

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

**September 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>\$25,582,881,660</b>	<b>\$98,618,666</b>	<b>56,936</b>	<b>\$128,537,323</b>	<b>\$449,327</b>	<b>\$1,732</b>	<b>266%</b>	<b>3.85</b>	<b>5.02</b>	<b>0.4%</b>
HO3	\$43,430,925,347	\$78,893,390	148,887	\$355,146,145	\$291,704	\$530	81%	1.82	8.18	0.2%
DP3	\$16,019,716,406	\$41,695,985	90,628	\$131,850,740	\$176,763	\$460	71%	2.60	8.23	0.3%
DW2	\$4,792,578,520	\$23,121,025	13,803	\$26,636,470	\$347,213	\$1,675	257%	4.82	5.56	0.5%
MHO3	\$948,360,630	\$11,851,438	18,739	\$17,643,941	\$50,609	\$632	97%	12.50	18.60	1.2%
DP1	\$4,517,750,838	\$11,676,210	20,864	\$29,384,727	\$216,533	\$560	86%	2.58	6.50	0.3%
HW6	\$2,895,946,280	\$9,404,855	18,818	\$14,324,011	\$153,892	\$500	77%	3.25	4.95	0.3%
MDP1	\$1,156,338,085	\$9,251,255	30,043	\$13,333,035	\$38,489	\$308	47%	8.00	11.53	0.8%
HO6	\$1,960,121,572	\$6,246,464	39,311	\$30,584,067	\$49,862	\$159	24%	3.19	15.60	0.3%
MW2	\$149,468,780	\$3,079,768	3,745	\$2,742,798	\$39,912	\$822	126%	20.60	18.35	2.1%
HO8	\$198,977,141	\$434,351	1,014	\$2,108,986	\$196,230	\$428	66%	2.18	10.60	0.2%
HO4	\$161,506,790	\$364,183	8,624	\$1,954,999	\$18,728	\$42	6%	2.25	12.10	0.2%
MD1	\$12,261,230	\$329,891	404	\$276,111	\$30,350	\$817	125%	26.91	22.52	2.7%
HW4	\$49,359,340	\$157,903	709	\$234,184	\$69,618	\$223	34%	3.20	4.74	0.3%
MHO4	\$21,234,375	\$86,256	956	\$311,027	\$22,212	\$90	14%	4.06	14.65	0.4%
MHW4	\$22,000	\$19	1	\$246	\$22,000	\$19	3%	0.85	11.18	0.1%
<b>Personal Residential Total</b>	<b>\$101,897,448,994</b>	<b>\$295,211,659</b>	<b>453,482</b>	<b>\$755,068,810</b>	<b>\$224,700</b>	<b>\$651</b>		<b>2.90</b>	<b>7.41</b>	<b>0.29%</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	\$79,046,694,304	\$195,273,404	323,949	\$595,674,650	\$244,010	\$603	93%	2.47	7.54	0.25%
Wood Frame	\$16,930,144,857	\$63,356,039	58,984	\$106,219,770	\$287,029	\$1,074	165%	3.74	6.27	0.37%
Mobile Home Tie-Down	\$2,287,685,100	\$24,598,628	53,888	\$34,307,158	\$42,453	\$456	70%	10.75	15.00	1.08%
<b>Reinforced Masonry<sup>(4)</sup></b>	<b>\$1,975,568,130</b>	<b>\$8,958,090</b>	<b>6,987</b>	<b>\$8,956,699</b>	<b>\$282,749</b>	<b>\$1,282</b>	<b>197%</b>	<b>4.53</b>	<b>4.53</b>	<b>0.45%</b>
Reinforced Concrete	\$1,137,429,880	\$1,938,484	7,430	\$6,459,535	\$153,086	\$261	40%	1.70	5.68	0.17%
Masonry Veneer	\$519,926,723	\$1,087,014	2,244	\$3,450,998	\$231,696	\$484	74%	2.09	6.64	0.21%
<b>Personal Residential Total</b>	<b>\$101,897,448,994</b>	<b>\$295,211,659</b>	<b>453,482</b>	<b>\$755,068,810</b>	<b>\$224,700</b>	<b>\$651</b>		<b>2.90</b>	<b>7.41</b>	<b>0.29%</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>\$95,124,820,490</b>	<b>\$273,916,191</b>	<b>357,120</b>	<b>\$694,714,340</b>	<b>\$266,367</b>	<b>\$767</b>	<b>118%</b>	<b>2.88</b>	<b>7.30</b>	<b>0.29%</b>
Apartments/Condo	\$6,555,065,238	\$20,756,243	86,878	\$58,113,713	\$75,451	\$239	37%	3.17	8.87	0.32%
Multi-Family	\$217,563,266	\$539,225	9,484	\$2,240,757	\$22,940	\$57	9%	2.48	10.30	0.25%
<b>Personal Residential Total</b>	<b>\$101,897,448,994</b>	<b>\$295,211,659</b>	<b>453,482</b>	<b>\$755,068,810</b>	<b>\$224,700</b>	<b>\$651</b>		<b>2.90</b>	<b>7.41</b>	<b>0.29%</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	\$98,225,196,513	\$284,191,093	432,927	\$731,422,807	\$226,886	\$656	101%	2.89	7.45	0.29%
Relaxed Address	\$2,658,808,471	\$8,064,119	13,930	\$17,218,057	\$190,869	\$579	89%	3.03	6.48	0.30%
Postal Code Centroid	\$1,011,994,640	\$2,952,655	6,621	\$6,423,231	\$152,846	\$446	69%	2.92	6.35	0.29%
<b>City Centroid<sup>(4)</sup></b>	<b>\$1,449,370</b>	<b>\$3,792</b>	<b>4</b>	<b>\$4,715</b>	<b>\$362,343</b>	<b>\$948</b>	<b>146%</b>	<b>2.62</b>	<b>3.25</b>	<b>0.26%</b>
<b>Personal Residential Total</b>	<b>\$101,897,448,994</b>	<b>\$295,211,659</b>	<b>453,482</b>	<b>\$755,068,810</b>	<b>\$224,700</b>	<b>\$651</b>		<b>2.90</b>	<b>7.41</b>	<b>0.29%</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

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>\$81,162,591,783</b>	<b>\$254,235,505</b>	<b>376,888</b>	<b>\$659,009,025</b>	<b>\$215,349</b>	<b>\$675</b>	<b>104%</b>	<b>3.13</b>	<b>8.12</b>	<b>0.31%</b>
1995	\$1,390,905,595	\$3,214,490	4,872	\$7,860,838	\$285,490	\$660	101%	2.31	5.65	0.23%
1996	\$1,362,707,353	\$3,205,174	4,838	\$7,590,830	\$281,667	\$662	102%	2.35	5.57	0.24%
1997	\$1,308,611,198	\$2,923,566	4,776	\$6,948,912	\$273,997	\$612	94%	2.23	5.31	0.22%
1998	\$1,309,900,958	\$2,953,552	4,940	\$6,830,915	\$265,162	\$598	92%	2.25	5.21	0.23%
1999	\$1,276,879,883	\$2,760,937	4,660	\$6,494,459	\$274,009	\$592	91%	2.16	5.09	0.22%
2000	\$1,258,661,145	\$2,622,361	4,467	\$6,256,346	\$281,769	\$587	90%	2.08	4.97	0.21%
2001	\$1,299,140,655	\$2,577,585	4,491	\$6,272,953	\$289,276	\$574	88%	1.98	4.83	0.20%
2002	\$1,419,914,205	\$2,597,184	4,846	\$5,640,748	\$293,007	\$536	82%	1.83	3.97	0.18%
2003	\$1,341,626,187	\$2,286,395	4,689	\$5,425,745	\$286,122	\$488	75%	1.70	4.04	0.17%
2004	\$1,522,407,598	\$2,731,471	5,563	\$6,493,939	\$273,667	\$491	75%	1.79	4.27	0.18%
2005	\$1,676,521,363	\$2,804,907	6,653	\$7,273,920	\$251,995	\$422	65%	1.67	4.34	0.17%
2006	\$1,703,134,862	\$2,969,471	6,517	\$7,043,654	\$261,337	\$456	70%	1.74	4.14	0.17%
2007	\$1,101,180,175	\$2,042,118	4,521	\$4,668,494	\$243,570	\$452	69%	1.85	4.24	0.19%
2008	\$538,738,524	\$1,053,072	2,378	\$2,402,937	\$226,551	\$443	68%	1.95	4.46	0.20%
2009	\$277,347,586	\$480,175	1,080	\$1,160,528	\$256,803	\$445	68%	1.73	4.18	0.17%
2010	\$256,643,085	\$495,424	940	\$1,087,464	\$273,025	\$527	81%	1.93	4.24	0.19%
2011	\$237,169,452	\$422,053	783	\$911,292	\$302,898	\$539	83%	1.78	3.84	0.18%
2012	\$294,741,145	\$582,500	970	\$1,075,419	\$303,857	\$601	92%	1.98	3.65	0.20%
2013	\$332,855,184	\$652,393	1,173	\$1,244,082	\$283,764	\$556	85%	1.96	3.74	0.20%
2014	\$308,653,336	\$591,843	1,285	\$1,174,062	\$240,197	\$461	71%	1.92	3.80	0.19%
2015	\$328,873,962	\$652,552	1,419	\$1,404,527	\$231,765	\$460	71%	1.98	4.27	0.20%
2016	\$186,007,860	\$351,433	718	\$779,825	\$259,064	\$489	75%	1.89	4.19	0.19%
2017	\$2,235,900	\$5,500	15	\$17,896	\$149,060	\$367	56%	2.46	8.00	0.25%
<b>Personal Residential Total</b>	<b>\$101,897,448,994</b>	<b>\$295,211,659</b>	<b>\$453,482</b>	<b>\$755,068,810</b>	<b>\$224,700</b>	<b>\$651</b>		<b>2.90</b>	<b>7.41</b>	<b>0.29%</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>\$97,682,719,192</b>	<b>\$277,028,130</b>	<b>401,153</b>	<b>\$715,187,205</b>	<b>\$243,505</b>	<b>\$691</b>	<b>106%</b>	<b>2.84</b>	<b>7.32</b>	<b>0.28%</b>
Unknown	\$808,973,415	\$8,269,110	15,376	\$12,166,180	\$52,613	\$538	83%	10.22	15.04	1.02%
4 to 7	\$1,371,604,250	\$4,483,095	18,914	\$11,844,574	\$72,518	\$237	36%	3.27	8.64	0.33%
8 to 14	\$705,951,046	\$2,045,815	7,305	\$5,768,412	\$96,639	\$280	43%	2.90	8.17	0.29%
15 to 25	\$823,900,334	\$2,374,676	7,320	\$6,654,899	\$112,555	\$324	50%	2.88	8.08	0.29%
26 to 35	\$292,015,262	\$718,345	1,972	\$2,042,124	\$148,081	\$364	56%	2.46	6.99	0.25%
36 to 45	\$116,069,468	\$177,877	832	\$786,282	\$139,507	\$214	33%	1.53	6.77	0.15%
46+	\$96,216,027	\$114,610	610	\$619,134	\$157,731	\$188	29%	1.19	6.43	0.12%
<b>Personal Residential Total</b>	<b>\$101,897,448,994</b>	<b>\$295,211,659</b>	<b>453,482</b>	<b>\$755,068,810</b>	<b>\$224,700</b>	<b>\$651</b>		<b>2.90</b>	<b>7.41</b>	<b>0.29%</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  
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	\$61,910,395,391	\$171,355,003	232,124	\$474,842,473	\$266,713	\$738	113%	2.77	7.67	0.28%
<b>Hip<sup>(4)</sup></b>	<b>\$23,763,953,603</b>	<b>\$54,258,492</b>	<b>66,983</b>	<b>\$124,033,096</b>	<b>\$354,776</b>	<b>\$810</b>	<b>124%</b>	<b>2.28</b>	<b>5.22</b>	<b>0.23%</b>
Unknown	\$8,020,296,925	\$40,430,686	109,464	\$79,424,551	\$73,269	\$369	57%	5.04	9.90	0.50%
Flat	\$8,202,803,075	\$29,167,478	44,911	\$76,768,690	\$182,646	\$649	100%	3.56	9.36	0.36%
<b>Personal Residential Total</b>	<b>\$101,897,448,994</b>	<b>\$295,211,659</b>	<b>453,482</b>	<b>\$755,068,810</b>	<b>\$224,700</b>	<b>\$651</b>		<b>2.90</b>	<b>7.41</b>	<b>0.29%</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	\$45,609,429,211	\$119,935,831	162,737	\$325,110,554	\$280,265	\$737	113%	2.63	7.13	0.26%
Asphalt Shingles	\$26,301,418,269	\$67,219,717	102,034	\$193,221,869	\$257,771	\$659	101%	2.56	7.35	0.26%
Unknown	\$8,128,100,659	\$44,269,060	129,588	\$85,586,381	\$62,723	\$342	52%	5.45	10.53	0.54%
Clay/Concrete Tiles	\$16,640,309,825	\$43,142,670	44,101	\$115,722,271	\$377,323	\$978	150%	2.59	6.95	0.26%
<b>Standing Seam Metal Roof<sup>(4)</sup></b>	<b>\$3,480,160,081</b>	<b>\$14,708,468</b>	<b>7,975</b>	<b>\$18,613,409</b>	<b>\$436,384</b>	<b>\$1,844</b>	<b>283%</b>	<b>4.23</b>	<b>5.35</b>	<b>0.42%</b>
Built Up Roof w/Gravel	\$1,560,877,449	\$5,383,971	6,489	\$15,416,864	\$240,542	\$830	127%	3.45	9.88	0.34%
Wood Shingles	\$132,691,430	\$426,723	458	\$1,186,144	\$289,719	\$932	143%	3.22	8.94	0.32%
Slate	\$44,462,070	\$125,219	100	\$211,318	\$444,621	\$1,252	192%	2.82	4.75	0.28%
<b>Personal Residential Total</b>	<b>\$101,897,448,994</b>	<b>\$295,211,659</b>	<b>453,482</b>	<b>\$755,068,810</b>	<b>\$224,700</b>	<b>\$651</b>		<b>2.90</b>	<b>7.41</b>	<b>0.29%</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	\$50,103,783,361	\$131,944,664	166,350	\$369,456,273	\$301,195	\$793	122%	2.63	7.37	0.26%
Unknown	\$19,340,510,492	\$72,094,279	167,233	\$159,608,805	\$115,650	\$431	66%	3.73	8.25	0.37%
6d @ 6", 12" on center	\$23,862,969,382	\$65,665,632	91,991	\$168,860,847	\$259,405	\$714	110%	2.75	7.08	0.28%
<b>8d @ 6", 12" on center<sup>(4)</sup></b>	<b>\$8,590,185,759</b>	<b>\$25,507,084</b>	<b>27,908</b>	<b>\$57,142,885</b>	<b>\$307,804</b>	<b>\$914</b>	<b>140%</b>	<b>2.97</b>	<b>6.65</b>	<b>0.30%</b>
<b>Personal Residential Total</b>	<b>\$101,897,448,994</b>	<b>\$295,211,659</b>	<b>453,482</b>	<b>\$755,068,810</b>	<b>\$224,700</b>	<b>\$651</b>		<b>2.90</b>	<b>7.41</b>	<b>0.29%</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

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>	\$97,913,742,491	\$280,186,016	421,300	\$727,059,765	\$232,409	\$665	102%	2.86	7.43	0.29%
Reinforced Concrete Slab	\$3,618,373,482	\$13,873,325	27,333	\$24,098,695	\$132,381	\$508	78%	3.83	6.66	0.38%
Metal Deck W/Insulation Board	\$231,167,171	\$716,556	2,622	\$2,332,978	\$88,164	\$273	42%	3.10	10.09	0.31%
Wood Planks	\$134,165,850	\$435,761	2,227	\$1,577,372	\$60,245	\$196	30%	3.25	11.76	0.32%
<b>Personal Residential Total</b>	<b>\$101,897,448,994</b>	<b>\$295,211,659</b>	<b>453,482</b>	<b>\$755,068,810</b>	<b>\$224,700</b>	<b>\$651</b>		<b>2.90</b>	<b>7.41</b>	<b>0.29%</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	\$25,918,232,238	\$85,392,409	185,281	\$187,707,746	\$139,886	\$461	71%	3.29	7.24	0.33%
Hurricane Ties	\$28,271,833,240	\$73,723,186	91,299	\$198,621,275	\$309,662	\$807	124%	2.61	7.03	0.26%
Nails/Screws	\$24,446,321,463	\$73,676,936	101,228	\$223,197,591	\$241,498	\$728	112%	3.01	9.13	0.30%
Clips <sup>(4)</sup>	\$23,261,062,053	\$62,419,127	75,674	\$145,542,198	\$307,385	\$825	127%	2.68	6.26	0.27%
<b>Personal Residential Total</b>	<b>\$101,897,448,994</b>	<b>\$295,211,659</b>	<b>453,482</b>	<b>\$755,068,810</b>	<b>\$224,700</b>	<b>\$651</b>		<b>2.90</b>	<b>7.41</b>	<b>0.29%</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	\$59,656,904,685	\$159,893,322	242,337	\$460,894,728	\$246,173	\$660	101%	2.68	7.73	0.27%
Engineered Shutters	\$25,655,484,950	\$75,199,729	77,312	\$162,394,299	\$331,844	\$973	149%	2.93	6.33	0.29%
Unknown	\$13,530,537,428	\$49,849,054	123,885	\$111,663,705	\$109,219	\$402	62%	3.68	8.25	0.37%
Non Engineered Shutters <sup>(4)</sup>	\$3,054,521,931	\$10,269,555	9,948	\$20,116,078	\$307,049	\$1,032	159%	3.36	6.59	0.34%
<b>Personal Residential Total</b>	<b>\$101,897,448,994</b>	<b>\$295,211,659</b>	<b>453,482</b>	<b>\$755,068,810</b>	<b>\$224,700</b>	<b>\$651</b>		<b>2.90</b>	<b>7.41</b>	<b>0.29%</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>	\$74,886,570,703	\$205,916,671	270,779	\$556,154,240	\$276,560	\$760	117%	2.75	7.43	0.27%
Unknown	\$19,634,766,901	\$69,867,861	147,528	\$158,087,186	\$133,092	\$474	73%	3.56	8.05	0.36%
Yes	\$7,376,111,390	\$19,427,127	35,175	\$40,827,384	\$209,698	\$552	85%	2.63	5.54	0.26%
<b>Personal Residential Total</b>	<b>\$101,897,448,994</b>	<b>\$295,211,659</b>	<b>453,482</b>	<b>\$755,068,810</b>	<b>\$224,700</b>	<b>\$651</b>		<b>2.90</b>	<b>7.41</b>	<b>0.29%</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	\$5,588,463,073	\$34,295,199	133,349	\$72,096,506	\$41,909	\$257	40%	6.14	12.90	0.61%
100,001 - 200,000	\$14,463,144,774	\$38,456,767	89,754	\$132,628,058	\$161,142	\$428	66%	2.66	9.17	0.27%
200,001 - 300,000	\$27,388,589,303	\$67,968,204	111,550	\$221,694,063	\$245,527	\$609	94%	2.48	8.09	0.25%
300,001 - 400,000	\$20,665,924,998	\$53,504,585	60,054	\$141,073,050	\$344,122	\$891	137%	2.59	6.83	0.26%
400,001 - 500,000	\$12,273,469,355	\$34,213,076	27,695	\$75,033,831	\$443,166	\$1,235	190%	2.79	6.11	0.28%
500,001 - 600,000	\$6,921,553,942	\$21,215,640	12,699	\$39,294,283	\$545,047	\$1,671	257%	3.07	5.68	0.31%
600,001 - 700,000	\$4,691,959,724	\$14,967,324	7,269	\$25,650,511	\$645,475	\$2,059	316%	3.19	5.47	0.32%
700,001 - 800,000	\$3,213,215,454	\$10,134,429	4,308	\$16,600,756	\$745,872	\$2,352	361%	3.15	5.17	0.32%
800,001 - 900,000	\$2,051,686,111	\$6,520,011	2,420	\$10,193,699	\$847,804	\$2,694	414%	3.18	4.97	0.32%
900,001 - 1,000,000	\$1,730,194,230	\$5,262,380	1,825	\$7,988,906	\$948,052	\$2,883	443%	3.04	4.62	0.30%
1,000,001 - 2,000,000	\$2,909,248,030	\$8,674,043	2,559	\$12,815,147	\$1,136,869	\$3,390	521%	2.98	4.40	0.30%
<b>Personal Residential Total</b>	<b>101,897,448,994</b>	<b>295,211,659</b>	<b>453,482</b>	<b>755,068,810</b>	<b>\$224,700</b>	<b>\$651</b>		<b>2.90</b>	<b>7.41</b>	<b>0.29%</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>\$16,505,256,557</b>	<b>\$51,402,602</b>	<b>10,394</b>	<b>\$64,385,880</b>	<b>\$1,587,960</b>	<b>\$4,945</b>	<b>156%</b>	<b>3.11</b>	<b>3.90</b>	<b>0.31%</b>
Apartment Building	\$3,766,088,299	\$15,082,592	5,836	\$21,213,922	\$645,320	\$2,584	82%	4.00	5.63	0.40%
Homeowners Association	\$2,053,967,023	\$7,095,042	3,967	\$7,514,257	\$517,763	\$1,789	57%	3.45	3.66	0.35%
Special Class	\$132,629,000	\$812,345	2,755	\$274,189	\$48,141	\$295	9%	6.12	2.07	0.61%
CR-Other	\$111,233,975	\$687,933	768	\$94,521	\$144,836	\$896	28%	6.18	0.85	0.62%
<b>Commercial Residential Total</b>	<b>\$22,569,174,854</b>	<b>\$75,080,515</b>	<b>23,720</b>	<b>\$93,482,769</b>	<b>\$951,483</b>	<b>\$3,165</b>		<b>3.33</b>	<b>4.14</b>	<b>0.33%</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	\$11,540,367,956	\$33,744,793	5,776	\$32,033,787	\$1,997,986	\$5,842	185%	2.92	2.78	0.29%
Masonry	\$3,641,460,011	\$18,885,017	6,765	\$23,251,893	\$538,279	\$2,792	88%	5.19	6.39	0.52%
Wood Frame	\$3,263,203,525	\$12,870,670	6,119	\$24,867,810	\$533,290	\$2,103	66%	3.94	7.62	0.39%
<b>Reinforced Concrete<sup>(4)</sup></b>	<b>\$3,527,489,600</b>	<b>\$7,029,537</b>	<b>971</b>	<b>\$11,432,460</b>	<b>\$3,632,842</b>	<b>\$7,239</b>	<b>229%</b>	<b>1.99</b>	<b>3.24</b>	<b>0.20%</b>
Semi Wind Resistive	\$406,029,662	\$1,525,330	301	\$1,496,967	\$1,348,936	\$5,068	160%	3.76	3.69	0.38%
Unknown	\$190,624,100	\$1,025,169	3,788	\$399,852	\$50,323	\$271	9%	5.38	2.10	0.54%
<b>Commercial Residential Total</b>	<b>\$22,569,174,854</b>	<b>\$75,080,515</b>	<b>23,720</b>	<b>\$93,482,769</b>	<b>\$951,483</b>	<b>\$3,165</b>		<b>3.33</b>	<b>4.14</b>	<b>0.33%</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>
<b>Apartments/Condos<sup>(4)</sup></b>	<b>\$22,375,555,979</b>	<b>\$74,024,749</b>	<b>22,429</b>	<b>\$93,428,459</b>	<b>\$997,617</b>	<b>\$3,300</b>	<b>104%</b>	<b>3.31</b>	<b>4.18</b>	<b>0.3%</b>
Entertainment and Recreation	\$191,932,575	\$1,046,922	1,287	\$45,112	\$149,132	\$813	26%	5.45	0.24	0.55%
Temporary Lodging	\$1,686,300	\$8,844	4	\$9,198	\$421,575	\$2,211	70%	5.24	5.45	0.5%
<b>Commercial Residential Total</b>	<b>\$22,569,174,854</b>	<b>\$75,080,515</b>	<b>23,720</b>	<b>\$93,482,769</b>	<b>\$951,483</b>	<b>\$3,165</b>		<b>3.33</b>	<b>4.14</b>	<b>0.33%</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>
<b>Exact Address<sup>(4)</sup></b>	<b>\$21,288,105,550</b>	<b>\$70,931,165</b>	<b>22,299</b>	<b>\$88,712,772</b>	<b>\$954,666</b>	<b>\$3,181</b>	<b>100%</b>	<b>3.33</b>	<b>4.17</b>	<b>0.33%</b>
Relaxed Address	\$1,006,375,430	\$3,326,741	1,150	\$3,916,813	\$875,109	\$2,893	91%	3.31	3.89	0.33%
Postal Code Centroid	\$274,693,874	\$822,609	271	\$853,184	\$1,013,631	\$3,035	96%	2.99	3.11	0.30%
<b>Commercial Residential Total</b>	<b>\$22,569,174,854</b>	<b>\$75,080,515</b>	<b>23,720</b>	<b>\$93,482,769</b>	<b>\$951,483</b>	<b>\$3,165</b>		<b>3.33</b>	<b>4.14</b>	<b>0.33%</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	\$20,483,041,703	\$70,649,637	21905	\$87,836,511	\$935,085	\$3,225	102%	3.45	4.29	0.34%
<b>1995<sup>(4)</sup></b>	<b>\$160,965,400</b>	<b>\$609,789</b>	<b>140</b>	<b>\$662,140</b>	<b>\$1,149,753</b>	<b>\$4,356</b>	<b>138%</b>	<b>3.79</b>	<b>4.11</b>	<b>0.38%</b>
1996	\$163,058,700	\$471,637	133	\$534,917	\$1,226,005	\$3,546	112%	2.89	3.28	0.29%
1997	\$222,440,244	\$502,211	142	\$524,669	\$1,566,481	\$3,537	112%	2.26	2.36	0.23%
1998	\$138,022,800	\$365,060	136	\$387,307	\$1,014,874	\$2,684	85%	2.64	2.81	0.26%
1999	\$118,213,900	\$208,187	76	\$305,702	\$1,555,446	\$2,739	87%	1.76	2.59	0.18%
2000	\$206,732,060	\$576,781	156	\$574,826	\$1,325,206	\$3,697	117%	2.79	2.78	0.28%
2001	\$185,112,767	\$330,902	137	\$489,298	\$1,351,188	\$2,415	76%	1.79	2.64	0.18%
2002	\$151,216,200	\$224,052	102	\$316,629	\$1,482,512	\$2,197	69%	1.48	2.09	0.15%
2003	\$116,635,700	\$167,500	110	\$248,541	\$1,060,325	\$1,523	48%	1.44	2.13	0.14%
2004	\$58,628,900	\$87,145	76	\$122,938	\$771,433	\$1,147	36%	1.49	2.10	0.15%
2005	\$120,116,480	\$236,252	129	\$245,276	\$931,136	\$1,831	58%	1.97	2.04	0.20%
2006	\$152,141,800	\$163,805	109	\$357,626	\$1,395,796	\$1,503	47%	1.08	2.35	0.11%
2007	\$133,108,500	\$209,572	119	\$337,696	\$1,118,559	\$1,761	56%	1.57	2.54	0.16%
2008	\$59,211,400	\$102,200	65	\$137,950	\$910,945	\$1,572	50%	1.73	2.33	0.17%
2009	\$17,824,400	\$23,835	13	\$78,514	\$1,371,108	\$1,833	58%	1.34	4.40	0.13%
2010	\$12,805,300	\$13,106	14	\$33,364	\$914,664	\$936	30%	1.02	2.61	0.10%
2011	\$21,596,200	\$72,603	39	\$54,473	\$553,749	\$1,862	59%	3.36	2.52	0.34%
2012	\$8,186,000	\$12,639	28	\$152,716	\$292,357	\$451	14%	1.54	18.66	0.15%
2013	\$16,234,200	\$22,847	20	\$37,652	\$811,710	\$1,142	36%	1.41	2.32	0.14%
2014	\$6,612,200	\$12,040	44	\$12,503	\$150,277	\$274	9%	1.82	1.89	0.18%
2015	\$13,110,700	\$14,067	19	\$20,583	\$690,037	\$740	23%	1.07	1.57	0.11%
2016	\$4,159,300	\$4,651	8	\$10,938	\$519,913	\$581	18%	1.12	2.63	0.11%
<b>Commercial Residential Total</b>	<b>\$22,569,174,854</b>	<b>\$75,080,515</b>	<b>\$23,720</b>	<b>\$93,482,769</b>	<b>\$951,483</b>	<b>\$3,165</b>		<b>3.33</b>	<b>4.14</b>	<b>0.33%</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	\$12,600,252,336	\$49,216,687	17,973	\$62,812,489	\$701,066	\$2,738	87%	3.91	4.99	0.39%
4 to 7	\$8,388,205,038	\$21,713,962	1,832	\$24,659,990	\$4,578,715	\$11,853	374%	2.59	2.94	0.26%
8 to 14	\$1,231,538,660	\$2,721,322	119	\$4,897,865	\$10,349,064	\$22,868	722%	2.21	3.98	0.22%
Unknown	\$190,624,100	\$1,025,169	3,788	\$399,852	\$50,323	\$271	9%	5.38	2.10	0.54%
<b>15+<sup>(4)</sup></b>	<b>\$158,554,720</b>	<b>\$403,376</b>	<b>8</b>	<b>\$712,573</b>	<b>\$19,819,340</b>	<b>\$50,422</b>	<b>1593%</b>	<b>2.54</b>	<b>4.49</b>	<b>0.25%</b>
<b>Commercial Residential Total</b>	<b>\$22,569,174,854</b>	<b>\$75,080,515</b>	<b>23,720</b>	<b>\$93,482,769</b>	<b>\$951,483</b>	<b>\$3,165</b>		<b>3.33</b>	<b>4.14</b>	<b>0.33%</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	\$7,680,095,133	\$29,429,468	8,878	\$31,416,807	\$865,070	\$3,315	105%	3.83	4.09	0.38%
<b>Unknown<sup>(4)</sup></b>	<b>\$10,323,828,682</b>	<b>\$27,532,710</b>	<b>6,774</b>	<b>\$32,475,476</b>	<b>\$1,524,037</b>	<b>\$4,064</b>	<b>128%</b>	<b>2.67</b>	<b>3.15</b>	<b>0.27%</b>
Wooden Shingles	\$2,821,001,102	\$11,481,994	5,313	\$19,415,770	\$530,962	\$2,161	68%	4.07	6.88	0.41%
Clay/Concrete Tiles	\$1,744,249,937	\$6,636,342	2,755	\$10,174,716	\$633,122	\$2,409	76%	3.80	5.83	0.38%
<b>Commercial Residential Total</b>	<b>\$22,569,174,854</b>	<b>\$75,080,515</b>	<b>23,720</b>	<b>\$93,482,769</b>	<b>\$951,483</b>	<b>\$3,165</b>		<b>3.33</b>	<b>4.14</b>	<b>0.33%</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	\$12,780,353,249	\$44,887,413	16,073	\$47,570,558	\$795,144	\$2,793	88%	3.51	3.72	0.35%
<b>FBC Equivalent<sup>(4)</sup></b>	<b>\$9,788,821,605</b>	<b>\$30,193,101</b>	<b>7,647</b>	<b>\$45,912,211</b>	<b>\$1,280,087</b>	<b>\$3,948</b>	<b>125%</b>	<b>3.08</b>	<b>4.69</b>	<b>0.31%</b>
<b>Commercial Residential Total</b>	<b>\$22,569,174,854</b>	<b>\$75,080,515</b>	<b>23,720</b>	<b>\$93,482,769</b>	<b>\$951,483</b>	<b>\$3,165</b>		<b>3.33</b>	<b>4.14</b>	<b>0.33%</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>\$15,704,536,611</b>	<b>\$45,422,726</b>	<b>12,922</b>	<b>\$47,865,055</b>	<b>\$1,215,333</b>	<b>\$3,515</b>	<b>111%</b>	<b>2.89</b>	<b>3.05</b>	<b>0.29%</b>
8d @ 6", 6" on center	\$3,308,996,172	\$13,704,260	4,824	\$21,764,560	\$685,944	\$2,841	90%	4.14	6.58	0.41%
6d @ 6", 12" on center	\$1,922,888,536	\$9,553,517	3,304	\$13,655,284	\$581,988	\$2,892	91%	4.97	7.10	0.50%
8d @ 6", 12" on center	\$1,632,753,535	\$6,400,011	2,670	\$10,197,870	\$611,518	\$2,397	76%	3.92	6.25	0.39%
<b>Commercial Residential Total</b>	<b>\$22,569,174,854</b>	<b>\$75,080,515</b>	<b>23,720</b>	<b>\$93,482,769</b>	<b>\$951,483</b>	<b>\$3,165</b>		<b>3.33</b>	<b>4.14</b>	<b>0.33%</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>\$14,304,788,311</b>	<b>\$39,408,921</b>	<b>6,314</b>	<b>\$40,826,216</b>	<b>\$2,265,567</b>	<b>\$6,242</b>	<b>197%</b>	<b>2.75</b>	<b>2.85</b>	<b>0.28%</b>
Unknown	\$8,264,386,543	\$35,671,593	17,406	\$52,656,553	\$474,801	\$2,049	65%	4.32	6.37	0.43%
<b>Commercial Residential Total</b>	<b>\$22,569,174,854</b>	<b>\$75,080,515</b>	<b>23,720</b>	<b>\$93,482,769</b>	<b>\$951,483</b>	<b>\$3,165</b>		<b>3.33</b>	<b>4.14</b>	<b>0.33%</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>	\$16,486,311,351	\$47,994,402	13,316	\$50,450,374	\$1,238,083	\$3,604	114%	2.91	3.06	0.29%
Hurricane Ties	\$2,472,170,770	\$9,509,024	3,733	\$15,702,643	\$662,248	\$2,547	80%	3.85	6.35	0.38%
Nails/Screws	\$1,511,688,696	\$9,230,139	3,123	\$13,273,137	\$484,050	\$2,956	93%	6.11	8.78	0.61%
Clips	\$2,099,004,037	\$8,346,950	3,548	\$14,056,615	\$591,602	\$2,353	74%	3.98	6.70	0.40%
<b>Commercial Residential Total</b>	<b>\$22,569,174,854</b>	<b>\$75,080,515</b>	<b>23,720</b>	<b>\$93,482,769</b>	<b>\$951,483</b>	<b>\$3,165</b>		<b>3.33</b>	<b>4.14</b>	<b>0.33%</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	\$18,555,935,159	\$61,985,296	17,140	\$79,271,300	\$1,082,610	\$3,616	114%	3.34	4.27	0.33%
Engineered Shutters <sup>(4)</sup>	\$3,173,116,095	\$9,725,886	2,205	\$11,321,805	\$1,439,055	\$4,411	139%	3.07	3.57	0.31%
Non Engineered Shutters	\$649,499,500	\$2,344,164	587	\$2,489,812	\$1,106,473	\$3,993	126%	3.61	3.83	0.36%
Unknown	\$190,624,100	\$1,025,169	3,788	\$399,852	\$50,323	\$271	9%	5.38	2.10	0.54%
<b>Commercial Residential Total</b>	<b>\$22,569,174,854</b>	<b>\$75,080,515</b>	<b>23,720</b>	<b>\$93,482,769</b>	<b>\$951,483</b>	<b>\$3,165</b>		<b>3.33</b>	<b>4.14</b>	<b>0.33%</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	\$6,048,207,783	\$26,791,785	9,910	\$40,882,392	\$610,314	\$2,704	85%	4.43	6.76	0.44%
Yes <sup>(4)</sup>	\$10,000,479,178	\$25,409,770	2,816	\$32,896,158	\$3,551,307	\$9,023	285%	2.54	3.29	0.25%
Unknown	\$6,520,487,893	\$22,878,959	10,994	\$19,704,219	\$593,095	\$2,081	66%	3.51	3.02	0.35%
<b>Commercial Residential Total</b>	<b>\$22,569,174,854</b>	<b>\$75,080,515</b>	<b>23,720</b>	<b>\$93,482,769</b>	<b>\$951,483</b>	<b>\$3,165</b>		<b>3.33</b>	<b>4.14</b>	<b>0.33%</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	\$194,523,552	\$1,086,556	4,850	\$716,386	\$40,108	\$224	7%	5.59	3.68	0.56%
100,001 - 200,000	\$405,734,117	\$1,796,414	2,666	\$2,725,568	\$152,188	\$674	21%	4.43	6.72	0.44%
200,001 - 300,000	\$592,350,825	\$2,734,753	2,366	\$4,141,660	\$250,360	\$1,156	37%	4.62	6.99	0.46%
300,001 - 400,000	\$694,193,520	\$3,224,443	1,999	\$4,012,156	\$347,270	\$1,613	51%	4.64	5.78	0.46%
500,001 - 600,000	\$1,043,529,010	\$4,028,740	1,871	\$5,059,294	\$557,739	\$2,153	68%	3.86	4.85	0.39%
400,001 - 500,000	\$673,766,976	\$2,993,897	1,482	\$4,263,525	\$454,634	\$2,020	64%	4.44	6.33	0.44%
600,001 - 700,000	\$913,901,997	\$3,664,190	1,414	\$4,403,551	\$646,324	\$2,591	82%	4.01	4.82	0.40%
700,001 - 800,000	\$667,431,500	\$2,552,742	898	\$3,758,569	\$743,242	\$2,843	90%	3.82	5.63	0.38%
800,001 - 900,000	\$610,895,004	\$2,300,834	726	\$3,680,822	\$841,453	\$3,169	100%	3.77	6.03	0.38%
900,001 - 1,000,000	\$371,144,700	\$1,446,254	391	\$2,407,479	\$949,219	\$3,699	117%	3.90	6.49	0.39%
1,000,001 - 2,000,000	\$3,134,118,866	\$12,020,855	2,234	\$16,789,915	\$1,402,918	\$5,381	170%	3.84	5.36	0.38%
2,000,001 - 3,000,000	\$2,194,107,540	\$7,830,959	892	\$7,825,577	\$2,459,762	\$8,779	277%	3.57	3.57	0.36%
3,000,001 - 4,000,000	\$1,959,276,065	\$5,987,971	564	\$5,855,847	\$3,473,894	\$10,617	335%	3.06	2.99	0.31%
4,000,001 - 5,000,000	\$1,758,585,176	\$4,866,922	390	\$5,663,547	\$4,509,193	\$12,479	394%	2.77	3.22	0.28%
5,000,001 - 6,000,000	\$1,657,259,830	\$4,217,838	301	\$4,466,065	\$5,505,847	\$14,013	443%	2.55	2.69	0.25%
6,000,001 - 7,000,000	\$1,605,141,250	\$3,855,746	248	\$4,075,074	\$6,472,344	\$15,547	491%	2.40	2.54	0.24%
7,000,001 - 8,000,000	\$1,265,190,402	\$3,494,695	169	\$3,330,134	\$7,486,334	\$20,679	653%	2.76	2.63	0.28%
8,000,001 - 9,000,000	\$847,318,004	\$1,937,892	100	\$2,542,246	\$8,473,180	\$19,379	612%	2.29	3.00	0.23%
9,000,001 - 10,000,000	\$1,009,834,100	\$2,574,895	105	\$2,964,666	\$9,617,468	\$24,523	775%	2.55	2.94	0.25%
10,000,001+	\$970,872,420	\$2,463,916	54	\$4,800,688	\$17,979,119	\$45,628	1442%	2.54	4.94	0.25%
<b>Commercial Residential Total</b>	<b>22,569,174,854</b>	<b>\$75,080,515</b>	<b>23,720</b>	<b>\$93,482,769</b>	<b>\$951,483</b>	<b>\$3,165</b>		<b>3.33</b>	<b>4.14</b>	<b>0.33%</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	\$9,181,006,779	\$48,658,587	16,671	\$52,171,680	\$550,717	\$2,919	102%	5.30	5.68	0.53%
CLA CNRM	\$970,900,201	\$2,663,305	1,267	\$5,307,524	\$766,299	\$2,102	73%	2.74	5.47	0.27%
<b>Coastal CNRM<sup>(4)</sup></b>	<b>\$173,126,700</b>	<b>\$736,090</b>	<b>165</b>	<b>\$892,531</b>	<b>\$1,049,253</b>	<b>\$4,461</b>	<b>155%</b>	<b>4.25</b>	<b>5.16</b>	<b>0.43%</b>
Coastal CNRW Builders Risk	\$3,654,783	\$6,413	8	\$49,931	\$456,848	\$802	28%	1.75	13.66	0.18%
<b>Commercial Non Residential Total</b>	<b>\$10,328,688,463</b>	<b>\$52,064,394</b>	<b>18,111</b>	<b>\$58,421,666</b>	<b>\$570,299</b>	<b>\$2,875</b>		<b>5.04</b>	<b>5.66</b>	<b>0.50%</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	3,926,747,638	\$23,751,110	8,389	\$28,193,104	\$468,083	\$2,831	98%	6.05	7.18	0.60%
<b>Wood Frame<sup>(4)</sup></b>	<b>1,576,573,296</b>	<b>\$12,040,853</b>	<b>3,697</b>	<b>\$11,922,621</b>	<b>\$426,447</b>	<b>\$3,257</b>	<b>113%</b>	<b>7.64</b>	<b>7.56</b>	<b>0.76%</b>
Semi Wind Resistive	2,123,202,339	\$8,310,293	2,948	\$9,435,100	\$720,218	\$2,819	98%	3.91	4.44	0.39%
Wind Resistive	2,533,362,676	\$7,601,519	2,730	\$8,317,287	\$927,972	\$2,784	97%	3.00	3.28	0.30%
Reinforced Concrete	151,483,014	\$256,930	87	\$537,329	\$1,741,184	\$2,953	103%	1.70	3.55	0.17%
Unknown	17,319,500	\$103,689	260	\$16,225	\$66,613	\$399	14%	5.99	0.94	0.60%
<b>Commercial Non Residential Total</b>	<b>\$10,328,688,463</b>	<b>\$52,064,394</b>	<b>18,111</b>	<b>\$58,421,666</b>	<b>\$570,299</b>	<b>\$2,875</b>		<b>5.04</b>	<b>5.66</b>	<b>0.50%</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	\$2,155,023,779	\$12,686,501	3,341	\$12,205,621	\$645,024	\$3,797	132%	5.89	5.66	0.59%
Professional, Technical and Business Services	\$2,952,543,434	\$10,633,739	5,737	\$16,624,255	\$514,649	\$1,854	64%	3.60	5.63	0.36%
Temporary Lodging	\$1,529,314,355	\$10,439,558	2,345	\$9,153,142	\$652,160	\$4,452	155%	6.83	5.99	0.68%
Restaurant	\$852,795,737	\$4,903,062	1,453	\$5,383,480	\$586,921	\$3,374	117%	5.75	6.31	0.57%
Retail Trade	\$657,772,865	\$3,225,368	1,240	\$3,666,508	\$530,462	\$2,601	90%	4.90	5.57	0.49%
Church	\$598,052,429	\$2,616,399	677	\$3,367,362	\$883,386	\$3,865	134%	4.37	5.63	0.44%
Entertainment and Recreation	\$355,665,612	\$1,810,145	1,134	\$1,221,754	\$313,638	\$1,596	56%	5.09	3.44	0.51%
Personal and Repair Services	\$215,081,472	\$1,242,140	609	\$1,206,905	\$353,172	\$2,040	71%	5.78	5.61	0.58%
Primary and Secondary Schools	\$224,561,916	\$1,210,013	335	\$1,213,040	\$670,334	\$3,612	126%	5.39	5.40	0.54%
Health Care Services	\$214,552,934	\$710,804	298	\$843,000	\$719,976	\$2,385	83%	3.31	3.93	0.33%
Gasoline Station	\$88,557,988	\$561,593	209	\$459,761	\$423,722	\$2,687	93%	6.34	5.19	0.63%
<b>Golf Courses<sup>(4)</sup></b>	<b>\$94,589,442</b>	<b>\$485,966</b>	<b>88</b>	<b>\$521,867</b>	<b>\$1,074,880</b>	<b>\$5,522</b>	<b>192%</b>	<b>5.14</b>	<b>5.52</b>	<b>0.51%</b>
General services	\$147,937,436	\$444,904	123	\$947,382	\$1,202,743	\$3,617	126%	3.01	6.40	0.30%
Parking	\$81,817,000	\$332,561	189	\$448,286	\$432,894	\$1,760	61%	4.06	5.48	0.41%
Aircraft Hangers	\$63,365,176	\$331,212	144	\$402,738	\$440,036	\$2,300	80%	5.23	6.36	0.52%
Unknown\Other	\$31,823,574	\$228,360	88	\$431,432	\$361,632	\$2,595	90%	7.18	13.56	0.72%
General industrial	\$44,469,814	\$115,299	60	\$224,593	\$741,164	\$1,922	67%	2.59	5.05	0.26%
Heavy Fabrication and Assembly	\$14,643,000	\$58,005	24	\$63,332	\$610,125	\$2,417	84%	3.96	4.33	0.40%
Food and Drug Processing	\$2,659,000	\$16,595	7	\$20,808	\$379,857	\$2,371	82%	6.24	7.83	0.62%
Metal and Minerals Processing	\$3,461,500	\$12,170	10	\$16,400	\$346,150	\$1,217	42%	3.52	4.74	0.35%
<b>Commercial Non Residential Total</b>	<b>\$10,328,688,463</b>	<b>\$52,064,394</b>	<b>18,111</b>	<b>\$58,421,666</b>	<b>\$570,299</b>	<b>\$2,875</b>		<b>5.04</b>	<b>5.66</b>	<b>0.50%</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>\$9,383,562,763</b>	<b>\$47,476,230</b>	<b>16,356</b>	<b>\$52,727,876</b>	<b>\$573,708</b>	<b>\$2,903</b>	<b>101%</b>	<b>5.06</b>	<b>5.62</b>	<b>0.51%</b>
Relaxed Address	\$762,699,073	\$3,731,118	1,404	\$4,582,874	\$543,233	\$2,657	92%	4.89	6.01	0.49%
Postal Code Centroid	\$182,426,627	\$857,046	351	\$1,110,916	\$519,734	\$2,442	85%	4.70	6.09	0.47%
City Centroid	\$0	\$0	0	\$0	\$0	\$0	0%	0.00	0.00	0.00%
<b>Commercial Non Residential Total</b>	<b>\$10,328,688,463</b>	<b>\$52,064,394</b>	<b>18,111</b>	<b>\$58,421,666</b>	<b>\$570,299</b>	<b>\$2,875</b>		<b>5.04</b>	<b>5.66</b>	<b>0.50%</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>\$9,177,947,778</b>	<b>\$48,930,613</b>	<b>16,328</b>	<b>\$53,410,828</b>	<b>\$562,099</b>	<b>\$2,997</b>	<b>104%</b>	<b>5.33</b>	<b>5.82</b>	<b>0.53%</b>
1995	\$90,850,869	\$401,721	142	\$493,935	\$639,795	\$2,829	98%	4.42	5.44	0.44%
1996	\$82,712,376	\$323,154	139	\$424,069	\$595,053	\$2,325	81%	3.91	5.13	0.39%
1997	\$69,797,475	\$273,032	170	\$333,584	\$410,573	\$1,606	56%	3.91	4.78	0.39%
1998	\$64,816,347	\$262,016	118	\$435,413	\$549,291	\$2,220	77%	4.04	6.72	0.40%
1999	\$83,066,336	\$272,463	131	\$388,574	\$634,094	\$2,080	72%	3.28	4.68	0.33%
2000	\$78,159,945	\$271,806	130	\$360,543	\$601,230	\$2,091	73%	3.48	4.61	0.35%
2001	\$75,064,384	\$243,328	114	\$384,975	\$658,460	\$2,134	74%	3.24	5.13	0.32%
2002	\$67,791,400	\$122,389	104	\$239,084	\$651,840	\$1,177	41%	1.81	3.53	0.18%
2003	\$68,657,826	\$170,215	100	\$290,162	\$686,578	\$1,702	59%	2.48	4.23	0.25%
2004	\$89,215,400	\$147,187	104	\$255,791	\$857,840	\$1,415	49%	1.65	2.87	0.16%
2005	\$58,630,255	\$119,657	109	\$329,221	\$537,892	\$1,098	38%	2.04	5.62	0.20%
2006	\$38,996,223	\$94,284	81	\$131,757	\$481,435	\$1,164	40%	2.42	3.38	0.24%
2007	\$101,365,833	\$120,622	69	\$269,954	\$1,469,070	\$1,748	61%	1.19	2.66	0.12%
2008	\$34,881,830	\$53,003	61	\$120,278	\$571,833	\$869	30%	1.52	3.45	0.15%
2009	\$36,075,188	\$65,345	49	\$151,268	\$736,228	\$1,334	46%	1.81	4.19	0.18%
2010	\$29,560,600	\$50,692	37	\$87,079	\$798,935	\$1,370	48%	1.71	2.95	0.17%
2011	\$8,660,200	\$16,966	19	\$31,461	\$455,800	\$893	31%	1.96	3.63	0.20%
2012	\$10,371,600	\$28,483	23	\$31,932	\$450,939	\$1,238	43%	2.75	3.08	0.27%
2013	\$24,883,000	\$41,603	27	\$120,197	\$921,593	\$1,541	54%	1.67	4.83	0.17%
2014	\$19,545,000	\$24,174	23	\$27,506	\$849,783	\$1,051	37%	1.24	1.41	0.12%
2015	\$8,239,347	\$12,620	14	\$51,257	\$588,525	\$901	31%	1.53	6.22	0.15%
2016	\$9,399,251	\$19,019	19	\$52,798	\$494,697	\$1,001	35%	2.02	5.62	0.20%
<b>Commercial Non Residential Total</b>	<b>\$10,328,688,463</b>	<b>\$52,064,394</b>	<b>\$18,111</b>	<b>\$58,421,666</b>	<b>\$570,299</b>	<b>\$2,875</b>		<b>5.04</b>	<b>5.66</b>	<b>0.50%</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>
<b>1 to 3<sup>(4)</sup></b>	<b>\$9,652,036,817</b>	<b>\$50,870,245</b>	<b>17,263</b>	<b>\$56,587,885</b>	<b>\$559,117</b>	<b>\$2,947</b>	<b>103%</b>	<b>5.27</b>	<b>5.86</b>	<b>0.53%</b>
4 to 7	\$542,916,000	\$993,312	385	\$1,490,502	\$1,410,171	\$2,580	90%	1.83	2.75	0.18%
Unknown	\$16,649,000	\$101,827	250	\$4,712	\$66,596	\$407	14%	6.12	0.28	0.61%
8 to 14	\$79,761,145	\$70,743	141	\$224,111	\$565,682	\$502	17%	0.89	2.81	0.09%
15+	\$37,325,501	\$28,267	72	\$114,456	\$518,410	\$393	14%	0.76	3.07	0.08%
<b>Commercial Non Residential Total</b>	<b>\$10,328,688,463</b>	<b>\$52,064,394</b>	<b>18,111</b>	<b>\$58,421,666</b>	<b>\$570,299</b>	<b>\$2,875</b>		<b>5.04</b>	<b>5.66</b>	<b>0.50%</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	\$9,606,750,291	\$48,535,609	16,954	\$54,389,396	\$566,636	\$2,863	100%	5.05	5.66	0.51%
Engineered Shutters	\$643,374,774	\$3,038,511	818	\$3,561,318	\$786,522	\$3,715	129%	4.72	5.54	0.47%
<b>Non Engineered Shutters<sup>(4)</sup></b>	<b>\$61,243,898</b>	<b>\$386,585</b>	<b>79</b>	<b>\$454,727</b>	<b>\$775,239</b>	<b>\$4,893</b>	<b>170%</b>	<b>6.31</b>	<b>7.42</b>	<b>0.63%</b>
Unknown	\$17,319,500	\$103,689	260	\$16,225	\$66,613	\$399	14%	5.99	0.94	0.60%
<b>Commercial Non Residential Total</b>	<b>\$10,328,688,463</b>	<b>\$52,064,394</b>	<b>\$18,111</b>	<b>\$58,421,666</b>	<b>\$570,299</b>	<b>\$2,875</b>		<b>5.04</b>	<b>5.66</b>	<b>0.50%</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	\$192,281,745	\$1,009,365	3,365	\$1,392,638	\$57,142	\$300	10%	5.25	7.24	0.52%
100,001 - 200,000	\$384,459,675	\$2,248,210	2,525	\$3,010,335	\$152,261	\$890	31%	5.85	7.83	0.58%
200,001 - 300,000	\$566,493,824	\$3,451,241	2,254	\$4,250,440	\$251,328	\$1,531	53%	6.09	7.50	0.61%
300,001 - 400,000	\$630,505,625	\$3,848,770	1,798	\$5,072,377	\$350,671	\$2,141	74%	6.10	8.04	0.61%
400,001 - 500,000	\$698,102,299	\$4,411,787	1,549	\$4,893,823	\$450,679	\$2,848	99%	6.32	7.01	0.63%
500,001 - 600,000	\$586,329,968	\$3,315,719	1,067	\$3,606,988	\$549,513	\$3,108	108%	5.66	6.15	0.57%
600,001 - 700,000	\$534,513,169	\$3,251,875	822	\$3,473,486	\$650,259	\$3,956	138%	6.08	6.50	0.61%
700,001 - 800,000	\$505,646,562	\$3,024,893	674	\$3,492,600	\$750,217	\$4,488	156%	5.98	6.91	0.60%
800,001 - 900,000	\$446,109,272	\$2,645,499	526	\$2,910,724	\$848,116	\$5,029	175%	5.93	6.52	0.59%
900,001 - 1,000,000	\$577,102,765	\$3,279,519	601	\$3,413,420	\$960,238	\$5,457	190%	5.68	5.91	0.57%
1,000,001 - 2,000,000	\$2,790,599,288	\$14,653,558	2,266	\$15,167,593	\$1,231,509	\$6,467	225%	5.25	5.44	0.53%
2,000,001 - 3,000,000	\$887,957,183	\$3,226,037	366	\$3,283,215	\$2,426,113	\$8,814	307%	3.63	3.70	0.36%
3,000,001 - 4,000,000	\$433,038,680	\$1,313,659	126	\$1,293,974	\$3,436,815	\$10,426	363%	3.03	2.99	0.30%
4,000,001+	\$1,095,548,408	\$2,384,261	172	\$3,160,053	\$6,369,467	\$13,862	482%	2.18	2.88	0.22%
<b>Commercial Non Residential Total</b>	<b>10,328,688,463</b>	<b>\$52,064,394</b>	<b>18,111</b>	<b>\$58,421,666</b>	<b>\$570,299</b>	<b>\$2,875</b>		<b>5.04</b>	<b>5.66</b>	<b>0.50%</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>
HRAPRW_HW2 <sup>(4)</sup>	56,936	\$98,618,666	\$1,732	\$128,537,323
PLAPRM_HO3 <sup>(4)</sup>	126,910	\$56,365,773	\$444	\$285,742,206
HRACNRW_CC <sup>(4)</sup>	16,415	\$48,552,158	\$2,958	\$52,126,072
CRW_CONDO <sup>(4)</sup>	5,870	\$34,440,184	\$5,867	\$27,644,210
PLAPRM_DP3	67,601	\$23,884,769	\$353	\$90,632,508
HRAPRW_DW2	13,803	\$23,121,025	\$1,675	\$26,636,470
HRAPRM_HO3 <sup>(4)</sup>	21,977	\$22,527,617	\$1,025	\$69,403,939
HRAPRM_DP3	23,027	\$17,811,216	\$773	\$41,218,232
CLACRM_C <sup>(4)</sup>	4,074	\$10,859,342	\$2,666	\$18,251,990
PLAPRM_MHO3	16,810	\$10,322,748	\$614	\$15,481,740
CRW_APT	3,442	\$10,174,109	\$2,956	\$10,600,137
HRAPRW_HW6	18,818	\$9,404,855	\$500	\$14,324,011
PLAPRM_MDP1	28,351	\$8,173,834	\$288	\$12,153,178
PLAPRM_DP1	16,546	\$7,626,377	\$461	\$21,710,242
HRACRM_C <sup>(4)</sup>	450	\$6,103,076	\$13,562	\$6,324,939
HRAPRM_HO6	14,437	\$4,174,110	\$289	\$14,773,998
HRAPRM_DP1	4,318	\$4,049,833	\$938	\$7,674,485
CLACRM_H	2,627	\$3,528,162	\$1,343	\$4,147,276
HRAPRW_MW2	3,745	\$3,079,768	\$822	\$2,742,798
CLACRM_A	1,988	\$3,027,395	\$1,523	\$6,376,195
CRW_HOA	998	\$2,938,167	\$2,944	\$1,633,237
CLA_CNRM <sup>(4)</sup>	1,267	\$2,663,305	\$2,102	\$5,300,320
PLAPRM_HO6	24,874	\$2,072,354	\$83	\$15,810,069
HRACRM_A	406	\$1,881,088	\$4,633	\$1,831,788
HRAPRM_MHO3	1,929	\$1,528,690	\$792	\$2,162,201
HRAPRM_MDP1	1,692	\$1,077,422	\$637	\$1,179,857
CRW_SC	2,755	\$812,345	\$295	\$546,538
HRA_CNRM <sup>(4)</sup>	165	\$736,090	\$4,461	\$890,661
CR-W_Other	774	\$692,535	\$895	\$678,452
HRACRM_H	342	\$628,714	\$1,838	\$713,609
HRAPRW_MD1	404	\$329,891	\$817	\$276,111
PLAPRM_HO8	842	\$322,007	\$382	\$1,660,371
HRAPRM_HO4	2,633	\$224,943	\$85	\$930,529
HRAPRW_HW4	709	\$157,903	\$223	\$234,184
PLAPRM_HO4	5,991	\$139,240	\$23	\$1,024,470
HRAPRM_HO8	172	\$112,344	\$653	\$448,615
HRACNRW_SC	250	\$101,827	\$407	\$14,697
PLAPRM_MHO4	905	\$80,779	\$89	\$292,855
HRACNRW_BR	8	\$6,413	\$802	\$49,931
HRAPRM_MHO4	51	\$5,477	\$107	\$18,172
HRAPRW_MHW4	1	\$19	\$19	\$246
	<b>495,313</b>	<b>\$422,356,568</b>	<b>\$853</b>	<b>\$892,198,862</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 Sept 30, 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