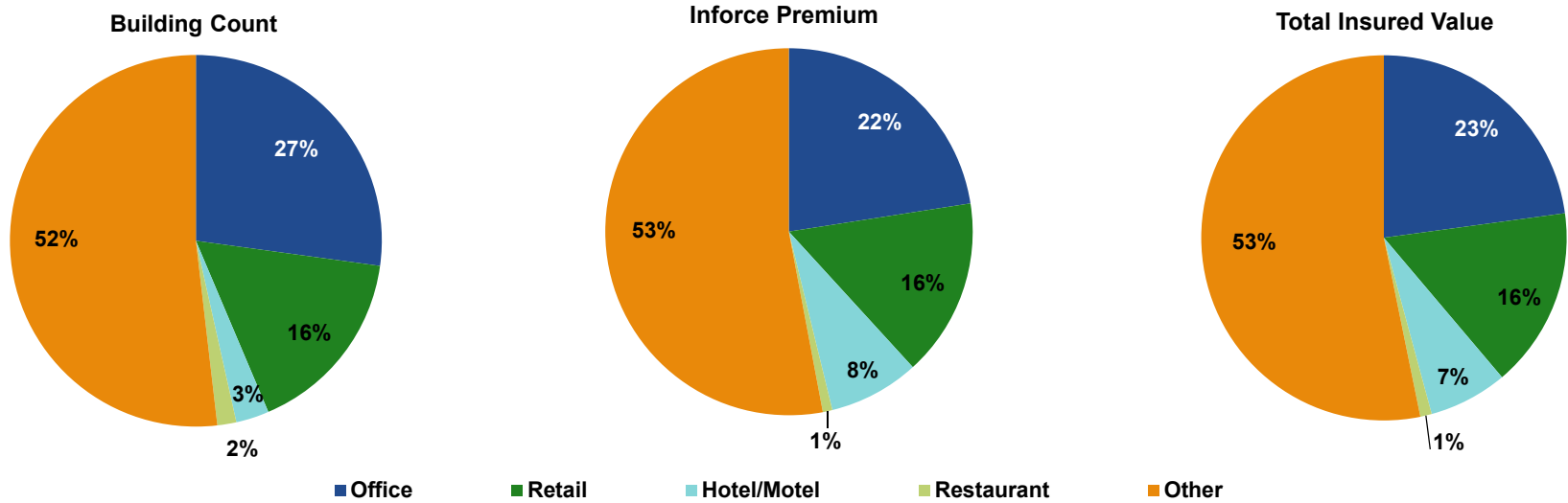


	CR Apartment Bldg	CR Homeowners Assn	CR Condo Assn	CR All Other	Total
Policy Count	705	42	1,057	170	1,974
Building Count	1,162	329	2,312	470	4,273
Inforce Premium	\$4,460,517	\$816,713	\$16,102,096	\$1,766,025	\$23,145,351
Total Insured Value	\$602,890,460	\$241,791,115	\$3,330,754,294	\$324,185,650	\$4,499,621,519

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 September 30, 2019

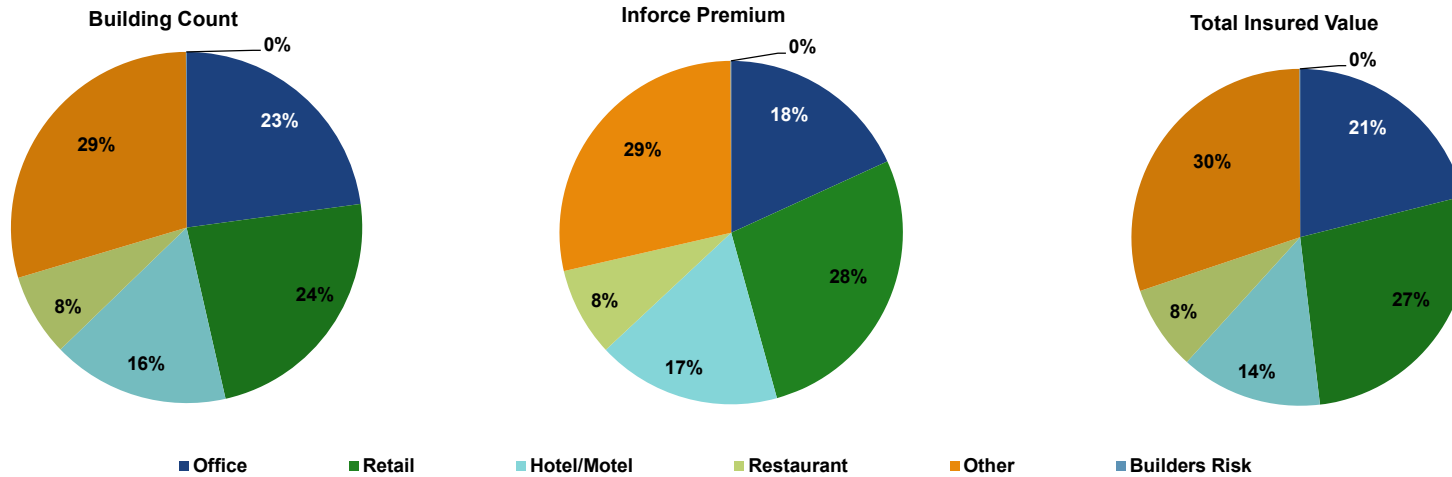


	Office	Retail	Hotel/Motel	Restaurant	Other	Total
Policy Count	60	33	5	1	87	186
Building Count	66	40	7	4	126	243
Inforce Premium	\$251,863	\$175,316	\$89,231	\$9,515	\$591,855	\$1,117,780
Total Insured Value	\$40,514,300	\$28,349,700	\$12,347,300	\$1,793,600	\$94,354,200	\$177,359,100

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 September 30, 2019



	Office	Retail	Hotel/Motel	Restaurant	Other	Builders Risk	Total
Policy Count	763	717	189	268	812	3	2,752
Building Count	940	971	671	313	1,216	3	4,114
Inforce Premium	\$4,221,669	\$6,386,486	\$4,025,179	\$1,936,905	\$6,628,473	\$12,854	\$23,211,566
Total Insured Value	\$447,024,686	\$573,548,640	\$288,845,163	\$171,934,100	\$638,868,020	\$859,095	\$2,121,079,704

Notes:

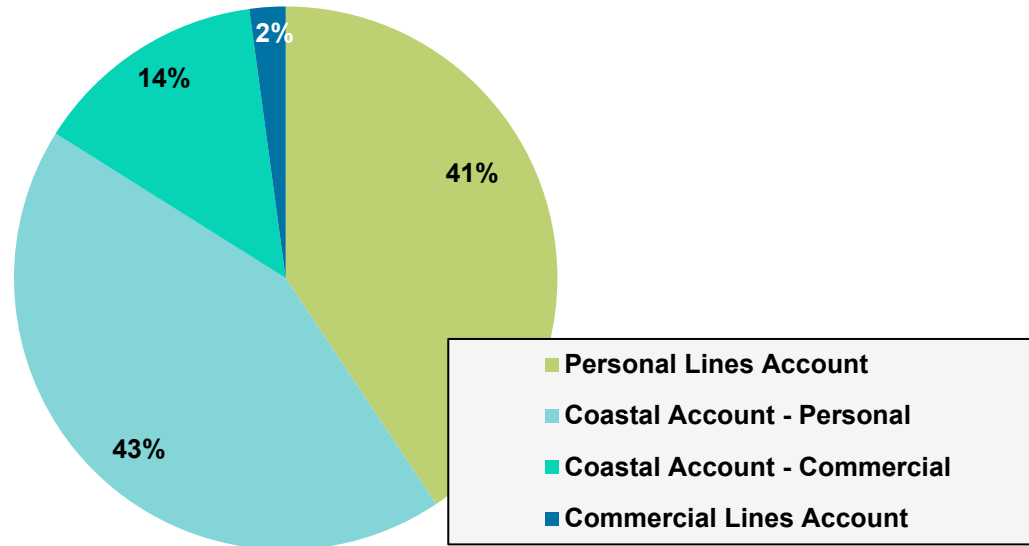
- 1) For policies with multiple risks, policy count and inforce premium are allocated by the occupancy with the greatest Total Insured Value (TIV) for the policy. Building count and TIV are allocated at the risk level.
- 2) Excludes takeout policies

Catastrophe Modeling Results

Catastrophe Modeling Results

Percentage of Average Annual Loss by Account

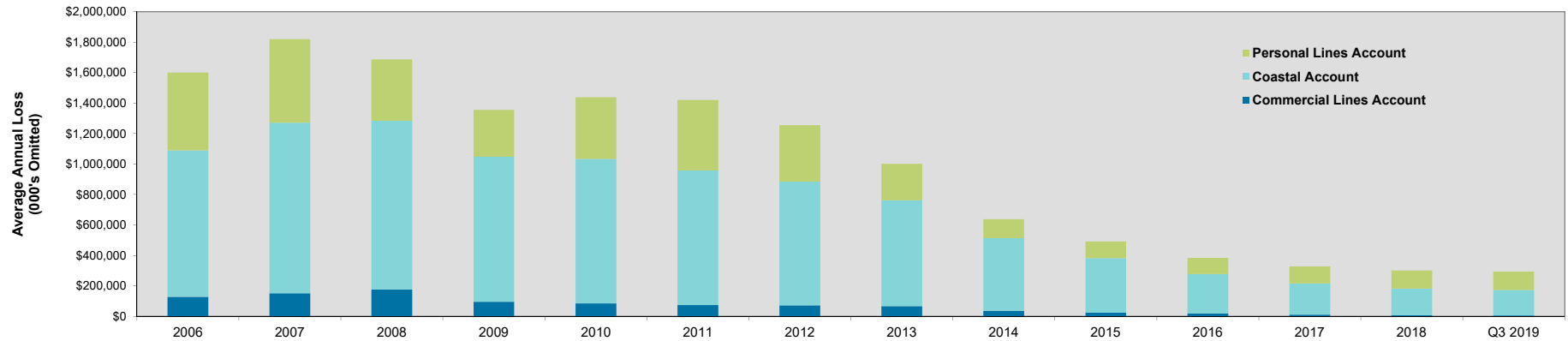
Data as of September 30, 2019



Account	Average Annual Loss (in 000's)	Percent of Average Annual Loss
Personal Lines	\$119,224	41%
Coastal	\$167,846	57%
<i>Personal</i>	\$126,988	43%
<i>Commercial</i>	\$40,859	14%
Commercial Lines	\$6,243	2%
Total	\$293,314	100%

Note: Excludes takeout policies

Catastrophe Modeling Results Average Annual Loss Amount by Account

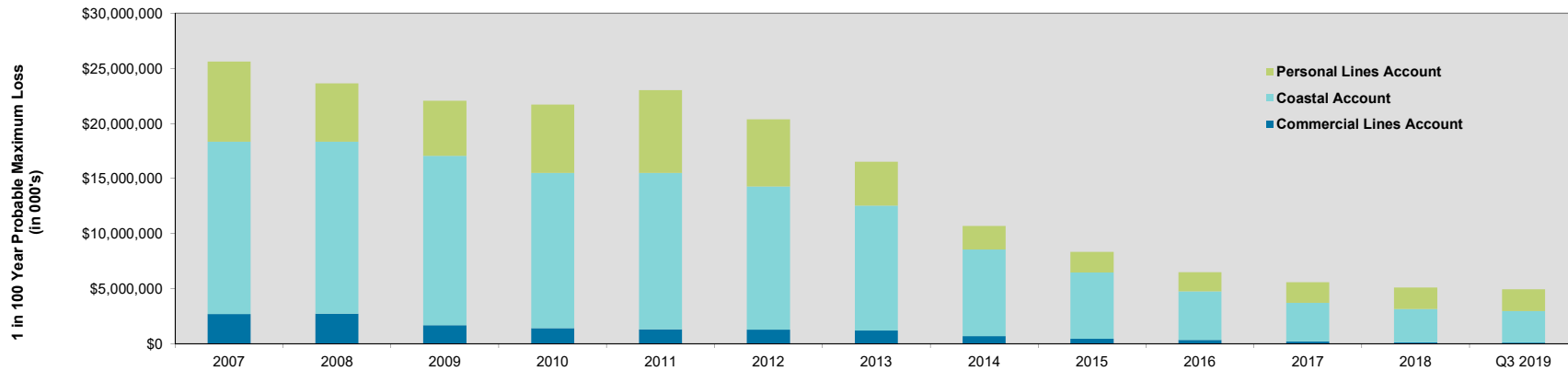


Account	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	Q3 2019
Personal Lines	\$511,189	\$549,147	\$403,477	\$307,910	\$405,210	\$461,837	\$369,520	\$239,459	\$124,937	\$110,611	\$104,861	\$111,271	\$118,286	\$119,224
Coastal	\$961,825	\$1,120,325	\$1,106,613	\$950,896	\$948,338	\$883,684	\$811,742	\$695,243	\$476,292	\$356,768	\$260,532	\$206,251	\$175,864	\$167,846
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	\$6,243
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	\$293,314

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	Q3 2019
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	\$1,960,284
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	\$2,863,584
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	\$109,650
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	\$4,786,554

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 September 30, 2019

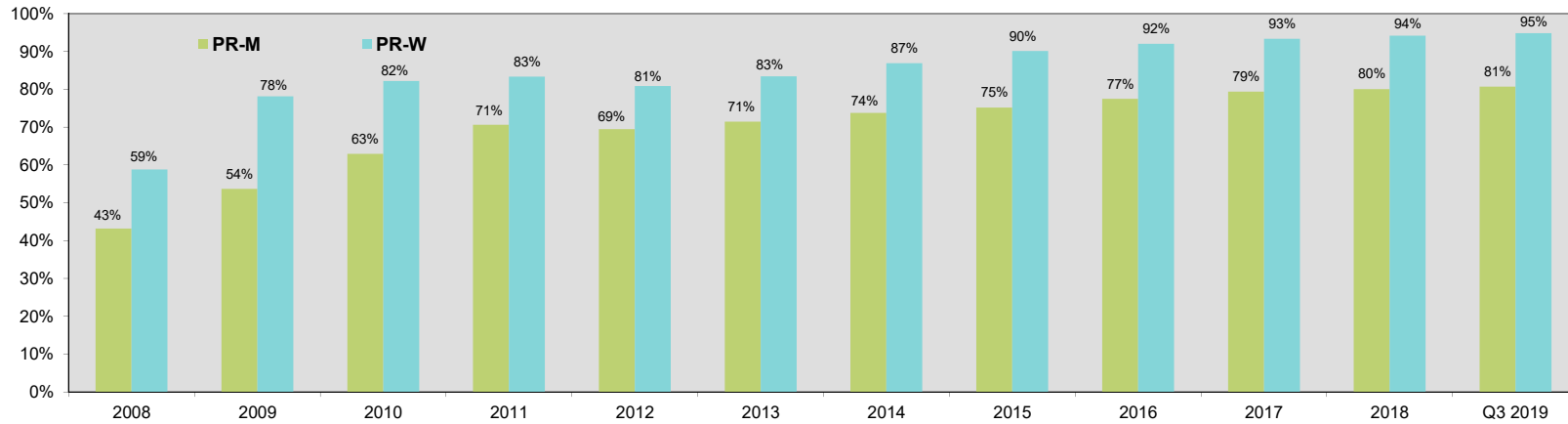
Product Line	Policy Type	Number of Policies with Wind Coverage	Total Premium Excluding Surcharges for Policies with Wind Coverage	Number of Policies with WMC	Total Premium Excluding Surcharges For Buildings with WMC	Percent of Wind Coverage Policies with WMC
		(1)	(2)	(3)	(4)	(5) = (3) / (1)
PR-M	HO-3	157,465	\$418,082,036	143,126	\$384,113,856	91%
	HO-4	8,918	\$1,696,193	3,751	\$706,653	42%
	HO-6	29,548	\$26,401,078	20,914	\$18,973,674	71%
	HO-8	1,472	\$2,509,453	1,300	\$2,188,829	88%
	DP-1	16,661	\$25,248,753	11,926	\$17,621,227	72%
	DP-3	75,841	\$115,473,673	52,890	\$89,298,812	70%
	Total PR-M	289,905	\$589,411,186	233,907	\$512,903,051	81%
PR-W	HW-2	33,760	\$79,267,714	32,607	\$74,935,515	97%
	HW-4	293	\$117,415	199	\$57,575	68%
	HW-6	9,479	\$7,061,393	8,841	\$6,272,985	93%
	DW-2	9,059	\$20,558,162	8,258	\$18,089,075	91%
	Total PR-W	52,591	\$107,004,684	49,905	\$99,355,150	95%
Personal Residential Total		342,496	\$696,415,870	283,812	\$612,258,201	83%

Note:

Excludes takeout policies and mobile home policies

Windstorm Mitigation Credit (WMC) Trend Analysis

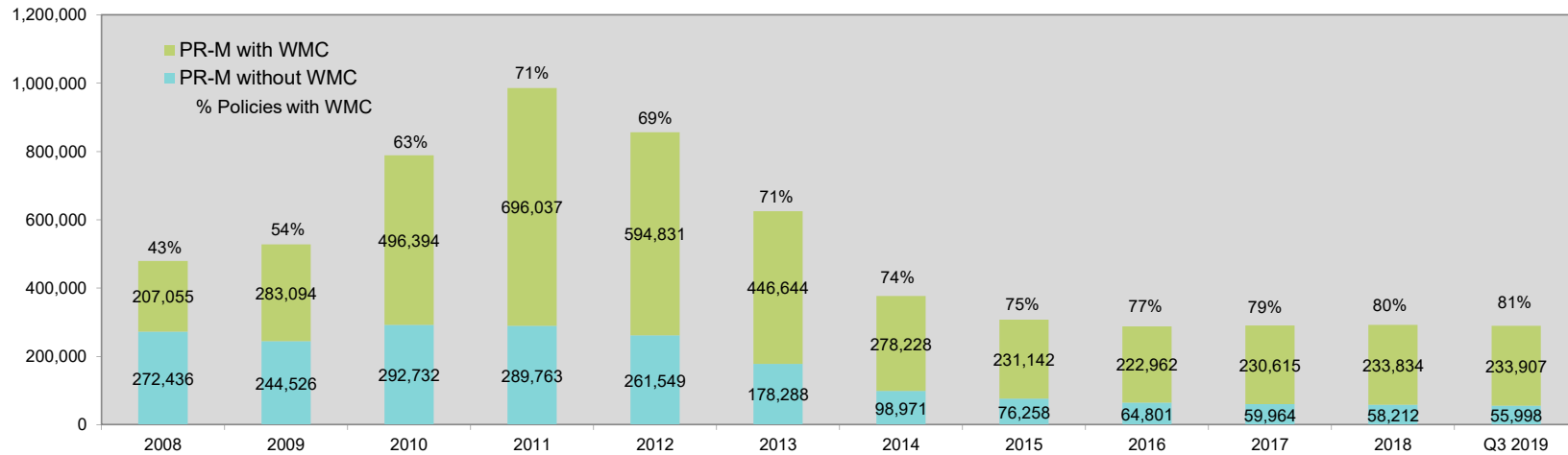
Percentage of Policies Including Wind with WMC



Number of Personal Residential Multi-Peril Buildings with Wind Coverage

With and Without Wind Mitigation Credits

% With Wind Mitigation Credits

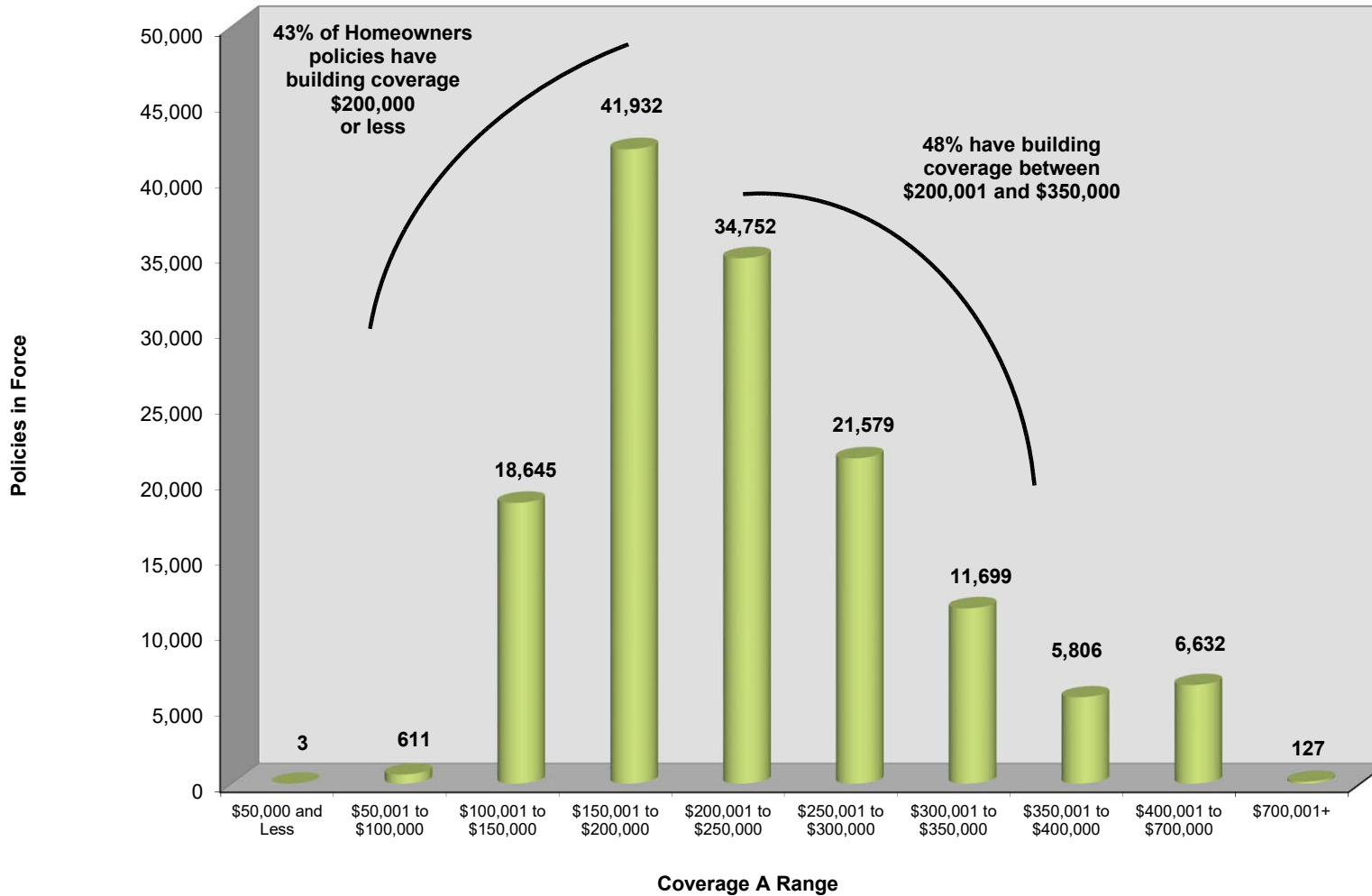


Note:

Excludes takeout policies and mobile home policies

Risk Characteristics

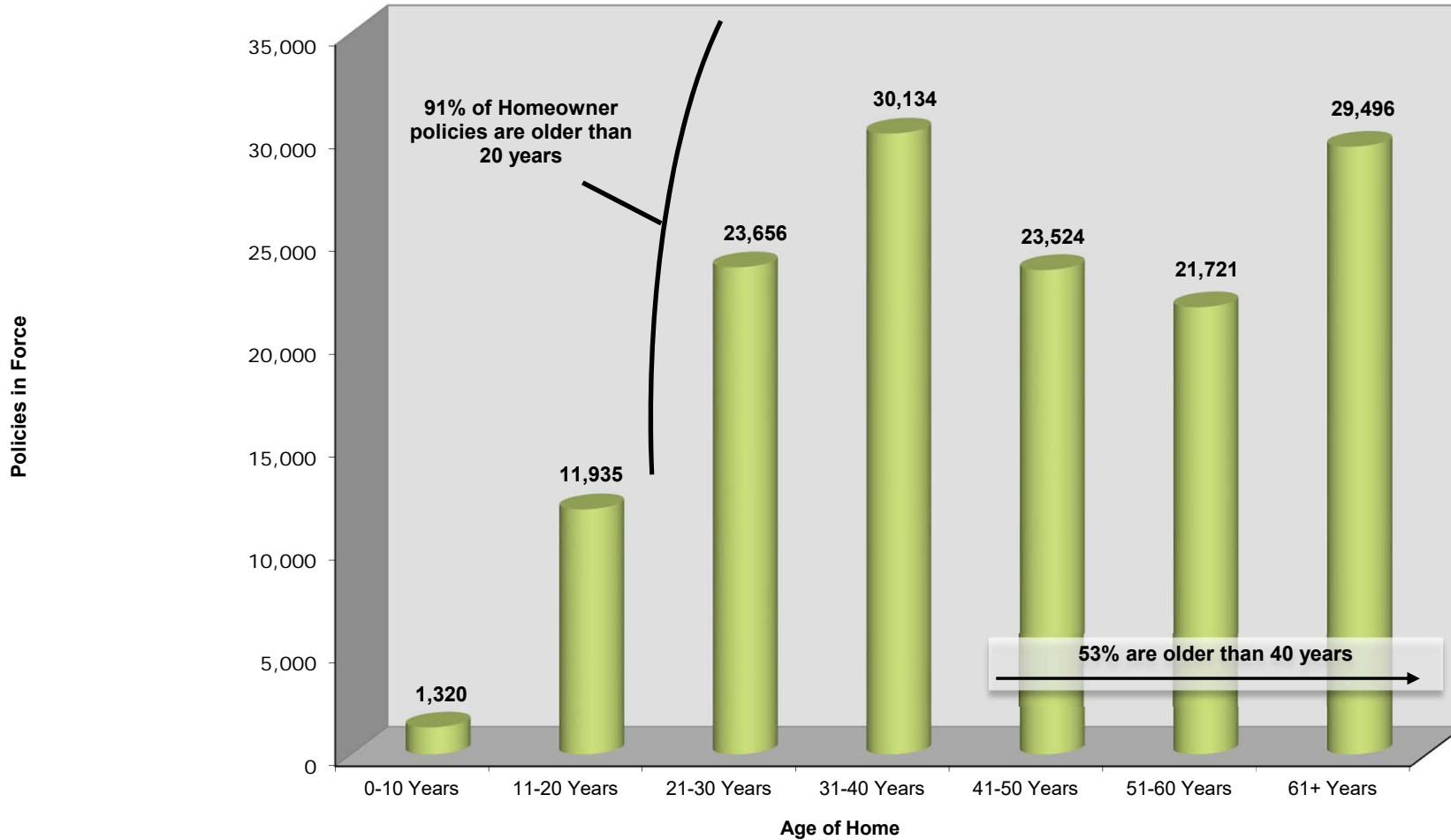
Personal Lines Account Policy Characteristics - Coverage Ranges (HO-3) Data as of September 30, 2019



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 September 30, 2019

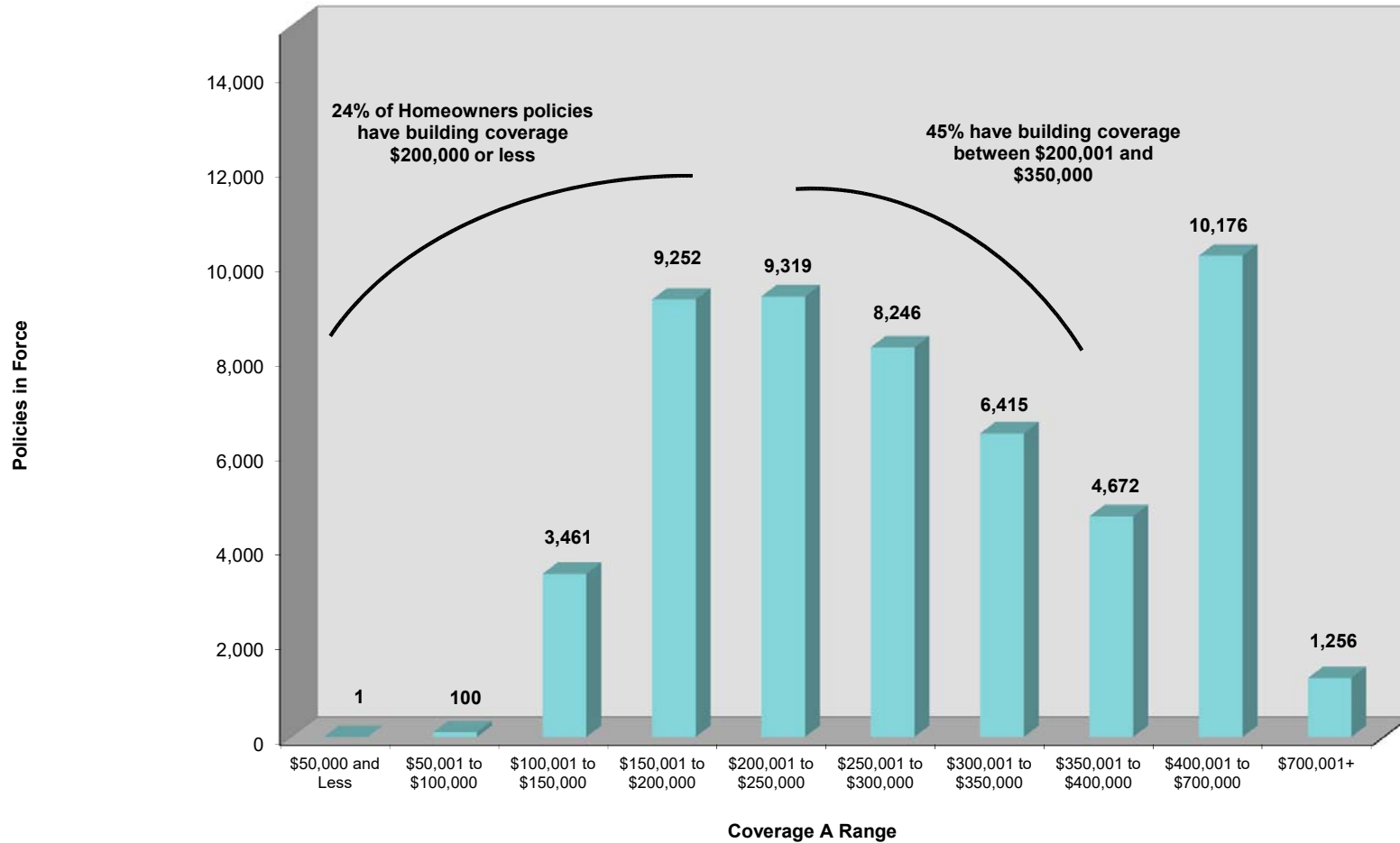


Note: Excludes takeout policies

Coastal Account

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

Data as of September 30, 2019



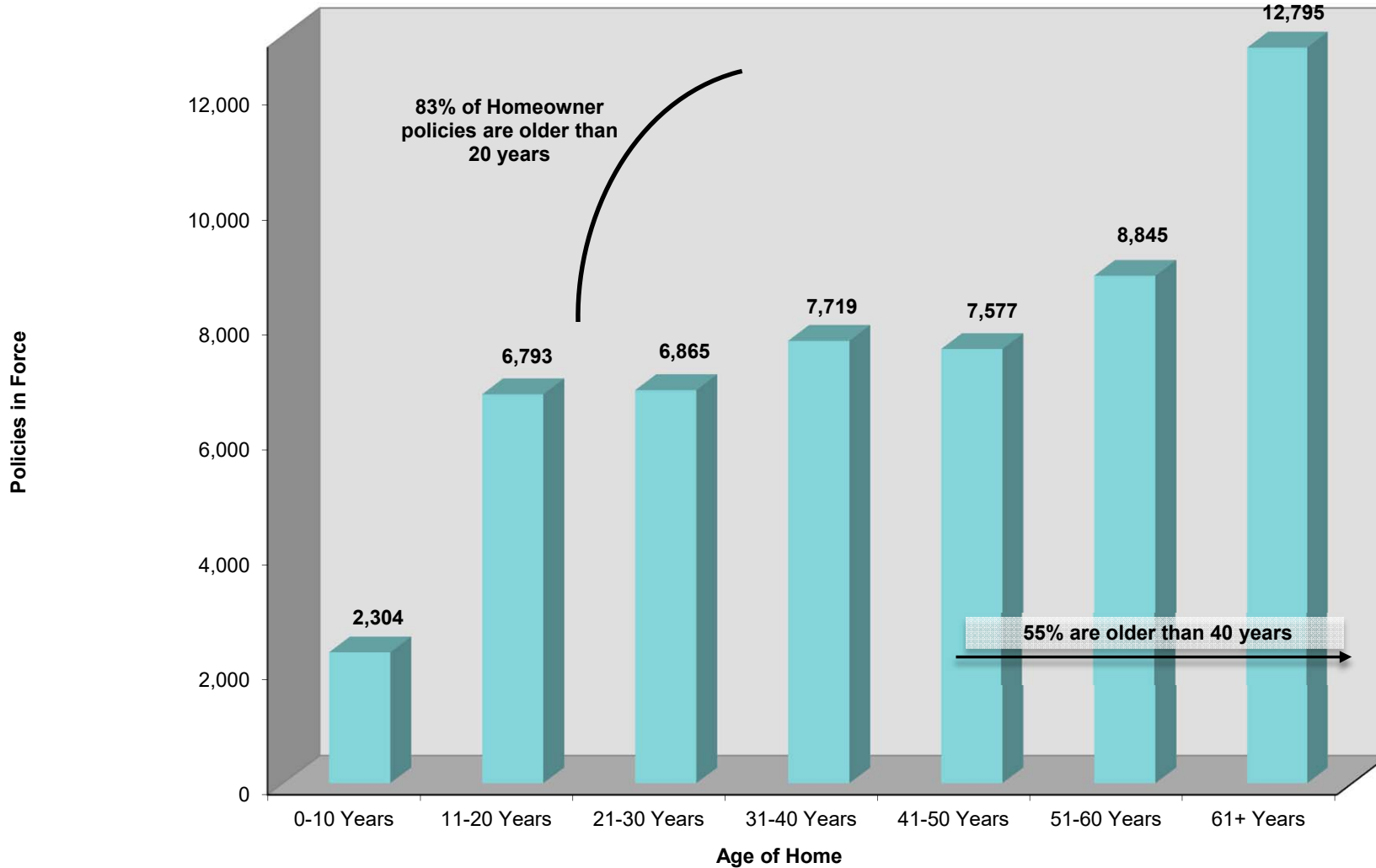
Notes:

- 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)

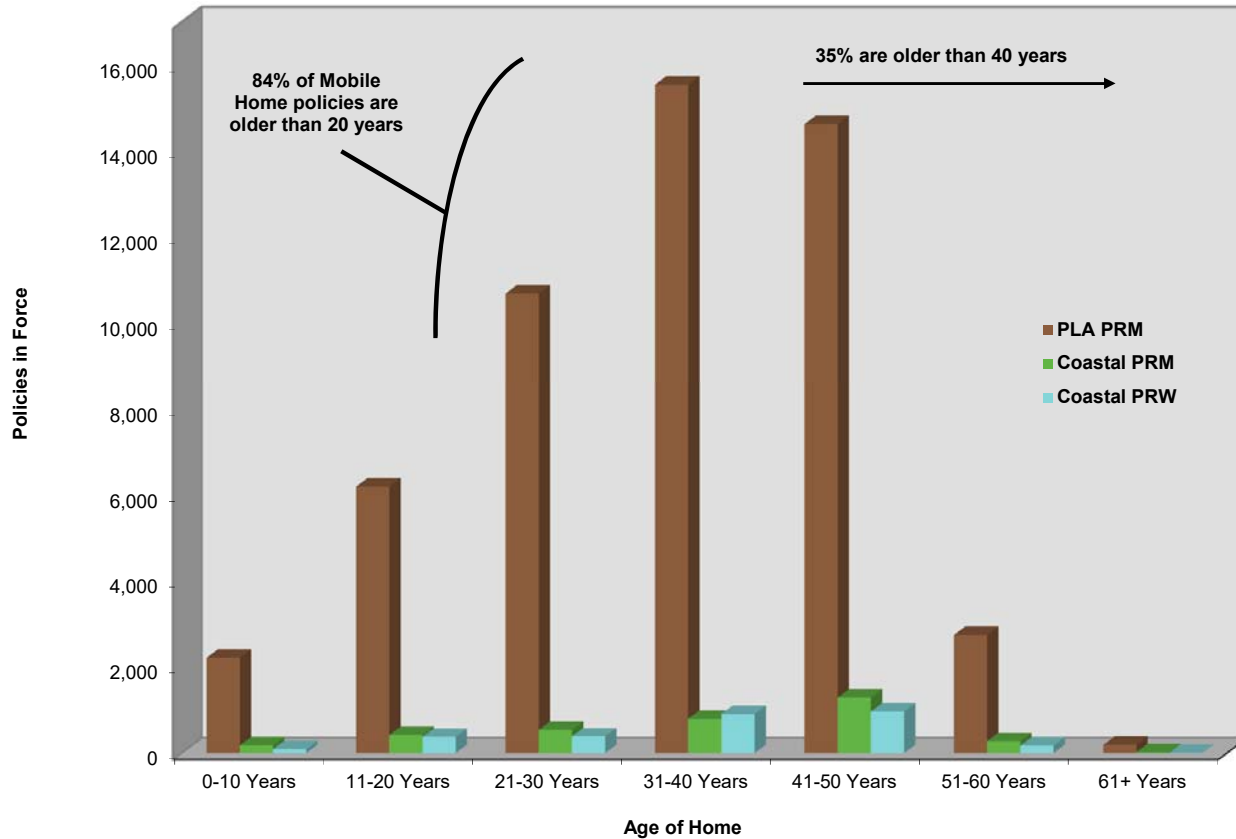
Data as of September 30, 2019



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 September 30, 2019

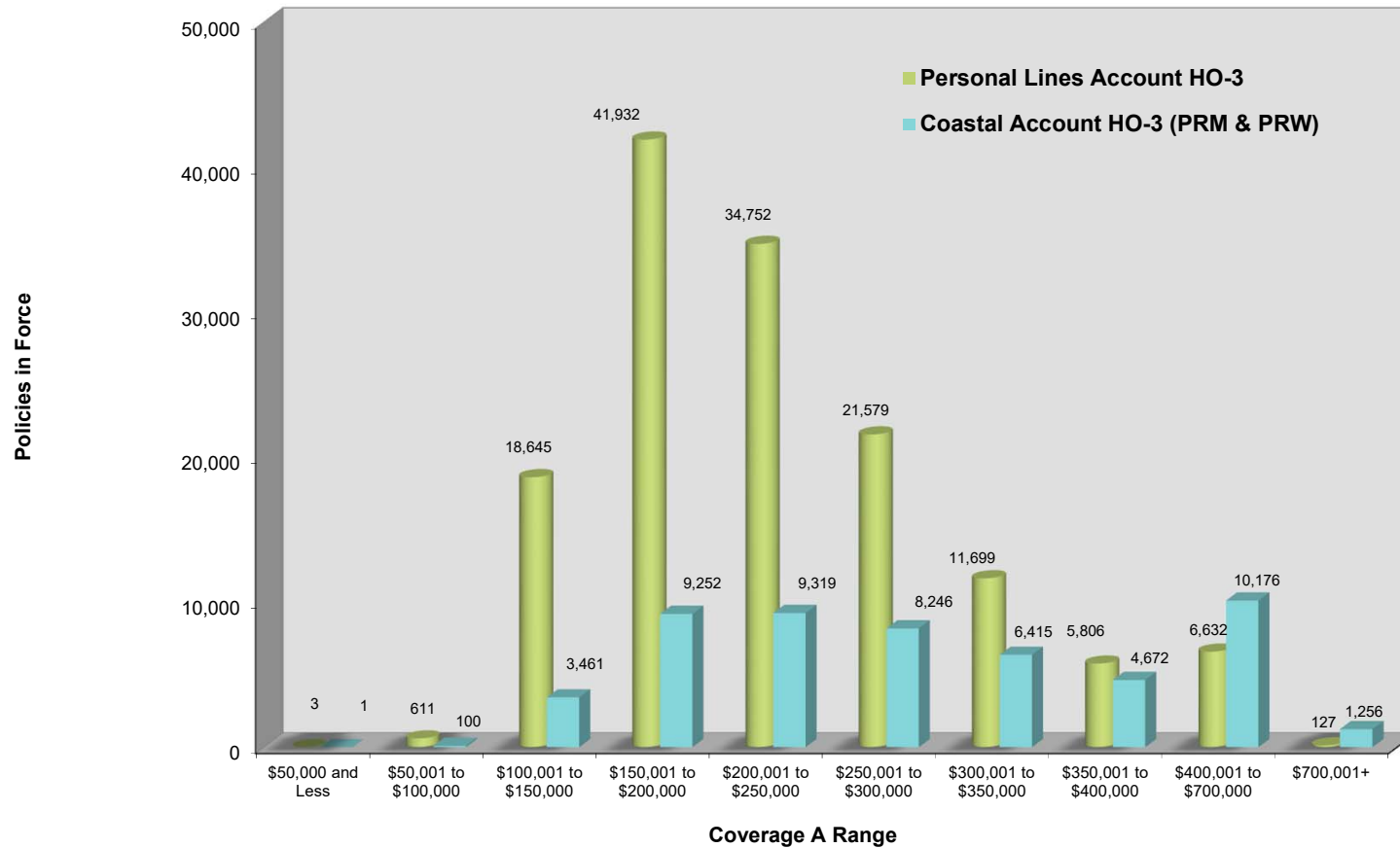


Account/Product	0-10 Years	11-20 Years	21-30 Years	31-40 Years	41-50 Years	51-60 Years	61+ Years	Total
PLA PRM	2,247	6,218	10,712	15,550	14,636	2,781	194	52,338
Coastal PRM	181	424	545	809	1,305	280	20	3,564
Coastal PRW	94	381	393	923	978	176	8	2,953
Total	2,522	7,023	11,650	17,282	16,919	3,237	222	58,855

Notes:

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

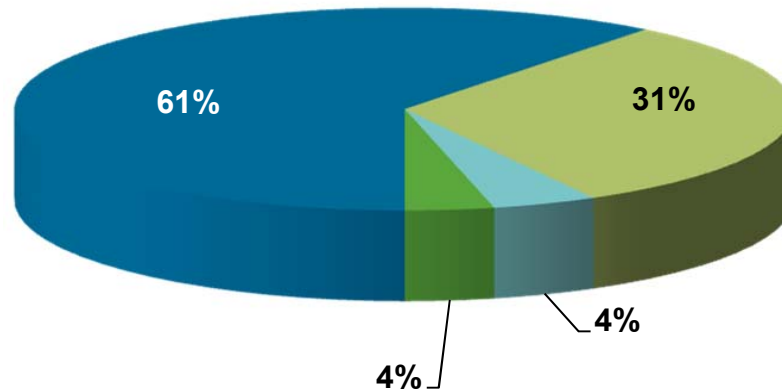
Personal Residential Policy Characteristics - Coverage Ranges (HO-3/HW-2) Data as of September 30, 2019



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 September 30, 2019



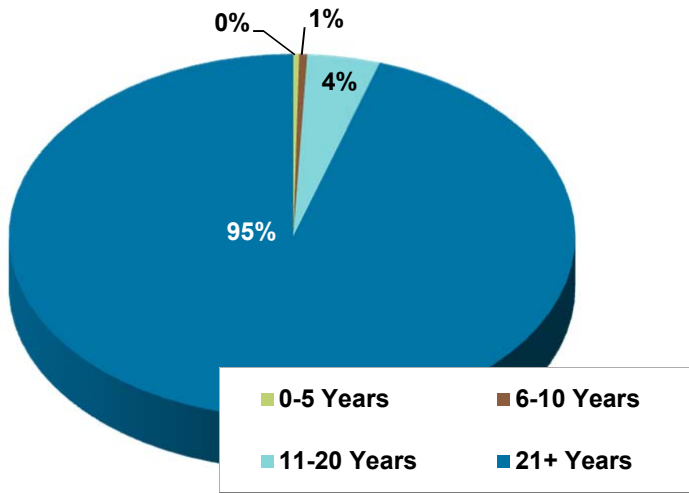
- Homeowners (HO-3/HO-8/HW-2)
- Dwelling (DP-1/DP-3/DW-2)
- Condo Unit Owners (HO-6/HW-6)
- Mobile Homeowners (MHO-3/MDP-1/MW-2/MD-1)

Policy Form	Policy Count	Total Insured Value
Homeowners (HO-3/HO-8/HW-2)	77,457	\$24,409,544,816
Dwelling (DP-1/DP-3/DW-2)	40,104	\$8,700,805,311
Condo Unit Owners (HO-6/HW-6)	5,536	\$298,867,599
Mobile Homeowners (MHO-3/MDP-1/MW-2/MD-1)	4,707	\$150,849,039
TOTAL	127,804	\$33,560,066,765

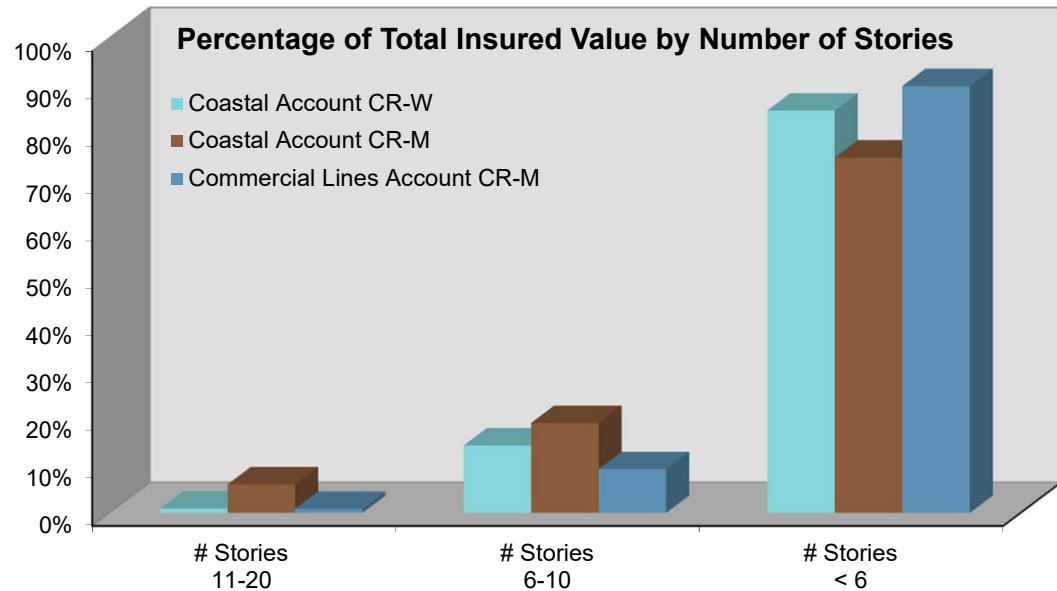
Note: Excludes takeout policies

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

(Building Count by Age Range)



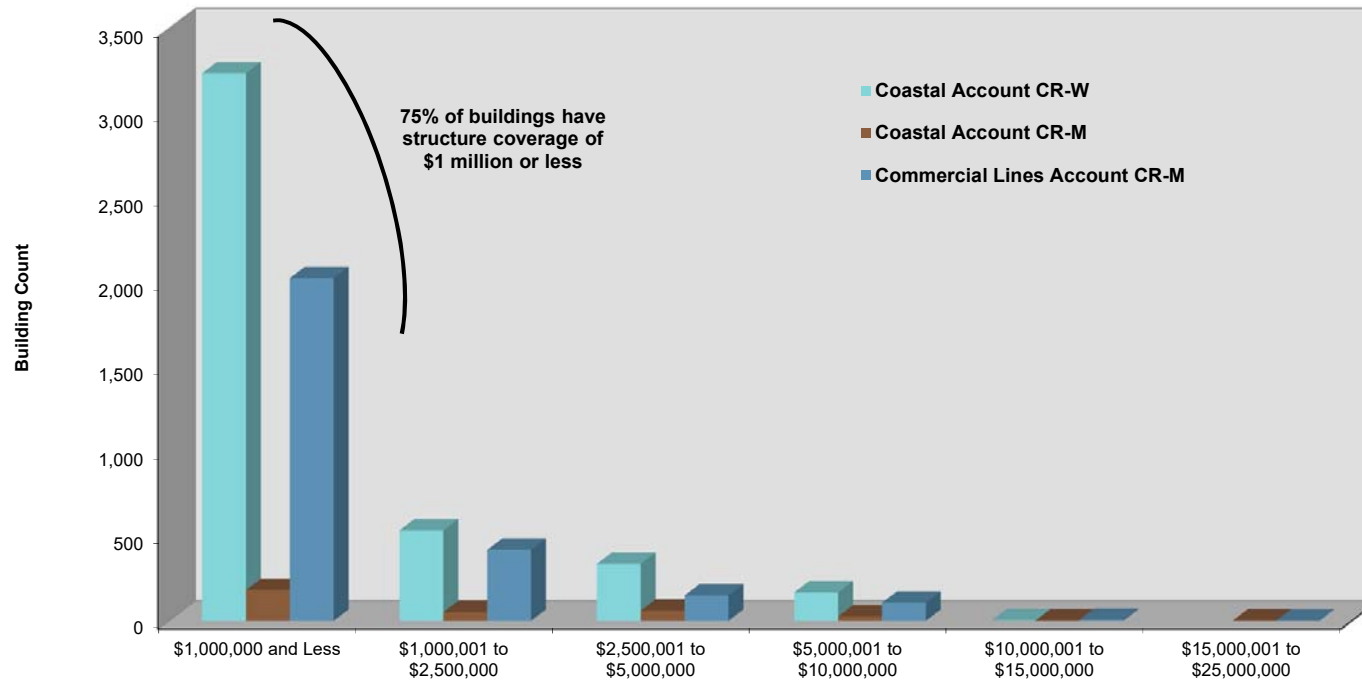
95% of all commercial residential buildings were built before 1999.



Number of Stories	Coastal Account CR-W	Coastal Account CR-M	Commercial Lines Account CR-M
11 to 20	0.9%	6.0%	0.8%
6 to 10	14.3%	19.1%	9.2%
< 6	84.8%	74.9%	89.9%
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 September 30, 2019

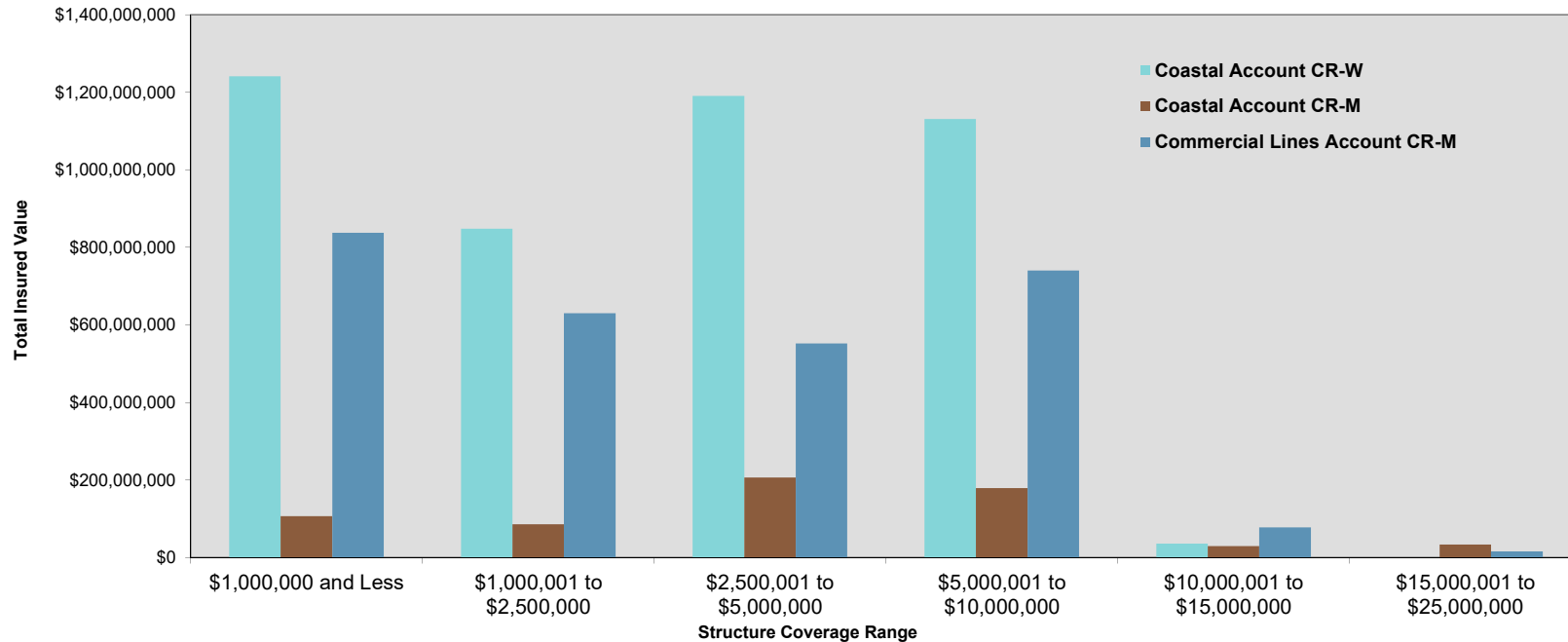


Product	Structure Coverage Range					
	\$1,000,000 and Less	\$1,000,001 to \$2,500,000	\$2,500,001 to \$5,000,000	\$5,000,001 to \$10,000,000	\$10,000,001 to \$15,000,000	\$15,000,001 to \$25,000,000
Coastal Account CR-W	3,236	532	335	167	3	0
Coastal Account CR-M	180	50	60	26	2	2
Commercial Lines Account CR-M	2,026	417	149	106	6	1
Total	5,442	999	544	299	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 September 30, 2019

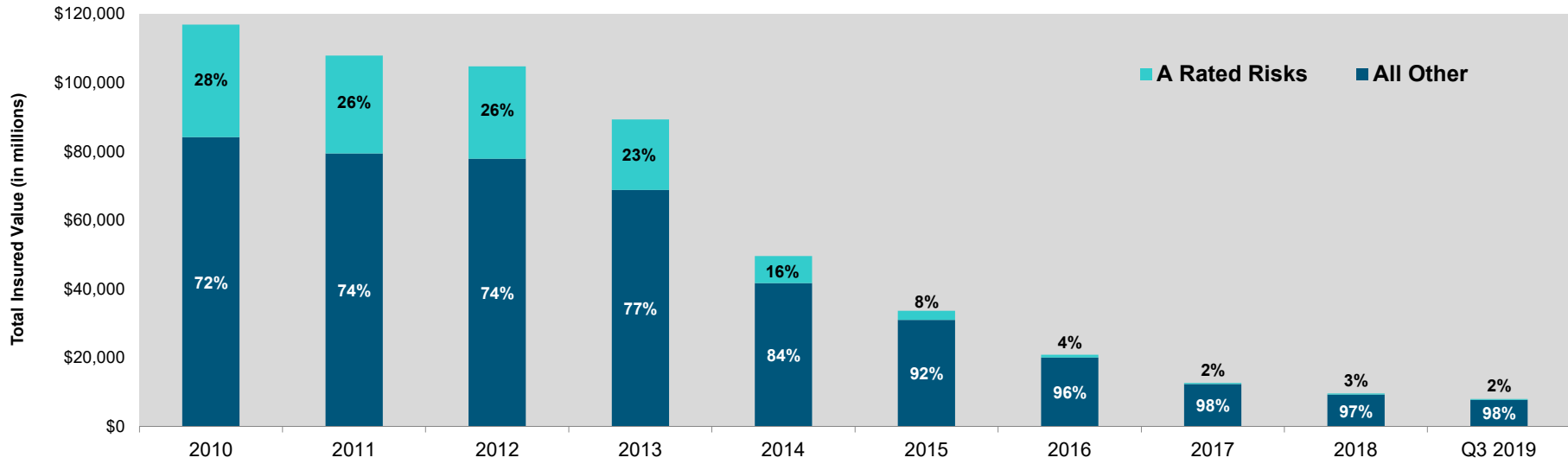


Product	\$1,000,000 and Less	\$1,000,001 to \$2,500,000	\$2,500,001 to \$5,000,000	\$5,000,001 to \$10,000,000	\$10,000,001 to \$15,000,000	\$15,000,001 to \$25,000,000
Coastal Account CR-W	\$1,241,127,632	\$847,861,135	\$1,190,050,632	\$1,130,741,120	\$35,954,000	\$0
Coastal Account CR-M	\$106,528,700	\$85,934,683	\$206,587,000	\$179,151,800	\$29,546,200	\$33,753,500
Commercial Lines Account CR-M	\$837,743,710	\$629,994,400	\$552,297,600	\$740,118,100	\$77,812,800	\$16,055,300
Total	\$2,185,400,042	\$1,563,790,218	\$1,948,935,232	\$2,050,011,020	\$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 September 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
Q3 2019	11	0%	\$193	2%	\$1	2%	2,703	100%	\$7,823	98%	\$33	98%	2,714	\$8,016	\$34

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	19-123770	2019 Actuarial	12/1/2019	12/1/2019	2.3%	\$254.49	
	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	19-123770	2019 Actuarial	12/1/2019	12/1/2019	-9.3%	\$60.18	
	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	19-123770	2019 Actuarial	12/1/2019	12/1/2019	8.2%	\$253.06
		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	19-123899	2019 Actuarial	12/1/2019	12/1/2019	7.1%	\$353.34
	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	19-123899	2019 Actuarial	12/1/2019	12/1/2019	8.7%	\$346.20
	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	19-123930	2019 Actuarial	12/1/2019	12/1/2019	0.7%	\$209.56
	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	19-123930	2019 Actuarial	12/1/2019	12/1/2019	0.0%	\$101.49
	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	19-123951	2019 Actuarial	12/1/2019	12/1/2019	8.0%
17-17409		2018 Actuarial	5/1/2018	5/1/2018	7.1%	\$106.13
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	19-123769	2019 Actuarial	12/1/2019	12/1/2019	6.7%	\$224.10	
	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	19-123769	2019 Actuarial	12/1/2019	12/1/2019	5.9%	\$119.00	
	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	19-123769	2019 Actuarial	12/1/2019	12/1/2019	8.4%	\$274.38
		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	19-123901	2019 Actuarial	12/1/2019	12/1/2019	5.5%	\$217.72
	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	19-123932	2019 Actuarial	12/1/2019	12/1/2019	9.8%	\$212.02
	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	19-123932	2019 Actuarial	12/1/2019	12/1/2019	0.0%	\$108.44
	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	19-123952	2019 Actuarial	12/1/2019	12/1/2019	9.7%	\$223.97
	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	19-123239/ 19-123240	2019 Actuarial	12/1/2019	12/1/2019	10.3%	\$400.42
	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	19-123271	2019 Actuarial	12/1/2019	12/1/2019	10.0%	\$737.64
	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	19-123232/ 19-123233	2019 Actuarial	12/1/2019	12/1/2019	5.2%	\$341.98
	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	19-123238	2019 Actuarial	12/1/2019	12/1/2019	4.8%	\$154.38
	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.