

Florida Hurricane Catastrophe Fund
2023/2024 Coverage Selections and Premium Calculations
Preliminary List as of 12/31/23*

	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%	\$16,401,448
4	10111	American Bankers Insurance Company of Florida	90%	\$2,237,629
5	12968	American Coastal Insurance Company	90%	\$49,081,581
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	12314	American Modern Insurance Company of Florida	90%	\$526,417
11	42722	American Modern Property and Casualty Insurance Company	90%	\$1,682,416
12	28401	American National Property & Casualty Company	45%	\$41,000
13	13563	American Platinum Property and Casualty Insurance Company	90%	\$2,004,749
14	19615	American Reliable Insurance Company	45%	\$17,263
15	42978	American Security Insurance Company	90%	\$19,607,571
16	41998	American Southern Home Insurance Company	90%	\$32
17	10872	American Strategic Insurance Corporation	90%	\$6,208,922
18	12359	American Traditions Insurance Company	90%	\$13,940,352
19	19976	AMICA Mutual Insurance Company	90%	\$6,576,621
20	41459	Armed Forces Insurance Exchange	90%	\$628,174
21	12196	ASI Assurance Corporation	90%	\$763,774
22	13142	ASI Preferred Insurance Corporation	90%	\$21,931,023
23	12813	Auto Club Insurance Company of Florida	90%	\$13,213,042
24	18988	Auto-Owners Insurance Company	90%	\$62,778
25	22390	Aventus Insurance Company	90%	\$927
26	32603	Berkley Insurance Company	90%	\$2,030,386
27	10835	Castle Key Indemnity Company	90%	\$20,282,278
28	30511	Castle Key Insurance Company	90%	\$4,671,185
29	12573	Centauri Specialty Insurance Company	90%	\$3,311,292
30	26905	Century-National Insurance Company	90%	\$38,077
31	18767	Church Mutual Insurance Company, S.I.	45%	\$5,851
32	10677	Cincinnati Insurance Company	90%	\$2,286,416
33	09162	Citizens Property Insurance Corporation (Coastal Account)	90%	\$184,431,171
34	10064	Citizens Property Insurance Corporation (Personal Lines and Commercial Lines Accounts)	90%	\$295,030,432
35	28860	Clear Blue Insurance Company	90%	\$681,896
36	18961	Crestbrook Insurance Company	90%	\$111,801
37	10953	Cypress Property & Casualty Insurance Company	90%	\$5,106,928
38	12482	Edison Insurance Company	90%	\$28,241,730
39	21261	Electric Insurance Company	90%	\$806,011
40	21458	Employers Insurance Company of Wausau	90%	\$95
41	40169	Farmers Casualty Insurance Company	90%	\$1,779,326
42	10178	FCCI Insurance Company	90%	\$132,189
43	20281	Federal Insurance Company	90%	\$39,010,588
44	39306	Fidelity and Deposit Company of Maryland	90%	\$66,360
45	13990	First Community Insurance Company	90%	\$1,490,642
46	10647	First Floridian Auto and Home Insurance Company	90%	\$1,291,925
47	33588	First Liberty Insurance Corporation	90%	\$1,343,185
48	24724	First National Insurance Company of America	90%	\$2,143
49	10897	First Protective Insurance Company	90%	\$71,487,760
50	13648	Florida Family Home Insurance Company	90%	\$3,496,172
51	10688	Florida Family Insurance Company	90%	\$1,796,008
52	31216	Florida Farm Bureau Casualty Insurance Co.	90%	\$4,700,985
53	21817	Florida Farm Bureau General Insurance Company	90%	\$4,897,227
54	10132	Florida Peninsula Insurance Company	90%	\$25,574,548

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55	11185	Foremost Insurance Company Grand Rapids, Michigan	90%	\$8,813,422
56	11800	Foremost Property and Casualty Insurance Co.	90%	\$1,917,465
57	21253	Garrison Property and Casualty Insurance Company	90%	\$2,911,262
58	26832	Great American Alliance Insurance Company	45%	\$58
59	26344	Great American Assurance Company	45%	\$119,119
60	16691	Great American Insurance Company	45%	\$4,972
61	22136	Great American Insurance Company of New York	45%	\$17,714
62	20303	Great Northern Insurance Company	90%	\$351,044
63	42803	GuideOne Elite Insurance Company	90%	\$41,026
64	15032	GuideOne Insurance Company	90%	\$17,176
65	14559	GuideOne Specialty Insurance Company	90%	\$3,531
66	22292	Hanover Insurance Company	45%	\$46,968
67	29424	Hartford Casualty Insurance Company	90%	\$19,565
68	19682	Hartford Fire Insurance Company	90%	\$28,870
69	37478	Hartford Insurance Company of the Midwest	90%	\$3,089,856
70	30104	Hartford Underwriters Insurance Company	90%	\$24,256
71	14407	Heritage Property and Casualty Insurance Company	90%	\$45,199,983
72	12944	Homeowners Choice Property and Casualty Insurance Company	90%	\$40,067,263
73	17221	Homesite Insurance Company	90%	\$1,768,545
74	43575	Indemnity Insurance Company of North America	90%	\$19,910
75	29742	Integon National Insurance Company	90%	\$5,522,208
76	16603	Kin Interinsurance Network	90%	\$15,539,436
77	16023	Lemonade Insurance Company	90%	\$153,672
78	23035	Liberty Mutual Fire Insurance Company	90%	\$2,738,176
79	17360	Loggerhead Reciprocal Interinsurance Exchange	90%	\$487,781
80	13026	Main Street America Protection Insurance Company	90%	\$340
81	38970	Markel Insurance Company	90%	\$20,068
82	22306	Massachusetts Bay Insurance Company	45%	\$2,405
83	31968	Merastar Insurance Company	90%	\$81
84	15715	Monarch National Insurance Company	90%	\$13,718,414
85	22608	National Specialty Insurance Company	90%	\$1,377,094
86	20141	National Trust Insurance Company	90%	\$17,362
87	23787	Nationwide Mutual Insurance Company	90%	\$3,341,928
88	37877	Nationwide Property and Casualty Insurance Co	90%	\$1,542,489
89	23841	New Hampshire Insurance Company	90%	\$110
90	23248	Occidental Fire and Casualty Company of North Carolina	90%	\$122,143
91	40231	Old Dominion Insurance Company	90%	\$70,562
92	12954	Olympus Insurance Company	90%	\$19,615,419
93	17522	Orange Insurance Exchange	90%	\$1,000
94	20346	Pacific Indemnity Company	90%	\$157,782
95	13125	People's Trust Insurance Company	90%	\$19,669,011
96	18058	Philadelphia Indemnity Insurance Company	90%	\$329,323
97	37257	Praetorian Insurance Company	90%	\$94,866
98	12873	Privilege Underwriters Reciprocal Exchange	90%	\$16,689,807
99	24252	Progressive American Insurance Company	90%	\$149,456
100	39217	QBE Insurance Corporation	90%	\$9,219,691
101	43044	Response Insurance Company	90%	\$69
102	12563	Safe Harbor Insurance Company	90%	\$5,902,649
103	15341	Safepoint Insurance Company	90%	\$7,717,056
104	36560	SafePort Insurance Company	90%	\$860,792
105	10117	Security First Insurance Company	90%	\$14,534,522
106	17227	Slide Insurance Company	90%	\$32,871,136
107	12247	Southern Oak Insurance Company	90%	\$12,686,701
108	10190	Southern-Owners Insurance Company	90%	\$743,209

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109	24376	Spinnaker Insurance Company	90%	\$4,189,858
110	10739	State Farm Florida Insurance Company	45%	\$43,630,457
111	12831	State National Insurance Company, Inc.	90%	\$705
112	25180	Stillwater Insurance Company	90%	\$420,852
113	16578	Stillwater Property and Casualty Insurance Company	90%	\$60,722
114	25798	Sutton National Insurance Company	90%	\$1,311,762
115	22683	Teachers Insurance Company	90%	\$6,964
116	25615	The Charter Oak Fire Insurance Company	90%	\$27,237
117	25623	The Phoenix Insurance Company	90%	\$6,503
118	25658	The Travelers Indemnity Company	90%	\$95,272
119	25666	The Travelers Indemnity Company of America	90%	\$40,268
120	25682	The Travelers Indemnity Company of Connecticut	90%	\$13,765
121	17179	Tower Hill Insurance Exchange	90%	\$52,368,432
122	11027	Tower Hill Prime Insurance Company	90%	\$1,152,699
123	25674	Travelers Property Casualty Company of America	90%	\$223,623
124	21709	Truck Insurance Exchange	90%	\$10,254,675
125	16881	Trusted Resource Underwriters Exchange	90%	\$2,842,821
126	29459	Twin City Fire Insurance Company	90%	\$492
127	15885	Typtap Insurance Company	90%	\$25,095,950
128	10655	Unique Insurance Company	90%	\$1,181,791
129	11142	United Casualty Insurance Company of America	90%	\$56,524
130	25941	United Services Automobile Association	90%	\$29,870,424
131	10759	Universal North America Insurance Company	90%	\$2,734,687
132	10861	Universal Property and Casualty Insurance Company	90%	\$117,025,705
133	15900	US Coastal Property and Casualty Insurance Company	90%	\$2,527,908
134	25968	USAA Casualty Insurance Company	90%	\$12,813,794
135	18600	USAA General Indemnity Company	90%	\$7,989,934
136	16186	Vault Reciprocal Exchange	45%	\$1,736,145
137	20397	Vigilant Insurance Company	90%	\$101,671
138	17153	VYRD Insurance Company	90%	\$6,709,721
139	24112	Westfield Insurance Company	90%	\$13,006
140	16535	Zurich American Insurance Company	90%	\$84,697
TOTAL:				\$1,512,884,858

- *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.