



RATING

American Coastal Insurance Company has received an A' (Unsurpassed) Financial Stability Rating ® from Demotech, Inc.



REINSURANCE

American Coastal Insurance Company's reinsurance program is designed to protect our policyholders and the American Coastal surplus against major Catastrophes. Our Reinsurance program is designed to cover hurricane catastrophe loss well beyond the 100 year modeled return period.

American Coastal participates in the Florida Hurricane Catastrophe Fund (FHCF) purchasing the full 90% coverage level as well as the maximum available limits in the Florida state backed excess Temporary Increase in Coverage Limits (TICL) coverage. We purchase additional coverage in the open market to complete our reinsurance program. All reinsurers are Rated A- (excellent) or better or are full collateralized.

Reinsurers on the 2011/2012 American Coastal Open Market Reinsurance program are as follows:

AMERICAN COASTAL INSURANCE COMPANY

2011/2012 Property Catastrophe Reinsurance Program

Placement Effective: June 1, 2011

A.M. Best Rating	Domicile
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Domestic Markets:

Company	A.M. Best Rating	Domicile
Elementum **	N/A	US
Everest Reinsurance Company	A+	US
Houston Casualty Company*	A+	US
Odyssey American Reinsurance Corp	A	US
Swiss Reinsurance America Corp	A	US

Europe Reinsurers:

Company	A.M. Best Rating	Domicile
Amlin AG	A	Switzerland
Flagstone Reassurance		
Suisse SA	A-	Switzerland
SCOR Global P&C SE	A	France

Bermuda Reinsurers:

Company	A.M. Best Rating	Domicile
ACE Tempest Reinsurance Ltd.	A+	Bermuda
Aeolus Re Limited **	N/A	Bermuda
Allianz Risk Transfer AG	A	Bermuda
Alterra Insurance Limited	A	Bermuda
Arch Reinsurance Limited	A	Bermuda
Ariel Reinsurance Company Ltd	A-	Bermuda
Aspen Insurance Ltd	A	Bermuda
Catlin Insurance Company Ltd.	A	Bermuda
DaVinci Reinsurance Ltd.	A	Bermuda
Hiscox Insurance Co. Ltd.	A	Bermuda
Renaissance Reinsurance Ltd.	A+	Bermuda
Tokio Millennium Rd Ltd.	A+	Bermuda
Torus Insurance Ltd.	A-	Bermuda
Validus Reinsurance Ltd.	A-	Bermuda
XL Re Ltd.	A	Bermuda

London Reinsurers:

Company	A.M. Best Rating	Domicile
Advent Syndicate 780	A	London
Amlin Syndicate 2001	A	London
Ascot Syndicate 1414	A	London
Brit Syndicate 2987	A	London
Catlin Syndicate 2003	A	London
Chaucer Syndicate 1084	A	London
Faraday Syndicate 435	A	London
Hiscox Syndicate 0033	A	London
Omega Syndicate 958	A	London

* Written by Houston Casualty Company-London Branch (HCL)

** Elementum capacity is fully collateralized

** Aeolus Re Limited capacity is fully collateralized