

Florida Property Voluntary Market Commissions

(Percentages below are new and renewal unless otherwise specified and do not include Bonus & Contingency Commissions)

I. PERSONAL LINES

Carriers	New/Renewal Percentage	Renewal (If different from New)
AIG/CHARTIS	15%	
Allstate	15%	
American Integrity	12%	10%
American Strategic (ASI)	20%	
American Traditions	13%	
Ark Royal Insurance Co.	20%	
ASI Assurance	20%	
Bankers	15% X-WIND, 10% WIND	
Capitol Preferred	10%	
Chubb	15%	10%
Cincinnati	20%	
Citizens	7.24%	
Cypress	10%	
Federal Govt. Flood	15%	
Federated National Insurance	12%	
Fidelity National	12.5%	
Fireman's Fund	10%	
First Floridian	14%	
First Protective	10%	
Florida Intracoastal Underwriters – QBE Ins.	10%	
Florida Family	15-18%	
Florida Peninsula	10%	
Foremost	10%	
Gulfstream P&C	10%	
Homeowners' Choice P&C Ins CO	8.5%	
Hull & Co. (Lexington & Scottsdale)	10%	
IB Green MGA	12.5%	
John Handel MGA	10%	
Lexington (E&S)	10%	
Lexington Insurance	10%	
Lloyds of London	10%	
Lloyds (Excess)	10%	
Lloyds c/o Seacoast (E&S)	10%	
Lloyds c/o Tapco (E&S)	10%	
Mercury	12%	
Modern USA	13%	
North Pointe Insurance	10%	
Olympus Insurance Co	13%	
Owners	13%	
Pillar Insurance/Service Ins	12%	
PURE Group of Insurance Companies	10%	
Safeway Property Ins.	22.5% X-WIND	
Scottsdale (E&S)	10%	
Security First – North Florida	12%	10%
Security First – South Florida	7.5%	
Service Insurance	18% X-WIND	
Southern Fidelity	10%	
Southern Oak Ins.	10%	
Southern Owners	13%	
St. Johns Insurance Co.	8%	
Sunshine State	10%	
Tower Hill Group	14%	11%
United P&C	12%	
Unitrin Kemper	20%	
Universal North America	15%	
Universal P&C	12%	

Florida Property Voluntary Market Commissions

(Percentages below are new and renewal unless otherwise specified and do not include Bonus & Contingency Commissions)

II. COMMERCIAL/COMMERCIAL RESIDENTIAL

Carriers	New/Renewal Percentage	Renewal (If different from New)
ACA (American Capital)	20%	
American Coastal Ins Co	14%	
American Strategic (ASI)	12.5%	
Amerisure	15%	
Amrisc (Lloyds)	10%	
ASI (American Strategic)/Safe Harbour Holdings LLC	12.5%	
Auto Owners	15%	
Capacity	15%	
Chubb	15%	
Chubb Custom Insurance Co	12.5%	
Citizens	11.56%	
CNA	15%	
FCCI Insurance Group	15%	
Florida Family	15%/14%	
Great American	17.5%	
GuideOne	15%	
Hanover Insurance Group	15%	
Hartford	10.5%	
Laub/Hull	12%	
Lexington Insurance Co.	10%	
Main Street America Group/Old Dominion	15%	
Ohio Casualty Group/Montgomery	15%	
Philadelphia	15%, X-WIND/12.5% WIND	
Princeton Excess & Surplus	10%	
QBE	12.5% X-WIND / 8% WIND	
Rockhill E&S	10%	
Safeco	14%	
Scottsdale Insurance Co.	10%	
Service Insurance Company	15%	12.5%
Steadfast Insurance Co	10%	
Travelers	15%	
Westfield	15%	
Zurich Financial Services Ltd	15%	

Personal Lines Voluntary Market Average Commission: 12.55%

Citizens Personal Lines Commission: 7.24%

Commercial Lines Voluntary Market Average Commission: 13.56%

Citizens Commercial Lines Commission: 11.56%