

Sustainable, Long-Term Solutions Tailored to Florida's Unique Market



Why Choose Us

Mangrove was established with the strategic vision of providing sustainable, long-term P&C solutions tailored to Florida's unique market, and is designed to meet the evolving needs of policyholders and independent agents while fostering market stability and resilience.



Florida Focused

Florida is a special state for Mangrove's leadership, and they want it to remain a beautiful state for generations to come. They are committed to delivering efficient, customer-centric services through partnerships with local independent agents in all 67 Florida counties. Mangrove's disciplined, data-driven approach will provide homeowners with actuarially sound, competitive rates that are steeped in strong catastrophic event risk management.



Partner to Independent Agents

Florida's independent agents are intrinsic to the stability of the Florida's homeowners' market and have helped the market weather both meteorological and man-made storms. Mangrove is dedicated to the independent agent channel, and building a roster of outstanding, stable relationships to better serve our joint customer, Florida homeowners.



Financial Strength

Mangrove plans to operate as a permanent franchise in the Florida market. Building on the relationships of its founders, its investments in data capture and transparency, its partnership ethos, and its strategic, long-term focus, Mangrove plans to invest in reinsurance and risk transfer protection at levels which will set a new standard in Florida.



A Clean Balance Sheet

A new entrant, Mangrove has no legacy exposures, or lingering complexities from past periods to manage. Together, we can focus on your future.



Investments in Technology

Mangrove has made substantial investments in systems, data and analytical tools to support its underwriting, and to support its agency partners with nimble, rapid, point of sale tools.



Risk Management

Mangrove's comprehensive risk management strategy is designed to enhance financial strength, protect policyholder surplus and ensure longevity. Mangrove is committed to being a permanent solution Floridians can turn to in protecting their property.



Employment Opportunities

Mangrove is actively seeking, and is in active discussions with, expert, high integrity insurance professionals to help lead its operations. Mangrove is building a lean, collaborative culture with a foundation of experience across Florida's property insurance market cycles.



Financial Strength Rating

Mangrove has applied for a Financial Strength Rating[®] from Demotech, Inc., and plans to begin writing homeowners coverage for policyholders outside of Citizens Property Insurance Corporation as soon as possible after receipt of that rating.