

Heritage Insurance Holdings, Inc. Appoints Tim Johns to Lead Zephyr Insurance

CLEARWATER, Fla., April 9, 2018 /PRNewswire/ -- Heritage Insurance Holdings, Inc. (NYSE: HRTG) ("Heritage" or the "Company"), a property and casualty insurance holding company, today announced that it has appointed Tim Johns as President and Chief Executive Officer of Zephyr Insurance Company, Inc. ("Zephyr"), a leading provider of residential hurricane insurance coverage in Hawaii. Mr. Johns is a respected and long-time business leader in Hawaii and will succeed President and CEO Richard Toyama.

Prior to joining Zephyr, Mr. Johns was chief consumer officer at the Hawaii Medical Service Association (HMSA), the largest health insurer in Hawaii, where he was responsible for consumer sales, government programs, underwriting and rating, consumer advocacy, community affairs, marketing and communications, government relations, legal services, investments, and the HMSA Foundation.

"I would like to thank Richard Toyama for his dedication and leadership. Richard has been in a leadership position with Zephyr for 15 years. I wish him the best in his retirement. One of Zephyr's goals is to increase market share in Hawaii by helping to educate homeowners and residents understand the need to be protected, not if, but when the next hurricane hits the islands," said Chairman Bruce Lucas. "Tim Johns brings extensive experience in both business and government, and his active involvement in the community and knowledge of Hawaii makes him the ideal person to lead Zephyr Insurance"

"In recent years we have seen the catastrophic damage hurricanes have caused in New Orleans, Texas, Florida and Puerto Rico. Hawaii has been extremely lucky to have not experienced the impact of a major hurricane since Iniki back in 1992 which caused more than \$3 billion in damage," said Johns. "I'm looking forward to working with the team at Zephyr to educate our community on the need for hurricane insurance and providing residents with protection of their most valuable asset – their homes."

Throughout his career, Tim has held various executive leadership positions within the private, public and non-profit sectors, including president and chief executive officer of the Bishop Museum; chief operating officer at the Estate of Samuel Mills Damon; chairperson of the State Department of Land and Natural Resources (DLNR); vice-president and general counsel at AMFAC, one of Hawaii's largest diversified companies; director of land protection at The Nature Conservancy of Hawaii; and an associate lawyer at a major Honolulu law firm.

In addition to his extensive professional experience, Johns currently sits on the board of directors for Hawaiian Electric Company, Grove Farm Company, Kualoa Ranch, Bishop Museum, YMCA of Honolulu, Polynesian Voyaging Society, Oahu Economic Development Board, Consuelo Foundation, and Malama Maunaloa. He is also a U.S. Commissioner (Presidential appointment) on the Western and Central Pacific Fisheries Commissions and actively serves as one of three trustees for the Parker Ranch Foundation Trust where they are responsible for all trust subsidiary operations and assets valued at more than \$350 million, including the largest ranch in the state.

For more than 30 years, Mr. Johns has dedicated his time by volunteering or serving on many non-profit boards and commissions. His many interests include healthcare, economic advancement, historic preservation and the environment. He also helped to promote Hawaii as a global meetings destination and place for economic development by serving as the chair of the Host Committee for the 2016 World Conservation Conference, International Union for Conservation of Nature (IUCN) and vice-chair of Hawaii Host Committee for the 2011 Asia Pacific Economic Cooperation (APEC) Leaders' Meeting in Hawaii.

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, Zephyr Insurance Company and NBIC Holdings, Inc., write personal and commercial residential premium through a large network of experienced agents in Florida, Hawaii, North Carolina, South Carolina, Georgia and Alabama, and also in Connecticut, Massachusetts, New Jersey, New York and Rhode Island with the recent acquisition of Narragansett Bay Insurance Company, headquartered in Rhode Island. Heritage Insurance Holdings, Inc. is led by a seasoned senior management team with an average of 30 years of insurance industry experience.

About [Zephyr Insurance Company](#):

Locally based and managed, Zephyr was founded in 2000 to insure that Hawaii homeowners and residents were protected against catastrophic loss due to hurricanes. It has since grown to become a leader in residential hurricane insurance staffed by insurance professionals who have a long-term commitment to the state. For more information, visit www.zephyrins.com.

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