

Corporate Analytics Business Overview

March 31, 2026 Report



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Hot Topics

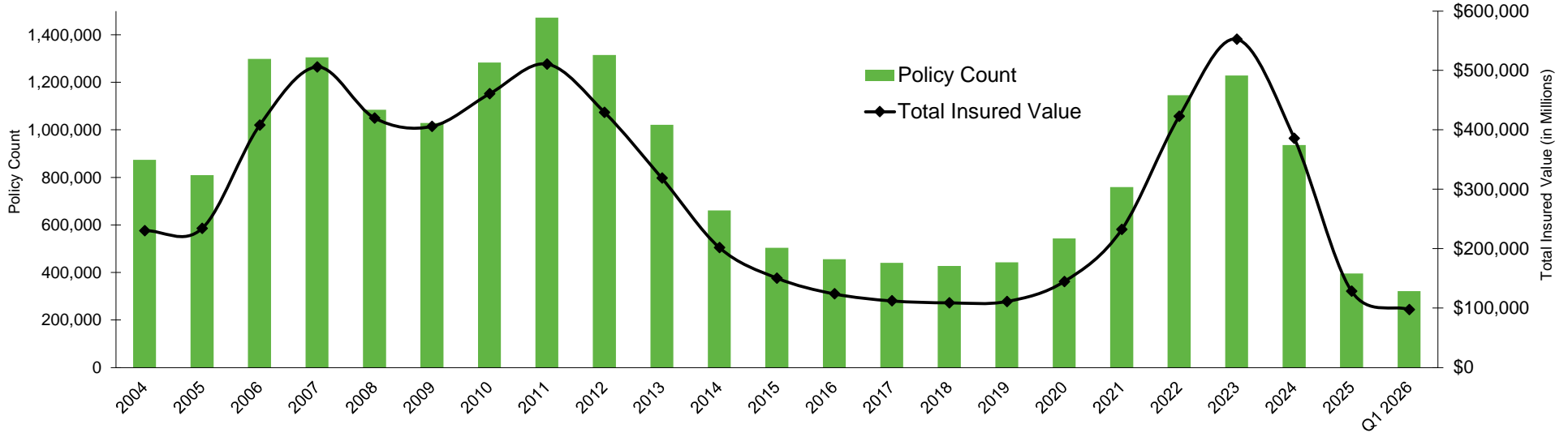
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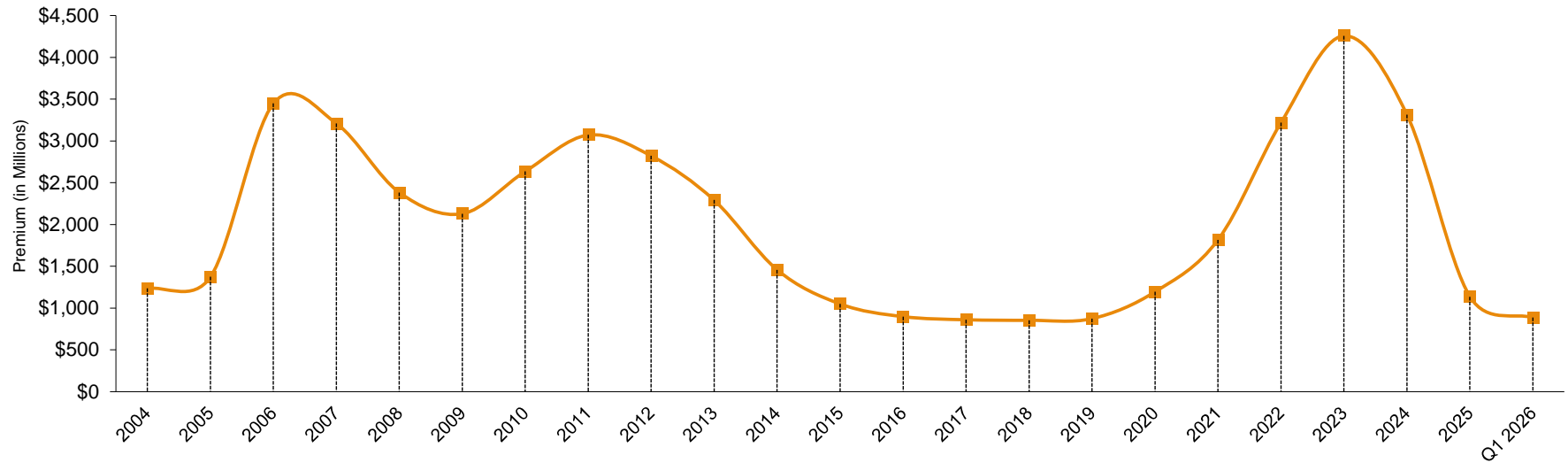
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Corporate Snapshot

Inforce Policy Count and Total Insured Value (in Millions)



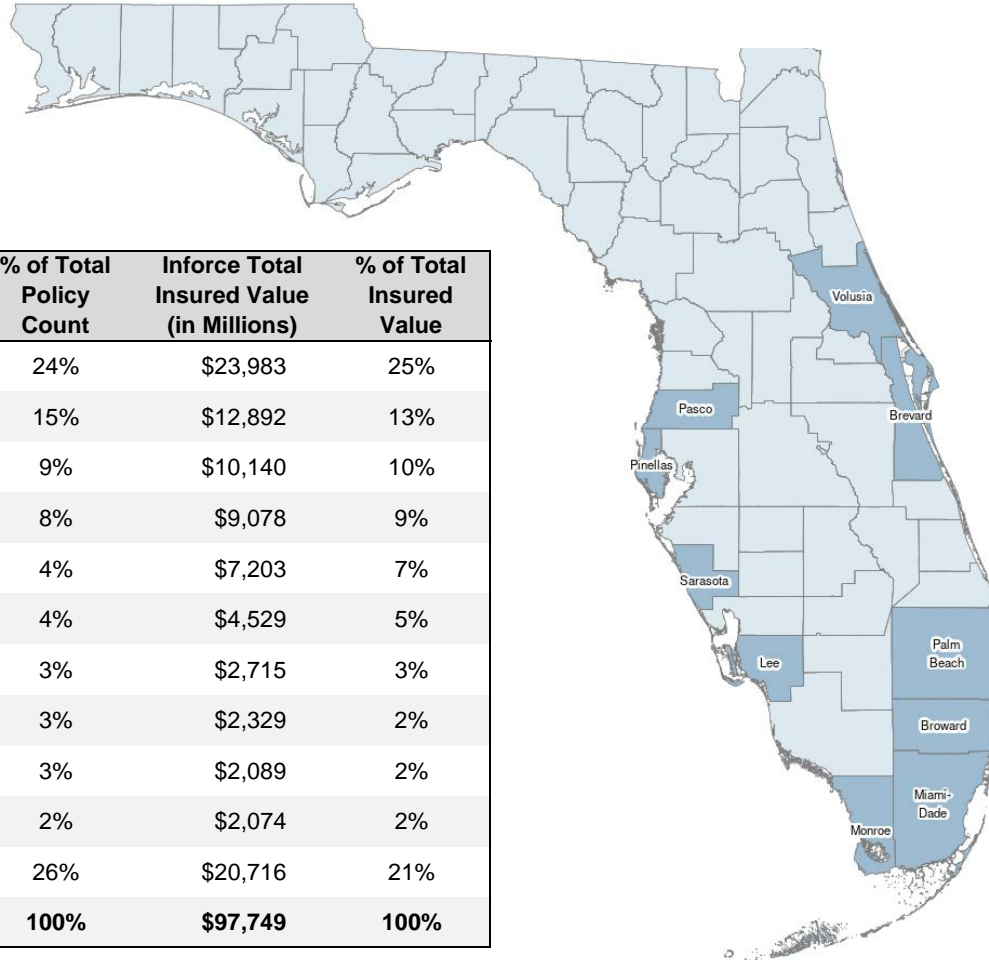
Inforce Premium (in Millions)



Note: Excludes takeout policies

High Volume Counties Based on Total Insured Value

Data as of March 31, 2026

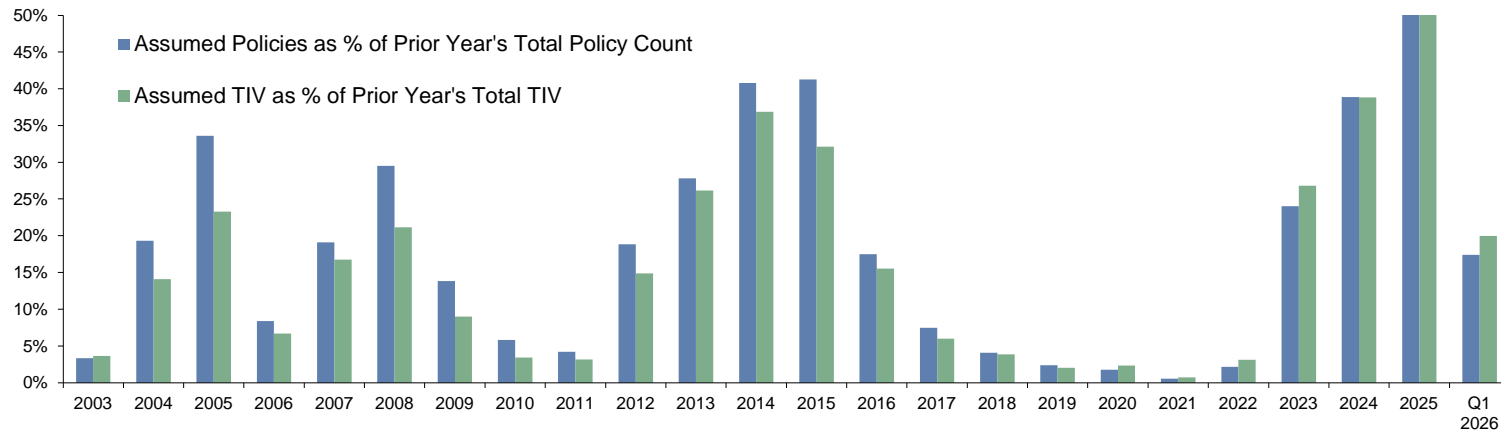


County	Policy Count	% of Total Policy Count	Inforce Total Insured Value (in Millions)	% of Total Insured Value
Miami-Dade	77,520	24%	\$23,983	25%
Broward	49,729	15%	\$12,892	13%
Palm Beach	27,605	9%	\$10,140	10%
Pinellas	24,683	8%	\$9,078	9%
Monroe	12,737	4%	\$7,203	7%
Sarasota	11,354	4%	\$4,529	5%
Lee	9,435	3%	\$2,715	3%
Brevard	8,537	3%	\$2,329	2%
Pasco	9,578	3%	\$2,089	2%
Volusia	6,355	2%	\$2,074	2%
All Other	84,424	26%	\$20,716	21%
Total	321,957	100%	\$97,749	100%

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 is assigned based on the location of the first risk listed on the policy. Total Insured Value is reported at the risk level.

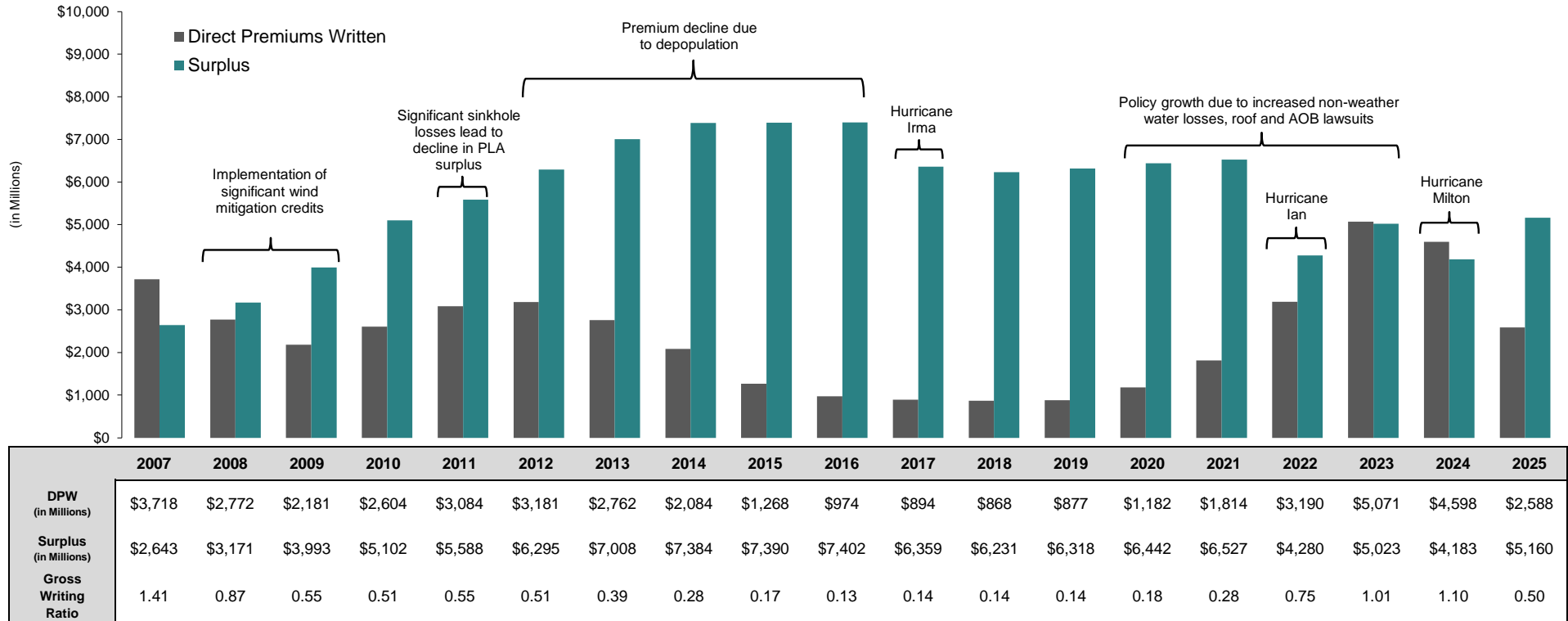
Depopulation Study Policies Taken Out Relative to Citizens Inforce Policies



Year	Total Participating Companies	Total Policies Assumed	Citizens Inforce Policies	Assumed Policies as % of Prior Year's Total Policy Count	Total Insured Value (TIV) Assumed (in Millions)	Citizens Inforce Total Insured Value (in Millions)	Assumed TIV as % of Prior Year's Total TIV
2003	1	28,219	820,223	3.3%	\$8,141	\$217,451	3.6%
2004	4	158,416	873,936	19.3%	\$30,663	\$230,402	14.1%
2005	10	293,684	809,949	33.6%	\$53,659	\$234,214	23.3%
2006	4	67,853	1,298,428	8.4%	\$15,638	\$407,948	6.7%
2007	7	247,923	1,304,949	19.1%	\$68,259	\$505,882	16.7%
2008	14	385,084	1,084,237	29.5%	\$106,870	\$419,884	21.1%
2009	11	149,645	1,029,214	13.8%	\$37,785	\$405,991	9.0%
2010	6	59,792	1,283,538	5.8%	\$13,889	\$460,703	3.4%
2011	3	53,577	1,472,391	4.2%	\$14,474	\$510,675	3.1%
2012	7	277,002	1,314,811	18.8%	\$75,927	\$429,424	14.9%
2013	18	365,767	1,021,694	27.8%	\$112,265	\$318,887	26.1%
2014	21	416,623	661,161	40.8%	\$117,530	\$201,957	36.9%
2015	14	272,785	503,865	41.3%	\$64,830	\$150,495	32.1%
2016	11	88,000	455,843	17.5%	\$23,363	\$124,063	15.5%
2017	7	34,008	440,406	7.5%	\$7,435	\$112,310	6.0%
2018	4	17,905	427,397	4.1%	\$4,308	\$108,896	3.8%
2019	3	10,084	420,467	2.4%	\$2,181	\$107,243	2.0%
2020	4	7,463	542,739	1.8%	\$2,497	\$144,798	2.3%
2021	1	2,814	759,305	0.5%	\$1,027	\$232,502	0.7%
2022	4	16,408	1,145,811	2.2%	\$7,174	\$422,953	3.1%
2023	11	275,324	1,228,718	24.0%	\$113,375	\$552,760	26.8%
2024	16	477,821	936,182	38.9%	\$214,527	\$385,822	38.8%
2025	17	585,432	395,337	62.5%	\$235,637	\$128,482	61.1%
Q1 2026	9	68,762	321,957	17.4%	\$25,668	\$97,749	20.0%

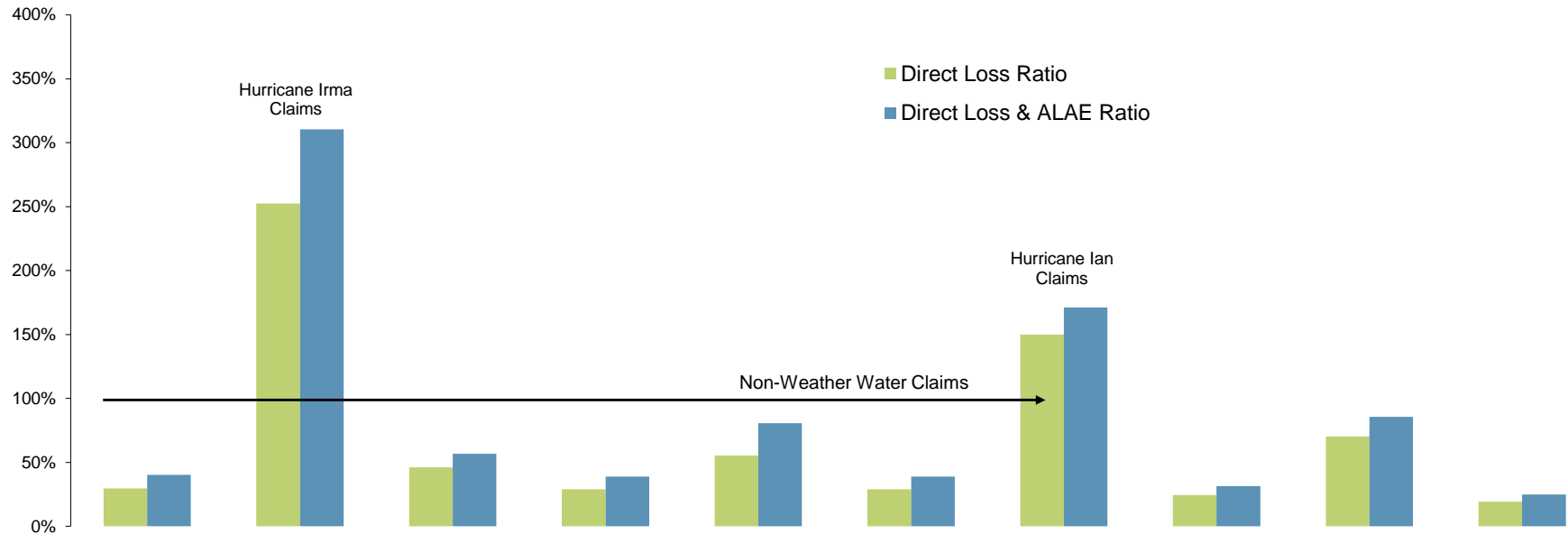
Note: The number of assumed policies does not account for any opt-out policies reported after the assumption date

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

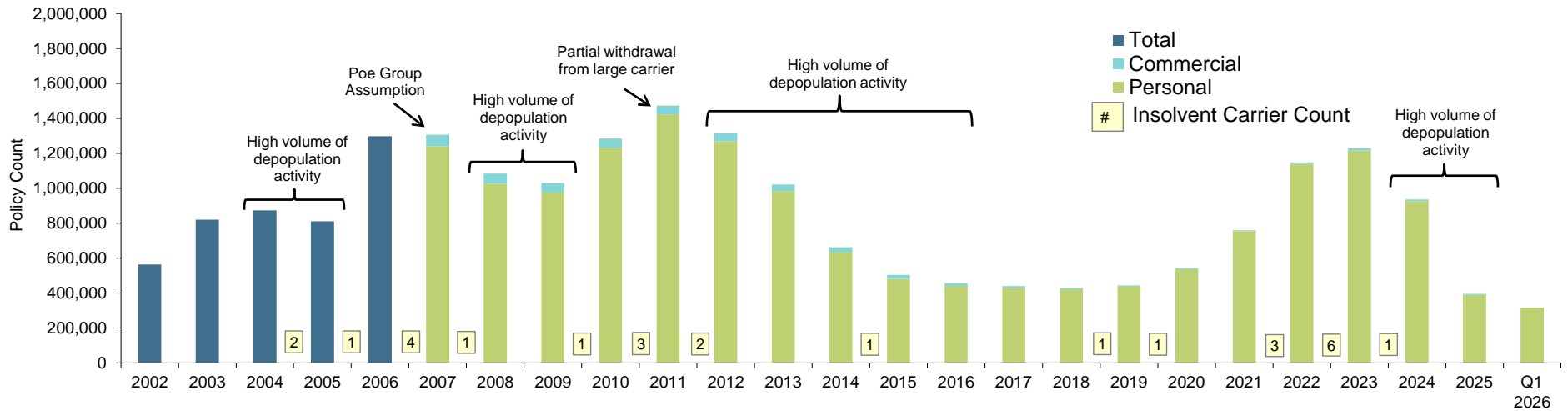


	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Direct Premiums Earned (in Millions)	\$983	\$873	\$858	\$844	\$995	\$1,461	\$2,439	\$4,056	\$4,041	\$2,457
Direct Losses Incurred (in Millions)	\$292	\$2,204	\$397	\$245	\$552	\$422	\$3,658	\$997	\$2,843	\$472
Direct ALAE Incurred (in Millions)	\$104	\$507	\$91	\$84	\$251	\$147	\$518	\$280	\$620	\$139
Direct Loss Ratio	29.7%	252.5%	46.2%	29.0%	55.5%	28.9%	150.0%	24.6%	70.4%	19.2%
Direct Loss & ALAE Ratio	40.3%	310.5%	56.8%	38.9%	80.7%	39.0%	171.2%	31.5%	85.7%	24.9%

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 March 31, 2026



	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
2014	631,378	29,783	661,161

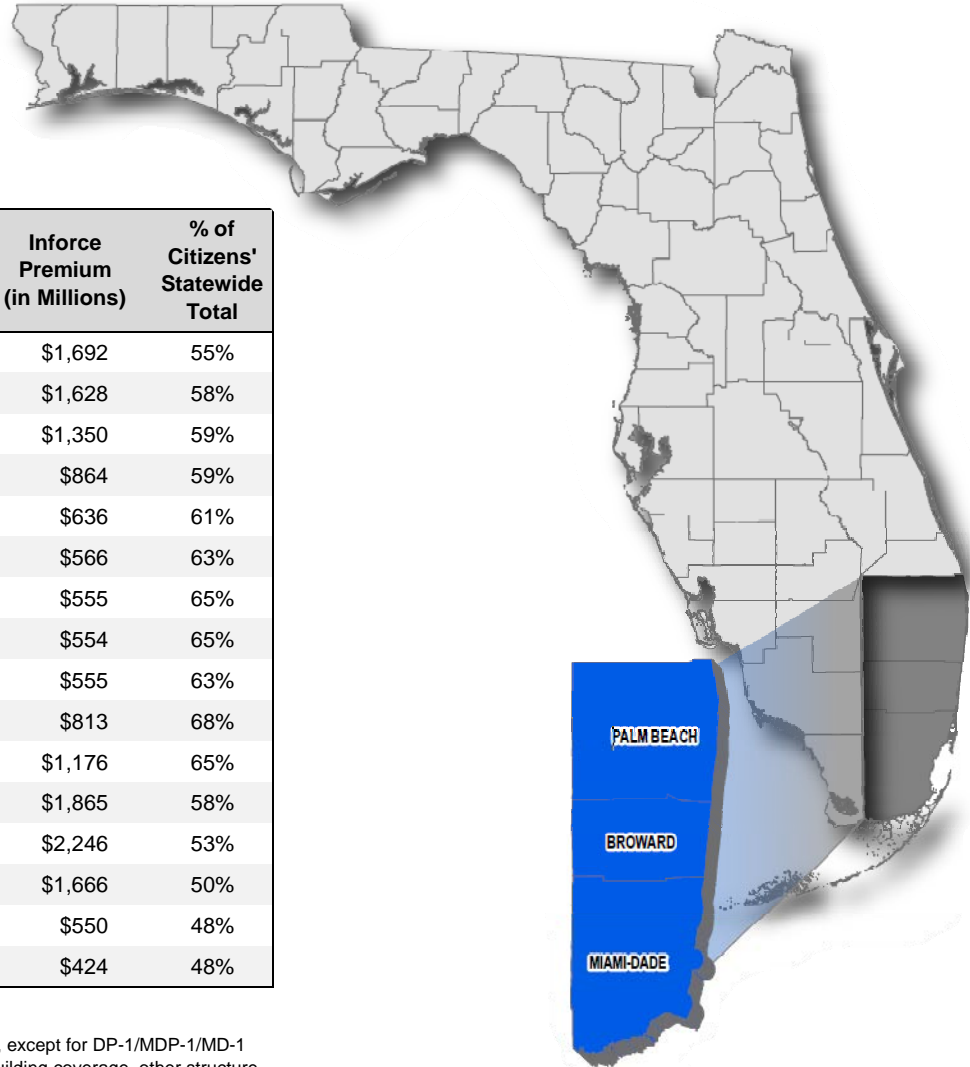
	Personal	Commercial	Total
2015	480,161	23,704	503,865
2016	440,577	15,266	455,843
2017	430,653	9,753	440,406
2018	420,612	6,785	427,397
2019	436,715	5,488	442,203
2020	537,487	5,252	542,739
2021	754,475	4,830	759,305
2022	1,139,374	6,437	1,145,811
2023	1,215,186	13,532	1,228,718
2024	924,732	11,450	936,182
2025	389,157	6,180	395,337
Q1 2026	316,641	5,316	321,957

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 March 31, 2026

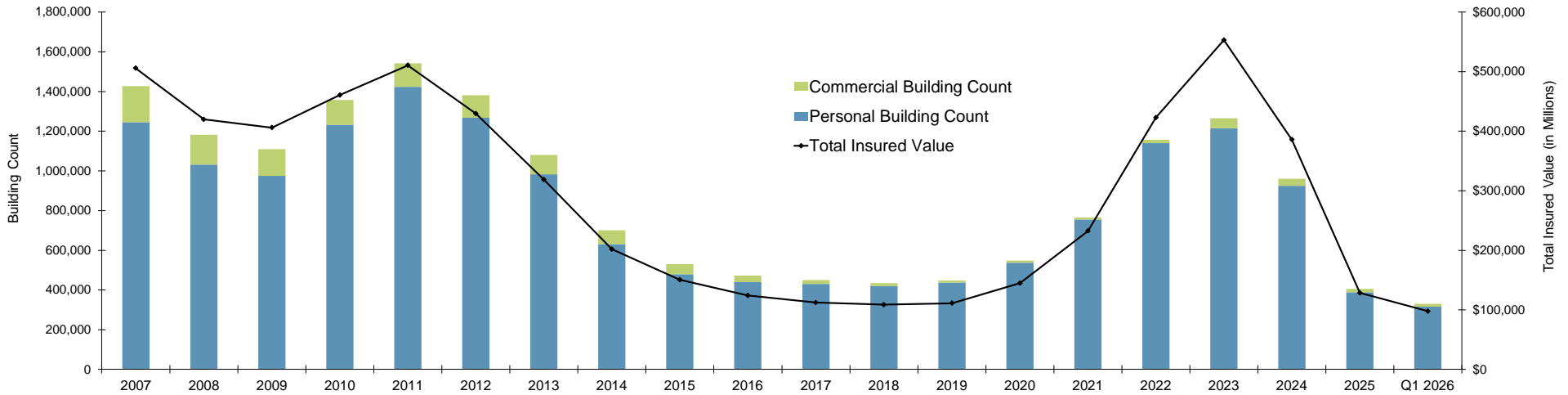


Year	Policy Count	% of Citizens' Statewide Total	Inforce Total Insured Value (in Millions)	% of Citizens' Statewide Total	Inforce Premium (in Millions)	% of Citizens' Statewide Total
2011	633,311	43%	\$252,342	49%	\$1,692	55%
2012	580,633	44%	\$215,915	50%	\$1,628	58%
2013	460,814	45%	\$166,706	52%	\$1,350	59%
2014	310,213	47%	\$107,052	53%	\$864	59%
2015	250,863	50%	\$80,888	54%	\$636	61%
2016	230,238	51%	\$67,891	55%	\$566	63%
2017	224,883	51%	\$61,344	55%	\$555	65%
2018	216,832	51%	\$61,628	55%	\$554	65%
2019	215,993	49%	\$57,158	51%	\$555	63%
2020	291,339	54%	\$81,307	56%	\$813	68%
2021	391,173	52%	\$118,771	51%	\$1,176	65%
2022	508,667	44%	\$182,937	43%	\$1,865	58%
2023	482,326	39%	\$218,175	39%	\$2,246	53%
2024	374,071	40%	\$149,496	39%	\$1,666	50%
2025	181,762	46%	\$58,561	46%	\$550	48%
Q1 2026	154,854	48%	\$47,015	48%	\$424	48%

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 March 31, 2026

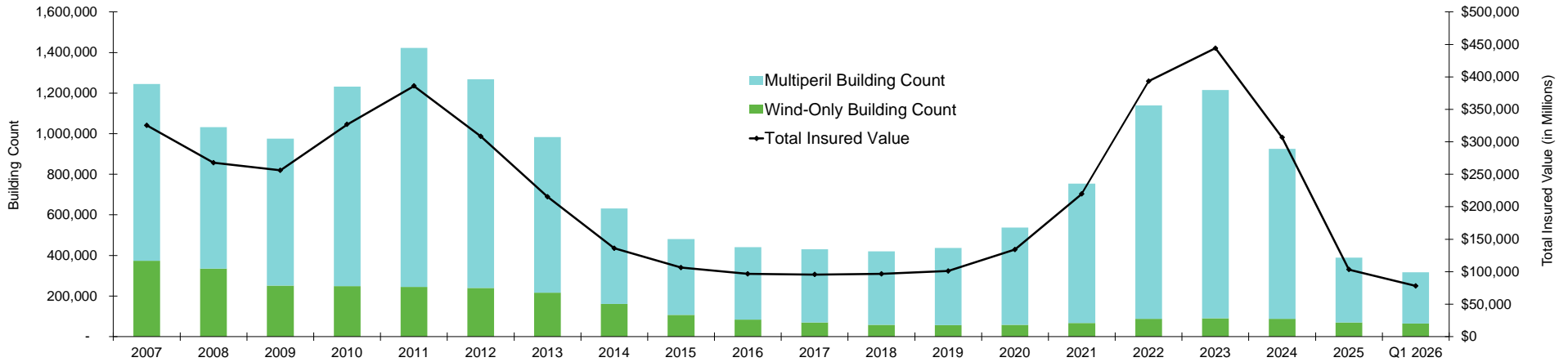


	Personal				Commercial				Total			
	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)
2007	1,239,298	1,244,869	\$2,235	\$325,313	65,651	181,929	\$974	\$180,569	1,304,949	1,426,798	\$3,209	\$505,882
2008	1,026,614	1,031,985	\$1,612	\$267,755	57,623	149,608	\$771	\$152,129	1,084,237	1,181,593	\$2,383	\$419,884
2009	975,500	975,812	\$1,486	\$256,193	53,714	133,877	\$643	\$149,797	1,029,214	1,109,689	\$2,129	\$405,991
2010	1,232,397	1,232,397	\$2,006	\$326,713	51,141	125,545	\$631	\$133,990	1,283,538	1,357,942	\$2,637	\$460,703
2011	1,423,160	1,423,160	\$2,469	\$385,937	49,231	119,338	\$603	\$124,738	1,472,391	1,542,498	\$3,072	\$510,675
2012	1,268,071	1,268,071	\$2,206	\$308,334	46,740	113,740	\$615	\$121,091	1,314,811	1,381,811	\$2,821	\$429,424
2013	983,629	983,629	\$1,735	\$215,406	38,065	97,031	\$557	\$103,482	1,021,694	1,080,660	\$2,292	\$318,887
2014	631,378	631,378	\$1,105	\$136,124	29,783	69,748	\$350	\$65,833	661,161	701,126	\$1,455	\$201,957
2015	480,161	480,161	\$818	\$106,413	23,704	50,849	\$231	\$44,082	503,865	531,010	\$1,050	\$150,495
2016	440,577	440,577	\$747	\$96,585	15,266	32,157	\$150	\$27,478	455,843	472,734	\$897	\$124,063
2017	430,653	430,653	\$765	\$95,561	9,753	20,127	\$96	\$16,749	440,406	450,780	\$861	\$112,310
2018	420,612	420,612	\$782	\$96,539	6,785	14,107	\$72	\$12,357	427,397	434,719	\$854	\$108,896
2019	436,715	436,715	\$813	\$101,093	5,488	11,348	\$61	\$10,155	442,203	448,063	\$874	\$111,249
2020	537,487	537,487	\$1,128	\$134,191	5,252	11,229	\$66	\$10,608	542,739	548,716	\$1,195	\$144,798
2021	754,475	754,475	\$1,738	\$219,917	4,830	11,414	\$78	\$12,586	759,305	765,889	\$1,816	\$232,502
2022	1,139,374	1,139,374	\$3,001	\$393,462	6,437	17,479	\$218	\$29,491	1,145,811	1,156,853	\$3,219	\$422,953
2023	1,215,186	1,215,186	\$3,327	\$443,982	13,532	50,651	\$932	\$108,778	1,228,718	1,265,837	\$4,259	\$552,760
2024	924,732	924,732	\$2,577	\$306,588	11,450	36,320	\$737	\$79,233	936,182	961,052	\$3,314	\$385,822
2025	389,157	389,157	\$936	\$103,272	6,180	16,505	\$200	\$25,210	395,337	405,662	\$1,136	\$128,482
Q1 2026	316,641	316,641	\$729	\$77,842	5,316	13,806	\$156	\$19,907	321,957	330,447	\$885	\$97,749
% Change from 2025 to Q1 2026	-18.6%	-18.6%	-22.1%	-24.6%	-14.0%	-16.4%	-21.9%	-21.0%	-18.6%	-18.5%	-22.0%	-23.9%

Notes:

- 1) Total Insured Value for personal residential DP-1/MDP-1/MD-1 policies includes only Coverages A and C, which is the liability for these policy types as provided in the Rating Manual. All other personal 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 multiperil 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 multiperil program was introduced in November 2008.

Building Count and Total Insured Value (TIV) Trends Personal Lines - Multiperil/Wind-Only Data as of March 31, 2026

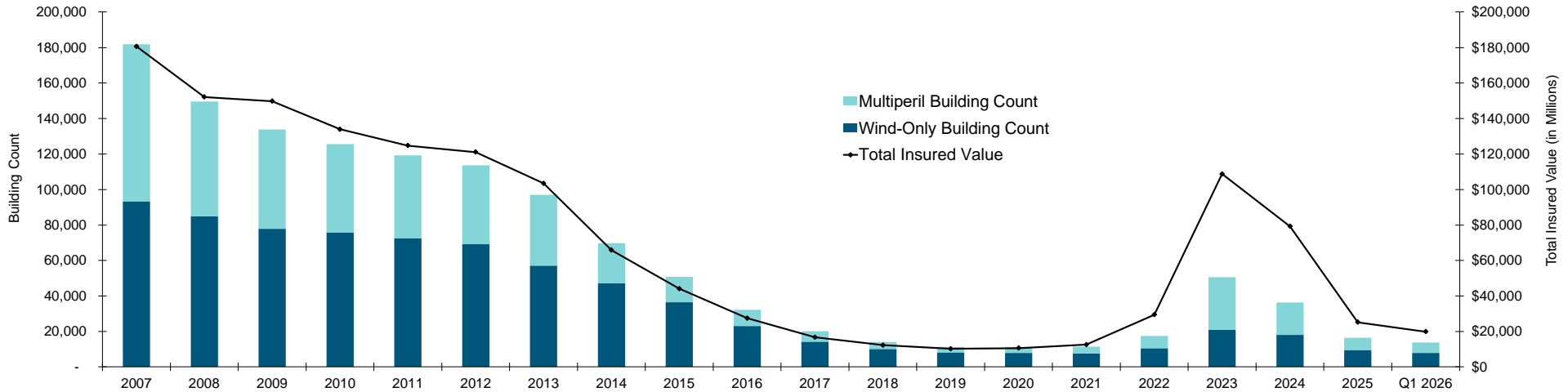


	Multiperil				Wind-Only				Total			
	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)
2007	870,533	870,533	\$1,507	\$190,522	368,765	374,336	\$729	\$134,791	1,239,298	1,244,869	\$2,235	\$325,313
2008	697,139	697,139	\$1,051	\$142,319	329,475	334,846	\$561	\$125,437	1,026,614	1,031,985	\$1,612	\$267,755
2009	724,213	724,213	\$1,045	\$148,840	251,287	251,599	\$441	\$107,353	975,500	975,812	\$1,486	\$256,193
2010	984,069	984,069	\$1,564	\$221,956	248,328	248,328	\$441	\$104,757	1,232,397	1,232,397	\$2,006	\$326,713
2011	1,177,654	1,177,654	\$2,010	\$281,668	245,506	245,506	\$459	\$104,268	1,423,160	1,423,160	\$2,469	\$385,937
2012	1,028,572	1,028,572	\$1,756	\$219,314	239,499	239,499	\$450	\$89,020	1,268,071	1,268,071	\$2,206	\$308,334
2013	766,386	766,386	\$1,303	\$141,697	217,243	217,243	\$432	\$73,709	983,629	983,629	\$1,735	\$215,406
2014	469,646	469,646	\$797	\$83,385	161,732	161,732	\$308	\$52,739	631,378	631,378	\$1,105	\$136,124
2015	373,415	373,415	\$594	\$68,091	106,746	106,746	\$225	\$38,322	480,161	480,161	\$818	\$106,413
2016	357,207	357,207	\$570	\$66,943	83,370	83,370	\$177	\$29,642	440,577	440,577	\$747	\$96,585
2017	361,054	361,054	\$612	\$70,792	69,599	69,599	\$152	\$24,768	430,653	430,653	\$765	\$95,561
2018	363,003	363,003	\$652	\$75,142	57,609	57,609	\$130	\$21,397	420,612	420,612	\$782	\$96,539
2019	380,495	380,495	\$683	\$79,613	56,220	56,220	\$130	\$21,481	436,715	436,715	\$813	\$101,093
2020	479,052	479,052	\$982	\$110,628	58,435	58,435	\$146	\$23,563	537,487	537,487	\$1,128	\$134,191
2021	687,133	687,133	\$1,559	\$191,132	67,342	67,342	\$179	\$28,785	754,475	754,475	\$1,738	\$219,917
2022	1,052,064	1,052,064	\$2,739	\$353,141	87,310	87,310	\$262	\$40,321	1,139,374	1,139,374	\$3,001	\$393,462
2023	1,124,826	1,124,826	\$3,023	\$399,881	90,360	90,360	\$304	\$44,101	1,215,186	1,215,186	\$3,327	\$443,982
2024	837,289	837,289	\$2,248	\$264,641	87,443	87,443	\$329	\$41,948	924,732	924,732	\$2,577	\$306,588
2025	319,669	319,669	\$674	\$69,819	69,488	69,488	\$262	\$33,453	389,157	389,157	\$936	\$103,272
Q1 2026	252,651	252,651	\$480	\$47,104	63,990	63,990	\$249	\$30,738	316,641	316,641	\$729	\$77,842
% Change from 2025 to Q1 2026	-21.0%	-21.0%	-28.7%	-32.5%	-7.9%	-7.9%	-5.0%	-8.1%	-18.6%	-18.6%	-22.1%	-24.6%

Notes:

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

Building Count and Total Insured Value (TIV) Trends Commercial Lines - Multiperil/Wind-Only Data as of March 31, 2026

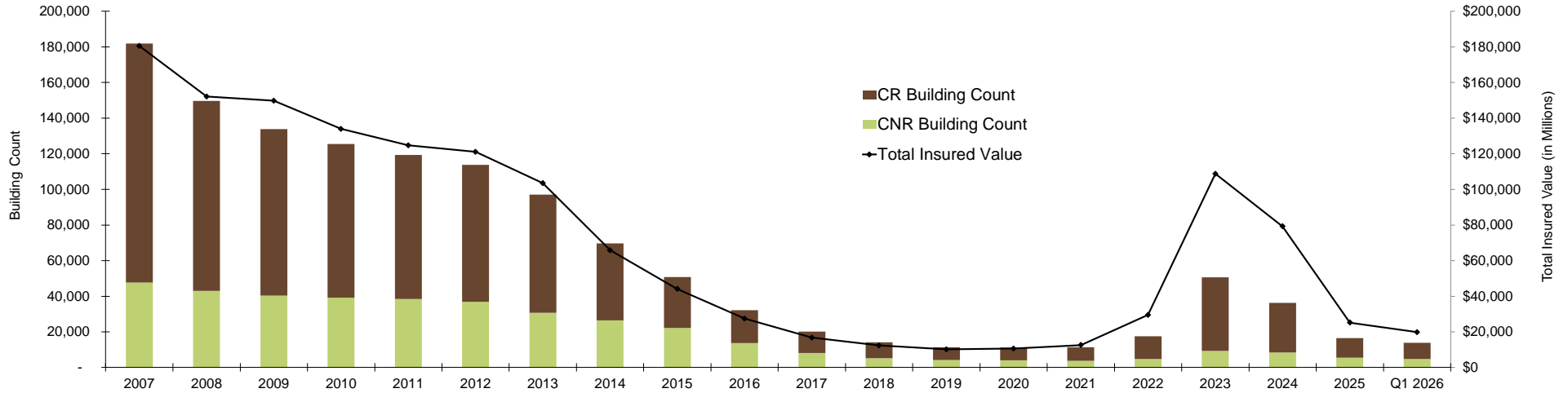


	Multiperil				Wind-Only				Total			
	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)
2007	11,161	88,523	\$519	\$76,304	54,490	93,406	\$455	\$104,265	65,651	181,929	\$974	\$180,569
2008	9,252	64,725	\$366	\$61,041	48,371	84,883	\$405	\$91,088	57,623	149,608	\$771	\$152,129
2009	10,028	55,982	\$318	\$65,024	43,686	77,895	\$325	\$84,774	53,714	133,877	\$643	\$149,797
2010	9,461	49,712	\$307	\$58,209	41,680	75,833	\$324	\$75,781	51,141	125,545	\$631	\$133,990
2011	9,470	46,898	\$294	\$55,496	39,761	72,440	\$309	\$69,242	49,231	119,338	\$603	\$124,738
2012	9,246	44,536	\$291	\$53,503	37,494	69,204	\$324	\$67,588	46,740	113,740	\$615	\$121,091
2013	8,752	39,981	\$285	\$50,134	29,313	57,050	\$273	\$53,348	38,065	97,031	\$557	\$103,482
2014	5,537	22,482	\$146	\$28,070	24,246	47,266	\$205	\$37,764	29,783	69,748	\$350	\$65,833
2015	3,720	14,356	\$75	\$16,555	19,984	36,493	\$156	\$27,527	23,704	50,849	\$231	\$44,082
2016	2,316	9,098	\$46	\$10,618	12,950	23,059	\$104	\$16,860	15,266	32,157	\$150	\$27,478
2017	1,587	5,817	\$26	\$6,276	8,166	14,310	\$70	\$10,473	9,753	20,127	\$96	\$16,749
2018	1,120	3,952	\$19	\$4,500	5,665	10,155	\$53	\$7,858	6,785	14,107	\$72	\$12,357
2019	894	3,208	\$15	\$3,660	4,594	8,140	\$46	\$6,495	5,488	11,348	\$61	\$10,155
2020	879	3,339	\$17	\$4,008	4,373	7,890	\$50	\$6,599	5,252	11,229	\$66	\$10,608
2021	869	3,791	\$21	\$5,066	3,961	7,623	\$57	\$7,520	4,830	11,414	\$78	\$12,586
2022	1,230	6,911	\$70	\$12,651	5,207	10,568	\$148	\$16,840	6,437	17,479	\$218	\$29,491
2023	4,936	29,564	\$323	\$46,191	8,596	21,087	\$609	\$62,587	13,532	50,651	\$932	\$108,778
2024	4,091	18,218	\$208	\$30,054	7,359	18,102	\$529	\$49,179	11,450	36,320	\$737	\$79,233
2025	2,115	6,954	\$70	\$12,007	4,065	9,551	\$129	\$13,203	6,180	16,505	\$200	\$25,210
Q1 2026	1,767	5,893	\$57	\$10,080	3,549	7,913	\$99	\$9,827	5,316	13,806	\$156	\$19,907
% Change from 2025 to Q1 2026	-16.5%	-15.3%	-19.5%	-16.0%	-12.7%	-17.2%	-23.1%	-25.6%	-14.0%	-16.4%	-21.9%	-21.0%

Notes:

- Commercial policy forms include building coverage, other structure coverage, and business personal property. Commercial non-residential multiperil 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 multiperil program was introduced in November 2008.

Building Count and Total Insured Value (TIV) Trends Commercial Lines - Residential/Non-Residential Data as of March 31, 2026



	Commercial Residential				Commercial Non-Residential				Total			
	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)
2007	28,504	134,260	\$869	\$159,885	37,147	47,669	\$104	\$20,683	65,651	181,929	\$974	\$180,569
2008	24,697	106,620	\$684	\$134,130	32,926	42,988	\$87	\$17,998	57,623	149,608	\$771	\$152,129
2009	23,404	93,534	\$561	\$132,325	30,310	40,343	\$82	\$17,473	53,714	133,877	\$643	\$149,797
2010	21,763	86,301	\$542	\$116,885	29,378	39,244	\$89	\$17,105	51,141	125,545	\$631	\$133,990
2011	20,776	80,824	\$508	\$107,853	28,455	38,514	\$94	\$16,885	49,231	119,338	\$603	\$124,738
2012	19,741	76,803	\$517	\$104,764	26,999	36,937	\$97	\$16,327	46,740	113,740	\$615	\$121,091
2013	16,620	66,341	\$464	\$89,346	21,445	30,690	\$93	\$14,135	38,065	97,031	\$557	\$103,482
2014	11,626	43,347	\$262	\$53,508	18,157	26,401	\$88	\$12,325	29,783	69,748	\$350	\$65,833
2015	8,315	28,615	\$153	\$33,723	15,389	22,234	\$79	\$10,359	23,704	50,849	\$231	\$44,082
2016	5,929	18,478	\$95	\$20,946	9,337	13,679	\$56	\$6,532	15,266	32,157	\$150	\$27,478
2017	4,266	11,978	\$58	\$12,700	5,487	8,149	\$38	\$4,049	9,753	20,127	\$96	\$16,749
2018	3,221	8,837	\$45	\$9,627	3,564	5,270	\$28	\$2,730	6,785	14,107	\$72	\$12,357
2019	2,641	7,121	\$37	\$7,927	2,847	4,227	\$24	\$2,228	5,488	11,348	\$61	\$10,155
2020	2,566	7,155	\$41	\$8,457	2,686	4,074	\$25	\$2,151	5,252	11,229	\$66	\$10,608
2021	2,440	7,674	\$53	\$10,564	2,390	3,740	\$25	\$2,021	4,830	11,414	\$78	\$12,586
2022	3,252	12,695	\$183	\$26,949	3,185	4,784	\$35	\$2,542	6,437	17,479	\$218	\$29,491
2023	7,654	41,305	\$848	\$102,653	5,878	9,346	\$84	\$6,125	13,532	50,651	\$932	\$108,778
2024	6,176	27,835	\$655	\$73,550	5,274	8,485	\$81	\$5,683	11,450	36,320	\$737	\$79,233
2025	2,837	10,973	\$149	\$21,635	3,343	5,532	\$51	\$3,575	6,180	16,505	\$200	\$25,210
Q1 2026	2,405	8,990	\$113	\$16,887	2,911	4,816	\$44	\$3,020	5,316	13,806	\$156	\$19,907
% Change from 2025 to Q1 2026	-15.2%	-18.1%	-24.4%	-21.9%	-12.9%	-12.9%	-14.3%	-15.5%	-14.0%	-16.4%	-21.9%	-21.0%

Notes:

- 1) Commercial policy forms include building coverage, other structure coverage, and business personal property. CNR-M 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 CNR-M program was introduced in November 2008.

High Volume Counties by Total Insured Value (in Millions)

Personal Lines by Policy Type

Data as of March 31, 2026

62% of Total Insured Value is in the top 5 counties

77% of Total Insured Value is in the top 10 counties

County	PR-M	PR-W	Total	
Miami-Dade	\$11,545	\$8,029	\$19,574	
Broward	\$5,745	\$4,956	\$10,701	
Palm Beach	\$3,237	\$2,876	\$6,113	
Pinellas	\$5,457	\$531	\$5,988	
Monroe	\$521	\$5,443	\$5,965	
Top 5 Total	\$26,506	\$21,835	\$48,341	62%
Sarasota	\$1,116	\$2,850	\$3,966	
Lee	\$1,232	\$961	\$2,193	
Brevard	\$1,862	\$145	\$2,008	
Pasco	\$1,876	\$81	\$1,957	
Volusia	\$877	\$981	\$1,857	
Top 10 Total	\$33,469	\$26,852	\$60,321	77%
State Total	\$47,104	\$30,738	\$77,842	

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 March 31, 2026

75% of Total Insured Value is in the top 5 counties

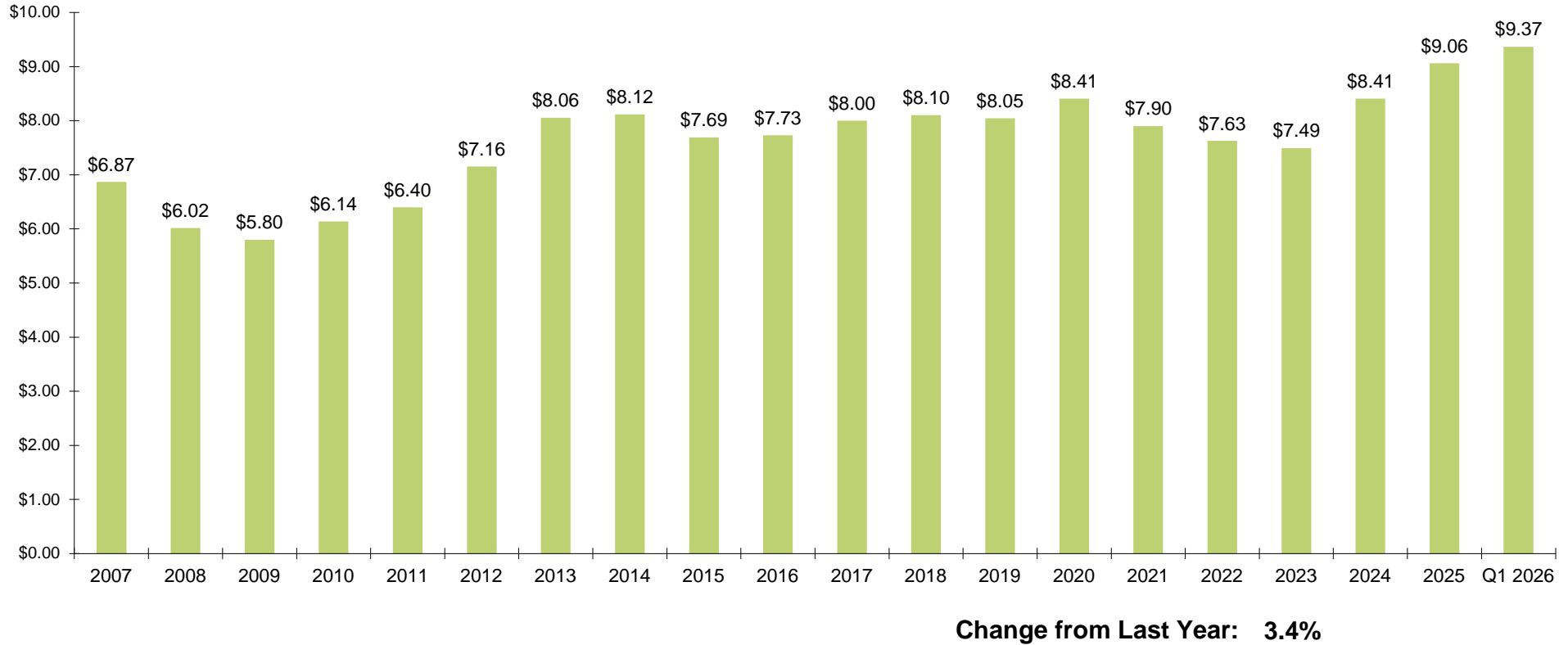
88% of Total Insured Value is in the top 10 counties

County	CR-W	CNR-W	CR-M	CNR-M	Total	
Miami-Dade	\$2,215	\$202	\$1,851	\$141	\$4,409	
Palm Beach	\$1,896	\$228	\$1,840	\$62	\$4,027	
Pinellas	\$250	\$60	\$2,662	\$118	\$3,090	
Broward	\$1,168	\$205	\$710	\$108	\$2,191	
Monroe	\$705	\$469	\$26	\$37	\$1,238	
Top 5 Total	\$6,235	\$1,164	\$7,090	\$467	\$14,956	75%
Collier	\$613	\$28	\$210	\$17	\$869	
Sarasota	\$291	\$84	\$142	\$47	\$564	
Lee	\$378	\$88	\$12	\$46	\$522	
Saint Lucie	\$121	\$1	\$230	\$7	\$359	
Brevard	\$39	\$20	\$201	\$62	\$322	
Top 10 Total	\$7,676	\$1,384	\$7,884	\$647	\$17,591	88%
State Total	\$8,054	\$1,773	\$8,833	\$1,247	\$19,907	

Notes:

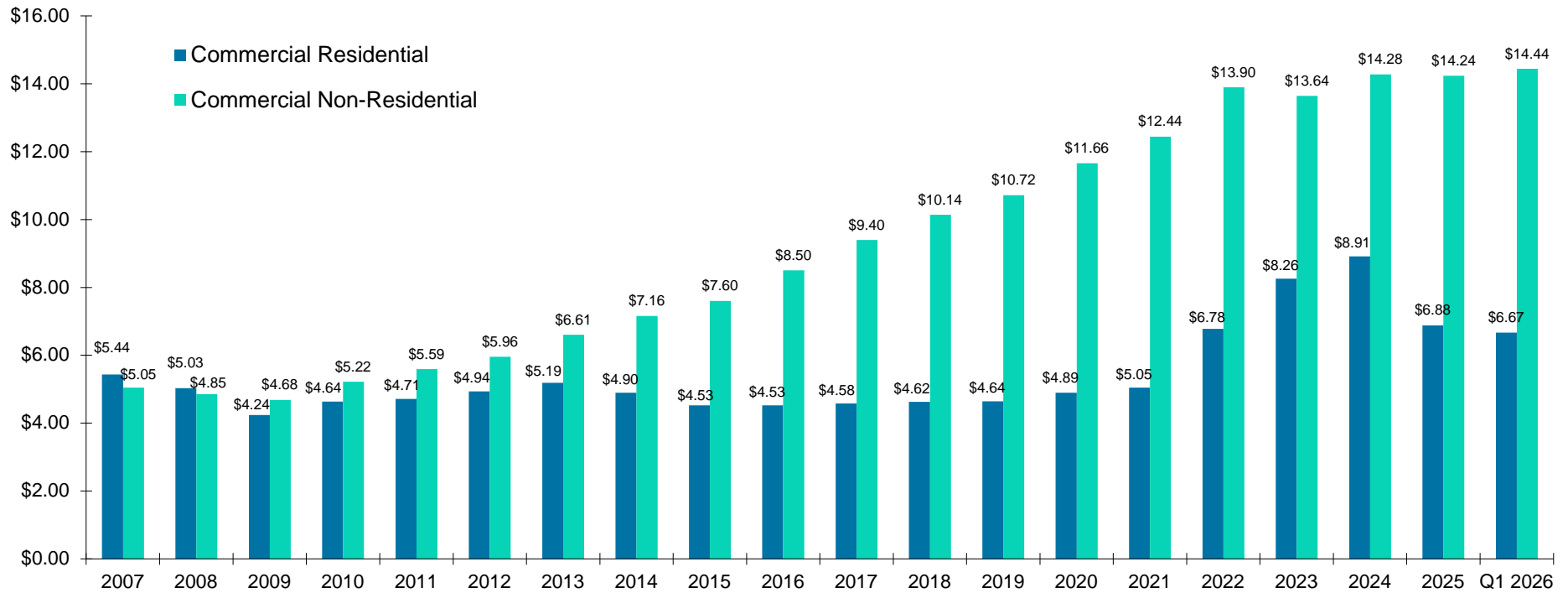
- 1) Excludes takeout policies
- 2) Total Insured Value for commercial policy forms includes building coverage, other structure coverage, and business personal property.

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



Note: Excludes takeout policies

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



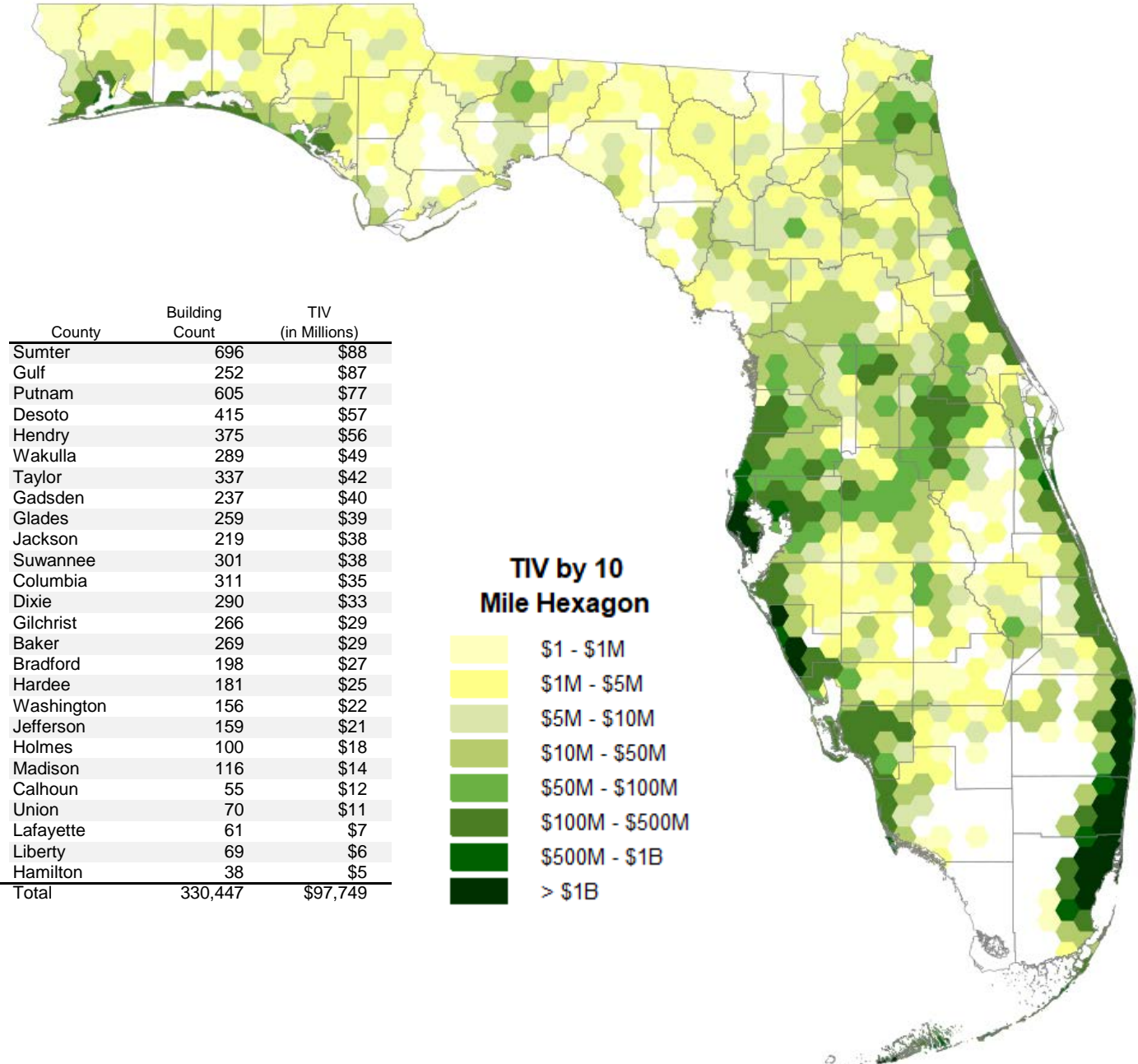
Change from Last Year: -3.2% Commercial Residential
1.4% Commercial Non-Residential

Note: Excludes takeout policies

Maps

Total Insured Value (TIV) by 10 Mile Hexagon Personal & Commercial Lines Data as of March 31, 2026

County	Building Count	TIV (in Millions)
Miami-Dade	78,464	\$23,983
Broward	50,632	\$12,892
Palm Beach	30,157	\$10,140
Pinellas	25,293	\$9,078
Monroe	13,412	\$7,203
Sarasota	11,838	\$4,529
Lee	9,625	\$2,715
Brevard	8,765	\$2,329
Pasco	9,766	\$2,089
Volusia	6,414	\$2,074
Hillsborough	7,766	\$1,929
Collier	3,618	\$1,747
Escambia	3,443	\$1,545
Manatee	6,286	\$1,346
Hernando	5,276	\$1,189
Saint Lucie	3,707	\$1,068
Orange	4,724	\$1,047
Walton	1,901	\$835
Polk	5,787	\$754
Okaloosa	1,887	\$751
Duval	2,572	\$715
Bay	2,502	\$666
Charlotte	3,071	\$645
Lake	3,815	\$595
Osceola	2,481	\$593
Indian River	1,848	\$503
Martin	1,874	\$489
Santa Rosa	1,456	\$486
Citrus	2,716	\$343
Seminole	1,331	\$327
Saint Johns	1,363	\$323
Marion	2,201	\$308
Flagler	888	\$291
Highlands	2,162	\$247
Franklin	452	\$190
Leon	755	\$163
Nassau	636	\$159
Clay	750	\$148
Levy	905	\$142
Alachua	816	\$135
Okeechobee	768	\$135

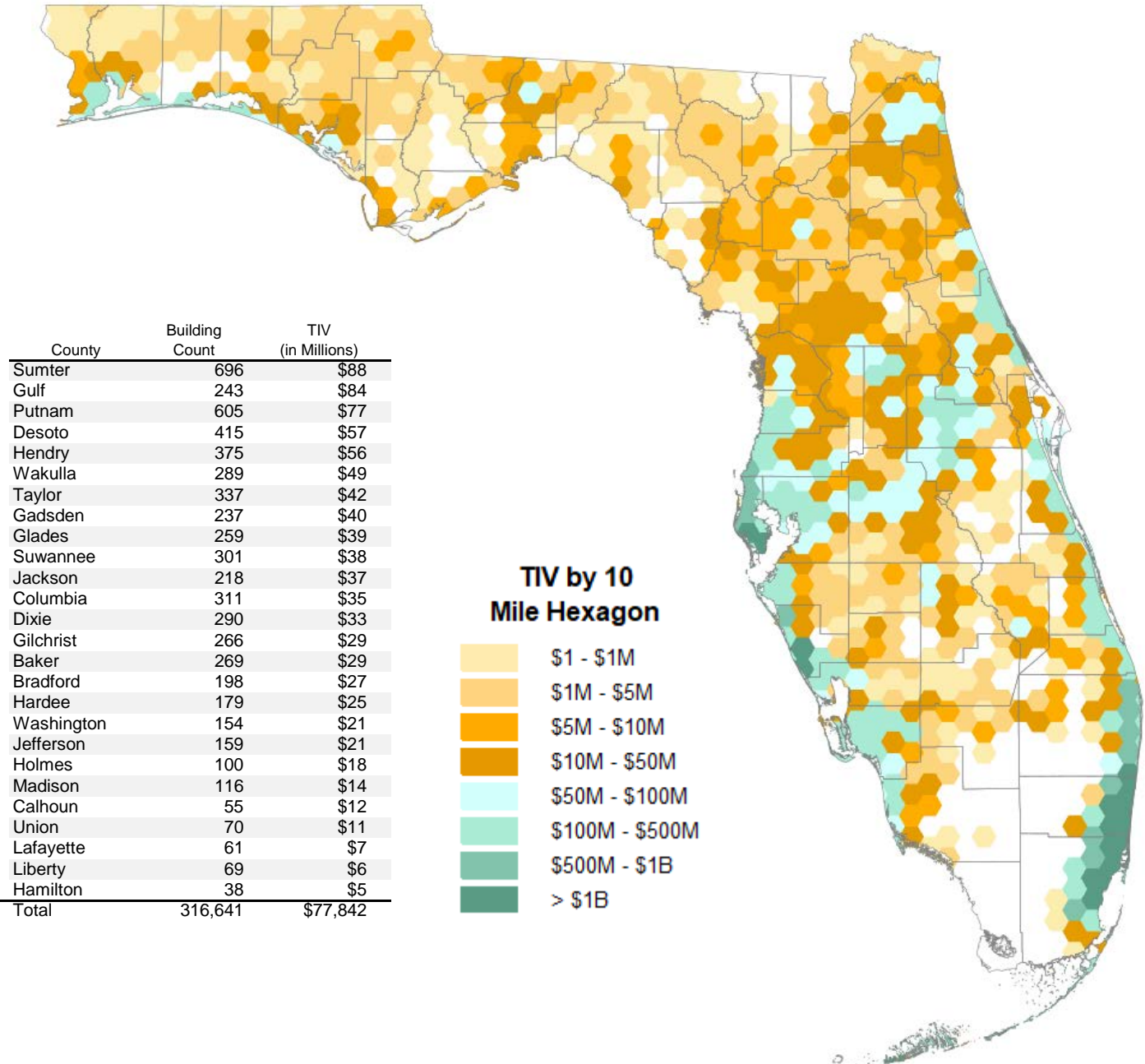


County	Building Count	TIV (in Millions)
Sumter	696	\$88
Gulf	252	\$87
Putnam	605	\$77
Desoto	415	\$57
Hendry	375	\$56
Wakulla	289	\$49
Taylor	337	\$42
Gadsden	237	\$40
Glades	259	\$39
Jackson	219	\$38
Suwannee	301	\$38
Columbia	311	\$35
Dixie	290	\$33
Gilchrist	266	\$29
Baker	269	\$29
Bradford	198	\$27
Hardee	181	\$25
Washington	156	\$22
Jefferson	159	\$21
Holmes	100	\$18
Madison	116	\$14
Calhoun	55	\$12
Union	70	\$11
Lafayette	61	\$7
Liberty	69	\$6
Hamilton	38	\$5
Total	330,447	\$97,749

Note: Excludes takeout policies

Total Insured Value (TIV) by 10 Mile Hexagon Personal Lines Data as of March 31, 2026

County	Building Count	TIV (in Millions)
Miami-Dade	76,241	\$19,574
Broward	48,901	\$10,701
Palm Beach	26,772	\$6,113
Pinellas	24,306	\$5,988
Monroe	12,210	\$5,965
Sarasota	11,208	\$3,966
Lee	9,318	\$2,193
Brevard	8,432	\$2,008
Pasco	9,553	\$1,957
Volusia	6,266	\$1,857
Hillsborough	7,605	\$1,710
Escambia	3,164	\$1,292
Hernando	5,265	\$1,185
Manatee	6,058	\$1,081
Orange	4,669	\$991
Collier	3,245	\$878
Polk	5,774	\$743
Saint Lucie	3,511	\$709
Duval	2,548	\$696
Walton	1,704	\$679
Charlotte	3,046	\$626
Lake	3,813	\$595
Osceola	2,481	\$593
Bay	2,315	\$502
Okaloosa	1,513	\$450
Santa Rosa	1,374	\$415
Indian River	1,735	\$365
Citrus	2,706	\$336
Saint Johns	1,347	\$316
Marion	2,197	\$307
Seminole	1,305	\$306
Martin	1,692	\$295
Flagler	879	\$286
Highlands	2,158	\$242
Franklin	447	\$187
Nassau	632	\$158
Clay	749	\$147
Leon	729	\$140
Okeechobee	767	\$134
Alachua	811	\$132
Levy	885	\$125

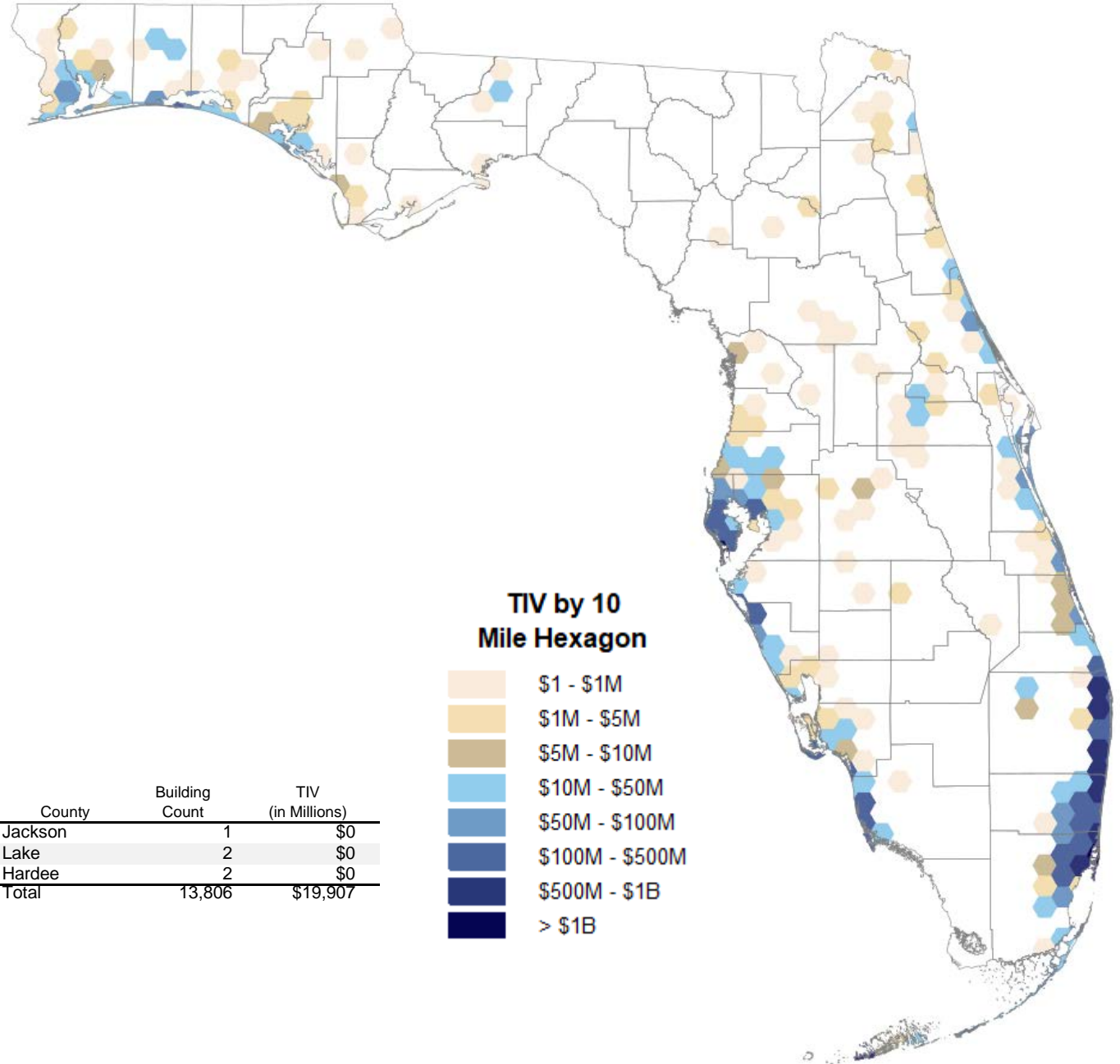


County	Building Count	TIV (in Millions)
Sumter	696	\$88
Gulf	243	\$84
Putnam	605	\$77
Desoto	415	\$57
Hendry	375	\$56
Wakulla	289	\$49
Taylor	337	\$42
Gadsden	237	\$40
Glades	259	\$39
Suwannee	301	\$38
Jackson	218	\$37
Columbia	311	\$35
Dixie	290	\$33
Gilchrist	266	\$29
Baker	269	\$29
Bradford	198	\$27
Hardee	179	\$25
Washington	154	\$21
Jefferson	159	\$21
Holmes	100	\$18
Madison	116	\$14
Calhoun	55	\$12
Union	70	\$11
Lafayette	61	\$7
Liberty	69	\$6
Hamilton	38	\$5
Total	316,641	\$77,842

Note: Excludes takeout policies

Total Insured Value (TIV) by 10 Mile Hexagon Commercial Lines Data as of March 31, 2026

County	Building Count	TIV (in Millions)
Miami-Dade	2,223	\$4,409
Palm Beach	3,385	\$4,027
Pinellas	987	\$3,090
Broward	1,731	\$2,191
Monroe	1,202	\$1,238
Collier	373	\$869
Sarasota	630	\$564
Lee	307	\$522
Saint Lucie	196	\$359
Brevard	333	\$322
Okaloosa	374	\$301
Manatee	228	\$264
Escambia	279	\$253
Hillsborough	161	\$219
Volusia	148	\$216
Martin	182	\$194
Bay	187	\$164
Walton	197	\$156
Indian River	113	\$137
Pasco	213	\$132
Santa Rosa	82	\$71
Orange	55	\$56
Leon	26	\$23
Seminole	26	\$21
Duval	24	\$19
Charlotte	25	\$19
Levy	20	\$17
Polk	13	\$10
Saint Johns	16	\$7
Citrus	10	\$7
Highlands	4	\$5
Flagler	9	\$4
Hernando	11	\$4
Gulf	9	\$4
Alachua	5	\$3
Franklin	5	\$3
Marion	4	\$1
Nassau	4	\$1
Okeechobee	1	\$1
Washington	2	\$1
Clay	1	\$1

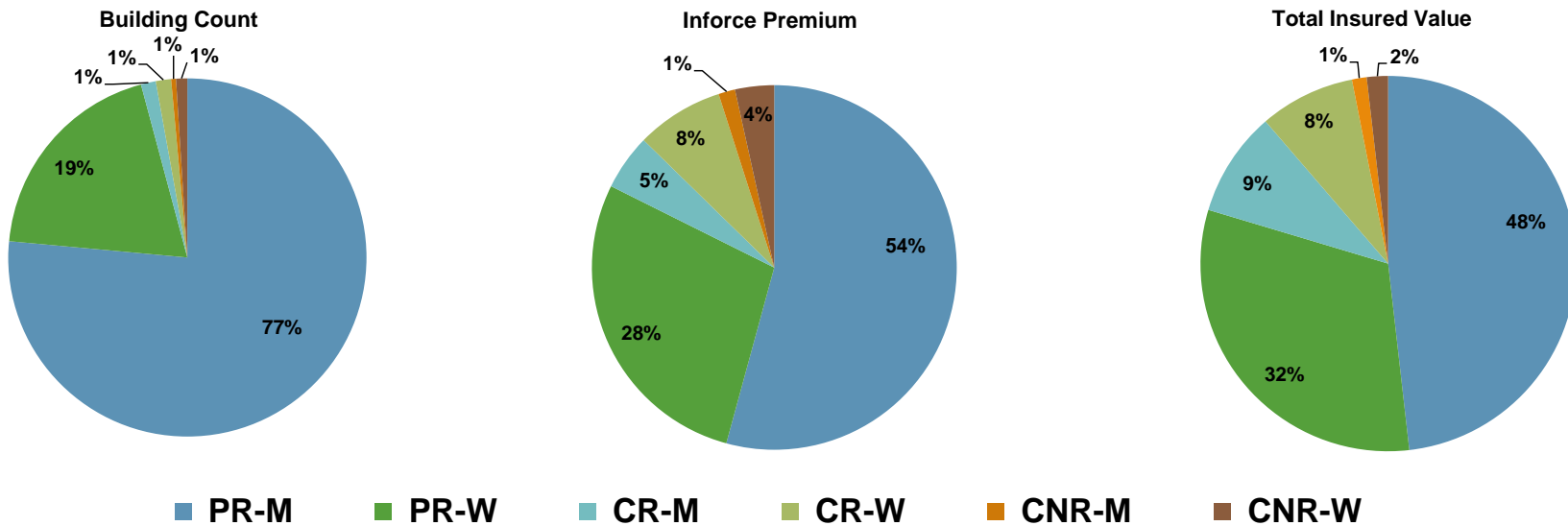


County	Building Count	TIV (in Millions)
Jackson	1	\$0
Lake	2	\$0
Hardee	2	\$0
Total	13,806	\$19,907

Note: Excludes takeout policies

Product Line Information

Information by Product Line Data as of March 31, 2026



	PR-M	PR-W	CR-M	CR-W	CNR-M	CNR-W	TOTAL
Policy Count	252,651	63,990	808	1,597	959	1,952	321,957
Building Count	252,651	63,990	4,454	4,536	1,439	3,377	330,447
Inforce Premium	\$480,328,532	\$248,944,095	\$43,816,948	\$68,737,322	\$12,895,596	\$30,713,597	\$885,436,090
Total Insured Value	\$47,103,978,929	\$30,738,223,029	\$8,832,905,890	\$8,053,928,153	\$1,247,310,079	\$1,772,637,284	\$97,748,983,364

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 March 31, 2026**

Policy Form / Category	Multiperil					
	Policy Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
HO-3	32,350	13%	\$109,257,874	23%	\$14,473,377,569	31%
HO-8	11,123	4%	\$28,622,687	6%	\$3,245,066,271	7%
Homeowners	43,473	17%	\$137,880,561	29%	\$17,718,443,840	38%
DP-1 D	42,082	17%	\$115,195,830	24%	\$13,745,319,707	29%
DP-3 D	9,640	4%	\$28,398,020	6%	\$3,457,258,011	7%
Dwelling	51,722	20%	\$143,593,850	30%	\$17,202,577,718	37%
HO-6	15,413	6%	\$15,571,000	3%	\$704,859,582	1%
DP-1 C	2,507	1%	\$1,521,970	0%	\$187,777,023	0%
DP-3 C	58,306	23%	\$38,221,217	8%	\$3,820,972,020	8%
Condo	76,226	30%	\$55,314,187	12%	\$4,713,608,625	10%
MHO-3	60,179	24%	\$123,040,159	26%	\$6,430,414,844	14%
MDP-1 D	15,034	6%	\$18,864,143	4%	\$887,789,792	2%
Mobile Home	75,213	30%	\$141,904,302	30%	\$7,318,204,636	16%
HO-4	5,337	2%	\$1,384,038	0%	\$134,166,870	0%
DP-1 T	3	0%	\$1,631	0%	\$178,400	0%
DP-3 T	7	0%	\$2,805	0%	\$250,500	0%
MDP-1 T	28	0%	\$6,646	0%	\$725,500	0%
MHO-4	642	0%	\$240,512	0%	\$15,822,840	0%
Tenant	6,017	2%	\$1,635,632	0%	\$151,144,110	0%
Total	252,651	100%	\$480,328,532	100%	\$47,103,978,929	100%

Policy Form / Category	Wind-Only					
	Policy Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
HW-2	37,953	59%	\$155,149,429	62%	\$22,940,820,842	75%
Homeowners	37,953	59%	\$155,149,429	62%	\$22,940,820,842	75%
DW-2	10,539	16%	\$63,474,726	25%	\$5,167,497,230	17%
Dwelling	10,539	16%	\$63,474,726	25%	\$5,167,497,230	17%
HW-6	14,340	22%	\$26,674,801	11%	\$2,557,996,807	8%
Condo	14,340	22%	\$26,674,801	11%	\$2,557,996,807	8%
MW-2	965	2%	\$3,071,242	1%	\$56,148,620	0%
MD-1	107	0%	\$502,555	0%	\$6,268,370	0%
Mobile Home	1,072	2%	\$3,573,797	1%	\$62,416,990	0%
HW-4	86	0%	\$71,342	0%	\$9,491,160	0%
Tenant	86	0%	\$71,342	0%	\$9,491,160	0%
Total	63,990	100%	\$248,944,095	100%	\$30,738,223,029	100%

Category	Total					
	Policy Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
Homeowners	81,426	26%	\$293,029,990	40%	\$40,659,264,682	52%
Dwelling	62,261	20%	\$207,068,576	28%	\$22,370,074,948	29%
Condo	90,566	29%	\$81,988,988	11%	\$7,271,605,432	9%
Mobile Home	76,285	24%	\$145,478,099	20%	\$7,380,621,626	9%
Tenant	6,103	2%	\$1,706,974	0%	\$160,635,270	0%
Total	316,641	100%	\$729,272,627	100%	\$77,842,201,958	100%

Notes:

1)Excludes takeout policies

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

Commercial Residential Information by Policy Type Data as of March 31, 2026

Policy Type	Multiperil							
	Policy Count	% of Total	Building Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
Apartment Bldg	288	36%	848	19%	\$6,180,424	14%	\$1,028,991,900	12%
Condo Assn	442	55%	2,212	50%	\$29,918,933	68%	\$6,209,242,700	70%
Homeowners Assn	25	3%	1,109	25%	\$4,923,810	11%	\$1,140,978,640	13%
All Other	53	7%	285	6%	\$2,793,781	6%	\$453,692,650	5%
Total	808	100%	4,454	100%	\$43,816,948	100%	\$8,832,905,890	100%

Policy Type	Wind-Only							
	Policy Count	% of Total	Building Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
Apartment Bldg	362	23%	637	14%	\$5,915,576	9%	\$539,934,660	7%
Condo Assn	994	62%	2,565	57%	\$53,211,027	77%	\$6,209,885,135	77%
Homeowners Assn	51	3%	536	12%	\$2,985,726	4%	\$558,333,115	7%
All Other	190	12%	798	18%	\$6,624,993	10%	\$745,775,243	9%
Total	1,597	100%	4,536	100%	\$68,737,322	100%	\$8,053,928,153	100%

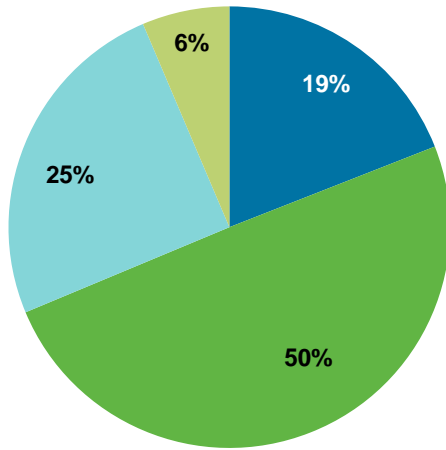
Policy Type	Total							
	Policy Count	% of Total	Building Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
Apartment Bldg	650	27%	1,485	17%	\$12,096,000	11%	\$1,568,926,560	9%
Condo Assn	1,436	60%	4,777	53%	\$83,129,960	74%	\$12,419,127,835	74%
Homeowners Assn	76	3%	1,645	18%	\$7,909,536	7%	\$1,699,311,755	10%
All Other	243	10%	1,083	12%	\$9,418,774	8%	\$1,199,467,893	7%
Total	2,405	100%	8,990	100%	\$112,554,270	100%	\$16,886,834,043	100%

Notes:

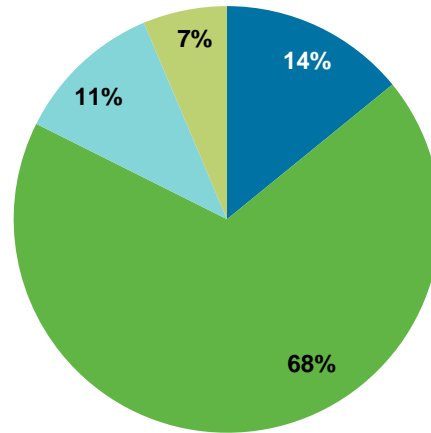
- 1) All Other = Auxiliary/Special Class only policies, Cooperative Buildings, Continuing Care Retirement Community, Dorms, etc.
- 2) Excludes takeout policies

Commercial Residential Multiperil Information by Policy Type Data as of March 31, 2026

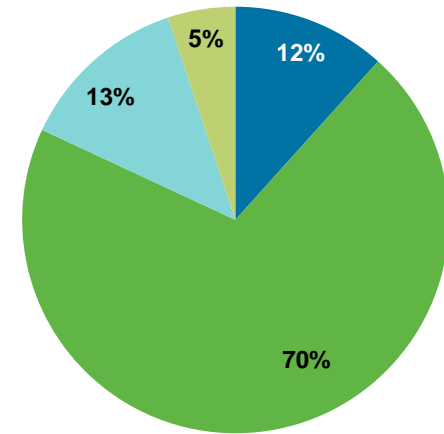
Building Count



Inforce Premium



Total Insured Value



■ Apartment Bldg
 ■ Condo Assn
 ■ Homeowners Assn
 ■ All Other

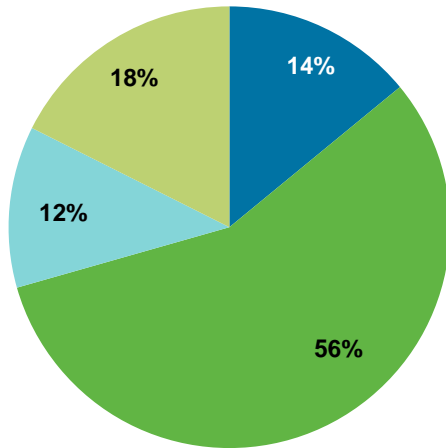
	Apartment Bldg	Condo Assn	Homeowners Assn	All Other	Total
Policy Count	288	442	25	53	808
Building Count	848	2,212	1,109	285	4,454
Inforce Premium	\$6,180,424	\$29,918,933	\$4,923,810	\$2,793,781	\$43,816,948
Total Insured Value	\$1,028,991,900	\$6,209,242,700	\$1,140,978,640	\$453,692,650	\$8,832,905,890

Notes:

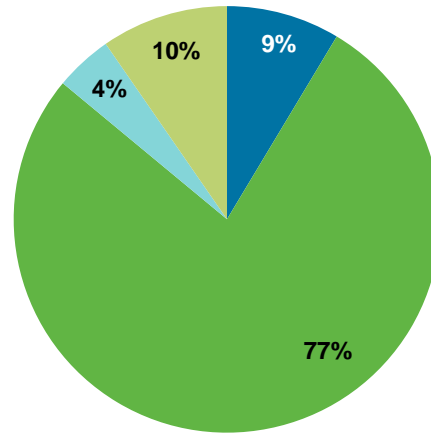
- 1) All Other = Auxiliary/Special Class only policies, Cooperative Buildings, Continuing Care Retirement Community, Dorms, etc.
- 2) Excludes takeout policies

Commercial Residential Wind-Only Information by Policy Type Data as of March 31, 2026

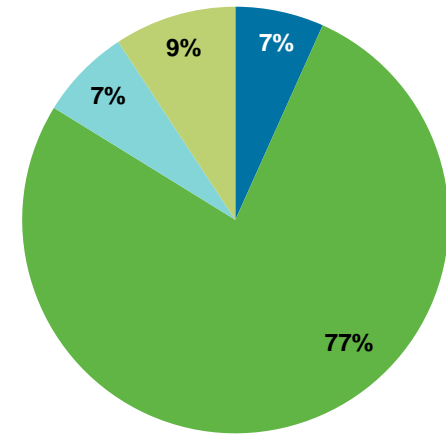
Building Count



Inforce Premium



Total Insured Value



■ Apartment Bldg

■ Condo Assn

■ Homeowners Assn

■ All Other

	Apartment Bldg	Condo Assn	Homeowners Assn	All Other	Total
Policy Count	362	994	51	190	1,597
Building Count	637	2,565	536	798	4,536
Inforce Premium	5,915,576	53,211,027	2,985,726	6,624,993	\$68,737,322
Total Insured Value	539,934,660	6,209,885,135	558,333,115	745,775,243	\$8,053,928,153

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 March 31, 2026**

Policy Type	Multiperil							
	Policy Count	% of Total	Building Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
Office	247	26%	304	21%	\$2,026,832	16%	\$208,030,456	17%
Retail	132	14%	164	11%	\$1,280,106	10%	\$134,674,028	11%
Hotel/Motel	19	2%	26	2%	\$386,780	3%	\$43,914,496	4%
Restaurant	12	1%	14	1%	\$161,662	1%	\$10,983,000	1%
All Other	549	57%	931	65%	\$9,040,216	70%	\$849,708,099	68%
Total	959	100%	1,439	100%	\$12,895,596	100%	\$1,247,310,079	100%

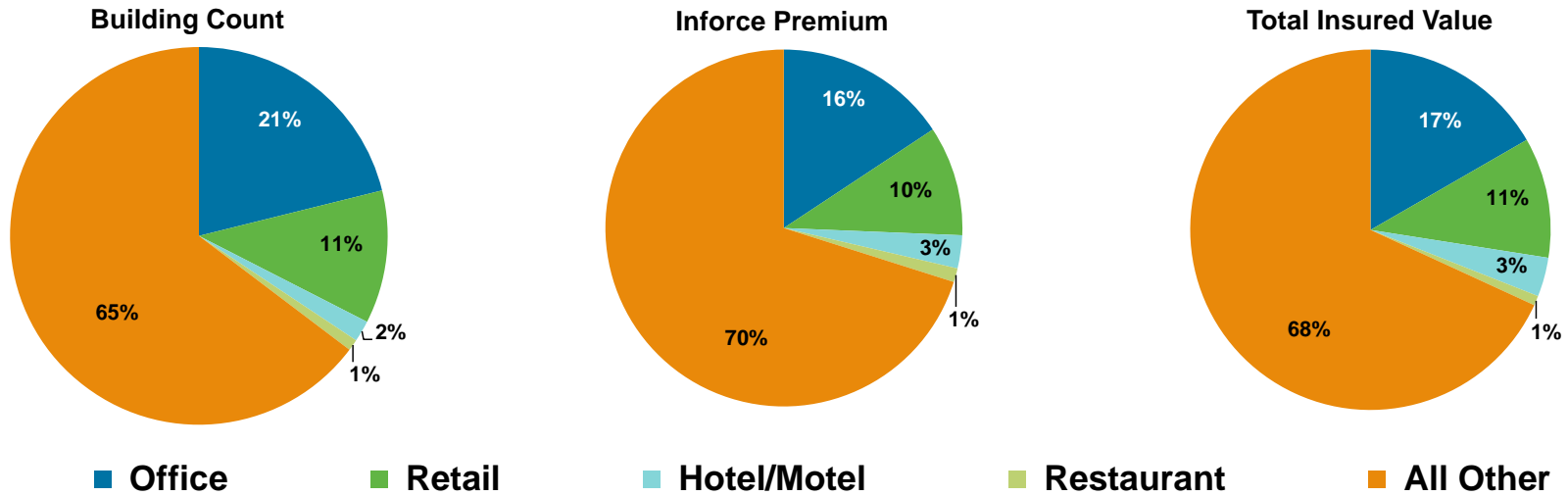
Policy Type	Wind-Only							
	Policy Count	% of Total	Building Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
Office	495	25%	572	17%	\$3,045,825	10%	\$208,945,517	12%
Retail	377	19%	501	15%	\$5,513,052	18%	\$307,947,173	17%
Hotel/Motel	144	7%	465	14%	\$6,166,141	20%	\$268,371,959	15%
Restaurant	214	11%	252	7%	\$2,485,872	8%	\$146,062,331	8%
All Other	721	37%	1,586	47%	\$13,469,635	44%	\$840,910,304	47%
Builders Risk	1	0%	1	0%	\$33,072	0%	\$400,000	0%
Total	1,952	100%	3,377	100%	\$30,713,597	100%	\$1,772,637,284	100%

Policy Type	Total							
	Policy Count	% of Total	Building Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
Office	742	25%	876	18%	\$5,072,657	12%	\$416,975,973	14%
Retail	509	17%	665	14%	\$6,793,158	16%	\$442,621,201	15%
Hotel/Motel	163	6%	491	10%	\$6,552,921	15%	\$312,286,455	10%
Restaurant	226	8%	266	6%	\$2,647,534	6%	\$157,045,331	5%
All Other	1,270	44%	2,517	52%	\$22,509,851	52%	\$1,690,618,403	56%
Builders Risk	1	0%	1	0%	\$33,072	0%	\$400,000	0%
Total	2,911	100%	4,816	100%	\$43,609,193	100%	\$3,019,947,363	100%

Notes:

- 1) For policies with multiple risks, policy count and premium are allocated by the occupancy with the greatest TIV for the policy. Building count and TIV are allocated at the risk level.
- 2) Excludes takeout policies
- 3) All Other includes other CSP codes including Health Care Facilities, Warehouses, Houses of Worship, etc.

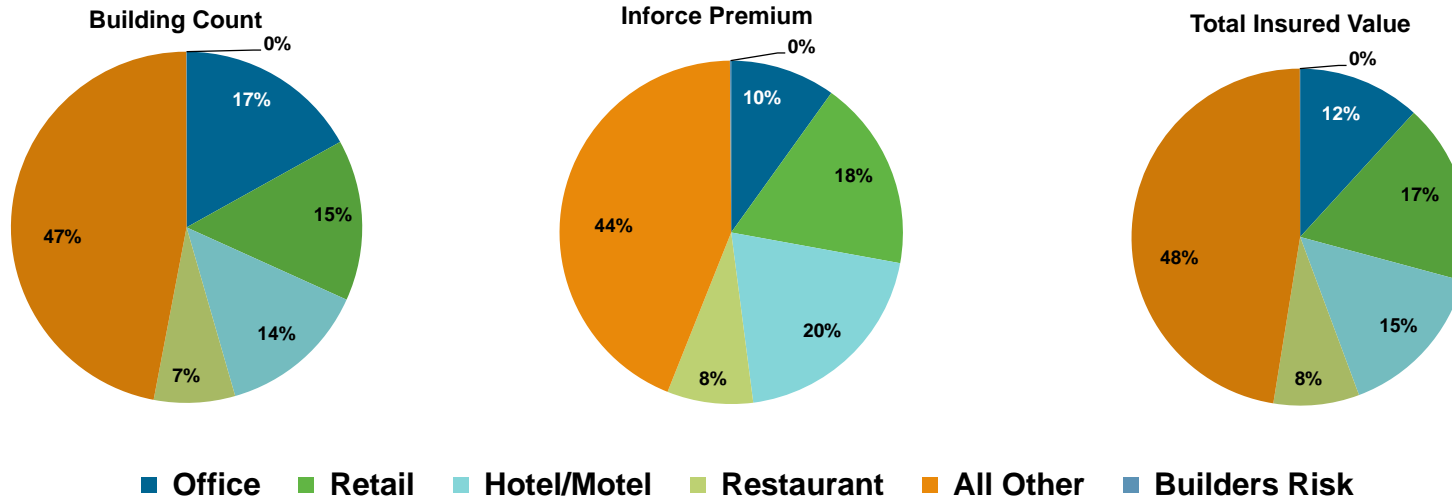
Commercial Non-Residential Multiperil Information by Policy Form Data as of March 31, 2026



	Office	Retail	Hotel/Motel	Restaurant	All Other	Total
Policy Count	247	132	19	12	549	959
Building Count	304	164	26	14	931	1,439
Inforce Premium	\$2,026,832	\$1,280,106	\$386,780	\$161,662	\$9,040,216	\$12,895,596
Total Insured Value	\$208,030,456	\$134,674,028	\$43,914,496	\$10,983,000	\$849,708,099	\$1,247,310,079

- 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
 - 4) All Other includes other CSP codes including Health Care Facilities, Warehouses, Houses of Worship, etc.

Commercial Non-Residential Wind-Only Information by Policy Form Data as of March 31, 2026



	Office	Retail	Hotel/Motel	Restaurant	All Other	Builders Risk	Total
Policy Count	495	377	144	214	721	1	1,952
Building Count	572	501	465	252	1,586	1	3,377
Inforce Premium	\$3,045,825	\$5,513,052	\$6,166,141	\$2,485,872	\$13,469,635	\$33,072	\$30,713,597
Total Insured Value	\$208,945,517	\$307,947,173	\$268,371,959	\$146,062,331	\$840,910,304	\$400,000	\$1,772,637,284

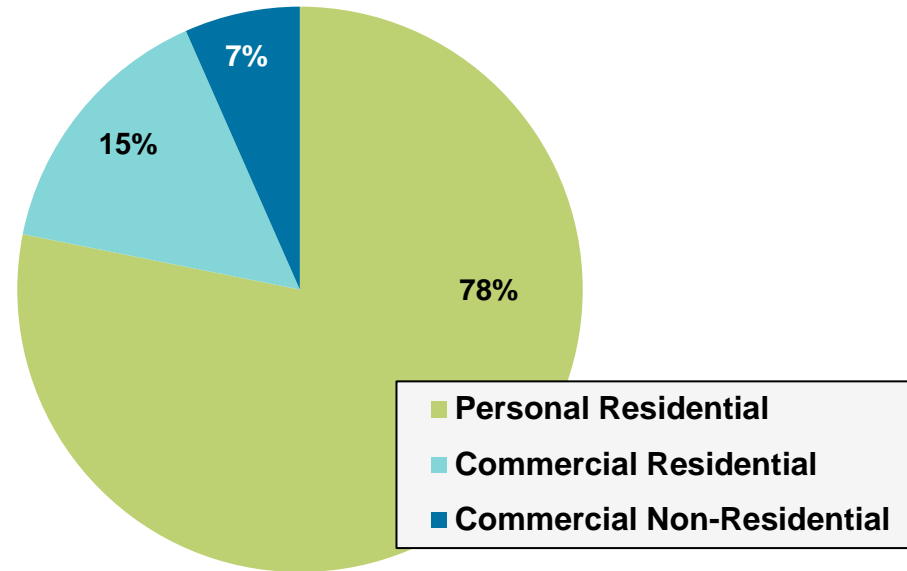
- Notes:**
- 1) For policies with multiple risks, policy count and inforce premium are allocated by the occupancy with the greatest Total Insured Value (TIV) for the policy. Building count and TIV are allocated at the risk level.
 - 2) Excludes takeout policies
 - 3) All Other includes other CSP codes including Health Care Facilities, Warehouses, Houses of Worship, etc.

Hot Topics

Catastrophe Modeling Results

Percentage of Average Annual Loss by Account

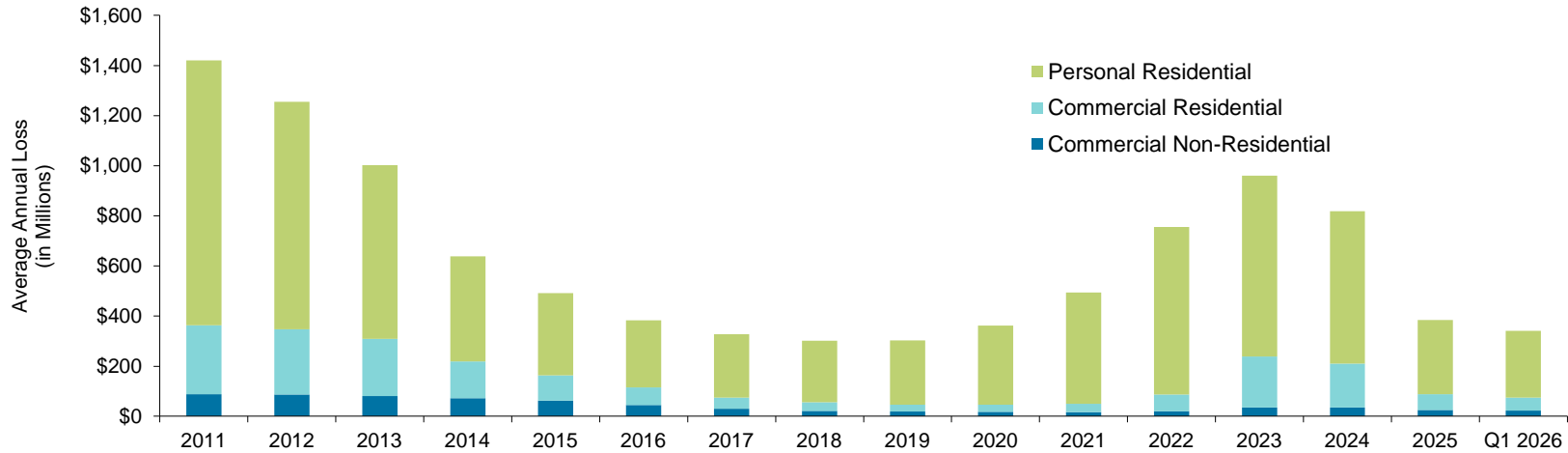
Data as of March 31, 2026



Account	Average Annual Loss (in Millions)	Percent of Average Annual Loss
Personal Residential	\$266	78%
Commercial Residential	\$52	15%
Commercial Non-Residential	\$23	7%
Total	\$340	100%

Note: Excludes takeout policies

Catastrophe Modeling Results Average Annual Loss Amount by Account



Average Annual Loss (in Millions)				
	Personal	Commercial Residential	Commercial Non-Residential	Total
2011	\$1,057	\$275	\$89	\$1,421
2012	\$907	\$261	\$87	\$1,255
2013	\$693	\$228	\$81	\$1,002
2014	\$419	\$147	\$72	\$638
2015	\$328	\$102	\$62	\$492
2016	\$268	\$70	\$45	\$384
2017	\$253	\$44	\$31	\$329
2018	\$246	\$34	\$22	\$302

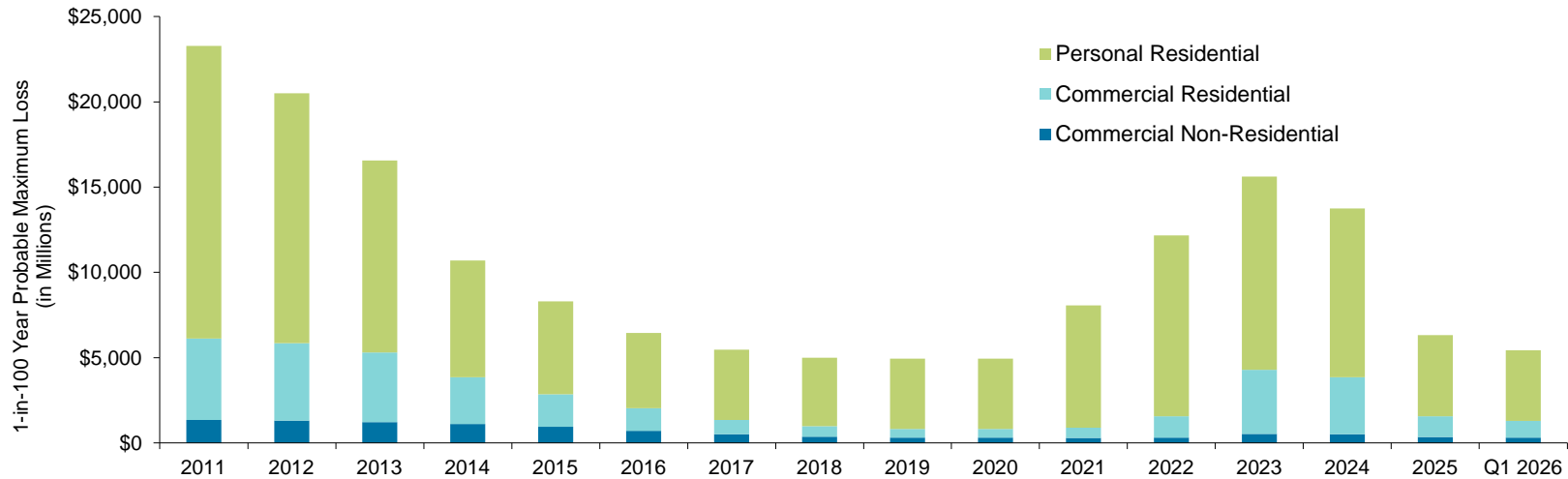
Average Annual Loss (in Millions)				
	Personal	Commercial Residential	Commercial Non-Residential	Total
2019	\$256	\$28	\$19	\$302
2020	\$315	\$29	\$18	\$362
2021	\$444	\$33	\$17	\$495
2022	\$669	\$67	\$20	\$756
2023	\$721	\$203	\$36	\$960
2024	\$609	\$174	\$36	\$819
2025	\$297	\$63	\$25	\$384
Q1 2026	\$266	\$52	\$23	\$340

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: v13 2025, 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
2018	\$4,001	\$631	\$356	\$4,886

1-in-100 Year Probable Maximum Loss (in Millions)				
	Personal	Commercial Residential	Commercial Non-Residential	Total
2019	\$4,122	\$514	\$308	\$4,884
2020	\$5,125	\$542	\$302	\$5,896
2021	\$7,168	\$607	\$287	\$7,983
2022	\$10,606	\$1,245	\$315	\$12,053
2023	\$11,333	\$3,765	\$523	\$15,509
2024	\$9,890	\$3,348	\$505	\$13,658
2025	\$4,756	\$1,213	\$345	\$6,206
Q1 2026	\$4,128	\$979	\$315	\$5,344

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: v13 2025, 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

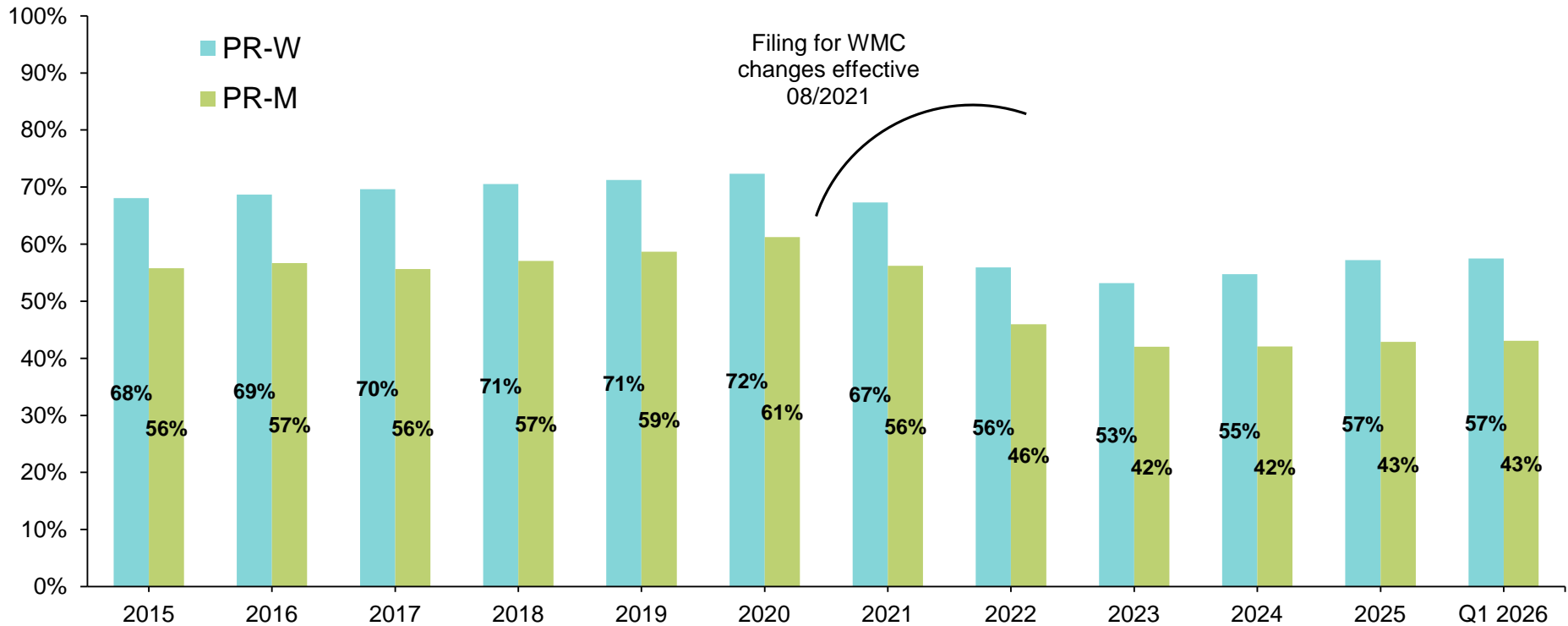
Windstorm Mitigation Credit (WMC) Information
Information by Product Line and Policy Form
Data as of March 31, 2026

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)	% Mitigation Credit Reduces Wind Premium for Policies with WMC (6) = (3) / (1)	Average Wind Mitigation Credit for Policies with WMC (7) = (5) / [(4) + (5)]	(8) = (4) / (3)
							(6) = (3) / (1)	(7) = (5) / [(4) + (5)]	(8) = (4) / (3)
PR-M	HO-3	30,628	\$81,341,722	29,264	\$77,110,696	\$54,775,008	95.5%	41.5%	\$1,872
	HO-4	4,799	\$1,026,036	1,838	\$321,947	\$609,743	38.3%	65.4%	\$332
	HO-6	11,784	\$2,800,403	8,926	\$1,917,324	\$5,749,325	75.7%	75.0%	\$644
	HO-8	11,024	\$26,316,765	10,596	\$25,086,496	\$16,544,831	96.1%	39.7%	\$1,561
	DP-1	41,181	\$100,722,052	37,711	\$93,461,272	\$68,425,096	91.6%	42.3%	\$1,814
	DP-3	64,070	\$34,480,627	33,913	\$24,565,557	\$22,149,885	52.9%	47.4%	\$653
	Total PR-M	163,486	\$246,687,605	122,248	\$222,463,292	\$168,253,889	74.8%	43.1%	\$1,376
PR-W	HW-2	37,953	\$129,894,167	37,695	\$128,589,024	\$139,973,098	99.3%	52.1%	\$3,713
	HW-4	86	\$59,819	64	\$41,634	\$107,093	74.4%	72.0%	\$1,673
	HW-6	14,340	\$22,341,947	13,872	\$21,198,975	\$84,256,711	96.7%	79.9%	\$6,074
	DW-2	10,539	\$53,233,250	10,245	\$51,345,597	\$47,712,126	97.2%	48.2%	\$4,657
	Total PR-W	62,918	\$205,529,183	61,876	\$201,175,230	\$272,049,027	98.3%	57.5%	\$4,397
Personal Residential Total		226,404	\$452,216,788	184,124	\$423,638,522	\$440,302,916	81.3%	51.0%	\$2,391

Note:

Excludes takeout policies and mobile home policies

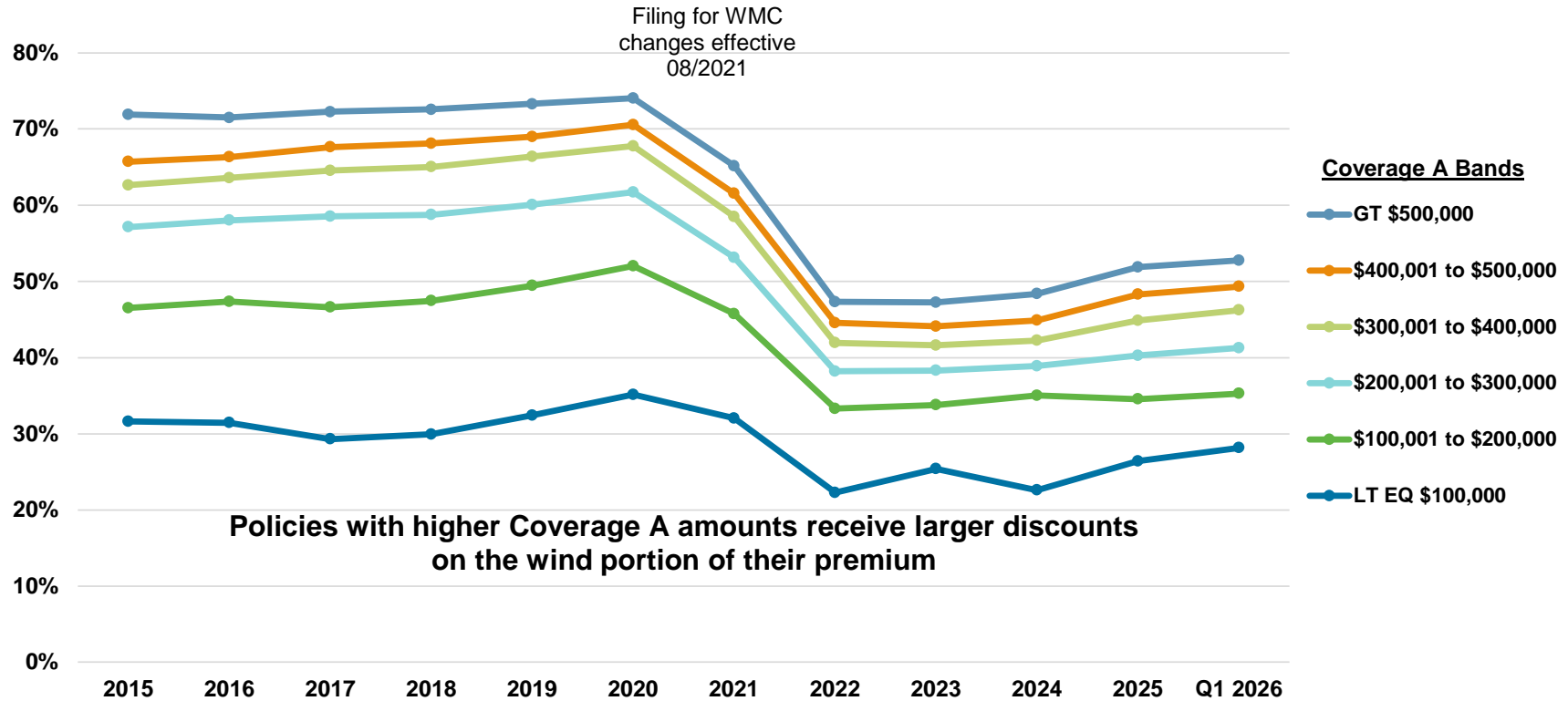
Personal Residential Windstorm Mitigation Credit (WMC) Trend Percent Discount Applied to Wind Premium by Product Line



Note:

Excludes takeout policies and mobile home policies

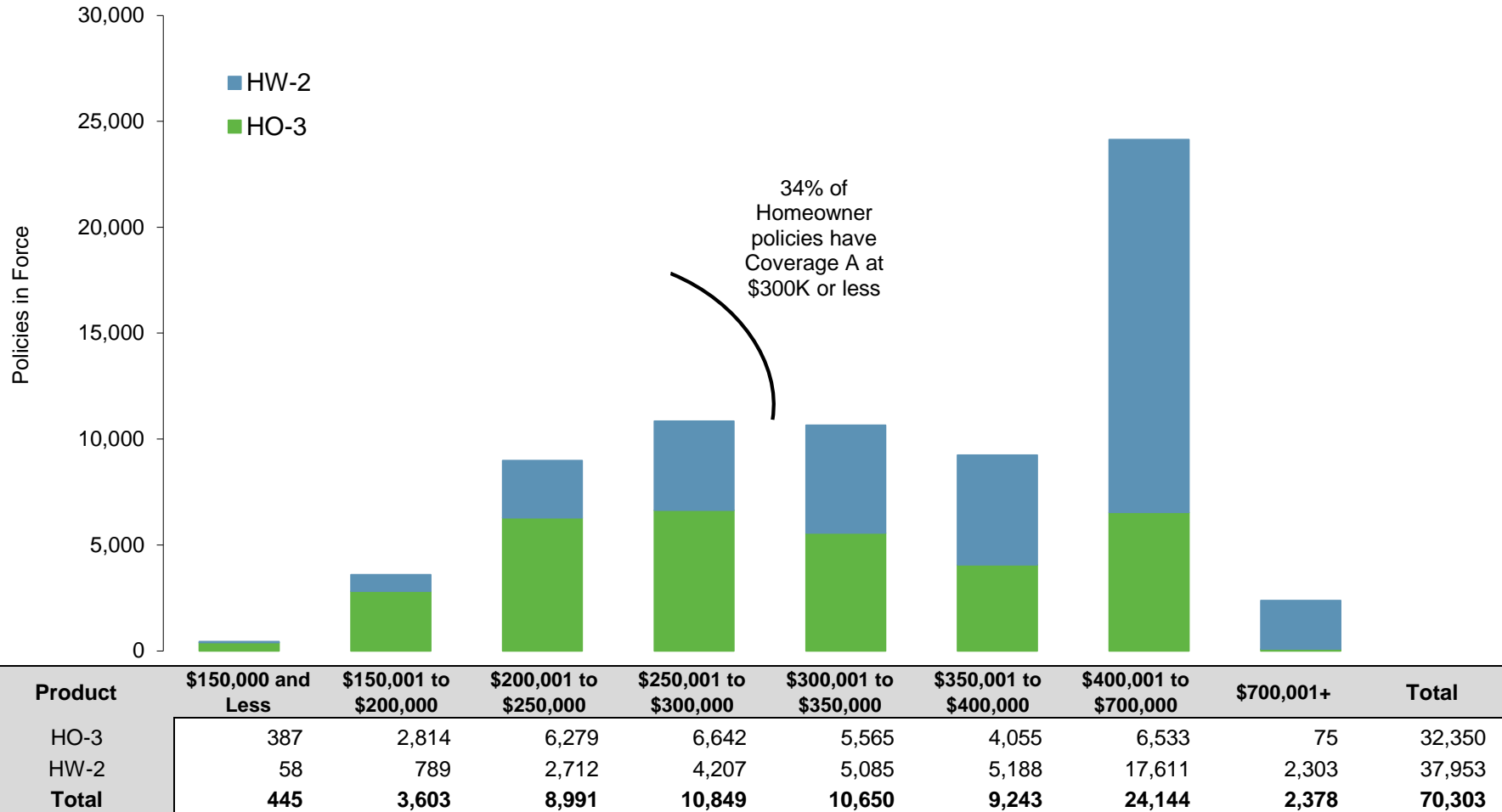
Percent Discount Applied to Wind Premium from Wind Loss Mitigation Features HO-3 and HW-2 Trend by Coverage A Band



Notes:

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

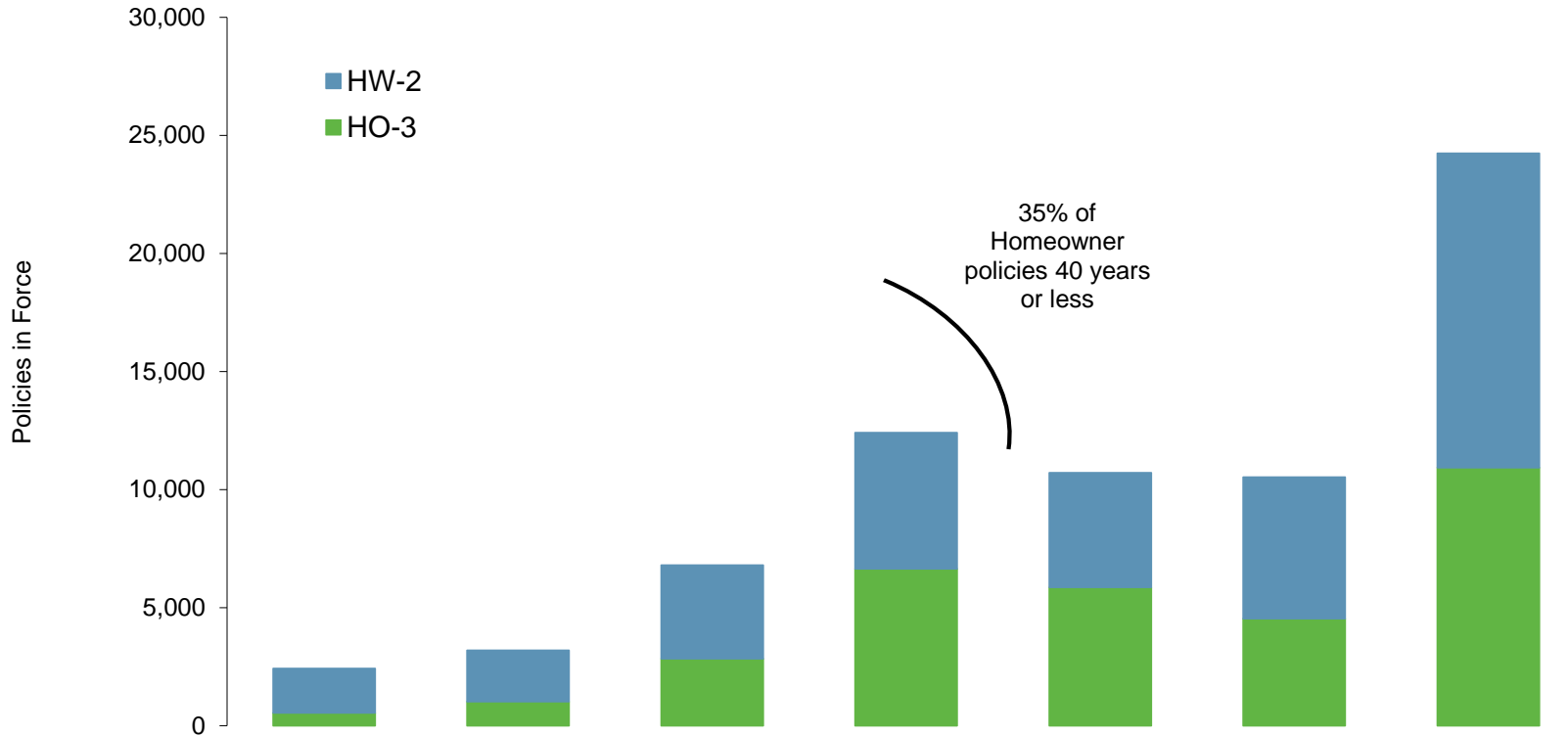
Personal Residential HO-3 and HW-2 - Coverage A Range Data as of March 31, 2026



Notes:

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

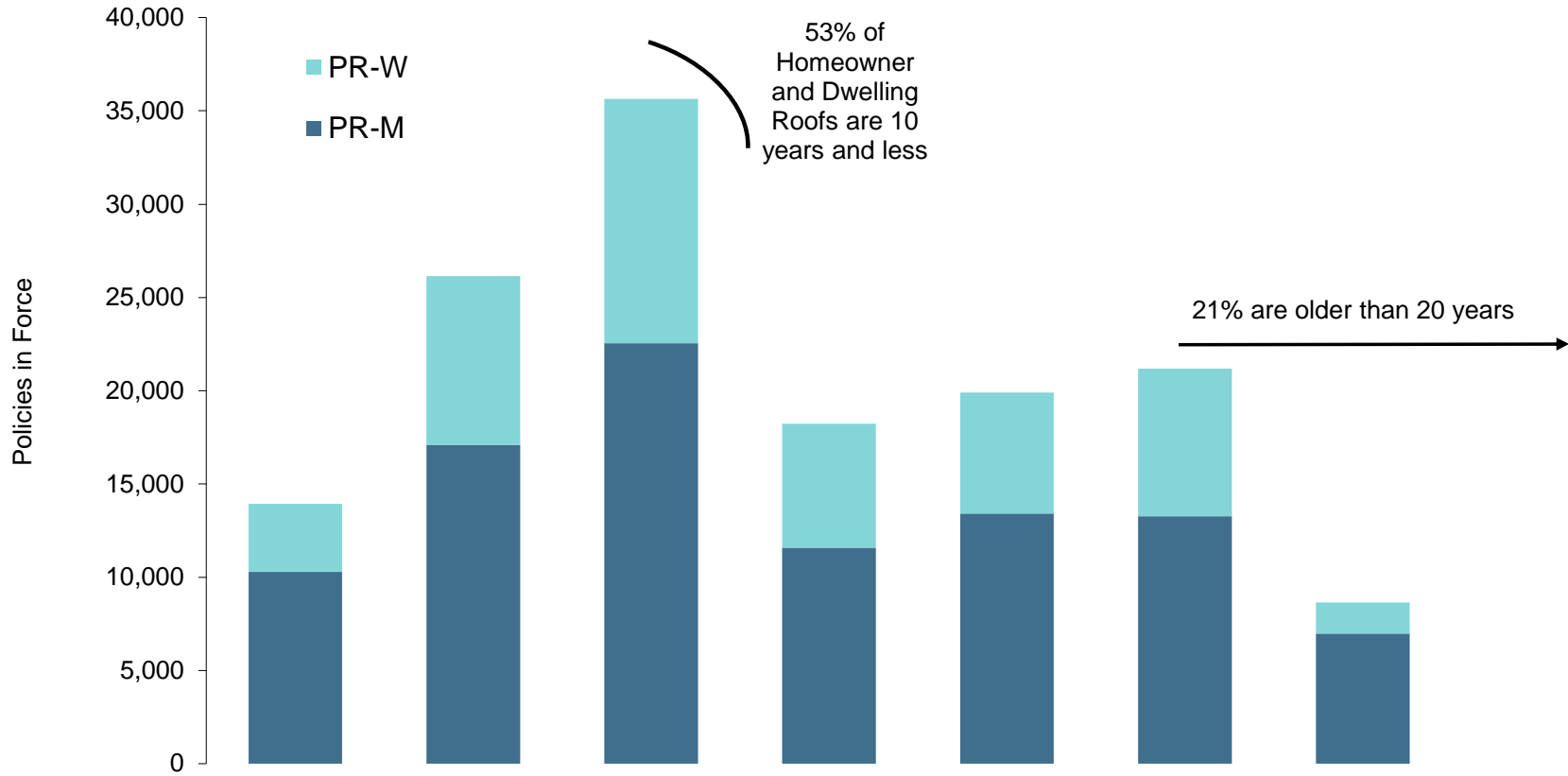
Personal Residential HO-3 and HW-2 - Age of Home Data as of March 31, 2026



Product	0-10 Years	11-20 Years	21-30 Years	31-40 Years	41-50 Years	51-60 Years	61+ Years	Total
HO-3	540	1,018	2,839	6,643	5,854	4,528	10,928	32,350
HW-2	1,879	2,178	3,962	5,764	4,861	5,994	13,315	37,953
Total	2,419	3,196	6,801	12,407	10,715	10,522	24,243	70,303

Note:
1) Excludes takeout policies

Personal Residential PRM and PRW Homeowner and Dwelling - Age of Roof Data as of March 31, 2026

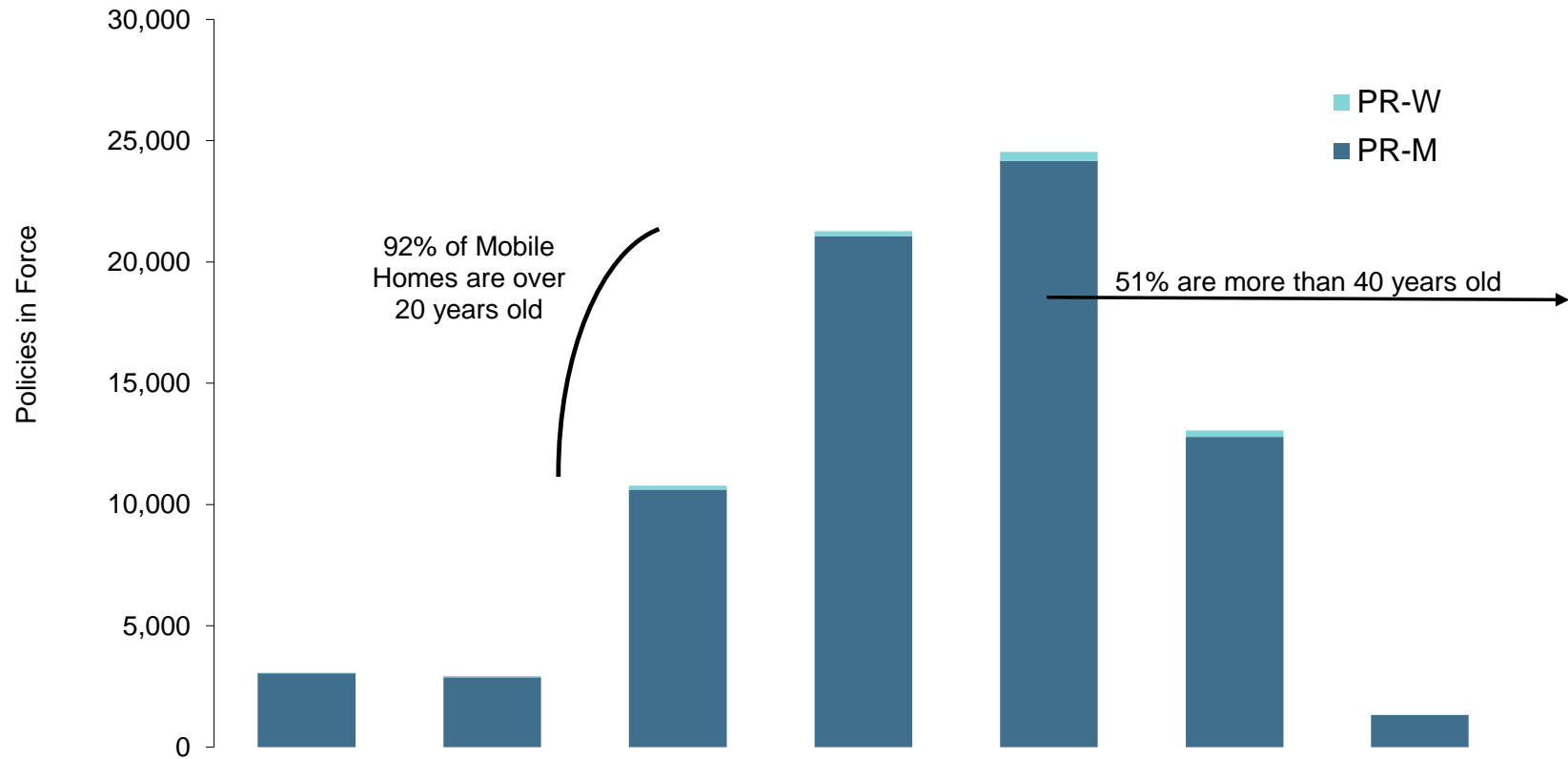


Product	0-2 Years	3-5 Years	6-10 Years	11-15 Years	16-20 Years	21-30 Years	31+ Years	Total
PR-M	10,290	17,105	22,550	11,585	13,421	13,267	6,977	95,195
PR-W	3,644	9,051	13,094	6,645	6,481	7,912	1,665	48,492
Total	13,934	26,156	35,644	18,230	19,902	21,179	8,642	143,687

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 is 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 March 31, 2026

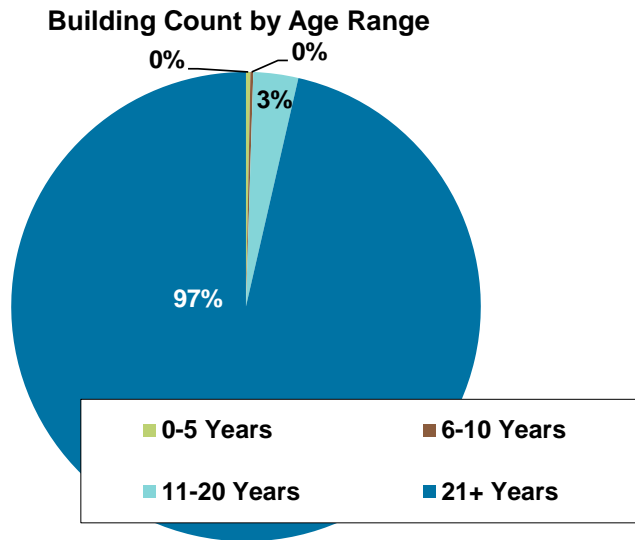


Product	0-10 Years	11-20 Years	21-30 Years	31-40 Years	41-50 Years	51-60 Years	61+ Years	Total
PR-M	3,043	2,880	10,619	21,067	24,165	12,795	1,314	75,883
PR-W	26	44	156	196	377	255	18	1,072
Total	3,069	2,924	10,775	21,263	24,542	13,050	1,332	76,955

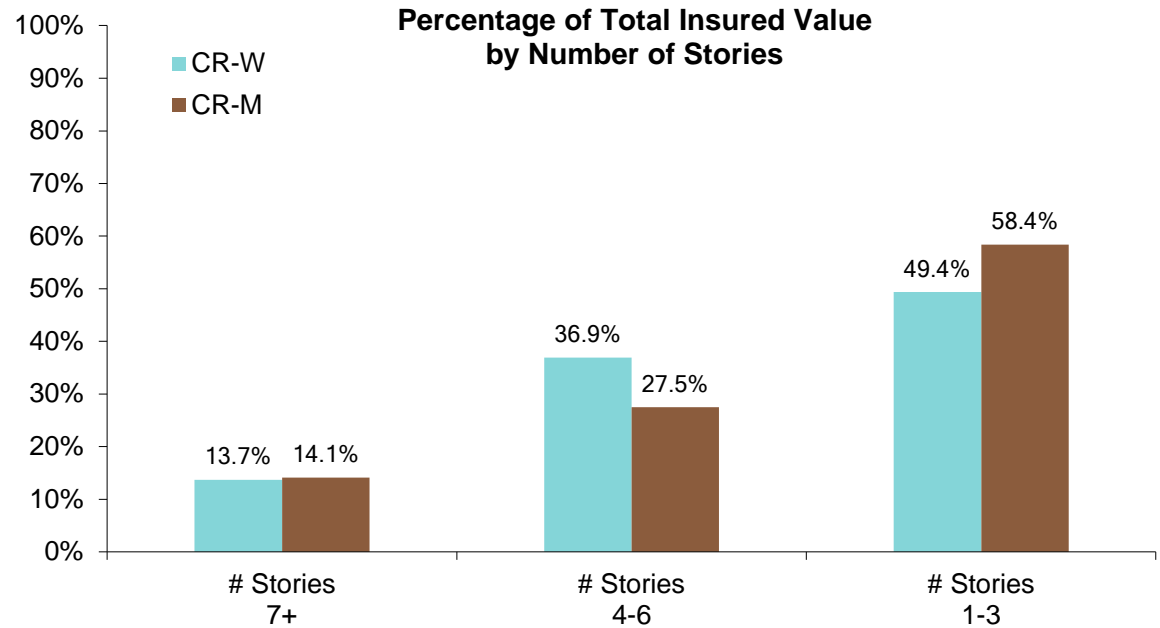
Notes:

- 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 March 31, 2026



96% of all commercial residential buildings were built before 2006.

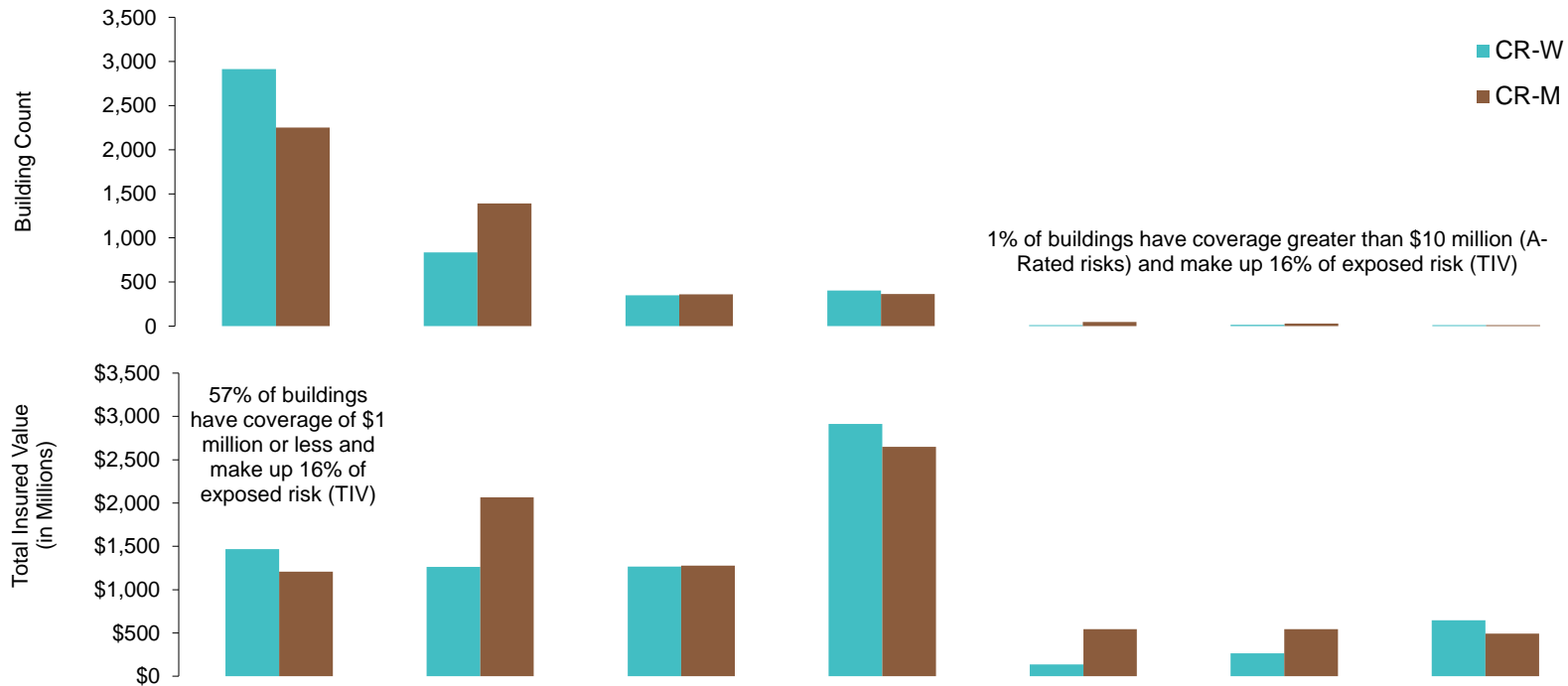


Note: Includes wind-only policies, multiperil policies with wind coverage, and multiperil policies excluding wind coverage, regardless of policy form

Commercial Residential

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

Data as of March 31, 2026



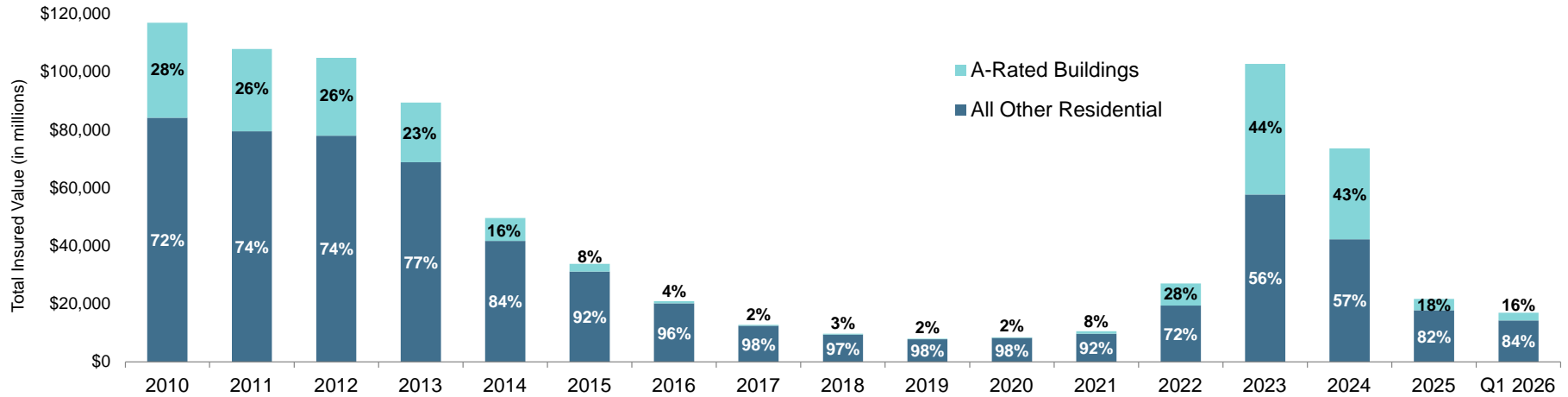
Product		\$1M and Less	\$1M to \$2.5M	\$2.5M to \$5M	\$5M to \$10M	\$10M to \$15M (A-Rated)	\$15M to \$25M (A-Rated)	\$25M+ (A-Rated)	Total
Building Count	CR-W	2,912	837	350	402	11	14	10	4,536
	CR-M	2,252	1,390	360	364	46	30	12	4,454
	Total	5,164	2,227	710	766	57	44	22	8,990
Total Insured Value (in Millions)	CR-W	\$1,470	\$1,263	\$1,266	\$2,914	\$137	\$264	\$646	\$7,959
	CR-M	\$1,206	\$2,064	\$1,278	\$2,648	\$545	\$544	\$492	\$8,778
	Total	\$2,676	\$3,327	\$2,544	\$5,563	\$682	\$807	\$1,138	\$16,737

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 March 31, 2026

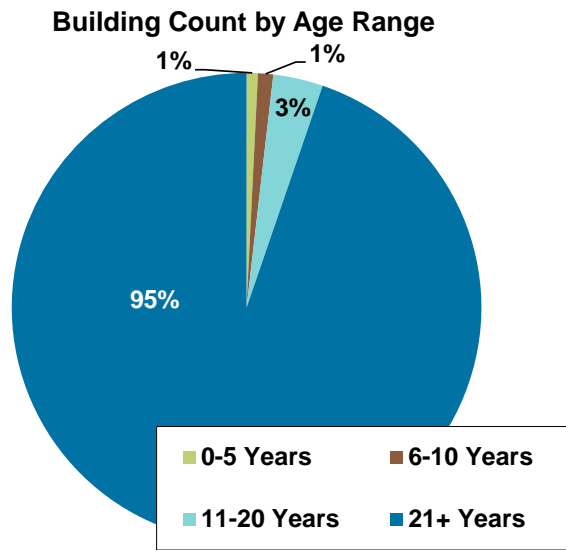


Year	A-Rated Buildings						All Other Residential						Total		
	Building Count	% of Total	Total Insured Value (in millions)	% of Total	Premium Excluding Surcharges (in millions)	% of Total	Building Count	% of Total	Total Insured Value (in millions)	% of Total	Premium Excluding Surcharges (in millions)	% of Total	Building Count	Total Insured Value (in millions)	Premium Excluding Surcharges (in millions)
2010	1,242	1%	\$32,756	28%	\$161	33%	85,059	99%	\$84,129	72%	\$322	67%	86,301	\$116,885	\$483
2011	1,066	1%	\$28,399	26%	\$140	31%	79,758	99%	\$79,454	74%	\$314	69%	80,824	\$107,853	\$454
2012	963	1%	\$26,826	26%	\$139	30%	75,840	99%	\$77,937	74%	\$323	70%	76,803	\$104,764	\$462
2013	732	1%	\$20,522	23%	\$113	28%	65,609	99%	\$68,824	77%	\$298	72%	66,341	\$89,346	\$411
2014	298	1%	\$7,875	16%	\$43	20%	39,806	99%	\$41,696	84%	\$179	80%	40,104	\$49,571	\$222
2015	122	0%	\$2,672	8%	\$14	10%	28,493	100%	\$31,051	92%	\$125	90%	28,615	\$33,723	\$138
2016	45	0%	\$851	4%	\$4	5%	18,433	100%	\$20,094	96%	\$82	95%	18,478	\$20,946	\$86
2017	20	0%	\$309	2%	\$1	2%	11,958	100%	\$12,391	98%	\$52	98%	11,978	\$12,700	\$53
2018	19	0%	\$255	3%	\$1	3%	8,818	100%	\$9,372	97%	\$39	97%	8,837	\$9,627	\$40
2019	13	0%	\$181	2%	\$1	2%	7,108	100%	\$7,746	98%	\$33	98%	7,121	\$7,927	\$33
2020	13	0%	\$182	2%	\$1	2%	7,142	100%	\$8,275	98%	\$37	98%	7,155	\$8,457	\$37
2021	42	1%	\$887	8%	\$4	9%	7,632	99%	\$9,677	92%	\$45	91%	7,674	\$10,564	\$49
2022	351	3%	\$7,603	28%	\$51	31%	12,344	97%	\$19,346	72%	\$115	69%	12,695	\$26,949	\$165
2023	1,537	4%	\$44,953	44%	\$335	45%	39,768	96%	\$57,699	56%	\$417	55%	41,305	\$102,653	\$752
2024	1,129	4%	\$31,315	43%	\$277	48%	26,706	96%	\$42,235	57%	\$302	52%	27,835	\$73,550	\$579
2025	184	2%	\$3,869	18%	\$26	20%	10,789	98%	\$17,766	82%	\$109	80%	10,973	\$21,635	\$135
Q1 2026	123	1%	\$2,627	16%	\$17	17%	8,867	99%	\$14,260	84%	\$85	83%	8,990	\$16,887	\$102

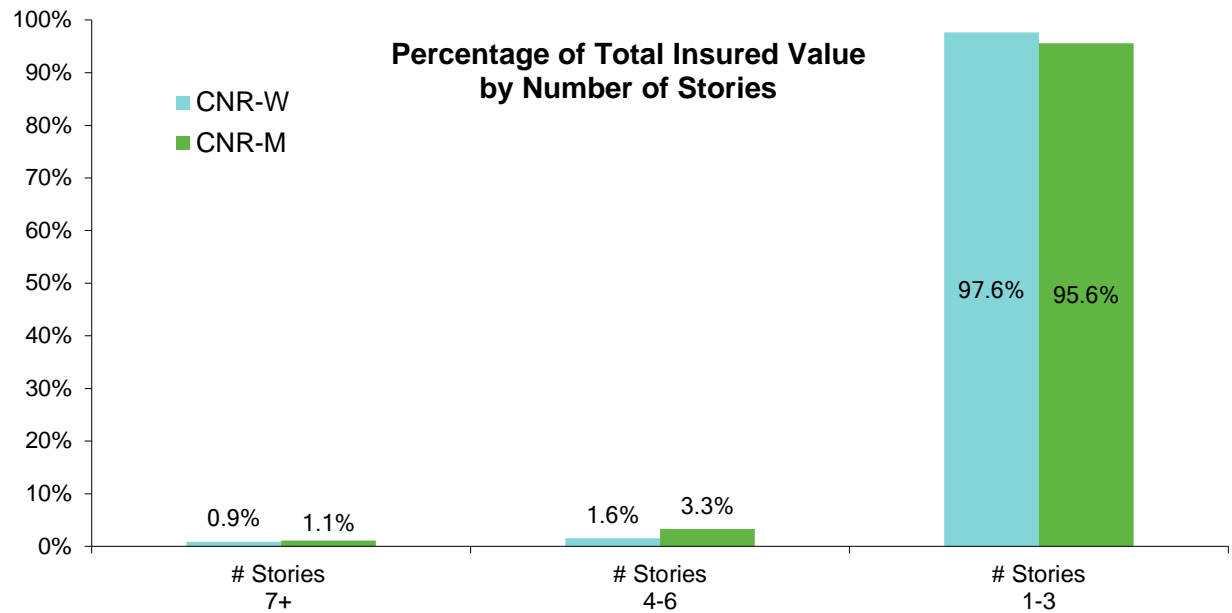
Notes:

- 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 March 31, 2026



95% of all Commercial Non-Residential buildings were built before 2006



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	03/31/26	12/31/11	03/31/26	12/31/11	03/31/26
All Perils	3.17%	16.42%	2.64%	15.58%	2.90%	15.79%
Sinkhole	0.03%	0.17%	1.70%	2.54%	0.88%	1.95%
Non Hurricane Cat	0.06%	1.43%	0.02%	1.17%	0.04%	1.23%
Other Wind	0.04%	1.47%	0.05%	3.92%	0.05%	3.32%
All Other Perils	0.45%	1.50%	0.23%	2.24%	0.34%	2.06%
Fire	0.13%	1.15%	0.06%	0.69%	0.09%	0.81%
Liability / Medical	0.11%	0.27%	0.13%	0.39%	0.12%	0.36%
Theft	0.28%	0.75%	0.09%	0.44%	0.18%	0.51%
Vandalism and Malicious Mischief	0.00%	0.09%	0.00%	0.05%	0.00%	0.06%
Water	2.31%	13.29%	0.50%	8.57%	1.39%	9.74%

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 Multiperil
PR-W	Personal Residential Wind-Only
CR-M	Commercial Residential Multiperil
CR-W	Commercial Residential Wind-Only
CNR-M	Commercial Non-Residential Multiperil
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%
2025	Jun 2025	82%	79%
2026	Jul 2026	41%	41%

**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 \$
	25-056573	2026 Actuarial	7/1/2026	7/1/2026	-8.7%	\$315.91
	25-036056	2025 Glide Path Update	1/1/2026	1/1/2026	0.2%	\$346.01
	24-030310	2025 Actuarial	6/1/2025	6/1/2025	6.9%	\$345.32
	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%	\$267.45
	22-002005	2022 Actuarial	11/1/2022	11/1/2022	6.1%	\$268.19
	21-021528	Limited Reinsurance	2/1/2022	2/1/2022	3.0%	\$269.73
	21-003137	2021 Actuarial	8/1/2021	8/1/2021	2.9%	\$261.87
	19-123770	2019 Actuarial	12/1/2019	12/1/2019	2.3%	\$254.49
	17-16826	2018 Actuarial	5/1/2018	5/1/2018	6.7%	\$248.77
	16-16024	2017 Actuarial	2/1/2017	2/1/2017	6.2%	\$233.24
	15-15843	2016 Actuarial	2/1/2016	2/1/2016	1.1%	\$219.56
	14-13202	2015 Actuarial	2/1/2015	2/1/2015	-6.5%	\$217.17
	13-13048	2014 Actuarial	1/1/2014	1/1/2014	4.7%	\$232.26
	12-13992	2013 Actuarial	1/1/2013	1/1/2013	10.8%	\$221.83
	11-12403	2012 Actuarial	1/1/2012	1/1/2012	6.2%	\$200.22
	10-13660	2011 Actuarial	1/1/2011	1/1/2011	9.0%	\$188.53
	10-06776	2011 Base Rating	1/1/2011	1/1/2011	0.1%	\$172.93
	09-17343	2010 Actuarial	1/1/2010	1/1/2010	5.4%	\$172.77
	07-21657	Cov B Opt Out	7/1/2008	8/1/2008	0.0%	\$163.92
	07-06836	Sinkhole, Ex-Wind	9/1/2007	10/1/2007	0.0%	\$163.92
	07-03608	Wind Mitigation Credits	2/15/2008	3/15/2008	-4.4%	\$163.92
	07-04969	FHCF Presumed Factor	1/1/2007	1/1/2007	-6.7%	\$171.46
	07-02362	Rate Rollback	1/1/2007	1/1/2007	-11.0%	\$183.77
	05-15453	Actuarial	1/1/2007	1/1/2007	12.4%	\$206.49
	05-14322	Top 20	4/1/2006	4/15/2006	13.8%	\$183.71
	05-11177	10% Hurr Deductible	1/1/2006	2/1/2006	-0.4%	\$161.43
	04-14480	Top 20	2/1/2005	4/1/2005	23.4%	\$162.08
	04-09416	Sinkhole	12/15/2004	2/15/2005	1.6%	\$131.34
	04-00251	Top 20	2/1/2004	4/1/2004	2.6%	\$129.28
	02-14787	Top 20	6/1/2003	8/1/2003	26.0%	\$126.00
	25-056573	2026 Actuarial	7/1/2026	7/1/2026	-1.0%	\$83.98
	25-036056	2025 Glide Path Update	1/1/2026	1/1/2026	0.3%	\$84.83
	24-030310	2025 Actuarial	6/1/2025	6/1/2025	11.9%	\$84.57
	23-039973	2024 Glide Path Update	2/1/2024	2/1/2024	0.8%	\$75.61
	23-015789	2023 Actuarial	12/16/2023	12/16/2023	11.5%	\$75.04
	22-019456	2023 Glide Path Update	1/1/2023	1/1/2023	0.7%	\$67.31
	22-002005	2022 Actuarial	11/1/2022	11/1/2022	8.0%	\$66.87
	21-021528	Limited Reinsurance	2/1/2022	2/1/2022	10.4%	\$61.92
	21-003137	2021 Actuarial	8/1/2021	8/1/2021	-6.8%	\$56.09
	19-123770	2019 Actuarial	12/1/2019	12/1/2019	-9.3%	\$60.18
	17-16826	2018 Actuarial	5/1/2018	5/1/2018	-13.0%	\$66.35
	16-16024	2017 Actuarial	2/1/2017	2/1/2017	-13.4%	\$76.26
	15-15843	2016 Actuarial	2/1/2016	2/1/2016	-7.8%	\$68.10
	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
	25-056573	2026 Actuarial	7/1/2026	7/1/2026	-10.4%	\$310.12
	25-036056	2025 Glide Path Update	1/1/2026	1/1/2026	0.1%	\$346.12
	24-030310	2025 Actuarial	6/1/2025	6/1/2025	0.1%	\$345.78
	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%	\$290.23
	21-003137	2021 Actuarial	8/1/2021	8/1/2021	9.1%	\$276.09
	19-123770	2019 Actuarial	12/1/2019	12/1/2019	8.2%	\$253.06
	17-16826	2018 Actuarial	5/1/2018	5/1/2018	7.6%	\$233.88
	16-16024	2017 Actuarial	2/1/2017	2/1/2017	8.3%	\$217.29
	15-15843	2016 Actuarial	2/1/2016	2/1/2016	9.6%	\$200.69
	14-13202	2015 Actuarial	2/1/2015	2/1/2015	2.3%	\$183.11
	13-13048	2014 Actuarial	1/1/2014	1/1/2014	9.4%	\$178.99
	12-13992	2013 Actuarial	1/1/2013	1/1/2013	10.3%	\$163.67
	11-12403	2012 Actuarial	1/1/2012	1/1/2012	8.3%	\$148.40
	10-13660	2011 Actuarial	1/1/2011	1/1/2011	-0.6%	\$137.03
	10-06776	2011 Base Rating	1/1/2011	1/1/2011	0.2%	\$137.90
	09-17343	2010 Actuarial	1/1/2010	1/1/2010	4.5%	\$137.65
	07-21657	Cov B Opt Out	7/1/2008	8/1/2008	0.0%	\$131.72
	07-06836	Sinkhole, Ex-Wind	9/1/2007	10/1/2007	0.0%	\$131.72
	07-03608	Wind Mitigation Credits	2/15/2008	3/15/2008	-1.2%	\$131.72
	07-04969	FHCF Presumed Factor	1/1/2007	1/1/2007	-3.2%	\$133.32
	04-14480	Top 20	2/1/2005	4/1/2005	14.0%	\$137.73
	04-09416	Sinkhole	12/15/2004	2/15/2005	0.0%	\$120.82
	04-00251	Top 20	2/1/2004	4/1/2004	18.1%	\$120.82
	02-14787	Top 20	6/1/2003	8/1/2003	2.3%	\$102.30

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

**Personal Residential Multiperil
Dwelling
Statewide Average Rate Change History**

Policy Form	OIR Filing Number	Description	New Policy Effective Date	Renewal Policy Effective Date	Average Rate Change	Average Rate Change \$	
DP-1	25-056577	2026 Actuarial	7/1/2026	7/1/2026	-3.4%	\$529.14	
	25-036061	2025 Glide Path Update	1/1/2026	1/1/2026	0.3%	\$547.77	
	24-030441	2025 Actuarial	6/1/2025	6/1/2025	13.0%	\$546.13	
	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	25-056577	2026 Actuarial	7/1/2026	7/1/2026	-4.6%	\$493.91
		25-036061	2025 Glide Path Update	1/1/2026	1/1/2026	0.2%	\$517.72
		24-030441	2025 Actuarial	6/1/2025	6/1/2025	9.7%	\$516.69
		23-039976	2024 Glide Path Update	2/1/2024	2/1/2024	0.7%	\$470.99
		23-016018	2023 Actuarial	12/16/2023	12/16/2023	12.1%	\$467.48
		22-019462	2023 Glide Path Update	1/1/2023	1/1/2023	0.7%	\$417.00
		22-002262	2022 Actuarial	11/1/2022	11/1/2022	8.3%	\$414.26
		21-021528	Limited Reinsurance	2/1/2022	2/1/2022	1.2%	\$382.58
		21-003730	2021 Actuarial	8/1/2021	8/1/2021	9.2%	\$378.05
		19-123899	2019 Actuarial	12/1/2019	12/1/2019	8.7%	\$346.20
		17-16966	2018 Actuarial	5/1/2018	5/1/2018	5.4%	\$318.49
		16-16575	2017 Actuarial	2/1/2017	2/1/2017	5.8%	\$302.21
		15-16016	2016 Actuarial	2/1/2016	2/1/2016	-1.3%	\$285.52
		14-13383	2015 Actuarial	2/1/2015	2/1/2015	-5.1%	\$289.28
13-13336		2014 Actuarial	1/1/2014	1/1/2014	9.6%	\$304.83	
12-14191		2013 Actuarial	1/1/2013	1/1/2013	8.6%	\$278.20	
11-12716		2012 Actuarial	1/1/2012	1/1/2012	8.3%	\$256.08	
10-15058		2011 Actuarial	1/1/2011	1/1/2011	10.4%	\$236.45	
10-07358		2011 Base Rating	1/1/2011	1/1/2011	0.3%	\$214.18	
09-17467		2010 Actuarial	1/1/2010	1/1/2010	8.6%	\$213.60	
07-21656		Cov B Opt Out	7/1/2008	8/1/2008	0.0%	\$196.69	
07-06841		Sinkhole, Ex-Wind	9/1/2007	10/1/2007	0.0%	\$196.69	
07-03605		Wind Mitigation Credits	2/15/2008	3/15/2008	-1.4%	\$196.69	
07-04973		FHCF Presumed Factor	1/1/2007	1/1/2007	-4.2%	\$199.48	
07-02360		Rate Rollback	1/1/2007	1/1/2007	-17.4%	\$208.23	
05-15506		Actuarial	1/1/2007	1/1/2007	21.1%	\$252.09	
05-14324		Top 20	4/1/2006	4/15/2006	21.1%	\$208.17	
04-14487		Top 20	2/1/2005	4/1/2005	5.1%	\$171.90	
04-09417		Sinkhole	12/15/2004	2/15/2005	1.0%	\$163.55	
04-00248		Top 20	2/1/2004	4/1/2004	16.5%	\$161.94	
02-14788		Top 20	6/1/2003	8/1/2003	39.0%	\$139.00	

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

**Personal Residential Multiperil
Mobile Homeowners
Statewide Average Rate Change History**

Policy Form	OIR Filing Number	Description	New Policy Effective Date	Renewal Policy Effective Date	Average Rate Change	Average Rate Change \$	
MHO-3	25-056721	2026 Actuarial	7/1/2026	7/1/2026	2.8%	\$397.00	
	25-036058	2025 Glide Path Update	1/1/2026	1/1/2026	0.2%	\$386.19	
	24-031016	2025 Actuarial	6/1/2025	6/1/2025	21.7%	\$385.42	
	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%	\$230.84	
	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	2019 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	2012 Actuarial	1/1/2011	1/1/2011	9.0%	\$211.71	
	10-07868	2011 Actuarial	1/1/2011	1/1/2011	0.0%	\$194.16	
	09-17837	2010 Base Rating	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	
	05-11775	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	25-056721	2026 Actuarial	7/1/2026	7/1/2026	-0.3%	\$100.96
		25-036058	2025 Glide Path Update	1/1/2026	1/1/2026	0.0%	\$101.26
		24-031016	2025 Actuarial	6/1/2025	6/1/2025	-0.4%	\$101.26
		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		2019 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		2012 Actuarial	1/1/2011	1/1/2011	0.8%	\$98.30	
10-07868		2011 Actuarial	1/1/2011	1/1/2011	0.0%	\$97.49	
09-17837		2010 Base Rating	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		25-056725	2026 Actuarial	7/1/2026	7/1/2026	-2.1%	\$195.87
		25-036060	2025 Glide Path Update	1/1/2026	1/1/2026	0.3%	\$200.07
		24-031814	2025 Actuarial	6/1/2025	6/1/2025	18.8%	\$199.47
		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	2019 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	2012 Actuarial	1/1/2011	1/1/2011	9.0%	\$103.47	
	10-08250	2011 Base Rating	1/1/2011	1/1/2011	0.0%	\$94.50	
	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	25-056571	2026 Actuarial	7/1/2026	7/1/2026	-4.8%	\$334.00	
	25-036055	2025 Glide Path Update	1/1/2026	1/1/2026	0.3%	\$350.84	
	24-030311	2025 Actuarial	6/1/2025	6/1/2025	14.7%	\$349.79	
	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 Actuarial	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	25-056571	2026 Actuarial	7/1/2026	7/1/2026	8.1%	\$220.60
		25-036055	2025 Glide Path Update	1/1/2026	1/1/2026	0.2%	\$204.07
		24-030311	2025 Actuarial	6/1/2025	6/1/2025	19.3%	\$203.66
		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		25-056571	2026 Actuarial	7/1/2026	7/1/2026	-7.2%	\$444.49
		25-036055	2025 Glide Path Update	1/1/2026	1/1/2026	0.2%	\$478.98
		24-030311	2025 Actuarial	6/1/2025	6/1/2025	13.0%	\$478.02
		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	25-066576	2026 Actuarial	7/1/2026	7/1/2026	6.8%	\$393.88
	25-036057	2025 Glide Path Update	1/1/2026	1/1/2026	0.3%	\$368.80
	24-030444	2025 Actuarial	6/1/2025	6/1/2025	17.2%	\$367.70
	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	25-066724	2026 Actuarial	7/1/2026	7/1/2026	2.9%	\$425.12
	25-036057	2025 Glide Path Update	1/1/2026	1/1/2026	0.2%	\$413.14
	24-031018	2025 Actuarial	6/1/2025	6/1/2025	26.6%	\$412.31
	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
	19-123902	2019 Actuarial	12/1/2019	12/1/2019	9.8%	\$212.02
	17-17211	2018 Actuarial	5/1/2018	5/1/2018	9.8%	\$193.08
	16-16788	2017 Actuarial	2/1/2017	2/1/2017	10.3%	\$175.86
	15-16391	2016 Actuarial	2/1/2016	2/1/2016	10.4%	\$159.44
	14-13667	2015 Actuarial	2/1/2015	2/1/2015	8.5%	\$144.42
	13-14240	2014 Actuarial	2/1/2014	2/1/2014	9.2%	\$133.11
	12-14395	2013 Actuarial	2/1/2013	2/1/2013	10.1%	\$121.94
	11-13881	2012 Actuarial	2/1/2012	2/1/2012	5.6%	\$110.79
	10-14405	2011 Actuarial	2/1/2011	2/1/2011	9.7%	\$104.92
	10-04550	2011 Base Rating	2/1/2011	2/1/2011	0.0%	\$95.66
	09-18544	2010 Actuarial	2/1/2010	2/1/2010	11.0%	\$95.63
07-04968	FHCF Presumed Factor	1/1/2007	1/1/2007	-17.7%	\$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	
05-15420	Actuarial	1/1/2007	1/1/2007	4.8%	\$109.24	
05-14538	Top 5	3/1/2006	3/1/2006	0.3%	\$104.24	
04-14482	Top 5	4/1/2005	4/1/2005	3.0%	\$103.93	
04-00246	Top 5	7/1/2004	7/1/2004	0.4%	\$100.90	
03-07207	Top 5	7/1/2003	7/1/2003	0.5%	\$100.50	
MW-4	25-066724	2026 Actuarial	7/1/2026	7/1/2026	0.0%	\$108.44
	25-036057	2025 Glide Path Update	1/1/2026	1/1/2026	0.0%	\$108.44
	24-031018	2025 Actuarial	6/1/2025	6/1/2025	0.0%	\$108.44
	23-039974	2024 Glide Path Update	2/1/2024	2/1/2024	0.0%	\$108.44
	23-016256	2023 Actuarial	12/16/2023	12/16/2023	0.0%	\$108.44
	22-019468	2023 Glide Path Update	1/1/2023	1/1/2023	0.0%	\$108.44
	22-002504	2022 Actuarial	11/1/2022	11/1/2022	0.0%	\$108.44
	21-022189	Limited Reinsurance	2/1/2022	2/1/2022	0.0%	\$108.44
	21-003751	2021 Actuarial	8/1/2021	8/1/2021	0.0%	\$108.44
	19-123932	2019 Actuarial	12/1/2019	12/1/2019	0.0%	\$108.44
	17-17211	2018 Actuarial	5/1/2018	5/1/2018	3.9%	\$108.44
	16-16788	2017 Actuarial	2/1/2017	2/1/2017	3.9%	\$104.36
	15-16391	2016 Actuarial	2/1/2016	2/1/2016	-0.1%	\$100.44
	14-13667	2015 Actuarial	2/1/2015	2/1/2015	0.0%	\$100.54
	13-14240	2014 Actuarial	2/1/2014	2/1/2014	0.3%	\$100.54
	12-14395	2013 Actuarial	2/1/2013	2/1/2013	5.5%	\$100.27
	11-13881	2012 Actuarial	2/1/2012	2/1/2012	2.4%	\$95.04
	10-14405	2011 Actuarial	2/1/2011	2/1/2011	4.2%	\$92.81
	10-04550	2011 Base Rating	2/1/2011	2/1/2011	-0.1%	\$89.04
	09-18544	2010 Actuarial	2/1/2010	2/1/2010	2.2%	\$89.12
07-04968	FHCF Presumed Factor	1/1/2007	1/1/2007	-13.4%	\$87.21	
04-00246	Top 5	7/1/2004	7/1/2004	0.7%	\$100.70	
MD-1	25-066790	2026 Actuarial	7/1/2026	7/1/2026	-2.7%	\$384.66
	25-036062	2025 Glide Path Update	1/1/2026	1/1/2026	0.3%	\$395.33
	24-031855	2025 Actuarial	6/1/2025	6/1/2025	20.3%	\$394.15
	23-039971	2024 Glide Path Update	2/1/2024	2/1/2024	0.7%	\$327.55
	23-016411	2023 Actuarial	12/16/2023	12/16/2023	17.9%	\$325.28
	22-019471	2023 Glide Path Update	1/1/2023	1/1/2023	0.9%	\$275.78
	22-002900	2022 Actuarial	11/1/2022	11/1/2022	10.7%	\$273.36
	21-022137	Limited Reinsurance	2/1/2022	2/1/2022	0.7%	\$246.96
	21-003976	2021 Actuarial	8/1/2021	8/1/2021	9.5%	\$245.24
	19-123952	2019 Actuarial	12/1/2019	12/1/2019	9.7%	\$223.97
	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	8.9%	\$152.90
	13-14555	2014 Actuarial	2/1/2014	2/1/2014	8.7%	\$140.40
	12-14401	2013 Actuarial	2/1/2013	2/1/2013	10.6%	\$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	25-056774/ 25-056775	2026 Actuarial	7/1/2026	7/1/2026	14.1%	\$693.09	
	25-037865/ 25-037866	2025 Glide Path Update	1/1/2026	1/1/2026	0.4%	\$607.44	
	24-037522/ 24-037523	2025 Actuarial	6/1/2025	6/1/2025	11.9%	\$605.02	
	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	25-057057	2026 Actuarial	7/1/2026	7/1/2026	-5.0%	\$975.83
		25-036191	2025 Glide Path Update	1/1/2026	1/1/2026	0.0%	\$1,027.19
		24-037525	2025 Actuarial	6/1/2025	6/1/2025	0.4%	\$1,027.19
		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	

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**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	25-056698/ 25-056700	2026 Actuarial	7/1/2026	7/1/2026	7.6%	\$504.49
	25-037867/ 25-037864	2025 Glide Path Update	1/1/2026	1/1/2026	0.2%	\$468.86
	24-037241/ 24-037237	2025 Actuarial	6/1/2025	6/1/2025	7.0%	\$467.92
	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
	25-056968	2026 Actuarial	7/1/2026	7/1/2026	-1.8%	\$177.43
	25-036190	2025 Glide Path Update	1/1/2026	1/1/2026	0.0%	\$180.69
	24-037430	2025 Actuarial	6/1/2025	6/1/2025	0.0%	\$180.69
	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	
CNR-M						

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