





Item 8.01 Other Events.

Name Change of Insurance Subsidiary

FedNat Holding Company (the “Company”) announced today that its primary insurance subsidiary has changed its name to FedNat Insurance Company (“FNIC”) from Federated National Insurance Company. A copy of the Company’s press release regarding this announcement is attached to this Current Report on Form 8-K as Exhibit 99.1, which shall not be deemed “filed” for purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the “Exchange Act”), or otherwise subject to the liabilities of that section, and it shall not be deemed incorporated by reference in any filing under the Securities Act of 1933, as amended, or under the Exchange Act, whether made before or after the date hereof, except as expressly set forth by specific reference in such filing to this Current Report on Form 8-K.

2018-2019 Quota Share Reinsurance Agreement

The Company has agreed to the terms of FNIC’s quota share reinsurance program for 2018-2019, which is one of the means by which the Company reinsures (cedes) a portion of written premiums to limit FNIC’s loss exposure. This program, a new 2% quota share on FNIC’s Florida homeowners book of business, will become effective on July 1, 2018 on an in-force, new and renewal basis excluding named storms. In addition, this quota share allows FNIC the flexibility to increase or decrease the cession percentage up to three times during the term of the agreement.

The existing 10% quota share expires on July 1, 2018 on a cut-off basis, meaning that the reinsurer will not be liable (under this agreement) for losses as a result of occurrences taking place after the date of termination, and the unearned premium previously ceded will be returned to FNIC.

Forward-Looking Statements

Statements in this Current Report on Form 8-K that are not historical fact are forward-looking statements that are subject to certain risks and uncertainties that could cause actual events and results to differ materially from those discussed herein. The risks and uncertainties include, without limitation, risks and uncertainties relating to or resulting from matters described from time to time by the Company in releases and publications, and in periodic reports and other documents filed with the U. S. Securities and Exchange Commission. Any such forward-looking statements speak only as of the date on which they are made and the Company does not undertake any obligation to update publicly or revise any forward-looking statements to reflect circumstances or events that occur after the date the forward-looking statements are made.

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits.

99.1 FedNat Holding Company press release dated June 29, 2018

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SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

FEDNAT HOLDING  
COMPANY

Date: June 29, 2018 By: /s/ Ronald A. Jordan

Name: Ronald A. Jordan

Title: Chief Financial Officer

(Principal Financial Officer)

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