

Florida Hurricane Catastrophe Fund
2018/2019 Coverage Selections and Premium Calculations*
as of 12/31/18

	NAIC	Company Name	Coverage Option	FHCF Premium
1	20702	ACE Fire Underwriters Insurance Company	90%	\$2,182
2	26417	ACE Insurance Company of the Midwest	90%	\$8,236,348
3	10324	Addison Insurance Company	45%	\$33,162
4	33898	Aegis Security Insurance Company	90%	\$84,838
5	10014	Affiliated FM Insurance Company	45%	\$138,028
6	19402	AIG Property Casualty Company	45%	\$15,339,643
7	10111	American Bankers Insurance Company of Florida	90%	\$2,070,005
8	12601	American Capital Assurance Corp	90%	\$7,776,184
9	12968	American Coastal Insurance Company	45%	\$28,475,816
10	19690	American Economy Insurance Company	90%	\$52
11	19380	American Home Assurance Company	45%	\$1,284,344
12	21857	American Insurance Company	45%	\$1,123
13	12841	American Integrity Insurance Company of Florida	90%	\$28,975,310
14	12314	American Modern Insurance Company of Florida	90%	\$663,648
15	13563	American Platinum Property and Casualty Insurance Company	90%	\$1,206,522
16	19615	American Reliable Insurance Company	90%	\$725,339
17	42978	American Security Insurance Company	90%	\$14,765,252
18	41998	American Southern Home Insurance Company	90%	\$1,635,479
19	19704	American States Insurance Company	90%	\$3,578
20	10872	American Strategic Insurance Corporation	90%	\$4,433,623
21	12359	American Traditions Insurance Company	90%	\$13,050,130
22	19976	AMICA Mutual Insurance Company	90%	\$7,656,745
23	15617	Anchor Property and Casualty Insurance Company	90%	\$9,321,773
24	41459	Armed Forces Insurance Exchange	90%	\$878,369
25	12196	ASI Assurance Corporation	90%	\$2,718,222
26	11072	ASI Home Insurance Corporation	90%	\$69,807
27	13142	ASI Preferred Insurance Corporation	90%	\$12,873,881
28	12813	Auto Club Insurance Company of Florida	90%	\$8,904,179
29	18988	Auto-Owners Insurance Company	90%	\$103,803
30	13139	Avatar Property and Casualty Insurance Company	90%	\$11,889,618
31	10908	Capitol Preferred Insurance Company, Inc.	90%	\$5,665,913
32	10835	Castle Key Indemnity Company	90%	\$3,796,389
33	30511	Castle Key Insurance Company	90%	\$6,290,178
34	12573	Centauri Specialty Insurance Company	90%	\$4,544,382
35	25615	Charter Oak Fire Insurance Company	45%	\$14,438
36	18767	Church Mutual Insurance Company	45%	\$19,997
37	23280	Cincinnati Indemnity Company	90%	\$11,004
38	10677	Cincinnati Insurance Company	90%	\$340,635
39	09162	Citizens Property Insurance Corporation (Coastal Account)	90%	\$74,444,929
40	10064	Citizens Property Insurance Corporation (Personal Lines and Commercial Lines Accounts)	90%	\$71,606,988
41	20532	Clarendon National Insurance Company	90%	\$79,885
42	20443	Continental Casualty Company	90%	\$8,038
43	18961	Crestbrook Insurance Company	45%	\$10,053
44	10953	Cypress Property & Casualty Insurance Company	90%	\$3,504,944
45	12482	Edison Insurance Company	45%	\$4,784,297
46	21261	Electric Insurance Company	90%	\$783,091
47	21458	Employers Insurance Company of Wausau	90%	\$639
48	10120	Everest National Insurance Company	90%	\$8,880,140
49	21482	Factory Mutual Insurance Company	45%	\$180,334
50	14432	Family Security Insurance Company	45%	\$5,903,168
51	10178	FCCI Insurance Company	90%	\$114,363
52	20281	Federal Insurance Company	90%	\$32,542,005
53	10790	FedNat Insurance Company	75%	\$44,283,122
54	39306	Fidelity and Deposit Company of Maryland	90%	\$137,765
55	21873	Fireman's Fund Insurance Company	45%	\$10,696
56	37710	First American Property & Casualty Insurance Company	45%	\$35,194
57	13990	First Community Insurance Company	90%	\$3,115,847

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58	10647	First Floridian Auto and Home Insurance Company	45%	\$851,639
59	33588	First Liberty Insurance Corporation	90%	\$1,575,256
60	24724	First National Insurance Company of America	90%	\$26,125
61	10897	First Protective Insurance Company	45%	\$24,814,831
62	10688	Florida Family Insurance Company	90%	\$3,758,357
63	31216	Florida Farm Bureau Casualty Insurance Co.	90%	\$4,861,454
64	21817	Florida Farm Bureau General Insurance Company	90%	\$4,677,088
65	10132	Florida Peninsula Insurance Company	45%	\$14,066,522
66	17248	Florida Specialty Insurance Company	90%	\$10,769,113
67	11185	Foremost Insurance Company	90%	\$5,457,426
68	11800	Foremost Property and Casualty Insurance Co.	90%	\$2,397,383
69	21253	Garrison Property and Casualty Insurance Company	90%	\$286,463
70	24732	General Insurance Company of America	90%	\$117
71	16870	Granada Insurance Company	90%	\$561
72	23809	Granite State Insurance Company	45%	\$1,364
73	26832	Great American Alliance Insurance Company	45%	\$6,359
74	26344	Great American Assurance Company	45%	\$89,705
75	16691	Great American Insurance Company	45%	\$36,583
76	22136	Great American Insurance Company of New York	45%	\$45,142
77	20303	Great Northern Insurance Company	90%	\$717,630
78	42803	GuideOne Elite Insurance Company	45%	\$23,116
79	15032	GuideOne Mutual Insurance Company	45%	\$8,600
80	14559	GuideOne Specialty Mutual Insurance Company	45%	\$7,497
81	12237	Gulfstream Property and Casualty Insurance Company	90%	\$12,559,523
82	36064	Hanover American Insurance Company	45%	\$12,044
83	22292	Hanover Insurance Company	45%	\$55,980
84	29424	Hartford Casualty Insurance Company	90%	\$35,056
85	19682	Hartford Fire Insurance Company	90%	\$18,590
86	37478	Hartford Insurance Company of the Midwest	90%	\$5,499,771
87	30104	Hartford Underwriters Insurance Company	90%	\$22,693
88	14407	Heritage Property and Casualty Insurance Company	45%	\$37,199,345
89	12944	Homeowners Choice Property and Casualty Insurance Company	45%	\$27,181,142
90	17221	Homesite Insurance Company	45%	\$194,268
91	29068	IDS Property Casualty Insurance Company	90%	\$331,324
92	23817	Illinois National Insurance Company	45%	\$533
93	43575	Indemnity Insurance Company of North America	90%	\$36,774
94	29742	Integon National Insurance Company	90%	\$2,827,280
95	23035	Liberty Mutual Fire Insurance Company	90%	\$3,179,748
96	13026	Main Street America Protection Insurance Company	45%	\$1,660
97	14568	Maison Insurance Company	45%	\$952,339
98	38970	Markel Insurance Company	90%	\$22,209
99	22306	Massachusetts Bay Insurance Company	45%	\$20,788
100	31968	Merastar Insurance Company	90%	\$2,493
101	40169	Metropolitan Casualty Insurance Company	90%	\$2,255,426
102	15715	Monarch National Insurance Company	75%	\$1,832,524
103	22608	National Specialty Insurance Company	90%	\$9,951,389
104	20141	National Trust Insurance Company	90%	\$31,280
105	19445	National Union Fire Insurance Company of Pittsburgh, PA	45%	\$4,257
106	10948	Nationwide Insurance Company of Florida	45%	\$1,599,123
107	23841	New Hampshire Insurance Company	45%	\$171,085
108	40231	Old Dominion Insurance Company	45%	\$51,387
109	12954	Olympus Insurance Company	45%	\$6,991,549
110	38644	Omega Insurance Company	90%	\$6,721,926
111	32700	Owners Insurance Company	90%	\$573
112	20346	Pacific Indemnity Company	90%	\$330,316
113	13125	People's Trust Insurance Company	90%	\$29,169,162
114	18058	Philadelphia Indemnity Insurance Company	90%	\$341,767

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	NAIC	Company Name	Coverage Option	FHCF Premium
115	25623	Phoenix Insurance Company	45%	\$2,853
116	37257	Praetorian Insurance Company	45%	\$35,997
117	13687	Prepared Insurance Company	75%	\$7,044,536
118	12873	Privilege Underwriters Reciprocal Exchange	45%	\$4,870,134
119	13038	Progressive Property Insurance Company	90%	\$8,333,627
120	39217	QBE Insurance Corporation	45%	\$4,400,168
121	43044	Response Insurance Company	90%	\$2,964
122	12563	Safe Harbor Insurance Company	90%	\$7,212,623
123	15341	Safepoint Insurance Company	45%	\$8,069,309
124	13619	Sawgrass Mutual Insurance Company	45%	N/A
125	10117	Security First Insurance Company	90%	\$32,369,128
126	36560	Service Insurance Company	45%	\$293,081
127	10136	Southern Fidelity Insurance Company	90%	\$8,871,538
128	14166	Southern Fidelity Property and Casualty, Inc.	90%	\$10,215,557
129	12247	Southern Oak Insurance Company	90%	\$9,878,973
130	10190	Southern-Owners Insurance Company	90%	\$926,681
131	24376	Spinnaker Insurance Company	90%	\$159,755
132	11844	St. Johns Insurance Company, Inc.	90%	\$30,339,016
133	24767	St. Paul Fire and Marine Insurance Company	45%	\$2,501
134	10739	State Farm Florida Insurance Company	45%	\$26,676,462
135	12831	State National Insurance Company, Inc.	90%	\$2,165,483
136	25180	Stillwater Insurance Company	90%	\$18,863
137	16578	Stillwater Property and Casualty Insurance Company	90%	\$88,995
138	22683	Teachers Insurance Company	90%	\$10,579
139	29050	Tower Hill Preferred Insurance Company	90%	\$10,538,001
140	11027	Tower Hill Prime Insurance Company	90%	\$22,386,063
141	12011	Tower Hill Select Insurance Company	90%	\$8,674,787
142	12538	Tower Hill Signature Insurance Company	90%	\$11,102,701
143	25658	Travelers Indemnity Company	45%	\$110,635
144	25666	Travelers Indemnity Company of America	45%	\$15,261
145	25682	Travelers Indemnity Company of Connecticut	45%	\$7,760
146	25674	Travelers Property and Casualty Company of America	45%	\$102,546
147	21709	Truck Insurance Exchange	90%	N/A
148	29459	Twin City Fire Insurance Company	90%	\$518
149	15885	Typtap Insurance Company	45%	\$30,981
150	11142	United Casualty Insurance Company of America	90%	\$96,009
151	13021	United Fire and Casualty Company	45%	\$38,610
152	19496	United Fire and Indemnity Company	45%	\$91,997
153	10969	United Property and Casualty Insurance Company	45%	\$21,143,359
154	25941	United Services Automobile Association	90%	\$21,284,521
155	11986	Universal Insurance Company of North America	90%	\$8,461,216
156	10861	Universal Property and Casualty Insurance Company	90%	\$136,756,101
157	15900	US Coastal Property and Casualty Insurance Company	90%	\$961,998
158	25968	USAA Casualty Insurance Company	90%	\$8,368,531
159	18600	USAA General Indemnity Company	90%	\$934,169
160	16186	Vault Reciprocal Exchange	45%	\$433,277
161	20397	Vigilant Insurance Company	90%	\$134,060
162	24112	Westfield Insurance Company	90%	\$20,302
163	14930	Weston Insurance Company	90%	\$9,845,277
164	11932	White Pine Insurance Company	45%	\$328,060
165	16535	Zurich American Insurance Company	90%	\$556,080
			TOTAL:	\$1,102,920,735

***Notes:** - Premiums will change if companies resubmit their exposure data.
 - The current projected payout for FHCF coverage is calculated by multiplying the company's

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NAIC	Company Name	Coverage Option	FHCF Premium
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FHCF Premium by the current FHCF Projected Payout Multiple.
- N/A indicates that a company's FHCF premium is not yet available.