

Exposure Reduction Dashboard

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Current Results:

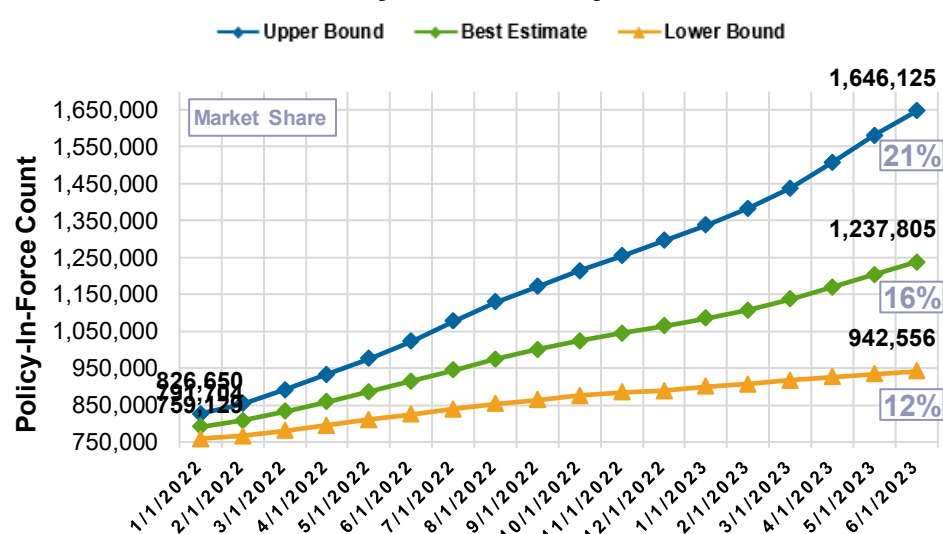
	YE 2020	YE 2021	YTD (2/18/22)
Policies-In-Force	542,739	759,305	787,839
Total Exposure	\$144,000,000,000	\$232,502,323,529	\$246,147,741,796
YTD PIF Growth	100,536	219,108	28,534
YTD Growth %	18.5%	40.6%	3.8%
YTD New Business Total	159,892	347,597	30,540
Citizens Market Share	5.0%	10.0%	TBD

Key Metrics:

Holistic Inspections	YE 2021	2/13/22
Completions	19,704	6,865
FMAP	YE 2021	2/21/22
Consumer requests	8,346	1,220
Agents participating	239	252
Offers accepted	451	61
Consumer requests converted	5.40%	5.0%
Exposure placed in private market	\$143,051,510	\$25,932,697
Depopulation	YE 2021	2/22/22
Companies receiving monthly IDFs	39	18
Companies actively participating	1	2
Number of assumptions	2	1
Total policies assumed	2,814	3,440
Exposure placed in private market	\$1,027,251,879	\$1,365,208,178
Clearinghouse	YE 2021	2/14/22
Active carriers	11	11
Unique risks submitted	1,183,495	214,688
No. of risks rendered ineligible	27,560	4,572
% of risks rendered ineligible	2%	2%
Total Coverage A averted	\$9.2B	\$1.47B

Forecast Based on Current Conditions:

Policy-In-Force Projection



Holistic Inspections

In 2022, Citizens plans to order inspections for **13.3%** of new business and **6.89%** of current policies in force, approximately 148,162 inspections. This volume will adjust accordingly as policy counts change.

Florida Market Assistance Plan (FMAP)

Consumer requests are on pace to exceed YE 2021 and participating agent counts are flat. Statistics for both areas should improve with increased marketing efforts in 2022.

Depopulation

A decrease in companies receiving monthly data files was driven by renewal agreement reviews. The current number is a better representation of engaged carriers. Results of the February 2022 assumption (**3,440**) exceeded all assumptions in 2021 (**2,814**).

Clearinghouse

- Two (**2**) of the eleven (**11**) connected carriers are actively making offers.
- On pace to have **1.8 million** unique offers presented in 2022 vs. **1.1 million** in 2021.

Citizens Reimagined

A *Reject All* was issued on February 8, 2022. A new solicitation was released on March 11, 2022.

Exposure Reduction Consumer Education

Christine Ashburn, Chief of
Communications, Legislative & External Affairs

Quarter 1:

- Citizens-Ordered Inspections (examples in appendix)
 - Agent Bulletins
 - External Website
 - Agent Website
 - FAQs
- FMAP (campaign metrics provided in appendix)
- Policyholder Newsletter Topics
 - Citizens Assessments: Florida's "Hurricane Tax"
 - Home Inspections Critical for Proper Coverage
 - Best Friends Forever: You and Your Agent

Quarter 2:

- Depopulation Marketing
 - Review of current materials
 - Additional pre-offer educational opportunities
- Personal Lines Forms and Rules changes
- Rate Changes
- Google analytics evaluation

Appendix

Consumer Education

What You Need to Know About Citizens-Provided Inspections



To help promote awareness of Citizens-Provided Inspections, we will be adding information to the Inspections page on our website, a banner on the homepage and an informational brochure in English, Spanish and Haitian Creole.



Learn More
about Citizens-Provided Inspections

Insurance

► Insurance 101

► Get a Policy

▼ **Inspections**

Wind Mitigation Inspections

Authorized Inspectors

Your Wind Inspection

Wind Inspection Results

Updating Mitigation Features

Sinkhole Inspections

Inspections

[Insurance / Inspections](#)

Citizens may require certain inspections, depending on the type and amount of coverage you are seeking, eligible discounts, and the age and location of your property. In some cases, it is the property owner's responsibility to pay for inspections whereas Citizens will pay for other inspections as described below.

Citizens-Provided Inspections

Citizens may require an exterior-only inspection or an interior and exterior inspection – during the life of the policy – at no cost to the policyholder. These inspections help Citizens evaluate the property's replacement value, certain building characteristics and current condition for eligibility requirements. They also may help policyholders by pointing out potential issues before they become problems.

FMAP Marketing: Public Radio Messaging

Florida Public Media serves the state with 13 public radio and 11 public television stations

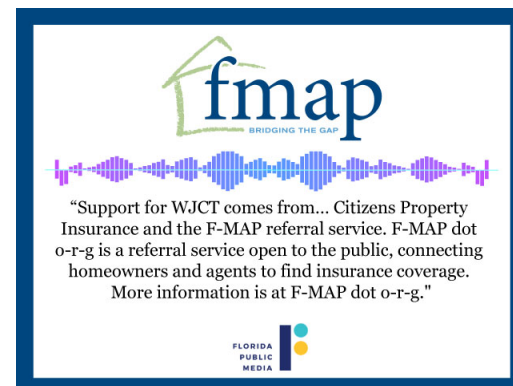
- Combined viewer and listener audience reaches 99.9% of Floridians
- Current sponsorship includes a total of 200 radio ads per month across all stations

New 15-, 20- and : 30-second format radio spots focused on FMAP are in rotation.

- Two variations on rotation
 - What is FMAP?
 - 50/50 rotation with regular Citizens messaging started on November 29
 - Who can use FMAP?
 - Rotate 50/50 in the FMAP slot started January 3



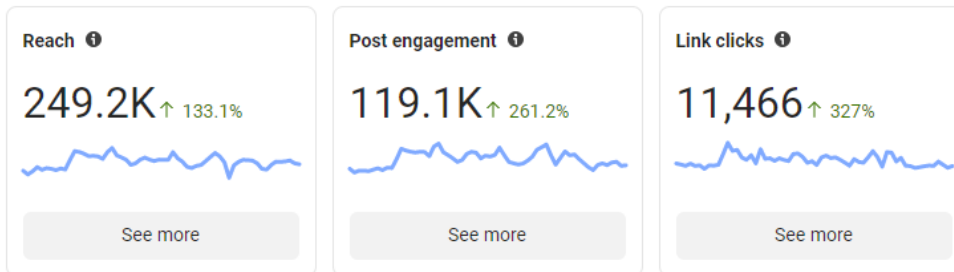
What is FMAP? :20 second version



Who can use FMAP? :15 second version

Two ad suites with multiple video versions are in rotation on Facebook. To maximize effectiveness, ad version delivery is determined by Facebook based on user profile information such as device, location and demographics.

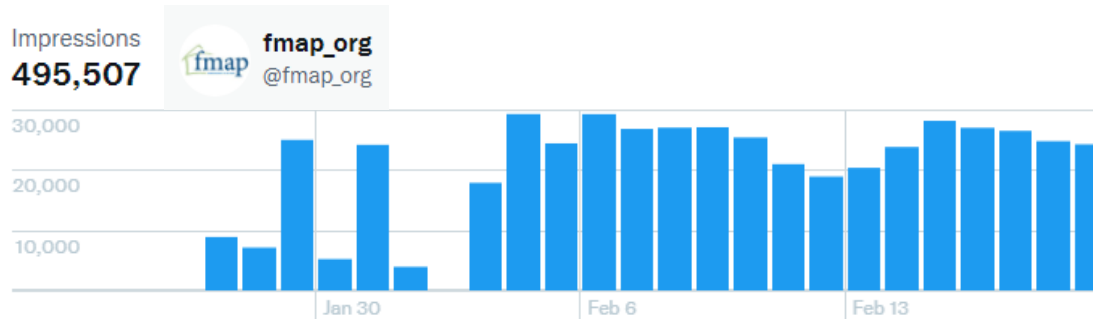
Ads summary Data range: Dec 22, 2021 - Feb 19, 2022



	Campaign Checkpoint (Combined paid and organic based on 90 days of data)
Total Investment	\$13,000
Reach	305,275
Engagement	150,035
Link Clicks	14,067

FMAP Marketing: Twitter Campaign Metrics

Three ad variations are in rotation on Twitter. To maximize effectiveness, ad version delivery is determined by Twitter based on user profile information such as device, location and demographics.



	Current metrics (Combined paid and organic based on 45 days of data)
Total Investment	\$3,300
Reach	146,764
Engagement	2,326
Views	7,426

Citizens' Assessments: Florida's "Hurricane Tax"

Citizens is fiscally sound, but our customers and others are on the hook if a big storm or series of storms hits. Learn about assessments and how they impact you.



Home Inspections Critical for Proper Coverage

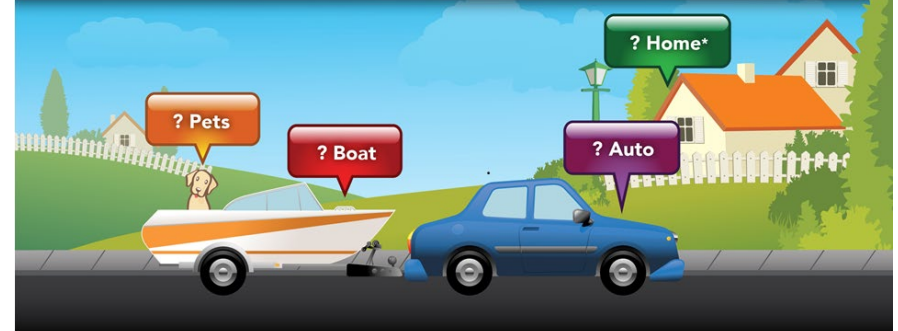
Just got a call from an inspector? Citizens' free home inspections are critical to ensure accurate coverage. Here's what it means for you.



Best Friends Forever: You and Your Agent

Your agent is your best source for information, but do you know everything they can do? Get the full

Who Will Pay Citizens' Assessments After the Next Hurricane?



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Answers Fast
with FAQs



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