

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

**December 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	\$49,883,839,586	\$84,282,122	158,461	\$413,136,475	\$314,802	\$532	87%	1.69	8.28	0.17%
HW-2	\$16,160,644,486	\$59,784,132	34,058	\$79,334,565	\$474,504	\$1,755	287%	3.70	4.91	0.37%
DP-3	\$14,251,063,705	\$33,814,961	77,144	\$117,574,958	\$184,733	\$438	72%	2.37	8.25	0.24%
MHO-3	\$1,585,689,860	\$18,554,478	25,930	\$27,345,588	\$61,153	\$716	117%	11.70	17.25	1.17%
<b>DW-2</b>	<b>\$3,486,112,990</b>	<b>\$16,972,281</b>	<b>9,487</b>	<b>\$20,682,569</b>	<b>\$367,462</b>	<b>\$1,789</b>	<b>293%</b>	<b>4.87</b>	<b>5.93</b>	<b>0.49%</b> <sup>(4)</sup>
DP-1	\$3,940,456,024	\$9,635,899	16,508	\$24,627,120	\$238,700	\$584	96%	2.45	6.25	0.24%
MDP-1	\$1,146,921,622	\$8,935,191	26,317	\$13,534,223	\$43,581	\$340	56%	7.79	11.80	0.78%
HW-6	\$1,584,567,591	\$5,275,324	10,440	\$7,891,058	\$151,779	\$505	83%	3.33	4.98	0.33%
HO-6	\$1,483,198,626	\$4,666,085	30,222	\$26,210,698	\$49,077	\$154	25%	3.15	17.67	0.31%
MW-2	\$128,201,840	\$2,609,335	2,973	\$2,780,367	\$43,122	\$878	144%	20.35	21.69	2.04%
HO-8	\$294,217,287	\$640,397	1,358	\$2,207,657	\$216,655	\$472	77%	2.18	7.50	0.22%
HO-4	\$182,732,290	\$389,482	8,353	\$1,615,647	\$21,876	\$47	8%	2.13	8.84	0.21%
MD-1	\$10,350,630	\$269,122	305	\$272,939	\$33,936	\$882	144%	26.00	26.37	2.60%
HW-4	\$27,329,720	\$86,953	346	\$126,104	\$78,988	\$251	41%	3.18	4.61	0.32%
MHO-4	\$19,718,575	\$77,271	933	\$295,206	\$21,135	\$83	14%	3.92	14.97	0.39%
<b>Personal Residential Total</b>	<b>\$94,185,044,832</b>	<b>\$245,993,034</b>	<b>\$402,835</b>	<b>\$737,635,174</b>	<b>\$233,806</b>	<b>\$611</b>		<b>2.61</b>	<b>7.83</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	\$74,264,247,116	\$159,984,014	285,554	\$587,986,412	\$260,071	\$560	92%	2.15	7.92	0.22%
Wood frame	\$14,382,326,422	\$46,921,854	48,314	\$90,525,761	\$297,684	\$971	159%	3.26	6.29	0.33%
Mobile homes full tie down	\$2,890,882,527	\$30,445,397	56,458	\$44,228,323	\$51,204	\$539	88%	10.53	15.30	1.05%
<b>Reinforced masonry</b>	<b>\$1,261,622,044</b>	<b>\$6,197,328</b>	<b>3,954</b>	<b>\$5,702,731</b>	<b>\$319,075</b>	<b>\$1,567</b>	<b>257%</b>	<b>4.91</b>	<b>4.52</b>	<b>0.49%</b> <sup>(4)</sup>
Reinforced concrete	\$761,583,974	\$1,285,857	6,164	\$5,190,461	\$123,554	\$209	34%	1.69	6.82	0.17%
Masonry veneer	\$624,382,749	\$1,158,584	2,391	\$4,001,486	\$261,139	\$485	79%	1.86	6.41	0.19%
<b>Personal Residential Total</b>	<b>\$94,185,044,832</b>	<b>\$245,993,034</b>	<b>\$402,835</b>	<b>\$737,635,174</b>	<b>\$233,806</b>	<b>\$611</b>		<b>2.61</b>	<b>7.83</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>\$86,686,664,033</b>	<b>\$222,999,021</b>	<b>318,330</b>	<b>\$665,792,002</b>	<b>\$272,317</b>	<b>\$701</b>	<b>115%</b>	<b>2.57</b>	<b>7.68</b>	<b>0.26%</b> <sup>(4)</sup>
Apartment/Condo	\$4,503,808,422	\$14,354,908	66,196	\$45,176,255	\$68,037	\$217	36%	3.19	10.03	0.32%
Permanent dwelling: multi-family	\$2,994,572,377	\$8,639,105	18,309	\$26,666,917	\$163,557	\$472	77%	2.88	8.91	0.29%
<b>Personal Residential Total</b>	<b>\$94,185,044,832</b>	<b>\$245,993,034</b>	<b>\$402,835</b>	<b>\$737,635,174</b>	<b>\$233,806</b>	<b>\$611</b>		<b>2.61</b>	<b>7.83</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>\$91,295,157,241</b>	<b>\$237,453,806</b>	<b>386,652</b>	<b>\$717,691,160</b>	<b>\$236,117</b>	<b>\$614</b>	<b>101%</b>	<b>2.60</b>	<b>7.86</b>	<b>0.26%</b> <sup>(4)</sup>
Relaxed Address	\$1,990,773,812	\$5,995,344	10,477	\$13,954,908	\$190,014	\$572	94%	3.01	7.01	0.30%
Postal Code Centroid	\$898,799,849	\$2,543,167	5,702	\$5,985,151	\$157,629	\$446	73%	2.83	6.66	0.28%
City Centriod	\$313,930	\$717	4	\$3,955	\$78,483	\$179	29%	2.28	12.60	0.23%
<b>Personal Residential Total</b>	<b>\$94,185,044,832</b>	<b>\$245,993,034</b>	<b>\$402,835</b>	<b>\$737,635,174</b>	<b>\$233,806</b>	<b>\$611</b>		<b>2.61</b>	<b>7.83</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	\$35,386,848,772	\$110,989,873	242,582	\$329,874,465	\$145,876	\$458	75%	3.14	9.32	0.31%
1501 to 2500 Sq ft	\$42,862,247,685	\$98,319,244	132,702	\$312,873,196	\$322,996	\$741	121%	2.29	7.30	0.23%
2501 to 5000 Sq ft	\$15,584,005,077	\$35,851,742	26,321	\$92,548,508	\$592,075	\$1,362	223%	2.30	5.94	0.23%
<b>5001 to 10000 Sq ft</b>	<b>\$236,600,121</b>	<b>\$526,186</b>	<b>257</b>	<b>\$1,362,965</b>	<b>\$920,623</b>	<b>\$2,047</b>	<b>335%</b>	<b>2.22</b>	<b>5.76</b>	<b>0.22%</b> <sup>(4)</sup>
Unknown	\$114,734,177	\$305,509	971	\$974,593	\$118,161	\$315	52%	2.66	8.49	0.27%
Greater than 10000 Sq ft	\$609,000	\$479	2	\$1,447	\$304,500	\$240	39%	0.79	2.38	0.08%
<b>Personal Residential Total</b>	<b>\$94,185,044,832</b>	<b>\$245,993,034</b>	<b>\$402,835</b>	<b>\$737,635,174</b>	<b>\$233,806</b>	<b>\$611</b>		<b>2.61</b>	<b>7.83</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

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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>\$75,549,223,336</b>	<b>\$214,463,381</b>	<b>332,924</b>	<b>\$641,702,117</b>	<b>\$226,926</b>	<b>\$644</b>	<b>105%</b>	<b>2.84</b>	<b>8.49</b>	<b>0.28%</b> <sup>(4)</sup>
1995 to 2001	\$8,423,336,570	\$15,419,109	30,536	\$48,715,451	\$275,849	\$505	83%	1.83	5.78	0.18%
2002 to 2008	\$7,930,100,207	\$12,656,585	30,126	\$36,665,755	\$263,231	\$420	69%	1.60	4.62	0.16%
2009 or Later	\$2,282,384,719	\$3,453,959	9,249	\$10,551,851	\$246,771	\$373	61%	1.51	4.62	0.15%
<b>Personal Residential Total</b>	<b>\$94,185,044,832</b>	<b>\$245,993,034</b>	<b>\$402,835</b>	<b>\$737,635,174</b>	<b>\$233,806</b>	<b>\$611</b>		<b>2.61</b>	<b>7.83</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>
1 Story	\$69,217,639,702	\$162,461,394	263,169	\$545,606,059	\$263,016	\$617	101%	2.35	7.88	0.23%
<b>2 to 3 Stories</b>	<b>\$20,961,341,825</b>	<b>\$59,250,300</b>	<b>82,942</b>	<b>\$145,069,530</b>	<b>\$252,723</b>	<b>\$714</b>	<b>117%</b>	<b>2.83</b>	<b>6.92</b>	<b>0.28%</b> <sup>(4)</sup>
4 to 7 Stories	\$915,528,069	\$2,956,826	14,579	\$9,188,017	\$62,798	\$203	33%	3.23	10.04	0.32%
8 Stories or Higher	\$1,365,730,856	\$3,801,890	14,164	\$12,047,757	\$96,423	\$268	44%	2.78	8.82	0.28%
Unknown	\$1,724,804,380	\$17,522,624	27,981	\$25,723,811	\$61,642	\$626	103%	10.16	14.91	1.02%
<b>Personal Residential Total</b>	<b>\$94,185,044,832</b>	<b>\$245,993,034</b>	<b>\$402,835</b>	<b>\$737,635,174</b>	<b>\$233,806</b>	<b>\$611</b>		<b>2.61</b>	<b>7.83</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	\$58,032,846,304	\$137,916,404	203,020	\$463,409,886	\$285,848	\$679	111%	2.38	7.99	0.24%
Unknown/default	\$9,837,405,088	\$47,849,100	112,670	\$101,506,125	\$87,312	\$425	70%	4.86	10.32	0.49%
<b>Hip</b>	<b>\$20,260,069,665</b>	<b>\$39,968,140</b>	<b>55,146</b>	<b>\$112,333,681</b>	<b>\$367,390</b>	<b>\$725</b>	<b>119%</b>	<b>1.97</b>	<b>5.54</b>	<b>0.20%</b> <sup>(4)</sup>
Flat	\$6,054,723,775	\$20,259,389	31,999	\$60,385,482	\$189,216	\$633	104%	3.35	9.97	0.33%
<b>Personal Residential Total</b>	<b>\$94,185,044,832</b>	<b>\$245,993,034</b>	<b>\$402,835</b>	<b>\$737,635,174</b>	<b>\$233,806</b>	<b>\$611</b>		<b>2.61</b>	<b>7.83</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	\$47,759,839,864	\$108,766,431	159,763	\$357,783,438	\$298,942	\$681	111%	2.28	7.49	0.23%
Asphalt shingles	\$21,895,109,741	\$48,696,828	81,075	\$161,742,985	\$270,060	\$601	98%	2.22	7.39	0.22%
Unknown/default	\$6,822,181,715	\$43,384,577	114,172	\$81,526,576	\$59,754	\$380	62%	6.36	11.95	0.64%
Clay/concrete tiles	\$13,483,568,829	\$30,368,126	35,409	\$105,657,388	\$380,795	\$858	140%	2.25	7.84	0.23%
<b>Standing seam metal roofs</b>	<b>\$2,641,244,420</b>	<b>\$9,940,158</b>	<b>6,244</b>	<b>\$14,847,333</b>	<b>\$423,005</b>	<b>\$1,592</b>	<b>261%</b>	<b>3.76</b>	<b>5.62</b>	<b>0.38%</b> <sup>(4)</sup>
Built-up roof with gravel	\$1,448,704,972	\$4,486,439	5,735	\$14,959,021	\$252,608	\$782	128%	3.10	10.33	0.31%
Wooden shingles	\$109,692,031	\$282,279	375	\$987,302	\$292,512	\$753	123%	2.57	9.00	0.26%
Slate	\$24,703,260	\$68,195	62	\$131,131	\$398,440	\$1,100	180%	2.76	5.31	0.28%
<b>Personal Residential Total</b>	<b>\$94,185,044,832</b>	<b>\$245,993,034</b>	<b>\$402,835</b>	<b>\$737,635,174</b>	<b>\$233,806</b>	<b>\$611</b>		<b>2.61</b>	<b>7.83</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	\$52,646,801,696	\$118,904,586	167,758	\$412,862,717	\$313,826	\$709	116%	2.26	7.84	0.23%
Unknown/default	\$18,041,832,201	\$67,906,282	153,807	\$157,353,534	\$117,302	\$442	72%	3.76	8.72	0.38%
6d nails @ 6 spacing, 12 on center	\$17,073,072,017	\$41,858,774	61,147	\$120,646,953	\$279,214	\$685	112%	2.45	7.07	0.25%
<b>8d nails @ 6 spacing, 12 on center</b>	<b>\$6,423,338,918</b>	<b>\$17,323,392</b>	<b>20,123</b>	<b>\$46,771,970</b>	<b>\$319,204</b>	<b>\$861</b>	<b>141%</b>	<b>2.70</b>	<b>7.28</b>	<b>0.27%</b> <sup>(4)</sup>
<b>Personal Residential Total</b>	<b>\$94,185,044,832</b>	<b>\$245,993,034</b>	<b>\$402,835</b>	<b>\$737,635,174</b>	<b>\$233,806</b>	<b>\$611</b>		<b>2.61</b>	<b>7.83</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>\$91,381,475,520</b>	<b>\$234,641,170</b>	<b>379,933</b>	<b>\$715,967,828</b>	<b>\$240,520</b>	<b>\$618</b>	<b>101%</b>	<b>2.57</b>	<b>7.83</b>	<b>0.26%</b> <sup>(4)</sup>
Reinforced concrete slabs	\$2,620,157,528	\$10,742,357	20,238	\$19,462,714	\$129,467	\$531	87%	4.10	7.43	0.41%
Metal deck with insulation board	\$105,194,597	\$348,719	1,364	\$1,202,173	\$77,122	\$256	42%	3.31	11.43	0.33%
Wood planks	\$78,217,187	\$260,788	1,300	\$1,002,459	\$60,167	\$201	33%	3.33	12.82	0.33%
<b>Personal Residential Total</b>	<b>\$94,185,044,832</b>	<b>\$245,993,034</b>	<b>\$402,835</b>	<b>\$737,635,174</b>	<b>\$233,806</b>	<b>\$611</b>		<b>2.61</b>	<b>7.83</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>\$23,424,150,231</b>	<b>\$77,537,767</b>	<b>168,567</b>	<b>\$183,413,739</b>	<b>\$138,960</b>	<b>\$460</b>	<b>75%</b>	<b>3.31</b>	<b>7.83</b>	<b>0.33%</b>
Hurricane Ties	\$29,385,457,087	\$65,792,829	90,629	\$230,321,819	\$324,239	\$726	119%	2.24	7.84	0.22%
Nails/Screws	\$20,048,095,429	\$52,435,130	77,198	\$187,882,959	\$259,697	\$679	111%	2.62	9.37	0.26%
<b>Clips</b>	<b>\$21,327,342,085</b>	<b>\$50,227,308</b>	<b>66,441</b>	<b>\$136,016,657</b>	<b>\$320,997</b>	<b>\$756</b>	<b>124%</b>	<b>2.36</b>	<b>6.38</b>	<b>0.24%</b> <sup>(4)</sup>
<b>Personal Residential Total</b>	<b>\$94,185,044,832</b>	<b>\$245,993,034</b>	<b>\$402,835</b>	<b>\$737,635,174</b>	<b>\$233,806</b>	<b>\$611</b>		<b>2.61</b>	<b>7.83</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>\$51,754,263,292</b>	<b>\$119,984,353</b>	<b>195,503</b>	<b>\$412,447,064</b>	<b>\$264,724</b>	<b>\$614</b>	<b>101%</b>	<b>2.32</b>	<b>7.97</b>	<b>0.23%</b>
Engineered shutters	\$26,560,159,188	\$68,047,468	79,858	\$192,135,614	\$332,592	\$852	140%	2.56	7.23	0.26%
Unknown/default	\$13,941,802,499	\$51,872,810	121,240	\$119,075,882	\$114,993	\$428	70%	3.72	8.54	0.37%
<b>Non-engineered shutters</b>	<b>\$1,928,819,853</b>	<b>\$6,088,403</b>	<b>6,234</b>	<b>\$13,976,614</b>	<b>\$309,403</b>	<b>\$977</b>	<b>160%</b>	<b>3.16</b>	<b>7.25</b>	<b>0.32%</b> <sup>(4)</sup>
<b>Personal Residential Total</b>	<b>\$94,185,044,832</b>	<b>\$245,993,034</b>	<b>\$402,835</b>	<b>\$737,635,174</b>	<b>\$233,806</b>	<b>\$611</b>		<b>2.61</b>	<b>7.83</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	\$2,241,821,672	\$15,760,980	76,378	\$36,242,217	\$29,352	\$206	34%	7.03	16.17	0.7%
\$50,0001 - \$100,000	\$2,804,822,961	\$18,985,642	40,797	\$34,951,385	\$68,751	\$465	76%	6.77	12.46	0.7%
\$100,001 - \$250,000	\$22,872,780,856	\$54,771,286	119,496	\$213,643,072	\$191,410	\$458	75%	2.39	9.34	0.2%
\$250,0001 - \$500,000	\$46,792,537,840	\$104,032,808	136,982	\$344,769,261	\$341,596	\$759	124%	2.22	7.37	0.2%
\$500,0001 - \$750,000	\$13,286,733,226	\$34,784,337	22,408	\$76,953,372	\$592,946	\$1,552	254%	2.62	5.79	0.3%
\$750,0001 - \$1,000,000	\$4,580,953,170	\$12,835,410	5,390	\$23,265,657	\$849,899	\$2,381	390%	2.80	5.08	0.3%
\$1,000,000 - \$1,500,000	\$1,572,435,527	\$4,717,907	1,363	\$7,656,516	\$1,153,658	\$3,461	567%	3.00	4.87	0.3%
\$1,500,001 - \$2,000,000	\$32,959,580	\$104,663	21	\$153,694	\$1,569,504	\$4,984	816%	3.18	4.66	0.3%
<b>Personal Residential Total</b>	<b>\$94,185,044,832</b>	<b>\$245,993,034</b>	<b>\$402,835</b>	<b>\$737,635,174</b>	<b>\$233,806</b>	<b>\$611</b>		<b>2.61</b>	<b>7.83</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

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## 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	\$6,743,616,360	\$22,471,492	4,422	26,733,906	\$1,525,015	\$5,082	158%	3.33	3.96	0.33%
Apartments	\$1,612,220,360	\$6,062,792	2,077	8,796,060	\$776,225	\$2,919	91%	3.76	5.46	0.38%
Homeowner Association	\$718,432,835	\$2,828,123	1,152	2,295,947	\$623,640	\$2,455	76%	3.94	3.20	0.39%
<b>Cooperative Buildings</b>	<b>\$220,347,500</b>	<b>\$1,073,510</b>	<b>199</b>	<b>\$1,012,343</b>	<b>\$1,107,274</b>	<b>\$5,395</b>	<b>168%</b>	<b>4.87</b>	<b>4.59</b>	<b>0.49%</b> <sup>(4)</sup>
Auxiliary Building	\$172,438,985	\$917,184	935	862,186	\$184,427	\$981	31%	5.32	5.00	0.53%
Special Class Item	\$84,969,300	\$450,379	1,744	431,126	\$48,721	\$258	8%	5.30	5.07	0.53%
Fraternalities/Sororities/Dormitories	\$959,300	\$6,936	2	10,419	\$479,650	\$3,468	108%	7.23	10.86	0.72%
<b>Commercial Residential Total</b>	<b>\$9,552,984,640</b>	<b>\$33,810,416</b>	<b>10,531</b>	<b>\$40,141,987</b>	<b>\$907,130</b>	<b>\$3,211</b>		<b>3.54</b>	<b>4.20</b>	<b>0.35%</b>

Commercial Residential

Construction	Exposure <sup>(1)</sup>	AAL	Risk Count	Premium Subtotal <sup>(2)</sup>	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost <sup>(3)</sup>
Wind resistive	\$4,918,294,329	\$15,896,502	2,540	\$14,708,321	\$1,936,336	\$6,258	195%	3.23	2.99	0.32%
Masonry	\$1,597,089,365	\$8,388,867	3,056	10,458,284	\$522,608	\$2,745	86%	5.25	6.55	0.53%
Wood frame	\$1,194,505,084	\$4,948,471	2,539	9,231,436	\$470,463	\$1,949	61%	4.14	7.73	0.41%
<b>Reinforced concrete</b>	<b>\$1,598,654,700</b>	<b>\$3,288,654</b>	<b>490</b>	<b>\$4,781,947</b>	<b>\$3,262,561</b>	<b>\$6,712</b>	<b>209%</b>	<b>2.06</b>	<b>2.99</b>	<b>0.21%</b> <sup>(4)</sup>
Semi-wind resistive	\$159,471,862	\$837,543	162	530,873	\$984,394	\$5,170	161%	5.25	3.33	0.53%
Unknown	\$84,969,300	\$450,379	1,744	431,126	\$48,721	\$258	8%	5.30	5.07	0.53%
<b>Commercial Residential Total</b>	<b>\$9,552,984,640</b>	<b>\$33,810,416</b>	<b>10,531</b>	<b>\$40,141,987</b>	<b>\$907,130</b>	<b>\$3,211</b>		<b>3.54</b>	<b>4.20</b>	<b>0.35%</b>

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

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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>
<b>Apartment/Condo</b>	<b>\$9,487,830,305</b>	<b>\$33,444,114</b>	<b>10,013</b>	<b>\$40,131,568</b>	<b>\$947,551</b>	<b>\$3,340</b>	<b>104%</b>	<b>3.52</b>	<b>4.23</b>	<b>0.35%</b> <sup>(4)</sup>
Entertainment and recreation	\$64,163,035	\$359,330	515	0	\$124,588	\$698	22%	5.60	0.00	0.56%
Group institutional housing	\$991,300	\$6,973	3	10,419	\$330,433	\$2,324	72%	7.03	10.51	0.70%
<b>Commercial Residential Total</b>	<b>\$9,552,984,640</b>	<b>\$33,810,416</b>	<b>10,531</b>	<b>\$40,141,987</b>	<b>\$907,130</b>	<b>\$3,211</b>		<b>3.54</b>	<b>4.20</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	\$9,224,587,690	\$32,524,789	10,136	38,769,038	\$910,082	\$3,209	100%	3.53	4.20	0.35%
Relaxed Address	\$275,268,170	\$1,032,818	343	1,132,841	\$802,531	\$3,011	94%	3.75	4.12	0.38%
<b>Postal Code Centroid</b>	<b>\$53,128,780</b>	<b>\$252,809</b>	<b>52</b>	<b>\$240,108</b>	<b>\$1,021,707</b>	<b>\$4,862</b>	<b>151%</b>	<b>4.76</b>	<b>4.52</b>	<b>0.48%</b> <sup>(4)</sup>
<b>Commercial Residential Total</b>	<b>\$9,552,984,640</b>	<b>\$33,810,416</b>	<b>10,531</b>	<b>\$40,141,987</b>	<b>\$907,130</b>	<b>\$3,211</b>		<b>3.54</b>	<b>4.20</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	\$149,672,105	\$872,164	1,322	1,297,669	\$113,216	\$660	21%	5.83	8.67	0.58%
1501 to 2500 Sq ft	\$400,482,780	\$1,642,248	1,636	2,596,680	\$244,794	\$1,004	31%	4.10	6.48	0.41%
2501 to 5000 Sq ft	\$856,100,894	\$4,033,454	1,830	5,278,883	\$467,815	\$2,204	69%	4.71	6.17	0.47%
5001 to 10000 Sq ft	\$1,530,092,297	\$6,231,938	1,939	8,082,378	\$789,114	\$3,214	100%	4.07	5.28	0.41%
<b>Greater than 10000 Sq ft</b>	<b>\$6,393,837,764</b>	<b>\$19,997,137</b>	<b>1,934</b>	<b>\$21,916,801</b>	<b>\$3,306,017</b>	<b>\$10,340</b>	<b>322%</b>	<b>3.13</b>	<b>3.43</b>	<b>0.31%</b> <sup>(4)</sup>
Unknown	\$222,798,800	\$1,033,476	1,870	969,576	\$119,144	\$553	17%	4.64	4.35	0.46%
<b>Commercial Residential Total</b>	<b>\$9,552,984,640</b>	<b>\$33,810,416</b>	<b>10,531</b>	<b>\$40,141,987</b>	<b>\$907,130</b>	<b>\$3,211</b>		<b>3.54</b>	<b>4.20</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

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	\$8,654,561,760	\$31,866,956	9,706	\$37,657,325	\$891,671	\$3,283	102%	3.68	4.35	0.37% <sup>(4)</sup>
1995 to 2001	\$546,699,400	\$1,291,867	422	1,681,147	\$1,295,496	\$3,061	95%	2.36	3.08	0.24%
2002 to 2008	\$301,236,880	\$582,477	306	636,912	\$984,434	\$1,904	59%	1.93	2.11	0.19%
2009 or Later	\$50,486,600	\$69,116	97	166,603	\$520,480	\$713	22%	1.37	3.30	0.14%
<b>Commercial Residential Total</b>	<b>\$9,552,984,640</b>	<b>\$33,810,416</b>	<b>10,531</b>	<b>\$40,141,987</b>	<b>\$907,130</b>	<b>\$3,211</b>		<b>3.54</b>	<b>4.20</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	\$767,431,285	\$3,339,484	3,151	\$5,325,585	\$243,552	\$1,060	33%	4.35	6.94	0.44%
2 to 3 Stories	\$4,805,625,870	\$18,896,097	4,791	21,924,099	\$1,003,053	\$3,944	123%	3.93	4.56	0.39%
4 to 7 Stories	\$3,513,606,185	\$10,316,129	803	11,023,453	\$4,375,599	\$12,847	400%	2.94	3.14	0.29%
<b>8 Stories or Higher</b>	<b>\$381,352,000</b>	<b>\$808,328</b>	<b>42</b>	<b>\$1,437,724</b>	<b>\$9,079,810</b>	<b>\$19,246</b>	<b>599%</b>	<b>2.12</b>	<b>3.77</b>	<b>0.21%</b> <sup>(4)</sup>
Unknown	\$84,969,300	\$450,379	1,744	431,126	\$48,721	\$258	8%	5.30	5.07	0.53%
<b>Commercial Residential Total</b>	<b>\$9,552,984,640</b>	<b>\$33,810,416</b>	<b>10,531</b>	<b>\$40,141,987</b>	<b>\$907,130</b>	<b>\$3,211</b>		<b>3.54</b>	<b>4.20</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

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	\$3,685,331,331	\$14,090,365	3,796	\$14,201,377	\$970,846	\$3,712	116%	3.82	3.85	0.38%
<b>Unknown/default</b>	<b>\$4,198,561,185</b>	<b>\$12,615,236</b>	<b>3,088</b>	<b>\$14,322,784</b>	<b>\$1,359,638</b>	<b>\$4,085</b>	<b>127%</b>	<b>3.00</b>	<b>3.41</b>	<b>0.30%</b> <sup>(4)</sup>
Gable end without bracing	\$971,694,280	\$4,168,265	2,197	6,974,140	\$442,282	\$1,897	59%	4.29	7.18	0.43%
Hip	\$697,397,844	\$2,936,550	1,450	4,643,686	\$480,964	\$2,025	63%	4.21	6.66	0.42%
<b>Commercial Residential Total</b>	<b>\$9,552,984,640</b>	<b>\$33,810,416</b>	<b>10,531</b>	<b>\$40,141,987</b>	<b>\$907,130</b>	<b>\$3,211</b>		<b>3.54</b>	<b>4.20</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	\$5,973,918,628	\$22,282,238	7,478	\$23,119,868	\$798,866	\$2,980	93%	3.73	3.87	0.37%
<b>Hurricane Wind-Rated Roof Coverings</b>	<b>\$3,579,066,012</b>	<b>\$11,528,179</b>	<b>3,053</b>	<b>\$17,022,119</b>	<b>\$1,172,311</b>	<b>\$3,776</b>	<b>118%</b>	<b>3.22</b>	<b>4.76</b>	<b>0.32%</b> <sup>(4)</sup>
<b>Commercial Residential Total</b>	<b>\$9,552,984,640</b>	<b>\$33,810,416</b>	<b>10,531</b>	<b>\$40,141,987</b>	<b>\$907,130</b>	<b>\$3,211</b>		<b>3.54</b>	<b>4.20</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>\$7,179,106,559</b>	<b>\$22,962,067</b>	<b>6,223</b>	<b>\$23,746,794</b>	<b>\$1,153,641</b>	<b>\$3,690</b>	<b>115%</b>	<b>3.20</b>	<b>3.31</b>	<b>0.32%</b> <sup>(4)</sup>
8d nails @ 6 spacing, 6 on center	\$1,140,016,710	\$4,873,639	2,032	7,747,614	\$561,032	\$2,398	75%	4.28	6.80	0.43%
6d nails @ 6 spacing, 12 on center	\$702,663,836	\$4,023,586	1,250	5,287,260	\$562,131	\$3,219	100%	5.73	7.52	0.57%
8d nails @ 6 spacing, 12 on center	\$531,197,535	\$1,951,124	1,026	3,360,319	\$517,736	\$1,902	59%	3.67	6.33	0.37%
<b>Commercial Residential Total</b>	<b>\$9,552,984,640</b>	<b>\$33,810,416</b>	<b>10,531</b>	<b>\$40,141,987</b>	<b>\$907,130</b>	<b>\$3,211</b>		<b>3.54</b>	<b>4.20</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>\$6,498,047,724</b>	<b>\$19,791,686</b>	<b>3,031</b>	<b>\$19,137,042</b>	<b>\$2,143,863</b>	<b>\$6,530</b>	<b>203%</b>	<b>3.05</b>	<b>2.95</b>	<b>0.30%</b> <sup>(4)</sup>
Unknown/default	\$3,054,936,916	\$14,018,730	7,500	21,004,945	\$407,325	\$1,869	58%	4.59	6.88	0.46%
<b>Commercial Residential Total</b>	<b>\$9,552,984,640</b>	<b>\$33,810,416</b>	<b>10,531</b>	<b>\$40,141,987</b>	<b>\$907,130</b>	<b>\$3,211</b>		<b>3.54</b>	<b>4.20</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>
<b>Unknown/default</b>	<b>\$7,523,274,499</b>	<b>\$24,632,392</b>	<b>6,388</b>	<b>\$25,189,594</b>	<b>\$1,177,720</b>	<b>\$3,856</b>	<b>120%</b>	<b>3.27</b>	<b>3.35</b>	<b>0.33%</b> <sup>(4)</sup>
Nails/Screws	\$559,135,296	\$3,487,741	1,375	5,236,875	\$406,644	\$2,537	79%	6.24	9.37	0.62%
Hurricane Ties	\$764,035,310	\$3,090,414	1,318	4,986,344	\$579,693	\$2,345	73%	4.04	6.53	0.40%
Clips	\$706,539,535	\$2,599,870	1,450	4,729,174	\$487,269	\$1,793	56%	3.68	6.69	0.37%
<b>Commercial Residential Total</b>	<b>\$9,552,984,640</b>	<b>\$33,810,416</b>	<b>10,531</b>	<b>\$40,141,987</b>	<b>\$907,130</b>	<b>\$3,211</b>		<b>3.54</b>	<b>4.20</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	\$7,645,424,542	\$26,864,927	7,228	\$32,511,434	\$1,057,751	\$3,717	116%	3.51	4.25	0.35%
Engineered shutters	\$1,541,822,635	\$5,487,218	1,345	6,193,700	\$1,146,337	\$4,080	127%	3.56	4.02	0.36%
<b>Non-engineered shutters</b>	<b>\$280,768,163</b>	<b>\$1,007,892</b>	<b>214</b>	<b>\$1,005,727</b>	<b>\$1,312,001</b>	<b>\$4,710</b>	<b>147%</b>	<b>3.59</b>	<b>3.58</b>	<b>0.36%</b> <sup>(4)</sup>
Unknown/default	\$84,969,300	\$450,379	1,744	431,126	\$48,721	\$258	8%	5.30	5.07	0.53%
<b>Commercial Residential Total</b>	<b>\$9,552,984,640</b>	<b>\$33,810,416</b>	<b>10,531</b>	<b>\$40,141,987</b>	<b>\$907,130</b>	<b>\$3,211</b>		<b>3.54</b>	<b>4.20</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	\$3,601,456,414	\$13,542,311	5,407	\$12,802,347	\$666,073	\$2,505	78%	3.76	3.55	0.38%
<b>Secondary water resistance - Yes</b>	<b>\$3,905,597,385</b>	<b>\$10,943,168</b>	<b>1,064</b>	<b>\$13,010,558</b>	<b>\$3,670,674</b>	<b>\$10,285</b>	<b>320%</b>	<b>2.80</b>	<b>3.33</b>	<b>0.28%</b> <sup>(4)</sup>
Secondary water resistance - No	\$2,045,930,841	\$9,324,937	4,060	14,329,082	\$503,924	\$2,297	72%	4.56	7.00	0.46%
<b>Commercial Residential Total</b>	<b>\$9,552,984,640</b>	<b>\$33,810,416</b>	<b>10,531</b>	<b>\$40,141,987</b>	<b>\$907,130</b>	<b>\$3,211</b>		<b>3.54</b>	<b>4.20</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	\$35,998,750	\$195,559	1,494	\$266,586	\$24,096	\$131	4%	5.43	7.41	0.5%
\$50,0001 - \$100,000	\$50,216,305	\$291,259	695	\$183,165	\$72,254	\$419	13%	5.80	3.65	0.6%
\$100,001 - \$250,000	\$322,555,850	\$1,395,865	1,856	\$2,543,623	\$173,791	\$752	23%	4.33	7.89	0.4%
\$250,0001 - \$500,000	\$690,874,414	\$3,403,169	1,942	\$4,454,081	\$355,754	\$1,752	55%	4.93	6.45	0.5%
\$500,0001 - \$750,000	\$1,041,806,697	\$4,388,201	1,660	\$5,707,219	\$627,594	\$2,643	82%	4.21	5.48	0.4%
\$750,0001 - \$1,000,000	\$596,329,460	\$2,134,732	696	\$2,913,146	\$856,795	\$3,067	96%	3.58	4.89	0.4%
\$1,000,000 - \$1,500,000	\$709,104,574	\$2,666,858	588	\$3,621,384	\$1,205,960	\$4,535	141%	3.76	5.11	0.4%
\$1,500,001 - \$2,000,000	\$605,297,633	\$2,495,796	351	\$2,815,379	\$1,724,495	\$7,111	221%	4.12	4.65	0.4%
\$2,000,001 - \$3,000,000	\$1,057,525,258	\$3,897,233	430	\$4,185,793	\$2,459,361	\$9,063	282%	3.69	3.96	0.4%
\$3,000,001 - \$4,000,000	\$845,062,505	\$2,859,750	243	\$2,619,227	\$3,477,623	\$11,769	367%	3.38	3.10	0.3%
\$4,000,001 - \$5,000,000	\$850,674,474	\$2,559,227	190	\$2,648,464	\$4,477,234	\$13,470	420%	3.01	3.11	0.3%
\$5,000,001 - \$7,500,000	\$1,625,236,380	\$4,793,349	266	\$4,475,021	\$6,109,911	\$18,020	561%	2.95	2.75	0.3%
\$7,500,001 - \$10,000,000	\$878,733,540	\$2,174,505	101	\$2,671,964	\$8,700,332	\$21,530	671%	2.47	3.04	0.2%
Greater than \$10,000,000	\$243,568,800	\$554,914	19	\$1,036,935	\$12,819,411	\$29,206	910%	2.28	4.26	0.2%
<b>Commercial Residential Total</b>	<b>\$9,552,984,640</b>	<b>\$33,810,416</b>	<b>10,531</b>	<b>\$40,141,987</b>	<b>\$907,130</b>	<b>\$3,211</b>		<b>3.54</b>	<b>4.20</b>	<b>0.35%</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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# 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	\$3,005,242,809	\$17,648,089	4,257	20,054,466	\$705,953	\$4,146	102%	5.87	6.67	0.59%
<b>Hotel/Motel</b>	<b>\$290,444,246</b>	<b>\$2,796,404</b>	<b>483</b>	<b>\$2,394,533</b>	<b>\$601,334</b>	<b>\$5,790</b>	<b>142%</b>	<b>9.63</b>	<b>8.24</b>	<b>0.96%</b> <sup>(4)</sup>
Commercial Condo Association	\$157,673,690	\$906,719	209	993,491	\$754,420	\$4,338	106%	5.75	6.30	0.58%
Auxiliary Building	\$39,447,546	\$278,879	189	95,793	\$208,717	\$1,476	36%	7.07	2.43	0.71%
Boarding/Rooming Houses	\$13,624,700	\$121,840	41	240,265	\$332,310	\$2,972	73%	8.94	17.63	0.89%
Nursing Home	\$8,515,400	\$46,095	22	53,381	\$387,064	\$2,095	51%	5.41	6.27	0.54%
Commercial Condo Unit-Owners	\$7,991,400	\$43,498	56	48,387	\$142,704	\$777	19%	5.44	6.05	0.54%
Special Class Item	\$6,400,000	\$34,444	96	321	\$66,667	\$359	9%	5.38	0.05	0.54%
Modular Structure	\$838,000	\$3,654	4	0	\$209,500	\$913	22%	4.36	0.00	0.44%
Residential Dwelling	\$2,224,300	\$2,541	5	19,898	\$444,860	\$508	12%	1.14	8.95	0.11%
Commercial Unit in Residential Condo	\$210,000	\$228	4	988	\$52,500	\$57	1%	1.09	4.70	0.11%
<b>Commercial Non Residential Total</b>	<b>\$3,532,612,091</b>	<b>\$21,882,391</b>	<b>5,366</b>	<b>\$23,901,523</b>	<b>\$658,332</b>	<b>\$4,078</b>		<b>6.19</b>	<b>6.77</b>	<b>0.62%</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	\$1,259,222,892	\$9,328,609	2,250	\$11,321,223	\$559,655	\$4,146	102%	7.41	8.99	0.74%
Reinforced concrete	\$27,727,600	\$57,433	14	\$128,623	\$1,980,543	\$4,102	101%	2.07	4.64	0.21%
Semi-wind resistive	\$722,441,845	\$3,351,256	839	\$3,637,717	\$861,075	\$3,994	98%	4.64	5.04	0.46%
Unknown	\$6,400,000	\$34,444	96	\$321	\$66,667	\$359	9%	5.38	0.05	0.54%
Wind resistive	\$1,001,529,835	\$3,571,364	993	\$3,823,412	\$1,008,590	\$3,597	88%	3.57	3.82	0.36%
<b>Wood frame</b>	<b>\$515,289,919</b>	<b>\$5,539,285</b>	<b>1,174</b>	<b>\$4,990,227</b>	<b>\$438,918</b>	<b>\$4,718</b>	<b>116%</b>	<b>10.75</b>	<b>9.68</b>	<b>1.07%</b> <sup>(4)</sup>
<b>Commercial Non Residential Total</b>	<b>\$3,532,612,091</b>	<b>\$21,882,391</b>	<b>5,366</b>	<b>\$23,901,523</b>	<b>\$658,332</b>	<b>\$4,078</b>		<b>6.19</b>	<b>6.77</b>	<b>0.62%</b>

1) Exposure calculated using Building Value not Coverage Limits

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

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

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

Commercial Non Residential: Primary Characteristics  
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>
Temporary lodging	\$556,362,582	\$4,670,576	863	\$4,193,833	\$644,684	\$5,412	224%	8.39	7.54	0.84%
Professional, technical and business	\$848,942,430	\$3,696,165	1,321	5,010,820	\$642,651	\$2,798	116%	4.35	5.90	0.44%
General commercial	\$553,987,742	\$3,676,341	700	3,939,114	\$791,411	\$5,252	217%	6.64	7.11	0.66%
Retail trade	\$410,496,145	\$2,569,953	561	2,662,951	\$731,722	\$4,581	189%	6.26	6.49	0.63%
Restaurants	\$322,826,866	\$2,311,474	421	2,336,498	\$766,810	\$5,490	227%	7.16	7.24	0.72%
Church	\$194,989,727	\$968,093	194	1,239,822	\$1,005,102	\$4,990	206%	4.96	6.36	0.50%
Unknown	\$142,558,557	\$893,545	239	957,029	\$596,479	\$3,739	155%	6.27	6.71	0.63%
Entertainment and recreation	\$105,478,567	\$642,097	362	1,122,000	\$291,377	\$1,774	73%	6.09	10.64	0.61%
Personal and repair services	\$78,485,026	\$564,955	188	535,837	\$417,474	\$3,005	124%	7.20	6.83	0.72%
Primary and secondary schools	\$70,794,340	\$460,214	90	473,570	\$786,604	\$5,113	211%	6.50	6.69	0.65%
Health care services	\$72,364,454	\$325,188	130	396,390	\$556,650	\$2,501	103%	4.49	5.48	0.45%
Gasoline Stations	\$46,163,910	\$316,914	84	262,174	\$549,570	\$3,773	156%	6.86	5.68	0.69%
Airplane Hangars	\$33,726,426	\$216,834	58	224,303	\$581,490	\$3,739	155%	6.43	6.65	0.64%
Golf Courses	\$16,788,958	\$154,114	30	166,979	\$559,632	\$5,137	212%	9.18	9.95	0.92%
<b>General services</b>	<b>\$24,679,261</b>	<b>\$146,345</b>	<b>20</b>	<b>\$65,471</b>	<b>\$1,233,963</b>	<b>\$7,317</b>	<b>303%</b>	<b>5.93</b>	<b>2.65</b>	<b>0.59%</b> <sup>(4)</sup>
Parking	\$20,603,200	\$123,552	54	149,896	\$381,541	\$2,288	95%	6.00	7.28	0.60%
Heavy fabrication and assembly	\$12,303,900	\$48,438	20	66,869	\$615,195	\$2,422	100%	3.94	5.43	0.39%
Emergency services	\$10,321,000	\$38,120	12	29,587	\$860,083	\$3,177	131%	3.69	2.87	0.37%
High technology	\$6,568,000	\$31,414	9	36,259	\$729,778	\$3,490	144%	4.78	5.52	0.48%
Food and drug processing	\$2,672,000	\$21,886	6	27,373	\$445,333	\$3,648	151%	8.19	10.24	0.82%
Metal and minerals processing	\$847,000	\$3,755	3	1,737	\$282,333	\$1,252	52%	4.43	2.05	0.44%
Construction	\$652,000	\$2,418	1	3,011	\$652,000	\$2,418	100%	3.71	4.62	0.37%
<b>Commercial Non Residential Total</b>	<b>\$3,532,612,091</b>	<b>\$21,882,391</b>	<b>5,366</b>	<b>\$23,901,523</b>	<b>\$658,332</b>	<b>\$4,078</b>		<b>6.19</b>	<b>6.77</b>	<b>0.62%</b>

Commercial Non Residential

Geocode Match Level	Exposure <sup>(1)</sup>	AAL	Risk Count	Premium Subtotal <sup>(2)</sup>	Average Exposure	Average AAL	% of Average AAL	Average AAL/ \$1K of Exposure	Average Premium/ \$1K of Exposure	Loss Cost <sup>(3)</sup>
<b>Exact Address</b>	<b>\$3,342,221,454</b>	<b>\$20,669,089</b>	<b>5,044</b>	<b>\$21,675,347</b>	<b>\$662,613</b>	<b>\$4,098</b>	<b>100%</b>	<b>6.18</b>	<b>6.49</b>	<b>0.62%</b> <sup>(4)</sup>
Relaxed Address	\$147,702,837	\$938,696	254	1,909,909	\$581,507	\$3,696	91%	6.36	12.93	0.64%
Postal Code Centriod	\$42,687,800	\$274,606	68	\$316,267	\$627,762	\$4,038	99%	6.43	7.41	0.64%
<b>Commercial Non Residential Total</b>	<b>\$3,532,612,091</b>	<b>\$21,882,391</b>	<b>5,366</b>	<b>\$23,901,523</b>	<b>\$658,332</b>	<b>\$4,078</b>		<b>6.19</b>	<b>6.77</b>	<b>0.62%</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 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>\$3,200,396,604</b>	<b>\$20,787,983</b>	<b>4,983</b>	<b>\$22,469,124</b>	<b>\$642,263</b>	<b>\$4,172</b>	<b>102%</b>	<b>6.50</b>	<b>7.02</b>	<b>0.65%</b> <sup>(4)</sup>
1995 to 2001	\$159,045,838	\$720,441	208	826,414	\$764,643	\$3,464	85%	4.53	5.20	0.45%
2002 to 2008	\$132,677,749	\$279,666	112	477,715	\$1,184,623	\$2,497	61%	2.11	3.60	0.21%
2009 or Later	\$40,491,900	\$94,302	63	128,270	\$642,729	\$1,497	37%	2.33	3.17	0.23%
<b>Commercial Non Residential Total</b>	<b>\$3,532,612,091</b>	<b>\$21,882,391</b>	<b>5,366</b>	<b>\$23,901,523</b>	<b>\$658,332</b>	<b>\$4,078</b>		<b>6.19</b>	<b>6.77</b>	<b>0.62%</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	\$1,945,226,649	\$11,963,720	3,695	\$14,207,559	\$526,448	\$3,238	79%	6.15	7.30	0.62%
<b>2 to 3 Stories</b>	<b>\$1,378,855,790</b>	<b>\$9,552,125</b>	<b>1,461</b>	<b>\$9,091,251</b>	<b>\$943,775</b>	<b>\$6,538</b>	<b>160%</b>	<b>6.93</b>	<b>6.59</b>	<b>0.69%</b> <sup>(4)</sup>
4 to 7 Stories	\$184,021,401	\$316,470	68	534,858	\$2,706,197	\$4,654	114%	1.72	2.91	0.17%
8 Stories or Higher	\$18,108,251	\$15,632	46	67,534	\$393,658	\$340	8%	0.86	3.73	0.09%
Unknown	\$6,400,000	\$34,444	96	321	\$66,667	\$359	9%	5.38	0.05	0.54%
<b>Commercial Non Residential Total</b>	<b>\$3,532,612,091</b>	<b>\$21,882,391</b>	<b>5,366</b>	<b>\$23,901,523</b>	<b>\$658,332</b>	<b>\$4,078</b>		<b>6.19</b>	<b>6.77</b>	<b>0.62%</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

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  
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	\$3,165,086,563	\$19,894,827	4,841	21,586,545	\$653,808	\$4,110	101%	6.29	6.82	0.63%
Engineered shutters	\$327,600,305	\$1,734,295	394	\$2,018,731	\$831,473	\$4,402	108%	5.29	6.16	0.53%
<b>Non-engineered shutters</b>	<b>\$33,525,223</b>	<b>\$218,824</b>	<b>35</b>	<b>\$295,926</b>	<b>\$957,864</b>	<b>\$6,252</b>	<b>153%</b>	<b>6.53</b>	<b>8.83</b>	<b>0.65%</b> <sup>(4)</sup>
Unknown/default	\$6,400,000	\$34,444	96	321	\$66,667	\$359	9%	5.38	0.05	0.54%
<b>Commercial Non Residential Total</b>	<b>\$3,532,612,091</b>	<b>\$21,882,391</b>	<b>5,366</b>	<b>\$23,901,523</b>	<b>\$658,332</b>	<b>\$4,078</b>		<b>6.19</b>	<b>6.77</b>	<b>0.62%</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	\$191,853,792	\$1,810,307	1,261	\$2,094,981	\$152,144	\$1,436	35%	9.44	10.92	0.94%
1501 to 2500 Sq ft	\$281,765,604	\$2,438,055	855	3,291,366	\$329,550	\$2,852	70%	8.65	11.68	0.87%
2501 to 5000 Sq ft	\$643,361,623	\$4,945,465	1,219	5,189,773	\$527,778	\$4,057	99%	7.69	8.07	0.77%
5001 to 10000 Sq ft	\$856,561,105	\$5,591,068	967	5,564,597	\$885,792	\$5,782	142%	6.53	6.50	0.65%
<b>Greater than 10000 Sq ft</b>	<b>\$1,398,671,444</b>	<b>\$5,624,692</b>	<b>715</b>	<b>\$6,156,243</b>	<b>\$1,956,184</b>	<b>\$7,867</b>	<b>193%</b>	<b>4.02</b>	<b>4.40</b>	<b>0.40%</b> <sup>(4)</sup>
Unknown	\$160,398,523	\$1,472,803	349	1,604,563	\$459,595	\$4,220	103%	9.18	10.00	0.92%
<b>Commercial Non Residential Total</b>	<b>\$3,532,612,091</b>	<b>\$21,882,391</b>	<b>5,366</b>	<b>\$23,901,523</b>	<b>\$658,332</b>	<b>\$4,078</b>		<b>6.19</b>	<b>6.77</b>	<b>0.62%</b>

1) Exposure calculated using Building Value not Coverage Limits

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

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

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

Commercial Non Residential: Primary Characteristics  
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	\$13,548,674	\$81,182	434	\$157,709	\$31,218	\$187	5%	5.99	11.64	0.6%
\$50,0001 - \$100,000	\$29,253,078	\$211,319	383	\$198,026	\$76,379	\$552	14%	7.22	6.77	0.7%
\$100,001 - \$250,000	\$159,491,887	\$1,303,113	915	\$1,591,475	\$174,308	\$1,424	35%	8.17	9.98	0.8%
\$250,0001 - \$500,000	\$486,690,505	\$3,816,991	1,316	\$5,151,102	\$369,826	\$2,900	71%	7.84	10.58	0.8%
\$500,0001 - \$750,000	\$451,876,895	\$3,354,884	741	\$3,396,885	\$609,820	\$4,528	111%	7.42	7.52	0.7%
\$750,0001 - \$1,000,000	\$422,548,586	\$3,072,456	485	\$3,193,561	\$871,234	\$6,335	155%	7.27	7.56	0.7%
\$1,000,000 - \$1,500,000	\$770,881,927	\$5,276,469	661	\$5,681,501	\$1,166,236	\$7,983	196%	6.84	7.37	0.7%
\$1,500,001 - \$2,000,000	\$335,917,356	\$1,844,166	194	\$1,574,299	\$1,731,533	\$9,506	233%	5.49	4.69	0.5%
\$2,000,001 - \$3,000,000	\$335,095,554	\$1,489,959	139	\$1,346,808	\$2,410,759	\$10,719	263%	4.45	4.02	0.4%
\$3,000,001 - \$4,000,000	\$123,708,412	\$406,729	36	\$360,118	\$3,436,345	\$11,298	277%	3.29	2.91	0.3%
\$4,000,001 - \$5,000,000	\$62,368,711	\$200,039	14	\$117,885	\$4,454,908	\$14,288	350%	3.21	1.89	0.3%
\$5,000,001 - \$7,500,000	\$214,896,906	\$632,484	35	\$728,616	\$6,139,912	\$18,071	443%	2.94	3.39	0.3%
\$7,500,001 - \$10,000,000	\$69,905,000	\$110,152	8	\$340,815	\$8,738,125	\$13,769	338%	1.58	4.88	0.2%
Greater than \$10,000,000	\$56,428,600	\$82,449	5	\$62,723	\$11,285,720	\$16,490	404%	1.46	1.11	0.1%
<b>Commercial Residential Total</b>	<b>\$3,532,612,091</b>	<b>\$21,882,391</b>	<b>5,366</b>	<b>\$23,901,523</b>	<b>\$658,332</b>	<b>\$4,078</b>		<b>6.19</b>	<b>6.77</b>	<b>0.62%</b>

1) Exposure calculated using Building Value not Coverage Limits

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

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Average Annual Loss Allocation by Product

Allocation by Product			
Allocation by Product	Risk Count	AAL	Premium Subtotal <sup>(A)</sup>
PLAPRM_HO-3	138,679	\$63,545,883	\$342,858,577 <sup>(A)</sup>
HRAPRW_HW-2	34,058	\$59,784,132	\$79,334,565 <sup>(A)</sup>
PLAPRM_DP-3	59,899	\$21,567,550	\$87,572,080
HRAPRM_HO-3	19,782	\$20,736,239	\$70,277,898 <sup>(A)</sup>
HRAPRW_DW-2	9,487	\$16,972,281	\$20,682,569
HRACNRW_Comm_Buildings	3,967	\$16,775,005	\$18,735,469 <sup>(A)</sup>
PLAPRM_MHO-3	23,810	\$16,636,308	\$24,414,069
HRACRW_C	2,525	\$15,996,514	\$16,149,538
HRAPRM_DP-3	17,245	\$12,247,411	\$30,002,878
PLAPRM_MDP-1	24,899	\$7,923,100	\$12,247,795
PLAPRM_DP-1	13,295	\$6,417,458	\$17,950,466
HRAPRW_HW-6	10,440	\$5,275,324	\$7,891,058
CLACRM_C	1,719	\$4,042,840	\$8,032,214 <sup>(A)</sup>
HRACRW_A	1,342	\$3,708,737	\$4,422,807
HRAPRM_DP-1	3,213	\$3,218,441	\$6,676,654
HRAPRM_HO-6	11,581	\$3,210,090	\$12,779,932
HRACNRW_Hotel	481	\$2,755,135	\$2,345,510
HRAPRW_MW-2	2,973	\$2,609,335	\$2,780,367
HRACRM_C	178	\$2,432,137	\$2,552,154 <sup>(A)</sup>
HRAPRM_MHO-3	2,120	\$1,918,169	\$2,931,519
HRACRW_H	546	\$1,642,550	\$966,213
CLACRM_A	637	\$1,572,041	\$3,468,788
PLAPRM_HO-6	18,641	\$1,455,996	\$13,430,766
HRAPRM_MDP-1	1,418	\$1,012,091	\$1,286,428
HRACRW_CoOps	184	\$973,895	\$911,525
CLACRM_H	512	\$899,015	\$1,133,291
HRACNRW_Condo_Assoc	193	\$852,407	\$890,735
HRACRM_A	98	\$782,014	\$904,465
CLACNRM_Comm_Buildings	260	\$734,895	\$1,133,220 <sup>(A)</sup>
HRACRW_AUX	606	\$704,871	\$601,239
PLAPRM_HO-8	1,155	\$495,139	\$1,768,978
HRACRW_SC	1,264	\$369,473	\$245,475
HRACRM_H	94	\$286,558	\$196,443
HRACNRW_AUX	187	\$278,521	\$95,793
HRAPRW_MD-1	305	\$269,122	\$272,939
HRAPRM_HO-4	2,895	\$215,496	\$785,102
PLAPRM_HO-4	5,458	\$173,987	\$830,545
CLACRM_AUX	295	\$173,566	\$260,947
HRAPRM_HO-8	203	\$145,258	\$438,679
HRACNRM_Comm_Buildings	30	\$138,189	\$185,777 <sup>(A)</sup>
HRACNRW_Houses	40	\$117,413	\$234,566
HRACRM_CoOps	10	\$91,435	\$88,838
HRAPRW_HW-4	346	\$86,953	\$126,104
PLAPRM_MHO-4	894	\$70,871	\$274,751
CLACRM_SC	368	\$50,949	\$181,590
HRACNRW_Nursing_Home	18	\$43,434	\$39,867
HRACNRW_Condo_Owners	52	\$42,897	\$46,387
CLACNRM_Condo_Assoc	14	\$40,655	\$85,759
HRACRM_AUX	34	\$38,747	\$0
HRACNRW_SC	96	\$34,444	\$321
HRACNRM_Hotel	1	\$31,581	\$37,360
HRACRM_SC	112	\$29,957	\$4,061
HRACNRM_Condo_Assoc	2	\$13,657	\$16,997
CLACNRM_Hotel	1	\$9,689	\$11,663
CLACRM_CoOps	5	\$8,180	\$11,980
HRAPRM_MHO-4	39	\$6,400	\$20,455
HRACRW_Dorms	1	\$6,095	\$8,021
HRACNRM_Houses	1	\$4,427	\$5,699
HRACNRW_Mod_Structure	4	\$3,654	\$0
CLACNRM_Nursing_Home	4	\$2,661	\$13,514
HRACNRW_BR	5	\$2,541	\$19,898
CLACRM_Dorms	1	\$841	\$2,398
CLACNRM_Condo_Owners	4	\$602	\$2,000
HRACNRM_AUX	2	\$358	\$0
HRACNRW_Res_Condo	4	\$228	\$988
<b>418,732</b>	<b>301,685,841</b>	<b>801,678,684</b>	

**NOTES:**

- 1.) Insurance in Force as of December 31, 2018
- 2.) Average Annual Loss from AIR Touchstone v6.0
- 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