

NAIC#	Company	Rated by Others	Demotech FSR	2008 Florida Homeowners Premium		2008 Total Homeowners Premium				All 2008 Premium				12/31/2008	12/31/2008	12/31/2008	
				Dir. Prem. Written	Market Share	Dir. Prem. Written	Reinsurance Assumed	Reinsurance Ceded	Net Prem. Written	Dir. Prem. Written	Reinsurance Assumed	Reinsurance Ceded	Net Prem. Written	Net AA	Total Liabilities	PHS	
10739	State Farm Florida Insurance Co	Yes	No	1,131,723,746	15.62%	1,131,723,746	0	707,860,221	423,863,525	1,345,769,822	797,873,198	0	547,896,624	2,138,084,575	1,530,437,599	607,646,976	
10064	Citizens Property Insurance Corp.	No	No	1,035,505,843	14.29%	1,035,505,843	0	394,360,894	641,144,949	2,771,846,097	0	0	1,856,670,241	8,209,641,325	5,038,867,477	3,170,773,848	
10861	Universal Property & Casualty Ins	No	Yes	460,146,437	6.35%	460,152,021	0	324,466,631	135,685,391	511,369,677	0	0	360,581,696	150,787,981	331,513,851	237,520,549	
11844	St Johns Ins Co Inc	No	Yes	278,741,752	3.85%	278,741,752	3,114,515	247,456,441	34,399,826	279,004,332	3,124,548	247,617,756	150,787,981	331,513,851	131,310,006	85,466,740	93,993,262
25941	Usaa	Yes	No	201,578,471	2.78%	1,590,704,194	4,648,299	333,683,749	1,261,668,744	5,268,486,737	74,178,633	451,808,663	4,890,856,707	19,743,681,188	6,271,823,053	13,471,858,135	
12582	Homewise Preferred Ins Co	No	Yes	178,204,662	2.46%	180,816,454	13,687,452	162,219,616	32,284,290	193,293,181	17,402,442	173,073,917	37,621,706	82,349,283	59,424,388	22,923,895	
12538	Royal Palm Ins Co	No	Yes	172,663,087	2.38%	172,663,087	163,921	76,827,406	95,999,602	188,458,065	163,921	83,855,470	104,766,156	198,172,293	149,138,299	49,034,994	
23035	Liberty Mutual Fire Insurance	Yes	No	158,984,132	2.19%	1,515,025,698	137,782,329	1,515,025,698	137,782,329	6,388,071,285	1,070,654,079	6,388,071,285	1,070,654,079	3,569,946,982	2,601,953,831	967,993,151	
20281	Federal Insurance Company	Yes	No	154,578,791	2.13%	460,858,318	960,845,896	263,556,860	1,158,147,354	5,888,122,522	3,401,310,727	2,628,803,490	6,660,629,759	28,856,589,086	16,720,780,138	12,135,808,948	
30511	Allstate Floridian Insurance Co	Yes	Yes	151,730,049	2.09%	151,730,049	13,832,234	124,695,591	40,866,691	168,284,321	15,972,974	127,905,046	56,352,250	360,455,639	197,981,768	162,473,871	
10132	Florida Peninsula Ins Co	No	Yes	144,659,847	2.00%	144,659,847	46,114,324	69,941,329	120,832,842	144,659,847	46,114,324	69,941,329	120,832,842	179,457,331	114,128,827	65,328,504	
10948	Nationwide Insurance Co of Florida	No	Yes	140,456,356	1.94%	140,456,356	0	43,846,318	96,610,038	148,595,216	0	43,846,318	104,748,898	429,827,019	180,566,883	249,260,136	
19380	American Home Assurance Company	Yes	No	135,224,566	1.87%	173,326,812	148,248,902	242,511,550	79,064,164	3,003,169,108	9,524,556,510	5,681,716,648	6,846,008,970	26,862,781,349	21,160,865,864	5,701,915,485	
11986	Universal Ins Co of NA	No	No	125,224,754	1.73%	125,224,754	307,154	96,313,072	29,218,836	144,204,195	307,154	109,899,190	34,612,159	105,866,815	59,745,884	46,120,931	
25968	USAA Casualty Insurance Co	Yes	No	120,608,621	1.66%	834,463,113	23,132,877	142,017,241	715,578,749	3,138,694,250	422,393,167	187,731,980	3,373,355,437	6,371,217,062	3,237,976,125	3,133,240,937	
10969	United Prop & Cas Ins Co	No	Yes	113,780,533	1.57%	113,780,533	5,668,881	45,960,359	73,489,055	137,850,453	5,668,881	61,108,062	82,411,272	147,773,498	93,098,743	54,674,755	
12196	Asi Assur Corp	Yes	Yes	97,587,258	1.35%	97,587,258	0	78,205,624	19,381,634	138,227,864	0	108,171,739	30,056,125	51,429,528	51,429,528	24,533,055	
11027	Tower Hill Prime Insurance Company	Yes	Yes	96,829,818	1.34%	96,829,818	0	82,153,536	14,676,282	118,553,185	0	100,628,535	17,924,650	69,229,494	28,143,324	41,086,170	
10897	First Protective Insurance Co	No	Yes	80,135,860	1.11%	80,135,860	0	29,120,770	51,015,090	85,044,083	0	32,012,701	53,031,382	42,057,902	26,142,903	15,914,963	
10872	American Strategic Insurance Co	Yes	Yes	78,407,835	1.09%	79,407,835	35,911,816	33,215,128	82,104,523	153,360,684	50,581,763	80,713,460	123,228,988	278,831,130	144,015,974	134,815,157	
10117	Security First Ins Co	No	Yes	76,826,006	1.06%	76,826,006	0	65,991,208	10,834,798	86,897,145	0	74,650,688	12,246,457	36,499,898	16,255,126	20,244,772	
29050	Tower Hill Preferred Ins Co	Yes	Yes	75,922,845	1.05%	75,922,845	0	68,608,419	7,314,426	94,488,017	0	87,407,958	46,935,500	429,827,019	180,566,883	24,226,831	
12011	Tower Hill Select Ins Co	No	Yes	75,515,509	1.04%	75,515,509	0	59,961,720	15,553,789	75,929,257	0	60,215,287	15,713,970	46,599,187	23,944,511	22,654,676	
37478	Hartford Insurance Co of The Midwest	Yes	No	72,522,024	1.00%	250,637,560	5,107,728	250,637,560	5,107,728	1,543,379,049	51,048,312	1,543,379,049	51,048,312	355,996,368	115,844,341	240,152,928	
10860	Sunshine State Insurance Co	No	Yes	71,747,421	0.99%	74,261,709	21,286,910	90,938,628	4,609,992	99,055,546	28,703,024	117,979,596	35,865,758	24,230,803	11,634,055		
10688	Florida Family Mutual Insurance Co	Yes	Yes	69,083,285	0.95%	69,083,285	0	50,099,644	18,983,641	95,924,238	0	71,690,165	24,234,072	69,547,631	50,528,779	19,018,852	
10136	Southern Fidelity Ins Co Inc	No	Yes	67,781,677	0.94%	71,412,893	20,105,532	27,800,566	63,717,859	92,428,693	30,005,420	34,203,623	88,230,490	150,851,184	88,057,698	62,793,866	
31216	Florida Farm Bureau Casualty Ins Co	Yes	No	61,672,805	0.85%	61,672,805	31,079,268	49,654,460	43,097,613	88,107,047	151,741,767	67,783,242	172,065,572	417,204,565	219,435,530	197,769,034	
27980	Federated National Insurance Co	No	Yes	61,530,473	0.85%	61,530,473	0	31,290,629	30,239,844	64,889,742	-668	34,553,348	30,335,727	76,373,503	44,880,964	31,492,539	
10182	Geovera Specialty Ins Co	Yes	No	60,765,290	0.84%	117,350,535	10,764,472	120,942,382	7,172,625	118,094,716	15,665,700	121,686,563	12,073,853	65,648,021	42,902,358	22,745,669	
12247	Southern Oak Ins Co	No	Yes	57,011,109	0.79%	57,011,109	14,574,090	41,461,329	30,123,871	68,668,117	19,996,757	50,964,517	37,700,356	54,764,713	43,809,894	10,954,819	
12482	Edison Ins Co	No	Yes	54,837,516	0.76%	54,837,516	1,943,560	46,820,573	9,960,504	54,837,516	1,943,560	46,820,573	9,960,504	26,553,980	19,249,567	7,339,731	
12841	American Integrity Ins Co of FL	No	Yes	54,334,216	0.75%	54,334,216	5,680,918	24,743,820	35,271,314	92,443,715	12,091,622	36,188,476	68,346,861	89,085,269	64,967,090	24,118,179	
12568	Northern Capital Ins Co	No	Yes	53,262,900	0.74%	53,262,900	21,030,025	27,739,408	46,553,517	53,293,688	21,030,025	27,739,408	46,584,305	49,562,275	31,309,593	18,252,682	
10953	Cypress Prop & Casualty Insurance Co	No	Yes	50,975,070	0.70%	50,975,070	0	26,048,964	24,926,106	53,303,580	0	26,303,417	27,000,163	96,617,634	44,069,491	52,548,143	
11185	Foremost Insurance Co	Yes	No	50,565,432	0.70%	510,215,203	1,439,744,074	1,097,369,159	852,590,118	985,797,053	1,965,939,685	1,626,075,114	1,325,661,624	1,919,240,013	1,335,860,295	583,379,718	
21873	Firemans Fund Insurance Co	Yes	No	50,200,744	0.69%	296,033,930	396,983,171	221,221,699	471,795,402	2,556,819,682	4,088,011,468	3,052,623,162	3,592,207,988	10,673,023,155	7,811,393,427	2,861,629,728	
10835	Allstate Floridian Indemnity Corp	Yes	Yes	46,379,574	0.64%	46,379,574	0	46,379,574	0	47,031,969	0	47,031,969	0	15,154,981	1,616,362	13,538,619	
12954	Olympus Ins Co	No	Yes	45,561,332	0.63%	45,561,332	0	19,733,434	25,827,898	45,602,315	0	19,733,434	25,868,881	69,958,106	35,335,094	34,623,012	
33588	First Liberty Insurance Corp	Yes	No	43,699,533	0.60%	266,908,017	1,377,823	266,908,017	1,377,823	705,330,405	10,706,541	705,330,405	10,706,541	47,456,214	25,781,134	21,675,080	
19976	Amica Mutual Insurance Company	Yes	No	42,876,096	0.59%	371,154,832	36,891,899	17,127,456	390,919,275	1,268,581,865	81,355,949	28,275,848	1,321,661,966	3,582,231,857	1,672,630,969	1,909,600,888	
12359	American Traditions Ins Co	No	Yes	38,887,048	0.54%	38,887,048	0	20,484,290	18,402,758	38,965,415	0	20,525,571	18,439,844	27,925,997	19,086,236	8,839,761	
10647	First Floridian Auto & Home Ins Co	Yes	No	37,622,126	0.52%	37,622,126	0	2,368,600	35,253,526	146,623,968	0	2,368,600	144,255,368	402,274,014	166,879,803	235,394,211	
12944	Homeowners Choice Prop & Cas Ins Co	No	Yes	37,357,241	0.52%	37,357,241	71,972,983	15,694,824	93,635,400	37,357,241	71,972,983	15,694,824	93,635,400	116,967,851	92,203,289	24,764,562	
38644	Omega Insurance Company	Yes	Yes	37,350,088	0.52%	37,350,088	0	28,290,012	9,060,076	37,819,543	0	28,688,475	9,131,068	24,370,620	12,155,861	12,214,759	
10149	First Home Ins Co	No	Yes	35,992,976	0.50%	35,992,976	-1,021,718	14,633,963	20,337,295	42,777,844	-1,463,570	17,392,543	23,921,731	74,080,781	29,659,546	44,421,235	
19437	Lexington Insurance Company	Yes	No	34,529,842	0.48%	117,210,377	986,027	48,107,070	70,089,334	6,016,590,749	1,065,154,460	3,082,474,432	3,999,270,777	15,293,478,834	11,030,696,203	4,262,782,631	
12237	Gulfstream Prop & Cas Ins Co	No	Yes	33,681,955	0.46%	33,681,955	0	18,177,664	15,504,291	41,908,247	0	22,401,958	19,506,289	52,408,648	34,975,045	17,433,598	
21817	Florida Farm Bureau General Ins Co	No	Yes	33,381,015	0.46%	33,381,015	0	33,381,015	0	153,730,395	0	153,730,395	5,404,422	86,939	5,317,483		
10908	Capitol Preferred Insurance Co	No	Yes	32,892,162	0.45%	39,997,672	0	31,840,762	8,156,910	55,077,288	0	44,734,066	10,343,2				

NAIC#	Company	Rated by Others	Demotech FSR	2008 Florida Homeowners Premium				2008 Total Homeowners Premium				All 2008 Premium				12/31/2008	12/31/2008	12/31/2008
				Dir. Prem. Written	Market Share	Dir. Prem. Written	Reinsurance Assumed	Reinsurance Ceded	Net Prem. Written	Dir. Prem. Written	Reinsurance Assumed	Reinsurance Ceded	Net Prem. Written	Net AA	Total Liabilities	PHS		
13142	Asi Preferred Ins Corp	No	No	10,954,314	0.15%	10,954,314	0	6,926,152	4,028,162	10,985,460	0	6,945,019	4,040,441	16,784,024	7,188,006	9,596,018		
16578	Fidelity Natl Prop and Cas Ins Co	Yes	No	10,531,986	0.15%	29,227,747	0	28,781,517	446,230	453,563,765	0	447,396,678	6,167,087	265,341,001	183,013,430	82,327,571		
12563	Safe Harbor Ins Co	No	Yes	10,292,489	0.14%	10,292,489	0	4,039,465	6,253,024	10,474,568	0	4,104,011	6,370,557	14,543,007	6,776,312	7,766,695		
19682	Hartford Fire Insurance Co	Yes	No	10,252,125	0.14%	29,790,592	1,073,678,796	679,528,002	423,941,386	1,854,925,147	9,424,067,970	7,041,983,290	4,237,009,827	24,453,612,866	11,962,155,637	12,491,457,229		
12894	American Keystone Ins Co	No	Yes	10,086,478	0.14%	10,086,478	0	8,161,390	1,925,088	24,113,178	5,920,454	23,433,259	6,600,373	20,882,856	15,674,854	5,208,002		
26620	Axis Surplus Ins Co	Yes	No	10,043,919	0.14%	17,385,425	0	21,058,098	-3,672,673	543,058,249	916,158	679,948,238	-135,973,831	436,945,228	283,688,890	153,256,338		
11072	Home Pointe Ins Co	Yes	No	9,717,263	0.13%	9,717,263	0	13,472,549	-3,755,286	18,290,933	0	16,967,947	-4,365,352	18,190,923	3,205,559	14,985,374		
11993	Encompass Floridian Ins Co	Yes	Yes	9,397,050	0.13%	9,397,050	0	9,397,051	0	30,466,239	-876	30,465,364	0	6,439,942	783,929	5,656,013		
38261	Hartford Ins Co of The Southeast	Yes	No	8,755,262	0.12%	10,574,440	5,107,728	5,107,728	5,107,728	66,428,940	51,048,312	66,428,940	51,048,312	168,358,136	115,326,060	53,032,076		
12157	Companion Property & Casualty Ins Co	Yes	No	8,631,353	0.12%	18,663,474	711,964	6,906,304	12,469,134	252,624,341	62,157,915	162,455,209	152,327,047	506,569,049	327,082,448	179,486,600		
13139	Avatar Prop & Cas Ins Co	No	Yes	8,603,045	0.12%	8,602,982	0	718,986	7,883,996	8,602,982	0	718,986	7,883,996	18,215,642	7,842,842	10,372,800		
41459	Armed Forces Insurance Exchange	Yes	No	8,267,236	0.11%	58,639,297	0	13,753,378	44,885,919	78,154,042	409,192	19,077,976	59,485,258	134,248,509	72,904,251	61,344,258		
32760	Liberty American Select Ins Co	Yes	No	8,213,558	0.11%	8,213,558	2,786,216	8,213,558	2,786,216	26,178,092	2,847,682	26,178,092	2,847,683	30,250,235	5,965,010	24,285,225		
18163	Cooperativa D Seguros Multiples PR	Yes	Yes	6,105,939	0.08%	7,826,434	0	3,950,871	3,875,563	180,838,696	608,578	30,297,193	151,150,081	469,440,256	255,309,148	214,131,108		
40428	Voyager Indemnity Insurance Co	Yes	No	6,038,227	0.08%	26,611,587	0	26,611,587	0	188,719,674	37,401,418	192,880,128	33,240,964	92,872,404	65,994,226	26,878,178		
41297	Scottdale Insurance Company	Yes	No	5,857,417	0.08%	29,767,971	113,230,599	35,710,227	107,288,343	1,095,156,716	1,412,457,447	1,896,710,033	610,904,130	1,700,315,620	1,181,448,661	518,866,959		
38989	Chubb Custom Insurance Co	Yes	No	5,863,940	0.07%	8,706,645	9,482,717	9,482,717	8,369,228	328,982,190	47,586,716	332,537,498	44,211,408	307,837,620	202,680,675	105,156,945		
18988	Auto Owners Ins Co	Yes	Yes	5,236,617	0.07%	280,001,878	594,772,478	585,921,646	288,852,710	2,119,833,025	2,470,971,528	2,382,972,237	2,207,832,316	9,051,961,992	3,871,286,957	5,180,675,035		
10190	Southern-Owners Insurance Co	Yes	Yes	5,189,369	0.07%	5,189,369	7,704,619	7,704,619	2,674,119	143,108,185	142,767,256	166,231,232	119,644,208	367,623,376	218,381,609	149,241,768		
10955	Liberty American Ins Co	Yes	No	5,089,784	0.07%	5,089,784	2,090,011	4,393,579	2,786,216	5,099,576	2,204,593	4,536,486	2,847,683	33,117,714	6,485,841	26,631,873		
29068	IDS Property Casualty Insurance Co	Yes	No	5,062,354	0.07%	109,845,872	-12,802	5,218,001	104,615,069	630,258,065	999,811	12,275,139	618,982,737	956,155,611	519,918,669	436,236,942		
23841	New Hampshire Insurance Company	Yes	No	4,600,440	0.06%	16,667,037	26,848,792	32,722,524	10,793,305	1,965,143,257	2,257,590,211	3,357,055,331	865,678,137	4,585,584,395	2,933,505,866	1,652,078,529		
11996	Encompass Floridian Ind Co	Yes	Yes	3,842,642	0.05%	3,842,642	0	3,842,642	0	13,145,072	-3,811	13,141,261	0	5,974,946	319,131	5,655,815		
21261	Electric Insurance Company	Yes	No	3,402,183	0.05%	43,899,554	400,692	3,691,827	40,608,419	376,022,069	4,195,803	10,117,861	370,100,011	1,250,575,618	900,532,648	350,042,970		
13038	Ark Royal Ins Co	No	Yes	3,253,045	0.04%	2,653,255	0	2,653,255	2,987,810	3,262,741	0	266,142	2,996,599	11,560,377	2,700,851	8,859,526		
11156	Homesite Ins Co of FL	No	Yes	3,038,632	0.04%	3,038,632	0	1,162,684	1,875,948	3,038,632	0	1,162,684	1,875,948	12,402,324	2,804,598	9,597,726		
20303	Great Northern Insurance Co	Yes	No	3,000,607	0.04%	563,399,706	158,433,724	654,879,547	66,953,883	1,328,555,567	513,932,223	1,488,728,904	353,758,886	1,554,236,716	1,168,361,657	385,875,059		
20346	Pacific Indemnity Company	Yes	No	2,867,754	0.04%	269,723,755	274,122,034	259,292,138	284,553,651	607,807,555	1,606,427,087	691,001,258	1,523,233,384	5,687,697,888	3,855,961,363	1,831,736,525		
43699	American Federation Insurance Co	Yes	No	2,713,897	0.04%	14,922,313	0	14,922,313	0	18,640,497	0	18,640,497	0	19,873,582	4,466,488	15,407,094		
12813	Auto Club Ins Co of FL	No	Yes	2,677,437	0.04%	2,677,437	0	366,298	5,429,670	2,311,138	0	419,945	5,009,725	15,930,272	4,897,797	11,032,474		
12314	American Modern Ins Co of FL	Yes	No	2,404,120	0.03%	2,404,120	6,580,025	2,404,120	6,580,025	2,404,120	16,455,555	2,404,120	16,455,555	20,068,168	13,511,450	6,556,718		
32700	Owners Insurance Co	Yes	Yes	2,186,470	0.03%	223,246,940	223,972,228	244,307,064	202,912,104	1,198,094,630	1,179,746,772	1,291,178,511	1,086,662,890	2,440,936,768	1,647,135,209	793,801,560		
25666	Travelers Indemnity Co of America	Yes	No	2,139,059	0.03%	88,489,511	20,730,476	88,489,511	20,730,476	1,046,064,982	484,828,616	1,391,201,001	139,674,597	536,422,764	392,313,066	144,109,698		
29424	Hartford Casualty Insurance Co	Yes	No	1,993,139	0.03%	75,407,242	56,185,003	75,407,242	56,185,003	1,801,182,976	561,531,422	1,801,182,976	561,531,422	2,105,667,528	1,268,363,660	837,303,866		
13021	United Fire & Casualty Co	Yes	No	1,833,016	0.03%	7,552,957	13,874,415	5,066,927	16,360,445	297,972,737	198,724,528	115,253,534	381,443,731	1,220,964,372	667,906,336	553,058,036		
21865	Associated Indemnity Corp	Yes	No	1,742,924	0.02%	56,540,057	29,782,432	80,031,882	6,290,607	183,028,466	84,689,310	219,821,609	47,896,167	178,762,805	103,016,351	75,746,454		
41513	Foremost Signature Insurance Co	Yes	No	1,726,043	0.02%	156,716,312	0	156,716,312	0	157,746,364	0	157,746,364	0	56,635,729	38,290,879	18,344,850		
19895	Atlantic Mutual Insurance Co	No	No	1,660,516	0.02%	2,436,060	-648,738	2,485,768	-698,446	5,469,800	-412,403	4,610,256	447,141	287,224,570	261,498,895	25,725,675		
40231	Old Dominion Insurance Co	Yes	No	1,534,160	0.02%	2,603,838	0	2,603,838	0	101,588,193	0	101,588,193	0	26,297,000	147,525	26,149,475		
18600	USAA General Indemnity Co	Yes	No	1,393,280	0.02%	26,795,804	0	3,700,168	23,095,636	438,216,593	0	126,990,195	311,226,388	443,923,300	305,325,325	138,597,975		
11059	Asi Lloyds	Yes	Yes	1,233,783	0.02%	69,269,746	3,239,846	27,777,925	44,731,667	83,579,689	3,942,134	34,040,775	53,481,048	92,600,655	59,929,156	32,671,499		
19909	Centennial Insurance Company	No	No	1,203,173	0.02%	2,211,874	-1,251,719	1,192,970	-232,815	3,728,405	-1,201,521	2,377,840	149,044	99,490,013	87,207,428	12,282,585		
10324	Addison Farmers Insurance Company	Yes	No	1,186,606	0.02%	1,882,941	985,569	1,882,941	985,569	88,703,442	22,978,539	88,703,442	22,978,539	79,906,159	50,799,595	29,106,564		
20397	Vigilant Insurance Company	Yes	No	1,125,156	0.02%	245,288,310	7,962,467	244,881,549	8,369,228	675,851,946	45,989,093	677,621,710	44,219,329	388,738,999	236,105,166	152,633,833		
39640	Firemans Fund Insurance Co of OH	Yes	No	962,502	0.01%	8,833,885	1,258,123	8,833,885	1,258,123	71,711,280	9,579,375	71,711,280	9,579,375	73,365,409	33,692,361	39,673,046		
22578	Horace Mann Insurance Co	Yes	No	958,720	0.01%	71,258,430	10,498,280	6,950,698	74,806,012	223,022,068	14,304,010	12,746,267	224,579,811	356,918,314	229,155,533	127,762,781		
24988	Sentry Insurance A Mutual Co	Yes	No	817,669	0.01%	32,934,518	13,378,520	21,986,383	24,326,655	452,884,208	1,377,848,763	848,337,576	982,395,395	5,368,629,109	2,561,811,389	2,806,817,720		
12152	Usic of FL Inc	No	Yes	809,668	0.01%	809,668	0	468,772	340,895	810,469	0	468,973	341,496	6,058,498	445,257	5,613,241		
37710	First American Prop & Cas Ins Co	Yes	No	809,384	0.01%	36,295,930	0	1,755,276	34,540,654	44,741,879	0	4,536,554	40,205,325	83,567,598	41,508,609	42,058,989		
36560	Service Insurance Co	Yes	No	783,298	0.01%	783,298	0	782,664	634	41,200,953	0	38,169,209	3,031,745	19,778,117	5,410,086	14,368,032		
31968	Merastar Insurance Co	Yes	No	525,160	0.01%	6,958,030	117,548	7,075,578	0	45,646,847	118,870	45,765,717	0	28,442,714	14,157,188	14,285,526		
26883	American Intl Specialty Lines Ins Co	Yes	No	521,627	0.01%	3,144,745	0	2,341,999	802,746	1,184,682,863	3,410,696	989,852,647	198,240,912	2,653,869,672	1,927,673,595	726,196,077		
30104	Hartford Underwriters Insurance Co	Yes	No	465,472	0.01%	174,380,489	40,861,820	174,380,489	40,861,820	1,534,320,315	408,386,490	1,534,320,315	408,386,490	1,561,206,434	926,874,074	634,332,394		
33898	Aegis Security Insurance Co	Yes	No	119,882	0.00%	29,442,570	2,250,503	9,237,547	22,455,526	62,800,386	8,003,884	25,408,619	45,395,651	68,862,570	31,399,592	37,463,158		
10014	Affiliated FM Insurance Company	Yes	No	94,296	0.00%	1,505,198	0	12,934	1,492,264	619,896,209	3,042,869	286,766,190	336,172,888	1,470,531,711	774,996,920	695,534,791		
29459	Twin City Fire Insurance Co	Yes	No	92,187	0.00%	31,069,442	15,323,183	31,069,442	15,323,183	1,691,570,632	153,144,935							

NAIC#	Company	Rated by Others	Demotech FSR	2008 Florida Homeowners Premium		2008 Total Homeowners Premium				All 2008 Premium				12/31/2008	12/31/2008	12/31/2008
				Dir. Prem. Written	Market Share	Dir. Prem. Written	Reinsurance Assumed	Reinsurance Ceded	Net Prem. Written	Dir. Prem. Written	Reinsurance Assumed	Reinsurance Ceded	Net Prem. Written	Net AA	Total Liabilities	PHS
22560	Clarendon Select Insurance Co	Yes	No	745	0.00%	745	0	745	0	745	0	745	0	17,191,087	2,447,450	14,743,637
13250	Workmens Auto Insurance Co	Yes	Yes	392	0.00%	3,127,654	0	131,789	2,995,865	59,307,211	0	7,304,249	52,002,962	56,031,908	36,914,870	19,117,038
25143	State Farm Fire and Casualty Co	Yes	No	-69	0.00%	10,040,735,791	27,928,902	404,394,225	9,664,270,468	15,245,182,506	166,398,416	2,989,876,941	12,421,703,982	25,815,803,088	17,631,156,110	8,184,646,979
27154	Atlantic Specialty Insurance Co	Yes	No	-254	0.00%	-254	632,795	-254	632,795	5,228,939	10,368,549	5,228,939	10,368,549	66,158,315	16,171,568	49,986,747
28401	American National Property & Cas Co	Yes	No	-843	0.00%	144,780,685	5,659,672	13,248,632	137,191,725	663,397,123	71,690,200	171,985,193	563,102,130	1,107,184,828	720,945,152	386,239,676
20532	Clarendon National Insurance Co	Yes	No	-1,134	0.00%	292,657	-4,308,683	41,303	-4,057,329	8,003,129	-10,673,156	5,660,461	-8,330,488	791,752,437	450,426,300	341,326,137
37877	Nationwide Property & Cas Ins Co	Yes	No	-1,138	0.00%	603,131,343	0	603,131,343	0	1,346,022,298	2,135	1,346,024,433	0	153,598,669	114,924,249	38,674,420
24813	Balboa Insurance Company	Yes	No	-1,173	0.00%	168,592,946	78,477,842	89,231,866	157,838,920	1,015,100,235	857,525,553	355,035,712	1,517,590,076	2,581,547,121	1,326,491,888	1,255,055,233
19240	Allstate Indemnity Company	Yes	No	-1,278	0.00%	1,522,344,309	5,689,513	1,528,033,822	0	4,742,878,411	6,127,433	4,749,005,844	0	154,837,970	7,818,203	147,019,766
39462	North Pointe Casualty Ins Co	Yes	No	-1,487	0.00%	441,674	0	34,627	407,047	16,484,868	0	132,677	16,352,191	44,944,310	25,398,096	19,546,214
10914	Kemper Independence Insurance Co	Yes	No	-3,417	0.00%	95,891,986	0	86,707,626	9,184,360	289,717,986	0	261,456,353	28,261,633	129,630,806	111,642,233	17,988,573
18767	Church Mutual Insurance Co	Yes	No	-3,957	0.00%	4,041,610	0	501,045	3,540,565	568,992,806	2,896,471	104,355,121	467,534,156	1,142,234,217	792,786,095	349,448,122
21881	National Surety Corp	Yes	No	-4,729	0.00%	50,643,569	25,162,411	50,643,569	25,162,411	450,563,054	191,587,311	450,565,838	191,584,527	622,268,717	389,978,004	232,290,713
23779	Nationwide Mutual Fire Insurance Co	Yes	No	-4,770	0.00%	1,129,786,086	303,089,570	1,129,786,086	303,089,570	2,576,626,697	1,725,805,003	2,576,627,535	1,725,804,165	4,318,670,361	2,209,284,123	2,109,386,238
27928	Amex Assurance Company	Yes	No	-12,802	0.00%	-12,802	0	-12,802	0	272,154,375	0	4,941,938	267,212,437	283,384,055	63,159,937	220,224,117
40649	Economy Premier Assurance Co	Yes	No	-20,154	0.00%	173,594,885	0	173,594,885	0	381,282,923	0	381,282,923	0	35,296,407	0	35,296,407
24821	Meritplan Insurance Company	Yes	No	-94,774	0.00%	57,480,293	6,862,562	57,480,293	6,862,562	405,377,518	65,982,177	405,377,518	65,982,177	183,993,166	99,162,552	84,830,614
36064	Hanover American Insurance Co	Yes	No	-97,037	0.00%	22,891,494	0	22,891,494	0	104,346,289	0	104,346,289	0	16,769,763	693,773	16,075,990
11502	State Auto FL Ins Co	Yes	No	-97,734	0.00%	-97,734	0	-79,028	-18,706	5,360,652	-182	5,403,190	-42,720	10,807,510	1,111,416	9,696,094
16187	Axa Re Prop & Cas Ins Co	Yes	No	-146,336	0.00%	-146,336	0	-146,986	650	151,403	11,006	162,409	0	39,798,658	12,830,866	26,967,792
22306	Massachusetts Bay Insurance Co	Yes	No	-160,824	0.00%	88,772,801	0	88,772,801	0	364,435,784	2,368,929	366,804,713	0	46,737,366	198,950	46,538,416
22292	Hanover Insurance Company	Yes	No	-166,473	0.00%	44,938,310	198,964,959	22,051,913	221,851,356	714,805,546	1,189,061,610	121,505,332	1,782,361,824	4,451,171,429	2,913,565,525	1,537,605,904
26298	Metropolitan Property & Cas Ins Co	Yes	No	-330,380	0.00%	475,943,909	370,565,888	42,145,508	804,364,289	1,155,034,521	1,907,466,379	99,997,857	2,962,503,043	4,855,641,812	3,093,307,069	1,762,334,742
	Total			7,246,503,609	100.00%	32,049,370,091	8,149,031,451	17,789,247,018	22,409,154,525	113,761,372,186	59,871,046,666	85,625,234,498	88,007,184,356	283,601,597,174	173,197,896,087	110,403,701,050

Data source: The National Association of Insurance Commissioners, Kansas City, Missouri, by permission. Information derived from a Highline Data product. The NAIC and Highline Data do not endorse any analysis or conclusion based upon the use of its data.