

Heritage Writes First Homeowners Insurance Policy in Georgia

CLEARWATER, Fla., Jan. 13, 2017 /PRNewswire/ -- Heritage Insurance Holdings, Inc. (NYSE: HRTG) ("Heritage" or the "Company"), a property and casualty insurance holding company, announced today its subsidiary, Heritage Property & Casualty Company (Heritage P&C), wrote its first property and casualty policy in Georgia. Heritage P&C is actively writing business in Florida, North Carolina and South Carolina. With Georgia, Heritage P&C expands into its fourth state of production. In addition Zephyr Insurance Company, a subsidiary of Heritage, is actively writing policies in Hawaii.

Bruce Lucas, Chairman of the Board of Directors and Chief Executive Officer said, "The expansion into Georgia continues our strategic diversification initiatives and strengthens our presence in the south-eastern United States. Diversification of our portfolio is a top priority and our team is excited to work with agents in Georgia to provide the marketplace with affordable homeowners' insurance."

About Heritage

Heritage Insurance Holdings, Inc. is a property and casualty insurance holding company headquartered in Clearwater, Florida. Its subsidiaries, Heritage Property & Casualty Insurance Company and Zephyr Insurance Company, write approximately \$587 million and \$58 million, respectively, of personal and commercial residential premium through a large network of experienced agents. The Company is currently writing property and casualty insurance policies in Florida, Hawaii, North Carolina, South Carolina and Georgia. Heritage Insurance Holdings, Inc. is led by a seasoned senior management team with an average of 30 years of insurance industry experience.

Safe Harbor Statement under the Private Securities Litigation Reform Act of 1995 -- Statements in this press release regarding Heritage's business that are not historical facts are "forward-looking statements" that involve risks and uncertainties. For a discussion of additional risks and uncertainties, which could cause actual results to differ from those contained in the forward-looking statements, see Heritage's Securities and Exchange Commission (SEC) filings, including, but not limited to, the risk factors in Heritage's Annual Report on Form 10-K for the year ended December 31, 2015, as filed with the SEC on March 8, 2016.

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