



# Depopulation Update

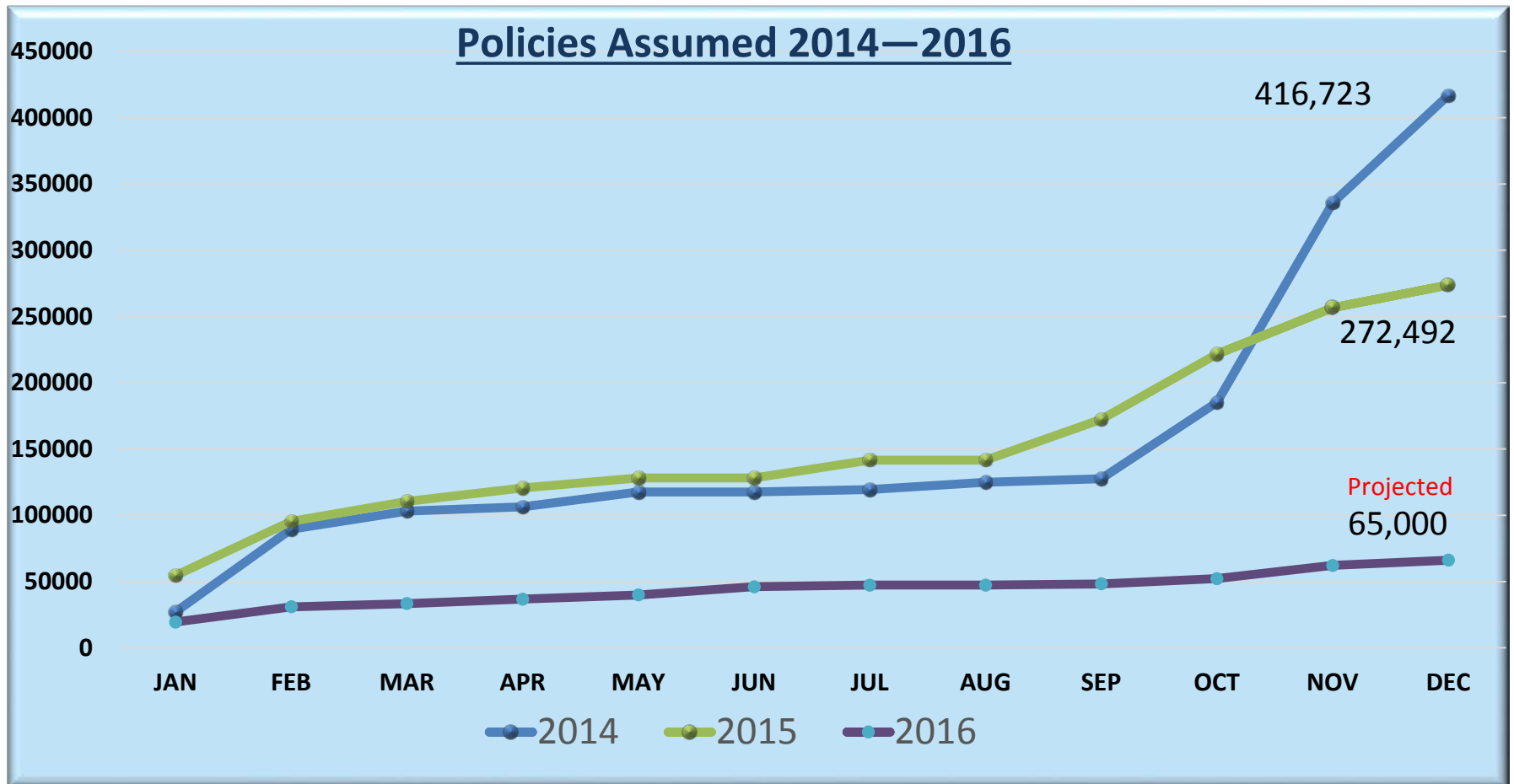
Depopulation Committee Meeting  
September 27, 2016



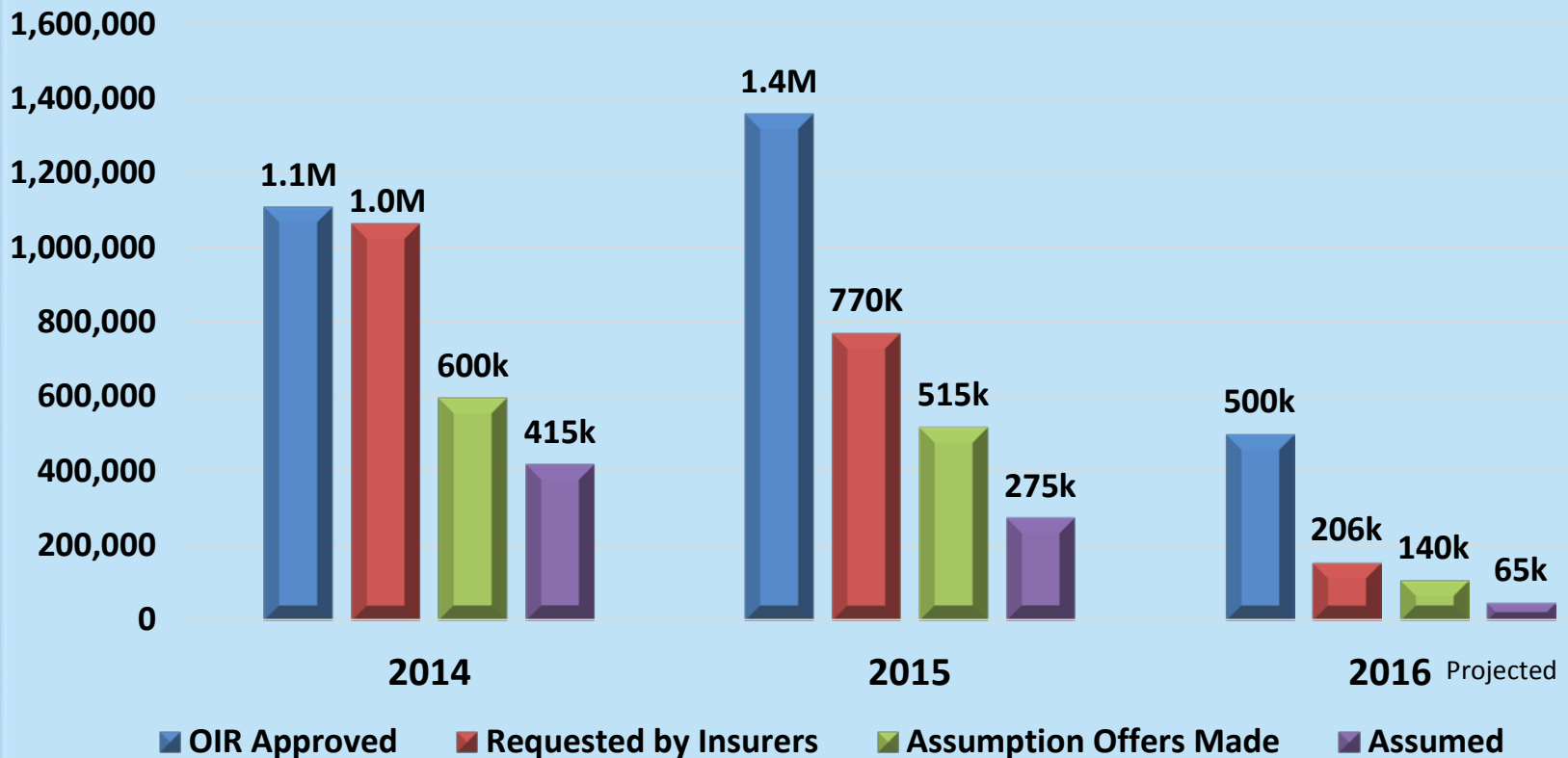
## General Depopulation Trends

- Policy Count Holding Steady at just under 500,000
- Policies Assumed Continues Downward Trend (YOY)
- Wind-Only Increasingly Attractive
- Current Volume Likely to be the New Normal
  - Policy Count
  - Assignment of Benefit Concerns

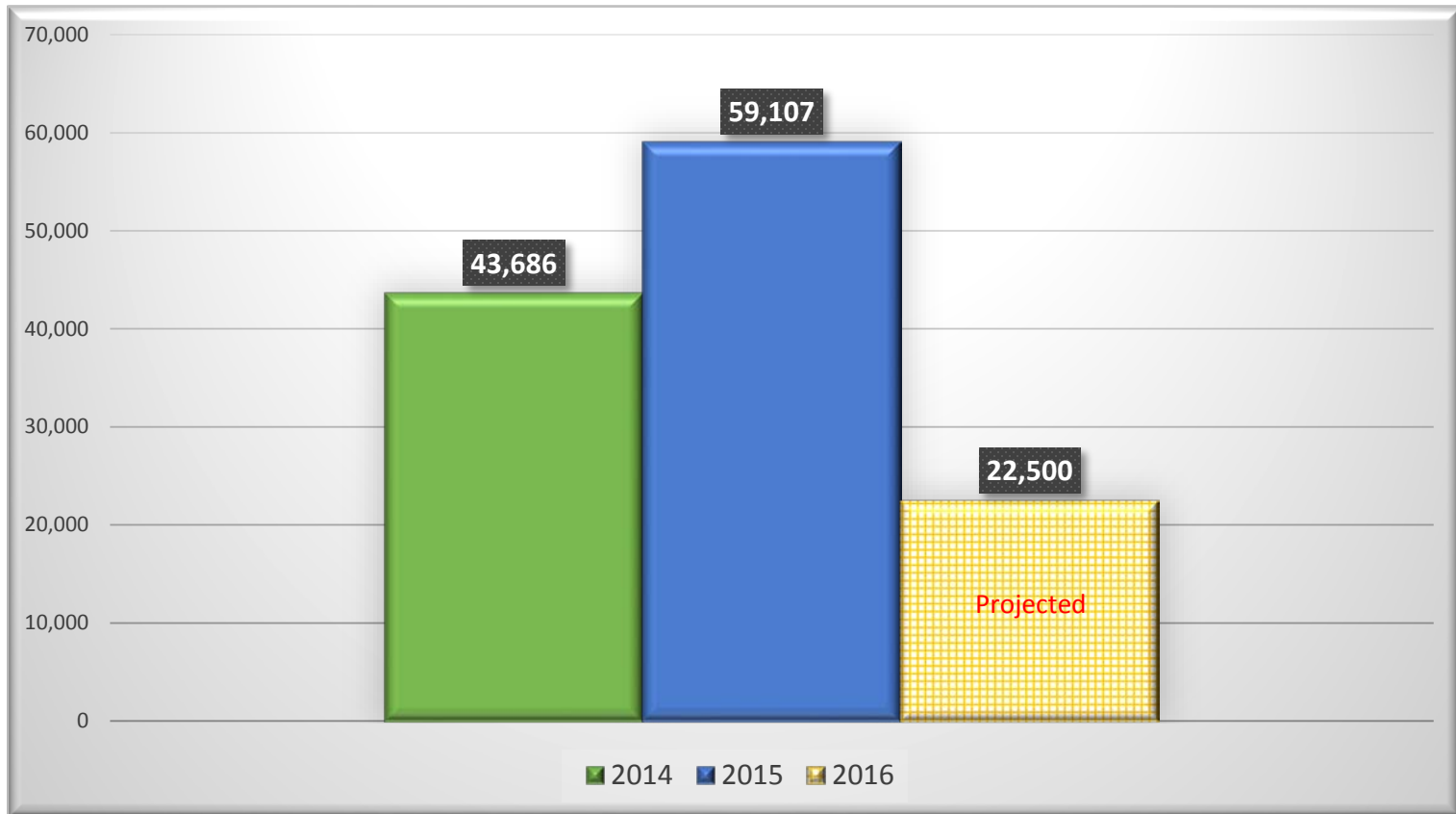
### Policies Assumed 2014—2016



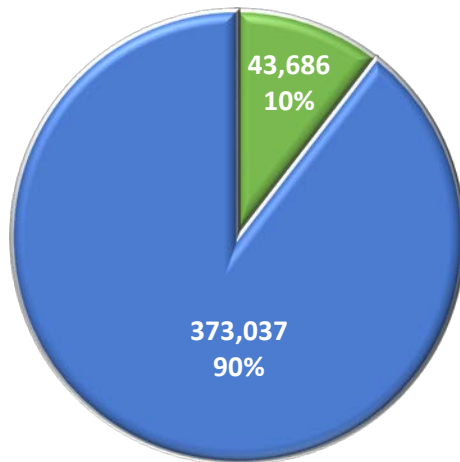
## Assumption Comparison 2014 to 2016



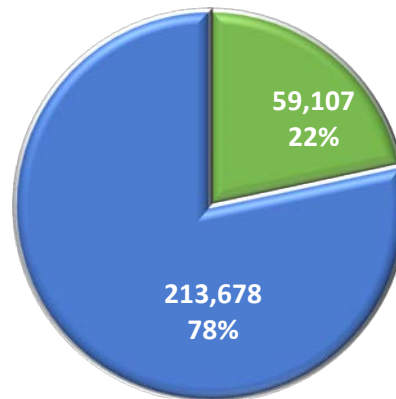
## Personal Residential Wind Only Assumptions



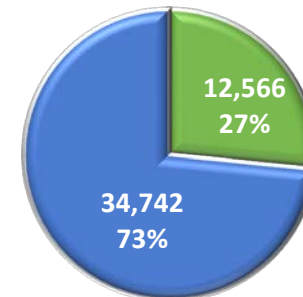
## Percentage of Personal Lines Wind-Only Policies



2014 Total Assumptions



2015 Total Assumptions



2016 Total Assumptions  
(as of 8/16)

■ Personal Wind-Only
 ■ Remaining Policy Types