



Top 10 Insurers for Top 10 Counties

Florida Personal Residential Property - Multi-Peril Homeowners

Excludes Trade Secret Insurers

QUASR Data as of December 31, 2018

Insurer	12/31/17 TIV(000's)	Market Share	12/31/18 TIV(000's)	Market Share
Miami-Dade				
Citizens Property Insurance Corporation	\$15,185,694	15%	\$15,200,213	16%
Universal Property & Casualty Insurance Company	\$12,850,240	13%	\$14,534,250	15%
AIG Property Casualty Company	\$10,121,052	10%	\$9,807,001	10%
Heritage Property & Casualty Insurance Company	\$5,877,329	6%	\$4,886,494	5%
People's Trust Insurance Company	\$6,491,690	6%	\$4,575,866	5%
Privilege Underwriters Reciprocal Exchange	\$4,750,312	5%	\$4,437,011	5%
Federal Insurance Company	\$3,238,711	3%	\$3,619,510	4%
First Protective Insurance Company	\$2,327,084	2%	\$2,593,248	3%
Homeowners Choice Property & Casualty Insurance Company, Inc.	\$2,786,551	3%	\$2,531,029	3%
Florida Peninsula Insurance Company	\$2,484,021	2%	\$1,969,727	2%
All Other Insurers	\$34,040,180	34%	\$33,765,447	34%
Total For All Insurers	\$100,152,864	100%	\$97,919,796	100%
Pinellas				
Citizens Property Insurance Corporation	\$8,233,179	7%	\$9,305,955	8%
Heritage Property & Casualty Insurance Company	\$7,073,154	6%	\$7,185,233	6%
Florida Peninsula Insurance Company	\$4,865,707	4%	\$5,135,524	4%
Homeowners Choice Property & Casualty Insurance Company, Inc.	\$5,064,157	4%	\$4,708,259	4%
Universal Property & Casualty Insurance Company	\$4,000,552	4%	\$4,700,643	4%
FedNat Insurance Company	\$4,112,202	4%	\$3,792,573	3%
Security First Insurance Company	\$2,971,871	3%	\$3,325,031	3%
First Protective Insurance Company	\$2,885,258	3%	\$2,977,923	3%
Tower Hill Prime Insurance Company	\$2,343,716	2%	\$2,210,566	2%
Prepared Insurance Company	\$1,818,884	2%	\$2,144,552	2%
All Other Insurers	\$69,671,187	62%	\$69,178,603	60%
Total For All Insurers	\$113,039,867	100%	\$114,664,862	100%
Broward				
Universal Property & Casualty Insurance Company	\$20,099,579	30%	\$22,265,416	32%
Citizens Property Insurance Corporation	\$8,422,638	13%	\$9,249,165	13%
FedNat Insurance Company	\$8,067,559	12%	\$7,187,979	10%
Heritage Property & Casualty Insurance Company	\$6,042,476	9%	\$4,977,052	7%
St. Johns Insurance Company, Inc.	\$2,757,662	4%	\$4,278,760	6%
AIG Property Casualty Company	\$4,318,215	7%	\$4,129,488	6%
First Protective Insurance Company	\$3,304,750	5%	\$3,631,995	5%
Homeowners Choice Property & Casualty Insurance Company, Inc.	\$3,945,094	6%	\$3,542,679	5%
People's Trust Insurance Company	\$4,493,242	7%	\$2,966,206	4%
Federal Insurance Company	\$2,618,134	4%	\$2,809,244	4%
All Other Insurers	\$2,220,137	3%	\$3,677,807	5%
Total For All Insurers	\$66,289,486	100%	\$68,715,790	100%
Hillsborough				
Heritage Property & Casualty Insurance Company	\$7,422,177	5%	\$9,053,157	6%
Security First Insurance Company	\$9,071,358	6%	\$8,616,262	5%
American Integrity Insurance Company Of Florida	\$5,599,315	4%	\$6,224,098	4%
Tower Hill Prime Insurance Company	\$5,090,543	3%	\$5,342,965	3%
Universal Property & Casualty Insurance Company	\$4,688,698	3%	\$5,126,935	3%
United Services Automobile Association	\$4,364,384	3%	\$4,524,885	3%
St. Johns Insurance Company, Inc.	\$3,634,341	2%	\$4,505,214	3%
FedNat Insurance Company	\$4,519,666	3%	\$4,158,307	3%
Citizens Property Insurance Corporation	\$2,966,232	2%	\$3,493,488	2%
American Strategic Insurance Corp.	\$2,587,127	2%	\$3,226,518	2%
All Other Insurers	\$108,008,098	68%	\$108,441,805	67%
Total For All Insurers	\$157,951,942	100%	\$162,713,634	100%



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Palm Beach				
Universal Property & Casualty Insurance Company	\$17,347,215	17%	\$19,620,347	19%
Federal Insurance Company	\$14,514,096	15%	\$16,198,405	15%
ALG Property Casualty Company	\$15,908,326	16%	\$15,056,672	14%
FedNat Insurance Company	\$12,076,407	12%	\$10,089,521	10%
Privilege Underwriters Reciprocal Exchange	\$7,760,246	8%	\$7,753,574	7%
Olympus Insurance Company	\$4,747,657	5%	\$6,931,927	7%
Tower Hill Prime Insurance Company	\$7,280,240	7%	\$6,736,933	6%
Edison Insurance Company	\$4,921,973	5%	\$6,389,047	6%
Ace Insurance Company Of The Midwest	\$4,313,375	4%	\$4,123,207	4%
Florida Peninsula Insurance Company	\$4,136,099	4%	\$3,916,073	4%
All Other Insurers	\$6,622,252	7%	\$8,520,572	8%
Total For All Insurers	\$99,627,886	100%	\$105,336,279	100%
Hernando				
American Integrity Insurance Company Of Florida	\$3,328,362	22%	\$3,516,103	22%
Citizens Property Insurance Corporation	\$2,972,035	19%	\$3,124,968	19%
Security First Insurance Company	\$1,466,102	10%	\$1,465,294	9%
Heritage Property & Casualty Insurance Company	\$1,380,240	9%	\$1,410,194	9%
Universal Property & Casualty Insurance Company	\$1,196,866	8%	\$1,318,095	8%
Florida Specialty Insurance Company	\$353,821	2%	\$821,573	5%
Safepoint Insurance Company	\$444,856	3%	\$451,192	3%
Southern Fidelity Property & Casualty, Inc.	\$489,524	3%	\$394,436	2%
Florida Farm Bureau Casualty Insurance Company	\$322,070	2%	\$324,729	2%
Capitol Preferred Insurance Company, Inc.	\$119,325	1%	\$272,907	2%
All Other Insurers	\$3,198,183	21%	\$3,252,097	20%
Total For All Insurers	\$15,271,383	100%	\$16,351,590	100%
Pasco				
Universal Property & Casualty Insurance Company	\$7,159,386	18%	\$7,768,179	18%
American Integrity Insurance Company Of Florida	\$5,936,998	15%	\$6,003,309	14%
Security First Insurance Company	\$4,562,462	12%	\$4,465,582	11%
Heritage Property & Casualty Insurance Company	\$3,430,321	9%	\$4,155,908	10%
Citizens Property Insurance Corporation	\$2,530,811	6%	\$2,588,933	6%
Tower Hill Prime Insurance Company	\$1,507,434	4%	\$1,702,918	4%
Florida Peninsula Insurance Company	\$914,102	2%	\$882,593	2%
Avatar Property & Casualty Insurance Company	\$866,420	2%	\$831,418	2%
Southern Fidelity Property & Casualty, Inc.	\$944,927	2%	\$800,059	2%
United Services Automobile Association	\$783,550	2%	\$767,457	2%
All Other Insurers	\$10,676,580	27%	\$12,043,002	29%
Total For All Insurers	\$39,312,990	100%	\$42,009,359	100%
Brevard				
FedNat Insurance Company	\$5,761,321	12%	\$5,042,448	10%
First Protective Insurance Company	\$3,673,882	7%	\$3,916,369	8%
St. Johns Insurance Company, Inc.	\$3,296,523	7%	\$3,576,268	7%
United Services Automobile Association	\$2,834,970	6%	\$3,007,677	6%
Universal Property & Casualty Insurance Company	\$2,618,466	5%	\$2,780,580	5%
Florida Peninsula Insurance Company	\$2,503,081	5%	\$2,751,826	5%
Security First Insurance Company	\$2,121,179	4%	\$2,165,222	4%
Tower Hill Prime Insurance Company	\$1,822,505	4%	\$1,977,133	4%
Heritage Property & Casualty Insurance Company	\$1,595,442	3%	\$1,784,070	3%
People's Trust Insurance Company	\$1,731,846	3%	\$1,546,139	3%
All Other Insurers	\$21,687,925	44%	\$23,124,038	45%
Total For All Insurers	\$49,647,140	100%	\$51,671,770	100%



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Sarasota				
First Protective Insurance Company	\$3,685,955	8%	\$3,806,114	8%
Olympus Insurance Company	\$2,595,983	6%	\$3,584,809	7%
Tower Hill Prime Insurance Company	\$3,266,614	7%	\$3,225,578	6%
St. Johns Insurance Company, Inc.	\$2,882,105	6%	\$3,120,451	6%
American Integrity Insurance Company Of Florida	\$2,403,452	5%	\$2,872,397	6%
ASI Preferred Insurance Corp.	\$2,747,576	6%	\$2,702,191	5%
FedNat Insurance Company	\$2,689,752	6%	\$2,421,245	5%
Tower Hill Signature Insurance Company	\$1,442,054	3%	\$1,937,363	4%
Florida Peninsula Insurance Company	\$1,677,273	4%	\$1,649,668	3%
People's Trust Insurance Company	\$1,493,730	3%	\$1,491,988	3%
All Other Insurers	\$22,038,980	47%	\$22,864,816	46%
Total For All Insurers	\$46,923,474	100%	\$49,676,620	100%

Manatee				
St. Johns Insurance Company, Inc.	\$3,907,294	11%	\$4,452,732	12%
ASI Preferred Insurance Corp.	\$2,515,863	7%	\$2,764,661	7%
Tower Hill Prime Insurance Company	\$2,555,439	7%	\$2,615,903	7%
Olympus Insurance Company	\$1,843,338	5%	\$2,244,857	6%
American Integrity Insurance Company Of Florida	\$1,728,302	5%	\$1,839,307	5%
FedNat Insurance Company	\$1,921,715	5%	\$1,702,620	5%
First Protective Insurance Company	\$1,737,312	5%	\$1,666,074	4%
Tower Hill Signature Insurance Company	\$1,209,907	3%	\$1,619,161	4%
Heritage Property & Casualty Insurance Company	\$1,494,950	4%	\$1,611,869	4%
American Strategic Insurance Corp.	\$1,234,206	4%	\$1,390,990	4%
All Other Insurers	\$15,052,390	43%	\$15,702,718	42%
Total For All Insurers	\$35,200,716	100%	\$37,610,894	100%

Personal Residential Multi-Peril Homeowners Policies Assumed from Citizens

Insurer	2017	2018
Avatar Property & Casualty Insurance Company	674	0
Homeowners Choice Property & Casualty Insurance Company, Inc.	1,031	0
Safepoint Insurance Company	2,573	1,006
Southern Oak Insurance Company	1,671	1,077
Total	5,949	2,083

Notes:

- (1) QUASR data provided by the Office of Insurance Regulation
- (2) Includes admitted insurers (and Citizens) writing personal residential property statewide
- (3) Insurers submitting data as "Trade Secret" are excluded; more information can be found in the Data Sources section of the Corporate Analytics Market Share Report
- (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)