



ANNUAL STATEMENT

For the Year Ended December 31, 2016
of the Condition and Affairs of the

American Integrity Insurance Company of Florida

NAIC Group Code..... 0, 0 <small>(Current Period) (Prior Period)</small>	NAIC Company Code..... 12841	Employer's ID Number..... 20-5239410
Organized under the Laws of FL	State of Domicile or Port of Entry FL	Country of Domicile US
Incorporated/Organized..... July 20, 2006	Commenced Business..... September 13, 2006	
Statutory Home Office	5426 Bay Center Drive, Suite 650..... Tampa FL 33609 <small>(Street and Number) (City or Town, State, Country and Zip Code)</small>	
Main Administrative Office	5426 Bay Center Drive, Suite 650..... Tampa FL 33609 <small>(Street and Number) (City or Town, State, Country and Zip Code)</small>	813-880-7000 <small>(Area Code) (Telephone Number)</small>
Mail Address	5426 Bay Center Drive, Suite 650..... Tampa FL 33609 <small>(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)</small>	
Primary Location of Books and Records	5426 Bay Center Drive, Suite 650..... Tampa FL 33609 <small>(Street and Number) (City or Town, State, Country and Zip Code)</small>	813-880-7000 <small>(Area Code) (Telephone Number)</small>
Internet Web Site Address	www.aiicfl.com	
Statutory Statement Contact	Jon Ritchie <small>(Name)</small> jritchie@aiicfl.com <small>(E-Mail Address)</small>	813-880-7051 <small>(Area Code) (Telephone Number) (Extension)</small> 813-884-1144 <small>(Fax Number)</small>

OFFICERS

Name	Title	Name	Title
1. Robert Craig Ritchie	President & CEO	2. David Lewis Clark	Secretary/Treasurer/Chairman
3. Keith Douglas Martin	VP & Assistant Secretary	4.	

OTHER

DIRECTORS OR TRUSTEES

David Lewis Clark	Keith Douglas Martin	Steven Edward Smathers	Robert Craig Ritchie
Ernest N Csiszar			

State of.....Florida
County of.....Hillsborough

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC *Annual Statement Instructions and Accounting Practices and Procedures* manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

_____ (Signature) Robert Craig Ritchie	_____ (Signature) David Lewis Clark	_____ (Signature) Keith Douglas Martin
_____ 1. (Printed Name) President & CEO	_____ 2. (Printed Name) Secretary/Treasurer/Chairman	_____ 3. (Printed Name) VP & Assistant Secretary
_____ (Title)	_____ (Title)	_____ (Title)

Subscribed and sworn to before me
This _____ day of _____ 2017

a. Is this an original filing? Yes [X] No []
b. If no
1. State the amendment number _____
2. Date filed _____
3. Number of pages attached _____

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D).....	157,941,730		157,941,730	138,616,086
2. Stocks (Schedule D):				
2.1 Preferred stocks.....			.0	
2.2 Common stocks.....			.0	
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....			.0	
3.2 Other than first liens.....			.0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....			.0	
4.2 Properties held for the production of income (less \$.....0 encumbrances).....			.0	
4.3 Properties held for sale (less \$.....0 encumbrances).....			.0	
5. Cash (\$.....(6,785,781), Schedule E-Part 1), cash equivalents (\$.....23,182,312, Schedule E-Part 2) and short-term investments (\$.....10,330,248, Schedule DA).....	26,726,779		26,726,779	46,759,431
6. Contract loans (including \$.....0 premium notes).....			.0	
7. Derivatives (Schedule DB).....			.0	
8. Other invested assets (Schedule BA).....			.0	
9. Receivables for securities.....			.0	
10. Securities lending reinvested collateral assets (Schedule DL).....			.0	
11. Aggregate write-ins for invested assets.....	.0	.0	.0	.0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	184,668,509	.0	184,668,509	185,375,517
13. Title plants less \$.....0 charged off (for Title insurers only).....			.0	
14. Investment income due and accrued.....	667,475		667,475	631,002
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	11,831,114	326,585	11,504,529	6,374,812
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	2,767,334		2,767,334	6,059,343
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0).....			.0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	14,697,897		14,697,897	6,218,993
16.2 Funds held by or deposited with reinsured companies.....			.0	
16.3 Other amounts receivable under reinsurance contracts.....			.0	
17. Amounts receivable relating to uninsured plans.....			.0	
18.1 Current federal and foreign income tax recoverable and interest thereon.....	569,119		569,119	
18.2 Net deferred tax asset.....	5,236,335		5,236,335	4,597,428
19. Guaranty funds receivable or on deposit.....			.0	
20. Electronic data processing equipment and software.....	14,285		14,285	24,686
21. Furniture and equipment, including health care delivery assets (\$.....0).....			.0	
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			.0	
23. Receivables from parent, subsidiaries and affiliates.....	985,852		985,852	2,057,302
24. Health care (\$.....0) and other amounts receivable.....			.0	
25. Aggregate write-ins for other-than-invested assets.....	609,428	319,697	289,731	81,178
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	222,047,347	646,283	221,401,064	211,420,260
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			.0	
28. TOTAL (Lines 26 and 27).....	222,047,347	646,283	221,401,064	211,420,260

DETAILS OF WRITE-INS

1101.....			.0	
1102.....			.0	
1103.....			.0	
1198. Summary of remaining write-ins for Line 11 from overflow page.....	.0	.0	.0	.0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above).....	.0	.0	.0	.0
2501. Security Deposits.....	41,605		41,605	41,605
2502. Prepaid Insurance and Expenses.....	319,697	319,697	.0	
2503. Accounts Receivable - Other.....	248,126		248,126	39,573
2598. Summary of remaining write-ins for Line 25 from overflow page.....	.0	.0	.0	.0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	609,428	319,697	289,731	81,178

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8).....	23,566,556	19,656,113
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6).....		
3. Loss adjustment expenses (Part 2A, Line 35, Column 9).....	11,901,769	11,568,347
4. Commissions payable, contingent commissions and other similar charges.....		
5. Other expenses (excluding taxes, licenses and fees).....	1,212,184	963,375
6. Taxes, licenses and fees (excluding federal and foreign income taxes).....	11,818	670,142
7.1 Current federal and foreign income taxes (including \$.....(37,867) on realized capital gains (losses)).....		780,112
7.2 Net deferred tax liability.....		
8. Borrowed money \$.....0 and interest thereon \$.....0.....		
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$.....66,813,128 and including warranty reserves of \$.....0 and accrued accident and health experience rating refunds including \$.....0 for medical loss ratio rebate per the Public Health Service Act).....	64,132,289	59,589,888
10. Advance premium.....	6,838,382	6,549,326
11. Dividends declared and unpaid:		
11.1 Stockholders.....		
11.2 Policyholders.....		
12. Ceded reinsurance premiums payable (net of ceding commissions).....	38,438,430	32,999,746
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19).....		
14. Amounts withheld or retained by company for account of others.....	1,455,546	1,960,343
15. Remittances and items not allocated.....	(302,090)	747,499
16. Provision for reinsurance (including \$.....0 certified) (Schedule F, Part 8).....	775,000	
17. Net adjustments in assets and liabilities due to foreign exchange rates.....		
18. Drafts outstanding.....		
19. Payable to parent, subsidiaries and affiliates.....		
20. Derivatives.....		
21. Payable for securities.....		
22. Payable for securities lending.....		
23. Liability for amounts held under uninsured plans.....		
24. Capital notes \$.....0 and interest thereon \$.....0.....		
25. Aggregate write-ins for liabilities.....	511,374	8,296,568
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25).....	148,541,258	143,781,458
27. Protected cell liabilities.....		
28. Total liabilities (Lines 26 and 27).....	148,541,258	143,781,458
29. Aggregate write-ins for special surplus funds.....	0	0
30. Common capital stock.....	1,000	1,000
31. Preferred capital stock.....		
32. Aggregate write-ins for other-than-special surplus funds.....	0	0
33. Surplus notes.....	7,073,529	7,485,294
34. Gross paid in and contributed surplus.....	14,249,000	14,249,000
35. Unassigned funds (surplus).....	51,536,277	45,903,508
36. Less treasury stock, at cost:		
36.1 .....0.000 shares common (value included in Line 30 \$.....0).....		
36.2 .....0.000 shares preferred (value included in Line 31 \$.....0).....		
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39).....	72,859,806	67,638,802
38. TOTAL (Page 2, Line 28, Col. 3).....	221,401,064	211,420,260

DETAILS OF WRITE-INS

2501. Return Premium Payable.....	354,216	195,823
2502. Miscellaneous Liabilities.....	157,158	16,213
2503. Unearned Comm/Funds Held w/Reins.....		8,084,532
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	511,374	8,296,568
2901.		
2902.		
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page.....	0	0
2999. Totals (Lines 2901 through 2903 plus 2998) (Line 29 above).....	0	0
3201.		
3202.		
3203.		
3298. Summary of remaining write-ins for Line 32 from overflow page.....	0	0
3299. Totals (Lines 3201 through 3203 plus 3298) (Line 32 above).....	0	0

STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4).....	109,032,291	108,326,369
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7).....	46,158,394	33,634,317
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1).....	19,686,851	20,847,984
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2).....	36,640,579	36,897,824
5. Aggregate write-ins for underwriting deductions.....	0	0
6. Total underwriting deductions (Lines 2 through 5).....	102,485,824	91,380,125
7. Net income of protected cells.....		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7).....	6,546,467	16,946,244
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17).....	4,033,881	2,674,897
10. Net realized capital gains (losses) less capital gains tax of \$.....(37,867) (Exhibit of Capital Gains (Losses)).....	(70,325)	(27,989)
11. Net investment gain (loss) (Lines 9 + 10).....	3,963,556	2,646,908
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$.....0 amount charged off \$.....(10,333)).....	10,333	(296,452)
13. Finance and service charges not included in premiums.....		
14. Aggregate write-ins for miscellaneous income.....	0	0
15. Total other income (Lines 12 through 14).....	10,333	(296,452)
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	10,520,356	19,296,699
17. Dividends to policyholders.....		
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17).....	10,520,356	19,296,699
19. Federal and foreign income taxes incurred.....	4,238,636	6,714,430
20. Net income (Line 18 minus Line 19) (to Line 22).....	6,281,720	12,582,269
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2).....	67,638,802	55,449,503
22. Net income (from Line 20).....	6,281,720	12,582,269
23. Net transfers (to) from Protected Cell accounts.....		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$.....0.....	(94,655)	
25. Change in net unrealized foreign exchange capital gain (loss).....		
26. Change in net deferred income tax.....	638,906	(150,173)
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Column 3).....	(418,203)	168,968
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1).....	(775,000)	
29. Change in surplus notes.....	(411,765)	(411,765)
30. Surplus (contributed to) withdrawn from Protected Cells.....		
31. Cumulative effect of changes in accounting principles.....		
32. Capital changes:		
32.1 Paid in.....		
32.2 Transferred from surplus (Stock Dividend).....		
32.3 Transferred to surplus.....		
33. Surplus adjustments:		
33.1 Paid in.....		
33.2 Transferred to capital (Stock Dividend).....		
33.3. Transferred from capital.....		
34. Net remittances from or (to) Home Office.....		
35. Dividends to stockholders.....		
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1).....		
37. Aggregate write-ins for gains and losses in surplus.....	0	0
38. Change in surplus as regards policyholders for the year (Lines 22 through 37).....	5,221,003	12,189,299
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37).....	72,859,806	67,638,802
DETAILS OF WRITE-INS		
0501.		
0502.		
0503.		
0598. Summary of remaining write-ins for Line 5 from overflow page.....	0	0
0599. Totals (Lines 0501 through 0503 plus 0598) (Line 5 above).....	0	0
1401.		
1402.		
1403.		
1498. Summary of remaining write-ins for Line 14 from overflow page.....	0	0
1499. Totals (Lines 1401 through 1403 plus 1498) (Line 14 above).....	0	0
3701.		
3702.		
3703.		
3798. Summary of remaining write-ins for Line 37 from overflow page.....	0	0
3799. Totals (Lines 3701 through 3703 plus 3798) (Line 37 above).....	0	0

CASH FLOW

	1 Current Year	2 Prior Year
CASH FROM OPERATIONS		
1. Premiums collected net of reinsurance.....	117,208,679	113,912,362
2. Net investment income.....	3,844,762	2,509,095
3. Miscellaneous income.....	10,333	(296,452)
4. Total (Lines 1 through 3).....	121,063,775	116,125,005
5. Benefit and loss related payments.....	50,726,855	32,099,275
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....		
7. Commissions, expenses paid and aggregate write-ins for deductions.....	56,403,523	51,107,681
8. Dividends paid to policyholders.....		
9. Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses).....	5,550,000	4,752,625
10. Total (Lines 5 through 9).....	112,680,378	87,959,581
11. Net cash from operations (Line 4 minus Line 10).....	8,383,397	28,165,424
CASH FROM INVESTMENTS		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	93,262,697	34,835,581
12.2 Stocks.....		
12.3 Mortgage loans.....		
12.4 Real estate.....		
12.5 Other invested assets.....		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....	2,421	
12.7 Miscellaneous proceeds.....		
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	93,265,118	34,835,581
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....	112,640,961	51,321,437
13.2 Stocks.....		
13.3 Mortgage loans.....		
13.4 Real estate.....		
13.5 Other invested assets.....		
13.6 Miscellaneous applications.....		
13.7 Total investments acquired (Lines 13.1 to 13.6).....	112,640,961	51,321,437
14. Net increase (decrease) in contract loans and premium notes.....		
15. Net cash from investments (Line 12.8 minus Lines 13.7 minus Line 14).....	(19,375,844)	(16,485,856)
CASH FROM FINANCING AND MISCELLANEOUS SOURCES		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes.....	(411,765)	(411,765)
16.2 Capital and paid in surplus, less treasury stock.....		
16.3 Borrowed funds.....		
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....		
16.5 Dividends to stockholders.....		
16.6 Other cash provided (applied).....	(8,628,441)	(685,241)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	(9,040,206)	(1,097,006)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17).....	(20,032,653)	10,582,563
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	46,759,428	36,176,866
19.2 End of year (Line 18 plus Line 19.1).....	26,726,776	46,759,428

Note: Supplemental disclosures of cash flow information for non-cash transactions:

20.0001		
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UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business		1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums December 31 Prior Year- per Col. 3, Last Year's Part 1	3 Unearned Premiums December 31 Current Year- per Col. 5, Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire.....	4,602,193	3,723,176	2,665,430	5,659,939
2.	Allied lines.....	27,029,323	14,892,706	15,437,233	26,484,796
3.	Farmowners multiple peril.....	0		0	0
4.	Homeowners multiple peril.....	81,940,727	40,974,006	46,028,882	76,885,850
5.	Commercial multiple peril.....	0		0	0
6.	Mortgage guaranty.....	0		0	0
8.	Ocean marine.....	0		0	0
9.	Inland marine.....	0		0	0
10.	Financial guaranty.....	0		0	0
11.1	Medical professional liability - occurrence.....	0		0	0
11.2	Medical professional liability - claims-made.....	0		0	0
12.	Earthquake.....	0		0	0
13.	Group accident and health.....	0		0	0
14.	Credit accident and health (group and individual).....	0		0	0
15.	Other accident and health.....	0		0	0
16.	Workers' compensation.....	0		0	0
17.1	Other liability - occurrence.....	2,448		743	1,705
17.2	Other liability - claims-made.....	0		0	0
17.3	Excess workers' compensation.....	0		0	0
18.1	Products liability - occurrence.....	0		0	0
18.2	Products liability - claims-made.....	0		0	0
19.1, 19.2	Private passenger auto liability.....	0		0	0
19.3, 19.4	Commercial auto liability.....	0		0	0
21.	Auto physical damage.....	0		0	0
22.	Aircraft (all perils).....	0		0	0
23.	Fidelity.....	0		0	0
24.	Surety.....	0		0	0
26.	Burglary and theft.....	0		0	0
27.	Boiler and machinery.....	0		0	0
28.	Credit.....	0		0	0
29.	International.....	0		0	0
30.	Warranty.....	0		0	0
31.	Reinsurance - nonproportional assumed property.....	0		0	0
32.	Reinsurance - nonproportional assumed liability.....	0		0	0
33.	Reinsurance - nonproportional assumed financial lines.....	0		0	0
34.	Aggregate write-ins for other lines of business.....	0	0	0	0
35.	TOTALS.....	113,574,692	59,589,888	64,132,289	109,032,291

DETAILS OF WRITE-INS

3401.	.....	0		0	0
3402.	.....	0		0	0
3403.	.....	0		0	0
3498.	Summary of remaining write-ins for Line 34 from overflow page.....	0	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above).....	0	0	0	0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business		1	2	3	4	5
		Amount Unearned (Running One Year or Less from Date of Policy) (a)	Amount Unearned (Running More Than One Year from Date of Policy) (a)	Earned But Unbilled Premium	Reserve for Rate Credits and Retrospective Adjustments Based on Experience	Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1.	Fire.....	2,665,430				2,665,430
2.	Allied lines.....	15,437,233				15,437,233
3.	Farmowners multiple peril.....					0
4.	Homeowners multiple peril.....	46,028,882				46,028,882
5.	Commercial multiple peril.....					0
6.	Mortgage guaranty.....					0
8.	Ocean marine.....					0
9.	Inland marine.....					0
10.	Financial guaranty.....					0
11.1	Medical professional liability - occurrence.....					0
11.2	Medical professional liability - claims-made.....					0
12.	Earthquake.....					0
13.	Group accident and health.....					0
14.	Credit accident and health (group and individual).....					0
15.	Other accident and health.....					0
16.	Workers' compensation.....					0
17.1	Other liability - occurrence.....	743				743
17.2	Other liability - claims-made.....					0
17.3	Excess workers' compensation.....					0
18.1	Products liability - occurrence.....					0
18.2	Products liability - claims-made.....					0
19.1, 19.2	Private passenger auto liability.....					0
19.3, 19.4	Commercial auto liability.....					0
21.	Auto physical damage.....					0
22.	Aircraft (all perils).....					0
23.	Fidelity.....					0
24.	Surety.....					0
26.	Burglary and theft.....					0
27.	Boiler and machinery.....					0
28.	Credit.....					0
29.	International.....					0
30.	Warranty.....					0
31.	Reinsurance - nonproportional assumed property.....					0
32.	Reinsurance - nonproportional assumed liability.....					0
33.	Reinsurance - nonproportional assumed financial lines.....					0
34.	Aggregate write-ins for other lines of business.....	0	0	0	0	0
35.	TOTALS	64,132,289	0	0	0	64,132,289
36.	Accrued retrospective premiums based on experience.....					
37.	Earned but unbilled premiums.....					0
38.	Balance (sum of Lines 35 through 37).....					64,132,289

DETAILS OF WRITE-INS

3401.	.....					0
3402.	.....					0
3403.	.....					0
3498.	Summary of remaining write-ins for Line 34 from overflow page.....	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above).....	0	0	0	0	0

(a) State here basis of computation used in each case: Daily Pro Rata

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written (Cols. 1 + 2 + 3 - 4 - 5)
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire.....	13,300,368				8,698,175	4,602,193
2. Allied lines.....	64,544,012				37,514,689	27,029,323
3. Farmowners multiple peril.....						0
4. Homeowners multiple peril.....	184,493,005				102,552,278	81,940,727
5. Commercial multiple peril.....						0
6. Mortgage guaranty.....						0
8. Ocean marine.....						0
9. Inland marine.....						0
10. Financial guaranty.....						0
11.1 Medical professional liability - occurrence.....						0
11.2 Medical professional liability - claims-made.....						0
12. Earthquake.....						0
13. Group accident and health.....						0
14. Credit accident and health (group and individual).....						0
15. Other accident and health.....						0
16. Workers' compensation.....						0
17.1 Other liability - occurrence.....	23,047				20,599	2,448
17.2 Other liability - claims-made.....						0
17.3 Excess workers' compensation.....						0
18.1 Products liability - occurrence.....						0
18.2 Products liability - claims-made.....						0
19.1, 19.2 Private passenger auto liability.....						0
19.3, 19.4 Commercial auto liability.....						0
21. Auto physical damage.....						0
22. Aircraft (all perils).....						0
23. Fidelity.....						0
24. Surety.....						0
26. Burglary and theft.....						0
27. Boiler and machinery.....						0
28. Credit.....						0
29. International.....						0
30. Warranty.....						0
31. Reinsurance - nonproportional assumed property.....	XXX					0
32. Reinsurance - nonproportional assumed liability.....	XXX					0
33. Reinsurance - nonproportional assumed financial lines.....	XXX					0
34. Aggregate write-ins for other lines of business.....	0	0	0	0	0	0
35. TOTALS.....	262,360,433	0	0	0	148,785,741	113,574,692

DETAILS OF WRITE-INS

3401.						0
3402.						0
3403.						0
3498. Summary of remaining write-ins for Line 34 from overflow page....	0	0	0	0	0	0
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above).....	0	0	0	0	0	0

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes [] No [X]

If yes: 1. The amount of such installment premiums \$.....0.

2. Amount at which such installment premiums would have been reported had they been recorded on an annualized basis \$.....0.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

	Line of Business	Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 2A, Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
		1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1.	Fire.....	3,877,543	45,179	2,428,808	1,493,913	1,861,129	1,669,158	1,685,885	29.8
2.	Allied lines.....	13,363,492	92,282	3,532,770	9,923,004	6,530,781	5,517,883	10,935,902	41.3
3.	Farmowners multiple peril.....				0	0		0	0.0
4.	Homeowners multiple peril.....	47,680,298	278,874	17,128,137	30,831,034	15,174,646	12,469,072	33,536,608	43.6
5.	Commercial multiple peril.....				0	0		0	0.0
6.	Mortgage guaranty.....				0	0		0	0.0
8.	Ocean marine.....				0	0		0	0.0
9.	Inland marine.....				0	0		0	0.0
10.	Financial guaranty.....				0	0		0	0.0
11.1	Medical professional liability - occurrence.....				0	0		0	0.0
11.2	Medical professional liability - claims-made.....				0	0		0	0.0
12.	Earthquake.....				0	0		0	0.0
13.	Group accident and health.....				0	0		0	0.0
14.	Credit accident and health (group and individual).....				0	0		0	0.0
15.	Other accident and health.....				0	0		0	0.0
16.	Workers' compensation.....				0	0		0	0.0
17.1	Other liability - occurrence.....				0	0		0	0.0
17.2	Other liability - claims-made.....				0	0		0	0.0
17.3	Excess workers' compensation.....				0	0		0	0.0
18.1	Products liability - occurrence.....				0	0		0	0.0
18.2	Products liability - claims-made.....				0	0		0	0.0
19.1, 19.2	Private passenger auto liability.....				0	0		0	0.0
19.3, 19.4	Commercial auto liability.....				0	0		0	0.0
21.	Auto physical damage.....				0	0		0	0.0
22.	Aircraft (all perils).....				0	0		0	0.0
23.	Fidelity.....				0	0		0	0.0
24.	Surety.....				0	0		0	0.0
26.	Burglary and theft.....				0	0		0	0.0
27.	Boiler and machinery.....				0	0		0	0.0
28.	Credit.....				0	0		0	0.0
29.	International.....				0	0		0	0.0
30.	Warranty.....				0	0		0	0.0
31.	Reinsurance - nonproportional assumed property.....	XXX			0	0		0	0.0
32.	Reinsurance - nonproportional assumed liability.....	XXX			0	0		0	0.0
33.	Reinsurance - nonproportional assumed financial lines.....	XXX			0	0		0	0.0
34.	Aggregate write-ins for other lines of business.....	0	0	0	0	0	0	0	0.0
35.	TOTALS.....	64,921,332	416,334	23,089,715	42,247,951	23,566,556	19,656,113	46,158,394	42.3

DETAILS OF WRITE-INS

3401.	.....				0	0		0	0.0
3402.	.....				0	0		0	0.0
3403.	.....				0	0		0	0.0
3498.	Summary of remaining write-ins for Line 34 from overflow page.....	0	0	0	0	0	0	0	XXX
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above).....	0	0	0	0	0	0	0	0.0

UNDERWRITING AND INVESTMENT EXHIBIT
PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8 Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	9 Net Unpaid Loss Adjustment Expenses
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	4 Net Losses Excluding Incurred but not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire.....	690,365	12,526	248,368	454,523	2,310,928	21,609	925,931	1,861,129	782,250
2. Allied lines.....	2,427,604	47,478	979,152	1,495,930	8,409,697	81,343	3,456,189	6,530,781	2,668,053
3. Farmowners multiple peril.....				0				0	
4. Homeowners multiple peril.....	7,826,929	19,905	3,413,823	4,433,011	17,655,549	156,209	7,070,124	15,174,646	8,451,466
5. Commercial multiple peril.....				0				0	
6. Mortgage guaranty.....				0				0	
8. Ocean marine.....				0				0	
9. Inland marine.....				0				0	
10. Financial guaranty.....				0				0	
11.1 Medical professional liability - occurrence.....				0				0	
11.2 Medical professional liability - claims-made.....				0				0	
12. Earthquake.....				0				0	
13. Group accident and health.....				0				(a) 0	
14. Credit accident and health (group and individual).....				0				0	
15. Other accident and health.....				0				(a) 0	
16. Workers' compensation.....				0				0	
17.1 Other liability - occurrence.....				0				0	
17.2 Other liability - claims-made.....				0				0	
17.3 Excess workers' compensation.....				0				0	
18.1 Products liability - occurrence.....				0				0	
18.2 Products liability - claims-made.....				0				0	
19.1, 19.2 Private passenger auto liability.....				0				0	
19.3, 19.4 Commercial auto liability.....				0				0	
21. Auto physical damage.....				0				0	
22. Aircraft (all perils).....				0				0	
23. Fidelity.....				0				0	
24. Surety.....				0				0	
26. Burglary and theft.....				0				0	
27. Boiler and machinery.....				0				0	
28. Credit.....				0				0	
29. International.....				0				0	
30. Warranty.....				0				0	
31. Reinsurance - nonproportional assumed property.....	XXX			0	XXX			0	
32. Reinsurance - nonproportional assumed liability.....	XXX			0	XXX			0	
33. Reinsurance - nonproportional assumed financial lines.....	XXX			0	XXX			0	
34. Aggregate write-ins for other lines of business.....	0	0	0	0	0	0	0	0	0
35. TOTALS.....	10,944,899	79,909	4,641,344	6,383,464	28,376,175	259,161	11,452,244	23,566,556	11,901,769
DETAILS OF WRITE-INS									
3401.				0				0	
3402.				0				0	
3403.				0				0	
3498. Summary of remaining write-ins for Line 34 from overflow page.....	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above).....	0	0	0	0	0	0	0	0	0

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(a) Including \$.....0 for present value of life indemnity claims.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct.....	17,315,518			17,315,518
1.2 Reinsurance assumed.....	(731,301)			(731,301)
1.3 Reinsurance ceded.....	5,560,373			5,560,373
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3).....	11,023,844	0	0	11,023,844
2. Commission and brokerage:				
2.1 Direct, excluding contingent.....		39,513,797		39,513,797
2.2 Reinsurance assumed, excluding contingent.....				0
2.3 Reinsurance ceded, excluding contingent.....		33,696,791		33,696,791
2.4 Contingent - direct.....		749,161		749,161
2.5 Contingent - reinsurance assumed.....				0
2.6 Contingent - reinsurance ceded.....				0
2.7 Policy and membership fees.....		6,141,825		6,141,825
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7).....	0	12,707,992	0	12,707,992
3. Allowances to manager and agents.....				0
4. Advertising.....	1,096	221,369		222,465
5. Boards, bureaus and associations.....	16,151	526,898		543,049
6. Surveys and underwriting reports.....				0
7. Audit of assureds' records.....				0
8. Salary and related items:				
8.1 Salaries.....	5,133,151	10,608,333		15,741,484
8.2 Payroll taxes.....	341,779	236,899		578,678
9. Employee relations and welfare.....	1,583,935	2,294,882		3,878,817
10. Insurance.....	233,602	447,270		680,872
11. Directors' fees.....		30,000		30,000
12. Travel and travel items.....	257,460	883,695		1,141,155
13. Rent and rent items.....	425,310	924,451		1,349,761
14. Equipment.....	281,397	770,767		1,052,164
15. Cost or depreciation of EDP equipment and software.....				0
16. Printing and stationery.....	30,740	121,170		151,910
17. Postage, telephone and telegraph, exchange and express.....	258,551	422,358		680,909
18. Legal and auditing.....	99,835	4,681,136		4,780,971
19. Totals (Lines 3 to 18).....	8,663,007	22,169,228	0	30,832,235
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$.....0.....		2,964,694		2,964,694
20.2 Insurance department licenses and fees.....		3,090		3,090
20.3 Gross guaranty association assessments.....				0
20.4 All other (excluding federal and foreign income and real estate).....		697,687		697,687
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4).....	0	3,665,471	0	3,665,471
21. Real estate expenses.....				0
22. Real estate taxes.....				0
23. Reimbursements by uninsured plans.....				0
24. Aggregate write-ins for miscellaneous expenses.....	0	(1,902,112)	219,408	(1,682,704)
25. Total expenses incurred.....	19,686,851	36,640,579	219,408	(a) 56,546,838
26. Less unpaid expenses - current year.....	11,901,769	1,257,775		13,159,544
27. Add unpaid expenses - prior year.....	11,568,347	210,959		11,779,306
28. Amounts receivable relating to uninsured plans, prior year.....				0
29. Amounts receivable relating to uninsured plans, current year.....				0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29).....	19,353,429	35,593,763	219,408	55,166,600

DETAILS OF WRITE-INS

2401. Investment Expense.....			219,408	219,408
2402. Consulting Fees.....		941,623		941,623
2403. Miscellaneous Reinsurance Recoveries.....		(4,804,053)		(4,804,053)
2498. Summary of remaining write-ins for Line 24 from overflow page.....	0	1,960,318	0	1,960,318
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above).....	0	(1,902,112)	219,408	(1,682,704)

(a) Includes management fees of \$.....0 to affiliates and \$.....0 to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. government bonds.....	(a).....211,058	.....(314,953)
1.1 Bonds exempt from U.S. tax.....	(a).....	.....
1.2 Other bonds (unaffiliated).....	(a).....3,864,190	.....4,566,930
1.3 Bonds of affiliates.....	(a).....	.....
2.1 Preferred stocks (unaffiliated).....	(b).....	.....
2.11 Preferred stocks of affiliates.....	(b).....	.....
2.2 Common stocks (unaffiliated).....	.....	.....
2.21 Common stocks of affiliates.....	.....	.....
3. Mortgage loans.....	(c).....	.....
4. Real estate.....	(d).....	.....
5. Contract loans.....	.....	.....
6. Cash, cash equivalents and short-term investments.....	(e).....72,040	.....45,018
7. Derivative instruments.....	(f).....	.....
8. Other invested assets.....	.....	.....
9. Aggregate write-ins for investment income.....	.....0	.....0
10. Total gross investment income.....	.....4,147,288	.....4,296,995
11. Investment expenses.....	.....	(g).....219,408
12. Investment taxes, licenses and fees, excluding federal income taxes.....	.....	(g).....
13. Interest expense.....	.....	(h).....43,706
14. Depreciation on real estate and other invested assets.....	.....	(i).....0
15. Aggregate write-ins for deductions from investment income.....	.....	.....0
16. Total deductions (Lines 11 through 15).....	.....	.....263,114
17. Net investment income (Line 10 minus Line 16).....	.....	.....4,033,881

DETAILS OF WRITE-INS

0901. ....	.....	.....
0902. ....	.....	.....
0903. ....	.....	.....
0998. Summary of remaining write-ins for Line 9 from overflow page.....	.....0	.....0
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9 above).....	.....0	.....0
1501. ....	.....	.....
1502. ....	.....	.....
1503. ....	.....	.....
1598. Summary of remaining write-ins for Line 15 from overflow page.....	.....	.....0
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15 above).....	.....	.....0

- (a) Includes \$.....256,332 accrual of discount less \$.....103,685 amortization of premium and less \$.....227,039 paid for accrued interest on purchases.
- (b) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued dividends on purchases.
- (c) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (d) Includes \$.....0 for company's occupancy of its own buildings; and excludes \$.....0 interest on encumbrances.
- (e) Includes \$.....37,966 accrual of discount less \$.....1,940 amortization of premium and less \$.....24,592 paid for accrued interest on purchases.
- (f) Includes \$.....0 accrual of discount less \$.....0 amortization of premium.
- (g) Includes \$.....0 investment expenses and \$.....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$.....0 interest on surplus notes and \$.....0 interest on capital notes.
- (i) Includes \$.....0 depreciation on real estate and \$.....0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. government bonds.....	.....3,893	.....	.....3,893	.....	.....
1.1 Bonds exempt from U.S. tax.....	.....	.....	.....0	.....	.....
1.2 Other bonds (unaffiliated).....	.....(114,505)	.....	.....(114,505)	.....(94,655)	.....
1.3 Bonds of affiliates.....	.....	.....	.....0	.....	.....
2.1 Preferred stocks (unaffiliated).....	.....	.....	.....0	.....	.....
2.11 Preferred stocks of affiliates.....	.....	.....	.....0	.....	.....
2.2 Common stocks (unaffiliated).....	.....	.....	.....0	.....	.....
2.21 Common stocks of affiliates.....	.....	.....	.....0	.....	.....
3. Mortgage loans.....	.....	.....	.....0	.....	.....
4. Real estate.....	.....	.....	.....0	.....	.....
5. Contract loans.....	.....	.....	.....0	.....	.....
6. Cash, cash equivalents and short-term investments.....	.....2,421	.....	.....2,421	.....	.....
7. Derivative instruments.....	.....	.....	.....0	.....	.....
8. Other invested assets.....	.....	.....	.....0	.....	.....
9. Aggregate write-ins for capital gains (losses).....	.....0	.....0	.....0	.....0	.....0
10. Total capital gains (losses).....	.....(108,192)	.....0	.....(108,192)	.....(94,655)	.....0

DETAILS OF WRITE-INS

0901. ....	.....	.....	.....0	.....	.....
0902. ....	.....	.....	.....0	.....	.....
0903. ....	.....	.....	.....0	.....	.....
0998. Summary of remaining write-ins for Line 9 from overflow page.....	.....0	.....0	.....0	.....0	.....0
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9 above).....	.....0	.....0	.....0	.....0	.....0

EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....			0
2. Stocks (Schedule D):			
2.1 Preferred stocks.....			0
2.2 Common stocks.....			0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens.....			0
3.2 Other than first liens.....			0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company.....			0
4.2 Properties held for the production of income.....			0
4.3 Properties held for sale.....			0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....			0
6. Contract loans.....			0
7. Derivatives (Schedule DB).....			0
8. Other invested assets (Schedule BA).....			0
9. Receivables for securities.....			0
10. Securities lending reinvested collateral assets (Schedule DL).....			0
11. Aggregate write-ins for invested assets.....	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	0	0	0
13. Title plants (for Title insurers only).....			0
14. Investment income due and accrued.....			0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection.....	326,585	70,539	(256,046)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....			0
15.3 Accrued retrospective premiums and contracts subject to redetermination.....			0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers.....			0
16.2 Funds held by or deposited with reinsured companies.....			0
16.3 Other amounts receivable under reinsurance contracts.....			0
17. Amounts receivable relating to uninsured plans.....			0
18.1 Current federal and foreign income tax recoverable and interest thereon.....			0
18.2 Net deferred tax asset.....			0
19. Guaranty funds receivable or on deposit.....			0
20. Electronic data processing equipment and software.....			0
21. Furniture and equipment, including health care delivery assets.....			0
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			0
23. Receivables from parent, subsidiaries and affiliates.....			0
24. Health care and other amounts receivable.....			0
25. Aggregate write-ins for other-than-invested assets.....	319,697	157,541	(162,157)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	646,283	228,080	(418,203)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0
28. TOTALS (Lines 26 and 27).....	646,283	228,080	(418,203)

DETAILS OF WRITE-INS

1101.....			0
1102.....			0
1103.....			0
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above).....	0	0	0
2501. Prepaid Expenses.....	319,697	157,541	(162,157)
2502.....			0
2503.....			0
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	319,697	157,541	(162,157)

NOTES TO FINANCIAL STATEMENTS**Note 1 – Summary of Significant Accounting Policies and Going Concern**

A. Accounting Practices

	SSAP #	F/S Page	F/S Line #	2016	2015
NET INCOME					
(1) American Integrity Insurance Company of Florida state basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	XXX	\$ 6,281,719	\$ 12,582,269
(2) State Prescribed Practices that increase/decrease NAIC SAP					
(3) State Permitted Practices that increase/decrease NAIC SAP					
(4) NAIC SAP (1 – 2 – 3 = 4)	XXX	XXX	XXX	\$ 6,281,719	\$ 12,582,269
SURPLUS					
(5) American Integrity Insurance Company of Florida state basis (Page 3, line 37, Columns 1 & 2)	XXX	XXX	XXX	\$ 72,859,806	\$ 67,638,802
(6) State Prescribed Practices that increase/decrease NAIC SAP					
(7) State Permitted Practices that increase/decrease NAIC SAP					
(8) NAIC SAP (5 – 6 – 7 = 8)	XXX	XXX	XXX	\$ 72,859,806	\$ 67,638,802

B. Use of Estimates in the Preparation of the Financial Statement

The preparation of financial statements requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, revenues and expenses. It also requires estimates in the disclosure of contingent assets and liabilities. Actual results could differ from these estimates.

C. Accounting Policy

Premiums are earned over the terms of the related policies and reinsurance contracts. Unearned premiums are established to cover the unexpired portion of premiums written. Such reserves are computed by daily pro rata method for direct business and are based on reports received from ceding companies for reinsurance assumed. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred. Expenses incurred are reduced for ceding allowances received or receivable.

In addition, the Company uses the following accounting policies:

- Short-term investments are stated at amortized value using the scientific interest method. Non-investment grade short-term investments are stated at the lower of amortized value or fair value.
- Bonds not backed by other loans are stated at amortized value using the scientific interest method. Non-investment grade bonds are stated at the lower of amortized value or fair value.
- Common stocks, other than investments in stocks of subsidiaries and affiliates, are stated at fair value.
- Redeemable preferred stocks are stated at amortized value. Perpetual preferred stocks are stated at fair value. Non-investment grade preferred stocks are stated at the lower of amortized value or fair value.
- First lien mortgage loans on real estate are stated at their unpaid principal balances. Mortgages other than first liens are non-admitted.
- Loan-backed securities are stated at amortized value. The retrospective adjustment method is used to value all collateralized mortgage obligations (CMO's). The prospective adjustment method is used to value all mortgage-backed securities (MBS's). Non-investment grade loan-backed securities are stated at the lower of amortized value or fair value.
- Investments in subsidiary and affiliated companies are not applicable to the Company.
- The accounting for investments in joint ventures and partnerships is not applicable to the Company.
- The accounting for derivatives is not applicable to the Company.
- The Company does not anticipate investment as a factor in premium deficiency calculations.
- Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liabilities are continually reviewed and any adjustments are reflected in the period determined. In accordance with SAP 55, liabilities for unpaid loss and loss adjustment expenses are established regardless of any payments made to third party administrators, management companies or other entities.
- The Company has a capitalization policy for prepaid expenses and purchases of items such as electronic data processing equipment, software, furniture, vehicles, other equipment and leasehold improvements. The predefined capitalization thresholds under this policy have not changed from those of the prior year.
- The Company does not have pharmaceutical rebates.

Note 2 – Accounting Changes and Corrections of Errors

Not Applicable

NOTES TO FINANCIAL STATEMENTS

Note 3 – Business Combinations and Goodwill

- A. Statutory Purchase Method
Not Applicable
- B. Statutory Merger
Not Applicable
- C. Impairment Loss
Not Applicable

Note 4 – Discontinued Operations

- A. Discontinued Operation Disposed of or Classified as Held for Sale
Not Applicable
- B. Change in Plan of Sale of Discontinued Operation
Not Applicable
- C. Nature of any Significant Continuing Involvement with Discontinued Operations After Disposal
Not Applicable
- D. Equity Interest Retained in the Discontinued Operation After Disposal
Not Applicable

Note 5 – Investments

- A. Mortgage Loans, including Mezzanine Real Estate Loans during 2016 were: Not Applicable.
- B. Debt Restructuring Not Applicable
- C. Reverse Mortgages Not Applicable
- D. Loan-Backed Securities Not Applicable
- E. Repurchase Agreements and/or Securities Lending Transactions Not Applicable
- F. Real Estate Not Applicable
- G. Investments in Low-Income Housing Trade Credits (LIHTC) Not Applicable
- H. Other Disclosures and Unusual Items Not Applicable
- I. Working Capital Finance Investments Not Applicable
- J. Offsetting and Netting of Assets and Liabilities Not Applicable
- K. Structured Notes Not Applicable

Note 6 – Joint Ventures, Partnerships and Limited Liability Companies

Not Applicable

Note 7 – Investment Income

- A. Accrued Investment Income
The Company non-admits investment income due and accrued if amounts are over 90 days past due (180 days for mortgage loans or amounts on mortgage loans in default if applicable).
- B. Amounts Non-admitted

Not Applicable

Note 8 – Derivative Instruments

Not Applicable

NOTES TO FINANCIAL STATEMENTS

Note 9 – Income Taxes

A. Deferred Tax Assets/(Liabilities)

1. Components of Net Deferred Tax Asset/(Liability)

	2016			2015			Change		
	1 Ordinary	2 Capital	3 (Col 1+2) Total	4 Ordinary	5 Capital	6 (Col 4+5) Total	7 (Col 1-4) Ordinary	8 (Col 2-5) Capital	9 (Col 7+8) Total
a. Gross deferred tax assets	\$ 5,203,393	\$ 52,938	\$ 5,256,331	\$ 4,618,583	\$	\$ 4,618,583	\$ 584,810	\$ 52,938	\$ 637,748
b. Statutory valuation allowance adjustment									
c. Adjusted gross deferred tax assets (1a-1b)	5,203,393	52,938	5,256,331	4,618,583		4,618,583	584,810	52,938	637,748
d. Deferred tax assets nonadmitted									
e. Subtotal net admitted deferred tax asset (1c-1d)	5,203,393	52,938	5,256,331	4,618,583		4,618,583	584,810	52,938	637,748
f. Deferred tax liabilities	19,996		19,996	21,155		21,155	(1,159)		(1,159)
g. Net admitted deferred tax assets/(net deferred tax liability) (1e-1f)	\$ 5,183,397	\$ 52,938	\$ 5,236,335	\$ 4,597,428	\$	\$ 4,597,428	\$ 585,969	\$ 52,938	\$ 638,907

2. Admission Calculation Components

	2016			2015			Change		
	1 Ordinary	2 Capital	3 (Col 1+2) Total	4 Ordinary	5 Capital	6 (Col 4+5) Total	7 (Col 1-4) Ordinary	8 (Col 2-5) Capital	9 (Col 7+8) Total
a. Federal income taxes paid in prior years recoverable through loss carrybacks	\$ 5,199,402	\$	\$ 5,199,402	\$ 4,563,943	\$	\$ 4,563,943	\$ 635,459	\$	\$ 635,459
b. Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from 2(a) above) after application of the threshold limitation. (The lesser of 2(b)1 and 2(b)2 below:	37,953		37,953	36,427		36,427	1,526		1,526
Adjusted gross deferred tax assets expected to be realized following the balance sheet date	37,953		37,953	36,427		36,427	1,526		1,526
Adjusted gross deferred tax assets allowed per limitation threshold						5,281,530			(5,281,530)
c. Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities	18,976		18,976	18,213		18,213	763		763
d. Deferred tax assets admitted as the result of application of SSAP 101. Total (2(a)+2(b)+2(c)	\$ 5,256,331	\$	\$ 5,256,331	\$ 4,618,583	\$	\$ 4,618,583	\$ 637,748	\$	\$ 637,748

NOTES TO FINANCIAL STATEMENTS

3. Other Admissibility Criteria

	2016	2015
a. Ratio percentage used to determine recovery period and threshold limitation amount	528.000%	635.000%
b. Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	\$ 68,599,352	\$ 62,575,828

4. Impact of Tax Planning Strategies

(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.

	12/31/2016		12/31/2015		Change	
	1 Ordinary	2 Capital	3 Ordinary	4 Capital	5 (Col. 1-3) Ordinary	6 (Col. 2-4) Capital
1. Adjusted gross DTAs amount from Note 9A1(c)	\$ 5,203,393	\$ 52,938	\$ 4,618,583	\$	\$ 584,810	\$ 52,938
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	%	%	%	%	%	%
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 5,203,393	\$ 52,938	\$ 4,618,583	\$	\$ 584,810	\$ 52,938
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	%	%	%	%	%	%

(b) Does the company's tax planning strategies include the use of reinsurance? NO

B. Deferred Tax Liabilities Not Recognized

C. Current and Deferred Income Taxes

1. Current Income Tax

	1 2016	2 2015	3 (Col 1-2) Change
a. Federal	\$ 4,170,717	\$ 6,792,460	\$ (2,621,743)
b. Foreign			
c. Subtotal	\$ 4,170,717	\$ 6,792,460	\$ (2,621,743)
d. Federal income tax on net capital gains	(37,867)	(15,071)	(22,796)
e. Utilization of capital loss carry-forwards			
f. Other	67,919	(78,030)	145,949
g. Federal and Foreign income taxes incurred	\$ 4,200,769	\$ 6,699,359	\$ (2,498,590)

2. Deferred Tax Assets

	1 2016	2 2015	3 (Col 1-2) Change
a. Ordinary:			
1. Discounting of unpaid losses	\$ 458,091	\$ 364,284	\$ 93,807
2. Unearned premium reserve	4,489,260	4,171,292	317,968
3. Policyholder reserves			
4. Investments			
5. Deferred acquisition costs			
6. Policyholder dividends accrual			
7. Fixed assets			
8. Compensation and benefits accrual	29,843	3,179	26,664
9. Pension accrual			
10. Receivables - nonadmitted			
11. Net operating loss carry-forward			
12. Tax credit carry-forward			
13. Other (including items <5% of total ordinary tax assets)	226,199	79,828	146,371
99. Subtotal	\$ 5,203,393	\$ 4,618,583	\$ 584,810
b. Statutory valuation allowance adjustment			
c. Nonadmitted			
d. Admitted ordinary deferred tax assets (2a99-2b-2c)	\$ 5,203,393	\$ 4,618,583	\$ 584,810
e. Capital:			
1. Investments	\$	\$	\$
2. Net capital loss carry-forward	52,938		52,938
3. Real estate			

NOTES TO FINANCIAL STATEMENTS

4. Other (including items <5% of total capital tax assets)			
99. Subtotal	\$	52,938	\$ 52,938
f. Statutory valuation allowance adjustment			
g. Nonadmitted			
h. Admitted capital deferred tax assets (2e99-2f-2g)		52,938	52,938
i. Admitted deferred tax assets (2d+2h)	\$	5,256,331	\$ 4,618,583 \$ 637,748

3. Deferred Tax Liabilities

	1	2	3
	2016	2015	(Col 1-2) Change
a. Ordinary:			
1. Investments	\$	\$	\$
2. Fixed assets		8,640	(3,640)
3. Deferred and uncollected premium			
4. Policyholder reserves			
5. Other (including items <5% of total ordinary tax liabilities)		12,515	2,481
99. Subtotal	\$	\$ 21,155	\$ (1,159)
b. Capital:			
1. Investments	\$	\$	\$
2. Real estate			
3. Other (including items <5% of total capital tax liabilities)			
99. Subtotal			
c. Deferred tax liabilities (3a99+3b99)	\$	\$ 21,155	\$ (1,159)
4. Net Deferred Tax Assets (2i - 3c)	\$	\$ 4,597,428	\$ 638,907

D. Reconciliation of Federal Income Tax Rate to Actual Effective Rate Among the more significant book to tax adjustments were the following:

	Amount	Effective Tax Rate (%)
Permanent Differences:		
Provision computed at statutory rate	\$ 3,668,871	35.0%
Proration of tax exempt investment income	(146,371)	-1.4%
Tax exempt income deduction	0	%
Dividends received deduction	0	%
Disallowed travel and entertainment	8,461	.01%
Other permanent differences	0	%
Temporary Differences:		
Total ordinary DTAs	\$	%
Total ordinary DTLs		%
Total capital DTAs		%
Total capital DTLs		%
Other:		
Statutory valuation allowance adjustment	\$	%
Accrual adjustment - prior year	(592)	0.0%
Other	31,494	0.3%
Totals	\$ 3,561,863	34.0%
Federal and foreign income taxes incurred	\$ 4,238,636	40.4%
Realized capital gains (losses) tax	(37,867)	-0.4%
Change in net deferred income taxes	(638,906)	-6.1%
Total statutory income taxes	\$ 3,561,863	34.0%

E. Operating Loss and Tax Credit Carryforwards and Protective Tax Deposits

At December 31, 2016, the Company did not have any unused operating loss carryforwards available to offset against future taxable income.

The following is income tax expense for 2016 and 2015 that is available for recoupment in the event of future net losses:

Year	Amount
2016	\$ 4,132,850
2015	\$ 6,857,676

The Company did not have any protective tax deposits under Section 6603 of the Internal Revenue Code.

NOTES TO FINANCIAL STATEMENTS**F. Consolidated Federal Income Tax Return**

The Company's federal income tax return is consolidated with the following entities:

Not Applicable

2. The method of allocation among companies is subject to a written agreement, approved by the Board of Directors, whereby allocation is made primarily on a separate return basis with current credit for any net operating losses or other items utilized in the consolidated tax return. Intercompany tax balances are settled monthly.

Not Applicable

G. Federal or Foreign Federal Income Tax Loss Contingencies

The Company does not have any tax loss contingencies for which it is reasonably possible that the total liability will significantly increase within twelve months of the reporting date.

Note 10 – Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties**A. Nature of Relationships**

The Company is a wholly owned subsidiary of American Integrity Insurance Group (Parent), a privately held Company incorporated in Texas. The Company does not own any subsidiaries. The other subsidiaries of the holding Company are listed in Schedule Y Part 1.

B. Detail of Transactions Greater than ½% of Admitted Assets

(1) The Company paid the following commissions and or management fees pursuant to affiliated agency agreements:

	<u>2016</u>	<u>2015</u>
American Integrity MGA, LLC	\$ 61,492,466	\$ 57,789,865
American Integrity Insurance Group, LLC	<u>\$ 5,124,372</u>	<u>\$ 4,814,956</u>
TOTAL	<u><u>\$ 66,616,838</u></u>	<u><u>\$ 62,604,821</u></u>

Of the balances paid to American Integrity MGA, LLC, \$36,913,680 and \$40,262,958 in 2016 and 2015 respectively were paid to unaffiliated agents.

C. Change in Terms of Inter-company Arrangements

Not Applicable.

D. Amounts Due to or from Related Parties

At December 31, 2016, the Company reported \$14,206 due from Parent and \$971,646 due from its affiliate ("AIMGA").

At December 31, 2015, the Company reported \$27,573 due to Parent and \$ 2,029,729 due from its affiliate ("AIMGA").

Company policy is for intercompany balances to be settled within 30 days after the close of the month.

E. Guarantees or Contingencies for Related Parties

Not Applicable

F. Management, Service Contracts, Cost Sharing Arrangements

The Company has cost sharing arrangements with American Integrity Insurance Group ("AIIG") and American Integrity MGA ("AIMGA"). The agreements allocate cost based upon the scope of work and responsibilities performed for the benefit of other affiliated companies.

G. Nature of Relationships that Could Affect Operations

All outstanding shares of the Company are owned by parent.

H. Amount Deducted for Investment in Upstream Company

Not Applicable

I. Detail of Investments in Affiliates Greater than 10% of Admitted Assets

Not Applicable

J. Write-down for Impairments of Investments in Subsidiary, Controlled or Affiliated Companies

Not Applicable

K. Foreign subsidiary Valued Using CARVM

Not Applicable

L. Downstream Holding Company valued Using Look-Through Method

Not Applicable

Note 11 – Debt

A. Capital Lease - *Not Applicable*

B. FHLB (Federal Home Loan Bank) Agreements - *Not Applicable*

Note 12 – Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

A. Defined Benefit Plan - *Not Applicable*

B. Investment Policies and Strategies - *Not Applicable*

C. Fair Value of Plan Assets - *Not Applicable*

NOTES TO FINANCIAL STATEMENTS

- D. Basis Used to Determine Expected Long-Term Rate-of-Return - Not Applicable
- E. Defined Contribution Plans - Not Applicable
- F. Multiemployer Plans - Not Applicable
- G. Consolidated/Holding Company Plans

The Parent sponsors a defined contribution savings plan ("Plan") covering substantially all employees of the Company. The Company's share of this savings plan expense was \$41,974 and \$28,215 for 2016 and 2015, respectively. The Company has no legal obligation for benefits under this plan.

- H. Postemployment Benefits and Compensated Absences

The Company has no obligations to current or former employees for benefits after their employment but before their retirement other than for compensation related to earned vacation. The liability for earned but untaken vacation has been accrued.

- I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17) - Not Applicable

Note 13 – Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations

- (1) Outstanding Shares

The Company has 1,000 shares of \$1.00 par value common stock authorized, issued and outstanding. The Company has no preferred stock authorized, issued or outstanding.

- (2) Dividend Rate of Preferred Stock - Not Applicable

- (3) Dividend Restrictions

The maximum amount of dividends which can be paid by State of Florida insurance companies without prior approval by the Insurance Commission cannot exceed the larger of: 10% of policyholders' surplus or the entire net income of the first preceding year plus a two year carry forward. The allowable dividend may also be computed as 10% of surplus with dividends constrained to unassigned funds minus 25% of unrealized capital gains.

A third computation provides for the lesser of 10% of surplus or net investment income plus a three year carry forward with dividends constrained to unassigned funds minus 25% of unrealized capital gains.

In lieu of the above computations; the maximum dividend may be up to the greater of 10% of surplus derived from realized net operating profits and realized capital gains or net operating profits and net realized capital gains from the immediately preceding calendar year, limited to 115% of minimum required surplus after dividends.

- (4) Amount of Ordinary Dividends that may be Paid
Not Applicable

- (5) Restrictions on Unassigned Funds
Not Applicable

- (6) Mutual Surplus Advances
Not Applicable

- (7) Company Stock Held for Special Purposes
Not Applicable

- (8) Changes in Special Surplus Funds
Not Applicable

- (9) Changes in Special Surplus Funds
Not Applicable

- (10) The portion of unassigned funds (surplus) represented or reduced by unrealized gains and losses is: \$ 94,655

- (11) The reporting entity issued the following surplus debentures or similar obligations:

Date Issued	Interest Rate	Par Value (Face Amount of Notes)	Carrying Value of Note*	Principal and/or Interest Paid Current Year	Total Principal and/or Interest Paid	Unapproved Principal and/or Interest	Date of Maturity
12/31/2010	0.050 %	\$ 1,500,000	\$ 1,500,000	\$	\$ 18,750	\$	12/31/2020
09/21/2010	0.050	1,250,000	1,250,000		36,657		09/21/2020
06/27/2007	0.016	7,000,000	4,323,529	493,971	4,526,468		03/31/2027
Total	XXX	\$ 9,750,000	\$ 7,073,529	\$ 493,971	\$ 4,581,875	\$	XXX

* Total should agree with Page 3, Line 33.

On June 27, 2007 the Company entered into a \$7 million surplus note with the Florida State Board of Administration under Florida's Insurance Capital Build-Up Incentive Program. Under the program, which was implemented by the Florida legislature to encourage insurance companies to write additional residential insurance coverage in Florida, the State Board of Administration matched the Company's funds of \$7 million that were earmarked for participation in the program.

The surplus note brings the current capital and surplus of the Company to approximately \$73.6 million. Under Florida law, the current \$73.6 million surplus will allow the Company to write up to approximately \$809.6 million in gross written premiums in the 2017 calendar year.

NOTES TO FINANCIAL STATEMENTS

The surplus note has a twenty-year term and accrues interest at a rate equivalent to the 10-year U.S. Treasury Bond Rate, adjusted quarterly based on the 10-year Constant Maturity Treasury rate. For the first three years of the term of the surplus note, the Company is required to pay interest only although principal payments can be made during this period. Any payment of principal or interest by the Company on the surplus note must be approved by the Commissioner of Florida Insurance Regulation.

An event of default will occur under the surplus note if the Company (i) defaults in the payment of the surplus note; (ii) fails to meet at least a 2:1 ratio of net premium to surplus ("Minimum Writing Ratio") requirement by September 1 2007; (iii) fails to submit quarterly filings to the OIR; (iv) fails to maintain at least \$50 million of surplus during the term of the surplus note, except for certain situations such as:

Insurer writing manufacturing housing; defined as "Insurer that begins writing personal lines residential manufactured housing policies in Florida after March 1, 2007, and removes a minimum of 50,000 policies from citizens Property Insurance Corporation without accepting a bonus, provided at least 25 percent of its policies cover manufacturing housing. Such insurer may count any funds above the minimum capital and surplus requirement that were contributed into the insurer the insurer after March 1, 207 as new capital under this statute OR

An insurer is a Florida domiciled insurer that writes at least 40 percent of its policies covering manufactured housing in Florida. The Company falls under situation (1) thus the minimum capital is \$14 million under the agreement. (v) misuses proceeds of the surplus note; (vi) makes any misrepresentations in the application for the program; or (vii) pays any dividend when principal or interest payments are past due under the surplus note.

On September 21, 2010, the Parent company issued a surplus note in the amount of \$1,250,000 to the Company as shown on the above schedule.

In December 2010, the Parent issued a surplus note in the amount of \$1.5 million to the Company. The terms of the note are shown on the above schedule.

(12) The impact of any restatement due to prior quasi-reorganizations is as follows: - Not Applicable

(13) The effective dates of all quasi-reorganizations in the prior 10 years are: - Not Applicable

Note 14 – Liabilities, Contingencies and Assessments**A. Contingent Commitments**

The Company has no commitments or contingent commitments to affiliates or other entities. As indicated in Note 10E, the Company has made no guarantees on behalf of affiliates.

B. Assessments

The Company is subject to guaranty fund and other assessments by the states in which it writes business. Guaranty fund assessments should be accrued at the time of insolvencies. Other assessments should be accrued either at the time of assessments or in the case of premium based assessments, at the time the premiums were written, or in the case of loss based assessments, at the time the losses are incurred.

C. Gain Contingencies - Not Applicable**D. Claims Related Extra Contractual Obligation and Bad Faith Losses Stemming from Lawsuits**

American Integrity Insurance Company of Florida - Lawsuits arise against the Company in the normal course of business. Contingent liabilities arising from litigation, income taxes and other matters are not considered material in relation to the financial position of the Company.

E. Product Warranties - Not Applicable**F. Joint and Several Liabilities - Not Applicable****G. All Other Contingencies - Not Applicable****Note 15 – Leases****A. Lessee Operating Lease**

(1) American Integrity Insurance Company of Florida executed a lease with Highwoods Realty Limited Partnership March 20, 2013, for office space at 5426 Bay Center Drive, Suite 650, Tampa, Florida. The lease commenced July 1, 2013 and will be for a period of 78 months.

(2) Effective January 1st, 2014, American Integrity Insurance Company of Florida began an expansion premise lease for an additional 6,053 square feet at the Company's existing location of 5426 Bay Center Drive, Tampa, Florida. The term for the expansion is seventy two months, commencing January 1, 2014 and expiring December 31, 2019.

(3) Subsequent event - Effective February 14th 2017, American Integrity Insurance Company of Florida began an expansion premise lease amendment for an additional 8,285 square feet at the Company's existing location of 5426 Bay Center Drive, Tampa, Florida. The chart below does not reflect these amounts.

(4)

a. At January 1, 2017 the minimum aggregate rental commitments are as follows:		
	Year Ending December 31	Operating Leases
1.	2017	\$ 678,414
2.	2018	\$ 695,328
3.	2019	\$ 712,763
4.	2020	\$
5.	2021	\$
6.	Total	\$ 2,086,505

Note 16 – Information About Financial Instruments with Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk

NOTES TO FINANCIAL STATEMENTS

1. Face or Contract Amount - Not Applicable
2. Nature of Terms - Not Applicable
3. Exposure to Credit-Related Losses - Not Applicable
4. Collateral Policy - Not Applicable

Note 17 – Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

- A. Transfers of Receivables Reported as Sales - Not Applicable
- B. Transfer and Servicing of Financial Assets - Not Applicable
- C. Wash Sales - Not Applicable

Note 18 – Gain or Loss to the Reporting Entity from Uninsured Plans and the Portion of Partially Insured Plans

- A. ASO Plans - Not Applicable
- B. ASC Plans - Not Applicable
- C. Medicare or Similarly Structured Cost Based Reimbursement Contract - Not Applicable

Note 19 – Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

Name and Address of Managing General Agent or Third Party Administrator	FEIN Number	Exclusive Contract	Types of Business Written	Types of Authority Granted	Total Direct Premiums Written/Produced By
American Integrity MGA, LLC 5426 Bay Center Dr. Suite 650 Tampa, FL 33609	20-8535328	YES	HO, Mobile-Homeowners, DFI, Gen Lia	P, C, CA, R	\$ 262,360,433
Total	XXX	XXX	XXX	XXX	\$ 262,360,433

Note 20 – Fair Value Measurements

A.

(1) Fair Value Measurements at Reporting Date

Assets at Fair Value	Level 1	Level 2	Level 3	Total
Cash and US Government Securities	\$ 40,273,969	\$	\$	\$ 40,273,969
Industrial & Miscellaneous (Unaffiliated)		119,432,214		119,432,214
Total	\$ 40,273,969	\$ 119,432,214	\$	\$ 159,706,183

Liabilities at Fair Value	Level 1	Level 2	Level 3	Total
	\$	\$	\$	\$
Total	\$	\$	\$	\$

Note 21 – Other Items

- A. Unusual or Infrequent Items
- B. Troubled Debt Restructuring Debtors
- C. Other Disclosures
 - i) Cash in the amount of \$349,442 and \$344,554 were on deposit with Florida government authorities or trustees as required by law respectively on 12/31/2016 and 12/31/2015 respectively.
 - ii) American Integrity placed a 12.5% quota share on the in-force portfolio, effective 12/31/09, and new and renewal policies through 12/31/11. The quota share reinsurance covers the net portfolio, after deductions for catastrophe excess of loss reinsurance. The terms of the agreement include a 41.5% provisional ceding commission. The quota share contract was renewed at 12/31/11 for the in-force portfolio, and new and renewal policies through 6/30/12, with a provisional ceding commission of 41.5%. On June 30, 2012, the quota was amended with a new participation percentage of 20% on an in-force basis through 12/31/2012, with a provisional ceding commission of 41.5%. On December 31, 2012, the quota share was amended to a new participation percentage of 35% on an in-force basis, including new and renewal premiums through 12/31/2013, with a provisional ceding commission of 44%. On December 31, 2013, a new quota share agreement with an effective date of 12/31/2013 on new and renewed policies through 12/31/2015 was entered. The quota share reinsurance covers the net portfolio, after deductions for catastrophic excess of loss reinsurance with a participation percentage of 35%. The terms of this agreement include a 52.0% provisional ceding commission. On December 31, 2015, a new quota share agreement with an effective date of 12/31/2015 on new and renewed policies through 12/31/2017 was entered. The quota share reinsurance covers the net portfolio, after deductions for catastrophic excess of loss reinsurance with a participation percentage of 35%. The terms of this agreement include a 53.0% provisional ceding commission.

NOTES TO FINANCIAL STATEMENTS

i) Exhibit C

EXHIBIT C

AGENTS' BALANCES CERTIFICATION

As of December, 31, 2016

THIS FORM IS DUE ON MARCH 1, MAY 15, AUGUST 15, AND NOVEMBER 15
WITH ANNUAL AND QUARTERLY STATEMENT FILINGS
PROPERTY/CASUALTY COMPANIES ONLY

Agents' Balances or Uncollected Premiums per Statement-before reduction for ceded reinsurance balances payable	\$ <u>14,271,862</u> (1)
Premiums collected from '' Controlled '' or '' Controlling '' Persons	\$ -0- <u> </u> (2)
Premiums Collected by '' Controlled '' or '' Controlling '' Person within 15 working days immediately preceding reporting period; F.S. 625.012(5) (a) I.	\$ -0- <u> </u> (3)
*Amount of Applicable:	
Trust Fund	<u> </u> 0 (4)
Letter of Credit	<u> </u> 0 (5)
Financial Guaranty Bond	\$ <u> </u> 0 (6)
Total of Lines (4) , (5) , & (6)	\$ <u> </u> 0 (7)
(2) minus (3) minus (7) , should not exceed zero	\$ <u> </u> 0 (8)

SPECIAL DISABILITY TRUST FUND REPORTING FORM (WORKERS' COMP.)Statement Date: December 31, 2016 (3/31/2016, 6/30/2016, 9/30/2016)Company Name: American Integrity Insurance Company of FloridaNAIC Company Code: 12841 Federal ID Number (FEIN): 20-5239410

1 List the amount of credit taken for Special Disability Trust Fund recoveries by the insurer in the determination of its loss reserves for:

The prior calendar year: NoneThe current reporting period o None

2 List the amount of payments received by the insurer from the Special Disability Trust Fund for:

The prior calendar year: NoneThe current year-to-date: None

3 List the amount assessed by the Special Disability Trust Fund for:

The prior calendar year: 12/31/2015 \$0.00The current calendar year: 12/31/2016 \$0.00**Note 22 – Events Subsequent**

Type I - Recognized Subsequent Events: - Not Applicable

Type II - Non-Recognized Subsequent Events - Not Applicable

Would reporting the ACA assessment as of December 31, 2015 have triggered an RBC action level (YES/NO)? - Not Applicable

NOTES TO FINANCIAL STATEMENTS**Note 23 – Reinsurance**

A. Unsecured Reinsurance Recoverables

The Company has no unsecured aggregate recoverable for losses, paid and unpaid including IBNR, loss adjustment expenses and unearned premium with individual reinsurers, authorized or unauthorized, that exceeds 3% of policyholders' Surplus.

B. Reinsurance Recoverable in Dispute

The Company does not have reinsurance recoverables for paid losses and loss adjustment expenses that exceed 5% of policyholders' surplus for an individual reinsurer or 10% of policyholders' surplus in aggregate, in dispute

C. Reinsurance Assumed and Ceded

(1)

		Assumed Reinsurance		Ceded Reinsurance		Net	
		Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
a.	Affiliates	\$	\$	\$	\$	\$	\$
b.	All Other			66,813,128	16,758,138	(66,813,128)	(16,758,138)
c.	Total	\$	\$	\$ 66,813,128	\$ 16,758,138	\$ (66,813,128)	\$ (16,758,138)
d.	Direct Unearned Premium Reserves			\$ 130,945,417			

D. Uncollectible Reinsurance - Not Applicable

E. Commutation of Ceded Reinsurance - Not Applicable

F. Retroactive Reinsurance - Not Applicable

G. Reinsurance Accounted for as a Deposit - Not Applicable

H. Disclosures for the Transfer of Property and Casualty Run-off Agreements - Not Applicable

I. Certified Reinsurer Rating Downgraded or Status Subject to Revocation - Not Applicable

J. Reinsurance Agreements Qualifying for Reinsurer Aggregation

Note 24 – Retrospectively Rated Contracts and Contracts Subject to Redetermination

A. Method Used to Estimate - Not Applicable

B. Method Used to Record - Not Applicable

C. Amount and Percent of Net Retrospective Premiums - Not Applicable

D. Medical Loss Ratio Rebates Required Pursuant to the Public Health Service Act. - Not Applicable

E. Non-admitted Retrospective Premium - Not Applicable

F. Risk Sharing Provisions of the Affordable Care Act - Not Applicable

Note 25 – Change in Incurred Losses and Loss Adjustment Expenses

Reserves as of December 31, 2015 were \$31.2 million. As of December 31, 2016, \$25.8 million has been paid for incurred claims and claim adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$13.6 million as a result of re-estimation of unpaid claims and claim adjustment expenses principally on Homeowners lines of insurance. Therefore, there has been \$8.2 million unfavorable prior year development from December 31, 2015 to December 31, 2016. The increase is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased, as additional information becomes known regarding individual claims.

Note 26 – Intercompany Pooling Arrangements

Not Applicable

Note 27 – Structured Settlements

Not Applicable

Note 28 – Health Care Receivables

Not Applicable

Note 29 – Participating Policies

Not Applicable

Note 30 – Premium Deficiency Reserves

Not Applicable

Note 31 – High Deductibles

NOTES TO FINANCIAL STATEMENTS

Not Applicable

Note 32 – Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses

Not Applicable

Note 33 – Asbestos/Environmental Reserves

Not Applicable

Note 34 – Subscriber Savings Accounts

Not Applicable

Note 35 – Multiple Peril Crop Insurance

Not Applicable

Note 36 – Financial Guaranty Insurance

Not Applicable

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes No
 If yes, complete Schedule Y, Parts 1, 1A and 2.
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes No N/A
- 1.3 State regulating? Florida Office of Insurance Regulation
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes No
- 2.2 If yes, date of change: _____
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2014
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2014
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 04/15/2016
- 3.4 By what department or departments?
Florida Office of Insurance Regulation
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with departments? Yes No N/A
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes No N/A
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.11 sales of new business? Yes No
- 4.12 renewals? Yes No
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.21 sales of new business? Yes No
- 4.22 renewals? Yes No
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes No
- 5.2 If yes, provide the name of entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes No
- 6.2 If yes, give full information:
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes No
- 7.2 If yes, _____ %
- 7.21 State the percentage of foreign control
- 7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity

- 8.1 Is the company a subsidiary of a bank holding company regulated with the Federal Reserve Board? Yes No
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes No
- 8.4 If the response to 8.3 is yes, please provide below the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Thomas Howell Ferguson 2615 Centennial Blvd., Suite 200, Tallahassee, FL 32308
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes No
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:
- 10.3 Has the insurer been granted any exemptions related to other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes No
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:
- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes No N/A
- 10.6 If the response to 10.5 is no or n/a, please explain:

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Steven Caster, ACAS 5426 Bay Center Drive Suite 650, Tampa Florida 33609 - Employee
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]
- 12.11 Name of real estate holding company
- 12.12 Number of parcels involved 0
- 12.13 Total book/adjusted carrying value \$ 0
- 12.2 If yes, provide explanation
13. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
- 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A [X]
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
- (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- (c) Compliance with applicable governmental laws, rules and regulations;
- (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- (e) Accountability for adherence to the code.
- 14.11 If the response to 14.1 is no, please explain:
- 14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).
- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [] No [X]
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the Board of Directors or a subordinator committee thereof? Yes [X] No []
17. Does the reporting entity keep a complete permanent record of the proceedings of its Board of Directors and all subordinate committees thereof? Yes [X] No []
18. Has the reporting entity an established procedure for disclosure to its Board of Directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes [X] No []

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers \$ 0
- 20.12 To stockholders not officers \$ 0
- 20.13 Trustees, supreme or grand (Fraternal only) \$ 0
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers \$ 0
- 20.22 To stockholders not officers \$ 0
- 20.23 Trustees, supreme or grand (Fraternal only) \$ 0
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reporting in the statement? Yes [] No [X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others \$ 0
- 21.22 Borrowed from others \$
- 21.23 Leased from others \$
- 21.24 Other \$ 0
- 22.1 Does this statement include payments for assessments as described in the *Annual Statement Instructions* other than guaranty fund or guaranty association assessments? Yes [] No [X]
- 22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment \$ 0
- 22.22 Amount paid as expenses \$ 0
- 22.23 Other amounts paid \$ 0
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$ 985,852

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

INVESTMENT

24.01 Were all of stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date (other than securities lending programs addressed in 24.03)? Yes [] No [X]

24.02 If no, give full and complete information, relating thereto:
All Securities are held by US BANK in book entry fashion.

24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet (an alternative is to reference Note 17 where this information is also provided).

24.04 Does the company's security lending program meet the requirements for a conforming program as outlined in the *Risk-Based Capital Instructions*? Yes [] No [] N/A [X]

24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs. \$ 0

24.06 If answer to 24.04 is no, report amount of collateral for other programs \$ 0

24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]

24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]

24.09 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A [X]

24.10 For the reporting entity's security lending program, state the amount of the following as of December 31 of the current year:

24.101 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2: \$ 0

24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2: \$ 0

24.103 Total payable for securities lending reported on the liability page: \$ 0

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is current in force? (Exclude securities subject to Interrogatory 21.1 and 24.03.) Yes [X] No []

25.2 If yes, state the amount thereof at December 31 of the current year:

25.21 Subject to repurchase agreements \$ 0

25.22 Subject to reverse repurchase agreements \$ 0

25.23 Subject to dollar repurchase agreements \$ 0

25.24 Subject to reverse dollar repurchase agreements \$ 0

25.25 Placed under option agreements \$ 0

25.26 Letter stock or securities restricted as sale – excluding FHLB Capital Stock \$ 0

25.27 FHLB Capital Stock \$ 0

25.28 On deposit with states \$ 349,442

25.29 On deposit with other regulatory bodies \$ 0

25.30 Pledged as collateral – excluding collateral pledged to an FHLB \$ 0

25.31 Pledged as collateral to FHLB – including assets backing funding agreements \$ 0

25.32 Other \$ 0

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount
		\$

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A [X]
 If no, attach a description with this statement.

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]

27.2 If yes, state the amount thereof at December 31 of the current year: \$

28. Excluding items in Schedule E-Part 3-Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC *Financial Condition Examiners Handbook*? Yes [X] No []

28.01 For all agreements that comply with the requirements of the NAIC *Financial Condition Examiners Handbook*, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
US BANK	MK-WI_Ste, 1555 Rover Center Drive, Milwaukee, WI 53212

28.02 For all agreements that do not comply with the requirements of the NAIC *Financial Condition Examiners Handbook*, provide the name, location and a complete explanation

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year? Yes [] No [X]

28.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

28.05 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts", "... handle securities"].

1 Name of Firm or Individual	2 Affiliation
BLACKETT CAPITAL MANAGEMENT	U

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

28.0597 For those firms/individuals listed in the table for Question 28.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's assets? Yes [] No [X]

28.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 28.05, does the total assets under management aggregate to more than 50% of the reporting entity's assets? Yes [] No [X]

28.06 For those firms or individuals listed in the table for 28.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1	2	3	4	5
Central Registration Depository Number	Name of Firm or Individual	Legal Entity Identifier (LEI)	Registered With	Investment Management Agreement (IMA) Filed
N/A	N/A	N/A	N/A	NO

29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D-Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b) (1)])? Yes [] No [X]

29.2 If yes, complete the following schedule:

1 CUSIP	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
29.2999 TOTAL		

29.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation

30. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

		1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1	Bonds	166,941,295	158,375,500	(8,565,795)
30.2	Preferred Stocks	0	0	0
30.3	Totals	166,941,295	158,375,500	(8,565,795)

30.4 Describe the sources or methods utilized in determining the fair values:

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [X] No []

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [X] No []

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

32.1 Have all the filing requirements of the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* been followed? Yes [X] No []

32.2 If no, list exceptions:

OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$ 649,765

33.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
ISO SERVICES INC	\$ 577,265
DEMOTECH	72,500

34.1 Amount of payments for legal expenses, if any? \$ 63,591

34.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
MEENAN REGULATORY AND LEGISLATIVE ATTORNEYS	\$ 63,591

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? \$ 89,984

35.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
LISA MILLER & ASSOCIATES	\$ 89,984

GENERAL INTERROGATORIES**PART 2 – PROPERTY & CASUALTY INTERROGATORIES**

1.1	Does the reporting entity have any direct Medicare Supplement Insurance in force?			Yes []	No [X]
1.2	If yes, indicate premium earned on U.S. business only.		\$		0
1.3	What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?		\$		0
1.31	Reason for excluding:				
1.4	Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.		\$		0
1.5	Indicate total incurred claims on all Medicare Supplement insurance.		\$		0
1.6	Individual policies:				
	Most current three years:				
1.61	Total premium earned		\$		0
1.62	Total incurred claims		\$		0
1.63	Number of covered lives				0
	All years prior to most current three years:				
1.64	Total premium earned		\$		0
1.65	Total incurred claims		\$		0
1.66	Number of covered lives				0
1.7	Group policies:				
	Most current three years:				
1.71	Total premium earned		\$		0
1.72	Total incurred claims		\$		0
1.73	Number of covered lives				0
	All years prior to most current three years:				
1.74	Total premium earned		\$		0
1.75	Total incurred claims		\$		0
1.76	Number of covered lives				0
2.	Health Test:				
		1	2		
		Current Year	Prior Year		
2.1	Premium Numerator	\$ 0	\$ 0		
2.2	Premium Denominator	\$ 109,032,291	\$ 108,326,369		
2.3	Premium Ratio (2.1/2.2)				
2.4	Reserve Numerator	\$ 0	\$ 0		
2.5	Reserve Denominator	\$ 99,600,614	\$ 90,814,348		
2.6	Reserve Ratio (2.4/2.5)				
3.1	Does the reporting entity issue both participating and non-participating policies?			Yes []	No [X]
3.2	If yes, state the amount of calendar year premiums written on:				
3.21	Participating policies		\$		0
3.22	Non-participating policies		\$		0
4.	FOR MUTUAL REPORTING ENTITIES AND RECIPROCAL EXCHANGES ONLY:				
4.1	Does the reporting entity issue assessable policies?			Yes []	No []
4.2	Does the reporting entity issue non-assessable policies?			Yes []	No []
4.3	If assessable policies are issued, what is the extent of the contingent liability of the policyholders?				%
4.4	Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums.		\$		0
5.	FOR RECIPROCAL EXCHANGES ONLY:				
5.1	Does the exchange appoint local agents?			Yes []	No []
5.2	If yes, is the commission paid:				
5.21	Out of Attorney's-in-fact compensation			Yes []	No []
5.22	As a direct expense of the exchange			Yes []	No []
5.3	What expenses of the exchange are not paid out of the compensation of the Attorney-in-fact?				
5.4	Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred?			Yes []	No [X]
5.5	If yes, give full information:				
6.1	What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss? <u>The Company does not write workers compensation insurance.</u>				
6.2	Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process: <u>To estimate the (PML) we use a blended RMS RiskLink c7.0 and AIR Classic/2 v0.5 result based on a 100 year horizon. A consultant firm runs these models. The type of exposure comprising this PML are HO, DFI, and MHO policies.</u>				
6.3	What provision has this reporting entity made (such as catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss? <u>The Company has procured Catastrophic reinsurance to cover all lines of business. The maximum retention of such reinsurance in any one event is \$6M. The Company limits its exposure in coastal areas through the selection of insured risks.</u>				
6.4	Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence?			Yes [X]	No []
6.5	If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to unreinsured catastrophic loss:				

GENERAL INTERROGATORIES**PART 2 – PROPERTY & CASUALTY INTERROGATORIES**

7.1	Has the reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
7.2	If yes, indicate the number of reinsurance contracts containing such provisions.	0	
7.3	If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
8.1	Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
8.2	If yes, give full information		
9.1	Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results: (a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term; (b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer; (c) Aggregate stop loss reinsurance coverage; (d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party; (e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or (f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
9.2	Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where: (a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or (b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract.	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
9.3	If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9: (a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income; (b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and (c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.		
9.4	Except for transactions meeting the requirements of paragraph 31 of SSAP No. 62R, <i>Property and Casualty Reinsurance</i> , has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either: (a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or (b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
9.5	If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.		
9.6	The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria: (a) The entity does not utilize reinsurance; or (b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or (c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement.	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
10.	If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/> N/A <input type="checkbox"/>
11.1	Has the reporting entity guaranteed policies issued by any other entity and now in force?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
11.2	If yes, give full information		
12.1	If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the assets schedule, Page 2, state the amount of corresponding liabilities recorded for: 12.11 Unpaid losses 12.12 Unpaid underwriting expenses (including loss adjustment expenses)	\$	0
		\$	0
12.2	Of the amount on Line 15.3, Page 2, state the amount that is secured by letters of credit, collateral and other funds?	\$	0
12.3	If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses?	Yes <input type="checkbox"/>	No <input type="checkbox"/> N/A <input checked="" type="checkbox"/>
12.4	If yes, provide the range of interest rates charged under such notes during the period covered by this statement: 12.41 From 12.42 To		%
			%
12.5	Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
12.6	If yes, state the amount thereof at December 31 of current year: 12.61 Letters of Credit 12.62 Collateral and other funds	\$	0
		\$	0
13.1	Largest net aggregate amount insured in any one risk (excluding workers' compensation):	\$	1,173,250

GENERAL INTERROGATORIES**PART 2 – PROPERTY & CASUALTY INTERROGATORIES**

- 13.2 Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision? Yes [] No [X]
- 13.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount. 3
- 14.1 Is the reporting entity a cedant in a multiple cedant reinsurance contract? Yes [] No [X]
- 14.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:
- 14.3 If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts? Yes [] No []
- 14.4 If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements? Yes [] No []
- 14.5 If the answer to 14.4 is no, please explain:
- 15.1 Has the reporting entity guaranteed any financed premium accounts? Yes [] No [X]
- 15.2 If yes, give full information
- 16.1 Does the reporting entity write any warranty business? Yes [] No [X]
- If yes, disclose the following information for each of the following types of warranty coverage:
- | | 1 | 2 | 3 | 4 | 5 |
|------------------|------------------------|----------------------|------------------------|-------------------------|-----------------------|
| | Direct Losses Incurred | Direct Losses Unpaid | Direct Written Premium | Direct Premium Unearned | Direct Premium Earned |
| 16.11 Home | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| 16.12 Products | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| 16.13 Automobile | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| 16.14 Other* | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
- * Disclose type of coverage:
- 17.1 Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F-Part 3 that it excludes from Schedule F-Part 5. Inurred but not reported losses on contracts in force prior to July 1, 1984, and not subsequently renewed are exempt from inclusion in Schedule F-Part 5. Provide the following information for this exemption: Yes [] No [X]
- | | |
|--|------|
| 17.11 Gross amount of unauthorized reinsurance in Schedule F-Part 3 excluded from Schedule F-Part 5 | \$ 0 |
| 17.12 Unfunded portion of Interrogatory 17.11 | \$ 0 |
| 17.13 Paid losses and loss adjustment expenses portion of Interrogatory 17.11 | \$ 0 |
| 17.14 Case reserves portion of Interrogatory 17.11 | \$ 0 |
| 17.15 Incurred but not reported portion of Interrogatory 17.11 | \$ 0 |
| 17.16 Unearned premium portion of Interrogatory 17.11 | \$ 0 |
| 17.17 Contingent commission portion of Interrogatory 17.11 | \$ 0 |
| Provide the following information for all other amounts included in Schedule F-Part 3 and excluded from Schedule F-Part 5, not included above. | |
| 17.18 Gross amount of unauthorized reinsurance in Schedule F-Part 3 excluded from Schedule F-Part 5 | \$ 0 |
| 17.19 Unfunded portion of Interrogatory 17.18 | \$ 0 |
| 17.20 Paid losses and loss adjustment expenses portion of Interrogatory 17.18 | \$ 0 |
| 17.21 Case reserves portion of Interrogatory 17.18 | \$ 0 |
| 17.22 Incurred but not reported portion of Interrogatory 17.18 | \$ 0 |
| 17.23 Unearned premium portion of Interrogatory 17.18 | \$ 0 |
| 17.24 Contingent commission portion of Interrogatory 17.18 | \$ 0 |
- 18.1 Do you act as a custodian for health savings accounts? Yes [] No [X]
- 18.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$ 0
- 18.3 Do you act as an administrator for health savings accounts? Yes [] No [X]
- 18.4 If yes, please provide the balance of the funds administered as of the reporting date. \$ 0

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

	1 2016	2 2015	3 2014	4 2013	5 2012
Gross Premiums Written (Page 8, Part 1B, Cols. 1, 2 & 3)					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	23,047				
2. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	77,844,380	77,455,685	76,359,494	69,135,928	53,074,374
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	184,493,005	168,794,087	165,749,439	148,104,158	109,054,134
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....					
5. Nonproportional reinsurance lines (Lines 31, 32 & 33).....					
6. Total (Line 35).....	262,360,433	246,249,772	242,108,933	217,240,086	162,128,508
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	2,448				
8. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	31,631,517	34,613,379	33,831,999	28,514,435	24,825,284
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	81,940,727	73,847,181	72,385,343	61,670,138	51,580,437
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....					
11. Nonproportional reinsurance lines (Lines 31, 32 & 33).....					
12. Total (Line 35).....	113,574,692	108,460,560	106,217,341	90,184,573	76,405,721
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8).....	6,546,467	16,946,244	21,393,167	18,949,227	3,971,029
14. Net investment gain (loss) (Line 11).....	3,963,556	2,646,908	1,511,236	666,407	713,428
15. Total other income (Line 15).....	10,333	(296,452)			
16. Dividends to policyholders (Line 17).....					
17. Federal and foreign income taxes incurred (Line 19).....	4,238,636	6,714,430	7,747,111	7,857,639	1,687,500
18. Net income (Line 20).....	6,281,720	12,582,269	15,157,292	11,757,994	2,996,957
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3).....	221,401,064	211,420,260	175,911,100	149,939,108	142,935,601
20. Premiums and considerations (Page 2, Col. 3):					
20.1 In course of collection (Line 15.1).....	11,504,529	6,374,812	3,846,007	3,332,000	2,927,227
20.2 Deferred and not yet due (Line 15.2).....	2,767,334	6,059,343	8,672,634	7,510,798	5,943,334
20.3 Accrued retrospective premiums (Line 15.3).....					
21. Total liabilities excluding protected cell business (Page 3, Line 26).....	148,541,258	143,781,458	120,461,597	108,870,216	114,326,708
22. Losses (Page 3, Line 1).....	23,566,556	19,656,113	17,069,734	16,854,712	15,546,268
23. Loss adjustment expenses (Page 3, Line 3).....	11,901,769	11,568,347	6,258,008	5,424,017	5,302,338
24. Unearned premiums (Page 3, Line 9).....	64,132,289	59,589,888	59,455,696	54,785,885	45,942,269
25. Capital paid up (Page 3, Lines 30 & 31).....	1,000	1,000	1,000	1,000	1,000
26. Surplus as regards policyholders (Page 3, Line 37).....	72,859,806	67,638,802	55,449,503	41,068,891	28,608,893
Cash Flow (Page 5)					
27. Net cash from operations (Line 11).....	8,383,397	28,165,424	13,111,657	20,132,800	29,129,308
Risk-Based Capital Analysis					
28. Total adjusted capital.....	72,859,806	67,638,802	55,449,503	41,068,891	28,608,893
29. Authorized control level risk-based capital.....	10,073,619	12,996,927	12,837,846	9,846,853	6,962,693
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Item divided by Page 2, Line 12, Col. 3) x 100.0					
30. Bonds (Line 1).....	85.5	74.8	77.2	80.0	79.8
31. Stocks (Lines 2.1 & 2.2).....					
32. Mortgage loans on real estate (Lines 3.1 & 3.2).....					
33. Real estate (Lines 4.1, 4.2 & 4.3).....					
34. Cash, cash equivalents and short-term investments (Line 5).....	14.5	25.2	22.8	20.0	20.2
35. Contract loans (Line 6).....					
36. Derivatives (Line 7).....					
37. Other invested assets (Line 8).....					
38. Receivables for securities (Line 9).....					
39. Securities lending reinvested collateral assets (Line 10).....					
40. Aggregate write-ins for invested assets (Line 11).....					
41. Cash, cash equivalents and invested assets (Line 12).....	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds (Sch. D, Summary, Line 12, Col. 1).....					
43. Affiliated preferred stocks (Sch. D, Summary, Line 18, Col. 1).....					
44. Affiliated common stocks (Sch. D, Summary, Line 24, Col. 1).....					
45. Affiliated short-term investments (subtotals included in Schedule DA, Verification, Column 5, Line 10).....					
46. Affiliated mortgage loans on real estate.....					
47. All other affiliated.....					
48. Total of above lines 42 to 47.....	0	0	0	0	0
49. Total investment in parent included in Lines 42 to 47 above.....					
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0).....	0.0				

FIVE-YEAR HISTORICAL DATA

(Continued)

	1	2	3	4	5
	2016	2015	2014	2013	2012
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24).....	(94,655)				
52. Dividends to stockholders (Line 35).....					
53. Change in surplus as regards policyholders for the year (Line 38).....	5,221,003	12,189,299	14,380,611	12,459,998	5,078,888
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....					
55. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	17,378,495	12,379,566	11,783,266	10,199,147	9,549,040
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	47,959,171	35,260,151	38,455,568	26,924,450	24,356,401
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....					
58. Nonproportional reinsurance lines (Lines 31, 32 & 33).....					
59. Total (Line 35).....	65,337,667	47,639,717	50,238,834	37,123,597	33,905,441
Net Losses Paid (Page 9, Part 2, Col. 4)					
60. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....					
61. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	11,416,917	8,078,639	7,945,879	7,185,610	8,226,662
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	30,831,034	22,969,300	25,506,418	18,890,549	21,052,348
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....					
64. Nonproportional reinsurance lines (Lines 31, 32 & 33).....					
65. Total (Line 35).....	42,247,951	31,047,939	33,452,297	26,076,160	29,279,010
Operating Percentages (Page 4) (Item divided by Page 4, Line 1) x 100.0					
66. Premiums earned (Line 1).....	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2).....	42.3	31.0	33.2	33.7	50.0
68. Loss expenses incurred (Line 3).....	18.1	19.2	12.6	10.7	12.7
69. Other underwriting expenses incurred (Line 4).....	33.6	34.1	33.1	32.3	31.2
70. Net underwriting gain (loss) (Line 8).....	6.0	15.6	21.1	23.3	6.1
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0).....	32.3	34.3	31.7	29.1	26.7
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0).....	60.4	50.3	45.8	44.4	62.7
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35, divided by Page 3, Line 37, Col. 1 x 100.0).....	155.9	160.4	191.6	219.6	267.1
One Year Loss Development (000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2-Summary, Line 12, Col. 11).....	5,383	2,796	(1,329)	(1,025)	2,838
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year-end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100).....	8.0	5.0	(3.2)	(3.6)	12.1
Two Year Loss Development (000 omitted)					
76. Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2-Summary, Line 12, Col. 12).....	8,397	654	67	5,905	4,621
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior-year end (Line 76 above divided by Page 4, Line 21, Col. 2 x 100.0).....	15.1	1.6	0.2	25.1	20.3

If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors?

Yes [] No []

If no, please explain:

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES

SCHEDULE P - PART 1 - SUMMARY

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported-Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX								0	XXX
2. 2007.....	75,407	20,950	54,457	20,963		1,497		1,689		150	24,149	XXX
3. 2008.....	113,879	35,384	78,495	40,055	854	3,496	41	5,120	59	198	47,716	XXX
4. 2009.....	102,999	41,794	61,205	33,065		4,951		5,193		401	43,209	XXX
5. 2010.....	105,194	52,147	53,047	36,713	4,590	5,333	669	6,085	144	208	42,727	XXX
6. 2011.....	118,841	58,514	60,327	35,989	4,498	3,348	418	3,966	123	221	38,264	XXX
7. 2012.....	134,664	69,261	65,403	30,381	4,809	3,667	594	4,293	195	159	32,742	XXX
8. 2013.....	193,714	112,373	81,341	40,113	14,037	7,265	2,542	5,597	635	578	35,761	XXX
9. 2014.....	234,323	132,775	101,548	51,368	18,086	10,560	3,697	6,694	711	771	46,129	XXX
10. 2015.....	245,621	137,294	108,327	44,843	15,796	10,411	3,645	7,719	736	441	42,796	XXX
11. 2016.....	252,460	143,427	109,032	47,193	17,165	4,135	1,381	13,043	5,748	190	40,078	XXX
12. Totals.....	XXX	XXX	XXX	380,682	79,835	54,663	12,987	59,399	8,352	3,317	393,571	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding-Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....											0	XXX	
2. 2007.....											0	XXX	
3. 2008.....	33				2			0			35	XXX	
4. 2009.....	158				42			1			200	XXX	
5. 2010.....	55	7	243	97	64	8	55	19	35		321	XXX	
6. 2011.....	110	36	398	159	51	6	90	31	58	0	474	XXX	
7. 2012.....	237	32	363	145	196	38	82	28	53		688	XXX	
8. 2013.....	499	175	800	320	501	176	181	62	117	0	1,366	XXX	
9. 2014.....	777	272	2,550	1,020	1,130	396	576	197	392	7	3,533	XXX	
10. 2015.....	1,743	610	5,248	2,099	1,692	592	1,185	406	790	9	6,942	XXX	
11. 2016.....	7,414	3,510	19,034	7,612	1,485	619	4,298	1,472	2,987	94	21,910	XXX	
12. Totals.....	11,025	4,641	28,635	11,452	5,162	1,835	6,466	2,215	4,433	110	35,468	XXX	

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior..	XXX	XXX	XXX	XXX	XXX	XXX			XXX	0	0
2. 2007.	24,149	0	24,149	32.0	0.0	44.3				0	0
3. 2008.	48,705	954	47,751	42.8	2.7	60.8				33	2
4. 2009.	43,409	0	43,409	42.1	0.0	70.9				158	42
5. 2010.	48,582	5,534	43,049	46.2	10.6	81.2				194	127
6. 2011.	44,010	5,272	38,738	37.0	9.0	64.2				313	162
7. 2012.	39,271	5,842	33,429	29.2	8.4	51.1				423	264
8. 2013.	55,073	17,946	37,127	28.4	16.0	45.6				804	561
9. 2014.	74,048	24,386	49,662	31.6	18.4	48.9				2,035	1,498
10. 2015.	73,630	23,892	49,738	30.0	17.4	45.9				4,282	2,660
11. 2016.	99,589	37,601	61,988	39.4	26.2	56.9				15,325	6,585
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	23,567	11,902

Note: Parts 2 and 4 are gross of all discounting, including tabular discounting. Part 1 is gross of only nontabular discounting, which is reported in Columns 32 and 33 of Part 1. The tabular discount, if any, is reported in the Notes to Financial Statements, which will reconcile Part 1 with Parts 2 and 4.

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	One Year	Two Year
1. Prior.....											.....0	.....0
2. 2007.....	.....21,860	.....22,385	.....22,334	.....22,531	.....22,502	.....22,560	.....22,500	.....22,500	.....22,460	.....22,460	.....0	.....(40)
3. 2008.....	.....XXX	.....41,415	.....40,242	.....41,451	.....41,679	.....42,270	.....42,405	.....42,473	.....42,547	.....42,691	.....143	.....217
4. 2009.....	.....XXX	.....XXX	.....33,676	.....35,523	.....35,718	.....36,568	.....36,936	.....37,379	.....37,718	.....38,215	.....497	.....837
5. 2010.....	.....XXX	.....XXX	.....XXX	.....31,682	.....33,708	.....34,410	.....35,645	.....35,861	.....36,248	.....37,073	.....825	.....1,212
6. 2011.....	.....XXX	.....XXX	.....XXX	.....XXX	.....31,208	.....31,845	.....33,234	.....33,742	.....34,093	.....34,836	.....743	.....1,095
7. 2012.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....33,790	.....29,699	.....29,556	.....28,726	.....29,279	.....553	.....(277)
8. 2013.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....31,780	.....29,359	.....31,059	.....32,048	.....989	.....2,689
9. 2014.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....40,630	.....41,442	.....43,294	.....1,852	.....2,664
10. 2015.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....42,192	.....41,973	.....(219)	.....XXX
11. 2016.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....51,799	.....XXX	.....XXX
12. Totals.....											.....5,383	.....8,397

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016		
1. Prior.....	.....000										.....XXX	.....XXX
2. 2007.....	.....13,718	.....21,049	.....21,836	.....22,306	.....22,448	.....22,560	.....22,499	.....22,499	.....22,460	.....22,460	.....XXX	.....XXX
3. 2008.....	.....XXX	.....28,969	.....37,715	.....39,976	.....41,239	.....42,102	.....42,275	.....42,391	.....42,471	.....42,656	.....XXX	.....XXX
4. 2009.....	.....XXX	.....XXX	.....23,636	.....31,770	.....34,340	.....35,844	.....36,366	.....37,037	.....37,467	.....38,016	.....XXX	.....XXX
5. 2010.....	.....XXX	.....XXX	.....XXX	.....20,156	.....30,258	.....33,552	.....34,672	.....35,621	.....35,952	.....36,787	.....XXX	.....XXX
6. 2011.....	.....XXX	.....XXX	.....XXX	.....XXX	.....21,972	.....30,272	.....31,983	.....33,506	.....33,867	.....34,420	.....XXX	.....XXX
7. 2012.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....18,247	.....25,494	.....27,425	.....28,001	.....28,644	.....XXX	.....XXX
8. 2013.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....18,635	.....26,923	.....29,146	.....30,799	.....XXX	.....XXX
9. 2014.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....24,850	.....36,178	.....40,146	.....XXX	.....XXX
10. 2015.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....23,986	.....35,812	.....XXX	.....XXX
11. 2016.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....32,783	.....XXX	.....XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	Bulk and IBNR Reserves on Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)											
	1	2	3	4	5	6	7	8	9	10		
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016		
1. Prior.....												
2. 2007.....	.....4,892	.....766	.....354	.....118	.....23							
3. 2008.....	.....XXX	.....6,618	.....1,222	.....536	.....215	.....11						
4. 2009.....	.....XXX	.....XXX	.....5,436	.....1,677	.....625	.....207						
5. 2010.....	.....XXX	.....XXX	.....XXX	.....5,649	.....1,386	.....128	.....87					.....182
6. 2011.....	.....XXX	.....XXX	.....XXX	.....XXX	.....6,482	.....443	.....319					.....298
7. 2012.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....11,760	.....3,147	.....1,455	.....200			.....272
8. 2013.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....9,738	.....1,095	.....881			.....599
9. 2014.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....11,429	.....3,115			.....1,909
10. 2015.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....13,052			.....3,928
11. 2016.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX			.....14,247

American Integrity Insurance Company of Florida SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	1 Active Status	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Incl. in Col. 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama.....AL	N								
2. Alaska.....AK	N								
3. Arizona.....AZ	N								
4. Arkansas.....AR	N								
5. California.....CA	N								
6. Colorado.....CO	N								
7. Connecticut.....CT	N								
8. Delaware.....DE	N								
9. District of Columbia.....DC	N								
10. Florida.....FL	L	262,360,433	252,459,513		64,921,332	84,076,709	39,321,074		
11. Georgia.....GA	N								
12. Hawaii.....HI	N								
13. Idaho.....ID	N								
14. Illinois.....IL	N								
15. Indiana.....IN	N								
16. Iowa.....IA	N								
17. Kansas.....KS	N								
18. Kentucky.....KY	N								
19. Louisiana.....LA	N								
20. Maine.....ME	N								
21. Maryland.....MD	N								
22. Massachusetts.....MA	N								
23. Michigan.....MI	N								
24. Minnesota.....MN	N								
25. Mississippi.....MS	N								
26. Missouri.....MO	N								
27. Montana.....MT	N								
28. Nebraska.....NE	N								
29. Nevada.....NV	N								
30. New Hampshire.....NH	N								
31. New Jersey.....NJ	N								
32. New Mexico.....NM	N								
33. New York.....NY	N								
34. North Carolina.....NC	N								
35. North Dakota.....ND	N								
36. Ohio.....OH	N								
37. Oklahoma.....OK	N								
38. Oregon.....OR	N								
39. Pennsylvania.....PA	N								
40. Rhode Island.....RI	N								
41. South Carolina.....SC	N								
42. South Dakota.....SD	N								
43. Tennessee.....TN	N								
44. Texas.....TX	N								
45. Utah.....UT	N								
46. Vermont.....VT	N								
47. Virginia.....VA	N								
48. Washington.....WA	N								
49. West Virginia.....WV	N								
50. Wisconsin.....WI	N								
51. Wyoming.....WY	N								
52. American Samoa.....AS	N								
53. Guam.....GU	N								
54. Puerto Rico.....PR	N								
55. US Virgin Islands.....VI	N								
56. Northern Mariana Islands.....MP	N								
57. Canada.....CAN	N								
58. Aggregate Other Alien.....OT	XXX	.0	.0	.0	.0	.0	.0	.0	.0
59. Totals.....	(a).....1	262,360,433	252,459,513	.0	64,921,332	84,076,709	39,321,074	.0	.0

DETAILS OF WRITE-INS

58001.....	XXX								
58002.....	XXX								
58003.....	XXX								
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX	.0	.0	.0	.0	.0	.0	.0	.0
58999. Totals (Lines 58001 thru 58003+ Line 58998) (Line 58 above)	XXX	.0	.0	.0	.0	.0	.0	.0	.0

(a) Insert the number of "L" responses except for Canada and Other Alien.

(L) - Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) - Registered - Non-domiciled RRGs; (Q) - Qualified - Qualified or Accredited Reinsurer;

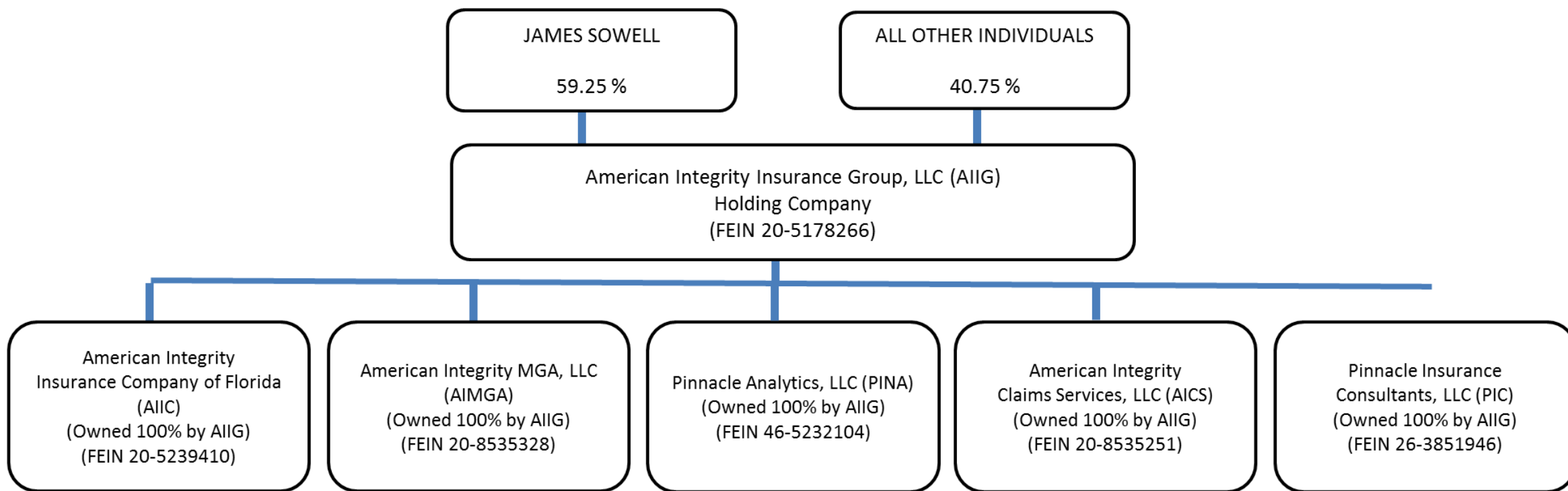
(E) - Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) - None of the above - Not allowed to write business in the state.

Explanation of Basis of Allocation of Premiums by States, etc.

All Premiums are written and earned in Florida

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 – ORGANIZATIONAL CHART



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