Florida Residential Property Market Share

December 31, 2021 Report

CITIZENS
PROPERTY INSURANCE CORPORATION

Corporate Analytics - Florida Residential Property Market Share

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Data Sources

QUASR data – Reported quarterly to the Florida Office of Insurance Regulation (OIR) from all admitted insurers for the Florida portion of their business

- Quarterly data from fourth quarter 2002 through fourth quarter 2021
- 12/31/2021 data provided by the OIR on 03/22/22. Any submissions/changes made after this date will not be reflected in this report.
- Several insurers in the market are submitting QUASR data as "Trade Secret" protected information. In these instances, and where data is available, Citizens uses the most recent quarter's data as an estimate for the current quarter's submission. The page that immediately follows is a table identifying these insurers, the timing of the Trade Secret declaration with the OIR, estimates for data used in this analysis and the percent of the market they represent in total. Beginning in the 3rd quarter of 2019, the OIR provided Citizens total market data including trade secret insurers for a more accurate reflection of how Citizens fits within the total admitted market. Footnotes in each exhibit provide further detail.
- Commercial non-residential data is not reported in QUASR and is therefore not included in this analysis (As of 12/31/2021, CNR-M and CNR-W made up approximately 1% of Citizens' building counts)
- During the 3rd quarter of 2010, State Farm resubmitted data for 1Q2009 through 2Q2010. The totals remained the same but the aggregate change was a reduction in the policies in personal lines and an increase in commercial lines. This analysis reflects updated data.
- Prior to 2017, Citizens reported inforce premium in QUASR. This corresponds to the annualized premium charged for the quarter-end exposure values. Beginning in 2017, Citizens reports premium charged during the policy term as premium in QUASR. The only difference from prior reporting would be from the relatively small number of policies having mid-term exposure and premium adjustments. There is generally less than a 0.1% difference between the two premium values in aggregate.

FSLSO Top Coverages Report data – Reported quarterly to the Florida Surplus Lines Service Office (FSLSO)

- Annual data from 2002 through 2020
- 12/31/2020 data extracted from FSLSO 10/18/2021. Any changes made after this date will not be reflected in this report.
- Surplus Lines insurance information is included on the total market exhibits only
- Data has a strong seasonal cycle so it is aggregated to annual values for this analysis
- Insured value is not reported so analyses using FSLSO data are based on policy and premium data only
- Commercial non-residential cannot be separated from commercial residential and is therefore included in this analysis; to minimize this impact only Apartment and Condominium coverage codes are utilized.
- A subset of coverages that correspond to Citizens' lines of business is selected from all coverages reported (see notes on relevant exhibits as to which specific coverages are included in each)

Insurers Submitting QUASR Data under "Trade Secret" Protection

Insurer Name	Trade Secret Begin Date	Data Estimates Used in Exhibits Where Noted									
		Data as of Used	Personal Residential			Commercial Residential			Total Residential		
			Policies Inforce	Total Insured Value (millions)	Premiums Written (millions)	Policies Inforce	Total Insured Value (millions)	Premiums Written (millions)	Policies Inforce	Total Insured Value (millions)	Premiums Written (millions)
State Farm Florida Insurance Company	1Q 2014	4Q 2013	361,493	$166,191	$626	27,616	$5,995	$30	389,109	$172,187	$656
United Property & Casualty Insurance Company	1Q 2017	4Q 2016	187,027	$76,868	$318	385	$3,511	$14	187,412	$80,379	$332
Family Security Insurance Company *	1Q 2017	*Not Available*	*N/A*	*N/A*	*N/A*	*N/A*	*N/A*	*N/A*	*N/A*	*N/A*	*N/A*
American Coastal Insurance Company	1Q 2017	4Q 2016	-	$0	$0	4,363	$47,477	$250	4,363	$47,477	$250
Tower Hill Signature Insurance Company	1Q 2019	4Q 2018	76,799	$31,277	$133	-	$0	$0	76,799	$31,277	$133
Tower Hill Preferred Insurance Company	1Q 2019	4Q 2018	50,063	$21,708	$101	-	$0	$0	50,063	$21,708	$101
Tower Hill Prime Insurance Company	1Q 2019	4Q 2018	136,136	$67,775	$233	2,446	$3,025	$19	138,582	$70,800	$252
American Integrity Insurance Company of Florida	2Q 2019	1Q 2019	281,161	$93,731	$317	-	$0	$0	281,161	$93,731	$317
Edison Insurance Company	2Q 2019	1Q 2019	58,101	$26,870	$97	-	$0	$0	58,101	$26,870	$97
Florida Peninsula Insurance Company	2Q 2019	1Q 2019	102,487	$39,169	$228	-	$0	$0	102,487	$39,169	$228
Journey Insurance Company *	2Q 2019	*Not Available*	*N/A*	*N/A*	*N/A*	*N/A*	*N/A*	*N/A*	*N/A*	*N/A*	*N/A*
Security First Insurance Company	2Q 2019	1Q 2019	338,527	$95,134	$416	-	$0	$0	338,527	$95,134	$416
US Coastal Property & Casualty Insurance Company	2Q 2019	1Q 2019	12,425	$2,828	$13	-	$0	$0	12,425	$2,828	$13
Southern Oak Insurance Company	3Q 2019	2Q 2019	54,452	$13,523	$104	-	$0	$0	54,452	$13,523	$104
Fednat Insurance Company	3Q 2019	2Q 2019	231,864	$82,734	$439	-	$0	$0	231,864	$82,734	$439
Monarch National Insurance Company	3Q 2019	2Q 2019	7,720	$2,723	$12	-	$0	$0	7,720	$2,723	$12
Safe Harbor Insurance Company	3Q 2019	2Q 2019	80,819	$17,943	$84	-	$0	$0	80,819	$17,943	$84
Universal Insurance Company of North America	3Q 2019	2Q 2019	57,553	$21,331	$93	35	$141	$1	57,588	$21,473	$93
First Community Insurance Company	3Q 2019	2Q 2019	19,491	$5,856	$26	1,012	$401	$2	20,503	$6,257	$28
People's Trust Insurance Company	3Q 2019	2Q 2019	127,502	$39,366	$229	-	$0	$0	127,502	$39,366	$229
First Protective Insurance Company	4Q 2019	3Q 2019	123,913	$71,924	$313	-	$0	$0	123,913	$71,924	$313
Kin Interinsurance Network	4Q 2019	3Q 2019	66	$34	$0	-	$0	$0	66	$34	$0
Heritage Property & Casualty Insurance Company	1Q 2020	4Q 2019	217,650	$80,609	$408	2,504	$20,779	$73	220,154	$101,388	$480
Maison Insurance Company	1Q 2020	4Q 2019	7,095	$2,424	$16	-	$0	$0	7,095	$2,424	$16
St. Johns Insurance Company, Inc.	1Q 2020	4Q 2019	204,579	$91,197	$355	-	$0	$0	204,579	$91,197	$355
American Strategic Insurance Corp.	2Q 2020	1Q 2020	64,975	$27,996	$67	-	$0	$0	64,975	$27,996	$67
ASI Assurance Corp.	2Q 2020	1Q 2020	2,326	$914	$4	-	$0	$0	2,326	$914	$4
ASI Preferred Insurance Corp.	2Q 2020	1Q 2020	307,475	$115,872	$400	-	$0	$0	307,475	$115,872	$400
Progressive Property Insurance Company	2Q 2020	1Q 2020	3	$1	$0	-	$0	$0	3	$1	$0
Homesite Insurance Company	4Q 2020	3Q 2020	70,903	$2,349	$21	-	$0	$0	70,903	$2,349	$21
Auto Club Insurance Company of Florida	4Q 2020	3Q 2020	62,868	$27,618	$113	-	$0	$0	62,868	$27,618	$113
Florida Family Home Insurance Company	1Q 2021	4Q 2020	16,879	$10,722	$28	-	$0	$0	16,879	$10,722	$28
Florida Family Insurance Company	1Q 2021	4Q 2020	68,008	$25,238	$97	-	$0	$0	68,008	$25,238	$97
Universal Property & Casualty Insurance Company	2Q 2021	1Q 2021	720,687	$192,084	$1,287	-	$0	$0	720,687	$192,084	$1,287
American Platinum Property & Casualty Insurance Company	2Q 2021	1Q 2021	531	$1,375	$7	84	$961	$4	615	$2,337	$11
Aventus Insurance Company *	4Q 2021	*Not Available*	*N/A*	*N/A*	*N/A*	*N/A*	*N/A*	*N/A*	*N/A*	*N/A*	*N/A*
American Traditions Insurance Company	4Q 2021	3Q 2021	126,718	$24,253	$141	-	$0	$0	126,718	$24,253	$141
Unique Insurance Company *	4Q 2021	*Not Available*	*N/A*	*N/A*	*N/A*	*N/A*	*N/A*	*N/A*	*N/A*	*N/A*	*N/A*
Total Estimate for Trade Secret Insurers			**4,178,296**	**$1,479,639**	**$6,726**	**38,445**	**$82,292**	**$390**	**4,216,741**	**$1,561,931**	**$7,116**
Estimated Total Market for Current Quarter			**7,138,308**	**$2,513,716**	**$12,224**	**53,668**	**$135,813**	**$767**	**7,191,976**	**$2,649,529**	**$12,991**
% of Trade Secret based on Estimated Total Market			**58.5%**	**58.9%**	**55.0%**	**71.6%**	**60.6%**	**50.9%**	**58.6%**	**59.0%**	**54.8%**
Actual Total Market for Current Quarter			**7,102,854**	**$2,709,599**	**$13,487**	**37,916**	**$135,425**	**$916**	**7,140,770**	**$2,845,024**	**$14,403**
% Trade Secret based on Actual Total Market			**58.8%**	**54.6%**	**49.9%**	**101.4%**	**60.8%**	**42.6%**	**59.1%**	**54.9%**	**49.4%**

* Not Available indicates "Trade Secret" protection at the time of their initial data filing so none of their data has ever been publicly available.

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Mapping of Citizens Policy Forms to QUASR Policy Types

QUASR Policy Types	Citizens Policy Forms
Personal Residential - Allied Lines - WIND ONLY DWELLINGS	DW-2
Personal Residential - Condominium Unit Owners	HO-6
Personal Residential - Condominium Unit Owners - WIND ONLY	HW-6
Personal Residential - Dwelling/Fire	DP-1, DP-3
Personal Residential - Dwelling/Fire - Mobile Homeowners	MDP-1
Personal Residential - Dwelling/Fire - Mobile Homeowners - WIND ONLY	MD-1
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	HO-3, HO-8
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied - WIND ONLY	HW-2
Personal Residential - Mobile Homeowners	MHO-3
Personal Residential - Mobile Homeowners - WIND ONLY	MW-2
Personal Residential - Tenants	HO-4, MHO-4
Personal Residential - Tenants - WIND ONLY	HW-4, MHW-4
Personal Residential - Allied Lines	none
Personal Residential - Farmowners	none

Notes:

1) Commercial Residential is broken up by policy type but there are not unique Citizens policy forms
2) Commercial Non-Residential is not collected in QUASR

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Market Share for Residual Carriers
Based on Earned Premium
All Property Lines

State	2014	2015	2016	2017	2018	2019	2020	2021
California	1%	1%	1%	1%	1%	1%	1%	2%
Florida	9%	5%	4%	4%	4%	4%	4%	5%
Louisiana	4%	3%	3%	2%	1%	1%	1%	1%
Massachusetts	7%	6%	7%	7%	6%	6%	6%	5%
North Carolina FAIR Plan	2%	2%	2%	3%	3%	3%	3%	3%
North Carolina Beach Plan	6%	7%	7%	8%	7%	6%	6%	6%
Rhode Island	3%	4%	4%	4%	3%	3%	3%	3%
Texas Windstorm Beach Plan	4%	4%	4%	4%	4%	3%	2%	2%

Notes:
1) Taken from the Market Penetration Report from PIPSO
2) Market share based on earned premium as a percent of the total market
2) Includes states that have >1.0% market share in the latest year
2) Considerations for FL: 1,350 miles of coastline, unique litigation landscape, statutorily-required glidepath, reinsurance costs

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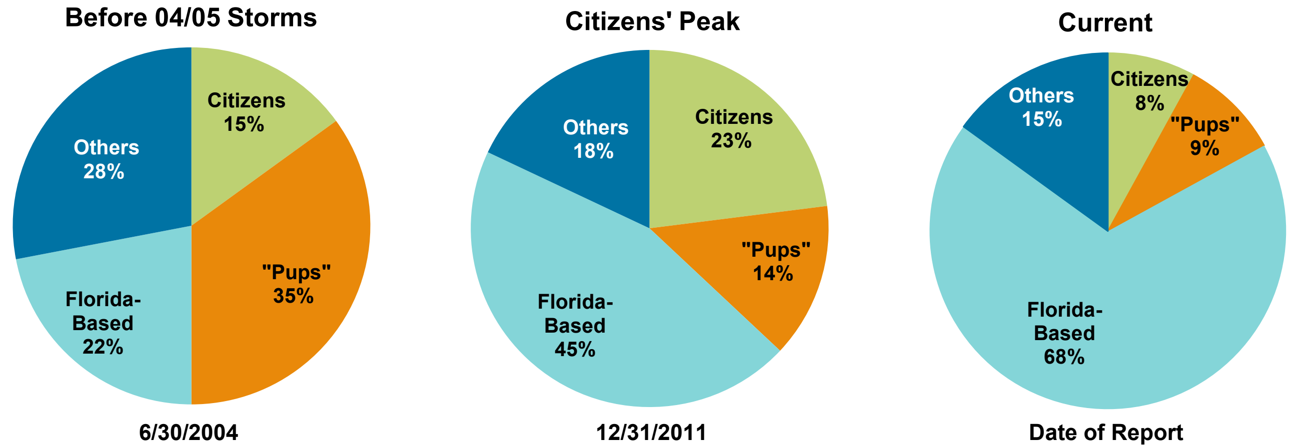
Market Share Based on Total Insured Value

For Policies that Include Wind Coverage
Florida Residential Property Insurance Market
Includes Trade Secret Insurers (TS)
QUASR Data as of December 31, 2021



Insurer Category	Total Insured Value
Citizens	$225,952,336,580
"Pups"	$246,479,693,051
Florida-Based	$1,819,673,498,812
Others	$395,894,893,024
Total	**$2,688,000,421,467**

The Florida Residential Property Insurance Admitted Market is divided into 4 major parts: (i) Citizens; (ii) Florida only subsidiaries "pups" of major national writers; (iii) Florida-based domestic companies; and (iv) non-domestic nationwide property writers, such as USAA, etc.

Notes:

1) Includes admitted insurers only
2) Florida-Based includes the difference between the total for insurers submitting data under "Trade Secret" protection and the estimated values for those insurers in order for the total to balance with actual. Estimated values are detailed in the Data Sources section of the Corporate Analytics Market Share Report.
3) Surplus lines companies are not included in the market share calculation
4) Based on total insured value for policies with wind coverage

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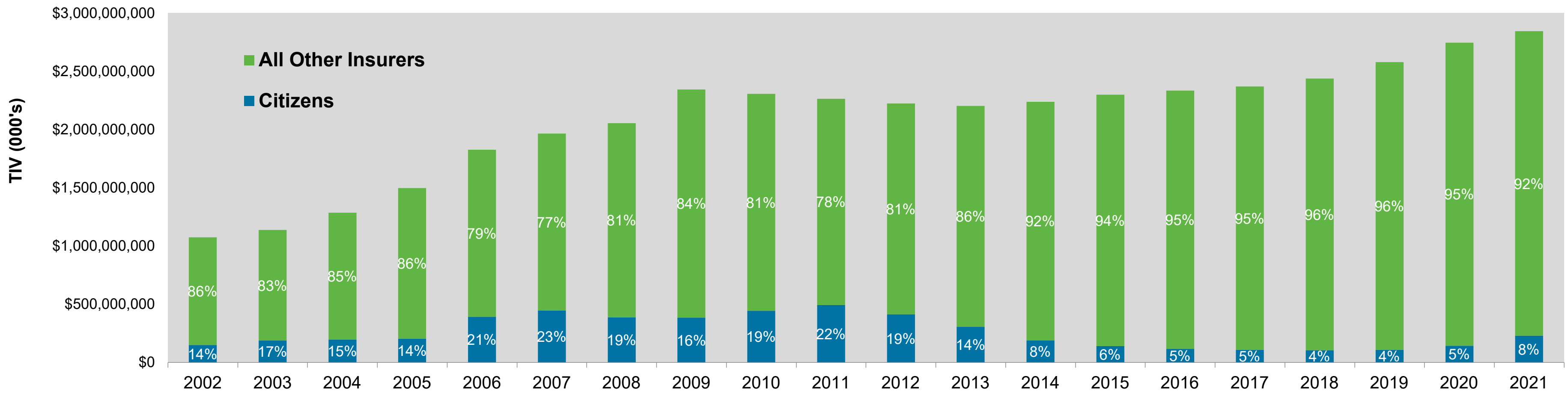
Statewide Historical Trends
Policies Inforce, Total Insured Value (TIV) & Premium
Florida Personal & Commercial Residential Property
Includes Trade Secret Insurers (TS)
QUASR Data as of December 31, 2021

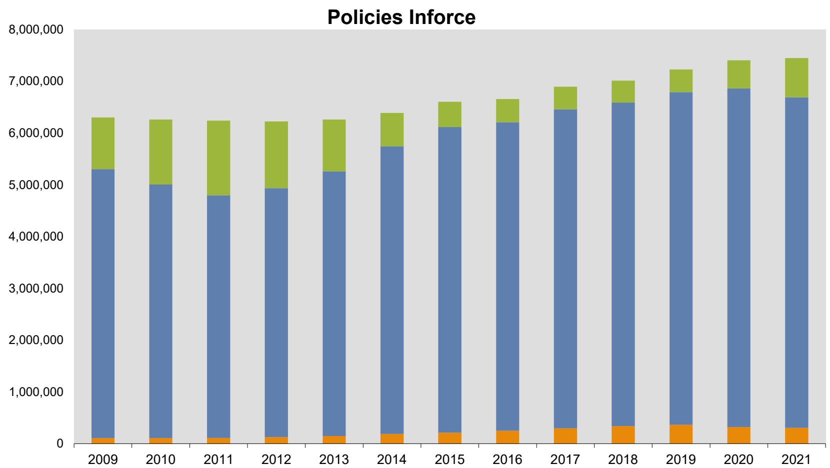


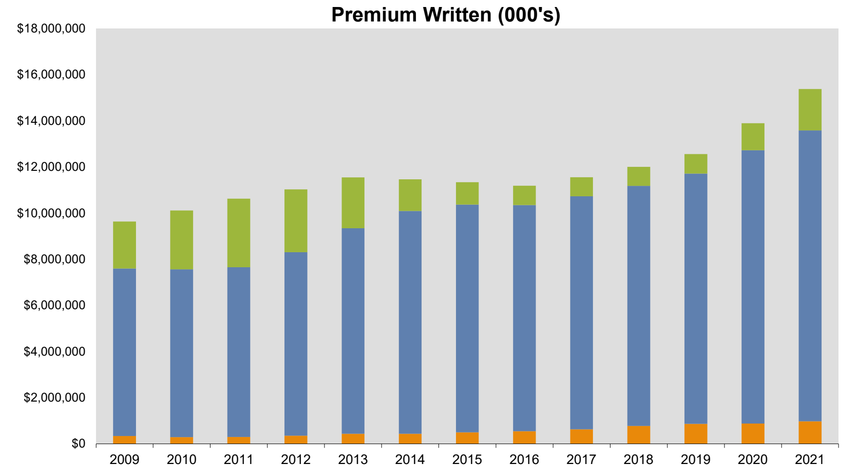
Year	Citizens						All Other Insurers						Total		
	Policies Inforce	% of Total	TIV ($000)	% of Total	Premiums Written ($000)	% of Total	Policies Inforce	% of Total	TIV ($000)	% of Total	Premiums Written ($000)	% of Total	Policies Inforce	TIV ($000)	Premiums Written ($000)
2002	580,301	10%	$151,452,983	14%	$769,930	17%	5,118,476	90%	$921,889,304	86%	$3,867,560	83%	5,698,777	$1,073,342,287	$4,637,489
2003	792,573	14%	$188,908,866	17%	$1,070,488	20%	4,997,648	86%	$948,555,125	83%	$4,290,688	80%	5,790,221	$1,137,463,991	$5,361,177
2004	849,243	14%	$196,625,753	15%	$1,203,120	20%	5,090,735	86%	$1,090,162,595	85%	$4,924,626	80%	5,939,978	$1,286,788,349	$6,127,746
2005	833,797	13%	$203,698,091	14%	$1,406,739	19%	5,365,086	87%	$1,294,047,458	86%	$6,073,395	81%	6,198,883	$1,497,745,549	$7,480,134
2006	1,265,087	20%	$391,987,775	21%	$3,183,496	31%	4,970,014	80%	$1,435,433,414	79%	$7,227,336	69%	6,235,101	$1,827,421,189	$10,410,833
2007	1,267,024	21%	$447,495,505	23%	$3,162,971	30%	4,638,538	79%	$1,518,014,586	77%	$7,386,813	70%	5,905,562	$1,965,510,091	$10,549,783
2008	1,050,613	17%	$387,715,198	19%	$2,325,521	25%	5,003,670	83%	$1,667,153,166	81%	$7,047,950	75%	6,054,283	$2,054,868,364	$9,373,471
2009	996,869	16%	$385,308,717	16%	$2,037,250	22%	5,193,188	84%	$1,959,285,757	84%	$7,261,933	78%	6,190,057	$2,344,594,474	$9,299,183
2010	1,254,160	20%	$443,597,812	19%	$2,547,607	26%	4,895,045	80%	$1,863,280,498	81%	$7,277,626	74%	6,149,205	$2,306,878,310	$9,825,233
2011	1,443,936	24%	$493,789,644	22%	$2,977,454	29%	4,683,457	76%	$1,770,573,397	78%	$7,357,689	71%	6,127,393	$2,264,363,041	$10,335,142
2012	1,287,812	21%	$413,097,288	19%	$2,723,596	25%	4,808,294	79%	$1,810,810,338	81%	$7,957,524	75%	6,096,106	$2,223,907,627	$10,681,120
2013	1,000,249	16%	$304,752,052	14%	$2,198,956	20%	5,110,177	84%	$1,898,921,631	86%	$8,916,445	80%	6,110,426	$2,203,673,683	$11,115,401
2014	643,004	10%	$189,632,207	8%	$1,367,240	12%	5,555,725	90%	$2,049,494,023	92%	$9,664,656	88%	6,198,729	$2,239,126,231	$11,031,896
2015	488,476	8%	$140,136,383	6%	$971,002	9%	5,900,339	92%	$2,158,775,282	94%	$9,871,846	91%	6,388,815	$2,298,911,666	$10,842,848
2016	446,506	7%	$117,530,713	5%	$841,645	8%	5,956,673	93%	$2,217,612,390	95%	$9,805,856	92%	6,403,179	$2,335,143,103	$10,647,501
2017	434,919	7%	$108,260,545	5%	$823,072	8%	6,161,485	93%	$2,260,833,545	95%	$10,106,918	92%	6,596,404	$2,369,094,090	$10,929,989
2018	423,833	6%	$106,165,846	4%	$827,087	7%	6,247,452	94%	$2,331,044,277	96%	$10,404,759	93%	6,671,285	$2,437,210,123	$11,231,847
2019	439,356	6%	$109,020,493	4%	$850,455	7%	6,422,441	94%	$2,470,751,531	96%	$10,848,861	93%	6,861,797	$2,579,772,024	$11,699,316
2020	540,053	8%	$142,647,373	5%	$1,170,212	9%	6,543,260	92%	$2,604,093,975	95%	$11,849,530	91%	7,083,313	$2,746,741,348	$13,019,742
2021	756,915	11%	$230,481,166	8%	$1,792,409	12%	6,383,855	89%	$2,614,543,119	92%	$12,610,387	88%	7,140,770	$2,845,024,286	$14,402,795

Notes:
1) Includes admitted insurers (and Citizens) writing personal and/or commercial residential property statewide
2) For 2014-18, estimates for insurers submitting data under "Trade Secret" protection are detailed in the Data Sources section of the Corporate Analytics Market Share Report. For 2019 and later, Actual Total Market data is used.

Annual Total Market - Historical Trend

Policies Inforce and Premium Historical Trends
Florida Personal and Commercial Residential Property
Includes Trade Secret Insurers (TS)





Citizens · Admitted Insurers · Surplus Lines

Year	Citizens				Admitted Insurers				Surplus Lines				Total Market	
	Policies Inforce	% of Total	Premiums Written (000's)	% of Total	Policies Inforce	% of Total	Premiums Written (000's)	% of Total	Policies Inforce	% of Total	Premiums Written (000's)	% of Total	Policies Inforce	Premiums Written (000's)
2009	996,869	16%	$2,037,250	21%	5,193,188	82%	$7,261,933	75%	109,741	2%	$339,975	4%	6,299,798	$9,639,158
2010	1,254,160	20%	$2,547,607	25%	4,895,045	78%	$7,277,626	72%	111,060	2%	$287,544	3%	6,260,265	$10,112,777
2011	1,443,936	23%	$2,977,454	28%	4,683,457	75%	$7,357,689	69%	113,472	2%	$296,708	3%	6,240,865	$10,631,850
2012	1,287,812	21%	$2,723,596	25%	4,808,294	77%	$7,957,524	72%	127,308	2%	$351,624	3%	6,223,414	$11,032,744
2013	1,000,249	16%	$2,198,956	19%	5,110,177	82%	$8,916,445	77%	151,165	2%	$432,512	4%	6,261,591	$11,547,913
2014	643,004	10%	$1,367,240	12%	5,555,725	87%	$9,664,656	84%	190,062	3%	$434,097	4%	6,388,791	$11,465,993
2015	488,476	7%	$971,002	9%	5,900,339	89%	$9,871,846	87%	214,132	3%	$497,624	4%	6,602,947	$11,340,472
2016	446,506	7%	$841,645	8%	5,956,673	89%	$9,805,856	88%	253,174	4%	$546,199	5%	6,656,353	$11,193,700
2017	434,919	6%	$823,072	7%	6,161,485	89%	$10,106,918	87%	297,525	4%	$628,081	5%	6,893,929	$11,558,071
2018	423,833	6%	$827,087	7%	6,247,452	89%	$10,404,759	87%	340,350	5%	$775,482	6%	7,011,635	$12,007,328
2019	439,356	6%	$850,455	7%	6,422,441	89%	$10,848,861	86%	366,916	5%	$865,974	7%	7,228,713	$12,565,290
2020	540,053	7%	$1,170,212	8%	6,543,260	88%	$11,849,530	85%	321,767	4%	$882,349	6%	7,405,080	$13,902,091
2021	756,915	10%	$1,792,409	12%	6,383,855	86%	$12,610,387	82%	307,821	4%	$978,792	6%	7,448,591	$15,381,587

Notes:
1) Admitted insurer information is as reported to the Florida Office of Insurance Regulation (QUASR data) for the 4th quarter of each calendar year
2) Surplus Lines data reported to the FSLSO; insured value data is not reported and thus is excluded from this analysis
3) Surplus Lines for personal residential include HO-3, HO-4, HO-6, HO-8(starting in 2014), Dwelling, Dwelling Builders Risk, Mobile Home, and Windstorm
4) Surplus Lines policy growth in 2014 largely due to the inclusion of HO-8 (18,843) and increase in number of dwelling property policies (30,839 increase)
5) Surplus Lines for commercial residential includes only Apartment and Condominium coverage codes
6) For 2014-2018, estimates for insurers submitting data under "Trade Secret" protection are detailed in the Data Sources section of the Corporate Analytics Market Share. For 2019 and later, Actual Total Market data is used.
7) Reports prior to 2Q 2010 included more surplus lines coverage types. This analysis reflects updated data for all periods.

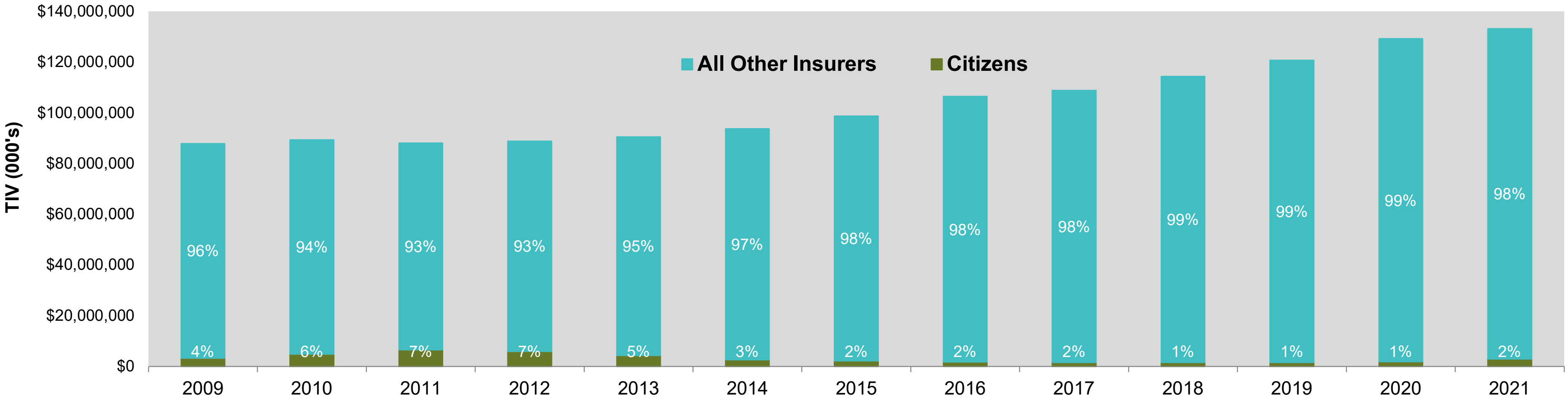
Condominium Owner Policy Types Historical Trends

Policies Inforce, Total Insured Value (TIV) & Premium

Florida Personal Residential Property

Includes Trade Secret Insurers (TS)

QUASR Data as of December 31, 2021



Year	Citizens						All Other Insurers						Total		
	Policies Inforce	% of Total	TIV ($000)	% of Total	Premiums Written ($000)	% of Total	Policies Inforce	% of Total	TIV ($000)	% of Total	Premiums Written ($000)	% of Total	Policies Inforce	TIV ($000)	Premiums Written ($000)
2009	62,448	8%	$3,334,053	4%	$40,302	7%	737,846	92%	$84,549,742	96%	$516,319	93%	800,294	$87,883,796	$556,620
2010	88,461	11%	$4,938,402	6%	$60,915	10%	713,049	89%	$84,381,623	94%	$536,730	90%	801,510	$89,320,025	$597,646
2011	112,755	14%	$6,538,074	7%	$76,034	12%	672,783	86%	$81,522,844	93%	$542,608	88%	785,538	$88,060,919	$618,642
2012	106,161	14%	$5,948,782	7%	$76,447	11%	673,240	86%	$82,868,254	93%	$594,913	89%	779,401	$88,817,036	$671,361
2013	89,298	11%	$4,361,986	5%	$62,916	9%	693,811	89%	$86,115,444	95%	$656,393	91%	783,109	$90,477,430	$719,309
2014	53,429	7%	$2,676,912	3%	$41,996	6%	741,125	93%	$90,965,599	97%	$693,426	94%	794,554	$93,642,511	$735,422
2015	44,525	5%	$2,281,262	2%	$34,236	5%	778,622	95%	$96,408,344	98%	$723,236	95%	823,147	$98,689,606	$757,472
2016	36,556	4%	$1,759,576	2%	$28,057	4%	809,554	96%	$104,628,929	98%	$758,302	96%	846,110	$106,388,505	$786,359
2017	33,954	4%	$1,645,732	2%	$27,665	3%	820,462	96%	$107,116,056	98%	$784,339	97%	854,416	$108,761,787	$812,004
2018	33,222	4%	$1,591,782	1%	$28,215	3%	832,359	96%	$112,745,157	99%	$823,590	97%	865,581	$114,336,939	$851,805
2019	33,460	4%	$1,597,129	1%	$28,866	3%	852,017	96%	$119,129,466	99%	$889,278	97%	885,477	$120,726,595	$918,143
2020	39,318	4%	$1,920,687	1%	$37,915	4%	881,545	96%	$127,278,266	99%	$979,330	96%	920,863	$129,198,953	$1,017,245
2021	51,304	6%	$2,968,408	2%	$58,745	5%	868,825	94%	$130,201,630	98%	$1,073,866	95%	920,129	$133,170,039	$1,132,611

Notes:

1) Includes admitted insurers (and Citizens) writing personal residential property statewide
2) Only includes QUASR policy type Personal Residential - Condominium Unit Owners. Does not include Wind Only policies.
3) For 2014-18, estimates for insurers submitting data under "Trade Secret" are detailed in the Data Sources section of the Corporate Analytics Market Share Report. For 2019 and later, Actual Total Market data is used.

CITIZENS
PROPERTY INSURANCE CORPORATION

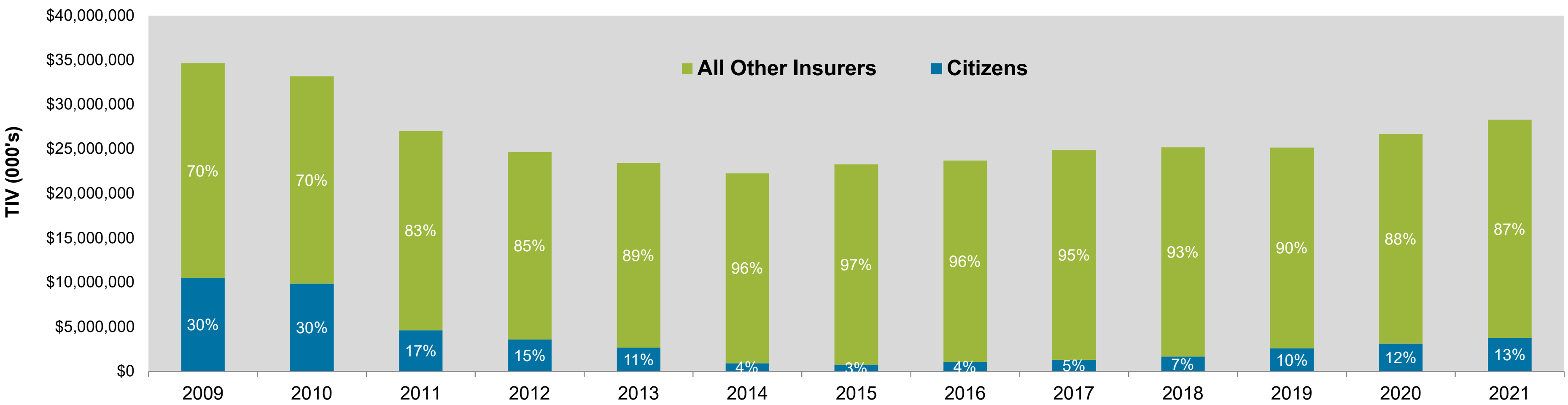
Mobile Homeowner Policy Type Historical Trends

Policies Inforce, Total Insured Value (TIV) & Premium

Florida Personal Residential Property

Includes Trade Secret Insurers (TS)

QUASR Data as of December 31, 2021

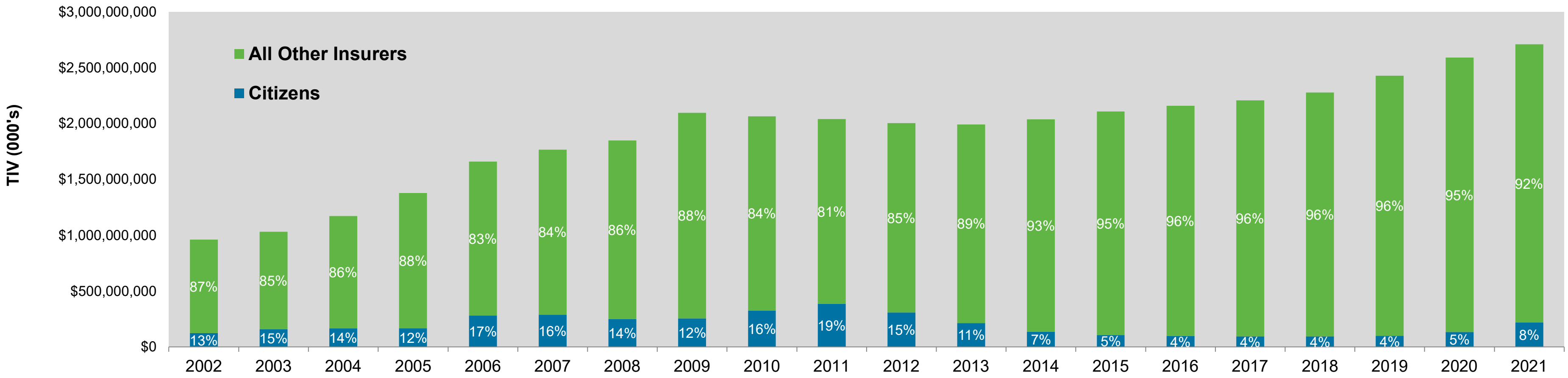


Year	Citizens						All Other Insurers						Total		
	Policies Inforce	% of Total	TIV ($000)	% of Total	Premiums Written ($000)	% of Total	Policies Inforce	% of Total	TIV ($000)	% of Total	Premiums Written ($000)	% of Total	Policies Inforce	TIV ($000)	Premiums Written ($000)
2009	173,895	41%	$10,484,897	30%	$161,916	41%	252,281	59%	$24,148,322	70%	$233,300	59%	426,176	$34,633,220	$395,216
2010	166,613	41%	$9,880,752	30%	$156,278	40%	244,450	59%	$23,282,860	70%	$230,733	60%	411,063	$33,163,612	$387,011
2011	62,398	21%	$4,627,904	17%	$90,100	28%	233,303	79%	$22,426,304	83%	$228,429	72%	295,701	$27,054,207	$318,529
2012	56,364	20%	$3,581,171	15%	$76,754	25%	223,502	80%	$21,081,554	85%	$225,761	75%	279,866	$24,662,725	$302,516
2013	51,264	19%	$2,661,304	11%	$61,628	21%	218,642	81%	$20,777,333	89%	$225,631	79%	269,906	$23,438,637	$287,259
2014	20,111	8%	$913,196	4%	$20,412	8%	225,134	92%	$21,367,547	96%	$225,606	92%	245,245	$22,280,743	$246,018
2015	16,005	6%	$746,361	3%	$14,805	6%	245,874	94%	$22,537,799	97%	$245,940	94%	261,879	$23,284,160	$260,745
2016	21,089	8%	$1,054,987	4%	$19,027	7%	241,419	92%	$22,639,521	96%	$241,838	93%	262,508	$23,694,509	$260,865
2017	24,278	9%	$1,311,381	5%	$23,403	8%	239,711	91%	$23,573,578	95%	$253,391	92%	263,989	$24,884,959	$276,794
2018	27,657	10%	$1,662,412	7%	$28,296	10%	237,479	90%	$23,537,639	93%	$253,462	90%	265,136	$25,200,052	$281,758
2019	38,224	15%	$2,583,742	10%	$40,850	14%	220,278	85%	$22,585,567	90%	$248,584	86%	258,502	$25,169,309	$289,434
2020	43,417	16%	$3,120,336	12%	$47,397	15%	223,292	84%	$23,599,230	88%	$264,386	85%	266,709	$26,719,566	$311,783
2021	47,198	18%	$3,748,415	13%	$55,685	16%	221,819	82%	$24,530,643	87%	$286,079	84%	269,017	$28,279,058	$341,764

Notes:

1) Includes admitted insurers (and Citizens) writing personal residential property statewide
2) Only includes QUASR Policy Type Personal Residential - Mobile Homeowner
3) For 2014-18, estimates for insurers submitting data under "Trade Secret" are detailed in the Data Sources section of the Corporate Analytics Market Share Report. For 2019 and later, Actual Total Market data is used.

Statewide Historical Trends
Policies Inforce, Total Insured Value (TIV) & Premium
Florida Personal Residential Property
Includes Trade Secret Data (TS)
QUASR Data as of December 31, 2021



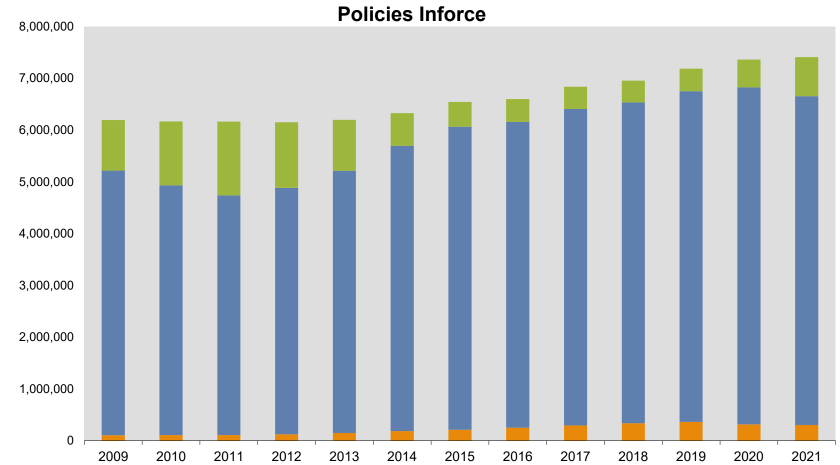
Year	Citizens						All Other Insurers						Total		
	Policies Inforce	% of Total	TIV ($000)	% of Total	Premiums Written ($000)	% of Total	Policies Inforce	% of Total	TIV ($000)	% of Total	Premiums Written ($000)	% of Total	Policies Inforce	TIV ($000)	Premiums Written ($000)
2002	566,216	10%	$123,857,595	13%	$663,334	16%	5,086,856	90%	$837,038,700	87%	$3,595,201	84%	5,653,072	$960,896,295	$4,258,536
2003	775,595	14%	$157,402,861	15%	$941,473	19%	4,967,943	86%	$874,696,686	85%	$4,005,830	81%	5,743,538	$1,032,099,547	$4,947,303
2004	831,673	14%	$166,490,064	14%	$1,087,838	19%	5,057,184	86%	$1,006,839,654	86%	$4,582,880	81%	5,888,857	$1,173,329,719	$5,670,718
2005	816,317	13%	$168,970,673	12%	$1,263,825	18%	5,331,917	87%	$1,209,722,280	88%	$5,701,256	82%	6,148,234	$1,378,692,952	$6,965,081
2006	1,239,675	20%	$281,665,084	17%	$2,429,161	26%	4,947,386	80%	$1,379,265,347	83%	$6,865,371	74%	6,187,061	$1,660,930,432	$9,294,531
2007	1,239,276	21%	$290,249,208	16%	$2,250,497	24%	4,619,954	79%	$1,476,770,831	84%	$7,071,155	76%	5,859,230	$1,767,020,039	$9,321,652
2008	1,026,594	17%	$251,501,368	14%	$1,632,495	20%	4,983,736	83%	$1,596,974,156	86%	$6,656,769	80%	6,010,330	$1,848,475,524	$8,289,265
2009	975,500	16%	$255,739,746	12%	$1,486,820	18%	5,110,168	84%	$1,842,082,106	88%	$6,796,366	82%	6,085,668	$2,097,821,852	$8,283,186
2010	1,232,397	20%	$326,713,170	16%	$2,005,579	23%	4,822,896	80%	$1,738,750,447	84%	$6,782,374	77%	6,055,293	$2,065,463,617	$8,787,953
2011	1,423,160	24%	$385,936,723	19%	$2,469,201	27%	4,626,450	76%	$1,655,230,421	81%	$6,838,229	73%	6,049,610	$2,041,167,144	$9,307,430
2012	1,268,071	21%	$308,333,785	15%	$2,206,326	23%	4,758,497	79%	$1,695,939,740	85%	$7,435,553	77%	6,026,568	$2,004,273,525	$9,641,880
2013	983,629	16%	$215,405,611	11%	$1,735,299	17%	5,063,782	84%	$1,777,886,847	89%	$8,318,272	83%	6,047,411	$1,993,292,458	$10,053,571
2014	631,378	10%	$136,124,128	7%	$1,105,259	11%	5,507,092	90%	$1,903,287,291	93%	$8,935,274	89%	6,138,470	$2,039,411,419	$10,040,533
2015	480,161	8%	$106,413,416	5%	$818,388	8%	5,851,269	92%	$2,002,398,538	95%	$9,159,797	92%	6,331,430	$2,108,811,954	$9,978,185
2016	440,577	7%	$96,585,162	4%	$746,850	8%	5,904,940	93%	$2,063,727,790	96%	$9,160,552	92%	6,345,517	$2,160,312,951	$9,907,402
2017	430,653	7%	$95,560,880	4%	$764,884	8%	6,109,512	93%	$2,112,558,737	96%	$9,369,461	92%	6,540,165	$2,208,119,617	$10,134,345
2018	420,612	6%	$96,538,848	4%	$782,556	8%	6,194,612	94%	$2,182,104,338	96%	$9,642,952	92%	6,615,224	$2,278,643,186	$10,425,508
2019	436,715	6%	$101,093,282	4%	$813,629	7%	6,385,035	94%	$2,327,839,051	96%	$10,101,838	93%	6,821,750	$2,428,932,333	$10,915,467
2020	537,487	8%	$134,190,611	5%	$1,128,791	9%	6,504,234	92%	$2,457,086,092	95%	$10,959,423	91%	7,041,721	$2,591,276,703	$12,088,214
2021	754,475	11%	$219,916,743	8%	$1,739,046	13%	6,348,379	89%	$2,489,682,646	92%	$11,748,213	87%	7,102,854	$2,709,599,388	$13,487,259

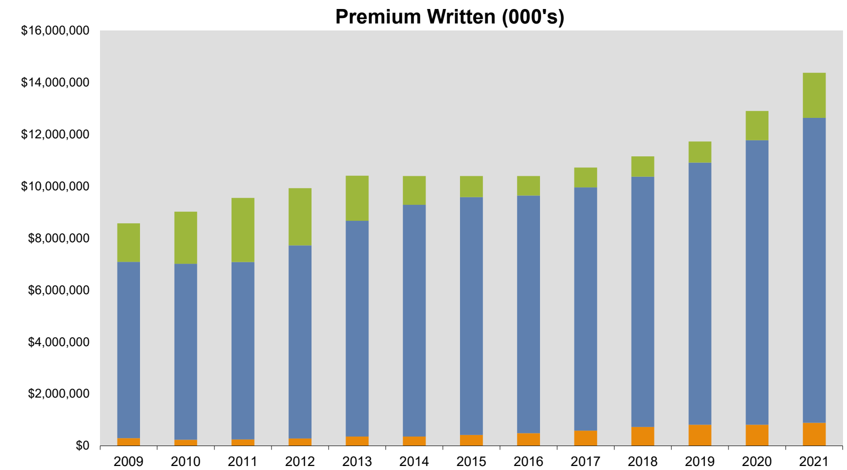
Notes:
1) Includes admitted insurers (and Citizens) writing personal residential property statewide
2) For 2014-18, estimates for insurers submitting data under "Trade Secret" protection are detailed in the Data Sources section of the Corporate Analytics Market Share Report. For 2019 and later, Actual Total Market data is used.

CITIZENS
PROPERTY INSURANCE CORPORATION

Annual Total Market - Historical Trend

Policies Inforce and Premium Historical Trends
Florida Personal Residential Property
Includes Trade Secret Insurers (TS)





Citizens | Admitted Insurers | Surplus Lines

Year	Citizens				Admitted Insurers				Surplus Lines				Total Market	
	Policies Inforce	% of Total	Premiums Written (000's)	% of Total	Policies Inforce	% of Total	Premiums Written (000's)	% of Total	Policies Inforce	% of Total	Premiums Written (000's)	% of Total	Policies Inforce	Premiums Written (000's)
2009	975,500	16%	$1,486,820	17%	5,110,168	83%	$6,796,366	79%	107,895	2%	$292,819	3%	6,193,563	$8,576,005
2010	1,232,397	20%	$2,005,579	22%	4,822,896	78%	$6,782,374	75%	108,827	2%	$234,294	3%	6,164,120	$9,022,247
2011	1,423,160	23%	$2,469,201	26%	4,626,450	75%	$6,838,229	72%	111,267	2%	$245,419	3%	6,160,877	$9,552,848
2012	1,268,071	21%	$2,206,326	22%	4,758,497	77%	$7,435,553	75%	124,861	2%	$285,556	3%	6,151,429	$9,927,435
2013	983,629	16%	$1,735,299	17%	5,063,782	82%	$8,318,272	80%	148,820	2%	$356,472	3%	6,196,231	$10,410,043
2014	631,378	10%	$1,105,259	11%	5,507,092	87%	$8,935,274	86%	187,730	3%	$355,262	3%	6,326,200	$10,395,795
2015	480,161	7%	$818,388	8%	5,851,269	89%	$9,159,797	88%	211,957	3%	$421,291	4%	6,543,387	$10,399,476
2016	440,577	7%	$746,850	7%	5,904,940	90%	$9,160,552	88%	251,137	4%	$486,244	5%	6,596,654	$10,393,646
2017	430,653	6%	$764,884	7%	6,109,512	89%	$9,369,461	87%	296,080	4%	$587,548	5%	6,836,245	$10,721,893
2018	420,612	6%	$782,556	7%	6,194,612	89%	$9,642,952	86%	338,882	5%	$729,040	7%	6,954,106	$11,154,548
2019	436,715	6%	$813,629	7%	6,385,035	89%	$10,101,838	86%	364,017	5%	$812,321	7%	7,185,767	$11,727,789
2020	537,487	7%	$1,128,791	9%	6,504,234	88%	$10,959,423	85%	317,805	4%	$815,168	6%	7,359,526	$12,903,382
2021	754,475	10%	$1,739,046	12%	6,348,379	86%	$11,748,213	82%	304,275	4%	$887,460	6%	7,407,129	$14,374,719

Notes:

1) Admitted insurer information is as reported to the Florida Office of Insurance Regulation (QUASR data) for the 4th quarter of each calendar year
2) Surplus Lines data reported to the FSLSO; insured value data is not reported and thus is excluded from this analysis
3) Surplus Lines for personal residential include HO-3, HO-4, HO-6, HO-8(starting in 2014), Dwelling, Dwelling Builders Risk, Mobile Home, and Windstorm
4) Surplus Lines policy growth in 2014 largely due to the inclusion of HO-8 (18,843) and increase in number of dwelling property policies (30,839 increase)
5) For 2014-2018, estimates for insurers submitting data under "Trade Secret" protection are detailed in the Data Sources section of the Corporate Analytics Market Share. For 2019 and later, Actual Total Market data is used.

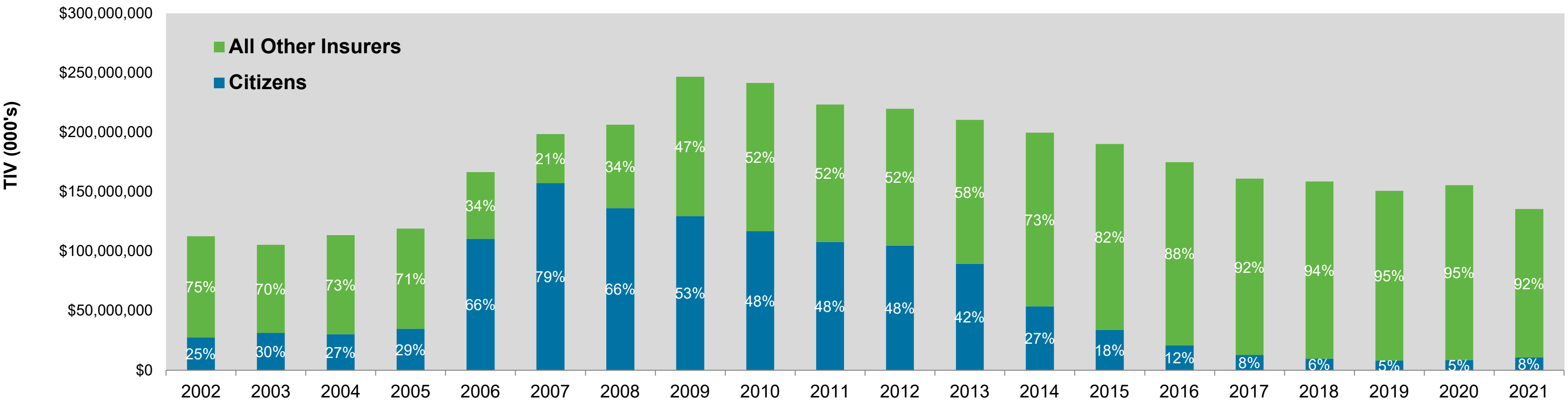
Statewide Trend Historical Trends

Policies Inforce, Total Insured Value (TIV) & Premium

Florida Commercial Residential Property

Includes Trade Secret Data (TS)

QUASR Data as of December 31, 2021



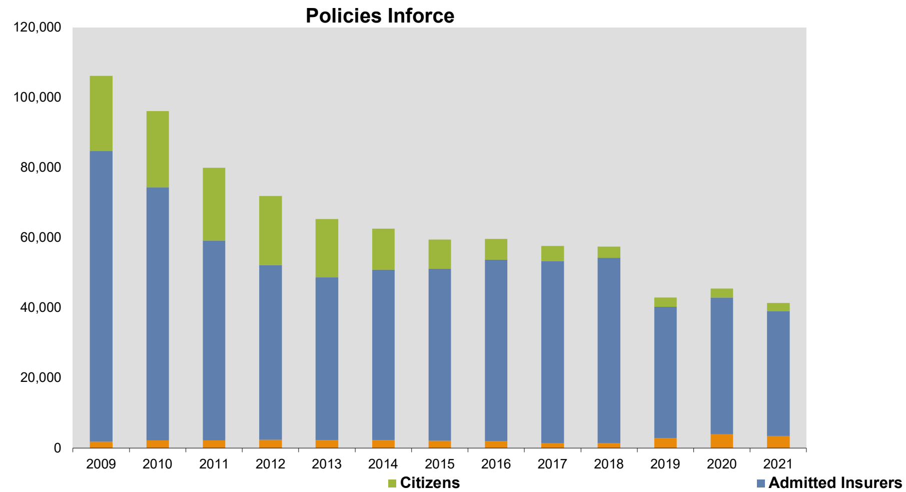
Year	Citizens						All Other Insurers						Total		
	Policies Inforce	% of Total	TIV ($000)	% of Total	Premiums Written ($000)	% of Total	Policies Inforce	% of Total	TIV ($000)	% of Total	Premiums Written ($000)	% of Total	Policies Inforce	TIV ($000)	Premiums Written ($000)
2002	14,085	31%	$27,595,388	25%	$106,595	28%	31,620	69%	$84,850,604	75%	$272,358	72%	45,705	$112,445,992	$378,954
2003	16,978	36%	$31,506,005	30%	$129,015	31%	29,705	64%	$73,858,439	70%	$284,858	69%	46,683	$105,364,444	$413,873
2004	17,570	34%	$30,135,689	27%	$115,283	25%	33,551	66%	$83,322,941	73%	$341,746	75%	51,121	$113,458,630	$457,028
2005	17,480	35%	$34,727,418	29%	$142,914	28%	33,169	65%	$84,325,178	71%	$372,139	72%	50,649	$119,052,596	$515,053
2006	25,412	53%	$110,322,690	66%	$754,336	68%	22,628	47%	$56,168,067	34%	$361,965	32%	48,040	$166,490,757	$1,116,301
2007	27,748	60%	$157,246,297	79%	$912,474	74%	18,584	40%	$41,243,754	21%	$315,658	26%	46,332	$198,490,052	$1,228,131
2008	24,019	55%	$136,213,830	66%	$693,025	64%	19,934	45%	$70,179,010	34%	$391,181	36%	43,953	$206,392,840	$1,084,206
2009	21,369	20%	$129,568,971	53%	$550,430	54%	83,020	80%	$117,203,651	47%	$465,567	46%	104,389	$246,772,622	$1,015,997
2010	21,763	23%	$116,884,642	48%	$542,028	52%	72,149	77%	$124,530,051	52%	$495,251	48%	93,912	$241,414,692	$1,037,279
2011	20,776	27%	$107,852,921	48%	$508,253	49%	57,007	73%	$115,342,976	52%	$519,460	51%	77,783	$223,195,897	$1,027,713
2012	19,741	28%	$104,763,503	48%	$517,270	50%	49,797	72%	$114,870,599	52%	$521,971	50%	69,538	$219,634,102	$1,039,241
2013	16,620	26%	$89,346,440	42%	$463,656	44%	46,395	74%	$121,034,784	58%	$598,174	56%	63,015	$210,381,225	$1,061,830
2014	11,626	19%	$53,508,079	27%	$261,981	26%	48,633	81%	$146,206,732	73%	$729,382	74%	60,259	$199,714,811	$991,363
2015	8,315	14%	$33,722,967	18%	$152,614	18%	49,070	86%	$156,376,744	82%	$712,049	82%	57,385	$190,099,712	$864,664
2016	5,929	10%	$20,945,551	12%	$94,795	13%	51,733	90%	$153,884,601	88%	$645,304	87%	57,662	$174,830,152	$740,099
2017	4,266	8%	$12,699,665	8%	$58,188	7%	51,973	92%	$148,274,807	92%	$737,456	93%	56,239	$160,974,473	$795,644
2018	3,221	6%	$9,626,999	6%	$44,531	6%	52,840	94%	$148,939,939	94%	$761,807	94%	56,061	$158,566,937	$806,339
2019	2,641	7%	$7,927,211	5%	$36,826	5%	37,406	93%	$142,912,480	95%	$747,022	95%	40,047	$150,839,691	$783,849
2020	2,566	6%	$8,456,762	5%	$41,422	4%	39,026	94%	$147,007,883	95%	$890,106	96%	41,592	$155,464,646	$931,528
2021	2,440	6%	$10,564,424	8%	$53,362	6%	35,476	94%	$124,860,474	92%	$862,174	94%	37,916	$135,424,898	$915,537

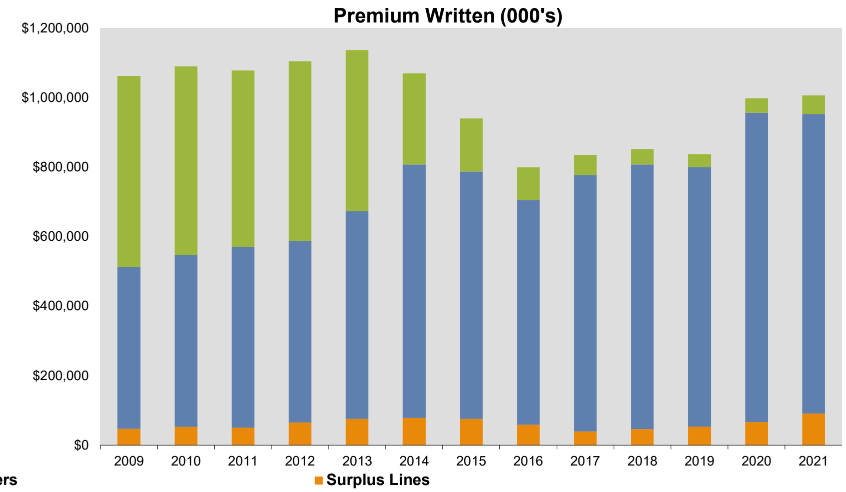
Notes:

1) Includes admitted insurers (and Citizens) writing commercial residential property statewide
2) For 2014-18, estimates for insurers submitting data under "Trade Secret" protection are detailed in the Data Sources section of the Corporate Analytics Market Share Report. For 2019 and later, Actual Total Market data is used.
3) Starting in 2009, State Farm changed how their data was allocated. The aggregate was the same but it resulted in a reduction in personal lines and an increase in commercial lines.

CITIZENS
PROPERTY INSURANCE CORPORATION

Annual Total Market - Historical Trend
Policies Inforce and Premium Historical Trends
Florida Commercial Residential Property
Includes Trade Secret Insurers (TS)





Year	Citizens				Admitted Insurers				Surplus Lines				Total Market	
	Policies Inforce	% of Total	Premiums Written (000's)	% of Total	Policies Inforce	% of Total	Premiums Written (000's)	% of Total	Policies Inforce	% of Total	Premiums Written (000's)	% of Total	Policies Inforce	Premiums Written (000's)
2009	21,369	20%	$550,430	52%	83,020	78%	$465,567	44%	1,846	2%	$47,156	4%	106,235	$1,063,153
2010	21,763	23%	$542,028	50%	72,149	75%	$495,251	45%	2,233	2%	$53,250	5%	96,145	$1,090,530
2011	20,776	26%	$508,253	47%	57,007	71%	$519,460	48%	2,205	3%	$51,289	5%	79,988	$1,079,002
2012	19,741	27%	$517,270	47%	49,797	69%	$521,971	47%	2,447	3%	$66,068	6%	71,985	$1,105,309
2013	16,620	25%	$463,656	41%	46,395	71%	$598,174	53%	2,345	4%	$76,040	7%	65,360	$1,137,869
2014	11,626	19%	$261,981	24%	48,633	78%	$729,382	68%	2,332	4%	$78,835	7%	62,591	$1,070,198
2015	8,315	14%	$152,614	16%	49,070	82%	$712,049	76%	2,175	4%	$76,333	8%	59,560	$940,996
2016	5,929	10%	$94,795	12%	51,733	87%	$645,304	81%	2,037	3%	$59,955	7%	59,699	$800,054
2017	4,266	7%	$58,188	7%	51,973	90%	$737,456	88%	1,445	3%	$40,533	5%	57,684	$836,177
2018	3,221	6%	$44,531	5%	52,840	92%	$761,807	89%	1,468	3%	$46,441	5%	57,529	$852,780
2019	2,641	6%	$36,826	4%	37,406	87%	$747,022	89%	2,899	7%	$53,652	6%	42,946	$837,501
2020	2,566	6%	$41,422	4%	39,026	86%	$890,106	89%	3,962	9%	$67,181	7%	45,554	$998,709
2021	2,440	6%	$53,362	5%	35,476	86%	$862,174	86%	3,546	9%	$91,331	9%	41,462	$1,006,868

Notes:

1) Admitted insurer information is as reported to the Florida Office of Insurance Regulation (QUASR data) for the 4th quarter of each calendar year
2) Surplus Lines data reported to the FSLSO; insured value data is not reported and thus is excluded from this analysis
3) Surplus Lines for commercial residential includes only Apartment and Condominium coverage codes
4) For 2014-2018, estimates for insurers submitting data under "Trade Secret" protection are detailed in the Data Sources section of the Corporate Analytics Market Share. For 2019 and later, Actual Total Market data is used.
5) Reports prior to 2Q 2010 included more surplus lines coverage types. This analysis reflects updated data for all periods.