Corporate Analytics Business Overview

June 30, 2026 Report

CITIZENS
PROPERTY INSURANCE CORPORATION

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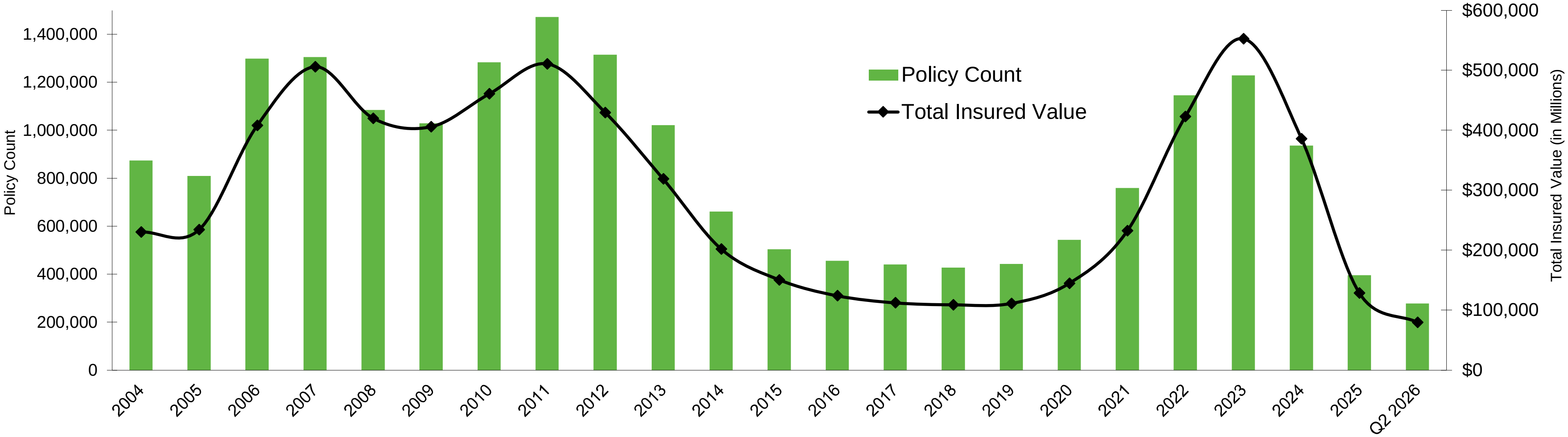
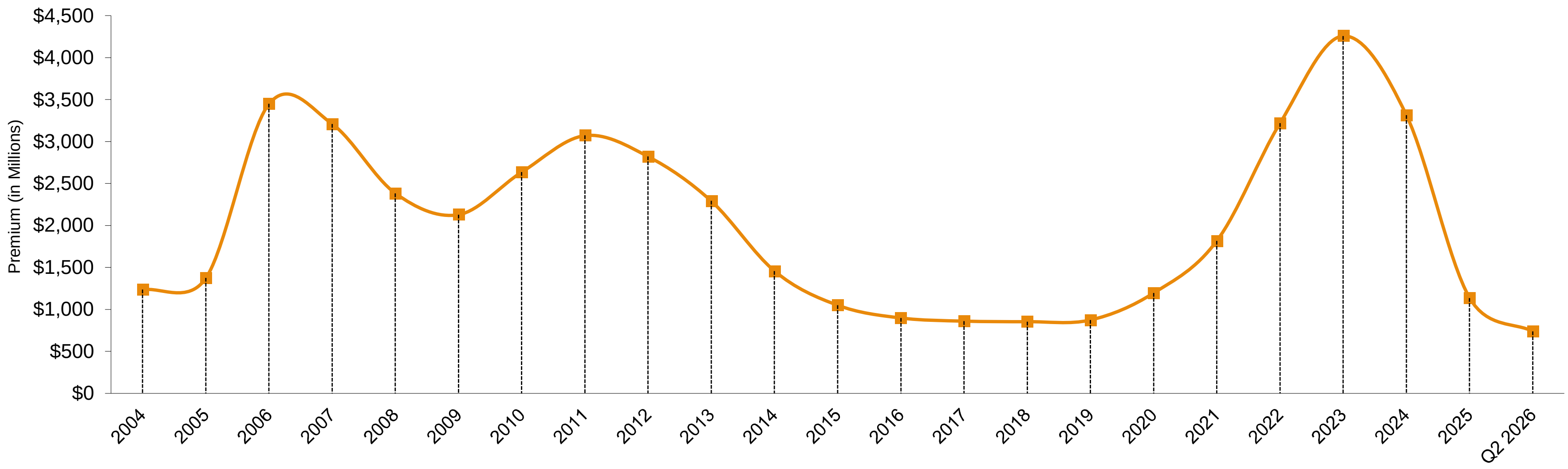
PROPERTY INSURANCE CORPORATION

Corporate Snapshot

Inforce Policy Count and Total Insured Value (in Millions)



Inforce Premium (in Millions)

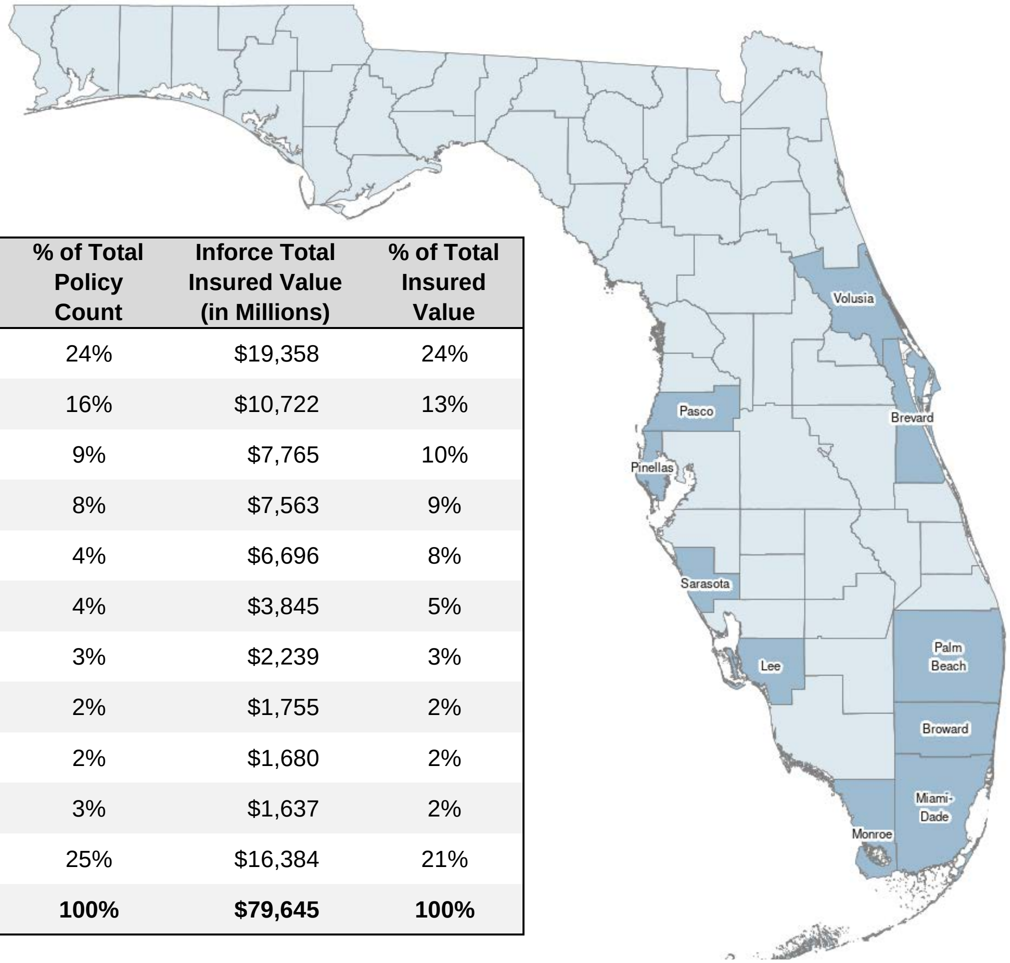


Note: Excludes takeout policies

High Volume Counties Based on Total Insured Value

Data as of June 30, 2026

County	Policy Count	% of Total Policy Count	Inforce Total Insured Value (in Millions)	% of Total Insured Value
Miami-Dade	67,450	24%	$19,358	24%
Broward	44,669	16%	$10,722	13%
Palm Beach	23,991	9%	$7,765	10%
Pinellas	21,401	8%	$7,563	9%
Monroe	12,022	4%	$6,696	8%
Sarasota	10,041	4%	$3,845	5%
Lee	8,286	3%	$2,239	3%
Brevard	6,794	2%	$1,755	2%
Volusia	5,275	2%	$1,680	2%
Pasco	7,969	3%	$1,637	2%
All Other	70,348	25%	$16,384	21%
Total	**278,246**	**100%**	**$79,645**	**100%**



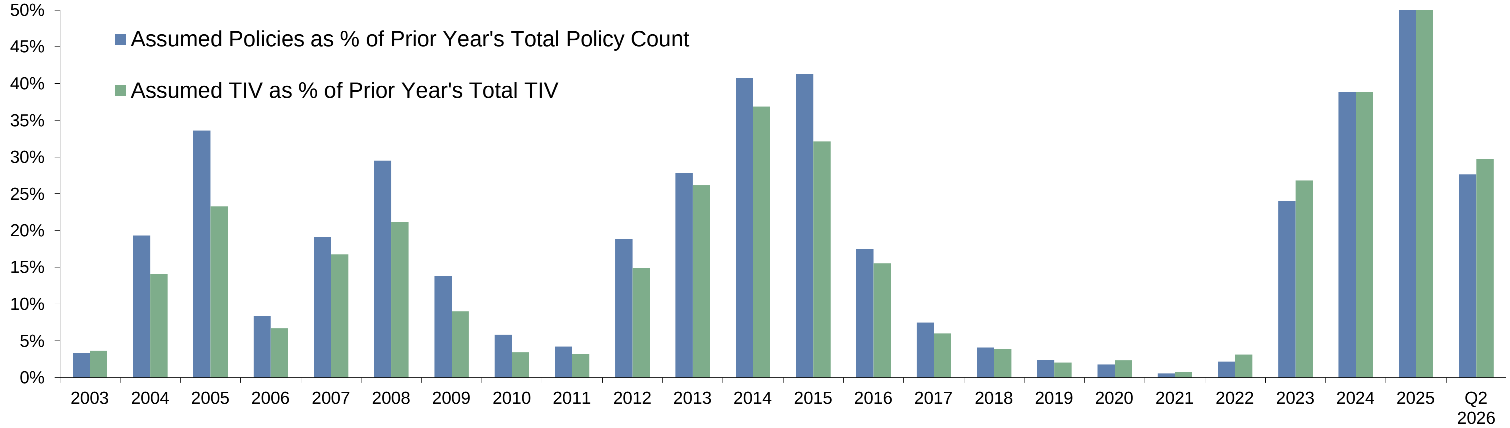
Notes:

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.

CITIZENS PROPERTY INSURANCE CORPORATION

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%
Q2 2026	9	109,161	278,246	27.6%	$38,204	$79,645	29.7%

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

CITIZENS
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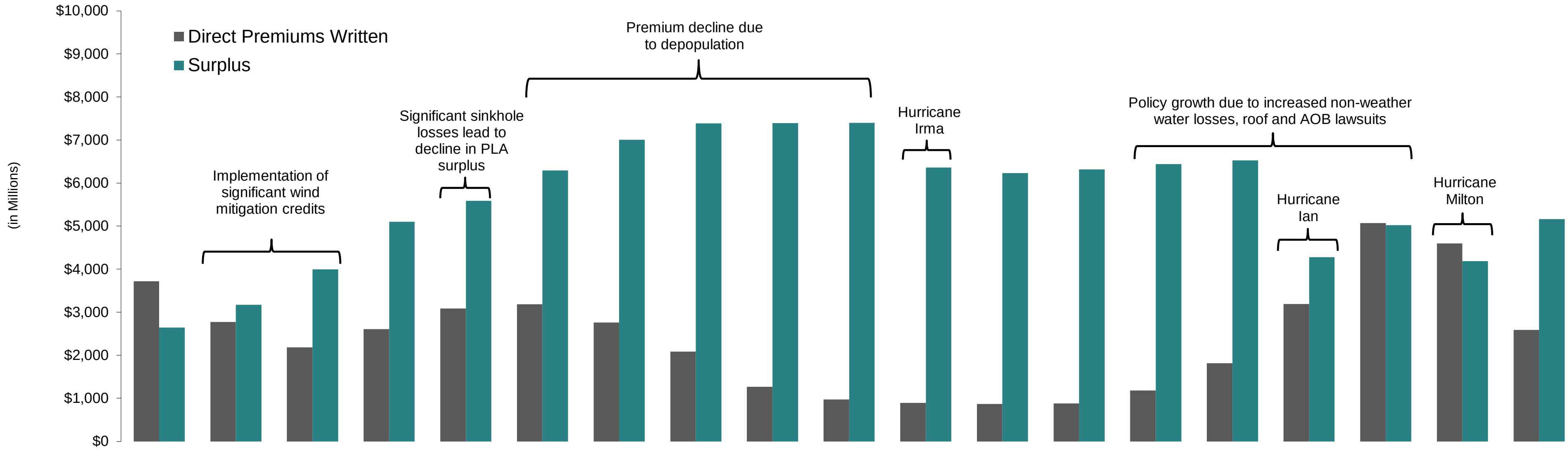
Direct Premiums Written (DPW) to Surplus



	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
DPW (in Millions)	$3,718	$2,772	$2,181	$2,604	$3,084	$3,181	$2,762	$2,084	$1,268	$974	$894	$868	$877	$1,182	$1,814	$3,190	$5,071	$4,598	$2,588
Surplus (in Millions)	$2,643	$3,171	$3,993	$5,102	$5,588	$6,295	$7,008	$7,384	$7,390	$7,402	$6,359	$6,231	$6,318	$6,442	$6,527	$4,280	$5,023	$4,183	$5,160
Gross Writing Ratio	1.41	0.87	0.55	0.51	0.55	0.51	0.39	0.28	0.17	0.13	0.14	0.14	0.14	0.18	0.28	0.75	1.01	1.10	0.50

Note: Only year end data is provided in this exhibit and is typically available by the start of the second quarter

CITIZENS
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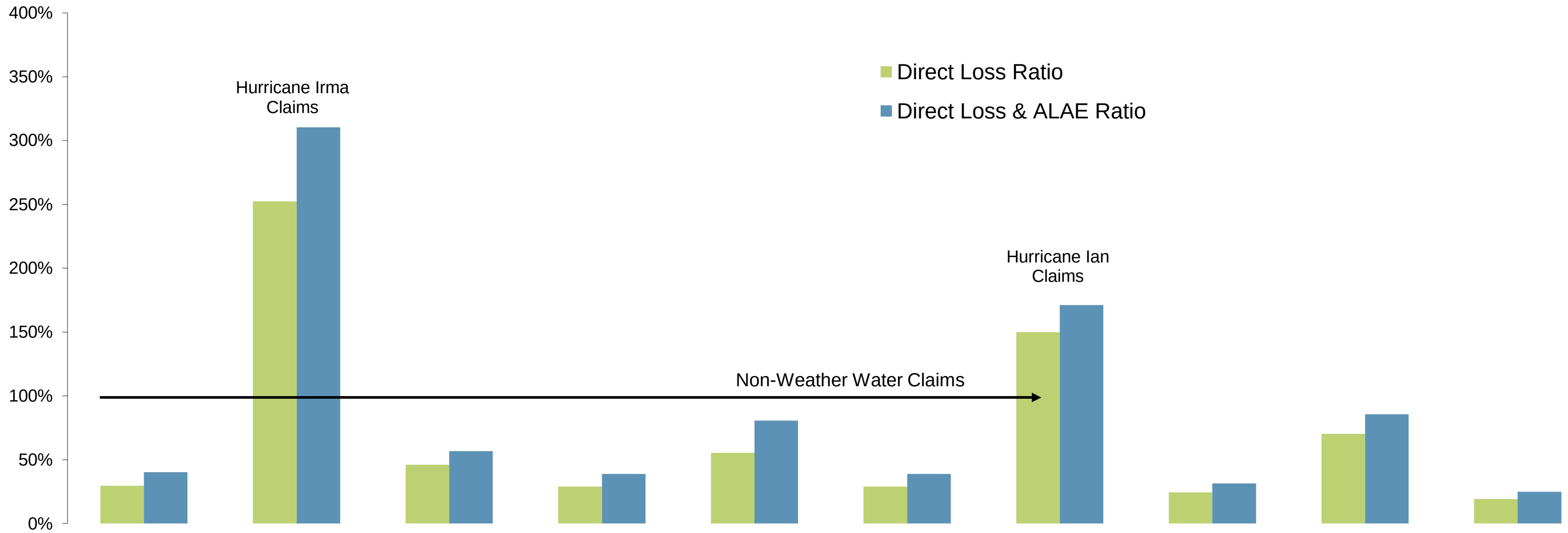
Accident Year Loss Ratio and Loss & ALAE Ratio Comparison



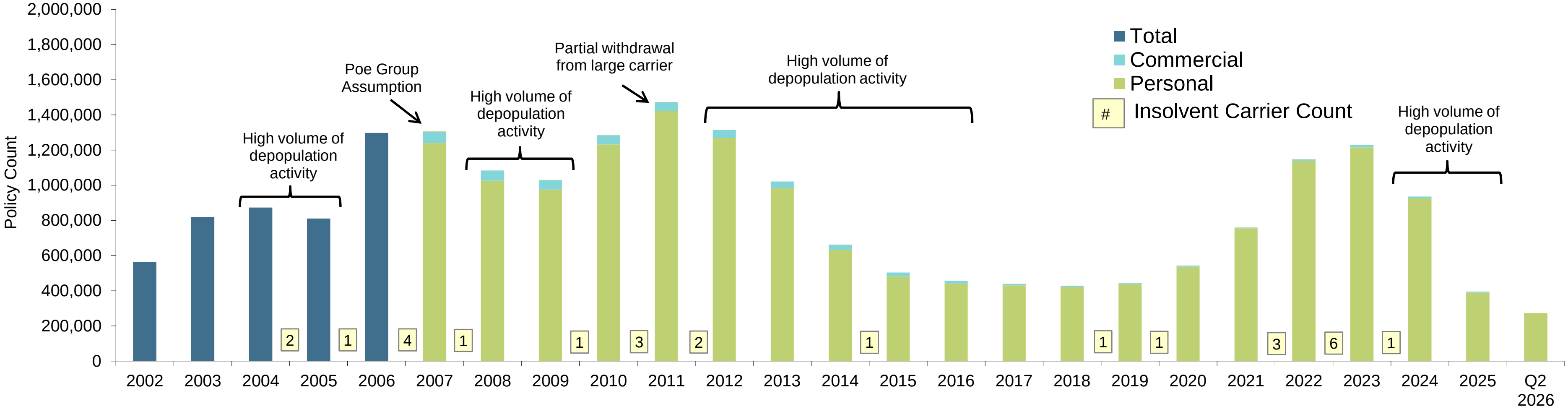
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Direct Premiums Earned (in Millions)	$983	$873	$858	$844	$995	$1,461	$2,439	$4,056	$4,041	$2,457
Direct Losses Incurred (in Millions)	$292	$2,204	$397	$245	$552	$422	$3,658	$997	$2,843	$472
Direct ALAE Incurred (in Millions)	$104	$507	$91	$84	$251	$147	$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

CITIZENS PROPERTY INSURANCE CORPORATION

Policy Count by Year and Policy Type
Data as of June 30, 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**
Q2 2026	273,684	4,562	**278,246**

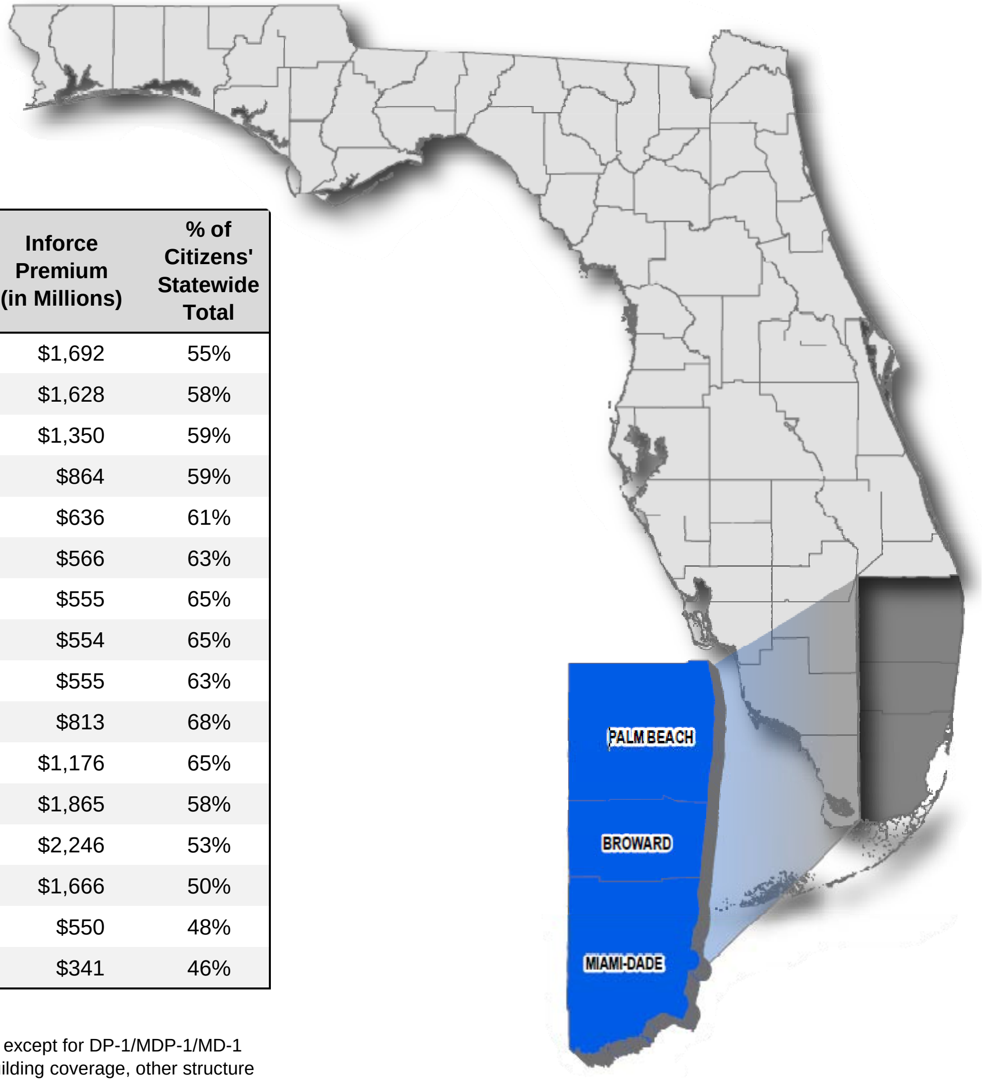
Notes:

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.

CITIZENS PROPERTY INSURANCE CORPORATION

South Florida Concentration Trend
Data as of June 30, 2026

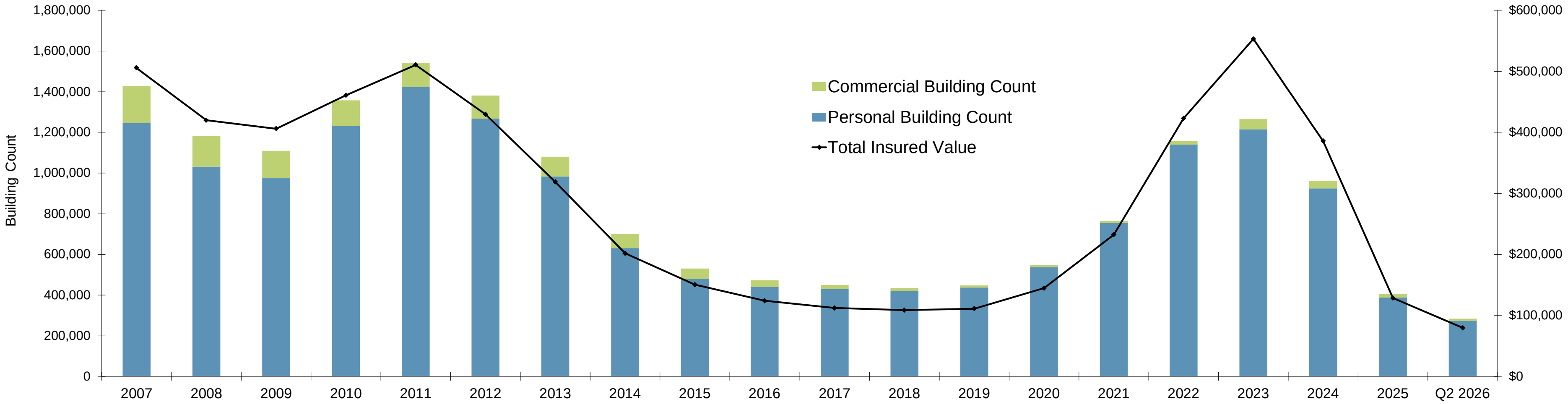
Year	Policy Count	% of Citizens' Statewide Total	Inforce Total Insured Value (in Millions)	% of Citizens' Statewide Total	Inforce Premium (in Millions)	% of Citizens' Statewide Total
2011	633,311	43%	$252,342	49%	$1,692	55%
2012	580,633	44%	$215,915	50%	$1,628	58%
2013	460,814	45%	$166,706	52%	$1,350	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%
Q2 2026	136,110	49%	$37,846	48%	$341	46%



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

CITIZENS PROPERTY INSURANCE CORPORATION

Building Count and Total Insured Value (TIV) Trends
Total - Personal and Commercial
Data as of June 30, 2026



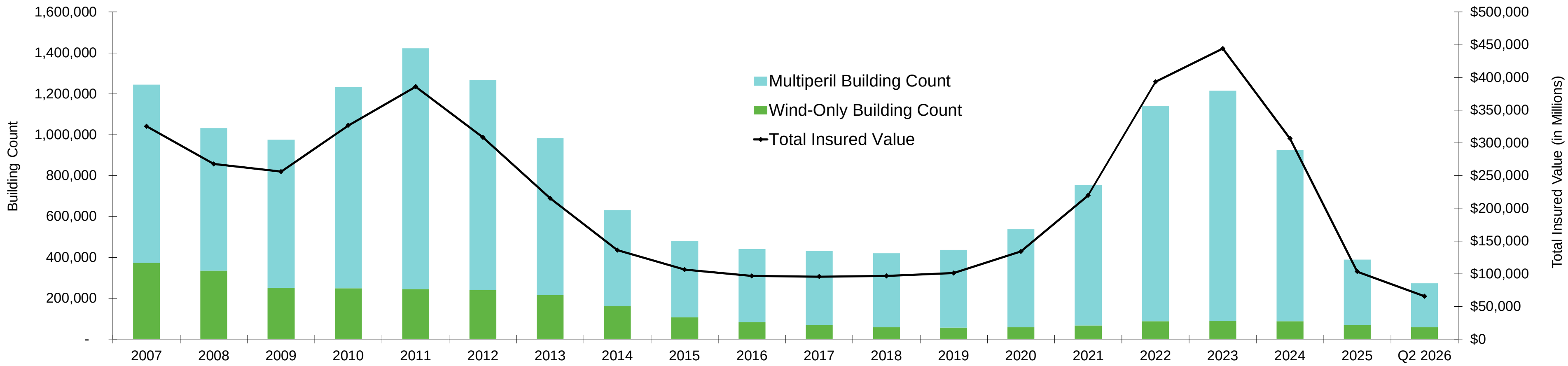
	Personal				Commercial				Total			
	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)
2007	1,239,298	1,244,869	$2,235	$325,313	65,651	181,929	$974	$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
Q2 2026	273,684	273,684	$627	$65,545	4,562	10,678	$111	$14,100	278,246	284,362	$738	$79,645
% Change from 2025 to Q2 2026	*-29.7%*	*-29.7%*	*-33.0%*	*-36.5%*	*-26.2%*	*-35.3%*	*-44.5%*	*-44.1%*	*-29.6%*	*-29.9%*	*-35.0%*	*-38.0%*

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 inforce as of 12/31/09. The commercial non-residential multiperil program was introduced in November 2008.

CITIZENS PROPERTY INSURANCE CORPORATION

Building Count and Total Insured Value (TIV) Trends
Personal Lines - Multiperil/Wind-Only
Data as of June 30, 2026



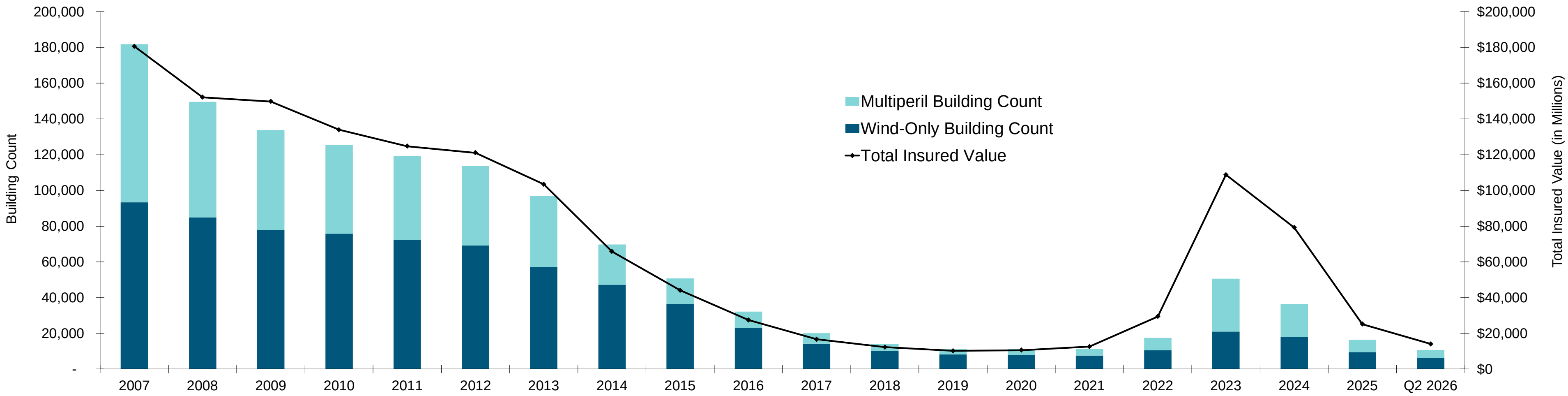
	Multiperil				Wind-Only				Total			
	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)
2007	870,533	870,533	$1,507	$190,522	368,765	374,336	$729	$134,791	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
Q2 2026	215,434	215,434	$393	$37,438	58,250	58,250	$234	$28,107	273,684	273,684	$627	$65,545
% Change from 2025 to Q2 2026	*-32.6%*	*-32.6%*	*-41.6%*	*-46.4%*	*-16.2%*	*-16.2%*	*-10.8%*	*-16.0%*	*-29.7%*	*-29.7%*	*-33.0%*	*-36.5%*

Notes:

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

2) Excludes takeout policies

Building Count and Total Insured Value (TIV) Trends
Commercial Lines - Multiperil/Wind-Only
Data as of June 30, 2026



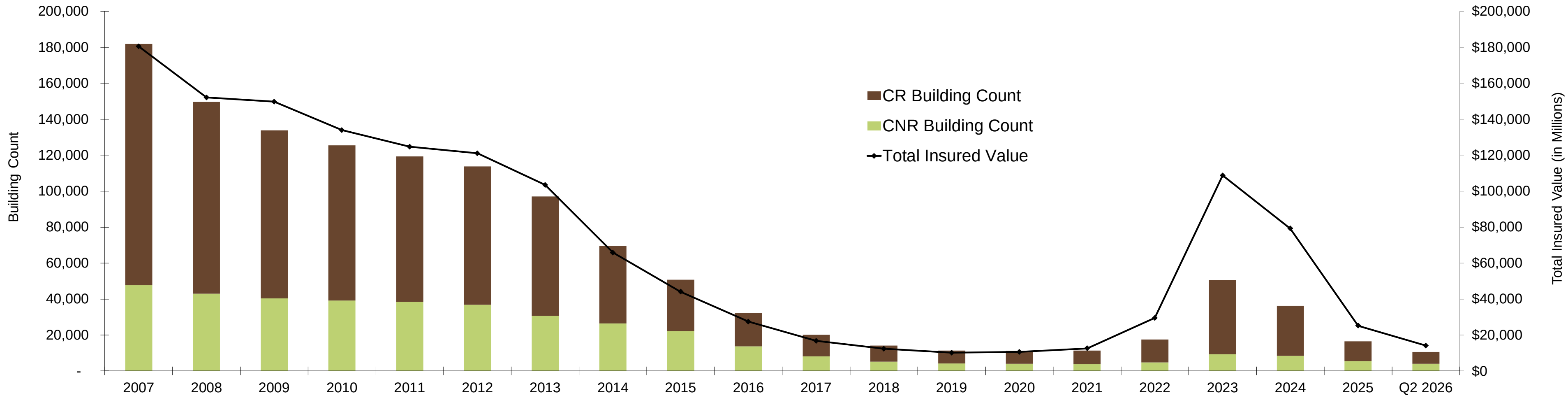
	Multiperil				Wind-Only				Total			
	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)
2007	11,161	88,523	$519	$76,304	54,490	93,406	$455	$104,265	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
Q2 2026	1,470	4,434	$42	$7,435	3,092	6,244	$69	$6,665	4,562	10,678	$111	$14,100
% Change from 2025 to Q2 2026	*-30.5%*	*-36.2%*	*-39.9%*	*-38.1%*	*-23.9%*	*-34.6%*	*-47.0%*	*-49.5%*	*-26.2%*	*-35.3%*	*-44.5%*	*-44.1%*

Notes:

1) 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 inforce as of 12/31/09. The commercial non-residential multiperil program was introduced in November 2008.

CITIZENS
PROPERTY INSURANCE CORPORATION

Building Count and Total Insured Value (TIV) Trends
Commercial Lines - Residential/Non-Residential
Data as of June 30, 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
Q2 2026	1,958	6,566	$75	$11,607	2,604	4,112	$36	$2,493	4,562	10,678	$111	$14,100
% Change from 2025 to Q2 2026	*-31.0%*	*-40.2%*	*-50.0%*	*-46.4%*	*-22.1%*	*-25.7%*	*-28.6%*	*-30.3%*	*-26.2%*	*-35.3%*	*-44.5%*	*-44.1%*

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 inforce 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 June 30, 2026

63% of Total Insured Value is in the top 5 counties

78% of Total Insured Value is in the top 10 counties

County	PR-M	PR-W	Total	
Miami-Dade	$9,128	$7,269	$16,397	
Broward	$4,772	$4,502	$9,274	
Monroe	$466	$5,211	$5,677	
Palm Beach	$2,579	$2,551	$5,130	
Pinellas	$4,490	$491	$4,981	
Top 5 Total	**$21,435**	**$20,024**	**$41,459**	**63%**
Sarasota	$888	$2,582	$3,470	
Lee	$1,026	$854	$1,881	
Pasco	$1,482	$72	$1,554	
Volusia	$629	$893	$1,521	
Brevard	$1,342	$135	$1,476	
Top 10 Total	**$26,801**	**$24,560**	**$51,361**	**78%**
State Total	**$37,438**	**$28,107**	**$65,545**	

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.

CITIZENS PROPERTY INSURANCE CORPORATION

High Volume Counties by Total Insured Value (in Millions)

Commercial Lines By Policy Type

Data as of June 30, 2026

76% of Total Insured Value is in the top 5 counties

89% of Total Insured Value is in the top 10 counties

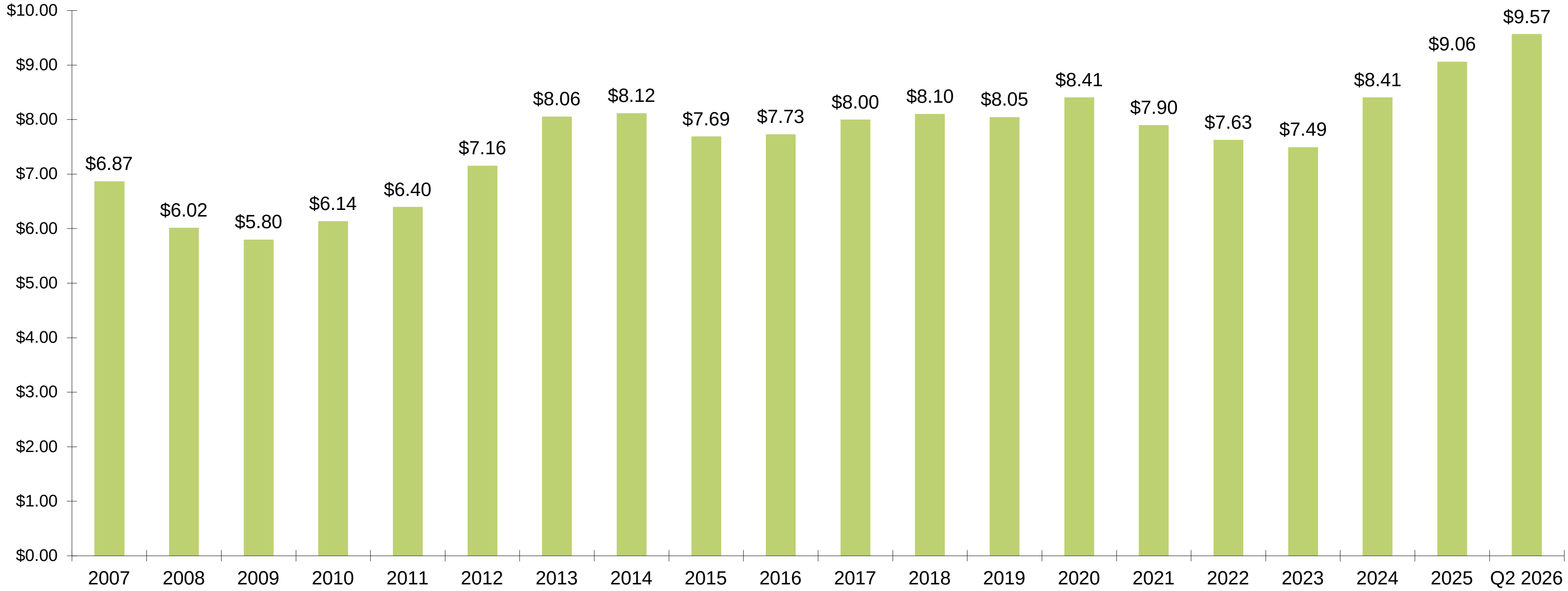
County	CR-W	CNR-W	CR-M	CNR-M	Total	
Miami-Dade	$1,324	$171	$1,369	$97	$2,962	
Palm Beach	$1,129	$200	$1,257	$49	$2,635	
Pinellas	$178	$60	$2,233	$112	$2,583	
Broward	$795	$177	$394	$82	$1,448	
Monroe	$535	$425	$27	$32	$1,019	
Top 5 Total	**$3,962**	**$1,033**	**$5,279**	**$372**	**$10,646**	**76%**
Collier	$456	$24	$151	$12	$644	
Sarasota	$173	$77	$81	$45	$376	
Lee	$233	$86	$13	$27	$359	
Brevard	$27	$18	$171	$62	$279	
Manatee	$41	$57	$66	$52	$216	
Top 10 Total	**$4,892**	**$1,295**	**$5,761**	**$570**	**$12,518**	**89%**
State Total	**$5,174**	**$1,491**	**$6,433**	**$1,002**	**$14,100**	

Notes:

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

CITIZENS PROPERTY INSURANCE CORPORATION

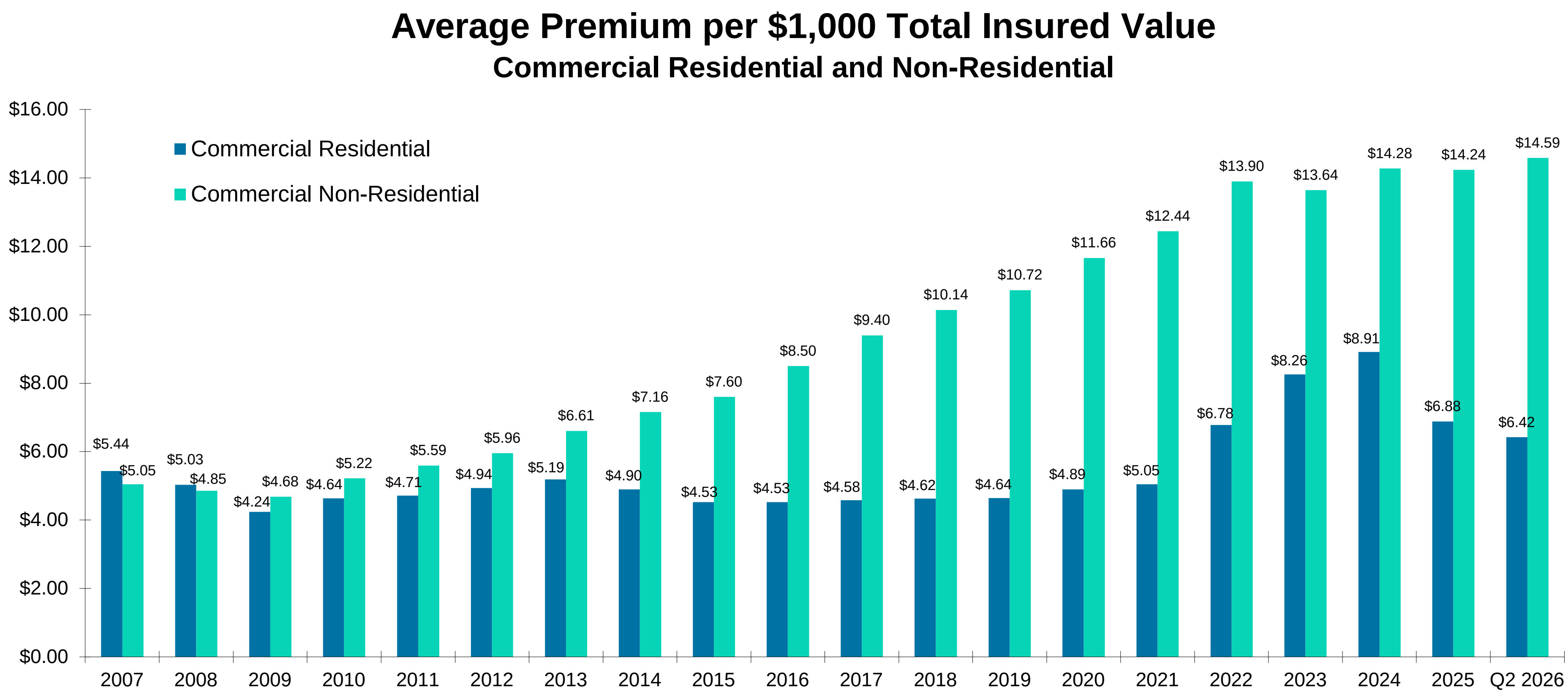
Average Premium per $1,000 Total Insured Value
Personal Residential



Change from Last Year: 5.6%

Note: Excludes takeout policies

CITIZENS
PROPERTY INSURANCE CORPORATION



Change from Last Year: **-6.8%** **Commercial Residential**
2.5% **Commercial Non-Residential**

Note: Excludes takeout policies

Maps

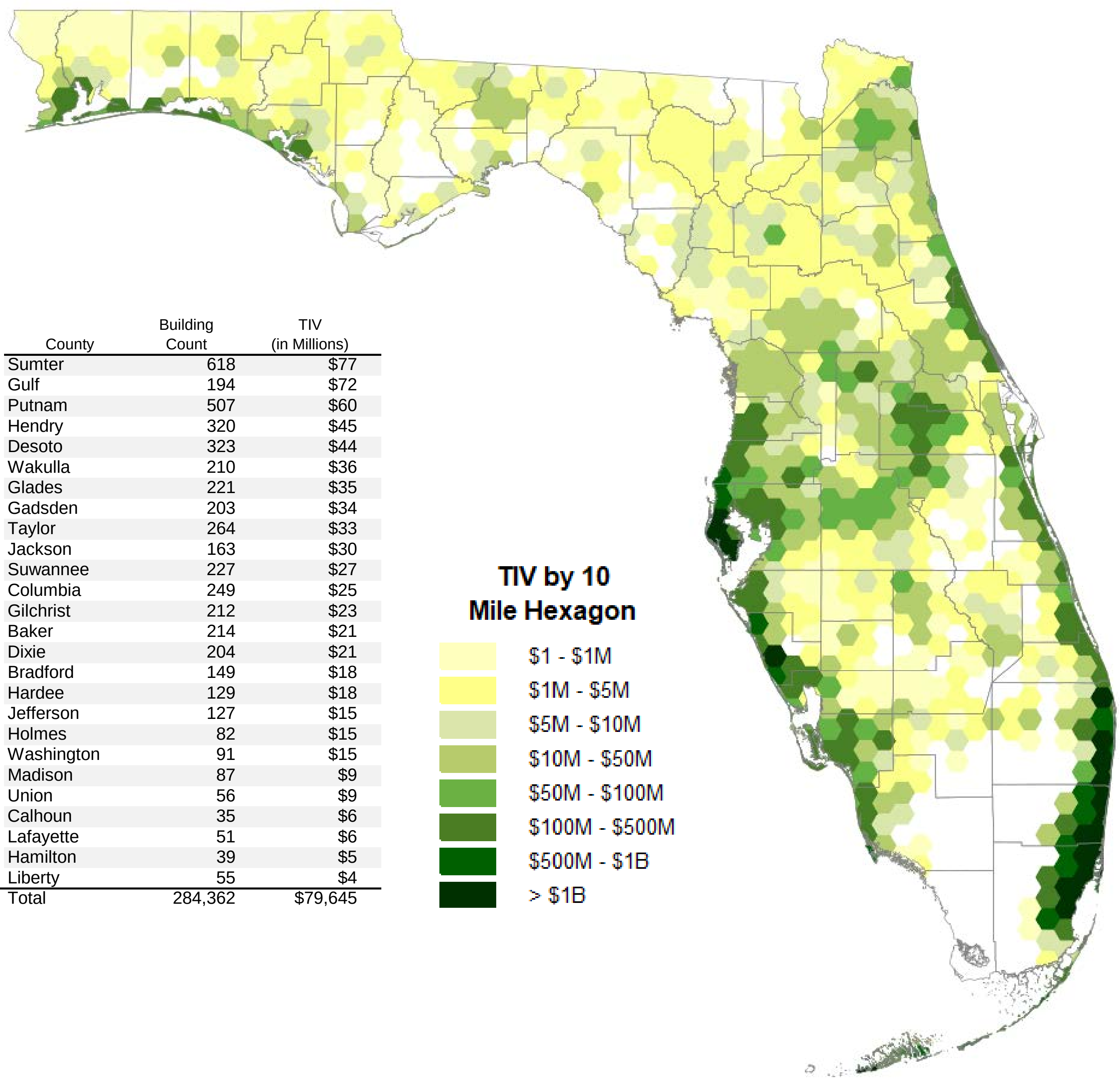
Total Insured Value (TIV) by 10 Mile Hexagon

Personal & Commercial Lines

Data as of June 30, 2026

County	Building Count	TIV (in Millions)
Miami-Dade	68,162	$19,358
Broward	45,285	$10,722
Palm Beach	25,621	$7,765
Pinellas	21,903	$7,563
Monroe	12,593	$6,696
Sarasota	10,470	$3,845
Lee	8,464	$2,239
Brevard	6,990	$1,755
Volusia	5,317	$1,680
Pasco	8,082	$1,637
Hillsborough	6,148	$1,510
Collier	3,148	$1,416
Escambia	2,983	$1,334
Manatee	5,635	$1,152
Hernando	4,220	$882
Orange	3,982	$808
Walton	1,569	$700
Saint Lucie	2,954	$672
Polk	5,232	$659
Duval	2,118	$576
Okaloosa	1,445	$562
Charlotte	2,531	$521
Bay	1,924	$512
Lake	3,334	$455
Osceola	1,976	$438
Santa Rosa	1,211	$435
Indian River	1,598	$387
Martin	1,618	$352
Saint Johns	1,122	$269
Seminole	1,123	$256
Citrus	2,094	$251
Marion	1,801	$246
Flagler	739	$245
Highlands	1,935	$202
Franklin	378	$165
Nassau	518	$135
Leon	605	$119
Okeechobee	649	$114
Alachua	678	$109
Levy	650	$105
Clay	527	$94

County	Building Count	TIV (in Millions)
Sumter	618	$77
Gulf	194	$72
Putnam	507	$60
Hendry	320	$45
Desoto	323	$44
Wakulla	210	$36
Glades	221	$35
Gadsden	203	$34
Taylor	264	$33
Jackson	163	$30
Suwannee	227	$27
Columbia	249	$25
Gilchrist	212	$23
Baker	214	$21
Dixie	204	$21
Bradford	149	$18
Hardee	129	$18
Jefferson	127	$15
Holmes	82	$15
Washington	91	$15
Madison	87	$9
Union	56	$9
Calhoun	35	$6
Lafayette	51	$6
Hamilton	39	$5
Liberty	55	$4
Total	284,362	$79,645



Note: Excludes takeout policies

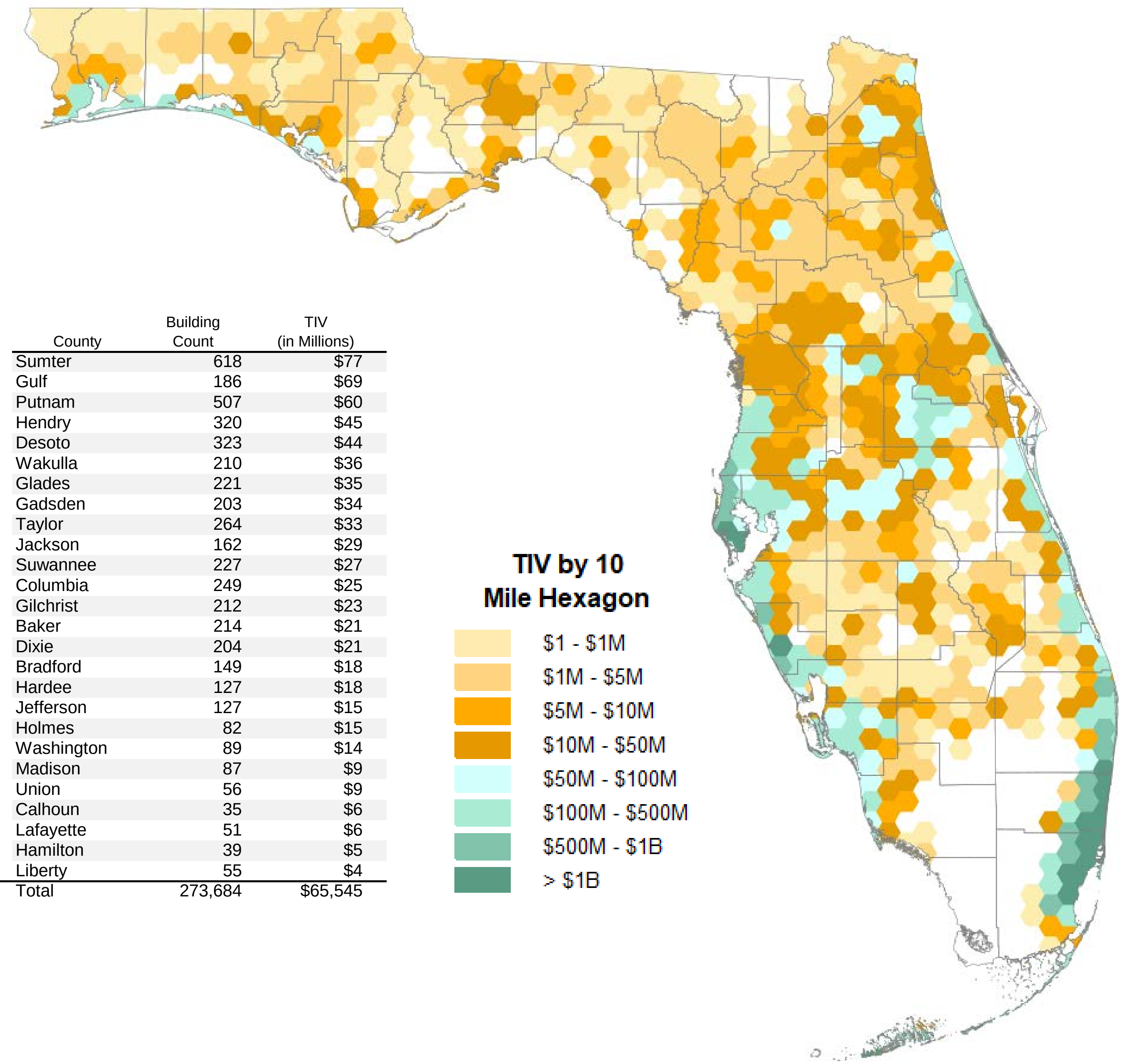
Total Insured Value (TIV) by 10 Mile Hexagon

Personal Lines

Data as of June 30, 2026

County	Building Count	TIV (in Millions)
Miami-Dade	66,361	$16,397
Broward	43,990	$9,274
Monroe	11,541	$5,677
Palm Beach	23,289	$5,130
Pinellas	21,060	$4,981
Sarasota	9,911	$3,470
Lee	8,175	$1,881
Pasco	7,946	$1,554
Volusia	5,199	$1,521
Brevard	6,696	$1,476
Hillsborough	6,011	$1,302
Escambia	2,756	$1,168
Manatee	5,451	$937
Hernando	4,209	$878
Collier	2,894	$772
Orange	3,928	$745
Polk	5,219	$648
Walton	1,419	$591
Duval	2,101	$568
Saint Lucie	2,799	$534
Charlotte	2,506	$502
Lake	3,332	$455
Osceola	1,976	$438
Bay	1,796	$400
Okaloosa	1,260	$385
Santa Rosa	1,138	$374
Indian River	1,513	$304
Saint Johns	1,106	$261
Citrus	2,090	$247
Marion	1,799	$245
Flagler	731	$241
Martin	1,470	$239
Seminole	1,096	$234
Highlands	1,935	$202
Franklin	375	$163
Nassau	517	$135
Okeechobee	648	$114
Leon	585	$109
Alachua	677	$108
Clay	526	$94
Levy	636	$91
Sumter	618	$77
Gulf	186	$69
Putnam	507	$60
Hendry	320	$45
Desoto	323	$44
Wakulla	210	$36
Glades	221	$35
Gadsden	203	$34
Taylor	264	$33
Jackson	162	$29
Suwannee	227	$27
Columbia	249	$25
Gilchrist	212	$23
Baker	214	$21
Dixie	204	$21
Bradford	149	$18
Hardee	127	$18
Jefferson	127	$15
Holmes	82	$15
Washington	89	$14
Madison	87	$9
Union	56	$9
Calhoun	35	$6
Lafayette	51	$6
Hamilton	39	$5
Liberty	55	$4
Total	273,684	$65,545

Note: Excludes takeout policies



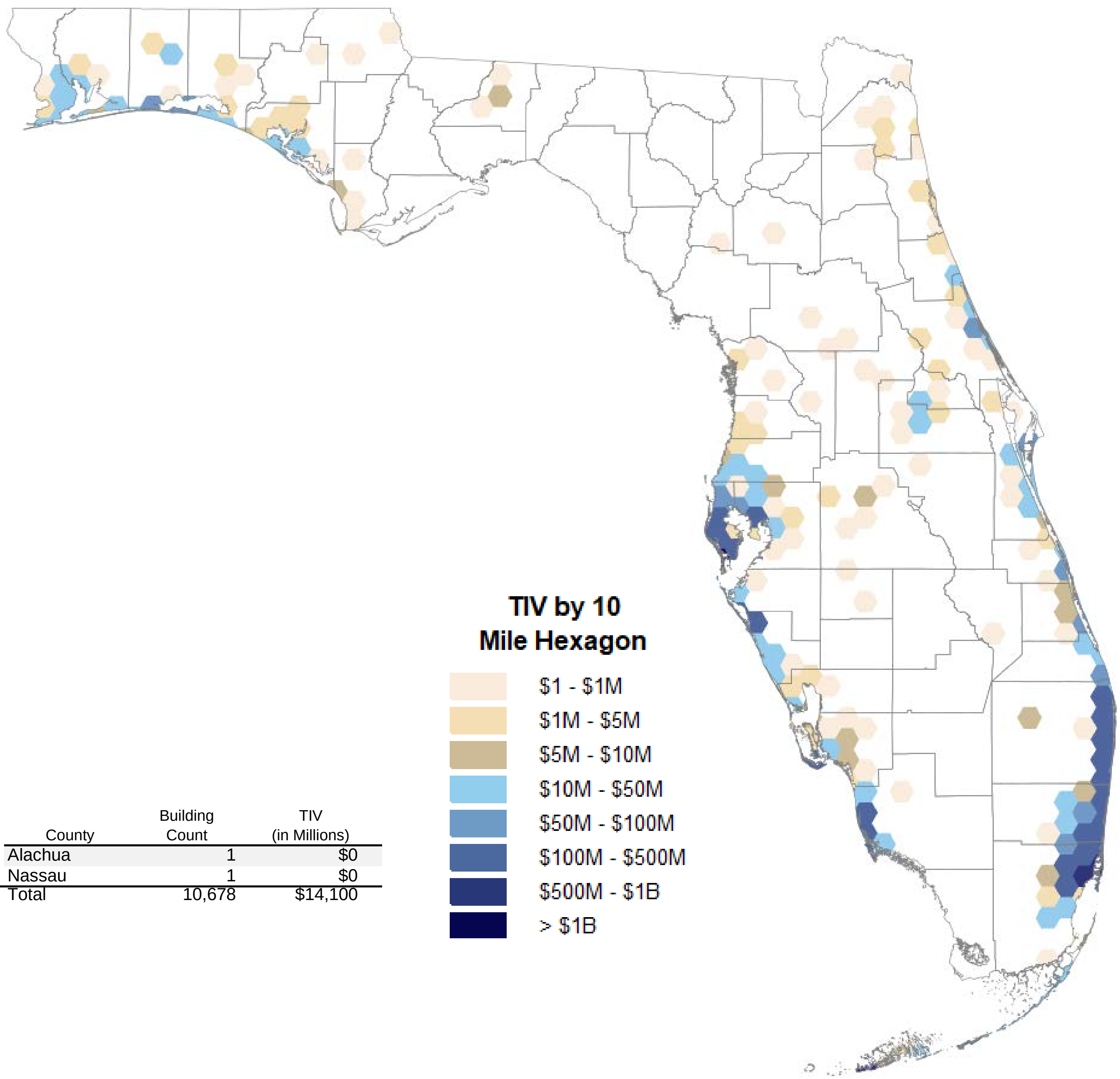
Total Insured Value (TIV) by 10 Mile Hexagon

Commercial Lines

Data as of June 30, 2026

County	Building Count	TIV (in Millions)
Miami-Dade	1,801	$2,962
Palm Beach	2,332	$2,635
Pinellas	843	$2,583
Broward	1,295	$1,448
Monroe	1,052	$1,019
Collier	254	$644
Sarasota	559	$376
Lee	289	$359
Brevard	294	$279
Manatee	184	$216
Hillsborough	137	$208
Okaloosa	185	$177
Escambia	227	$166
Volusia	118	$158
Saint Lucie	155	$138
Martin	148	$113
Bay	128	$112
Walton	150	$108
Indian River	85	$83
Pasco	136	$83
Orange	54	$63
Santa Rosa	73	$61
Seminole	27	$22
Charlotte	25	$18
Levy	14	$14
Polk	13	$10
Leon	20	$10
Duval	17	$8
Saint Johns	16	$7
Hernando	11	$4
Flagler	8	$4
Citrus	4	$4
Gulf	8	$3
Franklin	3	$2
Marion	2	$1
Okeechobee	1	$1
Washington	2	$1
Clay	1	$1
Jackson	1	$0
Lake	2	$0
Hardee	2	$0
Alachua	1	$0
Nassau	1	$0
Total	10,678	$14,100

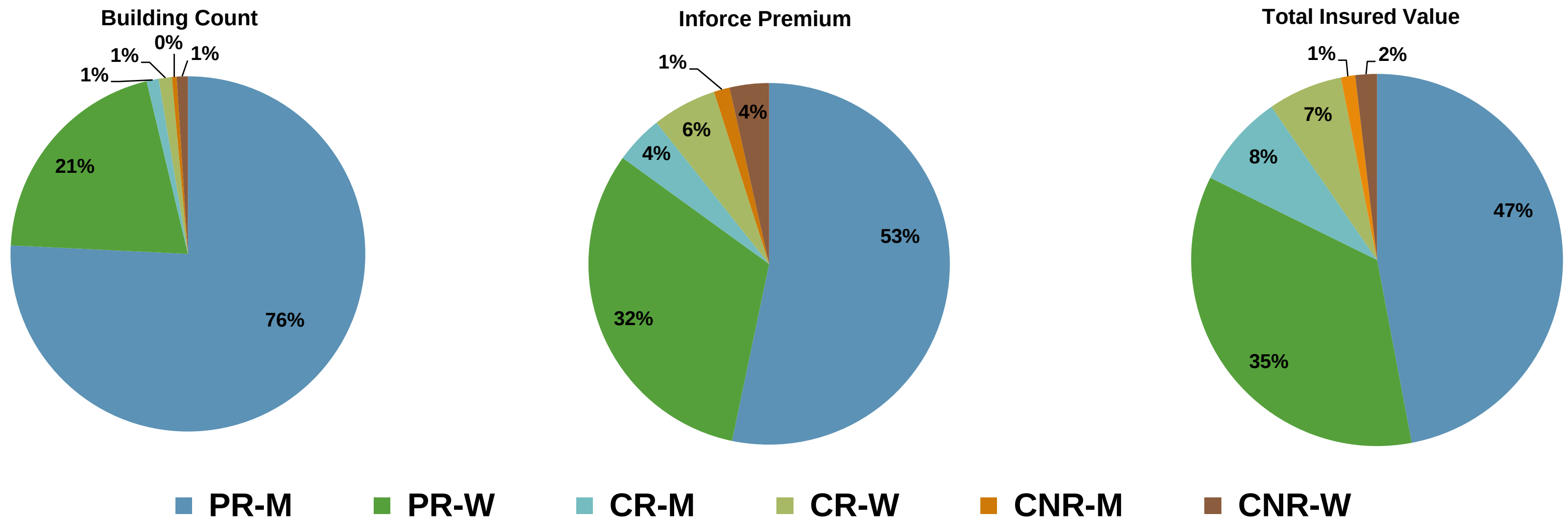
Note: Excludes takeout policies



Product Line Information

Information by Product Line

Data as of June 30, 2026



	PR-M	PR-W	CR-M	CR-W	CNR-M	CNR-W	TOTAL
Policy Count	215,434	58,250	643	1,315	827	1,777	**278,246**
Building Count	215,434	58,250	3,217	3,349	1,217	2,895	**284,362**
Inforce Premium	$393,312,985	$233,812,940	$31,880,320	$42,621,484	$10,426,959	$25,936,816	**$737,991,504**
Total Insured Value	$37,438,167,851	$28,106,768,589	$6,433,044,940	$5,173,869,553	$1,001,682,556	$1,491,092,003	**$79,644,625,492**

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 June 30, 2026

Policy Form / Category	Multiperil Policy Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
HO-3	22,457	10%	$77,993,301	20%	$10,198,642,006	27%
HO-8	10,316	5%	$27,442,410	7%	$3,029,923,365	8%
Homeowners	**32,773**	**15%**	**$105,435,711**	**27%**	**$13,228,565,371**	**35%**
DP-1 D	32,543	15%	$90,404,561	23%	$10,748,852,197	29%
DP-3 D	7,169	3%	$21,526,758	5%	$2,618,505,124	7%
Dwelling	**39,712**	**18%**	**$111,931,319**	**28%**	**$13,367,357,321**	**36%**
HO-6	13,249	6%	$12,271,635	3%	$555,391,492	1%
DP-1 C	2,446	1%	$1,483,493	0%	$181,054,758	0%
DP-3 C	57,512	27%	$38,020,820	10%	$3,759,528,901	10%
Condo	**73,207**	**34%**	**$51,775,948**	**13%**	**$4,495,975,151**	**12%**
MHO-3	51,867	24%	$107,372,603	27%	$5,509,075,909	15%
MDP-1 D	12,488	6%	$15,321,209	4%	$702,247,909	2%
Mobile Home	**64,355**	**30%**	**$122,693,812**	**31%**	**$6,211,323,818**	**17%**
HO-4	4,733	2%	$1,234,044	0%	$118,600,660	0%
DP-1 T	3	0%	$1,631	0%	$178,400	0%
DP-3 T	5	0%	$2,542	0%	$198,300	0%
MDP-1 T	27	0%	$6,339	0%	$700,500	0%
MHO-4	619	0%	$231,639	0%	$15,268,330	0%
Tenant	**5,387**	**3%**	**$1,476,195**	**0%**	**$134,946,190**	**0%**
Total	**215,434**	**100%**	**$393,312,985**	**100%**	**$37,438,167,851**	**100%**

Policy Form / Category	Wind-Only Policy Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
HW-2	34,031	58%	$142,967,533	61%	$20,804,879,178	74%
Homeowners	**34,031**	**58%**	**$142,967,533**	**61%**	**$20,804,879,178**	**74%**
DW-2	9,851	17%	$61,831,154	26%	$4,844,301,269	17%
Dwelling	**9,851**	**17%**	**$61,831,154**	**26%**	**$4,844,301,269**	**17%**
HW-6	13,294	23%	$25,357,782	11%	$2,389,994,982	9%
Condo	**13,294**	**23%**	**$25,357,782**	**11%**	**$2,389,994,982**	**9%**
MW-2	892	2%	$3,079,553	1%	$52,466,010	0%
MD-1	102	0%	$508,768	0%	$5,963,790	0%
Mobile Home	**994**	**2%**	**$3,588,321**	**2%**	**$58,429,800**	**0%**
HW-4	80	0%	$68,150	0%	$9,163,360	0%
Tenant	**80**	**0%**	**$68,150**	**0%**	**$9,163,360**	**0%**
Total	**58,250**	**100%**	**$233,812,940**	**100%**	**$28,106,768,589**	**100%**

Category	Total Policy Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
Homeowners	66,804	24%	$248,403,244	40%	$34,033,444,549	52%
Dwelling	49,563	18%	$173,762,473	28%	$18,211,658,590	28%
Condo	86,501	32%	$77,133,730	12%	$6,885,970,133	11%
Mobile Home	65,349	24%	$126,282,133	20%	$6,269,753,618	10%
Tenant	5,467	2%	$1,544,345	0%	$144,109,550	0%
Total	**273,684**	**100%**	**$627,125,925**	**100%**	**$65,544,936,440**	**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.

Citizens Property Insurance Corporation

Commercial Residential
Information by Policy Type
Data as of June 30, 2026

Policy Type	Multiperil							
	Policy Count	% of Total	Building Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
Apartment Bldg	241	37%	675	21%	$5,128,216	16%	$839,933,000	13%
Condo Assn	347	54%	1,763	55%	$22,413,234	70%	$4,610,303,300	72%
Homeowners Assn	13	2%	639	20%	$2,876,952	9%	$704,132,340	11%
All Other	42	7%	140	4%	$1,461,918	5%	$278,676,300	4%
Total	**643**	**100%**	**3,217**	**100%**	**$31,880,320**	**100%**	**$6,433,044,940**	**100%**

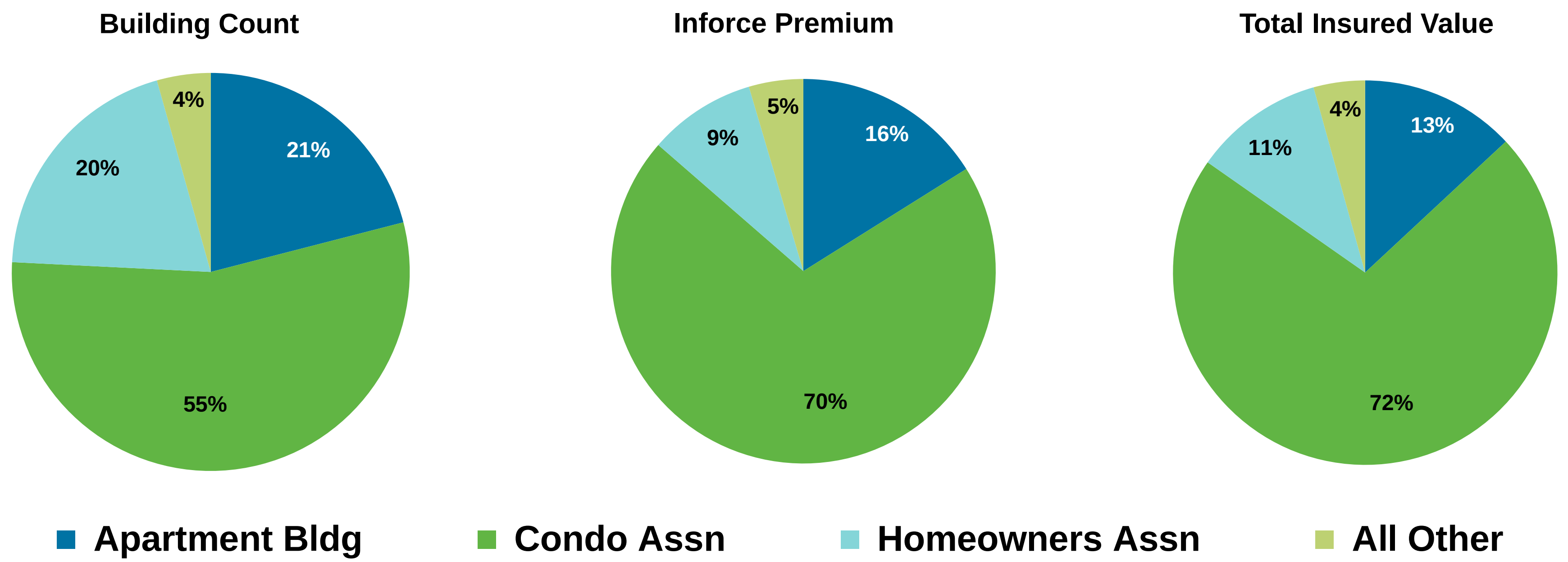
Policy Type	Wind-Only							
	Policy Count	% of Total	Building Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
Apartment Bldg	309	23%	507	15%	$4,242,130	10%	$420,860,160	8%
Condo Assn	793	60%	1,746	52%	$30,620,740	72%	$3,692,368,735	71%
Homeowners Assn	42	3%	394	12%	$2,097,361	5%	$408,327,615	8%
All Other	171	13%	702	21%	$5,661,253	13%	$652,313,043	13%
Total	**1,315**	**100%**	**3,349**	**100%**	**$42,621,484**	**100%**	**$5,173,869,553**	**100%**

Policy Type	Total							
	Policy Count	% of Total	Building Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
Apartment Bldg	550	28%	1,182	18%	$9,370,346	13%	$1,260,793,160	11%
Condo Assn	1,140	58%	3,509	53%	$53,033,974	71%	$8,302,672,035	72%
Homeowners Assn	55	3%	1,033	16%	$4,974,313	7%	$1,112,459,955	10%
All Other	213	11%	842	13%	$7,123,171	10%	$930,989,343	8%
Total	**1,958**	**100%**	**6,566**	**100%**	**$74,501,804**	**100%**	**$11,606,914,493**	**100%**

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

CITIZENS PROPERTY INSURANCE CORPORATION

Commercial Residential Multiperil
Information by Policy Type
Data as of June 30, 2026

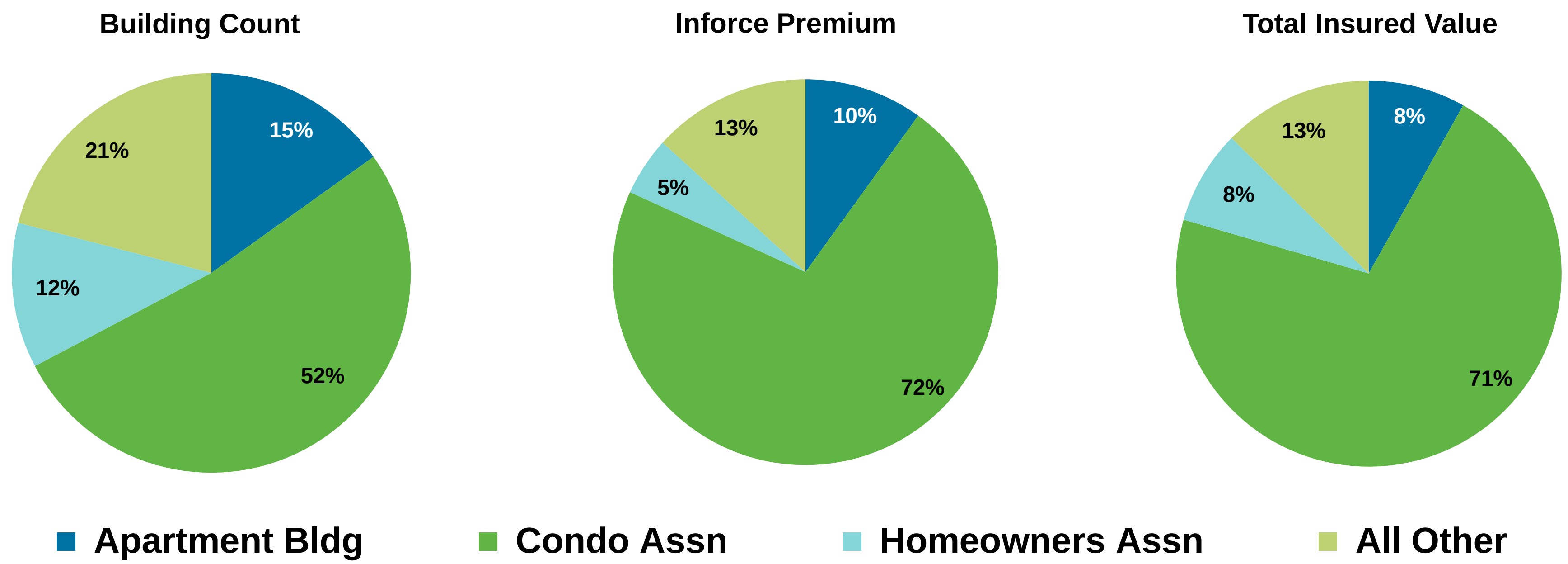


	Apartment Bldg	Condo Assn	Homeowners Assn	All Other	Total
Policy Count	241	347	13	42	**643**
Building Count	675	1,763	639	140	**3,217**
Inforce Premium	$5,128,216	$22,413,234	$2,876,952	$1,461,918	**$31,880,320**
Total Insured Value	$839,933,000	$4,610,303,300	$704,132,340	$278,676,300	**$6,433,044,940**

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 June 30, 2026



	Apartment Bldg	Condo Assn	Homeowners Assn	All Other	Total
Policy Count	309	793	42	171	**1,315**
Building Count	507	1,746	394	702	**3,349**
Inforce Premium	4,242,130	30,620,740	2,097,361	5,661,253	**$42,621,484**
Total Insured Value	420,860,160	3,692,368,735	408,327,615	652,313,043	**$5,173,869,553**

Notes:

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

CITIZENS PROPERTY INSURANCE CORPORATION

Commercial Non-Residential

Information by Policy Type

Data as of June 30, 2026

Policy Type	Multiperil							
	Policy Count	% of Total	Building Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
Office	223	27%	269	22%	$1,735,526	17%	$178,397,663	18%
Retail	111	13%	142	12%	$968,759	9%	$102,028,528	10%
Hotel/Motel	17	2%	23	2%	$342,875	3%	$37,255,996	4%
Restaurant	7	1%	7	1%	$34,976	0%	$3,699,700	0%
All Other	469	57%	776	64%	$7,344,823	70%	$680,300,669	68%
Total	**827**	**100%**	**1,217**	**100%**	**$10,426,959**	**100%**	**$1,001,682,556**	**100%**

Policy Type	Wind-Only							
	Policy Count	% of Total	Building Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
Office	469	26%	540	19%	$2,915,333	11%	$199,438,070	13%
Retail	339	19%	449	16%	$4,789,269	18%	$270,822,673	18%
Hotel/Motel	128	7%	407	14%	$5,304,514	20%	$233,400,959	16%
Restaurant	210	12%	246	8%	$2,352,389	9%	$138,619,331	9%
All Other	629	35%	1,251	43%	$10,514,201	41%	$647,815,641	43%
Builders Risk	2	0%	2	0%	$61,110	0%	$995,329	0%
Total	**1,777**	**100%**	**2,895**	**100%**	**$25,936,816**	**100%**	**$1,491,092,003**	**100%**

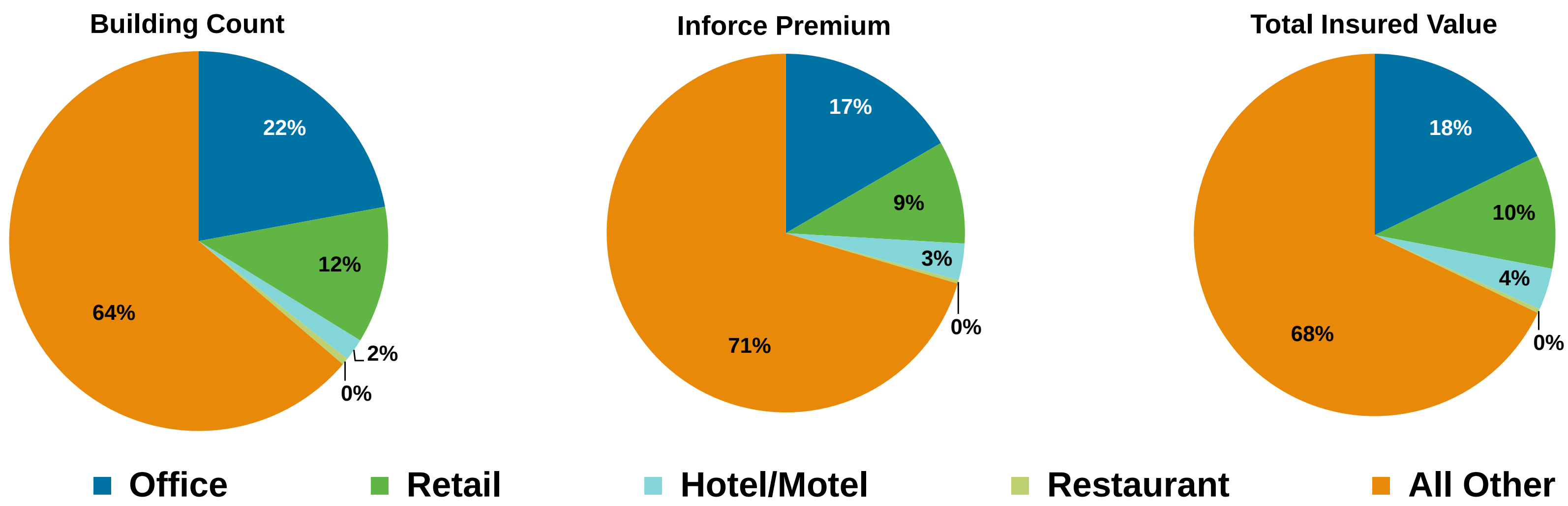
Policy Type	Total							
	Policy Count	% of Total	Building Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
Office	692	27%	809	20%	$4,650,859	13%	$377,835,733	15%
Retail	450	17%	591	14%	$5,758,028	16%	$372,851,201	15%
Hotel/Motel	145	6%	430	10%	$5,647,389	16%	$270,656,955	11%
Restaurant	217	8%	253	6%	$2,387,365	7%	$142,319,031	6%
All Other	1,098	42%	2,027	49%	$17,859,024	49%	$1,328,116,310	53%
Builders Risk	2	0%	2	0%	$61,110	0%	$995,329	0%
Total	**2,604**	**100%**	**4,112**	**100%**	**$36,363,775**	**100%**	**$2,492,774,559**	**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.

CITIZENS
PROPERTY INSURANCE CORPORATION

Commercial Non-Residential Multiperil
Information by Policy Form
Data as of June 30, 2026

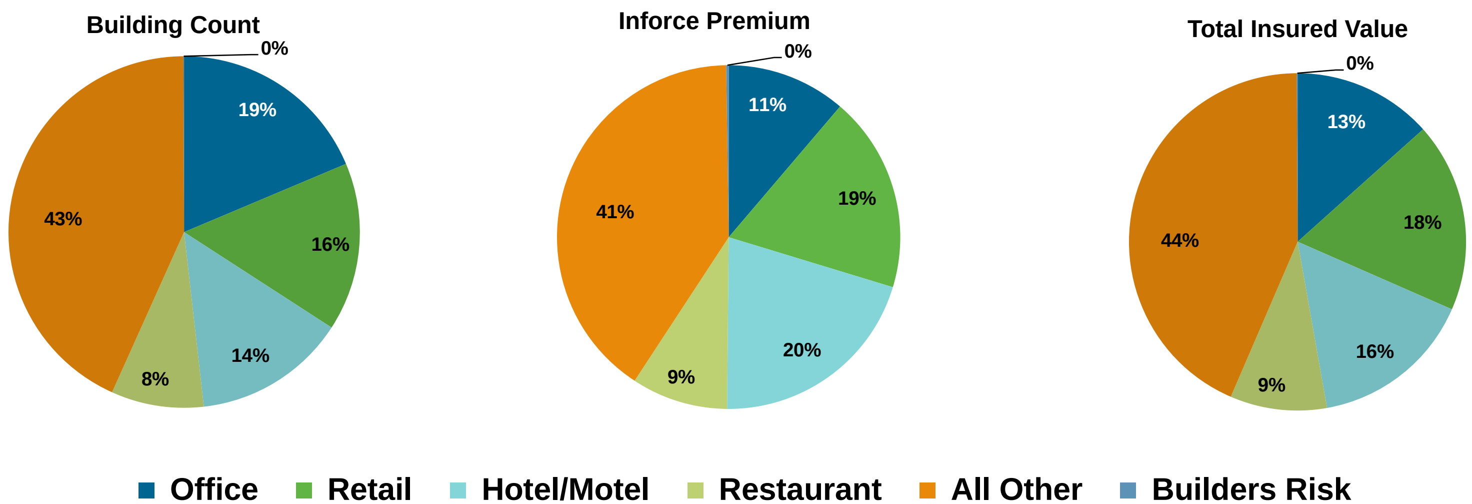


	Office	Retail	Hotel/Motel	Restaurant	All Other	Total
Policy Count	223	111	17	7	469	**827**
Building Count	269	142	23	7	776	**1,217**
Inforce Premium	$1,735,526	$968,759	$342,875	$34,976	$7,344,823	**$10,426,959**
Total Insured Value	$178,397,663	$102,028,528	$37,255,996	$3,699,700	$680,300,669	**$1,001,682,556**

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 June 30, 2026



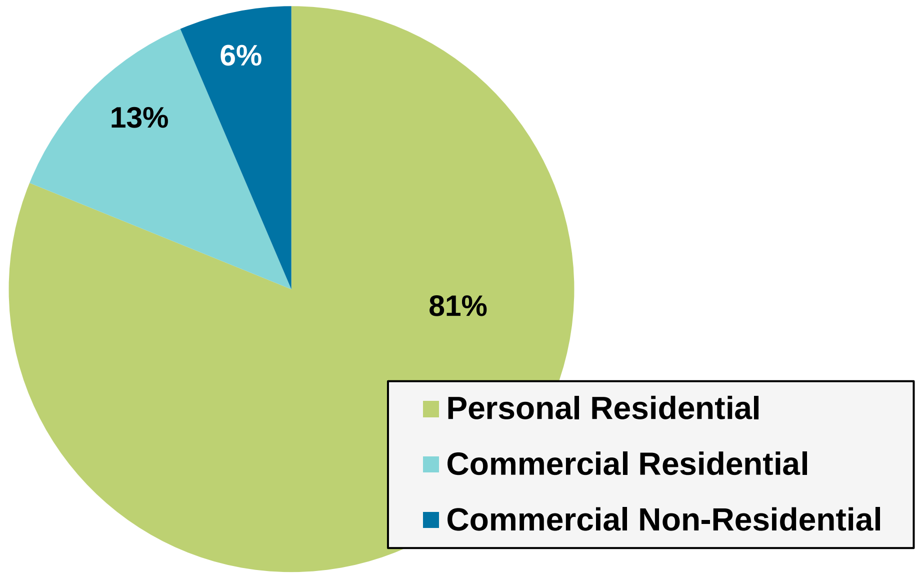
	Office	Retail	Hotel/Motel	Restaurant	All Other	Builders Risk	Total
Policy Count	469	339	128	210	629	2	**1,777**
Building Count	540	449	407	246	1,251	2	**2,895**
Inforce Premium	$2,915,333	$4,789,269	$5,304,514	$2,352,389	$10,514,201	$61,110	**$25,936,816**
Total Insured Value	$199,438,070	$270,822,673	$233,400,959	$138,619,331	$647,815,641	$995,329	**$1,491,092,003**

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

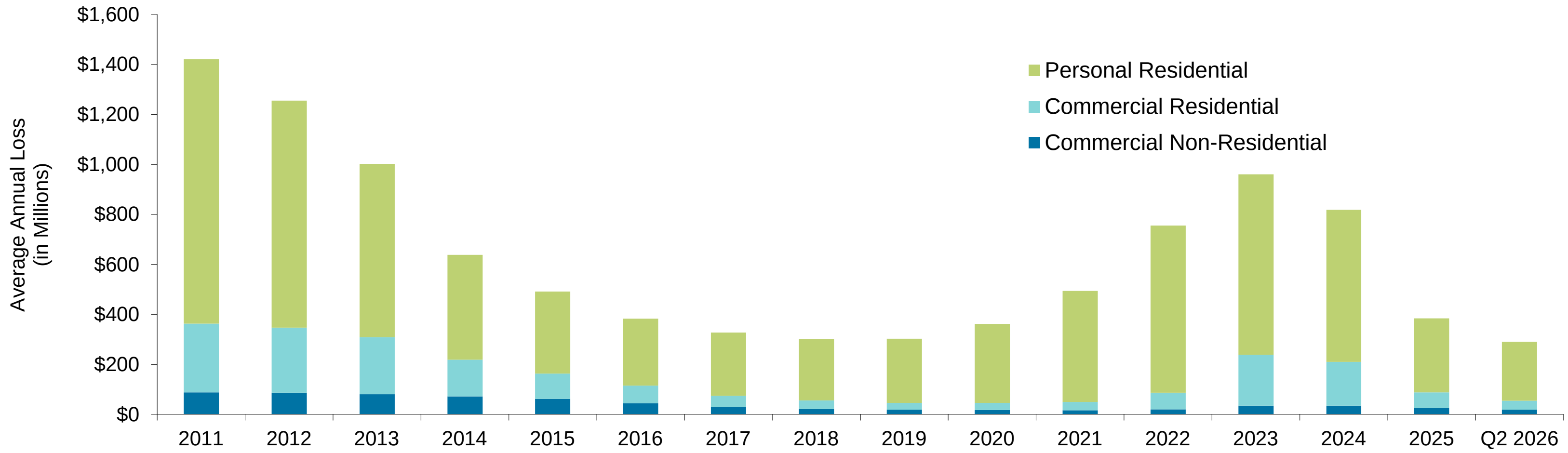
Catastrophe Modeling Results
Percentage of Average Annual Loss
Data as of June 30, 2026



Type	Average Annual Loss (in Millions)	Percent of Average Annual Loss
Personal Residential	$236	81%
Commercial Residential	$36	12%
Commercial Non-Residential	$19	6%
Total	**$291**	**100%**

Note: Excludes takeout policies

Catastrophe Modeling Results
Average Annual Loss Amount



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**

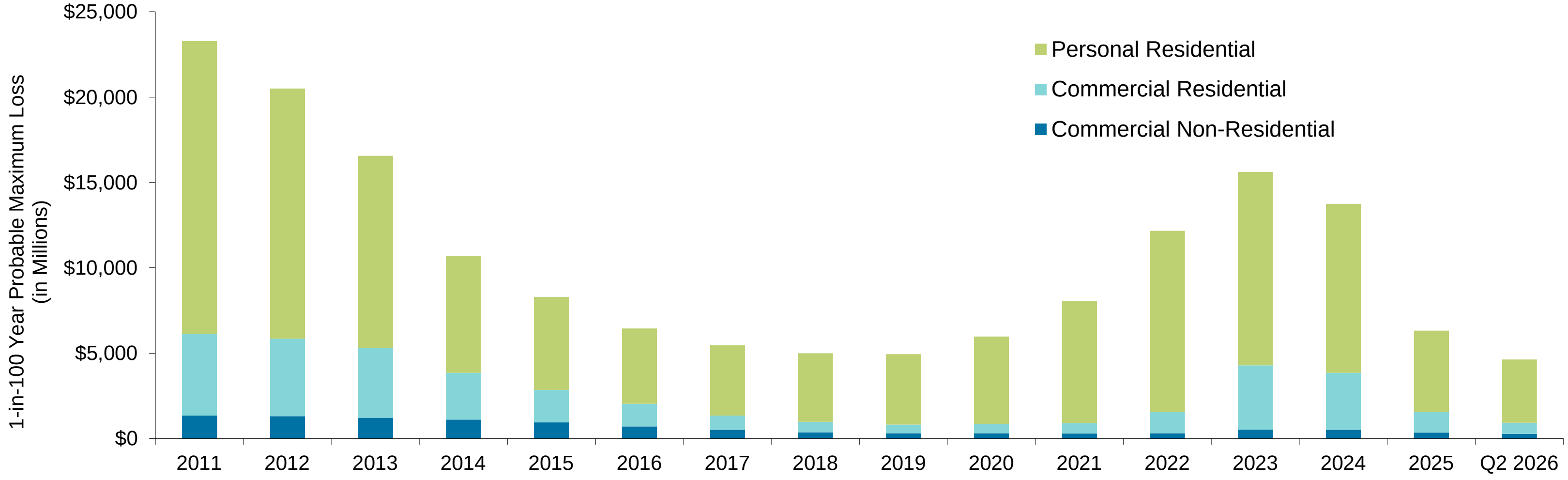
Average Annual Loss (in Millions)				
	Personal	Commercial Residential	Commercial Non-Residential	Total
2019	$256	$28	$19	**$302**
2020	$315	$29	$18	**$362**
2021	$444	$33	$17	**$495**
2022	$669	$67	$20	**$756**
2023	$721	$203	$36	**$960**
2024	$609	$174	$36	**$819**
2025	$297	$63	$25	**$384**
Q2 2026	$236	$36	$19	**$291**

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.

CITIZENS
PROPERTY INSURANCE CORPORATION

Catastrophe Modeling Results
1-in-100 Year Probable Maximum Loss
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**
Q2 2026	$3,702	$666	$267	**$4,565**

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 June 30, 2026

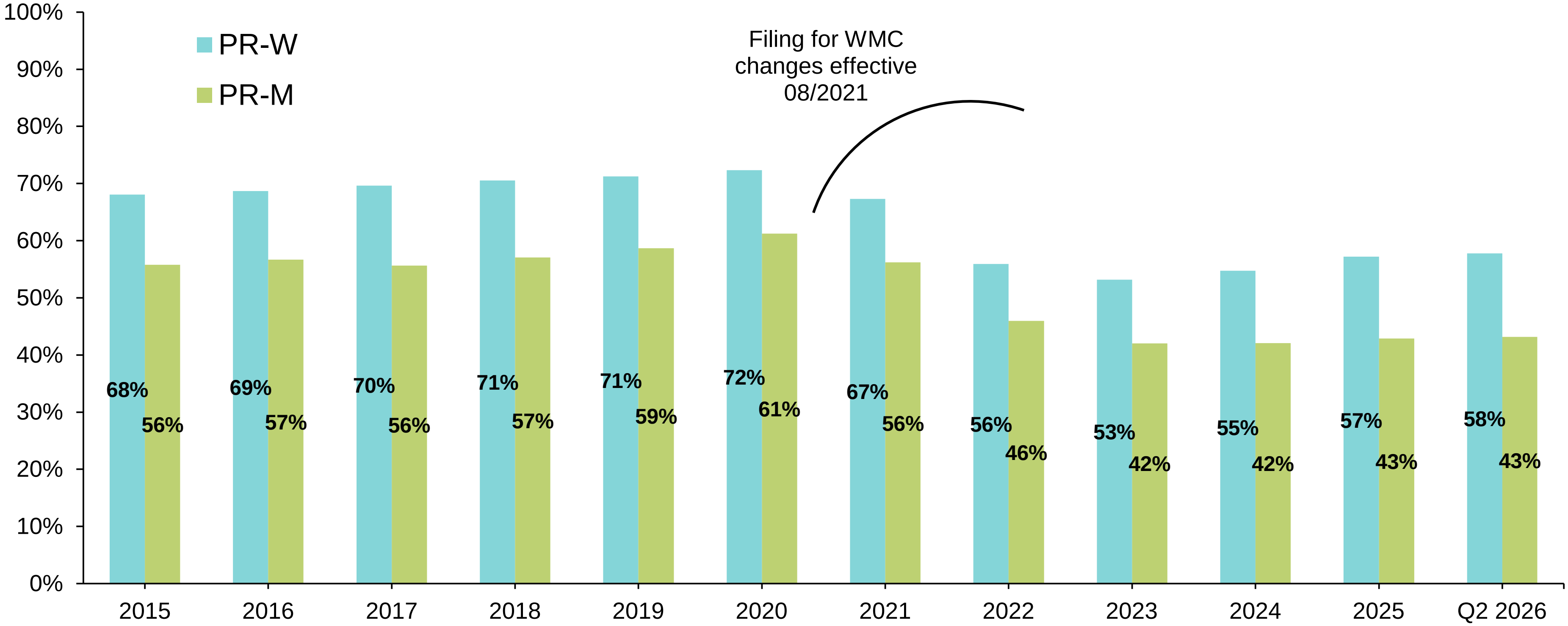
Product Line	Policy Type	Number of Policies with Wind Coverage (1)	Wind Portion of Premium for Policies with Wind Coverage (2)	Number of Policies with WMC (3)	Wind Portion of Premium for Policies with WMC (4)	Total WMC (5)	% of Wind Coverage Policies with WMC (6) = (3) / (1)	% Mitigation Credit Reduces Wind Premium for Policies with WMC (7) = (5) / [(4) + (5)]	Average Wind Mitigation Credit for Policies with WMC (8) = (4) / (3)
PR-M	HO-3	21,320	$59,061,237	20,329	$55,861,638	$38,094,486	95.4%	40.5%	$1,874
	HO-4	4,235	$926,312	1,678	$304,870	$599,800	39.6%	66.3%	$357
	HO-6	9,963	$2,420,107	7,408	$1,604,608	$4,703,610	74.4%	74.6%	$635
	HO-8	10,226	$25,168,777	9,828	$23,986,939	$15,839,081	96.1%	39.8%	$1,612
	DP-1	31,572	$79,006,783	28,964	$73,948,988	$55,484,081	91.7%	42.9%	$1,916
	DP-3	61,103	$29,758,137	31,545	$20,126,701	$18,885,572	51.6%	48.4%	$599
	Total PR-M	**138,419**	**$196,341,353**	**99,752**	**$175,833,744**	**$133,606,629**	**72.1%**	**43.2%**	**$1,339**
PR-W	HW-2	34,031	$119,277,713	33,817	$118,207,827	$129,309,762	99.4%	52.2%	$3,824
	HW-4	80	$57,168	59	$40,206	$107,882	73.8%	72.8%	$1,829
	HW-6	13,294	$21,143,221	12,879	$20,104,296	$81,322,689	96.9%	80.2%	$6,314
	DW-2	9,851	$51,676,699	9,578	$49,938,312	$46,988,016	97.2%	48.5%	$4,906
	Total PR-W	**57,256**	**$192,154,801**	**56,333**	**$188,290,641**	**$257,728,349**	**98.4%**	**57.8%**	**$4,575**
Personal Residential Total		**195,675**	**$388,496,154**	**156,085**	**$364,124,385**	**$391,334,978**	**79.8%**	**51.8%**	**$2,507**

Note:
Excludes takeout policies and mobile home policies

CITIZENS
PROPERTY INSURANCE CORPORATION

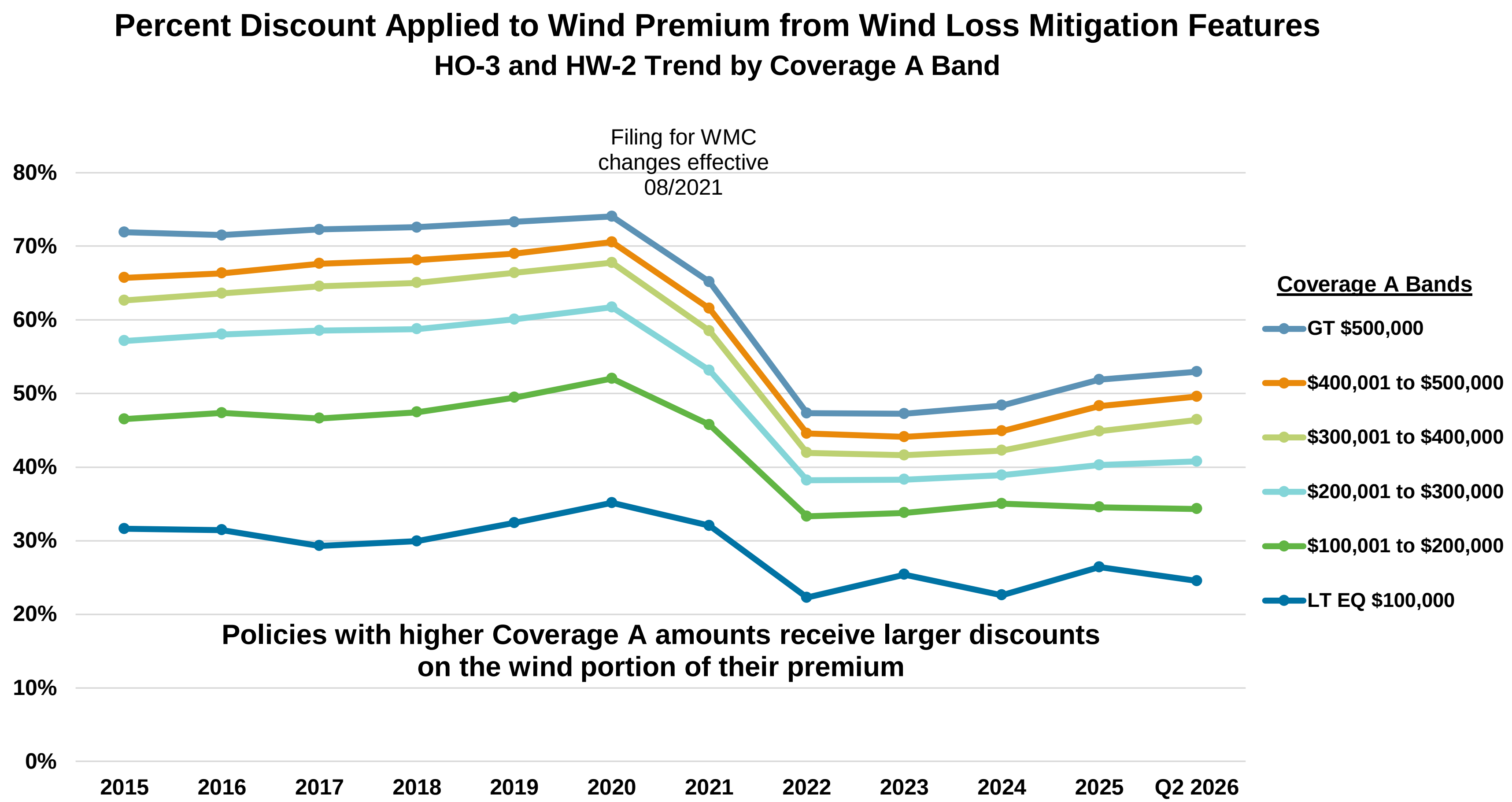
Personal Residential Windstorm Mitigation Credit (WMC) Trend

Percent Discount Applied to Wind Premium by Product Line



Note:

Excludes takeout policies and mobile home policies



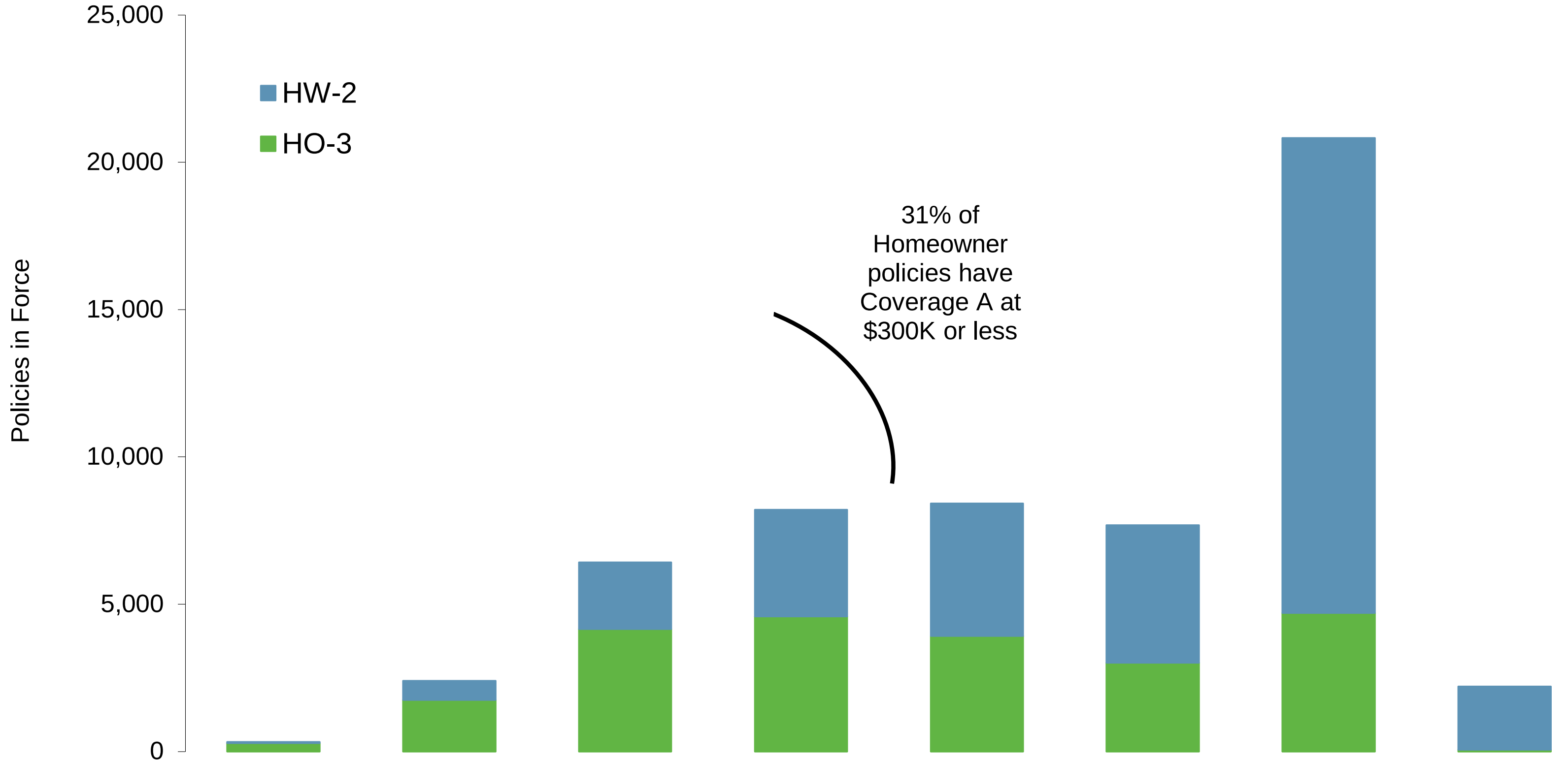
Notes:

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 June 30, 2026



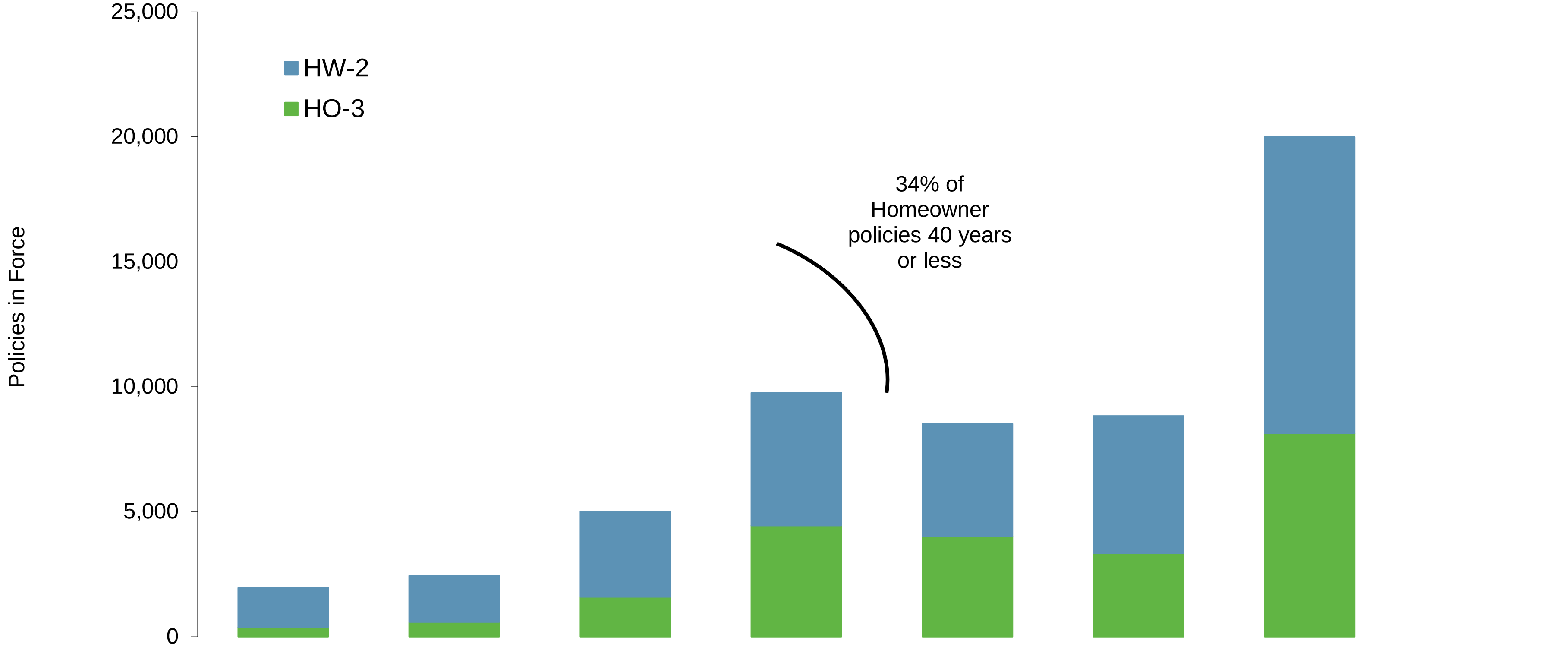
Product	$150,000 and Less	$150,001 to $200,000	$200,001 to $250,000	$250,001 to $300,000	$300,001 to $350,000	$350,001 to $400,000	$400,001 to $700,000	$700,001+	Total
HO-3	280	1,745	4,158	4,585	3,919	3,008	4,703	59	22,457
HW-2	42	652	2,262	3,620	4,504	4,679	16,120	2,152	34,031
Total	**322**	**2,397**	**6,420**	**8,205**	**8,423**	**7,687**	**20,823**	**2,211**	**56,488**

Notes:

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

CITIZENS
PROPERTY INSURANCE CORPORATION

Personal Residential
HO-3 and HW-2 - Age of Home
Data as of June 30, 2026



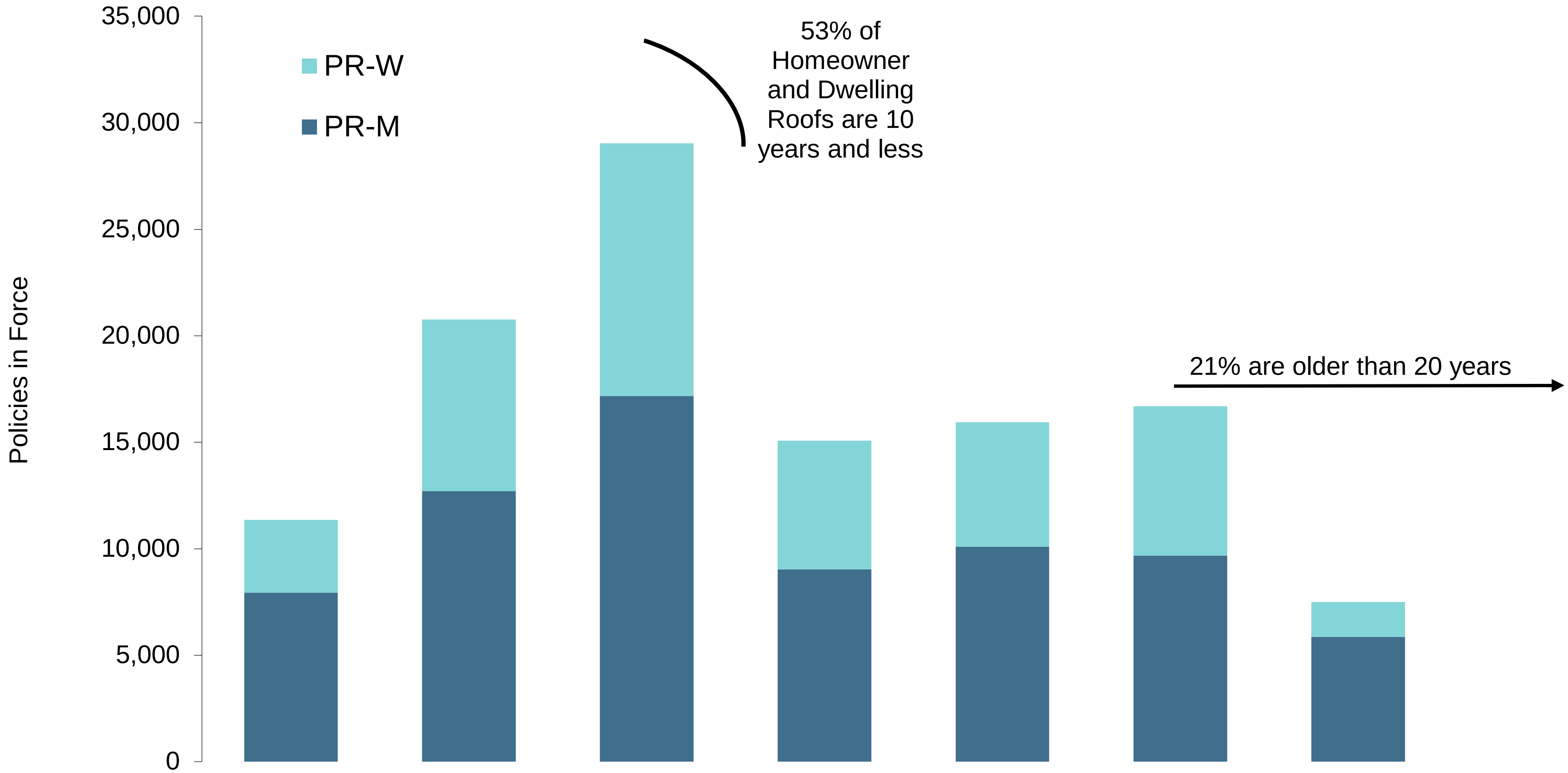
Product	0-10 Years	11-20 Years	21-30 Years	31-40 Years	41-50 Years	51-60 Years	61+ Years	Total
HO-3	360	588	1,590	4,437	4,016	3,333	8,133	22,457
HW-2	1,590	1,851	3,410	5,322	4,501	5,496	11,861	34,031
Total	**1,950**	**2,439**	**5,000**	**9,759**	**8,517**	**8,829**	**19,994**	**56,488**

Note:
1) Excludes takeout policies

Personal Residential

PRM and PRW Homeowner and Dwelling - Age of Roof

Data as of June 30, 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	7,939	12,710	17,182	9,032	10,088	9,676	5,858	72,485
PR-W	3,414	8,056	11,858	6,048	5,847	7,018	1,641	43,882
Total	**11,353**	**20,766**	**29,040**	**15,080**	**15,935**	**16,694**	**7,499**	**116,367**

Notes:

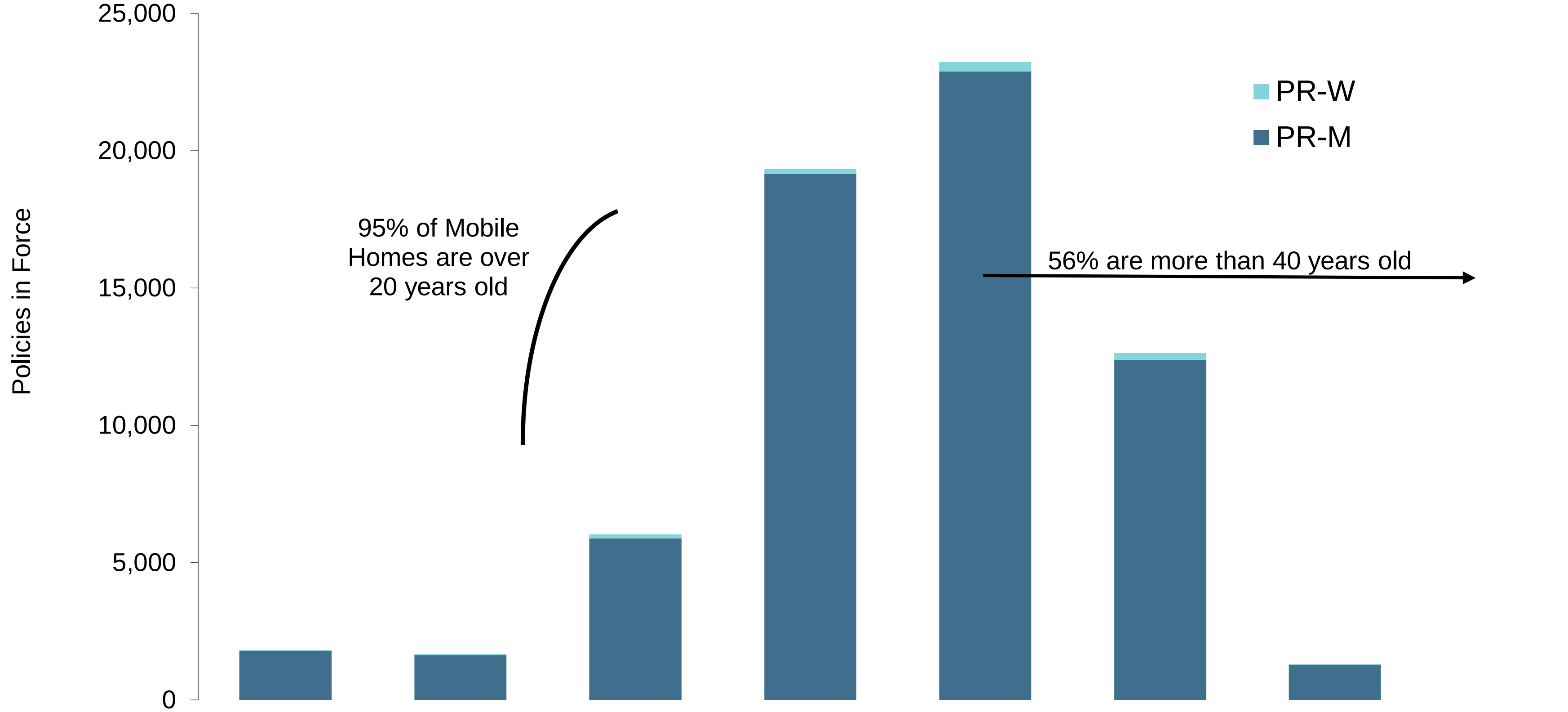
1) Age of Roof is based on "Roof Update Year" where available. "Dwelling Year Built" is used as a proxy for the age when age of roof is not available.
2) Includes HO-3, HO-8, HW-2, DP-1D, DP-3D, DW-2
3) Excludes takeout policies

CITIZENS PROPERTY INSURANCE CORPORATION

Personal Residential

PRM and PRW Mobile Home - Age of Home

Data as of June 30, 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	1,796	1,622	5,882	19,152	22,878	12,393	1,278	65,001
PR-W	22	41	144	184	353	233	17	994
Total	**1,818**	**1,663**	**6,026**	**19,336**	**23,231**	**12,626**	**1,295**	**65,995**

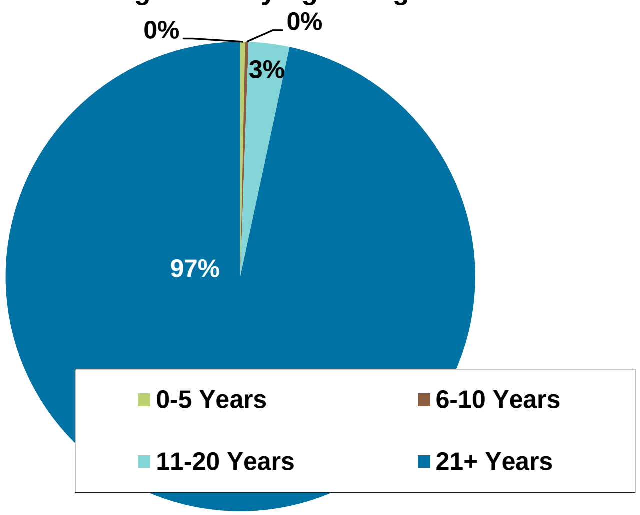
Notes:

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

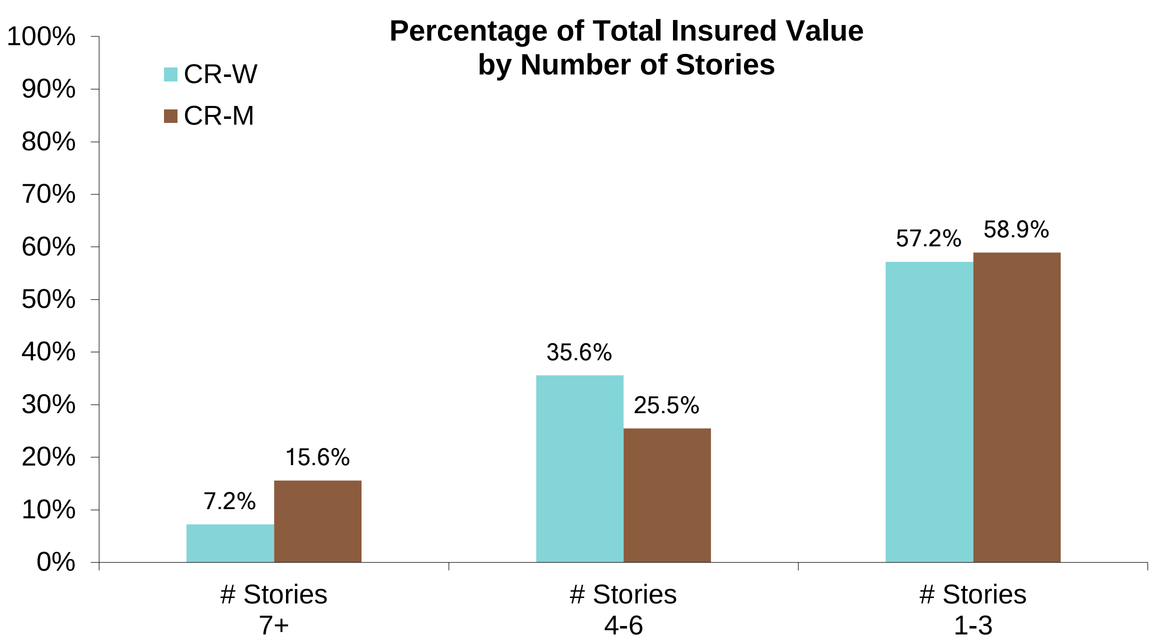
CITIZENS PROPERTY INSURANCE CORPORATION

Commercial Residential
Building Age and Number of Stories
Data as of June 30, 2026

Building Count by Age Range



97% of all commercial residential buildings were built before 2006.

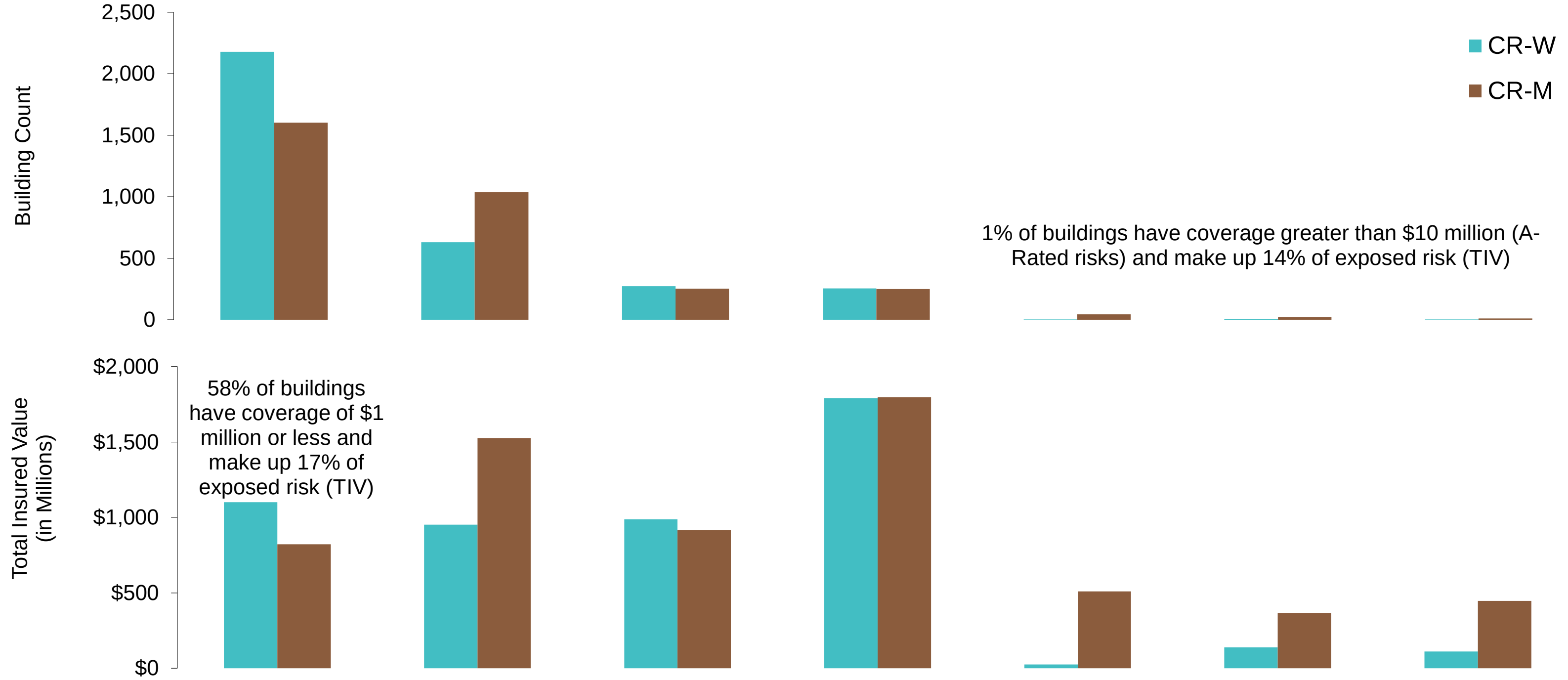


Note: Includes wind-only policies, multiperil policies with wind coverage, and multiperil policies excluding wind coverage, regardless of policy form

Commercial Residential

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

Data as of June 30, 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	2,179	630	274	255	2	7	2	3,349
	CR-M	1,602	1,038	253	251	43	20	10	3,217
	Total	**3,781**	**1,668**	**527**	**506**	**45**	**27**	**12**	**6,566**
Total Insured Value (in Millions)	CR-W	$1,102	$952	$989	$1,790	$25	$140	$112	$5,109
	CR-M	$822	$1,526	$916	$1,797	$511	$368	$447	$6,388
	Total	**$1,924**	**$2,478**	**$1,905**	**$3,587**	**$535**	**$508**	**$559**	**$11,497**

Notes:

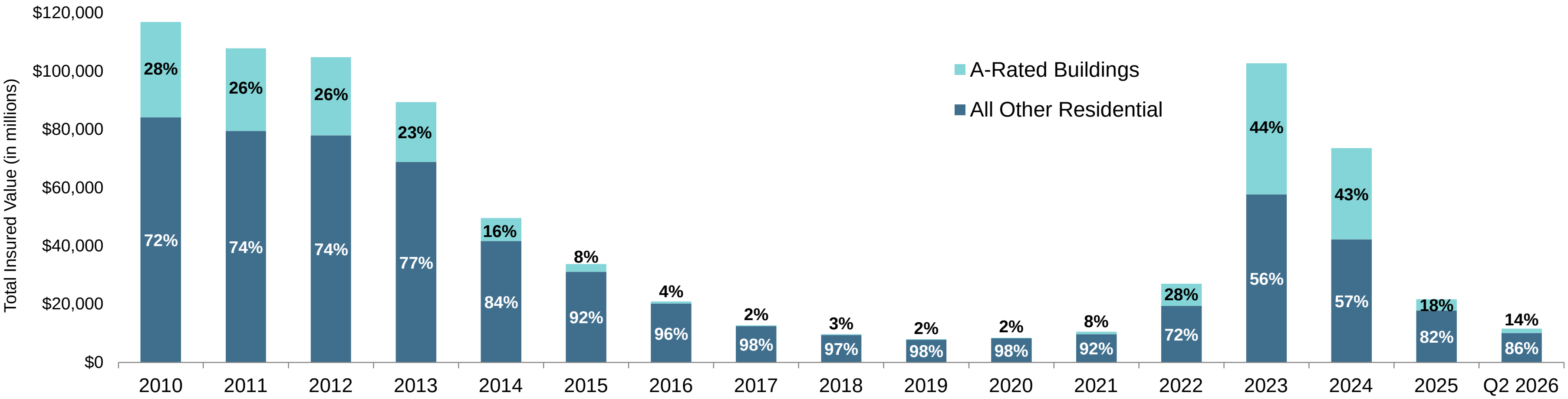
1) Structure Coverage Range includes Business Personal Property (BPP) coverage when it is a BPP only policy
2) Includes wind-only policies, multiperil policies with wind coverage, and multiperil policies excluding wind coverage, regardless of policy form
3) A-Rated applies to any residential risk with a building replacement value in excess of $10M
4) TIV excludes Special Class risks

CITIZENS
PROPERTY INSURANCE CORPORATION

Commercial Residential

Individually-Rated (A-Rated) Buildings

Data as of June 30, 2026

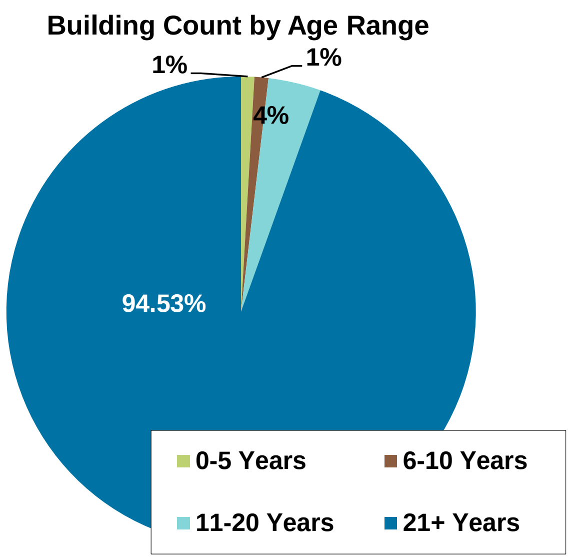


Year	A-Rated Buildings						All Other Residential						Total		
	Building Count	% of Total	Total Insured Value (in millions)	% of Total	Premium Excluding Surcharges (in millions)	% of Total	Building Count	% of Total	Total Insured Value (in millions)	% of Total	Premium Excluding Surcharges (in millions)	% 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
Q2 2026	84	1%	$1,602	14%	$8	12%	6,482	99%	$10,005	86%	$59	88%	6,566	$11,607	$67

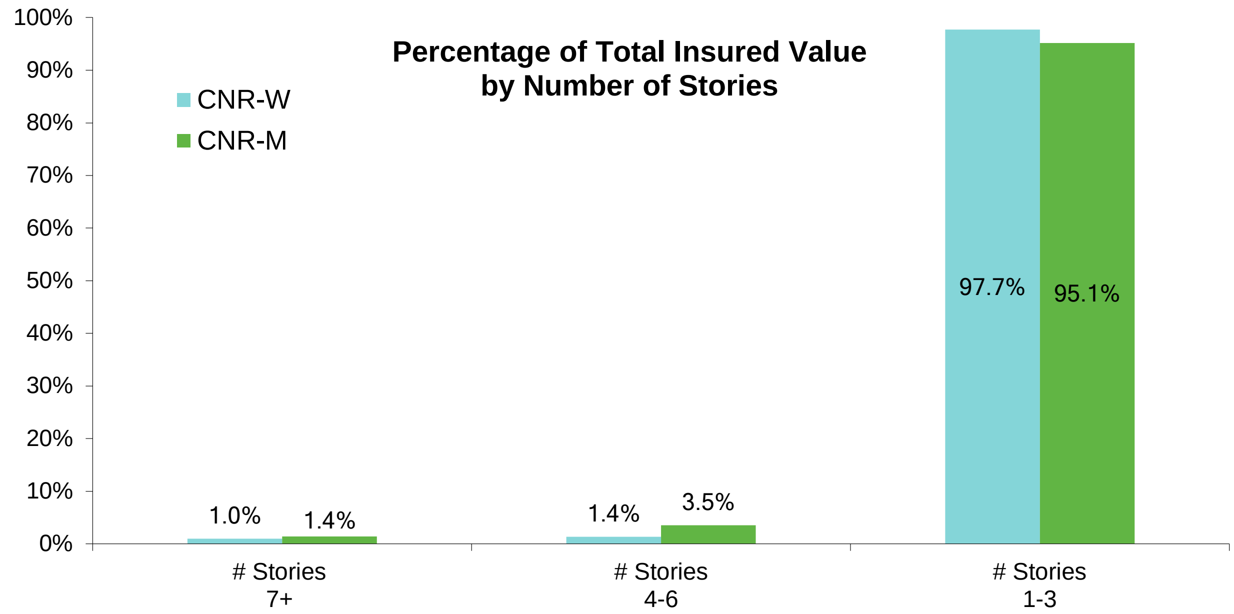
Notes:

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 June 30, 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	06/30/26	12/31/11	06/30/26	12/31/11	06/30/26
All Perils	3.17%	14.44%	2.64%	15.49%	2.90%	15.27%
Sinkhole	0.03%	0.26%	1.70%	2.54%	0.88%	2.06%
Non Hurricane Cat	0.06%	1.22%	0.02%	1.11%	0.04%	1.13%
Other Wind	0.04%	1.47%	0.05%	3.83%	0.05%	3.34%
All Other Perils	0.45%	1.47%	0.23%	2.46%	0.34%	2.26%
Fire	0.13%	1.15%	0.06%	0.70%	0.09%	0.80%
Liability / Medical	0.11%	0.30%	0.13%	0.42%	0.12%	0.39%
Theft	0.28%	0.79%	0.09%	0.43%	0.18%	0.51%
Vandalism and Malicious Mischief	0.00%	0.11%	0.00%	0.06%	0.00%	0.07%
Water	2.31%	11.83%	0.50%	8.81%	1.39%	9.44%

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

Acronym	Product or Description
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%

Citizens Property Insurance Corporation

Personal Residential Multiperil
Homeowners, Tenant, and Condo Unit Owner
Statewide Average Rate Change History

Policy Form	OIR Filing Number	Description	New Policy Effective Date	Renewal Policy Effective Date	Average Rate Change	Average Rate Change $
HO-3	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%	$287.45
	22-002005	2022 Actuarial	11/1/2022	11/1/2022	6.1%	$286.19
	21-021528	Limited Reinsurance	2/1/2022	2/1/2022	3.0%	$269.73
	21-003137	2021 Actuarial	8/1/2021	8/1/2021	2.9%	$261.87
	19-123770	2019 Actuarial	12/1/2019	12/1/2019	2.3%	$254.49
	17-16826	2018 Actuarial	5/1/2018	5/1/2018	6.7%	$248.77
	16-16024	2017 Actuarial	2/1/2017	2/1/2017	6.2%	$233.24
	15-15843	2016 Actuarial	2/1/2016	2/1/2016	1.1%	$219.56
	14-13202	2015 Actuarial	2/1/2015	2/1/2015	-6.5%	$217.17
	13-13048	2014 Actuarial	1/1/2014	1/1/2014	4.7%	$232.26
	12-13992	2013 Actuarial	1/1/2013	1/1/2013	10.8%	$221.83
	11-12403	2012 Actuarial	1/1/2012	1/1/2012	6.2%	$200.22
	10-13660	2011 Actuarial	1/1/2011	1/1/2011	9.0%	$188.53
	10-06776	2011 Base Rating	1/1/2011	1/1/2011	0.1%	$172.93
	09-17343	2010 Actuarial	1/1/2010	1/1/2010	5.4%	$172.77
	07-21657	Cov B Opt Out	7/1/2008	8/1/2008	0.0%	$163.92
	07-06836	Sinkhole, Ex-Wind	9/1/2007	10/1/2007	0.0%	$163.92
	07-03608	Wind Mitigation Credits	2/15/2008	3/15/2008	-4.4%	$163.92
	07-04969	FHCF Presumed Factor	1/1/2007	1/1/2007	-6.7%	$171.46
	07-02362	Rate Rollback	1/1/2007	1/1/2007	-11.0%	$183.77
	05-15453	Actuarial	1/1/2007	1/1/2007	12.4%	$206.49
	05-14322	Top 20	4/1/2006	4/15/2006	13.8%	$183.71
	05-11177	10% Hurr Deductible	1/1/2006	2/1/2006	-0.4%	$161.43
	04-14480	Top 20	2/1/2005	4/1/2005	23.4%	$162.08
	04-09416	Sinkhole	12/15/2004	2/15/2005	1.6%	$131.34
	04-00251	Top 20	2/1/2004	4/1/2004	2.6%	$129.28
	02-14787	Top 20	6/1/2003	8/1/2003	26.0%	$126.00
HO-4	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%	$88.10
	14-13202	2015 Actuarial	2/1/2015	2/1/2015	-12.3%	$95.56
	13-13048	2014 Actuarial	1/1/2014	1/1/2014	-1.4%	$108.96
	12-13992	2013 Actuarial	1/1/2013	1/1/2013	4.6%	$110.50
	11-12403	2012 Actuarial	1/1/2012	1/1/2012	0.5%	$105.60
	10-13660	2011 Actuarial	1/1/2011	1/1/2011	3.1%	$105.08
	10-06776	2011 Base Rating	1/1/2011	1/1/2011	-0.1%	$101.96
	09-17343	2010 Actuarial	1/1/2010	1/1/2010	0.2%	$102.01
	07-21657	Cov B Opt Out	7/1/2008	8/1/2008	0.0%	$101.81
	07-06836	Sinkhole, Ex-Wind	9/1/2007	10/1/2007	0.0%	$101.81
	07-03608	Wind Mitigation Credits	2/15/2008	3/15/2008	-0.8%	$101.81
	07-04969	FHCF Presumed Factor	1/1/2007	1/1/2007	-3.0%	$102.63
	04-14480	Top 20	2/1/2005	4/1/2005	2.3%	$105.81
	04-09416	Sinkhole	12/15/2004	2/15/2005	0.0%	$103.43
	04-00251	Top 20	2/1/2004	4/1/2004	1.3%	$103.43
	02-14787	Top 20	6/1/2003	8/1/2003	2.1%	$102.10
HO-6	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%	$280.23
	21-003137	2021 Actuarial	8/1/2021	8/1/2021	9.1%	$276.09
	19-123770	2019 Actuarial	12/1/2019	12/1/2019	8.2%	$253.06
	17-16826	2018 Actuarial	5/1/2018	5/1/2018	7.6%	$233.88
	16-16024	2017 Actuarial	2/1/2017	2/1/2017	8.3%	$217.29
	15-15843	2016 Actuarial	2/1/2016	2/1/2016	9.6%	$200.69
	14-13202	2015 Actuarial	2/1/2015	2/1/2015	2.3%	$183.11
	13-13048	2014 Actuarial	1/1/2014	1/1/2014	9.4%	$178.99
	12-13992	2013 Actuarial	1/1/2013	1/1/2013	10.3%	$163.67
	11-12403	2012 Actuarial	1/1/2012	1/1/2012	8.3%	$148.40
	10-13660	2011 Actuarial	1/1/2011	1/1/2011	-0.6%	$137.03
	10-06776	2011 Base Rating	1/1/2011	1/1/2011	0.2%	$137.90
	09-17343	2010 Actuarial	1/1/2010	1/1/2010	4.5%	$137.65
	07-21657	Cov B Opt Out	7/1/2008	8/1/2008	0.0%	$131.72
	07-06836	Sinkhole, Ex-Wind	9/1/2007	10/1/2007	0.0%	$131.72
	07-03608	Wind Mitigation Credits	2/15/2008	3/15/2008	-1.2%	$131.72
	07-04969	FHCF Presumed Factor	1/1/2007	1/1/2007	-3.2%	$133.32
	04-14480	Top 20	2/1/2005	4/1/2005	14.0%	$137.73
	04-09416	Sinkhole	12/15/2004	2/15/2005	0.0%	$120.82
	04-00251	Top 20	2/1/2004	4/1/2004	18.1%	$120.82
	02-14787	Top 20	6/1/2003	8/1/2003	2.3%	$102.30

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

Personal Residential Multiperil
Dwelling
Statewide Average Rate Change History

Policy Form	OIR Filing Number	Description	New Policy Effective Date	Renewal Policy Effective Date	Average Rate Change	Average Rate Change $
DP-1	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%	$230.94
	21-003743	2021 Actuarial	8/1/2021	8/1/2021	9.0%	$228.43
	19-123930	2019 Actuarial	12/1/2019	12/1/2019	0.7%	$209.56
	17-17210	2018 Actuarial	5/1/2018	5/1/2018	4.0%	$208.11
	16-16785	2017 Actuarial	2/1/2017	2/1/2017	5.8%	$200.18
	15-16392	2016 Actuarial	2/1/2016	2/1/2016	-6.6%	$189.18
	14-13668	2015 Actuarial	2/1/2015	2/1/2015	-4.6%	$202.55
	13-14239	2014 Actuarial	1/1/2014	1/1/2014	-0.8%	$212.31
	12-14394	2013 Actuarial	1/1/2013	1/1/2013	-2.0%	$214.09
	11-13880	2012 Actuarial	1/1/2012	1/1/2012	3.2%	$218.49
	10-14380	2011 Actuarial	1/1/2011	1/1/2011	9.0%	$211.71
	10-07868	2011 Base Rating	1/1/2011	1/1/2011	0.0%	$194.16
	09-17837	2010 Actuarial	1/1/2010	1/1/2010	1.8%	$194.17
	07-04970	FHCF Presumed Factor	1/1/2007	1/1/2007	-6.6%	$190.74
	05-14323	Top 5	4/1/2006	4/15/2006	23.5%	$204.22
	05-11175	10% Hurr Deductible	1/1/2006	2/1/2006	2.4%	$165.36
	04-14473	Top 5	2/1/2005	4/1/2005	17.1%	$161.48
	04-00245	Top 5	2/1/2004	4/1/2004	1.1%	$137.90
	02-14766	Top 5	6/1/2003	8/1/2003	36.4%	$136.40
MHO-4	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	2018 Actuarial	5/1/2018	5/1/2018	0.8%	$101.49
	16-16785	2017 Actuarial	2/1/2017	2/1/2017	0.8%	$100.68
	15-16392	2016 Actuarial	2/1/2016	2/1/2016	0.0%	$99.87
	14-13668	2015 Actuarial	2/1/2015	2/1/2015	0.0%	$99.87
	13-14239	2014 Actuarial	1/1/2014	1/1/2014	0.0%	$99.87
	12-14394	2013 Actuarial	1/1/2013	1/1/2013	0.9%	$99.82
	11-13880	2012 Actuarial	1/1/2012	1/1/2012	0.6%	$98.89
	10-14380	2011 Actuarial	1/1/2011	1/1/2011	0.8%	$98.30
	10-07868	2011 Base Rating	1/1/2011	1/1/2011	0.0%	$97.49
	09-17837	2010 Actuarial	1/1/2010	1/1/2010	-5.1%	$97.50
	07-04970	FHCF Presumed Factor	1/1/2007	1/1/2007	-2.9%	$102.74
	04-14473	Top 5	2/1/2005	4/1/2005	2.3%	$105.81
	04-00245	Top 5	2/1/2004	4/1/2004	1.3%	$103.43
	02-14766	Top 5	6/1/2003	8/1/2003	2.1%	$102.10
MDP-1	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	2018 Actuarial	5/1/2018	5/1/2018	7.1%	$106.13
	16-16867	2017 Actuarial	2/1/2017	2/1/2017	3.1%	$99.06
	15-16470	2016 Actuarial	2/1/2016	2/1/2016	-7.1%	$96.04
	14-13749	2015 Actuarial	2/1/2015	2/1/2015	-5.0%	$103.37
	13-14550	2014 Actuarial	1/1/2014	1/1/2014	-0.6%	$108.82
	12-14400	2013 Actuarial	1/1/2013	1/1/2013	2.6%	$109.49
	11-13947	2012 Actuarial	1/1/2012	1/1/2012	3.1%	$106.68
	10-14626	2011 Actuarial	1/1/2011	1/1/2011	9.0%	$103.47
	10-08250	2011 Base Rating	1/1/2011	1/1/2011	0.0%	$94.90
	09-17837	2010 Actuarial	1/1/2010	1/1/2010	-5.1%	$94.90

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

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

Policy Form	OIR Filing Number	Description	New Policy Effective Date	Renewal Policy Effective Date	Average Rate Change	Average Rate Change $
HW-2	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	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

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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	25-056576	2026 Actuarial	7/1/2026	7/1/2026	6.8%	$393.88
	25-036059	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
	14-13384	2015 Actuarial	2/1/2015	2/1/2015	6.8%	$165.40
	13-13335	2014 Actuarial	2/1/2014	2/1/2014	10.4%	$154.87
	12-14190	2013 Actuarial	2/1/2013	2/1/2013	10.6%	$140.23
	11-12717	2012 Actuarial	2/1/2012	2/1/2012	9.6%	$126.82
	10-15059	2011 Actuarial	2/1/2011	2/1/2011	10.4%	$115.72
	10-04552	2011 Base Rating	2/1/2011	2/1/2011	0.7%	$104.77
	09-18543	2010 Actuarial (New)	2/1/2010	2/1/2010	4.0%	$104.00
MW-2	25-056724	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
	19-123932	2019 Actuarial	12/1/2019	12/1/2019	9.8%	$212.02
	17-17211	2018 Actuarial	5/1/2018	5/1/2018	9.8%	$193.08
	16-16788	2017 Actuarial	2/1/2017	2/1/2017	10.3%	$175.86
	15-16391	2016 Actuarial	2/1/2016	2/1/2016	10.4%	$159.44
	14-13667	2015 Actuarial	2/1/2015	2/1/2015	8.5%	$144.42
	13-14240	2014 Actuarial	2/1/2014	2/1/2014	9.2%	$133.11
	12-14395	2013 Actuarial	2/1/2013	2/1/2013	10.1%	$121.94
	11-13881	2012 Actuarial	2/1/2012	2/1/2012	5.6%	$110.79
	10-14405	2011 Actuarial	2/1/2011	2/1/2011	9.7%	$104.92
	10-04550	2011 Base Rating	2/1/2011	2/1/2011	0.0%	$95.66
	09-18544	2010 Actuarial	2/1/2010	2/1/2010	11.0%	$95.63
	07-04968	FHCF Presumed Factor	1/1/2007	1/1/2007	-17.6%	$86.15
	07-02358	Rate Rollback	1/1/2007	1/1/2007	-11.3%	$104.55
	06-08440	Monroe County	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	25-056724	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	25-056790	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

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CITIZENS
PROPERTY INSURANCE CORPORATION

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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CITIZENS
PROPERTY INSURANCE CORPORATION

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
CNR-M	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

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