

Florida Hurricane Catastrophe Fund
2024/2025 Coverage Selections and Premium Calculations
Preliminary List as of 6/30/25*

	NAIC	Company Name	Coverage Option	FHCF Premium
1	26417	ACE Insurance Company of the Midwest	90%	\$4,059,985
2	10014	Affiliated FM Insurance Company	45%	\$59,180
3	19402	AIG Property Casualty Company	45%	\$7,078,025
4	10111	American Bankers Insurance Company of Florida	90%	\$2,055,656
5	12968	American Coastal Insurance Company	90%	\$43,019,473
6	29068	American Family Connect Property and Casualty Insurance Company	90%	\$254,485
7	19380	American Home Assurance Company	45%	\$132,891
8	12841	American Integrity Insurance Company of Florida	90%	\$26,337,676
9	23469	American Modern Home Insurance Company	90%	\$441,551
10	42722	American Modern Property and Casualty Insurance Company	90%	\$801,152
11	28401	American National Property & Casualty Company	45%	\$53,205
12	13563	American Platinum Property and Casualty Insurance Company	90%	\$1,722,746
13	19615	American Reliable Insurance Company	45%	\$15,717
14	42978	American Security Insurance Company	90%	\$17,202,080
15	10872	American Strategic Insurance Corporation	90%	\$6,086,350
16	12359	American Traditions Insurance Company	90%	\$13,811,313
17	19976	AMICA Mutual Insurance Company	90%	\$6,243,064
18	41459	Armed Forces Insurance Exchange	90%	\$602,962
19	12196	ASI Assurance Corporation	90%	\$226,145
20	13142	ASI Preferred Insurance Corporation	90%	\$14,332,205
21	12813	Auto Club Insurance Company of Florida	90%	\$12,410,131
22	18988	Auto-Owners Insurance Company	90%	\$56,367
23	32603	Berkley Insurance Company	90%	\$1,555,476
24	10835	Castle Key Indemnity Company	90%	\$11,327,155
25	30511	Castle Key Insurance Company	90%	\$4,196,474
26	12573	Centauri Specialty Insurance Company	90%	\$2,047,538
27	26905	Century-National Insurance Company	90%	\$19,596
28	18767	Church Mutual Insurance Company, S.I.	45%	\$278
29	10677	Cincinnati Insurance Company	90%	\$1,834,734
30	10064	Citizens Property Insurance Corporation	90%	\$406,542,771
31	28860	Clear Blue Insurance Company	90%	\$39,315
32	17547	Condo Owners Reciprocal Exchange	90%	\$4,737,521
33	18961	Crestbrook Insurance Company	90%	\$53,537
34	10953	Cypress Property & Casualty Insurance Company	90%	\$6,047,020
35	12482	Edison Insurance Company	90%	\$30,754,896
36	40169	Farmers Casualty Insurance Company	90%	\$2,018,336
37	10178	FCCI Insurance Company	90%	\$132,524
38	20281	Federal Insurance Company	90%	\$29,167,583
39	39306	Fidelity and Deposit Company of Maryland	90%	\$49,936
40	21873	Fireman's Fund Insurance Company	45%	\$13,818
41	13990	First Community Insurance Company	90%	\$78,331
42	10647	First Floridian Auto and Home Insurance Company	90%	\$1,337,595
43	33588	First Liberty Insurance Corporation	90%	\$1,334,018
44	24724	First National Insurance Company of America	90%	\$1,565
45	10897	First Protective Insurance Company	90%	\$67,890,652
46	13648	Florida Family Home Insurance Company	90%	\$2,284,470
47	10688	Florida Family Insurance Company	90%	\$1,286,985
48	31216	Florida Farm Bureau Casualty Insurance Co.	90%	\$4,479,106
49	21817	Florida Farm Bureau General Insurance Company	90%	\$4,450,441
50	10132	Florida Peninsula Insurance Company	90%	\$39,109,608
51	11185	Foremost Insurance Company Grand Rapids, Michigan	90%	\$4,451,969
52	11800	Foremost Property and Casualty Insurance Co.	90%	\$1,408,109
53	21253	Garrison Property and Casualty Insurance Company	90%	\$3,053,069
54	10799	GeoVera Insurance Company	90%	\$4,263

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55	26832	Great American Alliance Insurance Company	45%	\$156
56	26344	Great American Assurance Company	45%	\$126,259
57	16691	Great American Insurance Company	45%	\$3,612
58	22136	Great American Insurance Company of New York	45%	\$11,443
59	20303	Great Northern Insurance Company	90%	\$262,004
60	42803	GuideOne Elite Insurance Company	90%	\$22,700
61	15032	GuideOne Insurance Company	90%	\$7,264
62	14559	GuideOne Specialty Insurance Company	90%	\$2,009
63	22292	Hanover Insurance Company	45%	\$52,414
64	29424	Hartford Casualty Insurance Company	90%	\$18,880
65	19682	Hartford Fire Insurance Company	90%	\$88,467
66	37478	Hartford Insurance Company of the Midwest	90%	\$2,943,062
67	30104	Hartford Underwriters Insurance Company	90%	\$24,238
68	14407	Heritage Property and Casualty Insurance Company	90%	\$44,507,216
69	12944	Homeowners Choice Property and Casualty Insurance Company	90%	\$51,578,662
70	17221	Homesite Insurance Company	90%	\$2,544,380
71	43575	Indemnity Insurance Company of North America	90%	\$17,338
72	29742	Integon National Insurance Company	90%	\$3,828,805
73	16603	Kin Interinsurance Network	90%	\$17,076,385
74	16023	Lemonade Insurance Company	90%	\$181,319
75	23035	Liberty Mutual Fire Insurance Company	90%	\$2,701,212
76	17360	Loggerhead Reciprocal Interinsurance Exchange	90%	\$6,096,835
77	17203	Mainsail Insurance Company	90%	\$1,000
78	17580	Manatee Insurance Exchange	90%	\$1,036,847
79	17735	Mangrove Insurance Company	90%	\$1,000
80	38970	Markel Insurance Company	90%	\$7,855
81	22306	Massachusetts Bay Insurance Company	45%	\$351
82	15715	Monarch National Insurance Company	90%	\$18,738,993
83	22608	National Specialty Insurance Company	90%	\$136,909
84	20141	National Trust Insurance Company	90%	\$11,759
85	23787	Nationwide Mutual Insurance Company	90%	\$2,440,912
86	37877	Nationwide Property and Casualty Insurance Co	90%	\$1,290,854
87	23248	Occidental Fire and Casualty Company of North Carolina	90%	\$14,684
88	40231	Old Dominion Insurance Company	90%	\$75,605
89	12954	Olympus Insurance Company	90%	\$21,833,149
90	17522	Orange Insurance Exchange	90%	\$4,717,737
91	17621	Ovation Home Insurance Exchange	90%	\$928,454
92	20346	Pacific Indemnity Company	90%	\$139,226
93	13125	People's Trust Insurance Company	90%	\$17,260,095
94	18058	Philadelphia Indemnity Insurance Company	90%	\$444,788
95	37257	Praetorian Insurance Company	90%	\$100,922
96	12873	Privilege Underwriters Reciprocal Exchange	90%	\$14,168,277
97	24252	Progressive American Insurance Company	90%	\$150,586
98	39217	QBE Insurance Corporation	90%	\$7,300,684
99	21261	RiverStone International Insurance, Inc.	90%	\$453,131
100	12563	Safe Harbor Insurance Company	90%	\$6,097,317
101	15341	Safepoint Insurance Company	90%	\$9,986,056
102	36560	SafePort Insurance Company	90%	\$280,165
103	10117	Security First Insurance Company	90%	\$13,275,586
104	17227	Slide Insurance Company	90%	\$60,077,284
105	12247	Southern Oak Insurance Company	90%	\$14,090,544
106	10190	Southern-Owners Insurance Company	90%	\$681,964
107	24376	Spinnaker Insurance Company	90%	\$2,192,008
108	10739	State Farm Florida Insurance Company	45%	\$43,788,800

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109	12831	State National Insurance Company, Inc.	90%	\$5,325
110	25180	Stillwater Insurance Company	90%	\$44,759
111	16578	Stillwater Property and Casualty Insurance Company	90%	\$11,232
112	25798	Sutton National Insurance Company	90%	\$1,016,905
113	17706	Tailrow Insurance Exchange	90%	\$1,000
114	22683	Teachers Insurance Company	90%	\$5,201
115	25615	The Charter Oak Fire Insurance Company	90%	\$33,916
116	25623	The Phoenix Insurance Company	90%	\$2,039
117	25658	The Travelers Indemnity Company	90%	\$40,709
118	25666	The Travelers Indemnity Company of America	90%	\$2,705
119	25682	The Travelers Indemnity Company of Connecticut	90%	\$11,465
120	17179	Tower Hill Insurance Exchange	90%	\$56,723,707
121	11027	Tower Hill Prime Insurance Company	90%	\$3,835
122	25674	Travelers Property Casualty Company of America	90%	\$209,583
123	17678	Trident Reciprocal Exchange	90%	\$823,532
124	21709	Truck Insurance Exchange	90%	\$5,698,804
125	16881	Trusted Resource Underwriters Exchange	90%	\$3,360,040
126	29459	Twin City Fire Insurance Company	90%	\$640
127	15885	Typtap Insurance Company	90%	\$30,406,471
128	10655	Unique Insurance Company	90%	\$1,690,673
129	11142	United Casualty Insurance Company of America	90%	\$54,869
130	25941	United Services Automobile Association	90%	\$30,309,427
131	10759	Universal North America Insurance Company	90%	\$2,350,754
132	10861	Universal Property and Casualty Insurance Company	90%	\$106,384,010
133	15900	US Coastal Property and Casualty Insurance Company	90%	\$5,494,627
134	25968	USAA Casualty Insurance Company	90%	\$13,065,475
135	18600	USAA General Indemnity Company	90%	\$8,268,869
136	16186	Vault Reciprocal Exchange	45%	\$433,104
137	20397	Vigilant Insurance Company	90%	\$73,239
138	17153	VYRD Insurance Company	90%	\$6,110,569
139	24112	Westfield Insurance Company	90%	\$13,191
140	16535	Zurich American Insurance Company	90%	\$20,509
			TOTAL:	\$1,435,200,434

***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.