

**Citizens Property Insurance Corporation**  
**Personal Lines Account - Non-Catastrophe Only**  
**December 31, 2018**

**Direct Calendar Year Loss & LAE Ratios**

PLA  
Non-Cat  
2018

Region	Earned Premium	Fire	Hail	Liability	Lightning	Other	Sinkhole	Theft	Water	Wind	Total
Central East Coast	\$6,188,676	2.0%	0.8%	-0.3%	0.1%	1.1%	2.7%	0.7%	28.6%	2.6%	38.2%
Inland	\$9,055,501	14.3%	3.9%	1.4%	0.8%	2.6%	5.4%	1.6%	29.4%	7.0%	66.5%
North East Coast	\$11,765,318	5.4%	2.1%	0.5%	0.2%	2.1%	0.1%	0.1%	17.1%	3.0%	30.6%
North Gulf Coast	\$116,916,249	4.9%	0.3%	2.3%	0.4%	1.6%	26.8%	0.4%	26.4%	2.9%	66.0%
Panhandle	\$7,014,083	15.6%	0.7%	2.5%	1.1%	2.1%	0.0%	1.9%	11.9%	4.6%	40.4%
BROWARD	\$92,118,546	3.5%	0.0%	2.5%	0.1%	1.9%	0.2%	1.1%	85.9%	0.9%	96.1%
MIAMI-DADE	\$211,052,928	4.6%	0.0%	1.4%	0.2%	2.1%	0.1%	1.4%	68.4%	1.0%	79.3%
MONROE	\$97,835	-12.5%	0.0%	3.4%	0.0%	0.0%	0.0%	0.9%	1.4%	0.0%	-6.7%
PALM BEACH	\$31,014,524	3.4%	0.0%	2.5%	0.6%	2.3%	0.6%	1.1%	40.6%	0.8%	51.8%
South Gulf Coast	\$19,579,025	4.3%	0.0%	1.7%	0.3%	2.6%	0.0%	0.8%	20.6%	1.8%	32.1%
<b>Total</b>	<b>\$504,802,685</b>	<b>4.7%</b>	<b>0.2%</b>	<b>1.8%</b>	<b>0.3%</b>	<b>2.0%</b>	<b>6.5%</b>	<b>1.1%</b>	<b>55.1%</b>	<b>1.7%</b>	<b>73.3%</b>

Note:

1. The loss ratios are as a percentage of earned premium.
2. The earned premiums are segmented by region and by county.

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Region	County	Earned Premium	Fire	Hail	Liability	Lightning	Other	Sinkhole	Theft	Water	Wind	Total
Central East Coast	INDIAN RIVER	\$1,324,493	8.4%	0.0%	-3.1%	0.0%	3.4%	0.0%	0.0%	19.1%	0.1%	27.8%
	MARTIN	\$2,116,542	0.7%	2.0%	1.1%	0.0%	-0.3%	0.0%	0.0%	17.3%	4.4%	25.2%
	ST LUCIE	\$2,747,641	0.0%	0.2%	0.1%	0.2%	1.0%	6.1%	1.5%	41.9%	2.5%	53.4%
	<b>Subtotal</b>	<b>\$6,188,676</b>	<b>2.0%</b>	<b>0.8%</b>	<b>-0.3%</b>	<b>0.1%</b>	<b>1.1%</b>	<b>2.7%</b>	<b>0.7%</b>	<b>28.6%</b>	<b>2.6%</b>	<b>38.2%</b>
Inland	ALACHUA	\$493,046	5.8%	0.0%	0.1%	0.0%	4.2%	0.0%	1.4%	31.4%	26.0%	69.0%
	BAKER	\$100,487	0.0%	181.1%	0.0%	0.0%	0.0%	0.0%	0.0%	15.2%	0.9%	197.2%
	BRADFORD	\$98,740	0.0%	0.0%	0.0%	5.6%	1.4%	0.0%	0.9%	23.5%	0.9%	32.3%
	CALHOUN	\$46,892	0.0%	0.0%	2.4%	0.0%	28.2%	0.0%	0.0%	2.7%	0.0%	33.4%
	CLAY	\$353,086	1.4%	0.0%	-2.6%	1.2%	2.8%	0.0%	0.0%	28.3%	15.5%	46.6%
	COLUMBIA	\$143,336	0.0%	0.0%	86.5%	1.5%	1.6%	0.0%	6.8%	8.6%	49.3%	154.4%
	DESOTO	\$142,106	0.0%	0.0%	2.5%	0.0%	-1.6%	0.0%	0.0%	31.1%	2.8%	34.8%
	GADSDEN	\$192,465	-0.2%	0.0%	0.0%	0.0%	24.4%	0.0%	0.2%	20.3%	15.0%	59.8%
	GILCHRIST	\$159,831	145.9%	0.0%	0.0%	0.0%	1.1%	0.0%	0.0%	0.0%	2.3%	149.3%
	GLADES	\$87,250	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	28.2%	0.0%	28.2%
	HAMILTON	\$16,862	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	HARDEE	\$44,969	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-30.7%	0.0%	6.6%	-24.1%
	HENDRY	\$241,617	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%	38.4%	10.7%	49.6%
	HIGHLANDS	\$255,069	0.0%	0.0%	0.0%	0.0%	0.3%	0.0%	0.4%	63.3%	0.3%	64.4%
	HOLMES	\$40,651	317.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	7.1%	324.2%
	JACKSON	\$169,502	0.9%	0.0%	0.0%	6.5%	6.8%	0.0%	5.4%	9.8%	5.2%	34.6%
	JEFFERSON	\$77,668	113.3%	0.0%	0.0%	9.9%	1.1%	0.0%	0.0%	42.6%	1.1%	168.1%
	LAFAYETTE	\$27,339	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	LAKE	\$1,015,959	0.2%	2.2%	0.1%	0.4%	0.4%	0.0%	0.6%	14.1%	2.8%	20.7%
	LEON	\$314,494	70.8%	0.4%	1.6%	0.0%	5.9%	0.0%	0.0%	8.5%	23.2%	110.4%
	LIBERTY	\$28,258	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	43.1%	0.0%	43.1%
	MADISON	\$65,653	66.8%	0.0%	0.0%	0.0%	6.6%	0.0%	6.5%	55.1%	0.5%	135.4%
	MARION	\$721,137	20.0%	0.0%	0.0%	1.5%	4.3%	10.9%	0.4%	12.0%	3.6%	52.8%
	OKEECHOBEE	\$168,819	0.0%	0.0%	0.0%	0.0%	0.6%	0.0%	0.0%	4.6%	0.0%	5.2%
	ORANGE	\$1,311,690	18.6%	3.8%	0.1%	0.0%	2.0%	28.6%	0.5%	56.2%	1.6%	111.4%
	OSCEOLA	\$459,564	6.3%	3.1%	0.0%	0.3%	1.3%	0.0%	0.0%	79.6%	0.3%	91.0%
	POLK	\$1,077,699	0.6%	0.0%	0.0%	1.0%	0.3%	3.6%	9.7%	10.6%	1.6%	27.4%
	PUTNAM	\$311,831	10.4%	0.0%	0.0%	1.7%	5.4%	0.0%	-0.3%	9.3%	12.9%	39.5%
	SEMINOLE	\$472,798	4.7%	18.0%	1.1%	0.8%	2.0%	0.1%	1.2%	56.7%	13.1%	97.6%
	SUMTER	\$170,776	30.9%	0.0%	-3.4%	1.7%	0.0%	0.0%	-0.5%	5.0%	2.5%	36.0%
	SUWANNEE	\$125,298	13.3%	0.0%	2.8%	2.4%	0.0%	0.0%	0.9%	3.3%	3.9%	26.6%
	UNION	\$28,269	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	6.9%	0.0%	6.9%
	WASHINGTON	\$92,341	-7.9%	0.0%	0.0%	0.0%	12.7%	0.0%	0.0%	106.0%	21.7%	132.4%
	<b>Subtotal</b>	<b>\$9,055,501</b>	<b>14.3%</b>	<b>3.9%</b>	<b>1.4%</b>	<b>0.8%</b>	<b>2.6%</b>	<b>5.4%</b>	<b>1.6%</b>	<b>29.4%</b>	<b>7.0%</b>	<b>66.5%</b>

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Region	County	Earned Premium	Fire	Hail	Liability	Lightning	Other	Sinkhole	Theft	Water	Wind	Total
North East Coast	BREVARD	\$8,107,794	6.0%	0.8%	0.2%	0.0%	1.8%	0.1%	0.1%	16.7%	2.0%	<b>27.7%</b>
	DUVAL	\$1,010,104	7.7%	1.6%	4.8%	0.2%	2.2%	0.0%	0.3%	20.5%	8.4%	<b>45.7%</b>
	FLAGLER	\$109,320	0.0%	0.0%	0.0%	0.0%	13.3%	0.0%	0.0%	36.7%	0.0%	<b>49.9%</b>
	NASSAU	\$322,708	7.7%	8.8%	0.0%	2.9%	0.4%	0.0%	1.7%	16.7%	0.0%	<b>38.1%</b>
	ST JOHNS	\$677,676	5.8%	17.9%	1.7%	0.2%	0.0%	0.0%	0.2%	19.5%	5.3%	<b>50.6%</b>
	VOLUSIA	\$1,537,715	0.9%	1.0%	-1.2%	0.2%	4.2%	0.0%	0.1%	14.8%	4.3%	<b>24.3%</b>
	<b>Subtotal</b>	<b>\$11,765,318</b>	<b>5.4%</b>	<b>2.1%</b>	<b>0.5%</b>	<b>0.2%</b>	<b>2.1%</b>	<b>0.1%</b>	<b>0.1%</b>	<b>17.1%</b>	<b>3.0%</b>	<b>30.6%</b>
North Gulf Coast	HERNANDO	\$13,567,051	3.2%	0.1%	3.0%	1.1%	1.5%	66.5%	0.1%	22.7%	3.0%	<b>101.2%</b>
	HILLSBOROUGH	\$22,830,826	10.4%	0.6%	4.7%	0.3%	2.5%	56.5%	0.9%	53.6%	4.9%	<b>134.3%</b>
	PASCO	\$14,263,163	1.8%	1.1%	2.2%	0.3%	0.8%	50.0%	1.0%	17.9%	5.7%	<b>80.8%</b>
	PINELLAS	\$66,255,209	4.0%	0.1%	1.3%	0.3%	1.5%	3.4%	0.3%	19.7%	1.5%	<b>32.1%</b>
	<b>Subtotal</b>	<b>\$116,916,249</b>	<b>4.9%</b>	<b>0.3%</b>	<b>2.3%</b>	<b>0.4%</b>	<b>1.6%</b>	<b>26.8%</b>	<b>0.4%</b>	<b>26.4%</b>	<b>2.9%</b>	<b>66.0%</b>
Panhandle	BAY	\$1,353,385	15.0%	0.0%	10.1%	1.1%	3.3%	0.0%	1.1%	9.4%	1.9%	<b>41.8%</b>
	CITRUS	\$1,377,781	21.4%	3.1%	2.4%	1.5%	0.9%	-1.6%	3.9%	14.8%	5.5%	<b>52.0%</b>
	DIXIE	\$245,148	-6.5%	0.0%	0.0%	1.7%	0.0%	0.0%	0.0%	0.0%	1.2%	<b>-3.6%</b>
	ESCAMBIA	\$992,425	4.4%	0.0%	0.4%	0.5%	1.6%	0.0%	0.2%	19.4%	5.7%	<b>32.4%</b>
	FRANKLIN	\$118,173	299.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	7.3%	<b>307.1%</b>
	GULF	\$73,197	0.0%	0.0%	0.0%	0.0%	9.9%	0.0%	0.0%	0.0%	7.0%	<b>16.9%</b>
	LEVY	\$461,072	3.2%	0.0%	-0.4%	2.0%	8.2%	4.2%	0.3%	4.2%	3.3%	<b>24.9%</b>
	OKALOOSA	\$777,680	5.0%	0.0%	0.0%	0.0%	1.7%	0.0%	5.2%	15.7%	1.9%	<b>29.5%</b>
	SANTA ROSA	\$828,750	5.9%	1.1%	0.3%	1.3%	1.3%	0.0%	2.5%	8.9%	1.2%	<b>22.6%</b>
	TAYLOR	\$347,304	1.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	23.2%	3.9%	<b>28.8%</b>
	WAKULLA	\$138,483	0.0%	0.0%	0.0%	2.8%	0.7%	0.0%	0.0%	3.1%	4.0%	<b>10.7%</b>
	WALTON	\$300,685	35.5%	0.0%	0.0%	3.4%	0.0%	0.0%	1.0%	3.5%	28.9%	<b>72.3%</b>
	<b>Subtotal</b>	<b>\$7,014,083</b>	<b>15.6%</b>	<b>0.7%</b>	<b>2.5%</b>	<b>1.1%</b>	<b>2.1%</b>	<b>0.0%</b>	<b>1.9%</b>	<b>11.9%</b>	<b>4.6%</b>	<b>40.4%</b>
South East Coast	BROWARD	\$92,118,546	3.5%	0.0%	2.5%	0.1%	1.9%	0.2%	1.1%	85.9%	0.9%	<b>96.1%</b>
	MIAMI-DADE	\$211,052,928	4.6%	0.0%	1.4%	0.2%	2.1%	0.1%	1.4%	68.4%	1.0%	<b>79.3%</b>
	MONROE	\$97,835	-12.5%	0.0%	3.4%	0.0%	0.0%	0.0%	0.9%	1.4%	0.0%	<b>-6.7%</b>
	PALM BEACH	\$31,014,524	3.4%	0.0%	2.5%	0.6%	2.3%	0.6%	1.1%	40.6%	0.8%	<b>51.8%</b>
	<b>Subtotal</b>	<b>\$334,283,834</b>	<b>4.2%</b>	<b>0.0%</b>	<b>1.8%</b>	<b>0.2%</b>	<b>2.1%</b>	<b>0.2%</b>	<b>1.3%</b>	<b>70.6%</b>	<b>1.0%</b>	<b>81.3%</b>
South Gulf Coast	CHARLOTTE	\$3,359,305	6.6%	0.0%	1.0%	0.2%	2.1%	0.0%	1.1%	17.6%	1.0%	<b>29.7%</b>
	COLLIER	\$2,166,518	1.6%	0.0%	-1.3%	0.3%	4.2%	0.0%	3.3%	28.7%	2.6%	<b>39.4%</b>
	LEE	\$5,125,653	6.4%	0.0%	2.7%	0.4%	3.2%	0.0%	0.3%	27.1%	3.3%	<b>43.6%</b>
	MANATEE	\$4,963,063	2.3%	0.0%	3.4%	0.1%	2.8%	0.0%	0.6%	12.2%	1.9%	<b>23.3%</b>
	SARASOTA	\$3,964,484	3.6%	0.0%	0.4%	0.3%	1.1%	0.0%	0.2%	20.8%	0.1%	<b>26.4%</b>
	<b>Subtotal</b>	<b>\$19,579,025</b>	<b>4.3%</b>	<b>0.0%</b>	<b>1.7%</b>	<b>0.3%</b>	<b>2.6%</b>	<b>0.0%</b>	<b>0.8%</b>	<b>20.6%</b>	<b>1.8%</b>	<b>32.1%</b>
<b>Total</b>	<b>Total</b>	<b>\$504,802,685</b>	<b>4.7%</b>	<b>0.2%</b>	<b>1.8%</b>	<b>0.3%</b>	<b>2.0%</b>	<b>6.5%</b>	<b>1.1%</b>	<b>55.1%</b>	<b>1.7%</b>	<b>73.3%</b>