

**Top 10 Insurers for Top 10 Counties**  
**Florida Personal Residential Property - Multi-Peril Homeowners**  
**QUASR data as of March 31, 2016**

Carrier	03/31/16 TIV(000's)	Market Share	03/31/15 TIV(000's)	Market Share
<b>Miami-Dade</b>				
<b>CITIZENS PROPERTY INSURANCE CORPORATION</b>	\$ 13,378,220	12%	\$ 15,032,277	14%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 10,950,705	10%	\$ 10,950,705	10%
AIG PROPERTY CASUALTY COMPANY	\$ 10,082,927	9%	\$ 9,046,227	8%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 8,579,815	8%	\$ 6,267,586	6%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 8,410,906	7%	\$ 6,080,554	6%
PEOPLE'S TRUST INSURANCE COMPANY	\$ 7,628,214	7%	\$ 5,920,319	5%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 3,387,167	3%	\$ 4,613,851	4%
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY, INC.	\$ 3,367,054	3%	\$ 3,655,967	3%
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	\$ 3,169,440	3%	\$ 2,684,529	2%
TOWER HILL SIGNATURE INSURANCE COMPANY	\$ 2,929,949	3%	\$ 3,344,785	3%
ALL OTHER INSURERS	\$ 41,711,394	37%	\$ 42,043,663	38%
<b>TOTAL FOR ALL CARRIERS</b>	<b>\$ 113,595,791</b>	<b>100%</b>	<b>\$ 109,640,464</b>	<b>100%</b>
<b>Pinellas</b>				
<b>CITIZENS PROPERTY INSURANCE CORPORATION</b>	\$ 8,004,484	12%	\$ 9,137,593	14%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 6,492,638	10%	\$ 6,468,220	10%
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY, INC.	\$ 5,338,567	8%	\$ 5,965,440	9%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 4,365,246	6%	\$ 4,130,144	6%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 3,951,904	6%	\$ 2,912,095	4%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 3,496,212	5%	\$ 3,051,163	5%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$ 2,555,162	4%	\$ 2,286,276	3%
PEOPLE'S TRUST INSURANCE COMPANY	\$ 2,344,934	3%	\$ 1,844,189	3%
SECURITY FIRST INSURANCE COMPANY	\$ 2,329,446	3%	\$ 1,492,905	2%
TOWER HILL PRIME INSURANCE COMPANY	\$ 2,283,127	3%	\$ 2,233,937	3%
ALL OTHER INSURERS	\$ 26,843,046	39%	\$ 26,071,369	40%
<b>TOTAL FOR ALL CARRIERS</b>	<b>\$ 68,004,765</b>	<b>100%</b>	<b>\$ 65,593,331</b>	<b>100%</b>
<b>Broward</b>				
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 15,392,586	12%	\$ 13,592,394	11%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 9,182,132	7%	\$ 7,199,443	6%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 9,095,063	7%	\$ 9,095,063	7%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 7,842,053	6%	\$ 5,900,319	5%
PEOPLE'S TRUST INSURANCE COMPANY	\$ 6,801,176	5%	\$ 6,637,863	5%
<b>CITIZENS PROPERTY INSURANCE CORPORATION</b>	\$ 6,299,252	5%	\$ 6,727,398	6%
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY, INC.	\$ 4,946,224	4%	\$ 5,488,707	5%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 4,741,623	4%	\$ 5,844,950	5%
TOWER HILL PRIME INSURANCE COMPANY	\$ 4,362,699	3%	\$ 4,698,718	4%
AIG PROPERTY CASUALTY COMPANY	\$ 4,237,765	3%	\$ 3,808,859	3%
ALL OTHER INSURERS	\$ 53,042,951	42%	\$ 52,724,167	43%
<b>TOTAL FOR ALL CARRIERS</b>	<b>\$ 125,943,524</b>	<b>100%</b>	<b>\$ 121,717,881</b>	<b>100%</b>
<b>Hernando</b>				
<b>CITIZENS PROPERTY INSURANCE CORPORATION</b>	\$ 3,160,320	19%	\$ 3,348,080	21%
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$ 2,609,965	16%	\$ 2,276,263	14%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 1,769,352	11%	\$ 1,769,352	11%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 1,558,335	9%	\$ 1,373,619	9%
SECURITY FIRST INSURANCE COMPANY	\$ 1,141,584	7%	\$ 687,221	4%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 938,555	6%	\$ 634,352	4%
SOUTHERN FIDELITY PROPERTY & CASUALTY, INC.	\$ 742,555	5%	\$ 877,880	6%
SAFEPOINT INSURANCE COMPANY	\$ 595,201	4%	\$ 623,537	4%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 327,973	2%	\$ 398,744	3%
FLORIDA FARM BUREAU CASUALTY INSURANCE COMPANY	\$ 325,349	2%	\$ 334,078	2%
ALL OTHER INSURERS	\$ 3,243,930	20%	\$ 3,377,444	22%
<b>TOTAL FOR ALL CARRIERS</b>	<b>\$ 16,413,120</b>	<b>100%</b>	<b>\$ 15,700,569</b>	<b>100%</b>

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<b>Palm Beach</b>				
AIG PROPERTY CASUALTY COMPANY	\$ 16,577,757	10%	\$ 15,044,204	10%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 14,248,754	9%	\$ 11,855,522	8%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 13,543,144	8%	\$ 11,311,028	7%
FEDERAL INSURANCE COMPANY	\$ 11,556,884	7%	\$ 10,483,583	7%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$ 8,041,223	5%	\$ 8,631,673	6%
TOWER HILL PRIME INSURANCE COMPANY	\$ 6,033,133	4%	\$ 5,722,779	4%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 5,106,191	3%	\$ 5,106,191	3%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 4,869,273	3%	\$ 5,504,352	4%
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	\$ 4,814,806	3%	\$ 3,803,669	2%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 4,685,330	3%	\$ 3,770,781	2%
ALL OTHER INSURERS	\$ 73,604,099	45%	\$ 74,182,171	48%
<b>TOTAL FOR ALL CARRIERS</b>	<b>\$ 163,080,594</b>	<b>100%</b>	<b>\$ 155,415,953</b>	<b>100%</b>
<b>Pasco</b>				
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 5,629,249	14%	\$ 4,029,683	10%
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$ 5,509,709	14%	\$ 5,280,908	14%
SECURITY FIRST INSURANCE COMPANY	\$ 4,055,996	10%	\$ 3,119,875	8%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 3,501,884	9%	\$ 3,501,884	9%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 3,334,995	8%	\$ 3,451,968	9%
<b>CITIZENS PROPERTY INSURANCE CORPORATION</b>	<b>\$ 2,875,171</b>	<b>7%</b>	<b>\$ 3,365,528</b>	<b>9%</b>
SOUTHERN FIDELITY PROPERTY & CASUALTY, INC.	\$ 1,305,299	3%	\$ 1,565,571	4%
TOWER HILL PRIME INSURANCE COMPANY	\$ 1,145,991	3%	\$ 1,028,318	3%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 954,100	2%	\$ 1,053,522	3%
UNITED SERVICES AUTOMOBILE ASSOCIATION	\$ 872,064	2%	\$ 934,984	2%
ALL OTHER INSURERS	\$ 11,423,491	28%	\$ 11,313,272	29%
<b>TOTAL FOR ALL CARRIERS</b>	<b>\$ 40,607,949</b>	<b>100%</b>	<b>\$ 38,645,514</b>	<b>100%</b>
<b>Hillsborough</b>				
STATE FARM FLORIDA INSURANCE COMPANY	\$ 10,810,151	10%	\$ 10,810,151	11%
SECURITY FIRST INSURANCE COMPANY	\$ 8,827,889	8%	\$ 7,542,090	7%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 5,698,215	5%	\$ 5,780,370	6%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 4,715,627	4%	\$ 3,604,264	4%
UNITED SERVICES AUTOMOBILE ASSOCIATION	\$ 4,502,991	4%	\$ 4,703,523	5%
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$ 4,321,332	4%	\$ 3,923,645	4%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 4,283,239	4%	\$ 3,967,227	4%
TOWER HILL PRIME INSURANCE COMPANY	\$ 4,110,658	4%	\$ 3,991,953	4%
FEDERAL INSURANCE COMPANY	\$ 3,192,740	3%	\$ 3,283,085	3%
PEOPLE'S TRUST INSURANCE COMPANY	\$ 2,766,662	3%	\$ 2,282,545	2%
ALL OTHER INSURERS	\$ 52,494,409	50%	\$ 51,385,085	51%
<b>TOTAL FOR ALL CARRIERS</b>	<b>\$ 105,723,914</b>	<b>100%</b>	<b>\$ 101,273,938</b>	<b>100%</b>
<b>Sarasota</b>				
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$ 6,640,851	13%	\$ 6,849,594	14%
FIRST PROTECTIVE INSURANCE COMPANY	\$ 3,168,267	6%	\$ 1,242,333	3%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 3,060,679	6%	\$ 2,372,941	5%
ASI PREFERRED INSURANCE CORP.	\$ 2,827,223	6%	\$ 2,834,972	6%
TOWER HILL PRIME INSURANCE COMPANY	\$ 2,770,543	5%	\$ 2,556,083	5%
ST. JOHNS INSURANCE COMPANY, INC.	\$ 2,574,753	5%	\$ 2,431,159	5%
OLYMPUS INSURANCE COMPANY	\$ 2,122,746	4%	\$ 1,778,300	4%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 1,673,878	3%	\$ 1,558,194	3%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 1,541,609	3%	\$ 1,541,609	3%
PEOPLE'S TRUST INSURANCE COMPANY	\$ 1,514,045	3%	\$ 1,012,889	2%
ALL OTHER INSURERS	\$ 23,352,207	46%	\$ 24,844,947	51%
<b>TOTAL FOR ALL CARRIERS</b>	<b>\$ 51,246,801</b>	<b>100%</b>	<b>\$ 49,023,021</b>	<b>100%</b>

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Carrier	03/31/16	TIV(000's)	Market Share	03/31/15	TIV(000's)	Market Share
<b>Brevard</b>						
FEDERATED NATIONAL INSURANCE COMPANY	\$	6,440,517	11%	\$	5,506,212	10%
STATE FARM FLORIDA INSURANCE COMPANY	\$	5,638,670	10%	\$	5,638,670	10%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$	4,378,759	8%	\$	4,386,086	8%
ST. JOHNS INSURANCE COMPANY, INC.	\$	3,350,594	6%	\$	3,309,369	6%
FIRST PROTECTIVE INSURANCE COMPANY	\$	3,121,553	5%	\$	1,393,245	3%
UNITED SERVICES AUTOMOBILE ASSOCIATION	\$	2,778,706	5%	\$	2,913,013	5%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$	2,552,476	4%	\$	2,488,661	5%
PEOPLE'S TRUST INSURANCE COMPANY	\$	2,427,581	4%	\$	2,312,052	4%
SECURITY FIRST INSURANCE COMPANY	\$	1,751,155	3%	\$	1,233,001	2%
FLORIDA PENINSULA INSURANCE COMPANY	\$	1,646,979	3%	\$	1,476,600	3%
ALL OTHER INSURERS	\$	23,115,957	40%	\$	24,241,946	44%
<b>TOTAL FOR ALL CARRIERS</b>	<b>\$</b>	<b>57,202,948</b>	<b>100%</b>	<b>\$</b>	<b>54,898,856</b>	<b>100%</b>

<b>Manatee</b>						
ST. JOHNS INSURANCE COMPANY, INC.	\$	3,122,210	9%	\$	2,902,018	9%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$	2,769,556	8%	\$	2,739,793	8%
ASI PREFERRED INSURANCE CORP.	\$	2,140,190	6%	\$	1,925,987	6%
FEDERATED NATIONAL INSURANCE COMPANY	\$	2,085,791	6%	\$	1,603,270	5%
TOWER HILL PRIME INSURANCE COMPANY	\$	1,820,817	5%	\$	1,659,574	5%
OLYMPUS INSURANCE COMPANY	\$	1,742,650	5%	\$	1,565,468	5%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$	1,555,277	4%	\$	1,702,096	5%
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$	1,486,934	4%	\$	1,371,492	4%
FIRST PROTECTIVE INSURANCE COMPANY	\$	1,433,814	4%	\$	528,109	2%
FLORIDA PENINSULA INSURANCE COMPANY	\$	1,350,824	4%	\$	1,320,056	4%
ALL OTHER INSURERS	\$	16,333,119	46%	\$	16,552,966	49%
<b>TOTAL FOR ALL CARRIERS</b>	<b>\$</b>	<b>35,841,182</b>	<b>100%</b>	<b>\$</b>	<b>33,870,828</b>	<b>100%</b>

<b>Personal Residential Multi-Peril Homeowners Policies Assumed from Citizens</b>		
Carrier	2015	Q1 2016
AMERICAN COLONIAL INSURANCE COMPANY	1,153	0
ANCHOR PROPERTY & CASUALTY INSURANCE COMPANY	20,643	1,651
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	7,345
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	474
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	8,092	0
<b>Grand Total</b>	<b>91,052</b>	<b>12,045</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