

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Population Estimate from FDEC	18,232,652	18,597,728	18,957,944	19,307,968	19,655,064	19,992,704	20,319,712	20,640,592	20,960,956	21,280,260	21,601,200	21,923,468	22,248,306
<b>Base Policy Growth forecast</b>													
Homeowners (Excl. Tenant and Condo)	3,684,571	3,758,348	3,831,143	3,901,878	3,972,021	4,040,253	4,106,337	4,171,183	4,235,924	4,300,451	4,365,309	4,430,435	4,496,080
Farmowners	1,153	1,176	1,199	1,221	1,243	1,265	1,285	1,306	1,326	1,346	1,366	1,387	1,407
Mobile Homeowners	579,158	590,755	602,197	613,315	624,341	635,066	645,453	655,646	665,822	675,965	686,160	696,396	706,715
Condominium Unit Owners	726,020	740,557	754,901	768,839	782,660	796,105	809,126	821,903	834,660	847,375	860,154	872,987	885,922
Dwelling, Fire and Allied Lines	485,536	495,258	504,851	514,172	523,415	532,406	541,115	549,660	558,191	566,694	575,241	583,823	592,473
Tenants	244,065	248,952	253,774	258,459	263,106	267,625	272,003	276,298	280,587	284,861	289,157	293,471	297,819
Apartment Buildings	20,384	20,792	21,195	21,586	21,974	22,352	22,718	23,076	23,434	23,791	24,150	24,511	24,874
Condominium Association	10,278	10,483	10,686	10,884	11,079	11,270	11,454	11,635	11,816	11,996	12,176	12,358	12,541
Homeowners Association	3,148	3,211	3,273	3,333	3,393	3,451	3,508	3,563	3,619	3,674	3,729	3,785	3,841
WindOnly Mobile Homeowners	13,947	14,226	14,502	14,769	15,035	15,293	15,543	15,789	16,034	16,278	16,524	16,770	17,019
WindOnly Condominium Unit Owners	87,775	89,533	91,267	92,952	94,623	96,249	97,823	99,368	100,910	102,447	103,992	105,544	107,108
WindOnly Dwellings	330,727	337,349	343,883	350,233	356,529	362,653	368,585	374,406	380,217	386,009	391,830	397,676	403,568
WindOnly Tenants	9,223	9,407	9,590	9,767	9,942	10,113	10,279	10,441	10,603	10,764	10,927	11,090	11,254
WindOnly Apartment Buildings	7,638	7,791	7,942	8,088	8,234	8,375	8,512	8,647	8,781	8,914	9,049	9,184	9,320
WindOnly Condominium Association	5,226	5,331	5,434	5,534	5,634	5,731	5,824	5,916	6,008	6,100	6,192	6,284	6,377
WindOnly Homeowners Association	241	246	251	255	260	264	269	273	277	281	285	290	294
	6,209,090	6,333,415	6,456,086	6,575,286	6,693,489	6,808,471	6,919,833	7,029,108	7,138,208	7,246,946	7,356,241	7,465,989	7,576,612
<b>Base Premium Growth Forecast</b>													
<b>BASE Premium</b>	6,306,802,335	6,433,084,687	6,557,685,930	6,678,761,689	6,798,824,633	6,915,616,679	7,028,731,042	7,139,725,687	7,250,541,844	7,360,991,339	7,472,006,738	7,583,481,502	7,695,845,247
10:1 Base	630,680,234	643,308,469	655,768,593	667,876,169	679,882,463	691,561,668	702,873,104	713,972,569	725,054,184	736,099,134	747,200,674	758,348,150	769,584,525
5:1 Base	1,261,360,467	1,286,616,937	1,311,537,186	1,335,752,338	1,359,764,927	1,383,123,336	1,405,746,208	1,427,945,137	1,450,108,369	1,472,198,268	1,494,401,348	1,516,696,300	1,539,169,049
3:1 Base	2,102,267,445	2,144,361,562	2,185,895,310	2,226,253,896	2,266,274,878	2,305,205,560	2,342,910,347	2,379,908,562	2,416,847,281	2,453,663,780	2,490,668,913	2,527,827,167	2,565,281,749
2:1 Base	3,153,401,168	3,216,542,343	3,278,842,965	3,339,380,845	3,399,412,316	3,457,808,340	3,514,365,521	3,569,862,843	3,625,270,922	3,680,495,670	3,736,003,369	3,791,740,751	3,847,922,624
10:1 Delta	12,464,967	12,628,235	12,460,124	12,107,576	12,006,294	11,679,205	11,311,436	11,099,464	11,081,616	11,044,950	11,101,540	11,147,476	11,236,374
5:1 Delta	24,929,934	25,256,470	24,920,249	24,215,152	24,012,589	23,358,409	22,622,873	22,198,929	22,163,231	22,089,899	22,203,080	22,294,953	22,472,749
3:1 Delta	41,549,890	42,094,117	41,533,748	40,358,586	40,020,981	38,930,682	37,704,788	36,998,215	36,938,719	36,816,498	37,005,133	37,158,255	37,454,582
2:1 Delta	62,324,835	63,141,176	62,300,622	60,537,880	60,031,472	58,396,023	56,557,182	55,497,322	55,408,078	55,224,748	55,507,700	55,737,382	56,181,872

**Premium Growth with Average Increase in Exposure per Policy**

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
<b>W/AVG EXP GROWTH</b>	6,722,869,701	6,857,483,052	6,990,304,390	7,119,367,663	7,247,351,303	7,371,848,262	7,492,424,917	7,610,742,012	7,728,868,845	7,846,604,827	7,964,944,046	8,083,772,934	8,203,549,451
10:1 Base	672,286,970	685,748,305	699,030,439	711,936,766	724,735,130	737,184,826	749,242,492	761,074,201	772,886,884	784,660,483	796,494,405	808,377,293	820,354,945
5:1 Base	1,344,573,940	1,371,496,610	1,398,060,878	1,423,873,533	1,449,470,261	1,474,369,652	1,498,484,983	1,522,148,402	1,545,773,769	1,569,320,965	1,592,988,809	1,616,754,587	1,640,709,890
3:1 Base	2,240,956,567	2,285,827,684	2,330,101,463	2,373,122,554	2,415,783,768	2,457,282,754	2,497,474,972	2,536,914,004	2,576,289,615	2,615,534,942	2,654,981,349	2,694,590,978	2,734,516,484
2:1 Base	3,361,434,851	3,428,741,526	3,495,152,195	3,559,683,831	3,623,675,652	3,685,924,131	3,746,212,458	3,805,371,006	3,864,434,422	3,923,302,413	3,982,472,023	4,041,886,467	4,101,774,726
New Capital:													
10:1 Delta	13,287,296	13,461,335	13,282,134	12,906,327	12,798,364	12,449,696	12,057,665	11,831,710	11,812,683	11,773,598	11,833,922	11,882,889	11,977,652
5:1 Delta	26,574,592	26,922,670	26,564,268	25,812,655	25,596,728	24,899,392	24,115,331	23,663,419	23,625,367	23,547,196	23,667,844	23,765,778	23,955,303
3:1 Delta	44,290,987	44,871,117	44,273,779	43,021,091	42,661,214	41,498,986	40,192,218	39,439,032	39,375,611	39,245,327	39,446,406	39,609,630	39,925,506
2:1 Delta	66,436,480	67,306,675	66,410,669	64,531,637	63,991,820	62,248,479	60,288,327	59,158,548	59,063,416	58,867,991	59,169,610	59,414,444	59,888,258

**With additional 10% premium rate of increase**

	7,395,156,671	7,543,231,357	7,689,334,829	7,831,304,429	7,972,086,434	8,109,033,089	8,241,667,408	8,371,816,213	8,501,755,729	8,631,265,309	8,761,438,450	8,892,150,228	9,023,904,396
10:1 Base	739,515,667	754,323,136	768,933,483	783,130,443	797,208,643	810,903,309	824,166,741	837,181,621	850,175,573	863,126,531	876,143,845	889,215,023	902,390,440
5:1 Base	1,479,031,334	1,508,646,271	1,537,866,966	1,566,260,886	1,594,417,287	1,621,806,618	1,648,333,482	1,674,363,243	1,700,351,146	1,726,253,062	1,752,287,690	1,778,430,046	1,804,780,879
3:1 Base	2,465,052,224	2,514,410,452	2,563,111,610	2,610,434,810	2,657,362,145	2,703,011,030	2,747,222,469	2,790,605,404	2,833,918,576	2,877,088,436	2,920,479,483	2,964,050,076	3,007,968,132
2:1 Base	3,697,578,336	3,771,615,678	3,844,667,414	3,915,652,215	3,986,043,217	4,054,516,544	4,120,833,704	4,185,908,107	4,250,877,865	4,315,632,655	4,380,719,225	4,446,075,114	4,511,952,198
New Capital:													
10:1 Delta	14,616,026	14,807,469	14,610,347	14,196,960	14,078,200	13,694,665	13,263,432	13,014,881	12,993,952	12,950,958	13,017,314	13,071,178	13,175,417
5:1 Delta	29,232,051	29,614,937	29,220,694	28,393,920	28,156,401	27,389,331	26,526,864	26,029,761	25,987,903	25,901,916	26,034,628	26,142,355	26,350,834
3:1 Delta	48,720,085	49,358,229	48,701,157	47,323,200	46,927,335	45,648,885	44,211,440	43,382,935	43,313,172	43,169,860	43,391,047	43,570,592	43,918,056
2:1 Delta	73,080,128	74,037,343	73,051,736	70,984,800	70,391,002	68,473,327	66,317,160	65,074,403	64,969,758	64,754,790	65,086,571	65,355,889	65,877,084

**with 20% premium rate of increase increase**

	8,067,443,641	8,228,979,662	8,388,365,268	8,543,241,195	8,696,821,564	8,846,217,915	8,990,909,900	9,132,890,415	9,274,642,614	9,415,925,792	9,557,932,855	9,700,527,521	9,844,259,341
10:1 Base	806,744,364	822,897,966	838,836,527	854,324,120	869,682,156	884,621,791	899,090,990	913,289,041	927,464,261	941,592,579	955,793,285	970,052,752	984,425,934
5:1 Base	1,613,488,728	1,645,795,932	1,677,673,054	1,708,648,239	1,739,364,313	1,769,243,583	1,798,181,980	1,826,578,083	1,854,928,523	1,883,185,158	1,911,586,571	1,940,105,504	1,968,851,868
3:1 Base	2,689,147,880	2,742,993,221	2,796,121,756	2,847,747,065	2,898,940,521	2,948,739,305	2,996,969,967	3,044,296,805	3,091,547,538	3,138,641,931	3,185,977,618	3,233,509,174	3,281,419,780
2:1 Base	4,033,721,821	4,114,489,831	4,194,182,634	4,271,620,598	4,348,410,782	4,423,108,957	4,495,454,950	4,566,445,207	4,637,321,307	4,707,962,896	4,778,966,427	4,850,263,761	4,922,129,671
New Capital:													
10:1 Delta	15,944,755	16,153,602	15,938,561	15,487,593	15,358,037	14,939,635	14,469,199	14,198,051	14,175,220	14,128,318	14,200,706	14,259,467	14,373,182
5:1 Delta	31,889,510	32,307,204	31,877,121	30,975,186	30,716,074	29,879,270	28,938,397	28,396,103	28,350,440	28,256,636	28,401,413	28,518,933	28,746,364
3:1 Delta	53,149,184	53,845,340	53,128,535	51,625,309	51,193,456	49,798,784	48,230,662	47,326,838	47,250,733	47,094,393	47,335,688	47,531,555	47,910,607
2:1 Delta	79,723,776	80,768,010	79,692,803	77,437,964	76,790,184	74,698,175	72,345,993	70,990,257	70,876,100	70,641,589	71,003,532	71,297,333	71,865,910

	2019	2020
Population Estimate from FDEC	22,572,542	22,894,140

**Base Policy Growth forecast**

Homeowners (Excl. Tenant and Condo)	4,561,604	4,626,594
Farmowners	1,428	1,448
Mobile Homeowners	717,014	727,230
Condominium Unit Owners	898,833	911,639
Dwelling, Fire and Allied Lines	601,107	609,672
Tenants	302,160	306,465
Apartment Buildings	25,236	25,596
Condominium Association	12,724	12,905
Homeowners Association	3,897	3,952
WindOnly Mobile Homeowners	17,267	17,513
WindOnly Condominium Unit Owners	108,669	110,217
WindOnly Dwellings	409,450	415,283
WindOnly Tenants	11,418	11,581
WindOnly Apartment Buildings	9,456	9,591
WindOnly Condominium Association	6,470	6,562
WindOnly Homeowners Association	298	303
	7,687,030	7,796,549

**Base Premium Growth Forecast**

<b>BASE Premium</b>	7,808,000,756	7,919,243,762
10:1 Base	780,800,076	791,924,376
5:1 Base	1,561,600,151	1,583,848,752
3:1 Base	2,602,666,919	2,639,747,921
2:1 Base	3,904,000,378	3,959,621,881
10:1 Delta	11,215,551	11,124,301
5:1 Delta	22,431,102	22,248,601
3:1 Delta	37,385,170	37,081,002
2:1 Delta	56,077,754	55,621,503

**Premium Growth with Average Increase in Exposure per Policy**

	2019	2020
<b>W/AVG EXP GROWTH</b>	8,323,103,994	8,441,685,836
10:1 Base	832,310,399	844,168,584
5:1 Base	1,664,620,799	1,688,337,167
3:1 Base	2,774,367,998	2,813,895,279
2:1 Base	4,161,551,997	4,220,842,918
New Capital:		
10:1 Delta	11,955,454	11,858,184
5:1 Delta	23,910,909	23,716,368
3:1 Delta	39,851,514	39,527,281
2:1 Delta	59,777,272	59,290,921

**With additional 10% premium rate of increase**

	9,155,414,394	9,285,854,419
10:1 Base	915,541,439	928,585,442
5:1 Base	1,831,082,879	1,857,170,884
3:1 Base	3,051,804,798	3,095,284,806
2:1 Base	4,577,707,197	4,642,927,210
New Capital:		
10:1 Delta	13,151,000	13,044,003
5:1 Delta	26,301,999	26,088,005
3:1 Delta	43,836,666	43,480,009
2:1 Delta	65,754,999	65,220,013

**with 20% premium rate of increase**

	9,987,724,793	10,130,023,003
10:1 Base	998,772,479	1,013,002,300
5:1 Base	1,997,544,959	2,026,004,601
3:1 Base	3,329,241,598	3,376,674,334
2:1 Base	4,993,862,397	5,065,011,501
New Capital:		
10:1 Delta	14,346,545	14,229,821
5:1 Delta	28,693,090	28,459,642
3:1 Delta	47,821,817	47,432,737
2:1 Delta	71,732,726	71,149,105