

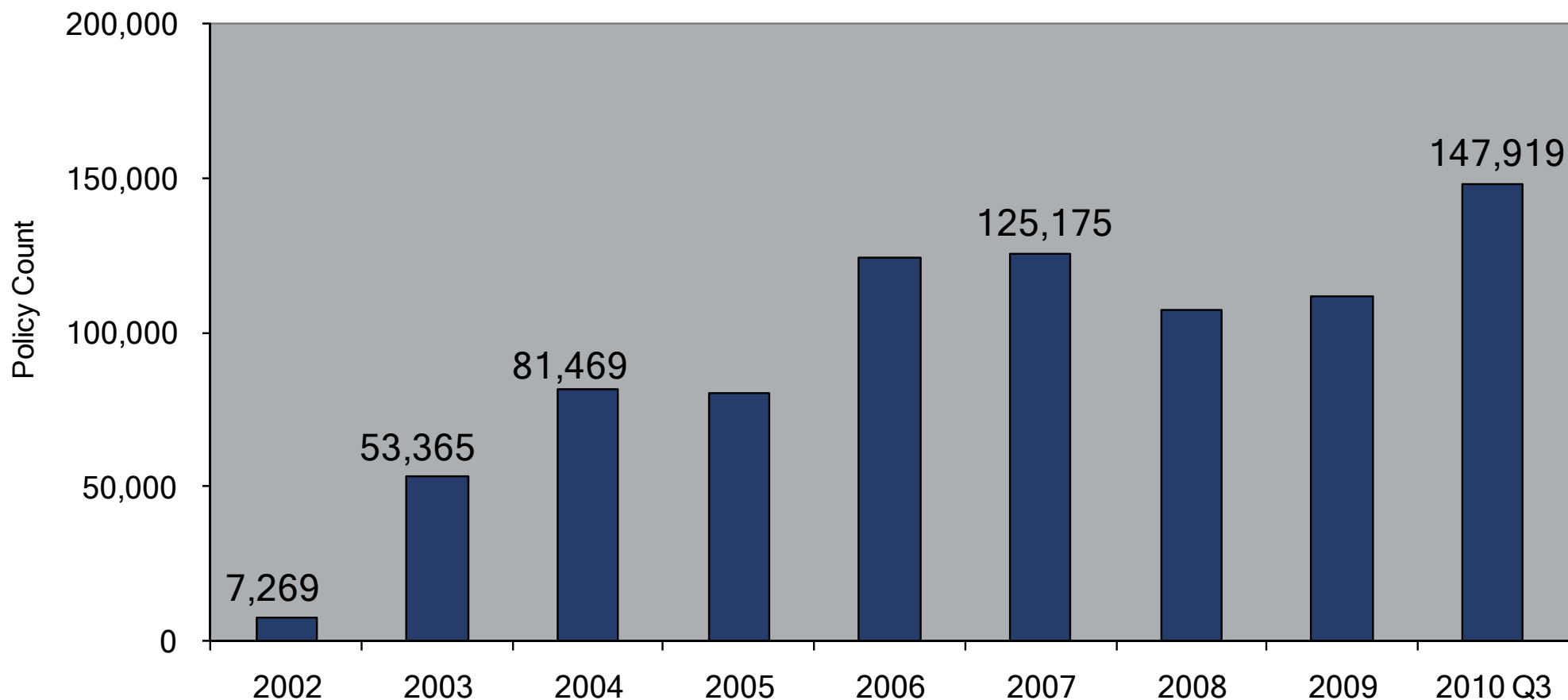
# Citizens Property Insurance Corporation

## Sinkhole Experience

House Insurance and Banking Subcommittee  
February 2011

# Personal Lines Account Regional Concentrated Policy Growth

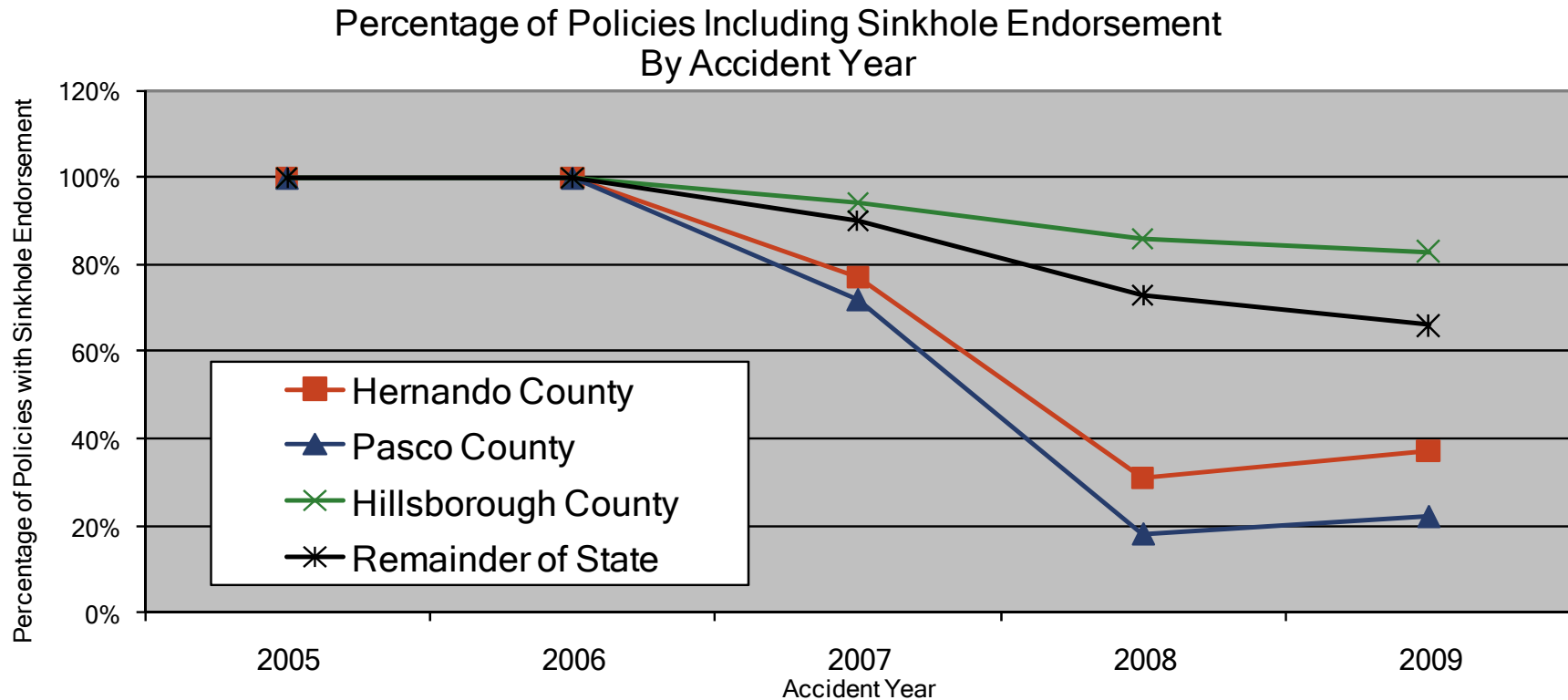
- The chart below highlights concentrated exposure and growth in the Tampa Bay Area (Hernando, Hillsborough, and Pasco counties) for personal lines multi-peril policies.



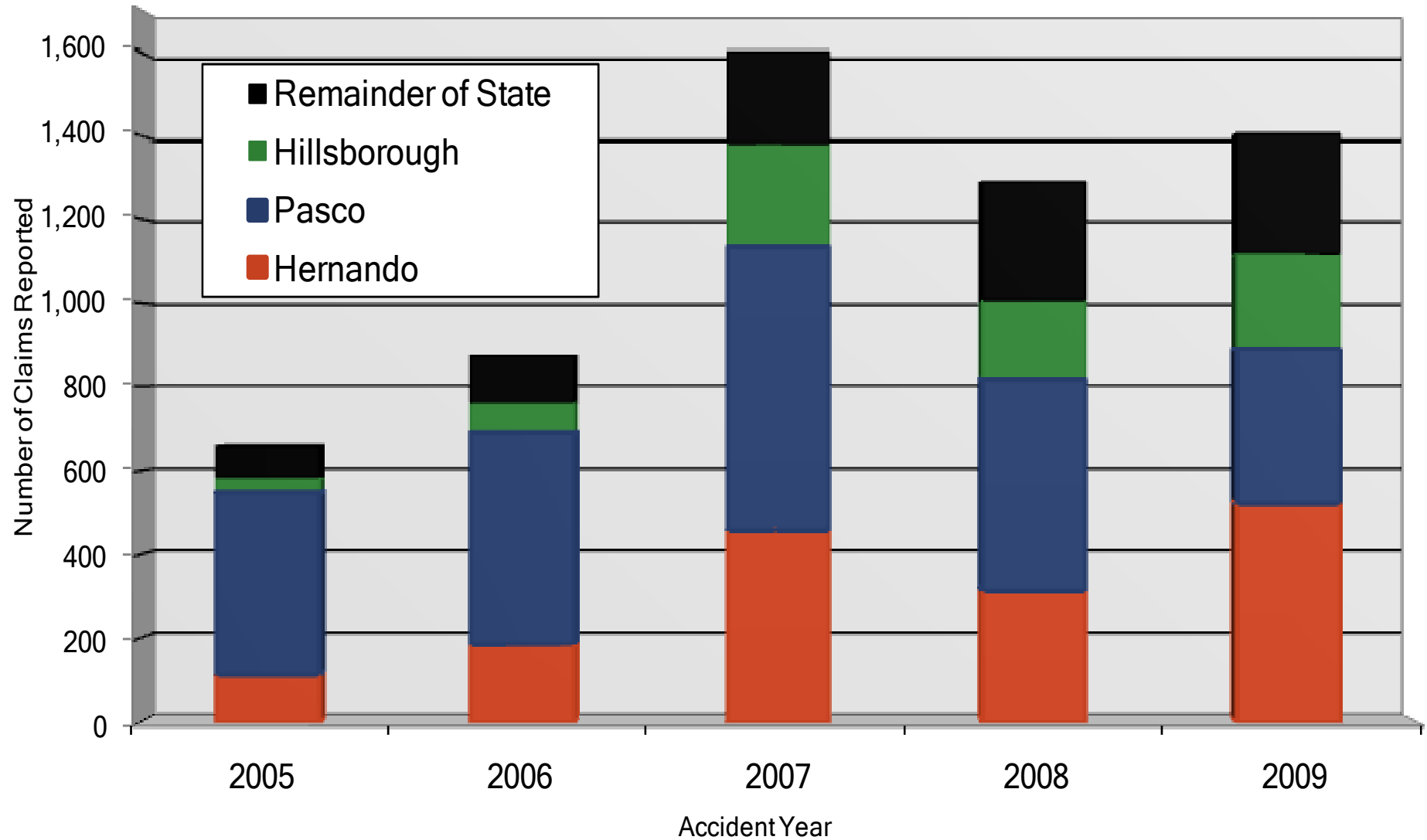
Note: Excludes takeout policies. Data as of September 30, 2010.

# Policies Including Optional Sinkhole Endorsement

- The sinkhole endorsement became optional to insureds during 2007.
- All counties have experienced a continuing decrease in the percentage of policies where the insured chooses the sinkhole endorsement.



# Sinkhole Claims Frequency



# Sinkhole Loss Ratio

