

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

December 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 ⁽¹⁾	AAL	Risk Count	Premium Subtotal ⁽²⁾	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost ⁽³⁾
HO3	\$46,239,923,626	\$80,916,008	155,111	\$382,249,421	\$298,109	\$522	85%	1.75	8.27	0.2%
HW2	\$18,667,729,952	\$68,974,597	40,992	\$93,918,498	\$455,399	\$1,683	274%	3.69	5.03	0.4%
DP3	\$14,011,639,741	\$34,393,414	78,129	\$114,655,192	\$179,340	\$440	72%	2.45	8.18	0.2%
DW2⁽⁴⁾	\$3,765,150,670	\$18,523,514	10,658	\$22,222,071	\$353,270	\$1,738	283%	4.92	5.90	0.5%
MHO3	\$1,243,313,215	\$15,210,468	22,568	\$22,491,534	\$55,092	\$674	110%	12.23	18.09	1.2%
DP1	\$3,741,644,831	\$9,748,684	16,879	\$23,994,216	\$221,675	\$578	94%	2.61	6.41	0.3%
MDP1	\$1,157,615,102	\$9,085,475	28,318	\$13,314,742	\$40,879	\$321	52%	7.85	11.50	0.8%
HW6	\$2,153,754,299	\$7,024,722	13,797	\$10,870,048	\$156,103	\$509	83%	3.26	5.05	0.3%
HO6	\$1,548,394,912	\$5,019,766	31,189	\$25,872,475	\$49,646	\$161	26%	3.24	16.71	0.3%
MW2	\$137,858,810	\$2,825,675	3,355	\$2,810,391	\$41,091	\$842	137%	20.50	20.39	2.0%
HO8	\$246,676,350	\$553,023	1,205	\$2,068,666	\$204,711	\$459	75%	2.24	8.39	0.2%
HO4	\$168,038,600	\$380,851	8,066	\$1,717,810	\$20,833	\$47	8%	2.27	10.22	0.2%
MD1	\$11,605,810	\$309,012	359	\$293,817	\$32,328	\$861	140%	26.63	25.32	2.7%
HW4	\$32,371,020	\$103,066	438	\$156,282	\$73,906	\$235	38%	3.18	4.83	0.3%
MHO4	\$20,121,065	\$82,246	933	\$300,858	\$21,566	\$88	14%	4.09	14.95	0.4%
Personal Residential Total	\$93,145,838,003	\$253,150,522	411,997	\$716,936,021	\$226,084	\$614		2.72	7.70	0.27%

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 ⁽¹⁾	AAL	Risk Count	Premium Subtotal ⁽²⁾	Average Exposure	Average AAL	% of Average AAL	Average AAL/\$1K of Exposure	Average Premium/\$1K of Exposure	Loss Cost ⁽³⁾
Masonry	\$73,193,995,054	\$166,325,791	292,448	\$570,250,504	\$250,280	\$569	93%	2.27	7.79	0.23%
Wood Frame	\$14,409,690,805	\$49,576,628	50,240	\$91,257,288	\$286,817	\$987	161%	3.44	6.33	0.34%
Mobile Home Tie-Down	\$2,570,514,002	\$27,512,876	55,533	\$39,211,342	\$46,288	\$495	81%	10.70	15.25	1.07%
Reinforced Masonry⁽⁴⁾	\$1,515,900,988	\$7,171,441	5,140	\$6,940,890	\$294,922	\$1,395	227%	4.73	4.58	0.47%
Reinforced Concrete	\$915,145,732	\$1,510,713	6,392	\$5,702,782	\$143,170	\$236	38%	1.65	6.23	0.17%
Masonry Veneer	\$540,591,422	\$1,053,071	2,244	\$3,573,215	\$240,905	\$469	76%	1.95	6.61	0.19%
Personal Residential Total	\$93,145,838,003	\$253,150,522	411,997	\$716,936,021	\$226,084	\$614		2.72	7.70	0.27%

Personal Residential

Occupancy	Exposure ⁽¹⁾	AAL	Risk Count	Premium Subtotal ⁽²⁾	Average Exposure	Average AAL	% of Average AAL	Average AAL/\$1K of Exposure	Average Premium/\$1K of Exposure	Loss Cost ⁽³⁾
Single Family⁽⁴⁾	\$85,154,651,541	\$228,164,994	324,157	\$643,792,671	\$262,696	\$704	115%	2.68	7.56	0.27%
Apartments/Condo	\$5,086,385,306	\$16,299,864	69,461	\$47,328,169	\$73,226	\$235	38%	3.20	9.30	0.32%
Multi-Family	\$2,904,801,156	\$8,685,664	18,379	\$25,815,181	\$158,050	\$473	77%	2.99	8.89	0.30%
Personal Residential Total	\$93,145,838,003	\$253,150,522	411,997	\$716,936,021	\$226,084	\$614		2.72	7.70	0.27%

Personal Residential

Geocode Match Level	Exposure ⁽¹⁾	AAL	Risk Count	Premium Subtotal ⁽²⁾	Average Exposure	Average AAL	% of Average AAL	Average AAL/\$1K of Exposure	Average Premium/\$1K of Exposure	Loss Cost ⁽³⁾
Exact Address⁽⁴⁾	\$90,220,529,191	\$244,451,855	395,263	\$696,937,671	\$228,254	\$618	101%	2.71	7.72	0.27%
Relaxed Address	\$2,053,517,053	\$6,161,845	11,197	\$14,353,822	\$183,399	\$550	90%	3.00	6.99	0.30%
Postal Code Centroid	\$871,791,759	\$2,536,822	5,537	\$5,644,528	\$157,448	\$458	75%	2.91	6.47	0.29%
City Centroid	\$0	\$0	\$0	\$0	\$0	\$0	0%	0.00	0.00	0.00%
Personal Residential Total	\$93,145,838,003	\$253,150,522	411,997	\$716,936,021	\$226,084	\$614		2.72	7.70	0.27%

Personal Residential

Gross Area	Exposure ⁽¹⁾	AAL	Risk Count	Premium Subtotal ⁽²⁾	Average Exposure	Average AAL	% of Average AAL	Average AAL/\$1K of Exposure	Average Premium/\$1K of Exposure	Loss Cost ⁽³⁾
1 to 1500	\$27,702,176,091	\$83,412,741	166,510	\$247,068,682	\$166,369	\$501	82%	3.01	8.92	0.30%
1501 to 3000⁽⁴⁾	\$50,602,771,570	\$122,854,453	153,263	\$353,848,747	\$330,170	\$802	130%	2.43	6.99	0.24%
Greater than 3000	\$14,703,035,915	\$46,507,840	90,973	\$114,860,168	\$161,620	\$511	83%	3.16	7.81	0.32%
Unknown	\$137,854,427	\$375,488	1,251	\$1,158,424	\$110,195	\$300	49%	2.72	8.40	0.27%
Personal Residential Total	\$93,145,838,003	\$253,150,522	411,997	\$716,936,021	\$226,084	\$614		2.72	7.70	0.27%

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 ⁽¹⁾	AAL	Risk Count	Premium Subtotal ⁽²⁾	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost ⁽³⁾
Pre 1995⁽⁴⁾	\$74,494,555,060	\$219,724,091	341,297	\$624,417,780	\$218,269	\$644	105%	2.95	8.38	0.29%
1995	\$1,287,487,296	\$2,658,537	4,676	\$7,817,671	\$275,339	\$569	93%	2.06	6.07	0.21%
1996	\$1,276,259,425	\$2,640,945	4,620	\$7,593,913	\$276,247	\$572	93%	2.07	5.95	0.21%
1997	\$1,188,668,917	\$2,370,771	4,439	\$6,677,706	\$267,779	\$534	87%	1.99	5.62	0.20%
1998	\$1,172,527,885	\$2,385,158	4,567	\$6,506,357	\$256,739	\$522	85%	2.03	5.55	0.20%
1999	\$1,126,821,977	\$2,150,005	4,318	\$6,129,503	\$260,959	\$498	81%	1.91	5.44	0.19%
2000	\$1,170,715,929	\$2,170,115	4,159	\$6,118,327	\$281,490	\$522	85%	1.85	5.23	0.19%
2001	\$1,169,661,994	\$2,088,276	4,065	\$6,029,811	\$287,740	\$514	84%	1.79	5.16	0.18%
2002	\$1,259,874,365	\$2,159,145	4,429	\$5,431,837	\$284,460	\$488	79%	1.71	4.31	0.17%
2003	\$1,210,319,788	\$1,928,342	4,222	\$5,141,552	\$286,670	\$457	74%	1.59	4.25	0.16%
2004	\$1,379,238,547	\$2,372,176	5,131	\$6,261,013	\$268,805	\$462	75%	1.72	4.54	0.17%
2005	\$1,478,338,197	\$2,369,738	5,953	\$6,715,338	\$248,335	\$398	65%	1.60	4.54	0.16%
2006	\$1,486,609,513	\$2,410,057	5,725	\$6,578,055	\$259,670	\$421	69%	1.62	4.42	0.16%
2007	\$896,430,264	\$1,590,619	3,858	\$4,070,428	\$232,356	\$412	67%	1.77	4.54	0.18%
2008	\$415,391,246	\$798,877	1,965	\$1,997,968	\$211,395	\$407	66%	1.92	4.81	0.19%
2009	\$221,057,101	\$363,605	914	\$1,014,107	\$241,857	\$398	65%	1.64	4.59	0.16%
2010	\$208,325,936	\$386,423	791	\$951,882	\$263,370	\$489	80%	1.85	4.57	0.19%
2011	\$201,291,801	\$332,465	670	\$837,237	\$300,436	\$496	81%	1.65	4.16	0.17%
2012	\$234,357,212	\$370,239	805	\$961,621	\$291,127	\$460	75%	1.58	4.10	0.16%
2013	\$266,842,215	\$397,262	988	\$1,120,694	\$270,083	\$402	65%	1.49	4.20	0.15%
2014	\$262,980,357	\$387,421	1,120	\$1,119,155	\$234,804	\$346	56%	1.47	4.26	0.15%
2015	\$261,172,555	\$426,920	1,187	\$1,232,602	\$220,027	\$360	59%	1.63	4.72	0.16%
2016	\$280,706,378	\$395,687	1,239	\$1,284,748	\$226,559	\$319	52%	1.41	4.58	0.14%
2017	\$192,063,105	\$261,462	829	\$892,331	\$231,680	\$315	51%	1.36	4.65	0.14%
2018	\$4,140,940	\$12,184	30	\$34,385	\$138,031	\$406	66%	2.94	8.30	0.29%
Personal Residential Total	\$93,145,838,003	\$253,150,522	\$411,997	\$716,936,021	\$226,084	\$614		2.72	7.70	0.27%

Personal Residential

Stories Bands	Exposure ⁽¹⁾	AAL	Risk Count	Premium Subtotal ⁽²⁾	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost ⁽³⁾
1 to 3⁽⁴⁾	\$89,195,695,621	\$232,066,291	359,007	\$674,826,765	\$248,451	\$646	105%	2.60	7.57	0.26%
Unknown	\$1,283,855,050	\$13,239,194	22,696	\$19,201,114	\$56,567	\$583	95%	10.31	14.96	1.03%
4 to 7	\$1,054,297,258	\$3,473,726	15,216	\$9,596,854	\$69,289	\$228	37%	3.29	9.10	0.33%
8 to 14	\$541,355,352	\$1,620,429	5,998	\$4,715,314	\$90,256	\$270	44%	2.99	8.71	0.30%
15 to 25	\$655,703,845	\$1,944,477	6,168	\$5,648,953	\$106,307	\$315	51%	2.97	8.62	0.30%
26 to 35	\$231,325,874	\$568,141	1,633	\$1,706,586	\$141,657	\$348	57%	2.46	7.38	0.25%
36 to 45	\$99,240,353	\$147,448	755	\$672,640	\$131,444	\$195	32%	1.49	6.78	0.15%
46+	\$84,364,650	\$90,816	524	\$567,795	\$161,001	\$173	28%	1.08	6.73	0.11%
Personal Residential Total	\$93,145,838,003	\$253,150,522	411,997	\$716,936,021	\$226,084	\$614		2.72	7.70	0.27%

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 ⁽¹⁾	AAL	Risk Count	Premium Subtotal ⁽²⁾	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost ⁽³⁾
Gable End w/o Bracing	\$57,396,201,437	\$144,171,755	210,705	\$453,634,767	\$272,401	\$684	111%	2.51	7.90	0.25%
Hip⁽⁴⁾	\$20,745,914,112	\$43,421,176	58,695	\$112,999,644	\$353,453	\$740	120%	2.09	5.45	0.21%
Unknown	\$8,304,411,359	\$42,534,949	106,469	\$84,996,657	\$77,998	\$400	65%	5.12	10.24	0.51%
Flat	\$6,699,311,095	\$23,022,642	36,128	\$65,304,953	\$185,433	\$637	104%	3.44	9.75	0.34%
Personal Residential Total	\$93,145,838,003	\$253,150,522	411,997	\$716,936,021	\$226,084	\$614		2.72	7.70	0.27%

Personal Residential

Roof Cover	Exposure ⁽¹⁾	AAL	Risk Count	Premium Subtotal ⁽²⁾	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost ⁽³⁾
FBC Equivalent	\$44,697,230,748	\$107,514,553	156,454	\$329,439,410	\$285,689	\$687	112%	2.41	7.37	0.24%
Asphalt Shingles	\$22,763,318,447	\$53,974,439	87,843	\$169,615,879	\$259,136	\$614	100%	2.37	7.45	0.24%
Unknown	\$6,981,137,280	\$42,256,902	115,832	\$79,173,096	\$60,270	\$365	59%	6.05	11.34	0.61%
Clay/Concrete Tiles	\$14,451,981,110	\$34,107,729	39,093	\$108,277,286	\$369,682	\$872	142%	2.36	7.49	0.24%
Standing Seam Metal Roof⁽⁴⁾	\$2,685,391,428	\$10,330,320	6,427	\$14,838,176	\$417,830	\$1,607	262%	3.85	5.53	0.38%
Built Up Roof w/Gravel	\$1,416,798,215	\$4,560,278	5,859	\$14,368,138	\$241,816	\$778	127%	3.22	10.14	0.32%
Wood Shingles	\$116,796,465	\$317,275	411	\$1,057,687	\$284,176	\$772	126%	2.72	9.06	0.27%
Slate	\$33,184,310	\$89,026	78	\$166,349	\$425,440	\$1,141	186%	2.68	5.01	0.27%
Personal Residential Total	\$93,145,838,003	\$253,150,522	411,997	\$716,936,021	\$226,084	\$614		2.72	7.70	0.27%

Personal Residential

Roof Deck Attachment	Exposure ⁽¹⁾	AAL	Risk Count	Premium Subtotal ⁽²⁾	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost ⁽³⁾
8d @ 6", 6" on center	\$49,610,409,310	\$118,502,783	164,348	\$382,208,246	\$301,862	\$721	117%	2.39	7.70	0.24%
Unknown	\$17,711,280,926	\$66,865,334	154,132	\$151,800,874	\$114,910	\$434	71%	3.78	8.57	0.38%
6d @ 6", 12" on center	\$18,732,141,270	\$48,029,273	70,499	\$132,935,242	\$265,708	\$681	111%	2.56	7.10	0.26%
8d @ 6", 12" on center⁽⁴⁾	\$7,092,006,497	\$19,753,131	23,018	\$49,991,659	\$308,107	\$858	140%	2.79	7.05	0.28%
Personal Residential Total	\$93,145,838,003	\$253,150,522	411,997	\$716,936,021	\$226,084	\$614		2.72	7.70	0.27%

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 ⁽¹⁾	AAL	Risk Count	Premium Subtotal ⁽²⁾	Average Exposure	Average AAL	% of Average AAL	Average AAL/\$1K of Exposure	Average Premium/\$1K of Exposure	Loss Cost ⁽³⁾
Unknown ⁽⁴⁾	\$89,886,626,465	\$240,407,186	386,048	\$693,001,482	\$232,838	\$623	101%	2.67	7.71	0.27%
Reinforced Concrete Slab	\$3,020,594,095	\$11,976,331	22,663	\$21,225,542	\$133,283	\$528	86%	3.96	7.03	0.40%
Metal Deck W/Insullation Board	\$150,371,381	\$480,415	1,776	\$1,622,826	\$84,669	\$271	44%	3.19	10.79	0.32%
Wood Planks	\$88,246,062	\$286,590	1,510	\$1,086,171	\$58,441	\$190	31%	3.25	12.31	0.32%
Personal Residential Total	\$93,145,838,003	\$253,150,522	411,997	\$716,936,021	\$226,084	\$614		2.72	7.70	0.27%

Personal Residential

Roof Anchorage	Exposure ⁽¹⁾	AAL	Risk Count	Premium Subtotal ⁽²⁾	Average Exposure	Average AAL	% of Average AAL	Average AAL/\$1K of Exposure	Average Premium/\$1K of Exposure	Loss Cost ⁽³⁾
Unknown	\$23,317,661,303	\$77,326,760	169,950	\$177,456,156	\$137,203	\$455	74%	3.32	7.61	0.33%
Hurricane Ties	\$28,289,733,308	\$67,078,146	90,617	\$213,163,444	\$312,190	\$740	120%	2.37	7.54	0.24%
Nails/Screws	\$20,546,481,632	\$56,776,252	83,364	\$192,372,871	\$246,467	\$681	111%	2.76	9.36	0.28%
Clips ⁽⁴⁾	\$20,991,961,760	\$51,969,364	68,066	\$133,943,550	\$308,406	\$764	124%	2.48	6.38	0.25%
Personal Residential Total	\$93,145,838,003	\$253,150,522	411,997	\$716,936,021	\$226,084	\$614		2.72	7.70	0.27%

Personal Residential

Window Protection	Exposure ⁽¹⁾	AAL	Risk Count	Premium Subtotal ⁽²⁾	Average Exposure	Average AAL	% of Average AAL	Average AAL/\$1K of Exposure	Average Premium/\$1K of Exposure	Loss Cost ⁽³⁾
No Protection	\$52,553,560,868	\$129,096,716	207,964	\$416,039,114	\$252,705	\$621	101%	2.46	7.92	0.25%
Engineered Shutters	\$25,318,962,857	\$67,802,502	77,996	\$174,485,329	\$324,619	\$869	141%	2.68	6.89	0.27%
Unknown	\$13,023,382,976	\$49,001,521	118,530	\$110,599,952	\$109,874	\$413	67%	3.76	8.49	0.38%
Non Engineered Shutters ⁽⁴⁾	\$2,249,931,302	\$7,249,782	7,507	\$15,811,626	\$299,711	\$966	157%	3.22	7.03	0.32%
Personal Residential Total	\$93,145,838,003	\$253,150,522	411,997	\$716,936,021	\$226,084	\$614		2.72	7.70	0.27%

Personal Residential

Secondary Water Resistance	Exposure ⁽¹⁾	AAL	Risk Count	Premium Subtotal ⁽²⁾	Average Exposure	Average AAL	% of Average AAL	Average AAL/\$1K of Exposure	Average Premium/\$1K of Exposure	Loss Cost ⁽³⁾
No ⁽⁴⁾	\$65,654,572,736	\$165,711,128	233,397	\$507,742,837	\$281,300	\$710	116%	2.52	7.73	0.25%
Unknown	\$20,596,765,555	\$70,483,582	147,221	\$171,420,857	\$139,904	\$479	78%	3.42	8.32	0.34%
Yes	\$6,894,499,712	\$16,955,812	31,379	\$37,772,327	\$219,717	\$540	88%	2.46	5.48	0.25%
Personal Residential Total	\$93,145,838,003	\$253,150,522	411,997	\$716,936,021	\$226,084	\$614		2.72	7.70	0.27%

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 ⁽⁴⁾	Exposure ⁽¹⁾	AAL	Risk Count	Premium Subtotal ⁽²⁾	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost ⁽³⁾
0 - 100,000	\$5,001,778,211	\$33,817,041	118,977	\$68,310,565	\$42,040	\$284	46%	6.76	13.66	0.68%
100,001 - 200,000	\$12,323,103,489	\$31,689,017	76,206	\$116,239,462	\$161,708	\$416	68%	2.57	9.43	0.26%
200,001 - 300,000	\$25,813,269,444	\$58,989,897	104,973	\$217,280,731	\$245,904	\$562	91%	2.29	8.42	0.23%
300,001 - 400,000	\$19,976,162,330	\$46,672,391	58,046	\$141,717,642	\$344,144	\$804	131%	2.34	7.09	0.23%
400,001 - 500,000	\$11,784,417,204	\$29,671,920	26,577	\$74,181,452	\$443,407	\$1,116	182%	2.52	6.29	0.25%
500,001 - 600,000	\$6,552,463,439	\$17,888,181	12,027	\$38,033,133	\$544,813	\$1,487	242%	2.73	5.80	0.27%
600,001 - 700,000	\$4,217,467,198	\$12,369,863	6,531	\$23,537,429	\$645,761	\$1,894	308%	2.93	5.58	0.29%
700,001 - 800,000	\$2,893,474,667	\$8,403,669	3,880	\$15,104,367	\$745,741	\$2,166	352%	2.90	5.22	0.29%
800,001 - 900,000	\$1,724,958,607	\$5,046,577	2,036	\$8,644,155	\$847,229	\$2,479	403%	2.93	5.01	0.29%
900,001 - 1,000,000	\$1,377,427,986	\$3,922,029	1,461	\$6,551,224	\$942,798	\$2,684	437%	2.85	4.76	0.28%
1,000,001 - 2,000,000	\$1,481,315,428	\$4,679,936	1,283	\$7,335,861	\$1,154,572	\$3,648	594%	3.16	4.95	0.32%
Personal Residential Total	93,145,838,003	253,150,522	411,997	716,936,021	\$226,084	\$614		2.72	7.70	0.27%

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 ⁽¹⁾	AAL	Risk Count	Premium Subtotal ⁽²⁾	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost ⁽³⁾
Condo Association⁽⁴⁾	\$8,942,026,730	\$29,099,688	6,053	\$34,535,473	\$1,477,288	\$4,807	155%	3.25	3.86	0.33%
Apartment Building	\$2,496,835,118	\$9,981,601	3,896	\$14,235,849	\$640,871	\$2,562	82%	4.00	5.70	0.40%
Homeowners Association	\$1,084,926,221	\$4,268,680	2,223	\$3,545,313	\$488,046	\$1,920	62%	3.93	3.27	0.39%
Special Class	\$79,027,000	\$457,902	1,621	\$265,436	\$48,752	\$282	9%	5.79	3.36	0.58%
CR-Other	\$46,409,105	\$314,509	395	\$82,736	\$117,491	\$796	26%	6.78	1.78	0.68%
Commercial Residential Total	\$12,649,224,174	\$44,122,379	14,188	\$52,664,807	\$891,544	\$3,110		3.49	4.16	0.35%

Commercial Residential

Construction	Exposure ⁽¹⁾	AAL	Risk Count	Premium Subtotal ⁽²⁾	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost ⁽³⁾
Wind Resistive⁽⁴⁾	\$6,350,218,389	\$20,056,512	3,425	\$18,356,890	\$1,854,078	\$5,856	188%	3.16	2.89	0.32%
Masonry	\$2,045,037,406	\$10,923,663	3,975	\$13,622,563	\$514,475	\$2,748	88%	5.34	6.66	0.53%
Wood Frame	\$1,653,899,217	\$6,806,185	3,485	\$12,783,136	\$474,577	\$1,953	63%	4.12	7.73	0.41%
Reinforced Concrete	\$2,258,357,500	\$4,676,176	847	\$6,660,582	\$2,666,302	\$5,521	178%	2.07	2.95	0.21%
Semi Wind Resistive	\$230,246,862	\$1,083,764	198	\$875,350	\$1,162,863	\$5,474	176%	4.71	3.80	0.47%
Unknown	\$111,464,800	\$576,080	2,258	\$366,286	\$49,364	\$255	8%	5.17	3.29	0.52%
Commercial Residential Total	\$12,649,224,174	\$44,122,379	14,188	\$52,664,807	\$891,544	\$3,110		3.49	4.16	0.35%

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 ⁽¹⁾	AAL	Risk Count	Premium Subtotal ⁽²⁾	Average Exposure	Average AAL	% of Average AAL	Average AAL/\$1K of Exposure	Average Premium/\$1K of Exposure	Loss Cost ⁽³⁾
Apartments/Condos⁽⁴⁾	\$12,554,809,459	\$43,596,485	13,455	\$52,624,631	\$933,096	\$3,240	104%	3.47	4.19	0.3%
Entertainment and Recreation	\$93,465,415	\$517,477	730	\$30,951	\$128,035	\$709	23%	5.54	0.33	0.55%
Temporary Lodging	\$949,300	\$8,417	3	\$9,225	\$316,433	\$2,806	90%	8.87	9.72	0.9%
Commercial Residential Total	\$12,649,224,174	\$44,122,379	14,188	\$52,664,807	\$891,544	\$3,110		3.49	4.16	0.35%

Commercial Residential

Geocode Match Level	Exposure ⁽¹⁾	AAL	Risk Count	Premium Subtotal ⁽²⁾	Average Exposure	Average AAL	% of Average AAL	Average AAL/\$1K of Exposure	Average Premium/\$1K of Exposure	Loss Cost ⁽³⁾
Exact Address	\$12,119,040,624	\$42,366,482	13,531	\$50,750,420	\$895,650	\$3,131	101%	3.50	4.19	0.35%
Relaxed Address	\$440,941,570	\$1,427,018	554	\$1,551,078	\$795,923	\$2,576	83%	3.24	3.52	0.32%
Postal Code Centroid⁽⁴⁾	\$89,241,980	\$328,879	103	\$363,309	\$866,427	\$3,193	103%	3.69	4.07	0.37%
Commercial Residential Total	\$12,649,224,174	\$44,122,379	14,188	\$52,664,807	\$891,544	\$3,110		3.49	4.16	0.35%

Commercial Residential

Gross Area	Exposure ⁽¹⁾	AAL	Risk Count	Premium Subtotal ⁽²⁾	Average Exposure	Average AAL	% of Average AAL	Average AAL/\$1K of Exposure	Average Premium/\$1K of Exposure	Loss Cost ⁽³⁾
1 to 1500	\$1,270,255,877	\$4,732,173	1,581	\$6,352,563	\$803,451	\$2,993	96%	3.73	5.00	0.37%
1501 to 3000	\$2,742,153,155	\$10,680,095	3,518	\$12,055,777	\$779,464	\$3,036	98%	3.89	4.40	0.39%
Greater than 3000⁽⁴⁾	\$7,558,535,445	\$25,433,863	5,766	\$29,216,647	\$1,310,880	\$4,411	142%	3.36	3.87	0.34%
Unknown	\$999,252,697	\$2,818,346	1,702	\$4,774,384	\$587,105	\$1,656	53%	2.82	4.78	0.28%
Unknown_SC_AUX	\$79,027,000	\$457,902	1,621	\$265,436	\$48,752	\$282	9%	5.79	3.36	0.58%
Personal Residential Total	\$12,649,224,174	\$44,122,379	14,188	\$52,664,807	\$891,544	\$3,110		3.49	4.16	0.35%

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 ⁽¹⁾	AAL	Risk Count	Premium Subtotal ⁽²⁾	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost ⁽³⁾
Pre 1995	\$11,486,471,983	\$41,584,158	13,158	\$49,474,184	\$872,965	\$3,160	102%	3.62	4.31	0.36%
1995	\$118,171,300	\$323,214	96	\$373,080	\$1,230,951	\$3,367	108%	2.74	3.16	0.27%
1996 ⁽⁴⁾	\$124,552,400	\$349,906	67	\$415,714	\$1,858,991	\$5,222	168%	2.81	3.34	0.28%
1997	\$97,685,944	\$214,630	69	\$196,570	\$1,415,738	\$3,111	100%	2.20	2.01	0.22%
1998	\$77,591,100	\$198,225	81	\$222,710	\$957,915	\$2,447	79%	2.55	2.87	0.26%
1999	\$90,966,900	\$200,836	46	\$281,052	\$1,977,541	\$4,366	140%	2.21	3.09	0.22%
2000	\$112,157,200	\$298,057	90	\$243,251	\$1,246,191	\$3,312	106%	2.66	2.17	0.27%
2001	\$125,891,867	\$225,761	83	\$333,234	\$1,516,769	\$2,720	87%	1.79	2.65	0.18%
2002	\$56,973,500	\$90,409	55	\$92,325	\$1,035,882	\$1,644	53%	1.59	1.62	0.16%
2003	\$58,330,000	\$72,302	69	\$142,732	\$845,362	\$1,048	34%	1.24	2.45	0.12%
2004	\$37,336,900	\$61,452	54	\$60,656	\$691,424	\$1,138	37%	1.65	1.62	0.16%
2005	\$77,404,980	\$220,227	85	\$200,025	\$910,647	\$2,591	83%	2.85	2.58	0.28%
2006	\$57,077,200	\$61,713	53	\$136,717	\$1,076,928	\$1,164	37%	1.08	2.40	0.11%
2007	\$46,491,500	\$90,867	46	\$130,151	\$1,010,685	\$1,975	64%	1.95	2.80	0.20%
2008	\$26,988,400	\$58,291	33	\$90,934	\$817,830	\$1,766	57%	2.16	3.37	0.22%
2009	\$8,735,800	\$5,385	6	\$16,955	\$1,455,967	\$898	29%	0.62	1.94	0.06%
2010	\$12,189,500	\$12,502	11	\$30,086	\$1,108,136	\$1,137	37%	1.03	2.47	0.10%
2011	\$14,084,500	\$28,746	13	\$35,511	\$1,083,423	\$2,211	71%	2.04	2.52	0.20%
2012	\$8,004,500	\$10,381	25	\$170,594	\$320,180	\$415	13%	1.30	21.31	0.13%
2013	\$2,288,000	\$3,042	7	\$2,484	\$326,857	\$435	14%	1.33	1.09	0.13%
2014	\$3,525,000	\$6,416	22	\$9,187	\$160,227	\$292	9%	1.82	2.61	0.18%
2015	\$5,194,700	\$4,733	12	\$4,398	\$432,892	\$394	13%	0.91	0.85	0.09%
2016	\$1,061,000	\$1,066	6	\$2,257	\$176,833	\$178	6%	1.01	2.13	0.10%
2017	\$50,000	\$59	1	\$0	\$50,000	\$59	2%	1.18	0.00	0.12%
Commercial Residential Total	\$12,649,224,174	\$44,122,379	\$14,188	\$52,664,807	\$891,544	\$3,110		3.49	4.16	0.35%

Commercial Residential

Stories Bands	Exposure ⁽¹⁾	AAL	Risk Count	Premium Subtotal ⁽²⁾	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost ⁽³⁾
1 to 3	\$7,414,784,589	\$29,599,470	10,835	\$36,477,054	\$684,336	\$2,732	88%	3.99	4.92	0.40%
4 to 7	\$4,551,889,585	\$12,748,719	1,035	\$13,744,602	\$4,397,961	\$12,318	396%	2.80	3.02	0.28%
8 to 14	\$475,291,600	\$961,370	56	\$1,545,146	\$8,487,350	\$17,167	552%	2.02	3.25	0.20%
Unknown	\$111,464,800	\$576,080	2,258	\$366,286	\$49,364	\$255	8%	5.17	3.29	0.52%
15+ ⁽⁴⁾	\$95,793,600	\$236,739	4	\$531,719	\$23,948,400	\$59,185	1903%	2.47	5.55	0.25%
Commercial Residential Total	\$12,649,224,174	\$44,122,379	14,188	\$52,664,807	\$891,544	\$3,109.84		3.49	4.16	0.35%

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 ⁽¹⁾	AAL	Risk Count	Premium Subtotal ⁽²⁾	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost ⁽³⁾
Unknown ⁽⁴⁾	\$9,603,062,233	\$30,490,454	8,331	\$30,720,872	\$1,152,690	\$3,660	118%	3.18	3.20	0.32%
Nails/Screws	\$785,048,096	\$4,964,861	1,892	\$7,581,670	\$414,930	\$2,624	84%	6.32	9.66	0.63%
Hurricane Ties	\$1,164,323,410	\$4,523,631	2,020	\$7,402,848	\$576,398	\$2,239	72%	3.89	6.36	0.39%
Clips	\$1,096,790,435	\$4,143,434	1,945	\$6,959,417	\$563,903	\$2,130	69%	3.78	6.35	0.38%
Commercial Residential Total	\$12,649,224,174	\$44,122,379	14,188	\$52,664,807	\$891,544	\$3,110		3.49	4.16	0.35%

Commercial Residential

Window Protection	Exposure ⁽¹⁾	AAL	Risk Count	Premium Subtotal ⁽²⁾	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost ⁽³⁾
No Protection	\$10,292,998,976	\$35,855,448	10,060	\$43,641,066	\$1,023,161	\$3,564	115%	3.48	4.24	0.35%
Engineered Shutters ⁽⁴⁾	\$1,890,290,035	\$6,362,873	1,540	\$7,286,158	\$1,227,461	\$4,132	133%	3.37	3.85	0.34%
Non Engineered Shutters	\$354,470,363	\$1,327,978	330	\$1,371,297	\$1,074,153	\$4,024	129%	3.75	3.87	0.37%
Unknown	\$111,464,800	\$576,080	2,258	\$366,286	\$49,364	\$255	8%	5.17	3.29	0.52%
Commercial Residential Total	\$12,649,224,174	\$44,122,379	14,188	\$52,664,807	\$891,544	\$3,110		3.49	4.16	0.35%

Commercial Residential

Secondary Water Resistance	Exposure ⁽¹⁾	AAL	Risk Count	Premium Subtotal ⁽²⁾	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost ⁽³⁾
Yes ⁽⁴⁾	\$5,159,541,545	\$13,826,268	1,419	\$16,751,417	\$3,636,041	\$9,744	313%	2.68	3.25	0.27%
No	\$3,077,869,081	\$13,901,853	5,753	\$21,098,716	\$535,002	\$2,416	78%	4.52	6.85	0.45%
Unknown	\$4,411,813,548	\$16,394,258	7,016	\$14,814,674	\$628,822	\$2,337	75%	3.72	3.36	0.37%
Commercial Residential Total	\$12,649,224,174	\$44,122,379	14,188	\$52,664,807	\$891,543.85	\$3,109.84		3.49	4.16	0.35%

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 ⁽¹⁾	AAL	Risk Count	Premium Subtotal ⁽²⁾	Average Exposure	Average AAL	% of Average AAL	Average AAL/\$1K of Exposure	Average Premium/\$1K of Exposure	Loss Cost ⁽³⁾
Asphalt Shingles	\$4,937,342,578	\$19,267,084	5,631	\$19,964,786	\$876,815	\$3,422	110%	3.90	4.04	0.39%
Unknown⁽⁴⁾	\$5,432,956,519	\$15,573,153	4,005	\$17,626,765	\$1,356,543	\$3,888	125%	2.87	3.24	0.29%
Wooden Shingles	\$1,341,010,300	\$5,616,994	2,915	\$9,382,434	\$460,038	\$1,927	62%	4.19	7.00	0.42%
Clay/Concrete Tiles	\$937,914,777	\$3,665,148	1,637	\$5,690,822	\$572,947	\$2,239	72%	3.91	6.07	0.39%
Commercial Residential Total	\$12,649,224,174	\$44,122,379	14,188	\$52,664,807	\$891,544	\$3,110		3.49	4.16	0.35%

Commercial Residential

Roof Cover	Exposure ⁽¹⁾	AAL	Risk Count	Premium Subtotal ⁽²⁾	Average Exposure	Average AAL	% of Average AAL	Average AAL/\$1K of Exposure	Average Premium/\$1K of Exposure	Loss Cost ⁽³⁾
Unknown	\$7,591,137,962	\$28,204,619	9,916	\$28,798,245	\$765,544	\$2,844	91%	3.72	3.79	0.37%
FBC Equivalent⁽⁴⁾	\$5,058,086,212	\$15,917,761	4,272	\$23,866,562	\$1,184,009	\$3,726	120%	3.15	4.72	0.31%
Commercial Residential Total	\$12,649,224,174	\$44,122,379	14,188	\$52,664,807	\$891,544	\$3,110		3.49	4.16	0.35%

Commercial Residential

Roof Deck Attachment	Exposure ⁽¹⁾	AAL	Risk Count	Premium Subtotal ⁽²⁾	Average Exposure	Average AAL	% of Average AAL	Average AAL/\$1K of Exposure	Average Premium/\$1K of Exposure	Loss Cost ⁽³⁾
Unknown⁽⁴⁾	\$9,193,595,793	\$28,910,816	8,129	\$29,138,850	\$1,130,963	\$3,557	114%	3.14	3.17	0.31%
8d @ 6", 6" on center	\$1,759,530,810	\$7,351,251	2,828	\$11,439,236	\$622,182	\$2,599	84%	4.18	6.50	0.42%
6d @ 6", 12" on center	\$952,309,136	\$5,191,555	1,858	\$7,232,103	\$512,545	\$2,794	90%	5.45	7.59	0.55%
8d @ 6", 12" on center	\$743,788,435	\$2,668,757	1,373	\$4,854,618	\$541,725	\$1,944	63%	3.59	6.53	0.36%
Commercial Residential Total	\$12,649,224,174	\$44,122,379	14,188	\$52,664,807	\$891,544	\$3,110		3.49	4.16	0.35%

Commercial Residential

Roof Deck	Exposure ⁽¹⁾	AAL	Risk Count	Premium Subtotal ⁽²⁾	Average Exposure	Average AAL	% of Average AAL	Average AAL/\$1K of Exposure	Average Premium/\$1K of Exposure	Loss Cost ⁽³⁾
Reinforced Concrete Slab⁽⁴⁾	\$8,387,311,684	\$25,131,797	4,137	\$23,973,297	\$2,027,390	\$6,075	195%	3.00	2.86	0.30%
Unknown	\$4,261,912,490	\$18,990,582	10,051	\$28,691,510	\$424,029	\$1,889	61%	4.46	6.73	0.45%
Commercial Residential Total	\$12,649,224,174	\$44,122,379	14,188	\$52,664,807	\$891,544	\$3,110		3.49	4.16	0.35%

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 ⁽⁴⁾	Exposure ⁽¹⁾	AAL	Risk Count	Premium Subtotal ⁽²⁾	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost ⁽³⁾
0 - 100,000	\$118,290,932	\$640,328	2,940	\$596,166	\$40,235	\$218	7%	5.41	5.04	0.54%
100,001 - 200,000	\$275,542,917	\$1,182,777	1,811	\$1,993,812	\$152,150	\$653	21%	4.29	7.24	0.43%
200,001 - 300,000	\$342,808,100	\$1,587,456	1,380	\$2,494,389	\$248,412	\$1,150	37%	4.63	7.28	0.46%
300,001 - 400,000	\$391,587,500	\$1,950,004	1,126	\$2,329,776	\$347,769	\$1,732	56%	4.98	5.95	0.50%
400,001 - 500,000	\$424,124,850	\$1,959,376	928	\$3,112,206	\$457,031	\$2,111	68%	4.62	7.34	0.46%
500,001 - 600,000	\$458,495,600	\$1,979,957	837	\$2,662,906	\$547,784	\$2,366	76%	4.32	5.81	0.43%
600,001 - 700,000	\$611,207,447	\$2,692,270	947	\$3,099,425	\$645,414	\$2,843	91%	4.40	5.07	0.44%
700,001 - 800,000	\$583,705,900	\$1,964,324	782	\$2,874,790	\$746,427	\$2,512	81%	3.37	4.93	0.34%
800,001 - 900,000	\$314,633,804	\$1,214,881	372	\$1,493,573	\$845,790	\$3,266	105%	3.86	4.75	0.39%
900,001 - 1,000,000	\$210,870,000	\$885,961	221	\$1,338,807	\$954,163	\$4,009	129%	4.20	6.35	0.42%
1,000,001 - 2,000,000	\$1,739,347,990	\$6,706,479	1,232	\$8,482,882	\$1,411,808	\$5,444	175%	3.86	4.88	0.39%
2,000,001 - 3,000,000	\$1,384,393,505	\$5,143,795	561	\$5,066,192	\$2,467,725	\$9,169	295%	3.72	3.66	0.37%
3,000,001 - 4,000,000	\$1,126,171,835	\$3,807,999	325	\$3,557,012	\$3,465,144	\$11,717	377%	3.38	3.16	0.34%
4,000,001 - 5,000,000	\$986,559,274	\$2,775,216	221	\$2,773,070	\$4,464,069	\$12,558	404%	2.81	2.81	0.28%
5,000,001 - 6,000,000	\$911,955,930	\$2,467,217	164	\$2,786,970	\$5,560,707	\$15,044	484%	2.71	3.06	0.27%
6,000,001 - 7,000,000	\$803,565,150	\$2,128,937	124	\$1,929,503	\$6,480,364	\$17,169	552%	2.65	2.40	0.26%
7,000,001 - 8,000,000	\$599,359,540	\$1,650,231	80	\$1,532,608	\$7,491,994	\$20,628	663%	2.75	2.56	0.28%
8,000,001 - 9,000,000	\$482,389,900	\$1,220,331	57	\$1,541,500	\$8,462,981	\$21,409	688%	2.53	3.20	0.25%
9,000,001 - 10,000,000	\$575,187,600	\$1,447,884	60	\$1,771,030	\$9,586,460	\$24,131	776%	2.52	3.08	0.25%
10,000,001+	\$309,026,400	\$716,956	20	\$1,228,190	\$15,451,320	\$35,848	1153%	2.32	3.97	0.23%
Commercial Residential Total	12,649,224,174	\$44,122,379	14,188	\$52,664,807	\$891,544	\$3,110		3.49	4.16	0.35%

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 ⁽¹⁾	AAL	Risk Count	Premium Subtotal ⁽²⁾	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost ⁽³⁾
Coastal CNRW Commercial	\$4,806,199,784	\$30,023,538	7,834	\$30,688,406	\$613,505	\$3,832	101%	6.25	6.39	0.62%
CLA CNRM	\$331,214,180	\$1,117,139	405	\$1,774,664	\$817,813	\$2,758	73%	3.37	5.36	0.34%
Coastal CNRM⁽⁴⁾	\$63,160,400	\$293,784	54	\$351,067	\$1,169,637	\$5,440	144%	4.65	5.56	0.47%
Coastal CNRW Builders Risk	\$2,029,967	\$2,677	6	\$21,524	\$338,328	\$446	12%	1.32	10.60	0.13%
Commercial Non Residential Total	\$5,202,604,331	\$31,437,138	8,299	\$32,835,661	\$626,895	\$3,788		6.04	6.31	0.60%

Commercial Non Residential

Construction	Exposure ⁽¹⁾	AAL	Risk Count	Premium Subtotal ⁽²⁾	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost ⁽³⁾
Masonry	\$1,861,911,295	\$13,347,768	3,535	\$15,144,315	\$526,708	\$3,776	100%	7.17	8.13	0.72%
Mobile homes full tie down	\$83,500	\$2,479	2	\$1,743	\$41,750	\$1,240	33%	29.69	20.87	2.97%
Reinforced Concrete	\$40,503,700	\$83,722	21	\$176,857	\$1,928,748	\$3,987	105%	2.07	4.37	0.21%
Semi Wind Resistive	\$1,153,383,145	\$5,140,907	1,400	\$5,496,777	\$823,845	\$3,672	97%	4.46	4.77	0.45%
Unknown	\$9,781,000	\$58,680	150	\$288	\$65,207	\$391	10%	6.00	0.03	0.60%
Wind Resistive	\$1,384,905,203	\$4,936,897	1,438	\$5,157,638	\$963,077	\$3,433	91%	3.56	3.72	0.36%
Wood Frame⁽⁴⁾	\$752,036,488	\$7,866,685	1,753	\$6,858,043	\$429,000	\$4,488	118%	10.46	9.12	1.05%
Commercial Non Residential Total	\$5,202,604,331	\$31,437,138	8,299	\$32,835,661	\$626,895	\$3,788		6.04	6.31	0.60%

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 ⁽¹⁾	AAL	Risk Count	Premium Subtotal ⁽²⁾	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost ⁽³⁾
Wholesale trade	\$1,083,418,855	\$7,578,747	1,582	\$6,994,143	\$684,841	\$4,791	126%	7.00	6.46	0.70%
Temporary Lodging	\$867,203,120	\$7,157,150	1,426	\$6,278,072	\$608,137	\$5,019	132%	8.25	7.24	0.83%
Professional, Technical and Business Services	\$1,183,323,226	\$5,035,717	2,016	\$7,027,774	\$586,966	\$2,498	66%	4.26	5.94	0.43%
Restaurant	\$469,354,470	\$3,161,077	668	\$3,218,114	\$702,626	\$4,732	125%	6.73	6.86	0.67%
Retail Trade	\$447,682,747	\$2,492,632	673	\$2,552,852	\$665,205	\$3,704	98%	5.57	5.70	0.56%
Church	\$295,882,654	\$1,459,138	299	\$1,878,263	\$989,574	\$4,880	129%	4.93	6.35	0.49%
Entertainment and Recreation	\$179,327,813	\$1,021,635	562	\$1,066,593	\$319,089	\$1,818	48%	5.70	5.95	0.57%
Personal and Repair Services	\$117,453,870	\$781,328	294	\$698,382	\$399,503	\$2,658	70%	6.65	5.95	0.67%
Primary and Secondary Schools	\$107,906,740	\$628,227	129	\$605,293	\$836,486	\$4,870	129%	5.82	5.61	0.58%
Health Care Services	\$114,239,754	\$431,593	163	\$532,346	\$700,857	\$2,648	70%	3.78	4.66	0.38%
Gasoline Station	\$55,292,145	\$395,141	113	\$300,632	\$489,311	\$3,497	92%	7.15	5.44	0.71%
General services	\$114,677,861	\$367,712	76	\$520,507	\$1,508,919	\$4,838	128%	3.21	4.54	0.32%
Aircraft Hangers	\$45,885,176	\$265,031	88	\$284,792	\$521,422	\$3,012	80%	5.78	6.21	0.58%
Golf Courses⁽⁴⁾	\$47,260,742	\$255,532	41	\$331,466	\$1,152,701	\$6,232	165%	5.41	7.01	0.54%
Parking	\$28,049,700	\$152,468	74	\$187,427	\$379,050	\$2,060	54%	5.44	6.68	0.54%
Unknown\Other	\$15,531,758	\$135,087	44	\$214,127	\$352,995	\$3,070	81%	8.70	13.79	0.87%
General industrial	\$18,065,700	\$62,285	28	\$74,465	\$645,204	\$2,224	59%	3.45	4.12	0.34%
Heavy Fabrication and Assembly	\$7,798,000	\$29,830	11	\$39,674	\$708,909	\$2,712	72%	3.83	5.09	0.38%
Food and Drug Processing	\$2,904,000	\$21,577	7	\$27,188	\$414,857	\$3,082	81%	7.43	9.36	0.74%
Metal and Minerals Processing	\$846,000	\$4,017	4	\$1,526	\$211,500	\$1,004	27%	4.75	1.80	0.47%
Light Fabrication and Assembly	\$500,000	\$1,214	1	\$2,025	\$500,000	\$1,214	32%	2.43	4.05	0.24%
Commercial Non Residential Total	\$5,202,604,331	\$31,437,138	8,299	\$32,835,661	\$626,895	\$3,788		6.04	6.31	0.60%

Commercial Non Residential

Geocode Match Level	Exposure ⁽¹⁾	AAL	Risk Count	Premium Subtotal ⁽²⁾	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost ⁽³⁾
Exact Address⁽⁴⁾	\$4,863,737,034	\$29,264,902	7,711	\$29,887,894	\$630,753	\$3,795	100%	6.02	6.15	0.60%
Relaxed Address	\$247,792,997	\$1,660,599	449	\$2,399,867	\$551,877	\$3,698	98%	6.70	9.68	0.67%
Postal Code Centroid	\$91,074,300	\$511,636	139	\$547,900	\$655,211	\$3,681	97%	5.62	6.02	0.56%
City Centroid	\$0	\$0	0	\$0	\$0	\$0	0%	0.00	0.00	0.00%
Commercial Non Residential Total	\$5,202,604,331	\$31,437,138	8,299	\$32,835,661	\$626,895	\$3,788		6.04	6.31	0.60%

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 ⁽¹⁾	AAL	Risk Count	Premium Subtotal ⁽²⁾	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost ⁽³⁾
Pre 1995	\$4,699,296,130	\$29,857,132	7,673	\$30,831,048	\$612,446	\$3,891	103%	6.35	6.56	0.64%
1995⁽⁴⁾	\$45,380,957	\$231,113	51	\$203,309	\$889,823	\$4,532	120%	5.09	4.48	0.51%
1996	\$34,195,500	\$156,292	47	\$186,277	\$727,564	\$3,325	88%	4.57	5.45	0.46%
1997	\$23,198,100	\$85,333	44	\$68,549	\$527,230	\$1,939	51%	3.68	2.95	0.37%
1998	\$27,599,747	\$150,753	52	\$142,988	\$530,764	\$2,899	77%	5.46	5.18	0.55%
1999	\$48,144,836	\$175,549	56	\$233,138	\$859,729	\$3,135	83%	3.65	4.84	0.36%
2000	\$19,766,696	\$95,657	37	\$89,912	\$534,235	\$2,585	68%	4.84	4.55	0.48%
2001	\$32,992,649	\$144,310	52	\$155,285	\$634,474	\$2,775	73%	4.37	4.71	0.44%
2002	\$25,112,900	\$76,305	32	\$80,670	\$784,778	\$2,385	63%	3.04	3.21	0.30%
2003	\$23,071,526	\$63,012	24	\$138,718	\$961,314	\$2,625	69%	2.73	6.01	0.27%
2004	\$53,508,600	\$90,716	36	\$155,040	\$1,486,350	\$2,520	67%	1.70	2.90	0.17%
2005	\$20,388,600	\$41,785	39	\$32,985	\$522,785	\$1,071	28%	2.05	1.62	0.20%
2006	\$12,517,423	\$47,755	29	\$41,995	\$431,635	\$1,647	43%	3.82	3.35	0.38%
2007	\$65,282,700	\$78,112	21	\$202,135	\$3,108,700	\$3,720	98%	1.20	3.10	0.12%
2008	\$15,764,900	\$24,106	21	\$57,443	\$750,710	\$1,148	30%	1.53	3.64	0.15%
2009	\$4,344,100	\$16,447	8	\$6,476	\$543,013	\$2,056	54%	3.79	1.49	0.38%
2010	\$9,403,900	\$19,369	13	\$17,751	\$723,377	\$1,490	39%	2.06	1.89	0.21%
2011	\$5,076,800	\$9,980	9	\$20,779	\$564,089	\$1,109	29%	1.97	4.09	0.20%
2012	\$9,281,600	\$21,669	18	\$31,721	\$515,644	\$1,204	32%	2.33	3.42	0.23%
2013	\$16,107,900	\$24,635	13	\$92,528	\$1,239,069	\$1,895	50%	1.53	5.74	0.15%
2014	\$3,936,000	\$7,322	4	\$1,224	\$984,000	\$1,831	48%	1.86	0.31	0.19%
2015	\$4,308,800	\$5,527	6	\$1,572	\$718,133	\$921	24%	1.28	0.36	0.13%
2016	\$2,658,967	\$8,706	8	\$26,223	\$332,371	\$1,088	29%	3.27	9.86	0.33%
2017	\$1,265,000	\$5,556	6	\$17,895	\$210,833	\$926	24%	4.39	14.15	0.44%
Commercial Non Residential Total	\$5,202,604,331	\$31,437,138	\$8,299	\$32,835,661	\$626,895	\$3,788		6.04	6.31	0.60%

Commercial Non Residential

Stories Bands	Exposure ⁽¹⁾	AAL	Risk Count	Premium Subtotal ⁽²⁾	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost ⁽³⁾
1 to 3	\$4,905,430,779	\$30,878,923	7,975	\$31,969,239	\$615,101	\$3,872	102%	6.29	6.52	0.63%
4 to 7⁽⁴⁾	\$269,000,001	\$482,804	114	\$797,730	\$2,359,649	\$4,235	112%	1.79	2.97	0.18%
Unknown	\$9,781,000	\$58,680	150	\$288	\$65,207	\$391	10%	6.00	0.03	0.60%
8 to 14	\$5,830,200	\$5,190	37	\$20,886	\$157,573	\$140	4%	0.89	3.58	0.09%
15+	\$12,562,351	\$11,541	23	\$47,518	\$546,189	\$502	13%	0.92	3.78	0.09%
Commercial Non Residential Total	\$5,202,604,331	\$31,437,138	8,299	\$32,835,661	\$626,895	\$3,788		6.04	6.31	0.60%

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 ⁽¹⁾	AAL	Risk Count	Premium Subtotal ⁽²⁾	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost ⁽³⁾
No Protection	\$4,693,138,703	\$28,777,770	7,575	\$29,732,560	\$619,556	\$3,799	100%	6.13	6.34	0.61%
Engineered Shutters	\$451,833,705	\$2,273,140	519	\$2,679,619	\$870,585	\$4,380	116%	5.03	5.93	0.50%
Non Engineered Shutters⁽⁴⁾	\$47,767,423	\$325,068	53	\$421,451	\$901,272	\$6,133	162%	6.81	8.82	0.68%
Unknown	\$9,864,500	\$61,160	152	\$2,031	\$64,898	\$402	11%	6.20	0.21	0.62%
Commercial Non Residential Total	\$5,202,604,331	\$31,437,138	8,299	\$32,835,661	\$626,895	\$3,788		6.04	6.31	0.60%

Commercial Non Residential

Gross Area	Exposure ⁽¹⁾	AAL	Risk Count	Premium Subtotal ⁽²⁾	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost ⁽³⁾
1 to 1500	\$861,145,282	\$5,005,812	1,528	\$5,215,326	\$563,577	\$3,276	86%	5.81	6.06	0.58%
1501 to 3000	\$1,348,126,351	\$8,111,062	2,313	\$8,958,867	\$582,848	\$3,507	93%	6.02	6.65	0.60%
Greater than 3000	\$2,721,287,607	\$15,975,742	3,837	\$16,376,011	\$709,223	\$4,164	110%	5.87	6.02	0.59%
Unknown⁽⁴⁾	\$262,264,091	\$2,285,842	471	\$2,285,169	\$556,824	\$4,853	128%	8.72	8.71	0.87%
Unknown_SC_AUX	\$9,781,000	\$58,680	150	\$288	\$65,207	\$391	10%	6.00	0.03	0.60%
Personal Residential Total	\$5,202,604,331	\$31,437,138	8,299	\$32,835,661	\$626,895	\$3,788		6.04	6.31	0.60%

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 ⁽⁴⁾	Exposure ⁽¹⁾	AAL	Risk Count	Premium Subtotal ⁽²⁾	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost ⁽³⁾
0 - 100,000	\$75,760,998	\$464,845	1,378	\$578,008	\$54,979	\$337	9%	6.14	7.63	0.61%
100,001 - 200,000	\$155,096,376	\$1,173,016	1,031	\$1,397,842	\$150,433	\$1,138	30%	7.56	9.01	0.76%
200,001 - 300,000	\$234,636,917	\$1,903,186	931	\$2,642,675	\$252,027	\$2,044	54%	8.11	11.26	0.81%
300,001 - 400,000	\$290,961,049	\$2,201,484	831	\$2,309,717	\$350,134	\$2,649	70%	7.57	7.94	0.76%
400,001 - 500,000	\$344,943,866	\$2,600,514	767	\$2,776,693	\$449,731	\$3,391	90%	7.54	8.05	0.75%
500,001 - 600,000	\$284,199,393	\$2,011,817	518	\$1,946,549	\$548,647	\$3,884	103%	7.08	6.85	0.71%
600,001 - 700,000	\$268,140,888	\$1,962,932	413	\$1,996,673	\$649,252	\$4,753	125%	7.32	7.45	0.73%
700,001 - 800,000	\$254,066,743	\$1,929,294	339	\$1,935,706	\$749,459	\$5,691	150%	7.59	7.62	0.76%
800,001 - 900,000	\$226,876,736	\$1,605,386	267	\$1,590,831	\$849,726	\$6,013	159%	7.08	7.01	0.71%
900,001 - 1,000,000	\$274,764,201	\$2,008,925	287	\$1,944,217	\$957,367	\$7,000	185%	7.31	7.08	0.73%
1,000,001 - 2,000,000	\$1,502,214,080	\$9,313,915	1,183	\$8,968,611	\$1,269,834	\$7,873	208%	6.20	5.97	0.62%
2,000,001 - 3,000,000	\$491,059,349	\$2,217,607	204	\$1,894,023	\$2,407,154	\$10,871	287%	4.52	3.86	0.45%
3,000,001 - 4,000,000	\$205,648,900	\$678,402	61	\$606,455	\$3,371,293	\$11,121	294%	3.30	2.95	0.33%
4,000,001+	\$594,234,835	\$1,365,816	89	\$2,247,661	\$6,676,796	\$15,346	405%	2.30	3.78	0.23%
Commercial Non Residential Total	5,202,604,331	\$31,437,138	8,299	\$32,835,661	\$626,895	\$3,788		6.04	6.31	0.60%

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 ⁽²⁾
HRAPRW_HW2 ⁽⁴⁾	40,992	\$68,974,597	\$1,683	\$93,918,498
PLAPRM_HO3 ⁽⁴⁾	134,465	\$59,640,591	\$444	\$313,802,162
HRACNRW_CC ⁽⁴⁾	7,680	\$29,961,324	\$3,901	\$30,661,156
PLAPRM_DP3	60,484	\$21,655,723	\$358	\$84,692,471
HRAPRM_HO3 ⁽⁴⁾	20,646	\$21,275,417	\$1,030	\$68,447,259
CRW_CONDO ⁽⁴⁾	3,173	\$20,047,409	\$6,318	\$15,113,097
HRAPRW_DW2	10,658	\$18,523,514	\$1,738	\$22,222,071
PLAPRM_MHO3	20,536	\$13,518,968	\$658	\$19,960,981
HRAPRM_DP3	17,645	\$12,737,690	\$722	\$29,962,721
PLAPRM_MDP1	26,768	\$8,043,012	\$300	\$12,080,587
HRAPRW_HW6	13,797	\$7,024,722	\$509	\$10,870,048
CRW_APT	2,352	\$6,469,237	\$2,751	\$6,627,542
PLAPRM_DP1	13,331	\$6,254,153	\$469	\$17,017,211
CLACRM_C ⁽⁴⁾	2,618	\$5,856,283	\$2,237	\$9,259,494
HRAPRM_HO6	12,201	\$3,510,304	\$288	\$13,029,546
HRAPRM_DP1	3,548	\$3,494,531	\$985	\$6,977,005
HRACRM_C ⁽⁴⁾	262	\$3,195,996	\$12,198	\$3,026,228
HRAPRW_MW2	3,355	\$2,825,675	\$842	\$2,810,391
CLACRM_A	1,309	\$2,218,367	\$1,695	\$4,508,864
CRW_HOA	700	\$2,015,355	\$2,879	\$1,097,012
CLACRM_H	1,301	\$1,995,809	\$1,534	\$1,673,671
HRAPRM_MHO3	2,032	\$1,691,500	\$832	\$2,530,553
PLAPRM_HO6	18,988	\$1,509,462	\$79	\$12,842,929
HRACRM_A	235	\$1,293,997	\$5,506	\$1,295,936
CLA_CNRM ⁽⁴⁾	405	\$1,117,139	\$2,758	\$1,772,930
HRAPRM_MDP1	1,550	\$1,042,463	\$673	\$1,234,155
CRW_SC	1,621	\$457,902	\$282	\$312,249
PLAPRM_HO8	1,012	\$418,505	\$414	\$1,622,961
CR-W_Other	399	\$318,043	\$797	\$362,163
HRAPRW_MD1	359	\$309,012	\$861	\$293,817
HRA_CNRM ⁽⁴⁾	54	\$293,784	\$5,440	\$350,344
HRACRM_H	222	\$257,516	\$1,160	\$206,254
HRAPRM_HO4	2,689	\$225,525	\$84	\$836,197
PLAPRM_HO4	5,377	\$155,326	\$29	\$881,613
HRAPRM_HO8	193	\$134,518	\$697	\$445,705
HRAPRW_HW4	438	\$103,066	\$235	\$156,282
PLAPRM_MHO4	890	\$75,507	\$85	\$278,698
HRACNRW_SC	150	\$58,680	\$391	\$9,703
HRAPRM_MHO4	43	\$6,739	\$157	\$22,160
HRACNRW_BR	6	\$2,677	\$446	\$21,524
HRAPRM_HW2	1	\$1,092	\$1,092	\$1,167
	434,485	\$328,711,131	\$757	\$793,235,355

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 December 31, 2017
- 2.) Average Annual Loss from AIR Touchstone v5.0
- 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