



Florida Residential Property Market Share

December 31, 2019 Report



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Data Sources

QUASR data – Reported quarterly to the Florida Office of Insurance Regulation (OIR) from all admitted insurers for the Florida portion of their business

- Quarterly data from fourth quarter 2002 through fourth quarter 2019
- 12/31/2019 data provided by the OIR on 04/09/20 and 05/18/20. Any submissions/changes made after this date will not be reflected in this report.
- Some insurers in the market are submitting QUASR data as “Trade Secret” protected information. In these instances, and where data is available, Citizens uses the most recent quarter’s data as an estimate for the current quarter’s submission. The page that immediately follows is a table identifying these insurers, the timing of the Trade Secret declaration with the OIR, estimates for data used in this analysis and the percent of the market they represent in total. Beginning in the 3rd quarter of 2019, the OIR provided Citizens total market data including trade secret insurers in aggregate and broken down by product, county and wind coverage for a more accurate reflection of how Citizens fits within the total admitted market. Given this additional piece of information the data is broken down into these components: “Published” is data for insurers that are not submitting under Trade Secret protection, “Estimated” is those that are submitting under Trade Secret protection, “Estimated Total Market” is the sum of Published and Estimated, and “Actual Total Market” is data requested from the OIR on an aggregate basis including Trade Secret insurers. The heading on each exhibit indicates either “Includes Trade Secret Insurers” or “Excludes Trade Secret Insurers.” Includes implies either estimates or the actual total market is used and Excludes uses only the QUASR data as “Published.” Footnotes in each exhibit provide further detail.
- Commercial non-residential data is not reported in QUASR and is therefore not included in this analysis (As of 12/31/2019, CNR-M and CNR-W made up approximately 1% of Citizens’ building counts)
- During the 3rd quarter of 2010, State Farm resubmitted data for 1Q2009 through 2Q2010. The totals remained the same but the aggregate change was a reduction in the policies in personal lines and an increase in commercial lines. This analysis reflects updated data.
- Prior to 2017, Citizens reported inforce premium in QUASR. This corresponds to the annualized premium charged for the quarter-end exposure values. Beginning in 2017, Citizens reports premium charged during the policy term as premium in QUASR. The only difference from prior reporting would be from the relatively small number of policies having mid-term exposure and premium adjustments. There is generally less than a 0.1% difference between the two premium values in aggregate.

S&P Global Market Intelligence (S&P) – Reported to the National Association of Insurance Commissioners (NAIC) by insurance carriers and collected, standardized and disseminated by S&P.

- Annual financial statement data submitted by participating carriers.
- 12/31/2019 data extracted from S&P 06/07/2020. Any submissions/changes made after this date will not be reflected in this report.
- Data used includes Net Written Premium, Surplus, Net Written Premium to Surplus Ratio, Combined Loss Ratio, and Net Loss & LAE Ratio.
- Values included in this report are on a total company basis as reported in annual statements.
- Some insurers write business in multiple states. When using this data, consideration of what proportion of their business is in Florida should be taken when used in conjunction with QUASR data (QUASR data is reported for the Florida portion of their business). If known, this information is included in the footnotes for each exhibit.

FSLSO Top Coverages Report data – Reported quarterly to the Florida Surplus Lines Service Office (FSLSO)

- Annual data from 2002 through 2019
- 12/31/2019 data extracted from FSLSO 06/07/2020. Any changes made after this date will not be reflected in this report.
- Surplus Lines insurance information is included on the total market exhibits only
- Data has a strong seasonal cycle so it is aggregated to annual values for this analysis
- Insured value is not reported so analyses using FSLSO data are based on policy and premium data only
- Commercial non-residential cannot be separated from commercial residential and is therefore included in this analysis; to minimize this impact only Apartment and Condominium coverage codes are utilized.
- A subset of coverages that correspond to Citizens’ lines of business is selected from all coverages reported (see notes on relevant exhibits as to which specific coverages are included in each)

Insurers Submitting QUASR Data under “Trade Secret” Protection

Insurer Name	Trade Secret Begin Date	Data Estimates Used in Exhibits Where Noted									
		Data as of Used	Personal Residential			Commercial Residential			Total Residential		
			Policies Inforce	Total Insured Value (millions)	Premiums Written (millions)	Policies Inforce	Total Insured Value (millions)	Premiums Written (millions)	Policies Inforce	Total Insured Value (millions)	Premiums Written (millions)
State Farm Florida Insurance Company	1Q 2014	4Q 2013	361,493	\$166,191	\$626	27,616	\$5,995	\$30	389,109	\$172,187	\$656
United Property & Casualty Insurance Company	1Q 2017	4Q 2016	187,027	\$76,868	\$318	385	\$3,511	\$14	187,412	\$80,379	\$332
Family Security Insurance Company *	1Q 2017	<i>Not Available</i>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
American Coastal Insurance Company	1Q 2017	4Q 2016	-	\$0	\$0	4,363	\$47,477	\$250	4,363	\$47,477	\$250
Omega Insurance Company	1Q 2019	4Q 2018	36,237	\$14,669	\$66	-	\$0	\$0	36,237	\$14,669	\$66
Tower Hill Select Insurance Company	1Q 2019	4Q 2018	37,575	\$22,458	\$88	-	\$0	\$0	37,575	\$22,458	\$88
Tower Hill Signature Insurance Company	1Q 2019	4Q 2018	76,799	\$31,277	\$133	-	\$0	\$0	76,799	\$31,277	\$133
Tower Hill Preferred Insurance Company	1Q 2019	4Q 2018	50,063	\$21,708	\$101	-	\$0	\$0	50,063	\$21,708	\$101
Tower Hill Prime Insurance Company	1Q 2019	4Q 2018	136,136	\$67,775	\$233	2,446	\$3,025	\$19	138,582	\$70,800	\$252
American Integrity Insurance Company of Florida	2Q 2019	1Q 2019	281,161	\$93,731	\$317	-	\$0	\$0	281,161	\$93,731	\$317
Edison Insurance Company	2Q 2019	1Q 2019	58,101	\$26,870	\$97	-	\$0	\$0	58,101	\$26,870	\$97
Florida Peninsula Insurance Company	2Q 2019	1Q 2019	102,487	\$39,169	\$228	-	\$0	\$0	102,487	\$39,169	\$228
Journey Insurance Company *	2Q 2019	<i>Not Available</i>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Security First Insurance Company	2Q 2019	1Q 2019	338,527	\$95,134	\$416	-	\$0	\$0	338,527	\$95,134	\$416
US Coastal Property & Casualty Insurance Company	2Q 2019	1Q 2019	12,425	\$2,828	\$13	-	\$0	\$0	12,425	\$2,828	\$13
Southern Oak Insurance Company	3Q 2019	2Q 2019	54,452	\$13,523	\$104	-	\$0	\$0	54,452	\$13,523	\$104
Gulfstream Property & Casualty Insurance Company	3Q 2019	2Q 2019	58,500	\$22,403	\$103	-	\$0	\$0	58,500	\$22,403	\$103
Fednat Insurance Company	3Q 2019	2Q 2019	231,864	\$82,734	\$439	-	\$0	\$0	231,864	\$82,734	\$439
Monarch National Insurance Company	3Q 2019	2Q 2019	7,720	\$2,723	\$12	-	\$0	\$0	7,720	\$2,723	\$12
Safe Harbor Insurance Company	3Q 2019	2Q 2019	80,819	\$17,943	\$84	-	\$0	\$0	80,819	\$17,943	\$84
Universal Insurance Company of North America	3Q 2019	2Q 2019	57,553	\$21,331	\$93	35	\$141	\$1	57,588	\$21,473	\$93
First Community Insurance Company	3Q 2019	2Q 2019	19,491	\$5,856	\$26	1,012	\$401	\$2	20,503	\$6,257	\$28
People's Trust Insurance Company	3Q 2019	2Q 2019	127,502	\$39,366	\$229	-	\$0	\$0	127,502	\$39,366	\$229
First Protective Insurance Company	4Q 2019	3Q 2019	123,913	\$71,924	\$313	-	\$0	\$0	123,913	\$71,924	\$313
Kin Interinsurance Network	4Q 2019	3Q 2019	66	\$34	\$0	-	\$0	\$0	66	\$34	\$0
Olympus Insurance Company	4Q 2019	3Q 2019	100,470	\$64,071	\$183	-	\$0	\$0	100,470	\$64,071	\$183
Total Estimate for Trade Secret Insurers			2,540,381	\$1,000,586	\$4,222	35,857	\$60,551	\$314	2,576,238	\$1,061,137	\$4,536
Estimated Total Market for Current Quarter			6,704,191	\$2,355,169	\$10,726	55,408	\$157,376	\$815	6,759,599	\$2,512,544	\$11,541
% of Trade Secret based on Estimated Total Market			37.9%	42.5%	39.4%	64.7%	38.5%	38.5%	38.1%	42.2%	39.3%
Actual Total Market for Current Quarter			6,723,740	\$2,385,006	\$10,733	41,805	\$159,721	\$817	6,765,545	\$2,544,727	\$11,550
% Trade Secret based on Actual Total Market			37.8%	42.0%	39.3%	85.8%	37.9%	38.4%	38.1%	41.7%	39.3%

* Family Security and Journey filed QUASR data under "Trade Secret" protection at the time of their initial data filing so none of their data has ever been publicly available.

Mapping of Citizens Policy Forms to QUASR Policy Types

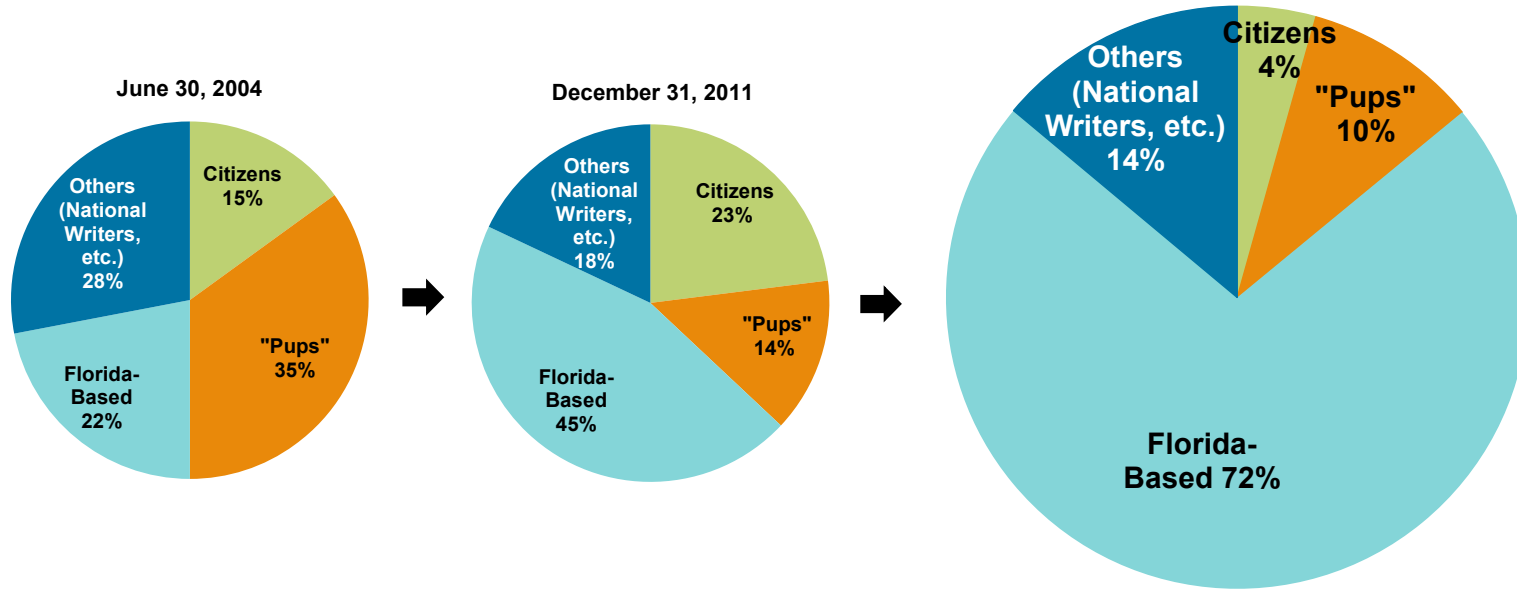
QUASR Policy Types	Citizens Policy Forms
Personal Residential - Allied Lines - WIND ONLY DWELLINGS	DW-2
Personal Residential - Condominium Unit Owners	HO-6
Personal Residential - Condominium Unit Owners - WIND ONLY	HW-6
Personal Residential - Dwelling/Fire	DP-1, DP-3
Personal Residential - Dwelling/Fire - Mobile Homeowners	MDP-1
Personal Residential - Dwelling/Fire - Mobile Homeowners - WIND ONLY	MD-1
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	HO-3, HO-8
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied - WIND ONLY	HW-2
Personal Residential - Mobile Homeowners	MHO-3
Personal Residential - Mobile Homeowners - WIND ONLY	MW-2
Personal Residential - Tenants	HO-4, MHO-4
Personal Residential - Tenants - WIND ONLY	HW-4, MHW-4
Personal Residential - Allied Lines	none
Personal Residential - Farmowners	none

Notes:

- 1) Commercial Residential is broken up by policy type but there are not unique Citizens policy forms
- 2) Commercial Non-Residential is not collected in QUASR

Personal & Commercial Residential

**Market Share Based on Total Insured Value
For Policies that Include Wind Coverage
Florida Residential Property Insurance Market
Includes Trade Secret Insurers (TS)
QUASR Data as of December 31, 2019**



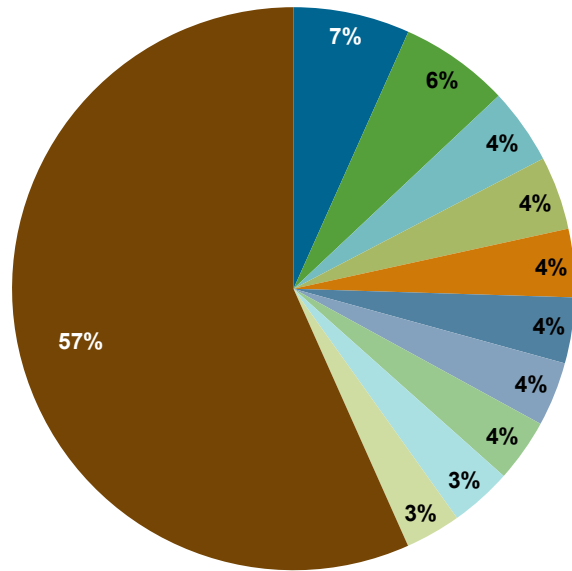
Insurer Category	Total Insured Value
Citizens	\$106,064,227,282
"Pups"	\$236,442,106,249
Florida-Based	\$1,757,847,371,008
Others	\$327,104,347,563
Total	\$2,427,458,052,102

The Florida Residential Property Insurance Admitted Market is divided into 4 major parts: (i) Citizens; (ii) Florida only subsidiaries "pups" of major national writers; (iii) Florida-based domestic companies; and (iv) non-domestic nationwide property writers, such as USAA, etc.

Notes:

- 1) Includes admitted insurers only
- 2) Florida-Based includes the difference between the total for insurers submitting data under "Trade Secret" protection and the estimated values for those insurers in order for the total to balance with actual. Estimated values are detailed in the Data Sources section of the Corporate Analytics Market Share Report.
- 3) Surplus lines companies are not included in the market share calculation
- 4) Based on total insured value for policies with wind coverage

**Top 10 Insurers by Total Insured Value
Florida Personal & Commercial Residential Property
Includes Trade Secret Insurers (TS)**



- State Farm Florida Insurance Company (TS)
- Universal Property & Casualty Insurance Company
- ASI Preferred Insurance Corp.
- Citizens Property Insurance Corporation
- Heritage Property & Casualty Insurance Company
- Federal Insurance Company
- Security First Insurance Company (TS)
- American Integrity Insurance Company Of Florida (TS)
- St. Johns Insurance Company, Inc.
- FedNat Insurance Company (TS)
- All Other Insurers

Insurers	As of 12/31/19	As of 12/31/19				
	Total Insured Value (\$000)	Net Written Premium (\$000)	Surplus (\$000)	Net Written Premium to Surplus	Combined Loss Ratio	Net Loss & LAE Ratio
State Farm Florida Insurance Company (TS)	\$172,186,772	\$617,889	\$896,786	69%	81%	53%
Universal Property & Casualty Insurance Company	\$162,909,166	\$865,825	\$301,120	288%	109%	72%
ASI Preferred Insurance Corp.	\$112,186,555	\$12,025	\$53,097	23%	148%	71%
Citizens Property Insurance Corporation	\$109,020,493	\$615,962	\$6,230,729	10%	145%	111%
Heritage Property & Casualty Insurance Company	\$101,388,394	\$324,672	\$158,619	205%	112%	70%
Federal Insurance Company	\$97,541,369	\$4,530,612	\$4,039,335	112%	93%	70%
Security First Insurance Company (TS)	\$95,133,954	\$24,205	\$82,488	29%	181%	134%
American Integrity Insurance Company Of Florida (TS)	\$93,730,811	\$142,785	\$78,061	183%	99%	77%
St. Johns Insurance Company, Inc.	\$91,197,285	\$24,111	\$46,751	52%	179%	203%
FedNat Insurance Company (TS)	\$82,734,421	\$376,095	\$141,783	265%	110%	79%
All Other Insurers	\$1,461,742,803	-	-	-	-	-
Total	\$2,579,772,024	-	-	-	-	-

Notes:

- 1) Includes admitted insurers (and Citizens) writing personal and commercial residential property statewide
- 2) All Other Insurers includes the difference between the total for insurers submitting data under "Trade Secret" protection and the estimated values for those insurers in order for the total to balance with actual. Estimated values are detailed in the Data Sources section of the Corporate Analytics Market Share Report.
- 3) Surplus lines companies are not included in the market share calculation
- 4) Total Insured Value indicates Florida Personal and Commercial Residential business. All other values are on a total company basis as reported in NAIC annual statements.
- 5) Combined Loss Ratio = Net Loss & LAE Ratio plus Expense Ratio (Underwriting Expense/Net Premiums Written)
- 6) Net Loss and LAE Ratio = (Net Incurred Claims and Claim Adjustment Expenses)/ Net Earned Premiums
- 7) Some insurers write in multiple states. In 2019, Federal had approximately 9% of its direct written premium in FL.
- 8) Percentages in pie chart are rounded to the nearest whole number

Top 10 Insurers by Total Insured Value
Florida Personal & Commercial Residential Property
Includes Trade Secret Insurers
QUASR Data as of December 31, 2019

Insurers	All Policies						Policies w/ Wind Coverage					
	Policies Inforce	Mkt Share	Total Insured Value	Mkt Share	Premiums Written	Mkt Share	Policies Inforce	Mkt Share	Total Insured Value	Mkt Share	Premiums Written	Mkt Share
State Farm Florida Insurance Company (TS)	389,109	6%	\$172,186,771,951	7%	\$655,530,740	6%	353,011	5%	\$153,554,899,421	6%	\$613,478,860	5%
Universal Property & Casualty Insurance Company	661,838	10%	162,909,166,342	6%	1,078,988,027	9%	641,941	10%	159,181,445,777	7%	1,062,377,344	9%
ASI Preferred Insurance Corp.	297,904	4%	112,186,554,874	4%	383,286,065	3%	273,022	4%	102,442,562,716	4%	359,860,447	3%
Citizens Property Insurance Corporation	439,356	6%	109,020,493,345	4%	850,455,429	7%	421,419	6%	106,064,227,282	4%	835,873,423	7%
Heritage Property & Casualty Insurance Company	220,154	3%	101,388,393,799	4%	480,346,626	4%	215,067	3%	99,530,294,758	4%	473,775,331	4%
Federal Insurance Company	32,284	0%	97,541,369,404	4%	237,376,242	2%	22,014	0%	76,584,198,620	3%	197,316,561	2%
Security First Insurance Company (TS)	338,527	5%	95,133,954,482	4%	415,986,190	4%	332,544	5%	93,342,096,343	4%	411,355,509	4%
American Integrity Insurance Company Of Florida (TS)	281,161	4%	93,730,811,071	4%	316,713,955	3%	279,836	4%	93,413,187,395	4%	315,862,988	3%
St. Johns Insurance Company, Inc.	204,579	3%	91,197,284,985	4%	355,014,624	3%	203,596	3%	90,730,821,826	4%	353,938,636	3%
FedNat Insurance Company (TS)	231,864	3%	82,734,421,261	3%	439,448,902	4%	221,756	3%	80,507,108,692	3%	430,989,167	4%
All Other Insurers	3,765,021	55%	1,461,742,802,673	57%	6,486,169,224	55%	3,602,520	55%	1,372,107,209,271	57%	6,257,605,047	55%
Total	6,861,797	100%	\$2,579,772,024,187	100%	\$11,699,316,024	100%	6,566,726	100%	\$2,427,458,052,102	100%	\$11,312,433,312	100%

Notes:

- 1) Includes admitted insurers (and Citizens) writing residential property statewide
- 2) All Other Insurers includes the difference between the total for insurers submitting data under "Trade Secret" protection and the estimated values for those insurers in order for the total to balance with actual. Estimated values are detailed in the Data Sources section of the Corporate Analytics Market Share Report.
- 3) Market share percentages are rounded to the nearest whole number

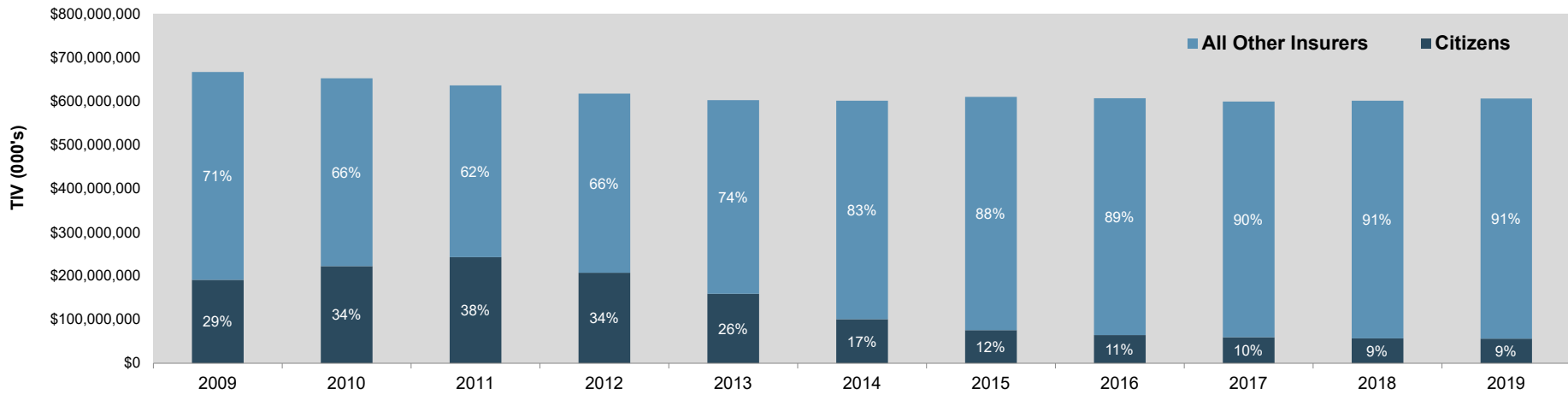
Depopulation Insurers by Total Insured Value
Florida Personal & Commercial Residential Property
Includes Trade Secret Insurers (TS)

Insurers	As of 12/31/19		As of 12/31/19				
	Total Insured Value (\$000)	Total Insured Value Market Share	Net Written Premium (\$000)	Surplus (\$000)	Net Written Premium to Surplus	Combined Loss Ratio	Net Loss & LAE Ratio
Homeowners Choice Property & Casualty Insurance Company, Inc.	\$36,424,087	1%	\$184,061	\$159,163	116%	98%	60%
Safepoint Insurance Company	\$14,654,665	1%	\$32,808	\$38,890	84%	138%	107%
Southern Oak Insurance Company (TS)	\$13,522,930	1%	\$67,192	\$46,419	145%	121%	89%
Weston Insurance Company	\$7,451,053	0%	\$6,031	\$38,410	16%	86%	100%
Maison Insurance Company	\$2,423,690	0%	\$36,075	\$50,706	71%	169%	82%

Notes:

- 1) Includes insurers who participated in depopulation from 12/31/2017 to 12/31/2019
- 2) Total Insured Value indicates Florida Personal and Commercial Residential business as reported in QUASR. All other values are on a total company basis as reported in NAIC annual statements.
- 3) Combined Loss Ratio = Net Loss & LAE Ratio plus Expense Ratio (Underwriting Expense/Net Premiums Written)
- 4) Net Loss and LAE Ratio = (Net Incurred Claims and Claim Adjustment Expenses)/ Net Earned Premiums
- 5) NM indicates "Not Meaningful"
- 6) Estimated values for insurers submitting data under "Trade Secret" protection are detailed in the Data Sources section of the Corporate Analytics Market Share Report

Palm Beach, Broward, & Miami-Dade Counties Historical Trends
Policies Inforce, Total Insured Value (TIV) & Premium
Florida Personal & Commercial Residential Property
Includes Trade Secret Insurers (TS)
QUASR Data as of December 31, 2019

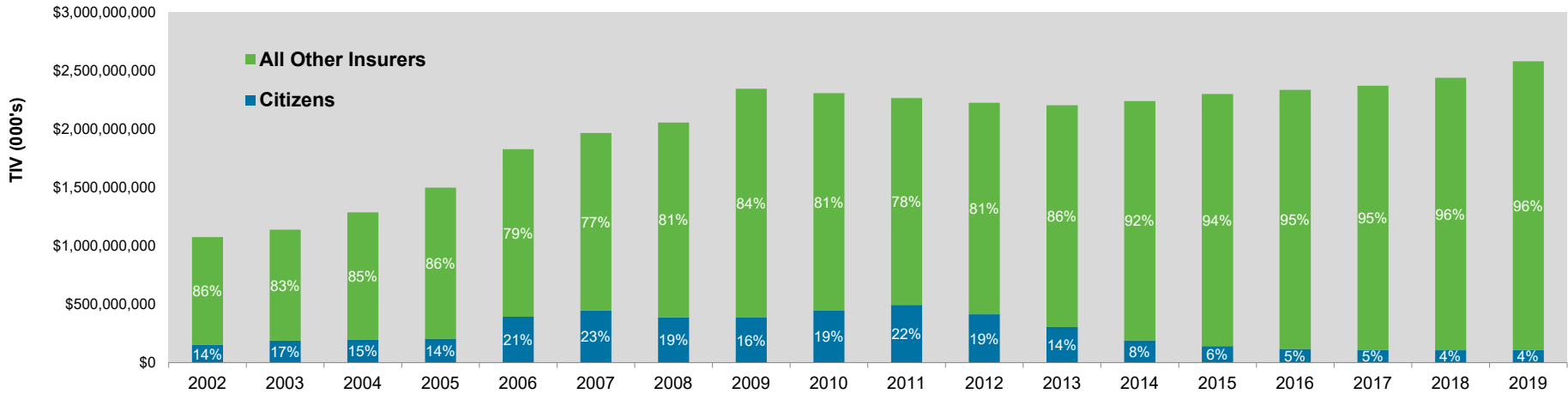


Year	Citizens						All Other Insurers						Total		
	Policies Inforce	% of Total	TIV (\$000)	% of Total	Premiums Written (\$000)	% of Total	Policies Inforce	% of Total	TIV (\$000)	% of Total	Premiums Written (\$000)	% of Total	Policies Inforce	TIV (\$000)	Premiums Written (\$000)
2009	398,320	26%	\$191,204,917	29%	\$1,074,801	33%	1,124,996	74%	\$476,738,001	71%	\$2,173,256	67%	1,523,316	\$667,942,918	\$3,248,058
2010	535,421	36%	\$222,684,405	34%	\$1,416,126	41%	957,924	64%	\$430,789,485	66%	\$2,069,679	59%	1,493,345	\$653,473,889	\$3,485,805
2011	617,247	42%	\$243,279,881	38%	\$1,637,613	45%	867,106	58%	\$393,811,910	62%	\$2,022,908	55%	1,484,353	\$637,091,791	\$3,660,521
2012	565,465	38%	\$207,247,961	34%	\$1,572,129	41%	907,452	62%	\$410,842,018	66%	\$2,271,811	59%	1,472,917	\$618,089,979	\$3,843,940
2013	448,311	30%	\$159,083,197	26%	\$1,295,789	32%	1,021,735	70%	\$443,840,088	74%	\$2,719,227	68%	1,470,046	\$602,923,285	\$4,015,015
2014	299,786	20%	\$100,559,735	17%	\$815,013	21%	1,172,095	80%	\$501,480,328	83%	\$3,122,452	79%	1,471,881	\$602,040,062	\$3,937,465
2015	242,066	16%	\$75,517,832	12%	\$593,213	15%	1,269,666	84%	\$534,898,376	88%	\$3,252,356	85%	1,511,732	\$610,416,208	\$3,845,569
2016	224,911	15%	\$64,447,694	11%	\$535,807	14%	1,265,641	85%	\$543,032,785	89%	\$3,213,710	86%	1,490,552	\$607,480,479	\$3,749,517
2017	221,879	15%	\$59,270,471	10%	\$536,894	14%	1,299,403	85%	\$540,581,500	90%	\$3,343,618	86%	1,521,282	\$599,851,970	\$3,880,512
2018	214,913	14%	\$56,782,328	9%	\$542,015	14%	1,305,641	86%	\$544,959,938	91%	\$3,432,859	86%	1,520,554	\$601,742,266	\$3,974,874
2019	214,511	14%	\$56,102,875	9%	\$545,084	13%	1,310,511	86%	\$550,898,050	91%	\$3,523,043	87%	1,525,022	\$607,000,925	\$4,068,127

Notes:

- 1) Includes admitted insurers (and Citizens) writing personal and/or commercial residential property statewide
- 2) For 2014-18, estimates for insurers submitting data under "Trade Secret" protection are detailed in the Data Sources section of the Corporate Analytics Market Share Report. For 2019 and later, Actual Total Market data is used.

Statewide Historical Trends Policies Inforce, Total Insured Value (TIV) & Premium Florida Personal & Commercial Residential Property Includes Trade Secret Insurers (TS) QUASR Data as of December 31, 2019

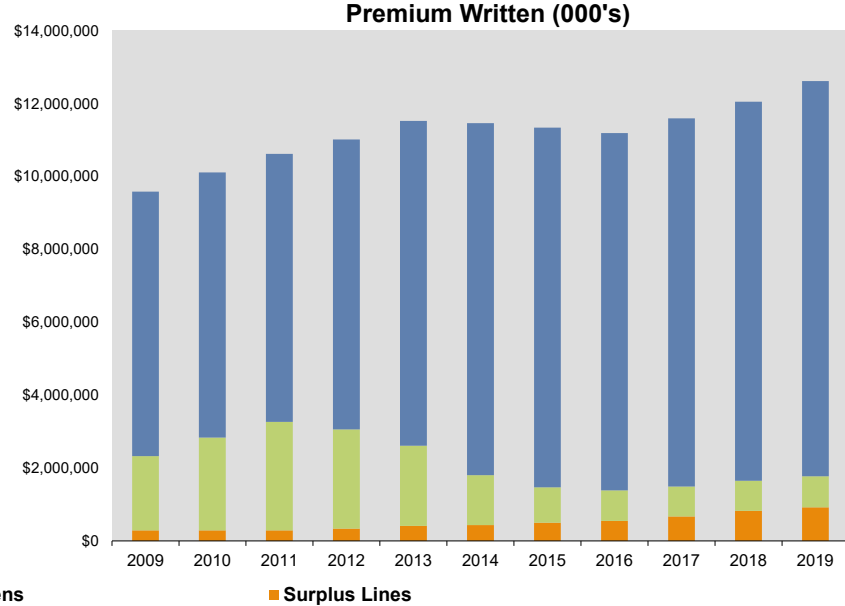
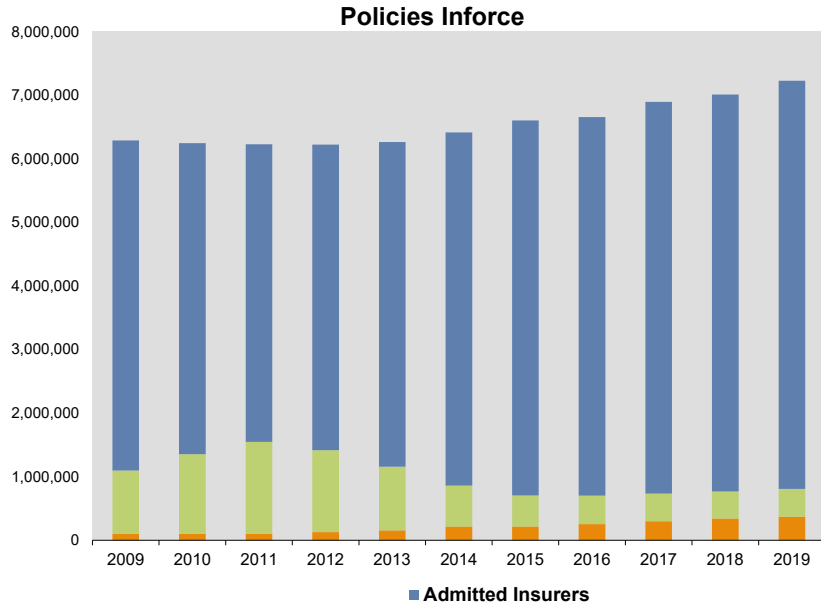


Year	Citizens						All Other Insurers						Total		
	Policies Inforce	% of Total	TIV (\$000)	% of Total	Premiums Written (\$000)	% of Total	Policies Inforce	% of Total	TIV (\$000)	% of Total	Premiums Written (\$000)	% of Total	Policies Inforce	TIV (\$000)	Premiums Written (\$000)
2002	580,301	10%	\$151,452,983	14%	\$769,930	17%	5,118,476	90%	\$921,889,304	86%	\$3,867,560	83%	5,698,777	\$1,073,342,287	\$4,637,489
2003	792,573	14%	\$188,908,866	17%	\$1,070,488	20%	4,997,648	86%	\$948,555,125	83%	\$4,290,688	80%	5,790,221	\$1,137,463,991	\$5,361,177
2004	849,243	14%	\$196,625,753	15%	\$1,203,120	20%	5,090,735	86%	\$1,090,162,595	85%	\$4,924,626	80%	5,939,978	\$1,286,788,349	\$6,127,746
2005	833,797	13%	\$203,698,091	14%	\$1,406,739	19%	5,365,086	87%	\$1,294,047,458	86%	\$6,073,395	81%	6,198,883	\$1,497,745,549	\$7,480,134
2006	1,265,087	20%	\$391,987,775	21%	\$3,183,496	31%	4,970,014	80%	\$1,435,433,414	79%	\$7,227,336	69%	6,235,101	\$1,827,421,189	\$10,410,833
2007	1,267,024	21%	\$447,495,505	23%	\$3,162,971	30%	4,638,538	79%	\$1,518,014,586	77%	\$7,386,813	70%	5,905,562	\$1,965,510,091	\$10,549,783
2008	1,050,613	17%	\$387,715,198	19%	\$2,325,521	25%	5,003,670	83%	\$1,667,153,166	81%	\$7,047,950	75%	6,054,283	\$2,054,868,364	\$9,373,471
2009	996,869	16%	\$385,308,717	16%	\$2,037,250	22%	5,193,188	84%	\$1,959,285,757	84%	\$7,261,933	78%	6,190,057	\$2,344,594,474	\$9,299,183
2010	1,254,160	20%	\$443,597,812	19%	\$2,547,607	26%	4,895,045	80%	\$1,863,280,498	81%	\$7,277,626	74%	6,149,205	\$2,306,878,310	\$9,825,233
2011	1,443,936	24%	\$493,789,644	22%	\$2,977,454	29%	4,683,457	76%	\$1,770,573,397	78%	\$7,357,689	71%	6,127,393	\$2,264,363,041	\$10,335,142
2012	1,287,812	21%	\$413,097,288	19%	\$2,723,596	25%	4,808,294	79%	\$1,810,810,338	81%	\$7,957,524	75%	6,096,106	\$2,223,907,627	\$10,681,120
2013	1,000,249	16%	\$304,752,052	14%	\$2,198,956	20%	5,110,177	84%	\$1,898,921,631	86%	\$8,916,445	80%	6,110,426	\$2,203,673,683	\$11,115,401
2014	643,004	10%	\$189,632,207	8%	\$1,367,240	12%	5,555,725	90%	\$2,049,494,023	92%	\$9,664,656	88%	6,198,729	\$2,239,126,231	\$11,031,896
2015	488,476	8%	\$140,136,383	6%	\$971,002	9%	5,900,339	92%	\$2,158,775,282	94%	\$9,871,846	91%	6,388,815	\$2,298,911,666	\$10,842,848
2016	446,506	7%	\$117,530,713	5%	\$841,645	8%	5,956,673	93%	\$2,217,612,390	95%	\$9,805,856	92%	6,403,179	\$2,335,143,103	\$10,647,501
2017	434,919	7%	\$108,260,545	5%	\$823,072	8%	6,161,485	93%	\$2,260,833,545	95%	\$10,106,918	92%	6,596,404	\$2,369,094,090	\$10,929,989
2018	423,833	6%	\$106,165,846	4%	\$827,087	7%	6,247,452	94%	\$2,331,044,277	96%	\$10,404,759	93%	6,671,285	\$2,437,210,123	\$11,231,847
2019	439,356	6%	\$109,020,493	4%	\$850,455	7%	6,422,441	94%	\$2,470,751,531	96%	\$10,848,861	93%	6,861,797	\$2,579,772,024	\$11,699,316

Notes:

- 1) Includes admitted insurers (and Citizens) writing personal and/or commercial residential property statewide
- 2) For 2014-18, estimates for insurers submitting data under "Trade Secret" protection are detailed in the Data Sources section of the Corporate Analytics Market Share Report. For 2019 and later, Actual Total Market data is used.

Annual Total Market - Historical Trend
Policies Inforce and Premium Historical Trends
Florida Personal and Commercial Residential Property
Includes Trade Secret Insurers (TS)
As of 12/31/19



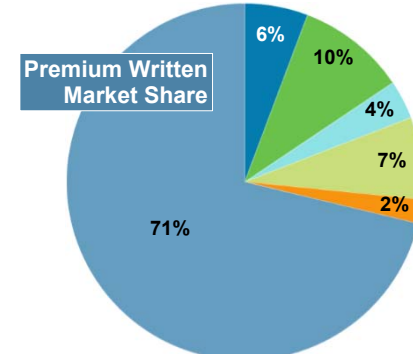
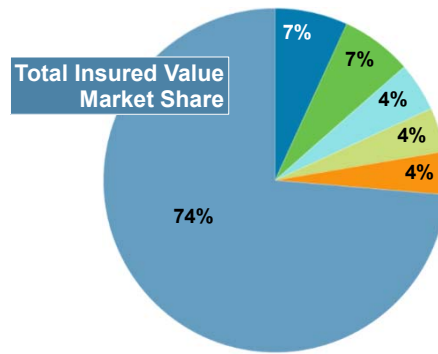
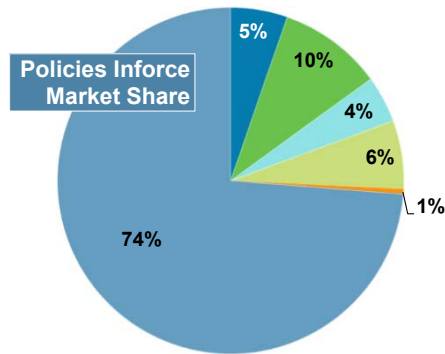
Year	Admitted Insurers		Citizens		Surplus Lines		Total Market	
	Policies Inforce	Premiums Written (000's)	Policies Inforce	Premiums Written (000's)	Policies Inforce	Premiums Written (000's)	Policies Inforce	Premiums Written (000's)
2009	5,193,188	\$7,261,933	996,869	\$2,037,250	100,321	\$287,546	6,290,378	\$9,586,729
2010	4,895,045	\$7,277,626	1,254,160	\$2,547,607	98,803	\$287,569	6,248,008	\$10,112,801
2011	4,683,457	\$7,357,689	1,443,936	\$2,977,454	102,266	\$288,288	6,229,659	\$10,623,431
2012	4,808,294	\$7,957,524	1,287,812	\$2,723,596	128,398	\$337,003	6,224,504	\$11,018,123
2013	5,110,177	\$8,916,445	1,000,249	\$2,198,956	155,440	\$409,659	6,265,866	\$11,525,060
2014	5,555,725	\$9,664,656	643,004	\$1,367,240	216,566	\$434,097	6,415,295	\$11,465,993
2015	5,900,339	\$9,871,846	488,476	\$971,002	214,616	\$497,624	6,603,431	\$11,340,472
2016	5,956,673	\$9,805,856	446,506	\$841,645	253,651	\$546,199	6,656,830	\$11,193,700
2017	6,161,485	\$10,106,918	434,919	\$823,072	299,745	\$668,614	6,896,149	\$11,598,604
2018	6,247,452	\$10,404,759	423,833	\$827,087	341,871	\$821,923	7,013,156	\$12,053,770
2019	6,422,441	\$10,848,861	439,356	\$850,455	367,965	\$919,626	7,229,762	\$12,618,942

Notes:

- 1) Admitted insurer information is as reported to the Florida Office of Insurance Regulation (QUASR data) for the 4th quarter of each calendar year
- 2) Surplus Lines data reported to the FLSLO; insured value data is not reported and thus is excluded from this analysis
- 3) Surplus Lines for personal residential include HO-3, HO-4, HO-6, HO-8(starting in 2014), Dwelling, Dwelling Builders Risk, Mobile Home, and Windstorm
- 4) Surplus Lines policy growth in 2014 largely due to the inclusion of HO-8 (18,843) and increase in number of dwelling property policies (30,839 increase)
- 5) Surplus Lines for commercial residential includes only Apartment and Condominium coverage codes
- 6) For 2014-2018, estimates for insurers submitting data under "Trade Secret" protection are detailed in the Data Sources section of the Corporate Analytics Market Share. For 2019 and later, Actual Total Market data is used.
- 7) Reports prior to 2Q 2010 included more surplus lines coverage types. This analysis reflects updated data for all periods.

Personal Residential

Top 20 Insurers by Total Insured Value
Florida Personal Residential Property
Includes Trade Secret Insurers (TS)
QUASR Data as of December 31, 2019



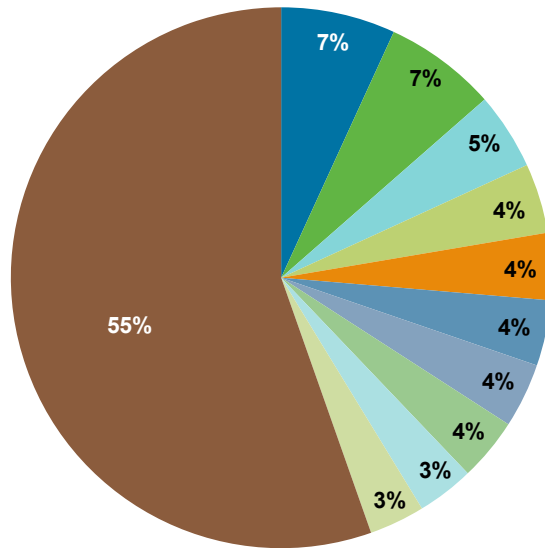
- State Farm Florida Insurance Company (TS)
- Universal Property & Casualty Insurance Company
- ASI Preferred Insurance Corp.
- Citizens Property Insurance Corporation
- Federal Insurance Company
- All Other Insurers

Insurers	Policies Inforce (1)	Policies Inforce Market Share % (2) = (1)/ Total(1)	Total Insured Value (TIV) for All Policies (3)	TIV Market Share % (4) = (3)/ Total(3)	Premiums Written (5)	Premium Market Share % (6) = (5)/ Total(5)
State Farm Florida Insurance Company (TS)	361,493	5%	\$166,191,317,715	7%	\$625,980,431	6%
Universal Property & Casualty Insurance Company	661,838	10%	\$162,909,166,342	7%	\$1,078,988,027	10%
ASI Preferred Insurance Corp.	297,904	4%	\$112,186,554,874	5%	\$383,286,065	4%
Citizens Property Insurance Corporation	436,715	6%	\$101,093,282,233	4%	\$813,628,952	7%
Federal Insurance Company	32,274	0%	\$97,519,390,564	4%	\$237,324,496	2%
Security First Insurance Company (TS)	338,527	5%	\$95,133,954,482	4%	\$415,986,190	4%
American Integrity Insurance Company Of Florida (TS)	281,161	4%	\$93,730,811,071	4%	\$316,713,955	3%
St. Johns Insurance Company, Inc.	204,579	3%	\$91,197,284,985	4%	\$355,014,624	3%
FedNat Insurance Company (TS)	231,864	3%	\$82,734,421,261	3%	\$439,448,902	4%
Heritage Property & Casualty Insurance Company	217,650	3%	\$80,609,321,687	3%	\$407,551,341	4%
United Property & Casualty Insurance Company (TS)	187,027	3%	\$76,867,935,589	3%	\$318,253,263	3%
First Protective Insurance Company (TS)	123,913	2%	\$71,924,397,653	3%	\$313,289,469	3%
Tower Hill Prime Insurance Company (TS)	136,136	2%	\$67,774,600,540	3%	\$233,174,146	2%
Olympus Insurance Company (TS)	100,470	1%	\$64,071,078,001	3%	\$182,835,546	2%
United Services Automobile Association	122,586	2%	\$61,092,355,950	3%	\$248,257,700	2%
AI G Property Casualty Company	12,606	0%	\$49,571,280,715	2%	\$155,964,797	1%
People's Trust Insurance Company (TS)	127,502	2%	\$39,366,179,776	2%	\$229,162,002	2%
Florida Peninsula Insurance Company (TS)	102,487	2%	\$39,168,941,083	2%	\$227,652,009	2%
Homeowners Choice Property & Casualty Insurance Company, Inc.	105,406	2%	\$36,424,087,435	1%	\$309,006,502	3%
Privilege Underwriters Reciprocal Exchange	10,366	0%	\$35,710,382,185	1%	\$102,639,750	1%
All Other Insurers	2,729,246	40%	\$803,655,588,941	33%	\$3,521,309,148	32%
Total	6,821,750	100%	\$2,428,932,333,082	100%	\$10,915,467,315	100%

Notes:

- 1) Includes admitted insurers (and Citizens) writing personal residential property statewide
- 2) All Other Insurers includes the difference between the total for insurers submitting data under "Trade Secret" protection and the estimated values for those insurers in order for the total to balance with actual. Estimated values are detailed in the Data Sources section of the Corporate Analytics Market Share Report.
- 3) Any slight differences in market share %s in graph versus table are due to rounding

**Top 10 Insurers by Total Insured Value
Florida Personal Residential Property
Includes Trade Secret Insurers (TS)**



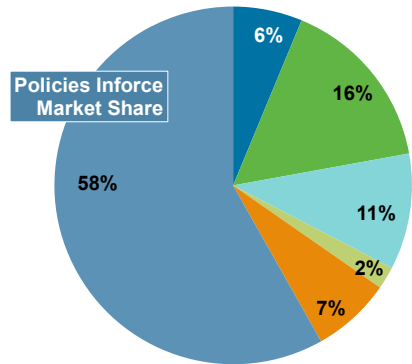
- State Farm Florida Insurance Company (TS)
- Universal Property & Casualty Insurance Company
- ASI Preferred Insurance Corp.
- Citizens Property Insurance Corporation
- Federal Insurance Company
- Security First Insurance Company (TS)
- American Integrity Insurance Company Of Florida (TS)
- St. Johns Insurance Company, Inc.
- FedNat Insurance Company (TS)
- Heritage Property & Casualty Insurance Company
- All Other Insurers

Insurers	As of 12/31/19	As of 12/31/19				
	Total Insured Value (\$000)	Net Written Premium (\$000)	Surplus (\$000)	Net Written Premium to Surplus	Combined Loss Ratio	Net Loss & LAE Ratio
State Farm Florida Insurance Company (TS)	\$166,191,318	\$617,889	\$896,786	69%	81%	53%
Universal Property & Casualty Insurance Company	\$162,909,166	\$865,825	\$301,120	288%	109%	72%
ASI Preferred Insurance Corp.	\$112,186,555	\$12,025	\$53,097	23%	148%	71%
Citizens Property Insurance Corporation	\$101,093,282	\$615,962	\$6,230,729	10%	145%	111%
Federal Insurance Company	\$97,519,391	\$4,530,612	\$4,039,335	112%	93%	70%
Security First Insurance Company (TS)	\$95,133,954	\$24,205	\$82,488	29%	181%	134%
American Integrity Insurance Company Of Florida (TS)	\$93,730,811	\$142,785	\$78,061	183%	99%	77%
St. Johns Insurance Company, Inc.	\$91,197,285	\$24,111	\$46,751	52%	179%	203%
FedNat Insurance Company (TS)	\$82,734,421	\$376,095	\$141,783	265%	110%	79%
Heritage Property & Casualty Insurance Company	\$80,609,322	\$324,672	\$158,619	205%	112%	70%
All Other Insurers	\$1,345,626,828	-	-	-	-	-
Total	\$2,428,932,333	-	-	-	-	-

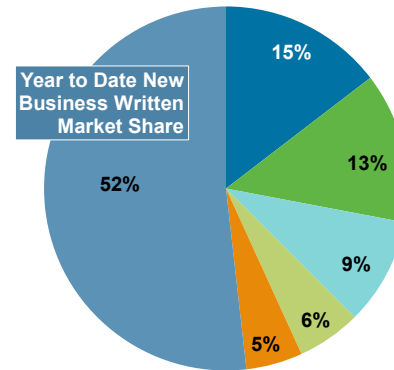
Notes:

- 1) Includes admitted insurers (and Citizens) writing personal residential property statewide
- 2) All Other Insurers includes the difference between the total for insurers submitting data under "Trade Secret" protection and the estimated values for those insurers in order for the total to balance with actual. Estimated values are detailed in the Data Sources section of the Corporate Analytics Market Share Report.
- 3) Surplus lines companies are not included in the market share calculation
- 4) Total Insured Value indicates Florida Personal Residential business. All other values are on a total company basis as reported in NAIC annual statements.
- 5) Combined Loss Ratio = Net Loss & LAE Ratio plus Expense Ratio (Underwriting Expense/Net Premiums Written)
- 6) Net Loss and LAE Ratio = (Net Incurred Claims and Claim Adjustment Expenses)/ Net Earned Premiums
- 7) Some insurers write in multiple states. In 2019, Federal had approximately 9% of its direct written premium in FL.

Year to Date - Top 20 Insurers by New Business Written
Florida Personal Residential Property
EXCLUDES Trade Secret Insurers
QUASR Data as of December 31, 2019



■ American Bankers Insurance Company Of Florida
 ■ Citizens Property Insurance Corporation
 ■ ASI Preferred Insurance Corp.



■ Universal Property & Casualty Insurance Company
 ■ American Modern Insurance Company Of Florida, Inc.
 ■ All Other Insurers

Insurers	Year to Date New Business Written	Policies Inforce	Total Insured Value for All Policies	Premiums Written
American Bankers Insurance Company Of Florida	171,179	259,782	\$4,760,597,959	\$48,423,537
Universal Property & Casualty Insurance Company	157,302	661,838	\$162,909,166,342	\$1,078,988,027
Citizens Property Insurance Corporation	111,575	436,715	\$101,093,282,233	\$813,628,952
American Modern Insurance Company Of Florida, Inc.	66,671	85,518	\$1,677,770,000	\$14,943,920
ASI Preferred Insurance Corp.	58,860	297,904	\$112,186,554,874	\$383,286,065
St. Johns Insurance Company, Inc.	50,193	204,579	\$91,197,284,985	\$355,014,624
Castle Key Indemnity Company	41,765	106,986	\$15,551,771,942	\$67,479,017
Homesite Insurance Company	39,014	54,274	\$1,790,614,145	\$15,164,546
American Traditions Insurance Company	34,160	127,742	\$23,500,331,911	\$124,836,506
Cypress Property & Casualty Insurance Company	33,910	73,278	\$13,883,130,113	\$54,059,284
Heritage Property & Casualty Insurance Company	28,080	217,650	\$80,609,321,687	\$407,551,341
National Specialty Insurance Company	27,889	55,701	\$24,871,143,040	\$101,787,715
United Services Automobile Association	23,059	122,586	\$61,092,355,950	\$248,257,700
Praetorian Insurance Company	21,889	26,959	\$351,956,000	\$4,662,638
American Strategic Insurance Corp.	17,572	63,722	\$27,327,713,451	\$65,485,128
Typtap Insurance Company	17,499	25,540	\$9,007,596,814	\$59,590,918
Capitol Preferred Insurance Company, Inc.	17,468	117,266	\$30,255,341,983	\$162,002,366
Anchor Property And Casualty Insurance Company	17,182	45,296	\$14,243,181,920	\$70,611,530
Spinnaker Insurance Company	16,683	19,494	\$964,696,695	\$11,105,281
USAA General Indemnity Company	16,563	37,792	\$5,336,080,565	\$30,054,140
All Other Insurers	204,810	1,123,188	\$571,972,816,812	\$2,386,957,799
Total	1,173,323	4,163,810	\$1,354,582,709,421	\$6,503,891,034

Notes:

- 1) Includes admitted insurers (and Citizens) writing personal residential property statewide
- 2) 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
- 3) New business does not include assumed policies

Top 20 New Business Writers

Florida Personal Residential Property

EXCLUDES Trade Secret Insurers

Insurers	As of 12/31/19		As of 12/31/19				
	Total Insured Value for All Policies (\$000)	Total Insured Value Market Share	Net Written Premium (\$000)	Surplus (\$000)	Net Written Premium to Surplus	Combined Loss Ratio	Net Loss & LAE Ratio
American Bankers Insurance Company Of Florida	\$4,760,598	0%	\$1,232,127	\$619,204	199%	88%	46%
Universal Property & Casualty Insurance Company	\$162,909,166	12%	\$865,825	\$301,120	288%	109%	72%
Citizens Property Insurance Corporation	\$101,093,282	7%	\$615,962	\$6,230,729	10%	145%	111%
American Modern Insurance Company Of Florida, Inc.	\$1,677,770	0%	\$13,300	\$15,000	89%	102%	55%
ASI Preferred Insurance Corp.	\$112,186,555	8%	\$12,025	\$53,097	23%	148%	71%
St. Johns Insurance Company, Inc.	\$91,197,285	7%	\$24,111	\$46,751	52%	179%	203%
Castle Key Indemnity Company	\$15,551,772	1%	\$0	\$11,670	NM	NM	NM
Homesite Insurance Company	\$1,790,614	0%	\$0	\$91,343	NM	NM	NM
American Traditions Insurance Company	\$23,500,332	2%	\$77,794	\$30,355	256%	96%	65%
Cypress Property & Casualty Insurance Company	\$13,883,130	1%	\$26,786	\$25,314	106%	119%	92%
Heritage Property & Casualty Insurance Company	\$80,609,322	6%	\$324,672	\$158,619	205%	112%	70%
National Specialty Insurance Company	\$24,871,143	2%	\$20,069	\$58,463	34%	89%	55%
United Services Automobile Association	\$61,092,356	5%	\$8,439,680	\$30,470,567	28%	112%	80%
Praetorian Insurance Company	\$351,956	0%	\$98,544	\$228,508	43%	117%	79%
American Strategic Insurance Corp.	\$27,327,713	2%	\$1,202,369	\$636,434	189%	104%	71%
Typtap Insurance Company	\$9,007,597	1%	\$44,427	\$27,283	163%	88%	54%
Capitol Preferred Insurance Company, Inc.	\$30,255,342	2%	\$57,088	\$42,712	134%	138%	129%
Anchor Property And Casualty Insurance Company	\$14,243,182	1%	\$14,968	\$6,881	218%	219%	156%
Spinnaker Insurance Company	\$964,697	0%	\$7,583	\$37,996	20%	46%	51%
USAA General Indemnity Company	\$5,336,081	0%	\$4,593,454	\$2,204,624	208%	95%	81%

Notes:

- 1) Includes admitted insurers (and Citizens) writing personal residential property statewide
- 2) Top new business writers determined by number of policies written. Insurers listed in descending order by new business policy count.
- 3) Total Insured Value indicates Florida Personal Residential business as reported in QUASR for all policies, not just new business issued in the quarter. All other values are on a total company basis as reported in NAIC annual statements.
- 4) Combined Loss Ratio = Net Loss & LAE Ratio plus Expense Ratio (Underwriting Expense/Net Premiums Written)
- 5) Net Loss and LAE Ratio = (Net Incurred Claims and Claim Adjustment Expenses)/Net Earned Premiums
- 6) 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
- 7) NM indicates "Not Meaningful"

Clearinghouse Participating Insurers by Total Insured Value

Florida Personal Residential Property

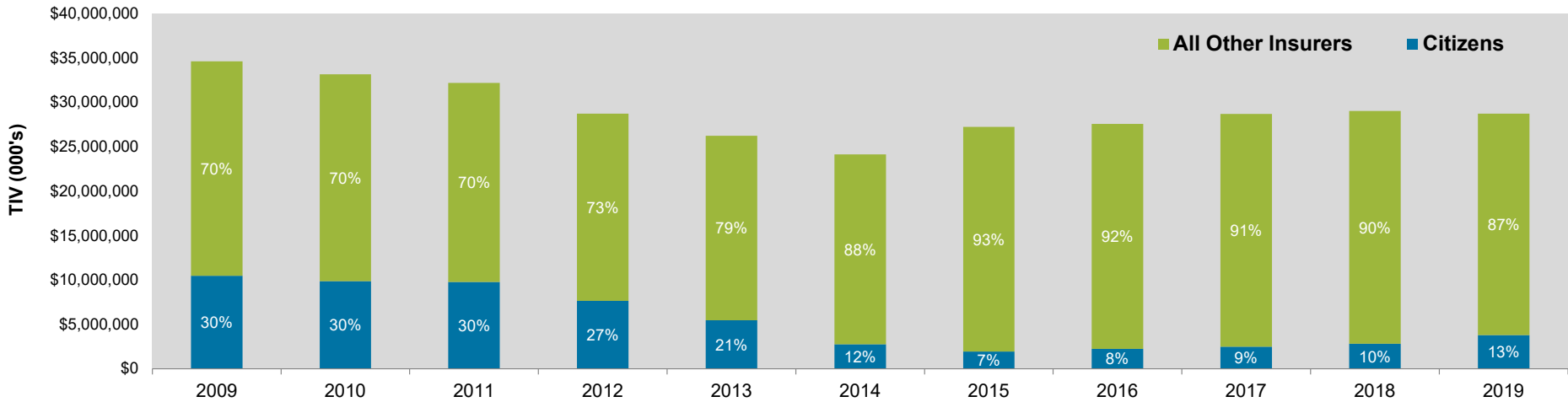
Includes Trade Secret Insurers (TS)

Insurers	As of 12/31/19		As of 12/31/19				
	Total Insured Value (\$000)	Total Insured Value Market Share	Net Written Premium (\$000)	Surplus (\$000)	Net Written Premium to Surplus	Combined Loss Ratio	Net Loss & LAE Ratio
Heritage Property & Casualty Insurance Company	\$101,388,394	4%	\$324,672	\$158,619	205%	112%	70%
Security First Insurance Company (TS)	\$95,133,954	4%	\$24,205	\$82,488	29%	181%	134%
American Integrity Insurance Company Of Florida (TS)	\$93,730,811	4%	\$142,785	\$78,061	183%	99%	77%
FedNat Insurance Company (TS)	\$82,734,421	3%	\$376,095	\$141,783	265%	110%	79%
United Property & Casualty Insurance Company (TS)	\$80,378,963	3%	\$323,769	\$159,004	204%	113%	64%
Olympus Insurance Company (TS)	\$64,071,078	3%	-\$1,523	\$34,837	-4%	NM	NM
People's Trust Insurance Company (TS)	\$39,366,180	2%	\$123,651	\$78,335	158%	112%	71%
Florida Peninsula Insurance Company (TS)	\$39,168,941	2%	\$73,904	\$90,999	81%	119%	70%
Tower Hill Signature Insurance Company (TS)	\$31,277,161	1%	\$57,730	\$71,233	81%	96%	65%
Capitol Preferred Insurance Company, Inc.	\$30,255,342	1%	\$57,088	\$42,712	134%	138%	129%
Edison Insurance Company (TS)	\$26,870,393	1%	\$46,282	\$29,735	156%	112%	78%
American Traditions Insurance Company	\$23,500,332	1%	\$77,794	\$30,355	256%	96%	65%
Universal Insurance Company Of North America (TS)	\$21,472,631	1%	\$41,997	\$31,394	134%	118%	84%
Southern Fidelity Insurance Company	\$19,932,487	1%	\$113,865	\$55,187	206%	123%	91%
Avatar Property & Casualty Insurance Company	\$18,360,506	1%	\$54,121	\$17,853	303%	111%	67%
Safe Harbor Insurance Company (TS)	\$17,943,266	1%	\$61,284	\$24,188	253%	103%	64%
Prepared Insurance Company	\$16,861,220	1%	\$26,991	\$20,787	130%	152%	113%
Cypress Property & Casualty Insurance Company	\$15,757,518	1%	\$26,786	\$25,314	106%	119%	92%
Southern Oak Insurance Company (TS)	\$13,522,930	1%	\$67,192	\$46,419	145%	121%	89%
Weston Insurance Company	\$7,451,053	0%	\$6,031	\$38,410	16%	86%	100%
First Community Insurance Company (TS)	\$6,256,607	0%	\$61,490	\$31,080	198%	101%	58%
Monarch National Insurance Company (TS)	\$2,722,696	0%	\$5,697	\$18,217	31%	170%	138%

Notes:

- 1) Includes insurers who participate or are scheduled to participate in the Clearinghouse
- 2) Total Insured Value indicates Florida Personal Residential business as reported in QUASR. All other values are on a total company basis as reported in NAIC annual statements.
- 3) Combined Loss Ratio = Net Loss & LAE Ratio plus Expense Ratio (Underwriting Expense/Net Premiums Written)
- 4) Net Loss and LAE Ratio = (Net Incurred Claims and Claim Adjustment Expenses)/ Net Earned Premiums
- 5) NM indicates "Not Meaningful"
- 6) Estimates for insurers submitting data under "Trade Secret" protection are detailed in the Data Sources section of the Corporate Analytics Market Share Report
- 7) American Integrity Insurance Company of Florida, Cypress Property & Casualty Insurance Company, Olympus Insurance Company, People's Trust Insurance Company, Prepared Insurance Company, Security First Insurance Company, Southern Fidelity Insurance Company, Southern Fidelity Property & Casualty, Inc, Tower Hill Signature Insurance Company, Universal Insurance Company of North America are included in the above table although they are not currently active in the Clearinghouse.

Mobile Home Policy Types Historical Trends
Policies Inforce, Total Insured Value (TIV) & Premium
Florida Personal Residential Property
Includes Trade Secret Insurers (TS)
QUASR Data as of December 31, 2019



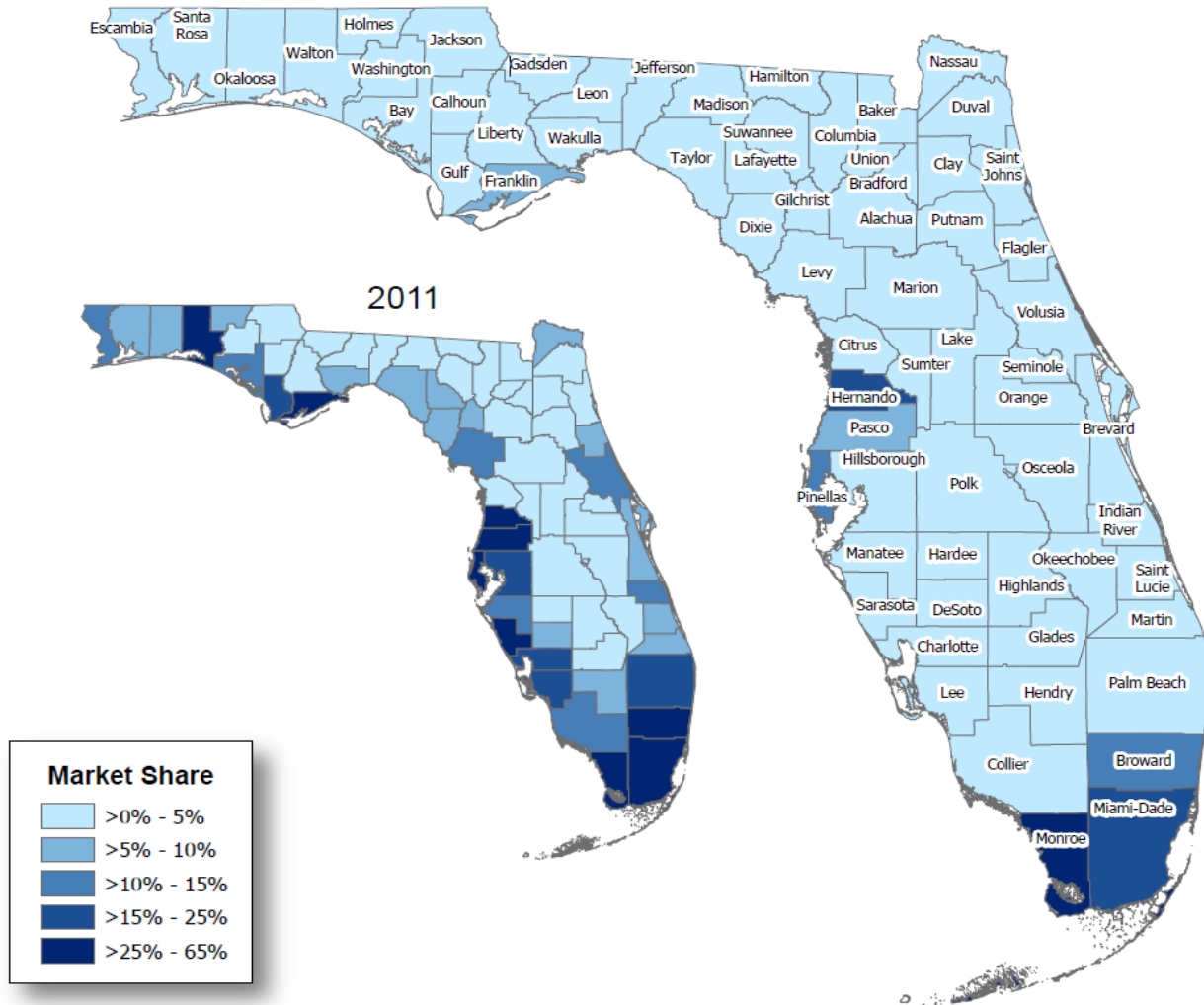
Year	Citizens						All Other Insurers						Total		
	Policies Inforce	% of Total	TIV (\$000)	% of Total	Premiums Written (\$000)	% of Total	Policies Inforce	% of Total	TIV (\$000)	% of Total	Premiums Written (\$000)	% of Total	Policies Inforce	TIV (\$000)	Premiums Written (\$000)
2009	173,895	41%	\$10,484,897	30%	\$161,916	41%	252,281	59%	\$24,148,322	70%	\$233,300	59%	426,176	\$34,633,220	\$395,216
2010	166,613	41%	\$9,880,752	30%	\$156,278	40%	244,450	59%	\$23,282,860	70%	\$230,733	60%	411,063	\$33,163,612	\$387,011
2011	166,967	42%	\$9,792,363	30%	\$161,827	41%	233,303	58%	\$22,426,304	70%	\$228,429	59%	400,270	\$32,218,667	\$390,256
2012	145,725	39%	\$7,663,538	27%	\$135,581	38%	223,502	61%	\$21,081,554	73%	\$225,761	62%	369,227	\$28,745,093	\$361,343
2013	124,749	36%	\$5,479,406	21%	\$106,266	32%	218,642	64%	\$20,777,333	79%	\$225,631	68%	343,391	\$26,256,739	\$331,898
2014	78,646	26%	\$2,777,156	12%	\$51,929	19%	225,134	74%	\$21,367,547	88%	\$225,606	81%	303,780	\$24,144,702	\$277,535
2015	53,144	15%	\$1,944,918	7%	\$33,125	11%	297,144	85%	\$25,304,955	93%	\$275,814	89%	350,288	\$27,249,874	\$308,939
2016	56,500	16%	\$2,251,288	8%	\$36,264	12%	289,391	84%	\$25,322,006	92%	\$269,810	88%	345,891	\$27,573,294	\$306,074
2017	57,619	17%	\$2,496,163	9%	\$40,780	13%	285,465	83%	\$26,207,734	91%	\$280,061	87%	343,084	\$28,703,897	\$320,841
2018	58,428	17%	\$2,824,173	10%	\$45,760	14%	280,583	83%	\$26,210,155	90%	\$281,690	86%	339,011	\$29,034,328	\$327,450
2019	69,529	21%	\$3,792,011	13%	\$59,639	18%	254,795	79%	\$24,939,478	87%	\$272,851	82%	324,324	\$28,731,489	\$332,490

Notes:

- 1) Includes admitted insurers (and Citizens) writing personal residential property statewide
- 2) In reporting data to QUASR, Citizens includes mobile home tenant policies in the Personal Residential - Tenants category per QUASR instructions. These policies are not reflected in the totals above.
- 3) For 2014-18, estimates for insurers submitting data under "Trade Secret" are detailed in the Data Sources section of the Corporate Analytics Market Share Report. For 2019 and later, Actual Total Market data is used.

Citizens' Personal Residential Property Lines

Change in Citizens' Market Share Based on Total Insured Value Includes Trade Secret Insurers (TS) 2011 vs 2019



Note: Actual Total Market data is used; more information can be found in the Data Sources section of the Corporate Analytics Market Share Report

Citizens' Market Share by County
Florida Personal Residential Property
Includes Trade Secret Insurers (TS)
QUASR Data as of December 31, 2019

County	Citizens		All Other Insurers	
	Total Insured Value	Market Share	Total Insured Value	Market Share
Alachua	\$132,808,206	1%	\$25,069,707,927	99%
Baker	\$21,362,410	1%	\$2,014,868,506	99%
Bay	\$369,492,219	2%	\$20,368,456,925	98%
Bradford	\$20,849,460	1%	\$1,821,872,441	99%
Brevard	\$1,663,672,630	2%	\$73,619,599,223	98%
Broward	\$16,882,762,047	10%	\$147,102,233,218	90%
Calhoun	\$7,368,607	1%	\$725,084,054	99%
Charlotte	\$810,329,283	3%	\$29,426,136,140	97%
Citrus	\$397,931,361	2%	\$20,893,650,159	98%
Clay	\$115,186,954	0%	\$26,642,732,118	100%
Collier	\$803,879,514	1%	\$91,011,153,374	99%
Columbia	\$31,743,655	1%	\$5,117,982,079	99%
Desoto	\$24,514,327	1%	\$2,027,326,637	99%
Dixie	\$33,801,486	5%	\$682,824,661	95%
Duval	\$483,093,781	0%	\$103,903,370,639	100%
Escambia	\$881,077,982	3%	\$32,942,698,905	97%
Flagler	\$183,177,253	1%	\$20,367,919,700	99%
Franklin	\$160,906,580	7%	\$2,042,168,601	93%
Gadsden	\$54,427,405	2%	\$3,124,298,903	98%
Gilchrist	\$30,155,958	3%	\$1,129,765,761	97%
Glades	\$10,150,404	2%	\$560,141,746	98%
Gulf	\$81,170,885	4%	\$1,964,710,174	96%
Hamilton	\$3,710,370	1%	\$612,649,831	99%
Hardee	\$7,949,112	1%	\$1,273,309,681	99%
Hendry	\$34,508,622	2%	\$1,736,141,116	98%
Hernando	\$4,157,443,501	20%	\$17,102,071,048	80%
Highlands	\$47,017,655	0%	\$10,460,609,757	100%
Hillsborough	\$4,866,633,840	3%	\$141,258,345,447	97%
Holmes	\$8,735,305	1%	\$1,053,940,073	99%
Indian River	\$312,865,628	1%	\$26,677,643,843	99%
Jackson	\$41,265,790	1%	\$3,235,375,070	99%
Jefferson	\$16,134,270	1%	\$1,390,331,322	99%
Lafayette	\$5,382,556	1%	\$397,595,187	99%
Lake	\$224,844,671	0%	\$49,502,606,984	100%

County	Citizens		All Other Insurers	
	Total Insured Value	Market Share	Total Insured Value	Market Share
Lee	\$1,917,817,928	2%	\$113,910,913,448	98%
Leon	\$105,794,673	0%	\$32,337,513,279	100%
Levy	\$113,118,495	4%	\$2,886,782,898	96%
Liberty	\$4,910,250	1%	\$377,761,727	99%
Madison	\$12,570,089	1%	\$1,106,654,629	99%
Manatee	\$1,108,468,309	2%	\$54,375,582,844	98%
Marion	\$191,332,743	0%	\$43,331,091,877	100%
Martin	\$238,009,317	1%	\$27,640,208,026	99%
Miami-Dade	\$25,815,719,030	16%	\$136,051,680,067	84%
Monroe	\$5,353,479,026	26%	\$15,497,473,547	74%
Nassau	\$131,485,000	1%	\$14,551,524,706	99%
Okaloosa	\$187,263,730	1%	\$26,454,246,982	99%
Okeechobee	\$20,114,903	1%	\$2,684,979,881	99%
Orange	\$654,017,057	0%	\$151,208,098,934	100%
Osceola	\$245,155,356	1%	\$40,089,821,621	99%
Palm Beach	\$8,184,171,415	4%	\$215,207,691,500	96%
Pasco	\$3,722,495,944	6%	\$53,996,555,018	94%
Pinellas	\$13,423,938,198	14%	\$85,251,087,853	86%
Polk	\$302,118,475	0%	\$68,768,879,569	100%
Putnam	\$51,039,507	1%	\$4,980,153,348	99%
Saint Johns	\$303,868,705	1%	\$53,696,986,845	99%
Saint Lucie	\$479,628,467	1%	\$34,830,142,058	99%
Santa Rosa	\$281,276,565	1%	\$24,090,216,492	99%
Sarasota	\$3,354,080,421	4%	\$78,310,630,349	96%
Seminole	\$284,867,757	0%	\$60,563,876,222	100%
Sumter	\$38,233,460	0%	\$24,834,120,673	100%
Suwannee	\$24,843,055	1%	\$2,468,901,528	99%
Taylor	\$54,973,655	4%	\$1,326,560,860	96%
Union	\$6,038,623	1%	\$666,403,068	99%
Volusia	\$1,039,593,585	2%	\$67,894,046,394	98%
Wakulla	\$45,334,445	1%	\$3,028,969,084	99%
Walton	\$450,933,602	3%	\$16,558,693,202	97%
Washington	\$20,236,721	1%	\$1,601,481,070	99%
Total	\$101,093,282,233	4%	\$2,327,839,050,849	96%

Notes:

- 1) Counties are bolded when Citizens' market share is 10% or greater in that county
- 2) Market share is based on all policies, not just those that include wind. For a better indication of Citizens' position in Monroe County, refer to the Monroe County Historical Trends exhibit that follows.
- 3) Actual Total Market data is used; more information can be found in the Data Sources section of the Corporate Analytics Market Share Report

12 Month Change in Policy Count by Region
Personal Residential - Homeowners
EXCLUDES Trade Secret Insurers

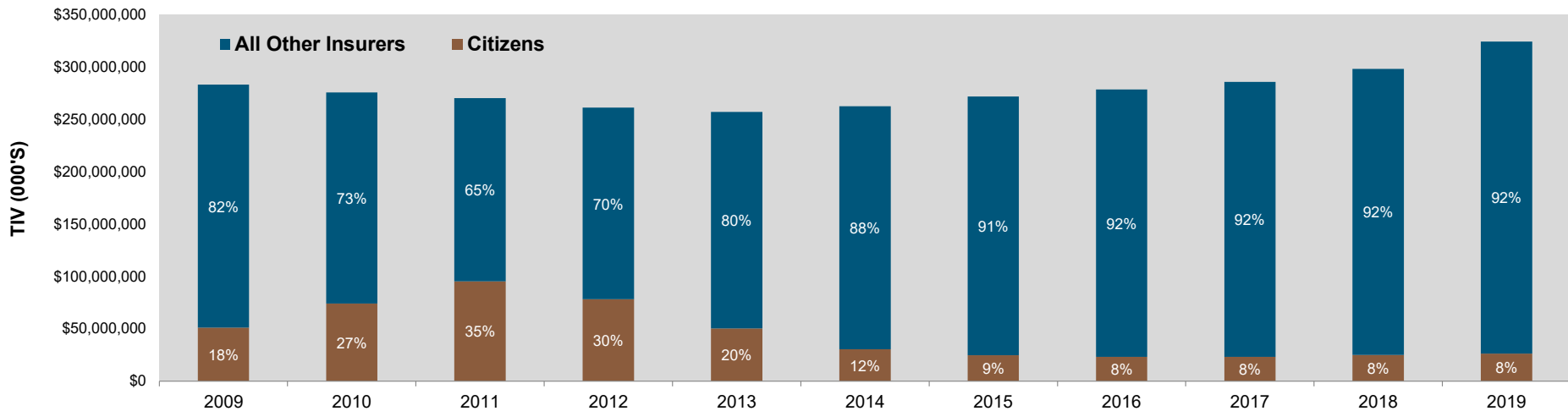
Insurer	Broward, Miami-Dade, Palm Beach					Seminole, Orange, Lake, Osceola				
	Policy Count		Change	% Change	Market Share	Policy Count		Change	% Change	Market Share
	2018_4Q	2019_4Q				2018_4Q	2019_4Q			
American Traditions Insurance Company	245	215	(30)	-12%	0%	16,000	18,072	2,072	13%	4%
ASI Preferred Insurance Corp.	9,643	17,382	7,739	80%	2%	16,451	28,065	11,614	71%	6%
Avatar Property & Casualty Insurance Company	8,808	10,861	2,053	23%	1%	5,497	5,549	52	1%	1%
Capitol Preferred Insurance Company, Inc.	2,657	7,847	5,190	195%	1%	1,884	15,261	13,377	710%	3%
Castle Key Insurance Company	5,695	5,166	(529)	-9%	1%	8,711	8,072	(639)	-7%	2%
Citizens Property Insurance Corporation	109,333	108,769	(564)	-1%	14%	975	2,578	1,603	164%	1%
Cypress Property & Casualty Insurance Company	1,776	1,377	(399)	-22%	0%	3,268	7,163	3,895	119%	1%
Federal Insurance Company	4,272	4,440	168	4%	1%	6,664	6,092	(572)	-9%	1%
First Floridian Auto and Home Insurance Company	1,543	1,444	(99)	-6%	0%	6,065	6,668	603	10%	1%
Florida Family Insurance Company	6,050	5,861	(189)	-3%	1%	15,223	13,465	(1,758)	-12%	3%
Heritage Property & Casualty Insurance Company	35,778	28,884	(6,894)	-19%	4%	13,228	14,798	1,570	12%	3%
Homeowners Choice Property & Casualty Insurance Company, Inc.	36,041	33,096	(2,945)	-8%	4%	2,542	2,216	(326)	-13%	0%
Liberty Mutual Fire Insurance Company	1,356	1,249	(107)	-8%	0%	6,147	5,646	(501)	-8%	1%
National Specialty Insurance Company	12,615	15,154	2,539	20%	2%	4,954	9,528	4,574	92%	2%
Nationwide Insurance Company Of Florida	2,427	2,496	69	3%	0%	5,095	6,561	1,466	29%	1%
Prepared Insurance Company	6,022	4,964	(1,058)	-18%	1%	1,852	1,538	(314)	-17%	0%
Safepoint Insurance Company	15,325	13,217	(2,108)	-14%	2%	434	476	42	10%	0%
Southern Fidelity Insurance Company	6,593	7,139	546	8%	1%	10,288	13,092	2,804	27%	3%
St. Johns Insurance Company, Inc.	14,209	16,600	2,391	17%	2%	22,786	21,253	(1,533)	-7%	4%
Typtap Insurance Company	152	7,661	7,509	4940%	1%	8	586	578	7225%	0%
United Services Automobile Association	8,287	8,389	102	1%	1%	7,454	8,240	786	11%	2%
Universal Property & Casualty Insurance Company	139,001	138,768	(233)	0%	18%	19,507	21,769	2,262	12%	4%
USAA Casualty Insurance Company	5,737	5,762	25	0%	1%	4,671	5,021	350	7%	1%

Insurer	Hernando, Hillsborough, Pasco, Pinellas					All Other Counties				
	Policy Count		Change	% Change	Market Share	Policy Count		Change	% Change	Market Share
	2018_4Q	2019_4Q				2018_4Q	2019_4Q			
American Traditions Insurance Company	2,827	2,622	(205)	-7%	0%	15,280	14,901	(379)	-2%	1%
ASI Preferred Insurance Corp.	7,490	13,374	5,884	79%	2%	70,153	120,675	50,522	72%	6%
Avatar Property & Casualty Insurance Company	12,531	11,636	(895)	-7%	2%	15,290	13,824	(1,466)	-10%	1%
Capitol Preferred Insurance Company, Inc.	2,923	11,171	8,248	282%	2%	12,265	26,983	14,718	120%	1%
Castle Key Insurance Company	1,075	967	(108)	-10%	0%	34,600	31,877	(2,723)	-8%	2%
Citizens Property Insurance Corporation	57,953	59,742	1,789	3%	10%	29,244	31,717	2,473	8%	2%
Cypress Property & Casualty Insurance Company	829	1,623	794	96%	0%	14,772	16,658	1,886	13%	1%
Federal Insurance Company	1,153	1,080	(73)	-6%	0%	8,376	8,018	(358)	-4%	0%
First Floridian Auto and Home Insurance Company	624	606	(18)	-3%	0%	4,507	4,810	303	7%	0%
Florida Family Insurance Company	119	109	(10)	-8%	0%	17,075	15,603	(1,472)	-9%	1%
Heritage Property & Casualty Insurance Company	58,018	62,127	4,109	7%	10%	61,217	62,789	1,572	3%	3%
Homeowners Choice Property & Casualty Insurance Company, Inc.	18,851	17,361	(1,490)	-8%	3%	31,491	27,804	(3,687)	-12%	1%
Liberty Mutual Fire Insurance Company	152	140	(12)	-8%	0%	8,737	8,036	(701)	-8%	0%
National Specialty Insurance Company	3,664	5,157	1,493	41%	1%	11,701	14,259	2,558	22%	1%
Nationwide Insurance Company Of Florida	3,042	3,232	190	6%	1%	16,015	18,946	2,931	18%	1%
Prepared Insurance Company	8,364	8,702	338	4%	1%	13,375	13,110	(265)	-2%	1%
Safepoint Insurance Company	8,832	7,949	(883)	-10%	1%	6,544	6,130	(414)	-6%	0%
Southern Fidelity Insurance Company	3,707	3,620	(87)	-2%	1%	19,825	21,502	1,677	8%	1%
St. Johns Insurance Company, Inc.	9,340	9,931	591	6%	2%	100,413	106,308	5,895	6%	5%
Typtap Insurance Company	540	3,602	3,062	567%	1%	332	2,964	2,632	793%	0%
United Services Automobile Association	10,353	10,189	(164)	-2%	2%	47,526	49,462	1,936	4%	2%
Universal Property & Casualty Insurance Company	47,600	51,802	4,202	9%	9%	91,666	94,604	2,938	3%	5%
USAA Casualty Insurance Company	5,140	4,958	(182)	-4%	1%	14,531	15,412	881	6%	1%

Notes:

- (1) Includes insurers that experienced a change greater than +/- 100 policies, a % change greater than +/- 2%, and have a market share greater than or equal to 1% in at least one area
(2) Market share based on policy count

Hernando, Hillsborough, Pasco & Pinellas Counties Historical Trends Policies Inforce, Total Insured Value (TIV) & Premium Florida Personal Residential Property Includes Trade Secret Insurers (TS) QUASR Data as of December 31, 2019

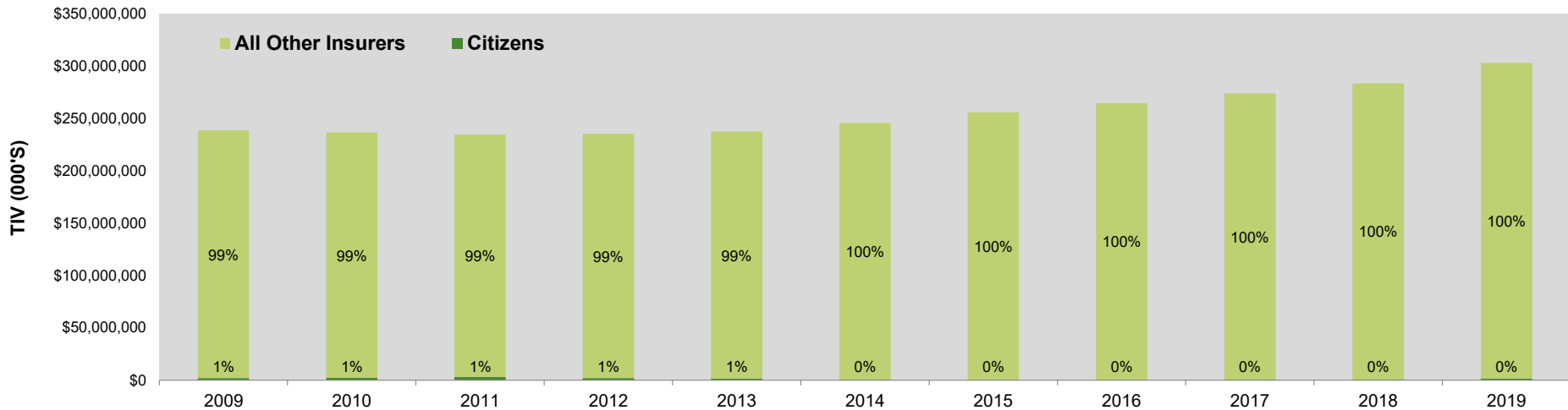


Year	Citizens						All Other Insurers						Total		
	Policies Inforce	% of Total	TIV (\$000)	% of Total	Premiums Written (\$000)	% of Total	Policies Inforce	% of Total	TIV (\$000)	% of Total	Premiums Written (\$000)	% of Total	Policies Inforce	TIV (\$000)	Premiums Written (\$000)
2009	219,000	25%	\$50,847,144	18%	\$281,586	22%	673,326	75%	\$232,057,283	82%	\$1,002,106	78%	892,326	\$282,904,427	\$1,283,692
2010	296,116	33%	\$73,856,774	27%	\$396,317	30%	588,293	67%	\$201,478,803	73%	\$915,214	70%	884,409	\$275,335,577	\$1,311,531
2011	359,532	41%	\$95,223,257	35%	\$526,347	39%	520,755	59%	\$174,665,001	65%	\$824,621	61%	880,287	\$269,888,258	\$1,350,968
2012	325,791	37%	\$78,004,034	30%	\$449,469	35%	554,255	63%	\$182,731,011	70%	\$850,141	65%	880,046	\$260,735,045	\$1,299,610
2013	237,566	27%	\$50,289,899	20%	\$338,237	25%	645,422	73%	\$206,391,840	80%	\$998,864	75%	882,988	\$256,681,739	\$1,337,100
2014	145,721	16%	\$30,245,652	12%	\$215,777	16%	752,686	84%	\$231,824,020	88%	\$1,149,084	84%	898,407	\$262,069,673	\$1,364,862
2015	113,375	12%	\$24,542,024	9%	\$154,691	12%	818,376	88%	\$246,812,547	91%	\$1,179,264	88%	931,751	\$271,354,571	\$1,333,955
2016	105,871	11%	\$23,177,184	8%	\$132,293	10%	827,588	89%	\$254,884,017	92%	\$1,169,413	90%	933,459	\$278,061,201	\$1,301,707
2017	103,950	11%	\$23,037,375	8%	\$128,670	10%	868,684	89%	\$262,261,397	92%	\$1,190,778	90%	972,634	\$285,298,772	\$1,319,448
2018	104,615	11%	\$24,767,225	8%	\$132,477	10%	882,512	89%	\$273,013,274	92%	\$1,210,082	90%	987,127	\$297,780,499	\$1,342,558
2019	109,535	11%	\$26,170,511	8%	\$136,001	10%	927,092	89%	\$297,608,059	92%	\$1,268,205	90%	1,036,627	\$323,778,571	\$1,404,207

Notes:

- 1) Includes admitted insurers (and Citizens) writing personal residential property statewide
- 2) For 2014-18, estimates for insurers submitting data under "Trade Secret" protection are detailed in the Data Sources section of the Corporate Analytics Market Share Report. For 2019 and later, Actual Total Market data is used.

Seminole, Orange, Lake & Osceola Counties Historical Trends
Policies Inforce, Total Insured Value (TIV) & Premium
Florida Personal Residential Property
Includes Trade Secret Insurers (TS)
QUASR Data as of December 31, 2019

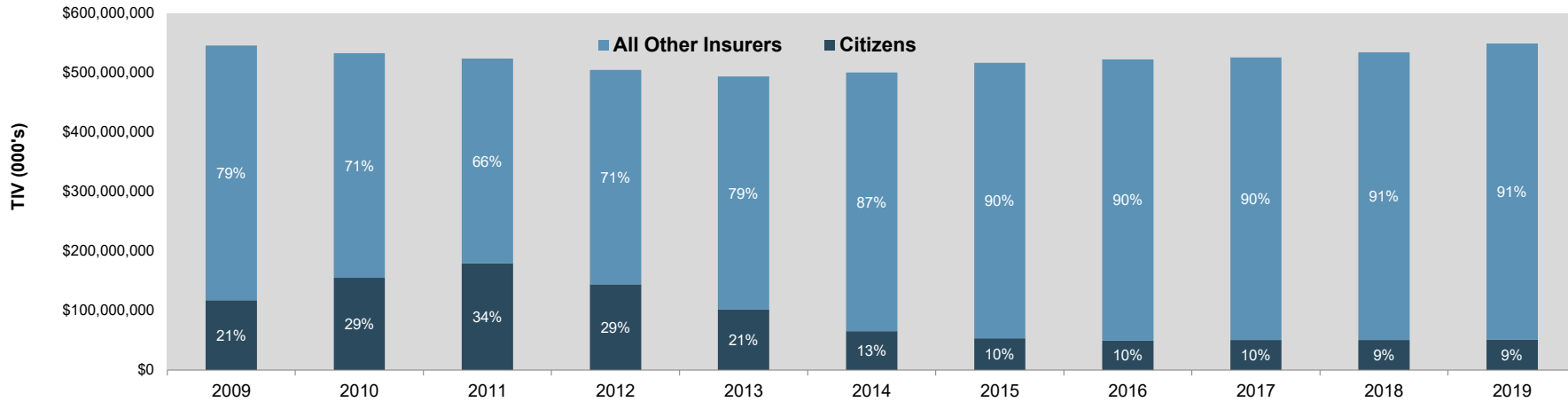


Year	Citizens						All Other Insurers						Total		
	Policies Inforce	% of Total	TIV (\$000)	% of Total	Premiums Written (\$000)	% of Total	Policies Inforce	% of Total	TIV (\$000)	% of Total	Premiums Written (\$000)	% of Total	Policies Inforce	TIV (\$000)	Premiums Written (\$000)
2009	14,685	2%	\$1,907,302	1%	\$11,324	2%	626,196	98%	\$236,402,699	99%	\$653,781	98%	640,881	\$238,310,000	\$665,105
2010	16,644	3%	\$2,209,514	1%	\$13,294	2%	632,019	97%	\$234,155,165	99%	\$697,177	98%	648,663	\$236,364,679	\$710,470
2011	19,347	3%	\$2,888,995	1%	\$17,117	2%	636,835	97%	\$231,478,738	99%	\$744,694	98%	656,182	\$234,367,733	\$761,811
2012	15,148	2%	\$2,008,583	1%	\$13,149	2%	647,308	98%	\$232,947,372	99%	\$800,238	98%	662,456	\$234,955,956	\$813,387
2013	12,182	2%	\$1,435,756	1%	\$10,038	1%	662,011	98%	\$235,766,085	99%	\$838,144	99%	674,193	\$237,201,842	\$848,181
2014	6,694	1%	\$588,555	0%	\$4,387	1%	692,645	99%	\$244,728,567	100%	\$853,330	99%	699,339	\$245,317,122	\$857,717
2015	4,842	1%	\$433,445	0%	\$2,764	0%	729,508	99%	\$255,075,315	100%	\$866,640	100%	734,350	\$255,508,760	\$869,404
2016	4,127	1%	\$406,957	0%	\$2,472	0%	735,955	99%	\$263,915,552	100%	\$881,804	100%	740,082	\$264,322,509	\$884,276
2017	4,365	1%	\$532,108	0%	\$3,018	0%	779,259	99%	\$273,026,023	100%	\$924,900	100%	783,624	\$273,558,131	\$927,918
2018	4,647	1%	\$669,224	0%	\$3,571	0%	798,000	99%	\$282,357,760	100%	\$976,415	100%	802,647	\$283,026,985	\$979,987
2019	6,845	1%	\$1,408,885	0%	\$6,537	1%	835,409	99%	\$301,364,404	100%	\$1,045,454	99%	842,254	\$302,773,289	\$1,051,991

Notes:

- 1) Includes admitted insurers (and Citizens) writing personal residential property statewide
- 2) For 2014-18, estimates for insurers submitting data under "Trade Secret" protection are detailed in the Data Sources section of the Corporate Analytics Market Share Report. For 2019 and later, Actual Total Market data is used.

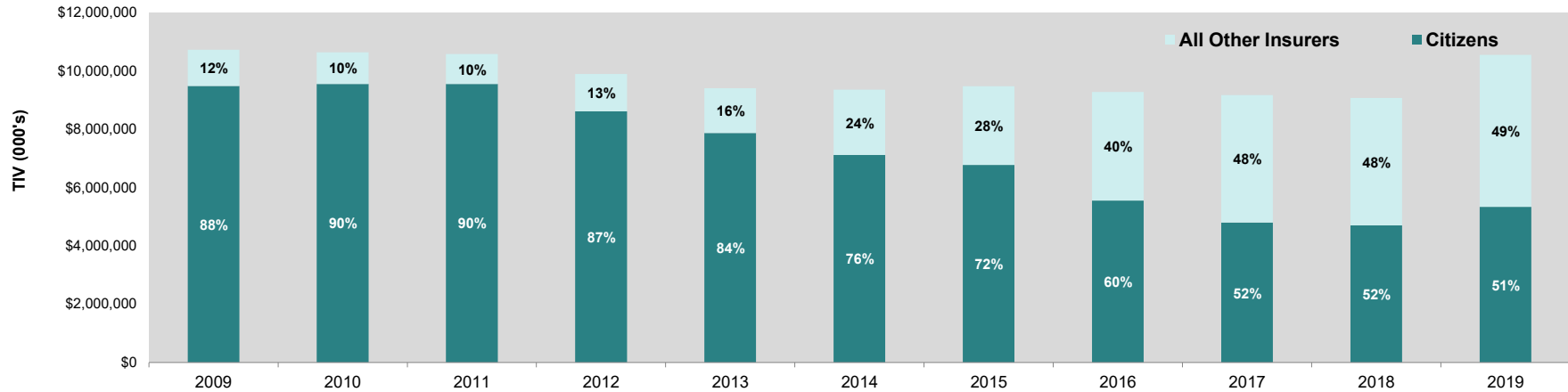
**Palm Beach, Broward, & Miami-Dade Counties Historical Trends
Policies Inforce, Total Insured Value (TIV) & Premium
Florida Personal Residential Property
Includes Trade Secret Insurers (TS)
QUASR Data as of December 31, 2019**



Year	Citizens						All Other Insurers						Total		
	Policies Inforce	% of Total	TIV (\$000)	% of Total	Premiums Written (\$000)	% of Total	Policies Inforce	% of Total	TIV (\$000)	% of Total	Premiums Written (\$000)	% of Total	Policies Inforce	TIV (\$000)	Premiums Written (\$000)
2009	385,468	26%	\$117,223,764	21%	\$737,981	27%	1,109,970	74%	\$428,660,162	79%	\$1,956,884	73%	1,495,438	\$545,883,927	\$2,694,865
2010	522,564	36%	\$154,935,986	29%	\$1,078,345	37%	945,506	64%	\$377,871,099	71%	\$1,819,383	63%	1,468,070	\$532,807,086	\$2,897,728
2011	604,912	41%	\$179,669,284	34%	\$1,317,122	43%	858,383	59%	\$344,213,110	66%	\$1,771,031	57%	1,463,295	\$523,882,394	\$3,088,153
2012	553,644	38%	\$144,106,381	29%	\$1,237,440	38%	899,706	62%	\$360,400,897	71%	\$2,013,747	62%	1,453,350	\$504,507,278	\$3,251,187
2013	437,681	30%	\$101,856,467	21%	\$980,585	29%	1,014,804	70%	\$391,941,038	79%	\$2,427,377	71%	1,452,485	\$493,797,506	\$3,407,962
2014	291,698	20%	\$65,578,738	13%	\$634,901	19%	1,164,371	80%	\$434,663,854	87%	\$2,745,142	81%	1,456,069	\$500,242,591	\$3,380,043
2015	236,029	16%	\$53,519,775	10%	\$489,666	15%	1,261,276	84%	\$463,137,236	90%	\$2,885,985	85%	1,497,305	\$516,657,012	\$3,375,651
2016	220,428	15%	\$49,868,189	10%	\$468,051	14%	1,257,007	85%	\$472,302,459	90%	\$2,887,656	86%	1,477,435	\$522,170,648	\$3,355,707
2017	218,612	14%	\$50,682,890	10%	\$495,749	15%	1,291,192	86%	\$474,807,986	90%	\$2,919,173	85%	1,509,804	\$525,490,876	\$3,414,921
2018	212,447	14%	\$50,380,241	9%	\$511,503	15%	1,297,709	86%	\$484,115,521	91%	\$3,005,234	85%	1,510,156	\$534,495,761	\$3,516,737
2019	212,483	14%	\$50,882,652	9%	\$520,212	14%	1,303,797	86%	\$498,361,605	91%	\$3,094,043	86%	1,516,280	\$549,244,257	\$3,614,255

- Notes:**
- 1) Includes admitted insurers (and Citizens) writing personal residential property statewide
 - 2) For 2014-18, estimates for insurers submitting data under "Trade Secret" protection are detailed in the Data Sources section of the Corporate Analytics Market Share Report. For 2019 and later, Actual Total Market data is used.

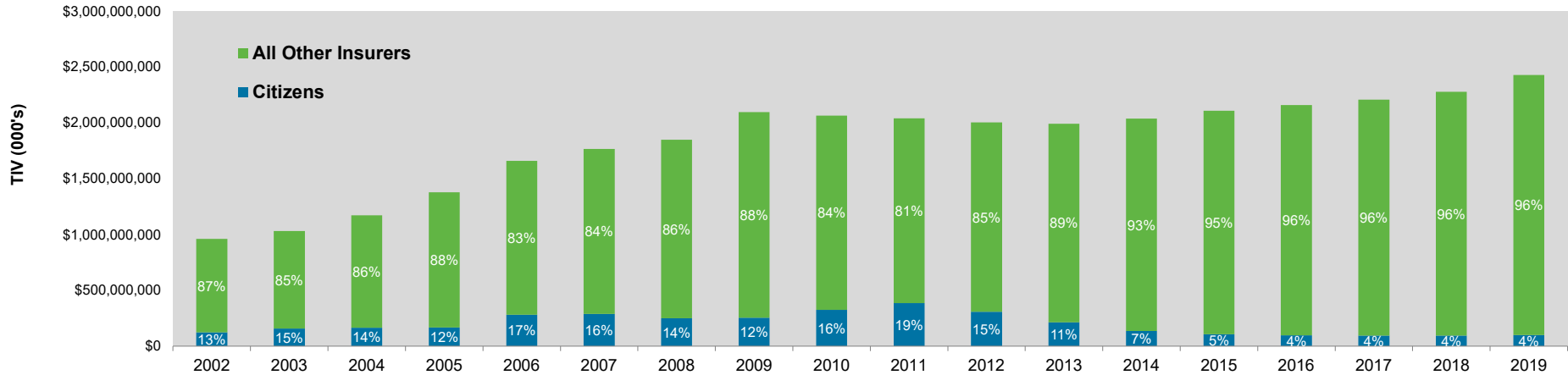
Monroe County Historical Trends
Policies Inforce, Total Insured Value (TIV) & Premium
Florida Personal Residential Property Policies that INCLUDE WIND Coverage
Includes Trade Secret Insurers (TS)
QUASR Data as of December 31, 2019



Year	Citizens						All Other Insurers						Total		
	Policies Inforce	% of Total	TIV (\$000)	% of Total	Premiums Written (\$000)	% of Total	Policies Inforce	% of Total	TIV (\$000)	% of Total	Premiums Written (\$000)	% of Total	Policies Inforce	TIV (\$000)	Premiums Written (\$000)
2009	23,172	90%	\$9,475,108	88%	\$48,583	88%	2,606	10%	\$1,240,680	12%	\$6,519	12%	25,778	\$10,715,788	\$55,102
2010	23,370	91%	\$9,543,638	90%	\$53,233	90%	2,286	9%	\$1,085,560	10%	\$6,091	10%	25,656	\$10,629,197	\$59,324
2011	23,393	92%	\$9,539,157	90%	\$56,568	90%	2,165	8%	\$1,031,466	10%	\$6,009	10%	25,558	\$10,570,623	\$62,577
2012	22,676	91%	\$8,607,726	87%	\$59,876	89%	2,181	9%	\$1,277,722	13%	\$7,338	11%	24,857	\$9,885,448	\$67,214
2013	21,884	90%	\$7,864,169	84%	\$61,275	86%	2,498	10%	\$1,527,576	16%	\$9,874	14%	24,382	\$9,391,745	\$71,149
2014	19,944	84%	\$7,106,491	76%	\$57,432	78%	3,926	16%	\$2,239,974	24%	\$15,745	22%	23,870	\$9,346,464	\$73,178
2015	18,266	78%	\$6,768,512	72%	\$54,547	73%	5,070	22%	\$2,689,890	28%	\$19,976	27%	23,336	\$9,458,402	\$74,523
2016	15,378	69%	\$5,542,329	60%	\$45,217	61%	6,961	31%	\$3,728,855	40%	\$29,488	39%	22,339	\$9,271,184	\$74,705
2017	13,402	60%	\$4,787,609	52%	\$41,128	54%	8,773	40%	\$4,376,876	48%	\$34,556	46%	22,175	\$9,164,485	\$75,684
2018	12,606	59%	\$4,693,697	52%	\$39,715	54%	8,705	41%	\$4,372,214	48%	\$33,235	46%	21,311	\$9,065,911	\$72,950
2019	13,573	59%	\$5,327,238	51%	\$44,736	53%	9,407	41%	\$5,215,035	49%	\$38,900	47%	22,980	\$10,542,273	\$83,636

- Notes:**
- 1) Includes admitted insurers (and Citizens) writing personal residential property statewide
 - 2) For 2014-18, estimates for insurers submitting data under "Trade Secret" protection are detailed in the Data Sources section of the Corporate Analytics Market Share Report. For 2019 and later, Actual Total Market data is used.

**Statewide Historical Trends
Policies Inforce, Total Insured Value (TIV) & Premium
Florida Personal Residential Property
Includes Trade Secret Data (TS)
QUASR Data as of December 31, 2019**

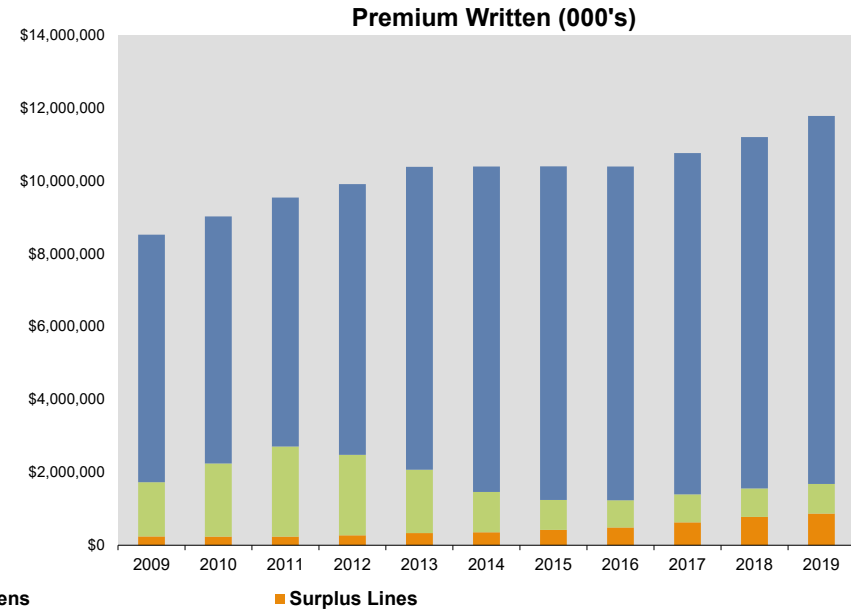
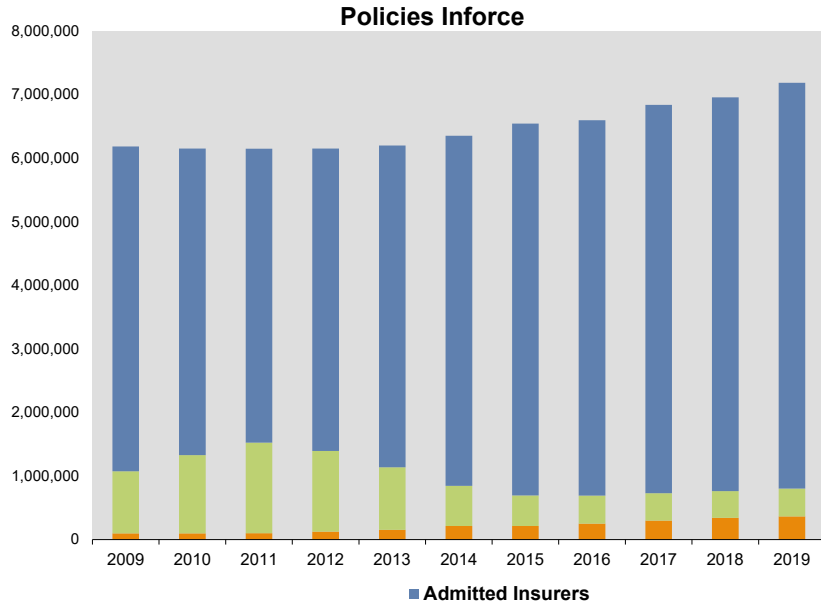


Year	Citizens						All Other Insurers						Total		
	Policies Inforce	% of Total	TIV (\$000)	% of Total	Premiums Written (\$000)	% of Total	Policies Inforce	% of Total	TIV (\$000)	% of Total	Premiums Written (\$000)	% of Total	Policies Inforce	TIV (\$000)	Premiums Written (\$000)
2002	566,216	10%	\$123,857,595	13%	\$663,334	16%	5,086,856	90%	\$837,038,700	87%	\$3,595,201	84%	5,653,072	\$960,896,295	\$4,258,536
2003	775,595	14%	\$157,402,861	15%	\$941,473	19%	4,967,943	86%	\$874,696,686	85%	\$4,005,830	81%	5,743,538	\$1,032,099,547	\$4,947,303
2004	831,673	14%	\$166,490,064	14%	\$1,087,838	19%	5,057,184	86%	\$1,006,839,654	86%	\$4,582,880	81%	5,888,857	\$1,173,329,719	\$5,670,718
2005	816,317	13%	\$168,970,673	12%	\$1,263,825	18%	5,331,917	87%	\$1,209,722,280	88%	\$5,701,256	82%	6,148,234	\$1,378,692,952	\$6,965,081
2006	1,239,675	20%	\$281,665,084	17%	\$2,429,161	26%	4,947,386	80%	\$1,379,265,347	83%	\$6,865,371	74%	6,187,061	\$1,660,930,432	\$9,294,531
2007	1,239,276	21%	\$290,249,208	16%	\$2,250,497	24%	4,619,954	79%	\$1,476,770,831	84%	\$7,071,155	76%	5,859,230	\$1,767,020,039	\$9,321,652
2008	1,026,594	17%	\$251,501,368	14%	\$1,632,495	20%	4,983,736	83%	\$1,596,974,156	86%	\$6,656,769	80%	6,010,330	\$1,848,475,524	\$8,289,265
2009	975,500	16%	\$255,739,746	12%	\$1,486,820	18%	5,110,168	84%	\$1,842,082,106	88%	\$6,796,366	82%	6,085,668	\$2,097,821,852	\$8,283,186
2010	1,232,397	20%	\$326,713,170	16%	\$2,005,579	23%	4,822,896	80%	\$1,738,750,447	84%	\$6,782,374	77%	6,055,293	\$2,065,463,617	\$8,787,953
2011	1,423,160	24%	\$385,936,723	19%	\$2,469,201	27%	4,626,450	76%	\$1,655,230,421	81%	\$6,838,229	73%	6,049,610	\$2,041,167,144	\$9,307,430
2012	1,268,071	21%	\$308,333,785	15%	\$2,206,326	23%	4,758,497	79%	\$1,695,939,740	85%	\$7,435,553	77%	6,026,568	\$2,004,273,525	\$9,641,880
2013	983,629	16%	\$215,405,611	11%	\$1,735,299	17%	5,063,782	84%	\$1,777,886,847	89%	\$8,318,272	83%	6,047,411	\$1,993,292,458	\$10,053,571
2014	631,378	10%	\$136,124,128	7%	\$1,105,259	11%	5,507,092	90%	\$1,903,287,291	93%	\$8,935,274	89%	6,138,470	\$2,039,411,419	\$10,040,533
2015	480,161	8%	\$106,413,416	5%	\$818,388	8%	5,851,269	92%	\$2,002,398,538	95%	\$9,159,797	92%	6,331,430	\$2,108,811,954	\$9,978,185
2016	440,577	7%	\$96,585,162	4%	\$746,850	8%	5,904,940	93%	\$2,063,727,790	96%	\$9,160,552	92%	6,345,517	\$2,160,312,951	\$9,907,402
2017	430,653	7%	\$95,560,880	4%	\$764,884	8%	6,109,512	93%	\$2,112,558,737	96%	\$9,369,461	92%	6,540,165	\$2,208,119,617	\$10,134,345
2018	420,612	6%	\$96,538,848	4%	\$782,556	8%	6,194,612	94%	\$2,182,104,338	96%	\$9,642,952	92%	6,615,224	\$2,278,643,186	\$10,425,508
2019	436,715	6%	\$101,093,282	4%	\$813,629	7%	6,385,035	94%	\$2,327,839,051	96%	\$10,101,838	93%	6,821,750	\$2,428,932,333	\$10,915,467

Notes:

- 1) Includes admitted insurers (and Citizens) writing personal residential property statewide
- 2) For 2014-18, estimates for insurers submitting data under "Trade Secret" protection are detailed in the Data Sources section of the Corporate Analytics Market Share Report. For 2019 and later, Actual Total Market data is used.

Annual Total Market - Historical Trend
Policies Inforce and Premium Historical Trends
Florida Personal Residential Property
Includes Trade Secret Insurers (TS)
As of 12/31/19



Year	Admitted Insurers		Citizens		Surplus Lines		Total Market	
	Policies Inforce	Premiums Written (000's)	Policies Inforce	Premiums Written (000's)	Policies Inforce	Premiums Written (000's)	Policies Inforce	Premiums Written (000's)
2009	5,110,168	\$6,796,366	975,500	\$1,486,820	98,458	\$240,477	6,184,126	\$8,523,664
2010	4,822,896	\$6,782,374	1,232,397	\$2,005,579	96,567	\$235,215	6,151,860	\$9,023,168
2011	4,626,450	\$6,838,229	1,423,160	\$2,469,201	99,923	\$236,800	6,149,533	\$9,544,229
2012	4,758,497	\$7,435,553	1,268,071	\$2,206,326	125,599	\$271,092	6,152,167	\$9,912,971
2013	5,063,782	\$8,318,272	983,629	\$1,735,299	152,592	\$333,619	6,200,003	\$10,387,190
2014	5,507,092	\$8,935,274	631,378	\$1,105,259	213,768	\$355,262	6,352,238	\$10,395,795
2015	5,851,269	\$9,159,797	480,161	\$818,388	212,440	\$421,291	6,543,870	\$10,399,476
2016	5,904,940	\$9,160,552	440,577	\$746,850	251,608	\$486,244	6,597,125	\$10,393,646
2017	6,109,512	\$9,369,461	430,653	\$764,884	298,297	\$628,081	6,838,462	\$10,762,427
2018	6,194,612	\$9,642,952	420,612	\$782,556	340,401	\$775,482	6,955,625	\$11,200,990
2019	6,385,035	\$10,101,838	436,715	\$813,629	365,040	\$865,974	7,186,790	\$11,781,441

Notes:

- 1) Admitted insurer information is as reported to the Florida Office of Insurance Regulation (QUASR data) for the 4th quarter of each calendar year
- 2) Surplus Lines data reported to the FLSLO; insured value data is not reported and thus is excluded from this analysis
- 3) Surplus Lines for personal residential include HO-3, HO-4, HO-6, HO-8(starting in 2014), Dwelling, Dwelling Builders Risk, Mobile Home, and Windstorm
- 4) Surplus Lines policy growth in 2014 largely due to the inclusion of HO-8 (18,843) and increase in number of dwelling property policies (30,839 increase)
- 5) For 2014-2018, estimates for insurers submitting data under "Trade Secret" protection are detailed in the Data Sources section of the Corporate Analytics Market Share. For 2019 and later, Actual Total Market data is used.

Florida Personal Residential Property Market Share Trend

Historic Top 20 Insurers by Total Insured Value

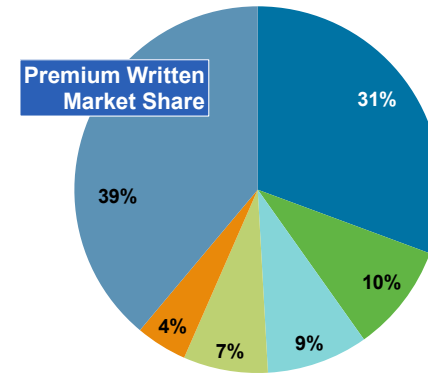
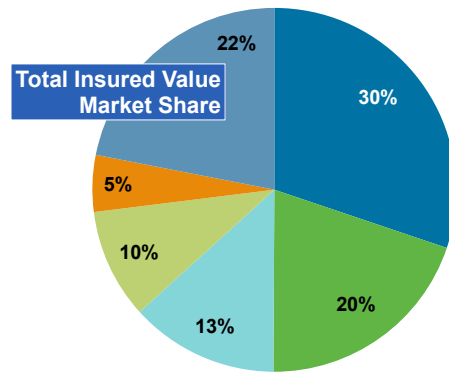
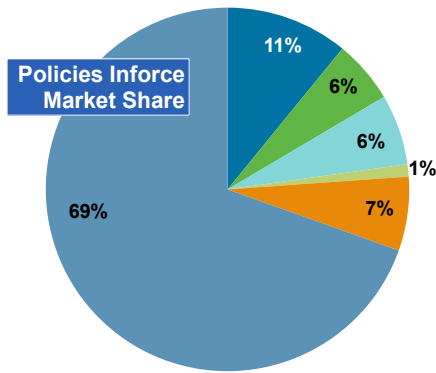
Includes Trade Secret Insurers (TS)

Personal Residential - Top 20 Rank by Total Insured Value																		
Insurer Name	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
AIG Property Casualty Company										13	11	13	14	13	13	14	16	16
American Home Assurance Company						15	11	7	7									
American Integrity Insurance Company Of Florida (TS)											13	9	9	10	8	6	5	7
American Strategic Insurance Corp.	16	7	7	10	9	12	17	18										
Argus Fire & Casualty Insurance Company	18																	
Progressive Property Insurance Company													19	20	20			
ASI Assurance Corp.					17	11	9	8	8	10	14							
ASI Preferred Insurance Corp.										17	15	15	17	18	16	15	13	3
Atlantic Preferred Insurance Company, Inc		15	8	8														
Castle Key Indemnity Company			13	18	15				14	16								
Castle Key Insurance Company	3	3	4	5	3		12	11	10	14	17							
Citizens Property Insurance Corporation	2	2	2	2	2	2	2	2	1	1	1	1	2	3	4	5	3	4
Clarendon National Insurance Company	6																	
Clarendon Select Insurance Company	9	12	11															
Cypress Property & Casualty Insurance Company		20																
Federal Insurance Company	14	13	15	15	11	10	8	6	6	6	6	5	6	8	6	7	6	5
FedNat Insurance Company (TS)												10	4	4	3	4	7	9
First Floridian Auto and Home Insurance Company	8	8	9	9	13													
First Protective Insurance Company (TS)						19								15	12	12	11	12
Florida Family Insurance Company											18	20						
Florida Farm Bureau Casualty Insurance Company	19	18																
Florida Peninsula Insurance Company (TS)						20	19	20	20	11	10	12	16	19	19	18	17	18
Florida Preferred Property Insurance Company			12	7														
Hartford Insurance Company Of The Midwest	10	10	16	19	18	18												
Heritage Property & Casualty Insurance Company												16	8	7	9	8	9	10
Homeowners Choice Property & Casualty Insurance Company, Inc.										12	12	14	13	14	15	17	18	19
Homewise Preferred Insurance Company							6	13										
Liberty Mutual Fire Insurance Company	7	6	6	6	7	7	7	12	17									
LM Property and Casualty Insurance Company	13	16																
Metromile Insurance Company	17	11	20															
Nationwide Insurance Company Of Florida	4	4	3	3	5	6	18	10										
Olympus Insurance Company (TS)										20		18	15	16	17	15	14	
People's Trust Insurance Company (TS)													18	17	18	19	19	17
Privilege Underwriters Reciprocal Exchange																20	20	20
QualSure Insurance Corporation	12	17																
Security First Insurance Company (TS)									11	8	9	11	12	5	5	3	4	6
St. Johns Insurance Company, Inc.				17	10	5	4	5	5	5	5	6	7	9	10	10	8	8
State Farm Florida Insurance Company (TS)	1	1	1	1	1	1	1	1	2	2	2	2	1	1	1	1	1	1
Sunshine State Insurance Company								14	16									
Tower Hill Preferred Insurance Company (TS)		19	17	14	19				19	19	20							
Tower Hill Prime Insurance Company (TS)			18	12	14	14	14	15	9	7	7	8	10	11	11	11	12	13
Tower Hill Select Insurance Company (TS)					20	17	20		18	15	16	19						
Tower Hill Signature Insurance Company (TS)						8	10	16	13			17	20					
United Property & Casualty Insurance Company (TS)	20		14	13	16	16	13	9	12	9	8	4	5	6	7	9	10	11
United Services Automobile Association	5	5	5	4	4	4	5	4	4	4	4	7	11	12	14	13	14	15
Universal Insurance Company Of North America (TS)				20	8	9	15	19										
Universal Property & Casualty Insurance Company					6	3	3	3	3	3	3	3	3	2	2	2	2	2
USAA Casualty Insurance Company	11	9	10	11	12	13	16	17	15	18	19							
Vanguard Fire and Casualty Company	15	14	19	16														

Note: Estimates for insurers submitting data under "Trade Secret" protection are detailed in the Data Sources section of the Corporate Analytics Market Share Report

Commercial Residential

**Top 20 Insurers by Total Insured Value
Florida Commercial Residential Property
Includes Trade Secret Insurers (TS)
QUASR Data as of December 31, 2019**



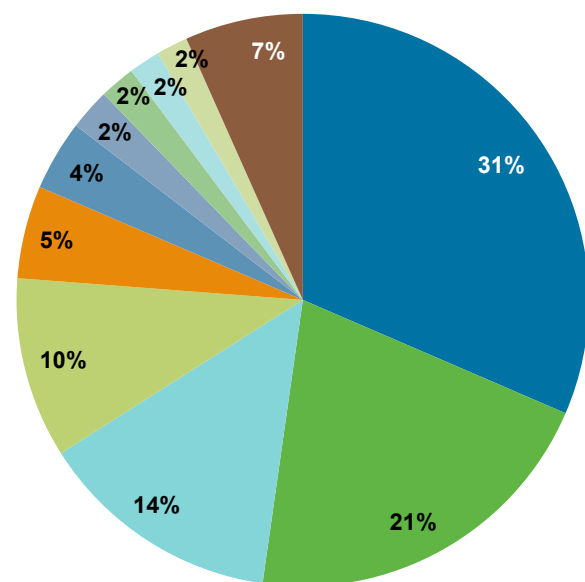
■ American Coastal Insurance Company (TS) ■ American Capital Assurance Corp
■ Heritage Property & Casualty Insurance Company ■ QBE Insurance Corporation
■ Citizens Property Insurance Corporation ■ All Other Insurers

Carrier	Policies Inforce (1)	Policies Inforce Market Share % (2) = (1)/ Total(1)	Total Insured Value (TIV) for All Policies (3)	TIV Market Share % (4) = (3)/ Total(3)	Premiums Written (5)	Premium Market Share % (6) = (5)/ Total(5)
American Coastal Insurance Company (TS)	4,363	11%	\$47,477,421,667	31%	\$249,827,190	32%
American Capital Assurance Corp	2,251	6%	\$31,332,846,702	21%	\$77,604,308	10%
Heritage Property & Casualty Insurance Company	2,504	6%	\$20,779,072,112	14%	\$72,795,285	9%
QBE Insurance Corporation	441	1%	\$15,379,060,716	10%	\$60,916,870	8%
Citizens Property Insurance Corporation	2,641	7%	\$7,927,211,112	5%	\$36,826,477	5%
State Farm Florida Insurance Company (TS)	27,616	69%	\$5,995,454,236	4%	\$29,550,309	4%
United Property & Casualty Insurance Company (TS)	385	1%	\$3,511,026,930	2%	\$13,610,545	2%
Tower Hill Prime Insurance Company (TS)	2,446	6%	\$3,025,206,247	2%	\$18,500,854	2%
State National Insurance Company Inc.	133	0%	\$2,683,535,177	2%	\$10,751,405	1%
Centauri Specialty Insurance Company	303	1%	\$2,664,103,631	2%	\$8,714,008	1%
United Fire & Indemnity Company	138	0%	\$2,243,600,943	1%	\$6,152,394	1%
Cypress Property & Casualty Insurance Company	34	0%	\$1,874,387,815	1%	\$4,394,350	1%
Weston Insurance Company	890	2%	\$1,814,684,073	1%	\$11,711,526	1%
Everest National Insurance Company	718	2%	\$1,511,216,556	1%	\$173,278,899	22%
Occidental Fire And Casualty Company Of NC	152	0%	\$1,483,281,000	1%	\$3,893,860	0%
Philadelphia Indemnity Insurance Company	223	1%	\$1,348,819,633	1%	\$4,517,609	1%
Factory Mutual Insurance Company	23	0%	\$845,899,140	1%	\$591,557	0%
Travelers Property Casualty Company Of America	58	0%	\$683,858,035	0%	\$2,410,609	0%
Avatar Property & Casualty Insurance Company	91	0%	\$670,215,052	0%	\$3,225,497	0%
American Platinum Property And Casualty Insurance Company	48	0%	\$632,302,520	0%	\$2,147,150	0%
All Other Insurers	-5,411	-14%	-\$3,043,512,192	-2%	-\$7,571,994	-1%
Total	40,047	100%	\$150,839,691,105	100%	\$783,848,708	100%

Notes:

- 1) Includes admitted insurers (and Citizens) writing commercial residential property statewide
- 2) All Other Insurers includes the difference between the total for insurers submitting data under "Trade Secret" protection and the estimated values for those insurers in order for the total to balance with actual. Estimated values are detailed in the Data Sources section of the Corporate Analytics Market Share Report. A negative value for All Other Insurers indicates the estimated values for trade secret insurers are too high.
- 3) Any slight differences in market share %s in graph versus table are due to rounding

Top 10 Insurers by Total Insured Value
Florida Commercial Residential Property
Includes Trade Secret Insurers (TS)



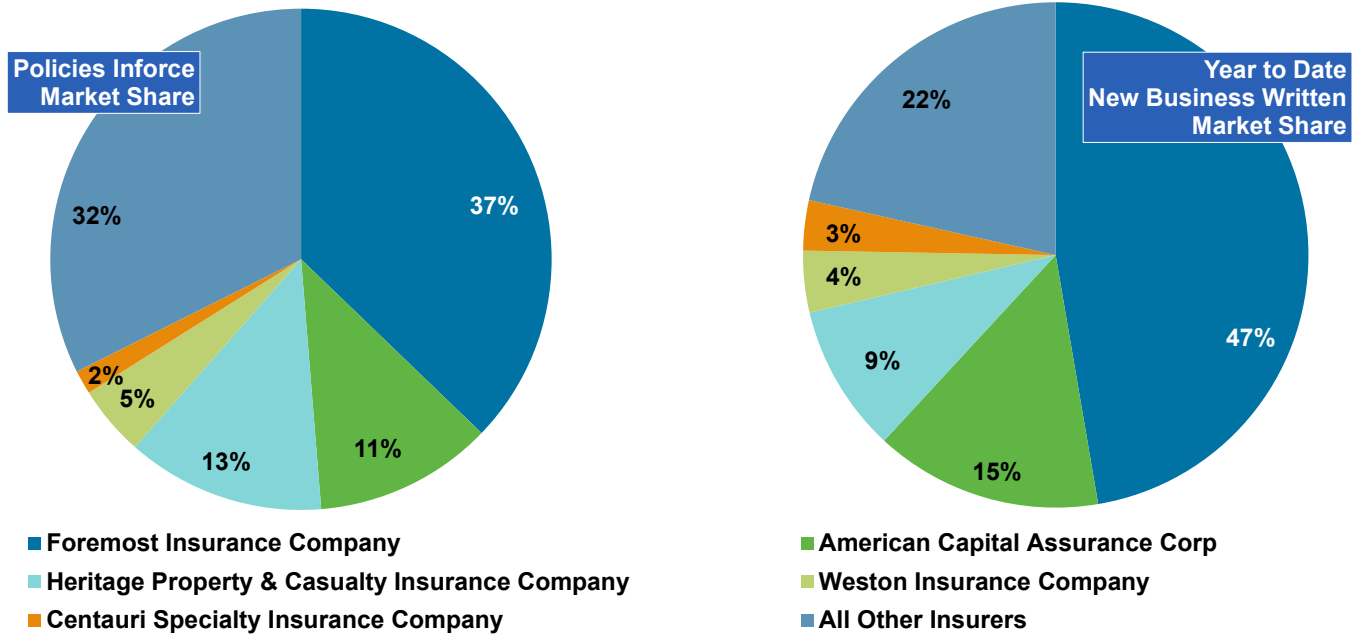
- American Coastal Insurance Company (TS)
- American Capital Assurance Corp
- Heritage Property & Casualty Insurance Company
- QBE Insurance Corporation
- Citizens Property Insurance Corporation
- State Farm Florida Insurance Company (TS)
- United Property & Casualty Insurance Company (TS)
- Tower Hill Prime Insurance Company (TS)
- State National Insurance Company Inc.
- Centauri Specialty Insurance Company
- All Other Insurers

Insurers	As of 12/31/19	As of 12/31/19				
	Total Insured Value (\$000)	Net Written Premium (\$000)	Surplus (\$000)	Net Written Premium to Surplus	Combined Loss Ratio	Net Loss & LAE Ratio
American Coastal Insurance Company (TS)	\$47,477,422	\$282,777	\$107,710	263%	104%	64%
American Capital Assurance Corp	\$31,332,847	\$48,433	\$61,127	79%	114%	71%
Heritage Property & Casualty Insurance Company	\$20,779,072	\$324,672	\$158,619	205%	112%	70%
QBE Insurance Corporation	\$15,379,061	\$1,244,544	\$749,816	166%	109%	82%
Citizens Property Insurance Corporation	\$7,927,211	\$615,962	\$6,230,729	10%	145%	111%
State Farm Florida Insurance Company (TS)	\$5,995,454	\$617,889	\$896,786	69%	81%	53%
United Property & Casualty Insurance Company (TS)	\$3,511,027	\$323,769	\$159,004	204%	113%	64%
Tower Hill Prime Insurance Company (TS)	\$3,025,206	\$51,158	\$123,248	42%	102%	100%
State National Insurance Company Inc.	\$2,683,535	\$44,514	\$468,032	10%	86%	55%
Centauri Specialty Insurance Company	\$2,664,104	\$17,671	\$16,642	106%	116%	207%
All Other Insurers	\$10,064,753	-	-	-	-	-
Total	\$150,839,691	-	-	-	-	-

Notes:

- 1) Includes admitted insurers (and Citizens) writing commercial residential property statewide
- 2) All Other Insurers includes the difference between the total for insurers submitting data under "Trade Secret" protection and the estimated values for those insurers in order for the total to balance with actual. Estimated values are detailed in the Data Sources section of the Corporate Analytics Market Share Report. All other values are on a total company basis as reported in NAIC annual statements.
- 3) Surplus lines companies are not included in the market share calculation

Year to Date - Top 10 Insurers by New Business Written
Florida Commercial Residential Property
EXCLUDES Trade Secret Insurers
QUASR Data as of December 31, 2019



Carrier	Year to Date New Business Written	Policies Inforce	Total Insured Value for All Policies	Premiums Written
Foremost Insurance Company	2,328	7,272	\$406,394,880	\$5,245,614
American Capital Assurance Corp	716	2,251	\$31,332,846,702	\$77,604,308
Heritage Property & Casualty Insurance Company	465	2,504	\$20,779,072,112	\$72,795,285
Weston Insurance Company	194	890	\$1,814,684,073	\$11,711,526
Centauri Specialty Insurance Company	158	303	\$2,664,103,631	\$8,714,008
United Fire & Indemnity Company	135	138	\$2,243,600,943	\$6,152,394
Citizens Property Insurance Corporation	132	2,641	\$7,927,211,112	\$36,826,477
Everest National Insurance Company	120	718	\$1,511,216,556	\$173,278,899
State National Insurance Company Inc.	75	133	\$2,683,535,177	\$10,751,405
Avatar Property & Casualty Insurance Company	68	91	\$670,215,052	\$3,225,497
All Other Insurers	529	2,610	\$24,791,535,606	\$94,923,037
Total	4,920	19,551	\$96,824,415,844	\$501,228,450

Notes:

- 1) Includes admitted insurers (and Citizens) writing commercial residential property statewide
- 2) 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
- 3) New business does not include assumed policies

Top 10 New Business Writers

Florida Commercial Residential Property

EXCLUDES Trade Secret Insurers

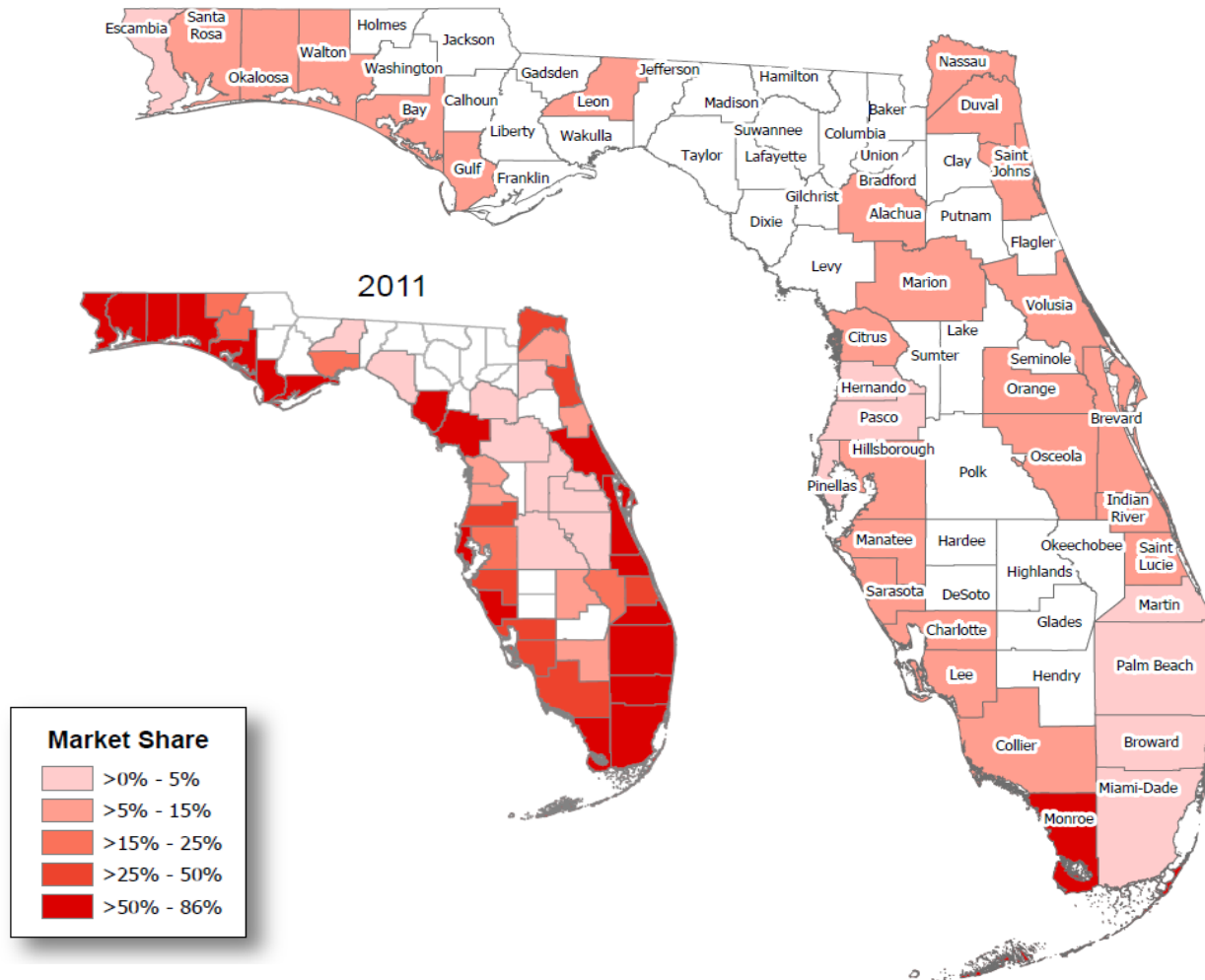
Insurers	Tab Name		-				
	Total Insured Value for All Policies (\$000)	Total Insured Value Market Share	Net Written Premium (\$000)	Surplus (\$000)	Net Written Premium to Surplus	Combined Loss Ratio	Net Loss & LAE Ratio
Foremost Insurance Company	\$406,395	0%	\$0	\$1,319,249	NM	NM	NM
American Capital Assurance Corp	\$31,332,847	32%	\$48,433	\$61,127	79%	114%	71%
Heritage Property & Casualty Insurance Company	\$20,779,072	21%	\$324,672	\$158,619	205%	112%	70%
Weston Insurance Company	\$1,814,684	2%	\$6,031	\$38,410	16%	86%	100%
Centauri Specialty Insurance Company	\$2,664,104	3%	\$17,671	\$16,642	106%	116%	207%
United Fire & Indemnity Company	\$2,243,601	2%	\$21,935	\$19,491	113%	109%	76%
Citizens Property Insurance Corporation	\$7,927,211	8%	\$615,962	\$6,230,729	10%	145%	111%
Everest National Insurance Company	\$1,511,217	2%	\$0	\$188,440	NM	NM	NM
State National Insurance Company Inc.	\$2,683,535	3%	\$44,514	\$468,032	10%	86%	55%
Avatar Property & Casualty Insurance Company	\$670,215	1%	\$54,121	\$17,853	303%	111%	67%

Notes:

- 1) Includes admitted insurers (and Citizens) writing personal residential property statewide
- 2) Top new business writers determined by number of policies written. Insurers listed in descending order by new business policy count.
- 3) Total Insured Value indicates Florida Personal Residential business as reported in QUASR for all policies, not just new business issued in the quarter. All other values are on a total company basis as reported in NAIC annual statements.
- 4) Combined Loss Ratio = Net Loss & LAE Ratio plus Expense Ratio (Underwriting Expense/Net Premiums Written)
- 5) Net Loss and LAE Ratio = (Net Incurred Claims and Claim Adjustment Expenses)/Net Earned Premiums
- 6) 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
- 7) NM indicates "Not Meaningful"

Citizens' Commercial Residential Property Lines

Change in Citizens' Market Share Based on Total Insured Value Includes Trade Secret Insurers (TS) 2011 vs 2019



Note: Actual Total Market data is used; more information can be found in the Data Sources section of the Corporate Analytics Market Share Report

Citizens' Market Share by County
Florida Commercial Residential Property
Includes Trade Secret Insurers (TS)
QUASR Data as of December 31, 2019

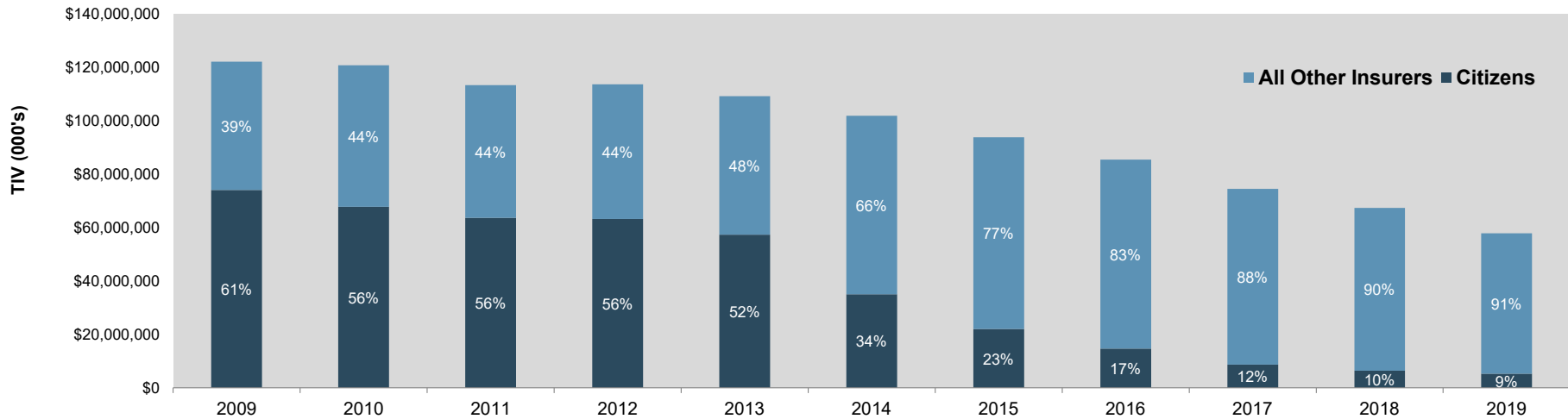
County	Citizens		All Other Insurers	
	Total Insured Value	Market Share	Total Insured Value	Market Share
Alachua	\$2,215,100	0%	\$987,752,623	100%
Baker	\$0	0%	\$15,406,167	100%
Bay	\$10,500,600	3%	\$352,219,382	97%
Bradford	\$0	0%	\$24,922,255	100%
Brevard	\$172,847,900	5%	\$3,311,328,726	95%
Broward	\$1,134,478,880	8%	\$12,745,945,302	92%
Calhoun	\$0	0%	\$4,362,345	100%
Charlotte	\$22,459,900	1%	\$1,892,750,607	99%
Citrus	\$1,180,400	1%	\$186,507,390	99%
Clay	\$0	0%	\$526,577,481	100%
Collier	\$288,544,040	2%	\$11,331,119,342	98%
Columbia	\$0	0%	\$34,189,239	100%
Desoto	\$0	0%	\$80,821,523	100%
Dixie	\$0	0%	\$19,229,062	100%
Duval	\$12,414,600	0%	\$3,546,346,247	100%
Escambia	\$33,428,400	6%	\$538,882,466	94%
Flagler	\$0	0%	\$824,636,391	100%
Franklin	\$0	0%	\$16,344,927	100%
Gadsden	\$0	0%	\$23,743,622	100%
Gilchrist	\$0	0%	\$1,641,900	100%
Glades	\$0	0%	\$5,735,014	100%
Gulf	\$450,000	4%	\$12,167,947	96%
Hamilton	\$0	0%	\$3,065,715	100%
Hardee	\$0	0%	\$12,524,502	100%
Hendry	\$0	0%	\$28,910,965	100%
Hernando	\$6,852,800	8%	\$83,860,552	92%
Highlands	\$0	0%	\$199,487,952	100%
Hillsborough	\$93,882,100	2%	\$5,702,971,895	98%
Holmes	\$0	0%	\$8,834,026	100%
Indian River	\$41,017,700	4%	\$1,012,224,928	96%
Jackson	\$0	0%	\$67,035,198	100%
Jefferson	\$0	0%	\$12,786,592	100%
Lafayette	\$0	0%	\$2,263,995	100%
Lake	\$0	0%	\$788,878,763	100%

County	Citizens		All Other Insurers	
	Total Insured Value	Market Share	Total Insured Value	Market Share
Lee	\$227,531,200	2%	\$11,992,498,113	98%
Leon	\$5,279,500	1%	\$987,634,971	99%
Levy	\$0	0%	\$5,190,941	100%
Liberty	\$0	0%	\$1,599,330	100%
Madison	\$0	0%	\$6,723,575	100%
Manatee	\$27,952,800	1%	\$4,964,165,090	99%
Marion	\$43,200	0%	\$423,968,262	100%
Martin	\$108,582,610	10%	\$1,004,052,433	90%
Miami-Dade	\$2,987,322,736	11%	\$22,996,365,130	89%
Monroe	\$452,252,185	60%	\$305,489,213	40%
Nassau	\$399,000	0%	\$490,528,546	100%
Okaloosa	\$19,495,800	4%	\$529,630,892	96%
Okeechobee	\$0	0%	\$53,229,951	100%
Orange	\$35,195,100	1%	\$6,400,736,408	99%
Osceola	\$23,191,900	1%	\$2,369,704,232	99%
Palm Beach	\$1,098,420,602	6%	\$16,794,135,075	94%
Pasco	\$75,973,100	6%	\$1,150,162,694	94%
Pinellas	\$675,712,600	5%	\$11,708,778,185	95%
Polk	\$0	0%	\$1,218,957,708	100%
Putnam	\$0	0%	\$65,006,510	100%
Saint Johns	\$3,773,900	0%	\$1,740,699,567	100%
Saint Lucie	\$68,277,250	5%	\$1,445,905,443	95%
Santa Rosa	\$447,000	0%	\$174,940,499	100%
Sarasota	\$246,291,509	4%	\$6,502,159,846	96%
Seminole	\$0	0%	\$1,928,072,083	100%
Sumter	\$0	0%	\$74,012,849	100%
Suwannee	\$0	0%	\$35,950,891	100%
Taylor	\$0	0%	\$17,458,199	100%
Union	\$0	0%	\$3,010,799	100%
Volusia	\$41,699,700	2%	\$2,682,562,067	98%
Wakulla	\$0	0%	\$23,913,546	100%
Walton	\$9,097,000	2%	\$401,825,830	98%
Washington	\$0	0%	\$7,936,074	100%
Total	\$7,927,211,112	5%	\$142,912,479,993	95%

Notes:

- Counties are bolded when Citizens' market share is 10% or greater in that county
- Market share is based on all policies, not just those that include wind. For a better indication of Citizens' position in Monroe County, refer to the Monroe County Historical Trends exhibit that follows.
- Actual Total Market data is used; more information can be found in the Data Sources section of the Corporate Analytics Market Share Report

**Palm Beach, Broward, & Miami-Dade Counties Historical Trends
Policies Inforce, Total Insured Value (TIV) & Premium
Florida Commercial Residential Property
Includes Trade Secret Insurers (TS)
QUASR Data as of December 31, 2019**

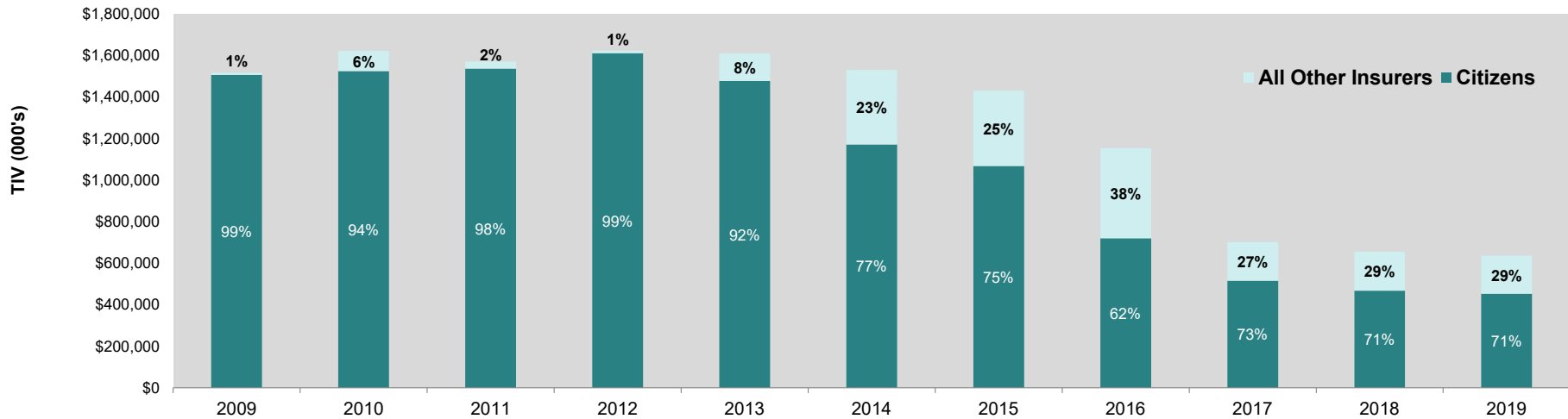


Year	Citizens						All Other Insurers						Total		
	Policies Inforce	% of Total	TIV (\$000)	% of Total	Premiums Written (\$000)	% of Total	Policies Inforce	% of Total	TIV (\$000)	% of Total	Premiums Written (\$000)	% of Total	Policies Inforce	TIV (\$000)	Premiums Written (\$000)
2009	12,852	46%	\$73,981,152	61%	\$336,820	61%	15,026	54%	\$48,077,839	39%	\$216,373	39%	27,878	\$122,058,991	\$553,193
2010	12,857	51%	\$67,748,418	56%	\$337,781	57%	12,418	49%	\$52,918,385	44%	\$250,296	43%	25,275	\$120,666,803	\$588,077
2011	12,335	59%	\$63,610,597	56%	\$320,491	56%	8,723	41%	\$49,598,799	44%	\$251,877	44%	21,058	\$113,209,396	\$572,368
2012	11,821	60%	\$63,141,580	56%	\$334,689	56%	7,746	40%	\$50,441,121	44%	\$258,064	44%	19,567	\$113,582,702	\$592,752
2013	10,630	61%	\$57,226,730	52%	\$315,204	52%	6,931	39%	\$51,899,050	48%	\$291,850	48%	17,561	\$109,125,780	\$607,054
2014	8,088	51%	\$34,980,997	34%	\$180,112	32%	7,724	49%	\$66,816,474	66%	\$377,310	68%	15,812	\$101,797,471	\$557,421
2015	6,037	42%	\$21,998,057	23%	\$103,547	22%	8,390	58%	\$71,761,140	77%	\$366,370	78%	14,427	\$93,759,196	\$469,918
2016	4,483	34%	\$14,579,505	17%	\$67,756	17%	8,634	66%	\$70,730,326	83%	\$326,054	83%	13,117	\$85,309,831	\$393,809
2017	3,267	28%	\$8,587,581	12%	\$41,145	9%	8,211	72%	\$65,773,514	88%	\$424,446	91%	11,478	\$74,361,095	\$465,591
2018	2,466	24%	\$6,402,088	10%	\$30,513	7%	7,932	76%	\$60,844,417	90%	\$427,625	93%	10,398	\$67,246,505	\$458,137
2019	2,028	23%	\$5,220,222	9%	\$24,872	5%	6,714	77%	\$52,536,446	91%	\$429,000	95%	8,742	\$57,756,668	\$453,872

Notes:

- 1) Includes admitted insurers (and Citizens) writing commercial residential property statewide
- 2) For 2014-18, estimates for insurers submitting data under "Trade Secret" protection are detailed in the Data Sources section of the Corporate Analytics Market Share Report. For 2019 and later, Actual Total Market data is used.

Monroe County Historical Trends
Policies Inforce, Total Insured Value (TIV) & Premium
Florida Commercial Residential Property Policies that INCLUDE WIND Coverage
Includes Trade Secret Insurers (TS)
QUASR Data as of December 31, 2019

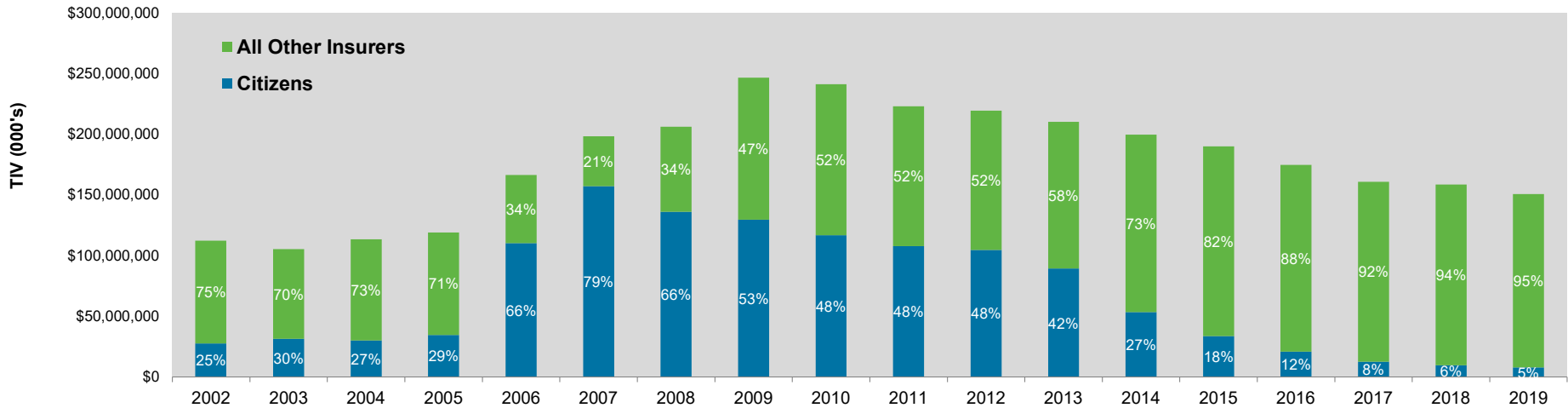


Year	Citizens						All Other Insurers						Total		
	Policies Inforce	% of Total	TIV (\$000)	% of Total	Premiums Written (\$000)	% of Total	Policies Inforce	% of Total	TIV (\$000)	% of Total	Premiums Written (\$000)	% of Total	Policies Inforce	TIV (\$000)	Premiums Written (\$000)
2009	326	59%	\$1,505,421	99%	\$8,107	99%	223	41%	\$10,216	1%	\$111	1%	549	\$1,515,637	\$8,218
2010	408	67%	\$1,523,567	94%	\$9,543	97%	197	33%	\$97,439	6%	\$338	3%	605	\$1,621,005	\$9,881
2011	397	68%	\$1,535,159	98%	\$10,252	97%	184	32%	\$34,626	2%	\$311	3%	581	\$1,569,786	\$10,564
2012	385	69%	\$1,609,424	99%	\$11,407	98%	176	31%	\$13,052	1%	\$223	2%	561	\$1,622,476	\$11,630
2013	345	64%	\$1,475,650	92%	\$10,994	91%	195	36%	\$133,531	8%	\$1,153	9%	540	\$1,609,181	\$12,146
2014	289	53%	\$1,170,759	77%	\$8,620	70%	260	47%	\$357,773	23%	\$3,668	30%	549	\$1,528,532	\$12,287
2015	252	47%	\$1,067,460	75%	\$7,974	66%	284	53%	\$361,793	25%	\$4,047	34%	536	\$1,429,252	\$12,021
2016	193	40%	\$718,511	62%	\$5,081	67%	288	60%	\$435,281	38%	\$2,513	33%	481	\$1,153,793	\$7,594
2017	162	35%	\$514,886	73%	\$3,765	62%	305	65%	\$185,976	27%	\$2,306	38%	467	\$700,862	\$6,071
2018	134	29%	\$466,680	71%	\$3,458	59%	332	71%	\$187,501	29%	\$2,381	41%	466	\$654,181	\$5,839
2019	130	37%	\$452,252	71%	\$3,463	62%	218	63%	\$182,767	29%	\$2,167	38%	348	\$635,020	\$5,630

Notes:

- 1) Includes admitted insurers (and Citizens) writing commercial residential property statewide
- 2) For 2014-18, estimates for insurers submitting data under "Trade Secret" protection are detailed in the Data Sources section of the Corporate Analytics Market Share Report. For 2019 and later, Actual Total Market data is used.

Statewide Trend Historical Trends Policies Inforce, Total Insured Value (TIV) & Premium Florida Commercial Residential Property Includes Trade Secret Data (TS) QUASR Data as of December 31, 2019

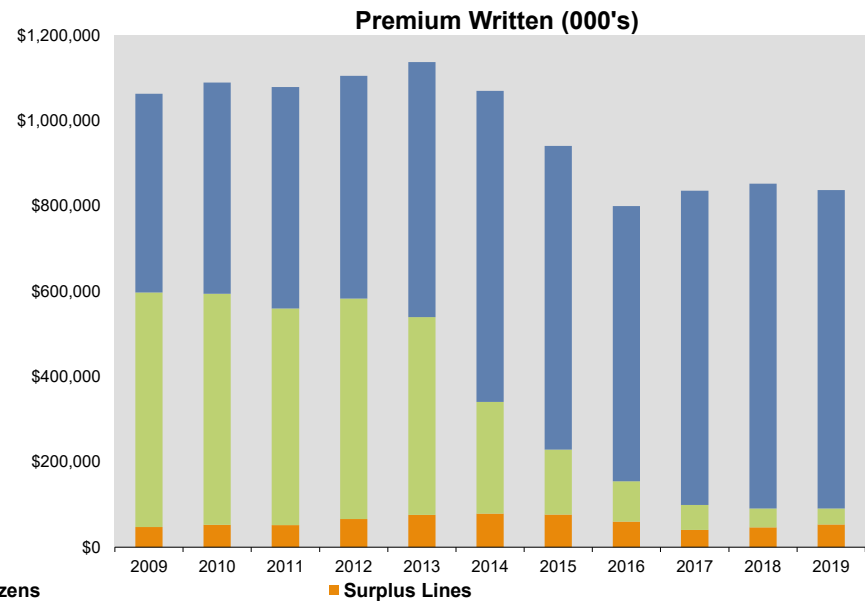
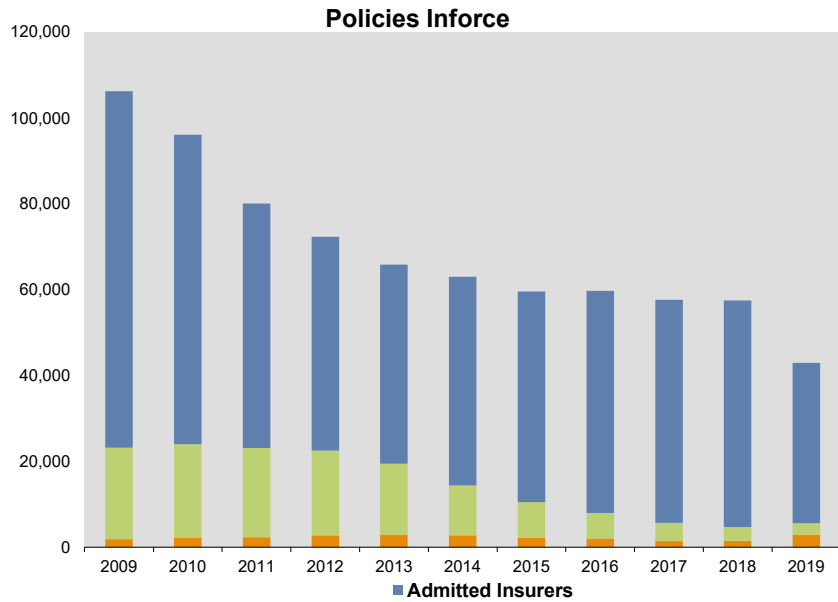


Year	Citizens						All Other Insurers						Total		
	Policies Inforce	% of Total	TIV (\$000)	% of Total	Premiums Written (\$000)	% of Total	Policies Inforce	% of Total	TIV (\$000)	% of Total	Premiums Written (\$000)	% of Total	Policies Inforce	TIV (\$000)	Premiums Written (\$000)
2002	14,085	31%	\$27,595,388	25%	\$106,595	28%	31,620	69%	\$84,850,604	75%	\$272,358	72%	45,705	\$112,445,992	\$378,954
2003	16,978	36%	\$31,506,005	30%	\$129,015	31%	29,705	64%	\$73,858,439	70%	\$284,858	69%	46,683	\$105,364,444	\$413,873
2004	17,570	34%	\$30,135,689	27%	\$115,283	25%	33,551	66%	\$83,322,941	73%	\$341,746	75%	51,121	\$113,458,630	\$457,028
2005	17,480	35%	\$34,727,418	29%	\$142,914	28%	33,169	65%	\$84,325,178	71%	\$372,139	72%	50,649	\$119,052,596	\$515,053
2006	25,412	53%	\$110,322,690	66%	\$754,336	68%	22,628	47%	\$56,168,067	34%	\$361,965	32%	48,040	\$166,490,757	\$1,116,301
2007	27,748	60%	\$157,246,297	79%	\$912,474	74%	18,584	40%	\$41,243,754	21%	\$315,658	26%	46,332	\$198,490,052	\$1,228,131
2008	24,019	55%	\$136,213,830	66%	\$693,025	64%	19,934	45%	\$70,179,010	34%	\$391,181	36%	43,953	\$206,392,840	\$1,084,206
2009	21,369	20%	\$129,568,971	53%	\$550,430	54%	83,020	80%	\$117,203,651	47%	\$465,567	46%	104,389	\$246,772,622	\$1,015,997
2010	21,763	23%	\$116,884,642	48%	\$542,028	52%	72,149	77%	\$124,530,051	52%	\$495,251	48%	93,912	\$241,414,692	\$1,037,279
2011	20,776	27%	\$107,852,921	48%	\$508,253	49%	57,007	73%	\$115,342,976	52%	\$519,460	51%	77,783	\$223,195,897	\$1,027,713
2012	19,741	28%	\$104,763,503	48%	\$517,270	50%	49,797	72%	\$114,870,599	52%	\$521,971	50%	69,538	\$219,634,102	\$1,039,241
2013	16,620	26%	\$89,346,440	42%	\$463,656	44%	46,395	74%	\$121,034,784	58%	\$598,174	56%	63,015	\$210,381,225	\$1,061,830
2014	11,626	19%	\$53,508,079	27%	\$261,981	26%	48,633	81%	\$146,206,732	73%	\$729,382	74%	60,259	\$199,714,811	\$991,363
2015	8,315	14%	\$33,722,967	18%	\$152,614	18%	49,070	86%	\$156,376,744	82%	\$712,049	82%	57,385	\$190,099,712	\$864,664
2016	5,929	10%	\$20,945,551	12%	\$94,795	13%	51,733	90%	\$153,884,601	88%	\$645,304	87%	57,662	\$174,830,152	\$740,099
2017	4,266	8%	\$12,699,665	8%	\$58,188	7%	51,973	92%	\$148,274,807	92%	\$737,456	93%	56,239	\$160,974,473	\$795,644
2018	3,221	6%	\$9,626,999	6%	\$44,531	6%	52,840	94%	\$148,939,939	94%	\$761,807	94%	56,061	\$158,566,937	\$806,339
2019	2,641	7%	\$7,927,211	5%	\$36,826	5%	37,406	93%	\$142,912,480	95%	\$747,022	95%	40,047	\$150,839,691	\$783,849

Notes:

- 1) Includes admitted insurers (and Citizens) writing commercial residential property statewide
- 2) For 2014-18, estimates for insurers submitting data under "Trade Secret" protection are detailed in the Data Sources section of the Corporate Analytics Market Share Report. For 2019 and later, Actual Total Market data is used.
- 3) Starting in 2009, State Farm changed how their data was allocated. The aggregate was the same but it resulted in a reduction in personal lines and an increase in commercial lines.

Annual Total Market - Historical Trend
Policies Inforce and Premium Historical Trends
Florida Commercial Residential Property
Includes Trade Secret Insurers (TS)
As of 12/31/19



Year	Admitted Insurers		Citizens		Surplus Lines		Total Market	
	Policies Inforce	Premiums Written (000's)	Policies Inforce	Premiums Written (000's)	Policies Inforce	Premiums Written (000's)	Policies Inforce	Premiums Written (000's)
2009	83,020	\$465,567	21,369	\$550,430	1,863	\$47,069	106,252	\$1,063,066
2010	72,149	\$495,251	21,763	\$542,028	2,236	\$52,354	96,148	\$1,089,633
2011	57,007	\$519,460	20,776	\$508,253	2,343	\$51,489	80,126	\$1,079,201
2012	49,797	\$521,971	19,741	\$517,270	2,799	\$65,911	72,337	\$1,105,152
2013	46,395	\$598,174	16,620	\$463,656	2,848	\$76,040	65,863	\$1,137,869
2014	48,633	\$729,382	11,626	\$261,981	2,798	\$78,835	63,057	\$1,070,198
2015	49,070	\$712,049	8,315	\$152,614	2,176	\$76,333	59,561	\$940,996
2016	51,733	\$645,304	5,929	\$94,795	2,043	\$59,955	59,705	\$800,054
2017	51,973	\$737,456	4,266	\$58,188	1,448	\$40,533	57,687	\$836,177
2018	52,840	\$761,807	3,221	\$44,531	1,470	\$46,441	57,531	\$852,780
2019	37,406	\$747,022	2,641	\$36,826	2,925	\$53,652	42,972	\$837,501

Notes:

- 1) Admitted insurer information is as reported to the Florida Office of Insurance Regulation (QUASR data) for the 4th quarter of each calendar year
- 2) Surplus Lines data reported to the FLSLO; insured value data is not reported and thus is excluded from this analysis
- 3) Surplus Lines for commercial residential includes only Apartment and Condominium coverage codes
- 4) For 2014-2018, estimates for insurers submitting data under "Trade Secret" protection are detailed in the Data Sources section of the Corporate Analytics Market Share. For 2019 and later, Actual Total Market data is used.
- 5) Reports prior to 2Q 2010 included more surplus lines coverage types. This analysis reflects updated data for all periods.

Florida Commercial Residential Property Market Share Trend

Historic Top 20 Insurers by Total Insured Value

Includes Trade Secret Insurers (TS)

Commercial Residential - Top 20 Rank by Total Insured Value																		
Insurers	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Ace American Insurance Company		12	18	11	8	9												
Affiliated FM Insurance Company								20	19	18	18	20				16	20	
Allianz Global Risk US Insurance Company	3	7	7	10			15	16	17	13								
Allstate Insurance Company	6	4	4	4	5		19											
American Capital Assurance Corp					13	3	4	4	4	4	4	4	3	3	3	2	2	2
American Coastal Insurance Company (TS)						5	2	3	2	2	2	2	2	1	1	1	1	1
American Economy Insurance Company		14	17															
American Keystone Insurance Company							6											
American Platinum Property And Casualty Insurance Company																		20
American Strategic Insurance Corp.				7	3	4	5	6	6	6	6							
American Zurich Insurance Company		17																
Arch Insurance Company									7	15	12							
Assurance Company of America	19																	
Avatar Property & Casualty Insurance Company															14	17		19
Bankers Insurance Company	12	11	11	18														
Capacity Insurance Company	9	8	10	8	9	11	13	17										
Centauri Specialty Insurance Company							16										17	10
Charter Oak Fire Insurance Company	17																	
Cincinnati Indemnity Company													20					
Cincinnati Insurance Company		13	9	9	7	7	8	10	13	11	14	15	18					
Citizens Property Insurance Corporation	1	1	1	1	1	1	1	1	1	1	1	1	1	2	4	5	5	5
Commonwealth Insurance Company Of America				12														
Continental Casualty Company								15	16	19	20	18	17					
Cotton States Mutual Insurance Company						18	18											
Cypress Property & Casualty Insurance Company																20	14	12
Everest National Insurance Company															9	7	8	14
Factory Mutual Insurance Company										20	15	14	13	14	15	15	16	17
Federal Insurance Company			19	19														
FedNat Insurance Company (TS)									20									
Fidelity and Casualty Company Of New York	13																	
First Community Insurance Company (TS)								18	18	17	16	13	12	16	18			
First Home Insurance Company								13	10									
First National Insurance Company Of America														20				
Foremost Insurance Company													19					
Granada Insurance Company				13	12	15												
Great American Insurance Company					19	17												
Hanover Insurance Company (The)	20	16	20		14							19	16	19				
Hartford Fire Insurance Company					11	10	20											
Hartford Insurance Company Of The Southeast					18													
Heritage Property & Casualty Insurance Company													5	4	2	3	3	3
Indemnity Insurance Company Of North America							11											
Insurance Company Of The West								11										
Insurance Corporation Of New York	2																	
Nationwide Mutual Fire Insurance Company	7	5	5	6	10	14												
Nationwide Mutual Insurance Company	8	9	13	16														
Nova Casualty Company									15		9	12						
Occidental Fire And Casualty Company Of NC																		15
Old Dominion Insurance Company	14	20						12	14	12	13	11	10	12	16			
Philadelphia Indemnity Insurance Company				17				7	8	7	7	7	8	9	11	14	13	16
Phoenix Insurance Company		19			16	17												
QBE Insurance Corporation		2	3	2	2	2	3	2	3	3	3	3	4	5	5	4	4	4
QualSure Insurance Corporation	16																	
Safeport Insurance Company			15		6	6	7	9	9	8	8	8	9	11	13	13	15	
Southern Family Insurance Company	5	3	2	3														
St. Paul Fire & Marine Insurance Company								19										
State Farm Florida Insurance Company (TS)	4	6	6	5	4	8	9	5	5	5	5	6	7	8	6	6	6	6
State National Insurance Company Inc.																8	10	9
Sunshine State Insurance Company																		
The Travelers Indemnity Company								14	12	10	11	9						
TIG Insurance Company	10	18								16	19	17	15	17	20	19	19	
Tower Hill Prime Insurance Company (TS)																		
Travelers Indemnity Company of America					17	13	14							18	12	10	9	8
Travelers Indemnity Company Of Connecticut																		
Travelers Property Casualty Company Of America	11	15	16	20														
Twin City Fire Insurance Company						20												
United Fire & Indemnity Company										14	17	16	14	15	19	18	18	18
United Property & Casualty Insurance Company (TS)																	12	11
United States Fire Insurance Company					19	16								7	7	9	7	7
Universal Insurance Company Of North America (TS)							10	8	11	9	10	10	11	13	17			
Westfield Insurance Company	18																	
Weston Insurance Company												5	6	6	8	11	11	13
XL Specialty Insurance Company			14	15														
Zurich American Insurance Company			8		20		12											
Zurich American Insurance Company Of Illinois	15	10	12	14	15	12												

Note: Estimates for insurers submitting data under "Trade Secret" protection are detailed in the Data Sources section of the Corporate Analytics Market Share