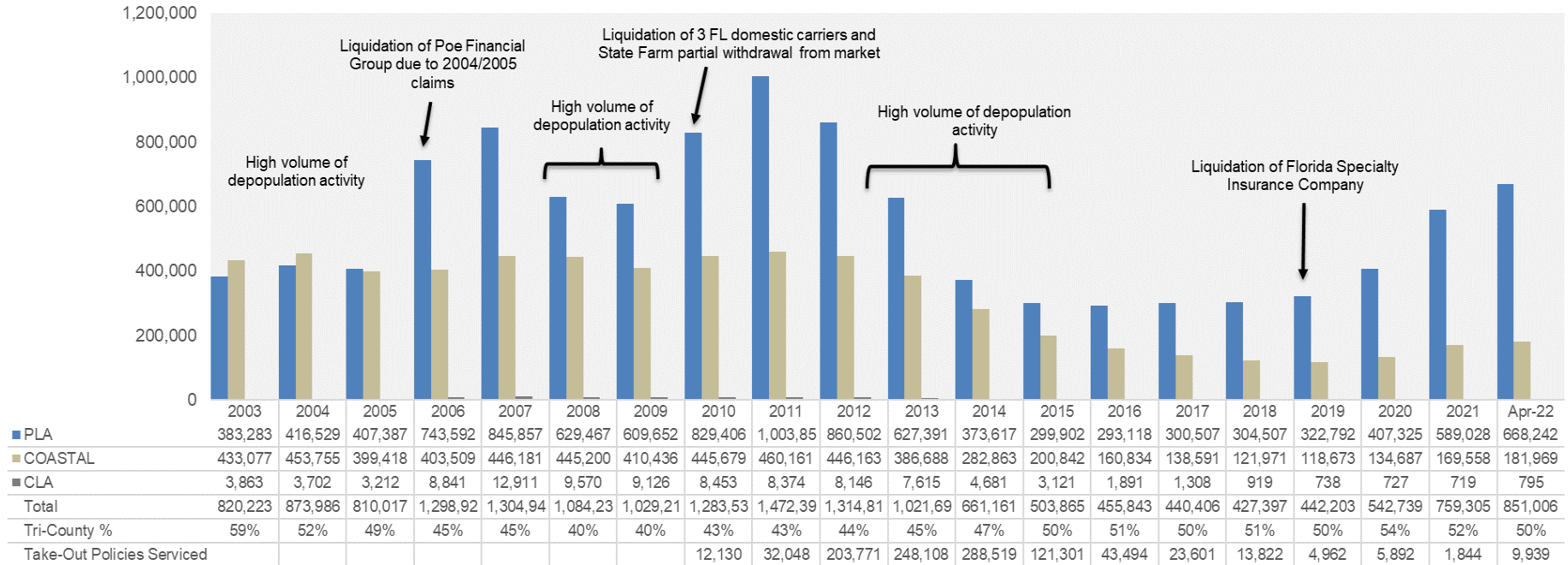


# Market Update

Kelly Booten  
Chief Operating Officer



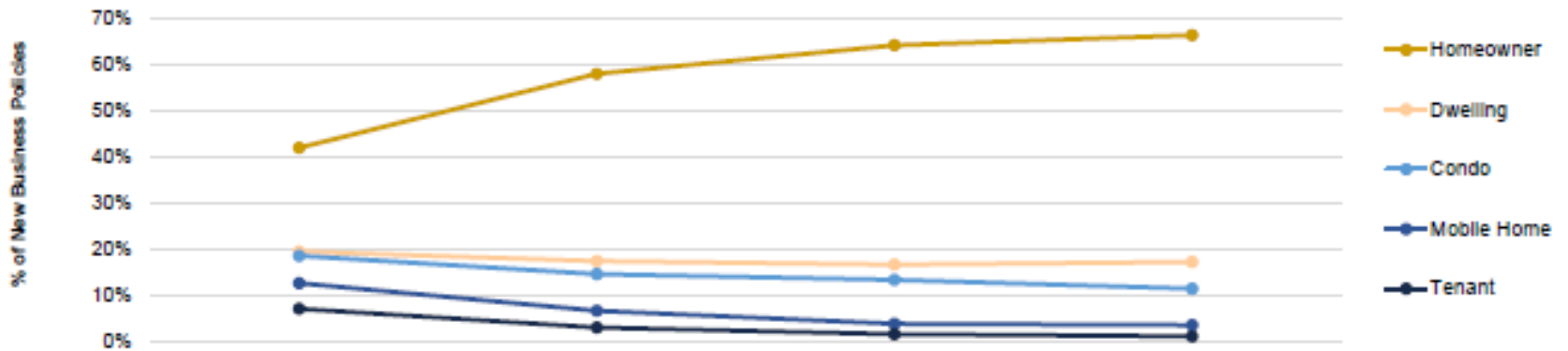
# Policies in Force by Year and Account



➤ Historical data by County prior to 2003 and for Take-Out Policies Serviced prior to 2010 are not available.

(Jan '19 to Mar '22 Average Prior vs. Current)  
Personal Residential Policy Types

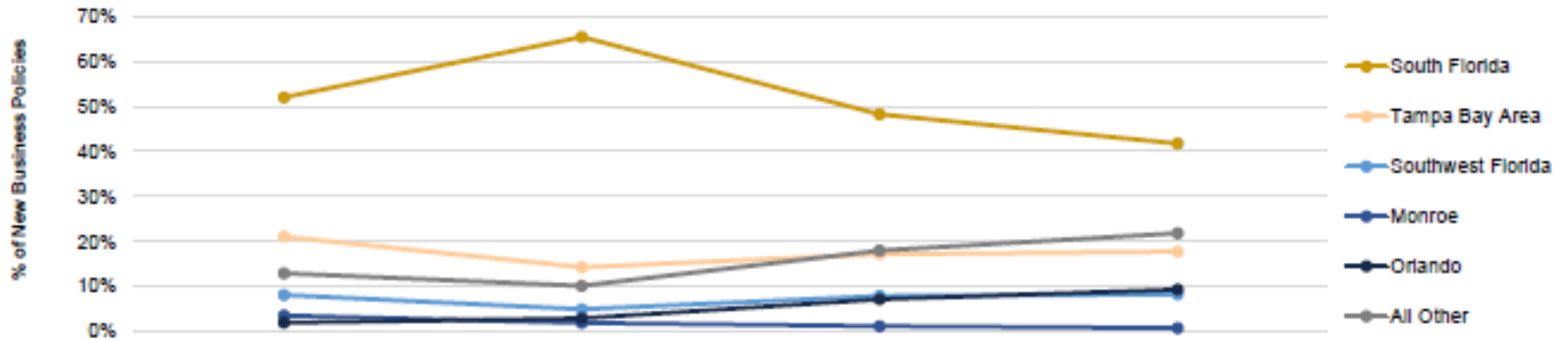
**New Business % of Policies by Policy Type**



Policy Type	12/31/19	% of Total	12/31/20	% of Total	12/31/21	% of Total	3/31/22	% of Total
Homeowner	34,474	42%	93,754	58%	229,803	64%	67,381	66%
Dwelling	16,000	20%	28,246	17%	59,855	17%	17,521	17%
Condo	15,256	19%	23,634	15%	48,036	13%	11,678	12%
Mobile Home	10,390	13%	10,816	7%	13,987	4%	3,678	4%
Tenant	5,860	7%	5,000	3%	5,891	2%	1,162	1%
<b>Grand Total</b>	<b>81,980</b>	<b>100%</b>	<b>161,450</b>	<b>100%</b>	<b>357,572</b>	<b>100%</b>	<b>101,420</b>	<b>100%</b>

(Jan '19 to Mar '22 Average Prior vs. Current)  
Personal Residential Policy Types

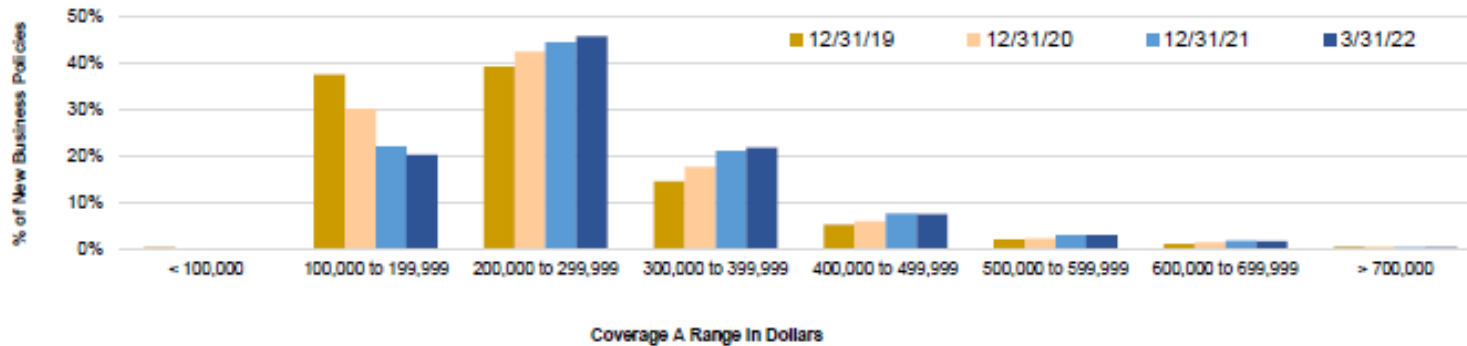
**New Business % of Policies by Geographic Region**



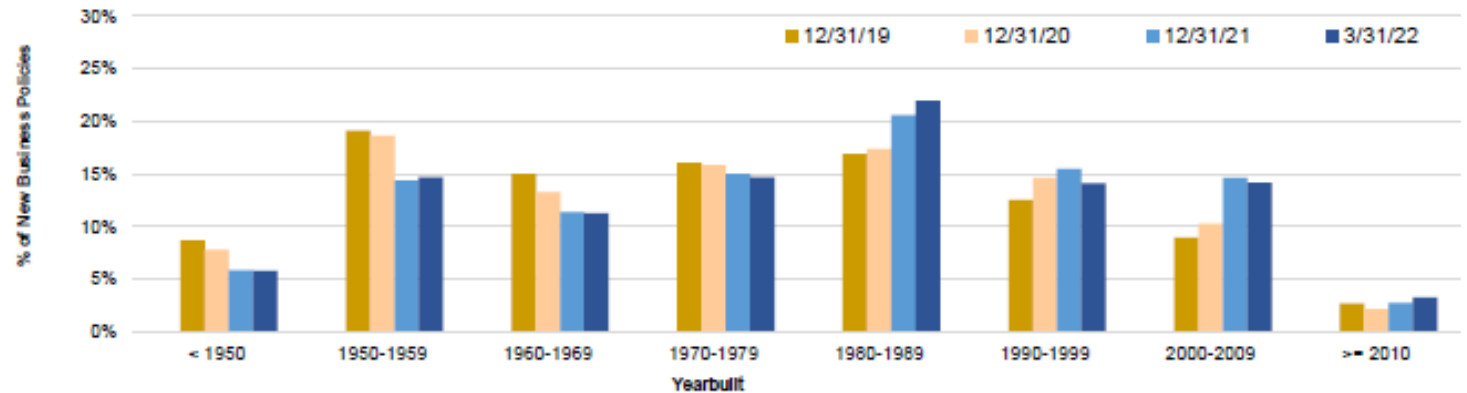
County/Regions	12/31/19	% of Total	12/31/20	% of Total	12/31/21	% of Total	3/31/22	% of Total
South Florida	42,621	52%	105,625	65%	172,489	48%	42,353	42%
Tampa Bay Area	17,316	21%	23,153	14%	61,685	17%	18,072	18%
Southwest Florida	6,730	8%	8,108	5%	28,433	8%	8,468	8%
Monroe	2,985	4%	3,239	2%	4,574	1%	848	1%
Orlando	1,677	2%	4,874	3%	25,892	7%	9,508	9%
All Other	10,651	13%	16,451	10%	64,499	18%	22,171	22%
<b>Grand Total</b>	<b>81,980</b>	<b>100%</b>	<b>161,450</b>	<b>100%</b>	<b>357,572</b>	<b>100%</b>	<b>101,420</b>	<b>100%</b>

## (Jan '19 to Mar '22 Average Prior vs. Current) Personal Residential Policy Types

Homeowner/Dwelling New Business % of Policies by Coverage A Range

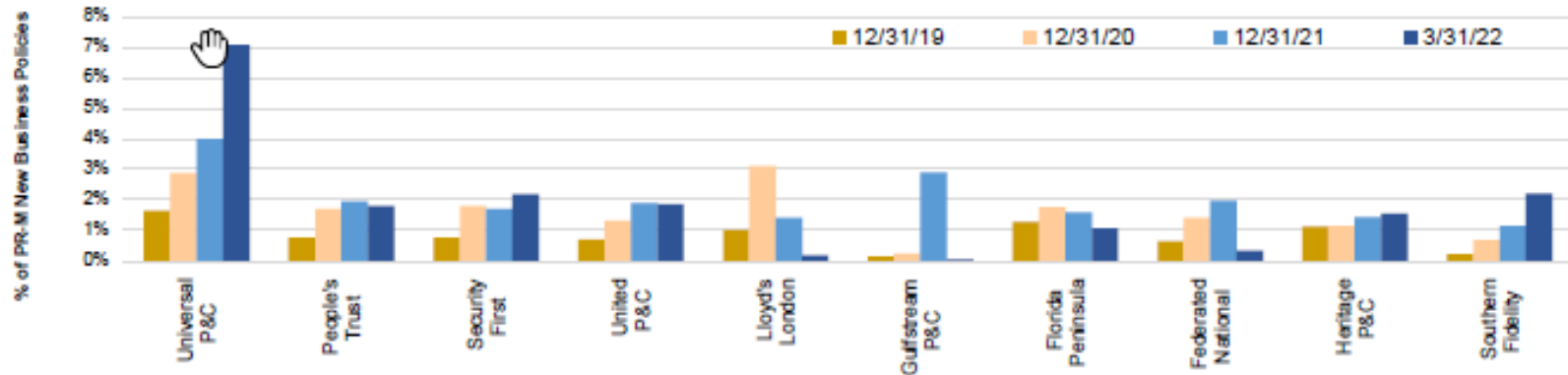


Homeowner/Dwelling New Business % of Policies by Yearbuilt



## (Jan '19 to Mar '22 Average Prior vs. Current) Personal Residential Policy Types

**Multi-Peril New Business % of Policies by Prior Insurer (top 10 in period)**



**Notes:**

1. Policy types are defined as follows:

- Homeowner - HO-3, HO-8, HW-2
- Dwelling - DP-1 D, DP-3 D, DW-2
- Condo - HO-6, HW-6, DP-1 C, DP-3 C
- Mobile Home - MHO-3, MDP-1, MW-2, MD-1
- Tenant - HO-4, HW-4, MHO-4, DP-1 T, DP-3 T

2. Regions are defined by county boundary as follows:

- South Florida - Broward, Miami-Dade, Palm Beach
- Tampa Bay Area - Hernando, Hillsborough, Pasco, Pinellas
- Orlando Area - Lake, Orange, Osceola, Seminole, Sumter
- Southwest Florida - Charlotte, Collier, Lee, Manatee, Sarasota
- Monroe County - Monroe
- All Other Counties - Remaining 49 Florida counties not grouped above

3. Prior Insurer list includes those with a multi-peril policy count greater than 900 in the current four month period; Citizens, "No Carrier Found"/"null" values and wind only policies are excluded from the graph. Wind only policies are excluded due to prior insurer information, specific to the current ex-wind policy or previous multi peril policy, which can create misleading results.

4. New Business Written is the count of new bound submissions at the month end snapshot



# Citizens' New Business Written Policy County by County (2019 to 2022) Personal Residential Policy Types

