Florida Hurricane Catastrophe Fund

2025 Coverage Selections and Premiums

As of 9/30/2026

#	NAIC	Company Name	Coverage Option	FHCF Premium
1	26417	ACE Insurance Company of the Midwest	90%	$3,445,054
2	10014	Affiliated FM Insurance Company	45%	$65,938
3	19402	AIG Property Casualty Company	45%	$5,867,432
4	10111	American Bankers Insurance Company of Florida	90%	$2,158,258
5	12968	American Coastal Insurance Company	90%	$43,581,156
6	29068	American Family Connect Property and Casualty Insurance Company	90%	$189,335
7	19380	American Home Assurance Company	45%	$188,284
8	12841	American Integrity Insurance Company	90%	$35,921,130
9	23469	American Modern Home Insurance Company	45%	$167,079
10	42722	American Modern Property and Casualty Insurance Company	45%	$239,706
11	28401	American National Property & Casualty Company	45%	$46,721
12	13563	American Platinum Property and Casualty Insurance Company	90%	$1,720,879
13	19615	American Reliable Insurance Company	45%	$11,093
14	42978	American Security Insurance Company	90%	$14,603,609
15	10872	American Strategic Insurance Corporation	90%	$3,497,807
16	12359	American Traditions Insurance Company	90%	$11,699,889
17	19976	AMICA Mutual Insurance Company	90%	$6,411,076
18	17742	Apex Star Reciprocal Exchange	45%	$2,833
19	41459	Armed Forces Insurance Exchange	90%	$610,993
20	12196	ASI Assurance Corporation	90%	$188,726
21	13142	ASI Preferred Insurance Corporation	90%	$5,709,054
22	14042	ASI Select Insurance Corp.	90%	$11,284
23	12813	Auto Club Insurance Company of Florida	90%	$11,607,420
24	18988	Auto-Owners Insurance Company	90%	$60,697
25	32603	Berkley Insurance Company	90%	$983,625
26	10835	Castle Key Indemnity Company	90%	$7,836,588
27	30511	Castle Key Insurance Company	90%	$3,964,064
28	12573	Centauri Specialty Insurance Company	90%	$1,885,278
29	26905	Century-National Insurance Company	90%	$8,613
30	10677	Cincinnati Insurance Company	90%	$1,439,852
31	10064	Citizens Property Insurance Corporation	90%	$248,248,329
32	28860	Clear Blue Insurance Company	90%	$29,268
33	17547	Condo Owners Reciprocal Exchange	90%	$2,998,462
34	18961	Crestbrook Insurance Company	90%	$7,423
35	10953	Cypress Property & Casualty Insurance Company	90%	$6,779,211
36	12482	Edison Insurance Company	90%	$30,873,746
37	11551	Endurance Assurance Corporation	90%	$1,000
38	40169	Farmers Casualty Insurance Company	90%	$1,931,041
39	10178	FCCI Insurance Company	90%	$152,659
40	20281	Federal Insurance Company	90%	$27,134,530
41	39306	Fidelity and Deposit Company of Maryland	90%	$23,898
42	21873	Fireman's Fund Insurance Company	45%	$10,301

43	13990	First Community Insurance Company	90%	$27,668
44	10647	First Floridian Auto and Home Insurance Company	90%	$1,312,568
45	33588	First Liberty Insurance Corporation	90%	$1,248,808
46	24724	First National Insurance Company of America	90%	$1,240
47	10897	First Protective Insurance Company	90%	$72,796,741
48	13648	Florida Family Home Insurance Company	90%	$1,846,482
49	10688	Florida Family Insurance Company	90%	$1,026,926
50	31216	Florida Farm Bureau Casualty Insurance Co.	90%	$5,967,635
51	21817	Florida Farm Bureau General Insurance Company	90%	$1,945,363
52	17811	Florida Insurance and Reinsurance Company	45%	$1,000
53	10132	Florida Peninsula Insurance Company	90%	$46,753,092
54	11185	Foremost Insurance Company Grand Rapids, Michigan	90%	$2,721,412
55	11800	Foremost Property and Casualty Insurance Co.	90%	$1,170,672
56	21253	Garrison Property and Casualty Insurance Company	45%	$1,541,630
57	10799	GeoVera Insurance Company	90%	$565,642
58	26832	Great American Alliance Insurance Company	45%	$1,200
59	26344	Great American Assurance Company	45%	$150,623
60	16691	Great American Insurance Company	45%	$2,942
61	22136	Great American Insurance Company of New York	45%	$9,113
62	20303	Great Northern Insurance Company	90%	$267,246
63	42803	GuideOne Elite Insurance Company	90%	$17,671
64	15032	GuideOne Insurance Company	90%	$6,278
65	14559	GuideOne Specialty Insurance Company	90%	$1,559
66	22292	Hanover Insurance Company	45%	$63,211
67	29424	Hartford Casualty Insurance Company	90%	$15,085
68	19682	Hartford Fire Insurance Company	90%	$34,463
69	37478	Hartford Insurance Company of the Midwest	90%	$3,254,392
70	30104	Hartford Underwriters Insurance Company	90%	$37,592
71	14407	Heritage Property and Casualty Insurance Company	90%	$40,489,458
72	12944	Homeowners Choice Property and Casualty Insurance Company	90%	$53,389,722
73	17221	Homesite Insurance Company	90%	$2,120,613
74	43575	Indemnity Insurance Company of North America	90%	$18,669
75	10922	InsureMax Insurance Company	90%	$1,000
76	29742	Integon National Insurance Company	90%	$6,280,272
77	16603	Kin Interinsurance Network	90%	$18,750,041
78	16023	Lemonade Insurance Company	90%	$311,277
79	23035	Liberty Mutual Fire Insurance Company	90%	$2,628,843
80	17360	Loggerhead Reciprocal Interinsurance Exchange	90%	$9,051,738
81	17203	Mainsail Insurance Company	90%	$253,290
82	17580	Manatee Insurance Exchange	90%	$22,215,165
83	17735	Mangrove Property Insurance Company	90%	$12,435,579
84	38970	Markel Insurance Company	90%	$8,491
85	22306	Massachusetts Bay Insurance Company	45%	$4,445
86	15715	Monarch National Insurance Company	90%	$30,791,419
87	20141	National Trust Insurance Company	90%	$4,568
88	23787	Nationwide Mutual Insurance Company	90%	$1,391,931
89	37877	Nationwide Property and Casualty Insurance Co	90%	$799,832
90	23248	Occidental Fire and Casualty Company of North Carolina	90%	$4,170

91	40231	Old Dominion Insurance Company	90%	$62,287
92	12954	Olympus Insurance Company	90%	$21,220,667
93	10759	One Alliance North America Insurance Company	90%	$1,430,951
94	17522	Orange Insurance Exchange	90%	$6,748,517
95	17621	Ovation Home Insurance Exchange	90%	$8,651,140
96	20346	Pacific Indemnity Company	90%	$107,253
97	15617	Patriot Select Property and Casualty Insurance Company	90%	$3,341,776
98	13125	People's Trust Insurance Company	90%	$16,003,306
99	18058	Philadelphia Indemnity Insurance Company	45%	$145,209
100	37257	Praetorian Insurance Company	90%	$98,292
101	17835	Praxis Reciprocal Exchange	45%	$1,000
102	12873	Privilege Underwriters Reciprocal Exchange	45%	$7,076,894
103	24252	Progressive American Insurance Company	90%	$140,329
104	39217	QBE Insurance Corporation	90%	$5,950,506
105	12563	Safe Harbor Insurance Company	90%	$6,064,010
106	15341	Safepoint Insurance Company	90%	$237,122
107	36560	SafePort Insurance Company	90%	$171,093
108	10117	Security First Insurance Company	90%	$12,831,752
109	17227	Slide Insurance Company	90%	$71,344,694
110	12247	Southern Oak Insurance Company	90%	$17,856,797
111	10190	Southern-Owners Insurance Company	90%	$705,511
112	24376	Spinnaker Insurance Company	90%	$1,927,414
113	17834	Stand Insurance Exchange	45%	$1,000
114	10739	State Farm Florida Insurance Company	45%	$39,725,965
115	25180	Stillwater Insurance Company	90%	$3,159
116	16578	Stillwater Property and Casualty Insurance Company	90%	$20,470
117	25798	Sutton National Insurance Company	90%	$874,807
118	17706	Tailrow Insurance Exchange	90%	$2,328,668
119	22683	Teachers Insurance Company	90%	$2,937
120	25615	The Charter Oak Fire Insurance Company	90%	$7,986
121	25623	The Phoenix Insurance Company	90%	$51
122	25658	The Travelers Indemnity Company	90%	$36,708
123	25666	The Travelers Indemnity Company of America	90%	$656
124	25682	The Travelers Indemnity Company of Connecticut	90%	$1,958
125	17179	Tower Hill Insurance Exchange	90%	$50,773,699
126	11027	Tower Hill Prime Insurance Company	90%	$1,919
127	25674	Travelers Property Casualty Company of America	90%	$124,172
128	17678	Trident Reciprocal Exchange	90%	$5,931,602
129	22225	Trisura Insurance Company	45%	$1,166,492
130	21709	Truck Insurance Exchange	90%	$249,398
131	16881	Trusted Resource Underwriters Exchange	90%	$3,174,663
132	29459	Twin City Fire Insurance Company	90%	$779
133	15885	Typtap Insurance Company	90%	$34,873,682
134	10655	Unique Insurance Company	90%	$1,882,758
135	11142	United Casualty Insurance Company of America	90%	$17,646
136	25941	United Services Automobile Association	45%	$14,544,820
137	10861	Universal Property and Casualty Insurance Company	90%	$103,903,262
138	15900	US Coastal Property and Casualty Insurance Company	90%	$5,228,024

139	25968	USAA Casualty Insurance Company	45%	$6,306,841
140	18600	USAA General Indemnity Company	45%	$3,828,398
141	16186	Vault Reciprocal Exchange	45%	$224,390
142	17822	Viceroy Preferred Insurance Company	90%	$1,000
143	20397	Vigilant Insurance Company	90%	$83,054
144	17153	VYRD Insurance Company	90%	$6,507,067
145	25011	Wesco Insurance Company	45%	$1,000
146	24112	Westfield Insurance Company	90%	$8,058
147	16535	Zurich American Insurance Company	90%	$7,647
			TOTAL:	**$1,290,719,802**

***Notes: - Premium is the total premium invoiced.**

- 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.

****Provisional premium invoiced.**