



# Top 10 Insurers for Top 10 Counties

Florida Personal Residential Property - Multi-Peril Homeowners  
 QASR data as of June 30, 2017

Carrier	6/30/17 TIV(000's)	Market Share	6/30/16 TIV(000's)	Market Share
<b>Miami-Dade</b>				
<b>CITIZENS PROPERTY INSURANCE CORPORATION</b>	<b>\$ 14,400,810</b>	<b>13%</b>	<b>\$ 13,939,256</b>	<b>12%</b>
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 11,536,916	10%	\$ 9,215,063	8%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 10,950,705	10%	\$ 10,950,705	10%
AIG PROPERTY CASUALTY COMPANY	\$ 10,148,223	9%	\$ 10,239,931	9%
PEOPLE'S TRUST INSURANCE COMPANY	\$ 8,044,509	7%	\$ 8,011,824	7%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 6,303,782	6%	\$ 7,970,086	7%
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	\$ 4,360,588	4%	\$ 3,420,727	3%
FEDERAL INSURANCE COMPANY	\$ 3,035,665	3%	\$ 2,598,654	2%
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY, INC.	\$ 2,902,902	3%	\$ 3,286,375	3%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 2,818,492	2%	\$ 3,231,451	3%
ALL OTHER INSURERS	\$ 38,928,466	34%	\$ 41,173,158	36%
<b>TOTAL FOR ALL CARRIERS</b>	<b>\$ 113,431,057</b>	<b>100%</b>	<b>\$ 114,037,230</b>	<b>100%</b>
<b>Pinellas</b>				
<b>CITIZENS PROPERTY INSURANCE CORPORATION</b>	<b>\$ 8,280,745</b>	<b>12%</b>	<b>\$ 8,200,892</b>	<b>12%</b>
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 6,742,930	10%	\$ 6,461,471	9%
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY, INC.	\$ 4,917,725	7%	\$ 5,212,975	8%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 4,873,080	7%	\$ 4,507,381	7%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 4,117,450	6%	\$ 4,103,737	6%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 3,860,425	5%	\$ 3,600,688	5%
FIRST PROTECTIVE INSURANCE COMPANY	\$ 2,877,857	4%	\$ 2,520,671	4%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$ 2,829,388	4%	\$ 2,622,602	4%
SECURITY FIRST INSURANCE COMPANY	\$ 2,821,753	4%	\$ 2,499,894	4%
TOWER HILL PRIME INSURANCE COMPANY	\$ 2,395,545	3%	\$ 2,239,472	3%
ALL OTHER INSURERS	\$ 26,835,503	38%	\$ 26,800,654	39%
<b>TOTAL FOR ALL CARRIERS</b>	<b>\$ 70,552,401</b>	<b>100%</b>	<b>\$ 68,770,436</b>	<b>100%</b>
<b>Broward</b>				
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 18,279,922	14%	\$ 15,921,931	13%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 9,095,063	7%	\$ 9,095,063	7%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 8,613,392	7%	\$ 9,405,444	7%
<b>CITIZENS PROPERTY INSURANCE CORPORATION</b>	<b>\$ 7,640,481</b>	<b>6%</b>	<b>\$ 6,768,381</b>	<b>5%</b>
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 6,331,478	5%	\$ 7,531,646	6%
PEOPLE'S TRUST INSURANCE COMPANY	\$ 5,923,733	5%	\$ 6,847,284	5%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$ 4,643,794	4%	\$ 4,426,211	3%
AIG PROPERTY CASUALTY COMPANY	\$ 4,238,583	3%	\$ 4,269,735	3%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 4,164,880	3%	\$ 4,640,010	4%
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY, INC.	\$ 4,118,731	3%	\$ 4,801,921	4%
ALL OTHER INSURERS	\$ 53,901,458	42%	\$ 53,106,469	42%
<b>TOTAL FOR ALL CARRIERS</b>	<b>\$ 126,951,514</b>	<b>100%</b>	<b>\$ 126,814,095</b>	<b>100%</b>
<b>Palm Beach</b>				
AIG PROPERTY CASUALTY COMPANY	\$ 16,183,702	10%	\$ 16,931,210	10%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 16,091,795	9%	\$ 14,080,568	9%
FEDERAL INSURANCE COMPANY	\$ 13,746,483	8%	\$ 12,048,165	7%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 12,961,169	8%	\$ 14,439,039	9%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$ 7,568,333	4%	\$ 7,979,366	5%
TOWER HILL PRIME INSURANCE COMPANY	\$ 7,409,184	4%	\$ 5,948,003	4%
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	\$ 6,948,381	4%	\$ 5,343,849	3%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 5,106,191	3%	\$ 5,106,191	3%
ACE INSURANCE COMPANY OF THE MIDWEST	\$ 4,432,289	3%	\$ 3,971,150	2%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 4,356,046	3%	\$ 4,758,131	3%
ALL OTHER INSURERS	\$ 75,329,636	44%	\$ 74,805,608	45%
<b>TOTAL FOR ALL CARRIERS</b>	<b>\$ 170,133,209</b>	<b>100%</b>	<b>\$ 165,411,281</b>	<b>100%</b>



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<b>Hernando</b>				
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$ 3,266,990	19%	\$ 2,777,486	17%
<b>CITIZENS PROPERTY INSURANCE CORPORATION</b>	<b>\$ 3,014,085</b>	<b>18%</b>	<b>\$ 3,158,332</b>	<b>19%</b>
STATE FARM FLORIDA INSURANCE COMPANY	\$ 1,769,352	11%	\$ 1,769,352	11%
SECURITY FIRST INSURANCE COMPANY	\$ 1,405,560	8%	\$ 1,245,078	8%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 1,378,006	8%	\$ 1,473,173	9%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 1,100,984	7%	\$ 993,601	6%
SOUTHERN FIDELITY PROPERTY & CASUALTY, INC.	\$ 543,967	3%	\$ 693,911	4%
SAFEPOINT INSURANCE COMPANY	\$ 524,511	3%	\$ 562,299	3%
FLORIDA FARM BUREAU CASUALTY INSURANCE COMPANY	\$ 322,826	2%	\$ 325,865	2%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 282,230	2%	\$ 304,167	2%
ALL OTHER INSURERS	\$ 3,231,770	19%	\$ 3,208,759	19%
<b>TOTAL FOR ALL CARRIERS</b>	<b>\$ 16,840,282</b>	<b>100%</b>	<b>\$ 16,512,023</b>	<b>100%</b>
<b>Hillsborough</b>				
STATE FARM FLORIDA INSURANCE COMPANY	\$ 10,810,151	10%	\$ 10,810,151	10%
SECURITY FIRST INSURANCE COMPANY	\$ 9,177,297	8%	\$ 9,091,222	8%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 6,202,364	6%	\$ 5,725,024	5%
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$ 5,226,158	5%	\$ 4,472,144	4%
TOWER HILL PRIME INSURANCE COMPANY	\$ 5,085,691	5%	\$ 4,320,574	4%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 4,641,453	4%	\$ 4,766,420	4%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 4,519,862	4%	\$ 4,333,281	4%
UNITED SERVICES AUTOMOBILE ASSOCIATION	\$ 4,360,291	4%	\$ 4,491,788	4%
ST. JOHNS INSURANCE COMPANY, INC.	\$ 3,293,250	3%	\$ 2,544,666	2%
FEDERAL INSURANCE COMPANY	\$ 3,025,673	3%	\$ 3,166,554	3%
ALL OTHER INSURERS	\$ 54,323,982	49%	\$ 53,484,627	50%
<b>TOTAL FOR ALL CARRIERS</b>	<b>\$ 110,666,173</b>	<b>100%</b>	<b>\$ 107,206,452</b>	<b>100%</b>
<b>Pasco</b>				
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 6,748,604	16%	\$ 5,942,889	14%
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$ 5,864,922	14%	\$ 5,558,323	14%
SECURITY FIRST INSURANCE COMPANY	\$ 4,557,416	11%	\$ 4,292,922	10%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 3,501,884	8%	\$ 3,501,884	9%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 3,169,742	7%	\$ 3,261,109	8%
<b>CITIZENS PROPERTY INSURANCE CORPORATION</b>	<b>\$ 2,614,518</b>	<b>6%</b>	<b>\$ 2,859,613</b>	<b>7%</b>
TOWER HILL PRIME INSURANCE COMPANY	\$ 1,488,876	3%	\$ 1,183,966	3%
SOUTHERN FIDELITY PROPERTY & CASUALTY, INC.	\$ 1,029,048	2%	\$ 1,233,123	3%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 952,711	2%	\$ 961,912	2%
AVATAR PROPERTY & CASUALTY INSURANCE COMPANY	\$ 929,041	2%	\$ 338,180	1%
ALL OTHER INSURERS	\$ 12,006,443	28%	\$ 12,033,328	29%
<b>TOTAL FOR ALL CARRIERS</b>	<b>\$ 42,863,207</b>	<b>100%</b>	<b>\$ 41,167,249</b>	<b>100%</b>
<b>Sarasota</b>				
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$ 6,392,573	12%	\$ 6,573,129	13%
FIRST PROTECTIVE INSURANCE COMPANY	\$ 3,630,077	7%	\$ 3,308,198	6%
TOWER HILL PRIME INSURANCE COMPANY	\$ 3,299,771	6%	\$ 2,839,222	5%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 2,845,230	5%	\$ 3,137,344	6%
ST. JOHNS INSURANCE COMPANY, INC.	\$ 2,807,920	5%	\$ 2,637,631	5%
ASI PREFERRED INSURANCE CORP.	\$ 2,765,701	5%	\$ 2,810,647	5%
OLYMPUS INSURANCE COMPANY	\$ 2,352,919	4%	\$ 2,143,921	4%
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$ 2,128,568	4%	\$ 1,437,146	3%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 1,719,347	3%	\$ 1,695,482	3%
PEOPLE'S TRUST INSURANCE COMPANY	\$ 1,582,025	3%	\$ 1,579,926	3%
ALL OTHER INSURERS	\$ 24,793,477	46%	\$ 23,820,859	46%
<b>TOTAL FOR ALL CARRIERS</b>	<b>\$ 54,317,608</b>	<b>100%</b>	<b>\$ 51,983,506</b>	<b>100%</b>



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<b>Brevard</b>				
FEDERATED NATIONAL INSURANCE COMPANY	\$ 6,039,246	10%	\$ 6,478,994	11%
STATE FARM FLORIDA INSURANCE COMPANY	\$ 5,638,670	10%	\$ 5,638,670	10%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$ 4,216,380	7%	\$ 4,338,821	7%
FIRST PROTECTIVE INSURANCE COMPANY	\$ 3,684,596	6%	\$ 3,346,786	6%
ST. JOHNS INSURANCE COMPANY, INC.	\$ 3,255,881	5%	\$ 3,339,040	6%
UNITED SERVICES AUTOMOBILE ASSOCIATION	\$ 2,772,397	5%	\$ 2,768,196	5%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	\$ 2,578,857	4%	\$ 2,579,952	4%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 2,429,399	4%	\$ 1,855,035	3%
SECURITY FIRST INSURANCE COMPANY	\$ 2,093,194	4%	\$ 1,910,641	3%
PEOPLE'S TRUST INSURANCE COMPANY	\$ 1,914,824	3%	\$ 2,371,863	4%
ALL OTHER INSURERS	\$ 24,695,774	42%	\$ 23,230,170	40%
<b>TOTAL FOR ALL CARRIERS</b>	<b>\$ 59,319,219</b>	<b>100%</b>	<b>\$ 57,858,169</b>	<b>100%</b>

<b>Manatee</b>				
ST. JOHNS INSURANCE COMPANY, INC.	\$ 3,665,874	10%	\$ 3,258,291	9%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	\$ 2,862,201	7%	\$ 2,789,921	8%
TOWER HILL PRIME INSURANCE COMPANY	\$ 2,490,883	7%	\$ 1,968,795	5%
ASI PREFERRED INSURANCE CORP.	\$ 2,380,759	6%	\$ 2,173,802	6%
FEDERATED NATIONAL INSURANCE COMPANY	\$ 1,982,656	5%	\$ 2,109,044	6%
OLYMPUS INSURANCE COMPANY	\$ 1,773,608	5%	\$ 1,718,605	5%
FIRST PROTECTIVE INSURANCE COMPANY	\$ 1,696,371	4%	\$ 1,549,897	4%
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	\$ 1,661,717	4%	\$ 1,526,455	4%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	\$ 1,434,762	4%	\$ 1,517,784	4%
FLORIDA PENINSULA INSURANCE COMPANY	\$ 1,345,291	4%	\$ 1,348,021	4%
ALL OTHER INSURERS	\$ 16,918,263	44%	\$ 16,518,569	45%
<b>TOTAL FOR ALL CARRIERS</b>	<b>\$ 38,212,384</b>	<b>100%</b>	<b>\$ 36,479,183</b>	<b>100%</b>

Personal Residential Multi-Peril Homeowners Policies Assumed from Citizens		
Carrier	2016	2Q 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	1,097
<b>GRAND TOTAL</b>	<b>21,452</b>	<b>2,979</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