



Florida Residential Property Market Share

June 30, 2020 Report



Table of Contents

| | | |
|--|---|----|
| | Data Sources | 1 |
| | Insurers Submitting QUASR Data under "Trade Secret" Protection | 2 |
| | Mapping of Citizens Policy Forms to QUASR Policy Types | 3 |
| <hr/> | | |
| Personal & Commercial Residential | | |
| <hr/> | | |
| | Market Share Based on Total Insured Value: Policies that Include Wind Coverage | 4 |
| | Top 10 Insurers by Total Insured Value with Financial Data | 5 |
| | Top 10 Insurers by Total Insured Value: Policies with Wind Coverage versus All Policies | 6 |
| | Depopulation Insurers by Total Insured Value with Financial Data | 7 |
| | Palm Beach, Broward, & Miami-Dade Counties Historical Trend: Policies Inforce, TIV, and Premium Written | 8 |
| | Statewide Historical Trend: Policies Inforce, TIV, and Premium Written | 9 |
| | Annual Total Market - Historical Trend | 10 |
| <hr/> | | |
| Personal Residential | | |
| <hr/> | | |
| | Top 20 Insurers by Total Insured Value | 11 |
| | Top 10 Insurers by Total Insured Value with Financial Data | 12 |
| | Top 20 Insurers by New Business Written (Excludes Trade Secret) | 13 |
| | Top 20 New Business Writers with Financial Data (Excludes Trade Secret) | 14 |
| | Clearinghouse Participating Insurers by Total Insured Value with Financial Data | 15 |
| | Mobile Home Policy Types Historical Trend: Policies Inforce, TIV, and Premium Written | 16 |
| | Citizens' Change in Market Share Map | 17 |
| | Citizens' Market Share by County | 18 |
| | 12 Month Change in Policy Count by Region | 19 |
| | Hernando, Hillsborough, Pasco, & Pinellas Counties Historical Trend: Policies Inforce, TIV, and Premium Written | 20 |
| | Seminole, Orange, Lake, & Osceola Counties Historical Trend: Policies Inforce, TIV, and Premium Written | 21 |
| | Palm Beach, Broward, & Miami-Dade Counties Historical Trend: Policies Inforce, TIV, and Premium Written | 22 |
| | Monroe County Historical Trend: Policies Inforce, TIV, and Premium Written | 23 |
| | Statewide Historical Trend: Policies Inforce, TIV, and Premium Written | 24 |
| | Annual Total Market - Historical Trend | 25 |
| | Historic Top 20 Insurers by Total Insured Value | 26 |
| <hr/> | | |
| Commercial Residential | | |
| <hr/> | | |
| | Top 20 Insurers by Total Insured Value | 27 |
| | Top 10 Insurers by Total Insured Value with Financial Data | 28 |
| | Top 10 Insurers by New Business Written (Excludes Trade Secret) | 29 |
| | Top 10 New Business Writers with Financial Data (Excludes Trade Secret) | 30 |
| | Citizens' Change in Market Share Map | 31 |
| | Citizens' Market Share by County | 32 |
| | Palm Beach, Broward, & Miami-Dade Historical Trend: Policies Inforce, TIV, and Premium Written | 33 |
| | Monroe County Historical Trend: Policies Inforce, TIV, and Premium Written | 34 |
| | Statewide Historical Trend: Policies Inforce, TIV, and Premium Written | 35 |
| | Annual Total Market - Historical Trend | 36 |
| | Historic Top 20 Insurers by Total Insured Value | 37 |

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 second quarter 2020
- 06/30/2020 data provided by the OIR on 09/18/20. 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 06/30/2020, 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.
- 06/30/2020 data extracted from S&P on 12/04/2020. 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 | Not Available | 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 | Not Available | 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 |
| Cypress Property & Casualty Insurance Company | 1Q 2020 | 4Q 2019 | 73,278 | \$13,883 | \$54 | 34 | \$1,874 | \$4 | 73,312 | \$15,758 | \$58 |
| Heritage Property & Casualty Insurance Company | 1Q 2020 | 4Q 2019 | 217,650 | \$80,609 | \$408 | 2,504 | \$20,779 | \$73 | 220,154 | \$101,388 | \$480 |
| Maison Insurance Company | 1Q 2020 | 4Q 2019 | 7,095 | \$2,424 | \$16 | - | \$0 | \$0 | 7,095 | \$2,424 | \$16 |
| St. Johns Insurance Company, Inc. | 1Q 2020 | 4Q 2019 | 204,579 | \$91,197 | \$355 | - | \$0 | \$0 | 204,579 | \$91,197 | \$355 |
| American Strategic Insurance Corp. | 2Q 2020 | 1Q 2020 | 64,975 | \$27,996 | \$67 | - | \$0 | \$0 | 64,975 | \$27,996 | \$67 |
| ASI Assurance Corp. | 2Q 2020 | 1Q 2020 | 2,326 | \$914 | \$4 | - | \$0 | \$0 | 2,326 | \$914 | \$4 |
| ASI Preferred Insurance Corp. | 2Q 2020 | 1Q 2020 | 307,475 | \$115,872 | \$400 | - | \$0 | \$0 | 307,475 | \$115,872 | \$400 |
| Progressive Property Insurance Company | 2Q 2020 | 1Q 2020 | 3 | \$1 | \$0 | - | \$0 | \$0 | 3 | \$1 | \$0 |
| Total Estimate for Trade Secret Insurers | | | 3,417,762 | \$1,333,483 | \$5,525 | 38,395 | \$83,205 | \$391 | 3,456,157 | \$1,416,688 | \$5,916 |
| Estimated Total Market for Current Quarter | | | 6,791,713 | \$2,374,493 | \$10,969 | 55,589 | \$156,513 | \$826 | 6,847,302 | \$2,531,006 | \$11,796 |
| % of Trade Secret based on Estimated Total Market | | | 50.3% | 56.2% | 50.4% | 69.1% | 53.2% | 47.3% | 50.5% | 56.0% | 50.2% |
| Actual Total Market for Current Quarter | | | 6,936,981 | \$2,490,835 | \$11,323 | 41,359 | \$154,567 | \$895 | 6,978,340 | \$2,645,402 | \$12,218 |
| % Trade Secret based on Actual Total Market | | | 49.3% | 53.5% | 48.8% | 92.8% | 53.8% | 43.7% | 49.5% | 53.6% | 48.4% |

* 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

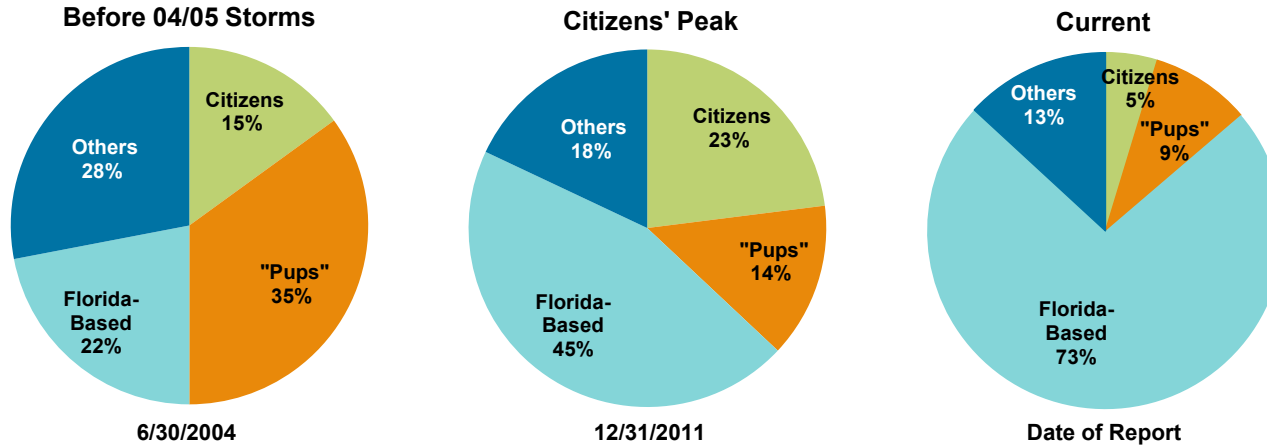
| QUASR Policy Types | Citizens Policy Forms |
|--|-----------------------|
| Personal Residential - Allied Lines - WIND ONLY DWELLINGS | DW-2 |
| Personal Residential - Condominium Unit Owners | HO-6 |
| Personal Residential - Condominium Unit Owners - WIND ONLY | HW-6 |
| Personal Residential - Dwelling/Fire | 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 June 30, 2020



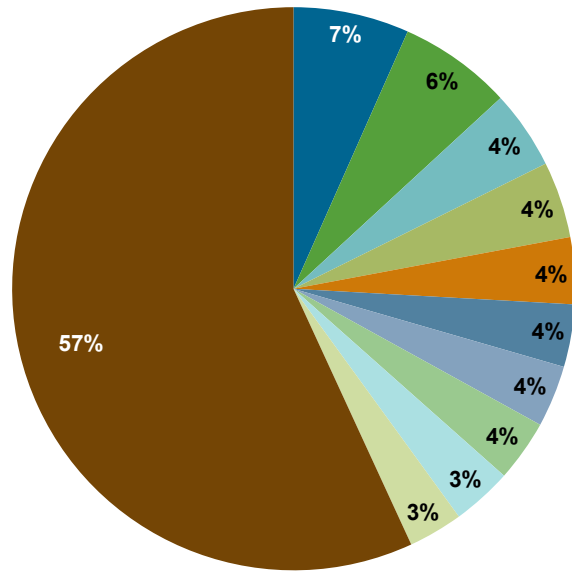
| Insurer Category | Total Insured Value |
|------------------|----------------------------|
| Citizens | \$116,495,754,233 |
| "Pups" | \$237,534,752,803 |
| Florida-Based | \$1,814,574,847,556 |
| Others | \$326,103,804,312 |
| Total | \$2,494,709,158,904 |

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)**



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

| Insurers | As of 06/30/20 | As of 06/30/20 | | | | |
|--|-----------------------------|-----------------------------|-----------------|--------------------------------|---------------------|----------------------|
| | Total Insured Value (\$000) | Net Written Premium (\$000) | Surplus (\$000) | Net Written Premium to Surplus | Combined Loss Ratio | Net Loss & LAE Ratio |
| Universal Property & Casualty Insurance Company | \$175,656,413 | \$245,403 | \$292,770 | 84% | 137% | 64% |
| State Farm Florida Insurance Company (TS) | \$172,186,772 | \$350,283 | \$895,471 | 39% | 86% | 60% |
| Citizens Property Insurance Corporation | \$119,598,254 | \$319,867 | \$6,488,752 | 5% | 96% | 58% |
| ASI Preferred Insurance Corp. | \$115,872,368 | \$17,379 | \$57,852 | 30% | 119% | 89% |
| Heritage Property & Casualty Insurance Company (TS) | \$101,388,394 | \$91,217 | \$146,601 | 62% | 156% | 60% |
| Security First Insurance Company (TS) | \$95,133,954 | -\$10,607 | \$78,350 | -14% | 352% | 382% |
| American Integrity Insurance Company Of Florida (TS) | \$93,730,811 | \$3,199 | \$79,032 | 4% | 317% | 91% |
| Federal Insurance Company | \$93,582,320 | \$2,287,113 | \$4,084,629 | 56% | 105% | 82% |
| St. Johns Insurance Company, Inc. (TS) | \$91,197,285 | \$17,659 | \$40,497 | 44% | 554% | 573% |
| FedNat Insurance Company (TS) | \$82,734,421 | \$250,089 | \$115,269 | 217% | 118% | 96% |
| All Other Insurers | \$1,504,320,648 | - | - | - | - | - |
| Total | \$2,645,401,640 | - | - | - | - | - |

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 June 30, 2020

| 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 |
| Universal Property & Casualty Insurance Company | 696,207 | 10% | \$175,656,412,613 | 7% | \$1,151,861,110 | 9% | 676,033 | 10% | \$171,837,104,752 | 7% | \$1,134,708,584 | 10% |
| State Farm Florida Insurance Company (TS) | 389,109 | 6% | 172,186,771,951 | 7% | 655,530,740 | 5% | 353,011 | 5% | 153,554,899,421 | 6% | 613,478,860 | 5% |
| Citizens Property Insurance Corporation | 471,914 | 7% | 119,598,254,316 | 5% | 962,326,978 | 8% | 453,411 | 7% | 116,495,754,233 | 5% | 946,591,795 | 8% |
| ASI Preferred Insurance Corp. | 307,475 | 4% | 115,872,368,155 | 4% | 399,664,525 | 3% | 282,248 | 4% | 105,953,681,481 | 4% | 375,792,762 | 3% |
| Heritage Property & Casualty Insurance Company (TS) | 220,154 | 3% | 101,388,393,799 | 4% | 480,346,626 | 4% | 215,067 | 3% | 99,530,294,758 | 4% | 473,775,331 | 4% |
| Security First Insurance Company (TS) | 338,527 | 5% | 95,133,954,482 | 4% | 415,986,190 | 3% | 332,544 | 5% | 93,342,096,343 | 4% | 411,355,509 | 3% |
| 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% |
| Federal Insurance Company | 30,114 | 0% | 93,582,319,513 | 4% | 241,597,624 | 2% | 20,521 | 0% | 73,322,839,415 | 3% | 199,483,265 | 2% |
| St. Johns Insurance Company, Inc. (TS) | 204,579 | 3% | 91,197,284,985 | 3% | 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 | 3,807,236 | 55% | 1,504,320,647,782 | 57% | 6,799,614,369 | 56% | 3,650,983 | 55% | 1,416,021,370,588 | 57% | 6,576,538,167 | 56% |
| Total | 6,978,340 | 100% | \$2,645,401,639,928 | 100% | \$12,218,105,643 | 100% | 6,689,006 | 100% | \$2,494,709,158,904 | 100% | \$11,832,515,063 | 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

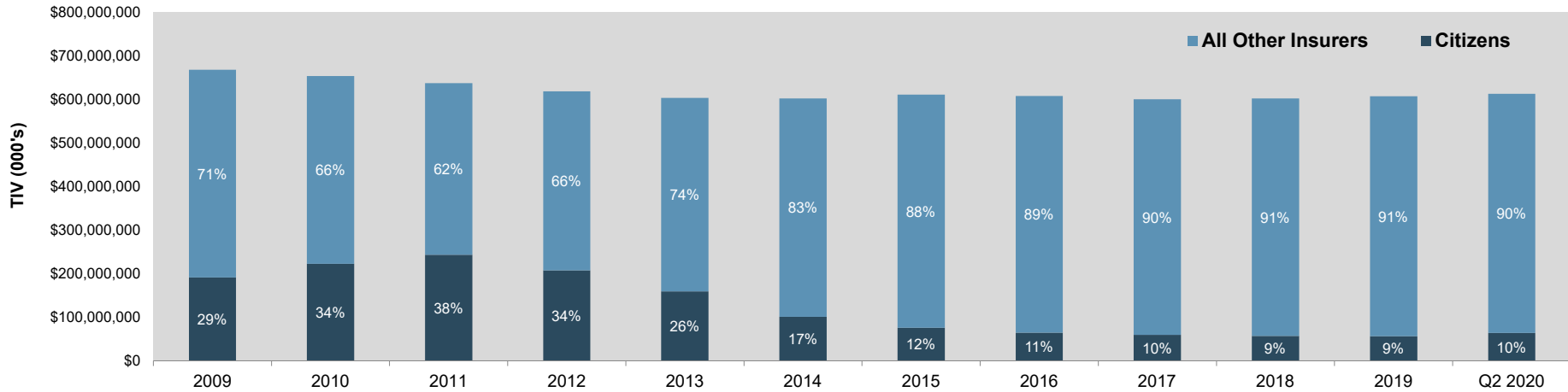
Depopulation Insurers by Total Insured Value
Florida Personal & Commercial Residential Property
Includes Trade Secret Insurers (TS)

| Insurers | As of 06/30/20 | | As of 06/30/20 | | | | |
|---|-----------------------------|----------------------------------|-----------------------------|-----------------|--------------------------------|---------------------|----------------------|
| | 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. | \$44,969,979 | 2% | \$43,435 | \$139,580 | 31% | 173% | 59% |
| Safepoint Insurance Company | \$13,694,127 | 1% | -\$17,771 | \$44,141 | -40% | 80% | 87% |
| Southern Oak Insurance Company (TS) | \$13,522,930 | 1% | \$33,512 | \$45,826 | 73% | 105% | 69% |
| Weston Insurance Company | \$8,741,120 | 0% | \$12,383 | \$26,860 | 46% | 225% | 222% |
| Maison Insurance Company (TS) | \$2,423,690 | 0% | \$45,851 | \$39,723 | 115% | 128% | 100% |

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 June 30, 2020



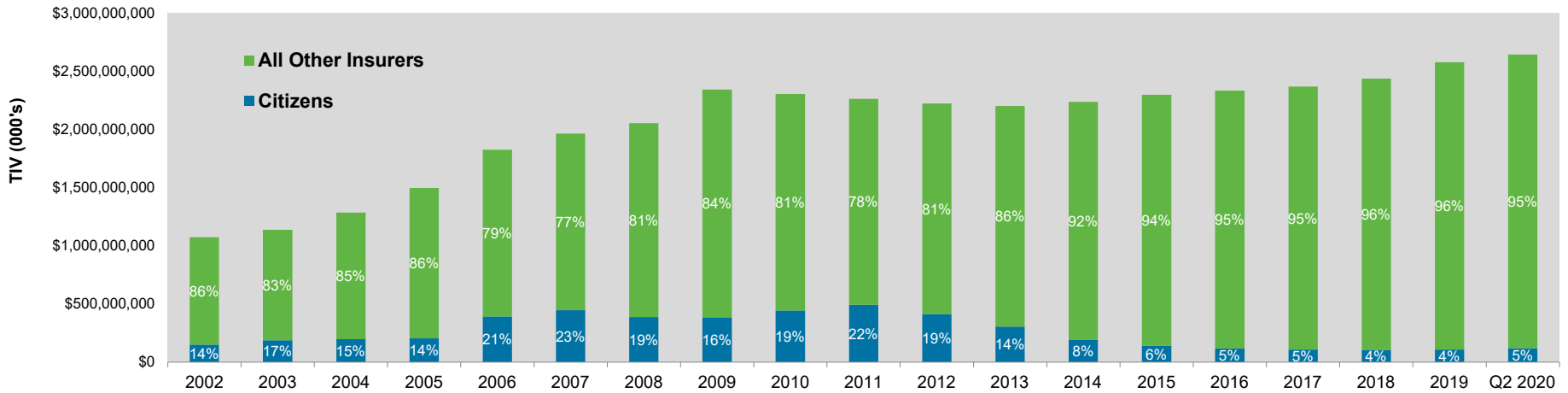
| Year | Citizens | | | | | | All Other Insurers | | | | | | Total | | |
|---------|------------------|------------|---------------|------------|--------------------------|------------|--------------------|------------|---------------|------------|--------------------------|------------|------------------|---------------|--------------------------|
| | 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 |
| Q2 2020 | 239,721 | 16% | \$64,140,466 | 10% | \$636,220 | 15% | 1,306,614 | 84% | \$548,233,382 | 90% | \$3,654,810 | 85% | 1,546,335 | \$612,373,848 | \$4,291,031 |

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 June 30, 2020

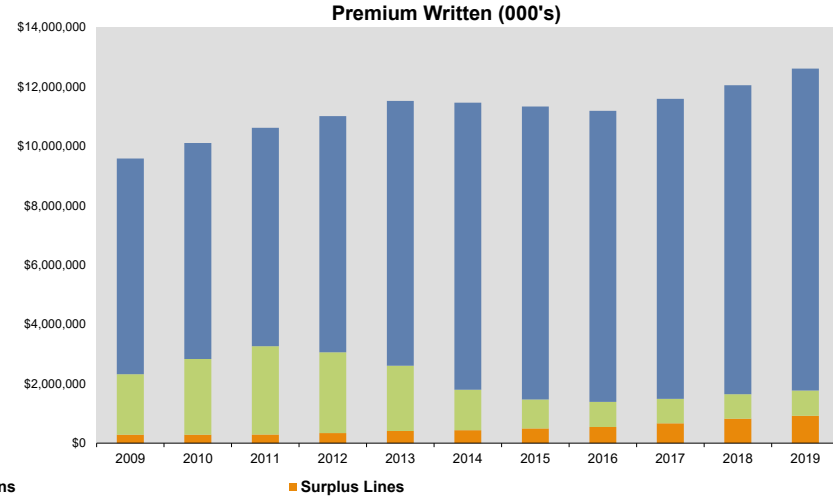
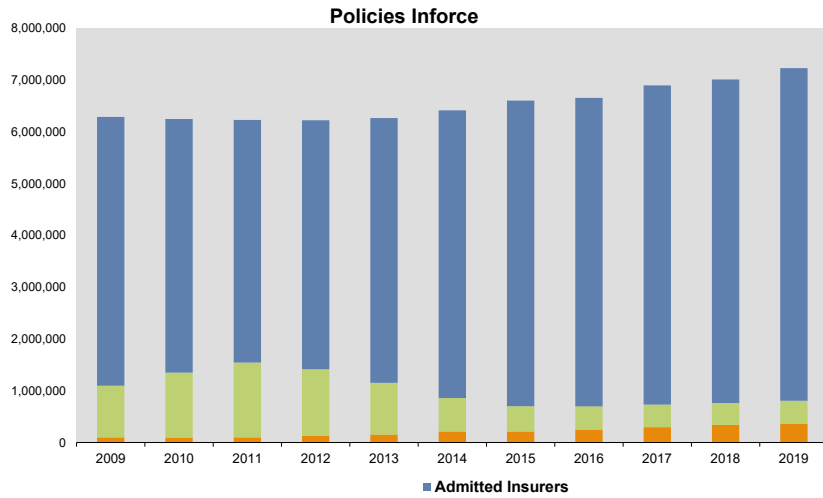


| Year | Citizens | | | | | | All Other Insurers | | | | | | Total | | |
|---------|------------------|------------|---------------|------------|--------------------------|------------|--------------------|------------|-----------------|------------|--------------------------|------------|------------------|-----------------|--------------------------|
| | 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 |
| Q2 2020 | 471,914 | 7% | \$119,598,254 | 5% | \$962,327 | 8% | 6,506,426 | 93% | \$2,525,803,386 | 95% | \$11,255,779 | 92% | 6,978,340 | \$2,645,401,640 | \$12,218,106 |

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 06/30/20

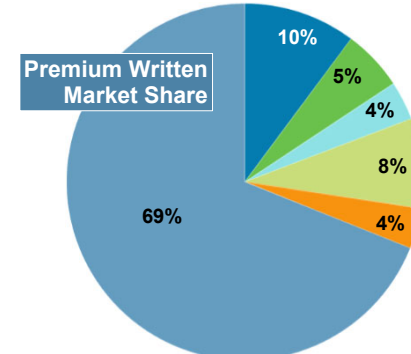
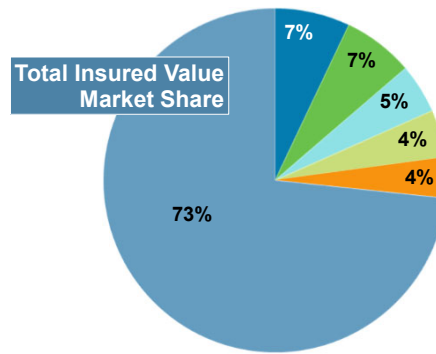
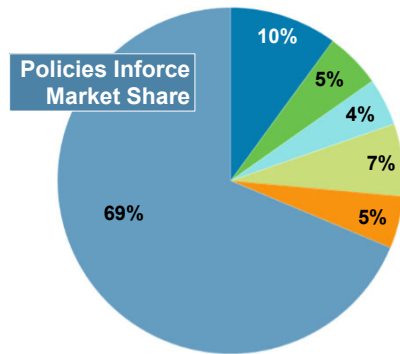


| Year | Admitted Insurers | | | | Citizens | | | | Surplus Lines | | | | Total Market | |
|------|-------------------|------------|--------------------------|------------|------------------|------------|--------------------------|------------|------------------|------------|--------------------------|------------|------------------|--------------------------|
| | Policies Inforce | % of Total | Premiums Written (000's) | % of Total | Policies Inforce | % of Total | Premiums Written (000's) | % of Total | Policies Inforce | % of Total | Premiums Written (000's) | % of Total | Policies Inforce | Premiums Written (000's) |
| 2009 | 5,193,188 | 83% | \$7,261,933 | 76% | 996,869 | 16% | \$2,037,250 | 21% | 100,321 | 2% | \$287,546 | 3% | 6,290,378 | \$9,586,729 |
| 2010 | 4,895,045 | 78% | \$7,277,626 | 72% | 1,254,160 | 20% | \$2,547,607 | 25% | 98,803 | 2% | \$287,569 | 3% | 6,248,008 | \$10,112,801 |
| 2011 | 4,683,457 | 75% | \$7,357,689 | 69% | 1,443,936 | 23% | \$2,977,454 | 28% | 102,266 | 2% | \$288,288 | 3% | 6,229,659 | \$10,623,431 |
| 2012 | 4,808,294 | 77% | \$7,957,524 | 72% | 1,287,812 | 21% | \$2,723,596 | 25% | 128,398 | 2% | \$337,003 | 3% | 6,224,504 | \$11,018,123 |
| 2013 | 5,110,177 | 82% | \$8,916,445 | 77% | 1,000,249 | 16% | \$2,198,956 | 19% | 155,440 | 2% | \$409,659 | 4% | 6,265,866 | \$11,525,060 |
| 2014 | 5,555,725 | 87% | \$9,664,656 | 84% | 643,004 | 10% | \$1,367,240 | 12% | 216,566 | 3% | \$434,097 | 4% | 6,415,295 | \$11,465,993 |
| 2015 | 5,900,339 | 89% | \$9,871,846 | 87% | 488,476 | 7% | \$971,002 | 9% | 214,616 | 3% | \$497,624 | 4% | 6,603,431 | \$11,340,472 |
| 2016 | 5,956,673 | 89% | \$9,805,856 | 88% | 446,506 | 7% | \$841,645 | 8% | 253,651 | 4% | \$546,199 | 5% | 6,656,830 | \$11,193,700 |
| 2017 | 6,161,485 | 89% | \$10,106,918 | 87% | 434,919 | 6% | \$823,072 | 7% | 299,745 | 4% | \$668,614 | 6% | 6,896,149 | \$11,598,604 |
| 2018 | 6,247,452 | 89% | \$10,404,759 | 86% | 423,833 | 6% | \$827,087 | 7% | 341,871 | 5% | \$821,923 | 7% | 7,013,156 | \$12,053,770 |
| 2019 | 6,422,441 | 89% | \$10,848,861 | 86% | 439,356 | 6% | \$850,455 | 7% | 367,965 | 5% | \$919,626 | 7% | 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 June 30, 2020



■ Universal Property & Casualty Insurance Company
 ■ ASI Preferred Insurance Corp.
 ■ Security First Insurance Company (TS)

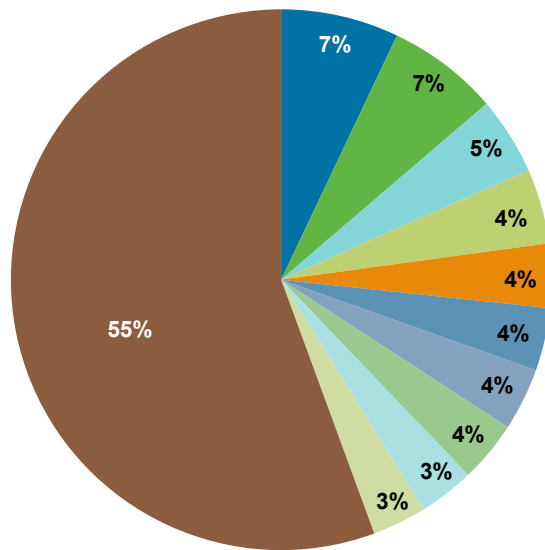
■ State Farm Florida Insurance Company (TS)
 ■ Citizens Property Insurance Corporation
 ■ All Other Insurers

| 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) |
|---|-------------------------|--|---|---|-------------------------|---|
| Universal Property & Casualty Insurance Company | 696,207 | 10% | \$175,656,412,613 | 7% | \$1,151,861,110 | 10% |
| State Farm Florida Insurance Company (TS) | 361,493 | 5% | \$166,191,317,715 | 7% | \$625,980,431 | 6% |
| ASI Preferred Insurance Corp. | 307,475 | 4% | \$115,872,368,155 | 5% | \$399,664,525 | 4% |
| Citizens Property Insurance Corporation | 469,330 | 7% | \$111,465,227,304 | 4% | \$923,078,043 | 8% |
| 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% |
| Federal Insurance Company | 30,105 | 0% | \$93,554,991,598 | 4% | \$241,533,817 | 2% |
| St. Johns Insurance Company, Inc. (TS) | 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 (TS) | 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 | 125,031 | 2% | \$63,200,497,805 | 3% | \$253,907,275 | 2% |
| AIG Property Casualty Company | 10,835 | 0% | \$45,100,475,495 | 2% | \$151,692,926 | 1% |
| Homeowners Choice Property & Casualty Insurance Company, Inc. | 131,979 | 2% | \$44,969,979,215 | 2% | \$353,401,493 | 3% |
| 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 | 1% | \$39,168,941,083 | 2% | \$227,652,009 | 2% |
| Privilege Underwriters Reciprocal Exchange | 10,752 | 0% | \$38,425,966,307 | 2% | \$118,184,684 | 1% |
| All Other Insurers | 2,742,458 | 40% | \$833,818,806,817 | 33% | \$3,664,244,392 | 32% |
| Total | 6,936,981 | 100% | \$2,490,834,969,152 | 100% | \$11,322,630,142 | 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)**



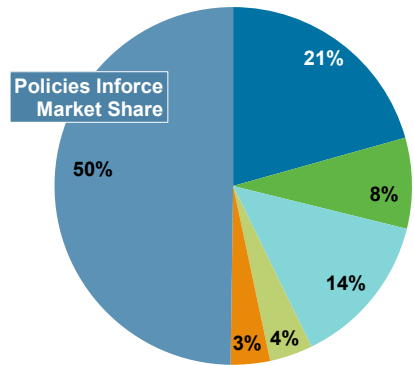
- Universal Property & Casualty Insurance Company
- State Farm Florida Insurance Company (TS)
- ASI Preferred Insurance Corp.
- Citizens Property Insurance Corporation
- Security First Insurance Company (TS)
- American Integrity Insurance Company Of Florida (TS)
- Federal Insurance Company
- St. Johns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

| Insurers | As of 06/30/20 | | As of 06/30/20 | | | |
|--|-----------------------------|-----------------------------|-----------------|--------------------------------|---------------------|----------------------|
| | Total Insured Value (\$000) | Net Written Premium (\$000) | Surplus (\$000) | Net Written Premium to Surplus | Combined Loss Ratio | Net Loss & LAE Ratio |
| Universal Property & Casualty Insurance Company | \$175,656,413 | \$245,403 | \$292,770 | 84% | 137% | 64% |
| State Farm Florida Insurance Company (TS) | \$166,191,318 | \$350,283 | \$895,471 | 39% | 86% | 60% |
| ASI Preferred Insurance Corp. | \$115,872,368 | \$17,379 | \$57,852 | 30% | 119% | 89% |
| Citizens Property Insurance Corporation | \$111,465,227 | \$319,867 | \$6,488,752 | 5% | 96% | 58% |
| Security First Insurance Company (TS) | \$95,133,954 | -\$10,607 | \$78,350 | -14% | 352% | 382% |
| American Integrity Insurance Company Of Florida (TS) | \$93,730,811 | \$3,199 | \$79,032 | 4% | 317% | 91% |
| Federal Insurance Company | \$93,554,992 | \$2,287,113 | \$4,084,629 | 56% | 105% | 82% |
| St. Johns Insurance Company, Inc. (TS) | \$91,197,285 | \$17,659 | \$40,497 | 44% | 554% | 573% |
| FedNat Insurance Company (TS) | \$82,734,421 | \$250,089 | \$115,269 | 217% | 118% | 96% |
| Heritage Property & Casualty Insurance Company (TS) | \$80,609,322 | \$91,217 | \$146,601 | 62% | 156% | 60% |
| All Other Insurers | \$1,384,688,858 | - | - | - | - | - |
| Total | \$2,490,834,969 | - | - | - | - | - |

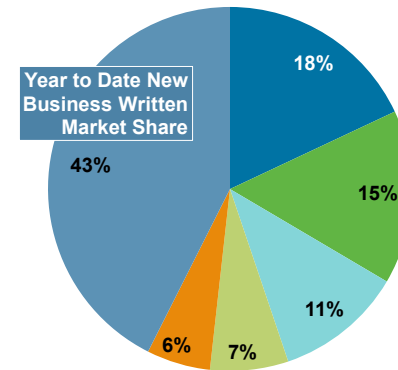
Notes:

- 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 June 30, 2020



■ Universal Property & Casualty Insurance Company
 ■ Citizens Property Insurance Corporation
 ■ Castle Key Indemnity Company



■ American Bankers Insurance Company Of Florida
 ■ Homeowners Choice Property & Casualty Insurance Company, Inc.
 ■ All Other Insurers

| Insurers | Year to Date New Business Written | Policies Inforce | Total Insured Value for All Policies | Premiums Written |
|---|-----------------------------------|------------------|--------------------------------------|------------------------|
| Universal Property & Casualty Insurance Company | 103,433 | 696,207 | \$175,656,412,613 | \$1,151,861,110 |
| American Bankers Insurance Company Of Florida | 88,853 | 277,652 | \$5,048,510,402 | \$51,449,465 |
| Citizens Property Insurance Corporation | 65,193 | 469,330 | \$111,465,227,304 | \$923,078,043 |
| Homeowners Choice Property & Casualty Insurance Company, Inc. | 39,920 | 131,979 | \$44,969,979,215 | \$353,401,493 |
| Castle Key Indemnity Company | 32,510 | 120,172 | \$18,017,046,270 | \$79,724,683 |
| American Modern Insurance Company Of Florida, Inc. | 30,833 | 88,917 | \$1,784,955,000 | \$15,676,990 |
| Homesite Insurance Company | 20,730 | 63,646 | \$2,142,980,418 | \$18,765,640 |
| Clear Blue Insurance Company | 15,231 | 19,541 | \$4,630,351,680 | \$29,984,724 |
| American Traditions Insurance Company | 14,654 | 130,288 | \$24,088,283,503 | \$128,952,685 |
| Federal Insurance Company | 13,074 | 30,105 | \$93,554,991,598 | \$241,533,817 |
| United Services Automobile Association | 12,353 | 125,031 | \$63,200,497,805 | \$253,907,275 |
| Spinnaker Insurance Company | 10,739 | 23,894 | \$1,212,314,559 | \$14,295,686 |
| Praetorian Insurance Company | 10,002 | 27,997 | \$381,490,200 | \$4,930,442 |
| USAA General Indemnity Company | 8,801 | 40,699 | \$6,657,388,435 | \$36,357,641 |
| USAA Casualty Insurance Company | 7,956 | 69,211 | \$23,244,585,615 | \$126,822,193 |
| TypTap Insurance Company | 7,839 | 31,715 | \$11,600,931,193 | \$75,530,837 |
| Truck Insurance Exchange | 5,499 | 10,114 | \$4,493,061,640 | \$12,011,605 |
| Florida Family Home Insurance Company | 5,228 | 10,915 | \$6,959,667,005 | \$17,281,709 |
| Capitol Preferred Insurance Company, Inc. | 4,900 | 82,802 | \$19,941,596,469 | \$123,280,819 |
| Garrison Property and Casualty Insurance Company | 4,764 | 19,954 | \$2,303,727,200 | \$13,498,396 |
| All Other Insurers | 71,905 | 903,782 | \$419,656,403,189 | \$1,771,752,466 |
| Total | 574,417 | 3,373,951 | \$1,041,010,401,312 | \$5,444,097,718 |

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 06/30/20 | | As of 06/30/20 | | | | |
|---|--|----------------------------------|-----------------------------|-----------------|--------------------------------|---------------------|----------------------|
| | 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 |
| Universal Property & Casualty Insurance Company | \$175,656,413 | 17% | \$245,403 | \$292,770 | 84% | 137% | 64% |
| Citizens Property Insurance Corporation | \$111,465,227 | 11% | \$319,867 | \$6,488,752 | 5% | 96% | 58% |
| Federal Insurance Company | \$93,554,992 | 9% | \$2,287,113 | \$4,084,629 | 56% | 105% | 82% |
| United Services Automobile Association | \$63,200,498 | 6% | \$4,141,253 | \$32,747,682 | 13% | 106% | 74% |
| Homeowners Choice Property & Casualty Insurance Company, Inc. | \$44,969,979 | 4% | \$43,435 | \$139,580 | 31% | 173% | 59% |
| American Traditions Insurance Company | \$24,088,284 | 2% | \$42,184 | \$26,116 | 162% | 113% | 83% |
| USAA Casualty Insurance Company | \$23,244,586 | 2% | \$3,770,199 | \$5,822,008 | 65% | 97% | 70% |
| Capitol Preferred Insurance Company, Inc. | \$19,941,596 | 2% | -\$12,610 | \$18,425 | -68% | 195% | 200% |
| Castle Key Indemnity Company | \$18,017,046 | 2% | \$0 | \$11,239 | NM | NM | NM |
| TypTap Insurance Company | \$11,600,931 | 1% | \$2,485 | \$28,176 | 9% | 399% | 61% |
| Florida Family Home Insurance Company | \$6,959,667 | 1% | \$10,852 | \$15,958 | 68% | 107% | 67% |
| USAA General Indemnity Company | \$6,657,388 | 1% | \$2,365,615 | \$2,336,023 | 101% | 98% | 69% |
| American Bankers Insurance Company Of Florida | \$5,048,510 | 0% | \$538,208 | \$614,865 | 88% | 84% | 42% |
| Clear Blue Insurance Company | \$4,630,352 | 0% | -\$156 | \$68,356 | 0% | 799% | NM |
| Truck Insurance Exchange | \$4,493,062 | 0% | \$544,867 | \$701,687 | 78% | 103% | 69% |
| Garrison Property and Casualty Insurance Company | \$2,303,727 | 0% | \$1,256,733 | \$1,153,704 | 109% | 100% | 70% |
| Homesite Insurance Company | \$2,142,980 | 0% | \$0 | \$92,945 | NM | NM | NM |
| American Modern Insurance Company Of Florida, Inc. | \$1,784,955 | 0% | \$7,317 | \$15,318 | 48% | 100% | 56% |
| Spinnaker Insurance Company | \$1,212,315 | 0% | \$1,607 | \$41,633 | 4% | -99% | 66% |
| Praetorian Insurance Company | \$381,490 | 0% | \$84,958 | \$105,038 | 81% | 98% | 80% |

Notes:

- 1) Includes admitted insurers (and Citizens) writing personal residential property statewide
- 2) Top new business writers determined by number of policies written
- 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"

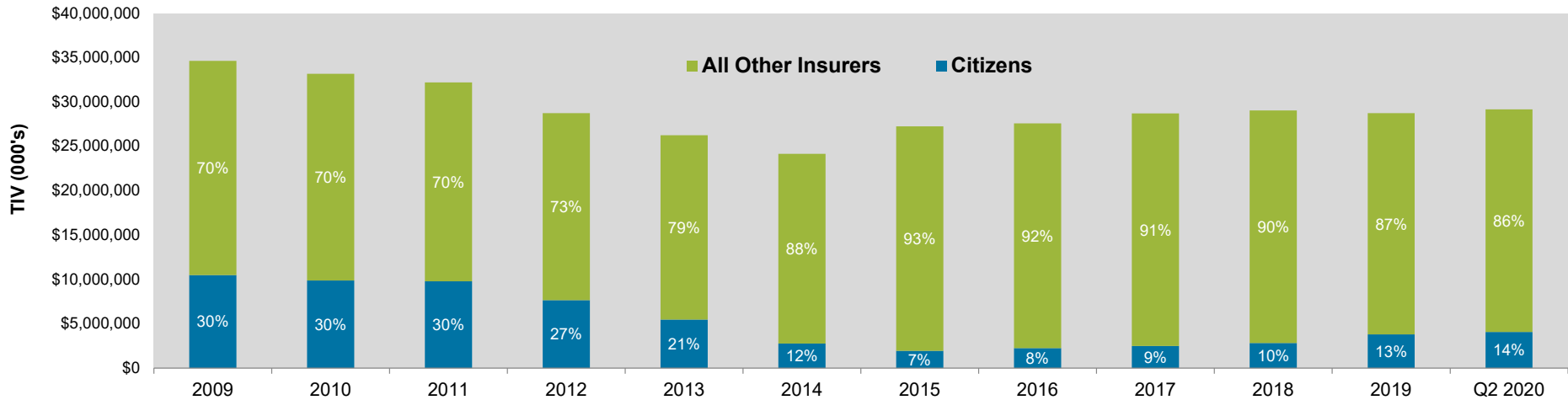
Clearinghouse Participating Insurers by Total Insured Value
Florida Personal Residential Property
Includes Trade Secret Insurers (TS)

| Insurers | As of 06/30/20 | | As of 06/30/20 | | | | |
|---|-----------------------------|----------------------------------|-----------------------------|-----------------|--------------------------------|---------------------|----------------------|
| | 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 (TS) | \$101,388,394 | 4% | \$91,217 | \$146,601 | 62% | 156% | 60% |
| FedNat Insurance Company (TS) | \$82,734,421 | 3% | \$250,089 | \$115,269 | 217% | 118% | 96% |
| United Property & Casualty Insurance Company (TS) | \$80,378,963 | 3% | \$95,650 | \$165,986 | 58% | 143% | 53% |
| Florida Peninsula Insurance Company (TS) | \$39,168,941 | 2% | \$5,165 | \$88,338 | 6% | 424% | 75% |
| Edison Insurance Company (TS) | \$26,870,393 | 1% | \$12,201 | \$25,889 | 47% | 159% | 84% |
| American Traditions Insurance Company | \$24,088,284 | 1% | \$42,184 | \$26,116 | 162% | 113% | 83% |
| Capitol Preferred Insurance Company, Inc. | \$19,941,596 | 1% | -\$12,610 | \$18,425 | -68% | 195% | 200% |
| Avatar Property & Casualty Insurance Company | \$17,960,757 | 1% | -\$20,453 | \$30,092 | -68% | 64% | 77% |
| Safe Harbor Insurance Company (TS) | \$17,943,266 | 1% | \$8,660 | \$22,256 | 39% | 178% | 74% |
| Southern Oak Insurance Company (TS) | \$13,522,930 | 1% | \$33,512 | \$45,826 | 73% | 105% | 69% |
| Weston Insurance Company | \$8,741,120 | 0% | \$12,383 | \$26,860 | 46% | 225% | 222% |
| Monarch National Insurance Company (TS) | \$2,722,696 | 0% | \$13,750 | \$19,928 | 69% | 146% | 127% |

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

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 June 30, 2020



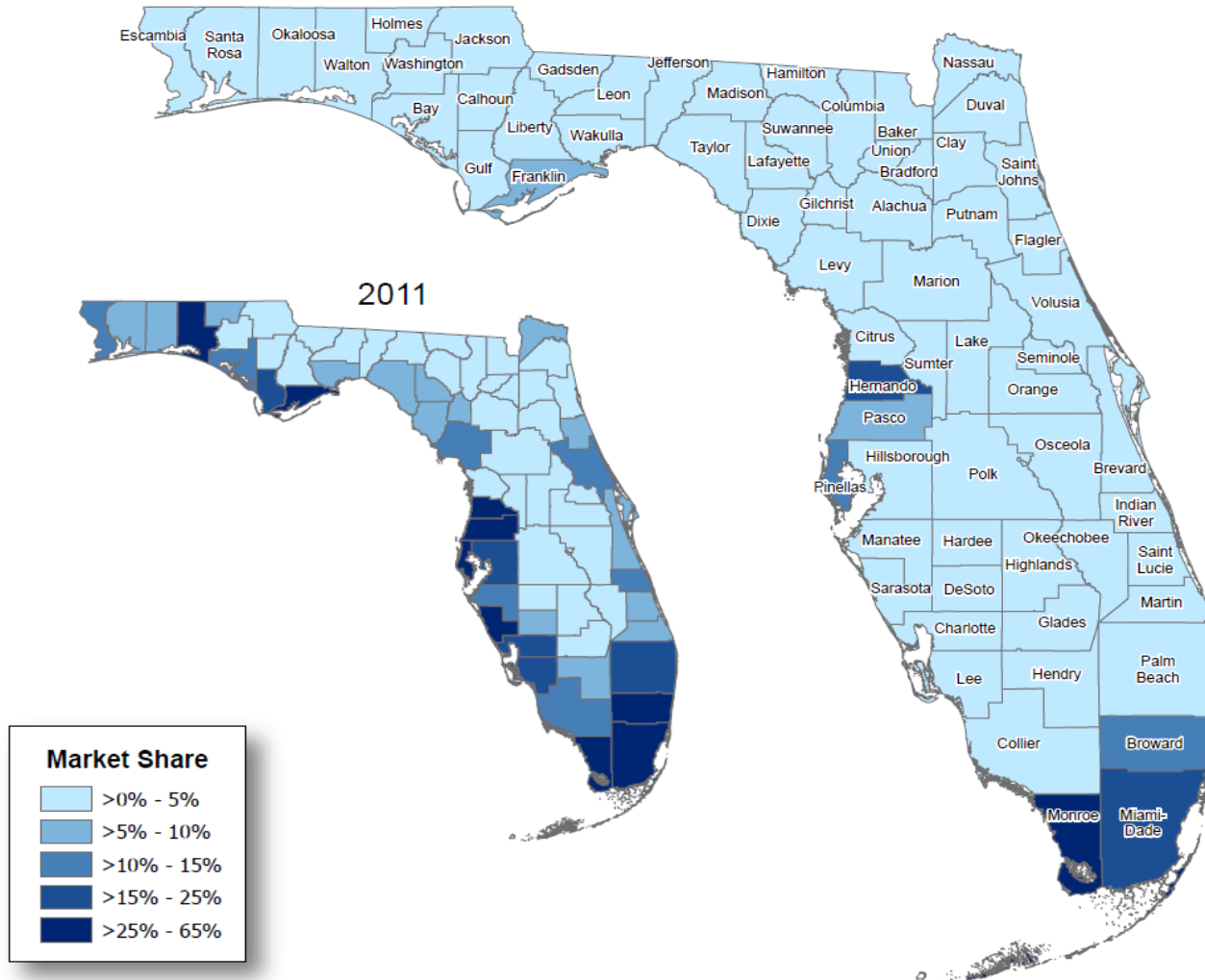
| Year | Citizens | | | | | | All Other Insurers | | | | | | Total | | |
|---------|------------------|------------|--------------|------------|--------------------------|------------|--------------------|------------|--------------|------------|--------------------------|------------|------------------|--------------|--------------------------|
| | 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 |
| Q2 2020 | 71,409 | 21% | \$4,060,832 | 14% | \$63,714 | 18% | 261,116 | 79% | \$25,091,036 | 86% | \$284,939 | 82% | 332,525 | \$29,151,867 | \$348,653 |

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 Q2 2020



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 June 30, 2020

| County | Citizens | | All Other Insurers | |
|-----------------|-------------------------|--------------|--------------------------|--------------|
| | Total Insured Value | Market Share | Total Insured Value | Market Share |
| Alachua | \$143,155,634 | 1% | \$25,747,723,696 | 99% |
| Baker | \$25,089,750 | 1% | \$2,096,272,385 | 99% |
| Bay | \$394,014,781 | 2% | \$21,159,476,863 | 98% |
| Bradford | \$26,242,980 | 1% | \$1,885,870,196 | 99% |
| Brevard | \$1,827,041,443 | 2% | \$75,687,721,749 | 98% |
| Broward | \$19,489,381,757 | 12% | \$147,230,106,086 | 88% |
| Calhoun | \$7,629,887 | 1% | \$739,871,701 | 99% |
| Charlotte | \$847,469,410 | 3% | \$30,441,402,030 | 97% |
| Citrus | \$433,579,433 | 2% | \$21,476,155,601 | 98% |
| Clay | \$127,377,534 | 0% | \$27,358,426,941 | 100% |
| Collier | \$820,299,097 | 1% | \$93,143,757,488 | 99% |
| Columbia | \$35,886,590 | 1% | \$5,262,283,016 | 99% |
| Desoto | \$29,618,257 | 1% | \$2,065,757,453 | 99% |
| Dixie | \$39,235,066 | 5% | \$700,753,325 | 95% |
| Duval | \$537,718,083 | 1% | \$106,606,174,111 | 99% |
| Escambia | \$860,671,633 | 2% | \$33,841,217,995 | 98% |
| Flagler | \$185,160,443 | 1% | \$20,976,981,099 | 99% |
| Franklin | \$153,048,955 | 7% | \$2,123,208,844 | 93% |
| Gadsden | \$64,906,495 | 2% | \$3,174,549,548 | 98% |
| Gilchrist | \$33,178,188 | 3% | \$1,176,440,237 | 97% |
| Glades | \$12,455,474 | 2% | \$564,724,891 | 98% |
| Gulf | \$77,676,605 | 4% | \$2,047,503,053 | 96% |
| Hamilton | \$3,920,570 | 1% | \$626,153,857 | 99% |
| Hardee | \$8,967,522 | 1% | \$1,303,011,652 | 99% |
| Hendry | \$38,692,152 | 2% | \$1,792,108,964 | 98% |
| Hernando | \$4,277,287,891 | 19% | \$17,804,004,188 | 81% |
| Highlands | \$59,627,199 | 1% | \$10,748,424,264 | 99% |
| Hillsborough | \$5,160,303,766 | 3% | \$145,711,406,384 | 97% |
| Holmes | \$15,346,085 | 1% | \$1,072,164,999 | 99% |
| Indian River | \$333,846,090 | 1% | \$27,302,894,671 | 99% |
| Jackson | \$51,145,200 | 2% | \$3,290,787,081 | 98% |
| Jefferson | \$16,811,990 | 1% | \$1,431,848,549 | 99% |
| Lafayette | \$5,726,186 | 1% | \$412,161,041 | 99% |
| Lake | \$254,763,568 | 0% | \$50,826,705,799 | 100% |

| County | Citizens | | All Other Insurers | |
|-------------------|--------------------------|--------------|----------------------------|--------------|
| | Total Insured Value | Market Share | Total Insured Value | Market Share |
| Lee | \$1,969,403,961 | 2% | \$117,258,679,740 | 98% |
| Leon | \$135,439,968 | 0% | \$32,842,463,213 | 100% |
| Levy | \$122,962,945 | 4% | \$2,959,168,448 | 96% |
| Liberty | \$6,417,050 | 2% | \$380,362,293 | 98% |
| Madison | \$11,796,849 | 1% | \$1,142,754,778 | 99% |
| Manatee | \$1,124,443,642 | 2% | \$56,126,290,392 | 98% |
| Marion | \$217,193,743 | 0% | \$44,722,555,149 | 100% |
| Martin | \$272,601,482 | 1% | \$28,103,318,636 | 99% |
| Miami-Dade | \$29,905,190,310 | 18% | \$135,639,588,057 | 82% |
| Monroe | \$5,744,631,208 | 27% | \$15,930,021,163 | 73% |
| Nassau | \$134,604,540 | 1% | \$15,087,619,118 | 99% |
| Okaloosa | \$207,609,480 | 1% | \$27,111,566,088 | 99% |
| Okeechobee | \$24,793,333 | 1% | \$2,745,610,878 | 99% |
| Orange | \$878,058,032 | 1% | \$154,071,552,290 | 99% |
| Osceola | \$316,913,199 | 1% | \$41,311,275,153 | 99% |
| Palm Beach | \$9,305,211,456 | 4% | \$216,197,031,622 | 96% |
| Pasco | \$3,868,646,961 | 6% | \$56,094,960,949 | 94% |
| Pinellas | \$13,954,692,059 | 14% | \$87,167,659,237 | 86% |
| Polk | \$336,703,334 | 0% | \$70,878,106,212 | 100% |
| Putnam | \$55,599,077 | 1% | \$5,091,908,752 | 99% |
| Saint Johns | \$327,692,490 | 1% | \$55,772,331,618 | 99% |
| Saint Lucie | \$568,173,447 | 2% | \$35,933,609,070 | 98% |
| Santa Rosa | \$295,380,410 | 1% | \$24,820,021,773 | 99% |
| Sarasota | \$3,219,398,923 | 4% | \$80,654,050,442 | 96% |
| Seminole | \$343,774,927 | 1% | \$61,570,464,212 | 99% |
| Sumter | \$41,054,380 | 0% | \$25,759,057,249 | 100% |
| Suwannee | \$26,842,325 | 1% | \$2,514,067,771 | 99% |
| Taylor | \$60,171,525 | 4% | \$1,352,506,608 | 96% |
| Union | \$6,908,503 | 1% | \$689,141,429 | 99% |
| Volusia | \$1,069,521,469 | 2% | \$69,776,340,553 | 98% |
| Wakulla | \$51,254,474 | 2% | \$3,146,141,328 | 98% |
| Walton | \$439,866,992 | 3% | \$17,052,394,151 | 97% |
| Washington | \$24,999,096 | 2% | \$1,639,073,715 | 98% |
| Total | \$111,465,227,304 | 4% | \$2,379,369,741,848 | 96% |

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

12 Month Change in Policy Count by Region

Personal Residential - Homeowners

EXCLUDES Trade Secret Insurers

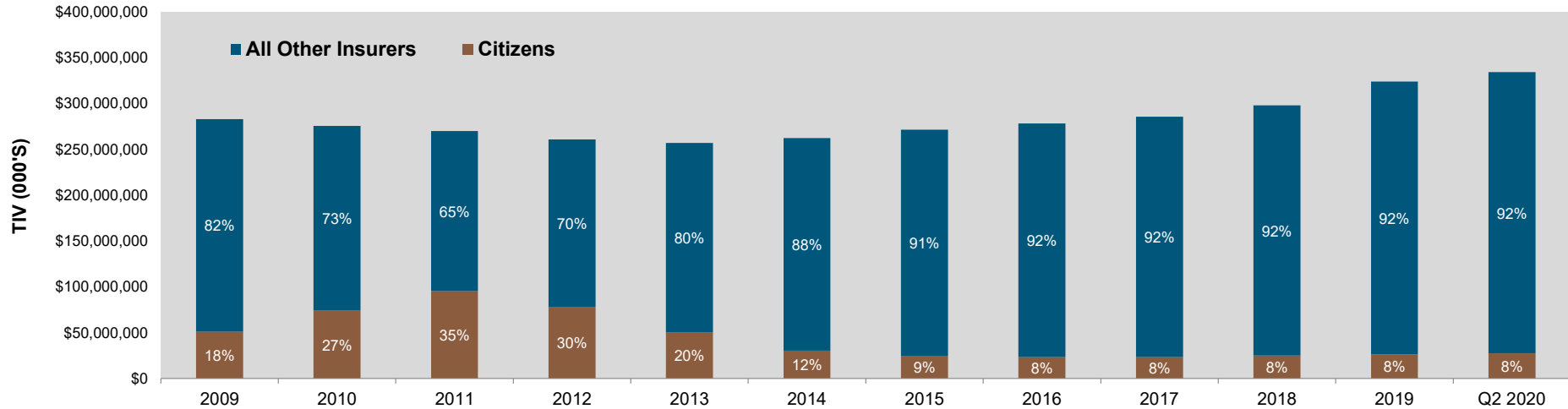
| Insurer | Broward, Miami-Dade, Palm Beach | | | | | Seminole, Orange, Lake, Osceola | | | | |
|---|---------------------------------|----------------|---------------|------------|--------------|---------------------------------|--------------|--------------|-------------|--------------|
| | Policy Count | | Change | % Change | Market Share | Policy Count | | Change | % Change | Market Share |
| | Q2 2019 | Q2 2020 | | | | Q2 2019 | Q2 2020 | | | |
| American Traditions Insurance Company | 225 | 213 | (12) | -5% | 0% | 15,510 | 17,972 | 2,462 | 16% | 4% |
| Avatar Property & Casualty Insurance Company | 9,887 | 10,918 | 1,031 | 10% | 1% | 5,698 | 4,693 | (1,005) | -18% | 1% |
| Castle Key Indemnity Company | 1,759 | 1,760 | 1 | 0% | 0% | 4,641 | 4,853 | 212 | 5% | 1% |
| Castle Key Insurance Company | 5,417 | 4,986 | (431) | -8% | 1% | 8,385 | 7,803 | (582) | -7% | 2% |
| Citizens Property Insurance Corporation | 106,200 | 125,692 | 19,492 | 18% | 16% | 1,061 | 3,381 | 2,320 | 219% | 1% |
| Federal Insurance Company | 4,364 | 4,441 | 77 | 2% | 1% | 6,417 | 5,356 | (1,061) | -17% | 1% |
| First Floridian Auto and Home Insurance Company | 1,483 | 1,408 | (75) | -5% | 0% | 6,383 | 6,726 | 343 | 5% | 1% |
| Florida Family Insurance Company | 5,953 | 5,933 | (20) | 0% | 1% | 14,427 | 12,522 | (1,905) | -13% | 3% |
| Homeowners Choice Property & Casualty Insurance Company, Inc. | 33,652 | 33,843 | 191 | 1% | 4% | 2,341 | 3,977 | 1,636 | 70% | 1% |
| Liberty Mutual Fire Insurance Company | 1,296 | 1,220 | (76) | -6% | 0% | 5,886 | 5,512 | (374) | -6% | 1% |
| National Specialty Insurance Company | 16,054 | 12,742 | (3,312) | -21% | 2% | 7,492 | 8,666 | 1,174 | 16% | 2% |
| Nationwide Insurance Company Of Florida | 2,494 | 2,117 | (377) | -15% | 0% | 5,449 | 5,648 | 199 | 4% | 1% |
| Safepoint Insurance Company | 14,285 | 11,985 | (2,300) | -16% | 2% | 437 | 604 | 167 | 38% | 0% |
| TypTap Insurance Company | 2,217 | 8,951 | 6,734 | 304% | 1% | 143 | 648 | 505 | 353% | 0% |
| United Services Automobile Association | 8,305 | 8,579 | 274 | 3% | 1% | 7,789 | 8,759 | 970 | 12% | 2% |
| Universal Property & Casualty Insurance Company | 138,449 | 140,807 | 2,358 | 2% | 18% | 20,142 | 27,331 | 7,189 | 36% | 6% |
| USAA Casualty Insurance Company | 5,720 | 5,914 | 194 | 3% | 1% | 4,792 | 5,308 | 516 | 11% | 1% |

| Insurer | Hernando, Hillsborough, Pasco, Pinellas | | | | | All Other Counties | | | | |
|---|---|---------------|--------------|-----------|--------------|--------------------|---------------|--------------|------------|--------------|
| | Policy Count | | Change | % Change | Market Share | Policy Count | | Change | % Change | Market Share |
| | Q2 2019 | Q2 2020 | | | | Q2 2019 | Q2 2020 | | | |
| American Traditions Insurance Company | 2,656 | 2,552 | (104) | -4% | 0% | 14,590 | 14,639 | 49 | 0% | 1% |
| Avatar Property & Casualty Insurance Company | 12,049 | 11,132 | (917) | -8% | 2% | 14,458 | 12,884 | (1,574) | -11% | 1% |
| Castle Key Indemnity Company | 3,787 | 4,502 | 715 | 19% | 1% | 17,666 | 17,517 | (149) | -1% | 1% |
| Castle Key Insurance Company | 1,025 | 925 | (100) | -10% | 0% | 33,251 | 30,781 | (2,470) | -7% | 1% |
| Citizens Property Insurance Corporation | 58,637 | 61,363 | 2,726 | 5% | 10% | 29,737 | 33,269 | 3,532 | 12% | 2% |
| Federal Insurance Company | 1,125 | 990 | (135) | -12% | 0% | 8,220 | 7,381 | (839) | -10% | 0% |
| First Floridian Auto and Home Insurance Company | 616 | 601 | (15) | -2% | 0% | 4,647 | 4,843 | 196 | 4% | 0% |
| Florida Family Insurance Company | 113 | 104 | (9) | -8% | 0% | 16,449 | 14,825 | (1,624) | -10% | 1% |
| Homeowners Choice Property & Casualty Insurance Company, Inc. | 17,815 | 20,639 | 2,824 | 16% | 3% | 29,236 | 42,304 | 13,068 | 45% | 2% |
| Liberty Mutual Fire Insurance Company | 146 | 134 | (12) | -8% | 0% | 8,373 | 7,824 | (549) | -7% | 0% |
| National Specialty Insurance Company | 4,596 | 4,479 | (117) | -3% | 1% | 13,623 | 11,806 | (1,817) | -13% | 1% |
| Nationwide Insurance Company Of Florida | 3,093 | 2,713 | (380) | -12% | 0% | 17,041 | 16,071 | (970) | -6% | 1% |
| Safepoint Insurance Company | 8,232 | 7,395 | (837) | -10% | 1% | 6,388 | 5,855 | (533) | -8% | 0% |
| TypTap Insurance Company | 1,730 | 5,748 | 4,018 | 232% | 1% | 1,290 | 5,391 | 4,101 | 318% | 0% |
| United Services Automobile Association | 10,232 | 10,204 | (28) | 0% | 2% | 48,328 | 51,347 | 3,019 | 6% | 2% |
| Universal Property & Casualty Insurance Company | 49,287 | 56,965 | 7,678 | 16% | 9% | 91,693 | 106,359 | 14,666 | 16% | 5% |
| USAA Casualty Insurance Company | 5,052 | 4,897 | (155) | -3% | 1% | 14,899 | 16,057 | 1,158 | 8% | 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 June 30, 2020

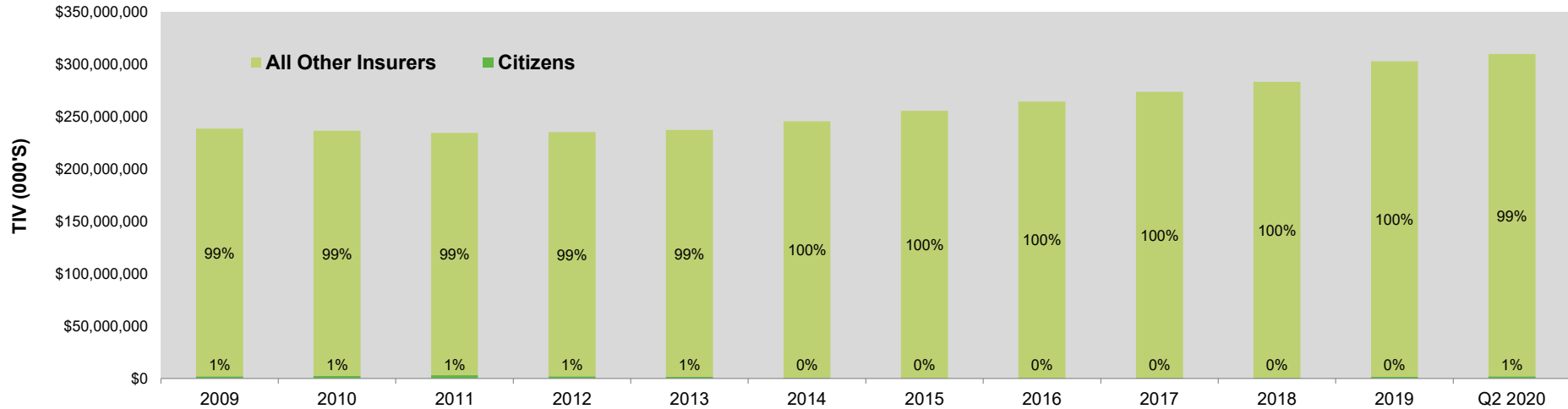


| Year | Citizens | | | | | | All Other Insurers | | | | | | Total | | |
|---------|------------------|------------|--------------|------------|--------------------------|------------|--------------------|------------|---------------|------------|--------------------------|------------|------------------|---------------|--------------------------|
| | 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 |
| Q2 2020 | 112,845 | 11% | \$27,260,931 | 8% | \$144,162 | 10% | 944,603 | 89% | \$306,778,031 | 92% | \$1,301,483 | 90% | 1,057,448 | \$334,038,961 | \$1,445,645 |

Notes:

- Includes admitted insurers (and Citizens) writing personal residential property statewide
- 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 June 30, 2020**

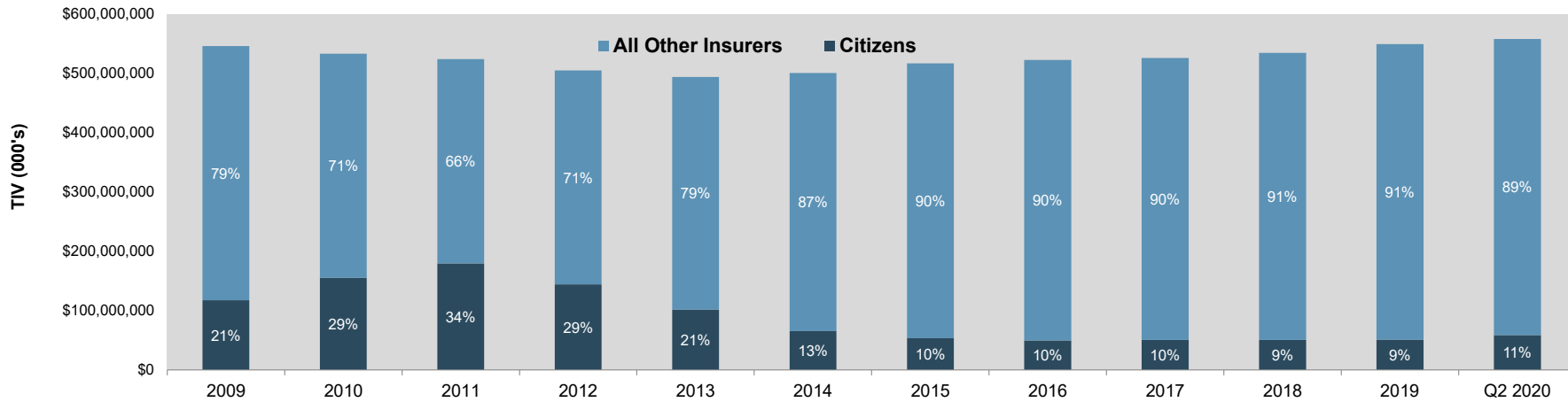


| Year | Citizens | | | | | | All Other Insurers | | | | | | Total | | |
|---------|------------------|------------|-------------|------------|--------------------------|------------|--------------------|------------|---------------|------------|--------------------------|------------|------------------|---------------|--------------------------|
| | 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 |
| Q2 2020 | 7,951 | 1% | \$1,793,510 | 1% | \$8,266 | 1% | 847,087 | 99% | \$307,779,997 | 99% | \$1,082,406 | 99% | 855,038 | \$309,573,507 | \$1,090,673 |

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.

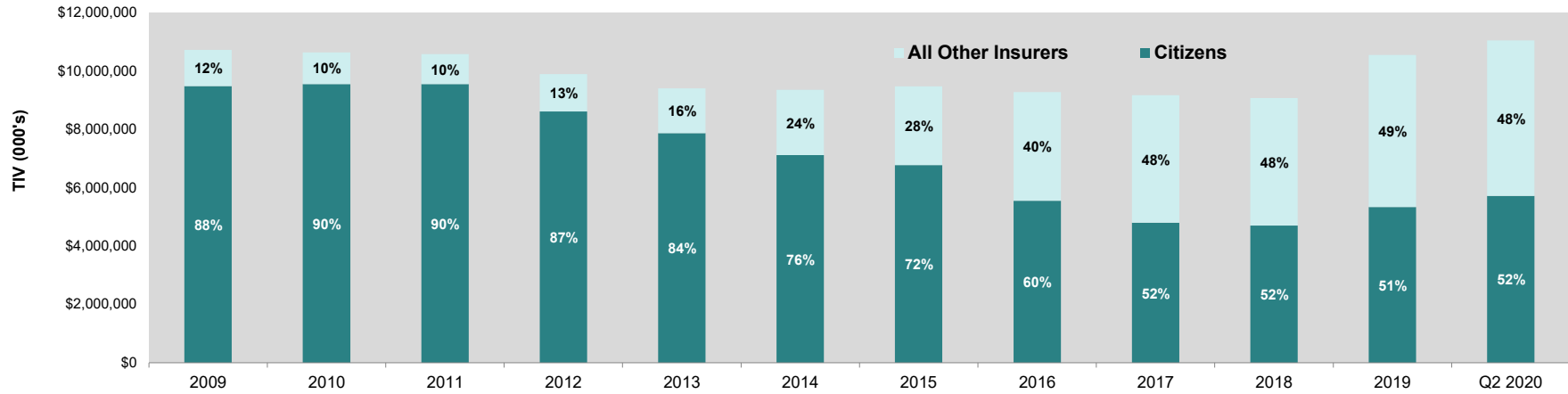
**Palm Beach, Broward, & Miami-Dade Counties Historical Trends
Policies Inforce, Total Insured Value (TIV) & Premium
Florida Personal Residential Property
Includes Trade Secret Insurers (TS)
QUASR Data as of June 30, 2020**



| 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 |
| Q2 2020 | 237,729 | 15% | \$58,699,784 | 11% | \$609,348 | 16% | 1,299,299 | 85% | \$499,066,726 | 89% | \$3,168,531 | 84% | 1,537,028 | \$557,766,509 | \$3,777,879 |

- 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.

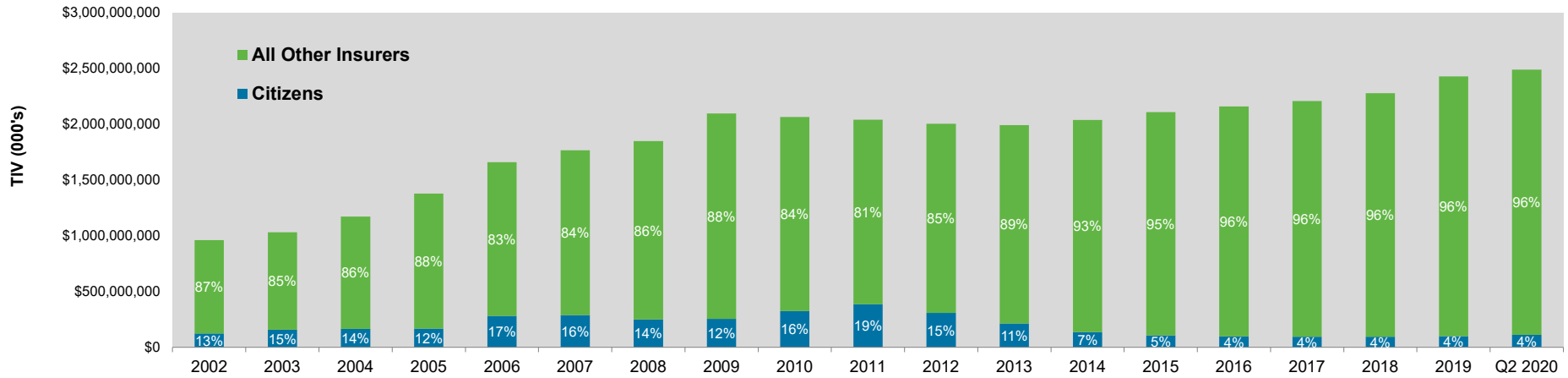
Monroe County Historical Trends
Policies Inforce, Total Insured Value (TIV) & Premium
Florida Personal Residential Property Policies that INCLUDE WIND Coverage
Includes Trade Secret Insurers (TS)
QUASR Data as of June 30, 2020



| 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 |
| Q2 2020 | 14,301 | 61% | \$5,711,266 | 52% | \$48,123 | 55% | 9,284 | 39% | \$5,325,003 | 48% | \$39,737 | 45% | 23,585 | \$11,036,270 | \$87,860 |

- 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 June 30, 2020

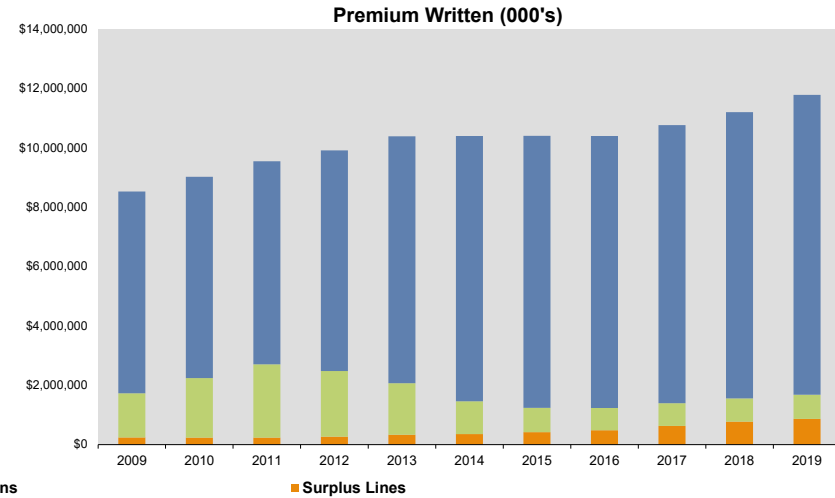
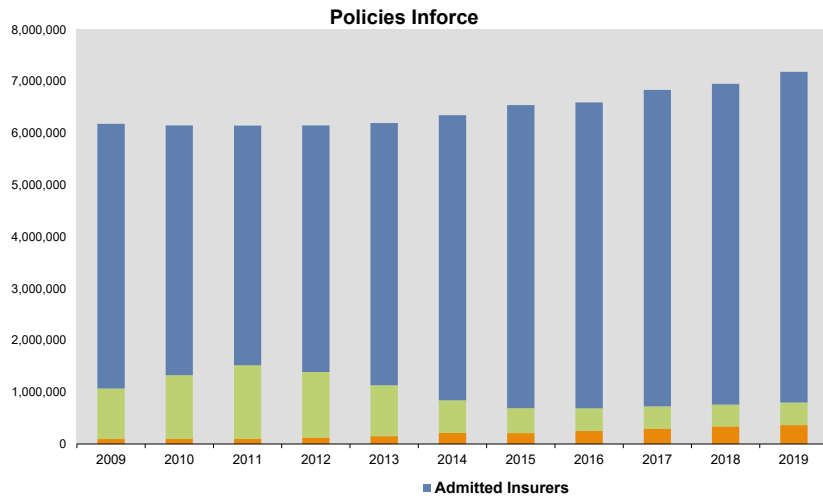


| Year | Citizens | | | | | | All Other Insurers | | | | | | Total | | |
|---------|------------------|------------|---------------|------------|--------------------------|------------|--------------------|------------|-----------------|------------|--------------------------|------------|------------------|-----------------|--------------------------|
| | 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 |
| Q2 2020 | 469,330 | 7% | \$111,465,227 | 4% | \$923,078 | 8% | 6,467,651 | 93% | \$2,379,369,742 | 96% | \$10,399,552 | 92% | 6,936,981 | \$2,490,834,969 | \$11,322,630 |

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 06/30/20



| Year | Admitted Insurers | | | | Citizens | | | | Surplus Lines | | | | Total Market | |
|------|-------------------|------------|--------------------------|------------|------------------|------------|--------------------------|------------|------------------|------------|--------------------------|------------|------------------|--------------------------|
| | Policies Inforce | % of Total | Premiums Written (000's) | % of Total | Policies Inforce | % of Total | Premiums Written (000's) | % of Total | Policies Inforce | % of Total | Premiums Written (000's) | % of Total | Policies Inforce | Premiums Written (000's) |
| 2009 | 5,110,168 | 83% | \$6,796,366 | 80% | 975,500 | 16% | \$1,486,820 | 17% | 98,458 | 2% | \$240,477 | 3% | 6,184,126 | \$8,523,664 |
| 2010 | 4,822,896 | 78% | \$6,782,374 | 75% | 1,232,397 | 20% | \$2,005,579 | 22% | 96,567 | 2% | \$235,215 | 3% | 6,151,860 | \$9,023,168 |
| 2011 | 4,626,450 | 75% | \$6,838,229 | 72% | 1,423,160 | 23% | \$2,469,201 | 26% | 99,923 | 2% | \$236,800 | 2% | 6,149,533 | \$9,544,229 |
| 2012 | 4,758,497 | 77% | \$7,435,553 | 75% | 1,268,071 | 21% | \$2,206,326 | 22% | 125,599 | 2% | \$271,092 | 3% | 6,152,167 | \$9,912,971 |
| 2013 | 5,063,782 | 82% | \$8,318,272 | 80% | 983,629 | 16% | \$1,735,299 | 17% | 152,592 | 2% | \$333,619 | 3% | 6,200,003 | \$10,387,190 |
| 2014 | 5,507,092 | 87% | \$8,935,274 | 86% | 631,378 | 10% | \$1,105,259 | 11% | 213,768 | 3% | \$355,262 | 3% | 6,352,238 | \$10,395,795 |
| 2015 | 5,851,269 | 89% | \$9,159,797 | 88% | 480,161 | 7% | \$818,388 | 8% | 212,440 | 3% | \$421,291 | 4% | 6,543,870 | \$10,399,476 |
| 2016 | 5,904,940 | 90% | \$9,160,552 | 88% | 440,577 | 7% | \$746,850 | 7% | 251,608 | 4% | \$486,244 | 5% | 6,597,125 | \$10,393,646 |
| 2017 | 6,109,512 | 89% | \$9,369,461 | 87% | 430,653 | 6% | \$764,884 | 7% | 298,297 | 4% | \$628,081 | 6% | 6,838,462 | \$10,762,427 |
| 2018 | 6,194,612 | 89% | \$9,642,952 | 86% | 420,612 | 6% | \$782,556 | 7% | 340,401 | 5% | \$775,482 | 7% | 6,955,625 | \$11,200,990 |
| 2019 | 6,385,035 | 89% | \$10,101,838 | 86% | 436,715 | 6% | \$813,629 | 7% | 365,040 | 5% | \$865,974 | 7% | 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

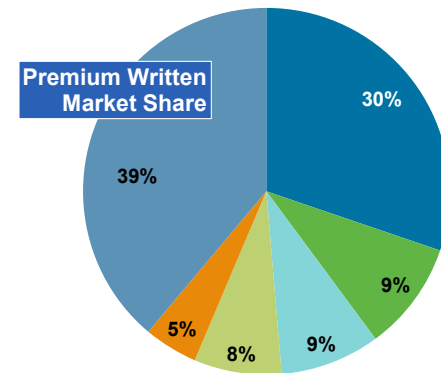
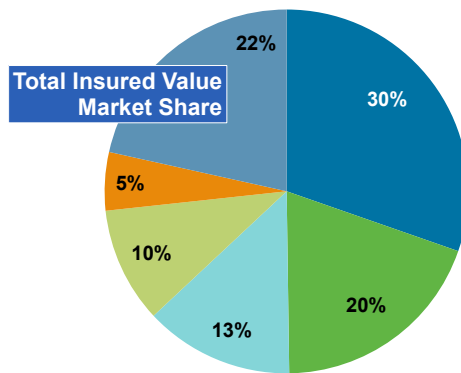
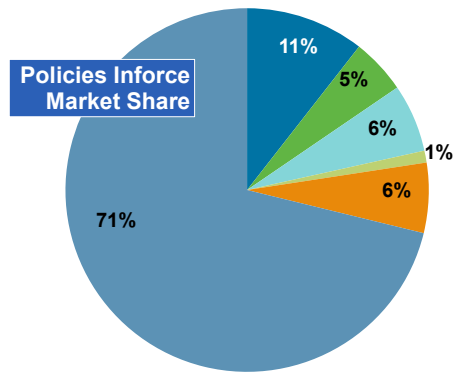
Includes Trade Secret Insurers (TS)

| 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 | Q2 2020 |
| AIG Property Casualty Company | | | | | | 15 | 11 | 7 | 7 | 13 | 11 | 13 | 14 | 13 | 13 | 14 | 16 | 16 | 16 |
| American Home Assurance Company | | | | | | | | | | | | | | | | | | | |
| American Integrity Insurance Company Of Florida (TS) | | | | | | | | | | | 13 | 9 | 9 | 10 | 8 | 6 | 5 | 7 | 6 |
| 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 | 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 | 4 |
| Clarendon National Insurance Company | 6 | | | | | | | | | | | | | | | | | | |
| Clarendon Select Insurance Company | 9 | 12 | 11 | | | | | | | | | | | | | | | | |
| Cypress Property & Casualty Insurance Company (TS) | | 20 | | | | | | | | | | | | | | | | | |
| Federal Insurance Company | 14 | 13 | 15 | 15 | 11 | 10 | 8 | 6 | 6 | 6 | 6 | 5 | 6 | 8 | 6 | 7 | 6 | 5 | 7 |
| FedNat Insurance Company (TS) | | | | | | | | | | | | 10 | 4 | 4 | 3 | 4 | 7 | 9 | 9 |
| First Floridian Auto and Home Insurance Company | 8 | 8 | 9 | 9 | 13 | | | | | | | | | | | | | | |
| First Protective Insurance Company (TS) | | | | | | 19 | | | | | | | | 15 | 12 | 12 | 11 | 12 | 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 | 19 |
| Florida Preferred Property Insurance Company | | | 12 | 7 | | | | | | | | | | | | | | | |
| Hartford Insurance Company Of The Midwest | 10 | 10 | 16 | 19 | 18 | 18 | | | | | | | | | | | | | |
| Heritage Property & Casualty Insurance Company (TS) | | | | | | | | | | | | 16 | 8 | 7 | 9 | 8 | 9 | 10 | 10 |
| Homeowners Choice Property & Casualty Insurance Company, Inc. | | | | | | | | | | 12 | 12 | 14 | 13 | 14 | 15 | 17 | 18 | 19 | 17 |
| 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 | 16 | 15 | 14 | 14 |
| People's Trust Insurance Company (TS) | | | | | | | | | | | | | 18 | 17 | 18 | 19 | 19 | 17 | 18 |
| Privilege Underwriters Reciprocal Exchange | | | | | | | | | | | | | | | | 20 | 20 | 20 | 20 |
| QualSure Insurance Corporation | 12 | 17 | | | | | | | | | | | | | | | | | |
| Security First Insurance Company (TS) | | | | | | | | | 11 | 8 | 9 | 11 | 12 | 5 | 5 | 3 | 4 | 6 | 5 |
| St. Johns Insurance Company, Inc. (TS) | | | | 17 | 10 | 5 | 4 | 5 | 5 | 5 | 5 | 6 | 7 | 9 | 10 | 10 | 8 | 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 | 2 |
| 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 | 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 | 11 |
| United Services Automobile Association | 5 | 5 | 5 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 7 | 11 | 12 | 14 | 13 | 14 | 15 | 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 | 1 |
| 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 June 30, 2020**



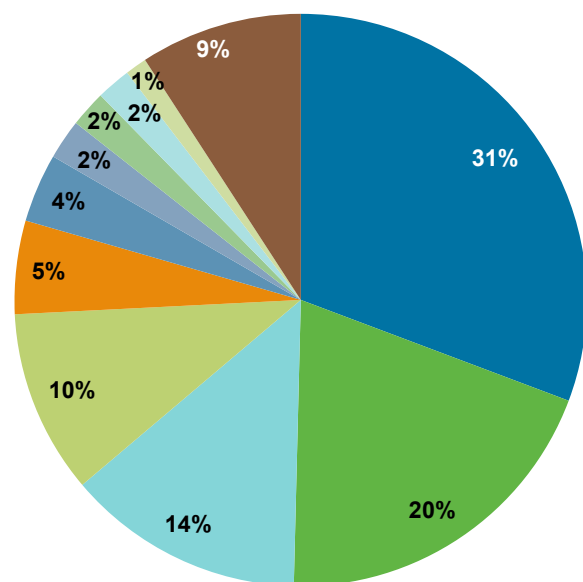
■ American Coastal Insurance Company (TS)
■ American Capital Assurance Corp
■ Heritage Property & Casualty Insurance Company (TS)
■ Citizens Property Insurance Corporation
■ QBE Insurance Corporation
■ All Other Insurers

| 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 | 28% |
| American Capital Assurance Corp | 2,033 | 5% | \$30,396,068,333 | 20% | \$79,593,788 | 9% |
| Heritage Property & Casualty Insurance Company (TS) | 2,504 | 6% | \$20,779,072,112 | 13% | \$72,795,285 | 8% |
| QBE Insurance Corporation | 435 | 1% | \$16,054,928,212 | 10% | \$63,673,028 | 7% |
| Citizens Property Insurance Corporation | 2,584 | 6% | \$8,133,027,012 | 5% | \$39,248,935 | 4% |
| State Farm Florida Insurance Company (TS) | 27,616 | 67% | \$5,995,454,236 | 4% | \$29,550,309 | 3% |
| United Property & Casualty Insurance Company (TS) | 385 | 1% | \$3,511,026,930 | 2% | \$13,610,545 | 2% |
| Centauri Specialty Insurance Company | 336 | 1% | \$3,153,346,612 | 2% | \$10,899,435 | 1% |
| Tower Hill Prime Insurance Company (TS) | 2,446 | 6% | \$3,025,206,247 | 2% | \$18,500,854 | 2% |
| Cypress Property & Casualty Insurance Company (TS) | 34 | 0% | \$1,874,387,815 | 1% | \$4,394,350 | 0% |
| Weston Insurance Company | 840 | 2% | \$1,863,232,304 | 1% | \$12,106,645 | 1% |
| Occidental Fire And Casualty Company Of NC | 169 | 0% | \$1,833,542,000 | 1% | \$5,194,376 | 1% |
| United Fire & Indemnity Company | 111 | 0% | \$1,748,307,268 | 1% | \$5,322,492 | 1% |
| Everest National Insurance Company | 789 | 2% | \$1,516,205,187 | 1% | \$178,267,530 | 20% |
| Philadelphia Indemnity Insurance Company | 216 | 1% | \$1,432,211,131 | 1% | \$4,820,345 | 1% |
| State National Insurance Company Inc. | 50 | 0% | \$1,133,086,238 | 1% | \$4,478,649 | 1% |
| Avatar Property & Casualty Insurance Company | 121 | 0% | \$1,059,797,198 | 1% | \$4,905,466 | 1% |
| Factory Mutual Insurance Company | 20 | 0% | \$837,103,034 | 1% | \$608,839 | 0% |
| American Platinum Property And Casualty Insurance Company | 58 | 0% | \$805,883,713 | 1% | \$2,916,217 | 0% |
| Travelers Property Casualty Company Of America | 57 | 0% | \$616,760,844 | 0% | \$2,398,393 | 0% |
| All Other Insurers | -3,808 | -9% | \$1,320,602,683 | 1% | \$92,362,830 | 10% |
| Total | 41,359 | 100% | \$154,566,670,776 | 100% | \$895,475,501 | 100% |

Notes:

- Includes admitted insurers (and Citizens) writing commercial residential property statewide
- 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.
- 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)



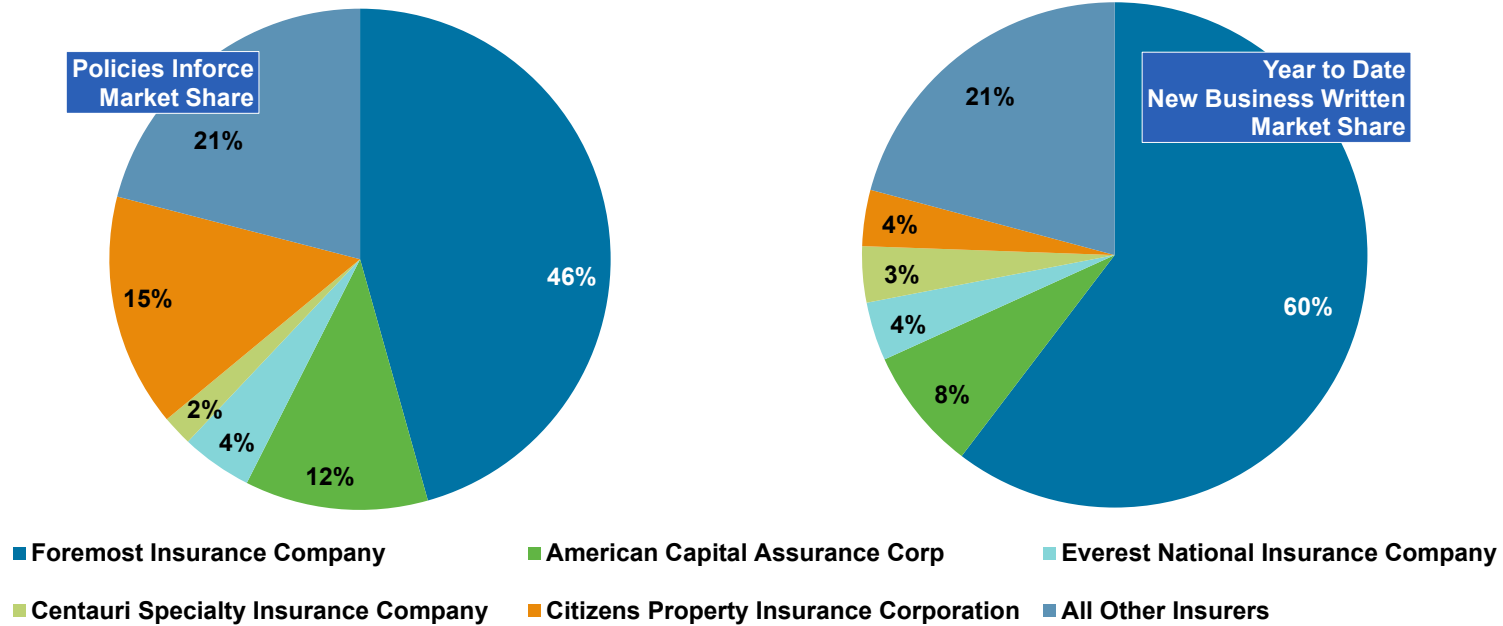
- American Coastal Insurance Company (TS)
- American Capital Assurance Corp
- Heritage Property & Casualty Insurance Company (TS)
- QBE Insurance Corporation
- Citizens Property Insurance Corporation
- State Farm Florida Insurance Company (TS)
- United Property & Casualty Insurance Company (TS)
- Centauri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

| Insurers | As of 06/30/20 | As of 06/30/20 | | | | |
|---|-----------------------------|-----------------------------|-----------------|--------------------------------|---------------------|----------------------|
| | 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 | \$82,804 | \$107,836 | 77% | 123% | 53% |
| American Capital Assurance Corp | \$30,396,068 | \$20,935 | \$60,874 | 34% | 99% | 67% |
| Heritage Property & Casualty Insurance Company (TS) | \$20,779,072 | \$91,217 | \$146,601 | 62% | 156% | 60% |
| QBE Insurance Corporation | \$16,054,928 | \$748,861 | \$680,883 | 110% | 102% | 79% |
| Citizens Property Insurance Corporation | \$8,133,027 | \$319,867 | \$6,488,752 | 5% | 96% | 58% |
| State Farm Florida Insurance Company (TS) | \$5,995,454 | \$350,283 | \$895,471 | 39% | 86% | 60% |
| United Property & Casualty Insurance Company (TS) | \$3,511,027 | \$95,650 | \$165,986 | 58% | 143% | 53% |
| Centauri Specialty Insurance Company | \$3,153,347 | -\$29,626 | \$30,030 | -99% | 184% | 173% |
| Tower Hill Prime Insurance Company (TS) | \$3,025,206 | -\$27,445 | \$124,283 | -22% | 113% | 111% |
| Cypress Property & Casualty Insurance Company (TS) | \$1,874,388 | \$13,040 | \$32,505 | 40% | 125% | 96% |
| All Other Insurers | \$14,166,732 | - | - | - | - | - |
| Total | \$154,566,671 | - | - | - | - | - |

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 June 30, 2020



| Carrier | Year to Date New Business Written | Policies Inforce | Total Insured Value for All Policies | Premiums Written |
|--|-----------------------------------|------------------|--------------------------------------|----------------------|
| Foremost Insurance Company | 1,158 | 7,845 | \$441,715,747 | \$5,547,342 |
| American Capital Assurance Corp | 151 | 2,033 | \$30,396,068,333 | \$79,593,788 |
| Everest National Insurance Company | 72 | 789 | \$1,516,205,187 | \$178,267,530 |
| Centauri Specialty Insurance Company | 69 | 336 | \$3,153,346,612 | \$10,899,435 |
| Citizens Property Insurance Corporation | 69 | 2,584 | \$8,133,027,012 | \$39,248,935 |
| Weston Insurance Company | 64 | 840 | \$1,863,232,304 | \$12,106,645 |
| United Fire & Indemnity Company | 49 | 111 | \$1,748,307,268 | \$5,322,492 |
| Avatar Property & Casualty Insurance Company | 46 | 121 | \$1,059,797,198 | \$4,905,466 |
| Occidental Fire And Casualty Company Of NC | 33 | 169 | \$1,833,542,000 | \$5,194,376 |
| Zurich American Insurance Company | 27 | 2 | \$683,792 | \$305,512 |
| All Other Insurers | 181 | 2,364 | \$23,162,087,489 | \$93,923,642 |
| Total | 1,919 | 17,194 | \$73,308,012,942 | \$435,315,163 |

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

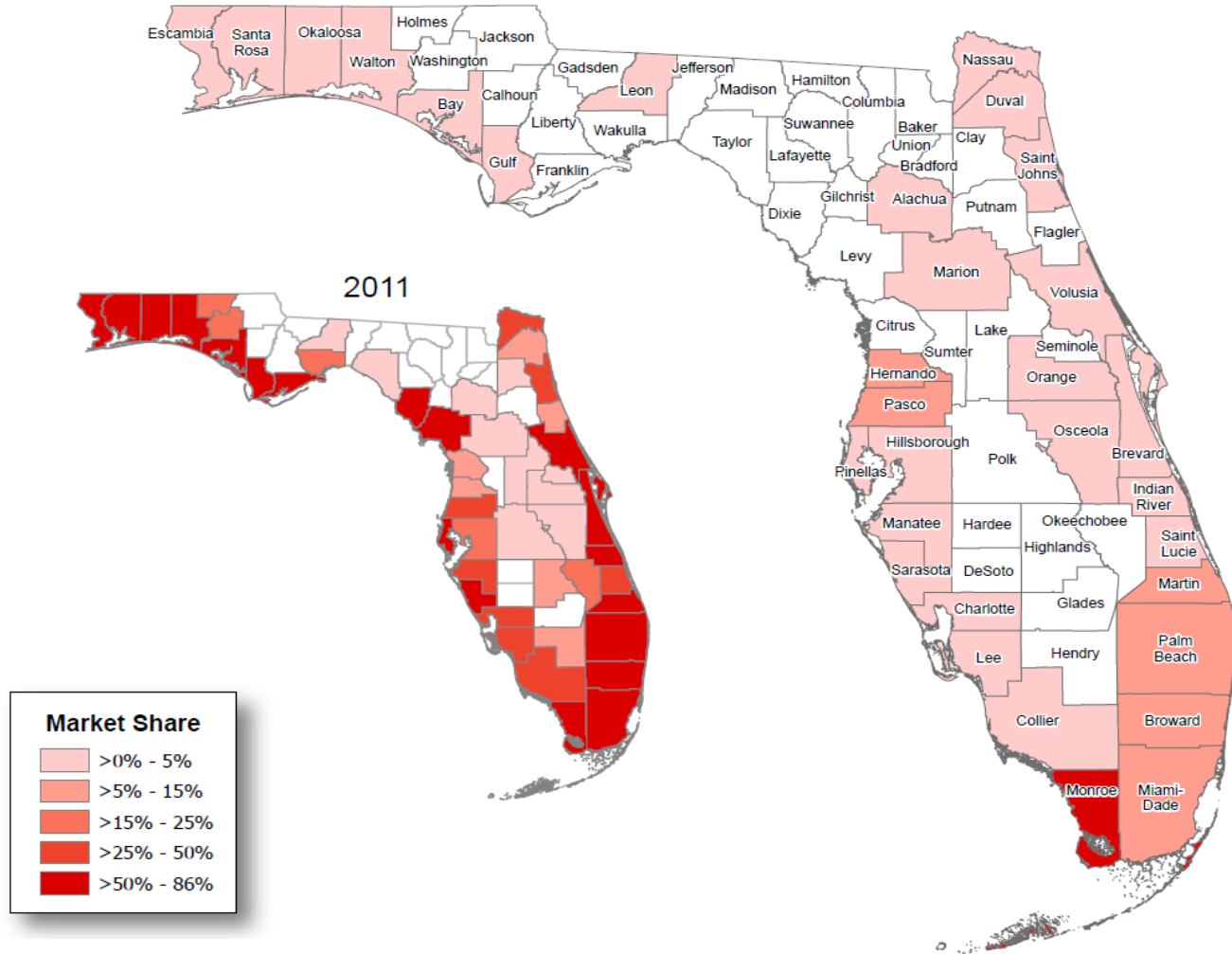
| Insurers | As of 06/30/20 | | As of 06/30/20 | | | | |
|--|--|----------------------------------|-----------------------------|-----------------|--------------------------------|---------------------|----------------------|
| | Total Insured Value for All Policies (\$000) | Total Insured Value Market Share | Net Written Premium (\$000) | Surplus (\$000) | Net Written Premium to Surplus | Combined Loss Ratio | Net Loss & LAE Ratio |
| American Capital Assurance Corp | \$30,396,068 | 41% | \$20,935 | \$60,874 | 34% | 99% | 67% |
| Citizens Property Insurance Corporation | \$8,133,027 | 11% | \$319,867 | \$6,488,752 | 5% | 96% | 58% |
| Centauri Specialty Insurance Company | \$3,153,347 | 4% | -\$29,626 | \$30,030 | -99% | 184% | 173% |
| Weston Insurance Company | \$1,863,232 | 3% | \$12,383 | \$26,860 | 46% | 225% | 222% |
| Occidental Fire And Casualty Company Of NC | \$1,833,542 | 3% | \$56,500 | \$169,457 | 33% | 99% | 63% |
| United Fire & Indemnity Company | \$1,748,307 | 2% | \$11,063 | \$19,666 | 56% | 107% | 74% |
| Everest National Insurance Company | \$1,516,205 | 2% | \$0 | \$193,117 | NM | NM | NM |
| Avatar Property & Casualty Insurance Company | \$1,059,797 | 1% | -\$20,453 | \$30,092 | -68% | 64% | 77% |
| Foremost Insurance Company | \$441,716 | 1% | \$0 | \$1,339,267 | NM | NM | NM |
| Zurich American Insurance Company | \$684 | 0% | \$2,743,132 | \$7,282,314 | 38% | 92% | 78% |

Notes:

- 1) Includes admitted insurers (and Citizens) writing personal residential property statewide
- 2) Top new business writers determined by number of policies written
- 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 Q2 2020



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 June 30, 2020

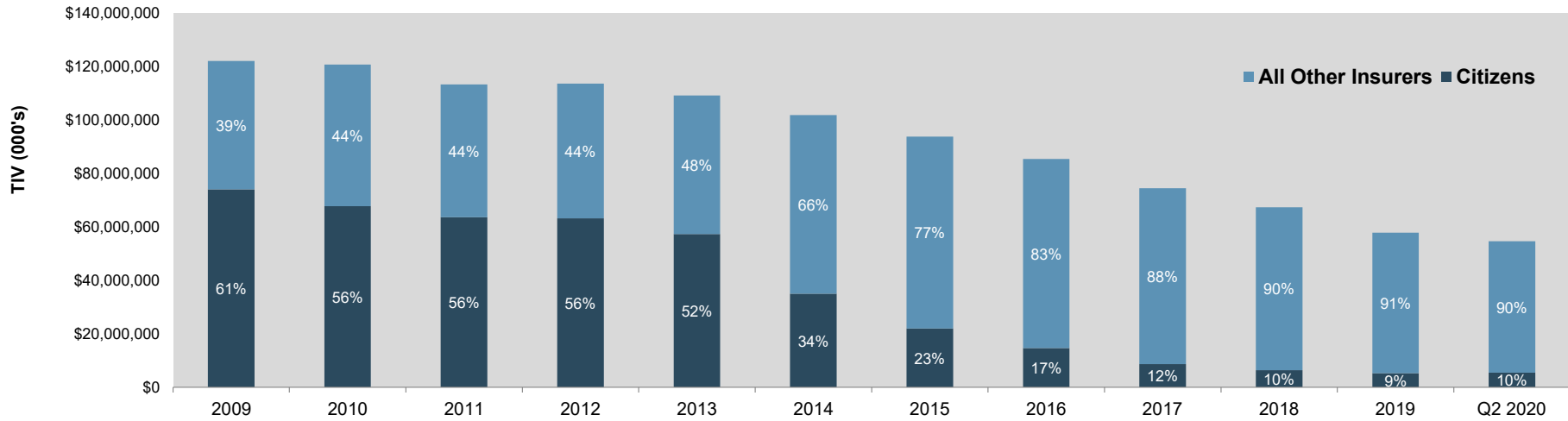
| County | Citizens | | All Other Insurers | |
|--------------|---------------------|--------------|---------------------|--------------|
| | Total Insured Value | Market Share | Total Insured Value | Market Share |
| Alachua | \$2,257,100 | 0% | \$1,068,987,490 | 100% |
| Baker | \$0 | 0% | \$15,285,822 | 100% |
| Bay | \$10,664,200 | 2% | \$423,812,782 | 98% |
| Bradford | \$0 | 0% | \$25,842,825 | 100% |
| Brevard | \$161,113,300 | 4% | \$3,633,387,874 | 96% |
| Broward | \$1,264,128,080 | 8% | \$14,684,136,400 | 92% |
| Calhoun | \$0 | 0% | \$4,515,885 | 100% |
| Charlotte | \$22,595,100 | 1% | \$1,956,369,275 | 99% |
| Citrus | \$0 | 0% | \$194,080,111 | 100% |
| Clay | \$0 | 0% | \$474,505,831 | 100% |
| Collier | \$288,007,040 | 2% | \$11,839,480,112 | 98% |
| Columbia | \$0 | 0% | \$29,389,509 | 100% |
| Desoto | \$0 | 0% | \$79,794,627 | 100% |
| Dixie | \$0 | 0% | \$19,269,062 | 100% |
| Duval | \$11,846,000 | 0% | \$3,719,540,815 | 100% |
| Escambia | \$25,010,600 | 4% | \$635,781,370 | 96% |
| Flagler | \$0 | 0% | \$832,784,416 | 100% |
| Franklin | \$0 | 0% | \$16,350,227 | 100% |
| Gadsden | \$0 | 0% | \$24,174,227 | 100% |
| Gilchrist | \$0 | 0% | \$2,135,100 | 100% |
| Glades | \$0 | 0% | \$5,323,613 | 100% |
| Gulf | \$450,000 | 3% | \$13,348,958 | 97% |
| Hamilton | \$0 | 0% | \$3,126,965 | 100% |
| Hardee | \$0 | 0% | \$12,820,147 | 100% |
| Hendry | \$0 | 0% | \$27,643,687 | 100% |
| Hernando | \$6,886,200 | 7% | \$90,312,118 | 93% |
| Highlands | \$0 | 0% | \$213,403,684 | 100% |
| Hillsborough | \$94,864,900 | 2% | \$5,931,360,089 | 98% |
| Holmes | \$0 | 0% | \$9,338,042 | 100% |
| Indian River | \$49,590,600 | 4% | \$1,089,817,513 | 96% |
| Jackson | \$0 | 0% | \$68,468,470 | 100% |
| Jefferson | \$0 | 0% | \$12,348,807 | 100% |
| Lafayette | \$0 | 0% | \$2,998,415 | 100% |
| Lake | \$0 | 0% | \$844,660,124 | 100% |

| County | Citizens | | All Other Insurers | |
|-------------------|------------------------|--------------|--------------------------|--------------|
| | Total Insured Value | Market Share | Total Insured Value | Market Share |
| Lee | \$229,920,400 | 2% | \$12,594,435,582 | 98% |
| Leon | \$4,527,700 | 0% | \$972,170,209 | 100% |
| Levy | \$0 | 0% | \$4,515,475 | 100% |
| Liberty | \$0 | 0% | \$1,206,630 | 100% |
| Madison | \$0 | 0% | \$6,108,275 | 100% |
| Manatee | \$46,678,600 | 1% | \$5,288,021,790 | 99% |
| Marion | \$43,200 | 0% | \$462,601,276 | 100% |
| Martin | \$102,221,710 | 6% | \$1,511,481,164 | 94% |
| Miami-Dade | \$3,054,636,036 | 11% | \$25,216,080,934 | 89% |
| Monroe | \$458,019,085 | 54% | \$386,967,384 | 46% |
| Nassau | \$399,000 | 0% | \$481,713,962 | 100% |
| Okaloosa | \$19,903,700 | 2% | \$799,481,440 | 98% |
| Okeechobee | \$0 | 0% | \$58,445,221 | 100% |
| Orange | \$35,409,800 | 0% | \$7,370,318,582 | 100% |
| Osceola | \$23,517,000 | 1% | \$2,279,437,271 | 99% |
| Palm Beach | \$1,121,918,602 | 11% | \$9,266,438,937 | 89% |
| Pasco | \$76,208,200 | 6% | \$1,281,258,977 | 94% |
| Pinellas | \$667,824,400 | 5% | \$12,733,419,151 | 95% |
| Polk | \$0 | 0% | \$1,422,419,383 | 100% |
| Putnam | \$0 | 0% | \$61,266,311 | 100% |
| Saint Johns | \$3,776,900 | 0% | \$1,721,363,586 | 100% |
| Saint Lucie | \$68,757,850 | 4% | \$1,552,407,131 | 96% |
| Santa Rosa | \$449,000 | 0% | \$193,606,139 | 100% |
| Sarasota | \$233,112,509 | 3% | \$7,038,365,781 | 97% |
| Seminole | \$0 | 0% | \$2,144,880,306 | 100% |
| Sumter | \$0 | 0% | \$88,291,663 | 100% |
| Suwannee | \$0 | 0% | \$37,672,396 | 100% |
| Taylor | \$0 | 0% | \$16,711,767 | 100% |
| Union | \$0 | 0% | \$3,029,744 | 100% |
| Volusia | \$38,917,200 | 1% | \$2,949,671,615 | 99% |
| Wakulla | \$0 | 0% | \$23,638,579 | 100% |
| Walton | \$9,373,000 | 2% | \$453,583,399 | 98% |
| Washington | \$0 | 0% | \$8,039,312 | 100% |
| Total | \$8,133,027,012 | 5% | \$146,433,643,764 | 95% |

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

**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 June 30, 2020**

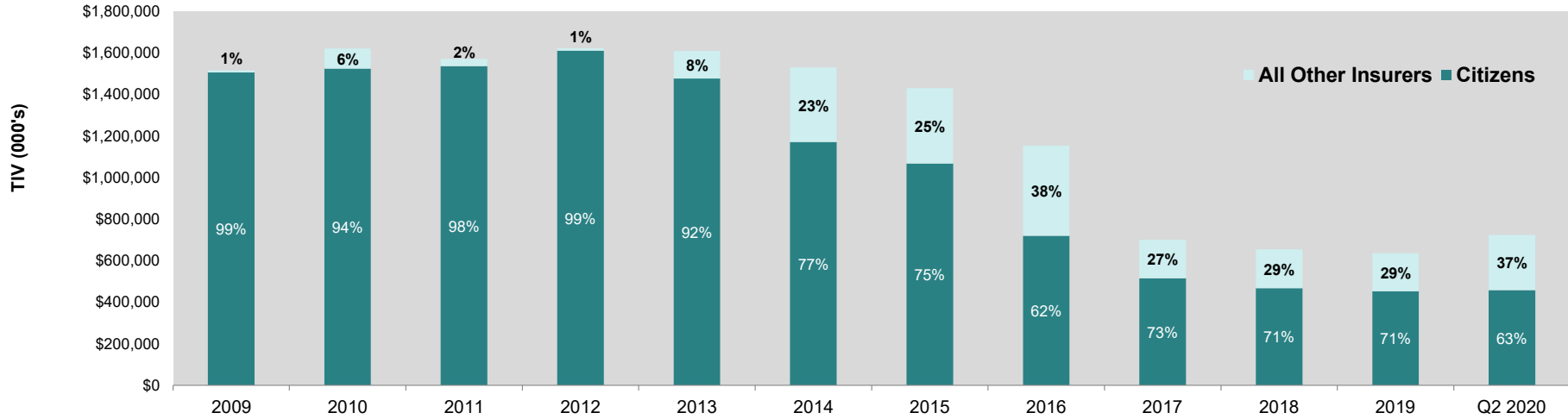


| Year | Citizens | | | | | | All Other Insurers | | | | | | Total | | |
|---------|------------------|------------|--------------|------------|--------------------------|------------|--------------------|------------|--------------|------------|--------------------------|------------|------------------|---------------|--------------------------|
| | 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 |
| Q2 2020 | 1,992 | 21% | \$5,440,683 | 10% | \$26,872 | 5% | 7,315 | 79% | \$49,166,656 | 90% | \$486,280 | 95% | 9,307 | \$54,607,339 | \$513,152 |

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 June 30, 2020

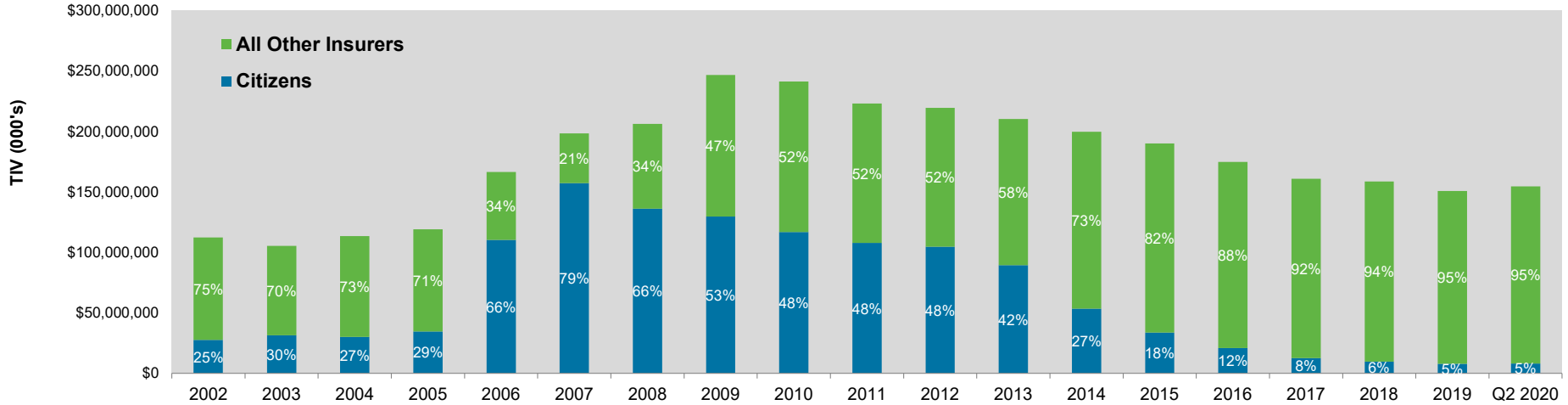


| Year | Citizens | | | | | | All Other Insurers | | | | | | Total | | |
|---------|------------------|------------|-------------|------------|--------------------------|------------|--------------------|------------|-------------|------------|--------------------------|------------|------------------|-------------|--------------------------|
| | 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 |
| Q2 2020 | 129 | 36% | \$458,019 | 63% | \$3,703 | 52% | 228 | 64% | \$265,505 | 37% | \$3,420 | 48% | 357 | \$723,524 | \$7,123 |

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 June 30, 2020

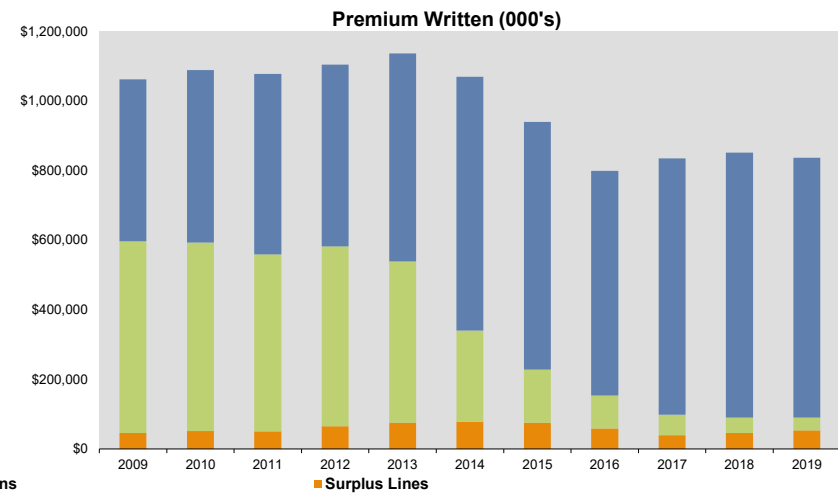
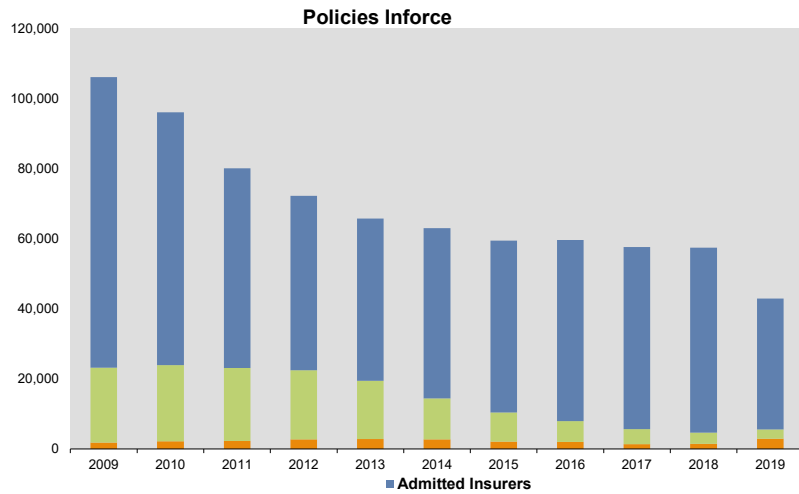


| Year | Citizens | | | | | | All Other Insurers | | | | | | Total | | |
|---------|------------------|------------|---------------|------------|--------------------------|------------|--------------------|------------|---------------|------------|--------------------------|------------|------------------|---------------|--------------------------|
| | 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 |
| Q2 2020 | 2,584 | 6% | \$8,133,027 | 5% | \$39,249 | 4% | 38,775 | 94% | \$146,433,644 | 95% | \$856,227 | 96% | 41,359 | \$154,566,671 | \$895,476 |

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 06/30/20



| Year | Admitted Insurers | | | | Citizens | | | | Surplus Lines | | | | Total Market | |
|------|-------------------|------------|--------------------------|------------|------------------|------------|--------------------------|------------|------------------|------------|--------------------------|------------|------------------|--------------------------|
| | Policies Inforce | % of Total | Premiums Written (000's) | % of Total | Policies Inforce | % of Total | Premiums Written (000's) | % of Total | Policies Inforce | % of Total | Premiums Written (000's) | % of Total | Policies Inforce | Premiums Written (000's) |
| 2009 | 83,020 | 78% | \$465,567 | 44% | 21,369 | 20% | \$550,430 | 52% | 1,863 | 2% | \$47,069 | 4% | 106,252 | \$1,063,066 |
| 2010 | 72,149 | 75% | \$495,251 | 45% | 21,763 | 23% | \$542,028 | 50% | 2,236 | 2% | \$52,354 | 5% | 96,148 | \$1,089,633 |
| 2011 | 57,007 | 71% | \$519,460 | 48% | 20,776 | 26% | \$508,253 | 47% | 2,343 | 3% | \$51,489 | 5% | 80,126 | \$1,079,201 |
| 2012 | 49,797 | 69% | \$521,971 | 47% | 19,741 | 27% | \$517,270 | 47% | 2,799 | 4% | \$65,911 | 6% | 72,337 | \$1,105,152 |
| 2013 | 46,395 | 70% | \$598,174 | 53% | 16,620 | 25% | \$463,656 | 41% | 2,848 | 4% | \$76,040 | 7% | 65,863 | \$1,137,869 |
| 2014 | 48,633 | 77% | \$729,382 | 68% | 11,626 | 18% | \$261,981 | 24% | 2,798 | 4% | \$78,835 | 7% | 63,057 | \$1,070,198 |
| 2015 | 49,070 | 82% | \$712,049 | 76% | 8,315 | 14% | \$152,614 | 16% | 2,176 | 4% | \$76,333 | 8% | 59,561 | \$940,996 |
| 2016 | 51,733 | 87% | \$645,304 | 81% | 5,929 | 10% | \$94,795 | 12% | 2,043 | 3% | \$59,955 | 7% | 59,705 | \$800,054 |
| 2017 | 51,973 | 90% | \$737,456 | 88% | 4,266 | 7% | \$58,188 | 7% | 1,448 | 3% | \$40,533 | 5% | 57,687 | \$836,177 |
| 2018 | 52,840 | 92% | \$761,807 | 89% | 3,221 | 6% | \$44,531 | 5% | 1,470 | 3% | \$46,441 | 5% | 57,531 | \$852,780 |
| 2019 | 37,406 | 87% | \$747,022 | 89% | 2,641 | 6% | \$36,826 | 4% | 2,925 | 7% | \$53,652 | 6% | 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 FLSO; 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 | Q2 2020 |
| 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 | | | 19 | | | | | | | | | | | | |
| American Capital Assurance Corp | | | | | 13 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 2 | 2 | 2 | 2 |
| American Coastal Insurance Company (TS) | | | | | | 5 | 2 | 3 | 2 | 2 | 2 | 2 | 2 | 1 | 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 | | | | | | | | | | | | | 19 |
| American Zurich Insurance Company | | 17 | | | | | 5 | 6 | 6 | 6 | 6 | | | | | | | | |
| Arch Insurance Company | | | | | | | | | 7 | 15 | 12 | | | | | | | | |
| Assurance Company of America | 19 | | | | | | | | | | | | | | | | | | |
| Avatar Property & Casualty Insurance Company | | | | | | | | | | | | | | | 14 | 17 | | 19 | 17 |
| 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 | | | | | | | | | | | | | | | | | | 8 |
| 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 | 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 (TS) | | | | | | | | | | | | | | | | 20 | 14 | 12 | 10 |
| Everest National Insurance Company | | | | | | | | | | | | | | | 9 | 7 | 8 | 14 | 14 |
| Factory Mutual Insurance Company | | | | | | | | | | 20 | 15 | 14 | 13 | 14 | 15 | 15 | 16 | 17 | 18 |
| 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 (TS) | | | | | | | | | | | | | 5 | 4 | 2 | 3 | 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 | 12 |
| 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 | 15 |
| 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 | 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 | 6 |
| State National Insurance Company Inc. | | | | | | | | | | | | | | | | 8 | 10 | 9 | 16 |
| Sunshine State Insurance Company | | | | | | | | 14 | 12 | 10 | 11 | 9 | | | | | | | |
| The Travelers Indemnity Company | | | | | | | | | | 16 | 19 | 17 | 15 | 17 | 20 | 19 | 19 | | |
| TIG Insurance Company | 10 | 18 | | | | | | | | | | | | | | | | | |
| Tower Hill Prime Insurance Company (TS) | | | | | | | | | | | | | | | 18 | 12 | 10 | 9 | 9 |
| Travelers Indemnity Company of America | | | | | 17 | 13 | 14 | | | | | | | | | | | | |
| Travelers Indemnity Company Of Connecticut | | | | | | | | | | | | | | | | | | | |
| Travelers Property Casualty Company Of America | 11 | 15 | 16 | 20 | | | | | | 14 | 17 | 16 | 14 | 15 | 19 | 18 | 18 | 18 | 20 |
| Twin City Fire Insurance Company | | | | | | 20 | | | | | | | | | | | | | |
| United Fire & Indemnity Company | | | | | | | | | | | | | | | | | | | |
| United Property & Casualty Insurance Company (TS) | | | | | | | | | | | | | | 10 | 10 | 12 | 7 | 7 | 7 |
| United States Fire Insurance Company | | | | | 19 | 16 | | | | | | | | 7 | 7 | 9 | | | |
| Universal Insurance Company Of North America (TS) | | | | | | | 10 | 8 | 11 | 9 | 10 | 10 | 11 | 13 | 17 | | | | |
| Westfield Insurance Company | 18 | | | | | | | | | | | 5 | 6 | 6 | 8 | 11 | 11 | | |
| Weston Insurance Company | | | | | | | | | | | | | | | | | | 13 | 11 |
| 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