

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

Carrier	09/30/15 TIV(000's)	Market Share	09/30/14 TIV(000's)	Market Share
Miami-Dade				
CITIZENS PROPERTY INSURANCE CORPORATION	\$ 14,675,338	13%	\$ 22,077,715	21%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 10,950,705	10%	\$ 10,950,705	10%
AIG PROPERTY CASUALTY COMPANY	\$ 9,602,253	9%	\$ 8,684,761	8%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 7,686,124	7%	\$ 4,664,566	4%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 7,443,525	7%	\$ 16,328	0%
PEOPLE'S TRUST INSURANCE COMPANY	\$ 6,581,865	6%	\$ 6,407,803	6%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 3,624,490	3%	\$ 5,226,579	5%
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY, INC.	\$ 3,455,374	3%	\$ 3,701,370	3%
TOWER HILL SIGNATURE INSURANCE COMPANY	\$ 3,234,070	3%	\$ 3,390,041	3%
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	\$ 3,090,381	3%	\$ 2,490,759	2%
ALL OTHER INSURERS	\$ 41,508,710	37%	\$ 38,935,802	37%
TOTAL FOR ALL CARRIERS	\$ 111,852,835	100%	\$ 106,546,430	100%
Pinellas				
CITIZENS PROPERTY INSURANCE CORPORATION	\$ 8,878,863	13%	\$ 13,240,382	20%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 6,408,249	10%	\$ 6,396,378	10%
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY, INC.	\$ 5,529,907	8%	\$ 5,857,609	9%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 4,196,668	6%	\$ 4,054,231	6%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 3,538,055	5%	\$ 2,357,123	4%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 3,355,860	5%	\$ 2,911,804	4%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$ 2,337,983	4%	\$ 1,787,668	3%
TOWER HILL PRIME INSURANCE COMPANY	\$ 2,300,227	3%	\$ 2,223,187	3%
PEOPLE'S TRUST INSURANCE COMPANY	\$ 2,124,785	3%	\$ 1,650,054	3%
SECURITY FIRST INSURANCE COMPANY	\$ 2,051,491	3%	\$ 483,508	1%
ALL OTHER INSURERS	\$ 26,017,520	39%	\$ 24,178,936	37%
TOTAL FOR ALL CARRIERS	\$ 66,739,608	100%	\$ 65,140,880	100%
Broward				
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 14,916,558	12%	\$ 12,177,057	10%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 9,095,063	7%	\$ 9,095,063	8%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 8,696,807	7%	\$ 5,851,502	5%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 6,800,488	5%	\$ 4,621,820	4%
CITIZENS PROPERTY INSURANCE CORPORATION	\$ 6,777,988	5%	\$ 11,469,935	9%
PEOPLE'S TRUST INSURANCE COMPANY	\$ 6,497,631	5%	\$ 7,237,697	6%
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY, INC.	\$ 5,151,659	4%	\$ 5,684,175	5%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 5,014,030	4%	\$ 6,486,645	5%
TOWER HILL PRIME INSURANCE COMPANY	\$ 4,651,767	4%	\$ 4,640,498	4%
AIG PROPERTY CASUALTY COMPANY	\$ 3,971,111	3%	\$ 3,635,954	3%
ALL OTHER INSURERS	\$ 52,928,039	43%	\$ 50,069,832	41%
TOTAL FOR ALL CARRIERS	\$ 124,501,142	100%	\$ 120,970,178	100%
Hernando				
CITIZENS PROPERTY INSURANCE CORPORATION	\$ 3,486,878	22%	\$ 4,224,234	33%
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$ 2,248,137	14%	\$ 771,334	6%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 1,769,352	11%	\$ 1,769,352	14%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 1,318,455	8%	\$ 32,922	0%
SECURITY FIRST INSURANCE COMPANY	\$ 919,979	6%	\$ 489,396	4%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 827,898	5%	\$ 431,443	3%
SOUTHERN FIDELITY PROPERTY & CASUALTY, INC.	\$ 814,243	5%	\$ 890,232	7%
SAFEPOINT INSURANCE COMPANY	\$ 575,135	4%	\$ 436,643	3%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 336,963	2%	\$ 457,371	4%
FLORIDA FARM BUREAU CASUALTY INSURANCE COMPANY	\$ 329,465	2%	\$ 344,022	3%
ALL OTHER INSURERS	\$ 3,261,334	21%	\$ 2,914,657	23%
TOTAL FOR ALL CARRIERS	\$ 15,887,838	100%	\$ 12,761,607	100%

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Pasco				
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$ 5,059,235	13%	\$ 5,069,081	13%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 5,051,243	13%	\$ 2,968,315	8%
SECURITY FIRST INSURANCE COMPANY	\$ 3,659,218	9%	\$ 2,651,717	7%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 3,501,884	9%	\$ 3,501,884	9%
CITIZENS PROPERTY INSURANCE CORPORATION	\$ 3,302,918	8%	\$ 4,690,204	12%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 3,276,689	8%	\$ 3,621,530	10%
SOUTHERN FIDELITY PROPERTY & CASUALTY, INC.	\$ 1,441,990	4%	\$ 1,636,828	4%
TOWER HILL PRIME INSURANCE COMPANY	\$ 1,099,982	3%	\$ 925,686	2%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 947,187	2%	\$ 1,152,633	3%
UNITED SERVICES AUTOMOBILE ASSOCIATION	\$ 898,426	2%	\$ 964,473	3%
ALL OTHER INSURERS	\$ 11,224,398	28%	\$ 10,683,876	28%
TOTAL FOR ALL CARRIERS	\$ 39,463,171	100%	\$ 37,866,227	100%
Palm Beach				
AIG PROPERTY CASUALTY COMPANY	\$ 15,615,674	10%	\$ 14,592,039	10%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 13,607,387	9%	\$ 10,765,078	7%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 12,794,836	8%	\$ 9,938,669	6%
FEDERAL INSURANCE COMPANY	\$ 10,973,085	7%	\$ 10,114,324	7%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$ 8,264,927	5%	\$ 8,696,224	6%
TOWER HILL PRIME INSURANCE COMPANY	\$ 6,029,900	4%	\$ 5,290,120	3%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 5,106,191	3%	\$ 5,106,191	3%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 5,038,238	3%	\$ 5,795,838	4%
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	\$ 4,482,495	3%	\$ 3,593,800	2%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 4,254,394	3%	\$ 3,565,807	2%
ALL OTHER INSURERS	\$ 73,778,629	46%	\$ 75,793,359	49%
TOTAL FOR ALL CARRIERS	\$ 159,945,756	100%	\$ 153,251,449	100%
Hillsborough				
STATE FARM FLORIDA INSURANCE COMPANY	\$ 10,810,151	10%	\$ 10,810,151	11%
SECURITY FIRST INSURANCE COMPANY	\$ 8,257,867	8%	\$ 6,481,301	7%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 5,702,527	6%	\$ 943	0%
UNITED SERVICES AUTOMOBILE ASSOCIATION	\$ 4,556,590	4%	\$ 4,836,329	5%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 4,391,240	4%	\$ 3,334,538	4%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 4,232,045	4%	\$ 3,722,130	4%
TOWER HILL PRIME INSURANCE COMPANY	\$ 3,997,491	4%	\$ 3,854,589	4%
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$ 3,716,731	4%	\$ 3,864,263	4%
FEDERAL INSURANCE COMPANY	\$ 3,253,947	3%	\$ 3,361,139	4%
CITIZENS PROPERTY INSURANCE CORPORATION	\$ 2,898,740	3%	\$ 6,059,833	6%
ALL OTHER INSURERS	\$ 51,633,567	50%	\$ 48,002,581	51%
TOTAL FOR ALL CARRIERS	\$ 103,450,897	100%	\$ 94,327,797	100%
Sarasota				
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$ 6,789,198	14%	\$ 6,870,369	14%
FIRST PROTECTIVE INSURANCE COMPANY	\$ 2,869,566	6%	\$ 1,118,002	2%
ASI PREFERRED INSURANCE CORP.	\$ 2,867,479	6%	\$ 2,773,290	6%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 2,862,283	6%	\$ 1,844,139	4%
TOWER HILL PRIME INSURANCE COMPANY	\$ 2,689,617	5%	\$ 2,416,063	5%
ST. JOHNS INSURANCE COMPANY, INC.	\$ 2,515,248	5%	\$ 2,333,520	5%
OLYMPUS INSURANCE COMPANY	\$ 2,021,434	4%	\$ 1,499,553	3%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 1,617,361	3%	\$ 1,464,387	3%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 1,541,609	3%	\$ 1,541,609	3%
AIG PROPERTY CASUALTY COMPANY	\$ 1,394,743	3%	\$ 1,381,579	3%
ALL OTHER INSURERS	\$ 22,735,944	46%	\$ 24,741,432	52%
TOTAL FOR ALL CARRIERS	\$ 49,904,483	100%	\$ 47,983,944	100%

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Brevard						
FEDERATED NATIONAL INSURANCE COMPANY	\$	6,206,354	11%	\$	4,768,275	9%
STATE FARM FLORIDA INSURANCE COMPANY	\$	5,638,670	10%	\$	5,638,670	10%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$	4,415,156	8%	\$	4,479,090	8%
ST. JOHNS INSURANCE COMPANY, INC.	\$	3,372,088	6%	\$	3,232,462	6%
UNITED SERVICES AUTOMOBILE ASSOCIATION	\$	2,815,315	5%	\$	3,021,017	6%
FIRST PROTECTIVE INSURANCE COMPANY	\$	2,776,605	5%	\$	1,309,110	2%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$	2,550,729	5%	\$	2,521,008	5%
PEOPLE'S TRUST INSURANCE COMPANY	\$	2,414,829	4%	\$	2,114,575	4%
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY, INC.	\$	1,645,407	3%	\$	1,778,947	3%
FLORIDA PENINSULA INSURANCE COMPANY	\$	1,517,257	3%	\$	1,423,670	3%
ALL OTHER INSURERS	\$	22,974,756	41%	\$	23,944,457	44%
TOTAL FOR ALL CARRIERS	\$	56,327,164	100%	\$	54,231,281	100%

Manatee						
ST. JOHNS INSURANCE COMPANY, INC.	\$	3,033,137	9%	\$	2,805,347	9%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$	2,742,188	8%	\$	2,734,396	9%
ASI PREFERRED INSURANCE CORP.	\$	2,064,724	6%	\$	1,780,799	6%
FEDERATED NATIONAL INSURANCE COMPANY	\$	1,937,007	6%	\$	1,187,935	4%
TOWER HILL PRIME INSURANCE COMPANY	\$	1,729,730	5%	\$	1,539,738	5%
OLYMPUS INSURANCE COMPANY	\$	1,695,252	5%	\$	1,351,829	4%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$	1,630,218	5%	\$	98,680	0%
FLORIDA PENINSULA INSURANCE COMPANY	\$	1,336,817	4%	\$	1,290,311	4%
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$	1,333,130	4%	\$	1,224,656	4%
FIRST PROTECTIVE INSURANCE COMPANY	\$	1,272,506	4%	\$	533,383	2%
ALL OTHER INSURERS	\$	16,041,162	46%	\$	17,163,467	54%
TOTAL FOR ALL CARRIERS	\$	34,815,872	100%	\$	31,710,542	100%

Personal Residential Multi-Peril Homeowners Policies Assumed from Citizens		
Carrier	Jan - Sept 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	27,070	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	1,373	3,386
TOWER HILL PREFERRED INSURANCE COMPANY	0	2,670
TOWER HILL SIGNATURE INSURANCE COMPANY	0	397
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	2,351	12,739
UNIVERSAL INSURANCE COMPANY OF NORTH AMERICA	0	608
Grand Total	58,368	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