Exhibit B

Historical Property Program Results

2022-2023

Non-Utility Premium: $5,485,151
Utility Premium: $1,896,516.42

Non-Utility TIV: $1,769,641,651
Utility TIV: $612,267,177

Non-Utility Rate: $0.31
Utility Rate: $0.31

2023-2024

Non-Utility Premium: $7,471,732 (+36%)
Utility Premium: $2,490,552 (+31%)

Non-Utility TIV: $1,762,361,720 (0%)
Utility TIV: $642,767,497(+5%)

Non-Utility Rate: $0.42 (+37%)
Utility Rate: $0.39 (+25%)

Severe hard market conditions due to capacity restraints and uncertainty relating to global insurance impacts of natural disasters following Hurricane Ian (September 2022).

2024-2025

Non-Utility Premium: $7,471,220 (0%)
Utility Premium: $2,503,011 (+1%)

Non-Utility TIV: $1,911,557,508 (+8%)
Utility TIV: $650,126,190 (+1%)

Non-Utility Rate: $0.39 (-8%)
Utility Rate: $0.39 (-1%)

Favorable trends as supply/demand levels out for insurer capacity. Premiums remain nearly flat and despite slight changes to TIV, secured rate decreases.

2025-2026

Non-Utility Premium: $5,562,390 (-26%)
Utility Premium: $2,406,837 (-4%)

Non-Utility TIV: $1,965,410,337 (3%)
Utility TIV: $648,170,890 (0%)

Non-Utility Rate: $0.28 (-28%)
Utility Rate: $0.37 (-4%)

Accelerated market softening throughout 2025 providing improved pricing, terms, and conditions.