

Florida Hurricane Catastrophe Fund
2025/2026 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%	
2	10014	Affiliated FM Insurance Company	45%	
3	19402	AIG Property Casualty Company	45%	
4	10111	American Bankers Insurance Company of Florida	90%	
5	12968	American Coastal Insurance Company	90%	
6	29068	American Family Connect Property and Casualty Insurance Company	90%	
7	19380	American Home Assurance Company	45%	
8	12841	American Integrity Insurance Company of Florida	90%	
9	23469	American Modern Home Insurance Company	45%	
10	42722	American Modern Property and Casualty Insurance Company	45%	
11	28401	American National Property & Casualty Company	45%	
12	13563	American Platinum Property and Casualty Insurance Company	90%	
13	19615	American Reliable Insurance Company	45%	
14	42978	American Security Insurance Company	90%	
15	10872	American Strategic Insurance Corporation	90%	
16	12359	American Traditions Insurance Company	90%	
17	19976	AMICA Mutual Insurance Company	90%	
18	41459	Armed Forces Insurance Exchange	90%	
19	12196	ASI Assurance Corporation	90%	
20	13142	ASI Preferred Insurance Corporation	90%	
21	14042	ASI Select Insurance Corp.	90%	
22	12813	Auto Club Insurance Company of Florida	90%	
23	18988	Auto-Owners Insurance Company	90%	
24	32603	Berkley Insurance Company	90%	
25	10835	Castle Key Indemnity Company	90%	
26	30511	Castle Key Insurance Company	90%	
27	12573	Centauri Specialty Insurance Company	90%	
28	26905	Century-National Insurance Company	90%	
29	18767	Church Mutual Insurance Company, S.I.	45%	
30	10677	Cincinnati Insurance Company	90%	
31	10064	Citizens Property Insurance Corporation	90%	
32	28860	Clear Blue Insurance Company	90%	
33	17547	Condo Owners Reciprocal Exchange	90%	
34	18961	Crestbrook Insurance Company	90%	
35	10953	Cypress Property & Casualty Insurance Company	90%	
36	12482	Edison Insurance Company	90%	
37	40169	Farmers Casualty Insurance Company	90%	
38	10178	FCCI Insurance Company	90%	
39	20281	Federal Insurance Company	90%	
40	39306	Fidelity and Deposit Company of Maryland	90%	
41	21873	Fireman's Fund Insurance Company	45%	
42	13990	First Community Insurance Company	90%	
43	10647	First Floridian Auto and Home Insurance Company	90%	
44	33588	First Liberty Insurance Corporation	90%	
45	24724	First National Insurance Company of America	90%	
46	10897	First Protective Insurance Company	90%	
47	13648	Florida Family Home Insurance Company	90%	
48	10688	Florida Family Insurance Company	90%	
49	31216	Florida Farm Bureau Casualty Insurance Co.	90%	
50	21817	Florida Farm Bureau General Insurance Company	90%	
51	10132	Florida Peninsula Insurance Company	90%	
52	11185	Foremost Insurance Company Grand Rapids, Michigan	90%	
53	11800	Foremost Property and Casualty Insurance Co.	90%	
54	21253	Garrison Property and Casualty Insurance Company	45%	

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55	10799	GeoVera Insurance Company	90%	
56	26832	Great American Alliance Insurance Company	45%	
57	26344	Great American Assurance Company	45%	
58	16691	Great American Insurance Company	45%	
59	22136	Great American Insurance Company of New York	45%	
60	20303	Great Northern Insurance Company	90%	
61	42803	GuideOne Elite Insurance Company	90%	
62	15032	GuideOne Insurance Company	90%	
63	14559	GuideOne Specialty Insurance Company	90%	
64	22292	Hanover Insurance Company	45%	
65	29424	Hartford Casualty Insurance Company	90%	
66	19682	Hartford Fire Insurance Company	90%	
67	37478	Hartford Insurance Company of the Midwest	90%	
68	30104	Hartford Underwriters Insurance Company	90%	
69	14407	Heritage Property and Casualty Insurance Company	90%	
70	12944	Homeowners Choice Property and Casualty Insurance Company	90%	
71	17221	Homesite Insurance Company	90%	
72	43575	Indemnity Insurance Company of North America	90%	
73	29742	Integon National Insurance Company	90%	
74	16603	Kin Interinsurance Network	90%	
75	16023	Lemonade Insurance Company	90%	
76	23035	Liberty Mutual Fire Insurance Company	90%	
77	17360	Loggerhead Reciprocal Interinsurance Exchange	90%	
78	17203	Mainsail Insurance Company	90%	
79	17580	Manatee Insurance Exchange	90%	
80	17735	Mangrove Property Insurance Company	90%	
81	38970	Markel Insurance Company	90%	
82	22306	Massachusetts Bay Insurance Company	45%	
83	15715	Monarch National Insurance Company	90%	
84	22608	National Specialty Insurance Company	90%	
85	20141	National Trust Insurance Company	90%	
86	23787	Nationwide Mutual Insurance Company	90%	
87	37877	Nationwide Property and Casualty Insurance Co	90%	
88	23248	Occidental Fire and Casualty Company of North Carolina	90%	
89	40231	Old Dominion Insurance Company	90%	
90	12954	Olympus Insurance Company	90%	
91	17522	Orange Insurance Exchange	90%	
92	17621	Ovation Home Insurance Exchange	90%	
93	20346	Pacific Indemnity Company	90%	
94	15617	Patriot Select Property and Casualty Insurance Company	90%	
95	13125	People's Trust Insurance Company	90%	
96	18058	Philadelphia Indemnity Insurance Company	45%	
97	37257	Praetorian Insurance Company	90%	
98	12873	Privilege Underwriters Reciprocal Exchange	45%	
99	24252	Progressive American Insurance Company	90%	
100	39217	QBE Insurance Corporation	90%	
101	21261	RiverStone International Insurance, Inc.	90%	
102	12563	Safe Harbor Insurance Company	90%	
103	15341	Safepoint Insurance Company	90%	
104	36560	SafePort Insurance Company	90%	
105	10117	Security First Insurance Company	90%	
106	17227	Slide Insurance Company	90%	
107	12247	Southern Oak Insurance Company	90%	
108	10190	Southern-Owners Insurance Company	90%	

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109	24376	Spinnaker Insurance Company	90%	
110	10739	State Farm Florida Insurance Company	45%	
111	12831	State National Insurance Company, Inc.	90%	
112	25180	Stillwater Insurance Company	90%	
113	16578	Stillwater Property and Casualty Insurance Company	90%	
114	25798	Sutton National Insurance Company	90%	
115	17706	Tailrow Insurance Exchange	90%	
116	22683	Teachers Insurance Company	90%	
117	25615	The Charter Oak Fire Insurance Company	90%	
118	25623	The Phoenix Insurance Company	90%	
119	25658	The Travelers Indemnity Company	90%	
120	25666	The Travelers Indemnity Company of America	90%	
121	25682	The Travelers Indemnity Company of Connecticut	90%	
122	17179	Tower Hill Insurance Exchange	90%	
123	11027	Tower Hill Prime Insurance Company	90%	
124	25674	Travelers Property Casualty Company of America	90%	
125	17678	Trident Reciprocal Exchange	90%	
126	21709	Truck Insurance Exchange	90%	
127	16881	Trusted Resource Underwriters Exchange	90%	
128	29459	Twin City Fire Insurance Company	90%	
129	15885	Typtap Insurance Company	90%	
130	10655	Unique Insurance Company	90%	
131	11142	United Casualty Insurance Company of America	90%	
132	25941	United Services Automobile Association	45%	
133	10759	Universal North America Insurance Company	90%	
134	10861	Universal Property and Casualty Insurance Company	90%	
135	15900	US Coastal Property and Casualty Insurance Company	90%	
136	25968	USAA Casualty Insurance Company	45%	
137	18600	USAA General Indemnity Company	45%	
138	16186	Vault Reciprocal Exchange	45%	
139	20397	Vigilant Insurance Company	90%	
140	17153	VYRD Insurance Company	90%	
141	24112	Westfield Insurance Company	90%	
142	16535	Zurich American Insurance Company	90%	
			TOTAL:	