

Corporate Analytics Business Overview

December 31, 2024 Report



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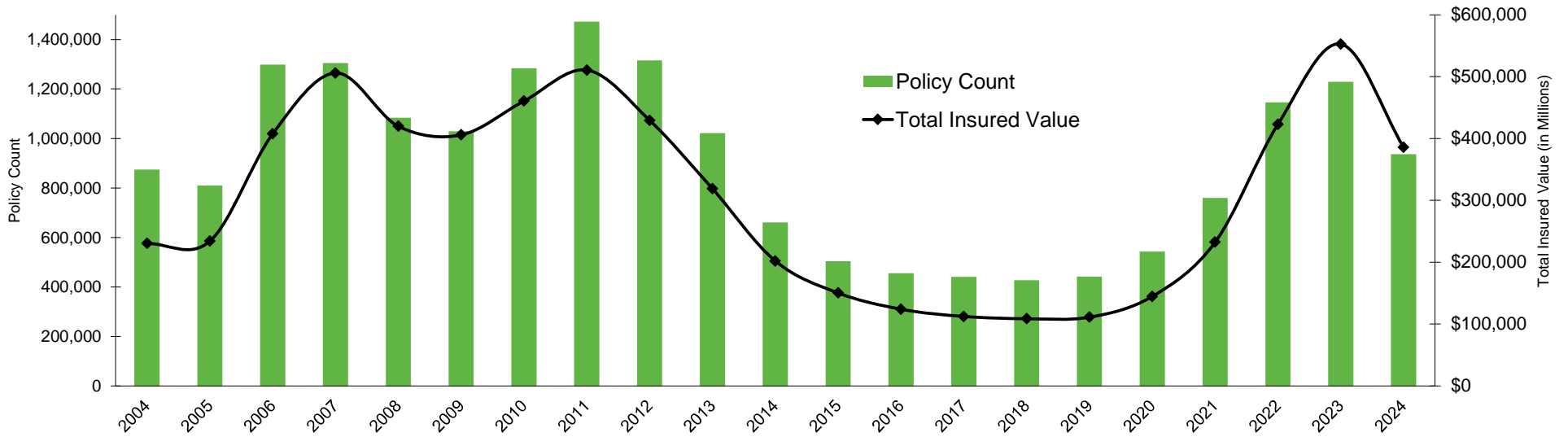
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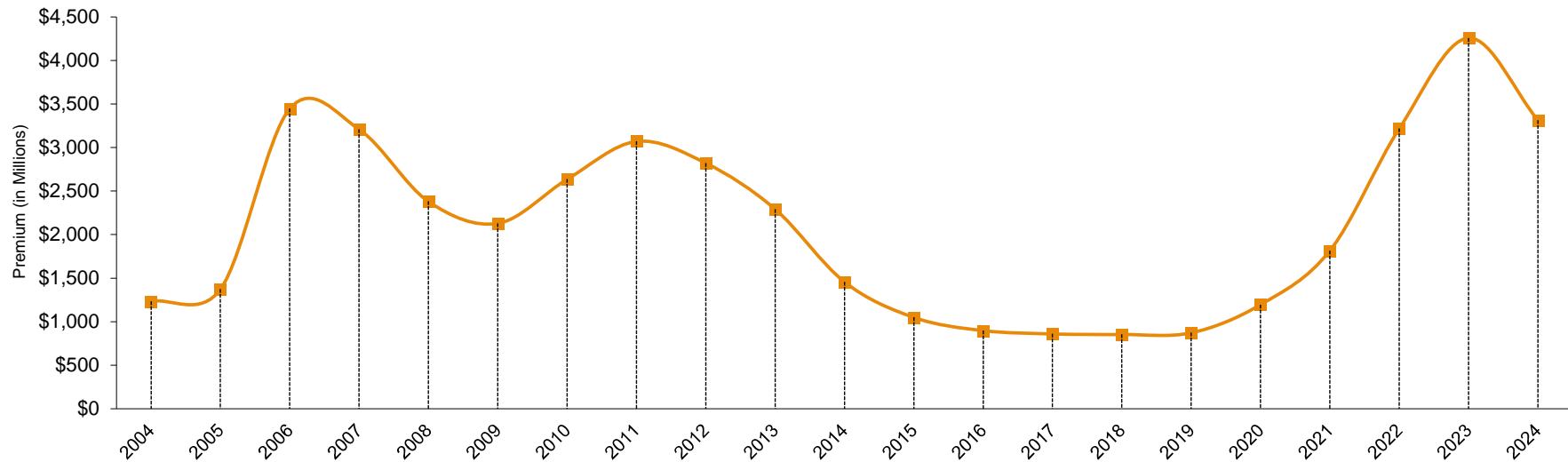
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Corporate Snapshot

Inforce Policy Count and Total Insured Value (in Millions)



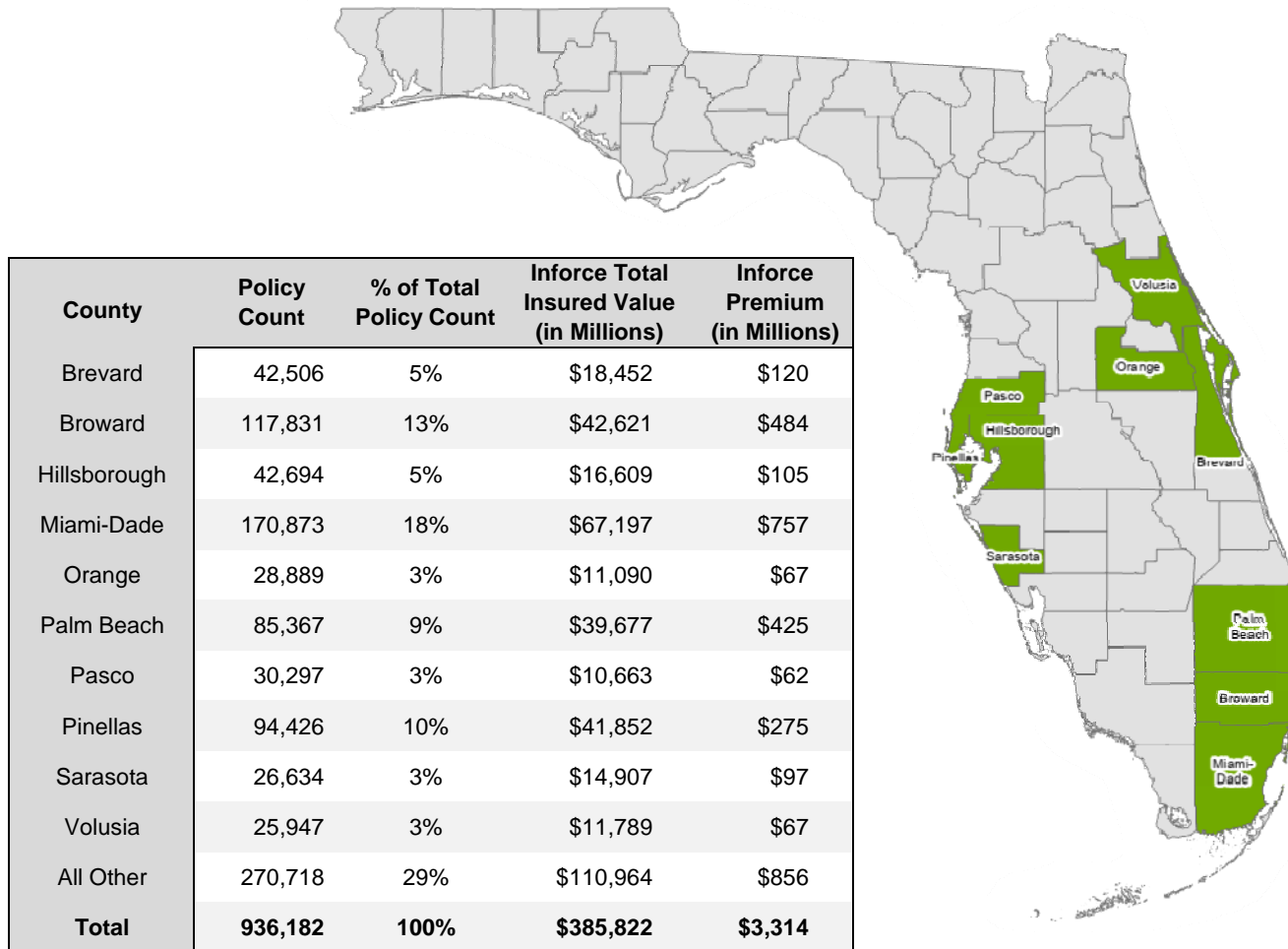
Inforce Premium (in Millions)



Note: Excludes takeout policies

High Volume Counties Based on Total Insured Value

Data as of December 31, 2024

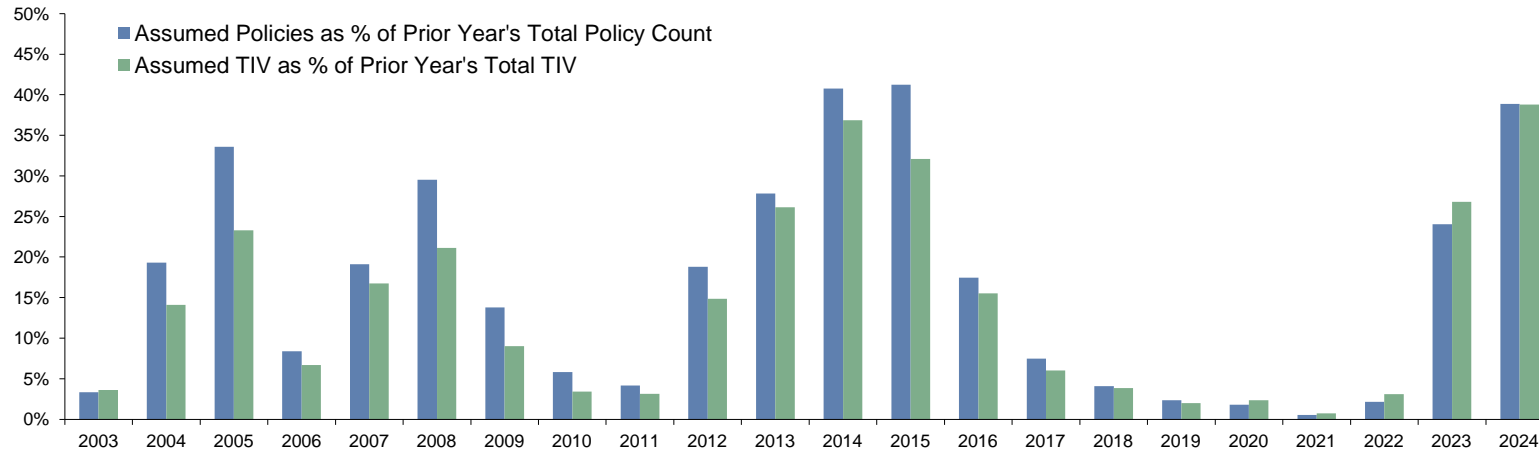


Notes:

- 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

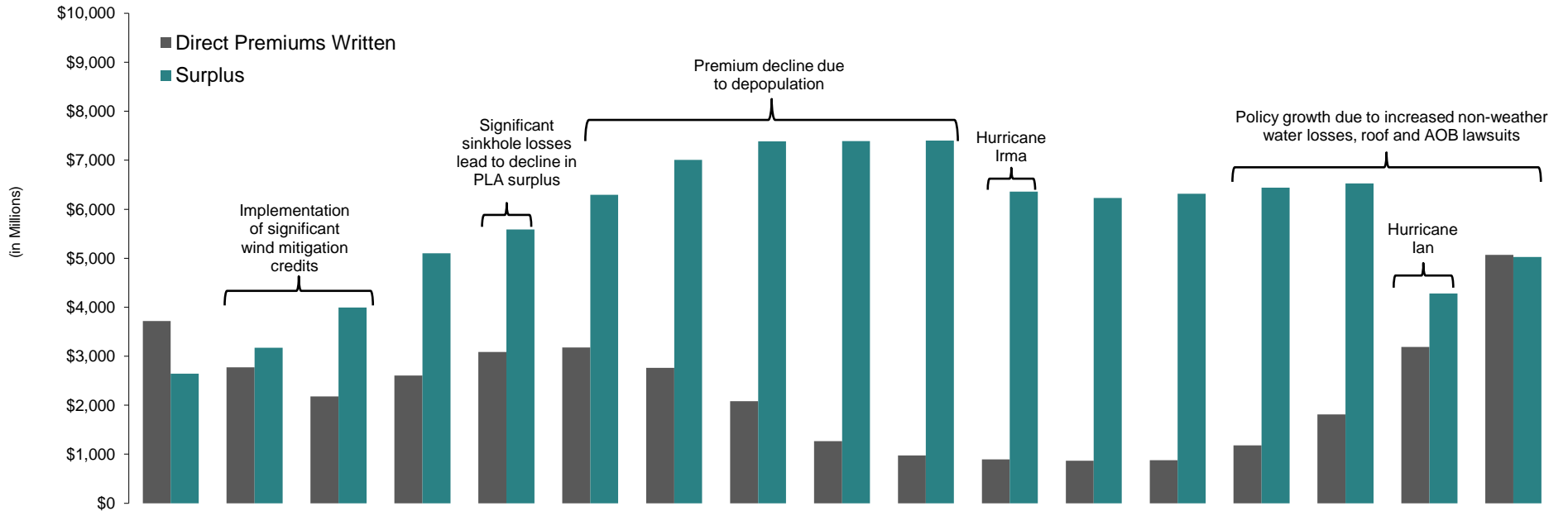
Policies Taken Out Relative to Citizens Inforce Policies



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%
2024	16	477,821	936,182	38.9%	\$214,527	\$385,822	38.8%

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

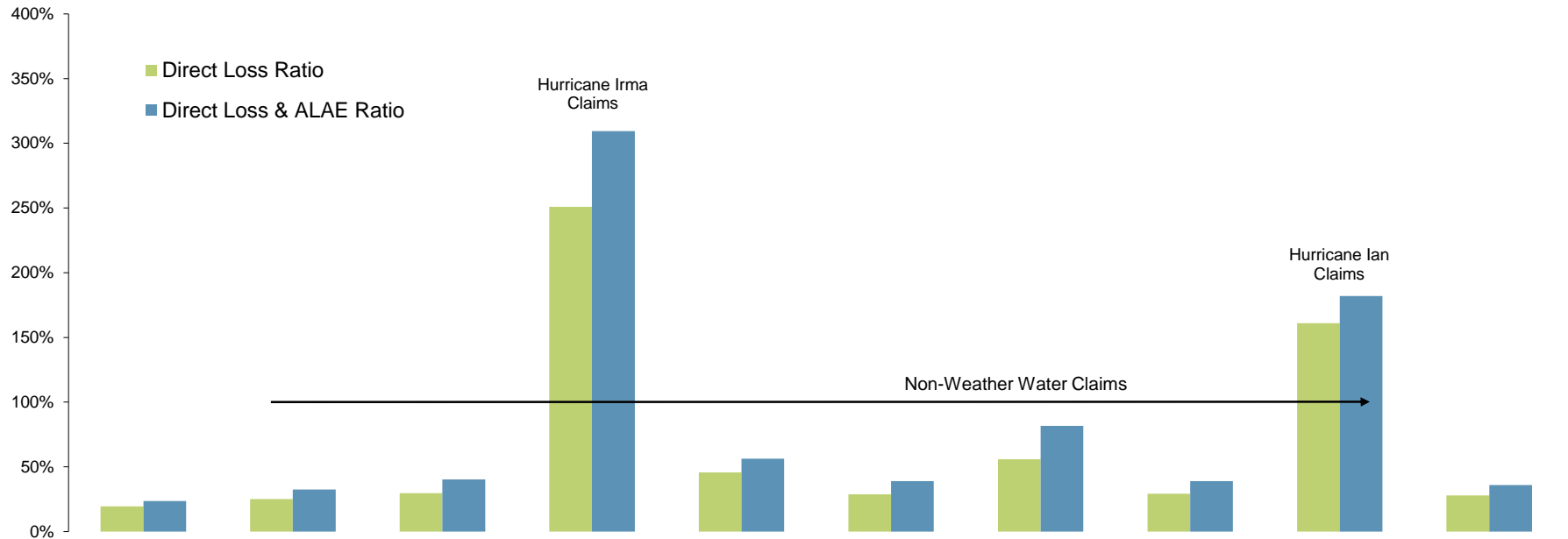
Direct Premiums Written (DPW) to Surplus



	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

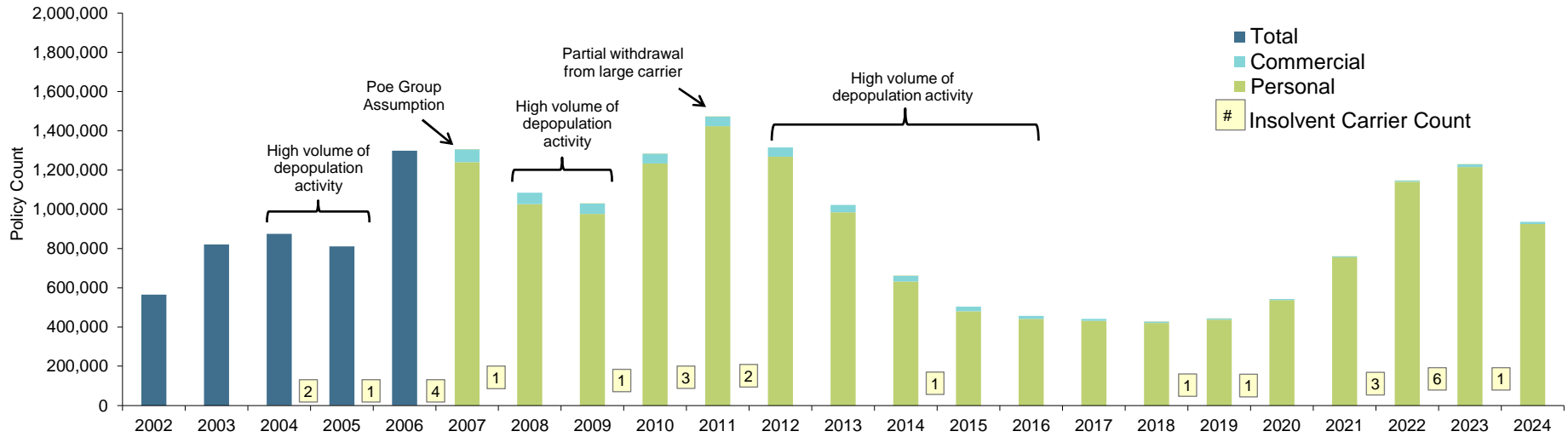


	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Direct Premiums Earned (in Millions)	\$2,027	\$1,270	\$983	\$873	\$858	\$844	\$995	\$1,461	\$2,439	\$4,056
Direct Losses Incurred (in Millions)	\$394	\$319	\$292	\$2,191	\$392	\$243	\$555	\$425	\$3,927	\$1,129
Direct ALAE Incurred (in Millions)	\$83	\$94	\$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 December 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

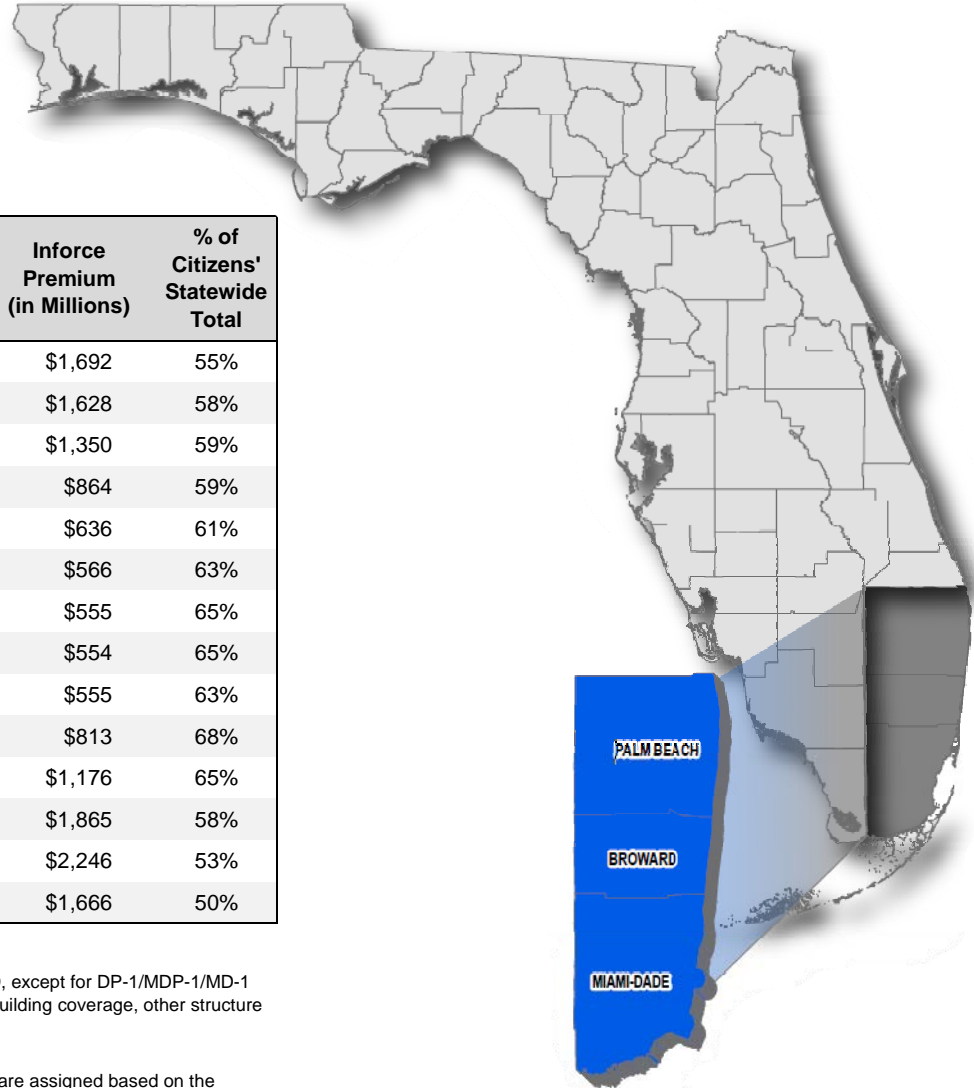
	Personal	Commercial	Total
2014	631,378	29,783	661,161
2015	480,161	23,704	503,865
2016	440,577	15,266	455,843
2017	430,653	9,753	440,406
2018	420,612	6,785	427,397
2019	436,715	5,488	442,203
2020	537,487	5,252	542,739
2021	754,475	4,830	759,305
2022	1,139,374	6,437	1,145,811
2023	1,215,186	13,532	1,228,718
2024	924,732	11,450	936,182

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 December 31, 2024

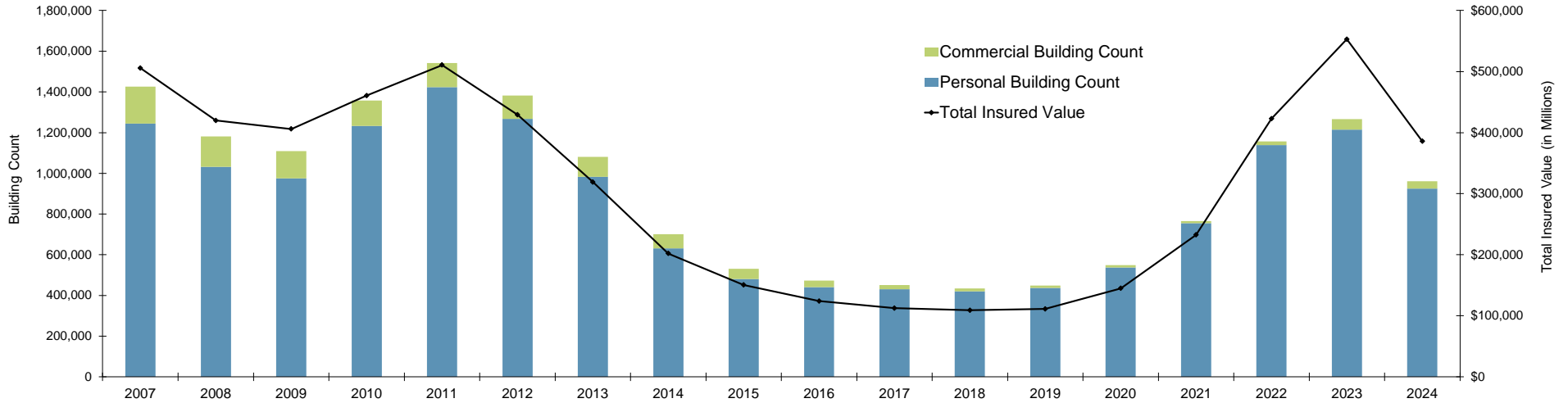


Year	Policy Count	% of Citizens' Statewide Total	Inforce Total Insured Value (in Millions)	% of Citizens' Statewide Total	Inforce Premium (in Millions)	% of Citizens' Statewide Total
2011	633,311	43%	\$252,342	49%	\$1,692	55%
2012	580,633	44%	\$215,915	50%	\$1,628	58%
2013	460,814	45%	\$166,706	52%	\$1,350	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%
2024	374,071	40%	\$149,496	39%	\$1,666	50%

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 December 31, 2024

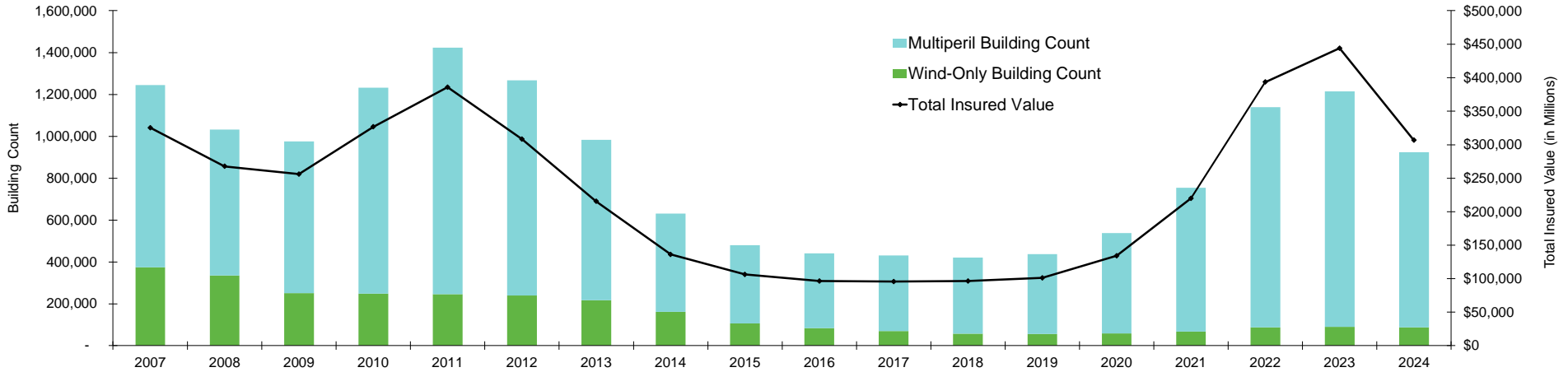


	Personal				Commercial				Total			
	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)
2007	1,239,298	1,244,869	\$2,235	\$325,313	65,651	181,929	\$974	\$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
2024	924,732	924,732	\$2,577	\$306,588	11,450	36,320	\$737	\$79,233	936,182	961,052	\$3,314	\$385,822
% Change from 2023 to 2024	-23.9%	-23.9%	-22.5%	-30.9%	-15.4%	-28.3%	-20.9%	-27.2%	-23.8%	-24.1%	-22.2%	-30.2%

Notes:

- 1) Total Insured Value for personal residential DP-1/MDP-1/MD-1 policies includes only Coverages A and C, which is the liability for these policy types as provided in the Rating Manual. All other personal residential policy forms include Coverages A, B, C and D. Commercial policy forms include building coverage, other structure coverage, and business personal property. Commercial non-residential multi-peril policies no longer include business income/extra expense beginning with June 2012 renewals and May 2012 new business.
- 2) Excludes takeout policies
- 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 December 31, 2024

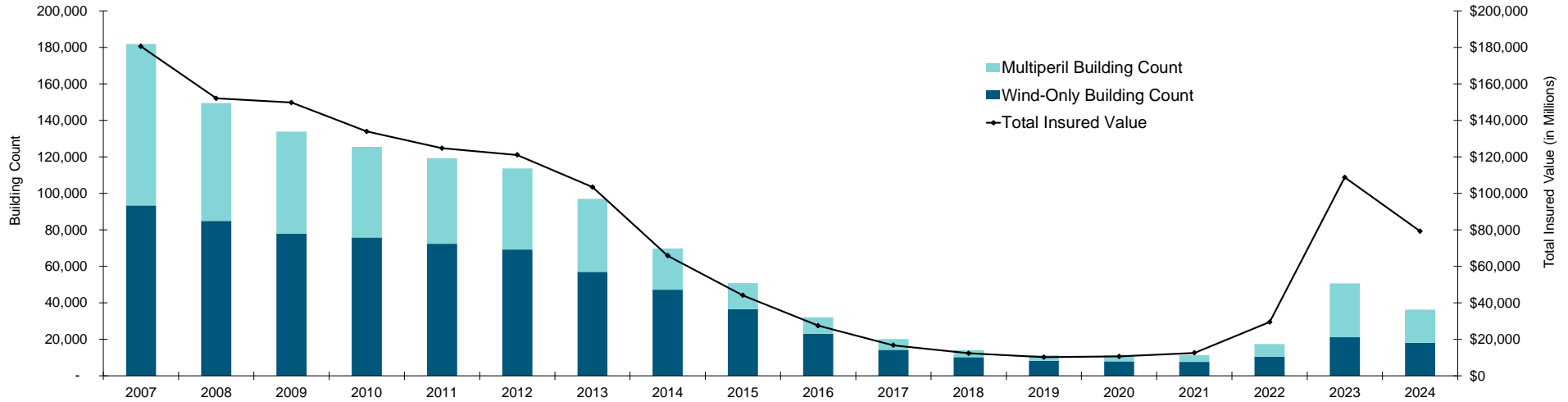


	Multiperil				Wind-Only				Total			
	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)
2007	870,533	870,533	\$1,507	\$190,522	368,765	374,336	\$729	\$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
2024	837,289	837,289	\$2,248	\$264,641	87,443	87,443	\$329	\$41,948	924,732	924,732	\$2,577	\$306,588
% Change from 2023 to 2024	-25.6%	-25.6%	-25.6%	-33.8%	-3.2%	-3.2%	8.4%	-4.9%	-23.9%	-23.9%	-22.5%	-30.9%

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.
- 2) Excludes takeout policies

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

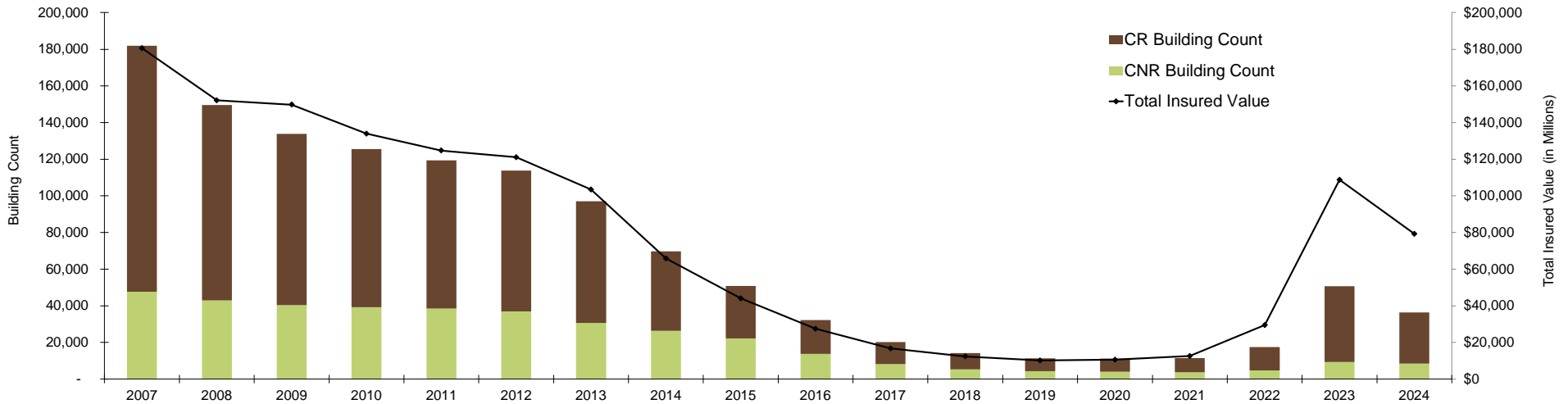


	Multiperil				Wind-Only				Total			
	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)
2007	11,161	88,523	\$519	\$76,304	54,490	93,406	\$455	\$104,265	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
2024	4,091	18,218	\$208	\$30,054	7,359	18,102	\$529	\$49,179	11,450	36,320	\$737	\$79,233
% Change from 2023 to 2024	-17.1%	-38.4%	-35.7%	-34.9%	-14.4%	-14.2%	-13.1%	-21.4%	-15.4%	-28.3%	-20.9%	-27.2%

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.

Building Count and Total Insured Value (TIV) Trends Commercial Lines - Residential/Non-Residential Data as of December 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
2024	6,176	27,835	\$655	\$73,550	5,274	8,485	\$81	\$5,683	11,450	36,320	\$737	\$79,233
% Change from 2023 to 2024	-19.3%	-32.6%	-22.7%	-28.4%	-10.3%	-9.2%	-2.9%	-7.2%	-15.4%	-28.3%	-20.9%	-27.2%

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 December 31, 2024

51% of Total Insured Value is in the top 5 counties

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

County	PR-M	PR-W	Total	
Miami-Dade	\$37,605	\$11,389	\$48,994	
Pinellas	\$33,398	\$786	\$34,184	
Broward	\$24,667	\$6,933	\$31,600	
Palm Beach	\$21,189	\$4,025	\$25,214	
Brevard	\$16,809	\$183	\$16,993	
Top 5 Total	\$133,669	\$23,316	\$156,984	51%
Hillsborough	\$15,791	N/A	\$15,791	
Orange	\$10,664	N/A	\$10,664	
Sarasota	\$6,761	\$3,573	\$10,334	
Pasco	\$10,038	\$101	\$10,139	
Volusia	\$8,490	\$1,247	\$9,737	
Top 10 Total	\$185,413	\$28,237	\$213,649	70%
State Total	\$264,641	\$41,948	\$306,588	

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 December 31, 2024

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

86% of Total Insured Value is in the top 10 counties

County	CR-W	CNR-W	CR-M	CNR-M	Total	
Miami-Dade	\$12,091	\$442	\$5,287	\$383	\$18,203	
Palm Beach	\$8,283	\$436	\$5,583	\$161	\$14,463	
Broward	\$6,791	\$414	\$3,635	\$181	\$11,021	
Pinellas	\$2,593	\$109	\$4,758	\$208	\$7,669	
Collier	\$3,801	\$68	\$768	\$31	\$4,668	
Top 5 Total	\$33,559	\$1,469	\$20,031	\$965	\$56,024	71%
Sarasota	\$3,767	\$168	\$556	\$82	\$4,573	
Monroe	\$1,467	\$631	\$44	\$39	\$2,181	
Lee	\$1,580	\$132	\$355	\$81	\$2,148	
Volusia	\$1,796	\$80	\$99	\$77	\$2,052	
Brevard	\$714	\$37	\$607	\$101	\$1,459	
Top 10 Total	\$42,883	\$2,517	\$21,693	\$1,345	\$68,437	86%
State Total	\$46,030	\$3,150	\$27,520	\$2,534	\$79,233	

Notes:

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

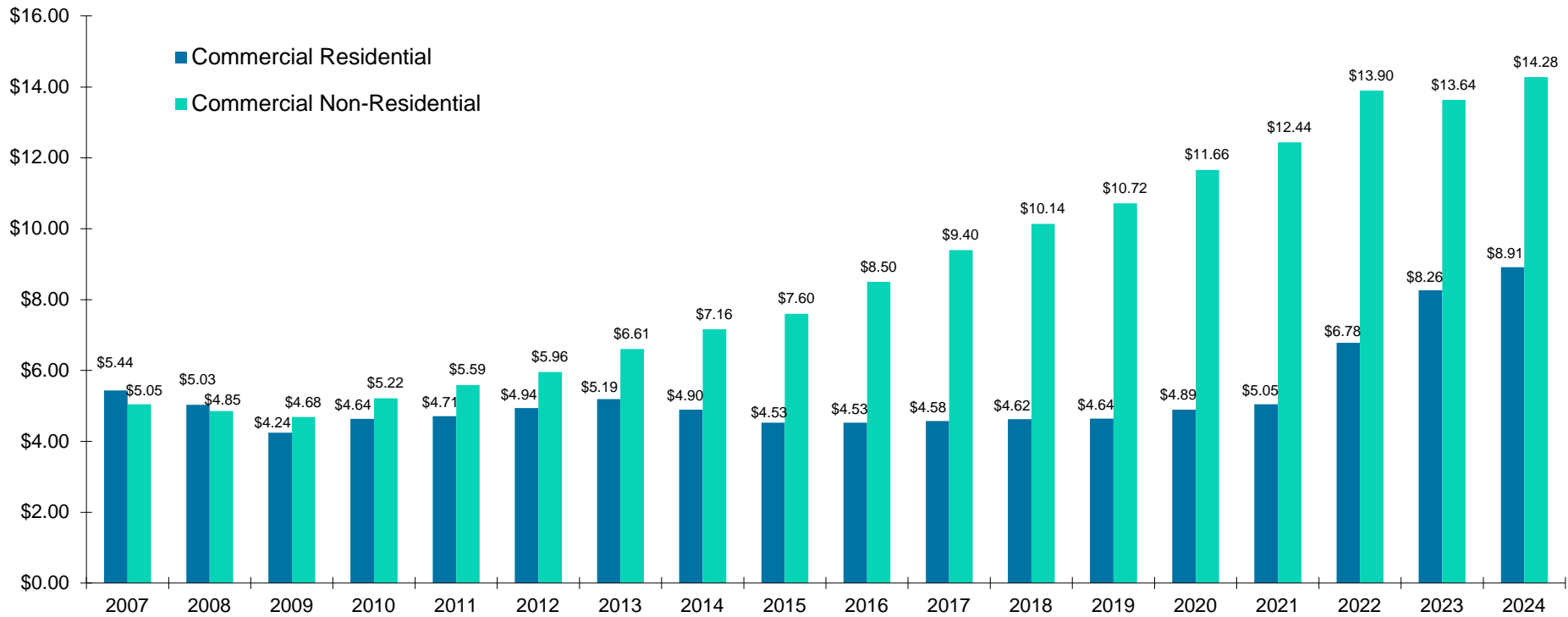
Average Premium per \$1,000 Total Insured Value Personal Residential



Change from Last Year: 12.2%

Note: Excludes takeout policies

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



Change from Last Year:
7.9% Commercial Residential
4.7% Commercial Non-Residential

Note: Excludes takeout policies

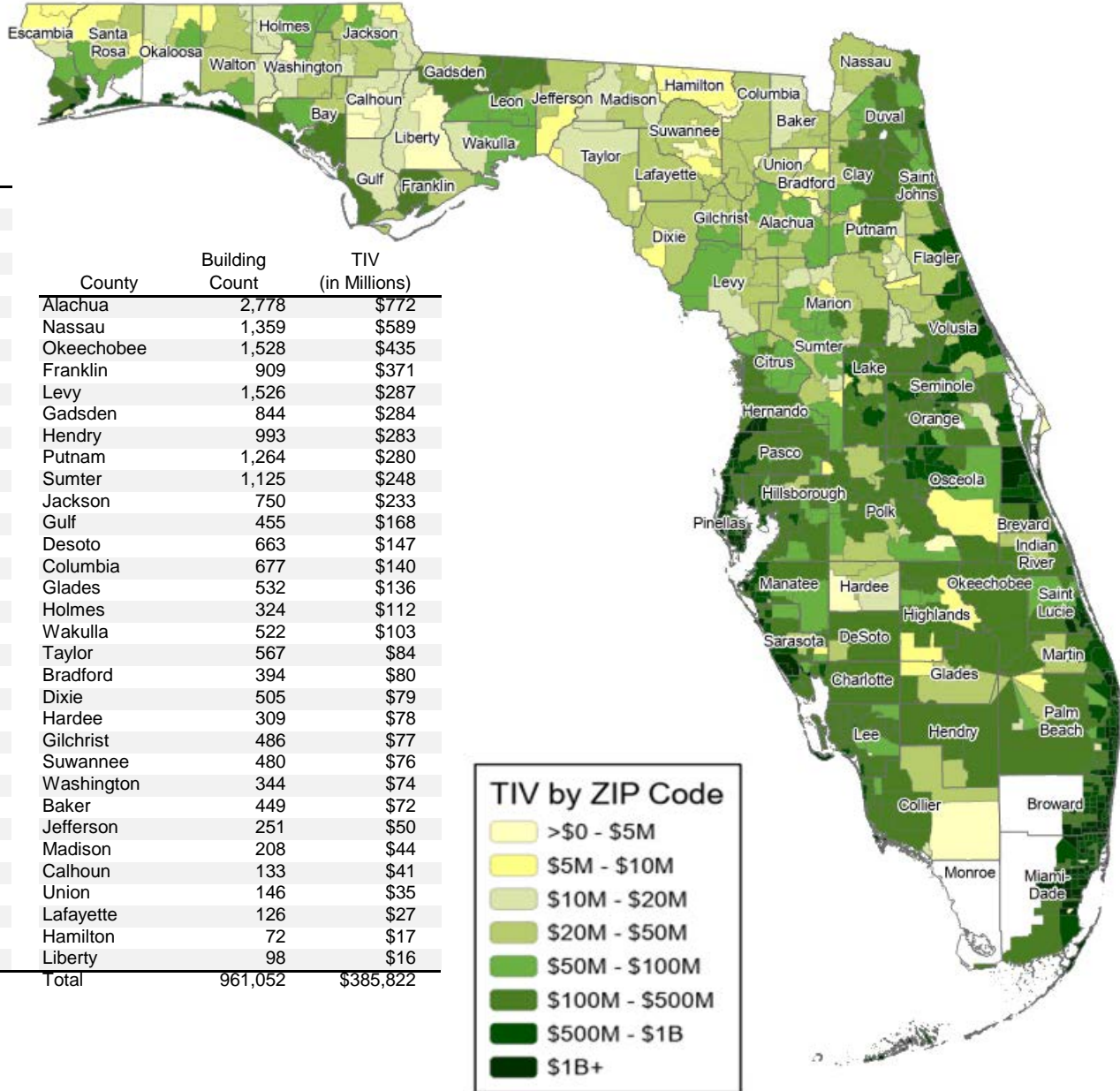
Maps

Total Insured Value (TIV) by Zip Code

Personal & Commercial Lines

Data as of December 31, 2024

County	Building Count	TIV (in Millions)
Miami-Dade	173,321	\$67,197
Broward	120,388	\$42,621
Pinellas	96,011	\$41,852
Palm Beach	92,252	\$39,677
Brevard	43,101	\$18,452
Hillsborough	43,076	\$16,609
Sarasota	27,922	\$14,907
Volusia	26,267	\$11,789
Orange	29,169	\$11,090
Pasco	30,976	\$10,663
Monroe	18,653	\$10,496
Lee	24,917	\$9,799
Collier	8,587	\$7,155
Hernando	18,452	\$7,069
Saint Lucie	16,427	\$6,683
Manatee	16,890	\$6,205
Duval	15,296	\$5,740
Osceola	14,216	\$5,536
Seminole	12,982	\$5,360
Escambia	9,975	\$4,762
Lake	12,431	\$4,428
Okaloosa	8,693	\$3,791
Charlotte	9,518	\$3,415
Polk	12,337	\$3,242
Indian River	6,840	\$3,217
Martin	6,708	\$3,153
Santa Rosa	5,436	\$2,468
Bay	7,064	\$2,427
Saint Johns	4,822	\$1,956
Walton	3,693	\$1,743
Flagler	2,854	\$1,296
Marion	4,856	\$1,247
Citrus	5,348	\$1,209
Clay	3,222	\$1,203
Leon	3,402	\$1,096
Highlands	4,133	\$831

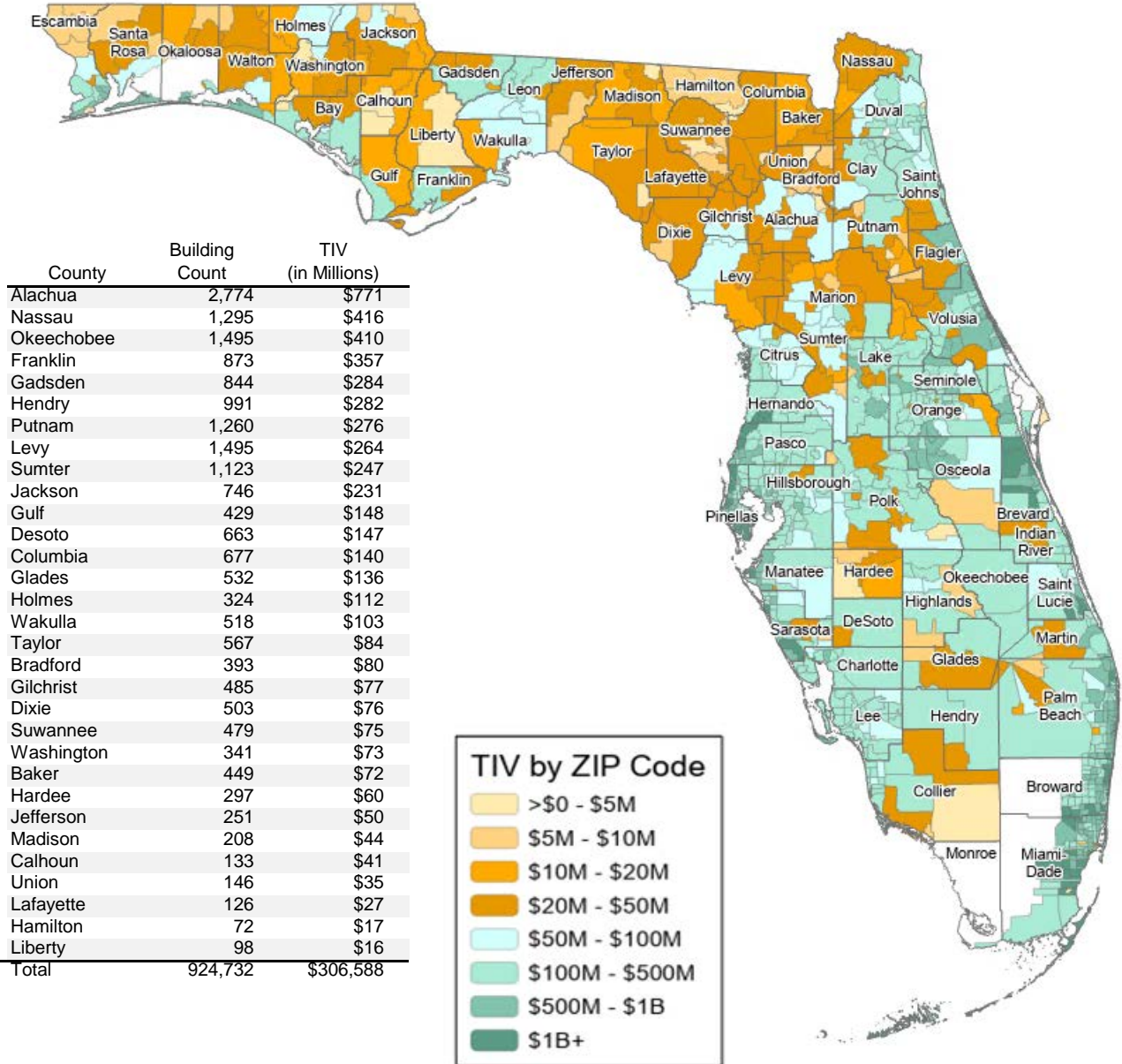


County	Building Count	TIV (in Millions)
Alachua	2,778	\$772
Nassau	1,359	\$589
Okeechobee	1,528	\$435
Franklin	909	\$371
Levy	1,526	\$287
Gadsden	844	\$284
Hendry	993	\$283
Putnam	1,264	\$280
Sumter	1,125	\$248
Jackson	750	\$233
Gulf	455	\$168
Desoto	663	\$147
Columbia	677	\$140
Glades	532	\$136
Holmes	324	\$112
Wakulla	522	\$103
Taylor	567	\$84
Bradford	394	\$80
Dixie	505	\$79
Hardee	309	\$78
Gilchrist	486	\$77
Suwannee	480	\$76
Washington	344	\$74
Baker	449	\$72
Jefferson	251	\$50
Madison	208	\$44
Calhoun	133	\$41
Union	146	\$35
Lafayette	126	\$27
Hamilton	72	\$17
Liberty	98	\$16
Total	961,052	\$385,822

Note: Excludes takeout policies

Total Insured Value (TIV) by Zip Code Personal Lines Data as of December 31, 2024

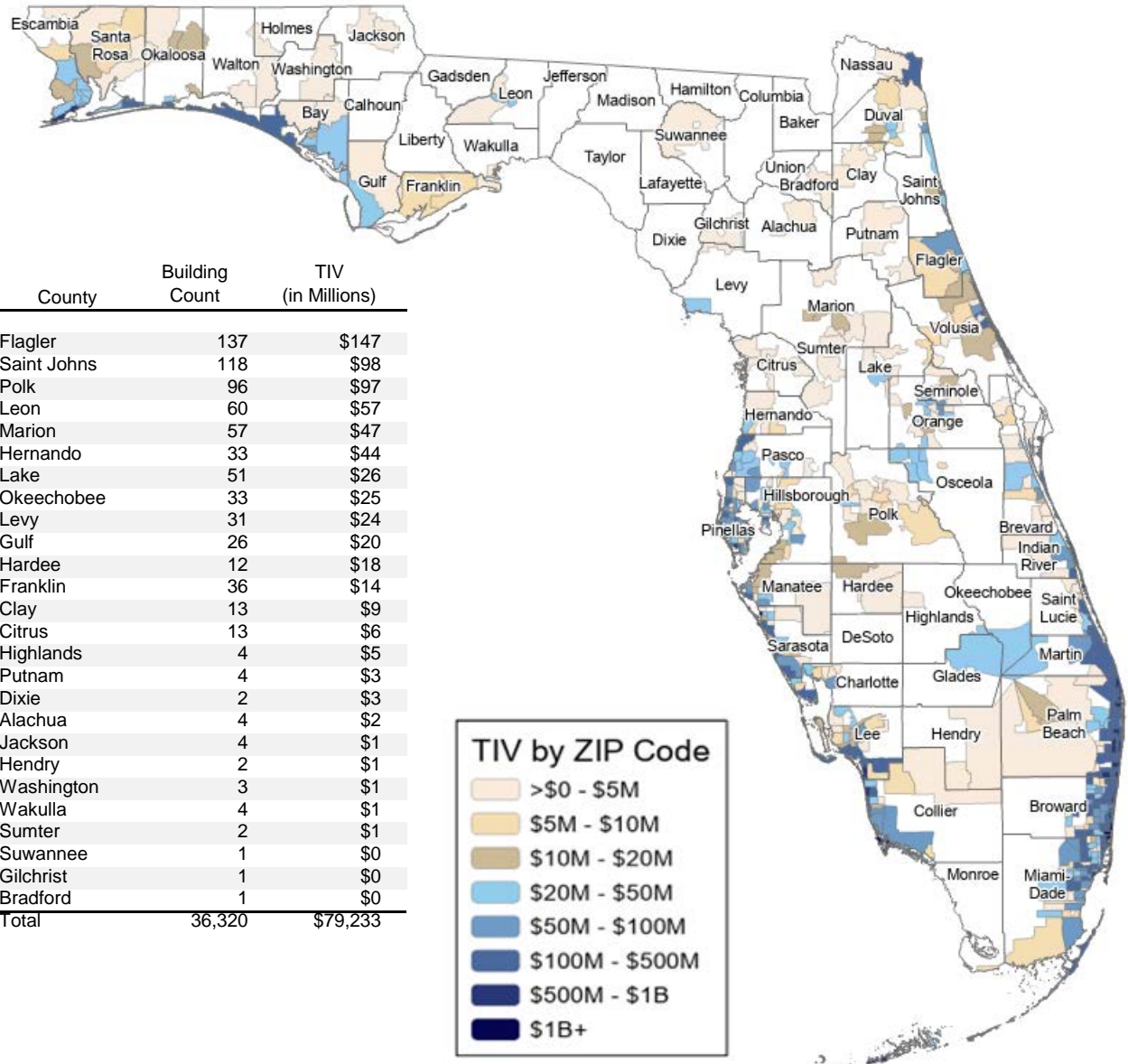
County	Building Count	TIV (in Millions)
Miami-Dade	168,103	\$48,994
Pinellas	93,597	\$34,184
Broward	115,981	\$31,600
Palm Beach	83,597	\$25,214
Brevard	42,238	\$16,993
Hillsborough	42,607	\$15,791
Orange	28,850	\$10,664
Sarasota	26,238	\$10,334
Pasco	30,245	\$10,139
Volusia	25,680	\$9,737
Monroe	16,796	\$8,315
Lee	24,155	\$7,651
Hernando	18,419	\$7,024
Duval	15,153	\$5,561
Saint Lucie	15,832	\$5,511
Manatee	15,955	\$5,390
Osceola	14,089	\$5,373
Seminole	12,806	\$5,180
Lake	12,380	\$4,401
Escambia	9,208	\$3,598
Okaloosa	8,139	\$3,146
Polk	12,241	\$3,145
Charlotte	9,298	\$3,071
Collier	7,344	\$2,487
Santa Rosa	5,218	\$2,233
Martin	5,898	\$2,041
Indian River	6,095	\$2,015
Bay	6,502	\$1,868
Saint Johns	4,704	\$1,857
Walton	3,246	\$1,308
Citrus	5,335	\$1,203
Marion	4,799	\$1,200
Clay	3,209	\$1,194
Flagler	2,717	\$1,150
Leon	3,342	\$1,039
Highlands	4,129	\$826



County	Building Count	TIV (in Millions)
Alachua	2,774	\$771
Nassau	1,295	\$416
Okeechobee	1,495	\$410
Franklin	873	\$357
Gadsden	844	\$284
Hendry	991	\$282
Putnam	1,260	\$276
Levy	1,495	\$264
Sumter	1,123	\$247
Jackson	746	\$231
Gulf	429	\$148
Desoto	663	\$147
Columbia	677	\$140
Glades	532	\$136
Holmes	324	\$112
Wakulla	518	\$103
Taylor	567	\$84
Bradford	393	\$80
Gilchrist	485	\$77
Dixie	503	\$76
Suwannee	479	\$75
Washington	341	\$73
Baker	449	\$72
Hardee	297	\$60
Jefferson	251	\$50
Madison	208	\$44
Calhoun	133	\$41
Union	146	\$35
Lafayette	126	\$27
Hamilton	72	\$17
Liberty	98	\$16
Total	924,732	\$306,588

Note: Excludes takeout policies

Total Insured Value (TIV) by Zip Code Commercial Lines Data as of December 31, 2024



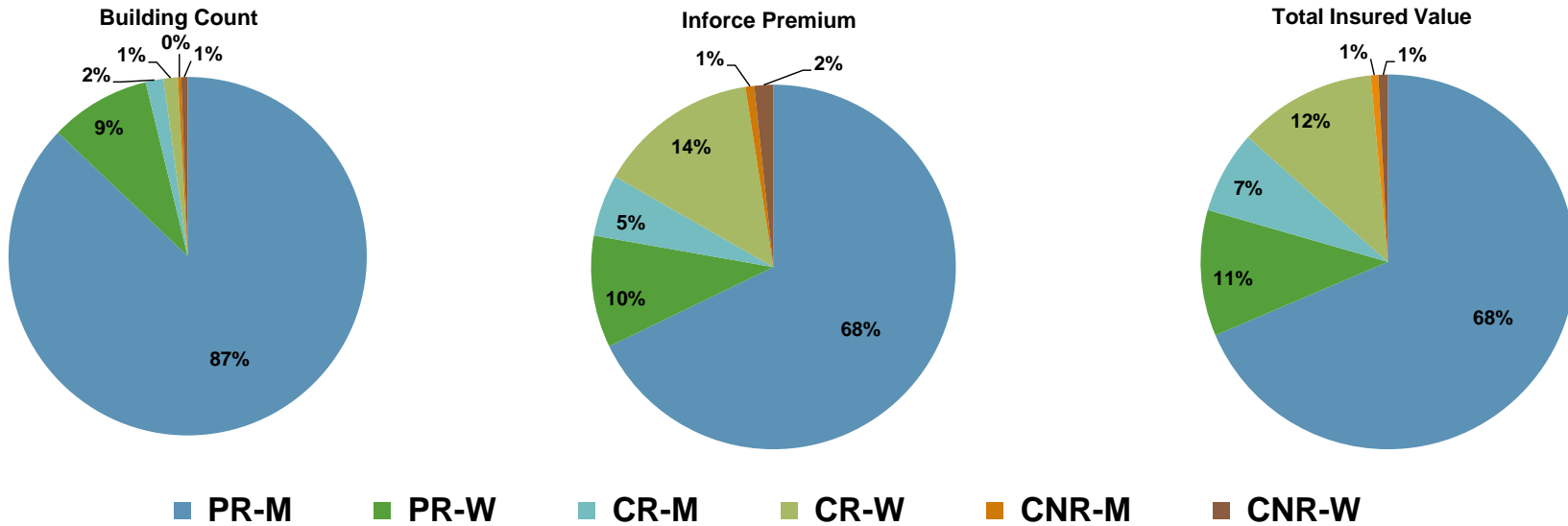
County	Building Count	TIV (in Millions)	County	Building Count	TIV (in Millions)
Miami-Dade	5,218	\$18,203	Flagler	137	\$147
Palm Beach	8,655	\$14,463	Saint Johns	118	\$98
Broward	4,407	\$11,021	Polk	96	\$97
Pinellas	2,414	\$7,669	Leon	60	\$57
Collier	1,243	\$4,668	Marion	57	\$47
Sarasota	1,684	\$4,573	Hernando	33	\$44
Monroe	1,857	\$2,181	Lake	51	\$26
Lee	762	\$2,148	Okeechobee	33	\$25
Volusia	587	\$2,052	Levy	31	\$24
Brevard	863	\$1,459	Gulf	26	\$20
Indian River	745	\$1,202	Hardee	12	\$18
Saint Lucie	595	\$1,173	Franklin	36	\$14
Escambia	767	\$1,164	Clay	13	\$9
Martin	810	\$1,112	Citrus	13	\$6
Hillsborough	469	\$818	Highlands	4	\$5
Manatee	935	\$815	Putnam	4	\$3
Okaloosa	554	\$645	Dixie	2	\$3
Bay	562	\$559	Alachua	4	\$2
Pasco	731	\$524	Jackson	4	\$1
Walton	447	\$434	Hendry	2	\$1
Orange	319	\$426	Washington	3	\$1
Charlotte	220	\$344	Wakulla	4	\$1
Santa Rosa	218	\$235	Sumter	2	\$1
Seminole	176	\$180	Suwannee	1	\$0
Duval	143	\$179	Gilchrist	1	\$0
Nassau	64	\$173	Bradford	1	\$0
Osceola	127	\$162			
Total			Total	36,320	\$79,233



Note: Excludes takeout policies

Product Line Information

Information by Product Line Data as of December 31, 2024



	PR-M	PR-W	CR-M	CR-W	CNR-M	CNR-W	TOTAL
Policy Count	837,289	87,443	2,222	3,954	1,869	3,405	936,182
Building Count	837,289	87,443	15,385	12,450	2,833	5,652	961,052
Inforce Premium	\$2,248,042,527	\$329,167,087	\$182,451,436	\$473,013,321	\$25,290,157	\$55,860,500	\$3,313,825,028
Total Insured Value	\$264,640,660,072	\$41,947,675,466	\$27,520,479,275	\$46,029,545,316	\$2,533,529,718	\$3,149,746,127	\$385,821,635,974

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 December 31, 2024**

Policy Form / Category	Multiperil					
	Policy Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
HO-3	433,804	52%	\$1,458,258,716	65%	\$188,525,345,121	71%
HO-8	11,751	1%	\$27,871,353	1%	\$3,360,925,852	1%
Homeowners	445,555	53%	\$1,486,130,069	66%	\$191,886,270,973	73%
DP-1 D	53,623	6%	\$134,475,695	6%	\$17,050,930,113	6%
DP-3 D	115,607	14%	\$336,514,802	15%	\$38,746,354,408	15%
Dwelling	169,230	20%	\$470,990,497	21%	\$55,797,284,521	21%
HO-6	62,054	7%	\$94,380,010	4%	\$4,014,011,117	2%
DP-1 C	2,640	0%	\$1,579,868	0%	\$199,973,807	0%
DP-3 C	62,167	7%	\$41,515,885	2%	\$4,244,299,820	2%
Condo	126,861	15%	\$137,475,763	6%	\$8,458,284,744	3%
MHO-3	69,274	8%	\$130,756,048	6%	\$7,268,196,179	3%
MDP-1 D	18,336	2%	\$20,639,674	1%	\$1,025,403,229	0%
Mobile Home	87,610	10%	\$151,395,722	7%	\$8,293,599,408	3%
HO-4	7,203	1%	\$1,743,431	0%	\$184,494,726	0%
DP-1 T	3	0%	\$459	0%	\$72,400	0%
DP-3 T	18	0%	\$9,038	0%	\$844,400	0%
MDP-1 T	36	0%	\$8,859	0%	\$950,500	0%
MHO-4	773	0%	\$288,689	0%	\$18,858,400	0%
Tenant	8,033	1%	\$2,050,476	0%	\$205,220,426	0%
Total	837,289	100%	\$2,248,042,527	100%	\$264,640,660,072	100%

Policy Form / Category	Wind-Only					
	Policy Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
HW-2	55,741	64%	\$230,318,614	70%	\$32,773,680,616	78%
Homeowners	55,741	64%	\$230,318,614	70%	\$32,773,680,616	78%
DW-2	12,264	14%	\$63,408,423	19%	\$5,930,787,420	14%
Dwelling	12,264	14%	\$63,408,423	19%	\$5,930,787,420	14%
HW-6	17,936	21%	\$31,556,621	10%	\$3,151,160,070	8%
Condo	17,936	21%	\$31,556,621	10%	\$3,151,160,070	8%
MW-2	1,255	1%	\$3,250,461	1%	\$70,738,040	0%
MD-1	141	0%	\$539,620	0%	\$8,106,300	0%
Mobile Home	1,396	2%	\$3,790,081	1%	\$78,844,340	0%
HW-4	106	0%	\$93,348	0%	\$13,203,020	0%
Tenant	106	0%	\$93,348	0%	\$13,203,020	0%
Total	87,443	100%	\$329,167,087	100%	\$41,947,675,466	100%

Category	Total					
	Policy Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
Homeowners	501,296	54%	\$1,716,448,683	67%	\$224,659,951,589	73%
Dwelling	181,494	20%	\$534,398,920	21%	\$61,728,071,941	20%
Condo	144,797	16%	\$169,032,384	7%	\$11,609,444,814	4%
Mobile Home	89,006	10%	\$155,185,803	6%	\$8,372,443,748	3%
Tenant	8,139	1%	\$2,143,824	0%	\$218,423,446	0%
Total	924,732	100%	\$2,577,209,614	100%	\$306,588,335,538	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 December 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	604	27%	2,033	13%	\$17,591,258	10%	\$2,636,946,500	10%
Condo Assn	1,394	63%	9,794	64%	\$143,272,356	79%	\$21,114,348,065	77%
Homeowners Assn	99	4%	2,881	19%	\$15,441,224	8%	\$2,762,108,940	10%
All Other	125	6%	677	4%	\$6,146,598	3%	\$1,007,075,770	4%
Total	2,222	100%	15,385	100%	\$182,451,436	100%	\$27,520,479,275	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	681	17%	1,311	11%	\$19,864,002	4%	\$1,703,859,025	4%
Condo Assn	2,819	71%	8,674	70%	\$417,202,521	88%	\$40,716,343,955	88%
Homeowners Assn	114	3%	1,027	8%	\$9,403,688	2%	\$1,134,599,315	2%
All Other	340	9%	1,438	12%	\$26,543,110	6%	\$2,474,743,021	5%
Total	3,954	100%	12,450	100%	\$473,013,321	100%	\$46,029,545,316	100%

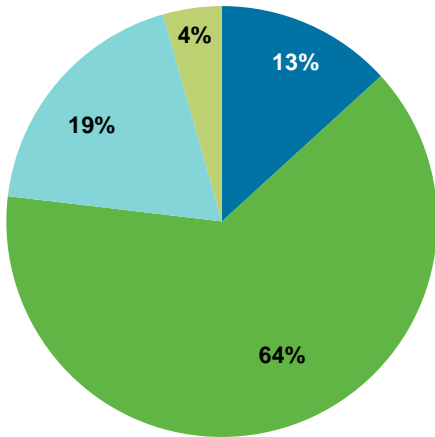
Policy Type	Total							
	Policy Count	% of Total	Building Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
Apartment Bldg	1,285	21%	3,344	12%	\$37,455,260	6%	\$4,340,805,525	6%
Condo Assn	4,213	68%	18,468	66%	\$560,474,877	86%	\$61,830,692,020	84%
Homeowners Assn	213	3%	3,908	14%	\$24,844,912	4%	\$3,896,708,255	5%
All Other	465	8%	2,115	8%	\$32,689,708	5%	\$3,481,818,791	5%
Total	6,176	100%	27,835	100%	\$655,464,757	100%	\$73,550,024,591	100%

Notes:

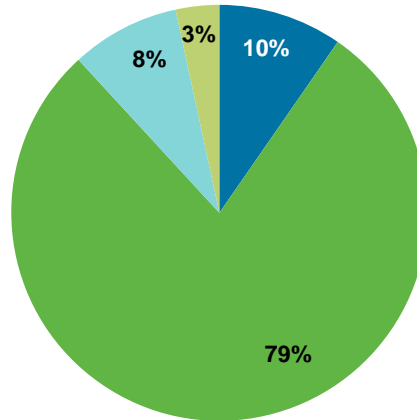
- 1) All Other = Auxiliary/Special Class only policies, Cooperative Buildings, Continuing Care Retirement Community, Dorms, etc.
- 2) Excludes takeout policies

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

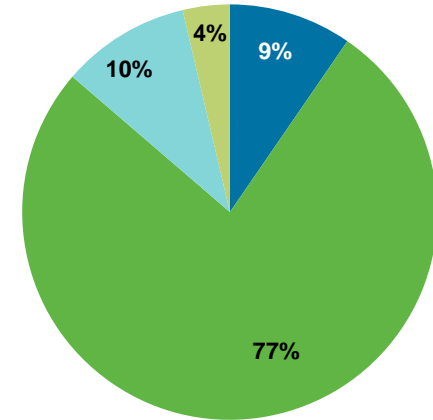
Building Count



Inforce Premium



Total Insured Value



■ Apartment Bldg

■ Condo Assn

■ Homeowners Assn

■ All Other

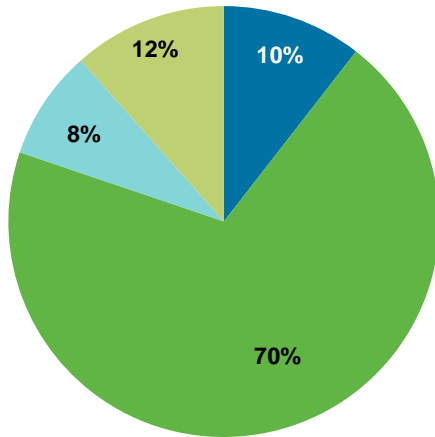
	Apartment Bldg	Condo Assn	Homeowners Assn	All Other	Total
Policy Count	604	1,394	99	125	2,222
Building Count	2,033	9,794	2,881	677	15,385
Inforce Premium	\$17,591,258	\$143,272,356	\$15,441,224	\$6,146,598	\$182,451,436
Total Insured Value	\$2,636,946,500	\$21,114,348,065	\$2,762,108,940	\$1,007,075,770	\$27,520,479,275

Notes:

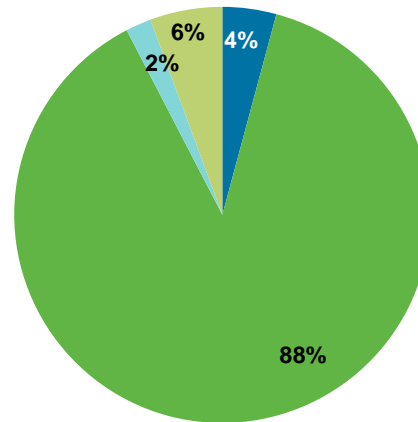
- 1) All Other = Auxiliary/Special Class only policies, Cooperative Buildings, Continuing Care Retirement Community, Dorms, etc.
- 2) Excludes takeout policies

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

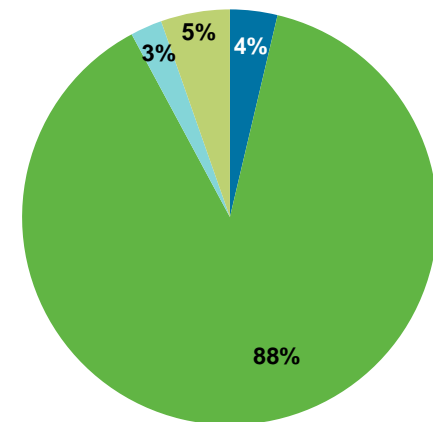
Building Count



Inforce Premium



Total Insured Value



■ Apartment Bldg

■ Condo Assn

■ Homeowners Assn

■ All Other

	Apartment Bldg	Condo Assn	Homeowners Assn	All Other	Total
Policy Count	681	2,819	114	340	3,954
Building Count	1,311	8,674	1,027	1,438	12,450
Inforce Premium	19,864,002	417,202,521	9,403,688	26,543,110	\$473,013,321
Total Insured Value	1,703,859,025	40,716,343,955	1,134,599,315	2,474,743,021	\$46,029,545,316

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 December 31, 2024**

Policy Type	Multiperil							
	Policy Count	% of Total	Building Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
Office	494	26%	626	22%	\$4,663,206	18%	\$465,202,528	18%
Retail	244	13%	310	11%	\$2,783,602	11%	\$278,625,128	11%
Hotel/Motel	38	2%	58	2%	\$869,558	3%	\$108,648,896	4%
Restaurant	26	1%	33	1%	\$444,380	2%	\$37,002,500	1%
All Other	1,067	57%	1,806	64%	\$16,529,411	65%	\$1,644,050,666	65%
Total	1,869	100%	2,833	100%	\$25,290,157	100%	\$2,533,529,718	100%

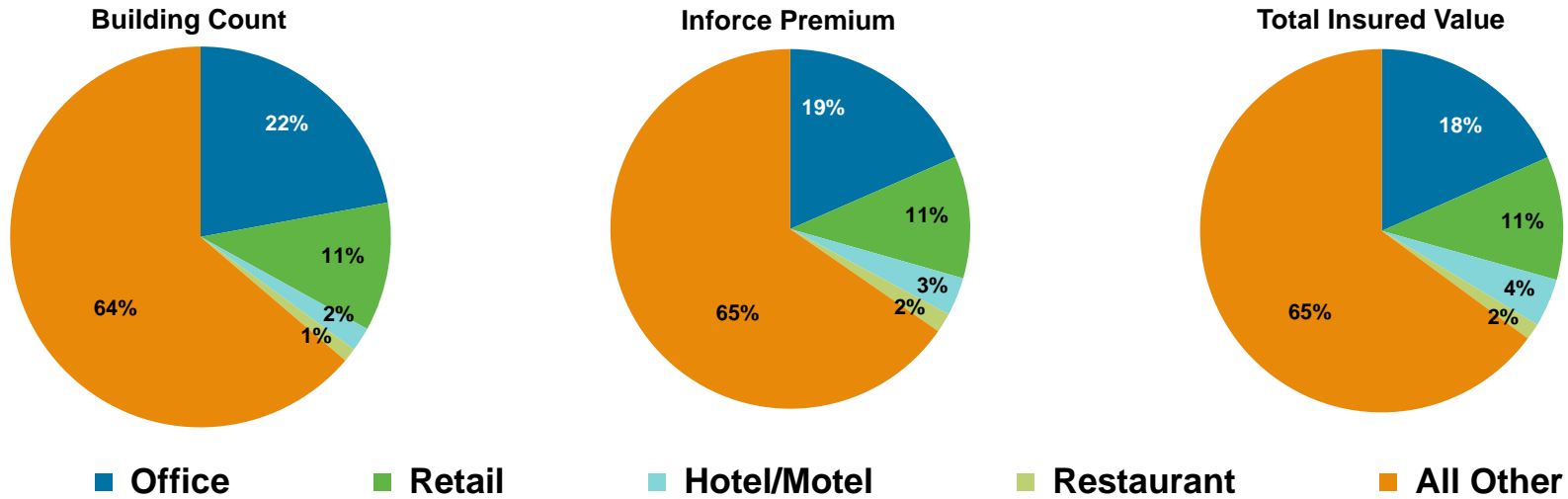
Policy Type	Wind-Only							
	Policy Count	% of Total	Building Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
Office	941	28%	1,110	20%	\$7,126,615	13%	\$472,562,035	15%
Retail	632	19%	830	15%	\$9,578,353	17%	\$523,187,732	17%
Hotel/Motel	268	8%	786	14%	\$11,494,812	21%	\$472,339,499	15%
Restaurant	399	12%	459	8%	\$4,657,443	8%	\$273,010,131	9%
All Other	1,158	34%	2,460	44%	\$22,875,479	41%	\$1,404,839,846	45%
Builders Risk	7	0%	7	0%	\$127,798	0%	\$3,806,884	0%
Total	3,405	100%	5,652	100%	\$55,860,500	100%	\$3,149,746,127	100%

Policy Type	Total							
	Policy Count	% of Total	Building Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
Office	1,435	27%	1,736	20%	\$11,789,821	15%	\$937,764,563	17%
Retail	876	17%	1,140	13%	\$12,361,955	15%	\$801,812,860	14%
Hotel/Motel	306	6%	844	10%	\$12,364,370	15%	\$580,988,395	10%
Restaurant	425	8%	492	6%	\$5,101,823	6%	\$310,012,631	5%
All Other	2,225	42%	4,266	50%	\$39,404,890	49%	\$3,048,890,512	54%
Builders Risk	7	0%	7	0%	\$127,798	0%	\$3,806,884	0%
Total	5,274	100%	8,485	100%	\$81,150,657	100%	\$5,683,275,845	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

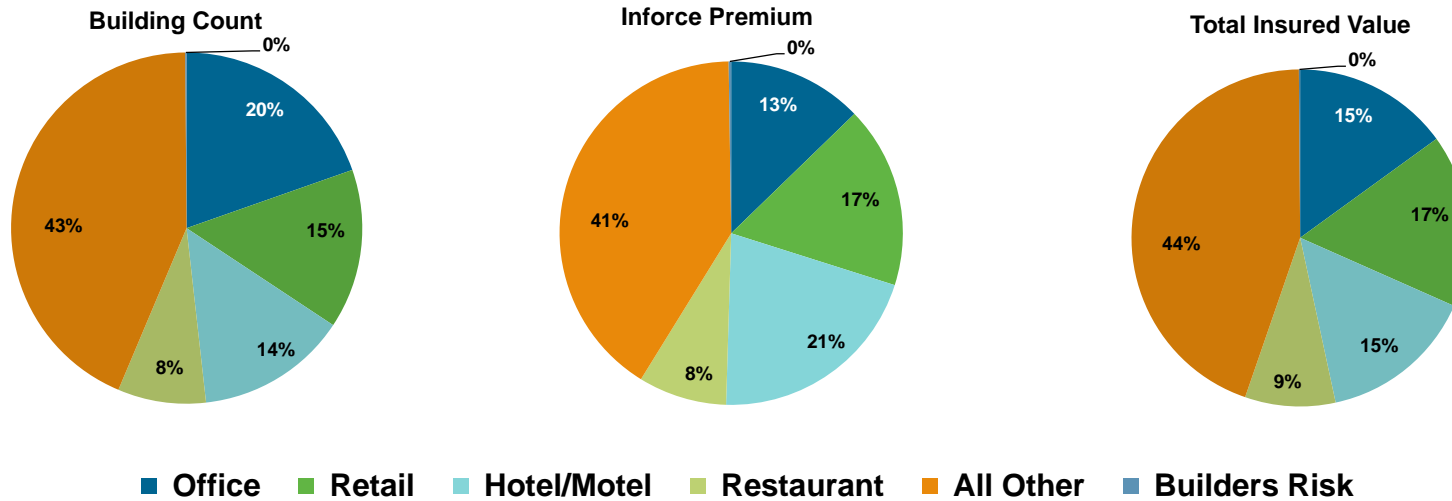
Commercial Non-Residential Multiperil Information by Policy Form Data as of December 31, 2024



	Office	Retail	Hotel/Motel	Restaurant	All Other	Total
Policy Count	494	244	38	26	1,067	1,869
Building Count	626	310	58	33	1,806	2,833
Inforce Premium	\$4,663,206	\$2,783,602	\$869,558	\$444,380	\$16,529,411	\$25,290,157
Total Insured Value	\$465,202,528	\$278,625,128	\$108,648,896	\$37,002,500	\$1,644,050,666	\$2,533,529,718

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

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



	Office	Retail	Hotel/Motel	Restaurant	All Other	Builders Risk	Total
Policy Count	941	632	268	399	1,158	7	3,405
Building Count	1,110	830	786	459	2,460	7	5,652
Inforce Premium	\$7,126,615	\$9,578,353	\$11,494,812	\$4,657,443	\$22,875,479	\$127,798	\$55,860,500
Total Insured Value	\$472,562,035	\$523,187,732	\$472,339,499	\$273,010,131	\$1,404,839,846	\$3,806,884	\$3,149,746,127

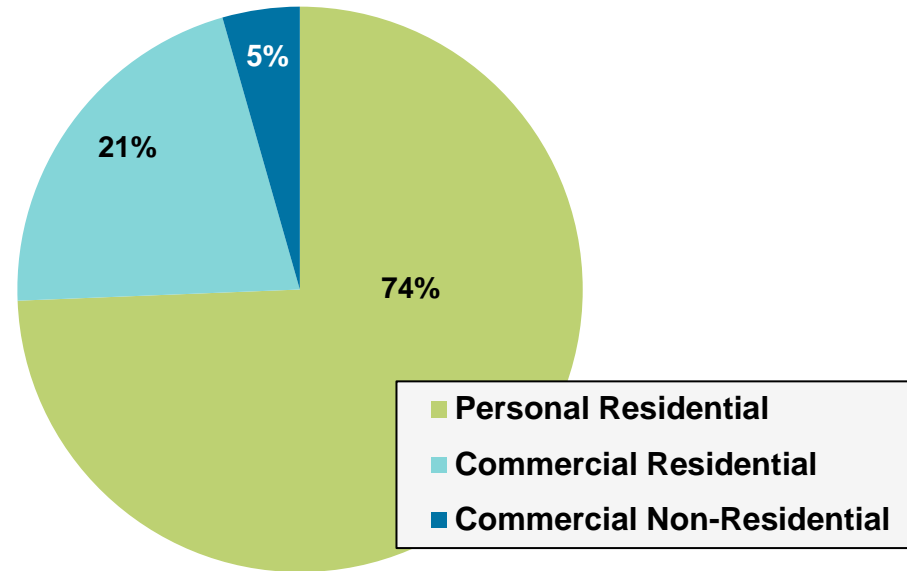
- Notes:**
- 1) For policies with multiple risks, policy count and inforce premium are allocated by the occupancy with the greatest Total Insured Value (TIV) for the policy. Building count and TIV are allocated at the risk level.
 - 2) Excludes takeout policies

Hot Topics

Catastrophe Modeling Results

Percentage of Average Annual Loss by Account

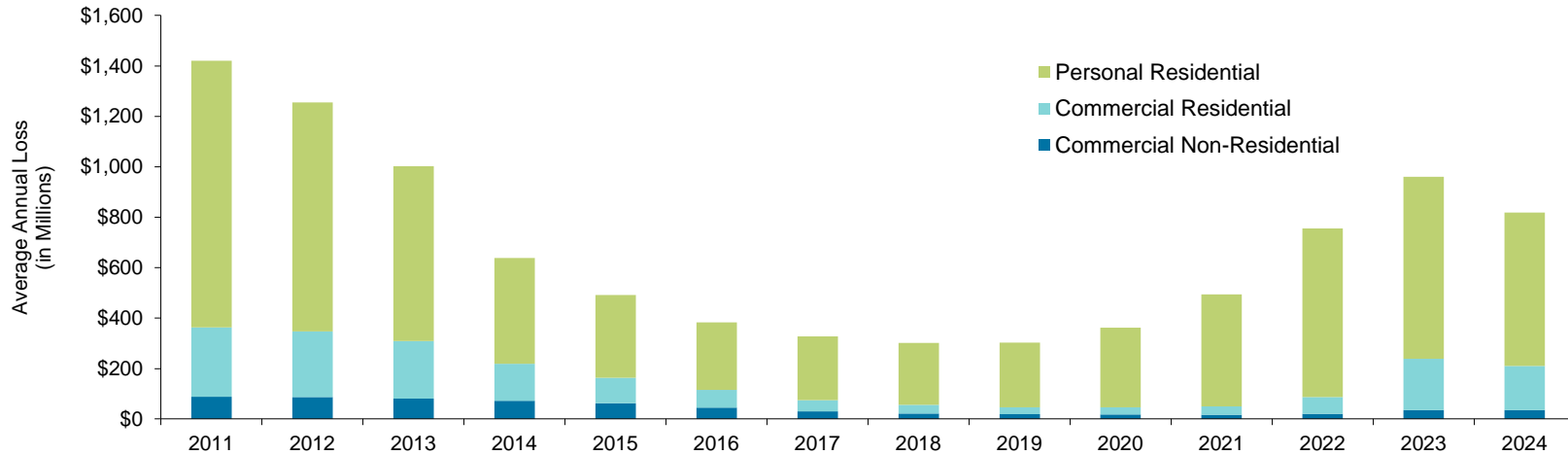
Data as of December 31, 2024



Account	Average Annual Loss (in Millions)	Percent of Average Annual Loss
Personal Residential	\$609	74%
Commercial Residential	\$174	21%
Commercial Non-Residential	\$36	4%
Total	\$819	100%

Note: Excludes takeout policies

Catastrophe Modeling Results Average Annual Loss Amount by Account



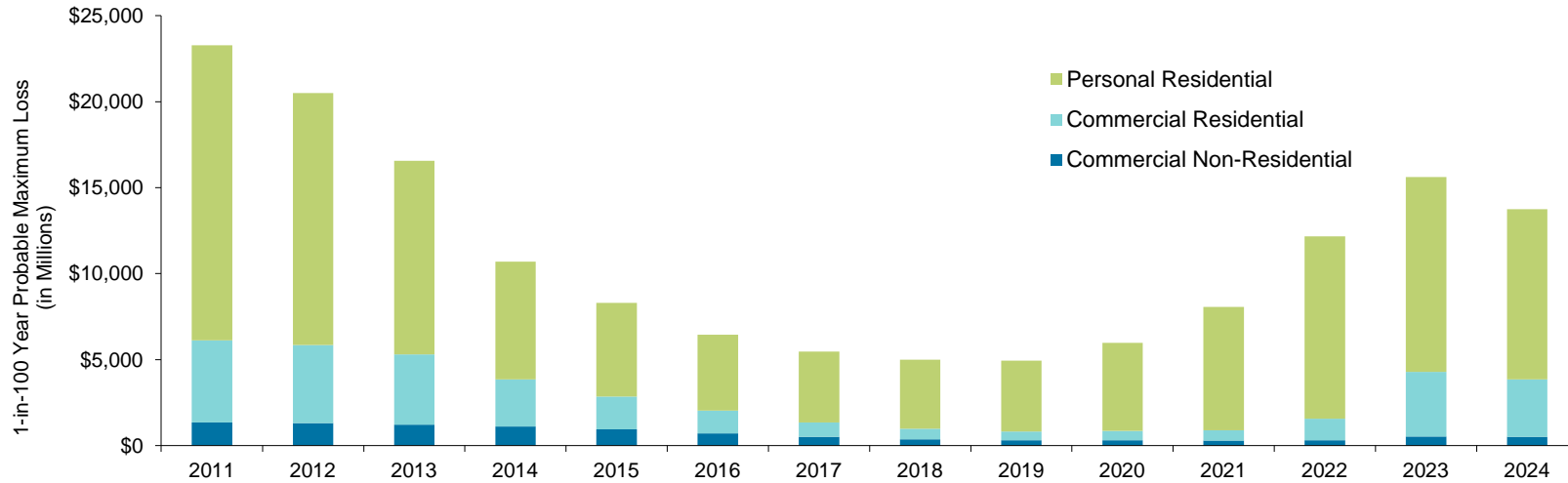
Average Annual Loss (in Millions)				
	Personal	Commercial Residential	Commercial Non-Residential	Total
2011	\$1,057	\$275	\$89	\$1,421
2012	\$907	\$261	\$87	\$1,255
2013	\$693	\$228	\$81	\$1,002
2014	\$419	\$147	\$72	\$638
2015	\$328	\$102	\$62	\$492
2016	\$268	\$70	\$45	\$384
2017	\$253	\$44	\$31	\$329

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	\$609	\$174	\$36	\$819

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)				
	Personal	Commercial Residential	Commercial Non-Residential	Total
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)				
	Personal	Commercial Residential	Commercial Non-Residential	Total
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	\$9,890	\$3,348	\$505	\$13,658

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

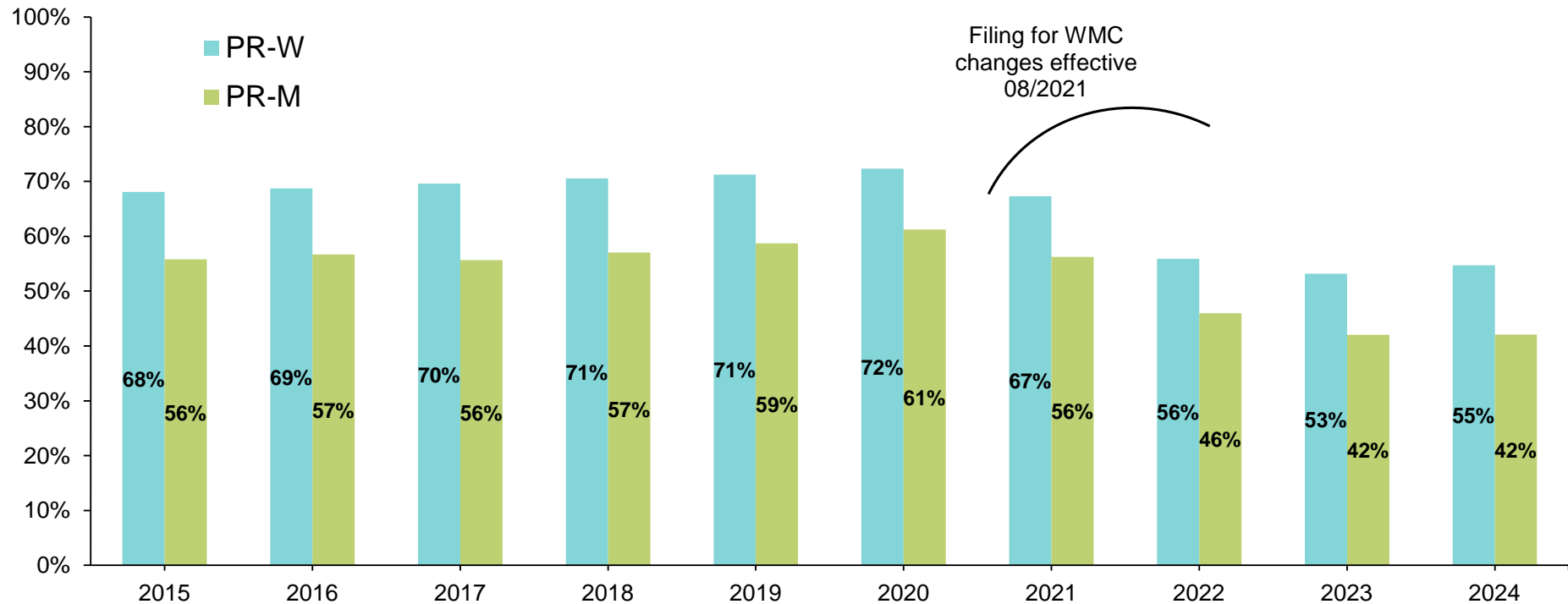
Windstorm Mitigation Credit (WMC) Information
Information by Product Line and Policy Form
 Data as of December 31, 2024

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)	% 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	423,265	\$1,046,276,434	405,349	\$1,001,257,991	\$717,034,583	95.8%	41.7%	\$1,769
	HO-4	6,512	\$1,188,270	2,429	\$356,186	\$613,467	37.3%	63.3%	\$253
	HO-6	51,200	\$12,669,832	40,281	\$9,217,115	\$25,654,569	78.7%	73.6%	\$637
	HO-8	11,642	\$25,166,599	11,154	\$23,871,564	\$15,266,319	95.8%	39.0%	\$1,369
	DP-1	53,094	\$113,416,131	47,023	\$100,880,239	\$73,606,062	88.6%	42.2%	\$1,565
	DP-3	168,004	\$239,695,335	126,856	\$211,285,326	\$146,648,472	75.5%	41.0%	\$1,156
	Total PR-M	713,717	\$1,438,412,601	633,092	\$1,346,868,421	\$978,823,473	88.7%	42.1%	\$1,546
PR-W	HW-2	55,741	\$190,570,494	54,978	\$186,748,446	\$184,130,798	98.6%	49.6%	\$3,349
	HW-4	106	\$77,892	75	\$50,236	\$126,674	70.8%	71.6%	\$1,689
	HW-6	17,936	\$26,115,213	17,154	\$24,465,854	\$88,332,756	95.6%	78.3%	\$5,149
	DW-2	12,264	\$52,455,307	11,869	\$50,144,004	\$43,360,299	96.8%	46.4%	\$3,653
	Total PR-W	86,047	\$269,218,906	84,076	\$261,408,540	\$315,950,527	97.7%	54.7%	\$3,758
Personal Residential Total		799,764	\$1,707,631,507	717,168	\$1,608,276,961	\$1,294,773,999	89.7%	44.6%	\$1,805

Note:

Excludes takeout policies and mobile home policies

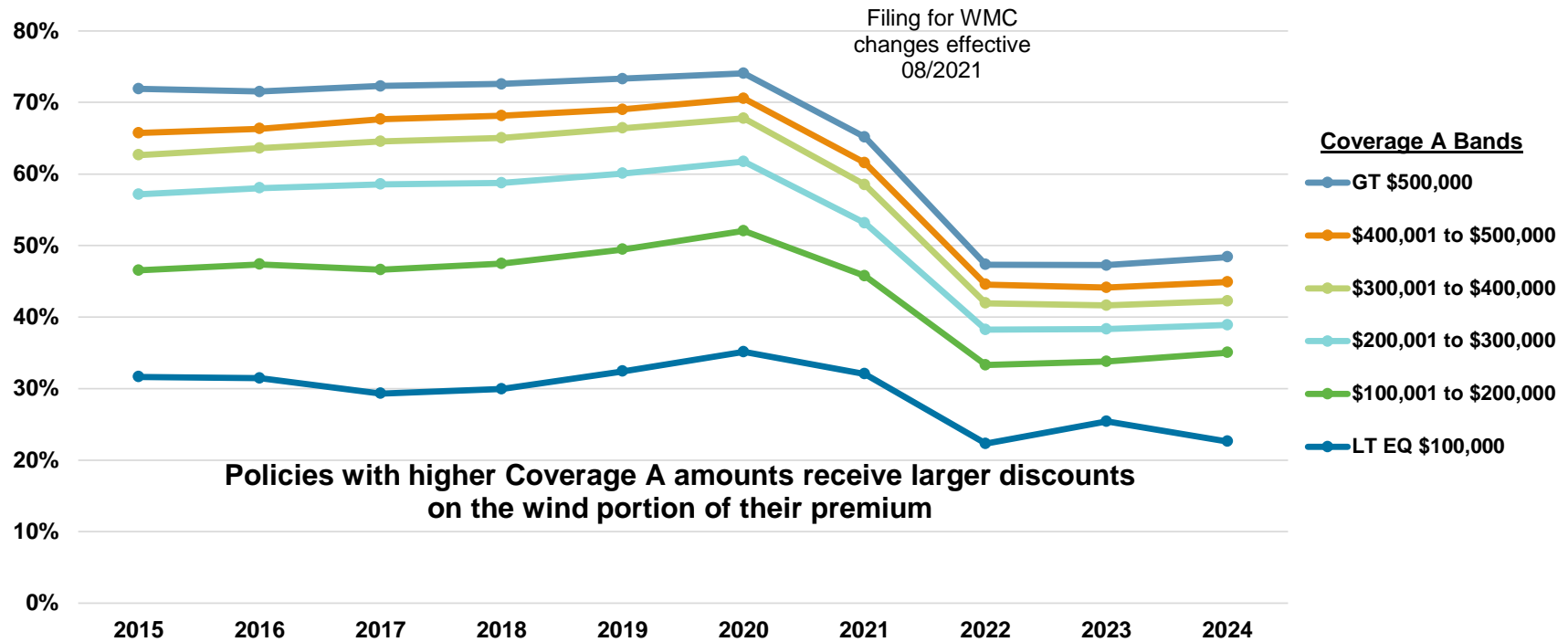
Personal Residential Windstorm Mitigation Credit (WMC) Trend Percent Discount Applied to Wind Premium by Product Line



Note:

Excludes takeout policies and mobile home policies

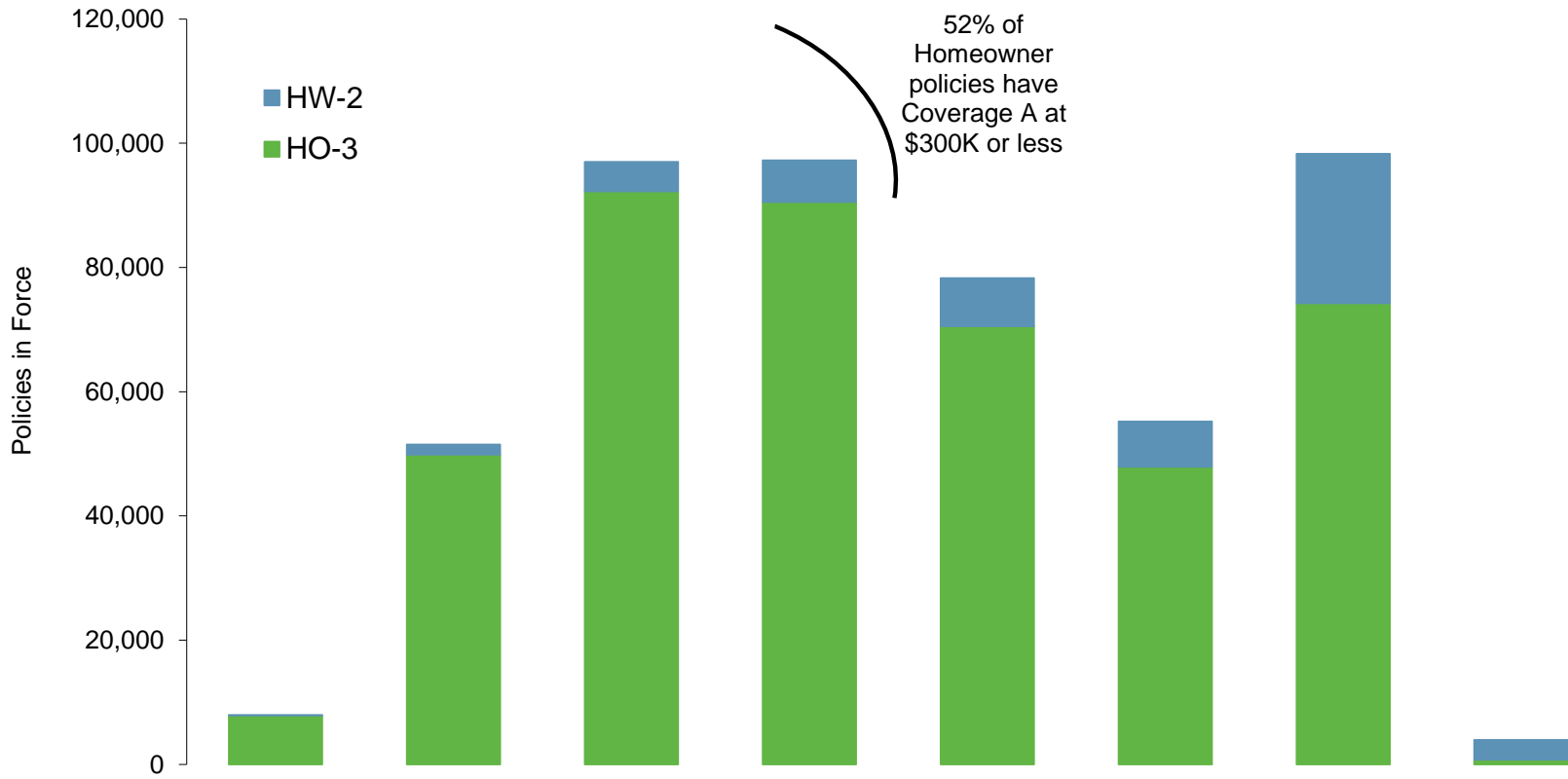
Percent Discount Applied to Wind Premium from Wind Loss Mitigation Features HO-3 and HW-2 Trend by Coverage A Band



Notes:

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

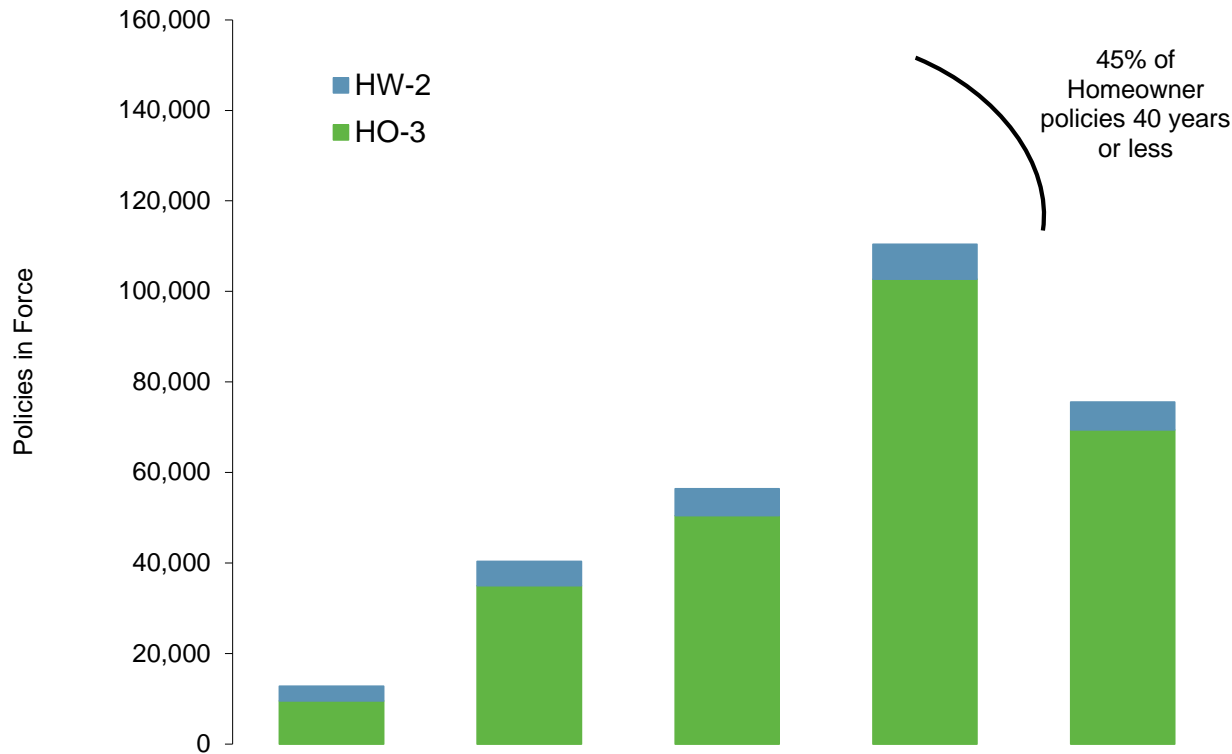
Personal Residential HO-3 and HW-2 - Coverage A Range Data as of December 31, 2024



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	7,844	49,833	92,215	90,508	70,533	47,882	74,223	766	433,804
HW-2	148	1,690	4,788	6,737	7,745	7,351	24,076	3,206	55,741
Total	7,992	51,523	97,003	97,245	78,278	55,233	98,299	3,972	489,545

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

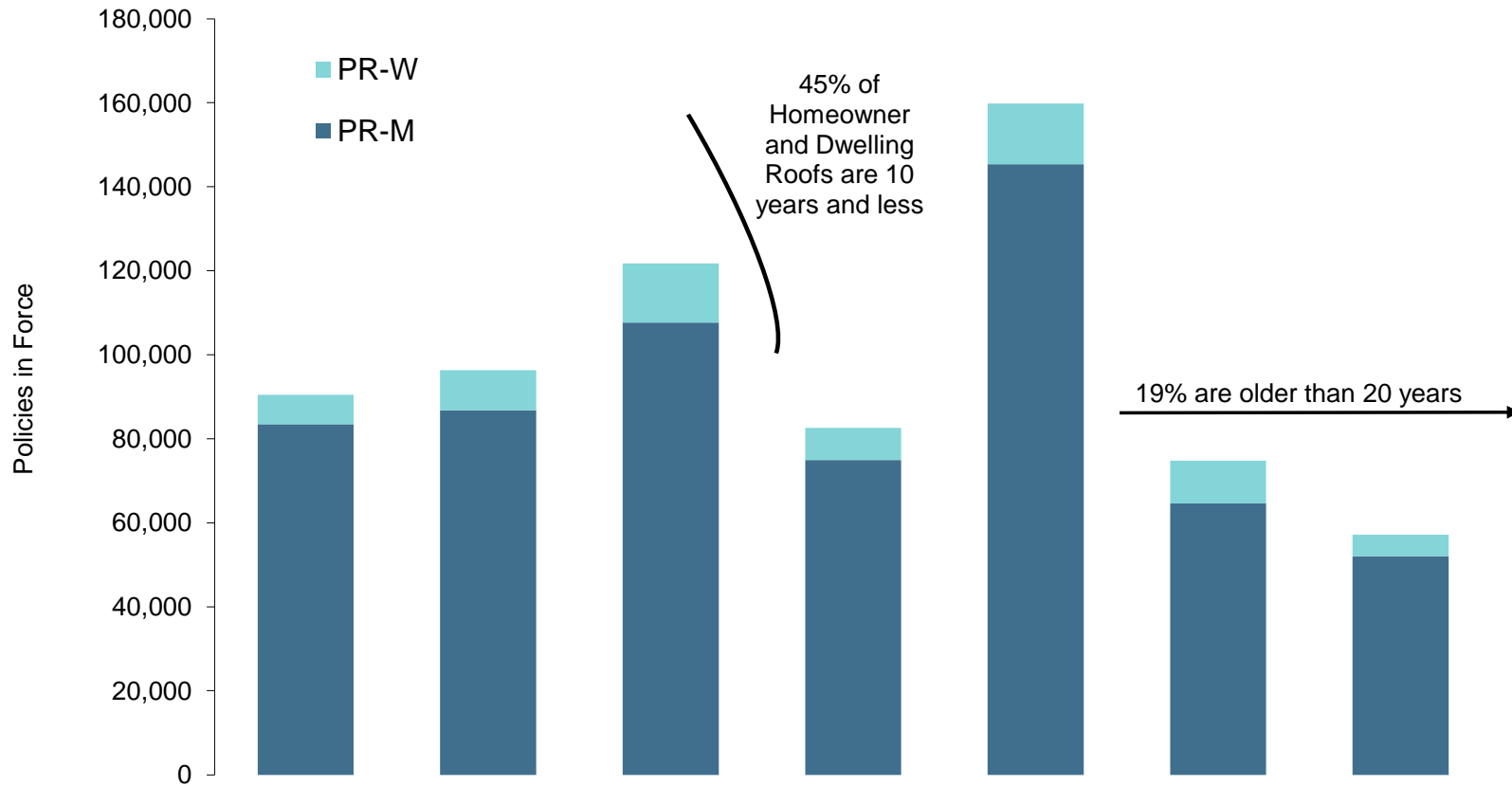
Personal Residential HO-3 and HW-2 - Age of Home Data as of December 31, 2024



Product	0-10 Years	11-20 Years	21-30 Years	31-40 Years	41-50 Years	51-60 Years	61+ Years	Total
HO-3	9,521	34,979	50,465	102,736	69,433	48,115	118,555	433,804
HW-2	3,242	5,363	5,945	7,687	6,143	8,492	18,869	55,741
Total	12,763	40,342	56,410	110,423	75,576	56,607	137,424	489,545

Note:
1) Excludes takeout policies

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

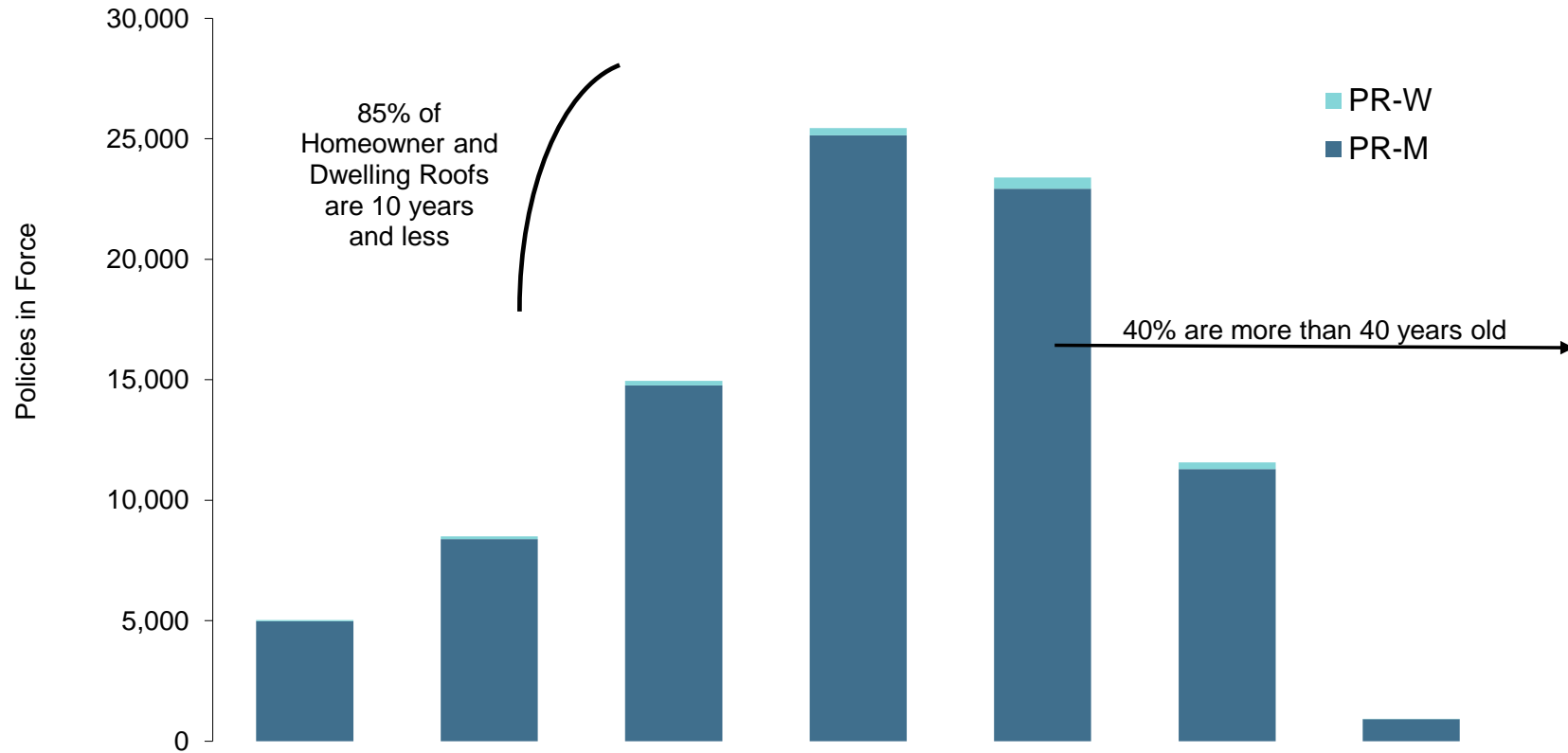


Product	0-2 Years	3-5 Years	6-10 Years	11-15 Years	16-20 Years	21-30 Years	31+ Years	Total
PR-M	83,468	86,762	107,683	74,937	145,350	64,578	52,007	614,785
PR-W	6,961	9,522	14,027	7,648	14,463	10,218	5,166	68,005
Total	90,429	96,284	121,710	82,585	159,813	74,796	57,173	682,790

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 December 31, 2024

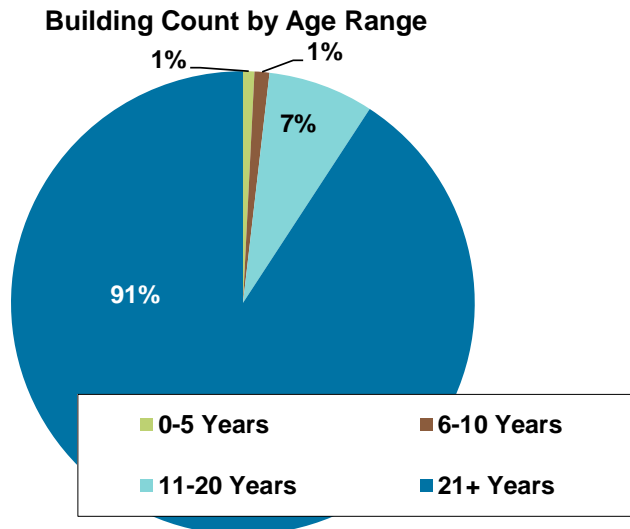


Product	0-10 Years	11-20 Years	21-30 Years	31-40 Years	41-50 Years	51-60 Years	61+ Years	Total
PR-M	4,979	8,393	14,765	25,143	22,925	11,292	922	88,419
PR-W	47	103	188	298	465	283	12	1,396
Total	5,026	8,496	14,953	25,441	23,390	11,575	934	89,815

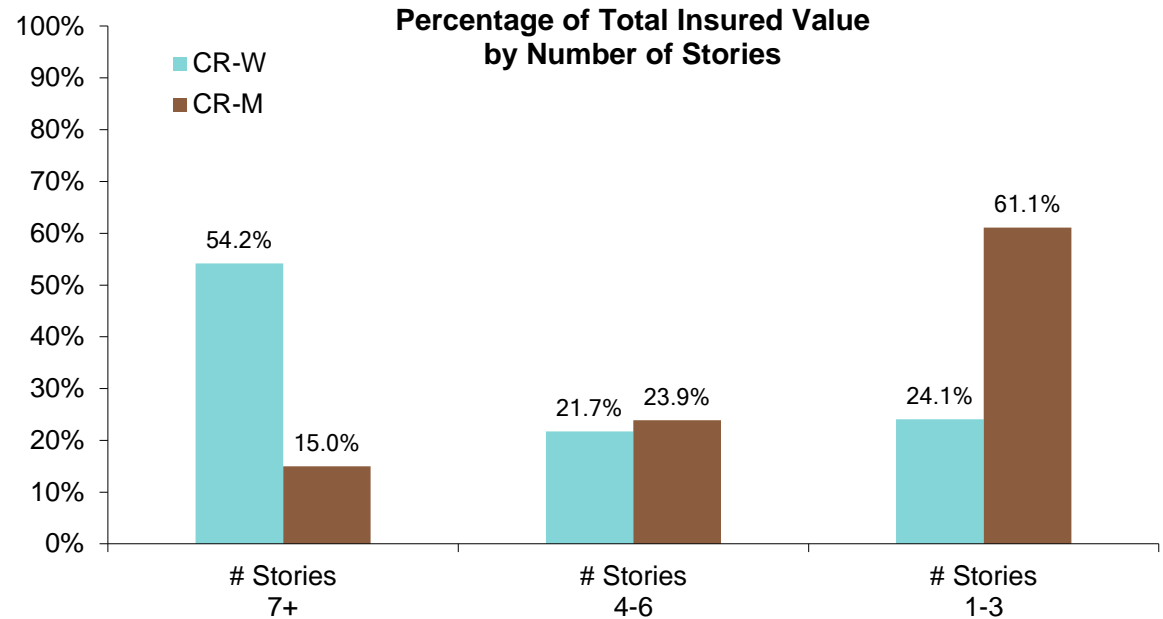
Notes:

- 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 Age and Number of Stories Data as of December 31, 2024

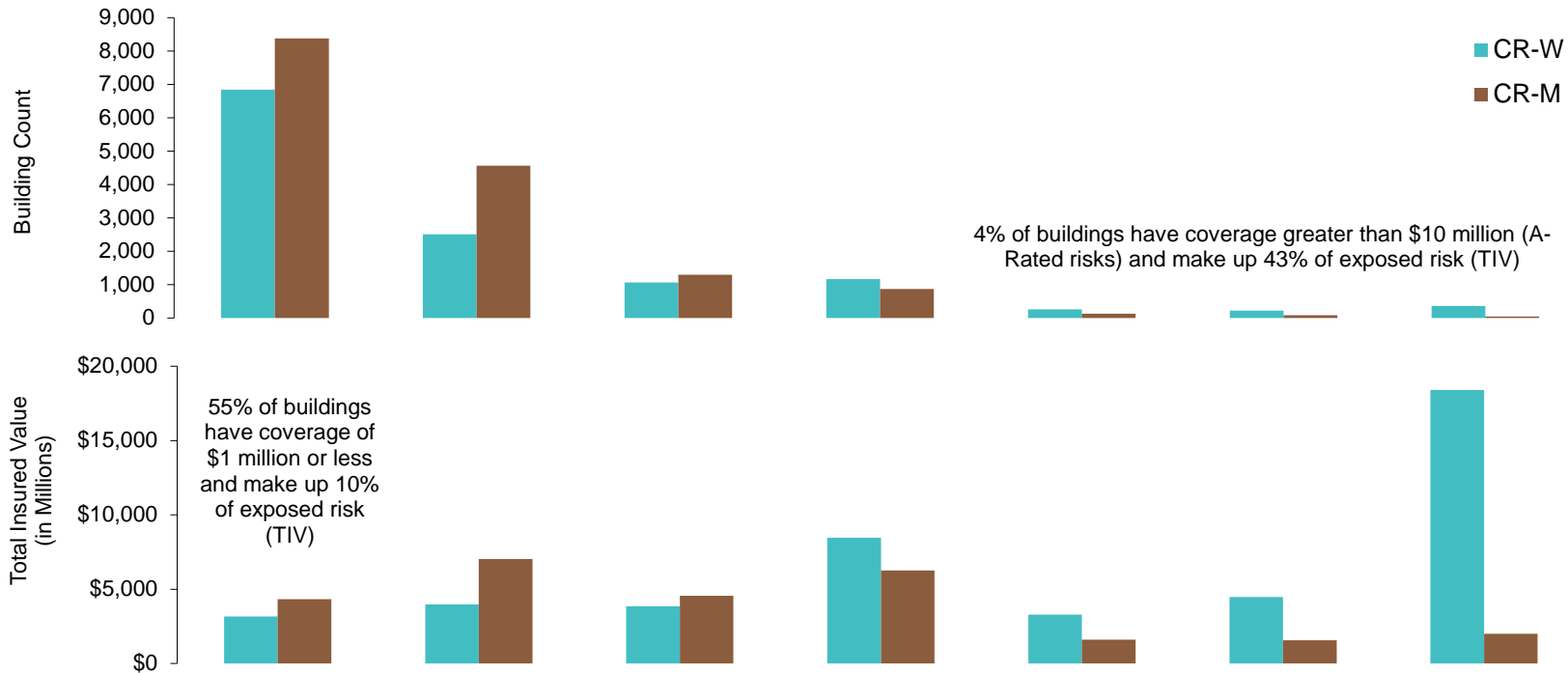


91% of all commercial residential buildings were built before 2004.



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 December 31, 2024

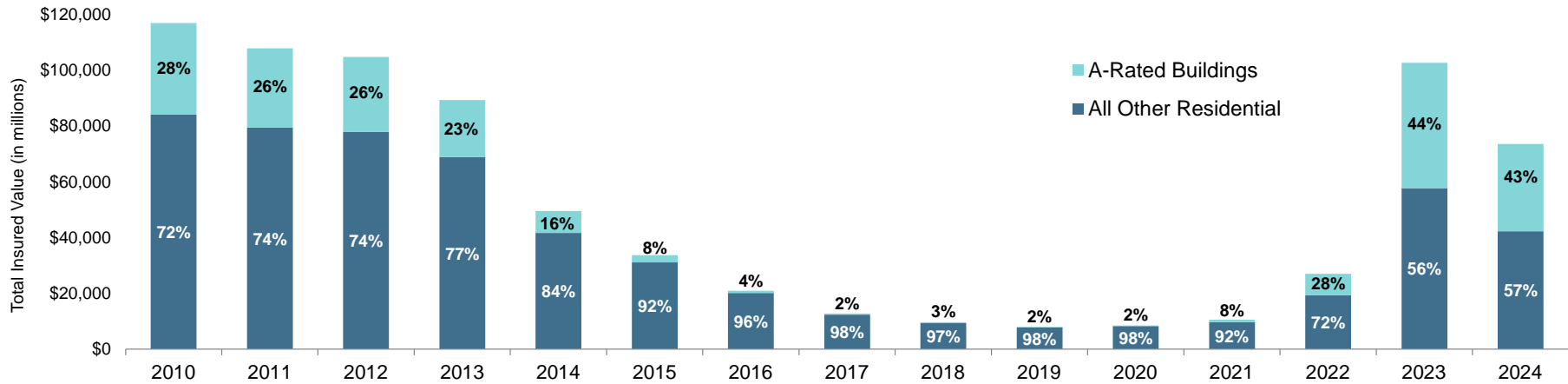


Product		\$1M and Less	\$1M to \$2.5M	\$2.5M to \$5M	\$5M to \$10M	\$10M to \$15M (A-Rated)	\$15M to \$25M (A-Rated)	\$25M+ (A-Rated)	Total
Building Count	CR-W	6,842	2,509	1,068	1,167	268	231	365	12,450
	CR-M	8,380	4,567	1,297	876	132	85	48	15,385
	Total	15,222	7,076	2,365	2,043	400	316	413	27,835
Total Insured Value (in Millions)	CR-W	\$3,163	\$3,977	\$3,854	\$8,461	\$3,292	\$4,469	\$18,391	\$45,606
	CR-M	\$4,332	\$7,032	\$4,550	\$6,262	\$1,597	\$1,560	\$2,006	\$27,340
	Total	\$7,495	\$11,010	\$8,403	\$14,722	\$4,889	\$6,029	\$20,397	\$72,946

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) Buildings Data as of December 31, 2024

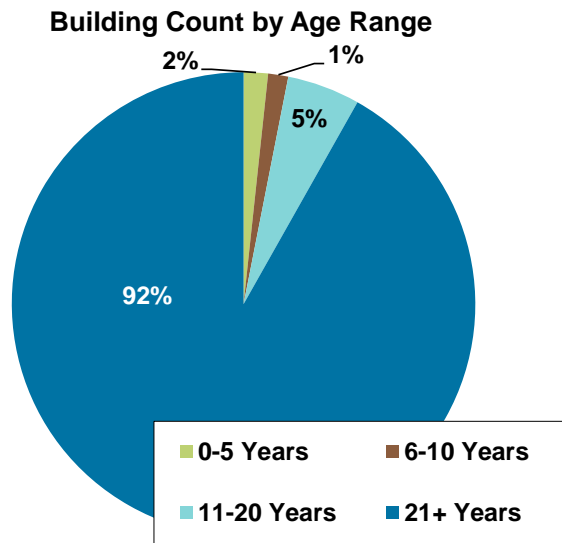


Year	A-Rated Buildings						All Other Residential						Total		
	Building Count	% of Total	Total Insured Value (in millions)	% of Total	Premium Excluding Surcharges (in millions)	% of Total	Building Count	% of Total	Total Insured Value (in millions)	% of Total	Premium Excluding Surcharges (in millions)	% 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
2024	1,129	4%	\$31,315	43%	\$277	48%	26,706	96%	\$42,235	57%	\$302	52%	27,835	\$73,550	\$579

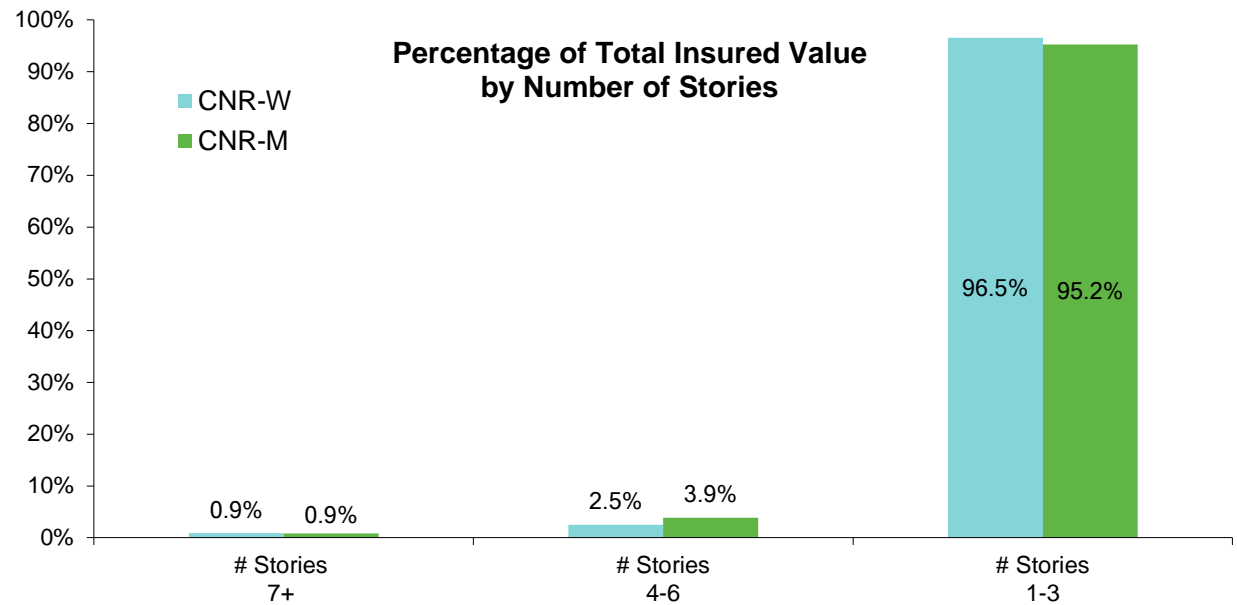
Notes:

- 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 Age and Number of Stories Data as of December 31, 2024



92% 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	12/31/24	12/31/11	12/31/24	12/31/11	12/31/24
All Perils	3.17%	18.01%	2.64%	11.44%	2.90%	13.45%
Sinkhole	0.03%	0.05%	1.70%	0.47%	0.88%	0.34%
Non Hurricane Cat	0.06%	1.82%	0.02%	0.84%	0.04%	1.14%
Other Wind	0.04%	1.89%	0.05%	3.75%	0.05%	3.18%
All Other Perils	0.45%	1.59%	0.23%	1.20%	0.34%	1.32%
Fire	0.13%	0.57%	0.06%	0.26%	0.09%	0.35%
Liability / Medical	0.11%	0.24%	0.13%	0.21%	0.12%	0.22%
Theft	0.28%	0.59%	0.09%	0.20%	0.18%	0.32%
Vandalism and Malicious Mischief	0.00%	0.07%	0.00%	0.04%	0.00%	0.05%
Water	2.31%	14.66%	0.50%	6.21%	1.39%	8.80%

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%	\$221.63	
	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	11/5/2023	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 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%	\$311.66
	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%	\$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%	\$134.43
	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 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.