

**Florida Hurricane Catastrophe Fund**  
**2022/2023 Coverage Selections and Premium Calculations\***  
as of 9/30/24

	NAIC	Company Name	Coverage Option	FHCF Premium
1	26417	ACE Insurance Company of the Midwest	90%	\$5,815,921
2	33898	Aegis Security Insurance Company	90%	\$79,531
3	10014	Affiliated FM Insurance Company	45%	\$43,205
4	19402	AIG Property Casualty Company	45%	\$9,935,150
5	10111	American Bankers Insurance Company of Florida	90%	\$2,218,139
6	12968	American Coastal Insurance Company	90%	\$64,037,565
7	29068	American Family Connect Property and Casualty Insurance Company	90%	\$265,193
8	19380	American Home Assurance Company	45%	\$588,192
9	12841	American Integrity Insurance Company of Florida	90%	\$31,363,438
10	16883	American Mobile Insurance Exchange	90%	\$1,158,700
11	12314	American Modern Insurance Company of Florida	90%	\$622,519
12	42722	American Modern Property and Casualty Insurance Company	90%	\$1,936,631
13	28401	American National Property & Casualty Company	45%	\$32,981
14	13563	American Platinum Property and Casualty Insurance Company	90%	\$1,979,292
15	19615	American Reliable Insurance Company	45%	\$114,128
16	42978	American Security Insurance Company	90%	\$16,679,804
17	41998	American Southern Home Insurance Company	90%	\$1,707
18	10872	American Strategic Insurance Corporation	90%	\$5,910,483
19	12359	American Traditions Insurance Company	90%	\$14,436,031
20	19976	AMICA Mutual Insurance Company	90%	\$6,681,145
21	41459	Armed Forces Insurance Exchange	90%	\$639,952
22	12196	ASI Assurance Corporation	90%	\$1,475,240
23	13142	ASI Preferred Insurance Corporation	90%	\$29,439,521
24	12813	Auto Club Insurance Company of Florida	90%	\$11,566,123
25	18988	Auto-Owners Insurance Company	90%	\$70,556
26	22390	Aventus Insurance Company	90%	\$81,307
27	32603	Berkley Insurance Company	90%	\$1,708,836
28	10835	Castle Key Indemnity Company	90%	\$21,039,977
29	30511	Castle Key Insurance Company	90%	\$4,673,430
30	12573	Centauri Specialty Insurance Company	90%	\$6,683,417
31	26905	Century-National Insurance Company	90%	\$23,465
32	18767	Church Mutual Insurance Company, S.I.	45%	\$6,714
33	10677	Cincinnati Insurance Company	90%	\$2,071,773
34	09162	Citizens Property Insurance Corporation (Coastal Account)	90%	\$122,755,681
35	10064	Citizens Property Insurance Corporation (Personal Lines and Commercial Lines Accounts)	90%	\$201,800,075
36	28860	Clear Blue Insurance Company	90%	\$1,410,974
37	18961	Crestbrook Insurance Company	75%	\$86,502
38	10953	Cypress Property & Casualty Insurance Company	90%	\$5,698,499
39	12482	Edison Insurance Company	90%	\$23,074,778
40	21261	Electric Insurance Company	90%	\$727,657
41	21458	Employers Insurance Company of Wausau	90%	\$36,597
42	40169	Farmers Casualty Insurance Company	90%	\$1,792,264
43	10178	FCCI Insurance Company	90%	\$119,558
44	20281	Federal Insurance Company	90%	\$40,074,102
45	39306	Fidelity and Deposit Company of Maryland	90%	\$75,217
46	37710	First American Property & Casualty Insurance Company	45%	\$1,345
47	13990	First Community Insurance Company	90%	\$3,237,940
48	10647	First Floridian Auto and Home Insurance Company	90%	\$1,310,341
49	33588	First Liberty Insurance Corporation	90%	\$1,219,388
50	24724	First National Insurance Company of America	90%	\$2,650
51	10897	First Protective Insurance Company	90%	\$63,640,963
52	13648	Florida Family Home Insurance Company	90%	\$4,361,968
53	10688	Florida Family Insurance Company	90%	\$2,217,595
54	31216	Florida Farm Bureau Casualty Insurance Co.	90%	\$4,831,936

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	NAIC	Company Name	Coverage Option	FHCF Premium
55	21817	Florida Farm Bureau General Insurance Company	90%	\$5,173,846
56	10132	Florida Peninsula Insurance Company	90%	\$25,396,966
57	11185	Foremost Insurance Company	90%	\$7,462,305
58	11800	Foremost Property and Casualty Insurance Co.	90%	\$1,515,228
59	21253	Garrison Property and Casualty Insurance Company	90%	\$1,805,785
60	16870	Granada Insurance Company	90%	\$814
61	26832	Great American Alliance Insurance Company	45%	\$58
62	26344	Great American Assurance Company	45%	\$126,160
63	16691	Great American Insurance Company	45%	\$5,912
64	22136	Great American Insurance Company of New York	45%	\$15,424
65	20303	Great Northern Insurance Company	90%	\$441,991
66	42803	GuideOne Elite Insurance Company	90%	\$42,111
67	15032	GuideOne Insurance Company	90%	\$18,455
68	14559	GuideOne Specialty Insurance Company	90%	\$4,669
69	36064	Hanover American Insurance Company	45%	\$28
70	22292	Hanover Insurance Company	45%	\$46,108
71	29424	Hartford Casualty Insurance Company	90%	\$23,004
72	19682	Hartford Fire Insurance Company	90%	\$32,153
73	37478	Hartford Insurance Company of the Midwest	90%	\$3,271,350
74	30104	Hartford Underwriters Insurance Company	90%	\$20,973
75	14407	Heritage Property and Casualty Insurance Company	90%	\$46,605,398
76	12944	Homeowners Choice Property and Casualty Insurance Company	90%	\$41,412,369
77	17221	Homesite Insurance Company	90%	\$1,292,786
78	43575	Indemnity Insurance Company of North America	90%	\$24,973
79	29742	Integon National Insurance Company	90%	\$3,211,063
80	16603	Kin Interinsurance Network	90%	\$18,135,207
81	16023	Lemonade Insurance Company	45%	\$59,709
82	23035	Liberty Mutual Fire Insurance Company	90%	\$2,484,320
83	17360	Loggerhead Reciprocal Interinsurance Exchange	90%	\$1,000
84	13026	Main Street America Protection Insurance Company	90%	\$254
85	38970	Markel Insurance Company	90%	\$15,598
86	22306	Massachusetts Bay Insurance Company	45%	\$3,482
87	31968	Merastar Insurance Company	90%	\$268
88	15715	Monarch National Insurance Company	90%	\$11,575,694
89	22608	National Specialty Insurance Company	90%	\$2,955,262
90	20141	National Trust Insurance Company	90%	\$19,119
91	18445	National Union Fire Insurance Company of Pittsburgh, PA	45%	N/A
92	23787	Nationwide Mutual Insurance Company	75%	\$2,723,472
93	37877	Nationwide Property and Casualty Insurance Co	75%	\$1,107,556
94	23841	New Hampshire Insurance Company	45%	\$10,554
95	23248	Occidental Fire and Casualty Company of North Carolina	90%	\$883,689
96	40231	Old Dominion Insurance Company	90%	\$69,790
97	12954	Olympus Insurance Company	90%	\$17,155,778
98	20346	Pacific Indemnity Company	90%	\$292,846
99	13125	People's Trust Insurance Company	90%	\$22,889,514
100	18058	Philadelphia Indemnity Insurance Company	45%	\$205,685
101	37257	Praetorian Insurance Company	45%	\$58,767
102	12873	Privilege Underwriters Reciprocal Exchange	45%	\$7,888,439
103	24252	Progressive American Insurance Company	90%	\$131,825
104	39217	QBE Insurance Corporation	45%	\$5,361,033
105	43044	Response Insurance Company	90%	\$287
106	12563	Safe Harbor Insurance Company	90%	\$5,833,071
107	15341	Safepoint Insurance Company	90%	\$8,697,042
108	36560	SafePort Insurance Company (Formerly Service Insurance Company)	90%	\$1,191,261

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	NAIC	Company Name	Coverage Option	FHCF Premium
109	10117	Security First Insurance Company	90%	\$16,724,759
110	17227	Slide Insurance Company	90%	\$23,662,969
111	10136	Southern Fidelity Insurance Company	45%	\$4,023,274
112	12247	Southern Oak Insurance Company	90%	\$11,813,010
113	10190	Southern-Owners Insurance Company	90%	\$740,586
114	24376	Spinnaker Insurance Company	90%	\$2,153,415
115	24767	St. Paul Fire and Marine Insurance Company	90%	\$646
116	10739	State Farm Florida Insurance Company	45%	\$39,757,529
117	12831	State National Insurance Company, Inc.	90%	\$860,966
118	25180	Stillwater Insurance Company	90%	\$582,123
119	16578	Stillwater Property and Casualty Insurance Company	90%	\$62,064
120	25798	Sutton National Insurance Company	90%	\$370,132
121	22683	Teachers Insurance Company	90%	\$7,934
122	25615	The Charter Oak Fire Insurance Company	90%	\$46,991
123	25623	The Phoenix Insurance Company	90%	\$7,144
124	25658	The Travelers Indemnity Company	90%	\$124,251
125	25666	The Travelers Indemnity Company of America	90%	\$27,007
126	25682	The Travelers Indemnity Company of Connecticut	90%	\$11,688
127	17179	Tower Hill Insurance Exchange	90%	\$8,268,351
128	29050	Tower Hill Preferred Insurance Company	90%	\$13,274,502
129	11027	Tower Hill Prime Insurance Company	90%	\$7,473,943
130	12538	Tower Hill Signature Insurance Company	90%	\$24,868,772
131	25674	Travelers Property Casualty Company of America	90%	\$335,042
132	21709	Truck Insurance Exchange	90%	\$8,840,896
133	16881	Trusted Resource Underwriters Exchange	90%	\$580,099
134	29459	Twin City Fire Insurance Company	90%	\$471
135	15885	Typtap Insurance Company	90%	\$27,052,127
136	10655	Unique Insurance Company	45%	\$377,573
137	11142	United Casualty Insurance Company of America	90%	\$66,027
138	19496	United Fire and Indemnity Company	45%	\$1,334
139	10969	United Property and Casualty Insurance Company	90%	\$35,565,026
140	25941	United Services Automobile Association	90%	\$26,296,399
141	10759	Universal North America Insurance Company	90%	\$3,258,687
142	10861	Universal Property and Casualty Insurance Company	90%	\$137,304,995
143	15900	US Coastal Property and Casualty Insurance Company	90%	\$1,968,129
144	25968	USAA Casualty Insurance Company	90%	\$10,769,737
145	18600	USAA General Indemnity Company	90%	\$4,881,755
146	16186	Vault Reciprocal Exchange	45%	\$2,231,487
147	20397	Vigilant Insurance Company	90%	\$97,396
148	17153	VYRD Insurance Company	90%	\$1,125,356
149	24112	Westfield Insurance Company	90%	\$12,393
150	11853	Weston Property and Casualty Insurance Company	45%	\$5,628,228
151	11932	White Pine Insurance Company	45%	\$11,444
152	16535	Zurich American Insurance Company	90%	\$131,441
			<b>TOTAL:</b>	<b>\$1,390,954,640</b>

- \*Notes:**
- Premiums will change if companies resubmit their exposure data.
  - The current projected payout for FHCF coverage is calculated by multiplying the company's FHCF Premium by the current FHCF Projected Payout Multiple.
  - N/A indicates that a company's FHCF premium is not yet available.