

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

March 2016



## **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 <sup>(1)</sup>	AAL	Risk Count	Premium Subtotal <sup>(2)</sup>	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost <sup>(3)</sup>
<b>HW2<sup>(4)</sup></b>	<b>\$27,809,730,170</b>	<b>\$109,085,446</b>	<b>60,991</b>	<b>\$135,389,549</b>	<b>\$455,964</b>	<b>\$1,789</b>	<b>262%</b>	<b>3.92</b>	<b>4.87</b>	<b>0.4%</b>
HO3	\$41,027,083,234	\$76,884,919	141,336	\$335,607,976	\$290,280	\$544	80%	1.87	8.18	0.2%
DP3	\$15,589,370,374	\$42,151,602	88,737	\$129,341,284	\$175,681	\$475	70%	2.70	8.30	0.3%
DW2	\$5,534,281,360	\$27,067,849	15,963	\$30,473,803	\$346,694	\$1,696	249%	4.89	5.51	0.5%
DP1	\$4,581,580,006	\$12,259,112	21,382	\$30,473,267	\$214,273	\$573	84%	2.68	6.65	0.3%
HW6	\$3,033,285,140	\$9,899,394	19,400	\$14,319,754	\$156,355	\$510	75%	3.26	4.72	0.3%
MDP1	\$1,127,996,848	\$9,033,708	30,126	\$13,501,311	\$37,443	\$300	44%	8.01	11.97	0.8%
MHO3	\$727,718,385	\$8,895,240	15,009	\$14,247,620	\$48,485	\$593	87%	12.22	19.58	1.2%
HO6	\$2,071,382,929	\$6,563,270	40,017	\$30,763,875	\$51,763	\$164	24%	3.17	14.85	0.3%
MW2	\$153,266,480	\$3,189,175	3,929	\$2,663,555	\$39,009	\$812	119%	20.81	17.38	2.1%
HO8	\$197,312,241	\$440,787	1,003	\$2,149,806	\$196,722	\$439	64%	2.23	10.90	0.2%
HO4	\$177,185,960	\$381,938	9,687	\$2,221,837	\$18,291	\$39	6%	2.16	12.54	0.2%
MD1	\$12,562,020	\$339,864	420	\$269,209	\$29,910	\$809	119%	27.05	21.43	2.7%
HW4	\$51,483,790	\$173,143	712	\$245,236	\$72,309	\$243	36%	3.36	4.76	0.3%
MHO4	\$19,684,915	\$78,405	902	\$294,955	\$21,824	\$87	13%	3.98	14.98	0.4%
MHW4	\$22,000	\$19	1	\$246	\$22,000	\$19	3%	0.85	11.18	0.1%
<b>Personal Residential Total</b>	<b>\$102,113,945,852</b>	<b>\$306,443,871</b>	<b>449,615</b>	<b>\$741,963,283</b>	<b>\$227,114</b>	<b>\$682</b>		<b>3.00</b>	<b>7.27</b>	<b>0.30%</b>

1) Exposure calculated using Building Value not Coverage Limits

2) Premium Subtotal consists of Total Premium excluding all applicable surcharges

3) Loss Cost is calculated as average annual loss divided by exposure in force

4) Indicates largest contributor of AAL in the attribute group. There is a high correlation between AAL and PML allocation; therefore, PML distribution is similar to AAL distribution

Personal Residential: Primary Characteristics Cont.  
AAL Contribution

Personal Residential

Construction	Exposure <sup>(1)</sup>	AAL	Risk Count	Premium Subtotal <sup>(2)</sup>	Average Exposure	Average AAL	% of Average AAL	Average AAL/\$1K of Exposure	Average Premium/\$1K of Exposure	Loss Cost <sup>(3)</sup>
Masonry	\$78,874,650,450	\$204,309,318	322,292	\$584,226,180	\$244,730	\$633.93	93%	2.59	7.41	0.26%
Wood Frame	\$17,331,615,126	\$67,623,574	59,971	\$107,685,318	\$289,000	\$1,127.60	165%	3.90	6.21	0.39%
Mobile Home Tie-Down	\$2,041,250,648	\$21,536,411	50,387	\$30,976,896	\$40,511	\$427	63%	10.55	15.18	1.06%
<b>Reinforced Masonry<sup>(4)</sup></b>	<b>\$2,200,680,580</b>	<b>\$9,871,757</b>	<b>7,516</b>	<b>\$9,589,750</b>	<b>\$292,799</b>	<b>\$1,313.43</b>	<b>193%</b>	<b>4.49</b>	<b>4.36</b>	<b>0.45%</b>
Reinforced Concrete	\$1,168,076,099	\$2,007,940	7,251	\$6,096,621	\$161,092	\$277	41%	1.72	5.22	0.17%
Masonry Veneer	\$497,672,949	\$1,094,871	2,198	\$3,388,518	\$226,421	\$498	73%	2.20	6.81	0.22%
<b>Personal Residential Total</b>	<b>\$102,113,945,852</b>	<b>\$306,443,871</b>	<b>449,615</b>	<b>\$741,963,283</b>	<b>\$227,114</b>	<b>\$682</b>		<b>3.00</b>	<b>7.27</b>	<b>0.30%</b>

Personal Residential

Occupancy	Exposure <sup>(1)</sup>	AAL	Risk Count	Premium Subtotal <sup>(2)</sup>	Average Exposure	Average AAL	% of Average AAL	Average AAL/\$1K of Exposure	Average Premium/\$1K of Exposure	Loss Cost <sup>(3)</sup>
<b>Single Family<sup>(4)</sup></b>	<b>\$95,083,784,484</b>	<b>\$284,256,719</b>	<b>351,231</b>	<b>\$681,573,863</b>	<b>\$270,716</b>	<b>\$809.32</b>	<b>119%</b>	<b>2.99</b>	<b>7.17</b>	<b>0.30%</b>
Apartments/Condo	\$6,796,315,538	\$21,617,715	87,854	\$57,885,194	\$77,359	\$246	36%	3.18	8.52	0.32%
Multi-Family	\$233,845,830	\$569,437	10,530	\$2,504,226	\$22,208	\$54	8%	2.44	10.71	0.24%
<b>Personal Residential Total</b>	<b>\$102,113,945,852</b>	<b>\$306,443,871</b>	<b>449,615</b>	<b>\$741,963,283</b>	<b>\$227,114</b>	<b>\$682</b>		<b>3.00</b>	<b>7.27</b>	<b>0.30%</b>

Personal Residential

Geocode Match Level	Exposure <sup>(1)</sup>	AAL	Risk Count	Premium Subtotal <sup>(2)</sup>	Average Exposure	Average AAL	% of Average AAL	Average AAL/\$1K of Exposure	Average Premium/\$1K of Exposure	Loss Cost <sup>(3)</sup>
Exact Address	\$98,475,192,043	\$295,083,872	429,231	\$718,711,263	\$229,422	\$687	101%	3.00	7.30	0.30%
Relaxed Address	\$2,623,921,994	\$8,315,943	13,759	\$16,905,339	\$190,706	\$604	89%	3.17	6.44	0.32%
Postal Code Centroid	\$1,011,526,225	\$3,033,109	6,619	\$6,334,037	\$152,822	\$458	67%	3.00	6.26	0.30%
<b>City Centroid<sup>(4)</sup></b>	<b>\$3,305,590</b>	<b>\$10,947</b>	<b>6</b>	<b>\$12,644</b>	<b>\$550,932</b>	<b>\$1,825</b>	<b>268%</b>	<b>3.31</b>	<b>3.83</b>	<b>0.33%</b>
<b>Personal Residential Total</b>	<b>\$102,113,945,852</b>	<b>\$306,443,871</b>	<b>449,615</b>	<b>\$741,963,283</b>	<b>\$227,114</b>	<b>\$682</b>		<b>3.00</b>	<b>7.27</b>	<b>0.30%</b>

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Personal Residential: Primary Characteristics Cont.  
AAL Contribution

Personal Residential

Year Built Bands	Exposure <sup>(1)</sup>	AAL	Risk Count	Premium Subtotal <sup>(2)</sup>	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost <sup>(3)</sup>
<b>Pre 1995<sup>(4)</sup></b>	<b>\$80,944,708,724</b>	<b>\$263,138,027</b>	<b>372,594</b>	<b>\$646,654,266</b>	<b>\$217,246</b>	<b>\$706</b>	<b>104%</b>	<b>3.25</b>	<b>7.99</b>	<b>0.33%</b>
1995	\$1,400,742,867	\$3,373,512	4,837	\$7,695,919	\$289,589	\$697	102%	2.41	5.49	0.24%
1996	\$1,395,985,283	\$3,413,281	4,834	\$7,465,787	\$288,785	\$706	104%	2.45	5.35	0.24%
1997	\$1,318,597,013	\$3,102,301	4,776	\$6,796,585	\$276,088	\$650	95%	2.35	5.15	0.24%
1998	\$1,357,968,928	\$3,229,811	4,972	\$6,858,424	\$273,123	\$650	95%	2.38	5.05	0.24%
1999	\$1,319,647,970	\$2,996,453	4,718	\$6,498,567	\$279,705	\$635	93%	2.27	4.92	0.23%
2000	\$1,289,571,085	\$2,819,966	4,543	\$6,193,377	\$283,859	\$621	91%	2.19	4.80	0.22%
2001	\$1,361,224,895	\$2,819,772	4,575	\$6,368,713	\$297,535	\$616	90%	2.07	4.68	0.21%
2002	\$1,446,138,165	\$2,720,800	4,878	\$5,599,268	\$296,461	\$558	82%	1.88	3.87	0.19%
2003	\$1,390,029,396	\$2,442,828	4,754	\$5,469,618	\$292,392	\$514	75%	1.76	3.93	0.18%
2004	\$1,564,398,705	\$2,878,540	5,599	\$6,516,712	\$279,407	\$514	75%	1.84	4.17	0.18%
2005	\$1,710,170,672	\$2,949,703	6,696	\$7,260,753	\$255,402	\$441	65%	1.72	4.25	0.17%
2006	\$1,750,161,992	\$3,117,743	6,632	\$7,113,918	\$263,897	\$470	69%	1.78	4.06	0.18%
2007	\$1,135,141,255	\$2,131,862	4,608	\$4,704,302	\$246,341	\$463	68%	1.88	4.14	0.19%
2008	\$589,275,591	\$1,173,383	2,489	\$2,523,564	\$236,752	\$471	69%	1.99	4.28	0.20%
2009	\$285,694,148	\$514,570	1,139	\$1,173,002	\$250,829	\$452	66%	1.80	4.11	0.18%
2010	\$278,130,475	\$539,788	984	\$1,124,977	\$282,653	\$549	80%	1.94	4.04	0.19%
2011	\$248,653,503	\$455,292	821	\$930,481	\$302,867	\$555	81%	1.83	3.74	0.18%
2012	\$318,322,764	\$623,798	1,042	\$1,095,237	\$305,492	\$599	88%	1.96	3.44	0.20%
2013	\$355,894,149	\$696,372	1,218	\$1,269,090	\$292,196	\$572	84%	1.96	3.57	0.20%
2014	\$322,525,010	\$625,262	1,392	\$1,208,609	\$231,699	\$449	66%	1.94	3.75	0.19%
2015	\$295,565,112	\$600,086	1,340	\$1,270,903	\$220,571	\$448	66%	2.03	4.30	0.20%
2016	\$35,372,050	\$80,445	173	\$170,974	\$204,463	\$465	68%	2.27	4.83	0.23%
Unknown	\$26,100	\$274	1	\$237	\$26,100	\$274	40%	10.49	9.08	1.05%
<b>Personal Residential Total</b>	<b>\$102,113,945,852</b>	<b>\$306,443,871</b>	<b>\$449,615</b>	<b>\$741,963,283</b>	<b>\$227,114</b>	<b>\$682</b>		<b>3.00</b>	<b>7.27</b>	<b>0.30%</b>

Personal Residential

Stories Bands	Exposure <sup>(1)</sup>	AAL	Risk Count	Premium Subtotal <sup>(2)</sup>	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost <sup>(3)</sup>
<b>1 to 3<sup>(4)</sup></b>	<b>\$98,101,952,314</b>	<b>\$291,805,403</b>	<b>402,822</b>	<b>\$707,399,540</b>	<b>\$243,537</b>	<b>\$724</b>	<b>106%</b>	<b>2.97</b>	<b>7.21</b>	<b>0.30%</b>
4 to 7	\$1,414,449,551	\$4,683,052	19,224	\$11,763,753	\$73,577	\$244	36%	3.31	8.32	0.33%
8 to 14	\$739,113,339	\$2,160,629	7,438	\$5,761,072	\$99,370	\$290	43%	2.92	7.79	0.29%
15 to 25	\$868,414,336	\$2,517,824	7,522	\$6,707,620	\$115,450	\$335	49%	2.90	7.72	0.29%
26 to 35	\$310,158,002	\$767,565	2,030	\$2,028,686	\$152,787	\$378	55%	2.47	6.54	0.25%
36 to 45	\$116,768,128	\$179,530	809	\$758,365	\$144,336	\$222	33%	1.54	6.49	0.15%
46+	\$90,692,357	\$112,182	583	\$564,049	\$155,562	\$192	28%	1.24	6.22	0.12%
Unknown	\$472,397,825	\$4,217,687	9,187	\$6,980,198	\$51,420	\$459	67%	8.93	14.78	0.89%
<b>Personal Residential Total</b>	<b>\$102,113,945,852</b>	<b>\$306,443,871</b>	<b>449,615</b>	<b>\$741,963,283</b>	<b>\$227,114</b>	<b>\$682</b>		<b>3.00</b>	<b>7.27</b>	<b>0.30%</b>

1) Exposure calculated using Building Value not Coverage Limits

2) Premium Subtotal consists of Total Premium excluding all applicable surcharges

3) Loss Cost is calculated as average annual loss divided by exposure in force

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Personal Residential: Secondary Characteristics  
AAL Contribution

Personal Residential

Roof Type	Exposure <sup>(1)</sup>	AAL	Risk Count	Premium Subtotal <sup>(2)</sup>	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost <sup>(3)</sup>
Gable End w/o Bracing	\$61,195,775,356	\$178,979,394	228,935	\$463,216,327	\$267,306	\$782	115%	2.92	7.57	0.29%
<b>Hip<sup>(4)</sup></b>	<b>\$24,763,077,783</b>	<b>\$58,845,707</b>	<b>68,806</b>	<b>\$126,288,618</b>	<b>\$359,897</b>	<b>\$855</b>	<b>125%</b>	<b>2.38</b>	<b>5.10</b>	<b>0.24%</b>
Unknown	\$7,579,235,195	\$37,111,113	105,772	\$73,980,242	\$71,656	\$351	51%	4.90	9.76	0.49%
Flat	\$8,575,857,518	\$31,507,658	46,102	\$78,478,096	\$186,019	\$683	100%	3.67	9.15	0.37%
<b>Personal Residential Total</b>	<b>\$102,113,945,852</b>	<b>\$306,443,871</b>	<b>449,615</b>	<b>\$741,963,283</b>	<b>\$227,114</b>	<b>\$682</b>		<b>3.00</b>	<b>7.27</b>	<b>0.30%</b>

Personal Residential

Roof Cover	Exposure <sup>(1)</sup>	AAL	Risk Count	Premium Subtotal <sup>(2)</sup>	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost <sup>(3)</sup>
FBC Equivalent	\$44,705,270,873	\$124,514,509	158,417	\$312,269,009	\$282,200	\$786	115%	2.79	6.99	0.28%
Asphalt Shingles	\$26,449,256,995	\$70,556,007	102,039	\$194,592,690	\$259,207	\$691	101%	2.67	7.36	0.27%
Clay/Concrete Tiles	\$17,279,904,014	\$46,454,350	44,820	\$115,748,821	\$385,540	\$1,036	152%	2.69	6.70	0.27%
Unknown	\$8,295,561,182	\$42,917,271	129,284	\$84,013,462	\$64,165	\$332	49%	5.17	10.13	0.52%
<b>Standing Seam Metal Roof<sup>(4)</sup></b>	<b>\$3,685,917,631</b>	<b>\$15,914,659</b>	<b>8,253</b>	<b>\$19,197,485</b>	<b>\$446,615</b>	<b>\$1,928</b>	<b>283%</b>	<b>4.32</b>	<b>5.21</b>	<b>0.43%</b>
Built Up Roof w/Gravel	\$1,525,785,677	\$5,489,393	6,312	\$14,853,848	\$241,728	\$870	128%	3.60	9.74	0.36%
Wood Shingles	\$122,697,100	\$439,808	388	\$1,045,965	\$316,230	\$1,134	166%	3.58	8.52	0.36%
Slate	\$49,552,380	\$157,874	102	\$242,003	\$485,808	\$1,548	227%	3.19	4.88	0.32%
<b>Personal Residential Total</b>	<b>\$102,113,945,852</b>	<b>\$306,443,871</b>	<b>449,615</b>	<b>\$741,963,283</b>	<b>\$227,114</b>	<b>\$682</b>		<b>3.00</b>	<b>7.27</b>	<b>0.30%</b>

Personal Residential

Roof Deck Attachment	Exposure <sup>(1)</sup>	AAL	Risk Count	Premium Subtotal <sup>(2)</sup>	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost <sup>(3)</sup>
8d @ 6", 6" on center	\$48,771,880,795	\$135,368,923	159,748	\$350,184,025	\$305,305	\$847	124%	2.78	7.18	0.28%
6d @ 6", 12" on center	\$25,531,246,133	\$73,295,613	98,291	\$181,303,646	\$259,752	\$746	109%	2.87	7.10	0.29%
Unknown	\$18,780,298,666	\$70,062,936	162,723	\$152,452,474	\$115,413	\$431	63%	3.73	8.12	0.37%
<b>8d @ 6", 12" on center<sup>(4)</sup></b>	<b>\$9,030,520,258</b>	<b>\$27,716,399</b>	<b>28,853</b>	<b>\$58,023,138</b>	<b>\$312,984</b>	<b>\$961</b>	<b>141%</b>	<b>3.07</b>	<b>6.43</b>	<b>0.31%</b>
<b>Personal Residential Total</b>	<b>\$102,113,945,852</b>	<b>\$306,443,871</b>	<b>449,615</b>	<b>\$741,963,283</b>	<b>\$227,114</b>	<b>\$682</b>		<b>3.00</b>	<b>7.27</b>	<b>0.30%</b>

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Personal Residential: Secondary Characteristics Cont.  
AAL Contribution

Personal Residential

Roof Deck	Exposure <sup>(1)</sup>	AAL	Risk Count	Premium Subtotal <sup>(2)</sup>	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost <sup>(3)</sup>
Unknown <sup>(4)</sup>	\$97,951,505,905	\$290,708,694	416,408	\$713,835,811	\$235,230	\$698	102%	2.97	7.29	0.30%
Reinforced Concrete Slab	\$3,751,631,786	\$14,452,058	27,848	\$23,849,159	\$134,718	\$519	76%	3.85	6.36	0.39%
Metal Deck W/Insulation Board	\$266,003,801	\$811,003	2,956	\$2,599,480	\$89,988	\$274	40%	3.05	9.77	0.30%
Wood Planks	\$144,804,360	\$472,116	2,403	\$1,678,833	\$60,260	\$196	29%	3.26	11.59	0.33%
<b>Personal Residential Total</b>	<b>\$102,113,945,852</b>	<b>\$306,443,871</b>	<b>449,615</b>	<b>\$741,963,283</b>	<b>\$227,114</b>	<b>\$682</b>		<b>3.00</b>	<b>7.27</b>	<b>0.30%</b>

Personal Residential

Roof Anchorage	Exposure <sup>(1)</sup>	AAL	Risk Count	Premium Subtotal <sup>(2)</sup>	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost <sup>(3)</sup>
Unknown	\$25,694,690,678	\$84,370,973	181,245	\$180,714,804	\$141,768	\$466	68%	3.28	7.03	0.33%
Nails/Screws	\$25,073,459,296	\$79,714,695	103,977	\$227,448,091	\$241,144	\$767	112%	3.18	9.07	0.32%
Hurricane Ties	\$27,799,787,359	\$76,220,739	88,806	\$188,296,316	\$313,040	\$858	126%	2.74	6.77	0.27%
Clips <sup>(4)</sup>	\$23,546,008,519	\$66,137,463	75,587	\$145,504,072	\$311,509	\$875	128%	2.81	6.18	0.28%
<b>Personal Residential Total</b>	<b>\$102,113,945,852</b>	<b>\$306,443,871</b>	<b>449,615</b>	<b>\$741,963,283</b>	<b>\$227,114</b>	<b>\$682</b>		<b>3.00</b>	<b>7.27</b>	<b>0.30%</b>

Personal Residential

Window Protection	Exposure <sup>(1)</sup>	AAL	Risk Count	Premium Subtotal <sup>(2)</sup>	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost <sup>(3)</sup>
No Protection	\$60,288,336,548	\$170,006,671	244,564	\$461,163,849	\$246,514	\$695	102%	2.82	7.65	0.28%
Engineered Shutters	\$25,771,855,564	\$78,394,940	75,608	\$155,239,177	\$340,861	\$1,037	152%	3.04	6.02	0.30%
Unknown	\$12,646,553,889	\$46,295,954	118,529	\$104,049,240	\$106,696	\$391	57%	3.66	8.23	0.37%
Non Engineered Shutters <sup>(4)</sup>	\$3,407,199,851	\$11,746,306	10,914	\$21,511,017	\$312,186	\$1,076	158%	3.45	6.31	0.34%
<b>Personal Residential Total</b>	<b>\$102,113,945,852</b>	<b>\$306,443,871</b>	<b>449,615</b>	<b>\$741,963,283</b>	<b>\$227,114</b>	<b>\$682</b>		<b>3.00</b>	<b>7.27</b>	<b>0.30%</b>

Personal Residential

Secondary Water Resistance	Exposure <sup>(1)</sup>	AAL	Risk Count	Premium Subtotal <sup>(2)</sup>	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost <sup>(3)</sup>
No <sup>(4)</sup>	\$76,925,662,293	\$221,708,757	276,169	\$559,709,593	\$278,546	\$803	118%	2.88	7.28	0.29%
Unknown	\$17,817,357,381	\$64,678,954	138,283	\$142,039,927	\$128,847	\$468	69%	3.63	7.97	0.36%
Yes	\$7,370,926,178	\$20,056,160	35,163	\$40,213,763	\$209,622	\$570	84%	2.72	5.46	0.27%
<b>Personal Residential Total</b>	<b>\$102,113,945,852</b>	<b>\$306,443,871</b>	<b>449,615</b>	<b>\$741,963,283</b>	<b>\$227,114</b>	<b>\$682</b>		<b>3.00</b>	<b>7.27</b>	<b>0.30%</b>

1) Exposure calculated using Building Value not Coverage Limits

2) Premium Subtotal consists of Total Premium excluding all applicable surcharges

3) Loss Cost is calculated as average annual loss divided by exposure in force

4) Indicates largest contributor of AAL in the attribute group. There is a high correlation between AAL and PML allocation; therefore, PML distribution is similar to AAL distribution

Personal Residential: Secondary Characteristics Cont.  
AAL Contribution

Personal Residential

Total Exposure Bands <sup>(4)</sup>	Exposure <sup>(1)</sup>	AAL	Risk Count	Premium Subtotal <sup>(2)</sup>	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost <sup>(3)</sup>
0 - 100,000	\$5,456,454,852	\$31,845,159	131,499	\$68,842,702	\$41,494	\$242	36%	5.84	12.62	0.58%
100,001 - 200,000	\$14,558,167,884	\$40,118,377	90,630	\$133,401,965	\$160,633	\$443	65%	2.76	9.16	0.28%
200,001 - 300,000	\$26,692,846,107	\$69,492,775	108,714	\$212,910,130	\$245,533	\$639	94%	2.60	7.98	0.26%
300,001 - 400,000	\$20,253,822,088	\$55,232,434	58,832	\$136,351,233	\$344,265	\$939	138%	2.73	6.73	0.27%
400,001 - 500,000	\$12,139,985,963	\$35,736,225	27,377	\$73,212,766	\$443,437	\$1,305	192%	2.94	6.03	0.29%
500,001 - 600,000	\$6,999,235,123	\$22,626,698	12,839	\$39,313,992	\$545,154	\$1,762	259%	3.23	5.62	0.32%
600,001 - 700,000	\$4,746,494,996	\$15,723,595	7,353	\$25,470,160	\$645,518	\$2,138	314%	3.31	5.37	0.33%
700,001 - 800,000	\$3,311,481,508	\$10,955,421	4,442	\$17,008,788	\$745,493	\$2,466	362%	3.31	5.14	0.33%
800,001 - 900,000	\$2,192,369,611	\$7,166,118	2,585	\$10,633,621	\$848,112	\$2,772	407%	3.27	4.85	0.33%
900,001 - 1,000,000	\$1,851,500,585	\$5,889,531	1,954	\$8,498,143	\$947,544	\$3,014	442%	3.18	4.59	0.32%
1,000,001 - 2,000,000	\$3,911,587,135	\$11,657,539	3,390	\$16,319,783	\$1,153,861	\$3,439	505%	2.98	4.17	0.30%
<b>Personal Residential Total</b>	<b>102,113,945,852</b>	<b>306,443,871</b>	<b>449,615</b>	<b>741,963,283</b>	<b>\$227,114</b>	<b>\$682</b>		<b>3.00</b>	<b>7.27</b>	<b>0.30%</b>

1) Exposure calculated using Building Value not Coverage Limits

2) Premium Subtotal consists of Total Premium excluding all applicable surcharges

3) Loss Cost is calculated as average annual loss divided by exposure in force

4) Policies in Miami and Monroe are exempt from 700K Exposure limits



## **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 <sup>(1)</sup>	AAL	Risk Count	Premium Subtotal <sup>(2)</sup>	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost <sup>(3)</sup>
<b>Condo Association<sup>(4)</sup></b>	<b>\$20,676,641,018</b>	<b>\$62,018,392</b>	<b>13,173</b>	<b>\$72,032,781</b>	<b>\$1,569,623</b>	<b>\$4,708</b>	<b>154%</b>	<b>3.00</b>	<b>3.48</b>	<b>0.30%</b>
Apartment Building	\$4,604,772,785	\$17,555,629	7,075	\$24,042,639	\$650,851	\$2,481	81%	3.81	5.22	0.38%
Homeowners Association	\$2,397,133,588	\$7,777,802	4,488	\$8,387,864	\$534,121	\$1,733	57%	3.24	3.50	0.32%
Special Class	\$166,477,500	\$1,009,986	3,480	\$697,729	\$47,838	\$290	10%	6.07	4.19	0.61%
CR-Other	\$152,147,555	\$919,100	1,030	\$912,587	\$147,716	\$892	29%	6.04	6.00	0.60%
<b>Commercial Residential Total</b>	<b>\$27,997,172,446</b>	<b>\$89,280,909</b>	<b>29,246</b>	<b>\$106,073,600</b>	<b>\$957,299</b>	<b>\$3,053</b>		<b>3.19</b>	<b>3.79</b>	<b>0.32%</b>

### Commercial Residential

Construction	Exposure <sup>(1)</sup>	AAL	Risk Count	Premium Subtotal <sup>(2)</sup>	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost <sup>(3)</sup>
Wind Resistive	\$14,169,053,483	\$39,835,053	6,909	\$32,171,518	\$2,050,811	\$5,766	189%	2.81	2.27	0.28%
Masonry	\$4,476,975,588	\$22,335,612	8,524	\$26,095,072	\$525,220	\$2,620	86%	4.99	5.83	0.50%
Wood Frame	\$3,924,356,813	\$15,257,863	7,455	\$29,056,725	\$526,406	\$2,047	67%	3.89	7.40	0.39%
<b>Reinforced Concrete<sup>(4)</sup></b>	<b>\$4,732,440,200</b>	<b>\$8,750,161</b>	<b>1,303</b>	<b>\$15,521,250</b>	<b>\$3,631,957</b>	<b>\$6,715</b>	<b>220%</b>	<b>1.85</b>	<b>3.28</b>	<b>0.18%</b>
Semi Wind Resistive	\$460,873,862	\$1,834,903	407	\$1,657,031	\$1,132,368	\$4,508	148%	3.98	3.60	0.40%
Unknown	\$233,472,500	\$1,267,318	4,648	\$1,572,004	\$50,231	\$273	9%	5.43	6.73	0.54%
<b>Commercial Residential Total</b>	<b>\$27,997,172,446</b>	<b>\$89,280,909</b>	<b>29,246</b>	<b>\$106,073,600</b>	<b>\$957,299</b>	<b>\$3,053</b>		<b>3.19</b>	<b>3.79</b>	<b>0.32%</b>

1) Exposure calculated using Building Value not Coverage Limits

2) Premium Subtotal consists of Total Premium excluding all applicable surcharges

3) Loss Cost is calculated as average annual loss divided by exposure in force

4) Indicates largest contributor of AAL in the attribute group. There is a high correlation between AAL and PML allocation; therefore, PML distribution is similar to AAL distribution

Commercial Residential: Primary Characteristics Cont.  
AAL Contribution

Commercial Residential

Occupancy	Exposure <sup>(1)</sup>	AAL	Risk Count	Premium Subtotal <sup>(2)</sup>	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost <sup>(3)</sup>
Apartments/Condos <sup>(4)</sup>	\$27,749,500,191	\$87,957,159	27,610	\$104,376,131	\$1,005,053	\$3,186	104%	3.17	3.76	0.3%
Entertainment and Recreation	\$246,011,355	\$1,315,320	1,632	\$1,689,784	\$150,742	\$806	26%	5.35	6.87	0.53%
Temporary Lodging	\$1,660,900	\$8,430	4	\$7,685	\$415,225	\$2,108	69%	5.08	4.63	0.5%
<b>Commercial Residential Total</b>	<b>\$27,997,172,446</b>	<b>\$89,280,909</b>	<b>29,246</b>	<b>\$106,073,600</b>	<b>\$957,299</b>	<b>\$3,053</b>		<b>3.19</b>	<b>3.79</b>	<b>0.32%</b>

Commercial Residential

Geocode Match Level	Exposure <sup>(1)</sup>	AAL	Risk Count	Premium Subtotal <sup>(2)</sup>	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost <sup>(3)</sup>
Exact Address <sup>(4)</sup>	\$25,723,215,692	\$82,962,622	26,859	\$97,945,404	\$957,713	\$3,089	101%	3.23	3.81	0.32%
Relaxed Address	\$1,823,959,080	\$5,081,198	1,737	\$6,490,172	\$1,050,063	\$2,925	96%	2.79	3.56	0.28%
Postal Code Centroid	\$449,997,674	\$1,237,090	650	\$1,638,024	\$692,304	\$1,903	62%	2.75	3.64	0.27%
<b>Commercial Residential Total</b>	<b>\$27,997,172,446</b>	<b>\$89,280,909</b>	<b>29,246</b>	<b>\$106,073,600</b>	<b>\$957,299</b>	<b>\$3,053</b>		<b>3.19</b>	<b>3.79</b>	<b>0.32%</b>

1) Exposure calculated using Building Value not Coverage Limits

2) Premium Subtotal consists of Total Premium excluding all applicable surcharges

3) Loss Cost is calculated as average annual loss divided by exposure in force

4) Indicates largest contributor of AAL in the attribute group. There is a high correlation between AAL and PML allocation; therefore, PML distribution is similar to AAL distribution

Commercial Residential: Primary Characteristics Cont.  
AAL Contribution

Commercial Residential

Year Built Bands	Exposure <sup>(1)</sup>	AAL	Risk Count	Premium Subtotal <sup>(2)</sup>	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost <sup>(3)</sup>
Pre 1995	\$25,169,587,745	\$83,677,088	27,047	\$100,115,247	\$930,587	\$3,094	101%	3.32	3.98	0.33%
<b>1995<sup>(4)</sup></b>	<b>\$195,418,100</b>	<b>\$693,457</b>	<b>161</b>	<b>\$740,742</b>	<b>\$1,213,777</b>	<b>\$4,307</b>	<b>141%</b>	<b>3.55</b>	<b>3.79</b>	<b>0.35%</b>
1996	\$198,514,600	\$570,309	157	\$471,384	\$1,264,424	\$3,633	119%	2.87	2.37	0.29%
1997	\$243,478,844	\$569,963	169	\$573,373	\$1,440,703	\$3,373	110%	2.34	2.35	0.23%
1998	\$158,480,200	\$423,350	150	\$342,073	\$1,056,535	\$2,822	92%	2.67	2.16	0.27%
1999	\$146,237,400	\$246,431	82	\$280,140	\$1,783,383	\$3,005	98%	1.69	1.92	0.17%
2000	\$354,588,160	\$703,572	188	\$809,237	\$1,886,107	\$3,742	123%	1.98	2.28	0.20%
2001	\$252,879,367	\$585,940	197	\$558,865	\$1,283,652	\$2,974	97%	2.32	2.21	0.23%
2002	\$190,747,300	\$253,725	115	\$298,403	\$1,658,672	\$2,206	72%	1.33	1.56	0.13%
2003	\$141,505,800	\$224,682	131	\$175,345	\$1,080,197	\$1,715	56%	1.59	1.24	0.16%
2004	\$94,822,800	\$102,235	91	\$204,147	\$1,042,009	\$1,123	37%	1.08	2.15	0.11%
2005	\$225,973,380	\$304,559	165	\$426,390	\$1,369,536	\$1,846	60%	1.35	1.89	0.13%
2006	\$214,747,500	\$234,410	135	\$310,830	\$1,590,722	\$1,736	57%	1.09	1.45	0.11%
2007	\$201,212,750	\$261,255	140	\$347,008	\$1,437,234	\$1,866	61%	1.30	1.72	0.13%
2008	\$69,608,900	\$121,102	77	\$135,488	\$904,012	\$1,573	52%	1.74	1.95	0.17%
2009	\$21,759,600	\$33,533	16	\$30,405	\$1,359,975	\$2,096	69%	1.54	1.40	0.15%
2010	\$21,775,100	\$19,003	20	\$35,806	\$1,088,755	\$950	31%	0.87	1.64	0.09%
2011	\$20,192,500	\$69,416	36	\$71,039	\$560,903	\$1,928	63%	3.44	3.52	0.34%
2012	\$23,520,600	\$98,309	65	\$70,152	\$361,855	\$1,512	50%	4.18	2.98	0.42%
2013	\$23,260,200	\$57,538	31	\$27,290	\$750,329	\$1,856	61%	2.47	1.17	0.25%
2014	\$6,774,200	\$12,434	49	\$9,065	\$138,249	\$254	8%	1.84	1.34	0.18%
2015	\$22,087,400	\$18,596	24	\$41,171	\$920,308	\$775	25%	0.84	1.86	0.08%
<b>Commercial Residential Total</b>	<b>\$27,997,172,446</b>	<b>\$89,280,909</b>	<b>\$29,246</b>	<b>\$106,073,600</b>	<b>\$957,299</b>	<b>\$3,053</b>		<b>3.19</b>	<b>3.79</b>	<b>0.32%</b>

Commercial Residential

Stories Bands	Exposure <sup>(1)</sup>	AAL	Risk Count	Premium Subtotal <sup>(2)</sup>	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost <sup>(3)</sup>
1 to 3	\$15,233,376,201	\$58,147,762	22,159	\$69,733,906	\$687,458	\$2,624	86%	3.82	4.58	0.38%
4 to 7	\$10,300,497,665	\$25,407,659	2,262	\$26,241,635	\$4,553,712	\$11,232	368%	2.47	2.55	0.25%
8 to 14	\$1,875,696,760	\$3,724,935	163	\$6,934,355	\$11,507,342	\$22,852	749%	1.99	3.70	0.20%
Unknown	\$233,472,500	\$1,267,318	4,648	\$1,572,004	\$50,231	\$273	9%	5.43	6.73	0.54%
<b>15+<sup>(4)</sup></b>	<b>\$354,129,320</b>	<b>\$733,235</b>	<b>14</b>	<b>\$1,591,700</b>	<b>\$25,294,951</b>	<b>\$52,374</b>	<b>1716%</b>	<b>2.07</b>	<b>4.49</b>	<b>0.21%</b>
<b>Commercial Residential Total</b>	<b>\$27,997,172,446</b>	<b>\$89,280,909</b>	<b>29,246</b>	<b>\$106,073,600</b>	<b>\$957,299</b>	<b>\$3,053</b>		<b>3.19</b>	<b>3.79</b>	<b>0.32%</b>

1) Exposure calculated using Building Value not Coverage Limits

2) Premium Subtotal consists of Total Premium excluding all applicable surcharges

3) Loss Cost is calculated as average annual loss divided by exposure in force

4) Indicates largest contributor of AAL in the attribute group. There is a high correlation between AAL and PML allocation; therefore, PML distribution is similar to AAL distribution

Commercial Residential: Secondary Characteristics  
AAL Contribution

Commercial Residential

Roof Type	Exposure <sup>(1)</sup>	AAL	Risk Count	Premium Subtotal <sup>(2)</sup>	Average Exposure	Average AAL	% of Average AAL	Average AAL/\$1K of Exposure	Average Premium/\$1K of Exposure	Loss Cost <sup>(3)</sup>
Asphalt Shingles	\$9,177,836,791	\$34,267,200	11,087	\$35,325,250	\$827,802	\$3,091	101%	3.73	3.85	0.37%
<b>Unknown<sup>(4)</sup></b>	<b>\$13,127,640,764</b>	<b>\$32,832,560</b>	<b>8,232</b>	<b>\$38,517,114</b>	<b>\$1,594,709</b>	<b>\$3,988</b>	<b>131%</b>	<b>2.50</b>	<b>2.93</b>	<b>0.25%</b>
Wooden Shingles	\$3,424,142,102	\$13,670,306	6,455	\$21,027,624	\$530,464	\$2,118	69%	3.99	6.14	0.40%
Clay/Concrete Tiles	\$2,267,552,789	\$8,510,844	3,472	\$11,203,612	\$653,097	\$2,451	80%	3.75	4.94	0.38%
<b>Commercial Residential Total</b>	<b>\$27,997,172,446</b>	<b>\$89,280,909</b>	<b>29,246</b>	<b>\$106,073,600</b>	<b>\$957,299</b>	<b>\$3,053</b>		<b>3.19</b>	<b>3.79</b>	<b>0.32%</b>

Commercial Residential

Roof Cover	Exposure <sup>(1)</sup>	AAL	Risk Count	Premium Subtotal <sup>(2)</sup>	Average Exposure	Average AAL	% of Average AAL	Average AAL/\$1K of Exposure	Average Premium/\$1K of Exposure	Loss Cost <sup>(3)</sup>
Unknown	\$15,325,357,049	\$51,269,196	19,420	\$53,588,667	\$789,153	\$2,640	86%	3.35	3.50	0.33%
<b>FBC Equivalent<sup>(4)</sup></b>	<b>\$12,671,815,397</b>	<b>\$38,011,713</b>	<b>9,826</b>	<b>\$52,484,933</b>	<b>\$1,289,621</b>	<b>\$3,868</b>	<b>127%</b>	<b>3.00</b>	<b>4.14</b>	<b>0.30%</b>
<b>Commercial Residential Total</b>	<b>\$27,997,172,446</b>	<b>\$89,280,909</b>	<b>29,246</b>	<b>\$106,073,600</b>	<b>\$957,299</b>	<b>\$3,053</b>		<b>3.19</b>	<b>3.79</b>	<b>0.32%</b>

Commercial Residential

Roof Deck Attachment	Exposure <sup>(1)</sup>	AAL	Risk Count	Premium Subtotal <sup>(2)</sup>	Average Exposure	Average AAL	% of Average AAL	Average AAL/\$1K of Exposure	Average Premium/\$1K of Exposure	Loss Cost <sup>(3)</sup>
<b>Unknown<sup>(4)</sup></b>	<b>\$19,278,798,688</b>	<b>\$52,631,651</b>	<b>15,350</b>	<b>\$52,628,395</b>	<b>\$1,255,948</b>	<b>\$3,429</b>	<b>112%</b>	<b>2.73</b>	<b>2.73</b>	<b>0.27%</b>
8d @ 6", 6" on center	\$4,210,592,572	\$17,184,342	6,473	\$25,060,696	\$650,485	\$2,655	87%	4.08	5.95	0.41%
6d @ 6", 12" on center	\$2,427,090,186	\$11,521,473	4,115	\$16,633,594	\$589,815	\$2,800	92%	4.75	6.85	0.47%
8d @ 6", 12" on center	\$2,080,691,000	\$7,943,444	3,308	\$11,750,915	\$628,988	\$2,401	79%	3.82	5.65	0.38%
<b>Commercial Residential Total</b>	<b>\$27,997,172,446</b>	<b>\$89,280,909</b>	<b>29,246</b>	<b>\$106,073,600</b>	<b>\$957,299</b>	<b>\$3,053</b>		<b>3.19</b>	<b>3.79</b>	<b>0.32%</b>

Commercial Residential

Roof Deck	Exposure <sup>(1)</sup>	AAL	Risk Count	Premium Subtotal <sup>(2)</sup>	Average Exposure	Average AAL	% of Average AAL	Average AAL/\$1K of Exposure	Average Premium/\$1K of Exposure	Loss Cost <sup>(3)</sup>
<b>Reinforced Concrete Slab<sup>(4)</sup></b>	<b>\$17,670,294,838</b>	<b>\$45,991,639</b>	<b>7,528</b>	<b>\$43,252,474</b>	<b>\$2,347,276</b>	<b>\$6,109</b>	<b>200%</b>	<b>2.60</b>	<b>2.45</b>	<b>0.26%</b>
Unknown	\$10,326,877,608	\$43,289,271	21,718	\$62,821,126	\$475,499	\$1,993	65%	4.19	6.08	0.42%
<b>Commercial Residential Total</b>	<b>\$27,997,172,446</b>	<b>\$89,280,909</b>	<b>29,246</b>	<b>\$106,073,600</b>	<b>\$957,299</b>	<b>\$3,053</b>		<b>3.19</b>	<b>3.79</b>	<b>0.32%</b>

1) Exposure calculated using Building Value not Coverage Limits

2) Premium Subtotal consists of Total Premium excluding all applicable surcharges

3) Loss Cost is calculated as average annual loss divided by exposure in force

4) Indicates largest contributor of AAL in the attribute group. There is a high correlation between AAL and PML allocation; therefore, PML distribution is similar to AAL distribution

Commercial Residential: Secondary Characteristics Cont.  
AAL Contribution

Commercial Residential

Roof Anchorage	Exposure <sup>(1)</sup>	AAL	Risk Count	Premium Subtotal <sup>(2)</sup>	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost <sup>(3)</sup>
Unknown <sup>(4)</sup>	\$20,224,491,028	\$55,576,556	15,814	\$56,291,828	\$1,278,898	\$3,514	115%	2.75	2.78	0.27%
Hurricane Ties	\$3,198,928,270	\$12,442,624	4,863	\$18,667,256	\$657,810	\$2,559	84%	3.89	5.84	0.39%
Nails/Screws	\$1,902,258,646	\$11,009,116	3,925	\$15,019,392	\$484,652	\$2,805	92%	5.79	7.90	0.58%
Clips	\$2,671,494,502	\$10,252,613	4,644	\$16,095,124	\$575,257	\$2,208	72%	3.84	6.02	0.38%
<b>Commercial Residential Total</b>	<b>\$27,997,172,446</b>	<b>\$89,280,909</b>	<b>29,246</b>	<b>\$106,073,600</b>	<b>\$957,299</b>	<b>\$3,053</b>		<b>3.19</b>	<b>3.79</b>	<b>0.32%</b>

Commercial Residential

Window Protection	Exposure <sup>(1)</sup>	AAL	Risk Count	Premium Subtotal <sup>(2)</sup>	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost <sup>(3)</sup>
No Protection	\$22,764,709,299	\$73,354,405	21,173	\$91,459,687	\$1,075,176	\$3,465	113%	3.22	4.02	0.32%
Engineered Shutters <sup>(4)</sup>	\$4,136,349,547	\$11,515,515	2,666	\$10,228,068	\$1,551,519	\$4,319	141%	2.78	2.47	0.28%
Non Engineered Shutters	\$862,641,100	\$3,143,672	759	\$2,813,841	\$1,136,550	\$4,142	136%	3.64	3.26	0.36%
Unknown	\$233,472,500	\$1,267,318	4,648	\$1,572,004	\$50,231	\$273	9%	5.43	6.73	0.54%
<b>Commercial Residential Total</b>	<b>\$27,997,172,446</b>	<b>\$89,280,909</b>	<b>29,246</b>	<b>\$106,073,600</b>	<b>\$957,299</b>	<b>\$3,053</b>		<b>3.19</b>	<b>3.79</b>	<b>0.32%</b>

Commercial Residential

Secondary Water Resistance	Exposure <sup>(1)</sup>	AAL	Risk Count	Premium Subtotal <sup>(2)</sup>	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost <sup>(3)</sup>
No	\$7,810,094,448	\$33,222,589	12,600	\$47,936,224	\$619,849	\$2,637	86%	4.25	6.14	0.43%
Yes <sup>(4)</sup>	\$12,827,852,105	\$30,900,514	3,734	\$36,804,966	\$3,435,418	\$8,275	271%	2.41	2.87	0.24%
Unknown	\$7,359,225,893	\$25,157,807	12,912	\$21,332,410	\$569,952	\$1,948	64%	3.42	2.90	0.34%
<b>Commercial Residential Total</b>	<b>\$27,997,172,446</b>	<b>\$89,280,909</b>	<b>29,246</b>	<b>\$106,073,600</b>	<b>\$957,299</b>	<b>\$3,053</b>		<b>3.19</b>	<b>3.79</b>	<b>0.32%</b>

1) Exposure calculated using Building Value not Coverage Limits

2) Premium Subtotal consists of Total Premium excluding all applicable surcharges

3) Loss Cost is calculated as average annual loss divided by exposure in force

4) Indicates largest contributor of AAL in the attribute group. There is a high correlation between AAL and PML allocation; therefore, PML distribution is similar to AAL distribution

Commercial Residential: Secondary Characteristics Cont.  
AAL Contribution

Commercial Residential

Total Exposure Bands <sup>(4)</sup>	Exposure <sup>(1)</sup>	AAL	Risk Count	Premium Subtotal <sup>(2)</sup>	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost <sup>(3)</sup>
0 - 100,000	\$236,751,700	\$1,308,225	5,905	\$1,847,841	\$40,093	\$222	7%	5.53	7.80	0.55%
100,001 - 200,000	\$549,583,217	\$2,370,675	3,602	\$3,513,014	\$152,577	\$658	22%	4.31	6.39	0.43%
200,001 - 300,000	\$698,801,025	\$3,169,350	2,798	\$3,987,011	\$249,750	\$1,133	37%	4.54	5.71	0.45%
300,001 - 400,000	\$833,084,520	\$3,806,881	2,396	\$4,619,595	\$347,698	\$1,589	52%	4.57	5.55	0.46%
400,001 - 500,000	\$929,494,276	\$3,922,603	2,039	\$5,589,311	\$455,858	\$1,924	63%	4.22	6.01	0.42%
500,001 - 600,000	\$1,226,757,610	\$4,674,637	2,216	\$4,720,969	\$553,591	\$2,109	69%	3.81	3.85	0.38%
600,001 - 700,000	\$1,150,564,662	\$4,347,734	1,781	\$5,222,548	\$646,022	\$2,441	80%	3.78	4.54	0.38%
700,001 - 800,000	\$835,255,452	\$3,083,454	1,125	\$4,476,416	\$742,449	\$2,741	90%	3.69	5.36	0.37%
800,001 - 900,000	\$599,482,004	\$2,326,868	710	\$3,369,249	\$844,341	\$3,277	107%	3.88	5.62	0.39%
900,001 - 1,000,000	\$506,751,750	\$1,889,503	536	\$2,778,849	\$945,432	\$3,525	115%	3.73	5.48	0.37%
1,000,001 - 2,000,000	\$3,791,629,566	\$14,004,605	2,698	\$17,784,139	\$1,405,348	\$5,191	170%	3.69	4.69	0.37%
2,000,001 - 3,000,000	\$2,546,166,906	\$8,580,555	1,039	\$8,493,753	\$2,450,594	\$8,258	271%	3.37	3.34	0.34%
3,000,001 - 4,000,000	\$2,467,872,759	\$7,190,794	713	\$6,786,212	\$3,461,252	\$10,085	330%	2.91	2.75	0.29%
4,000,001 - 5,000,000	\$2,197,993,302	\$5,740,365	490	\$5,654,406	\$4,485,701	\$11,715	384%	2.61	2.57	0.26%
5,000,001 - 6,000,000	\$2,017,702,830	\$5,159,534	368	\$5,316,748	\$5,482,888	\$14,020	459%	2.56	2.64	0.26%
6,000,001 - 7,000,000	\$1,838,315,150	\$4,371,128	284	\$4,605,468	\$6,472,941	\$15,391	504%	2.38	2.51	0.24%
7,000,001 - 8,000,000	\$1,629,799,093	\$4,042,976	217	\$3,563,848	\$7,510,595	\$18,631	610%	2.48	2.19	0.25%
8,000,001 - 9,000,000	\$973,091,404	\$2,369,569	115	\$3,264,011	\$8,461,664	\$20,605	675%	2.44	3.35	0.24%
9,000,001 - 10,000,000	\$1,285,838,200	\$3,126,104	134	\$2,449,943	\$9,595,807	\$23,329	764%	2.43	1.91	0.24%
10,000,001+	\$1,682,237,020	\$3,795,350	80	\$8,030,269	\$21,027,963	\$47,442	1554%	2.26	4.77	0.23%
<b>Commercial Residential Total</b>	<b>27,997,172,446</b>	<b>\$89,280,909</b>	<b>29,246</b>	<b>\$106,073,600</b>	<b>\$957,299</b>	<b>\$3,053</b>		<b>3.19</b>	<b>3.79</b>	<b>0.32%</b>

1) Exposure calculated using Building Value not Coverage Limits

2) Premium Subtotal consists of Total Premium excluding all applicable surcharges

3) Loss Cost is calculated as average annual loss divided by exposure in force

4) Policies in Miami and Monroe are exempt from 700K Exposure limits

## **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 <sup>(1)</sup>	AAL	Risk Count	Premium Subtotal <sup>(2)</sup>	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost <sup>(3)</sup>
Coastal CNRW Commercial	\$10,472,693,137	\$54,138,474	18,720	\$56,066,301	\$559,439	\$2,892	102%	5.17	5.35	0.52%
CLA CNRM	\$1,249,846,494	\$3,393,779	1,624	\$6,673,565	\$769,610	\$2,090	73%	2.72	5.34	0.27%
<b>Coastal CNRM<sup>(4)</sup></b>	<b>\$258,050,398</b>	<b>\$1,058,364</b>	<b>222</b>	<b>\$1,267,946</b>	<b>\$1,162,389</b>	<b>\$4,767</b>	<b>167%</b>	<b>4.10</b>	<b>4.91</b>	<b>0.41%</b>
Coastal CNRW Builders Risk	\$6,199,791	\$15,448	12	\$80,489	\$516,649	\$1,287	45%	2.49	12.98	0.25%
<b>Commercial Non Residential Total</b>	<b>\$11,986,789,820</b>	<b>\$58,606,066</b>	<b>20,578</b>	<b>\$64,088,301</b>	<b>\$582,505</b>	<b>\$2,848</b>		<b>4.89</b>	<b>5.35</b>	<b>0.49%</b>

Commercial Non Residential

Construction	Exposure <sup>(1)</sup>	AAL	Risk Count	Premium Subtotal <sup>(2)</sup>	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost <sup>(3)</sup>
Masonry	4,453,171,646	\$26,256,481	9,480	\$29,999,218	\$469,744	\$2,770	97%	5.90	6.74	0.59%
<b>Reinforced Concrete<sup>(4)</sup></b>	<b>201,188,310</b>	<b>\$369,472</b>	<b>114</b>	<b>\$706,787</b>	<b>\$1,764,810</b>	<b>\$3,241</b>	<b>114%</b>	<b>1.84</b>	<b>3.51</b>	<b>0.18%</b>
Semi Wind Resistive	2,529,020,633	\$9,645,724	3,398	\$10,815,419	\$744,267	\$2,839	100%	3.81	4.28	0.38%
Unknown	22,342,500	\$131,394	322	\$28,747	\$69,387	\$408	14%	5.88	1.29	0.59%
Wind Resistive	2,901,552,838	\$8,362,611	2,956	\$8,528,676	\$981,581	\$2,829	99%	2.88	2.94	0.29%
Wood Frame	1,879,513,893	\$13,840,384	4,308	\$14,009,454	\$436,285	\$3,213	113%	7.36	7.45	0.74%
<b>Commercial Non Residential Total</b>	<b>\$11,986,789,820</b>	<b>\$58,606,066</b>	<b>20,578</b>	<b>\$64,088,301</b>	<b>\$582,505</b>	<b>\$2,848</b>		<b>4.89</b>	<b>5.35</b>	<b>0.49%</b>

1) Exposure calculated using Building Value not Coverage Limits

2) Premium Subtotal consists of Total Premium excluding all applicable surcharges

3) Loss Cost is calculated as average annual loss divided by exposure in force

4) Indicates largest contributor of AAL in the attribute group. There is a high correlation between AAL and PML allocation; therefore, PML distribution is similar to AAL distribution

Commercial Non Residential: Primary Characteristics Cont.  
AAL Contribution

Occupancy	Exposure <sup>(1)</sup>	AAL	Risk Count	Premium Subtotal <sup>(2)</sup>	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost <sup>(3)</sup>
Wholesale trade	\$2,549,056,936	\$14,342,520	3,921	\$13,541,460	\$650,104	\$3,658	128%	5.63	5.31	0.56%
Temporary Lodging	\$1,863,697,555	\$12,491,170	2,786	\$10,713,485	\$668,951	\$4,484	157%	6.70	5.75	0.67%
Professional, Technical and Business Services	\$3,567,877,181	\$12,458,085	6,663	\$18,545,473	\$535,476	\$1,870	66%	3.49	5.20	0.35%
Restaurant	\$866,285,903	\$4,931,471	1,533	\$5,348,936	\$565,092	\$3,217	113%	5.69	6.17	0.57%
Retail Trade	\$628,906,814	\$3,054,582	1,213	\$3,469,763	\$518,472	\$2,518	88%	4.86	5.52	0.49%
Church	\$728,881,605	\$3,033,265	789	\$3,745,946	\$923,804	\$3,844	135%	4.16	5.14	0.42%
Entertainment and Recreation	\$452,893,385	\$2,124,793	1,301	\$2,232,110	\$348,112	\$1,633	57%	4.69	4.93	0.47%
Primary and Secondary Schools	\$279,529,219	\$1,422,367	392	\$1,385,304	\$713,085	\$3,628	127%	5.09	4.96	0.51%
Personal and Repair Services	\$231,694,297	\$1,273,963	641	\$1,282,521	\$361,458	\$1,987	70%	5.50	5.54	0.55%
Health Care Services	\$231,864,974	\$772,817	334	\$941,005	\$694,207	\$2,314	81%	3.33	4.06	0.33%
<b>Golf Courses<sup>(4)</sup></b>	<b>\$97,379,134</b>	<b>\$552,837</b>	<b>104</b>	<b>\$482,236</b>	<b>\$936,338</b>	<b>\$5,316</b>	<b>187%</b>	<b>5.68</b>	<b>4.95</b>	<b>0.57%</b>
Gasoline Station	\$86,485,488	\$547,985	214	\$449,322	\$404,138	\$2,561	90%	6.34	5.20	0.63%
General services	\$141,444,707	\$421,469	118	\$543,437	\$1,198,684	\$3,572	125%	2.98	3.84	0.30%
Parking	\$91,824,850	\$363,438	219	\$484,941	\$419,292	\$1,660	58%	3.96	5.28	0.40%
Aircraft Hangers	\$69,256,876	\$358,582	163	\$392,876	\$424,889	\$2,200	77%	5.18	5.67	0.52%
Unknown\Other	\$46,303,582	\$281,466	103	\$291,060	\$449,549	\$2,733	96%	6.08	6.29	0.61%
General industrial	\$36,803,314	\$107,955	50	\$162,617	\$736,066	\$2,159	76%	2.93	4.42	0.29%
Heavy Fabrication and Assembly	\$10,783,000	\$44,599	19	\$42,942	\$567,526	\$2,347	82%	4.14	3.98	0.41%
Food and Drug Processing	\$3,867,500	\$15,912	8	\$22,179	\$483,438	\$1,989	70%	4.11	5.73	0.41%
Metal and Minerals Processing	\$1,953,500	\$6,790	7	\$10,688	\$279,071	\$970	34%	3.48	5.47	0.35%
<b>Commercial Non Residential Total</b>	<b>\$11,986,789,820</b>	<b>\$58,606,066</b>	<b>20,578</b>	<b>\$64,088,301</b>	<b>\$582,505</b>	<b>\$2,848</b>		<b>4.89</b>	<b>5.35</b>	<b>0.49%</b>

Commercial Non Residential

Geocode Match Level	Exposure <sup>(1)</sup>	AAL	Risk Count	Premium Subtotal <sup>(2)</sup>	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost <sup>(3)</sup>
<b>Exact Address<sup>(4)</sup></b>	<b>\$10,713,021,864</b>	<b>\$52,364,992</b>	<b>18,277</b>	<b>\$57,201,656</b>	<b>\$586,148</b>	<b>\$2,865</b>	<b>101%</b>	<b>4.89</b>	<b>5.34</b>	<b>0.49%</b>
Relaxed Address	\$1,036,526,229	\$5,169,225	1,859	\$5,588,487	\$557,572	\$2,781	98%	4.99	5.39	0.50%
Postal Code Centroid	\$236,744,727	\$1,070,515	441	\$1,297,031	\$536,836	\$2,427	85%	4.52	5.48	0.45%
City Centroid	\$497,000	\$1,334	1	\$1,127	\$497,000	\$1,334	47%	2.68	2.27	0.27%
<b>Commercial Non Residential Total</b>	<b>\$11,986,789,820</b>	<b>\$58,606,066</b>	<b>20,578</b>	<b>\$64,088,301</b>	<b>\$582,505</b>	<b>\$2,848</b>		<b>4.89</b>	<b>5.35</b>	<b>0.49%</b>

1) Exposure calculated using Building Value not Coverage Limits

2) Premium Subtotal consists of Total Premium excluding all applicable surcharges

3) Loss Cost is calculated as average annual loss divided by exposure in force

4) Indicates largest contributor of AAL in the attribute group. There is a high correlation between AAL and PML allocation; therefore, PML distribution is similar to AAL distribution

Commercial Non Residential: Primary Characteristics Cont.  
AAL Contribution

Commercial Non Residential

Year Built Bands	Exposure <sup>(1)</sup>	AAL	Risk Count	Premium Subtotal <sup>(2)</sup>	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost <sup>(3)</sup>
<b>Pre 1995<sup>(4)</sup></b>	<b>\$10,575,836,341</b>	<b>\$54,606,819</b>	<b>18,463</b>	<b>\$57,809,684</b>	<b>\$572,812</b>	<b>\$2,958</b>	<b>104%</b>	<b>5.16</b>	<b>5.47</b>	<b>0.52%</b>
1995	\$131,650,669	\$574,758	203	\$672,981	\$648,525	\$2,831	99%	4.37	5.11	0.44%
1996	\$98,744,176	\$372,338	163	\$443,829	\$605,792	\$2,284	80%	3.77	4.49	0.38%
1997	\$85,942,198	\$321,381	194	\$419,005	\$443,001	\$1,657	58%	3.74	4.88	0.37%
1998	\$74,113,297	\$282,533	137	\$360,327	\$540,973	\$2,062	72%	3.81	4.86	0.38%
1999	\$109,535,236	\$377,229	154	\$457,248	\$711,268	\$2,450	86%	3.44	4.17	0.34%
2000	\$94,053,045	\$312,957	143	\$461,895	\$657,714	\$2,189	77%	3.33	4.91	0.33%
2001	\$94,079,812	\$301,879	143	\$453,790	\$657,901	\$2,111	74%	3.21	4.82	0.32%
2002	\$83,553,200	\$147,585	115	\$333,841	\$726,550	\$1,283	45%	1.77	4.00	0.18%
2003	\$75,776,226	\$187,419	120	\$328,094	\$631,469	\$1,562	55%	2.47	4.33	0.25%
2004	\$99,554,100	\$157,845	120	\$375,472	\$829,618	\$1,315	46%	1.59	3.77	0.16%
2005	\$79,053,355	\$158,969	121	\$362,606	\$653,334	\$1,314	46%	2.01	4.59	0.20%
2006	\$51,252,223	\$102,550	91	\$195,753	\$563,211	\$1,127	40%	2.00	3.82	0.20%
2007	\$118,978,033	\$245,715	113	\$345,338	\$1,052,903	\$2,174	76%	2.07	2.90	0.21%
2008	\$66,342,130	\$196,044	80	\$351,751	\$829,277	\$2,451	86%	2.96	5.30	0.30%
2009	\$33,744,588	\$66,159	49	\$176,002	\$688,665	\$1,350	47%	1.96	5.22	0.20%
2010	\$31,658,600	\$50,967	41	\$127,873	\$772,161	\$1,243	44%	1.61	4.04	0.16%
2011	\$11,411,200	\$19,993	21	\$45,959	\$543,390	\$952	33%	1.75	4.03	0.18%
2012	\$12,300,600	\$31,622	29	\$73,977	\$424,159	\$1,090	38%	2.57	6.01	0.26%
2013	\$28,785,000	\$45,504	31	\$115,959	\$928,548	\$1,468	52%	1.58	4.03	0.16%
2014	\$16,564,000	\$17,877	24	\$58,773	\$690,167	\$745	26%	1.08	3.55	0.11%
2015	\$11,541,155	\$24,801	20	\$106,348	\$577,058	\$1,240	44%	2.15	9.21	0.21%
2016	\$2,320,636	\$3,121	3	\$11,796						
<b>Commercial Non Residential Total</b>	<b>\$11,986,789,820</b>	<b>\$58,606,066</b>	<b>\$20,578</b>	<b>\$64,088,301</b>	<b>\$582,505</b>	<b>\$2,848</b>		<b>4.89</b>	<b>5.35</b>	<b>0.49%</b>

Commercial Non Residential

Stories Bands	Exposure <sup>(1)</sup>	AAL	Risk Count	Premium Subtotal <sup>(2)</sup>	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost <sup>(3)</sup>
1 to 3	\$11,179,766,045	\$57,021,541	19,640	\$61,910,661	\$569,235	\$2,903	102%	5.10	5.54	0.51%
<b>4 to 7<sup>(4)</sup></b>	<b>\$618,697,664</b>	<b>\$1,312,349</b>	<b>421</b>	<b>\$1,801,116</b>	<b>\$1,469,591</b>	<b>\$3,117</b>	<b>109%</b>	<b>2.12</b>	<b>2.91</b>	<b>0.21%</b>
8 to 14	\$130,240,860	\$115,485	141	\$256,214	\$923,694	\$819	29%	0.89	1.97	0.09%
15+	\$36,413,251	\$27,145	64	\$101,845	\$568,957	\$424	15%	0.75	2.80	0.07%
UNKNOWN	\$21,672,000	\$129,545	312	\$18,465	\$69,462	\$415	15%	5.98	0.85	0.60%
<b>Commercial Non Residential Total</b>	<b>\$11,986,789,820</b>	<b>\$58,606,066</b>	<b>20,578</b>	<b>\$64,088,301</b>	<b>\$582,505</b>	<b>\$2,848</b>		<b>4.89</b>	<b>5.35</b>	<b>0.49%</b>

1) Exposure calculated using Building Value not Coverage Limits

2) Premium Subtotal consists of Total Premium excluding all applicable surcharges

3) Loss Cost is calculated as average annual loss divided by exposure in force

4) Indicates largest contributor of AAL in the attribute group. There is a high correlation between AAL and PML allocation; therefore, PML distribution is similar to AAL distribution

Commercial Non Residential: Secondary Characteristics  
AAL Contribution

Commercial Non Residential

Window Protection	Exposure <sup>(1)</sup>	AAL	Risk Count	Premium Subtotal <sup>(2)</sup>	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost <sup>(3)</sup>
No Protection	\$11,137,106,515	\$54,711,862	19,279	\$60,169,435	\$577,681	\$2,838	100%	4.91	5.40	0.49%
Engineered Shutters	\$746,685,357	\$3,340,846	879	\$3,445,753	\$849,471	\$3,801	133%	4.47	4.61	0.45%
<b>Non Engineered Shutters<sup>(4)</sup></b>	<b>\$80,655,448</b>	<b>\$421,965</b>	<b>98</b>	<b>\$444,366</b>	<b>\$823,015</b>	<b>\$4,306</b>	<b>151%</b>	<b>5.23</b>	<b>5.51</b>	<b>0.52%</b>
Unknown	\$22,342,500	\$131,394	322	\$28,747	\$69,387	\$408	14%	5.88	1.29	0.59%
<b>Commercial Non Residential Total</b>	<b>\$11,986,789,820</b>	<b>\$58,606,066</b>	<b>\$20,578</b>	<b>\$64,088,301</b>	<b>\$582,505</b>	<b>\$2,848</b>		<b>4.89</b>	<b>5.35</b>	<b>0.49%</b>

- 1) Exposure calculated using Building Value not Coverage Limits
- 2) Premium Subtotal consists of Total Premium excluding all applicable surcharges
- 3) Loss Cost is calculated as average annual loss divided by exposure in force
- 4) Indicates largest contributor of AAL in the attribute group. There is a high correlation between AAL and PML allocation; therefore, PML distribution is similar to AAL distribution

Commercial Non Residential: Secondary Characteristics  
AAL Contribution

**Commercial Non Residential**

Total Exposure Bands <sup>(4)</sup>	Exposure <sup>(1)</sup>	AAL	Risk Count	Premium Subtotal <sup>(2)</sup>	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost <sup>(3)</sup>
0 - 100,000	\$213,804,643	\$1,094,762	3,764	\$1,347,307	\$56,803	\$291	10%	5.12	6.30	0.51%
100,001 - 200,000	\$444,025,300	\$2,642,659	2,922	\$2,976,218	\$151,959	\$904	32%	5.95	6.70	0.60%
200,001 - 300,000	\$635,477,832	\$3,787,152	2,533	\$4,297,608	\$250,880	\$1,495	52%	5.96	6.76	0.60%
300,001 - 400,000	\$717,773,545	\$4,269,539	2,049	\$4,735,939	\$350,304	\$2,084	73%	5.95	6.60	0.59%
400,001 - 500,000	\$755,873,715	\$4,606,831	1,678	\$4,952,817	\$450,461	\$2,745	96%	6.09	6.55	0.61%
500,001 - 600,000	\$678,087,052	\$3,827,129	1,232	\$4,254,469	\$550,395	\$3,106	109%	5.64	6.27	0.56%
600,001 - 700,000	\$614,193,445	\$3,699,625	944	\$3,914,309	\$650,629	\$3,919	138%	6.02	6.37	0.60%
700,001 - 800,000	\$568,986,918	\$3,300,697	758	\$3,588,363	\$750,642	\$4,354	153%	5.80	6.31	0.58%
800,001 - 900,000	\$521,004,742	\$3,005,963	613	\$3,169,377	\$849,926	\$4,904	172%	5.77	6.08	0.58%
900,001 - 1,000,000	\$785,276,970	\$4,712,947	812	\$4,885,769	\$967,090	\$5,804	204%	6.00	6.22	0.60%
1,000,001 - 2,000,000	\$3,083,188,100	\$15,236,255	2,458	\$15,828,503	\$1,254,348	\$6,199	218%	4.94	5.13	0.49%
2,000,001 - 3,000,000	\$1,083,475,967	\$3,786,775	450	\$4,482,554	\$2,407,724	\$8,415	295%	3.50	4.14	0.35%
3,000,001 - 4,000,000	\$517,664,582	\$1,670,024	151	\$1,829,890	\$3,428,242	\$11,060	388%	3.23	3.53	0.32%
4,000,001+	\$1,367,957,009	\$2,965,707	214	\$3,825,178	\$6,392,322	\$13,858	487%	2.17	2.80	0.22%
<b>Commercial Non Residential Total</b>	<b>11,986,789,820</b>	<b>\$58,606,066</b>	<b>20,578</b>	<b>\$64,088,301</b>	<b>\$582,505</b>	<b>\$2,848</b>		<b>4.89</b>	<b>5.35</b>	<b>0.49%</b>

1) Exposure calculated using Building Value not Coverage Limits

2) Premium Subtotal consists of Total Premium excluding all applicable surcharges

3) Loss Cost is calculated as average annual loss divided by exposure in force

4) Policies in Miami and Monroe are exempt from 700K Exposure limits

## Average Annual Loss Allocation by Product

### Allocation by Product

Product Line	Risk Count	AAL	Average AAL	Premium Subtotal <sup>(2)</sup>
HRACNRW_SC	312	\$129,545	\$415	\$18,465
CRW_HOA	1,098	\$3,153,027	\$2,872	\$1,846,964
CRW_SC	3,480	\$1,009,986	\$290	\$697,729
HRAPRW_MD1	420	\$339,864	\$809	\$269,209
HRAPRW_MW2	3,929	\$3,189,175	\$812	\$2,663,555
<b>CRW_CONDO<sup>(4)</sup></b>	<b>7,659</b>	<b>\$42,340,271</b>	<b>\$5,528</b>	<b>\$35,676,367</b>
CR-W_Other	1,036	\$923,726	\$892	\$923,141
<b>HRACNRW_CC<sup>(4)</sup></b>	<b>18,402</b>	<b>\$54,004,303</b>	<b>\$2,935</b>	<b>\$56,037,282</b>
HRAPRM_MDP1	1,741	\$1,074,382	\$617	\$1,137,694
CRW_APT	4,141	\$11,851,379	\$2,862	\$12,630,745
<b>HRAPRW_DW2<sup>(4)</sup></b>	<b>15,963</b>	<b>\$27,067,849</b>	<b>\$1,696</b>	<b>\$30,473,803</b>
HRACRM_A	728	\$2,370,047	\$3,256	\$2,712,305
HRACRM_H	142	\$542,035	\$3,817	\$640,170
<b>HRA_CNRM<sup>(4)</sup></b>	<b>222</b>	<b>\$1,058,364</b>	<b>\$4,767</b>	<b>\$1,267,946</b>
HRAPRW_HW2	60,991	\$109,085,446	\$1,789	\$135,389,549
<b>HRACRM_C<sup>(4)</sup></b>	<b>541</b>	<b>\$7,608,294</b>	<b>\$14,063</b>	<b>\$10,311,610</b>
HRAPRM_MHO3	1,757	\$1,375,045	\$783	\$1,899,907
HRAPRW_HW4	712	\$173,143	\$243	\$245,236
CLACRM_H	3,248	\$4,082,740	\$1,257	\$5,900,730
HRAPRW_HW6	19,400	\$9,899,394	\$510	\$14,319,754
PLAPRM_MDP1	28,385	\$7,959,326	\$280	\$12,363,617
PLAPRM_MHO3	13,252	\$7,520,195	\$567	\$12,347,713
<b>HRAPRM_DP1<sup>(4)</sup></b>	<b>4,565</b>	<b>\$4,335,750</b>	<b>\$950</b>	<b>\$7,697,542</b>
<b>CLA_CNRM<sup>(4)</sup></b>	<b>1,624</b>	<b>\$3,393,779</b>	<b>\$2,090</b>	<b>\$6,673,565</b>
<b>CLACRM_C<sup>(4)</sup></b>	<b>4,973</b>	<b>\$12,069,827</b>	<b>\$2,427</b>	<b>\$26,044,804</b>
HRAPRM_DP3	23,289	\$18,561,140	\$797	\$40,785,171
CLACRM_A	2,206	\$3,334,204	\$1,511	\$8,699,589
PLAPRM_DP1	16,817	\$7,923,362	\$471	\$22,775,725
<b>HRAPRM_HO3<sup>(4)</sup></b>	<b>21,721</b>	<b>\$22,807,076</b>	<b>\$1,050</b>	<b>\$67,024,473</b>
HRAPRM_MHO4	50	\$5,994	\$120	\$19,743
HRAPRM_HO6	14,818	\$4,400,216	\$297	\$14,962,663
PLAPRM_DP3	65,448	\$23,590,462	\$360	\$88,556,113
HRAPRM_HO8	170	\$113,415	\$667	\$428,787
PLAPRM_MHO4	852	\$72,411	\$85	\$275,212
HRAPRM_HO4	2,741	\$236,698	\$86	\$960,742
PLAPRM_HO3	119,615	\$54,077,843	\$452	\$268,583,503
HRACNRW_BR	12	\$15,448	\$1,287	\$80,489
PLAPRM_HO8	833	\$327,373	\$393	\$1,721,019
PLAPRM_HO6	25,199	\$2,163,053	\$86	\$15,801,212
PLAPRM_HO4	6,946	\$145,240	\$21	\$1,261,095
HRAPRW_MHW4	1	\$19	\$19	\$246
	<b>499,439</b>	<b>\$454,330,846</b>	<b>\$910</b>	<b>\$912,125,184</b>

2) Premium Subtotal consists of Total Premium excluding all applicable surcharges

4) Indicates largest contributor of AAL in the attribute group. There is a high correlation between AAL and PML allocation; therefore, PML distribution is similar to AAL distribution

**NOTES:**

- 1.) Insurance in Force as of March 31, 2016
- 2.) Average Annual Loss from AIR Touchstone v3.1
- 3.) Standard Sea-Surface Temperature hurricane frequency (SSST)
- 4.) Including Demand Surge, Excluding Storm Surge
- 5.) Risk Count includes all items for policies with wind coverage
- 6.) Exposure calculated using Building Value not Coverage Limits