

Florida Hurricane Catastrophe Fund
2021/2022 Coverage Selections and Premium Calculations*
as of 12/31/23

	NAIC	Company Name	Coverage Option	FHCF Premium
1	26417	ACE Insurance Company of the Midwest	90%	\$5,821,030
2	33898	Aegis Security Insurance Company	90%	\$232,672
3	10014	Affiliated FM Insurance Company	45%	\$35,172
4	19402	AIG Property Casualty Company	45%	\$9,466,949
5	10111	American Bankers Insurance Company of Florida	90%	\$1,981,046
6	12968	American Coastal Insurance Company	90%	\$63,007,859
7	29068	American Family Connect Property and Casualty Insurance Company	90%	\$237,109
8	19380	American Home Assurance Company	45%	\$634,790
9	12841	American Integrity Insurance Company of Florida	90%	\$25,200,476
10	16883	American Mobile Insurance Exchange	90%	\$305,747
11	12314	American Modern Insurance Company of Florida	90%	\$590,482
12	42722	American Modern Property and Casualty Insurance Company	90%	\$676,516
13	28401	American National Property & Casualty Company	45%	\$22,361
14	13563	American Platinum Property and Casualty Insurance Company	90%	\$1,321,236
15	19615	American Reliable Insurance Company	90%	\$690,359
16	42978	American Security Insurance Company	90%	\$13,048,692
17	41998	American Southern Home Insurance Company	90%	\$756,568
18	10872	American Strategic Insurance Corporation	90%	\$4,295,509
19	12359	American Traditions Insurance Company	90%	\$12,945,539
20	19976	AMICA Mutual Insurance Company	90%	\$6,144,114
21	41459	Armed Forces Insurance Exchange	90%	\$563,532
22	12196	ASI Assurance Corporation	90%	\$2,366,843
23	13142	ASI Preferred Insurance Corporation	90%	\$27,321,330
24	12813	Auto Club Insurance Company of Florida	90%	\$9,080,053
25	18988	Auto-Owners Insurance Company	90%	\$64,892
26	13139	Avatar Property and Casualty Insurance Company	90%	\$7,134,125
27	22390	Aventus Insurance Company	90%	\$1,000
28	32603	Berkley Insurance Company	45%	\$352,849
29	10835	Castle Key Indemnity Company	90%	\$11,898,670
30	30511	Castle Key Insurance Company	90%	\$4,271,756
31	12573	Centauri Specialty Insurance Company	90%	\$6,354,311
32	26905	Century-National Insurance Company	90%	\$1,000
33	18767	Church Mutual Insurance Company, S.I.	45%	\$7,359
34	23280	Cincinnati Indemnity Company	90%	\$3,083
35	10677	Cincinnati Insurance Company	90%	\$1,166,714
36	09162	Citizens Property Insurance Corporation (Coastal Account)	90%	\$84,698,073
37	10064	Citizens Property Insurance Corporation (Personal Lines and Commercial Lines Accounts)	90%	\$114,983,168
38	28860	Clear Blue Insurance Company	90%	\$3,078,833
39	20443	Continental Casualty Company	90%	\$9,617
40	18961	Crestbrook Insurance Company	75%	\$54,763
41	10953	Cypress Property & Casualty Insurance Company	90%	\$5,361,580
42	12482	Edison Insurance Company	90%	\$13,152,685
43	21261	Electric Insurance Company	90%	\$638,772
44	21458	Employers Insurance Company of Wausau	90%	\$1,590
45	10120	Everest National Insurance Company	45%	\$1,244,580
46	14432	Family Security Insurance Company	90%	\$21,188,894
47	40169	Farmers Casualty Insurance Company	90%	\$1,650,340
48	10178	FCCI Insurance Company	90%	\$103,422
49	20281	Federal Insurance Company	90%	\$34,495,688
50	10790	FedNat Insurance Company	90%	\$30,982,667
51	39306	Fidelity and Deposit Company of Maryland	90%	\$47,870
52	21873	Fireman's Fund Insurance Company	45%	\$8,459
53	37710	First American Property & Casualty Insurance Company	45%	\$13,751
54	13990	First Community Insurance Company	90%	\$3,920,685
55	10647	First Floridian Auto and Home Insurance Company	90%	\$1,235,216
56	33588	First Liberty Insurance Corporation	90%	\$1,045,727
57	24724	First National Insurance Company of America	90%	\$2,403

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58	10897	First Protective Insurance Company	90%	\$51,113,076
59	13648	Florida Family Home Insurance Company	90%	\$3,071,982
60	10688	Florida Family Insurance Company	90%	\$2,266,412
61	31216	Florida Farm Bureau Casualty Insurance Co.	90%	\$4,165,265
62	21817	Florida Farm Bureau General Insurance Company	90%	\$4,425,933
63	10132	Florida Peninsula Insurance Company	90%	\$20,854,875
64	11185	Foremost Insurance Company	90%	\$6,083,133
65	11800	Foremost Property and Casualty Insurance Co.	90%	\$1,526,878
66	21253	Garrison Property and Casualty Insurance Company	90%	\$991,480
67	16870	Granada Insurance Company	90%	\$741
68	23809	Granite State Insurance Company	45%	\$14
69	26832	Great American Alliance Insurance Company	45%	\$1,314
70	26344	Great American Assurance Company	45%	\$116,594
71	16691	Great American Insurance Company	45%	\$3,496
72	22136	Great American Insurance Company of New York	45%	\$14,201
73	20303	Great Northern Insurance Company	90%	\$439,065
74	42803	GuideOne Elite Insurance Company	45%	\$20,849
75	15032	GuideOne Insurance Company	45%	\$8,460
76	14559	GuideOne Specialty Insurance Company	45%	\$2,428
77	12237	Gulfstream Property and Casualty Insurance Company	45%	\$3,142,590
78	36064	Hanover American Insurance Company	45%	\$1,871
79	22292	Hanover Insurance Company	45%	\$49,818
80	29424	Hartford Casualty Insurance Company	90%	\$22,132
81	19682	Hartford Fire Insurance Company	90%	\$27,209
82	37478	Hartford Insurance Company of the Midwest	90%	\$3,345,289
83	30104	Hartford Underwriters Insurance Company	90%	\$18,836
84	14407	Heritage Property and Casualty Insurance Company	90%	\$52,378,934
85	12944	Homeowners Choice Property and Casualty Insurance Company	90%	\$40,700,421
86	17221	Homesite Insurance Company	90%	\$703,555
87	43575	Indemnity Insurance Company of North America	90%	\$21,467
88	29742	Integon National Insurance Company	90%	\$1,687,500
89	16423	Journey Insurance Company	90%	\$889,793
90	16603	Kin Interinsurance Network	90%	\$4,969,036
91	16023	Lemonade Insurance Company	45%	\$12,293
92	23035	Liberty Mutual Fire Insurance Company	90%	\$2,145,676
93	13207	Lighthouse Property Insurance Corporation	90%	\$4,733,821
94	13026	Main Street America Protection Insurance Company	90%	\$487
95	14568	Maison Insurance Company	90%	\$3,011,958
96	38970	Markel Insurance Company	90%	\$13,391
97	22306	Massachusetts Bay Insurance Company	45%	\$1,409
98	31968	Merastar Insurance Company	90%	\$507
99	15715	Monarch National Insurance Company	90%	\$2,300,705
100	22608	National Specialty Insurance Company	90%	\$5,880,221
101	20141	National Trust Insurance Company	90%	\$16,439
102	23787	Nationwide Mutual Insurance Company	75%	\$2,526,960
103	37877	Nationwide Property and Casualty Insurance Co	75%	\$804,114
104	23841	New Hampshire Insurance Company	45%	\$107,636
105	23248	Occidental Fire and Casualty Company of North Carolina	90%	\$852,700
106	40231	Old Dominion Insurance Company	90%	\$63,440
107	12954	Olympus Insurance Company	90%	\$13,734,764
108	20346	Pacific Indemnity Company	90%	\$270,833
109	13125	People's Trust Insurance Company	90%	\$24,700,458
110	18058	Philadelphia Indemnity Insurance Company	45%	\$146,488
111	37257	Praetorian Insurance Company	45%	\$52,934
112	12873	Privilege Underwriters Reciprocal Exchange	45%	\$6,316,237
113	24252	Progressive American Insurance Company	90%	\$88,556
114	39217	QBE Insurance Corporation	45%	\$4,897,486

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	NAIC	Company Name	Coverage Option	FHCF Premium
115	43044	Response Insurance Company	90%	\$508
116	12563	Safe Harbor Insurance Company	90%	\$5,685,207
117	15341	Safepoint Insurance Company	90%	\$9,349,689
118	36560	SafePort Insurance Company (Formerly Service Insurance Company)	90%	\$1,165,432
119	10117	Security First Insurance Company	90%	\$17,737,960
120	17227	Slide Insurance Company	90%	\$1,000
121	10136	Southern Fidelity Insurance Company	90%	\$13,263,827
122	12247	Southern Oak Insurance Company	90%	\$9,989,133
123	10190	Southern-Owners Insurance Company	90%	\$658,534
124	24376	Spinnaker Insurance Company	90%	\$1,806,834
125	11844	St. Johns Insurance Company, Inc.	90%	\$29,922,414
126	24767	St. Paul Fire and Marine Insurance Company	90%	\$2,394
127	10739	State Farm Florida Insurance Company	45%	\$30,280,488
128	12831	State National Insurance Company, Inc.	90%	\$2,093,456
129	25180	Stillwater Insurance Company	90%	\$245,589
130	16578	Stillwater Property and Casualty Insurance Company	90%	\$56,763
131	25798	Sutton National Insurance Company	90%	\$1,000
132	22683	Teachers Insurance Company	90%	\$8,003
133	25615	The Charter Oak Fire Insurance Company	90%	\$52,053
134	25623	The Phoenix Insurance Company	90%	\$6,150
135	25658	The Travelers Indemnity Company	90%	\$120,850
136	25666	The Travelers Indemnity Company of America	90%	\$16,995
137	25682	The Travelers Indemnity Company of Connecticut	90%	\$7,602
138	17179	Tower Hill Insurance Exchange	90%	\$1,000
139	29050	Tower Hill Preferred Insurance Company	90%	\$13,057,228
140	11027	Tower Hill Prime Insurance Company	90%	\$9,894,345
141	12538	Tower Hill Signature Insurance Company	90%	\$28,254,228
142	25674	Travelers Property Casualty Company of America	90%	\$245,393
143	21709	Truck Insurance Exchange	90%	\$3,402,497
144	16881	Trusted Resource Underwriters Exchange	90%	\$40,549
145	29459	Twin City Fire Insurance Company	90%	\$400
146	15885	Typtap Insurance Company	90%	\$15,774,692
147	10655	Unique Insurance Company	45%	\$7,539
148	11142	United Casualty Insurance Company of America	90%	\$66,688
149	19496	United Fire and Indemnity Company	45%	\$101,432
150	10969	United Property and Casualty Insurance Company	90%	\$21,125,460
151	25941	United Services Automobile Association	90%	\$20,598,702
152	10759	Universal North America Insurance Company	90%	\$4,078,381
153	10861	Universal Property and Casualty Insurance Company	90%	\$140,823,646
154	15900	US Coastal Property and Casualty Insurance Company	90%	\$1,601,702
155	25968	USAA Casualty Insurance Company	90%	\$8,269,369
156	18600	USAA General Indemnity Company	90%	\$2,841,280
157	16186	Vault Reciprocal Exchange	45%	\$2,328,998
158	20397	Vigilant Insurance Company	90%	\$98,299
159	17153	VYRD Insurance Company	90%	\$1,000
160	24112	Westfield Insurance Company	90%	\$11,121
161	14930	Weston Insurance Company	90%	\$9,601,618
162	11932	White Pine Insurance Company	45%	\$14,312
163	16535	Zurich American Insurance Company	90%	\$309,980
			TOTAL:	\$1,216,686,423

***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.