



# Corporate Analytics Business Overview

March 31, 2020 Report



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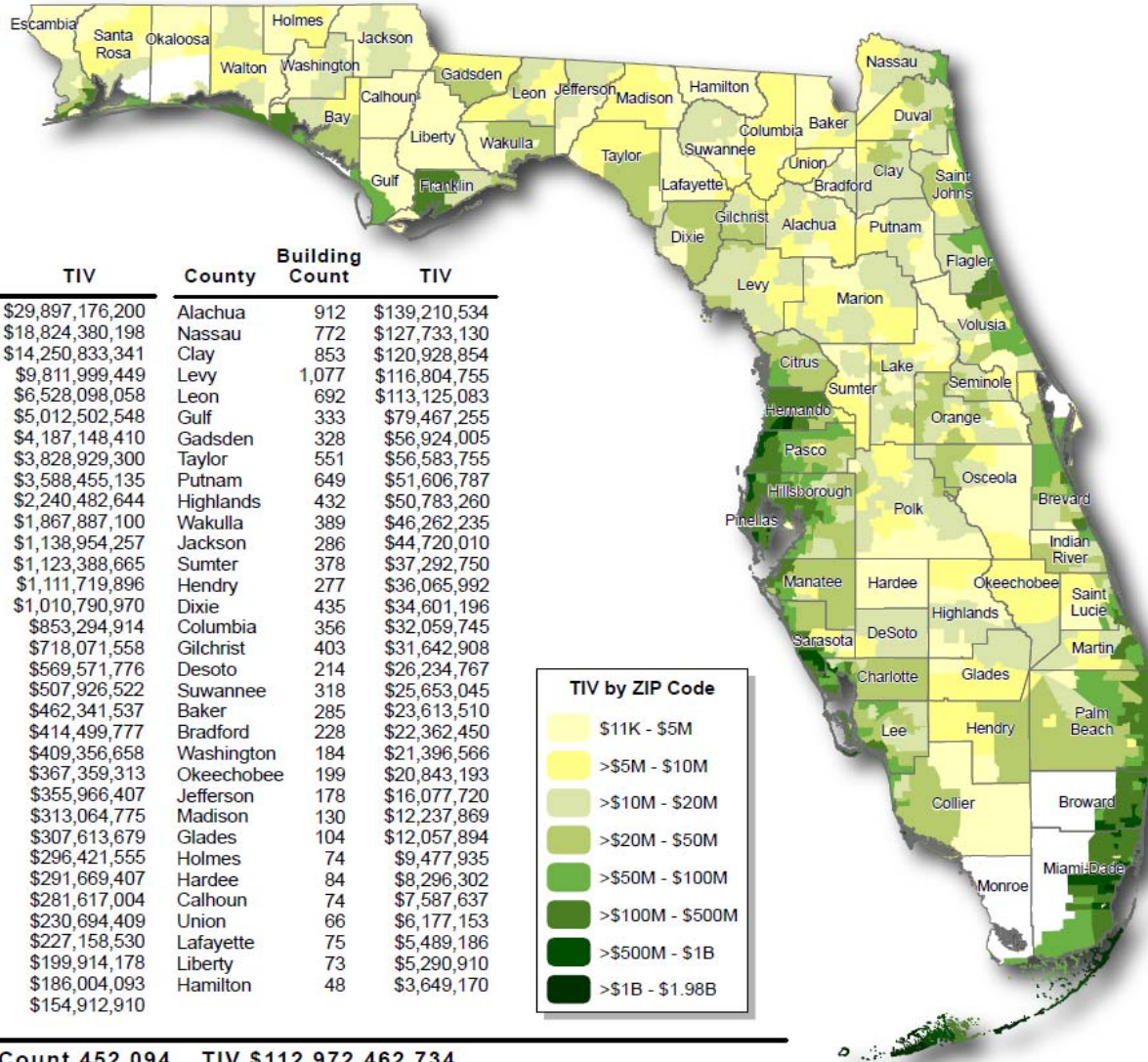
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# Combined Accounts

# Combined Accounts

## Total Insured Value (TIV) by Zip Code

Data as of March 31, 2020

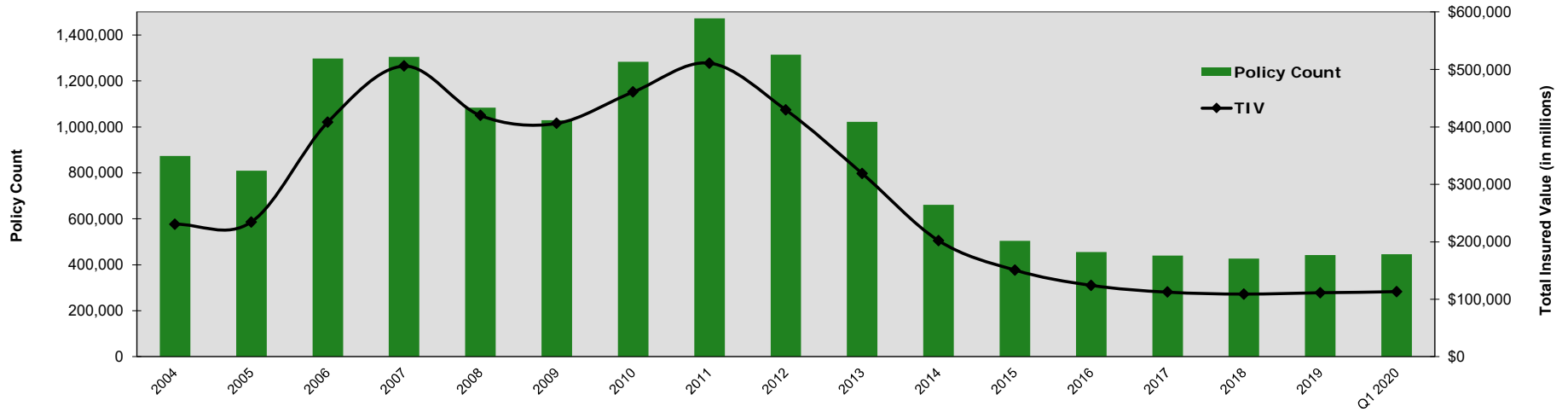


County	Building Count	TIV	County	Building Count	TIV
Miami-Dade	107,338	\$29,897,176,200	Alachua	912	\$139,210,534
Broward	76,776	\$18,824,380,198	Nassau	772	\$127,733,130
Pinellas	57,906	\$14,250,833,341	Clay	853	\$120,928,854
Palm Beach	38,980	\$9,811,999,449	Levy	1,077	\$116,804,755
Monroe	15,529	\$6,528,098,058	Leon	692	\$113,125,083
Hillsborough	20,488	\$5,012,502,548	Gulf	333	\$79,467,255
Hernando	14,533	\$4,187,148,410	Gadsden	328	\$56,924,005
Pasco	17,905	\$3,828,929,300	Taylor	551	\$56,583,755
Sarasota	13,585	\$3,588,455,135	Putnam	649	\$51,606,787
Lee	11,390	\$2,240,482,644	Highlands	432	\$50,783,260
Brevard	9,152	\$1,867,887,100	Wakulla	389	\$46,262,235
Manatee	6,496	\$1,138,954,257	Jackson	286	\$44,720,010
Collier	3,875	\$1,123,388,665	Sumter	378	\$37,292,750
Volusia	5,499	\$1,111,719,896	Hendry	277	\$36,065,992
Escambia	3,399	\$1,010,790,970	Dixie	435	\$34,601,196
Charlotte	4,306	\$853,294,914	Columbia	356	\$32,059,745
Orange	2,815	\$718,071,558	Gilchrist	403	\$31,642,908
Saint Lucie	3,496	\$569,571,776	Desoto	214	\$26,234,767
Duval	2,269	\$507,926,522	Suwannee	318	\$25,653,045
Walton	1,750	\$462,341,537	Baker	285	\$23,613,510
Bay	2,561	\$414,499,777	Bradford	228	\$22,362,450
Citrus	3,324	\$409,356,658	Washington	184	\$21,396,566
Indian River	1,948	\$367,359,313	Okeechobee	199	\$20,843,193
Martin	1,654	\$355,966,407	Jefferson	178	\$16,077,720
Polk	2,017	\$313,064,775	Madison	130	\$12,237,869
Saint Johns	1,562	\$307,613,679	Glades	104	\$12,057,894
Santa Rosa	1,588	\$296,421,555	Holmes	74	\$9,477,935
Seminole	1,019	\$291,669,407	Hardee	84	\$8,296,302
Osceola	1,126	\$281,617,004	Calhoun	74	\$7,587,637
Lake	2,063	\$230,694,409	Union	66	\$6,177,153
Okaloosa	1,162	\$227,158,530	Lafayette	75	\$5,489,186
Marion	1,797	\$199,914,178	Liberty	73	\$5,290,910
Flagler	814	\$186,004,093	Hamilton	48	\$3,649,170
Franklin	515	\$154,912,910			

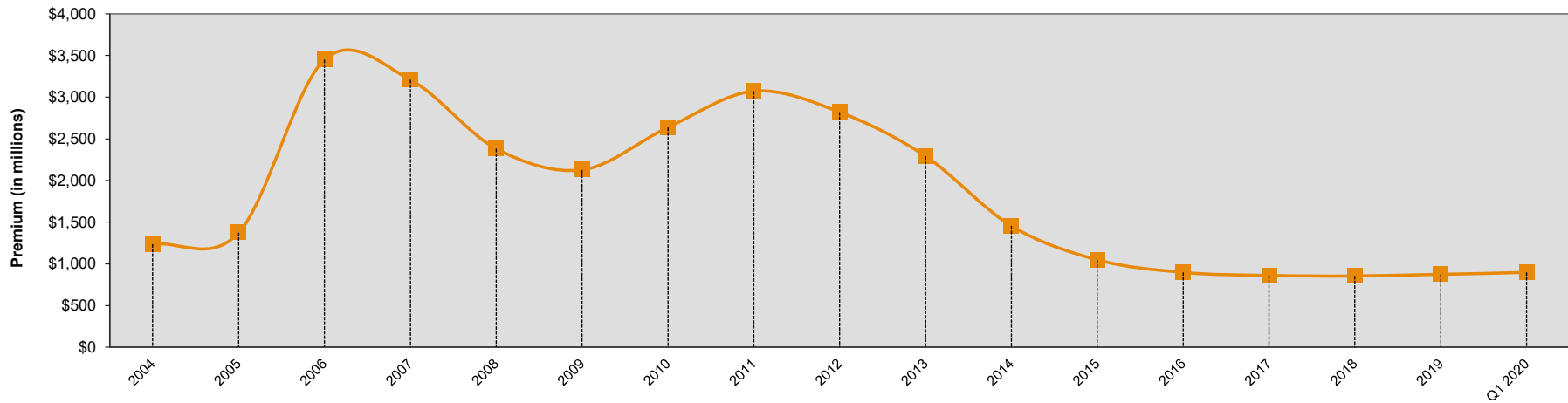
**TOTAL: Building Count 452,094 TIV \$112,972,462,734**

**Note:** Excludes takeout policies

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

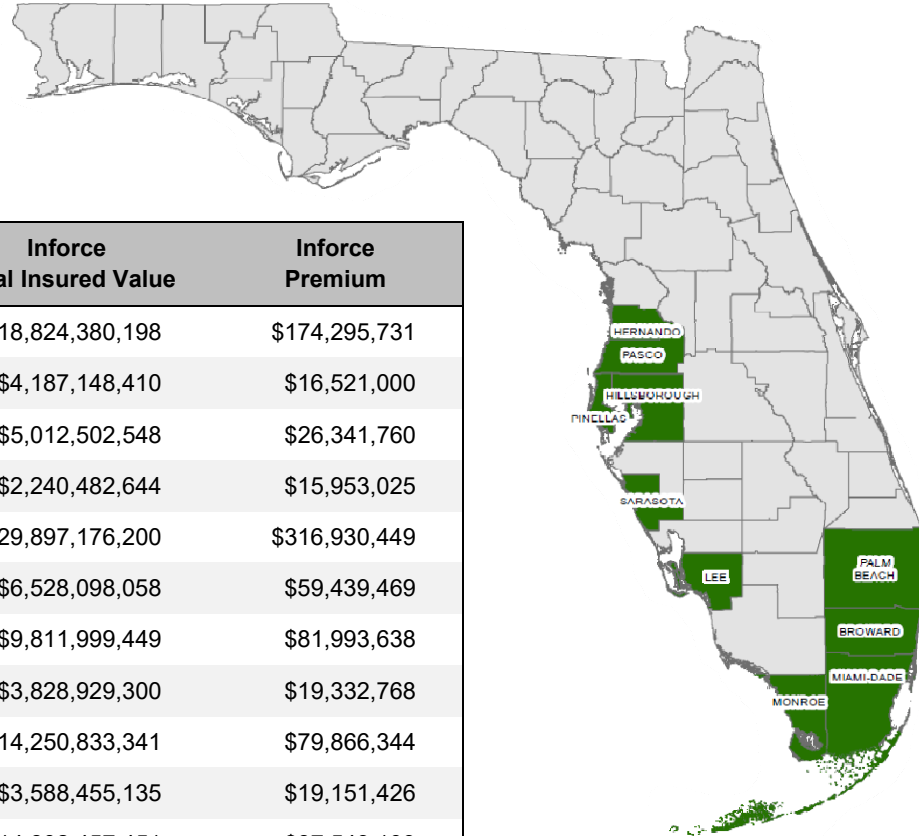


### Inforce Premium (in Millions)



Note: Excludes takeout policies

## Combined Accounts High Volume Counties Data as of March 31, 2020

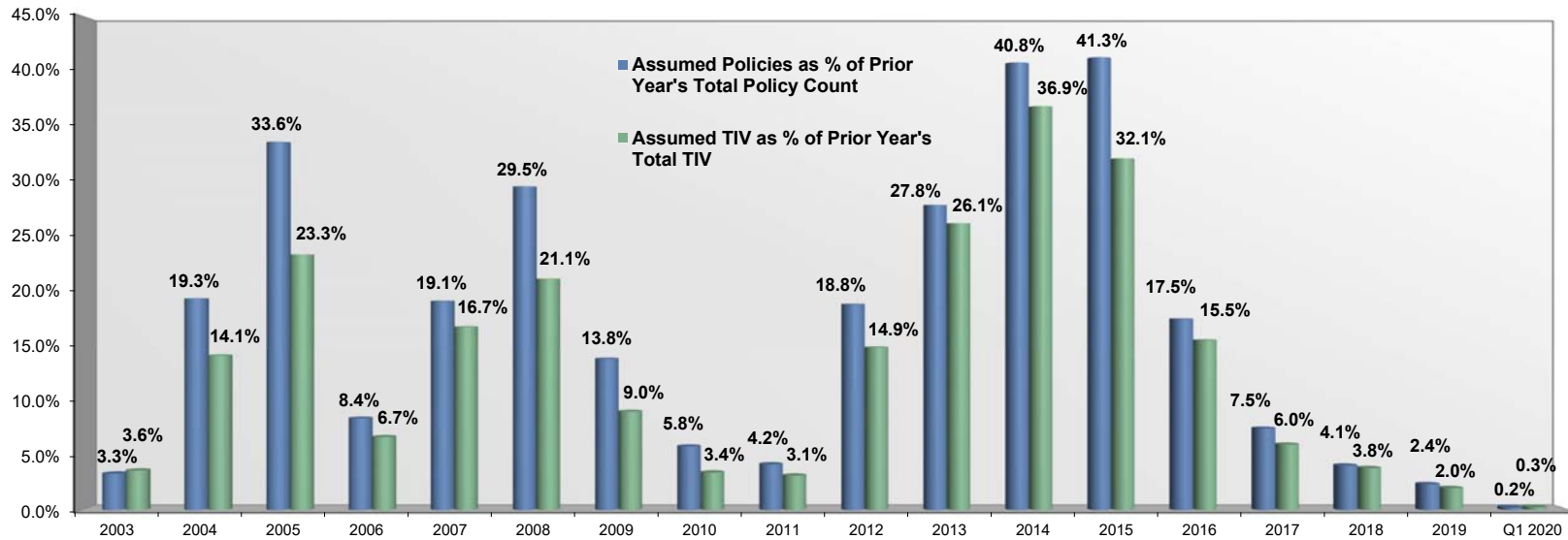


County	Policy Count	% of Total Policy Count	Inforce Total Insured Value	Inforce Premium
Broward	75,993	17%	\$18,824,380,198	\$174,295,731
Hernando	14,529	3%	\$4,187,148,410	\$16,521,000
Hillsborough	20,406	5%	\$5,012,502,548	\$26,341,760
Lee	11,114	2%	\$2,240,482,644	\$15,953,025
Miami-Dade	106,284	24%	\$29,897,176,200	\$316,930,449
Monroe	14,741	3%	\$6,528,098,058	\$59,439,469
Palm Beach	37,787	8%	\$9,811,999,449	\$81,993,638
Pasco	17,592	4%	\$3,828,929,300	\$19,332,768
Pinellas	57,578	13%	\$14,250,833,341	\$79,866,344
Sarasota	13,526	3%	\$3,588,455,135	\$19,151,426
All Other	76,777	17%	\$14,802,457,451	\$87,543,109
<b>Total</b>	<b>446,327</b>	<b>100%</b>	<b>\$112,972,462,734</b>	<b>\$897,368,719</b>

### Notes:

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

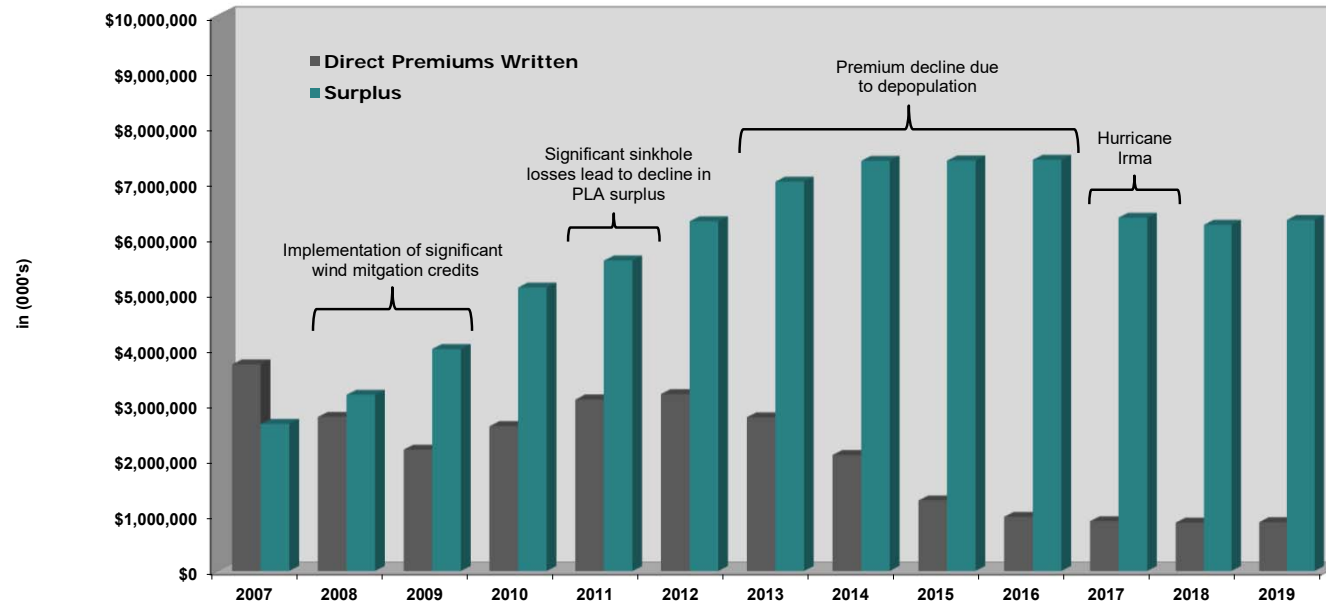
## Depopulation Study Policies Taken Out Relative to Citizens Inforce Policies



Year	Total Participating Companies	Total Policies Assumed	Citizens Inforce Policies	Assumed Policies as % of Prior Year's Total Policy Count	Total Insured Value (TIV) Assumed	Citizens Inforce Total Insured Value	Assumed TIV as % of Prior Year's Total TIV
2003	1	28,219	820,223	3.3%	\$8,140,681,906	\$217,450,883,067	3.6%
2004	4	158,416	873,936	19.3%	\$30,663,076,480	\$230,402,084,769	14.1%
2005	10	293,684	809,949	33.6%	\$53,658,840,059	\$234,214,472,531	23.3%
2006	4	67,853	1,298,428	8.4%	\$15,637,589,369	\$407,948,066,525	6.7%
2007	7	247,923	1,304,949	19.1%	\$68,259,426,361	\$505,881,754,032	16.7%
2008	14	385,084	1,084,237	29.5%	\$106,870,490,165	\$419,883,779,112	21.1%
2009	11	149,645	1,029,214	13.8%	\$37,784,506,743	\$405,990,629,344	9.0%
2010	6	59,792	1,283,538	5.8%	\$13,888,913,857	\$460,703,299,504	3.4%
2011	3	53,577	1,472,391	4.2%	\$14,473,700,490	\$510,675,120,913	3.1%
2012	7	277,002	1,314,811	18.8%	\$75,927,165,347	\$429,424,399,130	14.9%
2013	18	365,767	1,021,694	27.8%	\$112,265,410,122	\$318,887,485,544	26.1%
2014	21	416,623	661,161	40.8%	\$117,530,082,371	\$201,957,396,325	36.9%
2015	14	272,785	503,865	41.3%	\$64,830,051,559	\$150,495,190,065	32.1%
2016	11	88,000	455,843	17.5%	\$23,362,914,453	\$124,063,055,743	15.5%
2017	7	34,008	440,406	7.5%	\$7,435,411,434	\$112,309,524,847	6.0%
2018	4	17,905	427,397	4.1%	\$4,307,930,768	\$108,896,296,069	3.8%
2019	3	10,084	420,467	2.4%	\$2,180,766,592	\$107,243,002,192	2.0%
Q1 2020	2	986	446,327	0.2%	\$271,249,805	\$112,972,462,734	0.3%

**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

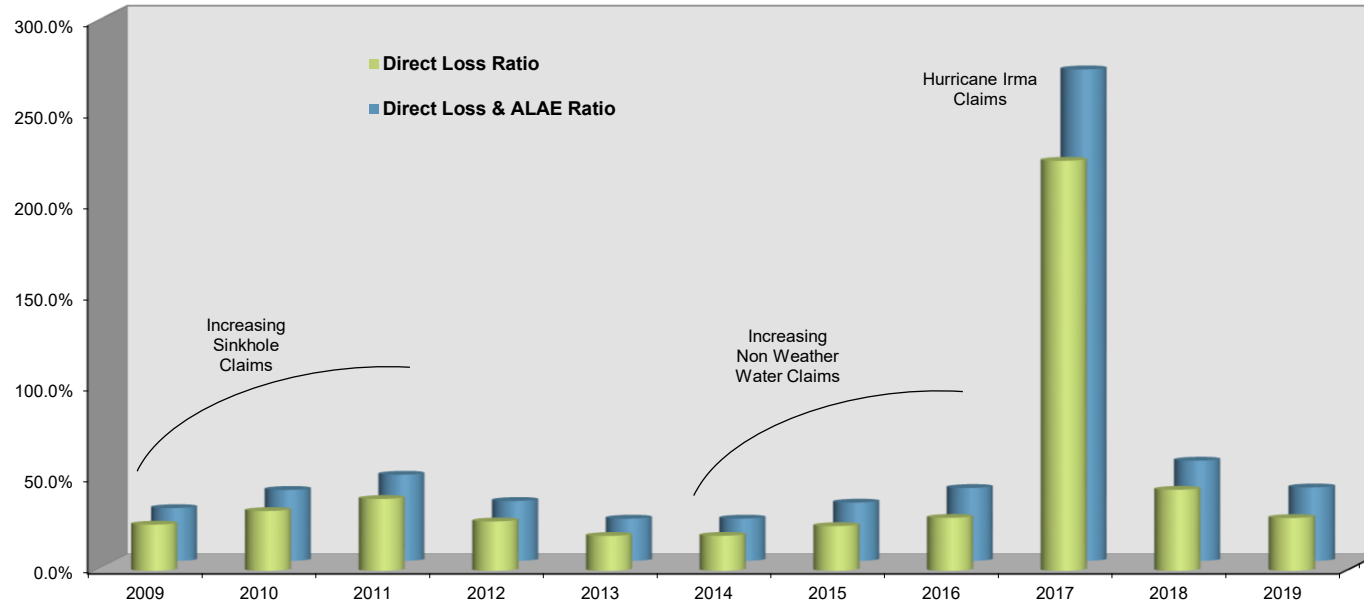


	Personal Lines Account		Commercial Lines Account		Coastal Account		Combined	
	Surplus (in 000's)	Gross Writing Ratio	Surplus (in 000's)	Gross Writing Ratio	Surplus (in 000's)	Gross Writing Ratio	Surplus (in 000's)	Gross Writing Ratio
2007	\$1,156,822	1.59	\$601,965	0.94	\$884,420	1.48	\$2,643,208	1.41
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
2019	\$1,747,896	0.32	\$1,796,507	0.01	\$2,773,530	0.11	\$6,317,933	0.14

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



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

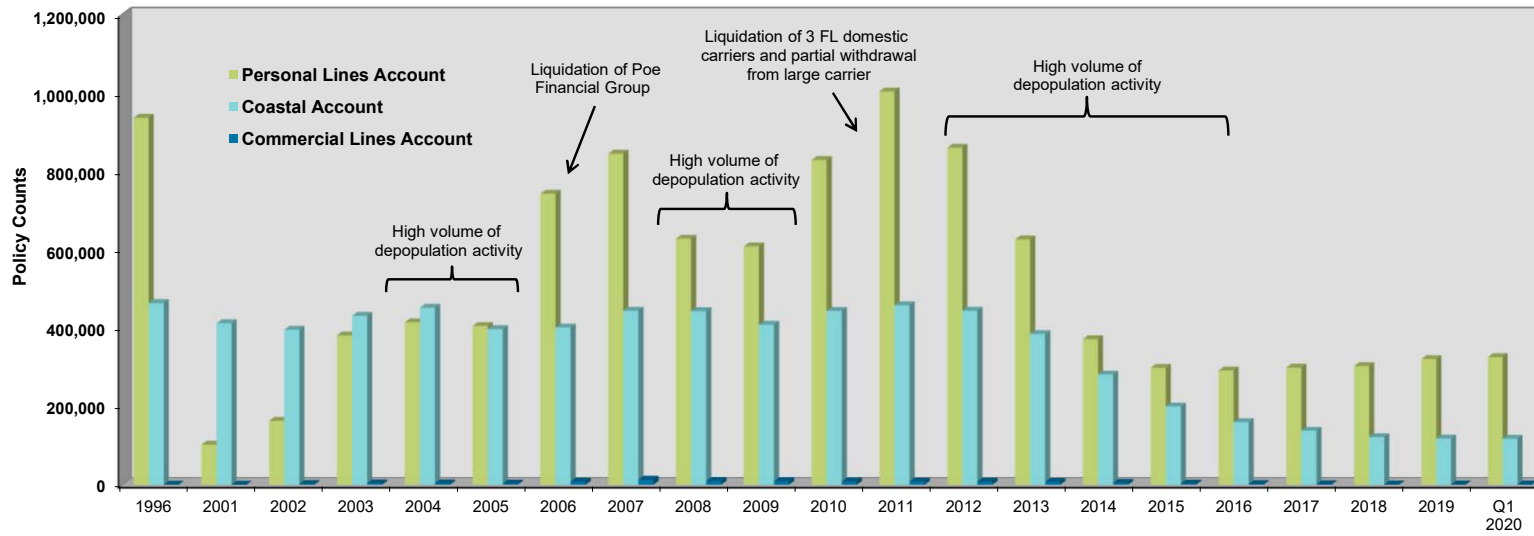


	Direct Premiums Earned	Direct Losses Incurred	Direct ALAE Incurred	Direct Loss Ratio	Direct Loss & ALAE Ratio
<b>2009</b>	\$2,220,604,024	\$567,116,889	\$81,769,157	25.5%	29.2%
<b>2010</b>	\$2,339,673,553	\$773,150,761	\$145,525,180	33.0%	39.3%
<b>2011</b>	\$2,818,438,093	\$1,119,062,696	\$224,239,600	39.7%	47.7%
<b>2012</b>	\$2,998,624,397	\$818,493,397	\$176,346,684	27.3%	33.2%
<b>2013</b>	\$2,611,371,879	\$503,110,104	\$107,678,744	19.3%	23.4%
<b>2014</b>	\$2,026,798,209	\$392,145,223	\$82,257,180	19.3%	23.4%
<b>2015</b>	\$1,269,794,297	\$313,877,806	\$95,659,334	24.7%	32.3%
<b>2016</b>	\$983,330,894	\$287,750,300	\$108,922,393	29.3%	40.3%
<b>2017</b>	\$873,090,231	\$1,961,593,690	\$387,657,740	224.7%	269.1%
<b>2018</b>	\$857,535,464	\$383,876,541	\$91,527,714	44.8%	55.4%
<b>2019</b>	\$844,317,186	\$246,439,225	\$96,791,993	29.2%	40.7%

**Notes:**

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

## Combined Accounts Policy Counts<sup>1</sup> by Account and Year Data as of March 31, 2020



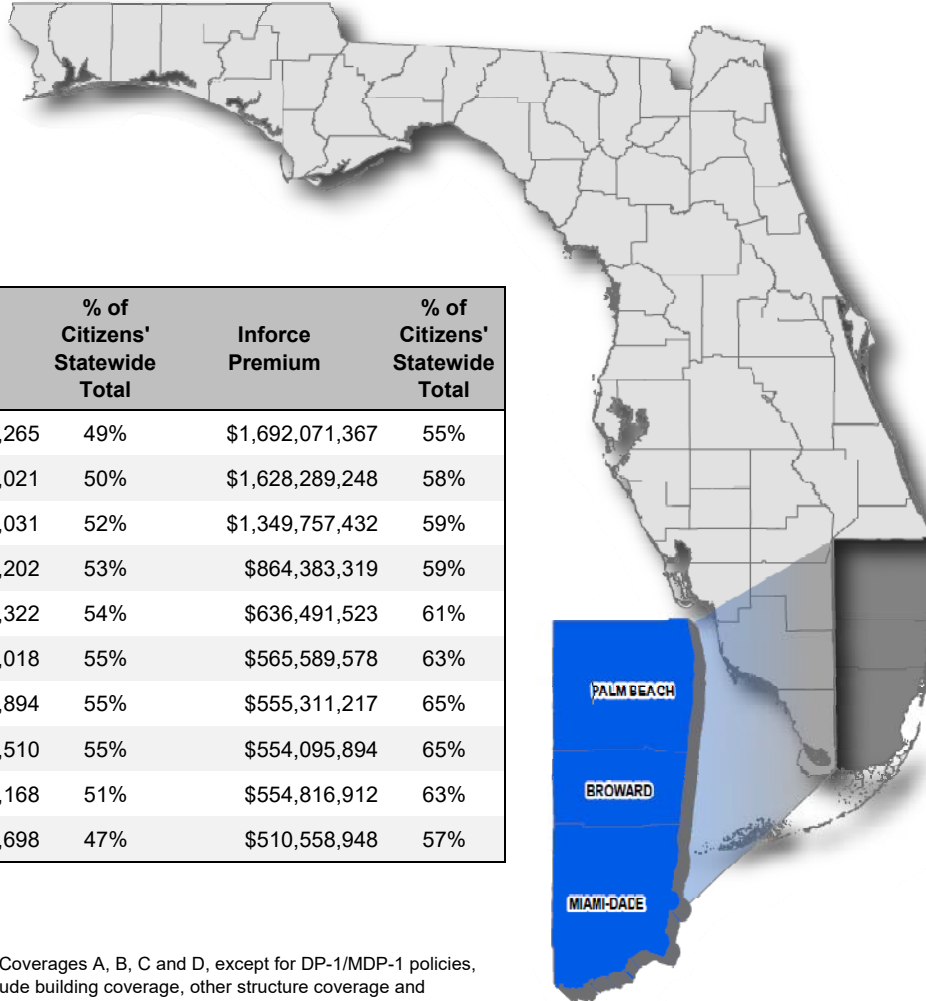
	Personal Lines Account	Coastal Account	Commercial Lines Account	Total
<b>1996</b>	936,837	465,739	0	<b>1,402,576</b>
<b>2001</b>	102,792	414,123	198	<b>517,113</b>
<b>2002</b>	164,274	397,676	2,157	<b>564,107</b>
<b>2003</b>	383,283	433,077	3,863	<b>820,223</b>
<b>2004</b>	416,521	453,765	3,650	<b>873,936</b>
<b>2005</b>	407,387	399,417	3,145	<b>809,949</b>
<b>2006<sup>(2)</sup></b>	743,592	403,509	8,347	<b>1,298,428</b>
<b>2007</b>	845,857	446,184	12,908	<b>1,304,949</b>
<b>2008</b>	629,467	445,200	9,570	<b>1,084,237</b>
<b>2009</b>	609,652	410,436	9,126	<b>1,029,214</b>
<b>2010</b>	829,406	445,679	8,453	<b>1,283,538</b>

	Personal Lines Account	Coastal Account	Commercial Lines Account	Total
<b>2011</b>	1,003,856	460,161	8,374	<b>1,472,391</b>
<b>2012</b>	860,502	446,163	8,146	<b>1,314,811</b>
<b>2013</b>	627,391	386,688	7,615	<b>1,021,694</b>
<b>2014</b>	373,617	282,863	4,681	<b>661,161</b>
<b>2015</b>	299,902	200,842	3,121	<b>503,865</b>
<b>2016</b>	293,118	160,834	1,891	<b>455,843</b>
<b>2017</b>	300,507	138,591	1,308	<b>440,406</b>
<b>2018</b>	304,507	121,971	919	<b>427,397</b>
<b>2019</b>	322,792	118,673	738	<b>442,203</b>
<b>Q1 2020</b>	327,593	118,014	720	<b>446,327</b>

**Notes:**

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

## Combined Accounts South Florida Concentration Trend Data as of March 31, 2020

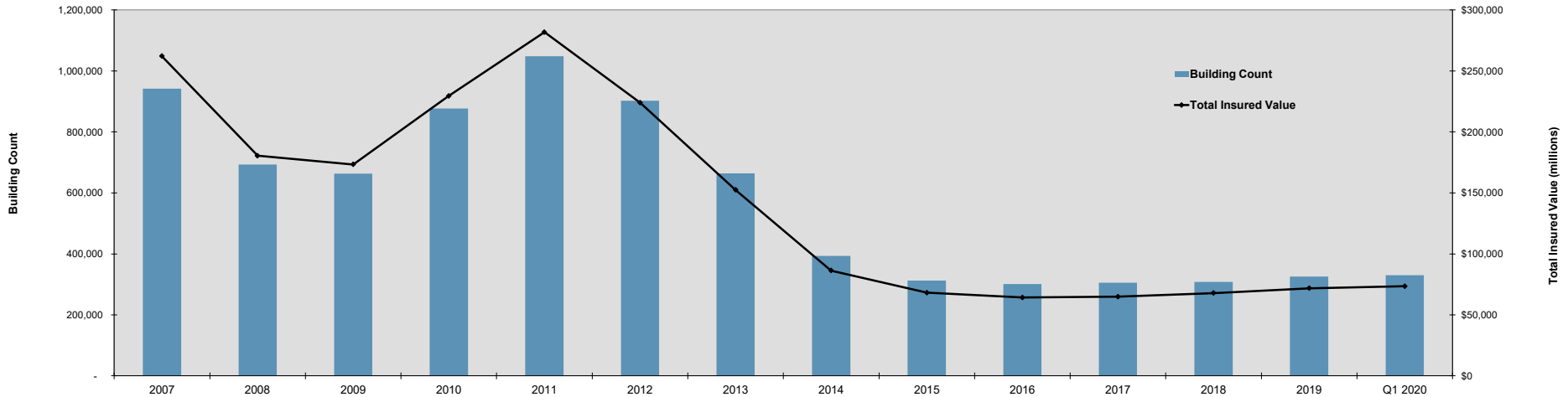


Year	Policy Count	% of Citizens' Statewide Total	Inforce Total Insured Value	% of Citizens' Statewide Total	Inforce Premium	% of Citizens' Statewide Total
2011	633,311	43%	\$252,341,776,265	49%	\$1,692,071,367	55%
2012	580,633	44%	\$215,915,313,021	50%	\$1,628,289,248	58%
2013	460,814	45%	\$166,705,951,031	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%
2019	215,993	49%	\$57,158,288,168	51%	\$554,816,912	63%
Q1 2020	199,869	45%	\$52,550,485,698	47%	\$510,558,948	57%

**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 March 31, 2020



	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
2019	322,792	322,792	\$556	\$68,841	738	2,861	\$12	\$3,016	323,530	325,653	\$568	\$71,857
Q1 2020	327,593	327,593	\$575	\$70,646	720	2,796	\$12	\$2,929	328,313	330,389	\$587	\$73,575
% Change from 2019 to Q1 2020	1.5%	1.5%	3.5%	2.6%	-2.4%	-2.3%	-0.6%	-2.9%	1.5%	1.5%	3.4%	2.4%

**Notes:**

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

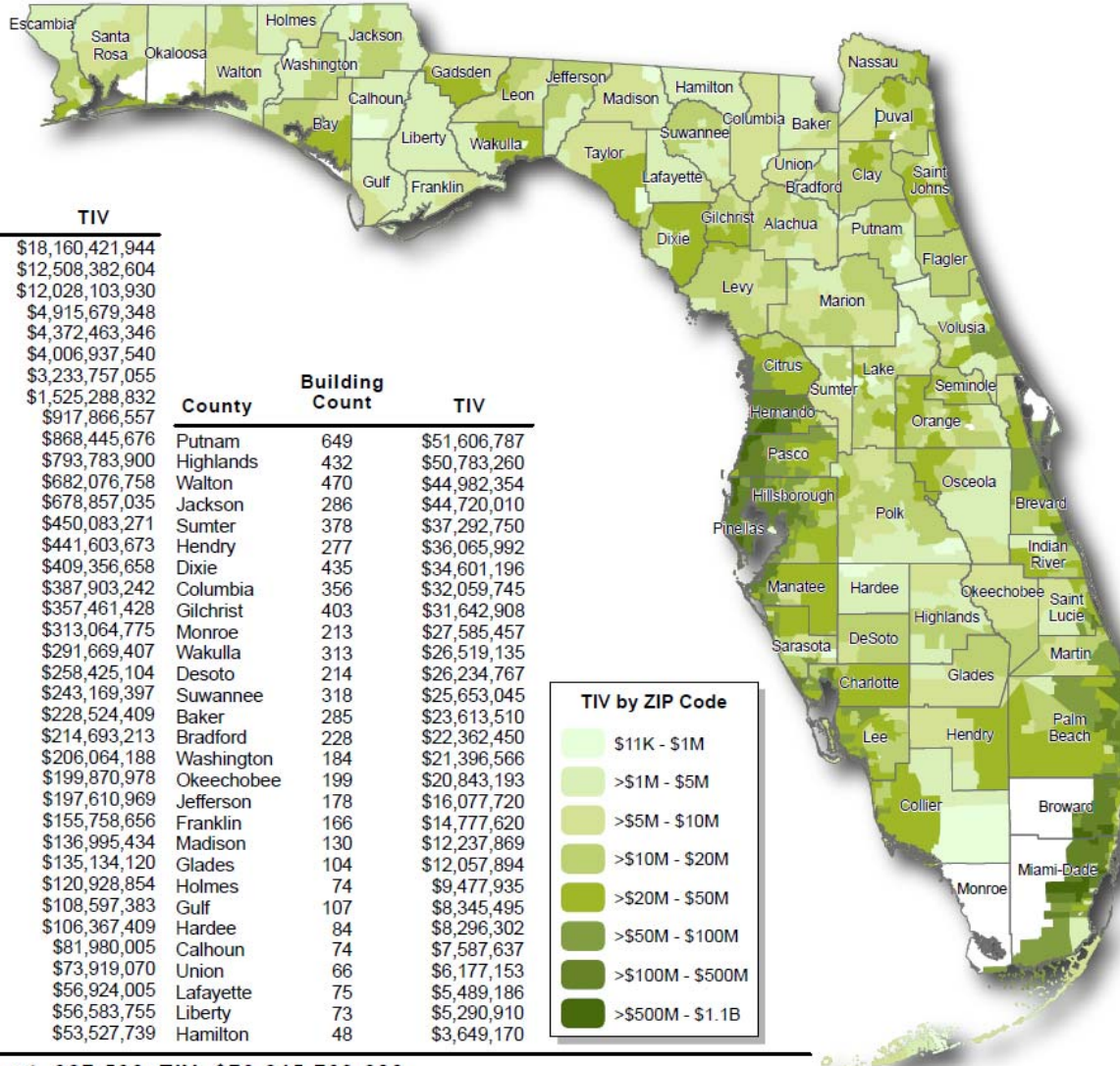
# **Account Information**

## **Personal Lines Account (PLA)**

# Personal Lines Account

## Total Insured Value (TIV) by Zip Code

Data as of March 31, 2020



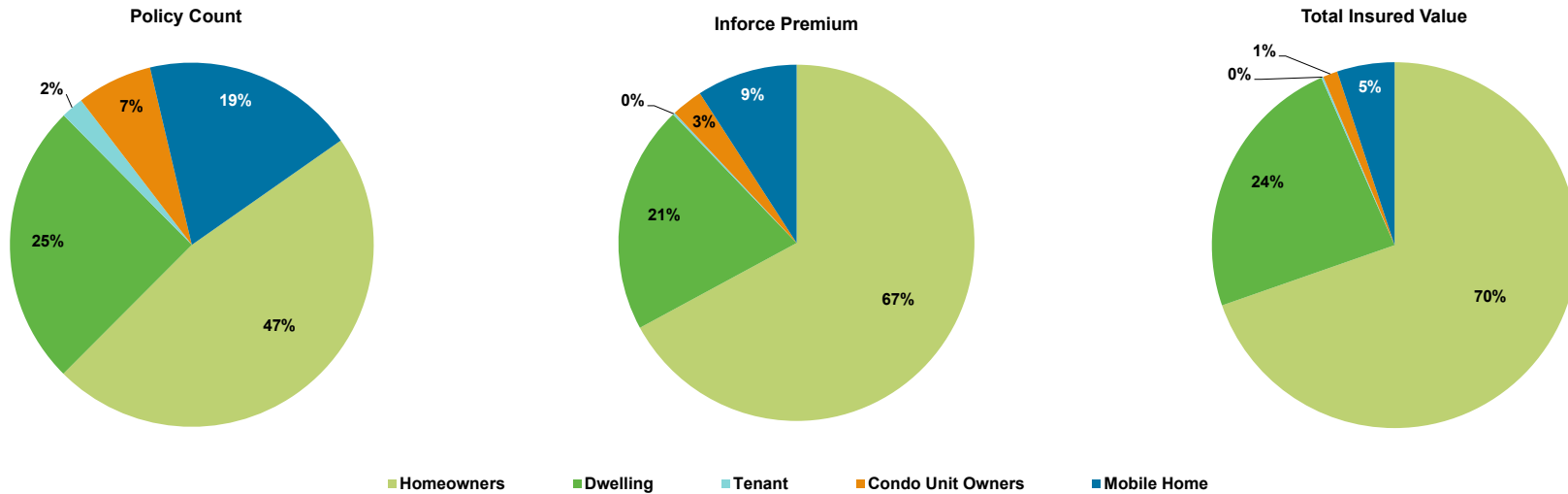
County	Building Count	TIV
Miami-Dade	75,674	\$18,160,421,944
Pinellas	54,118	\$12,508,382,604
Broward	52,859	\$12,028,103,930
Hillsborough	20,393	\$4,915,679,348
Palm Beach	20,650	\$4,372,463,346
Hernando	14,025	\$4,006,937,540
Pasco	14,928	\$3,233,757,055
Brevard	8,093	\$1,525,288,832
Manatee	5,885	\$917,866,557
Lee	7,281	\$868,445,676
Sarasota	4,724	\$793,783,900
Orange	2,761	\$682,076,758
Charlotte	3,867	\$678,857,035
Volusia	2,846	\$450,083,271
Saint Lucie	2,793	\$441,603,673
Citrus	3,324	\$409,356,658
Duval	1,968	\$387,903,242
Collier	2,242	\$357,461,428
Polk	2,017	\$313,064,775
Seminole	1,019	\$291,669,407
Osceola	1,109	\$258,425,104
Martin	1,492	\$243,169,397
Lake	2,060	\$228,524,409
Indian River	1,566	\$214,693,213
Bay	1,706	\$206,064,188
Marion	1,796	\$199,870,978
Saint Johns	1,237	\$197,610,969
Escambia	1,116	\$155,758,656
Alachua	905	\$136,995,434
Okaloosa	847	\$135,134,120
Clay	853	\$120,928,854
Leon	688	\$108,597,383
Santa Rosa	1,122	\$106,367,409
Levy	956	\$81,980,005
Nassau	631	\$73,919,070
Gadsden	328	\$56,924,005
Taylor	551	\$56,583,755
Flagler	344	\$53,527,739

County	Building Count	TIV
Putnam	649	\$51,606,787
Highlands	432	\$50,783,260
Walton	470	\$44,982,354
Jackson	286	\$44,720,010
Sumter	378	\$37,292,750
Hendry	277	\$36,065,992
Dixie	435	\$34,601,196
Columbia	356	\$32,059,745
Gilchrist	403	\$31,642,908
Monroe	213	\$27,585,457
Wakulla	313	\$26,519,135
Desoto	214	\$26,234,767
Suwannee	318	\$25,653,045
Baker	285	\$23,613,510
Bradford	228	\$22,362,450
Washington	184	\$21,396,566
Okeechobee	199	\$20,843,193
Jefferson	178	\$16,077,720
Franklin	166	\$14,777,620
Madison	130	\$12,237,869
Glades	104	\$12,057,894
Holmes	74	\$9,477,935
Gulf	107	\$8,345,495
Hardee	84	\$8,296,302
Calhoun	74	\$7,587,637
Union	66	\$6,177,153
Lafayette	75	\$5,489,186
Liberty	73	\$5,290,910
Hamilton	48	\$3,649,170

TOTAL: Building Count 327,593 TIV \$70,645,709,683

Note: Excludes takeout policies

### Personal Lines Account Information by Policy Form Data as of March 31, 2020

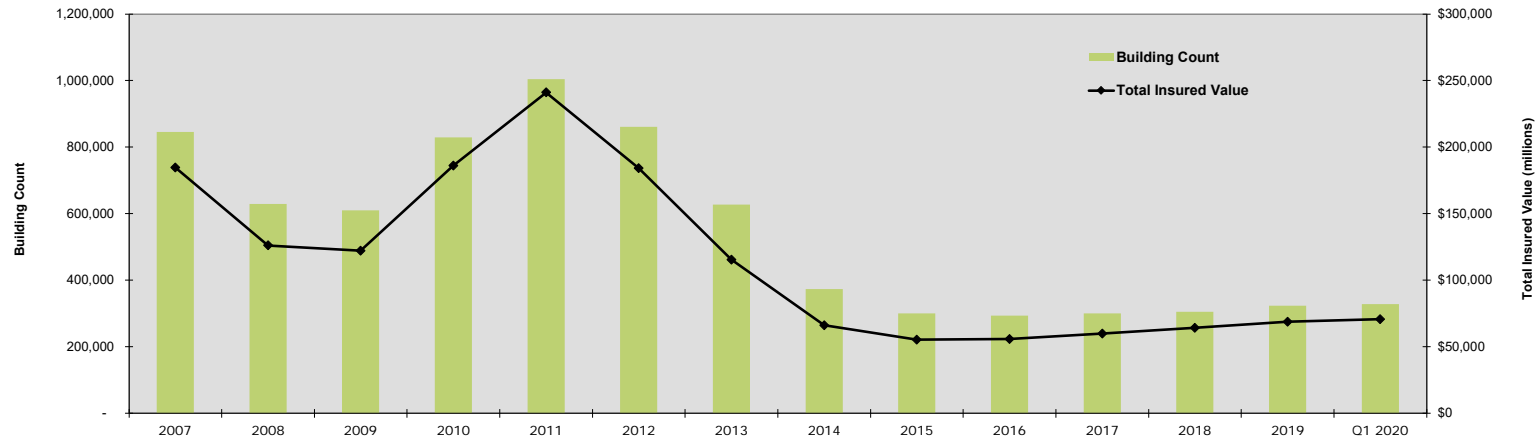


	HO-3	HO-4	HO-6	HO-8	DP-1	DP-3	MHO-3	MHO-4	MDP-1	TOTAL
<b>Policy Count</b>	150,774	5,790	22,273	1,728	16,304	66,902	36,617	884	26,321	<b>327,593</b>
<b>Building Count</b>	150,774	5,790	22,273	1,728	16,304	66,902	36,617	884	26,321	<b>327,593</b>
<b>Inforce Premium</b>	\$383,662,949	\$826,222	\$16,422,826	\$3,072,261	\$21,640,315	\$97,115,365	\$38,290,285	\$284,317	\$14,098,875	<b>\$575,413,415</b>
<b>Total Insured Value</b>	\$48,919,597,788	\$117,388,590	\$913,839,233	\$374,221,534	\$3,843,019,203	\$12,883,813,354	\$2,555,050,233	\$19,087,975	\$1,019,691,773	<b>\$70,645,709,683</b>

**Notes:**

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

### Personal Lines Account Policy and Total Insured Value (TIV) Trends Data as of March 31, 2020



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
2019	322,792	322,792	\$556	\$68,841
Q1 2020	327,593	327,593	\$575	\$70,646
<b>% Change from 2019 to Q1 2020</b>	1.5%	1.5%	3.5%	2.6%

**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.
- 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 March 31, 2020**

**74% of PLA Total  
Insured Value is in the  
top 5 counties**

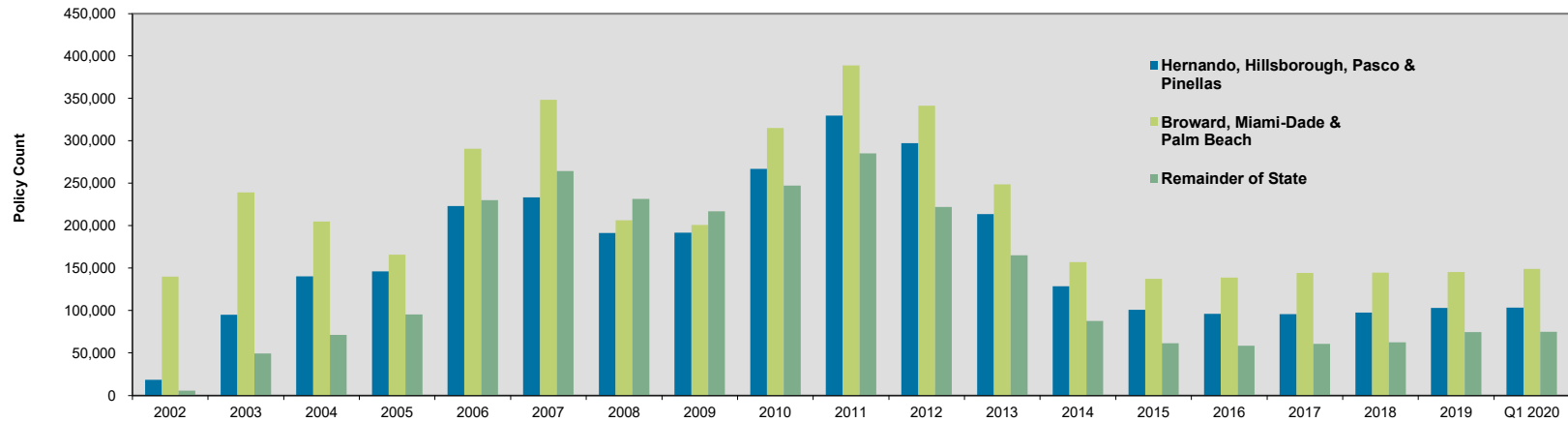
**89% of PLA Total  
Insured Value is in the  
top 10 counties**

County	Total Insured Value	
Miami-Dade	\$18,160,422	
Pinellas	\$12,508,383	
Broward	\$12,028,104	
Hillsborough	\$4,915,679	
Palm Beach	\$4,372,463	
<b>Top 5 Total</b>	<b>\$51,985,051</b>	<b>74%</b>
Hernando	\$4,006,938	
Pasco	\$3,233,757	
Brevard	\$1,525,289	
Manatee	\$917,867	
Lee	\$868,446	
<b>Top 10 Total</b>	<b>\$62,537,347</b>	<b>89%</b>
<b>State Total</b>	<b>\$70,645,710</b>	

**Notes:**

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

### Personal Lines Account Regional Concentrated Policy Growth Data as of March 31, 2020

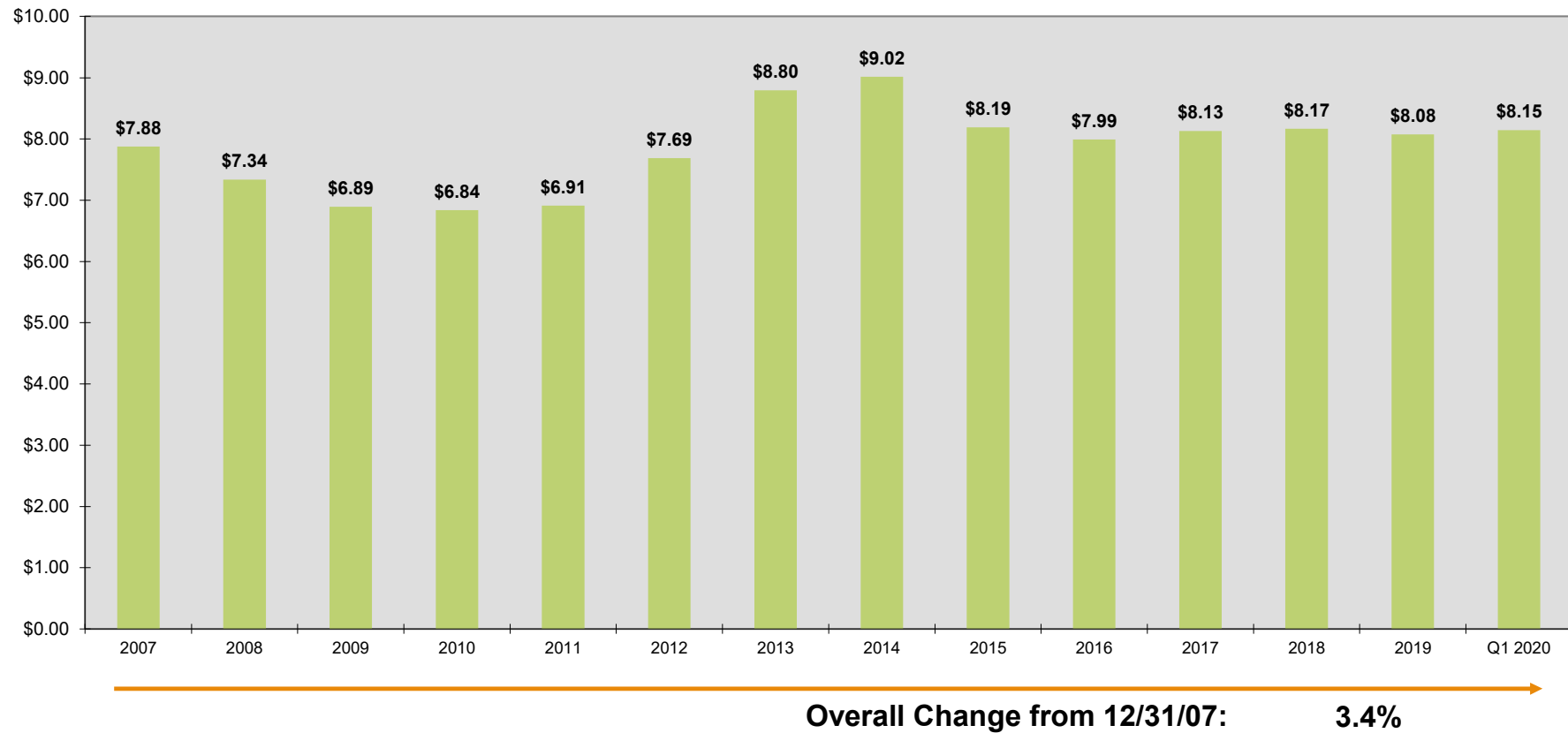


The chart above highlights concentrated total insured value and growth in South Florida (Broward, Miami-Dade and Palm Beach counties) and areas of Florida with increased sinkhole activity (Hernando, Hillsborough, Pasco, and Pinellas counties) as compared to the remaining 60 counties.

	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%
2019	102,991	32%	145,190	45%	74,611	23%
Q1 2020	103,464	32%	149,183	46%	74,946	23%

Note: Excludes takeout policies

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



Note: Excludes takeout policies

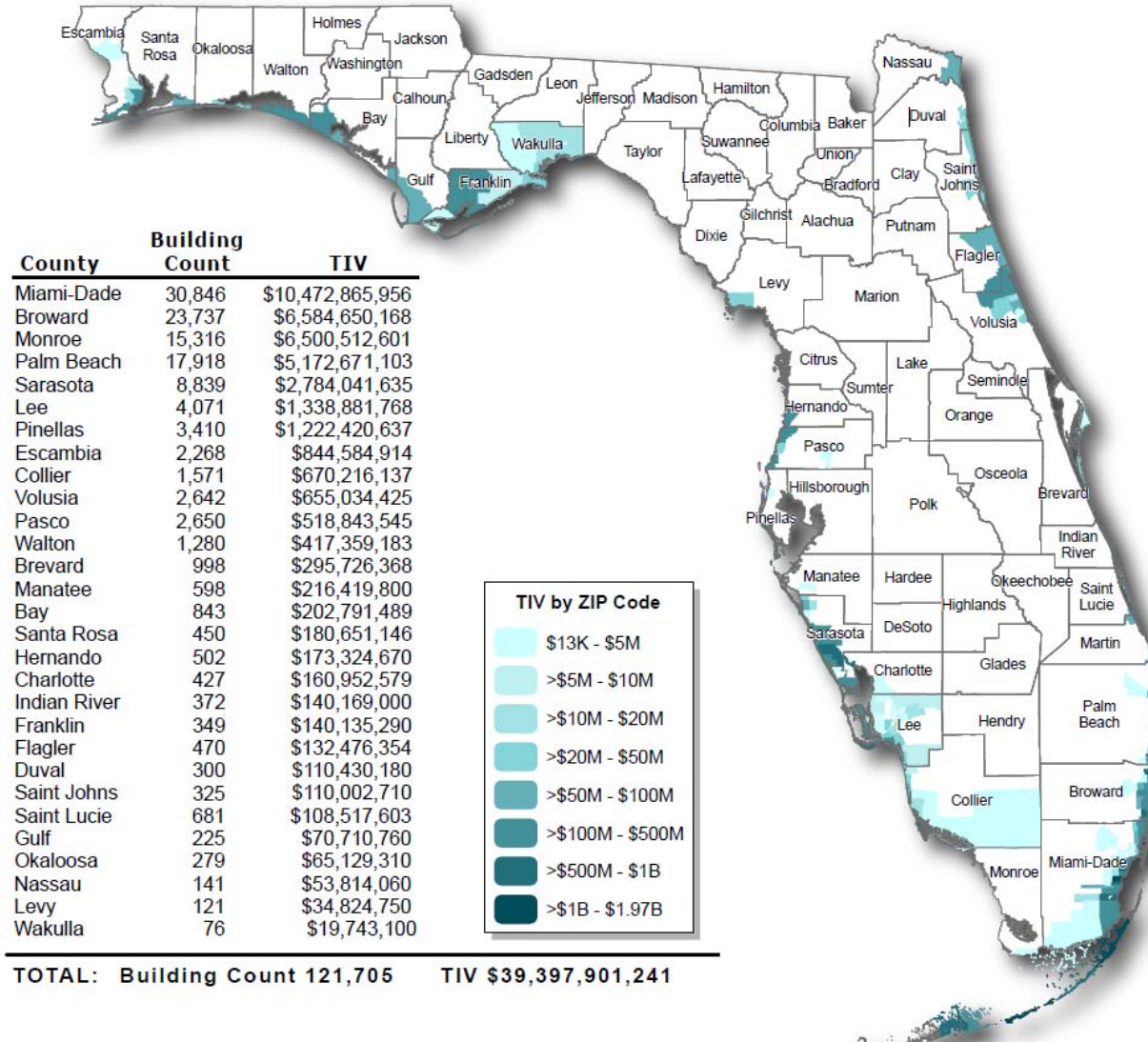
# **Account Information**

## **Coastal Account**

# Coastal Account

## Total Insured Value (TIV) by Zip Code

Data as of March 31, 2020

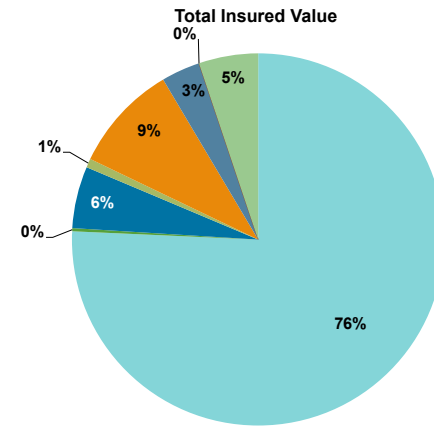
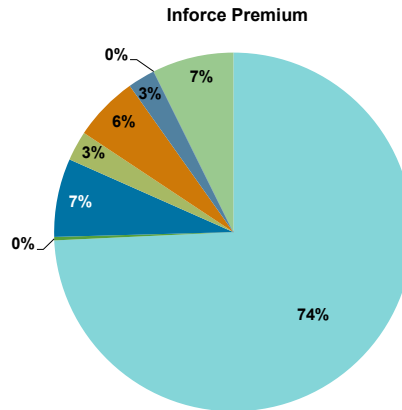
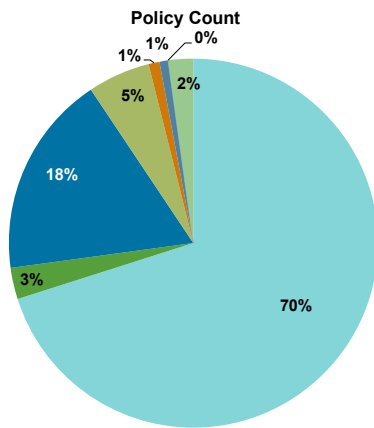


County	Building Count	TIV
Miami-Dade	30,846	\$10,472,865,956
Broward	23,737	\$6,584,650,168
Monroe	15,316	\$6,500,512,601
Palm Beach	17,918	\$5,172,671,103
Sarasota	8,839	\$2,784,041,635
Lee	4,071	\$1,338,881,768
Pinellas	3,410	\$1,222,420,637
Escambia	2,268	\$844,584,914
Collier	1,571	\$670,216,137
Volusia	2,642	\$655,034,425
Pasco	2,650	\$518,843,545
Walton	1,280	\$417,359,183
Brevard	998	\$295,726,368
Manatee	598	\$216,419,800
Bay	843	\$202,791,489
Santa Rosa	450	\$180,651,146
Hernando	502	\$173,324,670
Charlotte	427	\$160,952,579
Indian River	372	\$140,169,000
Franklin	349	\$140,135,290
Flagler	470	\$132,476,354
Duval	300	\$110,430,180
Saint Johns	325	\$110,002,710
Saint Lucie	681	\$108,517,603
Gulf	225	\$70,710,760
Okaloosa	279	\$65,129,310
Nassau	141	\$53,814,060
Levy	121	\$34,824,750
Wakulla	76	\$19,743,100

**TOTAL: Building Count 121,705    TIV \$39,397,901,241**

**Note:** Excludes takeout policies

## Coastal Account Information by Policy Form Data as of March 31, 2020



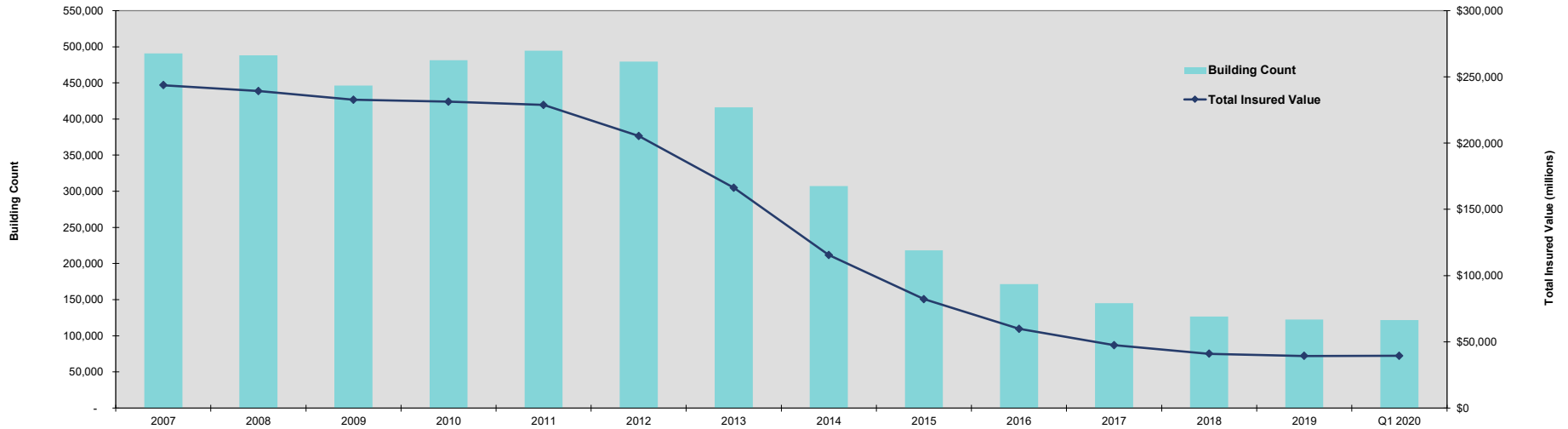
■ Homeowners/Dwelling  
 ■ Tenant  
 ■ Condo Unit Owner  
 ■ Mobile Home  
 ■ Condo Assn  
 ■ All Other CR  
 ■ Builders Risk  
 ■ All Other CNR

	Homeowners/ Dwelling	Tenant	Condo Unit Owners	Mobile Home	Condo Assn	All Other CR	Builders Risk	All Other CNR	Total
<b>Policy Count</b>	82,733	3,223	20,997	6,462	1,109	894	2	2,594	<b>118,014</b>
<b>Building Count</b>	82,733	3,223	20,997	6,462	2,398	1,983	2	3,907	<b>121,705</b>
<b>Inforce Premium</b>	\$230,094,356	\$936,098	\$21,886,265	\$8,332,749	\$18,185,735	\$7,714,383	\$9,698	\$22,716,132	<b>\$309,875,416</b>
<b>Total Insured Value</b>	\$29,833,559,649	\$99,575,610	\$2,120,312,767	\$299,623,769	\$3,688,610,677	\$1,329,598,925	\$517,595	\$2,026,102,249	<b>\$39,397,901,241</b>

**Notes:**

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

### Coastal Account Policy and Total Insured Value (TIV) Trends Data as of March 31, 2020



	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
2019	113,923	113,923	\$257	\$32,252	2,054	4,460	\$26	\$5,058	2,696	4,027	\$23	\$2,081	118,673	122,410	\$306	\$39,392
Q1 2020	113,415	113,415	\$261	\$32,353	2,003	4,381	\$26	\$5,018	2,596	3,909	\$23	\$2,027	118,014	121,705	\$310	\$39,398
% Change from 2019 to Q1 2020	-0.4%	-0.4%	1.5%	0.3%	-2.5%	-1.8%	1.4%	-0.8%	-3.7%	-2.9%	-1.0%	-2.6%	-0.6%	-0.6%	1.3%	0.0%

**Notes:**

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

**Coastal Account**  
**High Volume Counties by Total Insured Value (in 000's)**  
**By Product Line**  
**Data as of March 31, 2020**

**80% 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**

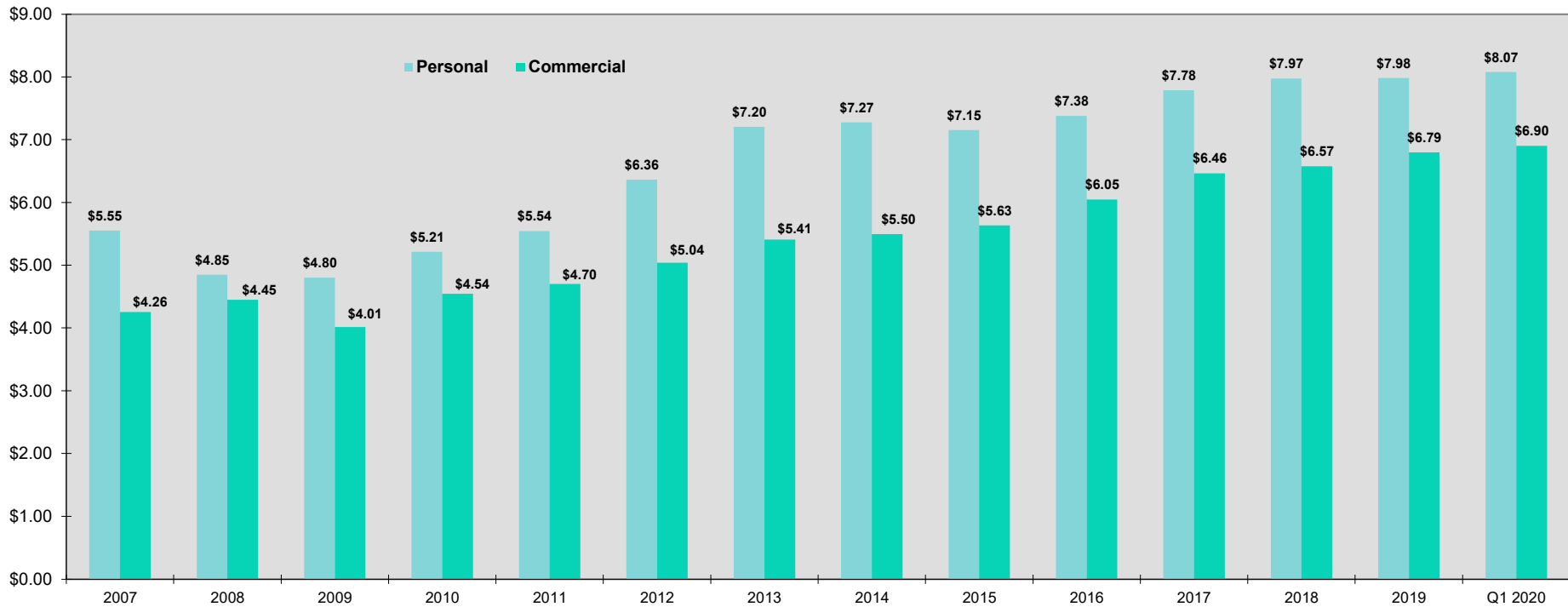
County	PR-M	PR-W	CR-W	CNR-W	CR-M	CNR-M	Total	
Miami-Dade	\$3,877,719	\$4,587,879	\$1,392,203	\$292,947	\$317,554	\$4,563	\$10,472,866	
Broward	\$2,286,078	\$3,042,205	\$785,694	\$321,956	\$147,464	\$1,254	\$6,584,650	
Monroe	\$446,972	\$4,989,385	\$431,678	\$603,066	\$25,223	\$4,188	\$6,500,513	
Palm Beach	\$1,938,344	\$2,045,784	\$719,246	\$360,202	\$106,761	\$2,334	\$5,172,671	
Sarasota	\$513,057	\$1,995,319	\$227,040	\$38,630	\$9,313	\$683	\$2,784,042	
<b>Top 5 Total</b>	<b>\$9,062,170</b>	<b>\$16,660,573</b>	<b>\$3,555,861</b>	<b>\$1,616,801</b>	<b>\$606,314</b>	<b>\$13,022</b>	<b>\$31,514,741</b>	<b>80%</b>
Lee	\$171,575	\$854,238	\$203,116	\$107,045	\$2,909	\$0	\$1,338,882	
Pinellas	\$372,040	\$654,221	\$168,063	\$21,450	\$6,646	\$0	\$1,222,421	
Escambia	\$95,166	\$632,191	\$23,112	\$93,831	\$0	\$284	\$844,585	
Collier	\$67,817	\$361,612	\$197,800	\$42,083	\$904	\$0	\$670,216	
Volusia	\$216,902	\$388,942	\$31,237	\$16,834	\$1,120	\$0	\$655,034	
<b>Top 10 Total</b>	<b>\$9,985,670</b>	<b>\$19,551,777</b>	<b>\$4,179,190</b>	<b>\$1,898,044</b>	<b>\$617,893</b>	<b>\$13,306</b>	<b>\$36,245,879</b>	<b>92%</b>
<b>State Total</b>	<b>\$10,930,583</b>	<b>\$21,422,489</b>	<b>\$4,391,956</b>	<b>\$2,008,044</b>	<b>\$626,254</b>	<b>\$18,576</b>	<b>\$39,397,901</b>	

**Notes:**

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



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



**Overall Change from 12/31/07:**

**45.5% Personal**  
**62.2% Commercial**

**Notes:**

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

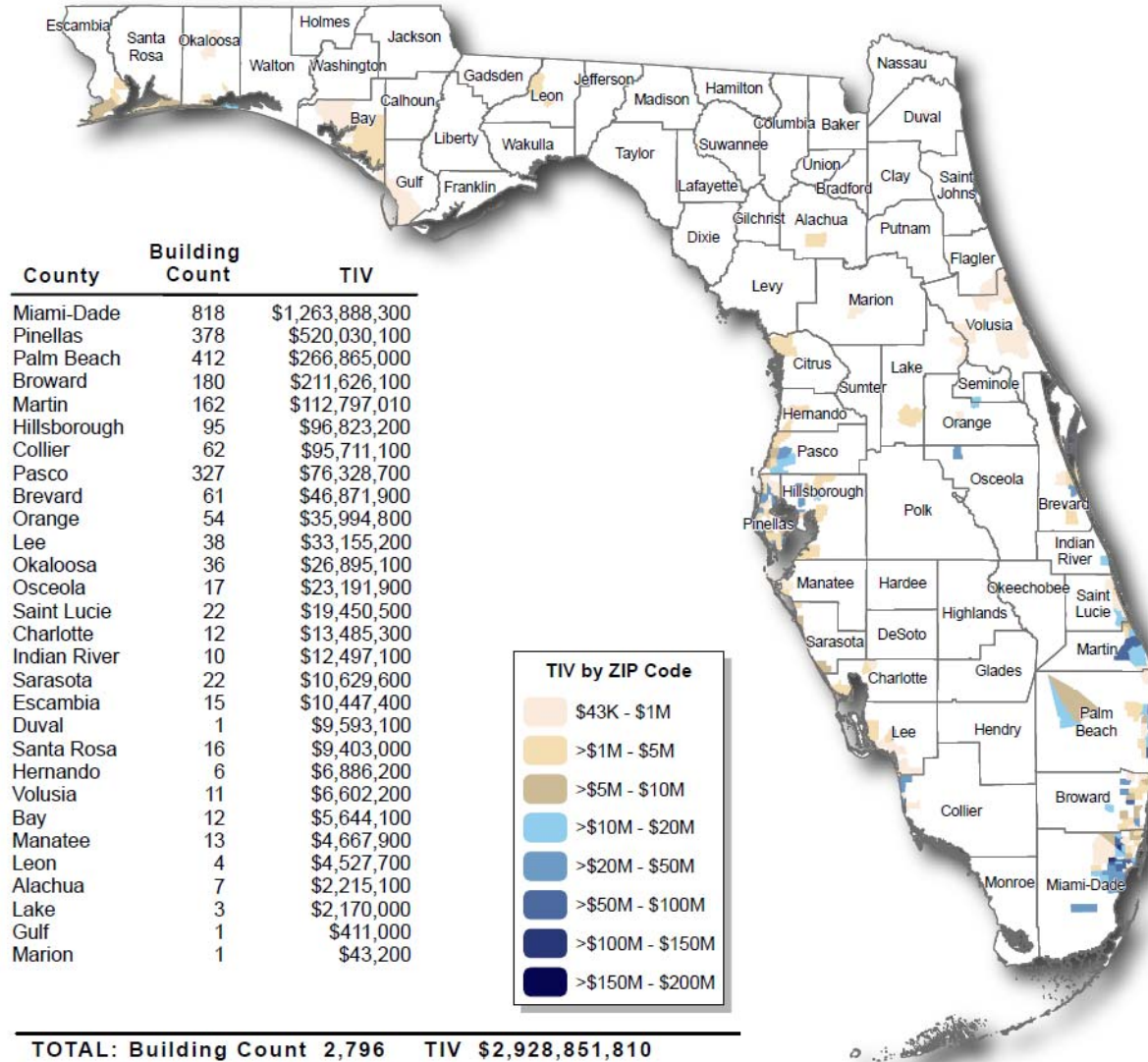
# **Account Information**

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

# Commercial Lines Account

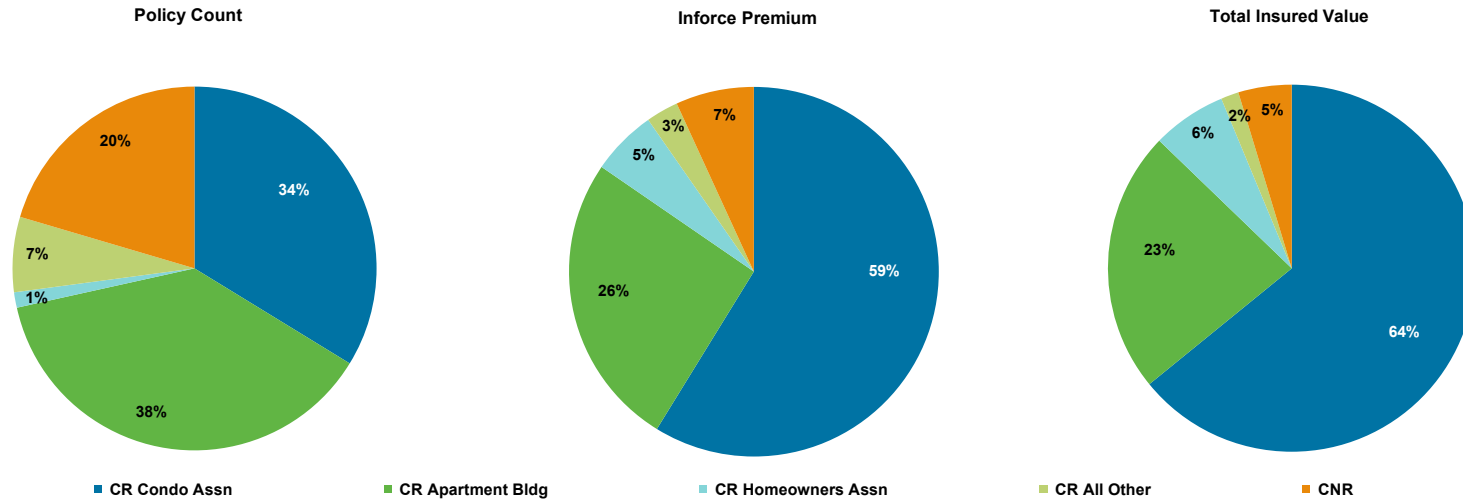
## Total Insured Value (TIV) by Zip Code

Data as of March 31, 2020



**Note:** Excludes takeout policies

### Commercial Lines Account Information by Policy Type Data as of March 31, 2020

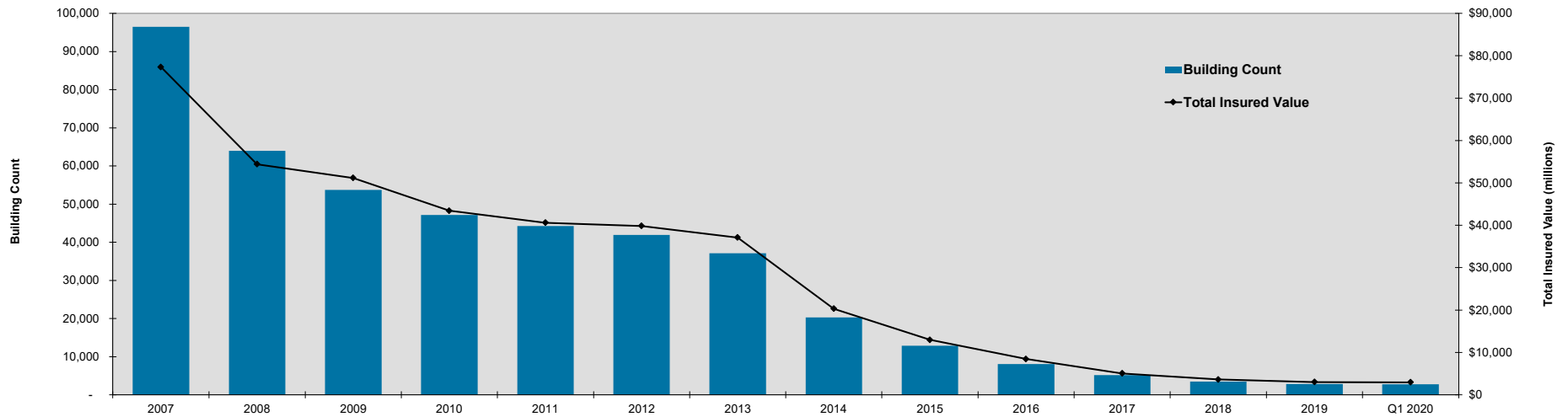


	CR Condo Assn	CR Apartment Bldg	CR Homeowners Assn	CR All Other	CNR	Total
<b>Policy Count</b>	243	272	10	48	147	<b>720</b>
<b>Building Count</b>	1,603	555	341	102	195	<b>2,796</b>
<b>Inforce Premium</b>	\$7,103,687	\$3,115,559	\$691,957	\$341,636	\$827,049	<b>\$12,079,888</b>
<b>Total Insured Value</b>	\$1,877,841,910	\$676,392,400	\$191,303,100	\$46,451,600	\$136,862,800	<b>\$2,928,851,810</b>

**Notes:**

- 1) Policy Type classifications:  
Commercial Residential --CR All Other = Auxiliary/Special Class only policies + Cooperative Buildings + CCRC + Dorms; *Commercial Non-Residential* --CNR = All CNR-M. The CIW program no longer has any policies in force.
- 2) Total Insured Value for all commercial residential policy forms include building coverage, other structure coverage, and business personal property. Commercial non-residential policies no longer include business income/extra expense coverage. Coverage removal/non-issue began May 2012 for new policies and June 2012 for renewals.
- 3) Excludes takeout policies

## Commercial Lines Account Policy and Total Insured Value (TIV) Trends Data as of March 31, 2020



	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
2019	587	2,661	\$11	\$2,870	151	200	\$1	\$147	738	2,861	\$12	\$3,016
Q1 2020	573	2,601	\$11	\$2,792	147	195	\$1	\$137	720	2,796	\$12	\$2,929
% Change from 2019 to Q1 2020	-2.4%	-2.3%	0.0%	-2.7%	-2.6%	-2.5%	-9.0%	-6.7%	-2.4%	-2.3%	-0.6%	-2.9%

**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 March 31, 2020

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

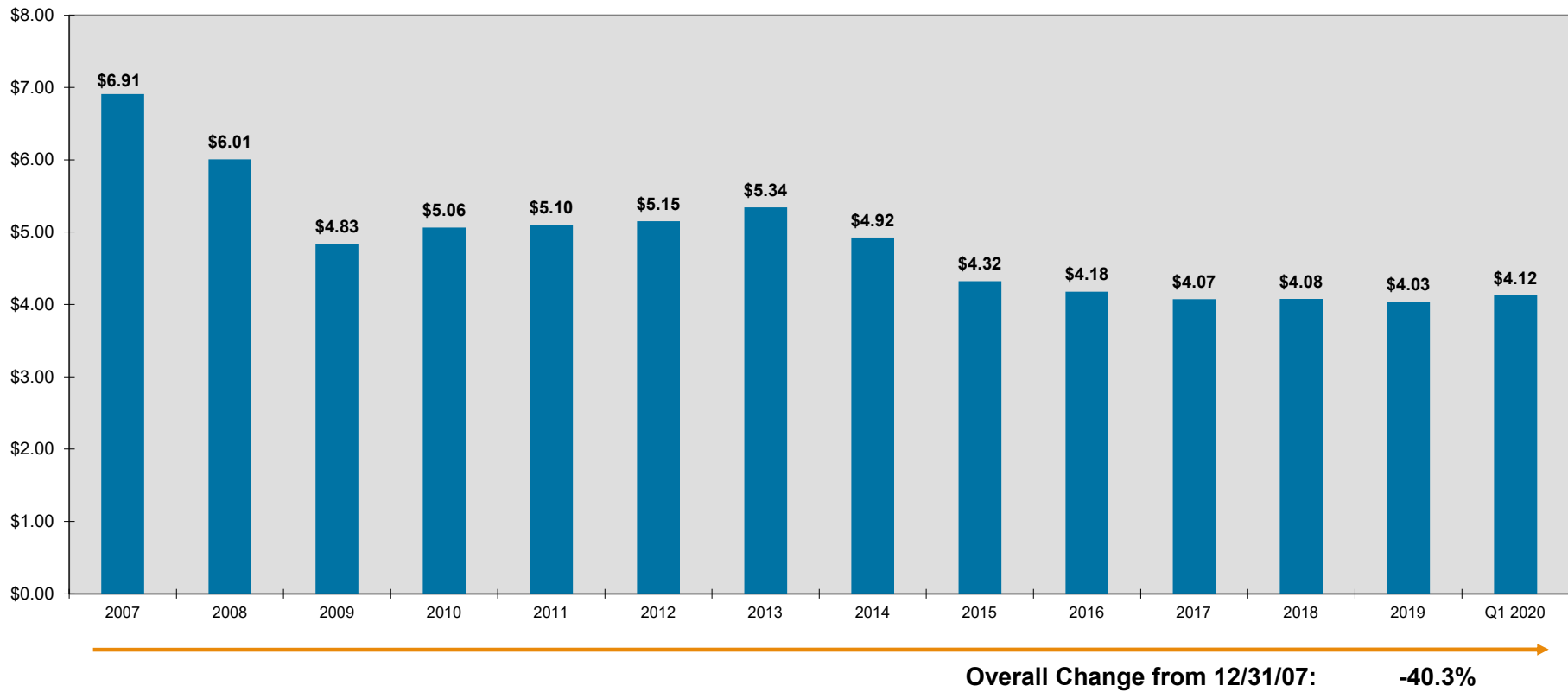
**93% of CLA Total Insured Value is in the top 10 counties**

County	CR-M	CNR-M	Total	
Miami-Dade	\$1,247,462	\$16,426	\$1,263,888	
Pinellas	\$489,602	\$30,428	\$520,030	
Palm Beach	\$265,481	\$1,385	\$266,865	
Broward	\$201,437	\$10,189	\$211,626	
Martin	\$111,202	\$1,595	\$112,797	
<b>Top 5 Total</b>	<b>\$2,315,183</b>	<b>\$60,023</b>	<b>\$2,375,207</b>	<b>81%</b>
Hillsborough	\$93,883	\$2,940	\$96,823	
Collier	\$91,578	\$4,134	\$95,711	
Pasco	\$75,960	\$369	\$76,329	
Brevard	\$31,943	\$14,929	\$46,872	
Orange	\$35,410	\$585	\$35,995	
<b>Top 10 Total</b>	<b>\$2,643,957</b>	<b>\$82,980</b>	<b>\$2,726,936</b>	<b>93%</b>
<b>State Total</b>	<b>\$2,791,989</b>	<b>\$136,863</b>	<b>\$2,928,852</b>	

**Note:**

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

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

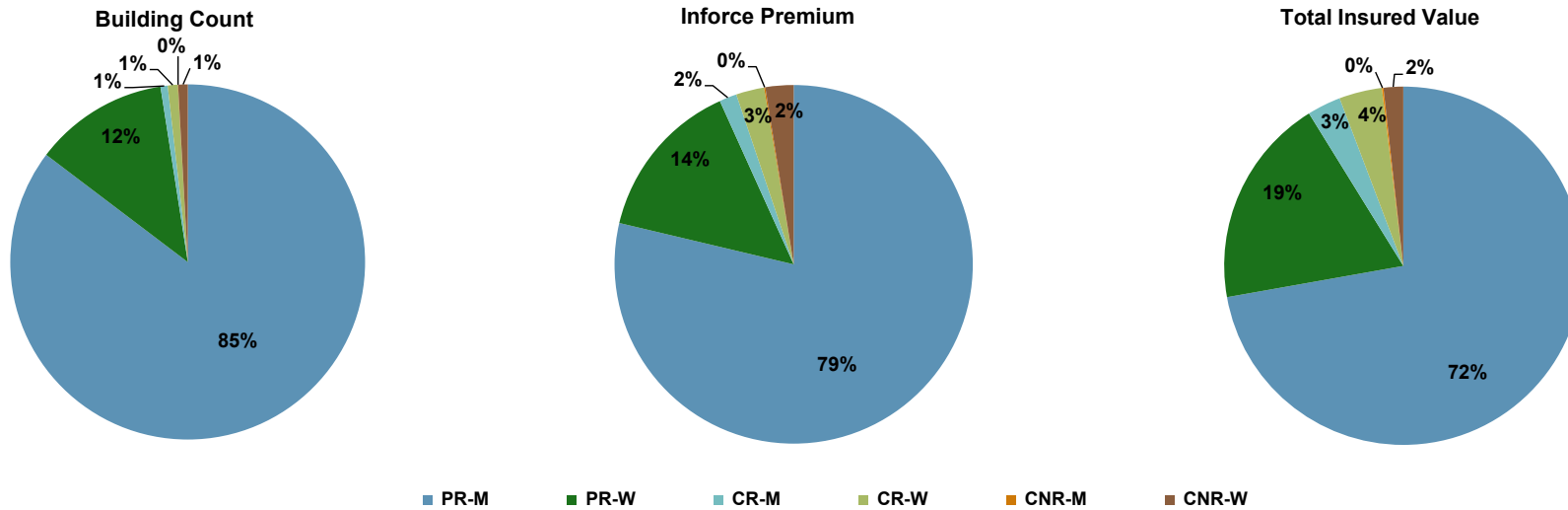


**Note:** Excludes takeout policies

# Product Line Information



### Information by Product Line Data as of March 31, 2020



	PR-M	PR-W	CR-M	CR-W	CNR-M	CNR-W	TOTAL
<b>Policy Count</b>	385,619	55,389	703	1,873	170	2,573	<b>446,327</b>
<b>Building Count</b>	385,619	55,389	2,916	4,066	224	3,880	<b>452,094</b>
<b>Inforce Premium</b>	\$706,297,375	\$130,365,508	\$14,070,614	\$23,082,343	\$965,114	\$22,587,765	<b>\$897,368,719</b>
<b>Total Insured Value</b>	\$81,576,292,816	\$21,422,488,662	\$3,418,242,893	\$4,391,955,719	\$155,438,600	\$2,008,044,044	<b>\$112,972,462,734</b>

**Notes:**

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

**Personal Residential Multi-Peril  
Information by Policy Form and Account  
Data as of March 31, 2020**

	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	150,774	\$383,662,949	\$48,919,597,788	19,511	\$73,904,642	\$6,447,787,936	170,285	\$457,567,591	\$55,367,385,724
HO-4	5,790	\$826,222	\$117,388,590	2,922	\$795,097	\$74,372,000	8,712	\$1,621,319	\$191,760,590
HO-6	22,273	\$16,422,826	\$913,839,233	11,401	\$13,220,579	\$694,923,766	33,674	\$29,643,405	\$1,608,762,999
HO-8	1,728	\$3,072,261	\$374,221,534	310	\$713,766	\$66,448,533	2,038	\$3,786,027	\$440,670,067
DP-1	16,304	\$21,640,315	\$3,843,019,203	3,156	\$7,099,804	\$689,582,288	19,460	\$28,740,119	\$4,532,601,491
DP-3	66,902	\$97,115,365	\$12,883,813,354	16,995	\$30,266,304	\$2,780,580,531	83,897	\$127,381,669	\$15,664,393,885
MHO-3	36,617	\$38,290,285	\$2,555,050,233	2,400	\$3,557,056	\$130,357,373	39,017	\$41,847,341	\$2,685,407,606
MHO-4	884	\$284,317	\$19,087,975	41	\$20,462	\$875,600	925	\$304,779	\$19,963,575
MDP-1	26,321	\$14,098,875	\$1,019,691,773	1,290	\$1,306,250	\$45,655,106	27,611	\$15,405,125	\$1,065,346,879
<b>TOTAL</b>	<b>327,593</b>	<b>\$575,413,415</b>	<b>\$70,645,709,683</b>	<b>58,026</b>	<b>\$130,883,960</b>	<b>\$10,930,583,133</b>	<b>385,619</b>	<b>\$706,297,375</b>	<b>\$81,576,292,816</b>

**Notes:**

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

**Personal Residential Multi-Peril  
Sinkhole Coverage Information  
Homeowners (HO-3) and Dwelling (DP-1 & DP-3)  
Data as of March 31, 2020**

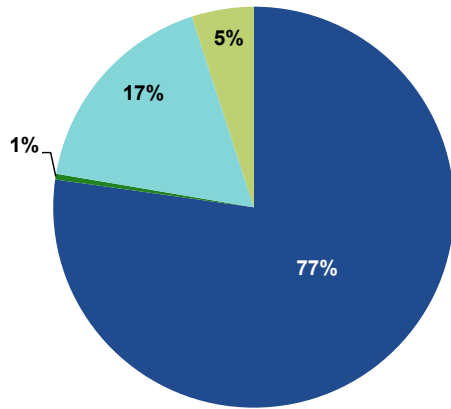
Policy Form	County	WITH Sinkhole Coverage		WITHOUT Sinkhole Coverage		Total	
		Policy Count	Average Policy Premium	Policy Count	Average Policy Premium	Policy Count	Average Policy Premium
HO-3	Hernando	899	\$3,252	8,769	\$1,091	9,668	\$1,292
	Hillsborough	2,191	\$2,292	9,848	\$1,386	12,039	\$1,551
	Pasco	576	\$3,706	7,624	\$1,241	8,200	\$1,414
	Pinellas	11,003	\$2,031	17,817	\$1,623	28,820	\$1,779
	<b>TOTAL</b>	<b>14,669</b>	<b>\$2,211</b>	<b>44,058</b>	<b>\$1,398</b>	<b>58,727</b>	<b>\$1,601</b>
DP-3	Hernando	124	\$2,288	1,413	\$865	1,537	\$980
	Hillsborough	1,029	\$1,436	2,554	\$1,065	3,583	\$1,172
	Pasco	132	\$2,458	2,376	\$1,025	2,508	\$1,101
	Pinellas	2,457	\$1,503	6,469	\$1,200	8,926	\$1,283
	<b>TOTAL</b>	<b>3,742</b>	<b>\$1,545</b>	<b>12,812</b>	<b>\$1,104</b>	<b>16,554</b>	<b>\$1,203</b>
DP-1	Hernando	28	\$1,233	233	\$726	261	\$780
	Hillsborough	85	\$1,264	551	\$937	636	\$981
	Pasco	73	\$1,343	517	\$730	590	\$806
	Pinellas	290	\$1,341	988	\$1,045	1,278	\$1,112
	<b>TOTAL</b>	<b>476</b>	<b>\$1,321</b>	<b>2,289</b>	<b>\$915</b>	<b>2,765</b>	<b>\$985</b>

**Notes:**

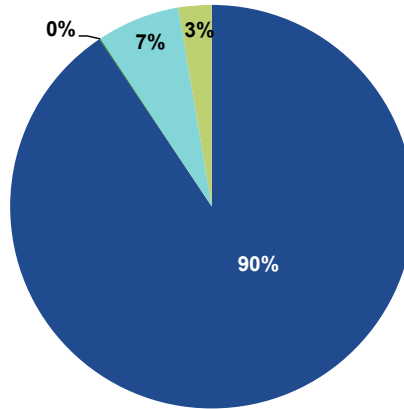
- 1) Sinkhole coverage can be purchased at issuance or renewal. Coverage may be removed mid-term.
- 2) The automatic exclusion of sinkhole coverage applies only to HO-3, HO-8 and dwelling DP-1 or DP-3 Personal Residential MultiPeril policies
- 3) Of the 2,038 HO-8 policies in force as of 03/31/20, 592 are endorsed for sinkhole coverage. 496 of these 514 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 March 31, 2020

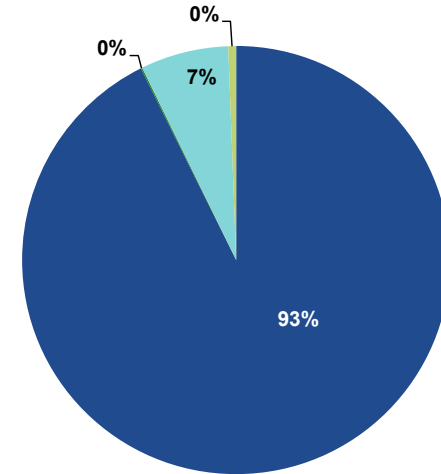
Building Count



Inforce Premium



Total Insured Value

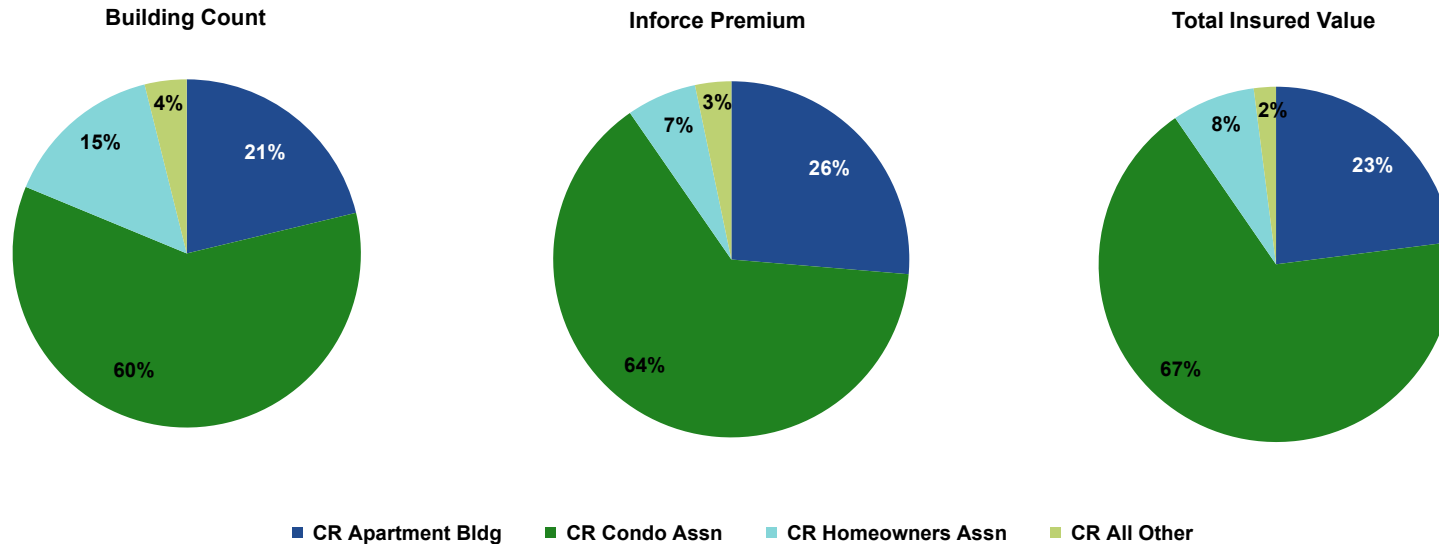


■ Homeowner/Dwelling    
 ■ Tenant    
 ■ Condo Unit Owners    
 ■ Mobile Homeowner

	Homeowner/ Dwelling	Tenant	Condo Unit Owners	Mobile Homeowner	Total
Policy Count	42,761	260	9,596	2,772	55,389
Building Count	42,761	260	9,596	2,772	55,389
Inforce Premium	\$118,109,840	\$120,539	\$8,665,686	\$3,469,443	\$130,365,508
Total Insured Value	\$19,849,160,361	\$24,328,010	\$1,425,389,001	\$123,611,290	\$21,422,488,662

**Note:**  
Excludes policies tagged for takeout

### Commercial Residential Multi-Peril Information by Policy Type Data as of March 31, 2020

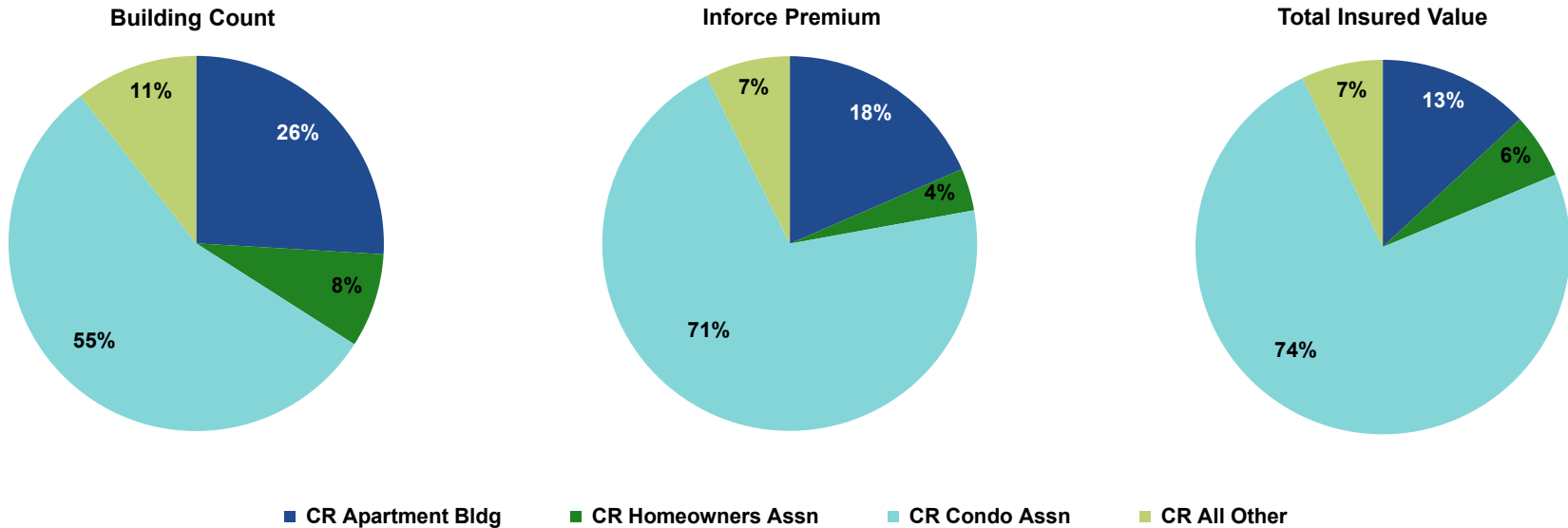


	CR Apartment Bldg	CR Condo Assn	CR Homeowners Assn	CR All Other	Total
<b>Policy Count</b>	309	327	12	55	<b>703</b>
<b>Building Count</b>	620	1,749	433	114	<b>2,916</b>
<b>Inforce Premium</b>	\$3,704,962	\$9,008,526	\$895,459	\$461,667	<b>\$14,070,614</b>
<b>Total Insured Value</b>	\$785,238,300	\$2,304,587,593	\$258,896,500	\$69,520,500	<b>\$3,418,242,893</b>

**Notes:**

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

### Commercial Residential Wind-Only Information by Policy Type Data as of March 31, 2020

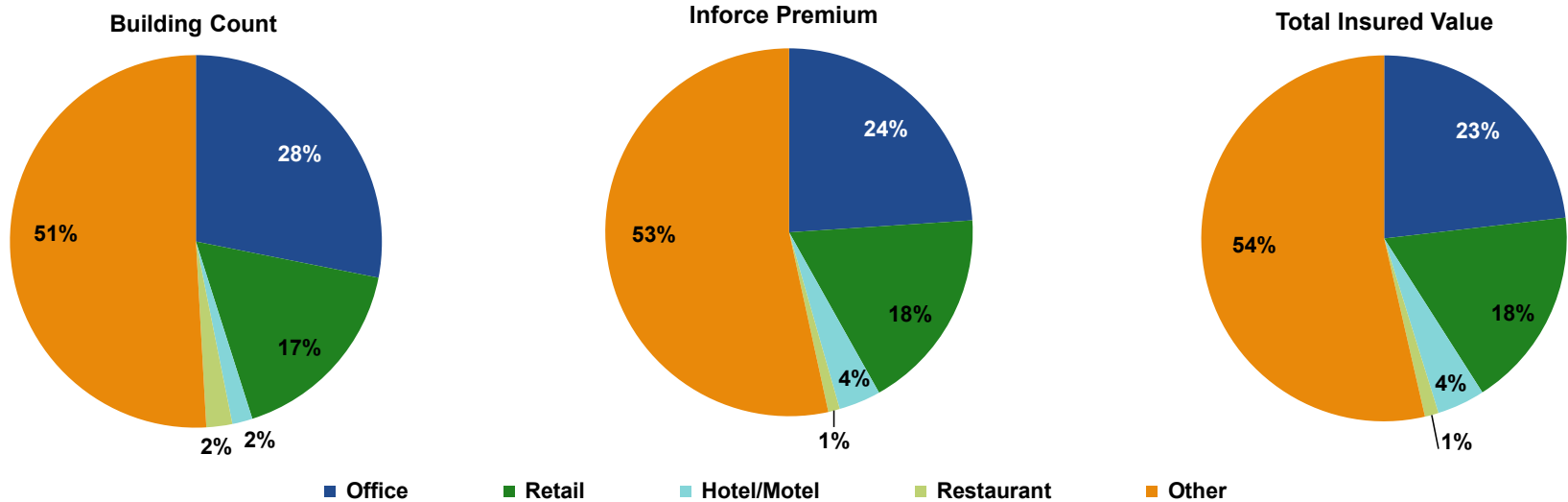


	CR Apartment Bldg	CR Homeowners Assn	CR Condo Assn	CR All Other	Total
<b>Policy Count</b>	648	42	1,025	158	<b>1,873</b>
<b>Building Count</b>	1,054	330	2,252	430	<b>4,066</b>
<b>Inforce Premium</b>	\$4,270,512	\$840,634	\$16,280,896	\$1,690,301	<b>\$23,082,343</b>
<b>Total Insured Value</b>	\$573,212,960	\$246,584,115	\$3,261,864,994	\$310,293,650	<b>\$4,391,955,719</b>

**Notes:**

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

## Commercial Non-Residential Multi-Peril Information by Policy Form Data as of March 31, 2020

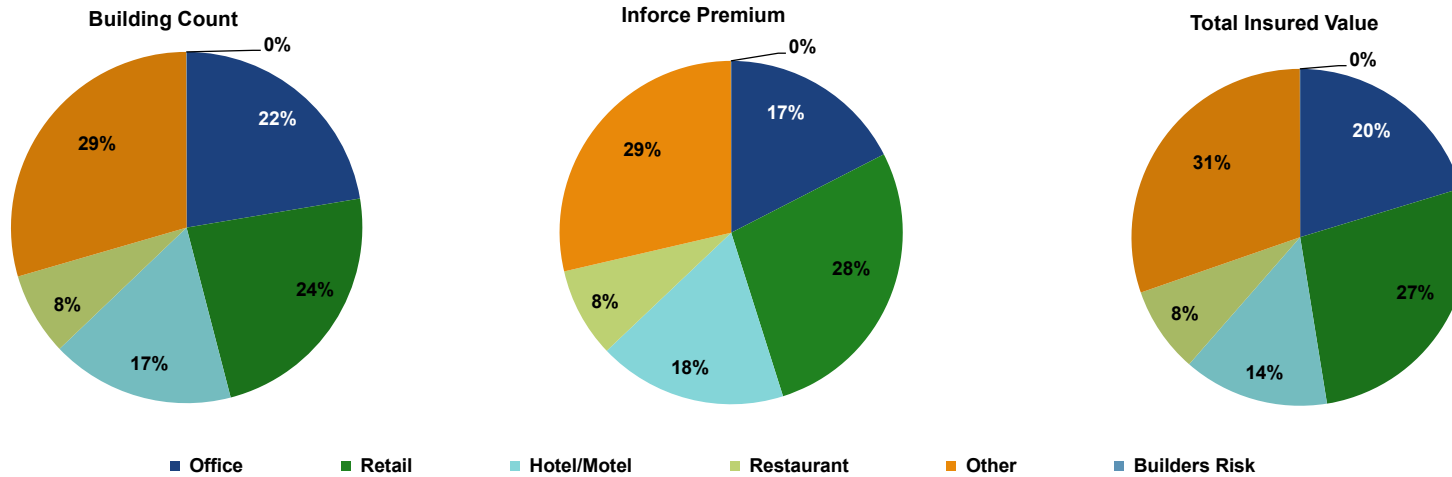


	Office	Retail	Hotel/Motel	Restaurant	Other	Total
<b>Policy Count</b>	57	31	3	2	77	<b>170</b>
<b>Building Count</b>	63	38	4	5	114	<b>224</b>
<b>Inforce Premium</b>	\$231,247	\$172,697	\$35,703	\$9,910	\$515,557	<b>\$965,114</b>
<b>Total Insured Value</b>	\$36,053,300	\$27,587,500	\$6,588,300	\$1,893,600	\$83,315,900	<b>\$155,438,600</b>

**Notes:**

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

### Commercial Non-Residential Wind-Only Information by Policy Form Data as of March 31, 2020



	Office	Retail	Hotel/Motel	Restaurant	Other	Builders Risk	Total
<b>Policy Count</b>	703	665	177	256	770	2	<b>2,573</b>
<b>Building Count</b>	868	915	656	296	1,143	2	<b>3,880</b>
<b>Inforce Premium</b>	\$3,944,461	\$6,243,500	\$4,021,075	\$1,908,261	\$6,460,770	\$9,698	<b>\$22,587,765</b>
<b>Total Insured Value</b>	\$407,477,886	\$545,356,640	\$280,496,163	\$165,794,100	\$608,401,660	\$517,595	<b>\$2,008,044,044</b>

**Notes:**

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

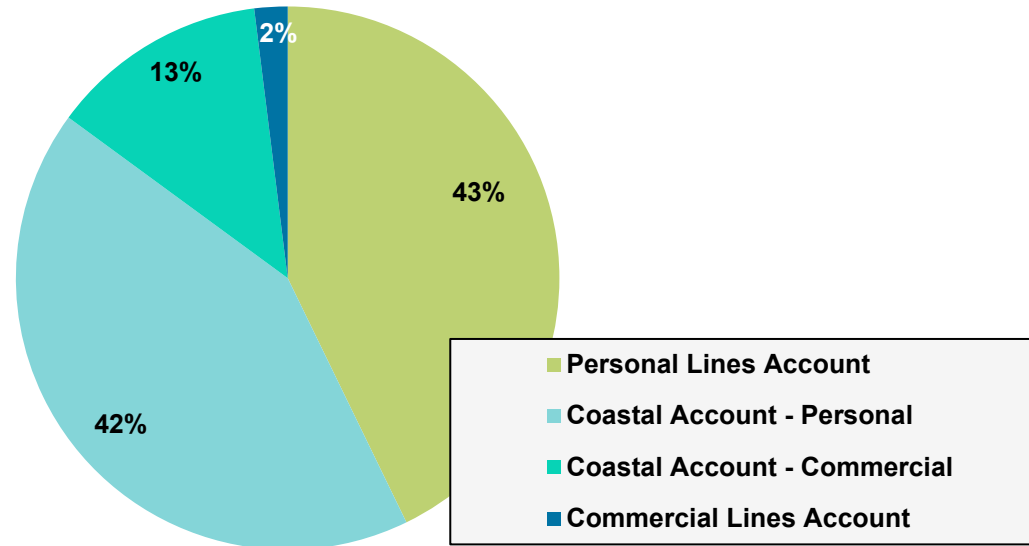


# Catastrophe Modeling Results

## Catastrophe Modeling Results

### Percentage of Average Annual Loss by Account

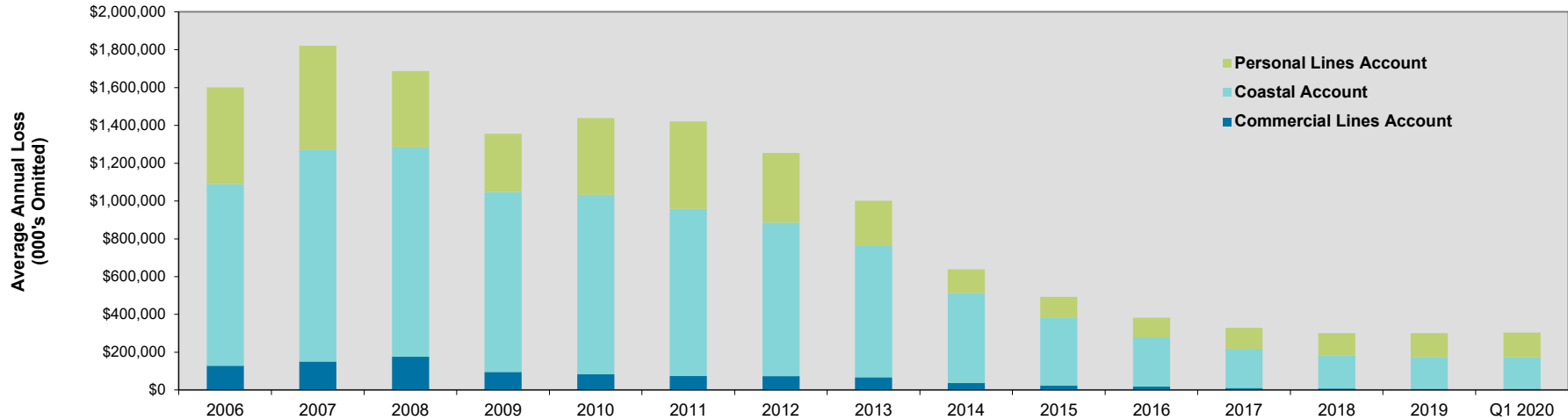
Data as of March 31, 2020



Account	Average Annual Loss (in 000's)	Percent of Average Annual Loss
Personal Lines	\$130,021	43%
Coastal	\$167,840	55%
<i>Personal</i>	\$128,491	42%
<i>Commercial</i>	\$39,349	13%
Commercial Lines	\$5,995	2%
<b>Total</b>	<b>\$303,855</b>	<b>100%</b>

**Note:** Excludes takeout policies

## Catastrophe Modeling Results Average Annual Loss Amount by Account



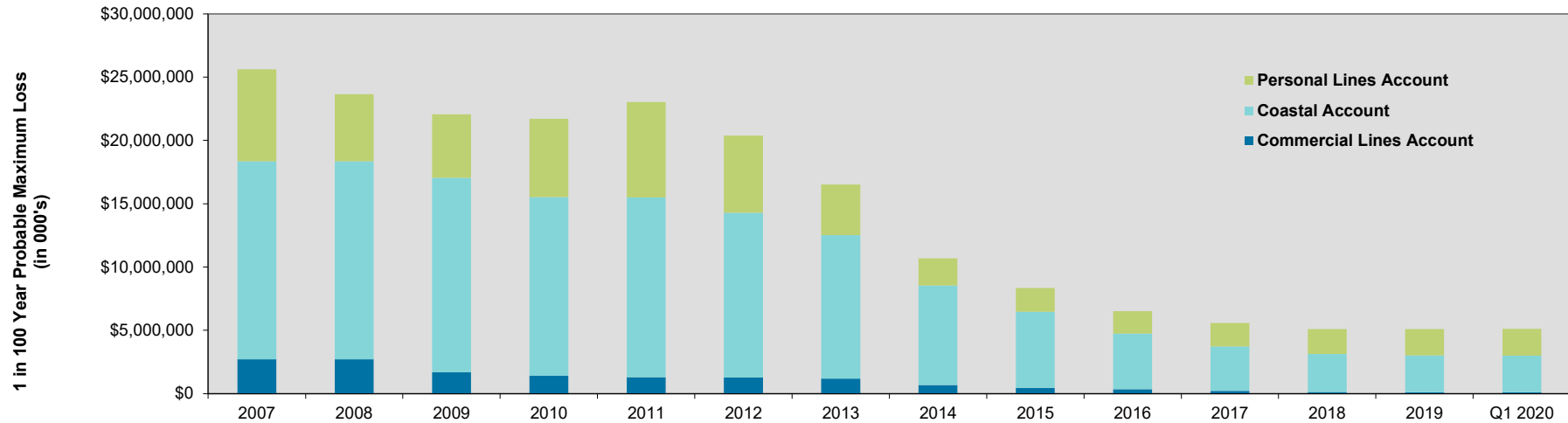
Average Annual Loss (in 000's)				
	Personal Lines Account	Coastal Account	Commercial Lines Account	Total
2006	\$511,189	\$961,825	\$127,869	\$1,600,883
2007	\$549,147	\$1,120,325	\$151,346	\$1,822,280
2008	\$403,477	\$1,106,613	\$176,572	\$1,687,134
2009	\$307,910	\$950,896	\$96,337	\$1,355,143
2010	\$405,210	\$948,338	\$84,605	\$1,438,153
2011	\$461,837	\$883,684	\$75,133	\$1,420,654
2012	\$369,520	\$811,742	\$73,451	\$1,254,713
2013	\$239,459	\$695,243	\$67,069	\$1,001,770

Average Annual Loss (in 000's)				
	Personal Lines Account	Coastal Account	Commercial Lines Account	Total
2014	\$124,937	\$476,292	\$37,125	\$638,354
2015	\$110,611	\$356,768	\$24,813	\$492,191
2016	\$104,861	\$260,532	\$18,126	\$383,518
2017	\$111,271	\$206,251	\$11,188	\$328,710
2018	\$118,286	\$175,864	\$7,536	\$301,686
2019	\$127,471	\$168,120	\$6,138	\$301,730
Q1 2020	\$130,021	\$167,840	\$5,995	\$303,855

**Notes:**

- 1) Excludes takeout policies and Commercial Inland Wind policies
- 2) Total AAL includes PCJUA and CIW data in 2007 and 2008
- 3) AAL results are analyzed using hurricane catastrophe model AIR Touchstone: v6.0.0 2018, v5.0.0 2017, v4.0.0 2016, v3.1.0 2015, v1.5.2 2014; AIR CLASIC/2 2009-2013; RMS Risklink 2007-2008
- 4) Prior to 2014, AAL results used Weighted Average (2/3 SSST & 1/3 WSST). Beginning in 2014, AAL results are represented as SSST (long-term).

## Catastrophe Modeling Results 1 in 100 Year Probable Maximum Loss by Account Aggregate Exceedance



1 in 100 Year Probable Maximum Loss (in 000's)				
	Personal Lines Account	Coastal Account	Commercial Lines Account	Total
2007	\$7,267,563	\$15,634,914	\$2,709,121	\$25,446,534
2008	\$5,287,281	\$15,634,327	\$2,719,704	\$23,530,920
2009	\$5,005,327	\$15,358,236	\$1,689,425	\$22,335,639
2010	\$6,184,320	\$14,113,923	\$1,406,053	\$21,929,451
2011	\$7,535,127	\$14,188,266	\$1,306,093	\$23,197,670
2012	\$6,092,668	\$13,004,715	\$1,277,001	\$20,524,013
2013	\$3,993,714	\$11,334,978	\$1,194,556	\$16,644,101

1 in 100 Year Probable Maximum Loss (in 000's)				
	Personal Lines Account	Coastal Account	Commercial Lines Account	Total
2014	\$2,147,394	\$7,860,219	\$684,908	\$10,586,642
2015	\$1,861,875	\$6,019,183	\$458,813	\$8,084,296
2016	\$1,754,878	\$4,405,451	\$340,947	\$6,274,043
2017	\$1,867,671	\$3,511,664	\$206,974	\$5,361,422
2018	\$1,956,042	\$3,008,260	\$134,276	\$4,886,418
2019	\$2,079,370	\$2,906,691	\$109,049	\$4,883,989
Q1 2020	\$2,119,539	\$2,900,118	\$107,741	\$4,895,561

**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 March 31, 2020

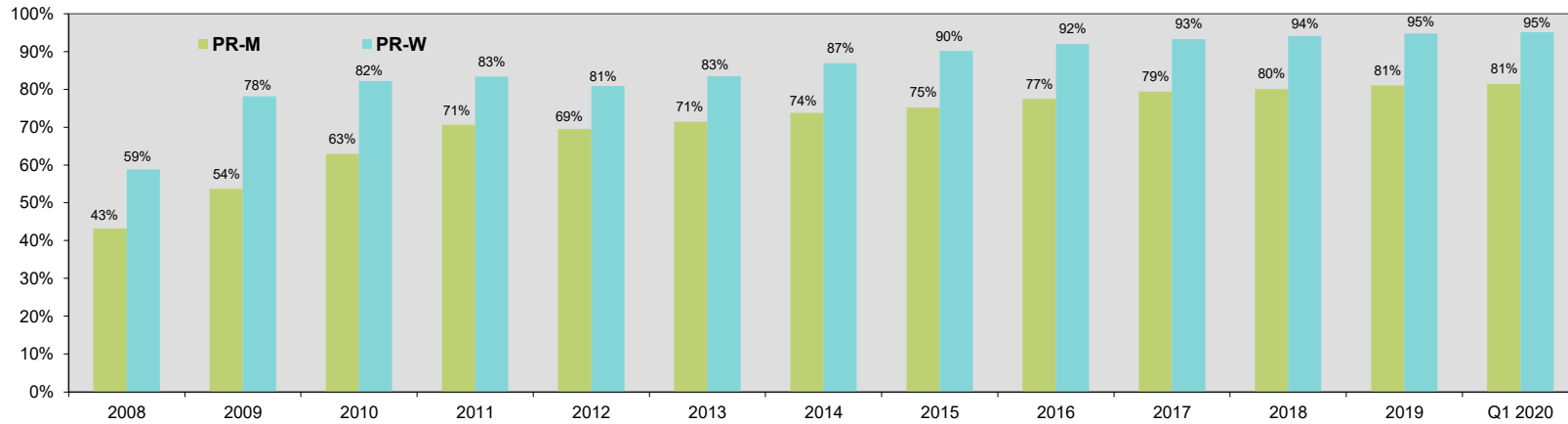
Product Line	Policy Type	Number of Policies with Wind Coverage	Total Premium Excluding Surcharges for Policies with Wind Coverage	Number of Policies with WMC	Total Premium Excluding Surcharges For Buildings with WMC	Percent of Wind Coverage Policies with WMC
		(1)	(2)	(3)	(4)	(5) = (3) / (1)
PR-M	HO-3	166,758	\$442,940,710	152,479	\$409,242,108	91%
	HO-4	8,406	\$1,542,900	3,294	\$603,427	39%
	HO-6	30,431	\$27,365,734	21,486	\$19,653,696	71%
	HO-8	2,001	\$3,691,306	1,818	\$3,319,120	91%
	DP-1	17,593	\$27,301,776	13,105	\$20,006,443	74%
	DP-3	78,565	\$120,560,780	55,119	\$94,805,554	70%
	<b>Total PR-M</b>	<b>303,754</b>	<b>\$623,403,206</b>	<b>247,301</b>	<b>\$547,630,348</b>	<b>81%</b>
PR-W	HW-2	34,074	\$81,087,225	32,977	\$77,057,222	97%
	HW-4	260	\$103,455	182	\$59,359	70%
	HW-6	9,596	\$7,422,385	8,889	\$6,548,650	93%
	DW-2	8,687	\$20,076,451	7,990	\$17,877,629	92%
	<b>Total PR-W</b>	<b>52,617</b>	<b>\$108,689,516</b>	<b>50,038</b>	<b>\$101,542,860</b>	<b>95%</b>
<b>Personal Residential Total</b>		<b>356,371</b>	<b>\$732,092,722</b>	<b>297,339</b>	<b>\$649,173,208</b>	<b>83%</b>

**Note:**

Excludes takeout policies and mobile home policies

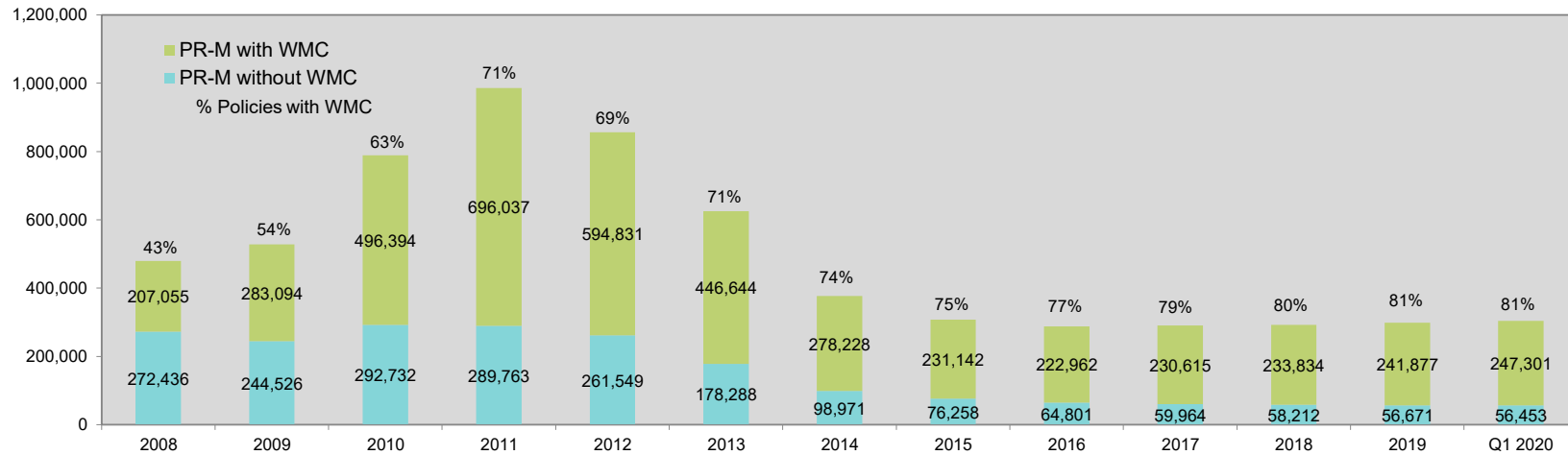
## Windstorm Mitigation Credit (WMC) Trend Analysis

### Percentage of Policies Including Wind with WMC



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

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



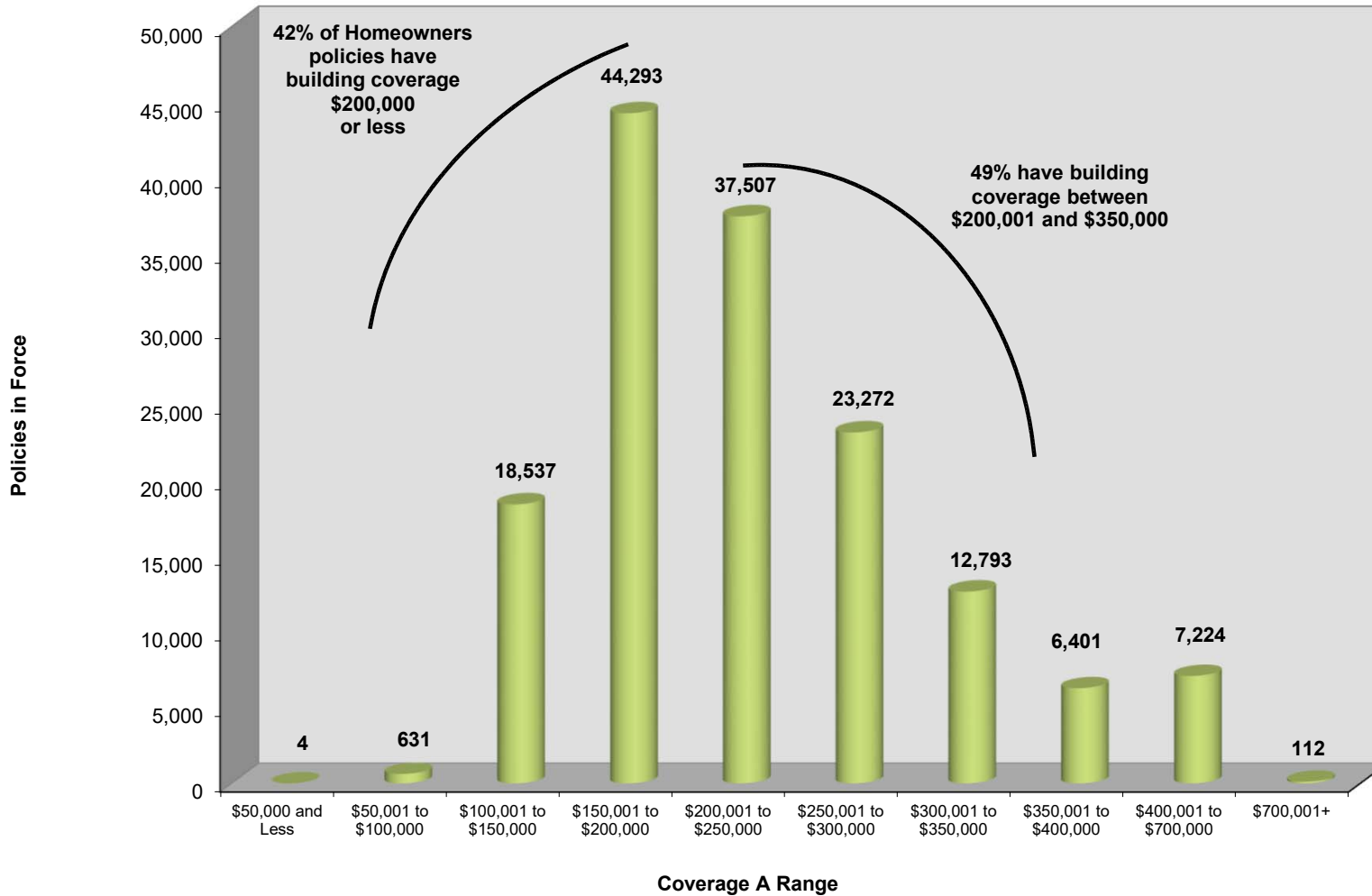
**Note:**

Excludes takeout policies and mobile home policies

# Risk Characteristics



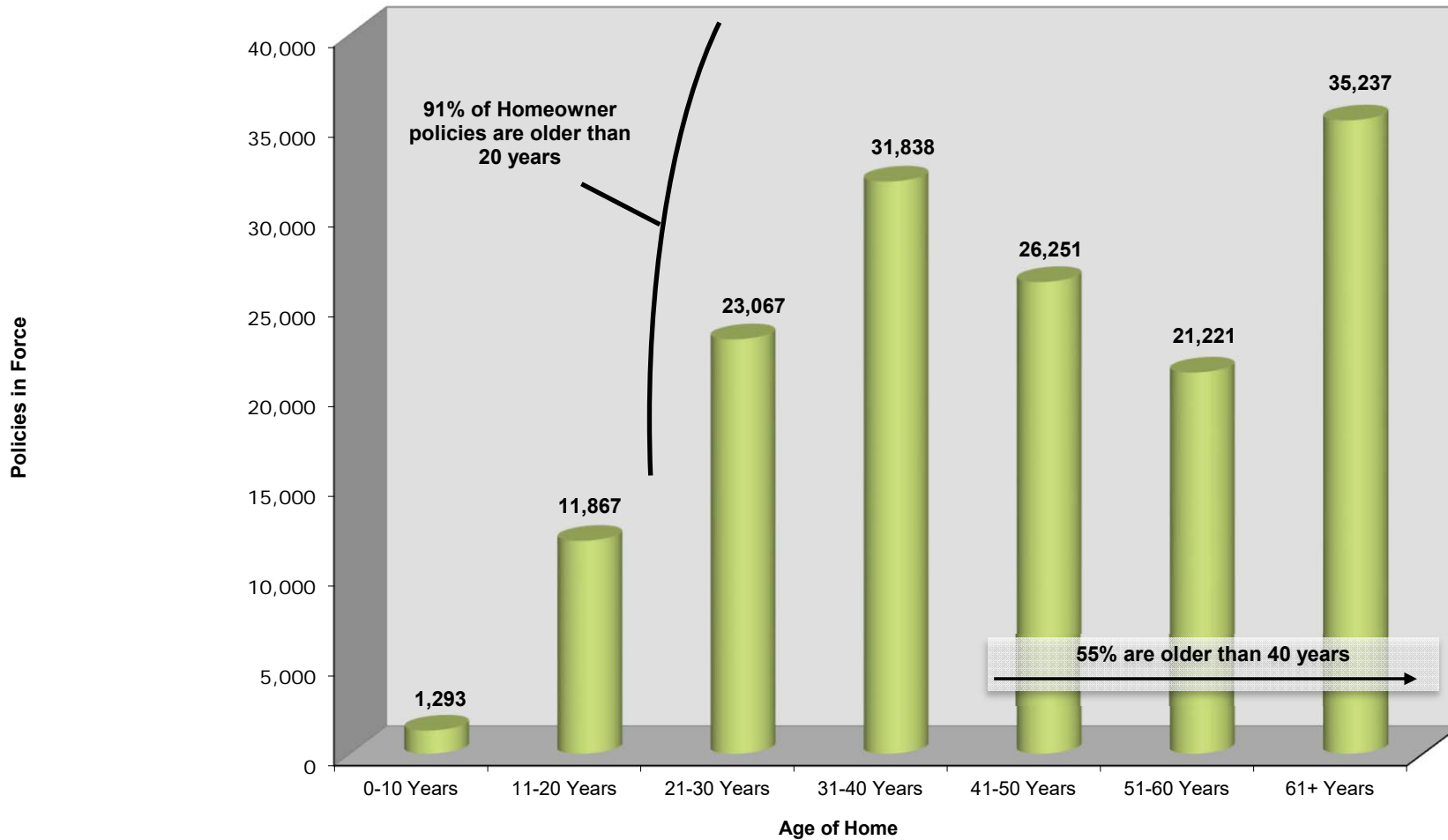
## Personal Lines Account Policy Characteristics - Coverage Ranges (HO-3) Data as of March 31, 2020



**Notes:**

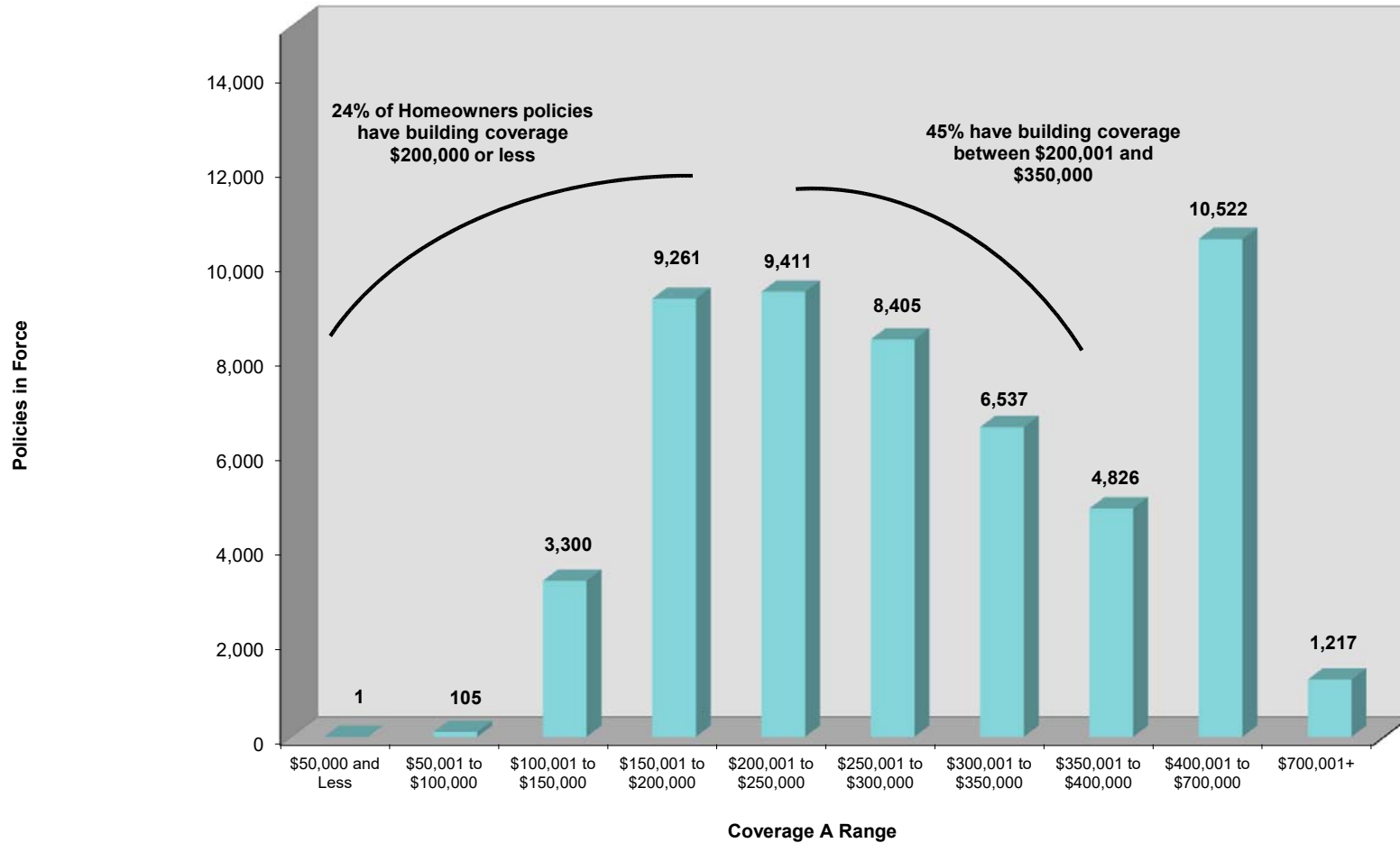
- 1) Excludes takeout policies
- 2) \$700,000 coverage maximum does not apply to Miami-Dade or Monroe counties. They are subject to a \$1 million maximum.

## Personal Lines Account Policy Characteristics - Age of Home (HO-3) Data as of March 31, 2020



**Note:** Excludes takeout policies

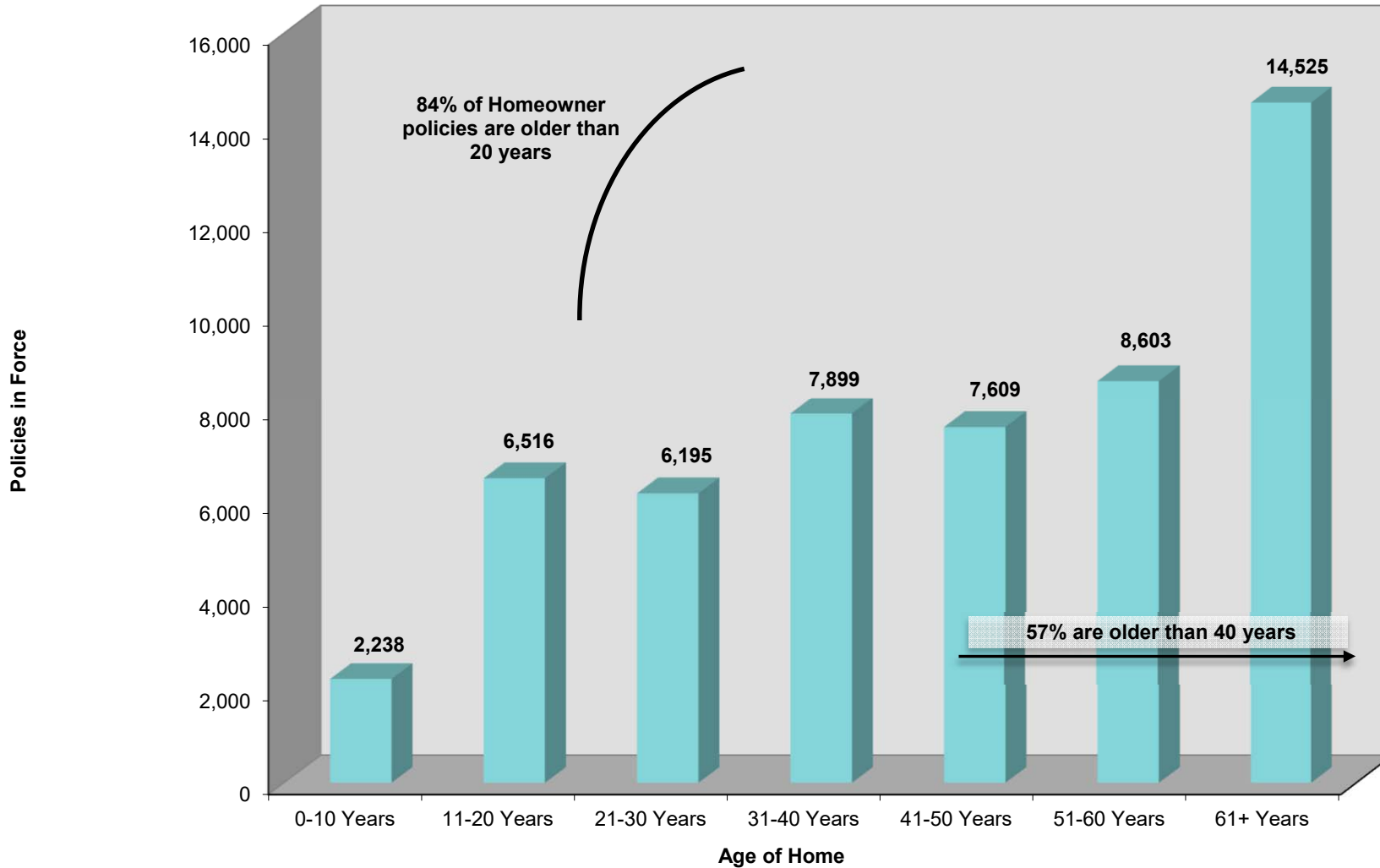
## Coastal Account Policy Characteristics - Coverage Ranges (HO-3/HW-2) Data as of March 31, 2020



**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.

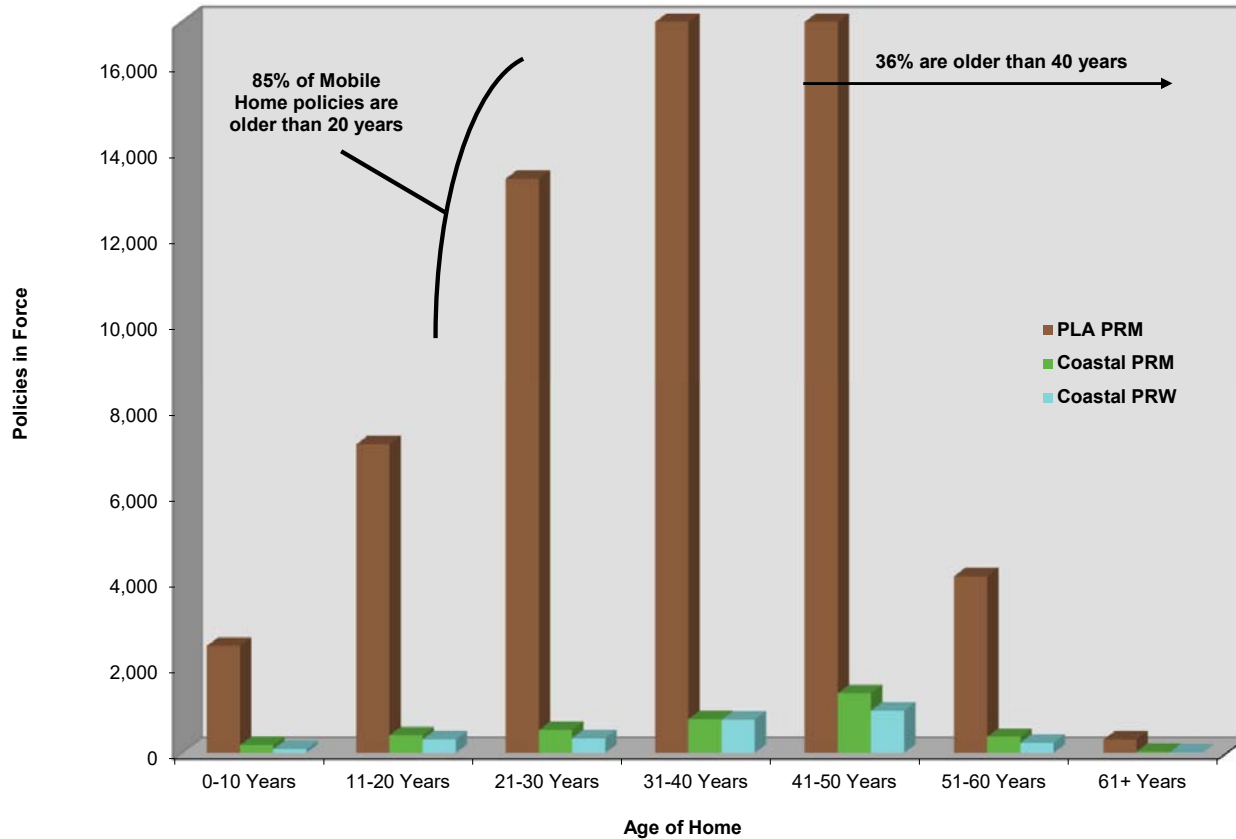
## Coastal Account Policy Characteristics - Age of Home (HO-3/HW-2) Data as of March 31, 2020



**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 March 31, 2020

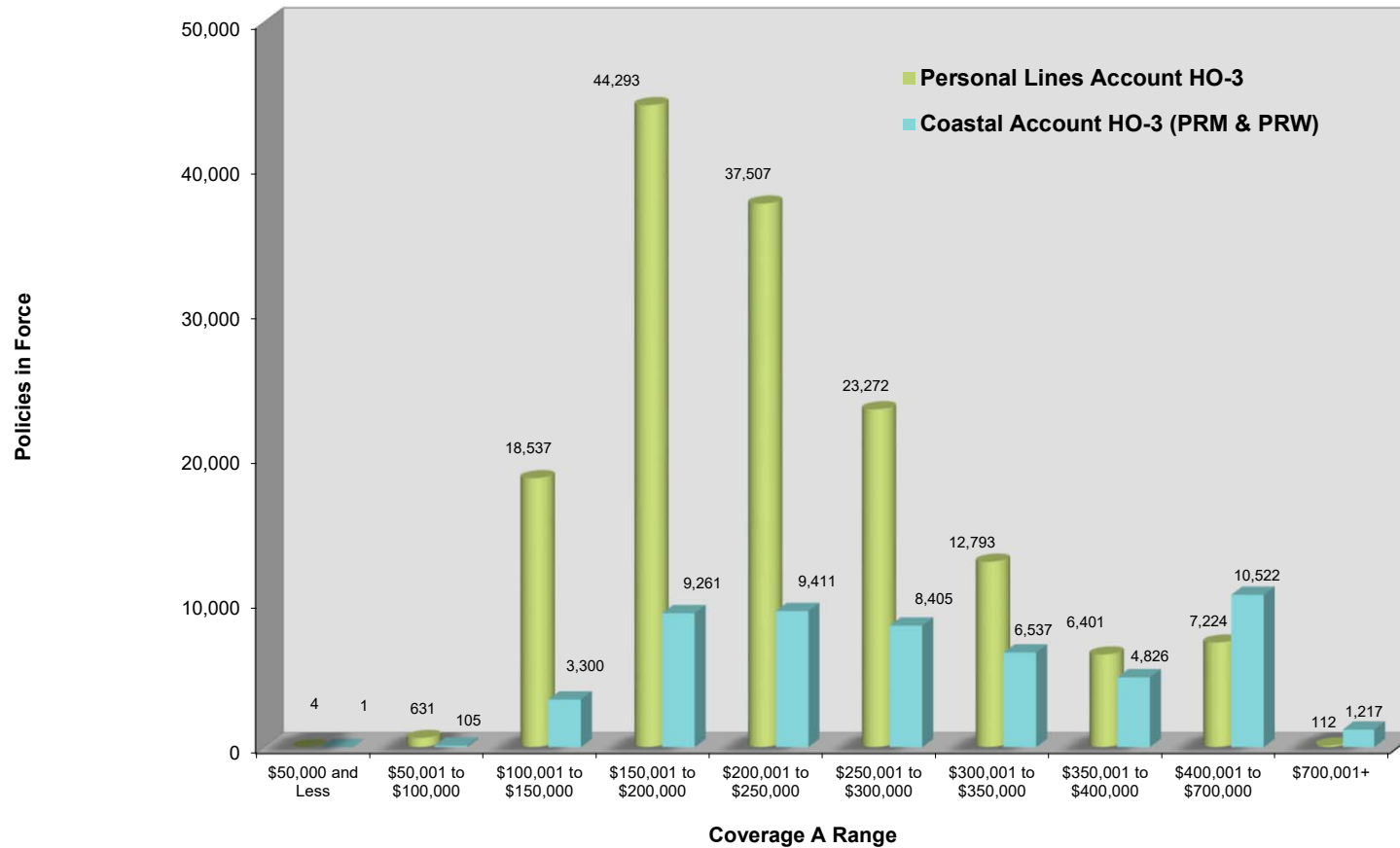


Account/Product	0-10 Years	11-20 Years	21-30 Years	31-40 Years	41-50 Years	51-60 Years	61+ Years	Total
PLA PRM	2,520	7,195	13,372	18,770	17,517	4,137	311	63,822
Coastal PRM	182	412	537	795	1,403	376	26	3,731
Coastal PRW	88	315	344	782	994	237	12	2,772
<b>Total</b>	<b>2,790</b>	<b>7,922</b>	<b>14,253</b>	<b>20,347</b>	<b>19,914</b>	<b>4,750</b>	<b>349</b>	<b>70,325</b>

**Notes:**

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

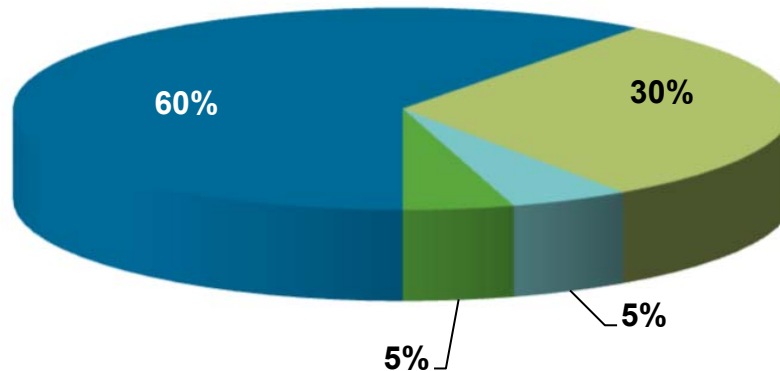
### Personal Residential Policy Characteristics - Coverage Ranges (HO-3/HW-2) Data as of March 31, 2020



**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 March 31, 2020



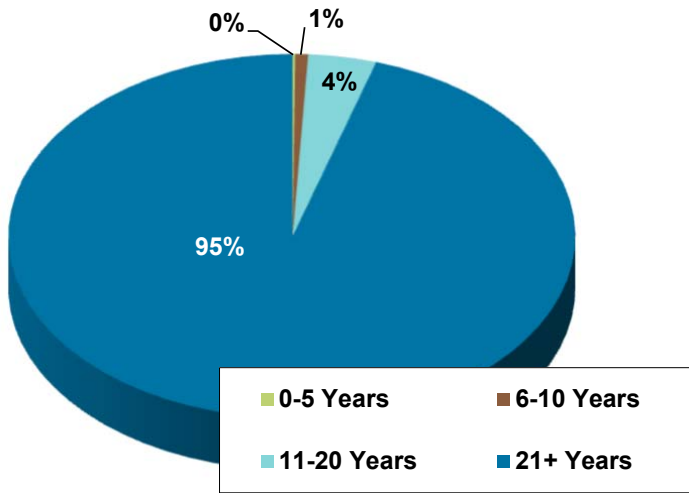
- Homeowners (HO-3/HO-8/HW-2)
- Dwelling (DP-1/DP-3/DW-2)
- Condo Unit Owners (HO-6/HW-6)
- Mobile Homeowners (MHO-3/MDP-1/MW-2/MD-1)

Policy Form	Policy Count	Total Insured Value
Homeowners (HO-3/HO-8/HW-2)	84,935	\$26,959,378,968
Dwelling (DP-1/DP-3/DW-2)	42,598	\$9,280,923,949
Condo Unit Owners (HO-6/HW-6)	6,969	\$382,877,520
Mobile Homeowners (MHO-3/MDP-1/MW-2/MD-1)	6,473	\$212,667,646
<b>TOTAL</b>	<b>140,975</b>	<b>\$36,835,848,083</b>

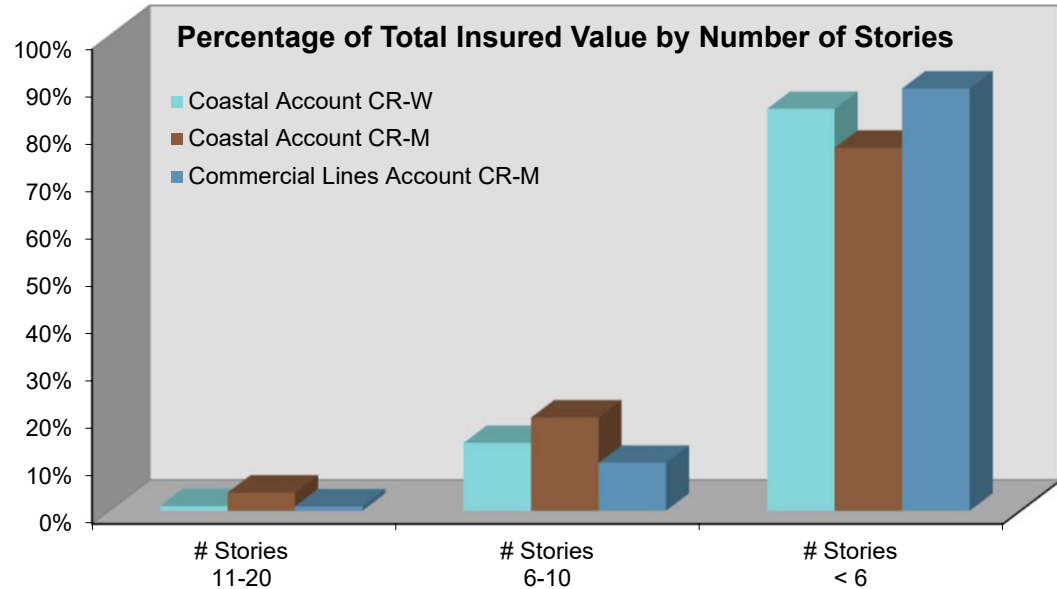
**Note:** Excludes takeout policies

## Commercial Residential Building Characteristics - Age and Number of Stories Data as of March 31, 2020

(Building Count by Age Range)



**95% of all commercial residential buildings were built before 2000.**

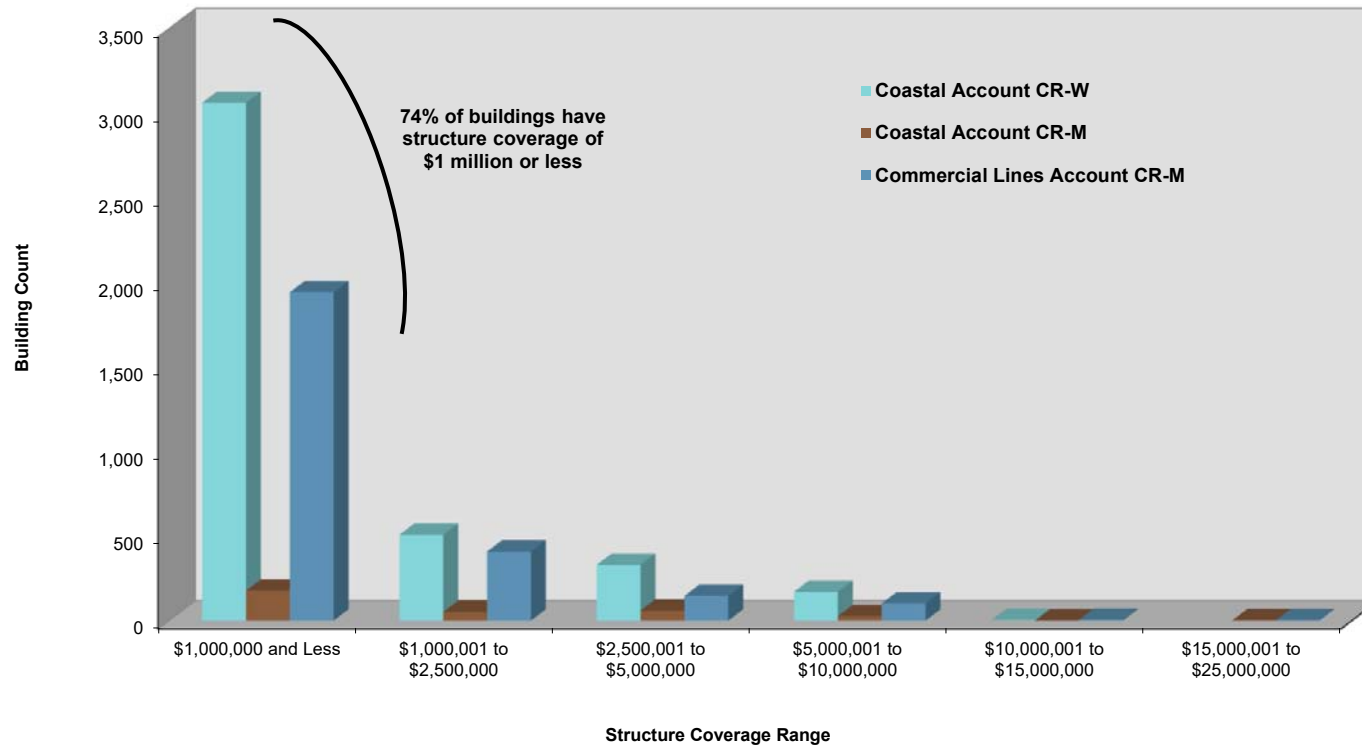


Number of Stories	Coastal Account CR-W	Coastal Account CR-M	Commercial Lines Account CR-M
11 to 20	1.0%	3.8%	0.9%
6 to 10	14.3%	19.7%	10.1%
< 6	84.7%	76.5%	89.0%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

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



### Commercial Residential Policy Characteristics - Building Counts by Coverage Ranges Data as of March 31, 2020

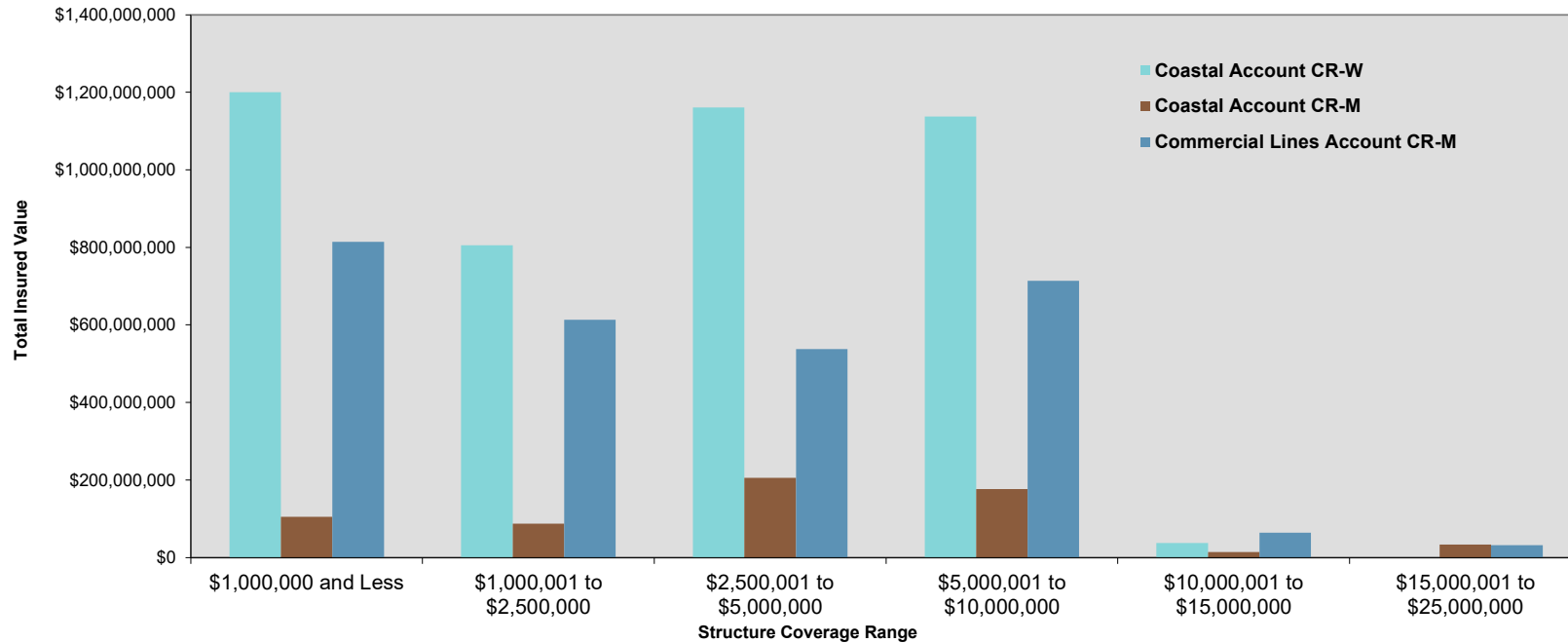


Product	Structure Coverage Range					
	\$1,000,000 and Less	\$1,000,001 to \$2,500,000	\$2,500,001 to \$5,000,000	\$5,000,001 to \$10,000,000	\$10,000,001 to \$15,000,000	\$15,000,001 to \$25,000,000
Coastal Account CR-W	3,061	505	328	169	3	0
Coastal Account CR-M	176	51	59	26	1	2
Commercial Lines Account CR-M	1,942	406	145	101	5	2
<b>Total</b>	<b>5,179</b>	<b>962</b>	<b>532</b>	<b>296</b>	<b>9</b>	<b>4</b>

**Notes:**

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

### Commercial Residential Policy Characteristics - Total Insured Value by Coverage Ranges Data as of March 31, 2020



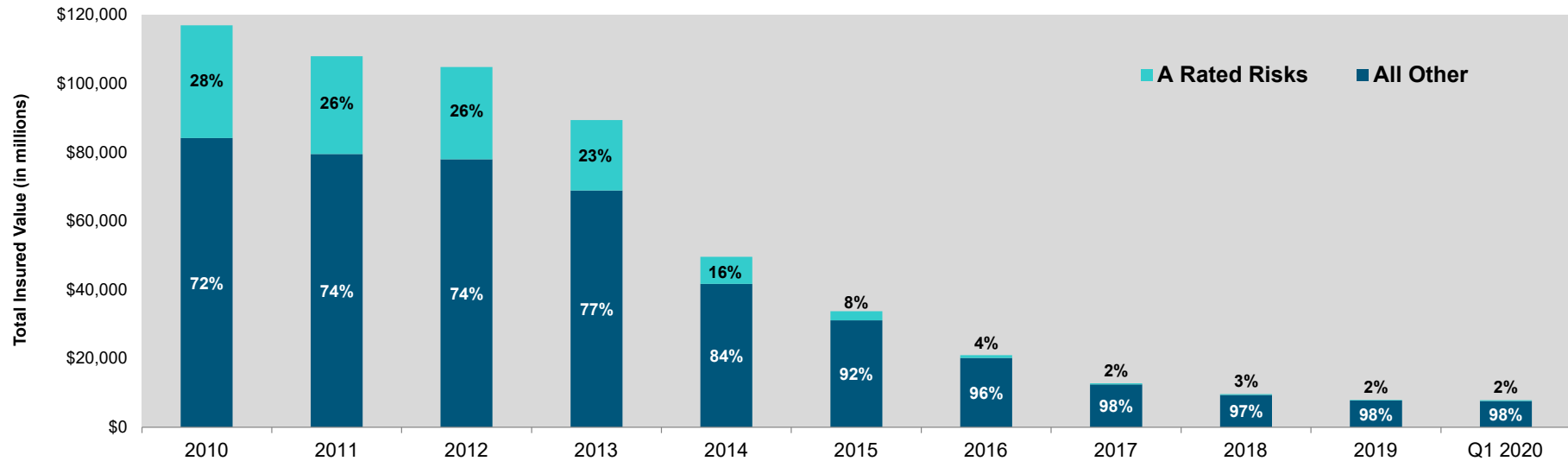
Product	\$1,000,000 and Less	\$1,000,001 to \$2,500,000	\$2,500,001 to \$5,000,000	\$5,000,001 to \$10,000,000	\$10,000,001 to \$15,000,000	\$15,000,001 to \$25,000,000
Coastal Account CR-W	\$1,200,287,232	\$805,076,735	\$1,161,113,632	\$1,137,272,120	\$37,254,000	\$0
Coastal Account CR-M	\$105,108,200	\$87,524,683	\$205,530,900	\$176,972,900	\$14,547,000	\$33,753,500
Commercial Lines Account CR-M	\$813,940,010	\$613,123,500	\$537,407,100	\$713,498,100	\$64,212,500	\$32,147,800
<b>Total</b>	<b>\$2,119,335,442</b>	<b>\$1,505,724,918</b>	<b>\$1,904,051,632</b>	<b>\$2,027,743,120</b>	<b>\$116,013,500</b>	<b>\$65,901,300</b>

**Notes:**

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

## Commercial Residential Individually-Rated (A-Rated) Risks

Data as of March 31, 2020



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
2019	10	0%	\$181	2%	\$1	2%	2,631	100%	\$7,746	98%	\$33	98%	2,641	\$7,927	\$33
Q1 2020	10	0%	\$182	2%	\$1	2%	2,566	100%	\$7,628	98%	\$33	98%	2,576	\$7,810	\$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
	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

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