



Top 10 Insurers for Top 10 Counties

Florida Personal Residential Property - Multi-Peril Homeowners
QUASR data as of December 31, 2017

Carrier	12/31/17 TIV(000's)	Market Share	12/31/16 TIV(000's)	Market Share
Miami-Dade				
CITIZENS PROPERTY INSURANCE CORPORATION	\$ 15,185,694	14%	\$ 14,021,158	12%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 12,850,240	11%	\$ 10,215,723	9%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 10,950,705	10%	\$ 10,950,705	10%
AIG PROPERTY CASUALTY COMPANY	\$ 10,121,052	9%	\$ 10,264,845	9%
PEOPLE'S TRUST INSURANCE COMPANY	\$ 6,491,690	6%	\$ 8,323,447	7%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 5,877,329	5%	\$ 7,411,673	6%
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	\$ 4,750,312	4%	\$ 3,824,934	3%
FEDERAL INSURANCE COMPANY	\$ 3,238,711	3%	\$ 2,770,636	2%
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY, INC.	\$ 2,786,551	2%	\$ 3,110,661	3%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 2,484,021	2%	\$ 3,094,315	3%
ALL OTHER INSURERS	\$ 37,727,327	34%	\$ 40,472,008	35%
TOTAL FOR ALL CARRIERS	\$ 112,463,632	100%	\$ 114,460,106	100%
Broward				
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 20,099,579	16%	\$ 16,867,382	13%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 9,095,063	7%	\$ 9,095,063	7%
CITIZENS PROPERTY INSURANCE CORPORATION	\$ 8,422,638	7%	\$ 7,084,955	6%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 8,067,559	6%	\$ 9,028,563	7%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 6,042,476	5%	\$ 7,061,296	6%
PEOPLE'S TRUST INSURANCE COMPANY	\$ 4,493,242	4%	\$ 6,740,580	5%
AIG PROPERTY CASUALTY COMPANY	\$ 4,318,215	3%	\$ 4,245,232	3%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$ 4,005,464	3%	\$ 4,855,790	4%
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY, INC.	\$ 3,945,094	3%	\$ 4,469,121	4%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 3,622,520	3%	\$ 4,514,819	4%
ALL OTHER INSURERS	\$ 54,772,733	43%	\$ 53,593,753	42%
TOTAL FOR ALL CARRIERS	\$ 126,884,582	100%	\$ 127,556,554	100%
Pinellas				
CITIZENS PROPERTY INSURANCE CORPORATION	\$ 8,233,179	12%	\$ 7,977,897	11%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 7,073,154	10%	\$ 6,571,041	9%
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY, INC.	\$ 5,064,157	7%	\$ 5,163,853	7%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 4,865,707	7%	\$ 4,717,927	7%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 4,112,202	6%	\$ 4,112,183	6%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 4,000,552	6%	\$ 3,713,567	5%
SECURITY FIRST INSURANCE COMPANY	\$ 2,971,871	4%	\$ 2,726,687	4%
FIRST PROTECTIVE INSURANCE COMPANY	\$ 2,885,258	4%	\$ 2,770,737	4%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$ 2,761,094	4%	\$ 2,779,133	4%
TOWER HILL PRIME INSURANCE COMPANY	\$ 2,343,716	3%	\$ 2,322,994	3%
ALL OTHER INSURERS	\$ 27,060,670	38%	\$ 26,685,781	38%
TOTAL FOR ALL CARRIERS	\$ 71,371,560	100%	\$ 69,541,800	100%
Palm Beach				
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 17,347,215	10%	\$ 14,870,919	9%
AIG PROPERTY CASUALTY COMPANY	\$ 15,908,326	9%	\$ 16,733,718	10%
FEDERAL INSURANCE COMPANY	\$ 14,514,096	8%	\$ 12,779,812	8%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 12,076,407	7%	\$ 13,816,724	8%
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	\$ 7,760,246	5%	\$ 5,982,930	4%
TOWER HILL PRIME INSURANCE COMPANY	\$ 7,280,240	4%	\$ 6,523,537	4%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$ 7,211,604	4%	\$ 7,868,955	5%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 5,106,191	3%	\$ 5,106,191	3%
EDISON INSURANCE COMPANY	\$ 4,921,973	3%	\$ 3,561,096	2%
OLYMPUS INSURANCE COMPANY	\$ 4,747,657	3%	\$ 3,657,393	2%
ALL OTHER INSURERS	\$ 75,486,865	44%	\$ 76,490,022	46%
TOTAL FOR ALL CARRIERS	\$ 172,360,820	100%	\$ 167,391,297	100%



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Carrier	12/31/17 TIV(000's)	Market Share	12/31/16 TIV(000's)	Market Share
Hernando				
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$ 3,328,362	20%	\$ 3,027,570	18%
CITIZENS PROPERTY INSURANCE CORPORATION	\$ 2,972,035	17%	\$ 3,080,504	19%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 1,769,352	10%	\$ 1,769,352	11%
SECURITY FIRST INSURANCE COMPANY	\$ 1,466,102	9%	\$ 1,356,901	8%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 1,380,240	8%	\$ 1,439,729	9%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 1,196,866	7%	\$ 1,042,878	6%
SOUTHERN FIDELITY PROPERTY & CASUALTY, INC.	\$ 489,524	3%	\$ 618,783	4%
SAFEPOINT INSURANCE COMPANY	\$ 444,856	3%	\$ 533,701	3%
FLORIDA SPECIALTY INSURANCE COMPANY	\$ 353,821	2%	\$ 7,846	0%
FLORIDA FARM BUREAU CASUALTY INSURANCE COMPANY	\$ 322,070	2%	\$ 321,951	2%
ALL OTHER INSURERS	\$ 3,323,429	19%	\$ 3,446,831	21%
TOTAL FOR ALL CARRIERS	\$ 17,046,657	100%	\$ 16,646,046	100%
Hillsborough				
STATE FARM FLORIDA INSURANCE COMPANY	\$ 10,810,151	10%	\$ 10,810,151	10%
SECURITY FIRST INSURANCE COMPANY	\$ 9,071,358	8%	\$ 9,361,377	9%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 7,422,177	7%	\$ 5,887,219	5%
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$ 5,599,315	5%	\$ 4,744,587	4%
TOWER HILL PRIME INSURANCE COMPANY	\$ 5,090,543	4%	\$ 4,757,521	4%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 4,688,698	4%	\$ 4,390,354	4%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 4,519,666	4%	\$ 4,721,719	4%
UNITED SERVICES AUTOMOBILE ASSOCIATION	\$ 4,364,384	4%	\$ 4,390,177	4%
ST. JOHNS INSURANCE COMPANY, INC.	\$ 3,634,341	3%	\$ 2,898,518	3%
FEDERAL INSURANCE COMPANY	\$ 2,968,872	3%	\$ 3,089,241	3%
ALL OTHER INSURERS	\$ 55,560,738	49%	\$ 53,431,497	49%
TOTAL FOR ALL CARRIERS	\$ 113,730,246	100%	\$ 108,482,362	100%
Pasco				
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 7,159,386	16%	\$ 6,247,651	15%
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$ 5,936,998	14%	\$ 5,671,900	14%
SECURITY FIRST INSURANCE COMPANY	\$ 4,562,462	10%	\$ 4,555,341	11%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 3,501,884	8%	\$ 3,501,884	8%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 3,430,321	8%	\$ 3,177,919	8%
CITIZENS PROPERTY INSURANCE CORPORATION	\$ 2,530,811	6%	\$ 2,657,442	6%
TOWER HILL PRIME INSURANCE COMPANY	\$ 1,507,434	3%	\$ 1,322,358	3%
SOUTHERN FIDELITY PROPERTY & CASUALTY, INC.	\$ 944,927	2%	\$ 1,136,885	3%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 914,102	2%	\$ 961,874	2%
AVATAR PROPERTY & CASUALTY INSURANCE COMPANY	\$ 866,420	2%	\$ 334,436	1%
ALL OTHER INSURERS	\$ 12,452,470	28%	\$ 12,315,657	29%
TOTAL FOR ALL CARRIERS	\$ 43,807,215	100%	\$ 41,883,346	100%
Sarasota				
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$ 6,168,539	11%	\$ 6,531,817	13%
FIRST PROTECTIVE INSURANCE COMPANY	\$ 3,685,955	7%	\$ 3,532,689	7%
TOWER HILL PRIME INSURANCE COMPANY	\$ 3,266,614	6%	\$ 2,991,424	6%
ST. JOHNS INSURANCE COMPANY, INC.	\$ 2,882,105	5%	\$ 2,704,180	5%
ASI PREFERRED INSURANCE CORP.	\$ 2,747,576	5%	\$ 2,769,020	5%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 2,689,752	5%	\$ 3,047,665	6%
OLYMPUS INSURANCE COMPANY	\$ 2,595,983	5%	\$ 2,168,096	4%
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$ 2,403,452	4%	\$ 1,789,514	3%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 1,677,273	3%	\$ 906	0%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 1,541,609	3%	\$ 1,541,609	3%
ALL OTHER INSURERS	\$ 25,885,329	47%	\$ 24,197,124	47%
TOTAL FOR ALL CARRIERS	\$ 55,544,186	100%	\$ 51,274,043	100%



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Carrier	12/31/17 TIV(000's)	Market Share	12/31/16 TIV(000's)	Market Share
Brevard				
FEDERATED NATIONAL INSURANCE COMPANY	\$ 5,761,321	10%	\$ 6,308,419	11%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 5,638,670	9%	\$ 5,638,670	10%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$ 4,081,856	7%	\$ 4,304,519	7%
FIRST PROTECTIVE INSURANCE COMPANY	\$ 3,673,882	6%	\$ 3,554,672	6%
ST. JOHNS INSURANCE COMPANY, INC.	\$ 3,296,523	5%	\$ 3,287,708	6%
UNITED SERVICES AUTOMOBILE ASSOCIATION	\$ 2,834,970	5%	\$ 2,752,439	5%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 2,618,466	4%	\$ 2,572,864	4%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 2,503,081	4%	\$ 2,171,249	4%
SECURITY FIRST INSURANCE COMPANY	\$ 2,121,179	4%	\$ 2,080,301	4%
TOWER HILL PRIME INSURANCE COMPANY	\$ 1,822,505	3%	\$ 1,432,062	2%
ALL OTHER INSURERS	\$ 25,818,359	43%	\$ 24,445,256	42%
TOTAL FOR ALL CARRIERS	\$ 60,170,812	100%	\$ 58,548,158	100%
Manatee				
ST. JOHNS INSURANCE COMPANY, INC.	\$ 3,907,294	10%	\$ 3,458,090	9%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$ 2,797,998	7%	\$ 2,873,397	8%
TOWER HILL PRIME INSURANCE COMPANY	\$ 2,555,439	6%	\$ 2,244,829	6%
ASI PREFERRED INSURANCE CORP.	\$ 2,515,863	6%	\$ 2,279,967	6%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 1,921,715	5%	\$ 2,048,937	6%
OLYMPUS INSURANCE COMPANY	\$ 1,843,338	5%	\$ 1,706,313	5%
FIRST PROTECTIVE INSURANCE COMPANY	\$ 1,737,312	4%	\$ 1,636,290	4%
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$ 1,728,302	4%	\$ 1,580,441	4%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 1,494,950	4%	\$ 1,471,346	4%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 1,320,449	3%	\$ 1,346,889	4%
ALL OTHER INSURERS	\$ 17,494,312	44%	\$ 16,605,658	45%
TOTAL FOR ALL CARRIERS	\$ 39,316,970	100%	\$ 37,252,156	100%

Personal Residential Multi-Peril Homeowners Policies Assumed from Citizens		
Carrier	2016	2017
ANCHOR PROPERTY & CASUALTY INSURANCE COMPANY	2,270	0
AVATAR PROPERTY & CASUALTY INSURANCE COMPANY	1,303	674
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	8,394	0
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY INC.	1,903	1,031
SAFEPOINT INSURANCE COMPANY	4,607	2,573
SOUTHERN FIDELITY INSURANCE COMPANY	920	0
SOUTHERN OAK INSURANCE COMPANY	2,055	1,671
Total	21,452	5,949

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.
They represented 27,616 policies (44%), \$6.0B in TIV (3%) and \$29.6M in premium for commercial residential in 12/31/13
- (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 (TIV)