

# Corporate Analytics Business Overview

September 30, 2024 Report



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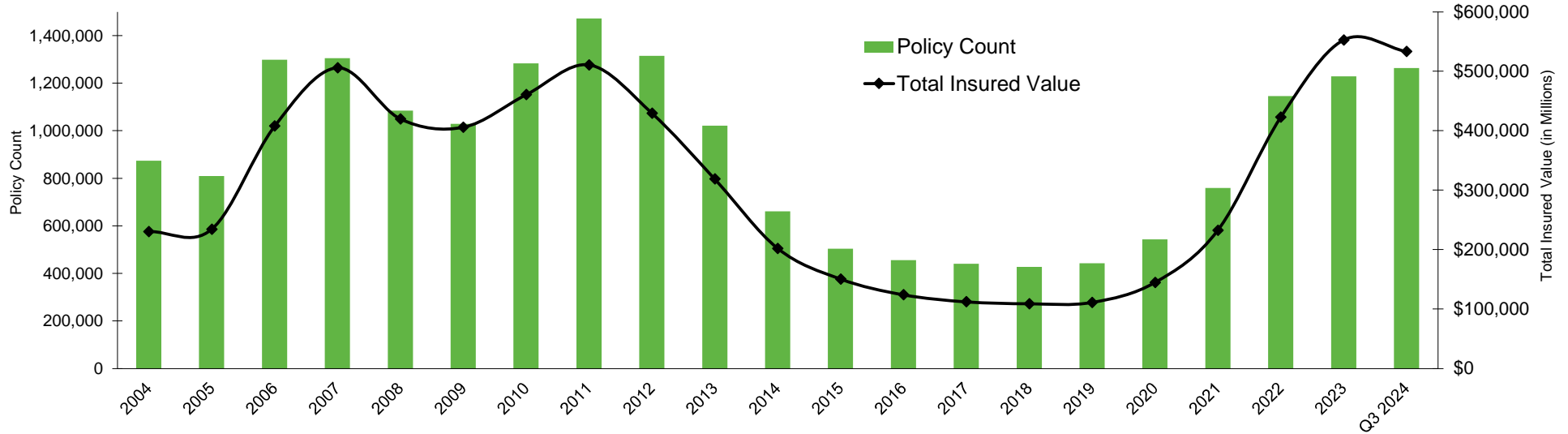
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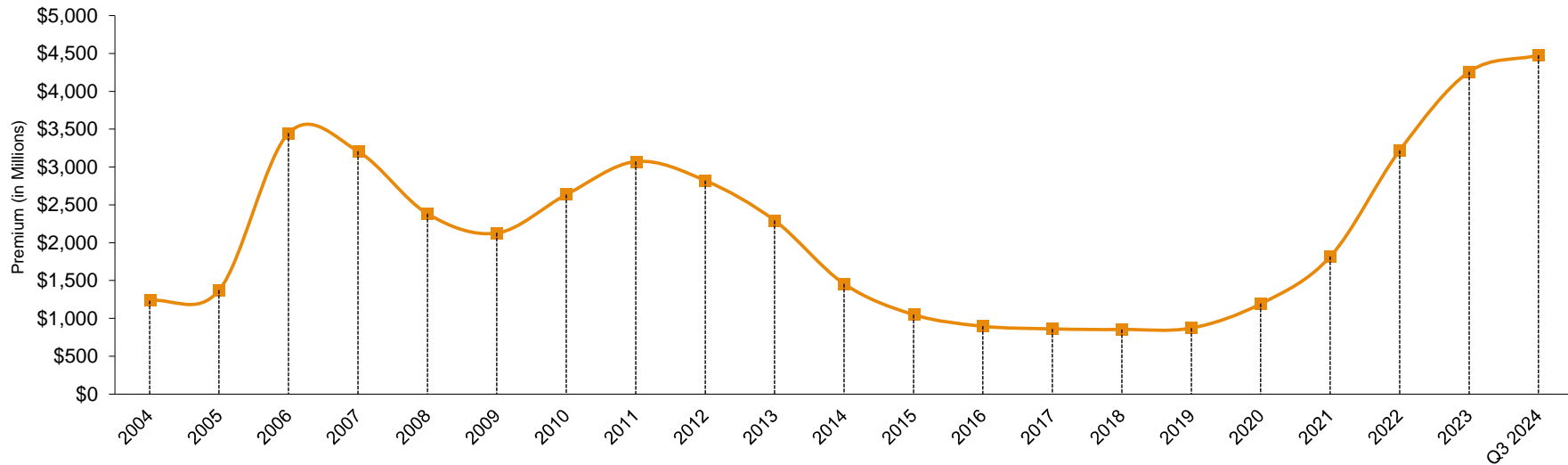
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# Corporate Snapshot

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



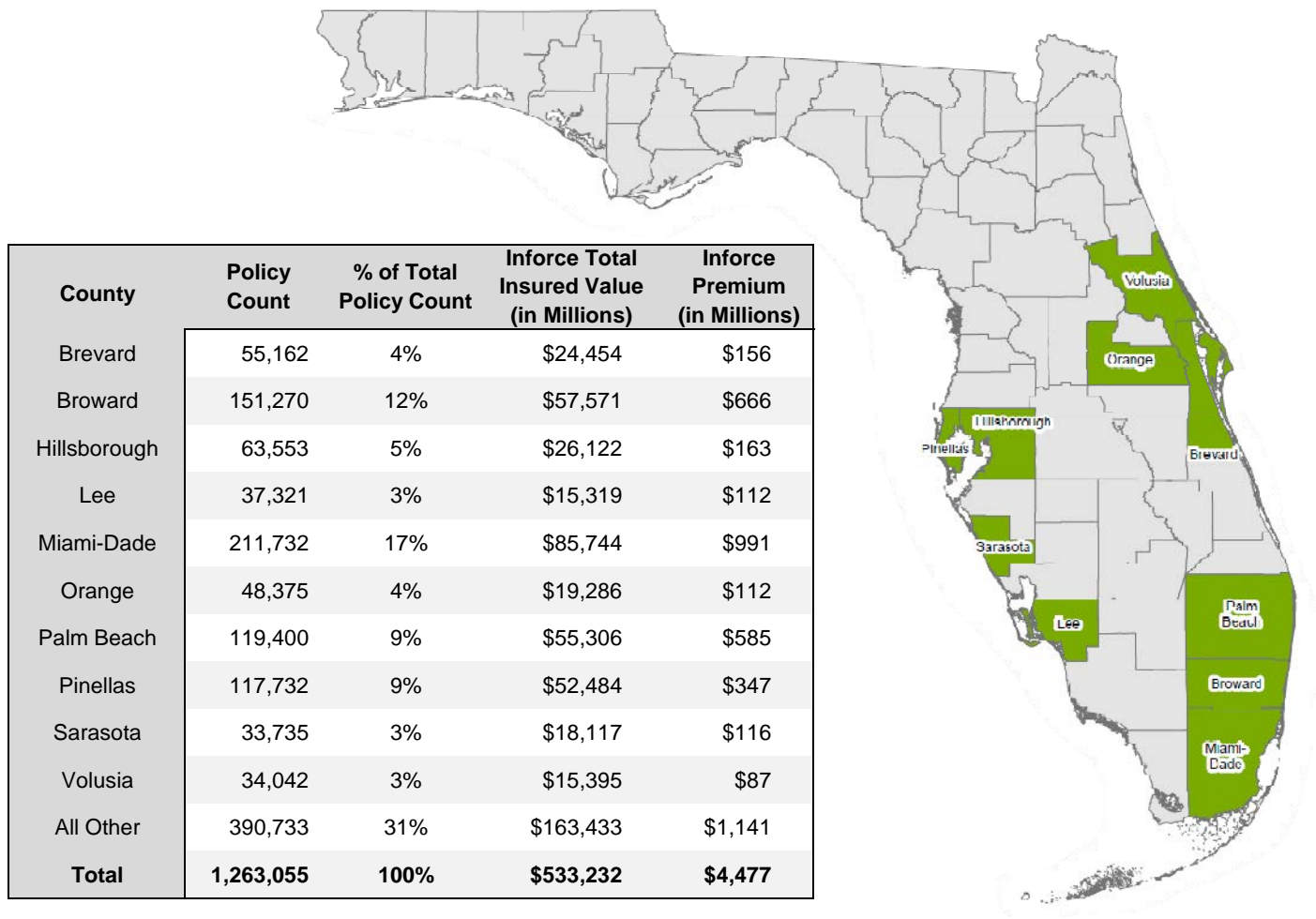
## Inforce Premium (in Millions)



**Note:** Excludes takeout policies

## High Volume Counties Based on Total Insured Value

Data as of September 30, 2024

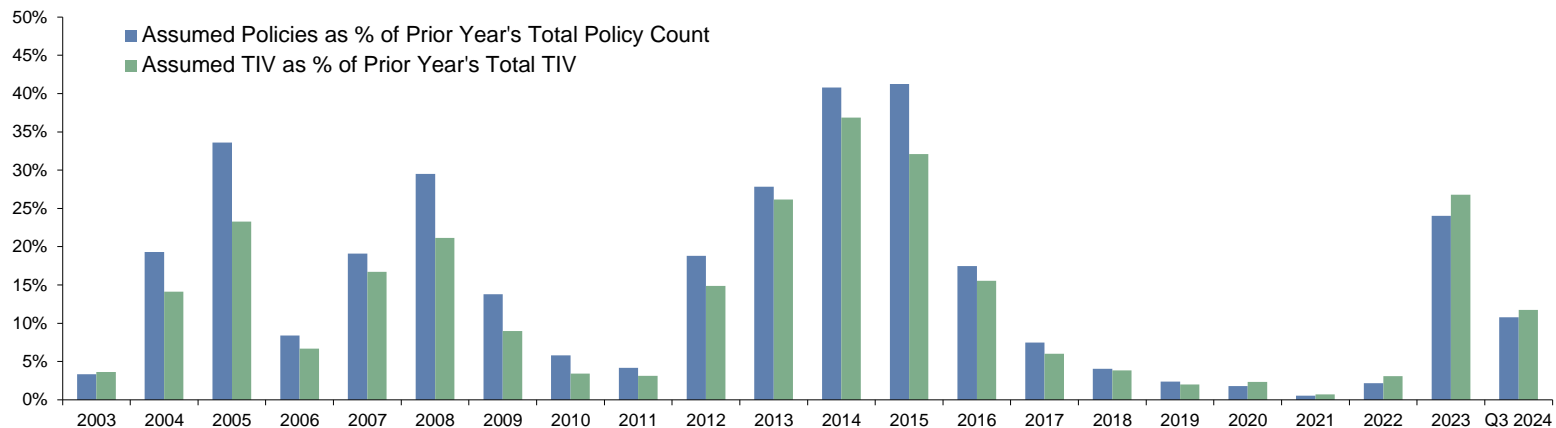


**Notes:**

- 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

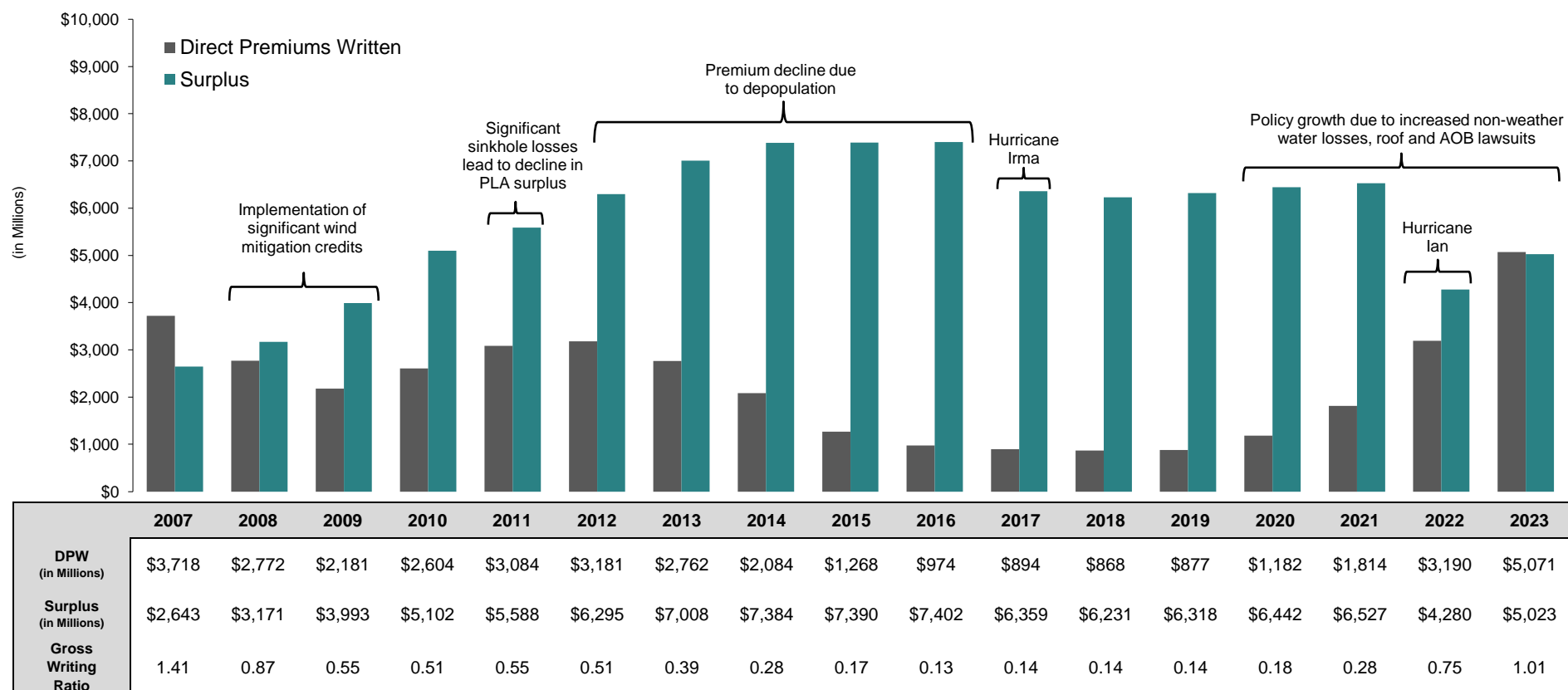
### Policies Taken Out Relative to Citizens Inforce Policies



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%
Q3 2024	12	132,445	1,263,055	10.8%	\$64,853	\$533,232	11.7%

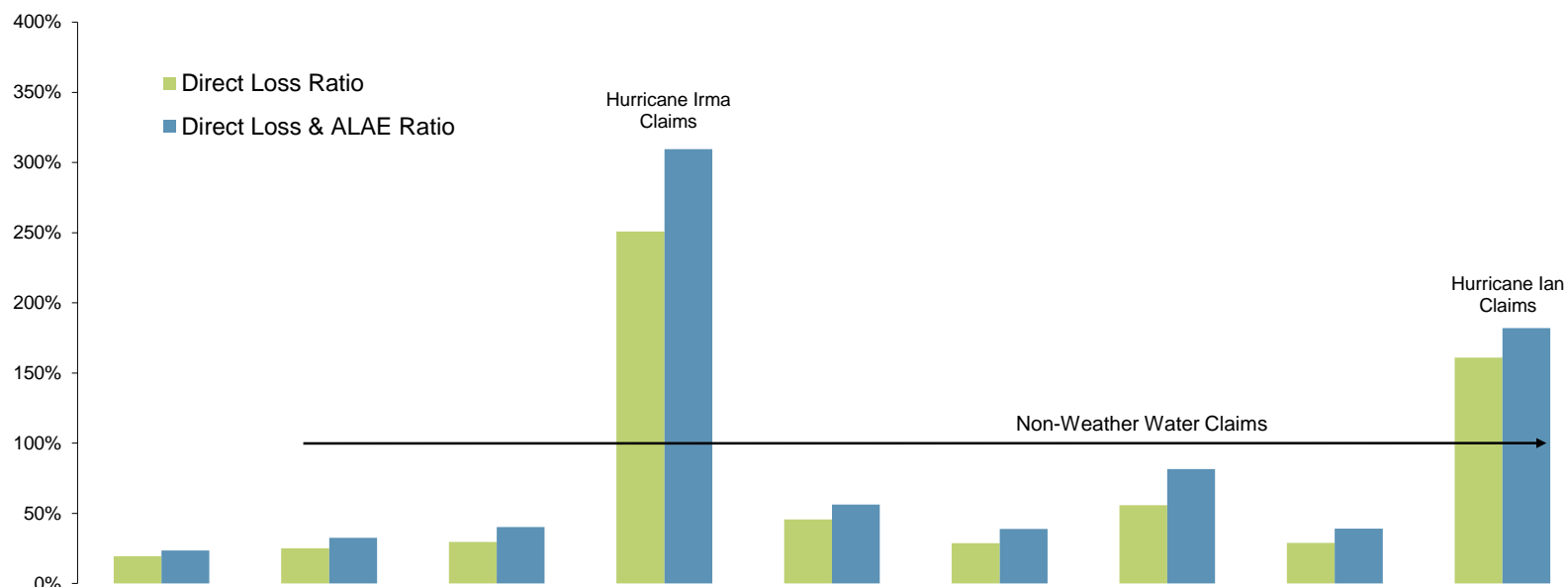
**Note:** The number of assumed policies does not account for any opt-out policies reported after the assumption date

## Direct Premiums Written (DPW) to Surplus



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

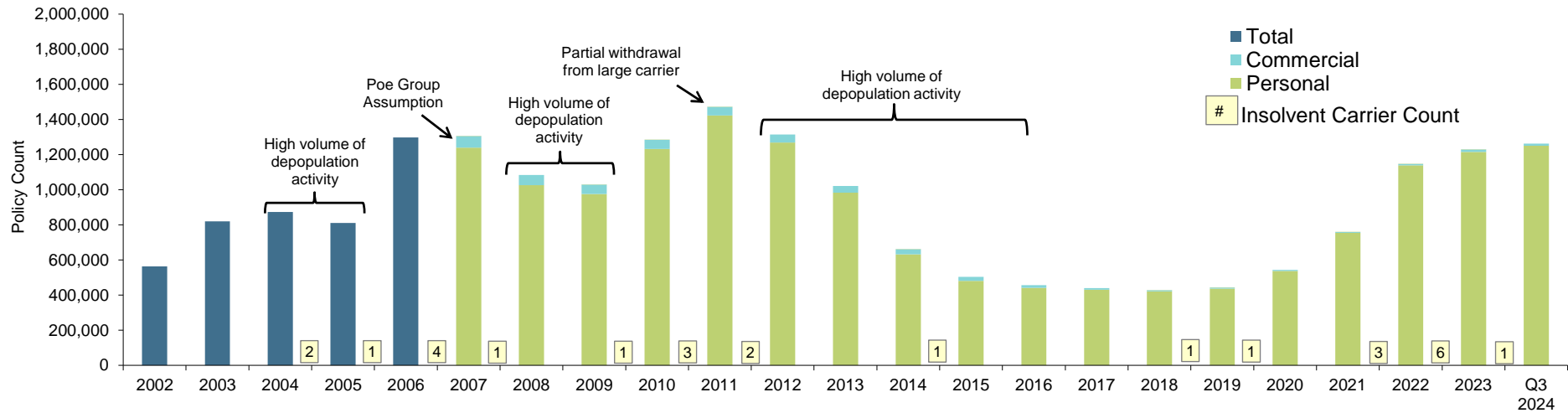
### Notes:

- 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 September 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

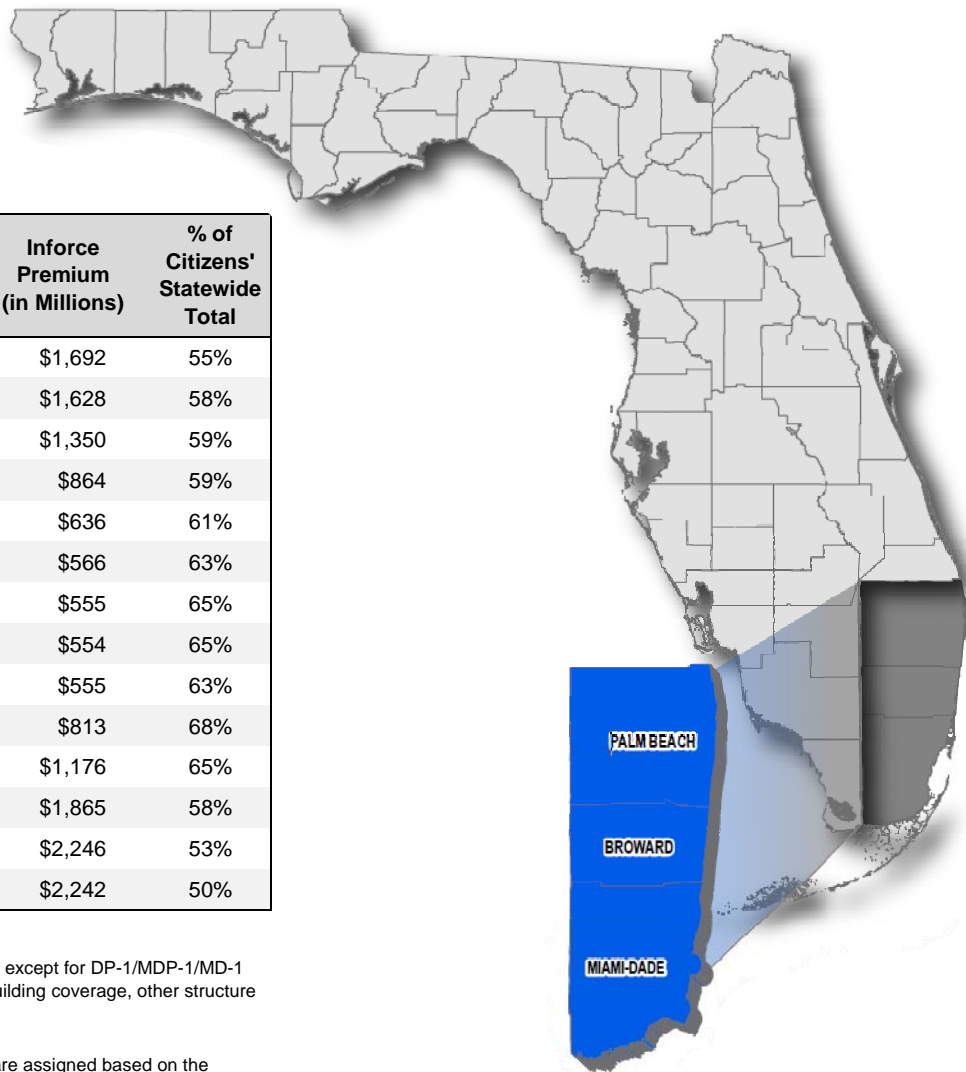
	Personal	Commercial	Total
2014	631,378	29,783	661,161
2015	480,161	23,704	503,865
2016	440,577	15,266	455,843
2017	430,653	9,753	440,406
2018	420,612	6,785	427,397
2019	436,715	5,488	442,203
2020	537,487	5,252	542,739
2021	754,475	4,830	759,305
2022	1,139,374	6,437	1,145,811
2023	1,215,186	13,532	1,228,718
Q3 2024	1,249,646	13,409	1,263,055

### 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 September 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%
Q3 2024	482,402	38%	\$198,622	37%	\$2,242	50%

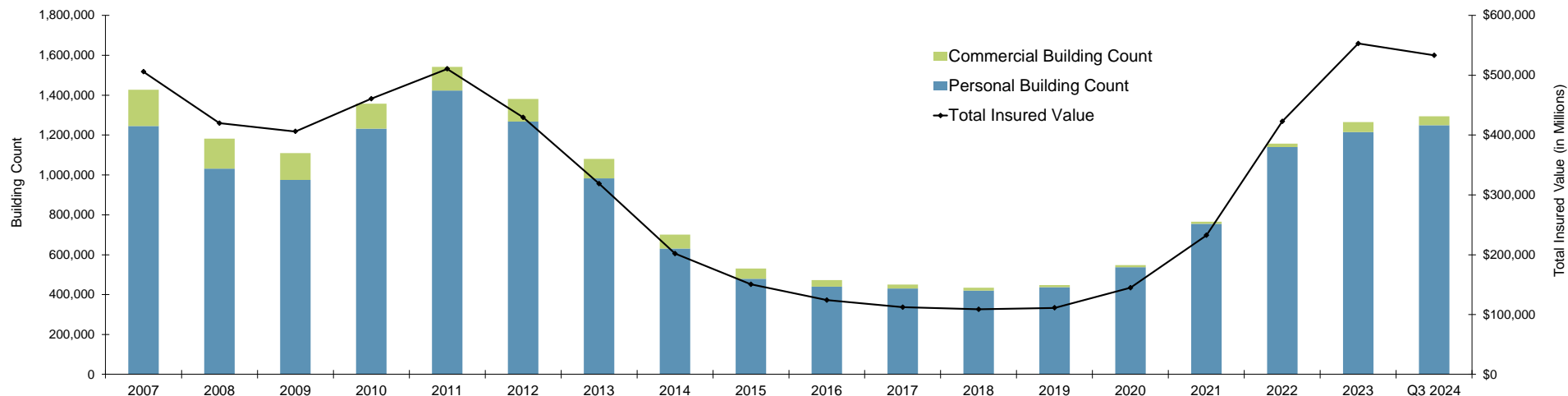
### Notes:

- 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 September 30, 2024

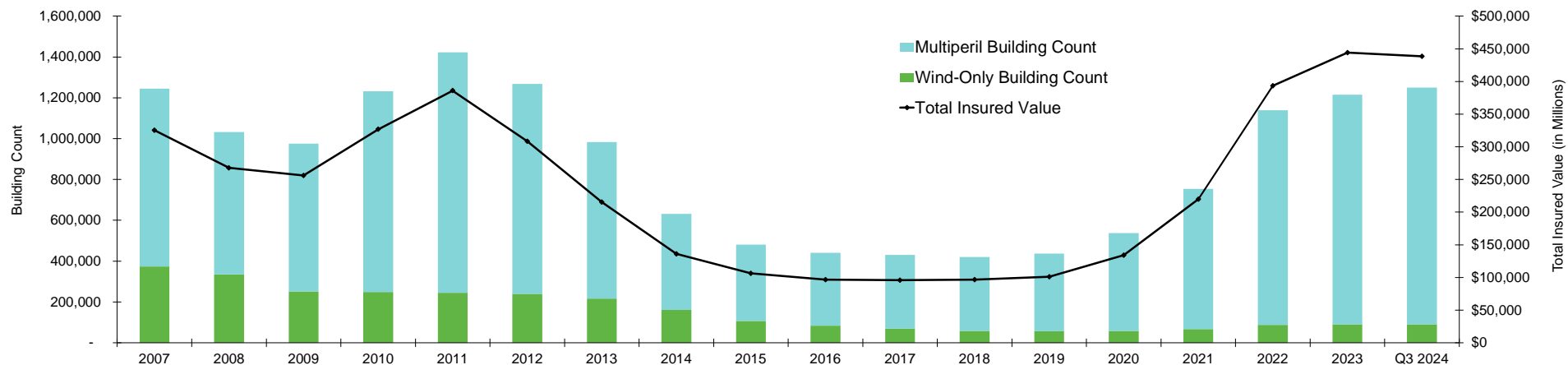


	Personal				Commercial				Total			
	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)
2007	1,239,298	1,244,869	\$2,235	\$325,313	65,651	181,929	\$974	\$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
Q3 2024	1,249,646	1,249,646	\$3,600	\$438,481	13,409	44,421	\$878	\$94,751	1,263,055	1,294,067	\$4,477	\$533,232
% Change from 2023 to Q3 2024	2.8%	2.8%	8.2%	-1.2%	-0.9%	-12.3%	-5.8%	-12.9%	2.8%	2.2%	5.1%	-3.5%

#### 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 September 30, 2024



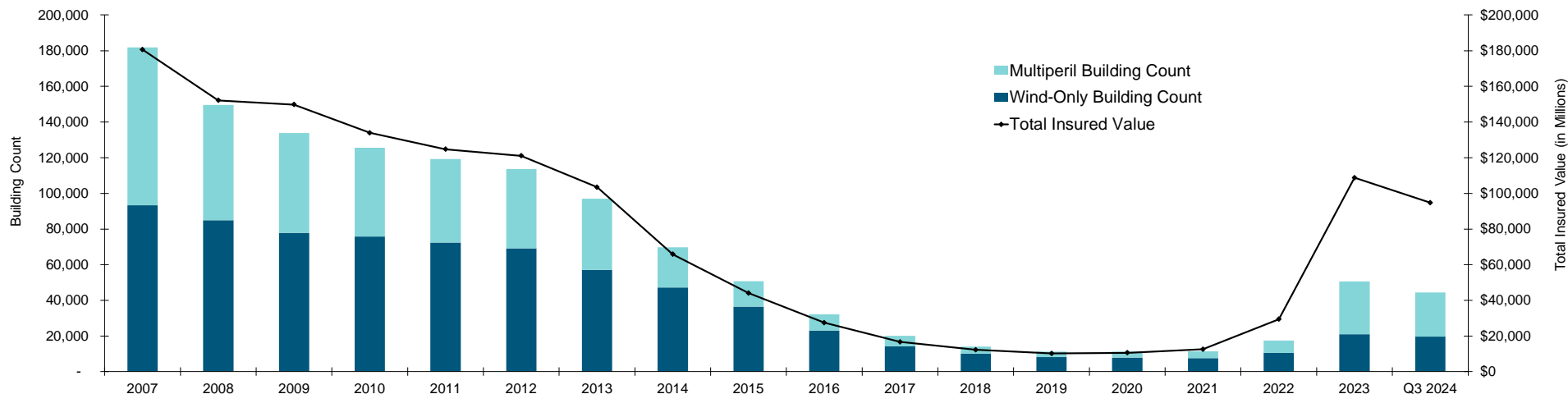
	Multiperil				Wind-Only				Total			
	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)
2007	870,533	870,533	\$1,507	\$190,522	368,765	374,336	\$729	\$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
Q3 2024	1,158,932	1,158,932	\$3,261	\$395,173	90,714	90,714	\$339	\$43,308	1,249,646	1,249,646	\$3,600	\$438,481
% Change from 2023 to Q3 2024	3.0%	3.0%	7.8%	-1.2%	0.4%	0.4%	11.6%	-1.8%	2.8%	2.8%	8.2%	-1.2%

#### 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.
- 2) Excludes takeout policies

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

Data as of September 30, 2024



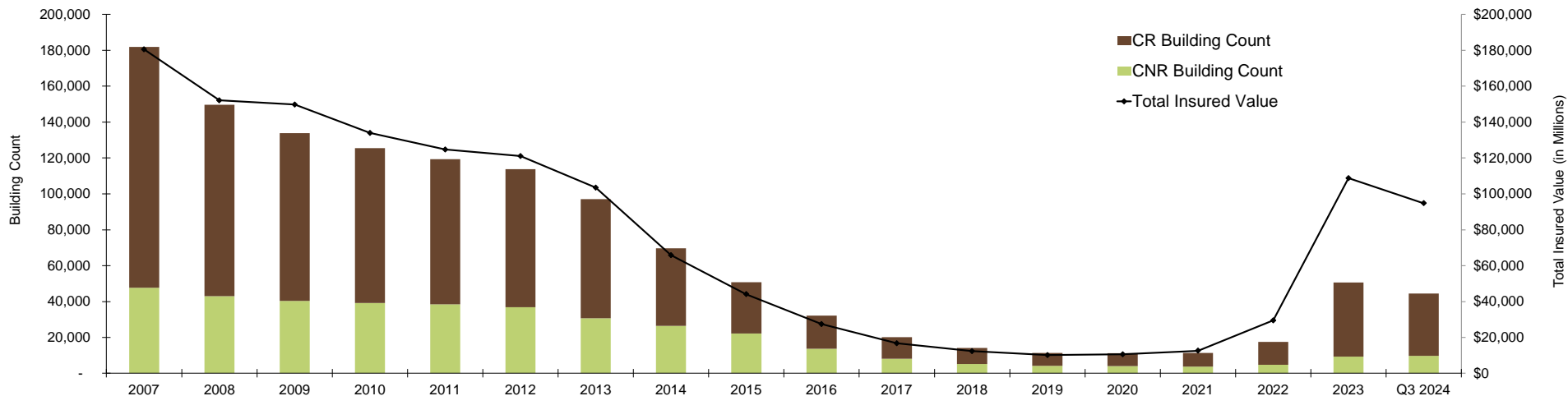
	Multi-peril				Wind-Only				Total			
	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)
2007	11,161	88,523	\$519	\$76,304	54,490	93,406	\$455	\$104,265	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
Q3 2024	5,201	24,794	\$289	\$40,812	8,208	19,627	\$589	\$53,939	13,409	44,421	\$878	\$94,751
% Change from 2023 to Q3 2024	5.4%	-16.1%	-10.6%	-11.6%	-4.5%	-6.9%	-3.3%	-13.8%	-0.9%	-12.3%	-5.8%	-12.9%

### 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 September 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
Q3 2024	7,145	34,603	\$786	\$88,266	6,264	9,818	\$92	\$6,485	13,409	44,421	\$878	\$94,751
% Change from 2023 to Q3 2024	-6.7%	-16.2%	-7.3%	-14.0%	6.6%	5.1%	9.5%	5.9%	-0.9%	-12.3%	-5.8%	-12.9%

### 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.

# High Volume Counties by Total Insured Value (in Millions)

## Personal Lines by Policy Type

Data as of September 30, 2024

**49% of Total Insured Value is in the top 5 counties**

**67% of Total Insured Value is in the top 10 counties**

County	PR-M	PR-W	Total	
Miami-Dade	\$51,757	\$11,666	\$63,423	
Broward	\$36,983	\$7,049	\$44,031	
Pinellas	\$42,527	\$835	\$43,362	
Palm Beach	\$34,862	\$4,159	\$39,021	
Hillsborough	\$24,344	N/A	\$24,344	
<b>Top 5 Total</b>	<b>\$190,472</b>	<b>\$23,708</b>	<b>\$214,180</b>	<b>49%</b>
Brevard	\$22,454	\$189	\$22,643	
Orange	\$18,708	N/A	\$18,708	
Pasco	\$13,666	\$102	\$13,768	
Sarasota	\$9,685	\$3,651	\$13,336	
Volusia	\$11,726	\$1,276	\$13,002	
<b>Top 10 Total</b>	<b>\$266,711</b>	<b>\$28,926</b>	<b>\$295,637</b>	<b>67%</b>
<b>State Total</b>	<b>\$395,173</b>	<b>\$43,308</b>	<b>\$438,481</b>	

**Notes:**

- 1) Excludes takeout policies
- 2) Total Insured Value for personal residential DP-1/MDP-1/MD-1 policies includes only Coverages A and C, which is the liability for these policy types as provided in the Rating Manual. All other personal residential policy forms include Coverages A, B, C and D.

## High Volume Counties by Total Insured Value (in Millions)

### Commercial Lines By Policy Type

Data as of September 30, 2024

**70% 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	\$13,980	\$518	\$7,331	\$493	\$22,321	
Palm Beach	\$8,703	\$468	\$6,903	\$212	\$16,286	
Broward	\$7,629	\$462	\$5,219	\$230	\$13,540	
Pinellas	\$2,694	\$126	\$6,075	\$227	\$9,122	
Collier	\$4,052	\$74	\$1,228	\$37	\$5,391	
<b>Top 5 Total</b>	<b>\$37,058</b>	<b>\$1,648</b>	<b>\$26,756</b>	<b>\$1,198</b>	<b>\$66,660</b>	<b>70%</b>
Sarasota	\$3,889	\$202	\$618	\$71	\$4,781	
Lee	\$1,672	\$131	\$575	\$121	\$2,500	
Volusia	\$2,047	\$112	\$139	\$95	\$2,393	
Monroe	\$1,498	\$666	\$44	\$40	\$2,248	
Brevard	\$789	\$42	\$867	\$113	\$1,811	
<b>Top 10 Total</b>	<b>\$46,953</b>	<b>\$2,800</b>	<b>\$29,000</b>	<b>\$1,638</b>	<b>\$80,392</b>	<b>85%</b>
<b>State Total</b>	<b>\$50,430</b>	<b>\$3,509</b>	<b>\$37,836</b>	<b>\$2,976</b>	<b>\$94,751</b>	

**Notes:**

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



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



Change from Last Year: 9.5%

Note: Excludes takeout policies

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



Change from Last Year:

**7.8%** Commercial Residential  
**3.5%** Commercial Non-Residential

**Note:** Excludes takeout policies

# Maps

## Total Insured Value (TIV) by Zip Code

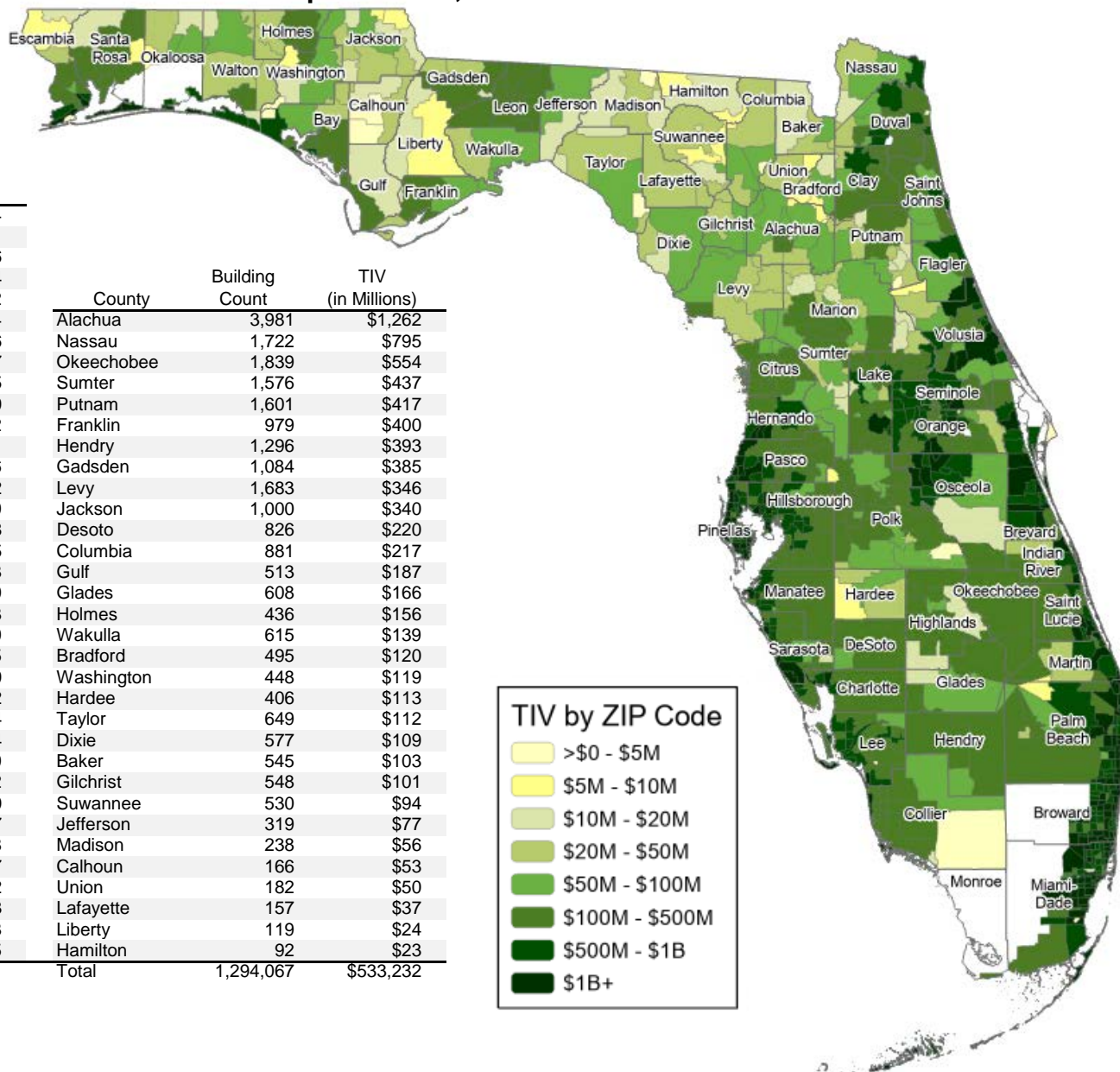
### Personal & Commercial Lines

Data as of September 30, 2024

County	Building Count	TIV (in Millions)
Miami-Dade	214,988	\$85,744
Broward	154,526	\$57,571
Palm Beach	127,297	\$55,306
Pinellas	119,984	\$52,484
Hillsborough	64,390	\$26,122
Brevard	55,911	\$24,454
Orange	48,796	\$19,286
Sarasota	35,140	\$18,117
Volusia	34,435	\$15,395
Lee	37,933	\$15,319
Pasco	39,793	\$14,562
Monroe	19,871	\$11,141
Hernando	26,080	\$10,686
Saint Lucie	24,843	\$10,252
Duval	25,308	\$10,039
Collier	12,700	\$9,408
Seminole	21,355	\$9,295
Osceola	22,352	\$8,803
Manatee	21,772	\$8,590
Lake	17,115	\$6,543
Escambia	13,137	\$6,109
Charlotte	15,299	\$6,015
Polk	18,233	\$5,569
Okaloosa	11,349	\$5,052
Martin	10,670	\$5,034
Indian River	11,065	\$4,994
Santa Rosa	7,920	\$3,679
Bay	9,177	\$3,322
Saint Johns	7,185	\$3,130
Marion	7,747	\$2,427
Clay	5,199	\$2,148
Walton	4,316	\$2,027
Flagler	4,255	\$1,932
Citrus	6,953	\$1,883
Leon	5,347	\$1,863
Highlands	5,515	\$1,325

County	Building Count	TIV (in Millions)
Alachua	3,981	\$1,262
Nassau	1,722	\$795
Okeechobee	1,839	\$554
Sumter	1,576	\$437
Putnam	1,601	\$417
Franklin	979	\$400
Hendry	1,296	\$393
Gadsden	1,084	\$385
Levy	1,683	\$346
Jackson	1,000	\$340
Desoto	826	\$220
Columbia	881	\$217
Gulf	513	\$187
Glades	608	\$166
Holmes	436	\$156
Wakulla	615	\$139
Bradford	495	\$120
Washington	448	\$119
Hardee	406	\$113
Taylor	649	\$112
Dixie	577	\$109
Baker	545	\$103
Gilchrist	548	\$101
Suwannee	530	\$94
Jefferson	319	\$77
Madison	238	\$56
Calhoun	166	\$53
Union	182	\$50
Lafayette	157	\$37
Liberty	119	\$24
Hamilton	92	\$23
Total	1,294,067	\$533,232

**Note:** Excludes takeout policies

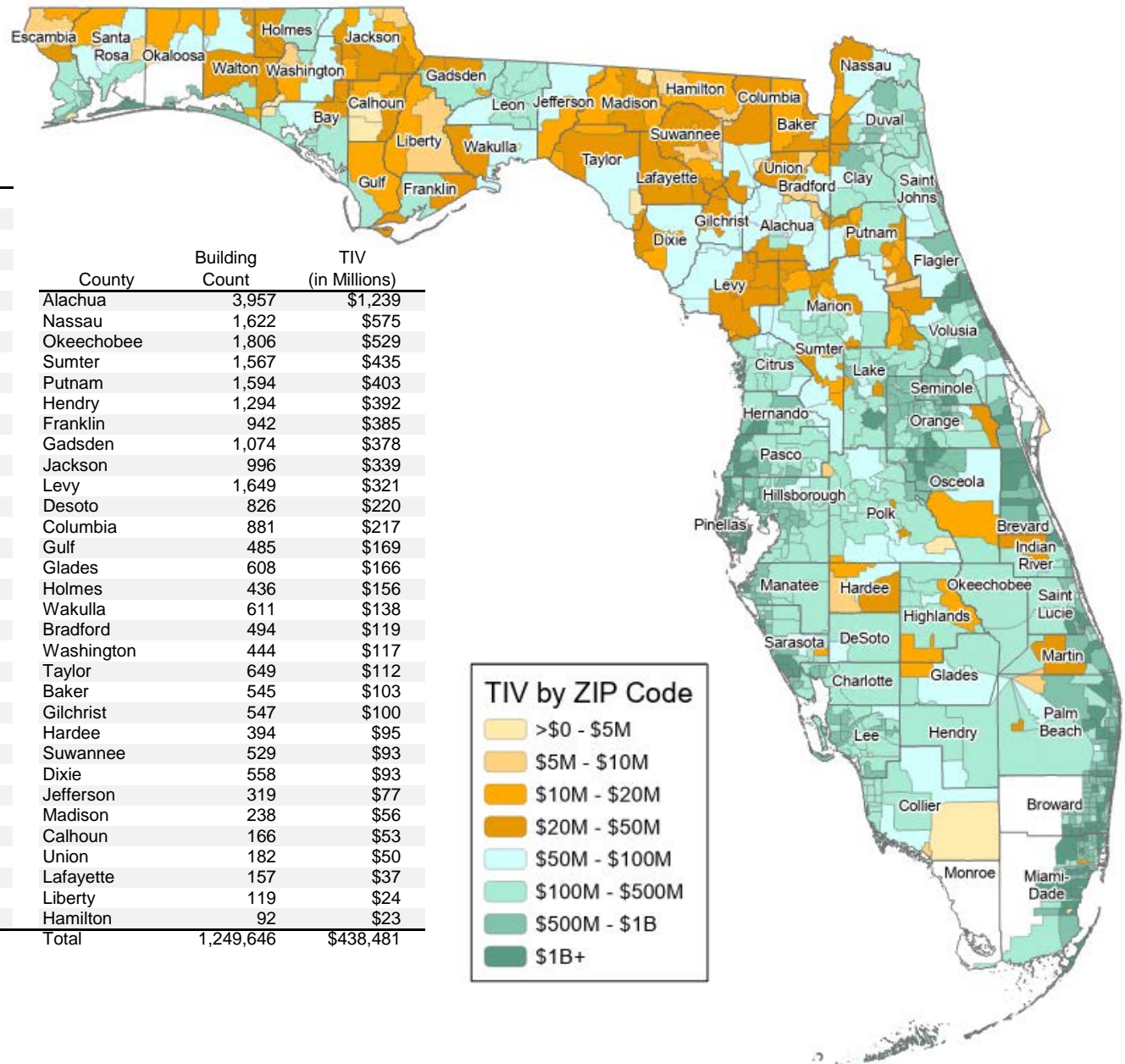


# Total Insured Value (TIV) by Zip Code

## Personal Lines

Data as of September 30, 2024

County	Building Count	TIV (in Millions)
Miami-Dade	208,421	\$63,423
Broward	149,121	\$44,031
Pinellas	116,754	\$43,362
Palm Beach	117,438	\$39,021
Hillsborough	63,404	\$24,344
Brevard	54,858	\$22,643
Orange	48,321	\$18,708
Pasco	38,686	\$13,768
Sarasota	33,265	\$13,336
Volusia	33,697	\$13,002
Lee	36,986	\$12,819
Hernando	25,996	\$10,591
Duval	25,017	\$9,575
Monroe	17,942	\$8,893
Saint Lucie	24,131	\$8,868
Seminole	21,042	\$8,866
Osceola	22,167	\$8,580
Manatee	20,635	\$7,463
Lake	17,054	\$6,506
Charlotte	15,032	\$5,585
Polk	18,125	\$5,463
Escambia	12,339	\$4,894
Okaloosa	10,765	\$4,258
Collier	11,080	\$4,017
Martin	9,730	\$3,781
Indian River	10,294	\$3,748
Santa Rosa	7,649	\$3,416
Saint Johns	7,031	\$3,004
Bay	8,564	\$2,680
Marion	7,580	\$2,268
Clay	5,171	\$2,127
Citrus	6,903	\$1,839
Flagler	4,108	\$1,782
Leon	5,246	\$1,752
Walton	3,805	\$1,538
Highlands	5,508	\$1,314



County	Building Count	TIV (in Millions)
Alachua	3,957	\$1,239
Nassau	1,622	\$575
Okeechobee	1,806	\$529
Sumter	1,567	\$435
Putnam	1,594	\$403
Hendry	1,294	\$392
Franklin	942	\$385
Gadsden	1,074	\$378
Jackson	996	\$339
Levy	1,649	\$321
Desoto	826	\$220
Columbia	881	\$217
Gulf	485	\$169
Glades	608	\$166
Holmes	436	\$156
Wakulla	611	\$138
Bradford	494	\$119
Washington	444	\$117
Taylor	649	\$112
Baker	545	\$103
Gilchrist	547	\$100
Hardee	394	\$95
Suwannee	529	\$93
Dixie	558	\$93
Jefferson	319	\$77
Madison	238	\$56
Calhoun	166	\$53
Union	182	\$50
Lafayette	157	\$37
Liberty	119	\$24
Hamilton	92	\$23
<b>Total</b>	<b>1,249,646</b>	<b>\$438,481</b>

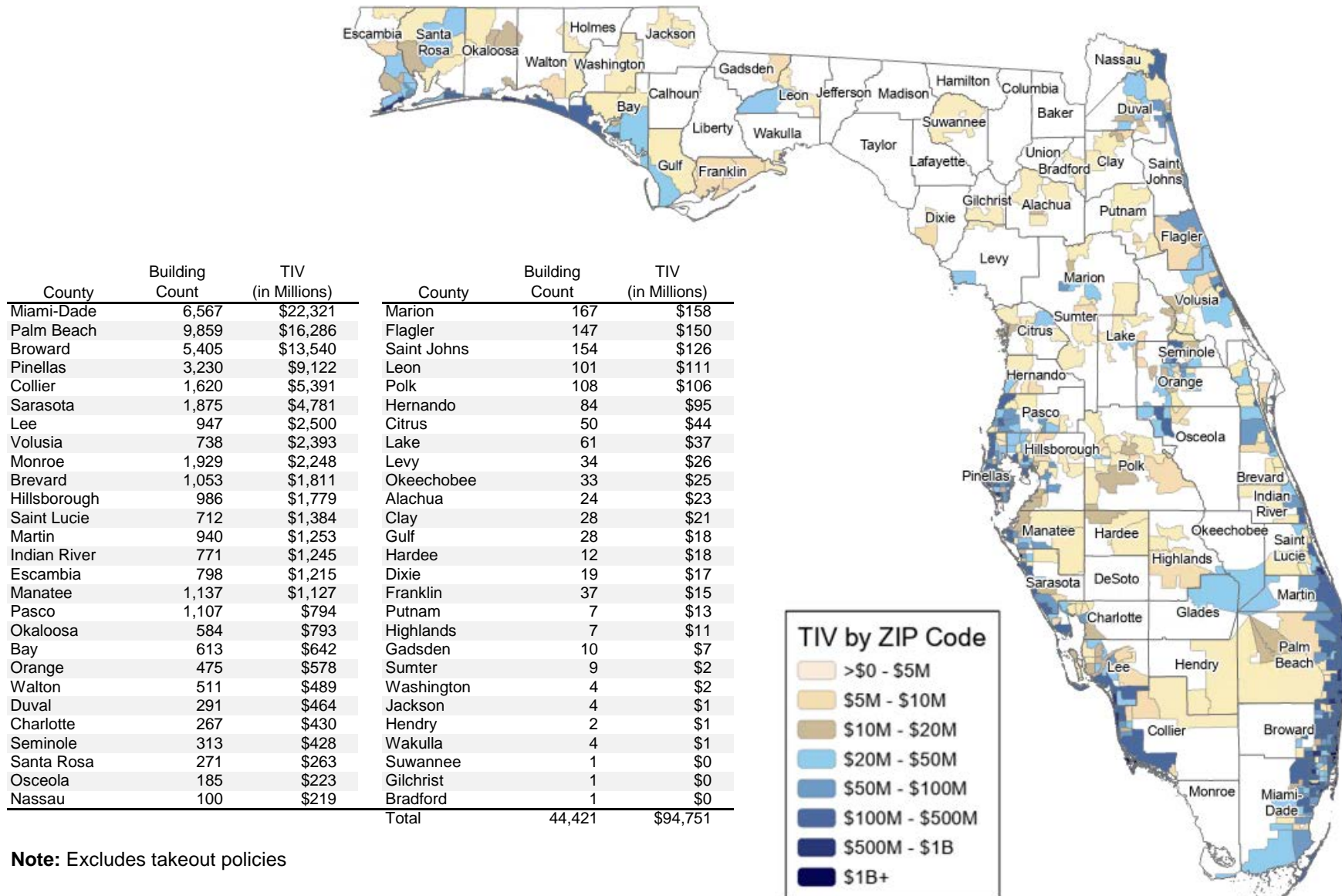
**Note:** Excludes takeout policies



## Total Insured Value (TIV) by Zip Code

### Commercial Lines

Data as of September 30, 2024

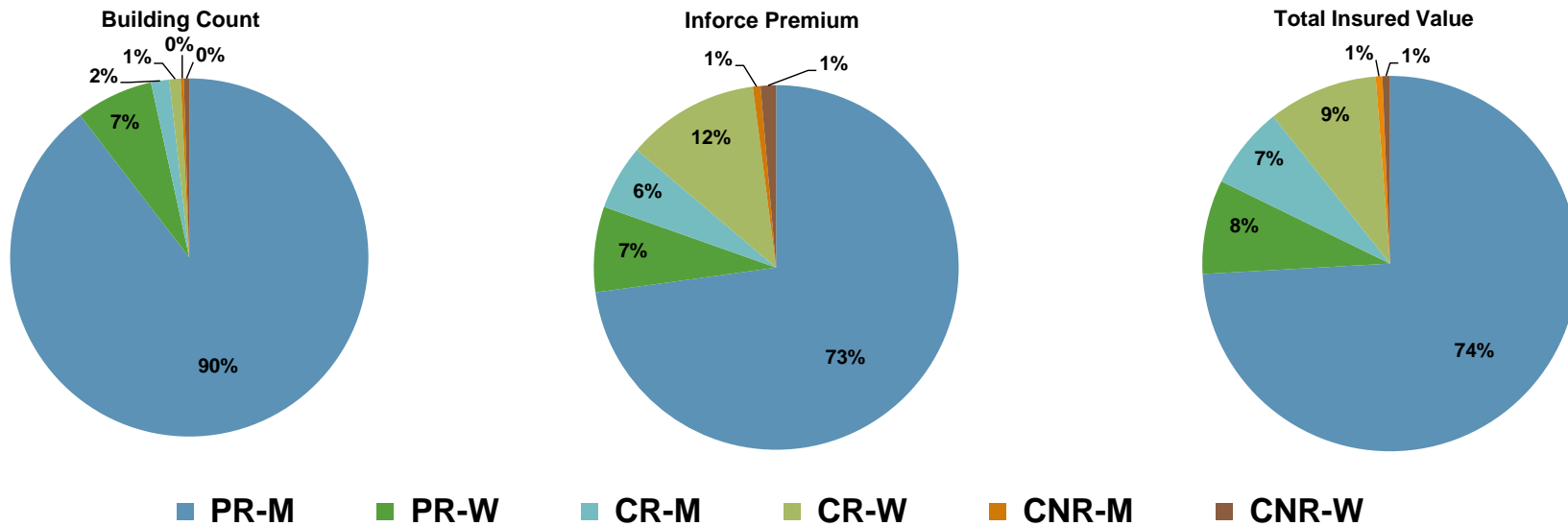


**Note:** Excludes takeout policies

# Product Line Information

## Information by Product Line

Data as of September 30, 2024



	PR-M	PR-W	CR-M	CR-W	CNR-M	CNR-W	TOTAL
<b>Policy Count</b>	1,158,932	90,714	2,934	4,211	2,267	3,997	<b>1,263,055</b>
<b>Building Count</b>	1,158,932	90,714	21,405	13,198	3,389	6,429	<b>1,294,067</b>
<b>Inforce Premium</b>	\$3,260,589,392	\$338,993,799	\$258,773,258	\$527,297,334	\$29,840,625	\$61,691,864	<b>\$4,477,186,272</b>
<b>Total Insured Value</b>	\$395,173,008,231	\$43,307,585,091	\$37,835,905,206	\$50,429,665,062	\$2,976,229,213	\$3,509,134,392	<b>\$533,231,527,195</b>

### Notes:

- 1) Excludes takeout policies
- 2) Total Insured Value for PR-W and PR-M includes Coverages A, B, C and D, except for PR-M DP-1/MDP-1/MD-1 policies which include only Coverages A and C, which is the liability for these policy types as provided in the Rating Manual. Commercial lines insured value includes building coverage, other structures coverage, and business personal property coverage.



**Personal Residential  
Information by Policy Form  
Data as of September 30, 2024**

Policy Form / Category	Multiperil					
	Policy Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
HO-3	675,784	58%	\$2,297,051,259	70%	\$297,044,576,810	75%
HO-8	11,718	1%	\$27,112,824	1%	\$3,340,299,017	1%
<b>Homeowners</b>	<b>687,502</b>	<b>59%</b>	<b>\$2,324,164,083</b>	<b>71%</b>	<b>\$300,384,875,827</b>	<b>76%</b>
DP-1 D	55,355	5%	\$134,562,603	4%	\$17,563,191,948	4%
DP-3 D	173,776	15%	\$479,097,986	15%	\$58,577,274,596	15%
<b>Dwelling</b>	<b>229,131</b>	<b>20%</b>	<b>\$613,660,589</b>	<b>19%</b>	<b>\$76,140,466,544</b>	<b>19%</b>
HO-6	81,064	7%	\$131,363,711	4%	\$5,677,463,741	1%
DP-1 C	2,689	0%	\$1,615,741	0%	\$205,357,727	0%
DP-3 C	62,544	5%	\$41,544,734	1%	\$4,317,168,525	1%
<b>Condo</b>	<b>146,297</b>	<b>13%</b>	<b>\$174,524,186</b>	<b>5%</b>	<b>\$10,199,989,993</b>	<b>3%</b>
MHO-3	69,305	6%	\$126,287,505	4%	\$7,215,268,894	2%
MDP-1 D	18,608	2%	\$19,899,001	1%	\$1,022,326,117	0%
<b>Mobile Home</b>	<b>87,913</b>	<b>8%</b>	<b>\$146,186,506</b>	<b>4%</b>	<b>\$8,237,595,011</b>	<b>2%</b>
HO-4	7,260	1%	\$1,740,283	0%	\$189,112,256	0%
DP-1 T	4	0%	\$2,546	0%	\$139,400	0%
DP-3 T	20	0%	\$10,181	0%	\$943,000	0%
MDP-1 T	37	0%	\$9,242	0%	\$980,500	0%
MHO-4	768	0%	\$291,776	0%	\$18,905,700	0%
<b>Tenant</b>	<b>8,089</b>	<b>1%</b>	<b>\$2,054,028</b>	<b>0%</b>	<b>\$210,080,856</b>	<b>0%</b>
<b>Total</b>	<b>1,158,932</b>	<b>100%</b>	<b>\$3,260,589,392</b>	<b>100%</b>	<b>\$395,173,008,231</b>	<b>100%</b>

Policy Form / Category	Wind-Only					
	Policy Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
HW-2	58,059	64%	\$240,423,038	71%	\$33,964,562,325	78%
<b>Homeowners</b>	<b>58,059</b>	<b>64%</b>	<b>\$240,423,038</b>	<b>71%</b>	<b>\$33,964,562,325</b>	<b>78%</b>
DW-2	12,363	14%	\$61,615,722	18%	\$5,969,691,388	14%
<b>Dwelling</b>	<b>12,363</b>	<b>14%</b>	<b>\$61,615,722</b>	<b>18%</b>	<b>\$5,969,691,388</b>	<b>14%</b>
HW-6	18,741	21%	\$33,087,776	10%	\$3,277,806,358	8%
<b>Condo</b>	<b>18,741</b>	<b>21%</b>	<b>\$33,087,776</b>	<b>10%</b>	<b>\$3,277,806,358</b>	<b>8%</b>
MW-2	1,307	1%	\$3,276,082	1%	\$73,618,580	0%
MD-1	139	0%	\$495,306	0%	\$7,834,420	0%
<b>Mobile Home</b>	<b>1,446</b>	<b>2%</b>	<b>\$3,771,388</b>	<b>1%</b>	<b>\$81,453,000</b>	<b>0%</b>
HW-4	105	0%	\$95,875	0%	\$14,072,020	0%
<b>Tenant</b>	<b>105</b>	<b>0%</b>	<b>\$95,875</b>	<b>0%</b>	<b>\$14,072,020</b>	<b>0%</b>
<b>Total</b>	<b>90,714</b>	<b>100%</b>	<b>\$338,993,799</b>	<b>100%</b>	<b>\$43,307,585,091</b>	<b>100%</b>

Category	Total					
	Policy Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
Homeowners	745,561	60%	\$2,564,587,121	71%	\$334,349,438,152	76%
Dwelling	241,494	19%	\$675,276,311	19%	\$82,110,157,932	19%
Condo	165,038	13%	\$207,611,962	6%	\$13,477,796,351	3%
Mobile Home	89,359	7%	\$149,957,894	4%	\$8,319,048,011	2%
Tenant	8,194	1%	\$2,149,903	0%	\$224,152,876	0%
<b>Total</b>	<b>1,249,646</b>	<b>100%</b>	<b>\$3,599,583,191</b>	<b>100%</b>	<b>\$438,480,593,322</b>	<b>100%</b>

## Notes:

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

**Commercial Residential  
Information by Policy Type  
Data as of September 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	756	26%	2,790	13%	\$24,746,258	10%	\$3,689,872,900	10%
Condo Assn	1,879	64%	13,845	65%	\$204,044,261	79%	\$29,138,120,556	77%
Homeowners Assn	134	5%	3,903	18%	\$21,711,419	8%	\$3,731,785,485	10%
All Other	165	6%	867	4%	\$8,271,320	3%	\$1,276,126,265	3%
<b>Total</b>	<b>2,934</b>	<b>100%</b>	<b>21,405</b>	<b>100%</b>	<b>\$258,773,258</b>	<b>100%</b>	<b>\$37,835,905,206</b>	<b>100%</b>

Policy Type	Wind-Only							
	Policy Count	% of Total	Building Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
Apartment Bldg	735	17%	1,400	11%	\$20,910,750	4%	\$1,808,949,425	4%
Condo Assn	3,014	72%	9,270	70%	\$468,836,034	89%	\$44,926,466,728	89%
Homeowners Assn	118	3%	1,078	8%	\$10,011,274	2%	\$1,181,011,515	2%
All Other	344	8%	1,450	11%	\$27,539,276	5%	\$2,513,237,394	5%
<b>Total</b>	<b>4,211</b>	<b>100%</b>	<b>13,198</b>	<b>100%</b>	<b>\$527,297,334</b>	<b>100%</b>	<b>\$50,429,665,062</b>	<b>100%</b>

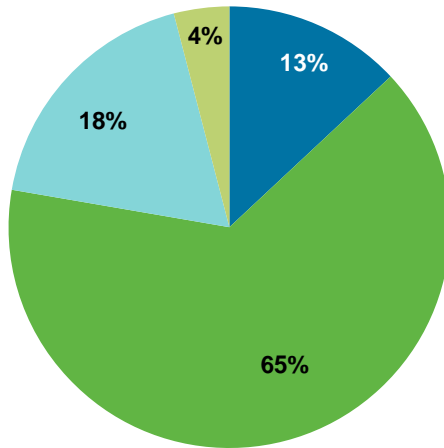
Policy Type	Total							
	Policy Count	% of Total	Building Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
Apartment Bldg	1,491	21%	4,190	12%	\$45,657,008	6%	\$5,498,822,325	6%
Condo Assn	4,893	68%	23,115	67%	\$672,880,295	86%	\$74,064,587,284	84%
Homeowners Assn	252	4%	4,981	14%	\$31,722,693	4%	\$4,912,797,000	6%
All Other	509	7%	2,317	7%	\$35,810,596	5%	\$3,789,363,659	4%
<b>Total</b>	<b>7,145</b>	<b>100%</b>	<b>34,603</b>	<b>100%</b>	<b>\$786,070,592</b>	<b>100%</b>	<b>\$88,265,570,268</b>	<b>100%</b>

**Notes:**

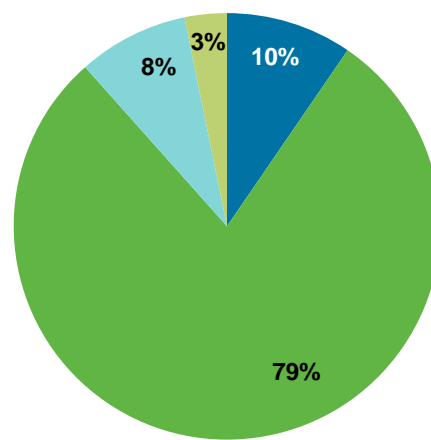
- 1) All Other = Auxiliary/Special Class only policies, Cooperative Buildings, Continuing Care Retirement Community, Dorms, etc.  
2) Excludes takeout policies

## Commercial Residential Multiperil Information by Policy Type Data as of September 30, 2024

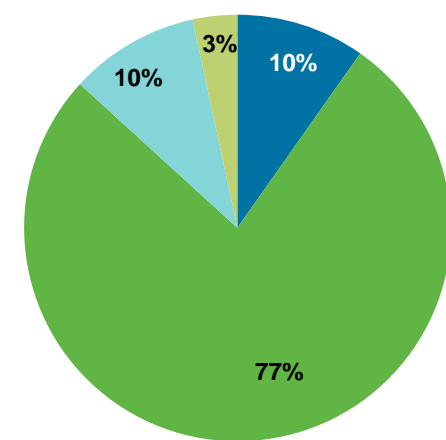
Building Count



Inforce Premium



Total Insured Value



■ Apartment Bldg

■ Condo Assn

■ Homeowners Assn

■ All Other

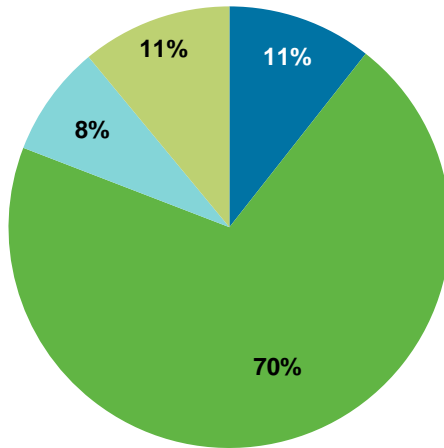
	Apartment Bldg	Condo Assn	Homeowners Assn	All Other	Total
Policy Count	756	1,879	134	165	2,934
Building Count	2,790	13,845	3,903	867	21,405
Inforce Premium	\$24,746,258	\$204,044,261	\$21,711,419	\$8,271,320	\$258,773,258
Total Insured Value	\$3,689,872,900	\$29,138,120,556	\$3,731,785,485	\$1,276,126,265	\$37,835,905,206

**Notes:**

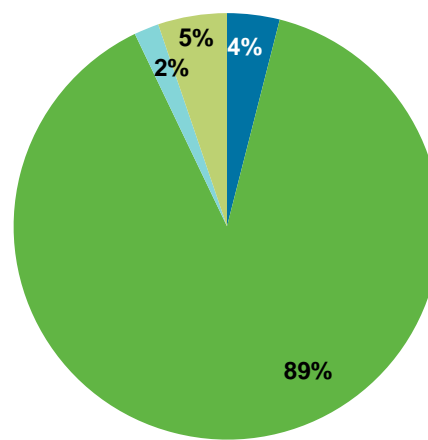
- 1) All Other = Auxiliary/Special Class only policies, Cooperative Buildings, Continuing Care Retirement Community, Dorms, etc.
- 2) Excludes takeout policies

## Commercial Residential Wind-Only Information by Policy Type Data as of September 30, 2024

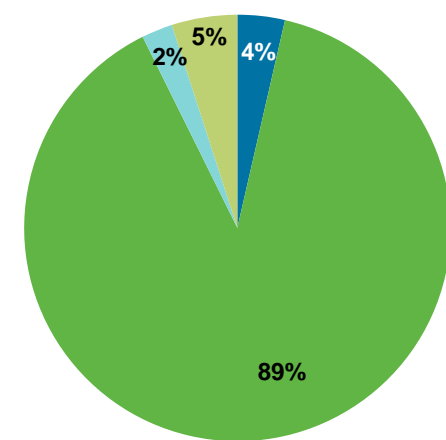
Building Count



Inforce Premium



Total Insured Value



■ Apartment Bldg

■ Condo Assn

■ Homeowners Assn

■ All Other

	Apartment Bldg	Condo Assn	Homeowners Assn	All Other	Total
Policy Count	735	3,014	118	344	4,211
Building Count	1,400	9,270	1,078	1,450	13,198
Inforce Premium	20,910,750	468,836,034	10,011,274	27,539,276	\$527,297,334
Total Insured Value	1,808,949,425	44,926,466,728	1,181,011,515	2,513,237,394	\$50,429,665,062

**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 September 30, 2024**

Policy Type	Multiperil							
	Policy Count	% of Total	Building Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
Office	678	30%	862	25%	\$7,142,891	24%	\$687,187,199	23%
Retail	284	13%	360	11%	\$3,150,990	11%	\$316,544,828	11%
Hotel/Motel	39	2%	64	2%	\$996,835	3%	\$124,232,096	4%
Restaurant	36	2%	43	1%	\$598,741	2%	\$47,062,900	2%
All Other	1,230	54%	2,060	61%	\$17,951,168	60%	\$1,801,202,190	61%
<b>Total</b>	<b>2,267</b>	<b>100%</b>	<b>3,389</b>	<b>100%</b>	<b>\$29,840,625</b>	<b>100%</b>	<b>\$2,976,229,213</b>	<b>100%</b>

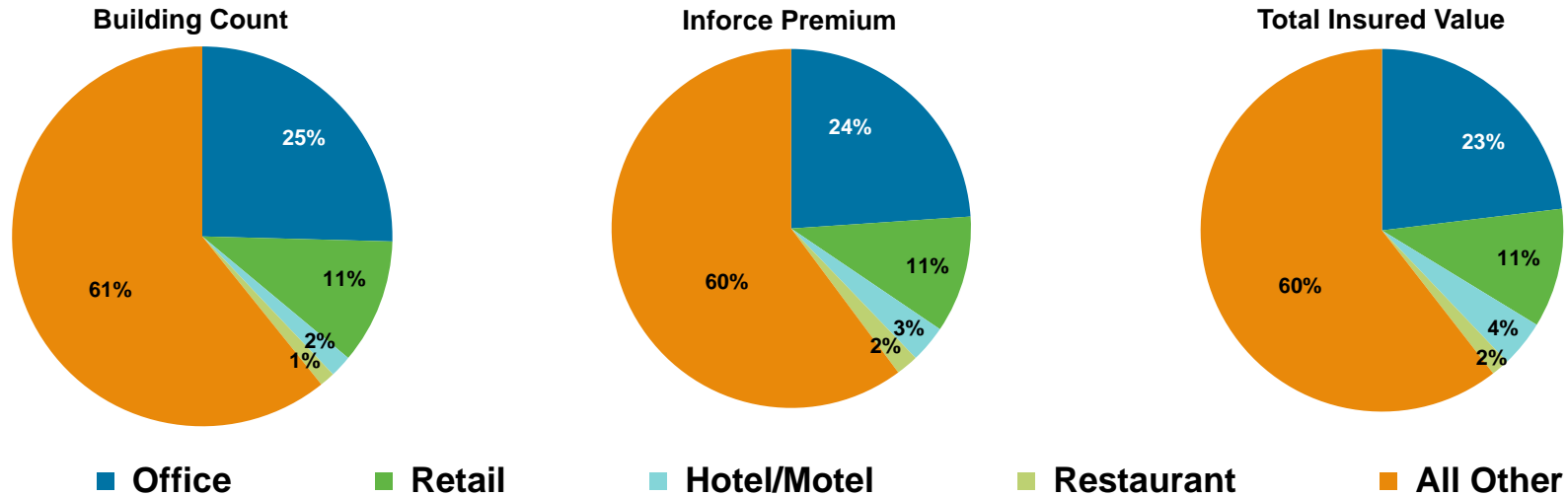
Policy Type	Wind-Only							
	Policy Count	% of Total	Building Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
Office	1,222	31%	1,451	23%	\$9,591,173	16%	\$628,096,500	18%
Retail	717	18%	944	15%	\$10,507,837	17%	\$572,525,132	16%
Hotel/Motel	274	7%	802	12%	\$11,366,788	18%	\$467,229,499	13%
Restaurant	480	12%	554	9%	\$5,501,236	9%	\$328,115,952	9%
All Other	1,296	32%	2,670	42%	\$24,566,512	40%	\$1,508,371,425	43%
Builders Risk	8	0%	8	0%	\$158,318	0%	\$4,795,884	0%
<b>Total</b>	<b>3,997</b>	<b>100%</b>	<b>6,429</b>	<b>100%</b>	<b>\$61,691,864</b>	<b>100%</b>	<b>\$3,509,134,392</b>	<b>100%</b>

Policy Type	Total							
	Policy Count	% of Total	Building Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
Office	1,900	30%	2,313	24%	\$16,734,064	18%	\$1,315,283,699	20%
Retail	1,001	16%	1,304	13%	\$13,658,827	15%	\$889,069,960	14%
Hotel/Motel	313	5%	866	9%	\$12,363,623	14%	\$591,461,595	9%
Restaurant	516	8%	597	6%	\$6,099,977	7%	\$375,178,852	6%
All Other	2,526	40%	4,730	48%	\$42,517,680	46%	\$3,309,573,615	51%
Builders Risk	8	0%	8	0%	\$158,318	0%	\$4,795,884	0%
<b>Total</b>	<b>6,264</b>	<b>100%</b>	<b>9,818</b>	<b>100%</b>	<b>\$91,532,489</b>	<b>100%</b>	<b>\$6,485,363,605</b>	<b>100%</b>

**Notes:**

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

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

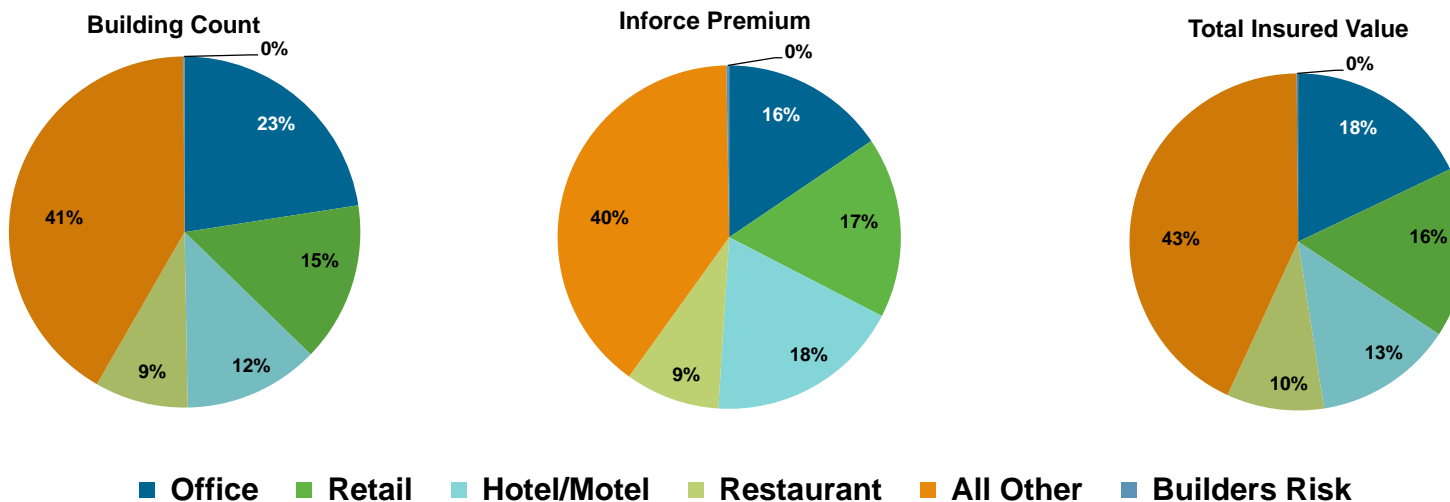


	Office	Retail	Hotel/Motel	Restaurant	All Other	Total
<b>Policy Count</b>	678	284	39	36	1,230	<b>2,267</b>
<b>Building Count</b>	862	360	64	43	2,060	<b>3,389</b>
<b>Inforce Premium</b>	\$7,142,891	\$3,150,990	\$996,835	\$598,741	\$17,951,168	<b>\$29,840,625</b>
<b>Total Insured Value</b>	\$687,187,199	\$316,544,828	\$124,232,096	\$47,062,900	\$1,801,202,190	<b>\$2,976,229,213</b>

### Notes:

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

### Commercial Non-Residential Wind-Only Information by Policy Form Data as of September 30, 2024



	Office	Retail	Hotel/Motel	Restaurant	All Other	Builders Risk	Total
<b>Policy Count</b>	1,222	717	274	480	1,296	8	<b>3,997</b>
<b>Building Count</b>	1,451	944	802	554	2,670	8	<b>6,429</b>
<b>Inforce Premium</b>	\$9,591,173	\$10,507,837	\$11,366,788	\$5,501,236	\$24,566,512	\$158,318	<b>\$61,691,864</b>
<b>Total Insured Value</b>	\$628,096,500	\$572,525,132	\$467,229,499	\$328,115,952	\$1,508,371,425	\$4,795,884	<b>\$3,509,134,392</b>

#### Notes:

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

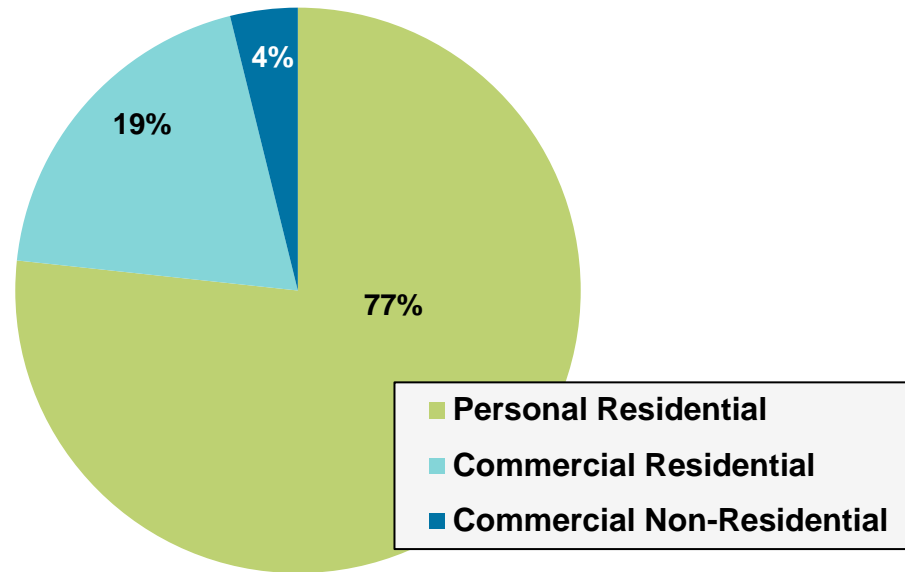
# Hot Topics



## Catastrophe Modeling Results

### Percentage of Average Annual Loss by Account

Data as of September 30, 2024

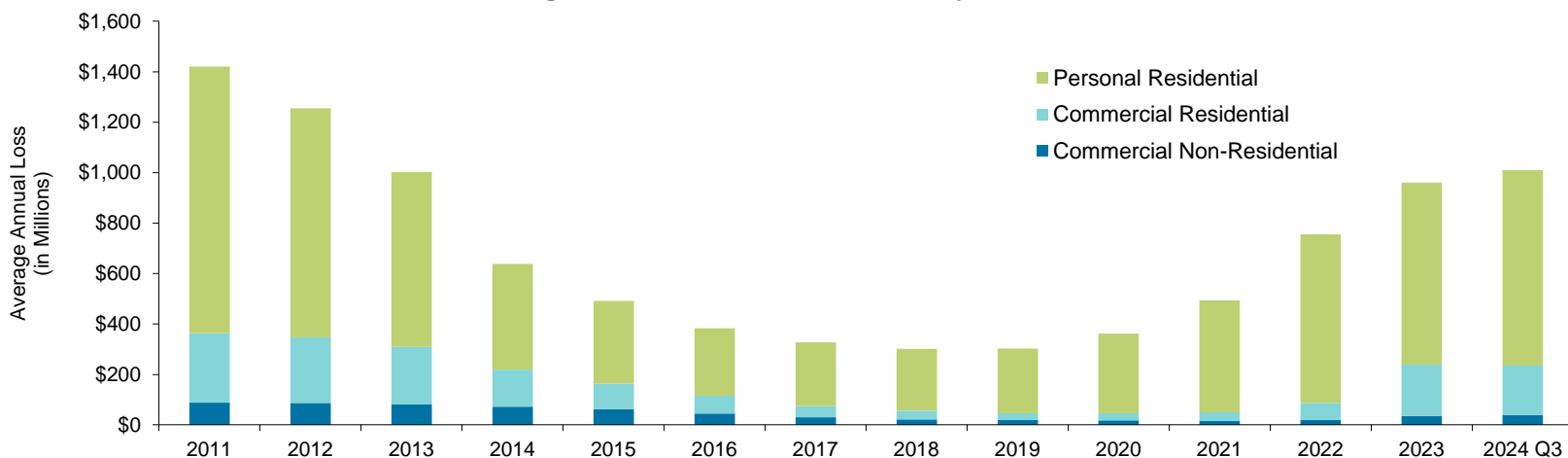


Account	Average Annual Loss (in Millions)	Percent of Average Annual Loss
Personal Residential	\$775	77%
Commercial Residential	\$196	19%
Commercial Non-Residential	\$39	4%
<b>Total</b>	<b>\$1,011</b>	<b>100%</b>

**Note:** Excludes takeout policies

## Catastrophe Modeling Results

### Average Annual Loss Amount by Account



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

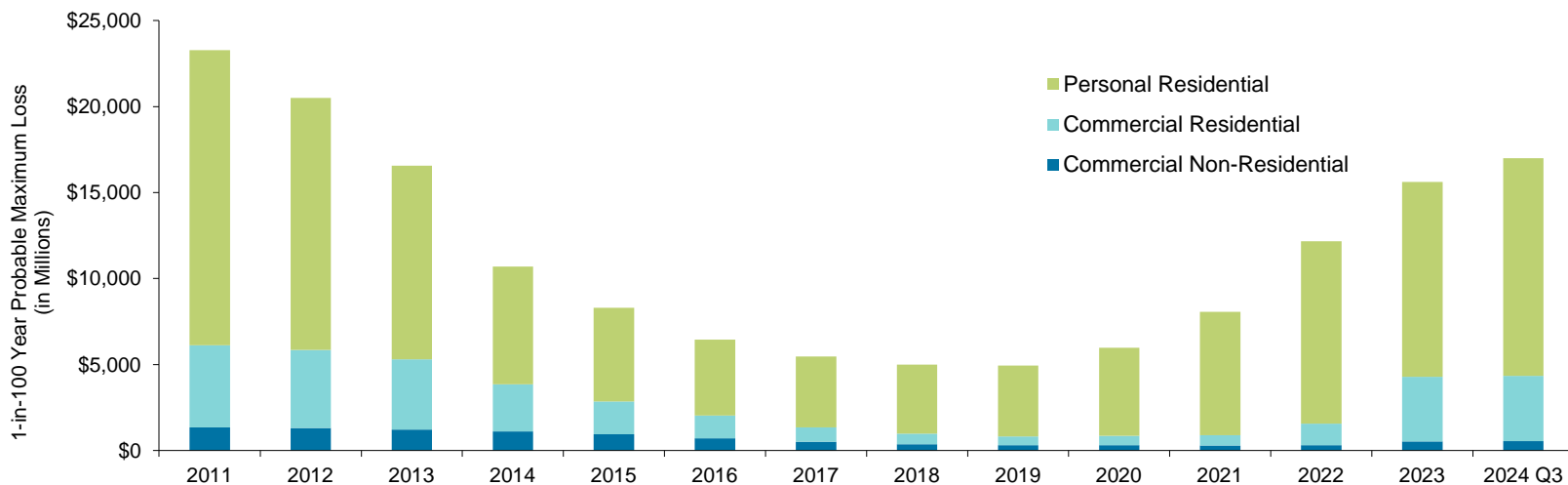
Average Annual Loss (in Millions)				
	Personal	Commercial Residential	Commercial Non-Residential	Total
2018	\$246	\$34	\$22	\$302
2019	\$256	\$28	\$19	\$302
2020	\$315	\$29	\$18	\$362
2021	\$444	\$33	\$17	\$495
2022	\$669	\$67	\$20	\$756
2023	\$721	\$203	\$36	\$960
2024 Q3	\$775	\$196	\$39	\$1,011

#### Notes:

- 1) Excludes takeout policies and Commercial Inland Wind policies
- 2) Total AAL includes PCJUA and CIW data in 2007 and 2008
- 3) AAL results are analyzed using hurricane catastrophe model AIR Touchstone: v11.5 2024, v10.0.0 2023, v9.1 Dec 2021 - 2022, v7.3.0 2020 - Sep 2021, v7.0.0 2019, v6.0.0 2018, v5.0.0 2017, v4.0.0 2016, v3.1.0 2015, v1.5.2 2014; AIR CLASIC/2 2009-2013; RMS Risklink 2007-2008
- 4) Prior to 2014, AAL results used Weighted Average (1/3 SSST & 2/3 WSST). Beginning in 2014, AAL results are represented as SSST (long-term).  
As of Dec 2021, AAL results represent AIR's Florida Regulatory Event (Standard) Catalog.

## Catastrophe Modeling Results

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



1-in-100 Year Probable Maximum Loss (in Millions)				
	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 Q3	\$12,657	\$3,799	\$549	\$16,788

#### 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 September 30, 2024

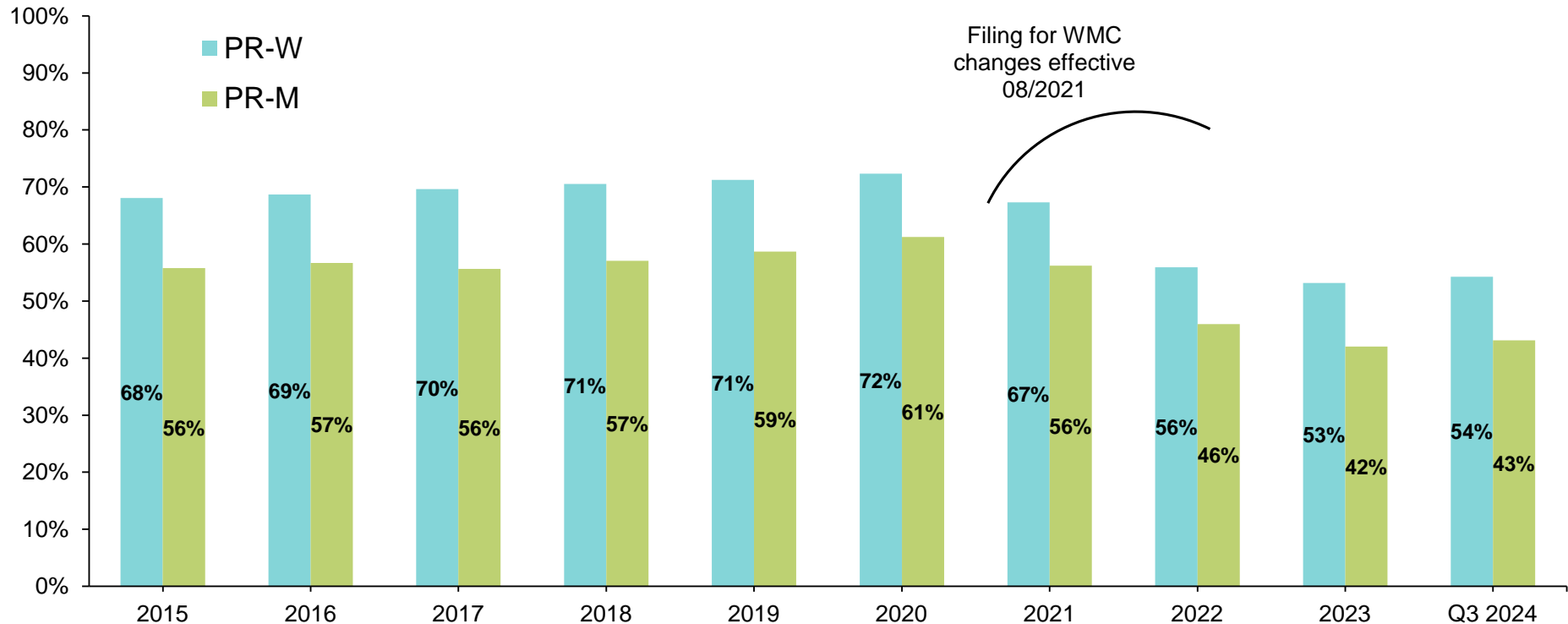
Product Line	Policy Type	Number of Policies with Wind Coverage (1)	Wind Portion of Premium for Policies with Wind Coverage (2)	Number of Policies with WMC (3)	Wind Portion of Premium for Policies with WMC (4)	Total WMC (5)	% of Wind Coverage Policies with WMC (6) = (3) / (1)	% Mitigation Credit Reduces 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	663,569	\$1,573,522,612	636,318	\$1,509,418,147	\$1,127,698,766	95.9%	42.8%	\$1,772
	HO-4	6,555	\$1,159,984	2,454	\$350,697	\$629,971	37.4%	64.2%	\$257
	HO-6	70,073	\$17,628,545	56,045	\$13,193,024	\$35,396,245	80.0%	72.8%	\$632
	HO-8	11,613	\$24,085,999	11,116	\$22,812,060	\$14,553,452	95.7%	38.9%	\$1,309
	DP-1	54,967	\$111,670,536	48,571	\$99,222,040	\$74,035,400	88.4%	42.7%	\$1,524
	DP-3	225,326	\$315,438,245	180,370	\$282,933,899	\$209,312,205	80.0%	42.5%	\$1,160
	<b>Total PR-M</b>	<b>1,032,103</b>	<b>\$2,043,505,921</b>	<b>934,874</b>	<b>\$1,927,929,867</b>	<b>\$1,461,626,039</b>	<b>90.6%</b>	<b>43.1%</b>	<b>\$1,563</b>
PR-W	HW-2	58,059	\$197,789,084	57,149	\$193,165,132	\$187,365,316	98.4%	49.2%	\$3,279
	HW-4	105	\$79,986	74	\$52,461	\$137,089	70.5%	72.3%	\$1,853
	HW-6	18,741	\$27,271,806	17,805	\$25,254,421	\$87,716,969	95.0%	77.6%	\$4,927
	DW-2	12,363	\$50,705,586	11,950	\$48,421,232	\$41,463,750	96.7%	46.1%	\$3,470
	<b>Total PR-W</b>	<b>89,268</b>	<b>\$275,846,462</b>	<b>86,978</b>	<b>\$266,893,246</b>	<b>\$316,683,124</b>	<b>97.4%</b>	<b>54.3%</b>	<b>\$3,641</b>
<b>Personal Residential Total</b>		<b>1,121,371</b>	<b>\$2,319,352,383</b>	<b>1,021,852</b>	<b>\$2,194,823,113</b>	<b>\$1,778,309,162</b>	<b>91.1%</b>	<b>44.8%</b>	<b>\$1,740</b>

**Note:**

Excludes takeout policies and mobile home policies

## Personal Residential Windstorm Mitigation Credit (WMC) Trend

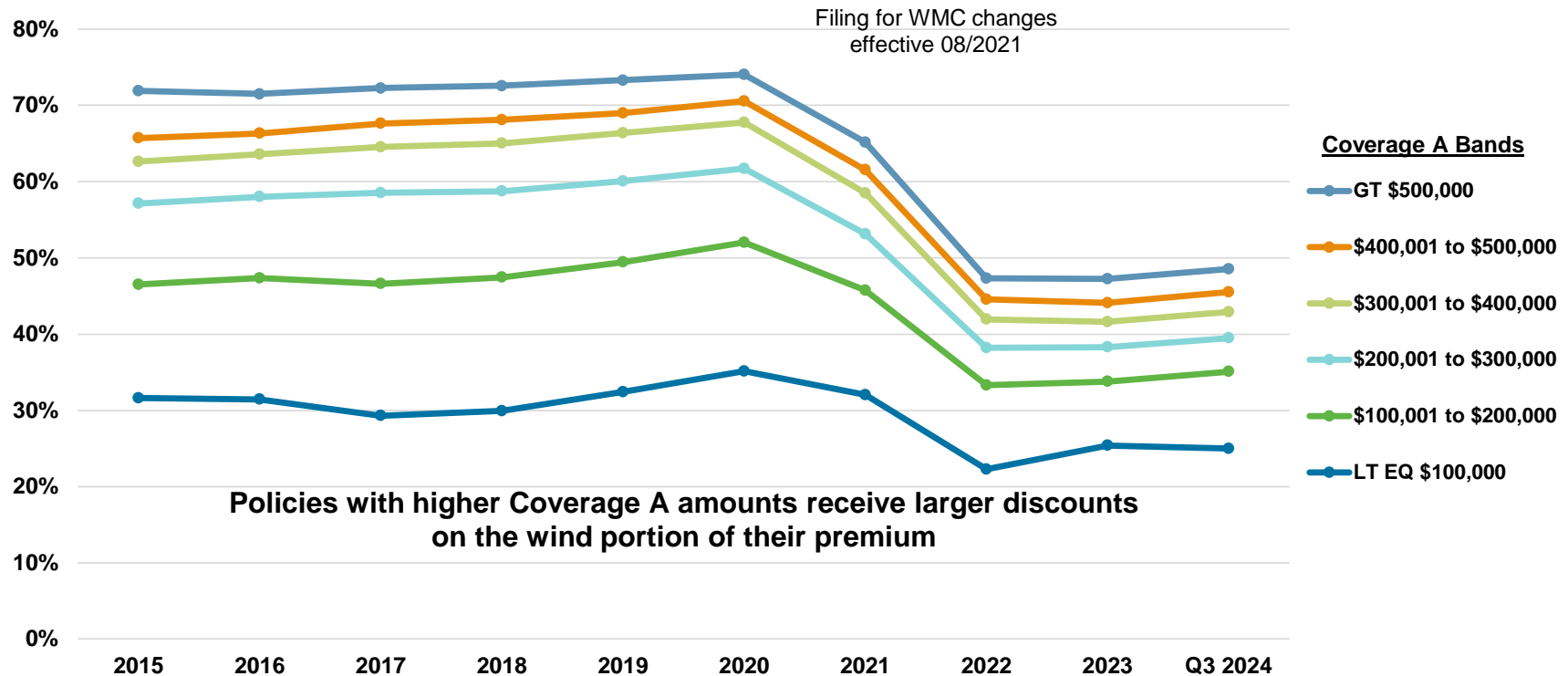
### Percent Discount Applied to Wind Premium by Product Line



**Note:**

Excludes takeout policies and mobile home policies

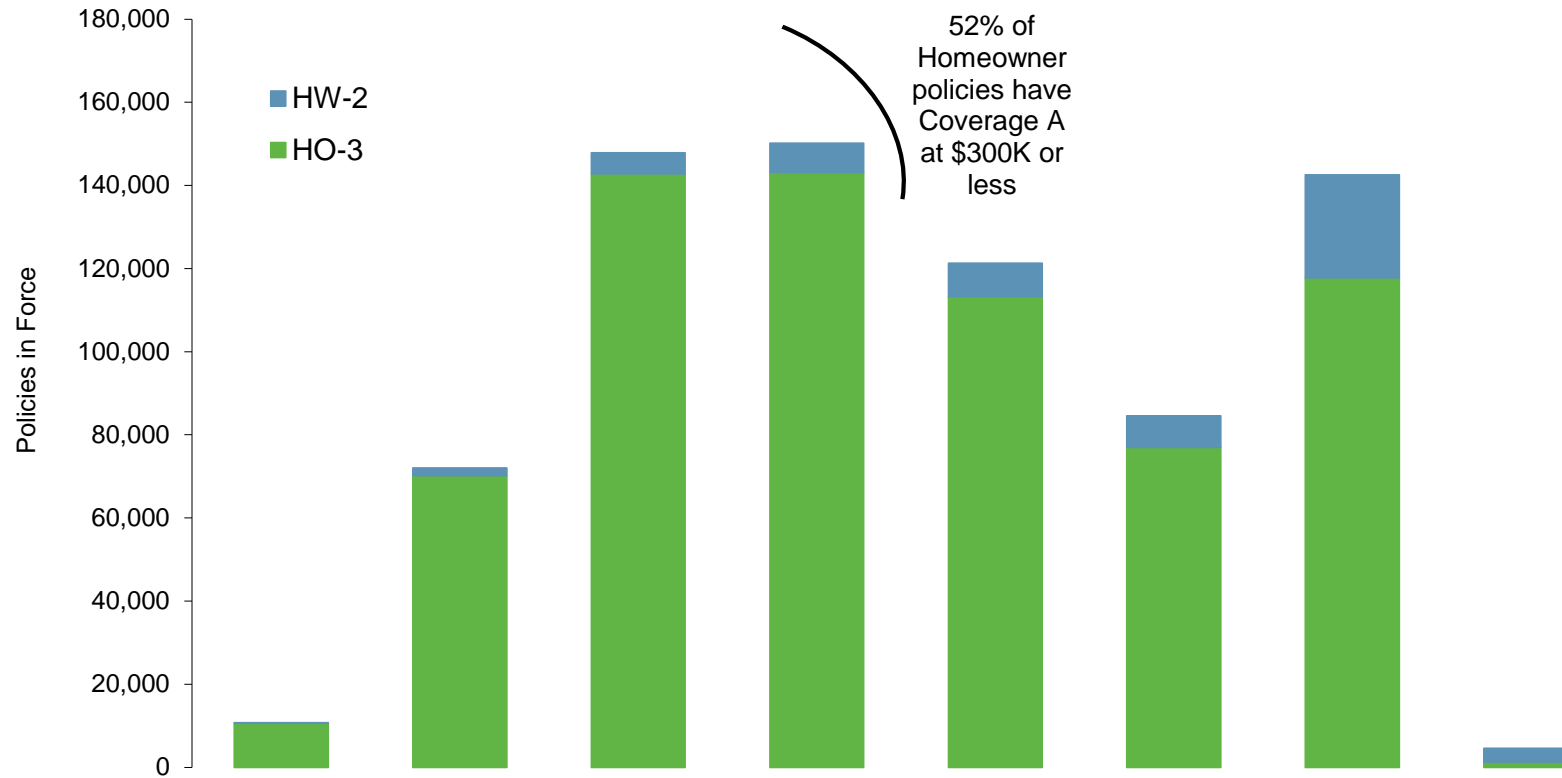
## Percent Discount Applied to Wind Premium from Wind Loss Mitigation Features HO-3 and HW-2 Trend by Coverage A Band



### Notes:

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

## Personal Residential HO-3 and HW-2 - Coverage A Range Data as of September 30, 2024

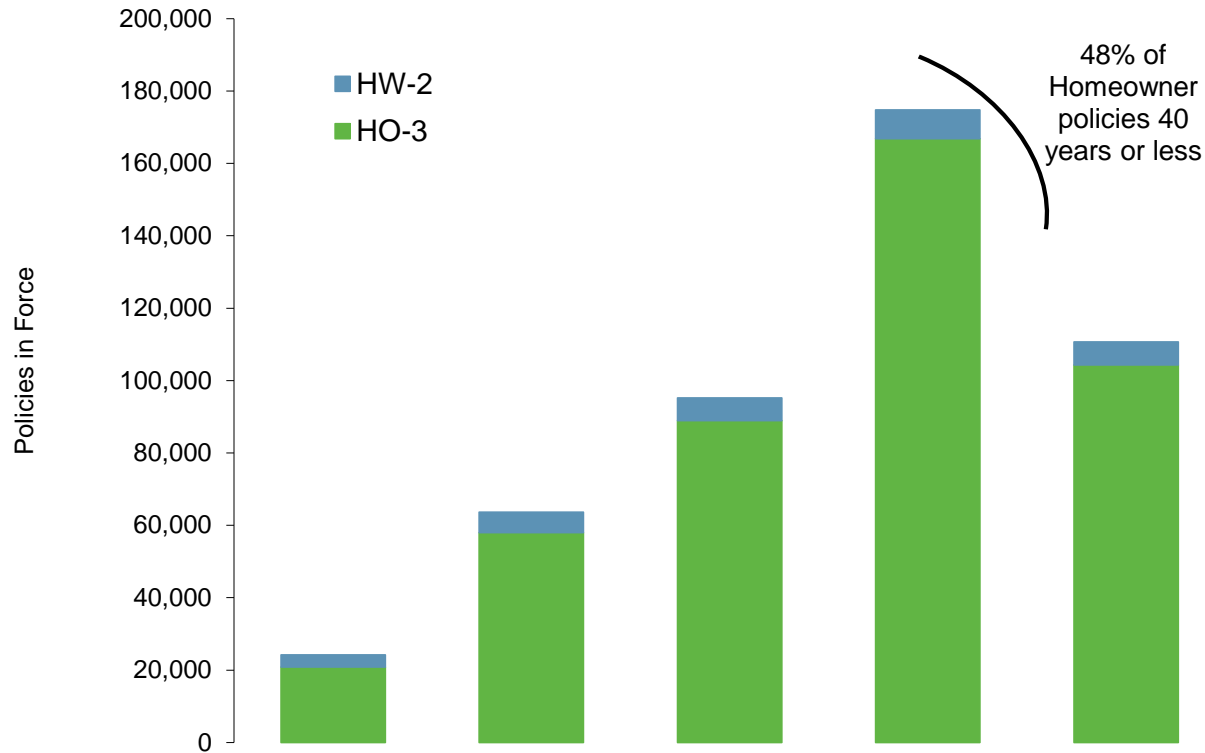


Product	\$150,000 and Less	\$150,001 to \$200,000	\$200,001 to \$250,000	\$250,001 to \$300,000	\$300,001 to \$350,000	\$350,001 to \$400,000	\$400,001 to \$700,000	\$700,001+	Total
HO-3	10,591	70,175	142,756	143,102	113,202	76,917	117,797	1,244	675,784
HW-2	157	1,865	5,122	7,112	8,111	7,653	24,746	3,293	58,059
<b>Total</b>	<b>10,748</b>	<b>72,040</b>	<b>147,878</b>	<b>150,214</b>	<b>121,313</b>	<b>84,570</b>	<b>142,543</b>	<b>4,537</b>	<b>733,843</b>

**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 September 30, 2024



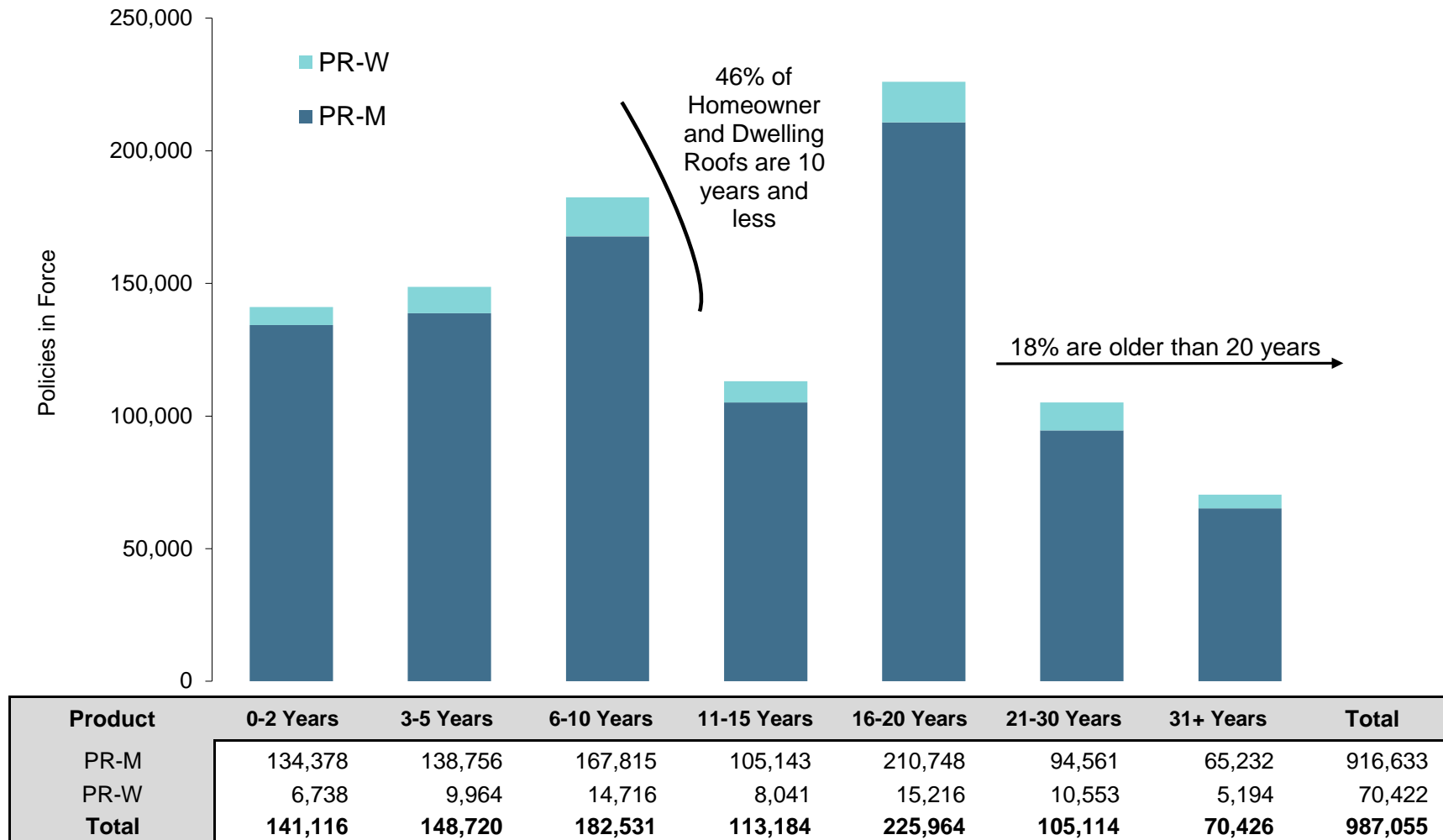
Product	0-10 Years	11-20 Years	21-30 Years	31-40 Years	41-50 Years	51-60 Years	61+ Years	Total
HO-3	20,822	57,947	88,911	166,842	104,338	71,025	165,899	675,784
HW-2	3,354	5,705	6,285	7,951	6,299	8,718	19,747	58,059
<b>Total</b>	<b>24,176</b>	<b>63,652</b>	<b>95,196</b>	<b>174,793</b>	<b>110,637</b>	<b>79,743</b>	<b>185,646</b>	<b>733,843</b>

**Note:**

1) Excludes takeout policies



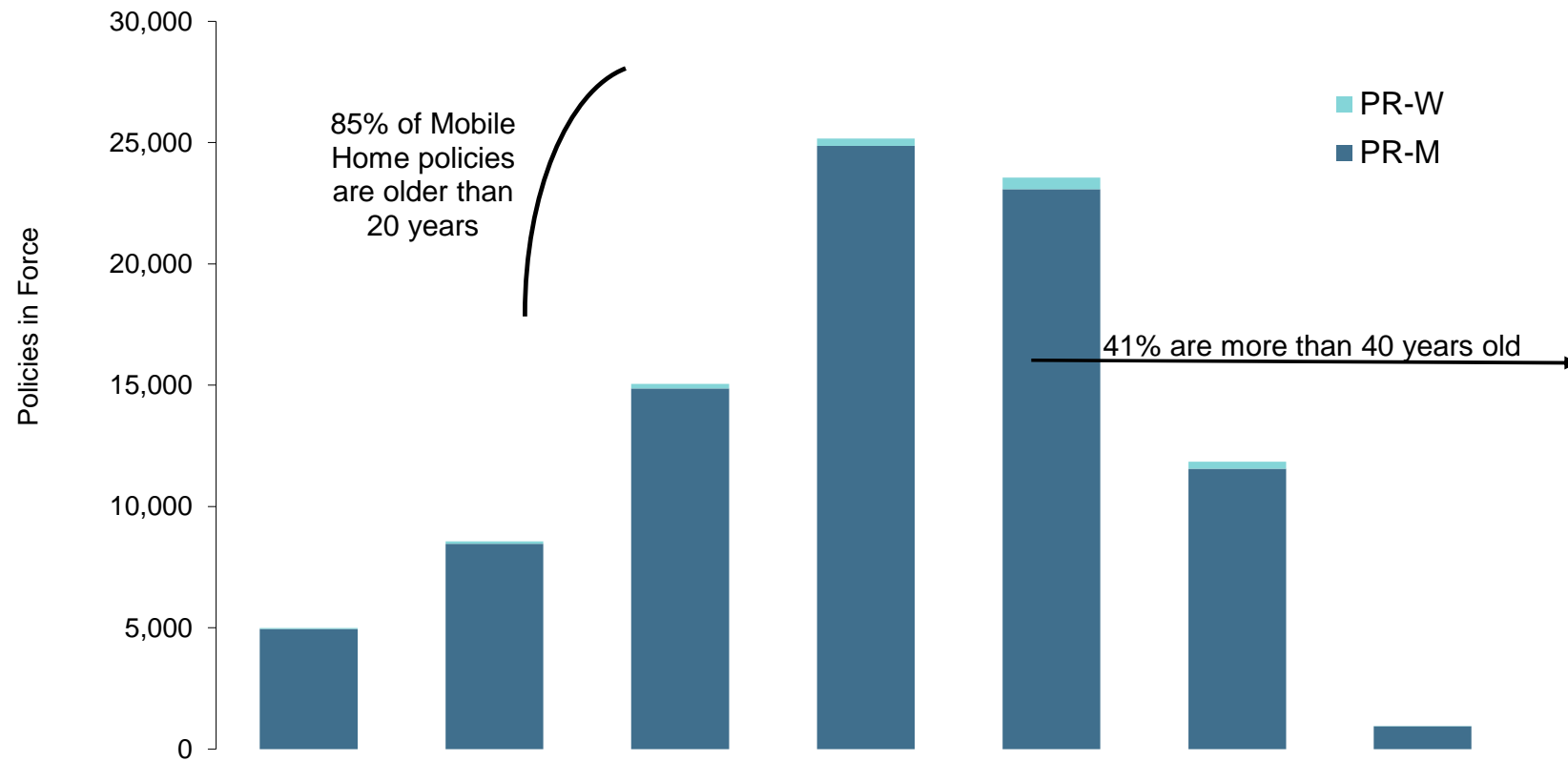
## Personal Residential PRM and PRW Homeowner and Dwelling - Age of Roof Data as of September 30, 2024



### 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 September 30, 2024

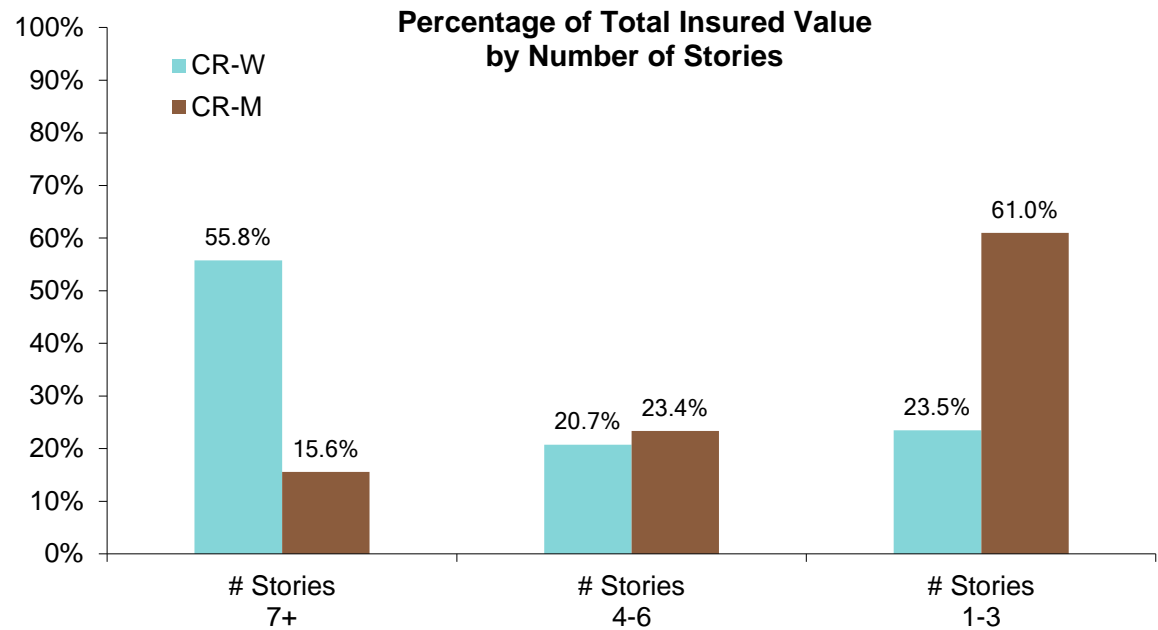
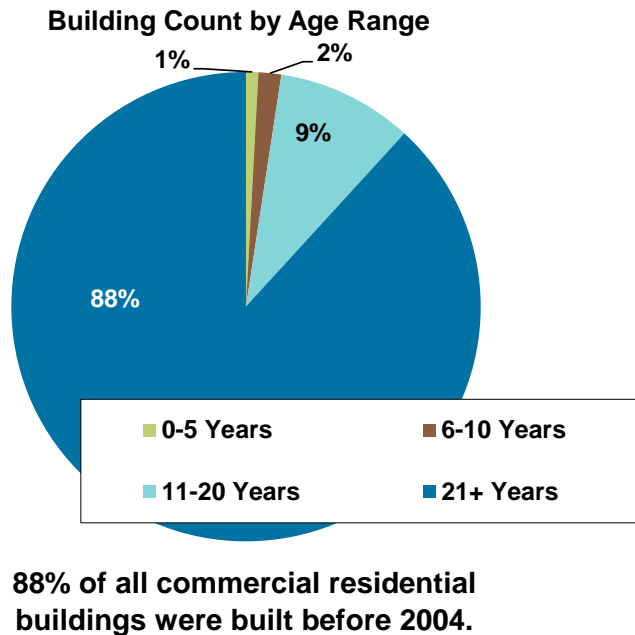


Product	0-10 Years	11-20 Years	21-30 Years	31-40 Years	41-50 Years	51-60 Years	61+ Years	Total
PR-M	4,949	8,460	14,868	24,867	23,075	11,552	947	88,718
PR-W	49	107	193	305	486	293	13	1,446
<b>Total</b>	<b>4,998</b>	<b>8,567</b>	<b>15,061</b>	<b>25,172</b>	<b>23,561</b>	<b>11,845</b>	<b>960</b>	<b>90,164</b>

### Notes:

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

## Commercial Residential Building Age and Number of Stories Data as of September 30, 2024

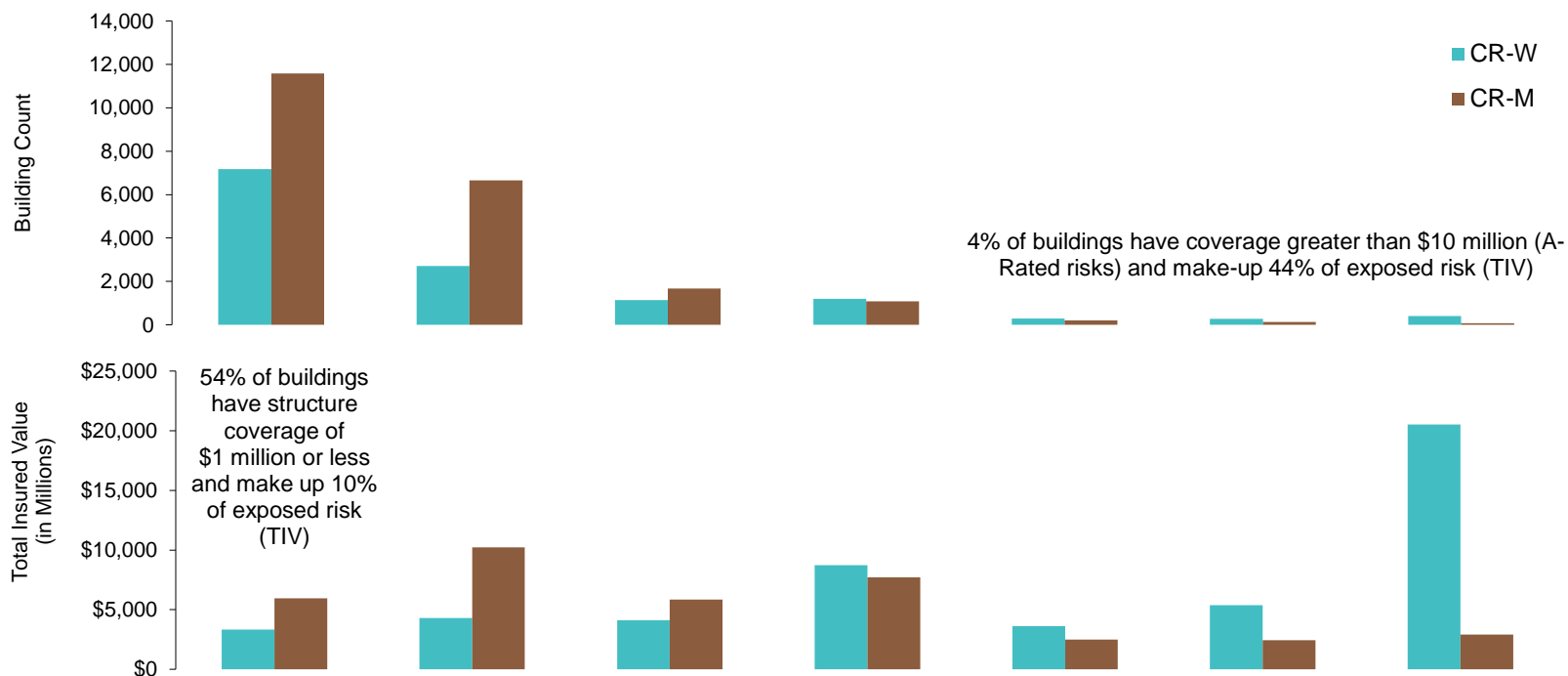


**Note:** Includes wind-only policies, multiperil policies with wind coverage, and multiperil policies excluding wind coverage, regardless of policy form

## Commercial Residential

### Building Count and Total Insured Value (TIV) by Structure Coverage Range

Data as of September 30, 2024



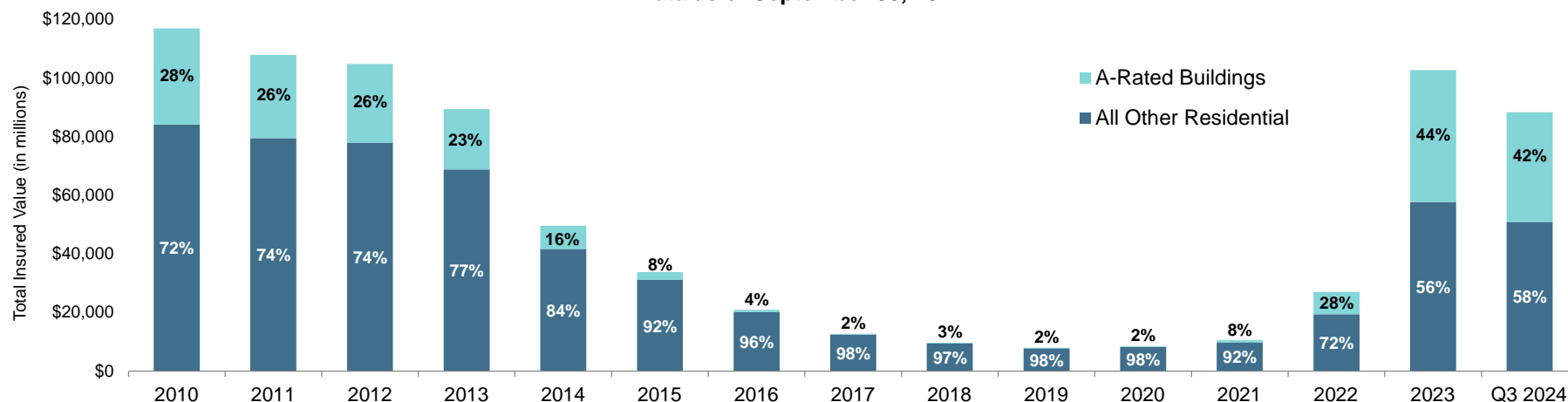
Product		\$1M and Less	\$1M to \$2.5M	\$2.5M to \$5M	\$5M to \$10M	\$10M to \$15M (A-Rated)	\$15M to \$25M (A-Rated)	\$25M+ (A-Rated)	Total
Building Count	CR-W	7,171	2,705	1,141	1,203	296	275	407	13,198
	CR-M	11,582	6,653	1,671	1,088	208	134	69	21,405
	<b>Total</b>	<b>18,753</b>	<b>9,358</b>	<b>2,812</b>	<b>2,291</b>	<b>504</b>	<b>409</b>	<b>476</b>	<b>34,603</b>
Total Insured Value (in Millions)	CR-W	\$3,321	\$4,308	\$4,124	\$8,720	\$3,620	\$5,367	\$20,513	\$49,972
	CR-M	\$5,963	\$10,214	\$5,836	\$7,722	\$2,494	\$2,448	\$2,909	\$37,585
	<b>Total</b>	<b>\$9,284</b>	<b>\$14,522</b>	<b>\$9,960</b>	<b>\$16,442</b>	<b>\$6,114</b>	<b>\$7,814</b>	<b>\$23,422</b>	<b>\$87,557</b>

#### 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 September 30, 2024



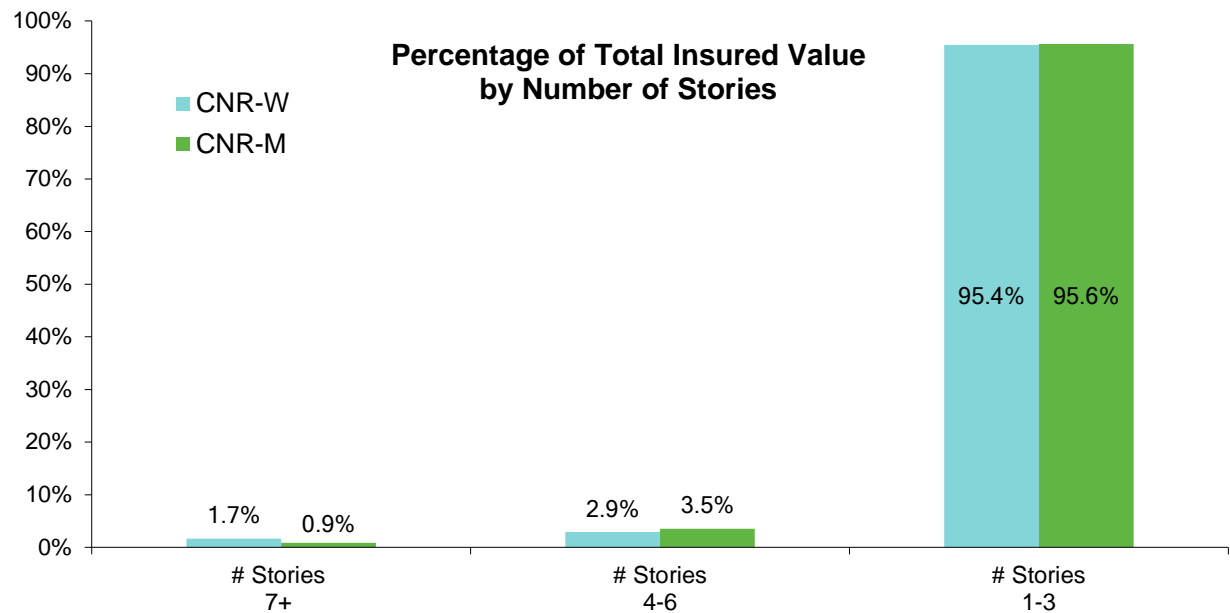
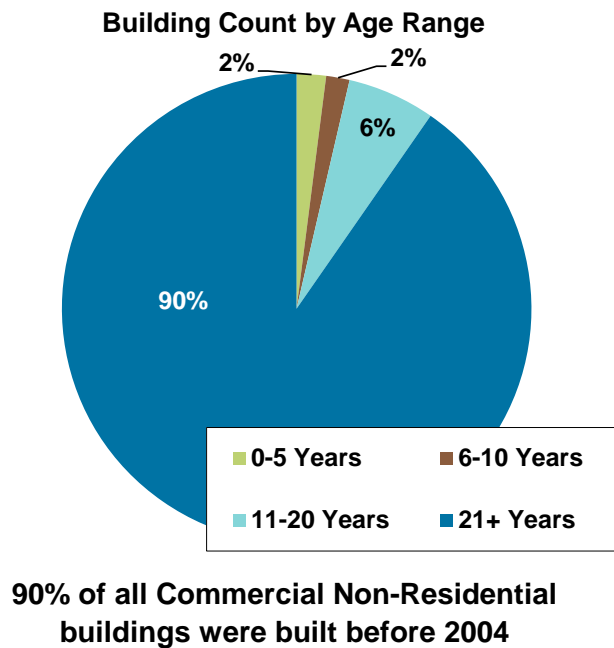
Year	A-Rated Buildings						All Other Residential						Total		
	Building Count	% of Total	Total Insured Value (in millions)	% of Total	Premium Excluding Surcharges (in millions)	% of Total	Building Count	% of Total	Total Insured Value (in millions)	% of Total	Premium Excluding Surcharges (in millions)	% 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
Q3 2024	1,389	4%	\$37,350	42%	\$332	48%	33,214	96%	\$50,915	58%	\$367	52%	34,603	\$88,266	\$699

### 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 September 30, 2024



**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	09/30/24	12/31/11	09/30/24	12/31/11	09/30/24
All Perils	3.17%	14.81%	2.64%	9.71%	2.90%	11.31%
Sinkhole	0.03%	0.04%	1.70%	0.38%	0.88%	0.27%
Non Hurricane Cat	0.06%	1.51%	0.02%	0.73%	0.04%	0.98%
Other Wind	0.04%	1.53%	0.05%	3.38%	0.05%	2.80%
All Other Perils	0.45%	1.35%	0.23%	0.99%	0.34%	1.11%
Fire	0.13%	0.44%	0.06%	0.21%	0.09%	0.28%
Liability / Medical	0.11%	0.20%	0.13%	0.17%	0.12%	0.18%
Theft	0.28%	0.49%	0.09%	0.16%	0.18%	0.26%
Vandalism and Malicious Mischief	0.00%	0.06%	0.00%	0.03%	0.00%	0.04%
Water	2.31%	11.89%	0.50%	5.00%	1.39%	7.16%

**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
	05-4322	Top 20	4/1/2006	4/1/2006	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	-3.0%	\$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 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 Multi peril  
Mobile Homeowners  
Statewide Average Rate Change History**

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

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

**Personal Residential Wind-Only  
Homeowners, Tenant, and Condo Unit Owner  
Statewide Average Rate Change History**

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

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

**Personal Residential Wind-Only  
Dwelling and Mobile Homeowners  
Statewide Average Rate Change History**

Policy Form	OIR Filing Number	Description	New Policy Effective Date	Renewal Policy Effective Date	Average Rate Change	Average Rate Change \$
DW-2	23-039975	2024 Glide Path Update	2/1/2024	2/1/2024	0.7%	\$313.80
	23-016021	2023 Actuarial	12/16/2023	12/16/2023	17.1%	\$311.66
	22-019463	2023 Glide Path Update	1/1/2023	1/1/2023	0.8%	\$266.10
	22-002263	2022 Actuarial	11/1/2022	11/1/2022	10.1%	\$263.89
	21-021521	Limited Reinsurance	2/1/2022	2/1/2022	2.2%	\$239.64
	21-003742	2021 Actuarial	8/1/2021	8/1/2021	7.7%	\$234.49
	19-123901	2019 Actuarial	12/1/2019	12/1/2019	5.5%	\$217.72
	17-16967	2018 Actuarial	5/1/2018	5/1/2018	4.9%	\$206.32
	16-16576	2017 Actuarial	2/1/2017	2/1/2017	9.1%	\$196.75
	15-16013	2016 Actuarial	2/1/2016	2/1/2016	9.0%	\$180.29
	14-13394	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%	\$260.93
	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	9.4%	\$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	5.8%	\$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	1/1/2007	1/1/2007	7.9%	\$117.87
MW-4	05-15420	Actuarial	1/1/2007	1/1/2007	4.8%	\$109.24
	05-14538	Top 5	3/1/2006	3/1/2006	0.0%	\$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
	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
MD-1	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
	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
	22-002000	2022 Actuarial	11/1/2022	11/1/2022	10.7%	\$273.36
	21-022137	Limited Reinsurance	2/1/2022	2/1/2022	0.7%	\$246.96
	21-003976	2021 Actuarial	8/1/2021	8/1/2021	9.5%	\$245.24
	19-123952	2019 Actuarial	12/1/2019	12/1/2019	9.7%	\$223.97
	17-17410	2018 Actuarial	5/1/2018	5/1/2018	10.0%	\$204.24
	16-16866	2017 Actuarial	2/1/2017	2/1/2017	10.5%	\$185.60
	15-16471	2016 Actuarial	2/1/2016	2/1/2016	9.9%	\$168.03
	14-13751	2015 Actuarial	2/1/2015	2/1/2015	9.9%	\$152.90
	13-14555	2014 Actuarial	2/1/2014	2/1/2014	8.7%	\$140.40
	12-14401	2013 Actuarial	2/1/2013	2/1/2013	10.6%	\$129.13
	11-13948	2012 Actuarial	2/1/2012	2/1/2012	6.5%	\$116.78
	10-14625	2011 Actuarial	2/1/2011	2/1/2011	9.5%	\$109.65
	10-04553	2011 Base Rating	2/1/2011	2/1/2011	0.2%	\$100.17
	09-18544	2010 Actuarial (New)	2/1/2010	2/1/2010	0.0%	\$100.00

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

**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%	\$1,023.10
	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

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