



Top 10 Insurers for Top 10 Counties

Florida Personal Residential Property - Multi-Peril Homeowners

Does Not Include State Farm Florida

QUASR data as of March 31, 2018

Carrier	03/31/17 TIV(000's)	Market Share	03/31/18 TIV(000's)	Market Share
Miami-Dade				
Citizens Property Insurance Corporation	\$14,219,450	14%	\$15,671,611	15%
Universal Property & Casualty Insurance Company	\$10,755,792	10%	\$13,057,585	13%
AIG Property Casualty Company	\$10,239,092	10%	\$10,176,163	10%
Heritage Property & Casualty Insurance Company	\$6,970,297	7%	\$5,676,866	6%
People's Trust Insurance Company	\$8,091,393	8%	\$5,604,958	6%
Privilege Underwriters Reciprocal Exchange	\$4,098,150	4%	\$4,987,665	5%
Federal Insurance Company	\$2,854,024	3%	\$3,298,808	3%
Homeowners Choice Property & Casualty Insurance Company, Inc.	\$3,048,384	3%	\$2,724,282	3%
First Protective Insurance Company	\$2,176,281	2%	\$2,454,463	2%
Florida Peninsula Insurance Company	\$3,003,118	3%	\$2,307,911	2%
All Other Insurers	\$37,908,009	37%	\$35,232,271	35%
Total For All Insurers	\$103,363,991	100%	\$101,192,582	100%
Broward				
Universal Property & Casualty Insurance Company	\$17,488,218	15%	\$20,516,951	17%
Citizens Property Insurance Corporation	\$7,364,011	6%	\$8,904,164	8%
FedNat Insurance Company	\$8,894,926	8%	\$7,770,146	7%
Heritage Property & Casualty Insurance Company	\$6,762,880	6%	\$5,812,012	5%
AIG Property Casualty Company	\$4,226,282	4%	\$4,350,516	4%
Homeowners Choice Property & Casualty Insurance Company, Inc.	\$4,353,044	4%	\$3,839,421	3%
People's Trust Insurance Company	\$6,214,968	5%	\$3,781,540	3%
United Property & Casualty Insurance Company	\$4,839,607	4%	\$3,756,772	3%
First Protective Insurance Company	\$2,802,189	2%	\$3,500,019	3%
Florida Peninsula Insurance Company	\$4,404,987	4%	\$3,412,471	3%
All Other Insurers	\$51,175,360	43%	\$52,528,802	44%
Total For All Insurers	\$118,526,472	100%	\$118,172,815	100%
Pinellas				
Citizens Property Insurance Corporation	\$8,109,196	12%	\$8,370,363	12%
Heritage Property & Casualty Insurance Company	\$6,665,190	10%	\$7,138,435	10%
Homeowners Choice Property & Casualty Insurance Company, Inc.	\$5,052,989	7%	\$4,984,369	7%
Florida Peninsula Insurance Company	\$4,808,156	7%	\$4,922,733	7%
Universal Property & Casualty Insurance Company	\$3,791,115	6%	\$4,159,987	6%
FedNat Insurance Company	\$4,086,701	6%	\$4,042,462	6%
Security First Insurance Company	\$2,974,908	4%	\$3,048,975	4%
First Protective Insurance Company	\$2,843,353	4%	\$2,920,750	4%
United Property & Casualty Insurance Company	\$2,862,727	4%	\$2,728,063	4%
Tower Hill Prime Insurance Company	\$2,358,700	3%	\$2,333,727	3%
All Other Insurers	\$25,190,032	37%	\$26,114,524	37%
Total For All Insurers	\$68,743,068	100%	\$70,764,388	100%
Palm Beach				
Universal Property & Casualty Insurance Company	\$15,413,989	9%	\$17,840,623	11%
AIG Property Casualty Company	\$16,566,541	10%	\$15,771,924	9%
Federal Insurance Company	\$13,256,384	8%	\$15,008,169	9%
FedNat Insurance Company	\$13,433,435	8%	\$11,525,584	7%
Privilege Underwriters Reciprocal Exchange	\$6,523,076	4%	\$8,235,052	5%
Tower Hill Prime Insurance Company	\$7,040,080	4%	\$7,274,071	4%
United Property & Casualty Insurance Company	\$7,795,588	5%	\$7,015,885	4%
Olympus Insurance Company	\$3,768,577	2%	\$5,318,617	3%
Edison Insurance Company	\$3,917,529	2%	\$5,109,567	3%
Ace Insurance Company Of The Midwest	\$4,344,351	3%	\$4,320,086	3%
All Other Insurers	\$71,656,731	44%	\$71,849,478	42%
Total For All Insurers	\$163,716,282	100%	\$169,269,056	100%



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Hillsborough				
Security First Insurance Company	\$10,001,388	10%	\$8,967,881	9%
Heritage Property & Casualty Insurance Company	\$5,992,148	6%	\$7,808,085	7%
American Integrity Insurance Company Of Florida	\$4,936,910	5%	\$5,740,904	6%
Tower Hill Prime Insurance Company	\$4,943,863	5%	\$5,101,987	5%
Universal Property & Casualty Insurance Company	\$4,435,451	4%	\$4,799,853	5%
FedNat Insurance Company	\$4,703,699	5%	\$4,438,574	4%
United Services Automobile Association	\$4,366,137	4%	\$4,385,668	4%
St. Johns Insurance Company, Inc.	\$3,084,905	3%	\$3,786,594	4%
Citizens Property Insurance Corporation	\$2,635,760	3%	\$3,079,494	3%
Federal Insurance Company	\$3,061,393	3%	\$2,962,965	3%
All Other Insurers	\$51,154,014	52%	\$53,284,524	51%
Total For All Insurers	\$99,315,666	100%	\$104,356,529	100%
Hernando				
American Integrity Insurance Company Of Florida	\$3,163,914	21%	\$3,365,522	22%
Citizens Property Insurance Corporation	\$3,009,910	20%	\$2,981,163	19%
Security First Insurance Company	\$1,491,837	10%	\$1,480,538	10%
Heritage Property & Casualty Insurance Company	\$1,406,102	9%	\$1,385,446	9%
Universal Property & Casualty Insurance Company	\$1,066,383	7%	\$1,227,526	8%
Safepoint Insurance Company	\$545,049	4%	\$520,879	3%
Southern Fidelity Property & Casualty, Inc.	\$580,264	4%	\$465,244	3%
Florida Specialty Insurance Company	\$40,549	0%	\$447,640	3%
Florida Farm Bureau Casualty Insurance Company	\$323,318	2%	\$321,278	2%
Florida Peninsula Insurance Company	\$289,040	2%	\$272,154	2%
All Other Insurers	\$3,127,780	21%	\$3,085,503	20%
Total For All Insurers	\$15,044,146	100%	\$15,552,894	100%
Pasco				
Universal Property & Casualty Insurance Company	\$6,456,986	17%	\$7,323,331	18%
American Integrity Insurance Company Of Florida	\$5,772,700	15%	\$5,985,248	15%
Security First Insurance Company	\$4,907,246	13%	\$4,559,578	11%
Heritage Property & Casualty Insurance Company	\$3,149,599	8%	\$3,614,810	9%
Citizens Property Insurance Corporation	\$2,622,318	7%	\$2,505,928	6%
Tower Hill Prime Insurance Company	\$1,412,449	4%	\$1,538,363	4%
Southern Fidelity Property & Casualty, Inc.	\$1,083,635	3%	\$904,914	2%
Florida Peninsula Insurance Company	\$967,548	2%	\$896,674	2%
Avatar Property & Casualty Insurance Company	\$345,058	1%	\$850,968	2%
United Services Automobile Association	\$818,350	2%	\$771,328	2%
All Other Insurers	\$11,596,047	30%	\$12,153,733	30%
Total For All Insurers	\$39,131,935	100%	\$41,104,874	100%
Brevard				
FedNat Insurance Company	\$6,183,380	12%	\$5,569,283	10%
United Property & Casualty Insurance Company	\$4,285,213	8%	\$3,998,075	7%
First Protective Insurance Company	\$3,641,181	7%	\$3,918,903	7%
St. Johns Insurance Company, Inc.	\$3,256,033	6%	\$3,364,854	6%
United Services Automobile Association	\$2,751,896	5%	\$2,881,500	5%
Universal Property & Casualty Insurance Company	\$2,578,415	5%	\$2,678,518	5%
Florida Peninsula Insurance Company	\$2,312,007	4%	\$2,582,385	5%
Security First Insurance Company	\$2,249,495	4%	\$2,127,978	4%
Tower Hill Prime Insurance Company	\$1,572,245	3%	\$1,874,347	3%
Heritage Property & Casualty Insurance Company	\$1,141,655	2%	\$1,667,863	3%
All Other Insurers	\$23,413,765	44%	\$24,755,323	45%
Total For All Insurers	\$53,385,284	100%	\$55,419,030	100%



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Sarasota				
United Property & Casualty Insurance Company	\$6,523,918	12%	\$6,069,996	11%
First Protective Insurance Company	\$3,606,194	7%	\$3,740,610	7%
Tower Hill Prime Insurance Company	\$3,198,073	6%	\$3,285,617	6%
St. Johns Insurance Company, Inc.	\$2,770,581	5%	\$2,935,544	5%
Olympus Insurance Company	\$2,251,559	4%	\$2,756,104	5%
ASI Preferred Insurance Corp.	\$2,769,483	5%	\$2,724,572	5%
FedNat Insurance Company	\$2,950,203	6%	\$2,611,121	5%
American Integrity Insurance Company Of Florida	\$1,940,478	4%	\$2,528,818	5%
Florida Peninsula Insurance Company	\$1,721,469	3%	\$1,681,936	3%
Tower Hill Signature Insurance Company	\$1,197,498	2%	\$1,524,624	3%
All Other Insurers	\$23,297,198	45%	\$24,959,604	46%
Total For All Insurers	\$52,226,654	100%	\$54,818,547	100%

Manatee				
St. Johns Insurance Company, Inc.	\$3,544,922	10%	\$4,039,566	10%
United Property & Casualty Insurance Company	\$2,894,603	8%	\$2,756,148	7%
Tower Hill Prime Insurance Company	\$2,390,686	6%	\$2,576,398	7%
ASI Preferred Insurance Corp.	\$2,331,859	6%	\$2,564,442	7%
Olympus Insurance Company	\$1,724,381	5%	\$1,880,124	5%
FedNat Insurance Company	\$2,023,886	5%	\$1,877,754	5%
First Protective Insurance Company	\$1,651,207	4%	\$1,803,192	5%
American Integrity Insurance Company Of Florida	\$1,627,942	4%	\$1,745,059	4%
Heritage Property & Casualty Insurance Company	\$1,455,610	4%	\$1,520,115	4%
Florida Peninsula Insurance Company	\$1,343,850	4%	\$1,316,332	3%
All Other Insurers	\$15,847,875	43%	\$17,007,794	44%
Total For All Insurers	\$36,836,821	100%	\$39,086,924	100%

Personal Residential Multi-Peril Homeowners Policies Assumed from Citizens

Insurer	2017	Q1 2018
Avatar Property & Casualty Insurance Company	674	0
Homeowners Choice Property & Casualty Insurance Company Inc.	1,031	0
Safepoint Insurance Company	2,573	380
Southern Oak Insurance Company	1,671	200
Total	5,949	580

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. Their data is excluded from this exhibit.
- (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 (TIV)