Insurance Capital Build-Up Incentive Program Summary Report on Compliance with Writing Ratio (WR), Minimum Required Surplus (MRS), and Required PML Coverage

Method1110710171018 <t< th=""><th>Summary Report on Com</th><th>St. Johns Ins Co</th><th>Southern Fidelity Ins Co</th><th>United P&C Ins Co</th><th>Universal P&C Ins Co</th><th>American Capital</th><th>Tower Hill Signature Ins Co - fka Royal Palm</th><th>Florida Peninsula Ins Co</th><th>Cypress P&C Ins Co</th><th>Privilege Underwriters Reciprocal Exchange</th><th>American Integrity Ins Co</th><th>First Home Ins Co</th><th>American Traditions Ins Co fka Modern USA</th><th>Olympus Ins Co</th></t<>	Summary Report on Com	St. Johns Ins Co	Southern Fidelity Ins Co	United P&C Ins Co	Universal P&C Ins Co	American Capital	Tower Hill Signature Ins Co - fka Royal Palm	Florida Peninsula Ins Co	Cypress P&C Ins Co	Privilege Underwriters Reciprocal Exchange	American Integrity Ins Co	First Home Ins Co	American Traditions Ins Co fka Modern USA	Olympus Ins Co
UBALIEF TRANSPORT SAD3030 Meter VR The optimizer of colspan="2">Implementation of the Meter Sad30207 SAD30307 Tool of too optimizer of colspan="2">SAD30307 SAD30307 Tool of too optimizer of colspan="2">SAD30307 SAD30307 Tool of too optimizer of colspan="2">SAD30307 Tool optimizer of colspan="2">SAD30307 Tool optimizer of colspan="2">SAD30307 Tool optimizer of colspan="2">SAD3007 Tool optimizer of colspan="2">SAD30307 Tool optimizer of colspan="2">SAD3007 Tool optimizer of colspan="2">SAD3007 Tool optimizer of colspan="2">SAD3007 Tool optimizer of colspan="2">SAD3007 Tool optimizer of colspan="2">SAD3007 Colspan="2">SAD3007 Tool optimizer of colspan="2">SAD3007 Tool optimizer of colspan="2">SAD3007SAD3007 S		11/15/07	8/1/07	12/31/07	6/1/07	3/31/08	6/1/07	7/1/07	1/1/08	12/31/08		12/31/08		12/31/07
BABCONC 1.9 0.71 0.77 Units of the second of the se	(Quarter Ended)										r	et minimum v		lts in
13130000000000000000000000000000000000											penalty intere	st of 25 bps	or 450 bps, acco	
Battory 1.96 1.97 1.96 1.97 0.96 1.90 Pathet Verse Hunder Archived Archived Holes Pathet Verse Hunder Archived Archived Holes Gd200207 1.00 1.60 0.10 1.60 0.10 1.60 0.10 1.60 0.10 1.60 0.00 1.60 0.00 1.60 0.00 1.60 0.00 1.60 0.00 1.60 0.00<	12/31/2006	1.04	0.32	1.34								company as	sessed 25 bps p	
Medere MRT Indo Phi Phi <th< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>0.80</td><td>0.90</td><td></td><td></td><td></td><td></td><td>penalty</td></th<>								0.80	0.90					penalty
Meter Mine Ind Mode Ind	Meets WR	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a					penalty
Meet WR No No Mee No <				_										
131007 138 138 132 130 137 137 117 014 434 0.36 019 0.48 Mess VR 100 101 101 104 126 205 0.00 0.10 765 0.72 775 0.75														
Biology Meeter 1:0 1:0 1:0 1:0 1:0 1:0 1:0 1:0 1:0 1:0 0:0	12/31/2007	1.18	1.26	1.32	1.39	0.76	2.13	1.37	1.12	0.11	4.94	0.36	0.19	0.58
BASE VP Meets VP	3/31/2008	1.10	1.01	1.04	1.26	0.82	2.02	2.05	0.90	0.10	3.06	0.21	0.59	0.78
B0300000 - Couct 6.85 1.70 2.17 1.021 1.12 2.62 1.47 1.33 0.41 8.28 1.11 1.67 1.00 B0300000 - Couct** 0.63 0.64 0.82 0.74 0.85 0.74 0.85 0.74 0.85 0.74 0.85 0.74 0.85 0.74 0.85 0.74 0.85 0.85 0.72 0.74 0.85 0.85 0.72 0.74 0.85 0.85 0.72 0.74 0.85 0.85 0.72 0.74 0.85 0.85 0.72 0.72 0.74 0.85 0.85 0.77 0.77 0.77 0.77 0.77 0.77 0.77 0.77 0.77 0.77 0.78 7.75 0.77 0.77 0.77 0.77 0.78 7.75 0.77 0.77 0.77 0.77 0.77 0.77 0.77 0.77 0.77 0.77 0.77 0.77 0.77 0.78 0.77 0.78 0.77 0.78 <														
04030208-Net 1.00 0.09 1.82 2.95 0.88 2.16 1.82 0.13 5.81 0.72 0.08 0.08 12312008-Net 0.73 6.33 1.74 3.45 1.05 1.32 3.77 3.82 1.25 0.03 7.47 0.65 1.08 0.05 1.08 0.02 0.07 0.48 0.65 0.08 0.02 0.07 Vise Vise <td></td> <td>No</td> <td>No</td> <td>No</td> <td>No</td> <td>No</td> <td></td> <td>No</td> <td>No</td> <td></td> <td></td> <td></td> <td>Yes</td> <td>No</td>		No	No	No	No	No		No	No				Yes	No
1212 JO2000 - Grout** 6.00 1.74 2.45 1.025 2.77 J.B2 1.25 0.03 7.47 0.95 1.20 0.01 Metels VIR Yes	09/30/2008 - Net	1.09	0.99	1.82	2.95	0.88	2.16	1.82	0.61	0.13	5.81	0.72	0.84	0.69
Meets WR Yes Ye														
03/3 2000 - Gross** 6.05 1.76 3.22 10.51 1.15 3.70 2.00 0.44 7.22 0.08 1.41 Motes WR Yes Yes Yes Yes Yes Yes Yes Yes No No Yes Yes No Yes Yes No Yes Yes Yes Yes Yes Yes Yes Yes Yes														
03/31/2008 - Net 0.46 1.07 2.17 3.19 0.70 2.03 2.24 0.71 0.06 Vis No. No. </td <td></td>														
Meets MRS Yes Yes Yes Yes Yes Yes Yes Yes Yes No Yes No 06/30200-0:orss** 0.73 0.74 1.74 0.75 0.77 1.73 0.76 0.76 0.76 0.76 0.76 0.78 0.76 0.78 0.76 0.78 0.76 0.78 0.76 0.78 0.76 0.78 <	03/31/2009 - Net	0.46	1.07	2.17	3.119	0.70	2.03	2.24	0.71	0.06	5.03	0.58	0.98	0.68
06/30/2009- Net 0.26 0.94 1.73 2.59 0.62 1.95 0.78 0.71 4.42 0.32 1.68 0.67 Meds MRS Yes Yes Yes Yes Yes Yes Yes No No </td <td></td>														
Meeta MRS, Yes Yes Yes Yes Yes Yes Yes Yes Yes No Yes Yes <thyes< <="" td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></thyes<>														
09/30/2010 - Net 0.03 1.03 1.75 2.41 0.16 1.91 2.25 0.80 -0.01 4.34 NA 1.17 0.25 Medts MRS Yes Yes Yes Yes Yes Yes Yes Yes NA Yes NA Yes NA Yes NA Yes														
Medes WR Yes Yes <thyes< th=""> Yes <thyes< th=""> <thyes< <="" td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></thyes<></thyes<></thyes<>														
12/31/2009 - Gross** 6.83 1.94 3.83 11.13 1.20 3.45 3.82 1.40 0.48 7.11 N/A 1.89 N/A 12/31/2009 - Net -0.12 1.02 1.57 2.21 0.52 1.84 2.17 0.79 0.07 3.61 N/A 1.13 N/A Meets MRS Yes Yes Yes Yes Yes Yes Yes N/A N/A 1.13 N/A 0/31/2010 - Gross*** 6.81 2.13 3.66 1.47 1.22 3.42 3.74 1.44 0.05 6.60 N/A 2.07 N/A 0/31/2010 - Net -0.28 1.20 1.55 1.93 0.69 1.80 2.06 0.83 0.07 3.26 N/A 1.20 N/A 0/30/2010 - Gross*** 6.68 2.14 3.67 1.28 0.28 0.07 3.26 N/A 1.20 N/A 0/30/2010 - Gross*** 6.68 2.14 3.67 1.25 2.28 0.28 1.23 0.69 N/A 1.20 N/A <tr< td=""><td>Meets WR</td><td>Yes</td><td>No</td><td>Yes</td><td>Yes</td><td>No</td><td>Yes</td><td>Yes</td><td>No</td><td>No</td><td>Yes</td><td>N/A</td><td>Yes</td><td>No</td></tr<>	Meets WR	Yes	No	Yes	Yes	No	Yes	Yes	No	No	Yes	N/A	Yes	No
Meets WR Yes NA Yes NA	12/31/2009 - Gross**		1.94						1.40					
03/31/2010 - Gross*** 6.81 2.13 3.96 11.47 1.29 3.42 3.74 1.44 0.50 6.90 N/A 2.07 03/31/2010 - Net -0.28 1.20 1.55 1.93 0.69 1.80 Yes N/A 1.20 N/A Meets MRS No No Yes Yes Yes N/A Yes N/A Yes N/	Meets WR	Yes	No		Yes	No			No	No	Yes	N/A	Yes	N/A
0331/2010 - Net -0.28 1.20 1.55 1.93 0.69 1.80 2.06 0.83 0.07 3.26 N/A 1.20 N/A Meets MRS No Ves Yes Yes Yes Yes Yes Yes Yes Yes N/A														
Meets MRS No Yes N/A Yes N/A 06/30/2010 - Gross*** 6.68 2.14 3.97 1.25 0.28 3.25 2.34 1.33 0.09 4.32 N/A 1.20 N/A 06/30/2010 - Gross*** 6.64 2.18 N/A Yes Yes Yes Yes Yes N/A Yes N/A 09/30/2010 - Gross*** 6.64 2.18 3.95 12.98 1.40 3.40 3.68 2.23 0.58 7.77 N/A 2.18 N/A 09/30/2010 - Net -0.34 1.08 1.59 3.01 0.90 1.13 2.27 1.35 0.08 3.81 N/A Yes N/A Meets MRS Yes Yes Yes Yes Yes N/A Yes N/A 12/31/2010 - Gross*** 6.56 2.23 4.04 3.35	03/31/2010 - Net	-0.28	1.20	1.55	1.93	0.69	1.80	2.06	0.83	0.07	3.26	N/A	1.20	N/A
06/30/2010 - Net Meets WR -0.55 1.04 1.52 2.85 0.28 3.25 2.34 1.33 0.09 4.32 N/A 1.20 N/A Meets MRS Yes No Yes N/A Yes N/A <td< td=""><td>Meets MRS</td><td>No</td><td>Yes</td><td>Yes</td><td>Yes</td><td>Yes</td><td>Yes</td><td>Yes</td><td>Yes</td><td>Yes</td><td>Yes</td><td>N/A</td><td>Yes</td><td>N/A</td></td<>	Meets MRS	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	Yes	N/A
Meets MRS Yes N/A Yes N/A Yes N/A 09/30/2010 - Gross*** 6.64 2.18 3.05 12.98 1.40 3.40 3.68 2.23 0.58 7.77 N/A 2.18 N/A 09/30/2010 - Ster 4.04 1.08 1.59 3.01 0.90 1.13 2.27 1.35 0.08 3.81 N/A Yes N/A Yes N/A 12/31/2010 - Net -0.15 1.20 1.73 3.85 0.83 0.67 2.25 1.48 0.09 4.34 N/A 2.11 N/A 12/31/2010 - Net -0.15 1.20 1.73 3.85 0.83 0.67 2.25 1.48 0.09 4.34 N/A Yes N/A Yes N/A Yes	06/30/2010 - Net	-0.55	1.04	1.52	2.85	0.28	3.25	2.34	1.33	0.09	4.32	N/A	1.20	N/A
09/30/2010 - Net -0.34 1.08 1.59 3.01 0.90 1.13 2.27 1.35 0.08 3.81 N/A 1.19 N/A Meets MRS Yes Yes Yes Yes Yes Yes Yes N/A Yes <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>														
Meets WR Yes No No No Yes N/A Yes N/A 12/31/2010 - Net -0.15 1.20 1.73 3.85 0.83 0.67 2.25 1.48 0.09 4.34 N/A Yes N/A Meets WR Yes Yes Yes Yes No No Yes No NA Yes N/A 03/31/2011 - Gros*** 6.53 2.09 4.43 13.7 1.31 3.37 3.8 2.48 0.63 8.61 N/A 2.29 N/A 03/31/2011 - Net -0.06 1.05 2.11 3.86 0.7 0.38 1.82 1.58 0.														
12/31/2010 - Gross*** 6.56 2.23 4.04 13.45 1.35 3.41 3.71 2.34 0.60 8.17 N/A 2.21 N/A 12/31/2010 - Net -0.15 1.20 1.73 3.85 0.83 0.67 2.25 1.48 0.09 4.34 N/A 1.17 N/A Meets WR Yes No No Yes N/A Yes N/A Yes N/A 03/31/2011 - Oross*** 6.53 2.09 4.43 13.7 1.31 3.37 3.8 2.48 0.63 8.61 N/A 2.29 N/A 03/31/2011 - Net -0.06 1.05 2.11 3.86 0.7 0.38 1.82 1.58 0.1 4.78 N/A Yes N/A 06/30/2011 - Gross*** 6.671 2.22 4.62 13.89 1.6 3.18 3.88 2.57 0.68 8.91 N/A Yes N/A 06/30/2011 - Gross*** </td <td></td> <td>Yes</td> <td>No</td> <td>No</td> <td>Yes</td> <td>No</td> <td>No</td> <td>Yes</td> <td>No</td> <td>No</td> <td>Yes</td> <td>N/A</td> <td>Yes</td> <td>N/A</td>		Yes	No	No	Yes	No	No	Yes	No	No	Yes	N/A	Yes	N/A
Meets WR Meets MRS Yes No No Yes No No No Yes No Yes No No Yes Yes Yes N/A Yes N/A 03/31/2011 - Gross*** 6.53 2.09 4.43 13.7 1.31 3.37 3.8 2.48 0.63 8.61 N/A 2.29 N/A 03/31/2011 - Net -0.06 1.05 2.11 3.86 0.7 0.38 1.82 1.58 0.1 4.78 N/A 1.9 N/A Meets WR Yes Yes Yes Yes Yes No No No No No No NA N/A 1.9 N/A Meets WR Yes Yes Yes Yes Yes Yes Yes No		6.56	2.23	4.04	13.45	1.35	3.41	3.71	2.34	0.60	8.17	N/A	2.21	N/A
03/31/2011 - Gross*** 6.53 2.09 4.43 1.3.7 1.31 3.37 3.8 2.48 0.63 8.61 N/A 2.29 N/A 03/31/2011 - Net -0.06 1.05 2.11 3.86 0.7 0.38 1.82 1.58 0.1 4.78 N/A 1.19 N/A Meets WR Yes Yes Yes Yes Yes Yes No No No No No No No Yes N/A Yes N/A 06/30/2011 - Gross*** 6.71 2.22 4.62 13.89 1.6 3.18 3.88 2.57 0.68 8.91 N/A 2.46 N/A 06/30/2011 - Net -0.42 0.93 2.14 2.97 0.99 -1.67 1.72 1.63 0.12 4.35 N/A Yes N/A Meets MRS Yes Yes Yes Yes Yes Yes N/A Yes N/A Yes N/A	Meets WR	Yes	No	No	Yes	No	No c	ι Yes	No	No	Yes	N/A	Yes	N/A
03/31/2011 - Net -0.06 1.05 2.11 3.86 0.7 0.38 1.82 1.58 0.1 4.78 N/A 1.19 N/A Meets WR Yes Yes Yes Yes Yes No Yes Yes N/A Yes<														
Meets MRS Yes N/A Yes N/A 06/30/2011 - Gross*** 6.71 2.22 4.62 13.89 1.6 3.18 3.88 2.57 0.68 8.91 N/A 2.46 N/A 06/30/2011 - Net -0.42 0.93 2.14 2.97 0.99 -1.67 1.72 1.63 0.12 4.35 N/A 1.32 N/A Meets WR**** Yes N/A Yes Yes Yes No No No No No N/A Yes	03/31/2011 - Net	-0.06	1.05	2.11	3.86	0.7	0.38	1.82	1.58	0.1	4.78	N/A	1.19	N/A
06/30/2011 - Net Meets WR**** -0.42 Yes 0.93 N/A 2.14 Yes 2.97 Yes 0.99 Yes -1.67 Yes 1.72 N/A 1.63 No 0.12 No 4.35 N/A N/A 1.32 Yes N/A Meets MRS Yes Yes Yes Yes Yes Yes N/A No No No No No N/A Yes Yes														
Meets WR**** Yes N/A Yes N/A Yes <														
09/30/2011 - Gross*** 6.67 2.21 4.93 14.37 1.77 2.9 3.94 2.68 0.7 8.87 N/A 2.5 N/A 09/30/2011 - Net 0.31 0.97 2.31 2.7 1.15 0.02 1.49 1.67 0.14 4.76 N/A 2.5 N/A Meets WR**** Yes N/A Yes Yes Yes Yes Yes Yes Yes Yes N/A Yes Yes N/A Yes N/A Yes N/A Yes N/A N/A 12/31/2011 - Set 0.31 0.9	Meets WR****	Yes	N/A	Yes	Yes	N/A	No c	ι No	No	N/A	Yes	N/A	Yes	N/A
09/30/2011 - Net Meets WR**** 0.31 0.97 2.31 2.7 1.15 0.02 1.49 1.67 0.14 4.76 N/A 1.31 N/A Meets WR**** Yes N/A Yes Yes Yes N/A No α N/A No N/A No N/A Yes N/A Yes N/A 12/31/2011 - Gross*** 6.76 2.24 5.26 14.82 1.98 2.68 4.51 2.83 0.72 8.97 N/A 2.49 N/A 12/31/2011 - Net 0.31 0.99 2.58 3.76 1.36 0 1.42 1.78 0.14 4.35 N/A 2.49 N/A Meets WR**** Yes N/A Yes N/A N/A N/A N/A N/A 1.31 N/A														
Meets MRS Yes Yes Yes Yes Yes Yes Yes Yes Yes N/A Yes N/A 12/31/2011 - Gross*** 6.76 2.24 5.26 14.82 1.98 2.68 4.51 2.83 0.72 8.97 N/A 2.49 N/A 12/31/2011 - Net 0.31 0.99 2.58 3.76 1.36 0 1.42 1.78 0.14 4.35 N/A 1.31 N/A Meets WR**** Yes N/A Yes Yes N/A N/A N/A N/A Yes N/A	09/30/2011 - Net	0.31	0.97	2.31	2.7	1.15	0.02	1.49	1.67	0.14	4.76	N/A	1.31	N/A
12/31/2011 - Net 0.31 0.99 2.58 3.76 1.36 0 1.42 1.78 0.14 4.35 N/A 1.31 N/A Meets WR**** Yes N/A Yes N/A N/A N/A N/A Yes N/A														
Meets WR**** Yes N/A Yes Yes N/A N/A N/A N/A Yes N/A Yes N/A														

	St. Johns Ins Co	Southern Fidelity Ins Co	United P&C Ins Co	Universal P&C Ins Co	American Capital Assur Corp	Tower Hill Signature Ins Co - fka Royal Palm	Florida Peninsula Ins Co	Cypress P&C Ins Co	Privilege Underwriters Reciprocal Exchange	American Integrity Ins Co	First Home Ins Co	American Traditions Ins Co fka Modern USA	Olympus Ins Co
Required Writing Ratio Date	11/15/07	8/1/07	12/31/07	6/1/07	3/31/08	6/1/07	7/1/07	1/1/08	12/31/08	Provided by Statute (1)	12/31/08	Provided by Statute (1)	12/31/07
(Quarter Ended)										Glaidle (1)		Glatute (1)	
3/31/2012 - Gross***	6.96	2.30	5.44	15.24	2.10	2.58	4.87	3.00	1.14	9.36	N/A	2.50	N/A
3/31/2012 - Net Meets WR****	0.40 Yes	1.04 N/A	2.73 Yes	3.48 Yes	1.43 N/A	-0.14 N/A	1.88 N/A	1.91 N/A	0.23 N/A	4.69 Yes	N/A N/A	1.30 Yes	N/A N/A
Meets MRS	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	N/A	Yes	N/A
6/30/2012 - Gross*** 6/30/2012 - Net	7.21 0.47	2.38 0.87	5.7 2.61	15.45 4.83	1.91 1.2	2.61 0.46	5.53 1.99	3.11 1.97	0.77 0.16	9.75 4.25	N/A N/A	2.55 1.34	N/A N/A
Meets WR**** Meets MRS	Yes Yes	N/A Yes	Yes Yes	Yes Yes	N/A Yes	N/A No	N/A Yes	N/A Yes	N/A Yes	N/A Yes	N/A N/A	N/A Yes	N/A N/A
9/30/2012 - Gross*** 9/30/2012 - Net	7.31 0.51	2.41 0.93	6.02 2.93	15.93 5.28	1.94 1.23	2.7 0.38	6.01 2.28	3.17 1.97	0.82 0.18	10.5 4.49	N/A N/A	2.58 1.39	N/A N/A
Meets WR**** Meets MRS	Yes Yes	N/A Yes	Yes Yes	Yes Yes	N/A Yes	N/A No	N/A Yes	N/A Yes	N/A Yes	N/A Yes	N/A N/A	N/A Yes	N/A N/A
12/31/2012 - Gross***	7.42	2.53	6.39	16.23	1.97	2.77	6.34	3.24	0.88	12.5	N/A	2.66	N/A
12/31/2012 - Net Meets WR****	0.5 Yes	0.93 N/A	2.68 Yes	5.03 Yes	1.24 N/A	0.4 N/A	2.39 N/A	1.69 N/A	0.19 N/A	5.89 N/A	N/A N/A	1.45 N/A	N/A N/A
Meets MRS	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	Yes	N/A
3/31/2013 - Gross***	7.47	2.55	7.17	16.58	2.09	2.91	6.87	3.28	0.93	13.91	N/A	2.74	N/A
3/31/2013 - Net Meets WR****	0.47 Yes	0.91 N/A	3.03 Yes	5.82 Yes	1.29 N/A	0.46 N/A	2.83 N/A	1.5 N/A	0.2 N/A	6.72 N/A	N/A N/A	1.54 N/A	N/A N/A
Meets MRS	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	Yes	N/A
6/30/2013 - Gross***	7.52	2.58	7.77	16.57	2.53	3.03	7.49	3.39	1	15.84	N/A	2.82	N/A
6/30/2013 - Net Meets WR****	0.52 Yes	1.04 N/A	3.09 Yes	5.95 Yes	1.67 N/A	0.56 N/A	3.25 N/A	1.38 N/A	0.24 N/A	6.42 N/A	N/A N/A	1.62 N/A	N/A N/A
Meets MRS	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	Yes	N/A
9/30/2013 - Gross*** 9/30/2013 - Net	7.66 0.62	2.57 1.01	8.25 3.2	16.52 6.43	2.74 1.86	3.14 0.67	7.98 3.6	3.47 1.37	1.03 0.25	17.2 7.16	N/A N/A	2.88 1.7	N/A N/A
Meets WR****	Yes	N/A	Yes	Yes	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Meets MRS	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	Yes	N/A
12/31/2013 - Gross*** 12/31/2013 - Net	7.7 0.64	2.54 1.13	9.4 4.5	16.56 5.38	2.87 1.9	3.64 0.89	7.72 3.47	3.47 1.55	1.09 0.27	17.3 7.18	N/A N/A	2.93 1.74	N/A N/A
Meets WR**** Meets MRS	Yes Yes	N/A Yes	Yes Yes	Yes Yes	N/A Yes	N/A Yes	N/A Yes	N/A Yes	N/A Yes	N/A Yes	N/A N/A	N/A Yes	N/A N/A
3/31/2014 - Gross*** 3/31/2014 - Net	7.94 0.8	2.55 1.15	9.23 4.3	16.38 5.56	2.92 1.93	3.84 0.85	7.56 3.25	3.47 1.59	1.13 0.29	18.04 7.64	N/A N/A	2.97 1.8	N/A N/A
Meets WR**** Meets MRS	Yes Yes	N/A Yes	Yes Yes	Yes Yes	N/A Yes	N/A Yes	N/A Yes	N/A Yes	N/A Yes	N/A Yes	N/A N/A	N/A Yes	N/A N/A
6/30/2014 - Gross***	7.98	2.53	9.61	16.48	3.19	4.16	7.83	3.42	1.17	19.19	N/A	3.07	N/A
6/30/2014 - Net Meets WR****	0.87	1.26	4.33	6.78	2.19	0.74	3.44	1.6	0.27	8.09	N/A	1.9	N/A
Meets MRS	Yes Yes	N/A Yes	Yes Yes	Yes Yes	N/A Yes	N/A Yes	N/A Yes	N/A Yes	N/A Yes	N/A Yes	N/A N/A	N/A Yes	N/A N/A
9/30/2014 - Gross***	7.98	2.59	9.83	16.76	3.21	4.29	7.85	3.36	1.37	19.96	N/A	3.18	N/A
9/30/2014 - Net Meets WR****	0.86 Yes	1.28 N/A	4.65 Yes	7.43 Yes	2.08 N/A	0.91 N/A	3.42 N/A	1.59 N/A	0.24 N/A	8.56 N/A	N/A N/A	1.97 N/A	N/A N/A
Meets MRS	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	Yes	N/A
12/31/2014 - Gross***	8.01	2.65	9.56	17.03	3.21	3.96	7.59	3.4	1.27	19.93	N/A	3.27	N/A
12/31/2014 - Net Meets WR****	0.95 Yes	1.31 N/A	5.52 Yes	8.15 Yes	2.12 N/A	0.82 N/A	3.39 N/A	1.67 N/A	0.2 N/A	N/A	N/A N/A	2.04 N/A	N/A N/A
Meets MRS	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	Yes	N/A
3/31/2015 - Gross*** 3/31/2015 - Net	7.89 0.94	2.55 1.2	9.59 5.88	17.54 8.94	3.2 2.09	3.96 1.01	7.4 3.21	3.33 1.65	1.33 0.21	20.69 9.25	N/A N/A	3.33 2.05	N/A N/A
Meets WR**** Meets MRS	Yes	N/A	Yes	Yes	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	Yes	N/A
6/30/2015 - Gross*** 6/30/2015 - Net	7.89 0.92	2.51 1.29	9.65 6.68	18.28 11.26	3.24 2.69	3.95 1.21	6.99 3.19	3.27 1.6	1.39 0.24	20.52 8.99	N/A N/A	3.35 2.03	N/A N/A
Meets WR**** Meets MRS	Yes Yes	N/A Yes	Yes Yes	Yes Yes	N/A Yes	N/A Yes	N/A Yes	N/A Yes	N/A Yes	N/A Yes	N/A N/A	N/A Yes	N/A N/A
9/30/2015 - Gross***	7.91	2.52	10.03	18.94	3.12	3.94	6.82	3.26	1.28	20.76	N/A	3.44	N/A
9/30/2015 - Net	0.93	1.29	7.2	12.66	2.54	1.08	3.03	1.99	0.31	9.09	N/A	2.06	N/A
Meets WR**** Meets MRS	Yes Yes	N/A Yes	Yes Yes	Yes Yes	N/A Yes	N/A Yes	N/A Yes	N/A Yes	N/A Yes	N/A Yes	N/A N/A	N/A Yes	N/A N/A
12/31/2015 - Gross***	7.95	2.49	10.05	19.37	2.39	3.97	6.84	3.19	1.5	20.98	N/A	3.54	N/A
12/31/2015 - Net Meets WR****	0.94 Yes	1.2 N/A	6.4 Yes	13.78 Yes	1.66 N/A	1.09 N/A	3.02 N/A	2.09 N/A	0.39 N/A	9.24 N/A	N/A N/A	2.18 N/A	N/A N/A
Meets MRS	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	Yes	N/A
3/31/2016 - Gross***	7.97	2.45	10.09	19.55	2.19	3.92	6.92	3.21	1.59	21.33	N/A	3.61	N/A
3/31/2016 - Net Meets WR****	0.96 Yes	1.14 N/A	6.42 Yes	13.9 Yes	1.48 N/A	1.04 N/A	3.05 N/A	2.11 N/A	0.4 N/A	9.59 N/A	N/A N/A	2.22 N/A	N/A N/A
Meets MRS	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	Yes	N/A
6/30/2016 - Gross*** 6/30/2016 - Net	7.96 1.01	2.36 1.08	10.37 6.49	20.33 14.1	1.73 0.8	3.72 1.24	6.87 3.2	3.15 2.32	1.67 0.35	21.75 9.2	N/A N/A	3.7 2.29	N/A N/A
Meets WR****	Yes	Yes	Yes	Yes	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Meets MRS	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	Yes	N/A
9/30/2016 - Gross*** 9/30/2016 - Net	7.93 1.02	2.37 1.06	10.49 6.57	20.8 12.88	1.51 0.48	3.62 1.26	6.93 3.21	3.12 1.27	1.75 0.3	22.39 9.53	N/A N/A	3.82 2.4	N/A N/A
Meets WR**** Meets MRS	Yes Yes	N/A Yes	Yes Yes	Yes Yes	N/A Yes	N/A Yes	N/A Yes	N/A Yes	N/A Yes	N/A Yes	N/A N/A	N/A Yes	N/A N/A
	165	163	165	165	165	165	163	163	105	163	19/7	165	11/17

	St. Johns Ins Co	Southern Fidelity Ins Co	United P&C Ins Co	Universal P&C Ins Co	American Capital Assur Corp	Tower Hill Signature Ins Co - fka Royal Palm	Florida Peninsula Ins Co	Cypress P&C Ins Co	Privilege Underwriters Reciprocal Exchange	American Integrity Ins Co	First Home Ins Co	American Traditions Ins Co fka Modern USA	Olympus Ins Co
Required Writing Ratio Date	11/15/07	8/1/07	12/31/07	6/1/07	3/31/08	6/1/07	7/1/07	1/1/08	12/31/08	Provided by	12/31/08	Provided by	12/31/07
(Quarter Ended)										Statute (1)		Statute (1)	
12/31/2016 - Gross*** 12/31/2016 - Net Meets WR**** Meets MRS	7.93 1.04 Yes Yes	2.41 1.03 N/A Yes	10.34 5.6 Yes Yes	21.16 14.85 Yes Yes	1.98 0.86 N/A Yes	3.66 1.34 N/A Yes	7.05 3.05 N/A Yes	3.02 0.99 N/A Yes	1.82 0.21 N/A Yes	23.17 10.03 N/A Yes	N/A N/A N/A	3.94 2.44 N/A Yes	N/A N/A N/A
3/31/2017 - Gross*** 3/31/2017 - Net Meets WR**** Meets MRS	8.01 1.07 Yes Yes	2.4 0.99 N/A Yes	10.56 5.77 Yes Yes	21.86 18.07 Yes Yes	1.99 0.83 N/A Yes	3.71 1.43 N/A Yes	7.11 3.06 N/A Yes	2.86 0.84 N/A Yes	1.88 0.2 N/A Yes	24 10.5 N/A Yes	N/A N/A N/A	4.13 2.64 N/A Yes	N/A N/A N/A
6/30/2017 - Gross*** 6/30/2017 - Net Meets WR**** Meets MRS	8.14 1.1 Yes Yes	2.42 1.57 N/A Yes	10.36 4.89 Yes Yes	22.15 12.4 Yes Yes	1.98 0.83 N/A Yes	3.71 1.59 N/A Yes	7.07 2.96 N/A Yes	2.72 0.46 N/A Yes	1.96 0.26 N/A Yes	24.94 10.33 N/A Yes	N/A N/A N/A	4.33 2.71 N/A Yes	N/A N/A N/A
9/30/2017 - Gross*** 9/30/2017 - Net Meets WR**** Meets MRS	8.34 1.14 Yes Yes	2.5 1.63 N/A Yes	10.29 4.47 Yes Yes	22.95 16.28 Yes Yes	1.94 0.81 N/A Yes	3.78 1.65 N/A Yes	7.09 2.94 N/A Yes	2.65 1.04 N/A Yes	2.01 0.25 N/A Yes	25.96 10.92 N/A Yes	N/A N/A N/A	7.08 2.56 N/A Yes	N/A N/A N/A
12/31/2017 - Gross*** 12/31/2017 - Net Meets WR**** Meets MRS	8.59 1.19 Yes Yes	2.57 1.75 N/A Yes	10.15 4.91 Yes Yes	23.61 16.89 Yes Yes	2.03 0.87 N/A Yes	3.87 1.72 N/A Yes	7.11 2.98 N/A Yes	2.59 1.06 N/A Yes	2.06 0.29 N/A Yes	26.79 11.58 N/A Yes	N/A N/A N/A	7.67 2.64 N/A Yes	N/A N/A N/A
03/31/2018 - Gross*** 03/31/2018 - Net Meets WR**** Meets MRS	8.67 1.2 Yes Yes	2.68 1.84 N/A Yes	10.07 4.42 Yes Yes	24.23 17.45 Yes Yes	2.16 0.98 N/A Yes	3.92 1.77 N/A Yes	7.18 2.94 N/A Yes	2.57 1.17 N/A Yes	2.14 0.3 N/A Yes	27.79 12.12 N/A Yes	N/A N/A N/A	8.63 2.51 N/A Yes	N/A N/A N/A
06/30/2018 - Gross*** 06/30/2018 - Net Meets WR**** Meets MRS	9.46 1.41 Yes Yes	2.81 1.59 N/A Yes	9.88 5.04 Yes Yes	25.38 18.16 Yes Yes	2.27 1.07 N/A Yes	3.95 1.56 N/A Yes	7.14 2.52 N/A Yes	2.59 1.20 N/A Yes	2.25 0.21 N/A Yes	28.98 11.64 N/A Yes	N/A N/A N/A	11.11 4.60 N/A Yes	N/A N/A N/A
09/30/2018 - Gross*** 09/30/2018 - Net Meets WR**** Meets MRS	9.95 1.41 Yes Yes	2.98 2.09 N/A Yes	9.69 4.87 Yes Yes	26.21 18.65 Yes Yes	2.36 1.11 N/A Yes	4.00 1.56 N/A Yes	11.27 2.47 N/A Yes	2.59 1.14 N/A Yes	2.33 0.23 N/A Yes	29.53 12.15 N/A Yes	N/A N/A N/A	9.65 5.40 N/A Yes	N/A N/A N/A
12/31/2018 - Gross*** 12/31/2018 - Net Meets WR**** Meets MRS	10.36 1.45 Yes Yes	3.05 2.07 N/A Yes	9.66 4.76 Yes Yes	26.97 19.18 Yes Yes	2.41 1.13 N/A Yes	4.09 1.57 N/A Yes	7.26 2.50 N/A Yes	2.61 0.93 N/A Yes	2.41 0.23 N/A Yes	30.18 12.62 N/A Yes	N/A N/A N/A	10.55 5.98 N/A Yes	N/A N/A N/A
3/31/2019 - Gross*** 3/31/2019 - Net Meets WR**** Meets MRS	11.04 1.55 Yes Yes	3.20 2.20 N/A Yes	9.60 4.73 Yes Yes	26.41 18.86 Yes Yes	2.53 1.22 N/A Yes	4.19 1.59 N/A Yes	7.33 2.53 N/A Yes	2.67 0.79 N/A Yes	2.52 0.24 N/A Yes	30.76 12.94 N/A Yes	N/A N/A N/A	11.47 7.06 N/A Yes	N/A N/A N/A
6/30/2019 - Gross*** 6/30/2019 - Net Meets WR**** Meets MRS	11.33 1.5 Yes Yes	3.38 2.39 N/A Yes	9.5 4.38 Yes Yes	27.79 18.66 Yes Yes	2.55 1.22 N/A Yes	4.37 1.54 N/A Yes	9.04 2.4 N/A Yes	2.77 0.76 N/A Yes	2.66 0.44 N/A Yes	31.58 12.38 N/A Yes	N/A N/A N/A	11 6.28 N/A Yes	N/A N/A N/A
9/30/2019 - Gross*** 9/30/2019 - Net Meets WR**** Meets MRS	12.06 1.61 Yes Yes	3.49 2.17 N/A Yes	9.36 4.05 Yes Yes	35.78 26.44 Yes Yes	2.63 1.17 N/A Yes	4.72 1.64 N/A Yes	7.40 2.32 N/A Yes	2.85 0.68 N/A Yes	2.78 0.42 N/A Yes	32.62 13.26 N/A Yes	N/A N/A N/A	11.33 6.49 N/A Yes	N/A N/A N/A
12/31/2019 - Gross*** 12/31/2019 - Net Meets WR**** Meets MRS	12.67 0.68 Yes Yes	3.67 2.33 N/A Yes	27.91 16.76 Yes Yes	29.54 20.73 Yes Yes	2.74 1.15 N/A Yes	5.22 1.92 N/A Yes	7.43 2.51 N/A Yes	2.99 0.76 N/A Yes	2.90 0.45 N/A Yes	33.85 14.15 N/A Yes	N/A N/A N/A	12.79 7.71 N/A Yes	N/A N/A N/A
3/31/2020 - Gross*** 3/31/2020 - Net Meets WR**** Meets MRS	13.22 0.35 Yes Yes	3.79 2.41 N/A Yes	29.40 16.48 Yes Yes	30.85 21.19 Yes Yes	2.88 1.17 N/A Yes	5.98 2.14 N/A Yes	7.48 2.63 N/A Yes	3.08 0.75 N/A Yes	3.05 0.51 N/A Yes	34.65 14.64 N/A Yes	N/A N/A N/A	13.01 7.81 N/A Yes	N/A N/A N/A
6/30/2020 - Gross*** 6/30/2020 - Net Meets WR**** Meets MRS	13.83 0.32 Yes Yes	3.85 2.27 N/A Yes	30.77 17.37 Yes Yes	32.21 22.09 Yes Yes	29.52 5.33 N/A Yes	9.41 -0.04 N/A Yes	7.61 2.78 N/A Yes	3.33 0.78 N/A Yes	3.27 0.49 N/A Yes	38.61 15.97 N/A Yes	N/A N/A N/A	13.45 7.78 N/A Yes	N/A N/A N/A
9/30/2020 - Gross*** 9/30/2020 - Net Meets WR**** Meets MRS	14.23 0.01 Yes Yes	8.9 4.02 N/A Yes	33.32 17.86 Yes Yes	34.17 23.64 Yes Yes	2.98 0.27 N/A Yes	11.41 0.67 N/A Yes	7.95 3.16 N/A Yes	3.71 0.93 N/A Yes	3.47 0.63 N/A Yes	36.4 14.27 N/A Yes	N/A N/A N/A	13.9 7.69 N/A Yes	N/A N/A N/A
12/31/2020 - Gross*** 12/31/2020 - Net Meets WR**** Meets MRS	14.67 0.67 Yes Yes	8.46 2.43 N/A Yes	15.49 4.32 Yes Yes	36.16 25.13 Yes Yes	3.11 -0.04 N/A Yes	13.48 1.32 N/A Yes	8.22 2.62 N/A Yes	4.14 1.04 N/A Yes	3.63 0.62 N/A Yes	37.48 14.61 N/A Yes	N/A N/A N/A	14.16 7.5 N/A Yes	N/A N/A N/A
3/31/2021 - Gross*** 3/31/2021 - Net Meets WR**** Meets MRS	14.99 0.66 Yes Yes	10.56 3.95 N/A Yes	13.59 4.07 Yes Yes	37.4 26.01 Yes Yes	N/A N/A N/A	15.45 2.27 N/A Yes	8.6 2.62 N/A Yes	4.56 0.91 N/A Yes	0.99 0.18 N/A Yes	39.38 15.93 N/A Yes	N/A N/A N/A	14.7 7.58 N/A Yes	N/A N/A N/A
6/30/2021 - Gross*** 6/30/2021 - Net Meets WR**** Meets MRS	15.12 0.37 Yes Yes	N/A N/A N/A N/A	11.59 4.13 Yes Yes	39.37 21.23 Yes Yes	N/A N/A N/A	14.42 1.9 N/A Yes	9.15 3.02 N/A Yes	5.1 1.04 N/A Yes	1.39 0.72 N/A Yes	40.07 16.21 N/A Yes	N/A N/A N/A	14.99 7.63 N/A Yes	N/A N/A N/A
9/30/2021 - Gross***	15.37	N/A N	11.39 INSURANC:	40.87 E CAPITAL B	N/A	N/A ENTIVE PROG	N/A RAM\Surplus N	5.5 Note Program ·	1.54 Writing Ratio S	47.06 Summary Repo	N/A	15.56	N/A

Here Data 111127 10107 10107 0108 0108 10108		St. Johns Ins Co	Southern Fidelity Ins Co	United P&C Ins Co	Universal P&C Ins Co	American Capital Assur Corp	Tower Hill Signature Ins Co - fka Royal Palm	Florida Peninsula Ins Co	Cypress P&C Ins Co	Privilege Underwriters Reciprocal Exchange	American Integrity Ins Co	First Home Ins Co	American Traditions Ins Co fka Modern USA	Olympus Ins Co
Description Under Chards Under Stress Number Stress Stresteres Nu		11/15/07	8/1/07	12/31/07	6/1/07	3/31/08	6/1/07	7/1/07	1/1/08	12/31/08	,	12/31/08		12/31/07
Media Mitti Yes NiA Yes NiA NiA <thna< th=""> NiA <thna< th=""> <thna< <="" td=""><td></td><td>0.40</td><td></td><td>4.00</td><td>00.75</td><td></td><td></td><td>N1/A</td><td>10</td><td>0.00</td><td></td><td></td><td></td><td></td></thna<></thna<></thna<>		0.40		4.00	00.75			N 1/A	10	0.00				
Inters. MR5 Yes NA NA NA NA NA NA Yes Yes NA NA NA 123/1201-1064 NA N														
123/12/21-Net NA														
Medes MR*** NA NA Ya NA	12/31/2021 - Gross***	N/A	N/A	10.64	42.08	N/A	N/A	N/A	N/A	4.51	48.86	N/A	15.85	N/A
International Materia NA NA </td <td></td>														
0330222-cross*** NA NA Construction NA NA <th< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></th<>														
103031022-Nei NA NA <thna< th=""> NA NA</thna<>			NI/A	6 59		NI/A		NI/A		NI/A	E1 2E	NI/A		NI/A
Meeta MR*** NA														
06302022 - Gross*** N/A N/A N/A 12.85 43.25 N/A														
OBG20222-INE NIA NIA <t< td=""><td>Meets MRS</td><td>N/A</td><td>N/A</td><td>Yes</td><td>Yes</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>Yes</td><td>N/A</td><td>Yes</td><td>N/A</td></t<>	Meets MRS	N/A	N/A	Yes	Yes	N/A	N/A	N/A	N/A	N/A	Yes	N/A	Yes	N/A
Mets MP:*** NA N/A N/A <thn a<="" th=""> N/A <thn a<="" th=""> <thn a<="" td=""><td>06/30/2022 - Gross***</td><td>N/A</td><td>N/A</td><td>12.68</td><td>45.25</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>55.68</td><td>N/A</td><td>16.87</td><td>N/A</td></thn></thn></thn>	06/30/2022 - Gross***	N/A	N/A	12.68	45.25	N/A	N/A	N/A	N/A	N/A	55.68	N/A	16.87	N/A
Media MPS NA NA Via Nia Nia Nia Via Via Via Via Via Nia														
0950/2022 - Gross*** N/A N/A 12.5 47.43 N/A N/A N/A N/A N/A N/A N/A N/A 15.83 N/A N/A <td></td>														
09330222-Net N/A N/A YA N/A N/A <thn a<="" th=""> N/A <thn a<="" th=""> <thn <="" td=""><td>Meets MRS</td><td>N/A</td><td>N/A</td><td>Yes</td><td>Yes</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>Yes</td><td>N/A</td><td>Yes</td><td>N/A</td></thn></thn></thn>	Meets MRS	N/A	N/A	Yes	Yes	N/A	N/A	N/A	N/A	N/A	Yes	N/A	Yes	N/A
Medes MF:*** N/A N/A Yes Yes Yes N/A N/A <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>														
Meete MRS N/A N/A Yee Yee N/A N/A N/A N/A Yee N/A Yee N/A 12/31/2022 - Gross*** N/A N/A <td></td>														
12312022-Net N/A														
12312022-Net N/A	12/31/2022 - Gross***	N/A	N/A	N/A	48 23	N/A	N/A	N/A	N/A	N/A	61 97	N/A	17.39	N/A
Meets MRS NA NA NA NA NA NA Yes NA Yes NA 03/31/2023 - Gross*** NA														
03/3/2023 - Gross*** NA NA NA 48.86 NA NA NA NA NA NA NA 03/3/2023 - Net NA														
0331/2023 - Net NIA	Meets MRS	N/A	N/A	N/A	Yes	N/A	N/A	N/A	N/A	N/A	Yes	N/A	Yes	N/A
Meets WR**** NA NA NA NA NA Yes NA NA <thna< th=""> NA NA</thna<>														
Meets MRS N/A N/A N/A N/A N/A N/A N/A N/A Yes N/A Yes N/A 06/30/2023 - Gross*** N/A N/A <td></td>														
06/30/2023 - Net N/A														
06/30/2023 - Net N/A	06/30/2023 - Gross***	N/A	N/A	N/A	49.6	N/A	N/A	N/A	N/A	N/A	70.24	N/A	19.24	N/A
Meets MRS N/A N/A Yes N/A N/A N/A N/A Yes N/A 09/30/2023 - Gross*** N/A N/A N/A N/A N/A N/A N/A N/A 19.95 N/A 09/30/2023 - Gross*** N/A 19.95 N/A 09/30/2023 - Gross*** N/A N/A N/A Yes N/A														
09/30/2023 - Gross*** N/A														
08/30/2023 - Net N/A	Meets MRS	N/A	N/A	N/A	Yes	N/A	N/A	N/A	N/A	N/A	Yes	N/A	Yes	N/A
Meets WR**** N/A N/A <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>														
Meets MRS N/A N/A Yes N/A N/A N/A N/A Yes N/A 12/31/2023 - Gross*** N/A N/A N/A S1.48 N/A N/A N/A N/A Yes N/A 12/31/2023 - Net N/A N/A N/A N/A N/A N/A N/A N/A N/A A </td <td></td>														
1231/2023 - Net Meets WR*** N/A														
1231/2023 - Net Meets WR*** N/A	12/21/2022 Groce***	N/A	NI/A	NI/A	51 / 9	N/A	N/A	NI/A	N/A	N/A	76.62	N/A	21.21	NI/A
Meets WR**** N/A N/A N/A Yes N/A N/A <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>														
3/31/2024 - Gross*** N/A N/A <thn a<="" th=""> <thn a<="" th=""> <thn a<="" th=""></thn></thn></thn>														
33/1/2024 - Nett N/A N/A N/A 33.28 N/A N/A </td <td>Meets MRS</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> <td>Yes</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> <td>Yes</td> <td>N/A</td> <td>Yes</td> <td>N/A</td>	Meets MRS	N/A	N/A	N/A	Yes	N/A	N/A	N/A	N/A	N/A	Yes	N/A	Yes	N/A
Meets WR**** N/A N/A N/A Yes N/A N/A <t< td=""><td></td><td>N/A</td><td></td><td></td><td></td><td></td><td>N/A</td><td></td><td>N/A</td><td></td><td></td><td></td><td></td><td></td></t<>		N/A					N/A		N/A					
Meets MRS N/A N/A N/A Yes N/A N/A N/A N/A Yes N/A 6/30/2024 - Gross*** N/A N/A N/A N/A N/A N/A N/A N/A Yes N/A 6/30/2024 - Net N/A N/A N/A N/A N/A N/A N/A N/A N/A S2.5 N/A Meets WR*** N/A S2.5 N/A Meets WRS N/A N/A N/A Yes N/A N/A <td></td>														
6/30/2024 - Gross*** N/A S3.52 N/A N/A N/A N/A N/A N/A N/A S3.57 N/A 8.25 N/A N/A <td></td>														
6/30/2024 - Net N/A N/A N/A S142 N/A N/A N/A N/A I3.37 N/A 8.25 N/A Meets WR**** N/A N/A N/A Yes N/A N/A </td <td></td> <td>N/A</td> <td>IN/A</td> <td>IN/A</td> <td></td> <td>IN/A</td> <td>IN/A</td> <td>IN/A</td> <td>IN/<i>P</i>A</td> <td>IN/A</td> <td>165</td> <td>N/A</td> <td></td> <td>IN/A</td>		N/A	IN/A	IN/A		IN/A	IN/A	IN/A	IN/ <i>P</i> A	IN/A	165	N/A		IN/A
Meets WR**** N/A N/A N/A Yes N/A N/A <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>														
Meets MRS N/A N/A N/A Yes N/A N/A N/A Yes N/A 09/30/2024 - Gross*** N/A N/A S4.5 N/A N/A N/A N/A N/A N/A Yes N/A 09/30/2024 - Gross*** N/A N/A N/A S4.5 N/A N/A N/A N/A N/A N/A S2.18 N/A 27.05 N/A 09/30/2024 - Net N/A														
09/30/2024 - Net N/A N/A N/A 31.83 N/A														
09/30/2024 - Net N/A N/A N/A 31.83 N/A	09/30/2024 - Gross***	N/A	N/A	N/A	54.5	N/A	N/A	N/A	N/A	N/A	82.18	N/A	27.05	N/A
Meets MRS N/A N/A N/A Yes N/A N/A N/A Yes N/A 12/31/2024 - Gross*** N/A N/A N/A N/A N/A N/A Yes N/A Yes N/A 12/31/2024 - Gross*** N/A N/A N/A N/A N/A N/A N/A Yes N/A 12/31/2024 - Net N/A N/A N/A N/A N/A N/A N/A N/A N/A Yes N/A Meets WR**** N/A	09/30/2024 - Net	N/A	N/A		31.83	N/A	N/A	N/A		N/A	14.67	N/A	8.79	N/A
12/31/2024 - Gross*** N/A N/A N/A S5.32 N/A N/A N/A N/A N/A N/A S5.37 N/A S7.85 N/A 12/31/2024 - Net N/A S7.85 N/A S7.85 N/A Meets WR**** N/A														
12/31/2024 - Net N/A N/A N/A 30.62 N/A N/A N/A N/A N/A N/A 22.95 N/A 9.47 N/A Meets WR**** N/A N/A N/A Yes N/A	Meets MRS	N/A	N/A	N/A	Yes	N/A	N/A	N/A	N/A	N/A	Yes	N/A	Yes	N/A
Meets WR**** N/A N/A N/A Yes N/A N/A <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>														
Meets MRS N/A N/A N/A Yes N/A N/A N/A Yes N/A Yes N/A 3/31/2025 - Gross*** N/A N/A N/A N/A N/A N/A Yes N/A 3/31/2025 - Net N/A N/A N/A N/A N/A N/A N/A 28.92 N/A 9.81 N/A Meets WR**** N/A														
3/31/2025 - Net N/A N/A N/A 30.62 N/A N/A N/A N/A N/A N/A 28.92 N/A 9.81 N/A Meets WR**** N/A N/A N/A Yes N/A														
3/31/2025 - Net N/A N/A N/A 30.62 N/A N/A N/A N/A N/A N/A 28.92 N/A 9.81 N/A Meets WR**** N/A N/A N/A Yes N/A	3/31/2025 - Gross***	N/A	N/A	N/A	55 64	N/A	N/A	N/A	N/A	N/A	104.35	N/A	28 44	N/A
	3/31/2025 - Net													
meets mits N/A N/A N/A Yes N/A N/A N/A N/A N/A Yes N/A Yes N/A														
	Meets MKS	N/A	N/A	N/A	Yes	N/A	N/A	N/A	N/A	N/A	Yes	N/A	Yes	N/A

α. Per OIR Consent Order dated 02/07/11 and SBA Addendum #2, Royal Palm pays no penalty for failure to meet the minimum writing ratio for 2011.

MRS - Minimum Required Surplus to be maintained by the Surplus Note is \$50 million (\$14 million for insurers writing only manufactured housing policies).

Additional penalty paid by Olympus was 425 bps for not meeting at 12/31/08, and 450 bps for not meeting at 03/31/09 and 06/30/09.

Subsequently, the Company requested and received approval to pay the Surplus Note in full in December 2009. Therefore, no penalty was assessed for not meeting MRS at 09/30/09. First Home did not pay a penalty for 03/31/09 as the takeout bonus due from Citizens Property Insurance was expected to cure the deficiency in MRS.

Subsequently, the Company requested and received approval to pay the Surplus Note in full on October 1, 2009. Therefore, no penalty was assessed for not meeting MRS at 06/30/09. Royal Palm did not pay a penalty for 12/31/10 as the acquisition in February 2011 cured the deficiency in MRS. Additional penalty paid by Modern was 450 bps for not meeting at 12/31/09.

Additional penalty paid by St Johns was 450 bps for not meeting at 03/31/10.

Additional penalties paid by Tower Hill Signature were 450 bps for not meeting at 12/31/11, 3/31/12, 6/30/12, and 9/30/12.

*Beginning with the 09/30/08 quarter, companies will meet the minimum writing ratio by meeting a net ratio of 1:1, or a gross ratio of 3:1 for the remainder of 2008.

**For each quarter in 2009, companies will meet the minimum writing ratio by meeting a net ratio of 1.5:1, or a gross ratio of 4.5:1.

***Beginning in 2010, companies will meet the minimum writing ratio by meeting a net ratio of 2:1, or a gross ratio of 6:1.

****Southern Fidelity, American Capital, Privilege Underwriters, Florida Peninsula, Cypress P&C and Tower Hill Signature executed an addendum reducing the term by five years and eliminating the need to meet the premium to surplus ratio.

NOTE: Statute requires each insurer holding a Surplus Note maintain a "level of surplus and reinsurance sufficient to cover in excess of its 1-in-100 year probable maximum loss, as determined by a hurricane loss model accepted by the Florida Commission on Hurricane Loss Projection Methodology, which shall be determined by the Office of Insurance Regulation and certified annually to the Board.

•OIR certified on 08/06/09 that each of the 13 companies has maintained a sufficient level of surplus and reinsurance to cover its 1-in-100 PML for 2009-2010.

N:\INSURANCE CAPITAL BUILDUP INCENTIVE PROGRAM\Surplus Note Program - Writing Ratio Summary Report

	St. Johns Ins Co	Southern Fidelity Ins Co	United P&C Ins Co	Universal P&C Ins Co		Tower Hill Signature Ins Co - fka Royal Palm	Florida Peninsula Ins Co	Cypress P&C Ins Co	Privilege Underwriters Reciprocal Exchange	American Integrity Ins Co	First Home Ins Co	American Traditions Ins Co fka Modern USA	Olympus Ins Co	
Required Writing Ratio Date	11/15/07	8/1/07	12/31/07	6/1/07	3/31/08	6/1/07	7/1/07	1/1/08	12/31/08	Provided by Statute (1)	12/31/08	Provided by Statute (1)	12/31/07	
(Quarter Ended)														

OIR certified levels of reinsurance for all companies on 09/22/10. Each company maintained a sufficient level of surplus and reinsurance to cover its 1-in-100 PML for 2010-2011.

•OIR provided information about the levels of reinsurance for all companies on 10/12/2011. Most companies appeared to maintain a sufficient level of surplus and reinsurance to cover its 1-in-100 PML for •OIR certified levels of reinsurance to all companies on 2/5/13. With the exception of St. Johns Insurance Co, each company maintained a sufficient level of surplus and reinsurance to cover its 1-in-100 PML for 2012-2013. St. Johns' levels were 98.2% of their 1-in-100 yr PML; SBA requested a letter from them outlining a plan to comply

with S. 215.5595(2)(d). SBA received a response from St. Johns dated April 29, 2013, indicating their intent to maintain a level of surplus and reins sufficient to cover its 1 in 100 PML;

the SBA plans to take no further action on the issue.

•OIR certified on 08/01/13 that each of the 11 companies has maintained a sufficient level of surplus and reinsurance to cover its 1-in-100 PML for 2013-2014.

•OIR certified on 08/25/14 that each of the 11 companies has maintained a sufficient level of surplus and reinsurance to cover its 1-in-100 PML for 2014-2015. OIR certified on 08/26/15 that each of the 11 companies has maintained a sufficient level of surplus and reinsurance to cover its 1-in-100 PML for 2015-2016.

•OIR certified on 08/26/16 that each of the 11 companies has maintained a sufficient level of surplus and reinsurance to cover its 1-in-100 PML for 2016-2017.

•OIR certified on 10/11/17 that each of the 11 companies has maintained a sufficient level of surplus and reinsurance to cover its 1-in-100 PML for 2017-2018.

•OIR certified on 08/30/18 that each of the 11 companies has maintained a sufficient level of surplus and reinsurance to cover its 1-in-100 PMI for 2018-2019

•OIR certified on 12/19/19 that each of the 11 companies has maintained a sufficient level of surplus and reinsurance to cover its 1-in-100 PML for 2019-2020.

•OIR certified on 08/21/20 that each of the 11 companies has maintained a sufficient level of surplus and reinsurance to cover its 1-in-100 PML for 2020-2021. •OIR certified on 08/23/21 that each of the 9 companies has maintained a sufficient level of surplus and reinsurance to cover its 1-in-100 PML for 2021-2022. Southern Fidelity's note was paid off as of 7/1/21 and American Capital has been liquidated.

•OIR certified on 10/13/22 that each of the 4 remaining companies has maintained a sufficient level of surplus and reinsurance to cover its 1-in-100 PML for 2022-2023.

•OIR certified on 09/18/23 that each of the 3 remaining companies has maintained a sufficient level of surplus and reinsurance to cover its 1-in-100 PML for 2023-2024.

•OIR certified on 08/26/24 that each of the 3 remaining companies has maintained a sufficient level of surplus and reinsurance to cover its 1-in-100 PML for 2024-2025.