

**Florida Hurricane Catastrophe Fund**  
**2009/2010 Coverage Selections and Premium Calculations**  
**Partial List\* as of 12/31/11**

	NAIC	Company Name	Mandatory Coverage Option	Mandatory FHCF Premium	TICL Coverage Option (Billions)	TICL Premium	Additional Coverage (up to \$10 Million) Premium
1	11072	ACA Home Insurance Corp.	90%	\$652,025	\$0	\$0	\$0
2	22667	ACE American Insurance Company	90%	\$34	\$0	\$0	\$0
3	26417	ACE Insurance Company of the Midwest	90%	\$271,822	\$0	\$0	\$0
4	20702	ACE Fire Underwriters Insurance Company	90%	\$154	\$1,000,000,000	\$9	\$0
5	10324	Addison Insurance Company	45%	\$26,592	\$0	\$0	\$0
6	33898	Aegis Security Insurance Company	90%	\$18,698	\$10,000,000,000	\$8,631	\$0
7	10014	Affiliated FM Insurance Company	45%	\$91,113	\$0	\$0	\$0
8	19232	Allstate Insurance Company	90%	\$196,151	\$0	\$0	\$0
9	21849	American Automobile Insurance Company	90%	\$1,570,027	\$0	\$0	\$0
10	10111	American Bankers Insurance Company of Florida	90%	\$1,100,196	\$0	\$0	\$0
11	12601	American Capital Assurance Corp	90%	\$3,772,687	\$0	\$0	\$0
12	20427	American Casualty Company of Reading, Pennsylvania	90%	\$294	\$0	\$0	\$0
13	12968	American Coastal Insurance Company	90%	\$13,592,888	\$8,000,000,000	\$5,210,154	\$0
14	19690	American Economy Insurance Company	90%	\$9,363	\$10,000,000,000	\$4,322	\$0
15	43699	American Federation Insurance Company	90%	\$896,075	\$10,000,000,000	\$413,628	\$0
16	26247	American Guarantee and Liability Insurance Company	90%	\$2,578	\$0	\$0	\$0
17	19380	American Home Assurance Company	90%	\$45,648,198	\$0	\$0	\$0
18	21857	American Insurance Company	90%	\$15,381	\$0	\$0	\$0
19	12841	American Integrity Insurance Company of Florida	90%	\$6,794,503	\$10,000,000,000	\$3,136,343	\$5,000,000
20	12894	American Keystone Insurance Company	90%	\$5,971,305	\$3,000,000,000	\$957,200	\$5,000,000
21	16810	American Mercury Insurance Company	90%	\$1,738,495	\$10,000,000,000	\$802,489	\$0
22	12314	American Modern Insurance Company of Florida	90%	\$57,808	\$1,000,000,000	\$3,237	\$0
23	19615	American Reliable Insurance Company	90%	\$245,561	\$0	\$0	\$0
24	42978	American Security Insurance Company	90%	\$19,994,976	\$0	\$0	\$0
25	41998	American Southern Home Insurance Company	90%	\$1,675,020	\$1,000,000,000	\$93,801	\$0
26	19704	American States Insurance Company	90%	\$10,924	\$10,000,000,000	\$5,043	\$0
27	10872	American Strategic Insurance Corporation	90%	\$7,359,756	\$0	\$0	\$0
28	12359	American Traditions Insurance Company	90%	\$2,698,796	\$10,000,000,000	\$1,245,764	\$0
29	19976	AMICA Mutual Insurance Company	90%	\$5,169,698	\$0	\$0	\$0
30	10203	Argus Fire & Casualty Insurance Company	90%	\$4,577,061	\$10,000,000,000	\$2,112,772	\$5,000,000
31	13038	Ark Royal Insurance Company	90%	\$888,476	\$0	\$0	\$0
32	41459	Armed Forces Insurance Exchange	90%	\$817,754	\$0	\$0	\$0
33	12196	ASI Assurance Corporation	90%	\$8,398,590	\$0	\$0	\$0
34	13142	ASI Preferred Insurance Corporation	90%	\$1,919,425	\$0	\$0	\$0
35	21865	Associated Indemnity Corporation	90%	\$193,088	\$0	\$0	\$0
36	19895	Atlantic Mutual Insurance Company	90%	\$183,116	\$10,000,000,000	\$84,526	\$0

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37	12813	Auto Club Insurance Company of Florida	90%	\$691,852	\$10,000,000,000	\$319,359	\$0
38	18988	Auto-Owners Insurance Company	45%	\$157,186	\$0	\$0	\$0
39	13139	Avatar Property and Casualty Insurance Company	90%	\$1,695,071	\$10,000,000,000	\$782,445	\$1,000,000
40	24813	Balboa Insurance Company	90%	\$12,143,828	\$0	\$0	\$0
41	32930	Capacity Insurance Company	90%	\$148,218	\$10,000,000,000	\$68,417	\$0
42	10908	Capitol Preferred Insurance Company	90%	\$1,374,687	\$10,000,000,000	\$634,555	\$0
43	10835	Castle Key Indemnity Company	90%	\$2,183,626	\$0	\$0	\$0
44	30511	Castle Key Insurance Company	90%	\$9,032,030	\$0	\$0	\$0
45	19909	Centennial Insurance Company	90%	\$286,790	\$10,000,000,000	\$132,382	\$0
46	25615	Charter Oak Fire Insurance Company	90%	\$11,509	\$0	\$0	\$0
47	18767	Church Mutual Insurance Company	45%	\$12,329	\$0	\$0	\$0
48	10677	Cincinnati Insurance Company	90%	\$3,866,525	\$0	\$0	\$0
49	09162	Citizens Property Insurance Corporation (High-Risk Account)	90%	\$235,231,960	\$10,000,000,000	\$108,583,073	\$0
50	10064	Citizens Property Insurance Corporation (Personal Lines and C	90%	\$117,900,416	\$10,000,000,000	\$54,422,832	\$0
51	12157	Companion Property and Casualty Insurance Company	90%	\$300,146	\$10,000,000,000	\$138,547	\$0
52	20443	Continental Casualty Company	90%	\$142,273	\$0	\$0	\$0
53	35289	Continental Insurance Company	90%	\$1,599	\$0	\$0	\$0
54	18163	Cooperativa de Seguros de Multiples P.R., Inc.	90%	\$353,912	\$10,000,000,000	\$163,366	\$0
55	20966	Cotton States Mutual Insurance Company	90%	\$868,247	\$0	\$0	\$0
56	10953	Cypress Property & Casualty Insurance Company	90%	\$3,899,746	\$10,000,000,000	\$1,800,123	\$0
57	40649	Economy Premier Assurance Company	90%	\$932	\$0	\$0	\$0
58	12482	Edison Insurance Company	90%	\$8,456,910	\$0	\$0	\$5,000,000
59	21261	Electric Insurance Company	90%	\$753,736	\$0	\$0	\$0
60	20648	Employers' Fire Insurance Company	90%	\$56,021	\$0	\$0	\$0
61	21458	Employers Insurance Company of Wausau	90%	\$1,370	\$10,000,000,000	\$632	\$0
62	11996	Encompass Floridian Indemnity Company	90%	\$513,720	\$0	\$0	\$0
63	11993	Encompass Floridian Insurance Company	90%	\$1,400,948	\$0	\$0	\$0
64	21482	Factory Mutual Insurance Company	45%	\$69,284	\$0	\$0	\$0
65	33472	FCCI Commercial Insurance Company	90%	\$10,954	\$0	\$0	\$0
66	10178	FCCI Insurance Company	90%	\$18,105	\$0	\$0	\$0
67	20281	Federal Insurance Company	90%	\$27,326,073	\$0	\$0	\$0
68	27980	Federated National Insurance Company	90%	\$9,643,577	\$10,000,000,000	\$4,451,475	\$5,000,000
69	39306	Fidelity and Deposit Company of Maryland	90%	\$123,092	\$0	\$0	\$0
70	10186	Fidelity Fire and Casualty Company	90%	\$5,014,221	\$10,000,000,000	\$2,314,564	\$5,000,000
71	16578	Fidelity National Property and Casualty Insurance Company	90%	\$360,596	\$10,000,000,000	\$166,451	\$0
72	21873	Fireman's Fund Insurance Company	90%	\$6,904,072	\$0	\$0	\$0

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73	37710	First American Property & Casualty Insurance Company	45%	\$8,388	\$0	\$0	\$0
74	13990	First Community Insurance Company	90%	\$2,975,273	\$0	\$0	\$0
75	10647	First Floridian Auto and Home Insurance Company	90%	\$1,193,352	\$0	\$0	\$0
76	10149	First Home Insurance Company	90%	\$4,446,930	\$10,000,000,000	\$2,052,703	\$0
77	33588	First Liberty Insurance Corporation	90%	\$3,619,151	\$10,000,000,000	\$1,670,600	\$0
78	24724	First National Insurance Company of America	90%	\$19,930	\$10,000,000,000	\$9,200	\$0
79	10897	First Protective Insurance Company	90%	\$8,930,388	\$10,000,000,000	\$4,122,267	\$5,000,000
80	10688	Florida Family Insurance Company	90%	\$1,547,535	\$0	\$0	\$0
81	31216	Florida Farm Bureau Casualty Insurance Co.	90%	\$4,020,465	\$0	\$0	\$0
82	21817	Florida Farm Bureau General Insurance Company	90%	\$2,365,320	\$0	\$0	\$0
83	10132	Florida Peninsula Insurance Company	90%	\$15,204,999	\$10,000,000,000	\$7,018,627	\$5,000,000
84	11185	Foremost Insurance Company	90%	\$2,355,370	\$10,000,000,000	\$1,087,239	\$0
85	11800	Foremost Property and Casualty Insurance Co.	90%	\$2,279,222	\$10,000,000,000	\$1,052,089	\$0
86	41513	Foremost Signature Insurance Company	90%	\$146,958	\$10,000,000,000	\$67,836	\$0
87	16870	Granada Insurance Company	90%	\$39,838	\$0	\$0	\$0
88	26832	Great American Alliance Insurance Company	45%	\$1,095	\$0	\$0	\$0
89	26344	Great American Assurance Company	45%	\$16,396	\$0	\$0	\$0
90	16691	Great American Insurance Company	45%	\$26,924	\$0	\$0	\$0
91	22136	Great American Insurance Company of New York	45%	\$56,497	\$0	\$0	\$0
92	20303	Great Northern Insurance Company	90%	\$669,510	\$0	\$0	\$0
93	42331	GuideOne America Insurance Company	45%	\$365	\$0	\$0	\$0
94	42803	GuideOne Elite Insurance Company	45%	\$13,218	\$0	\$0	\$0
95	15032	GuideOne Mutual Insurance Company	45%	\$5,986	\$0	\$0	\$0
96	14559	GuideOne Specialty Mutual Insurance Company	45%	\$4,246	\$0	\$0	\$0
97	12237	Gulfstream Property and Casualty Insurance Company	90%	\$3,553,064	\$10,000,000,000	\$1,640,094	\$500,000
98	22292	Hanover Insurance Company	90%	\$26,693	\$0	\$0	\$0
99	29424	Hartford Casualty Insurance Company	90%	\$87,047	\$10,000,000,000	\$40,181	\$0
100	19682	Hartford Fire Insurance Company	90%	\$360,940	\$10,000,000,000	\$166,610	\$0
101	37478	Hartford Insurance Company of the Midwest	90%	\$9,652,824	\$10,000,000,000	\$4,455,744	\$0
102	38261	Hartford Insurance Company of the Southeast	90%	\$142,988	\$10,000,000,000	\$66,003	\$0
103	30104	Hartford Underwriters Insurance Company	90%	\$22,580	\$10,000,000,000	\$10,423	\$0
104	12306	Hillcrest Insurance Company	90%	\$2,419,234	\$0	\$0	\$1,500,000
105	10200	Hiscox Insurance Company, Inc.	90%	\$33,542	\$0	\$0	\$0
106	12944	Homeowners Choice Property and Casualty Insurance Compa	90%	\$9,175,347	\$10,000,000,000	\$4,235,340	\$0
107	11156	Homesite Insurance Company of Florida	90%	\$158,441	\$10,000,000,000	\$73,136	\$0
108	12438	Homewise Insurance Company	90%	\$2,885,751	\$10,000,000,000	\$1,332,062	\$0

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109	12582	HomeWise Preferred Insurance Company	90%	\$15,655,578	\$8,000,000,000	\$6,000,783	\$5,000,000
110	22578	Horace Mann Insurance Company	90%	\$36,685	\$0	\$0	\$0
111	12573	ICAT Specialty Insurance Company	90%	\$64,774	\$0	\$0	\$0
112	29068	IDS Property Casualty Insurance Company	90%	\$478,533	\$0	\$0	\$0
113	43575	Indemnity Insurance Company of North America	90%	\$66,977	\$1,000,000,000	\$3,751	\$0
114	14354	Jewelers Mutual Insurance Company	45%	\$84,179	\$0	\$0	\$0
115	10955	Liberty American Insurance Company	90%	\$181	\$0	\$0	\$0
116	32760	Liberty American Select Insurance Company	90%	\$1,968	\$0	\$0	\$0
117	23035	Liberty Mutual Fire Insurance Company	90%	\$12,132,224	\$10,000,000,000	\$5,600,235	\$0
118	23043	Liberty Mutual Insurance Company	90%	\$544	\$10,000,000,000	\$251	\$0
119	13141	Magnolia Insurance Company	90%	\$11,120,646	\$10,000,000,000	\$5,133,290	\$5,000,000
120	38970	Markel Insurance Company	45%	\$2,882	\$0	\$0	\$0
121	22306	Massachusetts Bay Insurance Company	90%	\$17,166	\$0	\$0	\$0
122	31968	Merastar Insurance Company	90%	\$49,073	\$0	\$0	\$0
123	40169	Metropolitan Casualty Insurance Company	90%	\$1,926,201	\$0	\$0	\$0
124	26298	Metropolitan Property & Casualty Insurance Co	90%	\$213	\$0	\$0	\$0
125	12957	Modern USA Insurance Company	90%	\$1,873,774	\$10,000,000,000	\$864,934	\$0
126	21881	National Surety Corporation	90%	\$2,789	\$0	\$0	\$0
127	10948	Nationwide Insurance Company of Florida	90%	\$4,118,912	\$0	\$0	\$0
128	23779	Nationwide Mutual Fire Insurance Company	90%	\$2,511	\$0	\$0	\$0
129	23787	Nationwide Mutual Insurance Company	90%	\$153	\$0	\$0	\$0
130	23841	New Hampshire Insurance Company	90%	\$323,876	\$0	\$0	\$0
131	12568	Northern Capital Insurance Company	90%	\$10,795,147	\$0	\$0	\$5,000,000
132	13023	Northern Capital Select Insurance Company	90%	\$4,312,681	\$4,000,000,000	\$900,057	\$5,000,000
133	40231	Old Dominion Insurance Company	90%	\$83,380	\$10,000,000,000	\$38,488	\$0
134	12954	Olympus Insurance Company	90%	\$7,717,162	\$10,000,000,000	\$3,562,242	\$0
135	38644	Omega Insurance Company	90%	\$2,661,902	\$0	\$0	\$0
136	32700	Owners Insurance Company	45%	\$69,191	\$0	\$0	\$0
137	20346	Pacific Indemnity Company	90%	\$579,788	\$0	\$0	\$0
138	13125	People's Trust Insurance Company	90%	\$4,706,008	\$10,000,000,000	\$2,172,293	\$5,000,000
139	18058	Philadelphia Indemnity Insurance Company	90%	\$130,235	\$10,000,000,000	\$60,116	\$0
140	25623	Phoenix Insurance Company	90%	\$16,278	\$0	\$0	\$0
141	37257	Praetorian Insurance Company	90%	\$97,218	\$0	\$0	\$0
142	13687	Prepared Insurance Company	90%	\$1,000	\$0	\$0	\$0
143	12873	Privilege Underwriters Reciprocal Exchange	90%	\$4,990,127	\$2,000,000,000	\$545,920	\$0
144	39217	QBE Insurance Corporation	90%	\$15,343,748	\$10,000,000,000	\$7,082,674	\$0

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145	11853	Ranchers and Farmers Insurance Company	90%	\$647	\$10,000,000,000	\$299	\$0
146	12538	Royal Palm Insurance Company	90%	\$14,510,038	\$10,000,000,000	\$6,697,834	\$5,000,000
147	12563	Safe Harbor Insurance Company	90%	\$425,092	\$10,000,000,000	\$196,223	\$0
148	17248	Safeway Property Insurance Company	90%	\$2,682,305	\$10,000,000,000	\$1,238,152	\$2,314,788
149	13619	Sawgrass Mutual Insurance Company	90%	\$1,150	\$10,000,000,000	\$531	\$0
150	10117	Security First Insurance Company	90%	\$7,238,254	\$10,000,000,000	\$3,341,178	\$5,000,000
151	24988	Sentry Insurance a Mutual Company	90%	\$30,500	\$0	\$0	\$0
152	36560	Service Insurance Company	90%	\$1,149,641	\$10,000,000,000	\$530,674	\$0
153	20974	Shield Insurance Company	90%	\$5,544	\$0	\$0	\$0
154	10136	Southern Fidelity Insurance Company	90%	\$4,837,930	\$10,000,000,000	\$2,233,189	\$0
155	12247	Southern Oak Insurance Company	90%	\$6,326,052	\$10,000,000,000	\$2,920,105	\$5,000,000
156	10190	Southern-Owners Insurance Company	45%	\$292,984	\$0	\$0	\$0
157	11844	St. Johns Insurance Company	90%	\$31,012,364	\$1,000,000,000	\$1,736,692	\$5,000,000
158	24767	St. Paul Fire and Marine Insurance Company	90%	\$183,326	\$0	\$0	\$0
159	13621	Star & Shield Insurance Exchange	90%	\$7,321	\$10,000,000,000	\$3,380	\$0
160	10739	State Farm Florida Insurance Company	90%	\$88,791,331	\$0	\$0	\$0
161	12831	State National Insurance Company, Inc.	90%	\$1,000	\$0	\$0	\$0
162	10860	Sunshine State Insurance Company	90%	\$10,256,476	\$5,000,000,000	\$2,615,401	\$5,000,000
163	22683	Teachers Insurance Company	90%	\$2,150,798	\$0	\$0	\$0
164	12904	Tokio Marine & Nichido Fire Insurance Co. Ltd, USB	45%	\$1,066	\$0	\$0	\$0
165	29050	Tower Hill Preferred Insurance Company	90%	\$5,906,574	\$0	\$0	\$0
166	11027	Tower Hill Prime Insurance Company	90%	\$8,190,483	\$0	\$0	\$0
167	12011	Tower Hill Select Insurance Company	90%	\$6,260,867	\$0	\$0	\$0
168	20494	Transportation Insurance Company	90%	\$45	\$0	\$0	\$0
169	25658	Travelers Indemnity Company	90%	\$244,466	\$0	\$0	\$0
170	25666	Travelers Indemnity Company of America	90%	\$128,875	\$0	\$0	\$0
171	25682	Travelers Indemnity Company of Connecticut	90%	\$13,956	\$0	\$0	\$0
172	25674	Travelers Property and Casualty Company of America	90%	\$144,152	\$0	\$0	\$0
173	29459	Twin City Fire Insurance Company	90%	\$101,216	\$10,000,000,000	\$46,721	\$0
174	11142	United Casualty Insurance Company of America	90%	\$81,822	\$0	\$0	\$0
175	13021	United Fire and Casualty Company	45%	\$42,144	\$0	\$0	\$0
176	19496	United Fire and Indemnity Company	45%	\$204	\$0	\$0	\$0
177	10969	United Property and Casualty Insurance Company	90%	\$21,682,733	\$4,000,000,000	\$4,525,186	\$5,000,000
178	25941	United Services Automobile Association	90%	\$22,222,915	\$0	\$0	\$0
179	21113	United States Fire Insurance Company	45%	\$2,456	\$0	\$0	\$0
180	11986	Universal Insurance Company of North America	90%	\$8,376,564	\$0	\$0	\$5,000,000

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181	10861	Universal Property and Casualty Insurance Company	90%	\$58,536,078	\$0	\$0	\$5,000,000
182	25968	USAA Casualty Insurance Company	90%	\$9,764,753	\$0	\$0	\$0
183	18600	USAA General Indemnity Company	90%	\$85,537	\$0	\$0	\$0
184	12152	USIC of Florida, Inc.	90%	\$7,816	\$0	\$0	\$0
185	20397	Vigilant Insurance Company	90%	\$300,066	\$0	\$0	\$0
186	24112	Westfield Insurance Company	90%	\$29,105	\$0	\$0	\$0
187	16535	Zurich American Insurance Company	90%	\$63,519	\$0	\$0	\$0
188	27855	Zurich American Insurance Company of Illinois	90%	\$161	\$0	\$0	\$0
<b>TOTALS</b>				<b>\$1,077,534,024</b>		<b>\$275,206,895</b>	<b>\$110,314,788</b>
						<b>TOTAL PREMIUM:</b>	<b>\$1,463,055,706</b>

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