

Exposure Reduction Dashboard



Current Results:

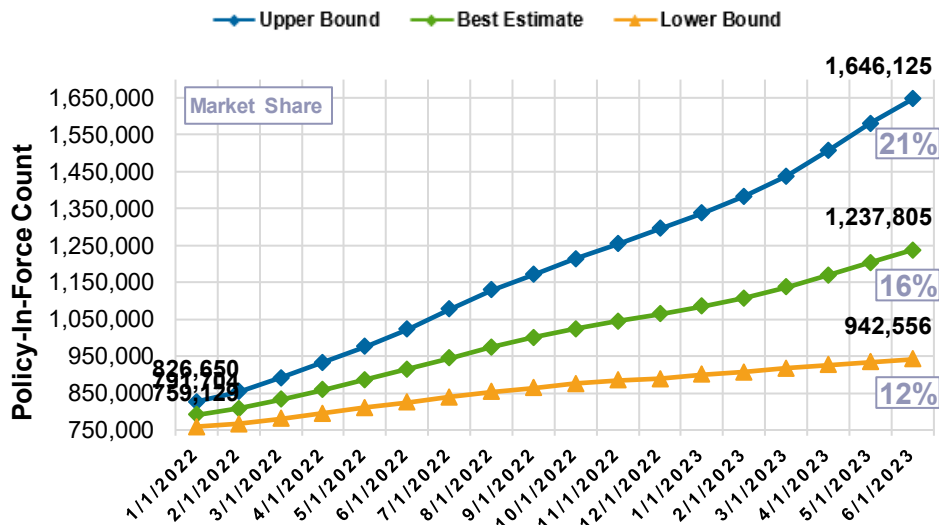
	YE 2020	YTD (Sept 2021)
Policies-In-Force	542,739	708,919
Total Exposure	\$144,000,000,000	\$211,000,000,000
YTD PIF Growth	100,536	180,000
YTD Growth %	18.5%	25.4%
YTD New Business Total	159,892	257,787
YTD New Business Growth	21.6%	29.0%
Citizens Market Share	5.0%	9.0%

Key Metrics:

	YE 2020	YTD 2021
Holistic Inspections		
Completions	5,205	10,518
FMAP*		
Consumer Requests	10,546	7,176
Agents Participating	362	225
Offers Accepted	1,187	411
Consumer Requests Converted	11.30%	5.70%
Exposure Placed in Private Market	\$297,677,575	\$131,608,460
Depopulation*		
Companies receiving monthly IDFs	36	39
Companies Actively Participating	4	1
Number of Assumptions	5	2
Total Policies Assumed	7,463	2,814
\$ Exposure Reduced	\$2,497,401,410	\$1,027,251,879
Clearinghouse*		
Active Carriers	11	11
Unique Risks submitted	564,267	908,951
No. of risks rendered ineligible	24,484	21,988
% of risks rendered ineligible	4%	2%

Forecast Based on Current Conditions:

Policy-In-Force Projection



Key Factors Driving Citizens Growth:

- Citizens Rate Relativity to Market Rates
- Carrier Rate Increases
- Carrier Market Restrictions/Actions