

# Modeled Average Annual Loss Primary Drivers of Risk Report Primary and Secondary Risk Characteristics

March 2015



## **Average Annual Loss Contribution Primary and Secondary Risk Characteristics**

- ▶ Personal Residential
- ▶ Commercial Residential
- ▶ Commercial Non Residential

Personal Residential: Primary Characteristics  
AAL Contribution

Personal Residential

Policy Form	Exposure	AAL	Risk Count	Hurricane Premium*	Average Exposure	Average AAL	% of Average AAL	AAL/\$1K of Exposure	Premium/\$1K of Exposure	Loss Cost**	Loss Ratio***
<b>HW2****</b>	<b>\$38,498,874,236</b>	<b>\$154,710,763</b>	<b>89,441</b>	<b>\$172,772,425</b>	<b>\$430,439</b>	<b>\$1,730</b>	<b>240%</b>	<b>4.02</b>	<b>4.49</b>	<b>0.4%</b>	<b>89.5%</b>
HO3	\$46,582,749,745	\$96,719,146	164,646	\$209,529,650	\$282,927	\$587	81%	2.08	4.50	0.2%	46.2%
DP3	\$18,485,601,672	\$54,885,118	102,619	\$84,270,678	\$180,138	\$535	74%	2.97	4.56	0.3%	65.1%
DW2	\$7,548,644,573	\$36,978,037	22,721	\$36,162,075	\$332,232	\$1,627	226%	4.90	4.79	0.5%	102.3%
HW6	\$5,441,370,760	\$22,284,554	36,847	\$24,133,380	\$147,675	\$605	84%	4.10	4.44	0.4%	92.3%
DP1	\$4,889,257,955	\$13,369,829	23,950	\$22,287,252	\$204,144	\$558	77%	2.73	4.56	0.3%	60.0%
HO6	\$2,374,364,568	\$8,179,468	46,735	\$6,068,809	\$50,805	\$175	24%	3.44	2.56	0.3%	134.8%
MDP1	\$1,203,573,708	\$3,326,491	32,964	\$12,007,441	\$36,512	\$101	14%	2.76	9.98	0.3%	27.7%
MHO3	\$697,315,908	\$3,084,454	14,890	\$10,674,103	\$46,831	\$207	29%	4.42	15.31	0.4%	28.9%
MW2	\$182,685,170	\$1,649,993	4,599	\$2,737,210	\$39,723	\$359	50%	9.03	14.98	0.9%	60.3%
HO4	\$163,626,890	\$416,688	7,386	\$916,318	\$22,154	\$56	8%	2.55	5.60	0.3%	45.5%
HO8	\$170,983,188	\$415,554	892	\$1,473,829	\$191,685	\$466	65%	2.43	8.62	0.2%	28.2%
HW4	\$68,112,400	\$285,862	924	\$275,883	\$73,715	\$309	43%	4.20	4.05	0.4%	103.6%
MHO4	\$20,767,031	\$26,936	866	\$51,056	\$23,980	\$31	4%	1.30	2.46	0.1%	52.8%
MHW4	\$24,000	\$17	1	\$198	\$24,000	\$17	2%	0.71	8.25	0.1%	8.7%
<b>Personal Residential Total</b>	<b>\$126,327,951,804</b>	<b>\$396,332,909</b>	<b>549,481</b>	<b>\$583,360,307</b>	<b>\$229,904</b>	<b>\$721</b>		<b>3.14</b>	<b>4.62</b>	<b>0.31%</b>	<b>67.9%</b>

\* Hurricane Premium consists of hurricane only premium excluding all applicable surcharges

\*\* Loss Cost is calculated as average annual loss divided by insurance in force

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\*\*\*\* Indicates largest contributor of AAL in relation to risk count in the attribute group. There is a high correlation between AAL and PML allocation; therefore, PML distribution is similar to average AAL distribution

Personal Residential: Primary Characteristics Cont.  
AAL Contribution

Personal Residential

Construction	Exposure	AAL	Risk Count	Hurricane Premium*	Average Exposure	Average AAL	% of Average AAL	AAL/\$1K of Exposure	Premium/\$1K of Exposure	Loss Cost**	Loss Ratio***
Masonry	\$100,731,799,412	\$292,121,486	413,825	\$451,797,933	\$243,416	\$706	98%	2.90	4.49	0.29%	64.7%
<b>Wood Frame****</b>	<b>\$22,683,801,138</b>	<b>\$93,873,285</b>	<b>77,545</b>	<b>\$103,336,760</b>	<b>\$292,524</b>	<b>\$1,210.57</b>	<b>168%</b>	<b>4.14</b>	<b>4.56</b>	<b>0.41%</b>	<b>90.8%</b>
Mobile Home Tie-Down	\$1,554,033,656	\$7,151,306	38,184	\$18,894,701	\$40,699	\$187	26%	4.60	12.16	0.46%	37.8%
Masonry Veneer	\$603,866,013	\$1,492,107	2,516	\$2,212,829	\$240,010	\$593	82%	2.47	3.66	0.25%	67.4%
Unknown	\$565,018,737	\$980,090	15,268	\$6,613,499	\$37,007	\$64	9%	1.73	11.70	0.17%	14.8%
Reinforced concrete	\$189,432,848	\$714,634	2,143	\$504,585	\$88,396	\$333	46%	3.77	2.66	0.38%	141.6%
<b>Personal Residential Total</b>	<b>\$126,327,951,804</b>	<b>\$396,332,909</b>	<b>549,481</b>	<b>\$583,360,307</b>	<b>\$229,904</b>	<b>\$721</b>		<b>3.14</b>	<b>4.62</b>	<b>0.31%</b>	<b>67.9%</b>

Personal Residential

Occupancy	Exposure	AAL	Risk Count	Hurricane Premium*	Average Exposure	Average AAL	% of Average AAL	AAL/\$1K of Exposure	Premium/\$1K of Exposure	Loss Cost**	Loss Ratio***
<b>Single Family****</b>	<b>\$118,280,477,186</b>	<b>\$365,166,337</b>	<b>457,589</b>	<b>\$551,965,917</b>	<b>\$258,486</b>	<b>\$798.02</b>	<b>111%</b>	<b>3.09</b>	<b>4.67</b>	<b>0.31%</b>	<b>66.2%</b>
Apartments/Condo	\$7,815,735,328	\$30,464,022	83,582	\$30,202,189	\$93,510	\$364	51%	3.90	3.86	0.39%	100.9%
Multi-Family	\$231,739,290	\$702,550	8,310	\$1,192,201	\$27,887	\$85	12%	3.03	5.14	0.30%	58.9%
<b>Personal Residential Total</b>	<b>\$126,327,951,804</b>	<b>\$396,332,909</b>	<b>549,481</b>	<b>\$583,360,307</b>	<b>\$229,904</b>	<b>\$721</b>		<b>3.14</b>	<b>4.62</b>	<b>0.31%</b>	<b>67.9%</b>

Personal Residential

Geocode Match Level	Exposure	AAL	Risk Count	Hurricane Premium*	Average Exposure	Average AAL	% of Average AAL	AAL/\$1K of Exposure	Premium/\$1K of Exposure	Loss Cost**	Loss Ratio***
<b>Exact Address****</b>	<b>\$119,886,459,624</b>	<b>\$378,867,939</b>	<b>518,509</b>	<b>\$560,291,633</b>	<b>\$231,214</b>	<b>\$731</b>	<b>101%</b>	<b>3.16</b>	<b>4.67</b>	<b>0.32%</b>	<b>67.6%</b>
Relaxed Address	\$5,094,933,134	\$13,559,824	23,326	\$17,933,854	\$218,423	\$581	81%	2.66	3.52	0.27%	75.6%
Postal Code Centroid	\$1,346,306,086	\$3,904,713	7,643	\$5,133,550	\$176,149	\$511	71%	2.90	3.81	0.29%	76.1%
City Centroid	\$252,960	\$432	3	\$1,270	\$84,320	\$144	20%	1.71	5.02	0.17%	34.0%
County Centroid	\$0	\$0	0	\$0	\$0	\$0	0%	0.00	0.00	0.00%	0.0%
<b>Personal Residential Total</b>	<b>\$126,327,951,804</b>	<b>\$396,332,909</b>	<b>549,481</b>	<b>\$583,360,307</b>	<b>\$229,904</b>	<b>\$721</b>		<b>3.14</b>	<b>4.62</b>	<b>0.31%</b>	<b>67.9%</b>

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Personal Residential: Primary Characteristics Cont.  
AAL Contribution

Personal Residential

Year Built Bands	Exposure	AAL	Risk Count	Hurricane Premium*	Average Exposure	Average AAL	% of Average AAL	AAL/\$1K of Exposure	Premium/\$1K of Exposure	Loss Cost**	Loss Ratio***
Pre 1995	\$97,857,083,722	\$336,225,302	452,308	\$511,292,697	\$216,351	\$743	103%	3.44	5.22	0.34%	65.8%
<b>1995****</b>	<b>\$1,797,286,476</b>	<b>\$4,860,259</b>	<b>6,000</b>	<b>\$5,807,146</b>	<b>\$299,548</b>	<b>\$810</b>	<b>112%</b>	<b>2.70</b>	<b>3.23</b>	<b>0.27%</b>	<b>83.7%</b>
1996	\$1,795,056,357	\$4,917,574	6,130	\$5,670,955	\$292,831	\$802	111%	2.74	3.16	0.27%	86.7%
1997	\$1,737,968,261	\$4,518,379	5,979	\$5,299,816	\$290,679	\$756	105%	2.60	3.05	0.26%	85.3%
1998	\$1,777,189,315	\$4,510,639	6,153	\$5,338,052	\$288,833	\$733	102%	2.54	3.00	0.25%	84.5%
1999	\$1,783,425,318	\$4,360,850	5,962	\$5,340,145	\$299,132	\$731	101%	2.45	2.99	0.24%	81.7%
2000	\$1,762,230,478	\$4,105,253	5,737	\$5,073,468	\$307,169	\$716	99%	2.33	2.88	0.23%	80.9%
2001	\$1,861,000,292	\$4,047,231	5,903	\$5,202,654	\$315,263	\$686	95%	2.17	2.80	0.22%	77.8%
2002	\$1,947,778,123	\$3,744,502	6,228	\$4,175,293	\$312,745	\$601	83%	1.92	2.14	0.19%	89.7%
2003	\$1,903,775,040	\$3,384,550	6,213	\$4,050,627	\$306,418	\$545	76%	1.78	2.13	0.18%	83.6%
2004	\$2,168,417,966	\$3,860,458	7,378	\$4,729,318	\$293,903	\$523	73%	1.78	2.18	0.18%	81.6%
2005	\$2,369,789,565	\$3,931,624	8,855	\$5,139,642	\$267,622	\$444	62%	1.66	2.17	0.17%	76.5%
2006	\$2,389,377,157	\$4,175,994	8,662	\$4,949,019	\$275,846	\$482	67%	1.75	2.07	0.17%	84.4%
2007	\$1,571,225,469	\$2,927,847	5,873	\$3,328,663	\$267,534	\$499	69%	1.86	2.12	0.19%	88.0%
2008	\$862,219,185	\$1,667,708	3,194	\$1,960,579	\$269,950	\$522	72%	1.93	2.27	0.19%	85.1%
2009	\$406,265,029	\$733,340	1,484	\$898,937	\$273,763	\$494	69%	1.81	2.21	0.18%	81.6%
2010	\$406,444,537	\$817,360	1,335	\$908,944	\$304,453	\$612	85%	2.01	2.24	0.20%	89.9%
2011	\$393,172,720	\$710,098	1,188	\$817,294	\$330,953	\$598	83%	1.81	2.08	0.18%	86.9%
2012	\$504,041,600	\$924,875	1,495	\$1,104,850	\$337,152	\$619	86%	1.83	2.19	0.18%	83.7%
2013	\$550,564,738	\$1,027,563	1,659	\$1,170,071	\$331,865	\$619	86%	1.87	2.13	0.19%	87.8%
2014	\$438,588,171	\$796,328	1,550	\$964,168	\$282,960	\$514	71%	1.82	2.20	0.18%	82.6%
2015	\$45,052,285	\$85,175	195	\$137,969	\$231,037	\$437	61%	1.89	3.06	0.19%	61.7%
<b>Personal Residential Total</b>	<b>\$126,327,951,804</b>	<b>\$396,332,909</b>	<b>549,481</b>	<b>\$583,360,307</b>	<b>\$229,904</b>	<b>\$721</b>		<b>3.14</b>	<b>4.62</b>	<b>0.31%</b>	<b>67.9%</b>

Personal Residential

Stories Bands	Exposure	AAL	Risk Count	Hurricane Premium*	Average Exposure	Average AAL	% of Average AAL	Average AAL/\$1K of Exposure	Average Premium/\$1K of Exposure	Loss Cost**	Loss Ratio***
<b>1 to 3****</b>	<b>\$120,588,419,648</b>	<b>\$373,950,534</b>	<b>494,741</b>	<b>\$559,983,903</b>	<b>\$243,741</b>	<b>\$756</b>	<b>105%</b>	<b>3.10</b>	<b>4.64</b>	<b>0.31%</b>	<b>66.8%</b>
4 to 7	\$2,020,569,161	\$8,306,414	24,367	\$7,362,079	\$82,922	\$341	47%	4.11	3.64	0.41%	112.8%
8 to 14	\$1,228,177,207	\$5,003,005	10,876	\$4,777,811	\$112,925	\$460	64%	4.07	3.89	0.41%	104.7%
15 to 25	\$1,407,616,055	\$5,742,175	11,038	\$5,705,409	\$127,525	\$520	72%	4.08	4.05	0.41%	100.6%
26 to 35	\$493,097,898	\$1,866,202	2,929	\$1,888,911	\$168,350	\$637	88%	3.78	3.83	0.38%	98.8%
36 to 45	\$170,125,878	\$392,343	1,067	\$598,951	\$159,443	\$368	51%	2.31	3.52	0.23%	65.5%
46+	\$115,192,531	\$237,445	704	\$344,802	\$163,626	\$337	47%	2.06	2.99	0.21%	68.9%
Unknown	\$304,753,426	\$834,791	3,759	\$2,698,441	\$81,073	\$222	31%	2.74	8.85	0.27%	30.9%
<b>Personal Residential Total</b>	<b>\$126,327,951,804</b>	<b>\$396,332,909</b>	<b>549,481</b>	<b>\$583,360,307</b>	<b>\$229,904</b>	<b>\$721</b>		<b>3.14</b>	<b>4.62</b>	<b>0.31%</b>	<b>67.9%</b>

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Personal Residential: Secondary Characteristics  
AAL Contribution

Personal Residential

Roof Type	Exposure	AAL	Risk Count	Hurricane Premium*	Average Exposure	Average AAL	% of Average AAL	AAL/\$1K of Exposure	Premium/\$1K of Exposure	Loss Cost**	Loss Ratio***
Gable End w/o Bracing	\$73,103,613,079	\$234,750,318	277,478	\$357,715,047	\$263,457	\$846	117%	3.21	4.89	0.32%	65.6%
<b>Hip****</b>	<b>\$32,212,480,100</b>	<b>\$82,283,271</b>	<b>89,281</b>	<b>\$105,473,566</b>	<b>\$360,799</b>	<b>\$922</b>	<b>128%</b>	<b>2.55</b>	<b>3.27</b>	<b>0.26%</b>	<b>78.0%</b>
Flat	\$10,804,055,883	\$42,465,710	57,213	\$63,070,184	\$188,839	\$742	103%	3.93	5.84	0.39%	67.3%
Unknown	\$10,207,802,742	\$36,833,610	125,509	\$57,101,510	\$81,331	\$293	41%	3.61	5.59	0.36%	64.5%
<b>Personal Residential Total</b>	<b>\$126,327,951,804</b>	<b>\$396,332,909</b>	<b>549,481</b>	<b>\$583,360,307</b>	<b>\$229,904</b>	<b>\$721</b>		<b>3.14</b>	<b>4.62</b>	<b>0.31%</b>	<b>67.9%</b>

Personal Residential

Roof Cover	Exposure	AAL	Risk Count	Hurricane Premium*	Average Exposure	Average AAL	% of Average AAL	AAL/\$1K of Exposure	Premium/\$1K of Exposure	Loss Cost**	Loss Ratio***
FBC Equivalent	\$51,868,348,401	\$160,245,631	188,349	\$230,045,115	\$275,384	\$851	118%	3.09	4.44	0.31%	69.7%
Asphalt Shingles	\$30,562,558,714	\$87,355,243	121,190	\$144,057,915	\$252,187	\$721	100%	2.86	4.71	0.29%	60.6%
Clay/Concrete Tiles	\$22,882,712,050	\$64,967,045	59,257	\$99,982,153	\$386,160	\$1,096	152%	2.84	4.37	0.28%	65.0%
Unknown	\$14,263,316,144	\$54,596,792	162,255	\$76,395,632	\$87,907	\$336	47%	3.83	5.36	0.38%	71.5%
<b>Standing Seam Metal Roof****</b>	<b>\$4,795,591,611</b>	<b>\$21,449,902</b>	<b>10,632</b>	<b>\$20,128,039</b>	<b>\$451,053</b>	<b>\$2,017</b>	<b>280%</b>	<b>4.47</b>	<b>4.20</b>	<b>0.45%</b>	<b>106.6%</b>
Built Up Roof w/Gravel	\$1,763,336,776	\$6,944,684	7,349	\$11,752,800	\$239,942	\$945	131%	3.94	6.67	0.39%	59.1%
Wood Shingles	\$123,364,140	\$557,282	305	\$732,951	\$404,473	\$1,827	253%	4.52	5.94	0.45%	76.0%
Slate	\$68,723,968	\$216,330	144	\$265,702	\$477,250	\$1,502	208%	3.15	3.87	0.31%	81.4%
<b>Personal Residential Total</b>	<b>\$126,327,951,804</b>	<b>\$396,332,909</b>	<b>549,481</b>	<b>\$583,360,307</b>	<b>\$229,904</b>	<b>\$721</b>		<b>3.14</b>	<b>4.62</b>	<b>0.31%</b>	<b>67.9%</b>

Personal Residential

Roof Deck Attachment	Exposure	AAL	Risk Count	Hurricane Premium*	Average Exposure	Average AAL	% of Average AAL	AAL/\$1K of Exposure	Premium/\$1K of Exposure	Loss Cost**	Loss Ratio***
8d @ 6", 6" on center	\$56,366,261,486	\$170,835,980	185,389	\$258,607,948	\$304,043	\$922	128%	3.03	4.59	0.30%	66.1%
6d @ 6", 12" on center	\$34,614,846,618	\$108,344,293	137,011	\$164,546,181	\$252,643	\$791	110%	3.13	4.75	0.31%	65.8%
Unknown	\$23,727,572,717	\$78,517,615	188,944	\$114,114,248	\$125,580	\$416	58%	3.31	4.81	0.33%	68.8%
<b>8d @ 6", 12" on center****</b>	<b>\$11,619,270,983</b>	<b>\$38,635,020</b>	<b>38,137</b>	<b>\$46,091,930</b>	<b>\$304,672</b>	<b>\$1,013</b>	<b>140%</b>	<b>3.33</b>	<b>3.97</b>	<b>0.33%</b>	<b>83.8%</b>
<b>Personal Residential Total</b>	<b>\$126,327,951,804</b>	<b>\$396,332,909</b>	<b>549,481</b>	<b>\$583,360,307</b>	<b>\$229,904</b>	<b>\$721</b>		<b>3.14</b>	<b>4.62</b>	<b>0.31%</b>	<b>67.9%</b>

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Personal Residential: Secondary Characteristics Cont.  
AAL Contribution

Personal Residential

Roof Deck	Exposure	AAL	Risk Count	Hurricane Premium*	Average Exposure	Average AAL	% of Average AAL	AAL/\$1K of Exposure	Premium/\$1K of Exposure	Loss Cost**	Loss Ratio***
<b>Unknown****</b>	<b>\$120,259,604,248</b>	<b>\$369,108,856</b>	<b>502,151</b>	<b>\$561,856,487</b>	<b>\$239,489</b>	<b>\$735</b>	<b>102%</b>	<b>3.07</b>	<b>4.67</b>	<b>0.31%</b>	<b>65.7%</b>
Reinforced Concrete Slab	\$5,351,032,321	\$24,501,771	38,681	\$17,838,538	\$138,337	\$633	88%	4.58	3.33	0.46%	137.4%
Metal Deck W/Insullation Board	\$485,345,430	\$1,830,669	4,976	\$2,474,073	\$97,537	\$368	51%	3.77	5.10	0.38%	74.0%
Wood Planks	\$231,969,805	\$891,612	3,673	\$1,191,209	\$63,155	\$243	34%	3.84	5.14	0.38%	74.8%
<b>Personal Residential Total</b>	<b>\$126,327,951,804</b>	<b>\$396,332,909</b>	<b>549,481</b>	<b>\$583,360,307</b>	<b>\$229,904</b>	<b>\$721</b>		<b>3.14</b>	<b>4.62</b>	<b>0.31%</b>	<b>67.9%</b>

Personal Residential

Roof Anchorage	Exposure	AAL	Risk Count	Hurricane Premium*	Average Exposure	Average AAL	% of Average AAL	AAL/\$1K of Exposure	Premium/\$1K of Exposure	Loss Cost**	Loss Ratio***
Nails/Screws	\$32,264,341,282	\$113,473,554	137,507	\$203,417,992	\$234,638	\$825	114%	3.52	6.30	0.35%	55.8%
Unknown	\$33,281,127,844	\$98,378,564	214,444	\$136,576,406	\$155,197	\$459	64%	2.96	4.10	0.30%	72.0%
Hurricane Ties	\$31,755,531,558	\$95,333,895	103,220	\$125,787,143	\$307,649	\$924	128%	3.00	3.96	0.30%	75.8%
<b>Clips****</b>	<b>\$29,026,951,120</b>	<b>\$89,146,894</b>	<b>94,310</b>	<b>\$117,578,766</b>	<b>\$307,782</b>	<b>\$945</b>	<b>131%</b>	<b>3.07</b>	<b>4.05</b>	<b>0.31%</b>	<b>75.8%</b>
<b>Personal Residential Total</b>	<b>\$126,327,951,804</b>	<b>\$396,332,909</b>	<b>549,481</b>	<b>\$583,360,307</b>	<b>\$229,904</b>	<b>\$721</b>		<b>3.14</b>	<b>4.62</b>	<b>0.31%</b>	<b>67.9%</b>

Personal Residential

Window Protection	Exposure	AAL	Risk Count	Hurricane Premium*	Average Exposure	Average AAL	% of Average AAL	AAL/\$1K of Exposure	Premium/\$1K of Exposure	Loss Cost**	Loss Ratio***
No Protection	\$76,497,776,036	\$239,246,061	317,601	\$376,232,356	\$240,861	\$753	104%	3.13	4.92	0.31%	63.6%
<b>Engineered Shutters****</b>	<b>\$29,896,995,634</b>	<b>\$98,819,603</b>	<b>86,978</b>	<b>\$111,812,473</b>	<b>\$343,731</b>	<b>\$1,136</b>	<b>158%</b>	<b>3.31</b>	<b>3.74</b>	<b>0.33%</b>	<b>88.4%</b>
Unknown	\$14,938,773,660	\$40,161,420	128,601	\$74,519,342	\$116,164	\$312	43%	2.69	4.99	0.27%	53.9%
Non Engineered Shutters	\$4,994,406,474	\$18,105,825	16,301	\$20,796,136	\$306,387	\$1,111	154%	3.63	4.16	0.36%	87.1%
<b>Personal Residential Total</b>	<b>\$126,327,951,804</b>	<b>\$396,332,909</b>	<b>549,481</b>	<b>\$583,360,307</b>	<b>\$229,904</b>	<b>\$721</b>		<b>3.14</b>	<b>4.62</b>	<b>0.31%</b>	<b>67.9%</b>

Personal Residential

Secondary Water Resistance	Exposure	AAL	Risk Count	Hurricane Premium*	Average Exposure	Average AAL	% of Average AAL	Average AAL/\$1K of Exposure	Average Premium/\$1K of Exposure	Loss Cost**	Loss Ratio***
<b>No****</b>	<b>\$97,055,220,252</b>	<b>\$305,446,427</b>	<b>355,510</b>	<b>\$455,967,406</b>	<b>\$273,003</b>	<b>\$859</b>	<b>119%</b>	<b>3.15</b>	<b>4.70</b>	<b>0.31%</b>	<b>67.0%</b>
Unknown	\$18,292,752,116	\$51,234,809	138,631	\$90,819,825	\$131,953	\$370	51%	2.80	4.96	0.28%	56.4%
Yes	\$10,979,979,436	\$39,651,673	55,340	\$36,573,076	\$198,409	\$717	99%	3.61	3.33	0.36%	108.4%
<b>Personal Residential Total</b>	<b>\$126,327,951,804</b>	<b>\$396,332,909</b>	<b>549,481</b>	<b>\$583,360,307</b>	<b>\$229,904</b>	<b>\$721</b>		<b>3.14</b>	<b>4.62</b>	<b>0.31%</b>	<b>67.9%</b>

\* Hurricane Premium consists of hurricane only premium excluding all applicable surcharges

\*\* Loss Cost is calculated as average annual loss divided by insurance in force

\*\*\* Loss Ratio is calculated as average annual loss divided by inforce premium. A loss ratio greater than 100% indicates that risk attribute is under priced

\*\*\*\* Indicates largest contributor of AAL in relation to risk count in the attribute group. There is a high correlation between AAL and PML allocation; therefore, PML distribution is similar to average AAL distribution

Personal Residential: Secondary Characteristics Cont.  
AAL Contribution

Personal Residential (HO3, HW2, DP3 and DW2 only)

Total Exposure*	Exposure	AAL	Risk Count	Hurricane Premium	Average Exposure	Average AAL	% of Average AAL	AAL/\$1K of Exposure	Premium/\$1K of Exposure	Loss Cost**	Loss Ratio***
0 - 100,000	\$19,175,215,667	\$58,471,659	85,025	\$78,498,185	\$225,524	\$688	76%	3.05	4.09	0.30%	74.5%
100,001 - 200,000	\$12,771,309,279	\$37,112,907	77,772	\$74,267,643	\$164,215	\$477	53%	2.91	5.82	0.29%	50.0%
200,001 - 300,000	\$25,608,320,454	\$73,177,985	104,114	\$125,434,926	\$245,964	\$703	78%	2.86	4.90	0.29%	58.3%
300,001 - 400,000	\$18,993,122,593	\$57,551,620	55,168	\$82,681,963	\$344,278	\$1,043	115%	3.03	4.35	0.30%	69.6%
400,001 - 500,000	\$11,138,640,768	\$36,585,793	25,162	\$47,440,691	\$442,677	\$1,454	161%	3.28	4.26	0.33%	77.1%
500,001 - 600,000	\$6,696,293,361	\$23,848,973	12,284	\$28,550,800	\$545,123	\$1,941	215%	3.56	4.26	0.36%	83.5%
600,001 - 700,000	\$4,445,955,777	\$15,835,124	6,873	\$18,724,756	\$646,873	\$2,304	255%	3.56	4.21	0.36%	84.6%
700,001 - 800,000	\$2,978,015,313	\$10,688,287	4,006	\$12,515,390	\$743,389	\$2,668	295%	3.59	4.20	0.36%	85.4%
800,001 - 900,000	\$2,232,995,667	\$7,959,651	2,634	\$9,037,282	\$847,758	\$3,022	334%	3.56	4.05	0.36%	88.1%
900,001 - 1,000,000	\$1,927,731,429	\$6,527,065	2,031	\$7,494,589	\$949,154	\$3,214	355%	3.39	3.89	0.34%	87.1%
1,000,001 - 2,000,000	\$5,148,269,918	\$15,534,000	4,358	\$18,088,603	\$1,181,338	\$3,564	394%	3.02	3.51	0.30%	85.9%
<b>Personal Residential Total</b>	<b>111,115,870,226</b>	<b>343,293,065</b>	<b>379,427</b>	<b>502,734,828</b>	<b>\$292,852</b>	<b>\$905</b>		<b>3.09</b>	<b>4.52</b>	<b>0.31%</b>	<b>68.3%</b>

\* Total exposure includes policyforms HO3, HW2, DP3 and DW2 only

\*\* Loss Cost is calculated as average annual loss divided by insurance in force

\*\*\* Loss Ratio is calculated as average annual loss divided by inforce premium. A loss ratio greater than 100% indicates that risk attribute is under priced



## **Average Annual Loss Contribution Primary and Secondary Risk Characteristics**

- ▶ Personal Residential
- ▶ Commercial Residential
- ▶ Commercial Non Residential

Commercial Residential: Primary Characteristics  
AAL Contribution

Commercial Residential

Policy Form	Exposure	AAL	Risk Count	Hurricane Premium*	Average Exposure	Average AAL	% of Average AAL	AAL/\$1K of Exposure	Premium/\$1K of Exposure	Loss Cost**	Loss Ratio***
<b>Condo Association****</b>	<b>\$38,376,877,436</b>	<b>\$99,700,872</b>	<b>23,829</b>	<b>\$93,758,567</b>	<b>\$1,610,511</b>	<b>\$4,184</b>	<b>144%</b>	<b>2.60</b>	<b>2.44</b>	<b>0.26%</b>	<b>106.3%</b>
Apartment Building	\$6,753,516,796	\$22,250,294	9,578	\$24,487,956	\$705,107	\$2,323	80%	3.29	3.63	0.33%	90.9%
Homeowners Association	\$3,148,500,400	\$9,660,395	5,230	\$5,243,230	\$602,008	\$1,847	64%	3.07	1.67	0.31%	184.2%
CR-Other	\$552,189,782	\$3,167,526	2,570	\$2,878,106	\$214,860	\$1,233	42%	5.74	5.21	0.57%	110.1%
Special Class	\$276,136,500	\$1,588,120	5,744	\$1,174,658	\$48,074	\$276	10%	5.75	4.25	0.58%	135.2%
<b>Commercial Residential Total</b>	<b>\$49,107,220,914</b>	<b>\$136,367,206</b>	<b>46,951</b>	<b>\$127,542,517</b>	<b>\$1,045,925</b>	<b>\$2,904</b>		<b>2.78</b>	<b>2.60</b>	<b>0.28%</b>	<b>106.9%</b>

Commercial Residential

Construction	Exposure	AAL	Risk Count	Hurricane Premium*	Average Exposure	Average AAL	% of Average AAL	AAL/\$1K of Exposure	Premium/\$1K of Exposure	Loss Cost**	Loss Ratio***
Wind Resistive	\$24,694,688,889	\$61,759,267	10,221	\$45,373,134	\$2,416,074	\$6,042	208%	2.50	1.84	0.25%	136.1%
Masonry	\$6,409,492,861	\$29,662,144	13,359	\$33,978,691	\$479,788	\$2,220	76%	4.63	5.30	0.46%	87.3%
Wood Frame	\$2,586,482,572	\$11,418,476	5,788	\$10,660,831	\$446,870	\$1,973	68%	4.41	4.12	0.44%	107.1%
<b>Reinforced Concrete****</b>	<b>\$9,747,504,100</b>	<b>\$17,755,840</b>	<b>1,853</b>	<b>\$17,323,558</b>	<b>\$5,260,391</b>	<b>\$9,582</b>	<b>330%</b>	<b>1.82</b>	<b>1.78</b>	<b>0.18%</b>	<b>102.5%</b>
Joisted Masonry	\$3,912,092,730	\$9,745,553	7,090	\$14,014,426	\$551,776	\$1,375	47%	2.49	3.58	0.25%	69.5%
Semi Wind Resistive	\$832,808,462	\$3,046,766	769	\$2,587,870	\$1,082,976	\$3,962	136%	3.66	3.11	0.37%	117.7%
Unknown	\$384,775,200	\$1,987,685	7,634	\$1,966,118	\$50,403	\$260	9%	5.17	5.11	0.52%	101.1%
Reinforced Masonry	\$539,376,100	\$991,475	237	\$1,637,889	\$2,275,849	\$4,183	144%	1.84	3.04	0.18%	60.5%
<b>Commercial Residential Total</b>	<b>\$49,107,220,914</b>	<b>\$136,367,206</b>	<b>46,951</b>	<b>\$127,542,517</b>	<b>\$1,045,925</b>	<b>\$2,904</b>		<b>2.78</b>	<b>2.60</b>	<b>0.28%</b>	<b>106.9%</b>

\* Hurricane Premium consists of hurricane only premium excluding all applicable surcharges

\*\* Loss Cost is calculated as average annual loss divided by insurance in force

\*\*\* Loss Ratio is calculated as average annual loss divided by inforce premium. A loss ratio greater than 100% indicates that risk attribute is under priced

\*\*\*\* Indicates largest contributor of AAL in relation to risk count in the attribute group. There is a high correlation between AAL and PML allocation; therefore, PML distribution is similar to average AAL distribution

Commercial Residential: Primary Characteristics Cont.  
AAL Contribution

Commercial Residential

Occupancy	Exposure	AAL	Risk Count	Hurricane Premium*	Average Exposure	Average AAL	% of Average AAL	AAL/\$1K of Exposure	Premium/\$1K of Exposure	Loss Cost**	Loss Ratio***
Apartments/Condos	\$47,824,706,002	\$130,002,996	35,198	\$121,498,741	\$1,358,734	\$3,693	127%	2.72	2.54	0.3%	107.0%
Entertainment and Recreation	\$1,282,060,912	\$6,357,153	11,752	\$6,039,285	\$109,093	\$541	19%	4.96	4.71	0.50%	105.3%
<b>Temporary Lodging****</b>	<b>\$454,000</b>	<b>\$7,057</b>	<b>1</b>	<b>\$4,491</b>	<b>\$454,000</b>	<b>\$7,057</b>	<b>243%</b>	<b>15.54</b>	<b>9.89</b>	<b>1.6%</b>	<b>157.1%</b>
<b>Commercial Residential Total</b>	<b>\$49,107,220,914</b>	<b>\$136,367,206</b>	<b>46,951</b>	<b>\$127,542,517</b>	<b>\$1,045,925</b>	<b>\$2,904</b>		<b>2.78</b>	<b>2.60</b>	<b>0.28%</b>	<b>106.9%</b>

Commercial Residential

Geocode Match Level	Exposure	AAL	Risk Count	Hurricane Premium*	Average Exposure	Average AAL	% of Average AAL	AAL/\$1K of Exposure	Premium/\$1K of Exposure	Loss Cost**	Loss Ratio***
Exact Address	\$43,281,871,699	\$121,975,858	41,995	\$114,651,899	\$1,030,643	\$2,905	100%	2.82	2.65	0.28%	106.4%
<b>Relaxed Address ****</b>	<b>\$4,616,716,684</b>	<b>\$11,351,790</b>	<b>3,843</b>	<b>\$9,576,190</b>	<b>\$1,201,331</b>	<b>\$2,954</b>	<b>102%</b>	<b>2.46</b>	<b>2.07</b>	<b>0.25%</b>	<b>118.5%</b>
Postal Code Centroid	\$1,208,632,531	\$3,039,558	1,113	\$3,314,428	\$1,085,923	\$2,731	94%	2.51	2.74	0.25%	91.7%
City Centroid	\$0	\$0	0	\$0	\$0	\$0	0%	0.00	0.00	0.00%	0.0%
County Centroid	\$0	\$0	0	\$0	\$0	\$0	0%	0.00	0.00	0.00%	0.0%
User Supplied	\$0	\$0	0	\$0	\$0	\$0	0%	0.00	0.00	0.00%	0.0%
<b>Commercial Residential Total</b>	<b>\$49,107,220,914</b>	<b>\$136,367,206</b>	<b>46,951</b>	<b>\$127,542,517</b>	<b>\$1,045,925</b>	<b>\$2,904</b>		<b>2.78</b>	<b>2.60</b>	<b>0.28%</b>	<b>106.9%</b>

\* Hurricane Premium consists of hurricane only premium excluding all applicable surcharges

\*\* Loss Cost is calculated as average annual loss divided by insurance in force

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Commercial Residential: Primary Characteristics Cont.  
AAL Contribution

Commercial Residential

Year Built Bands	Exposure	AAL	Risk Count	Hurricane Premium*	Average Exposure	Average AAL	% of Average AAL	AAL/\$1K of Exposure	Premium/\$1K of Exposure	Loss Cost**	Loss Ratio***
Pre 1995	\$43,152,131,042	\$126,814,651	42,882	\$120,212,058	\$1,006,299	\$2,957	102%	2.94	2.79	0.29%	105.5%
<b>1995****</b>	<b>\$415,894,700</b>	<b>\$1,171,011</b>	<b>290</b>	<b>\$1,013,834</b>	<b>\$1,434,120</b>	<b>\$4,038</b>	<b>139%</b>	2.82	2.44	0.28%	115.5%
1996	\$434,910,800	\$961,587	370	\$760,687	\$1,175,435	\$2,599	89%	2.21	1.75	0.22%	126.4%
1997	\$510,062,144	\$1,017,743	298	\$912,417	\$1,711,618	\$3,415	118%	2.00	1.79	0.20%	111.5%
1998	\$313,654,570	\$614,371	251	\$667,527	\$1,249,620	\$2,448	84%	1.96	2.13	0.20%	92.0%
1999	\$329,931,500	\$533,753	180	\$446,037	\$1,832,953	\$2,965	102%	1.62	1.35	0.16%	119.7%
2000	\$415,663,460	\$731,184	236	\$532,541	\$1,761,286	\$3,098	107%	1.76	1.28	0.18%	137.3%
2001	\$441,078,467	\$797,282	282	\$526,017	\$1,564,108	\$2,827	97%	1.81	1.19	0.18%	151.6%
2002	\$437,613,600	\$708,329	262	\$355,937	\$1,670,281	\$2,704	93%	1.62	0.81	0.16%	199.0%
2003	\$358,550,100	\$454,923	267	\$237,141	\$1,342,884	\$1,704	59%	1.27	0.66	0.13%	191.8%
2004	\$259,341,000	\$304,191	211	\$209,572	\$1,229,104	\$1,442	50%	1.17	0.81	0.12%	145.1%
2005	\$554,517,147	\$596,484	349	\$365,467	\$1,588,874	\$1,709	59%	1.08	0.66	0.11%	163.2%
2006	\$508,470,334	\$508,541	313	\$351,297	\$1,624,506	\$1,625	56%	1.00	0.69	0.10%	144.8%
2007	\$443,209,650	\$419,695	256	\$287,469	\$1,731,288	\$1,639	56%	0.95	0.65	0.09%	146.0%
2008	\$142,164,900	\$206,800	134	\$208,582	\$1,060,932	\$1,543	53%	1.45	1.47	0.15%	99.1%
2009	\$153,372,600	\$175,757	85	\$265,506	\$1,804,384	\$2,068	71%	1.15	1.73	0.11%	66.2%
2010	\$78,742,800	\$74,225	70	\$44,518	\$1,124,897	\$1,060	37%	0.94	0.57	0.09%	166.7%
2011	\$42,041,000	\$55,197	48	\$28,172	\$875,854	\$1,150	40%	1.31	0.67	0.13%	195.9%
2012	\$38,815,300	\$93,779	77	\$60,990	\$504,095	\$1,218	42%	2.42	1.57	0.24%	153.8%
2013	\$44,155,600	\$91,796	45	\$36,517	\$981,236	\$2,040	70%	2.08	0.83	0.21%	251.4%
2014	\$31,675,200	\$35,335	42	\$19,288	\$754,171	\$841	29%	1.12	0.61	0.11%	183.2%
2015	\$1,225,000	\$572	3	\$943	\$408,333	\$191	7%	0.47	0.77	0.05%	60.7%
<b>Commercial Residential Total</b>	<b>\$49,107,220,914</b>	<b>\$136,367,206</b>	<b>\$46,951</b>	<b>\$127,542,517</b>	<b>\$1,045,925</b>	<b>\$2,904</b>		<b>2.78</b>	<b>2.60</b>	<b>0.28%</b>	<b>106.9%</b>

Commercial Residential

Stories Bands	Exposure	AAL	Risk Count	Hurricane Premium*	Average Exposure	Average AAL	% of Average AAL	AAL/\$1K of Exposure	Premium/\$1K of Exposure	Loss Cost**	Loss Ratio***
1 to 3	\$23,627,445,657	\$81,001,737	35,242	\$71,633,652	\$670,434	\$2,298	79%	3.43	3.03	0.34%	113.1%
4 to 7	\$16,990,655,911	\$37,504,564	3,550	\$29,677,911	\$4,786,100	\$10,565	364%	2.21	1.75	0.22%	126.4%
8 to 14	\$4,488,499,000	\$8,171,146	395	\$10,749,240	\$11,363,289	\$20,686	712%	1.82	2.39	0.18%	76.0%
<b>15+****</b>	<b>\$3,595,748,746</b>	<b>\$7,684,543</b>	<b>96</b>	<b>\$13,492,804</b>	<b>\$37,455,716</b>	<b>\$80,047</b>	<b>2756%</b>	<b>2.14</b>	<b>3.75</b>	<b>0.21%</b>	<b>57.0%</b>
Unknown	\$404,871,600	\$2,005,216	7,668	\$1,988,910	\$52,800	\$262	9%	4.95	4.91	0.50%	100.8%
<b>Commercial Residential Total</b>	<b>\$49,107,220,914</b>	<b>\$136,367,206</b>	<b>46,951</b>	<b>\$127,542,517</b>	<b>\$1,045,925</b>	<b>\$2,904</b>		<b>2.78</b>	<b>2.60</b>	<b>0.28%</b>	<b>106.9%</b>

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Commercial Residential: Secondary Characteristics  
AAL Contribution

Commercial Residential

Roof Type	Exposure	AAL	Risk Count	Hurricane Premium*	Average Exposure	Average AAL	% of Average AAL	AAL/\$1K of Exposure	Premium/\$1K of Exposure	Loss Cost**	Loss Ratio***
<b>Unknown****</b>	<b>\$28,126,105,007</b>	<b>\$63,570,778</b>	<b>14,318</b>	<b>\$63,791,190</b>	<b>\$1,964,388</b>	<b>\$4,440</b>	<b>157%</b>	2.26	2.27	0.23%	99.7%
Asphalt Shingles	\$14,367,110,738	\$46,969,997	18,588	\$35,916,947	\$772,924	\$2,527	89%	3.27	2.50	0.33%	130.8%
Wooden Shingles	\$6,702,086,214	\$23,559,817	12,112	\$24,964,012	\$553,343	\$1,945	69%	3.52	3.72	0.35%	94.4%
Clay/Concrete Tiles	\$4,174,114,913	\$12,816,386	6,770	\$13,606,855	\$616,561	\$1,893	67%	3.07	3.26	0.31%	94.2%
<b>Commercial Residential Total</b>	<b>\$53,369,416,872</b>	<b>\$146,916,978</b>	<b>51,788</b>	<b>\$138,279,004</b>	<b>\$1,030,536</b>	<b>\$2,837</b>		<b>2.75</b>	<b>2.59</b>	<b>0.28%</b>	<b>106.2%</b>

Commercial Residential

Roof Cover	Exposure	AAL	Risk Count	Hurricane Premium*	Average Exposure	Average AAL	% of Average AAL	AAL/\$1K of Exposure	Premium/\$1K of Exposure	Loss Cost**	Loss Ratio***
Unknown	\$25,338,018,415	\$73,706,995	30,795	\$59,408,959	\$822,797	\$2,393	82%	2.91	2.34	0.29%	124.1%
<b>FBC Equivalent****</b>	<b>\$23,769,202,499</b>	<b>\$62,660,212</b>	<b>16,156</b>	<b>\$68,133,558</b>	<b>\$1,471,231</b>	<b>\$3,878</b>	<b>134%</b>	2.64	2.87	0.26%	92.0%
<b>Commercial Residential Total</b>	<b>\$49,107,220,914</b>	<b>\$136,367,206</b>	<b>46,951</b>	<b>\$127,542,517</b>	<b>\$1,045,925</b>	<b>\$2,904</b>		<b>2.78</b>	<b>2.60</b>	<b>0.28%</b>	<b>106.9%</b>

Commercial Residential

Roof Deck Attachment	Exposure	AAL	Risk Count	Hurricane Premium*	Average Exposure	Average AAL	% of Average AAL	AAL/\$1K of Exposure	Premium/\$1K of Exposure	Loss Cost**	Loss Ratio***
<b>Unknown****</b>	<b>\$34,509,273,084</b>	<b>\$82,216,334</b>	<b>23,723</b>	<b>\$65,592,441</b>	<b>\$1,454,676</b>	<b>\$3,466</b>	<b>119%</b>	2.38	1.90	0.24%	125.3%
8d @ 6", 6" on center	\$6,834,340,860	\$24,937,494	10,219	\$28,045,606	\$668,788	\$2,440	84%	3.65	4.10	0.36%	88.9%
6d @ 6", 12" on center	\$4,079,734,030	\$17,015,385	6,930	\$20,791,957	\$588,706	\$2,455	85%	4.17	5.10	0.42%	81.8%
8d @ 6", 12" on center	\$3,683,872,940	\$12,197,994	6,079	\$13,112,513	\$606,000	\$2,007	69%	3.31	3.56	0.33%	93.0%
<b>Commercial Residential Total</b>	<b>\$49,107,220,914</b>	<b>\$136,367,206</b>	<b>46,951</b>	<b>\$127,542,517</b>	<b>\$1,045,925</b>	<b>\$2,904</b>		<b>2.78</b>	<b>2.60</b>	<b>0.28%</b>	<b>106.9%</b>

Commercial Residential

Roof Deck	Exposure	AAL	Risk Count	Hurricane Premium*	Average Exposure	Average AAL	% of Average AAL	AAL/\$1K of Exposure	Premium/\$1K of Exposure	Loss Cost**	Loss Ratio***
<b>Reinforced Concrete Slab****</b>	<b>\$31,709,387,841</b>	<b>\$72,333,878</b>	<b>10,505</b>	<b>\$54,754,501</b>	<b>\$3,018,504</b>	<b>\$6,886</b>	<b>237%</b>	2.28	1.73	0.23%	132.1%
Unknown	\$17,397,833,073	\$64,033,328	36,446	\$72,788,016	\$477,359	\$1,757	60%	3.68	4.18	0.37%	88.0%
Wood Planks	\$0	\$0	0	\$0	\$0	\$0	0%	0.00	0.00	0.00%	0.0%
Metal Deck	\$0	\$0	0	\$0	\$0	\$0	0%	0.00	0.00	0.00%	0.0%
<b>Commercial Residential Total</b>	<b>\$49,107,220,914</b>	<b>\$136,367,206</b>	<b>46,951</b>	<b>\$127,542,517</b>	<b>\$1,045,925</b>	<b>\$2,904</b>		<b>2.78</b>	<b>2.60</b>	<b>0.28%</b>	<b>106.9%</b>

\* Hurricane Premium consists of hurricane only premium excluding all applicable surcharges

\*\* Loss Cost is calculated as average annual loss divided by insurance in force

\*\*\* Loss Ratio is calculated as average annual loss divided by inforce premium. A loss ratio greater than 100% indicates that risk attribute is under priced

\*\*\*\* Indicates largest contributor of AAL in relation to risk count in the attribute group. There is a high correlation between AAL and PML allocation; therefore, PML distribution is similar to average AAL distribution

Commercial Residential: Secondary Characteristics Cont.  
AAL Contribution

Commercial Residential

Roof Anchorage	Exposure	AAL	Risk Count	Hurricane Premium*	Average Exposure	Average AAL	% of Average AAL	AAL/\$1K of Exposure	Premium/\$1K of Exposure	Loss Cost**	Loss Ratio***
Unknown****	\$36,214,517,324	\$86,566,845	24,562	\$70,596,187	\$1,474,412	\$3,524	121%	2.39	1.95	0.24%	122.6%
Hurricane Ties	\$5,728,815,210	\$19,873,950	8,953	\$21,834,375	\$639,877	\$2,220	76%	3.47	3.81	0.35%	91.0%
Clips	\$4,401,421,000	\$15,042,913	7,718	\$17,177,941	\$570,280	\$1,949	67%	3.42	3.90	0.34%	87.6%
Nails/Screws	\$2,762,467,380	\$14,883,498	5,718	\$17,934,014	\$483,118	\$2,603	90%	5.39	6.49	0.54%	83.0%
<b>Commercial Residential Total</b>	<b>\$49,107,220,914</b>	<b>\$136,367,206</b>	<b>46,951</b>	<b>\$127,542,517</b>	<b>\$1,045,925</b>	<b>\$2,904</b>		<b>2.78</b>	<b>2.60</b>	<b>0.28%</b>	<b>106.9%</b>

Commercial Residential

Window Protection	Exposure	AAL	Risk Count	Hurricane Premium*	Average Exposure	Average AAL	% of Average AAL	AAL/\$1K of Exposure	Premium/\$1K of Exposure	Loss Cost**	Loss Ratio***
No Protection	\$39,845,573,916	\$113,476,695	33,845	\$110,488,013	\$1,177,296	\$3,353	115%	2.85	2.77	0.28%	102.7%
Engineered Shutters****	\$7,060,453,898	\$15,522,694	3,773	\$10,640,512	\$1,871,310	\$4,114	142%	2.20	1.51	0.22%	145.9%
Non Engineered Shutters	\$1,816,417,900	\$5,380,132	1,699	\$4,447,874	\$1,069,110	\$3,167	109%	2.96	2.45	0.30%	121.0%
Unknown	\$384,775,200	\$1,987,685	7,634	\$1,966,118	\$50,403	\$260	9%	5.17	5.11	0.52%	101.1%
<b>Commercial Residential Total</b>	<b>\$49,107,220,914</b>	<b>\$136,367,206</b>	<b>46,951</b>	<b>\$127,542,517</b>	<b>\$1,045,925</b>	<b>\$2,904</b>		<b>2.78</b>	<b>2.60</b>	<b>0.28%</b>	<b>106.9%</b>

Commercial Residential

Secondary Water Resistance	Exposure	AAL	Risk Count	Hurricane Premium*	Average Exposure	Average AAL	% of Average AAL	AAL/\$1K of Exposure	Premium/\$1K of Exposure	Loss Cost**	Loss Ratio***
Yes****	\$25,663,807,817	\$55,217,171	6,018	\$54,954,735	\$4,264,508	\$9,175	316%	2.15	2.14	0.22%	100.5%
No	\$13,282,307,941	\$49,389,100	21,502	\$56,003,236	\$617,724	\$2,297	79%	3.72	4.22	0.37%	88.2%
Unknown	\$10,161,105,156	\$31,760,935	19,431	\$16,584,546	\$522,933	\$1,635	56%	3.13	1.63	0.31%	191.5%
<b>Commercial Residential Total</b>	<b>\$49,107,220,914</b>	<b>\$136,367,206</b>	<b>46,951</b>	<b>\$127,542,517</b>	<b>\$1,045,925</b>	<b>\$2,904.46</b>		<b>2.78</b>	<b>2.60</b>	<b>0.28%</b>	<b>106.9%</b>

\* Hurricane Premium consists of hurricane only premium excluding all applicable surcharges

\*\* Loss Cost is calculated as average annual loss divided by insurance in force

\*\*\* Loss Ratio is calculated as average annual loss divided by inforce premium. A loss ratio greater than 100% indicates that risk attribute is under priced

\*\*\*\* Indicates largest contributor of AAL in relation to risk count in the attribute group. There is a high correlation between AAL and PML allocation; therefore, PML distribution is similar to average AAL distribution

Commercial Residential: Secondary Characteristics Cont.  
AAL Contribution

Commercial Residential

Total Exposure*	Exposure	AAL	Risk Count	Hurricane Premium	Average Exposure	Average AAL	% of Average AAL	AAL/\$1K of Exposure	Premium/\$1K of Exposure	Loss Cost**	Loss Ratio***
0 - 100,000	\$435,363,463	\$2,111,933	10,311	\$2,438,885	\$42,223	\$205	7%	4.85	5.60	0.49%	86.6%
100,001 - 200,000	\$848,349,483	\$3,409,757	5,641	\$3,577,997	\$150,390	\$604	21%	4.02	4.22	0.40%	95.3%
200,001 - 300,000	\$1,040,698,660	\$4,450,291	4,159	\$4,434,366	\$250,228	\$1,070	37%	4.28	4.26	0.43%	100.4%
300,001 - 400,000	\$1,453,832,491	\$5,560,568	4,230	\$5,486,049	\$343,696	\$1,315	45%	3.82	3.77	0.38%	101.4%
400,001 - 500,000	\$1,468,980,635	\$5,587,131	3,259	\$4,916,973	\$450,746	\$1,714	59%	3.80	3.35	0.38%	113.6%
500,001 - 600,000	\$1,710,685,010	\$6,175,105	3,114	\$5,097,873	\$549,353	\$1,983	68%	3.61	2.98	0.36%	121.1%
600,001 - 700,000	\$1,706,625,182	\$5,757,866	2,641	\$4,969,544	\$646,204	\$2,180	75%	3.37	2.91	0.34%	115.9%
700,001 - 800,000	\$1,176,112,544	\$4,055,631	1,568	\$4,295,266	\$750,072	\$2,586	89%	3.45	3.65	0.34%	94.4%
800,001 - 900,000	\$950,305,291	\$3,312,651	1,120	\$3,384,533	\$848,487	\$2,958	102%	3.49	3.56	0.35%	97.9%
900,001 - 1,000,000	\$930,936,450	\$2,945,383	987	\$3,206,066	\$943,198	\$2,984	103%	3.16	3.44	0.32%	91.9%
1,000,001 - 2,000,000	\$6,032,812,569	\$20,435,419	4,326	\$19,206,427	\$1,394,548	\$4,724	163%	3.39	3.18	0.34%	106.4%
2,000,001 - 3,000,000	\$3,909,725,266	\$11,601,775	1,593	\$8,892,773	\$2,454,316	\$7,283	251%	2.97	2.27	0.30%	130.5%
3,000,001 - 4,000,000	\$3,641,518,961	\$9,461,323	1,052	\$6,519,220	\$3,461,520	\$8,994	310%	2.60	1.79	0.26%	145.1%
4,000,001 - 5,000,000	\$3,642,297,610	\$8,147,121	810	\$5,845,041	\$4,496,664	\$10,058	346%	2.24	1.60	0.22%	139.4%
5,000,001 - 6,000,000	\$3,302,514,166	\$7,156,264	601	\$5,248,543	\$5,495,032	\$11,907	410%	2.17	1.59	0.22%	136.3%
6,000,001 - 7,000,000	\$2,773,397,190	\$6,257,927	427	\$4,416,004	\$6,495,075	\$14,656	505%	2.26	1.59	0.23%	141.7%
7,000,001 - 8,000,000	\$2,519,603,553	\$5,652,258	337	\$3,848,941	\$7,476,568	\$16,772	577%	2.24	1.53	0.22%	146.9%
8,000,001 - 9,000,000	\$1,848,242,904	\$3,916,279	218	\$2,917,055	\$8,478,178	\$17,965	619%	2.12	1.58	0.21%	134.3%
9,000,001 - 10,000,000	\$2,600,449,600	\$5,309,624	271	\$4,202,783	\$9,595,755	\$19,593	675%	2.04	1.62	0.20%	126.3%
10,000,001+	\$7,114,769,886	\$15,062,903	286	\$24,638,178	\$24,876,818	\$52,667	1813%	2.12	3.46	0.21%	61.1%
<b>Commercial Residential Total</b>	<b>49,107,220,914</b>	<b>\$136,367,206</b>	<b>46,951</b>	<b>\$127,542,517</b>	<b>\$1,045,925</b>	<b>\$2,904</b>		<b>2.78</b>	<b>2.60</b>	<b>0.28%</b>	<b>106.9%</b>

\* Total exposure includes Condo Associations only

\*\* Loss Cost is calculated as average annual loss divided by insurance in force

\*\*\* Loss Ratio is calculated as average annual loss divided by inforce premium. A loss ratio greater than 100% indicates that risk attribute is under priced

## **Average Annual Loss Contribution**

### **Primary and Secondary Risk Characteristics**

- ▶ Personal Residential
- ▶ Commercial Residential
- ▶ Commercial Non Residential



Commercial Non Residential: Primary Characteristics  
AAL Contribution

Commercial Non Residential

Policy Form	Exposure	AAL	Risk Count	Inforce Premium*	Average Exposure	Average AAL	% of Average AAL	AAL/\$1K of Exposure	Premium/\$1K of Exposure	Loss Cost**	Loss Ratio***
Coastal CNRW Commercial	\$13,586,433,231	\$64,105,540	23,689	\$63,982,641	\$573,533	\$2,706	100%	4.72	4.71	0.47%	100.2%
CLA CNRM	\$1,638,229,994	\$4,543,374	2,068	\$8,486,596	\$792,181	\$2,197	82%	2.77	5.18	0.28%	53.5%
<b>Coastal CNRM****</b>	<b>\$366,944,696</b>	<b>\$1,578,015</b>	<b>285</b>	<b>\$1,714,692</b>	<b>\$1,287,525</b>	<b>\$5,536.90</b>	<b>205%</b>	<b>4.30</b>	<b>4.67</b>	<b>0.43%</b>	<b>92.0%</b>
Coastal CNRW Builders Risk	\$12,478,817	\$29,649	24	\$116,190	\$519,951	\$1,235	46%	2.38	9.31	0.24%	25.5%
<b>Commercial Non Residential Total</b>	<b>\$15,604,086,738</b>	<b>\$70,256,579</b>	<b>26,066</b>	<b>\$74,300,119</b>	<b>\$598,638</b>	<b>\$2,695</b>		<b>4.50</b>	<b>4.76</b>	<b>0.45%</b>	<b>94.6%</b>

Commercial Non Residential

Construction	Exposure	AAL	Risk Count	Inforce Premium*	Average Exposure	Average AAL	% of Average AAL	AAL/\$1K of Exposure	Premium/\$1K of Exposure	Loss Cost**	Loss Ratio***
Masonry	5,916,053,851	\$32,382,949	12,215	\$35,262,684	\$484,327	\$2,651	98%	5.47	5.96	0.55%	91.8%
Wood Frame	2,314,700,458	\$16,060,382	5,298	\$15,566,229	\$436,901	\$3,031	112%	6.94	6.72	0.69%	103.2%
Semi Wind Resistive	2,929,035,060	\$10,890,613	4,157	\$10,938,770	\$704,603	\$2,620	97%	3.72	3.73	0.37%	99.6%
Wind Resistive	4,127,094,409	\$10,293,761	3,880	\$11,604,036	\$1,063,684	\$2,653	98%	2.49	2.81	0.25%	88.7%
<b>Reinforced Concrete****</b>	<b>289,440,710</b>	<b>\$471,081</b>	<b>138</b>	<b>\$885,012</b>	<b>\$2,097,396</b>	<b>\$3,414</b>	<b>127%</b>	<b>1.63</b>	<b>3.06</b>	<b>0.16%</b>	<b>53.2%</b>
Unknown	27,762,250	\$157,793	378	\$43,388	\$73,445	\$417	15%	5.68	1.56	0.57%	363.7%
<b>Commercial Non Residential Total</b>	<b>\$15,604,086,738</b>	<b>\$70,256,579</b>	<b>26,066</b>	<b>\$74,300,119</b>	<b>\$598,638</b>	<b>\$2,695.33</b>		<b>4.50</b>	<b>4.76</b>	<b>0.45%</b>	<b>94.6%</b>

\* Inforce Premium consists of total premium excluding all applicable surcharges

\*\* Loss Cost is calculated as average annual loss divided by insurance in force

\*\*\* Loss Ratio is calculated as average annual loss divided by inforce premium. A loss ratio greater than 100% indicates that risk attribute is under priced

\*\*\*\* Indicates largest contributor of AAL in relation to risk count in the attribute group. There is a high correlation between AAL and PML allocation; therefore, PML distribution is similar to average AAL distribution

Commercial Non Residential: Primary Characteristics Cont.  
AAL Contribution

Occupancy	Exposure	AAL	Risk Count	Inforce Premium*	Average Exposure	Average AAL	% of Average AAL	AAL/\$1K of Exposure	Premium/\$1K of Exposure	Loss Cost**	Loss Ratio***
Wholesale trade	\$3,114,116,263	\$16,669,703	4,873	\$14,698,440	\$639,055	\$3,421	127%	5.35	4.72	0.54%	113.4%
Professional, Technical and Business Services	\$4,885,429,224	\$15,683,166	8,931	\$23,176,867	\$547,019	\$1,756	65%	3.21	4.74	0.32%	67.7%
Temporary Lodging	\$2,698,938,847	\$15,176,710	3,320	\$12,511,198	\$812,933	\$4,571	170%	5.62	4.64	0.56%	121.3%
Restaurant	\$1,049,920,830	\$5,751,153	1,972	\$6,422,096	\$532,414	\$2,916	108%	5.48	6.12	0.55%	89.6%
Church	\$940,416,023	\$3,812,800	1,007	\$4,587,639	\$933,879	\$3,786	140%	4.05	4.88	0.41%	83.1%
Retail Trade	\$698,930,623	\$3,274,853	1,464	\$3,542,174	\$477,412	\$2,237	83%	4.69	5.07	0.47%	92.5%
Entertainment and Recreation	\$578,029,188	\$2,479,983	1,529	\$1,585,921	\$378,044	\$1,622	60%	4.29	2.74	0.43%	156.4%
Primary and Secondary Schools	\$419,028,962	\$1,925,718	532	\$1,787,572	\$787,648	\$3,620	134%	4.60	4.27	0.46%	107.7%
Personal and Repair Services	\$281,845,522	\$1,511,167	825	\$1,396,248	\$341,631	\$1,832	68%	5.36	4.95	0.54%	108.2%
Health Care Services	\$271,472,179	\$949,937	429	\$923,639	\$632,802	\$2,214	82%	3.50	3.40	0.35%	102.8%
<b>Golf Courses****</b>	<b>\$112,072,632</b>	<b>\$615,266</b>	<b>117</b>	<b>\$564,561</b>	<b>\$957,886</b>	<b>\$5,259</b>	<b>195%</b>	<b>5.49</b>	<b>5.04</b>	<b>0.55%</b>	<b>109.0%</b>
Gasoline Station	\$96,077,080	\$599,983	245	\$450,715	\$392,151	\$2,449	91%	6.24	4.69	0.62%	133.1%
Parking	\$107,047,650	\$433,729	271	\$533,285	\$395,010	\$1,600	59%	4.05	4.98	0.41%	81.3%
General services	\$141,356,667	\$388,562	121	\$793,680	\$1,168,237	\$3,211	119%	2.75	5.61	0.27%	49.0%
Aircraft Hangers	\$68,298,876	\$353,032	175	\$375,070	\$390,279	\$2,017	75%	5.17	5.49	0.52%	94.1%
Unknown\Other	\$64,179,858	\$342,382	136	\$587,937	\$471,911	\$2,518	93%	5.33	9.16	0.53%	58.2%
General industrial	\$54,818,814	\$175,191	78	\$253,290	\$702,805	\$2,246	83%	3.20	4.62	0.32%	69.2%
Heavy Fabrication and Assembly	\$11,199,500	\$57,470	19	\$37,499	\$589,447	\$3,025	112%	5.13	3.35	0.51%	153.3%
Food and Drug Processing	\$9,208,500	\$50,574	16	\$61,037	\$575,531	\$3,161	117%	5.49	6.63	0.55%	82.9%
Metal and Minerals Processing	\$1,699,500	\$5,200	6	\$11,251	\$283,250	\$867	32%	3.06	6.62	0.31%	46.2%
<b>Commercial Non Residential Total</b>	<b>\$15,604,086,738</b>	<b>\$70,256,579</b>	<b>26,066</b>	<b>\$74,300,119</b>	<b>\$598,638</b>	<b>\$2,695</b>		<b>4.50</b>	<b>4.76</b>	<b>0.45%</b>	<b>94.6%</b>

Commercial Non Residential

Geocode Match Level	Exposure	AAL	Risk Count	Inforce Premium*	Average Exposure	Average AAL	% of Average AAL	AAL/\$1K of Exposure	Premium/\$1K of Exposure	Loss Cost**	Loss Ratio***
Exact Address	\$13,691,294,351	\$61,461,642	22,715	\$64,753,796	\$602,742	\$2,706	100%	4.49	4.73	0.45%	94.9%
<b>Relaxed Address****</b>	<b>\$1,580,552,547</b>	<b>\$7,453,598</b>	<b>2,737</b>	<b>\$7,914,888</b>	<b>\$577,476</b>	<b>\$2,723</b>	<b>101%</b>	<b>4.72</b>	<b>5.01</b>	<b>0.47%</b>	<b>94.2%</b>
Postal Code Centroid	\$332,060,440	\$1,341,056	613	\$1,630,392	\$541,697	\$2,188	81%	4.04	4.91	0.40%	82.3%
City Centroid	\$179,400	\$283	1	\$1,043	\$179,400	\$283	10%	1.58	5.81	0.16%	27.1%
County Centroid	\$0	\$0	0	\$0	\$0	\$0	0%	0.00	0.00	0.00%	0.0%
User Supplied	\$0	\$0	0	\$0	\$0	\$0	0%	0.00	0.00	0.00%	0.0%
<b>Commercial Non Residential Total</b>	<b>\$15,604,086,738</b>	<b>\$70,256,579</b>	<b>26,066</b>	<b>\$74,300,119</b>	<b>\$598,638</b>	<b>\$2,695</b>		<b>4.50</b>	<b>4.76</b>	<b>0.45%</b>	<b>94.6%</b>

\* Inforce Premium consists of total premium excluding all applicable surcharges

\*\* Loss Cost is calculated as average annual loss divided by insurance in force

\*\*\* Loss Ratio is calculated as average annual loss divided by inforce premium. A loss ratio greater than 100% indicates that risk attribute is under priced

\*\*\*\* Indicates largest contributor of AAL in relation to risk count in the attribute group. There is a high correlation between AAL and PML allocation; therefore, PML distribution is similar to average AAL distribution

Commercial Non Residential: Primary Characteristics Cont.  
AAL Contribution

Commercial Non Residential

Year Built Bands	Exposure	AAL	Risk Count	Inforce Premium*	Average Exposure	Average AAL	% of Average AAL	AAL/\$1K of Exposure	Premium/\$1K of Exposure	Loss Cost**	Loss Ratio***
<b>Pre 1995****</b>	<b>\$13,592,792,691</b>	<b>\$65,372,638</b>	<b>23,256</b>	<b>\$66,732,558</b>	<b>\$584,485</b>	<b>\$2,811</b>	<b>104%</b>	<b>4.81</b>	<b>4.91</b>	<b>0.48%</b>	<b>98.0%</b>
1995	\$148,820,100	\$622,919	256	\$597,044	\$581,329	\$2,433	90%	4.19	4.01	0.42%	104.3%
1996	\$128,839,483	\$460,803	201	\$575,771	\$640,992	\$2,293	85%	3.58	4.47	0.36%	80.0%
1997	\$122,983,148	\$370,449	246	\$462,948	\$499,931	\$1,506	56%	3.01	3.76	0.30%	80.0%
1998	\$129,749,097	\$369,139	186	\$583,134	\$697,576	\$1,985	74%	2.85	4.49	0.28%	63.3%
1999	\$148,516,736	\$474,152	215	\$618,470	\$690,776	\$2,205	82%	3.19	4.16	0.32%	76.7%
2000	\$133,128,642	\$383,291	203	\$506,012	\$655,806	\$1,888	70%	2.88	3.80	0.29%	75.7%
2001	\$119,017,387	\$327,015	171	\$482,788	\$696,008	\$1,912	71%	2.75	4.06	0.27%	67.7%
2002	\$146,402,200	\$226,484	165	\$440,843	\$887,286	\$1,373	51%	1.55	3.01	0.15%	51.4%
2003	\$116,833,026	\$259,128	159	\$373,692	\$734,799	\$1,630	60%	2.22	3.20	0.22%	69.3%
2004	\$119,812,300	\$146,815	144	\$305,667	\$832,030	\$1,020	38%	1.23	2.55	0.12%	48.0%
2005	\$109,043,755	\$183,897	163	\$499,310	\$668,980	\$1,128	42%	1.69	4.58	0.17%	36.8%
2006	\$76,540,930	\$144,152	131	\$243,729	\$584,282	\$1,100	41%	1.88	3.18	0.19%	59.1%
2007	\$168,386,993	\$301,610	165	\$390,768	\$1,020,527	\$1,828	68%	1.79	2.32	0.18%	77.2%
2008	\$85,523,330	\$223,055	109	\$362,845	\$784,618	\$2,046	76%	2.61	4.24	0.26%	61.5%
2009	\$54,867,403	\$101,020	64	\$514,004	\$857,303	\$1,578	59%	1.84	9.37	0.18%	19.7%
2010	\$51,762,500	\$65,544	50	\$161,664	\$1,035,250	\$1,311	49%	1.27	3.12	0.13%	40.5%
2011	\$32,117,600	\$32,441	36	\$68,317	\$892,156	\$901	33%	1.01	2.13	0.10%	47.5%
2012	\$24,074,300	\$43,700	40	\$66,548	\$601,858	\$1,093	41%	1.82	2.76	0.18%	65.7%
2013	\$38,480,705	\$71,745	53	\$127,791	\$726,051	\$1,354	50%	1.86	3.32	0.19%	56.1%
2014	\$53,897,007	\$71,722	49	\$170,168	\$1,099,939	\$1,464	54%	1.33	3.16	0.13%	42.1%
2015	\$2,497,405	\$4,861	4	\$16,048	\$624,351	\$1,215	45%	1.95	6.43	0.19%	30.3%
<b>Commercial Non Residential Total</b>	<b>\$15,604,086,738</b>	<b>\$70,256,579</b>	<b>26,066</b>	<b>\$74,300,119</b>	<b>\$598,638</b>	<b>\$2,695</b>		<b>4.50</b>	<b>4.76</b>	<b>0.45%</b>	<b>94.6%</b>

Commercial Non Residential

Stories Bands	Exposure	AAL	Risk Count	Inforce Premium*	Average Exposure	Average AAL	% of Average AAL	AAL/\$1K of Exposure	Premium/\$1K of Exposure	Loss Cost**	Loss Ratio***
1 to 3	\$13,462,912,810	\$65,843,027	23,966	\$78,624,445	\$561,751	\$2,747	102%	4.89	5.84	0.49%	83.7%
<b>4 to 7****</b>	<b>\$1,237,296,311</b>	<b>\$2,098,812</b>	<b>673</b>	<b>\$4,079,414</b>	<b>\$1,838,479</b>	<b>\$3,119</b>	<b>116%</b>	<b>1.70</b>	<b>3.30</b>	<b>0.17%</b>	<b>51.4%</b>
8 to 14	\$238,474,221	\$234,811	201	\$658,447	\$1,186,439	\$1,168	43%	0.98	2.76	0.10%	35.7%
15+	\$56,325,996	\$44,345	125	\$229,286	\$450,608	\$355	13%	0.79	4.07	0.08%	19.3%
UNKNOWN	\$609,077,400	\$2,035,583	1,101	\$3,222,038	\$553,204	\$1,849	69%	3.34	5.29	0.33%	63.2%
<b>Commercial Non Residential Total</b>	<b>\$15,604,086,738</b>	<b>\$70,256,579</b>	<b>26,066</b>	<b>\$86,813,630</b>	<b>\$598,638</b>	<b>\$2,695</b>		<b>4.50</b>	<b>5.56</b>	<b>0.45%</b>	<b>80.9%</b>

\* Inforce Premium consists of total premium excluding all applicable surcharges

\*\* Loss Cost is calculated as average annual loss divided by insurance in force

\*\*\* Loss Ratio is calculated as average annual loss divided by inforce premium. A loss ratio greater than 100% indicates that risk attribute is under priced

\*\*\*\* Indicates largest contributor of AAL in relation to risk count in the attribute group. There is a high correlation between AAL and PML allocation; therefore, PML distribution is similar to average AAL distribution

Commercial Non Residential: Secondary Characteristics  
AAL Contribution

Commercial Non Residential

Window Protection	Exposure	AAL	Risk Count	Inforce Premium*	Average Exposure	Average AAL	% of Average AAL	AAL/\$1K of Exposure	Premium/\$1K of Exposure	Loss Cost**	Loss Ratio***
No Protection	\$14,661,325,359	\$66,210,490	25,014	\$70,094,946	\$586,125	\$2,647	98%	4.52	4.78	0.45%	94.5%
<b>Engineered Shutters****</b>	<b>\$832,704,554</b>	<b>\$3,533,617</b>	<b>917</b>	<b>\$3,640,579</b>	<b>\$908,075</b>	<b>\$3,853</b>	<b>143%</b>	<b>4.24</b>	<b>4.37</b>	<b>0.42%</b>	<b>97.1%</b>
Non Engineered Shutters	\$110,056,825	\$512,473	135	\$564,594	\$815,236	\$3,796	141%	4.66	5.13	0.47%	90.8%
<b>Commercial Non Residential Total</b>	<b>\$15,604,086,738</b>	<b>\$70,256,579</b>	<b>\$26,066</b>	<b>\$74,300,119</b>	<b>\$598,638</b>	<b>\$2,695</b>		<b>4.50</b>	<b>4.76</b>	<b>0.45%</b>	<b>94.6%</b>

\* Inforce Premium consists of total premium excluding all applicable surcharges

\*\* Loss Cost is calculated as average annual loss divided by insurance in force

\*\*\* Loss Ratio is calculated as average annual loss divided by inforce premium. A loss ratio greater than 100% indicates that risk attribute is under priced

\*\*\*\* Indicates largest contributor of AAL in relation to risk count in the attribute group. There is a high correlation between AAL and PML allocation; therefore, PML distribution is similar to average AAL distribution

Commercial Non Residential: Secondary Characteristics  
AAL Contribution

Commercial Non Residential

Total Exposure	Exposure	AAL	Risk Count	Inforce Premium*	Average Exposure	Average AAL	% of Average AAL	AAL/\$1K of Exposure	Premium/\$1K of Exposure	Loss Cost**	Loss Ratio***
0 - 100,000	\$280,064,501	\$1,370,039	4,969	\$1,857,317	\$56,362	\$276	10%	4.89	6.63	0.49%	73.8%
100,001 - 200,000	\$588,193,489	\$3,315,047	3,879	\$3,978,812	\$151,635	\$855	32%	5.64	6.76	0.56%	83.3%
200,001 - 300,000	\$812,883,233	\$4,596,686	3,239	\$5,694,449	\$250,967	\$1,419	53%	5.65	7.01	0.57%	80.7%
300,001 - 400,000	\$879,536,792	\$4,918,474	2,506	\$5,864,021	\$350,972	\$1,963	73%	5.59	6.67	0.56%	83.9%
400,001 - 500,000	\$905,595,235	\$5,370,654	2,009	\$5,339,963	\$450,769	\$2,673	99%	5.93	5.90	0.59%	100.6%
500,001 - 600,000	\$824,809,918	\$4,477,011	1,502	\$4,364,928	\$549,141	\$2,981	111%	5.43	5.29	0.54%	102.6%
600,001 - 700,000	\$730,405,164	\$4,180,838	1,123	\$3,981,765	\$650,405	\$3,723	138%	5.72	5.45	0.57%	105.0%
700,001 - 800,000	\$724,170,901	\$3,841,722	965	\$4,379,008	\$750,436	\$3,981	148%	5.30	6.05	0.53%	87.7%
800,001 - 900,000	\$631,411,607	\$3,483,149	743	\$3,315,128	\$849,814	\$4,688	174%	5.52	5.25	0.55%	105.1%
900,001 - 1,000,000	\$2,301,274,850	\$12,751,220	2,334	\$11,903,634	\$985,979	\$5,463	203%	5.54	5.17	0.55%	107.1%
1,000,001 - 2,000,000	\$2,382,811,238	\$10,475,455	1,644	\$10,390,906	\$1,449,399	\$6,372	236%	4.40	4.36	0.44%	100.8%
2,000,001 - 3,000,000	\$1,391,719,314	\$4,710,811	578	\$4,698,018	\$2,407,819	\$8,150	302%	3.38	3.38	0.34%	100.3%
3,000,001 - 4,000,000	\$774,958,600	\$2,411,668	225	\$2,544,353	\$3,444,260	\$10,719	398%	3.11	3.28	0.31%	94.8%
4,000,001+	\$2,376,251,896	\$4,353,805	350	\$5,987,817	\$6,789,291	\$12,439	462%	1.83	2.52	0.18%	72.7%
<b>Commercial Non Residential Total</b>	<b>15,604,086,738</b>	<b>\$70,256,579</b>	<b>26,066</b>	<b>\$74,300,119</b>	<b>\$598,638</b>	<b>\$2,695</b>		<b>4.50</b>	<b>4.76</b>	<b>0.45%</b>	<b>94.6%</b>

\* Inforce Premium consists of total premium excluding all applicable surcharges

\*\* Loss Cost is calculated as average annual loss divided by insurance in force

\*\*\* Loss Ratio is calculated as average annual loss divided by inforce premium. A loss ratio greater than 100% indicates that risk attribute is under priced

## Average Annual Loss Allocation by Product

Product Line	Risk Count	AAL		Inforce Hurricane	Loss Ratio ***
		AAL	Average AAL	Premium	(AAL /Premium)
HRACNRW_SC****	362	\$149,831	\$414	\$7,137	2099%
CLACRM_H****	3,590	\$4,945,978	\$1,378	\$2,456,760	201%
HRACRM_H****	206	\$903,289	\$4,385	\$458,931	197%
CRW_HOA****	1,434	\$3,811,128	\$2,658	\$2,327,539	164%
HRAPRM_HO6****	18,141	\$5,626,080	\$310	\$3,724,964	151%
CRW_SC	5,744	\$1,588,120	\$276	\$1,174,658	135%
HRACRM_A	1,183	\$3,152,450	\$2,665	\$2,377,694	133%
CLACRM_C	10,204	\$18,691,370	\$1,832	\$16,886,283	111%
CRW_Other	2,577	\$3,174,938	\$1,232	\$2,890,664	110%
PLAPRM_HO6****	28,594	\$2,553,388	\$89	\$2,343,845	109%
CRW_CONDO	12,815	\$66,813,035	\$5,214	\$61,934,057	108%
HRAPRW_HW4****	924	\$285,862	\$309	\$275,883	104%
HRAPRW_DW2	22,721	\$36,978,037	\$1,627	\$36,162,075	102%
HRACNRW_CC****	23,320	\$63,948,298	\$2,742	\$63,962,946	100%
HRACRM_C	810	\$14,196,467	\$17,527	\$14,938,227	95%
CRW_APT	4,985	\$13,846,122	\$2,778	\$14,961,489	93%
HRAPRW_HW6	36,847	\$22,284,554	\$605	\$24,133,380	92%
HRA_CNRM	285	\$1,578,015	\$5,537	\$1,714,692	92%
HRAPRW_HW2	89,441	\$154,710,763	\$1,730	\$172,772,425	90%
HRAPRM_DP1	4,938	\$4,599,633	\$931	\$5,919,484	78%
HRAPRM_DP3	28,413	\$25,988,674	\$915	\$34,617,655	75%
HRAPRW_MD1	508	\$202,602	\$399	\$273,864	74%
CLACRM_A	3,410	\$5,251,722	\$1,540	\$7,148,773	73%
HRAPRW_MW2	4,599	\$1,649,993	\$359	\$2,737,210	60%
PLAPRM_DP3	74,206	\$28,896,444	\$389	\$49,653,023	58%
PLAPRM_MHO4	814	\$23,580	\$29	\$42,407	56%
PLAPRM_DP1	19,012	\$8,770,195	\$461	\$16,367,768	54%
CLA_CNRM****	2,068	\$4,543,374	\$2,197	\$8,486,596	54%
HRAPRM_MDP1	1,870	\$479,511	\$256	\$906,291	53%
HRAPRM_HO4	2,293	\$284,901	\$124	\$540,567	53%
HRAPRM_HO3	26,984	\$29,568,646	\$1,096	\$58,021,481	51%
HRAPRM_MHO3	1,583	\$568,782	\$359	\$1,121,250	51%
PLAPRM_HO3	137,662	\$67,150,500	\$488	\$151,508,169	44%
HRAPRM_MHO4	52	\$3,356	\$65	\$8,649	39%
PLAPRM_HO4	5,093	\$131,787	\$26	\$375,751	35%
HRAPRM_HO8	148	\$106,360	\$719	\$325,593	33%
PLAPRM_HO8	744	\$309,194	\$416	\$1,148,236	27%
PLAPRM_MHO3	13,307	\$2,515,671	\$189	\$9,552,853	26%
HRACNRW_BR	24	\$29,649	\$1,235	\$116,190	26%
PLAPRM_MDP1	30,586	\$2,644,378	\$86	\$10,827,286	24%
HRAPRW_MHW4****	1	\$17	\$17	\$198	9%
	<b>622,498</b>	<b>\$602,956,694</b>		<b>\$785,202,943</b>	

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\*\*\*\* Indicates largest contributor of AAL in relation to risk count in the attribute group. There is a high correlation between AAL and PML allocation; therefore, PML distribution is similar to average AAL distribution

**NOTES:**

- 1.) Insurance in Force as of March 31, 2015
- 2.) Average Annual Loss from AIR Touchstone V1.5
- 3.) Standard Sea-Surface Temperature hurricane frequency (SSST)
- 4.) Including Demand Surge, Excluding Storm Surge
- 5.) Risk Count includes policies with wind coverage
- 6.) Exposure calculated using Building Value not Coverage Limits