

FOR IMMEDIATE RELEASE

CONTACT:

**Peter J. Prygelski, CFO, 21st Century Holding Company
(954) 308-1252 or (954) 581-9993**

**21st CENTURY HOLDING COMPANY
DECLARES REGULAR QUARTERLY DIVIDEND**

Lauderdale Lakes, Florida, March 3, 2010 – The Board of Directors of 21st Century Holding Company (NASDAQ: TCHC), an insurance holding company, declared a regular quarterly dividend of \$0.06 per common share payable on June 1, 2010 to shareholders of record as of May 3, 2010 at its regular quarterly meeting.

About the Company

The Company, through its subsidiaries, underwrites commercial general liability insurance, homeowners' property and casualty insurance, flood insurance, personal automobile insurance and commercial automobile insurance in the state of Florida. The Company underwrites general liability coverage as an admitted carrier in the states of Alabama, Louisiana and Texas for more than 300 classes of business, including special events. The Company is approved to operate as a surplus lines/non-admitted carrier in the states of Arkansas, California, Georgia, Kentucky, Maryland, Missouri, Nevada, Oklahoma, South Carolina, Tennessee, and Virginia and offering the same general liability products. The Company is licensed and has the facilities to market and underwrite other insurance carriers' lines of business, as well as to process and adjust claims for third party insurance carriers. In addition to insurance services, the Company offers premium finance services to its insureds as well as insureds of certain third party insurance companies.

Safe harbor statements under the Private Securities Litigation Reform Act of 1995: Statements in this press release that are not historical fact are forward-looking statements that are subject to certain risks and uncertainties that could cause actual events and results to differ materially from those discussed herein. Without limiting the generality of the foregoing, words such as "may," "will," "expect," "believe," "anticipate," "intend," "could," "would," "estimate," or "continue" or the other negative variations thereof or comparable terminology are intended to identify forward-looking statements. The risks and uncertainties include, without limitation, the success of the Company's new growth and marketing initiatives and introduction of its new product lines, inflation and other changes in economic conditions (including changes in interest rates and financial markets); the impact of new regulations adopted in Florida which affect the property and casualty insurance market; the costs of reinsurance and the collectability or reinsurance, assessments charged by various governmental agencies; pricing competition and other initiatives by competitors; our ability to obtain regulatory approval for requested rate changes, and the timing thereof; legislative and regulatory developments; the outcome of litigation pending against us or which is commenced against the Company after the date hereof, including the terms of any settlements; risks related to the nature of our business; dependence on investment income and the composition of our investment portfolio; the adequacy of our liability for loss and loss adjustment expense; insurance agents; claims experience; ratings by industry services; catastrophe losses; reliance on key personnel; weather conditions (including the severity and frequency of storms, hurricanes, tornadoes and hail); changes in driving patterns and loss trends; acts of war and terrorist activities; court decisions and trends in litigation; and health care and auto repair costs; and other matters described from time to time by us in our filings with the SEC, including, but not limited to, the Company's Annual Report on Form 10-K for the fiscal year ended December 31, 2008. In addition, investors should be aware that generally accepted accounting principles prescribe when a company may reserve for particular risks, including litigation exposures. Accordingly, results for a given reporting period could be significantly affected if and when a reserve is established for a major contingency. Reported results may therefore appear to be volatile in certain accounting periods. The Company undertakes no obligations to update, change or revise any forward-looking statement, whether as a result of new information, additional or subsequent developments or otherwise.

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**21st CENTURY HOLDING COMPANY
ANNOUNCES EARNINGS RELEASE DATE**

Lauderdale Lakes, Florida, March 9, 2010 - 21st Century Holding Company (Nasdaq: TCHC) today announced that it will release its 2009 year end financial results at 2:00 PM (ET) on Tuesday, March 23, 2010, followed by an investor conference call at 4:30 PM (ET).

The Company's CEO and President, Michael H. Braun, and its CFO, Peter J. Prygelski, III, will discuss the financial results and review the outlook for the Company. Messrs. Braun and Prygelski invite interested parties to participate in the conference call. A live webcast of the call will be available online at <http://www.21stcenturyholding.com> (in the Conference Calls section). Listeners interested in participating in the Q&A session can access the conference call by dialing toll free 877-545-1409. Participants are advised to join the call at least five minutes in advance. A webcast replay of the conference call will be available shortly after the live webcast is completed and may be accessed via the Company's website.

About the Company

The Company, through its subsidiaries, underwrites commercial general liability insurance, homeowners' property and casualty insurance, flood insurance, personal automobile insurance and commercial automobile insurance in the state of Florida. The Company underwrites general liability coverage as an admitted carrier in the states of Alabama, Louisiana and Texas for more than 300 classes of business, including special events. The Company is approved to operate as a surplus lines/non-admitted carrier in the states of Arkansas, California, Georgia, Kentucky, Maryland, Missouri, Nevada, Oklahoma, South Carolina, Tennessee, and Virginia and offering the same general liability products. The Company is licensed and has the facilities to market and underwrite other insurance carriers' lines of business, as well as to process and adjust claims for third party insurance carriers. In addition to insurance services, the Company offers premium finance services to its insureds as well as insureds of certain third party insurance companies.

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**21st CENTURY HOLDING COMPANY SIGNS AGREEMENT IN PRINCIPLE TO ACQUIRE
HOMEWISE INSURANCE COMPANY
AND OTHER INSURANCE RELATED BUSINESS FROM HOMEWISE HOLDINGS**

Lauderdale Lakes, Florida, March 23, 2010 - 21st Century Holding Company (Nasdaq: TCHC) announced today that it has signed an agreement in principle with HomeWise Holdings, Inc. to acquire HomeWise Insurance Company and HomeWise Management Company. The agreement in principle also includes a renewal rights agreement to acquire certain insurance policies from HomeWise Preferred Insurance Company. Terms of the proposed transaction were not disclosed. The proposed transaction is subject to customary definitive documentation, regulatory approval and the completion of satisfactory due diligence. Due diligence has already begun and is expected to be completed in the next several weeks. The Company expects to close the transaction prior to June 1, 2010.

HomeWise Insurance is based in Tampa and provides homeowners property coverage in Florida and Louisiana through a leading network of experienced, independent agents; it reported approximately \$38.2 million in gross written premium in 2009, and statutory surplus of \$20.3 million.

Mr. Michael H. Braun, 21st Century Holding Company's Chief Executive Officer and President, said, "We are pleased to have signed this agreement with HomeWise, a top-ranked Florida insurance company with a high quality book of business. Once completed, the transaction should yield substantial, immediate benefits for 21st Century Holding Company shareholders. Synergies include greater diversification of risk within Florida and into Louisiana, the ability to write more premium for each dollar we spend on reinsurance and expense savings from combining our two companies. We believe the transaction, when completed, will be accretive to our earnings. We anticipate that the acquisition of HomeWise Insurance Company and renewal rights agreement with HomeWise Preferred Insurance Company to generate over \$100 million in annual premium."

About 21st Century Holding Company

The Company, through its subsidiaries, underwrites commercial general liability insurance, commercial residential property, homeowners' property and casualty insurance, flood insurance, inland marine, personal automobile insurance and commercial automobile insurance in the state of Florida. The Company underwrites general liability coverage as an admitted carrier in the states of Alabama, Louisiana and Texas for more than 300 classes of business, including special events. The Company is approved to operate as a surplus lines/non-admitted carrier in the states of Arkansas, California, Georgia, Kentucky, Maryland, Missouri, Nevada, Oklahoma, South Carolina, Tennessee, and Virginia and offering the same general liability products. The Company is licensed and has the facilities to market and underwrite other insurance carriers' lines of business, as well as to process and adjust claims for third party insurance carriers. In addition to insurance services, the Company offers premium finance services to its insureds as well as insureds of certain third party insurance companies.

About HomeWise Holdings

Based in Tampa, Florida, HomeWise provides homeowners coverage and other property insurance products through a leading network of experienced, independent agents. The company has an A Exceptional rating from Demotech.

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2009 which will be filed with the SEC by March 31, 2010. The Company undertakes no obligations to update, change or revise any forward-looking statement, whether as a result of new information, additional or subsequent developments or otherwise.

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**21st CENTURY HOLDING COMPANY REPORTS
2009 FOURTH QUARTER AND FULL YEAR RESULTS**

Lauderdale Lakes, Florida, March 23, 2010 - 21st Century Holding Company (Nasdaq: TCHC), today reported results for the quarter and year ended December 31, 2009 (see tables).

For the three months ended December 31, 2009, the Company reported a net loss of \$7.4 million or \$0.93 per share on 8.0 million average undiluted and diluted shares outstanding, as compared to a net loss of \$2.8 million, or \$0.35 per share on 7.9 million average undiluted shares outstanding in the same three month period last year.

For the twelve months ended December 31, 2009, the Company reported a net loss of \$10.3 million or \$1.29 per share on 8.0 million undiluted and diluted shares versus a net loss of \$2.5 million, or \$0.31 per share on 8.0 million undiluted shares in the same twelve month period last year.

Net premiums earned decreased \$4.5 million or 30.5% to \$10.3 million for the three months ended December 31, 2009, as compared to \$14.8 million for the same three-month period last year. Net premiums earned decreased \$17.1 million or 26.3% to \$48.0 million for the twelve months ended December 31, 2009, as compared to \$65.1 million for the same twelve month period last year. Gross premiums written increased \$11.8 million, or 67.7%, to \$29.4 million for the three months ended December 31, 2009, compared with \$17.6 million for the three months ended December 31, 2008. Gross premiums written increased \$16.2 million, or 18.3%, to \$104.4 million for the twelve months ended December 31, 2009, compared with \$88.2 million for the twelve months ended December 31, 2008.

Total revenues decreased \$2.8 million or 17.5% to \$13.2 million for the three months ended December 31, 2009, as compared to \$16.0 million for the same three-month period last year. Total revenues decreased \$8.6 million or 12.8% to \$58.9 million for the twelve months ended December 31, 2009, as compared to \$67.5 million for the same twelve month period last year.

Fourth quarter and full year results were adversely impacted primarily by the continued effects of higher reinsurance costs and state-mandated premium mitigation credits. Partially offsetting these factors were higher premium income as the Company resumed writing homeowners insurance after the end of the wind season, the assumption of approximately \$12 million of in-force premium from Citizens Property Insurance Corporation ("Citizens") in December, and the effects of a 19% rate increase on policies written since November 2009.

Mr. Michael H. Braun, the Company's Chief Executive Officer and President, said, "With the end of the wind season and the approval of a statewide 19% rate increase on voluntary business, we resumed writing new property business in the fourth quarter. As a result, we reported a 67% increase in gross written premiums in the fourth quarter. Offsetting this significant increase, as expected, were the continuing effects of higher reinsurance costs and state mandated mitigation credits. Additionally, on March 22, 2010, Federated National Insurance Company ("Federated National"), a wholly owned subsidiary of the Company, received notice from Demotech, Inc., a rating agency, requiring a capital infusion of \$10 million by March 31, 2010 for Federated National to maintain its "A" rating with the agency. We are exploring various options to comply with this requirement.

"The Florida property insurance industry is operating in a challenging environment and while we continue to face substantial headwinds, we believe that 21st Century Holding Company is heading in the right direction. While we will continue to be affected by reinsurance costs and mitigation credits, we expect to see a gradual improvement in operating margin from the flow through of the full effect of the November 2009 rate increase on voluntary business and an anticipated decrease in the cost of reinsurance in the second half of 2010. In addition, we have applied for a 14.9% rate increase on policies assumed from Citizens. "

The Company will hold an investor conference call at 4:30 PM (ET) today, March 23 2010. The Company's CEO and its CFO, Peter J. Prygelski, III, will discuss the financial results and review the outlook for the Company. Messrs. Braun and Prygelski invite interested parties to participate in the conference call. A live webcast of the call will be available online at <http://www.21stcenturyholding.com> (in the Conference Calls section). Listeners interested in participating in the Q&A session can access the conference call by dialing toll free 877-545-1409. Please call at least five minutes in advance to ensure that you are connected

prior to the presentation. A webcast replay of the conference call will be available shortly after the live webcast is completed and may be accessed via the Company's website.

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21st CENTURY HOLDING COMPANY
Consolidated Statements of Operations
(Unaudited)

	Three Months Ended Dec 31,		Twelve Months Ended Dec 31,	
	<u>2009</u>	<u>2008</u>	<u>2009</u>	<u>2008</u>
Revenue:				
Gross premiums written	\$ 29,429,441	\$ 17,553,107	\$104,378,812	\$ 88,247,981
Gross premiums ceded	<u>503,175</u>	<u>(621,998)</u>	<u>(56,217,206)</u>	<u>(34,553,348)</u>
Net premiums written	<u>29,932,616</u>	<u>16,931,109</u>	<u>48,161,606</u>	<u>53,694,633</u>
Increase (Decrease) in prepaid reinsurance premiums	(14,372,022)	(6,282,338)	10,163,202	(4,451,209)
(Increase) Decrease in unearned premiums	<u>(5,265,489)</u>	<u>4,166,999</u>	<u>(10,349,253)</u>	<u>15,886,248</u>
Net change in prepaid reinsurance premiums and unearned premiums	<u>(19,637,511)</u>	<u>(2,115,339)</u>	<u>(186,051)</u>	<u>11,435,039</u>
Net premiums earned	10,295,105	14,815,770	47,975,555	65,129,672
Commission income	623,564	258,692	1,361,744	1,611,886
Finance revenue	58,018	81,731	293,919	350,198
Managing general agent fees	403,925	369,471	1,620,404	1,745,243
Net investment income	1,363,478	1,144,206	3,397,105	6,461,084
Net realized investment gains (losses)	35,106	(1,284,130)	1,117,445	(10,592,770)
Regulatory assessments recovered	303,169	485,518	2,332,579	2,104,113
Other income	<u>141,213</u>	<u>157,261</u>	<u>755,255</u>	<u>654,482</u>
Total revenue	<u>13,223,578</u>	<u>16,028,519</u>	<u>58,854,006</u>	<u>67,463,908</u>
Expenses:				
Loss and loss adjustment expenses	14,739,835	11,612,927	43,705,820	41,868,260
Operating and underwriting expenses	3,077,654	2,509,942	9,681,271	7,209,328
Salaries and wages	2,163,448	1,820,021	7,929,822	7,427,785
Policy acquisition costs, net of amortization	<u>4,270,122</u>	<u>2,966,437</u>	<u>13,746,782</u>	<u>14,760,249</u>
Total expenses	24,251,059	18,909,327	75,063,695	71,265,622
Loss before provision for income tax benefit	(11,027,481)	(2,880,808)	(16,209,689)	(3,801,714)
Provision for income tax benefit	<u>(3,645,117)</u>	<u>(107,450)</u>	<u>(5,921,152)</u>	<u>(1,323,775)</u>
Net loss	<u>\$ (7,382,364)</u>	<u>\$ (2,773,358)</u>	<u>\$ (10,288,537)</u>	<u>\$ (2,477,939)</u>
Basic net loss per share	<u>\$ (0.93)</u>	<u>\$ (0.35)</u>	<u>\$ (1.29)</u>	<u>\$ (0.31)</u>
Fully diluted net loss per share	<u>\$ (0.93)</u>	<u>\$ (0.35)</u>	<u>\$ (1.29)</u>	<u>\$ (0.31)</u>
Weighted average number of common shares outstanding	<u>7,968,245</u>	<u>7,913,249</u>	<u>8,002,365</u>	<u>7,979,436</u>
Weighted average number of common shares outstanding (assuming dilution)	<u>7,968,245</u>	<u>7,913,249</u>	<u>8,002,365</u>	<u>7,979,436</u>
Dividends paid per share	<u>\$ 0.06</u>	<u>\$ 0.18</u>	<u>\$ 0.36</u>	<u>\$ 0.72</u>

21st CENTURY HOLDING COMPANY
Other Selected Data
(Unaudited)

Balance Sheet

	Period Ending	
	<u>12/31/09</u>	<u>12/31/08</u>
Total Cash & Investments	\$142,416,020	\$150,642,267
Total Assets	\$202,889,375	\$197,101,997
Unpaid Loss and Loss Adjustment Expense	\$70,610,480	\$64,775,241
Total Liabilities	\$135,447,779	\$120,871,081
Total Shareholders' Equity	\$67,441,596	\$76,230,916
Common Stock Outstanding	7,953,384	8,013,894
Book Value Per Share	\$8.48	\$9.51

Premium Breakout

<u>Line of Business</u>	3 Months Ending		12 Months Ending	
	<u>12/31/09</u>	<u>12/31/08</u>	<u>12/31/09</u>	<u>12/31/08</u>
	(Dollars in thousands)		(Dollars in thousands)	
Homeowners'	\$25,201	\$12,389	\$84,705	\$60,708
Commercial General Liability	2,789	4,404	15,279	23,790
Federal Flood	822	648	3,559	3,263
Automobile	<u>617</u>	<u>112</u>	<u>836</u>	<u>487</u>
Gross Written Premiums	<u>\$29,429</u>	<u>\$17,553</u>	<u>\$104,379</u>	<u>\$88,248</u>

Commercial General Liability
Written Premium by State

<u>State</u>	3 Months Ending		12 Months Ending	
	<u>12/31/09</u>	<u>12/31/08</u>	<u>12/31/09</u>	<u>12/31/08</u>
	(Dollars in thousands)		(Dollars in thousands)	
Alabama	\$18	\$19	\$76	\$117
Arkansas	--	--	4	12
California	--	18	49	269
Florida	2,297	3,119	12,341	16,011
Georgia	62	97	291	568
Kentucky	--	--	1	1
Louisiana	310	980	1,736	4,481
Maryland	--	--	--	2
South Carolina	--	4	2	70
Texas	102	168	778	2,252
Virginia	--	--	<u>1</u>	<u>7</u>
Gross Written Premiums	<u>\$2,789</u>	<u>\$4,405</u>	<u>\$15,279</u>	<u>\$23,790</u>

Loss Ratios

The loss ratio is calculated as losses and loss adjustment expense divided by net premiums earned for each line of business in the given measured period.

<u>Line of Business</u>	3 Months Ending		12 Months Ending	
	<u>12/31/09</u>	<u>12/31/08</u>	<u>12/31/09</u>	<u>12/31/08</u>
Homeowners'	121.8%	49.3%	92.0%	56.2%
Commercial General Liability	129.5%	120.4%	81.5%	77.0%
Fire	18.5%	0.0%	18.7%	0.0%
Inland Marine	57.5%	0.0%	57.5%	0.0%
Automobile	3.6%	(78.3)%	(1.1)%	1.8%
All Lines	122.6%	78.4%	86.9%	64.3%

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**21st CENTURY HOLDING COMPANY ANNOUNCES \$10 MILLION
CAPITAL INFUSION FOR FEDERATED NATIONAL INSURANCE COMPANY**

**Additional Capital Allows Federated National Insurance Company
to Maintain "A" Credit Rating**

**21st Century Holding Company Continues Planned
Acquisition of HomeWise Insurance Company**

Lauderdale Lakes, Florida, April 5, 2010 - 21st Century Holding Company ("The Company") (Nasdaq: TCHC) today announced that Federated National Insurance Company (FNIC), a wholly owned subsidiary of the Company, has received a capital infusion of \$10 million. The transaction follows the previously announced notice from Demotech, Inc., a rating agency, requiring that FNIC obtain additional capital of \$10 million by March 31, 2010 to maintain its "A" rating with the agency.

The \$10 million infusion consists of \$5 million from 21st Century Holding Company and a \$5 million Subordinated Surplus Debenture ("Surplus Note") from American Vehicle Insurance Company (AVIC), a wholly-owned subsidiary of the Company. The capital infusion has been approved by the Florida Office of Insurance Regulation (OIR), and Demotech has since affirmed FNIC's "A" rating.

Pursuant to the terms provided by the Florida OIR, the Company will temporarily suspend future dividends as a result of the Surplus Note until FNIC has reported two consecutive quarters of underwriting profitability. The complete terms of this capital infusion are currently under discussion with the Florida OIR.

Mr. Michael H. Braun, 21st Century Holding Company's Chief Executive Officer and President, said, "We are pleased to have completed this infusion and maintained our credit rating. Our 'A' rating with Demotech is critical to our business plan and our ability to write and retain business. The rating is valued both by the insurance agents who sell and service our products and by the mortgage companies that underwrite our insureds. Although we will temporarily suspend payment of future dividends, the Board of Directors and management team remain committed to returning capital to shareholders through the use of a dividend, and we fully intend to reinstate it as soon as possible."

21st Century Holding Company continues to work through due diligence and the regulatory approval process of its previously announced acquisition of HomeWise Insurance Company and HomeWise Management Company. As announced on March 23, 2010, 21st Century Holding Company has signed an agreement in principle with HomeWise Holdings, Inc. to acquire HomeWise Insurance Company and HomeWise Management Company. The agreement in principle also includes a renewal rights agreement to acquire certain insurance policies from HomeWise Preferred Insurance Company. Terms of the proposed transaction were not disclosed. The proposed transaction is subject to customary definitive documentation, regulatory approval and the completion of satisfactory due diligence. The Company expects to close the transaction prior to June 1, 2010.

The acquisition of HomeWise is expected to be accretive to 21st Century upon close and is expected to generate approximately an additional \$100 million in annual premiums on a consolidated basis.

HomeWise Insurance is based in Tampa and provides homeowners property coverage in Florida and Louisiana through a leading network of experienced, independent agents; it reported approximately \$38.2 million in gross written premium in 2009, and statutory surplus of \$20.3 million.

About 21st Century Holding Company

The Company, through its subsidiaries, underwrites commercial general liability insurance, commercial residential property, homeowners' property and casualty insurance, flood insurance, inland marine, personal automobile insurance and commercial automobile insurance in the state of Florida. The Company underwrites general liability coverage as an admitted carrier in the states of Alabama, Louisiana and Texas for more than 300 classes of business, including special events. The Company is approved to operate as a surplus lines/non-admitted carrier in the states of Arkansas, California, Georgia, Kentucky, Maryland, Missouri, Nevada, Oklahoma, South Carolina, Tennessee, and Virginia and offering the same general liability products. The Company is licensed and has the facilities to market and underwrite other insurance carriers' lines of business, as well as to process and adjust claims for third party insurance carriers. In addition to insurance services, the Company offers premium finance services to its insureds as well as insureds of certain third party insurance companies.

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of HomeWise Insurance Company on a timely basis or at all, or if the transaction is closed, to achieve the contemplated benefits and synergies; and other matters described from time to time by us in our filings with the SEC. Additional risk factors will also be set forth in the Company's Form 10-K for the fiscal year ended December 31, 2009 which was filed with the SEC on March 26, 2010. In addition, investors should be aware that generally accepted accounting principles prescribe when a company may reserve for particular risks, including litigation exposures. Accordingly, results for a given reporting period could be significantly affected if and when a reserve is established for a major contingency. Reported results may therefore appear to be volatile in certain accounting periods. The Company undertakes no obligations to update, change or revise any forward-looking statement, whether as a result of new information, additional or subsequent developments or otherwise.

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FOR IMMEDIATE RELEASE

CONTACT:

**Peter J. Prygelski, CFO, 21st Century Holding Company
(954) 308-1252 or (954) 581-9993**

**21st CENTURY HOLDING COMPANY'S
SUBSIDIARY RECEIVED RATE INCREASE APPROVAL
BY FLORIDA'S OFFICE OF INSURANCE REGULATION**

Lauderdale Lakes, Florida, April 26, 2010 - Federated National Insurance Company, a wholly-owned subsidiary of 21st Century Holding Company (NASDAQ: TCHC), announced today that it has received approval from Florida's Office of Insurance Regulation ("OIR") for a premium rate increase for its homeowner's business that was assumed from Citizens Property Insurance Corporation within the state of Florida. The premium rate increase, which will average approximately 14.9% statewide, will be applied to policies with effective dates of July 1, 2010 and for both new and renewals. The policies subject to this rate increase currently represent approximately 16% of the policies in force.

The Company also reports that, after due diligence, its agreement in principle to acquire certain businesses from HomeWise Holdings, Inc. ("HomeWise"), which was originally announced on March 23, 2010, has been terminated by mutual decision of the parties.

In response to shareholder inquiries about the status of the class action lawsuit which was addressed in the Company's recent Form 10-K filed on March 26, 2010, 21st Century reiterates that it settled its outstanding class litigation and derivative litigation. The Company agreed to pay \$2.4 million to the plaintiffs to settle all claims. 21st Century made no admission of liability or wrongdoing by the Company or its officers and directors. The \$2.4 million payment was fully funded by the Company's Directors and Officers insurance policy; therefore the settlement had no impact on 21st Century's 2009 earnings and will have no effect on earnings going forward.

Michael H. Braun, Chief Executive Officer and President of 21st Century Holding Company and President of Federated National Insurance Company, said, "We are pleased with the rate increase granted by the OIR. This rate increase, combined with the statewide 19% increase on our voluntary homeowner policies that went into effect in the fourth quarter of 2009 will continue to generate more profitable premium throughout the year. The policies subject to the 19% rate increase represent about 84% of the policies in force.

"The Company spends a significant amount of its capital to protect itself, and its policy holders, in the event of a hurricane. These costs are, by far, our largest expense which result in a significant difference between our gross and net written premium. The financial crises of 2008 and 2009, along with the effects of Hurricane Ike, contributed to the reduction of available capacity of catastrophe cover in 2009, resulting in a significant increase to our private reinsurance costs. Initial indications at this time are that the reinsurance markets have recovered and have ample capacity, which we believe will result in more favorable coverage pricing for the upcoming hurricane season.

"The Company has faced significant challenges from reduced premiums and increased costs; however we feel that the worst is behind us. As we move forward, we anticipate that with stronger revenue momentum, more favorable reinsurance costs and more efficient exposure management, the Company will see continued improvement in its operating margin

through 2010. While the challenges from the prior year are still impacting us, the first quarter of this year will be substantially improved over the last two quarters of 2009. Over the course of the next two months we will finalize our 2010-2011 reinsurance structure, after which we will be able to discuss, in more detail, our expected revenue for the second half of 2010.

“Although we are not pursuing the acquisition of HomeWise, we will continue to grow our existing lines of business and seek opportunities where the business model and strategies enhance the value of the Company, which our Board of Directors believes to be in the best interests of its shareholders,” Mr. Braun continued.

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forth in the Company's Form 10-K for the fiscal year ended December 31, 2009 which was filed with the SEC on March 26, 2010. In addition, investors should be aware that generally accepted accounting principles prescribe when a company may reserve for particular risks, including litigation exposures. Accordingly, results for a given reporting period could be significantly affected if and when a reserve is established for a major contingency. Reported results may therefore appear to be volatile in certain accounting periods. The Company undertakes no obligations to update, change or revise any forward-looking statement, whether as a result of new information, additional or subsequent developments or otherwise.

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(954) 308-1252 or (954) 581-9993**

**21st CENTURY HOLDING COMPANY
ANNOUNCES EARNINGS RELEASE DATE**

Lauderdale Lakes, Florida, May 3, 2010 - 21st Century Holding Company (Nasdaq: TCHC) today announced that it will release its 2010 first quarter financial results at 2:00 PM (ET) on Monday, May 17, 2010, followed by an investor conference call at 4:00 PM (ET).

The Company's CEO, Michael H. Braun, and its CFO, Peter J. Prygelski, III, will discuss the financial results and review the outlook for the Company. Messrs. Braun and Prygelski invite interested parties to participate in the conference call. A live webcast of the call will be available online at <http://www.21stcenturyholding.com> (in the Conference Calls section). Listeners interested in participating in the Q&A session can access the conference call by dialing toll free 866-501-5542. Participants are advised to join the call at least five minutes in advance. A webcast replay of the conference call will be available shortly after the live webcast is completed and may be accessed via the Company's website.

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**21st CENTURY HOLDING COMPANY REPORTS
FIRST QUARTER 2010 FINANCIAL RESULTS**

Lauderdale Lakes, Florida, May 17, 2010 - 21st Century Holding Company (the "Company") (Nasdaq: TCHC) today reported results for the quarter ended March 31, 2010.

For the three months ended March 31, 2010, the Company reported a net loss of \$0.9 million, or \$0.12 per share on 7.95 million average undiluted and diluted shares outstanding, compared to net income of \$0.3 million, or \$0.04 per share on 8.0 million average undiluted and diluted shares outstanding in the same three-month period last year.

First quarter results decreased year-over-year primarily as a result of higher reinsurance costs in connection with the Company's property line of business. These costs were partially offset by the effects of a 19% rate increase that went into effect in November 2009 and the impact of the new policies written during the fourth quarter of 2009. First quarter results also benefitted from a one-time gain of \$2.2 million related to gains on investments realized in the quarter.

Gross premiums written decreased \$1.4 million, or 5.0%, to \$27.0 million for the three months ended March 31, 2010, compared to \$28.4 million for the same three-month period last year. Voluntary homeowners' gross written premium increased \$6.9 million, or 44.0%, to \$22.7 million for the three months ended March 31, 2010, compared with \$15.8 million for the same three-month period last year. The decrease in gross written premiums can be attributed to higher reinsurance costs in the first quarter of 2010 as compared with the first quarter of 2009.

Unearned premiums increased \$2.0 million, or 4.0%, to \$52.9 million as of March 31, 2010, compared with \$50.9 million as of December 31, 2009.

Net premiums earned decreased \$2.9 million, or 20.8%, to \$11.0 million for the three months ended March 31, 2010, compared to \$13.9 million for the same three-month period last year.

Total revenue increased \$0.1 million, or 0.8%, to \$15.8 million for the three months ended March 31, 2010, compared to \$15.7 million for the same three-month period last year.

Total expenses increased \$1.8 million, or 11.8%, to \$17.3 million for the three months ended March 31, 2010, compared to \$15.5 million for the same three-month period last year which can be primarily attributed to the increase in policy count from the previous year.

Mr. Michael H. Braun, the Company's Chief Executive Officer and President, said "As expected, our first quarter results show a decrease from the same period of 2009 primarily because of higher reinsurance costs, which is by far our largest expense and the continued effect of the mitigation credits. However, our results improved significantly over the fourth quarter of 2009 due to a number of favorable trends including that it was the first full quarter to benefit from the 19% rate increase which has been in effect since last November on our voluntary business."

"We expect to build on this momentum for the rest of 2010," continued Mr. Braun. "Ample capacity has returned to the reinsurance markets, which we believe will drive down reinsurance rates. In addition, we continue to focus on writing voluntary policies based on our underwriting standards, which leads to more profitable business. We anticipate that the combination of improving industry conditions, decreasing reinsurance rates, disciplined exposure management and the impact of the previously announced rate increases both on our policies assumed from Citizens Property Insurance Corporation and on our voluntary homeowner policies will create a strong foundation for future revenue growth. We continue to expect

operating margin improvement for the next several quarters, which is anticipated to contribute to growth in the Company's book value for the benefit of our shareholders."

The Company will hold an investor conference call at 4:00 PM (ET) today, May 17, 2010. The Company's CEO and its CFO, Peter J. Prygelski, III, will discuss the financial results and review the outlook for the Company. Messrs. Braun and Prygelski invite interested parties to participate in the conference call. A live webcast of the call will be available online at <http://www.21stcenturyholding.com> (in the Conference Calls section). Listeners interested in participating in the Q&A session can access the conference call by dialing toll free 866-501-5542. Please call at least five minutes in advance to ensure that you are connected prior to the presentation. A webcast replay of the conference call will be available shortly after the live webcast is completed and may be accessed via the Company's website.

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21st CENTURY HOLDING COMPANY
Consolidated Statements of Operations
(Unaudited)

	Three Months Ended March 31,	
	<u>2010</u>	<u>2009</u>
Revenue:		
Gross premiums written	\$ 27,021,273	\$ 28,430,928
Gross premiums ceded	<u>(918,078)</u>	<u>(328,077)</u>
Net premiums written	<u>26,103,195</u>	<u>28,102,851</u>
Decrease in prepaid reinsurance premiums	(13,061,020)	(8,069,446)
Increase in unearned premiums	<u>(2,025,741)</u>	<u>(6,128,557)</u>
Net change in prepaid reinsurance premiums and unearned premiums	<u>(15,086,761)</u>	<u>(14,198,003)</u>
Net premiums earned	11,016,434	13,904,848
Commission income	386,217	237,918
Finance revenue	72,287	82,759
Managing general agent fees	494,150	430,624
Net investment income	934,608	680,952
Net realized investment gains (losses)	2,224,905	(536,541)
Regulatory assessments recovered	515,307	547,509
Other income	<u>136,830</u>	<u>312,058</u>
Total revenue	<u>15,780,738</u>	<u>15,660,127</u>
Expenses:		
Loss and loss adjustment expenses	9,064,732	8,872,965
Operating and underwriting expenses	2,716,558	1,953,140
Salaries and wages	2,071,963	1,908,757
Policy acquisition costs, net of amortization	<u>3,459,804</u>	<u>2,744,209</u>
Total expenses	<u>17,313,057</u>	<u>15,479,071</u>
(Loss) Income before provision for income tax benefit	(1,532,319)	181,056
Provision for income tax benefit	<u>(605,313)</u>	<u>(122,164)</u>
Net (loss) income	<u>\$ (927,006)</u>	<u>\$ 303,220</u>
Basic net (loss) income per share	<u>\$ (0.12)</u>	<u>\$ 0.04</u>
Fully diluted net (loss) income per share	<u>\$ (0.12)</u>	<u>\$ 0.04</u>
Weighted average number of common shares outstanding	<u>7,946,374</u>	<u>8,013,894</u>
Weighted average number of common shares outstanding (assuming dilution)	<u>7,946,374</u>	<u>8,013,894</u>
Dividends paid per share	<u>\$ 0.06</u>	<u>\$ 0.18</u>

21st CENTURY HOLDING COMPANY
Other Selected Data
(Unaudited)

Balance Sheet

	Period Ending	
	<u>03/31/09</u>	<u>12/31/09</u>
Total Cash & Investments	\$163,939,601	\$142,416,020
Total Assets	\$214,571,482	\$202,889,375
Unpaid Loss and Loss Adjustment Expense	\$68,248,536	\$70,610,480
Total Liabilities	\$148,960,768	\$135,447,779
Total Shareholders' Equity	\$65,610,714	\$67,441,596
Common Stock Outstanding	7,946,374	7,953,384
Book Value Per Share	\$8.26	\$8.48

Premium Breakout

<u>Line of Business</u>	3 Months Ending	
	<u>03/31/10</u>	<u>03/31/09</u>
	(Dollars in thousands)	
Homeowners'	\$21,098	\$23,028
Commercial General Liability	3,499	4,523
Federal Flood	810	736
Automobile	<u>1,614</u>	<u>144</u>
Gross Written Premiums	<u>\$27,021</u>	<u>\$28,431</u>

Commercial General Liability Written Premium by State

<u>State</u>	3 Months Ending	
	<u>03/31/10</u>	<u>03/31/09</u>
	(Dollars in thousands)	
Alabama	\$17	\$24
Arkansas	1	1
California	--	45
Florida	2,923	3,412
Georgia	19	86
Louisiana	374	792
Oklahoma	1	--
South Carolina	2	1
Texas	<u>162</u>	<u>162</u>
Gross Written Premiums	<u>\$3,499</u>	<u>\$4,523</u>

Loss Ratios

<u>Line of Business</u>	3 Months Ending	
	<u>03/31/10</u>	<u>03/31/09</u>
Homeowners'	90.24%	62.01%
Commercial General Liability	63.47%	65.98%
Automobile	120.63%	91.01%
Fire	14.34%	0.00%
Inland Marine	48.75%	0.00%
All Lines	81.49%	63.81%

The loss ratio is calculated as losses and loss adjustment expense divided by net premiums earned for each line of business in the given measured period.

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**21st CENTURY HOLDING COMPANY
ANNOUNCES EARNINGS RELEASE DATE**

Lauderdale Lakes, Florida, July 29, 2010 - 21st Century Holding Company (Nasdaq: TCHC) today announced that it will release its 2010 second quarter financial results at 2:00 PM on Thursday, August 12 2010 followed by an investor conference call at 4:30 PM (ET).

The Company's CEO, Michael H. Braun, and its CFO, Peter J. Prygelski, III, will discuss the financial results and review the outlook for the Company. Messrs. Braun and Prygelski invite interested parties to participate in the conference call. A live webcast of the call will be available online at <http://www.21stcenturyholding.com> (in the Conference Calls section). Listeners interested in participating in the Q&A session can access the conference call by dialing toll free 866-501-5542. Participants are advised to join the call at least five minutes in advance. A webcast replay of the conference call will be available shortly after the live webcast is completed and may be accessed via the Company's website.

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**21st CENTURY HOLDING COMPANY REPORTS
SECOND QUARTER 2010 FINANCIAL RESULTS**

Lauderdale Lakes, Florida, August 12, 2010 - 21st Century Holding Company (the "Company") (Nasdaq: TCHC), today reported results for the quarter ended June 30, 2010 (see attached tables).

For the three months ended June 30, 2010, the Company reported a net loss of \$2.3 million, or \$0.30 per share on 7.95 million average undiluted and diluted shares outstanding, compared with net income of \$0.8 million, or \$0.10 per share on 8.01 million average undiluted and diluted shares outstanding in the same three-month period last year.

For the six months ended June 30, 2010, the Company reported a net loss of \$3.3 million, or \$0.42 per share on 7.95 million average undiluted and diluted shares outstanding, compared with net income of \$1.1 million, or \$0.14 per share on 8.01 million average undiluted and diluted shares in the same six-month period last year.

Mr. Michael H. Braun, the Company's Chief Executive Officer and President, said "We have been taking a disciplined approach to writing new business in the current unfavorable rate environment. As we head into the second half of 2010, we expect our financial results to reflect the improving environment and the effects of the actions we have taken over the past 12 months. We expect that our reduced reinsurance expenses and our rate increases will yield greater returns from our existing portfolio of policies as well as allow us to more actively write new policies on favorable terms. Demand remains strong in the Florida market, and we are well-positioned to capitalize on the opportunities available."

Gross premiums written decreased \$6.0 million, or 17.9%, to \$27.6 million for the three months ended June 30, 2010, compared with \$33.6 million for the same three-month period last year. Voluntary homeowners' gross written premium decreased \$0.09 million, or 0.4%, to \$21.6 million for the three months ended June 30, 2010, compared with \$21.7 million for the same three-month period last year. The decrease in gross written premiums can be attributed to higher reinsurance costs in the second quarter of 2010 as compared with the second quarter of 2009.

Gross premiums written decreased \$7.4 million, or 12.0%, to \$54.6 million for the six months ended June 30, 2010, compared with \$62.0 million for the same six-month period last year. Voluntary homeowners' gross written premium increased \$6.9 million, or 18.3%, to \$44.3 million for the six months ended June 30, 2010, compared with \$37.4 million for the same six-month period last year.

Unearned premiums increased \$4.2 million, or 8.4%, to \$55.1 million as of June 30, 2010, compared with \$50.9 million as of December 31, 2009.

Net premiums earned decreased \$3.4 million, or 23.7%, to \$10.9 million for the three months ended June 30, 2010, compared with \$14.3 million for the same three-month period last year. Net premiums earned decreased \$6.3 million, or 22.2%, to \$21.9 million for the six months ended June 30, 2010, compared with \$28.2 million for the same six-month period last year.

Total revenues decreased \$2.3 million, or 13.2%, to \$15.0 million for the three months ended June 30, 2010, compared with \$17.3 million for the same three-month period last year. Total revenues decreased 2.2 million, or 6.6%, to \$30.8 million for the six months ended June 30, 2010, as compared with \$33.0 million for the same six-month period last year.

The Company will hold an investor conference call at 4:30 PM (ET) today, August 12, 2010. The Company's CEO and its CFO, Peter J. Prygelski, III, will discuss the financial results and review the outlook for the Company. Messrs. Braun and Prygelski invite interested parties to participate in the conference call. A live webcast of the call will be available online at <http://www.21stcenturyholding.com> (in the Conference Calls section). Listeners interested in participating in the Q&A session can access the conference call by dialing toll free 866-501-5542. Please call at least five minutes in advance to ensure that you are connected prior to the presentation. A webcast replay of the conference call will be available shortly after the live webcast is completed and may be accessed via the Company's website.

About the Company

The Company, through its subsidiaries, underwrites homeowners' property and casualty, commercial general liability, commercial residential property, flood, personal automobile, commercial automobile and inland marine insurance in the state of Florida. The Company underwrites general liability coverage as an admitted carrier in the states of Alabama, Georgia, Louisiana and Texas for more than 300 classes of business, including special events. The Company is approved to operate as a surplus lines/non-admitted carrier in the states of Arkansas, California, Georgia, Kentucky, Maryland, Missouri, Nevada, Oklahoma, South Carolina, Tennessee, and Virginia and offering the same general liability products. The Company is licensed and has the facilities to market and underwrite other insurance carriers' lines of business, as well as to process and adjust claims for third party insurance carriers. In addition to insurance services, the Company offers premium finance services to its insureds as well as insureds of certain third party insurance companies.

Safe harbor statements under the Private Securities Litigation Reform Act of 1995: Statements in this press release that are not historical fact are forward-looking statements that are subject to certain risks and uncertainties that could cause actual events and results to differ materially from those discussed herein. Without limiting the generality of the foregoing, words such as "may," "will," "expect," "believe," "anticipate," "intend," "could," "would," "estimate," or "continue" or the other negative variations thereof or comparable terminology are intended to identify forward-looking statements. The risks and uncertainties include, without limitation, the costs of reinsurance and the collectability or reinsurance; the success of the Company's growth and marketing initiatives and introduction of its new product lines, inflation and other changes in economic conditions (including changes in interest rates and financial markets); the impact of new regulations adopted in Florida and the other states in which we do business which affect the property and casualty insurance market; assessments charged by various governmental agencies; pricing competition and other initiatives by competitors; our ability to obtain regulatory approval for requested rate changes and/or changes in our capital structure, and the timing thereof; legislative and regulatory developments; the outcome of litigation pending against us or which is commenced against the Company after the date hereof, including the terms of any settlements; risks related to the nature of our business; dependence on investment income and the composition of our investment portfolio; the adequacy of our liability for loss and loss adjustment expense; insurance agents; claims experience; ratings by industry services (a withdrawal or reduction of our rating(s) could limit us from writing or renewing policies and could cause the Company's insurance policies to no longer be acceptable to the secondary marketplace and mortgage lenders); catastrophe losses; reliance on key personnel; weather conditions (including the severity and frequency of storms, hurricanes, tornadoes and hail); changes in driving patterns and loss trends; acts of war and terrorist activities; court decisions and trends in litigation, and health care and auto repair costs; and other matters described from time to time by us in our filings with the SEC. Additional risk factors are also set forth in the Company's Form 10-K for the fiscal year ended December 31, 2009, which was filed with the SEC on March 26, 2010. In addition, investors should be aware that generally accepted accounting principles prescribe when a company may reserve for particular risks, including litigation exposures. Accordingly, results for a given reporting period could be significantly affected if and when a reserve is established for a major contingency. Reported results may therefore appear to be volatile in certain accounting periods. The Company undertakes no obligations to update, change or revise any forward-looking statement, whether as a result of new information, additional or subsequent developments or otherwise.

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21st CENTURY HOLDING COMPANY
Consolidated Statements of Operations
(Unaudited)

	Three Months Ended June 30,		Six Months Ended June 30,	
	<u>2010</u>	<u>2009</u>	<u>2010</u>	<u>2009</u>
Revenue:				
Gross premiums written	\$ 27,597,438	\$ 33,601,093	\$ 54,618,711	\$ 62,032,021
Gross premiums ceded	<u>(20,907,193)</u>	<u>(19,588,159)</u>	<u>(21,825,271)</u>	<u>(19,916,236)</u>
Net premiums written	<u>6,690,245</u>	<u>14,012,934</u>	<u>32,793,440</u>	<u>42,115,785</u>
Increase (decrease) in prepaid reinsurance premiums	6,421,547	10,305,109	(6,639,473)	2,235,663
Increase in unearned premiums	<u>(2,220,965)</u>	<u>(10,053,372)</u>	<u>(4,246,706)</u>	<u>(16,181,929)</u>
Net change in prepaid reinsurance premiums and unearned premiums	<u>4,200,582</u>	<u>251,737</u>	<u>(10,886,179)</u>	<u>(13,946,266)</u>
Net premiums earned	10,890,827	14,264,671	21,907,261	28,169,519
Commission income	557,896	382,994	944,113	620,912
Finance revenue	103,479	91,250	175,766	174,009
Managing general agent fees	438,925	478,140	933,075	908,764
Net investment income	1,010,730	782,439	1,945,338	1,463,391
Net realized investment gains (losses)	1,599,259	68,519	3,824,164	(468,022)
Regulatory assessments recovered	51,315	1,188,274	566,622	1,735,783
Other income	<u>381,373</u>	<u>69,771</u>	<u>518,203</u>	<u>381,829</u>
Total revenue	<u>15,033,804</u>	<u>17,326,058</u>	<u>30,814,542</u>	<u>32,986,185</u>
Expenses:				
Loss and loss adjustment expenses	10,195,828	8,973,810	19,260,560	17,846,775
Operating and underwriting expenses	3,012,768	2,505,767	5,729,326	4,458,907
Salaries and wages	2,175,922	1,896,983	4,247,885	3,805,740
Policy acquisition costs, net of amortization	<u>3,035,019</u>	<u>2,915,107</u>	<u>6,494,823</u>	<u>5,659,316</u>
Total expenses	<u>18,419,537</u>	<u>16,291,667</u>	<u>35,732,594</u>	<u>31,770,738</u>
(Loss) income before provision for income tax (benefit) expense	(3,385,733)	1,034,391	(4,918,052)	1,215,447
Provision for income tax (benefit) expense	<u>(1,036,995)</u>	<u>250,137</u>	<u>(1,642,308)</u>	<u>127,973</u>
Net (loss) income	<u>\$ (2,348,738)</u>	<u>\$ 784,254</u>	<u>\$ (3,275,744)</u>	<u>\$ 1,087,474</u>
Basic net (loss) income per share	<u>\$ (0.30)</u>	<u>\$ 0.10</u>	<u>\$ (0.42)</u>	<u>\$ 0.14</u>
Fully diluted net (loss) income per share	<u>\$ (0.30)</u>	<u>\$ 0.10</u>	<u>\$ (0.42)</u>	<u>\$ 0.14</u>
Weighted average number of common shares outstanding	<u>7,946,384</u>	<u>8,013,894</u>	<u>7,946,384</u>	<u>8,013,894</u>
Weighted average number of common shares outstanding (assuming dilution)	<u>7,946,384</u>	<u>8,013,894</u>	<u>7,946,384</u>	<u>8,013,894</u>
Dividends paid per share	<u>\$ 0.00</u>	<u>\$ 0.06</u>	<u>\$ 0.06</u>	<u>\$ 0.24</u>

21st CENTURY HOLDING COMPANY
Other Selected Data
(Unaudited)

Balance Sheet

	Period Ending	
	<u>06/30/10</u>	<u>12/31/09</u>
Total Cash & Investments	\$147,793,567	\$142,416,020
Total Assets	\$196,568,315	\$202,889,375
Unpaid Loss and Loss Adjustment Expense	\$66,366,093	\$70,610,480
Total Liabilities	\$134,275,332	\$135,447,779
Total Shareholders' Equity	\$62,292,983	\$67,441,596
Common Stock Outstanding	7,946,384	7,953,384
Book Value Per Share	\$7.84	\$8.48

Premium Breakout

<u>Line of Business</u>	3 Months Ending		6 Months Ending	
	<u>06/30/10</u>	<u>06/30/09</u>	<u>06/30/10</u>	<u>06/30/09</u>
	(Dollars in thousands)		(Dollars in thousands)	
Homeowners'	\$22,205	\$28,660	\$43,304	\$51,688
Commercial General Liability	3,240	3,895	6,739	8,418
Federal Flood	1,052	1,018	1,862	1,754
Automobile	<u>1,100</u>	<u>28</u>	<u>2,714</u>	<u>172</u>
Gross Written Premiums	<u>\$27,597</u>	<u>\$33,601</u>	<u>\$54,619</u>	<u>\$62,032</u>

Commercial General Liability Written Premium by State

<u>State</u>	3 Months Ending		6 Months Ending	
	<u>06/30/10</u>	<u>06/30/09</u>	<u>06/30/10</u>	<u>06/30/09</u>
	(Dollars in thousands)		(Dollars in thousands)	
Alabama	\$12	\$23	\$29	\$47
Arkansas	--	1	1	3
California	7	9	8	54
Florida	2,650	3,040	5,558	6,452
Georgia	27	68	49	154
Kentucky	--	1	--	1
Louisiana	298	435	685	1,227
Oklahoma	3	--	4	--
South Carolina	--	2	1	3
Texas	242	314	403	476
Virginia	<u>1</u>	<u>2</u>	<u>1</u>	<u>1</u>
Gross Written Premiums	<u>\$3,240</u>	<u>\$3,895</u>	<u>\$6,739</u>	<u>\$8,418</u>

Loss Ratios

<u>Line of Business</u>	3 Months Ending		6 Months Ending	
	<u>06/30/10</u>	<u>06/30/09</u>	<u>06/30/10</u>	<u>06/30/09</u>
Homeowners'	103.34%	65.58%	96.72%	63.89%
Commercial General Liability	58.32%	60.32%	64.05%	63.31%
Automobile	235.77%	(65.35)%	159.03%	18.71%
Fire	16.37%	0.00%	15.69%	0.00%
Inland Marine	54.58%	0.00%	51.49%	0.00%
All Lines	92.62%	62.91%	87.02%	63.35%

The loss ratio is calculated as losses and loss adjustment expense divided by net premiums earned for each line of business in the given measured period.

FOR IMMEDIATE RELEASE

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(954) 308-1252 or (954) 581-9993**

**21st CENTURY HOLDING COMPANY
ANNOUNCES EARNINGS RELEASE DATE**

Lauderdale Lakes, Florida, October 28, 2010 - 21st Century Holding Company (Nasdaq: TCHC) today announced that it will release its 2010 third quarter financial results at 2:00 PM on Thursday, November 11, 2010 followed by an investor conference call at 4:30 PM (ET).

The Company's CEO, Michael H. Braun, and its CFO, Peter J. Prygelski, III, will discuss the financial results and review the outlook for the Company. Messrs. Braun and Prygelski invite interested parties to participate in the conference call. A live webcast of the call will be available online at <http://www.21stcenturyholding.com> (in the Conference Calls section). Listeners interested in participating in the Q&A session can access the conference call by dialing toll free 866-501-5542. Participants are advised to join the call at least five minutes in advance. A webcast replay of the conference call will be available shortly after the live webcast is completed and may be accessed via the Company's website.

About the Company

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periods. The Company undertakes no obligations to update, change or revise any forward-looking statement, whether as a result of new information, additional or subsequent developments or otherwise.

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(954) 308-1252 or (954) 581-9993**

**21st CENTURY HOLDING COMPANY REPORTS
THIRD QUARTER 2010 FINANCIAL RESULTS**

Lauderdale Lakes, Florida, November 11, 2010 - 21st Century Holding Company (Nasdaq: TCHC), today reported results for the quarter ended September 30, 2010 (see tables).

For the three months ended September 30, 2010, the Company reported a net loss of \$1.3 million or \$0.16 per share on 7.9 million average undiluted and diluted shares outstanding, compared with a net loss of \$4.0 million or \$0.50 per share on 8.0 million average undiluted and diluted shares outstanding in the same three-month period last year.

For the nine months ended September 30, 2010, the Company reported a net loss of \$4.5 million or \$0.57 per share on 7.9 million average undiluted and diluted shares compared to a net loss of \$2.9 million or \$0.36 per share on 8.0 million average undiluted and diluted shares in the same nine-month period last year.

Mr. Michael H. Braun, the Company's Chief Executive Officer and President, said, "Although we experienced a net loss this quarter, our results were affected by a number of favorable factors that should positively impact earnings in future quarters. These factors include results from actions taken to earn greater returns from our existing book of business, maintaining a disciplined approach to writing more profitable business and an improved reinsurance structure. Additionally, we have recently filed for a 14.9% average state-wide rate increase on our voluntary homeowner business and anticipate approval within the next few months. Most notably, our net earned premiums and total revenue grew at double digit rates while our losses for the quarter were lower compared to the prior year's quarter."

Net premiums earned increased \$2.1 million, or 22.2%, to \$11.6 million for the three months ended September 30, 2010, compared with \$9.5 million for the same three-month period last year. Net premiums earned decreased \$4.2 million, or 11.0%, to \$33.5 million for the nine months ended September 30, 2010, compared with \$37.7 million for the same nine-month period last year.

Total revenues increased \$2.5 million, or 19.1%, to \$15.5 million for the three months ended September 30, 2010, compared with \$13.0 million for the same three-month period last year. Total revenues increased \$0.3 million, or 0.7%, to \$46.3 million for the nine months ended September 30, 2010, compared with \$46.0 million for the same nine-month period last year.

The Company will hold an investor conference call at 4:30 PM (ET) today, November 11, 2010. The Company's CEO and its CFO, Peter J. Prygelski, III, will discuss the financial results and review the outlook for the Company. Messrs. Braun and Prygelski invite interested parties to participate in the conference call. A live webcast of the call will be available online at <http://www.21stcenturyholding.com> (in the Conference Calls section). Listeners interested in participating in the Q&A session can access the conference call by dialing toll free 866-501-5542. Please call at least five minutes in advance to ensure that you are connected prior to the presentation. A webcast replay of the conference call will be available shortly after the live webcast is completed and may be accessed via the Company's website.

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21st CENTURY HOLDING COMPANY
Consolidated Statements of Operations
(Unaudited)

	Three Months Ended September 30,		Nine Months Ended September 30,	
	<u>2010</u>	<u>2009</u>	<u>2010</u>	<u>2009</u>
Revenue:				
Gross premiums written	\$ 17,698,344	\$ 12,917,350	\$ 72,317,055	\$ 74,949,371
Gross premiums ceded	<u>(29,526,779)</u>	<u>(36,804,145)</u>	<u>(51,352,050)</u>	<u>(56,720,381)</u>
Net premiums written	<u>(11,828,435)</u>	<u>(23,886,795)</u>	<u>20,965,005</u>	<u>18,228,990</u>
Increase in prepaid reinsurance premiums	16,194,499	22,299,561	9,555,026	24,535,224
Decrease (increase) in unearned premiums	<u>7,254,665</u>	<u>11,098,165</u>	<u>3,007,959</u>	<u>(5,083,764)</u>
Net change in prepaid reinsurance premiums and unearned premiums	<u>23,449,164</u>	<u>33,397,726</u>	<u>12,562,985</u>	<u>19,451,460</u>
Net premiums earned	11,620,729	9,510,931	33,527,990	37,680,450
Commission income	399,000	117,268	1,343,113	738,180
Finance revenue	109,797	61,892	285,563	235,901
Managing general agent fees	309,760	307,715	1,242,835	1,216,479
Net investment income	925,436	925,236	2,870,774	2,388,627
Net realized investment gains	1,864,301	1,550,361	5,688,465	1,082,339
Regulatory assessments recovered	115,114	293,627	681,736	2,029,410
Other income	<u>134,922</u>	<u>232,213</u>	<u>653,125</u>	<u>614,042</u>
Total revenue	<u>15,479,059</u>	<u>12,999,243</u>	<u>46,293,601</u>	<u>45,985,428</u>
Expenses:				
Loss and loss adjustment expenses	8,668,967	11,119,210	27,929,527	28,965,985
Operating and underwriting expenses	2,542,082	2,499,710	8,271,408	6,958,617
Salaries and wages	2,146,193	1,960,634	6,394,078	5,766,374
Policy acquisition costs, net of amortization	<u>3,912,929</u>	<u>3,817,344</u>	<u>10,407,752</u>	<u>9,476,660</u>
Total expenses	<u>17,270,171</u>	<u>19,396,898</u>	<u>53,002,765</u>	<u>51,167,636</u>
Loss before provision for income tax benefit	(1,791,112)	(6,397,655)	(6,709,164)	(5,182,208)
Provision for income tax benefit	<u>(522,938)</u>	<u>(2,404,008)</u>	<u>(2,165,246)</u>	<u>(2,276,035)</u>
Net loss	<u>\$ (1,268,174)</u>	<u>\$ (3,993,647)</u>	<u>\$ (4,543,918)</u>	<u>\$ (2,906,173)</u>
Basic net loss per share	<u>\$ (0.16)</u>	<u>\$ (0.50)</u>	<u>\$ (0.57)</u>	<u>\$ (0.36)</u>
Fully diluted net loss per share	<u>\$ (0.16)</u>	<u>\$ (0.50)</u>	<u>\$ (0.57)</u>	<u>\$ (0.36)</u>
Weighted average number of common shares outstanding	<u>7,946,384</u>	<u>8,013,894</u>	<u>7,946,384</u>	<u>8,013,894</u>
Weighted average number of common shares outstanding (assuming dilution)	<u>7,946,384</u>	<u>8,013,894</u>	<u>7,946,384</u>	<u>8,013,894</u>
Dividends paid per share	<u>\$ 0.00</u>	<u>\$ 0.06</u>	<u>\$ 0.06</u>	<u>\$ 0.30</u>

21st CENTURY HOLDING COMPANY
Other Selected Data
(Unaudited)

Balance Sheet

	Period Ending	
	<u>09/30/10</u>	<u>12/31/09</u>
Total Cash & Investments	\$145,503,315	\$142,416,020
Total Assets	\$183,418,154	\$202,889,375
Unpaid Loss and Loss Adjustment Expense	\$63,455,228	\$70,610,480
Total Liabilities	\$121,544,824	\$135,447,779
Total Shareholders' Equity	\$61,873,330	\$67,441,596
Common Stock Outstanding	7,946,384	7,953,384
Book Value Per Share	\$7.79	\$8.48

Premium Breakout

<u>Line of Business</u>	3 Months Ending		9 Months Ending	
	<u>09/30/10</u>	<u>09/30/09</u>	<u>09/30/10</u>	<u>09/30/09</u>
	(Dollars in thousands)		(Dollars in thousands)	
Homeowners'	\$12,860	\$7,815	\$56,164	\$59,503
Commercial General Liability	3,075	4,072	9,814	12,490
Federal Flood	1,239	983	3,101	2,737
Automobile	<u>524</u>	<u>47</u>	<u>3,238</u>	<u>219</u>
Gross Written Premiums	<u>\$17,698</u>	<u>\$12,917</u>	<u>\$72,317</u>	<u>\$74,949</u>

Commercial General Liability Written Premium by State

<u>State</u>	3 Months Ending		9 Months Ending	
	<u>09/30/10</u>	<u>09/30/09</u>	<u>09/30/10</u>	<u>09/30/09</u>
	(Dollars in thousands)		(Dollars in thousands)	
Alabama	\$6	\$11	\$35	\$58
Arkansas	--	1	1	4
California	21	--	28	51
Florida	2,654	3,584	8,212	10,041
Georgia	17	76	66	230
Kentucky	--	--	--	1
Louisiana	208	199	894	1,426
Oklahoma	4	--	8	--
South Carolina	--	--	1	2
Texas	163	201	567	676
Virginia	<u>2</u>	<u>--</u>	<u>2</u>	<u>1</u>
Gross Written Premiums	<u>\$3,075</u>	<u>\$4,072</u>	<u>\$9,814</u>	<u>\$12,490</u>

Loss Ratios

<u>Line of Business</u>	3 Months Ending		9 Months Ending	
	<u>09/30/10</u>	<u>09/30/09</u>	<u>09/30/10</u>	<u>09/30/09</u>
Homeowners'	84.74%	156.40%	92.50%	84.00%
Commercial General Liability	38.48%	80.80%	55.87%	68.50%
Automobile	222.10%	-68.80%	180.16%	-7.30%
Fire	12.29%	0.00%	13.92%	0.00%
Inland Marine	33.57%	0.00%	42.60%	0.00%
All Lines	74.60%	116.91%	83.80%	76.87%

The loss ratio is calculated as losses and loss adjustment expense divided by net premiums earned for each line of business in the given measured period.