

**Top 10 Insurers for Top 10 Counties**  
**Florida Personal Residential Property - Multi-Peril Homeowners**  
 QASR data as of June 30, 2016

Carrier	06/30/16 TIV(000's)	Market Share	06/30/15 TIV(000's)	Market Share
<b>Miami-Dade</b>				
<b>CITIZENS PROPERTY INSURANCE CORPORATION</b>	\$ 13,939,256	12%	\$ 15,491,188	14%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 10,950,705	10%	\$ 10,950,705	10%
AIG PROPERTY CASUALTY COMPANY	\$ 10,239,931	9%	\$ 9,308,034	8%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 9,215,063	8%	\$ 7,000,212	6%
PEOPLE'S TRUST INSURANCE COMPANY	\$ 8,011,824	7%	\$ 6,136,879	6%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 7,970,086	7%	\$ 6,228,581	6%
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	\$ 3,420,727	3%	\$ 2,734,260	2%
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY, INC.	\$ 3,286,375	3%	\$ 3,529,027	3%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 3,231,451	3%	\$ 3,980,003	4%
FEDERAL INSURANCE COMPANY	\$ 2,598,654	2%	\$ 2,447,888	2%
ALL OTHER INSURERS	\$ 41,173,158	36%	\$ 42,700,193	39%
<b>TOTAL FOR ALL CARRIERS</b>	<b>\$ 114,037,230</b>	<b>100%</b>	<b>\$ 110,506,970</b>	<b>100%</b>
<b>Pinellas</b>				
<b>CITIZENS PROPERTY INSURANCE CORPORATION</b>	\$ 8,200,892	12%	\$ 9,083,839	14%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 6,461,471	9%	\$ 6,321,932	10%
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY, INC.	\$ 5,212,975	8%	\$ 5,719,620	9%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 4,507,381	7%	\$ 4,177,719	6%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 4,103,737	6%	\$ 3,136,403	5%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 3,600,688	5%	\$ 3,210,694	5%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$ 2,622,602	4%	\$ 2,262,782	3%
FIRST PROTECTIVE INSURANCE COMPANY	\$ 2,520,671	4%	\$ 1,834,732	3%
SECURITY FIRST INSURANCE COMPANY	\$ 2,499,894	4%	\$ 1,855,715	3%
PEOPLE'S TRUST INSURANCE COMPANY	\$ 2,321,874	3%	\$ 1,968,143	3%
ALL OTHER INSURERS	\$ 26,718,251	39%	\$ 26,659,147	40%
<b>TOTAL FOR ALL CARRIERS</b>	<b>\$ 68,770,436</b>	<b>100%</b>	<b>\$ 66,230,727</b>	<b>100%</b>
<b>Broward</b>				
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 15,921,931	13%	\$ 14,386,750	12%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 9,405,444	7%	\$ 7,845,511	6%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 9,095,063	7%	\$ 9,095,063	7%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 7,531,646	6%	\$ 6,084,617	5%
PEOPLE'S TRUST INSURANCE COMPANY	\$ 6,847,284	5%	\$ 6,512,966	5%
<b>CITIZENS PROPERTY INSURANCE CORPORATION</b>	\$ 6,768,381	5%	\$ 7,005,209	6%
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY, INC.	\$ 4,801,921	4%	\$ 5,290,417	4%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 4,640,010	4%	\$ 5,351,031	4%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$ 4,426,211	3%	\$ 3,688,816	3%
AIG PROPERTY CASUALTY COMPANY	\$ 4,269,735	3%	\$ 3,840,109	3%
ALL OTHER INSURERS	\$ 53,106,469	42%	\$ 53,936,411	44%
<b>TOTAL FOR ALL CARRIERS</b>	<b>\$ 126,814,095</b>	<b>100%</b>	<b>\$ 123,036,899</b>	<b>100%</b>
<b>Hernando</b>				
<b>CITIZENS PROPERTY INSURANCE CORPORATION</b>	\$ 3,158,332	19%	\$ 3,416,181	22%
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$ 2,777,486	17%	\$ 2,287,296	14%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 1,769,352	11%	\$ 1,769,352	11%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 1,473,173	9%	\$ 1,341,058	8%
SECURITY FIRST INSURANCE COMPANY	\$ 1,245,078	8%	\$ 806,357	5%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 993,601	6%	\$ 750,053	5%
SOUTHERN FIDELITY PROPERTY & CASUALTY, INC.	\$ 693,911	4%	\$ 842,108	5%
SAFEPOINT INSURANCE COMPANY	\$ 562,299	3%	\$ 600,142	4%
FLORIDA FARM BUREAU CASUALTY INSURANCE COMPANY	\$ 325,865	2%	\$ 328,080	2%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 304,167	2%	\$ 362,125	2%
ALL OTHER INSURERS	\$ 3,208,759	19%	\$ 3,305,953	21%
<b>TOTAL FOR ALL CARRIERS</b>	<b>\$ 16,512,023</b>	<b>100%</b>	<b>\$ 15,808,705</b>	<b>100%</b>

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<b>Palm Beach</b>				
AIG PROPERTY CASUALTY COMPANY	\$ 16,931,210	10%	\$ 15,418,852	10%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 14,439,039	9%	\$ 12,571,002	8%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 14,080,568	9%	\$ 12,181,565	8%
FEDERAL INSURANCE COMPANY	\$ 12,048,165	7%	\$ 10,689,135	7%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$ 7,979,366	5%	\$ 8,415,698	5%
TOWER HILL PRIME INSURANCE COMPANY	\$ 5,948,003	4%	\$ 5,854,974	4%
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	\$ 5,343,849	3%	\$ 4,018,957	3%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 5,106,191	3%	\$ 5,106,191	3%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 4,758,131	3%	\$ 5,232,632	3%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 4,619,540	3%	\$ 3,865,455	2%
ALL OTHER INSURERS	\$ 74,157,218	45%	\$ 74,490,535	47%
<b>TOTAL FOR ALL CARRIERS</b>	<b>\$ 165,411,281</b>	<b>100%</b>	<b>\$ 157,844,998</b>	<b>100%</b>
<b>Pasco</b>				
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 5,942,889	14%	\$ 4,604,614	12%
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$ 5,558,323	14%	\$ 5,204,706	13%
SECURITY FIRST INSURANCE COMPANY	\$ 4,292,922	10%	\$ 3,420,653	9%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 3,501,884	9%	\$ 3,501,884	9%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 3,261,109	8%	\$ 3,342,526	9%
<b>CITIZENS PROPERTY INSURANCE CORPORATION</b>	<b>\$ 2,859,613</b>	<b>7%</b>	<b>\$ 3,332,302</b>	<b>9%</b>
SOUTHERN FIDELITY PROPERTY & CASUALTY, INC.	\$ 1,233,123	3%	\$ 1,505,128	4%
TOWER HILL PRIME INSURANCE COMPANY	\$ 1,183,966	3%	\$ 1,075,375	3%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 961,912	2%	\$ 993,493	3%
UNITED SERVICES AUTOMOBILE ASSOCIATION	\$ 857,219	2%	\$ 911,351	2%
ALL OTHER INSURERS	\$ 11,514,289	28%	\$ 11,224,374	29%
<b>TOTAL FOR ALL CARRIERS</b>	<b>\$ 41,167,249</b>	<b>100%</b>	<b>\$ 39,116,406</b>	<b>100%</b>
<b>Hillsborough</b>				
STATE FARM FLORIDA INSURANCE COMPANY	\$ 10,810,151	10%	\$ 10,810,151	11%
SECURITY FIRST INSURANCE COMPANY	\$ 9,091,222	8%	\$ 7,972,288	8%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 5,725,024	5%	\$ 5,672,321	6%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 4,766,420	4%	\$ 3,964,319	4%
UNITED SERVICES AUTOMOBILE ASSOCIATION	\$ 4,491,788	4%	\$ 4,614,061	5%
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$ 4,472,144	4%	\$ 3,852,748	4%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 4,333,281	4%	\$ 4,148,109	4%
TOWER HILL PRIME INSURANCE COMPANY	\$ 4,320,574	4%	\$ 4,006,766	4%
FEDERAL INSURANCE COMPANY	\$ 3,166,554	3%	\$ 3,266,667	3%
PEOPLE'S TRUST INSURANCE COMPANY	\$ 2,756,546	3%	\$ 2,428,989	2%
ALL OTHER INSURERS	\$ 53,272,747	50%	\$ 51,715,975	50%
<b>TOTAL FOR ALL CARRIERS</b>	<b>\$ 107,206,452</b>	<b>100%</b>	<b>\$ 102,452,394</b>	<b>100%</b>
<b>Sarasota</b>				
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$ 6,573,129	13%	\$ 6,814,820	14%
FIRST PROTECTIVE INSURANCE COMPANY	\$ 3,308,198	6%	\$ 2,743,125	6%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 3,137,344	6%	\$ 2,640,072	5%
TOWER HILL PRIME INSURANCE COMPANY	\$ 2,839,222	5%	\$ 2,637,421	5%
ASI PREFERRED INSURANCE CORP.	\$ 2,810,647	5%	\$ 2,859,685	6%
ST. JOHNS INSURANCE COMPANY, INC.	\$ 2,637,631	5%	\$ 2,489,644	5%
OLYMPUS INSURANCE COMPANY	\$ 2,143,921	4%	\$ 1,932,347	4%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 1,695,482	3%	\$ 1,593,372	3%
PEOPLE'S TRUST INSURANCE COMPANY	\$ 1,579,926	3%	\$ 1,148,798	2%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 1,541,609	3%	\$ 1,541,609	3%
ALL OTHER INSURERS	\$ 23,716,397	46%	\$ 22,874,095	46%
<b>TOTAL FOR ALL CARRIERS</b>	<b>\$ 51,983,506</b>	<b>100%</b>	<b>\$ 49,274,989</b>	<b>100%</b>

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Carrier	06/30/16	TIV(000's)	Market Share	06/30/15	TIV(000's)	Market Share
<b>Brevard</b>						
FEDERATED NATIONAL INSURANCE COMPANY	\$	6,478,994	11%	\$	5,802,962	10%
STATE FARM FLORIDA INSURANCE COMPANY	\$	5,638,670	10%	\$	5,638,670	10%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$	4,338,821	7%	\$	4,410,614	8%
FIRST PROTECTIVE INSURANCE COMPANY	\$	3,346,786	6%	\$	2,718,480	5%
ST. JOHNS INSURANCE COMPANY, INC.	\$	3,339,040	6%	\$	3,357,209	6%
UNITED SERVICES AUTOMOBILE ASSOCIATION	\$	2,768,196	5%	\$	2,850,094	5%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$	2,579,952	4%	\$	2,516,381	5%
PEOPLE'S TRUST INSURANCE COMPANY	\$	2,371,863	4%	\$	2,386,060	4%
SECURITY FIRST INSURANCE COMPANY	\$	1,910,641	3%	\$	1,332,947	2%
FLORIDA PENINSULA INSURANCE COMPANY	\$	1,855,035	3%	\$	1,509,448	3%
ALL OTHER INSURERS	\$	23,230,170	40%	\$	23,150,338	42%
<b>TOTAL FOR ALL CARRIERS</b>	<b>\$</b>	<b>57,858,169</b>	<b>100%</b>	<b>\$</b>	<b>55,673,203</b>	<b>100%</b>

<b>Manatee</b>						
ST. JOHNS INSURANCE COMPANY, INC.	\$	3,258,291	9%	\$	2,965,800	9%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$	2,789,921	8%	\$	2,741,452	8%
ASI PREFERRED INSURANCE CORP.	\$	2,173,802	6%	\$	2,004,244	6%
FEDERATED NATIONAL INSURANCE COMPANY	\$	2,109,044	6%	\$	1,769,824	5%
TOWER HILL PRIME INSURANCE COMPANY	\$	1,968,795	5%	\$	1,700,744	5%
OLYMPUS INSURANCE COMPANY	\$	1,718,605	5%	\$	1,671,133	5%
FIRST PROTECTIVE INSURANCE COMPANY	\$	1,549,897	4%	\$	1,212,171	4%
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$	1,526,455	4%	\$	1,386,418	4%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$	1,517,784	4%	\$	1,655,759	5%
FLORIDA PENINSULA INSURANCE COMPANY	\$	1,348,021	4%	\$	1,328,136	4%
ALL OTHER INSURERS	\$	16,518,569	45%	\$	15,878,447	46%
<b>TOTAL FOR ALL CARRIERS</b>	<b>\$</b>	<b>36,479,183</b>	<b>100%</b>	<b>\$</b>	<b>34,314,128</b>	<b>100%</b>

<b>Personal Residential Multi-Peril Homeowners Policies Assumed from Citizens</b>		
Carrier	2015	Q2 2016
AMERICAN COLONIAL INSURANCE COMPANY	1,153	0
ANCHOR PROPERTY & CASUALTY INSURANCE COMPANY	20,643	2,270
AVATAR PROPERTY & CASUALTY INSURANCE COMPANY	2,174	0
CYPRESS PROPERTY & CASUALTY INSURANCE COMPANY	722	0
FIRST COMMUNITY INSURANCE COMPANY	1,277	0
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	39,372	8,389
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY, INC.	814	0
MOUNT BEACON INSURANCE COMPANY	6,080	0
OLYMPUS INSURANCE COMPANY	2,148	0
PREPARED INSURANCE COMPANY	1,906	0
SAFEPOINT INSURANCE COMPANY	5,154	2,575
SOUTHERN OAK INSURANCE COMPANY	1,517	859
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	8,092	0
<b>Grand Total</b>	<b>91,052</b>	<b>14,093</b>

- Notes:
- (1) QUASR data provided by the Office of Insurance Regulation
  - (2) Includes admitted insurers (and Citizens) writing personal residential property statewide
  - (3) State Farm Florida filed QUASR data as "trade secret" with the OIR beginning first quarter 2014. This exhibit reflects values for State Farm Florida as reported fourth quarter 2013
  - (4) Policy type is Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied
  - (5) These counties represent the 10 counties with the largest Citizens total insured value