

**Net Underwriting Losses—Florida Domestic Insurers 2020 (Source: S&P Global)**

<b>Company or Group</b>	<b>Underwriting Loss</b>	<b>Notes</b>
Universal P&C Group	<b>\$217,386,000</b>	
FedNat Group	<b>\$143,538,000</b>	Includes fee adjustment of \$12,300,000
UPC Group	<b>\$135,755,000</b>	
Citizens P & C	<b>\$ 98,327,000</b>	
Lighthouse Property Ins.	<b>\$ 77,884,000</b>	
Tower Hill Group	<b>\$ 75,342,000</b>	Excludes Tower Hill Select and Omega which did not report
Heritage	<b>\$ 64,945,000</b>	
Progressive Group (ASI)	<b>\$ 64,430,000</b>	
People's Trust	<b>\$ 62,072,000</b>	Includes fee adjustment of \$32,731,000
Privilege Underwriters	<b>\$ 56,348,000</b>	
HCI Group	<b>\$ 51,326,000</b>	
American Integrity	<b>\$ 51,317,000</b>	Includes fee adjustment of \$48,200,000
Auto Club of Florida	<b>\$ 50,837,000</b>	
Florida Farm Bureau Casualty	<b>\$ 45,839,000</b>	
St. Johns Ins. Co.	<b>\$ 42,575,000</b>	
Gulfstream P & C	<b>\$ 41,407,000</b>	Includes fee adjustment of \$6,500,000
Security First Ins. Co.	<b>\$ 34,372,000</b>	
Florida Peninsula Group	<b>\$ 33,704,000</b>	
First Floridian (Travelers)	<b>\$ 29,568,000</b>	
Safepoint	<b>\$ 25,376,000</b>	Includes fee adjustment of \$18,000,000
State Farm of Florida	<b>\$ 23,408,000</b>	
Centauri Specialty Ins. Co.	<b>\$ 21,645,000</b>	
American Traditions	<b>\$ 19,356,000</b>	Includes fee adjustment of \$13,929,000
First Community Ins. Co.	<b>\$ 15,765,000</b>	
Southern Oak Ins, Co.	<b>\$ 14,458,000</b>	
Avatar	<b>\$ 14,269,000</b>	Includes fee adjustment of \$2,500,000
Frontline	<b>\$ 13,485,000</b>	
Florida Family Group	<b>\$ 11,148,000</b>	
Anchor Insurance Company	<b>\$ 9,916,000</b>	
Kin Insurance Network	<b>\$ 9,140,000</b>	
US Coastal P & C	<b>\$ 9,057,000</b>	
Safe Harbor	<b>\$ 8,121,000</b>	
Vault Ins. Reciprocal	<b>\$ 4,263,000</b>	
Cypress P & C	<b>\$ 3,642,000</b>	
American Modern	<b>\$ 1,832,000</b>	
Olympus Insurance	<b>No report</b>	
Southern Fidelity Group	<b>No report</b>	
Universal Ins. Co. of N. A.	<b>No report</b>	
<b>Total Net Underwriting Loss</b>	<b>\$1,581,843,000</b>	

