



**LIMITED SCOPE EXAMINATION REPORT
OF**

**American Mobile Insurance Exchange
St. Petersburg, Florida**

NAIC Company Code: 16883

**as of
December 31, 2021**

**By
The Florida Office of Insurance Regulation**

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May 18, 2023

Michael Yaworsky
Commissioner
Office of Insurance Regulation
State of Florida
Tallahassee, Florida 32399-0326

Dear Commissioner:

Pursuant to your instructions, in compliance with Section 624.316, Florida Statutes, Rule 690-138.005, Florida Administrative Code, and in accordance with the practices and procedures promulgated by the National Association of Insurance Commissioners (NAIC), we have conducted a limited scope examination as of December 31, 2021 for:

American Mobile Insurance Exchange

6170 Central Avenue North #300

St. Petersburg, Florida 33707

hereinafter referred to as “the Company.” Such report of examination is herewith respectfully submitted.

SCOPE OF EXAMINATION

This was a limited scope examination of American Mobile Insurance Exchange as directed by the Florida Office of Insurance Regulation (“the Office”). The Company was last examined by representatives of the Office as of September 30, 2021. To the extent applicable, the limited scope examination was conducted in accordance with the guidance of the National Association of Insurance Commissioners (NAIC) Financial Condition Examiner’s Handbook, the NAIC Accounting Practices and Procedures Manual and the Florida Administrative Code. This examination was limited to particular risk areas of operational processes and the focus is less comprehensive than a full-scope examination. This report is for a limited-scope examination, and is not intended to communicate all matters of importance for an understanding of the Company’s financial condition.

The fieldwork commenced on March 29, 2023 and concluded as of May 18, 2023. Our limited scope examination only included material events occurring subsequent to December 31, 2021 and noted during the course of the examination as they related solely to the areas within the limited scope of the examination detailed in the following paragraph.

This examination covered:

1. Obtain and Review Certified Public Accountant work papers as of December 31, 2021, for the purpose of:
 - a. Identifying control issues
 - b. Identifying audit adjustments
 - c. Make high-level assessment regarding external audit function and prepare External Audit Memorandum.
2. Perform related party assessment and analysis.
3. Review progress regarding remediation of internal control related findings from the prior examination.
4. Obtain update on effects of Hurricane Ian, and any additional actuarial analysis or modeling performed.

FOLLOW-UP OF PRIOR EXAMINATION FINDINGS

There were no significant findings as of result of the prior examination.

CURRENT EXAMINATION FINDINGS

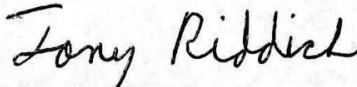
There were no significant findings as a result of this examination.

CONCLUSION

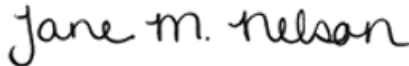
The insurance examination included practices and procedures of a limited scope for American Mobile Insurance Exchange as of December 31, 2021, consistent with the insurance laws of the State of Florida. In addition to the undersigned, the following individuals from The INS Companies also participated in the examination:

Kelly Willison, CFE	Examination Manager	The INS Companies
Dan Applegarth, CFE, CPA, PIR	Chief Financial Examiner	Office

Respectfully submitted,



Tony Riddick, CFE
Examiner in Charge
The INS Companies
Representing the Florida Office of Insurance Regulation



Jane Nelson, PIR
Director
Property & Casualty Financial Oversight
Florida Office of Insurance Regulation