



Top 10 Insurers for Top 10 Counties

Florida Personal Residential Property - Multi-Peril Homeowners
 QUASR data as of March 31, 2018

Carrier	03/31/18 TIV(000's)	Market Share	03/31/17 TIV(000's)	Market Share
Miami-Dade				
AIG PROPERTY CASUALTY COMPANY	\$ 10,176,163	9%	\$ 10,239,092	9%
CITIZENS PROPERTY INSURANCE CORPORATION	\$ 15,671,611	14%	\$ 14,219,450	12%
FEDERAL INSURANCE COMPANY	\$ 3,298,808	3%	\$ 2,854,024	2%
FIRST PROTECTIVE INSURANCE COMPANY	\$ 2,375,036	2%	\$ 2,176,281	2%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 5,676,866	5%	\$ 6,970,297	6%
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY, INC.	\$ 2,724,282	2%	\$ 3,048,384	3%
PEOPLE'S TRUST INSURANCE COMPANY	\$ 5,604,958	5%	\$ 8,091,393	7%
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	\$ 4,987,665	4%	\$ 4,098,150	4%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 10,950,705	10%	\$ 10,950,705	10%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 13,057,585	12%	\$ 10,755,792	9%
ALL OTHER INSURERS	\$ 37,573,288	34%	\$ 40,911,126	36%
TOTAL FOR ALL CARRIERS	\$ 112,096,967	100%	\$ 114,314,696	100%
Broward				
AIG PROPERTY CASUALTY COMPANY	\$ 4,350,516	3%	\$ 4,226,282	3%
CITIZENS PROPERTY INSURANCE CORPORATION	\$ 8,904,164	7%	\$ 7,364,011	6%
FIRST PROTECTIVE INSURANCE COMPANY	\$ 3,438,454	3%	\$ 2,802,189	2%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 5,812,012	5%	\$ 6,762,880	5%
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY, INC.	\$ 3,839,421	3%	\$ 4,353,044	3%
PEOPLE'S TRUST INSURANCE COMPANY	\$ 3,781,540	3%	\$ 6,214,968	5%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 9,095,063	7%	\$ 9,095,063	7%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$ 3,756,772	3%	\$ 4,839,607	4%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 20,516,951	16%	\$ 17,488,218	14%
FEDNAT INSURANCE COMPANY	\$ 7,770,146	6%	\$ 8,894,926	7%
ALL OTHER INSURERS	\$ 55,949,464	44%	\$ 55,580,348	44%
TOTAL FOR ALL CARRIERS	\$ 127,214,502	100%	\$ 127,621,535	100%
Pinellas				
CITIZENS PROPERTY INSURANCE CORPORATION	\$ 8,370,363	12%	\$ 8,109,196	12%
FIRST PROTECTIVE INSURANCE COMPANY	\$ 2,889,630	4%	\$ 2,843,353	4%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 4,922,733	7%	\$ 4,808,156	7%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 7,138,435	10%	\$ 6,665,190	9%
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY, INC.	\$ 4,984,369	7%	\$ 5,052,989	7%
SECURITY FIRST INSURANCE COMPANY	\$ 3,047,697	4%	\$ 2,974,908	4%
TOWER HILL PRIME INSURANCE COMPANY	\$ 2,333,727	3%	\$ 2,358,700	3%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$ 2,728,063	4%	\$ 2,862,727	4%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 4,159,987	6%	\$ 3,791,115	5%
FEDNAT INSURANCE COMPANY	\$ 4,042,462	6%	\$ 4,086,701	6%
ALL OTHER INSURERS	\$ 27,611,413	38%	\$ 26,685,772	38%
TOTAL FOR ALL CARRIERS	\$ 72,228,878	100%	\$ 70,238,807	100%
Palm Beach				
AIG PROPERTY CASUALTY COMPANY	\$ 15,771,924	9%	\$ 16,566,541	10%
EDISON INSURANCE COMPANY	\$ 5,109,567	3%	\$ 3,917,529	2%
FEDERAL INSURANCE COMPANY	\$ 15,008,169	9%	\$ 13,256,384	8%
OLYMPUS INSURANCE COMPANY	\$ 5,318,617	3%	\$ 3,768,577	2%
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	\$ 8,235,052	5%	\$ 6,523,076	4%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 5,106,191	3%	\$ 5,106,191	3%
TOWER HILL PRIME INSURANCE COMPANY	\$ 7,274,071	4%	\$ 7,040,080	4%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$ 7,015,885	4%	\$ 7,795,588	5%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 17,840,623	10%	\$ 15,413,989	9%
FEDNAT INSURANCE COMPANY	\$ 11,525,584	7%	\$ 13,433,435	8%
ALL OTHER INSURERS	\$ 75,934,437	44%	\$ 76,001,083	45%
TOTAL FOR ALL CARRIERS	\$ 174,140,120	100%	\$ 168,822,473	100%



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Carrier	03/31/18 TIV(000's)	Market Share	03/31/17 TIV(000's)	Market Share
Hillsborough				
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$ 5,740,904	5%	\$ 4,936,910	4%
CITIZENS PROPERTY INSURANCE CORPORATION	\$ 3,079,494	3%	\$ 2,635,760	2%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 7,808,085	7%	\$ 5,992,148	5%
SECURITY FIRST INSURANCE COMPANY	\$ 8,966,887	8%	\$ 10,001,388	9%
ST. JOHNS INSURANCE COMPANY, INC.	\$ 3,786,594	3%	\$ 3,084,905	3%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 10,810,151	9%	\$ 10,810,151	10%
TOWER HILL PRIME INSURANCE COMPANY	\$ 5,101,987	4%	\$ 4,943,863	4%
UNITED SERVICES AUTOMOBILE ASSOCIATION	\$ 4,385,668	4%	\$ 4,366,137	4%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 4,799,853	4%	\$ 4,435,451	4%
FEDNAT INSURANCE COMPANY	\$ 4,438,574	4%	\$ 4,703,699	4%
ALL OTHER INSURERS	\$ 56,262,058	49%	\$ 54,215,408	49%
TOTAL FOR ALL CARRIERS	\$ 115,180,256	100%	\$ 110,125,818	100%
Hernando				
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$ 3,365,522	19%	\$ 3,163,914	19%
CITIZENS PROPERTY INSURANCE CORPORATION	\$ 2,981,163	17%	\$ 3,009,910	18%
FLORIDA FARM BUREAU CASUALTY INSURANCE COMPANY	\$ 321,278	2%	\$ 323,318	2%
FLORIDA SPECIALTY INSURANCE COMPANY	\$ 447,640	3%	\$ 40,549	0%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 1,385,446	8%	\$ 1,406,102	8%
SAFEPOINT INSURANCE COMPANY	\$ 520,879	3%	\$ 545,049	3%
SECURITY FIRST INSURANCE COMPANY	\$ 1,480,242	9%	\$ 1,491,837	9%
SOUTHERN FIDELITY PROPERTY & CASUALTY, INC.	\$ 465,244	3%	\$ 580,264	3%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 1,769,352	10%	\$ 1,769,352	11%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 1,227,526	7%	\$ 1,066,383	6%
ALL OTHER INSURERS	\$ 3,357,657	19%	\$ 3,416,820	20%
TOTAL FOR ALL CARRIERS	\$ 17,321,950	100%	\$ 16,813,498	100%
Pasco				
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$ 5,985,248	13%	\$ 5,772,700	14%
AVATAR PROPERTY & CASUALTY INSURANCE COMPANY	\$ 850,968	2%	\$ 345,058	1%
CITIZENS PROPERTY INSURANCE CORPORATION	\$ 2,505,928	6%	\$ 2,622,318	6%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 896,674	2%	\$ 967,548	2%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 3,614,810	8%	\$ 3,149,599	7%
SECURITY FIRST INSURANCE COMPANY	\$ 4,558,614	10%	\$ 4,907,246	12%
SOUTHERN FIDELITY PROPERTY & CASUALTY, INC.	\$ 904,914	2%	\$ 1,083,635	3%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 3,501,884	8%	\$ 3,501,884	8%
TOWER HILL PRIME INSURANCE COMPANY	\$ 1,538,363	3%	\$ 1,412,449	3%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 7,323,331	16%	\$ 6,456,986	15%
ALL OTHER INSURERS	\$ 12,924,296	29%	\$ 12,414,397	29%
TOTAL FOR ALL CARRIERS	\$ 44,605,029	100%	\$ 42,633,819	100%
Brevard				
FIRST PROTECTIVE INSURANCE COMPANY	\$ 3,695,353	6%	\$ 3,641,181	6%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 2,582,385	4%	\$ 2,312,007	4%
SECURITY FIRST INSURANCE COMPANY	\$ 2,127,699	3%	\$ 2,249,495	4%
ST. JOHNS INSURANCE COMPANY, INC.	\$ 3,364,854	6%	\$ 3,256,033	6%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 5,638,670	9%	\$ 5,638,670	10%
TOWER HILL PRIME INSURANCE COMPANY	\$ 1,874,347	3%	\$ 1,572,245	3%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$ 3,998,075	7%	\$ 4,285,213	7%
UNITED SERVICES AUTOMOBILE ASSOCIATION	\$ 2,881,500	5%	\$ 2,751,896	5%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 2,678,518	4%	\$ 2,578,415	4%
FEDNAT INSURANCE COMPANY	\$ 5,569,283	9%	\$ 6,183,380	10%
ALL OTHER INSURERS	\$ 26,421,217	43%	\$ 24,555,420	42%
TOTAL FOR ALL CARRIERS	\$ 60,831,901	100%	\$ 59,023,955	100%



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Carrier	03/31/18 TIV(000's)	Market Share	03/31/17 TIV(000's)	Market Share
Sarasota				
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$ 2,528,818	4%	\$ 1,940,478	4%
ASI PREFERRED INSURANCE CORP.	\$ 2,724,572	5%	\$ 2,769,483	5%
FIRST PROTECTIVE INSURANCE COMPANY	\$ 3,698,086	7%	\$ 3,606,194	7%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 1,681,936	3%	\$ 1,721,469	3%
OLYMPUS INSURANCE COMPANY	\$ 2,756,104	5%	\$ 2,251,559	4%
ST. JOHNS INSURANCE COMPANY, INC.	\$ 2,935,544	5%	\$ 2,770,581	5%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 1,541,609	3%	\$ 1,541,609	3%
TOWER HILL PRIME INSURANCE COMPANY	\$ 3,285,617	6%	\$ 3,198,073	6%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$ 6,069,996	11%	\$ 6,523,918	12%
FEDNAT INSURANCE COMPANY	\$ 2,611,121	5%	\$ 2,950,203	5%
ALL OTHER INSURERS	\$ 26,489,463	47%	\$ 24,494,696	46%
TOTAL FOR ALL CARRIERS	\$ 56,322,868	100%	\$ 53,768,263	100%

Manatee				
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$ 1,745,059	4%	\$ 1,627,942	4%
ASI PREFERRED INSURANCE CORP.	\$ 2,564,442	6%	\$ 2,331,859	6%
FIRST PROTECTIVE INSURANCE COMPANY	\$ 1,727,738	4%	\$ 1,651,207	4%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 1,316,332	3%	\$ 1,343,850	4%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 1,520,115	4%	\$ 1,455,610	4%
OLYMPUS INSURANCE COMPANY	\$ 1,880,124	5%	\$ 1,724,381	5%
ST. JOHNS INSURANCE COMPANY, INC.	\$ 4,039,566	10%	\$ 3,544,922	9%
TOWER HILL PRIME INSURANCE COMPANY	\$ 2,576,398	6%	\$ 2,390,686	6%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$ 2,756,148	7%	\$ 2,894,603	8%
FEDNAT INSURANCE COMPANY	\$ 1,877,754	5%	\$ 2,023,886	5%
ALL OTHER INSURERS	\$ 17,907,035	45%	\$ 16,741,454	44%
TOTAL FOR ALL CARRIERS	\$ 39,910,710	100%	\$ 37,730,399	100%

Personal Residential Multi-Peril Homeowners Policies Assumed from Citizens		
Carrier	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. They represented 27,616 policies (44%), \$6.0B in TIV (3%) and \$29.6M in premium for commercial residential in 12/31/13
- (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)