



Top 10 Insurers for Top 10 Counties

Florida Personal Residential Property - Multi-Peril Homeowners
 Does Not Include State Farm Florida
 QUASR data as of September 30, 2018

| Carrier | 09/30/17 TIV(000's) | Market Share | 09/30/18 TIV(000's) | Market Share |
|---|------------------------|-----------------|------------------------|-----------------|
| Miami-Dade | | | | |
| Citizens Property Insurance Corporation | \$15,023,480 | 15% | \$15,547,847 | 15% |
| Universal Property & Casualty Insurance Company | \$12,248,320 | 12% | \$14,236,821 | 14% |
| AIG Property Casualty Company | \$10,148,027 | 10% | \$9,962,924 | 10% |
| Privilege Underwriters Reciprocal Exchange | \$4,621,111 | 5% | \$5,689,168 | 6% |
| Heritage Property & Casualty Insurance Company | \$6,210,882 | 6% | \$5,138,188 | 5% |
| People's Trust Insurance Company | \$7,417,052 | 7% | \$4,720,705 | 5% |
| Federal Insurance Company | \$3,111,167 | 3% | \$3,506,605 | 3% |
| First Protective Insurance Company | \$2,275,258 | 2% | \$2,599,999 | 3% |
| Homeowners Choice Property & Casualty Insurance Company, Inc. | \$2,856,306 | 3% | \$2,569,655 | 3% |
| Florida Peninsula Insurance Company | \$2,622,214 | 3% | \$1,946,907 | 2% |
| All Other Insurers | \$35,894,875 | 35% | \$34,547,781 | 34% |
| Total For All Insurers | \$102,428,692 | 100% | \$100,466,600 | 100% |
| Broward | | | | |
| Universal Property & Casualty Insurance Company | \$19,193,470 | 16% | \$21,938,796 | 18% |
| Citizens Property Insurance Corporation | \$8,161,594 | 7% | \$9,274,169 | 8% |
| FedNat Insurance Company | \$8,352,761 | 7% | \$7,210,062 | 6% |
| Heritage Property & Casualty Insurance Company | \$6,389,923 | 5% | \$5,243,557 | 4% |
| AIG Property Casualty Company | \$4,292,851 | 4% | \$4,292,371 | 4% |
| St. Johns Insurance Company, Inc. | \$2,605,641 | 2% | \$4,073,210 | 3% |
| First Protective Insurance Company | \$3,179,546 | 3% | \$3,716,836 | 3% |
| Homeowners Choice Property & Casualty Insurance Company, Inc. | \$4,042,157 | 3% | \$3,611,503 | 3% |
| United Property & Casualty Insurance Company | \$4,338,488 | 4% | \$3,074,234 | 3% |
| People's Trust Insurance Company | \$5,333,926 | 5% | \$3,051,135 | 3% |
| All Other Insurers | \$52,267,232 | 44% | \$53,286,785 | 45% |
| Total For All Insurers | \$118,157,588 | 100% | \$118,772,657 | 100% |
| Pinellas | | | | |
| Citizens Property Insurance Corporation | \$8,505,655 | 12% | \$9,051,581 | 12% |
| Heritage Property & Casualty Insurance Company | \$7,025,855 | 10% | \$7,226,906 | 10% |
| Florida Peninsula Insurance Company | \$4,875,226 | 7% | \$5,081,249 | 7% |
| Homeowners Choice Property & Casualty Insurance Company, Inc. | \$4,853,658 | 7% | \$4,791,350 | 7% |
| Universal Property & Casualty Insurance Company | \$3,971,415 | 6% | \$4,588,243 | 6% |
| FedNat Insurance Company | \$4,123,586 | 6% | \$3,838,169 | 5% |
| Security First Insurance Company | \$2,892,980 | 4% | \$3,243,454 | 4% |
| First Protective Insurance Company | \$2,901,000 | 4% | \$2,904,253 | 4% |
| United Property & Casualty Insurance Company | \$2,807,334 | 4% | \$2,658,921 | 4% |
| Tower Hill Prime Insurance Company | \$2,393,038 | 3% | \$2,239,458 | 3% |
| All Other Insurers | \$25,380,207 | 36% | \$27,410,305 | 38% |
| Total For All Insurers | \$69,729,954 | 100% | \$73,033,889 | 100% |
| Palm Beach | | | | |
| Universal Property & Casualty Insurance Company | \$16,710,148 | 10% | \$19,247,156 | 11% |
| Federal Insurance Company | \$14,147,526 | 8% | \$15,790,126 | 9% |
| AIG Property Casualty Company | \$16,029,971 | 10% | \$15,216,012 | 9% |
| FedNat Insurance Company | \$12,580,387 | 8% | \$10,277,108 | 6% |
| Privilege Underwriters Reciprocal Exchange | \$7,445,706 | 4% | \$9,430,394 | 5% |
| Tower Hill Prime Insurance Company | \$7,388,969 | 4% | \$6,941,394 | 4% |
| United Property & Casualty Insurance Company | \$7,396,213 | 4% | \$6,572,179 | 4% |
| Olympus Insurance Company | \$4,310,249 | 3% | \$6,501,651 | 4% |
| Edison Insurance Company | \$4,555,742 | 3% | \$5,933,704 | 3% |
| Ace Insurance Company Of The Midwest | \$4,411,669 | 3% | \$4,204,687 | 2% |
| All Other Insurers | \$71,684,880 | 43% | \$72,576,656 | 42% |
| Total For All Insurers | \$166,661,462 | 100% | \$172,691,067 | 100% |



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|---|------------------------|-----------------|------------------------|-----------------|
| Hillsborough | | | | |
| Security First Insurance Company | \$9,144,313 | 9% | \$8,776,164 | 8% |
| Heritage Property & Casualty Insurance Company | \$7,091,151 | 7% | \$8,699,250 | 8% |
| American Integrity Insurance Company Of Florida | \$5,433,511 | 5% | \$6,071,494 | 6% |
| Tower Hill Prime Insurance Company | \$5,129,736 | 5% | \$5,271,963 | 5% |
| Universal Property & Casualty Insurance Company | \$4,618,218 | 5% | \$5,069,272 | 5% |
| United Services Automobile Association | \$4,339,536 | 4% | \$4,486,203 | 4% |
| St. Johns Insurance Company, Inc. | \$3,451,350 | 3% | \$4,325,391 | 4% |
| FedNat Insurance Company | \$4,613,884 | 5% | \$4,181,700 | 4% |
| Citizens Property Insurance Corporation | \$2,909,325 | 3% | \$3,399,387 | 3% |
| American Strategic Insurance Corp. | \$2,420,412 | 2% | \$3,085,151 | 3% |
| All Other Insurers | \$52,089,882 | 51% | \$54,802,613 | 51% |
| Total For All Insurers | \$101,241,317 | 100% | \$108,168,587 | 100% |
| Hernando | | | | |
| American Integrity Insurance Company Of Florida | \$3,301,877 | 22% | \$3,467,692 | 22% |
| Citizens Property Insurance Corporation | \$3,018,152 | 20% | \$3,108,585 | 19% |
| Security First Insurance Company | \$1,454,175 | 10% | \$1,472,011 | 9% |
| Heritage Property & Casualty Insurance Company | \$1,389,875 | 9% | \$1,410,660 | 9% |
| Universal Property & Casualty Insurance Company | \$1,156,704 | 8% | \$1,292,844 | 8% |
| Florida Specialty Insurance Company | \$282,993 | 2% | \$720,145 | 4% |
| Safepoint Insurance Company | \$501,141 | 3% | \$454,254 | 3% |
| Southern Fidelity Property & Casualty, Inc. | \$513,420 | 3% | \$415,584 | 3% |
| Florida Farm Bureau Casualty Insurance Company | \$323,202 | 2% | \$323,502 | 2% |
| Florida Peninsula Insurance Company | \$281,789 | 2% | \$249,604 | 2% |
| All Other Insurers | \$3,009,589 | 20% | \$3,208,184 | 20% |
| Total For All Insurers | \$15,232,918 | 100% | \$16,123,064 | 100% |
| Pasco | | | | |
| Universal Property & Casualty Insurance Company | \$6,958,142 | 17% | \$7,694,604 | 18% |
| American Integrity Insurance Company Of Florida | \$5,929,299 | 15% | \$5,992,504 | 14% |
| Security First Insurance Company | \$4,591,770 | 11% | \$4,521,435 | 11% |
| Heritage Property & Casualty Insurance Company | \$3,301,777 | 8% | \$3,986,853 | 9% |
| Citizens Property Insurance Corporation | \$2,626,168 | 7% | \$2,605,739 | 6% |
| Tower Hill Prime Insurance Company | \$1,505,152 | 4% | \$1,654,997 | 4% |
| Family Security Insurance Company, Inc. | \$298,794 | 1% | \$879,703 | 2% |
| Florida Peninsula Insurance Company | \$942,808 | 2% | \$877,108 | 2% |
| Avatar Property & Casualty Insurance Company | \$905,186 | 2% | \$837,150 | 2% |
| Southern Fidelity Property & Casualty, Inc. | \$980,820 | 2% | \$823,838 | 2% |
| All Other Insurers | \$11,915,255 | 30% | \$12,938,313 | 30% |
| Total For All Insurers | \$39,955,172 | 100% | \$42,812,243 | 100% |
| Brevard | | | | |
| FedNat Insurance Company | \$5,922,077 | 11% | \$5,139,297 | 9% |
| First Protective Insurance Company | \$3,678,583 | 7% | \$3,905,708 | 7% |
| United Property & Casualty Insurance Company | \$4,167,291 | 8% | \$3,827,115 | 7% |
| St. Johns Insurance Company, Inc. | \$3,273,999 | 6% | \$3,500,195 | 6% |
| United Services Automobile Association | \$2,795,653 | 5% | \$2,970,324 | 5% |
| Universal Property & Casualty Insurance Company | \$2,635,132 | 5% | \$2,759,762 | 5% |
| Florida Peninsula Insurance Company | \$2,455,500 | 5% | \$2,732,892 | 5% |
| Security First Insurance Company | \$2,127,154 | 4% | \$2,160,425 | 4% |
| Tower Hill Prime Insurance Company | \$1,834,373 | 3% | \$1,942,242 | 3% |
| Heritage Property & Casualty Insurance Company | \$1,517,904 | 3% | \$1,800,845 | 3% |
| All Other Insurers | \$23,910,258 | 44% | \$26,117,295 | 46% |
| Total For All Insurers | \$54,317,926 | 100% | \$56,856,100 | 100% |



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| Carrier | 09/30/17 TIV(000's) | Market Share | 09/30/18 TIV(000's) | Market Share |
|---|------------------------|-----------------|------------------------|-----------------|
| Sarasota | | | | |
| United Property & Casualty Insurance Company | \$6,300,391 | 12% | \$5,820,540 | 10% |
| First Protective Insurance Company | \$3,673,409 | 7% | \$3,771,937 | 7% |
| Olympus Insurance Company | \$2,464,645 | 5% | \$3,294,293 | 6% |
| Tower Hill Prime Insurance Company | \$3,298,763 | 6% | \$3,232,561 | 6% |
| St. Johns Insurance Company, Inc. | \$2,833,181 | 5% | \$3,068,073 | 5% |
| American Integrity Insurance Company Of Florida | \$2,304,302 | 4% | \$2,805,038 | 5% |
| ASI Preferred Insurance Corp. | \$2,765,477 | 5% | \$2,696,172 | 5% |
| FedNat Insurance Company | \$2,793,267 | 5% | \$2,483,122 | 4% |
| Tower Hill Signature Insurance Company | \$1,349,230 | 3% | \$1,812,902 | 3% |
| Florida Peninsula Insurance Company | \$1,697,947 | 3% | \$1,662,178 | 3% |
| All Other Insurers | \$24,100,223 | 45% | \$26,046,408 | 46% |
| Total For All Insurers | \$53,580,834 | 100% | \$56,693,225 | 100% |

| | | | | |
|---|---------------------|-------------|---------------------|-------------|
| Manatee | | | | |
| St. Johns Insurance Company, Inc. | \$3,777,344 | 10% | \$4,293,764 | 11% |
| ASI Preferred Insurance Corp. | \$2,441,056 | 6% | \$2,707,803 | 7% |
| United Property & Casualty Insurance Company | \$2,829,624 | 7% | \$2,665,869 | 7% |
| Tower Hill Prime Insurance Company | \$2,545,167 | 7% | \$2,613,986 | 6% |
| Olympus Insurance Company | \$1,791,963 | 5% | \$2,115,797 | 5% |
| American Integrity Insurance Company Of Florida | \$1,713,105 | 5% | \$1,832,494 | 5% |
| FedNat Insurance Company | \$1,954,307 | 5% | \$1,746,787 | 4% |
| First Protective Insurance Company | \$1,714,380 | 5% | \$1,721,150 | 4% |
| Heritage Property & Casualty Insurance Company | \$1,473,485 | 4% | \$1,572,934 | 4% |
| Tower Hill Signature Insurance Company | \$1,136,169 | 3% | \$1,481,866 | 4% |
| All Other Insurers | \$16,545,744 | 44% | \$17,758,202 | 44% |
| Total For All Insurers | \$37,922,343 | 100% | \$40,510,652 | 100% |

Personal Residential Multi-Peril Homeowners Policies Assumed from Citizens

| Insurer | 2017 | Q3 2018 |
|---|--------------|--------------|
| Avatar Property & Casualty Insurance Company | 674 | 0 |
| Homeowners Choice Property & Casualty Insurance Company, Inc. | 1,031 | 0 |
| Safepoint Insurance Company | 2,573 | 380 |
| Southern Oak Insurance Company | 1,671 | 874 |
| Total | 5,949 | 1,254 |

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. Their data is excluded from this exhibit.
- (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)