



# Top 10 Insurers for Top 10 Counties

## Florida Personal Residential Property - Multi-Peril Homeowners

Excludes Trade Secret Insurers

QUASR Data as of March 31, 2019

Insurer	3/31/18 TIV(000's)	Market Share	3/31/19 TIV(000's)	Market Share
<b>Miami-Dade</b>				
Universal Property & Casualty Insurance Company	\$13,057,585	13%	\$14,748,504	16%
<b>Citizens Property Insurance Corporation</b>	<b>\$15,671,611</b>	<b>16%</b>	<b>\$14,728,351</b>	<b>16%</b>
AIG Property Casualty Company	\$10,176,163	10%	\$9,607,214	10%
Heritage Property & Casualty Insurance Company	\$5,676,866	6%	\$4,674,507	5%
Privilege Underwriters Reciprocal Exchange	\$4,987,665	5%	\$4,509,317	5%
People's Trust Insurance Company	\$5,604,958	6%	\$4,384,731	5%
Federal Insurance Company	\$3,298,808	3%	\$3,690,597	4%
First Protective Insurance Company	\$2,454,463	2%	\$2,563,200	3%
Homeowners Choice Property & Casualty Insurance Company, Inc.	\$2,724,282	3%	\$2,471,696	3%
Florida Peninsula Insurance Company	\$2,307,911	2%	\$1,925,564	2%
All Other Insurers	\$34,043,887	34%	\$31,141,372	33%
<b>Total For All Insurers</b>	<b>\$100,004,198</b>	<b>100%</b>	<b>\$94,445,052</b>	<b>100%</b>
<b>Pinellas</b>				
<b>Citizens Property Insurance Corporation</b>	<b>\$8,370,363</b>	<b>13%</b>	<b>\$9,474,742</b>	<b>15%</b>
Heritage Property & Casualty Insurance Company	\$7,138,435	11%	\$7,153,121	11%
Florida Peninsula Insurance Company	\$4,922,733	7%	\$5,116,450	8%
Universal Property & Casualty Insurance Company	\$4,159,987	6%	\$4,834,833	7%
Homeowners Choice Property & Casualty Insurance Company, Inc.	\$4,984,369	7%	\$4,626,941	7%
FedNat Insurance Company	\$4,042,462	6%	\$3,737,382	6%
Security First Insurance Company	\$3,048,975	5%	\$3,340,836	5%
First Protective Insurance Company	\$2,920,750	4%	\$3,014,147	5%
Prepared Insurance Company	\$1,863,740	3%	\$2,176,357	3%
People's Trust Insurance Company	\$1,891,805	3%	\$1,793,949	3%
All Other Insurers	\$23,609,470	35%	\$19,524,005	30%
<b>Total For All Insurers</b>	<b>\$66,953,090</b>	<b>100%</b>	<b>\$64,792,764</b>	<b>100%</b>
<b>Broward</b>				
Universal Property & Casualty Insurance Company	\$20,516,951	18%	\$22,550,172	21%
<b>Citizens Property Insurance Corporation</b>	<b>\$8,904,164</b>	<b>8%</b>	<b>\$9,204,863</b>	<b>8%</b>
FedNat Insurance Company	\$7,770,146	7%	\$7,199,098	7%
Heritage Property & Casualty Insurance Company	\$5,812,012	5%	\$4,770,491	4%
St. Johns Insurance Company, Inc.	\$3,032,411	3%	\$4,374,983	4%
AIG Property Casualty Company	\$4,350,516	4%	\$3,977,593	4%
National Specialty Insurance Company	\$749,869	1%	\$3,526,137	3%
First Protective Insurance Company	\$3,500,019	3%	\$3,518,302	3%
Homeowners Choice Property & Casualty Insurance Company, Inc.	\$3,839,421	3%	\$3,455,134	3%
People's Trust Insurance Company	\$3,781,540	3%	\$2,906,850	3%
All Other Insurers	\$51,379,719	45%	\$43,130,593	40%
<b>Total For All Insurers</b>	<b>\$113,636,769</b>	<b>100%</b>	<b>\$108,614,215</b>	<b>100%</b>
<b>Hillsborough</b>				
Heritage Property & Casualty Insurance Company	\$7,808,085	8%	\$9,474,871	10%
Security First Insurance Company	\$8,967,881	9%	\$8,362,641	9%
American Integrity Insurance Company Of Florida	\$5,740,904	6%	\$6,409,650	7%
Universal Property & Casualty Insurance Company	\$4,799,853	5%	\$5,196,209	5%
St. Johns Insurance Company, Inc.	\$3,786,594	4%	\$4,627,035	5%
United Services Automobile Association	\$4,385,668	4%	\$4,544,943	5%
FedNat Insurance Company	\$4,438,574	4%	\$4,145,730	4%
<b>Citizens Property Insurance Corporation</b>	<b>\$3,079,494</b>	<b>3%</b>	<b>\$3,560,893</b>	<b>4%</b>
American Strategic Insurance Corp.	\$2,715,532	3%	\$3,303,133	3%
ASI Preferred Insurance Corp.	\$2,327,762	2%	\$2,900,951	3%
All Other Insurers	\$52,726,991	52%	\$42,344,040	45%
<b>Total For All Insurers</b>	<b>\$100,777,338</b>	<b>100%</b>	<b>\$94,870,097</b>	<b>100%</b>



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<b>Palm Beach</b>				
Universal Property & Casualty Insurance Company	\$17,840,623	11%	\$19,983,478	13%
Federal Insurance Company	\$15,008,169	9%	\$16,621,243	11%
ALG Property Casualty Company	\$15,771,924	10%	\$14,644,248	10%
FedNat Insurance Company	\$11,525,584	7%	\$9,888,997	7%
Privilege Underwriters Reciprocal Exchange	\$8,235,052	5%	\$8,180,860	5%
Olympus Insurance Company	\$5,318,617	3%	\$7,400,389	5%
Edison Insurance Company	\$5,109,567	3%	\$6,502,604	4%
ASI Preferred Insurance Corp.	\$3,674,418	2%	\$4,378,322	3%
Ace Insurance Company Of The Midwest	\$4,320,086	3%	\$4,115,826	3%
Florida Peninsula Insurance Company	\$4,068,115	3%	\$3,887,051	3%
All Other Insurers	\$68,995,294	43%	\$53,160,356	36%
<b>Total For All Insurers</b>	<b>\$159,867,450</b>	<b>100%</b>	<b>\$148,763,374</b>	<b>100%</b>
<b>Hernando</b>				
American Integrity Insurance Company Of Florida	\$3,365,522	22%	\$3,543,747	21%
<b>Citizens Property Insurance Corporation</b>	<b>\$2,981,163</b>	<b>19%</b>	<b>\$3,155,521</b>	<b>19%</b>
Heritage Property & Casualty Insurance Company	\$1,385,446	9%	\$1,437,424	9%
Security First Insurance Company	\$1,480,538	10%	\$1,431,914	9%
Universal Property & Casualty Insurance Company	\$1,227,526	8%	\$1,336,698	8%
Florida Specialty Insurance Company	\$447,640	3%	\$920,815	6%
Safepoint Insurance Company	\$520,879	3%	\$451,031	3%
Southern Fidelity Property & Casualty, Inc.	\$465,244	3%	\$368,787	2%
Florida Farm Bureau Casualty Insurance Company	\$321,278	2%	\$327,279	2%
Capitol Preferred Insurance Company, Inc.	\$140,483	1%	\$322,321	2%
All Other Insurers	\$3,210,560	21%	\$3,265,926	20%
<b>Total For All Insurers</b>	<b>\$15,546,279</b>	<b>100%</b>	<b>\$16,561,465</b>	<b>100%</b>
<b>Pasco</b>				
Universal Property & Casualty Insurance Company	\$7,323,331	18%	\$7,842,632	20%
American Integrity Insurance Company Of Florida	\$5,985,248	15%	\$6,002,316	15%
Heritage Property & Casualty Insurance Company	\$3,614,810	9%	\$4,369,933	11%
Security First Insurance Company	\$4,559,578	11%	\$4,369,584	11%
<b>Citizens Property Insurance Corporation</b>	<b>\$2,505,928</b>	<b>6%</b>	<b>\$2,595,368</b>	<b>7%</b>
Florida Peninsula Insurance Company	\$896,674	2%	\$891,644	2%
Capitol Preferred Insurance Company, Inc.	\$433,707	1%	\$849,736	2%
Avatar Property & Casualty Insurance Company	\$850,968	2%	\$821,543	2%
Southern Fidelity Property & Casualty, Inc.	\$904,914	2%	\$770,341	2%
United Services Automobile Association	\$771,328	2%	\$762,583	2%
All Other Insurers	\$12,131,740	30%	\$9,843,381	25%
<b>Total For All Insurers</b>	<b>\$39,978,224</b>	<b>100%</b>	<b>\$39,119,061</b>	<b>100%</b>
<b>Brevard</b>				
FedNat Insurance Company	\$5,569,283	11%	\$4,932,588	10%
First Protective Insurance Company	\$3,918,903	8%	\$3,922,415	8%
St. Johns Insurance Company, Inc.	\$3,364,854	7%	\$3,659,856	8%
United Services Automobile Association	\$2,881,500	6%	\$3,037,556	6%
Universal Property & Casualty Insurance Company	\$2,678,518	5%	\$2,793,713	6%
Florida Peninsula Insurance Company	\$2,582,385	5%	\$2,785,336	6%
Security First Insurance Company	\$2,127,978	4%	\$2,124,524	4%
Heritage Property & Casualty Insurance Company	\$1,667,863	3%	\$1,805,762	4%
People's Trust Insurance Company	\$1,650,323	3%	\$1,532,758	3%
ASI Preferred Insurance Corp.	\$1,213,660	2%	\$1,530,615	3%
All Other Insurers	\$22,666,639	45%	\$19,577,788	41%
<b>Total For All Insurers</b>	<b>\$50,321,908</b>	<b>100%</b>	<b>\$47,702,909</b>	<b>100%</b>



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<b>Sarasota</b>				
Olympus Insurance Company	\$2,756,104	6%	\$3,912,610	9%
First Protective Insurance Company	\$3,740,610	8%	\$3,763,710	9%
St. Johns Insurance Company, Inc.	\$2,935,544	6%	\$3,162,319	7%
ASI Preferred Insurance Corp.	\$2,724,572	6%	\$2,970,914	7%
American Integrity Insurance Company Of Florida	\$2,528,818	5%	\$2,951,571	7%
FedNat Insurance Company	\$2,611,121	5%	\$2,371,054	5%
Florida Peninsula Insurance Company	\$1,681,936	4%	\$1,625,100	4%
People's Trust Insurance Company	\$1,472,741	3%	\$1,536,573	3%
Universal Insurance Company Of North America	\$1,108,192	2%	\$1,372,669	3%
Federal Insurance Company	\$1,225,413	3%	\$1,315,083	3%
All Other Insurers	\$24,811,299	52%	\$19,256,218	44%
<b>Total For All Insurers</b>	<b>\$47,596,351</b>	<b>100%</b>	<b>\$44,237,823</b>	<b>100%</b>
<b>Manatee</b>				
St. Johns Insurance Company, Inc.	\$4,039,566	11%	\$4,598,197	14%
ASI Preferred Insurance Corp.	\$2,564,442	7%	\$3,027,547	9%
Olympus Insurance Company	\$1,880,124	5%	\$2,355,414	7%
American Integrity Insurance Company Of Florida	\$1,745,059	5%	\$1,867,288	6%
FedNat Insurance Company	\$1,877,754	5%	\$1,681,798	5%
First Protective Insurance Company	\$1,803,192	5%	\$1,658,236	5%
Heritage Property & Casualty Insurance Company	\$1,520,115	4%	\$1,636,816	5%
American Strategic Insurance Corp.	\$1,259,359	4%	\$1,412,065	4%
Florida Peninsula Insurance Company	\$1,316,332	4%	\$1,300,996	4%
United Services Automobile Association	\$1,008,741	3%	\$1,116,797	3%
All Other Insurers	\$16,788,380	47%	\$12,454,730	38%
<b>Total For All Insurers</b>	<b>\$35,803,064</b>	<b>100%</b>	<b>\$33,109,883</b>	<b>100%</b>

## Personal Residential Multi-Peril Homeowners Policies Assumed from Citizens

Insurer	2 Year Period Ending Q1 2019
Homeowners Choice Property & Casualty Insurance Company, Inc.	1,031
Safepoint Insurance Company	2,647
Southern Oak Insurance Company	2,201
<b>Total</b>	<b>5,879</b>

**Notes:**

- (1) QUASR data provided by the Office of Insurance Regulation
- (2) Includes admitted insurers (and Citizens) writing personal residential property statewide
- (3) Insurers submitting data as "Trade Secret" are excluded; more information can be found in the Data Sources section of the Corporate Analytics Market Share Report
- (4) Policy type is Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied
- (5) These counties represent the 10 counties with the largest Citizens total insured value (TIV)