

Corporate Analytics Business Overview

June 30, 2024 Report



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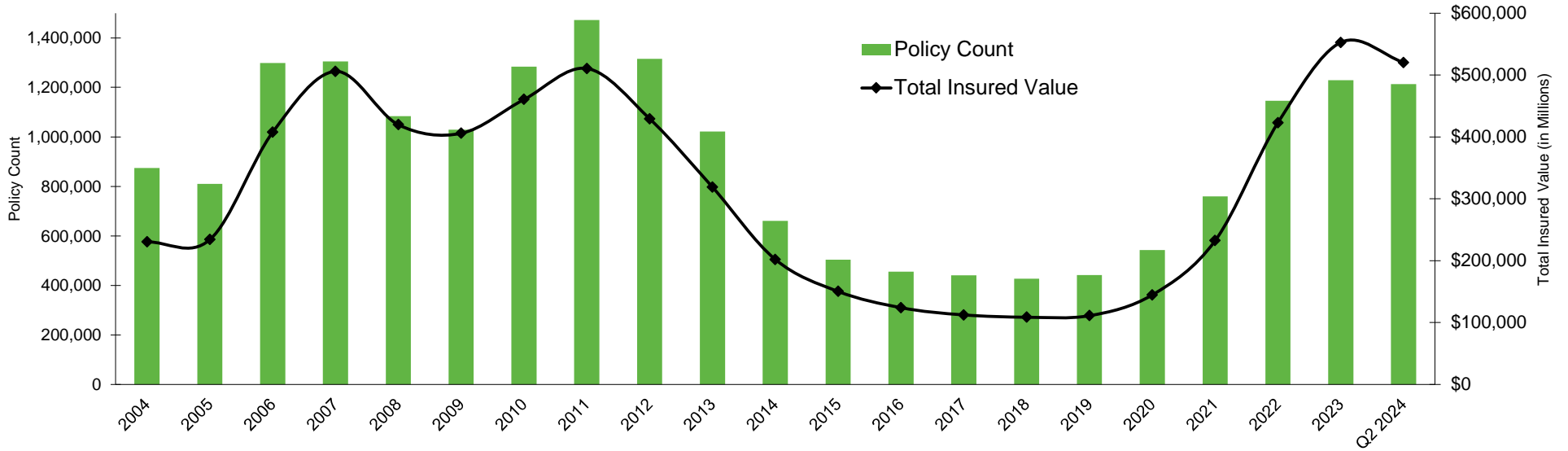
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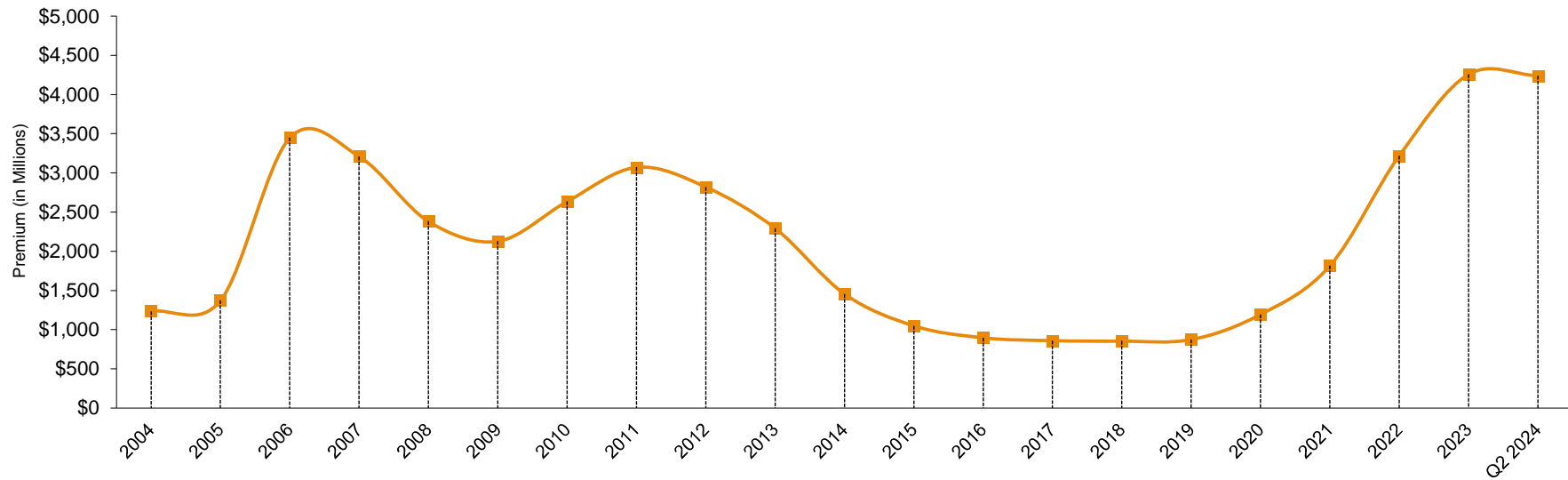
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Corporate Snapshot

Inforce Policy Count and Total Insured Value (in Millions)



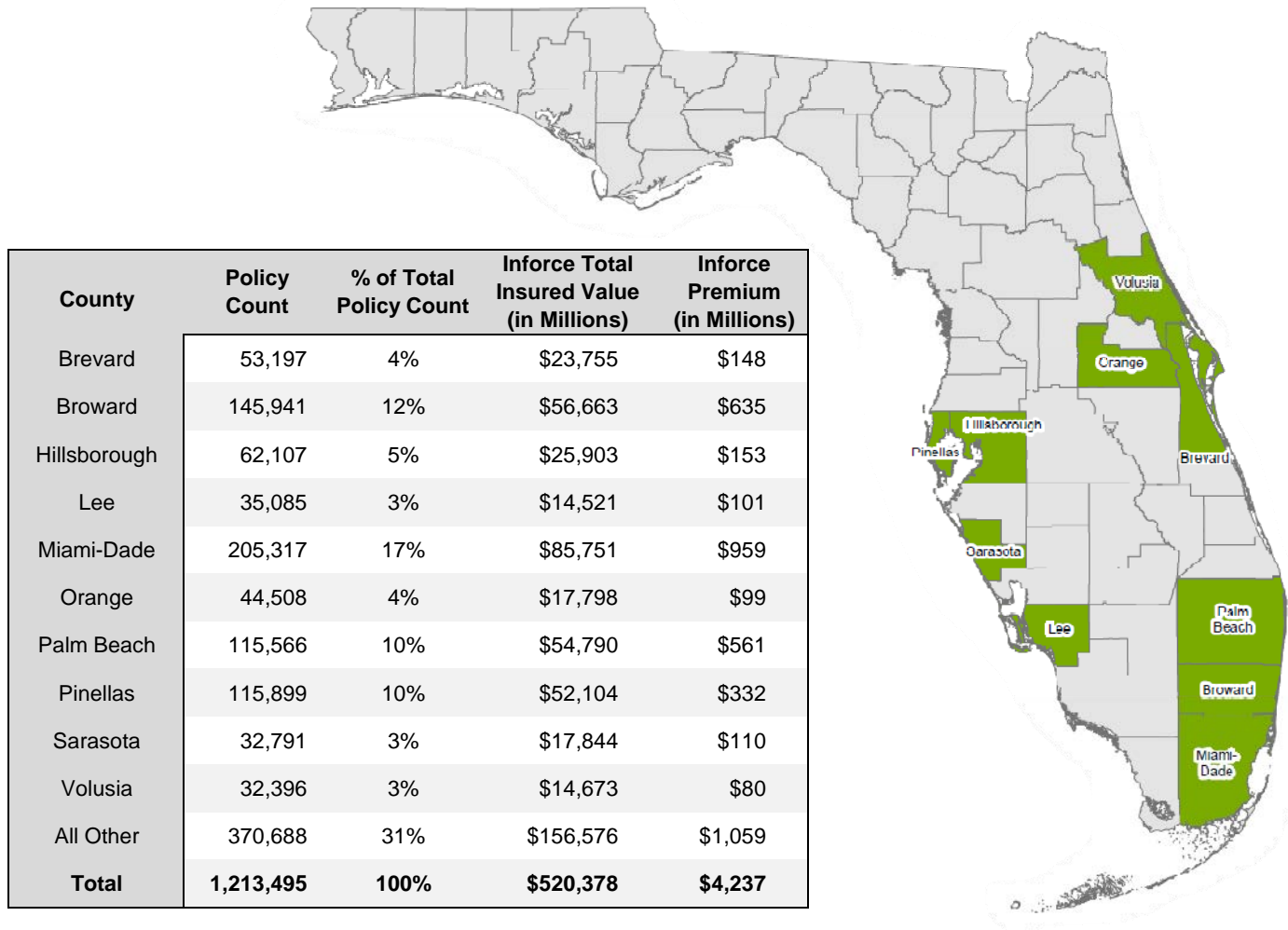
Inforce Premium (in Millions)



Note: Excludes takeout policies

High Volume Counties Based on Total Insured Value

Data as of June 30, 2024

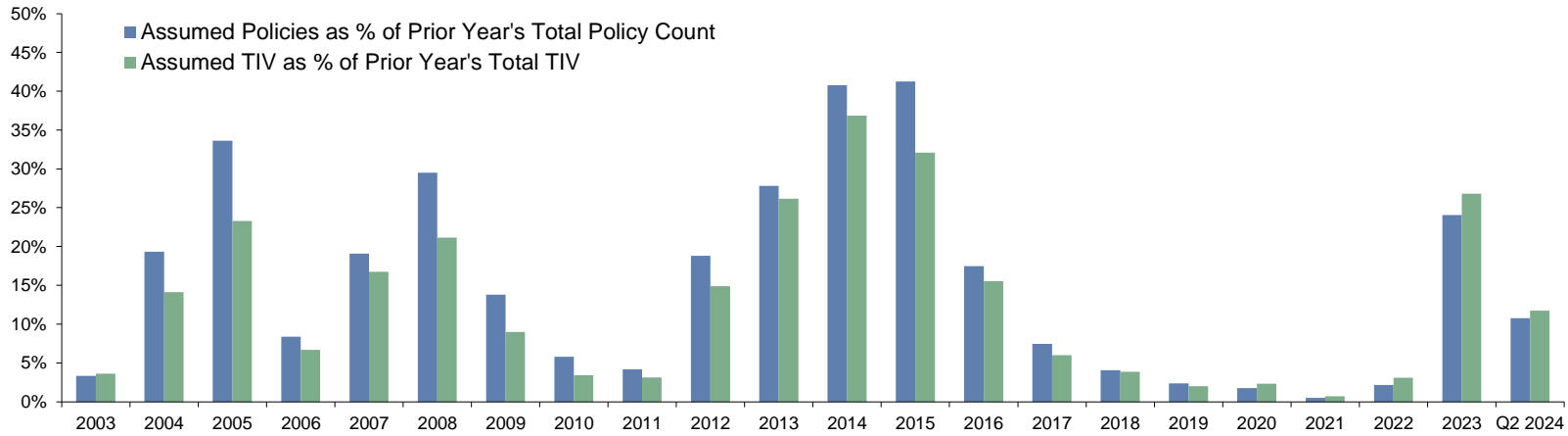


Notes:

- 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

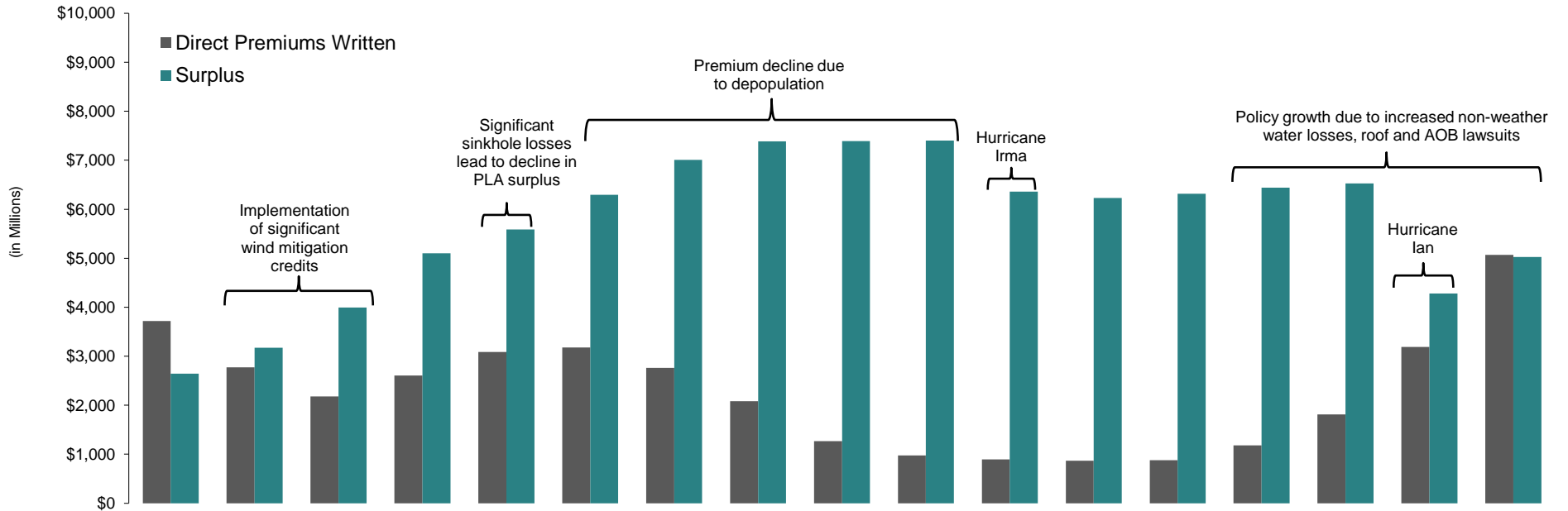
Policies Taken Out Relative to Citizens Inforce Policies



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%
Q2 2024	12	132,445	1,213,495	10.8%	\$64,853	\$520,378	11.7%

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

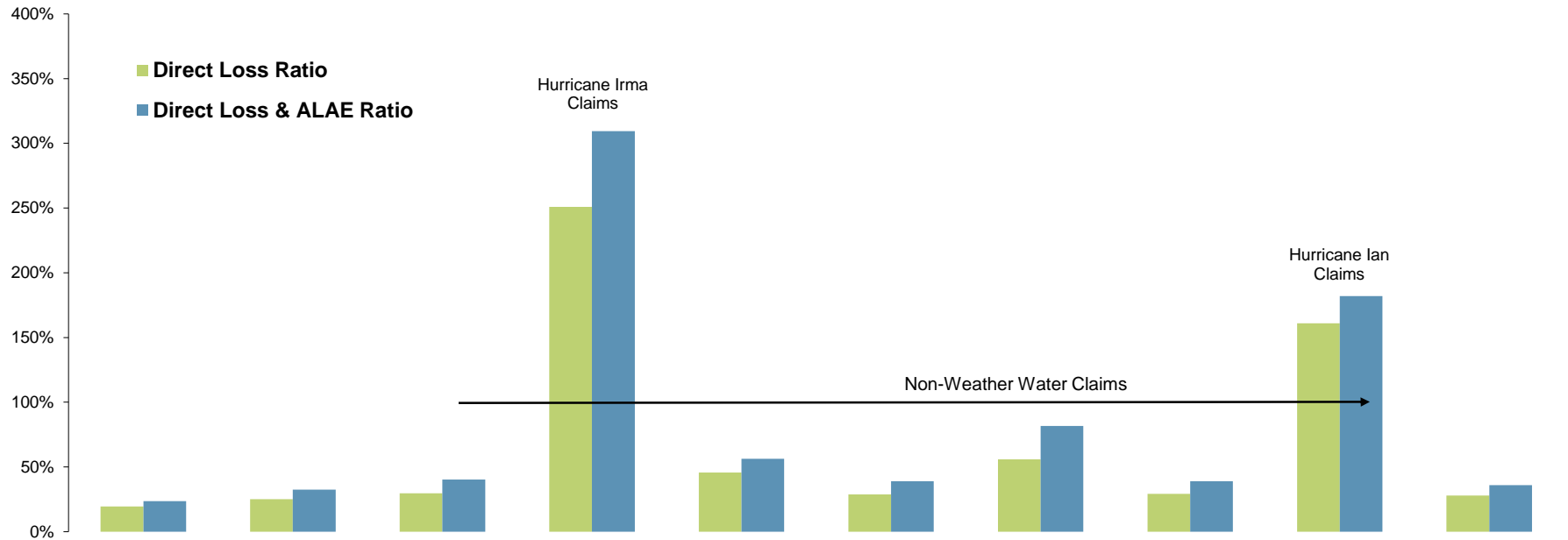
Direct Premiums Written (DPW) to Surplus



	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
DPW (in Millions)	\$3,718	\$2,772	\$2,181	\$2,604	\$3,084	\$3,181	\$2,762	\$2,084	\$1,268	\$974	\$894	\$868	\$877	\$1,182	\$1,814	\$3,190	\$5,071
Surplus (in Millions)	\$2,643	\$3,171	\$3,993	\$5,102	\$5,588	\$6,295	\$7,008	\$7,384	\$7,390	\$7,402	\$6,359	\$6,231	\$6,318	\$6,442	\$6,527	\$4,280	\$5,023
Gross Writing Ratio	1.41	0.87	0.55	0.51	0.55	0.51	0.39	0.28	0.17	0.13	0.14	0.14	0.14	0.18	0.28	0.75	1.01

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

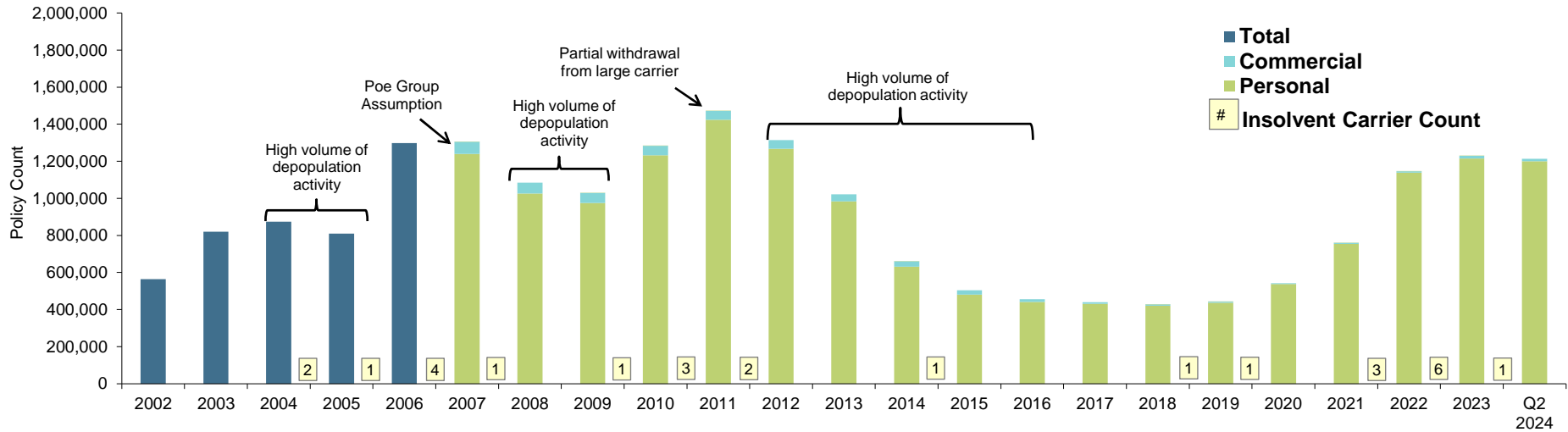


	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Direct Premiums Earned (in Millions)	\$2,027	\$1,270	\$983	\$873	\$858	\$844	\$995	\$1,461	\$2,439	\$4,056
Direct Losses Incurred (in Millions)	\$394	\$319	\$292	\$2,191	\$392	\$243	\$555	\$425	\$3,927	\$1,129
Direct ALAE Incurred (in Millions)	\$83	\$94	\$105	\$511	\$90	\$85	\$257	\$145	\$513	\$332
Direct Loss Ratio	19.4%	25.1%	29.7%	250.9%	45.7%	28.8%	55.8%	29.1%	161.0%	27.8%
Direct Loss & ALAE Ratio	23.5%	32.5%	40.3%	309.5%	56.2%	38.9%	81.7%	39.1%	182.1%	36.0%

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 June 30, 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

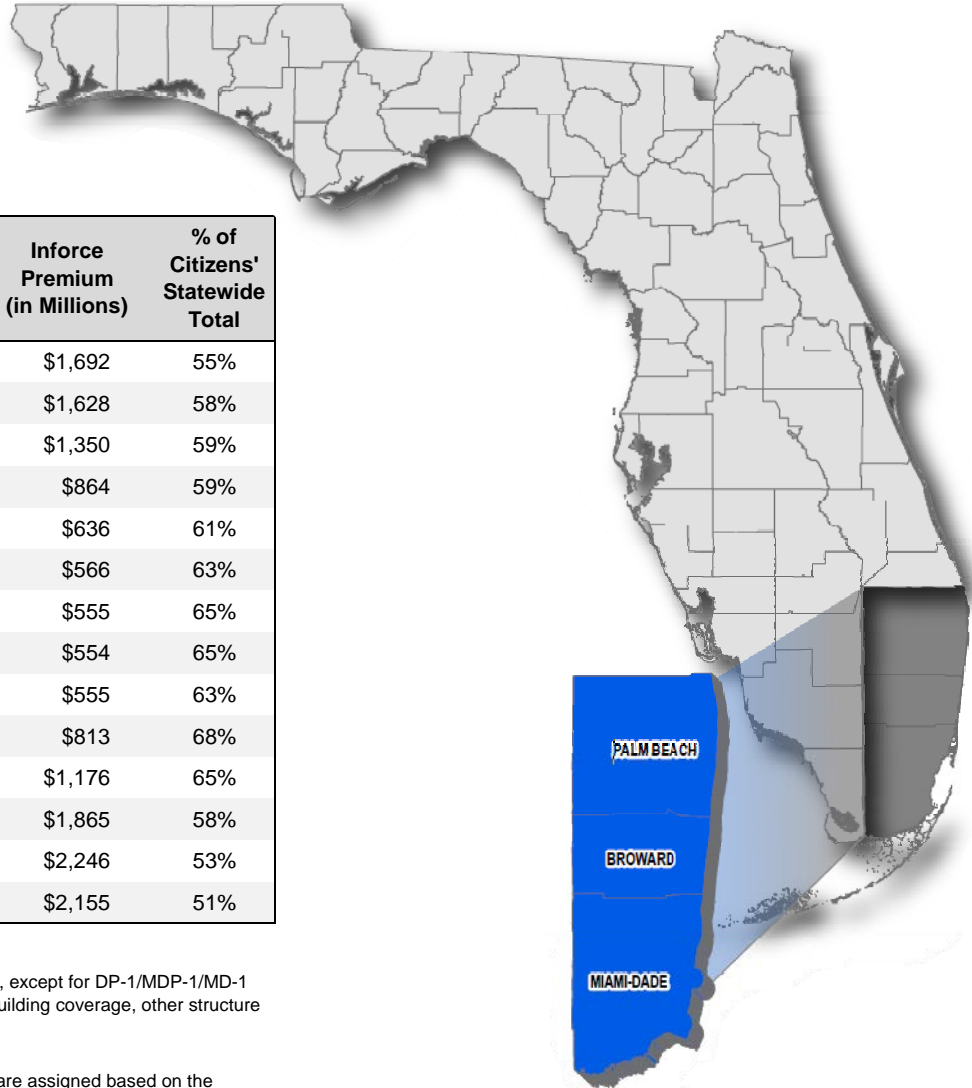
	Personal	Commercial	Total
2014	631,378	29,783	661,161
2015	480,161	23,704	503,865
2016	440,577	15,266	455,843
2017	430,653	9,753	440,406
2018	420,612	6,785	427,397
2019	436,715	5,488	442,203
2020	537,487	5,252	542,739
2021	754,475	4,830	759,305
2022	1,139,374	6,437	1,145,811
2023	1,215,186	13,532	1,228,718
Q2 2024	1,199,813	13,682	1,213,495

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 June 30, 2024

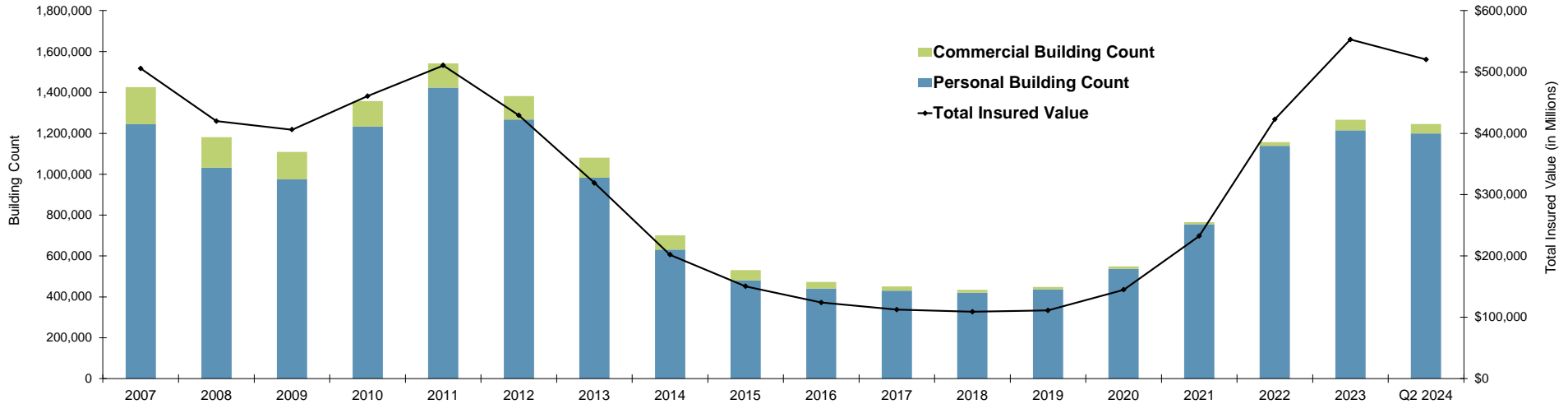


Year	Policy Count	% of Citizens' Statewide Total	Inforce Total Insured Value (in Millions)	% of Citizens' Statewide Total	Inforce Premium (in Millions)	% of Citizens' Statewide Total
2011	633,311	43%	\$252,342	49%	\$1,692	55%
2012	580,633	44%	\$215,915	50%	\$1,628	58%
2013	460,814	45%	\$166,706	52%	\$1,350	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%
Q2 2024	466,824	38%	\$197,204	38%	\$2,155	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 June 30, 2024

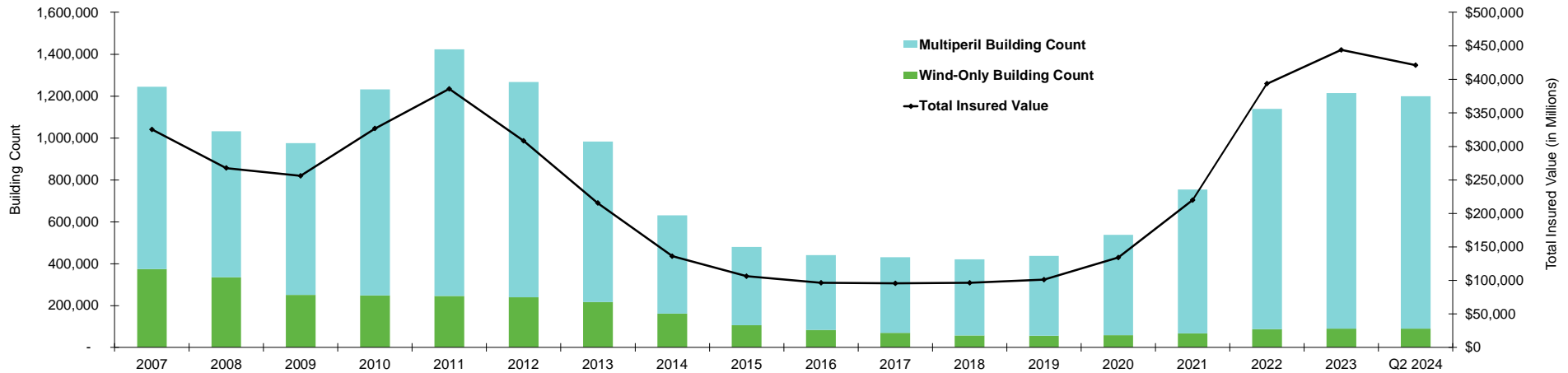


	Personal				Commercial				Total			
	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)
2007	1,239,298	1,244,869	\$2,235	\$325,313	65,651	181,929	\$974	\$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
Q2 2024	1,199,813	1,199,813	\$3,334	\$421,240	13,682	45,926	\$903	\$99,138	1,213,495	1,245,739	\$4,237	\$520,378
% Change from 2023 to Q2 2024	-1.3%	-1.3%	0.2%	-5.1%	1.1%	-9.3%	-3.1%	-8.9%	-1.2%	-1.6%	-0.5%	-5.9%

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 June 30, 2024



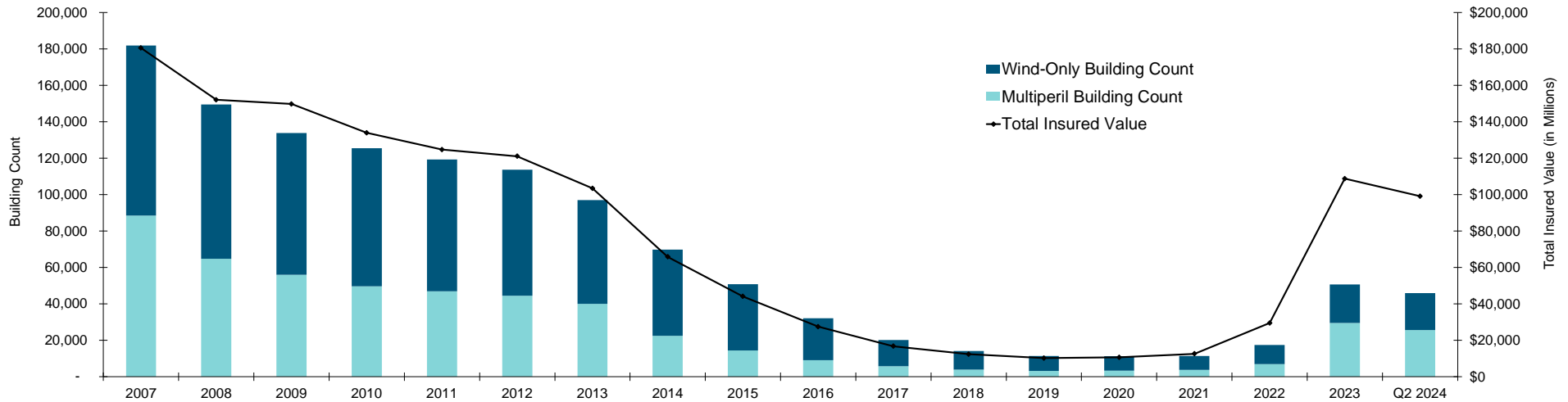
	Multiperil				Wind-Only				Total			
	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)
2007	870,533	870,533	\$1,507	\$190,522	368,765	374,336	\$729	\$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
Q2 2024	1,109,291	1,109,291	\$3,014	\$377,878	90,522	90,522	\$321	\$43,362	1,199,813	1,199,813	\$3,334	\$421,240
% Change from 2023 to Q2 2024	-1.4%	-1.4%	-0.3%	-5.5%	0.2%	0.2%	5.7%	-1.7%	-1.3%	-1.3%	0.2%	-5.1%

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.
- 2) Excludes takeout policies

Building Count and Total Insured Value (TIV) Trends Commercial Lines - Multiperil/Wind-Only

Data as of June 30, 2024

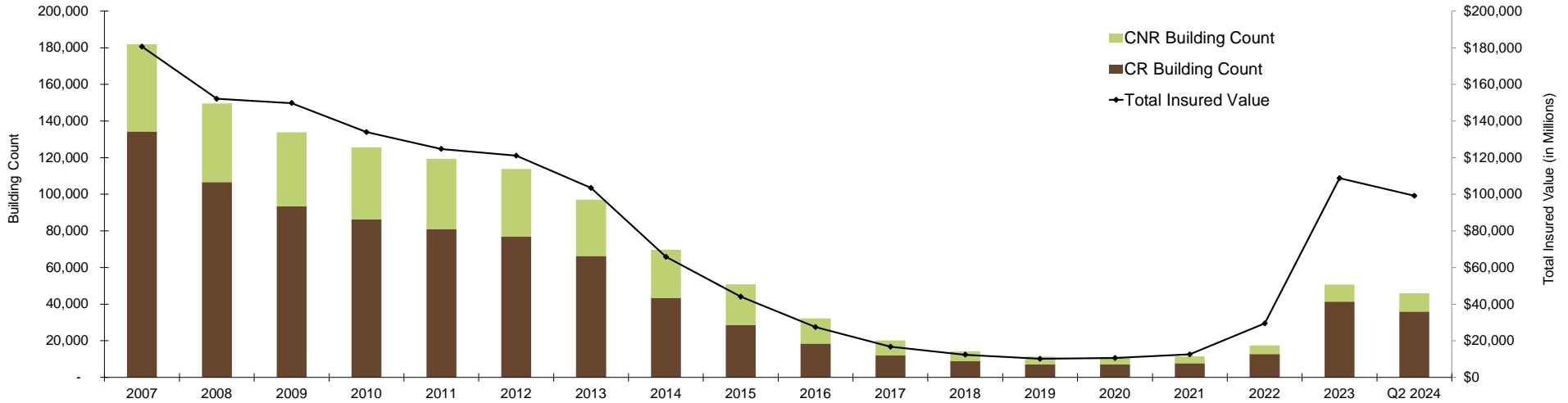


	Multiperil				Wind-Only				Total			
	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)
2007	11,161	88,523	\$519	\$76,304	54,490	93,406	\$455	\$104,265	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
Q2 2024	5,209	25,611	\$293	\$42,106	8,473	20,315	\$610	\$57,032	13,682	45,926	\$903	\$99,138
% Change from 2023 to Q2 2024	5.5%	-13.4%	-9.1%	-8.8%	-1.4%	-3.7%	0.1%	-8.9%	1.1%	-9.3%	-3.1%	-8.9%

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 June 30, 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
Q2 2024	7,307	35,914	\$812	\$92,566	6,375	10,012	\$91	\$6,572	13,682	45,926	\$903	\$99,138
% Change from 2023 to Q2 2024	-4.5%	-13.1%	-4.2%	-9.8%	8.5%	7.1%	8.4%	7.3%	1.1%	-9.3%	-3.1%	-8.9%

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 Millions)

Personal Lines by Policy Type

Data as of June 30, 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	\$49,958	\$11,615	\$61,573	
Pinellas	\$42,140	\$854	\$42,994	
Broward	\$35,196	\$6,994	\$42,190	
Palm Beach	\$33,807	\$4,150	\$37,957	
Hillsborough	\$24,068	N/A	\$24,068	
Top 5 Total	\$185,169	\$23,613	\$208,782	50%
Brevard	\$21,604	\$190	\$21,794	
Orange	\$17,128	N/A	\$17,128	
Pasco	\$13,054	\$102	\$13,156	
Sarasota	\$9,323	\$3,668	\$12,992	
Volusia	\$11,016	\$1,303	\$12,319	
Top 10 Total	\$257,293	\$28,877	\$286,170	68%
State Total	\$377,878	\$43,362	\$421,240	

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 Millions) Commercial Lines By Policy Type Data as of June 30, 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	\$15,565	\$550	\$7,550	\$514	\$24,178	
Palm Beach	\$8,994	\$493	\$7,137	\$210	\$16,833	
Broward	\$8,400	\$487	\$5,333	\$253	\$14,473	
Pinellas	\$2,793	\$121	\$5,984	\$213	\$9,110	
Collier	\$4,327	\$74	\$1,272	\$37	\$5,710	
Top 5 Total	\$40,078	\$1,725	\$27,276	\$1,225	\$70,304	71%
Sarasota	\$3,860	\$211	\$717	\$64	\$4,852	
Lee	\$1,646	\$116	\$627	\$109	\$2,498	
Volusia	\$1,966	\$111	\$190	\$88	\$2,354	
Monroe	\$1,509	\$683	\$44	\$37	\$2,273	
Brevard	\$844	\$45	\$965	\$107	\$1,961	
Top 10 Total	\$49,903	\$2,890	\$29,819	\$1,631	\$84,243	85%
State Total	\$53,421	\$3,611	\$39,145	\$2,961	\$99,138	

Notes:

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

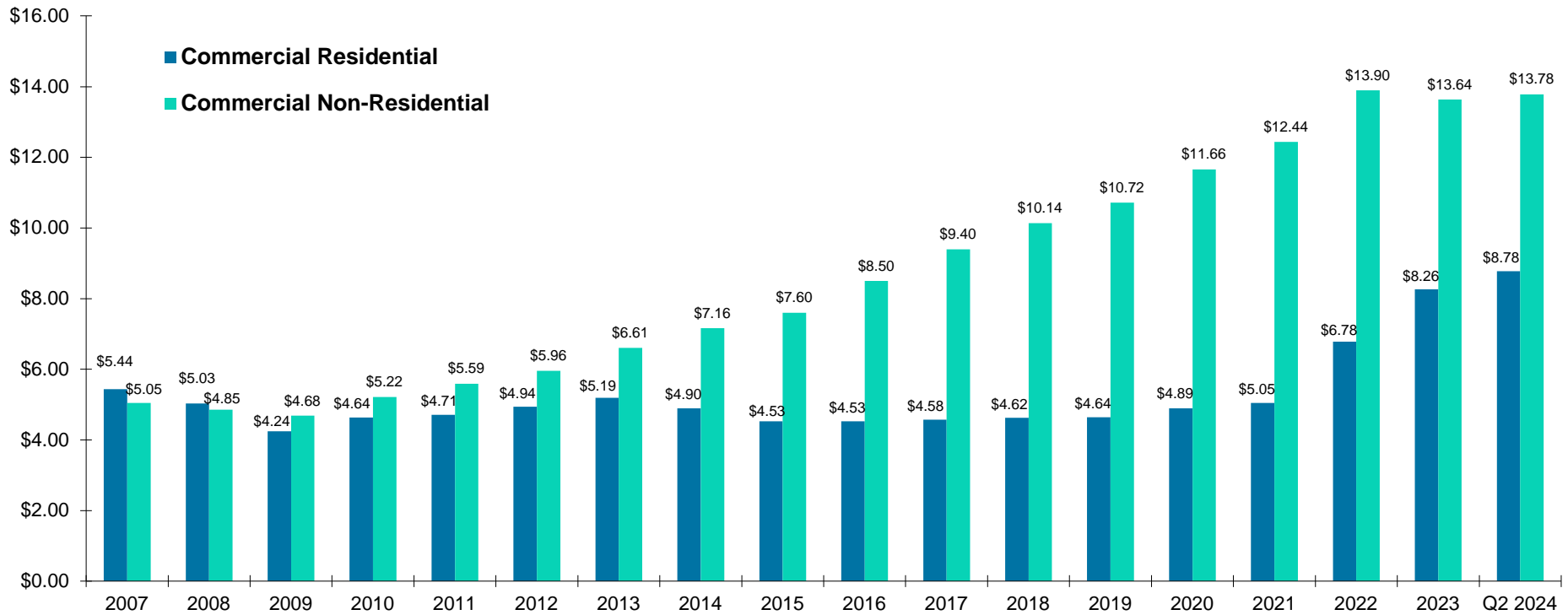
Average Premium per \$1,000 Total Insured Value Personal Residential



Change from Last Year: 5.6%

Note: Excludes takeout policies

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



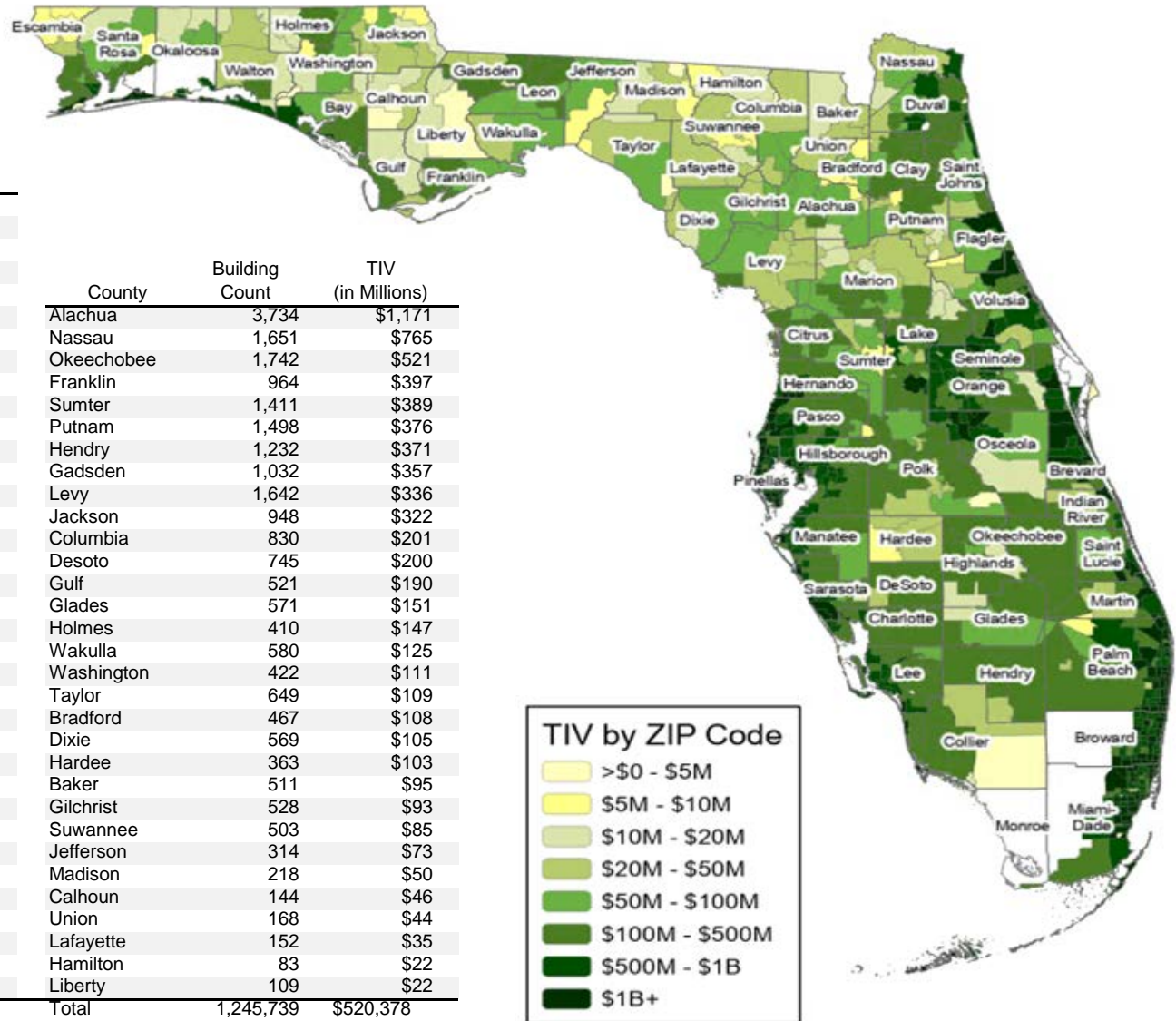
Change from Last Year:
6.2% Commercial Residential
1.0% Commercial Non-Residential

Note: Excludes takeout policies

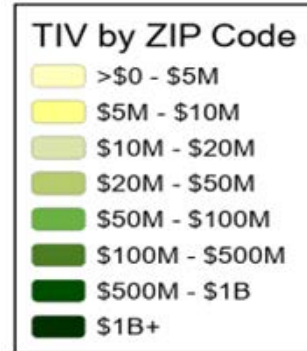
Maps

Total Insured Value (TIV) by Zip Code Personal & Commercial Lines Data as of June 30, 2024

County	Building Count	TIV (in Millions)
Miami-Dade	208,671	\$85,751
Broward	149,398	\$56,663
Palm Beach	123,640	\$54,790
Pinellas	118,157	\$52,104
Hillsborough	62,975	\$25,903
Brevard	53,963	\$23,755
Sarasota	34,327	\$17,844
Orange	45,001	\$17,798
Volusia	32,797	\$14,673
Lee	35,657	\$14,521
Pasco	38,170	\$13,963
Monroe	19,862	\$11,166
Hernando	25,465	\$10,493
Saint Lucie	23,281	\$9,563
Collier	12,208	\$9,544
Duval	23,844	\$9,451
Seminole	20,041	\$8,849
Manatee	21,044	\$8,326
Osceola	20,543	\$8,071
Escambia	12,691	\$5,963
Lake	15,740	\$5,962
Charlotte	14,742	\$5,726
Martin	10,426	\$4,985
Okaloosa	10,962	\$4,940
Polk	16,162	\$4,925
Indian River	10,827	\$4,903
Santa Rosa	7,715	\$3,608
Bay	8,934	\$3,229
Saint Johns	6,834	\$2,981
Marion	6,986	\$2,168
Walton	4,330	\$2,093
Clay	4,795	\$1,962
Flagler	4,092	\$1,862
Citrus	6,671	\$1,760
Leon	5,026	\$1,756
Highlands	5,051	\$1,207



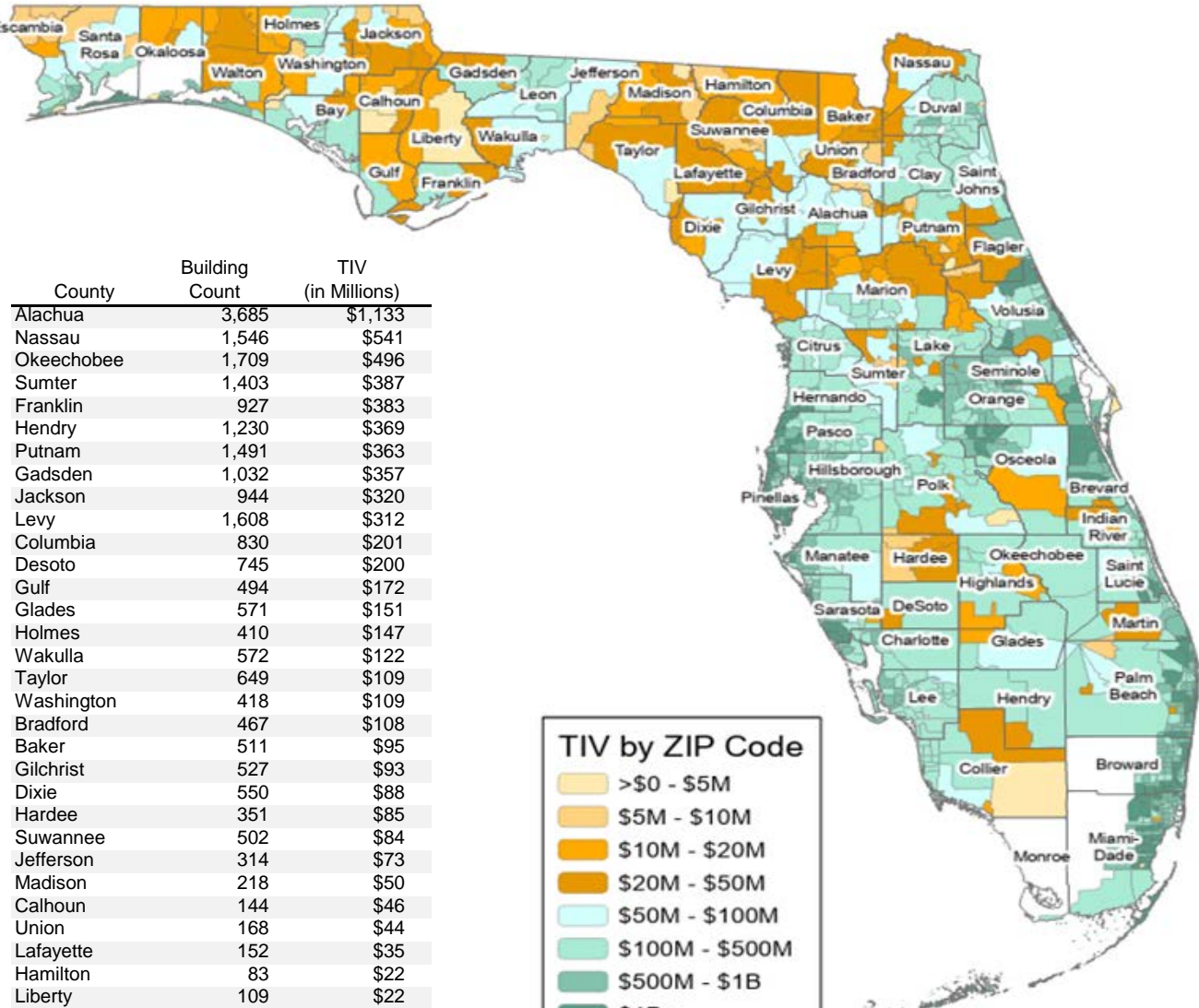
County	Building Count	TIV (in Millions)
Alachua	3,734	\$1,171
Nassau	1,651	\$765
Okeechobee	1,742	\$521
Franklin	964	\$397
Sumter	1,411	\$389
Putnam	1,498	\$376
Hendry	1,232	\$371
Gadsden	1,032	\$357
Levy	1,642	\$336
Jackson	948	\$322
Columbia	830	\$201
Desoto	745	\$200
Gulf	521	\$190
Glades	571	\$151
Holmes	410	\$147
Wakulla	580	\$125
Washington	422	\$111
Taylor	649	\$109
Bradford	467	\$108
Dixie	569	\$105
Hardee	363	\$103
Baker	511	\$95
Gilchrist	528	\$93
Suwannee	503	\$85
Jefferson	314	\$73
Madison	218	\$50
Calhoun	144	\$46
Union	168	\$44
Lafayette	152	\$35
Hamilton	83	\$22
Liberty	109	\$22
Total	1,245,739	\$520,378



Note: Excludes takeout policies

Total Insured Value (TIV) by Zip Code Personal Lines Data as of June 30, 2024

County	Building Count	TIV (in Millions)
Miami-Dade	201,887	\$61,573
Pinellas	114,926	\$42,994
Broward	143,723	\$42,190
Palm Beach	113,541	\$37,957
Hillsborough	61,953	\$24,068
Brevard	52,886	\$21,794
Orange	44,449	\$17,128
Pasco	37,034	\$13,156
Sarasota	32,303	\$12,992
Volusia	32,049	\$12,319
Lee	34,771	\$12,024
Hernando	25,382	\$10,399
Duval	23,565	\$9,004
Monroe	17,899	\$8,892
Seminole	19,552	\$8,199
Saint Lucie	22,556	\$8,192
Osceola	20,401	\$7,887
Manatee	19,819	\$7,131
Lake	15,687	\$5,929
Charlotte	14,422	\$5,373
Polk	16,056	\$4,811
Escambia	11,910	\$4,754
Okaloosa	10,376	\$4,117
Collier	10,532	\$3,834
Martin	9,386	\$3,639
Indian River	10,040	\$3,637
Santa Rosa	7,451	\$3,350
Saint Johns	6,673	\$2,845
Bay	8,321	\$2,597
Marion	6,808	\$1,997
Clay	4,778	\$1,949
Flagler	3,946	\$1,712
Citrus	6,617	\$1,711
Leon	4,912	\$1,634
Walton	3,808	\$1,553
Highlands	5,034	\$1,184



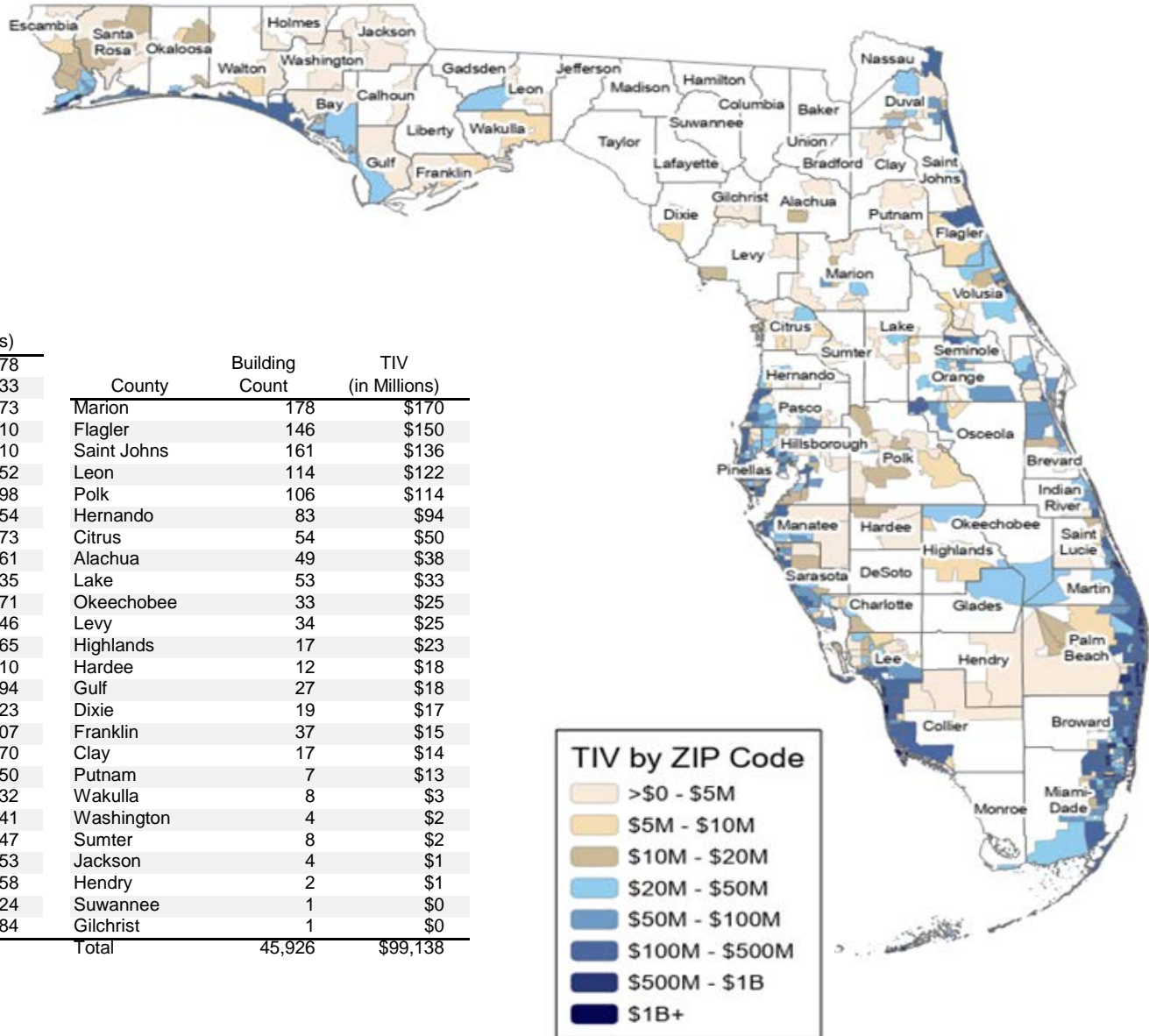
County	Building Count	TIV (in Millions)
Alachua	3,685	\$1,133
Nassau	1,546	\$541
Okeechobee	1,709	\$496
Sumter	1,403	\$387
Franklin	927	\$383
Hendry	1,230	\$369
Putnam	1,491	\$363
Gadsden	1,032	\$357
Jackson	944	\$320
Levy	1,608	\$312
Columbia	830	\$201
Desoto	745	\$200
Gulf	494	\$172
Glades	571	\$151
Holmes	410	\$147
Wakulla	572	\$122
Taylor	649	\$109
Washington	418	\$109
Bradford	467	\$108
Baker	511	\$95
Gilchrist	527	\$93
Dixie	550	\$88
Hardee	351	\$85
Suwannee	502	\$84
Jefferson	314	\$73
Madison	218	\$50
Calhoun	144	\$46
Union	168	\$44
Lafayette	152	\$35
Hamilton	83	\$22
Liberty	109	\$22
Total	1,199,813	\$421,240

Note: Excludes takeout policies

Total Insured Value (TIV) by Zip Code

Commercial Lines

Data as of June 30, 2024



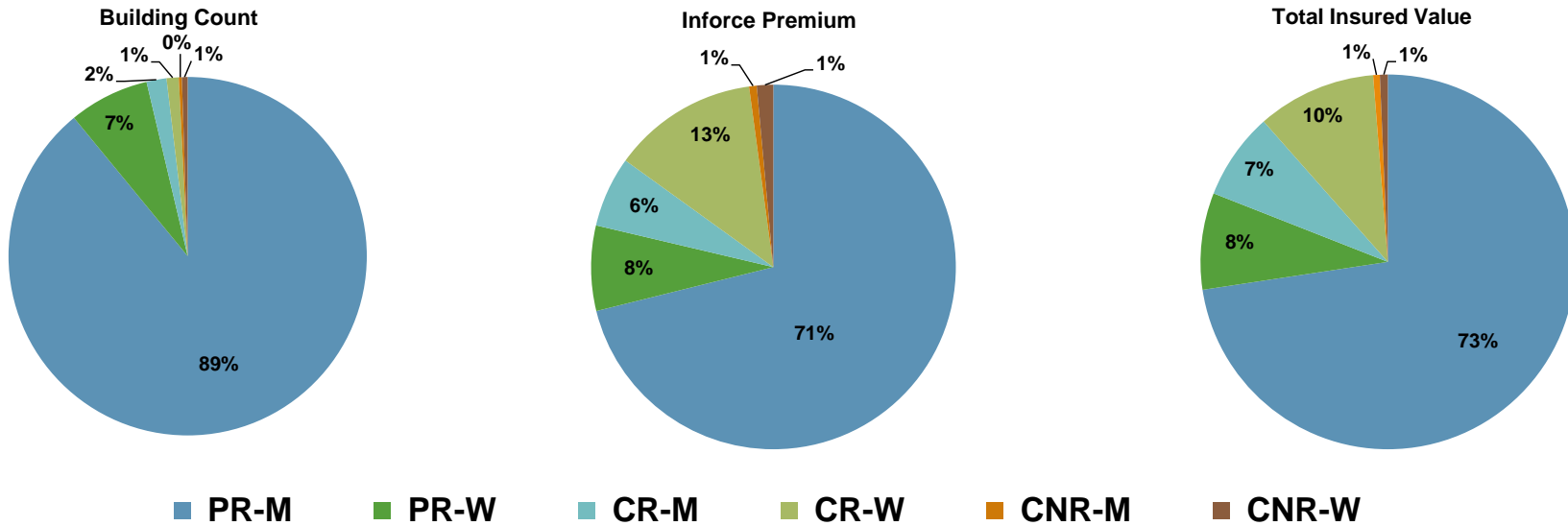
County	Building Count	TIV (in Millions)
Miami-Dade	6,784	\$24,178
Palm Beach	10,099	\$16,833
Broward	5,675	\$14,473
Pinellas	3,231	\$9,110
Collier	1,676	\$5,710
Sarasota	2,024	\$4,852
Lee	886	\$2,498
Volusia	748	\$2,354
Monroe	1,963	\$2,273
Brevard	1,077	\$1,961
Hillsborough	1,022	\$1,835
Saint Lucie	725	\$1,371
Martin	1,040	\$1,346
Indian River	787	\$1,265
Escambia	781	\$1,210
Manatee	1,225	\$1,194
Okaloosa	586	\$823
Pasco	1,136	\$807
Orange	552	\$670
Seminole	489	\$650
Bay	613	\$632
Walton	522	\$541
Duval	279	\$447
Charlotte	320	\$353
Santa Rosa	264	\$258
Nassau	105	\$224
Osceola	142	\$184

County	Building Count	TIV (in Millions)
Marion	178	\$170
Flagler	146	\$150
Saint Johns	161	\$136
Leon	114	\$122
Polk	106	\$114
Hernando	83	\$94
Citrus	54	\$50
Alachua	49	\$38
Lake	53	\$33
Okeechobee	33	\$25
Levy	34	\$25
Highlands	17	\$23
Hardee	12	\$18
Gulf	27	\$18
Dixie	19	\$17
Franklin	37	\$15
Clay	17	\$14
Putnam	7	\$13
Wakulla	8	\$3
Washington	4	\$2
Sumter	8	\$2
Jackson	4	\$1
Hendry	2	\$1
Suwannee	1	\$0
Gilchrist	1	\$0
Total	45,926	\$99,138

Note: Excludes takeout policies

Product Line Information

Information by Product Line Data as of June 30, 2024



	PR-M	PR-W	CR-M	CR-W	CNR-M	CNR-W	TOTAL
Policy Count	1,109,291	90,522	2,975	4,332	2,234	4,141	1,213,495
Building Count	1,109,291	90,522	22,250	13,664	3,361	6,651	1,245,739
Inforce Premium	\$3,013,522,000	\$320,905,148	\$264,223,630	\$548,169,840	\$29,137,594	\$61,436,555	\$4,237,394,767
Total Insured Value	\$377,878,494,471	\$43,361,944,030	\$39,145,158,375	\$53,421,026,187	\$2,960,675,013	\$3,610,915,423	\$520,378,213,499

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 June 30, 2024**

Policy Form / Category	Multiperil					
	Policy Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
HO-3	641,079	58%	\$2,124,258,008	70%	\$282,638,125,615	75%
HO-8	11,388	1%	\$25,343,365	1%	\$3,266,495,057	1%
Homeowners	652,467	59%	\$2,149,601,373	71%	\$285,904,620,672	76%
DP-1 D	53,484	5%	\$122,619,095	4%	\$17,010,331,296	5%
DP-3 D	169,269	15%	\$442,760,588	15%	\$57,151,631,806	15%
Dwelling	222,753	20%	\$565,379,683	19%	\$74,161,963,102	20%
HO-6	76,536	7%	\$120,650,199	4%	\$5,298,884,391	1%
DP-1 C	2,656	0%	\$1,525,768	0%	\$200,716,255	0%
DP-3 C	61,332	6%	\$39,301,664	1%	\$4,177,002,142	1%
Condo	140,524	13%	\$161,477,631	5%	\$9,676,602,788	3%
MHO-3	67,229	6%	\$116,632,442	4%	\$6,938,592,313	2%
MDP-1 D	18,486	2%	\$18,538,461	1%	\$993,289,190	0%
Mobile Home	85,715	8%	\$135,170,903	4%	\$7,931,881,503	2%
HO-4	7,059	1%	\$1,603,426	0%	\$183,989,666	0%
DP-1 T	4	0%	\$2,527	0%	\$139,400	0%
DP-3 T	22	0%	\$10,590	0%	\$968,300	0%
MDP-1 T	37	0%	\$9,262	0%	\$980,500	0%
MHO-4	710	0%	\$266,605	0%	\$17,348,540	0%
Tenant	7,832	1%	\$1,892,410	0%	\$203,426,406	0%
Total	1,109,291	100%	\$3,013,522,000	100%	\$377,878,494,471	100%

Policy Form / Category	Wind-Only					
	Policy Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
HW-2	57,794	64%	\$230,414,046	72%	\$34,032,821,742	78%
Homeowners	57,794	64%	\$230,414,046	72%	\$34,032,821,742	78%
DW-2	12,350	14%	\$56,940,229	18%	\$5,972,517,488	14%
Dwelling	12,350	14%	\$56,940,229	18%	\$5,972,517,488	14%
HW-6	18,821	21%	\$29,944,761	9%	\$3,262,622,300	8%
Condo	18,821	21%	\$29,944,761	9%	\$3,262,622,300	8%
MW-2	1,320	1%	\$3,101,298	1%	\$72,753,920	0%
MD-1	134	0%	\$420,899	0%	\$7,194,950	0%
Mobile Home	1,454	2%	\$3,522,197	1%	\$79,948,870	0%
HW-4	103	0%	\$83,915	0%	\$14,033,630	0%
Tenant	103	0%	\$83,915	0%	\$14,033,630	0%
Total	90,522	100%	\$320,905,148	100%	\$43,361,944,030	100%

Category	Total					
	Policy Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
Homeowners	710,261	59%	\$2,380,015,419	71%	\$319,937,442,414	76%
Dwelling	235,103	20%	\$622,319,912	19%	\$80,134,480,590	19%
Condo	159,345	13%	\$191,422,392	6%	\$12,939,225,088	3%
Mobile Home	87,169	7%	\$138,693,100	4%	\$8,011,830,373	2%
Tenant	7,935	1%	\$1,976,325	0%	\$217,460,036	0%
Total	1,199,813	100%	\$3,334,427,148	100%	\$421,240,438,501	100%

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 June 30, 2024

Policy Type	Multiperil							
	Policy Count	% of Total	Building Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
Apartment Bldg	764	26%	2,883	13%	\$25,975,507	10%	\$3,982,368,900	10%
Condo Assn	1,902	64%	14,233	64%	\$206,512,546	78%	\$29,850,398,856	76%
Homeowners Assn	144	5%	4,232	19%	\$23,231,710	9%	\$4,001,268,885	10%
All Other	165	6%	902	4%	\$8,503,867	3%	\$1,311,121,734	3%
Total	2,975	100%	22,250	100%	\$264,223,630	100%	\$39,145,158,375	100%

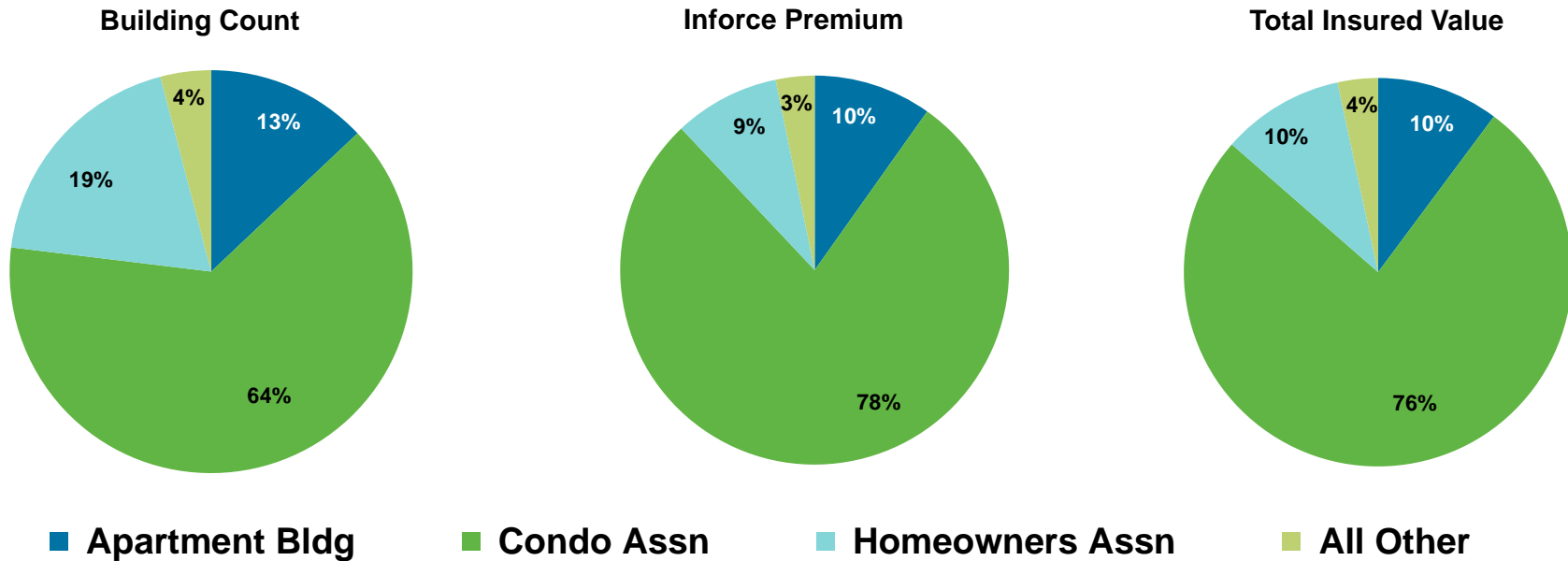
Policy Type	Wind-Only							
	Policy Count	% of Total	Building Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
Apartment Bldg	778	18%	1,465	11%	\$25,429,665	5%	\$2,324,926,625	4%
Condo Assn	3,084	71%	9,641	71%	\$484,718,536	88%	\$47,305,376,533	89%
Homeowners Assn	128	3%	1,121	8%	\$10,972,187	2%	\$1,313,130,915	2%
All Other	342	8%	1,437	11%	\$27,049,452	5%	\$2,477,592,114	5%
Total	4,332	100%	13,664	100%	\$548,169,840	100%	\$53,421,026,187	100%

Policy Type	Total							
	Policy Count	% of Total	Building Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
Apartment Bldg	1,542	21%	4,348	12%	\$51,405,172	6%	\$6,307,295,525	7%
Condo Assn	4,986	68%	23,874	66%	\$691,231,082	85%	\$77,155,775,389	83%
Homeowners Assn	272	4%	5,353	15%	\$34,203,897	4%	\$5,314,399,800	6%
All Other	507	7%	2,339	7%	\$35,553,319	4%	\$3,788,713,848	4%
Total	7,307	100%	35,914	100%	\$812,393,470	100%	\$92,566,184,562	100%

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 June 30, 2024

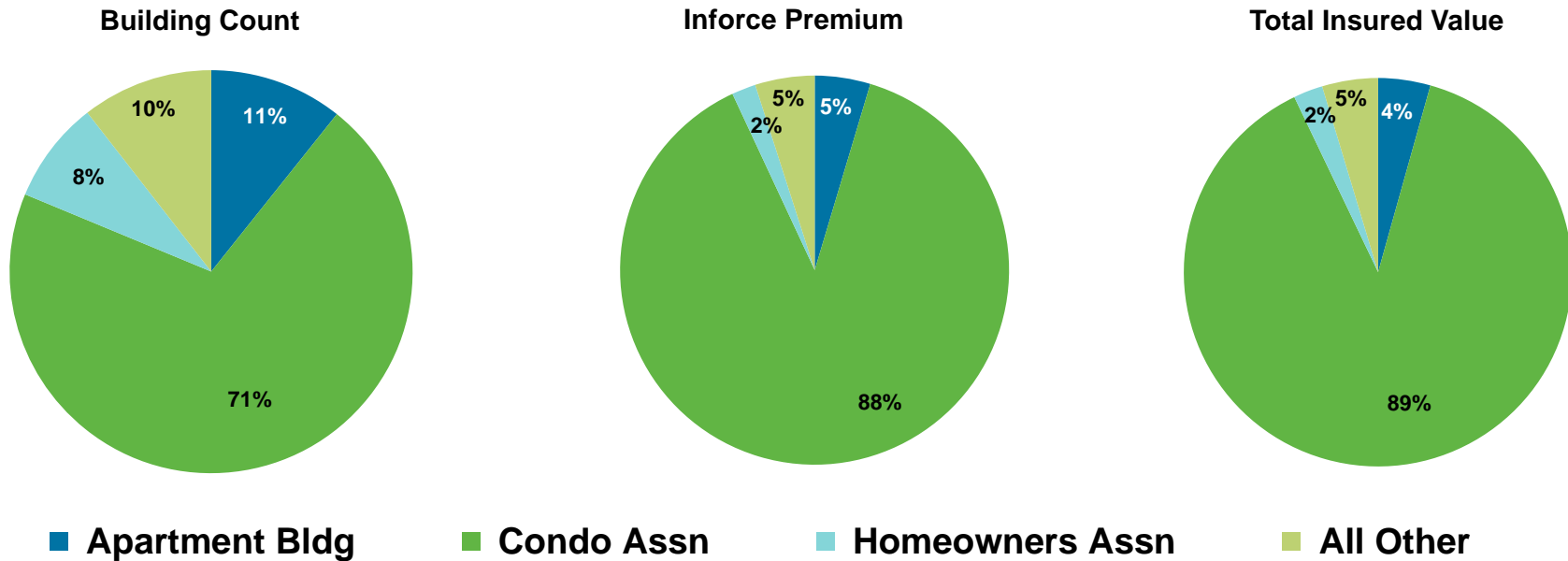


	Apartment Bldg	Condo Assn	Homeowners Assn	All Other	Total
Policy Count	764	1,902	144	165	2,975
Building Count	2,883	14,233	4,232	902	22,250
Inforce Premium	\$25,975,507	\$206,512,546	\$23,231,710	\$8,503,867	\$264,223,630
Total Insured Value	\$3,982,368,900	\$29,850,398,856	\$4,001,268,885	\$1,311,121,734	\$39,145,158,375

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 June 30, 2024



	Apartment Bldg	Condo Assn	Homeowners Assn	All Other	Total
Policy Count	778	3,084	128	342	4,332
Building Count	1,465	9,641	1,121	1,437	13,664
Inforce Premium	25,429,665	484,718,536	10,972,187	27,049,452	\$548,169,840
Total Insured Value	2,324,926,625	47,305,376,533	1,313,130,915	2,477,592,114	\$53,421,026,187

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 June 30, 2024**

Policy Type	Multiperil							
	Policy Count	% of Total	Building Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
Office	685	31%	876	26%	\$7,256,935	25%	\$717,261,181	24%
Retail	280	13%	358	11%	\$2,971,461	10%	\$308,297,728	10%
Hotel/Motel	38	2%	63	2%	\$917,865	3%	\$117,687,696	4%
Restaurant	33	1%	39	1%	\$516,428	2%	\$41,163,800	1%
All Other	1,198	54%	2,025	60%	\$17,474,905	60%	\$1,776,264,608	60%
Total	2,234	100%	3,361	100%	\$29,137,594	100%	\$2,960,675,013	100%

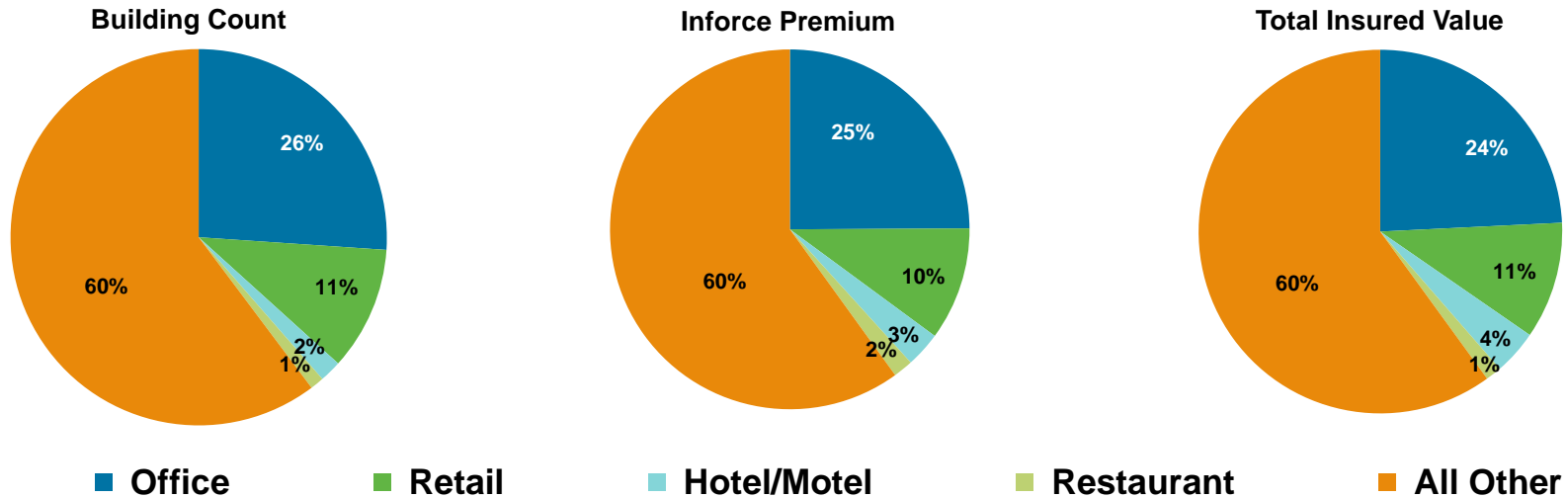
Policy Type	Wind-Only							
	Policy Count	% of Total	Building Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
Office	1,285	31%	1,513	23%	\$9,296,060	15%	\$646,008,394	18%
Retail	741	18%	997	15%	\$10,503,484	17%	\$599,164,600	17%
Hotel/Motel	285	7%	828	12%	\$11,685,297	19%	\$494,467,937	14%
Restaurant	487	12%	562	8%	\$5,387,309	9%	\$329,307,369	9%
All Other	1,336	32%	2,744	41%	\$24,452,304	40%	\$1,537,926,451	43%
Builders Risk	7	0%	7	0%	\$112,101	0%	\$4,040,672	0%
Total	4,141	100%	6,651	100%	\$61,436,555	100%	\$3,610,915,423	100%

Policy Type	Total							
	Policy Count	% of Total	Building Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
Office	1,970	31%	2,389	24%	\$16,552,995	18%	\$1,363,269,575	21%
Retail	1,021	16%	1,355	14%	\$13,474,945	15%	\$907,462,328	14%
Hotel/Motel	323	5%	891	9%	\$12,603,162	14%	\$612,155,633	9%
Restaurant	520	8%	601	6%	\$5,903,737	7%	\$370,471,169	6%
All Other	2,534	40%	4,769	48%	\$41,927,209	46%	\$3,314,191,059	50%
Builders Risk	7	0%	7	0%	\$112,101	0%	\$4,040,672	0%
Total	6,375	100%	10,012	100%	\$90,574,149	100%	\$6,571,590,436	100%

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

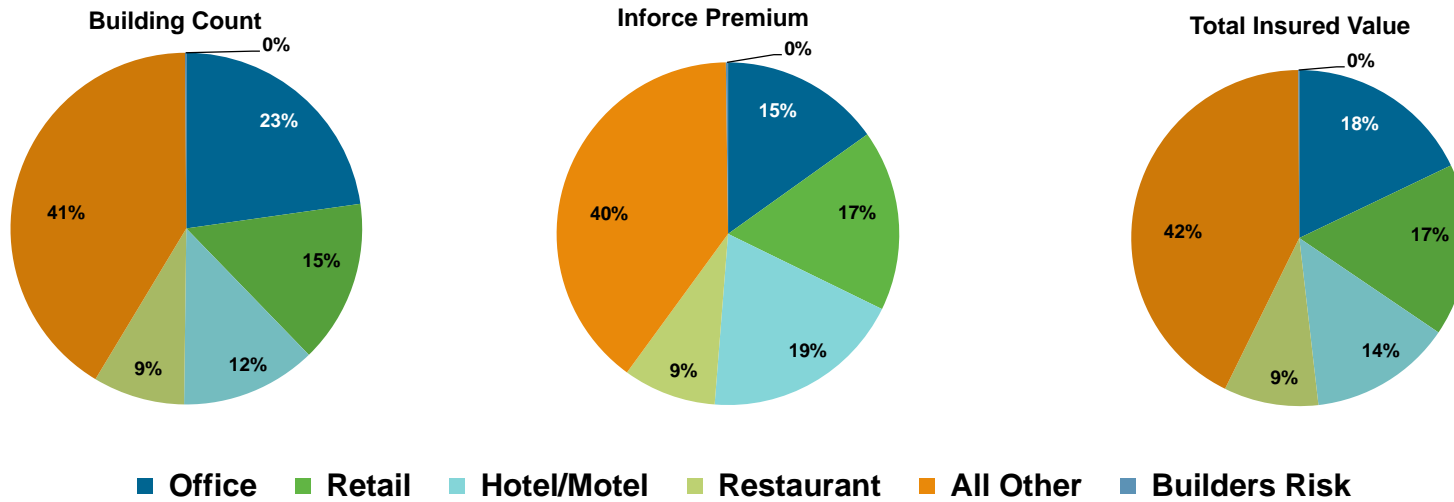
Commercial Non-Residential Multiperil Information by Policy Form Data as of June 30, 2024



	Office	Retail	Hotel/Motel	Restaurant	All Other	Total
Policy Count	685	280	38	33	1,198	2,234
Building Count	876	358	63	39	2,025	3,361
Inforce Premium	\$7,256,935	\$2,971,461	\$917,865	\$516,428	\$17,474,905	\$29,137,594
Total Insured Value	\$717,261,181	\$308,297,728	\$117,687,696	\$41,163,800	\$1,776,264,608	\$2,960,675,013

- 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 June 30, 2024



	Office	Retail	Hotel/Motel	Restaurant	All Other	Builders Risk	Total
Policy Count	1,285	741	285	487	1,336	7	4,141
Building Count	1,513	997	828	562	2,744	7	6,651
Inforce Premium	\$9,296,060	\$10,503,484	\$11,685,297	\$5,387,309	\$24,452,304	\$112,101	\$61,436,555
Total Insured Value	\$646,008,394	\$599,164,600	\$494,467,937	\$329,307,369	\$1,537,926,451	\$4,040,672	\$3,610,915,423

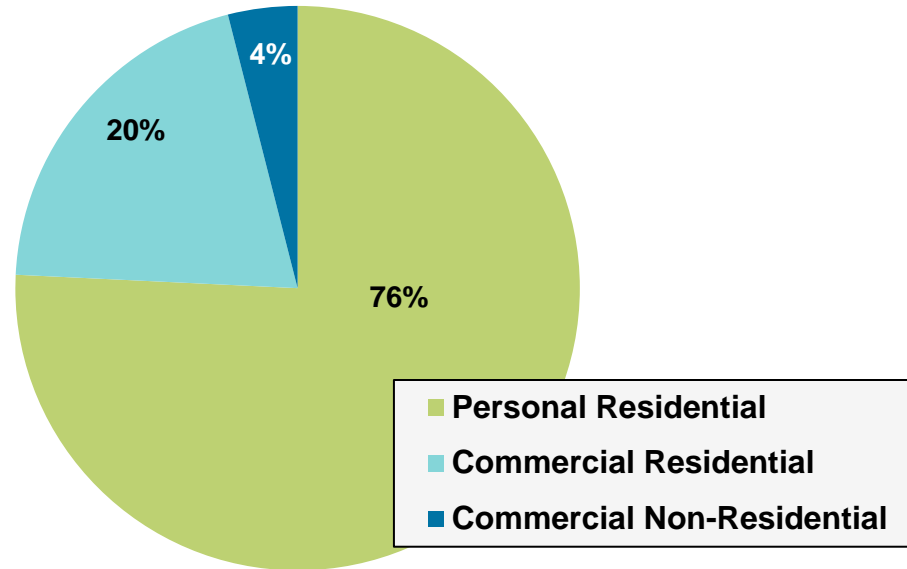
Notes:
 1) For policies with multiple risks, policy count and inforce premium are allocated by the occupancy with the greatest Total Insured Value (TIV) for the policy. Building count and TIV are allocated at the risk level.
 2) Excludes takeout policies

Hot Topics

Catastrophe Modeling Results

Percentage of Average Annual Loss by Account

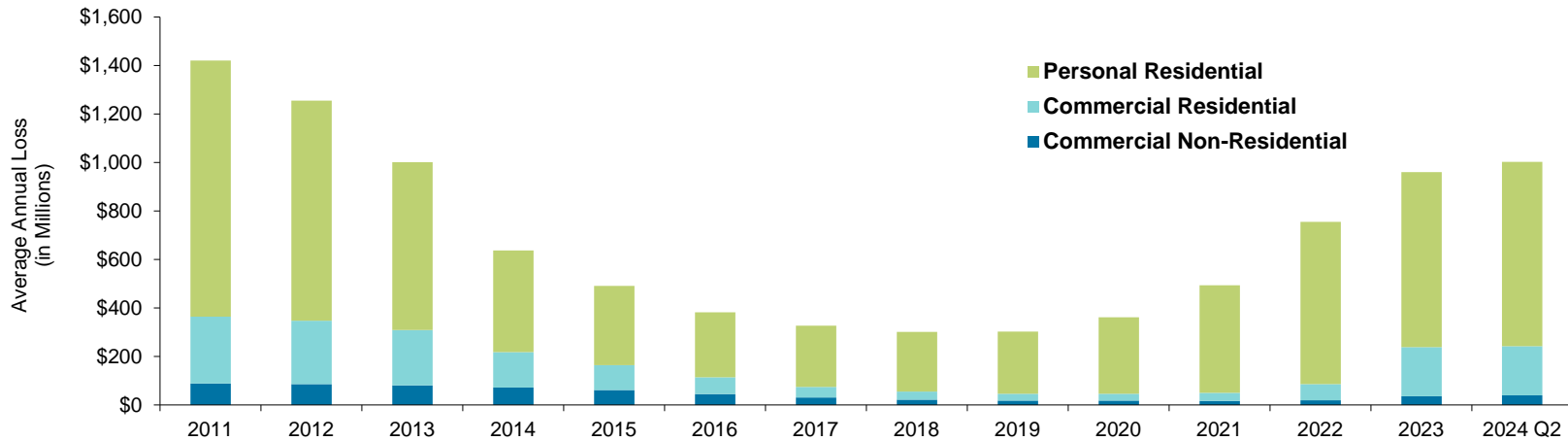
Data as of June 30, 2024



Account	Average Annual Loss (in Millions)	Percent of Average Annual Loss
Personal Residential	\$760	76%
Commercial Residential	\$203	20%
Commercial Non-Residential	\$40	4%
Total	\$1,003	100%

Note: Excludes takeout policies

Catastrophe Modeling Results Average Annual Loss Amount by Account



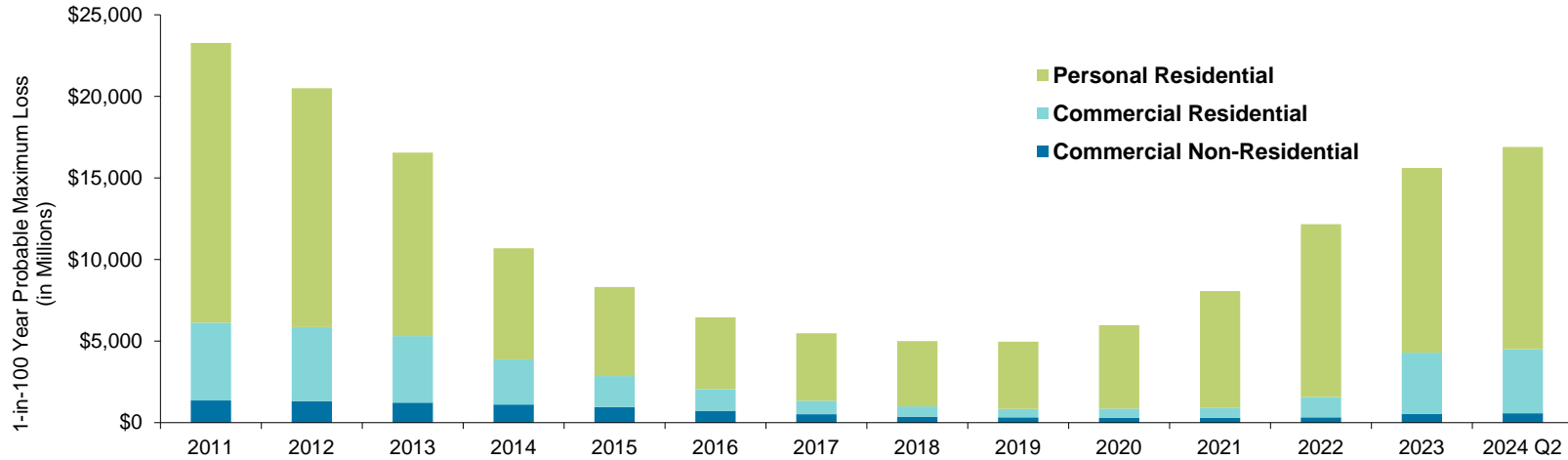
Average Annual Loss (in Millions)				
	Personal	Commercial Residential	Commercial Non-Residential	Total
2011	\$1,057	\$275	\$89	\$1,421
2012	\$907	\$261	\$87	\$1,255
2013	\$693	\$228	\$81	\$1,002
2014	\$419	\$147	\$72	\$638
2015	\$328	\$102	\$62	\$492
2016	\$268	\$70	\$45	\$384
2017	\$253	\$44	\$31	\$329

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 Q2	\$760	\$203	\$40	\$1,003

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 Q2	\$12,405	\$3,931	\$564	\$16,665

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

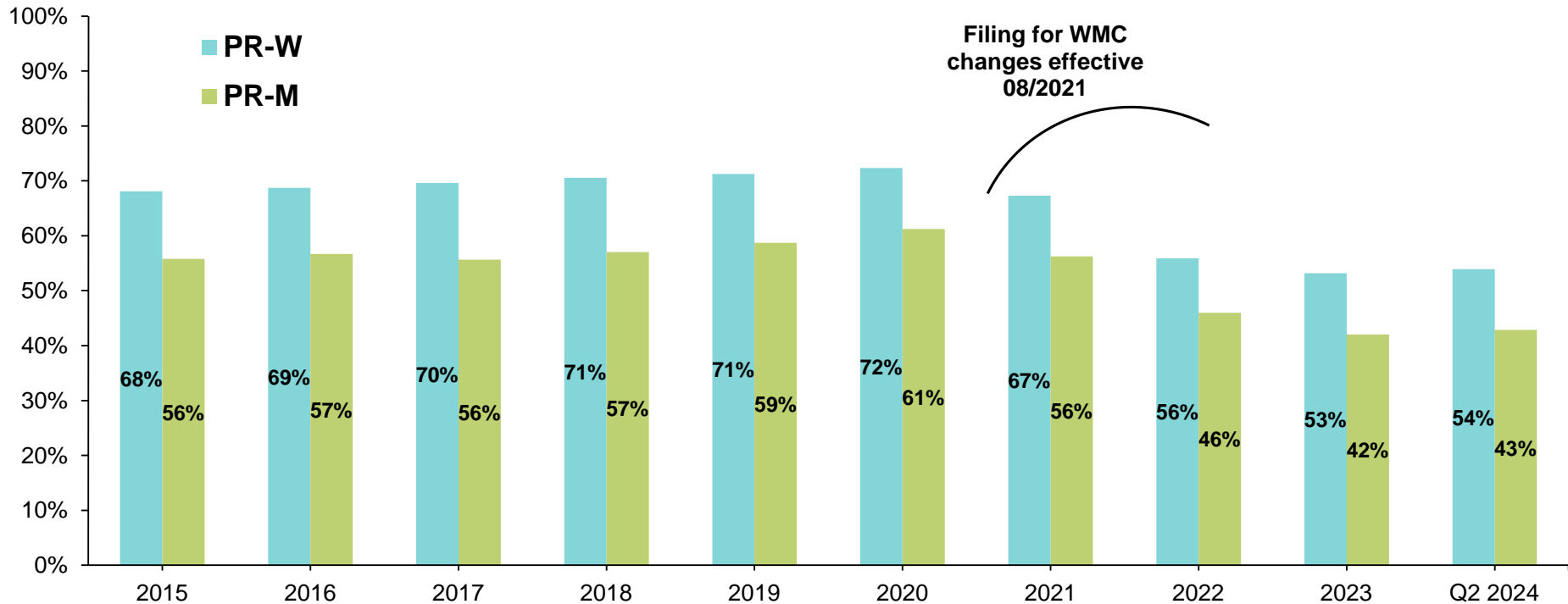
Windstorm Mitigation Credit (WMC) Information
Information by Product Line and Policy Form
 Data as of June 30, 2024

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)	% of Wind Coverage Policies with WMC (6) = (3) / (1)	% Mitigation Credit Reduces Wind Premium for Policies with WMC (7) = (5) / [(4) + (5)]	Average Wind Mitigation Credit for Policies with WMC (8) = (4) / (3)
PR-M	HO-3	629,369	\$1,374,722,101	601,999	\$1,316,664,587	\$971,488,876	95.7%	42.5%	\$1,614
	HO-4	6,345	\$1,031,034	2,334	\$317,881	\$557,911	36.8%	63.7%	\$239
	HO-6	65,835	\$15,548,390	52,250	\$11,582,432	\$31,094,671	79.4%	72.9%	\$595
	HO-8	11,286	\$22,168,593	10,797	\$20,972,908	\$13,314,013	95.7%	38.8%	\$1,233
	DP-1	53,166	\$100,149,454	46,636	\$88,628,988	\$65,529,599	87.7%	42.5%	\$1,405
	DP-3	219,991	\$275,100,717	175,019	\$246,114,590	\$180,182,578	79.6%	42.3%	\$1,030
	Total PR-M	985,992	\$1,788,720,289	889,035	\$1,684,281,386	\$1,262,167,648	90.2%	42.8%	\$1,420
PR-W	HW-2	57,794	\$188,933,139	56,786	\$184,146,006	\$177,470,087	98.3%	49.1%	\$3,125
	HW-4	103	\$70,019	71	\$43,963	\$121,641	68.9%	73.5%	\$1,713
	HW-6	18,821	\$24,622,349	17,831	\$22,726,077	\$79,138,296	94.7%	77.7%	\$4,438
	DW-2	12,350	\$46,764,117	11,894	\$44,489,023	\$37,583,655	96.3%	45.8%	\$3,160
	Total PR-W	89,068	\$260,389,624	86,582	\$251,405,069	\$294,313,679	97.2%	53.9%	\$3,399
Personal Residential Total		1,075,060	\$2,049,109,913	975,617	\$1,935,686,455	\$1,556,481,328	90.8%	44.6%	\$1,595

Note:

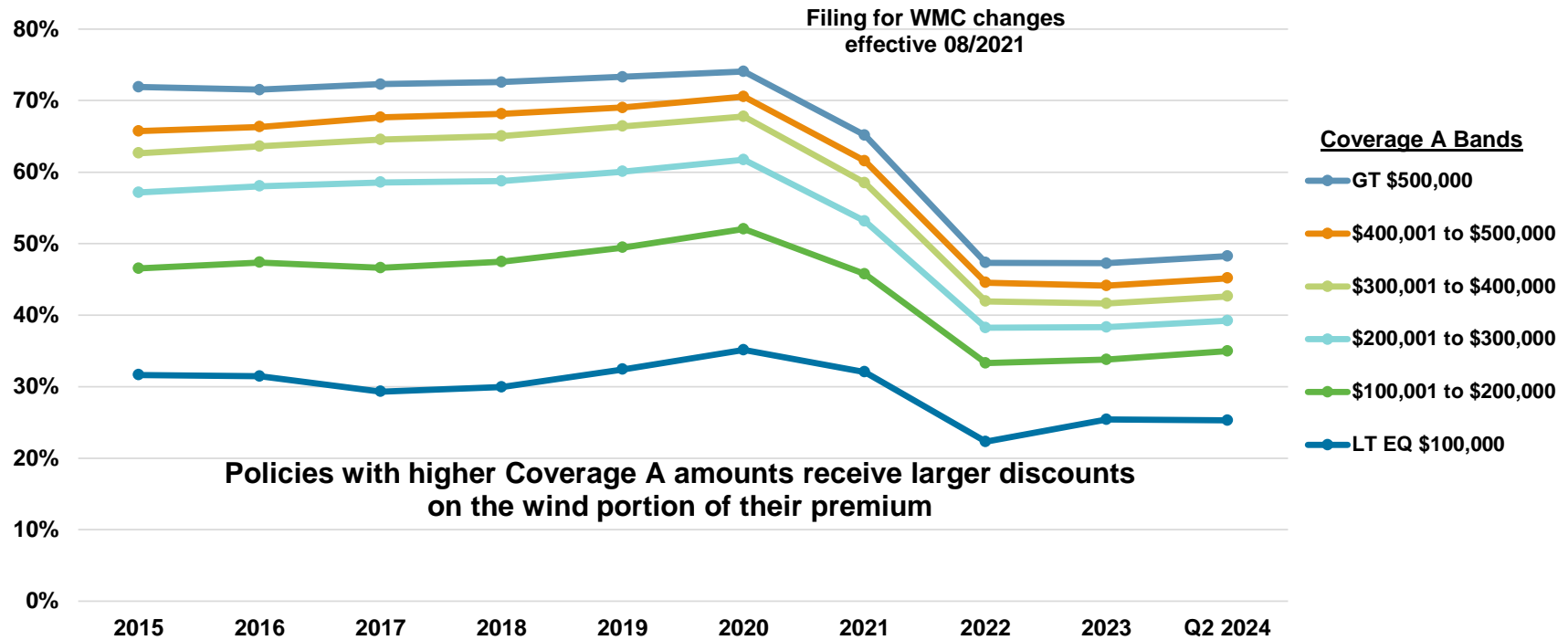
Excludes takeout policies and mobile home policies

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



Note:
Excludes takeout policies and mobile home policies

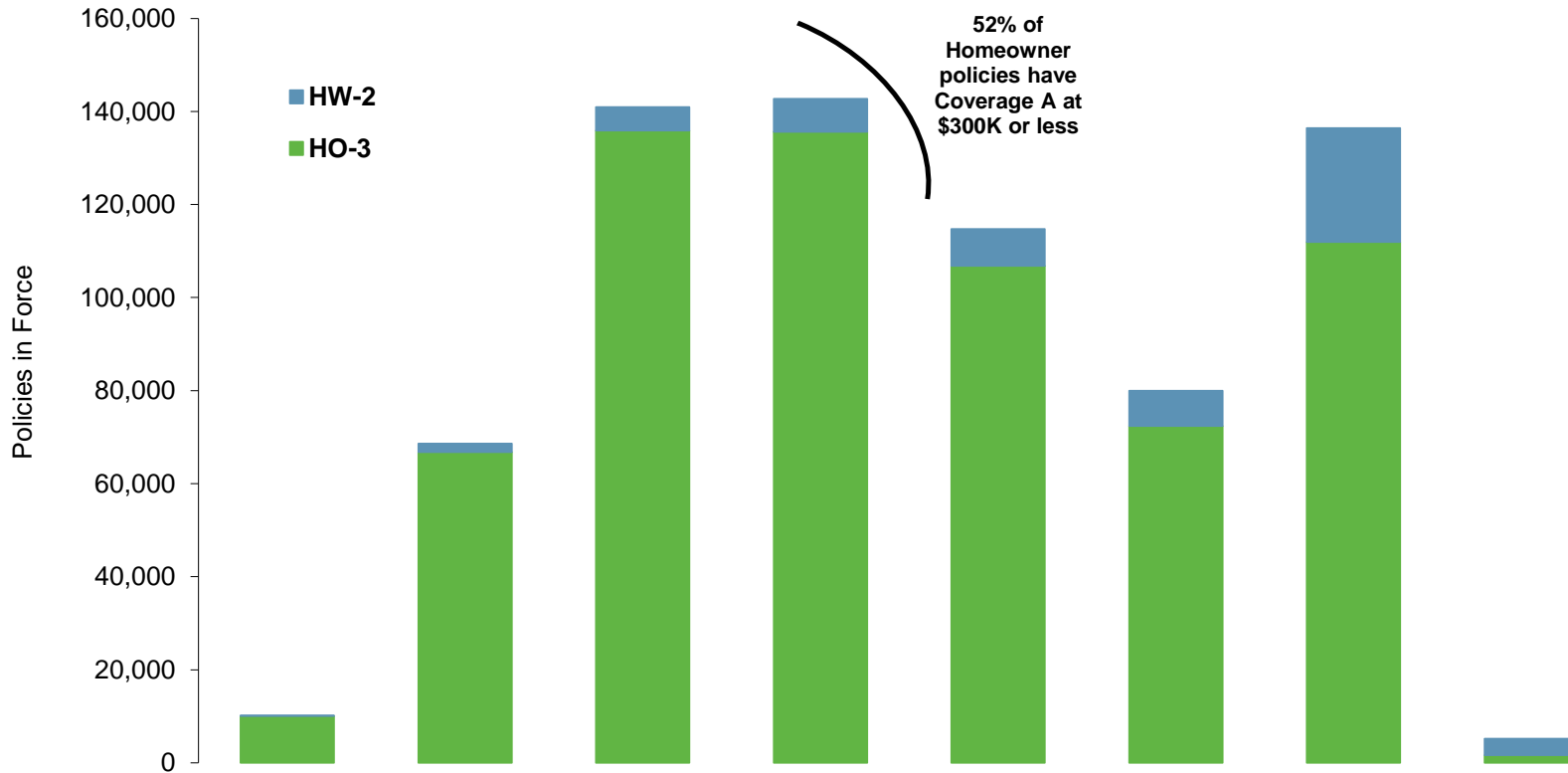
Percent Discount Applied to Wind Premium from Wind Loss Mitigation Features HO-3 and HW-2 Trend by Coverage A Band



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 June 30, 2024

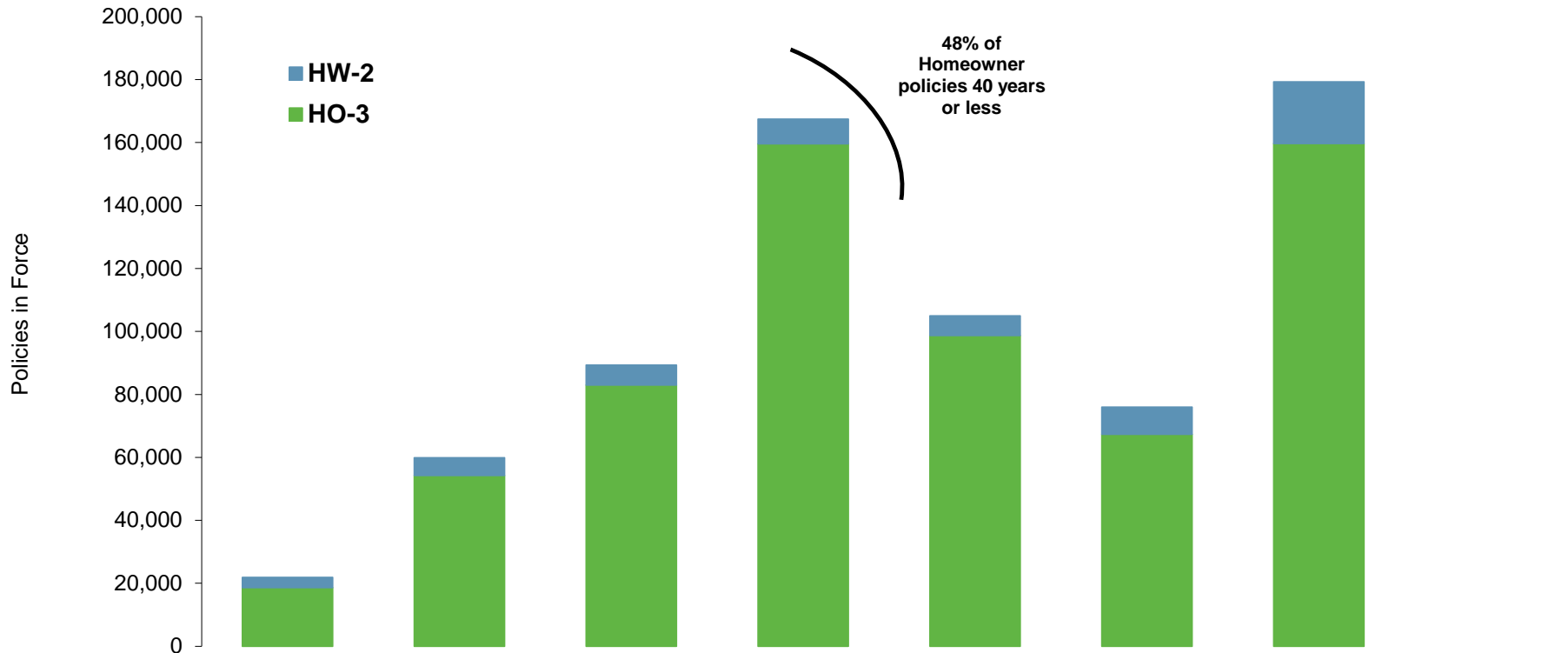


Product	\$150,000 and Less	\$150,001 to \$200,000	\$200,001 to \$250,000	\$250,001 to \$300,000	\$300,001 to \$350,000	\$350,001 to \$400,000	\$400,001 to \$700,000	\$700,001+	Total
HO-3	10,056	66,749	135,869	135,630	106,790	72,413	111,918	1,654	641,079
HW-2	160	1,860	5,101	7,084	7,925	7,593	24,513	3,558	57,794
Total	10,216	68,609	140,970	142,714	114,715	80,006	136,431	5,212	698,873

Notes:

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

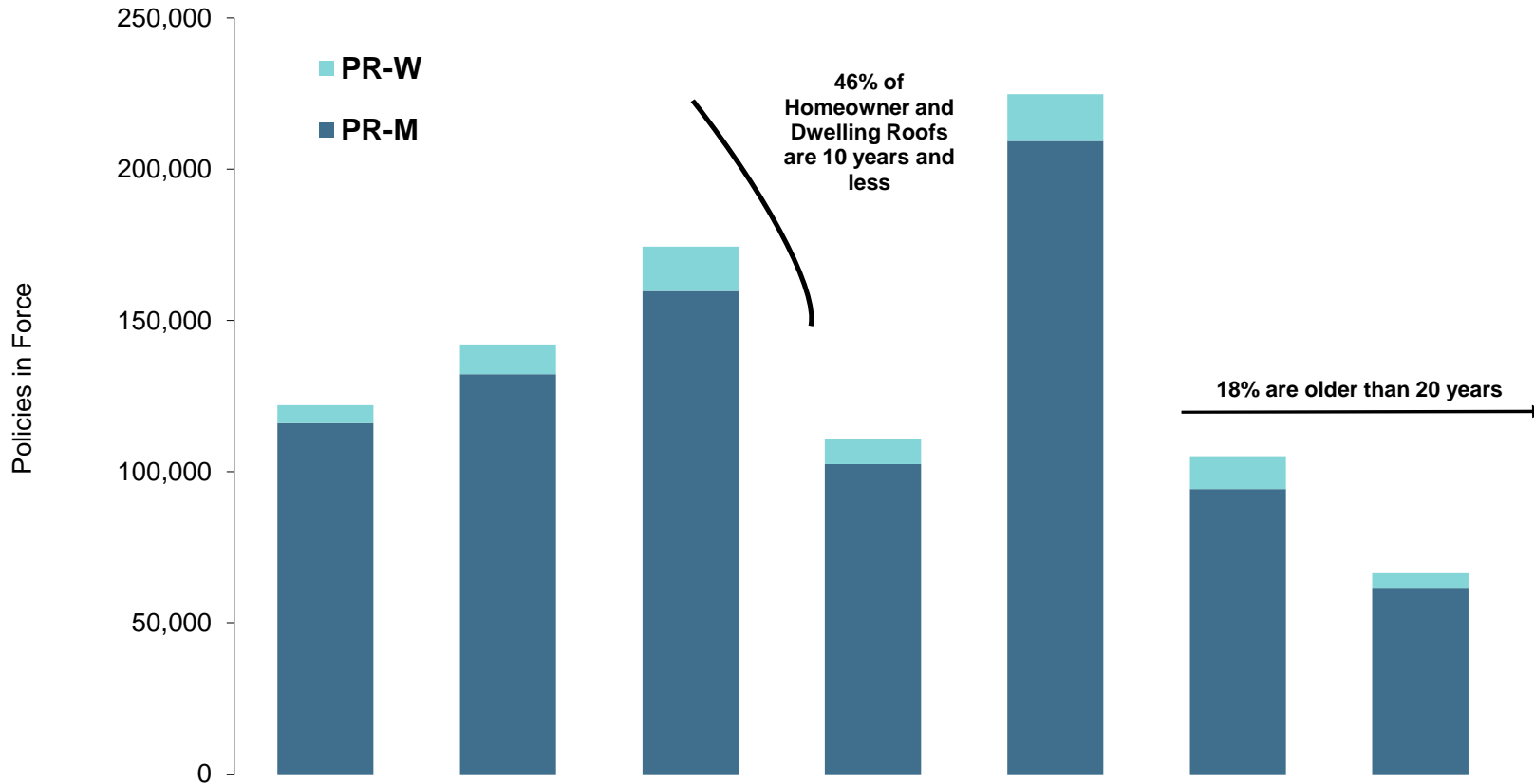
Personal Residential HO-3 and HW-2 - Age of Home Data as of June 30, 2024



Product	0-10 Years	11-20 Years	21-30 Years	31-40 Years	41-50 Years	51-60 Years	61+ Years	Total
HO-3	18,614	54,230	82,997	159,558	98,706	67,300	159,674	641,079
HW-2	3,301	5,690	6,316	7,915	6,283	8,655	19,634	57,794
Total	21,915	59,920	89,313	167,473	104,989	75,955	179,308	698,873

Note:
1) Excludes takeout policies

Personal Residential PRM and PRW Homeowner and Dwelling - Age of Roof Data as of June 30, 2024

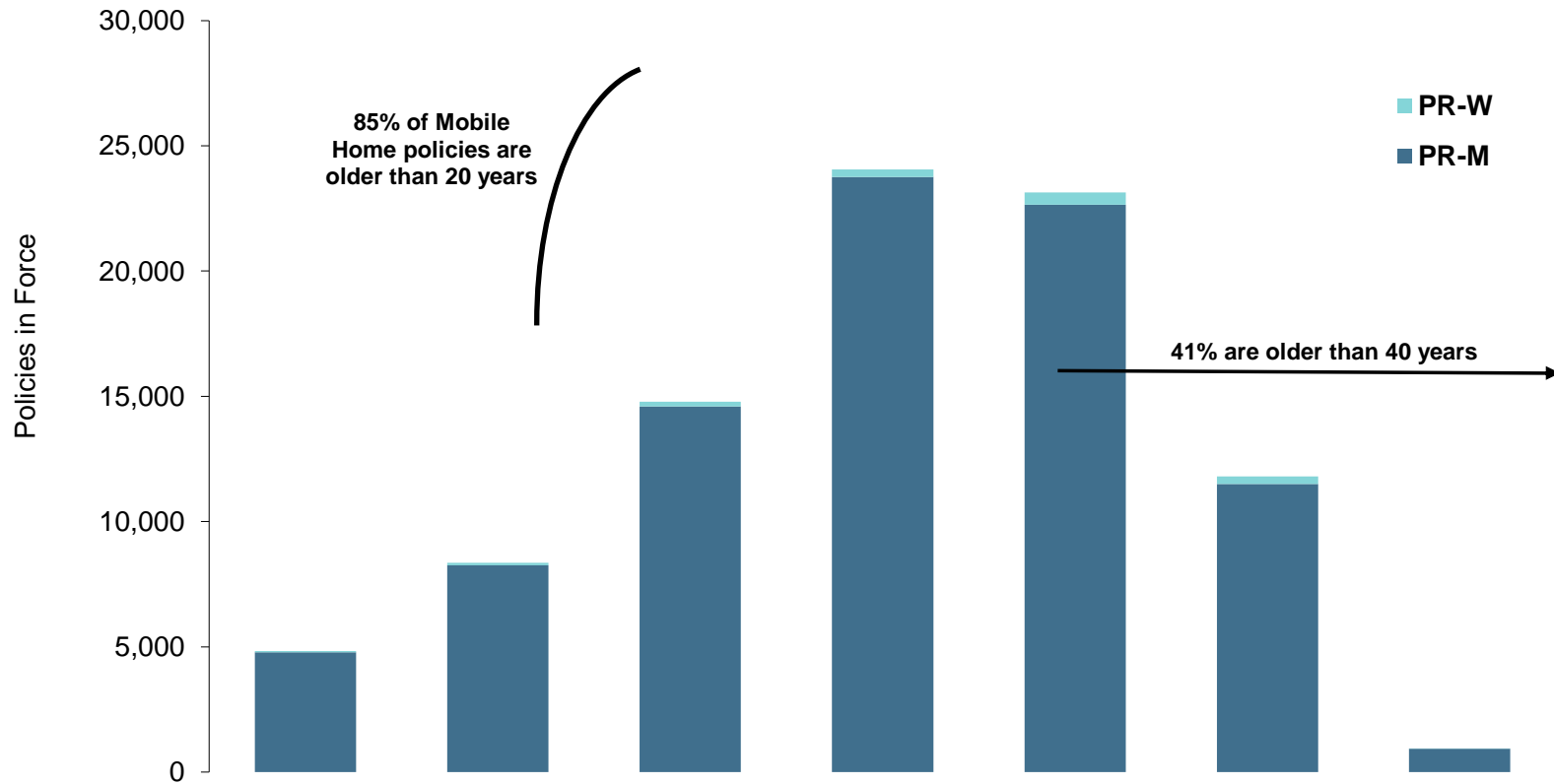


Product	0-2 Years	3-5 Years	6-10 Years	11-15 Years	16-20 Years	21-30 Years	31+ Years	Total
PR-M	116,061	132,198	159,663	102,513	209,279	94,183	61,323	875,220
PR-W	5,893	9,833	14,710	8,145	15,534	10,922	5,107	70,144
Total	121,954	142,031	174,373	110,658	224,813	105,105	66,430	945,364

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 June 30, 2024

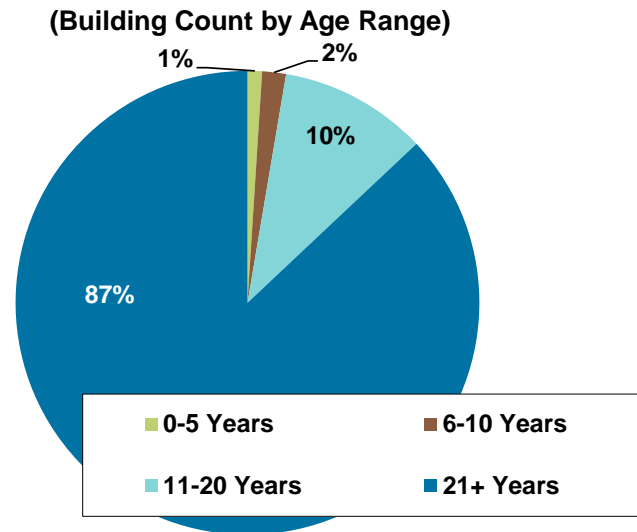


Product	0-10 Years	11-20 Years	21-30 Years	31-40 Years	41-50 Years	51-60 Years	61+ Years	Total
PR-M	4,782	8,250	14,590	23,753	22,651	11,504	932	86,462
PR-W	47	110	197	303	487	295	15	1,454
Total	4,829	8,360	14,787	24,056	23,138	11,799	947	87,916

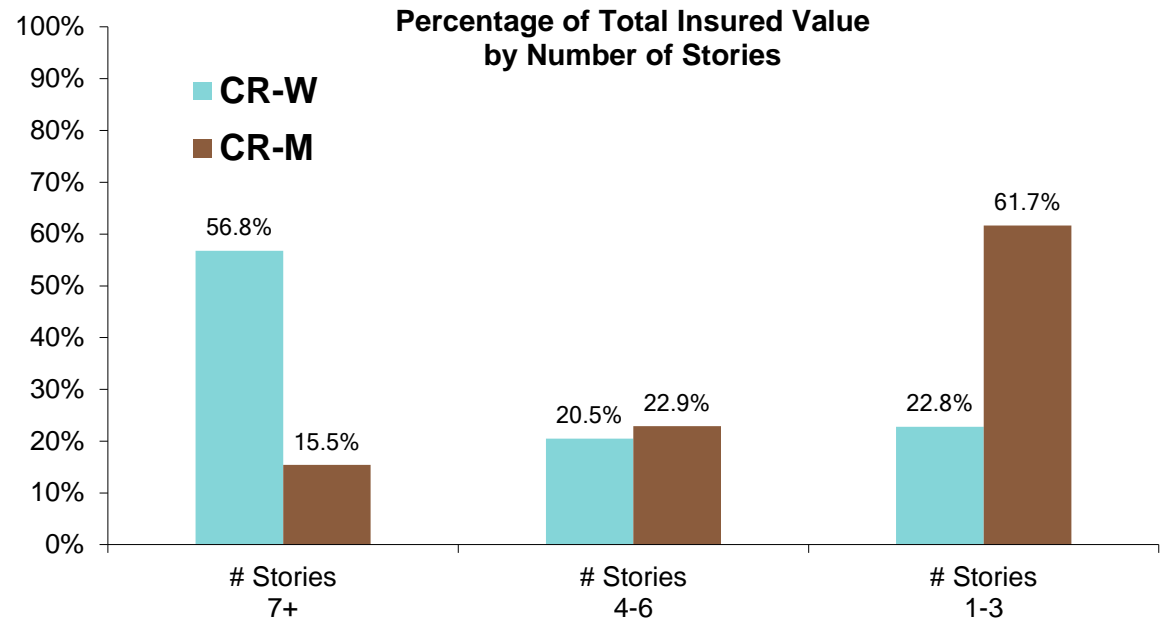
Notes:

- 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 June 30, 2024

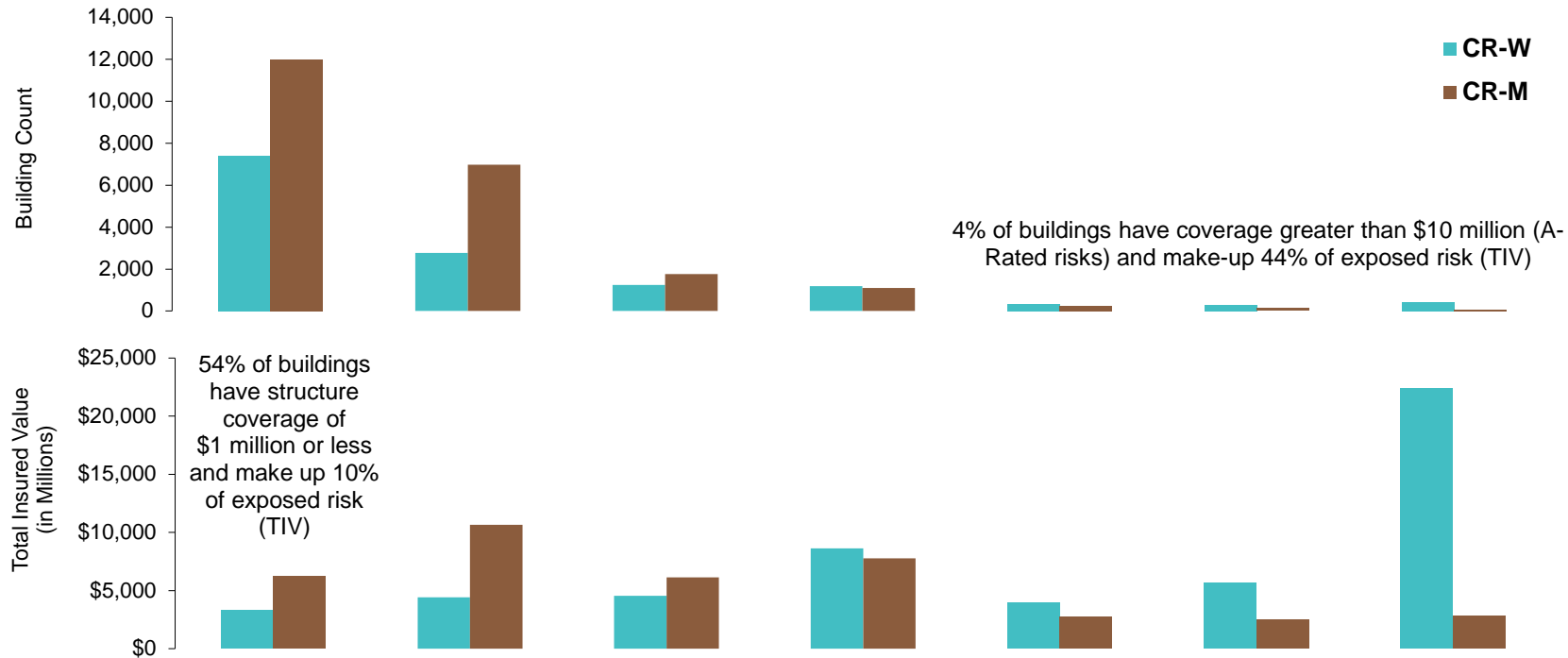


87% of all commercial residential buildings were built before 2004.



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

Commercial Residential Building Count and Total Insured Value (TIV) by Structure Coverage Range Data as of June 30, 2024



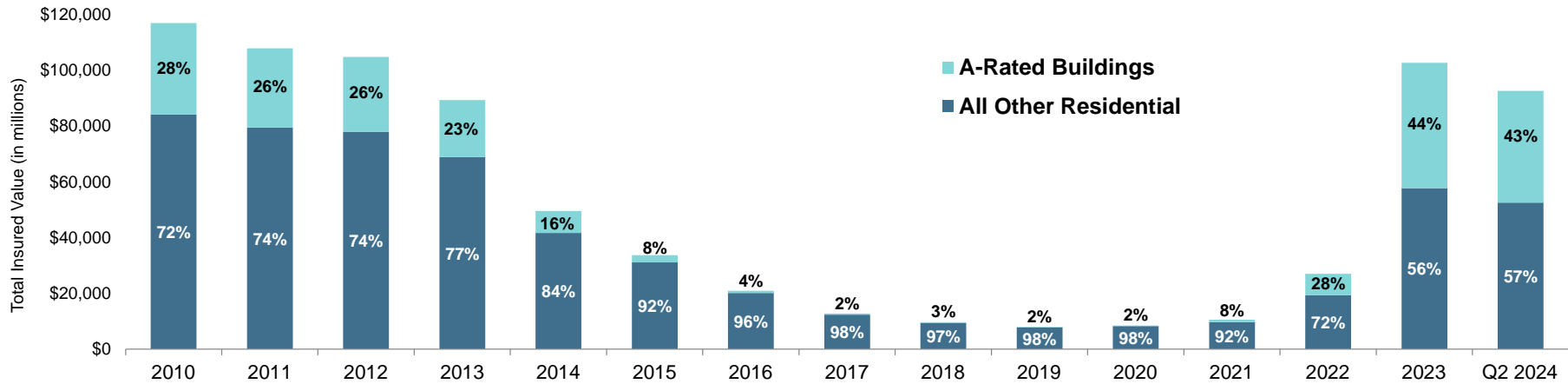
Product		\$1M and Less	\$1M to \$2.5M	\$2.5M to \$5M	\$5M to \$10M	\$10M to \$15M (A-Rated)	\$15M to \$25M (A-Rated)	\$25M+ (A-Rated)	Total
Building Count	CR-W	7,396	2,778	1,252	1,193	324	291	430	13,664
	CR-M	11,983	6,978	1,761	1,099	227	136	66	22,250
	Total	19,379	9,756	3,013	2,292	551	427	496	35,914
Total Insured Value (in Millions)	CR-W	\$3,343	\$4,434	\$4,550	\$8,628	\$3,961	\$5,644	\$22,394	\$52,953
	CR-M	\$6,242	\$10,651	\$6,130	\$7,789	\$2,739	\$2,502	\$2,832	\$38,883
	Total	\$9,584	\$15,085	\$10,680	\$16,417	\$6,699	\$8,146	\$25,225	\$91,836

Notes:

- 1) Structure Coverage Range includes Business Personal Property (BPP) coverage when it is a BPP only policy
- 2) Includes wind-only policies, multiperil policies with wind coverage, and multiperil policies excluding wind coverage, regardless of policy form
- 3) A-Rated applies to any residential risk with a building replacement value in excess of \$10M
- 4) TIV excludes Special Class risks

Commercial Residential Individually-Rated (A-Rated) Risks

Data as of June 30, 2024

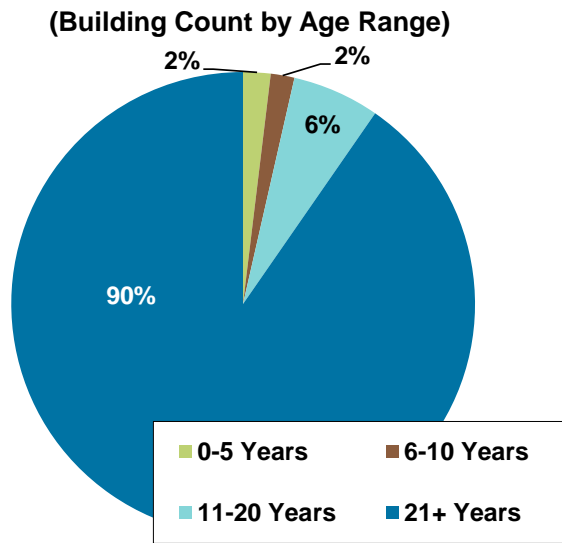


Year	A-Rated Buildings						All Other Residential						Total		
	Building Count	% of Total	Total Insured Value (in millions)	% of Total	Premium Excluding Surcharges (in millions)	% of Total	Building Count	% of Total	Total Insured Value (in millions)	% of Total	Premium Excluding Surcharges (in millions)	% 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
Q2 2024	1,474	4%	\$40,071	43%	\$350	48%	34,440	96%	\$52,495	57%	\$372	52%	35,914	\$92,566	\$722

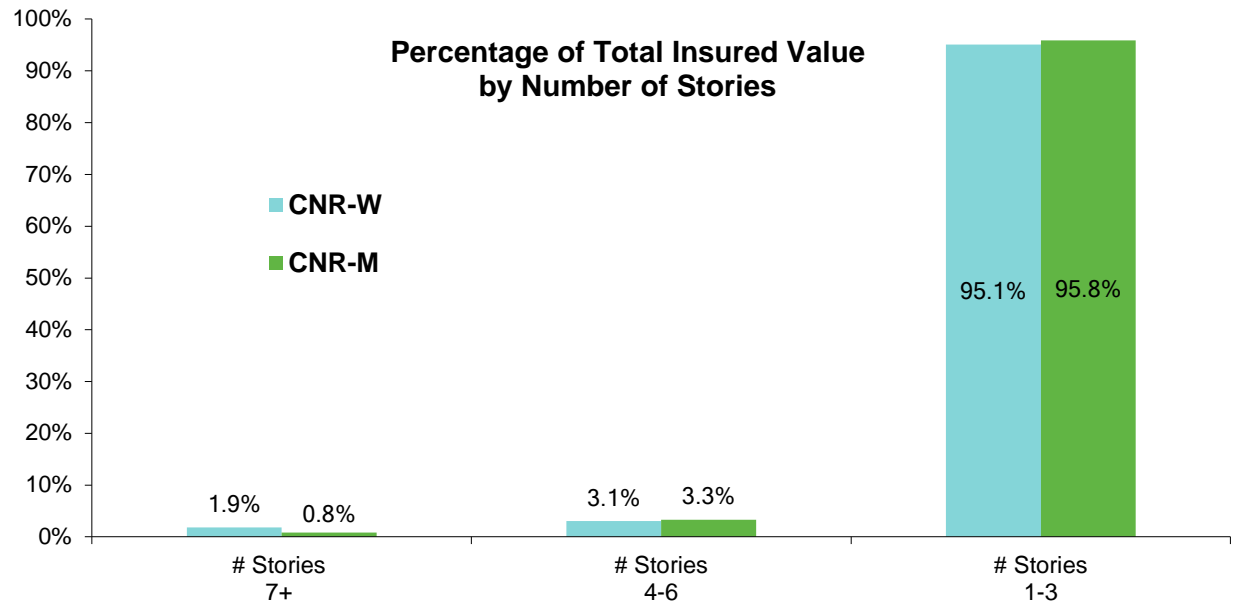
Notes:

- 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 June 30, 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	06/30/24	12/31/11	06/30/24	12/31/11	06/30/24
All Perils	3.17%	15.04%	2.64%	9.42%	2.90%	11.21%
Sinkhole	0.03%	0.04%	1.70%	0.40%	0.88%	0.29%
Non Hurricane Cat	0.06%	1.59%	0.02%	0.75%	0.04%	1.02%
Other Wind	0.04%	1.48%	0.05%	3.21%	0.05%	2.66%
All Other Perils	0.45%	1.38%	0.23%	0.98%	0.34%	1.11%
Fire	0.13%	0.46%	0.06%	0.21%	0.09%	0.29%
Liability / Medical	0.11%	0.20%	0.13%	0.16%	0.12%	0.17%
Theft	0.28%	0.52%	0.09%	0.17%	0.18%	0.28%
Vandalism and Malicious Mischief	0.00%	0.06%	0.00%	0.03%	0.00%	0.04%
Water	2.31%	12.09%	0.50%	4.83%	1.39%	7.13%

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 Multiperil
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%	\$221.83
	11-12403	2012 Actuarial	1/1/2012	1/1/2012	6.2%	\$200.22
	10-13660	2011 Actuarial	1/1/2011	1/1/2011	9.0%	\$188.53
	10-06776	2011 Base Rating	1/1/2011	1/1/2011	0.1%	\$172.93
	09-17343	2010 Actuarial	1/1/2010	1/1/2010	5.4%	\$172.77
	07-21657	Cov B Opt Out	7/1/2008	8/1/2008	0.0%	\$163.92
	07-06836	Sinkhole, Ex-Wind	9/1/2007	10/1/2007	0.0%	\$163.92
	07-03608	Wind Mitigation Credits	2/15/2008	3/15/2008	-4.4%	\$163.92
07-04969	FHCF Presumed Factor	1/1/2007	1/1/2007	-6.7%	\$171.46	
07-02362	Rate Rollback	1/1/2007	1/1/2007	-11.0%	\$183.77	
05-15453	Actuarial	1/1/2007	1/1/2007	12.4%	\$206.49	
05-14322	Top 20	4/1/2006	4/15/2006	13.8%	\$183.71	
05-11177	10% Hurr Deductible	1/1/2006	2/1/2006	-0.4%	\$161.43	
04-14480	Top 20	2/1/2005	4/1/2005	23.4%	\$162.08	
04-09416	Sinkhole	12/15/2004	2/15/2005	1.6%	\$131.34	
04-00251	Top 20	2/1/2004	4/1/2004	2.6%	\$129.28	
02-14787	Top 20	6/1/2003	8/1/2003	26.0%	\$126.00	
HO-4	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	6.3%	\$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 Multiperil
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 Multiperil
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%	\$311.56
	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	9.5%	\$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%	\$263.53
	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%	\$134.33
	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 Multiperil
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.