

Florida Hurricane Catastrophe Fund
2020/2021 Coverage Selections and Premium Calculations*
as of 12/31/22

	NAIC	Company Name	Coverage Option	FHCF Premium
1	26417	ACE Insurance Company of the Midwest	90%	\$6,476,536
2	10324	Addison Insurance Company	45%	\$8,138
3	33898	Aegis Security Insurance Company	90%	\$273,598
4	10014	Affiliated FM Insurance Company	45%	\$37,040
5	19402	AIG Property Casualty Company	45%	\$11,077,717
6	10111	American Bankers Insurance Company of Florida	90%	\$2,016,332
7	12601	American Capital Assurance Corp	90%	\$6,139,288
8	12968	American Coastal Insurance Company	90%	\$65,898,757
9	29068	American Family Connect Property and Casualty Insurance Company	90%	\$262,959
10	19380	American Home Assurance Company	45%	\$782,712
11	12841	American Integrity Insurance Company of Florida	90%	\$25,232,599
12	16883	American Mobile Insurance Exchange	90%	\$1,000
13	12314	American Modern Insurance Company of Florida	90%	\$530,263
14	42722	American Modern Property and Casualty Insurance Company	90%	\$34,556
15	28401	American National Property & Casualty Company	45%	\$11,377
16	13563	American Platinum Property and Casualty Insurance Company	90%	\$1,600,395
17	19615	American Reliable Insurance Company	90%	\$863,822
18	42978	American Security Insurance Company	90%	\$13,420,999
19	41998	American Southern Home Insurance Company	90%	\$1,381,849
20	10872	American Strategic Insurance Corporation	90%	\$3,626,576
21	12359	American Traditions Insurance Company	90%	\$13,612,146
22	19976	AMICA Mutual Insurance Company	90%	\$6,613,254
23	41459	Armed Forces Insurance Exchange	90%	\$622,563
24	12196	ASI Assurance Corporation	90%	\$1,001,281
25	13142	ASI Preferred Insurance Corporation	90%	\$24,870,026
26	12813	Auto Club Insurance Company of Florida	90%	\$7,754,019
27	18988	Auto-Owners Insurance Company	90%	\$73,446
28	13139	Avatar Property and Casualty Insurance Company	90%	\$9,738,869
29	32603	Berkley Insurance Company	45%	\$101,264
30	10908	Capitol Preferred Insurance Company, Inc.	90%	\$9,667,736
31	10835	Castle Key Indemnity Company	90%	\$4,647,310
32	30511	Castle Key Insurance Company	90%	\$4,696,151
33	12573	Centauri Specialty Insurance Company	90%	\$6,338,201
34	18767	Church Mutual Insurance Company, S.I.	45%	\$12,488
35	23280	Cincinnati Indemnity Company	90%	\$1,609
36	10677	Cincinnati Insurance Company	90%	\$720,974
37	09162	Citizens Property Insurance Corporation (Coastal Account)	90%	\$67,000,140
38	10064	Citizens Property Insurance Corporation (Personal Lines and Commercial Lines Accounts)	90%	\$75,719,938
39	28860	Clear Blue Insurance Company	45%	\$1,404,676
40	20443	Continental Casualty Company	90%	\$765
41	18961	Crestbrook Insurance Company	75%	\$57,230
42	10953	Cypress Property & Casualty Insurance Company	90%	\$4,130,620
43	12482	Edison Insurance Company	90%	\$10,388,769
44	21261	Electric Insurance Company	90%	\$649,469
45	21458	Employers Insurance Company of Wausau	90%	\$139
46	10120	Everest National Insurance Company	45%	\$2,249,248
47	14432	Family Security Insurance Company	90%	\$20,561,682
48	40169	Farmers Casualty Insurance Company	90%	\$1,784,437
49	10178	FCCI Insurance Company	90%	\$98,141
50	20281	Federal Insurance Company	90%	\$32,824,561
51	10790	FedNat Insurance Company	90%	\$41,049,457
52	39306	Fidelity and Deposit Company of Maryland	90%	\$58,271
53	21873	Fireman's Fund Insurance Company	45%	\$8,197
54	37710	First American Property & Casualty Insurance Company	45%	\$24,535
55	13990	First Community Insurance Company	90%	\$4,351,996
56	10647	First Floridian Auto and Home Insurance Company	90%	\$1,351,400
57	33588	First Liberty Insurance Corporation	90%	\$1,175,532

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58	24724	First National Insurance Company of America	90%	\$3,084
59	10897	First Protective Insurance Company	90%	\$44,236,077
60	13648	Florida Family Home Insurance Company	90%	\$1,358,807
61	10688	Florida Family Insurance Company	90%	\$2,628,046
62	31216	Florida Farm Bureau Casualty Insurance Co.	90%	\$4,281,990
63	21817	Florida Farm Bureau General Insurance Company	90%	\$4,382,822
64	10132	Florida Peninsula Insurance Company	90%	\$22,202,463
65	11185	Foremost Insurance Company	90%	\$5,638,554
66	11800	Foremost Property and Casualty Insurance Co.	90%	\$1,701,542
67	21253	Garrison Property and Casualty Insurance Company	90%	\$619,060
68	16870	Granada Insurance Company	90%	\$415
69	23809	Granite State Insurance Company	45%	\$1,000
70	26832	Great American Alliance Insurance Company	45%	\$11,895
71	26344	Great American Assurance Company	45%	\$114,405
72	16691	Great American Insurance Company	45%	\$10,877
73	22136	Great American Insurance Company of New York	45%	\$16,099
74	20303	Great Northern Insurance Company	90%	\$564,616
75	42803	GuideOne Elite Insurance Company	45%	\$21,978
76	15032	GuideOne Mutual Insurance Company	45%	\$8,324
77	14559	GuideOne Specialty Mutual Insurance Company	45%	\$2,970
78	12237	Gulfstream Property and Casualty Insurance Company	90%	\$12,183,732
79	36064	Hanover American Insurance Company	45%	\$1,857
80	22292	Hanover Insurance Company	45%	\$47,153
81	29424	Hartford Casualty Insurance Company	90%	\$25,010
82	19682	Hartford Fire Insurance Company	90%	\$24,066
83	37478	Hartford Insurance Company of the Midwest	90%	\$3,863,256
84	30104	Hartford Underwriters Insurance Company	90%	\$18,898
85	14407	Heritage Property and Casualty Insurance Company	90%	\$54,031,916
86	12944	Homeowners Choice Property and Casualty Insurance Company	90%	\$48,572,449
87	17221	Homesite Insurance Company	90%	\$633,046
88	23817	Illinois National Insurance Company	45%	\$797
89	43575	Indemnity Insurance Company of North America	90%	\$24,571
90	29742	Integon National Insurance Company	90%	\$1,406,836
91	16423	Journey Insurance Company	90%	\$560,989
92	16603	Kin Interinsurance Network	90%	\$1,026,027
93	23035	Liberty Mutual Fire Insurance Company	90%	\$2,335,775
94	13207	Lighthouse Property Insurance Corporation	90%	\$6,774,838
95	13026	Main Street America Protection Insurance Company	45%	\$800
96	14568	Maison Insurance Company	90%	\$4,250,344
97	38970	Markel Insurance Company	90%	\$18,269
98	22306	Massachusetts Bay Insurance Company	45%	\$1,703
99	31968	Merastar Insurance Company	90%	\$622
100	15715	Monarch National Insurance Company	90%	\$2,287,937
101	22608	National Specialty Insurance Company	90%	\$10,743,826
102	20141	National Trust Insurance Company	90%	\$15,638
103	10948	Nationwide Insurance Company of Florida	75%	\$2,482,027
104	23787	Nationwide Mutual Insurance Company	75%	\$485,055
105	37877	Nationwide Property and Casualty Insurance Co	75%	\$341,795
106	23841	New Hampshire Insurance Company	45%	\$121,106
107	23248	Occidental Fire and Casualty Company of North Carolina	90%	\$664,847
108	40231	Old Dominion Insurance Company	45%	\$37,325
109	12954	Olympus Insurance Company	90%	\$15,132,264
110	20346	Pacific Indemnity Company	90%	\$274,361
111	13125	People's Trust Insurance Company	90%	\$29,174,383
112	18058	Philadelphia Indemnity Insurance Company	90%	\$173,463
113	37257	Praetorian Insurance Company	45%	\$43,585
114	12873	Privilege Underwriters Reciprocal Exchange	45%	\$5,561,055

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	NAIC	Company Name	Coverage Option	FHCF Premium
115	24252	Progressive American Insurance Company	90%	\$44,354
116	39217	QBE Insurance Corporation	45%	\$4,393,881
117	43044	Response Insurance Company	90%	\$906
118	12563	Safe Harbor Insurance Company	90%	\$7,641,155
119	15341	Safepoint Insurance Company	90%	\$11,242,677
120	36560	SafePort Insurance Company (Formerly Service Insurance Company)	90%	\$1,181,287
121	10117	Security First Insurance Company	90%	\$23,493,556
122	10136	Southern Fidelity Insurance Company	90%	\$9,321,316
123	12247	Southern Oak Insurance Company	90%	\$9,307,598
124	10190	Southern-Owners Insurance Company	90%	\$720,068
125	24376	Spinnaker Insurance Company	90%	\$1,117,297
126	11844	St. Johns Insurance Company, Inc.	90%	\$35,563,596
127	24767	St. Paul Fire and Marine Insurance Company	90%	\$1,825
128	10739	State Farm Florida Insurance Company	45%	\$25,008,772
129	12831	State National Insurance Company, Inc.	90%	\$3,120,695
130	25180	Stillwater Insurance Company	90%	\$37,436
131	16578	Stillwater Property and Casualty Insurance Company	90%	\$61,547
132	22683	Teachers Insurance Company	90%	\$10,085
133	25615	The Charter Oak Fire Insurance Company	90%	\$33,758
134	25623	The Phoenix Insurance Company	90%	\$3,714
135	25658	The Travelers Indemnity Company	90%	\$186,091
136	25666	The Travelers Indemnity Company of America	90%	\$18,809
137	25682	The Travelers Indemnity Company of Connecticut	90%	\$9,978
138	29050	Tower Hill Preferred Insurance Company	90%	\$11,982,000
139	11027	Tower Hill Prime Insurance Company	90%	\$15,109,247
140	12538	Tower Hill Signature Insurance Company	90%	\$29,576,182
141	25674	Travelers Property Casualty Company of America	90%	\$212,280
142	21709	Truck Insurance Exchange	90%	\$856,918
143	16881	Trusted Resource Underwriters Exchange	90%	\$1,000
144	29459	Twin City Fire Insurance Company	90%	\$385
145	15885	Typtap Insurance Company	90%	\$8,869,528
146	11142	United Casualty Insurance Company of America	90%	\$77,554
147	13021	United Fire and Casualty Company	45%	\$10,271
148	19496	United Fire and Indemnity Company	45%	\$316,858
149	10969	United Property and Casualty Insurance Company	90%	\$27,080,919
150	25941	United Services Automobile Association	90%	\$19,126,188
151	11986	Universal Insurance Company of North America	90%	\$7,688,519
152	10861	Universal Property and Casualty Insurance Company	90%	\$142,676,443
153	15900	US Coastal Property and Casualty Insurance Company	90%	\$1,978,932
154	25968	USAA Casualty Insurance Company	90%	\$7,542,716
155	18600	USAA General Indemnity Company	90%	\$1,822,220
156	16186	Vault Reciprocal Exchange	45%	\$2,604,560
157	20397	Vigilant Insurance Company	90%	\$99,193
158	24112	Westfield Insurance Company	90%	\$16,717
159	14930	Weston Insurance Company	75%	\$8,563,451
160	11932	White Pine Insurance Company	45%	\$31,212
161	16535	Zurich American Insurance Company	90%	\$282,851
			TOTAL:	\$1,205,230,243

***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.