

Modeled Average Annual Loss Primary Drivers of Risk Report

Primary and Secondary Risk Characteristics

June 2019



Average Annual Loss Contribution Primary and Secondary Risk Characteristics

- ▶ Personal Residential
- ▶ Commercial Residential
- ▶ Commercial Non Residential

Personal Residential: Primary Characteristics AAL Contribution

PolicyType	Total Exposure	AAL	Risk Count	Premium SubTotal	Avg Exposure	Avg AAL	% of Average AAL	Average AAL/\$1K of Exposure	Avg Premium/\$1K of Exposure	Loss Cost
DW-2	\$3,393,791,000	\$16,768,567	9,092	\$20,320,365	\$373,272	\$1,844	300%	4.94	5.99	0.49%
HW-2	\$15,986,547,740	\$59,463,089	33,417	\$77,923,439	\$478,396	\$1,779	290%	3.72	4.87	0.37%
MD-1	\$9,824,310	\$254,948	275	\$264,025	\$35,725	\$927	151%	25.95	26.87	2.60%
MW-2	\$121,300,040	\$2,502,180	2,751	\$2,753,194	\$44,093	\$910	148%	20.63	22.70	2.06%
MHO-3	\$1,741,169,256	\$19,914,868	27,403	\$29,558,172	\$63,539	\$727	118%	11.44	16.98	1.14%
DP-1	\$4,044,645,282	\$9,582,604	16,504	\$24,901,469	\$245,071	\$581	95%	2.37	6.16	0.24%
HO-3	\$50,331,881,410	\$83,832,346	157,314	\$416,157,166	\$319,945	\$533	87%	1.67	8.27	0.17%
HW-6	\$1,436,842,797	\$4,832,401	9,573	\$7,157,307	\$150,093	\$505	82%	3.36	4.98	0.34%
HO-8	\$299,043,887	\$639,199	1,377	\$2,263,478	\$217,171	\$464	76%	2.14	7.57	0.21%
DP-3	\$14,063,207,176	\$32,738,258	76,068	\$116,137,040	\$184,877	\$430	70%	2.33	8.26	0.23%
MDP-1	\$1,099,219,259	\$8,500,154	24,469	\$13,256,765	\$44,923	\$347	57%	7.73	12.06	0.77%
HW-4	\$25,549,020	\$77,447	315	\$116,365	\$81,108	\$246	40%	3.03	4.55	0.30%
HO-6	\$1,442,173,232	\$4,491,183	29,483	\$26,179,345	\$48,915	\$152	25%	3.11	18.15	0.31%
MHO-4	\$19,660,825	\$76,804	920	\$294,708	\$21,370	\$83	14%	3.91	14.99	0.39%
HO-4	\$185,769,330	\$391,668	8,471	\$1,566,929	\$21,930	\$46	8%	2.11	8.43	0.21%
Total	\$94,200,624,564	\$244,065,717	397,432	\$738,849,767	\$237,023	\$614	100%	2.59	7.84	0.26%

1) Total 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) % of Average AAL 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

Construction	Total Exposure	AAL	Risk Count	Premium SubTotal	Avg Exposure	Avg AAL	% of Average AAL	Average AAL/\$1K of Exposure	Avg Premium/\$1K of Exposure	Loss Cost
Reinforced masonry	\$1,199,329,894	\$5,911,938	3,684	\$5,378,870	\$325,551	\$1,605	261%	4.93	4.48	0.49%
Wood frame	\$14,591,546,817	\$47,387,072	48,156	\$91,495,678	\$303,006	\$984	160%	3.25	6.27	0.32%
Mobile homes full tie down	\$2,991,173,690	\$31,248,954	55,818	\$46,126,864	\$53,588	\$560	91%	10.45	15.42	1.04%
Masonry	\$74,029,657,495	\$157,078,382	281,062	\$586,428,008	\$263,393	\$559	91%	2.12	7.92	0.21%
Masonry veneer	\$659,290,574	\$1,207,928	2,446	\$4,196,873	\$269,538	\$494	80%	1.83	6.37	0.18%
Reinforced concrete	\$729,626,094	\$1,231,442	6,266	\$5,223,474	\$116,442	\$197	32%	1.69	7.16	0.17%
Total	\$94,200,624,564	\$244,065,717	397,432	\$738,849,767	\$237,023	\$614	100%	2.59	7.84	0.26%

Occupancy	Total Exposure	AAL	Risk Count	Premium SubTotal	Avg Exposure	Avg AAL	% of Average AAL	Average AAL/\$1K of Exposure	Avg Premium/\$1K of Exposure	Loss Cost
Permanent dwelling: single-family	\$86,893,110,569	\$221,904,762	314,133	\$667,862,027	\$276,612	\$706	115%	2.55	7.69	0.26%
Permanent dwelling: multi-family	\$2,969,358,384	\$8,365,082	18,160	\$26,329,343	\$163,511	\$461	75%	2.82	8.87	0.28%
Apartment/Condo	\$4,338,155,611	\$13,795,872	65,139	\$44,658,397	\$66,598	\$212	34%	3.18	10.29	0.32%
Total	\$94,200,624,564	\$244,065,717	397,432	\$738,849,767	\$237,023	\$614	100%	2.59	7.84	0.26%

Geocode Match	Total Exposure	AAL	Risk Count	Premium SubTotal	Avg Exposure	Avg AAL	% of Average AAL	Average AAL/\$1K of Exposure	Avg Premium/\$1K of Exposure	Loss Cost
ADDR	\$91,332,053,936	\$235,684,388	381,580	\$718,977,300	\$239,352	\$618	101%	2.58	7.87	0.26%
RLXA	\$1,953,009,217	\$5,820,633	10,207	\$13,800,261	\$191,340	\$570	93%	2.98	7.07	0.30%
POST	\$915,218,581	\$2,559,876	5,641	\$6,067,887	\$162,244	\$454	74%	2.80	6.63	0.28%
CITY	\$342,830	\$820	4	\$4,319	\$85,708	\$205	33%	2.39	12.60	0.24%
Total	\$94,200,624,564	\$244,065,717	397,432	\$738,849,767	\$237,023	\$614	100%	2.59	7.84	0.26%

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Personal Residential: Primary Characteristics AAL Contribution

GrossArea	Total Exposure	AAL	Risk Count	Premium SubTotal	Avg Exposure	Avg AAL	% of Average AAL	Average AAL/\$1K of Exposure	Avg Premium/\$1K of Exposure	Loss Cost
5001 to 10000 Sq ft	\$209,020,428	\$463,831	231	\$1,219,691	\$904,850	\$2,008	327%	2.22	5.84	0.22%
2501 to 5000 Sq ft	\$15,165,919,529	\$34,456,505	25,355	\$89,939,332	\$598,143	\$1,359	221%	2.27	5.93	0.23%
1501 to 2500 Sq ft	\$42,973,102,283	\$97,285,644	130,661	\$313,218,107	\$328,890	\$745	121%	2.26	7.29	0.23%
1 to 1500 Sq ft	\$35,760,825,380	\$111,623,138	240,535	\$333,696,625	\$148,672	\$464	76%	3.12	9.33	0.31%
Unknown	\$91,163,944	\$236,161	647	\$773,985	\$140,903	\$365	59%	2.59	8.49	0.26%
Greater than 10000 Sq ft	\$593,000	\$437	3	\$2,027	\$197,667	\$146	24%	0.74	3.42	0.07%
Total	\$94,200,624,564	\$244,065,717	397,432	\$738,849,767	\$237,023	\$614	100%	2.59	7.84	0.26%

YearBuilt	Total Exposure	AAL	Risk Count	Premium SubTotal	Avg Exposure	Avg AAL	% of Average AAL	Average AAL/\$1K of Exposure	Avg Premium/\$1K of Exposure	Loss Cost
1994 or Earlier	\$75,473,180,887	\$212,652,510	327,874	\$641,810,407	\$230,190	\$649	106%	2.82	8.50	0.28%
1995 to 2001	\$8,461,124,286	\$15,366,095	30,348	\$49,323,840	\$278,803	\$506	82%	1.82	5.83	0.18%
2002 to 2008	\$7,890,009,996	\$12,390,169	29,653	\$36,468,232	\$266,078	\$418	68%	1.57	4.62	0.16%
2009 or Later	\$2,376,309,395	\$3,656,943	9,557	\$11,247,288	\$248,646	\$383	62%	1.54	4.73	0.15%
Total	\$94,200,624,564	\$244,065,717	397,432	\$738,849,767	\$237,023	\$614	100%	2.59	7.84	0.26%

Stories	Total Exposure	AAL	Risk Count	Premium SubTotal	Avg Exposure	Avg AAL	% of Average AAL	Average AAL/\$1K of Exposure	Avg Premium/\$1K of Exposure	Loss Cost
2 to 3 Stories	\$20,756,206,136	\$58,571,274	81,849	\$144,752,119	\$253,591	\$716	117%	2.82	6.97	0.28%
Unknown	\$1,913,368,620	\$19,289,157	30,045	\$28,614,843	\$63,683	\$642	105%	10.08	14.96	1.01%
1 Story	\$69,381,198,395	\$159,909,355	257,388	\$544,809,427	\$269,559	\$621	101%	2.30	7.85	0.23%
8 Stories or Higher	\$1,274,636,273	\$3,508,139	13,771	\$11,612,713	\$92,559	\$255	41%	2.75	9.11	0.28%
4 to 7 Stories	\$875,215,140	\$2,787,792	14,379	\$9,060,665	\$60,868	\$194	32%	3.19	10.35	0.32%
Total	\$94,200,624,564	\$244,065,717	397,432	\$738,849,767	\$237,023	\$614	100%	2.59	7.84	0.26%

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Personal Residential: Primary Characteristics AAL Contribution

Roof Geometry	Total Exposure	AAL	Risk Count	Premium SubTotal	Avg Exposure	Avg AAL	% of Average AAL	Average AAL/\$1K of Exposure	Avg Premium/\$1K of Exposure	Loss Cost
Hip	\$20,155,729,357	\$39,258,745	54,236	\$111,698,452	\$371,630	\$724	118%	1.95	5.54	0.19%
Gable end without bracing	\$57,844,068,713	\$135,939,307	198,956	\$461,788,340	\$290,738	\$683	111%	2.35	7.98	0.24%
Flat	\$5,787,462,507	\$19,336,219	30,386	\$58,234,369	\$190,465	\$636	104%	3.34	10.06	0.33%
Unknown/default	\$10,413,363,987	\$49,531,445	113,854	\$107,128,606	\$91,462	\$435	71%	4.76	10.29	0.48%
Total	\$94,200,624,564	\$244,065,717	397,432	\$738,849,767	\$237,023	\$614	100%	2.59	7.84	0.26%

RoofCover	Total Exposure	AAL	Risk Count	Premium SubTotal	Avg Exposure	Avg AAL	% of Average AAL	Average AAL/\$1K of Exposure	Avg Premium/\$1K of Exposure	Loss Cost
Standing seam metal roofs	\$2,765,021,045	\$10,582,085	6,481	\$15,775,422	\$426,635	\$1,633	266%	3.83	5.71	0.38%
Slate	\$26,925,060	\$76,923	64	\$143,553	\$420,704	\$1,202	196%	2.86	5.33	0.29%
Clay/concrete tiles	\$12,710,371,300	\$28,308,129	33,003	\$100,359,363	\$385,128	\$858	140%	2.23	7.90	0.22%
Built-up roof with gravel	\$1,408,052,918	\$4,342,971	5,468	\$14,542,785	\$257,508	\$794	129%	3.08	10.33	0.31%
Wooden shingles	\$101,088,542	\$249,587	343	\$902,508	\$294,719	\$728	118%	2.47	8.93	0.25%
Hurricane Wind-Rated Roof Coverings	\$49,287,713,280	\$111,465,250	162,332	\$370,499,532	\$303,623	\$687	112%	2.26	7.52	0.23%
Asphalt shingles	\$21,130,185,574	\$45,462,086	77,021	\$154,030,768	\$274,343	\$590	96%	2.15	7.29	0.22%
Unknown/default	\$6,771,266,845	\$43,578,687	112,720	\$82,595,836	\$60,072	\$387	63%	6.44	12.20	0.64%
Total	\$94,200,624,564	\$244,065,717	397,432	\$738,849,767	\$237,023	\$614	100%	2.59	7.84	0.26%

RoofDeckAttach	Total Exposure	AAL	Risk Count	Premium SubTotal	Avg Exposure	Avg AAL	% of Average AAL	Average AAL/\$1K of Exposure	Avg Premium/\$1K of Exposure	Loss Cost
8d nails @ 6 spacing, 12 on center	\$6,115,052,359	\$16,305,289	18,905	\$44,529,228	\$323,462	\$862	140%	2.67	7.28	0.27%
8d nails @ 6 spacing, 6 on center	\$53,810,346,055	\$120,497,924	169,281	\$422,592,827	\$317,876	\$712	116%	2.24	7.85	0.22%
6d nails @ 6 spacing, 12 on center	\$16,198,493,520	\$39,065,410	56,980	\$113,363,953	\$284,284	\$686	112%	2.41	7.00	0.24%
Unknown/default	\$18,076,732,630	\$68,197,094	152,266	\$158,363,759	\$118,718	\$448	73%	3.77	8.76	0.38%
Total	\$94,200,624,564	\$244,065,717	397,432	\$738,849,767	\$237,023	\$614	100%	2.59	7.84	0.26%

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Personal Residential: Primary Characteristics AAL Contribution

RoofDeck	Total Exposure	AAL	Risk Count	Premium SubTotal	Avg Exposure	Avg AAL	% of Average AAL	Average AAL/\$1K of Exposure	Avg Premium/\$1K of Exposure	Loss Cost
Unknown/default	\$91,547,681,176	\$233,248,643	375,548	\$717,915,092	\$243,771	\$621	101%	2.55	7.84	0.25%
Reinforced concrete slabs	\$2,493,498,060	\$10,291,980	19,486	\$18,949,572	\$127,964	\$528	86%	4.13	7.60	0.41%
Metal deck with insulation board	\$89,956,611	\$293,987	1,209	\$1,060,337	\$74,406	\$243	40%	3.27	11.79	0.33%
Wood planks	\$69,488,717	\$231,107	1,189	\$924,766	\$58,443	\$194	32%	3.33	13.31	0.33%
Total	\$94,200,624,564	\$244,065,717	397,432	\$738,849,767	\$237,023	\$614	100%	2.59	7.84	0.26%

RoofAnchorage	Total Exposure	AAL	Risk Count	Premium SubTotal	Avg Exposure	Avg AAL	% of Average AAL	Average AAL/\$1K of Exposure	Avg Premium/\$1K of Exposure	Loss Cost
Clips	\$21,592,309,307	\$50,337,777	66,266	\$136,668,108	\$325,843	\$760	124%	2.33	6.33	0.23%
Hurricane Ties	\$29,490,852,611	\$65,268,736	89,896	\$234,027,349	\$328,055	\$726	118%	2.21	7.94	0.22%
Nails/Screws	\$19,675,588,820	\$50,725,684	74,410	\$183,635,170	\$264,421	\$682	111%	2.58	9.33	0.26%
Unknown/default	\$23,441,873,826	\$77,733,521	166,860	\$184,519,140	\$140,488	\$466	76%	3.32	7.87	0.33%
Total	\$94,200,624,564	\$244,065,717	397,432	\$738,849,767	\$237,023	\$614	100%	2.59	7.84	0.26%

WindowProtection	Total Exposure	AAL	Risk Count	Premium SubTotal	Avg Exposure	Avg AAL	% of Average AAL	Average AAL/\$1K of Exposure	Avg Premium/\$1K of Exposure	Loss Cost
Non-engineered shutters	\$1,809,308,463	\$5,646,922	5,782	\$13,194,743	\$312,921	\$977	159%	3.12	7.29	0.31%
Engineered shutters	\$27,073,853,201	\$69,609,879	80,659	\$198,903,087	\$335,658	\$863	141%	2.57	7.35	0.26%
No protection	\$51,216,948,218	\$116,406,129	190,277	\$406,457,085	\$269,170	\$612	100%	2.27	7.94	0.23%
Unknown/default	\$14,100,514,682	\$52,402,787	120,714	\$120,294,852	\$116,809	\$434	71%	3.72	8.53	0.37%
Total	\$94,200,624,564	\$244,065,717	397,432	\$738,849,767	\$237,023	\$614	100%	2.59	7.84	0.26%

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Personal Residential: Primary Characteristics AAL Contribution

Total Exposure Range	Total Exposure	AAL	Risk Count	Premium SubTotal	Avg Exposure	Avg AAL	% of Average AAL	Average AAL/\$1K of Exposure	Avg Premium/\$1K of Exposure	Loss Cost
\$1,500,001 - \$2,000,000	\$33,880,238	\$103,891	21	\$153,175	\$1,613,345	\$4,947	806%	3.07	4.52	0.31%
\$1,000,000 - \$1,500,000	\$1,486,083,494	\$4,551,561	1,289	\$7,260,669	\$1,152,896	\$3,531	575%	3.06	4.89	0.31%
\$750,0001 - \$1,000,000	\$4,727,009,712	\$13,218,652	5,572	\$24,134,593	\$848,351	\$2,372	386%	2.80	5.11	0.28%
\$500,0001 - \$750,000	\$13,736,440,117	\$35,599,975	23,183	\$79,227,450	\$592,522	\$1,536	250%	2.59	5.77	0.26%
\$250,0001 - \$500,000	\$47,353,556,966	\$103,656,626	138,265	\$349,703,805	\$342,484	\$750	122%	2.19	7.38	0.22%
\$50,0001 - \$100,000	\$2,871,445,645	\$19,765,079	41,762	\$36,454,124	\$68,757	\$473	77%	6.88	12.70	0.69%
\$100,001 - \$250,000	\$21,812,901,008	\$52,098,365	113,545	\$206,151,651	\$192,108	\$459	75%	2.39	9.45	0.24%
\$0 - \$50,000	\$2,179,307,384	\$15,071,568	73,795	\$35,764,300	\$29,532	\$204	33%	6.92	16.41	0.69%
Total	\$94,200,624,564	\$244,065,717	397,432	\$738,849,767	\$237,023	\$614	100%	2.59	7.84	0.26%

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Average Annual Loss Contribution Primary and Secondary Risk Characteristics

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- ▶ Commercial Residential
- ▶ Commercial Non Residential

Commercial Residential: Primary Characteristics AAL Contribution

PolicyType	Total Exposure	AAL	Risk Count	Premium SubTotal	Avg Exposure	Avg AAL	% of Average AAL	Average AAL/\$1K of Exposure	Avg Premium/\$1K of Exposure	Loss Cost
Cooperative Buildings	\$198,943,200	\$941,170	157	\$847,891	\$1,267,154	\$5,995	184%	4.73	4.26	0.47%
Condominium Association	\$5,809,401,636	\$19,537,831	3,833	\$23,458,343	\$1,515,628	\$5,097	156%	3.36	4.04	0.34%
Fraternities/Sororities/Dormitories	\$964,300	\$6,550	2	\$10,503	\$482,150	\$3,275	100%	6.79	10.89	0.68%
Apartments	\$1,428,148,060	\$5,219,974	1,827	\$7,912,498	\$781,690	\$2,857	87%	3.66	5.54	0.37%
Homeowner Association	\$522,767,935	\$2,215,520	789	\$1,636,337	\$662,570	\$2,808	86%	4.24	3.13	0.42%
Auxiliary Building	\$152,241,585	\$796,535	829	\$814,432	\$183,645	\$961	29%	5.23	5.35	0.52%
Special Class Item	\$75,946,900	\$400,918	1,479	\$384,457	\$51,350	\$271	8%	5.28	5.06	0.53%
Total	\$8,188,413,616	\$29,118,498	8,916	\$35,064,461	\$918,395	\$3,266	100%	3.56	4.28	0.36%

Construction	Total Exposure	AAL	Risk Count	Premium SubTotal	Avg Exposure	Avg AAL	% of Average AAL	Average AAL/\$1K of Exposure	Avg Premium/\$1K of Exposure	Loss Cost
Reinforced concrete	\$1,318,140,600	\$2,659,411	367	\$3,815,287	\$3,591,664	\$7,246	222%	2.02	2.89	0.20%
Wind resistive	\$4,348,617,367	\$14,270,801	2,261	\$13,390,798	\$1,923,316	\$6,312	193%	3.28	3.08	0.33%
Semi-wind resistive	\$117,725,300	\$626,871	140	\$368,368	\$840,895	\$4,478	137%	5.32	3.13	0.53%
Masonry	\$1,362,485,365	\$7,190,997	2,480	\$9,009,467	\$549,389	\$2,900	89%	5.28	6.61	0.53%
Wood frame	\$965,498,084	\$3,969,500	2,189	\$8,096,084	\$441,068	\$1,813	56%	4.11	8.39	0.41%
Unknown	\$75,946,900	\$400,918	1,479	\$384,457	\$51,350	\$271	8%	5.28	5.06	0.53%
Total	\$8,188,413,616	\$29,118,498	8,916	\$35,064,461	\$918,395	\$3,266	100%	3.56	4.28	0.36%

Occupancy	Total Exposure	AAL	Risk Count	Premium SubTotal	Avg Exposure	Avg AAL	% of Average AAL	Average AAL/\$1K of Exposure	Avg Premium/\$1K of Exposure	Loss Cost
Apartment/Condo	\$8,132,766,681	\$28,802,546	8,477	\$35,053,958	\$959,392	\$3,398	104%	3.54	4.31	0.35%
Group institutional housing	\$996,300	\$6,587	3	\$10,503	\$332,100	\$2,196	67%	6.61	10.54	0.66%
Entertainment and recreation	\$54,650,635	\$309,365	436	\$0	\$125,345	\$710	22%	5.66	0.00	0.57%
Total	\$8,188,413,616	\$29,118,498	8,916	\$35,064,461	\$918,395	\$3,266	100%	3.56	4.28	0.36%

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4) % of Average AAL 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

Geocode Match	Total Exposure	AAL	Risk Count	Premium SubTotal	Avg Exposure	Avg AAL	% of Average AAL	Average AAL/\$1K of Exposure	Avg Premium/\$1K of Exposure	Loss Cost
POST	\$50,304,680	\$239,540	46	\$232,481	\$1,093,580	\$5,207	159%	4.76	4.62	0.48%
ADDR	\$7,900,179,466	\$28,035,338	8,571	\$33,908,731	\$921,734	\$3,271	100%	3.55	4.29	0.35%
RLXA	\$237,929,470	\$843,620	299	\$923,249	\$795,751	\$2,821	86%	3.55	3.88	0.35%
Total	\$8,188,413,616	\$29,118,498	8,916	\$35,064,461	\$918,395	\$3,266	100%	3.56	4.28	0.36%

GrossArea	Total Exposure	AAL	Risk Count	Premium SubTotal	Avg Exposure	Avg AAL	% of Average AAL	Average AAL/\$1K of Exposure	Avg Premium/\$1K of Exposure	Loss Cost
Greater than 10000 Sq ft	\$5,516,460,240	\$17,286,300	1,650	\$18,832,903	\$3,343,309	\$10,477	321%	3.13	3.41	0.31%
5001 to 10000 Sq ft	\$1,325,521,197	\$5,550,882	1,650	\$7,254,139	\$803,346	\$3,364	103%	4.19	5.47	0.42%
2501 to 5000 Sq ft	\$710,350,294	\$3,450,908	1,511	\$4,667,261	\$470,119	\$2,284	70%	4.86	6.57	0.49%
1501 to 2500 Sq ft	\$368,599,080	\$1,476,825	1,495	\$2,500,914	\$246,555	\$988	30%	4.01	6.78	0.40%
1 to 1500 Sq ft	\$120,972,305	\$735,536	1,065	\$1,159,204	\$113,589	\$691	21%	6.08	9.58	0.61%
Unknown	\$146,510,500	\$618,047	1,545	\$650,040	\$94,829	\$400	12%	4.22	4.44	0.42%
Total	\$8,188,413,616	\$29,118,498	8,916	\$35,064,461	\$918,395	\$3,266	100%	3.56	4.28	0.36%

YearBuilt	Total Exposure	AAL	Risk Count	Premium SubTotal	Avg Exposure	Avg AAL	% of Average AAL	Average AAL/\$1K of Exposure	Avg Premium/\$1K of Exposure	Loss Cost
1994 or Earlier	\$7,378,235,536	\$27,301,909	8,193	\$32,752,300	\$900,554	\$3,332	102%	3.70	4.44	0.37%
1995 to 2001	\$519,942,500	\$1,219,884	387	\$1,651,444	\$1,343,521	\$3,152	97%	2.35	3.18	0.23%
2002 to 2008	\$247,641,180	\$531,074	247	\$563,385	\$1,002,596	\$2,150	66%	2.14	2.28	0.21%
2009 or Later	\$42,594,400	\$65,631	89	\$97,332	\$478,589	\$737	23%	1.54	2.29	0.15%
Total	\$8,188,413,616	\$29,118,498	8,916	\$35,064,461	\$918,395	\$3,266	100%	3.56	4.28	0.36%

1) Total 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

Stories	Total Exposure	AAL	Risk Count	Premium SubTotal	Avg Exposure	Avg AAL	% of Average AAL	Average AAL/\$1K of Exposure	Avg Premium/\$1K of Exposure	Loss Cost
8 Stories or Higher	\$283,206,900	\$566,518	31	\$1,141,637	\$9,135,706	\$18,275	560%	2.00	4.03	0.20%
4 to 7 Stories	\$3,005,302,961	\$8,901,153	689	\$9,691,343	\$4,361,833	\$12,919	396%	2.96	3.22	0.30%
2 to 3 Stories	\$4,182,885,670	\$16,436,689	4,011	\$18,989,403	\$1,042,854	\$4,098	125%	3.93	4.54	0.39%
1 Story	\$641,071,185	\$2,813,219	2,706	\$4,857,621	\$236,907	\$1,040	32%	4.39	7.58	0.44%
Unknown	\$75,946,900	\$400,918	1,479	\$384,457	\$51,350	\$271	8%	5.28	5.06	0.53%
Total	\$8,188,413,616	\$29,118,498	8,916	\$35,064,461	\$918,395	\$3,266	100%	3.56	4.28	0.36%

RoofGeometry	Total Exposure	AAL	Risk Count	Premium SubTotal	Avg Exposure	Avg AAL	% of Average AAL	Average AAL/\$1K of Exposure	Avg Premium/\$1K of Exposure	Loss Cost
Unknown/default	\$3,548,785,061	\$10,756,313	2,606	\$12,433,857	\$1,361,775	\$4,128	126%	3.03	3.50	0.30%
Flat	\$3,214,847,231	\$12,350,954	3,157	\$12,357,722	\$1,018,323	\$3,912	120%	3.84	3.84	0.38%
Hip	\$587,421,444	\$2,491,828	1,221	\$3,899,004	\$481,099	\$2,041	62%	4.24	6.64	0.42%
Gable end without bracing	\$837,359,880	\$3,519,402	1,932	\$6,373,878	\$433,416	\$1,822	56%	4.20	7.61	0.42%
Total	\$8,188,413,616	\$29,118,498	8,916	\$35,064,461	\$918,395	\$3,266	100%	3.56	4.28	0.36%

RoofCover	Total Exposure	AAL	Risk Count	Premium SubTotal	Avg Exposure	Avg AAL	% of Average AAL	Average AAL/\$1K of Exposure	Avg Premium/\$1K of Exposure	Loss Cost
Hurricane Wind-Rated Roof Coverings	\$3,063,908,688	\$9,846,436	2,516	\$15,037,147	\$1,217,770	\$3,914	120%	3.21	4.91	0.32%
Unknown/default	\$5,124,504,928	\$19,272,062	6,400	\$20,027,314	\$800,704	\$3,011	92%	3.76	3.91	0.38%
Total	\$8,188,413,616	\$29,118,498	8,916	\$35,064,461	\$918,395	\$3,266	100%	3.56	4.28	0.36%

1) Total 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

RoofDeckAttach	Total Exposure	AAL	Risk Count	Premium SubTotal	Avg Exposure	Avg AAL	% of Average AAL	Average AAL/\$1K of Exposure	Avg Premium/\$1K of Exposure	Loss Cost
Unknown/default	\$6,205,940,697	\$20,089,290	5,363	\$20,993,498	\$1,157,177	\$3,746	115%	3.24	3.38	0.32%
6d nails @ 6 spacing, 12 on center	\$599,536,774	\$3,412,262	1,069	\$4,481,020	\$560,839	\$3,192	98%	5.69	7.47	0.57%
8d nails @ 6 spacing, 6 on center	\$990,552,010	\$4,210,059	1,767	\$7,052,079	\$560,584	\$2,383	73%	4.25	7.12	0.43%
8d nails @ 6 spacing, 12 on center	\$392,384,135	\$1,406,886	717	\$2,537,864	\$547,258	\$1,962	60%	3.59	6.47	0.36%
Total	\$8,188,413,616	\$29,118,498	8,916	\$35,064,461	\$918,395	\$3,266	100%	3.56	4.28	0.36%

RoofDeck	Total Exposure	AAL	Risk Count	Premium SubTotal	Avg Exposure	Avg AAL	% of Average AAL	Average AAL/\$1K of Exposure	Avg Premium/\$1K of Exposure	Loss Cost
Reinforced concrete slabs	\$5,616,038,100	\$17,251,513	2,591	\$16,753,127	\$2,167,518	\$6,658	204%	3.07	2.98	0.31%
Unknown/default	\$2,572,375,516	\$11,866,985	6,325	\$18,311,334	\$406,700	\$1,876	57%	4.61	7.12	0.46%
Total	\$8,188,413,616	\$29,118,498	8,916	\$35,064,461	\$918,395	\$3,266	100%	3.56	4.28	0.36%

RoofAnchorage	Total Exposure	AAL	Risk Count	Premium SubTotal	Avg Exposure	Avg AAL	% of Average AAL	Average AAL/\$1K of Exposure	Avg Premium/\$1K of Exposure	Loss Cost
Unknown/default	\$6,503,206,137	\$21,653,176	5,504	\$22,305,762	\$1,181,542	\$3,934	120%	3.33	3.43	0.33%
Nails/Screws	\$458,127,434	\$2,809,188	1,088	\$4,374,923	\$421,073	\$2,582	79%	6.13	9.55	0.61%
Hurricane Ties	\$623,001,210	\$2,470,864	1,088	\$4,217,450	\$572,611	\$2,271	70%	3.97	6.77	0.40%
Clips	\$604,078,835	\$2,185,270	1,236	\$4,166,326	\$488,737	\$1,768	54%	3.62	6.90	0.36%
Total	\$8,188,413,616	\$29,118,498	8,916	\$35,064,461	\$918,395	\$3,266	100%	3.56	4.28	0.36%

1) Total 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

WindowProtection	Total Exposure	AAL	Risk Count	Premium SubTotal	Avg Exposure	Avg AAL	% of Average AAL	Average AAL/\$1K of Exposure	Avg Premium/\$1K of Exposure	Loss Cost
Non-engineered shutters	\$270,798,863	\$942,966	199	\$968,997	\$1,360,798	\$4,739	145%	3.48	3.58	0.35%
Engineered shutters	\$1,413,254,535	\$4,883,445	1,148	\$5,716,900	\$1,231,058	\$4,254	130%	3.46	4.05	0.35%
No protection	\$6,428,413,318	\$22,891,168	6,090	\$27,994,107	\$1,055,569	\$3,759	115%	3.56	4.35	0.36%
Unknown/default	\$75,946,900	\$400,918	1,479	\$384,457	\$51,350	\$271	8%	5.28	5.06	0.53%
Total	\$8,188,413,616	\$29,118,498	8,916	\$35,064,461	\$918,395	\$3,266	100%	3.56	4.28	0.36%

RoofAttachedStructure	Total Exposure	AAL	Risk Count	Premium SubTotal	Avg Exposure	Avg AAL	% of Average AAL	Average AAL/\$1K of Exposure	Avg Premium/\$1K of Exposure	Loss Cost
Secondary water resistance - Yes	\$3,330,581,661	\$9,342,031	935	\$11,488,641	\$3,562,119	\$9,991	306%	2.80	3.45	0.28%
Unknown/ default	\$3,196,376,576	\$12,247,178	4,662	\$11,433,329	\$685,623	\$2,627	80%	3.83	3.58	0.38%
Secondary water resistance - No	\$1,661,455,379	\$7,529,289	3,319	\$12,142,491	\$500,589	\$2,269	69%	4.53	7.31	0.45%
Total	\$8,188,413,616	\$29,118,498	8,916	\$35,064,461	\$918,395	\$3,266	100%	3.56	4.28	0.36%

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Commercial Residential: Primary Characteristics AAL Contribution

Total Exposure Range	Total Exposure	AAL	Risk Count	Premium SubTotal	Avg Exposure	Avg AAL	% of Average AAL	Average AAL/\$1K of Exposure	Avg Premium/\$1K of Exposure	Loss Cost
Greater than \$10,000,000	\$193,121,800	\$437,591	14	\$813,462	\$13,794,414	\$31,256	957%	2.27	4.21	0.23%
\$7,500,001 - \$10,000,000	\$763,312,440	\$1,883,248	88	\$2,349,483	\$8,674,005	\$21,401	655%	2.47	3.08	0.25%
\$5,000,001 - \$7,500,000	\$1,349,395,380	\$4,140,404	221	\$3,814,327	\$6,105,861	\$18,735	574%	3.07	2.83	0.31%
\$4,000,001 - \$5,000,000	\$791,639,974	\$2,366,261	177	\$2,477,058	\$4,472,542	\$13,369	409%	2.99	3.13	0.30%
\$3,000,001 - \$4,000,000	\$716,063,905	\$2,294,212	206	\$2,311,188	\$3,476,038	\$11,137	341%	3.20	3.23	0.32%
\$2,000,001 - \$3,000,000	\$910,736,158	\$3,361,434	369	\$3,682,411	\$2,468,120	\$9,110	279%	3.69	4.04	0.37%
\$1,500,001 - \$2,000,000	\$540,876,933	\$2,253,896	313	\$2,539,327	\$1,728,041	\$7,201	220%	4.17	4.69	0.42%
\$1,000,000 - \$1,500,000	\$623,149,050	\$2,258,269	511	\$2,992,998	\$1,219,470	\$4,419	135%	3.62	4.80	0.36%
\$750,0001 - \$1,000,000	\$476,979,722	\$1,716,626	553	\$2,659,988	\$862,531	\$3,104	95%	3.60	5.58	0.36%
\$500,0001 - \$750,000	\$886,436,835	\$3,914,303	1,412	\$4,682,893	\$627,788	\$2,772	85%	4.42	5.28	0.44%
\$250,0001 - \$500,000	\$594,309,114	\$2,936,930	1,679	\$4,116,939	\$353,966	\$1,749	54%	4.94	6.93	0.49%
\$100,001 - \$250,000	\$268,559,550	\$1,134,398	1,525	\$2,289,674	\$176,105	\$744	23%	4.22	8.53	0.42%
\$50,0001 - \$100,000	\$43,299,705	\$252,659	600	\$101,006	\$72,166	\$421	13%	5.84	2.33	0.58%
\$0 - \$50,000	\$30,533,050	\$168,267	1,248	\$233,707	\$24,466	\$135	4%	5.51	7.65	0.55%
Total	\$8,188,413,616	\$29,118,498	8,916	\$35,064,461	\$918,395	\$3,266	100%	3.56	4.28	0.36%

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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

PolicyType	Total Exposure	AAL	Risk Count	Premium SubTotal	Avg Exposure	Avg AAL	% of Average AAL	Average AAL/\$1K of Exposure	Avg Premium/\$1K of Exposure	Loss Cost
Hotel/Motel	\$257,240,846	\$2,525,408	441	\$2,201,304	\$583,313	\$5,727	135%	9.82	8.56	0.98%
Commercial Condo Association	\$140,712,890	\$772,759	164	\$876,798	\$858,005	\$4,712	111%	5.49	6.23	0.55%
Commercial Building	\$2,671,603,168	\$15,897,341	3,675	\$18,178,087	\$726,967	\$4,326	102%	5.95	6.80	0.60%
Boarding/Rooming Houses	\$12,179,700	\$115,312	38	\$233,033	\$320,518	\$3,035	71%	9.47	19.13	0.95%
Nursing Home	\$8,309,100	\$44,623	20	\$53,893	\$415,455	\$2,231	53%	5.37	6.49	0.54%
Auxiliary Building	\$25,396,730	\$172,329	138	\$69,280	\$184,034	\$1,249	29%	6.79	2.73	0.68%
Modular Structure	\$841,000	\$3,669	4	\$0	\$210,250	\$917	22%	4.36	0.00	0.44%
Commercial Condo Unit-Owners	\$6,875,400	\$38,647	50	\$40,280	\$137,508	\$773	18%	5.62	5.86	0.56%
Residential Dwelling	\$1,534,000	\$1,313	3	\$13,398	\$511,333	\$438	10%	0.86	8.73	0.09%
Special Class Item	\$5,611,000	\$30,391	80	\$321	\$70,138	\$380	9%	5.42	0.06	0.54%
Commercial Unit in Residential Condo	\$100,000	\$81	2	\$400	\$50,000	\$41	1%	0.81	4.00	0.08%
Total	\$3,130,403,834	\$19,601,872	4,615	\$21,666,794	\$678,311	\$4,247	100%	6.26	6.92	0.63%

Construction	Total Exposure	AAL	Risk Count	Premium SubTotal	Avg Exposure	Avg AAL	% of Average AAL	Average AAL/\$1K of Exposure	Avg Premium/\$1K of Exposure	Loss Cost
Wood frame	\$445,930,339	\$5,063,797	1,022	\$4,602,973	\$436,331	\$4,955	117%	11.36	10.32	1.14%
Masonry	\$1,116,019,318	\$8,248,807	1,896	\$10,196,336	\$588,618	\$4,351	102%	7.39	9.14	0.74%
Semi-wind resistive	\$596,421,565	\$2,838,488	708	\$3,028,303	\$842,403	\$4,009	94%	4.76	5.08	0.48%
Wind resistive	\$945,564,312	\$3,379,036	898	\$3,765,484	\$1,052,967	\$3,763	89%	3.57	3.98	0.36%
Reinforced concrete	\$20,857,300	\$41,353	11	\$73,377	\$1,896,118	\$3,759	89%	1.98	3.52	0.20%
Unknown	\$5,611,000	\$30,391	80	\$321	\$70,138	\$380	9%	5.42	0.06	0.54%
Total	\$3,130,403,834	\$19,601,872	4,615	\$21,666,794	\$678,311	\$4,247	100%	6.26	6.92	0.63%

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Commercial Non Residential: Primary Characteristics AAL Contribution

Occupancy	Total Exposure	AAL	Risk Count	Premium SubTotal	Avg Exposure	Avg AAL	% of Average AAL	Average AAL/\$1K of Exposure	Avg Premium/\$1K of Exposure	Loss Cost
General services	\$24,220,261	\$141,695	19	\$64,812	\$1,274,751	\$7,458	176%	5.85	2.68	0.59%
Golf Courses	\$12,164,842	\$107,384	15	\$76,742	\$810,989	\$7,159	169%	8.83	6.31	0.88%
Temporary lodging	\$497,181,182	\$4,161,883	738	\$3,817,891	\$673,687	\$5,639	133%	8.37	7.68	0.84%
Restaurants	\$272,832,666	\$2,061,661	367	\$2,081,048	\$743,413	\$5,618	132%	7.56	7.63	0.76%
General commercial	\$496,480,015	\$3,364,629	606	\$3,714,491	\$819,274	\$5,552	131%	6.78	7.48	0.68%
Church	\$156,010,617	\$778,100	152	\$986,583	\$1,026,386	\$5,119	121%	4.99	6.32	0.50%
Primary and secondary schools	\$56,703,840	\$353,597	70	\$369,020	\$810,055	\$5,051	119%	6.24	6.51	0.62%
Retail trade	\$397,763,594	\$2,436,082	508	\$2,648,178	\$782,999	\$4,795	113%	6.12	6.66	0.61%
Gasoline Stations	\$35,705,910	\$267,000	65	\$215,260	\$549,322	\$4,108	97%	7.48	6.03	0.75%
Unknown	\$129,992,257	\$857,677	221	\$892,288	\$588,200	\$3,881	91%	6.60	6.86	0.66%
Airplane Hangars	\$33,805,326	\$217,560	57	\$235,032	\$593,076	\$3,817	90%	6.44	6.95	0.64%
High technology	\$5,336,000	\$26,699	7	\$31,161	\$762,286	\$3,814	90%	5.00	5.84	0.50%
Food and drug processing	\$2,693,000	\$22,004	6	\$28,741	\$448,833	\$3,667	86%	8.17	10.67	0.82%
Emergency services	\$8,164,000	\$32,381	10	\$23,145	\$816,400	\$3,238	76%	3.97	2.84	0.40%
Personal and repair services	\$63,568,726	\$485,923	160	\$435,589	\$397,305	\$3,037	72%	7.64	6.85	0.76%
Professional, technical and business	\$746,867,914	\$3,277,129	1,128	\$4,424,370	\$662,117	\$2,905	68%	4.39	5.92	0.44%
Heavy fabrication and assembly	\$13,244,900	\$56,782	21	\$72,851	\$630,710	\$2,704	64%	4.29	5.50	0.43%
Health care services	\$67,222,754	\$295,605	115	\$358,019	\$584,546	\$2,570	61%	4.40	5.33	0.44%
Construction	\$652,000	\$2,418	1	\$3,011	\$652,000	\$2,418	57%	3.71	4.62	0.37%
Parking	\$18,286,600	\$110,205	49	\$135,382	\$373,196	\$2,249	53%	6.03	7.40	0.60%
Entertainment and recreation	\$90,660,430	\$541,702	297	\$1,051,443	\$305,254	\$1,824	43%	5.98	11.60	0.60%
Metal and minerals processing	\$847,000	\$3,755	3	\$1,737	\$282,333	\$1,252	29%	4.43	2.05	0.44%
Total	\$3,130,403,834	\$19,601,872	4,615	\$21,666,794	\$678,311	\$4,247	100%	6.26	6.92	0.63%

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Commercial Non Residential: Primary Characteristics AAL Contribution

Geocode Match	Total Exposure	AAL	Risk Count	Premium SubTotal	Avg Exposure	Avg AAL	% of Average AAL	Average AAL/\$1K of Exposure	Avg Premium/\$1K of Exposure	Loss Cost
POST	\$41,671,000	\$269,368	62	\$328,110	\$672,113	\$4,345	102%	6.46	7.87	0.65%
ADDR	\$2,961,685,697	\$18,516,672	4,345	\$19,517,919	\$681,631	\$4,262	100%	6.25	6.59	0.63%
RLXA	\$127,047,137	\$815,832	208	\$1,820,765	\$610,804	\$3,922	92%	6.42	14.33	0.64%
Total	\$3,130,403,834	\$19,601,872	4,615	\$21,666,794	\$678,311	\$4,247	100%	6.26	6.92	0.63%

YearBuilt	Total Exposure	AAL	Risk Count	Premium SubTotal	Avg Exposure	Avg AAL	% of Average AAL	Average AAL/\$1K of Exposure	Avg Premium/\$1K of Exposure	Loss Cost
1994 or Earlier	\$2,822,961,796	\$18,542,883	4,279	\$20,316,083	\$659,725	\$4,333	102%	6.57	7.20	0.66%
1995 to 2001	\$142,832,412	\$671,024	174	\$718,188	\$820,876	\$3,856	91%	4.70	5.03	0.47%
2002 to 2008	\$130,837,626	\$305,446	108	\$534,427	\$1,211,460	\$2,828	67%	2.33	4.08	0.23%
2009 or Later	\$33,772,000	\$82,520	54	\$98,096	\$625,407	\$1,528	36%	2.44	2.90	0.24%
Total	\$3,130,403,834	\$19,601,872	4,615	\$21,666,794	\$678,311	\$4,247	100%	6.26	6.92	0.63%

Stories	Total Exposure	AAL	Risk Count	Premium SubTotal	Avg Exposure	Avg AAL	% of Average AAL	Average AAL/\$1K of Exposure	Avg Premium/\$1K of Exposure	Loss Cost
2 to 3 Stories	\$1,245,641,190	\$8,707,148	1,275	\$8,361,389	\$976,973	\$6,829	161%	6.99	6.71	0.70%
4 to 7 Stories	\$166,604,001	\$269,791	59	\$488,229	\$2,823,797	\$4,573	108%	1.62	2.93	0.16%
1 Story	\$1,704,013,143	\$10,587,284	3,164	\$12,779,169	\$538,563	\$3,346	79%	6.21	7.50	0.62%
Unknown	\$5,611,000	\$30,391	80	\$321	\$70,138	\$380	9%	5.42	0.06	0.54%
8 Stories or Higher	\$8,534,500	\$7,258	37	\$37,686	\$230,662	\$196	5%	0.85	4.42	0.09%
Total	\$3,130,403,834	\$19,601,872	4,615	\$21,666,794	\$678,311	\$4,247	100%	6.26	6.92	0.63%

1) Total 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) % of Average AAL 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

WindowProtection	Total Exposure	AAL	Risk Count	Premium SubTotal	Avg Exposure	Avg AAL	% of Average AAL	Average AAL/\$1K of Exposure	Avg Premium/\$1K of Exposure	Loss Cost
Non-engineered shutters	\$33,605,023	\$214,966	34	\$294,982	\$988,383	\$6,323	149%	6.40	8.78	0.64%
Engineered shutters	\$289,246,705	\$1,502,090	333	\$1,813,748	\$868,609	\$4,511	106%	5.19	6.27	0.52%
No protection	\$2,801,941,106	\$17,854,425	4,168	\$19,557,743	\$672,251	\$4,284	101%	6.37	6.98	0.64%
Unknown/default	\$5,611,000	\$30,391	80	\$321	\$70,138	\$380	9%	5.42	0.06	0.54%
Total	\$3,130,403,834	\$19,601,872	4,615	\$21,666,794	\$678,311	\$4,247	100%	6.26	6.92	0.63%

GrossArea	Total Exposure	AAL	Risk Count	Premium SubTotal	Avg Exposure	Avg AAL	% of Average AAL	Average AAL/\$1K of Exposure	Avg Premium/\$1K of Exposure	Loss Cost
Greater than 10000 Sq ft	\$1,214,308,767	\$4,827,818	598	\$5,338,405	\$2,030,617	\$8,073	190%	3.98	4.40	0.40%
5001 to 10000 Sq ft	\$780,948,061	\$5,122,588	856	\$5,093,299	\$912,323	\$5,984	141%	6.56	6.52	0.66%
Unknown	\$141,629,000	\$1,338,774	289	\$1,521,580	\$490,066	\$4,632	109%	9.45	10.74	0.95%
2501 to 5000 Sq ft	\$571,390,291	\$4,432,166	1,046	\$4,755,972	\$546,262	\$4,237	100%	7.76	8.32	0.78%
1501 to 2500 Sq ft	\$253,419,433	\$2,264,015	735	\$3,134,953	\$344,788	\$3,080	73%	8.93	12.37	0.89%
1 to 1500 Sq ft	\$168,708,282	\$1,616,512	1,091	\$1,822,585	\$154,636	\$1,482	35%	9.58	10.80	0.96%
Total	\$3,130,403,834	\$19,601,872	4,615	\$21,666,794	\$678,311	\$4,247	100%	6.26	6.92	0.63%

1) Total 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) % of Average AAL 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

LOB	Total Exposure	AAL	Risk Count	Premium SubTotal
PLAPRM_HO-3	\$44,071,629,606	\$63,568,936	138,135	\$346,148,219
HRAPRW_HW-2	\$15,986,547,740	\$59,463,089	33,417	\$77,923,439
PLAPRM_DP-3	\$11,299,139,539	\$21,029,979	59,254	\$86,887,057
HRAPRM_HO-3	\$6,260,251,804	\$20,263,410	19,179	\$70,008,947
HRACRW_C	\$3,415,017,153	\$13,933,012	2,169	\$14,273,154
HRAPRW_DW-2	\$3,393,791,000	\$16,768,567	9,092	\$20,320,365
PLAPRM_DP-1	\$3,330,240,769	\$6,472,118	13,391	\$18,327,025
HRAPRM_DP-3	\$2,764,067,637	\$11,708,279	16,814	\$29,249,983
HRACNRW_Comm_Buildings	\$2,491,065,268	\$15,230,838	3,450	\$17,173,833
CLACRM_C	\$1,930,595,700	\$3,587,975	1,523	\$7,193,060
PLAPRM_MHO-3	\$1,625,861,683	\$17,941,571	25,242	\$26,441,883
HRAPRW_HW-6	\$1,436,842,797	\$4,832,401	9,573	\$7,157,307
PLAPRM_MDP-1	\$1,046,348,755	\$7,546,232	23,155	\$12,007,491
PLAPRM_HO-6	\$749,392,303	\$1,408,825	18,168	\$13,432,126
HRAPRM_DP-1	\$714,404,513	\$3,110,487	3,113	\$6,574,444
HRAPRM_HO-6	\$692,780,929	\$3,082,359	11,315	\$12,747,219
CLACRM_A	\$677,225,600	\$1,403,993	572	\$3,127,006
HRACRW_A	\$626,489,460	\$3,326,812	1,190	\$4,068,519
HRACRM_C	\$463,788,783	\$2,016,844	141	\$1,992,129
HRACNRW_Hotel	\$256,772,846	\$2,522,834	440	\$2,195,169
PLAPRM_HO-8	\$254,008,914	\$492,539	1,169	\$1,813,865
HRACRW_H	\$242,616,635	\$1,280,157	326	\$698,350
CLACRM_H	\$208,756,900	\$640,459	369	\$731,582
HRACRW_CoOps	\$173,226,500	\$826,609	142	\$729,457
CLACNRM_Comm_Buildings	\$168,732,100	\$594,378	202	\$901,196
HRACRM_A	\$124,433,000	\$489,169	65	\$716,973
HRAPRW_MW-2	\$121,300,040	\$2,502,180	2,751	\$2,753,194
HRACNRW_Condo_Assoc	\$120,030,390	\$707,693	148	\$773,770
HRAPRM_MHO-3	\$115,307,573	\$1,973,297	2,161	\$3,116,289
PLAPRM_HO-4	\$113,533,420	\$178,156	5,547	\$807,398
HRACRW_AUX	\$101,692,975	\$631,565	556	\$560,630
HRAPRM_HO-4	\$72,235,910	\$213,512	2,924	\$759,531
HRACRM_H	\$71,394,400	\$294,904	94	\$206,405
HRACRW_SC	\$54,742,000	\$326,700	1,101	\$231,305
HRAPRM_MDP-1	\$52,870,504	\$953,922	1,314	\$1,249,274
CLACRM_AUX	\$48,004,110	\$146,030	251	\$253,802
HRAPRM_HO-8	\$45,034,973	\$146,661	208	\$449,613
HRAPRW_HW-4	\$25,549,020	\$77,447	315	\$116,365
HRACNRW_AUX	\$25,295,330	\$171,668	136	\$69,280
HRACRM_CoOps	\$21,932,300	\$106,381	10	\$106,454
PLAPRM_MHO-4	\$18,782,805	\$70,755	882	\$273,321
CLACRM_SC	\$18,148,100	\$50,830	315	\$149,091
CLACNRM_Condo_Assoc	\$14,606,500	\$36,791	13	\$74,788
HRACNRM_Comm_Buildings	\$11,805,800	\$72,125	23	\$103,058
HRACNRW_Houses	\$11,788,700	\$110,885	37	\$227,334
HRAPRW_MD-1	\$9,824,310	\$254,948	275	\$264,025
HRACNRW_Nursing_Home	\$6,929,000	\$41,858	16	\$39,717
HRACNRW_Condo_Owners	\$6,404,400	\$38,045	46	\$38,180
HRACNRM_Condo_Assoc	\$6,076,000	\$28,275	3	\$28,240
HRACNRW_SC	\$5,611,000	\$30,391	80	\$321
CLACRM_CoOps	\$3,784,400	\$8,180	5	\$11,980
HRACRM_SC	\$3,056,800	\$23,388	63	\$4,061
HRACRM_AUX	\$2,544,500	\$18,941	22	\$0
HRACNRW_BR	\$1,534,000	\$1,313	3	\$13,398
CLACNRM_Nursing_Home	\$1,380,100	\$2,765	4	\$14,176
HRAPRM_MHO-4	\$878,020	\$6,048	38	\$21,387
HRACNRW_Mod_Structure	\$841,000	\$3,669	4	\$0
HRACRW_Dorms	\$488,000	\$5,710	1	\$8,105
CLACRM_Dorms	\$476,300	\$841	1	\$2,398
CLACNRM_Condo_Owners	\$471,000	\$602	4	\$2,100
HRACNRM_Hotel	\$468,000	\$2,574	1	\$6,135
HRACNRM_Houses	\$391,000	\$4,427	1	\$5,699
HRACNRM_AUX	\$101,400	\$661	2	\$0
HRACNRW_Res_Condo	\$100,000	\$81	2	\$400
Total	\$105,519,442,014	\$292,786,087	410,963	\$795,581,022

NOTES:

- 1.) Insurance in Force as of June 30, 2019
- 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 coverag
- 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