



# Corporate Analytics Business Overview

December 31, 2023 Report



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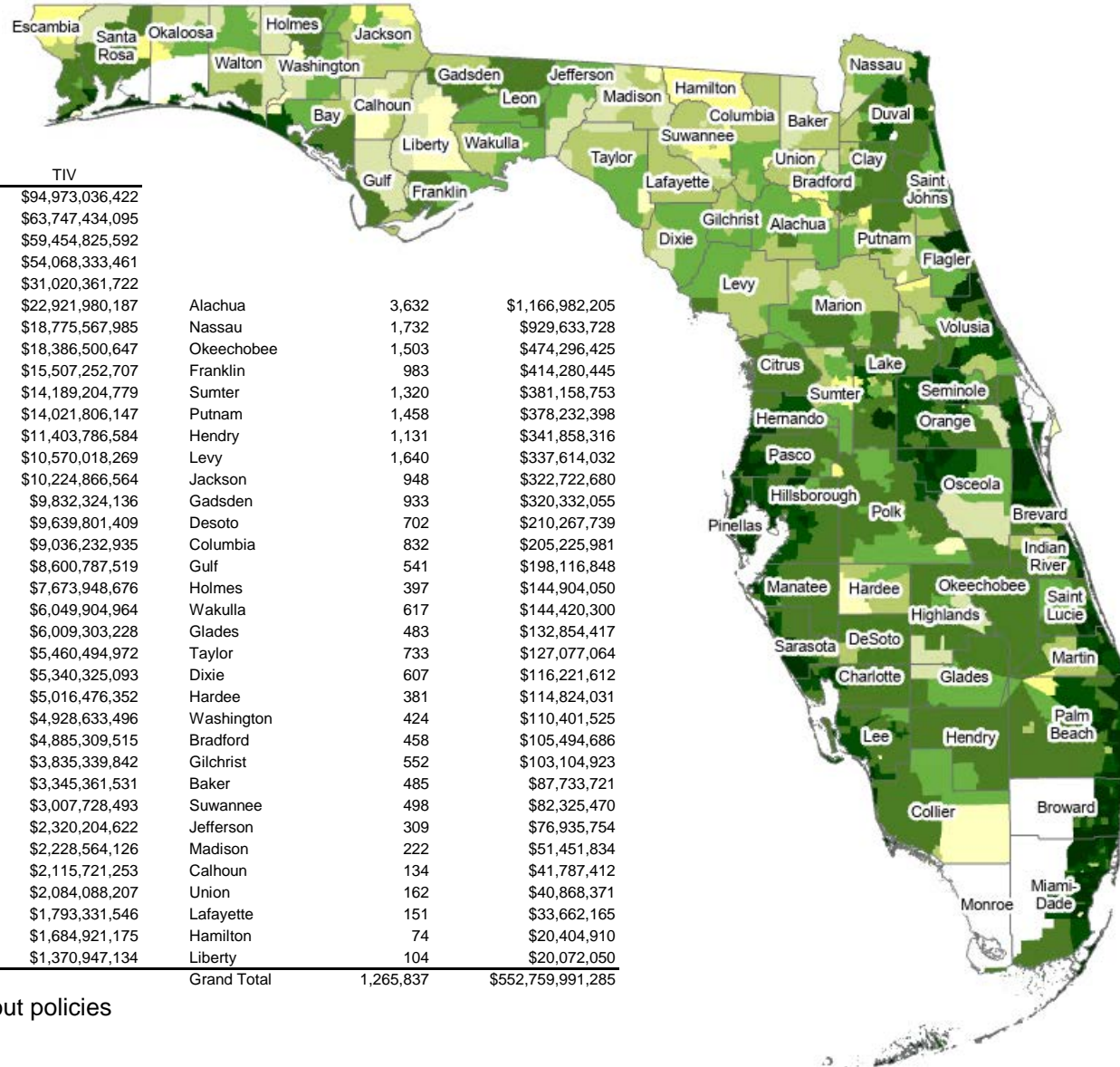
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# Combined Accounts

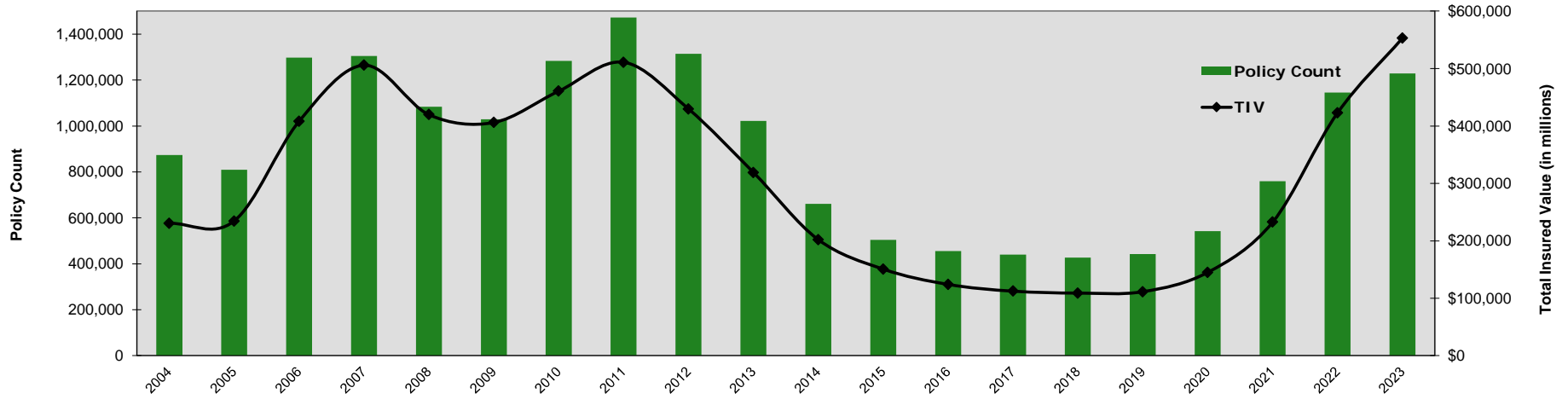
## Combined Accounts Total Insured Value (TIV) by Zip Code Data as of December 31, 2023



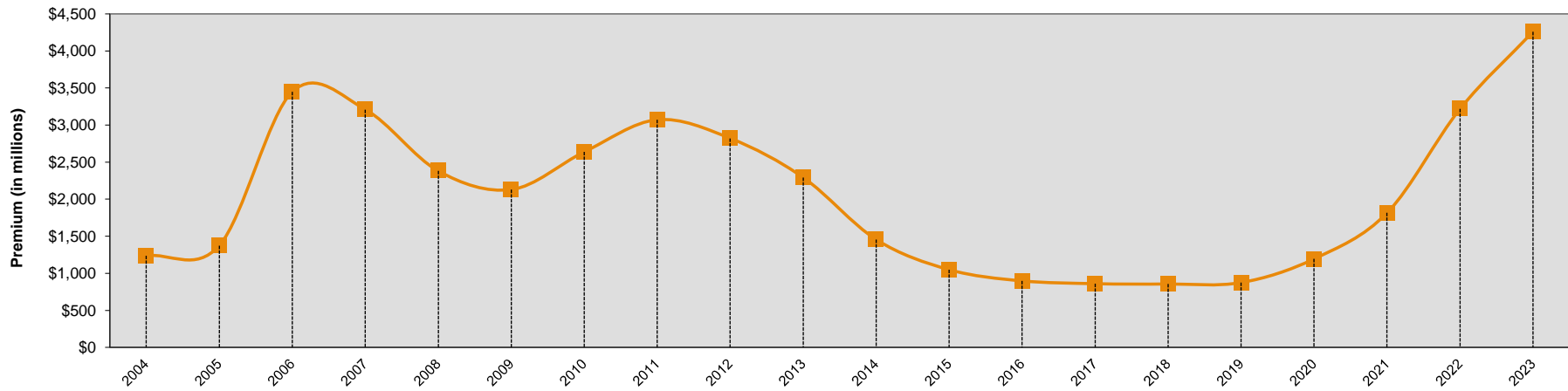
County	Building Count	TIV	County	Building Count	TIV
Miami-Dade	214,064	\$94,973,036,422	Alachua	3,632	\$1,166,982,205
Broward	158,765	\$63,747,434,095	Nassau	1,732	\$929,633,728
Palm Beach	127,283	\$59,454,825,592	Okeechobee	1,503	\$474,296,425
Pinellas	120,985	\$54,068,333,461	Franklin	983	\$414,280,445
Hillsborough	70,493	\$31,020,361,722	Sumter	1,320	\$381,158,753
Brevard	51,336	\$22,921,980,187	Putnam	1,458	\$378,232,398
Orange	45,483	\$18,775,567,985	Hendry	1,131	\$341,858,316
Sarasota	34,772	\$18,386,500,647	Levy	1,640	\$337,614,032
Lee	36,059	\$15,507,252,707	Jackson	948	\$322,722,680
Pasco	37,667	\$14,189,204,779	Gadsden	933	\$320,332,055
Volusia	30,774	\$14,021,806,147	Desoto	702	\$210,267,739
Monroe	20,086	\$11,403,786,584	Columbia	832	\$205,225,981
Hernando	25,241	\$10,570,018,269	Gulf	541	\$198,116,848
Collier	12,650	\$10,224,866,564	Holmes	397	\$144,904,050
Duval	23,835	\$9,832,324,136	Wakulla	617	\$144,420,300
Saint Lucie	23,033	\$9,639,801,409	Glades	483	\$132,854,417
Seminole	19,699	\$9,036,232,935	Taylor	733	\$127,077,064
Manatee	20,780	\$8,600,787,519	Dixie	607	\$116,221,612
Osceola	18,794	\$7,673,948,676	Hardee	381	\$114,824,031
Escambia	12,649	\$6,049,904,964	Washington	424	\$110,401,525
Charlotte	15,019	\$6,009,303,228	Bradford	458	\$105,494,686
Lake	14,008	\$5,460,494,972	Gilchrist	552	\$103,104,923
Polk	16,074	\$5,340,325,093	Baker	485	\$87,733,721
Indian River	10,931	\$5,016,476,352	Suwannee	498	\$82,325,470
Okaloosa	10,637	\$4,928,633,496	Jefferson	309	\$76,935,754
Martin	10,068	\$4,885,309,515	Madison	222	\$51,451,834
Santa Rosa	7,756	\$3,835,339,842	Calhoun	134	\$41,787,412
Bay	9,071	\$3,345,361,531	Union	162	\$40,868,371
Saint Johns	6,595	\$3,007,728,493	Lafayette	151	\$33,662,165
Marion	7,121	\$2,320,204,622	Hamilton	74	\$20,404,910
Walton	4,404	\$2,228,564,126	Liberty	104	\$20,072,050
Citrus	7,423	\$2,115,721,253			
Flagler	4,236	\$2,084,088,207			
Clay	4,335	\$1,793,331,546			
Leon	4,686	\$1,684,921,175			
Highlands	4,879	\$1,370,947,134			
			Grand Total	1,265,837	\$552,759,991,285

**Note:** Excludes takeout policies

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



### Inforce Premium (in Millions)

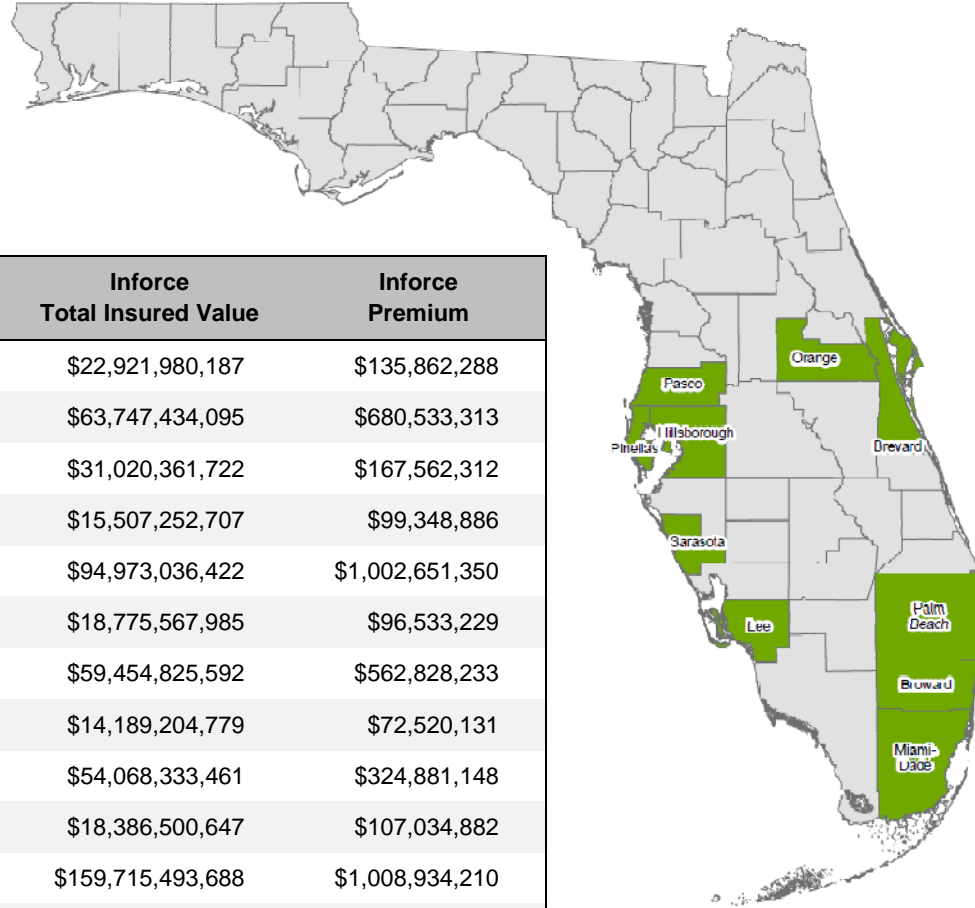


**Note:** Excludes takeout policies

## Combined Accounts

### High Volume Counties Based on Total Insured Value

Data as of December 31, 2023

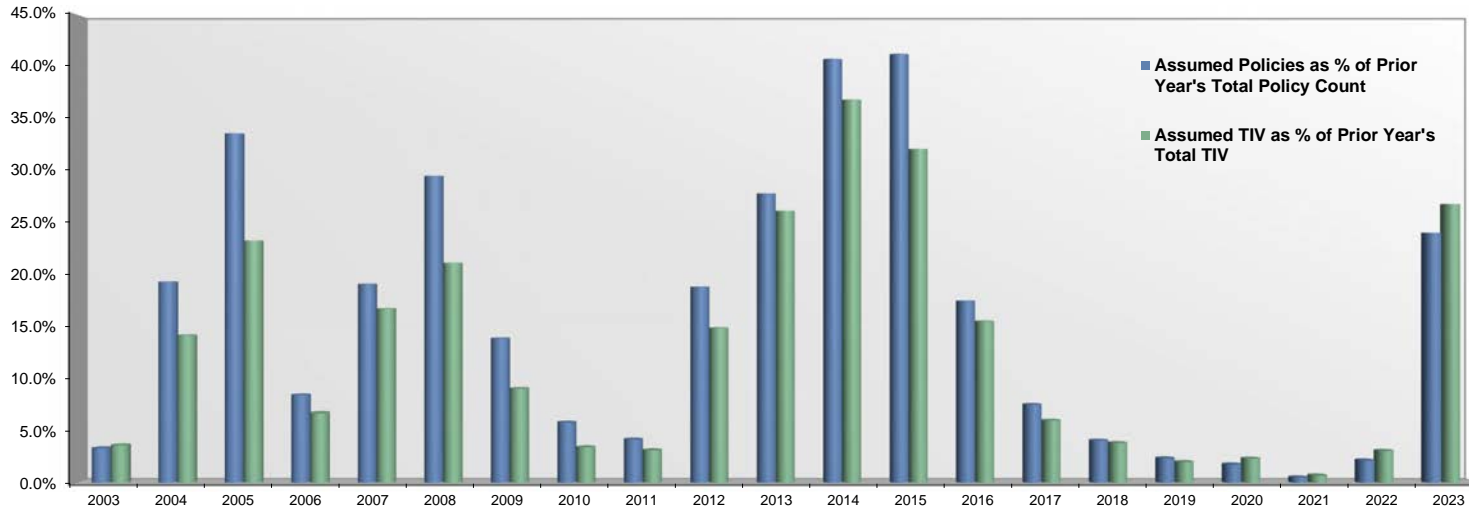


County	Policy Count	% of Total Policy Count	Inforce Total Insured Value	Inforce Premium
Brevard	50,531	4%	\$22,921,980,187	\$135,862,288
Broward	154,684	13%	\$63,747,434,095	\$680,533,313
Hillsborough	69,202	6%	\$31,020,361,722	\$167,562,312
Lee	34,914	3%	\$15,507,252,707	\$99,348,886
Miami-Dade	210,019	17%	\$94,973,036,422	\$1,002,651,350
Orange	44,994	4%	\$18,775,567,985	\$96,533,229
Palm Beach	117,623	10%	\$59,454,825,592	\$562,828,233
Pasco	36,487	3%	\$14,189,204,779	\$72,520,131
Pinellas	118,619	10%	\$54,068,333,461	\$324,881,148
Sarasota	33,102	3%	\$18,386,500,647	\$107,034,882
All Other	358,543	29%	\$159,715,493,688	\$1,008,934,210
<b>Total</b>	<b>1,228,718</b>	<b>100%</b>	<b>\$552,759,991,285</b>	<b>\$4,258,689,982</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.

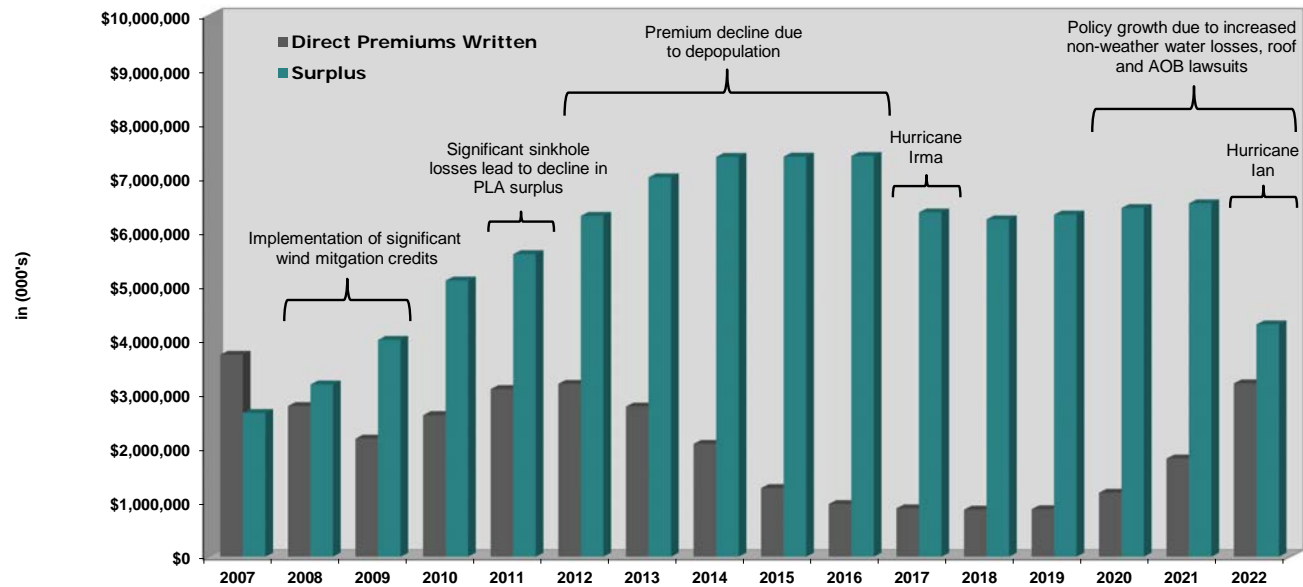
## Depopulation Study Policies Taken Out Relative to Citizens Inforce Policies



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%
2023	11	275,324	1,228,718	24.0%	\$113,375,478,857	\$552,759,991,285	26.8%

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

## Combined Accounts Direct Premiums Written to Surplus



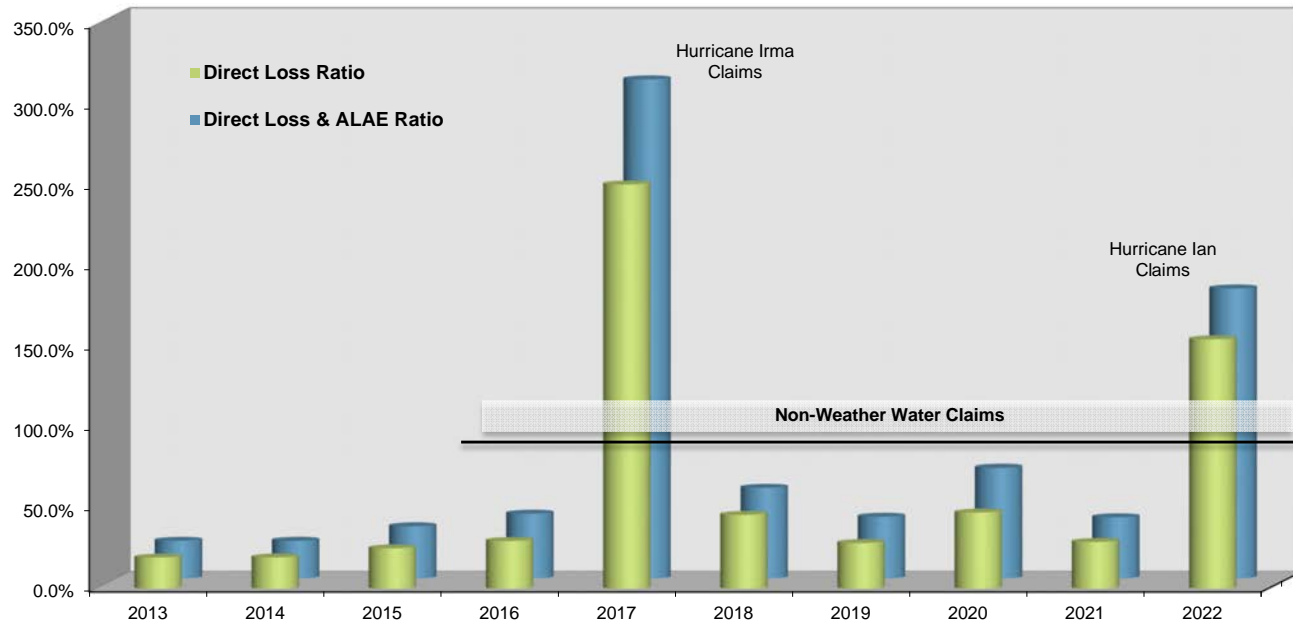
	Personal Lines Account		Commercial Lines Account		Coastal Account		Combined	
	Surplus (in 000's)	Gross Writing Ratio	Surplus (in 000's)	Gross Writing Ratio	Surplus (in 000's)	Gross Writing Ratio	Surplus (in 000's)	Gross Writing Ratio
2007	\$1,156,822	1.59	\$601,965	0.94	\$884,420	1.48	\$2,643,208	1.41
2008	\$1,346,625	0.92	\$818,354	0.44	\$1,005,795	1.16	\$3,170,774	0.87
2009	\$1,522,603	0.60	\$940,048	0.25	\$1,530,355	0.67	\$3,993,006	0.55
2010	\$1,709,127	0.75	\$1,060,492	0.20	\$2,331,915	0.48	\$5,101,534	0.51
2011	\$1,698,602	1.00	\$1,203,317	0.17	\$2,686,222	0.44	\$5,588,141	0.55
2012	\$2,008,861	0.87	\$1,343,384	0.15	\$2,942,912	0.42	\$6,295,157	0.51
2013	\$2,336,313	0.60	\$1,469,432	0.13	\$3,202,463	0.37	\$7,008,209	0.39
2014	\$2,487,564	0.37	\$1,559,434	0.10	\$3,337,030	0.30	\$7,384,027	0.28
2015	\$2,472,909	0.22	\$1,641,382	0.04	\$3,275,401	0.20	\$7,389,692	0.17
2016	\$2,438,797	0.19	\$1,701,468	0.02	\$3,261,537	0.14	\$7,401,802	0.13
2017	\$1,886,040	0.26	\$1,738,657	0.01	\$2,734,603	0.14	\$6,359,300	0.14
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

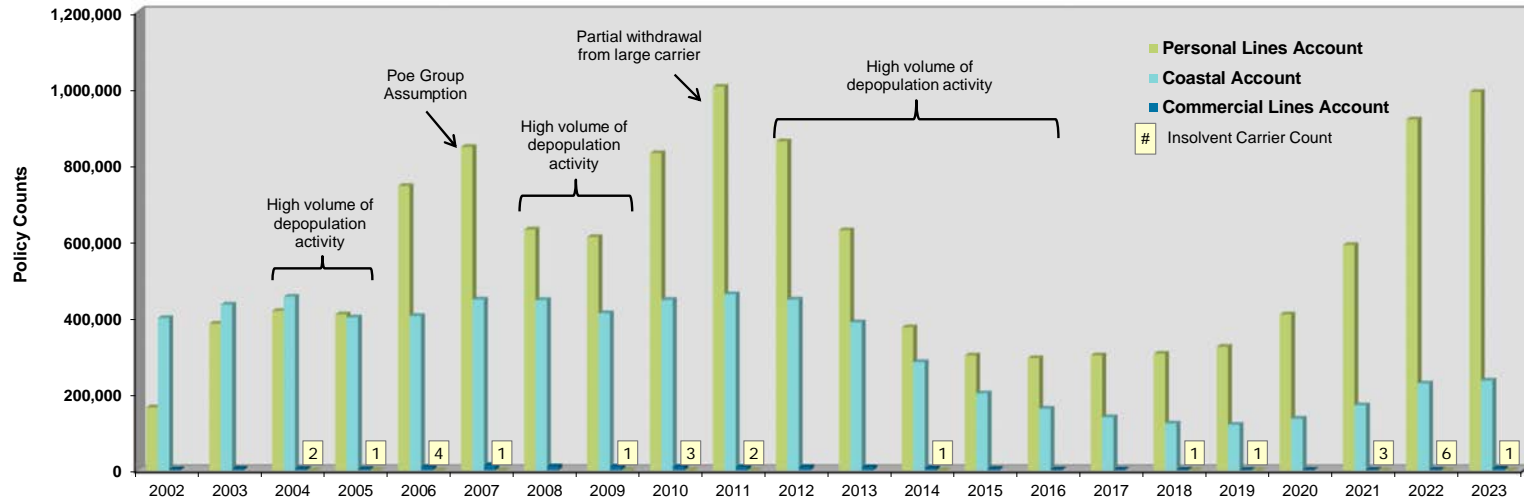


	Direct Premiums Earned	Direct Losses Incurred	Direct ALAE Incurred	Direct Loss Ratio	Direct Loss & ALAE Ratio
<b>2013</b>	\$2,611,371,879	\$505,852,106	\$106,834,769	19.4%	23.5%
<b>2014</b>	\$2,026,798,209	\$393,924,547	\$82,077,462	19.4%	23.5%
<b>2015</b>	\$1,269,794,297	\$318,861,882	\$93,689,164	25.1%	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 December 31, 2023



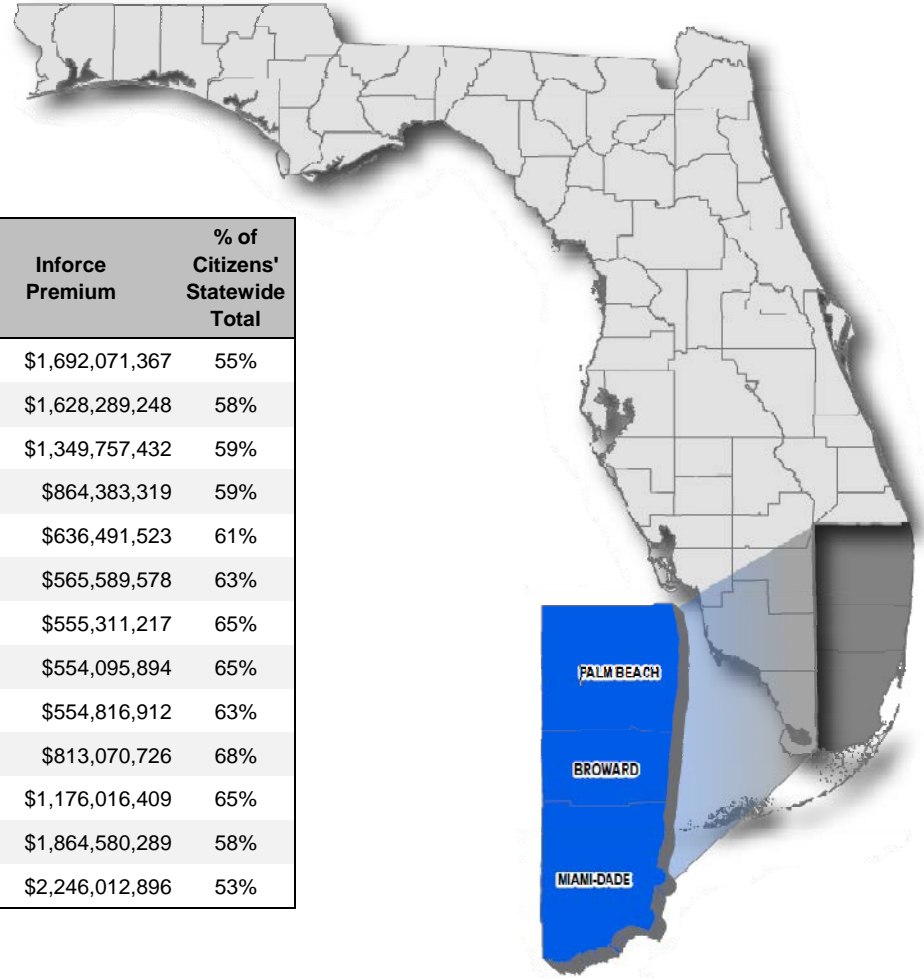
	Personal Lines Account	Coastal Account	Commercial Lines Account	Total
2002	164,274	397,676	2,157	564,107
2003	383,283	433,077	3,863	820,223
2004	416,521	453,765	3,650	873,936
2005	407,387	399,417	3,145	809,949
2006	743,592	403,509	8,347	1,298,428
2007	845,857	446,184	12,908	1,304,949
2008	629,467	445,200	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
2023	989,969	234,262	4,487	1,228,718

**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 December 31, 2023

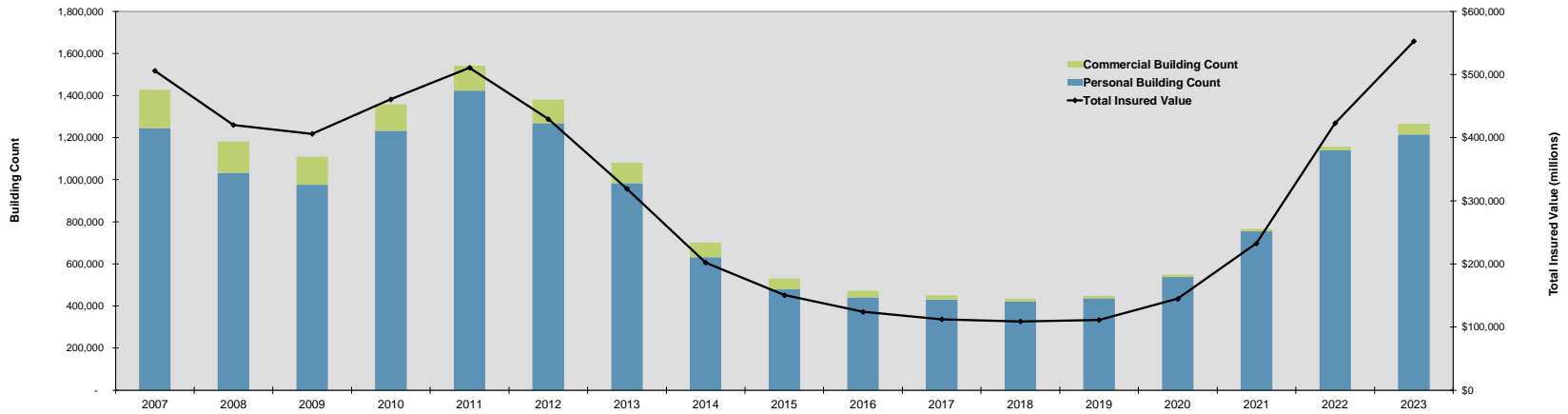


Year	Policy Count	% of Citizens' Statewide Total	Inforce Total Insured Value	% of Citizens' Statewide Total	Inforce Premium	% of Citizens' Statewide Total
2011	633,311	43%	\$252,341,776,265	49%	\$1,692,071,367	55%
2012	580,633	44%	\$215,915,313,021	50%	\$1,628,289,248	58%
2013	460,814	45%	\$166,705,951,031	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%
2023	482,326	39%	\$218,175,296,109	39%	\$2,246,012,896	53%

**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

### Total - Personal and Commercial Building Count and Total Insured Value (TIV) Trends Data as of December 31, 2023

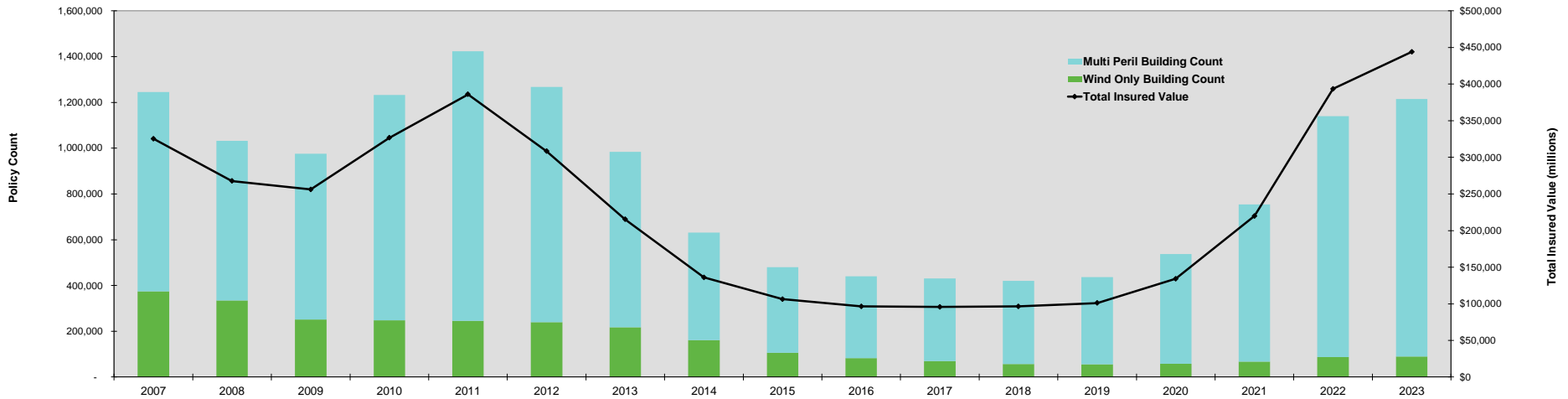


	Personal				Commercial				Total			
	Policy Count	Building Count	Premium (millions)	TIV (millions)	Policy Count	Building Count	Premium (millions)	TIV (millions)	Policy Count	Building Count	Premium (millions)	TIV (millions)
2007	1,239,298	1,244,869	\$2,235	\$325,313	65,651	181,929	\$974	\$180,569	1,304,949	1,426,798	\$3,209	\$505,882
2008	1,026,614	1,031,985	\$1,612	\$267,755	57,623	149,608	\$771	\$152,129	1,084,237	1,181,593	\$2,383	\$419,884
2009	975,500	975,812	\$1,486	\$256,193	53,714	133,877	\$643	\$149,797	1,029,214	1,109,689	\$2,129	\$405,991
2010	1,232,397	1,232,397	\$2,006	\$326,713	51,141	125,545	\$631	\$133,990	1,283,538	1,357,942	\$2,637	\$460,703
2011	1,423,160	1,423,160	\$2,469	\$385,937	49,231	119,338	\$603	\$124,738	1,472,391	1,542,498	\$3,072	\$510,675
2012	1,268,071	1,268,071	\$2,206	\$308,334	46,740	113,740	\$615	\$121,091	1,314,811	1,381,811	\$2,821	\$429,424
2013	983,629	983,629	\$1,735	\$215,406	38,065	97,031	\$557	\$103,482	1,021,694	1,080,660	\$2,292	\$318,887
2014	631,378	631,378	\$1,105	\$136,124	29,783	69,748	\$350	\$65,833	661,161	701,126	\$1,455	\$201,957
2015	480,161	480,161	\$818	\$106,413	23,704	50,849	\$231	\$44,082	503,865	531,010	\$1,050	\$150,496
2016	440,577	440,577	\$747	\$96,585	15,266	32,157	\$150	\$27,478	455,843	472,734	\$897	\$124,063
2017	430,653	430,653	\$765	\$95,561	9,753	20,127	\$96	\$16,749	440,406	450,780	\$861	\$112,310
2018	420,612	420,612	\$782	\$96,539	6,785	14,107	\$72	\$12,357	427,397	434,719	\$854	\$108,896
2019	436,715	436,715	\$813	\$101,093	5,488	11,348	\$61	\$10,155	442,203	448,063	\$874	\$111,249
2020	537,487	537,487	\$1,128	\$134,191	5,252	11,229	\$66	\$10,608	542,739	548,716	\$1,195	\$144,798
2021	754,475	754,475	\$1,738	\$219,917	4,830	11,414	\$78	\$12,586	759,305	765,889	\$1,816	\$232,502
2022	1,139,374	1,139,374	\$3,001	\$393,462	6,437	17,479	\$218	\$29,491	1,145,811	1,156,853	\$3,219	\$422,953
2023	1,215,186	1,215,186	\$3,327	\$443,982	13,532	50,651	\$932	\$108,778	1,228,718	1,265,837	\$4,259	\$552,760
% Change from 2022 to Q4 2023	6.7%	6.7%	10.9%	12.8%	110.2%	189.8%	327.4%	268.9%	7.2%	9.4%	32.3%	30.7%

**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 commercial 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.

### Personal Lines by Multi Peril and Wind Only Building Count and Total Insured Value (TIV) Trends Data as of December 31, 2023

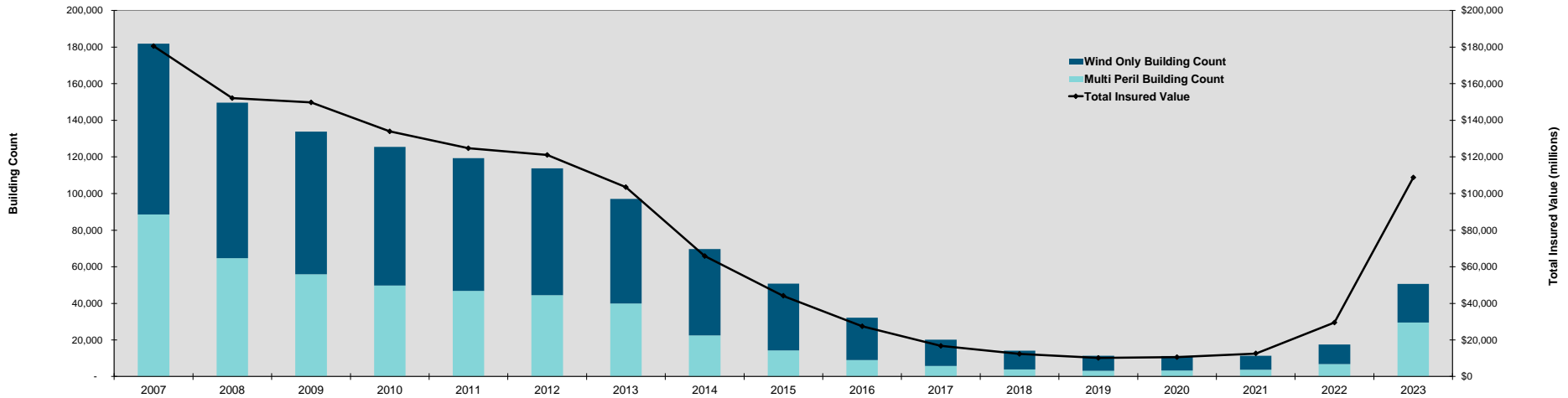


	Multi Peril				Wind Only				Total			
	Policy Count	Building Count	Premium (millions)	TIV (millions)	Policy Count	Building Count	Premium (millions)	TIV (millions)	Policy Count	Building Count	Premium (millions)	TIV (millions)
2007	870,533	870,533	\$1,507	\$190,522	368,765	374,336	\$729	\$134,791	1,239,298	1,244,869	\$2,235	\$325,313
2008	697,139	697,139	\$1,051	\$142,319	329,475	334,846	\$561	\$125,437	1,026,614	1,031,985	\$1,612	\$267,755
2009	724,213	724,213	\$1,045	\$148,840	251,287	251,599	\$441	\$107,353	975,500	975,812	\$1,486	\$256,193
2010	984,069	984,069	\$1,564	\$221,956	248,328	248,328	\$441	\$104,757	1,232,397	1,232,397	\$2,006	\$326,713
2011	1,177,654	1,177,654	\$2,010	\$281,668	245,506	245,506	\$459	\$104,268	1,423,160	1,423,160	\$2,469	\$385,937
2012	1,028,572	1,028,572	\$1,756	\$219,314	239,499	239,499	\$450	\$89,020	1,268,071	1,268,071	\$2,206	\$308,334
2013	766,386	766,386	\$1,303	\$141,697	217,243	217,243	\$432	\$73,709	983,629	983,629	\$1,735	\$215,406
2014	469,646	469,646	\$797	\$83,385	161,732	161,732	\$308	\$52,739	631,378	631,378	\$1,105	\$136,124
2015	373,415	373,415	\$594	\$68,091	106,746	106,746	\$225	\$38,322	480,161	480,161	\$818	\$106,413
2016	357,207	357,207	\$570	\$66,943	83,370	83,370	\$177	\$29,642	440,577	440,577	\$747	\$96,585
2017	361,054	361,054	\$612	\$70,792	69,599	69,599	\$152	\$24,768	430,653	430,653	\$765	\$95,561
2018	363,003	363,003	\$652	\$75,142	57,609	57,609	\$130	\$21,397	420,612	420,612	\$782	\$96,539
2019	380,495	380,495	\$683	\$79,613	56,220	56,220	\$130	\$21,481	436,715	436,715	\$813	\$101,093
2020	479,052	479,052	\$982	\$110,628	58,435	58,435	\$146	\$23,563	537,487	537,487	\$1,128	\$134,191
2021	687,133	687,133	\$1,559	\$191,132	67,342	67,342	\$179	\$28,785	754,475	754,475	\$1,738	\$219,917
2022	1,052,064	1,052,064	\$2,739	\$353,141	87,310	87,310	\$262	\$40,321	1,139,374	1,139,374	\$3,001	\$393,462
2023	1,124,826	1,124,826	\$3,023	\$399,881	90,360	90,360	\$304	\$44,101	1,215,186	1,215,186	\$3,327	\$443,982
% Change from 2022 to Q4 2023	6.9%	6.9%	10.4%	13.2%	3.5%	3.5%	16.0%	9.4%	6.7%	6.7%	10.9%	12.8%

**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) Excludes takeout policies

## Commercial Lines by Multi Peril and Wind Only Building Count and Total Insured Value (TIV) Trends Data as of December 31, 2023

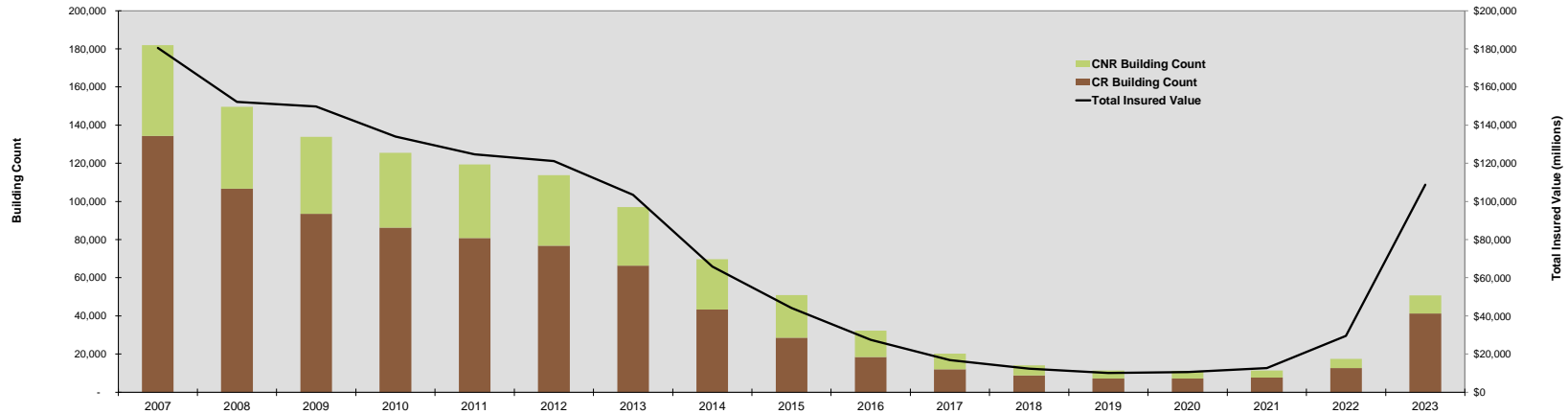


	Multi Peril				Wind Only				Total			
	Policy Count	Building Count	Premium (millions)	TIV (millions)	Policy Count	Building Count	Premium (millions)	TIV (millions)	Policy Count	Building Count	Premium (millions)	TIV (millions)
2007	11,161	88,523	\$519	\$76,304	54,490	93,406	\$455	\$104,265	65,651	181,929	\$974	\$180,569
2008	9,252	64,725	\$366	\$61,041	48,371	84,883	\$405	\$91,088	57,623	149,608	\$771	\$152,129
2009	10,028	55,982	\$318	\$65,024	43,686	77,895	\$325	\$84,774	53,714	133,877	\$643	\$149,797
2010	9,461	49,712	\$307	\$58,209	41,680	75,833	\$324	\$75,781	51,141	125,545	\$631	\$133,990
2011	9,470	46,898	\$294	\$55,496	39,761	72,440	\$309	\$69,242	49,231	119,338	\$603	\$124,738
2012	9,246	44,536	\$291	\$53,503	37,494	69,204	\$324	\$67,588	46,740	113,740	\$615	\$121,091
2013	8,752	39,981	\$285	\$50,134	29,313	57,050	\$273	\$53,348	38,065	97,031	\$557	\$103,482
2014	5,537	22,482	\$146	\$28,070	24,246	47,266	\$205	\$37,764	29,783	69,748	\$350	\$65,833
2015	3,720	14,356	\$75	\$16,555	19,984	36,493	\$156	\$27,527	23,704	50,849	\$231	\$44,082
2016	2,316	9,098	\$46	\$10,618	12,950	23,059	\$104	\$16,860	15,266	32,157	\$150	\$27,478
2017	1,587	5,817	\$26	\$6,276	8,166	14,310	\$70	\$10,473	9,753	20,127	\$96	\$16,749
2018	1,120	3,952	\$19	\$4,500	5,665	10,155	\$53	\$7,858	6,785	14,107	\$72	\$12,357
2019	894	3,208	\$15	\$3,660	4,594	8,140	\$46	\$6,495	5,488	11,348	\$61	\$10,155
2020	879	3,339	\$17	\$4,008	4,373	7,890	\$50	\$6,599	5,252	11,229	\$66	\$10,608
2021	869	3,791	\$21	\$5,066	3,961	7,623	\$57	\$7,520	4,830	11,414	\$78	\$12,586
2022	1,230	6,911	\$70	\$12,651	5,207	10,568	\$148	\$16,840	6,437	17,479	\$218	\$29,491
2023	4,936	29,564	\$323	\$46,191	8,596	21,087	\$609	\$62,587	13,532	50,651	\$932	\$108,778
% Change from 2022 to Q4 2023	301.3%	327.8%	362.7%	265.1%	65.1%	99.5%	310.7%	271.7%	110.2%	189.8%	327.4%	268.9%

**Notes:**

- 1) 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 commercial 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.

### Commercial Lines by Residential and Non-Residential Building Count and Total Insured Value (TIV) Trends Data as of December 31, 2023



	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)
2007	28,504	134,260	\$869	\$159,885	37,147	47,669	\$104	\$20,683	65,651	181,929	\$974	\$180,569
2008	24,697	106,620	\$684	\$134,130	32,926	42,988	\$87	\$17,998	57,623	149,608	\$771	\$152,129
2009	23,404	93,534	\$561	\$132,325	30,310	40,343	\$82	\$17,473	53,714	133,877	\$643	\$149,797
2010	21,763	86,301	\$542	\$116,885	29,378	39,244	\$89	\$17,105	51,141	125,545	\$631	\$133,990
2011	20,776	80,824	\$508	\$107,853	28,455	38,514	\$94	\$16,885	49,231	119,338	\$603	\$124,738
2012	19,741	76,803	\$517	\$104,764	26,999	36,937	\$97	\$16,327	46,740	113,740	\$615	\$121,091
2013	16,620	66,341	\$464	\$89,346	21,445	30,690	\$93	\$14,135	38,065	97,031	\$557	\$103,482
2014	11,626	43,347	\$262	\$53,508	18,157	26,401	\$88	\$12,325	29,783	69,748	\$350	\$65,833
2015	8,315	28,615	\$153	\$33,723	15,389	22,234	\$79	\$10,359	23,704	50,849	\$231	\$44,082
2016	5,929	18,478	\$95	\$20,946	9,337	13,679	\$56	\$6,532	15,266	32,157	\$150	\$27,478
2017	4,266	11,978	\$58	\$12,700	5,487	8,149	\$38	\$4,049	9,753	20,127	\$96	\$16,749
2018	3,221	8,837	\$45	\$9,627	3,564	5,270	\$28	\$2,730	6,785	14,107	\$72	\$12,357
2019	2,641	7,121	\$37	\$7,927	2,847	4,227	\$24	\$2,228	5,488	11,348	\$61	\$10,155
2020	2,566	7,155	\$41	\$8,457	2,686	4,074	\$25	\$2,151	5,252	11,229	\$66	\$10,608
2021	2,440	7,674	\$53	\$10,564	2,390	3,740	\$25	\$2,021	4,830	11,414	\$78	\$12,586
2022	3,252	12,695	\$183	\$26,949	3,185	4,784	\$35	\$2,542	6,437	17,479	\$218	\$29,491
2023	7,654	41,305	\$848	\$102,653	5,878	9,346	\$84	\$6,125	13,532	50,651	\$932	\$108,778
% Change from 2022 to Q4 2023	135.4%	225.4%	364.2%	280.9%	84.6%	95.4%	136.6%	141.0%	110.2%	189.8%	327.4%	268.9%

**Notes:**

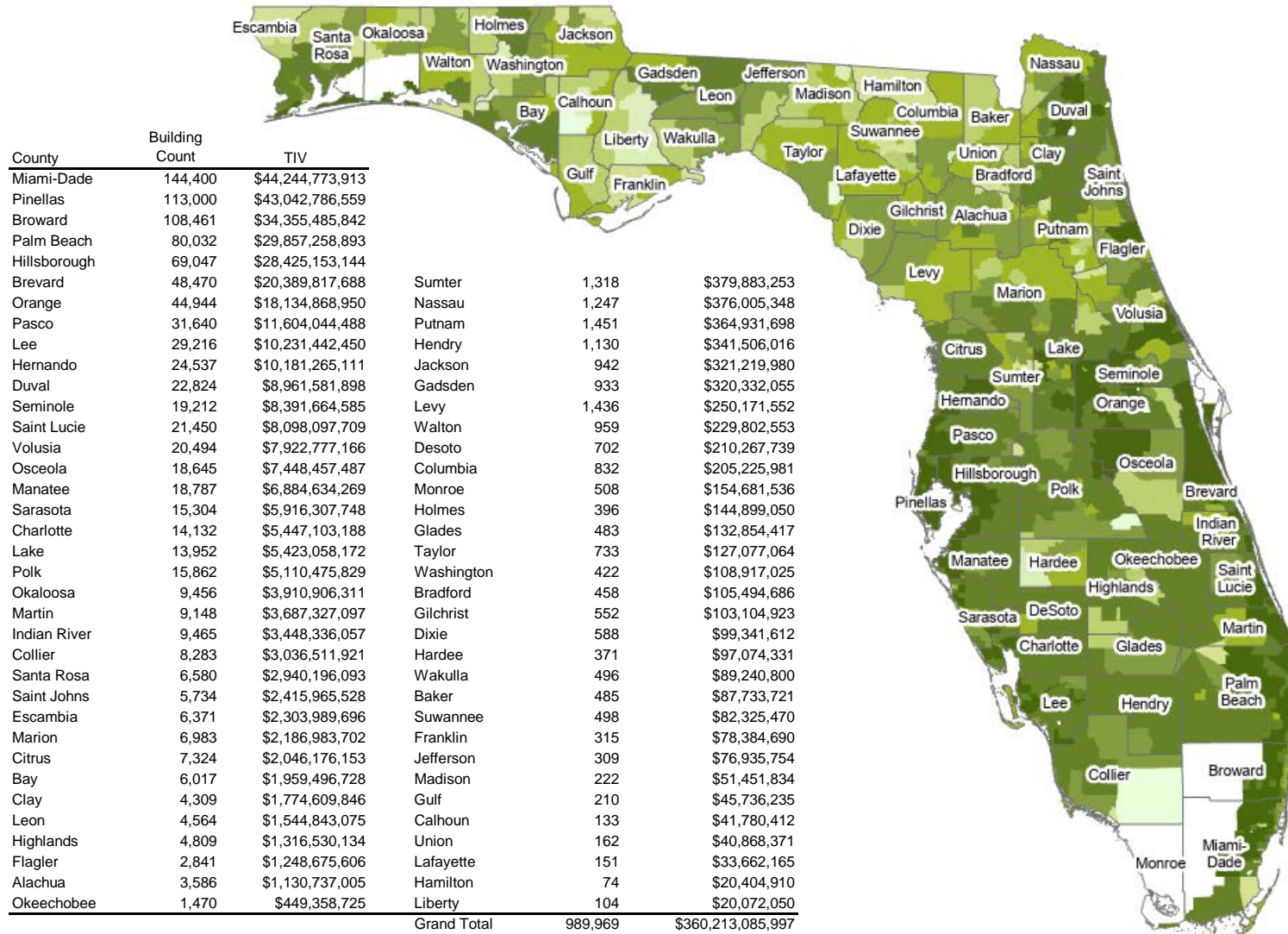
- 1) Commercial policy forms include building coverage, other structure coverage, and business personal property. Commercial non-residential multi-peril policies no longer include business income/extra expense beginning with June 2012 renewals and May 2012 new business.
- 2) Excludes takeout policies
- 3) Within the commercial data, commercial non-residential wind-only (CIW) counts are policy counts; building counts are unavailable. The product was phased out during 2009, with no policies remaining in force as of 12/31/09. The commercial non-residential multi-peril program was introduced in November 2008.

# **Account Information**

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

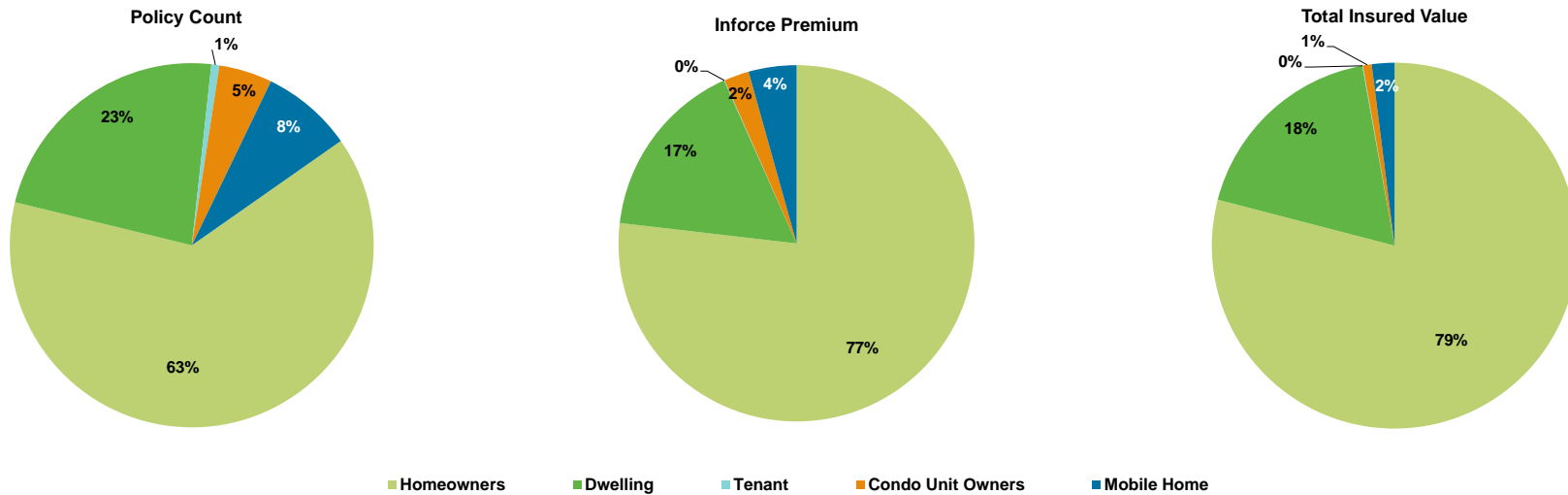


## Personal Lines Account Total Insured Value (TIV) by Zip Code Data as of December 31, 2023



**Note:** Excludes takeout policies

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

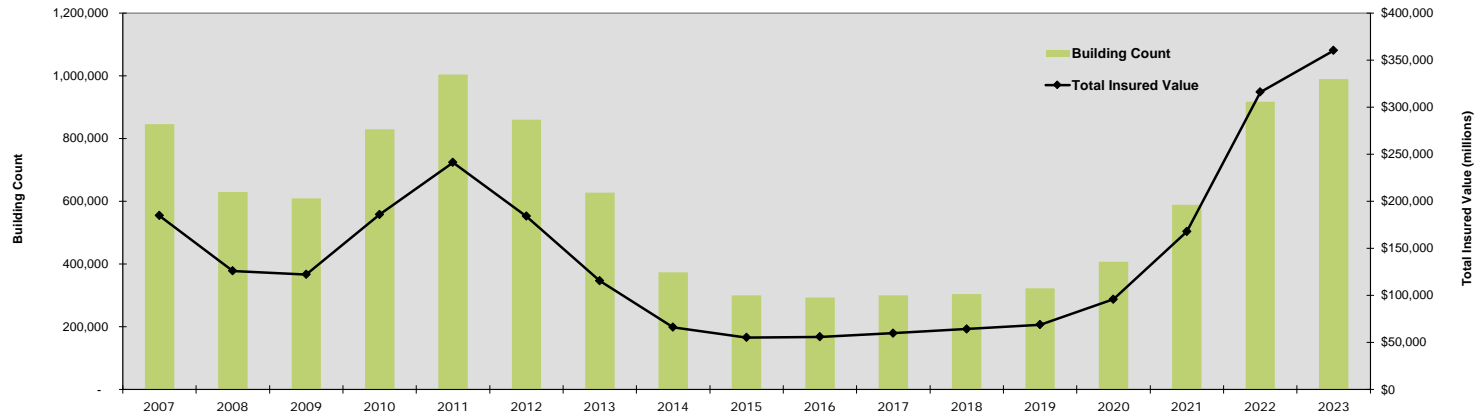


	HO-3	HO-4	HO-6	HO-8	DP-1	DP-3	MHO-3	MHO-4	MDP-1	TOTAL
<b>Policy Count</b>	621,080	6,249	46,843	8,505	45,143	181,456	61,136	677	18,880	<b>989,969</b>
<b>Building Count</b>	621,080	6,249	46,843	8,505	45,143	181,456	61,136	677	18,880	<b>989,969</b>
<b>Inforce Premium</b>	\$1,937,913,363	\$969,307	\$57,653,136	\$16,904,594	\$83,940,249	\$333,231,109	\$93,766,151	\$247,845	\$15,618,530	<b>\$2,540,244,284</b>
<b>Total Insured Value</b>	\$282,642,105,952	\$150,118,766	\$2,734,473,359	\$2,570,325,584	\$14,280,577,249	\$50,637,147,336	\$6,215,314,962	\$16,273,100	\$966,749,689	<b>\$360,213,085,997</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 December 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
2023	989,969	989,969	\$2,540	\$360,213
<b>% Change from 2022 to Q4 2023</b>	7.9%	7.9%	10.9%	14.0%

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

**Personal Lines Account**  
**High Volume Counties by Total Insured Value (in 000's)**  
**Data as of December 31, 2023**

**50% of PLA Total  
Insured Value is in the  
top 5 counties**

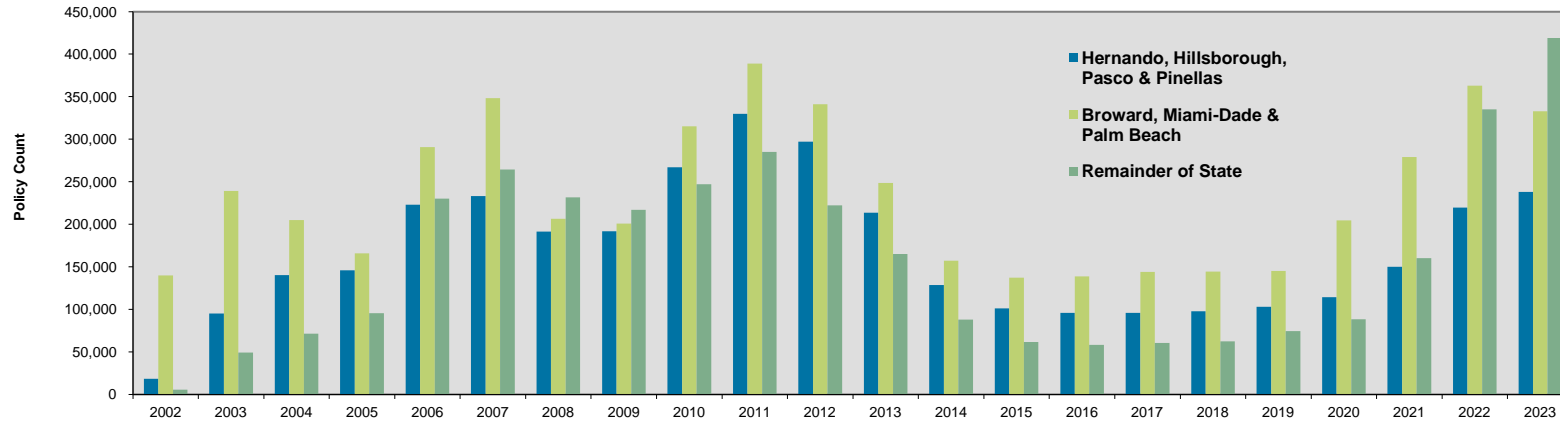
**70% of PLA Total  
Insured Value is in the  
top 10 counties**

County	Total Insured Value	
Miami-Dade	\$44,244,774	
Pinellas	\$43,042,787	
Broward	\$34,355,486	
Palm Beach	\$29,857,259	
Hillsborough	\$28,425,153	
<b>Top 5 Total</b>	<b>\$179,925,458</b>	<b>50%</b>
Brevard	\$20,389,818	
Orange	\$18,134,869	
Pasco	\$11,604,044	
Lee	\$10,231,442	
Hernando	\$10,181,265	
<b>Top 10 Total</b>	<b>\$250,466,897</b>	<b>70%</b>
<b>State Total</b>	<b>\$360,213,086</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 December 31, 2023

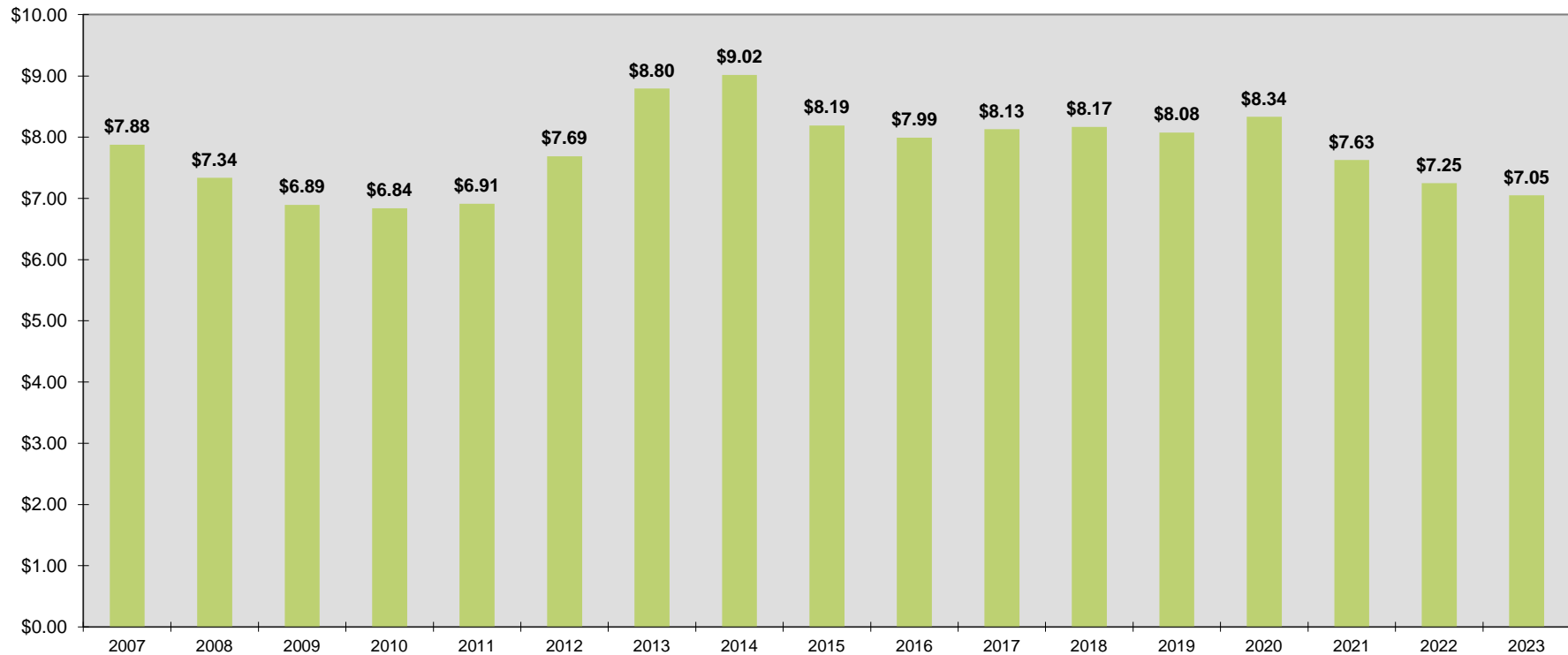


The chart above highlights concentrated total insured value and growth in South Florida (Broward, Miami-Dade and Palm Beach counties) and areas of Florida with increased sinkhole activity (Hernando, Hillsborough, Pasco, and Pinellas counties) as compared to the remaining 60 counties.

	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%
2023	238,224	24%	332,893	34%	418,852	42%

Note: Excludes takeout policies

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



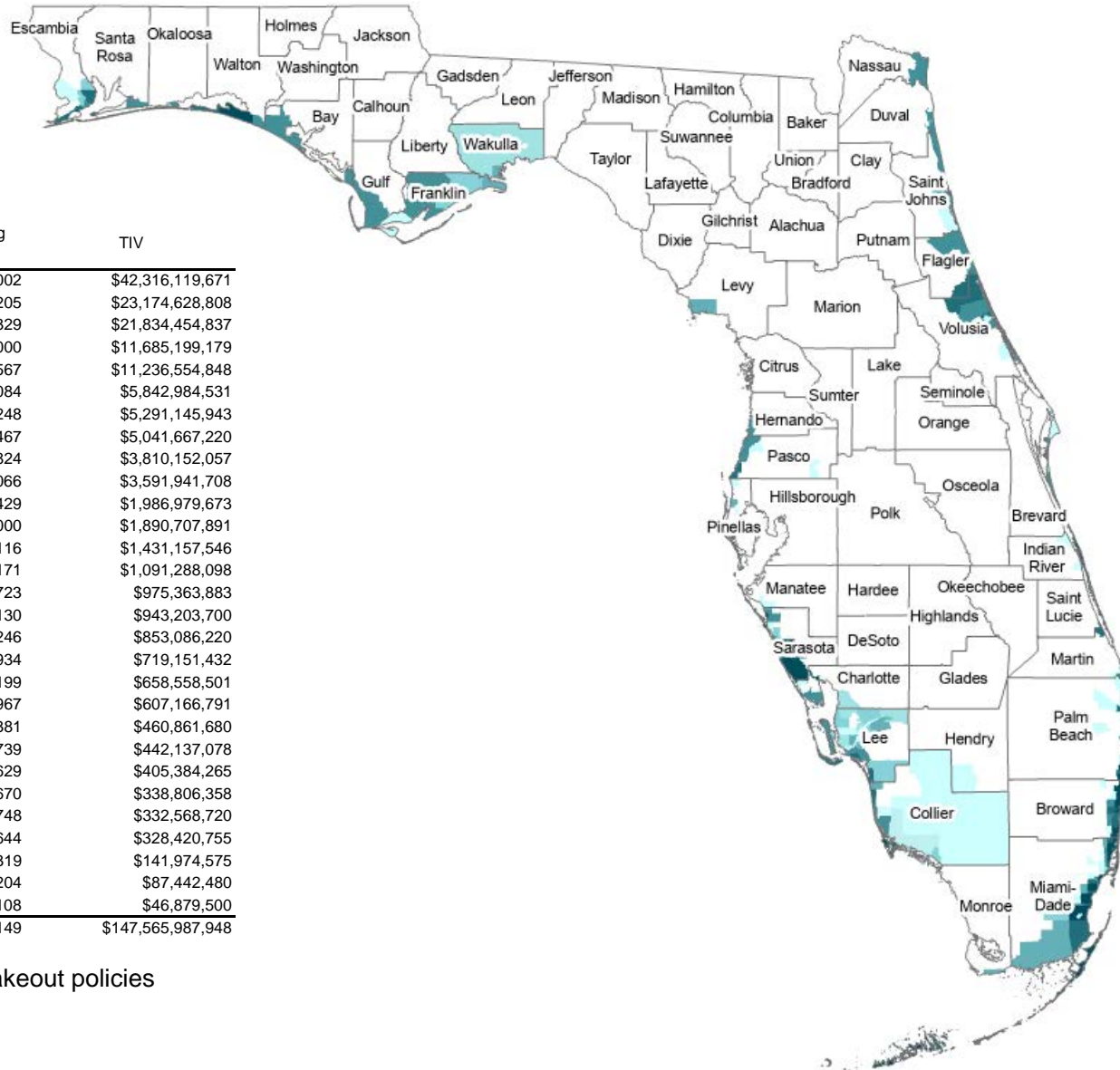
**Change from Last Year: -2.7%**

**Note:** Excludes takeout policies

# Account Information

## Coastal Account

## Coastal Account Total Insured Value (TIV) by Zip Code Data as of December 31, 2023

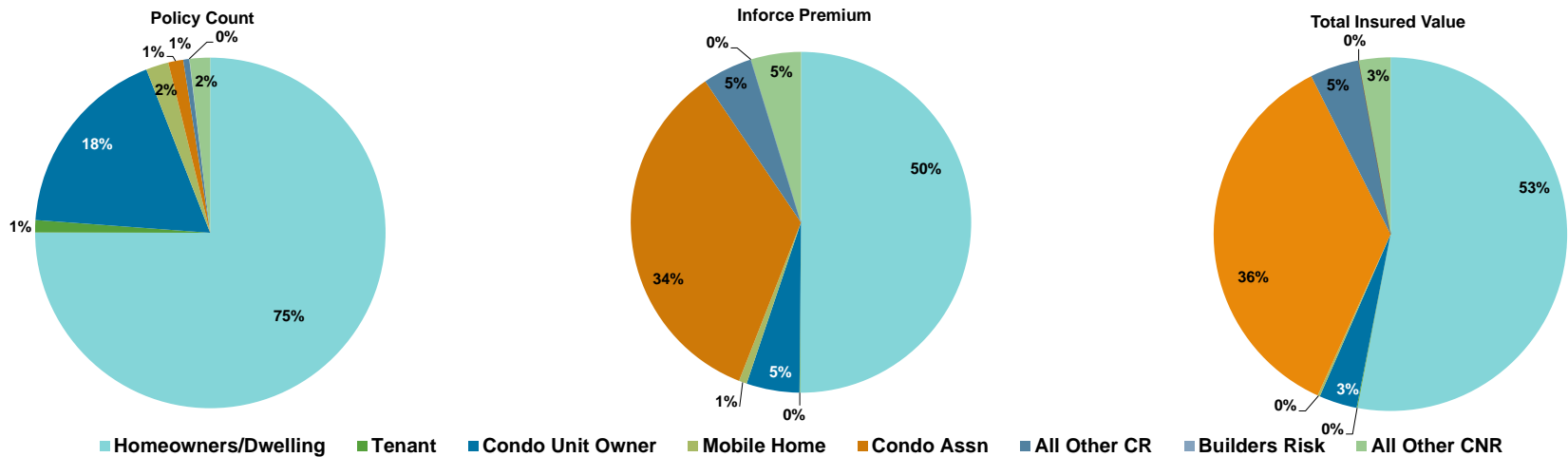


County	Building Count	TIV
Miami-Dade	66,002	\$42,316,119,671
Broward	47,205	\$23,174,628,808
Palm Beach	40,329	\$21,834,454,837
Sarasota	19,000	\$11,685,199,179
Monroe	19,567	\$11,236,554,848
Volusia	10,084	\$5,842,984,531
Collier	3,248	\$5,291,145,943
Pinellas	5,467	\$5,041,667,220
Lee	5,824	\$3,810,152,057
Escambia	6,066	\$3,591,941,708
Walton	3,429	\$1,986,979,673
Pasco	5,000	\$1,890,707,891
Brevard	2,116	\$1,431,157,546
Indian River	1,171	\$1,091,288,098
Bay	2,723	\$975,363,883
Saint Lucie	1,130	\$943,203,700
Manatee	1,246	\$853,086,220
Okaloosa	934	\$719,151,432
Flagler	1,199	\$658,558,501
Santa Rosa	967	\$607,166,791
Nassau	381	\$460,861,680
Duval	739	\$442,137,078
Saint Johns	629	\$405,384,265
Hernando	670	\$338,806,358
Charlotte	748	\$332,568,720
Franklin	644	\$328,420,755
Gulf	319	\$141,974,575
Levy	204	\$87,442,480
Wakulla	108	\$46,879,500
<b>Grand Total</b>	<b>247,149</b>	<b>\$147,565,987,948</b>

**Note:** Excludes takeout policies



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

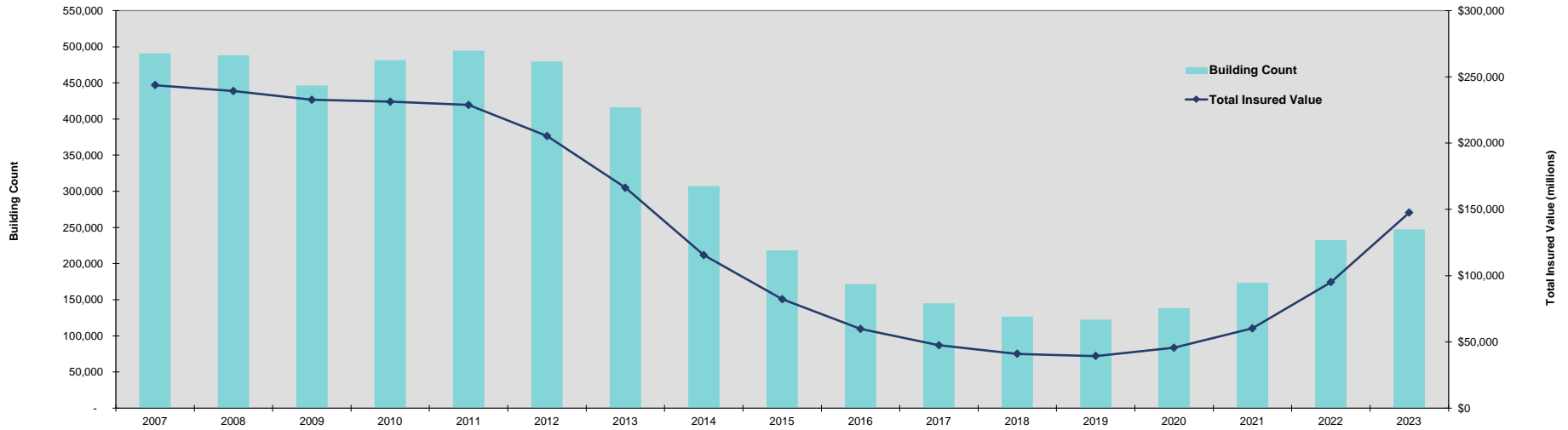


	Homeowners/ Dwelling	Tenant	Condo Unit Owners	Mobile Home	Condo Assn	All Other CR	Builders Risk	All Other CNR	Total
<b>Policy Count</b>	175,792	2,651	41,929	4,845	3,246	1,352	5	4,442	<b>234,262</b>
<b>Building Count</b>	175,792	2,651	41,929	4,845	10,355	4,387	5	7,185	<b>247,149</b>
<b>Inforce Premium</b>	\$704,420,704	\$947,341	\$70,865,314	\$10,587,867	\$485,964,459	\$66,640,898	\$81,284	\$66,941,286	<b>\$1,406,449,153</b>
<b>Total Insured Value</b>	\$78,208,340,056	\$88,401,640	\$5,164,159,623	\$307,831,309	\$52,882,531,400	\$6,666,466,363	\$2,778,250	\$4,245,479,307	<b>\$147,565,987,948</b>

**Notes:**

- 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
- 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.
- Excludes takeout policies

### Coastal Account Policy and Total Insured Value (TIV) Trends Data as of December 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	43,266	\$356	\$80,075	32,166	42,228	\$82	\$17,675	445,200	488,012	\$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
2023	225,217	225,217	\$787	\$83,769	4,598	14,742	\$553	\$59,549	4,447	7,190	\$67	\$4,248	234,262	247,149	\$1,406	\$147,566
% Change from 2022 to Q4 2023	1.6%	1.6%	10.7%	8.1%	94.3%	128.6%	362.7%	290.8%	48.0%	59.1%	99.2%	82.5%	3.2%	6.2%	62.8%	55.2%

- 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 December 31, 2023**

**75% of Coastal  
Account Total  
Insured Value is in  
the top 5 counties**

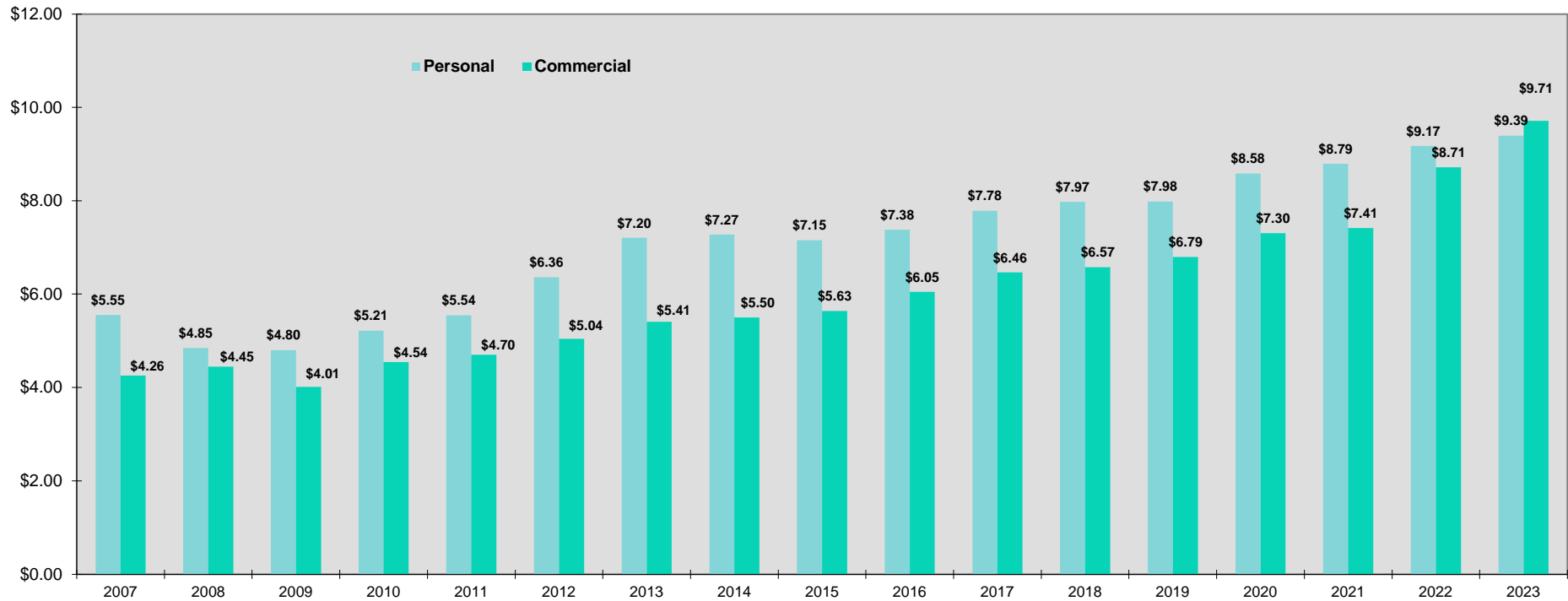
**91% of Coastal  
Account Total  
Insured Value is in  
the top 10 counties**

County	PR-M	PR-W	CR-W	CNR-W	CR-M	CNR-M	Total	
Miami-Dade	\$10,183,362	\$11,809,362	\$19,402,256	\$574,076	\$245,625	\$101,438	\$42,316,120	
Broward	\$6,742,240	\$6,988,088	\$8,753,510	\$498,657	\$124,345	\$67,787	\$23,174,629	
Palm Beach	\$7,362,098	\$4,199,302	\$9,569,500	\$508,669	\$136,928	\$57,957	\$21,834,455	
Sarasota	\$3,925,431	\$3,636,619	\$3,888,996	\$203,112	\$13,334	\$17,708	\$11,685,199	
Monroe	\$1,131,423	\$7,910,306	\$1,432,825	\$697,608	\$29,288	\$35,104	\$11,236,555	
<b>Top 5 Total</b>	<b>\$29,344,555</b>	<b>\$34,543,678</b>	<b>\$43,047,087</b>	<b>\$2,482,123</b>	<b>\$549,519</b>	<b>\$279,994</b>	<b>\$110,246,957</b>	<b>75%</b>
Volusia	\$2,422,099	\$1,277,028	\$2,003,620	\$100,852	\$1,644	\$37,742	\$5,842,985	
Collier	\$420,101	\$641,197	\$4,160,440	\$68,077	\$1,312	\$20	\$5,291,146	
Pinellas	\$1,040,026	\$884,496	\$2,966,161	\$109,074	\$9,774	\$32,135	\$5,041,667	
Lee	\$712,955	\$1,471,784	\$1,488,816	\$113,741	\$4,628	\$18,228	\$3,810,152	
Escambia	\$1,311,263	\$1,315,448	\$740,845	\$197,463	\$0	\$26,923	\$3,591,942	
<b>Top 10 Total</b>	<b>\$35,250,998</b>	<b>\$40,133,632</b>	<b>\$54,406,969</b>	<b>\$3,071,330</b>	<b>\$566,878</b>	<b>\$395,042</b>	<b>\$133,824,849</b>	<b>91%</b>
<b>State Total</b>	<b>\$39,667,940</b>	<b>\$44,100,793</b>	<b>\$58,972,512</b>	<b>\$3,614,599</b>	<b>\$576,486</b>	<b>\$633,659</b>	<b>\$147,565,988</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



**Change from Last Year:      2.4% Personal**  
**11.5% Commercial**

**Notes:**

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

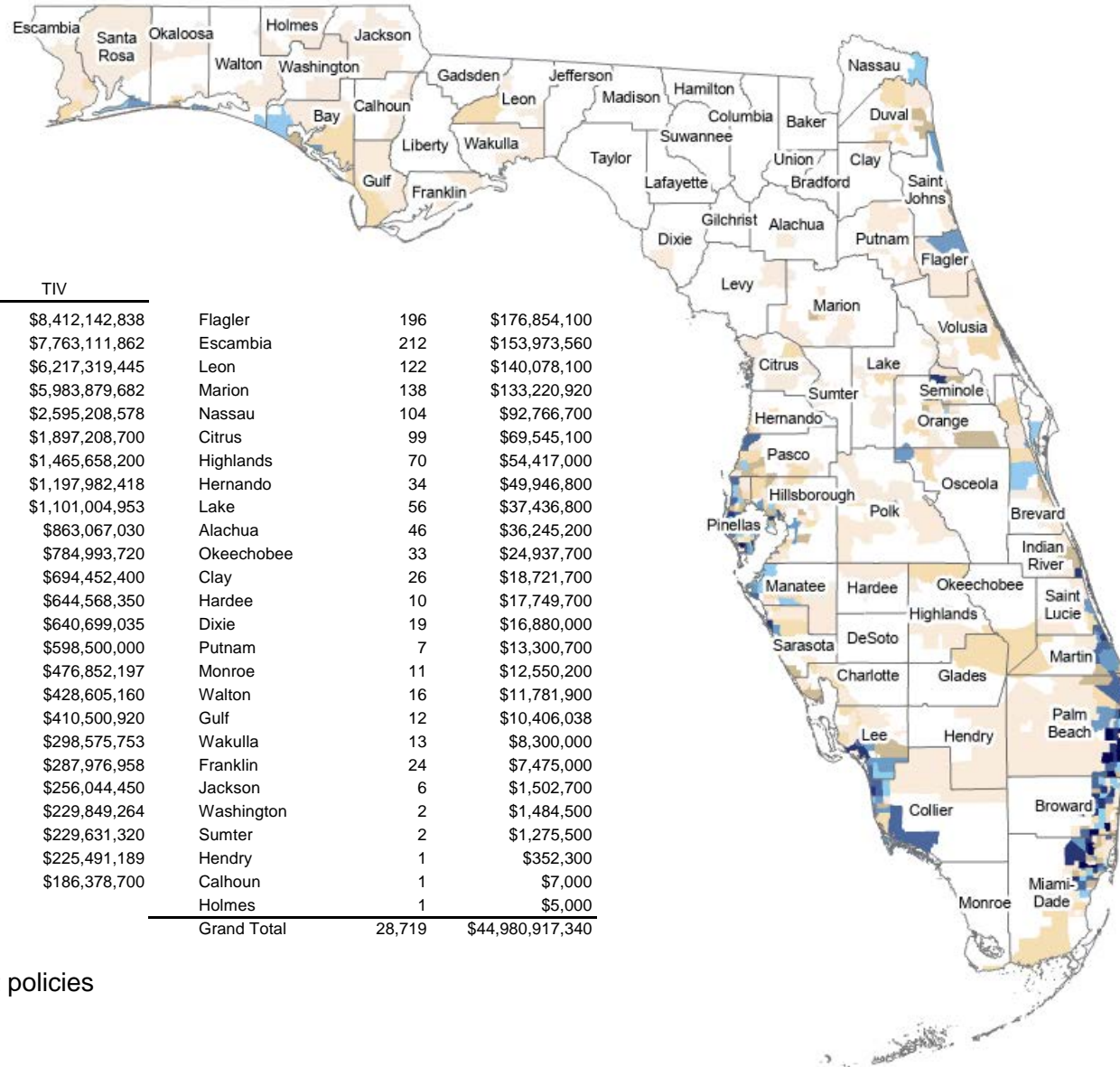
# **Account Information**

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

# Commercial Lines Account

## Total Insured Value (TIV) by Zip Code

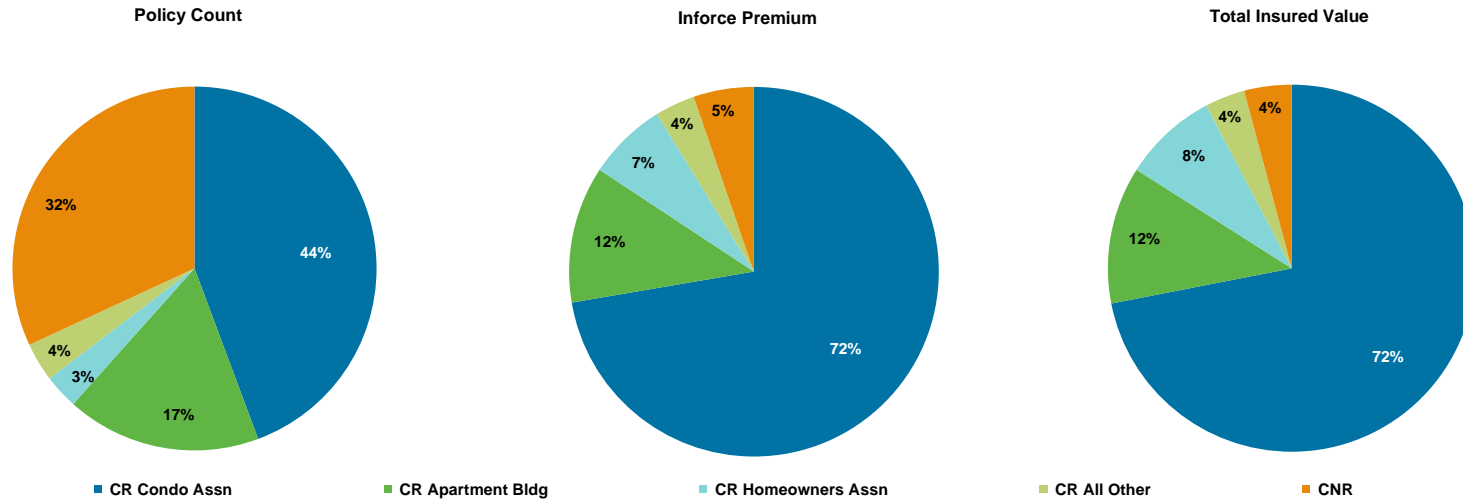
### Data as of December 31, 2023



County	Building Count	TIV	County	Building Count	TIV
Miami-Dade	3,662	\$8,412,142,838	Flagler	196	\$176,854,100
Palm Beach	6,922	\$7,763,111,862	Escambia	212	\$153,973,560
Broward	3,099	\$6,217,319,445	Leon	122	\$140,078,100
Pinellas	2,518	\$5,983,879,682	Marion	138	\$133,220,920
Hillsborough	1,446	\$2,595,208,578	Nassau	104	\$92,766,700
Collier	1,119	\$1,897,208,700	Citrus	99	\$69,545,100
Lee	1,019	\$1,465,658,200	Highlands	70	\$54,417,000
Martin	920	\$1,197,982,418	Hernando	34	\$49,946,800
Brevard	750	\$1,101,004,953	Lake	56	\$37,436,800
Manatee	747	\$863,067,030	Alachua	46	\$36,245,200
Sarasota	468	\$784,993,720	Okeechobee	33	\$24,937,700
Pasco	1,027	\$694,452,400	Clay	26	\$18,721,700
Seminole	487	\$644,568,350	Hardee	10	\$17,749,700
Orange	539	\$640,699,035	Dixie	19	\$16,880,000
Saint Lucie	453	\$598,500,000	Putnam	7	\$13,300,700
Indian River	295	\$476,852,197	Monroe	11	\$12,550,200
Duval	272	\$428,605,160	Walton	16	\$11,781,900
Bay	331	\$410,500,920	Gulf	12	\$10,406,038
Okaloosa	247	\$298,575,753	Wakulla	13	\$8,300,000
Santa Rosa	209	\$287,976,958	Franklin	24	\$7,475,000
Volusia	196	\$256,044,450	Jackson	6	\$1,502,700
Polk	212	\$229,849,264	Washington	2	\$1,484,500
Charlotte	139	\$229,631,320	Sumter	2	\$1,275,500
Osceola	149	\$225,491,189	Hendry	1	\$352,300
Saint Johns	232	\$186,378,700	Calhoun	1	\$7,000
			Holmes	1	\$5,000
			Grand Total	28,719	\$44,980,917,340

**Note:** Excludes takeout policies

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

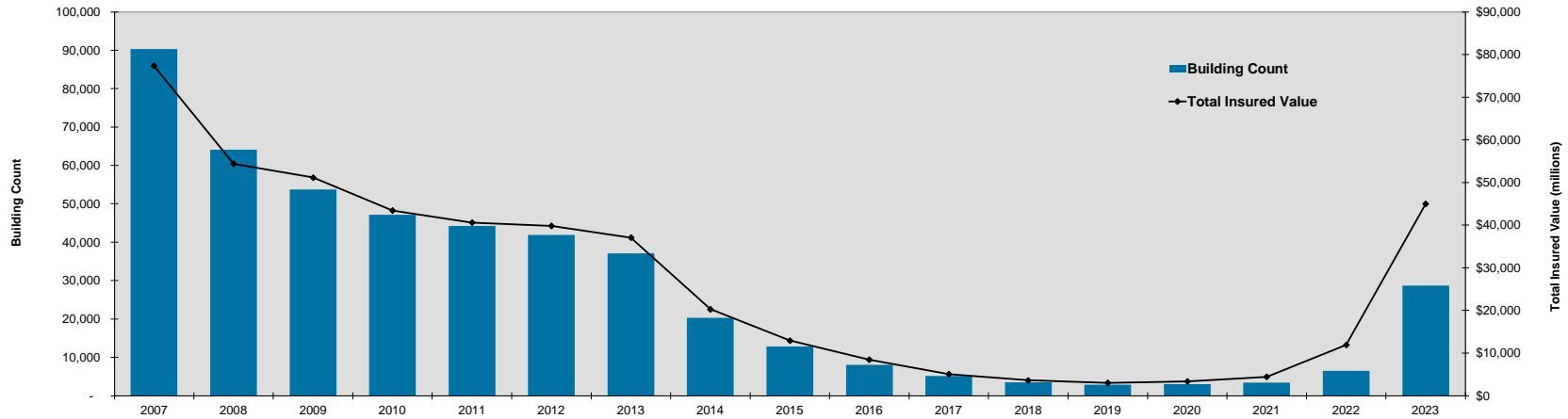


	CR Condo Assn	CR Apartment Bldg	CR Homeowners Assn	CR All Other	CNR	Total
<b>Policy Count</b>	1,988	777	137	154	1,431	<b>4,487</b>
<b>Building Count</b>	17,682	3,773	4,088	1,020	2,156	<b>28,719</b>
<b>Inforce Premium</b>	\$225,688,162	\$37,335,880	\$21,574,650	\$10,862,042	\$16,535,811	<b>\$311,996,545</b>
<b>Total Insured Value</b>	\$32,352,062,808	\$5,433,567,564	\$3,743,885,525	\$1,574,187,834	\$1,877,213,609	<b>\$44,980,917,340</b>

**Notes:**

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

## Commercial Lines Account Policy and Total Insured Value (TIV) Trends Data as of December 31, 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	88,516	\$519	\$76,298	1,750	1,750	\$15	\$1,018	12,908	90,266	\$534	\$77,316
2008	8,810	63,354	\$327	\$54,055	760	760	\$5	\$323	9,570	64,114	\$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
2023	3,056	26,563	\$295	\$43,104	1,431	2,156	\$17	\$1,877	4,487	28,719	\$312	\$44,981
% Change from 2022 to Q4 2023	244.9%	325.3%	367.1%	268.1%	690.6%	716.7%	885.3%	775.3%	320.5%	341.2%	380.5%	277.2%

**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) 2007 & 2008 Building Counts were updated 2Q 2023
- 4) Commercial non-residential wind-only (CIW) counts are policy counts; building counts are unavailable. The product was phased out during 2009, with no policies remaining in force as of 12/31/09. The commercial non-residential multi-peril program was introduced in November 2008.



**Commercial Lines Account**  
**High Volume Counties by Total Insured Value (in 000's)**  
**By Product Line**  
**Data as of December 31, 2023**

**69% of CLA Total Insured Value is in the top 5 counties**

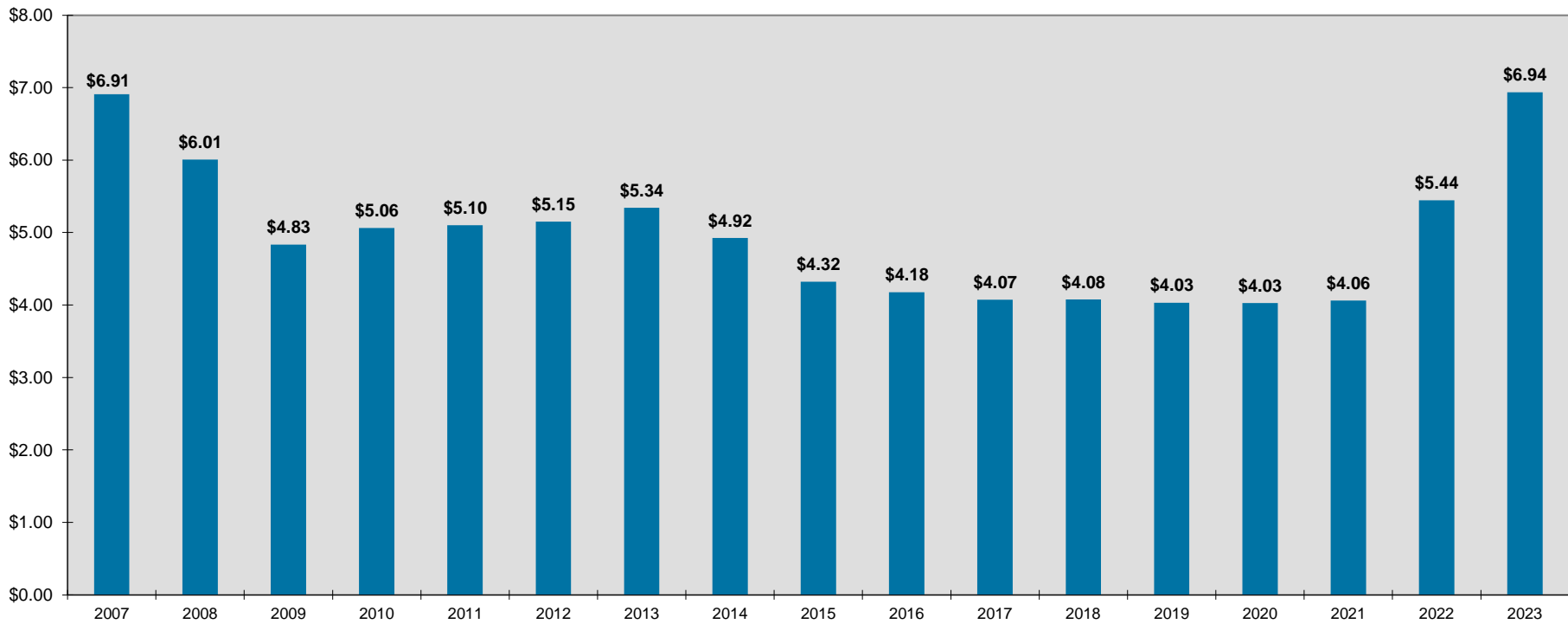
**83% of CLA Total Insured Value is in the top 10 counties**

County	CR-M	CNR-M	Total	
Miami-Dade	\$8,047,527	\$364,616	\$8,412,143	
Palm Beach	\$7,647,859	\$115,253	\$7,763,112	
Broward	\$6,051,514	\$165,806	\$6,217,319	
Pinellas	\$5,860,025	\$123,855	\$5,983,880	
Hillsborough	\$2,532,836	\$62,372	\$2,595,209	
<b>Top 5 Total</b>	<b>\$30,139,761</b>	<b>\$831,902</b>	<b>\$30,971,662</b>	<b>69%</b>
Collier	\$1,860,936	\$36,272	\$1,897,209	
Lee	\$1,401,649	\$64,010	\$1,465,658	
Martin	\$1,173,553	\$24,429	\$1,197,982	
Brevard	\$1,017,610	\$83,395	\$1,101,005	
Manatee	\$843,073	\$19,994	\$863,067	
<b>Top 10 Total</b>	<b>\$36,436,582</b>	<b>\$1,060,002</b>	<b>\$37,496,584</b>	<b>83%</b>
<b>State Total</b>	<b>\$43,103,704</b>	<b>\$1,877,214</b>	<b>\$44,980,917</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

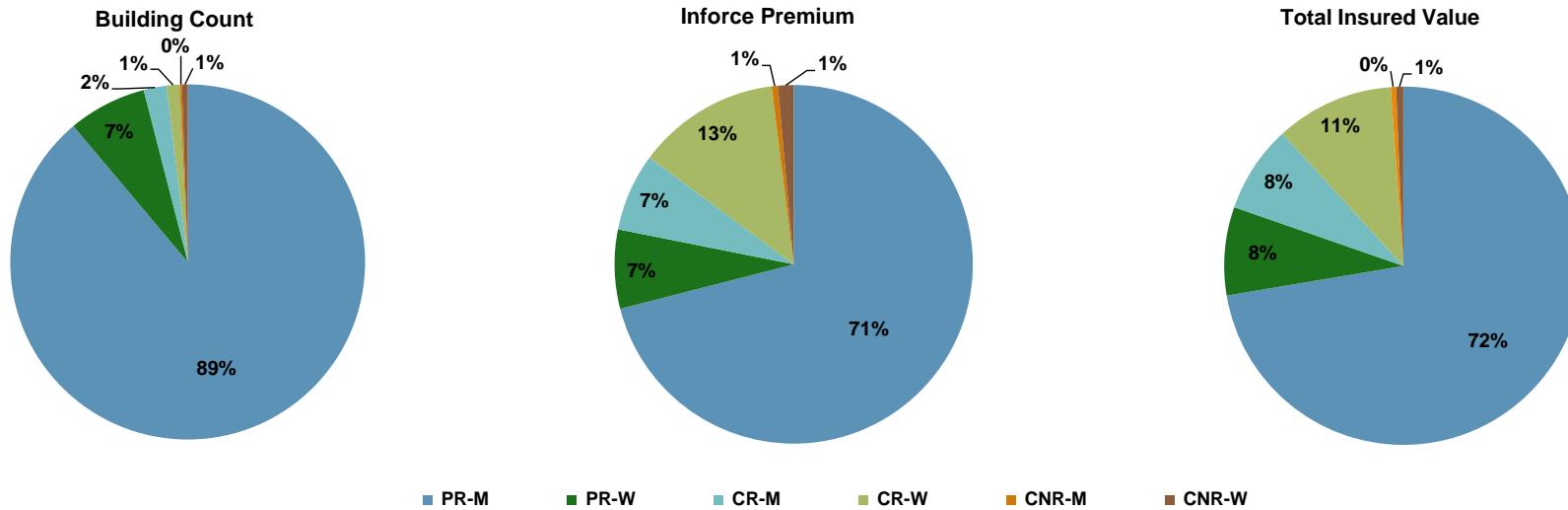


Change from Last Year: 27.4%

Note: Excludes takeout policies

# Product Line Information

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



	PR-M	PR-W	CR-M	CR-W	CNR-M	CNR-W	TOTAL
<b>Policy Count</b>	1,124,826	90,360	3,145	4,509	1,791	4,087	<b>1,228,718</b>
<b>Building Count</b>	1,124,826	90,360	26,795	14,510	2,769	6,577	<b>1,265,837</b>
<b>Inforce Premium</b>	\$3,023,352,209	\$303,713,301	\$299,034,855	\$549,031,236	\$23,814,545	\$59,743,836	<b>\$4,258,689,982</b>
<b>Total Insured Value</b>	\$399,881,026,075	\$44,100,792,550	\$43,680,189,814	\$58,972,511,680	\$2,510,872,402	\$3,614,598,764	<b>\$552,759,991,285</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 December 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	621,080	\$1,937,913,363	\$282,642,105,952	60,594	\$308,957,868	\$27,080,583,237	681,674	\$2,246,871,231	\$309,722,689,189
HO-4	6,249	\$969,307	\$150,118,766	2,508	\$857,374	\$74,175,870	8,757	\$1,826,681	\$224,294,636
HO-6	46,843	\$57,653,136	\$2,734,473,359	23,211	\$44,075,862	\$1,913,267,274	70,054	\$101,728,998	\$4,647,740,633
HO-8	8,505	\$16,904,594	\$2,570,325,584	1,969	\$5,425,583	\$490,302,133	10,474	\$22,330,177	\$3,060,627,717
DP-1	45,143	\$83,940,249	\$14,280,577,249	7,750	\$25,218,589	\$2,298,113,502	52,893	\$109,158,838	\$16,578,690,751
DP-3	181,456	\$333,231,109	\$50,637,147,336	35,600	\$91,392,401	\$7,591,550,243	217,056	\$424,623,510	\$58,228,697,579
MHO-3	61,136	\$93,766,151	\$6,215,314,962	2,428	\$5,834,890	\$183,892,590	63,564	\$99,601,041	\$6,399,207,552
MHO-4	677	\$247,845	\$16,273,100	31	\$15,650	\$640,090	708	\$263,495	\$16,913,190
MDP-1	18,880	\$15,618,530	\$966,749,689	766	\$1,329,708	\$35,415,139	19,646	\$16,948,238	\$1,002,164,828
<b>TOTAL</b>	<b>989,969</b>	<b>\$2,540,244,284</b>	<b>\$360,213,085,997</b>	<b>134,857</b>	<b>\$483,107,925</b>	<b>\$39,667,940,078</b>	<b>1,124,826</b>	<b>\$3,023,352,209</b>	<b>\$399,881,026,075</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.

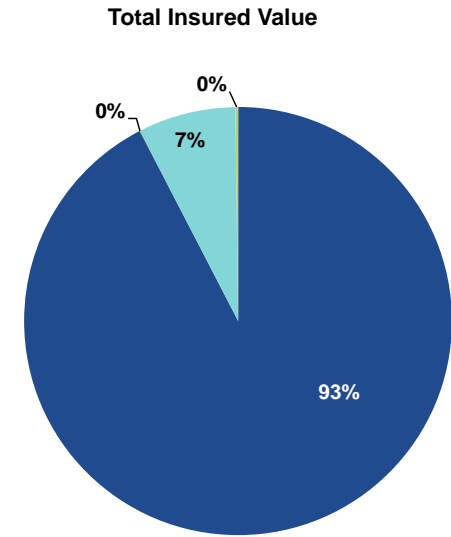
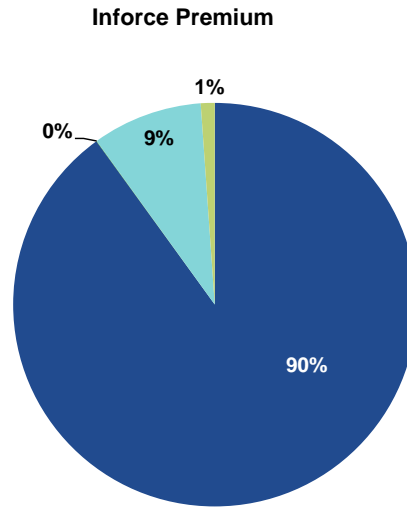
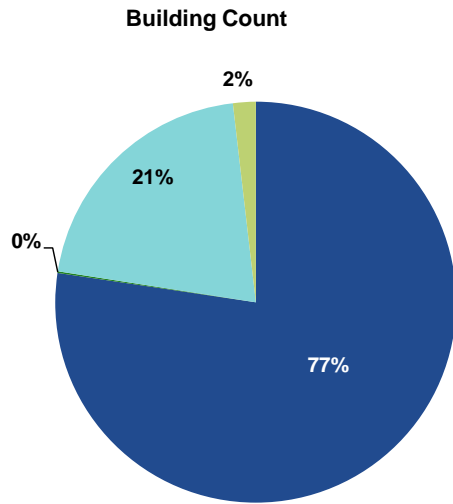
**Personal Residential Multi-Peril  
Sinkhole Coverage Information  
Homeowners (HO-3) and Dwelling (DP-1 & DP-3)  
Data as of December 31, 2023**

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	85	\$4,748	18,423	\$1,808	18,508	\$1,821
	Hillsborough	1,274	\$3,659	49,608	\$2,426	50,882	\$2,457
	Pasco	133	\$4,990	23,451	\$2,095	23,584	\$2,111
	Pinellas	7,974	\$3,256	69,633	\$2,565	77,607	\$2,636
	<b>TOTAL</b>	<b>9,466</b>	<b>\$3,348</b>	<b>161,115</b>	<b>\$2,367</b>	<b>170,581</b>	<b>\$2,421</b>
DP-3	Hernando	14	\$3,590	2,415	\$1,348	2,429	\$1,361
	Hillsborough	360	\$2,310	10,211	\$1,743	10,571	\$1,763
	Pasco	43	\$3,973	4,404	\$1,512	4,447	\$1,536
	Pinellas	1,416	\$2,418	15,099	\$2,018	16,515	\$2,052
	<b>TOTAL</b>	<b>1,833</b>	<b>\$2,442</b>	<b>32,129</b>	<b>\$1,811</b>	<b>33,962</b>	<b>\$1,845</b>
DP-1	Hernando	11	\$1,586	334	\$1,078	345	\$1,095
	Hillsborough	51	\$2,023	1,914	\$1,416	1,965	\$1,431
	Pasco	45	\$2,153	811	\$1,184	856	\$1,235
	Pinellas	170	\$2,200	1,510	\$1,746	1,680	\$1,792
	<b>TOTAL</b>	<b>277</b>	<b>\$2,135</b>	<b>4,569</b>	<b>\$1,459</b>	<b>4,846</b>	<b>\$1,498</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 10,474 HO-8 policies inforce as of 12/31/23, 1,385 are endorsed for sinkhole coverage. 832 of these 1,385 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 December 31, 2023

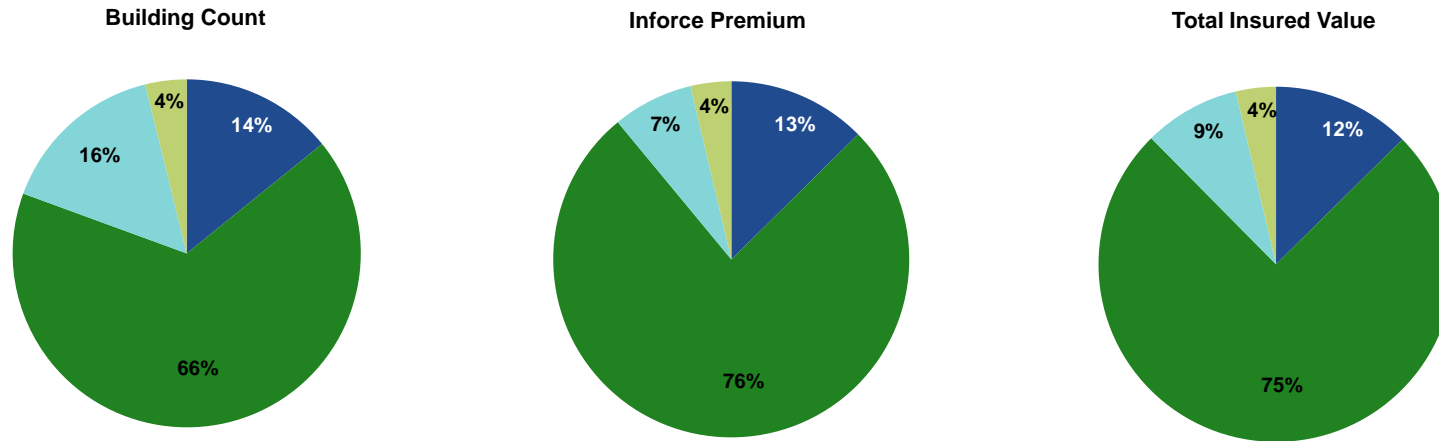


■ Homeowner/Dwelling    
 ■ Tenant    
 ■ Condo Unit Owners    
 ■ Mobile Homeowner

	Homeowner/ Dwelling	Tenant	Condo Unit Owners	Mobile Homeowner	Total
Policy Count	69,879	112	18,718	1,651	90,360
Building Count	69,879	112	18,718	1,651	90,360
Inforce Premium	\$273,426,263	\$74,317	\$26,789,452	\$3,423,269	\$303,713,301
Total Insured Value	\$40,747,790,941	\$13,585,680	\$3,250,892,349	\$88,523,580	\$44,100,792,550

**Note:**  
Excludes policies tagged for takeout

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



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

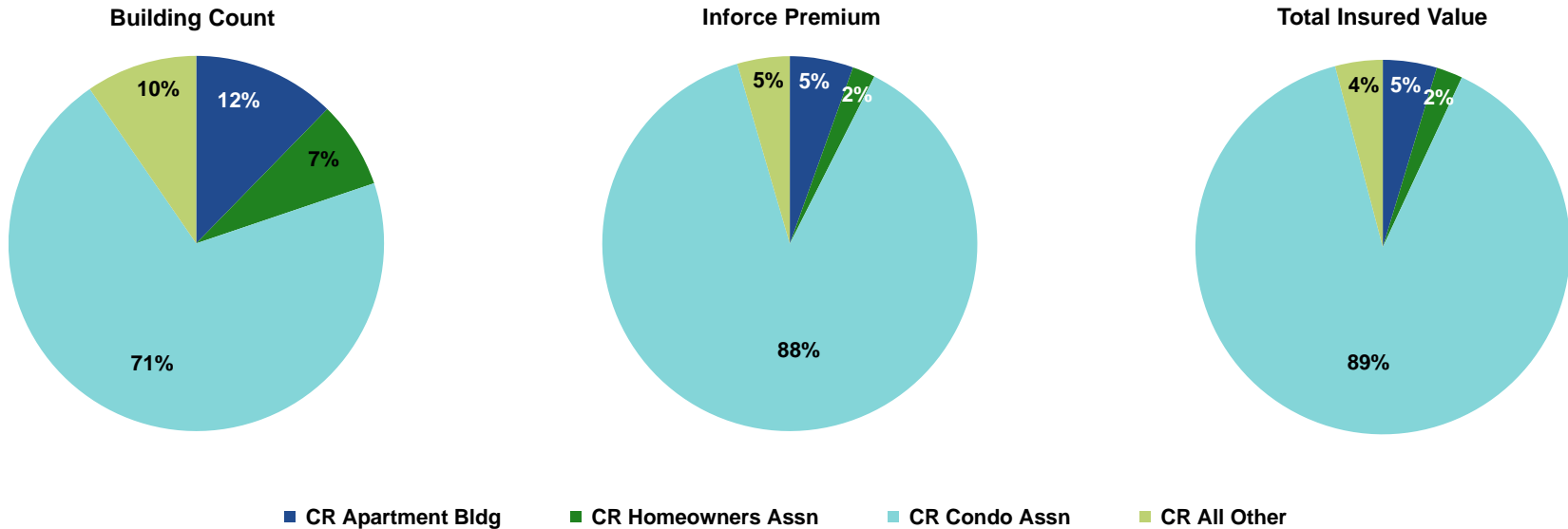
	CR Apartment Bldg	CR Condo Assn	CR Homeowners Assn	CR All Other	Total
<b>Policy Count</b>	794	2,054	139	158	<b>3,145</b>
<b>Building Count</b>	3,797	17,792	4,180	1,026	<b>26,795</b>
<b>Inforce Premium</b>	\$37,737,054	\$228,445,161	\$21,873,496	\$10,979,144	<b>\$299,034,855</b>
<b>Total Insured Value</b>	\$5,493,991,764	\$32,761,423,491	\$3,829,954,325	\$1,594,820,234	<b>\$43,680,189,814</b>

**Notes:**

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



## Commercial Residential Wind-Only Information by Policy Type Data as of December 31, 2023

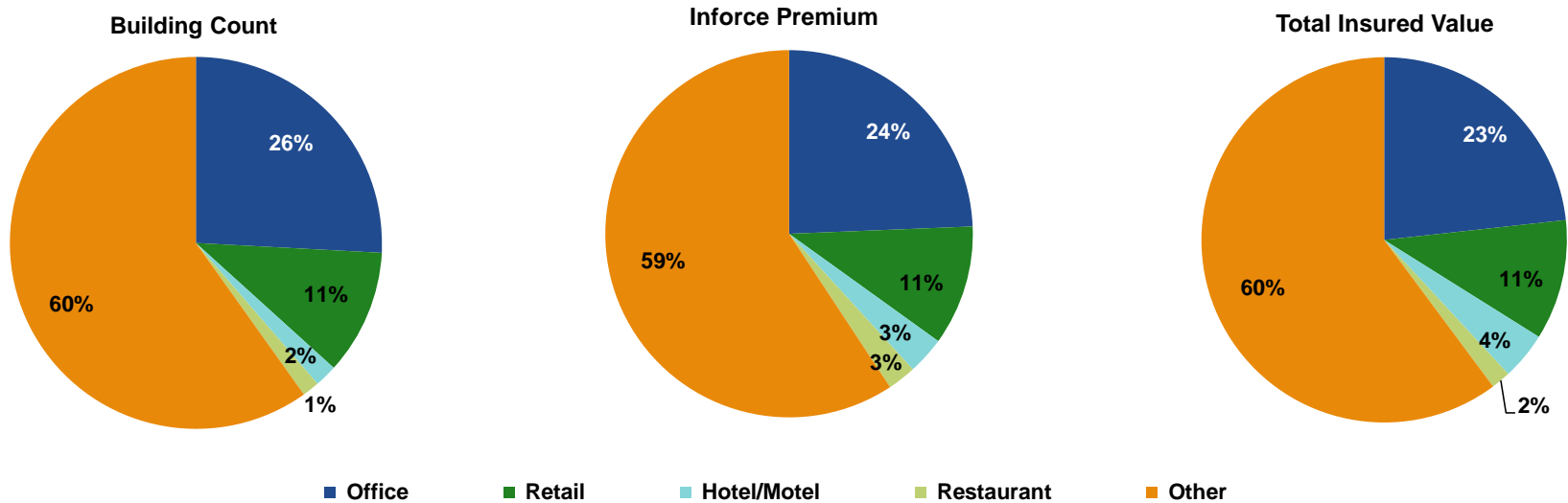


	CR Apartment Bldg	CR Homeowners Assn	CR Condo Assn	CR All Other	Total
<b>Policy Count</b>	862	127	3,180	340	<b>4,509</b>
<b>Building Count</b>	1,784	1,089	10,245	1,392	<b>14,510</b>
<b>Inforce Premium</b>	\$30,089,921	\$10,893,833	\$483,207,460	\$24,840,022	<b>\$549,031,236</b>
<b>Total Insured Value</b>	\$2,741,680,565	\$1,339,825,715	\$52,473,170,717	\$2,417,834,683	<b>\$58,972,511,680</b>

**Notes:**

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

## Commercial Non-Residential Multi-Peril Information by Policy Form Data as of December 31, 2023

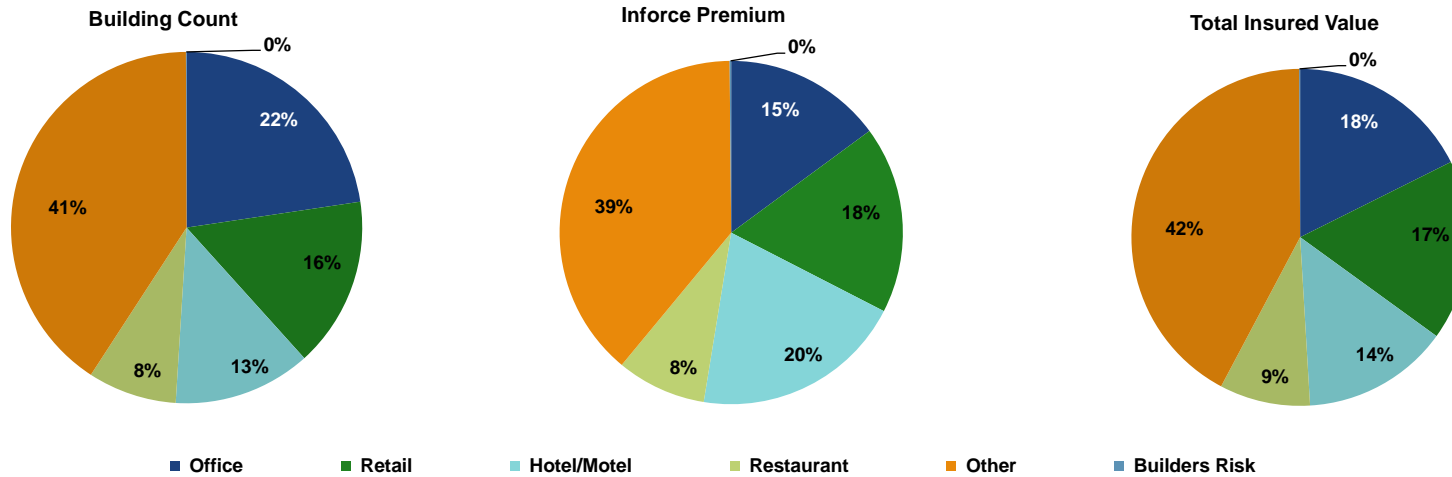


	Office	Retail	Hotel/Motel	Restaurant	Other	Total
<b>Policy Count</b>	561	240	36	32	922	<b>1,791</b>
<b>Building Count</b>	716	301	54	41	1,657	<b>2,769</b>
<b>Inforce Premium</b>	\$5,802,744	\$2,518,001	\$786,019	\$593,569	\$14,114,212	<b>\$23,814,545</b>
<b>Total Insured Value</b>	\$584,452,846	\$267,038,928	\$105,492,796	\$43,149,800	\$1,510,738,032	<b>\$2,510,872,402</b>

**Notes:**

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

### Commercial Non-Residential Wind-Only Information by Policy Form Data as of December 31, 2023



	Office	Retail	Hotel/Motel	Restaurant	Other	Builders Risk	Total
<b>Policy Count</b>	1,262	757	299	465	1,299	5	<b>4,087</b>
<b>Building Count</b>	1,489	1,032	832	540	2,679	5	<b>6,577</b>
<b>Inforce Premium</b>	\$8,913,259	\$10,541,893	\$11,950,859	\$5,034,307	\$23,222,234	\$81,284	<b>\$59,743,836</b>
<b>Total Insured Value</b>	\$636,541,883	\$627,581,527	\$509,248,779	\$314,484,315	\$1,523,964,010	\$2,778,250	<b>\$3,614,598,764</b>

**Notes:**

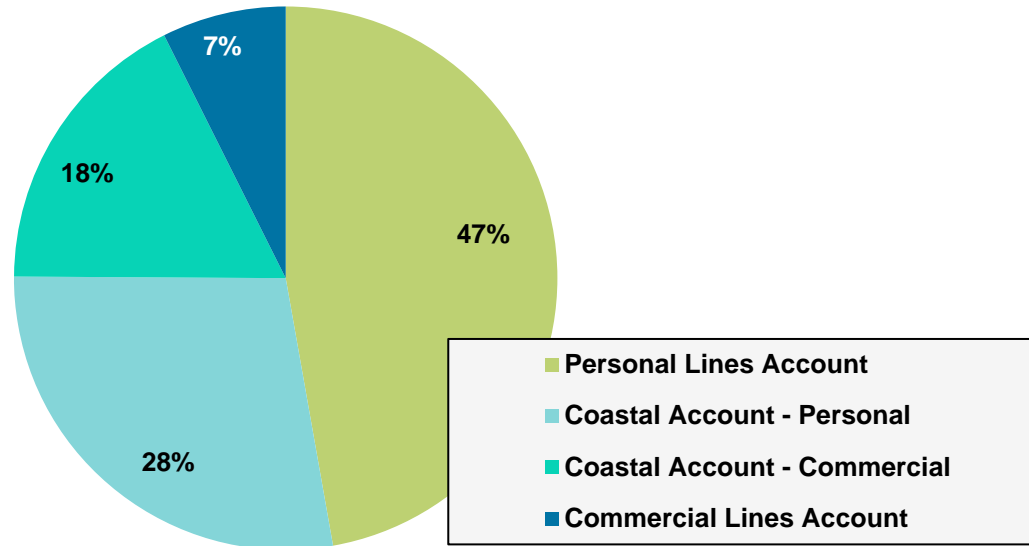
- 1) For policies with multiple risks, policy count and inforce premium are allocated by the occupancy with the greatest Total Insured Value (TIV) for the policy. Building count and TIV are allocated at the risk level.
- 2) Excludes takeout policies

# Catastrophe Modeling Results

## Catastrophe Modeling Results

### Percentage of Average Annual Loss by Account

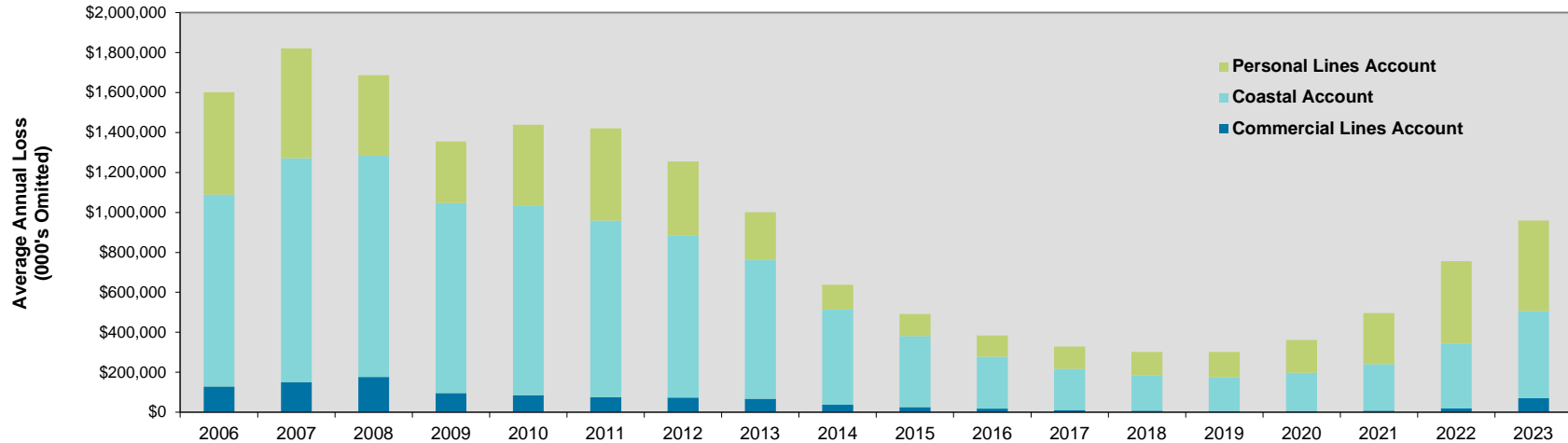
Data as of December 31, 2023



Account	Average Annual Loss (in 000's)	Percent of Average Annual Loss
Personal Lines	\$453,086	47%
Coastal	\$435,857	45%
<i>Personal</i>	\$267,655	28%
<i>Commercial</i>	\$168,202	18%
Commercial Lines	\$70,823	7%
<b>Total</b>	<b>\$959,766</b>	<b>100%</b>

**Note:** Excludes takeout policies

## Catastrophe Modeling Results Average Annual Loss Amount by Account



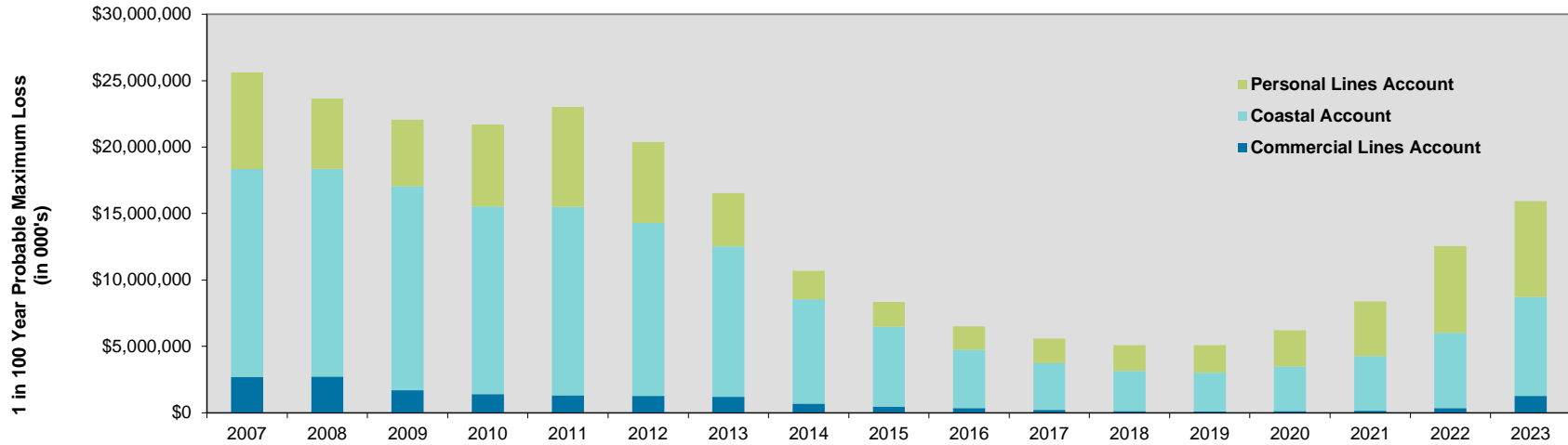
	Average Annual Loss (in 000's)			Total
	Personal Lines Account	Coastal Account	Commercial Lines Account	
2006	\$511,189	\$961,825	\$127,869	\$1,600,883
2007	\$549,147	\$1,120,325	\$151,346	\$1,822,280
2008	\$403,477	\$1,106,613	\$176,572	\$1,687,134
2009	\$307,910	\$950,896	\$96,337	\$1,355,143
2010	\$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
2023	\$453,086	\$435,857	\$70,823	\$959,766

**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: v10.0.0 2023, v9.1 Dec 2021 - 2022, 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 1/3 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
2023	\$7,190,904	\$7,463,450	\$1,263,824	\$15,508,908

**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: v10.0.0 2023, v9.1 Dec 2021 - 2022, 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



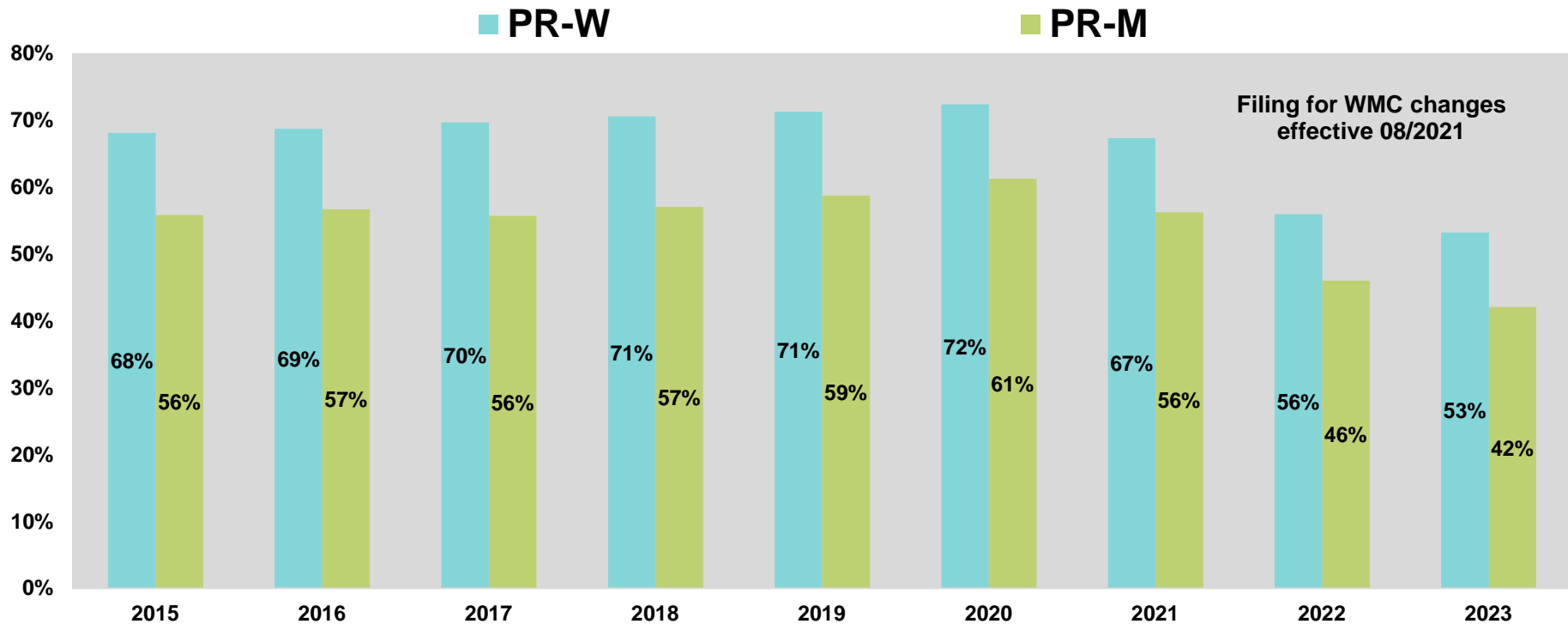
**Windstorm Mitigation Credit (WMC) Information**  
**Information by Product Line and Policy Form**  
**Data as of December 31, 2023**

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	670,948	\$1,210,426,549	640,116	\$1,155,242,008	\$828,939,240	95.4%	41.8%	\$1,295
	HO-4	8,111	\$1,093,692	2,673	\$302,806	\$528,784	33.0%	63.6%	\$198
	HO-6	60,343	\$11,327,296	46,833	\$8,156,941	\$20,986,153	77.6%	72.0%	\$448
	HO-8	10,386	\$18,759,477	9,924	\$17,712,963	\$11,001,411	95.6%	38.3%	\$1,109
	DP-1	50,232	\$84,570,392	43,523	\$73,851,221	\$52,906,920	86.6%	41.7%	\$1,216
	DP-3	207,307	\$209,433,262	162,461	\$184,655,954	\$130,231,997	78.4%	41.4%	\$802
<b>Total PR-M</b>		<b>1,007,327</b>	<b>\$1,535,610,668</b>	<b>905,530</b>	<b>\$1,439,921,893</b>	<b>\$1,044,594,505</b>	<b>89.9%</b>	<b>42.0%</b>	<b>\$1,154</b>
PR-W	HW-2	57,591	\$181,258,966	56,485	\$176,104,653	\$166,136,151	98.1%	48.5%	\$2,941
	HW-4	112	\$61,754	74	\$36,791	\$101,669	66.1%	73.4%	\$1,374
	HW-6	18,718	\$21,863,086	17,686	\$20,061,774	\$68,598,596	94.5%	77.4%	\$3,879
	DW-2	12,288	\$40,692,609	11,764	\$38,235,313	\$31,206,403	95.7%	44.9%	\$2,653
<b>Total PR-W</b>		<b>88,709</b>	<b>\$243,876,415</b>	<b>86,009</b>	<b>\$234,438,531</b>	<b>\$266,042,819</b>	<b>97.0%</b>	<b>53.2%</b>	<b>\$3,093</b>
<b>Personal Residential Total</b>		<b>1,096,036</b>	<b>\$1,779,487,083</b>	<b>991,539</b>	<b>\$1,674,360,424</b>	<b>\$1,310,637,324</b>	<b>90.5%</b>	<b>43.9%</b>	<b>\$1,322</b>

**Note:**

Excludes takeout policies and mobile home policies

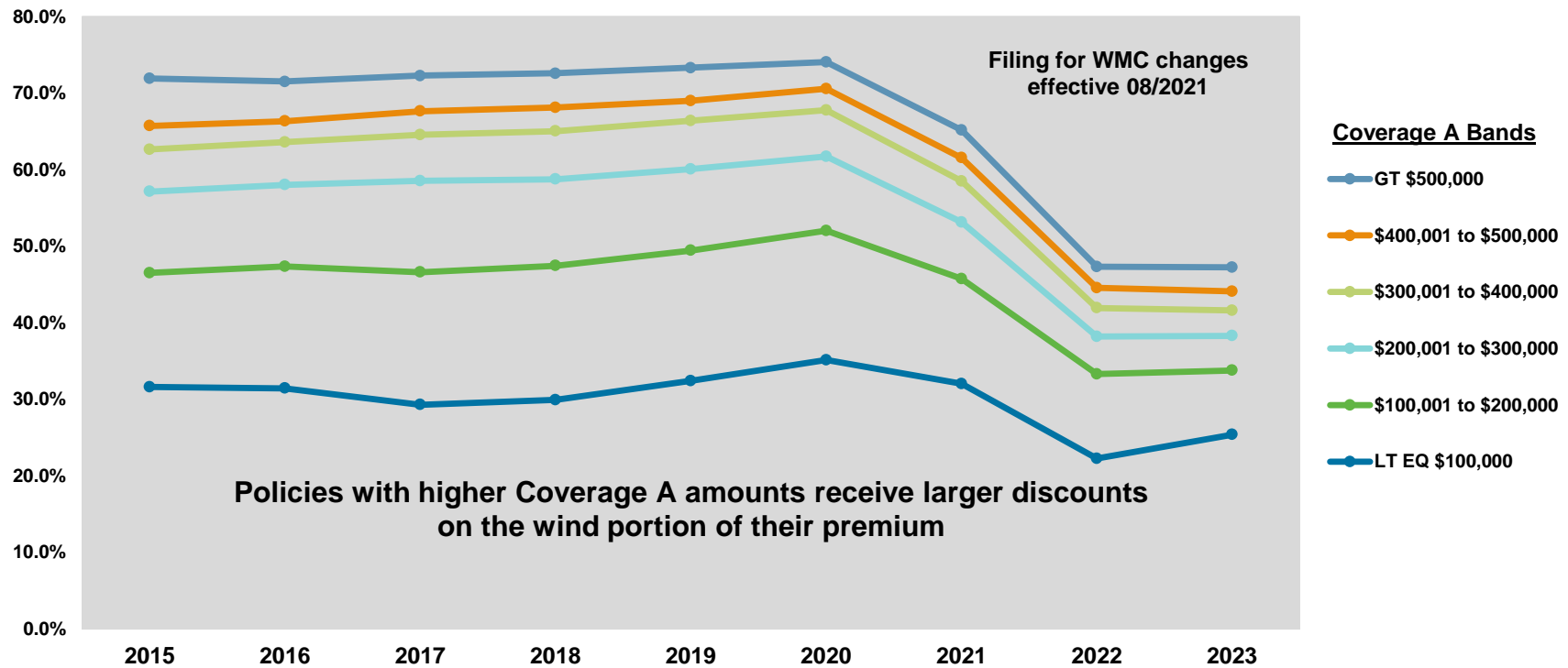
## Personal Residential Windstorm Mitigation Credit (WMC) Trend Percent Discount Applied to Wind Premium by Product Line



**Note:**

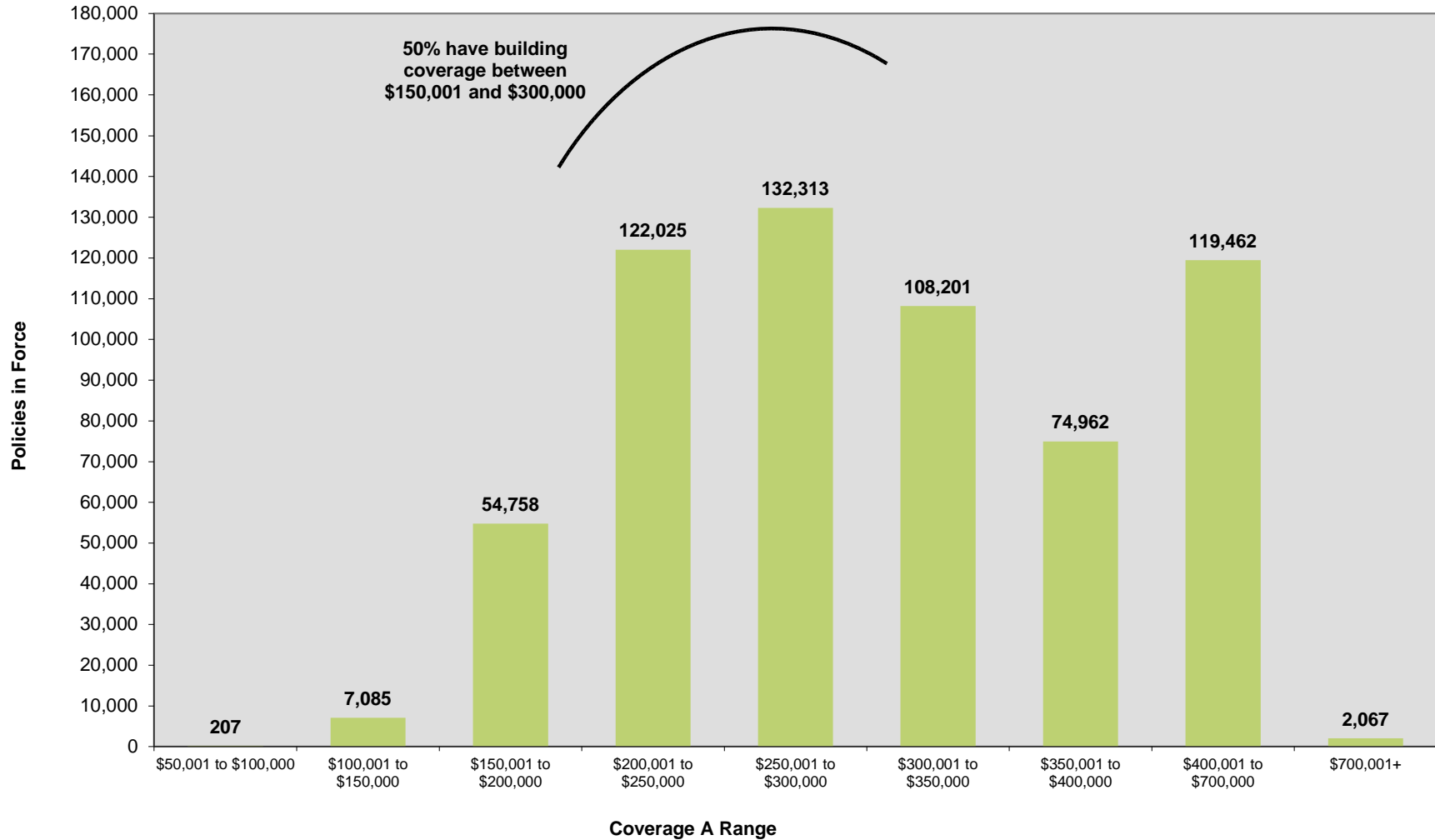
Excludes takeout policies and mobile home policies

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



# Risk Characteristics

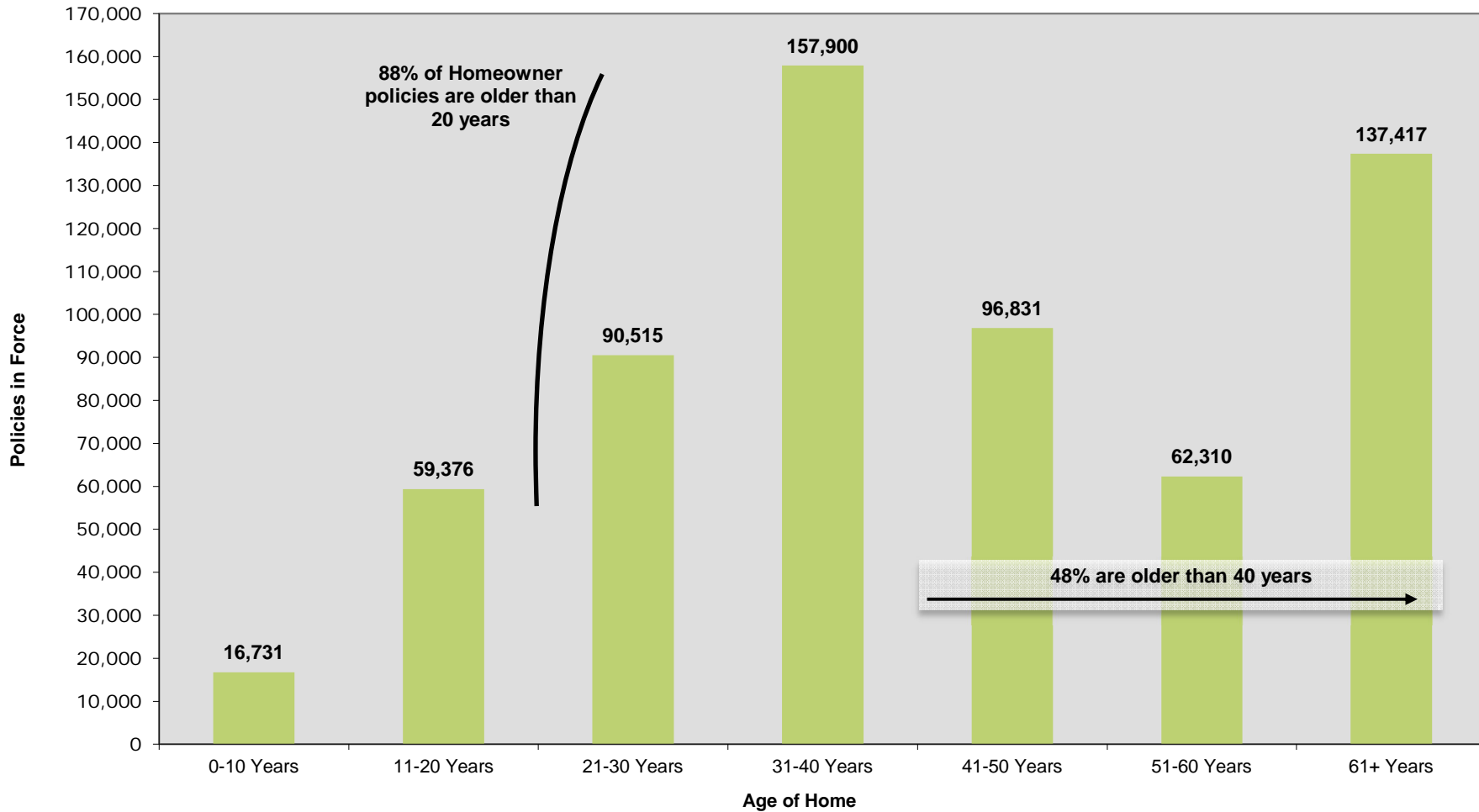
## Personal Lines Account Policy Characteristics - Coverage Ranges (HO-3) Data as of December 31, 2023



**Notes:**

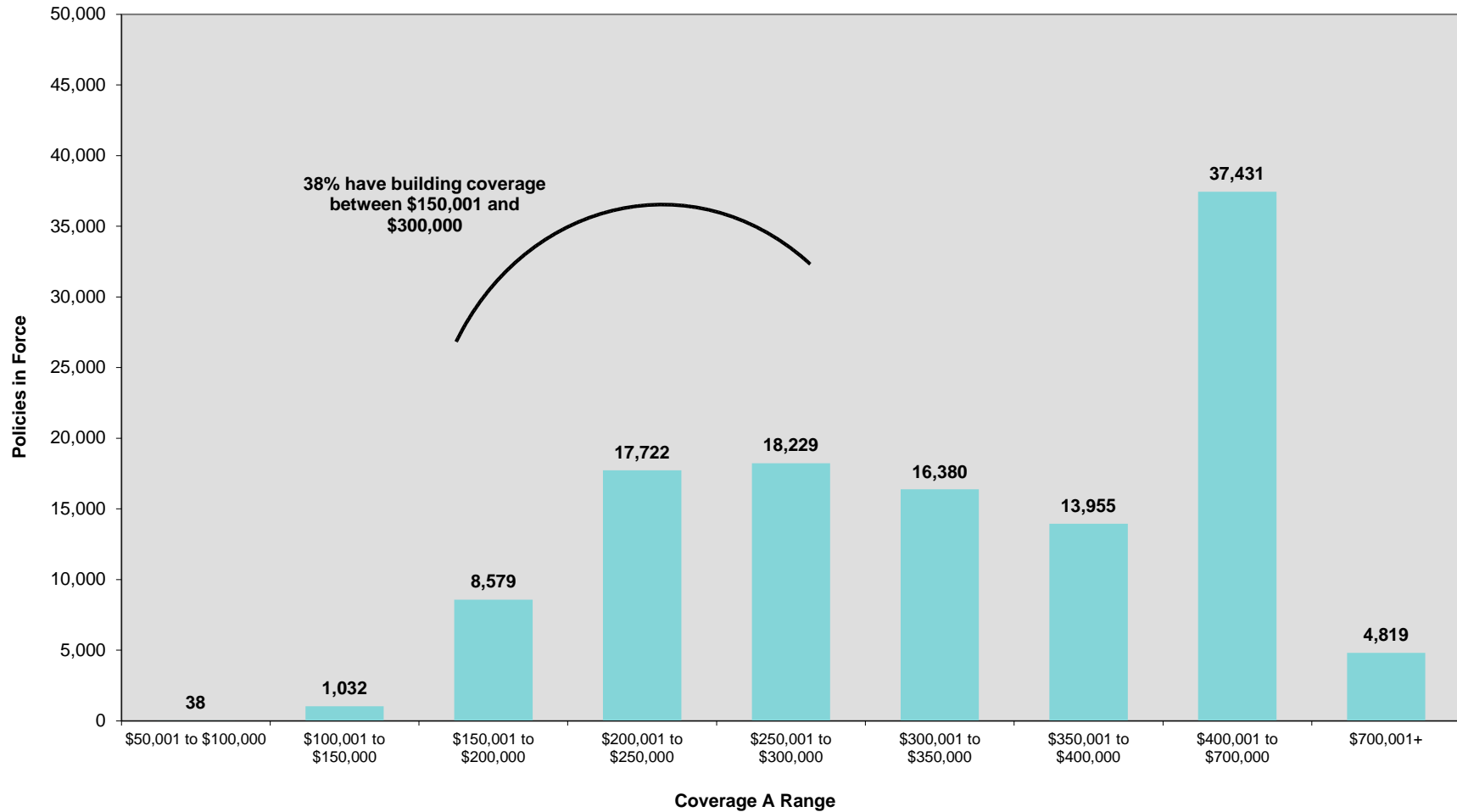
- 1) Excludes takeout policies
- 2) \$700,000 coverage maximum does not apply to Miami-Dade or Monroe counties. They are subject to a \$1 million maximum.

## Personal Lines Account Policy Characteristics - Age of Home (HO-3) Data as of December 31, 2023



**Note:** Excludes takeout policies

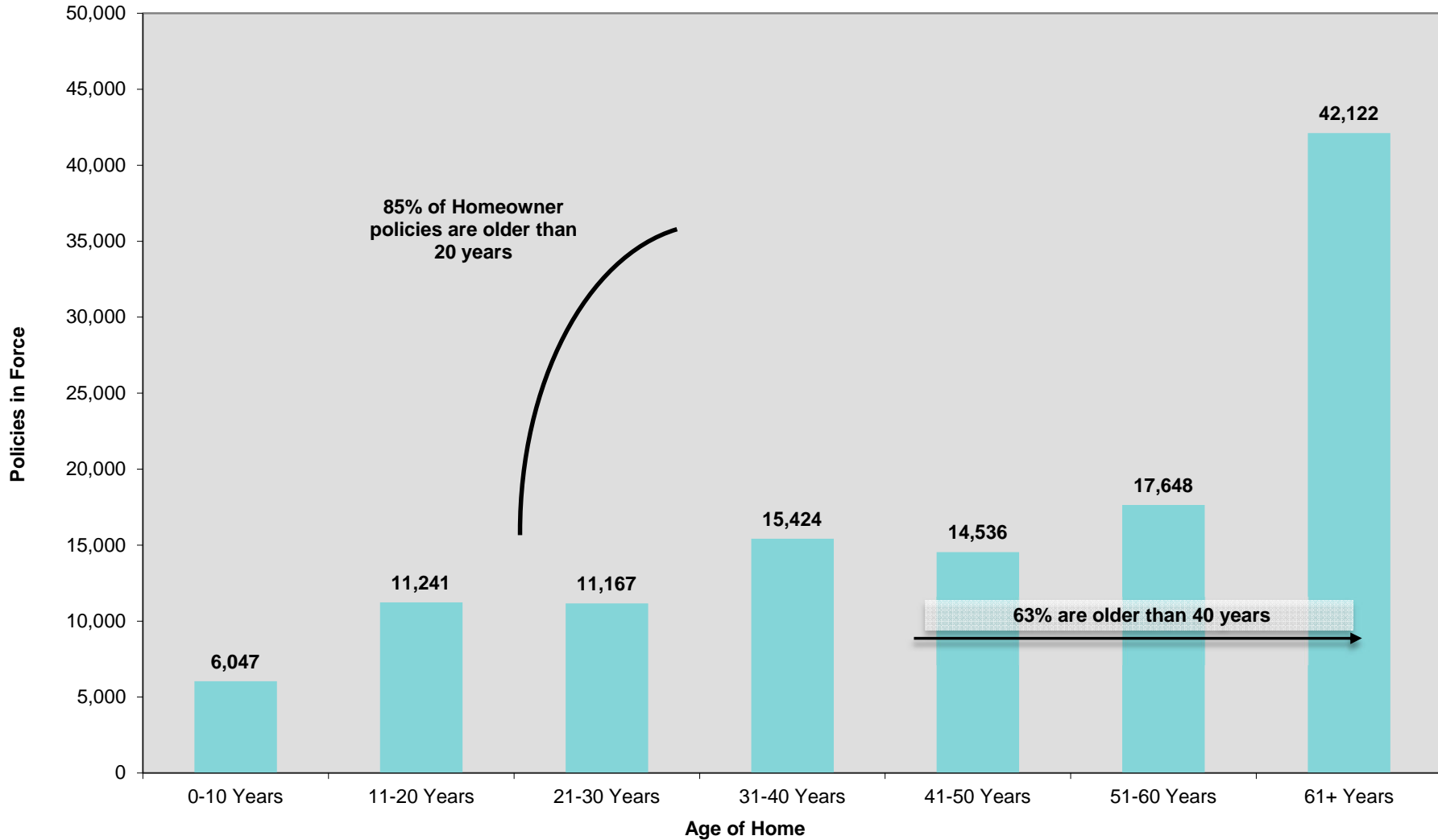
## Coastal Account Policy Characteristics - Coverage Ranges (HO-3/HW-2) Data as of December 31, 2023



**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 December 31, 2023

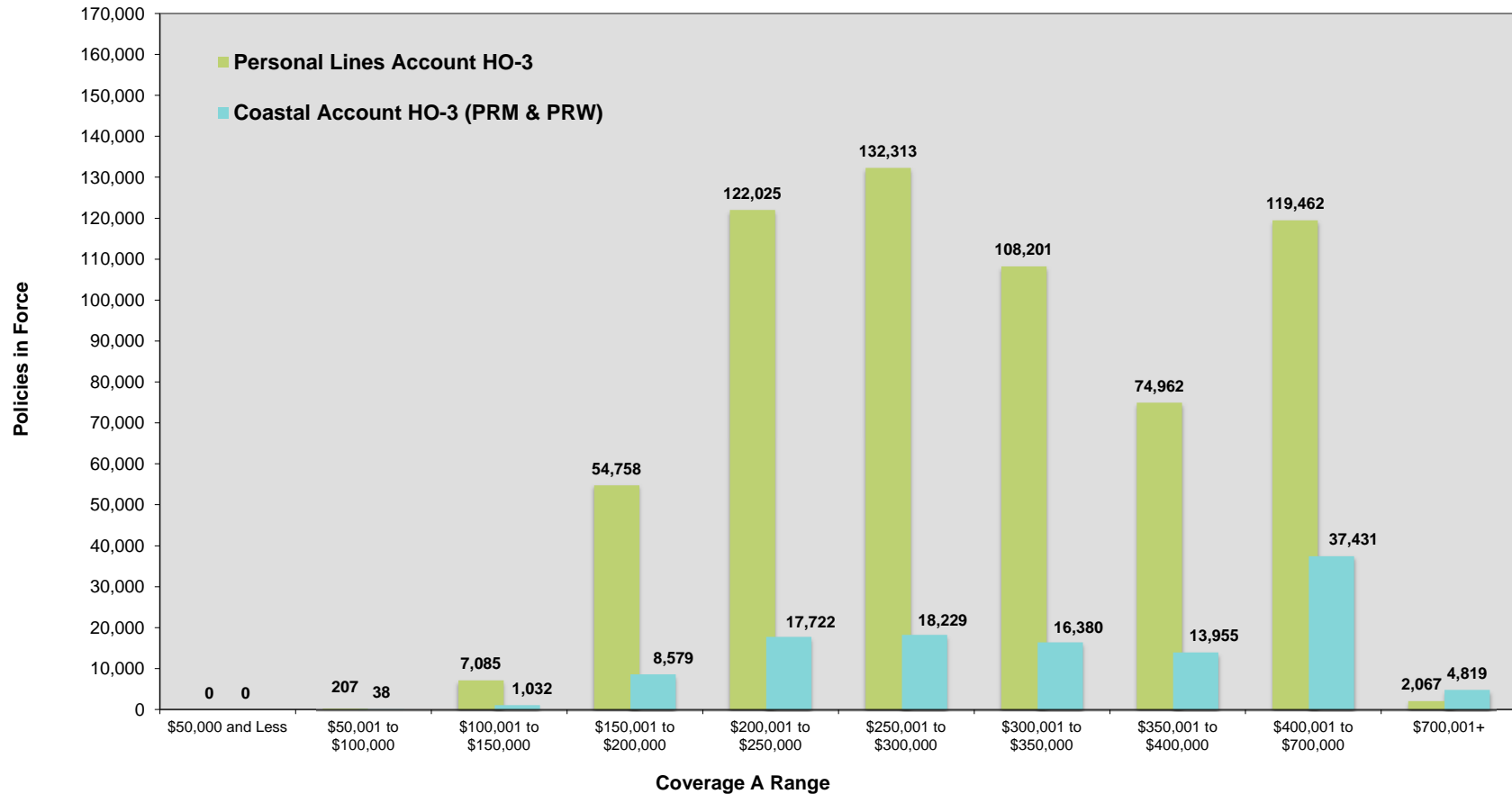


**Notes:**

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



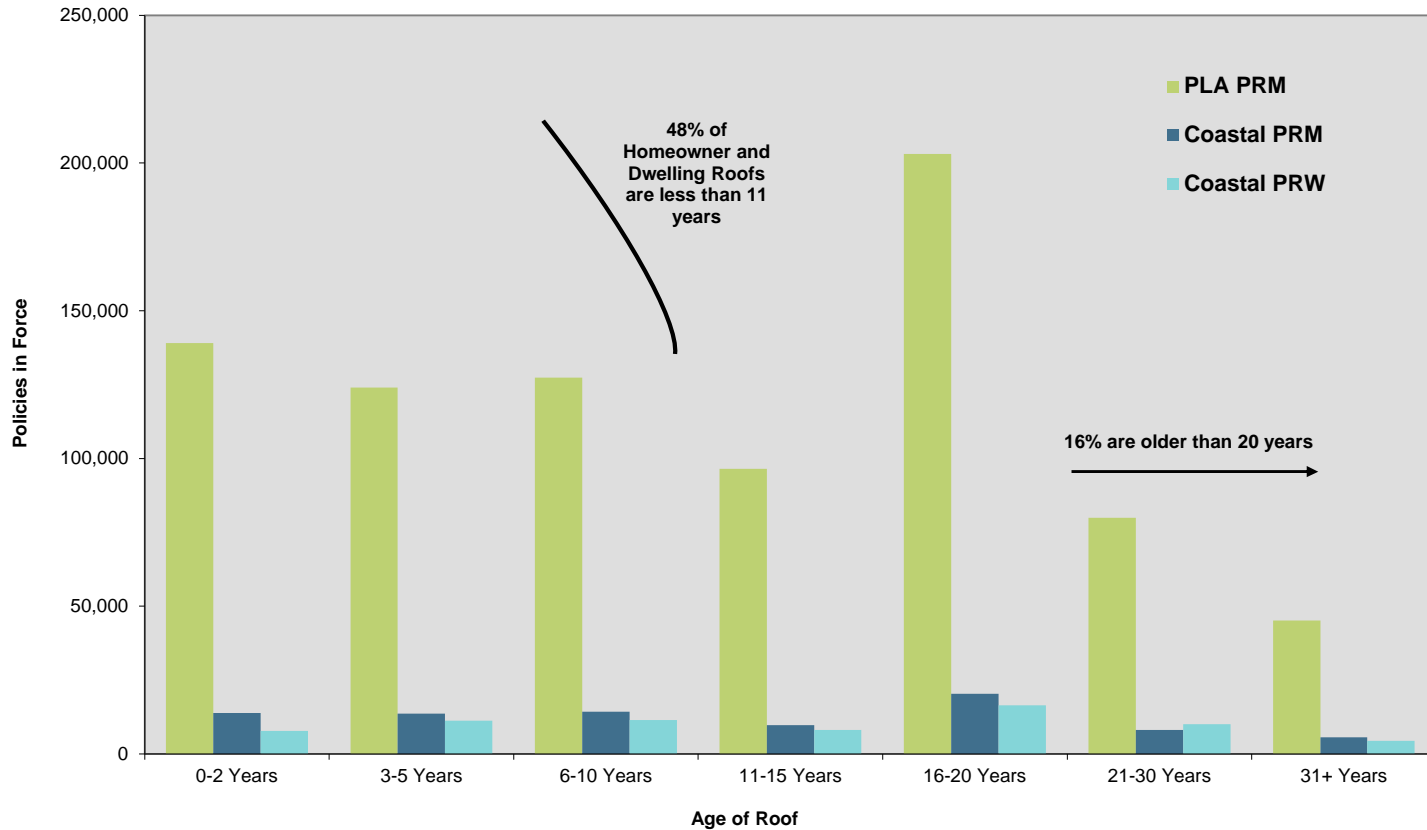
## Personal Residential Policy Characteristics - Coverage Ranges (HO-3/HW-2) Data as of December 31, 2023



**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 December 31, 2023

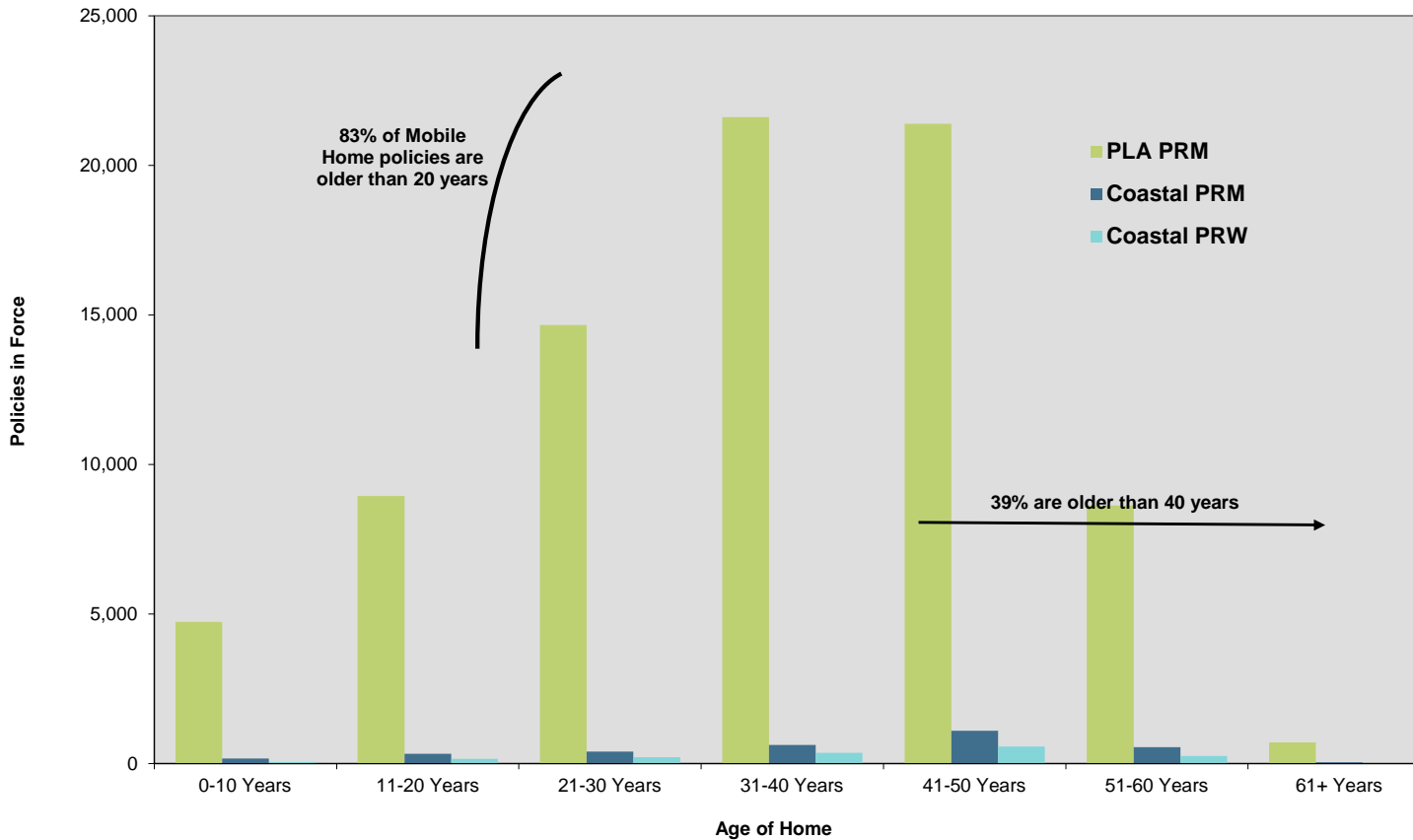


Account/Product	0-2 Years	3-5 Years	6-10 Years	11-15 Years	16-20 Years	21-30 Years	31+ Years	Total
PLA PRM	139,078	123,963	127,305	96,530	203,047	79,929	45,166	815,018
Coastal PRM	13,919	13,644	14,306	9,821	20,414	8,191	5,669	85,964
Coastal PRW	7,824	11,309	11,556	8,111	16,505	10,126	4,448	69,879
<b>Total</b>	<b>160,821</b>	<b>148,916</b>	<b>153,167</b>	<b>114,462</b>	<b>239,966</b>	<b>98,246</b>	<b>55,283</b>	<b>970,861</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 December 31, 2023

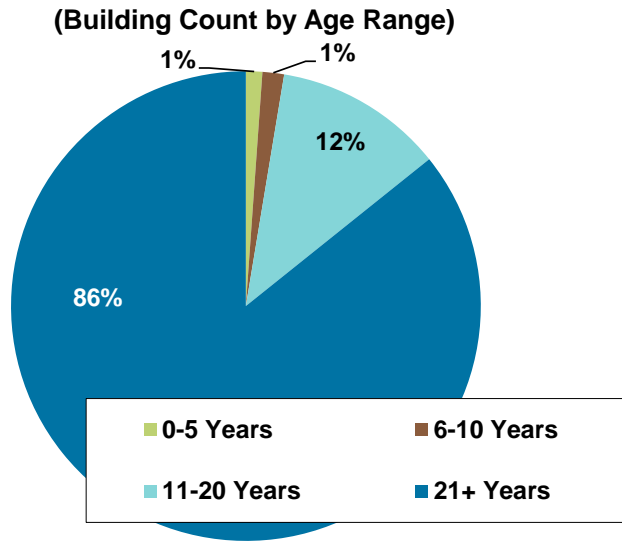


Account/Product	0-10 Years	11-20 Years	21-30 Years	31-40 Years	41-50 Years	51-60 Years	61+ Years	Total
PLA PRM	4,742	8,943	14,661	21,610	21,394	8,633	710	80,693
Coastal PRM	169	326	407	624	1,101	551	47	3,225
Coastal PRW	59	160	220	361	577	262	12	1,651
<b>Total</b>	<b>4,970</b>	<b>9,429</b>	<b>15,288</b>	<b>22,595</b>	<b>23,072</b>	<b>9,446</b>	<b>769</b>	<b>85,569</b>

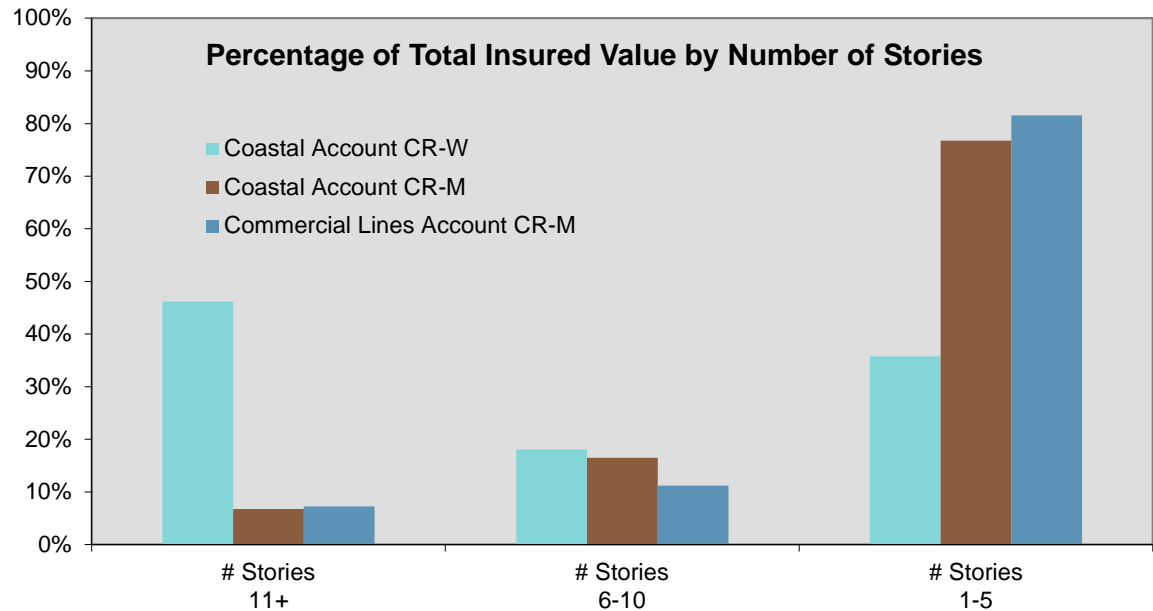
**Notes:**

- 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 December 31, 2023



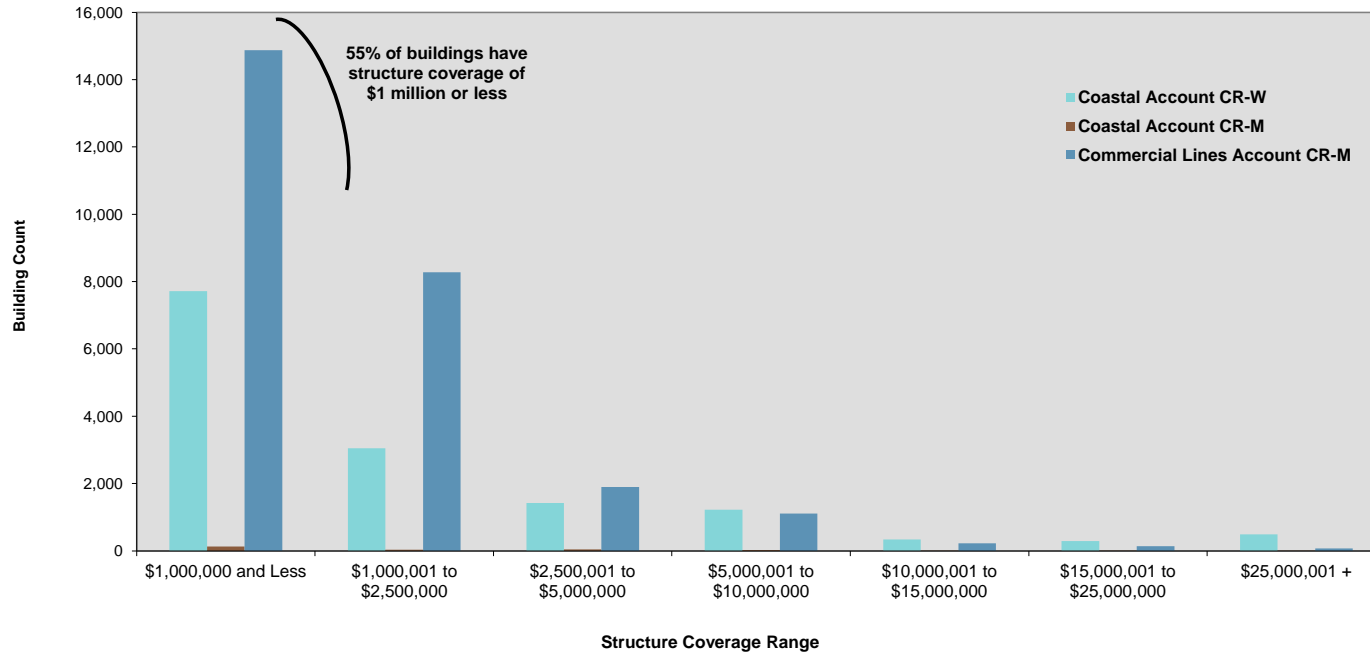
**86% of all commercial residential buildings were built before 2003.**



Number of Stories	Coastal Account CR-W	Coastal Account CR-M	Commercial Lines Account CR-M
11+	46.2%	6.7%	7.3%
6 to 10	18.1%	16.5%	11.2%
1 to 5	35.8%	76.8%	81.5%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

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

### Commercial Residential Policy Characteristics - Building Counts by Coverage Ranges Data as of December 31, 2023

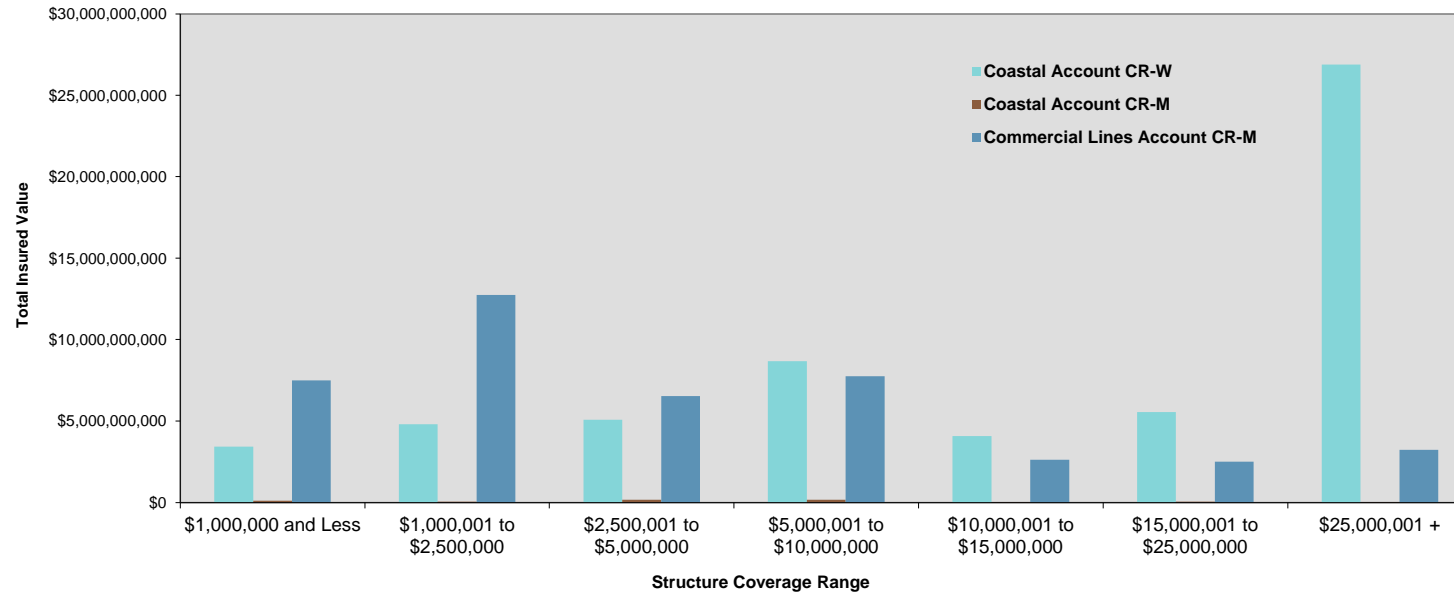


Product	\$1,000,000 and Less	\$1,000,001 to \$2,500,000	\$2,500,001 to \$5,000,000	\$5,000,001 to \$10,000,000	\$10,000,001 to \$15,000,000	\$15,000,001 to \$25,000,000	\$25,000,000+
Coastal Account CR-W	7,713	3,047	1,423	1,218	335	285	489
Coastal Account CR-M	132	28	43	23	3	2	1
Commercial Lines Account CR-M	14,870	8,273	1,894	1,104	219	135	68
<b>Total</b>	<b>22,715</b>	<b>11,348</b>	<b>3,360</b>	<b>2,345</b>	<b>557</b>	<b>422</b>	<b>558</b>

**Notes:**

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

### Commercial Residential Policy Characteristics - Total Insured Value by Coverage Ranges Data as of December 31, 2023

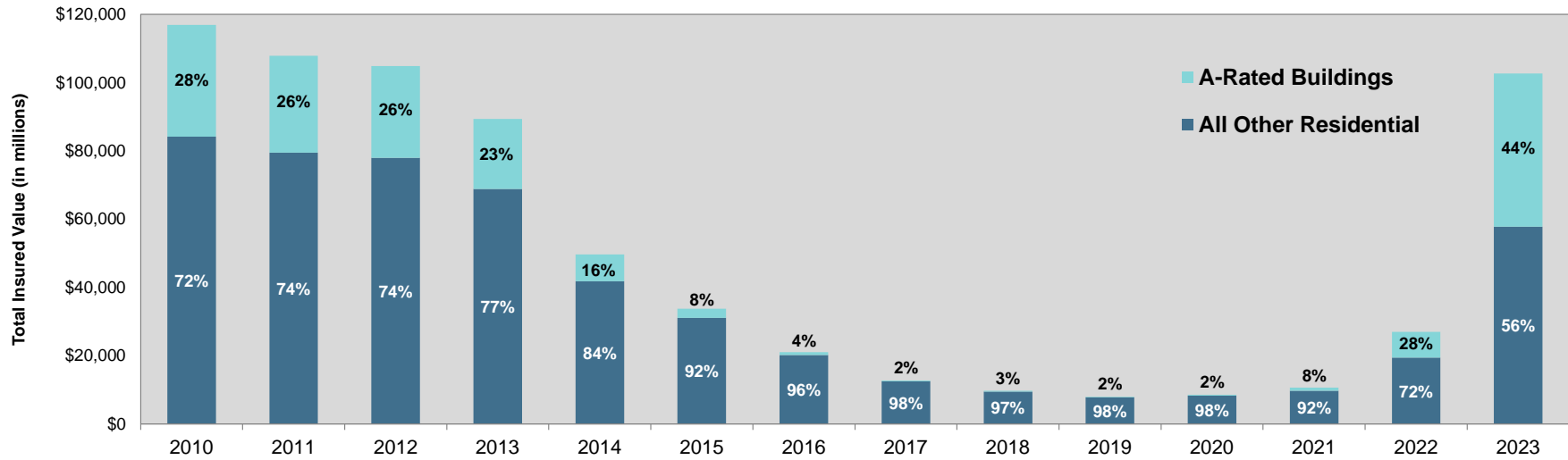


Product	\$1,000,000 and Less	\$1,000,001 to \$2,500,000	\$2,500,001 to \$5,000,000	\$5,000,001 to \$10,000,000	\$10,000,001 to \$15,000,000	\$15,000,001 to \$25,000,000	\$25,000,000+
Coastal Account CR-W	\$3,425,231,349	\$4,795,454,145	\$5,080,475,158	\$8,673,921,972	\$4,075,153,056	\$5,548,043,414	\$26,886,533,237
Coastal Account CR-M	\$100,389,400	\$49,426,700	\$167,721,983	\$157,581,700	\$32,686,300	\$36,635,600	\$30,101,900
Commercial Lines Account CR-M	\$7,484,684,058	\$12,739,468,199	\$6,534,734,174	\$7,741,449,200	\$2,625,851,700	\$2,496,162,700	\$3,222,156,700
<b>Total</b>	<b>\$11,010,304,807</b>	<b>\$17,584,349,044</b>	<b>\$11,782,931,315</b>	<b>\$16,572,952,872</b>	<b>\$6,733,691,056</b>	<b>\$8,080,841,714</b>	<b>\$30,138,791,837</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 December 31, 2023

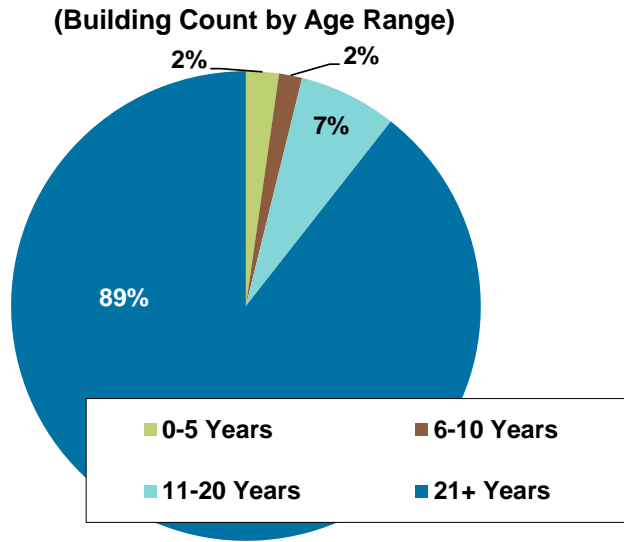


Year	A-Rated Buildings						All Other Residential						Total		
	Building Count	% of Total	Total Insured Value (in millions)	% of Total	Premium Excluding Surcharges (in millions)	% of Total	Building Count	% of Total	Total Insured Value (in millions)	% of Total	Premium Excluding Surcharges (in millions)	% 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
2023	1,537	4%	\$44,953	44%	\$335	45%	39,768	96%	\$57,699	56%	\$417	55%	41,305	\$102,653	\$752

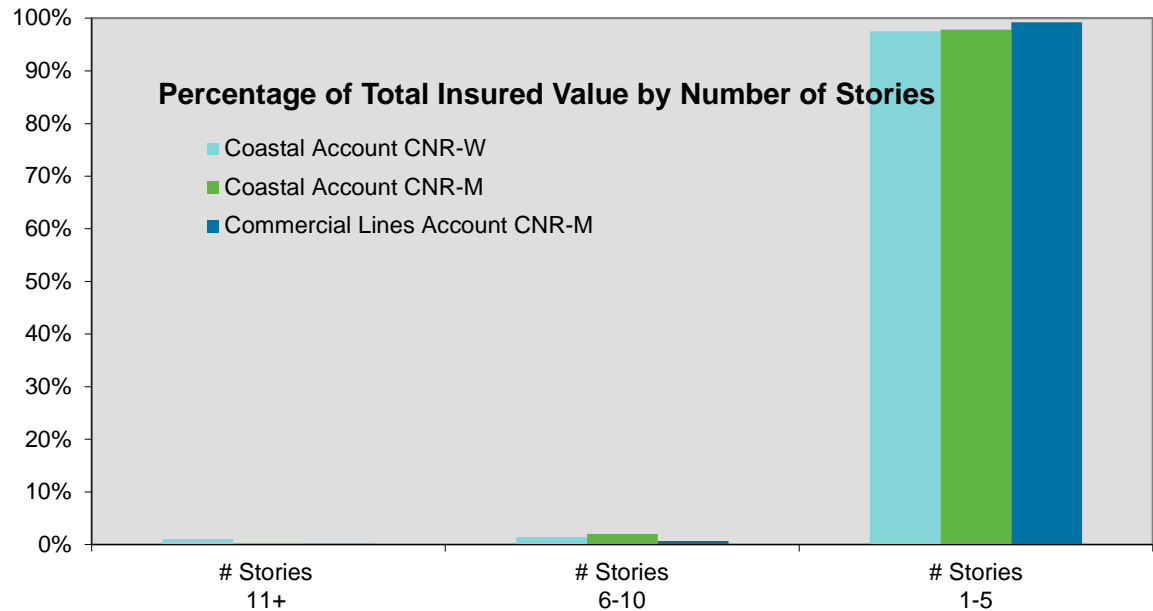
**Notes:**

- 1) A-rated applies to any residential risk with a building replacement value in excess of \$10M
- 2) All Other includes special class items in the Total Insured Value (TIV) and Premium
- 3) 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.

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



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



Number of Stories	Coastal Account CNR-W	Coastal Account CNR-M	Commercial Lines Account CNR-M
11+	1.1%	0.1%	0.1%
6 to 10	1.4%	2.0%	0.7%
1 to 5	97.5%	97.8%	99.2%
<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



## Prior Loss History - HO-3 Policies Citizens' Claims Excluding Hurricane

Tri-County Region		
Claim Type	Percentage of HO-3 Policies with a Prior Claim	
	12/31/2011	12/31/2023
All Perils	3.17%	14.35%
Sinkhole	0.03%	0.04%
Non Hurricane Cat	0.06%	1.57%
Other Wind	0.04%	1.23%
All Other Perils	0.45%	1.36%
Fire	0.13%	0.41%
Liability / Medical	0.11%	0.19%
Theft	0.28%	0.53%
Vandalism and Malicious Mischief	0.00%	0.05%
Water	2.31%	11.51%

All Other Florida Counties		
Claim Type	Percentage of HO-3 Policies with a Prior Claim	
	12/31/2011	12/31/2023
All Perils	2.64%	8.42%
Sinkhole	1.70%	0.42%
Non Hurricane Cat	0.02%	0.62%
Other Wind	0.05%	2.59%
All Other Perils	0.23%	0.96%
Fire	0.06%	0.18%
Liability / Medical	0.13%	0.16%
Theft	0.09%	0.17%
Vandalism and Malicious Mischief	0.00%	0.03%
Water	0.50%	4.46%

**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 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%
2023	Dec 2023	99%	100%

**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	23-039973	2024 Glide Path Update	02/01/2024	02/01/2024	0.7%	\$323.06	
	23-015789	2023 Actuarial	12/16/2023	12/16/2023	11.6%	\$320.86	
	22-019456	2023 Glide Path Update	01/01/2023	01/01/2023	0.4%	\$287.45	
	22-02005	2022 Actuarial	11/01/2022	11/01/2022	6.1%	\$286.19	
	21-021528	Limited Reinsurance	02/01/2022	02/01/2022	3.0%	\$269.73	
	21-003137	2021 Actuarial	08/01/2021	08/01/2021	2.9%	\$261.87	
	19-123770	2019 Actuarial	12/01/2019	12/01/2019	2.3%	\$254.49	
	17-16826	2018 Actuarial	05/01/2018	05/01/2018	6.7%	\$248.77	
	16-16024	2017 Actuarial	02/01/2017	02/01/2017	6.2%	\$235.24	
	15-15843	2016 Actuarial	02/01/2016	02/01/2016	1.1%	\$219.56	
	14-13202	2015 Actuarial	02/01/2015	02/01/2015	-6.5%	\$217.17	
	13-13048	2014 Actuarial	01/01/2014	01/01/2014	4.7%	\$232.26	
	12-13992	2013 Actuarial	01/01/2013	01/01/2013	10.8%	\$221.83	
	11-12403	2012 Actuarial	01/01/2012	01/01/2012	6.2%	\$200.22	
	10-13660	2011 Actuarial	01/01/2011	01/01/2011	9.0%	\$188.53	
	10-06776	2011 Base Rating	01/01/2011	01/01/2011	0.1%	\$172.93	
	09-17343	2010 Actuarial	01/01/2010	01/01/2010	5.4%	\$172.77	
	07-21657	Cov B Opt Out	07/01/2008	08/01/2008	0.0%	\$163.92	
	07-06836	Sinkhole, Ex-Wind	09/01/2007	10/01/2007	0.0%	\$163.92	
	07-03608	Wind Mitigation Credits	02/15/2008	03/15/2008	-4.4%	\$163.92	
	07-04969	FHCF Presumed Factor	01/01/2007	01/01/2007	-6.7%	\$171.46	
	07-02362	Rate Rollback	01/01/2007	01/01/2007	-11.0%	\$183.77	
	05-15453	Actuarial	01/01/2007	01/01/2007	12.4%	\$206.49	
	05-14322	Top 20	04/01/2006	01/01/2006	13.8%	\$183.71	
	05-11177	10% Hurr Deductible	01/01/2006	02/01/2006	-0.4%	\$161.43	
	04-14480	Top 20	02/01/2005	04/01/2005	23.4%	\$162.08	
	04-09416	Sinkhole	12/15/2004	02/15/2005	1.6%	\$131.34	
	04-00251	Top 20	02/01/2004	04/01/2004	2.6%	\$129.28	
	02-14787	Top 20	06/01/2003	08/01/2003	26.0%	\$126.00	
	HO-4	23-039973	2024 Glide Path Update	02/01/2024	02/01/2024	0.8%	\$75.61
		23-015789	2023 Actuarial	12/16/2023	12/16/2023	11.5%	\$75.04
		22-019456	2023 Glide Path Update	01/01/2023	01/01/2023	0.7%	\$67.31
		22-02005	2022 Actuarial	11/01/2022	11/01/2022	8.0%	\$66.87
		21-021528	Limited Reinsurance	02/01/2022	02/01/2022	10.4%	\$61.92
		21-003137	2021 Actuarial	08/01/2021	08/01/2021	-6.8%	\$56.09
19-123770		2019 Actuarial	12/01/2019	12/01/2019	-9.3%	\$60.18	
17-16826		2018 Actuarial	05/01/2018	05/01/2018	-13.0%	\$66.35	
16-16024		2017 Actuarial	02/01/2017	02/01/2017	-13.4%	\$76.26	
15-15843		2016 Actuarial	02/01/2016	02/01/2016	-7.8%	\$88.10	
14-13202		2015 Actuarial	02/01/2015	02/01/2015	-12.3%	\$95.56	
13-13048		2014 Actuarial	01/01/2014	01/01/2014	-1.4%	\$108.96	
12-13992		2013 Actuarial	01/01/2013	01/01/2013	4.6%	\$110.50	
11-12403		2012 Actuarial	01/01/2012	01/01/2012	0.5%	\$105.60	
10-13660		2011 Actuarial	01/01/2011	01/01/2011	3.1%	\$105.08	
10-06776		2011 Base Rating	01/01/2011	01/01/2011	-0.1%	\$101.96	
09-17343		2010 Actuarial	01/01/2010	01/01/2010	0.2%	\$102.01	
07-21657		Cov B Opt Out	07/01/2008	08/01/2008	0.0%	\$101.81	
07-06836		Sinkhole, Ex-Wind	09/01/2007	10/01/2007	0.0%	\$101.81	
07-03608		Wind Mitigation Credits	02/15/2008	03/15/2008	-0.8%	\$101.81	
07-04969		FHCF Presumed Factor	01/01/2007	01/01/2007	-3.0%	\$102.63	
04-14480		Top 20	02/01/2005	04/01/2005	2.3%	\$105.81	
04-09416		Sinkhole	12/15/2004	02/15/2005	0.0%	\$103.43	
04-00251		Top 20	02/01/2004	04/01/2004	1.3%	\$103.43	
02-14787		Top 20	06/01/2003	08/01/2003	2.1%	\$102.10	
HO-6		23-039973	2024 Glide Path Update	02/01/2024	02/01/2024	0.4%	\$345.47
		23-015789	2023 Actuarial	12/16/2023	12/16/2023	9.8%	\$344.21
		22-019456	2023 Glide Path Update	01/01/2023	01/01/2023	0.9%	\$313.44
		22-02005	2022 Actuarial	11/01/2022	11/01/2022	10.9%	\$310.67
		21-021528	Limited Reinsurance	02/01/2022	02/01/2022	1.5%	\$280.23
		21-003137	2021 Actuarial	08/01/2021	08/01/2021	9.1%	\$276.09
		19-123770	2019 Actuarial	12/01/2019	12/01/2019	8.2%	\$253.06
		17-16826	2018 Actuarial	05/01/2018	05/01/2018	7.6%	\$233.88
		16-16024	2017 Actuarial	02/01/2017	02/01/2017	8.3%	\$217.29
		15-15843	2016 Actuarial	02/01/2016	02/01/2016	9.6%	\$200.69
	14-13202	2015 Actuarial	02/01/2015	02/01/2015	2.3%	\$183.11	
	13-13048	2014 Actuarial	01/01/2014	01/01/2014	9.4%	\$178.99	
	12-13992	2013 Actuarial	01/01/2013	01/01/2013	10.3%	\$163.67	
	11-12403	2012 Actuarial	01/01/2012	01/01/2012	8.3%	\$148.40	
	10-13660	2011 Actuarial	01/01/2011	01/01/2011	-0.6%	\$137.03	
	10-06776	2011 Base Rating	01/01/2011	01/01/2011	0.2%	\$137.90	
	09-17343	2010 Actuarial	01/01/2010	01/01/2010	4.5%	\$137.65	
	07-21657	Cov B Opt Out	07/01/2008	08/01/2008	0.0%	\$131.72	
	07-06836	Sinkhole, Ex-Wind	09/01/2007	10/01/2007	0.0%	\$131.72	
	07-03608	Wind Mitigation Credits	02/15/2008	03/15/2008	-1.2%	\$131.72	
	07-04969	FHCF Presumed Factor	01/01/2007	01/01/2007	-3.2%	\$133.32	
	04-14480	Top 20	02/01/2005	04/01/2005	14.0%	\$137.73	
	04-09416	Sinkhole	12/15/2004	02/15/2005	0.0%	\$120.82	
	04-00251	Top 20	02/01/2004	04/01/2004	18.1%	\$120.82	
	02-14787	Top 20	06/01/2003	08/01/2003	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	23-039976	2024 Glide Path Update	02/01/2024	02/01/2024	0.8%	\$483.17
	23-016018	2023 Actuarial	12/16/2023	12/16/2023	12.4%	\$479.22
	22-019462	2023 Glide Path Update	01/01/2023	01/01/2023	0.7%	\$426.28
	22-002262	2022 Actuarial	11/01/2022	11/01/2022	8.7%	\$423.25
	21-021528	Limited Reinsurance	02/01/2022	02/01/2022	1.0%	\$389.35
	21-003730	2021 Actuarial	08/01/2021	08/01/2021	9.1%	\$385.50
	19-123899	2019 Actuarial	12/01/2019	12/01/2019	7.1%	\$353.34
	17-16966	2018 Actuarial	05/01/2018	05/01/2018	4.1%	\$329.92
	16-16575	2017 Actuarial	02/01/2017	02/01/2017	2.0%	\$316.91
	15-16016	2016 Actuarial	02/01/2016	02/01/2016	-2.6%	\$310.77
	14-13383	2015 Actuarial	02/01/2015	02/01/2015	-2.0%	\$319.06
	13-13336	2014 Actuarial	01/01/2014	01/01/2014	10.0%	\$325.57
	12-14191	2013 Actuarial	01/01/2013	01/01/2013	11.9%	\$295.96
	11-12716	2012 Actuarial	01/01/2012	01/01/2012	11.1%	\$264.39
	10-15058	2011 Actuarial	01/01/2011	01/01/2011	10.3%	\$237.97
	10-07358	2011 Base Rating	01/01/2011	01/01/2011	0.2%	\$215.74
	09-17467	2010 Actuarial	01/01/2010	01/01/2010	10.7%	\$215.28
	07-21656	Cov B Opt Out	07/01/2008	08/01/2008	0.0%	\$194.48
	07-06841	Sinkhole, Ex-Wind	09/01/2007	10/01/2007	0.0%	\$194.48
	07-03605	Wind Mitigation Credits	02/15/2008	03/15/2008	-1.1%	\$194.48
	07-04973	FHCF Presumed Factor	01/01/2007	01/01/2007	-4.3%	\$196.64
	07-02360	Rate Rollback	01/01/2007	01/01/2007	-17.4%	\$205.47
	05-15506	Actuarial	01/01/2007	01/01/2007	21.1%	\$248.76
	05-14324	Top 20	04/01/2006	04/15/2006	19.5%	\$205.42
	04-14487	Top 20	02/01/2005	04/01/2005	5.1%	\$171.90
	04-09417	Sinkhole	12/15/2004	02/15/2005	1.0%	\$163.55
	04-00248	Top 20	02/01/2004	04/01/2004	16.5%	\$161.94
	02-14788	Top 20	06/01/2003	08/01/2003	39.0%	\$139.00
DP-3	23-039976	2024 Glide Path Update	02/01/2024	02/01/2024	0.7%	\$470.99
	23-016018	2023 Actuarial	12/16/2023	12/16/2023	12.1%	\$467.48
	22-019462	2023 Glide Path Update	01/01/2023	01/01/2023	0.7%	\$417.00
	22-002262	2022 Actuarial	11/01/2022	11/01/2022	8.3%	\$414.26
	21-021528	Limited Reinsurance	02/01/2022	02/01/2022	1.2%	\$382.58
	21-003730	2021 Actuarial	08/01/2021	08/01/2021	9.2%	\$378.05
	19-123899	2019 Actuarial	12/01/2019	12/01/2019	8.7%	\$346.20
	17-16966	2018 Actuarial	05/01/2018	05/01/2018	5.4%	\$318.49
	16-16575	2017 Actuarial	02/01/2017	02/01/2017	5.8%	\$302.21
	15-16016	2016 Actuarial	02/01/2016	02/01/2016	-1.3%	\$285.52
	14-13383	2015 Actuarial	02/01/2015	02/01/2015	-5.1%	\$289.28
	13-13336	2014 Actuarial	01/01/2014	01/01/2014	9.6%	\$304.83
	12-14191	2013 Actuarial	01/01/2013	01/01/2013	8.6%	\$278.20
	11-12716	2012 Actuarial	01/01/2012	01/01/2012	8.3%	\$256.08
	10-15058	2011 Actuarial	01/01/2011	01/01/2011	10.4%	\$236.45
	10-07358	2011 Base Rating	01/01/2011	01/01/2011	0.3%	\$214.18
	09-17467	2010 Actuarial	01/01/2010	01/01/2010	8.6%	\$213.60
	07-21656	Cov B Opt Out	07/01/2008	08/01/2008	0.0%	\$196.69
	07-06841	Sinkhole, Ex-Wind	09/01/2007	10/01/2007	0.0%	\$196.69
	07-03605	Wind Mitigation Credits	02/15/2008	03/15/2008	-1.4%	\$196.69
	07-04973	FHCF Presumed Factor	01/01/2007	01/01/2007	-4.2%	\$199.48
	07-02360	Rate Rollback	01/01/2007	01/01/2007	-17.4%	\$208.23
	05-15506	Actuarial	01/01/2007	01/01/2007	21.1%	\$252.09
	05-14324	Top 20	04/01/2006	04/15/2006	21.1%	\$208.17
	04-14487	Top 20	02/01/2005	04/01/2005	5.1%	\$171.90
	04-09417	Sinkhole	12/15/2004	02/15/2005	1.0%	\$163.55
	04-00248	Top 20	02/01/2004	04/01/2004	16.5%	\$161.94
	02-14788	Top 20	06/01/2003	08/01/2003	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	23-039970	2024 Glide Path Update	02/01/2024	02/01/2024	0.6%	\$316.61
	23-016253	2023 Actuarial	12/16/2023	12/16/2023	22.1%	\$314.81
	22-019467	2023 Glide Path Update	01/01/2023	01/01/2023	0.9%	\$257.92
	22-002505	2022 Actuarial	11/01/2022	11/01/2022	10.7%	\$255.69
	21-022188	Limited Reinsurance	02/01/2022	02/01/2022	1.1%	\$230.94
	21-003743	2021 Actuarial	08/01/2021	08/01/2021	9.0%	\$228.43
	19-123930	2019 Actuarial	12/01/2019	12/01/2019	0.7%	\$209.56
	17-17210	2018 Actuarial	05/01/2018	05/01/2018	4.0%	\$208.11
	16-16785	2017 Actuarial	02/01/2017	02/01/2017	5.8%	\$200.18
	15-16392	2016 Actuarial	02/01/2016	02/01/2016	-6.6%	\$189.18
	14-13668	2015 Actuarial	02/01/2015	02/01/2015	-4.6%	\$202.55
	13-14239	2014 Actuarial	01/01/2014	01/01/2014	-0.8%	\$212.31
	12-14394	2013 Actuarial	01/01/2013	01/01/2013	-2.0%	\$214.09
	11-13880	2012 Actuarial	01/01/2012	01/01/2012	3.2%	\$218.49
	10-14380	2011 Actuarial	01/01/2011	01/01/2011	9.0%	\$211.71
	10-07868	2011 Base Rating	01/01/2011	01/01/2011	0.0%	\$194.16
	09-17837	2010 Actuarial	01/01/2010	01/01/2010	1.8%	\$194.17
	07-04970	FHCF Presumed Factor	01/01/2007	01/01/2007	-6.6%	\$190.74
	05-14323	Top 5	04/01/2006	04/15/2006	23.5%	\$204.22
	05-11175	10% Hurr Deductible	01/01/2006	02/01/2006	2.4%	\$165.36
	04-14473	Top 5	02/01/2005	04/01/2005	17.1%	\$161.48
04-00245	Top 5	02/01/2004	04/01/2004	1.1%	\$137.90	
02-14766	Top 5	06/01/2003	08/01/2003	36.4%	\$136.40	
MHO-4	23-039970	2024 Glide Path Update	02/01/2024	02/01/2024	0.0%	\$101.70
	23-016253	2023 Actuarial	12/16/2023	12/16/2023	0.1%	\$101.70
	22-019467	2023 Glide Path Update	01/01/2023	01/01/2023	0.0%	\$101.60
	22-002505	2022 Actuarial	11/01/2022	11/01/2022	0.1%	\$101.60
	21-022188	Limited Reinsurance	02/01/2022	02/01/2022	0.0%	\$101.49
	21-003743	2021 Actuarial	08/01/2021	08/01/2021	0.0%	\$101.49
	19-123930	2019 Actuarial	12/01/2019	12/01/2019	0.0%	\$101.49
	17-17210	2018 Actuarial	05/01/2018	05/01/2018	0.8%	\$101.49
	16-16785	2017 Actuarial	02/01/2017	02/01/2017	0.8%	\$100.68
	15-16392	2016 Actuarial	02/01/2016	02/01/2016	0.0%	\$99.87
	14-13668	2015 Actuarial	02/01/2015	02/01/2015	0.0%	\$99.87
	13-14239	2014 Actuarial	01/01/2014	01/01/2014	0.0%	\$99.87
	12-14394	2013 Actuarial	01/01/2013	01/01/2013	0.9%	\$99.82
	11-13880	2012 Actuarial	01/01/2012	01/01/2012	0.6%	\$98.89
	10-14380	2011 Actuarial	01/01/2011	01/01/2011	0.8%	\$98.30
	10-07868	2011 Base Rating	01/01/2011	01/01/2011	0.0%	\$97.49
	09-17837	2010 Actuarial	01/01/2010	01/01/2010	-5.1%	\$97.50
	07-04970	FHCF Presumed Factor	01/01/2007	01/01/2007	-2.9%	\$102.74
	04-14473	Top 5	02/01/2005	04/01/2005	2.3%	\$105.81
	04-00245	Top 5	02/01/2004	04/01/2004	1.3%	\$103.43
	02-14766	Top 5	06/01/2003	08/01/2003	2.1%	\$102.10
MDP-1	23-039978	2024 Glide Path Update	02/01/2024	02/01/2024	0.7%	\$167.90
	23-016410	2023 Actuarial	12/16/2023	12/16/2023	19.0%	\$166.79
	22-019470	2023 Glide Path Update	01/01/2023	01/01/2023	0.9%	\$140.17
	22-002899	2022 Actuarial	11/01/2022	11/01/2022	10.7%	\$138.95
	21-022136	Limited Reinsurance	02/01/2022	02/01/2022	5.9%	\$125.51
	21-003977	2021 Actuarial	08/01/2021	08/01/2021	3.4%	\$118.52
	19-123951	2019 Actuarial	12/01/2019	12/01/2019	8.0%	\$114.62
	17-17409	2018 Actuarial	05/01/2018	05/01/2018	7.1%	\$106.13
	16-16867	2017 Actuarial	02/01/2017	02/01/2017	3.1%	\$99.06
	15-16470	2016 Actuarial	02/01/2016	02/01/2016	-7.1%	\$96.04
	14-13749	2015 Actuarial	02/01/2015	02/01/2015	-5.0%	\$103.37
	13-14550	2014 Actuarial	01/01/2014	01/01/2014	-0.6%	\$108.82
	12-14400	2013 Actuarial	01/01/2013	01/01/2013	2.6%	\$109.49
	11-13947	2012 Actuarial	01/01/2012	01/01/2012	3.1%	\$106.68
	10-14626	2011 Actuarial	01/01/2011	01/01/2011	9.0%	\$103.47
	10-08250	2011 Base Rating	01/01/2011	01/01/2011	0.0%	\$94.90
	09-17837	2010 Actuarial	01/01/2010	01/01/2010	-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	23-039980	2024 Glide Path Update	02/01/2024	02/01/2024	0.8%	\$304.84	
	23-015790	2023 Actuarial	12/16/2023	12/16/2023	13.7%	\$302.47	
	22-019457	2023 Glide Path Update	01/01/2023	01/01/2023	0.8%	\$266.03	
	22-002027	2022 Actuarial	11/01/2022	11/01/2022	9.7%	\$263.82	
	21-021529	Limited Reinsurance	02/01/2022	02/01/2022	2.4%	\$240.50	
	21-003138	2021 Actuarial	08/01/2021	08/01/2021	4.8%	\$234.86	
	19-123769	2019 Actuarial	12/01/2019	12/01/2019	6.7%	\$224.10	
	17-16827	2018 Actuarial	05/01/2018	05/01/2018	0.3%	\$209.94	
	16-16025	2017 Actuarial	02/01/2017	02/01/2017	8.5%	\$209.32	
	15-15848	2016 Actuarial	02/01/2016	02/01/2016	8.1%	\$192.91	
	14-13203	2015 Actuarial	02/01/2015	02/01/2015	3.6%	\$178.46	
	13-13047	2014 Actuarial	02/01/2014	02/01/2014	10.1%	\$172.26	
	12-13991	2013 Actuarial	02/01/2013	02/01/2013	10.6%	\$156.43	
	11-12402	2012 Actuarial	02/01/2012	02/01/2012	6.6%	\$141.45	
	10-13662	2011 Actuarial	02/01/2011	02/01/2011	11.3%	\$132.69	
	10-04549	2011 Base Rating	02/01/2011	02/01/2011	-0.1%	\$119.21	
	09-18541	2010 Actuarial	02/01/2010	02/01/2010	5.9%	\$119.28	
	07-03607	Wind Mitigation Credits	04/01/2008	04/01/2008	-15.6%	\$112.63	
	07-04972	FHCF Presumed Factor	01/01/2007	01/01/2007	-14.5%	\$133.45	
	07-02359	Rate Rollback	01/01/2007	01/01/2007	-19.4%	\$156.08	
	06-08439	Monroe County	01/01/2007	01/01/2007	-4.2%	\$193.65	
	05-15417	Actuarial	01/01/2007	01/01/2007	23.1%	\$202.14	
	05-14539	Top 20	03/01/2006	03/01/2006	16.9%	\$164.21	
	05-11466	10% Hurricane Deduct	01/01/2006	01/01/2006	1.0%	\$140.47	
	04-14483	Top 20	04/01/2005	04/01/2005	12.2%	\$139.08	
	04-00250	Top 20	07/01/2004	07/01/2004	9.5%	\$123.95	
	03-07190	Top 20	07/01/2003	07/01/2003	13.2%	\$113.20	
	HW-4	23-039980	2024 Glide Path Update	02/01/2024	02/01/2024	0.7%	\$170.69
		23-015790	2023 Actuarial	12/16/2023	12/16/2023	16.7%	\$169.46
		22-019457	2023 Glide Path Update	01/01/2023	01/01/2023	0.9%	\$145.20
		22-002027	2022 Actuarial	11/01/2022	11/01/2022	10.6%	\$143.94
		21-021529	Limited Reinsurance	02/01/2022	02/01/2022	6.1%	\$130.18
		21-003138	2021 Actuarial	08/01/2021	08/01/2021	3.1%	\$122.69
		19-123769	2019 Actuarial	12/01/2019	12/01/2019	5.9%	\$119.00
		17-16827	2018 Actuarial	05/01/2018	05/01/2018	-4.4%	\$112.35
16-16025		2017 Actuarial	02/01/2017	02/01/2017	0.9%	\$117.54	
15-15848		2016 Actuarial	02/01/2016	02/01/2016	8.8%	\$116.52	
14-13203		2015 Actuarial	02/01/2015	02/01/2015	2.1%	\$107.10	
13-13047		2014 Actuarial	02/01/2014	02/01/2014	7.1%	\$104.89	
12-13991		2013 Actuarial	02/01/2013	02/01/2013	1.6%	\$97.98	
11-12402		2012 Actuarial	02/01/2012	02/01/2012	8.7%	\$96.41	
10-13662		2011 Actuarial	02/01/2011	02/01/2011	8.0%	\$88.69	
10-04549		2011 Base Rating	02/01/2011	02/01/2011	-0.1%	\$82.12	
09-18541		2010 Actuarial	02/01/2010	02/01/2010	-9.3%	\$82.16	
07-03607		Wind Mitigation Credits	04/01/2008	04/01/2008	-7.9%	\$90.58	
07-04972		FHCF Presumed Factor	01/01/2007	01/01/2007	-13.9%	\$98.35	
05-15417		Actuarial	01/01/2007	01/01/2007	1.9%	\$114.23	
05-11466		10% Hurricane Deduct	01/01/2006	01/01/2006	0.3%	\$112.10	
04-14483		Top 20	04/01/2005	04/01/2005	1.4%	\$111.77	
04-00250		Top 20	07/01/2004	07/01/2004	6.6%	\$110.22	
03-07190		Top 20	07/01/2003	07/01/2003	3.4%	\$103.40	
HW-6		23-039980	2024 Glide Path Update	02/01/2024	02/01/2024	0.5%	\$422.93
		23-015790	2023 Actuarial	12/16/2023	12/16/2023	24.9%	\$420.87
		22-019457	2023 Glide Path Update	01/01/2023	01/01/2023	0.9%	\$336.92
		22-002027	2022 Actuarial	11/01/2022	11/01/2022	10.7%	\$333.99
		21-021529	Limited Reinsurance	02/01/2022	02/01/2022	0.6%	\$301.70
		21-003138	2021 Actuarial	08/01/2021	08/01/2021	9.3%	\$299.90
		19-123769	2019 Actuarial	12/01/2019	12/01/2019	8.4%	\$274.38
		17-16827	2018 Actuarial	05/01/2018	05/01/2018	5.7%	\$253.19
		16-16025	2017 Actuarial	02/01/2017	02/01/2017	5.3%	\$239.64
		15-15848	2016 Actuarial	02/01/2016	02/01/2016	10.0%	\$227.59
		14-13203	2015 Actuarial	02/01/2015	02/01/2015	7.3%	\$206.90
	13-13047	2014 Actuarial	02/01/2014	02/01/2014	9.4%	\$192.82	
	12-13991	2013 Actuarial	02/01/2013	02/01/2013	10.8%	\$176.20	
	11-12402	2012 Actuarial	02/01/2012	02/01/2012	8.3%	\$158.97	
	10-13662	2011 Actuarial	02/01/2011	02/01/2011	7.2%	\$146.79	
	10-04549	2011 Base Rating	02/01/2011	02/01/2011	0.0%	\$136.90	
	09-18541	2010 Actuarial	02/01/2010	02/01/2010	-3.1%	\$136.91	
	07-03607	Wind Mitigation Credits	04/01/2008	04/01/2008	-17.2%	\$141.29	
	07-04972	FHCF Presumed Factor	01/01/2007	01/01/2007	-12.0%	\$170.64	
	05-14539	Top 20	03/01/2006	03/01/2006	9.2%	\$193.91	
	05-11466	10% Hurricane Deduct	01/01/2006	01/01/2006	0.8%	\$177.58	
	04-14483	Top 20	04/01/2005	04/01/2005	9.0%	\$176.17	
	04-00250	Top 20	07/01/2004	07/01/2004	51.9%	\$161.62	
	03-07190	Top 20	07/01/2003	07/01/2003	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	23-039975	2024 Glide Path Update	02/01/2024	02/01/2024	0.7%	\$313.80
	23-016021	2023 Actuarial	12/16/2023	12/16/2023	17.1%	\$311.66
	22-019463	2023 Glide Path Update	01/01/2023	01/01/2023	0.8%	\$266.10
	22-002253	2022 Actuarial	11/01/2022	11/01/2022	10.1%	\$263.89
	21-021521	Limited Reinsurance	02/01/2022	02/01/2022	2.2%	\$239.64
	21-003742	2021 Actuarial	08/01/2021	08/01/2021	7.7%	\$234.49
	19-123901	2019 Actuarial	12/01/2019	12/01/2019	5.5%	\$217.72
	17-16967	2018 Actuarial	05/01/2018	05/01/2018	4.9%	\$206.32
	16-16576	2017 Actuarial	02/01/2017	02/01/2017	9.1%	\$196.75
	15-16013	2016 Actuarial	02/01/2016	02/01/2016	9.0%	\$180.29
	14-13384	2015 Actuarial	02/01/2015	02/01/2015	6.8%	\$165.40
	13-13335	2014 Actuarial	02/01/2014	02/01/2014	10.4%	\$154.87
	12-14190	2013 Actuarial	02/01/2013	02/01/2013	10.6%	\$140.23
	11-12717	2012 Actuarial	02/01/2012	02/01/2012	9.6%	\$126.82
	10-15059	2011 Actuarial	02/01/2011	02/01/2011	10.4%	\$115.72
	10-04552	2011 Base Rating	02/01/2011	02/01/2011	0.7%	\$104.77
	09-18543	2010 Actuarial (New)	02/01/2010	02/01/2010	4.0%	\$104.00
MW-2	23-039974	2024 Glide Path Update	02/01/2024	02/01/2024	0.5%	\$325.56
	23-016256	2023 Actuarial	12/16/2023	12/16/2023	24.1%	\$323.87
	22-019468	2023 Glide Path Update	01/01/2023	01/01/2023	0.9%	\$260.93
	22-002504	2022 Actuarial	11/01/2022	11/01/2022	10.6%	\$258.66
	21-022189	Limited Reinsurance	02/01/2022	02/01/2022	0.8%	\$233.80
	21-003751	2021 Actuarial	08/01/2021	08/01/2021	9.4%	\$231.95
	19-123932	2019 Actuarial	12/01/2019	12/01/2019	9.8%	\$212.02
	17-17211	2018 Actuarial	05/01/2018	05/01/2018	9.8%	\$193.08
	16-16788	2017 Actuarial	02/01/2017	02/01/2017	10.3%	\$175.86
	15-16391	2016 Actuarial	02/01/2016	02/01/2016	10.4%	\$159.44
	14-13667	2015 Actuarial	02/01/2015	02/01/2015	8.5%	\$144.42
	13-14240	2014 Actuarial	02/01/2014	02/01/2014	9.2%	\$133.11
	12-14395	2013 Actuarial	02/01/2013	02/01/2013	10.1%	\$121.94
	11-13881	2012 Actuarial	02/01/2012	02/01/2012	5.8%	\$110.79
	10-14405	2011 Actuarial	02/01/2011	02/01/2011	9.7%	\$104.92
	10-04550	2011 Base Rating	02/01/2011	02/01/2011	0.0%	\$95.66
	09-18544	2010 Actuarial	02/01/2010	02/01/2010	11.0%	\$95.63
	07-04968	FHCF Presumed Factor	01/01/2007	01/01/2007	-17.6%	\$86.15
	07-02358	Rate Rollback	01/01/2007	01/01/2007	-11.3%	\$104.55
	06-08440	Monroe County	01/01/2007	01/01/2007	7.9%	\$117.87
	05-15420	Actuarial	01/01/2007	01/01/2007	4.8%	\$109.24
	05-14538	Top 5	03/01/2006	03/01/2006	0.3%	\$104.24
	04-14482	Top 5	04/01/2005	04/01/2005	3.0%	\$103.93
04-00246	Top 5	07/01/2004	07/01/2004	0.4%	\$100.90	
03-07207	Top 5	07/01/2003	07/01/2003	0.5%	\$100.50	
MW-4	23-039974	2024 Glide Path Update	02/01/2024	02/01/2024	0.0%	\$108.44
	23-016256	2023 Actuarial	12/16/2023	12/16/2023	0.0%	\$108.44
	22-019468	2023 Glide Path Update	01/01/2023	01/01/2023	0.0%	\$108.44
	22-002504	2022 Actuarial	11/01/2022	11/01/2022	0.0%	\$108.44
	21-022189	Limited Reinsurance	02/01/2022	02/01/2022	0.0%	\$108.44
	21-003751	2021 Actuarial	08/01/2021	08/01/2021	0.0%	\$108.44
	19-123932	2019 Actuarial	12/01/2019	12/01/2019	0.0%	\$108.44
	17-17211	2018 Actuarial	05/01/2018	05/01/2018	3.9%	\$108.44
	16-16788	2017 Actuarial	02/01/2017	02/01/2017	3.9%	\$104.36
	15-16391	2016 Actuarial	02/01/2016	02/01/2016	-0.1%	\$100.44
	14-13667	2015 Actuarial	02/01/2015	02/01/2015	0.0%	\$100.54
	13-14240	2014 Actuarial	02/01/2014	02/01/2014	0.3%	\$100.54
	12-14395	2013 Actuarial	02/01/2013	02/01/2013	5.5%	\$100.27
	11-13881	2012 Actuarial	02/01/2012	02/01/2012	2.4%	\$95.04
	10-14405	2011 Actuarial	02/01/2011	02/01/2011	4.2%	\$92.81
	10-04550	2011 Base Rating	02/01/2011	02/01/2011	-0.1%	\$89.04
	09-18544	2010 Actuarial	02/01/2010	02/01/2010	2.2%	\$89.12
07-04968	FHCF Presumed Factor	01/01/2007	01/01/2007	-13.4%	\$87.21	
04-00246	Top 5	07/01/2004	07/01/2004	0.7%	\$100.70	
MD-1	23-039971	2024 Glide Path Update	02/01/2024	02/01/2024	0.7%	\$327.55
	23-016411	2023 Actuarial	12/16/2023	12/16/2023	17.9%	\$325.28
	22-019471	2023 Glide Path Update	01/01/2023	01/01/2023	0.9%	\$275.78
	22-002900	2022 Actuarial	11/01/2022	11/01/2022	10.7%	\$273.36
	21-022137	Limited Reinsurance	02/01/2022	02/01/2022	0.7%	\$246.96
	21-003976	2021 Actuarial	08/01/2021	08/01/2021	9.5%	\$245.24
	19-123952	2019 Actuarial	12/01/2019	12/01/2019	9.7%	\$223.97
	17-17410	2018 Actuarial	05/01/2018	05/01/2018	10.0%	\$204.24
	16-16866	2017 Actuarial	02/01/2017	02/01/2017	10.5%	\$185.60
	15-16471	2016 Actuarial	02/01/2016	02/01/2016	9.9%	\$168.03
	14-13751	2015 Actuarial	02/01/2015	02/01/2015	8.9%	\$152.90
	13-14555	2014 Actuarial	02/01/2014	02/01/2014	8.7%	\$140.40
	12-14401	2013 Actuarial	02/01/2013	02/01/2013	10.6%	\$129.13
	11-13948	2012 Actuarial	02/01/2012	02/01/2012	6.5%	\$116.78
	10-14625	2011 Actuarial	02/01/2011	02/01/2011	9.5%	\$109.65
	10-04553	2011 Base Rating	02/01/2011	02/01/2011	0.2%	\$100.17
	09-18544	2010 Actuarial (New)	02/01/2010	02/01/2010	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	23-039928/ 23-039933	2024 Glide Path Update	03/01/2024	03/01/2024	0.7%	\$540.77
	23-017858/ 23-017856	2023 Actuarial	11/20/2023	11/20/2023	9.9%	\$537.01
	22-019585/ 22-019583	2023 Glide Path Update	01/01/2023	01/01/2023	0.7%	\$488.43
	22-003648/ 22-003649	2022 Actuarial	10/01/2022	10/01/2022	10.1%	\$484.86
	21-022415/ 21-022416	Limited Reinsurance	02/01/2022	02/01/2022	0.9%	\$440.38
	21-005700/ 21-005693	2021 Actuarial	08/01/2021	08/01/2021	9.0%	\$436.45
	19-123239/ 19-123240	2019 Actuarial	12/01/2019	12/01/2019	10.3%	\$400.42
	17-18869/ 17-18870	2018 Actuarial	05/01/2018	05/01/2018	10.0%	\$362.95
	16-19498/ 16-19500	2017 Actuarial	02/01/2017	02/01/2017	11.8%	\$329.87
	15-18444/ 15-18446	2016 Actuarial	02/01/2016	02/01/2016	9.5%	\$295.14
	14-14425/ 14-14426	2015 Actuarial	02/01/2015	02/01/2015	9.0%	\$269.54
	13-14277/ 13-14278	2014 Actuarial	02/01/2014	02/01/2014	10.8%	\$247.28
	12-15425/ 12-15426	2013 Actuarial	02/01/2013	02/01/2013	10.6%	\$223.14
	11-14748/ 11-14749	2012 Actuarial	02/01/2012	02/01/2012	11.9%	\$201.74
	10-15469/ 10-15470	2011 Actuarial	02/01/2011	02/01/2011	11.6%	\$180.29
	09-18481/ 09-18480	2010 Actuarial	02/01/2010	02/01/2010	9.4%	\$161.62
	07-03661/ 07-03662	Wind Mitigation Credits	09/01/2008	09/01/2008	-23.3%	\$147.73
	07-05005	FHCF Presumed Factor	01/01/2007	01/01/2007	-14.7%	\$192.61
	06-05812	Residential Condo	08/01/2006	08/01/2006	125.8%	\$225.80
	CNR-W	23-039932	2024 Glide Path Update	03/01/2024	03/01/2024	0.9%
23-018154		2023 Actuarial	11/20/2023	11/20/2023	12.0%	\$1,014.04
22-019589		2023 Glide Path Update	01/01/2023	01/01/2023	1.0%	\$905.40
22-003765		2022 Actuarial	10/01/2022	10/01/2022	11.0%	\$896.43
21-022715		Limited Reinsurance	02/01/2022	02/01/2022	1.0%	\$807.60
21-005751		2021 Actuarial	08/01/2021	08/01/2021	8.4%	\$799.60
19-123271		2019 Actuarial	12/01/2019	12/01/2019	10.0%	\$737.64
17-18965		2018 Actuarial	05/01/2018	05/01/2018	9.4%	\$670.58
16-19522		2017 Actuarial	02/01/2017	02/01/2017	9.8%	\$612.97
15-18900		2016 Actuarial	02/01/2016	02/01/2016	10.0%	\$558.03
14-14264		2015 Actuarial	02/01/2015	02/01/2015	10.0%	\$507.30
13-13467		2014 Actuarial	02/01/2014	02/01/2014	10.0%	\$461.18
12-15611		2013 Actuarial	02/01/2013	02/01/2013	10.0%	\$419.25
11-15059		2012 Actuarial	02/01/2012	02/01/2012	10.0%	\$381.14
10-15742		2011 Actuarial	02/01/2011	02/01/2011	10.0%	\$346.49
09-18479		2010 Actuarial	02/01/2010	02/01/2010	9.3%	\$314.99
07-18275		Actuarial	02/01/2008	02/01/2008	15.0%	\$288.19
06-09806		Builders Risk (QBE)	10/01/2006	10/01/2006	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	23-039934/ 23-039929	2024 Glide Path Update	03/01/2024	03/01/2024	0.6%	\$437.43	
	23-017031 23-017033	2023 Actuarial	11/20/2023	11/20/2023	9.3%	\$434.72	
	22-019582/ 22-019579	2023 Glide Path Update	01/01/2023	01/01/2023	0.6%	\$397.77	
	22-003394/ 22-003395	2022 Actuarial	10/01/2022	10/01/2022	9.2%	\$395.21	
	21-021694/ 21-021695	Limited Reinsurance	02/01/2022	02/01/2022	0.6%	\$361.92	
	21-005399/ 21-005398	2021 Actuarial	08/01/2021	08/01/2021	5.2%	\$359.76	
	19-123232/ 19-123233	2019 Actuarial	12/01/2019	12/01/2019	5.2%	\$341.98	
	17-18043/ 17-18044	2018 Actuarial	05/01/2018	05/01/2018	4.7%	\$325.08	
	16-18917/ 16-18920	2017 Actuarial	02/01/2017	02/01/2017	4.8%	\$310.41	
	15-17008/ 15-17009	2016 Actuarial	02/01/2016	02/01/2016	3.0%	\$296.17	
	14-15064/ 14-15157	2015 Actuarial	02/01/2015	02/01/2015	-3.7%	\$287.55	
	13-12319/ 13-12323	2014 Actuarial	01/01/2014	01/01/2014	6.7%	\$298.59	
	12-14702/ 12-14703	2013 Actuarial	01/01/2013	01/01/2013	8.3%	\$279.96	
	11-13997/ 11-13998	2012 Actuarial	01/01/2012	01/01/2012	6.4%	\$258.39	
	10-15436/ 10-15317	2011 Actuarial	01/01/2011	01/01/2011	6.3%	\$242.85	
	09-17581/ 09-17582	2010 Actuarial	01/01/2010	01/01/2010	10.2%	\$228.37	
	07-03659 / 07-03660	Wind Mitigation Credits	09/01/2008	09/01/2008	-2.5%	\$207.23	
	07-05068	FHCF Presumed Factor	01/01/2007	01/01/2007	-12.0%	\$212.54	
	06-05330	Non-Compete (QBE)	05/15/2006	05/15/2006	27.5%	\$241.53	
	04-11166	Non-Compete	01/01/2005	01/01/2005	26.1%	\$189.43	
	02-08018	Non-Compete	09/01/2002	10/01/2002	23.3%	\$150.22	
	02-05852	Non-Compete	07/01/2002	09/01/2002	1.7%	\$121.84	
	02-00027	Non-Compete	04/01/2002	08/01/2002	19.8%	\$119.80	
	CNR-M	23-039927	2024 Glide Path Update	03/01/2024	03/01/2024	0.0%	\$180.69
		23-017556	2023 Actuarial	11/20/2023	11/20/2023	7.7%	\$180.69
		22-019591	2023 Glide Path Update	01/01/2023	01/01/2023	0.0%	\$167.82
		22-003509	2022 Actuarial	10/01/2022	10/01/2022	0.0%	\$167.82
		21-022071	Limited Reinsurance	02/01/2022	02/01/2022	0.1%	\$167.82
		21-005569	2021 Actuarial	08/01/2021	08/01/2021	8.6%	\$167.66
		19-123238	2019 Actuarial	12/01/2019	12/01/2019	4.8%	\$154.38
		17-18234	2018 Actuarial	05/01/2018	05/01/2018	8.1%	\$147.31
		16-19213	2017 Actuarial	02/01/2017	02/01/2017	0.0%	\$136.26
		15-17471	2016 Actuarial	02/01/2016	02/01/2016	9.1%	\$136.26
14-14056		2015 Actuarial	02/01/2015	02/01/2015	4.6%	\$124.90	
13-12470		2014 Actuarial	01/01/2014	01/01/2014	8.5%	\$119.40	
12-14707		2013 Actuarial	01/01/2013	01/01/2013	10.0%	\$110.00	
11-14471		2012 Actuarial	01/01/2012	01/01/2012	0.0%	\$100.00	
10-16202		2011 Actuarial	01/01/2011	01/01/2011	0.0%	\$100.00	
09-13806		2010 Actuarial	01/01/2010	01/01/2010	0.0%	\$100.00	
07-17662		Creation of CNR-M Product	11/17/2008	N/A - New Product	0.0%	\$100.00	

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