



# Top 10 Insurers for Top 10 Counties

Florida Personal Residential Property - Multi-Peril Homeowners  
QUASR data as of March 31, 2018

Carrier		03/31/18 TIV(000's)	Market Share		03/31/17 TIV(000's)	Market Share
<b>Miami-Dade</b>						
AIG PROPERTY CASUALTY COMPANY	\$	10,176,163	9%	\$	10,239,092	9%
CITIZENS PROPERTY INSURANCE CORPORATION	\$	15,671,611	14%	\$	14,219,450	12%
FEDERAL INSURANCE COMPANY	\$	3,298,808	3%	\$	2,854,024	2%
FIRST PROTECTIVE INSURANCE COMPANY	\$	2,375,036	2%	\$	2,176,281	2%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$	5,676,866	5%	\$	6,970,297	6%
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY, INC.	\$	2,724,282	2%	\$	3,048,384	3%
PEOPLE'S TRUST INSURANCE COMPANY	\$	5,604,958	5%	\$	8,091,393	7%
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	\$	4,987,665	4%	\$	4,098,150	4%
STATE FARM FLORIDA INSURANCE COMPANY	\$	10,950,705	10%	\$	10,950,705	10%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$	13,057,585	12%	\$	10,755,792	9%
ALL OTHER INSURERS	\$	37,573,288	34%	\$	40,911,126	36%
<b>TOTAL FOR ALL CARRIERS</b>	<b>\$</b>	<b>112,096,967</b>	<b>100%</b>	<b>\$</b>	<b>114,314,696</b>	<b>100%</b>
<b>Broward</b>						
AIG PROPERTY CASUALTY COMPANY	\$	4,350,516	3%	\$	4,226,282	3%
CITIZENS PROPERTY INSURANCE CORPORATION	\$	8,904,164	7%	\$	7,364,011	6%
FIRST PROTECTIVE INSURANCE COMPANY	\$	3,438,454	3%	\$	2,802,189	2%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$	5,812,012	5%	\$	6,762,880	5%
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY, INC.	\$	3,839,421	3%	\$	4,353,044	3%
PEOPLE'S TRUST INSURANCE COMPANY	\$	3,781,540	3%	\$	6,214,968	5%
STATE FARM FLORIDA INSURANCE COMPANY	\$	9,095,063	7%	\$	9,095,063	7%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$	3,756,772	3%	\$	4,839,607	4%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$	20,516,951	16%	\$	17,488,218	14%
FEDNAT INSURANCE COMPANY	\$	7,770,146	6%	\$	8,894,926	7%
ALL OTHER INSURERS	\$	55,949,464	44%	\$	55,580,348	44%
<b>TOTAL FOR ALL CARRIERS</b>	<b>\$</b>	<b>127,214,502</b>	<b>100%</b>	<b>\$</b>	<b>127,621,535</b>	<b>100%</b>
<b>Pinellas</b>						
CITIZENS PROPERTY INSURANCE CORPORATION	\$	8,370,363	12%	\$	8,109,196	12%
FIRST PROTECTIVE INSURANCE COMPANY	\$	2,889,630	4%	\$	2,843,353	4%
FLORIDA PENINSULA INSURANCE COMPANY	\$	4,922,733	7%	\$	4,808,156	7%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$	7,138,435	10%	\$	6,665,190	9%
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY, INC.	\$	4,984,369	7%	\$	5,052,989	7%
SECURITY FIRST INSURANCE COMPANY	\$	3,047,697	4%	\$	2,974,908	4%
TOWER HILL PRIME INSURANCE COMPANY	\$	2,333,727	3%	\$	2,358,700	3%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$	2,728,063	4%	\$	2,862,727	4%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$	4,159,987	6%	\$	3,791,115	5%
FEDNAT INSURANCE COMPANY	\$	4,042,462	6%	\$	4,086,701	6%
ALL OTHER INSURERS	\$	27,611,413	38%	\$	26,685,772	38%
<b>TOTAL FOR ALL CARRIERS</b>	<b>\$</b>	<b>72,228,878</b>	<b>100%</b>	<b>\$</b>	<b>70,238,807</b>	<b>100%</b>
<b>Palm Beach</b>						
AIG PROPERTY CASUALTY COMPANY	\$	15,771,924	9%	\$	16,566,541	10%
EDISON INSURANCE COMPANY	\$	5,109,567	3%	\$	3,917,529	2%
FEDERAL INSURANCE COMPANY	\$	15,008,169	9%	\$	13,256,384	8%
OLYMPUS INSURANCE COMPANY	\$	5,318,617	3%	\$	3,768,577	2%
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	\$	8,235,052	5%	\$	6,523,076	4%
STATE FARM FLORIDA INSURANCE COMPANY	\$	5,106,191	3%	\$	5,106,191	3%
TOWER HILL PRIME INSURANCE COMPANY	\$	7,274,071	4%	\$	7,040,080	4%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$	7,015,885	4%	\$	7,795,588	5%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$	17,840,623	10%	\$	15,413,989	9%
FEDNAT INSURANCE COMPANY	\$	11,525,584	7%	\$	13,433,435	8%
ALL OTHER INSURERS	\$	75,934,437	44%	\$	76,001,083	45%
<b>TOTAL FOR ALL CARRIERS</b>	<b>\$</b>	<b>174,140,120</b>	<b>100%</b>	<b>\$</b>	<b>168,822,473</b>	<b>100%</b>



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<b>Hillsborough</b>				
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$ 5,740,904	5%	\$ 4,936,910	4%
<b>CITIZENS PROPERTY INSURANCE CORPORATION</b>	<b>\$ 3,079,494</b>	<b>3%</b>	<b>\$ 2,635,760</b>	<b>2%</b>
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 7,808,085	7%	\$ 5,992,148	5%
SECURITY FIRST INSURANCE COMPANY	\$ 8,966,887	8%	\$ 10,001,388	9%
ST. JOHNS INSURANCE COMPANY, INC.	\$ 3,786,594	3%	\$ 3,084,905	3%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 10,810,151	9%	\$ 10,810,151	10%
TOWER HILL PRIME INSURANCE COMPANY	\$ 5,101,987	4%	\$ 4,943,863	4%
UNITED SERVICES AUTOMOBILE ASSOCIATION	\$ 4,385,668	4%	\$ 4,366,137	4%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 4,799,853	4%	\$ 4,435,451	4%
FEDNAT INSURANCE COMPANY	\$ 4,438,574	4%	\$ 4,703,699	4%
ALL OTHER INSURERS	\$ 56,262,058	49%	\$ 54,215,408	49%
<b>TOTAL FOR ALL CARRIERS</b>	<b>\$ 115,180,256</b>	<b>100%</b>	<b>\$ 110,125,818</b>	<b>100%</b>
<b>Hernando</b>				
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$ 3,365,522	19%	\$ 3,163,914	19%
<b>CITIZENS PROPERTY INSURANCE CORPORATION</b>	<b>\$ 2,981,163</b>	<b>17%</b>	<b>\$ 3,009,910</b>	<b>18%</b>
FLORIDA FARM BUREAU CASUALTY INSURANCE COMPANY	\$ 321,278	2%	\$ 323,318	2%
FLORIDA SPECIALTY INSURANCE COMPANY	\$ 447,640	3%	\$ 40,549	0%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 1,385,446	8%	\$ 1,406,102	8%
SAFEPOINT INSURANCE COMPANY	\$ 520,879	3%	\$ 545,049	3%
SECURITY FIRST INSURANCE COMPANY	\$ 1,480,242	9%	\$ 1,491,837	9%
SOUTHERN FIDELITY PROPERTY & CASUALTY, INC.	\$ 465,244	3%	\$ 580,264	3%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 1,769,352	10%	\$ 1,769,352	11%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 1,227,526	7%	\$ 1,066,383	6%
ALL OTHER INSURERS	\$ 3,357,657	19%	\$ 3,416,820	20%
<b>TOTAL FOR ALL CARRIERS</b>	<b>\$ 17,321,950</b>	<b>100%</b>	<b>\$ 16,813,498</b>	<b>100%</b>
<b>Pasco</b>				
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$ 5,985,248	13%	\$ 5,772,700	14%
AVATAR PROPERTY & CASUALTY INSURANCE COMPANY	\$ 850,968	2%	\$ 345,058	1%
<b>CITIZENS PROPERTY INSURANCE CORPORATION</b>	<b>\$ 2,505,928</b>	<b>6%</b>	<b>\$ 2,622,318</b>	<b>6%</b>
FLORIDA PENINSULA INSURANCE COMPANY	\$ 896,674	2%	\$ 967,548	2%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 3,614,810	8%	\$ 3,149,599	7%
SECURITY FIRST INSURANCE COMPANY	\$ 4,558,614	10%	\$ 4,907,246	12%
SOUTHERN FIDELITY PROPERTY & CASUALTY, INC.	\$ 904,914	2%	\$ 1,083,635	3%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 3,501,884	8%	\$ 3,501,884	8%
TOWER HILL PRIME INSURANCE COMPANY	\$ 1,538,363	3%	\$ 1,412,449	3%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 7,323,331	16%	\$ 6,456,986	15%
ALL OTHER INSURERS	\$ 12,924,296	29%	\$ 12,414,397	29%
<b>TOTAL FOR ALL CARRIERS</b>	<b>\$ 44,605,029</b>	<b>100%</b>	<b>\$ 42,633,819</b>	<b>100%</b>
<b>Brevard</b>				
FIRST PROTECTIVE INSURANCE COMPANY	\$ 3,695,353	6%	\$ 3,641,181	6%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 2,582,385	4%	\$ 2,312,007	4%
SECURITY FIRST INSURANCE COMPANY	\$ 2,127,699	3%	\$ 2,249,495	4%
ST. JOHNS INSURANCE COMPANY, INC.	\$ 3,364,854	6%	\$ 3,256,033	6%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 5,638,670	9%	\$ 5,638,670	10%
TOWER HILL PRIME INSURANCE COMPANY	\$ 1,874,347	3%	\$ 1,572,245	3%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$ 3,998,075	7%	\$ 4,285,213	7%
UNITED SERVICES AUTOMOBILE ASSOCIATION	\$ 2,881,500	5%	\$ 2,751,896	5%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 2,678,518	4%	\$ 2,578,415	4%
FEDNAT INSURANCE COMPANY	\$ 5,569,283	9%	\$ 6,183,380	10%
ALL OTHER INSURERS	\$ 26,421,217	43%	\$ 24,555,420	42%
<b>TOTAL FOR ALL CARRIERS</b>	<b>\$ 60,831,901</b>	<b>100%</b>	<b>\$ 59,023,955</b>	<b>100%</b>



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<b>Sarasota</b>				
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$ 2,528,818	4%	\$ 1,940,478	4%
ASI PREFERRED INSURANCE CORP.	\$ 2,724,572	5%	\$ 2,769,483	5%
FIRST PROTECTIVE INSURANCE COMPANY	\$ 3,698,086	7%	\$ 3,606,194	7%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 1,681,936	3%	\$ 1,721,469	3%
OLYMPUS INSURANCE COMPANY	\$ 2,756,104	5%	\$ 2,251,559	4%
ST. JOHNS INSURANCE COMPANY, INC.	\$ 2,935,544	5%	\$ 2,770,581	5%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 1,541,609	3%	\$ 1,541,609	3%
TOWER HILL PRIME INSURANCE COMPANY	\$ 3,285,617	6%	\$ 3,198,073	6%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$ 6,069,996	11%	\$ 6,523,918	12%
FEDNAT INSURANCE COMPANY	\$ 2,611,121	5%	\$ 2,950,203	5%
ALL OTHER INSURERS	\$ 26,489,463	47%	\$ 24,494,696	46%
<b>TOTAL FOR ALL CARRIERS</b>	<b>\$ 56,322,868</b>	<b>100%</b>	<b>\$ 53,768,263</b>	<b>100%</b>

<b>Manatee</b>				
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$ 1,745,059	4%	\$ 1,627,942	4%
ASI PREFERRED INSURANCE CORP.	\$ 2,564,442	6%	\$ 2,331,859	6%
FIRST PROTECTIVE INSURANCE COMPANY	\$ 1,727,738	4%	\$ 1,651,207	4%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 1,316,332	3%	\$ 1,343,850	4%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 1,520,115	4%	\$ 1,455,610	4%
OLYMPUS INSURANCE COMPANY	\$ 1,880,124	5%	\$ 1,724,381	5%
ST. JOHNS INSURANCE COMPANY, INC.	\$ 4,039,566	10%	\$ 3,544,922	9%
TOWER HILL PRIME INSURANCE COMPANY	\$ 2,576,398	6%	\$ 2,390,686	6%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$ 2,756,148	7%	\$ 2,894,603	8%
FEDNAT INSURANCE COMPANY	\$ 1,877,754	5%	\$ 2,023,886	5%
ALL OTHER INSURERS	\$ 17,907,035	45%	\$ 16,741,454	44%
<b>TOTAL FOR ALL CARRIERS</b>	<b>\$ 39,910,710</b>	<b>100%</b>	<b>\$ 37,730,399</b>	<b>100%</b>

<b>Personal Residential Multi-Peril Homeowners Policies Assumed from Citizens</b>		
Carrier	2017	Q1 2018
AVATAR PROPERTY & CASUALTY INSURANCE COMPANY	674	0
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY INC.	1,031	0
SAFEPOINT INSURANCE COMPANY	2,573	380
SOUTHERN OAK INSURANCE COMPANY	1,671	200
<b>Total</b>	<b>5,949</b>	<b>580</b>

### 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)