



Citizens Property Insurance Corporation

Detail By County

Excludes Takeouts

Report Run Date : 01-07-2022

Reported Period : 12-31-2021

In-Force Policies By Account And County For Period : Dec-31-2021								
PLA PR-M	Current Month-End				Change From Prior Month			
	Policies In-Force	Building Count	Total Premium	Total Exposure	Policies In-Force	Building Count	Total Premium	Total Exposure
ALACHUA	1,303	1,303	\$1,115,168	\$292,552,646	49	49	\$55,659	\$13,261,447
BAKER	339	339	\$226,530	\$40,183,758	4	4	\$9,787	\$2,314,772
BAY	3,144	3,144	\$4,911,348	\$804,595,672	102	102	\$260,313	\$45,609,724
BRADFORD	272	272	\$211,797	\$40,659,015	6	6	\$12,317	\$2,434,140
BREVARD	18,318	18,318	\$33,586,378	\$5,707,991,862	860	860	\$1,904,607	\$355,387,986
BROWARD	98,765	98,765	\$279,461,356	\$28,525,903,601	1,680	1,680	\$7,318,548	\$685,723,165
CALHOUN	75	75	\$74,844	\$12,008,087	(5)	(5)	(\$5,554)	(\$1,137,530)
CHARLOTTE	6,660	6,660	\$10,111,142	\$1,741,650,162	220	220	\$458,306	\$84,579,573
CITRUS	4,506	4,506	\$4,590,862	\$826,092,802	145	145	\$209,762	\$47,968,979
CLAY	1,308	1,308	\$1,285,405	\$326,532,354	80	80	\$128,214	\$36,482,365
COLLIER	4,744	4,744	\$9,302,176	\$1,295,628,743	162	162	\$394,429	\$54,900,459
COLUMBIA	433	433	\$353,525	\$63,782,990	18	18	\$21,687	\$4,673,320
DESOTO	320	320	\$464,316	\$69,328,285	13	13	\$30,789	\$5,189,400
DIXIE	581	581	\$572,891	\$73,408,263	3	3	\$14,749	\$2,266,370
DUVAL	5,326	5,326	\$6,257,920	\$1,627,284,658	414	414	\$629,868	\$161,737,652
ESCAMBIA	2,540	2,540	\$4,620,887	\$738,323,584	112	112	\$277,487	\$47,559,917
FLAGLER	723	723	\$888,119	\$204,443,323	34	34	\$64,369	\$14,537,350
FRANKLIN	184	184	\$242,717	\$27,324,680	0	0	\$4,016	\$505,820
GADSDEN	445	445	\$455,802	\$106,828,065	5	5	\$10,011	\$3,149,945
GILCHRIST	423	423	\$310,900	\$45,533,810	5	5	\$12,036	\$2,402,690
GLADES	153	153	\$243,795	\$33,654,841	10	10	\$22,049	\$4,021,580
GULF	136	136	\$163,329	\$18,555,420	(1)	(1)	(\$4,866)	(\$335,850)
HAMILTON	51	51	\$32,646	\$5,572,790	0	0	\$110	\$24,970
HARDEE	134	134	\$166,545	\$23,745,887	6	6	\$14,052	\$1,740,055
HENDRY	472	472	\$883,640	\$113,460,555	11	11	\$45,704	\$6,544,815
HERNANDO	17,557	17,557	\$21,898,698	\$5,792,649,139	301	301	\$543,753	\$155,250,167
HIGHLANDS	2,078	2,078	\$2,638,002	\$533,593,011	134	134	\$217,576	\$42,877,372
HILLSBOROUGH	33,917	33,917	\$53,291,881	\$10,608,482,532	1,186	1,186	\$2,439,760	\$496,997,290
HOLMES	135	135	\$141,698	\$30,500,705	4	4	\$8,696	\$2,552,310
INDIAN RIVER	4,084	4,084	\$7,723,172	\$1,085,573,310	131	131	\$355,254	\$58,202,760

JACKSON	417	417	\$488,924	\$100,815,435	9	9	\$14,851	\$4,097,935
JEFFERSON	195	195	\$152,004	\$26,824,885	0	0	\$1,923	\$183,770
LAFAYETTE	79	79	\$53,339	\$7,267,365	3	3	\$3,560	\$252,700
LAKE	3,592	3,592	\$3,806,195	\$873,191,835	135	135	\$210,799	\$59,764,270
LEE	13,711	13,711	\$20,070,448	\$3,128,380,837	464	464	\$936,910	\$165,459,840
LEON	1,436	1,436	\$1,247,303	\$377,141,763	76	76	\$94,224	\$28,853,691
LEVY	1,135	1,135	\$969,593	\$136,457,263	15	15	\$22,497	\$3,375,070
LIBERTY	91	91	\$68,541	\$11,772,180	2	2	\$3,792	\$565,140
MADISON	127	127	\$97,378	\$15,679,459	(2)	(2)	(\$749)	(\$32,650)
MANATEE	8,372	8,372	\$11,401,651	\$2,039,191,201	253	253	\$517,010	\$109,133,037
MARION	2,617	2,617	\$2,335,023	\$537,201,572	101	101	\$146,710	\$40,714,050
MARTIN	4,175	4,175	\$11,710,241	\$1,377,355,644	166	166	\$596,217	\$68,306,168
MIAMI-DADE	127,285	127,285	\$400,604,245	\$34,291,472,413	1,523	1,523	\$5,843,103	\$557,534,208
MONROE	270	270	\$215,034	\$63,907,810	6	6	\$8,845	\$2,842,088
NASSAU	742	742	\$711,703	\$130,355,992	10	10	\$26,726	\$4,691,920
OKALOOSA	3,797	3,797	\$7,904,144	\$1,301,551,069	192	192	\$467,740	\$76,485,495
OKEECHOBEE	416	416	\$674,617	\$95,434,142	21	21	\$51,849	\$6,527,450
ORANGE	14,572	14,572	\$22,012,512	\$4,955,029,971	1,147	1,147	\$1,992,680	\$426,682,370
OSCEOLA	6,136	6,136	\$8,837,113	\$2,075,048,779	435	435	\$693,862	\$159,750,538
PALM BEACH	52,953	52,953	\$134,855,832	\$16,509,950,028	1,478	1,478	\$4,973,775	\$547,468,766
PASCO	20,488	20,488	\$25,598,718	\$5,578,448,566	443	443	\$992,047	\$196,697,756
PINELLAS	77,959	77,959	\$122,402,885	\$22,639,197,588	1,463	1,463	\$3,539,768	\$653,298,724
POLK	4,860	4,860	\$6,935,613	\$1,328,034,463	356	356	\$684,183	\$131,380,404
PUTNAM	718	718	\$581,648	\$98,444,322	14	14	\$28,234	\$6,218,675
SANTA ROSA	2,416	2,416	\$4,336,846	\$711,088,538	117	117	\$305,599	\$52,096,256
SARASOTA	6,755	6,755	\$8,824,163	\$1,644,968,595	151	151	\$303,396	\$62,168,496
SEMINOLE	4,420	4,420	\$6,448,644	\$1,633,552,440	393	393	\$682,262	\$164,081,394
ST JOHNS	1,984	1,984	\$2,437,278	\$561,532,371	60	60	\$130,662	\$32,750,940
ST LUCIE	9,111	9,111	\$18,120,603	\$2,721,112,105	392	392	\$1,002,355	\$158,293,754
SUMTER	564	564	\$532,474	\$102,248,729	15	15	\$22,438	\$5,593,595
SUWANNEE	327	327	\$257,652	\$35,100,099	(1)	(1)	\$2,711	\$385,710
TAYLOR	739	739	\$827,494	\$112,443,627	10	10	\$30,405	\$3,963,812
UNION	89	89	\$76,950	\$13,743,973	3	3	\$5,981	\$1,266,160
VOLUSIA	6,215	6,215	\$7,455,203	\$1,664,085,920	349	349	\$546,856	\$139,291,462
WAKULLA	386	386	\$371,345	\$54,555,400	4	4	\$2,482	\$203,855
WALTON	531	531	\$591,743	\$80,948,204	5	5	\$27,491	\$3,267,890
WASHINGTON	222	222	\$253,660	\$37,410,755	4	4	\$5,715	\$633,235
Total	589,028	589,028	\$1,280,496,248	\$167,886,789,888	15,501	15,501	\$40,372,397	\$6,211,670,987
COASTAL PR-W	Policies In-Force	Building Count	Total Premium	Total Exposure	Policies In-Force	Building Count	Total Premium	Total Exposure

BAY	610	610	\$1,128,199	\$188,870,791	14	14	\$41,770	\$6,325,270
BREVARD	355	355	\$595,846	\$128,681,833	2	2	\$8,792	\$874,260
BROWARD	12,113	12,113	\$30,517,120	\$4,648,567,543	110	110	\$453,860	\$50,632,918
CHARLOTTE	294	294	\$753,010	\$139,279,340	2	2	\$19,575	\$1,648,180
COLLIER	918	918	\$2,039,252	\$397,666,317	5	5	\$10,674	\$5,381,800
DUVAL	220	220	\$256,060	\$109,582,530	0	0	\$2,464	\$1,229,680
ESCAMBIA	1,681	1,681	\$3,535,470	\$763,867,438	17	17	\$64,690	\$8,904,485
FLAGLER	369	369	\$444,271	\$148,738,760	(4)	(4)	\$2,745	\$804,240
FRANKLIN	303	303	\$926,467	\$147,187,235	0	0	\$15,085	\$538,465
GULF	137	137	\$350,637	\$56,237,915	(4)	(4)	(\$3,852)	(\$2,231,380)
HERNANDO	54	54	\$76,057	\$19,910,620	0	0	\$604	\$50,140
INDIAN RIVER	190	190	\$536,628	\$85,842,595	3	3	\$3,211	\$1,407,115
LEE	2,599	2,599	\$6,096,338	\$1,005,659,383	1	1	\$16,664	(\$2,052,580)
LEVY	97	97	\$127,445	\$36,147,685	1	1	\$1,718	\$540,280
MANATEE	369	369	\$895,860	\$151,655,460	7	7	\$38,513	\$2,405,590
MIAMI-DADE	14,649	14,649	\$42,468,056	\$7,378,991,856	159	159	\$544,592	\$76,982,129
MONROE	14,371	14,371	\$52,747,420	\$6,343,824,956	8	8	\$219,682	\$22,372,075
NASSAU	124	124	\$127,899	\$57,822,720	1	1	\$112	\$554,150
OKALOOSA	203	203	\$415,366	\$56,235,085	2	2	\$5,792	\$511,410
PALM BEACH	7,229	7,229	\$18,816,043	\$2,819,564,545	64	64	\$252,665	\$25,689,736
PASCO	316	316	\$290,592	\$64,666,000	2	2	\$5,748	\$1,536,600
PINELLAS	1,512	1,512	\$3,328,252	\$650,309,055	0	0	\$563	(\$2,178,200)
SANTA ROSA	380	380	\$1,060,121	\$191,633,540	3	3	\$10,235	\$1,355,515
SARASOTA	5,590	5,590	\$7,345,303	\$2,177,140,871	18	18	\$49,991	\$16,004,910
ST JOHNS	229	229	\$300,448	\$102,835,951	5	5	\$4,330	\$1,578,715
ST LUCIE	171	171	\$208,077	\$26,471,450	(2)	(2)	(\$7,723)	(\$624,980)
VOLUSIA	1,235	1,235	\$1,301,995	\$442,295,436	43	43	\$64,697	\$20,184,435
WAKULLA	55	55	\$78,654	\$18,563,200	1	1	\$1,439	\$320,380
WALTON	969	969	\$2,149,939	\$426,476,513	4	4	\$35,029	\$4,295,705
Total	67,342	67,342	\$178,916,825	\$28,784,726,623	462	462	\$1,863,665	\$245,041,043

COASTAL PR-M	Policies In-Force	Building Count	Total Premium	Total Exposure	Policies In-Force	Building Count	Total Premium	Total Exposure
BAY	489	489	\$1,154,516	\$112,965,047	8	8	\$18,680	\$2,636,580
BREVARD	830	830	\$1,588,819	\$170,094,430	30	30	\$74,540	\$8,624,570
BROWARD	22,484	22,484	\$66,697,102	\$4,750,023,467	390	390	\$1,637,904	\$108,591,930
CHARLOTTE	153	153	\$441,500	\$43,149,624	6	6	\$20,964	\$1,654,820
COLLIER	769	769	\$1,993,684	\$192,450,099	10	10	\$47,067	\$5,258,235
DUVAL	162	162	\$262,597	\$47,301,418	10	10	\$25,771	\$4,141,340
ESCAMBIA	1,171	1,171	\$3,040,467	\$416,536,387	50	50	\$206,406	\$24,776,775
FLAGLER	221	221	\$408,576	\$60,978,271	12	12	\$31,804	\$6,327,105

FRANKLIN	79	79	\$252,450	\$19,854,220	(1)	(1)	(\$3,703)	(\$623,685)
GULF	61	61	\$149,063	\$9,722,100	1	1	\$3,671	\$315,100
HERNANDO	509	509	\$1,183,646	\$204,751,110	9	9	\$41,290	\$5,544,455
INDIAN RIVER	189	189	\$553,601	\$50,420,645	3	3	\$26,129	\$2,602,240
LEE	1,731	1,731	\$3,894,631	\$355,848,701	1	1	\$28,031	\$4,399,743
LEVY	39	39	\$102,809	\$11,835,300	0	0	\$4,936	\$522,520
MANATEE	200	200	\$532,990	\$47,867,040	(3)	(3)	(\$11,717)	(\$2,104,610)
MIAMI-DADE	33,666	33,666	\$102,494,610	\$7,565,724,034	545	545	\$1,743,171	\$121,175,613
MONROE	2,277	2,277	\$9,307,994	\$866,866,599	24	24	\$189,564	\$13,041,316
NASSAU	40	40	\$87,802	\$13,790,930	4	4	\$8,360	\$1,385,680
OKALOOSA	90	90	\$203,542	\$16,856,900	3	3	\$8,187	\$889,790
PALM BEACH	18,965	18,965	\$56,333,734	\$4,598,037,553	406	406	\$1,699,187	\$125,748,361
PASCO	3,059	3,059	\$5,163,554	\$759,624,490	96	96	\$220,869	\$37,944,150
PINELLAS	2,448	2,448	\$6,749,976	\$723,968,568	56	56	\$184,225	\$20,079,730
SANTA ROSA	151	151	\$499,057	\$58,396,559	6	6	\$29,145	\$1,731,850
SARASOTA	4,574	4,574	\$8,537,976	\$1,239,030,688	144	144	\$406,840	\$61,414,600
ST JOHNS	135	135	\$263,696	\$42,681,066	5	5	\$14,336	\$3,819,980
ST LUCIE	578	578	\$1,121,904	\$66,608,254	16	16	\$41,712	\$3,977,490
VOLUSIA	2,560	2,560	\$4,080,751	\$658,836,576	118	118	\$253,922	\$47,400,742
WAKULLA	24	24	\$61,704	\$7,510,340	0	0	\$0	\$0
WALTON	451	451	\$1,168,598	\$133,495,776	16	16	\$54,832	\$7,750,770
Total	98,105	98,105	\$278,331,349	\$23,245,226,192	1,965	1,965	\$7,006,123	\$619,027,190
COASTAL CR-W	Policies In-Force	Building Count	Total Premium	Total Exposure	Policies In-Force	Building Count	Total Premium	Total Exposure
BAY	5	6	\$42,334	\$10,667,000	0	0	\$0	\$0
BREVARD	12	26	\$105,018	\$29,837,000	(1)	(1)	(\$3,106)	\$244,000
BROWARD	414	859	\$5,035,718	\$808,080,780	(1)	(7)	\$360,716	\$28,855,000
CHARLOTTE	1	4	\$11,722	\$1,756,000	0	0	\$0	\$0
COLLIER	39	105	\$1,349,347	\$312,596,300	3	11	\$574,366	\$111,384,000
DUVAL	2	4	\$22,770	\$2,578,000	0	0	\$0	\$0
ESCAMBIA	5	21	\$364,052	\$68,913,100	0	0	\$0	\$0
GULF	3	5	\$2,176	\$470,000	0	0	\$0	\$0
INDIAN RIVER	10	25	\$158,911	\$30,437,000	0	0	\$12,375	\$1,095,000
LEE	57	141	\$1,043,710	\$262,520,100	0	0	\$5,004	\$731,000
MANATEE	7	12	\$191,495	\$41,932,000	(1)	(1)	(\$13,958)	(\$4,683,000)
MIAMI-DADE	623	1,065	\$11,032,753	\$1,850,052,353	(4)	(8)	\$42,928	(\$4,062,000)
MONROE	126	384	\$4,944,719	\$589,277,785	(1)	(1)	\$97,145	\$21,595,000
OKALOOSA	6	31	\$206,929	\$34,733,778	0	0	\$1,884	\$58,000
PALM BEACH	305	1,034	\$6,370,927	\$1,065,943,652	1	(11)	\$65,713	\$4,171,000
PASCO	1	1	\$827	\$121,000	0	0	\$0	\$0

PINELLAS	52	83	\$1,079,923	\$232,989,100	0	(1)	\$42,927	\$8,774,000
SANTA ROSA	3	16	\$182,502	\$13,745,000	0	0	\$746	\$46,000
SARASOTA	32	179	\$802,031	\$227,619,209	0	0	\$792	\$38,000
ST JOHNS	4	11	\$47,285	\$4,137,900	0	0	\$0	\$0
ST LUCIE	18	90	\$342,323	\$53,555,250	0	0	\$10,252	\$345,000
VOLUSIA	6	13	\$67,244	\$32,743,000	0	0	\$3,201	\$1,225,000
WALTON	18	36	\$44,962	\$7,931,000	0	0	\$210	\$27,000
Total	1,749	4,151	\$33,449,678	\$5,682,636,307	(4)	(19)	\$1,201,195	\$169,843,000
COASTAL CR-M	Policies In-Force	Building Count	Total Premium	Total Exposure	Policies In-Force	Building Count	Total Premium	Total Exposure
BROWARD	24	32	\$569,278	\$114,998,300	(1)	(10)	(\$58,746)	(\$25,200,700)
COLLIER	1	1	\$8,195	\$960,800	0	0	(\$478)	\$0
INDIAN RIVER	2	3	\$24,842	\$8,786,700	0	0	\$0	\$0
LEE	1	1	\$7,151	\$3,259,500	0	0	\$0	\$0
MIAMI-DADE	54	76	\$1,442,534	\$309,207,583	0	0	\$21,710	\$2,585,400
MONROE	5	12	\$177,617	\$25,047,000	0	0	\$0	\$0
PALM BEACH	17	121	\$410,666	\$110,669,600	0	0	\$639	\$161,200
PINELLAS	5	5	\$26,072	\$7,190,800	0	0	\$0	\$0
SARASOTA	1	14	\$120,800	\$11,036,300	0	0	\$0	\$0
VOLUSIA	1	1	\$2,797	\$1,235,800	0	0	\$0	\$0
Total	111	266	\$2,789,952	\$592,392,383	(1)	(10)	(\$36,875)	(\$22,454,100)
COASTAL CNR-W	Policies In-Force	Building Count	Total Premium	Total Exposure	Policies In-Force	Building Count	Total Premium	Total Exposure
BAY	34	39	\$180,793	\$21,876,000	0	0	\$1,299	\$101,000
BREVARD	33	53	\$202,545	\$20,395,000	(1)	(4)	(\$14,725)	(\$1,459,000)
BROWARD	384	480	\$2,736,726	\$272,732,752	(11)	(16)	(\$87,051)	(\$10,249,000)
CHARLOTTE	4	30	\$140,451	\$15,291,000	0	0	\$11,363	\$565,000
COLLIER	43	63	\$367,010	\$39,959,274	0	0	\$0	\$0
DUVAL	4	4	\$5,253	\$710,000	0	0	\$0	\$0
ESCAMBIA	103	137	\$486,145	\$75,409,738	(1)	(1)	\$4,119	(\$422,000)
FLAGLER	6	10	\$24,150	\$3,296,000	0	0	\$0	\$0
FRANKLIN	0	0	\$0	\$0	(1)	(1)	(\$677)	(\$129,000)
GULF	1	1	\$5,722	\$1,000,000	0	0	\$0	\$0
HERNANDO	1	1	\$415	\$48,000	0	0	\$0	\$0
INDIAN RIVER	6	6	\$19,926	\$1,717,000	0	0	\$0	\$0
LEE	64	243	\$1,076,395	\$111,335,802	0	1	\$32,683	\$1,159,000
MANATEE	15	25	\$164,362	\$16,533,302	0	0	\$4,699	\$99,000
MIAMI-DADE	364	522	\$3,440,511	\$271,229,284	(5)	(14)	\$14,521	(\$6,712,000)
MONROE	564	1,109	\$11,047,157	\$586,348,064	(9)	(10)	\$96,895	(\$2,593,700)
OKALOOSA	7	7	\$30,443	\$2,992,000	0	0	\$0	\$0

PALM BEACH	441	545	\$2,977,125	\$291,106,210	(6)	(6)	(\$19,754)	(\$3,569,500)
PASCO	4	4	\$12,595	\$1,514,000	0	0	\$0	\$0
PINELLAS	24	46	\$247,287	\$28,742,600	0	0	\$0	\$0
SANTA ROSA	13	14	\$54,443	\$6,522,400	0	0	\$773	\$43,800
SARASOTA	57	82	\$326,303	\$42,739,605	(1)	(1)	\$3,333	(\$40,000)
ST LUCIE	0	0	\$0	\$0	(1)	(1)	(\$5,131)	(\$405,000)
VOLUSIA	28	32	\$75,129	\$14,514,795	(1)	(3)	(\$8,109)	(\$1,778,000)
WALTON	12	19	\$71,728	\$11,279,000	0	0	\$0	\$0
Total	2,212	3,472	\$23,692,614	\$1,837,291,826	(37)	(56)	\$34,238	(\$25,389,400)

COASTAL CNR-M	Policies In-Force	Building Count	Total Premium	Total Exposure	Policies In-Force	Building Count	Total Premium	Total Exposure
BREVARD	3	5	\$24,318	\$5,130,200	0	0	\$2,486	\$300,400
BROWARD	2	5	\$15,233	\$1,526,600	(1)	(1)	(\$3,963)	(\$195,500)
ESCAMBIA	2	2	\$3,222	\$384,000	0	0	\$0	\$0
LEE	2	3	\$12,481	\$1,513,000	0	0	\$0	\$0
LEVY	1	7	\$26,345	\$2,220,100	0	0	\$0	\$0
MANATEE	1	6	\$24,538	\$2,366,000	0	0	\$0	\$0
MIAMI-DADE	6	6	\$36,024	\$4,970,800	0	0	\$527	\$0
MONROE	5	7	\$226,584	\$9,102,400	0	0	\$3,636	\$200,000
PALM BEACH	10	13	\$40,135	\$3,751,600	0	0	(\$1,135)	\$0
PINELLAS	3	15	\$155,476	\$16,857,800	0	0	\$0	\$0
SANTA ROSA	1	1	\$1,522	\$166,000	0	0	\$0	\$0
SARASOTA	2	3	\$1,426	\$200,000	1	2	\$509	\$100,000
ST LUCIE	1	1	\$2,461	\$400,000	0	0	\$0	\$0
Total	39	74	\$569,765	\$48,588,500	0	1	\$2,060	\$404,900

CLA CR-M	Policies In-Force	Building Count	Total Premium	Total Exposure	Policies In-Force	Building Count	Total Premium	Total Exposure
ALACHUA	1	7	\$11,414	\$2,439,900	0	0	\$0	\$0
BAY	1	2	\$9,919	\$961,100	0	0	\$0	\$0
BREVARD	13	46	\$183,699	\$85,641,600	0	0	\$0	\$0
BROWARD	50	223	\$1,535,358	\$402,225,400	2	9	\$300,893	\$59,099,700
CHARLOTTE	3	5	\$55,601	\$10,789,800	0	0	\$0	\$0
COLLIER	22	116	\$758,253	\$146,303,100	1	5	\$199,059	\$20,135,300
ESCAMBIA	1	16	\$64,885	\$7,593,200	0	0	\$0	\$0
GULF	1	5	\$37,762	\$5,422,600	0	0	\$0	\$0
HERNANDO	2	6	\$62,899	\$7,584,600	0	0	\$2,522	\$352,900
HIGHLANDS	1	1	\$18,466	\$4,758,600	0	0	\$0	\$0
HILLSBOROUGH	7	86	\$504,756	\$89,406,100	(1)	(3)	(\$12,993)	(\$1,047,400)
INDIAN RIVER	4	10	\$54,665	\$13,547,500	0	0	\$0	\$0
LEE	3	97	\$680,088	\$152,513,300	0	0	\$0	\$0

Unknown - Captures Policies in ePAS, CSC/Point With Unassigned Counties.

Unknown - Captures COASTAL With Counties Outside the Wind Area.

Personal Residential Exposure Includes Coverages A-D, except DP1/MDP1/MD1, Which Excludes Coverages B and D.

Commercial Exposure Includes Building, Other Structures and Business Personal Property. Commercial Non-Residential Multi-Peril Policy Exposure also Includes Business Income. 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.