

HERITAGE POLICY IN FORCE COUNT, TIV & TIV COMPARISON as of 12/31/16

Type	County Types	County	Values				
			Sum of PIF Count	Sum of TIV	2016 TIV %	vs. 2015 TIV %	
Florida: Commercial	South Florida	Broward	777	7,537,361,609	5.5%	6.9%	
		Miami-Dade	697	4,034,264,183	3.0%	4.8%	
		Palm Beach	327	4,198,221,524	3.1%	3.6%	
		South Florida Total		1,801	15,769,847,316	11.6%	15.4%
	Other Significant Counties	Collier	257	1,290,413,044	0.9%	1.1%	
		Hillsborough	68	359,303,516	0.3%	0.2%	
		Lee	391	2,220,883,579	1.6%	1.5%	
		Manatee	111	750,669,779	0.6%	0.6%	
		Pasco	14	138,266,212	0.1%	0.1%	
		Pinellas	423	2,723,747,802	2.0%	2.5%	
		Sarasota	83	668,333,922	0.5%	0.6%	
		Other Significant Counties Total		1,347	8,151,617,854	6.0%	6.7%
		Other Florida Counties		477	2,445,890,433	1.8%	2.0%
Commercial Total			3,625	26,367,355,603	19.4%	24.0%	
Florida: Personal	South Florida	Broward	27,995	8,757,879,949	6.4%	9.8%	
		Miami-Dade	32,997	9,979,947,778	7.3%	11.4%	
		Palm Beach	19,542	5,734,802,732	4.2%	6.4%	
		South Florida Total		80,534	24,472,630,459	18.0%	27.5%
	Other Significant Counties	Collier	6,449	1,888,160,576	1.4%	2.1%	
		Hillsborough	20,193	6,296,625,705	4.6%	6.4%	
		Lee	12,232	3,203,302,838	2.4%	3.5%	
		Manatee	5,778	1,782,461,476	1.3%	2.0%	
		Pasco	12,572	3,434,729,778	2.5%	3.7%	
		Pinellas	27,187	7,369,596,031	5.4%	7.7%	
		Sarasota	8,825	2,354,556,125	1.7%	2.7%	
		Other Significant Counties Total		93,236	26,329,432,529	19.3%	28.1%
		Other Florida Counties		65,279	19,916,527,697	14.6%	20.3%
Personal Total			239,049	70,718,590,685	51.9%	76.0%	
Florida Total			242,674	97,085,946,288	71.3%	100.0%	
Other State: Personal	Hawaii		73,385	35,184,971,663	25.8%		
	North Carolina		6,814	3,712,293,532	2.7%		
	South Carolina		428	272,641,510	0.2%		
Outside Florida Total			80,627	39,169,906,705	28.7%		
Consolidated Total			323,301	136,255,852,993	100.0%		

HERITAGE FLORIDA MARKET SHARE 9-30-16

Company Name (1)	Policies in Force	Total Premium Written	% of Distribution
CITIZENS PROPERTY INSURANCE CORPORATION	479,195	913,057,290	9.09%
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	572,865	865,757,692	8.61%
HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY	247,406	581,217,656	5.78%
FEDERATED NATIONAL INSURANCE COMPANY	271,461	470,751,079	4.68%
HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY, INC.	146,260	360,401,608	3.59%
SECURITY FIRST INSURANCE COMPANY	328,266	343,571,231	3.42%
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	184,465	328,832,895	3.27%
PEOPLE'S TRUST INSURANCE COMPANY	150,077	272,874,102	2.72%
UNITED SERVICES AUTOMOBILE ASSOCIATION	124,004	266,165,015	2.65%
AMERICAN COASTAL INSURANCE COMPANY	4,469	260,537,561	2.59%
FLORIDA PENINSULA INSURANCE COMPANY	117,720	254,957,779	2.54%
ST. JOHNS INSURANCE COMPANY, INC.	166,942	254,025,194	2.53%
AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	229,098	252,432,488	2.51%
FIRST PROTECTIVE INSURANCE COMPANY	99,458	252,250,196	2.51%
TOWER HILL PRIME INSURANCE COMPANY	144,638	240,375,329	2.39%
FEDERAL INSURANCE COMPANY	33,102	191,287,021	1.90%
AIG PROPERTY CASUALTY COMPANY	14,867	165,436,508	1.65%
ASI PREFERRED INSURANCE CORP.	122,263	143,392,391	1.43%
TOWER HILL SIGNATURE INSURANCE COMPANY	86,017	138,042,381	1.37%
OLYMPUS INSURANCE COMPANY	82,811	137,636,859	1.37%
Total Top 20	3,605,384	6,693,002,275	66.60%
Total All Insurers	6,037,215	10,050,047,307	100.00%

(1) This exhibit excludes State Farm Florida Insurance Company, whose data was not publicly available as of 9/30/16.