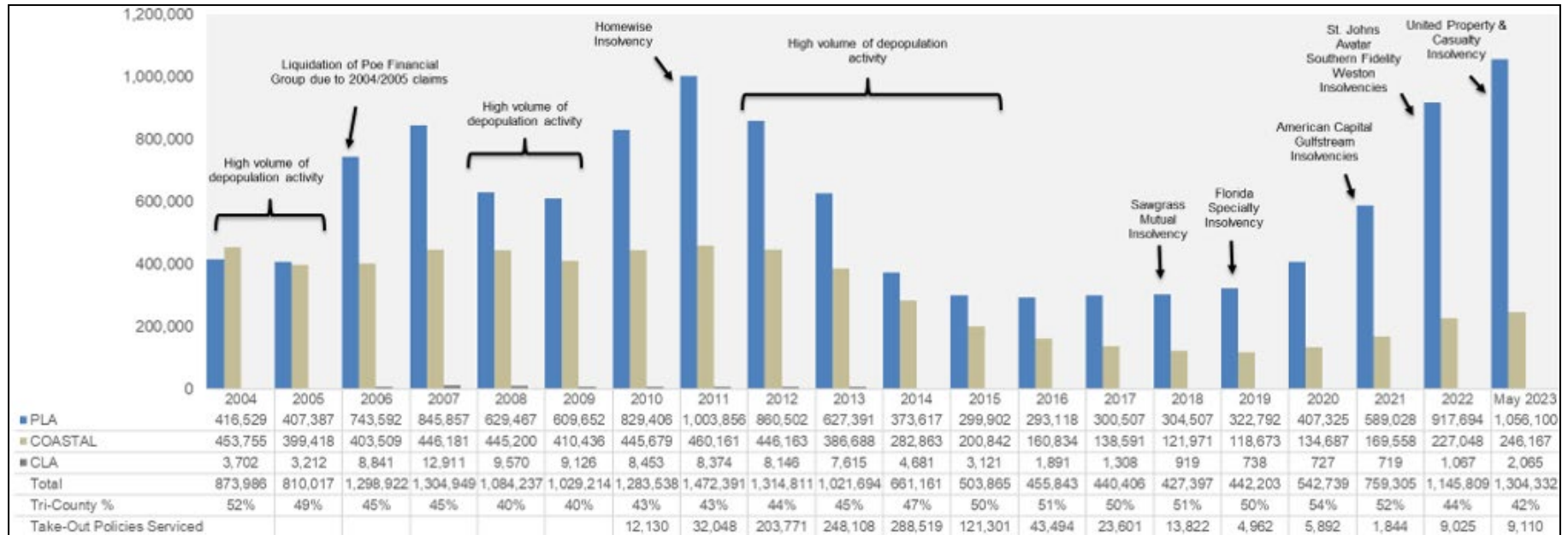


Market Update

Kelly Booten, Chief Operating Officer



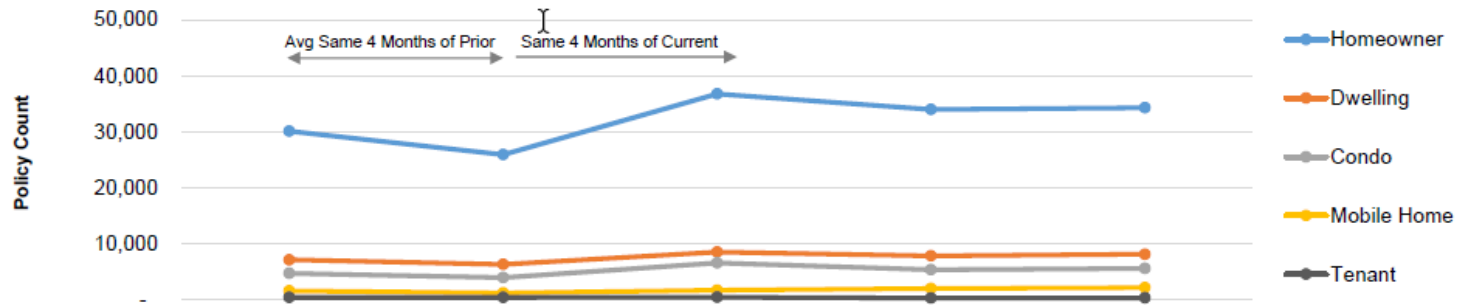
Policies in Force by Year and Account



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







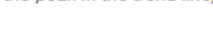
Personal Residential Policy Types (Feb '23 to May '23 Average Prior vs. Current)

New Business Policy Count by Policy Type



Policy Type	Avg Same Months Prior	02-28-23	03-31-23	04-30-23	05-31-23	% Change 4 Mo Avg Prior to 4 Mo Avg Current
Homeowner	30,120	25,932	36,790	34,002	34,335	9%
Dwelling	7,146	6,316	8,543	7,856	8,139	8%
Condo	4,723	3,989	6,600	5,387	5,603	14%
Mobile Home	1,602	1,221	1,709	2,024	2,187	11%
Tenant	413	416	472	333	357	-5%
Grand Total	44,004	37,874	54,114	49,602	50,621	9%

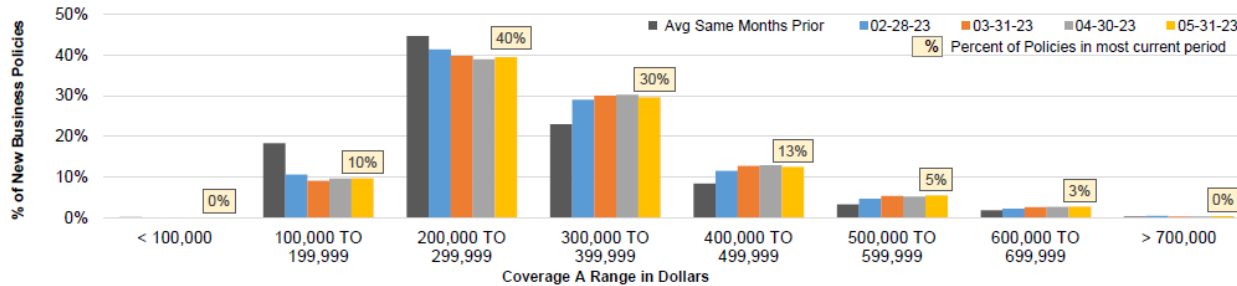
New Business Policy Count by Geographic Region

County/Regions	Avg Same Months Prior	02-28-23	03-31-23	04-30-23	05-31-23	Current Four Month Trend
Southeast Coast	17,740	12,093	15,810	14,583	16,314	
Tampa Bay Area	8,676	7,040	9,567	8,416	8,532	
North/Central East Coast	5,951	6,136	8,589	8,103	8,198	
Southwest Coast	3,911	3,843	8,389	7,173	5,689	
SOLO	3,927	4,285	5,905	5,691	5,910	
All Other	3,800	4,477	5,854	5,636	5,978	
Grand Total	44,004	37,874	54,114	49,602	50,621	

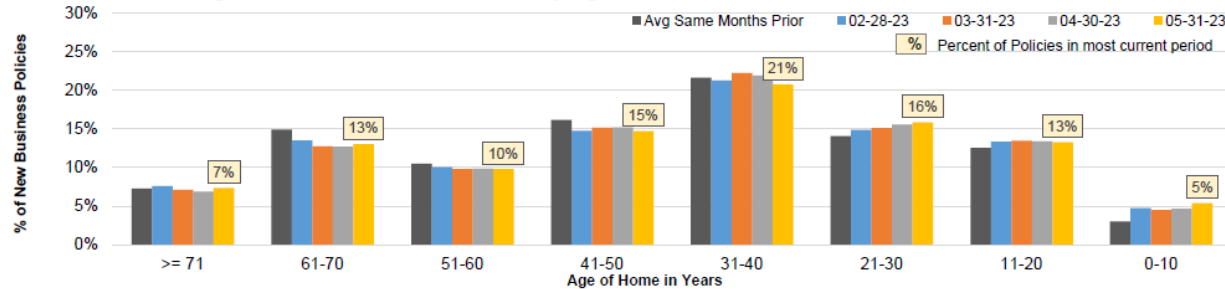
(red dot indicates the peak in the trend line)

Personal Residential Policy Types (Feb '23 to May '23 Average Prior vs. Current)

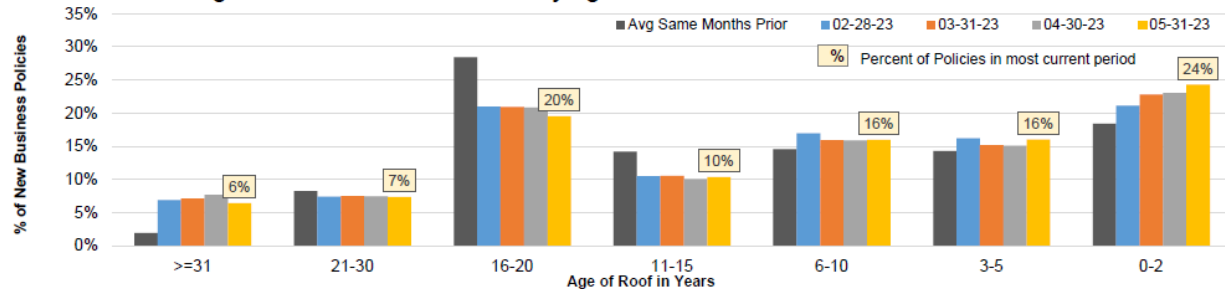
Homeowner/Dwelling New Business % of Policies by Coverage A Range



Homeowner/Dwelling New Business % of Policies by Age of Home

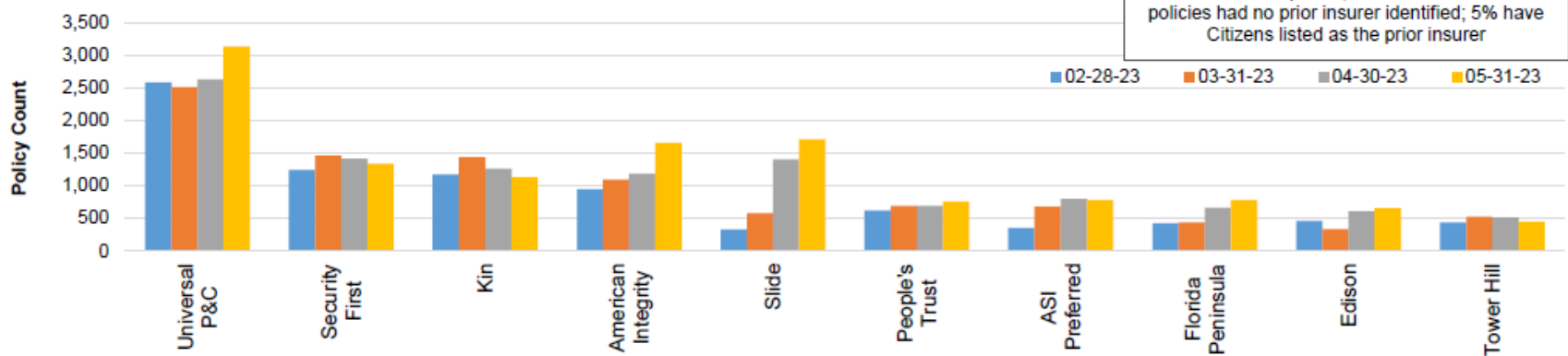


Homeowner/Dwelling New Business % of Policies by Age of Roof



Personal Residential Policy Types (Feb '23 to May '23 Average Prior vs. Current)

Multi-Peril New Business Policy Count by Prior Insurer (top 10 in period)



Notes:

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

2. 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

3. Regions are defined by county boundary as follows:

- Southeast Coast - Broward, Miami-Dade, Palm Beach, Monroe
- Tampa Bay Area - Hernando, Hillsborough, Pasco, Pinellas
- North/Central East Coast - Nassau, Duval, Saint Johns, Flagler, Volusia
- Brevard, Indian River, Saint Lucie, Martin
- Southwest Coast - Charlotte, Collier, Lee, Manatee, Sarasota
- SOLO - Lake, Orange, Osceola, Seminole
- All Other Counties - Remaining 41 Florida counties not otherwise grouped above

4. Age of Roof is based on "Roof Update Year" where available. When it is not, "Dwelling Year Built" is used as a proxy for the age.

5. Prior Insurer list includes the top 10 by policy count with a multi-peril policy 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. Excludes United P&C which was listed as the prior carrier for 9,457 policies as of March 31st.

Monthly Policy Data Commercial Policy Types

