



Prezados Senhores,

Ainda reflexos do Irma.

O jornal "Miami Herald" fez uma reportagem interessante, denominada "Will your insurance company be strong enough for Irma?", questionando se as seguradoras localizadas no Sul da Flórida estarão solventes após a passagem do furacão Irma.

Ver... [www.miamiherald.com/news/weather/hurricane/article171971572.html](http://www.miamiherald.com/news/weather/hurricane/article171971572.html)

A partir daí, o texto tem uma tabela interessante, avaliando indicadores de solvência das principais seguradoras da região. Por exemplo, os ratings, e os prêmios e os montantes de cobertura que cada uma das empresas tem especificamente contra riscos de vendaval.

## South Florida insurers: How safe are they?

More than 850,000 South Floridians in Miami-Dade, Broward and Monroe counties hold residential property insurance policies that include windstorm coverage as of March 31, 2017. While state-run Citizens Insurance holds the lion's share of policies, more than 100 other companies also hold policies in the region. The following chart shows the 10 biggest companies by the number of policies held, along with the dollar value of their total exposure and the dollar value of their premiums, and most recent rate changes requested and approved. Most are rated by AM Best or Demotech, two well-regarded insurance ratings firms.

Company ranked by number of policies in South Florida with wind coverage	Policies in force that include wind coverage	Percentage of total in the region	Total value of exposure for policies in force that include wind coverage	Percentage of total regional dollar value	Direct premium written for policies in force that include wind coverage		Demotech rating	AM Best rating	**Most recent statewide homeowner's rate change request/filing	**Final statewide homeowner's rate change approved
						Percentage				
<b>1</b> Citizens Property Insurance	182,990	20.65%	\$44,971,179,417	16.96%	\$438,351,526	19.46%	NR	NR	6.9	6.3
<b>2</b> Universal Property & Casualty Insurance	145,252	16.39%	35,807,382,198	13.51%	304,008,451	13.57%	A	NR	3.4	pending
<b>3</b> Heritage Property & Casualty Insurance	55,539	6.27%	17,209,643,703	6.49%	165,833,435	7.42%	A	NR	9.9	9.9
<b>4</b> People's Trust Insurance	43,663	4.93%	14,825,213,931	5.59%	109,010,324	4.83%	A	NR	14.5	16
<b>5</b> American Bankers Insurance Co. of Florida	42,098	4.75%	846,299,812	0.32%	8,279,189	0.36%	NR	A	0	pending
<b>6</b> Homeowners Choice Property & Casualty Insurance	36,611	4.13%	12,608,445,630	4.76%	127,107,775	5.67%	A	NR	3.3	8
<b>7</b> SafePoint	32,499	3.67%	7,282,207,740	2.75%	75,274,045	3.28%	A	B	11.7	pending
<b>8</b> Federated National Insurance	28,618	3.23%	11,910,706,475	4.49%	79,774,947	3.59%	A	NR	6.4	10
<b>9</b> United Property & Casualty Insurance	24,549	2.77%	7,895,422,918	2.98%	59,460,915	2.63%	A	NR	8.4	8.4
<b>10</b> Florida Peninsula Insurance	22,970	2.59%	7,743,243,330	2.92%	71,600,197	0.98%	A	NR	9.7	9.7

KEY: NR = not rated, \*Policies received and transferred include non-windstorm residential policies, \*\*Rate changes are as of 6/30/17 for homeowners multi-peril business lines and do not include: Filings with a zero rate level effect AND no territorial changes; recoupment filings; filings with a final status of "Error" or "Incomplete"; filings with a usage of "Information Only"; Insurance Services Office (ISO) or American Association of Insurance Services Filings.

Sources: Florida Office of Insurance Regulation, Florida Division of Corporations, demotech.com, ambest.com

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Cordialmente,

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