

**REPORT ON EXAMINATION**  
**OF**  
**FIRST HOME INSURANCE COMPANY**  
**JACKSONVILLE, FLORIDA**

**AS OF**  
**DECEMBER 31, 2007**

**BY THE**  
**OFFICE OF INSURANCE REGULATION**

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Jacksonville, Florida

December 3, 2008

Kevin M. McCarty  
Commissioner  
Office of Insurance Regulation  
State of Florida  
Tallahassee, Florida 32399-0326

Dear Sir:

Pursuant to your instructions, in compliance with Section 624.316, Florida Statutes, and in accordance with the practices and procedures promulgated by the National Association of Insurance Commissioners (NAIC), we have conducted an examination as of December 31, 2007, of the financial condition and corporate affairs of:

**FIRST HOME INSURANCE COMPANY  
4500 SALISBURY ROAD, SUITE 100  
JACKSONVILLE, FLORIDA 32216**

Hereinafter, referred to as the "Company". Such report of examination is herewith respectfully submitted.

## SCOPE OF EXAMINATION

This examination covered the period of January 1, 2007 through December 31, 2007. This is the second examination of the Company by representatives of the Florida Office of Insurance Regulation (Office) since the Company incorporated in Florida during 2005. This examination commenced, with planning at the Office, on July 7, 2008, to July 11, 2008. The fieldwork commenced on August 11, 2008 in the office of its third party administrator, and was concluded as of November 14, 2008. One day of additional fieldwork work was conducted on December 3, 2008, at the Company's statutory home office in Jacksonville, Florida.

This financial examination was a statutory financial examination conducted in accordance with the Financial Condition Examiners Handbook, Accounting Practices and Procedures Manual and annual statement instructions promulgated by the NAIC as adopted by Rules 69O-137.001(4) and 69O-138.001, Florida Administrative Code, with due regard to the statutory requirements of the insurance laws and rules of the State of Florida.

The *Financial Condition Examiners Handbook* requires that the examination be planned and performed to evaluate the financial condition and identify prospective risks of the Company by obtaining information about the Company including corporate governance, identifying and assessing inherent risks within the Company, and evaluating system controls and procedures used to mitigate those risks. An examination also includes assessing the principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation and management's compliance with Statutory Accounting Principles and annual statement instructions when applicable to domestic state regulations.

All accounts and activities of the Company were considered in accordance with the risk-focused examination process. The examination included a review of the corporate records and other selected records deemed pertinent to the Company's operations and practices. In addition, the NAIC IRIS ratio reports, the A.M. Best Report, the Company's independent audit reports and certain work papers prepared by the Company's independent certified public accountant (CPA) and other reports as considered necessary were reviewed and utilized where applicable within the scope of this examination.

This report of examination was confined to financial statements and comments on matters that involved departures from laws, regulations or rules, or which were deemed to require special explanation or description.

### **Status of Adverse Findings from Prior Examination**

The following is a summary of significant adverse findings contained in the Office's prior examination report as of December 31, 2006, along with resulting action taken by the Company in connection therewith.

### **Custodial Agreement**

The Company's custodial agreement dated April 26, 2005 with JP Morgan was terminable with 60 days written notice by either party. Rule 69O-143.042(2) (o), Florida Administrative Code, requires a custodial agreement to be terminable with not more than thirty (30) days notice by either party. Also, the custodial agreement was not authorized by a resolution of the Board of Directors or any other committee in accordance with Rule 69O-143.042(2), Florida Administrative Code. **Resolution:** The Company terminated its agreement with JP Morgan and entered into a new agreement with Branch Banking and Trust Company (BB&T). The

Company's custodial agreement with BB&T, dated July 2, 2008, was in accordance with Rule 69O-143.042(2), Florida Administrative Code.

## HISTORY

### General

The Company was incorporated in Florida on April 4, 2005 and commenced business on May 25, 2005, as First Home Insurance Company.

The Company was party to several Consent Orders (90606-07, 88988-07, 88986-07, 92325-07 and 92319-07) during the period under examination. The Company was in compliance with these orders with one exception.

Consent Order 90606-07, dated June 14, 2007, required that:

*The affiliate shall hold all funds collected on behalf of or for FIRST HOME INSURANCE as well as all return premiums received from FIRST HOME INSURANCE in a fiduciary capacity in trust accounts;*

The Company could not locate a trust agreement and indicated that none existed in relation to the premium account as required.

The Company was authorized to transact the following insurance coverage in Florida on December 31, 2007:

Fire  
Allied lines  
Homeowner multi peril  
Inland marine

The Articles of Incorporation and the Bylaws were not amended during the period covered by this examination.

## Capital Stock

As of December 31, 2007, the Company's capitalization was as follows:

Number of authorized common capital shares	1,000
Number of shares issued and outstanding	100
Total common capital stock	\$100
Par value per share	\$1.00

Control of the Company was maintained by its parent, First Home Financial Corporation (FHFC), a Delaware corporation, which owned 100% of the stock issued by the Company. In June 2007, FHFC made a \$29,000,000 capital contribution to the Company.

## Profitability of Company

The following table shows the profitability trend (in dollars) of the Company for the period of operations, as reported in the filed annual statements.

	2007	2006	2005
Premiums Earned	9,334,727	16,524,334	7,781,101
Net Underwriting Gain/(Loss)	(4,862,189)	1,114,856	(6,405,262)
Net Income (Loss)	(3,426,757)	2,529,143	(6,247,884)
Total Assets	68,050,094	26,237,002	25,031,085
Total Liabilities	18,959,979	18,491,019	19,803,758
Surplus As Regards Policyholders	49,090,115	7,745,984	5,227,327

## Dividends to Stockholders

There were no dividends declared or paid to its stockholder during the examination year.

## Management

The annual shareholder meeting for the election of directors was held in accordance with Sections 607.1601 and 628.231, Florida Statutes. Directors serving as of December 31, 2007, were:

### Directors

<b>Name and Location</b>	<b>Principal Occupation</b>
Walter Michael Lefler Jacksonville, FL	President First Home Insurance Company
Dennis Edward Golem Chicago, IL	Vice President StoneRidge Advisors, LLC
Louis Joseph Manetti Chicago, IL	Partner Glencoe Capital LLC
George Douglas Patterson Jr. Chicago, IL	Partner Glencoe Capital LLC
Bryan Douglas Rivers Columbia, SC	Chief Financial Officer The Seibels Bruce Group, Inc.

The Board of Directors in accordance with the Company's bylaws appointed the following senior officers:

### Senior Officers

<b>Name</b>	<b>Title</b>
Walter Michael Lefler	President
George Douglas Patterson Jr.	Vice President
Louis Joseph Manetti	Vice President
Stephen Allen Korducki	Treasurer

The Company's board appointed several internal committees in accordance with Section 607.0825, Florida Statutes. Following are the principal internal board committees and their members as of December 31, 2007:

**Audit Committee**

Walter Michael Lefler  
Louis Joseph Manetti  
George Douglas Patterson Jr.

**Investment Committee**

Walter Michael Lefler  
Louis Joseph Manetti  
George Douglas Patterson Jr.

**Conflict of Interest Procedure**

The Company adopted a policy statement requiring annual disclosure of conflicts of interest in accordance with the NAIC Financial Condition Examiners Handbook.

**Corporate Records**

The recorded minutes of the shareholder, Board of Directors, and certain internal committees were reviewed for the period under examination. The recorded minutes of the Board of Directors adequately documented its meetings and approval of Company transactions and events in accordance with Section 607.1601, Florida Statutes, including the authorization of investments as required by Section 625.304, Florida Statutes.

**Acquisitions, Mergers, Disposals, Dissolutions, and Purchase or Sales through Reinsurance**

There were no acquisitions, mergers, disposals, dissolutions, or purchases or sales through reinsurance during the period under examination

## **Surplus Debentures**

The Company issued a surplus note on June 24, 2007, in the amount of \$14,500,000 to the Florida State Board of Administration pursuant to the Florida Capital Incentive Build-Up Program enacted by Florida legislature in 2007. The note accrued interest at the ten year United States Treasury Bond rate (4.04% at December 31, 2007) and was payable over a 20 year period, with no principal payment due in the first three years. Principal and interest payments must be approved by Office.

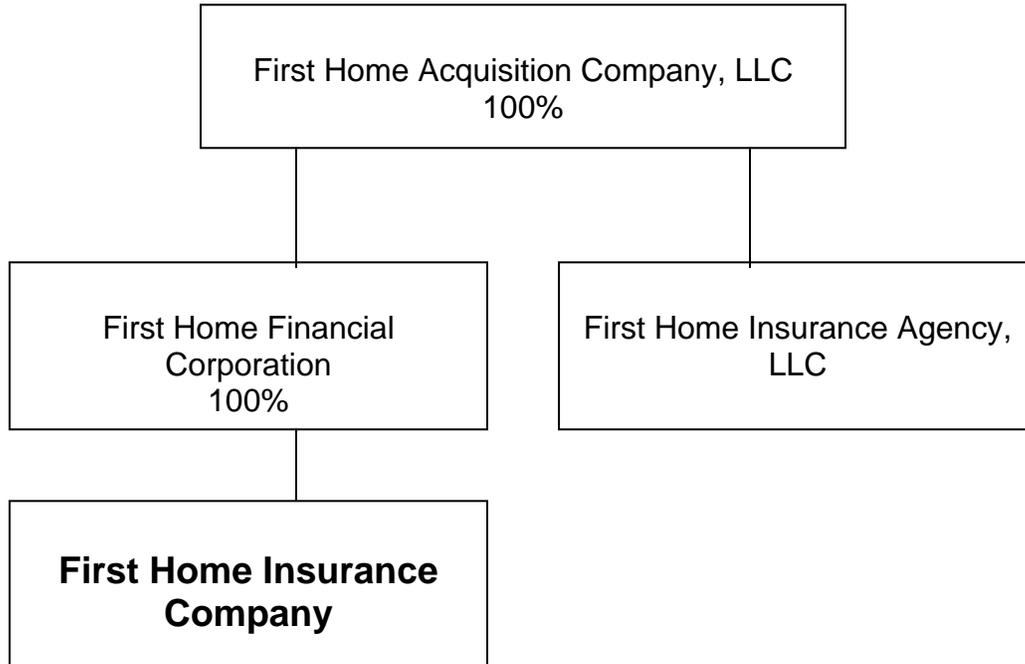
## **AFFILIATED COMPANIES**

The Company was a member of an insurance holding company system as defined by Rule 69O-143.045(3), Florida Administrative Code. The latest holding company registration statement was filed with the State of Florida on February 28, 2008, as required by Section 628.801, Florida Statutes, and Rule 69O-143.046, Florida Administrative Code.

A simplified organizational chart as of December 31, 2007, reflecting the holding company system, is shown below. Schedule Y of the Company's 2007 annual statement provided a list of all related companies of the holding company group.

**FIRST HOME INSURANCE COMPANY  
ORGANIZATIONAL CHART**

**DECEMBER 31, 2007**



The following agreements were in effect between the Company and its affiliates:

**Tax Allocation Agreement**

The Company, along with its parent and certain affiliates, filed a consolidated federal income tax return and had a tax allocation agreement. On December 31, 2007, the method of tax allocation between the companies was based upon calculations on a separate return basis.

**Managing General Agency Agreement**

The Company had a Managing General Agency Agreement with FHIA to provide underwriting, customer service, operations, systems, administration, and compensation to agents. FHIA in turn

contracted with Seibels, Bruce & Company (Seibels) located in Columbia, South Carolina for those services. For these services, the Company paid FHIA a commission of up to 22% of direct written premiums plus a policy fee of \$25 per policy. In addition, FHIA provided claim services for a fee of up to 6% of direct and assumed earned premiums. For the year ended December 31, 2007, the Company paid FHIA \$4,623,282, along with policy fees of \$264,236, pursuant to this agreement.

### **Service Agreement**

The Company had a Service Agreement with FHFC to provide investment management and reinsurance communication, negotiations and placements on behalf of the Company.

### **Broker Authorization Agreement**

The Company had a Broker Authorization Agreement with Benfield, Inc. to procure and service reinsurance transactions on behalf of the Company. The reinsurance intermediary was properly licensed and the agreement was submitted to the Florida Office of Insurance Regulation as required. The agreement complied with Florida Statutes.

## **FIDELITY BOND AND OTHER INSURANCE**

The Company maintained fidelity bond coverage up to \$5,000,000 with a deductible of \$25,000, which adequately covered the suggested minimum amount of coverage for the Company as recommended by the NAIC.

## PENSION, STOCK OWNERSHIP AND INSURANCE PLANS

The Company has only two employees that were covered under its affiliated agency group health policy. At the examination date, no Company pension, stock ownership or other insurance plans were in existence.

## STATUTORY DEPOSITS

The following securities were deposited with the State of Florida as required by Section 624.411, Florida Statutes:

<u>STATE</u>	<u>Description</u>	<u>Par Value</u>	<u>Market Value</u>
FL	USTN, 6.5%, 02/15/10	<u>\$ 300,000</u>	<u>\$ 320,790</u>
Total Florida Deposits		<u>\$ 300,000</u>	<u>\$ 320,790</u>

## INSURANCE PRODUCTS AND RELATED PRACTICES

### Territory

The Company was authorized to transact insurance only in the State of Florida.

### Treatment of Policyholders

The Company had established procedures for handling written complaints in accordance with Section 626.9541(1) (j), Florida Statutes.

The Company maintained a claims procedure manual that included detailed procedures for handling each type of claim in accordance with Section 626.9541(i) 3a, Florida Statutes.

## REINSURANCE

The reinsurance agreements were reviewed for the 2007 to 2008 catastrophe reinsurance treaty year and were found to comply with NAIC standards with respect to the standard insolvency clause, arbitration clause, transfer of risk, reporting, and settlement information deadlines. For both 2007-2008 and 2008-2009 coverage years, the Company obtained only catastrophe reinsurance coverage.

The following is a summary of the Company's 2007 reinsurance program:

### **Assumed**

The Company did not assume any business through reinsurance other than that it obtained from the Citizens Insurance Company take out program.

### **Ceded**

The Company's ceded reinsurance program was obtained through Benfield, Inc. reinsurance intermediary. Letters of credit were properly established for unauthorized reinsurers.

The Company's ceded reinsurance program was obtained through Benfield, Inc., reinsurance intermediary. The Company's ceded reinsurance program, including the Florida Hurricane Catastrophe Fund (FHCF) coverage protection, automatically adjusted for changing levels of premiums inforce. The reinsurance program as adjusted for 2007 year-end inforce, was as follows:

### **Property Catastrophe Excess of Loss**

The Company's initial catastrophe retention level was \$2,100,000. The following is a summary of subsequent levels of its catastrophe reinsurance levels:

1st Cat Layer – Private reinsurance was reduced to zero due to changing levels of premiums inforce and replaced with FHCF - \$5,599,859 xs \$2,100,000

2nd Layer – FHCF 90% – 10% Private Coverage of \$40,517,516 xs \$7,699,859

3rd Layer – FHCF \$4,400,000 xs \$48,217,375

4th Layer – \$33,352,081 xs \$52,617,375

5th Layer – \$30,773,000 xs \$85,969,456

In addition, one reinstatement coverage of the above at 100% was obtained by the Company.

## **ACCOUNTS AND RECORDS**

The Company reports that its principal operational offices were located in Jacksonville, Florida. This examination was conducted in Columbia, South Carolina, in the office of its third party administrator. One day of additional fieldwork work was conducted on December 3, 2008, at the Company's statutory home office in Jacksonville, Florida, to determine compliance with Section 628.1271(1), Florida Statutes. During this additional work, the records maintained and activities performed in that office were documented.

Since the third quarter of 2007, the Company outsourced to Seibels, Bruce & Company (Seibels), with its home offices located in Columbia, South Carolina, substantially all automated policy processing and administration, including automated underwriting activities, claims adjustment and general accounting which includes financial report generation. Company officers spend a substantial portion of their time in Columbia, South Carolina, primarily due to the need to work closely with Seibels during the conversion process. Therefore, the examination was performed in the offices of Seibels.

During examination documentation of the Jacksonville office processes and records, it was determined that the Company generally meets the requirements of the Florida Statutes by maintaining a fully operational Florida office with access to required records in its statutory home office.

An independent CPA audited the Company's statutory basis financial statements for 2007, in accordance with Section 624.424(8), Florida Statutes. Supporting work papers were prepared by the CPA as required by Rule 69O-137.002, Florida Administrative Code.

The Company's accounting records were maintained on a computerized system. The Company's balance sheet accounts were verified with the line items of the annual statement submitted to the Office.

The Company and non-affiliates had the following agreements:

### **Custodial Agreement**

The Company had a custodial agreement with Branch Banking & Trust Company dated July 2, 2008, which replaced the agreement discussed in the previous examination report. The new agreement was in accordance with Rule 69O-143.042, Florida Administrative Code.

### **Information Technology Report**

INS Services, Inc. performed a computer systems evaluation on the Company. Results of the evaluation were noted in the Information Technology (IT) report provided to the Company.

## **Managing General Agent and Third Party Administrator**

The Company outsourced its accounting, claims processing, underwriting and policy administration to an affiliate, First Home Insurance Agency, LLC (FHIA) pursuant to a managing general agency agreement. FHIA contracted with Seibels, Bruce & Company (Seibels) located in Columbia, South Carolina for those services. As previously stated, this examination was conducted in the Seibels office.

## **FINANCIAL STATEMENTS PER EXAMINATION**

The following pages contain financial statements showing the Company's financial position as of December 31, 2007, and the results of its operations for the year then ended as determined by this examination. Adjustments made as a result of the examination are noted in the section of this report captioned, "Comparative Analysis of Changes in Surplus."

**FIRST HOME INSURANCE COMPANY**  
**Assets**

**DECEMBER 31, 2007**

	<u>Per Company</u>	<u>Adjustments</u>	<u>Per Examination</u>
Bonds	\$ 315,853		\$ 315,853
Cash and short-term investments	52,536,499		52,536,499
Interest income due and accrued	7,890		7,890
Premiums and considerations:			
Uncollected premiums	386,429		386,429
Reinsurance:			
Recoverable from reinsurers	1,406,444		1,406,444
Net deferred tax asset	1,930,049		1,930,049
Guaranty funds receivable or on deposit	1,275,520		1,275,520
Receivable from parents, subsidiaries and affiliates	1,875,090		1,875,090
Aggregate write-ins for other than invested assets	8,316,320		8,316,320
	<hr/>	<hr/>	<hr/>
Totals	<u>\$ 68,050,094</u>	<u>\$ -</u>	<u>\$ 68,050,094</u>

**FIRST HOME INSURANCE COMPANY**  
**Liabilities, Surplus and Other Funds**

**DECEMBER 31, 2007**

	<u>Per Company</u>	<u>Examination</u> <u>Adjustments</u>	<u>Per</u> <u>Examination</u>
Losses	\$ 2,958,342		\$ 2,958,342
Loss adjustment expenses	728,237		728,237
Other expenses	129,339		129,339
Taxes, licenses and fees	(97,968)		(97,968)
Unearned premiums	10,695,540		10,695,540
Ceded reinsurance premiums payable	4,546,489		4,546,489
Total Liabilities	<u>\$ 18,959,979</u>	<u>\$ -</u>	<u>\$ 18,959,979</u>
Common capital stock	100		100
Surplus notes	14,500,000		14,500,000
Gross paid in and contributed surplus	39,999,900		39,999,900
Unassigned funds (surplus)	<u>(5,409,885)</u>		<u>(5,409,885)</u>
Surplus as Regards Policyholders	<u>\$ 49,090,115</u>	<u>\$ -</u>	<u>\$ 49,090,115</u>
Total Liabilities, Surplus and Other Funds	<u><u>\$ 68,050,094</u></u>	<u><u>\$ -</u></u>	<u><u>\$ 68,050,094</u></u>

**FIRST HOME INSURANCE COMPANY**  
**Statement of Income**

**DECEMBER 31, 2007**

<b>Underwriting Income</b>	
Premiums earned	\$ 9,334,727
DEDUCTIONS:	
Losses incurred	4,997,532
Loss expenses incurred	2,456,570
Other underwriting expenses incurred	6,742,814
Total underwriting deductions	<u>\$ 14,196,916</u>
Net underwriting gain or (loss)	<u>\$ (4,862,189)</u>
<b>Investment Income</b>	
Net investment income earned	\$ 1,719,560
Net realized capital gains or (losses)	0
Net investment gain or (loss)	<u>\$ 1,719,560</u>
<b>Other Income</b>	
Net gain or (loss) from agents' or premium balances charged off	\$ (238,954)
Total other income	<u>\$ (238,954)</u>
Net income before dividends to policyholders and before federal & foreign income taxes	\$ (3,381,583)
Dividends to policyholders	0
Net Income, after dividends to policyholders, but before federal & foreign income taxes	<u>\$ (3,381,583)</u>
Federal & foreign income taxes incurred	45,174
Net Income	<u>\$ (3,426,757)</u>
<b>Capital and Surplus Account</b>	
Surplus as Regards Policyholders, December 31 prior year	<u>\$ 7,745,984</u>
<b>Gains and (Losses) in Surplus</b>	
Net Income	\$ (3,426,757)
Change in net deferred income tax	2,635,874
Change in non-admitted assets	(1,364,986)
Change in surplus notes	14,500,000
Change in paid in capital	(900)
Change in paid in surplus	29,000,900
Examination adjustment	0
Change in Surplus as Regards Policyholders for the year	<u>\$ 41,344,131</u>
Surplus as Regards Policyholders, December 31, 2007	<u><u>\$ 49,090,115</u></u>

## COMMENTS ON FINANCIAL STATEMENTS

### Assets

#### **Uncollected Premiums and Agents' Balances in the Course of Collection** **\$386,429**

The Company was not in compliance with Rule 69O-138.024, Florida Administrative Code, entitled Agents' Balances in the Course of Collection, and Statement of Statutory Accounting Principles #6 regarding aging of agents' balances. The Company has been recording premiums due from its affiliated MGA as an intercompany receivable rather than as agents' balances. Therefore, no aging of the premium receivable balance was being performed by the Company on premium amounts due.

### Liabilities

#### **Losses and Loss Adjustment Expenses** **\$3,686,579**

An outside actuarial firm appointed by the Board of Directors, rendered an opinion that the amounts carried in the balance sheet as of December 31, 2007, made a reasonable provision for all unpaid loss and loss expense obligations of the Company under the terms of its policies and agreements.

INS Consultants, Inc. reviewed work papers provided by the Company and conducted a review of the amounts carried for loss and loss adjustment expense reserves. INS Consultants, Inc. determined the net reserves were reasonably stated, but the Company's gross reserves were approximately \$3.98 million higher than the Company's booked gross loss and LAE reserves of

\$7.89 million. This was primarily due to Company estimates for recent hurricanes. When the Company's reinsurance was considered, the net reserve deficiency was determined to be \$149,000. That amount was considered immaterial and therefore, no examination changes were proposed.

### **Capital and Surplus**

The amount reported by the Company of \$49,090,115, exceeded the minimum of \$4,000,000 required by Section 624.408, Florida Statutes.

A comparative analysis of changes in surplus follows.

**FIRST HOME INSURANCE COMPANY  
COMPARATIVE ANALYSIS OF CHANGES IN SURPLUS**

**DECEMBER 31, 2007**

The following is a reconciliation of Surplus as Regards Policyholders between that reported by the Company and as determined by the examination.

Surplus as Regards Policyholders December 31, 2007, per Annual Statement	\$49,090,115
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	<u>PER COMPANY</u>	<u>PER EXAM</u>	<u>INCREASE (DECREASE) IN SURPLUS</u>
<b>ASSETS:</b>			
No adjustment			\$0
<b>LIABILITIES:</b>			
No adjustment			\$0
Net Change in Surplus:			0
Surplus as Regards Policyholders December 31, 2007, Per Examination			\$49,090,115

## SUMMARY OF FINDINGS

### Compliance with previous directives

The Company has taken the necessary actions to comply with the comments made in the 2006 examination report issued by the Office.

### Current examination comments and corrective action

The following is a brief summary of items of interest and corrective action to be taken by the Company regarding findings in the examination as of December 31, 2007.

### Consent Order

Consent Order 90606-07, dated June 14, 2007, required that: the affiliate shall hold all funds collected on behalf of or for FIRST HOME INSURANCE as well as all return premiums received from FIRST HOME INSURANCE in a fiduciary capacity in trust accounts.

The Company could not locate a trust agreement and indicated that none existed in relation to the premium account as required. **We recommend that the Company require its affiliated MGA (First Home Insurance Agency) to put in place a premium trust account as required by the June 14, 2007 Consent Order and submit it to the office for review and approval.**

### Agents Balances

The Company was not in compliance with Rule 69O-138.024, Florida Administrative Code, entitled Agents' Balances in the Course of Collection, and Statement of Statutory Accounting Principles #6 regarding aging of agents' balances. The Company has been recording premiums due from its affiliated MGA as an intercompany receivable rather than as agents' balances.

Therefore, no aging of the premium receivable balance was being performed by the Company on premium amounts due. Due to the immaterial amount of Agents' Balances in the Course of Collection determined by examination, no changes were made by the examiners. **We recommend that the Company report premium due from the MGA as an agents' balance and that this balance be aged in accordance with SSAP 6 in future filings subsequent to December 31, 2007.**

### **Losses and Loss Adjustment Expense Reserves**

The actuarial examiners determined the net reserves were reasonably stated, but the Company's gross reserves were approximately \$3.98 million higher than the Company's booked gross loss and LAE reserves of \$7.89 million. When the Company's reinsurance is considered, the net reserve deficiency was determined to be \$149,000. That amount was considered immaterial and therefore, no examination changes are proposed. **We recommend that the Company reevaluate its loss and LAE reserve estimates and report adequate reserves, on both a gross and net of reinsurance basis, to discharge its liabilities in future filings subsequent to December 31, 2007.**

### **Subsequent Events**

The Company entered into a custodial agreement with Branch Banking & Trust Company dated July 2, 2008. The agreement was in accordance with Rule 4-143.042, Florida Administrative Code.

## CONCLUSION

The insurance examination practices and procedures as promulgated by the NAIC have been followed in ascertaining the financial condition of **First Home Insurance Company** as of December 31, 2007, consistent with the insurance laws of the State of Florida.

Per examination findings, the Company's Surplus as Regards Policyholders was \$49,090,115, in compliance with Section 624.408, Florida Statutes.

In addition to the undersigned, Donna Letterio, CFE, Financial Specialist; Florida Office of Insurance Regulation; Owen Anderson, Financial Examiner/Analyst II, Florida Office of Insurance Regulation; Patricia Casey Davis, CFE, CPA, Supervisor; INSRIS; Hails W. Taylor, CFE, Examiner in Charge, INSRIS; and John Normile, AFE, Examiner, INSRIS participated in this examination. We also recognize INS Consultants, Inc. and INS Services, Inc. participation in the examination.

Respectfully submitted,

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Kethessa Carpenter, CPA  
Financial Examiner/Analyst Supervisor  
Florida Office of Insurance Regulation