



2015 Take-Out Summary

Assumption Date	Company Name	Policies Approved
January 6, 2015 Commercial Residential	Heritage Property & Casualty Insurance Company	500 (472 CLA/28 CA)
	United Property & Casualty Insurance Company	2,027 (1,824 CLA/203 CA)
January 13, 2015 Personal Residential	Anchor Property & Casualty Insurance Company	50,000 (36,000 PLA/14,000 CA)
	Avatar Property & Casualty Insurance Company	10,000 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)
	Mount Beacon Insurance Company	38,485 (29,485 PLA/9,000 CA)
	Prepared Insurance Company	20,000 PLA
	Security First Insurance Company	8,555 (6,868 PLA/1,687 CA)
	Southern Oak Insurance Company	10,000 (8,500 PLA/1,500 CA)
		JANUARY TOTALS: 182,567 180,040 PR (148,190 PLA/31,850 CA) 2,527 CR (2,296 CLA/231 CA)
February 10, 2015 Commercial Residential	Heritage Property & Casualty Insurance Company	500 (472 CLA/28 CA)
February 17, 2015 Personal Residential	American Colonial Insurance Company	5,441 PLA
	Anchor Property & Casualty Insurance Company	30,000 (25,007 PLA/4,993 CA)
	Heritage Property & Casualty Insurance Company	20,000 (17,326 PLA/2,674 CA)
	Homeowners Choice Property & Casualty Insurance Company	50,000 (17,500 PLA/32,500 CA)
	Mount Beacon Insurance Company	27,000 (11,000 PLA/16,000 CA)
		FEBRUARY TOTALS: 132,941 132,441 PR (76,274 PLA/56,167 CA) 500 CR (472 CLA/28 CA)

March 17, 2015 Commercial Residential	Heritage Property & Casualty Insurance Company	500 (472 CLA/28 CA)
March 24, 2015 Personal Residential	Anchor Property & Casualty Insurance Company	28,000 (21,352 PLA/6,648 CA)
	Heritage Property & Casualty Insurance Company	20,000 (17,326 PLA/2,674 CA)
	Mount Beacon Insurance Company	35,000 (25,000 PLA/10,000 CA)
	Southern Oak Insurance Company	10,000 (8,500 PLA/1,500 CA)
	MARCH TOTALS: 93,500 93,000 PR (72,178 PLA/20,882 CA) 500 CR (472 CLA/28 CA)	
April 14, 2015 Commercial Residential	Heritage Property & Casualty Insurance Company	500 (472 CLA/28 CA)
April 28, 2015 Personal Residential	First Community Insurance Company	12,897 PLA
	Heritage Property & Casualty Insurance Company	20,000 (17,326 PLA/2,674 CA)
	Mount Beacon Insurance Company	29,000 (25,000 PLA/4,000 CA)
	Prepared Insurance Company	17,000 PLA
	APRIL TOTALS: 79,397 78,897 PR (72,223 PLA/6,674 CA) 500 CR (472 CLA/28 CA)	
May 12, 2015 Commercial Residential	Heritage Property & Casualty Insurance Company	500 (472 CLA/28 CA)
May 26, 2015 Personal Residential	Heritage Property & Casualty Insurance Company	20,000 (17,326 PLA/2,674 CA)
	Mount Beacon Insurance Company	17,831 (14,831 PLA/3,000 CA)
	Southern Oak Insurance Company	10,000 (8,500 PLA/1,500 CA)
	MAY TOTALS: 48,331 47,831 PR (40,657 PLA/7,174 CA) 500 CR (472 CLA/28 CA)	
June 16, 2015 Commercial Residential	Heritage Property & Casualty Insurance Company	500 (472 CLA/28 CA)
June 23, 2015 Personal Residential	Heritage Property & Casualty Insurance Company	20,000 (17,326 PLA/2,674 CA)
	Mount Beacon Insurance Company	25,000 PLA
	JUNE TOTALS: 45,500 45,000 PR (42,326 PLA/2,674 CA) 500 CR (472 CLA/28 CA)	

July 14, 2015 Commercial Residential	Heritage Property & Casualty Insurance Company	50 (40 CLA/10 CA)
July 21, 2015 Personal Residential	Heritage Property & Casualty Insurance Company	20,000 (17,500 PLA/2,500 CA)
	Southern Oak Insurance Company	10,000 (8,500 PLA/1,500 CA)
	JULY TOTALS: 30,050 30,000 PR (26,000 PLA/4,000 CA) 50 CR (40 CLA/10 CA)	
August 2015	No Take-Outs	
September 15, 2015 Commercial Residential	Heritage Property & Casualty Insurance Company	50 (45 CLA/5 CA)
	United Property & Casualty Insurance Company	1,000 (940 CLA/60 CA)
September 22, 2015 Personal Residential	Heritage Property & Casualty Insurance Company	40,000 (17,426 PLA/22,574 CA)
	Southern Oak Insurance Company	15,000 (10,000 PLA/5,000 CA)
	United Property & Casualty Insurance Company	25,000 (19,800 PLA/5,200 CA)
	SEPTEMBER TOTALS: 81,050 80,000 PR (47,226 PLA/32,774 CA) 1,050 CR (985 CLA/65 CA)	
October 20, 2015 Commercial Residential	Heritage Property & Casualty Insurance Company	500 (400 CLA/100 CA)
	United Property & Casualty Insurance Company	1,000 (940 CLA/60 CA)
October 27, 2015 Personal Residential	Anchor Property & Casualty Insurance Company	40,000 (31,904 PLA/8,096 CA)
	Cypress Property & Casualty Insurance Company	23,000 (20,700 PLA/2,300 CA)
	Heritage Property & Casualty Insurance Company	50,000 (35,000 PLA/15,000 CA)
	Homeowners Choice Property & Casualty Insurance Company	51,666 (20,666 PLA/31,000 CA)
	Olympus Insurance Company	21,691 (17,173 PLA/4,518 CA)
	Safepoint Insurance Company	38,000 (15,000 PLA/23,000 CA)
	United Property & Casualty Insurance Company	55,000 (19,800 PLA/35,200 CA)
	OCTOBER TOTALS: 280,857 279,357 PR (160,243 PLA/119,114 CA) 1,500 CR (1,340 CLA/160 CA)	

November 17, 2015 Commercial Residential/ Commercial Non-Residential	Heritage Property & Casualty Insurance Company	500 CR (400 CLA/100 CA)
	United Property & Casualty Insurance Company	1,000 CR (940 CLA/60 CA)
	Weston Insurance Company	27 CR (CLA) 1,064 CNR (CLA)
November 24, 2015 Personal Residential	Anchor Property & Casualty Insurance Company	20,000 (15,951 PLA/4,049 CA)
	Heritage Property & Casualty Insurance Company	50,000 (35,000 PLA/15,000 CA)
	Safepoint Insurance Company	20,000 (12,000 PLA/8,000 CA)
	Southern Oak Insurance Company	15,000 (10,000 PLA/5,000 CA)
	United Property & Casualty Insurance Company	50,500 (20,200 PLA/30,300 CA)
	Weston Insurance Company	26,409 (CA)
	NOVEMBER TOTALS: 184,500 181,909 PR (93,151 PLA/88,758 CA) 1,527 CR (CLA) 1,064 CNR (CLA)	
December 15, 2015 Commercial Residential	Heritage Property & Casualty Insurance Company	1,500 CR (1,300 CLA/200 CA)
	United Property & Casualty Insurance Company	1,000 CR (940 CLA/60 CA)
December 22, 2015 Personal Residential	Anchor Property & Casualty Insurance Company	20,000 (15,951 PLA/4,049 CA)
	Heritage Property & Casualty Insurance Company	55,000 (39,800 PLA/15,200 CA)
	Olympus Insurance Company	10,000 (7,917 PLA/2,083 CA)
	United Property & Casualty Insurance Company	55,000 (19,800 PLA/35,200 CA)
	DECEMBER TOTALS: 142,500 140,000 PR (83,468 PLA/56,532 CA) 2,500 CR (2,240 CLA/260 CA)	
2015 TOTALS	Approved Take-Out Total*	1,301,193
	Policies Removed from Citizens**	272,785

*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 22, 2015.

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.