



# Corporate Analytics Business Overview

March 31, 2023 Report



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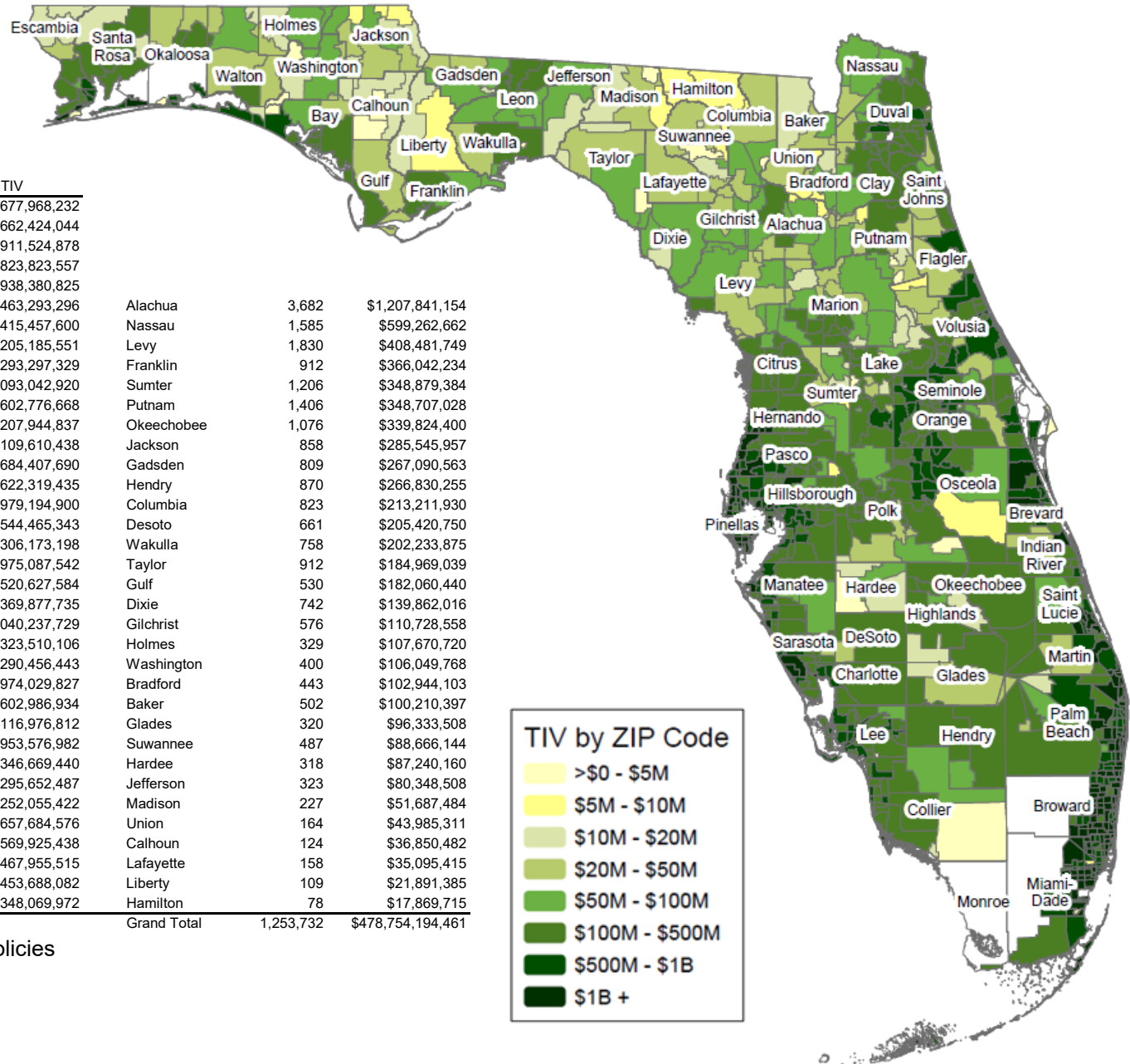
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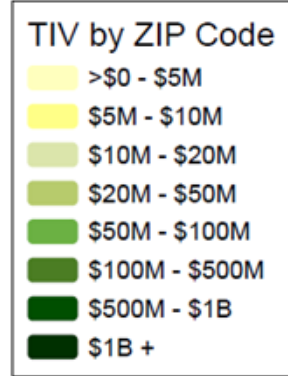
# Combined Accounts

## Combined Accounts Total Insured Value (TIV) by Zip Code Data as of March 31, 2023

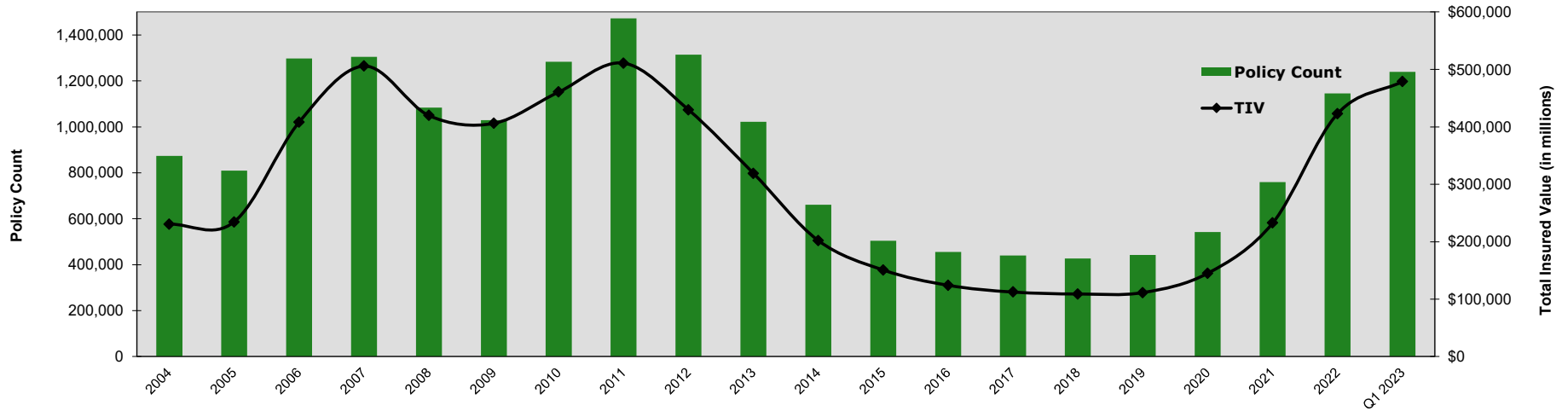


County	Building Count	TIV
Miami-Dade	230,499	\$82,677,968,232
Broward	181,578	\$64,662,424,044
Palm Beach	129,213	\$51,911,524,878
Pinellas	118,254	\$45,823,823,557
Hillsborough	66,875	\$26,938,380,825
Brevard	43,329	\$17,463,293,296
Orange	39,176	\$15,415,457,600
Pasco	40,166	\$14,205,185,551
Sarasota	30,994	\$13,293,297,329
Lee	35,846	\$13,093,042,920
Monroe	19,868	\$10,602,776,668
Hernando	25,254	\$10,207,944,837
Volusia	25,589	\$10,109,610,438
Duval	21,899	\$8,684,407,690
Saint Lucie	22,303	\$8,622,319,435
Collier	13,775	\$6,979,194,900
Manatee	17,707	\$6,544,465,343
Seminole	14,934	\$6,306,173,198
Osceola	15,427	\$5,975,087,542
Escambia	12,719	\$5,520,627,584
Polk	15,403	\$5,369,877,735
Charlotte	13,414	\$5,040,237,729
Martin	9,956	\$4,323,510,106
Okaloosa	10,379	\$4,290,456,443
Indian River	10,106	\$3,974,029,827
Lake	9,818	\$3,602,986,934
Santa Rosa	7,122	\$3,116,976,812
Bay	8,291	\$2,953,576,982
Citrus	8,118	\$2,346,669,440
Marion	6,954	\$2,295,652,487
Saint Johns	5,549	\$2,252,055,422
Walton	3,913	\$1,657,684,576
Highlands	4,975	\$1,569,925,438
Clay	3,672	\$1,467,955,515
Flagler	3,407	\$1,453,688,082
Leon	4,032	\$1,348,069,972
Alachua	3,682	\$1,207,841,154
Nassau	1,585	\$599,262,662
Levy	1,830	\$408,481,749
Franklin	912	\$366,042,234
Sumter	1,206	\$348,879,384
Putnam	1,406	\$348,707,028
Okeechobee	1,076	\$339,824,400
Jackson	858	\$285,545,957
Gadsden	809	\$267,090,563
Hendry	870	\$266,830,255
Columbia	823	\$213,211,930
Desoto	661	\$205,420,750
Wakulla	758	\$202,233,875
Taylor	912	\$184,969,039
Gulf	530	\$182,060,440
Dixie	742	\$139,862,016
Gilchrist	576	\$110,728,558
Holmes	329	\$107,670,720
Washington	400	\$106,049,768
Bradford	443	\$102,944,103
Baker	502	\$100,210,397
Glades	320	\$96,333,508
Suwannee	487	\$88,666,144
Hardee	318	\$87,240,160
Jefferson	323	\$80,348,508
Madison	227	\$51,687,484
Union	164	\$43,985,311
Calhoun	124	\$36,850,482
Lafayette	158	\$35,095,415
Liberty	109	\$21,891,385
Hamilton	78	\$17,869,715
<b>Grand Total</b>	<b>1,253,732</b>	<b>\$478,754,194,461</b>

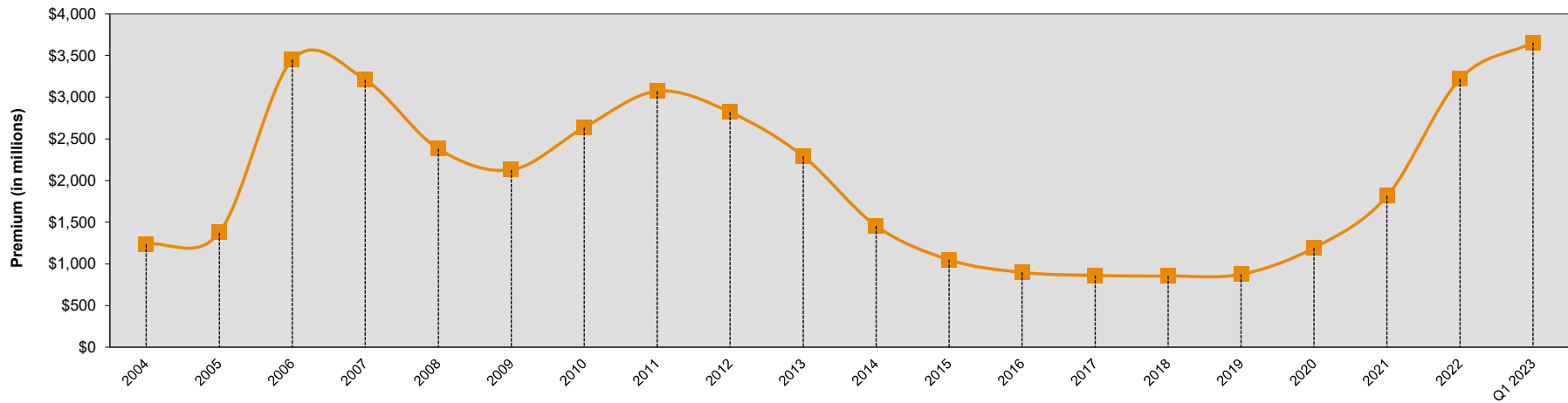
**Note:** Excludes takeout policies



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



### Inforce Premium (in Millions)

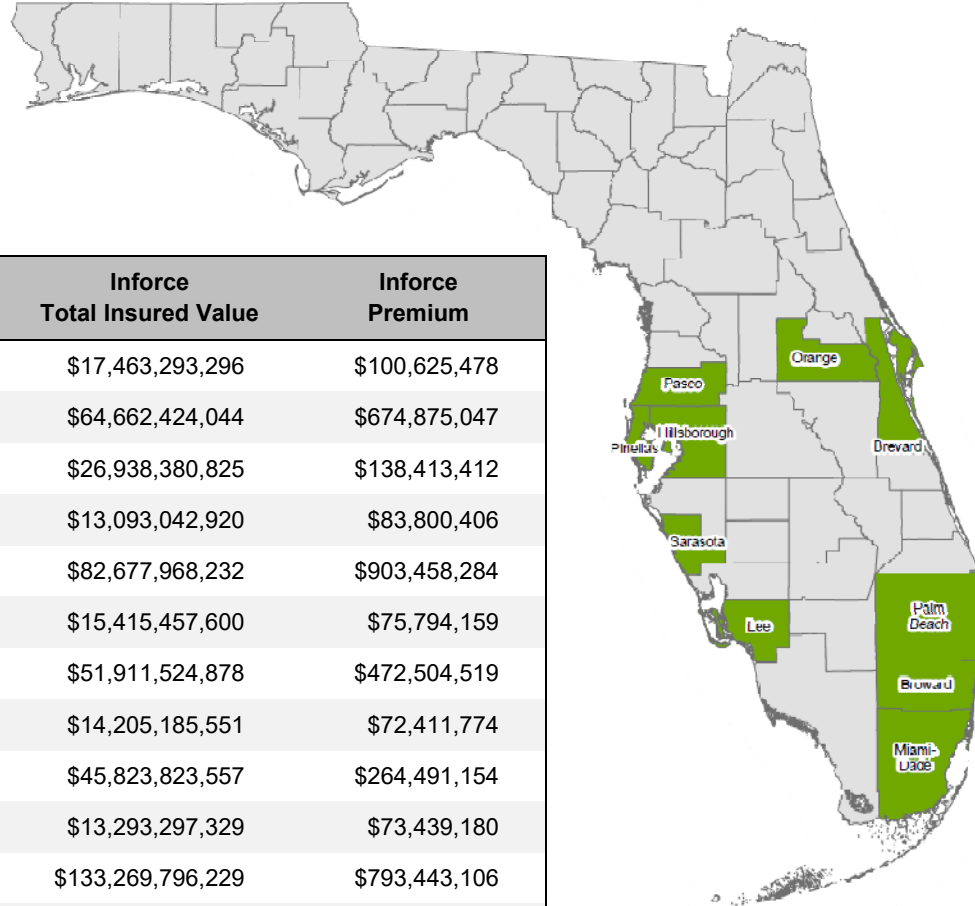


Note: Excludes takeout policies

## Combined Accounts

### High Volume Counties Based on Total Insured Value

Data as of March 31, 2023

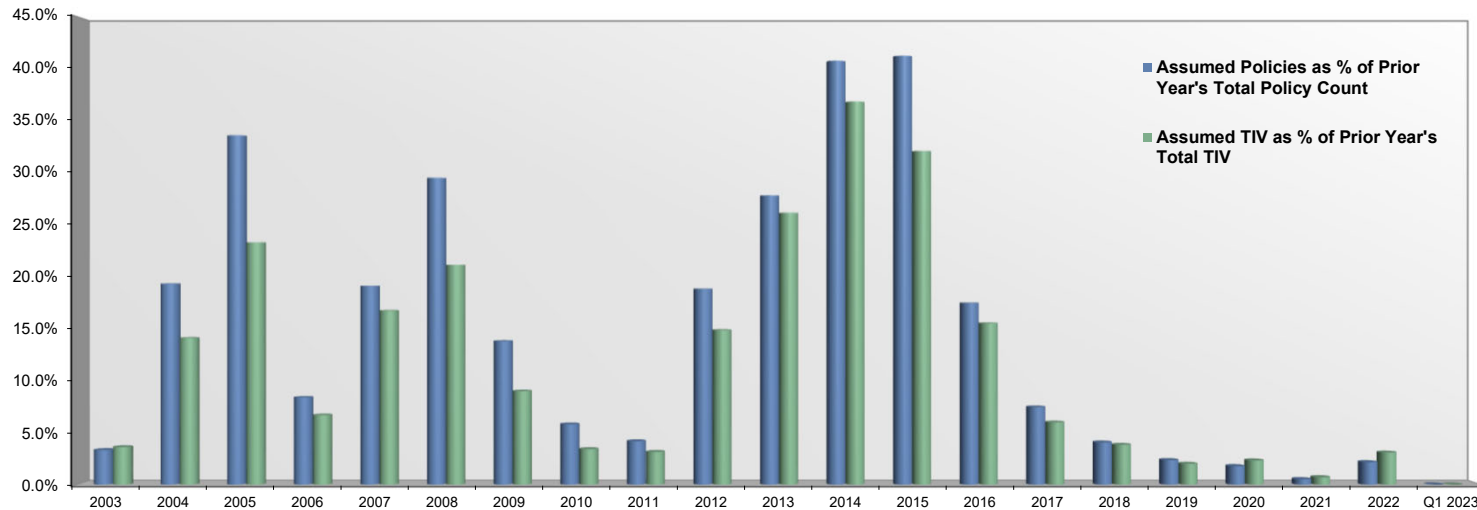


County	Policy Count	% of Total Policy Count	Inforce Total Insured Value	Inforce Premium
Brevard	43,137	3%	\$17,463,293,296	\$100,625,478
Broward	179,762	15%	\$64,662,424,044	\$674,875,047
Hillsborough	66,558	5%	\$26,938,380,825	\$138,413,412
Lee	35,428	3%	\$13,093,042,920	\$83,800,406
Miami-Dade	228,601	18%	\$82,677,968,232	\$903,458,284
Orange	39,078	3%	\$15,415,457,600	\$75,794,159
Palm Beach	125,602	10%	\$51,911,524,878	\$472,504,519
Pasco	39,713	3%	\$14,205,185,551	\$72,411,774
Pinellas	117,378	9%	\$45,823,823,557	\$264,491,154
Sarasota	30,250	2%	\$13,293,297,329	\$73,439,180
All Other	333,889	27%	\$133,269,796,229	\$793,443,106
<b>Total</b>	<b>1,239,396</b>	<b>100%</b>	<b>\$478,754,194,461</b>	<b>\$3,653,256,519</b>

**Notes:**

- 1) Total Insured Value for personal residential policies includes Coverages A, B, C and D, except for DP-1/MDP-1/MD-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.

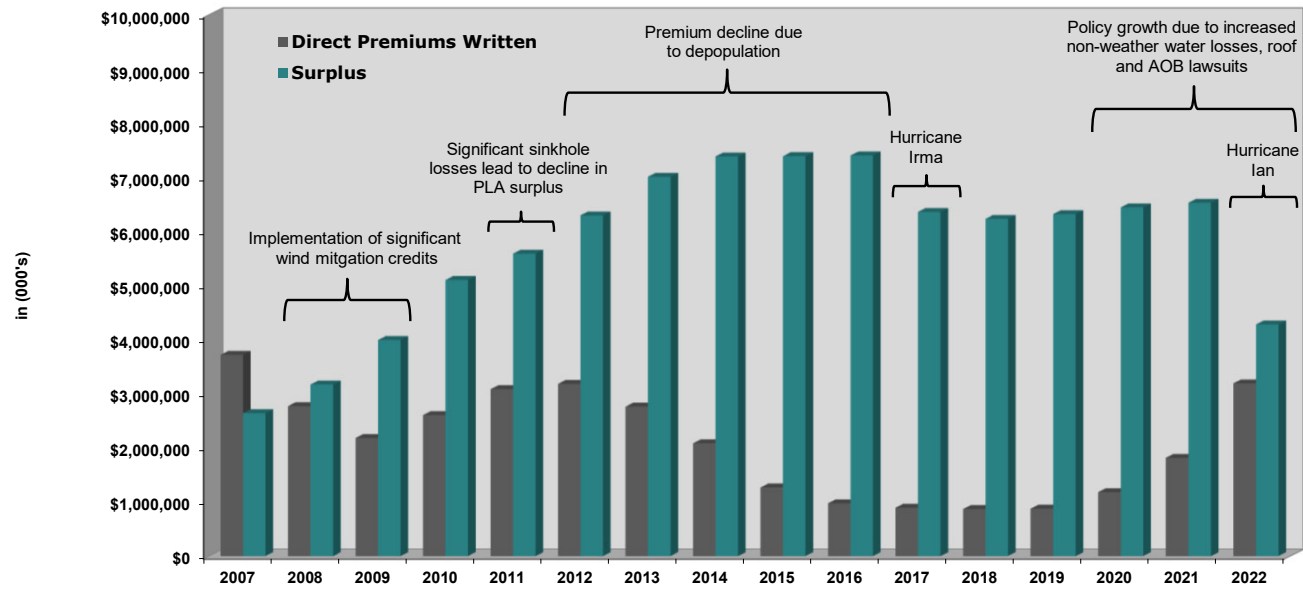
## Depopulation Study Policies Taken Out Relative to Citizens Inforce Policies



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%
2020	4	7,463	542,739	1.8%	\$2,497,401,410	\$144,798,263,338	2.3%
2021	1	2,814	759,305	0.5%	\$1,027,251,879	\$232,502,323,529	0.7%
2022	4	16,408	1,145,811	2.2%	\$7,173,925,259	\$422,953,352,375	3.1%
Q1 2023	0	0	1,239,396	0.0%	\$0	\$478,754,194,461	0.0%

**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

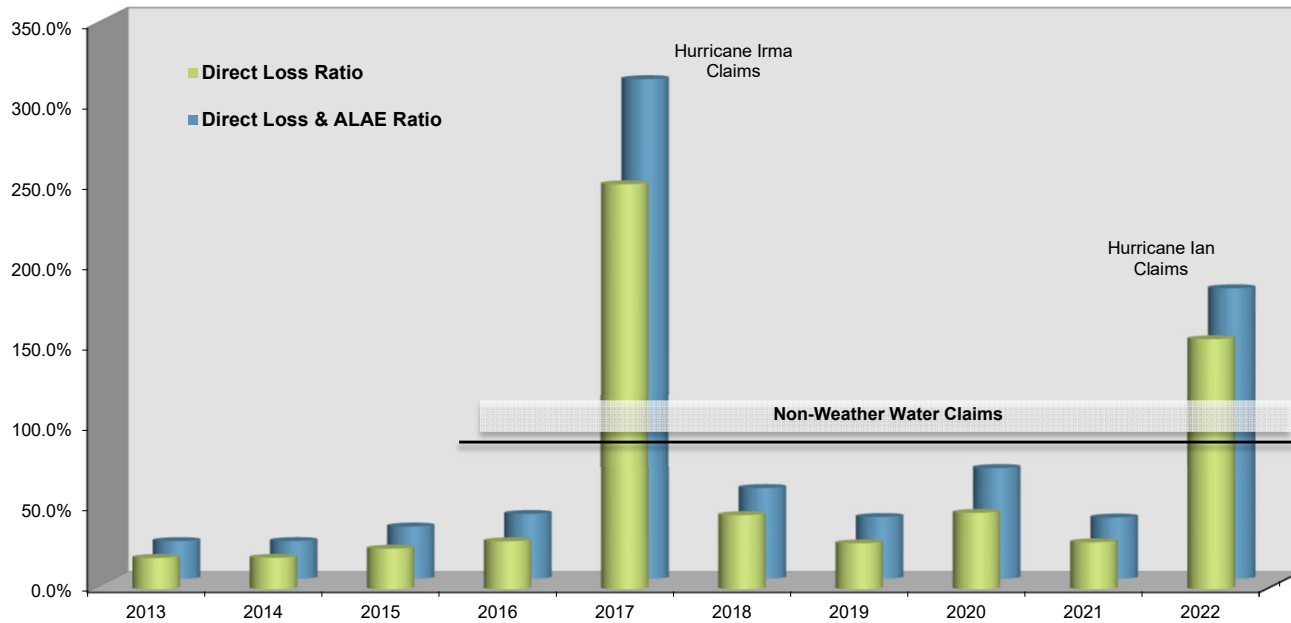


	Personal Lines Account		Commercial Lines Account		Coastal Account		Combined	
	Surplus (in 000's)	Gross Writing Ratio	Surplus (in 000's)	Gross Writing Ratio	Surplus (in 000's)	Gross Writing Ratio	Surplus (in 000's)	Gross Writing Ratio
2007	\$1,156,822	1.59	\$601,965	0.94	\$884,420	1.48	\$2,643,208	1.41
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
2020	\$1,720,123	0.46	\$1,862,730	0.01	\$2,858,953	0.13	\$6,441,806	0.18
2021	\$1,633,222	0.78	\$1,937,420	0.01	\$2,955,866	0.17	\$6,526,508	0.28
2022	\$134,142	16.95	\$1,938,647	0.03	\$2,206,734	0.39	\$4,279,524	0.75

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

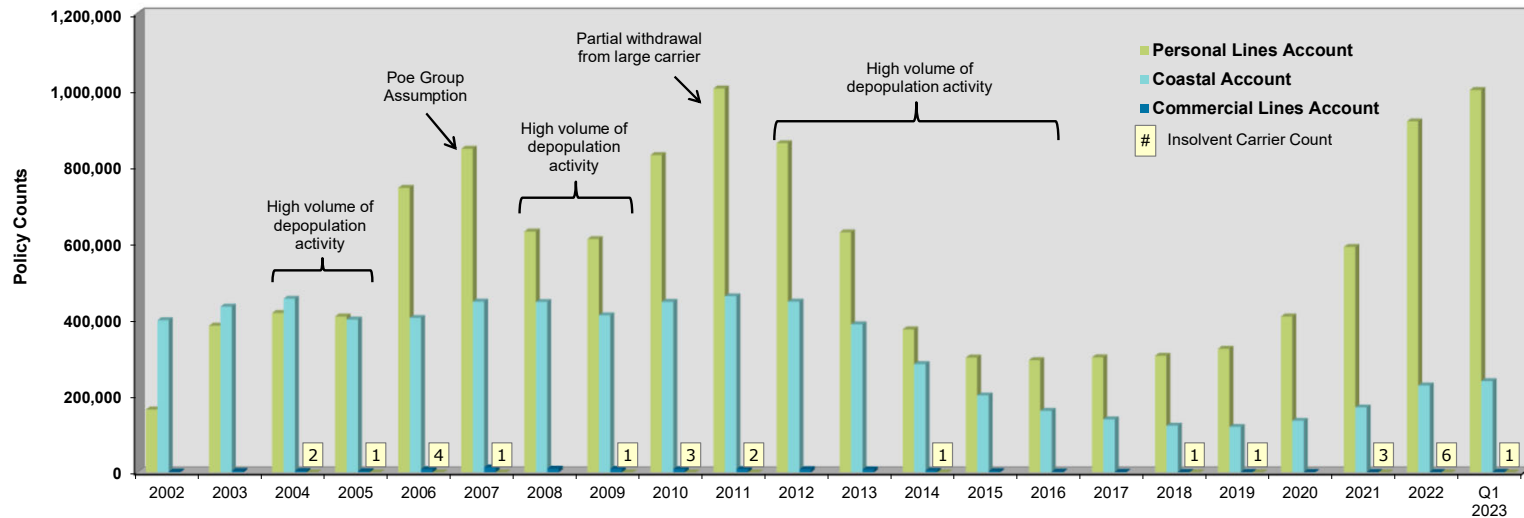


	Direct Premiums Earned	Direct Losses Incurred	Direct ALAE Incurred	Direct Loss Ratio	Direct Loss & ALAE Ratio
<b>2013</b>	\$2,611,371,879	\$505,852,106	\$106,834,769	19.4%	23.5%
<b>2014</b>	\$2,026,798,209	\$393,924,547	\$82,077,462	19.4%	23.5%
<b>2015</b>	\$1,269,794,297	\$318,861,882	\$93,689,164	25.1%	32.5%
<b>2016</b>	\$983,330,894	\$292,154,311	\$104,183,410	29.7%	40.3%
<b>2017</b>	\$873,090,231	\$2,192,917,211	\$513,598,469	251.2%	310.0%
<b>2018</b>	\$857,535,464	\$393,718,266	\$89,886,869	45.9%	56.4%
<b>2019</b>	\$844,317,186	\$239,964,203	\$84,269,208	28.4%	38.4%
<b>2020</b>	\$994,551,460	\$470,998,186	\$212,574,296	47.4%	68.7%
<b>2021</b>	\$1,460,593,171	\$424,639,180	\$131,306,714	29.1%	38.1%
<b>2022</b>	\$2,438,567,027	\$3,780,718,553	\$615,512,928	155.0%	180.3%

**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, 2023



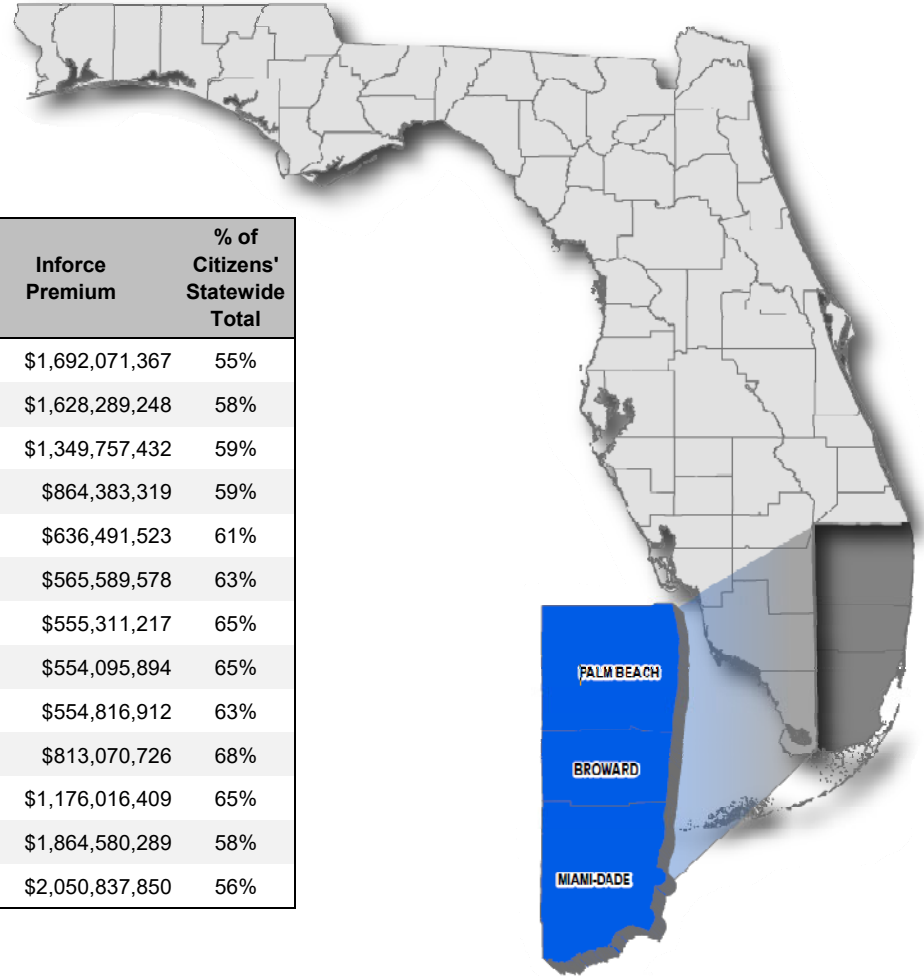
	Personal Lines Account	Coastal Account	Commercial Lines Account	Total
2002	164,274	397,676	2,157	564,107
2003	383,283	433,077	3,863	820,223
2004	416,521	453,765	3,650	873,936
2005	407,387	399,417	3,145	809,949
2006	743,592	403,509	8,347	1,298,428
2007	845,857	446,184	12,908	1,304,949
2008	629,467	445,200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

	Personal Lines Account	Coastal Account	Commercial Lines Account	Total
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
2019	322,792	118,673	738	442,203
2020	407,325	134,687	727	542,739
2021	589,028	169,558	719	759,305
2022	917,696	227,048	1,067	1,145,811
Q1 2023	999,800	238,166	1,430	1,239,396

**Notes:**

- 1) Excludes takeout policies
- 2) Data prior to 2002 removed 1Q 2023
- 3) 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, 2023

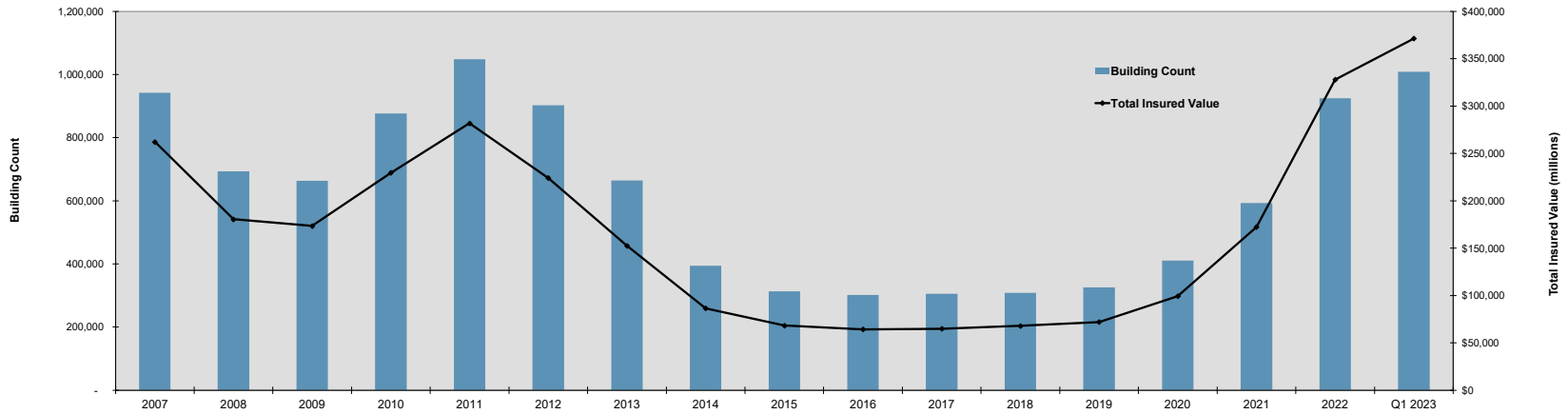


Year	Policy Count	% of Citizens' Statewide Total	Inforce Total Insured Value	% of Citizens' Statewide Total	Inforce Premium	% of Citizens' Statewide Total
2011	633,311	43%	\$252,341,776,265	49%	\$1,692,071,367	55%
2012	580,633	44%	\$215,915,313,021	50%	\$1,628,289,248	58%
2013	460,814	45%	\$166,705,951,031	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%
2020	291,339	54%	\$81,307,365,462	56%	\$813,070,726	68%
2021	391,173	52%	\$118,770,730,254	51%	\$1,176,016,409	65%
2022	508,667	44%	\$182,937,007,812	43%	\$1,864,580,289	58%
Q1 2023	533,965	43%	\$199,251,917,154	42%	\$2,050,837,850	56%

**Notes:**

- 1) Total Insured Value for personal residential policies includes Coverages A, B, C and D, except for DP-1/MDP-1/MD-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, 2023



	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
2020	407,325	407,325	\$799	\$95,885	727	2,989	\$14	\$3,358	408,052	410,314	\$813	\$99,244
2021	589,028	589,028	\$1,280	\$167,887	719	3,451	\$18	\$4,425	589,747	592,479	\$1,298	\$172,311
2022	917,696	917,696	\$2,290	\$315,958	1,067	6,510	\$65	\$11,925	918,763	924,206	\$2,355	\$327,883
Q1 2023	999,800	999,800	\$2,563	\$354,972	1,430	9,123	\$97	\$16,365	1,001,230	1,008,923	\$2,660	\$371,337
% Change from 2022 to Q1 2023	8.9%	8.9%	11.9%	12.3%	34.0%	40.1%	49.2%	37.2%	9.0%	9.2%	12.9%	13.3%

**Notes:**

- 1) Total Insured Value for personal residential DP-1/MDP-1/MD-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.

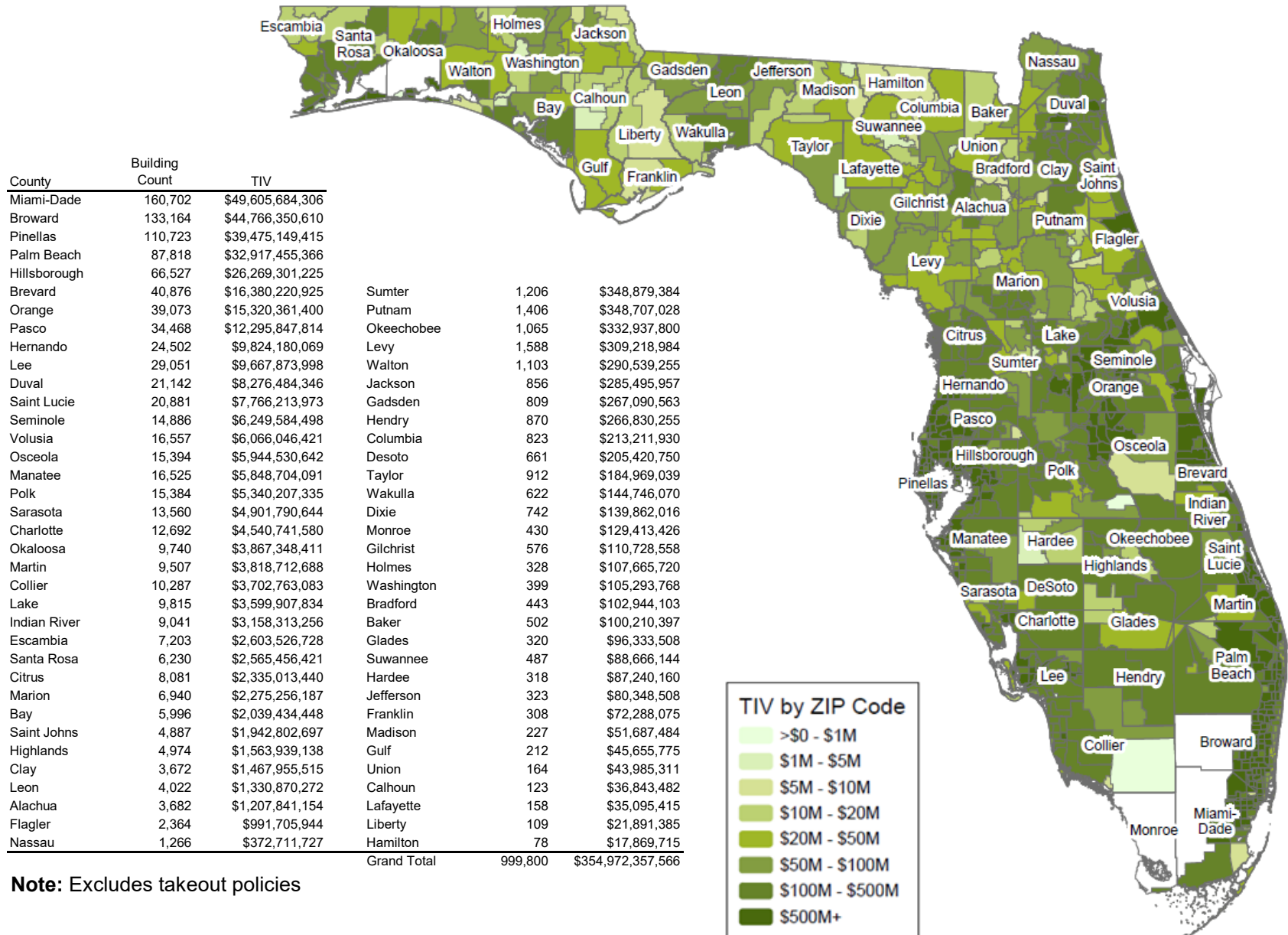
# **Account Information**

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

# Personal Lines Account

## Total Insured Value (TIV) by Zip Code

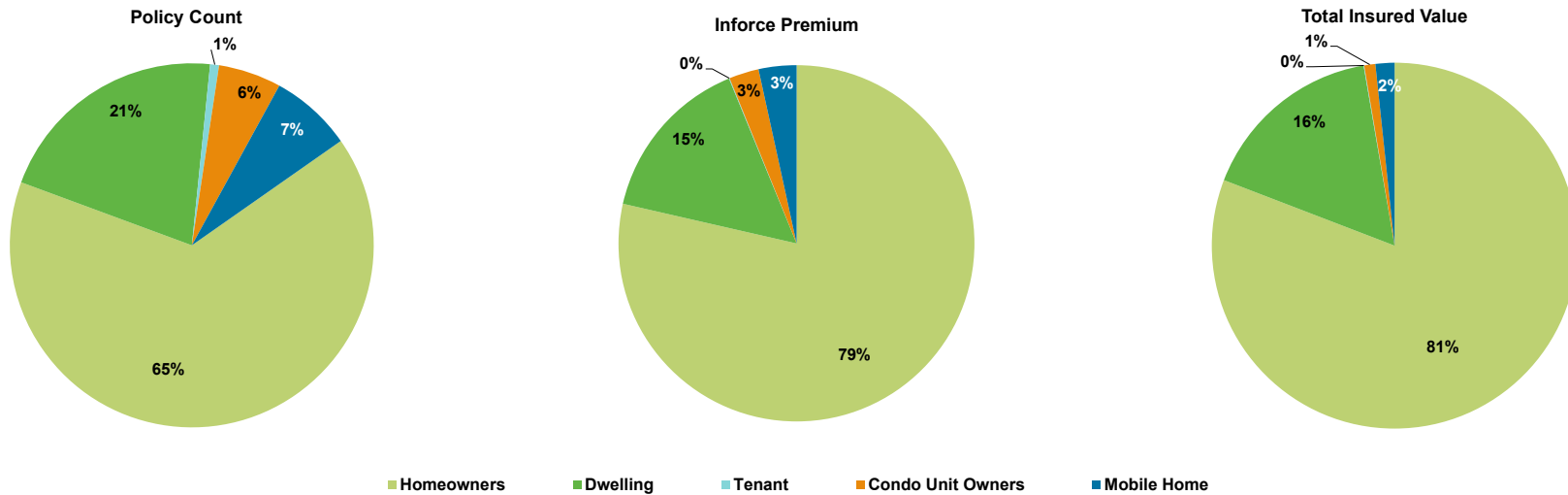
Data as of March 31, 2023



**Note:** Excludes takeout policies



### Personal Lines Account Information by Policy Form Data as of March 31, 2023

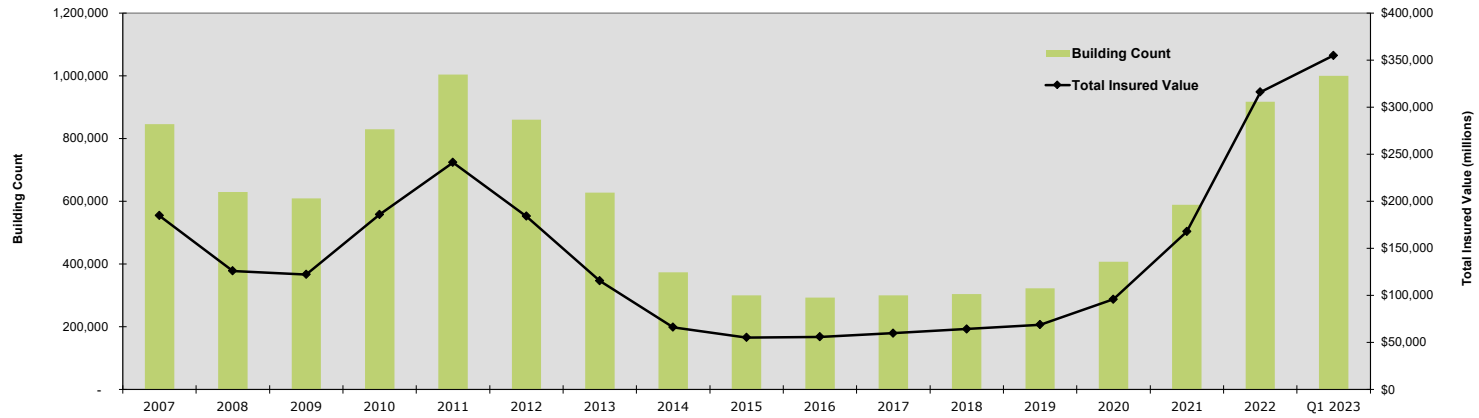


	HO-3	HO-4	HO-6	HO-8	DP-1	DP-3	MHO-3	MHO-4	MDP-1	TOTAL
<b>Policy Count</b>	646,072	7,232	55,814	7,275	39,666	170,200	52,898	769	19,874	<b>999,800</b>
<b>Building Count</b>	646,072	7,232	55,814	7,275	39,666	170,200	52,898	769	19,874	<b>999,800</b>
<b>Inforce Premium</b>	\$2,002,399,555	\$1,082,536	\$69,423,724	\$13,942,954	\$69,425,406	\$319,212,990	\$72,715,246	\$275,606	\$14,537,698	<b>\$2,563,015,715</b>
<b>Total Insured Value</b>	\$285,266,940,453	\$170,567,216	\$3,491,529,860	\$2,021,730,944	\$12,265,086,739	\$45,842,706,141	\$4,962,530,052	\$18,266,275	\$932,999,886	<b>\$354,972,357,566</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/MDP-1/MD-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, 2023**



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
2020	407,325	407,325	\$799	\$95,885
2021	589,028	589,028	\$1,280	\$167,887
2022	917,696	917,696	\$2,290	\$315,958
Q1 2023	999,800	999,800	\$2,563	\$354,972
<b>% Change from 2022 to Q1 2023</b>	8.9%	8.9%	11.9%	12.3%

**Notes:**

- 1) Total Insured Value for personal residential DP-1/MDP-1/MD-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, 2023**

**54% of PLA Total  
Insured Value is in the  
top 5 counties**

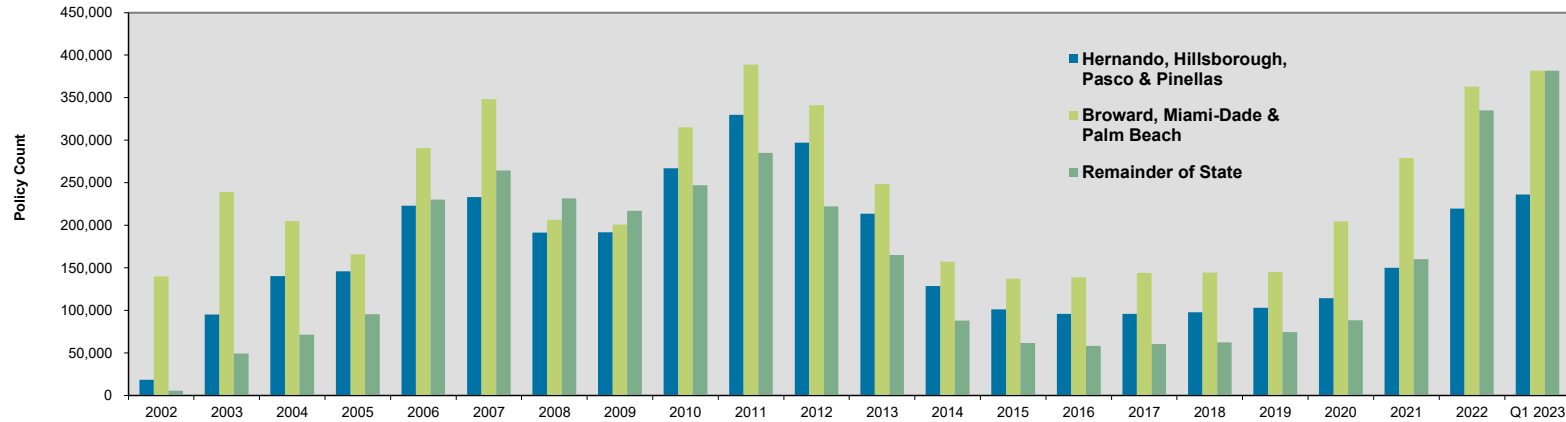
**72% of PLA Total  
Insured Value is in the  
top 10 counties**

County	Total Insured Value	
Miami-Dade	\$49,605,684	
Broward	\$44,766,351	
Pinellas	\$39,475,149	
Palm Beach	\$32,917,455	
Hillsborough	\$26,269,301	
<b>Top 5 Total</b>	<b>\$193,033,941</b>	<b>54%</b>
Brevard	\$16,380,221	
Orange	\$15,320,361	
Pasco	\$12,295,848	
Hernando	\$9,824,180	
Lee	\$9,667,874	
<b>Top 10 Total</b>	<b>\$256,522,425</b>	<b>72%</b>
<b>State Total</b>	<b>\$354,972,358</b>	

**Notes:**

- 1) Total Insured Value for personal residential DP-1/MDP-1/MD-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, 2023

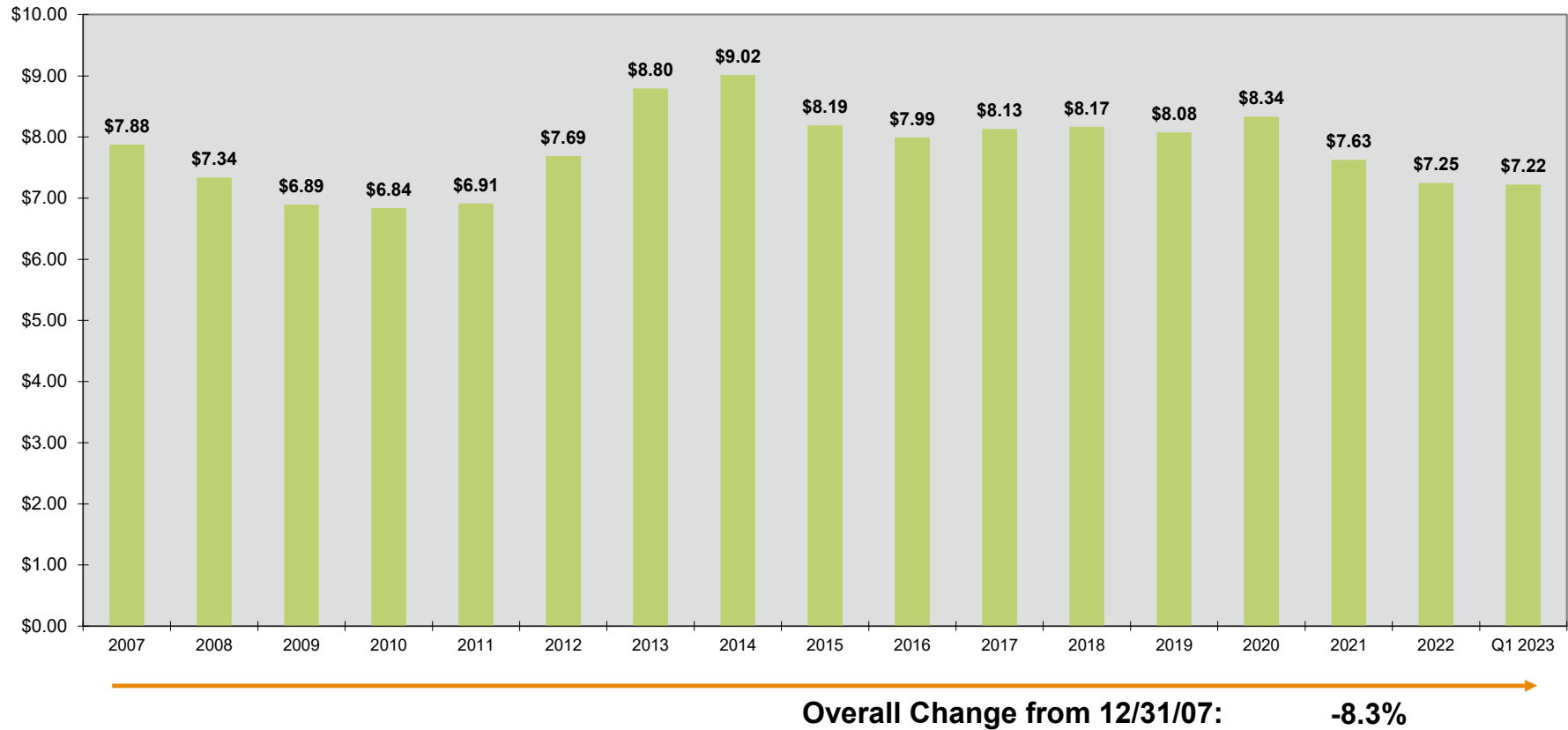


The chart above highlights concentrated total insured value and growth in South Florida (Broward, Miami-Dade and Palm Beach counties) and areas of Florida with increased sinkhole activity (Hernando, Hillsborough, Pasco, and Pinellas counties) as compared to the remaining 60 counties.

	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%
2020	114,292	28%	204,616	50%	88,417	22%
2021	149,921	25%	279,003	47%	160,104	27%
2022	219,702	24%	362,932	40%	335,062	37%
Q1 2023	236,220	24%	381,684	38%	381,896	38%

Note: Excludes takeout policies

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



Note: Excludes takeout policies

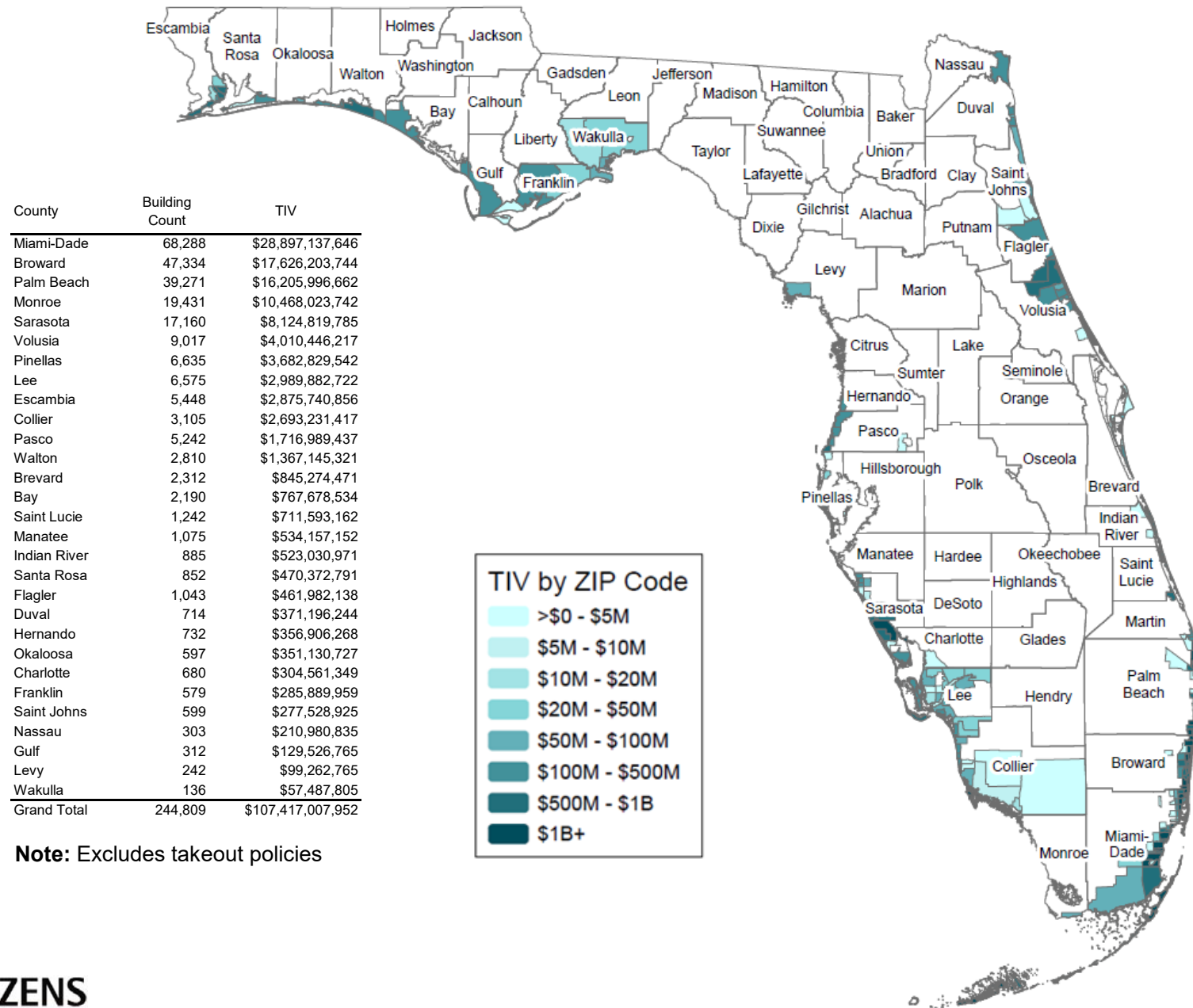
# Account Information

## Coastal Account

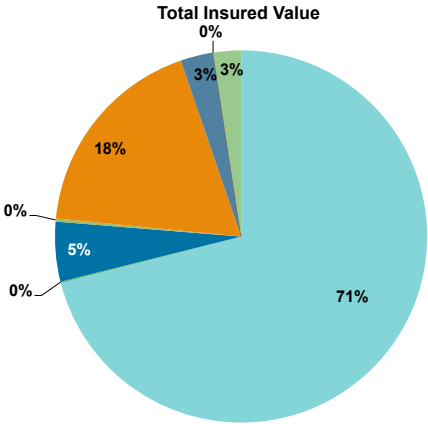
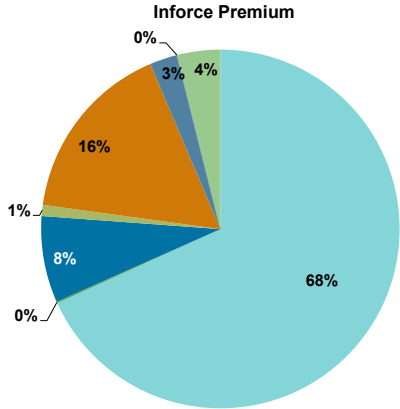
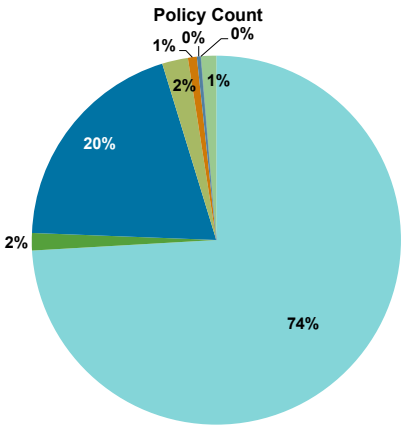
# Coastal Account

## Total Insured Value (TIV) by Zip Code

Data as of March 31, 2023



### Coastal Account Information by Policy Form Data as of March 31, 2023



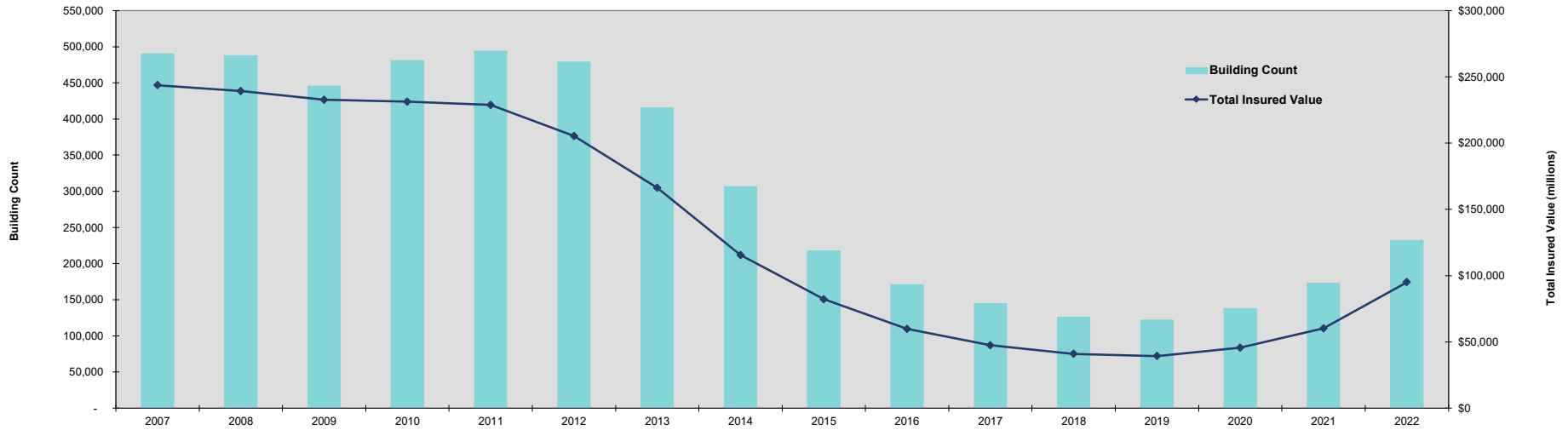
■ Homeowners/Dwelling  
 ■ Tenant  
 ■ Condo Unit Owner  
 ■ Mobile Home  
 ■ Condo Assn  
 ■ All Other CR  
 ■ Builders Risk  
 ■ All Other CNR

	Homeowners/ Dwelling	Tenant	Condo Unit Owners	Mobile Home	Condo Assn	All Other CR	Builders Risk	All Other CNR	Total
<b>Policy Count</b>	176,475	3,586	46,822	5,382	1,865	847	5	3,184	<b>238,166</b>
<b>Building Count</b>	176,475	3,586	46,822	5,382	5,241	2,491	5	4,807	<b>244,809</b>
<b>Inforce Premium</b>	\$677,715,176	\$1,174,691	\$77,547,282	\$10,131,606	\$163,160,083	\$24,895,592	\$70,968	\$38,668,330	<b>\$993,363,728</b>
<b>Total Insured Value</b>	\$76,274,698,163	\$112,214,320	\$5,546,803,813	\$310,150,130	\$19,517,515,788	\$3,067,997,925	\$1,425,400	\$2,586,202,413	<b>\$107,417,007,952</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/MDP-1/MD-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, 2023



	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
2020	130,162	130,162	\$329	\$38,305	1,984	4,361	\$29	\$5,236	2,541	3,879	\$24	\$2,013	134,687	138,402	\$382	\$45,555
2021	165,447	165,447	\$457	\$52,030	1,860	4,417	\$36	\$6,275	2,251	3,546	\$24	\$1,886	169,558	173,410	\$518	\$60,191
2022	221,678	221,678	\$711	\$77,505	2,366	6,449	\$119	\$15,238	3,004	4,520	\$34	\$2,327	227,048	232,647	\$864	\$95,071
Q1 2023	232,265	232,265	\$767	\$82,244	2,712	7,732	\$188	\$22,586	3,189	4,812	\$39	\$2,588	238,166	244,809	\$993	\$107,417
% Change from 2022 to Q1 2023	4.8%	4.8%	7.9%	6.1%	14.6%	19.9%	57.5%	48.2%	6.2%	6.5%	15.2%	11.2%	4.9%	5.2%	15.0%	13.0%

**Notes:**

- 1) Total Insured Value for personal residential DP-1/MDP-1/MD-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, 2023**

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

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

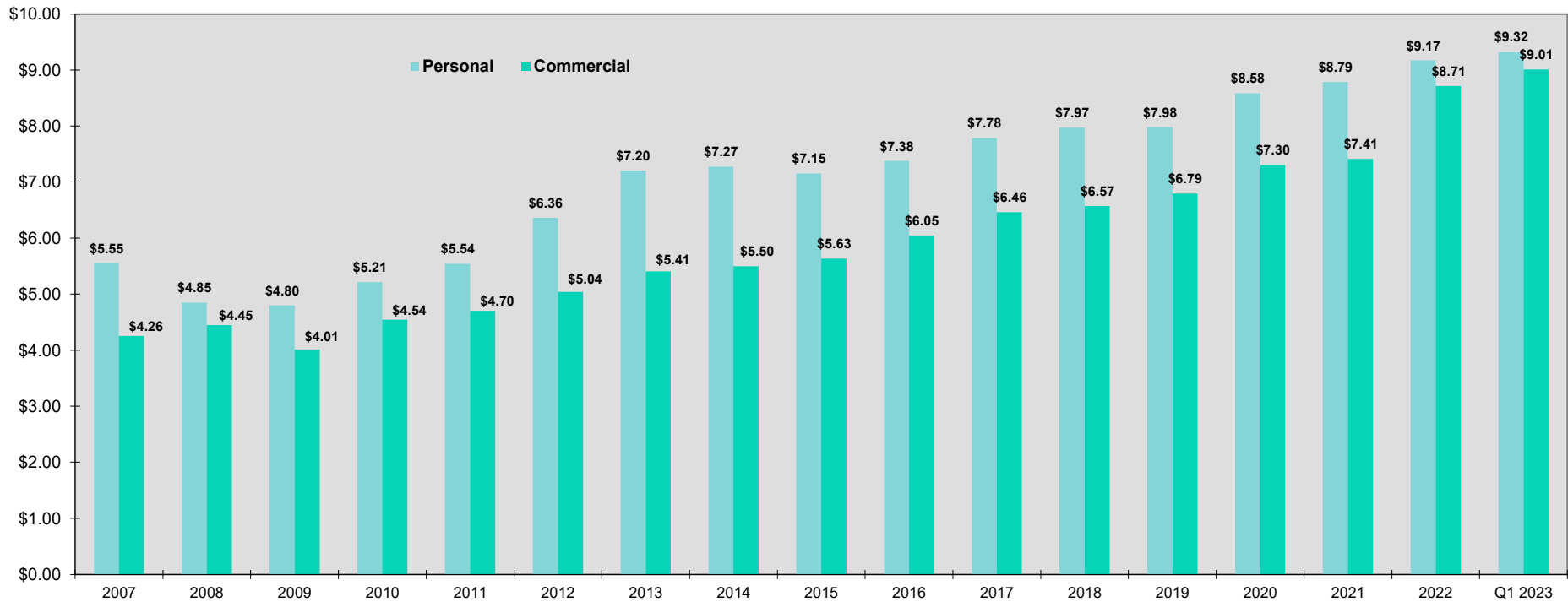
County	PR-M	PR-W	CR-W	CNR-W	CR-M	CNR-M	Total	
Miami-Dade	\$11,268,483	\$11,283,025	\$5,677,651	\$385,009	\$265,386	\$17,583	\$28,897,138	
Broward	\$7,098,325	\$6,552,445	\$3,523,795	\$307,682	\$118,368	\$25,589	\$17,626,204	
Palm Beach	\$7,485,924	\$3,955,969	\$4,282,097	\$335,279	\$134,991	\$11,737	\$16,205,997	
Monroe	\$1,086,355	\$7,728,297	\$995,019	\$598,539	\$31,822	\$27,992	\$10,468,024	
Sarasota	\$3,289,843	\$3,315,686	\$1,411,839	\$92,818	\$13,660	\$973	\$8,124,820	
<b>Top 5 Total</b>	<b>\$30,228,931</b>	<b>\$32,835,423</b>	<b>\$15,890,401</b>	<b>\$1,719,326</b>	<b>\$564,227</b>	<b>\$83,874</b>	<b>\$81,322,182</b>	<b>76%</b>
Volusia	\$2,051,181	\$1,178,463	\$706,931	\$65,060	\$1,487	\$7,324	\$4,010,446	
Pinellas	\$1,400,178	\$909,404	\$1,293,520	\$50,423	\$9,261	\$20,044	\$3,682,830	
Lee	\$754,299	\$1,534,474	\$578,411	\$114,557	\$4,628	\$3,514	\$2,989,883	
Escambia	\$1,163,738	\$1,201,417	\$371,259	\$125,746	\$0	\$13,581	\$2,875,741	
Collier	\$433,226	\$622,388	\$1,587,512	\$48,793	\$1,312	\$0	\$2,693,231	
<b>Top 10 Total</b>	<b>\$36,031,553</b>	<b>\$38,281,568</b>	<b>\$20,428,035</b>	<b>\$2,123,906</b>	<b>\$580,914</b>	<b>\$128,336</b>	<b>\$97,574,312</b>	<b>91%</b>
<b>State Total</b>	<b>\$40,480,617</b>	<b>\$41,763,249</b>	<b>\$21,995,881</b>	<b>\$2,388,428</b>	<b>\$589,633</b>	<b>\$199,200</b>	<b>\$107,417,008</b>	

**Notes:**

- 1) Excludes takeout policies
- 2) Total Insured Value for personal residential DP-1/MDP-1/MD-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:**

**67.9% Personal**  
**111.7% Commercial**

**Notes:**

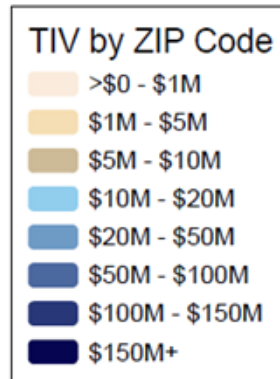
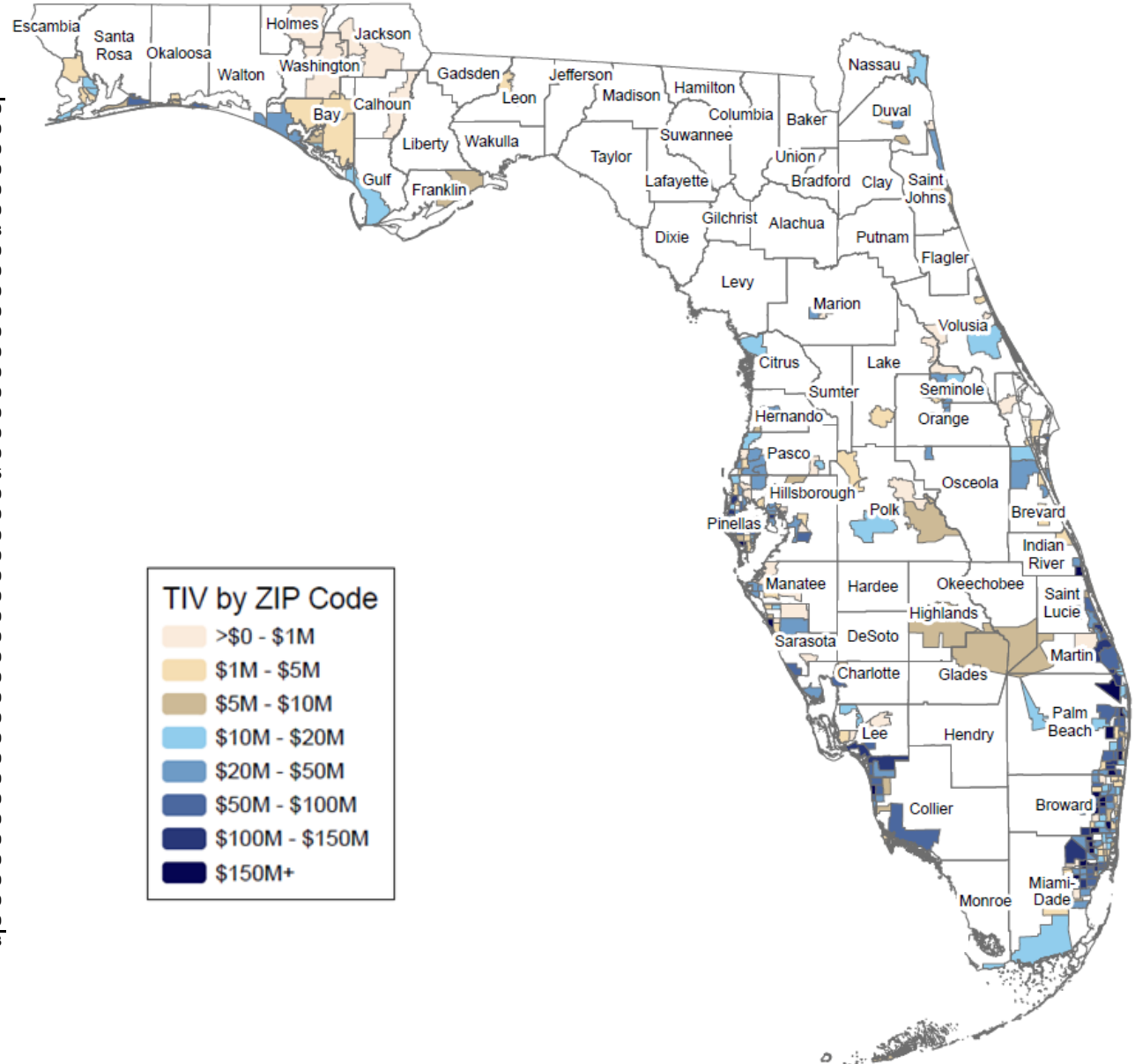
- 1) Commercial includes Commercial Residential and Commercial Non-Residential policies
- 2) Excludes takeout policies

# **Account Information**

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

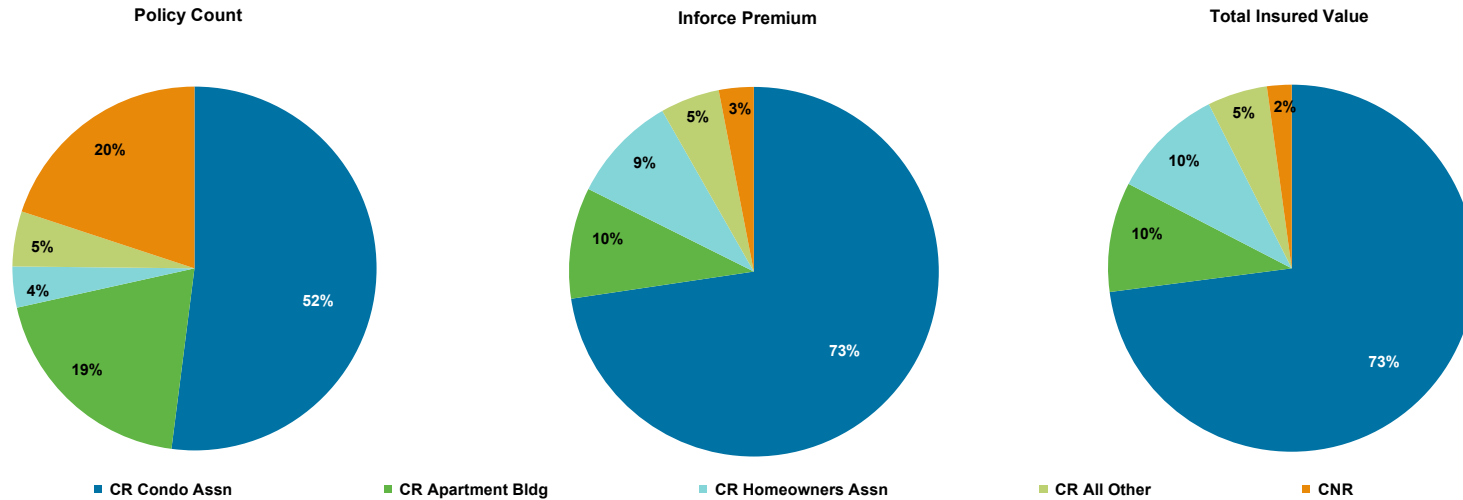
## Commercial Lines Account Total Insured Value (TIV) by Zip Code Data as of March 31, 2023

County	Building Count	TIV
Miami-Dade	1,509	\$4,175,146,280
Palm Beach	2,124	\$2,788,072,850
Pinellas	896	\$2,665,844,600
Broward	1,080	\$2,269,869,690
Hillsborough	348	\$669,079,600
Collier	383	\$583,200,400
Martin	449	\$504,797,418
Lee	220	\$435,286,200
Indian River	180	\$292,685,600
Sarasota	274	\$266,686,900
Brevard	141	\$237,797,900
Charlotte	42	\$194,934,800
Pasco	456	\$192,348,300
Manatee	107	\$161,604,100
Bay	105	\$146,464,000
Saint Lucie	180	\$144,512,300
Orange	103	\$95,096,200
Santa Rosa	40	\$81,147,600
Okaloosa	42	\$71,977,305
Seminole	48	\$56,588,700
Escambia	68	\$41,360,000
Duval	43	\$36,727,100
Volusia	15	\$33,117,800
Saint Johns	63	\$31,723,800
Osceola	33	\$30,556,900
Polk	19	\$29,670,400
Hernando	20	\$26,858,500
Marion	14	\$20,396,300
Leon	10	\$17,199,700
Nassau	16	\$15,570,100
Citrus	37	\$11,656,000
Franklin	25	\$7,864,200
Okeechobee	11	\$6,886,600
Gulf	6	\$6,877,900
Highlands	1	\$5,986,300
Monroe	7	\$5,339,500
Lake	3	\$3,079,100
Washington	1	\$756,000
Jackson	2	\$50,000
Calhoun	1	\$7,000
Holmes	1	\$5,000
<b>Grand Total</b>	<b>9,123</b>	<b>\$16,364,828,943</b>



**Note:** Excludes takeout policies

### Commercial Lines Account Information by Policy Type Data as of March 31, 2023

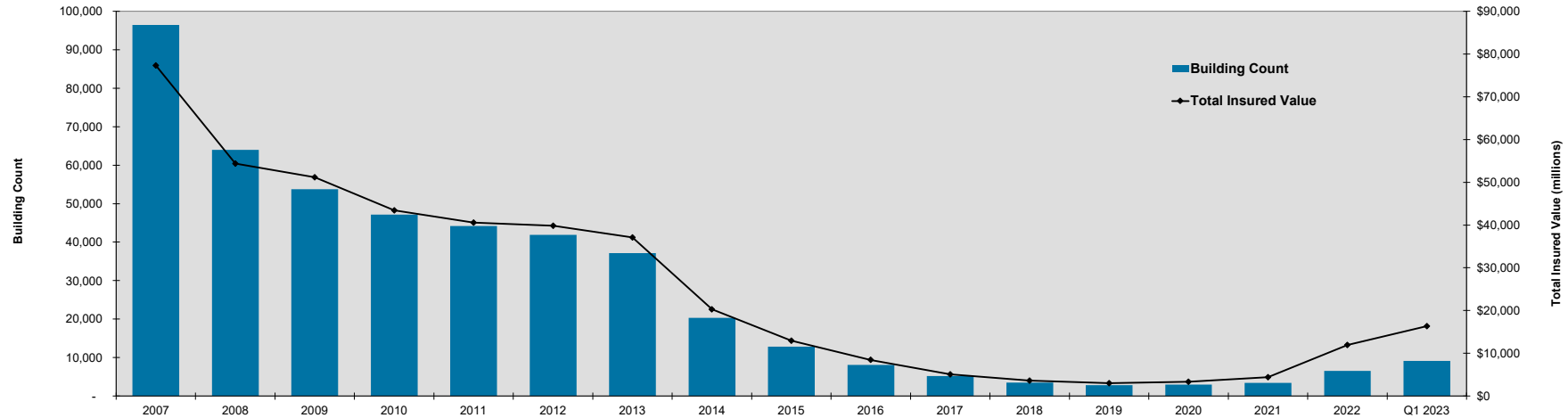


	CR Condo Assn	CR Apartment Bldg	CR Homeowners Assn	CR All Other	CNR	Total
<b>Policy Count</b>	744	279	52	70	285	<b>1,430</b>
<b>Building Count</b>	5,359	956	1,891	504	413	<b>9,123</b>
<b>Inforce Premium</b>	\$70,396,396	\$9,395,430	\$9,090,656	\$5,021,873	\$2,972,721	<b>\$96,877,076</b>
<b>Total Insured Value</b>	\$11,936,183,928	\$1,580,592,800	\$1,632,076,580	\$863,392,850	\$352,582,785	<b>\$16,364,828,943</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, 2023



	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
2020	582	2,794	\$13	\$3,221	145	195	\$1	\$138	727	2,989	\$14	\$3,358
2021	580	3,257	\$17	\$4,289	139	194	\$1	\$135	719	3,451	\$18	\$4,425
2022	886	6,246	\$63	\$11,711	181	264	\$2	\$214	1,067	6,510	\$65	\$11,925
Q1 2023	1,145	8,710	\$94	\$16,012	285	413	\$3	\$353	1,430	9,123	\$97	\$16,365
% Change from 2022 to Q1 2023	29.2%	39.4%	48.5%	36.7%	57.5%	56.4%	77.1%	64.4%	34.0%	40.1%	49.2%	37.2%

- 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, 2023**

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

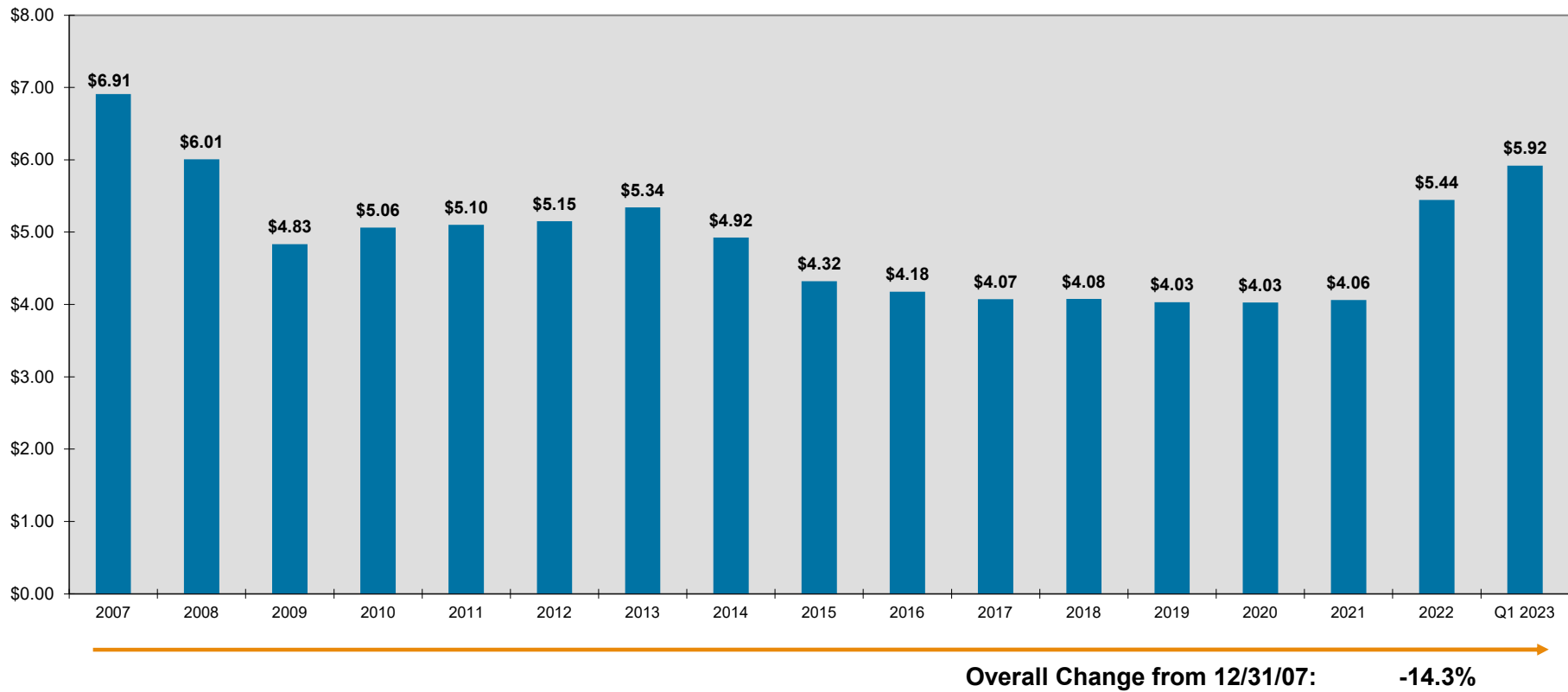
**90% of CLA Total Insured Value is in the top 10 counties**

County	CR-M	CNR-M	Total	
Miami-Dade	\$4,113,737	\$61,409	\$4,175,146	
Palm Beach	\$2,753,231	\$34,842	\$2,788,073	
Pinellas	\$2,620,748	\$45,097	\$2,665,845	
Broward	\$2,254,559	\$15,311	\$2,269,870	
Hillsborough	\$662,050	\$7,030	\$669,080	
<b>Top 5 Total</b>	<b>\$12,404,325</b>	<b>\$163,688</b>	<b>\$12,568,013</b>	<b>77%</b>
Collier	\$580,370	\$2,830	\$583,200	
Martin	\$502,782	\$2,015	\$504,797	
Lee	\$402,358	\$32,929	\$435,286	
Indian River	\$289,377	\$3,308	\$292,686	
Sarasota	\$258,714	\$7,973	\$266,687	
<b>Top 10 Total</b>	<b>\$14,437,926</b>	<b>\$212,744</b>	<b>\$14,650,670</b>	<b>90%</b>
<b>State Total</b>	<b>\$16,012,246</b>	<b>\$352,583</b>	<b>\$16,364,829</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

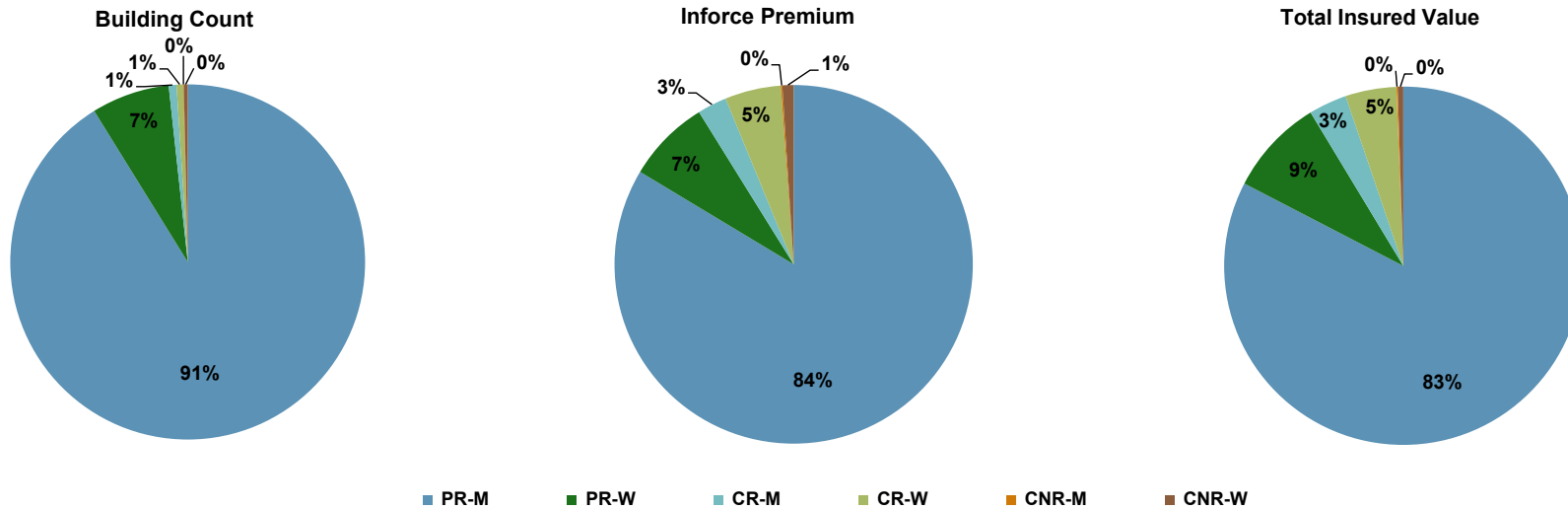


**Note:** Excludes takeout policies

# Product Line Information



### Information by Product Line Data as of March 31, 2023



	PR-M	PR-W	CR-M	CR-W	CNR-M	CNR-W	TOTAL
<b>Policy Count</b>	1,142,972	89,093	1,237	2,620	384	3,090	<b>1,239,396</b>
<b>Building Count</b>	1,142,972	89,093	8,946	7,496	598	4,627	<b>1,253,732</b>
<b>Inforce Premium</b>	\$3,054,808,626	\$274,775,844	\$97,065,568	\$184,894,462	\$5,455,975	\$36,256,044	<b>\$3,653,256,519</b>
<b>Total Insured Value</b>	\$395,452,974,798	\$41,763,249,194	\$16,601,879,341	\$21,995,880,530	\$551,782,755	\$2,388,427,843	<b>\$478,754,194,461</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/MDP-1/MD-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, 2023**

	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	646,072	\$2,002,399,555	\$285,266,940,453	64,214	\$318,628,590	\$27,925,103,050	710,286	\$2,321,028,145	\$313,192,043,503
HO-4	7,232	\$1,082,536	\$170,567,216	3,379	\$1,053,195	\$93,076,950	10,611	\$2,135,731	\$263,644,166
HO-6	55,814	\$69,423,724	\$3,491,529,860	28,500	\$53,029,239	\$2,376,883,164	84,314	\$122,452,963	\$5,868,413,024
HO-8	7,275	\$13,942,954	\$2,021,730,944	1,786	\$4,701,649	\$432,719,623	9,061	\$18,644,603	\$2,454,450,567
DP-1	39,666	\$69,425,406	\$12,265,086,739	6,923	\$21,057,832	\$2,007,816,317	46,589	\$90,483,238	\$14,272,903,056
DP-3	170,200	\$319,212,990	\$45,842,706,141	34,936	\$86,801,813	\$7,434,437,318	205,136	\$406,014,803	\$53,277,143,459
MHO-3	52,898	\$72,715,246	\$4,962,530,052	2,516	\$5,216,042	\$172,035,159	55,414	\$77,931,288	\$5,134,565,211
MHO-4	769	\$275,606	\$18,266,275	41	\$16,742	\$703,890	810	\$292,348	\$18,970,165
MDP-1	19,874	\$14,537,698	\$932,999,886	877	\$1,287,809	\$37,841,761	20,751	\$15,825,507	\$970,841,647
<b>TOTAL</b>	<b>999,800</b>	<b>\$2,563,015,715</b>	<b>\$354,972,357,566</b>	<b>143,172</b>	<b>\$491,792,911</b>	<b>\$40,480,617,232</b>	<b>1,142,972</b>	<b>\$3,054,808,626</b>	<b>\$395,452,974,798</b>

**Notes:**

- 1) Excludes takeout policies
- 2) Total Insured Value for DP-1/MDP-1/MD-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, 2023**

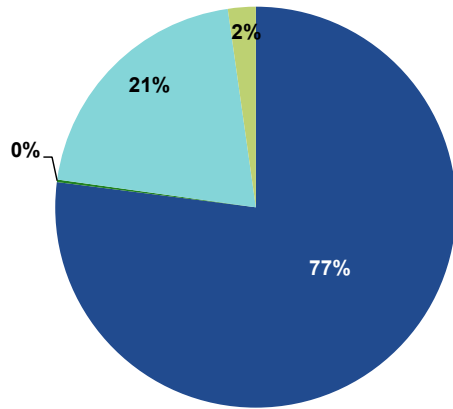
Policy Form	County	WITH Sinkhole Coverage		WITHOUT Sinkhole Coverage		Total	
		Policy Count	Average Policy Premium	Policy Count	Average Policy Premium	Policy Count	Average Policy Premium
HO-3	Hernando	465	\$4,155	18,210	\$1,660	18,675	\$1,722
	Hillsborough	1,621	\$3,315	47,742	\$2,218	49,363	\$2,254
	Pasco	329	\$4,794	25,995	\$2,060	26,324	\$2,095
	Pinellas	8,686	\$2,965	65,750	\$2,401	74,436	\$2,467
	<b>TOTAL</b>	<b>11,101</b>	<b>\$3,121</b>	<b>157,697</b>	<b>\$2,204</b>	<b>168,798</b>	<b>\$2,264</b>
DP-3	Hernando	60	\$3,142	2,332	\$1,272	2,392	\$1,319
	Hillsborough	610	\$2,105	9,238	\$1,620	9,848	\$1,650
	Pasco	81	\$3,560	4,925	\$1,497	5,006	\$1,531
	Pinellas	1,626	\$2,240	13,458	\$1,885	15,084	\$1,923
	<b>TOTAL</b>	<b>2,377</b>	<b>\$2,273</b>	<b>29,953</b>	<b>\$1,692</b>	<b>32,330</b>	<b>\$1,735</b>
DP-1	Hernando	14	\$1,522	327	\$985	341	\$1,007
	Hillsborough	55	\$1,878	1,557	\$1,325	1,612	\$1,344
	Pasco	47	\$1,973	785	\$1,086	832	\$1,136
	Pinellas	187	\$1,981	1,499	\$1,570	1,686	\$1,616
	<b>TOTAL</b>	<b>303</b>	<b>\$1,940</b>	<b>4,168</b>	<b>\$1,342</b>	<b>4,471</b>	<b>\$1,382</b>

**Notes:**

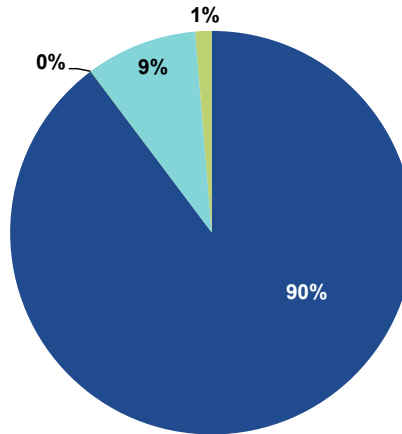
- 1) Sinkhole coverage can be purchased at issuance or renewal. Coverage may be removed mid-term.
- 2) The automatic exclusion of sinkhole coverage applies only to HO-3, HO-8 and dwelling DP-1 or DP-3 Personal Residential MultiPeril policies
- 3) Of the 9,061 HO-8 policies in force as of 03/31/23, 1,315 are endorsed for sinkhole coverage. 844 of these 1,315 policies are in Miami-Dade. 1 HO-8 policy with the sinkhole endorsement is in the 4 counties detailed above (Hernando, Hillsborough, Pasco, and Pinellas).
- 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, 2023

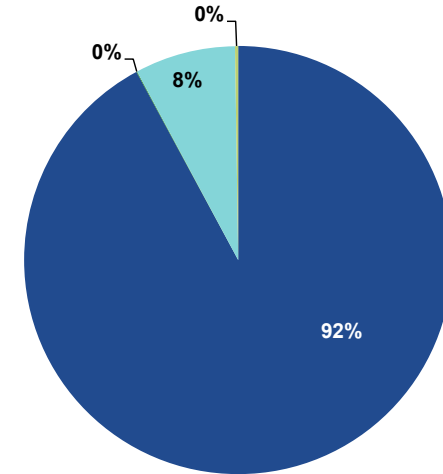
Building Count



Inforce Premium



Total Insured Value

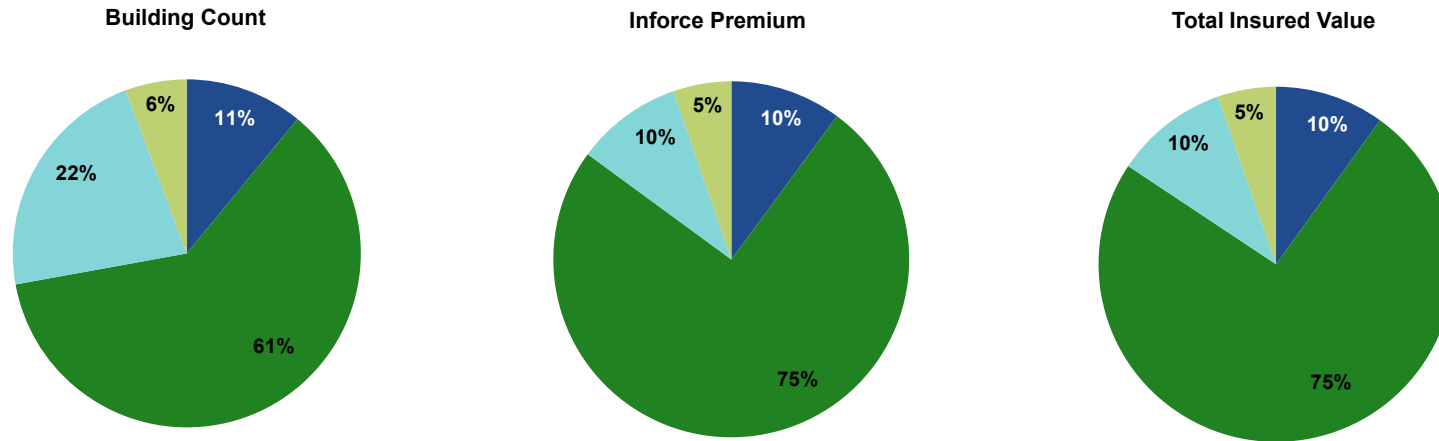


■ Homeowner/Dwelling     
 ■ Tenant     
 ■ Condo Unit Owners     
 ■ Mobile Homeowner

	Homeowner/ Dwelling	Tenant	Condo Unit Owners	Mobile Homeowner	Total
Policy Count	68,616	166	18,322	1,989	<b>89,093</b>
Building Count	68,616	166	18,322	1,989	<b>89,093</b>
Inforce Premium	\$246,525,292	\$104,754	\$24,518,043	\$3,627,755	<b>\$274,775,844</b>
Total Insured Value	\$38,474,621,855	\$18,433,480	\$3,169,920,649	\$100,273,210	<b>\$41,763,249,194</b>

**Note:**  
Excludes policies tagged for takeout

### Commercial Residential Multi-Peril Information by Policy Type Data as of March 31, 2023



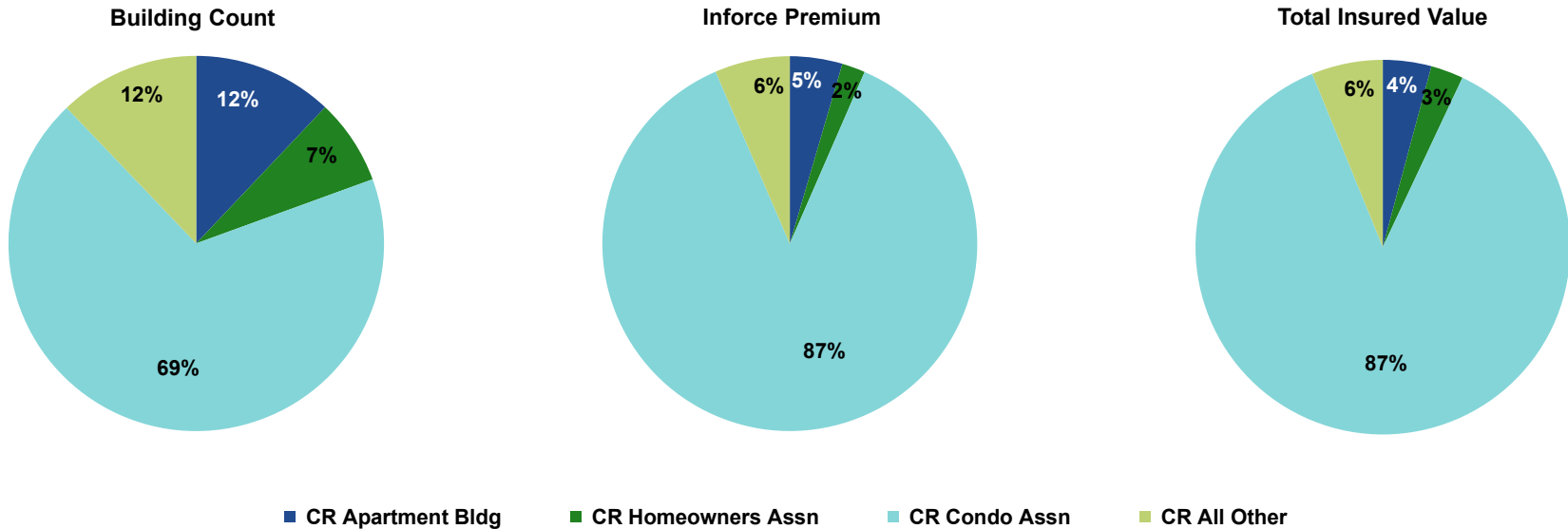
■ CR Apartment Bldg   ■ CR Condo Assn   ■ CR Homeowners Assn   ■ CR All Other

	CR Apartment Bldg	CR Condo Assn	CR Homeowners Assn	CR All Other	Total
<b>Policy Count</b>	298	811	54	74	1,237
<b>Building Count</b>	982	5,471	1,983	510	8,946
<b>Inforce Premium</b>	\$9,835,752	\$72,718,983	\$9,387,951	\$5,122,882	\$97,065,568
<b>Total Insured Value</b>	\$1,652,337,800	\$12,348,965,011	\$1,718,065,880	\$882,510,650	\$16,601,879,341

**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, 2023

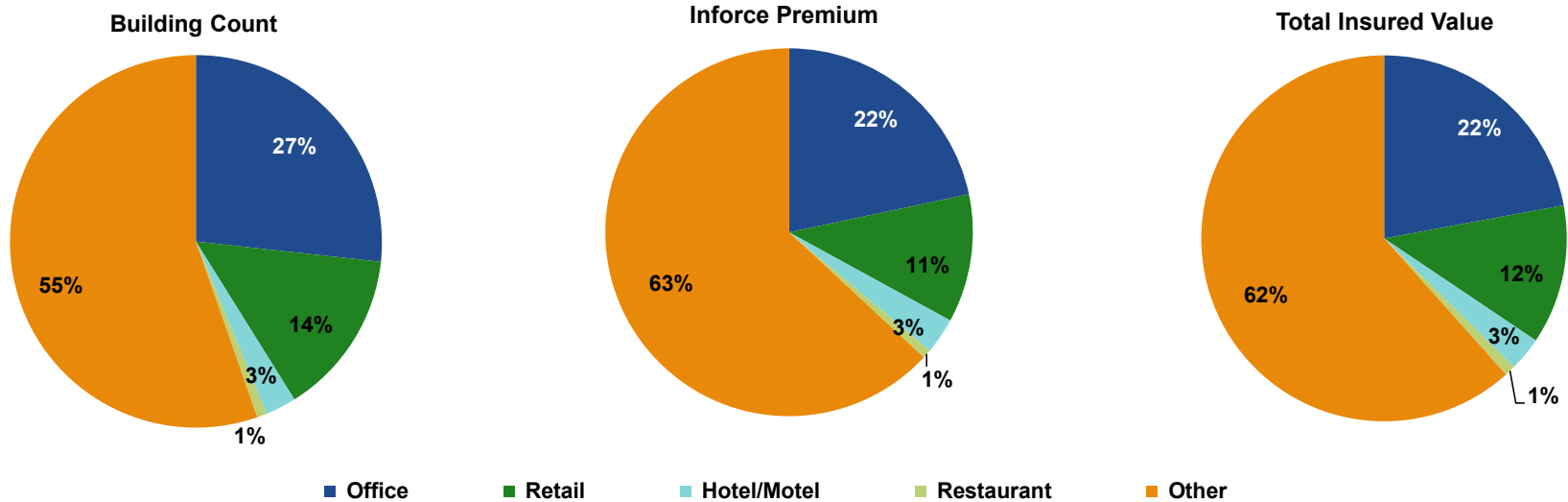


	CR Apartment Bldg	CR Homeowners Assn	CR Condo Assn	CR All Other	Total
<b>Policy Count</b>	502	66	1,798	254	<b>2,620</b>
<b>Building Count</b>	903	554	5,129	910	<b>7,496</b>
<b>Inforce Premium</b>	\$8,394,919	\$3,683,493	\$160,837,496	\$11,978,554	<b>\$184,894,462</b>
<b>Total Insured Value</b>	\$915,858,360	\$623,931,315	\$19,104,734,705	\$1,351,356,150	<b>\$21,995,880,530</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, 2023

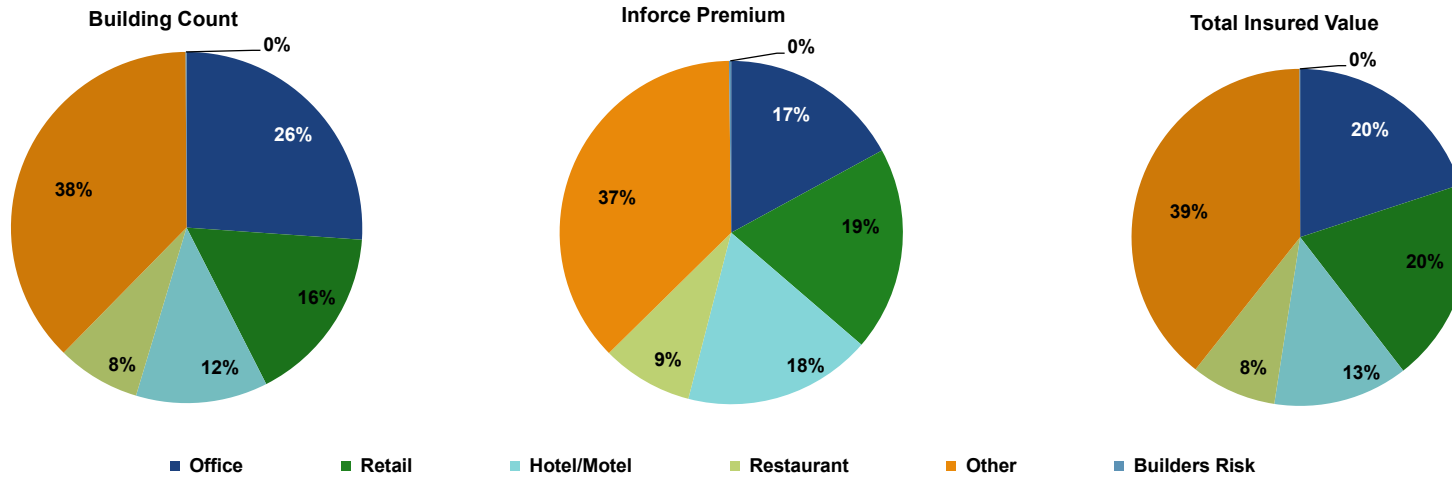


	Office	Retail	Hotel/Motel	Restaurant	Other	Total
<b>Policy Count</b>	130	54	12	5	183	<b>384</b>
<b>Building Count</b>	160	86	16	5	331	<b>598</b>
<b>Inforce Premium</b>	\$1,182,591	\$615,741	\$173,308	\$42,059	\$3,442,276	<b>\$5,455,975</b>
<b>Total Insured Value</b>	\$121,917,300	\$67,975,700	\$16,658,400	\$5,121,800	\$340,109,555	<b>\$551,782,755</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, 2023



	Office	Retail	Hotel/Motel	Restaurant	Other	Builders Risk	Total
<b>Policy Count</b>	1,049	587	192	306	951	5	<b>3,090</b>
<b>Building Count</b>	1,208	759	562	356	1,737	5	<b>4,627</b>
<b>Inforce Premium</b>	\$6,188,892	\$6,975,859	\$6,418,945	\$3,121,813	\$13,479,567	\$70,968	<b>\$36,256,044</b>
<b>Total Insured Value</b>	\$476,718,015	\$466,889,130	\$309,376,296	\$195,905,915	\$938,113,087	\$1,425,400	<b>\$2,388,427,843</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

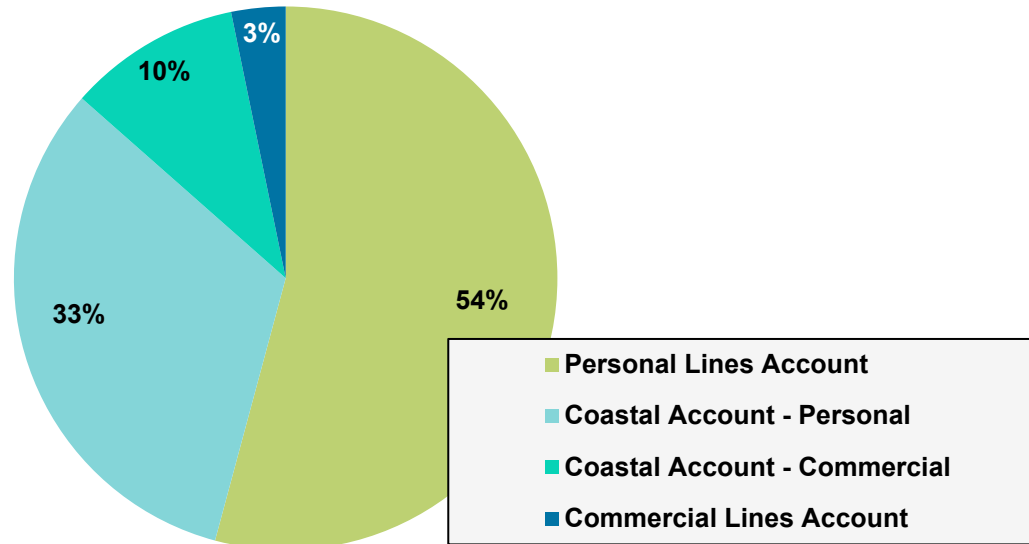


# Catastrophe Modeling Results

## Catastrophe Modeling Results

### Percentage of Average Annual Loss by Account

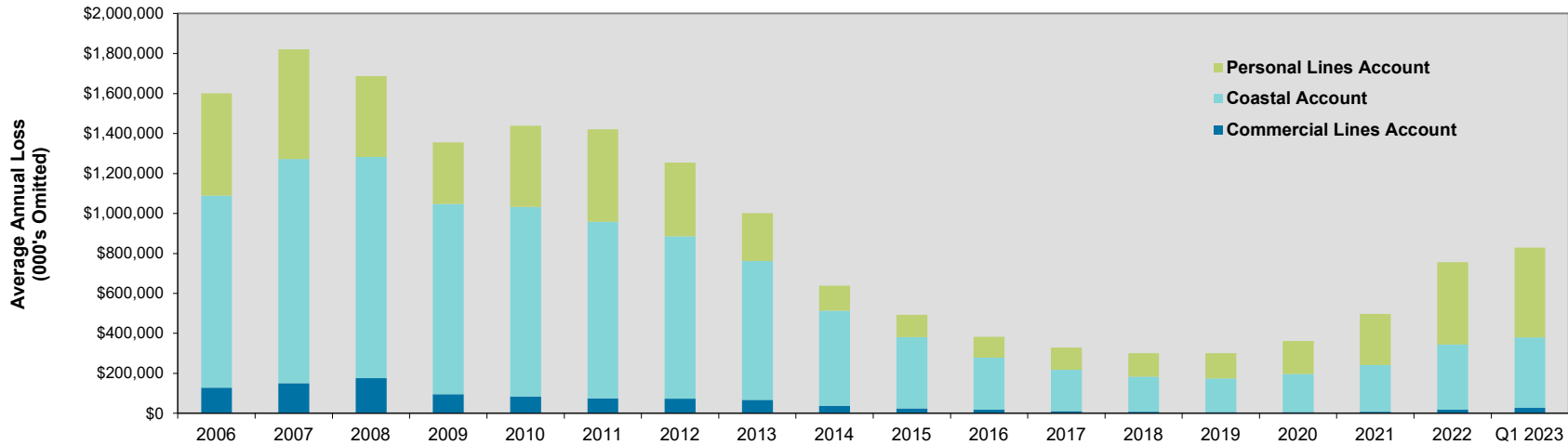
Data as of March 31, 2023



Account	Average Annual Loss (in 000's)	Percent of Average Annual Loss
Personal Lines	\$448,808	54%
Coastal	\$352,946	43%
<i>Personal</i>	\$267,995	32%
<i>Commercial</i>	\$84,951	10%
Commercial Lines	\$26,717	3%
<b>Total</b>	<b>\$828,471</b>	<b>100%</b>

**Note:** Excludes takeout policies

## Catastrophe Modeling Results Average Annual Loss Amount by Account



	Average Annual Loss (in 000's)			Total
	Personal Lines Account	Coastal Account	Commercial Lines Account	
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
2014	\$124,937	\$476,292	\$37,125	\$638,354

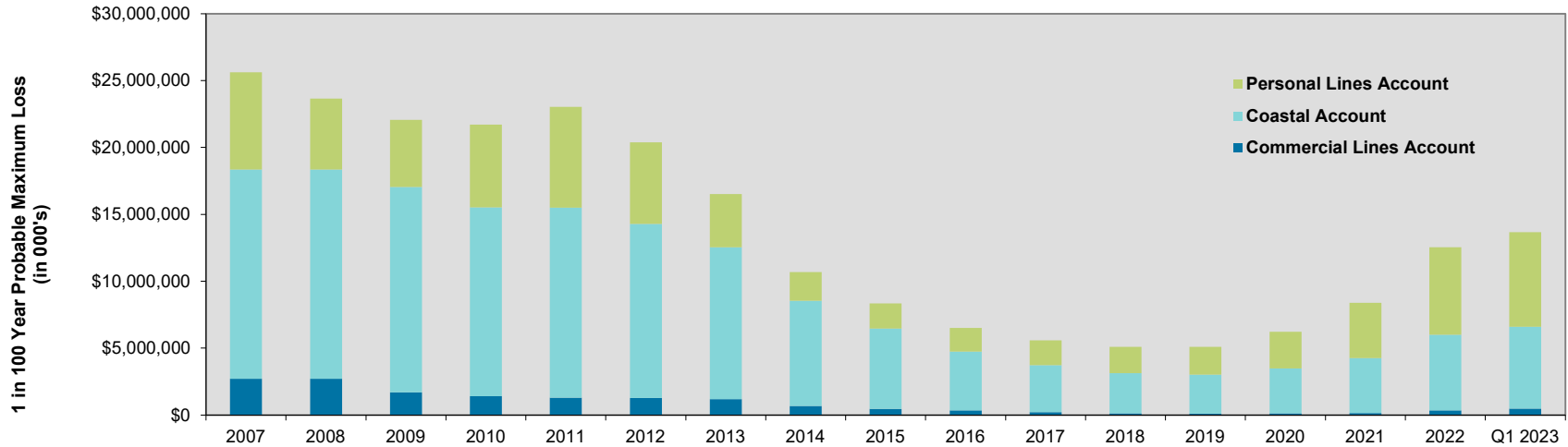
	Average Annual Loss (in 000's)			Total
	Personal Lines Account	Coastal Account	Commercial Lines Account	
2015	\$110,611	\$356,768	\$24,813	\$492,191
2016	\$104,861	\$260,532	\$18,126	\$383,518
2017	\$111,271	\$206,251	\$11,188	\$328,710
2018	\$118,286	\$175,864	\$7,536	\$301,686
2019	\$127,471	\$168,120	\$6,138	\$301,730
2020	\$165,384	\$190,284	\$6,640	\$362,308
2021	\$255,293	\$233,167	\$8,201	\$496,662
2022	\$411,625	\$324,782	\$19,125	\$755,532
Q1 2023	\$448,808	\$352,946	\$26,717	\$828,471

**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: v9.0.3 Dec 2021, v7.3.0 2020 - Sep 2021, v7.0.0 2019, 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). As of Dec 2021, AAL results represent AIR's Florida Regulatory Event (Standard) Catalog.

## 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
2014	\$2,147,394	\$7,860,219	\$684,908	\$10,586,642

1 in 100 Year Probable Maximum Loss (in 000's)				
	Personal Lines Account	Coastal Account	Commercial Lines Account	Total
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
2020	\$2,731,946	\$3,363,078	\$122,317	\$5,896,138
2021	\$4,121,853	\$4,116,244	\$150,794	\$7,996,977
2022	\$6,525,560	\$5,659,380	\$350,973	\$12,052,968
Q1 2023	\$7,080,010	\$6,106,917	\$488,152	\$13,213,549

**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: v9.0.3 Dec 2021, v7.3.0 2020 - Sep 2021, v7.0.0 2019, 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). As of Dec 2021, AAL results represent AIR's Florida Regulatory Event (Standard) Catalog.
- 6) No provision for loss adjustment expense is included

# Wind Mitigation Credits

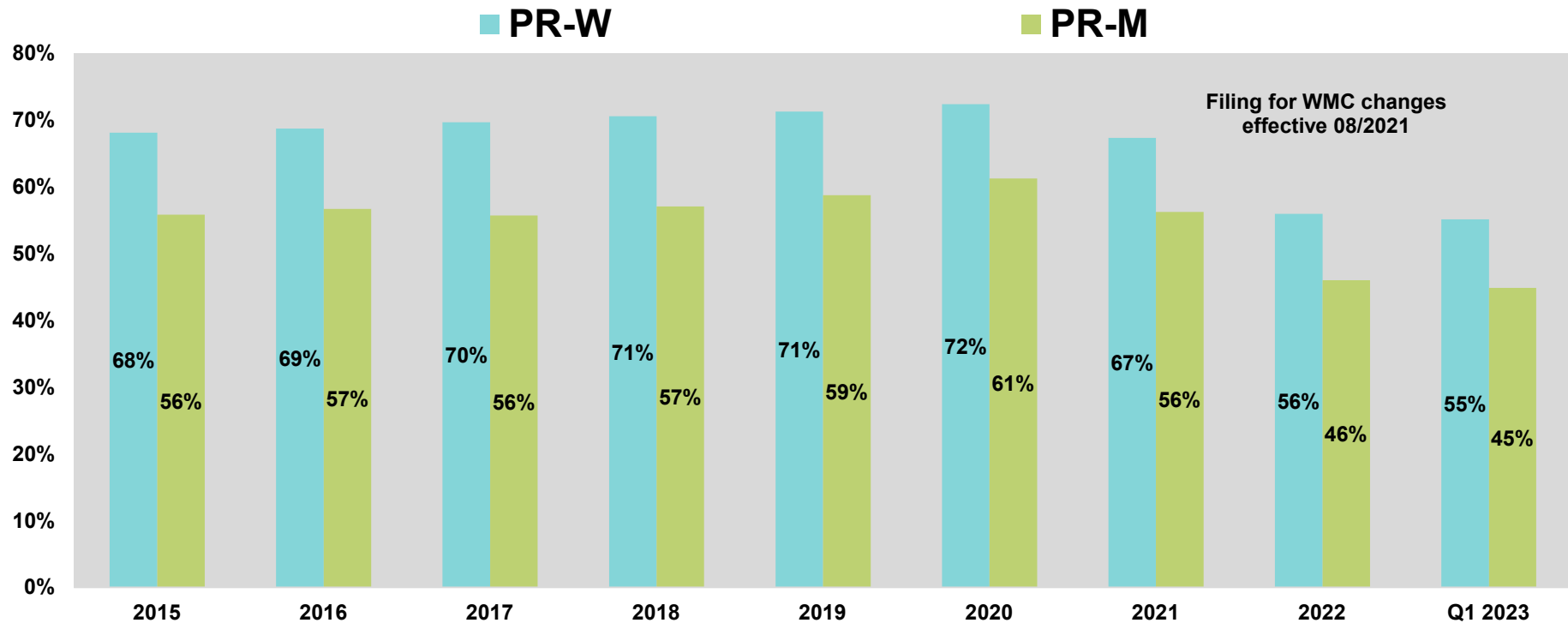
**Windstorm Mitigation Credit (WMC) Information**  
**Information by Product Line and Policy Form**  
**Data as of March 31, 2023**

Product Line	Policy Type	Number of Policies with Wind Coverage	Wind Portion of Premium for Policies with Wind Coverage	Number of Policies with WMC	Wind Portion of Premium for Policies with WMC	Total WMC	% Mitigation Credit Reduces Wind Premium for Policies with WMC		
							% of Wind Coverage Policies with WMC	Average Wind Mitigation Credit for Policies with WMC	Average Wind Mitigation Credit for Policies with WMC
		(1)	(2)	(3)	(4)	(5)	(6) = (3) / (1)	(7) = (5) / [(4) + (5)]	(8) = (4) / (3)
PR-M	HO-3	701,078	\$1,095,289,623	664,437	\$1,040,820,900	\$750,386,101	94.8%	41.9%	\$1,129
	HO-4	10,114	\$1,221,999	3,473	\$340,776	\$563,745	34.3%	62.3%	\$162
	HO-6	75,514	\$14,511,583	57,893	\$10,341,989	\$23,851,152	76.7%	69.8%	\$412
	HO-8	8,966	\$15,192,491	8,509	\$14,216,096	\$8,104,013	94.9%	36.3%	\$952
	DP-1	44,215	\$64,719,919	37,591	\$54,988,593	\$66,896,521	85.0%	54.9%	\$1,780
	DP-3	196,537	\$180,369,390	151,350	\$153,998,211	\$186,055,752	77.0%	54.7%	\$1,229
	<b>Total PR-M</b>		<b>1,036,424</b>	<b>\$1,371,305,005</b>	<b>923,253</b>	<b>\$1,274,706,565</b>	<b>\$1,035,857,284</b>	<b>89.1%</b>	<b>44.8%</b>
PR-W	HW-2	57,075	\$164,251,541	55,844	\$159,131,233	\$144,804,485	97.8%	47.6%	\$2,593
	HW-4	166	\$86,546	108	\$47,906	\$120,047	65.1%	71.5%	\$1,112
	HW-6	18,322	\$19,896,974	17,219	\$18,136,525	\$60,183,337	94.0%	76.8%	\$3,495
	DW-2	11,541	\$34,331,579	10,957	\$31,918,872	\$51,621,141	94.9%	61.8%	\$4,711
	<b>Total PR-W</b>		<b>87,104</b>	<b>\$218,566,640</b>	<b>84,128</b>	<b>\$209,234,536</b>	<b>\$256,729,010</b>	<b>96.6%</b>	<b>55.1%</b>
<b>Personal Residential Total</b>		<b>1,123,528</b>	<b>\$1,589,871,645</b>	<b>1,007,381</b>	<b>\$1,483,941,101</b>	<b>\$1,292,586,294</b>	<b>89.7%</b>	<b>46.6%</b>	<b>\$1,283</b>

**Note:**

Excludes takeout policies and mobile home policies

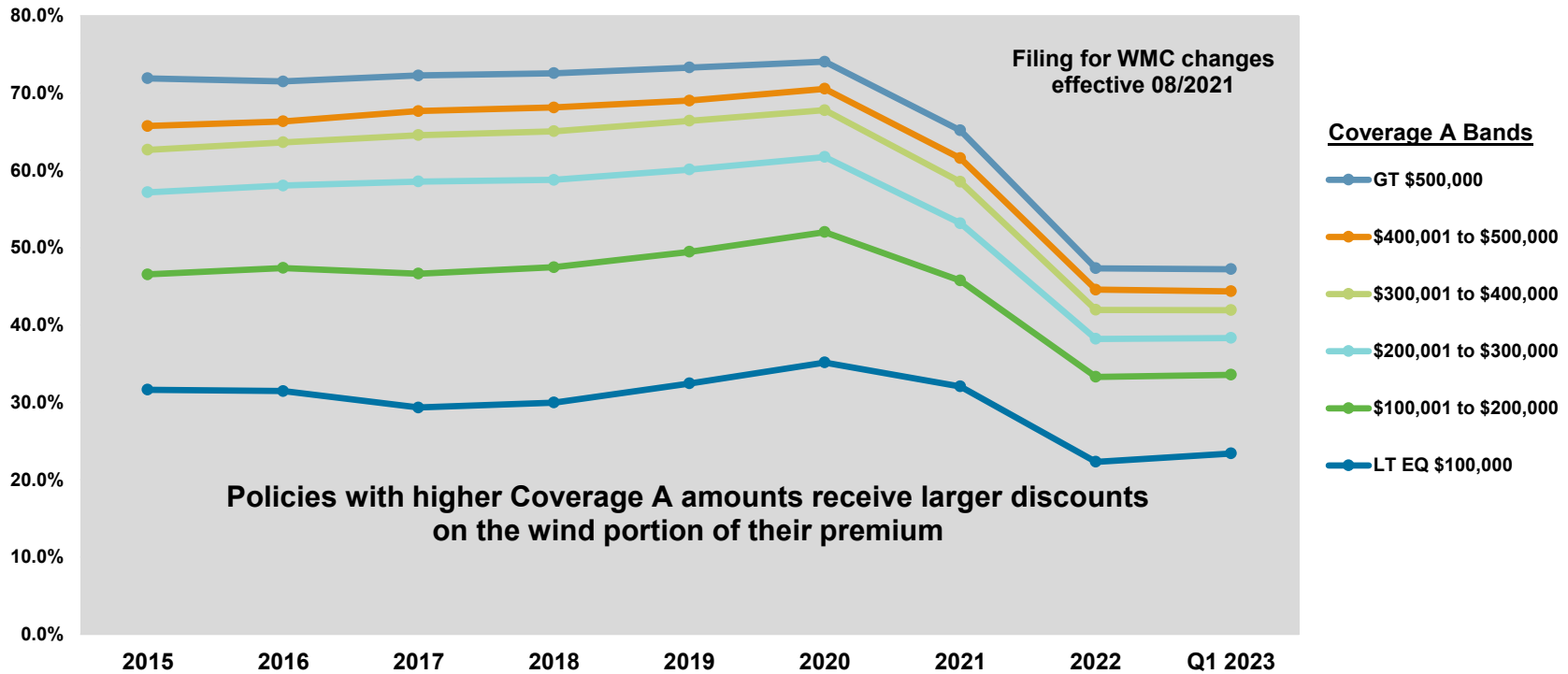
## Personal Residential Windstorm Mitigation Credit (WMC) Trend Percent Discount Applied to Wind Premium by Product Line



**Note:**

Excludes takeout policies and mobile home policies

### Percent Discount Applied to Wind Premium from Wind Loss Mitigation Features HO-3 and HW-2 Trend by Coverage A Band



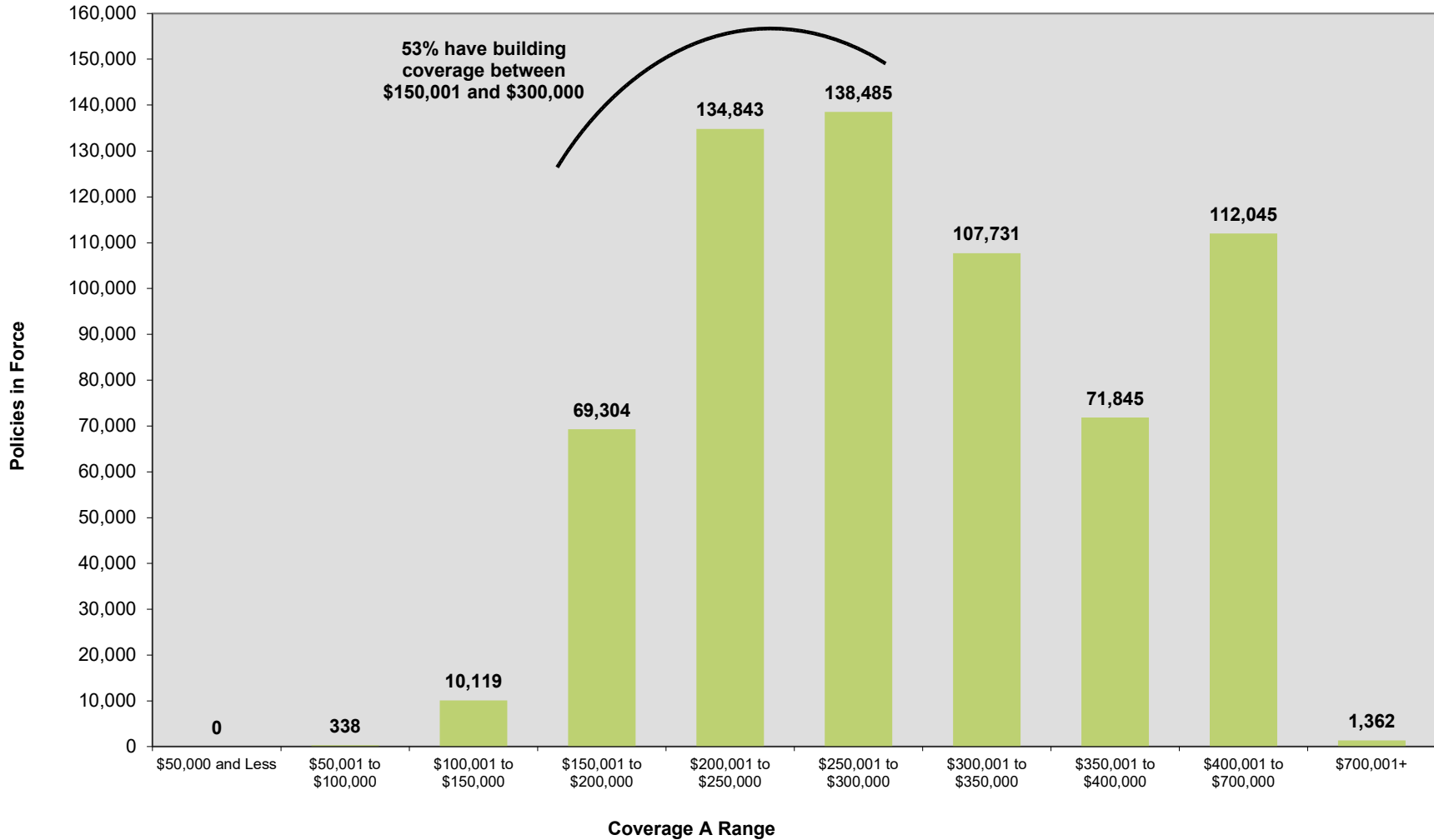
**Notes:**

Excludes takeout policies and policies do not provide coverage for the peril of wind



# Risk Characteristics

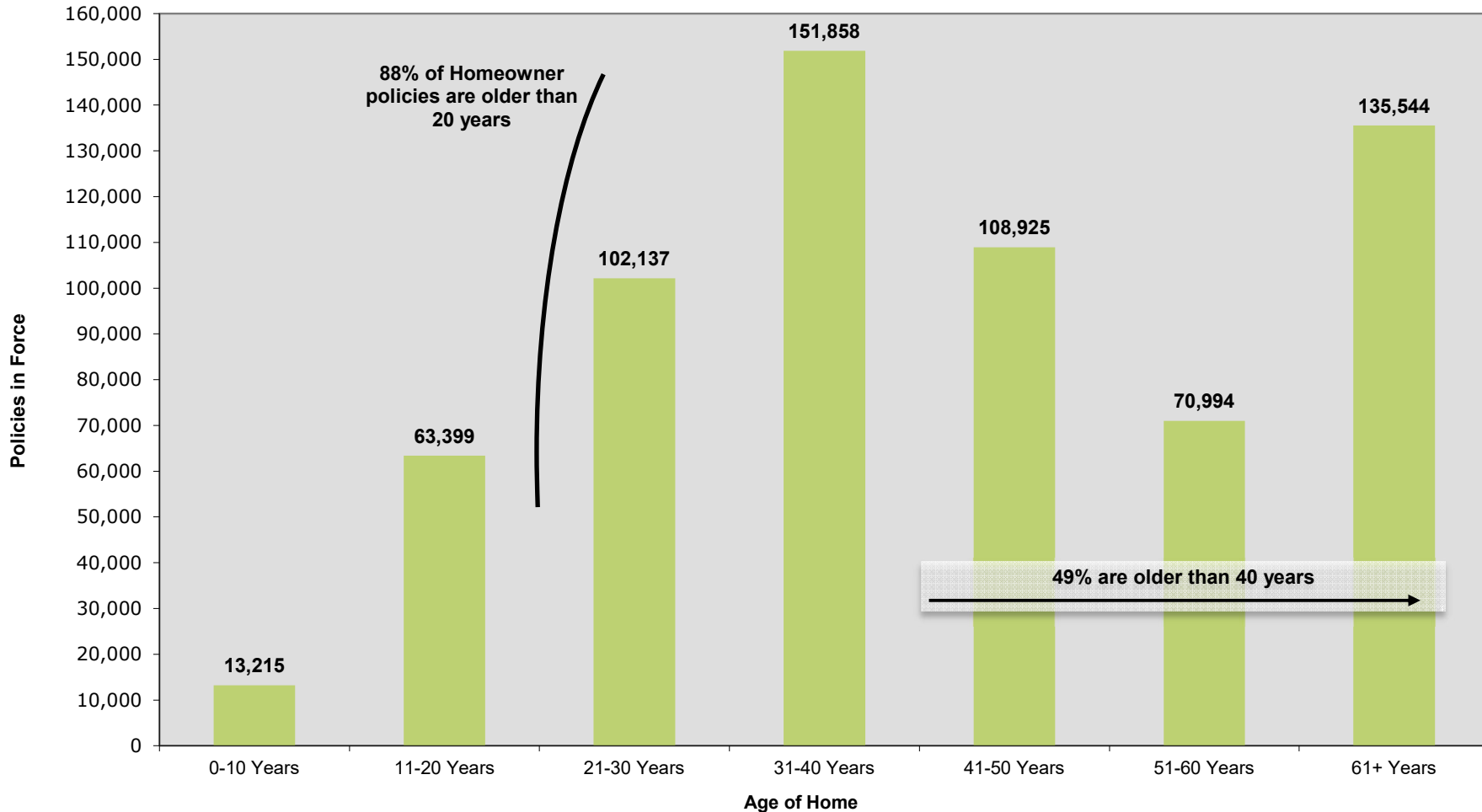
## Personal Lines Account Policy Characteristics - Coverage Ranges (HO-3) Data as of March 31, 2023



**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, 2023

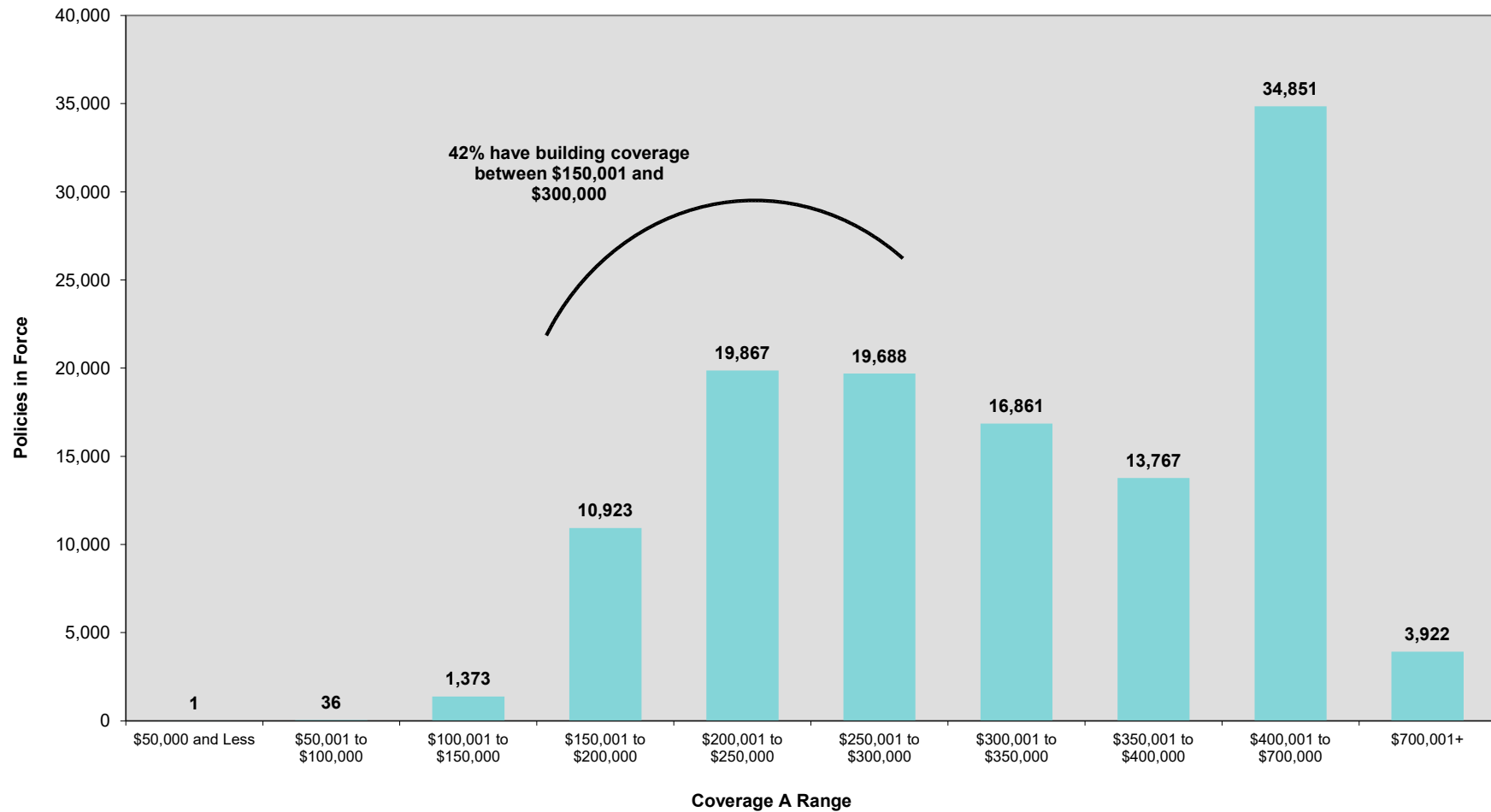


**Note:** Excludes takeout policies

## Coastal Account

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

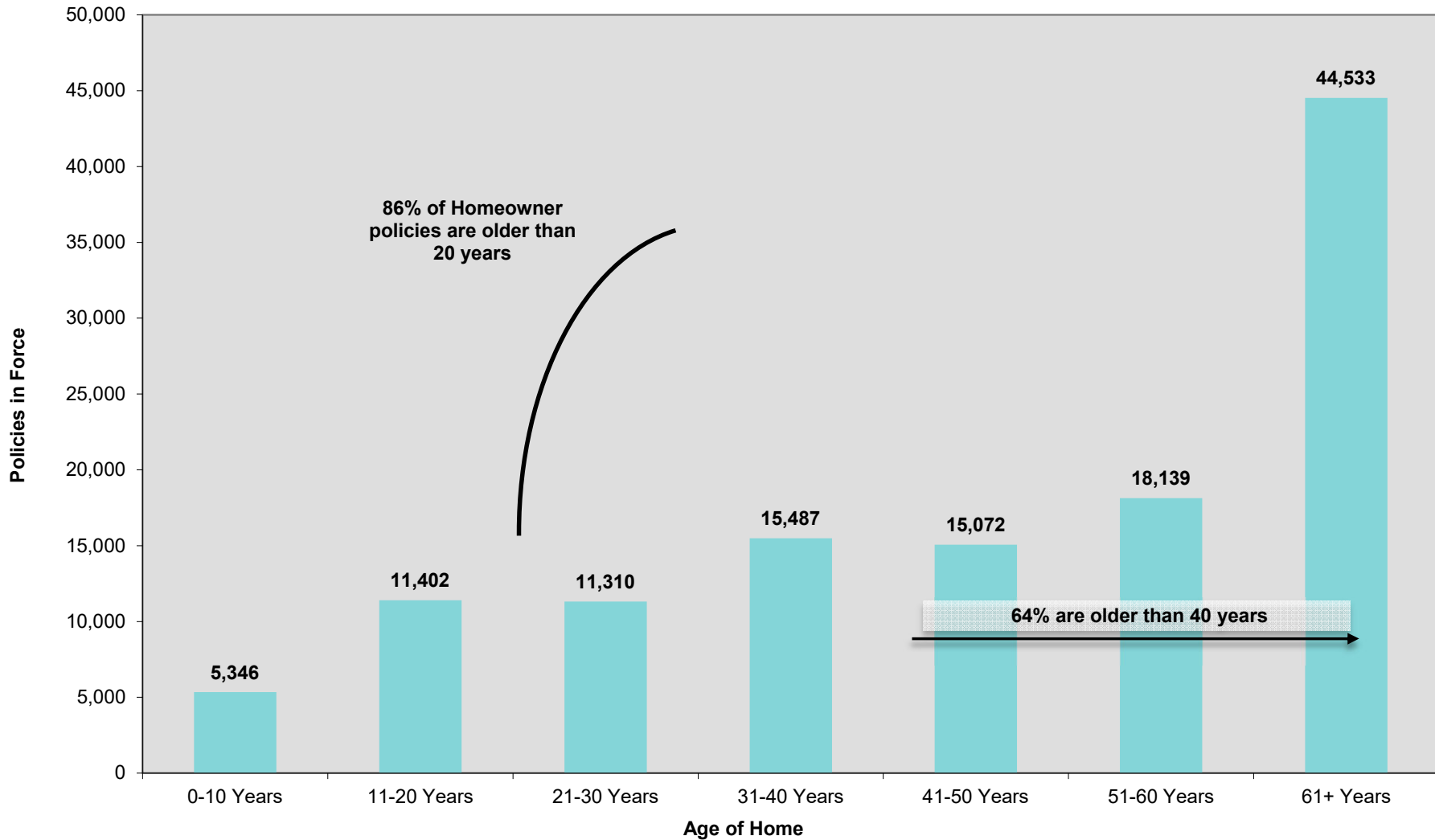
Data as of March 31, 2023



**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.

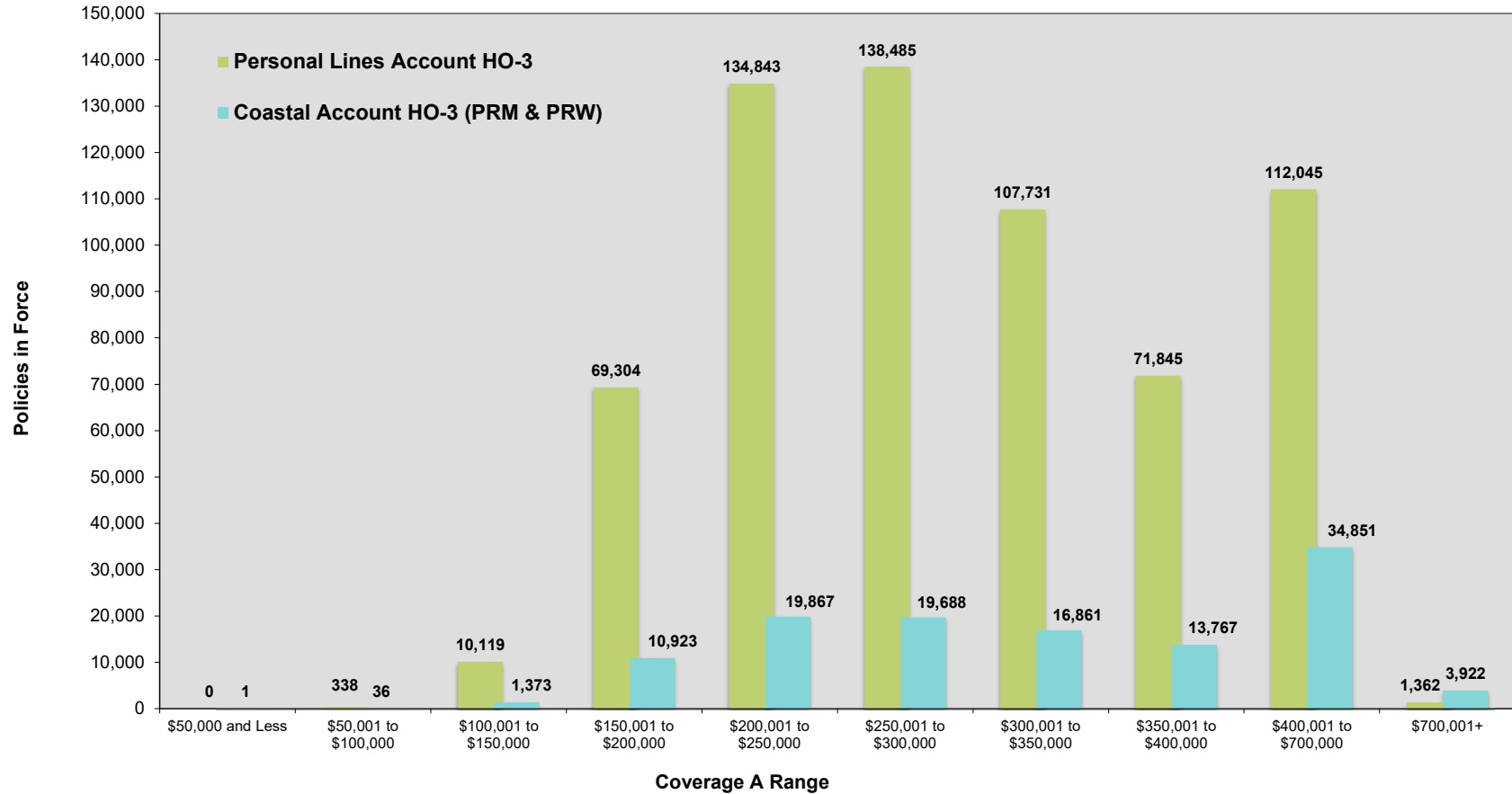
## Coastal Account Policy Characteristics - Age of Home (HO-3/HW-2) Data as of March 31, 2023



**Notes:**

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

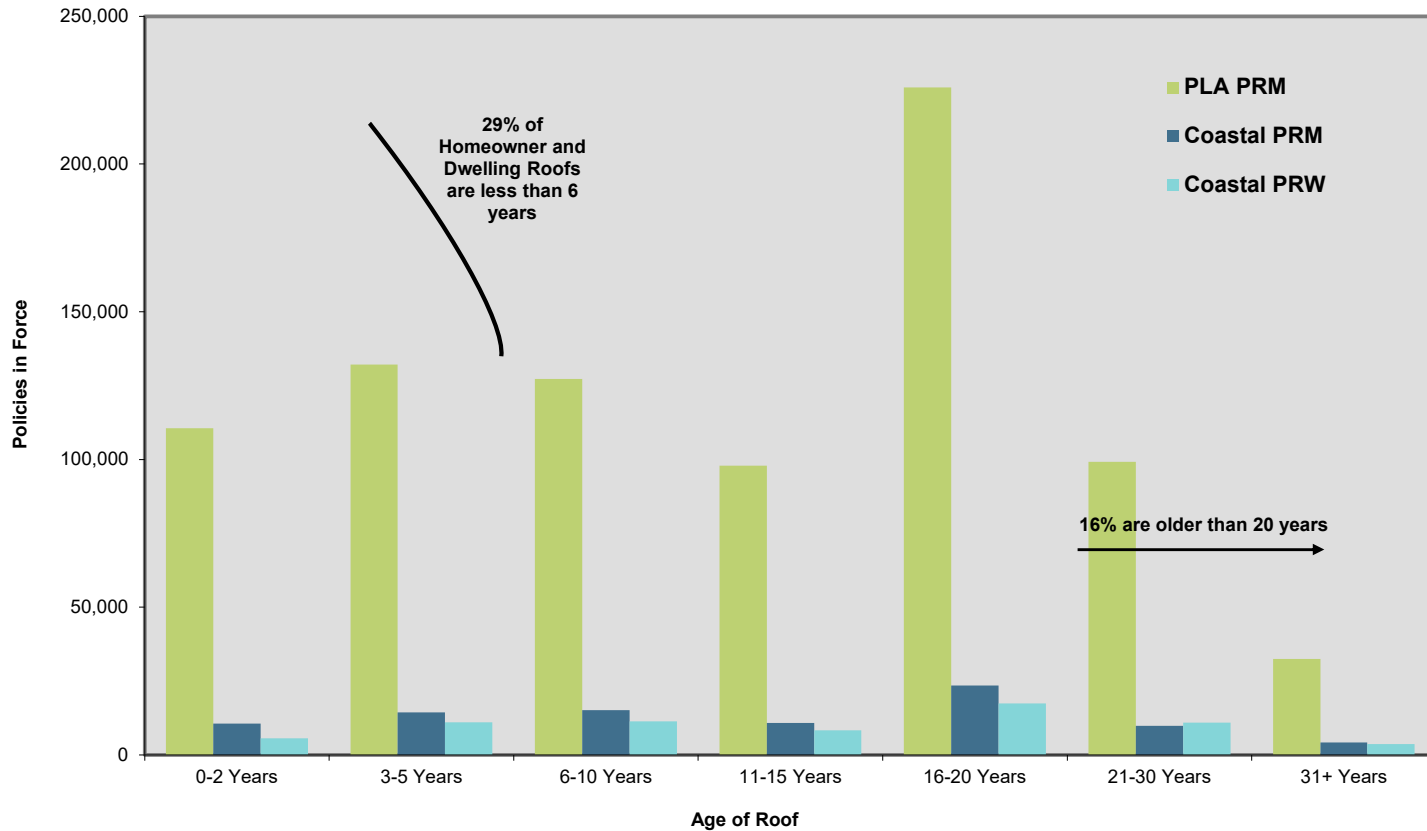
## Personal Residential Policy Characteristics - Coverage Ranges (HO-3/HW-2) Data as of March 31, 2023



**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 PRM and PRW Homeowner and Dwelling - Age of Roof Data as of March 31, 2023

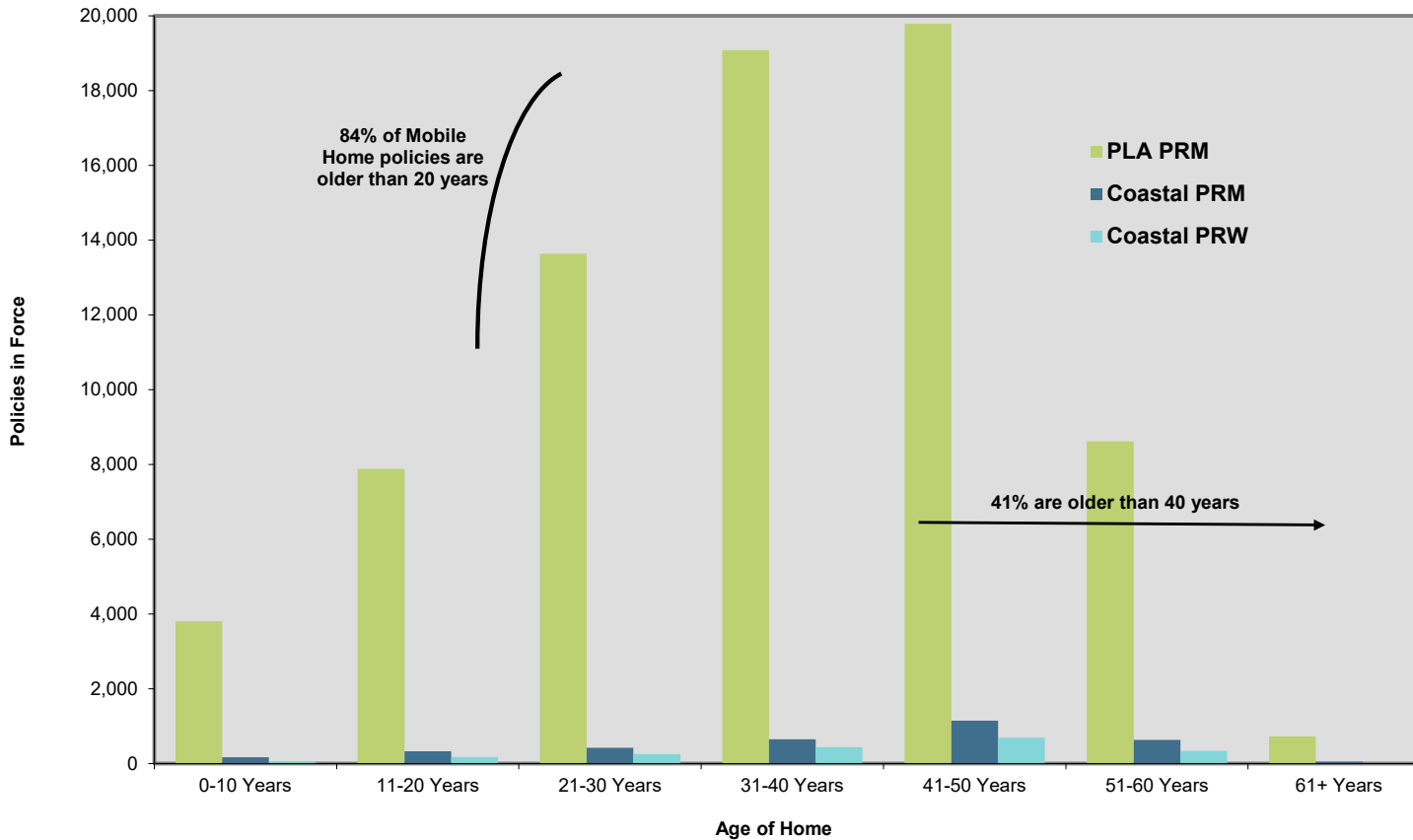


Account/Product	0-2 Years	3-5 Years	6-10 Years	11-15 Years	16-20 Years	21-30 Years	31+ Years	Total
PLA PRM	110,571	132,115	127,293	97,901	225,908	99,256	32,470	825,514
Coastal PRM	10,655	14,401	15,167	10,808	23,506	9,847	4,229	88,613
Coastal PRW	5,642	11,069	11,366	8,376	17,474	10,938	3,751	68,616
<b>Total</b>	<b>126,868</b>	<b>157,585</b>	<b>153,826</b>	<b>117,085</b>	<b>266,888</b>	<b>120,041</b>	<b>40,450</b>	<b>982,743</b>

**Notes:**

- 1) Age of Roof is based on "Roof Update Year" where available. When it is not, "Dwelling Year Built" is used as a proxy for the age.
- 2) Includes HO-3, HO-8, HW-2, DP-1D, DP-3D, DW-2
- 3) Excludes takeout policies

### Personal Residential PRM and PRW Mobile Home - Age of Home Data as of March 31, 2023



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	3,808	7,885	13,634	19,078	19,787	8,622	727	73,541
Coastal PRM	176	336	424	652	1,154	640	52	3,434
Coastal PRW	61	180	256	442	691	344	15	1,989
<b>Total</b>	<b>4,045</b>	<b>8,401</b>	<b>14,314</b>	<b>20,172</b>	<b>21,632</b>	<b>9,606</b>	<b>794</b>	<b>78,964</b>

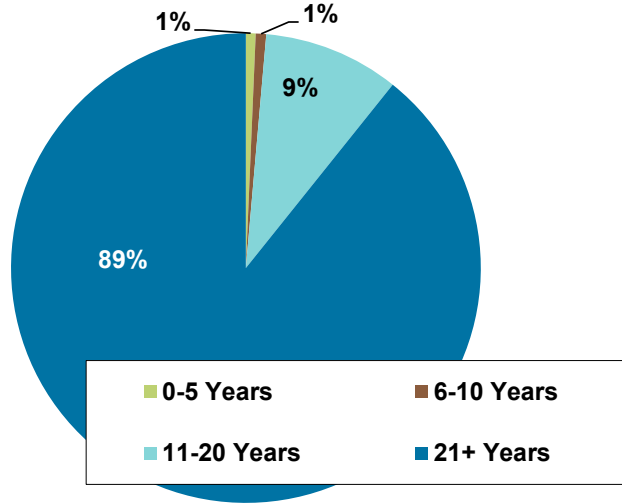
**Notes:**

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

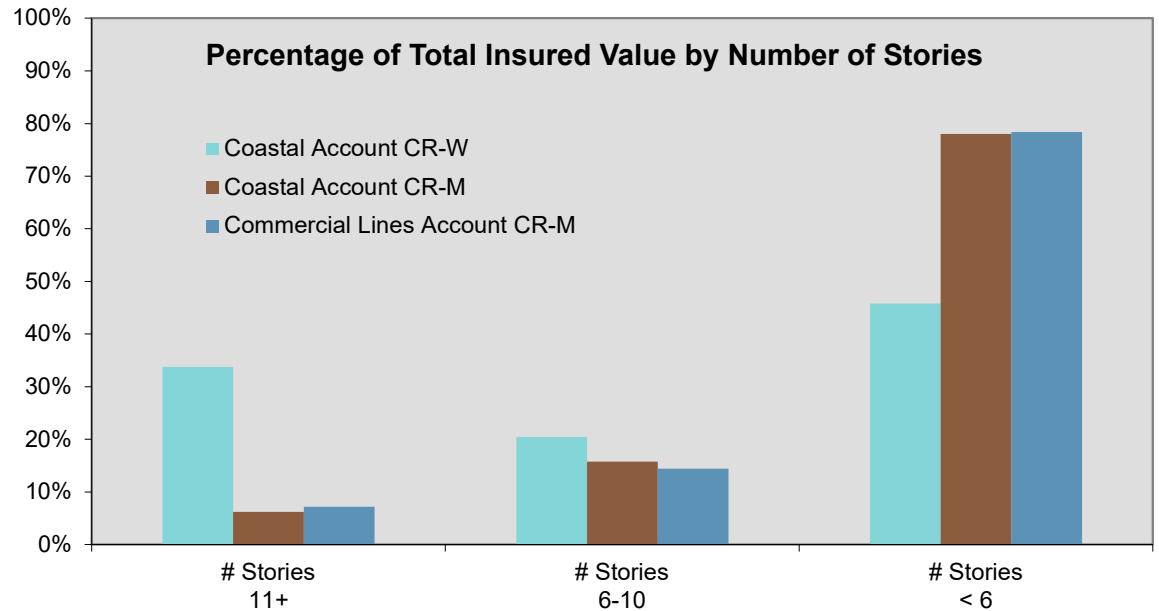


## Commercial Residential Building Characteristics - Age and Number of Stories Data as of March 31, 2023

(Building Count by Age Range)



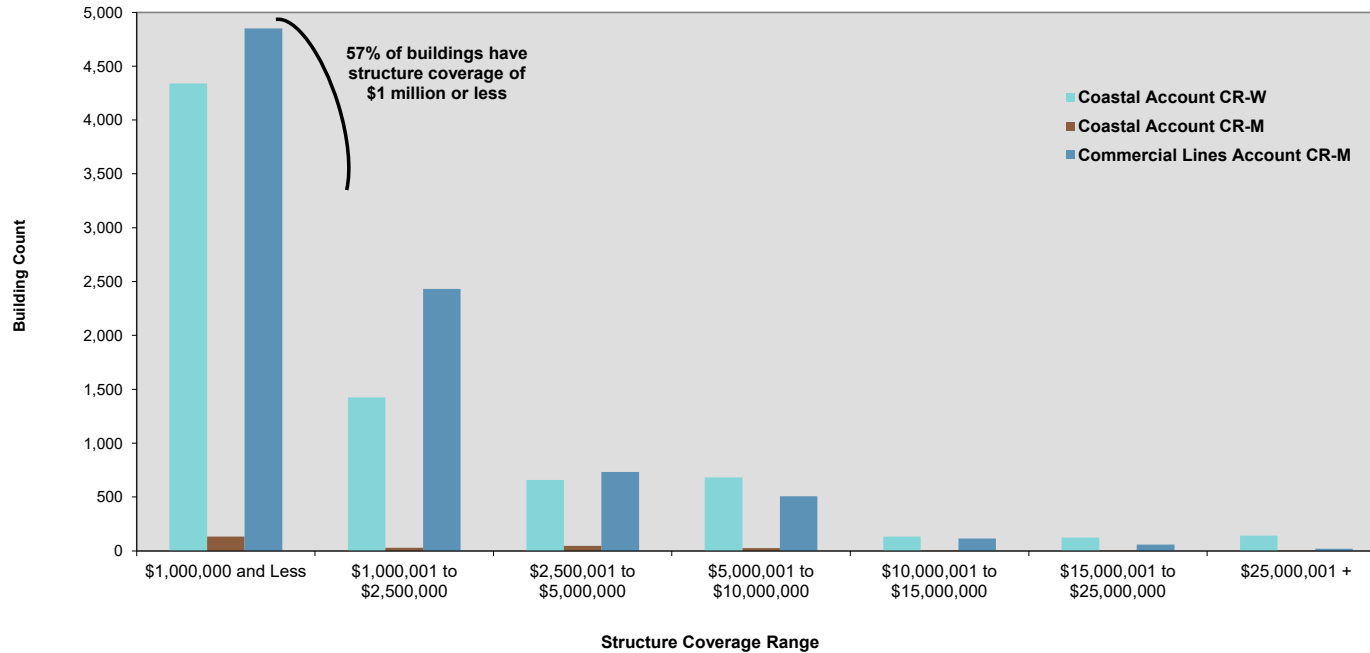
**89% of all commercial residential buildings were built before 2003.**



Number of Stories	Coastal Account CR-W	Coastal Account CR-M	Commercial Lines Account CR-M
11+	33.8%	6.2%	7.2%
6 to 10	20.4%	15.8%	14.4%
< 6	45.8%	78.0%	78.4%
<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, 2023

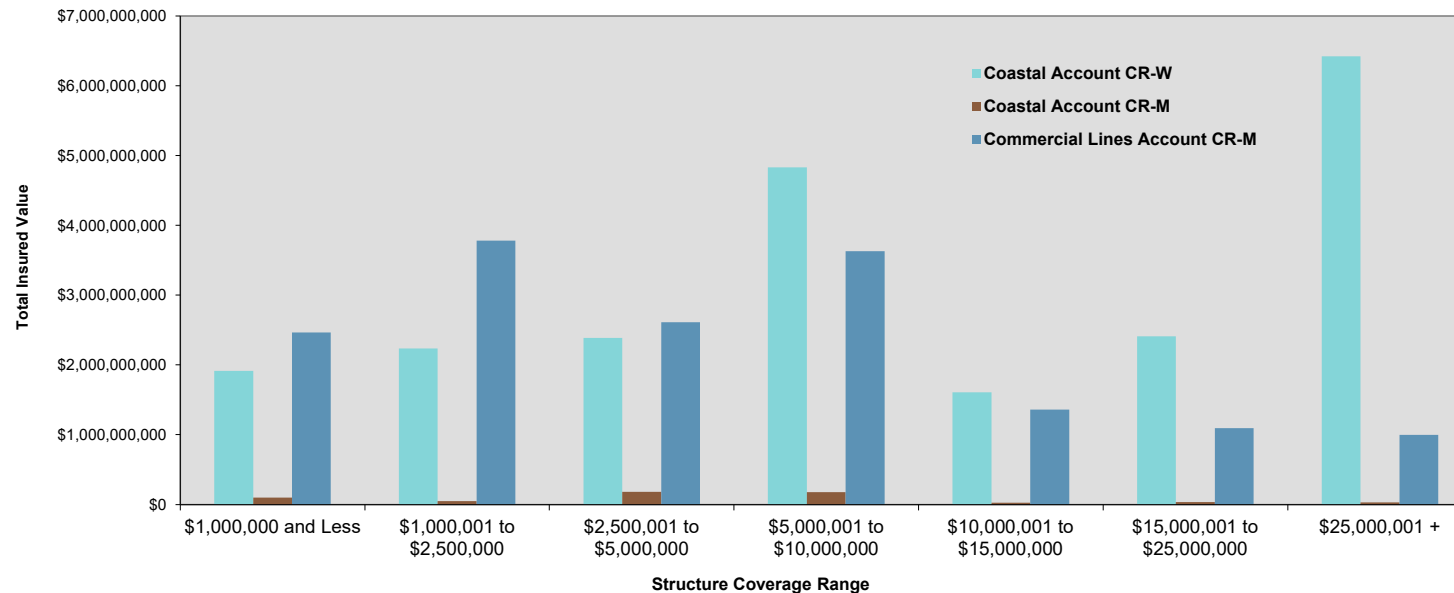


Product	\$1,000,000 and Less	\$1,000,001 to \$2,500,000	\$2,500,001 to \$5,000,000	\$5,000,001 to \$10,000,000	\$10,000,001 to \$15,000,000	\$15,000,001 to \$25,000,000	\$25,000,000+
Coastal Account CR-W	4,340	1,425	657	681	131	122	140
Coastal Account CR-M	132	27	47	25	2	2	1
Commercial Lines Account CR-M	4,849	2,432	732	506	115	58	18
<b>Total</b>	<b>9,321</b>	<b>3,884</b>	<b>1,436</b>	<b>1,212</b>	<b>248</b>	<b>182</b>	<b>159</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, 2023

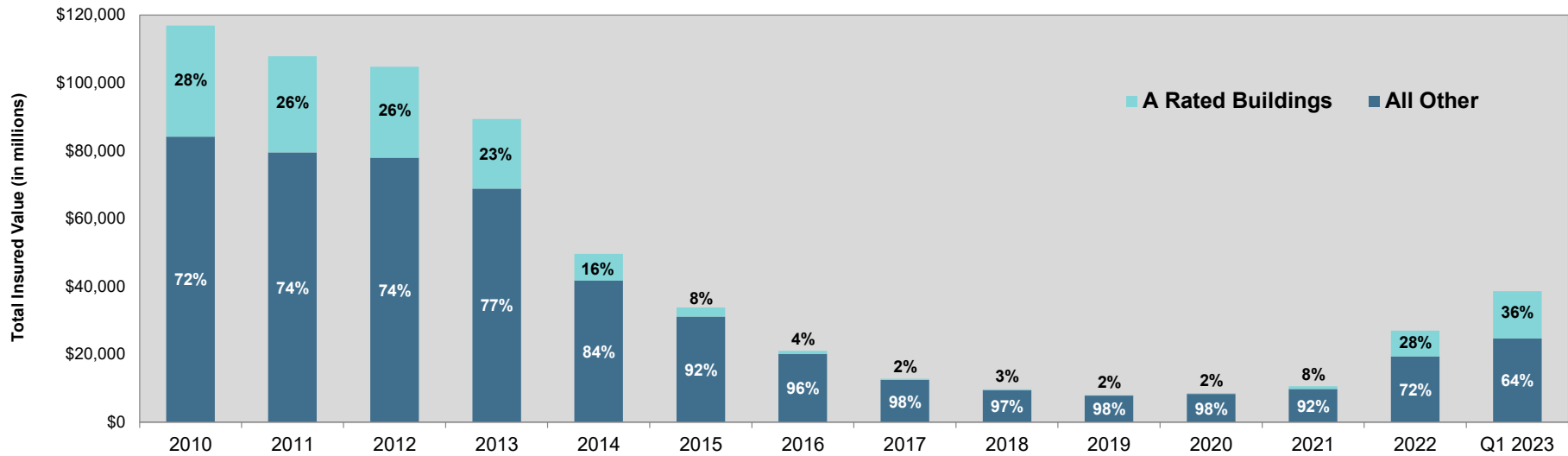


Product	\$1,000,000 and Less	\$1,000,001 to \$2,500,000	\$2,500,001 to \$5,000,000	\$5,000,001 to \$10,000,000	\$10,000,001 to \$15,000,000	\$15,000,001 to \$25,000,000	\$25,000,000+
Coastal Account CR-W	\$1,914,742,345	\$2,235,085,422	\$2,387,185,893	\$4,828,138,032	\$1,604,345,200	\$2,408,126,430	\$6,418,793,743
Coastal Account CR-M	\$99,824,200	\$45,850,100	\$180,701,183	\$177,688,900	\$22,268,600	\$33,738,400	\$27,619,300
Commercial Lines Account CR-M	\$2,461,710,358	\$3,778,049,900	\$2,610,763,700	\$3,628,087,300	\$1,356,418,400	\$1,093,261,200	\$996,300,200
<b>Total</b>	<b>\$4,476,276,903</b>	<b>\$6,058,985,422</b>	<b>\$5,178,650,776</b>	<b>\$8,633,914,232</b>	<b>\$2,983,032,200</b>	<b>\$3,535,126,030</b>	<b>\$7,442,713,243</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, 2023



Year	A Rated Buildings						All Other						Total		
	Building Count	% of Total	Total Insured Value (in millions)	% of Total	Premium Excluding Surcharges (in millions)	% of Total	Building Count	% of Total	Total Insured Value (in millions)	% of Total	Premium Excluding Surcharges (in millions)	% of Total	Building Count	Total Insured Value (in millions)	Premium Excluding Surcharges (in millions)
2010	1,242	1%	\$32,756	28%	\$161	33%	85,059	99%	\$84,129	72%	\$322	67%	86,301	\$116,885	\$483
2011	1,066	1%	\$28,399	26%	\$140	31%	79,758	99%	\$79,454	74%	\$314	69%	80,824	\$107,853	\$454
2012	963	1%	\$26,826	26%	\$139	30%	75,840	99%	\$77,937	74%	\$323	70%	76,803	\$104,764	\$462
2013	732	1%	\$20,522	23%	\$113	28%	65,609	99%	\$68,824	77%	\$298	72%	66,341	\$89,346	\$411
2014	298	1%	\$7,875	16%	\$43	20%	39,806	99%	\$41,696	84%	\$179	80%	40,104	\$49,571	\$222
2015	122	0%	\$2,672	8%	\$14	10%	28,493	100%	\$31,051	92%	\$125	90%	28,615	\$33,723	\$138
2016	45	0%	\$851	4%	\$4	5%	18,433	100%	\$20,094	96%	\$82	95%	18,478	\$20,946	\$86
2017	20	0%	\$309	2%	\$1	2%	11,958	100%	\$12,391	98%	\$52	98%	11,978	\$12,700	\$53
2018	19	0%	\$255	3%	\$1	3%	8,818	100%	\$9,372	97%	\$39	97%	8,837	\$9,627	\$40
2019	13	0%	\$181	2%	\$1	2%	7,108	100%	\$7,746	98%	\$33	98%	7,121	\$7,927	\$33
2020	13	0%	\$182	2%	\$1	2%	7,142	100%	\$8,275	98%	\$37	98%	7,155	\$8,457	\$37
2021	42	1%	\$887	8%	\$4	9%	7,632	99%	\$9,677	92%	\$45	91%	7,674	\$10,564	\$49
2022	351	3%	\$7,603	28%	\$51	31%	12,344	97%	\$19,346	72%	\$115	69%	12,695	\$26,949	\$165
Q1 2023	589	4%	\$13,961	36%	\$96	38%	15,853	96%	\$24,637	64%	\$157	62%	16,442	\$38,598	\$252

**Notes:**

- 1) All Other includes special class items in the Total Insured Value (TIV) and Premium
- 2) 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. Starting May 2012 for new policies and June 2012 for renewals, business income/extra expense is no longer covered.

## Prior Loss History

Tri-County Region		
Claim Type	Percentage of HO-3 Policies with a Prior Claim	
	12/31/2011	3/31/2023
All Other Perils (Includes Water)	1.88%	11.57%
Wind (Excluding Hurricanes and Other Catastrophes)	0.06%	3.32%
Sinkhole	0.02%	0.03%
Any Kind of Claim	3.17%	13.50%

All Other Florida Counties		
Claim Type	Percentage of HO-3 Policies with a Prior Claim	
	12/31/2011	3/31/2023
All Other Perils (Includes Water)	0.32%	5.11%
Wind (Excluding Hurricanes and Other Catastrophes)	0.02%	9.13%
Sinkhole	1.63%	0.51%
Any Kind of Claim	2.64%	13.40%

**Notes:**

- 1) 12/31/2011 data is based on policies inforce on 12/31/2011 with a reported claim on or before 12/31/2011
- 2) Current Quarter (Q) data is based on policies inforce on at the end of the Q with a reported claim on or before the end of the Q
- 3) Wind Claim Type includes policies which exclude wind coverage
- 4) Sinkhole Claim Type includes policies which exclude sinkhole coverage
- 5) HO-3 multi-peril policies were not offered in Coastal territories before 2007

# 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
CIW	Commercial Inland Wind (CNR-W Product)

## Rate Adequacy

Year Proposed to Board	Year Effective	Fraction of Policies with Recommended Rate Increases	
		All Personal Lines	Multi-peril Homeowners
2014	2015	32%	14%
2015	2016	55%	45%
2016	2017	77%	84%
2017	2018	64%	68%
Dec 2018: Before AOB Reform	Not Implemented	90%	97%
2019	Dec 2019	80%	72%
2021	2021	93%	88%
2021	Nov 2022	91%	86%



**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	22-002005	2022 Actuarial	11/1/2022	11/1/2022	6.1%	\$286.19
	21-021528	Limited Reinsurance	2/1/2022	2/1/2022	3.0%	\$269.73
	21-003137	2021 Actuarial	8/1/2021	8/1/2021	2.9%	\$261.87
	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%	\$128.00	
HO-4	22-002005	2022 Actuarial	11/1/2022	11/1/2022	8.0%	\$66.87
	21-021528	Limited Reinsurance	2/1/2022	2/1/2022	10.4%	\$61.92
	21-003137	2021 Actuarial	8/1/2021	8/1/2021	-6.8%	\$56.09
	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	22-002005	2022 Actuarial	11/1/2022	11/1/2022	10.9%	\$310.67
	21-021528	Limited Reinsurance	2/1/2022	2/1/2022	1.5%	\$280.23
	21-003137	2021 Actuarial	8/1/2021	8/1/2021	9.1%	\$276.09
	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	22-002262	2022 Actuarial	11/1/2022	11/1/2022	8.7%	\$423.25
	21-021528	Limited Reinsurance	2/1/2022	2/1/2022	1.0%	\$389.35
	21-003730	2021 Actuarial	8/1/2021	8/1/2021	9.1%	\$385.50
	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	22-002262	2022 Actuarial	11/1/2022	11/1/2022	8.3%	\$414.26
	21-021528	Limited Reinsurance	2/1/2022	2/1/2022	1.2%	\$382.58
	21-003730	2021 Actuarial	8/1/2021	8/1/2021	9.2%	\$378.05
	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	22-002505	2022 Actuarial	11/1/2022	11/1/2022	10.7%	\$255.69	
	21-022188	Limited Reinsurance	2/1/2022	2/1/2022	1.1%	\$230.94	
	21-003743	2021 Actuarial	8/1/2021	8/1/2021	9.0%	\$228.43	
	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	22-002505	2022 Actuarial	11/1/2022	11/1/2022	0.1%	\$101.60
		21-022188	Limited Reinsurance	2/1/2022	2/1/2022	0.0%	\$101.49
21-003743		2021 Actuarial	8/1/2021	8/1/2021	0.0%	\$101.49	
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		22-002899	2022 Actuarial	11/1/2022	11/1/2022	10.7%	\$138.95
		21-022136	Limited Reinsurance	2/1/2022	2/1/2022	5.9%	\$125.51
		21-003977	2021 Actuarial	8/1/2021	8/1/2021	3.4%	\$118.52
		19-123951	2019 Actuarial	12/1/2019	12/1/2019	8.0%	\$114.62
	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	22-002027	2022 Actuarial	11/1/2022	11/1/2022	9.7%	\$263.82
	21-021529	Limited Reinsurance	2/1/2022	2/1/2022	2.4%	\$240.50
	21-003138	2021 Actuarial	8/1/2021	8/1/2021	4.8%	\$234.86
	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	22-002027	2022 Actuarial	11/1/2022	11/1/2022	10.6%	\$143.94
	21-021529	Limited Reinsurance	2/1/2022	2/1/2022	6.1%	\$130.18
	21-003138	2021 Actuarial	8/1/2021	8/1/2021	3.1%	\$122.69
	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	22-002027	2022 Actuarial	11/1/2022	11/1/2022	10.7%	\$333.99
	21-021529	Limited Reinsurance	2/1/2022	2/1/2022	0.6%	\$301.70
	21-003138	2021 Actuarial	8/1/2021	8/1/2021	9.3%	\$299.90
	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	22-002263	2022 Actuarial	11/1/2022	11/1/2022	10.1%	\$263.89
	21-021521	Limited Reinsurance	2/1/2022	2/1/2022	2.2%	\$239.64
	21-003742	2021 Actuarial	8/1/2021	8/1/2021	7.7%	\$234.49
	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	22-002504	2022 Actuarial	11/1/2022	11/1/2022	10.6%	\$258.66
	21-022189	Limited Reinsurance	2/1/2022	2/1/2022	0.8%	\$233.80
	21-003751	2021 Actuarial	8/1/2021	8/1/2021	9.4%	\$231.95
	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 Actuarial	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	22-002504	2022 Actuarial	11/1/2022	11/1/2022	0.0%	\$108.44
	21-022189	Limited Reinsurance	2/1/2022	2/1/2022	0.0%	\$108.44
	21-003751	2021 Actuarial	8/1/2021	8/1/2021	0.0%	\$108.44
	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	22-002900	2022 Actuarial	11/1/2022	11/1/2022	10.7%	\$273.36
	21-022137	Limited Reinsurance	2/1/2022	2/1/2022	0.7%	\$246.96
	21-003976	2021 Actuarial	8/1/2021	8/1/2021	9.5%	\$245.24
	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	22-003648/ 22-003649	2022 Actuarial	10/1/2022	10/1/2022	10.1%	\$484.86	
	21-022415/ 21-022416	Limited Reinsurance	2/1/2022	2/1/2022	0.9%	\$440.38	
	21-005700/ 21-005693	2021 Actuarial	8/1/2021	8/1/2021	9.0%	\$436.45	
	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	22-003765	2022 Actuarial	10/1/2022	10/1/2022	11.0%	\$896.43
		21-022715	Limited Reinsurance	2/1/2022	2/1/2022	1.0%	\$807.60
21-005751		2021 Actuarial	8/1/2021	8/1/2021	8.4%	\$799.60	
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	22-003394/ 22-003395	2022 Actuarial	10/1/2022	10/1/2022	9.2%	\$395.21	
	21-021694/ 21-021695	Limited Reinsurance	2/1/2022	2/1/2022	0.6%	\$361.92	
	21-005399/ 21-005398	2021 Actuarial	8/1/2021	8/1/2021	5.2%	\$359.76	
	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	22-003509	2022 Actuarial	10/1/2022	10/1/2022	0.0%	\$167.82
		21-022071	Limited Reinsurance	2/1/2022	2/1/2022	0.1%	\$167.82
		21-005569	2021 Actuarial	8/1/2021	8/1/2021	8.6%	\$167.66
		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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