

2024 Take-Out Summary

Assumption Date	Company Name	Policies Approved
January 23, 2024 <i>Personal Residential</i>	Monarch National Insurance Company	25,000 (25,000 PRM/ 0 PRW)
	TypTap Insurance Company	25,000 (25,000 PRM/ 0 PRW)
	Southern Oak Insurance Company	25,000 (20,000 PRM/ 5,000 PRW)
	US Coastal Insurance Company	10,000 (10,000 PRM/ 0 PRW)
	Slide Insurance Company	75,000 (75,000 PRM/ 0 PRW)
	Florida Peninsula Insurance Company	30,000 (30,000 PRM/ 0 PRW)
	Edison Insurance Company	10,000 (10,000 PRM/ 0 PRW)
<u>JANUARY TOTALS: 200,000 (195,000 PRM/ 5,000 PRW)</u>		
February 27, 2024 <i>Personal Residential</i>	Edison Insurance Company	2,500 (2,500 PRM/ 0 PRW)
	Condo Owners Reciprocal Exchange	850 (750 CRM/ 100 CRW)
	Security First Insurance Company	20,000 (20,000 PRM/ 0 PRW)
	Florida Peninsula Insurance Company	7,500 (7,500 PRM/ 0 PRW)
	Orange Insurance Exchange	9,000 (9,000 PRM/ 0 PRW)
<u>FEBRUARY TOTALS: 39,850 (39,000 PRM/ 0 PRW/ 750 CRM/ 100 CRW)</u>		
March 19, 2024 <i>Personal Residential</i>	American Traditions Insurance Company	10,000 (10,000 PRM/ 0 PRW)
	Edison Insurance Company	2,498 (2,498 PRM/ 0 PRW)
	Florida Peninsula Insurance Company	10,000 (10,000 PRM/ 0 PRW)

	Slide Insurance Company	10,000 (10,000 PRM/ 0 PRW)
	Southern Oak Insurance Company	20,000 (18,000 PRM/ 2,000 PRW)
	People's Trust Insurance Company	7,000 (7,000 PRM/ 0 PRW)
	<u>MARCH TOTALS: 59,498 (57,498 PRM/ 2,000 PRW)</u>	
April 23, 2024 <i>Commercial Residential</i>	Condo Owners Reciprocal Exchange	400 (250 CRM/ 150 CRW)
	<u>APRIL TOTALS: 400 (250 CRM/ 150 CRW)</u>	
May 21, 2024 <i>Personal Residential</i>	Slide Insurance Company	25,000 (25,000 PRM/ 0 PRW)
	Security First Insurance Company	10,000 (10,000 PRM/ 0 PRW)
	American Integrity Insurance Company	19,386 (19,386 PRM/ 0 PRW)
	<u>MAY TOTALS: 54,386 (PRM)</u>	
June 25, 2024 <i>Commercial Residential</i>	Condo Owners Reciprocal Exchange	300 (150 CRM/ 150 CRW)
	<u>JUNE TOTALS: 300 (150 CRM/150 CRW)</u>	
October 22, 2024 <i>Personal Residential</i>	TypTap Insurance Company	25,000 (25,000 PRM/ 0 PRW)
	American Integrity Insurance Company of Florida	65,880 (65,880 PRM/ 0 PRW)
	Homeowners Choice Property & Casualty Insurance Company	25,000 (24,000 PRM/ 1,000 PRW)
	Slide Insurance Company	75,000 (75,000 PRM/ 0 PRW)
	Monarch National Insurance Company	30,000 (30,000 PRM/ 0 PRW)
	Southern Oak Insurance Company	50,000 (45,000 PRM/ 5,000 PRW)
	Orion180 Select Insurance	26,128 (26,128 PRM/ 0 PRW)
	Manatee Insurance Exchange	78,000 (75,000 PRM/ 3,000 PRW)
	Florida Peninsula Insurance Exchange	35,000 (35,000 PRM/ 0 PRW)

	<u>OCTOBER TOTALS: 410,008 (401,008 PRM/ 9,000 PRW)</u>	
October 29, 2024 <i>Commercial Residential</i>	Manatee Insurance Exchange	3,000 (1,000 CNR/ 2,000 CNRW)
	Slide Insurance Company	600 (600 CRM/ 0 CRW)
	Condo Owners Reciprocal Exchange	200 (100 CRM/ 100 CRW)
	American Coastal Insurance Company	450 (450 CRM/ 0 CRW)
	<u>OCTOBER TOTALS: 4,250 (1,000 CNR/ 2,000 CNRW/ 1,150 CRM/ 100 CRW)</u>	
November 19, 2024 <i>Personal Residential</i>	TypTap Insurance Company	25,000 (25,000 PRM/ 0 PRW)
	Slide Insurance Company	15,000 (15,000 PRM/ 0 PRW)
	Monarch National Insurance Company	25,000 (25,000 PRM/ 0 PRW)
	Manatee Insurance Exchange	39,000 (37,500 PRM/ 1,500 PRW)
	Homeowners Choice Property & Casualty Insurance Company	25,000 (24,000 PRM/ 1,000 PRW)
	American Integrity Insurance Company of Florida	75,000 (75,000 PRM/ 0 PRW)
	Trident Reciprocal Exchange	16,035 (16,035 PRM/ 0 PRW)
	Orange Insurance Exchange	15,000 (15,000 PRM/ 0 PRW)
<u>NOVEMBER TOTALS: 235,035 (232,535 PRM/ 2,500 PRW)</u>		
December 17, 2024 <i>Personal Residential</i>	Manatee Insurance Exchange	39,000 (37,500 PRM/ 1,500 PRW)
	Trident Reciprocal Exchange	23,099 (23,099 PRM/ 0 PRW)
	Southern Oak Insurance Company	50,000 (45,000 PRM/ 5,000 PRW)
	Florida Peninsula Insurance Company	20,000 (20,000 PRM/ 0 PRW)
	Slide Insurance Company	75,000 (75,000 PRM/ 0 PRW)
	American Integrity Insurance Company	102,923 (102,923 PRM/ 0 PRW)

	<u>DECEMBER TOTALS: 310,022 (303,522 PRM/ 6,500 PRW)</u>
2024 TOTALS <i>(Year to Date)</i>	<u>APPROVED TAKE-OUT TOTAL: 1,313,749*</u>
	<u>POLICIES REMOVED FROM CITIZENS: 132,445**</u>

* 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 depopulation data available [here](#).

Acronyms: PRM – Personal Residential Multi-Peril; PRW – Personal Residential Wind-Only; CRM – Commercial Residential Multi-Peril I; CRW- Commercial Residential Wind-only; CNR- Commercial Non-Residential; CNRW – Commercial Non-Residential Wind-only

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.