



2014 Take-Out Summary

Assumption Date	Company Name	Policies Approved
January 7, 2014 Personal Residential	Avatar Property & Casualty Insurance Company	2,500 PLA
	Elements Property Insurance Company	10,000 (9,000 PLA/1,000 CA)
	Heritage Property & Casualty Insurance Company	20,000 (16,000 PLA/4,000 CA)
	Safe Harbor Insurance Company	10,592 PLA
	Southern Oak Insurance Company	10,000 (8,500 PLA/1,500 CA)
	JANUARY TOTAL:	53,092 (46,592 PLA/6,500 CA)
February 4, 2014 Personal Residential	Elements Property Insurance Company	20,000 (18,000 PLA & 2,000 CA)
	First Community Insurance Company	51,249 PLA
	Heritage Property & Casualty Insurance Company	20,000 (12,500 PLA/7,500 CA)
	SafePoint Insurance Company	40,000 PLA
	Southern Fidelity Insurance Company	10,000 PLA
	Southern Fidelity Property & Casualty, Inc.	10,000 PLA
	FEBRUARY TOTAL:	151,249 (141,749 PLA/9,500 CA)
March 18, 2014 Personal Residential	Avatar Property & Casualty Insurance Company	10,000 PLA
	Heritage Property & Casualty Insurance Company	20,000 (16,000 PLA/4,000 CA)
	SafePoint Insurance Company	15,000 PLA
	MARCH TOTAL:	45,000 (41,000 PLA/4,000 CA)
April 15, 2014 Personal Residential	Southern Oak Insurance Company	10,000 (8,500 PLA/1,500 CA)
	APRIL TOTAL:	10,000 (8,500 PLA/1,500 CA)

May 20, 2014 Personal Residential	American Integrity Insurance Company	25,000 (24,363 PLA/637 CA)
	Elements Property Insurance Company	40,000 (36,000 PLA/4,000 CA)
	Southern Oak Insurance Company	10,000 (8,500 PLA/1,500 CA)
	MAY TOTAL:	75,000 (68,863 PLA/6,137 CA)
June 2014	No take-outs for June 2014	N/A
July 15, 2014 Personal Residential	Southern Oak Insurance Company	10,000 (8,500 PLA/1,500 CA)
	JULY TOTAL:	10,000 (8,500 PLA/1,500 CA)
August 19, 2014 Personal Residential	Heritage Property & Casualty Insurance Company	15,000 (13,178 PLA/1,822 CA)
	AUGUST TOTAL:	15,000 (13,178 PLA/1,822 CA)
September 16, 2014 Personal Residential	Southern Oak Insurance Company	10,000 (8,500 PLA/1,500 CA)
	SEPTEMBER TOTAL:	10,000 (8,500 PLA/1,500 CA)
October 14, 2014 Commercial Residential	Heritage Property & Casualty Insurance Company	2,400 CR/CLA
	Weston Insurance Company	3,332 Wind-Only CLA (1,230 CR/2,102 NR)
October 21, 2014 Personal Residential	Heritage Property & Casualty Insurance Company	20,000 (17,000 PLA/3,000 CA)
	SafePoint Insurance Company	35,000 (30,000 PLA/5,000 CA)
	Tower Hill Preferred Insurance Company	22,246 (17,797 PLA/4,449 CA)
	Weston Insurance Company	14,253 Wind-Only PLA
	OCTOBER TOTAL:	5,732 CLA (3,630 CR/2,102 NR) 91,499 (79,050 PLA/12,449 CA)
November 4, 2014 Commercial Residential	Heritage Property & Casualty Insurance Company	200 CR/CLA
	United Property & Casualty Insurance Company	2,027 CR (1,824 CLA, 203 CA)
November 18, 2014 Personal Residential	American Integrity Insurance Company of Florida	15,000 (14,637 PLA/363 CA)
	Avatar Property & Casualty Insurance Company	10,000 PLA
	Capitol Preferred Insurance Company	30,000 PLA
	Elements Property Insurance Company	60,000 (54,000 PLA/6,000 CA)

	Heritage Property & Casualty Insurance Company	70,000 (62,500 PLA/7,500 CA)
	Mount Beacon Insurance Company	47,900 PLA
	Olympus Insurance Company	30,000 (23,379 PLA/6,621 CA)
	Safepoint Insurance Company	18,000 (15,000 PLA/3,000 CA)
	Southern Fidelity Insurance Company	30,000 PLA
	Southern Fidelity Property & Casualty, Inc.	30,000 PLA
	Southern Oak Insurance Company	10,000 (8,500 PLA/1,500 CA)
	Tower Hill Signature Insurance Company	6,164 (4,931 PLA/1,233 CA)
	United Property & Casualty Insurance Company	51,293 (42,573 PLA/8,720 CA)
	Universal Insurance Co. of North America	17,000 PLA
NOVEMBER TOTAL:		425,357 (390,420 PLA/34,937 CA) 2,227 (2,024 CLA/203 CA)
December 9, 2014 Commercial Residential	Heritage Property & Casualty Insurance Company	600 CR (567 CLA/33 CA)
	United Property & Casualty Insurance Company	2,027 CR (1,824 CLA/203 CA)
	Weston Insurance Company	397 CR/CA
Commercial Non-Residential	Weston Insurance Company	1,384 NR/CA
December 16, 2014 Personal Residential	American Colonial Insurance Company	22,050 PLA
	Cypress Property & Casualty Insurance Company	23,000 (20,337 PLA/2,663 CA)
	Heritage Property & Casualty Insurance Company	20,000 (17,000 PLA/3,000 CA)
	Homeowners Choice Property & Casualty Insurance Company	69,000 (24,150 PLA/44,850 CA)
	Mount Beacon Insurance Company	29,515 (19,515 PLA/10,000 CA)
	Olympus Insurance Company	10,000 (7,793 PLA/2,207 CA)
	Safepoint Insurance Company	18,000 (15,000 PLA/3,000 CA)
	Weston Insurance Company	19,515 CA
DECEMBER TOTAL:		215,488 (125,845 PLA/85,235 CA) 4,408 CR & NR (2,391 CLA/2,017 CA)

2014 TOTALS	Approved Take-Out Total*	1,109,644
	Policies Removed from Citizens**	416,623

**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 31, 2014.*

Acronyms: PR – Personal Residential; PLA – Personal Lines Account, CA – Coastal Account; CR – Commercial Residential; NR- 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 (NR), 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) are 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.