

Florida Homeowner Claims Closed in 2023 with No Payment to Policyholders

Insurance Company Name	State of Domicile	Total 2023 Claims Closed (number)	Claims Closed without Payment (number of 2023 claims)	Claims Closed without Payment (% of 2023 claims closed)
Citizens Property Ins Corp.	FL	N/A*	N/A*	N/A*
Castle Key Indemnity Co.	IL	22,652	10,667	47.1%
State Farm Florida Ins Co.	FL	19,022	8,829	46.4%
Castle Key Insurance Co.	IL	26,274	12,089	46.0%
Kin Interinsurance Network	FL	3,090	1,361	44.0%
Amer Integrity Ins Co. of FL	FL	5,158	2,263	43.9%
PURE Specialty Exchange	AZ	74	30	40.5%
People's Trust Insurance Co.	FL	1,974	766	38.8%
Amer Modern Ins Co. of FL Inc.	FL	1,328	500	37.7%
Olympus Insurance Co.	FL	1,394	520	37.3%
American Platinum P&C Ins Co.	FL	419	155	37.0%
Universal P&C Insurance Co.	FL	40,238	14,774	36.7%
First Protective Insurance Co.	FL	9,142	3,332	36.4%
Florida Peninsula Insurance Co	FL	2,720	985	36.2%
Edison Insurance Co.	FL	2,781	940	33.8%
Vyrd Insurance Co.	FL	867	290	33.4%
Tower Hill Prime Insurance Co.	FL	4,349	1,407	32.4%
Heritage P&C Insurance Co.	FL	7,421	2,322	31.3%
Slide Insurance Co.	FL	7,277	2,227	30.6%
US Coastal P&C Insurance Co.	FL	935	285	30.5%
Southern Oak Insurance Co.	FL	2,614	787	30.1%
ASI Assurance Corp.	FL	440	130	29.5%
Tower Hill Insurance Exchange	FL	8,187	2,395	29.3%
Homeowners Choice P&C Ins Co.	FL	2,384	685	28.7%
Florida Farm Bureau Cas Ins Co	FL	7,680	2,144	27.9%
FL Farm Bureau General Ins Co.	FL	4,111	1,111	27.0%
Safe Harbor Insurance Co.	FL	2,146	566	26.4%
Cypress P&C Insurance Co.	FL	2,242	569	25.4%
TypTap Insurance Co.	FL	3,879	938	24.2%
Tower Hill Preferred Ins Co.	FL	415	99	23.9%
ASI Preferred Insurance Corp.	FL	5,865	1,391	23.7%
Loggerhead Recpl Interinsuranc	FL	488	111	22.7%
American Traditions Ins Co.	FL	3,845	777	20.2%
Florida Family Home Ins Co.	FL	476	86	18.1%
Florida Family Insurance Co.	FL	1,428	257	18.0%
Trusted Resource Underwriters	FL	148	26	17.6%
Vault Reciprocal Exchange	FL	307	47	15.3%
Auto Club Insurance Co. of FL	FL	3,105	375	12.1%
First Floridian Auto & Home	FL	357	13	3.6%
Security First Insurance Co.	FL	3,710	122	3.3%
Monarch National Insurance Co.	FL	2,640	57	2.2%
TOTAL:		213,582	76,428	AVG: 35.8%

Source: 2023 Company Annual Statement, schedule P - Part 3A - Homeowners/Farmowners, column 11 & 12, row 11

* Citizens failed to submit data requested by insurance commissioners