

Florida Domestic Property Insurance Summary of 2021 Third Quarter Financial Results

Company	DWP (All States)			DWP (Florida)			Policyholders' Surplus			Contributed Capital & Surplus	Direct Pure Loss Ratio %			Net Loss & LAE Ratio %			Combined Ratio %			Net U/W Gain / (Loss)			Net Income			Prior Year Total Loss & Reserve Development
	Q3 2020	Q3 2021	Change % YOY	Q3 2020	Q3 2021	Change % YOY	YE 2020	Q3 2021	Change % YE 2020 to Q3 2021	YTD 2021	Q3 2020	Q3 2021	Change % YOY	Q3 2020	Q3 2021	Change % YOY	Q3 2020	Q3 2021	Change % YOY	Q3 2020	Q3 2021	Change \$ YOY	Q3 2020	Q3 2021	Change \$ YOY	YTD 2021
Amer Integrity Ins Co. of FL	277,836	355,943	28.1	277,836	355,943	28.1	78,069	78,649	0.7	(206)	63.1	64.3	1.9	94.9	85.4	(10.1)	105.5	99.8	(5.4)	(2,819)	(1,286)	1,533	1,020	1,399	379	2,395
Amer Modern Ins Co. of FL Inc.	14,379	17,590	22.3	14,379	17,590	22.3	14,367	14,825	3.2	1,200	39.2	33.7	(13.9)	73.6	62.7	(14.8)	118.1	105.0	(11.1)	(2,376)	(1,413)	963	(1,459)	(942)	517	(135)
American Traditions Ins Co.	99,998	108,734	8.7	99,998	108,734	8.7	28,242	29,992	6.2	(309)	61.7	51.2	(17.1)	77.5	64.1	(17.2)	110.2	95.4	(13.4)	(5,450)	935	6,385	(2,210)	1,677	3,886	1,905
Auto Club Insurance Co. of FL	180,308	217,301	20.5	180,308	217,301	20.5	196,613	208,066	5.8	0	97.3	63.6	(34.6)	101.9	83.6	(18.0)	120.2	101.5	(15.6)	(40,795)	(6,992)	33,803	(19,129)	3,641	22,770	10,493
Avatar P&C Insurance Co.	65,163	61,134	(6.2)	65,163	61,134	(6.2)	29,156	26,641	(8.6)	19,000	41.1	70.7	71.9	94.8	173.0	82.6	56.0	204.0	264.4	(2,056)	(21,773)	(19,718)	943	(21,529)	(22,473)	23,313
Capacity Insurance Co.	11,562	8,489	(26.6)	10,408	8,542	(17.9)	8,194	6,203	(24.3)	2,555	57.9	101.1	74.5	80.2	241.7	201.4	128.5	310.1	141.4	(1,745)	(6,094)	(4,350)	(654)	(5,745)	(5,091)	4,455
Centauri Specialty Ins Co.	110,894	122,210	10.2	45,133	65,818	45.8	32,008	30,406	(5.0)	0	48.8	42.8	(12.2)	349.3	(2,834.1)	(911.4)	405.4	(2,723.5)	(771.8)	(13,986)	(3,794)	10,191	(2,605)	(2,274)	331	(252)
Cypress P&C Insurance Co.	91,576	111,547	21.8	66,815	92,776	38.9	42,326	43,491	2.8	19,331	92.6	72.0	(22.3)	108.6	16.9	(84.5)	116.6	(2.0)	(101.7)	(8,789)	(12,615)	(8,789)	(1,681)	(22,317)	(20,635)	(26,777)
FEDNAT: FedNat Ins. Co.	476,087	453,963	(4.6)	330,202	314,152	(4.9)	105,920	90,927	(14.2)	65,000	118.2	140.9	19.2	105.5	163.6	55.1	148.7	252.7	69.9	(72,193)	(92,069)	(19,876)	(40,295)	(79,518)	(39,223)	1,987
FEDNAT: Maison Insurance Co.	74,020	64,600	(12.7)	11,264	8,513	(24.4)	39,282	19,254	(51.0)	18,000	174.4	531.8	205.0	111.3	178.6	60.4	152.6	238.8	56.5	(20,281)	(41,686)	(21,405)	(11,036)	(38,177)	(27,141)	1,369
FEDNAT: Monarch Nat'l Ins Co.	16,851	17,445	3.5	16,851	17,445	3.5	18,264	17,231	(5.7)	0	178.1	105.9	(40.5)	119.8	90.6	(24.4)	140.6	113.9	(18.9)	(5,025)	(1,628)	3,397	(3,976)	(1,014)	2,962	423
First Community Insurance Co.	113,366	108,867	(4.0)	94,700	95,059	0.4	31,391	25,309	(19.4)	0	58.8	50.4	(14.3)	71.3	87.3	22.4	111.2	126.1	13.4	(9,226)	(9,934)	(708)	(5,924)	(5,578)	346	5,455
FRONTLINE: First Protective Ins. Co.	395,841	543,957	37.4	294,435	414,272	40.7	81,978	96,495	17.7	0	91.4	45.0	(50.7)	45.4	50.9	12.1	90.0	117.8	30.9	(17,812)	6,780	24,593	(10,029)	12,722	22,751	18,449
FRONTLINE: Frontline Ins. Uni. Co.	51,558	86,100	67.0	49,145	80,697	64.2	29,521	31,138	5.5	0	47.1	16.6	(64.7)	23.4	18.6	(20.3)	154.4	137.2	(11.2)	(245)	420	665	354	1,338	984	(839)
FL Fam: Florida Family Home Ins Co.	18,643	38,210	105.0	18,643	38,210	105.0	17,283	16,511	(4.5)	0	39.1	50.8	29.9	68.5	60.5	(11.6)	110.1	100.7	(8.5)	(2,326)	(1,247)	1,079	(757)	(887)	(130)	87
FL Fam: FL Family Ins. Co.	78,612	82,110	4.4	78,612	82,110	4.4	52,822	49,740	(5.8)	0	63.1	59.3	(6.0)	68.5	60.5	(11.6)	110.1	100.7	(8.5)	(6,979)	(3,741)	3,238	(2,478)	(2,768)	(290)	262
Florida Farm Bureau Cas Ins Co	81,257	85,545	5.3	81,257	85,545	5.3	258,093	231,711	(10.2)	0	84.3	80.8	(4.2)	95.9	96.1	0.2	115.3	116.3	0.8	(33,048)	(37,218)	(4,170)	(17,057)	(27,780)	(10,723)	26,372
FL Pen: Edison Ins. Co.	98,973	152,327	53.9	98,973	152,327	53.9	26,544	31,046	17.0	0	107.4	83.6	(22.2)	91.3	65.9	(27.9)	121.3	89.8	(25.9)	(9,798)	4,132	13,930	(4,561)	2,196	6,757	244
FL Pen: Florida Peninsula Ins Co.	177,874	209,921	18.0	177,874	209,921	18.0	80,920	77,118	(4.7)	(1,654)	70.6	63.3	(10.3)	104.5	80.1	(23.4)	152.2	116.9	(23.2)	(27,602)	(11,211)	16,391	(12,435)	(7,882)	4,554	(2,981)
HCI: Homeowners Choice P&C	304,650	286,622	(5.9)	304,342	286,344	(5.9)	119,912	107,358	(10.5)	72	35.1	28.8	(18.0)	70.5	65.2	(7.6)	118.4	107.5	(9.2)	(25,738)	(7,007)	18,731	(19,390)	(783)	18,608	12,852
HCI: TypTap Insurance Co.	63,351	113,397	79.0	63,351	113,058	78.5	38,518	57,553	49.4	36,000	38.0	36.5	(4.0)	69.1	76.4	10.6	131.9	124.5	(5.6)	(3,642)	(18,607)	(14,965)	(2,819)	(15,598)	(12,779)	4,541
Heritage P&C Insurance Co.	466,651	508,367	8.9	412,597	437,300	6.0	136,300	100,738	(26.1)	4,046	58.5	56.9	(2.7)	78.0	83.7	7.3	133.5	123.9	(7.2)	(74,281)	(52,424)	21,857	(43,522)	(37,492)	6,030	(7,291)
Kin Interinsurance Network	12,307	64,276	422.3	12,307	62,610	408.7	26,074	22,167	(15.0)	10,000	114.7	92.1	(19.7)	(1,403.3)	174.8	112.5	(1,592.9)	280.9	117.6	(6,667)	(19,685)	(13,018)	(6,197)	(19,451)	(13,255)	1,690
Lighthouse Property Ins. Corp.	166,009	123,364	(25.7)	41,118	45,539	10.8	43,693	18,595	(57.4)	NA	88.0	127.3	44.7	149.4	178.7	19.6	248.2	(12,918.9)	(5304.9)	(39,441)	(41,091)	(1,651)	(34,335)	(38,979)	(4,644)	(127)
Olympus Insurance Co.	157,978	175,891	11.3	157,978	175,891	11.3	31,338	38,012	21.3	2,000	118.3	54.9	(53.6)	881.4	(26.2)	(103.0)	1,230.9	58.0	(95.3)	2,509	5,178	2,669	2,760	4,931	2,171	(2,588)
People's Trust Insurance Co.	216,272	216,629	0.2	216,272	216,629	0.2	58,708	68,141	16.1	0	81.2	58.6	(27.9)	123.7	82.2	(33.5)	178.4	124.1	(30.4)	(49,836)	(3,226)	46,610	(45,488)	4,093	49,581	408
PGR: American Strategic Ins. Corp.	873,861	980,830	12.2	111,762	125,567	12.4	574,593	400,242	(30.3)	506	70.4	58.3	(17.3)	83.4	98.5	18.1	116.1	124.9	7.5	(181,726)	(300,501)	(118,774)	(107,939)	(198,473)	(90,534)	31,190
PGR: ASI Assurance Corp.	9,715	14,009	44.2	8,142	11,907	46.3	34,826	49,125	41.1	13,000	283.5	132.8	(53.2)	83.4	98.5	18.1	116.1	124.9	7.5	(1,188)	(1,964)	(776)	(374)	(747)	(373)	204
PGR: ASI Preferred Ins. Corp.	336,163	410,629	22.2	332,421	404,838	21.8	73,638	75,747	2.9	1,042	77.1	75.4	(2.3)	99.1	73.3	(26.0)	131.9	102.9	(22.0)	(8,106)	(2,080)	6,026	(3,474)	1,406	4,880	(3,027)
PGR: Progressive Property Ins. Co.	64,597	83,809	29.7	0	(8)	NA	16,991	(25,518)	(250.2)	5,002	268.8	640.3	138.2	83.4	98.5	18.1	116.1	124.9	7.5	(4,751)	(7,856)	(3,105)	(2,504)	(6,075)	(3,571)	815
Privilege Underwriters Recpl	1,006,747	1,167,753	16.0	166,739	195,630	17.3	333,288	457,625	37.3	244,104	55.2	76.5	38.7	74.2	81.3	9.6	118.8	124.5	4.8	(43,227)	(163,024)	(119,796)	(26,502)	(132,852)	(106,351)	(7,012)
Safe Harbor Insurance Co.	66,325	65,016	(2.0)	65,820	61,108	(7.2)	24,786	22,344	(9.9)	0	64.0	49.1	(23.3)	82.2	82.8	0.8	123.0	115.7	(5.9)	(3,936)	(3,799)	137	(3,145)	(2,535)	610	4,386
Safepoint Insurance Co.	115,434	126,832	9.9	104,537	105,168	0.6	40,362	37,736	(6.5)	0	47.6	96.5	102.6	94.4	518.3	449.2	103.2	552.3	435.1	705	(4,216)	(4,921)	5,244	(1,926)	(7,170)	(6)
Safepoint Insurance Co.	40,439	90,452	123.7	8,131	7,489	(7.9)	36,477	58,274	59.8	28,500	37.5	212.0	465.3	46.5	99.6	114.2	82.8	128.8	55.6	1,091	(16,597)	(17,688)	1,756	(2,189)	(3,945)	2,132
Security First Insurance Co.	310,529	304,161	(2.1)	310,529	304,161	(2.1)	78,187	66,943	(14.4)	0	52.5	36.6	(30.4)	209.2	192.7	(7.9)	306.4	177.5	(42.1)	(34,904)	(14,752)	20,153	(23,558)	(11,382)	12,176	8,864
Southern Oak Insurance Co.	89,922	111,290	23.8	89,922	111,290	23.8	39,195	40,021	2.1	5,000	55.3	43.7	(21.0)	81.0	79.0	(2.4)	114.2	108.9	(4.6)	(8,316)	(8,321)	(5)	(1,743)	(7,379)	(5,637)	2,500
St. Johns Insurance Co.	317,160	320,635	1.1	302,983	308,069	1.7	46,083	46,318	0.5	(882)	91.8	64.8	(29.4)	627.7	325.1	(48.2)	587.7	139.3	(76.3)	(26,648)	534	27,182	(12,457)	1,117	13,574	13,434
Stillwater P&C Insurance Co.	98,072	137,423	40.1	7,462	8,330	11.6	100,967	113,057	12.0	0	49.8	49.9	0.2	0.0	54.8	NA	15.8	91.1	475.4	2,524	3,618	1,094	5,288	18,646	13,358	(1,014)
THG: Tower Hill Preferred Ins. Co.	104,813	171,924	64.0	104,813	171,924	64.0	33,268	32,149	(3.4)	0	45.9	28.6	(37.7)	100.4	92.3	(8.1)	52.7	119.5	126.7	(2,656)	(3,730)	(1,074)	(1,102)	(2,256)	(1,154)	2,329
THG: Tower Hill Prime Ins																										