



# Top 10 Insurers for Top 10 Counties

## Florida Personal Residential Property - Multi-Peril Homeowners

Excludes Trade Secret Insurers

QUASR Data as of June 30, 2019

Insurer	6/30/18 TIV(000's)	Market Share	6/30/19 TIV(000's)	Market Share
<b>Miami-Dade</b>				
Universal Property & Casualty Insurance Company	\$13,651,030	14%	\$14,585,651	16%
<b>Citizens Property Insurance Corporation</b>	<b>\$15,829,812</b>	<b>16%</b>	<b>\$14,455,091</b>	<b>16%</b>
AIG Property Casualty Company	\$10,161,363	10%	\$9,290,478	10%
Privilege Underwriters Reciprocal Exchange	\$5,419,957	5%	\$4,573,895	5%
Heritage Property & Casualty Insurance Company	\$5,410,034	5%	\$4,349,257	5%
People's Trust Insurance Company	\$4,979,576	5%	\$4,263,047	5%
Federal Insurance Company	\$3,454,109	3%	\$3,888,385	4%
First Protective Insurance Company	\$2,588,808	3%	\$2,495,675	3%
Homeowners Choice Property & Casualty Insurance Company, Inc.	\$2,630,542	3%	\$2,388,129	3%
United Services Automobile Association	\$1,788,141	2%	\$1,826,164	2%
All Other Insurers	\$34,055,526	34%	\$28,739,279	32%
<b>Total For All Insurers</b>	<b>\$99,968,900</b>	<b>100%</b>	<b>\$90,855,051</b>	<b>100%</b>
<b>Pinellas</b>				
<b>Citizens Property Insurance Corporation</b>	<b>\$8,699,689</b>	<b>13%</b>	<b>\$9,634,353</b>	<b>18%</b>
Heritage Property & Casualty Insurance Company	\$7,228,567	11%	\$7,161,661	13%
Universal Property & Casualty Insurance Company	\$4,408,827	7%	\$5,062,434	9%
Homeowners Choice Property & Casualty Insurance Company, Inc.	\$4,884,145	7%	\$4,522,049	8%
FedNat Insurance Company	\$3,941,337	6%	\$3,584,336	7%
First Protective Insurance Company	\$2,913,109	4%	\$3,060,722	6%
Prepared Insurance Company	\$1,952,012	3%	\$2,176,431	4%
People's Trust Insurance Company	\$1,842,368	3%	\$1,888,072	3%
United Services Automobile Association	\$1,562,643	2%	\$1,590,056	3%
Olympus Insurance Company	\$1,150,658	2%	\$1,353,020	2%
All Other Insurers	\$29,092,418	43%	\$14,701,898	27%
<b>Total For All Insurers</b>	<b>\$67,675,773</b>	<b>100%</b>	<b>\$54,735,033</b>	<b>100%</b>
<b>Broward</b>				
Universal Property & Casualty Insurance Company	\$21,324,818	19%	\$22,338,981	21%
<b>Citizens Property Insurance Corporation</b>	<b>\$9,235,959</b>	<b>8%</b>	<b>\$9,329,370</b>	<b>9%</b>
FedNat Insurance Company	\$7,424,494	6%	\$7,191,712	7%
St. Johns Insurance Company, Inc.	\$3,545,475	3%	\$4,531,044	4%
Heritage Property & Casualty Insurance Company	\$5,537,103	5%	\$4,476,435	4%
National Specialty Insurance Company	\$1,437,264	1%	\$3,970,542	4%
AIG Property Casualty Company	\$4,357,580	4%	\$3,749,257	4%
First Protective Insurance Company	\$3,729,380	3%	\$3,377,428	3%
Homeowners Choice Property & Casualty Insurance Company, Inc.	\$3,706,946	3%	\$3,322,051	3%
People's Trust Insurance Company	\$3,265,890	3%	\$2,995,056	3%
All Other Insurers	\$50,886,098	44%	\$39,339,642	38%
<b>Total For All Insurers</b>	<b>\$114,451,007</b>	<b>100%</b>	<b>\$104,621,518</b>	<b>100%</b>
<b>Hillsborough</b>				
Heritage Property & Casualty Insurance Company	\$8,332,144	8%	\$10,071,778	13%
Universal Property & Casualty Insurance Company	\$4,952,986	5%	\$5,323,681	7%
St. Johns Insurance Company, Inc.	\$4,076,536	4%	\$4,761,837	6%
United Services Automobile Association	\$4,437,982	4%	\$4,587,960	6%
FedNat Insurance Company	\$4,331,805	4%	\$4,009,556	5%
<b>Citizens Property Insurance Corporation</b>	<b>\$3,248,876</b>	<b>3%</b>	<b>\$3,647,250</b>	<b>5%</b>
ASI Preferred Insurance Corp.	\$2,431,977	2%	\$3,482,499	4%
American Strategic Insurance Corp.	\$2,892,595	3%	\$3,303,705	4%
Olympus Insurance Company	\$2,380,992	2%	\$2,858,044	4%
Federal Insurance Company	\$2,931,932	3%	\$2,852,869	4%
All Other Insurers	\$62,571,532	61%	\$33,107,129	42%
<b>Total For All Insurers</b>	<b>\$102,589,359</b>	<b>100%</b>	<b>\$78,006,307</b>	<b>100%</b>



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<b>Palm Beach</b>				
Universal Property & Casualty Insurance Company	\$18,647,056	12%	\$19,968,645	15%
Federal Insurance Company	\$15,591,066	10%	\$16,982,163	12%
ALG Property Casualty Company	\$15,411,093	10%	\$14,375,244	10%
FedNat Insurance Company	\$10,786,117	7%	\$9,608,661	7%
Privilege Underwriters Reciprocal Exchange	\$8,901,701	6%	\$8,465,086	6%
Olympus Insurance Company	\$6,019,317	4%	\$8,275,533	6%
ASI Preferred Insurance Corp.	\$3,756,324	2%	\$5,264,097	4%
Ace Insurance Company Of The Midwest	\$4,245,773	3%	\$4,024,618	3%
Citizens Property Insurance Corporation	\$3,459,720	2%	\$3,521,175	3%
First Protective Insurance Company	\$3,924,276	2%	\$3,390,037	2%
All Other Insurers	\$71,088,509	44%	\$43,634,351	32%
<b>Total For All Insurers</b>	<b>\$161,830,951</b>	<b>100%</b>	<b>\$137,509,609</b>	<b>100%</b>
<b>Hernando</b>				
Citizens Property Insurance Corporation	\$3,049,714	19%	\$3,198,153	28%
Heritage Property & Casualty Insurance Company	\$1,403,681	9%	\$1,479,519	13%
Universal Property & Casualty Insurance Company	\$1,257,506	8%	\$1,386,435	12%
Florida Specialty Insurance Company	\$597,361	4%	\$922,746	8%
Capitol Preferred Insurance Company, Inc.	\$166,710	1%	\$744,437	6%
Safepoint Insurance Company	\$466,515	3%	\$424,087	4%
Florida Farm Bureau Casualty Insurance Company	\$324,395	2%	\$326,272	3%
Castle Key Indemnity Company	\$135,508	1%	\$277,848	2%
Florida Farm Bureau General Insurance Company	\$208,109	1%	\$211,049	2%
Hartford Insurance Company Of The Midwest	\$222,879	1%	\$205,910	2%
All Other Insurers	\$7,983,610	50%	\$2,326,890	20%
<b>Total For All Insurers</b>	<b>\$15,815,987</b>	<b>100%</b>	<b>\$11,503,346</b>	<b>100%</b>
<b>Pasco</b>				
Universal Property & Casualty Insurance Company	\$7,582,573	19%	\$7,899,440	28%
Heritage Property & Casualty Insurance Company	\$3,836,976	9%	\$4,613,250	16%
Citizens Property Insurance Corporation	\$2,557,607	6%	\$2,609,961	9%
Capitol Preferred Insurance Company, Inc.	\$542,806	1%	\$1,755,677	6%
Avatar Property & Casualty Insurance Company	\$847,574	2%	\$811,574	3%
Olympus Insurance Company	\$602,160	1%	\$783,774	3%
United Services Automobile Association	\$774,159	2%	\$760,230	3%
Florida Farm Bureau Casualty Insurance Company	\$625,356	2%	\$639,138	2%
American Strategic Insurance Corp.	\$427,661	1%	\$549,496	2%
Safepoint Insurance Company	\$532,313	1%	\$535,941	2%
All Other Insurers	\$22,471,497	55%	\$7,209,880	26%
<b>Total For All Insurers</b>	<b>\$40,800,682</b>	<b>100%</b>	<b>\$28,168,362</b>	<b>100%</b>
<b>Brevard</b>				
FedNat Insurance Company	\$5,345,366	11%	\$4,775,866	11%
First Protective Insurance Company	\$3,914,025	8%	\$3,937,255	9%
St. Johns Insurance Company, Inc.	\$3,444,468	7%	\$3,782,533	9%
United Services Automobile Association	\$2,930,251	6%	\$3,121,237	7%
Universal Property & Casualty Insurance Company	\$2,728,135	5%	\$2,888,194	7%
ASI Preferred Insurance Corp.	\$1,259,200	2%	\$1,859,303	4%
Heritage Property & Casualty Insurance Company	\$1,773,968	3%	\$1,817,424	4%
People's Trust Insurance Company	\$1,587,555	3%	\$1,602,749	4%
Gulfstream Property and Casualty Insurance Company	\$1,367,625	3%	\$1,353,977	3%
Homeowners Choice Property & Casualty Insurance Company, Inc.	\$1,345,835	3%	\$1,242,810	3%
All Other Insurers	\$25,205,728	50%	\$15,312,064	37%
<b>Total For All Insurers</b>	<b>\$50,902,157</b>	<b>100%</b>	<b>\$41,693,410</b>	<b>100%</b>



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Insurer	6/30/18 TIV(000's)	Market Share	6/30/19 TIV(000's)	Market Share
<b>Sarasota</b>				
Olympus Insurance Company	\$3,016,321	6%	\$4,323,316	11%
First Protective Insurance Company	\$3,774,225	8%	\$3,762,013	10%
ASI Preferred Insurance Corp.	\$2,708,158	6%	\$3,440,493	9%
St. Johns Insurance Company, Inc.	\$3,018,510	6%	\$3,224,346	8%
FedNat Insurance Company	\$2,547,405	5%	\$2,261,396	6%
People's Trust Insurance Company	\$1,468,520	3%	\$1,705,777	4%
Universal Insurance Company Of North America	\$1,173,792	2%	\$1,454,469	4%
Federal Insurance Company	\$1,235,457	3%	\$1,290,477	3%
Heritage Property & Casualty Insurance Company	\$1,325,306	3%	\$1,253,056	3%
United Services Automobile Association	\$1,169,640	2%	\$1,244,510	3%
All Other Insurers	\$27,014,037	56%	\$14,733,626	38%
<b>Total For All Insurers</b>	<b>\$48,451,370</b>	<b>100%</b>	<b>\$38,693,478</b>	<b>100%</b>

<b>Manatee</b>				
St. Johns Insurance Company, Inc.	\$4,205,731	12%	\$4,816,913	16%
ASI Preferred Insurance Corp.	\$2,637,191	7%	\$3,430,327	12%
Olympus Insurance Company	\$2,001,899	5%	\$2,513,448	9%
Heritage Property & Casualty Insurance Company	\$1,560,366	4%	\$1,684,966	6%
First Protective Insurance Company	\$1,767,770	5%	\$1,655,042	6%
FedNat Insurance Company	\$1,805,797	5%	\$1,636,126	6%
American Strategic Insurance Corp.	\$1,311,283	4%	\$1,396,424	5%
United Services Automobile Association	\$1,042,562	3%	\$1,151,943	4%
Universal Property & Casualty Insurance Company	\$1,011,616	3%	\$999,620	3%
People's Trust Insurance Company	\$643,674	2%	\$670,039	2%
All Other Insurers	\$18,562,926	51%	\$9,611,669	33%
<b>Total For All Insurers</b>	<b>\$36,550,815</b>	<b>100%</b>	<b>\$29,566,517</b>	<b>100%</b>

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

Insurer	2 Year Period Ending Q2 2019
Homeowners Choice Property & Casualty Insurance Company, Inc.	1,031
Safepoint Insurance Company	2,647
Southern Oak Insurance Company	2,029
<b>Total</b>	<b>5,707</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)