

Florida Hurricane Catastrophe Fund
2023/2024 Coverage Selections and Premium Calculations
Preliminary List as of 3/31/25*

	NAIC	Company Name	Coverage Option	FHCF Premium
1	26417	ACE Insurance Company of the Midwest	90%	\$5,313,053
2	10014	Affiliated FM Insurance Company	45%	\$55,513
3	19402	AIG Property Casualty Company	90%	\$18,628,215
4	10111	American Bankers Insurance Company of Florida	90%	\$2,237,629
5	12968	American Coastal Insurance Company	90%	\$49,540,505
6	29068	American Family Connect Property and Casualty Insurance Company	90%	\$267,032
7	19380	American Home Assurance Company	90%	\$403,363
8	12841	American Integrity Insurance Company of Florida	90%	\$31,437,373
9	16883	American Mobile Insurance Exchange	90%	\$1,430,370
10	23469	American Modern Home Insurance Company	90%	\$1,000
11	12314	American Modern Insurance Company of Florida	90%	\$526,417
12	42722	American Modern Property and Casualty Insurance Company	90%	\$1,682,416
13	28401	American National Property & Casualty Company	45%	\$41,000
14	13563	American Platinum Property and Casualty Insurance Company	90%	\$2,004,749
15	19615	American Reliable Insurance Company	45%	\$17,263
16	42978	American Security Insurance Company	90%	\$19,607,571
17	41998	American Southern Home Insurance Company	90%	\$32
18	10872	American Strategic Insurance Corporation	90%	\$6,208,922
19	12359	American Traditions Insurance Company	90%	\$13,940,352
20	19976	AMICA Mutual Insurance Company	90%	\$6,576,621
21	41459	Armed Forces Insurance Exchange	90%	\$628,174
22	12196	ASI Assurance Corporation	90%	\$763,774
23	13142	ASI Preferred Insurance Corporation	90%	\$21,931,023
24	12813	Auto Club Insurance Company of Florida	90%	\$13,213,042
25	18988	Auto-Owners Insurance Company	90%	\$62,778
26	22390	Aventus Insurance Company	90%	\$927
27	32603	Berkley Insurance Company	90%	\$2,030,386
28	10835	Castle Key Indemnity Company	90%	\$19,948,692
29	30511	Castle Key Insurance Company	90%	\$4,671,185
30	12573	Centauri Specialty Insurance Company	90%	\$3,311,292
31	26905	Century-National Insurance Company	90%	\$38,077
32	18767	Church Mutual Insurance Company, S.I.	45%	\$5,851
33	10677	Cincinnati Insurance Company	90%	\$2,286,416
34	09162	Citizens Property Insurance Corporation (Coastal Account)	90%	\$184,431,171
35	10064	Citizens Property Insurance Corporation (Personal Lines and Commercial Lines Accounts)	90%	\$295,030,432
36	28860	Clear Blue Insurance Company	90%	\$681,896
37	17547	Condo Owners Reciprocal Exchange	90%	\$1,000
38	18961	Crestbrook Insurance Company	90%	\$86,722
39	10953	Cypress Property & Casualty Insurance Company	90%	\$5,106,928
40	12482	Edison Insurance Company	90%	\$28,241,730
41	21261	Electric Insurance Company	90%	\$806,011
42	21458	Employers Insurance Company of Wausau	90%	\$95
43	40169	Farmers Casualty Insurance Company	90%	\$1,779,326
44	10178	FCCI Insurance Company	90%	\$132,189
45	20281	Federal Insurance Company	90%	\$39,010,588
46	39306	Fidelity and Deposit Company of Maryland	90%	\$66,360
47	21873	Fireman's Fund Insurance Company	45%	\$1,000
48	13990	First Community Insurance Company	90%	\$1,490,642
49	10647	First Floridian Auto and Home Insurance Company	90%	\$1,291,925
50	33588	First Liberty Insurance Corporation	90%	\$1,343,185
51	24724	First National Insurance Company of America	90%	\$2,143
52	10897	First Protective Insurance Company	90%	\$71,487,760
53	13648	Florida Family Home Insurance Company	90%	\$3,496,172
54	10688	Florida Family Insurance Company	90%	\$1,796,008

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55	31216	Florida Farm Bureau Casualty Insurance Co.	90%	\$4,700,985
56	21817	Florida Farm Bureau General Insurance Company	90%	\$4,897,227
57	10132	Florida Peninsula Insurance Company	90%	\$25,574,548
58	11185	Foremost Insurance Company Grand Rapids, Michigan	90%	\$7,145,101
59	11800	Foremost Property and Casualty Insurance Co.	90%	\$1,531,671
60	21253	Garrison Property and Casualty Insurance Company	90%	\$2,911,262
61	10799	Geo Vera Insurance Company	90%	\$1,000
62	23809	Granite State Insurance Company	90%	\$1,000
63	26832	Great American Alliance Insurance Company	45%	\$58
64	26344	Great American Assurance Company	45%	\$119,119
65	16691	Great American Insurance Company	45%	\$4,972
66	22136	Great American Insurance Company of New York	45%	\$17,714
67	20303	Great Northern Insurance Company	90%	\$351,044
68	42803	GuideOne Elite Insurance Company	90%	\$41,026
69	15032	GuideOne Insurance Company	90%	\$17,176
70	14559	GuideOne Specialty Insurance Company	90%	\$3,531
71	22292	Hanover Insurance Company	45%	\$46,968
72	29424	Hartford Casualty Insurance Company	90%	\$19,565
73	19682	Hartford Fire Insurance Company	90%	\$28,870
74	37478	Hartford Insurance Company of the Midwest	90%	\$3,089,856
75	30104	Hartford Underwriters Insurance Company	90%	\$24,256
76	14407	Heritage Property and Casualty Insurance Company	90%	\$45,199,983
77	12944	Homeowners Choice Property and Casualty Insurance Company	90%	\$40,338,666
78	17221	Homesite Insurance Company	90%	\$1,768,545
79	23817	Illinois National Insurance Company	90%	\$1,000
80	43575	Indemnity Insurance Company of North America	90%	\$19,910
81	29742	Integon National Insurance Company	90%	\$5,522,208
82	16603	Kin Interinsurance Network	90%	\$15,132,572
83	16023	Lemonade Insurance Company	90%	\$153,672
84	23035	Liberty Mutual Fire Insurance Company	90%	\$2,738,176
85	17360	Loggerhead Reciprocal Interinsurance Exchange	90%	\$487,781
86	13026	Main Street America Protection Insurance Company	90%	\$340
87	17580	Manatee insurance Exchange	90%	\$1,000
88	38970	Markel Insurance Company	90%	\$20,068
89	22306	Massachusetts Bay Insurance Company	45%	\$2,405
90	31968	Merastar Insurance Company	90%	\$81
91	15715	Monarch National Insurance Company	90%	\$13,718,414
92	22608	National Specialty Insurance Company	90%	\$1,377,094
93	20141	National Trust Insurance Company	90%	\$17,362
94	23787	Nationwide Mutual Insurance Company	90%	\$3,341,928
95	37877	Nationwide Property and Casualty Insurance Co	90%	\$1,542,489
96	19445	National Union Fire Insurance Company of Pittsburgh, PA	90%	\$682
97	23841	New Hampshire Insurance Company	90%	\$110
98	23248	Occidental Fire and Casualty Company of North Carolina	90%	\$122,143
99	40231	Old Dominion Insurance Company	90%	\$70,562
100	12954	Olympus Insurance Company	90%	\$19,615,419
101	17522	Orange Insurance Exchange	90%	\$1,000
102	20346	Pacific Indemnity Company	90%	\$157,782
103	13125	People's Trust Insurance Company	90%	\$19,669,011
104	18058	Philadelphia Indemnity Insurance Company	90%	\$329,323
105	37257	Praetorian Insurance Company	90%	\$94,866
106	12873	Privilege Underwriters Reciprocal Exchange	90%	\$16,689,807
107	24252	Progressive American Insurance Company	90%	\$149,456
108	39217	QBE Insurance Corporation	90%	\$9,219,691

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109	43044	Response Insurance Company	90%	\$69
110	12563	Safe Harbor Insurance Company	90%	\$5,902,649
111	15341	Safepoint Insurance Company	90%	\$7,717,056
112	36560	SafePort Insurance Company	90%	\$860,792
113	10117	Security First Insurance Company	90%	\$14,534,522
114	17227	Slide Insurance Company	90%	\$32,818,125
115	12247	Southern Oak Insurance Company	90%	\$12,686,701
116	10190	Southern-Owners Insurance Company	90%	\$743,209
117	24376	Spinnaker Insurance Company	90%	\$2,517,076
118	10739	State Farm Florida Insurance Company	45%	\$43,630,457
119	12831	State National Insurance Company, Inc.	90%	\$705
120	25180	Stillwater Insurance Company	90%	\$420,852
121	16578	Stillwater Property and Casualty Insurance Company	90%	\$60,722
122	25798	Sutton National Insurance Company	90%	\$1,311,762
123	22683	Teachers Insurance Company	90%	\$6,964
124	25615	The Charter Oak Fire Insurance Company	90%	\$27,237
125	25623	The Phoenix Insurance Company	90%	\$6,503
126	25658	The Travelers Indemnity Company	90%	\$95,272
127	25666	The Travelers Indemnity Company of America	90%	\$40,268
128	25682	The Travelers Indemnity Company of Connecticut	90%	\$13,765
129	17179	Tower Hill Insurance Exchange	90%	\$52,119,704
130	11027	Tower Hill Prime Insurance Company	90%	\$1,152,699
131	25674	Travelers Property Casualty Company of America	90%	\$223,623
132	21709	Truck Insurance Exchange	90%	\$10,254,675
133	16881	Trusted Resource Underwriters Exchange	90%	\$2,842,821
134	29459	Twin City Fire Insurance Company	90%	\$492
135	15885	Typtap Insurance Company	90%	\$25,095,950
136	10655	Unique Insurance Company	90%	\$1,181,791
137	11142	United Casualty Insurance Company of America	90%	\$56,524
138	25941	United Services Automobile Association	90%	\$29,870,424
139	10759	Universal North America Insurance Company	90%	\$2,734,687
140	10861	Universal Property and Casualty Insurance Company	90%	\$117,025,705
141	15900	US Coastal Property and Casualty Insurance Company	90%	\$2,450,261
142	25968	USAA Casualty Insurance Company	90%	\$12,813,794
143	18600	USAA General Indemnity Company	90%	\$7,989,934
144	16186	Vault Reciprocal Exchange	45%	\$1,908,267
145	20397	Vigilant Insurance Company	90%	\$101,671
146	17153	VYRD Insurance Company	90%	\$6,600,511
147	24112	Westfield Insurance Company	90%	\$13,006
148	16535	Zurich American Insurance Company	90%	\$84,697
			TOTAL:	\$1,511,040,734

***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.