



FedNat Holding Company

(NASDAQ: FNHC)

3Q 2019 Investor Presentation

SAFE HARBOR STATEMENT

Safe harbor statement under the Private Securities Litigation Reform Act of 1995:

Statements 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.

The risks and uncertainties include, without limitation, risks and uncertainties related to estimates, assumptions and projections generally; the nature of the Company's business and its ability to integrate operations proposed to be acquired; the adequacy of its reserves for losses and loss adjustment expense; claims experience; weather conditions (including the severity and frequency of storms, hurricanes, tornadoes and hail) and other catastrophic losses; reinsurance costs and the ability of reinsurers to indemnify the Company; raising additional capital and our compliance with minimum capital and surplus requirements; potential assessments that support property and casualty insurance pools and associations; the effectiveness of internal financial controls; the effectiveness of our underwriting, pricing and related loss limitation methods; changes in loss trends, including as a result of insureds' assignment of benefits; court decisions and trends in litigation; our potential failure to pay claims accurately; the timing and ability to obtain regulatory approval of applications for transactions and requested rate increases, or to underwrite in additional jurisdictions, and the timing thereof; the impact that the results of our subsidiaries' operations may have on our results of operations; inflation and other changes in economic conditions (including changes in interest rates and financial markets); pricing competition and other initiatives by competitors; legislative and regulatory developments; the outcome of litigation pending against the Company, and any settlement thereof; dependence on investment income and the composition of the Company's investment portfolio; insurance agents; ratings by industry services; the reliability and security of our information technology systems; reliance on key personnel; acts of war and terrorist activities; and other matters described from time to time by the Company in releases and publications, and in periodic reports and other documents filed with the Securities and Exchange Commission.

In addition, investors should be aware that generally accepted accounting principles prescribe when a company may reserve for particular risks, including claims and litigation exposures. Accordingly, results for a given reporting period could be significantly affected if and when a reserve is established for a contingency. Reported results may therefore appear to be volatile in certain accounting periods.

Readers are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the date on which they are made. We do not undertake any obligation to update publicly or revise any forward-looking statements to reflect circumstances or events that occur after the date the forward-looking statements are made.

FEDNAT CORPORATE PROFILE

Key Metrics*:

3Q19 TTM Gross Written Premiums

\$588M

Book Value Per Common Share

\$18.45

Florida OIR Market Share

~4.5%

Agency Partnerships

2,500+

Cash and Investments

\$600M+

Demotech Financial Stability Rating

A



A homeowners insurer predominantly in Florida with controlled expansion in TX, LA, SC and AL.

Corporate Overview

- Leader in coastal Florida homeowners market
- Expanding presence in neighboring states organically and via M&A
- High quality book of business with proven underwriting excellence
- Strong, large partner agent network and brand recognition
- Allstate and GEICO agency relationships
- Experienced leadership team

* As of September 30, 2019, unless otherwise noted

POSITIONED TO DRIVE EARNINGS GROWTH THROUGH ...

1 INCREASED FOCUS ON CORE BUSINESS

- ✓ Focus on Core Homeowners business – Exited unprofitable Auto and CGL
- ✓ Positioned for profitable growth in Florida and neighboring coastal states
- ✓ Increased underwriting appetite within Florida market with rate adequacy after multiple rate increases and AOB reform

2 IMPROVED OPERATING PROFILE

- ✓ Earning in rate increases equivalent to \$20M+ annualized Gross Earned Premium
- ✓ Expense reductions – \$6M annual cost savings from operating efficiencies and exit of non-core lines of business
- ✓ AOB – Economic benefits from recently-enacted reform will emerge in the coming quarters

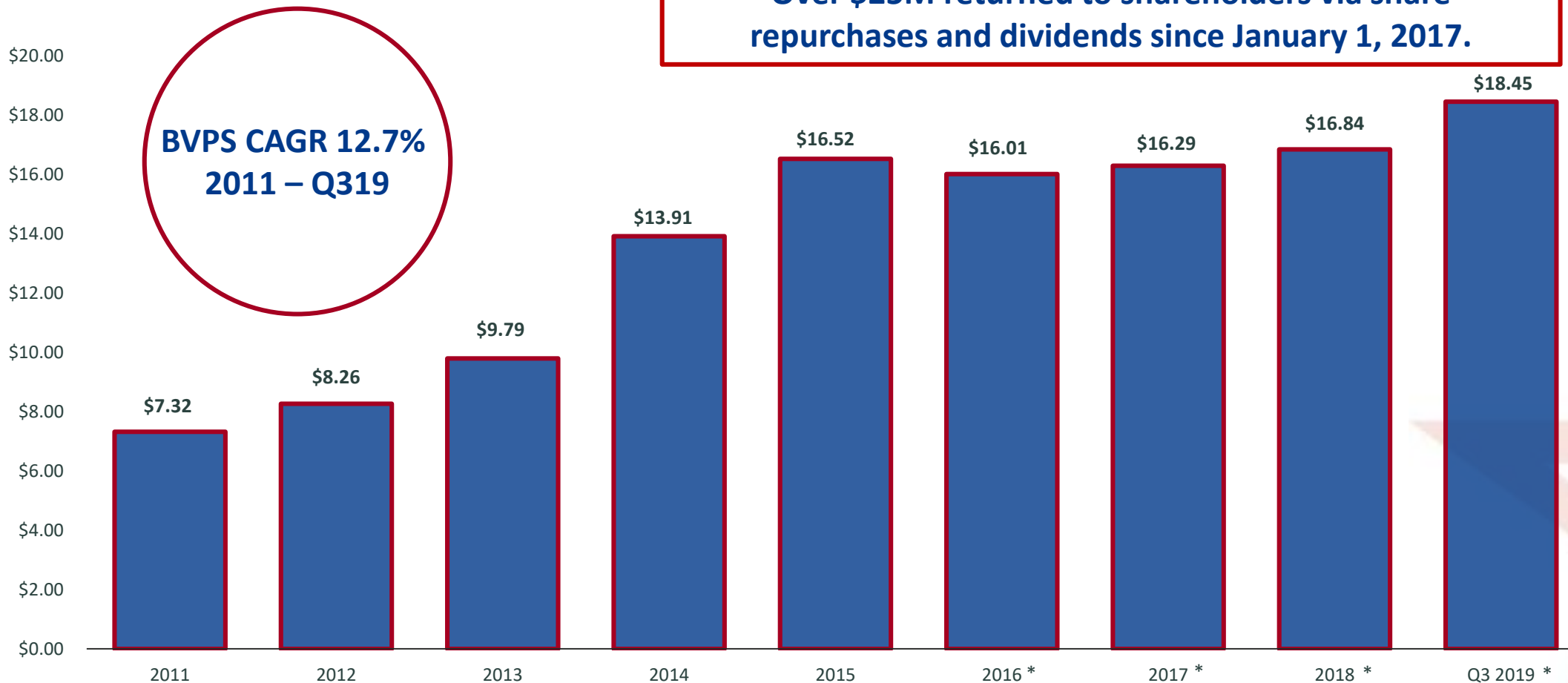
3 EXPANDED MARKET OPPORTUNITY

- ✓ Strong organic premium growth in neighboring coastal markets
- ✓ Maison acquisition expands total addressable market outside Florida—expected to generate growth in EPS and ROE and 2020 and beyond
- ✓ Market growth opportunities within Florida via re-launch of Monarch and pending acquisition of Maison

20% ROE goal in catastrophe-free periods










LONG-TERM TRACK RECORD OF BOOK VALUE GROWTH

Over \$25M returned to shareholders via share repurchases and dividends since January 1, 2017.



* Impacted by full catastrophe reinsurance retention events
Note: Based on GAAP financial information

COMPELLING VALUATION OPPORTUNITY

	Avg. P/E ¹	Avg. P/BV ²	Median 2018 ROE
	5.5x	0.7x	8.3%
FLORIDA FIVE ("FL5")    	9.7x	1.4x	11.1%
SELECT SMALL/MICRO-CAP PEERS ²    	11.6x	0.9x	(1.6%)

FedNat has laid the foundation for enhanced profitability, but near-term progress has been masked by AOB, non-core business exits, and unusually bad weather

1. SOURCE: Factset, average peer group ratios are based on 2020 consensus estimates as of 11.04.19
 2. Greenlight Re and Protective Insurance did not have available 2020 P/BV estimates



**LEADER IN DYNAMIC FLORIDA
HOMEOWNERS MARKET**

LEADING POSITION IN FRAGMENTED FLORIDA MARKET

Market dominated by “specialists,” of which FedNat is among the **top four**, with limited national P&C carrier presence

OPERATING ENVIRONMENT SUMMARY

~\$10B

Total Addressable Florida
Homeowners Market



Focus on Quality,
Well-mitigated Homes

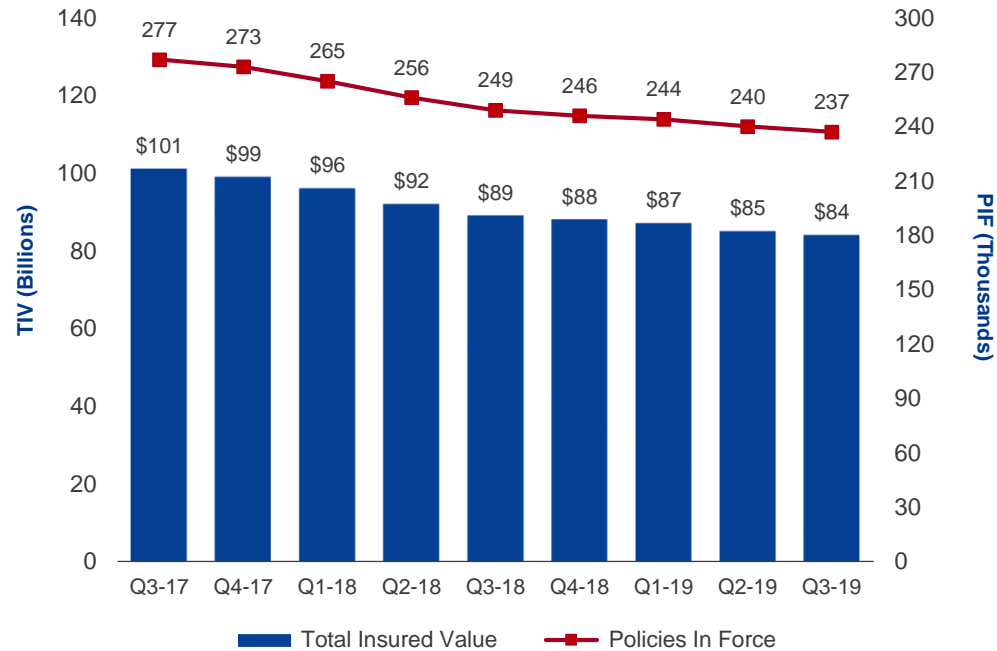


AOB Reform Improves
Operating Environment

- Nation’s third largest state with 21 million people—projected at 26 million by 2030
- \$10 billion homeowners insurance market with strong home construction growth throughout the state
- Highly fragmented market with national players comprising less than 20%, none with higher market share than FedNat
- FedNat’s focus is on high quality, well-mitigated homes, built after 1994 – we have ~20% of homes in this class statewide
- With Citizens policies reduced by ~two-thirds since 2011, FedNat has opportunity for incremental organic growth
- AOB reform is a positive development

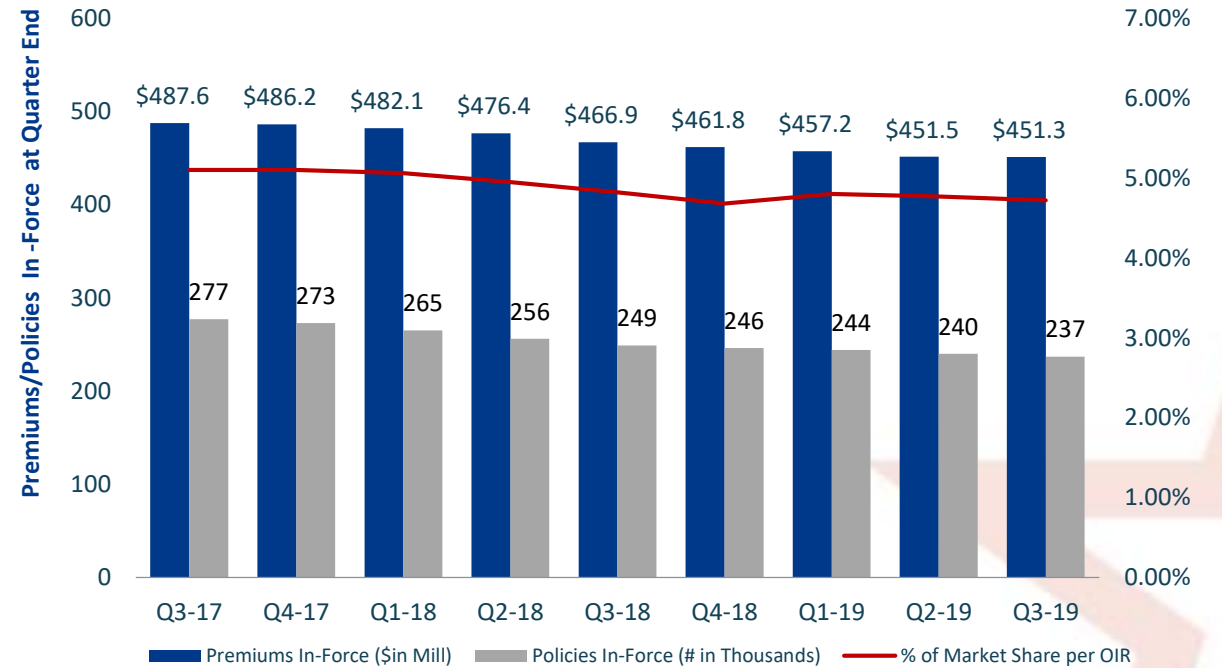
DISCIPLINED UNDERWRITING DRIVES IMPROVED ECONOMICS

Homeowners Florida Total Insured Value and Policies In-Force



Homeowners Florida Market Share

Premiums in Force and % Market Share



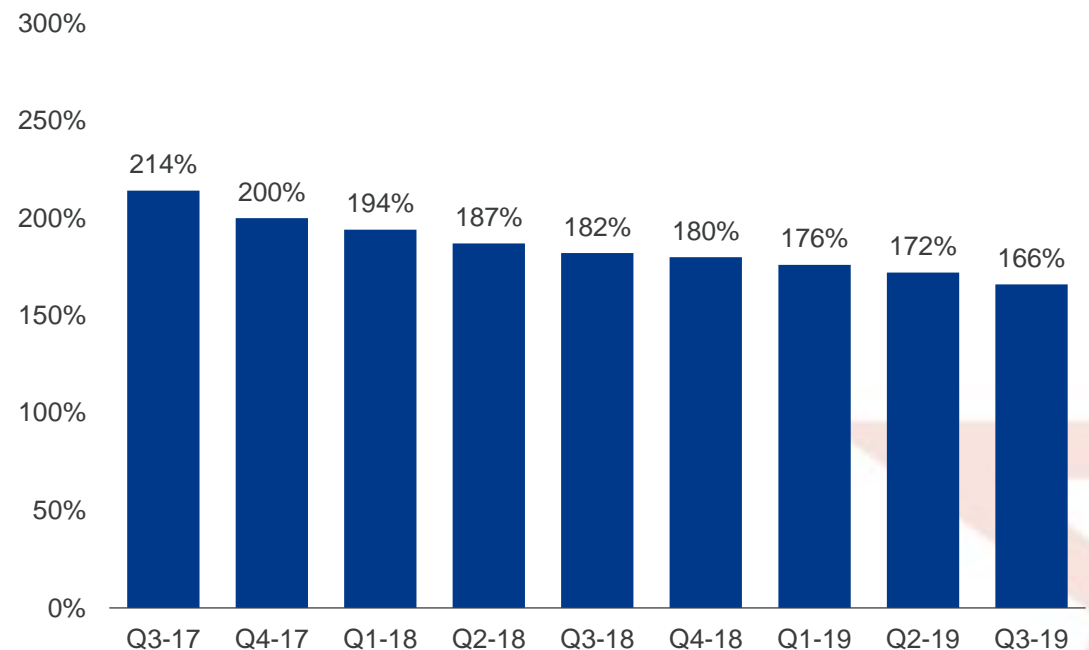
Flat premiums on decreased exposure drives increased profitability

RIGOROUS EXPOSURE MANAGEMENT

Excess-of-Loss Cat Reinsurance

- FNIC and MNIC Homeowners ceded premium ratio for catastrophe coverage at 29%
- Same purchasing methodology and level of coverage as preceding years, except lowered 2nd & 3rd event Florida hurricane retention to \$10M for FNIC/MNIC in '19/'20 treaty year

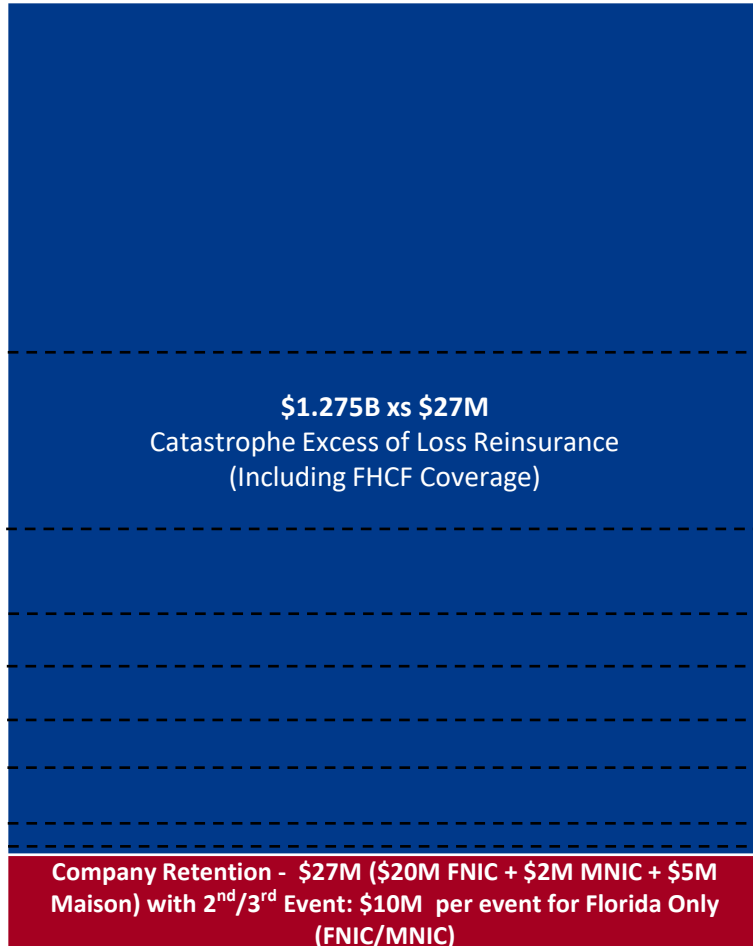
All States 1-in-100 Year Probable Maximum Loss / In-Force Premium ("PML to Premium")



Notes: PML modeled using average of AIR and RMS.
Includes Monarch National from Q1-18 forward.
Assumptions: LT, No LA, No SS

2019-2020 REINSURANCE STRUCTURE

FNIC / MNIC / MAISON COMBINED



- **Hurricane Irma: \$829.0M** (82 yr RT)
- **Multiple Events 2005**: \$670M** (57 yr RT)
Recast Event: RMS v17 & AIR v5 average
- **Hurricane Michael: \$454M** (31 yr RT)
- **Multiple Events 2004*: \$448M** (30 yr RT)
Recast Event: RMS v17 & AIR v5 average
- **Hurricane Andrew: \$319M** (19 yr RT)
- **Hurricane Wilma: \$203M** (10 yr RT)
- **Hurricane Matthew: \$53M** (5 yr RT)
- **Brevard Hailstorm: \$36M** (149 yr RT for severe thunderstorm)

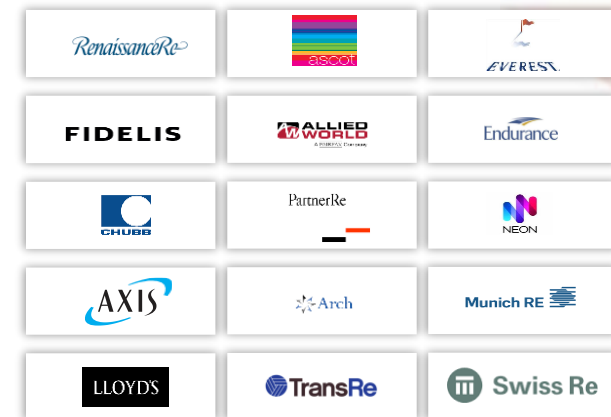
*2004 Events: Charley, Frances, Ivan & Jeanne
 **2005 Events: Dennis, Katrina, Rita & Wilma
 Structure based on FHCF limit at time of purchase
 Event losses are combined FNIC + MNIC + Maison totals

1st Event Florida (\$926M, 9/30/19P
 100 year RMS LT+DS RP)

PROGRAM HIGHLIGHTS

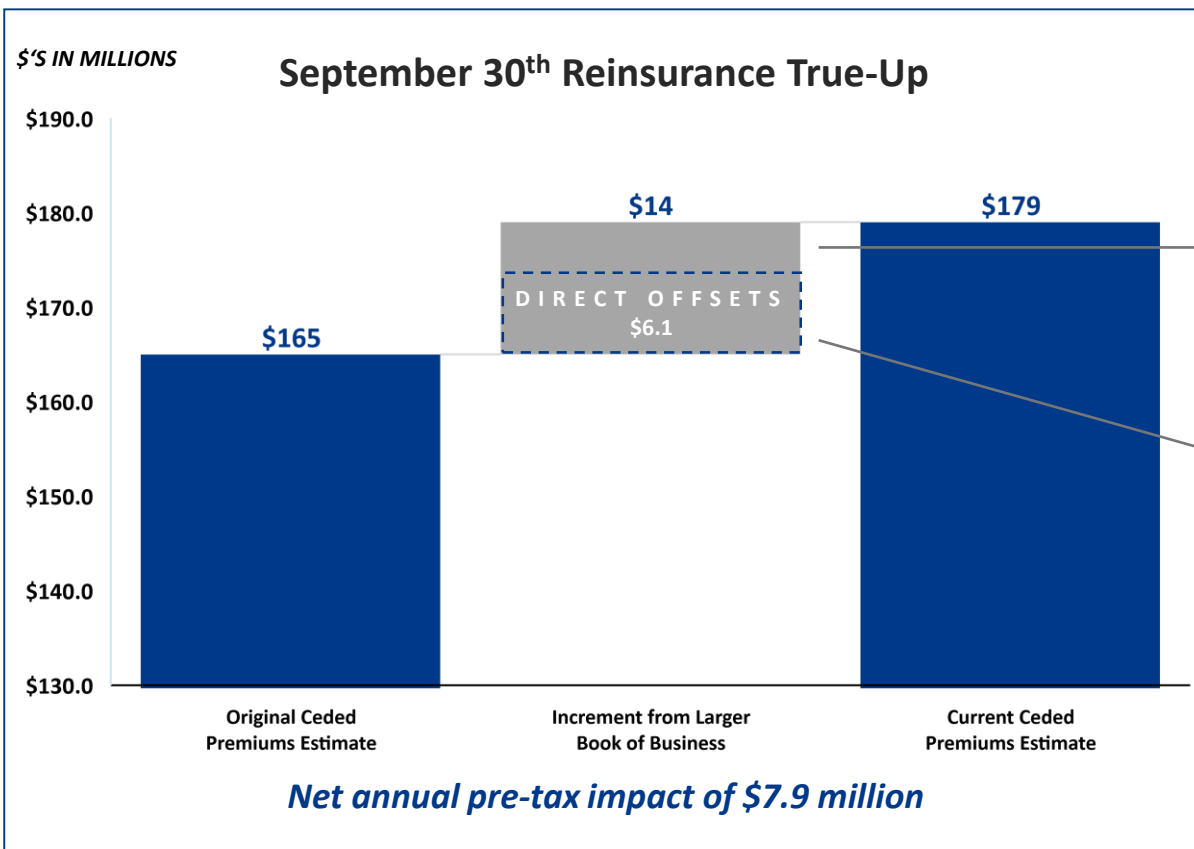
- Aggregate limit increased from \$1.79B to \$1.9B
- Maximum single event coverage of approximately \$1.3B
- Private market reinsurance limit increased ~\$175M due to less Florida Hurricane Catastrophe Fund protection from a smaller FL book
- Reinstatement Premium Protection and cascading structure facilitate coverage across multiple events
- Additional protection reduces FNIC/MNIC second and third event Florida hurricane retention to \$10 million from \$22 million per event.
- Partnered with reinsurers with an A.M. Best or S&P rating of "A-" or better, or that have fully collateralized their maximum potential obligations in dedicated trusts.

REINSURANCE PARTNERS



ONE-TIME REINSURANCE TRUE-UP

Our catastrophe reinsurance program incorporates a one-time true-up on ceded premiums as of September 30 each year. Our larger-than-forecast Homeowners book of business as of September 30, 2019 is expected to drive higher go-forward earnings.



Projected Growth in Pre-Tax Income

Higher future Gross Earned Homeowners Premium	50.0 ¹
Higher Catastrophe Reinsurance Ceded Premiums	(14.0)
Net earned premium	36.0
Marginal gross combined ratio ²	55% (27.5)
Direct offsets to incremental ceded premiums	6.1
Incremental Pre-Tax Income Estimate³	14.6

- Higher gross earned premium expected to be generated related to the increase in the size of the book that drove the 9/30 exposure adjustment
- Assumed gross loss ratio of 40% and marginal expense ratio of 15% (fixed costs already covered by existing book).
- Growth expected from Q3-19 to Q2-20, as compared to projected earnings associated with the pre-true-up level of ceded premiums.

Projected incremental earnings growth outpaces true-up impact

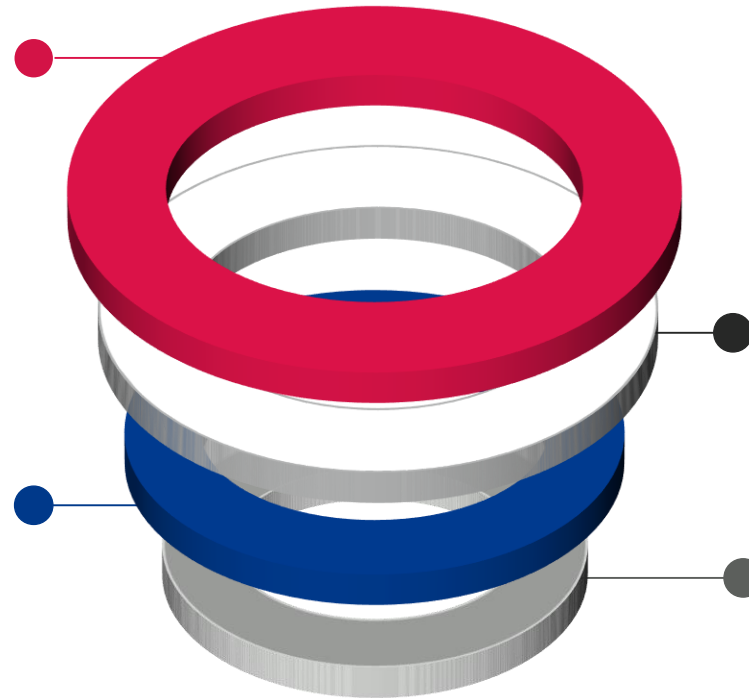
DISCIPLINED UNDERWRITING APPROACH

HIGH-QUALITY BOOK

Properties with more advanced wind/hurricane mitigation features and lower All Other Peril (non-catastrophe) losses

RATE DISCIPLINE¹

Rates on every policy are a function of FNIC's historical loss experience, concentration of risk, expenses and current market conditions



PROVEN MODEL

Generalized Linear Model ("GLM") used to derive pre-quote pass/fail position based on each risk's associated expenses, CAT and non-CAT exposure, cost of capital and risk concentration:

- Manual reviews of every bound risk to ensure accuracy of information
- Regulatory approved use of our GLM-based analytics to provide a layer of pre-binding portfolio optimization management

PRUDENT EXPANSION

Business written by MNIC utilizes a similar disciplined approach as its policies are also underwritten by FedNat Underwriters ("FNU"), the Company's wholly owned MGA

FedNat's meticulous underwriting approach allows it to manage current exposures while profitably underwriting new risks

1. All risks are subject to an annual review to ensure low performing risks are not offered a renewal

AOB REFORM IMPROVES OPERATING ENVIRONMENT

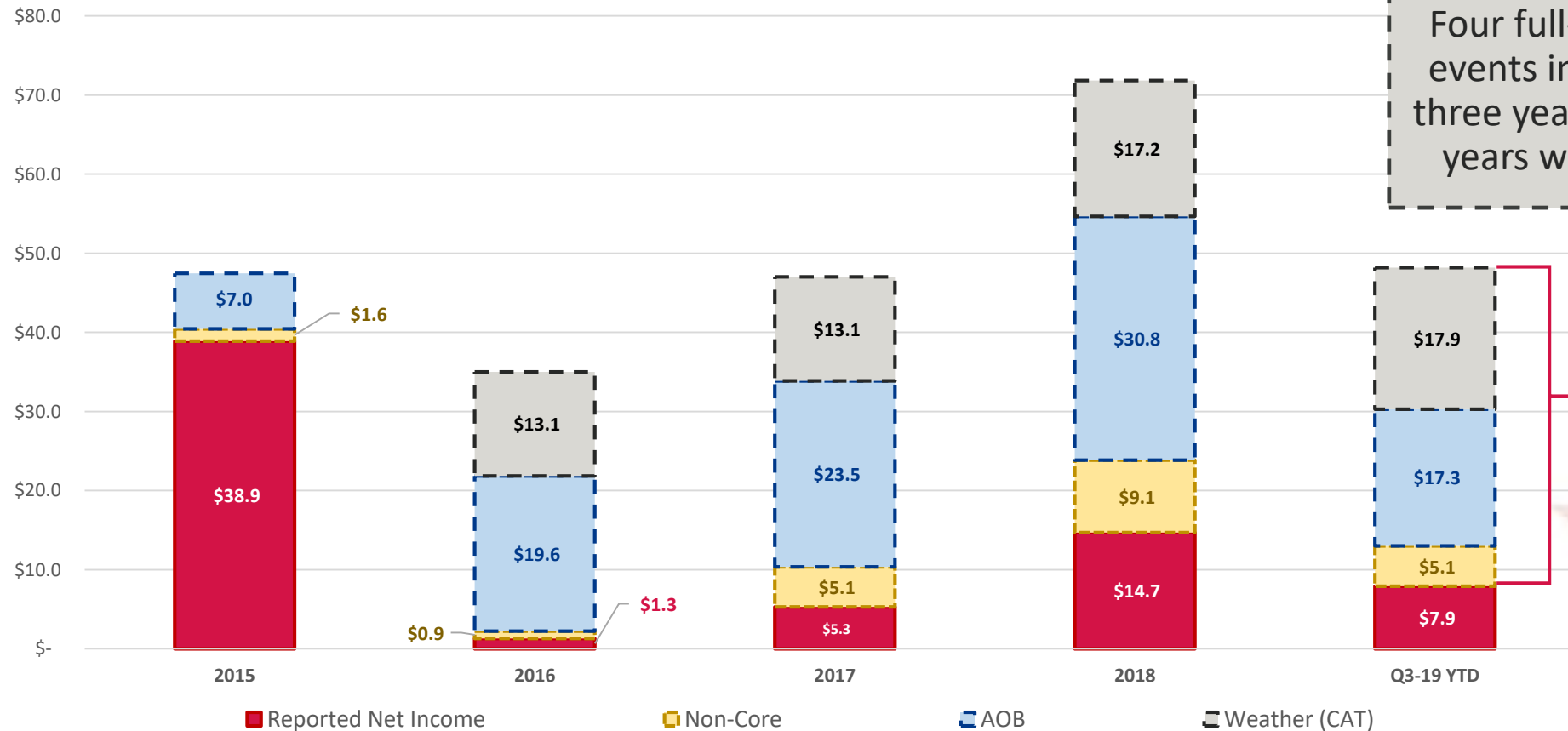
Florida AOB reform took full effect on July 1, 2019 – long-overdue reform will restore rationality to Florida HO market. Reform combined with our AOB mitigation strategy expected to meaningfully benefit our performance.

- AOB has been a major drag on the Florida HO market as vendors and attorneys gamed the claims process, driving up costs for all homeowners across the state
- Provisions and limitations in the new legislation will reduce inflated claims, which will lower premiums for homeowners over time, reduce reinsurance costs for primary carriers, and return the industry to a more rational claims process
- FedNat is well-positioned to benefit from this legislation. Our prior efforts to mitigate AOB risk helped us achieve aggregate **21+%** compounded state-wide average homeowners rate increase since 2016, including 4.6% rate increase that took effect in April 2019
- Citizens Property Insurance Corporation recently reduced their rate increase by 5.9% points from an original 8.5% request to a 2.6% request as a result of Florida's recent AOB reform legislation

Since AOB reform was enacted, FedNat has seen a significant decrease in AOB-related lawsuits—the long-term benefit should unfold in the coming quarters.

CORE EARNINGS POWER...MASKED BY HEADWINDS

(In millions)



Four full-retention events in less than three years, after 11 years with none!

3 substantial headwinds have reduced core earnings since 2015

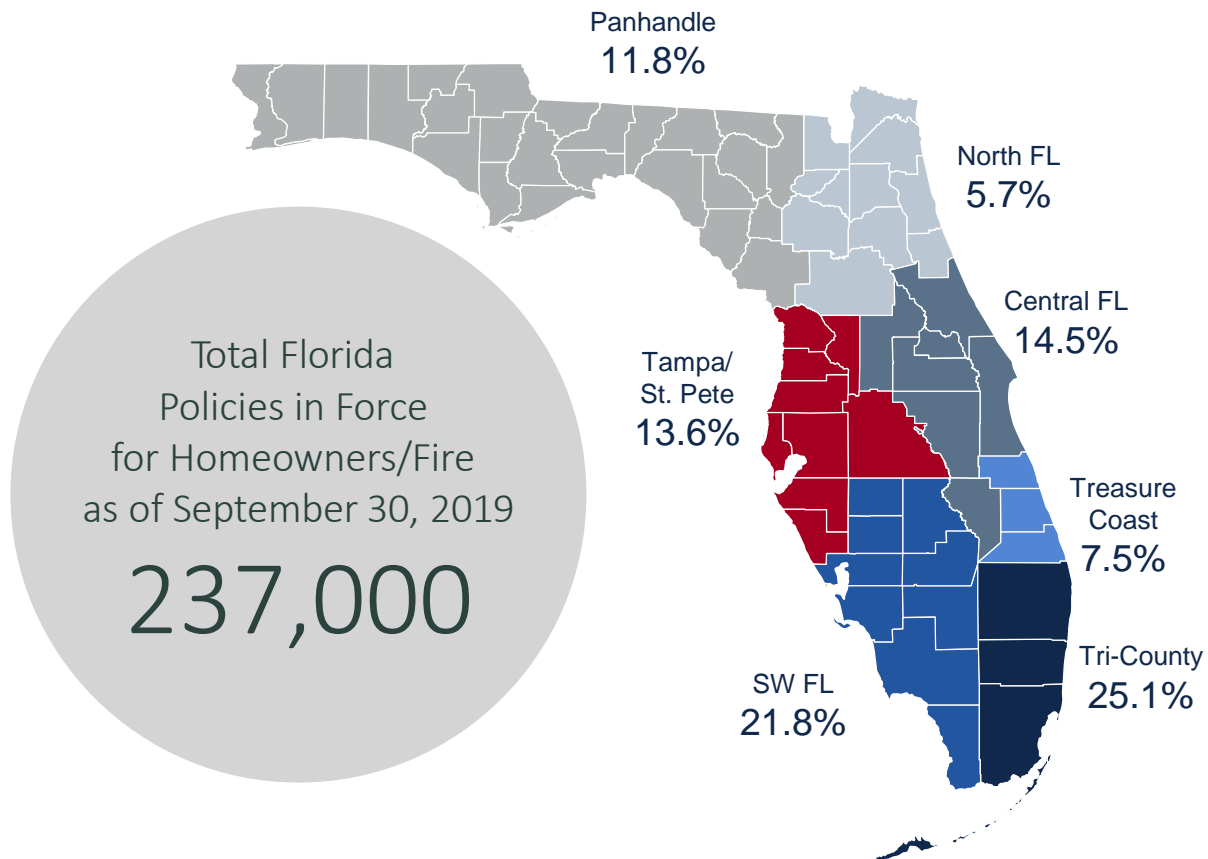
AOB alone has reduced net income by almost \$100 million since 2015

**POSITIONED FOR
EARNINGS GROWTH**

A large, stylized blue star graphic is centered on a dark blue background. The star has a thick, layered appearance. In the top right corner, there is a red triangle pointing towards the center of the star.

BROADENING FLORIDA PENETRATION

FedNat – Florida Market for Homeowners

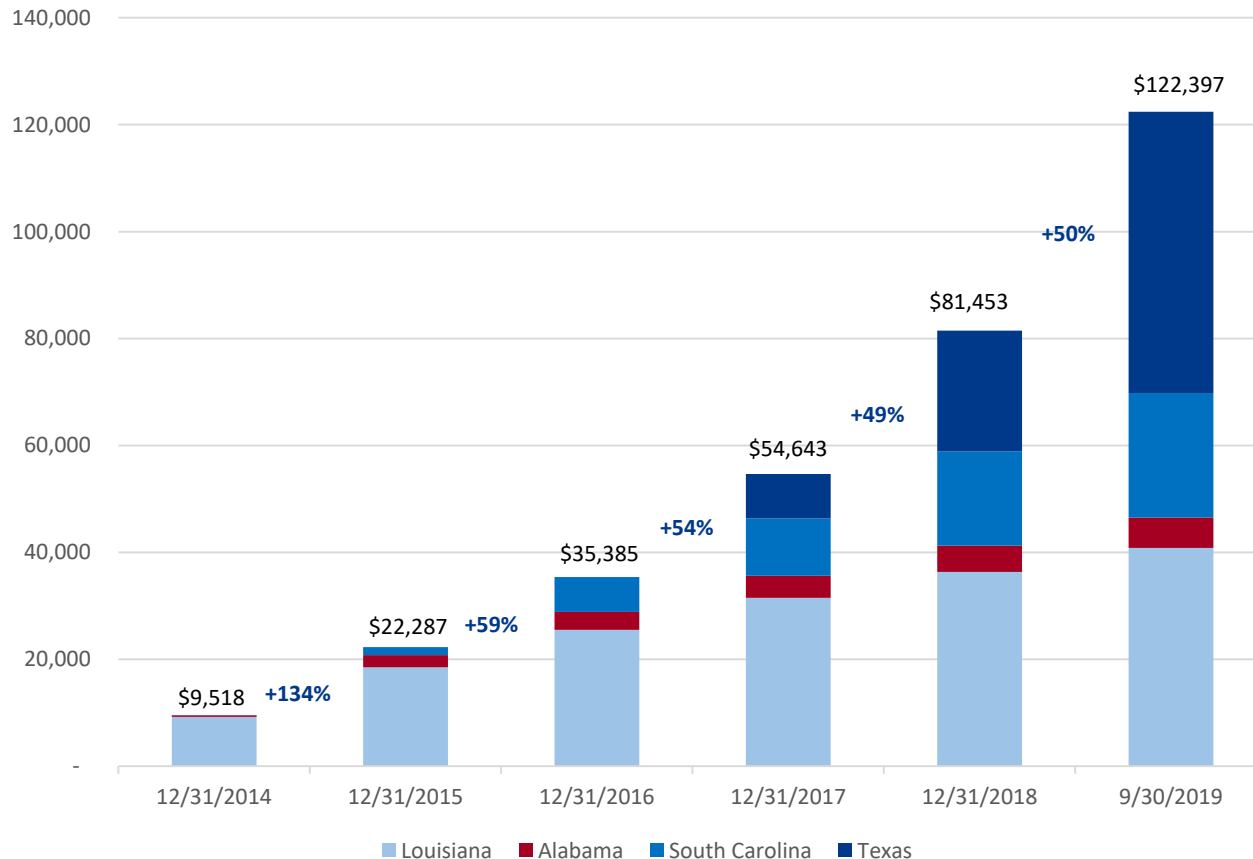


- Statewide offering of HO3, HO6, HO4 and DP3 Forms
- Risk management through utilization of both analytics and geographic exposure management
- Distribute through independent retail partner agents and national carrier affinities
- Managed catastrophe exposure by ceding risk through reinsurance treaties

EXECUTING ON NON-FLORIDA MARKET OPPORTUNITY

FedNat Non-Florida In-Force Premium

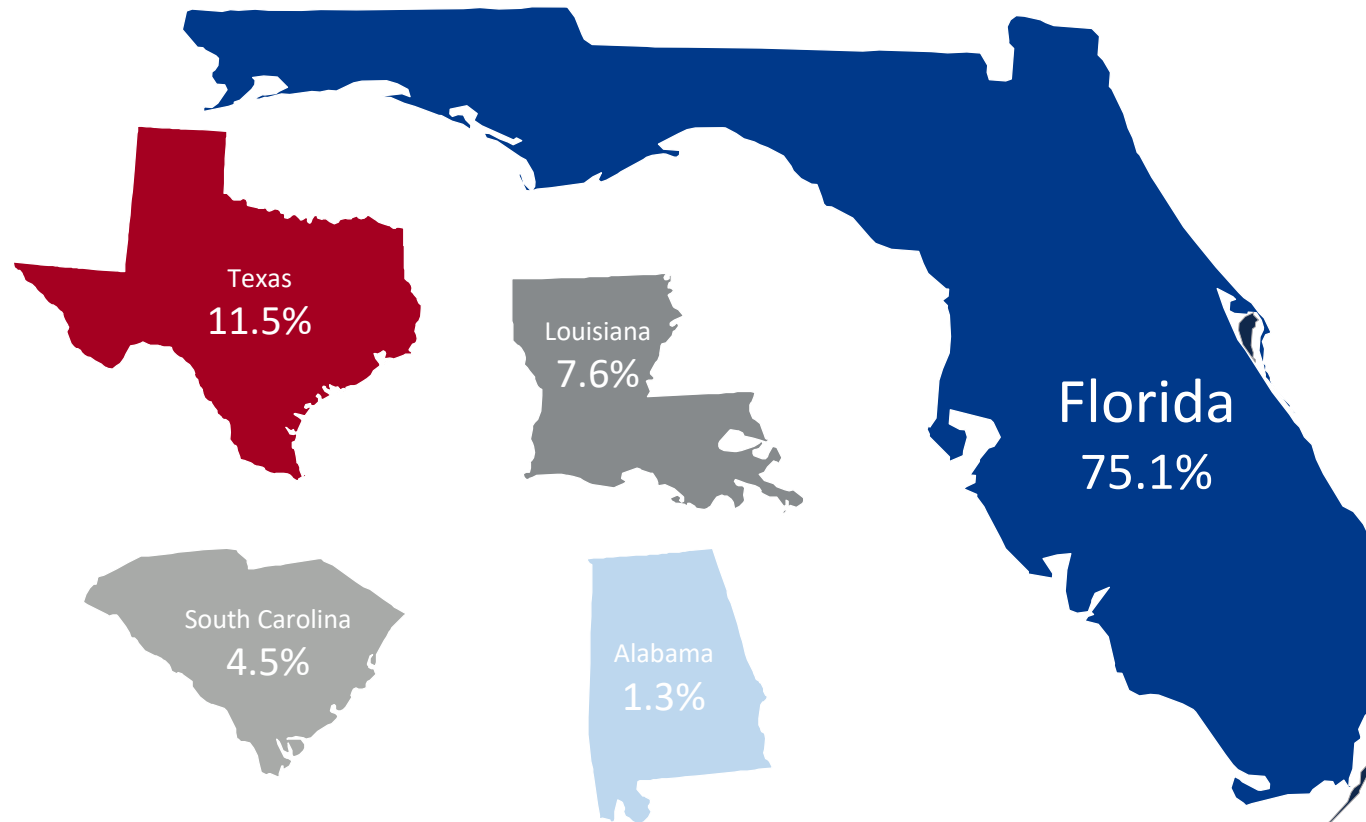
\$ in thousands



- FedNat's non-Florida book has increased by \$112.9M of premium since 12/31/2014 with the help of MGU Partner
- Gaining market share in Texas, Louisiana, South Carolina and Alabama
- 78,000 policies in-force

COASTAL STATE MARKET EXPANSION - HOMEOWNERS

FedNat In-Force Policy Counts - Regionally



- Limited to Gulf and Atlantic coastal states offering P&C policies
- Focus on hurricane zones 1 and 2 where need is greatest
- Leveraging best practices developed over our 25+ years of experience
- Organic non-Florida growth via voluntary business distributed through partner managing general underwriter and national carrier affiliations

MAISON ACQUISITION SUMMARY



Accelerates Total Addressable Market Outside Florida



- ✓ Increases presence in Texas and Louisiana—\$84 million of non-FL premium
- ✓ Creates new distribution channel with direct access to non-Florida agents
- ✓ Provides additional carrier to further penetrate Florida market

Limited Execution Risk



- ✓ Bolt-on acquisition
- ✓ New premium represents less than 20% of current GWP volume
- ✓ Transaction includes only the homeowners product line
- ✓ No new lines of business
- ✓ No new states of operation
- ✓ Continuity of key management

Financial Benefits



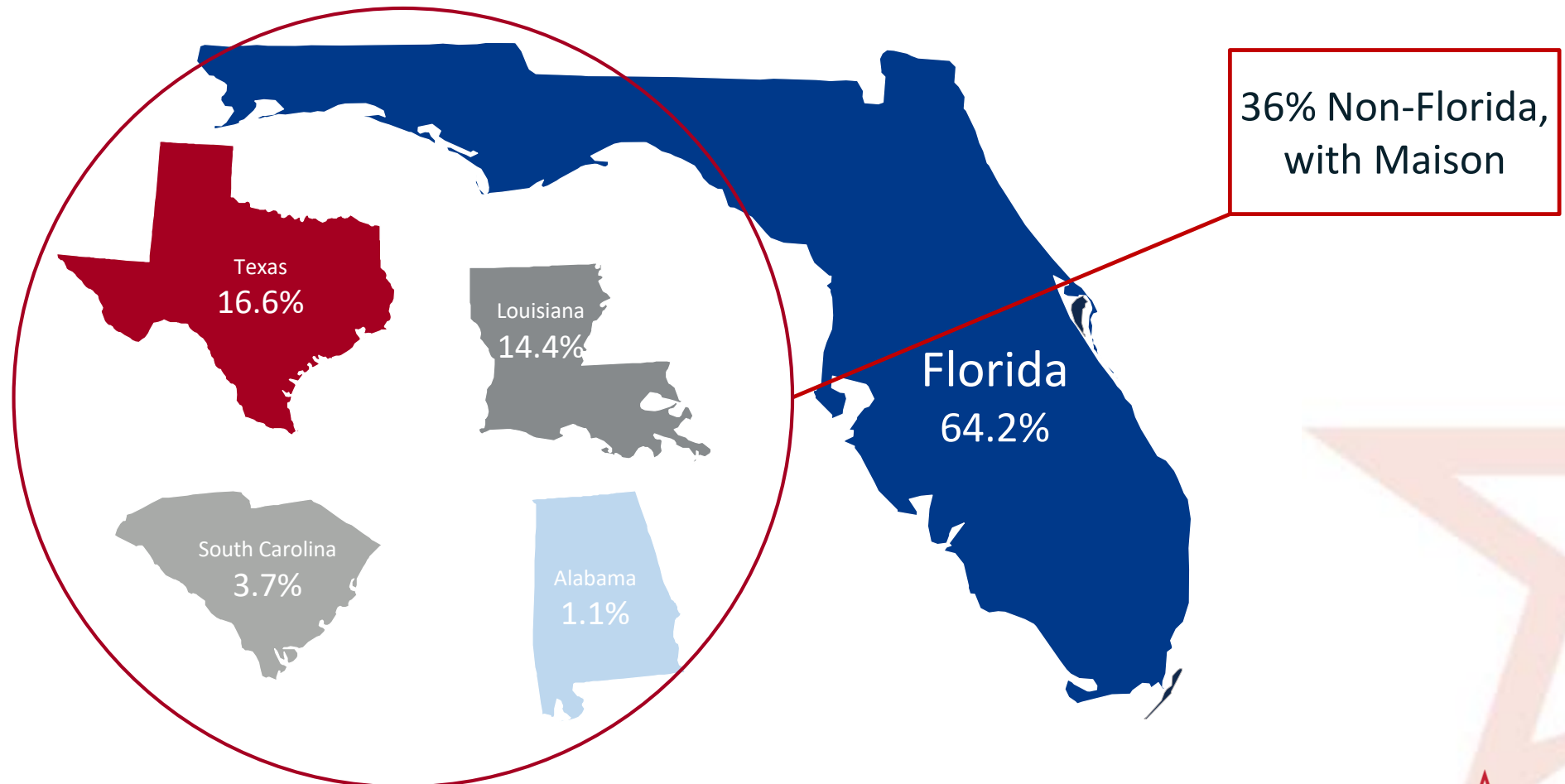
- ✓ \$7 million of reinsurance synergies in '19/'20 treaty year
- ✓ Expense synergies estimated at \$3.3 million in 2020, before integration costs, primarily from in-sourcing
- ✓ Expected to generate growth in EPS and ROE in 2020 and beyond
- ✓ Multiple rate increases earnings in, including 11.6% effective January 2019, plus an additional 30.5% effective August 2019, on their Texas book of business
- ✓ Generates additional scale at a purchase cost of \$9 million above acquired book value

Strategic acquisition that accelerates our earnings growth strategy, on track to close in December of 2019.

Synergies alone drive 10%+ ROE on purchase price.

COASTAL STATE MARKET EXPANSION – WITH MAISON

FedNat and Maison In-Force Policy Counts - Regionally

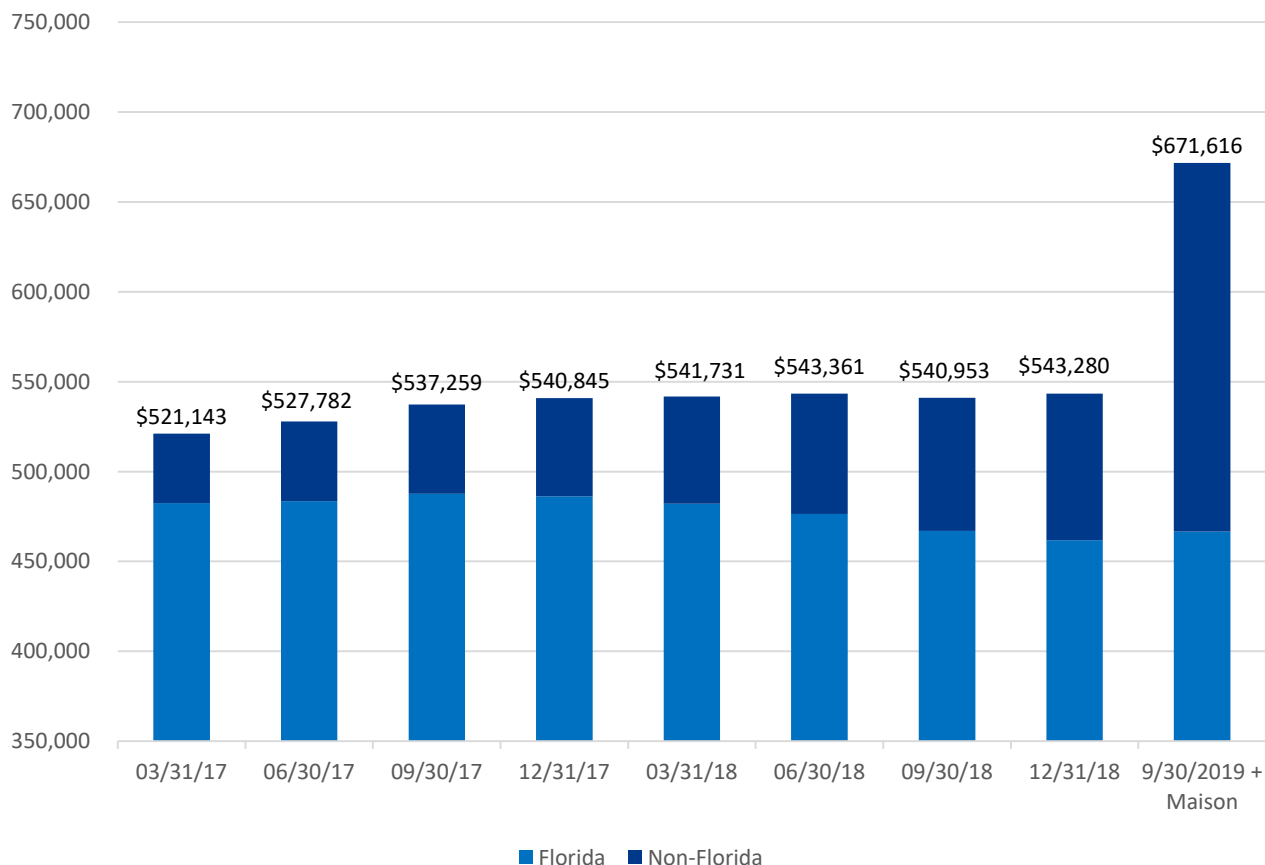


Note: Based on homeowners/fire lines of business as of 9/30/2019

FLORIDA & NON-FLORIDA PREMIUM TRENDS

FedNat In-Force Premium

(In thousands)



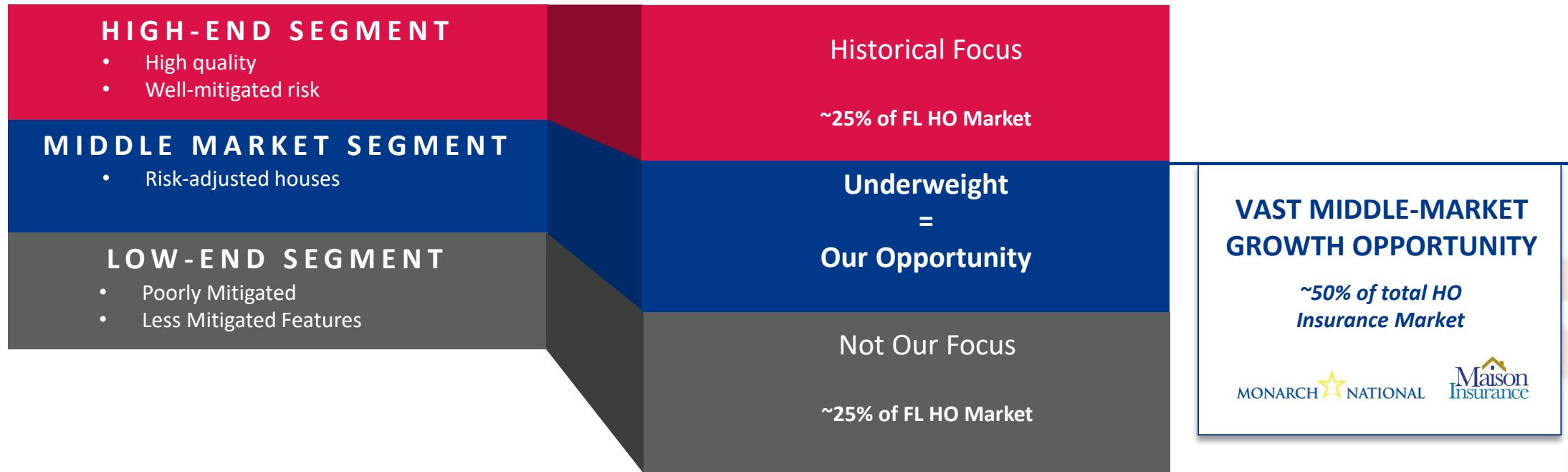
- Premium mix shifting to non-Florida.
- Non-Florida growth has offset aggressive exposure management in the Florida book of business.
- Avg. Premium in the Florida book of business has grown over the past 2 years, with policy count beginning to stabilize.
- Maison’s book will add \$82.6M of non-Florida premium to FedNat’s current book, an increase of 68%.

Note: 9/30/2019 annualized figures include Maison for illustrated purposes, the Maison deal is expected to close by the end of 2019.

MIDDLE MARKET OPPORTUNITY

FL HO Insurance Market Segments

FedNat Priorities



FINANCIAL OVERVIEW

The image features a dark blue background with a large, stylized blue star graphic on the right side. The star is composed of several overlapping layers, creating a sense of depth. A bright red triangle is positioned on the right edge of the frame, partially overlapping the blue star. The text "FINANCIAL OVERVIEW" is written in a bold, white, sans-serif font on the left side of the image.

RECENT FINANCIAL & OPERATING HIGHLIGHTS

(in thousands)	3Q18	4Q18*	1Q19**	2Q19***	3Q19****
Income Statement Data:					
Gross Premiums Written	\$139,022	\$127,613	\$132,233	\$169,170	\$159,131
Net Premiums Earned	98,493	91,098	88,784	92,306	87,374
Net Investment Income	3,137	3,402	3,710	4,259	4,068
Net Income (Loss)	7,950	(9,305)	(3,865)	7,110	4,659
Diluted Earnings Per Share	0.62	(0.73)	(0.30)	0.55	0.36
Adjusted Operating Income	7,360	(4,937)	(2,394)	5,666	4,292
Adjusted Operating Income Per Share	\$0.57	(\$0.39)	(\$0.19)	\$0.44	\$0.33
Balance Sheet Data:					
Cash and Investments	518,395	515,948	569,423	611,522	612,931
Shareholders Equity	222,936	215,259	217,916	230,785	237,389
Book Value per Share	\$17.45	\$16.84	\$16.98	\$17.96	\$18.45
Financial Ratios:					
Net Loss Ratio	63.4%	79.4%	75.3%	70.8%	71.1%
Net Expense Ratio	36.9%	38.9%	38.9%	30.7%	34.4%
Net Combined Ratio	100.3%	118.3%	114.2%	101.5%	105.5%

Q3 NOTES/HIGHLIGHTS

- Solid adjusted operating income result of \$0.33 per share despite Hurricane Dorian, Hurricane Barry and TS Imelda impacting South Carolina, Florida and other states.
- Gross premiums written increased 14.5% over 3Q18 driven by growth in homeowners Florida FNIC (up 2%) and non-Florida (up 76%).
- \$7.0 million of pre-tax impact from severe weather represents 8 points on combined ratio and \$0.41 per share, after-tax.
- Annualized ROE of 7.3% in Q3 excluding investment gains—**almost 16%, excluding weather losses.**
- Ongoing annual savings from \$6 million in staff reductions that occurred primarily in 2018.
- Holding company liquidity of \$115 million as of September 30.

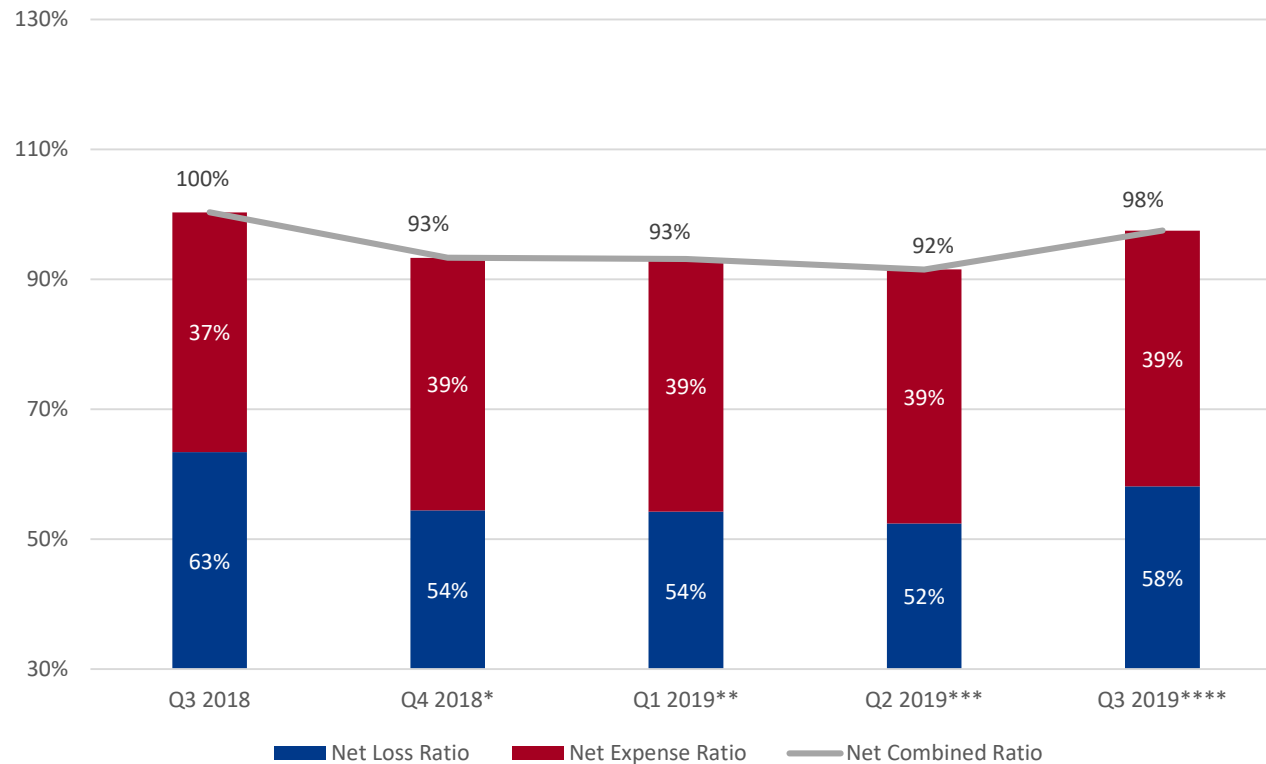
* Impact from Hurricane Michael was \$23 million, pre-tax, and approximately \$17.2 million, after-tax.

** Impact from the Brevard County hail storm was \$18.7 million, pre-tax, and approximately \$14.0 million, after-tax.

*** Impact from 12 PCS weather events was \$9.3 million, pre-tax, and approximately \$6.9 million, after-tax.

**** Impact from Hurricane Dorian, Hurricane Barry and TS Imelda was \$7.0 million, pre-tax, and approximately \$5.3 million, after-tax.

IMPROVING/STABLE EX-CAT UNDERWRITING RESULTS



- Increased ceded premium associated with inception of '19/'20 catastrophe reinsurance treaty year increased the net loss, net expense and combined ratios by 8% on a relative basis, subject to related numerator impacts
- Not indicative of higher losses or expenses, but of the lower Net Earned Premiums denominator
- Represented 6 points on the 3Q19 net loss ratio (92% on an adjusted basis).

Higher net combined ratio in Q3, ex-weather, due to higher ceded premiums; Stable net expense ratio

* Excludes Hurricane Michael, which impacted the net loss and combined ratios by 25 points.
 ** Excludes the Brevard County hailstorm, which impacted the net loss and combined ratios by 21 points.
 *** Excludes 2Q PCS events, which impacted the net loss ratio by 18 points and the combined ratios by 10 points.
 **** Excludes 3Q weather events, which impacted the net loss ratio by 13 points and the combined ratios by 8 points.

RESULTS BY LOB: EXIT FROM NON-CORE LINES CONTRIBUTING TO EARNINGS IMPROVEMENT

(In thousands)

	Q3 2018				Q2 2019**				Q3 2019***			
	HO	Auto	Other	Consolidated	HO	Auto	Other	Consolidated	HO	Auto	Other	Consolidated
Total Revenue	\$100,616	\$2,332	\$7,884	\$110,832	\$97,299	\$3	\$7,999	\$105,301	\$93,735	\$4	\$5,737	\$99,476
Costs and expenses:												
Losses and loss adjustment expenses	56,856	2,609	2,992	62,457	62,482	1,208	1,650	65,340	60,708	742	655	62,105
All other expenses	32,834	1,620	2,951	37,405	26,772	66	3,418	30,256	28,593	50	3,351	31,994
Total costs and expenses	89,690	4,229	5,943	99,862	89,254	1,274	5,068	95,596	89,301	792	4,006	94,099
Income before income taxes	10,926	(1,897)	1,941	10,970	8,045	(1,271)	2,931	9,705	4,434	(788)	1,731	5,377
Income taxes	2,768	(481)	733	3,020	2,039	(322)	878	2,595	1,036	(175)	(143)	718
Net income	8,158	(1,416)	1,208	7,950	6,006	(949)	2,053	7,110	3,398	(613)	1,874	4,659
Net loss attributable to noncontrolling interest	-	-	-	-	-	-	-	-	-	-	-	-
Net income attributable to FNHC shareholders	8,158	(1,416)	1,208	7,950	6,006*	(949)	2,053	7,110	3,398	(613)	1,874	4,659
Adjusted operating income	\$8,767	(\$1,379)	(\$28)	\$7,360	\$6,020	(\$949)	\$595	\$5,666	\$3,585	(\$608)	\$1,315	\$4,292

Excluding catastrophe weather, Homeowners earned \$8.7M in 3Q19.

* The "Other" line of business primarily consists of our commercial general liability and federal flood businesses, along with corporate and investment operations.

** PCS weather events increased 2Q19 losses by \$17 million, benefited expenses by \$8M and decreased net income by approximately \$6.9 million.

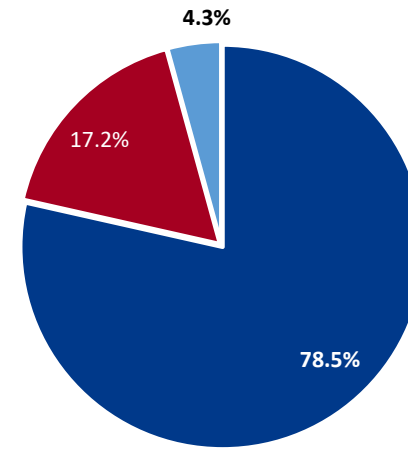
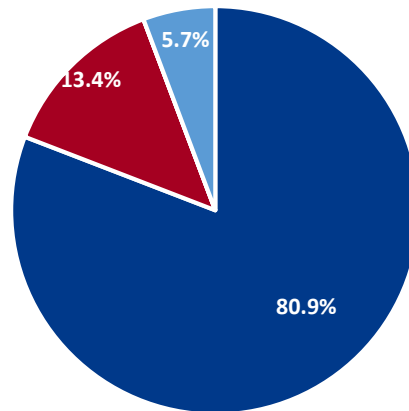
*** Hurricane Dorian, Hurricane Barry and TS Imelda increased 3Q19 losses by \$11 million, benefited expenses by \$4M and decreased net income by approximately \$5.3 million.

FAVORABLE PREMIUM COMPOSITION

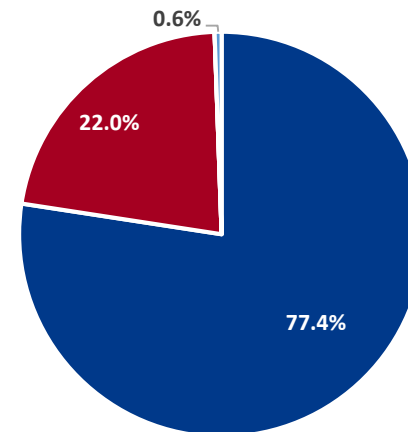
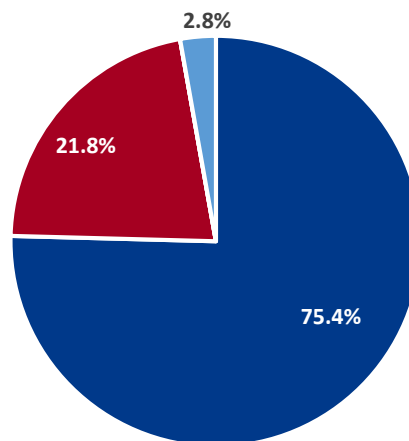
Gross Premiums Written

Net Premiums Earned

YTD 2018

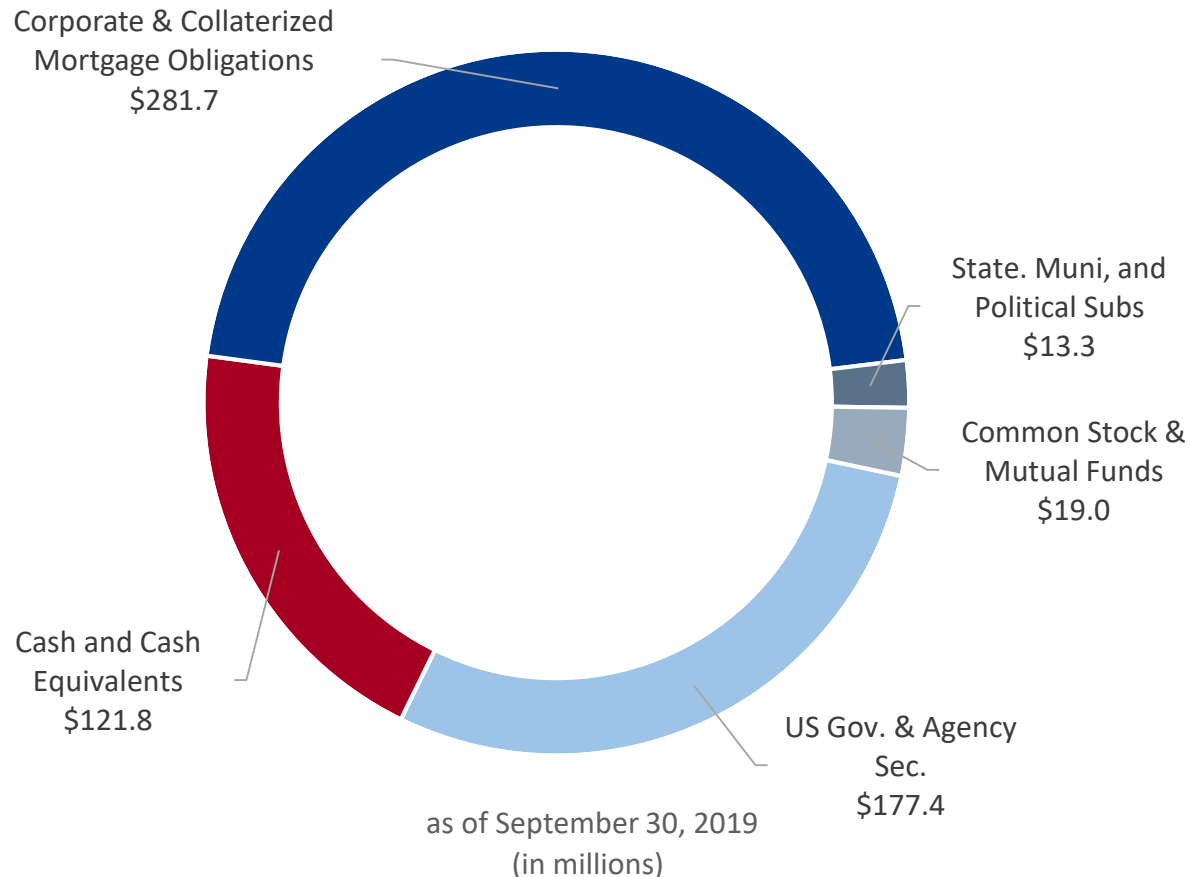


YTD 2019



- Florida Homeowners
- Non-Florida Homeowners
- Non-Core

INVESTMENT PORTFOLIO COMPOSITION

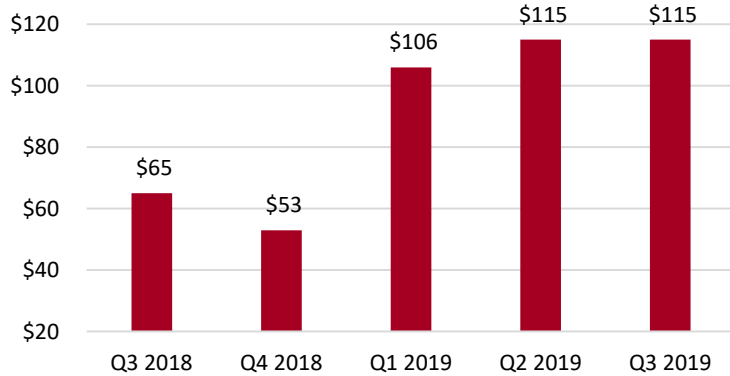


- Designed to preserve capital, maximize after-tax investment income, maintain liquidity and minimize risk, across a range of economic scenarios
- As of 9/30/2019, 98.6% of the Company's fixed income portfolio was rated investment grade
 - Average duration: 4.00 years
 - Composite rating: A- (S&P Composite)
 - YTM: 2.43%
 - Book yield: 3.16%
- Historical total returns on cash and investments as of 9/30/2019
 - 1 Year: 6.95%
 - 2 Years: 3.64%

LIQUIDITY & LEVERAGE

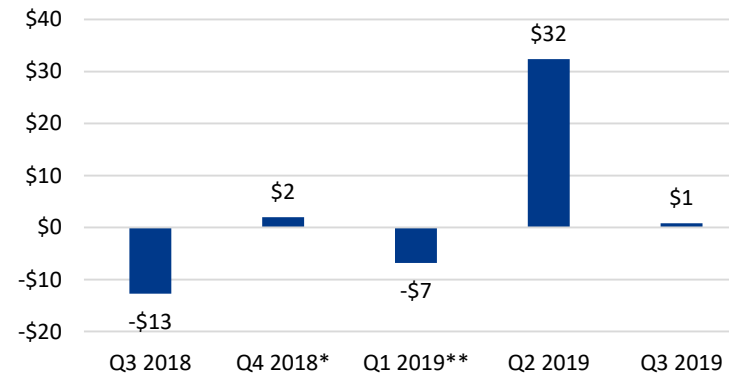
Non-insurance Liquidity

\$ in millions



Cash Flow from Operations

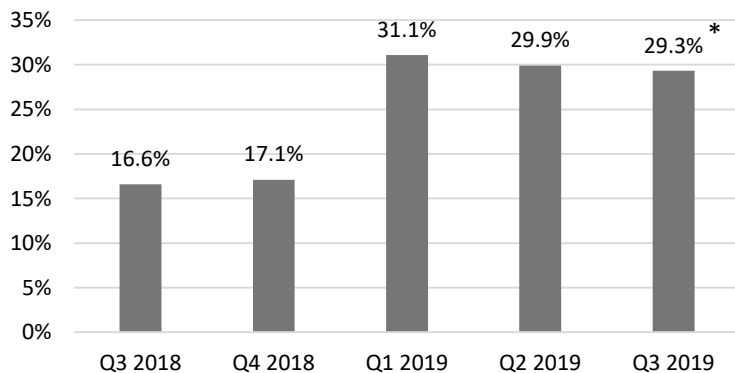
\$ in millions



* Impacted by Hurricane Michael. ** Impacted by Brevard County Hail Storm.

Financial Leverage

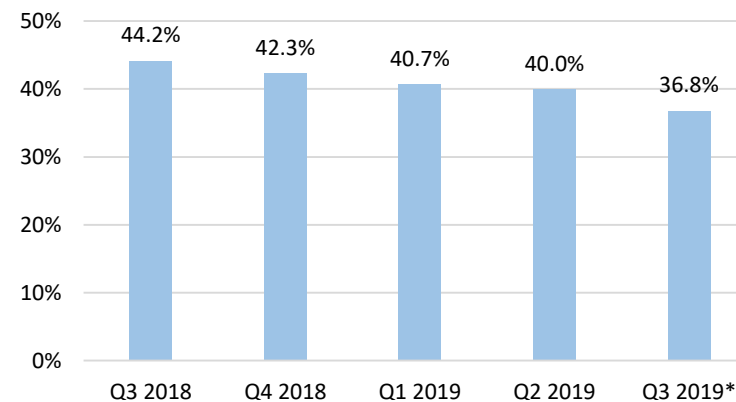
Debt/Capital



* Closing of the Maison transaction expected to decrease the debt to capital ratio by 2 points.

Underwriting Leverage

NPE/Equity



* Driven by higher ceded catastrophe reinsurance premiums.

CORE EARNINGS POWER

(In thousands)

	Pre-Tax	After-Tax
3Q19, as reported	\$5,377	\$4,659
Exclude:		
Catastrophe weather	7,000	5,283
Non-core adverse development	900	679
Investment gains	(794)	(599)
Lift from HO April 2019 rate increase	2,550	1,923
Tax and other costs	267	(381)
Earnings Power	\$15,300	\$11,564

3Q19 earnings power (excludes weather) drives core business ROE of almost 20%

EARNINGS GROWTH DRIVERS

- Expected increase in homeowners gross earned premiums
 - 4.6% Florida Homeowners rate increase effective April 2019
 - With other 2019 Florida increases, translates to approximately \$20 million of additional annual GEP (once fully earned)
 - Continued strong organic growth (20%+) in non-Florida gross premiums with stabilizing Florida book
 - 4Q19 rate filing anticipated related to increase in cost of catastrophe reinsurance—2Q20 potential effective date
- Diminishing headwinds unprofitable non-core business lines
- AOB reform + recent rate increases
- Closing of accretive Maison transaction in December 2019, generating
 - Expected to generate growth in EPS and ROE in 2020 and beyond
- Ongoing savings from operating efficiency initiatives
 - \$1.5 million per quarter run rate, or approximately 160 combined ratio bps

Questions?

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