

Top 10 Insurers for Top 10 Counties
Florida Personal Residential Property - Multi-Peril Homeowners
QUASR data as of December 31, 2016

Carrier	12/31/16 TIV(000's)	Market Share	12/31/15 TIV(000's)	Market Share
Miami-Dade				
CITIZENS PROPERTY INSURANCE CORPORATION	\$ 14,021,158	12%	\$ 13,219,390	12%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 10,950,705	10%	\$ 10,950,705	10%
AIG PROPERTY CASUALTY COMPANY	\$ 10,264,845	9%	\$ 9,903,251	9%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 10,215,723	9%	\$ 8,006,767	7%
PEOPLE'S TRUST INSURANCE COMPANY	\$ 8,323,447	7%	\$ 7,190,111	6%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 7,411,673	6%	\$ 8,427,541	7%
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	\$ 3,824,934	3%	\$ 3,092,266	3%
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY, INC.	\$ 3,110,661	3%	\$ 3,414,898	3%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 3,094,315	3%	\$ 3,478,393	3%
FEDERAL INSURANCE COMPANY	\$ 2,770,636	2%	\$ 2,510,295	2%
ALL OTHER INSURERS	\$ 40,472,008	35%	\$ 43,178,140	38%
TOTAL FOR ALL CARRIERS	\$ 114,460,106	100%	\$ 113,371,758	100%
Pinellas				
CITIZENS PROPERTY INSURANCE CORPORATION	\$ 7,977,897	11%	\$ 7,988,267	12%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 6,571,041	9%	\$ 6,579,948	10%
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY, INC.	\$ 5,163,853	7%	\$ 5,414,313	8%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 4,717,927	7%	\$ 4,256,488	6%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 4,112,183	6%	\$ 3,788,725	6%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 3,713,567	5%	\$ 3,444,722	5%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$ 2,779,133	4%	\$ 2,583,507	4%
FIRST PROTECTIVE INSURANCE COMPANY	\$ 2,770,737	4%	\$ 2,125,149	3%
SECURITY FIRST INSURANCE COMPANY	\$ 2,726,687	4%	\$ 2,195,017	3%
TOWER HILL PRIME INSURANCE COMPANY	\$ 2,322,994	3%	\$ 2,318,619	3%
ALL OTHER INSURERS	\$ 26,685,781	38%	\$ 26,739,994	40%
TOTAL FOR ALL CARRIERS	\$ 69,541,800	100%	\$ 67,434,749	100%
Broward				
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 16,867,382	13%	\$ 15,153,638	12%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 9,095,063	7%	\$ 9,095,063	7%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 9,028,563	7%	\$ 9,060,872	7%
CITIZENS PROPERTY INSURANCE CORPORATION	\$ 7,084,955	6%	\$ 6,178,698	5%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 7,061,296	6%	\$ 7,686,210	6%
PEOPLE'S TRUST INSURANCE COMPANY	\$ 6,740,580	5%	\$ 6,679,980	5%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$ 4,855,790	4%	\$ 4,061,765	3%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 4,514,819	4%	\$ 4,835,146	4%
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY, INC.	\$ 4,469,121	4%	\$ 5,049,436	4%
AIG PROPERTY CASUALTY COMPANY	\$ 4,245,232	3%	\$ 4,077,594	3%
ALL OTHER INSURERS	\$ 53,593,753	42%	\$ 53,428,039	43%
TOTAL FOR ALL CARRIERS	\$ 127,556,554	100%	\$ 125,306,441	100%
Hernando				
CITIZENS PROPERTY INSURANCE CORPORATION	\$ 3,080,504	19%	\$ 3,240,337	20%
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$ 3,027,570	18%	\$ 2,517,017	15%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 1,769,352	11%	\$ 1,769,352	11%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 1,439,729	9%	\$ 1,504,312	9%
SECURITY FIRST INSURANCE COMPANY	\$ 1,356,901	8%	\$ 1,038,747	6%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 1,042,878	6%	\$ 884,048	5%
SOUTHERN FIDELITY PROPERTY & CASUALTY, INC.	\$ 618,783	4%	\$ 788,755	5%
SAFEPOINT INSURANCE COMPANY	\$ 533,701	3%	\$ 590,936	4%
FLORIDA FARM BUREAU CASUALTY INSURANCE COMPANY	\$ 321,951	2%	\$ 329,605	2%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 295,954	2%	\$ 323,061	2%
ALL OTHER INSURERS	\$ 3,158,722	19%	\$ 3,279,314	20%
TOTAL FOR ALL CARRIERS	\$ 16,646,046	100%	\$ 16,265,484	100%

Top 10 Insurers for Top 10 Counties
Florida Personal Residential Property - Multi-Peril Homeowners
QUASR data as of December 31, 2016

Carrier	12/31/16 TIV(000's)	Market Share	12/31/15 TIV(000's)	Market Share
Palm Beach				
AIG PROPERTY CASUALTY COMPANY	\$ 16,733,718	10%	\$ 16,245,877	10%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 14,870,919	9%	\$ 13,167,572	8%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 13,816,724	8%	\$ 14,070,979	9%
FEDERAL INSURANCE COMPANY	\$ 12,779,812	8%	\$ 11,382,645	7%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$ 7,868,955	5%	\$ 8,140,798	5%
TOWER HILL PRIME INSURANCE COMPANY	\$ 6,523,537	4%	\$ 6,074,470	4%
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	\$ 5,982,930	4%	\$ 4,398,214	3%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 5,106,191	3%	\$ 5,106,191	3%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 4,593,330	3%	\$ 4,915,719	3%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 4,397,999	3%	\$ 4,565,056	3%
ALL OTHER INSURERS	\$ 74,717,183	45%	\$ 73,773,013	46%
TOTAL FOR ALL CARRIERS	\$ 167,391,297	100%	\$ 161,840,534	100%
Pasco				
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 6,247,651	15%	\$ 5,352,134	13%
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$ 5,671,900	14%	\$ 5,448,759	14%
SECURITY FIRST INSURANCE COMPANY	\$ 4,555,341	11%	\$ 3,858,499	10%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 3,501,884	8%	\$ 3,501,884	9%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 3,177,919	8%	\$ 3,370,616	8%
CITIZENS PROPERTY INSURANCE CORPORATION	\$ 2,657,442	6%	\$ 2,943,163	7%
TOWER HILL PRIME INSURANCE COMPANY	\$ 1,322,358	3%	\$ 1,121,333	3%
SOUTHERN FIDELITY PROPERTY & CASUALTY, INC.	\$ 1,136,885	3%	\$ 1,380,443	3%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 961,874	2%	\$ 948,501	2%
UNITED SERVICES AUTOMOBILE ASSOCIATION	\$ 828,995	2%	\$ 886,002	2%
ALL OTHER INSURERS	\$ 11,821,098	28%	\$ 11,427,555	28%
TOTAL FOR ALL CARRIERS	\$ 41,883,346	100%	\$ 40,238,890	100%
Hillsborough				
STATE FARM FLORIDA INSURANCE COMPANY	\$ 10,810,151	10%	\$ 10,810,151	10%
SECURITY FIRST INSURANCE COMPANY	\$ 9,361,377	9%	\$ 8,541,904	8%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 5,887,219	5%	\$ 5,694,743	5%
TOWER HILL PRIME INSURANCE COMPANY	\$ 4,757,521	4%	\$ 4,008,445	4%
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$ 4,744,587	4%	\$ 4,206,831	4%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 4,721,719	4%	\$ 4,638,482	4%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 4,390,354	4%	\$ 4,245,938	4%
UNITED SERVICES AUTOMOBILE ASSOCIATION	\$ 4,390,177	4%	\$ 4,525,802	4%
FEDERAL INSURANCE COMPANY	\$ 3,089,241	3%	\$ 3,224,580	3%
ST. JOHNS INSURANCE COMPANY, INC.	\$ 2,898,518	3%	\$ 2,242,521	2%
ALL OTHER INSURERS	\$ 53,431,497	49%	\$ 52,473,705	50%
TOTAL FOR ALL CARRIERS	\$ 108,482,362	100%	\$ 104,613,102	100%
Sarasota				
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$ 6,531,817	13%	\$ 6,719,752	13%
FIRST PROTECTIVE INSURANCE COMPANY	\$ 3,532,689	7%	\$ 3,040,570	6%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 3,047,665	6%	\$ 2,987,224	6%
TOWER HILL PRIME INSURANCE COMPANY	\$ 2,991,424	6%	\$ 2,729,763	5%
ASI PREFERRED INSURANCE CORP.	\$ 2,769,020	5%	\$ 2,877,378	6%
ST. JOHNS INSURANCE COMPANY, INC.	\$ 2,704,180	5%	\$ 2,538,688	5%
OLYMPUS INSURANCE COMPANY	\$ 2,168,096	4%	\$ 2,094,710	4%
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$ 1,789,514	3%	\$ 1,142,800	2%
PEOPLE'S TRUST INSURANCE COMPANY	\$ 1,580,648	3%	\$ 1,420,626	3%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 1,541,609	3%	\$ 1,541,609	3%
ALL OTHER INSURERS	\$ 22,617,383	44%	\$ 23,567,814	47%
TOTAL FOR ALL CARRIERS	\$ 51,274,043	100%	\$ 50,660,934	100%

Top 10 Insurers for Top 10 Counties
Florida Personal Residential Property - Multi-Peril Homeowners
QUASR data as of December 31, 2016

Carrier	12/31/16 TIV(000's)	Market Share	12/31/15 TIV(000's)	Market Share
Brevard				
FEDERATED NATIONAL INSURANCE COMPANY	\$ 6,308,419	11%	\$ 6,373,541	11%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 5,638,670	10%	\$ 5,638,670	10%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$ 4,304,519	7%	\$ 4,399,196	8%
FIRST PROTECTIVE INSURANCE COMPANY	\$ 3,554,672	6%	\$ 2,988,995	5%
ST. JOHNS INSURANCE COMPANY, INC.	\$ 3,287,708	6%	\$ 3,363,023	6%
UNITED SERVICES AUTOMOBILE ASSOCIATION	\$ 2,752,439	5%	\$ 2,797,359	5%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 2,572,864	4%	\$ 2,544,393	4%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 2,171,249	4%	\$ 1,542,905	3%
PEOPLE'S TRUST INSURANCE COMPANY	\$ 2,158,921	4%	\$ 2,452,307	4%
SECURITY FIRST INSURANCE COMPANY	\$ 2,080,301	4%	\$ 1,619,251	3%
ALL OTHER INSURERS	\$ 23,718,397	41%	\$ 23,056,434	41%
TOTAL FOR ALL CARRIERS	\$ 58,548,158	100%	\$ 56,776,073	100%
Manatee				
ST. JOHNS INSURANCE COMPANY, INC.	\$ 3,458,090	9%	\$ 3,076,743	9%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$ 2,873,397	8%	\$ 2,750,373	8%
ASI PREFERRED INSURANCE CORP.	\$ 2,279,967	6%	\$ 2,097,503	6%
TOWER HILL PRIME INSURANCE COMPANY	\$ 2,244,829	6%	\$ 1,757,554	5%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 2,048,937	6%	\$ 2,022,450	6%
OLYMPUS INSURANCE COMPANY	\$ 1,706,313	5%	\$ 1,752,121	5%
FIRST PROTECTIVE INSURANCE COMPANY	\$ 1,636,290	4%	\$ 1,373,375	4%
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$ 1,580,441	4%	\$ 1,462,027	4%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 1,471,346	4%	\$ 1,593,583	4%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 1,346,889	4%	\$ 1,334,338	4%
ALL OTHER INSURERS	\$ 16,605,658	45%	\$ 16,205,252	46%
TOTAL FOR ALL CARRIERS	\$ 37,252,156	100%	\$ 35,425,319	100%

Personal Residential Multi-Peril Homeowners Policies Assumed from Citizens		
Carrier	2015	2016
AMERICAN COLONIAL INSURANCE COMPANY	1,153	0
ANCHOR PROPERTY & CASUALTY INSURANCE COMPANY	20,646	2,270
AVATAR PROPERTY & CASUALTY INSURANCE COMPANY	2,174	1,303
CYPRESS PROPERTY & CASUALTY INSURANCE COMPANY	722	0
FIRST COMMUNITY INSURANCE COMPANY	1,277	0
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	39,378	8,394
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY INC.	814	1,903
MOUNT BEACON INSURANCE COMPANY	6,080	0
OLYMPUS INSURANCE COMPANY	2,149	0
PREPARED INSURANCE COMPANY	1,906	0
SAFEPOINT INSURANCE COMPANY	5,155	4,607
SOUTHERN FIDELITY INSURANCE COMPANY	0	920
SOUTHERN OAK INSURANCE COMPANY	1,517	2,055
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	8,095	0
Grand Total	91,066	21,452

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
- (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