

Mangrove Property Insurance Names Tim Cotton as COO, And Hires Additional Top P&C Professionals

New Hires Demonstrate Mangrove's Commitment to High-Level Service

ST. PETERSBURG, FL, UNITED STATES, March 25, 2025 /EINPresswire.com/ -- Mangrove Property Insurance Company (Mangrove) is pleased to announce the appointment of Tim Cotton as Chief Operating Officer.

Cotton, a seasoned property insurance leader has dedicated 30 years to the industry, 28 of which have been in the Florida property market. He earned a bachelor's degree and holds the CPCU, AIC, COIP, LSSBB professional designations.



Cotton brings strong relationships with independent agents and reinsurers to Mangrove, further intensifying Mangrove's deep bench of experience. His extensive career includes experience in the Chief Operating Officer role with responsibilities for underwriting, policy services, sales and marketing, and claims. Cotton is well known in the market for, among other things, his pioneering work developing option to repair and home restoration programs.

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Stephen Weinstein

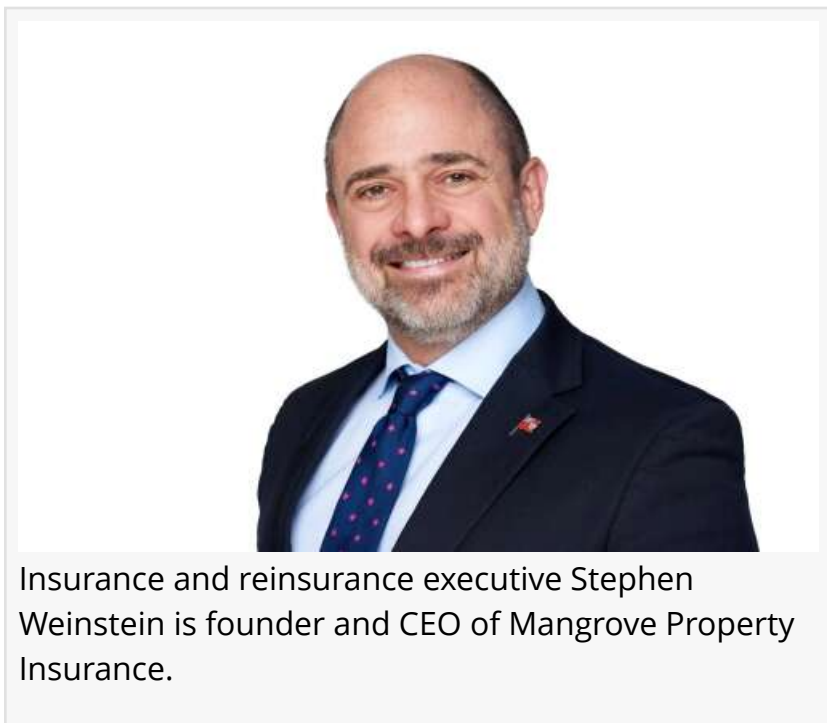
“Great companies are built by great teams. Mangrove is determined to be a long-term, stable property insurance solution in Florida, and is dedicated to a high level of underwriting and claims service,” said Stephen Weinstein,

CEO of Mangrove. “Our strategy requires experienced, expert and ethical leadership. We're grateful that Tim, who embodies those attributes, has elected to join Mangrove and our outstanding leadership team.”

Joining Cotton in leadership roles at Mangrove are:

Chris August, Head of Distribution: Chris brings more than 23 years of insurance industry experience and possesses extensive expertise throughout the entire insurance value chain.

Allan Franklin, CPA, CFE, Chief Financial Officer & Treasurer: Allan brings more than 15 years of accounting experience in the public and private sectors, with a focus on the P&C insurance industry. Allan's expertise includes financial reporting, ensuring compliance, and providing actionable insights to support ethical and effective decision-making.



Insurance and reinsurance executive Stephen Weinstein is founder and CEO of Mangrove Property Insurance.

Eduardo Miranda, SVP Risk, Underwriting & Analytics: An insurance operations executive with 25-plus years of experience, Eduardo is proficient in multiple industry functions, including underwriting, CAT modeling, risk and exposure management, reinsurance placement, data analytics and loss control. Eduardo comes to Mangrove from Universal North America Insurance Company.

Brian Turnau, Claims Director: Brian has more than 20 years of professional insurance industry experience, with much of that experience focused on claims-related operations for multiple carriers. His claims service experience also spans multiple catastrophic weather events.

Mangrove was approved to provide P&C insurance to Florida homeowners earlier this year by Florida's Office of Insurance Regulation (OIR). Florida's OIR has also approved Mangrove to assume HO and DP policies from Citizens Property Insurance Corporation (Citizens) during the April and June 2025 processes.

Mangrove is armed with a Financial Stability Rating® (FSR) of A, Exceptional from Demotech, Inc., and brings a strong initial capital base as they partner with Florida's independent agents to provide a private market solution for eligible homeowners.

Mangrove will soon begin writing new business homeowners coverage on a voluntary basis outside of Citizens. For more information about Mangrove, including agency appointment requests, visit [Mangrove-FL.com](https://www.Mangrove-FL.com).

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