### 2020 YTD Depopulation Results

#### Personal Lines Depopulation Results

<table>
<thead>
<tr>
<th>Month</th>
<th>OIR Approved</th>
<th>Requested by Insurers</th>
<th>Policyholder Choice Letters Mailed</th>
<th>Assumed</th>
<th>Assumption Rate</th>
<th>Exposure Removed</th>
</tr>
</thead>
<tbody>
<tr>
<td>February</td>
<td>19,577</td>
<td>2,995</td>
<td>2,965</td>
<td>986</td>
<td>33%</td>
<td>$271,249,805</td>
</tr>
<tr>
<td>April</td>
<td>19,500</td>
<td>663</td>
<td>663</td>
<td>278</td>
<td>42%</td>
<td>$68,191,460</td>
</tr>
<tr>
<td>June</td>
<td>3,447</td>
<td>2,271</td>
<td>2,271</td>
<td>1,635</td>
<td>72%</td>
<td>$625,556,111</td>
</tr>
<tr>
<td>August</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0%</td>
<td>$0</td>
</tr>
<tr>
<td>October</td>
<td>27,500</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>December</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>YTD Totals</td>
<td>70,024</td>
<td>5,929</td>
<td>5,899</td>
<td>2,899</td>
<td>49%</td>
<td>$964,997,376</td>
</tr>
</tbody>
</table>

1. OIR approval is maximum number of policies permitted to be assumed by insurers.
2. Sum of all policies requested by insurers, including duplicate offers from multiple carriers.
3. Total letters mailed, one (1) per policy. Multiple offers may be contained in a single mailing.
4. Policies assumed by insurers on Assumption Date.
5. Quotient of ‘Assumed’ divided by ‘Policyholder Choice Letters Mailed’.
6. Exposure Removed as of Assumption Date.

#### Commercial Lines Depopulation Results

At this time there are no OIR approvals for participation in 2020 Commercial Lines assumptions.
### 2020 YTD Depopulation Results

**Participating Takeout Companies**
- Total policies assumed: 2,899
  - Southern Oak (PL): 349
  - Weston (PL): 2,550

**Tri-County Policies Assumed**
- 2/18/2020: 509, Total: 986
- 4/21/2020: 104, Total: 278
- 6/23/2020: 624, Total: 1,635
- Tri-County Policies (Broward, Dade, Palm Beach)
- All Remaining Counties
Clearinghouse Update

New Business Update

Number of risks averted (all lines):
- 2016 – 20,710
- 2017 – 13,262
- 2018 – 20,700
- 2019 – 20,994
- 2020 (YTD) – 15,630

Amount of Coverage A averted:
- 2016 – $5.3B
- 2017 – $3.3B
- 2018 – $5.2B
- 2019 – $5.7B
- 2020 (YTD) - $5B
Clearinghouse Update

Renewal Update

Risk Removed (All Lines)
Amount of Coverage A removed:
- 2016 – $529M
- 2017 – $305.6M
- 2018 – $651.3M
- 2019 – $221.5M
- 2020 (YTD) - $100M

15,117 policies have been non-renewed by Citizens as a result of offers made at renewal through the Clearinghouse.

*Ineligible means a comparable offer of coverage was received through the Clearinghouse that had a premium that was equal to or less than the Citizens renewal premium.
2019 Risk Averted Summary

**New Business**
20,994 risks deemed ineligible for Citizens representing $5.7B in Coverage A averted

**Renewal Business**
1,273 risks deemed ineligible for Citizens representing $221.5M in Coverage A averted

**Total**
22,267 risks deemed ineligible for Citizens representing $6B in Coverage A averted
Updates for 2020

- Mobile Home policy forms (New-Business and Renewal) added to the Clearinghouse platform.
- New private market insurer, American Integrity, to join the Clearinghouse platform late 2020.