

Top 10 Insurers for Top 10 Counties
Florida Personal Residential Property - Multi-Peril Homeowners
 QASR data as of June 30, 2015

Carrier	06/30/15 TIV(000's)	Market Share	06/30/14 TIV(000's)	Market Share
Miami-Dade				
CITIZENS PROPERTY INSURANCE CORPORATION	\$ 15,491,188	14%	\$ 21,423,865	20%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 10,950,705	10%	\$ 10,950,705	10%
AIG PROPERTY CASUALTY COMPANY	\$ 9,308,034	8%	\$ 8,593,522	8%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 7,000,212	6%	\$ 4,033,232	4%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 6,228,581	6%	\$ 3,031,368	3%
PEOPLE'S TRUST INSURANCE COMPANY	\$ 6,136,879	6%	\$ 6,785,729	6%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 3,980,003	4%	\$ 5,466,508	5%
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY, INC.	\$ 3,529,027	3%	\$ 3,767,282	3%
TOWER HILL SIGNATURE INSURANCE COMPANY	\$ 3,298,600	3%	\$ 3,417,387	3%
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	\$ 2,734,260	2%	\$ 2,420,234	2%
ALL OTHER INSURERS	\$ 41,849,481	38%	\$ 39,905,175	36%
TOTAL FOR ALL CARRIERS	\$ 110,506,970	100%	\$ 109,795,007	100%
Pinellas				
CITIZENS PROPERTY INSURANCE CORPORATION	\$ 9,083,839	14%	\$ 13,823,981	21%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 6,321,932	10%	\$ 6,130,401	9%
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY, INC.	\$ 5,719,620	9%	\$ 6,082,154	9%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 4,177,719	6%	\$ 3,886,931	6%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 3,210,694	5%	\$ 2,830,029	4%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 3,136,403	5%	\$ 2,069,234	3%
TOWER HILL PRIME INSURANCE COMPANY	\$ 2,277,653	3%	\$ 2,234,737	3%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$ 2,262,782	3%	\$ 1,835,323	3%
PEOPLE'S TRUST INSURANCE COMPANY	\$ 1,968,143	3%	\$ 1,368,946	2%
SECURITY FIRST INSURANCE COMPANY	\$ 1,855,715	3%	\$ 228,321	0%
ALL OTHER INSURERS	\$ 26,216,226	40%	\$ 24,497,259	38%
TOTAL FOR ALL CARRIERS	\$ 66,230,727	100%	\$ 64,987,314	100%
Broward				
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 14,386,750	12%	\$ 11,400,475	9%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 9,095,063	7%	\$ 9,095,063	8%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 7,845,511	6%	\$ 4,993,538	4%
CITIZENS PROPERTY INSURANCE CORPORATION	\$ 7,005,209	6%	\$ 11,231,752	9%
PEOPLE'S TRUST INSURANCE COMPANY	\$ 6,512,966	5%	\$ 7,896,867	7%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 6,084,617	5%	\$ 4,466,239	4%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 5,351,031	4%	\$ 6,689,509	6%
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY, INC.	\$ 5,290,417	4%	\$ 5,837,154	5%
TOWER HILL PRIME INSURANCE COMPANY	\$ 4,701,821	4%	\$ 4,614,402	4%
AIG PROPERTY CASUALTY COMPANY	\$ 3,840,109	3%	\$ 3,527,608	3%
ALL OTHER INSURERS	\$ 52,923,406	43%	\$ 50,716,333	42%
TOTAL FOR ALL CARRIERS	\$ 123,036,899	100%	\$ 120,468,941	100%
Palm Beach				
AIG PROPERTY CASUALTY COMPANY	\$ 15,418,852	10%	\$ 14,513,929	10%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 12,571,002	8%	\$ 10,180,555	7%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 12,181,565	8%	\$ 9,208,297	6%
FEDERAL INSURANCE COMPANY	\$ 10,689,135	7%	\$ 10,033,704	7%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$ 8,415,698	5%	\$ 8,852,043	6%
TOWER HILL PRIME INSURANCE COMPANY	\$ 5,854,974	4%	\$ 5,199,810	3%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 5,232,632	3%	\$ 5,844,037	4%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 5,106,191	3%	\$ 5,106,191	3%
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY, INC.	\$ 4,299,412	3%	\$ 4,631,449	3%
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	\$ 4,018,957	3%	\$ 3,519,111	2%
ALL OTHER INSURERS	\$ 74,056,578	47%	\$ 75,173,125	49%
TOTAL FOR ALL CARRIERS	\$ 157,844,998	100%	\$ 152,262,252	100%

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Hernando				
CITIZENS PROPERTY INSURANCE CORPORATION	\$ 3,416,181	22%	\$ 4,217,672	30%
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$ 2,287,296	14%	\$ 774,006	5%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 1,769,352	11%	\$ 1,769,352	13%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 1,341,058	8%	\$ 1,434,700	10%
SOUTHERN FIDELITY PROPERTY & CASUALTY, INC.	\$ 842,108	5%	\$ 922,641	7%
SECURITY FIRST INSURANCE COMPANY	\$ 806,357	5%	\$ 428,454	3%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 750,053	5%	\$ 351,379	2%
SAFEPOINT INSURANCE COMPANY	\$ 600,142	4%	\$ 457,759	3%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 362,125	2%	\$ 474,068	3%
FLORIDA FARM BUREAU CASUALTY INSURANCE COMPANY	\$ 328,080	2%	\$ 345,843	2%
ALL OTHER INSURERS	\$ 3,305,953	21%	\$ 2,975,824	21%
TOTAL FOR ALL CARRIERS	\$ 15,808,705	100%	\$ 14,151,697	100%
Pasco				
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$ 5,204,706	13%	\$ 4,945,385	13%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 4,604,614	12%	\$ 2,398,771	6%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 3,501,884	9%	\$ 3,501,884	9%
SECURITY FIRST INSURANCE COMPANY	\$ 3,420,653	9%	\$ 2,435,788	6%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 3,342,526	9%	\$ 3,627,862	10%
CITIZENS PROPERTY INSURANCE CORPORATION	\$ 3,332,302	9%	\$ 4,830,207	13%
SOUTHERN FIDELITY PROPERTY & CASUALTY, INC.	\$ 1,505,128	4%	\$ 1,722,333	5%
TOWER HILL PRIME INSURANCE COMPANY	\$ 1,075,375	3%	\$ 861,670	2%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 993,493	3%	\$ 1,210,828	3%
UNITED SERVICES AUTOMOBILE ASSOCIATION	\$ 911,351	2%	\$ 984,198	3%
ALL OTHER INSURERS	\$ 11,224,374	29%	\$ 10,972,430	29%
TOTAL FOR ALL CARRIERS	\$ 39,116,406	100%	\$ 37,491,355	100%
Hillsborough				
STATE FARM FLORIDA INSURANCE COMPANY	\$ 10,810,151	11%	\$ 10,810,151	11%
SECURITY FIRST INSURANCE COMPANY	\$ 7,972,288	8%	\$ 5,913,939	6%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 5,672,321	6%	\$ 5,504,197	6%
UNITED SERVICES AUTOMOBILE ASSOCIATION	\$ 4,614,061	5%	\$ 4,917,950	5%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 4,148,109	4%	\$ 3,616,698	4%
TOWER HILL PRIME INSURANCE COMPANY	\$ 4,006,766	4%	\$ 3,792,996	4%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 3,964,319	4%	\$ 3,211,428	3%
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$ 3,852,748	4%	\$ 3,945,828	4%
FEDERAL INSURANCE COMPANY	\$ 3,266,667	3%	\$ 3,442,073	3%
CITIZENS PROPERTY INSURANCE CORPORATION	\$ 3,131,576	3%	\$ 6,487,480	7%
ALL OTHER INSURERS	\$ 51,013,388	50%	\$ 47,897,772	48%
TOTAL FOR ALL CARRIERS	\$ 102,452,394	100%	\$ 99,540,513	100%
Sarasota				
UNITE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 6,814,820	14%	\$ 6,753,456	14%
ASI PREFERRED INSURANCE CORP.	\$ 2,859,685	6%	\$ 2,744,894	6%
FIRST PROTECTIVE INSURANCE COMPANY	\$ 2,743,125	6%	\$ 1,117,789	2%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 2,640,072	5%	\$ 1,637,422	3%
TOWER HILL PRIME INSURANCE COMPANY	\$ 2,637,421	5%	\$ 2,387,940	5%
ST. JOHNS INSURANCE COMPANY, INC.	\$ 2,489,644	5%	\$ 2,309,973	5%
OLYMPUS INSURANCE COMPANY	\$ 1,932,347	4%	\$ 1,338,074	3%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 1,593,372	3%	\$ 1,408,691	3%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 1,541,609	3%	\$ 1,541,609	3%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 1,368,191	3%	\$ 1,261,892	3%
ALL OTHER INSURERS	\$ 22,654,702	46%	\$ 25,706,223	53%
TOTAL FOR ALL CARRIERS	\$ 49,274,989	100%	\$ 48,207,963	100%

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Brevard						
FEDERATED NATIONAL INSURANCE COMPANY	\$	5,802,962	10%	\$	4,416,865	8%
STATE FARM FLORIDA INSURANCE COMPANY	\$	5,638,670	10%	\$	5,638,670	10%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$	4,410,614	8%	\$	4,539,720	8%
ST. JOHNS INSURANCE COMPANY, INC.	\$	3,357,209	6%	\$	3,176,228	6%
UNITED SERVICES AUTOMOBILE ASSOCIATION	\$	2,850,094	5%	\$	3,080,538	6%
FIRST PROTECTIVE INSURANCE COMPANY	\$	2,718,480	5%	\$	1,270,775	2%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$	2,516,381	5%	\$	2,569,282	5%
PEOPLE'S TRUST INSURANCE COMPANY	\$	2,386,060	4%	\$	1,953,167	4%
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY, INC.	\$	1,684,842	3%	\$	1,831,309	3%
FLORIDA PENINSULA INSURANCE COMPANY	\$	1,509,448	3%	\$	1,366,117	3%
ALL OTHER INSURERS	\$	22,798,443	41%	\$	24,086,897	45%
TOTAL FOR ALL CARRIERS	\$	55,673,203	100%	\$	53,929,566	100%

Manatee						
ST. JOHNS INSURANCE COMPANY, INC.	\$	2,965,800	9%	\$	2,771,153	8%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$	2,741,452	8%	\$	2,709,885	8%
ASI PREFERRED INSURANCE CORP.	\$	2,004,244	6%	\$	1,740,149	5%
FEDERATED NATIONAL INSURANCE COMPANY	\$	1,769,824	5%	\$	1,024,857	3%
TOWER HILL PRIME INSURANCE COMPANY	\$	1,700,744	5%	\$	1,492,295	5%
OLYMPUS INSURANCE COMPANY	\$	1,671,133	5%	\$	1,232,250	4%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$	1,655,759	5%	\$	1,838,906	6%
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$	1,386,418	4%	\$	1,135,479	3%
FLORIDA PENINSULA INSURANCE COMPANY	\$	1,328,136	4%	\$	1,232,227	4%
FIRST PROTECTIVE INSURANCE COMPANY	\$	1,212,171	4%	\$	568,854	2%
ALL OTHER INSURERS	\$	15,878,447	46%	\$	17,414,325	53%
TOTAL FOR ALL CARRIERS	\$	34,314,128	100%	\$	33,160,379	100%

Personal Residential Multi-Peril Homeowners Policies Assumed from Citizens		
Carrier	Jan - June 2015	2014
AMERICAN COLONIAL INSURANCE COMPANY	1,153	3,616
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	0	2,598
ANCHOR PROPERTY & CASUALTY INSURANCE COMPANY	13,842	0
AVATAR PROPERTY & CASUALTY INSURANCE COMPANY	2,174	7,548
CAPITAL PREFERRED INSURANCE COMPANY	0	715
CYPRESS PROPERTY & CASUALTY INSURANCE COMPANY	328	858
ELEMENTS PROPERTY INSURANCE COMPANY	0	16,851
FIRST COMMUNITY INSURANCE COMPANY	1,277	13,528
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	13,751	38,462
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY, INC.	814	2,998
MOUNT BEACON INSURANCE COMPANY	6,080	8,053
OLYMPUS INSURANCE COMPANY	0	9,326
PREPARED INSURANCE COMPANY	1,906	0
SAFEPOINT INSURANCE COMPANY	0	37,355
SOUTHERN FIDELITY INSURANCE COMPANY	0	2,494
SOUTHERN FIDELITY PROPERTY & CASUALTY, INC.	0	3,022
SOUTHERN OAK INSURANCE COMPANY	801	3,386
TOWER HILL PREFERRED INSURANCE COMPANY	0	2,670
TOWER HILL SIGNATURE INSURANCE COMPANY	0	397
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	0	12,739
UNIVERSAL INSURANCE COMPANY OF NORTH AMERICA	0	608
Grand Total	42,126	167,224

Notes:

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