



Florida Residential Property Market Share

March 31, 2016 Report



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Data Sources

QUASR data – Reported quarterly to the Florida Office of Insurance Regulation (OIR) from all admitted carriers relative to the Florida portion of their business

- Quarterly data from fourth quarter 2002 through first quarter 2016
- 03/31/2016 data provided by the OIR on 6/22/2016. Any submissions/changes made after this date will not be reflected in this report.
- Commercial non-residential data is not reported in QUASR and is therefore not included in this analysis (As of 03/31/2016, CNR-M and CNR-W made up approximately 4% of Citizens' building counts)
- State Farm Florida filed QUASR data as "trade secret" with the OIR beginning first quarter 2014. Several exhibits reflect values for State Farm Florida as reported for fourth quarter 2013.
- During the 3rd quarter of 2010, State Farm resubmitted data for 1Q2009 through 2Q2010. The totals remained the same but the aggregate change was a reduction in the policies in personal lines and an increase in commercial lines. This analysis reflects updated data.

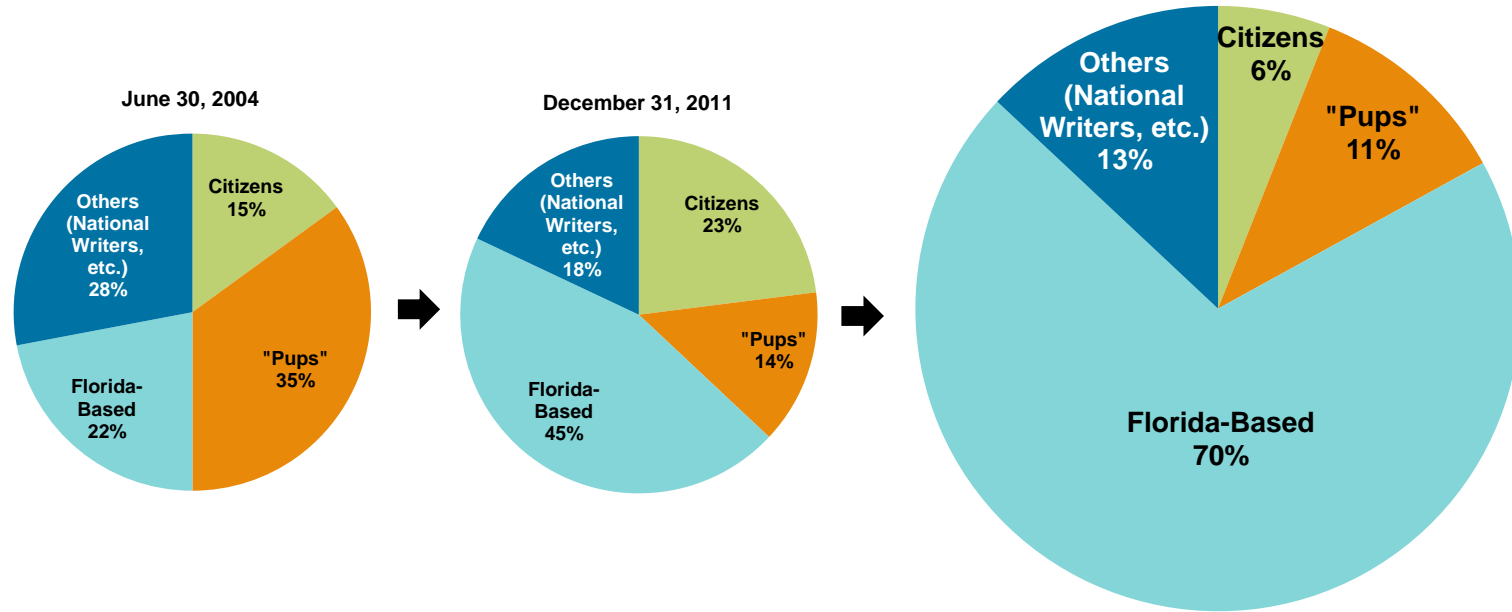
SNL Financial data – Reported to the National Association of Insurance Commissioners (NAIC) by insurance carriers and collected, standardized and disseminated by SNL

- Annual and quarterly financial statement data submitted by participating carriers.
- 12/31/2015 data extracted from SNL 04/25/2016. Any submissions/changes made after this date will not be reflected in this report.
- Data used in this report includes Net Written Premium, Surplus, Net Written Premium to Surplus Ratio, Combined Loss Ratio and Net Loss & LAE Ratio.
- Values included in this report are on a total company basis as reported in annual statements.
- Some insurers write business in multiple states. When using this data, consideration of what proportion of their business is in Florida should be taken when used in conjunction with QUASR data (QUASR data is reported for the Florida portion of their business). If known, this information is included in the footnotes for each exhibit.

FSLSO Top Coverages Report data – Reported quarterly to the Florida Surplus Lines Service Office (FSLSO)

- Quarterly data from first quarter 2002 through first quarter 2016
- Data has a strong seasonal cycle so it is aggregated to annual values for this analysis
- Insured value is not reported so analyses using FSLSO data are based on policy and premium data only
- Commercial non-residential cannot be separated from commercial residential and is therefore included in this analysis; to minimize this impact only Apartment and Condominium coverage codes are utilized.
- A subset of coverages that correspond to Citizens' lines of business are selected from all coverages reported (see notes on relevant exhibits as to which specific coverages are included in each)

**Market Share Based on Total Insured Value
For Policies that Include Wind Coverage
Florida Residential Property Insurance Market
Includes State Farm Florida
QUASR data as of March 31, 2016**



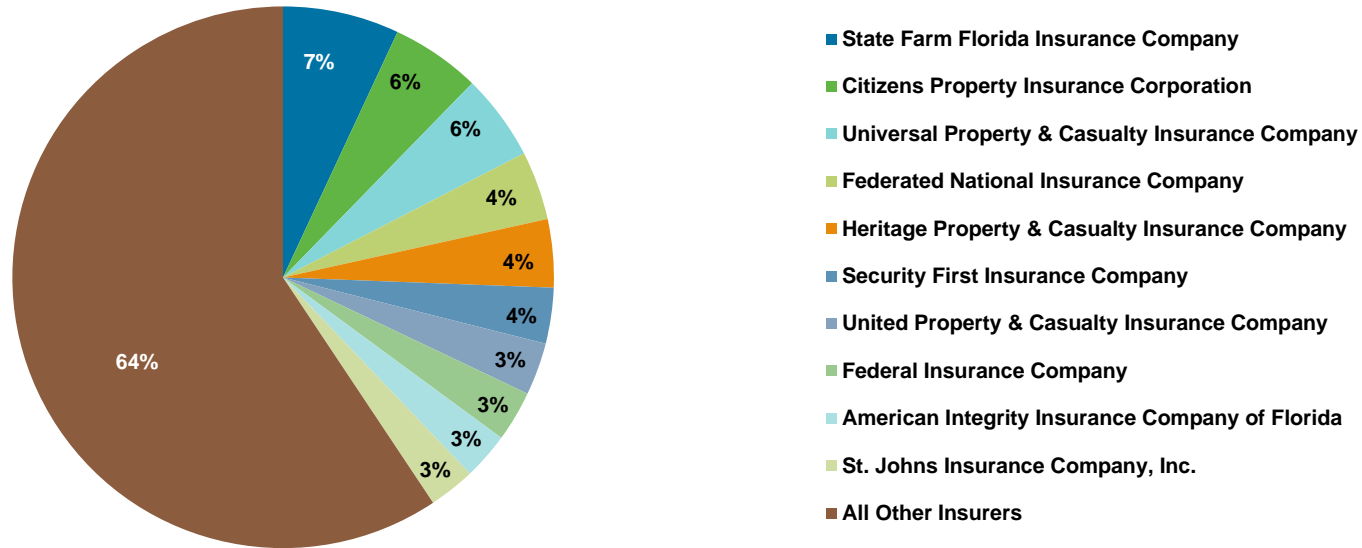
Insurer Category	Total Insured Value
Citizens	\$129,511,344,494
"Pups"	\$235,326,522,139
Florida-Based	\$1,496,427,684,303
Others	\$269,691,153,545
Total	\$2,130,956,704,480

The Florida Residential Property Insurance Admitted Market is divided into 4 major parts: (i) Citizens; (ii) Florida only subsidiaries "pups" of major national writers; (iii) Florida-based domestic companies; and (iv) non-domestic nationwide property writers, such as USAA, etc.

Notes:

- 1) Includes admitted insurers only
- 2) 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 for fourth quarter 2013.
- 3) Surplus lines companies are not included in the market share calculation
- 4) Based on total insured value for policies with wind coverage

**Top 10 Insurers by Total Insured Value
Florida Personal & Commercial Residential Property
Includes State Farm Florida**



Insurers	As of 03/31/16	As of 12/31/15				
	Total Insured Value (\$000)	Net Written Premium (\$000)	Surplus (\$000)	Net Written Premium to Surplus	Combined Loss Ratio	Net Loss & LAE Ratio
State Farm Florida Insurance Company	\$172,186,772	\$583,950	\$1,033,773	56%	69%	42%
Citizens Property Insurance Corporation	\$132,466,939	\$577,999	\$7,389,692	8%	113%	64%
Universal Property & Casualty Insurance Company	\$127,681,936	\$622,964	\$256,987	242%	75%	41%
Federated National Insurance Company	\$101,677,408	\$241,362	\$145,135	166%	90%	56%
Heritage Property & Casualty Insurance Company	\$100,864,794	\$391,728	\$216,423	181%	81%	45%
Security First Insurance Company	\$82,684,726	\$141,645	\$55,321	256%	96%	66%
United Property & Casualty Insurance Company	\$77,806,958	\$369,935	\$135,288	273%	93%	56%
Federal Insurance Company	\$74,897,301	\$7,338,204	\$13,278,705	55%	85%	54%
American Integrity Insurance Company of Florida	\$69,537,760	\$108,461	\$67,639	160%	84%	50%
St. Johns Insurance Company, Inc.	\$68,771,548	\$34,092	\$50,220	68%	97%	96%
All Other Insurers	\$1,471,243,481	-	-	-	-	-
Total	\$2,307,632,852	-	-	-	-	-

Notes:

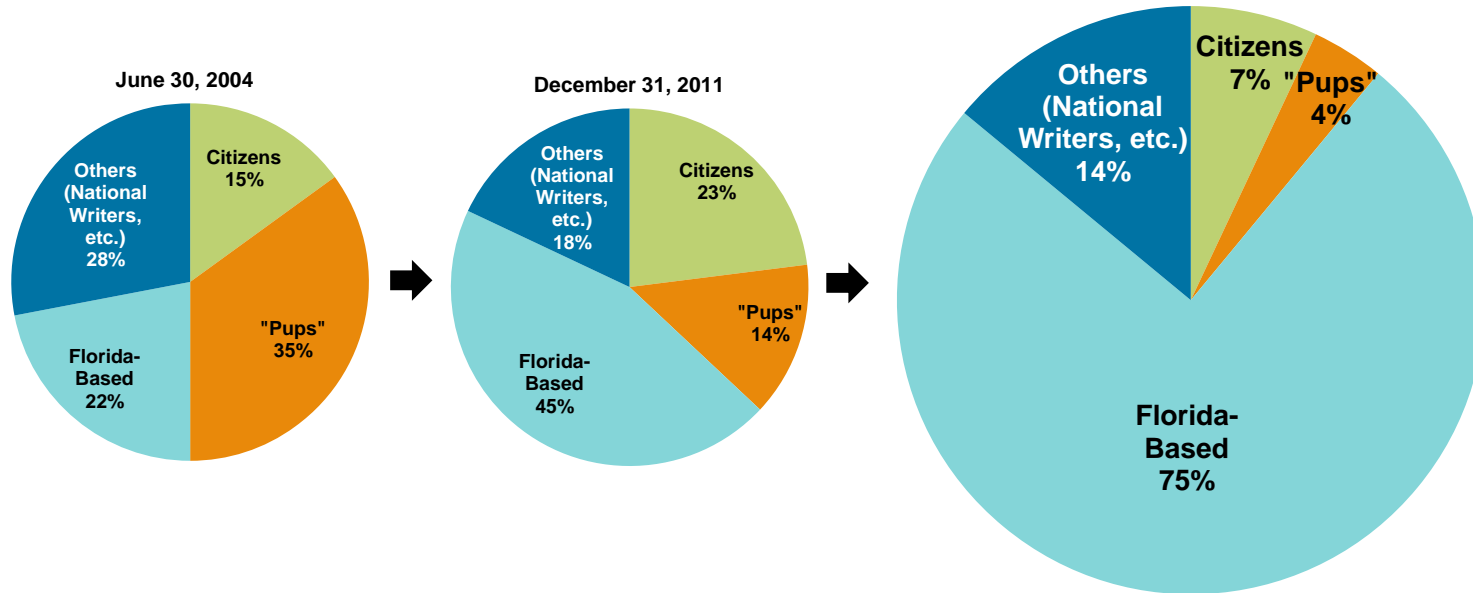
- 1) Includes admitted insurers (and Citizens) writing personal and commercial residential property statewide
- 2) State Farm Florida filed QUASR data as "trade secret" with the OIR beginning first quarter 2014. This exhibit reflects Total Insured Value for State Farm Florida as reported on 12/31/13. All other values are as reported in 2014 annual statements.
- 3) Surplus lines companies are not included in the market share calculation
- 4) Net Loss and LAE Ratio = (Net Incurred Claims and Claim Adjustment Expenses)/ Net Earned Premiums
- 5) Combined Loss Ratio = Net Loss & LAE Ratio plus Expense Ratio (Underwriting Expense/Net Premiums Written)
- 6) Total Insured Value indicates Florida Personal and Commercial Residential business. All other values are on a total company basis as reported in NAIC annual statements.
- 7) Some insurers write in multiple states. In 2015, Federal had approximately 8% of its direct written premium in FL.
- 8) Percentages in pie chart are rounded to the nearest whole number

Top 10 Insurers by Total Insured Value
Florida Personal & Commercial Residential Property
Includes State Farm Florida
QUASR data as of March 31, 2016

Insurers	All Policies						Policies w/ Wind Coverage					
	Policies Inforce	Mkt Share	Total Insured Value	Mkt Share	Premiums Written	Mkt Share	Policies Inforce	Mkt Share	Total Insured Value	Mkt Share	Premiums Written	Mkt Share
State Farm Florida Insurance Company	389,109	6%	\$172,186,771,951	7%	\$655,530,740	6%	353,011	6%	\$153,554,899,421	7%	\$613,478,860	6%
Citizens Property Insurance Corporation	476,278	7%	132,466,938,724	6%	927,620,676	9%	457,015	8%	129,511,344,494	6%	914,044,305	9%
Universal Property & Casualty Insurance Company	555,866	9%	127,681,935,941	6%	837,983,218	8%	539,317	9%	124,616,037,155	6%	824,814,532	8%
Federated National Insurance Company	252,975	4%	101,677,408,312	4%	446,082,426	4%	243,781	4%	99,410,596,892	5%	439,682,808	4%
Heritage Property & Casualty Insurance Company	266,846	4%	100,864,794,452	4%	594,443,549	6%	257,693	4%	97,844,167,638	5%	584,052,145	6%
Security First Insurance Company	297,412	5%	82,684,726,156	4%	314,763,838	3%	291,829	5%	81,015,214,349	4%	310,942,156	3%
United Property & Casualty Insurance Company	185,440	3%	77,806,957,793	3%	346,493,001	3%	176,546	3%	73,768,965,841	3%	339,052,246	3%
Federal Insurance Company	32,875	1%	74,897,300,996	3%	188,196,599	2%	20,935	0%	55,286,947,974	3%	148,933,471	1%
American Integrity Insurance Company of Florida	216,310	3%	69,537,760,471	3%	244,801,625	2%	215,710	4%	69,407,035,923	3%	244,420,056	2%
St. Johns Insurance Company, Inc.	167,844	3%	68,771,548,463	3%	259,841,094	2%	166,695	3%	68,274,072,538	3%	258,950,925	2%
All Other Insurers	3,952,300	62%	1,471,243,480,982	64%	6,632,503,691	61%	3,669,049	61%	1,331,822,321,676	62%	6,293,995,274	61%
Total	6,404,146	100%	\$2,307,632,852,290	100%	\$10,792,729,717	100%	6,038,570	100%	\$2,130,956,704,480	100%	\$10,358,887,918	100%

- Notes:**
- 1) Includes admitted insurers (and Citizens) writing residential property statewide
 - 2) 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 for fourth quarter 2013.

**Market Share Based on Total Insured Value
For Policies that Include Wind Coverage
Florida Residential Property Insurance Market
Does Not Include State Farm Florida in Current Quarter
QUASR data as of March 31, 2016**



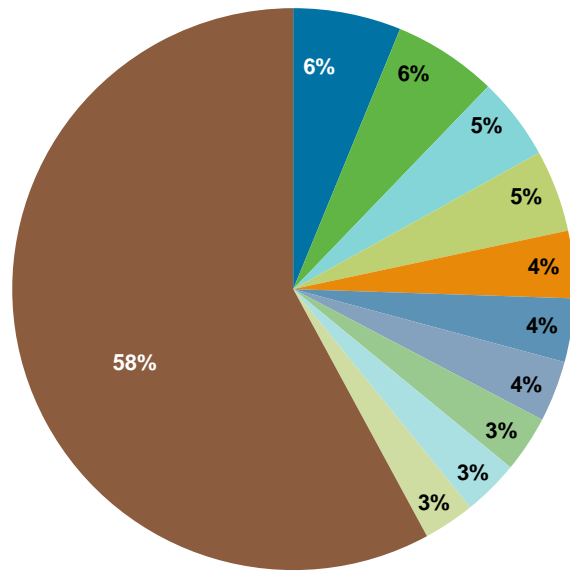
Insurer Category	Total Insured Value
Citizens	\$129,511,344,494
"Pups"	\$81,771,622,718
Florida-Based	\$1,496,427,684,303
Others	\$269,691,153,545
Total	\$1,977,401,805,059

The Florida Residential Property Insurance Admitted Market is divided into 4 major parts: (i) Citizens; (ii) Florida only subsidiaries "pups" of major national writers; (iii) Florida-based domestic companies; and (iv) non-domestic nationwide property writers, such as USAA, etc.

Notes:

- 1) Includes admitted insurers only
- 2) State Farm Florida filed QUASR data as "trade secret" with the OIR beginning first quarter 2014. For policies that include wind, they represented 353,011 (6%) policies, \$154B in TIV (7%) and \$613M in premium (6%) on 12/31/13.
- 3) Surplus lines companies are not included in the market share calculation
- 4) Based on total insured value for policies with wind coverage

Top 10 Insurers by Total Insured Value
Florida Personal & Commercial Residential Property
Does Not Include State Farm Florida



- Citizens Property Insurance Corporation
- Universal Property & Casualty Insurance Company
- Federated National Insurance Company
- Heritage Property & Casualty Insurance Company
- Security First Insurance Company
- United Property & Casualty Insurance Company
- Federal Insurance Company
- American Integrity Insurance Company of Florida
- St. Johns Insurance Company, Inc.
- Tower Hill Prime Insurance Company
- All Other Insurers

Insurers	As of 03/31/16	As of 12/31/15				
	Total Insured Value (\$000)	Net Written Premium (\$000)	Surplus (\$000)	Net Written Premium to Surplus	Combined Loss Ratio	Net Loss & LAE Ratio
Citizens Property Insurance Corporation	\$132,466,939	\$577,999	\$7,389,692	8%	113%	64%
Universal Property & Casualty Insurance Company	\$127,681,936	\$622,964	\$256,987	242%	75%	41%
Federated National Insurance Company	\$101,677,408	\$241,362	\$145,135	166%	90%	56%
Heritage Property & Casualty Insurance Company	\$100,864,794	\$391,728	\$216,423	181%	81%	45%
Security First Insurance Company	\$82,684,726	\$141,645	\$55,321	256%	96%	66%
United Property & Casualty Insurance Company	\$77,806,958	\$369,935	\$135,288	273%	93%	56%
Federal Insurance Company	\$74,897,301	\$7,338,204	\$13,278,705	55%	85%	54%
American Integrity Insurance Company of Florida	\$69,537,760	\$108,461	\$67,639	160%	84%	50%
St. Johns Insurance Company, Inc.	\$68,771,548	\$34,092	\$50,220	68%	97%	96%
Tower Hill Prime Insurance Company	\$62,796,135	\$40,801	\$79,761	51%	121%	81%
All Other Insurers	\$1,236,260,574	-	-	-	-	-
Total	\$2,135,446,080	-	-	-	-	-

Notes:

- 1) Includes admitted insurers (and Citizens) writing personal and commercial residential property statewide
- 2) State Farm Florida filed QUASR data as "trade secret" with the OIR beginning first quarter 2014. They represented \$172B in TIV on 12/31/13.
- 3) Surplus lines companies are not included in the market share calculation
- 4) Net Loss and LAE Ratio = (Net Incurred Claims and Claim Adjustment Expenses)/ Net Earned Premiums
- 5) Combined Loss Ratio = Net Loss & LAE Ratio plus Expense Ratio (Underwriting Expense/Net Premiums Written)
- 6) Total Insured Value indicates Florida Personal and Commercial Residential business. All other values are on a total company basis as reported in NAIC annual statements.
- 7) Some insurers write in multiple states. In 2015, Federal had approximately 8% of its direct written premium in FL.
- 8) Percentages in pie chart are rounded to the nearest whole number

Top 10 Insurers by Total Insured Value
Florida Personal & Commercial Residential Property
Does Not Include State Farm Florida
 QUASR data as of March 31, 2016

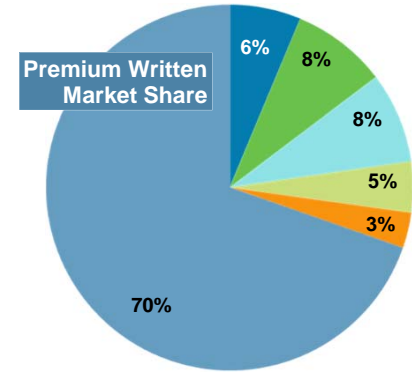
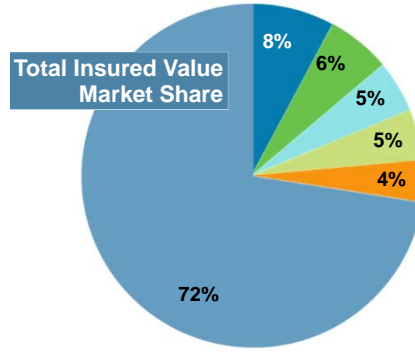
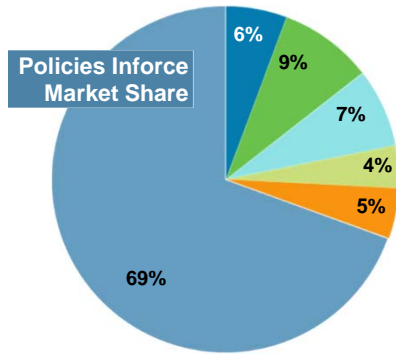
Insurers	All Policies						Policies w/ Wind Coverage					
	Policies Inforce	Mkt Share	Total Insured Value	Mkt Share	Premiums Written	Mkt Share	Policies Inforce	Mkt Share	Total Insured Value	Mkt Share	Premiums Written	Mkt Share
Citizens Property Insurance Corporation	476,278	8%	\$132,466,938,724	6%	\$927,620,676	9%	457,015	8%	\$129,511,344,494	7%	\$914,044,305	9%
Universal Property & Casualty Insurance Company	555,866	9%	127,681,935,941	6%	837,983,218	8%	539,317	9%	124,616,037,155	6%	824,814,532	8%
Federated National Insurance Company	252,975	4%	101,677,408,312	5%	446,082,426	4%	243,781	4%	99,410,596,892	5%	439,682,808	5%
Heritage Property & Casualty Insurance Company	266,846	4%	100,864,794,452	5%	594,443,549	6%	257,693	5%	97,844,167,638	5%	584,052,145	6%
Security First Insurance Company	297,412	5%	82,684,726,156	4%	314,763,838	3%	291,829	5%	81,015,214,349	4%	310,942,156	3%
United Property & Casualty Insurance Company	185,440	3%	77,806,957,793	4%	346,493,001	3%	176,546	3%	73,768,965,841	4%	339,052,246	3%
Federal Insurance Company	32,875	1%	74,897,300,996	4%	188,196,599	2%	20,935	0%	55,286,947,974	3%	148,933,471	2%
American Integrity Insurance Company of Florida	216,310	4%	69,537,760,471	3%	244,801,625	2%	215,710	4%	69,407,035,923	4%	244,420,056	3%
St. Johns Insurance Company, Inc.	167,844	3%	68,771,548,463	3%	259,841,094	3%	166,695	3%	68,274,072,538	3%	258,950,925	3%
Tower Hill Prime Insurance Company	143,769	2%	62,796,134,876	3%	232,491,177	2%	133,007	2%	57,240,445,468	3%	218,555,129	2%
All Other Insurers	3,419,422	57%	1,236,260,574,155	58%	5,744,481,775	57%	3,183,031	56%	1,121,026,976,787	57%	5,461,961,285	56%
Total	6,015,037	100%	\$2,135,446,080,339	100%	\$10,137,198,978	100%	5,685,559	100%	\$1,977,401,805,059	100%	\$9,745,409,059	100%

Notes:

- 1) Includes admitted insurers (and Citizens) writing residential property statewide
- 2) State Farm Florida filed QUASR data as "trade secret" with the OIR beginning first quarter 2014. They represented \$172B in TIV on 12/31/13.

Personal Residential

**Top 20 Insurers by Total Insured Value
Florida Personal Residential Property
Includes State Farm Florida
QUASR data as of March 31, 2016**



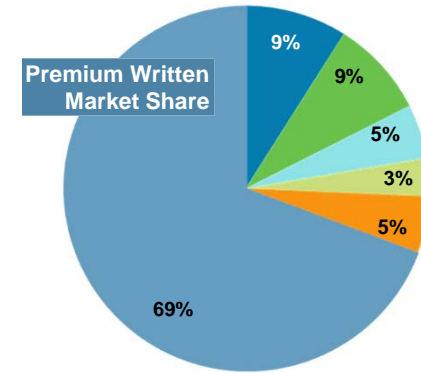
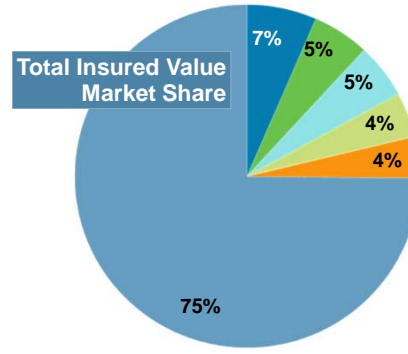
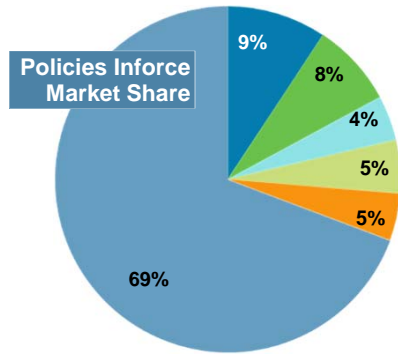
- State Farm Florida Insurance Company
- Citizens Property Insurance Corporation
- Security First Insurance Company
- Universal Property & Casualty Insurance Company
- Federated National Insurance Company
- All Other Insurers

Insurers	Policies Inforce	Policies Inforce Market Share %	Total Insured Value (TIV) for All Policies	TIV Market Share %	Premiums Written	Premium Market Share %
	(1)	(2) = (1)/ Total(1)	(3)	(4) = (3)/ Total(3)	(5)	(6) = (5)/ Total(5)
State Farm Florida Insurance Company	361,493	6%	\$166,191,317,715	8%	\$625,980,431	6%
Universal Property & Casualty Insurance Company	555,866	9%	\$127,681,935,941	6%	\$837,983,218	8%
Citizens Property Insurance Corporation	468,840	7%	\$104,401,242,278	5%	\$800,063,557	8%
Federated National Insurance Company	252,975	4%	\$101,677,408,312	5%	\$446,082,426	4%
Security First Insurance Company	297,412	5%	\$82,684,726,156	4%	\$314,763,838	3%
Heritage Property & Casualty Insurance Company	263,215	4%	\$75,222,018,593	4%	\$470,144,912	5%
Federal Insurance Company	32,861	1%	\$74,758,441,483	4%	\$187,093,193	2%
United Property & Casualty Insurance Company	185,054	3%	\$74,743,109,965	4%	\$321,608,407	3%
American Integrity Insurance Company of Florida	216,310	3%	\$69,537,760,471	3%	\$244,801,625	2%
St. Johns Insurance Company, Inc.	167,844	3%	\$68,771,548,463	3%	\$259,841,094	3%
Tower Hill Prime Insurance Company	143,677	2%	\$62,360,012,112	3%	\$230,771,062	2%
AIG Property Casualty Company	14,677	0%	\$55,688,915,027	3%	\$160,188,904	2%
United Services Automobile Association	123,565	2%	\$55,593,110,778	3%	\$276,374,969	3%
First Protective Insurance Company	85,918	1%	\$52,081,444,352	2%	\$225,078,087	2%
Homeowners Choice Property & Casualty Insurance Company, Inc.	157,734	2%	\$48,800,365,616	2%	\$391,269,231	4%
People's Trust Insurance Company	153,752	2%	\$45,362,601,914	2%	\$282,328,347	3%
Olympus Insurance Company	84,347	1%	\$44,921,402,720	2%	\$144,711,578	1%
ASI Preferred Insurance Corp.	118,141	2%	\$44,491,375,732	2%	\$139,997,764	1%
Florida Peninsula Insurance Company	117,522	2%	\$43,328,283,343	2%	\$261,481,789	3%
Ark Royal Insurance Company	98,660	2%	\$34,391,879,522	2%	\$118,226,852	1%
All Other Insurers	2,447,219	39%	\$689,178,656,837	32%	\$3,226,011,531	32%
Total	6,347,082	100%	\$2,121,867,557,330	100%	\$9,964,802,814	100%

Notes:

- 1) Includes admitted insurers (and Citizens) writing personal residential property statewide
- 2) 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 for fourth quarter 2013.
- 3) Any slight differences in market share %s in graph versus table are due to rounding

**Top 20 Insurers by Total Insured Value
Florida Personal Residential Property
Does Not Include State Farm Florida
QUASR data as of March 31, 2016**



- Universal Property & Casualty Insurance Company
- Citizens Property Insurance Corporation
- Federated National Insurance Company
- Security First Insurance Company
- Heritage Property & Casualty Insurance Company
- All Other Insurers

Insurers	Policies Inforce	Policies Inforce Market Share %	Total Insured Value (TIV) for All Policies	TIV Market Share %	Premiums Written	Premium Market Share %
	(1)	(2) = (1)/ Total(1)	(3)	(4) = (3)/ Total(3)	(5)	(6) = (5)/ Total(5)
Universal Property & Casualty Insurance Company	555,866	9%	\$127,681,935,941	7%	\$837,983,218	9%
Citizens Property Insurance Corporation	468,840	8%	\$104,401,242,278	5%	\$800,063,557	9%
Federated National Insurance Company	252,975	4%	\$101,677,408,312	5%	\$446,082,426	5%
Security First Insurance Company	297,412	5%	\$82,684,726,156	4%	\$314,763,838	3%
Heritage Property & Casualty Insurance Company	263,215	4%	\$75,222,018,593	4%	\$470,144,912	5%
Federal Insurance Company	32,861	1%	\$74,758,441,483	4%	\$187,093,193	2%
United Property & Casualty Insurance Company	185,054	3%	\$74,743,109,965	4%	\$321,608,407	3%
American Integrity Insurance Company of Florida	216,310	4%	\$69,537,760,471	4%	\$244,801,625	3%
St. Johns Insurance Company, Inc.	167,844	3%	\$68,771,548,463	4%	\$259,841,094	3%
Tower Hill Prime Insurance Company	143,677	2%	\$62,360,012,112	3%	\$230,771,062	2%
AIG Property Casualty Company	14,677	0%	\$55,688,915,027	3%	\$160,188,904	2%
United Services Automobile Association	123,565	2%	\$55,593,110,778	3%	\$276,374,969	3%
First Protective Insurance Company	85,918	1%	\$52,081,444,352	3%	\$225,078,087	2%
Homeowners Choice Property & Casualty Insurance Company, Inc.	157,734	3%	\$48,800,365,616	2%	\$391,269,231	4%
People's Trust Insurance Company	153,752	3%	\$45,362,601,914	2%	\$282,328,347	3%
Olympus Insurance Company	84,347	1%	\$44,921,402,720	2%	\$144,711,578	2%
ASI Preferred Insurance Corp.	118,141	2%	\$44,491,375,732	2%	\$139,997,764	1%
Florida Peninsula Insurance Company	117,522	2%	\$43,328,283,343	2%	\$261,481,789	3%
Ark Royal Insurance Company	98,660	2%	\$34,391,879,522	2%	\$118,226,852	1%
Florida Family Insurance Company	103,803	2%	\$32,748,789,416	2%	\$114,945,138	1%
All Other Insurers	2,343,416	39%	\$656,429,867,422	34%	\$3,111,066,393	33%
Total	5,985,589	100%	\$1,955,676,239,615	100%	\$9,338,822,383	100%

Notes:

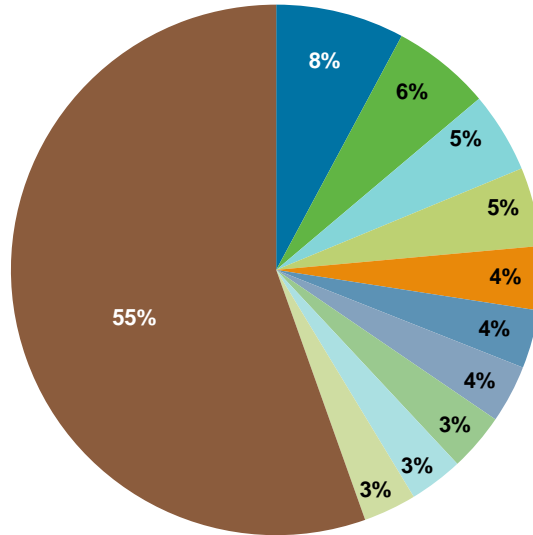
- 1) Includes admitted insurers (and Citizens) writing personal residential property statewide
- 2) State Farm Florida filed QUASR data as "trade secret" with the OIR beginning first quarter 2014. They represented 361,493 policies (6%), \$166B in TIV (8%) and \$626M in premium (6%) for personal residential on 12/31/13.
- 3) Any slight differences in market share % in graph versus table are due to rounding

Citizens Property Insurance Corporation
Historic Top 20 Insurers by Total Insured Value
Includes State Farm Florida
Data reported to the Office of Insurance Regulation (OIR)

Personal Residential - Top 20 Rank by Total Insured Value Based on QUASR data reported to the OIR																
Insurer Name	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	1Q 2016	
AIG PROPERTY CASUALTY COMPANY												13	14	13	12	
ALLSTATE FLORIDIAN INDEMNITY COMPANY			13	18	15											
ALLSTATE FLORIDIAN INSURANCE COMPANY	3	3	4	5	3		12									
AMERICAN HOME ASSURANCE COMPANY						15	11	7	7							
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA											13	9	9	10	9	
AMERICAN STRATEGIC INSURANCE CORP.	16	7	7	10	9	12	17	18								
ARGUS FIRE & CASUALTY INSURANCE COMPANY	18															
ARK ROYAL INSURANCE COMPANY													19	20	20	
ASI ASSURANCE CORP.					17	11	9	8	8	10	14					
ASI PREFERRED INSURANCE CORP.										17	15	15	17	18	18	
ATLANTIC PREFERRED INSURANCE COMPANY, INC.		15	8	8												
AXA RE PROPERTY AND CASUALTY INSURANCE COMPANY	17	11	20													
CASTLE KEY INDEMNITY COMPANY									14	16						
CASTLE KEY INSURANCE COMPANY								11	10	14	17					
CHARTIS PROPERTY CASUALTY COMPANY										13	11					
CITIZENS PROPERTY INSURANCE CORPORATION	2	2	2	2	2	2	2	2	1	1	1	1	2	3	3	
CLARENDON NATIONAL INSURANCE COMPANY	6															
CLARENDON SELECT INSURANCE COMPANY	9	12	11													
CYPRESS PROPERTY & CASUALTY INSURANCE COMPANY		20														
FEDERAL INSURANCE COMPANY	14	13	15	15	11	10	8	6	6	6	6	5	6	8	7	
FEDERATED NATIONAL INSURANCE COMPANY												10	4	4	4	
FIRST FLORIDIAN AUTO AND HOME INSURANCE COMPANY	8	8	9	9	13											
FIRST PROTECTIVE INSURANCE COMPANY						19								15	14	
FLORIDA FAMILY INSURANCE COMPANY											18	20				
FLORIDA FARM BUREAU CASUALTY INSURANCE COMPANY	19	18														
FLORIDA PENINSULA INSURANCE COMPANY						20	19	20	20	11	10	12	16	19	19	
FLORIDA PREFERRED PROPERTY INSURANCE COMPANY			12	7												
HARTFORD INSURANCE COMPANY OF THE MIDWEST	10	10	16	19	18	18										
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY												16	8	7	6	
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY, INC.										12	12	14	13	14	15	
HOMEWISE PREFERRED INSURANCE COMPANY								6	13							
LIBERTY MUTUAL FIRE INSURANCE COMPANY	7	6	6	6	7	7	7	12	17							
LM PROPERTY AND CASUALTY INSURANCE COMPANY	13	16														
NATIONWIDE INSURANCE COMPANY OF FLORIDA	4	4	3	3	5	6	18	10								
OLYMPUS INSURANCE COMPANY										20		18	15	16	17	
PEOPLE'S TRUST INSURANCE COMPANY													18	17	16	
QUALSURE INSURANCE CORPORATION	12	17														
ROYAL PALM INSURANCE COMPANY						8	10	16	13							
SECURITY FIRST INSURANCE COMPANY									11	8	9	11	12	5	5	
ST. JOHNS INSURANCE COMPANY, INC.				17	10	5	4	5	5	5	5	6	7	9	10	
STATE FARM FLORIDA INSURANCE COMPANY	1	1	1	1	1	1	1	1	2	2	2	2	1	1	1	
SUNSHINE STATE INSURANCE COMPANY								14	16							
TOWER HILL PREFERRED INSURANCE COMPANY		19	17	14	19				19	19	20					
TOWER HILL PRIME INSURANCE COMPANY			18	12	14	14	14	15	9	7	7	8	10	11	11	
TOWER HILL SELECT INSURANCE COMPANY					20	17	20		18	15	16	19				
TOWER HILL SIGNATURE INSURANCE COMPANY												17	20			
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	20		14	13	16	16	13	9	12	9	8	4	5	6	8	
UNITED SERVICES AUTOMOBILE ASSOCIATION	5	5	5	4	4	4	5	4	4	4	4	7	11	12	13	
UNIVERSAL INSURANCE COMPANY OF NORTH AMERICA				20	8	9	15	19								
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY					6	3	3	3	3	3	3	3	3	2	2	
USAA CASUALTY INSURANCE COMPANY	11	9	10	11	12	13	16	17	15	18	19					
VANGUARD FIRE AND CASUALTY COMPANY	15	14	19	16												

Note: 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 on 12/31/13.

**Top 10 Insurers by Total Insured Value
Florida Personal Residential Property
Includes State Farm Florida**



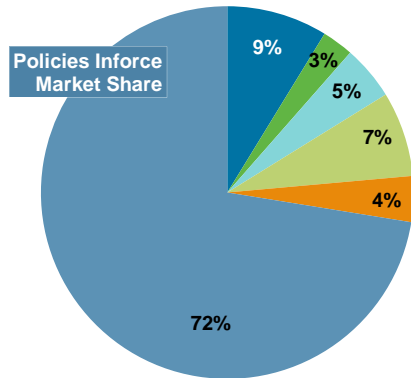
- State Farm Florida Insurance Company
- Universal Property & Casualty Insurance Company
- Citizens Property Insurance Corporation
- Federated National Insurance Company
- Security First Insurance Company
- Heritage Property & Casualty Insurance Company
- Federal Insurance Company
- United Property & Casualty Insurance Company
- American Integrity Insurance Company of Florida
- St. Johns Insurance Company, Inc.
- All Other Insurers

Insurers	As of 03/31/16		As of 12/31/15			
	Total Insured Value (\$000)	Net Written Premium (\$000)	Surplus (\$000)	Net Written Premium to Surplus	Combined Loss Ratio	Net Loss & LAE Ratio
<i>State Farm Florida Insurance Company</i>	\$166,191,318	\$583,950	\$1,033,773	56%	69%	42%
Universal Property & Casualty Insurance Company	\$127,681,936	\$622,964	\$256,987	242%	75%	41%
Citizens Property Insurance Corporation	\$104,401,242	\$577,999	\$7,389,692	8%	113%	64%
Federated National Insurance Company	\$101,677,408	\$241,362	\$145,135	166%	90%	56%
Security First Insurance Company	\$82,684,726	\$141,645	\$55,321	256%	96%	66%
Heritage Property & Casualty Insurance Company	\$75,222,019	\$391,728	\$216,423	181%	81%	45%
Federal Insurance Company	\$74,758,441	\$7,338,204	\$13,278,705	55%	85%	54%
United Property & Casualty Insurance Company	\$74,743,110	\$369,935	\$135,288	273%	93%	56%
American Integrity Insurance Company of Florida	\$69,537,760	\$108,461	\$67,639	160%	84%	50%
St. Johns Insurance Company, Inc.	\$68,771,548	\$34,092	\$50,220	68%	97%	96%
All Other Insurers	\$1,176,198,048	-	-	-	-	-
Total	\$2,121,867,557	-	-	-	-	-

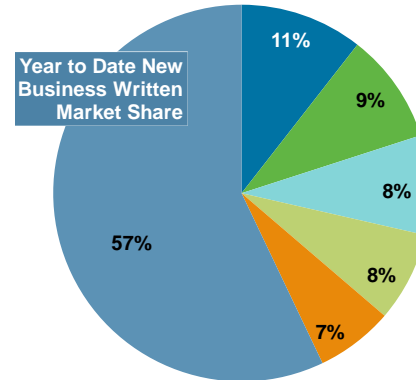
Notes:

- 1) Includes admitted insurers (and Citizens) writing personal residential property statewide
- 2) State Farm Florida filed QUASR data as "trade secret" with the OIR beginning first quarter 2014. This exhibit reflects Total Insured Value for State Farm Florida as reported for fourth quarter 2013. All other values are as reported in 2015 annual statement.
- 3) Surplus lines companies are not included in the market share calculation
- 4) Net Loss and LAE Ratio = (Net Incurred Claims and Claim Adjustment Expenses)/ Net Earned Premiums
- 5) Combined Loss Ratio = Net Loss & LAE Ratio plus Expense Ratio (Underwriting Expense/Net Premiums Written)
- 6) Total Insured Value indicates Florida Personal Residential business. All other values are on a total company basis as reported in NAIC annual statements.
- 7) Some insurers write in multiple states. In 2015, Federal had approximately 8% of its direct written premium in FL.

Year to Date - Top 20 Insurers by New Business Written
Florida Personal Residential Property
Includes State Farm Florida
QUASR data as of March 31, 2016



- Universal Property & Casualty Insurance Company
- Security First Insurance Company
- Federated National Insurance Company



- American Bankers Insurance Company of Florida
- Citizens Property Insurance Corporation
- All Other Insurers

Insurers	Year to Date New Business Written	Policies Inforce	Total Insured Value for All Policies	Premiums Written
Universal Property & Casualty Insurance Company	34,192	555,866	\$127,681,935,941	\$837,983,218
American Bankers Insurance Company of Florida	30,748	173,213	\$3,711,264,897	\$37,324,469
Security First Insurance Company	27,630	297,412	\$82,684,726,156	\$314,763,838
Citizens Property Insurance Corporation	25,006	468,840	\$104,401,242,278	\$800,063,557
Federated National Insurance Company	21,490	252,975	\$101,677,408,312	\$446,082,426
American Integrity Insurance Company of Florida	12,373	216,310	\$69,537,760,471	\$244,801,625
People's Trust Insurance Company	10,216	153,752	\$45,362,601,914	\$282,328,347
Castle Key Indemnity Company	8,008	102,217	\$16,900,805,867	\$74,075,638
First Protective Insurance Company	7,768	85,918	\$52,081,444,352	\$225,078,087
Heritage Property & Casualty Insurance Company	7,532	263,215	\$75,222,018,593	\$470,144,912
ASI Preferred Insurance Corp.	6,935	118,141	\$44,491,375,732	\$139,997,764
Tower Hill Prime Insurance Company	6,877	143,677	\$62,360,012,112	\$230,771,062
St. Johns Insurance Company, Inc.	5,507	167,844	\$68,771,548,463	\$259,841,094
Safe Harbor Insurance Company	5,154	75,762	\$14,342,129,982	\$67,759,211
United Property & Casualty Insurance Company	5,134	185,054	\$74,743,109,965	\$321,608,407
Florida Peninsula Insurance Company	4,788	117,522	\$43,328,283,343	\$261,481,789
Praetorian Insurance Company	4,543	24,634	\$326,754,500	\$4,211,595
American Modern Insurance Company of Florida, Inc.	4,459	57,405	\$1,217,375,000	\$12,349,653
United Services Automobile Association	4,359	123,565	\$55,593,110,778	\$276,374,969
American Traditions Insurance Company	4,208	58,244	\$10,419,741,040	\$47,667,453
All Other Insurers	87,098	2,705,516	\$1,067,012,907,635	\$4,610,093,700
Total	324,025	6,347,082	\$2,121,867,557,330	\$9,964,802,814

Notes:

- 1) Includes admitted insurers (and Citizens) writing personal residential property statewide
- 2) 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 for 4Q2013.
- 3) New business does not include assumed policies

Change in Market Share Florida Personal Residential Property Includes State Farm Florida

Top 10 Insurers by Total Insured Value (TIV)			
Prior Analysis 12/31/15		Current Analysis 03/31/16	
Insurer Name	TIV Market Share	Insurer Name	TIV Market Share
<i>State Farm Florida Insurance Company</i>	8%	<i>State Farm Florida Insurance Company</i>	8%
Universal Property & Casualty Insurance Company	6%	Universal Property & Casualty Insurance Company	6%
Citizens Property Insurance Corporation	5%	Citizens Property Insurance Corporation	5%
Federated National Insurance Company	5%	Federated National Insurance Company	5%
Security First Insurance Company	4%	Security First Insurance Company	4%
United Property & Casualty Insurance Company	4%	Heritage Property & Casualty Insurance Company	4%
Heritage Property & Casualty Insurance Company	4%	Federal Insurance Company	4%
Federal Insurance Company	3%	United Property & Casualty Insurance Company	4%
St. Johns Insurance Company, Inc.	3%	American Integrity Insurance Company of Florida	3%
American Integrity Insurance Company of Florida	3%	St. Johns Insurance Company, Inc.	3%

Top 10 Insurers by New Business			
Prior Analysis 12/31/15		Current Analysis 03/31/16	
Insurer Name	# New Policies Market Share	Insurer Name	# New Policies Market Share
Universal Property & Casualty Insurance Company	11%	Universal Property & Casualty Insurance Company	11%
Citizens Property Insurance Corporation	9%	American Bankers Insurance Company of Florida	9%
American Bankers Insurance Company Of Florida	8%	Security First Insurance Company	9%
Security First Insurance Company	8%	Citizens Property Insurance Corporation	8%
Federated National Insurance Company	7%	Federated National Insurance Company	7%
People's Trust Insurance Company	3%	American Integrity Insurance Company of Florida	4%
American Modern Insurance Company Of Florida, Inc.	3%	People's Trust Insurance Company	3%
American Integrity Insurance Company Of Florida	3%	Castle Key Indemnity Company	2%
Castle Key Indemnity Company	2%	First Protective Insurance Company	2%
Heritage Property & Casualty Insurance Company	2%	Heritage Property & Casualty Insurance Company	2%

Note: 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 for fourth quarter 2013.

Citizens' Market Share by County
Florida Personal Residential Property
Includes State Farm Florida
QUASR data as of March 31, 2016

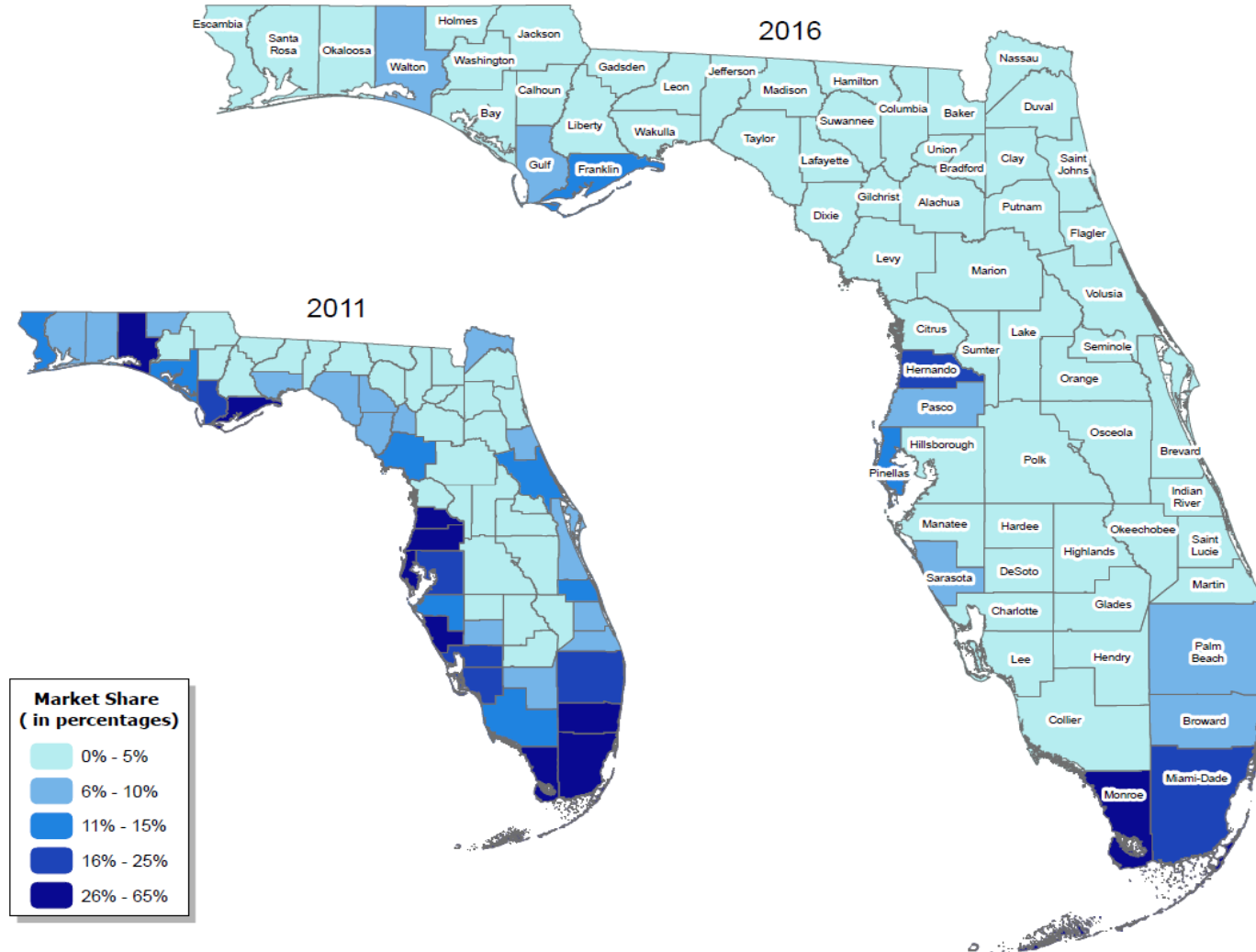
County	Citizens		All Other Insurers	
	Total Insured Value	Market Share	Total Insured Value	Market Share
Alachua	\$107,875,785	0%	\$21,783,780,858	100%
Baker	\$11,310,602	1%	\$1,653,206,547	99%
Bay	\$484,284,075	3%	\$18,376,541,834	97%
Bradford	\$11,734,195	1%	\$1,499,604,759	99%
Brevard	\$1,099,322,141	2%	\$64,962,188,674	98%
Broward	\$15,538,663,419	10%	\$143,208,572,924	90%
Calhoun	\$5,475,787	1%	\$640,892,496	99%
Charlotte	\$630,021,630	2%	\$25,181,371,044	98%
Citrus	\$139,724,686	1%	\$18,558,444,179	99%
Clay	\$48,661,755	0%	\$23,137,275,250	100%
Collier	\$1,421,727,600	2%	\$73,677,248,887	98%
Columbia	\$25,177,354	1%	\$4,484,686,523	99%
Desoto	\$11,473,871	1%	\$1,917,966,151	99%
Dixie	\$21,265,287	3%	\$613,470,491	97%
Duval	\$404,470,938	0%	\$90,132,319,145	100%
Escambia	\$1,366,946,601	4%	\$29,169,044,061	96%
Flagler	\$245,644,384	1%	\$17,212,692,576	99%
Franklin	\$259,673,590	11%	\$2,032,961,261	89%
Gadsden	\$27,874,700	1%	\$2,779,597,352	99%
Gilchrist	\$22,829,361	2%	\$961,982,347	98%
Glades	\$5,165,470	1%	\$517,255,257	99%
Gulf	\$122,718,013	6%	\$1,858,792,672	94%
Hamilton	\$3,715,460	1%	\$541,742,202	99%
Hardee	\$4,261,267	0%	\$1,267,029,923	100%
Hendry	\$24,879,961	2%	\$1,554,841,003	98%
Hernando	\$3,796,297,154	20%	\$15,126,877,416	80%
Highlands	\$25,731,110	0%	\$9,967,234,453	100%
Hillsborough	\$3,647,904,492	3%	\$117,143,146,252	97%
Holmes	\$5,799,144	1%	\$964,116,582	99%
Indian River	\$364,794,243	2%	\$23,542,618,773	98%
Jackson	\$23,028,525	1%	\$2,900,509,720	99%
Jefferson	\$11,241,820	1%	\$1,129,166,493	99%
Lafayette	\$3,435,366	1%	\$358,344,974	99%
Lake	\$79,462,347	0%	\$41,095,769,705	100%

County	Citizens		All Other Insurers	
	Total Insured Value	Market Share	Total Insured Value	Market Share
Lee	\$2,569,364,740	3%	\$96,347,791,057	97%
Leon	\$69,844,845	0%	\$28,052,728,413	100%
Levy	\$94,251,769	4%	\$2,494,618,267	96%
Liberty	\$3,165,255	1%	\$336,616,138	99%
Madison	\$12,725,259	1%	\$957,447,803	99%
Manatee	\$1,081,612,903	2%	\$42,419,958,540	98%
Marion	\$116,277,248	0%	\$36,836,154,918	100%
Martin	\$202,702,027	1%	\$24,115,849,157	99%
Miami-Dade	\$26,964,919,958	17%	\$132,015,984,152	83%
Monroe	\$6,697,966,529	33%	\$13,772,878,512	67%
Nassau	\$152,906,833	1%	\$11,124,212,549	99%
Okaloosa	\$278,003,385	1%	\$23,499,660,401	99%
Okeechobee	\$11,519,842	0%	\$2,471,327,450	100%
Orange	\$215,593,139	0%	\$129,195,197,513	100%
Osceola	\$73,306,324	0%	\$31,774,989,216	100%
Palm Beach	\$10,409,403,840	5%	\$189,787,064,301	95%
Pasco	\$4,271,024,691	9%	\$43,320,678,799	91%
Pinellas	\$12,479,480,354	15%	\$73,563,719,612	85%
Polk	\$141,898,977	0%	\$58,681,112,159	100%
Putnam	\$37,264,911	1%	\$4,583,696,663	99%
Saint Johns	\$317,838,935	1%	\$38,352,968,651	99%
Saint Lucie	\$299,365,390	1%	\$32,433,698,577	99%
Santa Rosa	\$392,013,498	2%	\$20,022,975,031	98%
Sarasota	\$5,214,153,384	7%	\$65,498,339,176	93%
Seminole	\$80,335,457	0%	\$54,986,128,937	100%
Sumter	\$20,174,985	0%	\$19,373,151,547	100%
Suwannee	\$16,692,715	1%	\$2,195,711,622	99%
Taylor	\$30,480,750	3%	\$1,178,538,254	97%
Union	\$2,798,950	0%	\$569,069,421	100%
Volusia	\$1,186,807,427	2%	\$60,090,094,443	98%
Wakulla	\$48,571,520	2%	\$2,537,252,891	98%
Walton	\$896,147,468	6%	\$13,501,947,644	94%
Washington	\$10,036,837	1%	\$1,423,460,456	99%
Total	\$104,401,242,278	5%	\$2,017,466,315,052	95%

Notes:

- Counties are bolded when Citizens' market share is 10% or greater in that county
- Market share is based on all policies, not just those that include wind. For Monroe county, Citizens carries the wind portion for most of the policies.
- 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 for fourth quarter 2013.

Citizens' Personal Lines Change in Citizens' Market Share Based on Total Insured Value 2011 vs 1Q2016



**Clearinghouse Participating Insurers by Total Insured Value
Florida Personal & Commercial Residential Property**

Insurers	As of 03/31/16		As of 12/31/15				
	Total Insured Value (\$000)	Total Insured Value Market Share	Net Written Premium (\$000)	Surplus (\$000)	Net Written Premium to Surplus	Combined Loss Ratio	Net Loss & LAE Ratio
Federated National Insurance Company	\$101,677,408	5%	\$241,362	\$145,135	166%	90%	56%
Heritage Property & Casualty Insurance Company	\$100,864,794	5%	\$391,728	\$216,423	181%	81%	45%
Security First Insurance Company	\$82,684,726	4%	\$141,645	\$55,321	256%	96%	66%
United Property & Casualty Insurance Company	\$77,806,958	4%	\$369,935	\$135,288	273%	93%	56%
American Integrity Insurance Company of Florida	\$69,537,760	3%	\$108,461	\$67,639	160%	84%	50%
People's Trust Insurance Company	\$45,362,602	2%	\$131,366	\$87,916	149%	105%	74%
Olympus Insurance Company	\$44,921,403	2%	-\$23,618	\$30,329	-78%	NM	NM
Florida Peninsula Insurance Company	\$43,328,283	2%	\$115,376	\$127,902	90%	81%	44%
Tower Hill Signature Insurance Company	\$31,911,170	1%	\$42,947	\$52,589	82%	94%	63%
Universal Insurance Company of North America	\$17,468,574	1%	\$52,834	\$37,043	143%	107%	77%
Prepared Insurance Company	\$17,227,642	1%	\$42,410	\$20,019	212%	105%	67%
Southern Fidelity Insurance Company	\$16,263,309	1%	\$106,934	\$86,851	123%	94%	47%
Southern Fidelity Property & Casualty, Inc.	\$15,471,553	1%	\$63,350	\$30,293	209%	97%	54%
Cypress Property & Casualty Insurance Company	\$14,789,639	1%	\$61,841	\$32,153	192%	97%	46%
Safe Harbor Insurance Company	\$14,342,130	1%	\$49,972	\$23,125	216%	85%	49%
Southern Oak Insurance Company	\$11,610,345	1%	\$68,066	\$49,776	137%	84%	53%
American Traditions Insurance Company	\$10,419,741	0%	\$26,996	\$20,735	130%	97%	55%
Capitol Preferred Insurance Company, Inc.	\$9,828,583	0%	\$12,978	\$26,059	50%	72%	114%
Modern USA Insurance Company	\$8,523,924	0%	\$25,561	\$16,001	160%	98%	56%
First Community Insurance Company	\$7,926,524	0%	\$45,970	\$40,460	114%	103%	46%
Avatar Property & Casualty Insurance Company	\$4,573,424	0%	\$21,545	\$23,776	91%	79%	35%
Edison Insurance Company	\$4,171,573	0%	\$7,335	\$20,151	36%	61%	55%
Monarch National Insurance Company	\$561,946	0%	\$2,073	\$30,813	7%	82%	44%

Notes:

- 1) Includes insurers who participate or are scheduled to participate in the Clearinghouse
- 2) Net Loss and LAE Ratio = (Net Incurred Claims and Claim Adjustment Expenses)/ Net Earned Premiums
- 3) Combined Loss Ratio = Net Loss & LAE Ratio plus Expense Ratio (Underwriting Expense/Net Premiums Written)
- 4) Total Insured Value indicates Florida Personal and Commercial Residential business as reported in QUASR. All other values are on a total company basis as reported in NAIC annual statements.
- 5) NM indicates "Not Meaningful"
- 6) Market Share % based on total that includes 4Q2013 State Farm data

**Depopulation Insurers by Total Insured Value
Florida Personal & Commercial Residential Property**

Insurers	As of 03/31/16		As of 12/31/15				
	Total Insured Value (\$000)	Total Insured Value Market Share	Net Written Premium (\$000)	Surplus (\$000)	Net Written Premium to Surplus	Combined Loss Ratio	Net Loss & LAE Ratio
Heritage Property & Casualty Insurance Company	\$100,864,794	5%	\$391,728	\$216,423	181%	81%	45%
United Property & Casualty Insurance Company	\$77,806,958	4%	\$369,935	\$135,288	273%	93%	56%
Homeowners Choice Property & Casualty Insurance Company, Inc.	\$48,800,366	2%	\$215,816	\$194,893	111%	82%	37%
Olympus Insurance Company	\$44,921,403	2%	-\$23,618	\$30,329	-78%	NM	NM
Prepared Insurance Company	\$17,227,642	1%	\$42,410	\$20,019	212%	105%	67%
Weston Insurance Company	\$15,117,819	1%	\$723	\$46,370	2%	-357%	116%
Cypress Property & Casualty Insurance Company	\$14,789,639	1%	\$61,841	\$32,153	192%	97%	46%
Safepoint Insurance Company	\$13,875,928	1%	\$41,708	\$41,745	100%	92%	68%
Southern Oak Insurance Company	\$11,610,345	1%	\$68,066	\$49,776	137%	84%	53%
First Community Insurance Company	\$7,926,524	0%	\$45,970	\$40,460	114%	103%	46%
Anchor Property And Casualty Insurance Company	\$7,015,950	0%	\$53,981	\$26,639	203%	74%	52%
Avatar Property & Casualty Insurance Company	\$4,573,424	0%	\$21,545	\$23,776	91%	79%	35%
Mount Beacon Insurance Company	\$4,037,062	0%	\$27,521	\$25,551	108%	95%	86%
American Colonial Insurance Company	\$1,072,085	0%	\$16,601	\$22,523	74%	99%	58%
National Specialty Insurance Company	\$492,124	0%	\$24,967	\$46,019	54%	87%	0%

Notes:

- 1) Includes insurers who participated in depopulation from 01/01/2015 to 03/31/2016
- 2) Net Loss and LAE Ratio = (Net Incurred Claims and Claim Adjustment Expenses)/ Net Earned Premiums
- 3) Combined Loss Ratio = Net Loss & LAE Ratio plus Expense Ratio (Underwriting Expense/Net Premiums Written)
- 4) Total Insured Value indicates Florida Personal and Commercial Residential business as reported in QUASR. All other values are on a total company basis as reported in NAIC annual statements.
- 5) NM indicates "Not Meaningful"
- 6) Market Share % based on total that includes 4Q2013 State Farm data

**Top 20 New Business Writers
Florida Personal Residential Property**

Insurers	As of 03/31/16	As of 12/31/15				
	Total Insured Value (\$000)	Net Written Premium (\$000)	Surplus (\$000)	Net Written Premium to Surplus	Combined Loss Ratio	Net Loss & LAE Ratio
Universal Property & Casualty Insurance Company	\$127,681,936	\$622,964	\$256,987	242%	75%	41%
American Bankers Insurance Company of Florida	\$3,711,265	\$867,543	\$483,249	180%	81%	40%
Security First Insurance Company	\$82,684,726	\$141,645	\$55,321	256%	96%	66%
Citizens Property Insurance Corporation	\$104,401,242	\$577,999	\$7,389,692	8%	113%	64%
Federated National Insurance Company	\$101,677,408	\$241,362	\$145,135	166%	90%	56%
American Integrity Insurance Company of Florida	\$69,537,760	\$108,461	\$67,639	160%	84%	50%
People's Trust Insurance Company	\$45,362,602	\$131,366	\$87,916	149%	105%	74%
Castle Key Indemnity Company	\$16,900,806	\$0	\$5,873	0%	NM	NM
First Protective Insurance Company	\$52,081,444	\$136,047	\$57,137	238%	94%	55%
Heritage Property & Casualty Insurance Company	\$75,222,019	\$391,728	\$216,423	181%	81%	45%
ASI Preferred Insurance Corp.	\$44,491,376	\$51,904	\$33,396	155%	64%	29%
Tower Hill Prime Insurance Company	\$62,360,012	\$40,801	\$79,761	51%	121%	81%
St. Johns Insurance Company, Inc.	\$68,771,548	\$34,092	\$50,220	68%	97%	96%
Safe Harbor Insurance Company	\$14,342,130	\$49,972	\$23,125	216%	85%	49%
United Property & Casualty Insurance Company	\$74,743,110	\$369,935	\$135,288	273%	93%	56%
Florida Peninsula Insurance Company	\$43,328,283	\$115,376	\$127,902	90%	81%	44%
Praetorian Insurance Company	\$326,755	\$300,693	\$243,929	123%	102%	64%
American Modern Insurance Company of Florida, Inc.	\$1,217,375	\$15,586	\$9,415	166%	95%	48%
United Services Automobile Association	\$55,593,111	\$6,812,724	\$24,363,646	28%	106%	79%
American Traditions Insurance Company	\$10,419,741	\$26,996	\$20,735	130%	97%	55%

Notes:

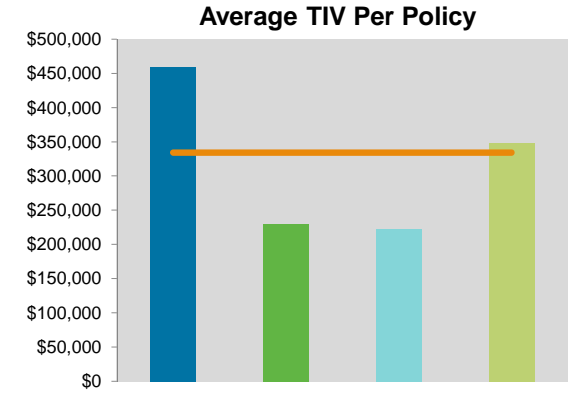
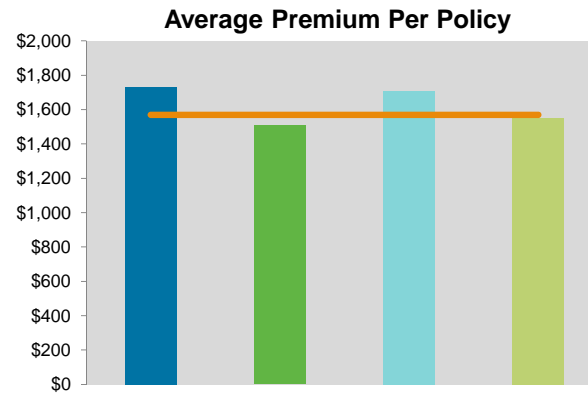
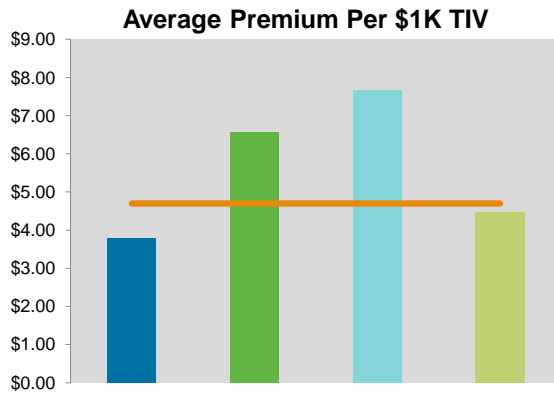
- 1) Includes admitted insurers (and Citizens) writing personal residential property statewide
- 2) Top new business writers determined by number of policies written
- 3) Net Loss and LAE Ratio = (Net Incurred Claims and Claim Adjustment Expenses)/ Net Earned Premiums
- 4) Combined Loss Ratio = Net Loss & LAE Ratio plus Expense Ratio (Underwriting Expense/Net Premiums Written)
- 5) Total Insured Value indicates Florida Personal and Commercial Residential business as reported in QUASR. All other values are on a total company basis as reported in NAIC annual statements.
- 6) NM indicates "Not Meaningful"

Average Premium and Total Insured Value (TIV) Per Policy

Includes State Farm Florida

QUASR data as of March 31, 2016

**Policies Inforce, Premium and Total Insured Value
Personal Residential**



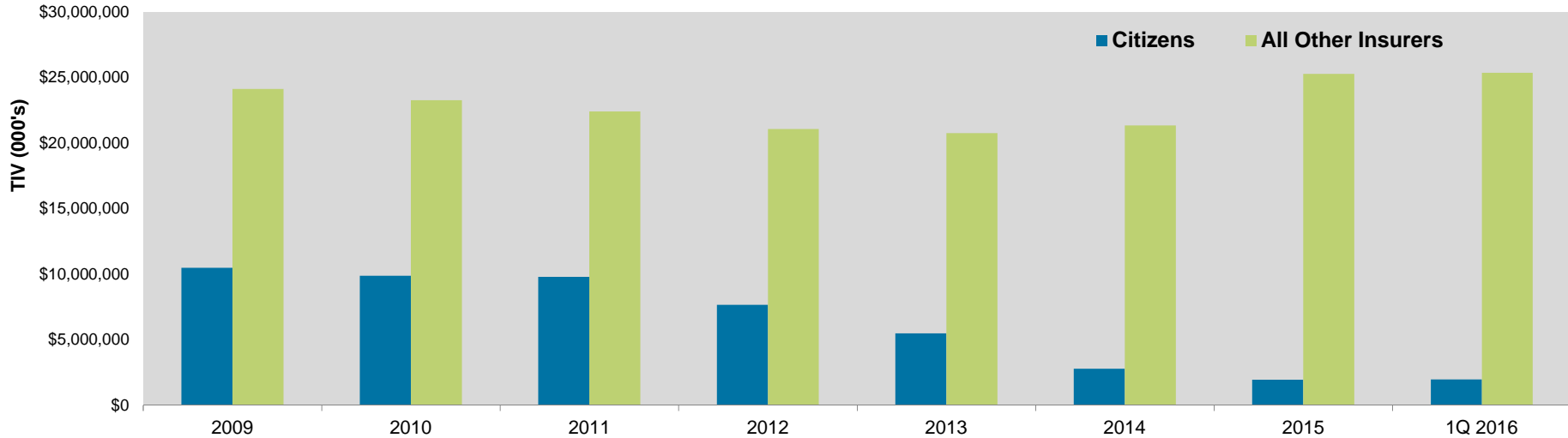
Insurers	Policies Inforce	Premium (\$000)	TIV (\$000)	Average Premium Per \$1,000 TIV	Average Premium Per Policy	Average TIV Per Policy
State Farm Florida Insurance Company	361,493	\$625,980	\$166,191,318	\$3.77	\$1,732	\$459,736
Universal Property & Casualty Insurance Company	555,866	\$837,983	\$127,681,936	\$6.56	\$1,508	\$229,699
Citizens Property Insurance Company	468,840	\$800,064	\$104,401,242	\$7.66	\$1,706	\$222,680
All Other Insurers	4,960,883	\$7,700,776	\$1,723,593,061	\$4.47	\$1,552	\$347,437
Total Market	6,347,082	\$9,964,803	\$2,121,867,557	\$4.70	\$1,570	\$334,306

Notes:

- 1) Includes admitted insurers (and Citizens) writing personal residential property statewide
- 2) 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 for fourth quarter 2013.
- 3) Exhibit includes carrier specific data for those with greater than 5% market share by TIV and Citizens

Mobile Home Market
Includes State Farm Florida
QUASR data as of March 31, 2016

Policies Inforce, Total Insured Value (TIV) & Premium Historical Trends
Personal Residential

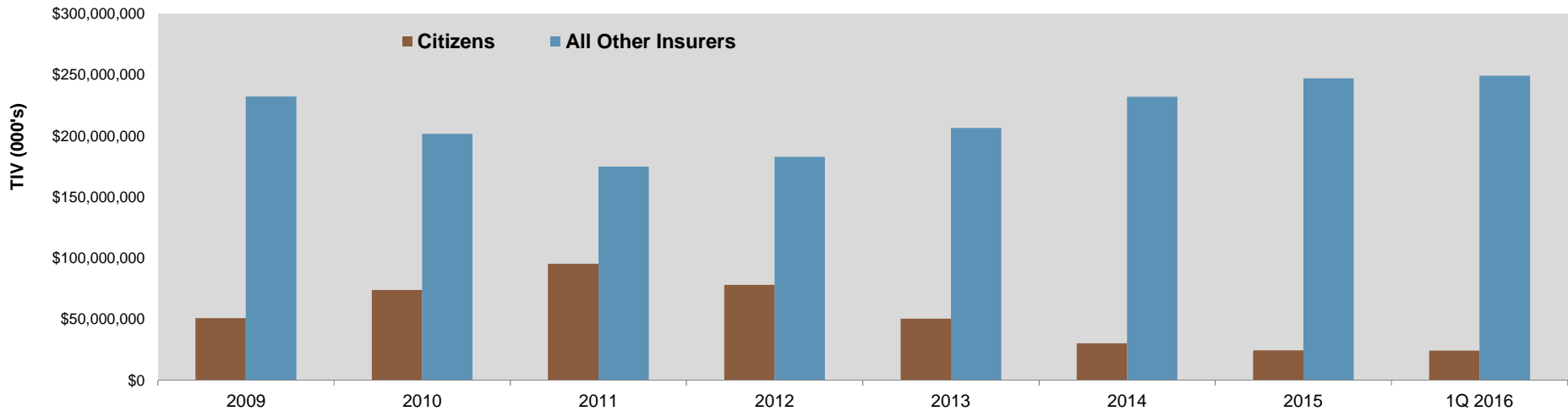


Year	Citizens						All Other Insurers						Total		
	Policies Inforce	% of Total	TIV (\$000)	% of Total	Premium (\$000)	% of Total	Policies Inforce	% of Total	TIV (\$000)	% of Total	Premium (\$000)	% of Total	Policies Inforce	TIV (\$000)	Premium (\$000)
2009	173,895	41%	\$10,484,897	30%	\$161,916	41%	252,281	59%	\$24,148,322	70%	\$233,300	59%	426,176	\$34,633,220	\$395,216
2010	166,613	41%	\$9,880,752	30%	\$156,278	40%	244,450	59%	\$23,282,860	70%	\$230,733	60%	411,063	\$33,163,612	\$387,011
2011	166,967	42%	\$9,792,363	30%	\$161,827	41%	233,303	58%	\$22,426,304	70%	\$228,429	59%	400,270	\$32,218,667	\$390,256
2012	145,725	39%	\$7,663,538	27%	\$135,581	38%	223,502	61%	\$21,081,554	73%	\$225,761	62%	369,227	\$28,745,093	\$361,343
2013	124,749	36%	\$5,479,406	21%	\$106,266	32%	218,642	64%	\$20,777,333	79%	\$225,631	68%	343,391	\$26,256,739	\$331,898
2014	78,646	26%	\$2,777,156	12%	\$51,929	19%	225,134	74%	\$21,367,547	88%	\$225,606	81%	303,780	\$24,144,702	\$277,535
2015	53,144	15%	\$1,944,918	7%	\$33,125	11%	297,144	85%	\$25,304,955	93%	\$275,814	89%	350,288	\$27,249,874	\$308,939
1Q 2016	52,586	15%	\$1,965,781	7%	\$32,593	10%	296,419	85%	\$25,381,750	93%	\$281,167	90%	349,005	\$27,347,531	\$313,760

Notes:

- 1) Includes admitted insurers (and Citizens) writing personal residential property statewide
- 2) 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 for fourth quarter 2013.

Hernando, Hillsborough, Pasco & Pinellas Counties
Includes State Farm Florida
QUASR data as of March 31, 2016
Policies Inforce, Total Insured Value (TIV) & Premium Historical Trends
Personal Residential



Year	Citizens						All Other Insurers						Total		
	Policies Inforce	% of Total	TIV (\$000)	% of Total	Premium (\$000)	% of Total	Policies Inforce	% of Total	TIV (\$000)	% of Total	Premium (\$000)	% of Total	Policies Inforce	TIV (\$000)	Premium (\$000)
2009	219,000	25%	\$50,847,144	18%	\$281,586	22%	673,326	75%	\$232,057,283	82%	\$1,002,106	78%	892,326	\$282,904,427	\$1,283,692
2010	296,116	33%	\$73,856,774	27%	\$396,317	30%	588,293	67%	\$201,478,803	73%	\$915,214	70%	884,409	\$275,335,577	\$1,311,531
2011	359,532	41%	\$95,223,257	35%	\$526,347	39%	520,755	59%	\$174,665,001	65%	\$824,621	61%	880,287	\$269,888,258	\$1,350,968
2012	325,791	37%	\$78,004,034	30%	\$449,469	35%	554,255	63%	\$182,731,011	70%	\$850,141	65%	880,046	\$260,735,045	\$1,299,610
2013	237,566	27%	\$50,289,899	20%	\$338,237	25%	645,422	73%	\$206,391,840	80%	\$998,864	75%	882,988	\$256,681,739	\$1,337,100
2014	145,721	16%	\$30,245,652	12%	\$215,777	16%	752,686	84%	\$231,824,020	88%	\$1,149,084	84%	898,407	\$262,069,673	\$1,364,862
2015	113,375	12%	\$24,542,024	9%	\$154,691	12%	818,376	88%	\$246,812,547	91%	\$1,179,264	88%	931,751	\$271,354,571	\$1,333,955
1Q 2016	111,145	12%	\$24,194,707	9%	\$148,912	11%	823,223	88%	\$249,154,422	91%	\$1,177,335	89%	934,368	\$273,349,129	\$1,326,246

Notes:

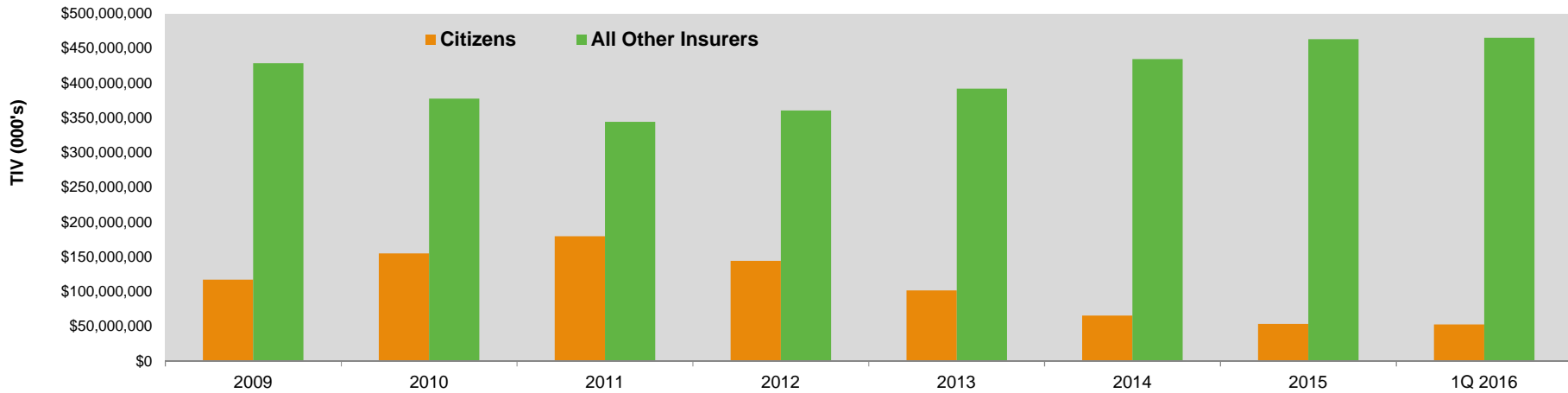
- 1) Includes admitted insurers (and Citizens) writing personal residential property statewide
- 2) State Farm Florida filed QUASR data as "trade secret" with the OIR beginning first quarter 2014. This exhibit reflects values for State Farm Florida as reported for fourth quarter 2013.

Broward, Miami-Dade & Palm Beach Counties

Includes State Farm Florida

QUASR data as of March 31, 2016

Policies Inforce, Total Insured Value (TIV) & Premium Historical Trends Personal Residential



Year	Citizens						All Other Insurers						Total		
	Policies Inforce	% of Total	TIV (\$000)	% of Total	Premium (\$000)	% of Total	Policies Inforce	% of Total	TIV (\$000)	% of Total	Premium (\$000)	% of Total	Policies Inforce	TIV (\$000)	Premium (\$000)
2009	385,468	26%	\$117,223,764	21%	\$737,981	27%	1,109,970	74%	\$428,660,162	79%	\$1,956,884	73%	1,495,438	\$545,883,927	\$2,694,865
2010	522,564	36%	\$154,935,986	29%	\$1,078,345	37%	945,506	64%	\$377,871,099	71%	\$1,819,383	63%	1,468,070	\$532,807,086	\$2,897,728
2011	604,912	41%	\$179,669,284	34%	\$1,317,122	43%	858,383	59%	\$344,213,110	66%	\$1,771,031	57%	1,463,295	\$523,882,394	\$3,088,153
2012	553,644	38%	\$144,106,381	29%	\$1,237,440	38%	899,706	62%	\$360,400,897	71%	\$2,013,747	62%	1,453,350	\$504,507,278	\$3,251,187
2013	437,681	30%	\$101,856,467	21%	\$980,585	29%	1,014,804	70%	\$391,941,038	79%	\$2,427,377	71%	1,452,485	\$493,797,506	\$3,407,962
2014	291,698	20%	\$65,578,738	13%	\$634,901	19%	1,164,371	80%	\$434,663,854	87%	\$2,745,142	81%	1,456,069	\$500,242,591	\$3,380,043
2015	236,029	16%	\$53,519,775	10%	\$489,666	15%	1,261,276	84%	\$463,137,236	90%	\$2,885,985	85%	1,497,305	\$516,657,012	\$3,375,651
1Q 2016	231,633	15%	\$52,912,987	10%	\$483,621	14%	1,264,647	85%	\$465,011,621	90%	\$2,885,244	86%	1,496,280	\$517,924,609	\$3,368,865

Notes:

- 1) Includes admitted insurers (and Citizens) writing personal residential property statewide
- 2) 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 for fourth quarter 2013.

Market Share in Monroe County
Includes State Farm Florida
QUASR data as of March 31, 2016
Personal Residential

Citizens												
	Policies Wind	% of Total	Policies ExWind	% of Total	Premium Wind (\$000)	% of Total	Premium ExWind (\$000)	% of Total	TIV Wind (\$000)	% of Total	TIV ExWind (\$000)	% of Total
2009	23,172	90%	779	3%	\$48,583	88%	\$596	2%	\$9,475,108	88%	\$92,339	1%
2010	23,370	91%	788	3%	\$53,233	90%	\$530	2%	\$9,543,638	90%	\$90,977	1%
2011	23,393	92%	804	3%	\$56,568	90%	\$567	2%	\$9,539,157	90%	\$101,774	1%
2012	22,676	91%	705	3%	\$59,876	89%	\$489	2%	\$8,607,726	87%	\$83,338	1%
2013	21,884	90%	579	2%	\$61,275	86%	\$358	1%	\$7,864,169	84%	\$62,365	1%
2014	19,944	84%	371	2%	\$57,432	78%	\$189	1%	\$7,106,491	76%	\$39,049	0%
2015	18,266	78%	289	1%	\$54,547	73%	\$121	0%	\$6,768,512	72%	\$28,311	0%
1Q 2016	17,916	78%	271	1%	\$54,066	72%	\$114	0%	\$6,670,261	71%	\$27,706	0%

All Other Insurers												
	Policies Wind	% of Total	Policies ExWind	% of Total	Premium Wind (\$000)	% of Total	Premium ExWind (\$000)	% of Total	TIV Wind (\$000)	% of Total	TIV ExWind (\$000)	% of Total
2009	2,606	10%	26,118	97%	\$6,519	12%	\$25,611	98%	\$1,240,680	12%	\$12,649,306	99%
2010	2,286	9%	25,629	97%	\$6,091	10%	\$25,232	98%	\$1,085,560	10%	\$12,860,424	99%
2011	2,165	8%	25,153	97%	\$6,009	10%	\$25,356	98%	\$1,031,466	10%	\$12,701,483	99%
2012	2,181	9%	24,639	97%	\$7,338	11%	\$26,001	98%	\$1,277,722	13%	\$12,145,817	99%
2013	2,498	10%	24,153	98%	\$9,874	14%	\$26,198	99%	\$1,527,576	16%	\$11,864,224	99%
2014	3,926	16%	22,504	98%	\$15,745	22%	\$25,890	99%	\$2,239,974	24%	\$11,175,741	100%
2015	5,070	22%	22,090	99%	\$19,976	27%	\$25,237	100%	\$2,689,890	28%	\$11,077,906	100%
1Q 2016	5,157	22%	21,807	99%	\$20,788	28%	\$25,151	100%	\$2,753,712	29%	\$11,019,166	100%

Total Market						
	Policies Wind	Policies ExWind	Premium Wind (\$000)	Premium ExWind (\$000)	TIV Wind (\$000)	TIV ExWind (\$000)
2009	25,778	26,897	\$55,102	\$26,207	\$10,715,788	\$12,741,646
2010	25,656	26,417	\$59,324	\$25,762	\$10,629,197	\$12,951,402
2011	25,558	25,957	\$62,577	\$25,923	\$10,570,623	\$12,803,257
2012	24,857	25,344	\$67,214	\$26,489	\$9,885,448	\$12,229,155
2013	24,382	24,732	\$71,149	\$26,556	\$9,391,745	\$11,926,589
2014	23,870	22,875	\$73,178	\$26,079	\$9,346,464	\$11,214,790
2015	23,336	22,379	\$74,523	\$25,358	\$9,458,402	\$11,106,217
1Q 2016	23,073	22,078	\$74,855	\$25,265	\$9,423,973	\$11,046,872

Notes:

- 1) Includes admitted insurers (and Citizens) writing personal residential property statewide
- 2) TIV is the Total Insured Value
- 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 for fourth quarter 2013.

Statewide Trend
Includes State Farm Florida
QUASR data as of March 31, 2016

Policies Inforce, Total Insured Value (TIV) & Premium Historical Trends
Personal Residential



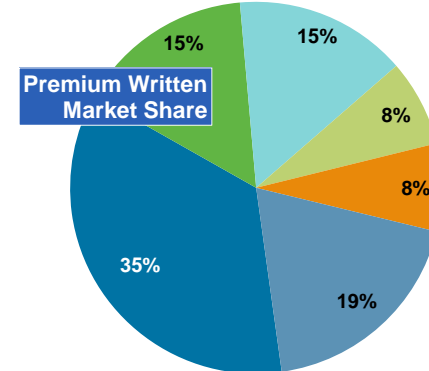
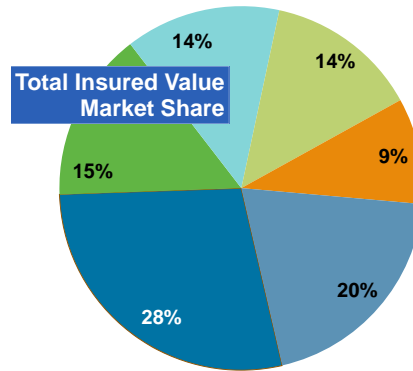
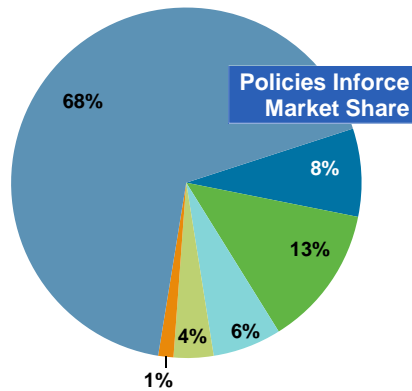
Year	Citizens						All Other Insurers						Total		
	Policies Inforce	% of Total	TIV (\$000)	% of Total	Premium (\$000)	% of Total	Policies Inforce	% of Total	TIV (\$000)	% of Total	Premium (\$000)	% of Total	Policies Inforce	TIV (\$000)	Premium (\$000)
2009	975,500	16%	\$255,739,746	12%	\$1,486,820	18%	5,110,168	84%	\$1,842,082,106	88%	\$6,796,366	82%	6,085,668	\$2,097,821,852	\$8,283,186
2010	1,232,397	20%	\$326,713,170	16%	\$2,005,579	23%	4,822,896	80%	\$1,738,750,447	84%	\$6,782,374	77%	6,055,293	\$2,065,463,617	\$8,787,953
2011	1,423,160	24%	\$385,936,723	19%	\$2,469,201	27%	4,626,450	76%	\$1,655,230,421	81%	\$6,838,229	73%	6,049,610	\$2,041,167,144	\$9,307,430
2012	1,268,071	21%	\$308,333,785	15%	\$2,206,326	23%	4,758,497	79%	\$1,695,939,740	85%	\$7,435,553	77%	6,026,568	\$2,004,273,525	\$9,641,880
2013	983,629	16%	\$215,405,611	11%	\$1,735,299	17%	5,063,782	84%	\$1,777,886,847	89%	\$8,318,272	83%	6,047,411	\$1,993,292,458	\$10,053,571
2014	631,378	10%	\$136,124,128	7%	\$1,105,259	11%	5,507,092	90%	\$1,903,287,291	93%	\$8,935,274	89%	6,138,470	\$2,039,411,419	\$10,040,533
2015	480,161	8%	\$106,413,416	5%	\$818,388	8%	5,851,269	92%	\$2,002,398,538	95%	\$9,159,797	92%	6,331,430	\$2,108,811,954	\$9,978,185
1Q 2016	468,840	7%	\$104,401,242	5%	\$800,064	8%	5,878,242	93%	\$2,017,466,315	95%	\$9,164,739	92%	6,347,082	\$2,121,867,557	\$9,964,803

Notes:

- 1) Includes admitted insurers (and Citizens) writing personal residential property statewide
- 2) 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 for fourth quarter 2013.

Commercial Residential

**Top 20 Insurers by Total Insured Value
Florida Commercial Residential Property**
Includes State Farm Florida
QUASR data as of March 31, 2016



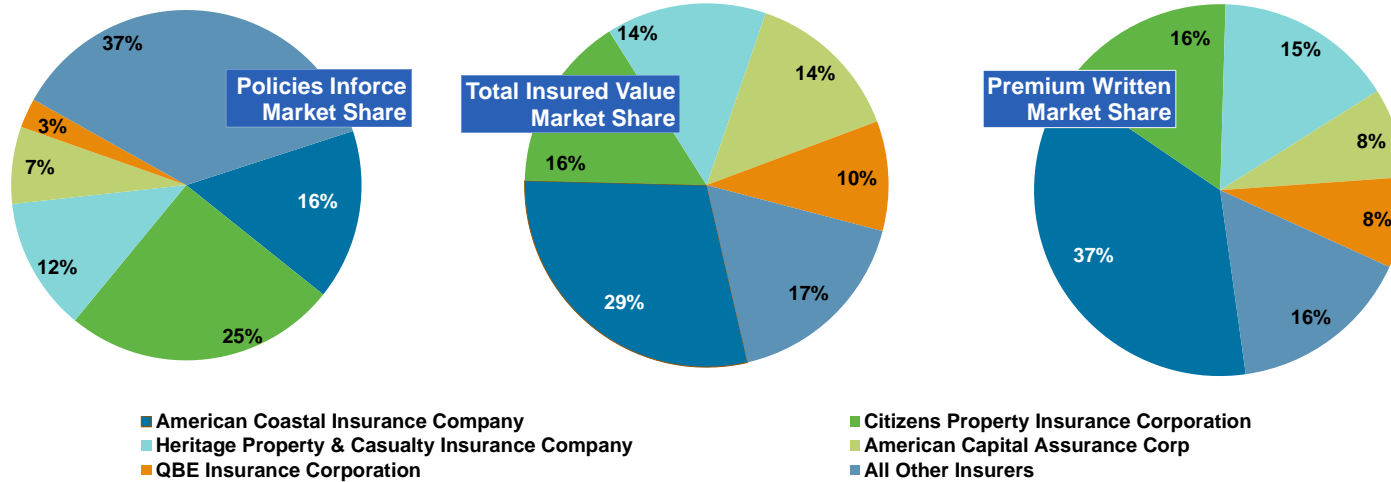
■ American Coastal Insurance Company
■ Heritage Property & Casualty Insurance Company
■ QBE Insurance Corporation
■ Citizens Property Insurance Corporation
■ American Capital Assurance Corp
■ All Other Insurers

Carrier	Policies Inforce	Policies Inforce Market Share %	Total Insured Value (TIV) for All Policies	TIV Market Share %	Premiums Written	Premium Market Share %
	(1)	(2) = (1)/ Total(1)	(3)	(4) = (3)/ Total(3)	(5)	(6) = (5)/ Total(5)
American Coastal Insurance Company	4,629	8%	\$52,133,301,950	28%	\$293,277,842	35%
Citizens Property Insurance Corporation	7,438	13%	\$28,065,696,446	15%	\$127,557,119	15%
Heritage Property & Casualty Insurance Company	3,631	6%	\$25,642,775,859	14%	\$124,298,637	15%
American Capital Assurance Corp	2,093	4%	\$25,245,159,869	14%	\$62,418,052	8%
QBE Insurance Corporation	799	1%	\$17,528,605,436	9%	\$63,134,021	8%
Weston Insurance Company	2,089	4%	\$8,144,866,158	4%	\$44,136,907	5%
United States Fire Insurance Company	18	0%	\$6,563,611,981	4%	\$153,578	0%
<i>State Farm Florida Insurance Company</i>	<i>27,616</i>	<i>48%</i>	<i>\$5,995,454,236</i>	<i>3%</i>	<i>\$29,550,309</i>	<i>4%</i>
Philadelphia Indemnity Insurance Company	417	1%	\$3,099,967,706	2%	\$8,911,613	1%
United Property & Casualty Insurance Company	386	1%	\$3,063,847,828	2%	\$24,884,594	3%
Service Insurance Company	223	0%	\$1,700,667,000	1%	\$5,732,385	1%
Everest National Insurance Company	56	0%	\$1,613,062,739	1%	\$9,960,893	1%
Old Dominion Insurance Company	319	1%	\$724,703,000	0%	\$2,241,527	0%
Factory Mutual Insurance Company	17	0%	\$711,548,945	0%	\$287,304	0%
Universal Insurance Company of North America	113	0%	\$654,626,216	0%	\$1,987,280	0%
Travelers Property Casualty Company of America	60	0%	\$607,510,284	0%	\$2,454,121	0%
First Community Insurance Company	1,421	2%	\$558,110,702	0%	\$2,985,591	0%
Travelers Indemnity Company	31	0%	\$438,424,170	0%	\$1,509,667	0%
Tower Hill Prime Insurance Company	92	0%	\$436,122,764	0%	\$1,720,114	0%
Avatar Property & Casualty Insurance Company	74	0%	\$337,727,852	0%	\$1,429,152	0%
All Other Insurers	5,542	10%	\$2,499,503,819	1%	\$19,296,197	2%
Total	57,064	100%	\$185,765,294,960	100%	\$827,926,903	100%

Notes:

- 1) Includes admitted insurers (and Citizens) writing commercial residential property statewide
- 2) 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 for fourth quarter 2013.
- 3) United States Fire Ins Co data presented as reported by the OIR
- 4) Any slight differences in market share %s in graph versus table are due to rounding

**Top 20 Insurers by Total Insured Value
Florida Commercial Residential Property
Does Not Include State Farm Florida
QUASR data as of March 31, 2016**



Insurer	Policies Inforce (1)	Policies Inforce Market Share % (2) = (1)/ Total(1)	Total Insured Value (TIV) for All Policies (3)	TIV Market Share % (4) = (3)/ Total(3)	Premiums Written (5)	Premium Market Share % (6) = (5)/ Total(5)
American Coastal Insurance Company	4,629	16%	\$52,133,301,950	29%	\$293,277,842	37%
Citizens Property Insurance Corporation	7,438	25%	\$28,065,696,446	16%	\$127,557,119	16%
Heritage Property & Casualty Insurance Company	3,631	12%	\$25,642,775,859	14%	\$124,298,637	16%
American Capital Assurance Corp	2,093	7%	\$25,245,159,869	14%	\$62,418,052	8%
QBE Insurance Corporation	799	3%	\$17,528,605,436	10%	\$63,134,021	8%
Weston Insurance Company	2,089	7%	\$8,144,866,158	5%	\$44,136,907	6%
United States Fire Insurance Company	18	0%	\$6,563,611,981	4%	\$153,578	0%
Philadelphia Indemnity Insurance Company	417	1%	\$3,099,967,706	2%	\$8,911,613	1%
United Property & Casualty Insurance Company	386	1%	\$3,063,847,828	2%	\$24,884,594	3%
Service Insurance Company	223	1%	\$1,700,667,000	1%	\$5,732,385	1%
Everest National Insurance Company	56	0%	\$1,613,062,739	1%	\$9,960,893	1%
Old Dominion Insurance Company	319	1%	\$724,703,000	0%	\$2,241,527	0%
Factory Mutual Insurance Company	17	0%	\$711,548,945	0%	\$287,304	0%
Universal Insurance Company of North America	113	0%	\$654,626,216	0%	\$1,987,280	0%
Travelers Property Casualty Company of America	60	0%	\$607,510,284	0%	\$2,454,121	0%
First Community Insurance Company	1,421	5%	\$558,110,702	0%	\$2,985,591	0%
Travelers Indemnity Company	31	0%	\$438,424,170	0%	\$1,509,667	0%
Tower Hill Prime Insurance Company	92	0%	\$436,122,764	0%	\$1,720,114	0%
Avatar Property & Casualty Insurance Company	74	0%	\$337,727,852	0%	\$1,429,152	0%
Hanover Insurance Company (The)	82	0%	\$192,614,000	0%	\$829,652	0%
All Other Insurers	5,460	19%	\$2,306,889,819	1%	\$18,466,545	2%
Total	29,448	100%	\$179,769,840,724	100%	\$798,376,594	100%

Notes:

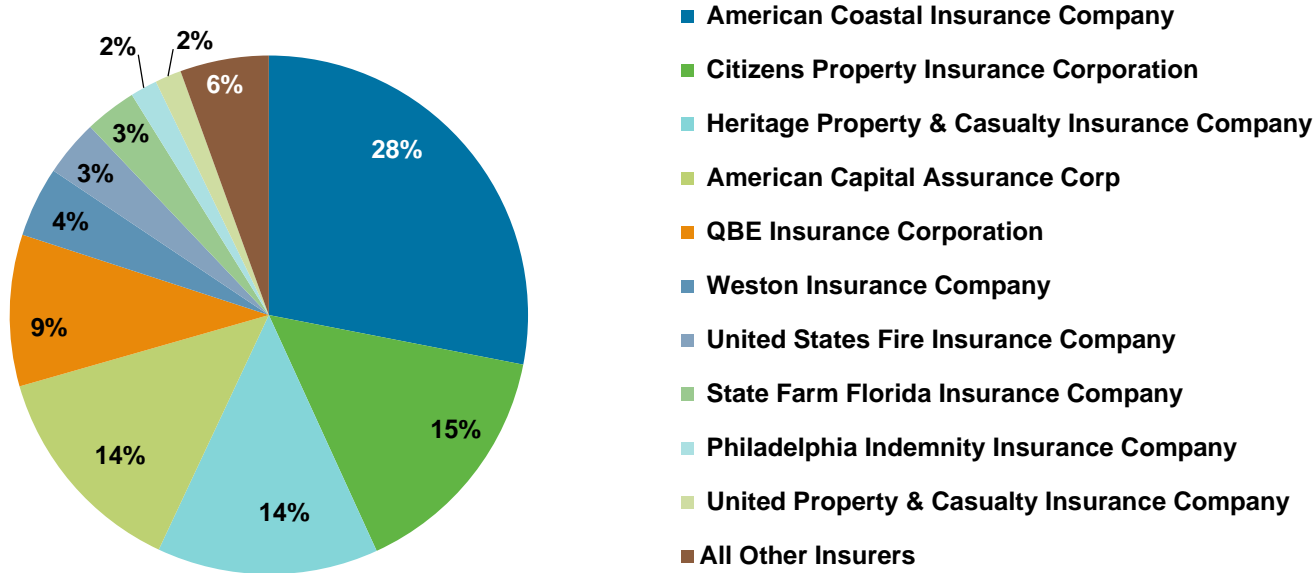
- 1) Includes admitted carriers (and Citizens) writing commercial residential property statewide
- 2) State Farm Florida filed QUASR data as "trade secret" with the OIR beginning first quarter 2014. They represented 27,616 policies (44%), \$6.0B in TIV (3%) and \$29.6M in premium (3%) for commercial residential on 12/31/13.
- 3) United States Fire Ins Co data presented as reported by the OIR
- 4) Any slight differences in market share %s in graph versus table are due to rounding

Citizens Property Insurance Corporation
Historic Top 20 Insurers by Total Insured Value
Includes State Farm Florida
 Data reported to the Office of Insurance Regulation (OIR)

Commercial Residential - Top 20 Rank by Total Insured Value Based on QUASR data reported to the OIR															
Insurers	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	1Q 2016
ACE AMERICAN INSURANCE COMPANY		12	18	11	8	9									
AFFILIATED FM INSURANCE COMPANY								20	19	18	18	20			
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	3	7	7	10			15	16	17	13					
ALLSTATE INSURANCE COMPANY	6	4	4	4	5		19								
AMERICAN CAPITAL ASSURANCE CORP					13	3	4	4	4	4	4	4	3	3	4
AMERICAN COASTAL INSURANCE COMPANY						5	2	3	2	2	2	2	2	1	1
AMERICAN ECONOMY INSURANCE COMPANY		14	17												
AMERICAN KEYSTONE INSURANCE COMPANY							6								
AMERICAN STRATEGIC INSURANCE CORP.				7	3	4	5	6	6	6	6				
AMERICAN ZURICH INSURANCE COMPANY		17													
ARCH INSURANCE COMPANY									7	15	12				
ASSURANCE COMPANY OF AMERICA	19														
AVATAR PROPERTY & CASUALTY INSURANCE COMPANY															20
BANKERS INSURANCE COMPANY	12	11	11	18											
CAPACITY INSURANCE COMPANY	9	8	10	8	9	11	13	17							
CHARTER OAK FIRE INSURANCE COMPANY	17														
CINCINNATI INDEMNITY COMPANY													20		
CINCINNATI INSURANCE COMPANY		13	9	9	7	7	8	10	13	11	14	15	18		
CITIZENS PROPERTY INSURANCE CORPORATION	1	1	1	1	1	1	1	1	1	1	1	1	1	2	2
COMMONWEALTH INSURANCE COMPANY OF AMERICA				12											
CONTINENTAL CASUALTY COMPANY								15	16	19	20	18	17		
COTTON STATES MUTUAL INSURANCE COMPANY						18	18								12
EVEREST NATIONAL INSURANCE COMPANY															
FACTORY MUTUAL INSURANCE COMPANY										20	15	14	13	14	14
FEDERAL INSURANCE COMPANY			19	19											
FEDERATED NATIONAL INSURANCE COMPANY									20						
FIDELITY AND CASUALTY COMPANY OF NEW YORK	13														
FIRST COMMUNITY INSURANCE COMPANY								18	18	17	16	13	12	16	17
FIRST HOME INSURANCE COMPANY								13	10						
FIRST NATIONAL INSURANCE COMPANY OF AMERICA														20	
FOREMOST INSURANCE COMPANY													19		
GRANADA INSURANCE COMPANY				13	12	15									
GREAT AMERICAN INSURANCE COMPANY						19	17								
HANOVER INSURANCE COMPANY (THE)	20	16	20		14							19	16	19	
HARTFORD FIRE INSURANCE COMPANY					11	10	20								
HARTFORD INSURANCE COMPANY OF THE SOUTHEAST					18										
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY													5	4	3
ICAT SPECIALTY INSURANCE COMPANY							16								
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA							11								
INSURANCE COMPANY OF THE WEST								11							
INSURANCE CORPORATION OF NEW YORK	2														
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	7	5	5	6	10	14									
NATIONWIDE MUTUAL INSURANCE COMPANY	8	9	13	16											
NOVA CASUALTY COMPANY									15		9	12			
OLD DOMINION INSURANCE COMPANY	14	20						12	14	12	13	11	10	12	13
PHILADELPHIA INDEMNITY INSURANCE COMPANY				17				7	8	7	7	7	8	9	9
PHOENIX INSURANCE COMPANY		19			16	17									
QBE INSURANCE CORPORATION		2	3	2	2	2	3	2	3	3	3	3	4	5	5
QUALSURE INSURANCE CORPORATION	16														
SERVICE INSURANCE COMPANY			15		6	6	7	9	9	8	8	8	9	11	11
SOUTHERN FAMILY INSURANCE COMPANY	5	3	2	3											
ST. PAUL FIRE & MARINE INSURANCE COMPANY								19							
STATE FARM FLORIDA INSURANCE COMPANY	4	6	6	5	4	8	9	5	5	5	5	6	7	8	8
SUNSHINE STATE INSURANCE COMPANY								14	12	10	11	9			
TIG INSURANCE COMPANY	10	18													
TOWER HILL PRIME INSURANCE COMPANY														18	19
TRAVELERS INDEMNITY COMPANY										16	19	17	15	17	18
TRAVELERS INDEMNITY COMPANY OF AMERICA					17	13	14								
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	11	15	16	20											
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA										14	17	16	14	15	16
TWIN CITY FIRE INSURANCE COMPANY						20									
UNITED PROPERTY & CASUALTY INSURANCE COMPANY														10	10
UNITED STATES FIRE INSURANCE COMPANY					19	16								7	7
UNIVERSAL INSURANCE COMPANY OF NORTH AMERICA							10	8	11	9	10	10	11	13	15
WESTFIELD INSURANCE COMPANY	18														
WESTON INSURANCE COMPANY												5	6	6	6
XL SPECIALTY INSURANCE COMPANY			14	15											
ZURICH AMERICAN INSURANCE COMPANY			8		20		12								
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	15	10	12	14	15	12									

Note: 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 for fourth quarter 2013.

**Top 10 Insurers by Total Insured Value
Florida Commercial Residential Property
Includes State Farm Florida
QUASR data as of March 31, 2016**

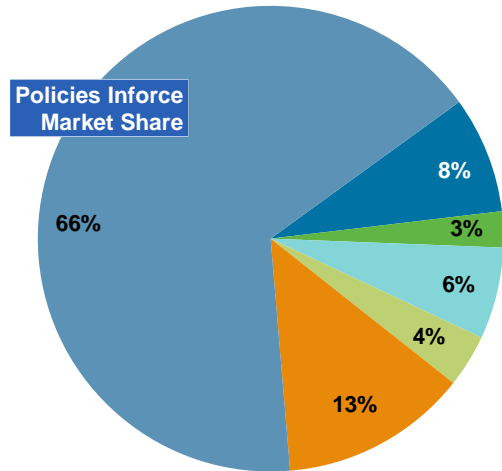


Insurers	Total Insured Value
American Coastal Insurance Company	\$52,133,301,950
Citizens Property Insurance Corporation	\$28,065,696,446
Heritage Property & Casualty Insurance Company	\$25,642,775,859
American Capital Assurance Corp	\$25,245,159,869
QBE Insurance Corporation	\$17,528,605,436
Weston Insurance Company	\$8,144,866,158
United States Fire Insurance Company	\$6,563,611,981
<i>State Farm Florida Insurance Company</i>	\$5,995,454,236
Philadelphia Indemnity Insurance Company	\$3,099,967,706
United Property & Casualty Insurance Company	\$3,063,847,828
All Other Insurers	\$10,282,007,491
Total	\$185,765,294,960

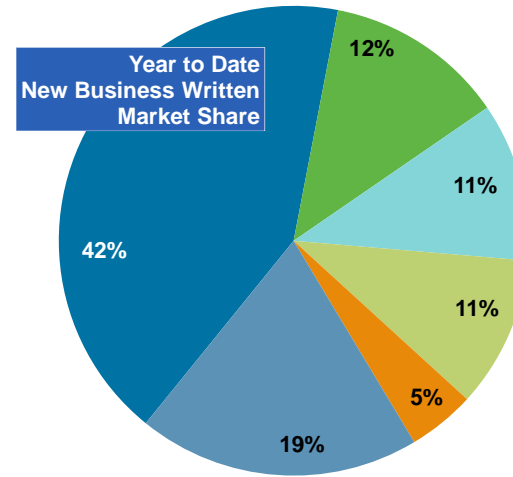
Notes:

- 1) Includes admitted insurers (and Citizens) writing commercial residential property statewide
- 2) 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 for fourth quarter 2013.
- 3) Surplus lines companies are not included in the market share calculation

**Year to Date - Top 10 Insurers by New Business Written
Florida Commercial Residential Property
Includes State Farm Florida
QUASR data as of March 31, 2016**



■ American Coastal Insurance Company
■ Heritage Property & Casualty Insurance Company
■ Citizens Property Insurance Corporation



■ First Community Insurance Company
■ American Capital Assurance Corp
■ All Other Insurers

Carrier	Year to Date New Business Written	Policies Inforce	Total Insured Value for All Policies	Premiums Written
American Coastal Insurance Company	1,278	4,629	\$52,133,301,950	\$293,277,842
First Community Insurance Company	375	1,421	\$558,110,702	\$2,985,591
Heritage Property & Casualty Insurance Company	331	3,631	\$25,642,775,859	\$124,298,637
American Capital Assurance Corp	316	2,093	\$25,245,159,869	\$62,418,052
Citizens Property Insurance Corporation	140	7,438	\$28,065,696,446	\$127,557,119
State Farm Florida Insurance Company	131	27,616	\$5,995,454,236	\$29,550,309
Foremost Insurance Company	96	3,383	\$153,651,200	\$2,299,616
Weston Insurance Company	54	2,089	\$8,144,866,158	\$44,136,907
United Property & Casualty Insurance Company	47	386	\$3,063,847,828	\$24,884,594
Avatar Property & Casualty Insurance Company	46	74	\$337,727,852	\$1,429,152
All Other Insurers	214	4,304	\$36,424,702,860	\$115,089,085
Total	3,028	57,064	\$185,765,294,960	\$827,926,903

Notes:

- 1) Includes admitted insurers (and Citizens) writing commercial residential property statewide
- 2) 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 for fourth quarter 2013.
- 3) New business does not include assumed policies
- 4) American Coastal also non-renewed 1,255 commercial residential policies in Q1 2016

Change in Market Share
Florida Commercial Residential Property
Includes State Farm Florida

Top 10 Insurers by Total Insured Value (TIV)			
Prior Analysis 12/31/15		Current Analysis 03/31/16	
Insurer Name	TIV Market Share	Insurer Name	TIV Market Share
American Coastal Insurance Company	28%	American Coastal Insurance Company	28%
Citizens Property Insurance Corporation	18%	Citizens Property Insurance Corporation	15%
American Capital Assurance Corp	13%	Heritage Property & Casualty Insurance Company	14%
Heritage Property & Casualty Insurance Company	12%	American Capital Assurance Corp	14%
QBE Insurance Corporation	10%	QBE Insurance Corporation	9%
Weston Insurance Company	5%	Weston Insurance Company	4%
United States Fire Insurance Company	4%	United States Fire Insurance Company	4%
<i>State Farm Florida Insurance Company</i>	3%	<i>State Farm Florida Insurance Company</i>	3%
Philadelphia Indemnity Insurance Company	2%	Philadelphia Indemnity Insurance Company	2%
United Property & Casualty Insurance Company	1%	United Property & Casualty Insurance Company	2%

Top 10 Insurers by New Business			
Prior Analysis 12/31/15		Current Analysis 03/31/16	
Insurer Name	# New Policies Market Share	Insurer Name	# New Policies Market Share
American Coastal Insurance Company	46%	American Coastal Insurance Company	42%
Weston Insurance Company	12%	First Community Insurance Company	12%
American Capital Assurance Corp	11%	Heritage Property & Casualty Insurance Company	11%
Heritage Property & Casualty Insurance Company	8%	American Capital Assurance Corp	10%
Citizens Property Insurance Corporation	7%	Citizens Property Insurance Corporation	5%
<i>State Farm Florida Insurance Company</i>	5%	<i>State Farm Florida Insurance Company</i>	4%
United Property & Casualty Insurance Company	2%	Foremost Insurance Company	3%
Foremost Insurance Company	2%	Weston Insurance Company	2%
Tower Hill Prime Insurance Company	1%	United Property & Casualty Insurance Company	2%
First Community Insurance Company	1%	Avatar Property & Casualty Insurance Company	2%

Note: 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 for fourth quarter 2013.

Citizens' Market Share by County
Florida Commercial Residential Property
Includes State Farm Florida
QUASR data as of March 31, 2016

County	Citizens		All Other Insurers	
	Total Insured Value	Market Share	Total Insured Value	Market Share
Alachua	\$3,019,400	0%	\$1,064,587,829	100%
Baker	\$0	0%	\$15,542,715	100%
Bay	\$81,384,250	24%	\$262,411,904	76%
Bradford	\$0	0%	\$14,153,737	100%
Brevard	\$576,989,100	15%	\$3,222,585,268	85%
Broward	\$5,068,941,483	16%	\$26,779,657,161	84%
Calhoun	\$0	0%	\$4,024,250	100%
Charlotte	\$222,316,100	11%	\$1,761,368,955	89%
Citrus	\$1,122,200	0%	\$300,154,715	100%
Clay	\$0	0%	\$482,139,496	100%
Collier	\$937,962,820	9%	\$9,761,924,971	91%
Columbia	\$0	0%	\$36,353,415	100%
Desoto	\$0	0%	\$44,132,715	100%
Dixie	\$0	0%	\$15,941,930	100%
Duval	\$17,496,400	1%	\$2,938,753,942	99%
Escambia	\$164,850,900	26%	\$476,282,071	74%
Flagler	\$0	0%	\$665,251,696	100%
Franklin	\$6,928,000	59%	\$4,717,181	41%
Gadsden	\$0	0%	\$23,468,365	100%
Gilchrist	\$0	0%	\$2,141,860	100%
Glades	\$0	0%	\$2,371,789	100%
Gulf	\$2,311,000	16%	\$12,401,517	84%
Hamilton	\$0	0%	\$2,589,070	100%
Hardee	\$0	0%	\$13,559,389	100%
Hendry	\$0	0%	\$14,572,020	100%
Hernando	\$6,324,500	6%	\$98,528,759	94%
Highlands	\$181,900	0%	\$227,072,245	100%
Hillsborough	\$280,127,400	4%	\$6,177,214,674	96%
Holmes	\$0	0%	\$5,884,637	100%
Indian River	\$335,617,502	26%	\$949,025,261	74%
Jackson	\$0	0%	\$69,202,536	100%
Jefferson	\$0	0%	\$16,160,433	100%
Lafayette	\$0	0%	\$2,162,955	100%
Lake	\$0	0%	\$627,933,480	100%

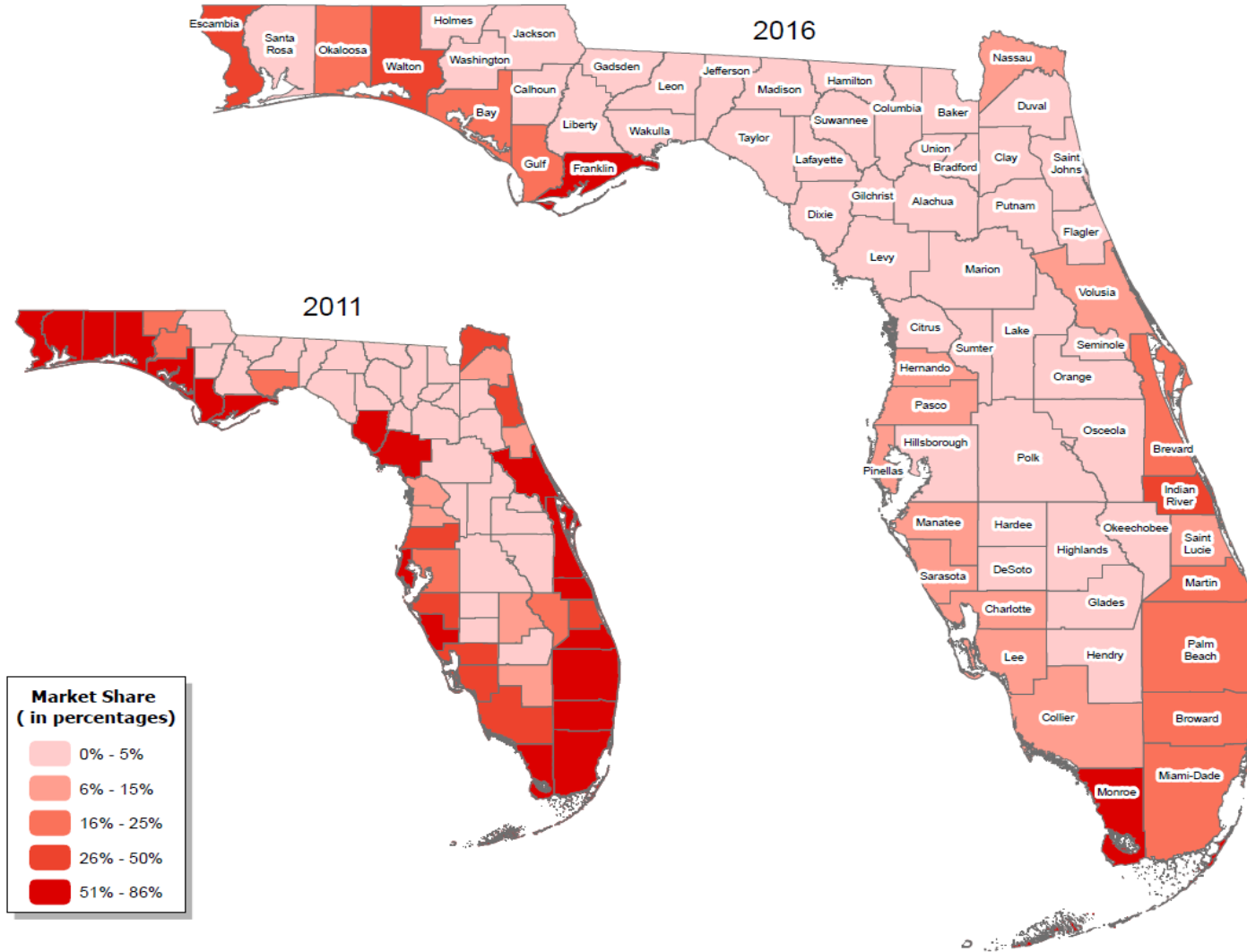
County	Citizens		All Other Insurers	
	Total Insured Value	Market Share	Total Insured Value	Market Share
Lee	\$960,020,900	8%	\$10,844,292,843	92%
Leon	\$15,344,200	2%	\$981,121,447	98%
Levy	\$0	0%	\$9,497,257	100%
Liberty	\$0	0%	\$2,225,480	100%
Madison	\$0	0%	\$7,127,170	100%
Manatee	\$250,206,180	6%	\$3,844,066,554	94%
Marion	\$11,135,200	3%	\$423,371,039	97%
Martin	\$263,868,690	17%	\$1,317,058,667	83%
Miami-Dade	\$7,871,589,695	23%	\$25,783,797,473	77%
Monroe	\$1,046,659,985	66%	\$534,447,865	34%
Nassau	\$16,583,600	6%	\$253,591,053	94%
Okaloosa	\$130,559,000	17%	\$646,059,004	83%
Okeechobee	\$0	0%	\$42,528,396	100%
Orange	\$148,376,000	2%	\$6,444,101,889	98%
Osceola	\$16,047,700	1%	\$1,570,850,078	99%
Palm Beach	\$5,848,531,435	23%	\$19,995,553,805	77%
Pasco	\$124,555,300	9%	\$1,225,202,719	91%
Pinellas	\$2,103,158,302	14%	\$13,072,240,246	86%
Polk	\$9,729,000	1%	\$1,311,560,961	99%
Putnam	\$0	0%	\$45,052,771	100%
Saint Johns	\$9,180,900	1%	\$892,681,171	99%
Saint Lucie	\$217,632,450	10%	\$1,866,396,524	90%
Santa Rosa	\$8,499,000	5%	\$164,984,361	95%
Sarasota	\$922,613,549	13%	\$6,326,883,297	87%
Seminole	\$8,312,900	0%	\$1,685,759,990	100%
Sumter	\$0	0%	\$71,094,205	100%
Suwannee	\$0	0%	\$31,771,998	100%
Taylor	\$0	0%	\$18,095,774	100%
Union	\$0	0%	\$2,617,069	100%
Volusia	\$256,947,310	12%	\$1,875,813,227	88%
Wakulla	\$0	0%	\$21,400,344	100%
Walton	\$120,572,195	30%	\$281,827,359	70%
Washington	\$0	0%	\$12,253,537	100%
Total	\$28,065,696,446	15%	\$157,699,598,514	85%

Notes:

- 1) Counties are bolded when Citizens' market share is 20% or greater in that county
- 2) Market share is based on all policies, not just those that include wind. For Monroe county, Citizens carries the wind portion for most of the policies.
- 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 for fourth quarter 2013.

Citizens' Commercial Residential Lines

Change in Citizens' Market Share Based on Total Insured Value 2011 vs 1Q2016

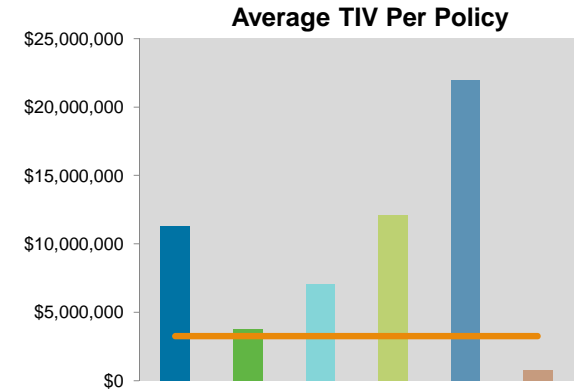
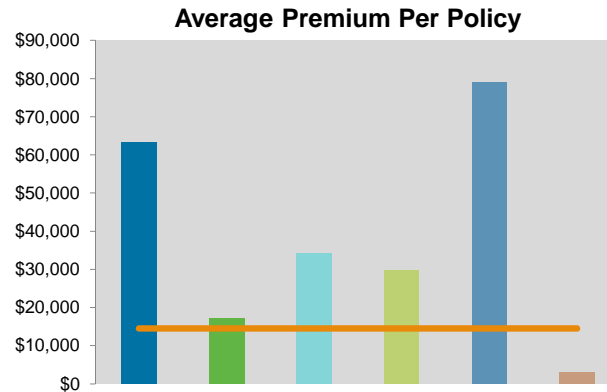
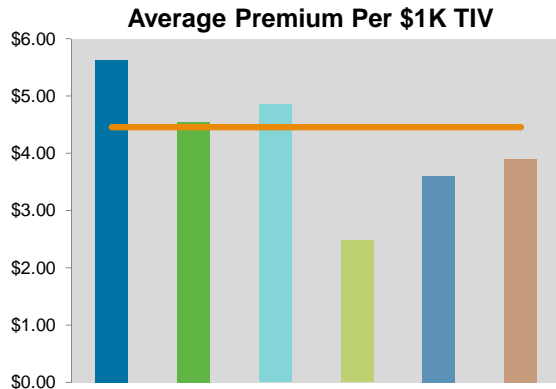


Average Premium and Total Insured Value (TIV) Per Policy

Includes State Farm Florida

QUASR data as of March 31, 2016

**Policies Inforce, Premium and Total Insured Value
Commercial Residential**



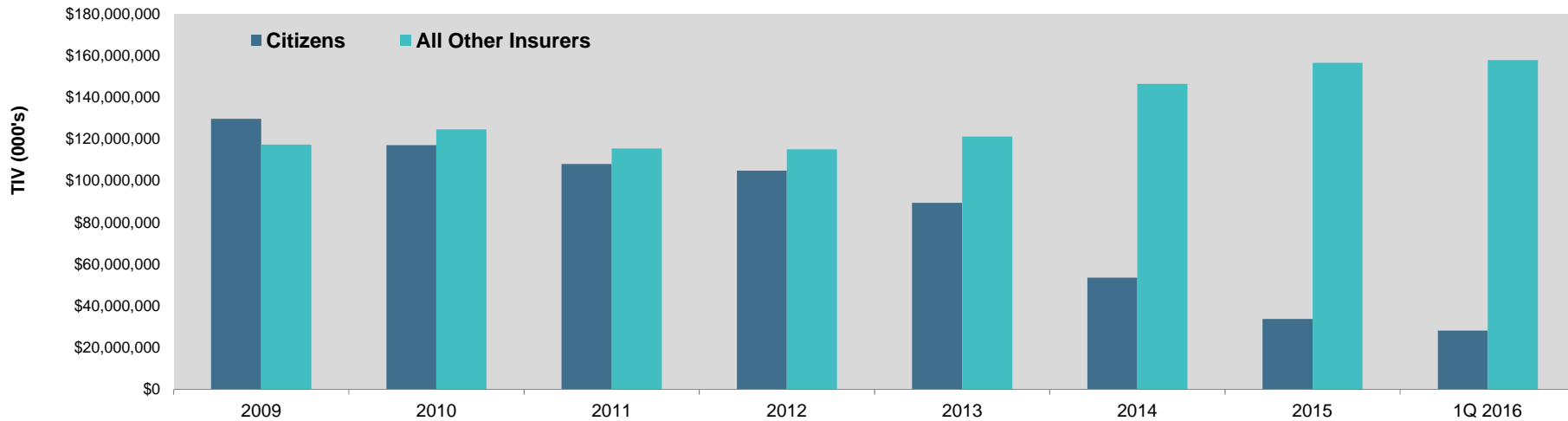
Insurers	Policies Inforce	Premium (\$000)	TIV (\$000)	Average Premium Per \$1,000 TIV	Average Premium Per Policy	Average TIV Per Policy
American Coastal Insurance Company	4,629	\$293,277,842	\$52,133,301,950	5.63	\$63,357	\$11,262,325
Citizens Property Insurance Corporation	7,438	\$127,557,119	\$28,065,696,446	4.54	\$17,149	\$3,773,285
Heritage Property & Casualty Insurance Company	3,631	\$124,298,637	\$25,642,775,859	4.85	\$34,233	\$7,062,180
American Capital Assurance Corp	2,093	\$62,418,052	\$25,245,159,869	2.47	\$29,822	\$12,061,710
QBE Insurance Corporation	799	\$63,134,021	\$17,528,605,436	3.60	\$79,016	\$21,938,180
All Other Insurers	36,385	\$113,104,326	\$29,004,889,242	3.90	\$3,109	\$797,166
Total Market	57,064	\$827,926,903	\$185,765,294,960	4.46	\$14,509	\$3,255,385

Notes:

- 1) Includes admitted insurers (and Citizens) writing personal residential property statewide
- 2) 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 for fourth quarter 2013.
- 3) Exhibit includes insurer specific data for those with greater than 5% market share by TIV

Statewide Trend
Includes State Farm Florida
QUASR data as of March 31, 2016

Policies Inforce, Total Insured Value (TIV) & Premium Historical Trends
Commercial Residential



Year	Citizens						All Other Insurers						Total		
	Policies Inforce	% of Total	TIV (\$000)	% of Total	Premium (\$000)	% of Total	Policies Inforce	% of Total	TIV (\$000)	% of Total	Premium (\$000)	% of Total	Policies Inforce	TIV (\$000)	Premium (\$000)
2009	21,369	20%	\$129,568,971	53%	\$550,430	54%	83,020	80%	\$117,203,651	47%	\$465,567	46%	104,389	\$246,772,622	\$1,015,997
2010	21,763	23%	\$116,884,642	48%	\$542,028	52%	72,149	77%	\$124,530,051	52%	\$495,251	48%	93,912	\$241,414,692	\$1,037,279
2011	20,776	27%	\$107,852,921	48%	\$508,253	49%	57,007	73%	\$115,342,976	52%	\$519,460	51%	77,783	\$223,195,897	\$1,027,713
2012	19,741	28%	\$104,763,503	48%	\$517,270	50%	49,797	72%	\$114,870,599	52%	\$521,971	50%	69,538	\$219,634,102	\$1,039,241
2013	16,620	26%	\$89,346,440	42%	\$463,656	44%	46,395	74%	\$121,034,784	58%	\$598,174	56%	63,015	\$210,381,225	\$1,061,830
2014	11,626	19%	\$53,508,079	27%	\$261,981	26%	48,633	81%	\$146,206,732	73%	\$729,382	74%	60,259	\$199,714,811	\$991,363
2015	8,315	14%	\$33,722,967	18%	\$152,614	18%	49,070	86%	\$156,376,744	82%	\$712,049	82%	57,385	\$190,099,712	\$864,664
1Q 2016	7,438	13%	\$28,065,696	15%	\$127,557	15%	49,626	87%	\$157,699,599	85%	\$700,370	85%	57,064	\$185,765,295	\$827,927

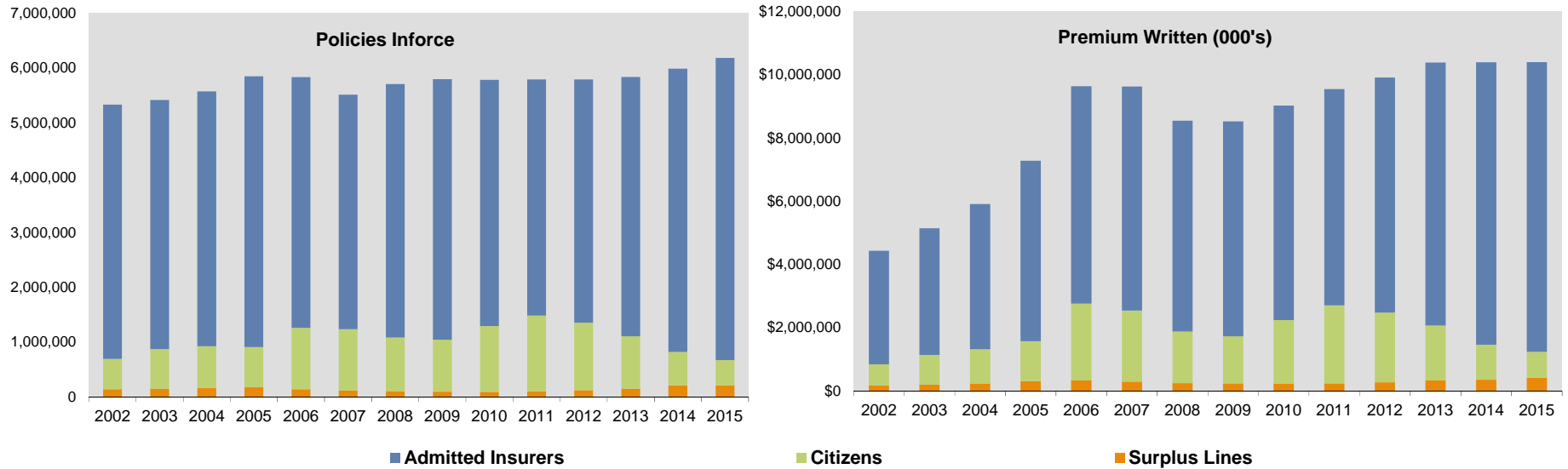
- Notes:**
- 1) Includes admitted insurers (and Citizens) writing commercial residential property statewide
 - 2) State Farm Florida filed QUASR data as "trade secret" with the OIR beginning first quarter 2014. This exhibit reflects values for State Farm Florida as reported for fourth quarter 2013.

Annual Total Market Historical Analysis

Personal and Commercial Residential

Annual Total Market - Historical Analysis 2002 through 2015

Policies Inforce and Premium Historical Trends Florida Personal Residential Property



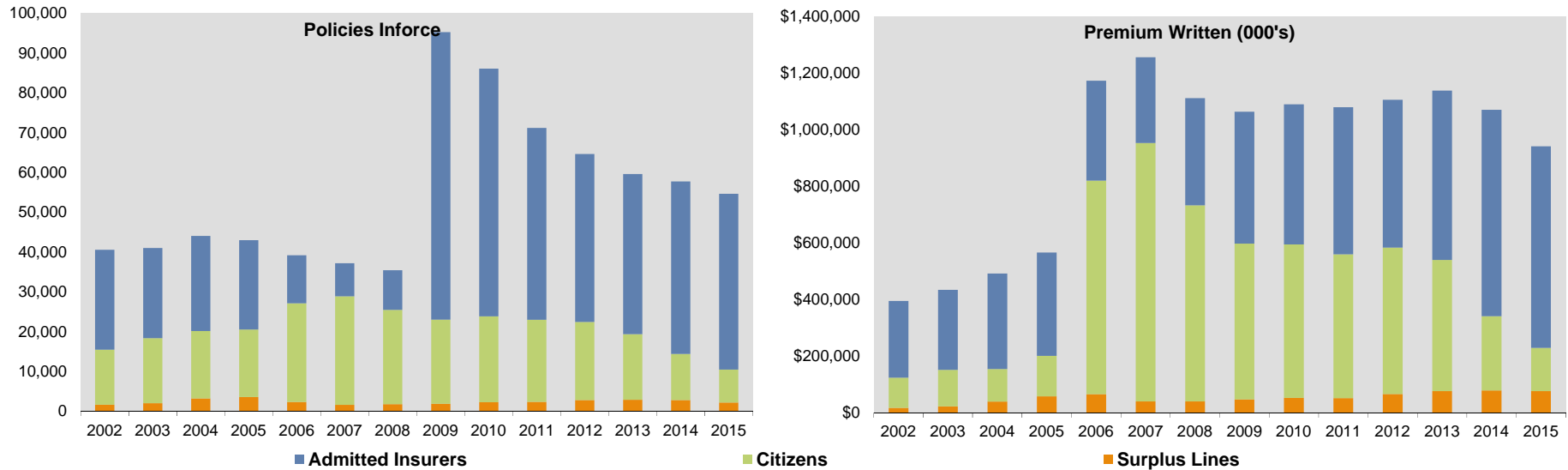
Year	Admitted Insurers		Citizens		Surplus Lines		Total Market	
	Policies Inforce	Premium (000's)	Policies Inforce	Premium (000's)	Policies Inforce	Premium (000's)	Policies Inforce	Premium (000's)
2002	4,633,859	\$3,596,369	552,111	\$663,334	143,904	\$176,805	5,329,874	\$4,436,508
2003	4,537,905	\$4,008,152	728,610	\$941,473	147,460	\$197,945	5,413,975	\$5,147,570
2004	4,644,014	\$4,587,292	764,818	\$1,087,838	161,740	\$233,174	5,570,572	\$5,908,303
2005	4,933,086	\$5,708,223	730,617	\$1,263,825	182,867	\$308,771	5,846,570	\$7,280,819
2006	4,569,835	\$6,874,161	1,120,479	\$2,429,161	141,820	\$334,130	5,832,134	\$9,637,452
2007	4,274,854	\$7,083,591	1,119,753	\$2,250,497	117,160	\$295,243	5,511,767	\$9,629,331
2008	4,617,600	\$6,669,675	980,620	\$1,632,495	106,753	\$245,531	5,704,973	\$8,547,701
2009	4,747,492	\$6,796,366	947,525	\$1,486,820	98,458	\$240,477	5,793,475	\$8,523,664
2010	4,485,598	\$6,782,374	1,199,263	\$2,005,579	96,567	\$235,215	5,781,428	\$9,023,168
2011	4,302,229	\$6,838,229	1,386,317	\$2,469,201	99,923	\$236,800	5,788,469	\$9,544,229
2012	4,433,159	\$7,435,553	1,230,528	\$2,206,326	125,599	\$271,092	5,789,286	\$9,912,971
2013	4,723,207	\$8,318,272	956,877	\$1,735,299	152,592	\$333,619	5,832,676	\$10,387,190
2014	5,161,213	\$8,935,274	609,148	\$1,105,259	213,768	\$355,262	5,984,129	\$10,395,795
2015	5,507,409	\$9,159,797	460,489	\$818,388	212,440	\$421,291	6,180,338	\$10,399,476

Notes:

- 1) Admitted insurer information is as reported to the Florida Office of Insurance Regulation (QUASR data) for the 4th quarter of each calendar year
- 2) For Citizens and the admitted market, policies inforce exclude ex-wind policies due to changes in QUASR reporting requirements over time
- 3) Surplus Lines data reported to the FLSO as of 04/26/2016; insured value data is not reported and thus is excluded from this analysis
- 4) Surplus Lines for personal residential include HO-3, HO-4, HO-6, HO-8 (starting in 2014), Dwelling, Dwelling Builders Risk, Mobile Home, and Windstorm
- 5) Surplus Lines policy growth in 2014 largely due to the inclusion of HO-8 (18,843) and increase in number of dwelling property policies (30,839 increase)
- 6) 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 for fourth quarter 2013.

Annual Total Market - Historical Analysis 2002 through 2015

Policies Inforce and Premium Historical Trends Florida Commercial Residential Property



Year	Admitted Insurers		Citizens		Surplus Lines		Total Market	
	Policies Inforce	Premium (000's)	Policies Inforce	Premium (000's)	Policies Inforce	Premium (000's)	Policies Inforce	Premium (000's)
2002	25,114	\$271,191	13,800	\$106,595	1,632	\$17,125	40,546	\$394,912
2003	22,649	\$282,537	16,349	\$129,015	2,000	\$22,572	40,998	\$434,123
2004	23,890	\$337,334	16,936	\$115,283	3,195	\$39,221	44,021	\$491,838
2005	22,457	\$365,172	16,958	\$142,914	3,550	\$57,755	42,965	\$565,841
2006	12,093	\$353,175	24,794	\$754,336	2,291	\$65,414	39,178	\$1,172,925
2007	8,302	\$303,222	27,279	\$912,474	1,578	\$39,982	37,159	\$1,255,677
2008	9,946	\$378,275	23,708	\$693,025	1,738	\$39,695	35,392	\$1,110,995
2009	72,224	\$465,567	21,146	\$550,430	1,863	\$47,069	95,233	\$1,063,066
2010	62,236	\$495,251	21,577	\$542,028	2,236	\$52,354	86,049	\$1,089,633
2011	48,188	\$519,460	20,618	\$508,253	2,343	\$51,489	71,149	\$1,079,201
2012	42,198	\$521,971	19,598	\$517,270	2,799	\$65,911	64,595	\$1,105,152
2013	40,230	\$598,174	16,488	\$463,656	2,848	\$76,040	59,566	\$1,137,869
2014	43,369	\$729,382	11,560	\$261,981	2,798	\$78,835	57,727	\$1,070,198
2015	44,182	\$712,049	8,261	\$152,614	2,176	\$76,333	54,619	\$940,996

- Notes:**
- 1) Admitted insurer information is as reported to the Florida Office of Insurance Regulation (QUASR data) for the 4th quarter of each calendar year
 - 2) For Citizens and the admitted market, policies inforce exclude ex-wind policies due to changes in QUASR reporting requirements over time
 - 3) Surplus Lines data reported to the FLSO as of 04/26/2016; insured value data is not reported and thus is excluded from this analysis
 - 4) Surplus Lines for commercial residential includes only Apartment and Condominium coverage codes
 - 5) 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 for fourth quarter 2013.
 - 6) Starting in 2009, State Farm changed how their data was allocated. The aggregate was the same but it resulted in a reduction in personal lines and an increase in commercial lines.
 - 7) Reports prior to 2Q 2010 included more surplus lines of coverage. This analysis reflects updated data for all periods