

Top 10 Insurers for Top 10 Counties
Florida Personal Residential Property - Multi-Peril Homeowners
 QUASR data as of September 30, 2016

Carrier	09/30/16	TIV(000's)	Market Share	09/30/15	TIV(000's)	Market Share
Miami-Dade						
CITIZENS PROPERTY INSURANCE CORPORATION	\$	14,158,548	12%	\$	14,675,338	13%
STATE FARM FLORIDA INSURANCE COMPANY	\$	10,950,705	10%	\$	10,950,705	10%
AIG PROPERTY CASUALTY COMPANY	\$	10,216,659	9%	\$	9,602,253	9%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$	9,855,416	9%	\$	7,686,124	7%
PEOPLE'S TRUST INSURANCE COMPANY	\$	8,252,010	7%	\$	6,581,865	6%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$	7,698,482	7%	\$	7,443,525	7%
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	\$	3,594,074	3%	\$	3,090,381	3%
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY, INC.	\$	3,168,897	3%	\$	3,455,374	3%
FLORIDA PENINSULA INSURANCE COMPANY	\$	3,145,429	3%	\$	3,624,490	3%
FEDERAL INSURANCE COMPANY	\$	2,720,913	2%	\$	2,470,435	2%
ALL OTHER INSURERS	\$	40,593,357	35%	\$	42,272,345	38%
TOTAL FOR ALL CARRIERS	\$	114,354,490	100%	\$	111,852,835	100%
Pinellas						
CITIZENS PROPERTY INSURANCE CORPORATION	\$	8,344,949	12%	\$	8,878,863	13%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$	6,516,304	9%	\$	6,408,249	10%
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY, INC.	\$	5,093,927	7%	\$	5,529,907	8%
FLORIDA PENINSULA INSURANCE COMPANY	\$	4,627,964	7%	\$	4,196,668	6%
FEDERATED NATIONAL INSURANCE COMPANY	\$	4,136,584	6%	\$	3,538,055	5%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$	3,657,687	5%	\$	3,355,860	5%
FIRST PROTECTIVE INSURANCE COMPANY	\$	2,712,402	4%	\$	1,943,296	3%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$	2,703,192	4%	\$	2,337,983	4%
SECURITY FIRST INSURANCE COMPANY	\$	2,638,620	4%	\$	2,051,491	3%
PEOPLE'S TRUST INSURANCE COMPANY	\$	2,284,535	3%	\$	2,124,785	3%
ALL OTHER INSURERS	\$	26,589,587	38%	\$	26,374,451	40%
TOTAL FOR ALL CARRIERS	\$	69,305,750	100%	\$	66,739,608	100%
Broward						
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$	16,461,887	13%	\$	14,916,558	12%
FEDERATED NATIONAL INSURANCE COMPANY	\$	9,324,899	7%	\$	8,696,807	7%
STATE FARM FLORIDA INSURANCE COMPANY	\$	9,095,063	7%	\$	9,095,063	7%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$	7,280,235	6%	\$	6,800,488	5%
CITIZENS PROPERTY INSURANCE CORPORATION	\$	7,033,037	6%	\$	6,777,988	5%
PEOPLE'S TRUST INSURANCE COMPANY	\$	6,929,528	5%	\$	6,497,631	5%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$	4,680,392	4%	\$	3,937,948	3%
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY, INC.	\$	4,622,292	4%	\$	5,151,659	4%
FLORIDA PENINSULA INSURANCE COMPANY	\$	4,570,952	4%	\$	5,014,030	4%
AIG PROPERTY CASUALTY COMPANY	\$	4,274,532	3%	\$	3,971,111	3%
ALL OTHER INSURERS	\$	53,156,487	42%	\$	53,641,859	43%
TOTAL FOR ALL CARRIERS	\$	127,429,303	100%	\$	124,501,142	100%
Palm Beach						
AIG PROPERTY CASUALTY COMPANY	\$	16,883,785	10%	\$	15,615,674	10%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$	14,573,381	9%	\$	12,794,836	8%
FEDERATED NATIONAL INSURANCE COMPANY	\$	14,241,042	9%	\$	13,607,387	9%
FEDERAL INSURANCE COMPANY	\$	12,427,286	7%	\$	10,973,085	7%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$	7,911,141	5%	\$	8,264,927	5%
TOWER HILL PRIME INSURANCE COMPANY	\$	6,096,849	4%	\$	6,029,900	4%
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	\$	5,651,145	3%	\$	4,482,495	3%
STATE FARM FLORIDA INSURANCE COMPANY	\$	5,106,191	3%	\$	5,106,191	3%
FLORIDA PENINSULA INSURANCE COMPANY	\$	4,652,199	3%	\$	5,038,238	3%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$	4,497,017	3%	\$	4,254,394	3%
ALL OTHER INSURERS	\$	74,557,915	45%	\$	73,778,629	46%
TOTAL FOR ALL CARRIERS	\$	166,597,949	100%	\$	159,945,756	100%

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Hernando						
CITIZENS PROPERTY INSURANCE CORPORATION	\$	3,127,548	19%	\$	3,486,878	22%
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$	2,924,846	18%	\$	2,248,137	14%
STATE FARM FLORIDA INSURANCE COMPANY	\$	1,769,352	11%	\$	1,769,352	11%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$	1,446,083	9%	\$	1,318,455	8%
SECURITY FIRST INSURANCE COMPANY	\$	1,307,010	8%	\$	919,979	6%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$	1,024,522	6%	\$	827,898	5%
SOUTHERN FIDELITY PROPERTY & CASUALTY, INC.	\$	646,462	4%	\$	814,243	5%
SAFEPOINT INSURANCE COMPANY	\$	531,078	3%	\$	575,135	4%
FLORIDA FARM BUREAU CASUALTY INSURANCE COMPANY	\$	324,402	2%	\$	329,465	2%
FLORIDA PENINSULA INSURANCE COMPANY	\$	296,750	2%	\$	336,963	2%
ALL OTHER INSURERS	\$	3,174,508	19%	\$	3,261,334	21%
TOTAL FOR ALL CARRIERS	\$	16,572,560	100%	\$	15,887,838	100%
Pasco						
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$	6,111,384	15%	\$	5,051,243	13%
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$	5,562,990	13%	\$	5,059,235	13%
SECURITY FIRST INSURANCE COMPANY	\$	4,459,163	11%	\$	3,659,218	9%
STATE FARM FLORIDA INSURANCE COMPANY	\$	3,501,884	8%	\$	3,501,884	9%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$	3,214,394	8%	\$	3,276,689	8%
CITIZENS PROPERTY INSURANCE CORPORATION	\$	2,847,953	7%	\$	3,302,918	8%
TOWER HILL PRIME INSURANCE COMPANY	\$	1,234,649	3%	\$	1,099,982	3%
SOUTHERN FIDELITY PROPERTY & CASUALTY, INC.	\$	1,175,974	3%	\$	1,441,990	4%
FLORIDA PENINSULA INSURANCE COMPANY	\$	965,599	2%	\$	947,187	2%
UNITED SERVICES AUTOMOBILE ASSOCIATION	\$	842,928	2%	\$	898,426	2%
ALL OTHER INSURERS	\$	11,603,081	28%	\$	11,224,398	28%
TOTAL FOR ALL CARRIERS	\$	41,519,998	100%	\$	39,463,171	100%
Hillsborough						
STATE FARM FLORIDA INSURANCE COMPANY	\$	10,810,151	10%	\$	10,810,151	10%
SECURITY FIRST INSURANCE COMPANY	\$	9,287,855	9%	\$	8,257,867	8%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$	5,780,682	5%	\$	5,702,527	6%
FEDERATED NATIONAL INSURANCE COMPANY	\$	4,773,044	4%	\$	4,391,240	4%
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$	4,564,390	4%	\$	3,716,731	4%
TOWER HILL PRIME INSURANCE COMPANY	\$	4,516,309	4%	\$	3,997,491	4%
UNITED SERVICES AUTOMOBILE ASSOCIATION	\$	4,426,994	4%	\$	4,556,590	4%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$	4,379,858	4%	\$	4,232,045	4%
FEDERAL INSURANCE COMPANY	\$	3,126,276	3%	\$	3,253,947	3%
ST. JOHNS INSURANCE COMPANY, INC.	\$	2,747,126	3%	\$	2,239,874	2%
ALL OTHER INSURERS	\$	53,842,159	50%	\$	52,292,433	51%
TOTAL FOR ALL CARRIERS	\$	108,254,844	100%	\$	103,450,897	100%
Sarasota						
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$	6,570,567	13%	\$	6,789,198	14%
FIRST PROTECTIVE INSURANCE COMPANY	\$	3,430,898	7%	\$	2,869,566	6%
FEDERATED NATIONAL INSURANCE COMPANY	\$	3,120,584	6%	\$	2,862,283	6%
TOWER HILL PRIME INSURANCE COMPANY	\$	2,875,297	5%	\$	2,689,617	5%
ASI PREFERRED INSURANCE CORP.	\$	2,783,254	5%	\$	2,867,479	6%
ST. JOHNS INSURANCE COMPANY, INC.	\$	2,662,613	5%	\$	2,515,248	5%
OLYMPUS INSURANCE COMPANY	\$	2,158,206	4%	\$	2,021,434	4%
FLORIDA PENINSULA INSURANCE COMPANY	\$	1,714,410	3%	\$	1,617,361	3%
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$	1,598,225	3%	\$	955,071	2%
PEOPLE'S TRUST INSURANCE COMPANY	\$	1,575,305	3%	\$	1,290,316	3%
ALL OTHER INSURERS	\$	23,984,816	46%	\$	23,426,909	47%
TOTAL FOR ALL CARRIERS	\$	52,474,176	100%	\$	49,904,483	100%

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Brevard						
FEDERATED NATIONAL INSURANCE COMPANY	\$	6,398,084	11%	\$	6,206,354	11%
STATE FARM FLORIDA INSURANCE COMPANY	\$	5,638,670	10%	\$	5,638,670	10%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$	4,329,193	7%	\$	4,415,156	8%
FIRST PROTECTIVE INSURANCE COMPANY	\$	3,491,704	6%	\$	2,776,605	5%
ST. JOHNS INSURANCE COMPANY, INC.	\$	3,307,960	6%	\$	3,372,088	6%
UNITED SERVICES AUTOMOBILE ASSOCIATION	\$	2,747,875	5%	\$	2,815,315	5%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$	2,572,027	4%	\$	2,550,729	5%
PEOPLE'S TRUST INSURANCE COMPANY	\$	2,232,361	4%	\$	2,414,829	4%
FLORIDA PENINSULA INSURANCE COMPANY	\$	2,027,845	3%	\$	1,517,257	3%
SECURITY FIRST INSURANCE COMPANY	\$	2,014,227	3%	\$	1,486,429	3%
ALL OTHER INSURERS	\$	23,498,809	40%	\$	23,133,733	41%
TOTAL FOR ALL CARRIERS	\$	58,258,755	100%	\$	56,327,164	100%

Manatee						
ST. JOHNS INSURANCE COMPANY, INC.	\$	3,371,672	9%	\$	3,033,137	9%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$	2,849,866	8%	\$	2,742,188	8%
ASI PREFERRED INSURANCE CORP.	\$	2,243,278	6%	\$	2,064,724	6%
FEDERATED NATIONAL INSURANCE COMPANY	\$	2,110,473	6%	\$	1,937,007	6%
TOWER HILL PRIME INSURANCE COMPANY	\$	2,060,982	6%	\$	1,729,730	5%
OLYMPUS INSURANCE COMPANY	\$	1,699,850	5%	\$	1,695,252	5%
FIRST PROTECTIVE INSURANCE COMPANY	\$	1,595,672	4%	\$	1,272,506	4%
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$	1,541,162	4%	\$	1,333,130	4%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$	1,495,553	4%	\$	1,630,218	5%
FLORIDA PENINSULA INSURANCE COMPANY	\$	1,345,632	4%	\$	1,336,817	4%
ALL OTHER INSURERS	\$	16,551,956	28%	\$	16,041,162	28%
TOTAL FOR ALL CARRIERS	\$	36,866,095	100%	\$	34,815,872	100%

Personal Residential Multi-Peril Homeowners Policies Assumed from Citizens		
Carrier	2015	Q3 2016
AMERICAN COLONIAL INSURANCE COMPANY	1,153	0
ANCHOR PROPERTY & CASUALTY INSURANCE COMPANY	20,643	2,270
AVATAR PROPERTY & CASUALTY INSURANCE COMPANY	2,174	0
CYPRESS PROPERTY & CASUALTY INSURANCE COMPANY	722	0
FIRST COMMUNITY INSURANCE COMPANY	1,277	0
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	39,372	8,389
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY, INC.	814	0
MOUNT BEACON INSURANCE COMPANY	6,080	0
OLYMPUS INSURANCE COMPANY	2,148	0
PREPARED INSURANCE COMPANY	1,906	0
SAFEPOINT INSURANCE COMPANY	5,154	2,575
SOUTHERN OAK INSURANCE COMPANY	1,517	1,431
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	8,092	0
Grand Total	91,052	14,665

Notes:

- (1) QUASR data provided by the Office of Insurance Regulation
- (2) Includes admitted insurers (and Citizens) writing personal residential property statewide
- (3) State Farm Florida filed QUASR data as "trade secret" with the OIR beginning first quarter 2014.
This exhibit reflects values for State Farm Florida as reported fourth quarter 2013.
- (4) Policy type is Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied
- (5) These counties represent the 10 counties with the largest Citizens total insured value