

# Corporate Analytics Business Overview

March 31, 2024 Report



## Table of Contents

### **Corporate Snapshot**

Total Company	
Policies in Force, Premium, and Exposure Trend	1
High Volume Counties	2
Depopulation Activity Trend	3
Financial Strength Measures	
Direct Premiums Written to Surplus	4
Loss vs Loss & ALAE Ratio Comparison	5
Policies in Force Trend	6
South Florida Concentration Trend	7
Policy, Premium and Total Insured Value Trends	
Personal & Commercial	8
Personal Multiperil & Wind-Only	9
Commercial Multiperil and Wind-Only	10
Commercial Residential & Non-Residential	11
Top 10 Counties	
Personal	12
Commercial	13
Average Premium per \$1,000 Total Insured Value	
Personal	14
Commercial Residential & Non-Residential	15

### **Maps - Total Insured Value by Zip Code**

Personal & Commercial	16
Personal	17
Commercial	18

### **Product Line Information**

Product Line Breakout	19
Personal Residential	20
Commercial Residential	21
Commercial Residential Multiperil (CR-M)	22
Commercial Residential Wind-Only (CR-W)	23
Commercial Non-Residential	24
Commercial Non-Residential Multiperil (CNR-M)	25
Commercial Non-Residential Wind-Only (CNR-W)	26

### **Hot Topics**

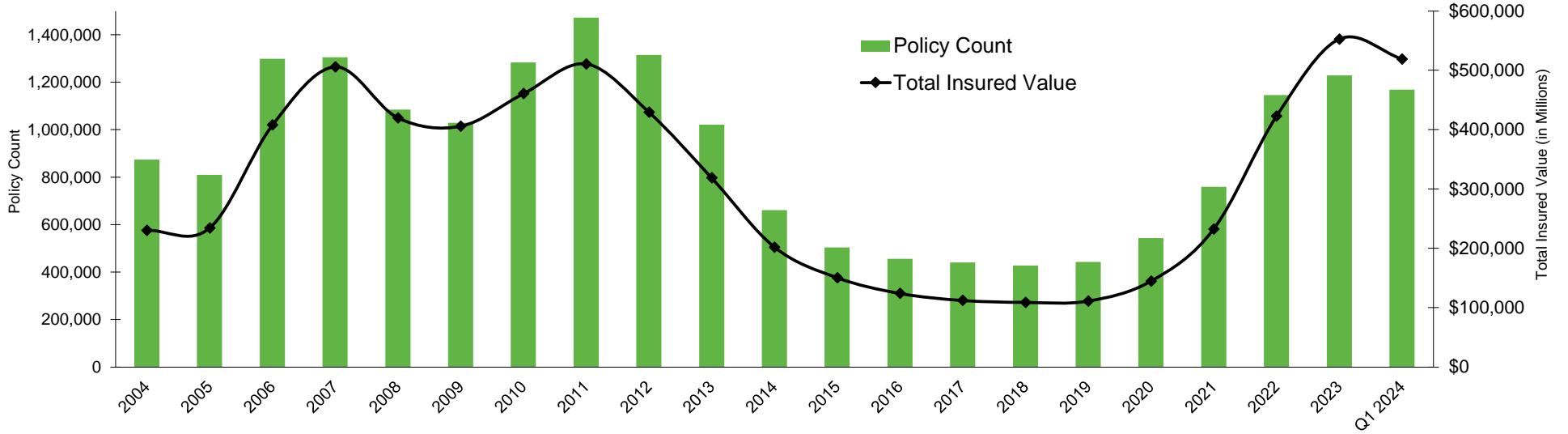
Catastrophe Modeling Results	27-29
Wind Mitigation Credits	30-32
Risk Characteristics Analysis	33-41
Prior Loss History	42

### **Appendices**

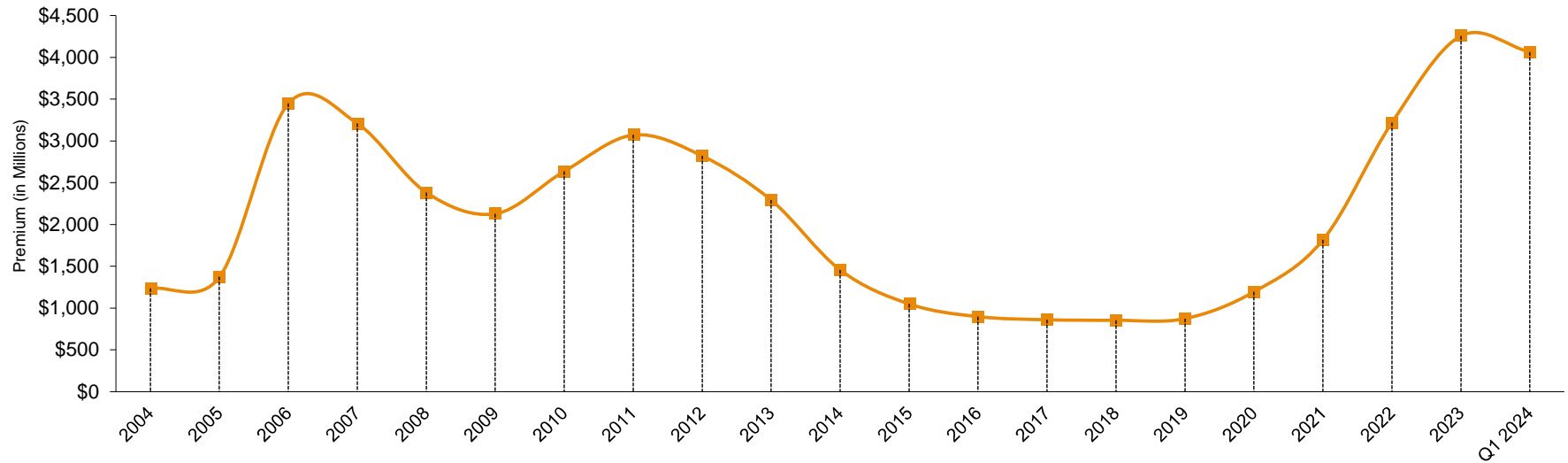
Product Acronyms	43
Rate Adequacy	44
Rate Filing History	45-51

# Corporate Snapshot

### Inforce Policy Count and Total Insured Value (in Millions)



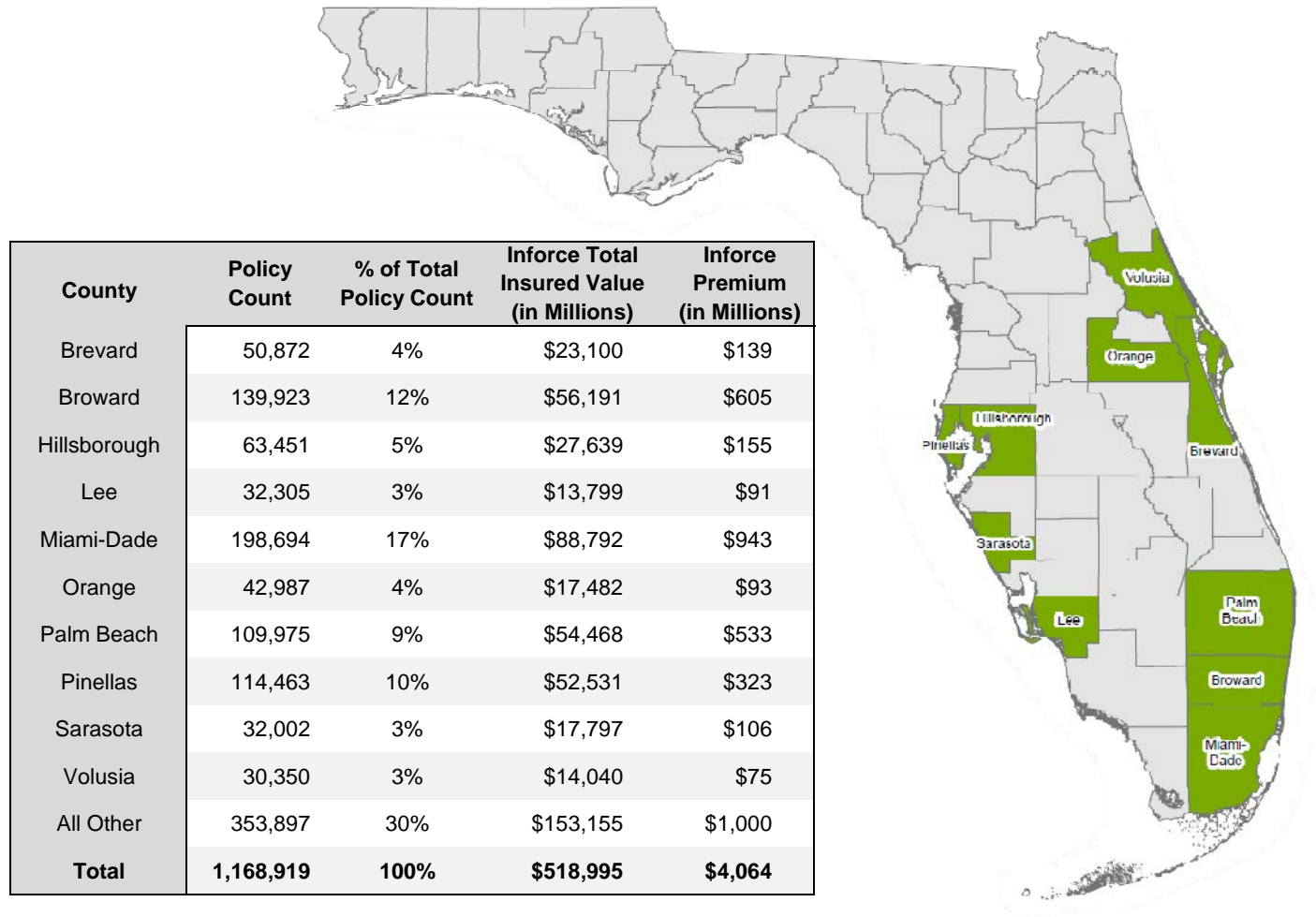
### Inforce Premium (in Millions)



Note: Excludes takeout policies

## High Volume Counties Based on Total Insured Value

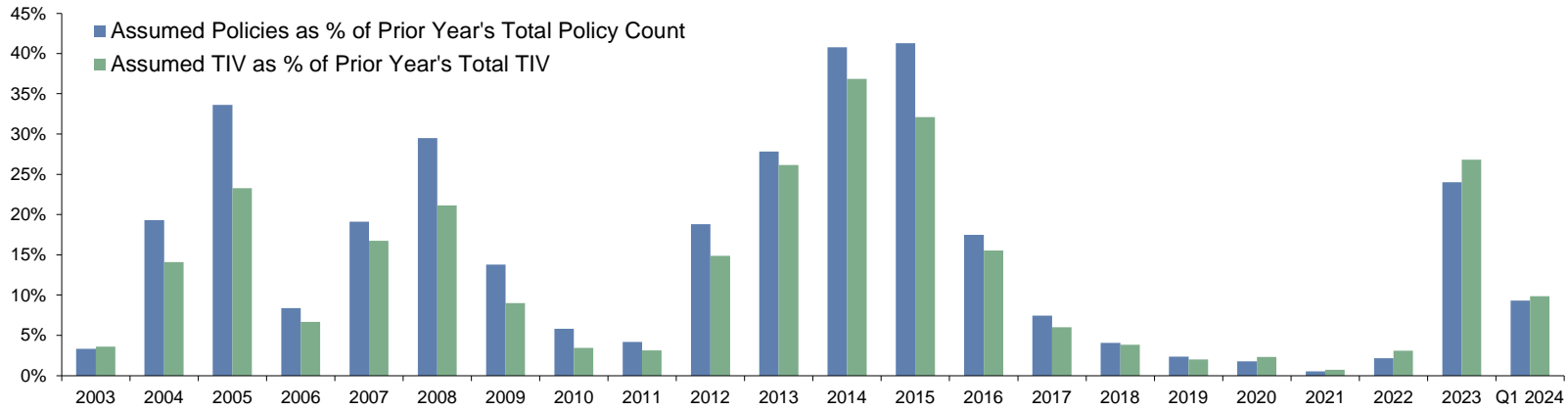
Data as of March 31, 2024



**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.

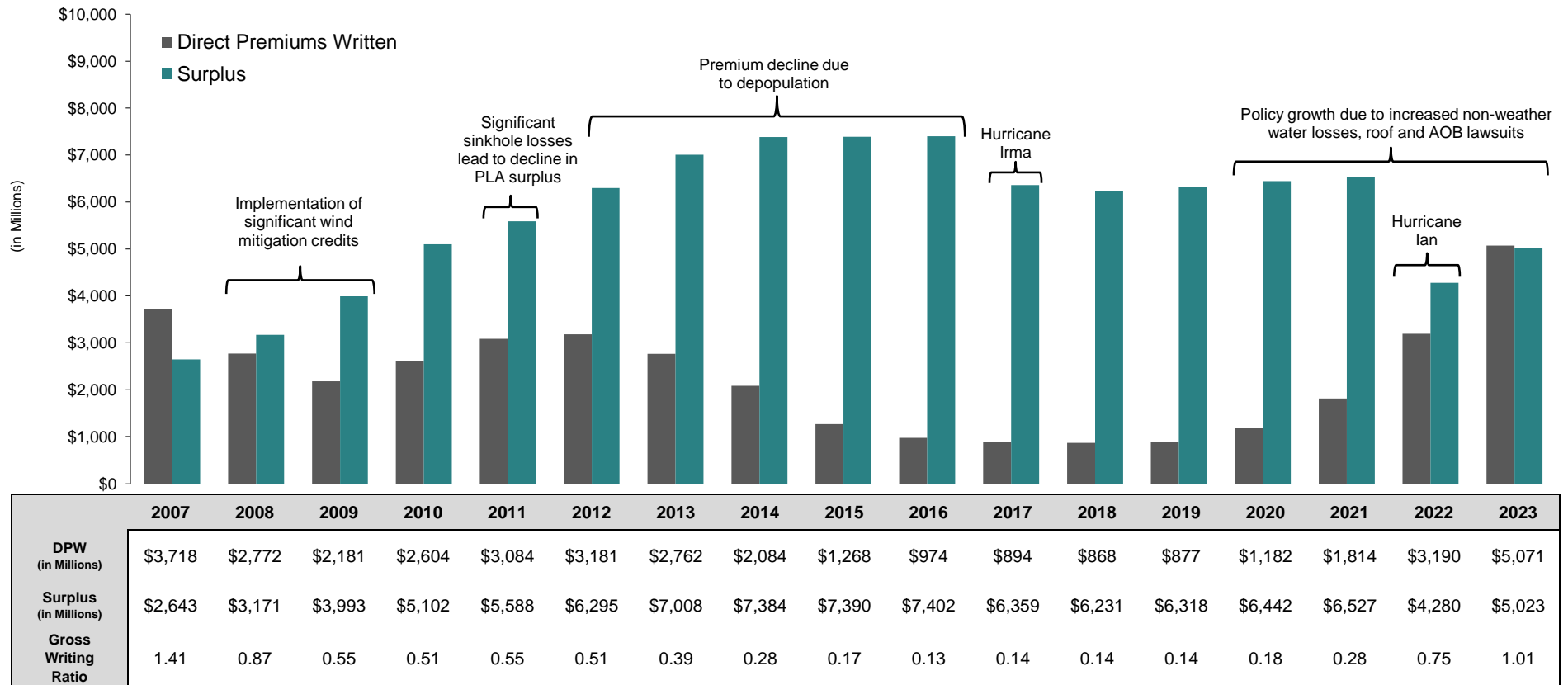
## Depopulation Study Policies Taken Out Relative to Citizens Inforce Policies



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 (in Millions)	Citizens Inforce Total Insured Value (in Millions)	Assumed TIV as % of Prior Year's Total TIV
2003	1	28,219	820,223	3.3%	\$8,141	\$217,451	3.6%
2004	4	158,416	873,936	19.3%	\$30,663	\$230,402	14.1%
2005	10	293,684	809,949	33.6%	\$53,659	\$234,214	23.3%
2006	4	67,853	1,298,428	8.4%	\$15,638	\$407,948	6.7%
2007	7	247,923	1,304,949	19.1%	\$68,259	\$505,882	16.7%
2008	14	385,084	1,084,237	29.5%	\$106,870	\$419,884	21.1%
2009	11	149,645	1,029,214	13.8%	\$37,785	\$405,991	9.0%
2010	6	59,792	1,283,538	5.8%	\$13,889	\$460,703	3.4%
2011	3	53,577	1,472,391	4.2%	\$14,474	\$510,675	3.1%
2012	7	277,002	1,314,811	18.8%	\$75,927	\$429,424	14.9%
2013	18	365,767	1,021,694	27.8%	\$112,265	\$318,887	26.1%
2014	21	416,623	661,161	40.8%	\$117,530	\$201,957	36.9%
2015	14	272,785	503,865	41.3%	\$64,830	\$150,495	32.1%
2016	11	88,000	455,843	17.5%	\$23,363	\$124,063	15.5%
2017	7	34,008	440,406	7.5%	\$7,435	\$112,310	6.0%
2018	4	17,905	427,397	4.1%	\$4,308	\$108,896	3.8%
2019	3	10,084	420,467	2.4%	\$2,181	\$107,243	2.0%
2020	4	7,463	542,739	1.8%	\$2,497	\$144,798	2.3%
2021	1	2,814	759,305	0.5%	\$1,027	\$232,502	0.7%
2022	4	16,408	1,145,811	2.2%	\$7,174	\$422,953	3.1%
2023	11	275,324	1,228,718	24.0%	\$113,375	\$552,760	26.8%
Q1 2024	11	114,559	1,168,919	9.3%	\$54,574	\$518,995	9.9%

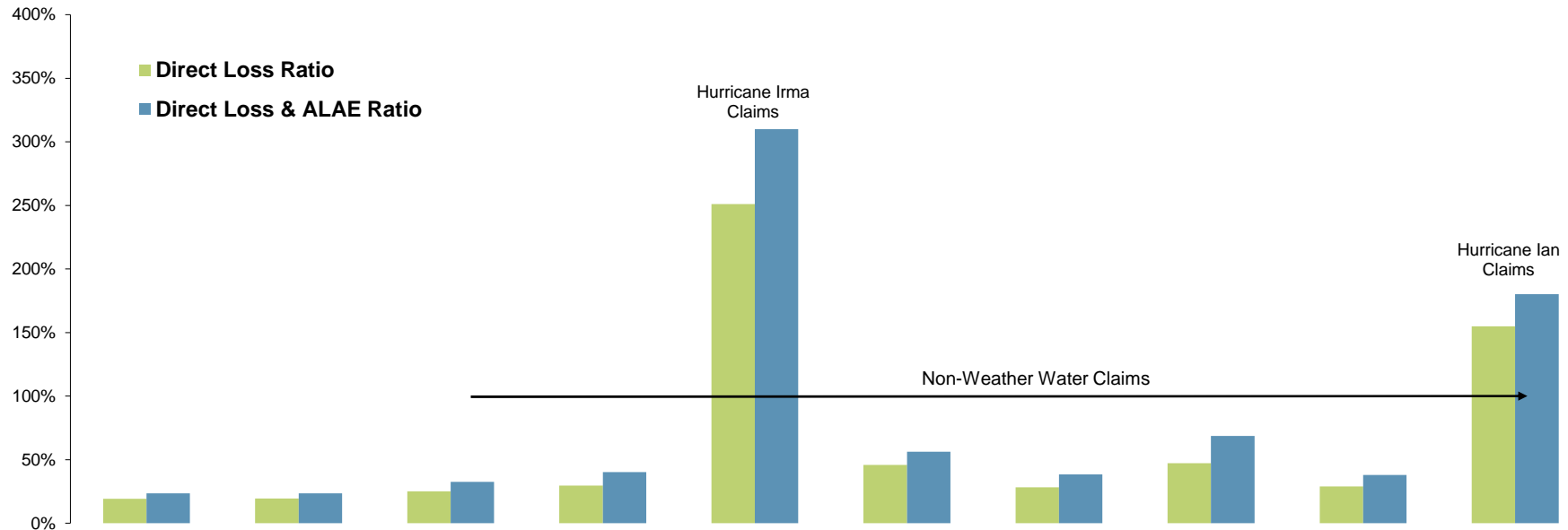
**Note:** The number of assumed policies does not account for any opt-out policies reported after the assumption date

### Direct Premiums Written (DPW) to Surplus



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

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



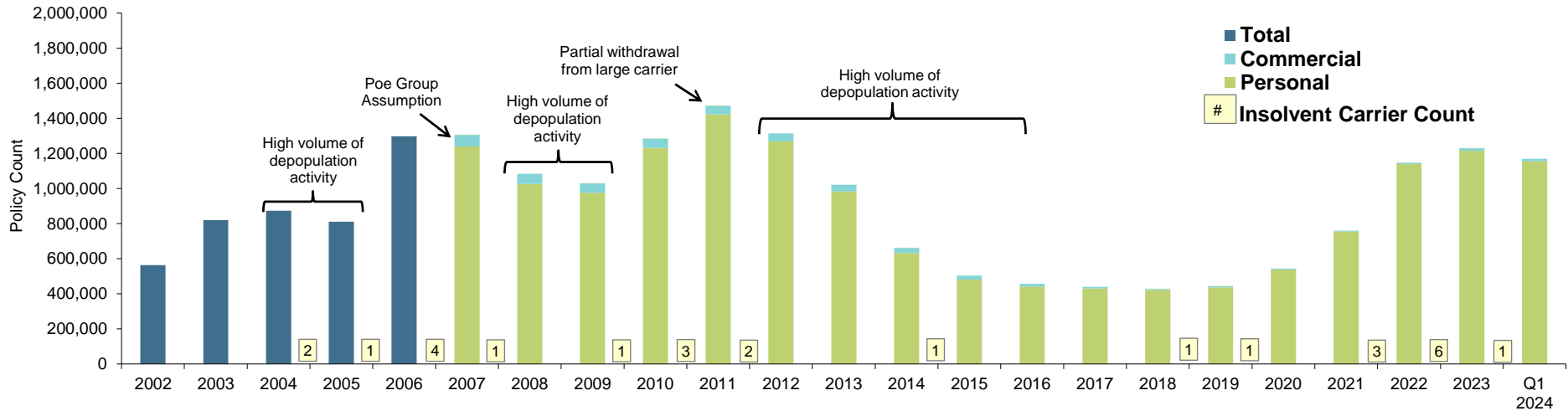
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
<b>Direct Premiums Earned</b> (in Millions)	\$2,611	\$2,027	\$1,270	\$983	\$873	\$858	\$844	\$995	\$1,461	\$2,439
<b>Direct Losses Incurred</b> (in Millions)	\$506	\$394	\$319	\$292	\$2,193	\$394	\$240	\$471	\$425	\$3,781
<b>Direct ALAE Incurred</b> (in Millions)	\$107	\$82	\$94	\$104	\$514	\$90	\$84	\$213	\$131	\$616
<b>Direct Loss Ratio</b>	19.4%	19.4%	25.1%	29.7%	251.2%	45.9%	28.4%	47.4%	29.1%	155.0%
<b>Direct Loss &amp; ALAE Ratio</b>	23.5%	23.5%	32.5%	40.3%	310.0%	56.4%	38.4%	68.7%	38.1%	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



### Policy Count by Year and Policy Type Data as of March 31, 2024



	Personal	Commercial	Total
2002	N/A	N/A	564,107
2003	N/A	N/A	820,223
2004	N/A	N/A	873,936
2005	N/A	N/A	809,949
2006	N/A	N/A	1,298,428
2007	1,239,298	65,651	1,304,949
2008	1,026,614	57,623	1,084,237
2009	975,500	53,714	1,029,214
2010	1,232,397	51,141	1,283,538
2011	1,423,160	49,231	1,472,391
2012	1,268,071	46,740	1,314,811
2013	983,629	38,065	1,021,694

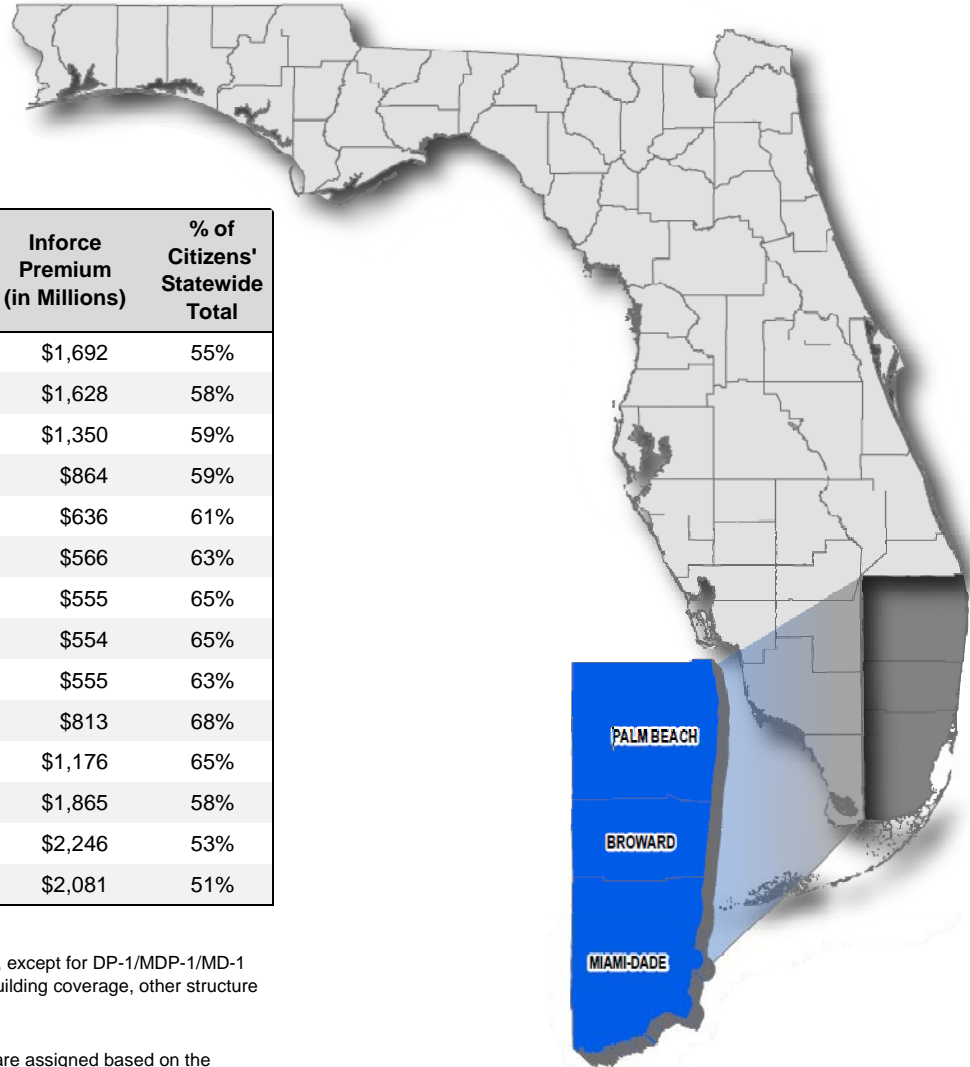
	Personal	Commercial	Total
2014	631,378	29,783	661,161
2015	480,161	23,704	503,865
2016	440,577	15,266	455,843
2017	430,653	9,753	440,406
2018	420,612	6,785	427,397
2019	436,715	5,488	442,203
2020	537,487	5,252	542,739
2021	754,475	4,830	759,305
2022	1,139,374	6,437	1,145,811
2023	1,215,186	13,532	1,228,718
Q1 2024	1,155,036	13,883	1,168,919

**Notes:**

- 1) Excludes takeout policies
- 2) Data prior to 2002 removed 1Q 2023. Data prior to 2006 split between personal lines and commercial lines policy types is not available.

## South Florida Concentration Trend

Data as of March 31, 2024

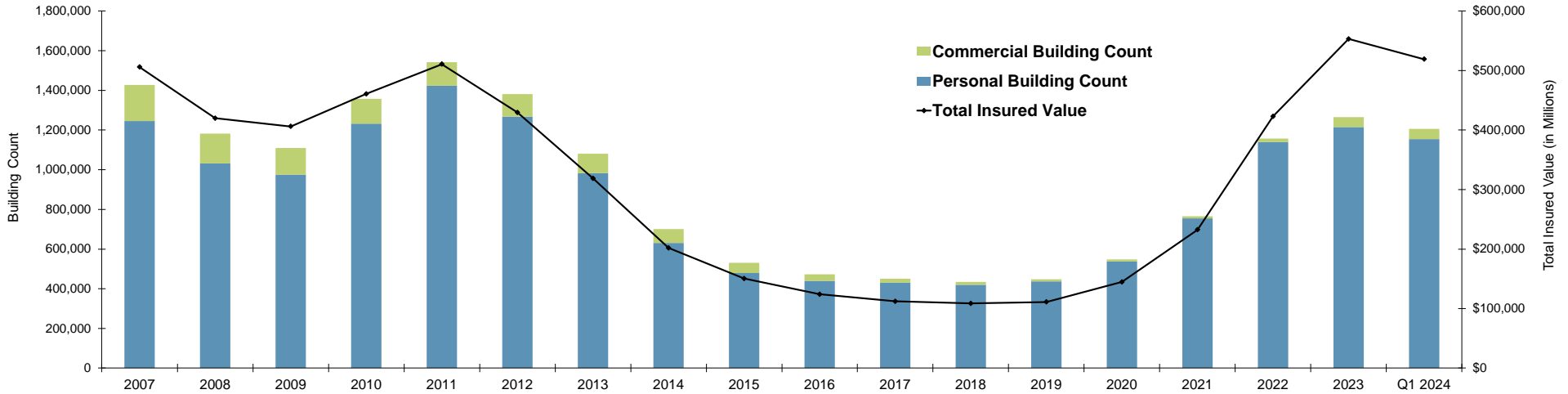


Year	Policy Count	% of Citizens' Statewide Total	Inforce Total Insured Value (in Millions)	% of Citizens' Statewide Total	Inforce Premium (in Millions)	% of Citizens' Statewide Total
2011	633,311	43%	\$252,342	49%	\$1,692	55%
2012	580,633	44%	\$215,915	50%	\$1,628	58%
2013	460,814	45%	\$166,706	52%	\$1,350	59%
2014	310,213	47%	\$107,052	53%	\$864	59%
2015	250,863	50%	\$80,888	54%	\$636	61%
2016	230,238	51%	\$67,891	55%	\$566	63%
2017	224,883	51%	\$61,344	55%	\$555	65%
2018	216,832	51%	\$61,628	55%	\$554	65%
2019	215,993	49%	\$57,158	51%	\$555	63%
2020	291,339	54%	\$81,307	56%	\$813	68%
2021	391,173	52%	\$118,771	51%	\$1,176	65%
2022	508,667	44%	\$182,937	43%	\$1,865	58%
2023	482,326	39%	\$218,175	39%	\$2,246	53%
Q1 2024	448,592	38%	\$199,452	38%	\$2,081	51%

### 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

## Building Count and Total Insured Value (TIV) Trends Total - Personal and Commercial Data as of March 31, 2024

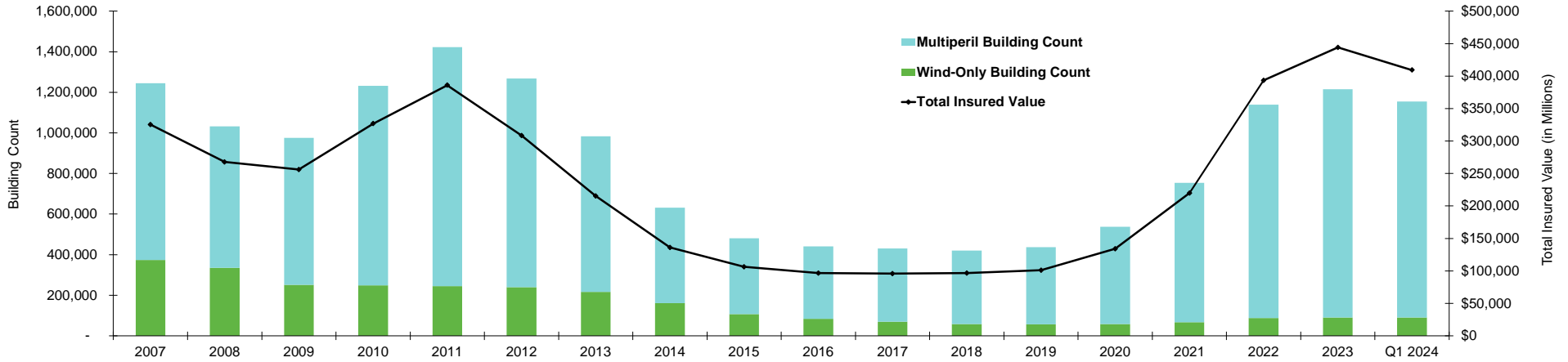


	Personal				Commercial				Total			
	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)
2007	1,239,298	1,244,869	\$2,235	\$325,313	65,651	181,929	\$974	\$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	\$150,495
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
Q1 2024	1,155,036	1,155,036	\$3,117	\$409,266	13,883	50,655	\$948	\$109,730	1,168,919	1,205,691	\$4,064	\$518,995
% Change from 2023 to Q1 2024	-4.9%	-4.9%	-6.3%	-7.8%	2.6%	0.0%	1.7%	0.9%	-4.9%	-4.8%	-4.6%	-6.1%

**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.

### Building Count and Total Insured Value (TIV) Trends Personal Lines - Multiperil/Wind-Only Data as of March 31, 2024

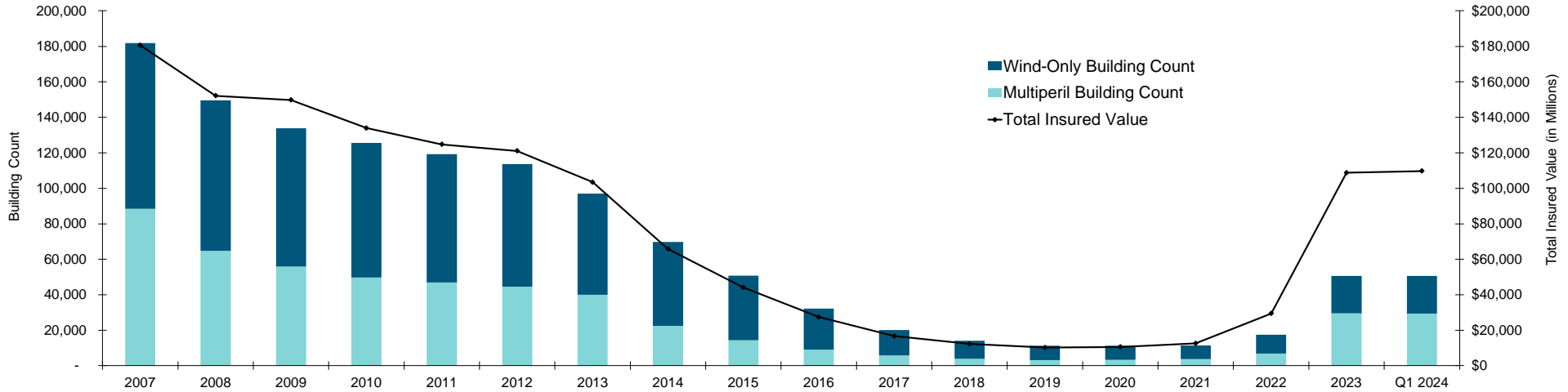


	Multiperil				Wind-Only				Total			
	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)
2007	870,533	870,533	\$1,507	\$190,522	368,765	374,336	\$729	\$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
Q1 2024	1,065,067	1,065,067	\$2,809	\$365,739	89,969	89,969	\$308	\$43,527	1,155,036	1,155,036	\$3,117	\$409,266
% Change from 2023 to Q1 2024	-5.3%	-5.3%	-7.1%	-8.5%	-0.4%	-0.4%	1.4%	-1.3%	-4.9%	-4.9%	-6.3%	-7.8%

**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

### Building Count and Total Insured Value (TIV) Trends Commercial Lines - Multiperil/Wind-Only Data as of March 31, 2024

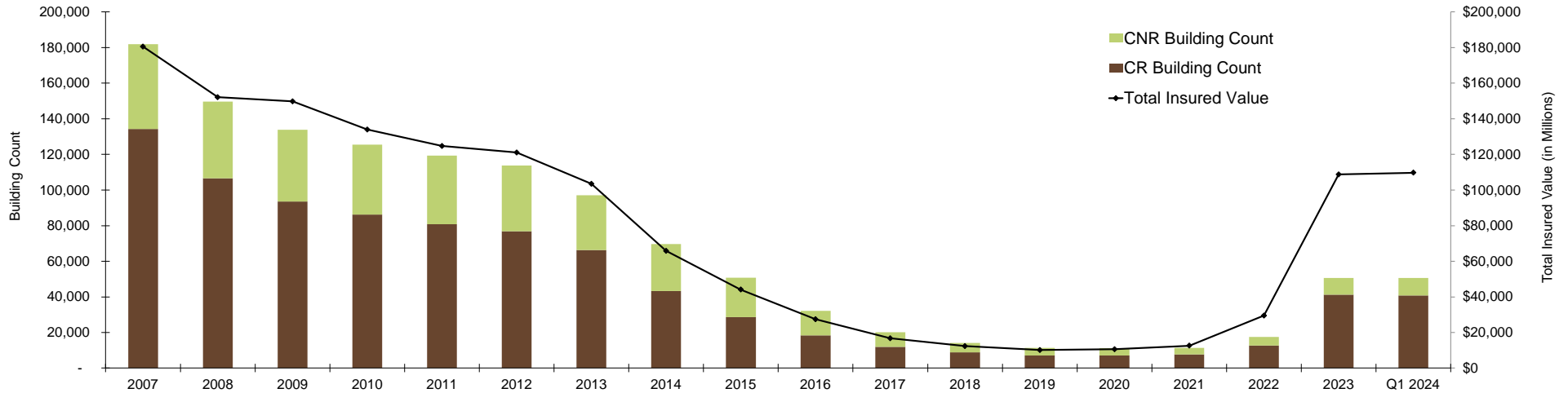


	Multiperil				Wind-Only				Total			
	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)
2007	11,161	88,523	\$519	\$76,304	54,490	93,406	\$455	\$104,265	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
Q1 2024	5,230	29,433	\$322	\$46,539	8,653	21,222	\$625	\$63,191	13,883	50,655	\$948	\$109,730
% Change from 2023 to Q1 2024	6.0%	-0.4%	-0.1%	0.8%	0.7%	0.6%	2.7%	1.0%	2.6%	0.0%	1.7%	0.9%

**Notes:**

- 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.
- Excludes takeout policies
- 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.

### Building Count and Total Insured Value (TIV) Trends Commercial Lines - Residential/Non-Residential Data as of March 31, 2024



	Commercial Residential				Commercial Non-Residential				Total			
	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)	Policy Count	Building Count	Premium (in Millions)	TIV (in 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
Q1 2024	7,688	40,812	\$859	\$103,189	6,195	9,843	\$88	\$6,541	13,883	50,655	\$948	\$109,730
% Change from 2023 to Q1 2024	0.4%	-1.2%	1.3%	0.5%	5.4%	5.3%	5.5%	6.8%	2.6%	0.0%	1.7%	0.9%

**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.

## High Volume Counties by Total Insured Value (in 000's)

### Personal Lines by Policy Type

Data as of March 31, 2024

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

**68% of Total Insured Value is in the top 10 counties**

County	PR-M	PR-W	Total	
Miami-Dade	\$48,548,194	\$11,663,969	\$60,212,163	
Pinellas	\$42,042,699	\$875,561	\$42,918,260	
Broward	\$33,549,028	\$6,986,124	\$40,535,152	
Palm Beach	\$32,462,668	\$4,136,701	\$36,599,369	
Hillsborough	\$25,133,541	N/A	\$25,133,541	
<b>Top 5 Total</b>	<b>\$181,736,129</b>	<b>\$23,662,355</b>	<b>\$205,398,485</b>	<b>50%</b>
Brevard	\$20,721,048	\$193,710	\$20,914,758	
Orange	\$16,797,226	N/A	\$16,797,226	
Pasco	\$12,691,086	\$104,069	\$12,795,155	
Sarasota	\$9,115,711	\$3,642,365	\$12,758,076	
Volusia	\$10,236,154	\$1,279,262	\$11,515,417	
<b>Top 10 Total</b>	<b>\$251,297,356</b>	<b>\$28,881,760</b>	<b>\$280,179,116</b>	<b>68%</b>
<b>State Total</b>	<b>\$365,738,663</b>	<b>\$43,526,938</b>	<b>\$409,265,601</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.

## High Volume Counties by Total Insured Value (in 000's)

### Commercial Lines By Policy Type

Data as of March 31, 2024

**71% of Total Insured Value is in the top 5 counties**

**85% of Total Insured Value is in the top 10 counties**

County	CR-W	CNR-W	CR-M	CNR-M	Total	
Miami-Dade	\$19,364,090	\$564,314	\$8,146,240	\$505,443	\$28,580,087	
Palm Beach	\$9,474,234	\$510,421	\$7,682,854	\$201,034	\$17,868,543	
Broward	\$8,982,861	\$502,660	\$5,921,194	\$249,599	\$15,656,314	
Pinellas	\$3,069,649	\$119,984	\$6,259,842	\$163,712	\$9,613,187	
Collier	\$4,319,410	\$72,911	\$1,889,819	\$40,612	\$6,322,753	
<b>Top 5 Total</b>	<b>\$45,210,244</b>	<b>\$1,770,290</b>	<b>\$29,899,949</b>	<b>\$1,160,401</b>	<b>\$78,040,885</b>	<b>71%</b>
Sarasota	\$3,985,830	\$216,857	\$768,349	\$67,989	\$5,039,025	
Lee	\$1,560,068	\$112,333	\$960,563	\$107,042	\$2,740,006	
Volusia	\$2,113,331	\$107,598	\$213,568	\$90,298	\$2,524,795	
Hillsborough	N/A	N/A	\$2,422,541	\$83,168	\$2,505,709	
Brevard	\$923,986	\$41,545	\$1,114,604	\$104,715	\$2,184,849	
<b>Top 10 Total</b>	<b>\$53,793,459</b>	<b>\$2,248,623</b>	<b>\$35,379,574</b>	<b>\$1,613,614</b>	<b>\$93,035,269</b>	<b>85%</b>
<b>State Total</b>	<b>\$59,557,342</b>	<b>\$3,633,263</b>	<b>\$43,631,347</b>	<b>\$2,907,729</b>	<b>\$109,729,681</b>	

**Notes:**

- 1) Excludes takeout policies
- 2) Total Insured Value for commercial policy forms includes building coverage, other structure coverage, and business personal property.



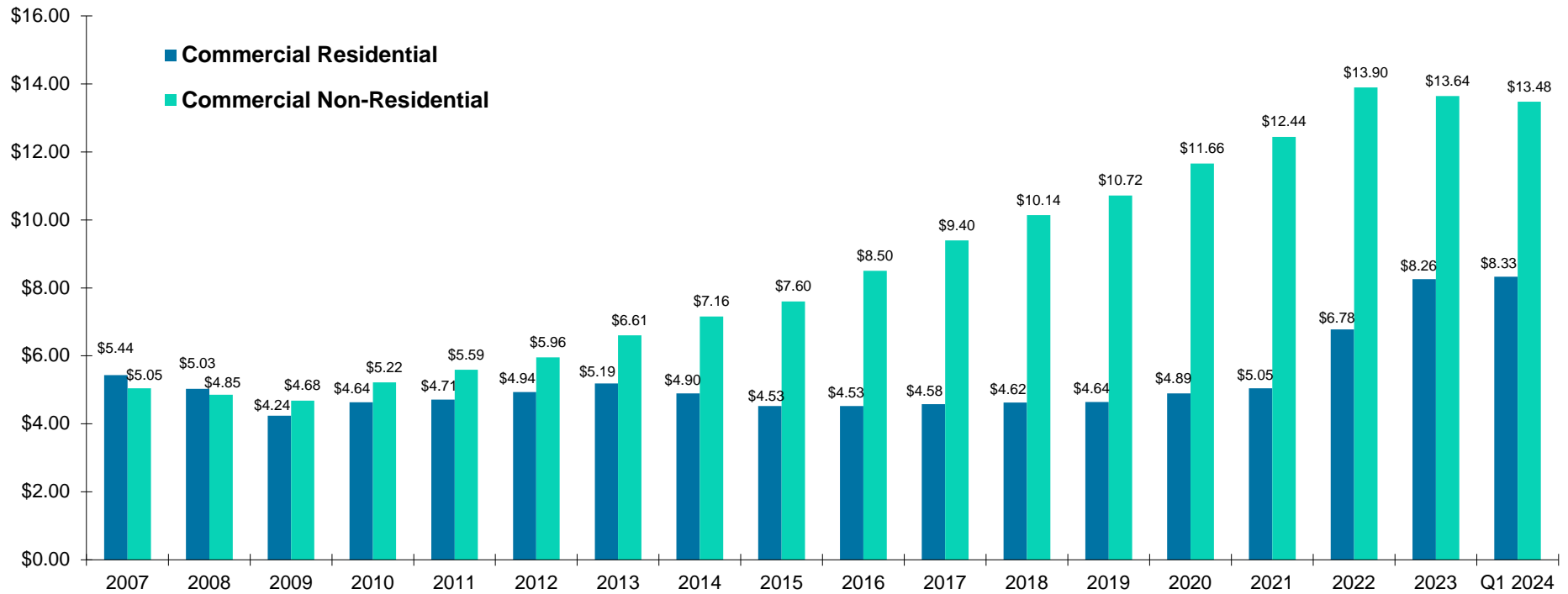
## Average Premium per \$1,000 Total Insured Value Personal Residential



Change from Last Year: 1.6%

Note: Excludes takeout policies

### Average Premium per \$1,000 Total Insured Value Commercial Residential and Non-Residential



**Change from Last Year:      0.8%    Commercial Residential**  
**-1.2%    Commercial Non-Residential**

**Note:** Excludes takeout policies

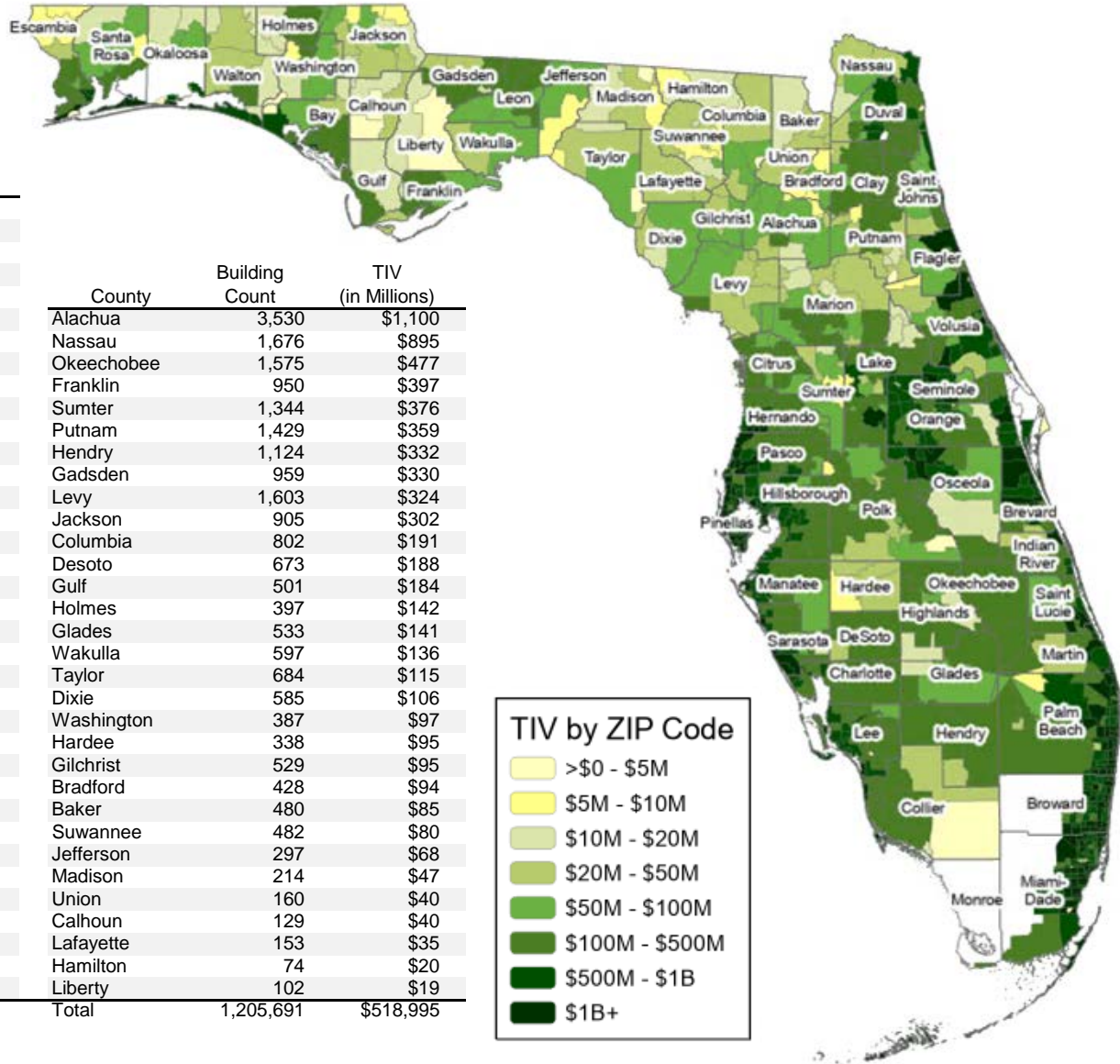
# Maps

# Total Insured Value (TIV) by Zip Code

## Personal & Commercial Lines

Data as of March 31, 2024

County	Building Count	TIV (in Millions)
Miami-Dade	202,680	\$88,792
Broward	143,777	\$56,191
Palm Beach	119,743	\$54,468
Pinellas	116,757	\$52,531
Hillsborough	64,657	\$27,639
Brevard	51,731	\$23,100
Sarasota	33,664	\$17,797
Orange	43,458	\$17,482
Volusia	30,792	\$14,040
Lee	33,129	\$13,799
Pasco	37,092	\$13,772
Monroe	19,792	\$11,120
Hernando	24,967	\$10,309
Collier	12,024	\$10,022
Duval	22,816	\$9,170
Saint Lucie	21,330	\$8,790
Seminole	19,190	\$8,626
Manatee	20,486	\$8,402
Osceola	18,954	\$7,557
Escambia	12,096	\$5,739
Lake	14,554	\$5,562
Charlotte	14,065	\$5,498
Polk	15,388	\$4,922
Okaloosa	10,443	\$4,814
Martin	9,865	\$4,805
Indian River	10,323	\$4,708
Santa Rosa	7,611	\$3,750
Bay	8,633	\$3,177
Saint Johns	6,498	\$2,897
Walton	4,278	\$2,167
Marion	6,785	\$2,127
Flagler	3,999	\$1,926
Citrus	6,821	\$1,836
Clay	4,349	\$1,756
Leon	4,654	\$1,629
Highlands	4,650	\$1,163



County	Building Count	TIV (in Millions)
Alachua	3,530	\$1,100
Nassau	1,676	\$895
Okeechobee	1,575	\$477
Franklin	950	\$397
Sumter	1,344	\$376
Putnam	1,429	\$359
Hendry	1,124	\$332
Gadsden	959	\$330
Levy	1,603	\$324
Jackson	905	\$302
Columbia	802	\$191
Desoto	673	\$188
Gulf	501	\$184
Holmes	397	\$142
Glades	533	\$141
Wakulla	597	\$136
Taylor	684	\$115
Dixie	585	\$106
Washington	387	\$97
Hardee	338	\$95
Gilchrist	529	\$95
Bradford	428	\$94
Baker	480	\$85
Suwannee	482	\$80
Jefferson	297	\$68
Madison	214	\$47
Union	160	\$40
Calhoun	129	\$40
Lafayette	153	\$35
Hamilton	74	\$20
Liberty	102	\$19
<b>Total</b>	<b>1,205,691</b>	<b>\$518,995</b>

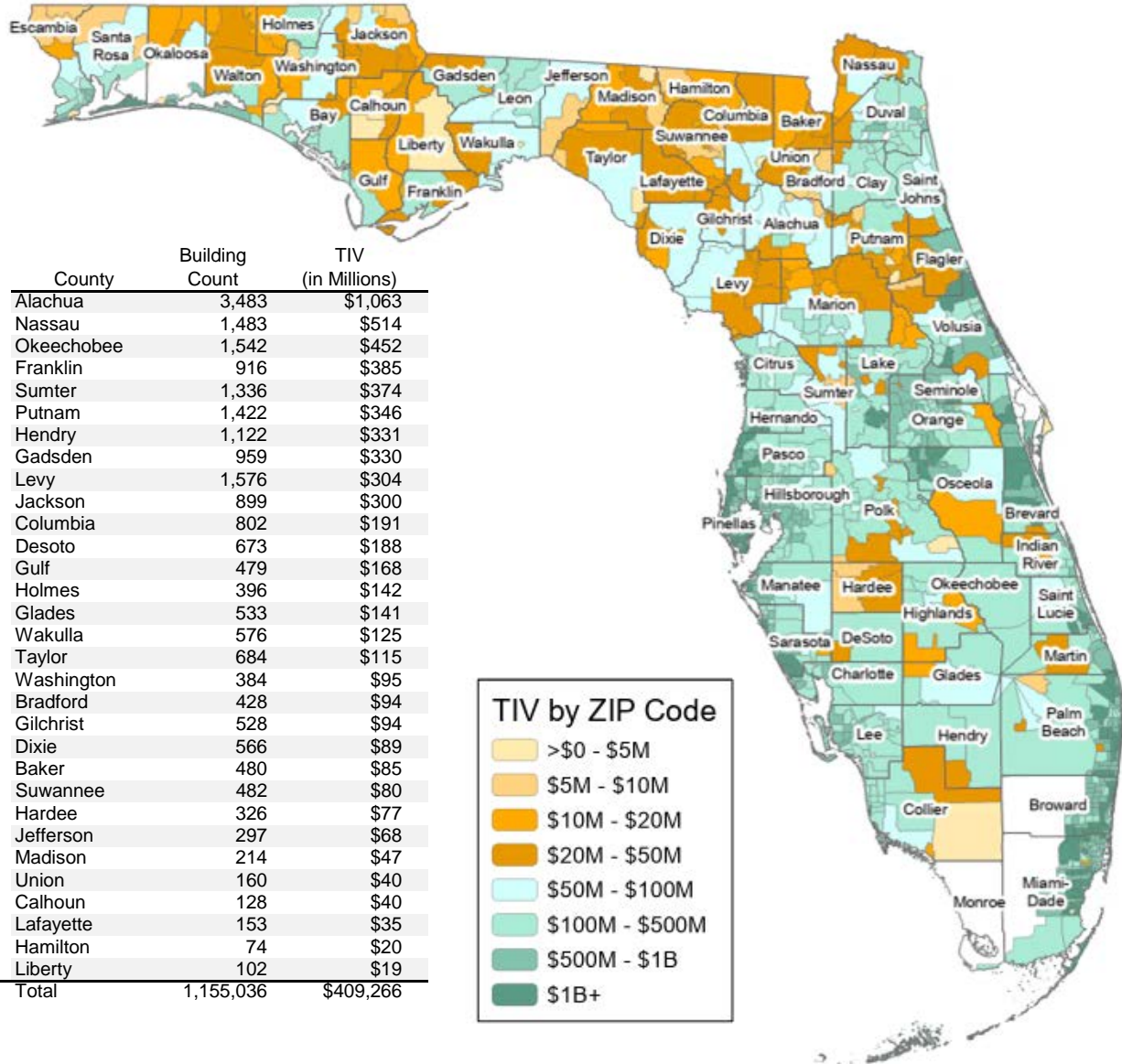
**Note:** Excludes takeout policies

# Total Insured Value (TIV) by Zip Code

## Personal Lines

Data as of March 31, 2024

County	Building Count	TIV (in Millions)
Miami-Dade	195,179	\$60,212
Pinellas	113,483	\$42,918
Broward	137,678	\$40,535
Palm Beach	107,860	\$36,599
Hillsborough	63,291	\$25,134
Brevard	50,558	\$20,915
Orange	42,931	\$16,797
Pasco	35,867	\$12,795
Sarasota	31,506	\$12,758
Volusia	30,002	\$11,515
Lee	31,996	\$11,059
Hernando	24,924	\$10,251
Monroe	17,884	\$8,959
Duval	22,508	\$8,657
Seminole	18,668	\$7,924
Saint Lucie	20,589	\$7,368
Osceola	18,794	\$7,313
Manatee	19,099	\$6,903
Lake	14,501	\$5,527
Charlotte	13,742	\$5,155
Polk	15,160	\$4,666
Escambia	11,351	\$4,573
Okaloosa	9,882	\$3,957
Collier	10,095	\$3,700
Indian River	9,537	\$3,483
Martin	8,770	\$3,439
Santa Rosa	7,299	\$3,313
Saint Johns	6,246	\$2,656
Bay	8,011	\$2,483
Marion	6,627	\$1,973
Citrus	6,760	\$1,781
Clay	4,332	\$1,742
Flagler	3,830	\$1,678
Walton	3,733	\$1,544
Leon	4,540	\$1,507
Highlands	4,600	\$1,122

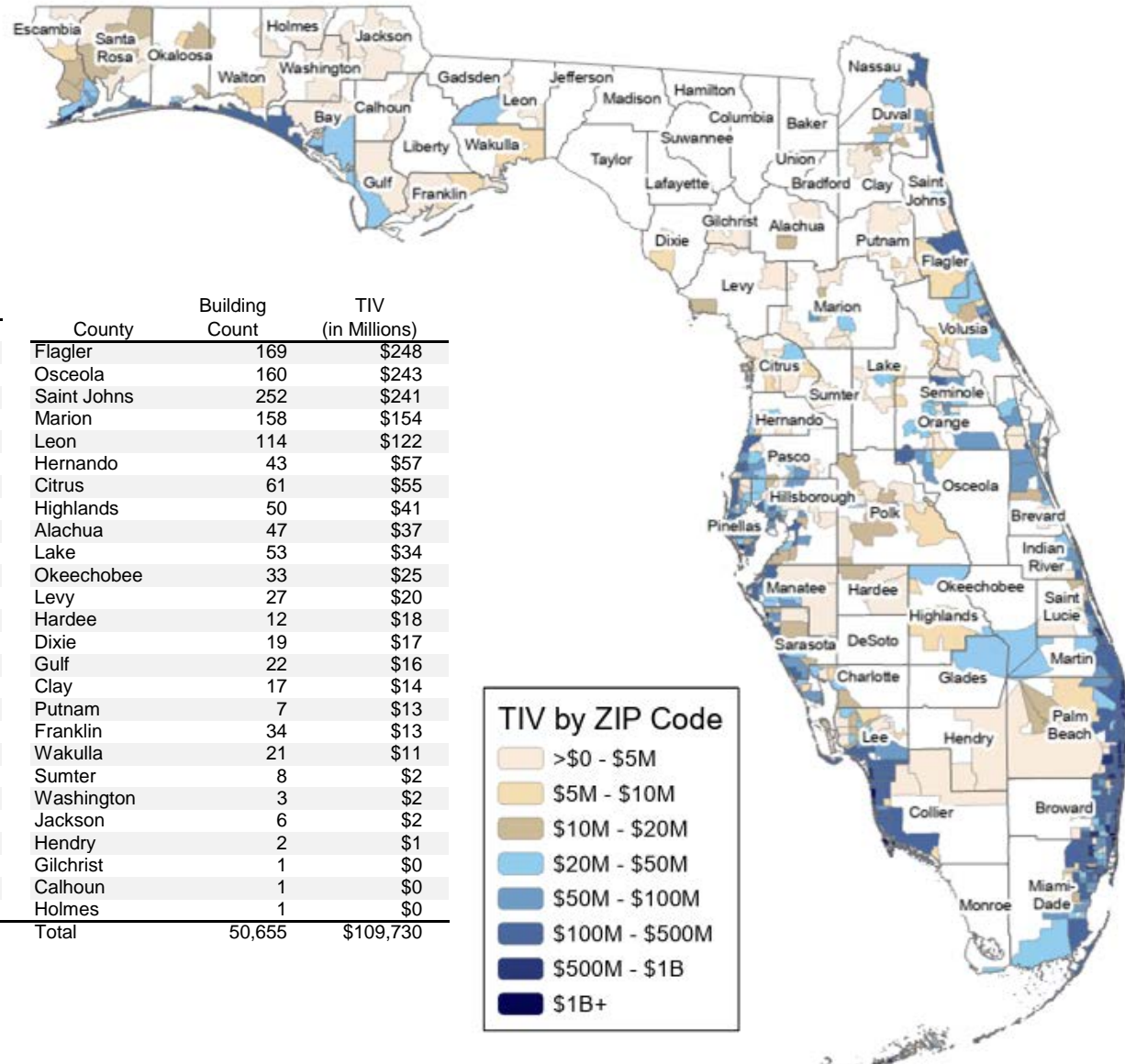


**Note:** Excludes takeout policies

# Total Insured Value (TIV) by Zip Code

## Commercial Lines

Data as of March 31, 2024

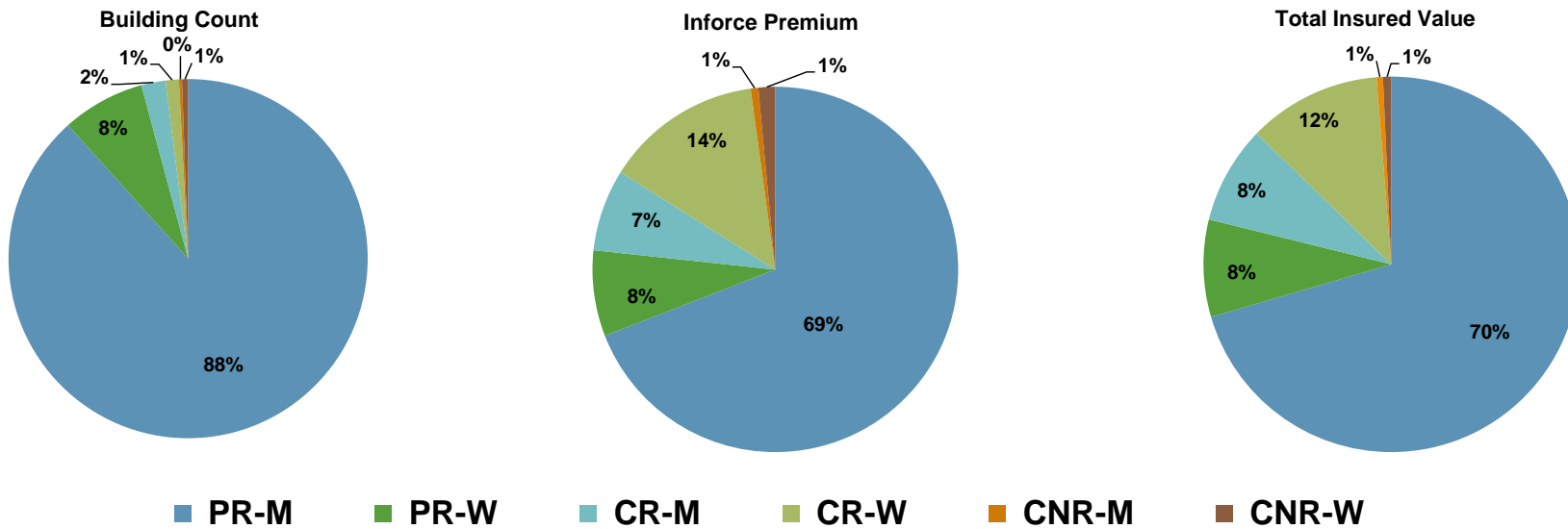


County	Building Count	TIV (in Millions)	County	Building Count	TIV (in Millions)
Miami-Dade	7,501	\$28,580	Flagler	169	\$248
Palm Beach	11,883	\$17,869	Osceola	160	\$243
Broward	6,099	\$15,656	Saint Johns	252	\$241
Pinellas	3,274	\$9,613	Marion	158	\$154
Collier	1,929	\$6,323	Leon	114	\$122
Sarasota	2,158	\$5,039	Hernando	43	\$57
Lee	1,133	\$2,740	Citrus	61	\$55
Volusia	790	\$2,525	Highlands	50	\$41
Hillsborough	1,366	\$2,506	Alachua	47	\$37
Brevard	1,173	\$2,185	Lake	53	\$34
Monroe	1,908	\$2,161	Okeechobee	33	\$25
Manatee	1,387	\$1,499	Levy	27	\$20
Saint Lucie	741	\$1,421	Hardee	12	\$18
Martin	1,095	\$1,366	Dixie	19	\$17
Indian River	786	\$1,225	Gulf	22	\$16
Escambia	745	\$1,167	Clay	17	\$14
Pasco	1,225	\$977	Putnam	7	\$13
Okaloosa	561	\$858	Franklin	34	\$13
Seminole	522	\$702	Wakulla	21	\$11
Bay	622	\$695	Sumter	8	\$2
Orange	527	\$685	Washington	3	\$2
Walton	545	\$624	Jackson	6	\$2
Duval	308	\$513	Hendry	2	\$1
Santa Rosa	312	\$436	Gilchrist	1	\$0
Nassau	193	\$381	Calhoun	1	\$0
Charlotte	323	\$343	Holmes	1	\$0
Polk	228	\$256			
<b>Total</b>			<b>Total</b>	<b>50,655</b>	<b>\$109,730</b>

**Note:** Excludes takeout policies

# Product Line Information

### Information by Product Line Data as of March 31, 2024



	PR-M	PR-W	CR-M	CR-W	CNR-M	CNR-W	TOTAL
<b>Policy Count</b>	1,065,067	89,969	3,153	4,535	2,077	4,118	<b>1,168,919</b>
<b>Building Count</b>	1,065,067	89,969	26,199	14,613	3,234	6,609	<b>1,205,691</b>
<b>Inforce Premium</b>	\$2,808,559,456	\$308,046,742	\$294,481,718	\$564,995,287	\$27,992,163	\$60,173,501	<b>\$4,064,248,867</b>
<b>Total Insured Value</b>	\$365,738,662,720	\$43,526,937,856	\$43,631,347,208	\$59,557,342,025	\$2,907,728,549	\$3,633,262,809	<b>\$518,995,281,167</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  
Information by Policy Form  
Data as of March 31, 2024**

Policy Form / Category	Multiperil					
	Policy Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
HO-3	615,140	58%	\$1,989,689,583	71%	\$273,672,771,448	75%
HO-8	10,982	1%	\$23,773,098	1%	\$3,186,639,337	1%
<b>Homeowners</b>	<b>626,122</b>	<b>59%</b>	<b>\$2,013,462,681</b>	<b>72%</b>	<b>\$276,859,410,785</b>	<b>76%</b>
DP-1 D	51,703	5%	\$113,821,240	4%	\$16,607,960,792	5%
DP-3 D	163,657	15%	\$412,920,727	15%	\$55,619,420,353	15%
<b>Dwelling</b>	<b>215,360</b>	<b>20%</b>	<b>\$526,741,967</b>	<b>19%</b>	<b>\$72,227,381,145</b>	<b>20%</b>
HO-6	69,541	7%	\$105,106,191	4%	\$4,673,822,722	1%
DP-1 C	2,603	0%	\$1,423,192	0%	\$192,181,155	0%
DP-3 C	59,897	6%	\$36,941,701	1%	\$4,015,318,957	1%
<b>Condo</b>	<b>132,041</b>	<b>12%</b>	<b>\$143,471,084</b>	<b>5%</b>	<b>\$8,881,322,834</b>	<b>2%</b>
MHO-3	64,687	6%	\$105,496,649	4%	\$6,577,347,285	2%
MDP-1 D	18,946	2%	\$17,592,041	1%	\$992,694,185	0%
<b>Mobile Home</b>	<b>83,633</b>	<b>8%</b>	<b>\$123,088,690</b>	<b>4%</b>	<b>\$7,570,041,470</b>	<b>2%</b>
HO-4	7,147	1%	\$1,515,479	0%	\$181,728,836	0%
DP-1 T	4	0%	\$527	0%	\$82,400	0%
DP-3 T	24	0%	\$10,808	0%	\$1,063,800	0%
MDP-1 T	39	0%	\$9,819	0%	\$1,015,700	0%
MHO-4	697	0%	\$258,401	0%	\$16,615,750	0%
<b>Tenant</b>	<b>7,911</b>	<b>1%</b>	<b>\$1,795,034</b>	<b>0%</b>	<b>\$200,506,486</b>	<b>0%</b>
<b>Total</b>	<b>1,065,067</b>	<b>100%</b>	<b>\$2,808,559,456</b>	<b>100%</b>	<b>\$365,738,662,720</b>	<b>100%</b>

Policy Form / Category	Wind-Only					
	Policy Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
HW-2	57,475	64%	\$224,514,220	73%	\$34,247,481,971	79%
<b>Homeowners</b>	<b>57,475</b>	<b>64%</b>	<b>\$224,514,220</b>	<b>73%</b>	<b>\$34,247,481,971</b>	<b>79%</b>
DW-2	12,306	14%	\$52,703,473	17%	\$6,002,794,754	14%
<b>Dwelling</b>	<b>12,306</b>	<b>14%</b>	<b>\$52,703,473</b>	<b>17%</b>	<b>\$6,002,794,754</b>	<b>14%</b>
HW-6	18,523	21%	\$27,324,165	9%	\$3,178,446,391	7%
<b>Condo</b>	<b>18,523</b>	<b>21%</b>	<b>\$27,324,165</b>	<b>9%</b>	<b>\$3,178,446,391</b>	<b>7%</b>
MW-2	1,413	2%	\$2,997,662	1%	\$76,330,070	0%
MD-1	147	0%	\$424,402	0%	\$7,805,090	0%
<b>Mobile Home</b>	<b>1,560</b>	<b>2%</b>	<b>\$3,422,064</b>	<b>1%</b>	<b>\$84,135,160</b>	<b>0%</b>
HW-4	105	0%	\$82,820	0%	\$14,079,580	0%
<b>Tenant</b>	<b>105</b>	<b>0%</b>	<b>\$82,820</b>	<b>0%</b>	<b>\$14,079,580</b>	<b>0%</b>
<b>Total</b>	<b>89,969</b>	<b>100%</b>	<b>\$308,046,742</b>	<b>100%</b>	<b>\$43,526,937,856</b>	<b>100%</b>

Category	Total					
	Policy Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
Homeowners	683,597	59%	\$2,237,976,901	72%	\$311,106,892,756	76%
Dwelling	227,666	20%	\$579,445,440	19%	\$78,230,175,899	19%
Condo	150,564	13%	\$170,795,249	5%	\$12,059,769,225	3%
Mobile Home	85,193	7%	\$126,510,754	4%	\$7,654,176,630	2%
Tenant	8,016	1%	\$1,877,854	0%	\$214,586,066	0%
<b>Total</b>	<b>1,155,036</b>	<b>100%</b>	<b>\$3,116,606,198</b>	<b>100%</b>	<b>\$409,265,600,576</b>	<b>100%</b>

**Notes:**

- 1) Excludes takeout policies
- 2) Total Insured Value for DP-1/MDP-1/MD-1 policies includes only Coverages A and C. All other policy forms include Coverages A, B, C and D.

## Commercial Residential Information by Policy Type Data as of March 31, 2024

Policy Type	Multiperil							
	Policy Count	% of Total	Building Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
Apartment Bldg	807	26%	3,702	14%	\$35,276,910	12%	\$5,333,086,864	12%
Condo Assn	2,041	65%	17,155	65%	\$225,785,545	77%	\$32,752,965,050	75%
Homeowners Assn	138	4%	4,224	16%	\$21,913,101	7%	\$3,863,275,285	9%
All Other	167	5%	1,118	4%	\$11,506,162	4%	\$1,682,020,009	4%
<b>Total</b>	<b>3,153</b>	<b>100%</b>	<b>26,199</b>	<b>100%</b>	<b>\$294,481,718</b>	<b>100%</b>	<b>\$43,631,347,208</b>	<b>100%</b>

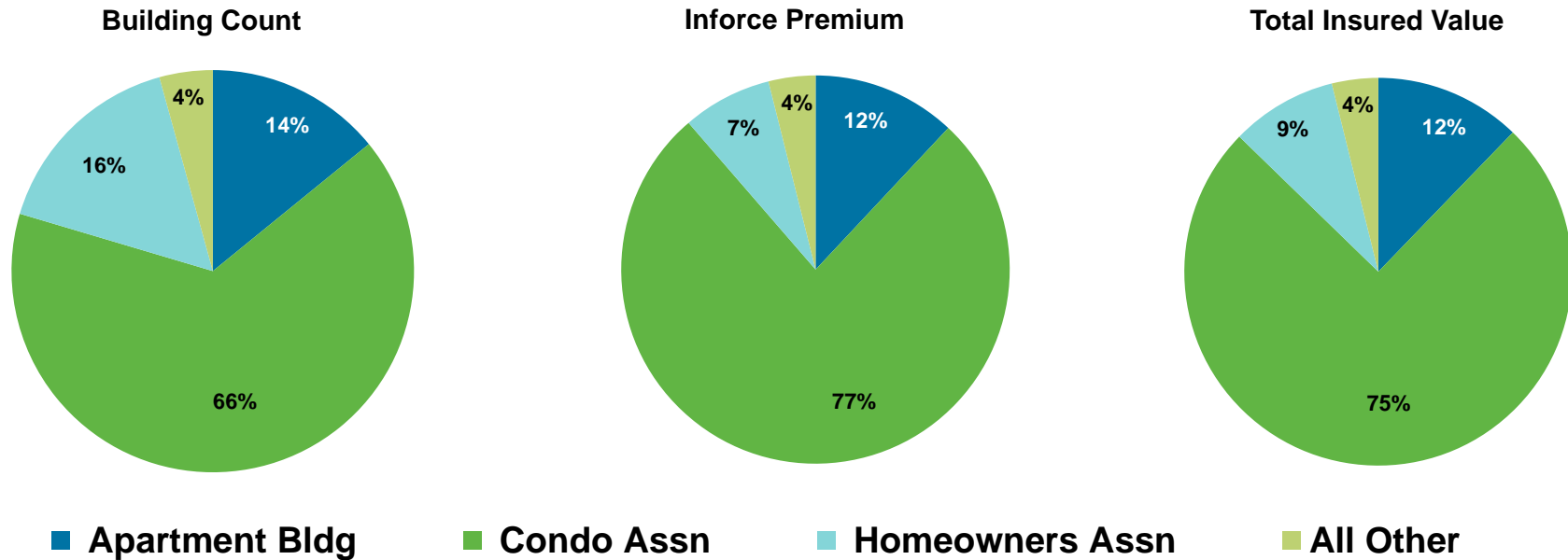
Policy Type	Wind-Only							
	Policy Count	% of Total	Building Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
Apartment Bldg	835	18%	1,672	11%	\$28,442,261	5%	\$2,569,575,825	4%
Condo Assn	3,223	71%	10,358	71%	\$499,061,085	88%	\$53,084,941,272	89%
Homeowners Assn	133	3%	1,135	8%	\$11,416,540	2%	\$1,373,459,715	2%
All Other	344	8%	1,448	10%	\$26,075,401	5%	\$2,529,365,213	4%
<b>Total</b>	<b>4,535</b>	<b>100%</b>	<b>14,613</b>	<b>100%</b>	<b>\$564,995,287</b>	<b>100%</b>	<b>\$59,557,342,025</b>	<b>100%</b>

Policy Type	Total							
	Policy Count	% of Total	Building Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
Apartment Bldg	1,642	21%	5,374	13%	\$63,719,171	7%	\$7,902,662,689	8%
Condo Assn	5,264	68%	27,513	67%	\$724,846,630	84%	\$85,837,906,322	83%
Homeowners Assn	271	4%	5,359	13%	\$33,329,641	4%	\$5,236,735,000	5%
All Other	511	7%	2,566	6%	\$37,581,563	4%	\$4,211,385,222	4%
<b>Total</b>	<b>7,688</b>	<b>100%</b>	<b>40,812</b>	<b>100%</b>	<b>\$859,477,005</b>	<b>100%</b>	<b>\$103,188,689,233</b>	<b>100%</b>

**Notes:**

- 1) All Other = Auxiliary/Special Class only policies, Cooperative Buildings, Continuing Care Retirement Community, Dorms, etc.
- 2) Excludes takeout policies

## Commercial Residential Multiperil Information by Policy Type Data as of March 31, 2024



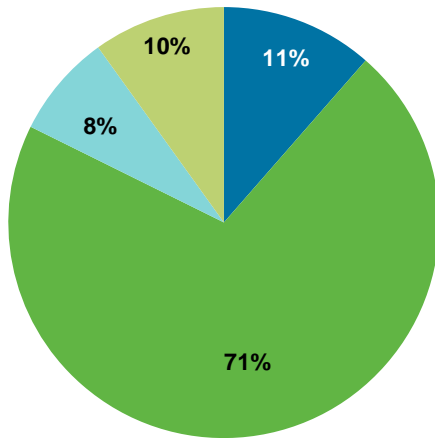
	Apartment Bldg	Condo Assn	Homeowners Assn	All Other	Total
<b>Policy Count</b>	807	2,041	138	167	<b>3,153</b>
<b>Building Count</b>	3,702	17,155	4,224	1,118	<b>26,199</b>
<b>Inforce Premium</b>	\$35,276,910	\$225,785,545	\$21,913,101	\$11,506,162	<b>\$294,481,718</b>
<b>Total Insured Value</b>	\$5,333,086,864	\$32,752,965,050	\$3,863,275,285	\$1,682,020,009	<b>\$43,631,347,208</b>

**Notes:**

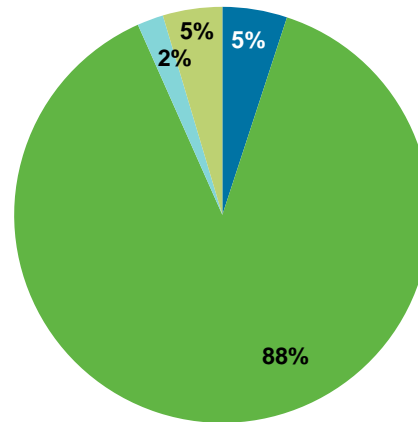
- 1) All Other = Auxiliary/Special Class only policies, Cooperative Buildings, Continuing Care Retirement Community, Dorms, etc.
- 2) Excludes takeout policies

### Commercial Residential Wind-Only Information by Policy Type Data as of March 31, 2024

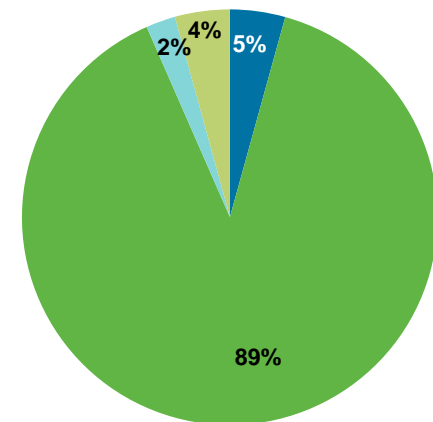
Building Count



Inforce Premium



Total Insured Value



■ Apartment Bldg

■ Condo Assn

■ Homeowners Assn

■ All Other

	Apartment Bldg	Condo Assn	Homeowners Assn	All Other	Total
Policy Count	835	3,223	133	344	4,535
Building Count	1,672	10,358	1,135	1,448	14,613
Inforce Premium	28,442,261	499,061,085	11,416,540	26,075,401	\$564,995,287
Total Insured Value	2,569,575,825	53,084,941,272	1,373,459,715	2,529,365,213	\$59,557,342,025

Notes:

- 1) All Other = Auxiliary/Special Class only policies, Cooperative Buildings, Continuing Care Retirement Community, Dorms, etc.
- 2) Excludes takeout policies

**Commercial Non-Residential  
Information by Policy Type  
Data as of March 31, 2024**

Policy Type	Multiperil							
	Policy Count	% of Total	Building Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
Office	642	31%	829	26%	\$6,697,408	24%	\$679,731,571	23%
Retail	260	13%	325	10%	\$2,794,102	10%	\$283,476,028	10%
Hotel/Motel	38	2%	65	2%	\$964,728	3%	\$129,589,596	4%
Restaurant	37	2%	46	1%	\$673,189	2%	\$50,332,300	2%
All Other	1,100	53%	1,969	61%	\$16,862,736	60%	\$1,764,599,054	61%
<b>Total</b>	<b>2,077</b>	<b>100%</b>	<b>3,234</b>	<b>100%</b>	<b>\$27,992,163</b>	<b>100%</b>	<b>\$2,907,728,549</b>	<b>100%</b>

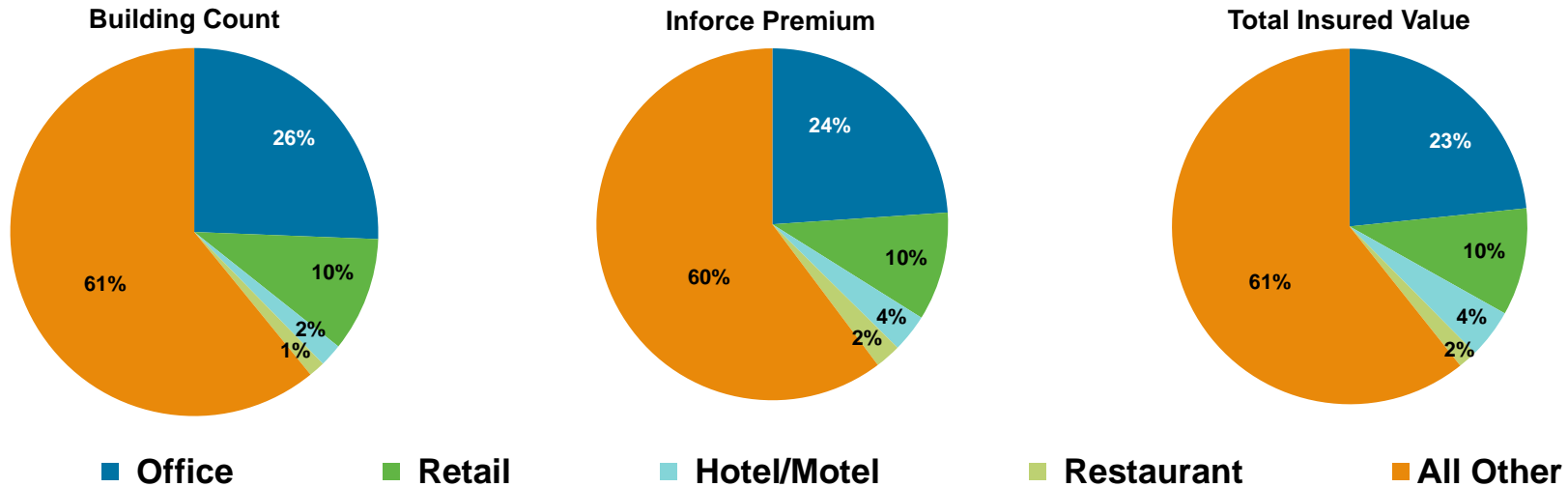
Policy Type	Wind-Only							
	Policy Count	% of Total	Building Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
Office	1,278	31%	1,497	23%	\$9,034,057	15%	\$642,763,154	18%
Retail	751	18%	1,021	15%	\$10,645,369	18%	\$619,431,622	17%
Hotel/Motel	293	7%	830	13%	\$11,722,089	19%	\$504,410,279	14%
Restaurant	476	12%	552	8%	\$5,198,233	9%	\$324,504,415	9%
All Other	1,315	32%	2,704	41%	\$23,496,510	39%	\$1,539,210,089	42%
Builders Risk	5	0%	5	0%	\$77,243	0%	\$2,943,250	0%
<b>Total</b>	<b>4,118</b>	<b>100%</b>	<b>6,609</b>	<b>100%</b>	<b>\$60,173,501</b>	<b>100%</b>	<b>\$3,633,262,809</b>	<b>100%</b>

Policy Type	Total							
	Policy Count	% of Total	Building Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
Office	1,920	31%	2,326	24%	\$15,731,465	18%	\$1,322,494,725	20%
Retail	1,011	16%	1,346	14%	\$13,439,471	15%	\$902,907,650	14%
Hotel/Motel	331	5%	895	9%	\$12,686,817	14%	\$633,999,875	10%
Restaurant	513	8%	598	6%	\$5,871,422	7%	\$374,836,715	6%
All Other	2,415	39%	4,673	47%	\$40,359,246	46%	\$3,303,809,143	51%
Builders Risk	5	0%	5	0%	\$77,243	0%	\$2,943,250	0%
<b>Total</b>	<b>6,195</b>	<b>100%</b>	<b>9,843</b>	<b>100%</b>	<b>\$88,165,664</b>	<b>100%</b>	<b>\$6,540,991,358</b>	<b>100%</b>

**Notes:**

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

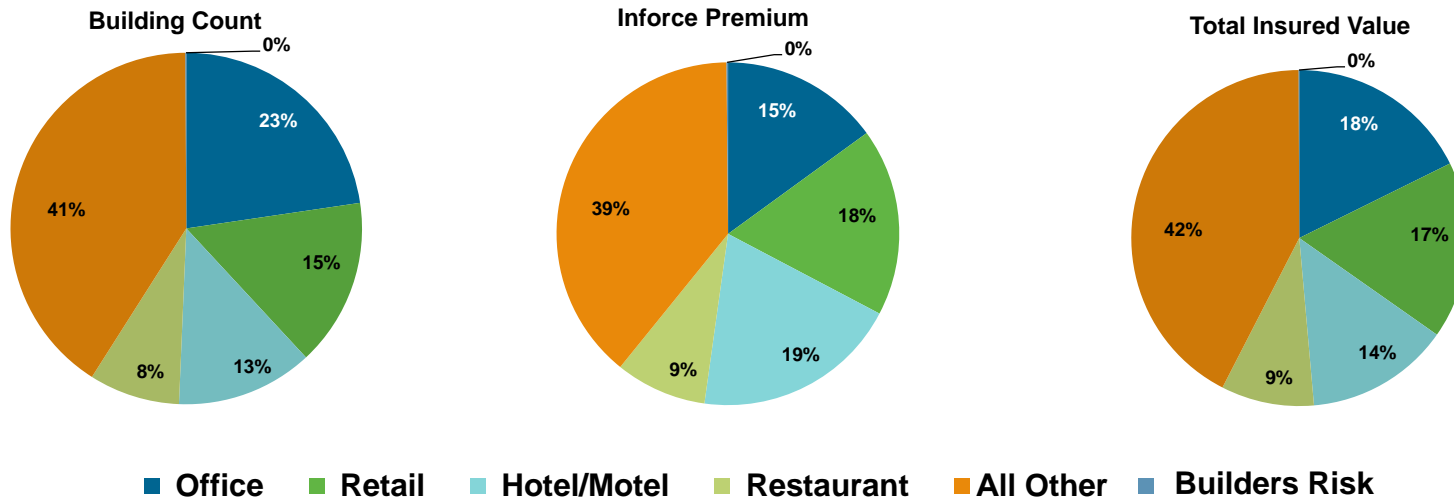
### Commercial Non-Residential Multiperil Information by Policy Form Data as of March 31, 2024



	Office	Retail	Hotel/Motel	Restaurant	All Other	Total
<b>Policy Count</b>	642	260	38	37	1,100	<b>2,077</b>
<b>Building Count</b>	829	325	65	46	1,969	<b>3,234</b>
<b>Inforce Premium</b>	\$6,697,408	\$2,794,102	\$964,728	\$673,189	\$16,862,736	<b>\$27,992,163</b>
<b>Total Insured Value</b>	\$679,731,571	\$283,476,028	\$129,589,596	\$50,332,300	\$1,764,599,054	<b>\$2,907,728,549</b>

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

### Commercial Non-Residential Wind-Only Information by Policy Form Data as of March 31, 2024



	Office	Retail	Hotel/Motel	Restaurant	All Other	Builders Risk	Total
<b>Policy Count</b>	1,278	751	293	476	1,315	5	<b>4,118</b>
<b>Building Count</b>	1,497	1,021	830	552	2,704	5	<b>6,609</b>
<b>Inforce Premium</b>	\$9,034,057	\$10,645,369	\$11,722,089	\$5,198,233	\$23,496,510	\$77,243	<b>\$60,173,501</b>
<b>Total Insured Value</b>	\$642,763,154	\$619,431,622	\$504,410,279	\$324,504,415	\$1,539,210,089	\$2,943,250	<b>\$3,633,262,809</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

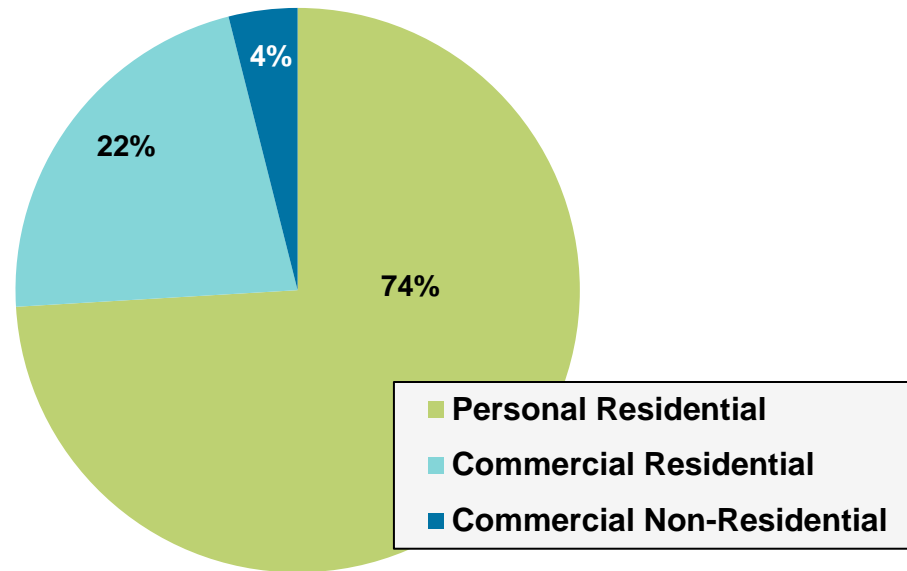
# Hot Topics



## Catastrophe Modeling Results

### Percentage of Average Annual Loss by Account

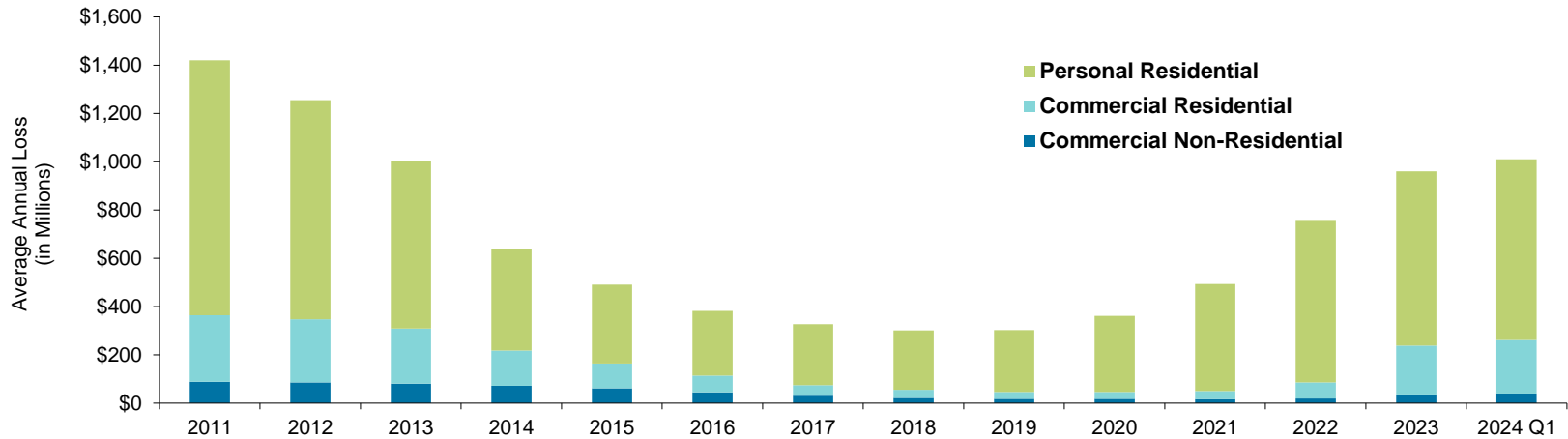
Data as of March 31, 2024



Account	Average Annual Loss (in Millions)	Percent of Average Annual Loss
Personal Residential	\$749	74%
Commercial Residential	\$222	22%
Commercial Non-Residential	\$40	4%
<b>Total</b>	<b>\$1,011</b>	<b>100%</b>

**Note:** Excludes takeout policies

## Catastrophe Modeling Results Average Annual Loss Amount by Account



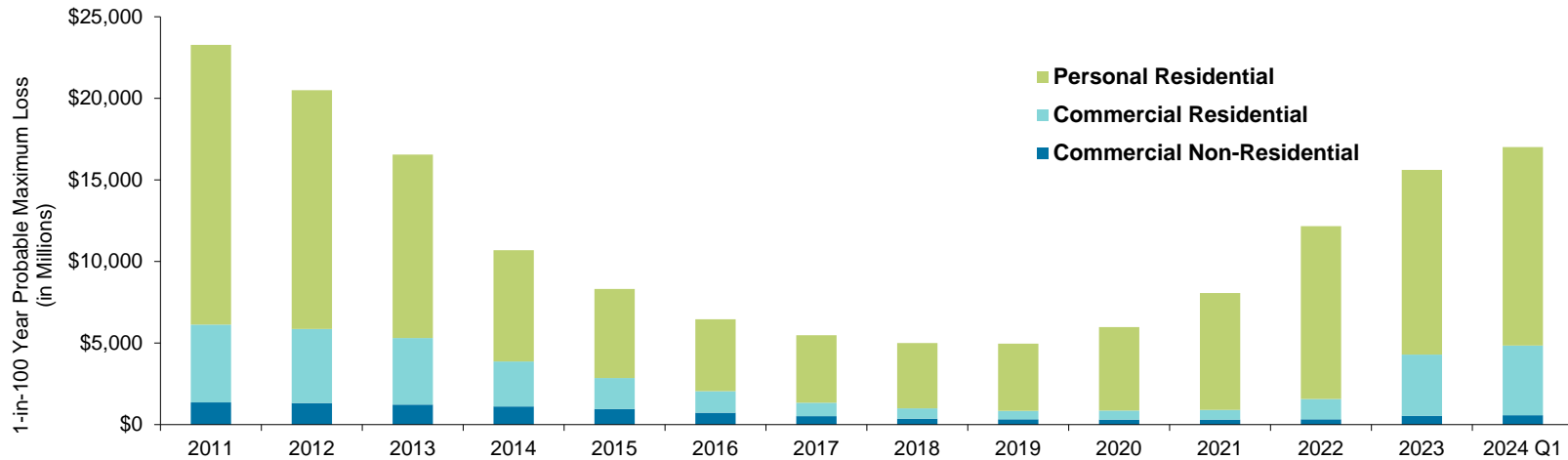
Average Annual Loss (in Millions)				
	Personal	Commercial Residential	Commercial Non-Residential	Total
2011	\$1,057	\$275	\$89	\$1,421
2012	\$907	\$261	\$87	\$1,255
2013	\$693	\$228	\$81	\$1,002
2014	\$419	\$147	\$72	\$638
2015	\$328	\$102	\$62	\$492
2016	\$268	\$70	\$45	\$384
2017	\$253	\$44	\$31	\$329

Average Annual Loss (in Millions)				
	Personal	Commercial Residential	Commercial Non-Residential	Total
2018	\$246	\$34	\$22	\$302
2019	\$256	\$28	\$19	\$302
2020	\$315	\$29	\$18	\$362
2021	\$444	\$33	\$17	\$495
2022	\$669	\$67	\$20	\$756
2023	\$721	\$203	\$36	\$960
2024 Q1	\$749	\$222	\$40	\$1,011

**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: v11.5 2024, 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 (1/3 SSST & 2/3 WSST). Beginning in 2014, AAL results are represented as SSST (long-term). As of Dec 2021, AAL results represent AIR's Florida Regulatory Event (Standard) Catalog.

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



	1-in-100 Year Probable Maximum Loss (in Millions)			Total
	Personal	Commercial Residential	Commercial Non-Residential	
2011	\$17,161	\$4,783	\$1,340	\$23,198
2012	\$14,641	\$4,546	\$1,307	\$20,524
2013	\$11,262	\$4,072	\$1,223	\$16,644
2014	\$6,836	\$2,751	\$1,104	\$10,587
2015	\$5,456	\$1,898	\$951	\$8,084
2016	\$4,412	\$1,323	\$711	\$6,274
2017	\$4,124	\$835	\$502	\$5,361

	1-in-100 Year Probable Maximum Loss (in Millions)			Total
	Personal	Commercial Residential	Commercial Non-Residential	
2018	\$4,001	\$631	\$356	\$4,886
2019	\$4,122	\$514	\$308	\$4,884
2020	\$5,125	\$542	\$302	\$5,896
2021	\$7,168	\$607	\$287	\$7,983
2022	\$10,606	\$1,245	\$315	\$12,053
2023	\$11,333	\$3,765	\$523	\$15,509
2024 Q1	\$12,179	\$4,277	\$564	\$16,963

**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: v11.5 2024, 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 (1/3 SSST & 2/3 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

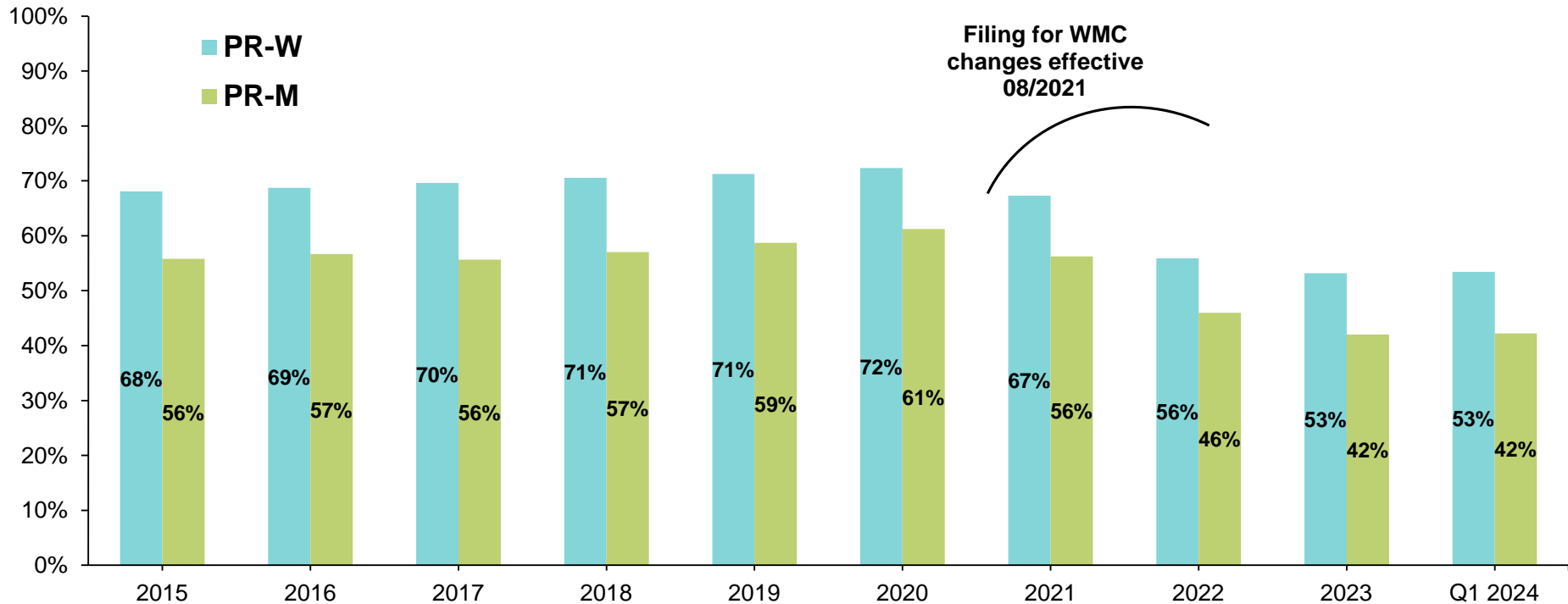
**Windstorm Mitigation Credit (WMC) Information**  
**Information by Product Line and Policy Form**  
**Data as of March 31, 2024**

Product Line	Policy Type	Number of Policies with Wind Coverage (1)	Wind Portion of Premium for Policies with Wind Coverage (2)	Number of Policies with WMC (3)	Wind Portion of Premium for Policies with WMC (4)	Total WMC (5)	% Mitigation Credit Reduces Average Wind		
							% of Wind Coverage Policies with WMC (6) = (3) / (1)	Premium for Policies with WMC (7) = (5) / [(4) + (5)]	Mitigation Credit for Policies with WMC (8) = (4) / (3)
PR-M	HO-3	604,138	\$1,182,162,799	576,779	\$1,128,903,892	\$812,160,438	95.5%	41.8%	\$1,408
	HO-4	6,454	\$931,521	2,312	\$283,525	\$494,827	35.8%	63.6%	\$214
	HO-6	59,409	\$12,755,595	46,416	\$9,305,513	\$24,677,211	78.1%	72.6%	\$532
	HO-8	10,885	\$20,366,459	10,410	\$19,266,205	\$12,117,951	95.6%	38.6%	\$1,164
	DP-1	51,475	\$91,045,027	44,857	\$79,977,209	\$58,260,790	87.1%	42.1%	\$1,299
	DP-3	213,427	\$239,718,603	168,421	\$212,803,874	\$152,918,831	78.9%	41.8%	\$908
	<b>Total PR-M</b>	<b>945,788</b>	<b>\$1,546,980,004</b>	<b>849,195</b>	<b>\$1,450,540,218</b>	<b>\$1,060,630,048</b>	<b>89.8%</b>	<b>42.2%</b>	<b>\$1,249</b>
PR-W	HW-2	57,475	\$182,975,509	56,414	\$178,043,916	\$169,341,967	98.2%	48.7%	\$3,002
	HW-4	105	\$69,032	72	\$43,929	\$117,930	68.6%	72.9%	\$1,638
	HW-6	18,523	\$22,365,996	17,521	\$20,570,299	\$71,062,345	94.6%	77.6%	\$4,056
	DW-2	12,306	\$43,063,761	11,825	\$40,683,840	\$33,997,038	96.1%	45.5%	\$2,875
	<b>Total PR-W</b>	<b>88,409</b>	<b>\$248,474,298</b>	<b>85,832</b>	<b>\$239,341,984</b>	<b>\$274,519,280</b>	<b>97.1%</b>	<b>53.4%</b>	<b>\$3,198</b>
<b>Personal Residential Total</b>		<b>1,034,197</b>	<b>\$1,795,454,302</b>	<b>935,027</b>	<b>\$1,689,882,202</b>	<b>\$1,335,149,328</b>	<b>90.4%</b>	<b>44.1%</b>	<b>\$1,428</b>

**Note:**

Excludes takeout policies and mobile home policies

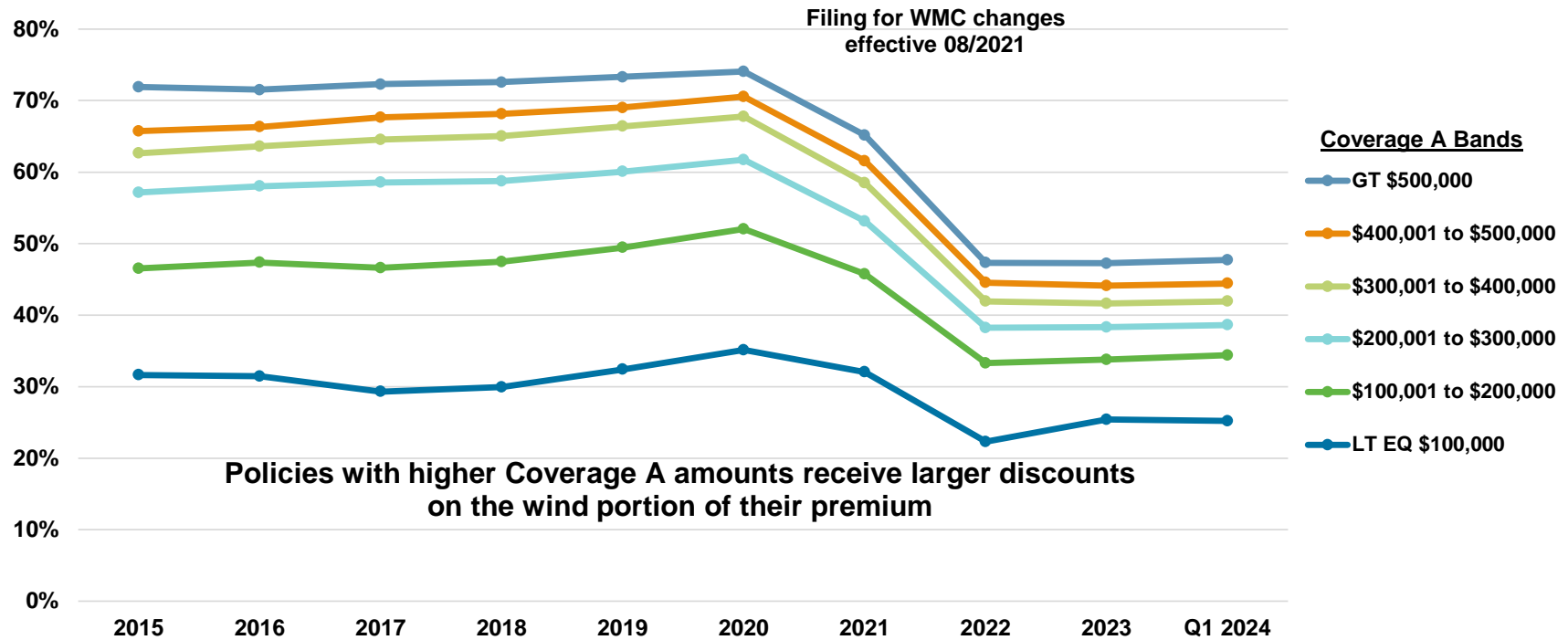
## Personal Residential Windstorm Mitigation Credit (WMC) Trend Percent Discount Applied to Wind Premium by Product Line



**Note:**

Excludes takeout policies and mobile home policies

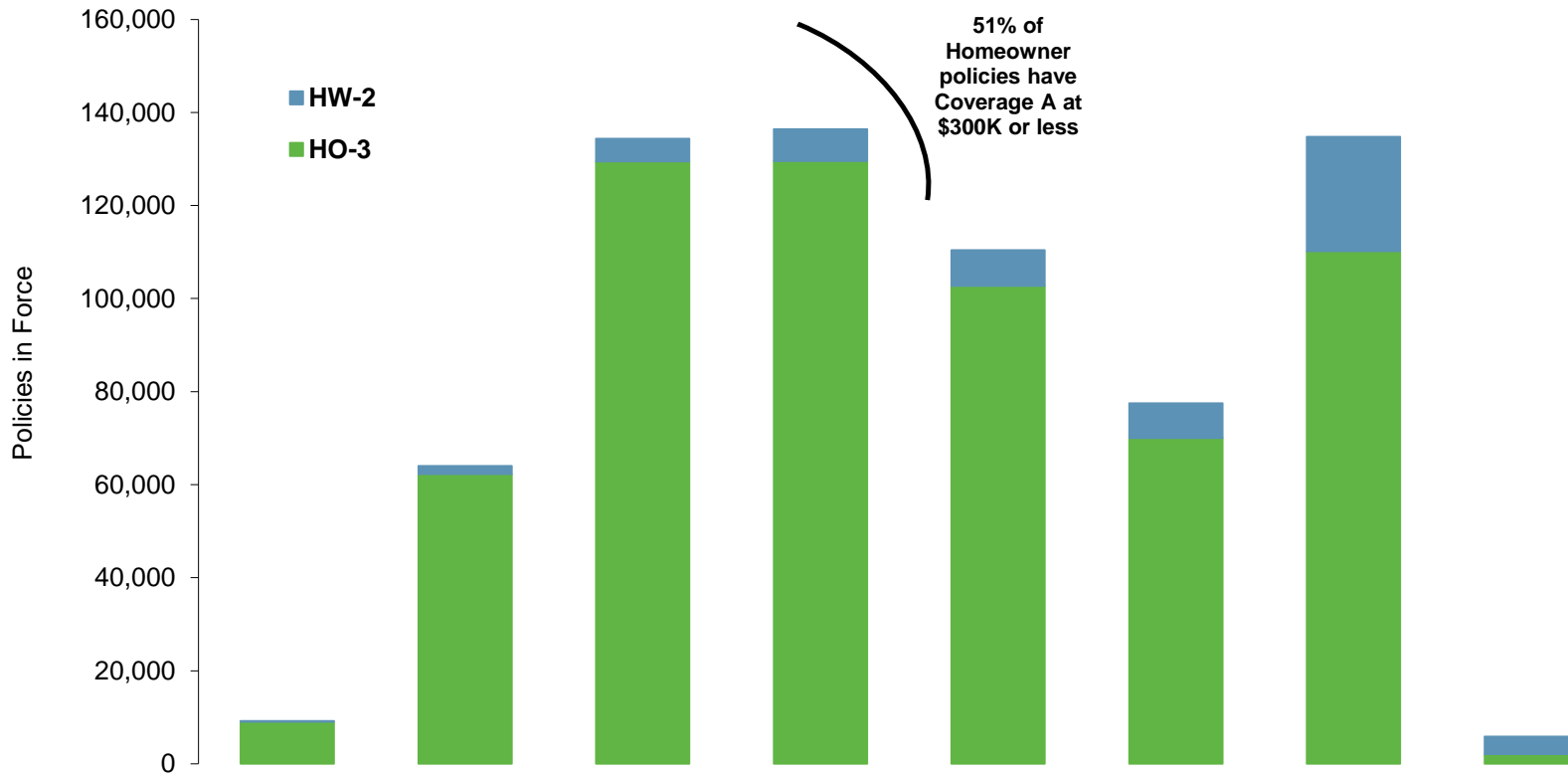
### Percent Discount Applied to Wind Premium from Wind Loss Mitigation Features HO-3 and HW-2 Trend by Coverage A Band



**Notes:**

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

### Personal Residential HO-3 and HW-2 - Coverage A Ranges Data as of March 31, 2024

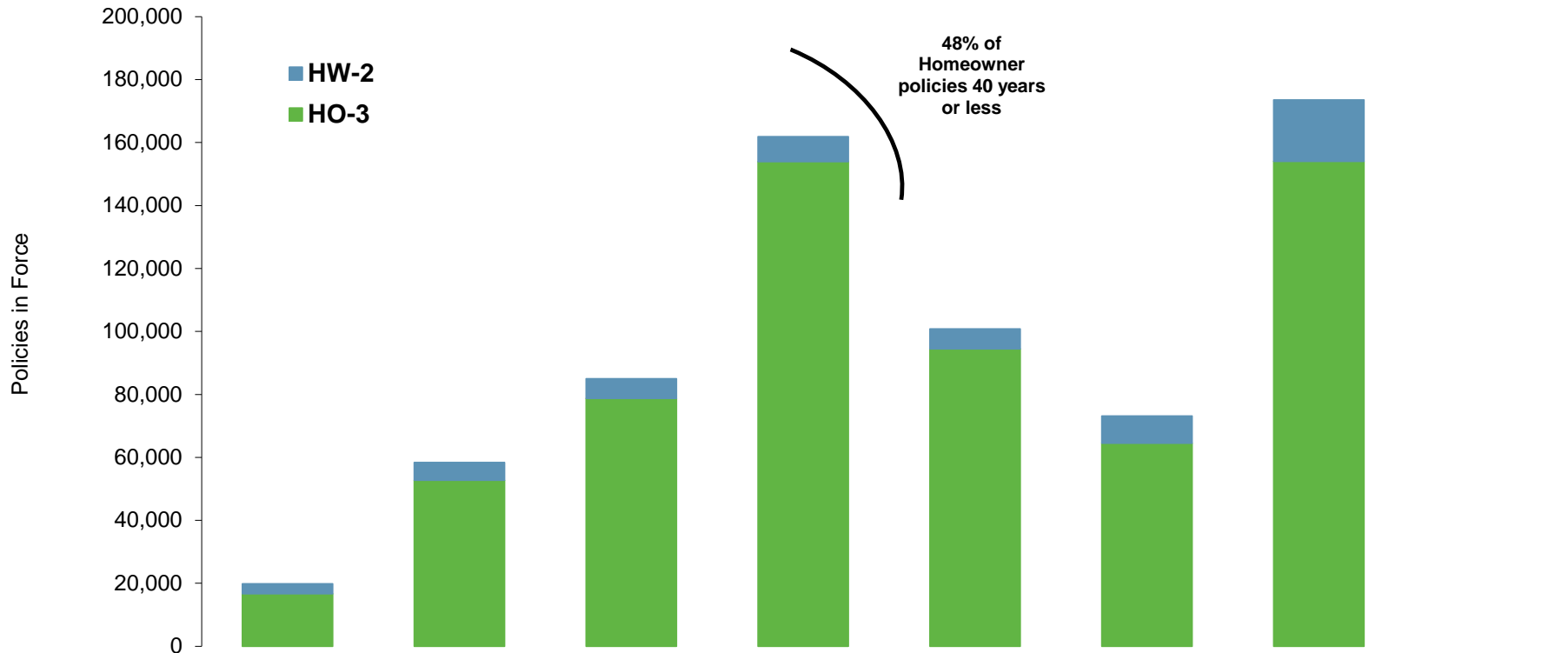


Product	\$150,000 and Less	\$150,001 to \$200,000	\$200,001 to \$250,000	\$250,001 to \$300,000	\$300,001 to \$350,000	\$350,001 to \$400,000	\$400,001 to \$700,000	\$700,001+	Total
HO-3	9,054	62,254	129,468	129,538	102,694	69,970	110,149	2,013	615,140
HW-2	152	1,781	4,909	6,899	7,709	7,558	24,633	3,834	57,475
<b>Total</b>	<b>9,206</b>	<b>64,035</b>	<b>134,377</b>	<b>136,437</b>	<b>110,403</b>	<b>77,528</b>	<b>134,782</b>	<b>5,847</b>	<b>672,615</b>

**Notes:**

- 1) \$700K coverage maximum does not apply to Miami-Dade and Monroe counties (\$1M maximum)
- 2) Excludes takeout policies

### Personal Residential HO-3 and HW-2 - Age of Home Data as of March 31, 2024

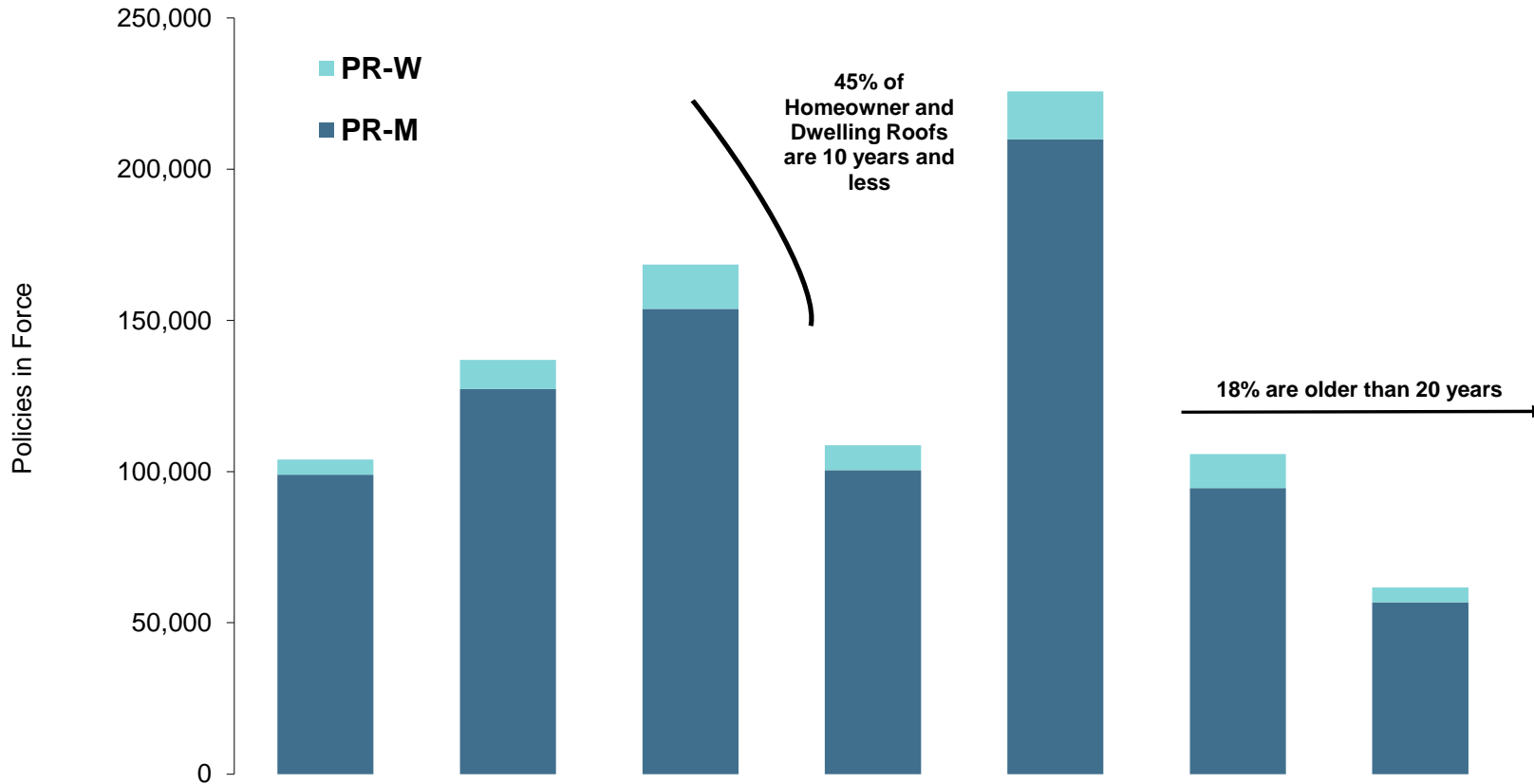


Product	0-10 Years	11-20 Years	21-30 Years	31-40 Years	41-50 Years	51-60 Years	61+ Years	Total
HO-3	16,723	52,754	78,704	153,942	94,472	64,493	154,052	615,140
HW-2	3,156	5,641	6,283	7,975	6,327	8,627	19,466	57,475
<b>Total</b>	<b>19,879</b>	<b>58,395</b>	<b>84,987</b>	<b>161,917</b>	<b>100,799</b>	<b>73,120</b>	<b>173,518</b>	<b>672,615</b>

**Note:**  
1) Excludes takeout policies



## Personal Residential PRM and PRW Homeowner and Dwelling - Age of Roof Data as of March 31, 2024

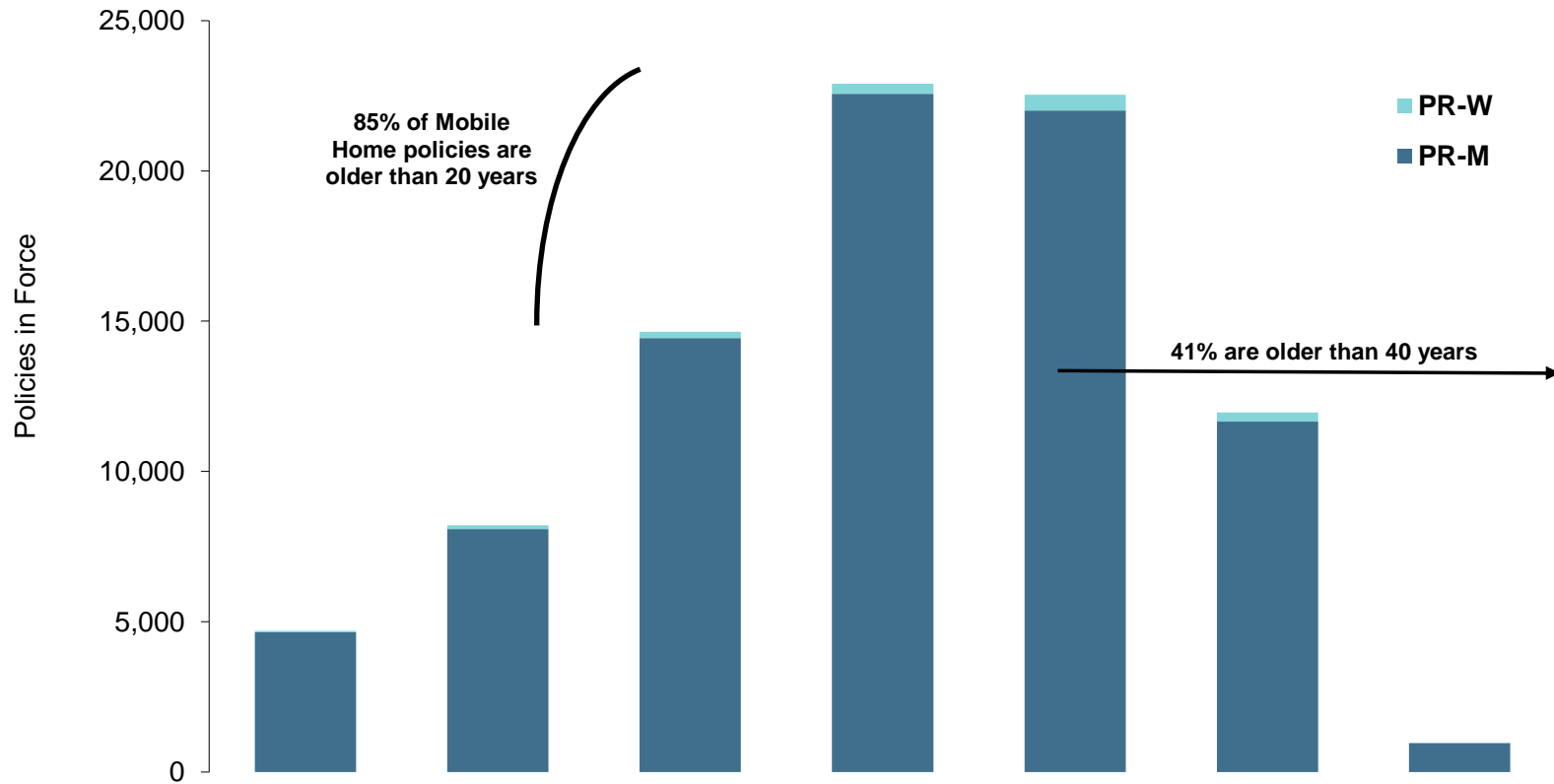


Product	0-2 Years	3-5 Years	6-10 Years	11-15 Years	16-20 Years	21-30 Years	31+ Years	Total
PR-M	98,919	127,248	153,793	100,458	209,799	94,526	56,739	841,482
PR-W	5,028	9,714	14,645	8,194	15,935	11,303	4,962	69,781
<b>Total</b>	<b>103,947</b>	<b>136,962</b>	<b>168,438</b>	<b>108,652</b>	<b>225,734</b>	<b>105,829</b>	<b>61,701</b>	<b>911,263</b>

**Notes:**

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

## Personal Residential PRM and PRW Mobile Home - Age of Home Data as of March 31, 2024

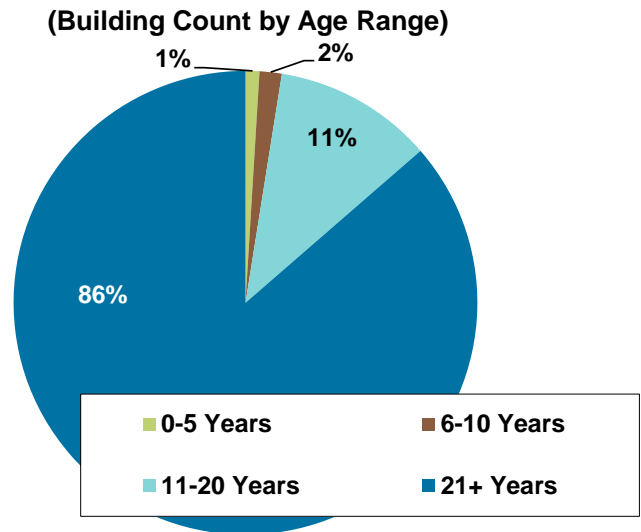


Product	0-10 Years	11-20 Years	21-30 Years	31-40 Years	41-50 Years	51-60 Years	61+ Years	Total
PR-M	4,652	8,087	14,436	22,566	22,011	11,656	961	84,369
PR-W	46	123	208	335	524	307	17	1,560
<b>Total</b>	<b>4,698</b>	<b>8,210</b>	<b>14,644</b>	<b>22,901</b>	<b>22,535</b>	<b>11,963</b>	<b>978</b>	<b>85,929</b>

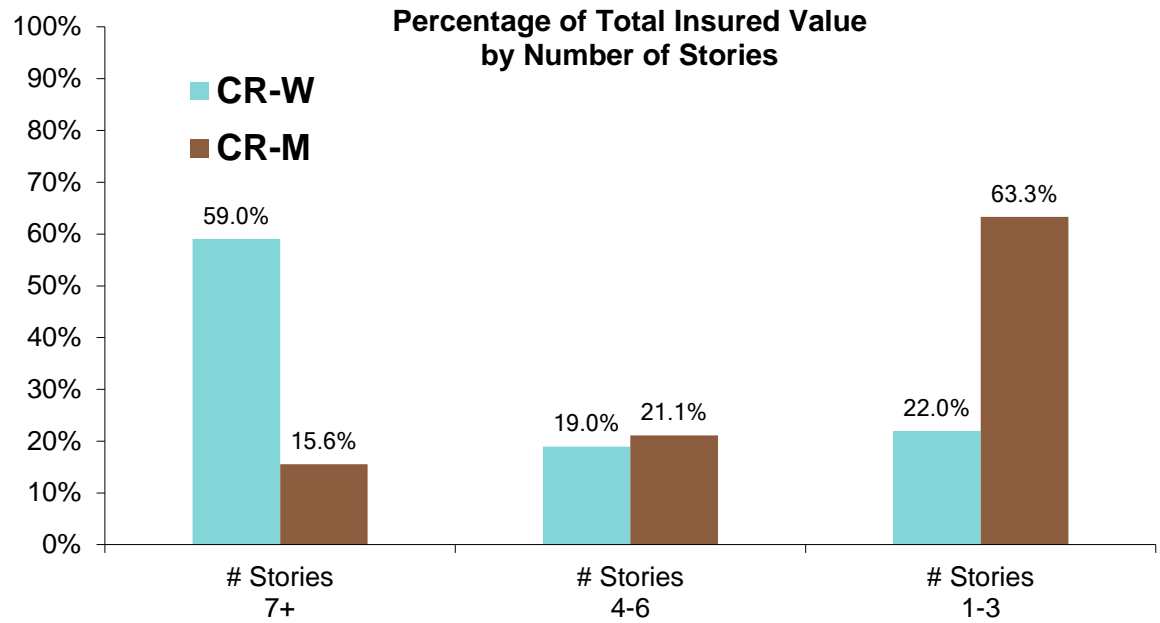
**Notes:**

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

## Commercial Residential Building Characteristics - Age and Number of Stories Data as of March 31, 2024

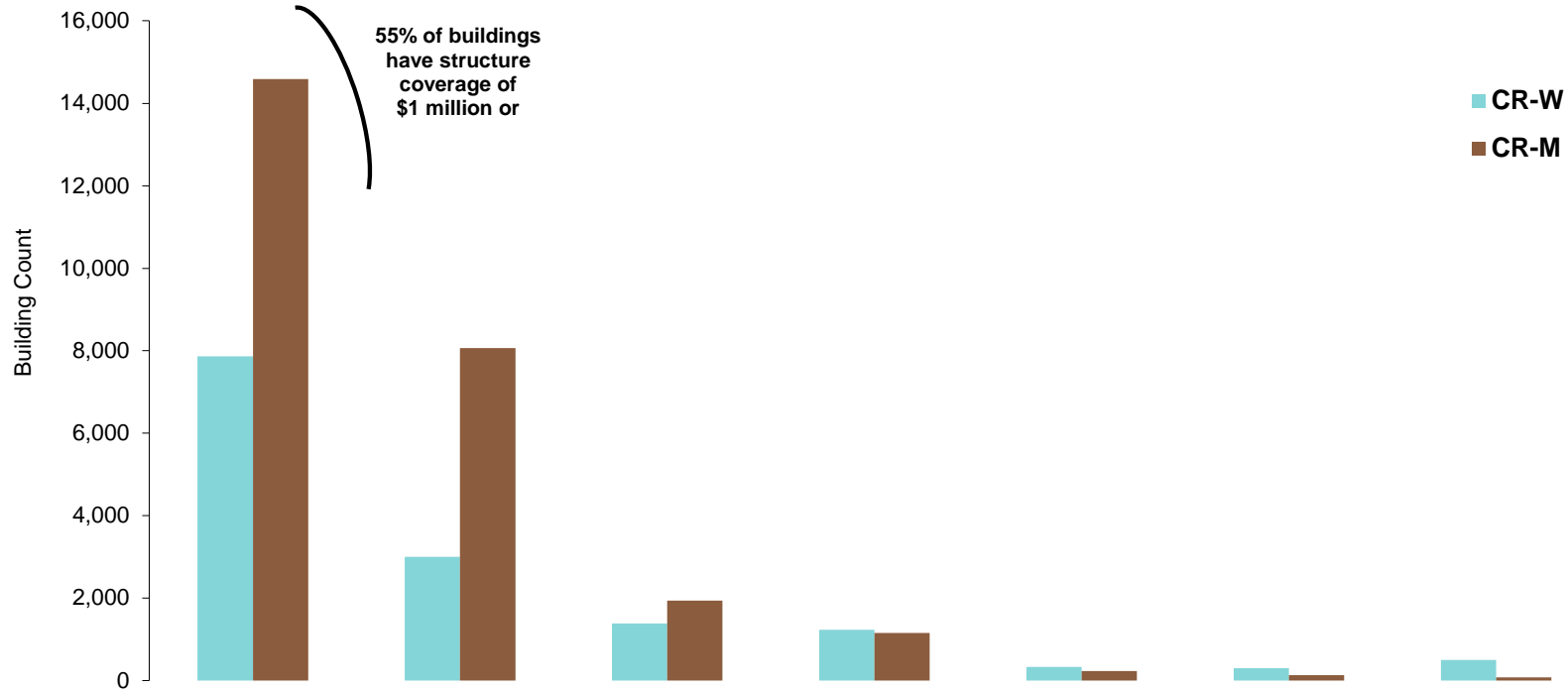


**86% of all commercial residential buildings were built before 2004.**



**Note:** Includes wind-only policies, multiperil policies with wind coverage, and multiperil policies excluding wind coverage, regardless of policy form

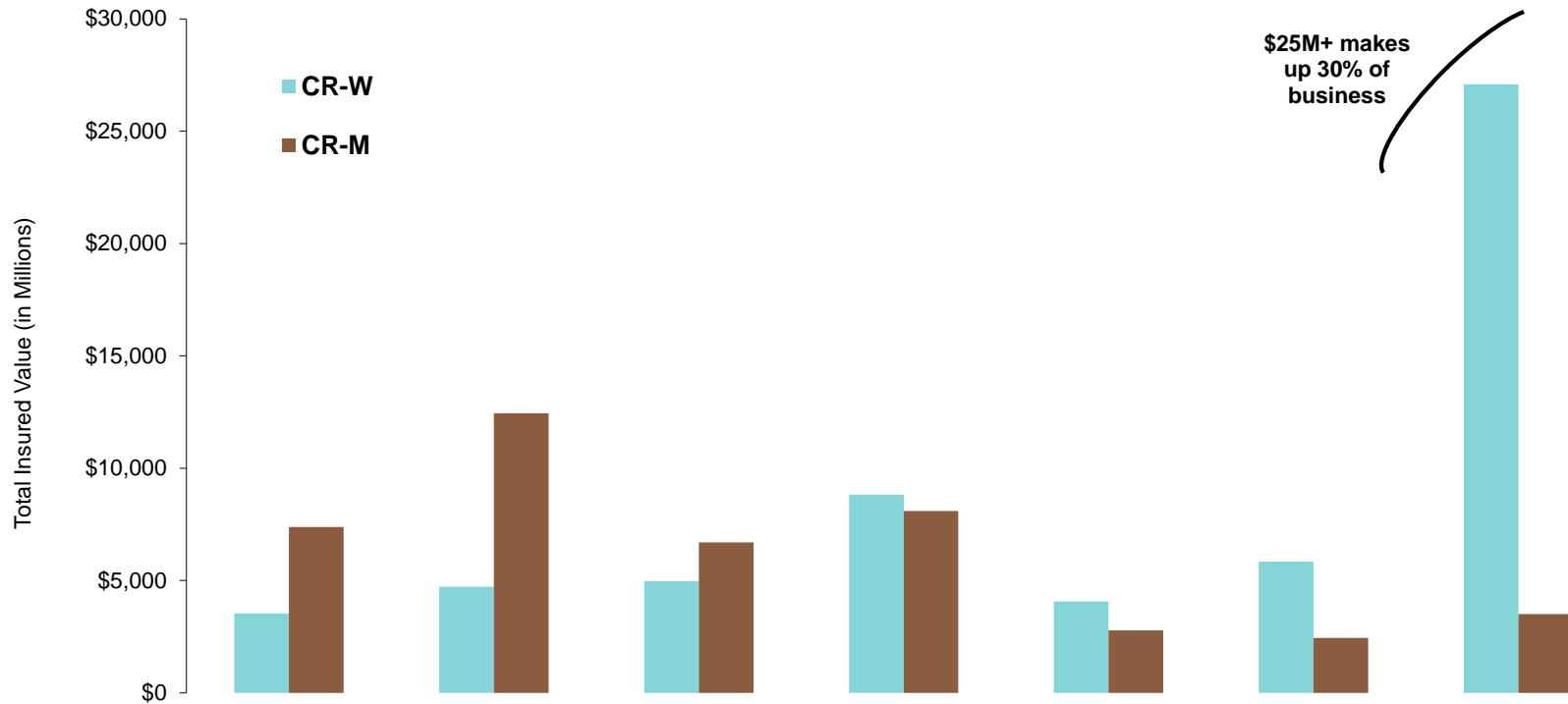
### Commercial Residential Policy Characteristics - Building Counts by Coverage Ranges Data as of March 31, 2024



Product	\$1M and Less	\$1M to \$2.5M	\$2.5M to \$5M	\$5M to \$10M	\$10M to \$15M	\$15M to \$25M	\$25M+	Total
CR-W	7,863	2,999	1,388	1,230	335	301	497	14,613
CR-M	14,594	8,068	1,937	1,155	231	133	81	26,199
<b>Total</b>	<b>22,457</b>	<b>11,067</b>	<b>3,325</b>	<b>2,385</b>	<b>566</b>	<b>434</b>	<b>578</b>	<b>40,812</b>

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

### Commercial Residential Policy Characteristics - Total Insured Value by Coverage Ranges Data as of March 31, 2024

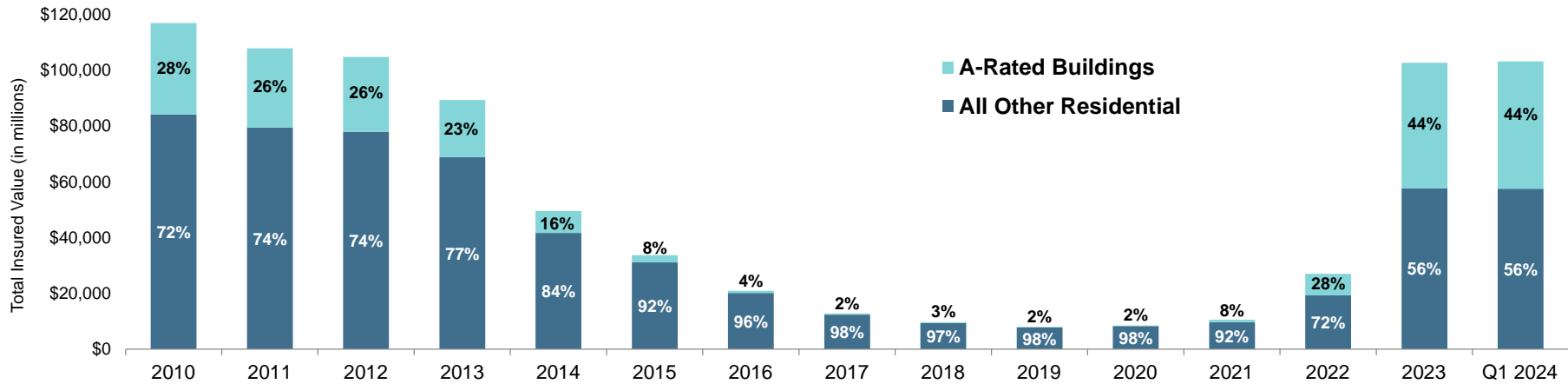


Product	\$1M and Less	\$1M to \$2.5M	\$2.5M to \$5M	\$5M to \$10M	\$10M to \$15M	\$15M to \$25M	\$25M+	Total
CR-W	\$3,530	\$4,729	\$4,977	\$8,822	\$4,067	\$5,844	\$27,085	\$59,054
CR-M	\$7,384	\$12,444	\$6,701	\$8,094	\$2,779	\$2,442	\$3,505	\$43,349
<b>Total</b>	<b>\$10,914</b>	<b>\$17,174</b>	<b>\$11,678</b>	<b>\$16,916</b>	<b>\$6,845</b>	<b>\$8,286</b>	<b>\$30,590</b>	<b>\$102,403</b>

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

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

Data as of March 31, 2024

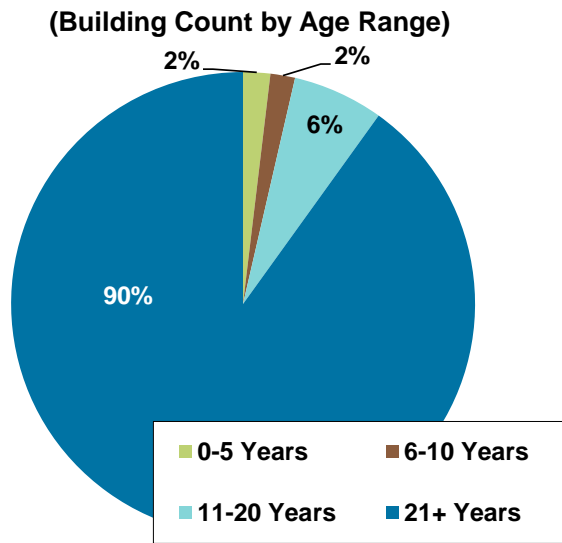


Year	A-Rated Buildings						All Other Residential						Total		
	Building Count	% of Total	Total Insured Value (in millions)	% of Total	Premium Excluding Surcharges (in millions)	% of Total	Building Count	% of Total	Total Insured Value (in millions)	% of Total	Premium Excluding Surcharges (in millions)	% 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
Q1 2024	1,578	4%	\$45,722	44%	\$354	46%	39,234	96%	\$57,467	56%	\$409	54%	40,812	\$103,189	\$762

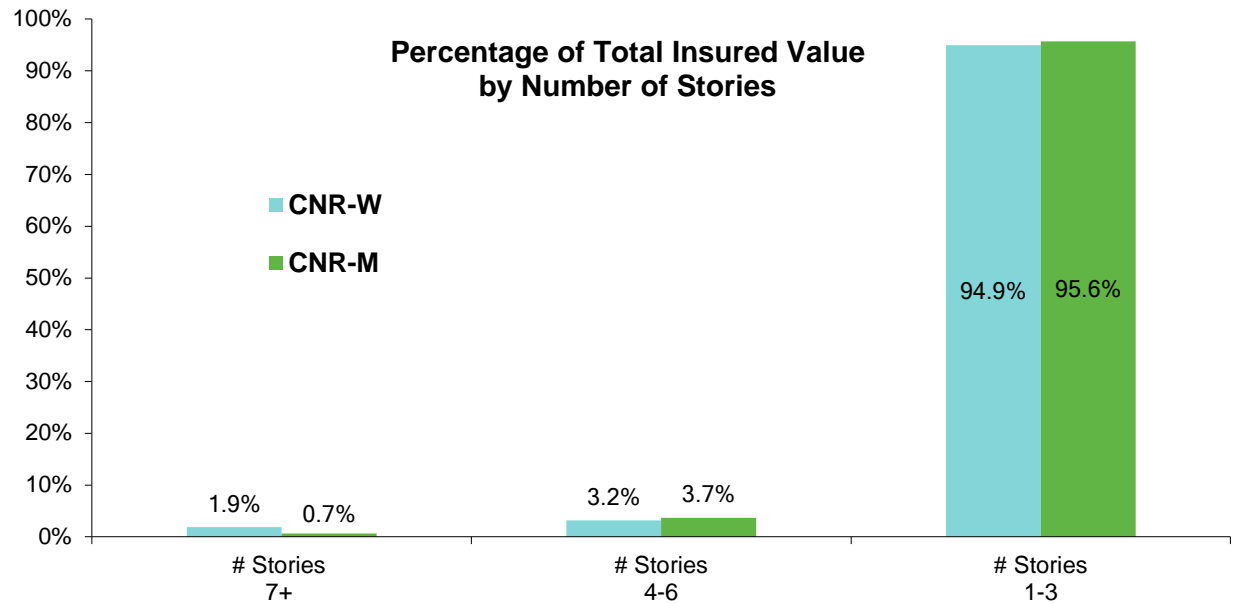
**Notes:**

- 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 March 31, 2024



**90% of all Commercial Non-Residential buildings were built before 2004**



**Note:** Includes wind-only policies, multiperil policies with wind coverage, and multiperil policies excluding wind coverage, regardless of policy form

## Loss History While Inforce with Citizens Citizens' Claims Excluding Hurricane

Claim Type	Percentage of HO-3 Policies with a Reported Claim					
	Tri-County Region		All Other Counties		Total	
	12/31/11	03/31/24	12/31/11	03/31/24	12/31/11	03/31/24
All Perils	3.17%	15.44%	2.64%	9.26%	2.90%	11.21%
Sinkhole	0.03%	0.04%	1.70%	0.43%	0.88%	0.31%
Non Hurricane Cat	0.06%	1.69%	0.02%	0.71%	0.04%	1.02%
Other Wind	0.04%	1.40%	0.05%	3.00%	0.05%	2.50%
All Other Perils	0.45%	1.45%	0.23%	1.00%	0.34%	1.14%
Fire	0.13%	0.46%	0.06%	0.20%	0.09%	0.28%
Liability / Medical	0.11%	0.20%	0.13%	0.17%	0.12%	0.18%
Theft	0.28%	0.55%	0.09%	0.17%	0.18%	0.29%
Vandalism and Malicious Mischief	0.00%	0.06%	0.00%	0.03%	0.00%	0.04%
Water	2.31%	12.44%	0.50%	4.85%	1.39%	7.24%

**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 multiperil policies were not offered in Wind-Only Eligible Areas 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
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	2/1/2024	2/1/2024	0.7%	\$323.06
	23-015789	2023 Actuarial	12/16/2023	12/16/2023	11.6%	\$320.86
	22-019456	2023 Glide Path Update	1/1/2023	1/1/2023	0.4%	\$287.45
	22-002005	2022 Actuarial	11/1/2022	11/1/2022	6.1%	\$286.19
	21-021528	Limited Reinsurance	2/1/2022	2/1/2022	3.0%	\$269.73
	21-003137	2021 Actuarial	8/1/2021	8/1/2021	2.9%	\$261.87
	19-123770	2019 Actuarial	12/1/2019	12/1/2019	2.3%	\$254.49
	17-16826	2018 Actuarial	5/1/2018	5/1/2018	6.7%	\$248.77
	16-16024	2017 Actuarial	2/1/2017	2/1/2017	6.2%	\$233.24
	15-15843	2016 Actuarial	2/1/2016	2/1/2016	1.1%	\$219.56
	14-13202	2015 Actuarial	2/1/2015	2/1/2015	-6.5%	\$217.17
	13-13048	2014 Actuarial	1/1/2014	1/1/2014	4.7%	\$232.26
	12-13992	2013 Actuarial	1/1/2013	1/1/2013	10.8%	\$221.63
	11-12403	2012 Actuarial	1/1/2012	1/1/2012	6.2%	\$200.22
	10-13660	2011 Actuarial	1/1/2011	1/1/2011	9.0%	\$188.53
	10-06776	2011 Base Rating	1/1/2011	1/1/2011	0.1%	\$172.93
	09-17343	2010 Actuarial	1/1/2010	1/1/2010	5.4%	\$172.77
	07-21657	Cov B Opt Out	7/1/2008	8/1/2008	0.0%	\$163.92
	07-06836	Sinkhole, Ex-Wind	9/1/2007	10/1/2007	0.0%	\$163.92
	07-03608	Wind Mitigation Credits	2/15/2008	3/15/2008	-4.4%	\$163.92
07-04969	FHCF Presumed Factor	1/1/2007	1/1/2007	-6.7%	\$171.46	
07-02362	Rate Rollback	1/1/2007	1/1/2007	-11.0%	\$183.77	
05-15453	Actuarial	1/1/2007	1/1/2007	12.4%	\$206.49	
05-14322	Top 20	4/1/2006	4/15/2006	13.8%	\$183.71	
05-11177	10% Hurr Deductible	1/1/2006	2/1/2006	-0.4%	\$161.43	
04-14480	Top 20	2/1/2005	4/1/2005	23.4%	\$162.08	
04-09416	Sinkhole	12/15/2004	2/15/2005	1.6%	\$131.34	
04-00251	Top 20	2/1/2004	4/1/2004	2.6%	\$129.28	
02-14787	Top 20	6/1/2003	8/1/2003	26.0%	\$126.00	
HO-4	23-039973	2024 Glide Path Update	2/1/2024	2/1/2024	0.8%	\$75.61
	23-015789	2023 Actuarial	12/16/2023	12/16/2023	11.5%	\$75.04
	22-019456	2023 Glide Path Update	1/1/2023	1/1/2023	0.7%	\$67.31
	22-002005	2022 Actuarial	11/1/2022	11/1/2022	8.0%	\$66.87
	21-021528	Limited Reinsurance	2/1/2022	2/1/2022	10.4%	\$61.92
	21-003137	2021 Actuarial	8/1/2021	8/1/2021	-6.8%	\$56.09
	19-123770	2019 Actuarial	12/1/2019	12/1/2019	-9.3%	\$60.18
	17-16826	2018 Actuarial	5/1/2018	5/1/2018	-13.0%	\$66.35
	16-16024	2017 Actuarial	2/1/2017	2/1/2017	-13.4%	\$76.26
	15-15843	2016 Actuarial	2/1/2016	2/1/2016	-7.8%	\$88.10
	14-13202	2015 Actuarial	2/1/2015	2/1/2015	-12.3%	\$95.56
	13-13048	2014 Actuarial	1/1/2014	1/1/2014	-1.4%	\$108.96
	12-13992	2013 Actuarial	1/1/2013	1/1/2013	4.6%	\$110.50
	11-12403	2012 Actuarial	1/1/2012	1/1/2012	0.5%	\$105.60
	10-13660	2011 Actuarial	1/1/2011	1/1/2011	3.1%	\$105.08
	10-06776	2011 Base Rating	1/1/2011	1/1/2011	-0.1%	\$101.96
	09-17343	2010 Actuarial	1/1/2010	1/1/2010	0.2%	\$102.01
	07-21657	Cov B Opt Out	7/1/2008	8/1/2008	0.0%	\$101.81
	07-06836	Sinkhole, Ex-Wind	9/1/2007	10/1/2007	0.0%	\$101.81
	07-03608	Wind Mitigation Credits	2/15/2008	3/15/2008	-0.8%	\$101.81
07-04969	FHCF Presumed Factor	1/1/2007	1/1/2007	-3.0%	\$102.63	
04-14480	Top 20	2/1/2005	4/1/2005	2.3%	\$105.81	
04-09416	Sinkhole	12/15/2004	2/15/2005	0.0%	\$103.43	
04-00251	Top 20	2/1/2004	4/1/2004	1.3%	\$103.43	
02-14787	Top 20	6/1/2003	8/1/2003	2.1%	\$102.10	
HO-6	23-039973	2024 Glide Path Update	2/1/2024	2/1/2024	0.4%	\$345.47
	23-015789	2023 Actuarial	12/16/2023	12/16/2023	9.8%	\$344.21
	22-019456	2023 Glide Path Update	1/1/2023	1/1/2023	0.9%	\$313.44
	22-002005	2022 Actuarial	11/1/2022	11/1/2022	10.9%	\$310.67
	21-021528	Limited Reinsurance	2/1/2022	2/1/2022	1.5%	\$280.23
	21-003137	2021 Actuarial	8/1/2021	8/1/2021	9.1%	\$276.09
	19-123770	2019 Actuarial	12/1/2019	12/1/2019	8.2%	\$253.06
	17-16826	2018 Actuarial	5/1/2018	5/1/2018	7.6%	\$233.88
	16-16024	2017 Actuarial	2/1/2017	2/1/2017	8.3%	\$217.29
	15-15843	2016 Actuarial	2/1/2016	2/1/2016	9.6%	\$200.69
	14-13202	2015 Actuarial	2/1/2015	2/1/2015	2.3%	\$183.11
	13-13048	2014 Actuarial	1/1/2014	1/1/2014	9.4%	\$178.99
	12-13992	2013 Actuarial	1/1/2013	1/1/2013	10.3%	\$163.67
	11-12403	2012 Actuarial	1/1/2012	1/1/2012	8.3%	\$148.40
	10-13660	2011 Actuarial	1/1/2011	1/1/2011	-0.6%	\$137.03
	10-06776	2011 Base Rating	1/1/2011	1/1/2011	0.2%	\$137.90
	09-17343	2010 Actuarial	1/1/2010	1/1/2010	4.5%	\$137.65
	07-21657	Cov B Opt Out	7/1/2008	8/1/2008	0.0%	\$131.72
	07-06836	Sinkhole, Ex-Wind	9/1/2007	10/1/2007	0.0%	\$131.72
	07-03608	Wind Mitigation Credits	2/15/2008	3/15/2008	-1.2%	\$131.72
07-04969	FHCF Presumed Factor	1/1/2007	1/1/2007	-3.2%	\$133.32	
04-14480	Top 20	2/1/2005	4/1/2005	14.0%	\$137.73	
04-09416	Sinkhole	12/15/2004	2/15/2005	0.0%	\$120.82	
04-00251	Top 20	2/1/2004	4/1/2004	18.1%	\$120.82	
02-14787	Top 20	6/1/2003	8/1/2003	2.3%	\$102.30	

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

**Personal Residential Multi Peril  
Dwelling  
Statewide Average Rate Change History**

Policy Form	OIR Filing Number	Description	New Policy Effective Date	Renewal Policy Effective Date	Average Rate Change	Average Rate Change \$	
DP-1	23-039976	2024 Glide Path Update	2/1/2024	2/1/2024	0.8%	\$483.17	
	23-016018	2023 Actuarial	12/16/2023	12/16/2023	12.4%	\$479.22	
	22-019462	2023 Glide Path Update	1/1/2023	1/1/2023	0.7%	\$426.28	
	22-002262	2022 Actuarial	11/1/2022	11/1/2022	8.7%	\$423.25	
	21-021528	Limited Reinsurance	2/1/2022	2/1/2022	1.0%	\$389.35	
	21-003730	2021 Actuarial	8/1/2021	8/1/2021	9.1%	\$385.50	
	19-123899	2019 Actuarial	12/1/2019	12/1/2019	7.1%	\$353.34	
	17-16966	2018 Actuarial	5/1/2018	5/1/2018	4.1%	\$329.92	
	16-16575	2017 Actuarial	2/1/2017	2/1/2017	2.0%	\$316.91	
	15-16016	2016 Actuarial	2/1/2016	2/1/2016	-2.6%	\$310.77	
	14-13383	2015 Actuarial	2/1/2015	2/1/2015	-2.0%	\$319.06	
	13-13336	2014 Actuarial	1/1/2014	1/1/2014	10.0%	\$325.57	
	12-14191	2013 Actuarial	1/1/2013	1/1/2013	11.9%	\$295.96	
	11-12716	2012 Actuarial	1/1/2012	1/1/2012	11.1%	\$264.39	
	10-15058	2011 Actuarial	1/1/2011	1/1/2011	10.3%	\$237.97	
	10-07358	2011 Base Rating	1/1/2011	1/1/2011	0.2%	\$215.74	
	09-17467	2010 Actuarial	1/1/2010	1/1/2010	10.7%	\$215.28	
	07-21656	Cov B Opt Out	7/1/2008	8/1/2008	0.0%	\$194.48	
	07-06841	Sinkhole, Ex-Wind	9/1/2007	10/1/2007	0.0%	\$194.48	
	07-03605	Wind Mitigation Credits	2/15/2008	3/15/2008	-1.1%	\$194.48	
	07-04973	FHCF Presumed Factor	1/1/2007	1/1/2007	-4.3%	\$196.64	
	07-02360	Rate Rollback	1/1/2007	1/1/2007	-17.4%	\$205.47	
	05-15506	Actuarial	1/1/2007	1/1/2007	21.1%	\$248.76	
	05-14324	Top 20	4/1/2006	4/15/2006	19.5%	\$205.42	
	04-14487	Top 20	2/1/2005	4/1/2005	5.1%	\$171.90	
	04-09417	Sinkhole	12/15/2004	2/15/2005	1.0%	\$163.55	
	04-00248	Top 20	2/1/2004	4/1/2004	16.5%	\$161.94	
	02-14788	Top 20	6/1/2003	8/1/2003	39.0%	\$139.00	
	DP-3	23-039976	2024 Glide Path Update	2/1/2024	2/1/2024	0.7%	\$470.99
		23-016018	2023 Actuarial	12/16/2023	12/16/2023	12.1%	\$467.48
22-019462		2023 Glide Path Update	1/1/2023	1/1/2023	0.7%	\$417.00	
22-002262		2022 Actuarial	11/1/2022	11/1/2022	8.3%	\$414.26	
21-021528		Limited Reinsurance	2/1/2022	2/1/2022	1.2%	\$382.58	
21-003730		2021 Actuarial	8/1/2021	8/1/2021	9.2%	\$378.05	
19-123899		2019 Actuarial	12/1/2019	12/1/2019	8.7%	\$346.20	
17-16966		2018 Actuarial	5/1/2018	5/1/2018	5.4%	\$318.49	
16-16575		2017 Actuarial	2/1/2017	2/1/2017	5.8%	\$302.21	
15-16016		2016 Actuarial	2/1/2016	2/1/2016	-1.3%	\$285.52	
14-13383		2015 Actuarial	2/1/2015	2/1/2015	-5.1%	\$289.28	
13-13336		2014 Actuarial	1/1/2014	1/1/2014	9.6%	\$304.83	
12-14191		2013 Actuarial	1/1/2013	1/1/2013	8.6%	\$278.20	
11-12716		2012 Actuarial	1/1/2012	1/1/2012	8.3%	\$256.08	
10-15058		2011 Actuarial	1/1/2011	1/1/2011	10.4%	\$236.45	
10-07358		2011 Base Rating	1/1/2011	1/1/2011	0.3%	\$214.18	
09-17467		2010 Actuarial	1/1/2010	1/1/2010	8.6%	\$213.60	
07-21656		Cov B Opt Out	7/1/2008	8/1/2008	0.0%	\$196.69	
07-06841		Sinkhole, Ex-Wind	9/1/2007	10/1/2007	0.0%	\$196.69	
07-03605		Wind Mitigation Credits	2/15/2008	3/15/2008	-1.4%	\$196.69	
07-04973		FHCF Presumed Factor	1/1/2007	1/1/2007	-4.2%	\$199.48	
07-02360		Rate Rollback	1/1/2007	1/1/2007	-17.4%	\$208.23	
05-15506		Actuarial	1/1/2007	1/1/2007	21.1%	\$252.09	
05-14324		Top 20	4/1/2006	4/15/2006	21.1%	\$208.17	
04-14487		Top 20	2/1/2005	4/1/2005	5.1%	\$171.90	
04-09417		Sinkhole	12/15/2004	2/15/2005	1.0%	\$163.55	
04-00248		Top 20	2/1/2004	4/1/2004	16.5%	\$161.94	
02-14788		Top 20	6/1/2003	8/1/2003	39.0%	\$139.00	

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

**Personal Residential Multi Peril  
Mobile Homeowners  
Statewide Average Rate Change History**

Policy Form	OIR Filing Number	Description	New Policy Effective Date	Renewal Policy Effective Date	Average Rate Change	Average Rate Change \$
MHO-3	23-039970	2024 Glide Path Update	2/1/2024	2/1/2024	0.6%	\$316.61
	23-016253	2023 Actuarial	12/16/2023	12/16/2023	22.1%	\$314.81
	22-019467	2023 Glide Path Update	1/1/2023	1/1/2023	0.9%	\$257.92
	22-002505	2022 Actuarial	11/1/2022	11/1/2022	10.7%	\$255.69
	21-022188	Limited Reinsurance	2/1/2022	2/1/2022	1.1%	\$230.94
	21-003743	2021 Actuarial	8/1/2021	8/1/2021	9.0%	\$228.43
	19-123930	2019 Actuarial	12/1/2019	12/1/2019	0.7%	\$209.56
	17-17210	2018 Actuarial	5/1/2018	5/1/2018	4.0%	\$208.11
	16-16785	2017 Actuarial	2/1/2017	2/1/2017	5.8%	\$200.18
	15-16392	2016 Actuarial	2/1/2016	2/1/2016	-6.6%	\$189.18
	14-13668	2015 Actuarial	2/1/2015	2/1/2015	-4.6%	\$202.55
	13-14239	2014 Actuarial	1/1/2014	1/1/2014	-0.8%	\$212.31
	12-14394	2013 Actuarial	1/1/2013	1/1/2013	-2.0%	\$214.09
	11-13880	2012 Actuarial	1/1/2012	1/1/2012	3.2%	\$218.49
	10-14380	2011 Actuarial	1/1/2011	1/1/2011	9.0%	\$211.71
	10-07868	2011 Base Rating	1/1/2011	1/1/2011	0.0%	\$194.16
	09-17837	2010 Actuarial	1/1/2010	1/1/2010	1.8%	\$194.17
	07-04970	FHCF Presumed Factor	1/1/2007	1/1/2007	-6.6%	\$190.74
	05-14323	Top 5	4/1/2006	4/15/2006	23.5%	\$204.22
	05-11175	10% Hurr Deductible	1/1/2006	2/1/2006	2.4%	\$165.36
	04-14473	Top 5	2/1/2005	4/1/2005	17.1%	\$161.48
04-00245	Top 5	2/1/2004	4/1/2004	1.1%	\$137.90	
02-14766	Top 5	6/1/2003	8/1/2003	36.4%	\$136.40	
MHO-4	23-039970	2024 Glide Path Update	2/1/2024	2/1/2024	0.0%	\$101.70
	23-016253	2023 Actuarial	12/16/2023	12/16/2023	0.1%	\$101.70
	22-019467	2023 Glide Path Update	1/1/2023	1/1/2023	0.0%	\$101.60
	22-002505	2022 Actuarial	11/1/2022	11/1/2022	0.1%	\$101.60
	21-022188	Limited Reinsurance	2/1/2022	2/1/2022	0.0%	\$101.49
	21-003743	2021 Actuarial	8/1/2021	8/1/2021	0.0%	\$101.49
	19-123930	2019 Actuarial	12/1/2019	12/1/2019	0.0%	\$101.49
	17-17210	2018 Actuarial	5/1/2018	5/1/2018	0.8%	\$101.49
	16-16785	2017 Actuarial	2/1/2017	2/1/2017	0.8%	\$100.68
	15-16392	2016 Actuarial	2/1/2016	2/1/2016	0.0%	\$99.87
	14-13668	2015 Actuarial	2/1/2015	2/1/2015	0.0%	\$99.87
	13-14239	2014 Actuarial	1/1/2014	1/1/2014	0.0%	\$99.87
	12-14394	2013 Actuarial	1/1/2013	1/1/2013	0.9%	\$99.82
	11-13880	2012 Actuarial	1/1/2012	1/1/2012	0.6%	\$98.89
	10-14380	2011 Actuarial	1/1/2011	1/1/2011	0.8%	\$98.30
	10-07868	2011 Base Rating	1/1/2011	1/1/2011	0.0%	\$97.49
	09-17837	2010 Actuarial	1/1/2010	1/1/2010	-5.1%	\$97.50
	07-04970	FHCF Presumed Factor	1/1/2007	1/1/2007	-2.9%	\$102.74
	04-14473	Top 5	2/1/2005	4/1/2005	2.3%	\$105.81
	04-00245	Top 5	2/1/2004	4/1/2004	1.3%	\$103.43
	02-14766	Top 5	6/1/2003	8/1/2003	2.1%	\$102.10
MDP-1	23-039978	2024 Glide Path Update	2/1/2024	2/1/2024	0.7%	\$167.90
	23-016410	2023 Actuarial	12/16/2023	12/16/2023	19.0%	\$166.79
	22-019470	2023 Glide Path Update	1/1/2023	1/1/2023	0.9%	\$140.17
	22-002899	2022 Actuarial	11/1/2022	11/1/2022	10.7%	\$138.95
	21-022136	Limited Reinsurance	2/1/2022	2/1/2022	5.9%	\$125.51
	21-003977	2021 Actuarial	8/1/2021	8/1/2021	3.4%	\$118.52
	19-123951	2019 Actuarial	12/1/2019	12/1/2019	8.0%	\$114.62
	17-17409	2018 Actuarial	5/1/2018	5/1/2018	7.1%	\$106.13
	16-16867	2017 Actuarial	2/1/2017	2/1/2017	3.1%	\$99.06
	15-16470	2016 Actuarial	2/1/2016	2/1/2016	-7.1%	\$96.04
	14-13749	2015 Actuarial	2/1/2015	2/1/2015	-5.0%	\$103.37
	13-14550	2014 Actuarial	1/1/2014	1/1/2014	-0.6%	\$108.82
	12-14400	2013 Actuarial	1/1/2013	1/1/2013	2.6%	\$109.49
	11-13947	2012 Actuarial	1/1/2012	1/1/2012	3.1%	\$106.68
	10-14626	2011 Actuarial	1/1/2011	1/1/2011	9.0%	\$103.47
	10-08250	2011 Base Rating	1/1/2011	1/1/2011	0.0%	\$94.90
	09-17837	2010 Actuarial	1/1/2010	1/1/2010	-5.1%	\$94.90

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

**Personal Residential Wind Only  
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	2/1/2024	2/1/2024	0.8%	\$304.84	
	23-015790	2023 Actuarial	12/16/2023	12/16/2023	13.7%	\$302.47	
	22-019457	2023 Glide Path Update	1/1/2023	1/1/2023	0.8%	\$266.03	
	22-002027	2022 Actuarial	11/1/2022	11/1/2022	9.7%	\$263.82	
	21-021529	Limited Reinsurance	2/1/2022	2/1/2022	2.4%	\$240.50	
	21-003138	2021 Actuarial	8/1/2021	8/1/2021	4.8%	\$234.86	
	19-123769	2019 Actuarial	12/1/2019	12/1/2019	6.7%	\$224.10	
	17-16827	2018 Actuarial	5/1/2018	5/1/2018	0.3%	\$209.94	
	16-16025	2017 Actuarial	2/1/2017	2/1/2017	8.5%	\$209.32	
	15-15848	2016 Actuarial	2/1/2016	2/1/2016	8.1%	\$192.91	
	14-13203	2015 Actuarial	2/1/2015	2/1/2015	3.6%	\$178.46	
	13-13047	2014 Actuarial	2/1/2014	2/1/2014	10.1%	\$172.26	
	12-13991	2013 Actuarial	2/1/2013	2/1/2013	10.6%	\$156.43	
	11-12402	2012 Actuarial	2/1/2012	2/1/2012	6.6%	\$141.45	
	10-13662	2011 Actuarial	2/1/2011	2/1/2011	11.3%	\$132.69	
	10-04549	2011 Base Rating	2/1/2011	2/1/2011	-0.1%	\$119.21	
	09-18541	2010 Actuarial	2/1/2010	2/1/2010	5.9%	\$119.28	
	07-03607	Wind Mitigation Credits	4/1/2008	4/1/2008	-15.6%	\$112.63	
	07-04972	FHCF Presumed Factor	1/1/2007	1/1/2007	-14.5%	\$133.45	
	07-02359	Rate Rollback	1/1/2007	1/1/2007	-19.4%	\$156.08	
	06-08439	Monroe County	1/1/2007	1/1/2007	-4.2%	\$193.65	
	05-15417	Actuarial	1/1/2007	1/1/2007	23.1%	\$202.14	
	05-14539	Top 20	3/1/2006	3/1/2006	16.9%	\$164.21	
	05-11466	10% Hurricane Deduct	1/1/2006	1/1/2006	1.0%	\$140.47	
	04-14483	Top 20	4/1/2005	4/1/2005	12.2%	\$139.08	
	04-00250	Top 20	7/1/2004	7/1/2004	9.5%	\$123.95	
	03-07190	Top 20	7/1/2003	7/1/2003	13.2%	\$113.20	
	HW-4	23-039980	2024 Glide Path Update	2/1/2024	2/1/2024	0.7%	\$170.69
		23-015790	2023 Actuarial	12/16/2023	12/16/2023	16.7%	\$169.46
		22-019457	2023 Glide Path Update	1/1/2023	1/1/2023	0.9%	\$145.20
		22-002027	2022 Actuarial	11/1/2022	11/1/2022	10.6%	\$143.94
		21-021529	Limited Reinsurance	2/1/2022	2/1/2022	6.1%	\$130.18
		21-003138	2021 Actuarial	8/1/2021	8/1/2021	3.1%	\$122.69
		19-123769	2019 Actuarial	12/1/2019	12/1/2019	5.9%	\$119.00
17-16827		2018 Actuarial	5/1/2018	5/1/2018	-4.4%	\$112.35	
16-16025		2017 Actuarial	2/1/2017	2/1/2017	0.9%	\$117.54	
15-15848		2016 Actuarial	2/1/2016	2/1/2016	8.8%	\$116.52	
14-13203		2015 Actuarial	2/1/2015	2/1/2015	2.1%	\$107.10	
13-13047		2014 Actuarial	2/1/2014	2/1/2014	7.1%	\$104.89	
12-13991		2013 Actuarial	2/1/2013	2/1/2013	1.6%	\$97.98	
11-12402		2012 Actuarial	2/1/2012	2/1/2012	8.7%	\$96.41	
10-13662		2011 Actuarial	2/1/2011	2/1/2011	8.0%	\$88.69	
10-04549		2011 Base Rating	2/1/2011	2/1/2011	-0.1%	\$82.12	
09-18541		2010 Actuarial	2/1/2010	2/1/2010	-9.3%	\$82.16	
07-03607		Wind Mitigation Credits	4/1/2008	4/1/2008	-7.9%	\$90.58	
07-04972		FHCF Presumed Factor	1/1/2007	1/1/2007	-13.9%	\$98.35	
05-15417		Actuarial	1/1/2007	1/1/2007	1.9%	\$114.23	
05-11466		10% Hurricane Deduct	1/1/2006	1/1/2006	0.3%	\$112.10	
04-14483		Top 20	4/1/2005	4/1/2005	1.4%	\$111.77	
04-00250		Top 20	7/1/2004	7/1/2004	6.6%	\$110.22	
03-07190		Top 20	7/1/2003	7/1/2003	3.4%	\$103.40	
HW-6		23-039980	2024 Glide Path Update	2/1/2024	2/1/2024	0.5%	\$422.93
		23-015790	2023 Actuarial	12/16/2023	12/16/2023	24.9%	\$420.87
		22-019457	2023 Glide Path Update	1/1/2023	1/1/2023	0.9%	\$336.92
		22-002027	2022 Actuarial	11/1/2022	11/1/2022	10.7%	\$333.99
		21-021529	Limited Reinsurance	2/1/2022	2/1/2022	0.6%	\$301.70
		21-003138	2021 Actuarial	8/1/2021	8/1/2021	9.3%	\$299.90
		19-123769	2019 Actuarial	12/1/2019	12/1/2019	8.4%	\$274.38
		17-16827	2018 Actuarial	5/1/2018	5/1/2018	5.7%	\$253.19
		16-16025	2017 Actuarial	2/1/2017	2/1/2017	5.3%	\$239.64
		15-15848	2016 Actuarial	2/1/2016	2/1/2016	10.0%	\$227.59
	14-13203	2015 Actuarial	2/1/2015	2/1/2015	7.3%	\$206.90	
	13-13047	2014 Actuarial	2/1/2014	2/1/2014	9.4%	\$192.82	
	12-13991	2013 Actuarial	2/1/2013	2/1/2013	10.8%	\$176.20	
	11-12402	2012 Actuarial	2/1/2012	2/1/2012	8.3%	\$158.97	
	10-13662	2011 Actuarial	2/1/2011	2/1/2011	7.2%	\$146.79	
	10-04549	2011 Base Rating	2/1/2011	2/1/2011	0.0%	\$136.90	
	09-18541	2010 Actuarial	2/1/2010	2/1/2010	-3.1%	\$136.91	
	07-03607	Wind Mitigation Credits	4/1/2008	4/1/2008	-17.2%	\$141.29	
	07-04972	FHCF Presumed Factor	1/1/2007	1/1/2007	-12.0%	\$170.64	
	05-14539	Top 20	3/1/2006	3/1/2006	9.2%	\$193.91	
	05-11466	10% Hurricane Deduct	1/1/2006	1/1/2006	0.8%	\$177.58	
	04-14483	Top 20	4/1/2005	4/1/2005	9.0%	\$176.17	
	04-00250	Top 20	7/1/2004	7/1/2004	51.9%	\$161.62	
	03-07190	Top 20	7/1/2003	7/1/2003	6.4%	\$106.40	

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

**Personal Residential Wind Only  
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	2/1/2024	2/1/2024	0.7%	\$313.80
	23-016021	2023 Actuarial	12/16/2023	12/16/2023	17.1%	\$311.66
	22-019463	2023 Glide Path Update	1/1/2023	1/1/2023	0.8%	\$266.10
	22-002263	2022 Actuarial	11/1/2022	11/1/2022	10.1%	\$263.89
	21-021521	Limited Reinsurance	2/1/2022	2/1/2022	2.2%	\$239.64
	21-003742	2021 Actuarial	8/1/2021	8/1/2021	7.7%	\$234.49
	19-123901	2019 Actuarial	12/1/2019	12/1/2019	5.5%	\$217.72
	17-16967	2018 Actuarial	5/1/2018	5/1/2018	4.9%	\$206.32
	16-16576	2017 Actuarial	2/1/2017	2/1/2017	9.1%	\$196.75
	15-16013	2016 Actuarial	2/1/2016	2/1/2016	9.0%	\$180.29
	14-13384	2015 Actuarial	2/1/2015	2/1/2015	6.8%	\$165.40
	13-13335	2014 Actuarial	2/1/2014	2/1/2014	10.4%	\$154.87
	12-14190	2013 Actuarial	2/1/2013	2/1/2013	10.6%	\$140.23
	11-12717	2012 Actuarial	2/1/2012	2/1/2012	9.6%	\$126.82
	10-15059	2011 Actuarial	2/1/2011	2/1/2011	10.4%	\$115.72
10-04552	2011 Base Rating	2/1/2011	2/1/2011	0.7%	\$104.77	
09-18543	2010 Actuarial (New)	2/1/2010	2/1/2010	4.0%	\$104.00	
MW-2	23-039974	2024 Glide Path Update	2/1/2024	2/1/2024	0.5%	\$325.56
	23-016256	2023 Actuarial	12/16/2023	12/16/2023	24.1%	\$323.87
	22-019468	2023 Glide Path Update	1/1/2023	1/1/2023	0.9%	\$280.53
	22-002504	2022 Actuarial	11/1/2022	11/1/2022	10.6%	\$258.66
	21-022189	Limited Reinsurance	2/1/2022	2/1/2022	0.8%	\$233.80
	21-003751	2021 Actuarial	8/1/2021	8/1/2021	9.4%	\$231.95
	19-123932	2019 Actuarial	12/1/2019	12/1/2019	9.8%	\$212.02
	17-17211	2018 Actuarial	5/1/2018	5/1/2018	9.8%	\$193.08
	16-16788	2017 Actuarial	2/1/2017	2/1/2017	10.3%	\$175.86
	15-16391	2016 Actuarial	2/1/2016	2/1/2016	10.4%	\$159.44
	14-13667	2015 Actuarial	2/1/2015	2/1/2015	8.5%	\$144.42
	13-14240	2014 Actuarial	2/1/2014	2/1/2014	9.2%	\$133.11
	12-14395	2013 Actuarial	2/1/2013	2/1/2013	10.1%	\$121.94
	11-13881	2012 Actuarial	2/1/2012	2/1/2012	5.6%	\$110.79
	10-14405	2011 Actuarial	2/1/2011	2/1/2011	9.7%	\$104.92
10-04550	2011 Base Rating	2/1/2011	2/1/2011	0.0%	\$95.66	
09-18544	2010 Actuarial	2/1/2010	2/1/2010	11.0%	\$95.63	
07-04968	FHCF Presumed Factor	1/1/2007	1/1/2007	-17.6%	\$86.15	
07-02358	Rate Rollback	1/1/2007	1/1/2007	-11.3%	\$104.55	
06-08440	Monroe County Actuarial	1/1/2007	1/1/2007	7.9%	\$117.87	
05-15420	Actuarial	1/1/2007	1/1/2007	4.8%	\$109.24	
05-14538	Top 5	3/1/2006	3/1/2006	0.3%	\$104.24	
04-14482	Top 5	4/1/2005	4/1/2005	3.0%	\$103.93	
04-00246	Top 5	7/1/2004	7/1/2004	0.4%	\$100.90	
03-07207	Top 5	7/1/2003	7/1/2003	0.5%	\$100.50	
MW-4	23-039974	2024 Glide Path Update	2/1/2024	2/1/2024	0.0%	\$108.44
	23-016256	2023 Actuarial	12/16/2023	12/16/2023	0.0%	\$108.44
	22-019468	2023 Glide Path Update	1/1/2023	1/1/2023	0.0%	\$108.44
	22-002504	2022 Actuarial	11/1/2022	11/1/2022	0.0%	\$108.44
	21-022189	Limited Reinsurance	2/1/2022	2/1/2022	0.0%	\$108.44
	21-003751	2021 Actuarial	8/1/2021	8/1/2021	0.0%	\$108.44
	19-123932	2019 Actuarial	12/1/2019	12/1/2019	0.0%	\$108.44
	17-17211	2018 Actuarial	5/1/2018	5/1/2018	3.9%	\$108.44
	16-16788	2017 Actuarial	2/1/2017	2/1/2017	3.9%	\$104.36
	15-16391	2016 Actuarial	2/1/2016	2/1/2016	-0.1%	\$100.44
	14-13667	2015 Actuarial	2/1/2015	2/1/2015	0.0%	\$100.54
	13-14240	2014 Actuarial	2/1/2014	2/1/2014	0.3%	\$100.54
	12-14395	2013 Actuarial	2/1/2013	2/1/2013	5.5%	\$100.27
	11-13881	2012 Actuarial	2/1/2012	2/1/2012	2.4%	\$95.04
	10-14405	2011 Actuarial	2/1/2011	2/1/2011	4.2%	\$92.81
10-04550	2011 Base Rating	2/1/2011	2/1/2011	-0.1%	\$89.04	
09-18544	2010 Actuarial	2/1/2010	2/1/2010	2.2%	\$89.12	
07-04968	FHCF Presumed Factor	1/1/2007	1/1/2007	-13.4%	\$87.21	
04-00246	Top 5	7/1/2004	7/1/2004	0.7%	\$100.70	
MD-1	23-039971	2024 Glide Path Update	2/1/2024	2/1/2024	0.7%	\$327.55
	23-016411	2023 Actuarial	12/16/2023	12/16/2023	17.9%	\$325.28
	22-019471	2023 Glide Path Update	1/1/2023	1/1/2023	0.9%	\$275.78
	22-002900	2022 Actuarial	11/1/2022	11/1/2022	10.7%	\$273.36
	21-022137	Limited Reinsurance	2/1/2022	2/1/2022	0.7%	\$246.96
	21-003976	2021 Actuarial	8/1/2021	8/1/2021	9.5%	\$245.24
	19-123952	2019 Actuarial	12/1/2019	12/1/2019	9.7%	\$223.67
	17-17410	2018 Actuarial	5/1/2018	5/1/2018	10.0%	\$204.24
	16-16866	2017 Actuarial	2/1/2017	2/1/2017	10.5%	\$185.60
	15-16471	2016 Actuarial	2/1/2016	2/1/2016	9.9%	\$168.03
	14-13751	2015 Actuarial	2/1/2015	2/1/2015	8.9%	\$152.90
	13-14555	2014 Actuarial	2/1/2014	2/1/2014	8.7%	\$140.40
	12-14401	2013 Actuarial	2/1/2013	2/1/2013	10.6%	\$134.43
	11-13948	2012 Actuarial	2/1/2012	2/1/2012	6.5%	\$116.78
	10-14625	2011 Actuarial	2/1/2011	2/1/2011	9.5%	\$109.65
10-04553	2011 Base Rating	2/1/2011	2/1/2011	0.2%	\$100.17	
09-18544	2010 Actuarial (New)	2/1/2010	2/1/2010	0.0%	\$100.00	

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



**Commercial Wind Only  
Residential and 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	3/1/2024	3/1/2024	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	1/1/2023	1/1/2023	0.7%	\$488.43
	22-003648/ 22-003649	2022 Actuarial	10/1/2022	10/1/2022	10.1%	\$484.86
	21-022415/ 21-022416	Limited Reinsurance	2/1/2022	2/1/2022	0.9%	\$440.38
	21-005700/ 21-005693	2021 Actuarial	8/1/2021	8/1/2021	9.0%	\$436.45
	19-123239/ 19-123240	2019 Actuarial	12/1/2019	12/1/2019	10.3%	\$400.42
	17-18869/ 17-18870	2018 Actuarial	5/1/2018	5/1/2018	10.0%	\$362.95
	16-19498/ 16-19500	2017 Actuarial	2/1/2017	2/1/2017	11.8%	\$329.87
	15-18444/ 15-18446	2016 Actuarial	2/1/2016	2/1/2016	9.5%	\$295.14
	14-14425/ 14-14426	2015 Actuarial	2/1/2015	2/1/2015	9.0%	\$269.54
	13-14277/ 13-14278	2014 Actuarial	2/1/2014	2/1/2014	10.8%	\$247.28
	12-15425/ 12-15426	2013 Actuarial	2/1/2013	2/1/2013	10.6%	\$223.14
	11-14748/ 11-14749	2012 Actuarial	2/1/2012	2/1/2012	11.9%	\$201.74
	10-15469/ 10-15470	2011 Actuarial	2/1/2011	2/1/2011	11.6%	\$180.29
	09-18481/ 09-18480	2010 Actuarial	2/1/2010	2/1/2010	9.4%	\$161.62
	07-03661/ 07-03662	Wind Mitigation Credits	9/1/2008	9/1/2008	-23.3%	\$147.73
	07-05005	FHCF Presumed Factor	1/1/2007	1/1/2007	-14.7%	\$192.61
	06-05812	Residential Condo	8/1/2006	8/1/2006	125.8%	\$225.80
	CNR-W	23-039932	2024 Glide Path Update	3/1/2024	3/1/2024	0.9%
23-018154		2023 Actuarial	11/20/2023	11/20/2023	12.0%	\$1,014.04
22-019589		2023 Glide Path Update	1/1/2023	1/1/2023	1.0%	\$905.40
22-003765		2022 Actuarial	10/1/2022	10/1/2022	11.0%	\$896.43
21-022715		Limited Reinsurance	2/1/2022	2/1/2022	1.0%	\$807.60
21-005751		2021 Actuarial	8/1/2021	8/1/2021	8.4%	\$799.60
19-123271		2019 Actuarial	12/1/2019	12/1/2019	10.0%	\$737.64
17-18965		2018 Actuarial	5/1/2018	5/1/2018	9.4%	\$670.58
16-19522		2017 Actuarial	2/1/2017	2/1/2017	9.8%	\$612.97
15-18900		2016 Actuarial	2/1/2016	2/1/2016	10.0%	\$558.03
14-14264		2015 Actuarial	2/1/2015	2/1/2015	10.0%	\$507.30
13-13467		2014 Actuarial	2/1/2014	2/1/2014	10.0%	\$461.18
12-15611		2013 Actuarial	2/1/2013	2/1/2013	10.0%	\$419.25
11-15059		2012 Actuarial	2/1/2012	2/1/2012	10.0%	\$381.14
10-15742		2011 Actuarial	2/1/2011	2/1/2011	10.0%	\$346.49
09-18479		2010 Actuarial	2/1/2010	2/1/2010	9.3%	\$314.99
07-18275		Actuarial	2/1/2008	2/1/2008	15.0%	\$288.19
06-09806		Builders Risk (QBE)	10/1/2006	10/1/2006	150.6%	\$250.60

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

**Commercial Multi Peril  
Residential and 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	3/1/2024	3/1/2024	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	1/1/2023	1/1/2023	0.6%	\$397.77
	22-003394/ 22-003395	2022 Actuarial	10/1/2022	10/1/2022	9.2%	\$395.21
	21-021694/ 21-021695	Limited Reinsurance	2/1/2022	2/1/2022	0.6%	\$361.92
	21-005399/ 21-005398	2021 Actuarial	8/1/2021	8/1/2021	5.2%	\$359.76
	19-123232/ 19-123233	2019 Actuarial	12/1/2019	12/1/2019	5.2%	\$341.98
	17-18043/ 17-18044	2018 Actuarial	5/1/2018	5/1/2018	4.7%	\$325.08
	16-18917/ 16-18920	2017 Actuarial	2/1/2017	2/1/2017	4.8%	\$310.41
	15-17008/ 15-17009	2016 Actuarial	2/1/2016	2/1/2016	3.0%	\$296.17
	14-15064/ 14-15157	2015 Actuarial	2/1/2015	2/1/2015	-3.7%	\$287.55
	13-12319/ 13-12323	2014 Actuarial	1/1/2014	1/1/2014	6.7%	\$298.59
	12-14702/ 12-14703	2013 Actuarial	1/1/2013	1/1/2013	8.3%	\$279.96
	11-13997/ 11-13998	2012 Actuarial	1/1/2012	1/1/2012	6.4%	\$258.39
	10-15436/ 10-15317	2011 Actuarial	1/1/2011	1/1/2011	6.3%	\$242.85
	09-17581/ 09-17582	2010 Actuarial	1/1/2010	1/1/2010	10.2%	\$228.37
	07-03659 / 07-03660	Wind Mitigation Credits	9/1/2008	9/1/2008	-2.5%	\$207.23
	07-05068	FHCF Presumed Factor	1/1/2007	1/1/2007	-12.0%	\$212.54
	06-05330	Non-Compete (QBE)	5/15/2006	5/15/2006	27.5%	\$241.53
	04-11166	Non-Compete	1/1/2005	1/1/2005	26.1%	\$189.43
	02-08018	Non-Compete	9/1/2002	10/1/2002	23.3%	\$150.22
	02-05852	Non-Compete	7/1/2002	9/1/2002	1.7%	\$121.84
	02-00027	Non-Compete	4/1/2002	8/1/2002	19.8%	\$119.80
CNR-M	23-039927	2024 Glide Path Update	3/1/2024	3/1/2024	0.0%	\$180.69
	23-017556	2023 Actuarial	11/20/2023	11/20/2023	7.7%	\$180.69
	22-019591	2023 Glide Path Update	1/1/2023	1/1/2023	0.0%	\$167.82
	22-003509	2022 Actuarial	10/1/2022	10/1/2022	0.0%	\$167.82
	21-022071	Limited Reinsurance	2/1/2022	2/1/2022	0.1%	\$167.82
	21-005569	2021 Actuarial	8/1/2021	8/1/2021	8.6%	\$167.66
	19-123238	2019 Actuarial	12/1/2019	12/1/2019	4.8%	\$154.38
	17-18234	2018 Actuarial	5/1/2018	5/1/2018	8.1%	\$147.31
	16-19213	2017 Actuarial	2/1/2017	2/1/2017	0.0%	\$136.26
	15-17471	2016 Actuarial	2/1/2016	2/1/2016	9.1%	\$136.26
	14-14056	2015 Actuarial	2/1/2015	2/1/2015	4.6%	\$124.90
	13-12470	2014 Actuarial	1/1/2014	1/1/2014	8.5%	\$119.40
	12-14707	2013 Actuarial	1/1/2013	1/1/2013	10.0%	\$110.00
	11-14471	2012 Actuarial	1/1/2012	1/1/2012	0.0%	\$100.00
	10-16202	2011 Actuarial	1/1/2011	1/1/2011	0.0%	\$100.00
	09-13806	2010 Actuarial	1/1/2010	1/1/2010	0.0%	\$100.00
	07-17662	Creation of CNR-M Product	11/17/2008	N/A - New Product	0.0%	\$100.00

**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.