

**Florida Hurricane Catastrophe Fund**  
**2018/2019 Coverage Selections and Premium Calculations\***  
as of 9/30/22

	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%	\$7,745,215
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%	\$14,935,363
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%	\$32,490,153
10	19690	American Economy Insurance Company	90%	\$52
11	29068	American Family Connect Property and Casualty Insurance Company	90%	\$331,324
12	19380	American Home Assurance Company	45%	\$1,259,308
13	21857	American Insurance Company	45%	\$1,123
14	12841	American Integrity Insurance Company of Florida	90%	\$29,136,463
15	12314	American Modern Insurance Company of Florida	90%	\$485,137
16	28401	American National Property & Casualty Company	45%	\$2,993
17	13563	American Platinum Property and Casualty Insurance Company	90%	\$1,206,522
18	19615	American Reliable Insurance Company	90%	\$725,339
19	42978	American Security Insurance Company	90%	\$14,482,943
20	41998	American Southern Home Insurance Company	90%	\$1,635,479
21	19704	American States Insurance Company	90%	\$3,578
22	10872	American Strategic Insurance Corporation	90%	\$4,433,623
23	12359	American Traditions Insurance Company	90%	\$13,050,130
24	19976	AMICA Mutual Insurance Company	90%	\$7,656,745
25	15617	Anchor Property and Casualty Insurance Company	90%	\$9,321,773
26	41459	Armed Forces Insurance Exchange	90%	\$878,369
27	12196	ASI Assurance Corporation	90%	\$2,718,222
28	11072	ASI Home Insurance Corporation	90%	\$69,807
29	13142	ASI Preferred Insurance Corporation	90%	\$12,834,693
30	12813	Auto Club Insurance Company of Florida	90%	\$8,904,179
31	18988	Auto-Owners Insurance Company	90%	\$103,803
32	13139	Avatar Property and Casualty Insurance Company	90%	\$11,864,076
33	32603	Berkley Insurance Company	45%	\$1,000
34	10908	Capitol Preferred Insurance Company, Inc.	90%	\$5,665,913
35	10835	Castle Key Indemnity Company	90%	\$3,796,389
36	30511	Castle Key Insurance Company	90%	\$6,290,178
37	12573	Centauri Specialty Insurance Company	90%	\$4,544,382
38	18767	Church Mutual Insurance Company	45%	\$19,997
39	23280	Cincinnati Indemnity Company	90%	\$11,004
40	10677	Cincinnati Insurance Company	90%	\$340,635
41	09162	Citizens Property Insurance Corporation (Coastal Account)	90%	\$74,444,929
42	10064	Citizens Property Insurance Corporation (Personal Lines and Commercial Lines Accounts)	90%	\$71,606,988
43	20532	Clarendon National Insurance Company	90%	\$79,885
44	28860	Clear Blue Insurance Company	45%	\$1,000
45	20443	Continental Casualty Company	90%	\$8,038
46	18961	Crestbrook Insurance Company	45%	\$10,053
47	10953	Cypress Property & Casualty Insurance Company	90%	\$3,504,944
48	12482	Edison Insurance Company	45%	\$4,784,297
49	21261	Electric Insurance Company	90%	\$783,091
50	21458	Employers Insurance Company of Wausau	90%	\$639
51	10120	Everest National Insurance Company	90%	\$8,849,139
52	21482	Factory Mutual Insurance Company	45%	\$180,334
53	14432	Family Security Insurance Company	45%	\$5,903,168
54	10178	FCCI Insurance Company	90%	\$114,363
55	20281	Federal Insurance Company	90%	\$32,544,901
56	10790	FedNat Insurance Company	75%	\$44,283,122
57	39306	Fidelity and Deposit Company of Maryland	90%	\$159,706

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58	21873	Fireman's Fund Insurance Company	45%	\$10,696
59	37710	First American Property & Casualty Insurance Company	45%	\$35,194
60	13990	First Community Insurance Company	90%	\$3,074,611
61	10647	First Floridian Auto and Home Insurance Company	45%	\$851,639
62	33588	First Liberty Insurance Corporation	90%	\$1,575,256
63	24724	First National Insurance Company of America	90%	\$26,125
64	10897	First Protective Insurance Company	45%	\$24,825,160
65	13648	Florida Family Home Insurance Company	90%	\$1,000
66	10688	Florida Family Insurance Company	90%	\$3,758,357
67	31216	Florida Farm Bureau Casualty Insurance Co.	90%	\$4,861,454
68	21817	Florida Farm Bureau General Insurance Company	90%	\$4,677,088
69	10132	Florida Peninsula Insurance Company	45%	\$14,066,522
70	17248	Florida Specialty Insurance Company	90%	\$10,769,113
71	11185	Foremost Insurance Company	90%	\$5,457,426
72	11800	Foremost Property and Casualty Insurance Co.	90%	\$2,397,383
73	21253	Garrison Property and Casualty Insurance Company	90%	\$286,463
74	24732	General Insurance Company of America	90%	\$117
75	16870	Granada Insurance Company	90%	\$561
76	23809	Granite State Insurance Company	45%	\$1,364
77	26832	Great American Alliance Insurance Company	45%	\$6,359
78	26344	Great American Assurance Company	45%	\$89,705
79	16691	Great American Insurance Company	45%	\$36,583
80	22136	Great American Insurance Company of New York	45%	\$45,142
81	20303	Great Northern Insurance Company	90%	\$717,630
82	42803	GuideOne Elite Insurance Company	45%	\$23,116
83	15032	GuideOne Mutual Insurance Company	45%	\$8,600
84	14559	GuideOne Specialty Mutual Insurance Company	45%	\$7,497
85	12237	Gulfstream Property and Casualty Insurance Company	90%	\$12,559,523
86	36064	Hanover American Insurance Company	45%	\$12,044
87	22292	Hanover Insurance Company	45%	\$55,980
88	29424	Hartford Casualty Insurance Company	90%	\$35,056
89	19682	Hartford Fire Insurance Company	90%	\$18,590
90	37478	Hartford Insurance Company of the Midwest	90%	\$5,499,771
91	30104	Hartford Underwriters Insurance Company	90%	\$22,693
92	14407	Heritage Property and Casualty Insurance Company	45%	\$37,199,345
93	12944	Homeowners Choice Property and Casualty Insurance Company	45%	\$27,181,142
94	17221	Homesite Insurance Company	45%	\$194,268
95	23817	Illinois National Insurance Company	45%	\$533
96	43575	Indemnity Insurance Company of North America	90%	\$36,774
97	29742	Integon National Insurance Company	90%	\$2,601,499
98	16423	Journey Insurance Company	45%	\$1,000
99	23035	Liberty Mutual Fire Insurance Company	90%	\$3,189,896
100	13026	Main Street America Protection Insurance Company	45%	\$1,660
101	14568	Maison Insurance Company	45%	\$952,339
102	38970	Markel Insurance Company	90%	\$22,209
103	22306	Massachusetts Bay Insurance Company	45%	\$20,788
104	31968	Merastar Insurance Company	90%	\$2,493
105	40169	Metropolitan Casualty Insurance Company	90%	\$2,255,426
106	15715	Monarch National Insurance Company	75%	\$1,832,524
107	22608	National Specialty Insurance Company	90%	\$9,853,902
108	20141	National Trust Insurance Company	90%	\$31,280
109	19445	National Union Fire Insurance Company of Pittsburgh, PA	45%	\$4,257
110	10948	Nationwide Insurance Company of Florida	45%	\$1,599,123
111	23841	New Hampshire Insurance Company	45%	\$171,085
112	23248	Occidental Fire and Casualty Company of North Carolina	45%	\$1,000
113	40231	Old Dominion Insurance Company	45%	\$51,387
114	12954	Olympus Insurance Company	45%	\$6,939,238

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	NAIC	Company Name	Coverage Option	FHCF Premium
115	38644	Omega Insurance Company	90%	\$6,721,926
116	32700	Owners Insurance Company	90%	\$573
117	20346	Pacific Indemnity Company	90%	\$330,316
118	13125	People's Trust Insurance Company	90%	\$26,764,874
119	18058	Philadelphia Indemnity Insurance Company	90%	\$341,767
120	37257	Praetorian Insurance Company	45%	\$35,997
121	13687	Prepared Insurance Company	75%	\$7,044,536
122	12873	Privilege Underwriters Reciprocal Exchange	45%	\$4,870,134
123	24252	Progressive American Insurance Company	90%	\$9,716
124	13038	Progressive Property Insurance Company	90%	\$8,333,627
125	39217	QBE Insurance Corporation	45%	\$4,400,168
126	43044	Response Insurance Company	90%	\$2,964
127	12563	Safe Harbor Insurance Company	90%	\$7,166,680
128	15341	Safepoint Insurance Company	45%	\$8,069,309
129	10117	Security First Insurance Company	90%	\$32,329,162
130	36560	Service Insurance Company	45%	\$293,081
131	10136	Southern Fidelity Insurance Company	90%	\$8,871,538
132	14166	Southern Fidelity Property and Casualty, Inc.	90%	\$10,215,557
133	12247	Southern Oak Insurance Company	90%	\$9,878,973
134	10190	Southern-Owners Insurance Company	90%	\$926,681
135	24376	Spinnaker Insurance Company	90%	\$159,755
136	11844	St. Johns Insurance Company, Inc.	90%	\$30,339,016
137	24767	St. Paul Fire and Marine Insurance Company	45%	\$2,501
138	10739	State Farm Florida Insurance Company	45%	\$26,676,462
139	12831	State National Insurance Company, Inc.	90%	\$2,495,754
140	25180	Stillwater Insurance Company	90%	\$18,863
141	16578	Stillwater Property and Casualty Insurance Company	90%	\$88,995
142	22683	Teachers Insurance Company	90%	\$10,579
143	25615	The Charter Oak Fire Insurance Company	45%	\$14,438
144	25623	The Phoenix Insurance Company	45%	\$2,853
145	25658	The Travelers Indemnity Company	45%	\$110,635
146	25666	The Travelers Indemnity Company of America	45%	\$15,261
147	25682	The Travelers Indemnity Company of Connecticut	45%	\$7,760
148	29050	Tower Hill Preferred Insurance Company	90%	\$10,538,001
149	11027	Tower Hill Prime Insurance Company	90%	\$22,386,063
150	12011	Tower Hill Select Insurance Company	90%	\$8,674,787
151	12538	Tower Hill Signature Insurance Company	90%	\$11,102,701
152	25674	Travelers Property Casualty Company of America	45%	\$102,546
153	21709	Truck Insurance Exchange	90%	\$22,665
154	29459	Twin City Fire Insurance Company	90%	\$518
155	15885	Typtap Insurance Company	45%	\$30,981
156	11142	United Casualty Insurance Company of America	90%	\$96,009
157	13021	United Fire and Casualty Company	45%	\$38,610
158	19496	United Fire and Indemnity Company	45%	\$91,997
159	10969	United Property and Casualty Insurance Company	45%	\$20,907,902
160	25941	United Services Automobile Association	90%	\$21,284,521
161	11986	Universal Insurance Company of North America	90%	\$8,355,094
162	10861	Universal Property and Casualty Insurance Company	90%	\$136,756,101
163	15900	US Coastal Property and Casualty Insurance Company	90%	\$961,998
164	25968	USAA Casualty Insurance Company	90%	\$8,368,531
165	18600	USAA General Indemnity Company	90%	\$934,169
166	16186	Vault Reciprocal Exchange	45%	\$433,277
167	20397	Vigilant Insurance Company	90%	\$134,060
168	24112	Westfield Insurance Company	90%	\$20,302
169	14930	Weston Insurance Company	90%	\$9,845,277
170	11932	White Pine Insurance Company	45%	\$328,060
171	16535	Zurich American Insurance Company	90%	\$556,080

**Florida Hurricane Catastrophe Fund**  
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NAIC	Company Name	Coverage Option	FHCF Premium
TOTAL:			\$1,102,786,591

- \*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.