

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the
Securities Exchange Act of 1934

Date of Report: June 29, 2018
(Date of earliest event reported)

FEDNAT HOLDING COMPANY
(Exact name of registrant as specified in its charter)

<u>Florida</u> (State or other jurisdiction of incorporation)	<u>000-25001</u> (Commission File Number)	<u>65-0248866</u> (I.R.S. Employer Identification No.)
<u>14050 N.W. 14th Street, Suite 180</u> <u>Sunrise, FL</u> (Address of principal executive offices)	<u>33323</u> (Zip Code)	

Registrant's telephone number, including area code: (800) 293-2532

FEDERATED NATIONAL HOLDING COMPANY
(Former Name or Former Address, if Changed Since Last Report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

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

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)

FOR IMMEDIATE RELEASE CONTACT:

Michael H. Braun, CEO (954) 308-1322
Ronald Jordan, CFO (954) 308-1363
Erick A. Fernandez, CAO (954) 308-1341
FedNat Holding Company



FEDNAT INSURANCE COMPANY ANNOUNCES ITS NEW NAME

FedNat's refreshed brand represents its forward-looking strategy

Sunrise, Florida, June 29, 2018 – FedNat Holding Company (the “Company”), formerly known as Federated National Holding Company (Nasdaq: FNHC), announced today the rebranding of its largest insurance subsidiary to the FedNat name. The Company through its wholly owned subsidiaries, is authorized to underwrite and/or place homeowners multi-peril, federal flood and other lines of insurance in Florida and other states. The Company markets, distributes and services its own and third-party insurers’ products and other services through a network of independent and general agents.

FedNat Insurance Company (“FNIC”), formerly known as Federated National Insurance Company, changed its name after recently receiving approval from the Florida Office of Insurance Regulation (“OIR”). FNIC, with operations in several coastal states, has filed notice of the name change for processing with the insurance departments in the additional states where it serves policyholders.

Michael H. Braun, CEO and President, said, “We are excited with our name change which will match our branding initiative which includes aligning our holding company, largest insurance company and our managing general agency with the same FedNat name that our partner agents and staff have known us by for a long time. Our mission remains the same which is to provide best-in-class service to our policyholders and partner agents while providing an appropriate return to our shareholders.”

The Company received approval to change its name at its most recent annual meeting of shareholders. Its trading symbol on Nasdaq, FNHC, and its Company website, www.fednat.com, remain the same.

About the Company

The Company, through its wholly owned subsidiaries, is authorized to underwrite and/or place homeowners multi-peril, federal flood and other lines of insurance in Florida and other states. The Company markets, distributes and services its own and third-party insurers’ products and other services through a network of independent and general agents.

This release contains certain statements that may be deemed "forward-looking statements" within the meaning of Section 21E of the Securities Exchange Act of 1934. All statements, other than statements of historical fact, that address activities, events or developments that we or our management intends, expects, projects, believes or anticipates will or may occur in the future are forward-looking statements. Such statements are based upon certain assumptions and assessments made by our management in light of their experience and their perception of historical trends, current economic and industry conditions, expected future developments and other factors they believe to be appropriate. The forward-looking statements included in this release are also subject to a number of material risks and uncertainties, including but not limited to economic, competitive, governmental, and technological factors affecting our operations, markets, insurance products, claims experience, reinsurance and other costs. Such forward-looking statements are not guarantees of future results, and actual results, developments and business decisions may differ materially from those anticipated by such forward-looking statements. We identify the principal risks and uncertainties that affect our performance in our Form 10-K and other filings with the Securities and Exchange Commission. Readers are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the date on which they are made. We do 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.