



Top 10 Insurers for Top 10 Counties

Florida Personal Residential Property - Multi-Peril Homeowners
 Does Not Include State Farm Florida
 QUASR data as of June 30, 2018

Carrier	06/30/17 TIV(000's)	Market Share	06/30/18 TIV(000's)	Market Share
Miami-Dade				
Citizens Property Insurance Corporation	\$14,400,810	14%	\$15,829,812	16%
Universal Property & Casualty Insurance Company	\$11,536,916	11%	\$13,651,030	14%
AIG Property Casualty Company	\$10,148,223	10%	\$10,161,363	10%
Privilege Underwriters Reciprocal Exchange	\$4,360,588	4%	\$5,419,957	5%
Heritage Property & Casualty Insurance Company	\$6,303,782	6%	\$5,410,034	5%
People's Trust Insurance Company	\$8,044,509	8%	\$4,979,576	5%
Federal Insurance Company	\$3,035,665	3%	\$3,454,109	3%
Homeowners Choice Property & Casualty Insurance Company, Inc.	\$2,902,902	3%	\$2,630,542	3%
First Protective Insurance Company	\$2,212,997	2%	\$2,588,808	3%
Florida Peninsula Insurance Company	\$2,818,492	3%	\$1,998,939	2%
All Other Insurers	\$36,715,469	36%	\$34,738,260	34%
Total For All Insurers	\$102,480,352	100%	\$100,862,432	100%
Broward				
Universal Property & Casualty Insurance Company	\$18,279,922	16%	\$21,324,818	18%
Citizens Property Insurance Corporation	\$7,640,481	6%	\$9,235,959	8%
FedNat Insurance Company	\$8,613,392	7%	\$7,424,494	6%
Heritage Property & Casualty Insurance Company	\$6,331,478	5%	\$5,537,103	5%
AIG Property Casualty Company	\$4,238,583	4%	\$4,357,580	4%
First Protective Insurance Company	\$2,996,054	3%	\$3,729,380	3%
Homeowners Choice Property & Casualty Insurance Company, Inc.	\$4,118,731	3%	\$3,706,946	3%
St. Johns Insurance Company, Inc.	\$2,454,763	2%	\$3,545,475	3%
United Property & Casualty Insurance Company	\$4,643,794	4%	\$3,358,337	3%
People's Trust Insurance Company	\$5,923,733	5%	\$3,265,890	3%
All Other Insurers	\$52,615,521	45%	\$53,092,716	45%
Total For All Insurers	\$117,856,452	100%	\$118,578,699	100%
Pinellas				
Citizens Property Insurance Corporation	\$8,280,745	12%	\$8,699,689	12%
Heritage Property & Casualty Insurance Company	\$6,742,930	10%	\$7,228,567	10%
Florida Peninsula Insurance Company	\$4,873,080	7%	\$4,997,774	7%
Homeowners Choice Property & Casualty Insurance Company, Inc.	\$4,917,725	7%	\$4,884,145	7%
Universal Property & Casualty Insurance Company	\$3,860,425	6%	\$4,408,827	6%
FedNat Insurance Company	\$4,117,450	6%	\$3,941,337	5%
Security First Insurance Company	\$2,821,753	4%	\$3,154,462	4%
First Protective Insurance Company	\$2,877,857	4%	\$2,913,109	4%
United Property & Casualty Insurance Company	\$2,829,388	4%	\$2,696,754	4%
Tower Hill Prime Insurance Company	\$2,395,545	3%	\$2,278,122	3%
All Other Insurers	\$25,339,764	37%	\$26,545,301	37%
Total For All Insurers	\$69,056,662	100%	\$71,748,087	100%
Palm Beach				
Universal Property & Casualty Insurance Company	\$16,091,795	10%	\$18,647,056	11%
Federal Insurance Company	\$13,746,483	8%	\$15,591,066	9%
AIG Property Casualty Company	\$16,183,702	10%	\$15,411,093	9%
FedNat Insurance Company	\$12,961,169	8%	\$10,786,117	6%
Privilege Underwriters Reciprocal Exchange	\$6,948,381	4%	\$8,901,701	5%
Tower Hill Prime Insurance Company	\$7,409,184	4%	\$7,084,050	4%
United Property & Casualty Insurance Company	\$7,568,333	5%	\$6,772,061	4%
Olympus Insurance Company	\$4,042,231	2%	\$6,019,317	4%
Edison Insurance Company	\$4,271,155	3%	\$5,489,779	3%
Ace Insurance Company Of The Midwest	\$4,432,289	3%	\$4,245,773	2%
All Other Insurers	\$71,372,296	43%	\$72,329,782	42%
Total For All Insurers	\$165,027,018	100%	\$171,277,794	100%



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Hillsborough				
Security First Insurance Company	\$9,177,297	9%	\$8,859,142	8%
Heritage Property & Casualty Insurance Company	\$6,202,364	6%	\$8,332,144	8%
American Integrity Insurance Company Of Florida	\$5,226,158	5%	\$5,967,007	6%
Tower Hill Prime Insurance Company	\$5,085,691	5%	\$5,196,803	5%
Universal Property & Casualty Insurance Company	\$4,519,862	5%	\$4,952,986	5%
United Services Automobile Association	\$4,360,291	4%	\$4,437,982	4%
FedNat Insurance Company	\$4,641,453	5%	\$4,331,805	4%
St. Johns Insurance Company, Inc.	\$3,293,250	3%	\$4,076,536	4%
Citizens Property Insurance Corporation	\$2,769,877	3%	\$3,248,876	3%
Federal Insurance Company	\$3,025,673	3%	\$2,931,932	3%
All Other Insurers	\$51,554,106	52%	\$54,117,994	51%
Total For All Insurers	\$99,856,021	100%	\$106,453,208	100%
Hernando				
American Integrity Insurance Company Of Florida	\$3,266,990	22%	\$3,415,732	22%
Citizens Property Insurance Corporation	\$3,014,085	20%	\$3,049,714	19%
Security First Insurance Company	\$1,405,560	9%	\$1,482,451	9%
Heritage Property & Casualty Insurance Company	\$1,378,006	9%	\$1,403,681	9%
Universal Property & Casualty Insurance Company	\$1,100,984	7%	\$1,257,506	8%
Florida Specialty Insurance Company	\$229,779	2%	\$597,361	4%
Safepoint Insurance Company	\$524,511	3%	\$466,515	3%
Southern Fidelity Property & Casualty, Inc.	\$543,967	4%	\$443,496	3%
Florida Farm Bureau Casualty Insurance Company	\$322,826	2%	\$324,395	2%
Florida Peninsula Insurance Company	\$282,230	2%	\$258,694	2%
All Other Insurers	\$3,001,991	20%	\$3,123,140	20%
Total For All Insurers	\$15,070,930	100%	\$15,822,683	100%
Pasco				
Universal Property & Casualty Insurance Company	\$6,748,604	17%	\$7,582,573	18%
American Integrity Insurance Company Of Florida	\$5,864,922	15%	\$6,020,463	14%
Security First Insurance Company	\$4,557,416	12%	\$4,541,190	11%
Heritage Property & Casualty Insurance Company	\$3,169,742	8%	\$3,836,976	9%
Citizens Property Insurance Corporation	\$2,614,518	7%	\$2,557,607	6%
Tower Hill Prime Insurance Company	\$1,488,876	4%	\$1,591,346	4%
Florida Peninsula Insurance Company	\$952,711	2%	\$878,607	2%
Southern Fidelity Property & Casualty, Inc.	\$1,029,048	3%	\$861,493	2%
Avatar Property & Casualty Insurance Company	\$929,041	2%	\$847,574	2%
United Services Automobile Association	\$795,987	2%	\$774,159	2%
All Other Insurers	\$11,210,456	28%	\$12,587,094	30%
Total For All Insurers	\$39,361,323	100%	\$42,079,082	100%
Brevard				
FedNat Insurance Company	\$6,039,246	11%	\$5,345,366	10%
First Protective Insurance Company	\$3,684,596	7%	\$3,914,025	7%
United Property & Casualty Insurance Company	\$4,216,380	8%	\$3,911,639	7%
St. Johns Insurance Company, Inc.	\$3,255,881	6%	\$3,444,468	6%
United Services Automobile Association	\$2,772,397	5%	\$2,930,251	5%
Universal Property & Casualty Insurance Company	\$2,578,857	5%	\$2,728,135	5%
Florida Peninsula Insurance Company	\$2,429,399	5%	\$2,671,771	5%
Security First Insurance Company	\$2,093,194	4%	\$2,146,387	4%
Tower Hill Prime Insurance Company	\$1,753,945	3%	\$1,921,152	3%
Heritage Property & Casualty Insurance Company	\$1,209,580	2%	\$1,773,968	3%
All Other Insurers	\$23,647,073	44%	\$25,426,414	45%
Total For All Insurers	\$53,680,549	100%	\$56,213,577	100%



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Sarasota				
United Property & Casualty Insurance Company	\$6,392,573	12%	\$5,918,500	11%
First Protective Insurance Company	\$3,630,077	7%	\$3,774,225	7%
Tower Hill Prime Insurance Company	\$3,299,771	6%	\$3,258,193	6%
St. Johns Insurance Company, Inc.	\$2,807,920	5%	\$3,018,510	5%
Olympus Insurance Company	\$2,352,919	4%	\$3,016,321	5%
ASI Preferred Insurance Corp.	\$2,765,701	5%	\$2,708,158	5%
American Integrity Insurance Company Of Florida	\$2,128,568	4%	\$2,676,955	5%
FedNat Insurance Company	\$2,845,230	5%	\$2,547,405	5%
Florida Peninsula Insurance Company	\$1,719,347	3%	\$1,678,466	3%
Tower Hill Signature Insurance Company	\$1,268,829	2%	\$1,650,877	3%
All Other Insurers	\$23,565,064	45%	\$25,541,104	46%
Total For All Insurers	\$52,775,999	100%	\$55,788,714	100%

Manatee				
St. Johns Insurance Company, Inc.	\$3,665,874	10%	\$4,205,731	11%
United Property & Casualty Insurance Company	\$2,862,201	8%	\$2,709,491	7%
ASI Preferred Insurance Corp.	\$2,380,759	6%	\$2,637,191	7%
Tower Hill Prime Insurance Company	\$2,490,883	7%	\$2,591,443	6%
Olympus Insurance Company	\$1,773,608	5%	\$2,001,899	5%
FedNat Insurance Company	\$1,982,656	5%	\$1,805,797	5%
American Integrity Insurance Company Of Florida	\$1,661,717	4%	\$1,789,769	4%
First Protective Insurance Company	\$1,696,371	5%	\$1,767,770	4%
Heritage Property & Casualty Insurance Company	\$1,434,762	4%	\$1,560,366	4%
Tower Hill Signature Insurance Company	\$1,063,798	3%	\$1,371,889	3%
All Other Insurers	\$16,306,177	44%	\$17,466,884	44%
Total For All Insurers	\$37,318,805	100%	\$39,908,230	100%

Personal Residential Multi-Peril Homeowners Policies Assumed from Citizens

Insurer	2017	Q2 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	690
Total	5,949	1,070

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)