

BEST'S REVIEW®

Best's Rankings

Florida Homeowners Writers, Selected Financial Indicators – 2023 Edition

Based on 2021 data.

Reflects companies that write at least \$2,000 of Florida homeowners multiperil coverage.

(\$ Thousands)

AMB#	NAIC#	Company Name	AMB Group Name	AMB Group Number	Best's Financial Strength Rating - Current	Best's Financial Strength Rating Outlook/Implication - Current	Financial Size Category	Single company rank (dpw)	Market share (dpw) FL HO	Direct premiums written FL HO	% FL of Total Direct Business	Direct combined ratio (%) FL HO	Adjusted loss ratio (%)	Direct business - total	Net leverage	Gross leverage	Operating ratio	Npw to phs	Return on phs (roe)	Reins recoverable to phs	Combined ratio	Current liquidity - annual	Business retention	Surplus as regards policyholders
020930	016835	Accredited Specialty Insurance Company	Randall Group	018738	A-	Stable	IX	101	0.03	3,140	3.9	83.14	46.98	79,961	0.6	2.6	738.6	0.0	(14.7)	92.5	718.4	82.3	0.9	72,433
004854	026417	ACE Insurance Company of the Midwest	Chubb INA Group	018498	A++	Stable	XV	48	0.45	55,801	56.5	63.13	48.48	98,724	0.3	0.3	0.0	0.0	2.2	0.0	0.0	292.7	0.0	41,927
003716	033898	Aegis Security Insurance Company	LD Investments Group	018948	B++	Stable	VII	107	0.02	1,944	1.1	86.06	41.98	177,356	4.3	8.0	97.5	2.0	(8.8)	192.3	100.0	83.6	52.9	66,110
000103	010014	Affiliated FM Insurance Company	FM Global Group	018502	A+	Stable	XV	130	0.00	124	0.0	65.82	42.57	1,151,478	0.8	1.0	68.2	0.2	16.7	14.5	77.5	227.3	57.8	2,822,554
002349	019402	AIG Property Casualty Company	American International Group	018540	A	Stable	XV	23	1.18	146,489	9.4	32.31	11.44	1,550,771	0.4	0.4	0.0	0.0	(2.7)	0.0	0.0	310.2	0.0	57,310
003535	026883	AIG Specialty Insurance Company	American International Group	018540	A	Stable	XV	100	0.03	3,623	0.2	22.02	8.20	1,453,256	0.6	0.6	0.0	0.0	3.8	0.0	0.0	232.1	0.0	56,519
003563	029068	Amer Family Connect Prop and Cas Ins Co	American Family Insurance Group	000124	A	Stable	XV	104	0.02	2,170	0.2	30.10	4.11	1,153,311	0.4	0.6	0.0	0.0	1.1	12.9	0.0	210.6	0.0	558,674
000120	010111	American Bankers Insurance Co of Florida	Assurant P&C Group	018523	A	Positive	XIII	47	0.45	55,987	1.0	33.11	11.80	5,569,779	5.1	16.2	75.6	2.0	47.6	289.4	81.8	88.6	19.8	589,100
002034	019380	American Home Assurance Company	American International Group	018540	A	Stable	XV	92	0.05	5,800	1.4	29.15	8.25	410,349	2.4	3.8	83.0	0.5	14.7	107.1	102.7	111.6	64.9	7,661,528
013765	012841	American Integrity Ins Co of Florida	...	000000	NR	...	...	8	2.78	344,820	76.2	85.67	58.92	452,700	5.8	11.9	94.5	2.5	2.6	292.3	95.5	91.7	43.6	79,474
021040	016883	American Mobile Insurance Exchange	...	000000	NR	...	...	98	0.04	4,417	88.6	76.17	13.85	4,987	0.3	0.3	123.6	0.1	0.0	0.0	129.9	849.3	76.2	27,110
013020	012314	American Modern Ins Co of Florida, Inc.	Munich-American Holding Corp Companies	018753	A+	Stable	XV	69	0.18	22,250	98.3	92.13	37.86	22,642	3.2	3.2	100.2	1.1	(4.2)	0.0	102.4	107.7	83.3	17,091
003285	042722	American Modern Property & Casualty Ins	Munich-American Holding Corp Companies	018753	A+	Stable	XV	81	0.09	11,646	1.1	53.65	24.28	1,036,852	3.0	3.0	101.2	0.4	0.7	0.0	102.1	36.4	5.0	126,971
003533	028401	American National Property & Casualty Co	American National Prop & Cas Group	002947	A	Stable	XIV	108	0.01	1,676	0.2	87.55	17.41	961,279	2.1	2.2	90.2	0.9	9.0	4.9	95.5	134.6	80.0	821,197
013990	013563	American Platinum P & C Insurance Co	Universal Insurance Holdings Group	018752	NR	...	...	91	0.05	6,275	72.5	77.20	48.63	8,652	0.3	0.8	39.3	0.0	25.6	18.3	42.9	322.1	(27.4)	16,104
002049	042978	American Security Insurance Company	Assurant P&C Group	018523	A	Positive	XIII	135	0.00	22	0.0	216.19	189.83	1,249,943	3.8	4.9	93.7	1.9	18.0	19.1	102.4	84.5	66.4	482,011
001708	041998	American Southern Home Insurance Company	Munich-American Holding Corp Companies	018753	A+	Stable	XV	115	0.01	839	1.4	74.87	32.86	61,015	2.6	2.6	100.6	0.9	(5.9)	0.0	102.3	70.3	61.7	40,062
012150	010872	American Strategic Insurance Corp.	Progressive Insurance Group	000780	A+	Stable	XV	33	0.71	88,666	6.8	66.02	35.70	1,307,148	6.0	6.5	111.3	2.9	(22.3)	22.2	113.7	117.0	91.0	543,916
013075	012359	American Traditions Insurance Company	...	000000	NR	...	...	27	1.03	128,033	87.2	74.58	52.03	146,808	5.9	9.1	93.3	2.5	9.6	97.1	94.5	111.5	52.7	31,017
002162	019976	Amica Mutual Insurance Company	Amica Mutual Group	018522	A+	Stable	XV	54	0.38	47,330	2.1	100.44	62.36	2,225,999	1.5	1.5	104.1	0.7	6.5	0.2	109.3	166.4	98.3	3,258,511
003240	041459	Armed Forces Insurance Exchange	...	000000	NR	...	...	95	0.04	4,844	6.9	112.77	72.58	70,563	2.6	3.3	114.2	1.2	(7.5)	26.0	118.2	146.2	75.6	44,266
010106	012196	ASI Assurance Corp.	Progressive Insurance Group	000780	A+	Stable	XV	75	0.14	17,118	84.6	51.89	29.22	20,234	0.5	1.2	107.6	0.2	(0.9)	47.3	113.7	399.7	48.8	49,643
013917	013142	ASI Preferred Insurance Corp.	Progressive Insurance Group	000780	A+	Stable	XV	5	3.49	432,399	79.6	83.09	61.57	542,957	1.6	3.5	104.9	0.3	(0.6)	62.6	114.1	148.3	7.0	120,223
012630	010717	Aspen Specialty Insurance Company	Aspen US Insurance Group	018783	A	Stable	XV	124	0.00	236	0.0	156.92	125.41	746,554	5.0	10.2	97.6	1.6	0.8	372.7	101.0	99.3	54.9	274,607
013083	012813	Auto Club Insurance Company of Florida	Auto Club Group	000312	A	Stable	IX	25	1.17	144,651	50.8	95.54	73.49	284,829	3.3	3.5	102.5	1.5	1.7	8.0	107.3	124.5	90.5	201,041
013879	013139	Avatar Property & Casualty Insurance Co	...	000000	NR	...	...	45	0.52	63,935	82.9	189.18	140.95	77,110	(4.3)	(8.0)	378.5	999.9	(99.9)	0.0	379.3	47.3	35.0	(27,959)
010826	022390	Aventus Insurance Company	...	000000	B++	Stable	VI	139	0.00	4	0.0	24.00	0.00	24,568	0.6	2.7	51.3	0.2	4.0	108.0	61.9	258.8	18.0	27,015
003630	032603	Berkley Insurance Company	W. R. Berkley Insurance Group	018252	A+	Stable	XV	87	0.05	6,720	0.5	62.27	25.96	1,320,681	3.7	4.3	81.1	1.2	17.3	45.4	88.4	83.3	85.3	6,817,535
013830	012961	Canopus US Insurance, Inc.	...	000000	A-	Stable	XII	96	0.04	4,678	2.6	79.29	36.47	178,737	3.1	3.8	93.2	1.6	(0.5)	39.0	94.8	123.5	84.5	110,564
012128	010835	Castle Key Indemnity Company	Allstate Insurance Group	000008	B+	Stable	VIII	16	1.81	224,350	99.7	75.83	59.79	225,076	0.8	7.0	0.0	0.0	1.3	154.8	0.0	134.5	0.0	15,512
010648	030511	Castle Key Insurance Company	Allstate Insurance Group	000008	B+	Stable	VIII	32	0.79	97,806	97.8	72.81	55.76	99,972	1.8	2.0	104.6	0.8	(6.3)	9.0	110.3	155.2	89.1	264,733
013118	012573	Centaury Specialty Insurance Company	AU Holding Company Group	018943	NR	...	...	52	0.40	49,439	31.0	80.57	52.72	159,668	2.9	9.5	(99.9)	0.0	(10.9)	422.2	(99.9)	33.9	0.6	29,032
002713	038989	Chubb Custom Insurance Company	Chubb INA Group	018498	A++	Stable	XV	99	0.03	3,848	1.7	32.48	17.99	227,111	0.2	0.2	0.0	0.0	1.9	0.0	0.0	401.4	0.0	245,990
011578	012777	Chubb Indemnity Insurance Company	Chubb INA Group	018498	A++	Stable	XV	134	0.00	37	0.0	134.50	27.13	348,473	0.5	0.5	0.0	0.0	0.6	0.0	0.0	132.0	0.0	183,242
000258	010677	Cincinnati Insurance Company	The Cincinnati Insurance Companies	004294	A+	Stable	XV	76	0.12	14,479	0.3	48.49	17.17	4,516,729	2.3	2.3	78.9	0.8	30.4	4.7	87.6	130.7	96.4	7,246,753
011712	010064	Citizens Property Insurance Corporation	...	000000	NR	...	...	2	10.16	1,260,866	69.5	79.55	44.38	1,814,135	0.6	0.7	93.1	0.2	1.2	3.2	108.8	324.2	74.9	6,526,508
022327	028860	Clear Blue Insurance Company	Clear Blue Insurance Group	018868	A-	Stable	VIII	60	0.30	37,592	7.1	134.34	101.30	526,721	0.4	12.1	399.3	0.0	1.1	680.8	121.4	381.2	(0.1)	106,085
022328	037745	Clear Blue Specialty Insurance Company	Clear Blue Insurance Group	018868	A-	Stable	VIII	78	0.11	13,179	2.9	45.91	20.48	449,176	0.2	6.8	999.9	0.0	2.7	385.2	996.0	366.5	0.0	154,139
001987	018961	Crestbrook Insurance Company	Nationwide Group	005987	A+	Stable	XV	118	0.00	505	0.1	106.70	91.72	525,240	2.4	2.4	0.0	0.0	1.9	0.8	0.0	42.5	0.0	68,060
012247	010953	Cypress Property & Casualty Insurance Co	InSure Homes Group	018619	NR	...	...	31	0.82	101,618	69.4	46.39	44.18	146,485	2.4	6.1	(99.9)	0.0	(48.1)	262.1	(99.9)	154.6	(3.8)	42,341
022601	015894	Dover Bay Specialty Insurance Company	State Farm Group	000088	A	Negative	VI	113	0.01	999	3.6	27.16	2.08	27,677	1.1	3.8	186.1	0.4	(21.9)	246.7	191.2	200.0	56.1	37,071
013077	012482	Edison Insurance Company	Florida Peninsula Group	018790	NR	...	...	19	1.60	198,336	99.5	115.07	78.99	199,268	6.0	14.3	96.6	2.1	5.3	488.1	97.4	87.0	38.5	35,768
002146	021261	Electric Insurance Company	...	000000	A	Stable	IX	97	0.04	4,605	2.0	80.24	45.46	229,571	2.4	2.4	79.2	0.6	6.6	0.2	91.7	97.2	97.8	373,778
003759	035378	Evanston Insurance Company	Markel Corporation Group	018468	A	Stable	XV	83	0.08	10,020	0.5	76.72	30.59	2,056,584	4.3	5.6	81.4	1.3	33.9	79.2	87.0	115.8	72.0	1,291,530
003761	035181	Executive Risk Indemnity Inc.	Chubb INA Group	018498	A++	Stable	XV	138	0.00	16	0.0	248.92	34.01	171,799	4.3	4.3	86.6	1.3	11.8	0.0	94.4	100.2	100.0	1,681,750
003288	040169	Farmers Casualty Insurance Company	Farmers Insurance Group	000032	A	Stable	XV	79	0.10	12,852	2.7	57.73	44.53	469,646	2.2	2.2	0.0	0.0	(3.0)	0.0	0.0	49.8	0.0	71,493
002084	020281	Federal Insurance Company	Chubb INA Group	018498	A++	Stable	XV	14	2.19	271,619	4.1	74.47	49.80	6,649,217	4.1	4.1	83.3	1.2	12.9	0.0	94.4	78.1	80.9	4,635,976
000711	010790	FedNat Insurance Company	...	000000	NR	...	...	9	2.71	336,210	50.2	108.80	77.77	669,348	4.8	15.1	180.0	1.3	(91.0)	646.6	183.2	78.5	25.8	130,217
002570	037710	First American Property & Cas Ins Co	First American PC Companies	018511	...	...	...	123	0.00	266	1.0	77.42	2.44	26,754	2.0	2.1	147.2	0.8	(4.4)	0.6	149.8	161.0	88.6	30,433
011572	013990	First Community Insurance Company	Bankers Financial Group	018902	B+	Negative	VI	55	0.37	46,016	33.6	100.80	71.85	137,132	4.4	9.5	131.7	1.6	(31.8)	201.9	135.6	105.4	33.9	28,784



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					Strength Rating - Current	Outlook/Implication - Current				premiums written FL HO	% FL of Total Direct Business	Direct combined ratio (%) FL HO	Adjusted loss ratio (%)											
011872	010647	First Floridian Auto and Home Ins Co	Travelers Group	018674	A-	Stable	VIII	70	0.17	20,531	49.1	117.97	77.35	41,817	0.5	0.6	103.9	0.2	(0.2)	1.8	119.5	397.6	89.4	163,921
010764	033588	First Liberty Insurance Corporation	Liberty Mutual Insurance Companies	000060	A	Stable	XV	68	0.18	22,591	5.0	69.49	58.00	448,395	0.1	0.1	0.0	0.0	(0.5)	0.0	0.0	999.9	0.0	20,272
002446	024724	First National Insurance Co of America	Liberty Mutual Insurance Companies	000060	A	Stable	XV	132	0.00	96	0.0	18.94	1.45	540,892	0.0	0.0	0.0	0.0	1.8	0.0	0.0	999.9	0.0	61,866
012201	010897	First Protective Insurance Company	...	000000	NR	...	...	4	3.89	482,184	68.7	88.45	53.62	702,262	4.5	12.2	96.3	2.1	12.4	355.1	97.9	101.6	33.4	113,909
013984	013648	Florida Family Home Insurance Company	Florida Family Group	018761	B++	Negative	VII	51	0.43	53,231	99.1	67.46	48.85	53,723	2.5	3.2	99.2	1.1	(6.3)	24.8	102.0	148.7	36.9	17,417
011975	010688	Florida Family Insurance Company	Florida Family Group	018761	B++	Negative	VII	35	0.70	86,216	81.2	93.23	64.56	106,187	2.6	4.5	99.5	1.1	(8.2)	52.2	102.0	134.5	45.1	51,994
003590	031216	Florida Farm Bureau Casualty Ins Co	Southern Farm Bureau Casualty Group	004237	B++	Stable	VIII	38	0.61	75,239	66.0	84.44	63.04	114,075	3.6	4.0	127.7	1.6	(33.4)	4.7	130.9	128.7	82.7	185,515
011337	021817	Florida Farm Bureau General Insurance Co	Southern Farm Bureau Casualty Group	004237	B++	Stable	VIII	41	0.54	67,190	27.2	71.43	62.07	247,311	0.0	0.3	0.0	0.0	1.8	0.1	0.0	999.9	0.0	15,268
013087	010132	Florida Peninsula Insurance Company	Florida Peninsula Group	018790	NR	...	...	15	2.16	267,609	99.8	96.18	60.79	268,151	3.4	8.3	101.9	1.0	3.1	260.1	105.9	91.7	31.4	82,248
002189	011185	Foremost Insurance Co Grand Rapids, MI	Farmers Insurance Group	000032	A	Stable	XV	37	0.62	76,740	2.8	62.38	25.74	2,726,246	0.9	0.9	0.0	0.0	3.1	0.0	0.0	122.5	0.0	1,411,183
001897	011800	Foremost Property and Casualty Ins Co	Farmers Insurance Group	000032	A	Stable	XV	80	0.10	11,877	9.4	53.53	20.00	125,813	1.7	1.7	0.0	0.0	1.3	0.0	0.0	64.1	0.0	19,738
012120	021253	Garrison Property and Casualty Ins Co	USAA Group	004080	NR	...	...	66	0.19	24,154	0.8	63.81	45.53	3,127,037	3.3	3.4	97.7	1.8	9.1	3.8	100.7	114.3	89.6	1,571,413
011678	010182	GeoVera Specialty Insurance Company	GeoVera U.S. Insurance Group	025045	A	Negative	VIII	57	0.35	43,099	18.2	148.55	72.66	236,658	9.1	27.4	92.4	1.0	10.4	999.9	92.9	149.6	8.9	20,220
002085	020303	Great Northern Insurance Company	Chubb INA Group	018498	A++	Stable	XV	94	0.04	4,903	0.4	103.19	88.89	1,310,595	0.6	0.6	0.0	0.0	2.3	0.0	0.0	169.1	0.0	414,638
002229	029424	Hartford Casualty Insurance Company	Hartford Insurance Group	000048	A+	Stable	XV	126	0.00	186	0.0	64.08	25.38	1,065,414	2.4	2.4	77.5	0.7	13.0	0.0	92.1	130.5	56.4	924,476
002231	019682	Hartford Fire Insurance Company	Hartford Insurance Group	000048	A+	Stable	XV	140	0.00	4	0.0	974.97	67.76	2,191,091	1.6	1.9	60.3	0.4	13.6	20.8	95.6	69.9	80.7	11,743,353
002612	037478	Hartford Insurance Co of the Midwest	Hartford Insurance Group	000048	A+	Stable	XV	67	0.19	23,718	2.9	49.29	43.99	828,251	0.4	0.4	58.3	0.1	4.9	0.0	92.1	422.3	6.6	506,000
002232	030104	Hartford Underwriters Insurance Company	Hartford Insurance Group	000048	A+	Stable	XV	128	0.00	182	0.0	68.89	35.69	1,483,884	2.6	2.6	79.2	0.7	13.5	0.0	92.1	133.9	29.5	608,680
014558	014407	Heritage Property & Casualty Ins Company	Heritage Insurance Holdings Group	018891	NR	...	...	6	3.26	403,863	61.9	89.60	65.67	652,324	8.0	13.5	111.9	2.7	(23.2)	278.4	113.0	109.1	50.4	120,036
013895	012944	Homeowners Choice Prop & Cas Ins Co	HCI Insurance Group	018848	NR	...	...	12	2.43	301,506	85.5	66.54	36.58	352,450	5.2	7.9	97.2	2.2	0.8	132.9	99.0	104.2	62.6	120,481
022141	017221	Homesite Insurance Company	American Family Insurance Group	000124	A	Stable	XV	61	0.26	32,425	3.2	59.86	34.25	1,006,976	2.8	3.1	0.0	0.0	1.4	11.0	0.0	28.8	0.0	79,465
022142	011156	Homesite Insurance Company of Florida	American Family Insurance Group	000124	A	Stable	XV	129	0.00	137	0.1	80.66	20.61	150,851	1.1	1.1	0.0	0.0	0.5	0.3	0.0	85.2	0.0	20,940
020566	039640	Independent Specialty Insurance Company	Markel Corporation Group	018468	A	Stable	X	85	0.07	8,346	4.2	68.59	32.88	200,646	0.7	10.5	72.3	0.3	5.3	662.1	79.0	332.4	8.5	62,895
011340	036940	Indian Harbor Insurance Company	XL America Companies	018557	A+	Stable	XV	72	0.15	18,228	1.0	52.60	26.23	1,915,384	5.4	5.4	82.1	1.0	17.4	0.0	89.3	121.3	4.9	92,695
020690	016603	Kin Interinsurance Network	Kin Insurance Group	018977	NR	...	...	34	0.71	87,737	88.5	89.27	60.29	99,165	3.7	7.7	192.6	1.5	(92.7)	167.2	194.1	112.9	39.3	25,853
014027	038920	Kinsale Insurance Company	...	000000	A	Stable	X	77	0.12	14,307	1.9	45.11	18.04	764,373	2.9	3.4	70.7	1.1	24.6	25.9	76.1	146.0	86.4	606,910
020593	016255	KW Specialty Insurance Company	...	000000	A-	Negative	VII	110	0.01	1,538	13.1	99.56	37.43	11,720	0.3	0.3	(99.9)	0.0	(5.3)	0.0	(99.9)	707.3	(19.3)	104,322
023019	016023	Lemonade Insurance Company	Lemonade Insurance Group	018982	NR	...	...	106	0.02	2,094	0.6	95.45	71.19	372,861	3.2	7.5	113.4	1.0	(22.2)	149.9	113.8	132.5	27.3	99,364
002350	019437	Lexington Insurance Company	American International Group	018540	A	Stable	XV	30	0.84	104,581	4.4	88.55	60.97	2,352,025	3.7	5.9	85.3	0.8	17.8	166.4	100.9	107.1	65.5	4,654,919
002282	023035	Liberty Mutual Fire Insurance Company	Liberty Mutual Insurance Companies	000060	A	Stable	XV	56	0.36	45,047	1.4	87.55	49.64	3,234,698	4.2	4.2	93.8	1.2	17.1	0.0	103.0	95.9	83.3	2,161,115
014994	014568	Maison Insurance Company	...	000000	NR	...	...	136	0.00	21	#DIV/0!	17.84	0.00	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0
002699	038970	Markel Insurance Company	Markel Corporation Group	018468	A	Stable	XV	121	0.00	319	0.0	59.87	8.54	645,637	1.0	1.2	87.6	0.3	25.2	11.7	92.2	109.2	93.0	1,932,397
003596	031968	Merastar Insurance Company	Kemper PC Companies	018908	A-	Stable	XII	142	0.00	2	0.0	103.13	77.17	4,821	3.9	3.9	0.0	0.0	(14.4)	3.6	0.0	119.3	0.0	17,985
022318	015715	Monarch National Insurance Company	...	000000	NR	...	...	64	0.21	26,064	100.0	123.92	90.41	26,064	2.1	3.1	93.3	1.0	9.8	70.4	96.9	143.0	78.3	20,256
001750	043001	Narragansett Bay Insurance Company	Heritage Insurance Holdings Group	018891	NR	...	...	114	0.01	897	0.2	33.87	9.90	460,608	3.9	9.7	106.9	1.5	(12.8)	271.4	107.3			

Best's Rankings

Florida Homeowners Writers, Selected Financial Indicators – 2023 Edition (Continued)

Based on 2021 data.

Reflects companies that write at least \$2,000 of Florida homeowners multiperil coverage.

(\$ Thousands)

AMB#	NAIC#	Company Name	AMB Group Name	AMB Group Number	Best's Financial Strength Rating - Current	Best's Financial Strength Rating Outlook/Implication - Current	Financial Size Category	Single company rank (dpw)	Market share (dpw) FL HO	Direct premiums written FL HO	% FL of Total Direct Business	Direct combined ratio (%) FL HO	Adjusted loss ratio (%)	Direct business - total	Net leverage	Gross leverage	Operating ratio	Npw to phs	Return on phs (roe)	Reins recoverable to phs	Combined ratio	Current liquidity - annual	Business retention	Surplus as regards policyholders
013123	012563	Safe Harbor Insurance Company	Ocean Harbor Insurance Companies	018764	NR	...	...	44	0.53	65,511	74.7	68.92	47.72	87,757	5.5	8.2	104.9	2.5	(8.8)	124.1	106.5	122.7	64.0	22,614
022029	015341	Safeport Insurance Company	...	000000	NR	...	...	40	0.59	72,702	44.6	81.93	49.40	163,043	2.0	13.0	(99.9)	0.0	2.4	585.7	(99.9)	88.3	(9.8)	40,800
003785	036560	SafePort Insurance Company	IAT Insurance Group	018567	A-	Negative	VII	84	0.08	9,994	8.4	197.76	180.84	118,284	2.8	3.9	131.5	0.9	(10.4)	63.4	138.9	96.5	48.6	61,614
022607	013815	Safety Specialty Insurance Company	Tokio Marine US PC Group	018733	A++	Stable	XV	43	0.53	65,584	33.1	41.69	21.88	197,984	1.3	3.6	(99.9)	0.1	12.1	88.1	(99.9)	277.7	3.4	120,539
003292	041297	Scottsdale Insurance Company	Nationwide Group	005987	A+	Stable	XV	58	0.33	41,412	1.6	84.97	52.14	2,544,315	7.8	12.8	0.0	0.0	7.8	472.0	0.0	5.2	0.0	163,456
011468	010117	Security First Insurance Company	...	000000	NR	...	...	11	2.47	305,827	78.0	81.54	44.43	392,037	2.8	11.0	143.1	0.8	(18.1)	452.6	152.0	72.3	13.6	63,472
013017	010136	Southern Fidelity Insurance Company	...	000000	NR	...	...	28	0.99	122,458	39.4	95.16	82.72	311,016	9.1	21.8	242.6	2.5	(99.9)	778.9	241.2	61.6	33.4	42,109
012991	012247	Southern Oak Insurance Company	...	000000	NR	...	...	26	1.06	131,964	87.0	72.84	42.19	151,637	4.7	6.7	106.9	2.5	(15.6)	64.2	106.5	130.2	64.9	40,107
011676	010190	Southern-Owners Insurance Company	Auto-Owners Insurance Group	004354	A++	Stable	XV	89	0.05	6,320	1.1	85.43	49.33	554,970	4.0	4.0	112.1	1.4	(10.1)	0.2	119.2	124.2	90.0	368,777
022321	024376	Spinnaker Insurance Company	Spinnaker Insurance Group	018968	A-	Stable	VIII	63	0.21	26,227	5.5	101.73	71.78	473,954	1.4	8.9	107.0	0.1	(0.5)	401.5	113.4	71.4	3.5	131,777
011432	044776	StarStone Specialty Insurance Company	Core Specialty Insurance Group	018975	A-	Positive	XII	88	0.05	6,407	1.0	13.61	9.47	623,486	1.2	2.1	95.2	0.5	(1.2)	53.0	96.4	132.1	61.7	733,844
012235	010739	State Farm Florida Insurance Company	State Farm Group	000088	A-	Stable	XI	3	6.66	825,872	87.0	69.39	37.51	949,226	2.2	2.5	80.5	0.9	10.7	10.9	80.2	158.5	83.2	916,559
010681	012831	State National Insurance Company, Inc.	Market Corporation Group	018468	A	Stable	X	74	0.14	17,386	1.7	214.63	176.78	1,029,712	0.6	5.6	74.9	0.1	6.7	332.8	79.0	78.2	5.1	548,858
003557	026387	Steadfast Insurance Company	Zurich Insurance US PC Group	018549	A+	Stable	XV	112	0.01	1,192	0.1	32.57	5.54	1,196,133	0.3	2.9	0.0	0.0	1.7	205.2	0.0	226.4	0.0	507,120
012478	025180	Stillwater Insurance Company	Stillwater Insurance Group	018606	A-	Stable	VIII	82	0.09	11,609	4.4	72.03	38.92	262,854	2.4	2.5	94.7	1.3	16.6	3.5	101.1	117.4	94.6	280,668
004496	016578	Stillwater Property and Casualty Ins Co	Stillwater Insurance Group	018606	A-	Stable	VIII	86	0.07	8,148	4.4	73.53	39.81	183,334	0.7	1.2	61.7	0.2	23.0	19.1	87.5	206.4	9.9	115,597
014175	014012	Stonegate Insurance Company	Producers National Group	018798	NR	...	...	117	0.01	617	2.0	32.43	15.01	30,787	3.3	3.9	104.8	1.3	(15.1)	43.6	105.8	113.3	87.4	20,164
020810	016848	Sutton Specialty Insurance Company	Sutton National Group	018947	A-	Stable	VIII	103	0.02	2,570	9.9	63.02	28.39	26,037	0.2	0.6	118.6	0.0	(3.6)	19.9	155.0	360.1	17.0	100,252
000884	022683	Teachers Insurance Company	Horace Mann Insurance Group	004934	A	Stable	IX	131	0.00	99	0.1	196.39	161.87	179,661	3.1	3.6	90.8	1.4	19.3	54.2	99.8	95.1	99.8	136,876
010600	029050	Tower Hill Preferred Insurance Company	Tower Hill Group	018636	NR	...	...	18	1.63	201,629	89.0	81.20	45.74	226,654	5.6	18.2	123.4	1.8	(26.6)	578.6	125.5	94.3	20.6	26,519
012359	011027	Tower Hill Prime Insurance Company	Tower Hill Group	018636	NR	...	...	29	0.90	111,293	48.1	139.18	90.73	231,388	2.4	8.1	171.3	0.6	(32.5)	341.9	174.6	95.0	20.0	81,088
013312	012538	Tower Hill Signature Insurance Company	Tower Hill Group	018636	NR	...	...	10	2.66	329,429	83.2	80.26	44.67	395,770	6.4	23.1	168.7	1.5	(66.0)	831.0	171.9	87.6	15.0	40,163
020786	022225	Trisura Insurance Company	Trisura US Insurance Group	018944	A-	Stable	IX	133	0.00	39	0.1	222.74	176.60	47,727	0.2	0.7	(26.1)	0.0	(2.6)	25.1	(0.1)	175.9	5.9	158,924
002174	021709	Truck Insurance Exchange	Farmers Insurance Group	000032	A	Stable	XV	36	0.67	82,516	6.1	113.15	65.01	1,348,671	4.2	4.5	102.5	1.7	2.9	23.3	102.8	51.5	93.6	758,062
020873	016881	Trusted Resource Underwriters Exchange	...	000000	A-	Stable	VI	111	0.01	1,382	100.0	117.52	18.45	1,382	0.0	0.1	(99.9)	0.0	(10.6)	3.3	(83.4)	999.9	(99.9)	43,268
002235	029459	Twin City Fire Insurance Company	Hartford Insurance Group	000048	A+	Stable	XV	141	0.00	4	0.0	347.44	6.44	1,763,540	2.1	2.1	80.2	0.6	11.9	0.0	92.1	156.8	9.3	282,716
022603	015885	TypTap Insurance Company	HCI Insurance Group	018848	NR	...	...	21	1.46	180,511	91.6	71.33	42.97	197,165	3.9	5.1	113.6	1.8	(44.3)	36.6	114.0	122.4	67.1	93,357
011998	010655	Unique Insurance Company	Producers National Group	018798	NR	...	...	122	0.00	313	0.3	61.78	47.70	106,586	7.8	9.3	116.0	2.9	(35.1)	40.5	117.3	100.4	72.9	33,168
012311	010969	United Property & Casualty Ins Co	United Insurance Group	018881	NR	...	...	7	3.23	401,030	44.6	126.63	80.89	898,357	5.6	15.2	131.6	1.6	(25.1)	663.2	133.8	49.4	30.8	169,245
000934	025941	United Services Automobile Association	USAA Group	004080	A++	Stable	XV	13	2.25	279,423	3.0	87.89	58.68	9,231,482	0.6	0.6	100.5	0.3	1.4	1.7	114.0	100.7	94.8	33,352,437
011600	010759	Universal North America Insurance Co	Universal Insurance Group of Puerto Rico	018672	B++	Negative	VII	50	0.43	53,609	21.0	135.71	88.74	254,754	3.1	8.9	140.5	1.0	(32.3)	316.2	145.4	89.5	26.5	68,926
012123	010861	Universal Property & Casualty Ins Co	Universal Insurance Holdings Group	018752	NR	...	...	1	10.43	1,294,053	77.8	92.39	67.35	1,662,599	6.1	8.7	111.6	2.9	(29.6)	109.7	112.8	103.7	65.1	378,750
022613	015900	US Coastal Property and Casualty Ins Co	US Coastal Insurance Group	018896	NR	...	...	62	0.22	27,568	98.1	55.33	31.36	28,106	1.8	2.5	99.4	0.9	3.4	27.0	99.2	142.8	67.7	26,194
004049	025968	USAA Casualty Insurance Company	USAA Group	004080	A++	Stable	XV	24	1.17	145,132	1.8	63.48	43.67	7,851,050	2.2	2.3	99.4	1.1	7.7	7.8	102.9	124.1	97.7	6,805,557
004865	018600	USAA General Indemnity Company	USAA Group	004080	A++	Stable	XV	46	0.49	60,439	1.2	68.80	48.89	5,041,302	3.1	3.3	96.8	1.7	10.8	8.0	100.2	121.9	95.9	3,000,787
020586	016237	Vault E&S Insurance Company	Vault Insurance Group	018961	A-	Negative	VIII	65	0.20	24,436	30.8	60.33	35.31	79,435	0.9	1.1	180.8	0.3	(23.6)	8.6	187.2	197.9	42.2	127,143
020564	016186	Vault Reciprocal Exchange	Vault Insurance Group	018961	A-	Negative	VIII	59	0.32	40,263	33.7	84.62	49.44	119,512	5.4	6.6	201.0	1.5	(76.9)	65.3	187.8	52.0	36.2	29,661
002086	020397	Vigilant Insurance Company	Chubb INA Group	018498	A++	Stable	XV	120	0.00	371	0.1	43.48	11.82	406,800	0.3	0.3	0.0	0.0	1.4	0.0	0.0	252.6	0.0	354,696
002861	040428	Voyager Indemnity Insurance Company	Assurant P&C Group	018523	A	Positive	XIII	93	0.05	5,765	2.8	71.71	27.16	203,105	4.5	6.0	91.7	2.1	16.4	65.0	95.3	102.2	51.7	49,670
003132	013196	Western World Insurance Company	American International Group	018540	A	Stable	XV	125	0.00	191	0.0	(75.85)	(87.97)	389,502	1.5	2.2	(99.9)	0.0	25.6	67.2	(99.9)	93.2	0.0	204,756
004127	011932	White Pine Insurance Company	Conifer Insurance Group	018792	B+	Stable	VII	127	0.00	184	0.7	999.99	999.99	27,126	2.9	3.5	104.3	1.2	(5.9)	37.4	105.8	114.8	84.9	23,603
000975	013234	Wilshire Insurance Company	IAT Insurance Group	018567	A-	Stable	X	73	0.14	17,676	13.8	71.37	43.36	127,820	3.3	3.4	105.0	1.4	17.4	9.1	109.6	135.3	99.6	149,483

Reflects companies that write at least \$2,000 of Florida homeowners multiperil coverage.

Source:  – Statement File - P/C, and State/Line (P/C Lines); data as of Oct. 27, 2022.