

Florida Hurricane Catastrophe Fund
2019/2020 Coverage Selections and Premium Calculations*
as of 6/30/20

	NAIC	Company Name	Coverage Option	FHCF Premium
1	26417	ACE Insurance Company of the Midwest	90%	\$7,133,973
2	10324	Addison Insurance Company	45%	\$24,234
3	33898	Aegis Security Insurance Company	90%	\$264,297
4	10014	Affiliated FM Insurance Company	45%	\$56,713
5	19402	AIG Property Casualty Company	45%	\$13,618,662
6	10111	American Bankers Insurance Company of Florida	90%	\$2,097,411
7	12601	American Capital Assurance Corp	90%	\$6,323,664
8	12968	American Coastal Insurance Company	90%	\$60,344,674
9	19690	American Economy Insurance Company	90%	\$38
10	29068	American Family Connect Property and Casualty Insurance Company	90%	\$304,231
11	19380	American Home Assurance Company	45%	\$922,527
12	21857	American Insurance Company	45%	\$1,311
13	12841	American Integrity Insurance Company of Florida	90%	\$28,479,625
14	12314	American Modern Insurance Company of Florida	90%	\$515,159
15	28401	American National Property & Casualty Company	45%	\$8,484
16	13563	American Platinum Property and Casualty Insurance Company	90%	\$1,035,957
17	19615	American Reliable Insurance Company	90%	\$1,012,777
18	42978	American Security Insurance Company	90%	\$13,058,748
19	41998	American Southern Home Insurance Company	90%	\$1,588,746
20	19704	American States Insurance Company	90%	\$15,058
21	10872	American Strategic Insurance Corporation	90%	\$4,186,250
22	12359	American Traditions Insurance Company	90%	\$12,813,486
23	19976	AMICA Mutual Insurance Company	90%	\$7,549,367
24	15617	Anchor Property and Casualty Insurance Company	90%	\$9,363,017
25	41459	Armed Forces Insurance Exchange	90%	\$743,348
26	12196	ASI Assurance Corporation	90%	\$1,314,206
27	11072	ASI Home Insurance Corporation	90%	\$35,329
28	13142	ASI Preferred Insurance Corporation	90%	\$19,907,214
29	12813	Auto Club Insurance Company of Florida	90%	\$8,337,329
30	18988	Auto-Owners Insurance Company	90%	\$89,621
31	13139	Avatar Property and Casualty Insurance Company	90%	\$11,099,498
32	32603	Berkley Insurance Company	45%	\$23,496
33	10908	Capitol Preferred Insurance Company, Inc.	90%	\$16,679,316
34	10835	Castle Key Indemnity Company	90%	\$3,579,674
35	30511	Castle Key Insurance Company	90%	\$5,638,901
36	12573	Centauri Specialty Insurance Company	90%	\$5,742,150
37	18767	Church Mutual Insurance Company	45%	\$16,177
38	23280	Cincinnati Indemnity Company	90%	\$2,103
39	10677	Cincinnati Insurance Company	90%	\$466,352
40	09162	Citizens Property Insurance Corporation (Coastal Account)	90%	\$65,020,911
41	10064	Citizens Property Insurance Corporation (Personal Lines and Commercial Lines Accounts)	90%	\$68,581,556
42	28860	Clear Blue Insurance Company	45%	N/A
43	20443	Continental Casualty Company	90%	\$1,131
44	18961	Crestbrook Insurance Company	75%	\$43,497
45	10953	Cypress Property & Casualty Insurance Company	90%	\$3,615,860
46	12482	Edison Insurance Company	90%	\$11,418,461
47	21261	Electric Insurance Company	90%	\$765,409
48	21458	Employers Insurance Company of Wausau	90%	\$36,287
49	10120	Everest National Insurance Company	90%	\$3,785,395
50	14432	Family Security Insurance Company	90%	\$19,120,176
51	10178	FCCI Insurance Company	90%	\$116,808
52	20281	Federal Insurance Company	90%	\$33,014,418
53	10790	FedNat Insurance Company	75%	\$40,049,370
54	39306	Fidelity and Deposit Company of Maryland	90%	\$47,596
55	21873	Fireman's Fund Insurance Company	45%	\$7,862
56	37710	First American Property & Casualty Insurance Company	45%	\$29,736
57	13990	First Community Insurance Company	90%	\$2,574,247
58	10647	First Floridian Auto and Home Insurance Company	45%	\$762,687

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59	33588	First Liberty Insurance Corporation	90%	\$1,399,348
60	24724	First National Insurance Company of America	90%	\$4,771
61	10897	First Protective Insurance Company	45%	\$23,327,191
62	13648	Florida Family Home Insurance Company	90%	\$265,140
63	10688	Florida Family Insurance Company	90%	\$3,273,079
64	31216	Florida Farm Bureau Casualty Insurance Co.	90%	\$4,735,416
65	21817	Florida Farm Bureau General Insurance Company	90%	\$4,683,785
66	10132	Florida Peninsula Insurance Company	90%	\$27,070,252
67	17248	Florida Specialty Insurance Company	45%	\$5,846,362
68	11185	Foremost Insurance Company	90%	\$5,619,911
69	11800	Foremost Property and Casualty Insurance Co.	90%	\$2,044,892
70	21253	Garrison Property and Casualty Insurance Company	90%	\$426,677
71	24732	General Insurance Company of America	90%	\$26
72	16870	Granada Insurance Company	90%	\$404
73	23809	Granite State Insurance Company	45%	\$469
74	26832	Great American Alliance Insurance Company	45%	\$6,287
75	26344	Great American Assurance Company	45%	\$91,696
76	16691	Great American Insurance Company	45%	\$23,253
77	22136	Great American Insurance Company of New York	45%	\$42,334
78	20303	Great Northern Insurance Company	90%	\$589,009
79	42803	GuideOne Elite Insurance Company	45%	\$22,929
80	15032	GuideOne Mutual Insurance Company	45%	\$8,278
81	14559	GuideOne Specialty Mutual Insurance Company	45%	\$2,757
82	12237	Gulfstream Property and Casualty Insurance Company	90%	\$11,673,777
83	36064	Hanover American Insurance Company	45%	\$12,970
84	22292	Hanover Insurance Company	45%	\$44,007
85	29424	Hartford Casualty Insurance Company	90%	\$27,780
86	19682	Hartford Fire Insurance Company	90%	\$16,715
87	37478	Hartford Insurance Company of the Midwest	90%	\$4,721,973
88	30104	Hartford Underwriters Insurance Company	90%	\$23,434
89	14407	Heritage Property and Casualty Insurance Company	90%	\$58,038,200
90	12944	Homeowners Choice Property and Casualty Insurance Company	45%	\$24,652,012
91	17221	Homesite Insurance Company	45%	\$225,617
92	23817	Illinois National Insurance Company	45%	\$1,212
93	43575	Indemnity Insurance Company of North America	90%	\$32,338
94	29742	Integon National Insurance Company	90%	\$1,860,569
95	16423	Journey Insurance Company	90%	\$75,759
96	16603	Kin Interinsurance Network	90%	\$27,672
97	23035	Liberty Mutual Fire Insurance Company	90%	\$2,773,333
98	13026	Main Street America Protection Insurance Company	45%	\$1,091
99	14568	Maison Insurance Company	90%	\$4,566,684
100	38970	Markel Insurance Company	90%	\$21,408
101	22306	Massachusetts Bay Insurance Company	45%	\$788
102	31968	Merastar Insurance Company	90%	\$682
103	40169	Metropolitan Casualty Insurance Company	90%	\$2,111,698
104	15715	Monarch National Insurance Company	75%	\$1,216,568
105	22608	National Specialty Insurance Company	90%	\$15,736,538
106	20141	National Trust Insurance Company	90%	\$19,207
107	10948	Nationwide Insurance Company of Florida	75%	\$2,903,488
108	37877	Nationwide Property and Casualty Insurance Co	75%	\$1,000
109	23841	New Hampshire Insurance Company	45%	\$143,739
110	23248	Occidental Fire and Casualty Company of North Carolina	90%	\$214,807
111	40231	Old Dominion Insurance Company	45%	\$45,053
112	12954	Olympus Insurance Company	90%	\$15,909,163
113	38644	Omega Insurance Company	90%	\$6,193,676
114	20346	Pacific Indemnity Company	90%	\$300,033
115	13125	People's Trust Insurance Company	90%	\$30,139,532
116	18058	Philadelphia Indemnity Insurance Company	90%	\$194,135

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117	37257	Praetorian Insurance Company	45%	\$37,893
118	13687	Prepared Insurance Company	75%	\$7,040,555
119	12873	Privilege Underwriters Reciprocal Exchange	45%	\$5,319,146
120	13038	Progressive Property Insurance Company	90%	\$3,863,832
121	39217	QBE Insurance Corporation	45%	\$3,578,448
122	43044	Response Insurance Company	90%	\$1,545
123	12563	Safe Harbor Insurance Company	90%	\$7,731,892
124	15341	Safepoint Insurance Company	90%	\$14,408,103
125	10117	Security First Insurance Company	90%	\$30,181,536
126	36560	Service Insurance Company	90%	\$368,077
127	10136	Southern Fidelity Insurance Company	90%	\$10,670,008
128	12247	Southern Oak Insurance Company	90%	\$8,969,166
129	10190	Southern-Owners Insurance Company	90%	\$847,661
130	24376	Spinnaker Insurance Company	90%	\$679,427
131	11844	St. Johns Insurance Company, Inc.	75%	\$28,913,426
132	24767	St. Paul Fire and Marine Insurance Company	45%	\$4,168
133	10739	State Farm Florida Insurance Company	45%	\$24,654,208
134	12831	State National Insurance Company, Inc.	90%	\$3,774,606
135	25180	Stillwater Insurance Company	90%	\$17,437
136	16578	Stillwater Property and Casualty Insurance Company	90%	\$78,531
137	22683	Teachers Insurance Company	90%	\$10,827
138	25615	The Charter Oak Fire Insurance Company	45%	\$13,605
139	25623	The Phoenix Insurance Company	45%	\$1,089
140	25658	The Travelers Indemnity Company	45%	\$90,557
141	25666	The Travelers Indemnity Company of America	45%	\$10,865
142	25682	The Travelers Indemnity Company of Connecticut	45%	\$7,322
143	29050	Tower Hill Preferred Insurance Company	90%	\$10,492,043
144	11027	Tower Hill Prime Insurance Company	90%	\$20,273,822
145	12011	Tower Hill Select Insurance Company	90%	\$7,946,412
146	12538	Tower Hill Signature Insurance Company	90%	\$11,564,461
147	25674	Travelers Property Casualty Company of America	45%	\$134,399
148	21709	Truck Insurance Exchange	90%	\$237,220
149	29459	Twin City Fire Insurance Company	90%	\$426
150	15885	Typtap Insurance Company	45%	\$1,271,561
151	11142	United Casualty Insurance Company of America	90%	\$91,045
152	13021	United Fire and Casualty Company	45%	\$27,663
153	19496	United Fire and Indemnity Company	45%	\$475,462
154	10969	United Property and Casualty Insurance Company	90%	\$35,484,898
155	25941	United Services Automobile Association	90%	\$20,738,445
156	11986	Universal Insurance Company of North America	90%	\$7,616,639
157	10861	Universal Property and Casualty Insurance Company	90%	\$142,338,010
158	15900	US Coastal Property and Casualty Insurance Company	90%	\$1,421,172
159	25968	USAA Casualty Insurance Company	90%	\$8,041,265
160	18600	USAA General Indemnity Company	90%	\$1,308,834
161	16186	Vault Reciprocal Exchange	45%	\$2,080,033
162	20397	Vigilant Insurance Company	90%	\$116,553
163	24112	Westfield Insurance Company	90%	\$18,675
164	14930	Weston Insurance Company	75%	\$7,890,706
165	11932	White Pine Insurance Company	45%	\$124,834
166	16535	Zurich American Insurance Company	90%	\$478,449
			TOTAL:	\$1,188,242,408

***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.