

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

**September 2018**



# 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>
HO-3	\$49,828,776,941	\$84,772,006	160,578	\$411,377,063	\$310,309	\$528	86%	1.70	8.26	0.17%
HW-2	\$17,763,208,999	\$65,287,282	37,937	\$87,630,163	\$468,229	\$1,721	282%	3.68	4.93	0.37%
DP-3	\$14,579,652,914	\$34,708,898	79,758	\$119,483,062	\$182,799	\$435	71%	2.38	8.20	0.24%
MHO-3	\$1,543,205,602	\$18,256,805	25,654	\$26,786,676	\$60,155	\$712	116%	11.83	17.36	1.18%
<b>DW-2</b>	<b>\$3,567,884,840</b>	<b>\$17,416,967</b>	<b>9,824</b>	<b>\$21,264,248</b>	<b>\$363,180</b>	<b>\$1,773</b>	<b>290%</b>	<b>4.88</b>	<b>5.96</b>	<b>0.49%</b> <sup>(4)</sup>
DP-1	\$3,963,983,739	\$9,795,355	16,946	\$24,874,686	\$233,919	\$578	95%	2.47	6.28	0.25%
MDP-1	\$1,146,626,957	\$8,954,821	26,621	\$13,420,446	\$43,072	\$336	55%	7.81	11.70	0.78%
HW-6	\$1,864,594,695	\$6,131,678	12,259	\$9,361,581	\$152,100	\$500	82%	3.29	5.02	0.33%
HO-6	\$1,593,504,303	\$5,006,678	32,500	\$27,819,322	\$49,031	\$154	25%	3.14	17.46	0.31%
MW-2	\$130,621,260	\$2,653,346	3,047	\$2,789,241	\$42,869	\$871	142%	20.31	21.35	2.03%
HO-8	\$291,496,640	\$637,292	1,360	\$2,215,100	\$214,336	\$469	77%	2.19	7.60	0.22%
HO-4	\$179,697,940	\$389,094	8,290	\$1,646,280	\$21,676	\$47	8%	2.17	9.16	0.22%
MD-1	\$10,480,950	\$273,551	312	\$273,521	\$33,593	\$877	143%	26.10	26.10	2.61%
HW-4	\$29,099,950	\$94,849	378	\$136,983	\$76,984	\$251	41%	3.26	4.71	0.33%
MHO-4	\$19,366,355	\$78,890	919	\$292,974	\$21,073	\$86	14%	4.07	15.13	0.41%
<b>Personal Residential Total</b>	<b>\$96,512,202,085</b>	<b>\$254,457,513</b>	<b>\$416,383</b>	<b>\$749,371,346</b>	<b>\$231,787</b>	<b>\$611</b>		<b>2.64</b>	<b>7.76</b>	<b>0.26%</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  
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	\$75,996,583,967	\$166,157,489	296,045	\$596,615,037	\$256,706	\$561	92%	2.19	7.85	0.22%
Wood frame	\$14,812,263,414	\$48,880,283	50,252	\$93,313,956	\$294,760	\$973	159%	3.30	6.30	0.33%
Mobile homes full tie down	\$2,850,301,124	\$30,217,413	56,553	\$43,562,858	\$50,401	\$534	87%	10.60	15.28	1.06%
<b>Reinforced masonry</b>	<b>\$1,383,013,170</b>	<b>\$6,619,759</b>	<b>4,507</b>	<b>\$6,225,239</b>	<b>\$306,859</b>	<b>\$1,469</b>	<b>240%</b>	<b>4.79</b>	<b>4.50</b>	<b>0.48%</b> <sup>(4)</sup>
Reinforced concrete	\$850,577,996	\$1,423,743	6,604	\$5,644,847	\$128,797	\$216	35%	1.67	6.64	0.17%
Masonry veneer	\$619,462,414	\$1,158,827	2,422	\$4,009,409	\$255,765	\$478	78%	1.87	6.47	0.19%
<b>Personal Residential Total</b>	<b>\$96,512,202,085</b>	<b>\$254,457,513</b>	<b>\$416,383</b>	<b>\$749,371,346</b>	<b>\$231,787</b>	<b>\$611</b>		<b>2.64</b>	<b>7.76</b>	<b>0.26%</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>Permanent dwelling: single-family</b>	<b>\$88,511,884,837</b>	<b>\$229,964,864</b>	<b>326,623</b>	<b>\$673,742,854</b>	<b>\$270,991</b>	<b>\$704</b>	<b>115%</b>	<b>2.60</b>	<b>7.61</b>	<b>0.26%</b> <sup>(4)</sup>
Apartment/Condo	\$4,956,889,634	\$15,659,475	71,175	\$48,654,028	\$69,644	\$220	36%	3.16	9.82	0.32%
Permanent dwelling: multi-family	\$3,043,427,614	\$8,833,174	18,585	\$26,974,464	\$163,757	\$475	78%	2.90	8.86	0.29%
<b>Personal Residential Total</b>	<b>\$96,512,202,085</b>	<b>\$254,457,513</b>	<b>\$416,383</b>	<b>\$749,371,346</b>	<b>\$231,787</b>	<b>\$611</b>		<b>2.64</b>	<b>7.76</b>	<b>0.26%</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</b>	<b>\$93,498,708,954</b>	<b>\$245,755,814</b>	<b>399,473</b>	<b>\$728,624,967</b>	<b>\$234,055</b>	<b>\$615</b>	<b>101%</b>	<b>2.63</b>	<b>7.79</b>	<b>0.26%</b> <sup>(4)</sup>
Relaxed Address	\$2,077,229,879	\$6,048,021	11,102	\$14,575,923	\$187,104	\$545	89%	2.91	7.02	0.29%
Postal Code Centroid	\$936,240,152	\$2,653,654	5,806	\$6,170,284	\$161,254	\$457	75%	2.83	6.59	0.28%
City Centriod	\$23,100	\$25	2	\$172	\$11,550	\$13	2%	1.09	7.45	0.11%
<b>Personal Residential Total</b>	<b>\$96,512,202,085</b>	<b>\$254,457,513</b>	<b>\$416,383</b>	<b>\$749,371,346</b>	<b>\$231,787</b>	<b>\$611</b>		<b>2.64</b>	<b>7.76</b>	<b>0.26%</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 Sq ft	\$35,943,601,292	\$113,359,795	250,070	\$333,496,531	\$143,734	\$453	74%	3.15	9.28	0.32%
1501 to 2500 Sq ft	\$43,897,141,087	\$102,128,175	137,289	\$317,377,954	\$319,743	\$744	122%	2.33	7.23	0.23%
2501 to 5000 Sq ft	\$16,291,472,228	\$38,068,589	27,706	\$95,982,082	\$588,012	\$1,374	225%	2.34	5.89	0.23%
<b>5001 to 10000 Sq ft</b>	<b>\$257,273,171</b>	<b>\$573,914</b>	<b>278</b>	<b>\$1,478,479</b>	<b>\$925,443</b>	<b>\$2,064</b>	<b>338%</b>	<b>2.23</b>	<b>5.75</b>	<b>0.22%</b> <sup>(4)</sup>
Unknown	\$122,164,307	\$326,759	1,039	\$1,035,272	\$117,579	\$314	51%	2.67	8.47	0.27%
Greater than 10000 Sq ft	\$550,000	\$282	1	\$1,028	\$550,000	\$282	46%	0.51	1.87	0.05%
<b>Personal Residential Total</b>	<b>\$96,512,202,085</b>	<b>\$254,457,513</b>	<b>\$416,383</b>	<b>\$749,371,346</b>	<b>\$231,787</b>	<b>\$611</b>		<b>2.64</b>	<b>7.76</b>	<b>0.26%</b>

1) Exposure calculated using Building Value not Coverage Limits

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Personal Residential: Primary Characteristics  
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>1994 or Earlier</b>	<b>\$77,163,836,376</b>	<b>\$221,325,287</b>	<b>343,947</b>	<b>\$651,103,238</b>	<b>\$224,348</b>	<b>\$643</b>	<b>105%</b>	<b>2.87</b>	<b>8.44</b>	<b>0.29%</b> <sup>(4)</sup>
1995 to 2001	\$8,714,058,532	\$16,222,338	31,504	\$49,867,085	\$276,602	\$515	84%	1.86	5.72	0.19%
2002 to 2008	\$8,301,354,422	\$13,396,367	31,562	\$37,787,940	\$263,017	\$424	69%	1.61	4.55	0.16%
2009 or Later	\$2,332,952,755	\$3,513,521	9,370	\$10,613,083	\$248,981	\$375	61%	1.51	4.55	0.15%
<b>Personal Residential Total</b>	<b>\$96,512,202,085</b>	<b>\$254,457,513</b>	<b>\$416,383</b>	<b>\$749,371,346</b>	<b>\$231,787</b>	<b>\$611</b>		<b>2.64</b>	<b>7.76</b>	<b>0.26%</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>2 to 3 Stories</b>	<b>\$21,853,344,745</b>	<b>\$62,415,223</b>	<b>87,496</b>	<b>\$149,923,132</b>	<b>\$249,764</b>	<b>\$713</b>	<b>117%</b>	<b>2.86</b>	<b>6.86</b>	<b>0.29%</b> <sup>(4)</sup>
1 Story	\$70,497,885,609	\$167,714,482	271,156	\$552,022,508	\$259,990	\$619	101%	2.38	7.83	0.24%
4 to 7 Stories	\$1,007,779,152	\$3,237,207	15,476	\$9,816,603	\$65,119	\$209	34%	3.21	9.74	0.32%
8 Stories or Higher	\$1,491,627,319	\$4,058,425	14,929	\$12,813,334	\$99,915	\$272	44%	2.72	8.59	0.27%
Unknown	\$1,661,565,260	\$17,032,176	27,326	\$24,795,769	\$60,805	\$623	102%	10.25	14.92	1.03%
<b>Personal Residential Total</b>	<b>\$96,512,202,085</b>	<b>\$254,457,513</b>	<b>\$416,383</b>	<b>\$749,371,346</b>	<b>\$231,787</b>	<b>\$611</b>		<b>2.64</b>	<b>7.76</b>	<b>0.26%</b>

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Personal Residential: Primary 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 without bracing	\$59,216,646,711	\$142,793,710	210,143	\$470,016,182	\$281,792	\$680	111%	2.41	7.94	0.24%
Unknown/default	\$9,872,386,748	\$47,969,844	114,275	\$101,076,339	\$86,391	\$420	69%	4.86	10.24	0.49%
<b>Hip</b>	<b>\$21,103,387,834</b>	<b>\$42,411,805</b>	<b>57,978</b>	<b>\$115,928,176</b>	<b>\$363,990</b>	<b>\$732</b>	<b>120%</b>	<b>2.01</b>	<b>5.49</b>	<b>0.20%</b> <sup>(4)</sup>
Flat	\$6,319,780,792	\$21,282,155	33,987	\$62,350,649	\$185,947	\$626	102%	3.37	9.87	0.34%
<b>Personal Residential Total</b>	<b>\$96,512,202,085</b>	<b>\$254,457,513</b>	<b>\$416,383</b>	<b>\$749,371,346</b>	<b>\$231,787</b>	<b>\$611</b>		<b>2.64</b>	<b>7.76</b>	<b>0.26%</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>
Hurricane Wind-Rated Roof Coverings	\$48,245,126,706	\$111,528,184	163,559	\$358,277,626	\$294,971	\$682	112%	2.31	7.43	0.23%
Asphalt shingles	\$22,548,323,616	\$51,091,310	84,724	\$166,776,169	\$266,139	\$603	99%	2.27	7.40	0.23%
Unknown/default	\$7,106,451,822	\$44,134,520	117,604	\$83,351,712	\$60,427	\$375	61%	6.21	11.73	0.62%
Clay/concrete tiles	\$14,276,973,731	\$32,499,194	37,689	\$109,506,690	\$378,810	\$862	141%	2.28	7.67	0.23%
<b>Standing seam metal roofs</b>	<b>\$2,718,519,057</b>	<b>\$10,215,813</b>	<b>6,427</b>	<b>\$15,239,477</b>	<b>\$422,984</b>	<b>\$1,590</b>	<b>260%</b>	<b>3.76</b>	<b>5.61</b>	<b>0.38%</b> <sup>(4)</sup>
Built-up roof with gravel	\$1,469,895,255	\$4,600,944	5,912	\$15,036,664	\$248,629	\$778	127%	3.13	10.23	0.31%
Wooden shingles	\$116,270,448	\$298,424	398	\$1,029,444	\$292,137	\$750	123%	2.57	8.85	0.26%
Slate	\$30,641,450	\$89,124	70	\$153,564	\$437,735	\$1,273	208%	2.91	5.01	0.29%
<b>Personal Residential Total</b>	<b>\$96,512,202,085</b>	<b>\$254,457,513</b>	<b>\$416,383</b>	<b>\$749,371,346</b>	<b>\$231,787</b>	<b>\$611</b>		<b>2.64</b>	<b>7.76</b>	<b>0.26%</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 nails @ 6 spacing, 6 on center	\$53,359,708,436	\$122,321,492	171,861	\$414,408,414	\$310,482	\$712	116%	2.29	7.77	0.23%
Unknown/default	\$18,555,906,036	\$69,402,631	158,414	\$160,833,726	\$117,136	\$438	72%	3.74	8.67	0.37%
6d nails @ 6 spacing, 12 on center	\$17,855,439,186	\$44,417,757	64,791	\$125,886,626	\$275,585	\$686	112%	2.49	7.05	0.25%
<b>8d nails @ 6 spacing, 12 on center</b>	<b>\$6,741,148,427</b>	<b>\$18,315,633</b>	<b>21,317</b>	<b>\$48,242,580</b>	<b>\$316,233</b>	<b>\$859</b>	<b>141%</b>	<b>2.72</b>	<b>7.16</b>	<b>0.27%</b> <sup>(4)</sup>
<b>Personal Residential Total</b>	<b>\$96,512,202,085</b>	<b>\$254,457,513</b>	<b>\$416,383</b>	<b>\$749,371,346</b>	<b>\$231,787</b>	<b>\$611</b>		<b>2.64</b>	<b>7.76</b>	<b>0.26%</b>

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Personal Residential: Primary Characteristics  
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/default</b>	<b>\$93,480,470,783</b>	<b>\$242,448,843</b>	<b>391,858</b>	<b>\$726,380,164</b>	<b>\$238,557</b>	<b>\$619</b>	<b>101%</b>	<b>2.59</b>	<b>7.77</b>	<b>0.26%</b> <sup>(4)</sup>
Reinforced concrete slabs	\$2,825,774,418	\$11,333,983	21,625	\$20,567,593	\$130,672	\$524	86%	4.01	7.28	0.40%
Metal deck with insulation board	\$122,946,667	\$399,711	1,511	\$1,363,808	\$81,368	\$265	43%	3.25	11.09	0.33%
Wood planks	\$83,010,217	\$274,976	1,389	\$1,059,781	\$59,763	\$198	32%	3.31	12.77	0.33%
<b>Personal Residential Total</b>	<b>\$96,512,202,085</b>	<b>\$254,457,513</b>	<b>\$416,383</b>	<b>\$749,371,346</b>	<b>\$231,787</b>	<b>\$611</b>		<b>2.64</b>	<b>7.76</b>	<b>0.26%</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>
<b>Unknown/default</b>	<b>\$24,211,700,428</b>	<b>\$79,652,559</b>	<b>174,033</b>	<b>\$187,668,853</b>	<b>\$139,121</b>	<b>\$458</b>	<b>75%</b>	<b>3.29</b>	<b>7.75</b>	<b>0.33%</b>
Hurricane Ties	\$29,972,862,299	\$68,182,844	93,320	\$231,040,080	\$321,184	\$731	120%	2.27	7.71	0.23%
Nails/Screws	\$20,563,423,128	\$54,606,466	80,372	\$192,155,309	\$255,853	\$679	111%	2.66	9.34	0.27%
<b>Clips</b>	<b>\$21,764,216,230</b>	<b>\$52,015,644</b>	<b>68,658</b>	<b>\$138,507,104</b>	<b>\$316,995</b>	<b>\$758</b>	<b>124%</b>	<b>2.39</b>	<b>6.36</b>	<b>0.24%</b> <sup>(4)</sup>
<b>Personal Residential Total</b>	<b>\$96,512,202,085</b>	<b>\$254,457,513</b>	<b>\$416,383</b>	<b>\$749,371,346</b>	<b>\$231,787</b>	<b>\$611</b>		<b>2.64</b>	<b>7.76</b>	<b>0.26%</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>
<b>No protection</b>	<b>\$53,155,025,463</b>	<b>\$125,412,165</b>	<b>203,984</b>	<b>\$421,655,396</b>	<b>\$260,584</b>	<b>\$615</b>	<b>101%</b>	<b>2.36</b>	<b>7.93</b>	<b>0.24%</b>
Engineered shutters	\$27,141,570,976	\$69,966,676	82,012	\$192,435,543	\$330,946	\$853	140%	2.58	7.09	0.26%
Unknown/default	\$14,156,905,014	\$52,548,774	123,704	\$120,631,193	\$114,442	\$425	70%	3.71	8.52	0.37%
<b>Non-engineered shutters</b>	<b>\$2,058,700,632</b>	<b>\$6,529,899</b>	<b>6,683</b>	<b>\$14,649,214</b>	<b>\$308,050</b>	<b>\$977</b>	<b>160%</b>	<b>3.17</b>	<b>7.12</b>	<b>0.32%</b> <sup>(4)</sup>
<b>Personal Residential Total</b>	<b>\$96,512,202,085</b>	<b>\$254,457,513</b>	<b>\$416,383</b>	<b>\$749,371,346</b>	<b>\$231,787</b>	<b>\$611</b>		<b>2.64</b>	<b>7.76</b>	<b>0.26%</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>Secondary water resistance - No</b>	<b>\$65,619,968,409</b>	<b>\$163,434,577</b>	<b>231,774</b>	<b>\$507,602,209</b>	<b>\$283,120</b>	<b>\$705</b>	<b>115%</b>	<b>2.49</b>	<b>7.74</b>	<b>0.25%</b> <sup>(4)</sup>
Unknown/ default	\$21,455,690,032	\$72,041,299	149,810	\$177,690,775	\$143,219	\$481	79%	3.36	8.28	0.34%
Secondary water resistance - Yes	\$6,982,523,048	\$16,988,749	31,373	\$37,956,804	\$222,565	\$542	89%	2.43	5.44	0.24%
<b>Personal Residential Total</b>	<b>\$94,058,181,489</b>	<b>\$252,464,626</b>	<b>\$412,957</b>	<b>\$723,249,788</b>	<b>\$227,767</b>	<b>\$611</b>		<b>2.68</b>	<b>7.69</b>	<b>0.27%</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  
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 - \$50,000	\$2,327,132,977	\$16,206,480	79,096	\$37,490,452	\$29,422	\$205	34%	6.96	16.11	0.7%
\$50,0001 - \$100,000	\$2,899,789,532	\$19,093,441	42,170	\$35,508,387	\$68,764	\$453	74%	6.58	12.25	0.7%
\$100,001 - \$250,000	\$24,163,572,458	\$58,048,385	126,754	\$222,838,494	\$190,634	\$458	75%	2.40	9.22	0.2%
\$250,0001 - \$500,000	\$47,339,908,025	\$106,910,094	138,793	\$344,662,663	\$341,083	\$770	126%	2.26	7.28	0.2%
\$500,0001 - \$750,000	\$13,433,630,330	\$35,838,099	22,617	\$77,062,895	\$593,962	\$1,585	259%	2.67	5.74	0.3%
\$750,0001 - \$1,000,000	\$4,691,891,993	\$13,320,016	5,521	\$23,702,684	\$849,826	\$2,413	395%	2.84	5.05	0.3%
\$1,000,000 - \$1,500,000	\$1,624,925,741	\$4,949,740	1,412	\$7,959,164	\$1,150,797	\$3,505	574%	3.05	4.90	0.3%
\$1,500,001 - \$2,000,000	\$31,351,029	\$91,259	20	\$146,607	\$1,567,551	\$4,563	747%	2.91	4.68	0.3%
<b>Personal Residential Total</b>	<b>\$96,512,202,085</b>	<b>\$254,457,513</b>	<b>\$416,383</b>	<b>\$749,371,346</b>	<b>\$231,787</b>	<b>\$611</b>		<b>2.64</b>	<b>7.76</b>	<b>0.3%</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



## 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>
Condominium Association	\$7,385,304,260	\$24,555,429	4,788	28,992,625	\$1,542,461	\$5,129	160%	3.32	3.93	0.33%
Apartments	\$1,672,053,960	\$6,403,457	2,242	9,460,746	\$745,787	\$2,856	89%	3.83	5.66	0.38%
Homeowner Association	\$945,946,935	\$3,697,666	1,493	3,035,618	\$633,588	\$2,477	77%	3.91	3.21	0.39%
<b>Cooperative Buildings</b>	<b>\$220,472,700</b>	<b>\$1,070,772</b>	<b>200</b>	<b>\$983,666</b>	<b>\$1,102,364</b>	<b>\$5,354</b>	<b>167%</b>	<b>4.86</b>	<b>4.46</b>	<b>0.49%</b> <sup>(4)</sup>
Auxiliary Building	\$186,317,309	\$1,015,755	1,029	976,536	\$181,066	\$987	31%	5.45	5.24	0.55%
Special Class Item	\$93,121,800	\$489,832	1,881	433,650	\$49,507	\$260	8%	5.26	4.66	0.53%
Fraternalities/Sororities/Dormitories	\$959,300	\$8,733	2	10,419	\$479,650	\$4,367	136%	9.10	10.86	0.91%
<b>Commercial Residential Total</b>	<b>\$10,504,176,264</b>	<b>\$37,241,643</b>	<b>11,635</b>	<b>\$43,893,260</b>	<b>\$902,808</b>	<b>\$3,201</b>		<b>3.55</b>	<b>4.18</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>
<b>Wind resistive</b>	<b>\$5,346,243,929</b>	<b>\$17,333,566</b>	<b>2,807</b>	<b>\$15,895,240</b>	<b>\$1,904,611</b>	<b>\$6,175</b>	<b>193%</b>	<b>3.24</b>	<b>2.97</b>	<b>0.32%</b> <sup>(4)</sup>
Masonry	\$1,715,351,089	\$9,047,131	3,344	11,341,055	\$512,964	\$2,705	85%	5.27	6.61	0.53%
Wood frame	\$1,328,625,384	\$5,592,923	2,752	10,204,793	\$482,785	\$2,032	63%	4.21	7.68	0.42%
Reinforced concrete	\$1,853,204,100	\$3,886,315	683	5,471,138	\$2,713,330	\$5,690	178%	2.10	2.95	0.21%
Semi-wind resistive	\$167,629,962	\$891,876	168	547,384	\$997,797	\$5,309	166%	5.32	3.27	0.53%
Unknown	\$93,121,800	\$489,832	1,881	433,650	\$49,507	\$260	8%	5.26	4.66	0.53%
<b>Commercial Residential Total</b>	<b>\$10,504,176,264</b>	<b>\$37,241,643</b>	<b>11,635</b>	<b>\$43,893,260</b>	<b>\$902,808</b>	<b>\$3,201</b>		<b>3.55</b>	<b>4.18</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

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Commercial Residential: Primary Characteristics  
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>
Apartment/Condo	\$10,432,836,049	\$36,834,949	11,061	\$43,882,841	\$943,209	\$3,330	104%	3.53	4.21	0.35% <sup>(4)</sup>
Entertainment and recreation	\$70,348,915	\$397,910	571	0	\$123,203	\$697	22%	5.66	0.00	0.57%
Temporary lodging	\$991,300	\$8,784	3	10,419	\$330,433	\$2,928	91%	8.86	10.51	0.89%
<b>Commercial Residential Total</b>	<b>\$10,504,176,264</b>	<b>\$37,241,643</b>	<b>11,635</b>	<b>\$43,893,260</b>	<b>\$902,808</b>	<b>\$3,201</b>		<b>3.55</b>	<b>4.18</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	\$10,130,061,914	\$35,825,139	11,170	42,447,630	\$906,899	\$3,207	100%	3.54	4.19	0.35%
Relaxed Address	\$277,961,870	\$1,085,501	364	1,058,229	\$763,632	\$2,982	93%	3.91	3.81	0.39%
Postal Code Centroid	\$96,152,480	\$331,003	101	\$387,401	\$952,005	\$3,277	102%	3.44	4.03	0.34% <sup>(4)</sup>
<b>Commercial Residential Total</b>	<b>\$10,504,176,264</b>	<b>\$37,241,643</b>	<b>11,635</b>	<b>\$43,893,260</b>	<b>\$902,808</b>	<b>\$3,201</b>		<b>3.55</b>	<b>4.18</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 Sq ft	\$155,015,485	\$891,202	1,419	1,308,401	\$109,243	\$628	20%	5.75	8.44	0.57%
1501 to 2500 Sq ft	\$420,578,380	\$1,781,633	1,740	2,810,217	\$241,712	\$1,024	32%	4.24	6.68	0.42%
2501 to 5000 Sq ft	\$920,272,638	\$4,368,620	1,984	5,687,925	\$463,847	\$2,202	69%	4.75	6.18	0.47%
5001 to 10000 Sq ft	\$1,795,520,697	\$7,297,595	2,324	9,095,431	\$772,599	\$3,140	98%	4.06	5.07	0.41%
Greater than 10000 Sq ft	\$6,970,760,564	\$21,770,194	2,139	\$23,941,669	\$3,258,888	\$10,178	318%	3.12	3.43	0.31% <sup>(4)</sup>
Unknown	\$242,028,500	\$1,132,400	2,029	1,049,617	\$119,285	\$558	17%	4.68	4.34	0.47%
<b>Commercial Residential Total</b>	<b>\$10,504,176,264</b>	<b>\$37,241,643</b>	<b>11,635</b>	<b>\$43,893,260</b>	<b>\$902,808</b>	<b>\$3,201</b>		<b>3.55</b>	<b>4.18</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  
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>
1994 or Earlier	\$9,535,744,340	\$35,086,731	10,760	\$41,177,323	\$886,222	\$3,261	102%	3.68	4.32	0.37% <sup>(4)</sup>
1995 to 2001	\$590,186,544	\$1,475,693	451	1,855,148	\$1,308,618	\$3,272	102%	2.50	3.14	0.25%
2002 to 2008	\$326,676,780	\$609,204	327	691,963	\$999,012	\$1,863	58%	1.86	2.12	0.19%
2009 or Later	\$51,568,600	\$70,015	97	168,826	\$531,635	\$722	23%	1.36	3.27	0.14%
<b>Commercial Residential Total</b>	<b>\$10,504,176,264</b>	<b>\$37,241,643</b>	<b>11,635</b>	<b>\$43,893,260</b>	<b>\$902,808</b>	<b>\$3,201</b>		<b>3.55</b>	<b>4.18</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 Story	\$821,321,209	\$3,685,488	3,389	\$5,746,459	\$242,349	\$1,087	34%	4.49	7.00	0.45%
2 to 3 Stories	\$5,450,237,570	\$21,282,147	5,472	24,622,887	\$996,023	\$3,889	122%	3.90	4.52	0.39%
4 to 7 Stories	\$3,723,922,685	\$10,898,113	846	11,509,568	\$4,401,800	\$12,882	402%	2.93	3.09	0.29%
<b>8 Stories or Higher</b>	<b>\$415,573,000</b>	<b>\$886,064</b>	<b>47</b>	<b>\$1,580,696</b>	<b>\$8,841,979</b>	<b>\$18,852</b>	<b>589%</b>	<b>2.13</b>	<b>3.80</b>	<b>0.21%</b> <sup>(4)</sup>
Unknown	\$93,121,800	\$489,832	1,881	433,650	\$49,507	\$260	8%	5.26	4.66	0.53%
<b>Commercial Residential Total</b>	<b>\$10,504,176,264</b>	<b>\$37,241,643</b>	<b>11,635</b>	<b>\$43,893,260</b>	<b>\$902,808</b>	<b>\$3,201</b>		<b>3.55</b>	<b>4.18</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  
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>
Flat	\$4,262,450,045	\$16,348,689	4,587	\$16,572,580	\$929,246	\$3,564	111%	3.84	3.89	0.38%
<b>Unknown/default</b>	<b>\$4,442,000,609</b>	<b>\$13,302,988</b>	<b>3,295</b>	<b>\$14,821,201</b>	<b>\$1,348,103</b>	<b>\$4,037</b>	<b>126%</b>	<b>2.99</b>	<b>3.34</b>	<b>0.30%</b> <sup>(4)</sup>
Gable end without bracing	\$1,067,914,000	\$4,592,235	2,292	7,791,806	\$465,931	\$2,004	63%	4.30	7.30	0.43%
Hip	\$731,811,610	\$2,997,731	1,461	4,707,673	\$500,898	\$2,052	64%	4.10	6.43	0.41%
<b>Commercial Residential Total</b>	<b>\$10,504,176,264</b>	<b>\$37,241,643</b>	<b>11,635</b>	<b>\$43,893,260</b>	<b>\$902,808</b>	<b>\$3,201</b>		<b>3.55</b>	<b>4.18</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/default	\$6,591,313,552	\$24,767,320	8,356	\$25,696,332	\$788,812	\$2,964	93%	3.76	3.90	0.38%
<b>Hurricane Wind-Rated Roof Coverings</b>	<b>\$3,912,862,712</b>	<b>\$12,474,324</b>	<b>3,279</b>	<b>\$18,196,928</b>	<b>\$1,193,310</b>	<b>\$3,804</b>	<b>119%</b>	<b>3.19</b>	<b>4.65</b>	<b>0.32%</b> <sup>(4)</sup>
<b>Commercial Residential Total</b>	<b>\$10,504,176,264</b>	<b>\$37,241,643</b>	<b>11,635</b>	<b>\$43,893,260</b>	<b>\$902,808</b>	<b>\$3,201</b>		<b>3.55</b>	<b>4.18</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/default</b>	<b>\$7,857,778,083</b>	<b>\$25,135,308</b>	<b>6,930</b>	<b>\$25,809,343</b>	<b>\$1,133,879</b>	<b>\$3,627</b>	<b>113%</b>	<b>3.20</b>	<b>3.28</b>	<b>0.32%</b> <sup>(4)</sup>
8d nails @ 6 spacing, 6 on center	\$1,279,972,110	\$5,376,178	2,192	8,384,414	\$583,929	\$2,453	77%	4.20	6.55	0.42%
6d nails @ 6 spacing, 12 on center	\$775,916,436	\$4,457,390	1,407	5,850,305	\$551,469	\$3,168	99%	5.74	7.54	0.57%
8d nails @ 6 spacing, 12 on center	\$590,509,635	\$2,272,768	1,106	3,849,198	\$533,915	\$2,055	64%	3.85	6.52	0.38%
<b>Commercial Residential Total</b>	<b>\$10,504,176,264</b>	<b>\$37,241,643</b>	<b>11,635</b>	<b>\$43,893,260</b>	<b>\$902,808</b>	<b>\$3,201</b>		<b>3.55</b>	<b>4.18</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 slabs</b>	<b>\$7,124,878,924</b>	<b>\$21,702,100</b>	<b>3,471</b>	<b>\$20,784,955</b>	<b>\$2,052,688</b>	<b>\$6,252</b>	<b>195%</b>	<b>3.05</b>	<b>2.92</b>	<b>0.30%</b> <sup>(4)</sup>
Unknown/default	\$3,379,297,340	\$15,539,544	8,164	23,108,305	\$413,927	\$1,903	59%	4.60	6.84	0.46%
<b>Commercial Residential Total</b>	<b>\$10,504,176,264</b>	<b>\$37,241,643</b>	<b>11,635</b>	<b>\$43,893,260</b>	<b>\$902,808</b>	<b>\$3,201</b>		<b>3.55</b>	<b>4.18</b>	<b>0.35%</b>

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

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

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Commercial Residential: Primary Characteristics  
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/default	\$8,222,205,823	\$26,841,546	7,103	\$27,264,827	\$1,157,568	\$3,779	118%	3.26	3.32	0.33% <sup>(4)</sup>
Nails/Screws	\$621,485,096	\$3,891,849	1,519	5,820,863	\$409,141	\$2,562	80%	6.26	9.37	0.63%
Hurricane Ties	\$853,236,710	\$3,513,238	1,466	5,495,550	\$582,017	\$2,396	75%	4.12	6.44	0.41%
Clips	\$807,248,635	\$2,995,010	1,547	5,312,020	\$521,816	\$1,936	60%	3.71	6.58	0.37%
<b>Commercial Residential Total</b>	<b>\$10,504,176,264</b>	<b>\$37,241,643</b>	<b>11,635</b>	<b>\$43,893,260</b>	<b>\$902,808</b>	<b>\$3,201</b>		<b>3.55</b>	<b>4.18</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	\$8,482,121,866	\$29,944,861	8,112	\$35,974,420	\$1,045,626	\$3,691	115%	3.53	4.24	0.35%
Engineered shutters	\$1,624,660,935	\$5,685,256	1,411	6,410,917	\$1,151,425	\$4,029	126%	3.50	3.95	0.35%
<b>Non-engineered shutters</b>	<b>\$304,271,663</b>	<b>\$1,121,694</b>	<b>231</b>	<b>\$1,074,273</b>	<b>\$1,317,193</b>	<b>\$4,856</b>	<b>152%</b>	<b>3.69</b>	<b>3.53</b>	<b>0.37%<sup>(4)</sup></b>
Unknown/default	\$93,121,800	\$489,832	1,881	433,650	\$49,507	\$260	8%	5.26	4.66	0.53%
<b>Commercial Residential Total</b>	<b>\$10,504,176,264</b>	<b>\$37,241,643</b>	<b>11,635</b>	<b>\$43,893,260</b>	<b>\$902,808</b>	<b>\$3,201</b>		<b>3.55</b>	<b>4.18</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>
Unknown/ default	\$4,024,038,738	\$14,965,165	6,044	\$14,072,322	\$665,791	\$2,476	77%	3.72	3.50	0.37%
<b>Secondary water resistance - Yes</b>	<b>\$4,155,880,845</b>	<b>\$11,614,131</b>	<b>1,151</b>	<b>\$13,729,941</b>	<b>\$3,610,670</b>	<b>\$10,090</b>	<b>315%</b>	<b>2.79</b>	<b>3.30</b>	<b>0.28%<sup>(4)</sup></b>
Secondary water resistance - No	\$2,324,256,681	\$10,662,347	4,440	16,090,997	\$523,481	\$2,401	75%	4.59	6.92	0.46%
<b>Commercial Residential Total</b>	<b>\$10,504,176,264</b>	<b>\$37,241,643</b>	<b>11,635</b>	<b>\$43,893,260</b>	<b>\$902,808</b>	<b>\$3,201</b>		<b>3.55</b>	<b>4.18</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  
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 - \$50,000	\$38,927,830	\$210,957	1,622	\$269,218	\$24,000	\$130	4%	5.42	6.92	0.5%
\$50,0001 - \$100,000	\$55,534,805	\$319,394	767	\$195,150	\$72,405	\$416	13%	5.75	3.51	0.6%
\$100,001 - \$250,000	\$348,190,350	\$1,509,637	2,012	\$2,646,432	\$173,057	\$750	23%	4.34	7.60	0.4%
\$250,0001 - \$500,000	\$749,141,514	\$3,779,917	2,083	\$4,912,359	\$359,645	\$1,815	57%	5.05	6.56	0.5%
\$500,0001 - \$750,000	\$1,199,600,297	\$5,073,696	1,902	\$6,500,823	\$630,705	\$2,668	83%	4.23	5.42	0.4%
\$750,0001 - \$1,000,000	\$730,797,604	\$2,644,365	867	\$3,545,589	\$842,904	\$3,050	95%	3.62	4.85	0.4%
\$1,000,000 - \$1,500,000	\$786,520,174	\$2,904,610	651	\$3,876,026	\$1,208,172	\$4,462	139%	3.69	4.93	0.4%
\$1,500,001 - \$2,000,000	\$688,468,333	\$2,740,311	401	\$3,302,516	\$1,716,879	\$6,834	213%	3.98	4.80	0.4%
\$2,000,001 - \$3,000,000	\$1,103,932,658	\$4,201,555	448	\$4,288,372	\$2,464,135	\$9,378	293%	3.81	3.88	0.4%
\$3,000,001 - \$4,000,000	\$904,837,705	\$3,100,828	261	\$2,841,683	\$3,466,811	\$11,881	371%	3.43	3.14	0.3%
\$4,000,001 - \$5,000,000	\$912,126,074	\$2,706,878	204	\$2,820,287	\$4,471,206	\$13,269	415%	2.97	3.09	0.3%
\$5,000,001 - \$7,500,000	\$1,670,693,680	\$4,785,231	274	\$4,504,513	\$6,097,422	\$17,464	546%	2.86	2.70	0.3%
\$7,500,001 - \$10,000,000	\$1,066,037,840	\$2,688,821	123	\$3,094,782	\$8,666,974	\$21,860	683%	2.52	2.90	0.3%
Greater than \$10,000,000	\$249,367,400	\$575,445	20	\$1,095,510	\$12,468,370	\$28,772	899%	2.31	4.39	0.2%
<b>Commercial Residential Total</b>	<b>\$10,504,176,264</b>	<b>\$37,241,643</b>	<b>11,635</b>	<b>\$43,893,260</b>	<b>\$902,808</b>	<b>\$3,201</b>		<b>3.55</b>	<b>4.18</b>	<b>0.35%</b>

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# 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>
Commercial Building	\$3,584,033,024	\$20,998,525	5,061	23,431,226	\$708,167	\$4,149	102%	5.86	6.54	0.59%
<b>Hotel/Motel</b>	<b>\$344,650,962</b>	<b>\$3,066,941</b>	<b>538</b>	<b>\$2,721,679</b>	<b>\$640,615</b>	<b>\$5,701</b>	<b>140%</b>	<b>8.90</b>	<b>7.90</b>	<b>0.89%</b> <sup>(4)</sup>
Commercial Condo Association	\$172,050,790	\$985,135	226	1,082,232	\$761,287	\$4,359	107%	5.73	6.29	0.57%
Auxiliary Building	\$64,613,096	\$404,138	242	81,121	\$266,996	\$1,670	41%	6.25	1.26	0.63%
Boarding/Rooming Houses	\$13,528,900	\$118,666	41	236,524	\$329,973	\$2,894	71%	8.77	17.48	0.88%
Nursing Home	\$11,509,400	\$58,730	29	68,161	\$396,876	\$2,025	50%	5.10	5.92	0.51%
Commercial Condo Unit-Owners	\$8,480,400	\$48,757	61	51,027	\$139,023	\$799	20%	5.75	6.02	0.57%
Special Class Item	\$7,254,000	\$38,106	112	321	\$64,768	\$340	8%	5.25	0.04	0.53%
Modular Structure	\$955,000	\$3,654	5	820	\$191,000	\$731	18%	3.83	0.86	0.38%
Residential Dwelling	\$2,170,250	\$2,928	5	20,501	\$434,050	\$586	14%	1.35	9.45	0.13%
Mobile Home	\$61,500	\$1,194	1	1,742	\$61,500	\$1,194	29%	19.42	28.33	1.94%
Commercial Unit in Residential Condo	\$210,000	\$238	4	988	\$52,500	\$60	1%	1.13	4.70	0.11%
<b>Commercial Non Residential Total</b>	<b>\$4,209,517,322</b>	<b>\$25,727,011</b>	<b>6,325</b>	<b>\$27,696,342</b>	<b>\$665,536</b>	<b>\$4,068</b>		<b>6.11</b>	<b>6.58</b>	<b>0.61%</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	\$1,524,930,547	\$11,232,621	2,757	\$13,217,657	\$553,112	\$4,074	100%	7.37	8.67	0.74%
Mobile homes full tie down	\$61,500	\$1,194	1	\$1,742	\$61,500	\$1,194	29%	19.42	28.33	1.94%
Reinforced concrete	\$31,110,900	\$64,600	15	\$142,358	\$2,074,060	\$4,307	106%	2.08	4.58	0.21%
Semi-wind resistive	\$941,916,591	\$4,188,574	1,035	\$4,589,898	\$910,064	\$4,047	99%	4.45	4.87	0.44%
Unknown	\$7,254,000	\$38,106	112	\$321	\$64,768	\$340	8%	5.25	0.04	0.53%
Wind resistive	\$1,134,452,435	\$4,160,117	1,123	\$4,319,598	\$1,010,198	\$3,704	91%	3.67	3.81	0.37%
<b>Wood frame</b>	<b>\$569,791,349</b>	<b>\$6,041,800</b>	<b>1,282</b>	<b>\$5,424,768</b>	<b>\$444,455</b>	<b>\$4,713</b>	<b>116%</b>	<b>10.60</b>	<b>9.52</b>	<b>1.06%</b> <sup>(4)</sup>
<b>Commercial Non Residential Total</b>	<b>\$4,209,517,322</b>	<b>\$25,727,011</b>	<b>6,325</b>	<b>\$27,696,342</b>	<b>\$665,536</b>	<b>\$4,068</b>		<b>6.11</b>	<b>6.58</b>	<b>0.61%</b>

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

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

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Commercial Non Residential: Primary Characteristics  
AAL Contribution

Commercial Non 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>Wholesale trade</b>	<b>\$854,397,260</b>	<b>\$6,159,593</b>	<b>1,151</b>	<b>\$5,833,673</b>	<b>\$742,309</b>	<b>\$5,352</b>	<b>132%</b>	<b>7.21</b>	<b>6.83</b>	<b>0.72%</b> <sup>(4)</sup>
Temporary lodging	\$667,519,197	\$5,371,509	1,021	4,930,667	\$653,790	\$5,261	129%	8.05	7.39	0.80%
Professional, technical and business	\$976,931,330	\$4,139,826	1,539	5,678,452	\$634,783	\$2,690	66%	4.24	5.81	0.42%
Restaurants	\$398,848,246	\$2,710,308	520	2,841,292	\$767,016	\$5,212	128%	6.80	7.12	0.68%
Retail trade	\$391,867,090	\$2,335,315	547	2,398,269	\$716,393	\$4,269	105%	5.96	6.12	0.60%
Church	\$231,832,827	\$1,141,789	231	1,484,819	\$1,003,605	\$4,943	122%	4.93	6.40	0.49%
Entertainment and recreation	\$141,852,117	\$834,256	451	1,181,186	\$314,528	\$1,850	45%	5.88	8.33	0.59%
Personal and repair services	\$95,036,719	\$669,965	218	642,476	\$435,948	\$3,073	76%	7.05	6.76	0.70%
Primary and secondary schools	\$80,454,740	\$497,300	100	494,307	\$804,547	\$4,973	122%	6.18	6.14	0.62%
General services	\$116,180,261	\$360,207	70	518,195	\$1,659,718	\$5,146	127%	3.10	4.46	0.31%
Health care services	\$77,840,454	\$348,244	138	422,289	\$564,061	\$2,524	62%	4.47	5.43	0.45%
Gasoline Stations	\$50,038,456	\$343,187	91	275,745	\$549,873	\$3,771	93%	6.86	5.51	0.69%
Airplane Hangars	\$38,025,426	\$239,391	66	250,336	\$576,143	\$3,627	89%	6.30	6.58	0.63%
Golf Courses	\$22,910,758	\$189,884	37	206,405	\$619,210	\$5,132	126%	8.29	9.01	0.83%
Unknown	\$16,698,041	\$142,123	43	236,551	\$388,327	\$3,305	81%	8.51	14.17	0.85%
Parking	\$23,098,200	\$133,523	60	162,687	\$384,970	\$2,225	55%	5.78	7.04	0.58%
General industrial	\$14,578,200	\$52,255	22	67,083	\$662,645	\$2,375	58%	3.58	4.60	0.36%
Heavy fabrication and assembly	\$7,247,000	\$30,922	10	40,785	\$724,700	\$3,092	76%	4.27	5.63	0.43%
Food and drug processing	\$2,822,000	\$22,489	6	27,373	\$470,333	\$3,748	92%	7.97	9.70	0.80%
Metal and minerals processing	\$839,000	\$3,709	3	1,526	\$279,667	\$1,236	30%	4.42	1.82	0.44%
Light fabrication and assembly	\$500,000	\$1,214	1	2,226	\$500,000	\$1,214	30%	2.43	4.45	0.24%
<b>Commercial Non Residential Total</b>	<b>\$4,209,517,322</b>	<b>\$25,727,011</b>	<b>6,325</b>	<b>\$27,696,342</b>	<b>\$665,536</b>	<b>\$4,068</b>		<b>6.11</b>	<b>6.58</b>	<b>0.61%</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>
Exact Address	\$3,943,839,885	\$24,092,932	5,933	\$25,037,349	\$664,729	\$4,061	100%	6.11	6.35	0.61%
Relaxed Address	\$189,842,637	\$1,192,965	289	2,171,947	\$656,895	\$4,128	101%	6.28	11.44	0.63%
<b>Postal Code Centroid</b>	<b>\$75,834,800</b>	<b>\$441,114</b>	<b>103</b>	<b>487,046</b>	<b>\$736,260</b>	<b>\$4,283</b>	<b>105%</b>	<b>5.82</b>	<b>6.42</b>	<b>0.58%</b> <sup>(4)</sup>
<b>Commercial Non Residential Total</b>	<b>\$4,209,517,322</b>	<b>\$25,727,011</b>	<b>6,325</b>	<b>\$27,696,342</b>	<b>\$665,536</b>	<b>\$4,068</b>		<b>6.11</b>	<b>6.58</b>	<b>0.61%</b>

1) Exposure calculated using Building Value not Coverage Limits

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

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Commercial Non Residential: Primary Characteristics  
AAL Contribution

Commercial Non Residential

Year Built Bands	Exposure <sup>(1)</sup>	AAL	Risk Count	Premium Subtotal <sup>(2)</sup>	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost <sup>(3)</sup>
<b>1994 or Earlier</b>	<b>\$3,764,809,585</b>	<b>\$24,354,844</b>	<b>5,849</b>	<b>\$25,897,466</b>	<b>\$643,667</b>	<b>\$4,164</b>	<b>102%</b>	<b>6.47</b>	<b>6.88</b>	<b>0.65%</b> <sup>(4)</sup>
1995 to 2001	\$192,395,538	\$858,940	252	917,181	\$763,474	\$3,408	84%	4.46	4.77	0.45%
2002 to 2008	\$199,146,049	\$394,775	149	652,957	\$1,336,551	\$2,649	65%	1.98	3.28	0.20%
2009 or Later	\$53,166,150	\$118,453	75	228,738	\$708,882	\$1,579	39%	2.23	4.30	0.22%
<b>Commercial Non Residential Total</b>	<b>\$4,209,517,322</b>	<b>\$25,727,011</b>	<b>6,325</b>	<b>\$27,696,342</b>	<b>\$665,536</b>	<b>\$4,068</b>		<b>6.11</b>	<b>6.58</b>	<b>0.61%</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 Story	\$2,292,170,009	\$14,104,101	4,343	\$16,055,159	\$527,785	\$3,248	80%	6.15	7.00	0.62%
<b>2 to 3 Stories</b>	<b>\$1,665,796,661</b>	<b>\$11,172,442</b>	<b>1,741</b>	<b>\$10,878,948</b>	<b>\$956,805</b>	<b>\$6,417</b>	<b>158%</b>	<b>6.71</b>	<b>6.53</b>	<b>0.67%</b> <sup>(4)</sup>
4 to 7 Stories	\$223,663,401	\$395,055	80	687,150	\$2,795,793	\$4,938	121%	1.77	3.07	0.18%
8 Stories or Higher	\$20,633,251	\$17,308	49	74,764	\$421,087	\$353	9%	0.84	3.62	0.08%
Unknown	\$7,254,000	\$38,106	112	321	\$64,768	\$340	8%	5.25	0.04	0.53%
<b>Commercial Non Residential Total</b>	<b>\$4,209,517,322</b>	<b>\$25,727,011</b>	<b>6,325</b>	<b>\$27,696,342</b>	<b>\$665,536</b>	<b>\$4,068</b>		<b>6.11</b>	<b>6.58</b>	<b>0.61%</b>

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Commercial Non Residential: Primary 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	\$3,751,401,794	\$23,402,608	5,727	24,749,272	\$655,038	\$4,086	100%	6.24	6.60	0.62%
Engineered shutters	\$408,284,805	\$1,999,974	443	\$2,557,423	\$921,636	\$4,515	111%	4.90	6.26	0.49%
<b>Non-engineered shutters</b>	<b>\$42,515,223</b>	<b>\$285,130</b>	<b>42</b>	<b>\$387,584</b>	<b>\$1,012,267</b>	<b>\$6,789</b>	<b>167%</b>	<b>6.71</b>	<b>9.12</b>	<b>0.67%</b> <sup>(4)</sup>
Unknown/default	\$7,315,500	\$39,300	113	2,063	\$64,739	\$348	9%	5.37	0.28	0.54%
<b>Commercial Non Residential Total</b>	<b>\$4,209,517,322</b>	<b>\$25,727,011</b>	<b>6,325</b>	<b>\$27,696,342</b>	<b>\$665,536</b>	<b>\$4,068</b>		<b>6.11</b>	<b>6.58</b>	<b>0.61%</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 Sq ft	\$222,849,579	\$2,010,459	1,478	\$2,301,948	\$150,778	\$1,360	33%	9.02	10.33	0.90%
1501 to 2500 Sq ft	\$324,024,604	\$2,730,002	1,000	3,605,931	\$324,025	\$2,730	67%	8.43	11.13	0.84%
2501 to 5000 Sq ft	\$772,884,181	\$5,798,657	1,457	6,089,470	\$530,463	\$3,980	98%	7.50	7.88	0.75%
5001 to 10000 Sq ft	\$1,000,154,741	\$6,603,751	1,132	6,275,133	\$883,529	\$5,834	143%	6.60	6.27	0.66%
<b>Greater than 10000 Sq ft</b>	<b>\$1,704,586,244</b>	<b>\$6,881,266</b>	<b>848</b>	<b>\$7,704,810</b>	<b>\$2,010,125</b>	<b>\$8,115</b>	<b>200%</b>	<b>4.04</b>	<b>4.52</b>	<b>0.40%</b> <sup>(4)</sup>
Unknown	\$185,017,973	\$1,702,878	410	1,719,050	\$451,263	\$4,153	102%	9.20	9.29	0.92%
<b>Commercial Non Residential Total</b>	<b>\$4,209,517,322</b>	<b>\$25,727,011</b>	<b>6,325</b>	<b>\$27,696,342</b>	<b>\$665,536</b>	<b>\$4,068</b>		<b>6.11</b>	<b>6.58</b>	<b>0.61%</b>

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Commercial Non Residential: Primary Characteristics  
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 - \$50,000	\$15,775,274	\$96,282	503	\$162,279	\$31,362	\$191	5%	6.10	10.29	0.6%
\$50,0001 - \$100,000	\$38,115,715	\$259,880	491	\$238,056	\$77,629	\$529	13%	6.82	6.25	0.7%
\$100,001 - \$250,000	\$187,975,837	\$1,504,814	1,072	\$1,842,023	\$175,351	\$1,404	35%	8.01	9.80	0.8%
\$250,0001 - \$500,000	\$570,766,685	\$4,437,632	1,541	\$5,769,889	\$370,387	\$2,880	71%	7.77	10.11	0.8%
\$500,0001 - \$750,000	\$523,983,069	\$3,910,922	860	\$3,933,120	\$609,283	\$4,548	112%	7.46	7.51	0.7%
\$750,0001 - \$1,000,000	\$486,273,586	\$3,498,711	559	\$3,607,057	\$869,899	\$6,259	154%	7.19	7.42	0.7%
\$1,000,000 - \$1,500,000	\$913,291,717	\$6,258,264	785	\$6,392,434	\$1,163,429	\$7,972	196%	6.85	7.00	0.7%
\$1,500,001 - \$2,000,000	\$377,238,156	\$2,066,113	218	\$1,721,722	\$1,730,450	\$9,478	233%	5.48	4.56	0.5%
\$2,000,001 - \$3,000,000	\$409,713,454	\$1,872,282	170	\$1,649,510	\$2,410,079	\$11,013	271%	4.57	4.03	0.5%
\$3,000,001 - \$4,000,000	\$147,606,612	\$490,110	43	\$420,575	\$3,432,712	\$11,398	280%	3.32	2.85	0.3%
\$4,000,001 - \$5,000,000	\$98,128,711	\$312,957	22	\$241,307	\$4,460,396	\$14,225	350%	3.19	2.46	0.3%
\$5,000,001 - \$7,500,000	\$275,019,906	\$785,649	45	\$1,314,832	\$6,111,553	\$17,459	429%	2.86	4.78	0.3%
\$7,500,001 - \$10,000,000	\$88,303,000	\$140,622	10	\$340,815	\$8,830,300	\$14,062	346%	1.59	3.86	0.2%
Greater than \$10,000,000	\$77,325,600	\$92,773	6	\$62,723	\$12,887,600	\$15,462	380%	1.20	0.81	0.1%
<b>Commercial Residential Total</b>	<b>\$4,209,517,322</b>	<b>\$25,727,011</b>	<b>6,325</b>	<b>\$27,696,342</b>	<b>\$665,536</b>	<b>\$4,068</b>		<b>6.11</b>	<b>6.58</b>	<b>0.61%</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

Average Annual Loss Allocation by Product

Allocation by Product			
Allocation by Product	Risk Count	AAL	Premium Subtotal <sup>(1)</sup>
HRAPRW_HW-2	37,937	\$65,287,282	\$87,630,163 <sup>(4)</sup>
PLAPRM_HO-3	140,064	\$63,446,282	\$340,179,014 <sup>(4)</sup>
PLAPRM_DP-3	62,011	\$22,100,321	\$88,879,858
HRAPRM_HO-3	20,514	\$21,325,724	\$71,198,049 <sup>(4)</sup>
HRACNRW_Comm_Buildings	4,739	\$20,021,501	\$21,942,028 <sup>(4)</sup>
HRAPRW_DW-2	9,824	\$17,416,967	\$21,264,248
HRACRW_C	2,698	\$17,157,989	\$17,168,916
PLAPRM_MHO-3	23,527	\$16,375,385	\$23,924,061
HRAPRM_DP-3	17,747	\$12,608,577	\$30,603,204
PLAPRM_MDP-1	25,184	\$7,941,711	\$12,157,123
PLAPRM_DP-1	13,595	\$6,483,542	\$18,037,455
HRAPRW_HW-6	12,259	\$6,131,678	\$9,361,581
CLACRM_C	1,902	\$4,820,129	\$9,044,741 <sup>(4)</sup>
HRACRW_A	1,480	\$3,986,172	\$4,876,536
HRAPRM_HO-6	12,179	\$3,397,366	\$13,282,137
HRAPRM_DP-1	3,351	\$3,311,813	\$6,837,231
HRACNRW_Hotel	536	\$3,025,671	\$2,672,656
HRAPRW_MW-2	3,047	\$2,653,346	\$2,789,241
HRACRM_C	188	\$2,577,311	\$2,778,968
HRAPRM_MHO-3	2,127	\$1,881,419	\$2,862,615
HRACRW_H	612	\$1,843,433	\$1,171,927
CLACRM_A	661	\$1,645,357	\$3,639,610
PLAPRM_HO-6	20,321	\$1,609,312	\$14,537,185
CLACRM_H	787	\$1,567,674	\$1,667,248
HRAPRM_MDP-1	1,437	\$1,013,109	\$1,263,323
HRACRW_CoOps	185	\$971,525	\$883,600
HRACNRW_Condo_Assoc	210	\$931,868	\$985,045
CLACRM_Comm_Buildings	291	\$839,113	\$1,305,360 <sup>(4)</sup>
HRACRM_A	101	\$771,927	\$944,600
HRACRW_AUX	644	\$758,121	\$668,501
PLAPRM_HO-8	1,154	\$490,060	\$1,763,482
HRACNRW_AUX	240	\$403,781	\$81,121
HRACRW_SC	1,356	\$392,742	\$245,541
HRACRM_H	94	\$286,559	\$196,443 <sup>(4)</sup>
HRAPRW_MD-1	312	\$273,551	\$273,521
HRAPRM_HO-4	2,861	\$216,616	\$793,938
CLACRM_AUX	350	\$215,588	\$308,035
PLAPRM_HO-4	5,429	\$172,478	\$852,342
HRAPRM_HO-8	206	\$147,233	\$451,618
HRACRM_Comm_Buildings	31	\$137,911	\$183,838 <sup>(4)</sup>
HRACNRW_Houses	40	\$114,374	\$231,483
HRAPRW_HW-4	378	\$94,849	\$136,983
HRACRM_CoOps	10	\$91,435	\$88,838
PLAPRM_MHO-4	874	\$71,729	\$270,364
CLACRM_SC	409	\$65,714	\$184,048
HRACNRW_Nursing_Home	25	\$56,069	\$54,647
HRACNRW_Condo_Owners	58	\$48,053	\$49,095
HRACRM_AUX	35	\$42,045	\$0
CLACRM_Condo_Assoc	14	\$39,831	\$80,950
HRACNRW_SC	112	\$38,106	\$321
HRACRM_Hotel	1	\$31,581	\$37,360
HRACRM_SC	116	\$31,376	\$4,061
HRACRM_Condo_Assoc	2	\$13,437	\$16,237
CLACRM_Hotel	1	\$9,689	\$11,663
CLACRM_CoOps	5	\$7,813	\$11,228
HRACRW_Dorms	1	\$7,604	\$8,021
HRAPRM_MHO-4	45	\$7,161	\$22,610
HRACRM_Houses	1	\$4,292	\$5,041
HRACNRW_Mod_Structure	5	\$3,654	\$820
HRACNRW_BR	5	\$2,928	\$20,501
CLACRM_Nursing_Home	4	\$2,661	\$13,514
HRACRW_MH	1	\$1,194	\$1,742
CLACRM_Dorms	1	\$1,129	\$2,398
CLACRM_Condo_Owners	2	\$578	\$1,656
HRACRM_AUX	2	\$358	\$0
HRACNRW_Res_Condo	4	\$238	\$988
HRACRM_Condo_Owners	1	\$126	\$276
	<b>434,343</b>	<b>\$17,426,168</b>	<b>\$20,960,948</b>

**NOTES:**

- 1.) Insurance in Force as of September 30, 2018
- 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
- 7.) Premium SubTotal is reflected at policy level which is why some risks show zero premium