

**Florida Hurricane Catastrophe Fund**  
**2010/2011 Coverage Selections and Premium Calculations**  
**Partial List\* as of 3/31/12**

	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%	\$595,794	\$0	\$0	\$0
2	22667	ACE American Insurance Company	90%	\$345	\$1,000,000,000	\$26	\$0
3	20702	ACE Fire Underwriters Insurance Company	90%	\$180	\$0	\$0	\$0
4	26417	ACE Insurance Company of the Midwest	90%	\$922,361	\$0	\$0	\$0
5	10324	Addison Insurance Company	45%	\$29,496	\$0	\$0	\$0
6	33898	Aegis Security Insurance Company	90%	\$26,526	\$8,000,000,000	\$13,894	\$0
7	10014	Affiliated FM Insurance Company	45%	\$119,818	\$0	\$0	\$0
8	21849	American Automobile Insurance Company	90%	\$1,846,311	\$0	\$0	\$0
9	10111	American Bankers Insurance Company of Florida	90%	\$1,184,923	\$0	\$0	\$0
10	12601	American Capital Assurance Corp	90%	\$4,260,592	\$0	\$0	\$0
11	20427	American Casualty Company of Reading, Pennsylvania	90%	\$189	\$0	\$0	\$0
12	12968	American Coastal Insurance Company	90%	\$22,750,635	\$8,000,000,000	\$11,916,783	\$0
13	19690	American Economy Insurance Company	90%	\$6,787	\$8,000,000,000	\$3,555	\$0
14	43699	American Federation Insurance Company	90%	\$989,935	\$8,000,000,000	\$518,528	\$0
15	26247	American Guarantee and Liability Insurance Company	90%	\$36	\$0	\$0	\$0
16	19380	American Home Assurance Company	90%	\$45,526,115	\$0	\$0	\$0
17	21857	American Insurance Company	90%	\$46,424	\$0	\$0	\$0
18	12841	American Integrity Insurance Company of Florida	90%	\$7,597,071	\$8,000,000,000	\$3,979,346	\$0
19	16810	American Mercury Insurance Company	90%	\$1,601,835	\$0	\$0	\$0
20	12314	American Modern Insurance Company of Florida	90%	\$90,135	\$1,000,000,000	\$6,841	\$0
21	19615	American Reliable Insurance Company	90%	\$524,694	\$0	\$0	\$0
22	42978	American Security Insurance Company	90%	\$20,910,395	\$0	\$0	\$0
23	41998	American Southern Home Insurance Company	90%	\$2,003,921	\$1,000,000,000	\$152,098	\$0
24	19704	American States Insurance Company	90%	\$11,206	\$8,000,000,000	\$5,870	\$0
25	10872	American Strategic Insurance Corporation	90%	\$6,722,500	\$0	\$0	\$0
26	12359	American Traditions Insurance Company	90%	\$3,134,107	\$8,000,000,000	\$1,641,645	\$0
27	40142	American Zurich Insurance Company	90%	\$1,000	\$0	\$0	\$0
28	19976	AMICA Mutual Insurance Company	90%	\$5,270,116	\$0	\$0	\$0
29	10203	Argus Fire & Casualty Insurance Company	90%	\$4,178,284	\$0	\$0	\$2,500,000
30	13038	Ark Royal Insurance Company	90%	\$3,776,995	\$0	\$0	\$0
31	41459	Armed Forces Insurance Exchange	90%	\$896,797	\$0	\$0	\$0
32	12196	ASI Assurance Corporation	90%	\$7,742,163	\$0	\$0	\$0
33	13142	ASI Preferred Insurance Corporation	90%	\$3,902,628	\$0	\$0	\$0
34	21865	Associated Indemnity Corporation	90%	\$181,964	\$0	\$0	\$0
35	19895	Atlantic Mutual Insurance Company	90%	\$47,028	\$8,000,000,000	\$24,633	\$0
36	12813	Auto Club Insurance Company of Florida	90%	\$1,959,513	\$8,000,000,000	\$1,026,393	\$0

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37	18988	Auto-Owners Insurance Company	45%	\$46,289	\$0	\$0	\$0
38	13139	Avatar Property and Casualty Insurance Company	90%	\$1,921,287	\$8,000,000,000	\$1,006,370	\$0
39	24813	Balboa Insurance Company	90%	\$19,113,221	\$0	\$0	\$0
40	32930	Capacity Insurance Company	90%	\$85,921	\$0	\$0	\$0
41	10908	Capitol Preferred Insurance Company	90%	\$2,336,177	\$8,000,000,000	\$1,223,690	\$0
42	10835	Castle Key Indemnity Company	90%	\$4,245,356	\$8,000,000,000	\$2,223,718	\$0
43	30511	Castle Key Insurance Company	90%	\$8,317,964	\$8,000,000,000	\$4,356,949	\$0
44	19909	Centennial Insurance Company	90%	\$68,926	\$8,000,000,000	\$36,103	\$0
45	25615	Charter Oak Fire Insurance Company	90%	\$13,887	\$0	\$0	\$0
46	19402	Chartis Property Casualty Company	90%	\$250,287	\$0	\$0	\$0
47	18767	Church Mutual Insurance Company	45%	\$13,195	\$0	\$0	\$0
48	10677	Cincinnati Insurance Company	90%	\$2,753,177	\$0	\$0	\$0
49	09162	Citizens Property Insurance Corporation (High-Risk Account)	90%	\$245,098,676	\$0	\$0	\$0
50	10064	Citizens Property Insurance Corporation (Personal Lines and C	90%	\$142,711,608	\$0	\$0	\$0
51	12157	Companion Property and Casualty Insurance Company	90%	\$274,508	\$8,000,000,000	\$143,788	\$0
52	20443	Continental Casualty Company	90%	\$310,209	\$0	\$0	\$0
53	35289	Continental Insurance Company	90%	\$797	\$0	\$0	\$0
54	18163	Cooperativa de Seguros de Multiples P.R., Inc.	90%	\$371,942	\$8,000,000,000	\$194,823	\$0
55	20966	Cotton States Mutual Insurance Company	90%	\$996,546	\$0	\$0	\$0
56	10953	Cypress Property & Casualty Insurance Company	90%	\$4,681,051	\$8,000,000,000	\$2,451,934	\$0
57	12482	Edison Insurance Company	90%	\$4,451,568	\$3,000,000,000	\$968,216	\$5,000,000
58	21261	Electric Insurance Company	90%	\$739,441	\$0	\$0	\$0
59	20648	Employers' Fire Insurance Company	90%	\$65,914	\$0	\$0	\$0
60	21458	Employers Insurance Company of Wausau	90%	\$854	\$8,000,000,000	\$448	\$0
61	11996	Encompass Floridian Indemnity Company	90%	\$221,802	\$8,000,000,000	\$116,180	\$0
62	11993	Encompass Floridian Insurance Company	90%	\$404,757	\$8,000,000,000	\$212,012	\$0
63	21482	Factory Mutual Insurance Company	45%	\$70,394	\$0	\$0	\$0
64	33472	FCCI Commercial Insurance Company	90%	\$17,438	\$0	\$0	\$0
65	10178	FCCI Insurance Company	90%	\$21,998	\$0	\$0	\$0
66	20281	Federal Insurance Company	90%	\$23,223,385	\$0	\$0	\$0
67	27980	Federated National Insurance Company	90%	\$9,240,231	\$8,000,000,000	\$4,840,033	\$5,000,000
68	39306	Fidelity and Deposit Company of Maryland	90%	\$352,218	\$0	\$0	\$0
69	10186	Fidelity Fire and Casualty Company	90%	\$6,448,797	\$8,000,000,000	\$3,377,880	\$5,000,000
70	16578	Fidelity National Property and Casualty Insurance Company	90%	\$382,984	\$8,000,000,000	\$200,607	\$0
71	21873	Fireman's Fund Insurance Company	90%	\$6,743,347	\$0	\$0	\$0
72	37710	First American Property & Casualty Insurance Company	45%	\$9,180	\$0	\$0	\$0

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73	13990	First Community Insurance Company	90%	\$3,825,842	\$0	\$0	\$0
74	10647	First Floridian Auto and Home Insurance Company	90%	\$1,175,348	\$0	\$0	\$0
75	10149	First Home Insurance Company	90%	\$2,893,615	\$8,000,000,000	\$1,515,676	\$0
76	33588	First Liberty Insurance Corporation	90%	\$3,056,432	\$8,000,000,000	\$1,600,959	\$0
77	24724	First National Insurance Company of America	90%	\$18,701	\$8,000,000,000	\$9,795	\$0
78	10897	First Protective Insurance Company	90%	\$9,636,506	\$8,000,000,000	\$5,047,602	\$5,000,000
79	10688	Florida Family Insurance Company	90%	\$1,707,694	\$0	\$0	\$0
80	31216	Florida Farm Bureau Casualty Insurance Co.	90%	\$4,186,064	\$0	\$0	\$0
81	21817	Florida Farm Bureau General Insurance Company	90%	\$2,585,817	\$0	\$0	\$0
82	10132	Florida Peninsula Insurance Company	90%	\$15,644,593	\$8,000,000,000	\$8,194,638	\$5,000,000
83	11185	Foremost Insurance Company	90%	\$2,646,661	\$8,000,000,000	\$1,386,321	\$0
84	11800	Foremost Property and Casualty Insurance Co.	90%	\$2,429,317	\$8,000,000,000	\$1,272,476	\$0
85	41513	Foremost Signature Insurance Company	90%	\$168,135	\$8,000,000,000	\$88,069	\$0
86	16870	Granada Insurance Company	90%	\$5,123	\$0	\$0	\$0
87	26832	Great American Alliance Insurance Company	45%	\$3,226	\$0	\$0	\$0
88	26344	Great American Assurance Company	45%	\$16,512	\$0	\$0	\$0
89	16691	Great American Insurance Company	45%	\$36,718	\$0	\$0	\$0
90	22136	Great American Insurance Company of New York	45%	\$7,688	\$0	\$0	\$0
91	20303	Great Northern Insurance Company	90%	\$614,700	\$0	\$0	\$0
92	42803	GuideOne Elite Insurance Company	45%	\$20,210	\$0	\$0	\$0
93	15032	GuideOne Mutual Insurance Company	45%	\$10,541	\$0	\$0	\$0
94	14559	GuideOne Specialty Mutual Insurance Company	45%	\$11,561	\$0	\$0	\$0
95	12237	Gulfstream Property and Casualty Insurance Company	90%	\$6,472,467	\$4,000,000,000	\$1,836,239	\$3,500,000
96	22292	Hanover Insurance Company	90%	\$29,866	\$0	\$0	\$0
97	29424	Hartford Casualty Insurance Company	90%	\$77,161	\$0	\$0	\$0
98	19682	Hartford Fire Insurance Company	90%	\$158,721	\$0	\$0	\$0
99	37478	Hartford Insurance Company of the Midwest	90%	\$9,738,638	\$0	\$0	\$0
100	38261	Hartford Insurance Company of the Southeast	90%	\$6,184	\$0	\$0	\$0
101	30104	Hartford Underwriters Insurance Company	90%	\$16,975	\$0	\$0	\$0
102	12944	Homeowners Choice Property and Casualty Insurance Compa	90%	\$11,871,385	\$8,000,000,000	\$6,218,231	\$5,000,000
103	11156	Homesite Insurance Company of Florida	90%	\$142,869	\$0	\$0	\$0
104	12438	Homewise Insurance Company	90%	\$14,339,367	\$3,000,000,000	\$3,118,812	\$5,000,000
105	12582	HomeWise Preferred Insurance Company	90%	\$4,395,863	\$0	\$0	\$5,000,000
106	22578	Horace Mann Insurance Company	90%	\$40,720	\$0	\$0	\$0
107	29068	IDS Property Casualty Insurance Company	90%	\$446,637	\$0	\$0	\$0
108	43575	Indemnity Insurance Company of North America	90%	\$66,133	\$1,000,000,000	\$5,019	\$0

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109	14354	Jewelers Mutual Insurance Company	45%	\$94,542	\$0	\$0	\$0
110	23035	Liberty Mutual Fire Insurance Company	90%	\$9,592,004	\$8,000,000,000	\$5,024,292	\$0
111	23043	Liberty Mutual Insurance Company	90%	\$416	\$8,000,000,000	\$218	\$0
112	38970	Markel Insurance Company	45%	\$2,994	\$0	\$0	\$0
113	22306	Massachusetts Bay Insurance Company	90%	\$5,158	\$0	\$0	\$0
114	31968	Merastar Insurance Company	90%	\$48,015	\$0	\$0	\$0
115	40169	Metropolitan Casualty Insurance Company	90%	\$1,979,629	\$0	\$0	\$0
116	12957	Modern USA Insurance Company	90%	\$2,620,710	\$8,000,000,000	\$1,372,728	\$0
117	21881	National Surety Corporation	90%	\$12,921	\$0	\$0	\$0
118	10948	Nationwide Insurance Company of Florida	90%	\$3,823,138	\$0	\$0	\$0
119	23779	Nationwide Mutual Fire Insurance Company	90%	\$2,113	\$0	\$0	\$0
120	23787	Nationwide Mutual Insurance Company	90%	\$114	\$0	\$0	\$0
121	23841	New Hampshire Insurance Company	90%	\$348,573	\$0	\$0	\$0
122	40231	Old Dominion Insurance Company	90%	\$94,223	\$6,000,000,000	\$38,443	\$0
123	12954	Olympus Insurance Company	90%	\$9,009,926	\$6,000,000,000	\$3,676,050	\$5,000,000
124	38644	Omega Insurance Company	90%	\$3,116,681	\$0	\$0	\$3,512,500
125	32700	Owners Insurance Company	45%	\$487	\$0	\$0	\$0
126	20346	Pacific Indemnity Company	90%	\$478,681	\$0	\$0	\$0
127	13125	People's Trust Insurance Company	90%	\$4,366,517	\$4,000,000,000	\$1,238,781	\$2,250,000
128	18058	Philadelphia Indemnity Insurance Company	90%	\$350,069	\$0	\$0	\$0
129	25623	Phoenix Insurance Company	90%	\$15,294	\$0	\$0	\$0
130	37257	Praetorian Insurance Company	90%	\$114,767	\$0	\$0	\$0
131	13687	Prepared Insurance Company	90%	\$1,484,145	\$8,000,000,000	\$777,395	\$0
132	12873	Privilege Underwriters Reciprocal Exchange	90%	\$5,543,614	\$0	\$0	\$0
133	39217	QBE Insurance Corporation	90%	\$12,341,675	\$0	\$0	\$0
134	11853	Ranchers and Farmers Insurance Company	90%	\$1,864	\$0	\$0	\$0
135	12538	Royal Palm Insurance Company	90%	\$12,903,149	\$0	\$0	\$5,000,000
136	12563	Safe Harbor Insurance Company	90%	\$625,888	\$8,000,000,000	\$327,840	\$0
137	17248	Safeway Property Insurance Company	90%	\$2,868,017	\$8,000,000,000	\$1,502,267	\$454,732
138	13619	Sawgrass Mutual Insurance Company	90%	\$1,434,878	\$8,000,000,000	\$751,589	\$0
139	10117	Security First Insurance Company	90%	\$11,197,078	\$0	\$0	\$5,000,000
140	24988	Sentry Insurance a Mutual Company	90%	\$23,501	\$0	\$0	\$0
141	36560	Service Insurance Company	90%	\$1,270,848	\$8,000,000,000	\$665,670	\$0
142	20974	Shield Insurance Company	90%	\$6,491	\$0	\$0	\$0
143	10136	Southern Fidelity Insurance Company	90%	\$7,010,723	\$8,000,000,000	\$3,672,217	\$0
144	12247	Southern Oak Insurance Company	90%	\$7,129,716	\$8,000,000,000	\$3,734,545	\$5,000,000

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145	10190	Southern-Owners Insurance Company	45%	\$425,413	\$0	\$0	\$0
146	11844	St. Johns Insurance Company, Inc.	90%	\$24,892,366	\$0	\$0	\$5,000,000
147	24767	St. Paul Fire and Marine Insurance Company	90%	\$73,530	\$0	\$0	\$0
148	13621	Star & Shield Insurance Exchange	90%	\$73,474	\$0	\$0	\$0
149	10739	State Farm Florida Insurance Company	90%	\$84,496,307	\$0	\$0	\$0
150	12831	State National Insurance Company, Inc.	90%	\$10,274	\$0	\$0	\$0
151	10860	Sunshine State Insurance Company	90%	\$13,468,192	\$0	\$0	\$5,000,000
152	22683	Teachers Insurance Company	90%	\$2,207,098	\$0	\$0	\$0
153	29050	Tower Hill Preferred Insurance Company	90%	\$9,634,514	\$0	\$0	\$4,500,000
154	11027	Tower Hill Prime Insurance Company	90%	\$9,744,001	\$0	\$0	\$0
155	12011	Tower Hill Select Insurance Company	90%	\$7,042,779	\$0	\$0	\$5,000,000
156	20494	Transportation Insurance Company	90%	\$37	\$0	\$0	\$0
157	25658	Travelers Indemnity Company	90%	\$387,468	\$0	\$0	\$0
158	25666	Travelers Indemnity Company of America	90%	\$139,430	\$0	\$0	\$0
159	25682	Travelers Indemnity Company of Connecticut	90%	\$12,188	\$0	\$0	\$0
160	25674	Travelers Property and Casualty Company of America	90%	\$233,536	\$0	\$0	\$0
161	29459	Twin City Fire Insurance Company	90%	\$95,284	\$0	\$0	\$0
162	11142	United Casualty Insurance Company of America	90%	\$85,978	\$0	\$0	\$0
163	13021	United Fire and Casualty Company	45%	\$45,436	\$0	\$0	\$0
164	10969	United Property and Casualty Insurance Company	90%	\$18,538,249	\$6,000,000,000	\$7,563,606	\$5,000,000
165	25941	United Services Automobile Association	90%	\$22,808,115	\$0	\$0	\$0
166	21113	United States Fire Insurance Company	45%	\$750	\$0	\$0	\$0
167	11986	Universal Insurance Company of North America	90%	\$8,640,687	\$0	\$0	\$1,000,000
168	10861	Universal Property and Casualty Insurance Company	90%	\$68,296,648	\$0	\$0	\$5,000,000
169	25968	USAA Casualty Insurance Company	90%	\$10,008,690	\$0	\$0	\$0
170	18600	USAA General Indemnity Company	90%	\$91,441	\$0	\$0	\$0
171	20397	Vigilant Insurance Company	90%	\$248,676	\$0	\$0	\$0
172	24112	Westfield Insurance Company	90%	\$28,168	\$0	\$0	\$0
173	16535	Zurich American Insurance Company	90%	\$440,080	\$0	\$0	\$0
174	27855	Zurich American Insurance Company of Illinois	90%	\$11,320	\$0	\$0	\$0
<b>TOTALS</b>				<b>\$1,115,466,837</b>		<b>\$101,281,843</b>	<b>\$102,717,232</b>
						<b>TOTAL PREMIUM:</b>	<b>\$1,319,465,912</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

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- 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.