

Florida Hurricane Catastrophe Fund
2008/2009 Coverage Selections and Premium Calculations
Partial List* as of 9/30/11

	NAIC	Company Name	Mandatory Coverage Option	Mandatory FHCF Premium	TICL Coverage Option (Billions)	TICL Premium	Additional Coverage (up to \$10 Million) Premium
1	22667	ACE American Insurance Company	90%	\$61	\$1	\$2	\$0
2	20702	ACE Fire Underwriters Insurance Company	90%	\$152	\$0	\$0	\$0
3	10324	Addison Insurance Company	45%	\$23,962	\$0	\$0	\$0
4	33898	Aegis Security Insurance Company	90%	\$18,240	\$12	\$4,414	\$0
5	10014	Affiliated FM Insurance Company	45%	\$93,649	\$0	\$0	\$0
6	10835	Allstate Floridian Indemnity Insurance Company	90%	\$2,136,137	\$12	\$516,945	\$0
7	30511	Allstate Floridian Insurance Company	90%	\$8,526,338	\$12	\$2,063,374	\$0
8	19232	Allstate Insurance Company	90%	\$252,486	\$12	\$61,102	\$0
9	21849	American Automobile Insurance Company	90%	\$1,107,759	\$12	\$268,078	\$0
10	10111	American Bankers Insurance Company of Florida	90%	\$1,053,519	\$12	\$254,952	\$0
11	12601	American Capital Assurance Corp	90%	\$4,385,592	\$12	\$1,061,313	\$0
12	20427	American Casualty Company of Reading, Pennsylvania	90%	\$330	\$0	\$0	\$0
13	12968	American Coastal Insurance Company	90%	\$8,929,072	\$12	\$2,160,835	\$0
14	19941	American Commerce Insurance Company	45%	\$838	\$0	\$0	\$0
15	19690	American Economy Insurance Company	45%	\$76	\$0	\$0	\$0
16	43699	American Federation Insurance Company	90%	\$805,802	\$12	\$195,004	\$0
17	22616	American General Property Insurance Company of Florida	90%	\$1,856	\$0	\$0	\$0
18	26247	American Guarantee and Liability Insurance Company	90%	\$1,691	\$0	\$0	\$0
19	19380	American Home Assurance Company	90%	\$33,667,019	\$0	\$0	\$0
20	21857	American Insurance Company	90%	\$21,388	\$12	\$5,176	\$0
21	12841	American Integrity Insurance Company of Florida	90%	\$5,681,399	\$12	\$1,374,898	\$0
22	12894	American Keystone Insurance Company	90%	\$1,742,934	\$12	\$421,790	\$0
23	16810	American Mercury Insurance Company	90%	\$1,529,338	\$12	\$370,100	\$0
24	12314	American Modern Insurance Company of Florida	90%	\$38,996	\$1	\$1,049	\$0
25	19615	American Reliable Insurance Company	90%	\$234,353	\$12	\$56,713	\$0
26	42978	American Security Insurance Company	90%	\$14,505,468	\$12	\$3,510,323	\$0
27	41998	American Southern Home Insurance Company	90%	\$1,569,172	\$1	\$42,211	\$0
28	19704	American States Insurance Company	45%	\$8,427	\$0	\$0	\$0
29	10872	American Strategic Insurance Corporation	90%	\$7,418,752	\$0	\$0	\$0
30	12359	American Traditions Insurance Company	90%	\$2,382,718	\$12	\$576,618	\$0
31	40142	American Zurich Insurance Company	90%	\$19,731	\$0	\$0	\$0
32	19976	AMICA Mutual Insurance Company	90%	\$5,124,016	\$0	\$0	\$0
33	10203	Argus Fire & Casualty Insurance Company	90%	\$1,986,036	\$12	\$480,621	\$0
34	13038	Ark Royal Insurance Company	90%	\$72,660	\$12	\$17,584	\$0
35	41459	Armed Forces Insurance Exchange	90%	\$820,298	\$12	\$198,512	\$0

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36	12196	ASI Assurance Corporation	90%	\$8,474,771	\$0	\$0	\$0
37	13142	ASI Preferred Insurance Corporation	90%	\$354,421	\$0	\$0	\$0
38	21865	Associated Indemnity Corporation	90%	\$300,040	\$12	\$72,610	\$0
39	19895	Atlantic Mutual Insurance Company	90%	\$173,970	\$12	\$42,101	\$0
40	12813	Auto Club Insurance Company of Florida	90%	\$39,924	\$12	\$9,662	\$0
41	18988	Auto-Owners Insurance Company	45%	\$184,266	\$0	\$0	\$0
42	13139	Avatar Property and Casualty Insurance Company	90%	\$262,469	\$12	\$63,517	\$0
43	24813	Balboa Insurance Company	90%	\$5,636,813	\$0	\$0	\$0
44	32930	Capacity Insurance Company	90%	\$146,091	\$12	\$35,354	\$0
45	10908	Capitol Preferred Insurance Company	90%	\$1,279,353	\$12	\$309,604	\$0
46	19909	Centennial Insurance Company	90%	\$135,365	\$12	\$32,758	\$0
47	25615	Charter Oak Fire Insurance Company	90%	\$8,653	\$12	\$2,094	\$0
48	18767	Church Mutual Insurance Company	45%	\$11,723	\$0	\$0	\$0
49	10677	Cincinnati Insurance Company	90%	\$4,396,981	\$0	\$0	\$0
50	09162	Citizens Property Insurance Corporation (High-Risk Account)	90%	\$237,409,617	\$12	\$57,453,127	\$0
51	10064	Citizens Property Insurance Corporation (Personal Lines and Commercial Lines Accounts)	90%	\$120,013,650	\$12	\$29,043,303	\$0
52	12157	Companion Property and Casualty Insurance Company	90%	\$360,788	\$0	\$0	\$0
53	20443	Continental Casualty Company	90%	\$373,978	\$0	\$0	\$0
54	35289	Continental Insurance Company	90%	\$650	\$0	\$0	\$0
55	18163	Cooperativa de Seguros de Multiples P.R., Inc.	90%	\$326,001	\$0	\$0	\$0
56	11956	Coral Insurance Company	90%	\$3,856,162	\$12	\$933,191	\$0
57	20966	Cotton States Mutual Insurance Company	90%	\$718,295	\$12	\$173,827	\$0
58	10953	Cypress Property & Casualty Insurance Company	90%	\$3,479,634	\$12	\$842,071	\$0
59	40649	Economy Premier Assurance Company	90%	\$5,302	\$12	\$1,283	\$0
60	12482	Edison Insurance Company	90%	\$6,883,009	\$12	\$1,665,688	\$5,000,000
61	21261	Electric Insurance Company	90%	\$711,164	\$12	\$172,102	\$0
62	20648	Employers' Fire Insurance Company	90%	\$50,020	\$0	\$0	\$0
63	21458	Employers Insurance Company of Wausau	90%	\$759	\$12	\$184	\$0
64	11996	Encompass Floridian Indemnity Company	90%	\$476,839	\$12	\$115,395	\$0
65	11993	Encompass Floridian Insurance Company	90%	\$1,360,584	\$12	\$329,261	\$0
66	21482	Factory Mutual Insurance Company	45%	\$71,901	\$0	\$0	\$0
67	33472	FCCI Commercial Insurance Company	90%	\$12,574	\$0	\$0	\$0
68	10178	FCCI Insurance Company	90%	\$13,857	\$0	\$0	\$0
69	20281	Federal Insurance Company	90%	\$25,801,820	\$12	\$6,244,040	\$0
70	27980	Federated National Insurance Company	90%	\$6,207,312	\$12	\$1,502,169	\$500,000

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71	39306	Fidelity and Deposit Company of Maryland	90%	\$138,049	\$0	\$0	\$0
72	10186	Fidelity Fire and Casualty Company	90%	\$3,647,695	\$12	\$882,742	\$5,000,000
73	16578	Fidelity National Property and Casualty Insurance Company	90%	\$454,700	\$12	\$110,037	\$0
74	21873	Fireman's Fund Insurance Company	90%	\$6,981,877	\$12	\$1,689,614	\$0
75	37710	First American Property & Casualty Insurance Company	45%	\$11,337	\$0	\$0	\$0
76	13990	First Community Insurance Company	90%	\$2,177,403	\$12	\$526,932	\$0
77	10647	First Floridian Auto and Home Insurance Company	90%	\$1,341,597	\$12	\$324,666	\$0
78	10149	First Home Insurance Company	90%	\$3,050,382	\$12	\$738,192	\$0
79	33588	First Liberty Insurance Corporation	90%	\$3,777,165	\$12	\$914,074	\$0
80	24724	First National Insurance Company of America	45%	\$9,502	\$0	\$0	\$0
81	10897	First Protective Insurance Company	90%	\$7,958,579	\$12	\$1,925,976	\$5,000,000
82	10688	Florida Family Insurance Company	90%	\$1,457,561	\$12	\$352,730	\$0
83	31216	Florida Farm Bureau Casualty Insurance Co.	90%	\$3,652,435	\$12	\$883,889	\$0
84	21817	Florida Farm Bureau General Insurance Company	90%	\$2,129,020	\$12	\$515,223	\$0
85	10132	Florida Peninsula Insurance Company	90%	\$12,665,129	\$12	\$3,064,961	\$5,000,000
86	11185	Foremost Insurance Company	90%	\$2,040,924	\$12	\$493,904	\$0
87	11800	Foremost Property and Casualty Insurance Co.	90%	\$2,098,522	\$12	\$507,842	\$0
88	41513	Foremost Signature Insurance Company	90%	\$123,598	\$12	\$29,911	\$0
89	16870	Granada Insurance Company	90%	\$62,133	\$0	\$0	\$0
90	26832	Great American Alliance Insurance Company	45%	\$757	\$0	\$0	\$0
91	26344	Great American Assurance Company	45%	\$15,002	\$0	\$0	\$0
92	16691	Great American Insurance Company	45%	\$28,008	\$0	\$0	\$0
93	22136	Great American Insurance Company of New York	45%	\$88,760	\$0	\$0	\$0
94	20303	Great Northern Insurance Company	90%	\$547,616	\$12	\$132,523	\$0
95	42331	GuideOne America Insurance Company	45%	\$652	\$0	\$0	\$0
96	42803	GuideOne Elite Insurance Company	45%	\$13,985	\$0	\$0	\$0
97	15032	GuideOne Mutual Insurance Company	45%	\$6,944	\$0	\$0	\$0
98	14559	GuideOne Specialty Mutual Insurance Company	45%	\$4,605	\$0	\$0	\$0
99	12237	Gulfstream Property and Casualty Insurance Company	90%	\$3,247,769	\$12	\$785,960	\$500,000
100	36064	Hanover American Insurance Company	90%	\$71,929	\$0	\$0	\$0
101	22292	Hanover Insurance Company	90%	\$100,899	\$0	\$0	\$0
102	29424	Hartford Casualty Insurance Company	90%	\$367,906	\$12	\$89,033	\$0
103	19682	Hartford Fire Insurance Company	90%	\$1,756,032	\$12	\$424,960	\$0
104	37478	Hartford Insurance Company of the Midwest	90%	\$9,386,084	\$12	\$2,271,432	\$0
105	38261	Hartford Insurance Company of the Southeast	90%	\$1,195,646	\$12	\$289,346	\$0

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106	30104	Hartford Underwriters Insurance Company	90%	\$54,027	\$12	\$13,074	\$0
107	12306	Hillcrest Insurance Company	90%	\$1,747,265	\$12	\$422,838	\$1,256,592
108	10200	Hiscox Insurance Company, Inc.	90%	\$38,685	\$0	\$0	\$0
109	11072	Home Pointe Insurance Company	90%	\$734,637	\$12	\$177,782	\$0
110	12944	Homeowners Choice Property and Casualty Insurance Comp	90%	\$3,545,079	\$12	\$857,909	\$500,000
111	11156	Homesite Insurance Company of Florida	90%	\$205,660	\$12	\$49,770	\$0
112	12438	Homewise Insurance Company	90%	\$1,904,831	\$12	\$460,969	\$0
113	12582	HomeWise Preferred Insurance Company	90%	\$14,203,293	\$12	\$3,437,197	\$5,000,000
114	22578	Horace Mann Insurance Company	90%	\$32,590	\$12	\$7,887	\$0
115	12573	ICAT Specialty Insurance Company	90%	\$102,303	\$0	\$0	\$0
116	29068	IDS Property Casualty Insurance Company	90%	\$517,486	\$12	\$125,232	\$0
117	43575	Indemnity Insurance Company of North America	90%	\$78,763	\$1	\$2,119	\$0
118	14354	Jewelers Mutual Insurance Company	45%	\$78,075	\$0	\$0	\$0
119	10914	Kemper Independence Insurance Company	90%	\$1,163	\$0	\$0	\$0
120	13023	Landmark One Insurance Company	90%	\$2,301,054	\$12	\$556,855	\$2,000,000
121	10955	Liberty American Insurance Company	90%	\$175,770	\$12	\$42,536	\$0
122	32760	Liberty American Select Insurance Company	90%	\$855,299	\$12	\$206,982	\$0
123	23035	Liberty Mutual Fire Insurance Company	90%	\$13,296,876	\$12	\$3,217,844	\$0
124	23043	Liberty Mutual Insurance Company	90%	\$582	\$12	\$141	\$0
125	13141	Magnolia Insurance Company	90%	\$7,085,299	\$12	\$1,714,642	\$0
126	38970	Markel Insurance Company	45%	\$2,360	\$0	\$0	\$0
127	22306	Massachusetts Bay Insurance Company	90%	\$122,412	\$0	\$0	\$0
128	31968	Merastar Insurance Company	90%	\$41,666	\$0	\$0	\$0
129	24821	Meritplan Insurance Company	90%	\$863	\$0	\$0	\$0
130	40169	Metropolitan Casualty Insurance Company	90%	\$2,037,874	\$12	\$493,165	\$0
131	26298	Metropolitan Property & Casualty Insurance Co	90%	\$559,970	\$12	\$135,513	\$0
132	12957	Modern USA Insurance Company	90%	\$938,068	\$12	\$227,013	\$0
133	20478	National Fire Insurance Company of Hartford	90%	\$373	\$0	\$0	\$0
134	21881	National Surety Corporation	90%	\$3,358	\$12	\$813	\$0
135	10948	Nationwide Insurance Company of Florida	90%	\$5,096,932	\$12	\$1,233,458	\$0
136	23779	Nationwide Mutual Fire Insurance Company	90%	\$6,550	\$12	\$1,585	\$0
137	23787	Nationwide Mutual Insurance Company	90%	\$389	\$12	\$94	\$0
138	23841	New Hampshire Insurance Company	90%	\$302,967	\$0	\$0	\$0
139	12568	Northern Capital Insurance Company	90%	\$7,053,286	\$12	\$1,706,895	\$5,000,000
140	40231	Old Dominion Insurance Company	90%	\$91,272	\$12	\$22,088	\$0

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141	12954	Olympus Insurance Company	90%	\$5,756,459	\$12	\$1,393,063	\$0
142	38644	Omega Insurance Company	90%	\$2,494,239	\$12	\$603,606	\$3,157,500
143	32700	Owners Insurance Company	45%	\$91,202	\$0	\$0	\$0
144	20346	Pacific Indemnity Company	90%	\$569,774	\$12	\$137,885	\$0
145	13150	Palm Beach Windstorm Self Insurance Trust	90%	\$425,953	\$12	\$103,081	\$0
146	13125	People's Trust Insurance Company	90%	\$155,361	\$12	\$37,597	\$0
147	18058	Philadelphia Indemnity Insurance Company	90%	\$150,049	\$12	\$36,312	\$0
148	25623	Phoenix Insurance Company	90%	\$26,432	\$12	\$6,397	\$0
149	37257	Praetorian Insurance Company	90%	\$124,883	\$0	\$0	\$0
150	12873	Privilege Underwriters Reciprocal Exchange	90%	\$4,341,506	\$12	\$1,050,644	\$0
151	39217	QBE Insurance Corporation	90%	\$13,746,017	\$12	\$3,326,536	\$0
152	11853	Ranchers and Farmers Insurance Company	45%	\$60	\$0	\$0	\$0
153	12538	Royal Palm Insurance Company	90%	\$16,775,388	\$12	\$4,059,644	\$5,000,000
154	12563	Safe Harbor Insurance Company	90%	\$267,894	\$12	\$64,830	\$0
155	17248	Safeway Property Insurance Company	90%	\$2,427,830	\$12	\$587,535	\$482,071
156	13619	Sawgrass Mutual Insurance Company	90%	\$1,000	\$0	\$0	\$0
157	10117	Security First Insurance Company	90%	\$6,552,332	\$12	\$1,585,664	\$5,000,000
158	24988	Sentry Insurance a Mutual Company	90%	\$217,909	\$12	\$52,734	\$0
159	36560	Service Insurance Company	90%	\$1,272,247	\$12	\$307,884	\$0
160	20974	Shield Insurance Company	90%	\$3,995	\$12	\$967	\$0
161	10136	Southern Fidelity Insurance Company	90%	\$3,672,607	\$12	\$888,771	\$0
162	12247	Southern Oak Insurance Company	90%	\$6,518,250	\$12	\$1,577,417	\$5,000,000
163	10190	Southern-Owners Insurance Company	45%	\$245,853	\$0	\$0	\$0
164	11844	St. Johns Insurance Company	90%	\$28,254,654	\$5	\$3,373,606	\$5,000,000
165	24767	St. Paul Fire and Marine Insurance Company	90%	\$237,093	\$12	\$57,377	\$0
166	24775	St. Paul Guardian Insurance Company	90%	\$55	\$0	\$0	\$0
167	24791	St. Paul Mercury Insurance Company	90%	\$550	\$12	\$133	\$0
168	19224	St. Paul Protective Insurance Company	90%	\$265	\$0	\$0	\$0
169	11502	State Auto Florida Insurance Company	90%	\$268,770	\$0	\$0	\$0
170	10739	State Farm Florida Insurance Company	90%	\$100,754,625	\$12	\$24,382,619	\$0
171	12831	State National Insurance Company, Inc.	90%	\$16,529	\$0	\$0	\$0
172	10860	Sunshine State Insurance Company	90%	\$7,837,312	\$12	\$1,896,630	\$5,000,000
173	22683	Teachers Insurance Company	90%	\$2,123,484	\$12	\$513,883	\$0
174	12904	Tokio Marine & Nichido Fire Insurance Co. Ltd, USB	45%	\$997	\$0	\$0	\$0
175	29050	Tower Hill Preferred Insurance Company	90%	\$6,297,821	\$12	\$1,524,073	\$2,500,000

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176	11027	Tower Hill Prime Insurance Company	90%	\$7,727,921	\$12	\$1,870,157	\$0
177	12011	Tower Hill Select Insurance Company	90%	\$5,923,303	\$12	\$1,433,439	\$0
178	20494	Transportation Insurance Company	90%	\$34	\$0	\$0	\$0
179	25658	Travelers Indemnity Company	90%	\$264,735	\$12	\$64,066	\$0
180	25666	Travelers Indemnity Company of America	90%	\$142,340	\$12	\$34,446	\$0
181	25682	Travelers Indemnity Company of Connecticut	90%	\$12,582	\$12	\$3,045	\$0
182	25674	Travelers Property and Casualty Company of America	90%	\$89,315	\$12	\$21,614	\$0
183	29459	Twin City Fire Insurance Company	90%	\$129,649	\$12	\$31,375	\$0
184	11142	United Casualty Insurance Company of America	90%	\$80,879	\$12	\$19,573	\$0
185	13021	United Fire and Casualty Company	45%	\$38,729	\$0	\$0	\$0
186	19496	United Fire and Indemnity Company	45%	\$210	\$0	\$0	\$0
187	10969	United Property and Casualty Insurance Company	90%	\$12,525,884	\$12	\$3,031,264	\$5,000,000
188	25941	United Services Automobile Association	90%	\$21,506,324	\$12	\$5,204,530	\$0
189	21113	United States Fire Insurance Company	45%	\$115,178	\$0	\$0	\$0
190	11986	Universal Insurance Company of North America	90%	\$8,171,219	\$12	\$1,977,435	\$5,000,000
191	10861	Universal Property and Casualty Insurance Company	90%	\$46,179,672	\$12	\$11,175,481	\$5,000,000
192	25968	USAA Casualty Insurance Company	90%	\$9,361,072	\$12	\$2,265,379	\$0
193	18600	USAA General Indemnity Company	90%	\$73,074	\$12	\$17,684	\$0
194	12152	USIC of Florida, Inc.	90%	\$95,041	\$12	\$23,000	\$0
195	20397	Vigilant Insurance Company	90%	\$263,151	\$12	\$63,683	\$0
196	26069	Wausau Business Insurance Company	90%	\$422	\$12	\$102	\$0
197	26042	Wausau Underwriters Insurance Company	90%	\$196	\$12	\$48	\$0
198	24112	Westfield Insurance Company	90%	\$22,248	\$0	\$0	\$0
199	16535	Zurich American Insurance Company	90%	\$44,152	\$0	\$0	\$0
200	27855	Zurich American Insurance Company of Illinois	90%	\$3,968	\$0	\$0	\$0
TOTALS				\$991,926,989		\$219,558,512	\$80,896,163
						TOTAL PREMIUM:	\$1,292,381,663

- *Notes:**
- Premiums will change if companies resubmit their exposure data.
 - The current projected payout for mandatory FHCF coverage is calculated by multiplying the company's Mandatory FHCF Premium by the current FHCF Projected Payout Multiple.
 - The current projected payout for TICL + Mandatory coverage is calculated by multiplying the company's Mandatory FHCF Premium by the current FHCF + TICL Payout Multiple.
 - The payout for the Additional Coverage (up to \$10 million) is calculated by multiplying the company's Additional Coverage

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(up to \$10 million) Premium by 2.
 - No companies selected TEACO coverage.