

Top 10 Insurers for Top 10 Counties
Florida Personal Residential Property - Multi-Peril Homeowners
 QUASR data as of December 31, 2015

Carrier	12/31/15 TIV(000's)	Market Share	12/31/14 TIV(000's)	Market Share
Miami-Dade				
CITIZENS PROPERTY INSURANCE CORPORATION	\$ 13,219,390	12%	\$ 15,070,909	14%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 10,950,705	10%	\$ 10,950,705	10%
AIG PROPERTY CASUALTY COMPANY	\$ 9,903,251	9%	\$ 8,796,214	8%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 8,427,541	7%	\$ 6,205,116	6%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 8,006,767	7%	\$ 5,310,141	5%
PEOPLE'S TRUST INSURANCE COMPANY	\$ 7,190,111	6%	\$ 6,143,086	6%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 3,478,393	3%	\$ 4,974,226	4%
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY, INC.	\$ 3,414,898	3%	\$ 3,725,165	3%
TOWER HILL SIGNATURE INSURANCE COMPANY	\$ 3,160,172	3%	\$ 3,385,848	3%
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	\$ 3,092,266	3%	\$ 2,568,008	2%
ALL OTHER INSURERS	\$ 42,528,262	38%	\$ 43,514,320	39%
TOTAL FOR ALL CARRIERS	\$ 113,371,758	100%	\$ 110,643,736	100%
Pinellas				
CITIZENS PROPERTY INSURANCE CORPORATION	\$ 7,988,267	12%	\$ 9,847,532	15%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 6,579,948	10%	\$ 6,637,916	10%
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY, INC.	\$ 5,414,313	8%	\$ 6,141,552	9%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 4,256,488	6%	\$ 4,145,434	6%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 3,788,725	6%	\$ 2,673,795	4%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 3,444,722	5%	\$ 2,951,098	5%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$ 2,583,507	4%	\$ 2,291,967	4%
TOWER HILL PRIME INSURANCE COMPANY	\$ 2,318,619	3%	\$ 2,216,026	3%
PEOPLE'S TRUST INSURANCE COMPANY	\$ 2,282,821	3%	\$ 1,792,716	3%
SECURITY FIRST INSURANCE COMPANY	\$ 2,195,017	3%	\$ 982,949	2%
ALL OTHER INSURERS	\$ 26,582,322	39%	\$ 25,524,963	39%
TOTAL FOR ALL CARRIERS	\$ 67,434,749	100%	\$ 65,205,947	100%
Broward				
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 15,153,638	12%	\$ 12,795,848	11%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 9,095,063	7%	\$ 9,095,063	7%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 9,060,872	7%	\$ 6,670,754	5%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 7,686,210	6%	\$ 5,721,328	5%
PEOPLE'S TRUST INSURANCE COMPANY	\$ 6,679,980	5%	\$ 6,920,197	6%
CITIZENS PROPERTY INSURANCE CORPORATION	\$ 6,178,698	5%	\$ 7,179,080	6%
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY, INC.	\$ 5,049,436	4%	\$ 5,627,438	5%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 4,835,146	4%	\$ 6,188,089	5%
TOWER HILL PRIME INSURANCE COMPANY	\$ 4,555,424	4%	\$ 4,664,795	4%
AIG PROPERTY CASUALTY COMPANY	\$ 4,077,594	3%	\$ 3,715,165	3%
ALL OTHER INSURERS	\$ 52,934,381	42%	\$ 53,155,013	44%
TOTAL FOR ALL CARRIERS	\$ 125,306,441	100%	\$ 121,732,770	100%
Hernando				
CITIZENS PROPERTY INSURANCE CORPORATION	\$ 3,240,337	20%	\$ 3,366,103	22%
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$ 2,517,017	15%	\$ 2,185,494	14%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 1,769,352	11%	\$ 1,769,352	11%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 1,504,312	9%	\$ 1,400,977	9%
SECURITY FIRST INSURANCE COMPANY	\$ 1,038,747	6%	\$ 597,400	4%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 884,048	5%	\$ 514,893	3%
SOUTHERN FIDELITY PROPERTY & CASUALTY, INC.	\$ 788,755	5%	\$ 914,862	6%
SAFEPOINT INSURANCE COMPANY	\$ 590,936	4%	\$ 650,563	4%
FLORIDA FARM BUREAU CASUALTY INSURANCE COMPANY	\$ 329,605	2%	\$ 338,370	2%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 323,061	2%	\$ 426,011	3%
ALL OTHER INSURERS	\$ 3,279,314	20%	\$ 3,351,900	22%
TOTAL FOR ALL CARRIERS	\$ 16,265,484	100%	\$ 15,515,924	100%

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Palm Beach				
AIG PROPERTY CASUALTY COMPANY	\$ 16,245,877	10%	\$ 14,739,963	10%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 14,070,979	9%	\$ 11,330,814	7%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 13,167,572	8%	\$ 10,575,730	7%
FEDERAL INSURANCE COMPANY	\$ 11,382,645	7%	\$ 10,334,087	7%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$ 8,140,798	5%	\$ 8,702,753	6%
TOWER HILL PRIME INSURANCE COMPANY	\$ 6,074,470	4%	\$ 5,512,504	4%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 5,106,191	3%	\$ 5,106,191	3%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 4,915,719	3%	\$ 5,701,435	4%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 4,565,056	3%	\$ 3,692,374	2%
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	\$ 4,398,214	3%	\$ 3,739,613	2%
ALL OTHER INSURERS	\$ 73,773,013	46%	\$ 75,557,722	49%
TOTAL FOR ALL CARRIERS	\$ 161,840,534	100%	\$ 154,993,186	100%
Pasco				
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$ 5,448,759	14%	\$ 5,212,508	14%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 5,352,134	13%	\$ 3,513,255	9%
SECURITY FIRST INSURANCE COMPANY	\$ 3,858,499	10%	\$ 2,899,699	8%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 3,501,884	9%	\$ 3,501,884	9%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 3,370,616	8%	\$ 3,581,145	9%
CITIZENS PROPERTY INSURANCE CORPORATION	\$ 2,943,163	7%	\$ 3,442,391	9%
SOUTHERN FIDELITY PROPERTY & CASUALTY, INC.	\$ 1,380,443	3%	\$ 1,653,960	4%
TOWER HILL PRIME INSURANCE COMPANY	\$ 1,121,333	3%	\$ 970,355	3%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 948,501	2%	\$ 1,102,239	3%
UNITED SERVICES AUTOMOBILE ASSOCIATION	\$ 886,002	2%	\$ 951,592	2%
ALL OTHER INSURERS	\$ 11,427,555	28%	\$ 11,501,724	30%
TOTAL FOR ALL CARRIERS	\$ 40,238,890	100%	\$ 38,330,755	100%
Hillsborough				
STATE FARM FLORIDA INSURANCE COMPANY	\$ 10,810,151	10%	\$ 10,810,151	11%
SECURITY FIRST INSURANCE COMPANY	\$ 8,541,904	8%	\$ 7,080,945	7%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 5,694,743	5%	\$ 5,870,644	6%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 4,638,482	4%	\$ 3,430,533	3%
UNITED SERVICES AUTOMOBILE ASSOCIATION	\$ 4,525,802	4%	\$ 4,774,525	5%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 4,245,938	4%	\$ 3,790,692	4%
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$ 4,206,831	4%	\$ 3,910,840	4%
TOWER HILL PRIME INSURANCE COMPANY	\$ 4,008,445	4%	\$ 3,878,088	4%
FEDERAL INSURANCE COMPANY	\$ 3,224,580	3%	\$ 3,305,282	3%
PEOPLE'S TRUST INSURANCE COMPANY	\$ 2,713,036	3%	\$ 2,189,541	2%
ALL OTHER INSURERS	\$ 52,003,190	50%	\$ 51,948,988	51%
TOTAL FOR ALL CARRIERS	\$ 104,613,102	100%	\$ 100,990,229	100%
Sarasota				
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$ 6,719,752	13%	\$ 6,808,957	14%
FIRST PROTECTIVE INSURANCE COMPANY	\$ 3,040,570	6%	\$ 1,159,128	2%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 2,987,224	6%	\$ 2,108,133	4%
ASI PREFERRED INSURANCE CORP.	\$ 2,877,378	6%	\$ 2,798,019	6%
TOWER HILL PRIME INSURANCE COMPANY	\$ 2,729,763	5%	\$ 2,471,197	5%
ST. JOHNS INSURANCE COMPANY, INC.	\$ 2,538,688	5%	\$ 2,379,609	5%
OLYMPUS INSURANCE COMPANY	\$ 2,094,710	4%	\$ 2,121,580	4%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 1,634,991	3%	\$ 1,522,675	3%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 1,541,609	3%	\$ 1,541,609	3%
PEOPLE'S TRUST INSURANCE COMPANY	\$ 1,420,626	3%	\$ 950,947	2%
ALL OTHER INSURERS	\$ 23,075,623	46%	\$ 25,394,764	52%
TOTAL FOR ALL CARRIERS	\$ 50,660,934	100%	\$ 49,256,618	100%

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Carrier	12/31/15 TIV(000's)	Market Share	12/31/14 TIV(000's)	Market Share
Brevard				
FEDERATED NATIONAL INSURANCE COMPANY	\$ 6,373,541	11%	\$ 5,169,996	9%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 5,638,670	10%	\$ 5,638,670	10%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$ 4,399,196	8%	\$ 4,384,703	8%
ST. JOHNS INSURANCE COMPANY, INC.	\$ 3,363,023	6%	\$ 3,263,593	6%
FIRST PROTECTIVE INSURANCE COMPANY	\$ 2,988,995	5%	\$ 1,341,170	2%
UNITED SERVICES AUTOMOBILE ASSOCIATION	\$ 2,797,359	5%	\$ 2,981,758	5%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 2,544,393	4%	\$ 2,474,201	5%
PEOPLE'S TRUST INSURANCE COMPANY	\$ 2,452,307	4%	\$ 2,215,932	4%
SECURITY FIRST INSURANCE COMPANY	\$ 1,619,251	3%	\$ 1,128,453	2%
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY, INC.	\$ 1,613,788	3%	\$ 1,766,774	3%
ALL OTHER INSURERS	\$ 22,985,550	40%	\$ 24,382,554	45%
TOTAL FOR ALL CARRIERS	\$ 56,776,073	100%	\$ 54,747,804	100%

Manatee				
ST. JOHNS INSURANCE COMPANY, INC.	\$ 3,076,743	9%	\$ 2,860,000	8%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$ 2,750,373	8%	\$ 2,706,465	8%
ASI PREFERRED INSURANCE CORP.	\$ 2,097,503	6%	\$ 1,839,045	5%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 2,022,450	6%	\$ 1,422,832	4%
TOWER HILL PRIME INSURANCE COMPANY	\$ 1,757,554	5%	\$ 1,568,930	5%
OLYMPUS INSURANCE COMPANY	\$ 1,752,121	5%	\$ 1,798,294	5%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 1,593,583	4%	\$ 1,738,743	5%
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$ 1,462,027	4%	\$ 1,307,405	4%
FIRST PROTECTIVE INSURANCE COMPANY	\$ 1,373,375	4%	\$ 534,978	2%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 1,334,338	4%	\$ 1,320,928	4%
ALL OTHER INSURERS	\$ 16,205,252	46%	\$ 16,890,598	50%
TOTAL FOR ALL CARRIERS	\$ 35,425,319	100%	\$ 33,988,219	100%

Personal Residential Multi-Peril Homeowners Policies Assumed from Citizens		
Carrier	2015	2014
AMERICAN COLONIAL INSURANCE COMPANY	1,153	3,616
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	0	2,598
ANCHOR PROPERTY & CASUALTY INSURANCE COMPANY	20,643	0
AVATAR PROPERTY & CASUALTY INSURANCE COMPANY	2,174	7,548
CAPITAL PREFERRED INSURANCE COMPANY	0	715
CYPRESS PROPERTY & CASUALTY INSURANCE COMPANY	722	858
ELEMENTS PROPERTY INSURANCE COMPANY	0	16,851
FIRST COMMUNITY INSURANCE COMPANY	1,277	13,528
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	39,372	38,462
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY, INC.	814	2,998
MOUNT BEACON INSURANCE COMPANY	6,080	8,053
OLYMPUS INSURANCE COMPANY	2,148	9,326
PREPARED INSURANCE COMPANY	1,906	0
SAFEPOINT INSURANCE COMPANY	5,154	37,355
SOUTHERN FIDELITY INSURANCE COMPANY	0	2,494
SOUTHERN FIDELITY PROPERTY & CASUALTY, INC.	0	3,022
SOUTHERN OAK INSURANCE COMPANY	1,517	3,386
TOWER HILL PREFERRED INSURANCE COMPANY	0	2,670
TOWER HILL SIGNATURE INSURANCE COMPANY	0	397
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	8,092	12,739
UNIVERSAL INSURANCE COMPANY OF NORTH AMERICA	0	608
Grand Total	91,052	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