



## 2016 Take-Out Summary

| Assumption Date   | Company Name   | Policies Approved                |
|---|--|----------------------------------|
| <b>January 12, 2016</b><br>Commercial Residential/<br>Non-Residential | Heritage Property & Casualty Insurance Company   | 1,500<br>(1,300 CLA/200 CA)      |
|   | Weston Insurance Company   | 719 CR (CLA)<br>1,049 CNR (CLA)  |
| <b>January 19, 2016</b><br>Personal Residential                       | Anchor Property & Casualty Insurance Company   | 20,000<br>(16,030 PLA/3,970 CA)  |
|   | Heritage Property & Casualty Insurance Company   | 55,000<br>(35,000 PLA/20,000 CA) |
|   | Safepoint Insurance Company  | 20,000<br>(12,000 PLA/8,000 CA)  |
|   | Southern Oak Insurance Company   | 15,000<br>(10,000 PLA/5,000 CA)  |
|   | Weston Insurance Company   | 17,266 (CA)                      |
|   | <b>JANUARY TOTALS: 130,534</b><br><b>127,266 PR (38,825 PLA/88,441 CA)</b><br><b>2,219 CR (2,019 CLA/200 CA)</b><br><b>1,049 CNR (CLA)</b> |                                  |
| <b>February 16, 2016</b><br>Commercial Residential                    | Avatar Property & Casualty Insurance Company   | 1,081(CA)                        |
|   | Heritage Property & Casualty Insurance Company   | 1,500<br>(1,300 CLA/200 CA)      |
| <b>February 23, 2016</b><br>Personal Residential                      | Heritage Property & Casualty Insurance Company   | 55,000<br>(35,000 PLA/20,000 CA) |
|   | National Specialty Insurance Company   | 17,534 (CA)                      |
|   | <b>FEBRUARY TOTALS: 75,115</b><br><b>72,534 PR (35,000 PLA/37,534 CA)</b><br><b>2,581 CR (2,381 CLA/200 CA)</b>                            |                                  |
| <b>March 15, 2016</b><br>Commercial Residential                       | Heritage Property & Casualty Insurance Company   | 1,500<br>(1,300 CLA/200 CA)      |
| <b>March 22, 2016</b><br>Personal Residential                         | Heritage Property & Casualty Insurance Company   | 55,000<br>(35,000 PLA/20,000 CA) |
|   | Southern Oak Insurance Company   | 15,000<br>(10,000 PLA/5,000 CA)  |
|   | <b>MARCH TOTALS: 71,500</b><br><b>70,000 PR (45,000 PLA/25,000 CA)</b><br><b>1,500 CR (1,300 CLA/200 CA)</b>                               |                                  |

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| <b>April 12, 2016</b><br>Commercial Residential          | Heritage Property & Casualty Insurance Company  | 1,500<br>(1,300 CLA/200 CA)                         |
| <b>April 19, 2016</b><br>Personal Residential            | Anchor Property & Casualty Insurance Company  | 10,000<br>(8,164 PLA/1,836 CA)                      |
|  | Heritage Property & Casualty Insurance Company  | 55,000<br>(35,000 PLA/20,000 CA)                    |
|  | <b>APRIL TOTALS: 66,500</b><br><b>65,000 PR (45,000 PLA/20,000 CA)</b><br><b>1,500 CR (1,300 CLA/200 CA)</b>                |   |
| <b>May 17, 2016</b><br>Commercial Residential            | Heritage Property & Casualty Insurance Company  | 1,500<br>(1,300 CLA/200 CA)                         |
| <b>May 24, 2016</b><br>Personal Residential              | Anchor Property & Casualty Insurance Company  | 10,000<br>(8,164 PLA/1,836 CA)                      |
|  | Heritage Property & Casualty Insurance Company  | 55,000<br>(35,000 PLA/20,000 CA)                    |
|  | Southern Oak Insurance Company  | 15,000<br>(10,000 PLA/5,000 CA)                     |
|  | <b>MAY TOTALS: 81,500</b><br><b>80,000 PR (53,164 PLA/26,836 CA)</b><br><b>1,500 CR (1,300 CLA/200 CA)</b>                  |   |
| <b>June 21, 2016</b><br>Personal Residential             | National Specialty Insurance Company  | 19,535 (CA)   |
|  | <b>JUNE TOTALS: 19,535</b><br><b>19,535 PR (CA)</b>   |   |
| <b>July 19, 2016</b><br>Personal Residential             | Southern Oak Insurance Company  | 15,000<br>(10,000 PLA/5,000 CA)                     |
|  | <b>JULY TOTALS: 15,000</b><br><b>15,000 PR (10,000 PLA/5,000 CA)</b>  |   |
| <b>August 2016</b>                                       | <b>No Take-Outs</b>   |   |
| <b>September 20, 2016</b><br>Personal Residential        | Southern Oak Insurance Company  | 15,000<br>(10,000 PLA/5,000 CA)                     |
|  | <b>SEPTEMBER TOTALS: 15,000</b><br><b>15,000 PR (10,000 PLA/5,000 CA)</b>   |   |
| <b>October 11, 2016</b><br>Commercial<br>Non-Residential | Safepoint Insurance Company   | 650 CNRM<br>(500 CLA/150 CA)<br><br>3,000 CNRW (CA) |
| <b>October 18, 2016</b><br>Personal Residential          | Heritage Property & Casualty Insurance Company  | 2,000 (CA)  |
|  | United Property & Casualty Insurance  | 20,000 (CA)   |
|  | <b>OCTOBER TOTALS: 25,650</b><br><b>22,000 PR (22,000 CA)</b><br><b>650 CNRM (500 CLA/150 CA)</b><br><b>3,000 CNRW (CA)</b> |   |

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| <b>November 15, 2016</b><br>Commercial<br>Non-Residential | Safepoint Insurance Company  | 325 CNRM<br>(250 CLA/75 CA)      |
|   | Weston Insurance Company   | 4,104 CNRW (CA)                  |
| <b>November 15, 2016</b><br>Commercial Residential        | Weston Insurance Company   | 1,319 CRW (CA)                   |
| <b>November 22, 2016</b><br>Personal Residential          | Homeowners Choice Property & Casualty<br>Insurance Company   | 27,000<br>(8,100 PLA/18,900 CA)  |
|   | National Specialty Insurance Company   | 8,421 (CA)                       |
|   | Safepoint Insurance Company  | 4,000 (CA)                       |
|   | Southern Oak Insurance Company   | 15,000<br>(10,000 PLA/5,000 CA)  |
|   | Weston Insurance Company   | 9,577 (CA)                       |
|   | <b>NOVEMBER TOTALS: 69,746</b><br><b>63,998 PR (18,100 PLA/45,898 CA)</b><br><b>325 CNRM (CA) (250 CLA/75 CA)</b><br><b>1,319 CRW (CA)</b><br><b>4,104 CNRW (CA)</b> |                                  |
| <b>December 13, 2016</b><br>Commercial Residential        | Avatar Property & Casualty Insurance Company   | 100 CRM (CLA)                    |
| <b>December 13, 2016</b><br>Commercial<br>Non-Residential | Safepoint Insurance Company  | 325 CNRM<br>(250 CLA/75 CA)      |
|   |  | 1,500 CNRW (CA)                  |
| <b>December 20, 2016</b><br>Personal Residential          | Avatar Property & Casualty Insurance Company   | 10,900 (PLA)                     |
|   | National Specialty Insurance Company   | 2,217 (CA)                       |
|   | Safepoint Insurance Company  | 30,000<br>(20,000 PLA/10,000 CA) |
|   | Southern Fidelity Insurance Company  | 26,174 (PLA)                     |
|   | Southern Fidelity Property & Casualty Insurance<br>Company   | 26,174 (PLA)                     |
|   | <b>DECEMBER TOTALS: 97,390</b><br><b>95,465 PR (83,248 PLA/12,217 CA)</b><br><b>100 CRM (CLA)</b><br><b>325 CNRM (350 CLA/75 CA)</b><br><b>1,500 CNRW (CA)</b>       |                                  |
| <b>2016 TOTALS</b>  | <b>Approved Take-Out Total*</b>  | <b>667,470</b>                   |
|   | <b>Policies Removed from Citizens**</b>  | <b>88,000</b>                    |

\* Companies have been approved to take up to the specified number of policies noted in the chart, but this does not represent the actual number of policies removed by each company.

\*\*Citizens Property Insurance Corporation [data](#) as of December 20, 2016.

**Acronyms:** PR – Personal Residential; PLA – Personal Lines Account, CA – Coastal Account; CR – Commercial Residential; CNR- Commercial Non-Residential; CLA – Commercial Lines Account

Citizens policies generally fall into three categories: Personal Residential (PR), such as a single family home or mobile home; Commercial Residential (CR), such as condominiums or apartments owned by a company or a condominium/homeowners association; and Commercial Non-Residential (CNR), such as a traditional business. Policies in those three categories fall into one of the following Account Lines: Citizen's Personal Lines Accounts (PLA) and Commercial Lines Accounts (CLA) are mostly non-coastal properties; and the Coastal Account (CA) is coastal properties. For a more detailed explanation of policy types, click [here](#).

For more information about depopulation efforts, visit the Office's "[Take-out Companies](#)" website page.