

**Citizens Property Insurance Corporation**  
**Personal Lines Account - Non-Catastrophe Only**  
**December 31, 2019**

**Direct Calendar Year Loss & LAE Ratios**

PLA  
Non-Cat  
2019

Region	Earned Premium	Fire	Hail	Liability	Lightning	Other	Sinkhole	Theft	Water	Wind	Total
Central East Coast	\$6,824,117	3.3%	0.0%	1.3%	0.3%	3.5%	0.0%	0.2%	32.8%	4.9%	46.3%
Inland	\$10,735,003	11.3%	5.3%	2.0%	0.9%	2.9%	0.8%	0.0%	30.7%	13.0%	66.9%
North East Coast	\$13,509,136	10.3%	48.0%	3.8%	0.4%	1.9%	-5.2%	0.3%	20.5%	6.1%	86.1%
North Gulf Coast	\$119,809,883	6.2%	0.9%	1.5%	0.3%	2.5%	3.4%	0.3%	32.0%	5.9%	52.9%
Panhandle	\$7,702,683	8.7%	0.2%	2.9%	0.9%	1.6%	9.4%	-0.2%	8.7%	3.2%	35.6%
BROWARD	\$102,270,994	4.3%	0.0%	0.9%	0.2%	2.9%	0.0%	0.9%	77.7%	1.5%	88.4%
MIAMI-DADE	\$212,951,043	3.9%	0.0%	1.0%	0.1%	3.1%	0.6%	0.8%	61.1%	1.8%	72.4%
MONROE	\$91,870	0.0%	0.0%	0.0%	0.0%	1.0%	0.0%	0.0%	20.0%	0.0%	21.0%
PALM BEACH	\$32,823,741	3.9%	0.3%	3.0%	0.7%	2.9%	2.0%	0.5%	44.8%	1.2%	59.4%
South Gulf Coast	\$21,433,231	2.0%	0.1%	0.5%	0.3%	0.9%	0.1%	1.1%	23.7%	2.2%	31.0%
<b>Total</b>	<b>\$528,151,701</b>	<b>4.8%</b>	<b>1.6%</b>	<b>1.3%</b>	<b>0.3%</b>	<b>2.8%</b>	<b>1.2%</b>	<b>0.6%</b>	<b>52.4%</b>	<b>3.1%</b>	<b>68.0%</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	\$1,540,678	0.0%	0.0%	0.2%	0.0%	9.5%	0.0%	0.2%	24.5%	6.0%	<b>40.3%</b>
	MARTIN	\$2,243,073	4.9%	-0.1%	4.0%	0.5%	0.2%	0.0%	0.0%	24.0%	4.3%	<b>37.7%</b>
	ST LUCIE	\$3,040,367	3.8%	0.0%	-0.2%	0.3%	2.9%	0.0%	0.5%	43.5%	4.9%	<b>55.8%</b>
	<b>Subtotal</b>	<b>\$6,824,117</b>	<b>3.3%</b>	<b>0.0%</b>	<b>1.3%</b>	<b>0.3%</b>	<b>3.5%</b>	<b>0.0%</b>	<b>0.2%</b>	<b>32.8%</b>	<b>4.9%</b>	<b>46.3%</b>
Inland	ALACHUA	\$502,432	25.5%	0.0%	4.4%	0.0%	2.0%	0.0%	0.0%	11.6%	12.6%	<b>56.1%</b>
	BAKER	\$118,873	161.9%	48.3%	0.0%	0.0%	0.8%	0.0%	4.8%	31.9%	28.5%	<b>276.3%</b>
	BRADFORD	\$110,213	0.0%	0.0%	0.0%	0.0%	2.8%	0.0%	0.0%	9.9%	16.6%	<b>29.3%</b>
	CALHOUN	\$43,499	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	59.1%	3.7%	<b>62.8%</b>
	CLAY	\$420,918	1.9%	0.0%	0.0%	2.0%	0.5%	0.0%	1.9%	40.5%	19.7%	<b>66.5%</b>
	COLUMBIA	\$165,916	2.6%	0.0%	0.6%	0.0%	0.5%	0.0%	-3.2%	2.8%	5.6%	<b>8.9%</b>
	DESOTO	\$166,982	0.0%	0.0%	-0.8%	0.0%	0.0%	0.0%	0.0%	55.9%	-2.0%	<b>53.1%</b>
	GADSDEN	\$215,920	51.6%	0.0%	0.0%	0.9%	2.2%	0.0%	0.0%	54.8%	0.0%	<b>109.6%</b>
	GILCHRIST	\$182,928	36.5%	0.0%	0.0%	0.0%	3.1%	0.0%	0.0%	0.0%	9.7%	<b>49.2%</b>
	GLADES	\$94,335	41.9%	0.0%	0.0%	0.0%	1.0%	0.0%	0.0%	0.0%	0.0%	<b>42.9%</b>
	HAMILTON	\$22,321	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	<b>0.0%</b>
	HARDEE	\$53,809	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	8.7%	<b>8.7%</b>
	HENDRY	\$247,542	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	29.2%	0.0%	<b>29.3%</b>
	HIGHLANDS	\$291,211	7.1%	0.0%	1.3%	1.6%	0.3%	0.0%	2.2%	31.7%	0.0%	<b>44.2%</b>
	HOLMES	\$43,212	-22.5%	0.0%	0.0%	5.1%	0.0%	0.0%	0.0%	0.9%	0.0%	<b>-16.5%</b>
	JACKSON	\$197,217	0.0%	0.0%	0.0%	0.0%	4.1%	0.0%	0.0%	19.5%	-0.4%	<b>23.1%</b>
	JEFFERSON	\$83,583	0.0%	0.0%	0.0%	2.3%	0.0%	0.0%	2.0%	-11.2%	18.8%	<b>11.8%</b>
	LAFAYETTE	\$31,804	0.0%	0.0%	19.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	<b>19.7%</b>
	LAKE	\$1,194,585	10.6%	6.4%	10.8%	0.6%	9.7%	0.0%	0.7%	22.3%	13.7%	<b>74.7%</b>
	LEON	\$344,624	30.1%	0.0%	5.4%	0.0%	16.7%	0.0%	3.9%	15.3%	0.3%	<b>71.6%</b>
	LIBERTY	\$28,161	0.0%	0.0%	0.0%	0.0%	3.2%	0.0%	0.0%	0.0%	38.4%	<b>41.7%</b>
	MADISON	\$66,337	118.1%	0.0%	0.0%	0.0%	0.0%	0.0%	-5.1%	27.6%	0.0%	<b>140.6%</b>
	MARION	\$841,193	4.3%	0.0%	0.8%	2.9%	3.4%	43.0%	1.3%	27.1%	9.5%	<b>92.3%</b>
	OKEECHOBEE	\$172,405	16.5%	0.0%	1.1%	1.5%	1.9%	0.0%	0.0%	0.4%	0.0%	<b>21.5%</b>
	ORANGE	\$1,735,379	-0.6%	13.9%	0.0%	0.3%	1.5%	-3.1%	0.1%	53.3%	11.5%	<b>76.9%</b>
	OSCEOLA	\$629,744	-0.5%	3.0%	0.0%	-0.2%	0.9%	0.0%	3.8%	78.5%	28.8%	<b>114.3%</b>
	POLK	\$1,281,778	8.7%	1.4%	0.1%	1.2%	1.5%	-16.9%	-5.4%	24.8%	12.7%	<b>28.2%</b>
	PUTNAM	\$343,918	8.2%	0.0%	0.0%	3.1%	0.0%	0.0%	0.4%	3.2%	14.0%	<b>28.9%</b>
	SEMINOLE	\$636,688	21.6%	25.0%	3.0%	0.0%	1.7%	-0.5%	0.0%	36.2%	33.4%	<b>120.6%</b>
	SUMTER	\$192,251	2.9%	0.0%	0.0%	0.0%	0.0%	0.0%	-1.3%	8.6%	41.4%	<b>51.5%</b>
	SUWANNEE	\$137,910	3.7%	0.0%	0.0%	7.3%	2.4%	0.0%	0.0%	14.9%	0.0%	<b>28.3%</b>
	UNION	\$33,250	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.8%	<b>2.8%</b>
	WASHINGTON	\$104,066	2.0%	0.0%	0.0%	0.4%	0.9%	0.0%	0.0%	0.6%	11.1%	<b>15.0%</b>
	<b>Subtotal</b>	<b>\$10,735,003</b>	<b>11.3%</b>	<b>5.3%</b>	<b>2.0%</b>	<b>0.9%</b>	<b>2.9%</b>	<b>0.8%</b>	<b>0.0%</b>	<b>30.7%</b>	<b>13.0%</b>	<b>66.9%</b>

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Region	County	Earned Premium	Fire	Hail	Liability	Lightning	Other	Sinkhole	Theft	Water	Wind	Total
North East Coast	BREVARD	\$9,247,734	5.0%	68.5%	3.9%	0.1%	1.1%	-0.5%	0.1%	20.8%	3.1%	<b>102.1%</b>
	DUVAL	\$1,122,809	11.6%	0.0%	15.5%	0.3%	2.4%	0.0%	1.8%	23.1%	9.6%	<b>64.3%</b>
	FLAGLER	\$157,227	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	5.2%	16.2%	<b>21.3%</b>
	NASSAU	\$357,577	23.3%	3.2%	0.0%	8.8%	0.9%	0.0%	0.3%	31.8%	19.5%	<b>87.7%</b>
	ST JOHNS	\$774,567	5.0%	8.6%	-1.3%	0.3%	3.4%	0.0%	0.5%	15.8%	14.5%	<b>46.9%</b>
	VOLUSIA	\$1,849,221	36.8%	4.4%	-0.7%	0.4%	5.1%	-35.5%	0.4%	18.3%	11.8%	<b>41.0%</b>
	<b>Subtotal</b>	<b>\$13,509,136</b>	<b>10.3%</b>	<b>48.0%</b>	<b>3.8%</b>	<b>0.4%</b>	<b>1.9%</b>	<b>-5.2%</b>	<b>0.3%</b>	<b>20.5%</b>	<b>6.1%</b>	<b>86.1%</b>
North Gulf Coast	HERNANDO	\$14,001,666	4.7%	0.5%	3.0%	0.5%	4.1%	15.7%	0.2%	24.9%	5.6%	<b>59.1%</b>
	HILLSBOROUGH	\$24,341,961	10.3%	0.6%	2.1%	0.2%	3.5%	13.3%	0.6%	66.8%	10.9%	<b>108.3%</b>
	PASCO	\$14,062,784	4.5%	5.7%	1.0%	0.0%	1.6%	-5.8%	0.0%	20.3%	9.2%	<b>36.6%</b>
	PINELLAS	\$67,403,471	5.3%	0.0%	1.0%	0.3%	2.1%	-0.9%	0.3%	23.4%	3.4%	<b>35.0%</b>
	<b>Subtotal</b>	<b>\$119,809,883</b>	<b>6.2%</b>	<b>0.9%</b>	<b>1.5%</b>	<b>0.3%</b>	<b>2.5%</b>	<b>3.4%</b>	<b>0.3%</b>	<b>32.0%</b>	<b>5.9%</b>	<b>52.9%</b>
Panhandle	BAY	\$1,318,366	9.3%	0.0%	-5.4%	0.0%	3.0%	0.0%	0.4%	9.1%	0.9%	<b>17.3%</b>
	CITRUS	\$1,760,137	2.3%	0.1%	2.8%	2.0%	2.0%	56.5%	-1.8%	7.1%	2.0%	<b>73.0%</b>
	DIXIE	\$280,885	17.6%	0.0%	0.0%	3.7%	0.0%	-63.1%	0.0%	6.9%	1.9%	<b>-33.0%</b>
	ESCAMBIA	\$1,021,350	7.3%	0.1%	18.2%	0.0%	1.0%	0.0%	0.6%	4.4%	6.8%	<b>38.3%</b>
	FRANKLIN	\$121,394	1.3%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	<b>1.3%</b>
	GULF	\$71,685	0.0%	0.0%	0.0%	0.0%	1.5%	0.0%	0.0%	0.0%	31.5%	<b>33.1%</b>
	LEVY	\$519,724	8.4%	2.7%	4.6%	0.0%	-1.3%	0.0%	0.0%	12.2%	3.9%	<b>30.5%</b>
	OKALOOSA	\$807,995	9.3%	0.0%	0.0%	0.6%	0.2%	0.0%	-1.9%	8.2%	1.0%	<b>17.4%</b>
	SANTA ROSA	\$885,685	17.1%	0.0%	4.1%	0.6%	4.4%	0.0%	1.6%	11.7%	4.6%	<b>44.2%</b>
	TAYLOR	\$415,379	0.0%	0.0%	0.7%	1.2%	1.5%	-21.7%	0.0%	6.6%	2.5%	<b>-9.2%</b>
	WAKULLA	\$161,596	0.0%	0.0%	0.0%	4.7%	0.0%	0.0%	0.0%	9.6%	10.1%	<b>24.4%</b>
	WALTON	\$338,485	34.4%	0.0%	0.0%	0.3%	0.0%	0.0%	2.0%	24.2%	2.0%	<b>63.0%</b>
	<b>Subtotal</b>	<b>\$7,702,683</b>	<b>8.7%</b>	<b>0.2%</b>	<b>2.9%</b>	<b>0.9%</b>	<b>1.6%</b>	<b>9.4%</b>	<b>-0.2%</b>	<b>8.7%</b>	<b>3.2%</b>	<b>35.6%</b>
South East Coast	BROWARD	\$102,270,994	4.3%	0.0%	0.9%	0.2%	2.9%	0.0%	0.9%	77.7%	1.5%	<b>88.4%</b>
	MIAMI-DADE	\$212,951,043	3.9%	0.0%	1.0%	0.1%	3.1%	0.6%	0.8%	61.1%	1.8%	<b>72.4%</b>
	MONROE	\$91,870	0.0%	0.0%	0.0%	0.0%	1.0%	0.0%	0.0%	20.0%	0.0%	<b>21.0%</b>
	PALM BEACH	\$32,823,741	3.9%	0.3%	3.0%	0.7%	2.9%	2.0%	0.5%	44.8%	1.2%	<b>59.4%</b>
	<b>Subtotal</b>	<b>\$348,137,648</b>	<b>4.0%</b>	<b>0.0%</b>	<b>1.2%</b>	<b>0.2%</b>	<b>3.0%</b>	<b>0.6%</b>	<b>0.8%</b>	<b>64.4%</b>	<b>1.7%</b>	<b>75.9%</b>
South Gulf Coast	CHARLOTTE	\$3,767,301	3.9%	0.4%	0.5%	0.1%	0.2%	0.0%	0.6%	23.6%	0.9%	<b>30.2%</b>
	COLLIER	\$2,418,403	7.8%	0.0%	1.9%	0.9%	2.2%	0.0%	-0.5%	28.9%	0.9%	<b>42.0%</b>
	LEE	\$5,851,572	-2.7%	0.0%	0.3%	0.1%	0.3%	0.5%	2.4%	22.2%	3.9%	<b>27.1%</b>
	MANATEE	\$5,263,224	-0.1%	0.0%	0.6%	0.8%	0.2%	0.0%	0.4%	16.9%	1.4%	<b>20.2%</b>
	SARASOTA	\$4,132,731	6.4%	0.0%	0.0%	0.0%	2.5%	0.0%	1.4%	31.6%	2.7%	<b>44.6%</b>
	<b>Subtotal</b>	<b>\$21,433,231</b>	<b>2.0%</b>	<b>0.1%</b>	<b>0.5%</b>	<b>0.3%</b>	<b>0.9%</b>	<b>0.1%</b>	<b>1.1%</b>	<b>23.7%</b>	<b>2.2%</b>	<b>31.0%</b>
Total	Total	\$528,151,701	4.8%	1.6%	1.3%	0.3%	2.8%	1.2%	0.6%	52.4%	3.1%	<b>68.0%</b>