

Corporate Analytics Business Overview

September 30, 2026 Report



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Hot Topics

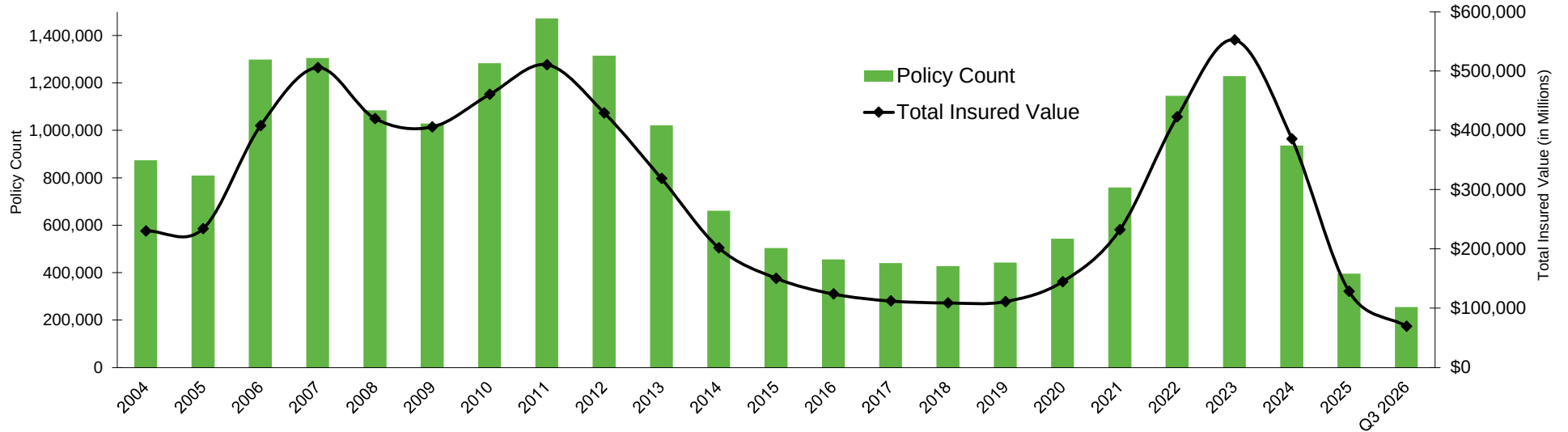
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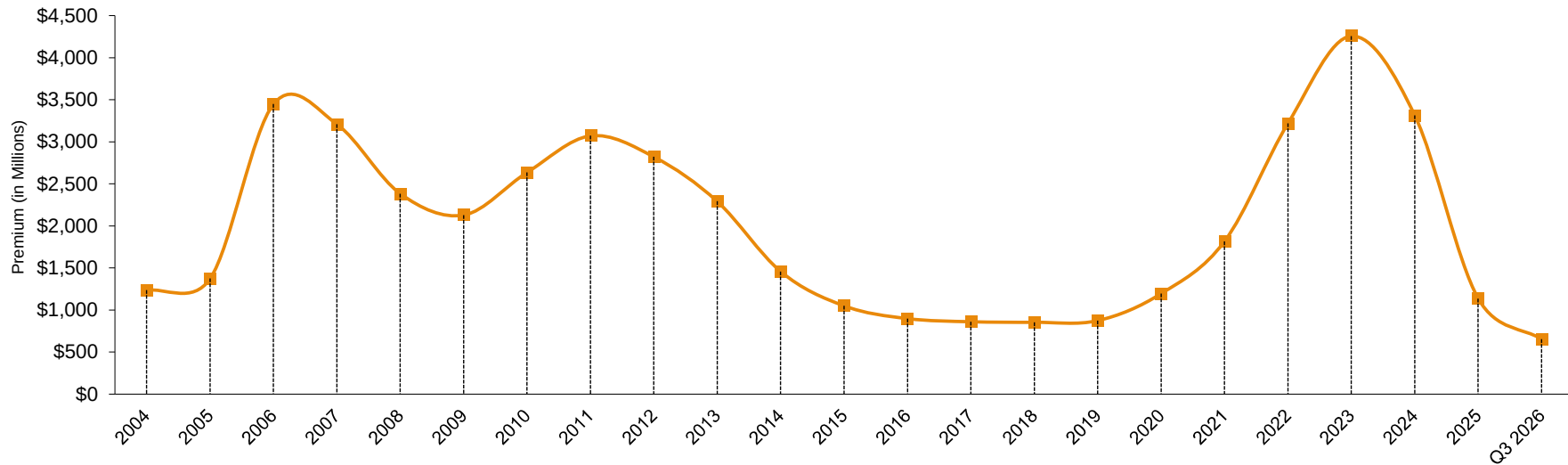
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Corporate Snapshot

Inforce Policy Count and Total Insured Value (in Millions)



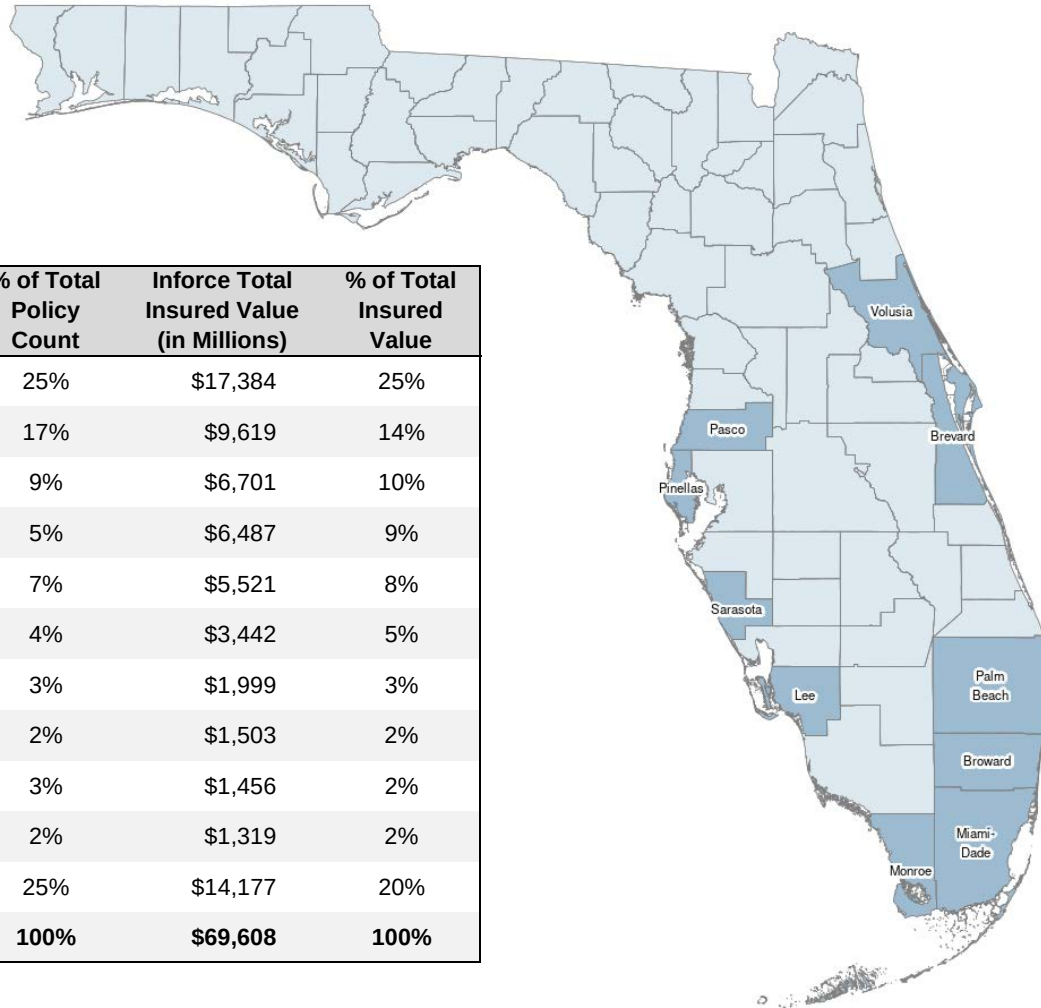
Inforce Premium (in Millions)



Note: Excludes takeout policies

High Volume Counties Based on Total Insured Value

Data as of September 30, 2026



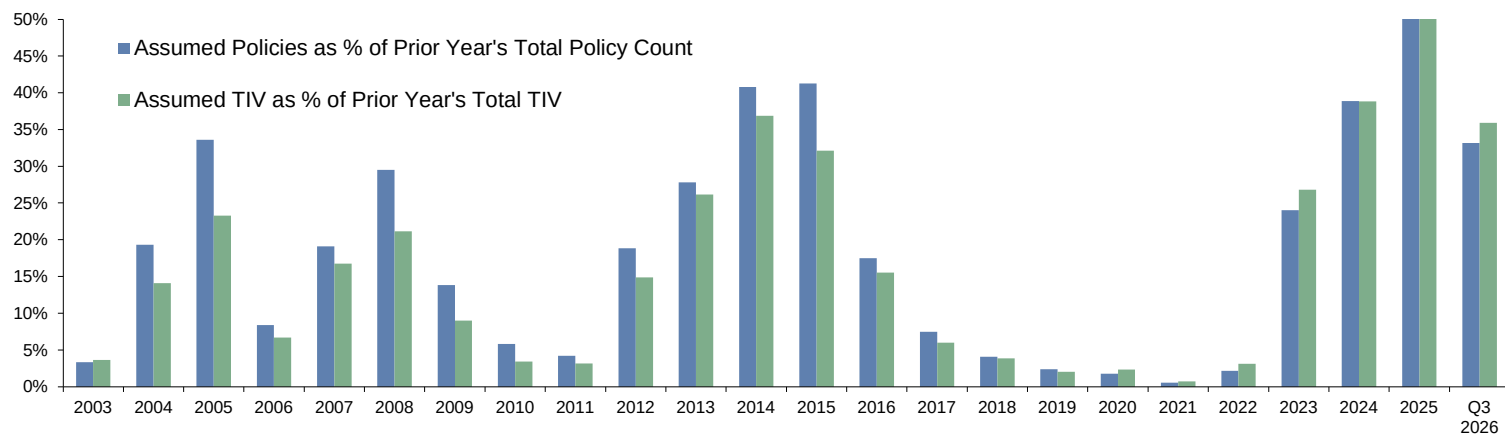
County	Policy Count	% of Total Policy Count	Inforce Total Insured Value (in Millions)	% of Total Insured Value
Miami-Dade	63,026	25%	\$17,384	25%
Broward	42,168	17%	\$9,619	14%
Palm Beach	22,051	9%	\$6,701	10%
Monroe	11,593	5%	\$6,487	9%
Pinellas	18,439	7%	\$5,521	8%
Sarasota	9,106	4%	\$3,442	5%
Lee	7,624	3%	\$1,999	3%
Volusia	4,775	2%	\$1,503	2%
Pasco	7,307	3%	\$1,456	2%
Brevard	5,739	2%	\$1,319	2%
All Other	63,008	25%	\$14,177	20%
Total	254,836	100%	\$69,608	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

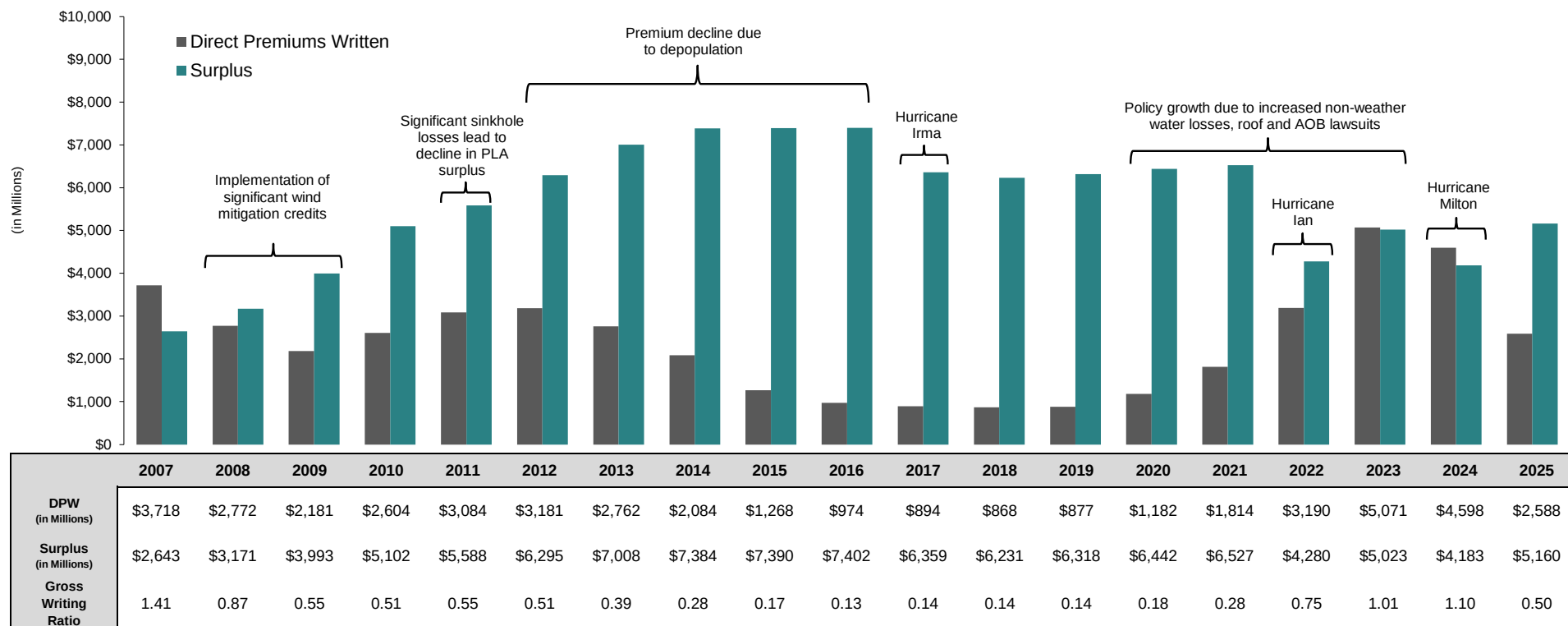
Policies Taken Out Relative to Citizens Inforce Policies



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%
Q3 2026	9	131,144	254,836	33.2%	\$46,131	\$69,608	35.9%

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



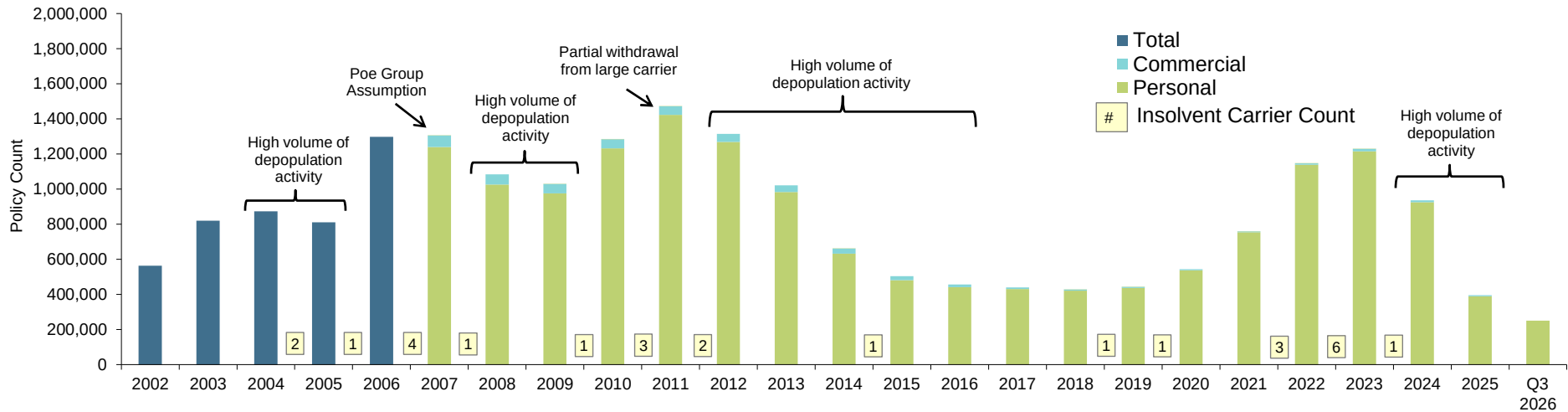
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Direct Premiums Earned (in Millions)	\$983	\$873	\$858	\$844	\$995	\$1,461	\$2,439	\$4,056	\$4,041	\$2,457
Direct Losses Incurred (in Millions)	\$292	\$2,204	\$397	\$245	\$552	\$422	\$3,658	\$997	\$2,843	\$472
Direct ALAE Incurred (in Millions)	\$104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

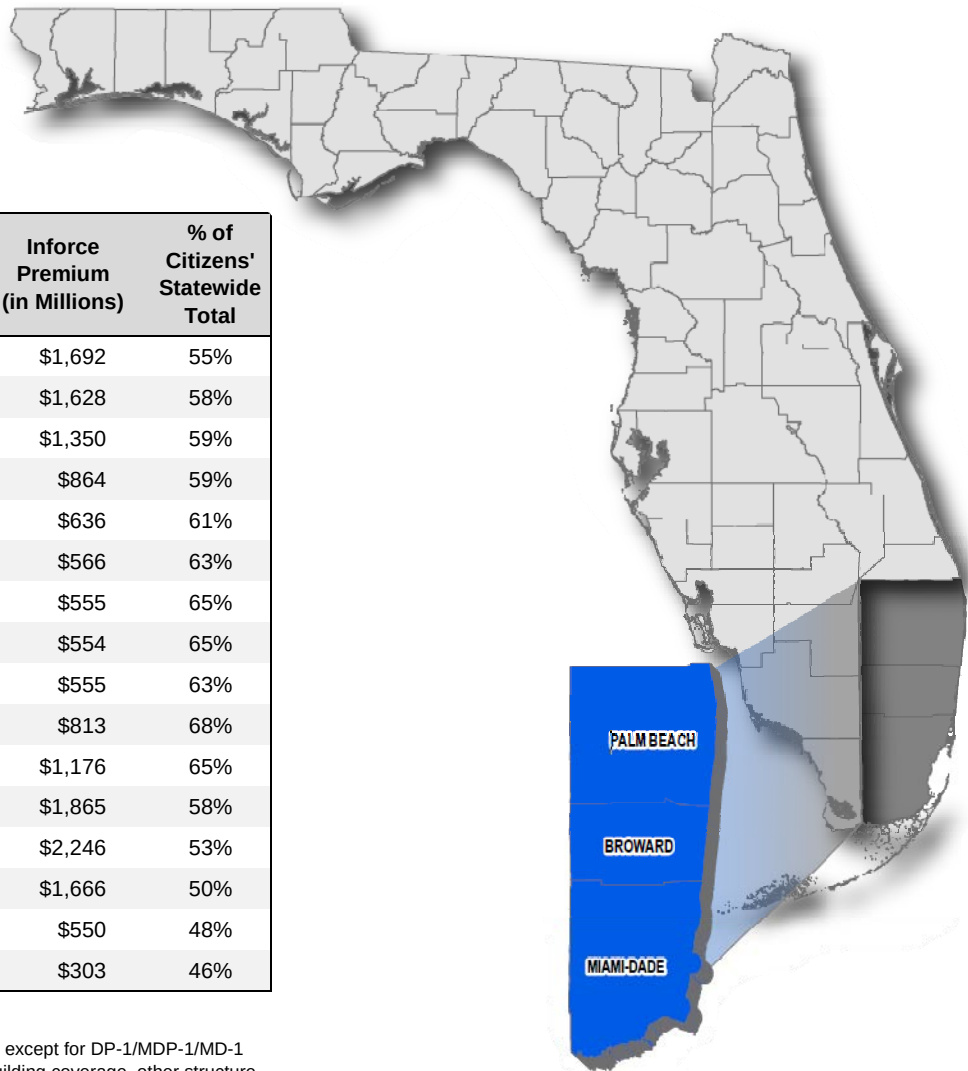
	Personal	Commercial	Total
2015	480,161	23,704	503,865
2016	440,577	15,266	455,843
2017	430,653	9,753	440,406
2018	420,612	6,785	427,397
2019	436,715	5,488	442,203
2020	537,487	5,252	542,739
2021	754,475	4,830	759,305
2022	1,139,374	6,437	1,145,811
2023	1,215,186	13,532	1,228,718
2024	924,732	11,450	936,182
2025	389,157	6,180	395,337
Q3 2026	250,845	3,991	254,836

Notes:

- 1) Excludes takeout policies
- 2) Data prior to 2002 removed 1Q 2023. Data prior to 2006 split between personal lines and commercial lines policy types is not available.

South Florida Concentration Trend

Data as of September 30, 2026

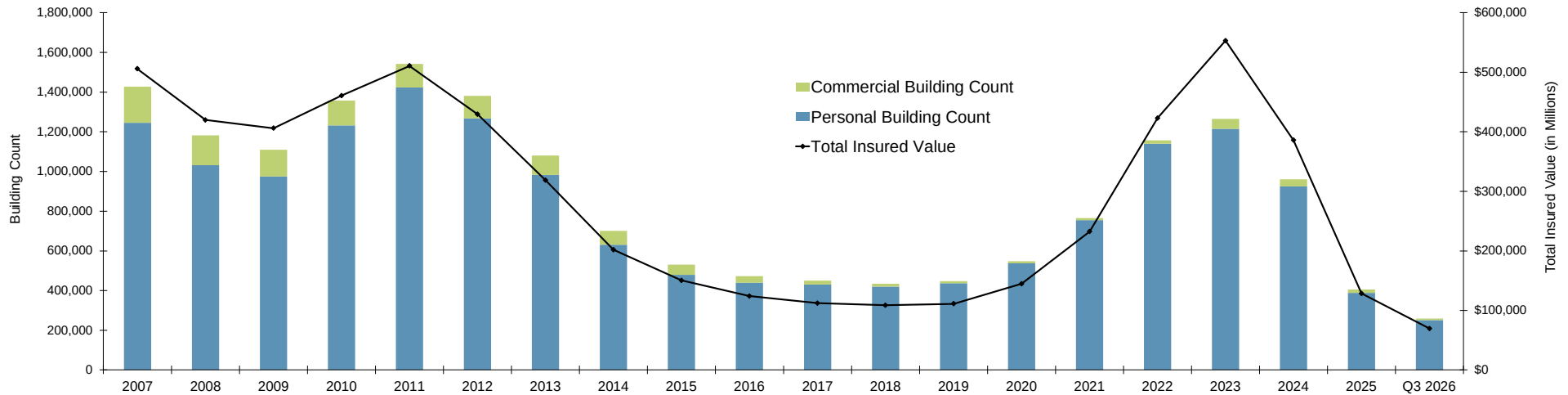


Year	Policy Count	% of Citizens' Statewide Total	Inforce Total Insured Value (in Millions)	% of Citizens' Statewide Total	Inforce Premium (in Millions)	% of Citizens' Statewide Total
2011	633,311	43%	\$252,342	49%	\$1,692	55%
2012	580,633	44%	\$215,915	50%	\$1,628	58%
2013	460,814	45%	\$166,706	52%	\$1,350	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%
Q3 2026	127,245	50%	\$33,705	48%	\$303	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

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

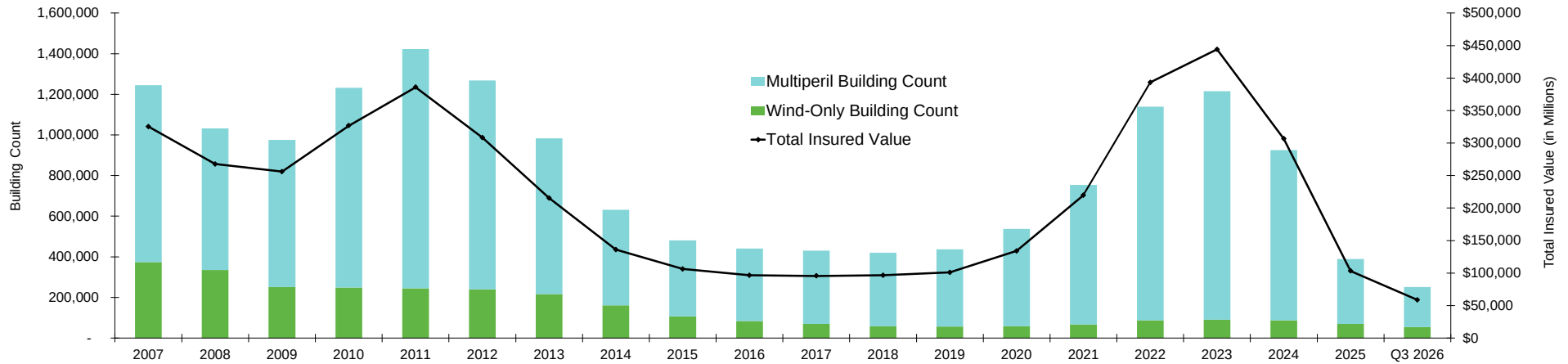


	Personal				Commercial				Total			
	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)
2007	1,239,298	1,244,869	\$2,235	\$325,313	65,651	181,929	\$974	\$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
Q3 2026	250,845	250,845	\$564	\$58,626	3,991	8,865	\$90	\$10,983	254,836	259,710	\$654	\$69,608
% Change from 2025 to Q3 2026	-35.5%	-35.5%	-39.7%	-43.2%	-35.4%	-46.3%	-55.1%	-56.4%	-35.5%	-36.0%	-42.4%	-45.8%

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) Commercial non-residential wind-only (CIW) counts are policy counts; building counts are unavailable (product was phased out in 2009). 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 September 30, 2026

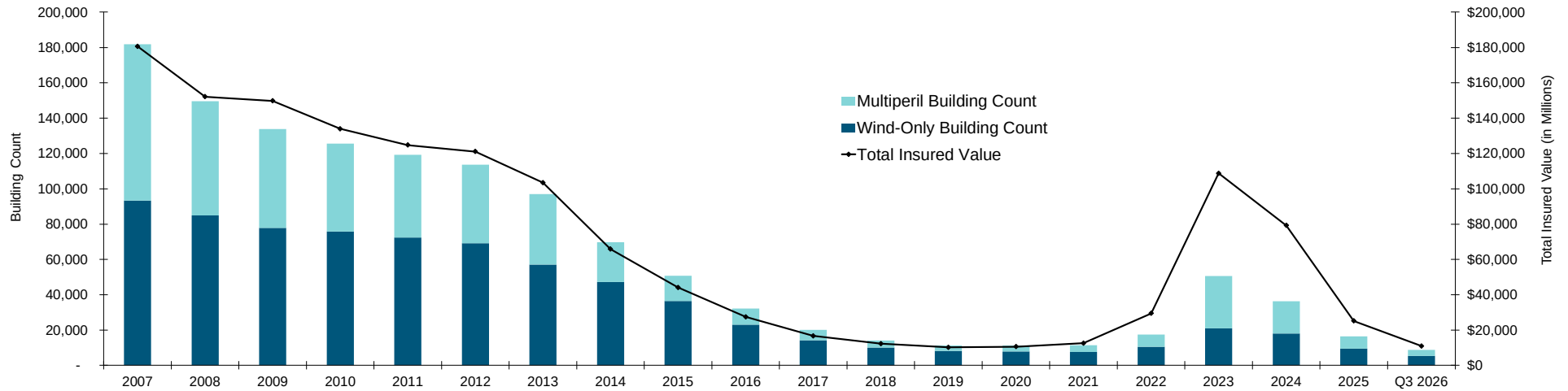


	Multiperil				Wind-Only				Total			
	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)
2007	870,533	870,533	\$1,507	\$190,522	368,765	374,336	\$729	\$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
Q3 2026	196,317	196,317	\$345	\$32,224	54,528	54,528	\$219	\$26,402	250,845	250,845	\$564	\$58,626
% Change from 2025 to Q3 2026	-38.6%	-38.6%	-48.8%	-53.8%	-21.5%	-21.5%	-16.4%	-21.1%	-35.5%	-35.5%	-39.7%	-43.2%

Notes:

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

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

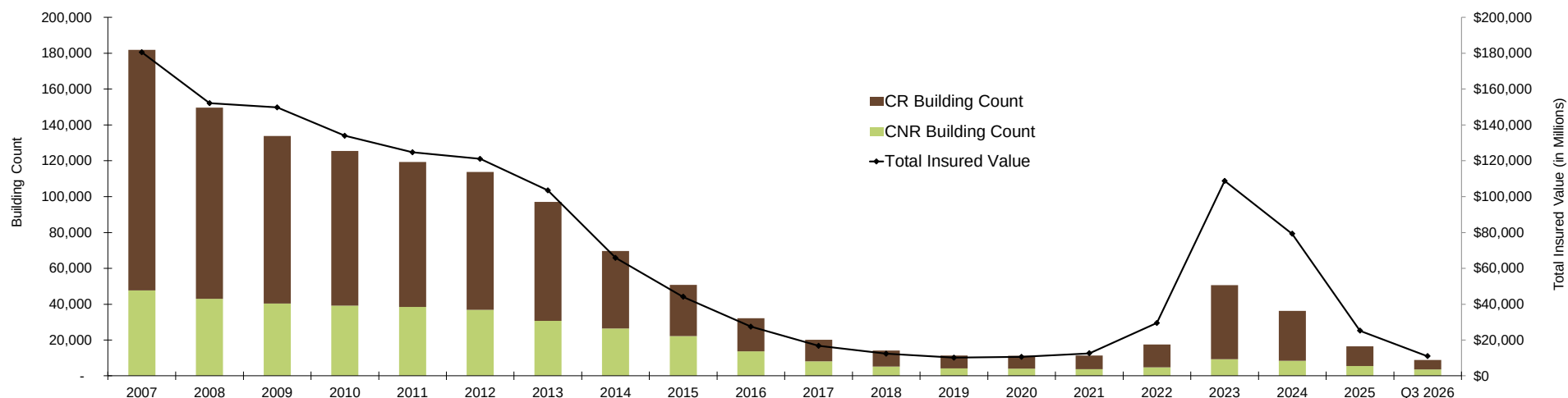


	Multiperil				Wind-Only				Total			
	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)	Policy Count	Building Count	Premium (in Millions)	TIV (in Millions)
2007	11,161	88,523	\$519	\$76,304	54,490	93,406	\$455	\$104,265	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
Q3 2026	1,253	3,446	\$31	\$5,427	2,738	5,419	\$59	\$5,555	3,991	8,865	\$90	\$10,983
% Change from 2025 to Q3 2026	-40.8%	-50.4%	-56.1%	-54.8%	-32.6%	-43.3%	-54.5%	-57.9%	-35.4%	-46.3%	-55.1%	-56.4%

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
- Commercial non-residential wind-only (CIW) counts are policy counts; building counts are unavailable (Product was phased out in 2009). 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 September 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
Q3 2026	1,639	5,223	\$58	\$8,821	2,352	3,642	\$32	\$2,161	3,991	8,865	\$90	\$10,983
% Change from 2025 to Q3 2026	-42.2%	-52.4%	-61.1%	-59.2%	-29.6%	-34.2%	-37.3%	-39.5%	-35.4%	-46.3%	-55.1%	-56.4%

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) Commercial non-residential wind-only (CIW) counts are policy counts; building counts are unavailable (Product was phased out in 2009). 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 September 30, 2026

64% of Total Insured Value is in the top 5 counties

79% of Total Insured Value is in the top 10 counties

County	PR-M	PR-W	Total	
Miami-Dade	\$8,271	\$6,742	\$15,014	
Broward	\$4,403	\$4,156	\$8,559	
Monroe	\$402	\$5,117	\$5,518	
Palm Beach	\$2,251	\$2,390	\$4,641	
Pinellas	\$3,321	\$456	\$3,777	
Top 5 Total	\$18,647	\$18,862	\$37,509	64%
Sarasota	\$687	\$2,402	\$3,089	
Lee	\$873	\$811	\$1,684	
Pasco	\$1,347	\$65	\$1,412	
Volusia	\$535	\$848	\$1,383	
Hillsborough	\$1,135	N/A	\$1,135	
Top 10 Total	\$23,224	\$22,988	\$46,212	79%
State Total	\$32,224	\$26,402	\$58,626	

Notes:

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

High Volume Counties by Total Insured Value (in Millions)

Commercial Lines By Policy Type

Data as of September 30, 2026

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

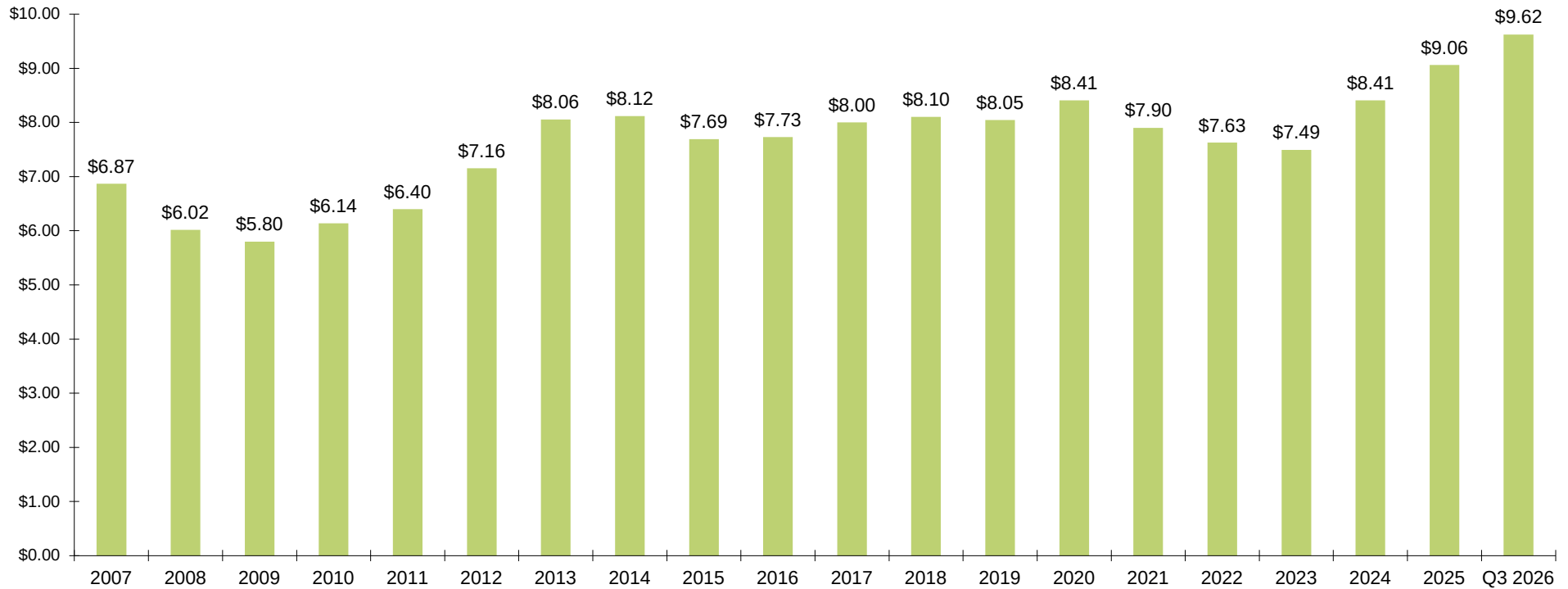
89% of Total Insured Value is in the top 10 counties

County	CR-W	CNR-W	CR-M	CNR-M	Total	
Miami-Dade	\$1,098	\$149	\$1,035	\$89	\$2,371	
Palm Beach	\$889	\$176	\$951	\$44	\$2,060	
Pinellas	\$123	\$57	\$1,482	\$83	\$1,744	
Broward	\$638	\$152	\$201	\$69	\$1,060	
Monroe	\$512	\$400	\$27	\$30	\$969	
Top 5 Total	\$3,260	\$935	\$3,696	\$314	\$8,204	75%
Collier	\$320	\$23	\$127	\$6	\$476	
Sarasota	\$169	\$70	\$67	\$46	\$353	
Lee	\$201	\$83	\$7	\$25	\$315	
Brevard	\$16	\$17	\$159	\$58	\$249	
Hillsborough	N/A	N/A	\$151	\$13	\$164	
Top 10 Total	\$3,966	\$1,127	\$4,207	\$461	\$9,762	89%
State Total	\$4,225	\$1,330	\$4,596	\$831	\$10,983	

Notes:

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

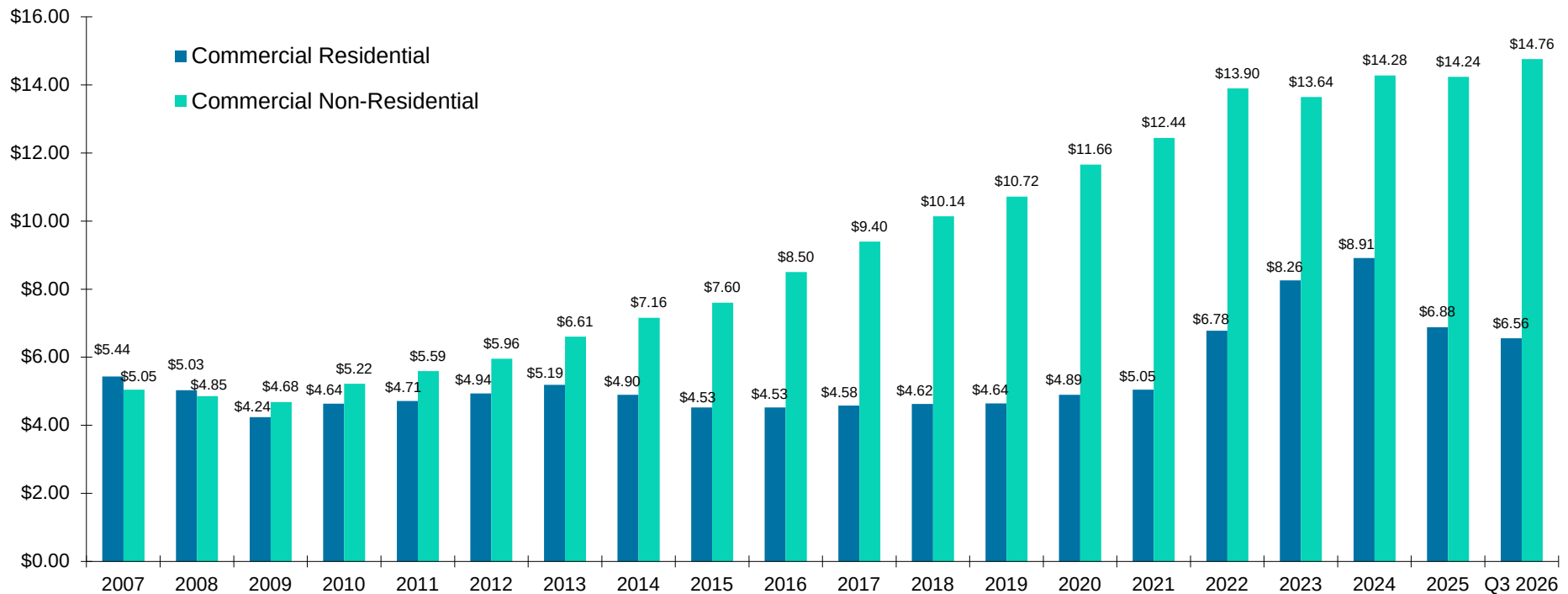
Average Premium per \$1,000 Total Insured Value Personal Residential



Change from Last Year: 6.2%

Note: Excludes takeout policies

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



Change from Last Year: **-4.7%** Commercial Residential
3.7% Commercial Non-Residential

Note: Excludes takeout policies

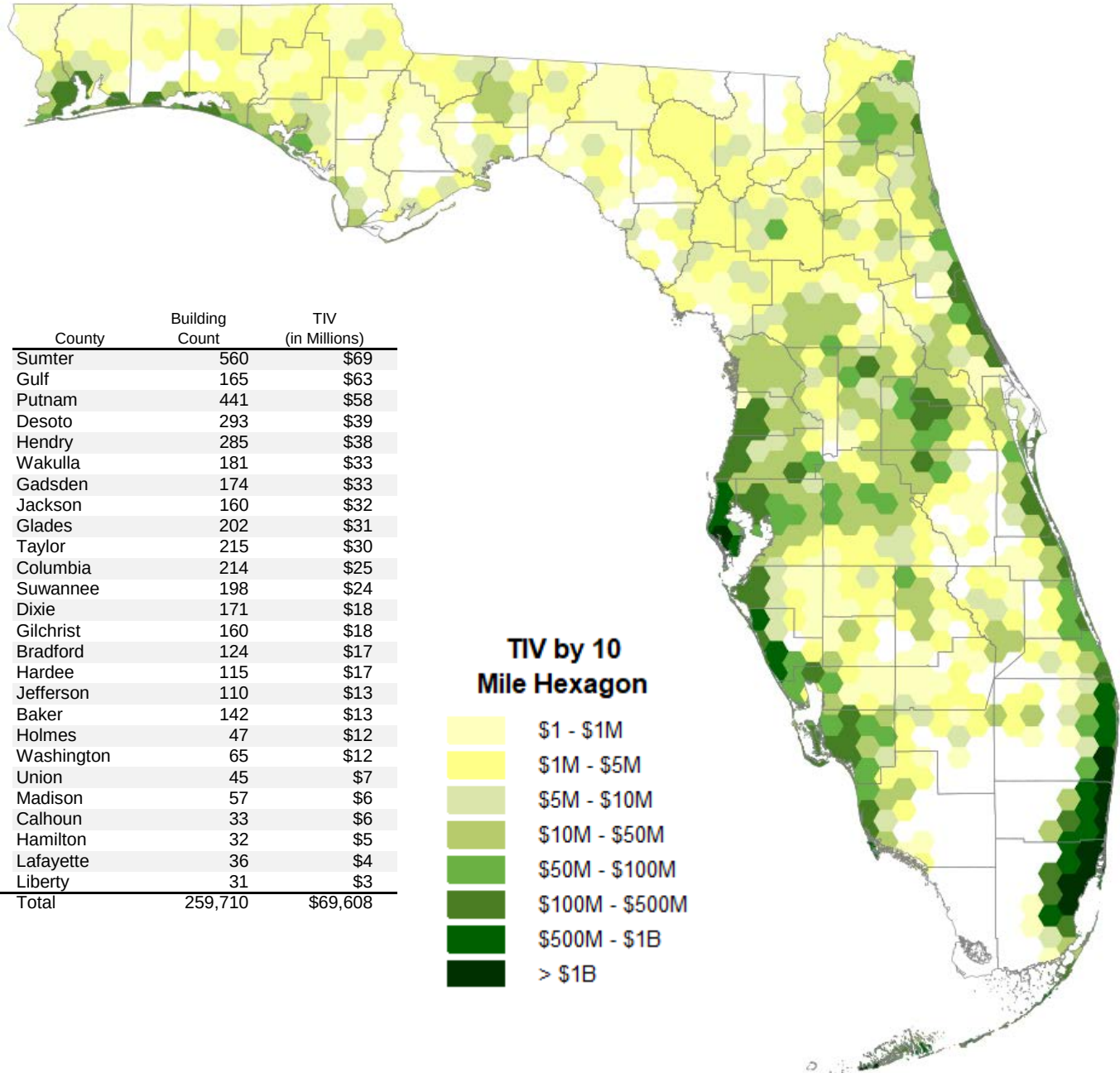
Maps

Total Insured Value (TIV) by 10 Mile Hexagon

Personal & Commercial Lines

Data as of September 30, 2026

County	Building Count	TIV (in Millions)
Miami-Dade	63,600	\$17,384
Broward	42,682	\$9,619
Palm Beach	23,311	\$6,701
Monroe	12,130	\$6,487
Pinellas	18,764	\$5,521
Sarasota	9,515	\$3,442
Lee	7,777	\$1,999
Volusia	4,807	\$1,503
Pasco	7,363	\$1,456
Brevard	5,919	\$1,319
Hillsborough	5,401	\$1,299
Escambia	2,747	\$1,248
Collier	2,885	\$1,182
Manatee	5,187	\$984
Hernando	3,873	\$779
Orange	3,661	\$693
Polk	4,845	\$605
Walton	1,323	\$581
Saint Lucie	2,549	\$540
Duval	1,851	\$519
Charlotte	2,276	\$449
Bay	1,660	\$446
Lake	3,079	\$399
Okaloosa	1,047	\$371
Osceola	1,706	\$361
Santa Rosa	1,009	\$353
Indian River	1,428	\$341
Martin	1,454	\$300
Saint Johns	983	\$233
Citrus	1,893	\$231
Flagler	684	\$225
Marion	1,633	\$224
Seminole	1,002	\$213
Highlands	1,845	\$193
Franklin	339	\$149
Nassau	434	\$124
Leon	536	\$111
Alachua	637	\$110
Okeechobee	614	\$108
Levy	565	\$92
Clay	440	\$88



County	Building Count	TIV (in Millions)
Sumter	560	\$69
Gulf	165	\$63
Putnam	441	\$58
Desoto	293	\$39
Hendry	285	\$38
Wakulla	181	\$33
Gadsden	174	\$33
Jackson	160	\$32
Glades	202	\$31
Taylor	215	\$30
Columbia	214	\$25
Suwannee	198	\$24
Dixie	171	\$18
Gilchrist	160	\$18
Bradford	124	\$17
Hardee	115	\$17
Jefferson	110	\$13
Baker	142	\$13
Holmes	47	\$12
Washington	65	\$12
Union	45	\$7
Madison	57	\$6
Calhoun	33	\$6
Hamilton	32	\$5
Lafayette	36	\$4
Liberty	31	\$3
Total	259,710	\$69,608

Note: Excludes takeout policies

Total Insured Value (TIV) by 10 Mile Hexagon

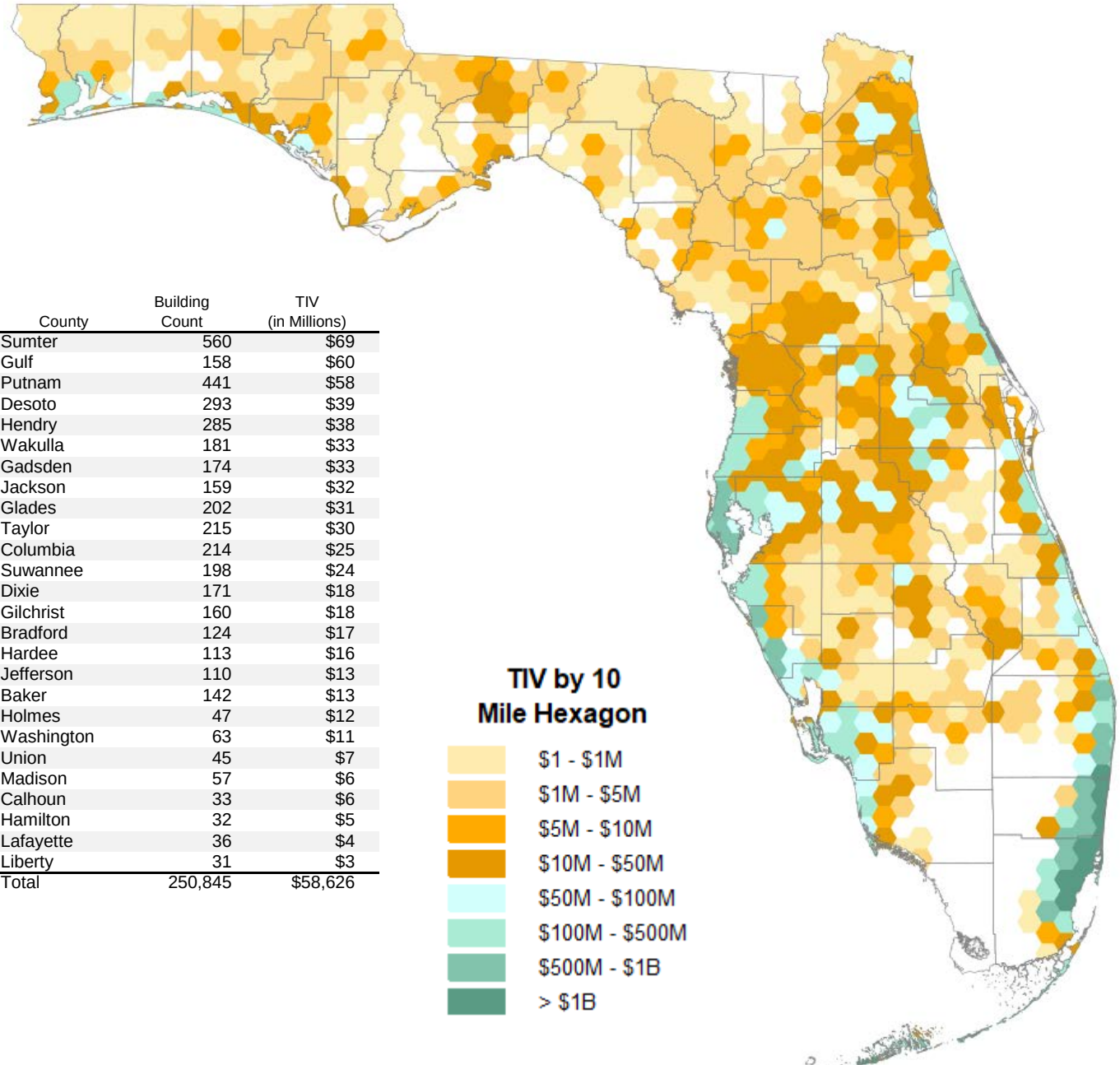
Personal Lines

Data as of September 30, 2026

County	Building Count	TIV (in Millions)
Miami-Dade	62,087	\$15,014
Broward	41,595	\$8,559
Monroe	11,139	\$5,518
Palm Beach	21,443	\$4,641
Pinellas	18,156	\$3,777
Sarasota	8,986	\$3,089
Lee	7,520	\$1,684
Pasco	7,289	\$1,412
Volusia	4,706	\$1,383
Hillsborough	5,328	\$1,135
Escambia	2,548	\$1,102
Brevard	5,649	\$1,070
Manatee	5,052	\$827
Hernando	3,867	\$777
Collier	2,675	\$706
Orange	3,616	\$656
Polk	4,833	\$595
Walton	1,230	\$521
Duval	1,838	\$512
Charlotte	2,252	\$432
Saint Lucie	2,419	\$430
Lake	3,077	\$399
Osceola	1,706	\$361
Bay	1,550	\$351
Santa Rosa	939	\$297
Indian River	1,363	\$270
Okaloosa	913	\$257
Citrus	1,888	\$227
Saint Johns	967	\$225
Marion	1,631	\$223
Flagler	676	\$220
Martin	1,315	\$195
Highlands	1,845	\$193
Seminole	975	\$191
Franklin	336	\$148
Nassau	433	\$124
Alachua	636	\$109
Okeechobee	613	\$107
Leon	520	\$105
Clay	439	\$87
Levy	551	\$77

County	Building Count	TIV (in Millions)
Sumter	560	\$69
Gulf	158	\$60
Putnam	441	\$58
Desoto	293	\$39
Hendry	285	\$38
Wakulla	181	\$33
Gadsden	174	\$33
Jackson	159	\$32
Glades	202	\$31
Taylor	215	\$30
Columbia	214	\$25
Suwannee	198	\$24
Dixie	171	\$18
Gilchrist	160	\$18
Bradford	124	\$17
Hardee	113	\$16
Jefferson	110	\$13
Baker	142	\$13
Holmes	47	\$12
Washington	63	\$11
Union	45	\$7
Madison	57	\$6
Calhoun	33	\$6
Hamilton	32	\$5
Lafayette	36	\$4
Liberty	31	\$3
Total	250,845	\$58,626

Note: Excludes takeout policies

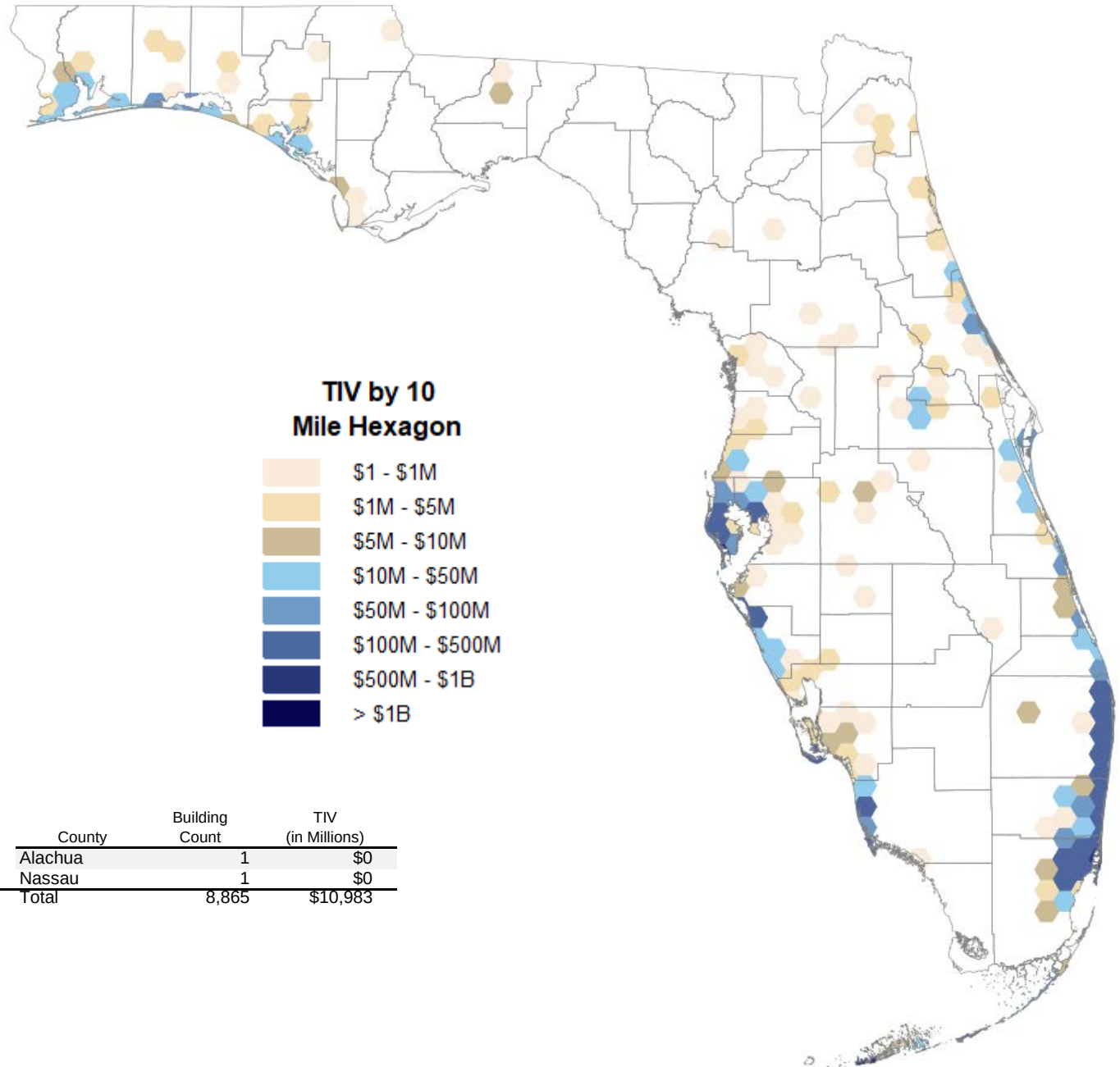


Total Insured Value (TIV) by 10 Mile Hexagon

Commercial Lines

Data as of September 30, 2026

County	Building Count	TIV (in Millions)
Miami-Dade	1,513	\$2,371
Palm Beach	1,868	\$2,060
Pinellas	608	\$1,744
Broward	1,087	\$1,060
Monroe	991	\$969
Collier	210	\$476
Sarasota	529	\$353
Lee	257	\$315
Brevard	270	\$249
Hillsborough	73	\$164
Manatee	135	\$158
Escambia	199	\$146
Volusia	101	\$120
Okaloosa	134	\$114
Saint Lucie	130	\$110
Martin	139	\$105
Bay	110	\$95
Indian River	65	\$71
Walton	93	\$60
Santa Rosa	70	\$56
Pasco	74	\$44
Orange	45	\$37
Seminole	27	\$22
Charlotte	24	\$17
Levy	14	\$14
Polk	12	\$10
Saint Johns	16	\$8
Duval	13	\$7
Leon	16	\$6
Citrus	5	\$4
Flagler	8	\$4
Gulf	7	\$3
Hernando	6	\$2
Franklin	3	\$2
Marion	2	\$1
Okeechobee	1	\$1
Washington	2	\$1
Clay	1	\$1
Jackson	1	\$0
Lake	2	\$0
Hardee	2	\$0

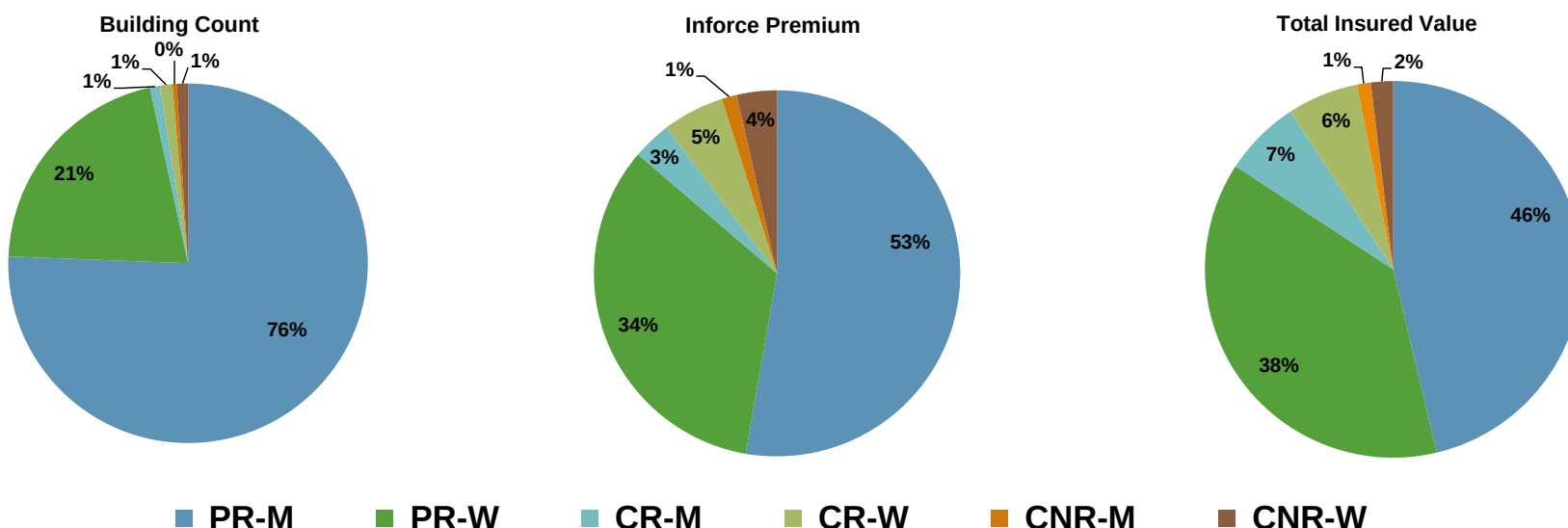


Note: Excludes takeout policies

Product Line Information

Information by Product Line

Data as of September 30, 2026



	PR-M	PR-W	CR-M	CR-W	CNR-M	CNR-W	TOTAL
Policy Count	196,317	54,528	511	1,128	742	1,610	254,836
Building Count	196,317	54,528	2,411	2,812	1,035	2,607	259,710
Inforce Premium	\$344,946,766	\$219,229,556	\$22,214,325	\$35,661,762	\$8,670,477	\$23,232,206	\$653,955,092
Total Insured Value	\$32,223,593,248	\$26,401,929,946	\$4,596,357,140	\$4,224,970,873	\$830,961,063	\$1,330,260,192	\$69,608,072,462

Notes:

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

**Personal Residential
Information by Policy Form
Data as of September 30, 2026**

Policy Form / Category	Multiperil					
	Policy Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
HO-3	17,303	9%	\$59,738,648	17%	\$7,788,945,574	24%
HO-8	9,517	5%	\$25,726,699	7%	\$2,815,172,552	9%
Homeowners	26,820	14%	\$85,465,347	25%	\$10,604,118,126	33%
DP-1 D	28,215	14%	\$78,689,094	23%	\$9,334,535,125	29%
DP-3 D	5,445	3%	\$15,201,916	4%	\$2,003,975,015	6%
Dwelling	33,660	17%	\$93,891,010	27%	\$11,338,510,140	35%
HO-6	12,392	6%	\$10,597,734	3%	\$476,628,320	1%
DP-1 C	2,403	1%	\$1,424,813	0%	\$176,684,758	1%
DP-3 C	56,809	29%	\$37,362,223	11%	\$3,713,253,492	12%
Condo	71,604	36%	\$49,384,770	14%	\$4,366,566,570	14%
MHO-3	48,582	25%	\$101,126,726	29%	\$5,177,157,559	16%
MDP-1 D	10,960	6%	\$13,756,726	4%	\$617,774,723	2%
Mobile Home	59,542	30%	\$114,883,452	33%	\$5,794,932,282	18%
HO-4	4,059	2%	\$1,090,623	0%	\$103,688,670	0%
DP-1 T	2	0%	\$1,436	0%	\$156,000	0%
DP-3 T	4	0%	\$1,786	0%	\$170,800	0%
MDP-1 T	23	0%	\$5,354	0%	\$572,500	0%
MHO-4	603	0%	\$222,988	0%	\$14,878,160	0%
Tenant	4,691	2%	\$1,322,187	0%	\$119,466,130	0%
Total	196,317	100%	\$344,946,766	100%	\$32,223,593,248	100%

Policy Form / Category	Wind-Only					
	Policy Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
HW-2	31,765	58%	\$133,451,259	61%	\$19,518,220,057	74%
Homeowners	31,765	58%	\$133,451,259	61%	\$19,518,220,057	74%
DW-2	9,162	17%	\$58,656,230	27%	\$4,537,042,133	17%
Dwelling	9,162	17%	\$58,656,230	27%	\$4,537,042,133	17%
HW-6	12,561	23%	\$23,520,031	11%	\$2,281,070,976	9%
Condo	12,561	23%	\$23,520,031	11%	\$2,281,070,976	9%
MW-2	866	2%	\$3,075,910	1%	\$51,358,340	0%
MD-1	95	0%	\$458,718	0%	\$5,574,040	0%
Mobile Home	961	2%	\$3,534,628	2%	\$56,932,380	0%
HW-4	79	0%	\$67,408	0%	\$8,664,400	0%
Tenant	79	0%	\$67,408	0%	\$8,664,400	0%
Total	54,528	100%	\$219,229,556	100%	\$26,401,929,946	100%

Category	Total					
	Policy Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
Homeowners	58,585	23%	\$218,916,606	39%	\$30,122,338,183	51%
Dwelling	42,822	17%	\$152,547,240	27%	\$15,875,552,273	27%
Condo	84,165	34%	\$72,904,801	13%	\$6,647,637,546	11%
Mobile Home	60,503	24%	\$118,418,080	21%	\$5,851,864,662	10%
Tenant	4,770	2%	\$1,389,595	0%	\$128,130,530	0%
Total	250,845	100%	\$564,176,322	100%	\$58,625,523,194	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 September 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	194	38%	532	22%	\$3,767,994	17%	\$640,060,400	14%
Condo Assn	269	53%	1,314	55%	\$15,122,335	68%	\$3,261,223,400	71%
Homeowners Assn	11	2%	433	18%	\$2,031,280	9%	\$464,347,940	10%
All Other	37	7%	132	5%	\$1,292,716	6%	\$230,725,400	5%
Total	511	100%	2,411	100%	\$22,214,325	100%	\$4,596,357,140	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	247	22%	406	14%	\$3,103,882	9%	\$299,144,160	7%
Condo Assn	689	61%	1,491	53%	\$25,573,051	72%	\$3,024,624,705	72%
Homeowners Assn	37	3%	242	9%	\$1,661,207	5%	\$308,032,615	7%
All Other	155	14%	673	24%	\$5,323,622	15%	\$593,169,393	14%
Total	1,128	100%	2,812	100%	\$35,661,762	100%	\$4,224,970,873	100%

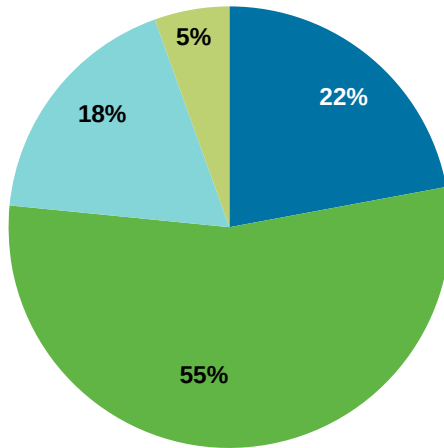
Policy Type	Total							
	Policy Count	% of Total	Building Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
Apartment Bldg	441	27%	938	18%	\$6,871,876	12%	\$939,204,560	11%
Condo Assn	958	58%	2,805	54%	\$40,695,386	70%	\$6,285,848,105	71%
Homeowners Assn	48	3%	675	13%	\$3,692,487	6%	\$772,380,555	9%
All Other	192	12%	805	15%	\$6,616,338	11%	\$823,894,793	9%
Total	1,639	100%	5,223	100%	\$57,876,087	100%	\$8,821,328,013	100%

Notes:

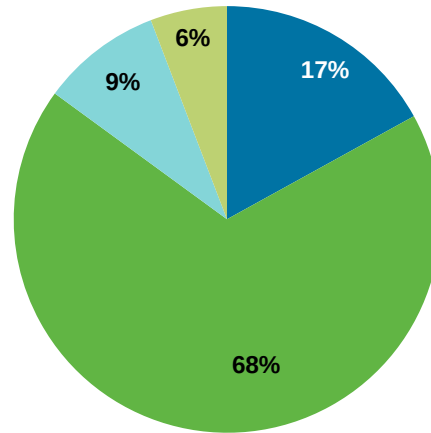
- 1) All Other = Auxiliary/Special Class only policies, Cooperative Buildings, Continuing Care Retirement Community, Dorms, etc.
2) Excludes takeout policies

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

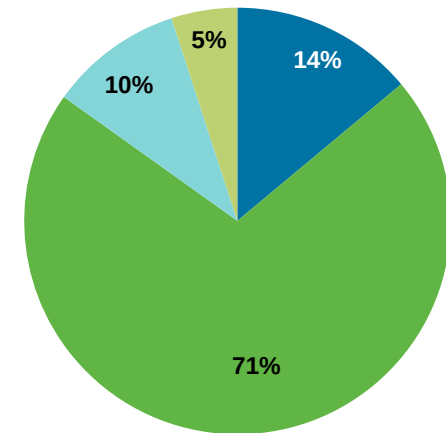
Building Count



Inforce Premium



Total Insured Value



■ Apartment Bldg

■ Condo Assn

■ Homeowners Assn

■ All Other

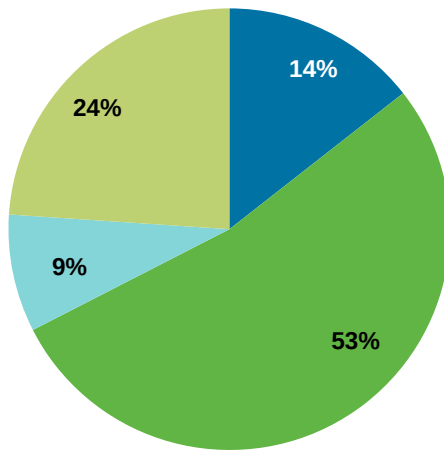
	Apartment Bldg	Condo Assn	Homeowners Assn	All Other	Total
Policy Count	194	269	11	37	511
Building Count	532	1,314	433	132	2,411
Inforce Premium	\$3,767,994	\$15,122,335	\$2,031,280	\$1,292,716	\$22,214,325
Total Insured Value	\$640,060,400	\$3,261,223,400	\$464,347,940	\$230,725,400	\$4,596,357,140

Notes:

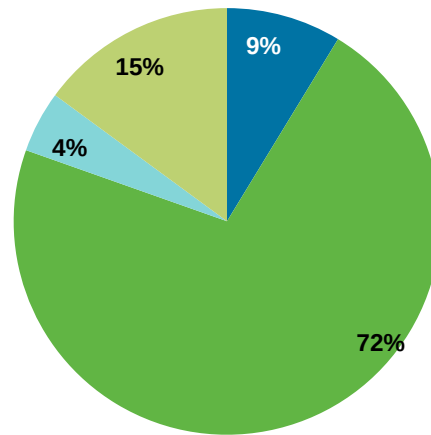
- 1) All Other = Auxiliary/Special Class only policies, Cooperative Buildings, Continuing Care Retirement Community, Dorms, etc.
- 2) Excludes takeout policies

Commercial Residential Wind-Only Information by Policy Type Data as of September 30, 2026

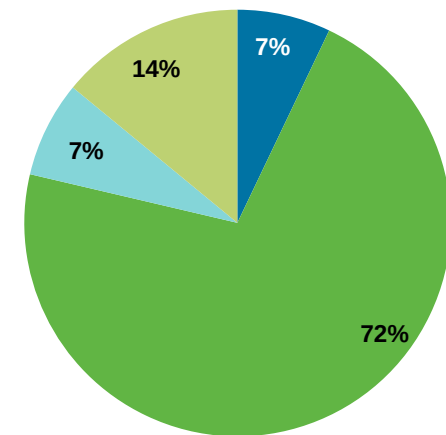
Building Count



Inforce Premium



Total Insured Value



■ Apartment Bldg

■ Condo Assn

■ Homeowners Assn

■ All Other

	Apartment Bldg	Condo Assn	Homeowners Assn	All Other	Total
Policy Count	247	689	37	155	1,128
Building Count	406	1,491	242	673	2,812
Inforce Premium	3,103,882	25,573,051	1,661,207	5,323,622	\$35,661,762
Total Insured Value	299,144,160	3,024,624,705	308,032,615	593,169,393	\$4,224,970,873

Notes:

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

Commercial Non-Residential
Information by Policy Type
Data as of September 30, 2026

Policy Type	Multiperil							
	Policy Count	% of Total	Building Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
Office	215	29%	262	25%	\$1,626,988	19%	\$162,578,445	20%
Retail	97	13%	121	12%	\$736,960	8%	\$86,891,235	10%
Hotel/Motel	17	2%	23	2%	\$350,877	4%	\$39,844,796	5%
Restaurant	5	1%	5	0%	\$22,491	0%	\$2,819,300	0%
All Other	408	55%	624	60%	\$5,933,161	68%	\$538,827,287	65%
Total	742	100%	1,035	100%	\$8,670,477	100%	\$830,961,063	100%

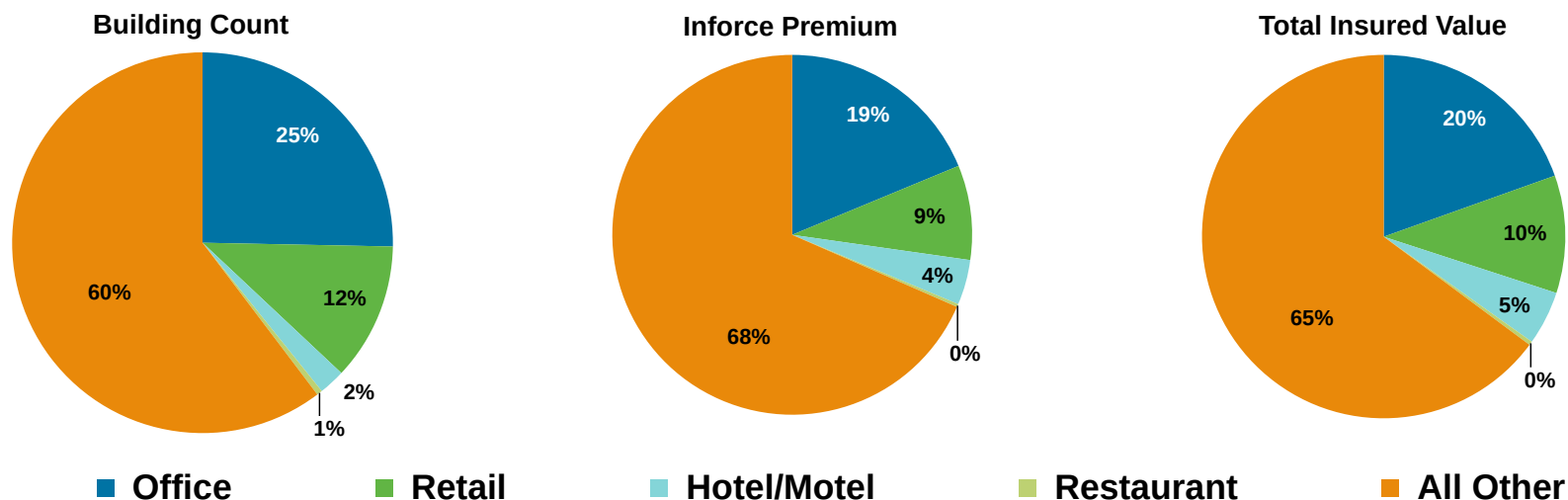
Policy Type	Wind-Only							
	Policy Count	% of Total	Building Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
Office	442	27%	514	20%	\$2,626,556	11%	\$179,773,347	14%
Retail	323	20%	428	16%	\$4,598,650	20%	\$255,946,673	19%
Hotel/Motel	116	7%	385	15%	\$4,673,334	20%	\$216,459,461	16%
Restaurant	198	12%	229	9%	\$2,192,963	9%	\$127,791,331	10%
All Other	530	33%	1,050	40%	\$9,112,665	39%	\$549,694,051	41%
Builders Risk	1	0%	1	0%	\$28,038	0%	\$595,329	0%
Total	1,610	100%	2,607	100%	\$23,232,206	100%	\$1,330,260,192	100%

Policy Type	Total							
	Policy Count	% of Total	Building Count	% of Total	Inforce Premium	% of Total	Total Insured Value (TIV)	% of Total
Office	657	28%	776	21%	\$4,253,544	13%	\$342,351,792	16%
Retail	420	18%	549	15%	\$5,335,610	17%	\$342,837,908	16%
Hotel/Motel	133	6%	408	11%	\$5,024,211	16%	\$256,304,257	12%
Restaurant	203	9%	234	6%	\$2,215,454	7%	\$130,610,631	6%
All Other	938	40%	1,674	46%	\$15,045,826	47%	\$1,088,521,338	50%
Builders Risk	1	0%	1	0%	\$28,038	0%	\$595,329	0%
Total	2,352	100%	3,642	100%	\$31,902,683	100%	\$2,161,221,255	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 takeover 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 September 30, 2026

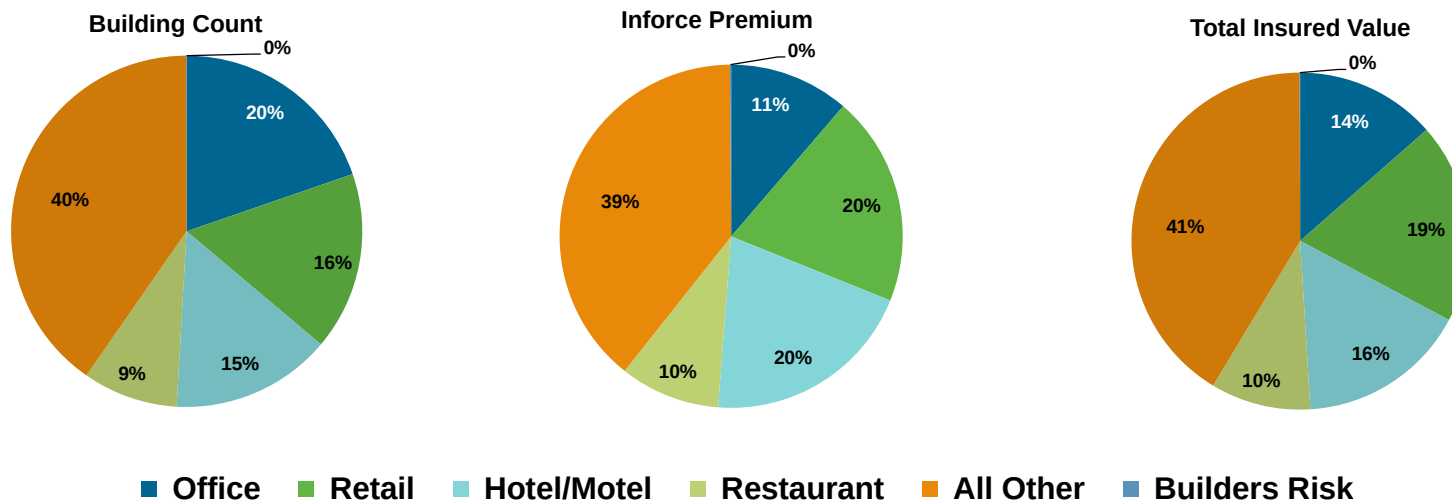


	Office	Retail	Hotel/Motel	Restaurant	All Other	Total
Policy Count	215	97	17	5	408	742
Building Count	262	121	23	5	624	1,035
Inforce Premium	\$1,626,988	\$736,960	\$350,877	\$22,491	\$5,933,161	\$8,670,477
Total Insured Value	\$162,578,445	\$86,891,235	\$39,844,796	\$2,819,300	\$538,827,287	\$830,961,063

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 September 30, 2026



	Office	Retail	Hotel/Motel	Restaurant	All Other	Builders Risk	Total
Policy Count	442	323	116	198	530	1	1,610
Building Count	514	428	385	229	1,050	1	2,607
Inforce Premium	\$2,626,556	\$4,598,650	\$4,673,334	\$2,192,963	\$9,112,665	\$28,038	\$23,232,206
Total Insured Value	\$179,773,347	\$255,946,673	\$216,459,461	\$127,791,331	\$549,694,051	\$595,329	\$1,330,260,192

Notes:

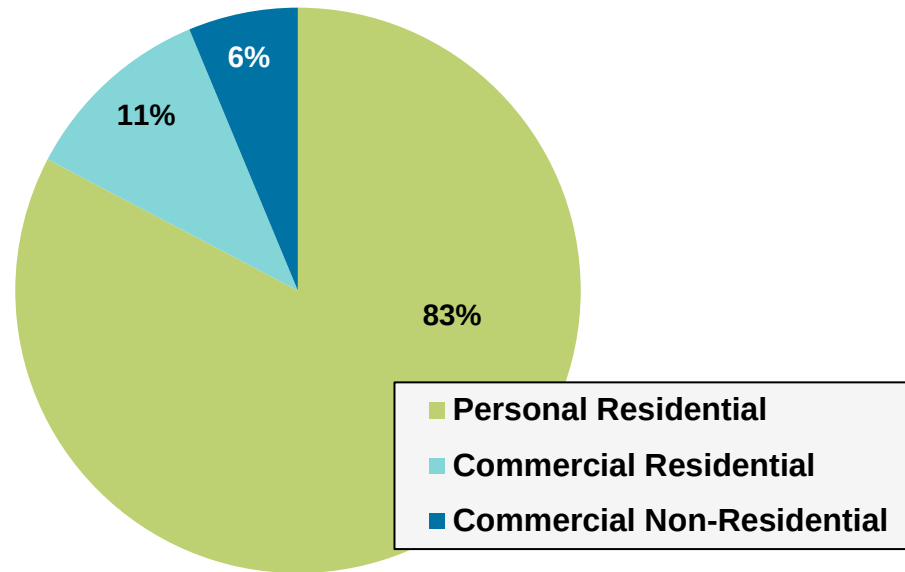
- 1) For policies with multiple risks, policy count and inforce premium are allocated by the occupancy with the greatest Total Insured Value (TIV) for the policy. Building count and TIV are allocated at the risk level.
- 2) Excludes takeout policies
- 3) All Other includes other CSP codes including Health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

Hot Topics

Catastrophe Modeling Results

Percentage of Average Annual Loss

Data as of September 30, 2026

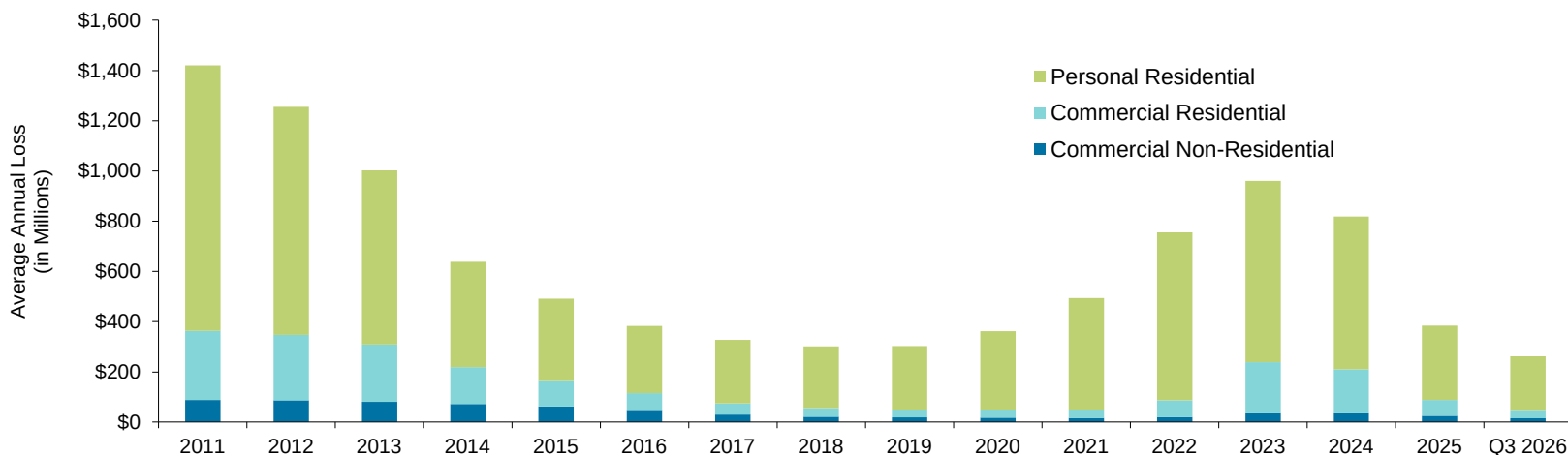


Type	Average Annual Loss (in Millions)	Percent of Average Annual Loss
Personal Residential	\$217	83%
Commercial Residential	\$29	11%
Commercial Non-Residential	\$16	6%
Total	\$262	100%

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
Q3 2026	\$217	\$29	\$16	\$262

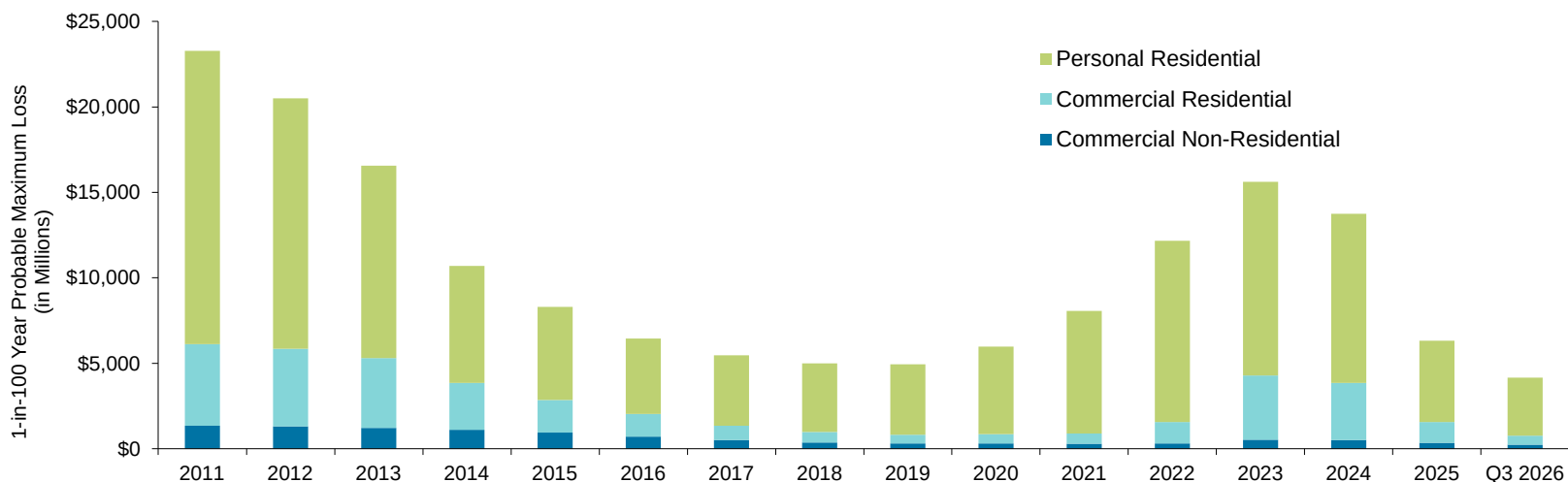
Notes:

- 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

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
Q3 2026	\$3,397	\$531	\$238	\$4,116

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: v13.2.0 2026, 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 September 30, 2026

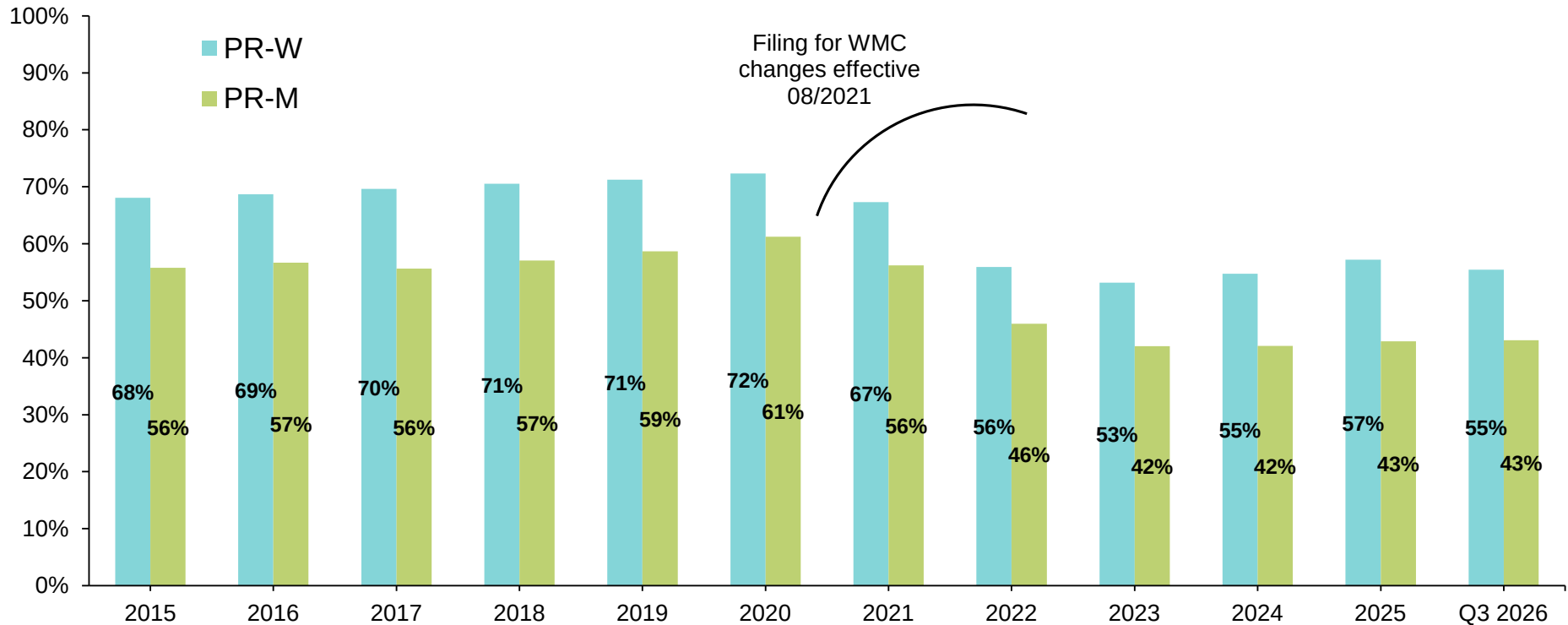
Product Line	Policy Type	Number of Policies with Wind Coverage (1)	Wind Portion of Premium for Policies with Wind Coverage (2)	Number of Policies with WMC (3)	Wind Portion of Premium for Policies with WMC (4)	Total WMC (5)	% of Wind Coverage Policies with WMC (6) = (3) / (1)	% Mitigation Credit Reduces 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	16,271	\$44,821,414	15,378	\$41,979,465	\$28,087,346	94.5%	40.1%	\$1,826
	HO-4	3,632	\$825,947	1,417	\$270,066	\$462,289	39.0%	63.1%	\$326
	HO-6	9,235	\$2,156,149	6,560	\$1,370,295	\$2,749,774	71.0%	66.7%	\$419
	HO-8	9,427	\$23,341,706	9,064	\$22,257,978	\$14,738,164	96.1%	39.8%	\$1,626
	DP-1	27,202	\$67,988,063	24,891	\$63,866,141	\$48,280,286	91.5%	43.1%	\$1,940
	DP-3	58,706	\$24,226,318	29,617	\$15,133,424	\$15,305,851	50.4%	50.3%	\$517
	Total PR-M	124,473	\$163,359,597	86,927	\$144,877,369	\$109,623,711	69.8%	43.1%	\$1,261
PR-W	HW-2	31,765	\$110,610,635	31,568	\$109,614,579	\$118,812,580	99.4%	52.0%	\$3,764
	HW-4	79	\$56,583	58	\$38,558	\$65,234	73.4%	62.9%	\$1,125
	HW-6	12,561	\$19,467,003	12,162	\$18,540,371	\$54,414,282	96.8%	74.6%	\$4,474
	DW-2	9,162	\$48,755,453	8,922	\$47,258,332	\$45,168,461	97.4%	48.9%	\$5,063
	Total PR-W	53,567	\$178,889,674	52,710	\$175,451,840	\$218,460,557	98.4%	55.5%	\$4,145
Personal Residential Total		178,040	\$342,249,271	139,637	\$320,329,209	\$328,084,267	78.4%	50.6%	\$2,350

Note:

Excludes takeout policies and mobile home policies

Personal Residential Windstorm Mitigation Credit (WMC) Trend

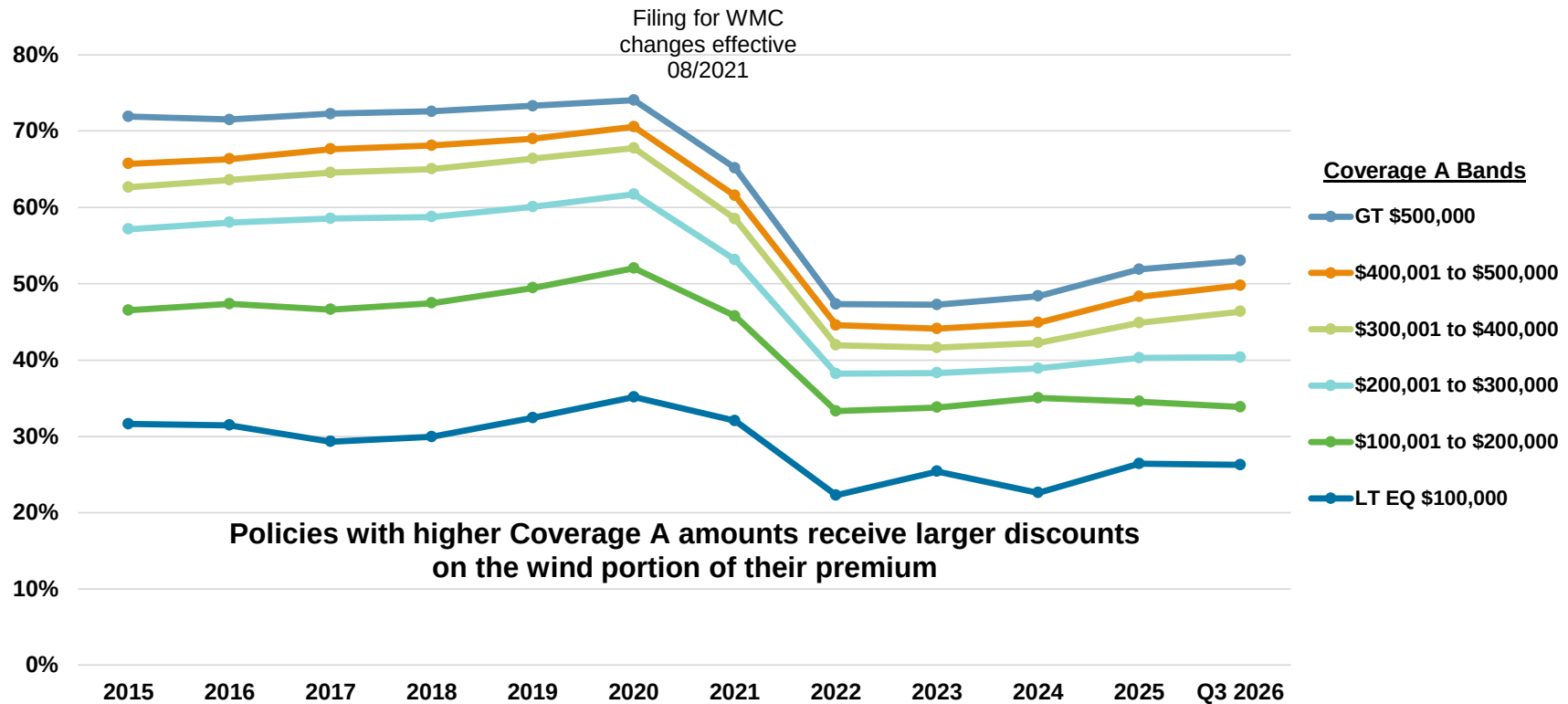
Percent Discount Applied to Wind Premium by Product Line



Note:

Excludes takeout policies and mobile home policies

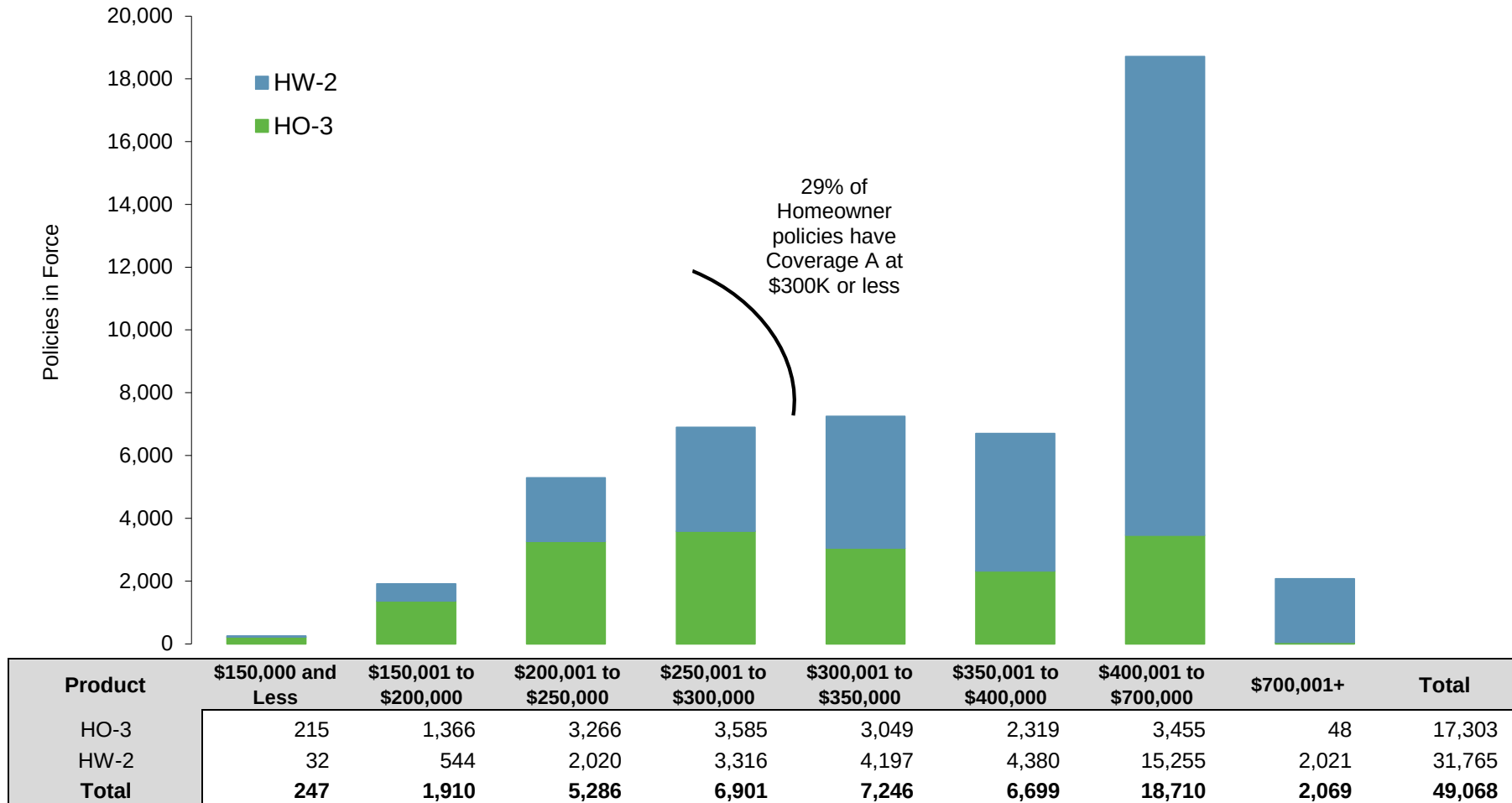
Percent Discount Applied to Wind Premium from Wind Loss Mitigation Features HO-3 and HW-2 Trend by Coverage A Band



Notes:

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

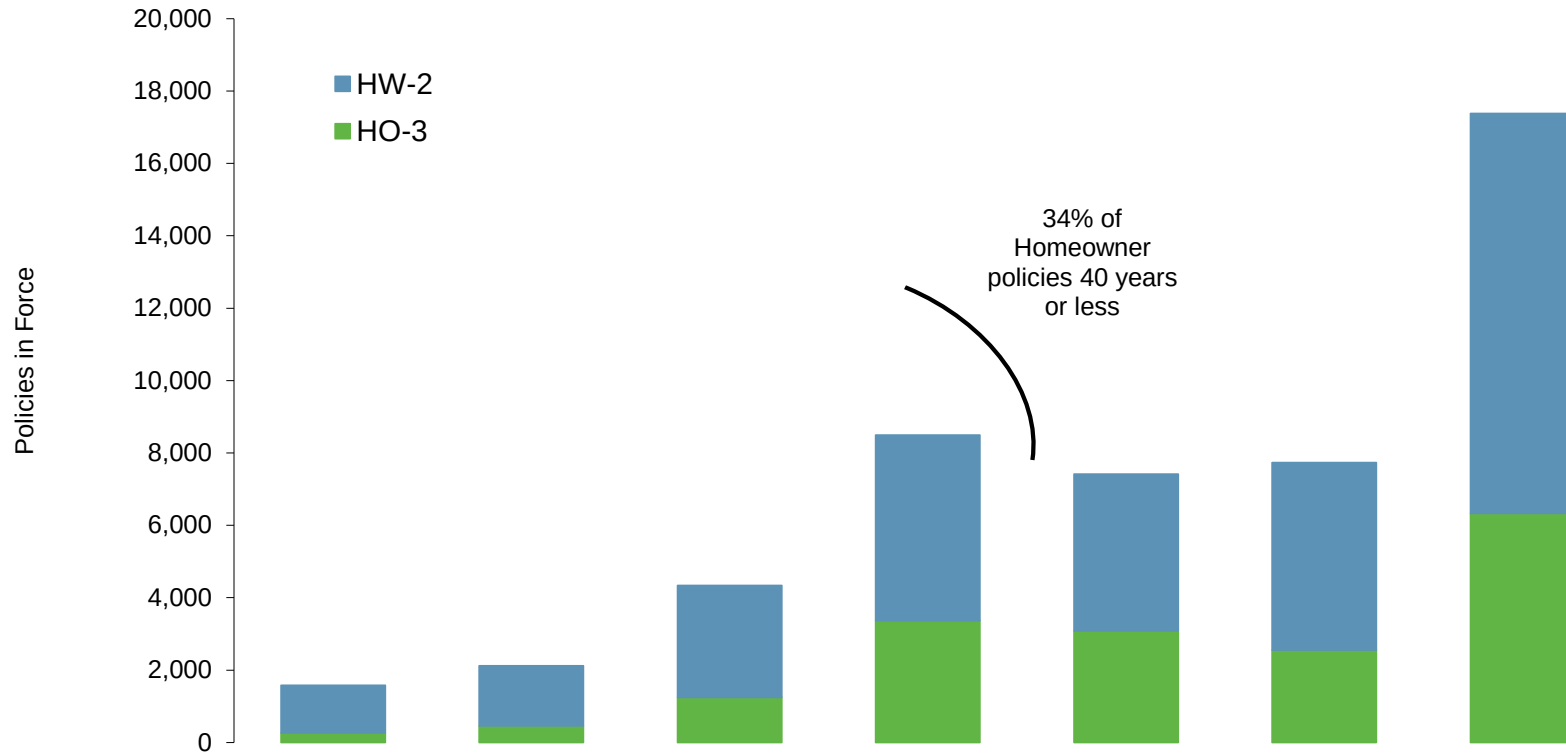
Personal Residential HO-3 and HW-2 - Coverage A Range Data as of September 30, 2026



Notes:

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

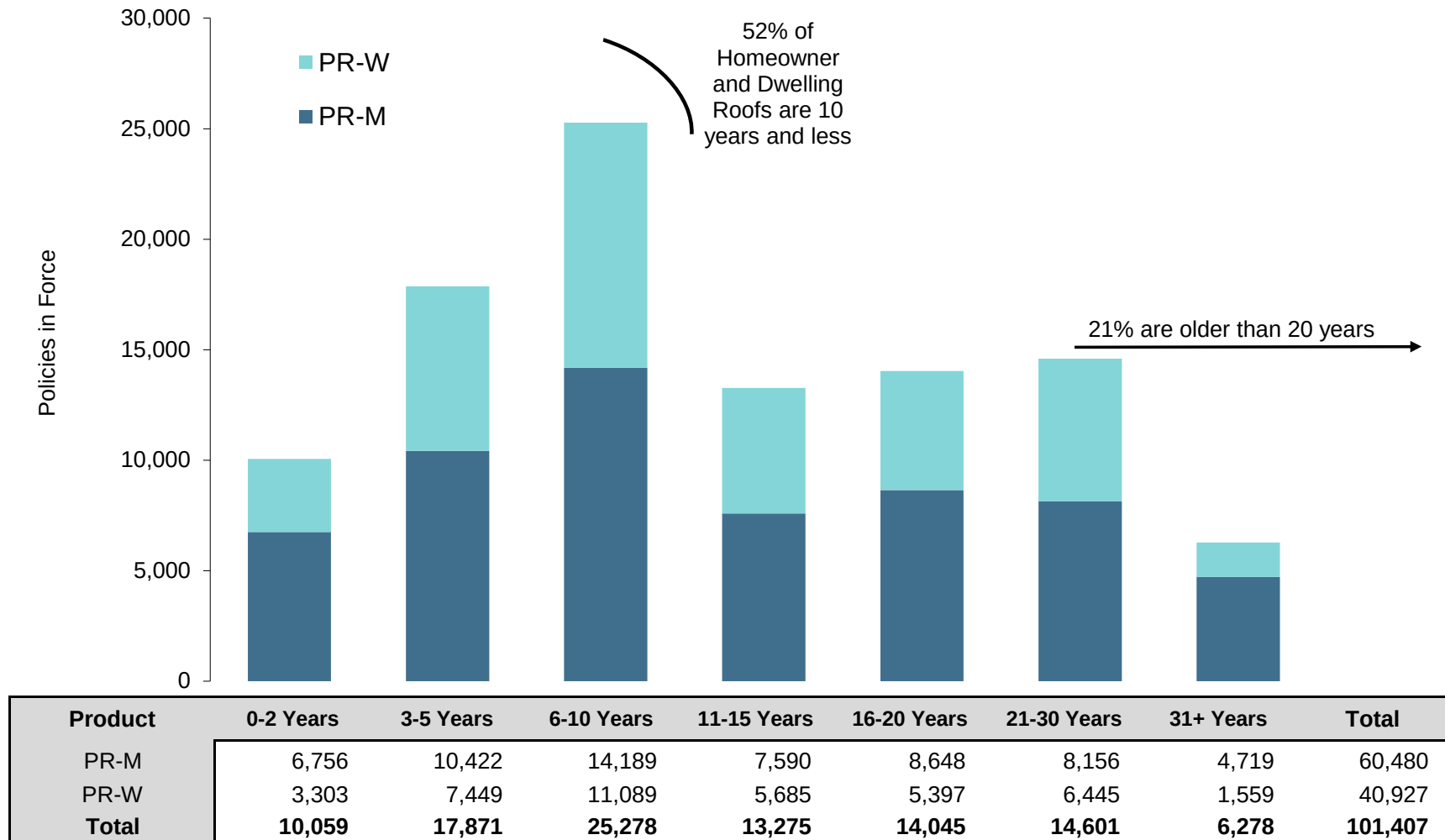
Personal Residential HO-3 and HW-2 - Age of Home Data as of September 30, 2026



Note:

1) Excludes takeout policies

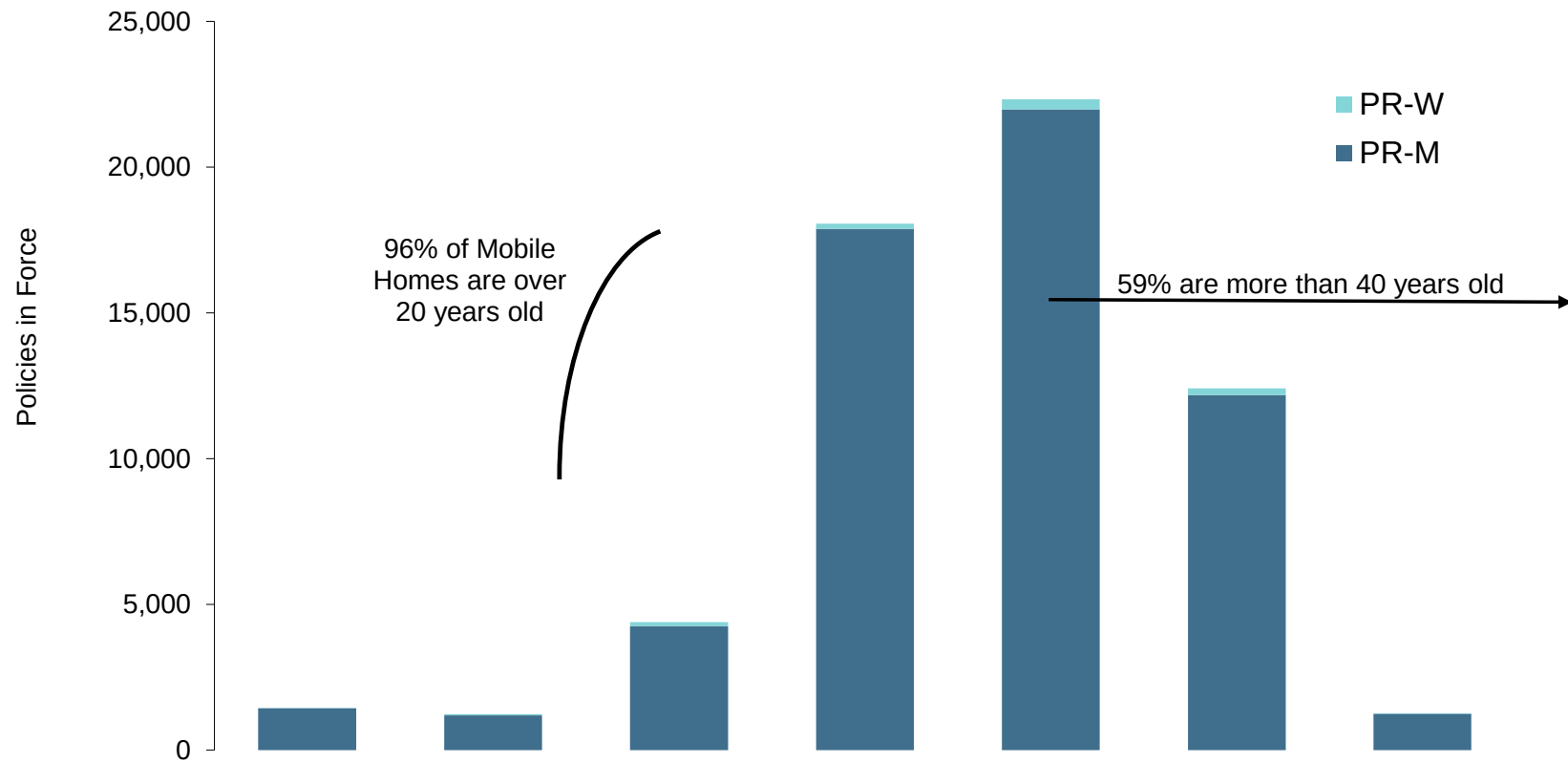
Personal Residential PRM and PRW Homeowner and Dwelling - Age of Roof Data as of September 30, 2026



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 September 30, 2026

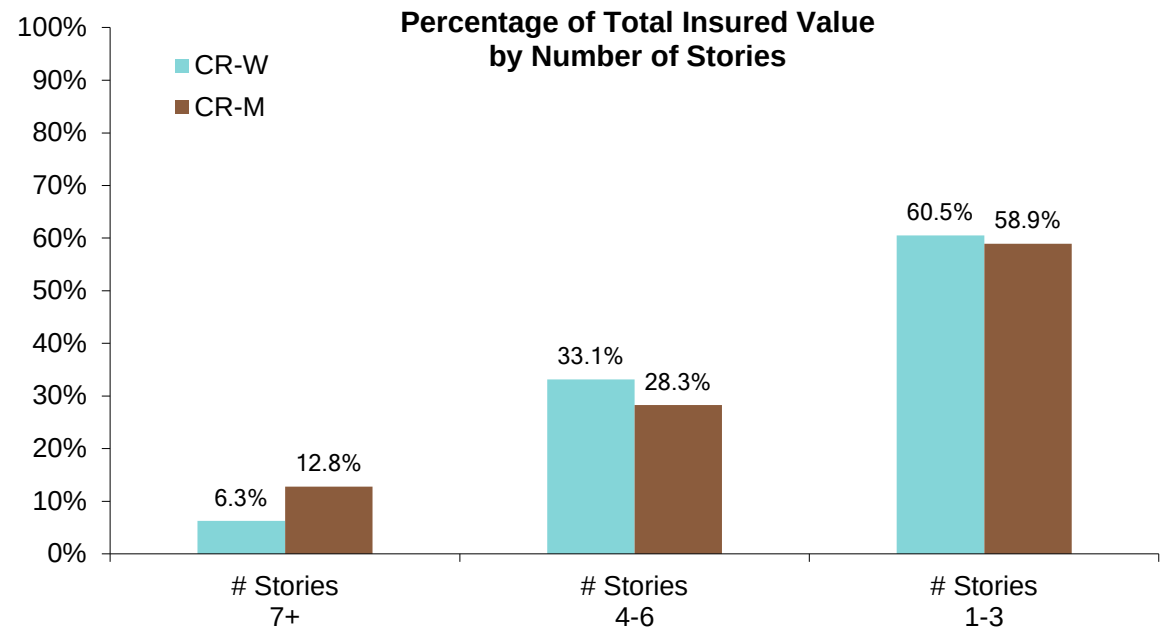
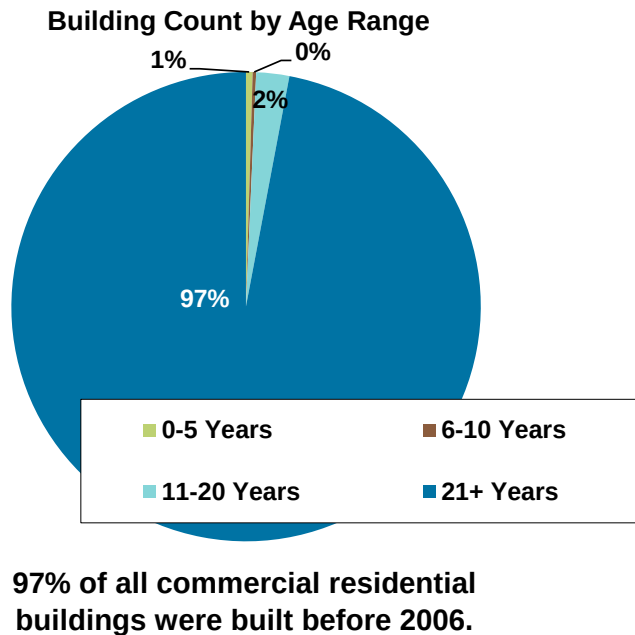


Product	0-10 Years	11-20 Years	21-30 Years	31-40 Years	41-50 Years	51-60 Years	61+ Years	Total
PR-M	1,432	1,193	4,251	17,876	21,982	12,184	1,250	60,168
PR-W	18	40	136	180	347	224	16	961
Total	1,450	1,233	4,387	18,056	22,329	12,408	1,266	61,129

Notes:

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

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

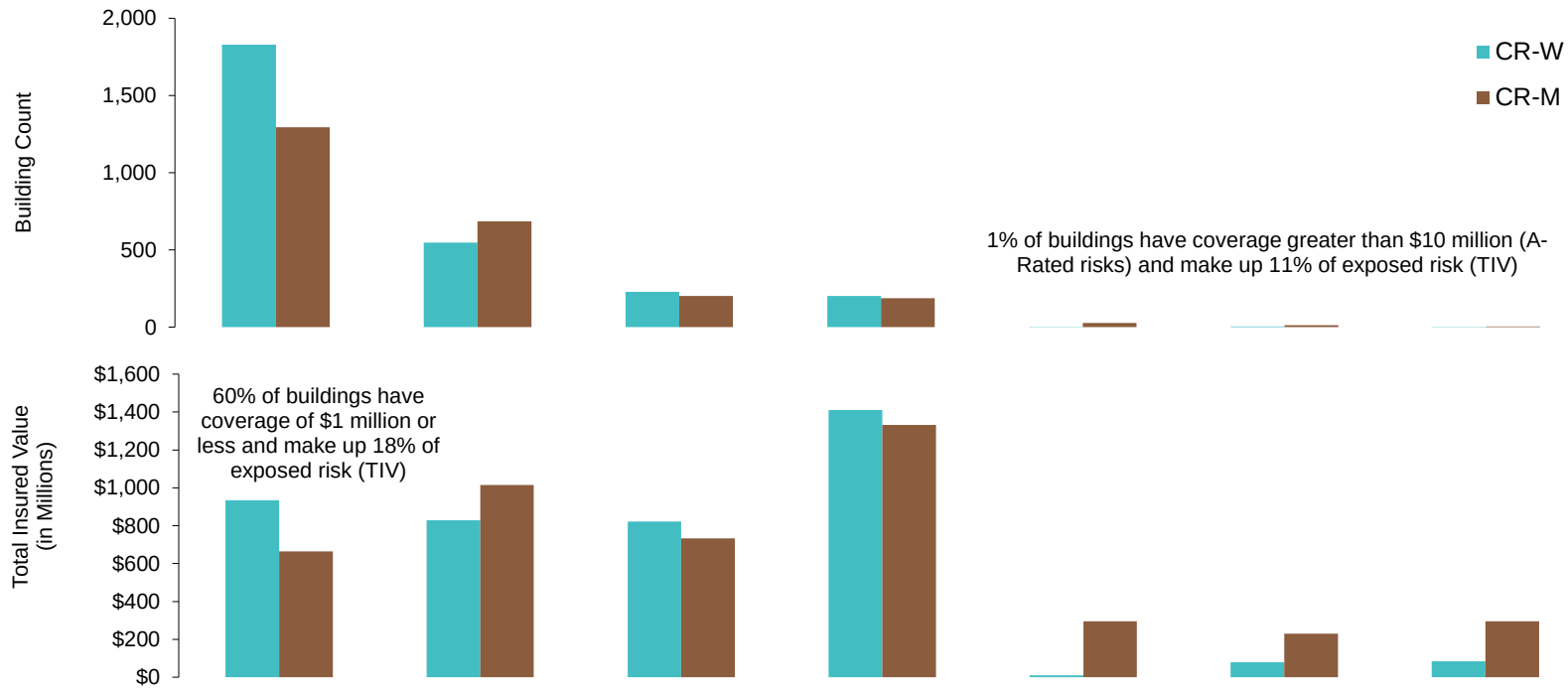


Note: Includes wind-only policies, multiperil policies with wind coverage, and multiperil policies excluding wind coverage, regardless of policy form

Commercial Residential

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

Data as of September 30, 2026



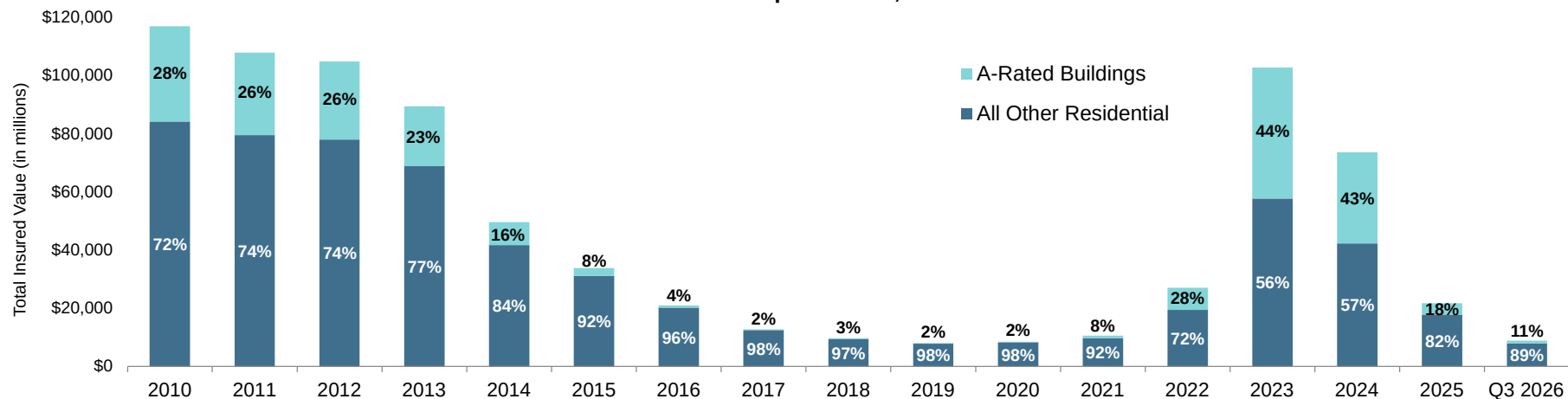
Product		\$1M and Less	\$1M to \$2.5M	\$2.5M to \$5M	\$5M to \$10M	\$10M to \$15M (A-Rated)	\$15M to \$25M (A-Rated)	\$25M+ (A-Rated)	Total
Building Count	CR-W	1,830	547	228	201	1	4	1	2,812
	CR-M	1,294	685	201	188	26	12	5	2,411
	Total	3,124	1,232	429	389	27	16	6	5,223
Total Insured Value (in Millions)	CR-W	\$935	\$828	\$822	\$1,411	\$10	\$79	\$85	\$4,170
	CR-M	\$664	\$1,015	\$733	\$1,331	\$296	\$230	\$295	\$4,564
	Total	\$1,599	\$1,843	\$1,556	\$2,742	\$306	\$309	\$380	\$8,733

Notes:

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

Commercial Residential Individually-Rated (A-Rated) Buildings

Data as of September 30, 2026



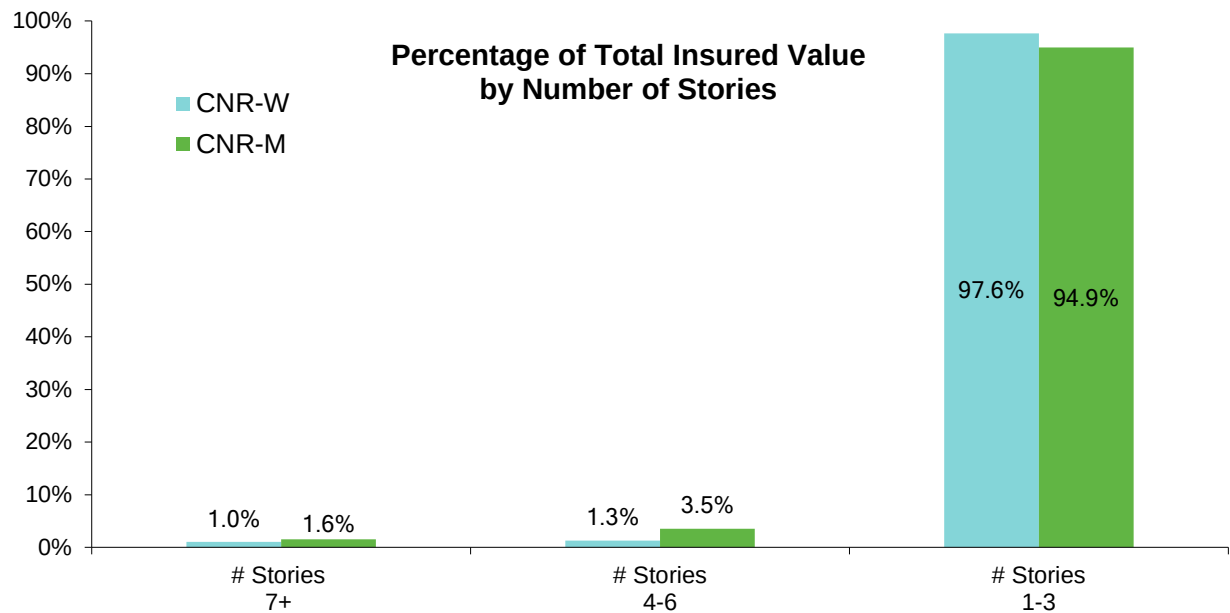
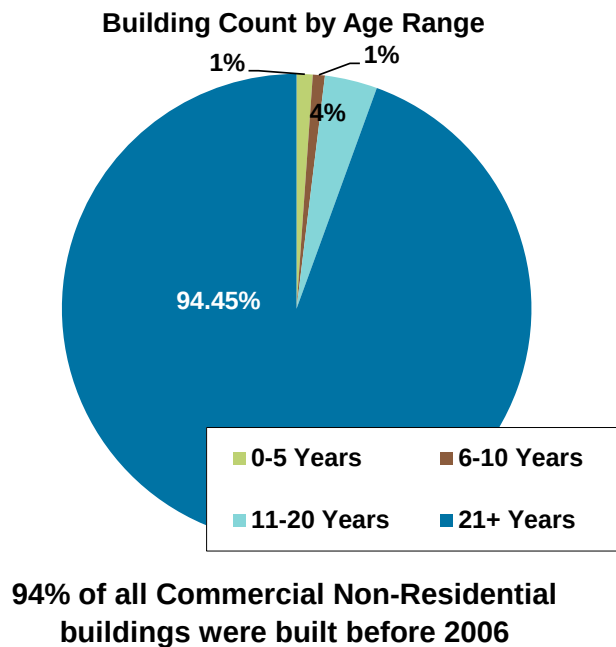
Year	A-Rated Buildings						All Other Residential						Total		
	Building Count	% of Total	Total Insured Value (in millions)	% of Total	Premium Excluding Surcharges (in millions)	% of Total	Building Count	% of Total	Total Insured Value (in millions)	% of Total	Premium Excluding Surcharges (in millions)	% 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
Q3 2026	49	1%	\$994	11%	\$5	10%	5,174	99%	\$7,827	89%	\$47	90%	5,223	\$8,821	\$52

Notes:

- 1) A-Rated applies to any residential risk with a building replacement value in excess of \$10M
- 2) All Other includes special class items in the Total Insured Value (TIV) and Premium
- 3) TIV includes coverage for buildings, other structures, business personal property, and business income/extra expense. Additionally, commercial non-residential multi-peril policy forms include business income/extra expenses for policies written before May or June 2012. Starting May 2012 for new policies and June 2012 for renewals, business income/extra expense is no longer covered.

Commercial Non-Residential Building Age and Number of Stories

Data as of September 30, 2026



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

Loss History While Inforce with Citizens Citizens' Claims Excluding Hurricane

Claim Type	Percentage of HO-3 Policies with a Reported Claim					
	Tri-County Region		All Other Counties		Total	
	12/31/11	09/30/26	12/31/11	09/30/26	12/31/11	09/30/26
All Perils	3.17%	11.99%	2.64%	16.77%	2.90%	15.59%
Sinkhole	0.03%	0.26%	1.70%	3.20%	0.88%	2.47%
Non Hurricane Cat	0.06%	0.91%	0.02%	1.18%	0.04%	1.11%
Other Wind	0.04%	1.35%	0.05%	3.97%	0.05%	3.32%
All Other Perils	0.45%	1.30%	0.23%	2.83%	0.34%	2.45%
Fire	0.13%	1.12%	0.06%	0.91%	0.09%	0.96%
Liability / Medical	0.11%	0.26%	0.13%	0.45%	0.12%	0.40%
Theft	0.28%	0.79%	0.09%	0.46%	0.18%	0.54%
Vandalism and Malicious Mischief	0.00%	0.09%	0.00%	0.09%	0.00%	0.09%
Water	2.31%	9.85%	0.50%	9.56%	1.39%	9.63%

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 \$
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%	\$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%	\$314.61
	22-019467	2023 Glide Path Update	1/1/2023	1/1/2023	0.9%	\$257.82
	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	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%	\$184.17
	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	2.0%	\$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	

**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
	25-036059	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
	14-13394	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
	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%	\$323.57
	22-019468	2023 Glide Path Update	1/1/2023	1/1/2023	0.9%	\$260.93
MW-2	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	8.9%	\$212.02
	17-17211	2018 Actuarial	5/1/2018	5/1/2018	9.8%	\$153.08
	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	11.6%	\$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
	04-14462	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
	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
MW-4	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
	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%	\$325.29
	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
MD-1	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%	\$223.57
	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

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

**Commercial Multiperil
Residential and Non-Residential
Statewide Average Rate Change History**

Policy Form	OIR Filing Number	Description	New Policy Effective Date	Renewal Policy Effective Date	Average Rate Change	Average Rate Change \$
CR-M	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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