



Top 10 Insurers for Top 10 Counties

Florida Personal Residential Property - Multi-Peril Homeowners
 QASR data as of September 30, 2017

Carrier	9/30/17 TIV(000's)	Market Share	9/30/16 TIV(000's)	Market Share
Miami-Dade				
CITIZENS PROPERTY INSURANCE CORPORATION	\$ 15,023,480	13%	\$ 14,158,548	12%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 12,248,320	11%	\$ 9,855,416	9%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 10,950,705	10%	\$ 10,950,705	10%
AIG PROPERTY CASUALTY COMPANY	\$ 10,148,027	9%	\$ 10,216,659	9%
PEOPLE'S TRUST INSURANCE COMPANY	\$ 7,417,052	7%	\$ 8,252,010	7%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 6,210,882	5%	\$ 7,698,482	7%
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	\$ 4,621,111	4%	\$ 3,594,074	3%
FEDERAL INSURANCE COMPANY	\$ 3,111,167	3%	\$ 2,720,913	2%
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY, INC.	\$ 2,856,306	3%	\$ 3,168,897	3%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 2,622,214	2%	\$ 3,145,429	3%
ALL OTHER INSURERS	\$ 38,170,133	34%	\$ 40,593,357	35%
TOTAL FOR ALL CARRIERS	\$ 113,379,397	100%	\$ 114,354,490	100%
Pinellas				
CITIZENS PROPERTY INSURANCE CORPORATION	\$ 8,505,655	12%	\$ 8,344,949	12%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 7,025,855	10%	\$ 6,516,304	9%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 4,875,226	7%	\$ 4,627,964	7%
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY, INC.	\$ 4,853,658	7%	\$ 5,093,927	7%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 4,123,586	6%	\$ 4,136,584	6%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 3,971,415	6%	\$ 3,657,687	5%
FIRST PROTECTIVE INSURANCE COMPANY	\$ 2,901,000	4%	\$ 2,712,402	4%
SECURITY FIRST INSURANCE COMPANY	\$ 2,892,980	4%	\$ 2,638,620	4%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$ 2,807,334	4%	\$ 2,703,192	4%
TOWER HILL PRIME INSURANCE COMPANY	\$ 2,393,038	3%	\$ 2,249,833	3%
ALL OTHER INSURERS	\$ 26,875,946	38%	\$ 26,624,289	38%
TOTAL FOR ALL CARRIERS	\$ 71,225,694	100%	\$ 69,305,750	100%
Broward				
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 19,193,470	15%	\$ 16,461,887	13%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 9,095,063	7%	\$ 9,095,063	7%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 8,352,761	7%	\$ 9,324,899	7%
CITIZENS PROPERTY INSURANCE CORPORATION	\$ 8,161,594	6%	\$ 7,033,037	6%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 6,389,923	5%	\$ 7,280,235	6%
PEOPLE'S TRUST INSURANCE COMPANY	\$ 5,333,926	4%	\$ 6,929,528	5%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$ 4,338,488	3%	\$ 4,680,392	4%
AIG PROPERTY CASUALTY COMPANY	\$ 4,292,851	3%	\$ 4,274,532	3%
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY, INC.	\$ 4,042,157	3%	\$ 4,622,292	4%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 3,866,844	3%	\$ 4,570,952	4%
ALL OTHER INSURERS	\$ 54,185,575	43%	\$ 53,156,487	42%
TOTAL FOR ALL CARRIERS	\$ 127,252,651	100%	\$ 127,429,303	100%
Palm Beach				
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 16,710,148	10%	\$ 14,573,381	9%
AIG PROPERTY CASUALTY COMPANY	\$ 16,029,971	9%	\$ 16,883,785	10%
FEDERAL INSURANCE COMPANY	\$ 14,147,526	8%	\$ 12,427,286	7%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 12,580,387	7%	\$ 14,241,042	9%
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	\$ 7,445,706	4%	\$ 5,651,145	3%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$ 7,396,213	4%	\$ 7,911,141	5%
TOWER HILL PRIME INSURANCE COMPANY	\$ 7,388,969	4%	\$ 6,096,849	4%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 5,106,191	3%	\$ 5,106,191	3%
EDISON INSURANCE COMPANY	\$ 4,555,742	3%	\$ 3,013,703	2%
ACE INSURANCE COMPANY OF THE MIDWEST	\$ 4,411,669	3%	\$ 4,373,811	3%
ALL OTHER INSURERS	\$ 75,995,129	44%	\$ 76,319,617	46%
TOTAL FOR ALL CARRIERS	\$ 171,767,652	100%	\$ 166,597,949	100%



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Carrier	9/30/17 TIV(000's)	Market Share	9/30/16 TIV(000's)	Market Share
Hernando				
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$ 3,301,877	19%	\$ 2,924,846	18%
CITIZENS PROPERTY INSURANCE CORPORATION	\$ 3,018,152	18%	\$ 3,127,548	19%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 1,769,352	10%	\$ 1,769,352	11%
SECURITY FIRST INSURANCE COMPANY	\$ 1,454,175	9%	\$ 1,307,010	8%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 1,389,875	8%	\$ 1,446,083	9%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 1,156,704	7%	\$ 1,024,522	6%
SOUTHERN FIDELITY PROPERTY & CASUALTY, INC.	\$ 513,420	3%	\$ 646,462	4%
SAFEPOINT INSURANCE COMPANY	\$ 501,141	3%	\$ 531,078	3%
FLORIDA FARM BUREAU CASUALTY INSURANCE COMPANY	\$ 323,202	2%	\$ 324,402	2%
FLORIDA SPECIALTY INSURANCE COMPANY	\$ 282,993	2%	\$ 4,413	0%
ALL OTHER INSURERS	\$ 3,291,378	19%	\$ 3,466,844	21%
TOTAL FOR ALL CARRIERS	\$ 17,002,270	100%	\$ 16,572,560	100%
Hillsborough				
STATE FARM FLORIDA INSURANCE COMPANY	\$ 10,810,151	10%	\$ 10,810,151	10%
SECURITY FIRST INSURANCE COMPANY	\$ 9,144,313	8%	\$ 9,287,855	9%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 7,091,151	6%	\$ 5,780,682	5%
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$ 5,433,511	5%	\$ 4,564,390	4%
TOWER HILL PRIME INSURANCE COMPANY	\$ 5,129,736	5%	\$ 4,516,309	4%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 4,618,218	4%	\$ 4,379,858	4%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 4,613,884	4%	\$ 4,773,044	4%
UNITED SERVICES AUTOMOBILE ASSOCIATION	\$ 4,339,536	4%	\$ 4,426,994	4%
ST. JOHNS INSURANCE COMPANY, INC.	\$ 3,451,350	3%	\$ 2,747,126	3%
FEDERAL INSURANCE COMPANY	\$ 2,995,897	3%	\$ 3,126,276	3%
ALL OTHER INSURERS	\$ 54,423,721	49%	\$ 53,842,159	50%
TOTAL FOR ALL CARRIERS	\$ 112,051,468	100%	\$ 108,254,844	100%
Pasco				
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 6,958,142	16%	\$ 6,111,384	15%
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$ 5,929,299	14%	\$ 5,562,990	13%
SECURITY FIRST INSURANCE COMPANY	\$ 4,591,770	11%	\$ 4,459,163	11%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 3,501,884	8%	\$ 3,501,884	8%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 3,301,777	8%	\$ 3,214,394	8%
CITIZENS PROPERTY INSURANCE CORPORATION	\$ 2,626,168	6%	\$ 2,847,953	7%
TOWER HILL PRIME INSURANCE COMPANY	\$ 1,505,152	3%	\$ 1,234,649	3%
SOUTHERN FIDELITY PROPERTY & CASUALTY, INC.	\$ 980,820	2%	\$ 1,175,974	3%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 942,808	2%	\$ 965,599	2%
AVATAR PROPERTY & CASUALTY INSURANCE COMPANY	\$ 905,186	2%	\$ 328,050	1%
ALL OTHER INSURERS	\$ 12,214,049	28%	\$ 12,117,959	29%
TOTAL FOR ALL CARRIERS	\$ 43,457,056	100%	\$ 41,519,998	100%
Sarasota				
UNITE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 6,300,391	11%	\$ 6,570,567	13%
FIRST PROTECTIVE INSURANCE COMPANY	\$ 3,673,409	7%	\$ 3,430,898	7%
TOWER HILL PRIME INSURANCE COMPANY	\$ 3,298,763	6%	\$ 2,875,297	5%
ST. JOHNS INSURANCE COMPANY, INC.	\$ 2,833,181	5%	\$ 2,662,613	5%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 2,793,267	5%	\$ 3,120,584	6%
ASI PREFERRED INSURANCE CORP.	\$ 2,765,477	5%	\$ 2,783,254	5%
OLYMPUS INSURANCE COMPANY	\$ 2,464,645	4%	\$ 2,158,206	4%
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$ 2,304,302	4%	\$ 1,598,225	3%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 1,697,947	3%	\$ 1,714,410	3%
PEOPLE'S TRUST INSURANCE COMPANY	\$ 1,544,393	3%	\$ 1,575,305	3%
ALL OTHER INSURERS	\$ 25,446,669	46%	\$ 23,984,816	46%
TOTAL FOR ALL CARRIERS	\$ 55,122,443	100%	\$ 52,474,176	100%



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Brevard				
FEDERATED NATIONAL INSURANCE COMPANY	\$ 5,922,077	10%	\$ 6,398,084	11%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 5,638,670	9%	\$ 5,638,670	10%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$ 4,167,291	7%	\$ 4,329,193	7%
FIRST PROTECTIVE INSURANCE COMPANY	\$ 3,678,583	6%	\$ 3,491,704	6%
ST. JOHNS INSURANCE COMPANY, INC.	\$ 3,273,999	5%	\$ 3,307,960	6%
UNITED SERVICES AUTOMOBILE ASSOCIATION	\$ 2,795,653	5%	\$ 2,747,875	5%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 2,635,132	4%	\$ 2,572,027	4%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 2,455,500	4%	\$ 2,027,845	3%
SECURITY FIRST INSURANCE COMPANY	\$ 2,127,154	4%	\$ 2,014,227	3%
PEOPLE'S TRUST INSURANCE COMPANY	\$ 1,838,986	3%	\$ 2,232,361	4%
ALL OTHER INSURERS	\$ 25,423,550	42%	\$ 23,498,809	40%
TOTAL FOR ALL CARRIERS	\$ 59,956,596	100%	\$ 58,258,755	100%

Manatee				
ST. JOHNS INSURANCE COMPANY, INC.	\$ 3,777,344	10%	\$ 3,371,672	9%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$ 2,829,624	7%	\$ 2,849,866	8%
TOWER HILL PRIME INSURANCE COMPANY	\$ 2,545,167	7%	\$ 2,060,982	6%
ASI PREFERRED INSURANCE CORP.	\$ 2,441,056	6%	\$ 2,243,278	6%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 1,954,307	5%	\$ 2,110,473	6%
OLYMPUS INSURANCE COMPANY	\$ 1,791,963	5%	\$ 1,699,850	5%
FIRST PROTECTIVE INSURANCE COMPANY	\$ 1,714,380	4%	\$ 1,595,672	4%
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$ 1,713,105	4%	\$ 1,541,162	4%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 1,473,485	4%	\$ 1,495,553	4%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 1,335,416	3%	\$ 1,345,632	4%
ALL OTHER INSURERS	\$ 17,240,075	44%	\$ 16,551,956	45%
TOTAL FOR ALL CARRIERS	\$ 38,815,922	100%	\$ 36,866,095	100%

Personal Residential Multi-Peril Homeowners Policies Assumed from Citizens		
Carrier	2016	3Q 2017
ANCHOR PROPERTY & CASUALTY INSURANCE COMPANY	2,270	0
AVATAR PROPERTY & CASUALTY INSURANCE COMPANY	1,303	674
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	8,394	0
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY INC.	1,903	1,031
SAFEPOINT INSURANCE COMPANY	4,607	2,573
SOUTHERN FIDELITY INSURANCE COMPANY	920	0
SOUTHERN OAK INSURANCE COMPANY	2,055	1,671
GRAND TOTAL	21,452	5,949

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.
- (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