

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

**September 2017**



## **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>
HO3	\$46,020,099,280	\$81,088,403	155,463	\$379,712,170	\$296,020	\$522	84%	1.76	8.25	0.2%
HW2	\$20,745,969,339	\$77,764,748	45,957	\$105,846,459	\$451,421	\$1,692	273%	3.75	5.10	0.4%
DP3	\$14,551,871,590	\$35,356,446	81,697	\$118,148,584	\$178,120	\$433	70%	2.43	8.12	0.2%
<b>DW2<sup>(4)</sup></b>	<b>\$3,923,019,270</b>	<b>\$19,160,726</b>	<b>11,126</b>	<b>\$22,957,979</b>	<b>\$352,599</b>	<b>\$1,722</b>	<b>278%</b>	<b>4.88</b>	<b>5.85</b>	<b>0.5%</b>
MHO3	\$1,201,432,606	\$14,883,837	22,311	\$21,942,869	\$53,849	\$667	108%	12.39	18.26	1.2%
DP1	\$3,901,571,140	\$10,053,462	17,731	\$25,028,219	\$220,042	\$567	92%	2.58	6.41	0.3%
MDP1	\$1,154,752,165	\$9,067,321	28,641	\$13,266,790	\$40,318	\$317	51%	7.85	11.49	0.8%
HW6	\$2,428,769,584	\$7,986,426	15,542	\$12,385,439	\$156,271	\$514	83%	3.29	5.10	0.3%
HO6	\$1,705,168,034	\$5,467,430	34,822	\$28,298,261	\$48,968	\$157	25%	3.21	16.60	0.3%
MW2	\$140,619,480	\$2,877,284	3,446	\$2,834,068	\$40,807	\$835	135%	20.46	20.15	2.0%
HO8	\$227,852,135	\$504,293	1,135	\$2,043,136	\$200,751	\$444	72%	2.21	8.97	0.2%
HO4	\$181,640,870	\$419,482	8,763	\$1,910,491	\$20,728	\$48	8%	2.31	10.52	0.2%
MD1	\$11,568,530	\$306,944	363	\$286,782	\$31,869	\$846	137%	26.53	24.79	2.7%
HW4	\$36,981,560	\$121,985	498	\$183,568	\$74,260	\$245	40%	3.30	4.96	0.3%
MHO4	\$21,395,965	\$85,565	976	\$315,646	\$21,922	\$88	14%	4.00	14.75	0.4%
<b>Personal Residential Total</b>	<b>\$96,252,711,548</b>	<b>\$265,144,354</b>	<b>428,471</b>	<b>\$735,160,461</b>	<b>\$224,642</b>	<b>\$619</b>		<b>2.75</b>	<b>7.64</b>	<b>0.28%</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	\$75,200,651,782	\$173,850,525	304,216	\$582,125,060	\$247,195	\$571	92%	2.31	7.74	0.23%
Wood Frame	\$15,340,155,738	\$53,706,262	53,675	\$97,119,205	\$285,797	\$1,001	162%	3.50	6.33	0.35%
Mobile Home Tie-Down	\$2,529,768,746	\$27,220,952	55,737	\$38,646,155	\$45,388	\$488	79%	10.76	15.28	1.08%
<b>Reinforced Masonry<sup>(4)</sup></b>	<b>\$1,641,754,580</b>	<b>\$7,630,400</b>	<b>5,622</b>	<b>\$7,559,670</b>	<b>\$292,023</b>	<b>\$1,357</b>	<b>219%</b>	<b>4.65</b>	<b>4.60</b>	<b>0.46%</b>
Reinforced Concrete	\$1,005,735,076	\$1,690,244	6,968	\$6,181,086	\$144,336	\$243	39%	1.68	6.15	0.17%
Masonry Veneer	\$534,645,626	\$1,045,972	2,253	\$3,529,285	\$237,304	\$464	75%	1.96	6.60	0.20%
<b>Personal Residential Total</b>	<b>\$96,252,711,548</b>	<b>\$265,144,354</b>	<b>428,471</b>	<b>\$735,160,461</b>	<b>\$224,642</b>	<b>\$619</b>		<b>2.75</b>	<b>7.64</b>	<b>0.28%</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>\$90,424,606,008</b>	<b>\$246,768,840</b>	<b>342,981</b>	<b>\$681,055,614</b>	<b>\$263,643</b>	<b>\$719</b>	<b>116%</b>	<b>2.73</b>	<b>7.53</b>	<b>0.27%</b>
Apartments/Condo	\$5,603,131,814	\$17,818,473	76,067	\$51,962,316	\$73,660	\$234	38%	3.18	9.27	0.32%
Multi-Family	\$224,973,726	\$557,040	9,423	\$2,142,531	\$23,875	\$59	10%	2.48	9.52	0.25%
<b>Personal Residential Total</b>	<b>\$96,252,711,548</b>	<b>\$265,144,354</b>	<b>428,471</b>	<b>\$735,160,461</b>	<b>\$224,642</b>	<b>\$619</b>		<b>2.75</b>	<b>7.64</b>	<b>0.28%</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>
<b>Exact Address<sup>(4)</sup></b>	<b>\$92,970,725,199</b>	<b>\$255,534,014</b>	<b>410,150</b>	<b>\$713,203,133</b>	<b>\$226,675</b>	<b>\$623</b>	<b>101%</b>	<b>2.75</b>	<b>7.67</b>	<b>0.27%</b>
Relaxed Address	\$2,400,087,050	\$6,995,344	12,606	\$16,173,284	\$190,392	\$555	90%	2.91	6.74	0.29%
Postal Code Centroid	\$881,724,519	\$2,614,816	5,714	\$5,782,965	\$154,310	\$458	74%	2.97	6.56	0.30%
City Centroid	\$174,780	\$179	1	\$1,079	\$174,780	\$179	29%	1.03	6.17	0.10%
<b>Personal Residential Total</b>	<b>\$96,252,711,548</b>	<b>\$265,144,354</b>	<b>428,471</b>	<b>\$735,160,461</b>	<b>\$224,642</b>	<b>\$619</b>		<b>2.75</b>	<b>7.64</b>	<b>0.28%</b>

Personal Residential

Gross Area	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 1500	\$28,543,316,656	\$86,924,817	173,360	\$253,031,453	\$164,648	\$501	81%	3.05	8.86	0.30%
<b>1501 to 3000<sup>(4)</sup></b>	<b>\$52,115,517,795</b>	<b>\$128,868,598</b>	<b>158,333</b>	<b>\$361,203,494</b>	<b>\$329,151</b>	<b>\$814</b>	<b>132%</b>	<b>2.47</b>	<b>6.93</b>	<b>0.25%</b>
Greater than 3000	\$15,440,134,348	\$48,937,599	95,373	\$119,635,217	\$161,892	\$513	83%	3.17	7.75	0.32%
Unknown	\$153,742,749	\$413,341	1,405	\$1,290,297	\$109,425	\$294	48%	2.69	8.39	0.27%
<b>Personal Residential Total</b>	<b>\$96,252,711,548</b>	<b>\$265,144,354</b>	<b>428,471</b>	<b>\$735,160,461</b>	<b>\$224,642</b>	<b>\$619</b>		<b>2.75</b>	<b>7.64</b>	<b>0.28%</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>\$76,868,762,516</b>	<b>\$229,041,048</b>	<b>355,020</b>	<b>\$640,134,569</b>	<b>\$216,520</b>	<b>\$645</b>	<b>104%</b>	<b>2.98</b>	<b>8.33</b>	<b>0.30%</b>
1995	\$1,324,918,413	\$2,836,964	4,751	\$7,942,888	\$278,871	\$597	96%	2.14	6.00	0.21%
1996	\$1,313,176,426	\$2,820,554	4,759	\$7,707,112	\$275,935	\$593	96%	2.15	5.87	0.21%
1997	\$1,229,633,322	\$2,526,109	4,602	\$6,896,116	\$267,195	\$549	89%	2.05	5.61	0.21%
1998	\$1,207,626,188	\$2,528,550	4,706	\$6,638,886	\$256,614	\$537	87%	2.09	5.50	0.21%
1999	\$1,175,529,692	\$2,320,679	4,463	\$6,314,513	\$263,395	\$520	84%	1.97	5.37	0.20%
2000	\$1,196,589,246	\$2,298,657	4,285	\$6,251,837	\$279,251	\$536	87%	1.92	5.22	0.19%
2001	\$1,215,269,246	\$2,220,041	4,266	\$6,228,813	\$284,873	\$520	84%	1.83	5.13	0.18%
2002	\$1,309,277,372	\$2,263,691	4,599	\$5,574,732	\$284,687	\$492	80%	1.73	4.26	0.17%
2003	\$1,256,743,827	\$2,010,929	4,400	\$5,289,607	\$285,624	\$457	74%	1.60	4.21	0.16%
2004	\$1,431,997,337	\$2,443,595	5,381	\$6,460,752	\$266,121	\$454	73%	1.71	4.51	0.17%
2005	\$1,535,577,854	\$2,434,665	6,181	\$6,876,215	\$248,435	\$394	64%	1.59	4.48	0.16%
2006	\$1,555,788,309	\$2,626,165	5,994	\$6,787,915	\$259,558	\$438	71%	1.69	4.36	0.17%
2007	\$953,635,917	\$1,735,427	4,105	\$4,278,002	\$232,311	\$423	68%	1.82	4.49	0.18%
2008	\$444,605,628	\$865,777	2,100	\$2,110,973	\$211,717	\$412	67%	1.95	4.75	0.19%
2009	\$237,034,912	\$408,027	970	\$1,063,041	\$244,366	\$421	68%	1.72	4.48	0.17%
2010	\$221,657,606	\$419,813	837	\$989,212	\$264,824	\$502	81%	1.89	4.46	0.19%
2011	\$216,741,946	\$373,043	717	\$880,431	\$302,290	\$520	84%	1.72	4.06	0.17%
2012	\$257,394,272	\$511,457	870	\$1,028,934	\$295,855	\$588	95%	1.99	4.00	0.20%
2013	\$284,099,725	\$560,264	1,044	\$1,164,073	\$272,126	\$537	87%	1.97	4.10	0.20%
2014	\$280,197,246	\$534,169	1,186	\$1,157,431	\$236,254	\$450	73%	1.91	4.13	0.19%
2015	\$289,118,345	\$585,900	1,285	\$1,346,931	\$224,995	\$456	74%	2.03	4.66	0.20%
2016	\$295,519,838	\$518,584	1,285	\$1,295,645	\$229,977	\$404	65%	1.75	4.38	0.18%
2017	\$149,595,815	\$252,422	648	\$722,083	\$230,858	\$390	63%	1.69	4.83	0.17%
2018	\$2,220,550	\$7,824	17	\$19,750	\$130,621	\$460	74%	3.52	8.89	0.35%
<b>Personal Residential Total</b>	<b>\$96,252,711,548</b>	<b>\$265,144,354</b>	<b>428,471</b>	<b>\$735,160,461</b>	<b>\$224,642</b>	<b>\$619</b>		<b>2.75</b>	<b>7.64</b>	<b>0.28%</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>\$92,126,111,615</b>	<b>\$244,091,049</b>	<b>373,761</b>	<b>\$692,049,927</b>	<b>\$246,484</b>	<b>\$653</b>	<b>106%</b>	<b>2.65</b>	<b>7.51</b>	<b>0.26%</b>
Unknown	\$1,206,788,735	\$12,576,154	21,877	\$18,267,347	\$55,162	\$575	93%	10.42	15.14	1.04%
4 to 7	\$1,167,734,058	\$3,823,712	16,594	\$10,571,746	\$70,371	\$230	37%	3.27	9.05	0.33%
8 to 14	\$594,361,513	\$1,739,430	6,492	\$5,114,290	\$91,553	\$268	43%	2.93	8.60	0.29%
15 to 25	\$709,239,195	\$2,051,689	6,588	\$5,991,162	\$107,656	\$311	50%	2.89	8.45	0.29%
26 to 35	\$248,290,766	\$599,535	1,743	\$1,812,407	\$142,450	\$344	56%	2.41	7.30	0.24%
36 to 45	\$106,762,018	\$157,915	820	\$730,711	\$130,198	\$193	31%	1.48	6.84	0.15%
46+	\$93,423,648	\$104,870	596	\$622,871	\$156,751	\$176	28%	1.12	6.67	0.11%
<b>Personal Residential Total</b>	<b>\$96,252,711,548</b>	<b>\$265,144,354</b>	<b>428,471</b>	<b>\$735,160,461</b>	<b>\$224,642</b>	<b>\$619</b>		<b>2.75</b>	<b>7.64</b>	<b>0.28%</b>

1) Exposure calculated using Building Value not Coverage Limits

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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	\$59,213,712,764	\$151,825,882	219,063	\$464,922,247	\$270,304	\$693	112%	2.56	7.85	0.26%
<b>Hip<sup>(4)</sup></b>	<b>\$21,613,919,909</b>	<b>\$46,297,763</b>	<b>61,338</b>	<b>\$116,757,114</b>	<b>\$352,374</b>	<b>\$755</b>	<b>122%</b>	<b>2.14</b>	<b>5.40</b>	<b>0.21%</b>
Unknown	\$8,335,913,013	\$42,646,590	109,272	\$84,938,428	\$76,286	\$390	63%	5.12	10.19	0.51%
Flat	\$7,089,165,862	\$24,374,119	38,798	\$68,542,672	\$182,720	\$628	102%	3.44	9.67	0.34%
<b>Personal Residential Total</b>	<b>\$96,252,711,548</b>	<b>\$265,144,354</b>	<b>428,471</b>	<b>\$735,160,461</b>	<b>\$224,642</b>	<b>\$619</b>		<b>2.75</b>	<b>7.64</b>	<b>0.28%</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	\$45,373,227,060	\$111,038,846	160,303	\$332,333,757	\$283,047	\$693	112%	2.45	7.32	0.24%
Asphalt Shingles	\$23,844,731,695	\$57,397,011	92,370	\$176,935,892	\$258,144	\$621	100%	2.41	7.42	0.24%
Unknown	\$7,370,676,822	\$43,288,324	121,583	\$82,511,189	\$60,623	\$356	58%	5.87	11.19	0.59%
Clay/Concrete Tiles	\$15,073,922,149	\$36,387,678	40,637	\$111,097,297	\$370,941	\$895	145%	2.41	7.37	0.24%
<b>Standing Seam Metal Roof<sup>(4)</sup></b>	<b>\$2,974,408,464</b>	<b>\$11,862,548</b>	<b>7,033</b>	<b>\$16,362,078</b>	<b>\$422,922</b>	<b>\$1,687</b>	<b>273%</b>	<b>3.99</b>	<b>5.50</b>	<b>0.40%</b>
Built Up Roof w/Gravel	\$1,455,949,957	\$4,735,715	6,028	\$14,645,372	\$241,531	\$786	127%	3.25	10.06	0.33%
Wood Shingles	\$123,704,861	\$337,145	436	\$1,100,229	\$283,727	\$773	125%	2.73	8.89	0.27%
Slate	\$36,090,540	\$97,088	81	\$174,647	\$445,562	\$1,199	194%	2.69	4.84	0.27%
<b>Personal Residential Total</b>	<b>\$96,252,711,548</b>	<b>\$265,144,354</b>	<b>428,471</b>	<b>\$735,160,461</b>	<b>\$224,642</b>	<b>\$619</b>		<b>2.75</b>	<b>7.64</b>	<b>0.28%</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	\$50,263,427,333	\$122,580,978	167,248	\$384,023,349	\$300,532	\$733	118%	2.44	7.64	0.24%
Unknown	\$18,483,637,562	\$69,507,493	160,892	\$157,274,396	\$114,882	\$432	70%	3.76	8.51	0.38%
6d @ 6", 12" on center	\$20,033,792,361	\$51,959,188	75,949	\$141,795,429	\$263,780	\$684	111%	2.59	7.08	0.26%
<b>8d @ 6", 12" on center<sup>(4)</sup></b>	<b>\$7,471,854,292</b>	<b>\$21,096,694</b>	<b>24,382</b>	<b>\$52,067,287</b>	<b>\$306,450</b>	<b>\$865</b>	<b>140%</b>	<b>2.82</b>	<b>6.97</b>	<b>0.28%</b>
<b>Personal Residential Total</b>	<b>\$96,252,711,548</b>	<b>\$265,144,354</b>	<b>428,471</b>	<b>\$735,160,461</b>	<b>\$224,642</b>	<b>\$619</b>		<b>2.75</b>	<b>7.64</b>	<b>0.28%</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>
<b>Unknown<sup>(4)</sup></b>	<b>\$92,763,074,037</b>	<b>\$251,721,405</b>	<b>400,636</b>	<b>\$709,768,250</b>	<b>\$231,540</b>	<b>\$628</b>	<b>102%</b>	<b>2.71</b>	<b>7.65</b>	<b>0.27%</b>
Reinforced Concrete Slab	\$3,219,675,298	\$12,562,812	24,151	\$22,373,849	\$133,314	\$520	84%	3.90	6.95	0.39%
Metal Deck W/Insullation Board	\$170,039,161	\$535,133	1,996	\$1,802,607	\$85,190	\$268	43%	3.15	10.60	0.31%
Wood Planks	\$99,923,052	\$325,004	1,688	\$1,215,755	\$59,196	\$193	31%	3.25	12.17	0.33%
<b>Personal Residential Total</b>	<b>\$96,252,711,548</b>	<b>\$265,144,354</b>	<b>428,471</b>	<b>\$735,160,461</b>	<b>\$224,642</b>	<b>\$619</b>		<b>2.75</b>	<b>7.64</b>	<b>0.28%</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	\$24,349,544,820	\$80,793,486	177,374	\$183,749,254	\$137,278	\$455	74%	3.32	7.55	0.33%
Hurricane Ties	\$28,468,585,078	\$68,920,079	91,787	\$211,857,398	\$310,159	\$751	121%	2.42	7.44	0.24%
Nails/Screws	\$21,676,586,894	\$60,734,891	88,404	\$201,249,823	\$245,199	\$687	111%	2.80	9.28	0.28%
<b>Clips<sup>(4)</sup></b>	<b>\$21,757,994,756</b>	<b>\$54,695,898</b>	<b>70,906</b>	<b>\$138,303,986</b>	<b>\$306,857</b>	<b>\$771</b>	<b>125%</b>	<b>2.51</b>	<b>6.36</b>	<b>0.25%</b>
<b>Personal Residential Total</b>	<b>\$96,252,711,548</b>	<b>\$265,144,354</b>	<b>428,471</b>	<b>\$735,160,461</b>	<b>\$224,642</b>	<b>\$619</b>		<b>2.75</b>	<b>7.64</b>	<b>0.28%</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	\$54,841,217,868	\$136,872,193	219,110	\$431,741,999	\$250,291	\$625	101%	2.50	7.87	0.25%
Engineered Shutters	\$25,597,560,220	\$70,182,760	78,878	\$173,483,180	\$324,521	\$890	144%	2.74	6.78	0.27%
Unknown	\$13,388,067,191	\$50,237,299	122,426	\$113,110,067	\$109,356	\$410	66%	3.75	8.45	0.38%
<b>Non Engineered Shutters<sup>(4)</sup></b>	<b>\$2,425,866,269</b>	<b>\$7,852,102</b>	<b>8,057</b>	<b>\$16,825,215</b>	<b>\$301,088</b>	<b>\$975</b>	<b>157%</b>	<b>3.24</b>	<b>6.94</b>	<b>0.32%</b>
<b>Personal Residential Total</b>	<b>\$96,252,711,548</b>	<b>\$265,144,354</b>	<b>428,471</b>	<b>\$735,160,461</b>	<b>\$224,642</b>	<b>\$619</b>		<b>2.75</b>	<b>7.64</b>	<b>0.28%</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>
<b>No<sup>(4)</sup></b>	<b>\$68,322,995,992</b>	<b>\$175,402,880</b>	<b>244,794</b>	<b>\$523,696,468</b>	<b>\$279,104</b>	<b>\$717</b>	<b>116%</b>	<b>2.57</b>	<b>7.67</b>	<b>0.26%</b>
Unknown	\$20,798,549,172	\$71,941,380	150,730	\$172,116,800	\$137,985	\$477	77%	3.46	8.28	0.35%
Yes	\$7,131,166,384	\$17,800,094	32,947	\$39,347,193	\$216,444	\$540	87%	2.50	5.52	0.25%
<b>Personal Residential Total</b>	<b>\$96,252,711,548</b>	<b>\$265,144,354</b>	<b>428,471</b>	<b>\$735,160,461</b>	<b>\$224,642</b>	<b>\$619</b>		<b>2.75</b>	<b>7.64</b>	<b>0.28%</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	\$5,266,943,378	\$34,562,710	125,659	\$71,482,234	\$41,915	\$275	44%	6.56	13.57	0.66%
100,001 - 200,000	\$13,008,611,382	\$33,406,481	80,519	\$121,621,530	\$161,560	\$415	67%	2.57	9.35	0.26%
200,001 - 300,000	\$26,473,529,667	\$61,329,667	107,678	\$220,499,837	\$245,858	\$570	92%	2.32	8.33	0.23%
300,001 - 400,000	\$20,363,870,251	\$48,668,745	59,168	\$143,079,869	\$344,170	\$823	133%	2.39	7.03	0.24%
400,001 - 500,000	\$11,978,556,501	\$30,998,709	27,013	\$74,822,381	\$443,437	\$1,148	185%	2.59	6.25	0.26%
500,001 - 600,000	\$6,714,905,225	\$18,852,766	12,324	\$38,838,810	\$544,864	\$1,530	247%	2.81	5.78	0.28%
600,001 - 700,000	\$4,427,601,621	\$13,296,190	6,858	\$24,632,952	\$645,611	\$1,939	313%	3.00	5.56	0.30%
700,001 - 800,000	\$3,035,025,701	\$9,009,716	4,071	\$15,830,335	\$745,523	\$2,213	358%	2.97	5.22	0.30%
800,001 - 900,000	\$1,831,468,759	\$5,468,538	2,160	\$9,174,374	\$847,902	\$2,532	409%	2.99	5.01	0.30%
900,001 - 1,000,000	\$1,446,734,416	\$4,236,479	1,534	\$6,885,119	\$943,112	\$2,762	446%	2.93	4.76	0.29%
1,000,001 - 2,000,000	\$1,705,464,647	\$5,314,351	1,487	\$8,293,020	\$1,146,916	\$3,574	578%	3.12	4.86	0.31%
<b>Personal Residential Total</b>	<b>96,252,711,548</b>	<b>265,144,354</b>	<b>428,471</b>	<b>735,160,461</b>	<b>\$224,642</b>	<b>\$619</b>		<b>2.75</b>	<b>7.64</b>	<b>0.28%</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>\$9,639,589,470</b>	<b>\$31,141,256</b>	<b>6,530</b>	<b>\$37,319,608</b>	<b>\$1,476,201</b>	<b>\$4,769</b>	<b>154%</b>	<b>3.23</b>	<b>3.87</b>	<b>0.32%</b>
Apartment Building	\$2,650,744,384	\$10,584,973	4,150	\$15,245,459	\$638,734	\$2,551	82%	3.99	5.75	0.40%
Homeowners Association	\$1,187,914,021	\$4,758,334	2,441	\$3,841,049	\$486,651	\$1,949	63%	4.01	3.23	0.40%
Special Class	\$84,660,000	\$485,828	1,753	\$264,421	\$48,294	\$277	9%	5.74	3.12	0.57%
CR-Other	\$51,651,105	\$351,827	430	\$80,925	\$120,119	\$818	26%	6.81	1.57	0.68%
<b>Commercial Residential Total</b>	<b>\$13,614,558,980</b>	<b>\$47,322,217</b>	<b>15,304</b>	<b>\$56,751,462</b>	<b>\$889,608</b>	<b>\$3,092</b>		<b>3.48</b>	<b>4.17</b>	<b>0.35%</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	\$7,009,024,829	\$21,938,570	3,843	\$20,132,218	\$1,823,842	\$5,709	185%	3.13	2.87	0.31%
Masonry	\$2,228,408,166	\$11,924,732	4,284	\$14,809,860	\$520,170	\$2,784	90%	5.35	6.65	0.54%
Wood Frame	\$1,845,925,423	\$7,410,790	3,819	\$14,146,092	\$483,353	\$1,941	63%	4.01	7.66	0.40%
<b>Reinforced Concrete<sup>(4)</sup></b>	<b>\$2,157,361,900</b>	<b>\$4,412,593</b>	<b>715</b>	<b>\$6,333,355</b>	<b>\$3,017,289</b>	<b>\$6,171</b>	<b>200%</b>	<b>2.05</b>	<b>2.94</b>	<b>0.20%</b>
Semi Wind Resistive	\$254,717,062	\$1,024,647	219	\$953,092	\$1,163,092	\$4,679	151%	4.02	3.74	0.40%
Unknown	\$119,121,600	\$610,884	2,424	\$376,845	\$49,143	\$252	8%	5.13	3.16	0.51%
<b>Commercial Residential Total</b>	<b>\$13,614,558,980</b>	<b>\$47,322,217</b>	<b>15,304</b>	<b>\$56,751,462</b>	<b>\$889,608</b>	<b>\$3,092</b>		<b>3.48</b>	<b>4.17</b>	<b>0.35%</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>\$13,510,995,965</b>	<b>\$46,742,083</b>	<b>14,523</b>	<b>\$56,711,286</b>	<b>\$930,317</b>	<b>\$3,218</b>	<b>104%</b>	<b>3.46</b>	<b>4.20</b>	<b>0.3%</b>
Entertainment and Recreation	\$102,613,715	\$571,788	778	\$30,951	\$131,894	\$735	24%	5.57	0.30	0.56%
Temporary Lodging	\$949,300	\$8,345	3	\$9,225	\$316,433	\$2,782	90%	8.79	9.72	0.9%
<b>Commercial Residential Total</b>	<b>\$13,614,558,980</b>	<b>\$47,322,217</b>	<b>15,304</b>	<b>\$56,751,462</b>	<b>\$889,608</b>	<b>\$3,092</b>		<b>3.48</b>	<b>4.17</b>	<b>0.35%</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	\$13,026,737,830	\$45,417,856	14,596	\$54,622,357	\$892,487	\$3,112	101%	3.49	4.19	0.35%
Relaxed Address	\$472,991,370	\$1,490,452	589	\$1,741,122	\$803,041	\$2,530	82%	3.15	3.68	0.32%
<b>Postal Code Centroid<sup>(4)</sup></b>	<b>\$114,829,780</b>	<b>\$413,908</b>	<b>119</b>	<b>\$387,983</b>	<b>\$964,956</b>	<b>\$3,478</b>	<b>112%</b>	<b>3.60</b>	<b>3.38</b>	<b>0.36%</b>
<b>Commercial Residential Total</b>	<b>\$13,614,558,980</b>	<b>\$47,322,217</b>	<b>15,304</b>	<b>\$56,751,462</b>	<b>\$889,608</b>	<b>\$3,092</b>		<b>3.48</b>	<b>4.17</b>	<b>0.35%</b>

Commercial Residential

Gross Area	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 1500	\$1,238,515,627	\$4,525,269	1,548	\$5,849,424	\$800,075	\$2,923	95%	3.65	4.72	0.37%
1501 to 3000	\$2,723,284,512	\$10,766,694	3,495	\$12,209,219	\$779,194	\$3,081	100%	3.95	4.48	0.40%
<b>Greater than 3000<sup>(4)</sup></b>	<b>\$7,509,191,461</b>	<b>\$26,029,863</b>	<b>5,903</b>	<b>\$28,857,558</b>	<b>\$1,272,097</b>	<b>\$4,410</b>	<b>143%</b>	<b>3.47</b>	<b>3.84</b>	<b>0.35%</b>
Unknown	\$2,058,907,380	\$5,514,562	2,605	\$9,570,840	\$790,368	\$2,117	68%	2.68	4.65	0.27%
Unknown_SC_AUX	\$84,660,000	\$485,828	1,753	\$264,421	\$48,294	\$277	9%	5.74	3.12	0.57%
<b>Personal Residential Total</b>	<b>\$13,614,558,980</b>	<b>\$47,322,217</b>	<b>15,304</b>	<b>\$56,751,462</b>	<b>\$889,608</b>	<b>\$3,092</b>		<b>3.48</b>	<b>4.17</b>	<b>0.35%</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	\$12,359,235,729	\$44,674,557	14,165	\$53,206,246	\$872,519	\$3,154	102%	3.61	4.30	0.36%
1995	\$141,868,000	\$377,213	112	\$468,269	\$1,266,679	\$3,368	109%	2.66	3.30	0.27%
1996 <sup>(4)</sup>	<b>\$128,479,600</b>	<b>\$335,803</b>	<b>70</b>	<b>\$408,007</b>	<b>\$1,835,423</b>	<b>\$4,797</b>	<b>155%</b>	<b>2.61</b>	<b>3.18</b>	<b>0.26%</b>
1997	\$106,904,644	\$224,294	71	\$224,992	\$1,505,699	\$3,159	102%	2.10	2.10	0.21%
1998	\$75,973,500	\$202,654	82	\$236,444	\$926,506	\$2,471	80%	2.67	3.11	0.27%
1999	\$70,284,900	\$122,203	46	\$162,961	\$1,527,933	\$2,657	86%	1.74	2.32	0.17%
2000	\$141,818,760	\$388,025	106	\$393,224	\$1,337,913	\$3,661	118%	2.74	2.77	0.27%
2001	\$132,944,467	\$231,775	88	\$366,700	\$1,510,733	\$2,634	85%	1.74	2.76	0.17%
2002	\$51,284,600	\$85,912	54	\$86,972	\$949,715	\$1,591	51%	1.68	1.70	0.17%
2003	\$59,131,000	\$71,638	70	\$144,687	\$844,729	\$1,023	33%	1.21	2.45	0.12%
2004	\$38,820,200	\$61,522	61	\$63,740	\$636,397	\$1,009	33%	1.58	1.64	0.16%
2005	\$76,757,480	\$209,971	85	\$186,632	\$903,029	\$2,470	80%	2.74	2.43	0.27%
2006	\$75,844,900	\$72,753	79	\$219,857	\$960,062	\$921	30%	0.96	2.90	0.10%
2007	\$64,536,100	\$113,111	56	\$192,234	\$1,152,430	\$2,020	65%	1.75	2.98	0.18%
2008	\$28,652,600	\$65,416	36	\$94,457	\$795,906	\$1,817	59%	2.28	3.30	0.23%
2009	\$8,570,300	\$5,254	6	\$16,987	\$1,428,383	\$876	28%	0.61	1.98	0.06%
2010	\$12,189,500	\$12,618	11	\$30,086	\$1,108,136	\$1,147	37%	1.04	2.47	0.10%
2011	\$14,500,600	\$30,229	17	\$54,790	\$852,976	\$1,778	58%	2.08	3.78	0.21%
2012	\$8,004,100	\$11,794	25	\$170,594	\$320,164	\$472	15%	1.47	21.31	0.15%
2013	\$2,266,000	\$3,779	7	\$2,160	\$323,714	\$540	17%	1.67	0.95	0.17%
2014	\$5,600,900	\$10,906	33	\$13,301	\$169,724	\$330	11%	1.95	2.37	0.19%
2015	\$9,540,800	\$8,947	16	\$5,865	\$596,300	\$559	18%	0.94	0.61	0.09%
2016	\$1,350,300	\$1,843	8	\$2,257	\$168,788	\$230	7%	1.36	1.67	0.14%
<b>Commercial Residential Total</b>	<b>\$13,614,558,980</b>	<b>\$47,322,217</b>	<b>\$15,304</b>	<b>\$56,751,462</b>	<b>\$889,608</b>	<b>\$3,092</b>		<b>3.48</b>	<b>4.17</b>	<b>0.35%</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	\$8,021,255,095	\$31,893,937	11,711	\$39,533,085	\$684,933	\$2,723	88%	3.98	4.93	0.40%
4 to 7	\$4,866,911,285	\$13,551,212	1,104	\$14,692,494	\$4,408,434	\$12,275	397%	2.78	3.02	0.28%
8 to 14	\$511,597,000	\$1,029,622	61	\$1,617,926	\$8,386,836	\$16,879	546%	2.01	3.16	0.20%
Unknown	\$119,121,600	\$610,884	2,424	\$376,845	\$49,143	\$252	8%	5.13	3.16	0.51%
15+ <sup>(4)</sup>	<b>\$95,674,000</b>	<b>\$236,561</b>	<b>4</b>	<b>\$531,112</b>	<b>\$23,918,500</b>	<b>\$59,140</b>	<b>1913%</b>	<b>2.47</b>	<b>5.55</b>	<b>0.25%</b>
<b>Commercial Residential Total</b>	<b>\$13,614,558,980</b>	<b>\$47,322,217</b>	<b>15,304</b>	<b>\$56,751,462</b>	<b>\$889,608</b>	<b>\$3,092.15</b>		<b>3.48</b>	<b>4.17</b>	<b>0.35%</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>	\$10,226,086,879	\$32,136,705	8,916	\$32,391,205	\$1,146,937	\$3,604	117%	3.14	3.17	0.31%
Nails/Screws	\$893,862,996	\$5,598,951	2,090	\$8,491,264	\$427,686	\$2,679	87%	6.26	9.50	0.63%
Hurricane Ties	\$1,288,308,770	\$4,978,343	2,157	\$8,146,664	\$597,269	\$2,308	75%	3.86	6.32	0.39%
Clips	\$1,206,300,335	\$4,608,218	2,141	\$7,722,329	\$563,428	\$2,152	70%	3.82	6.40	0.38%
<b>Commercial Residential Total</b>	<b>\$13,614,558,980</b>	<b>\$47,322,217</b>	<b>15,304</b>	<b>\$56,751,462</b>	<b>\$889,608</b>	<b>\$3,092</b>		<b>3.48</b>	<b>4.17</b>	<b>0.35%</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	\$11,119,377,522	\$38,665,418	10,892	\$47,304,139	\$1,020,876	\$3,550	115%	3.48	4.25	0.35%
Engineered Shutters	\$2,000,527,695	\$6,616,356	1,640	\$7,675,383	\$1,219,834	\$4,034	130%	3.31	3.84	0.33%
Non Engineered Shutters <sup>(4)</sup>	\$375,532,163	\$1,429,558	348	\$1,395,095	\$1,079,115	\$4,108	133%	3.81	3.71	0.38%
Unknown	\$119,121,600	\$610,884	2,424	\$376,845	\$49,143	\$252	8%	5.13	3.16	0.51%
<b>Commercial Residential Total</b>	<b>\$13,614,558,980</b>	<b>\$47,322,217</b>	<b>15,304</b>	<b>\$56,751,462</b>	<b>\$889,608</b>	<b>\$3,092</b>		<b>3.48</b>	<b>4.17</b>	<b>0.35%</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>
Yes <sup>(4)</sup>	\$5,521,117,545	\$14,755,910	1,532	\$17,863,840	\$3,603,863	\$9,632	311%	2.67	3.24	0.27%
No	\$3,408,165,981	\$15,390,193	6,241	\$23,506,963	\$546,093	\$2,466	80%	4.52	6.90	0.45%
Unknown	\$4,685,275,454	\$17,176,113	7,531	\$15,380,659	\$622,132	\$2,281	74%	3.67	3.28	0.37%
<b>Commercial Residential Total</b>	<b>\$13,614,558,980</b>	<b>\$47,322,217</b>	<b>15,304</b>	<b>\$56,751,462</b>	<b>\$889,607.88</b>	<b>\$3,092.15</b>		<b>3.48</b>	<b>4.17</b>	<b>0.35%</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	\$5,279,534,624	\$20,622,008	6,114	\$21,571,267	\$863,516	\$3,373	109%	3.91	4.09	0.39%
<b>Unknown<sup>(4)</sup></b>	<b>\$5,831,780,819</b>	<b>\$16,650,171</b>	<b>4,298</b>	<b>\$18,871,046</b>	<b>\$1,356,859</b>	<b>\$3,874</b>	<b>125%</b>	<b>2.86</b>	<b>3.24</b>	<b>0.29%</b>
Wooden Shingles	\$1,429,422,000	\$5,914,358	3,081	\$9,920,853	\$463,947	\$1,920	62%	4.14	6.94	0.41%
Clay/Concrete Tiles	\$1,073,821,537	\$4,135,679	1,811	\$6,388,296	\$592,944	\$2,284	74%	3.85	5.95	0.39%
<b>Commercial Residential Total</b>	<b>\$13,614,558,980</b>	<b>\$47,322,217</b>	<b>15,304</b>	<b>\$56,751,462</b>	<b>\$889,608</b>	<b>\$3,092</b>		<b>3.48</b>	<b>4.17</b>	<b>0.35%</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	\$8,192,839,008	\$30,188,722	10,725	\$31,032,500	\$763,901	\$2,815	91%	3.68	3.79	0.37%
<b>FBC Equivalent<sup>(4)</sup></b>	<b>\$5,421,719,972</b>	<b>\$17,133,494</b>	<b>4,579</b>	<b>\$25,718,962</b>	<b>\$1,184,040</b>	<b>\$3,742</b>	<b>121%</b>	<b>3.16</b>	<b>4.74</b>	<b>0.32%</b>
<b>Commercial Residential Total</b>	<b>\$13,614,558,980</b>	<b>\$47,322,217</b>	<b>15,304</b>	<b>\$56,751,462</b>	<b>\$889,608</b>	<b>\$3,092</b>		<b>3.48</b>	<b>4.17</b>	<b>0.35%</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>\$9,768,916,839</b>	<b>\$30,476,387</b>	<b>8,670</b>	<b>\$30,580,014</b>	<b>\$1,126,749</b>	<b>\$3,515</b>	<b>114%</b>	<b>3.12</b>	<b>3.13</b>	<b>0.31%</b>
8d @ 6", 6" on center	\$2,011,205,870	\$8,284,960	3,140	\$13,073,302	\$640,511	\$2,639	85%	4.12	6.50	0.41%
6d @ 6", 12" on center	\$1,027,406,836	\$5,628,640	1,980	\$7,861,358	\$518,892	\$2,843	92%	5.48	7.65	0.55%
8d @ 6", 12" on center	\$807,029,435	\$2,932,230	1,514	\$5,236,788	\$533,045	\$1,937	63%	3.63	6.49	0.36%
<b>Commercial Residential Total</b>	<b>\$13,614,558,980</b>	<b>\$47,322,217</b>	<b>15,304</b>	<b>\$56,751,462</b>	<b>\$889,608</b>	<b>\$3,092</b>		<b>3.48</b>	<b>4.17</b>	<b>0.35%</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>\$8,910,151,324</b>	<b>\$26,477,013</b>	<b>4,402</b>	<b>\$25,224,191</b>	<b>\$2,024,114</b>	<b>\$6,015</b>	<b>195%</b>	<b>2.97</b>	<b>2.83</b>	<b>0.30%</b>
Unknown	\$4,704,407,656	\$20,845,204	10,902	\$31,527,271	\$431,518	\$1,912	62%	4.43	6.70	0.44%
<b>Commercial Residential Total</b>	<b>\$13,614,558,980</b>	<b>\$47,322,217</b>	<b>15,304</b>	<b>\$56,751,462</b>	<b>\$889,608</b>	<b>\$3,092</b>		<b>3.48</b>	<b>4.17</b>	<b>0.35%</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	\$125,870,332	\$679,410	3,147	\$639,275	\$39,997	\$216	7%	5.40	5.08	0.54%
100,001 - 200,000	\$274,838,817	\$1,218,549	1,824	\$2,012,972	\$150,679	\$668	22%	4.43	7.32	0.44%
200,001 - 300,000	\$394,334,800	\$1,837,276	1,585	\$2,698,523	\$248,792	\$1,159	37%	4.66	6.84	0.47%
300,001 - 400,000	\$416,084,000	\$2,056,080	1,196	\$2,434,652	\$347,896	\$1,719	56%	4.94	5.85	0.49%
400,001 - 500,000	\$702,404,547	\$2,950,040	1,088	\$3,429,239	\$645,592	\$2,711	88%	4.20	4.88	0.42%
500,001 - 600,000	\$495,850,956	\$2,208,624	1,085	\$3,480,723	\$457,005	\$2,036	66%	4.45	7.02	0.45%
600,001 - 700,000	\$532,158,660	\$2,260,469	967	\$3,067,828	\$550,319	\$2,338	76%	4.25	5.76	0.42%
700,001 - 800,000	\$510,545,700	\$1,797,452	690	\$2,867,141	\$739,921	\$2,605	84%	3.52	5.62	0.35%
800,001 - 900,000	\$353,667,504	\$1,389,962	418	\$1,751,334	\$846,095	\$3,325	108%	3.93	4.95	0.39%
900,001 - 1,000,000	\$227,778,600	\$914,422	238	\$1,348,133	\$957,053	\$3,842	124%	4.01	5.92	0.40%
1,000,001 - 2,000,000	\$1,888,526,290	\$7,159,461	1,343	\$9,387,690	\$1,406,200	\$5,331	172%	3.79	4.97	0.38%
2,000,001 - 3,000,000	\$1,462,272,645	\$5,426,034	591	\$5,188,656	\$2,474,235	\$9,181	297%	3.71	3.55	0.37%
3,000,001 - 4,000,000	\$1,214,003,035	\$4,104,131	350	\$4,118,812	\$3,468,580	\$11,726	379%	3.38	3.39	0.34%
4,000,001 - 5,000,000	\$1,084,462,174	\$3,118,314	242	\$3,053,451	\$4,481,249	\$12,886	417%	2.88	2.82	0.29%
5,000,001 - 6,000,000	\$931,048,930	\$2,489,466	168	\$2,667,928	\$5,541,958	\$14,818	479%	2.67	2.87	0.27%
6,000,001 - 7,000,000	\$893,511,550	\$2,326,868	138	\$2,282,444	\$6,474,721	\$16,861	545%	2.60	2.55	0.26%
7,000,001 - 8,000,000	\$634,212,940	\$1,745,616	85	\$1,592,250	\$7,461,329	\$20,537	664%	2.75	2.51	0.28%
8,000,001 - 9,000,000	\$548,551,700	\$1,335,747	65	\$1,682,037	\$8,439,257	\$20,550	665%	2.44	3.07	0.24%
9,000,001 - 10,000,000	\$603,929,900	\$1,579,741	63	\$1,824,179	\$9,586,189	\$25,075	811%	2.62	3.02	0.26%
10,000,001+	\$320,505,900	\$724,554	21	\$1,224,195	\$15,262,186	\$34,503	1116%	2.26	3.82	0.23%
<b>Commercial Residential Total</b>	<b>13,614,558,980</b>	<b>\$47,322,217</b>	<b>15,304</b>	<b>\$56,751,462</b>	<b>\$889,608</b>	<b>\$3,092</b>		<b>3.48</b>	<b>4.17</b>	<b>0.35%</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	\$5,624,470,228	\$34,116,925	9,699	\$35,963,432	\$579,902	\$3,518	101%	6.07	6.39	0.61%
CLA CNRM	\$472,671,180	\$1,422,953	541	\$2,442,627	\$873,699	\$2,630	76%	3.01	5.17	0.30%
<b>Coastal CNRM<sup>(4)</sup></b>	<b>\$92,845,600</b>	<b>\$392,495</b>	<b>82</b>	<b>\$515,962</b>	<b>\$1,132,263</b>	<b>\$4,787</b>	<b>138%</b>	<b>4.23</b>	<b>5.56</b>	<b>0.42%</b>
Coastal CNRW Builders Risk	\$1,674,017	\$2,129	5	\$18,609	\$334,803	\$426	12%	1.27	11.12	0.13%
<b>Commercial Non Residential Total</b>	<b>\$6,191,661,025</b>	<b>\$35,934,502</b>	<b>10,327</b>	<b>\$38,940,630</b>	<b>\$599,560</b>	<b>\$3,480</b>		<b>5.80</b>	<b>6.29</b>	<b>0.58%</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	\$2,348,322,260	\$16,216,807	4,666	\$18,769,891	\$503,284	\$3,476	100%	6.91	7.99	0.69%
Mobile homes full tie down	\$83,500	\$2,484	2	\$1,743	\$41,750	\$1,242	36%	29.75	20.87	2.98%
Reinforced Concrete	\$68,672,200	\$128,002	34	\$283,597	\$2,019,771	\$3,765	108%	1.86	4.13	0.19%
Semi Wind Resistive	\$1,286,367,069	\$5,420,334	1,610	\$6,002,156	\$798,986	\$3,367	97%	4.21	4.67	0.42%
Unknown	\$11,315,000	\$68,418	169	\$5,228	\$66,953	\$405	12%	6.05	0.46	0.60%
Wind Resistive	\$1,563,958,705	\$5,318,782	1,617	\$5,842,453	\$967,198	\$3,289	95%	3.40	3.74	0.34%
<b>Wood Frame<sup>(4)</sup></b>	<b>\$912,942,291</b>	<b>\$8,779,673</b>	<b>2,229</b>	<b>\$8,035,562</b>	<b>\$409,575</b>	<b>\$3,939</b>	<b>113%</b>	<b>9.62</b>	<b>8.80</b>	<b>0.96%</b>
<b>Commercial Non Residential Total</b>	<b>\$6,191,661,025</b>	<b>\$35,934,502</b>	<b>10,327</b>	<b>\$38,940,630</b>	<b>\$599,560</b>	<b>\$3,480</b>		<b>5.80</b>	<b>6.29</b>	<b>0.58%</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	\$1,282,632,707	\$8,563,619	1,945	\$8,227,989	\$659,451	\$4,403	127%	6.68	6.41	0.67%
Temporary Lodging	\$1,003,819,120	\$7,814,922	1,632	\$7,025,437	\$615,085	\$4,789	138%	7.79	7.00	0.78%
Professional, Technical and Business Services	\$1,474,583,938	\$6,060,385	2,687	\$8,916,980	\$548,784	\$2,255	65%	4.11	6.05	0.41%
Restaurant	\$561,853,371	\$3,659,842	823	\$3,858,646	\$682,689	\$4,447	128%	6.51	6.87	0.65%
Retail Trade	\$530,731,356	\$2,909,091	835	\$3,118,252	\$635,606	\$3,484	100%	5.48	5.88	0.55%
Church	\$346,848,054	\$1,702,907	372	\$2,182,641	\$932,387	\$4,578	132%	4.91	6.29	0.49%
Entertainment and Recreation	\$193,485,129	\$1,111,215	695	\$1,101,051	\$278,396	\$1,599	46%	5.74	5.69	0.57%
Personal and Repair Services	\$150,990,670	\$964,038	380	\$911,685	\$397,344	\$2,537	73%	6.38	6.04	0.64%
Primary and Secondary Schools	\$129,845,319	\$752,549	174	\$739,797	\$746,237	\$4,325	124%	5.80	5.70	0.58%
Health Care Services	\$135,999,754	\$485,323	198	\$605,155	\$686,867	\$2,451	70%	3.57	4.45	0.36%
Gasoline Station	\$64,486,145	\$455,352	139	\$363,138	\$463,929	\$3,276	94%	7.06	5.63	0.71%
General services	\$115,106,861	\$350,711	77	\$506,624	\$1,494,894	\$4,555	131%	3.05	4.40	0.30%
<b>Golf Courses<sup>(4)</sup></b>	<b>\$55,274,317</b>	<b>\$320,178</b>	<b>58</b>	<b>\$408,718</b>	<b>\$953,005</b>	<b>\$5,520</b>	<b>159%</b>	<b>5.79</b>	<b>7.39</b>	<b>0.58%</b>
Aircraft Hangers	\$53,025,376	\$299,940	109	\$317,754	\$486,471	\$2,752	79%	5.66	5.99	0.57%
Parking	\$35,780,200	\$185,987	92	\$240,343	\$388,915	\$2,022	58%	5.20	6.72	0.52%
Unknown\Other	\$18,418,808	\$154,190	50	\$234,074	\$368,376	\$3,084	89%	8.37	12.71	0.84%
General industrial	\$25,223,900	\$81,724	38	\$109,791	\$663,787	\$2,151	62%	3.24	4.35	0.32%
Heavy Fabrication and Assembly	\$9,310,000	\$35,810	11	\$41,979	\$846,364	\$3,255	94%	3.85	4.51	0.38%
Food and Drug Processing	\$2,904,000	\$21,519	7	\$27,188	\$414,857	\$3,074	88%	7.41	9.36	0.74%
Metal and Minerals Processing	\$842,000	\$3,999	4	\$1,363	\$210,500	\$1,000	29%	4.75	1.62	0.47%
Light Fabrication and Assembly	\$500,000	\$1,201	1	\$2,025	\$500,000	\$1,201	35%	2.40	4.05	0.24%
<b>Commercial Non Residential Total</b>	<b>\$6,191,661,025</b>	<b>\$35,934,502</b>	<b>10,327</b>	<b>\$38,940,630</b>	<b>\$599,560</b>	<b>\$3,480</b>		<b>5.80</b>	<b>6.29</b>	<b>0.58%</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>\$5,785,271,790</b>	<b>\$33,515,781</b>	<b>9,556</b>	<b>\$35,594,773</b>	<b>\$605,407</b>	<b>\$3,507</b>	<b>101%</b>	<b>5.79</b>	<b>6.15</b>	<b>0.58%</b>
Relaxed Address	\$307,191,335	\$1,877,838	609	\$2,746,412	\$504,419	\$3,083	89%	6.11	8.94	0.61%
Postal Code Centroid	\$99,197,900	\$540,883	162	\$599,445	\$612,333	\$3,339	96%	5.45	6.04	0.55%
City Centroid	\$0	\$0	0	\$0	\$0	\$0	0%	0.00	0.00	0.00%
<b>Commercial Non Residential Total</b>	<b>\$6,191,661,025</b>	<b>\$35,934,502</b>	<b>10,327</b>	<b>\$38,940,630</b>	<b>\$599,560</b>	<b>\$3,480</b>		<b>5.80</b>	<b>6.29</b>	<b>0.58%</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>
Pre 1995	\$5,599,419,848	\$34,059,972	9,480	\$36,478,043	\$590,656	\$3,593	103%	6.08	6.51	0.61%
<b>1995<sup>(4)</sup></b>	<b>\$57,881,957</b>	<b>\$272,147</b>	<b>68</b>	<b>\$279,845</b>	<b>\$851,205</b>	<b>\$4,002</b>	<b>115%</b>	<b>4.70</b>	<b>4.83</b>	<b>0.47%</b>
1996	\$42,055,500	\$180,842	63	\$220,152	\$667,548	\$2,871	82%	4.30	5.23	0.43%
1997	\$33,552,100	\$159,468	112	\$164,753	\$299,572	\$1,424	41%	4.75	4.91	0.48%
1998	\$38,390,447	\$180,505	69	\$193,165	\$556,383	\$2,616	75%	4.70	5.03	0.47%
1999	\$55,049,036	\$200,668	77	\$266,068	\$714,923	\$2,606	75%	3.65	4.83	0.36%
2000	\$29,235,496	\$124,227	45	\$138,661	\$649,678	\$2,761	79%	4.25	4.74	0.42%
2001	\$35,178,049	\$148,733	61	\$176,210	\$576,689	\$2,438	70%	4.23	5.01	0.42%
2002	\$27,333,800	\$79,526	40	\$78,452	\$683,345	\$1,988	57%	2.91	2.87	0.29%
2003	\$29,106,552	\$83,841	44	\$150,521	\$661,513	\$1,905	55%	2.88	5.17	0.29%
2004	\$54,638,900	\$85,884	43	\$150,971	\$1,270,672	\$1,997	57%	1.57	2.76	0.16%
2005	\$25,012,300	\$54,169	46	\$75,235	\$543,746	\$1,178	34%	2.17	3.01	0.22%
2006	\$15,834,923	\$59,775	35	\$66,456	\$452,426	\$1,708	49%	3.77	4.20	0.38%
2007	\$68,275,100	\$80,607	28	\$210,731	\$2,438,396	\$2,879	83%	1.18	3.09	0.12%
2008	\$19,861,900	\$27,209	23	\$54,682	\$863,561	\$1,183	34%	1.37	2.75	0.14%
2009	\$7,298,700	\$18,827	13	\$19,254	\$561,438	\$1,448	42%	2.58	2.64	0.26%
2010	\$9,390,900	\$18,951	13	\$17,721	\$722,377	\$1,458	42%	2.02	1.89	0.20%
2011	\$5,712,000	\$12,092	11	\$28,742	\$519,273	\$1,099	32%	2.12	5.03	0.21%
2012	\$8,649,600	\$22,912	17	\$28,989	\$508,800	\$1,348	39%	2.65	3.35	0.26%
2013	\$17,293,100	\$34,083	15	\$98,287	\$1,152,873	\$2,272	65%	1.97	5.68	0.20%
2014	\$4,546,000	\$10,223	6	\$2,531	\$757,667	\$1,704	49%	2.25	0.56	0.22%
2015	\$4,459,800	\$6,585	7	\$1,575	\$637,114	\$941	27%	1.48	0.35	0.15%
	\$1,118,000	\$5,606	4	\$15,350	\$279,500	\$1,401	40%	5.01	13.73	0.50%
2016	\$2,367,017	\$7,652	7	\$24,236	\$338,145	\$1,093	31%	3.23	10.24	0.32%
<b>Commercial Non Residential Total</b>	<b>\$6,191,661,025</b>	<b>\$35,934,502</b>	<b>\$10,327</b>	<b>\$38,940,630</b>	<b>\$599,560</b>	<b>\$3,480</b>		<b>5.80</b>	<b>6.29</b>	<b>0.58%</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	\$5,829,225,773	\$35,272,234	9,929	\$37,929,551	\$587,091	\$3,552	102%	6.05	6.51	0.61%
<b>4 to 7<sup>(4)</sup></b>	<b>\$325,211,501</b>	<b>\$566,654</b>	<b>147</b>	<b>\$879,900</b>	<b>\$2,212,323</b>	<b>\$3,855</b>	<b>111%</b>	<b>1.74</b>	<b>2.71</b>	<b>0.17%</b>
Unknown	\$11,315,000	\$68,418	169	\$5,228	\$66,953	\$405	12%	6.05	0.46	0.60%
8 to 14	\$14,460,351	\$13,805	30	\$54,299	\$482,012	\$460	13%	0.95	3.76	0.10%
15+	\$11,448,400	\$13,391	52	\$71,652	\$220,162	\$258	7%	1.17	6.26	0.12%
<b>Commercial Non Residential Total</b>	<b>\$6,191,661,025</b>	<b>\$35,934,502</b>	<b>10,327</b>	<b>\$38,940,630</b>	<b>\$599,560</b>	<b>\$3,480</b>		<b>5.80</b>	<b>6.29</b>	<b>0.58%</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	\$5,635,020,197	\$33,100,145	9,513	\$35,636,896	\$592,349	\$3,479	100%	5.87	6.32	0.59%
Engineered Shutters	\$495,750,905	\$2,429,600	586	\$2,878,831	\$845,991	\$4,146	119%	4.90	5.81	0.49%
<b>Non Engineered Shutters<sup>(4)</sup></b>	<b>\$49,491,423</b>	<b>\$333,854</b>	<b>57</b>	<b>\$417,932</b>	<b>\$868,271</b>	<b>\$5,857</b>	<b>168%</b>	<b>6.75</b>	<b>8.44</b>	<b>0.67%</b>
Unknown	\$11,398,500	\$70,903	171	\$6,971	\$66,658	\$415	12%	6.22	6.61	0.62%
<b>Commercial Non Residential Total</b>	<b>\$6,191,661,025</b>	<b>\$35,934,502</b>	<b>10,327</b>	<b>\$38,940,630</b>	<b>\$599,560</b>	<b>\$3,480</b>		<b>5.80</b>	<b>6.29</b>	<b>0.58%</b>

Commercial Non Residential

Gross Area	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 1500	\$1,020,730,422	\$5,749,333	1,963	\$6,275,655	\$519,985	\$2,929	84%	5.63	6.15	0.56%
1501 to 3000	\$1,635,020,757	\$9,379,185	2,982	\$10,678,439	\$548,297	\$3,145	90%	5.74	6.53	0.57%
Greater than 3000	\$3,229,156,774	\$18,255,172	4,671	\$19,470,256	\$691,320	\$3,908	112%	5.65	6.03	0.57%
<b>Unknown<sup>(4)</sup></b>	<b>\$295,438,072</b>	<b>\$2,482,394</b>	<b>542</b>	<b>\$2,511,052</b>	<b>\$545,089</b>	<b>\$4,580</b>	<b>132%</b>	<b>8.40</b>	<b>8.50</b>	<b>0.84%</b>
Unknown_SC_AUX	\$11,315,000	\$68,418	169	\$5,228	\$66,953	\$405	12%	6.05	6.46	0.60%
<b>Personal Residential Total</b>	<b>\$6,191,661,025</b>	<b>\$35,934,502</b>	<b>10,327</b>	<b>\$38,940,630</b>	<b>\$599,560</b>	<b>\$3,480</b>		<b>5.80</b>	<b>6.29</b>	<b>0.58%</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	\$97,955,655	\$588,949	1,798	\$747,635	\$54,480	\$328	9%	6.01	7.63	0.60%
100,001 - 200,000	\$199,078,276	\$1,449,437	1,318	\$1,737,535	\$151,046	\$1,100	32%	7.28	8.73	0.73%
200,001 - 300,000	\$308,157,617	\$2,337,167	1,225	\$3,199,483	\$251,557	\$1,908	55%	7.58	10.38	0.76%
300,001 - 400,000	\$367,144,537	\$2,666,339	1,051	\$2,884,162	\$349,329	\$2,537	73%	7.26	7.86	0.73%
400,001 - 500,000	\$429,416,857	\$3,105,708	955	\$3,380,844	\$449,651	\$3,252	93%	7.23	7.87	0.72%
500,001 - 600,000	\$369,318,510	\$2,465,361	672	\$2,595,303	\$549,581	\$3,669	105%	6.68	7.03	0.67%
600,001 - 700,000	\$319,017,897	\$2,305,743	491	\$2,415,135	\$649,731	\$4,696	135%	7.23	7.57	0.72%
700,001 - 800,000	\$296,889,402	\$2,144,971	396	\$2,234,074	\$749,721	\$5,417	156%	7.22	7.52	0.72%
800,001 - 900,000	\$273,314,736	\$1,857,635	322	\$1,875,757	\$848,804	\$5,769	166%	6.80	6.86	0.68%
900,001 - 1,000,000	\$319,624,476	\$2,201,459	334	\$2,196,003	\$956,960	\$6,591	189%	6.89	6.87	0.69%
1,000,001 - 2,000,000	\$1,720,210,778	\$10,220,481	1,357	\$10,234,377	\$1,267,657	\$7,532	216%	5.94	5.95	0.59%
2,000,001 - 3,000,000	\$566,080,949	\$2,370,214	234	\$2,173,883	\$2,419,149	\$10,129	291%	4.19	3.84	0.42%
3,000,001 - 4,000,000	\$239,576,500	\$730,599	71	\$711,863	\$3,374,317	\$10,290	296%	3.05	2.97	0.30%
4,000,001+	\$685,874,835	\$1,490,440	103	\$2,554,576	\$6,658,979	\$14,470	416%	2.17	3.72	0.22%
<b>Commercial Non Residential Total</b>	<b>6,191,661,025</b>	<b>\$35,934,502</b>	<b>10,327</b>	<b>\$38,940,630</b>	<b>\$599,560</b>	<b>\$3,480</b>		<b>5.80</b>	<b>6.29</b>	<b>0.58%</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>	45,956	\$77,763,656	\$1,692	\$105,845,292
PLAPRM_HO3 <sup>(4)</sup>	134,117	\$59,283,396	\$442	\$309,587,897
HRACNRW_CC <sup>(4)</sup>	9,526	\$34,044,747	\$3,574	\$35,932,780
PLAPRM_DP3	63,008	\$22,134,154	\$351	\$86,553,710
HRAPRM_HO3 <sup>(4)</sup>	21,346	\$21,805,007	\$1,022	\$70,124,273
CRW_CONDO <sup>(4)</sup>	3,441	\$21,508,091	\$6,251	\$16,481,637
HRAPRW_DW2	11,126	\$19,160,726	\$1,722	\$22,957,979
HRAPRM_DP3	18,689	\$13,222,291	\$707	\$31,594,874
PLAPRM_MHO3	20,262	\$13,199,477	\$651	\$19,432,017
PLAPRM_MDP1	27,061	\$8,032,711	\$297	\$12,040,145
HRAPRW_HW6	15,542	\$7,986,426	\$514	\$12,385,439
CRW_APT	2,500	\$6,928,562	\$2,771	\$7,227,458
PLAPRM_DP1	13,965	\$6,445,664	\$462	\$17,778,043
CLACRM_C <sup>(4)</sup>	2,812	\$6,303,399	\$2,242	\$10,236,334
HRAPRM_HO6	13,353	\$3,743,539	\$280	\$13,920,508
HRAPRM_DP1	3,766	\$3,607,798	\$958	\$7,250,176
HRACRM_C <sup>(4)</sup>	277	\$3,329,766	\$12,021	\$3,112,800
HRAPRW_MW2	3,446	\$2,877,284	\$835	\$2,834,068
CRW_HOA	808	\$2,434,281	\$3,013	\$1,284,479
CLACRM_A	1,393	\$2,336,066	\$1,677	\$4,824,982
CLACRM_H	1,407	\$2,064,262	\$1,467	\$1,700,109
PLAPRM_HO6	21,469	\$1,723,891	\$80	\$14,377,753
HRAPRM_MHO3	2,049	\$1,684,360	\$822	\$2,510,852
CLA_CNRM <sup>(4)</sup>	541	\$1,422,953	\$2,630	\$2,439,816
HRACRM_A	257	\$1,320,345	\$5,138	\$1,303,827
HRAPRM_MDP1	1,580	\$1,034,610	\$655	\$1,226,645
CRW_SC	1,753	\$485,828	\$277	\$339,079
HRA_CNRM <sup>(4)</sup>	82	\$392,495	\$4,787	\$515,033
PLAPRM_HO8	950	\$379,240	\$399	\$1,604,597
CR-W_Other	434	\$355,586	\$819	\$390,929
HRAPRW_MD1	363	\$306,944	\$846	\$286,782
HRACRM_H	226	\$259,790	\$1,150	\$207,672
HRAPRM_HO4	2,931	\$249,403	\$85	\$930,964
PLAPRM_HO4	5,832	\$170,079	\$29	\$979,527
HRAPRM_HO8	185	\$125,053	\$676	\$438,539
HRAPRW_HW4	498	\$121,985	\$245	\$183,568
PLAPRM_MHO4	932	\$80,528	\$86	\$295,877
HRACNRW_SC	169	\$68,418	\$405	\$10,977
HRAPRM_MHO4	44	\$5,037	\$114	\$19,769
HRACNRW_BR	5	\$2,129	\$426	\$18,609
HRAPRM_HW2	1	\$1,092	\$1,092	\$1,167
	<b>454,102</b>	<b>\$348,401,073</b>	<b>\$767</b>	<b>\$821,186,982</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 September 30, 2017
- 2.) Average Annual Loss from AIR Touchstone v4.0
- 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