

Citizens Property Insurance Corporation
Personal Lines Account - Non-Catastrophe Only
December 31, 2017

Direct Calendar Year Loss & LAE Ratios

PLA
Non-Cat
2017

Region	County	Earned Premium	Fire	Hail	Liability	Lightning	Other	Sinkhole	Theft	Water	Wind	Total	
Central East Coast	INDIAN RIVER	\$1,154,885	9.9%	-0.5%	0.2%	0.1%	2.7%	0.0%	0.4%	9.9%	1.0%	23.7%	
	MARTIN	\$2,148,649	5.5%	14.4%	9.0%	0.1%	0.0%	0.0%	0.0%	11.5%	2.2%	42.7%	
	SAINT LUCIE	\$2,466,586	16.4%	0.0%	0.6%	0.2%	1.3%	0.0%	0.2%	18.0%	0.5%	37.2%	
	Subtotal	\$5,770,120	11.0%	5.2%	3.7%	0.1%	1.1%	0.0%	0.2%	13.9%	1.2%	36.5%	
Inland	ALACHUA	\$453,529	10.0%	0.0%	8.7%	0.1%	1.1%	0.1%	0.0%	22.5%	9.3%	51.8%	
	BAKER	\$90,599	0.0%	0.0%	0.0%	2.4%	0.0%	0.0%	0.0%	19.9%	9.8%	32.1%	
	BRADFORD	\$88,674	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.8%	0.0%	0.8%	
	CALHOUN	\$44,951	0.0%	0.0%	13.4%	0.0%	0.0%	13.7%	0.0%	0.0%	0.0%	27.1%	
	CLAY	\$300,774	33.7%	0.0%	-0.4%	0.0%	1.8%	0.0%	0.0%	8.8%	1.4%	45.3%	
	COLUMBIA	\$135,375	11.1%	0.0%	-1.6%	6.2%	0.8%	0.0%	21.1%	4.9%	20.6%	63.0%	
	DESOTO	\$116,242	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.3%	0.0%	0.0%	2.3%	
	GADSDEN	\$168,937	3.0%	0.0%	46.2%	1.9%	0.4%	0.0%	0.0%	4.8%	3.7%	60.0%	
	GILCHRIST	\$145,340	49.7%	0.0%	0.0%	0.5%	1.5%	15.1%	0.0%	5.1%	5.5%	77.4%	
	GLADES	\$79,720	0.0%	0.0%	54.8%	1.3%	0.0%	0.0%	0.5%	0.0%	0.0%	56.6%	
	HAMILTON	\$18,614	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	15.8%	0.0%	36.8%	
	HARDEE	\$45,016	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	72.8%	0.0%	72.8%	
	HENDRY	\$229,824	4.3%	0.0%	0.0%	0.0%	0.0%	3.5%	0.0%	1.0%	30.1%	0.1%	39.1%
	HIGHLANDS	\$225,507	0.0%	0.0%	0.0%	0.0%	0.0%	2.1%	0.0%	0.0%	-2.5%	0.0%	-0.3%
	HOLMES	\$35,168	0.0%	0.0%	0.0%	0.0%	1.7%	0.0%	0.0%	-4.2%	0.0%	14.3%	11.8%
	JACKSON	\$158,758	30.5%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	19.8%	2.7%	53.0%
	JEFFERSON	\$72,890	0.0%	0.0%	0.0%	0.0%	1.7%	0.0%	0.0%	0.0%	1.8%	9.8%	13.4%
	LAFAYETTE	\$23,048	16.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	16.4%
	LAKE	\$846,047	18.0%	3.4%	0.0%	0.0%	1.0%	0.7%	0.0%	0.6%	3.9%	2.9%	30.5%
	LEON	\$311,590	-0.6%	0.9%	0.0%	0.0%	1.4%	1.2%	0.0%	0.3%	5.3%	43.6%	52.1%
	LIBERTY	\$23,147	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-16.6%	-23.6%	-40.2%
	MADISON	\$64,449	38.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	49.1%	87.7%
	MARION	\$698,054	3.8%	0.0%	0.5%	0.5%	0.5%	1.5%	23.7%	2.6%	16.1%	3.5%	52.2%
	OKEECHOBEE	\$146,457	1.3%	12.6%	52.1%	0.0%	-1.2%	0.0%	0.0%	72.0%	8.2%	0.5%	145.5%
	ORANGE	\$1,234,979	6.5%	1.7%	0.3%	0.0%	0.0%	1.1%	0.0%	2.9%	16.1%	3.1%	31.7%
	OSCEOLA	\$445,284	0.2%	38.6%	-1.2%	0.1%	4.8%	0.0%	0.0%	0.0%	42.8%	9.9%	95.3%
POLK	\$1,029,813	2.3%	3.1%	7.8%	0.7%	3.1%	8.3%	1.2%	16.8%	3.8%	3.8%	47.0%	
PUTNAM	\$290,179	13.0%	0.0%	1.8%	0.0%	3.3%	1.2%	0.0%	0.1%	5.3%	0.6%	25.3%	

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	SEMINOLE	\$442,013	0.0%	0.0%	3.7%	0.0%	1.7%	16.1%	0.0%	28.3%	5.0%	54.8%
	SUMTER	\$144,659	21.0%	0.0%	6.2%	0.0%	-3.4%	0.0%	0.2%	1.2%	0.0%	25.3%
	SUWANNEE	\$105,908	42.3%	0.0%	0.0%	2.6%	6.0%	0.0%	-30.9%	7.1%	42.3%	69.3%
	UNION	\$23,544	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.7%	60.2%	61.9%
	WASHINGTON	\$79,404	147.7%	0.0%	0.0%	10.0%	1.1%	0.0%	0.0%	0.0%	0.0%	158.8%
	Subtotal	\$8,318,497	10.1%	3.3%	4.3%	0.7%	1.5%	4.2%	2.6%	13.8%	6.4%	46.9%

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Direct Calendar Year Loss & LAE Ratios

Direct Calendar Year Loss & LAE Ratios													
PLA Non-Cat 2017	Region	County	Earned Premium	Fire	Hail	Liability	Lightning	Other	Sinkhole	Theft	Water	Wind	Total
	North East Coast	BREVARD	\$6,943,809	1.0%	0.3%	0.1%	0.2%	-0.4%	-1.5%	0.4%	10.9%	1.0%	11.8%
		DUVAL	\$960,751	5.0%	2.1%	8.3%	0.0%	-1.8%	0.0%	1.7%	23.3%	8.0%	46.5%
		FLAGLER	\$95,016	-11.5%	0.0%	0.0%	0.0%	0.0%	0.0%	7.7%	6.1%	2.3%	4.5%
		NASSAU	\$297,015	15.5%	0.0%	-0.5%	0.0%	0.2%	0.0%	0.2%	22.9%	10.9%	49.2%
		SAINT JOHNS	\$632,499	9.8%	3.7%	3.0%	0.0%	17.2%	0.0%	0.2%	8.6%	3.9%	46.4%
		VOLUSIA	\$1,336,641	0.8%	0.0%	5.9%	0.2%	2.2%	4.6%	1.1%	9.6%	3.7%	28.0%
		Subtotal	\$10,265,731	2.2%	0.6%	1.8%	0.2%	0.9%	-0.5%	0.6%	12.0%	2.5%	20.3%
	North Gulf Coast	HERNANDO	\$13,937,959	4.2%	0.6%	1.6%	0.6%	0.4%	115.6%	0.5%	8.6%	1.2%	133.3%
		HILLSBOROUGH	\$21,582,139	6.3%	1.3%	0.6%	0.2%	5.6%	34.5%	0.7%	29.6%	2.7%	81.5%
		PASCO	\$15,321,757	4.2%	0.3%	0.6%	0.6%	5.0%	41.7%	1.1%	12.4%	1.7%	67.7%
		PINELLAS	\$66,419,118	3.2%	0.1%	1.3%	0.3%	2.2%	4.9%	0.3%	9.7%	1.7%	23.6%
		Subtotal	\$117,260,972	4.0%	0.4%	1.1%	0.3%	3.0%	28.3%	0.5%	13.6%	1.8%	53.1%
	Panhandle	BAY	\$1,239,453	1.1%	0.0%	0.9%	0.5%	0.4%	0.0%	0.1%	8.9%	5.5%	17.5%
		CITRUS	\$1,159,253	5.1%	3.0%	4.3%	0.1%	0.4%	6.7%	3.0%	12.3%	5.6%	40.5%
		DIXIE	\$212,451	19.9%	0.0%	-3.0%	0.0%	0.0%	0.0%	0.0%	1.1%	35.9%	53.9%
		ESCAMBIA	\$974,099	5.2%	0.1%	10.5%	1.0%	3.8%	0.0%	0.0%	11.4%	28.6%	60.5%
		FRANKLIN	\$105,197	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	4.5%	4.5%
		GULF	\$69,812	0.0%	0.0%	1.8%	0.0%	0.0%	0.0%	0.0%	12.8%	1.0%	15.6%
		LEVY	\$414,542	0.0%	0.0%	9.4%	3.2%	2.0%	0.0%	0.3%	2.0%	4.2%	21.2%
		OKALOOSA	\$845,374	14.5%	0.0%	-0.2%	0.0%	0.3%	0.0%	0.1%	2.2%	0.9%	17.9%
		SANTA ROSA	\$841,484	11.0%	0.0%	-1.0%	0.2%	1.4%	0.0%	-1.3%	7.0%	10.6%	27.9%
		TAYLOR	\$294,235	-83.0%	0.0%	0.0%	1.1%	0.0%	0.0%	0.0%	3.5%	68.1%	-10.3%
		WAKULLA	\$128,704	0.0%	0.0%	37.3%	0.0%	0.0%	0.0%	0.0%	9.0%	46.3%	92.6%
		WALTON	\$293,571	1.1%	0.0%	0.0%	0.0%	2.6%	0.0%	1.1%	43.6%	0.5%	48.9%
	Subtotal	\$6,578,176	2.1%	0.5%	3.6%	0.6%	1.2%	1.2%	0.5%	9.3%	13.2%	32.1%	
	South East Coast	BROWARD	\$76,177,990	4.2%	0.0%	1.1%	0.2%	1.9%	-0.3%	0.9%	74.1%	1.8%	83.8%
		MIAMI-DADE	\$191,287,340	5.5%	0.0%	0.9%	0.2%	3.2%	0.0%	1.4%	74.0%	2.4%	87.7%
		MONROE	\$106,889	3.4%	0.0%	11.9%	0.0%	0.0%	0.0%	0.0%	42.8%	0.0%	58.1%
		PALM BEACH	\$28,445,547	5.0%	0.1%	3.7%	0.2%	1.9%	0.4%	0.7%	38.5%	0.7%	51.3%
		Subtotal	\$296,017,766	5.1%	0.0%	1.2%	0.2%	2.7%	0.0%	1.2%	70.6%	2.1%	83.2%

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South Gulf Coast	CHARLOTTE	\$2,950,890	9.1%	0.0%	12.8%	0.0%	0.3%	0.5%	0.0%	15.2%	1.2%	39.1%
	COLLIER	\$2,225,774	-0.1%	0.0%	2.9%	0.0%	0.6%	0.0%	0.0%	24.6%	2.6%	30.4%
	LEE	\$4,843,818	1.2%	0.0%	3.7%	0.2%	1.7%	-0.6%	0.1%	12.4%	2.1%	20.7%
	MANATEE	\$4,774,286	-0.5%	0.0%	1.9%	0.0%	0.9%	1.7%	0.5%	10.4%	1.3%	16.2%
	SARASOTA	\$3,781,771	1.3%	0.3%	12.6%	0.2%	7.9%	0.2%	0.6%	24.9%	4.7%	52.8%
	Subtotal	\$18,576,539	1.9%	0.1%	6.4%	0.1%	2.4%	0.4%	0.3%	16.3%	2.3%	30.2%
Total	Total	\$462,787,801	4.7%	0.3%	1.5%	0.2%	2.7%	7.3%	1.0%	50.1%	2.3%	70.1%

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Central East Coast	\$5,770,120	11.0%	5.2%	3.7%	0.1%	1.1%	0.0%	0.2%	13.9%	1.2%	36.5%
Inland	\$8,318,497	10.1%	3.3%	4.3%	0.7%	1.5%	4.2%	2.6%	13.8%	6.4%	46.9%
North East Coast	\$10,265,731	2.2%	0.6%	1.8%	0.2%	0.9%	-0.5%	0.6%	12.0%	2.5%	20.3%
North Gulf Coast	\$117,260,972	4.0%	0.4%	1.1%	0.3%	3.0%	28.3%	0.5%	13.6%	1.8%	53.1%
Panhandle	\$6,578,176	2.1%	0.5%	3.6%	0.6%	1.2%	1.2%	0.5%	9.3%	13.2%	32.1%
BROWARD	\$76,177,990	4.2%	0.0%	1.1%	0.2%	1.9%	-0.3%	0.9%	74.1%	1.8%	83.8%
MIAMI-DADE	\$191,287,340	5.5%	0.0%	0.9%	0.2%	3.2%	0.0%	1.4%	74.0%	2.4%	87.7%
MONROE	\$106,889	3.4%	0.0%	11.9%	0.0%	0.0%	0.0%	0.0%	42.8%	0.0%	58.1%
PALM BEACH	\$28,445,547	5.0%	0.1%	3.7%	0.2%	1.9%	0.4%	0.7%	38.5%	0.7%	51.3%
South Gulf Coast	\$18,576,539	1.9%	0.1%	6.4%	0.1%	2.4%	0.4%	0.3%	16.3%	2.3%	30.2%
Total	\$462,787,801	4.7%	0.3%	1.5%	0.2%	2.7%	7.3%	1.0%	50.1%	2.3%	70.1%

Note:

1. The Loss Ratios are as a percentage of total premium.
2. The Earned Premiums are as of December 2014.
3. The inforce premium excludes all policies that were tagged for takeout as of 12-31-2014.