

**Top 10 Insurers for Top 10 Counties**  
**Florida Personal Residential Property - Multi-Peril Homeowners**  
 QUASR data as of March 31, 2017

Carrier	3/31/17 TIV(000's)	Market Share	3/31/16 TIV(000's)	Market Share
<b>MIAMI-DADE</b>				
<b>CITIZENS PROPERTY INSURANCE CORPORATION</b>	\$ 14,219,450	12%	\$ 13,378,220	12%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 10,950,705	10%	\$ 10,950,705	10%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 10,755,792	9%	\$ 8,410,906	7%
AIG PROPERTY CASUALTY COMPANY	\$ 10,239,092	9%	\$ 10,082,927	9%
PEOPLE'S TRUST INSURANCE COMPANY	\$ 8,091,393	7%	\$ 7,628,214	7%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 6,970,297	6%	\$ 8,579,815	8%
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	\$ 4,098,150	4%	\$ 3,169,440	3%
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY, INC.	\$ 3,048,384	3%	\$ 3,367,054	3%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 3,003,118	3%	\$ 3,387,167	3%
FEDERAL INSURANCE COMPANY	\$ 2,854,024	2%	\$ 2,537,899	2%
ALL OTHER INSURERS	\$ 40,084,290	35%	\$ 42,103,443	37%
<b>TOTAL FOR ALL CARRIERS</b>	<b>\$ 114,314,696</b>	<b>100%</b>	<b>\$ 113,595,791</b>	<b>100%</b>
<b>Pinellas</b>				
<b>CITIZENS PROPERTY INSURANCE CORPORATION</b>	\$ 8,109,196	12%	\$ 8,004,484	12%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 6,665,190	9%	\$ 6,492,638	10%
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY, INC.	\$ 5,052,989	7%	\$ 5,338,567	8%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 4,808,156	7%	\$ 4,365,246	6%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 4,086,701	6%	\$ 3,951,904	6%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 3,791,115	5%	\$ 3,496,212	5%
SECURITY FIRST INSURANCE COMPANY	\$ 2,974,908	4%	\$ 2,329,446	3%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$ 2,862,727	4%	\$ 2,555,162	4%
FIRST PROTECTIVE INSURANCE COMPANY	\$ 2,843,353	4%	\$ 2,282,435	3%
TOWER HILL PRIME INSURANCE COMPANY	\$ 2,358,700	3%	\$ 2,283,127	3%
ALL OTHER INSURERS	\$ 26,685,772	38%	\$ 26,905,545	40%
<b>TOTAL FOR ALL CARRIERS</b>	<b>\$ 70,238,807</b>	<b>100%</b>	<b>\$ 68,004,765</b>	<b>100%</b>
<b>Broward</b>				
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 17,488,218	14%	\$ 15,392,586	12%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 9,095,063	7%	\$ 9,095,063	7%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 8,894,926	7%	\$ 9,182,132	7%
<b>CITIZENS PROPERTY INSURANCE CORPORATION</b>	\$ 7,364,011	6%	\$ 6,299,252	5%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 6,762,880	5%	\$ 7,842,053	6%
PEOPLE'S TRUST INSURANCE COMPANY	\$ 6,214,968	5%	\$ 6,801,176	5%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$ 4,839,607	4%	\$ 4,161,808	3%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 4,404,987	3%	\$ 4,741,623	4%
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY, INC.	\$ 4,353,044	3%	\$ 4,946,224	4%
AIG PROPERTY CASUALTY COMPANY	\$ 4,226,282	3%	\$ 4,237,765	3%
ALL OTHER INSURERS	\$ 53,977,549	42%	\$ 53,243,843	42%
<b>TOTAL FOR ALL CARRIERS</b>	<b>\$ 127,621,535</b>	<b>100%</b>	<b>\$ 125,943,524</b>	<b>100%</b>
<b>Palm Beach</b>				
AIG PROPERTY CASUALTY COMPANY	\$ 16,566,541	10%	\$ 16,577,757	10%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 15,413,989	9%	\$ 13,543,144	8%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 13,433,435	8%	\$ 14,248,754	9%
FEDERAL INSURANCE COMPANY	\$ 13,256,384	8%	\$ 11,556,884	7%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$ 7,795,588	5%	\$ 8,041,223	5%
TOWER HILL PRIME INSURANCE COMPANY	\$ 7,040,080	4%	\$ 6,033,133	4%
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	\$ 6,523,076	4%	\$ 4,814,806	3%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 5,106,191	3%	\$ 5,106,191	3%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 4,505,744	3%	\$ 4,869,273	3%
ACE INSURANCE COMPANY OF THE MIDWEST	\$ 4,344,351	3%	\$ 3,142,256	2%
ALL OTHER INSURERS	\$ 74,837,093	44%	\$ 75,147,173	46%
<b>TOTAL FOR ALL CARRIERS</b>	<b>\$ 168,822,473</b>	<b>100%</b>	<b>\$ 163,080,594</b>	<b>100%</b>

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<b>Hernando</b>				
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$ 3,163,914	19%	\$ 2,609,965	16%
<b>CITIZENS PROPERTY INSURANCE CORPORATION</b>	<b>\$ 3,009,910</b>	<b>18%</b>	<b>\$ 3,160,320</b>	<b>19%</b>
STATE FARM FLORIDA INSURANCE COMPANY	\$ 1,769,352	11%	\$ 1,769,352	11%
SECURITY FIRST INSURANCE COMPANY	\$ 1,491,837	9%	\$ 1,141,584	7%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 1,406,102	8%	\$ 1,558,335	9%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 1,066,383	6%	\$ 938,555	6%
SOUTHERN FIDELITY PROPERTY & CASUALTY, INC.	\$ 580,264	3%	\$ 742,555	5%
SAFEPOINT INSURANCE COMPANY	\$ 545,049	3%	\$ 595,201	4%
FLORIDA FARM BUREAU CASUALTY INSURANCE COMPANY	\$ 323,318	2%	\$ 325,349	2%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 289,040	2%	\$ 327,973	2%
ALL OTHER INSURERS	\$ 3,168,329	19%	\$ 3,243,930	20%
<b>TOTAL FOR ALL CARRIERS</b>	<b>\$ 16,813,498</b>	<b>100%</b>	<b>\$ 16,413,120</b>	<b>100%</b>
<b>Hillsborough</b>				
STATE FARM FLORIDA INSURANCE COMPANY	\$ 10,810,151	10%	\$ 10,810,151	10%
SECURITY FIRST INSURANCE COMPANY	\$ 10,001,388	9%	\$ 8,827,889	8%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 5,992,148	5%	\$ 5,698,215	5%
TOWER HILL PRIME INSURANCE COMPANY	\$ 4,943,863	4%	\$ 4,110,658	4%
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$ 4,936,910	4%	\$ 4,321,332	4%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 4,703,699	4%	\$ 4,715,627	4%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 4,435,451	4%	\$ 4,283,239	4%
UNITED SERVICES AUTOMOBILE ASSOCIATION	\$ 4,366,137	4%	\$ 4,502,991	4%
ST. JOHNS INSURANCE COMPANY, INC.	\$ 3,084,905	3%	\$ 2,310,692	2%
FEDERAL INSURANCE COMPANY	\$ 3,061,393	3%	\$ 3,192,740	3%
ALL OTHER INSURERS	\$ 53,789,774	49%	\$ 52,950,379	50%
<b>TOTAL FOR ALL CARRIERS</b>	<b>\$ 110,125,818</b>	<b>100%</b>	<b>\$ 105,723,914</b>	<b>100%</b>
<b>Pasco</b>				
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 6,456,986	15%	\$ 5,629,249	14%
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$ 5,772,700	14%	\$ 5,509,709	14%
SECURITY FIRST INSURANCE COMPANY	\$ 4,907,246	12%	\$ 4,055,996	10%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 3,501,884	8%	\$ 3,501,884	9%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 3,149,599	7%	\$ 3,334,995	8%
<b>CITIZENS PROPERTY INSURANCE CORPORATION</b>	<b>\$ 2,622,318</b>	<b>6%</b>	<b>\$ 2,875,171</b>	<b>7%</b>
TOWER HILL PRIME INSURANCE COMPANY	\$ 1,412,449	3%	\$ 1,145,991	3%
SOUTHERN FIDELITY PROPERTY & CASUALTY, INC.	\$ 1,083,635	3%	\$ 1,305,299	3%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 967,548	2%	\$ 954,100	2%
UNITED SERVICES AUTOMOBILE ASSOCIATION	\$ 818,350	2%	\$ 872,064	2%
ALL OTHER INSURERS	\$ 11,941,105	28%	\$ 11,423,491	28%
<b>TOTAL FOR ALL CARRIERS</b>	<b>\$ 42,633,819</b>	<b>100%</b>	<b>\$ 40,607,949</b>	<b>100%</b>
<b>Sarasota</b>				
UNITE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 6,523,918	12%	\$ 6,640,851	13%
FIRST PROTECTIVE INSURANCE COMPANY	\$ 3,606,194	7%	\$ 3,168,267	6%
TOWER HILL PRIME INSURANCE COMPANY	\$ 3,198,073	6%	\$ 2,770,543	5%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 2,950,203	5%	\$ 3,060,679	6%
ST. JOHNS INSURANCE COMPANY, INC.	\$ 2,770,581	5%	\$ 2,574,753	5%
ASI PREFERRED INSURANCE CORP.	\$ 2,769,483	5%	\$ 2,827,223	6%
OLYMPUS INSURANCE COMPANY	\$ 2,251,559	4%	\$ 2,122,746	4%
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$ 1,940,478	4%	\$ 1,271,535	2%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 1,721,469	3%	\$ 1,673,878	3%
PEOPLE'S TRUST INSURANCE COMPANY	\$ 1,586,186	3%	\$ 1,514,045	3%
ALL OTHER INSURERS	\$ 24,450,119	45%	\$ 23,622,280	46%
<b>TOTAL FOR ALL CARRIERS</b>	<b>\$ 53,768,263</b>	<b>100%</b>	<b>\$ 51,246,801</b>	<b>100%</b>

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<b>Brevard</b>				
FEDERATED NATIONAL INSURANCE COMPANY	\$ 6,183,380	10%	\$ 6,440,517	11%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 5,638,670	10%	\$ 5,638,670	10%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$ 4,285,213	7%	\$ 4,378,759	8%
FIRST PROTECTIVE INSURANCE COMPANY	\$ 3,641,181	6%	\$ 3,121,553	5%
ST. JOHNS INSURANCE COMPANY, INC.	\$ 3,256,033	6%	\$ 3,350,594	6%
UNITED SERVICES AUTOMOBILE ASSOCIATION	\$ 2,751,896	5%	\$ 2,778,706	5%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 2,578,415	4%	\$ 2,552,476	4%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 2,312,007	4%	\$ 1,646,979	3%
SECURITY FIRST INSURANCE COMPANY	\$ 2,249,495	4%	\$ 1,751,155	3%
PEOPLE'S TRUST INSURANCE COMPANY	\$ 2,029,123	3%	\$ 2,427,581	4%
ALL OTHER INSURERS	\$ 24,098,541	41%	\$ 23,115,957	40%
<b>TOTAL FOR ALL CARRIERS</b>	<b>\$ 59,023,955</b>	<b>100%</b>	<b>\$ 57,202,948</b>	<b>100%</b>

<b>Manatee</b>				
ST. JOHNS INSURANCE COMPANY, INC.	\$ 3,544,922	9%	\$ 3,122,210	9%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$ 2,894,603	8%	\$ 2,769,556	8%
TOWER HILL PRIME INSURANCE COMPANY	\$ 2,390,686	6%	\$ 1,820,817	5%
ASI PREFERRED INSURANCE CORP.	\$ 2,331,859	6%	\$ 2,140,190	6%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 2,023,886	5%	\$ 2,085,791	6%
OLYMPUS INSURANCE COMPANY	\$ 1,724,381	5%	\$ 1,742,650	5%
FIRST PROTECTIVE INSURANCE COMPANY	\$ 1,651,207	4%	\$ 1,433,814	4%
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$ 1,627,942	4%	\$ 1,486,934	4%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 1,455,610	4%	\$ 1,555,277	4%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 1,343,850	4%	\$ 1,350,824	4%
ALL OTHER INSURERS	\$ 16,741,454	44%	\$ 16,333,119	46%
<b>TOTAL FOR ALL CARRIERS</b>	<b>\$ 37,730,399</b>	<b>100%</b>	<b>\$ 35,841,182</b>	<b>100%</b>

<b>Personal Residential Multi-Peril Homeowners Policies Assumed from Citizens</b>		
Carrier	2016	2017
ANCHOR PROPERTY & CASUALTY INSURANCE COMPANY	2,270	0
AVATAR PROPERTY & CASUALTY INSURANCE COMPANY	1,303	674
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	8,394	0
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY INC.	1,903	0
SAFEPOINT INSURANCE COMPANY	4,607	1,208
SOUTHERN FIDELITY INSURANCE COMPANY	920	0
SOUTHERN OAK INSURANCE COMPANY	2,055	567
<b>Grand Total</b>	<b>21,452</b>	<b>2,449</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.
- (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