

The 25 Largest Florida Homeowners Insurance Companies

Largest	Insurance Company	Policies in Force	Best's Rating	Weiss Rating	Weiss Concerns
1	Universal Property and Casualty Insurance Company	577,263	NR	D	Weak results, strength of reinsurers
2	Citizens Property Insurance Corporation	466,506	NR	A+	
3	Security First Insurance Company	334,335	NR	B-	
4	Federated National Insurance Company	272,335	NR	C	Excessive premium growth, strength of reinsurers
5	Heritage Property & Casualty Insurance Company	241,822	NR	C+	Weak results on operational trends
6	American Integrity Insurance Company of Florida	236,796	NR	C+	Deficiencies in reserve development
7	United Property & Casualty Insurance Company	187,412	NR	B-	
8	St Johns Insurance Company	166,396	NR	C-	Negative cash flow
9	Homeowners Choice Property & Casualty Insurance	149,793	NR	C	
10	Tower Hill Prime (a Tower Hill Insurance Company)	148,377	A-	D	Weak results, strength of reinsurers
11	People's Trust Insurance	146,106	NR	D	Weak profitability, poor ROE, weak risk adjusted capital
12	ASI Preferred (an ASI Company)	125,537	A-	B	
13	United Services Automobile Association (USAA)	124,157	A++	B+	
14	Florida Peninsula Insurance Company	118,771	NR	B-	
15	First Protective Insurance Company	104,138	NR	U	Unrated
16	Castle Key Indemnity Company	99,943	B-	B	
17	Florida Family Insurance Company	98,089	A-	B	
18	American Bankers insurance Company	94,374	A	B	
19	Ark Royal (an ASI Company- related to #12 also)	94,374	A-		Not found on Weiss
20	Tower Hill Signature Insurance Company	85,257	NR	C	
21	Olympus Insurance Company	82,320	NR	C	Negative cash flow
22	Safe Harbor Insurance Company	78,337	NR	B-	
23	Castle Key Insurance Company	73,011	B-	B	
24	Safepoint Insurance Company	70,675	B	C+	
25	Cypress Property & Casualty Insurance Company	68,723	NR	C	Strength of reinsurers

Data as of Dec 31, 2016. Source: Florida Office of Insurance Regulation
 Best and Weiss websites visited on September 6, 2017
 Best's ratings B = Fair, C+ = Marginal, C = weak and D = Poor. NR = Not Rated