



Residential Property Insurance



TailrowTM
INSURANCE EXCHANGE

Why Tailrow?

Tailrow Insurance Exchange is an admitted insurance company focused on personal residential policies in Florida. Tailrow is sponsored by HCI Group, a publicly traded company (NYSE: HCI) formed in 2006 and a top writer of property insurance in Florida.

HCI Group's advanced technology, expertise, and infrastructure has facilitated many successful policy assumptions for several companies



Florida residential coverage is currently limited, yet there is a growing demand

- Tailrow plans to depopulate policies from Citizens Property Insurance starting in February 2025
- Tailrow will leverage HCI's advanced technology, expertise, and infrastructure to ensure a smooth transition process



Underwriting Company: Tailrow Insurance Exchange

- Our HO3 policy form generally matches or is broader than Citizens' policy coverage
- Premium rates are competitive with Citizens
- Tailrow has earned a Financial Stability Rating® of A, *Exceptional*, from Demotech, Inc.
- A reciprocal exchange structure is well-suited for homeowners insurance, as the policyholder will participate in the insurance company's ownership



Managing General Agent:

- Utilizes an in-source model
- Customer Service is available 24/7
- In-house Claims Department
- Internally developed technology platform

CONTACT TAILROW



844-954-1110



Marketing@Tailrow.com



PO Box 1510, Ocala, FL 34478



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Who is HCI Group:

- A holding company with Insurance, Information Technology, Reinsurance, and Real Estate operations
- Publicly traded - HCI NYSE
- Founded in 2006, the company has a stable executive leadership team, boasting an average tenure of 13 years
- Currently operates two Florida Domestic Insurance Carriers, committed to operational excellence
- HCI combines technology, industry knowledge, and a disciplined acquisition strategy to drive profitable growth

Overview of Insurance Divisions



Launched in 2007

Homeowners and condominium owners insurance primarily in Florida

Historically has acquired customers through Citizens assumptions and opportunistic acquisitions

Strong cash flow helps to fund growth initiatives

\$556M of In-Force Premiums⁽¹⁾



Launched in 2016


Technology-driven homeowners insurance

Utilizes independent agent channel

Currently active in 13 states, including Florida

Differentiated technology yields best-in-class loss ratio

\$433M of In-Force Premiums⁽¹⁾




Commenced operations in 2024 as reciprocal exchange

Writes Florida-based commercial residential lines

Acquired policyholders through Citizens assumptions

Fills gap created by limited condo association coverage and growing demand

\$71M of In-Force Premiums⁽¹⁾

 (1) As of 9/30/2024.

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