

Citizens Property Insurance Corporation
Personal Lines Account - Non-Catastrophe Only
December 31, 2013

Direct Calendar Year Loss & LAE Ratios

PLA
Non-Cat
2013

Region	Inforce Premium	Fire	Hail	Liability	Lightning	Other	Sinkhole	Theft	Water	Wind	Total
Central East Coast	\$21,515,410	4.4%	0.4%	0.7%	0.1%	0.6%	0.1%	0.4%	8.6%	0.2%	15.4%
Inland	\$28,634,656	8.4%	0.9%	2.6%	0.5%	2.1%	3.5%	1.5%	8.1%	2.4%	29.8%
North East Coast	\$35,468,797	4.0%	0.6%	1.7%	0.1%	1.1%	0.2%	0.6%	7.1%	1.4%	16.8%
North Gulf Coast	\$298,791,378	4.8%	0.2%	1.4%	0.2%	1.0%	47.2%	0.6%	8.0%	0.8%	64.1%
Panhandle	\$19,909,238	4.8%	0.2%	0.7%	0.9%	0.5%	0.8%	0.4%	4.8%	0.9%	13.8%
BROWARD	\$148,310,760	3.3%	0.0%	1.2%	0.1%	1.8%	0.4%	1.5%	37.8%	1.0%	47.2%
MIAMI-DADE	\$314,048,246	5.0%	0.0%	0.8%	0.1%	1.8%	0.3%	2.5%	39.5%	0.9%	50.9%
MONROE	\$382,569	2.4%	0.0%	39.9%	0.0%	0.0%	0.0%	0.0%	12.7%	0.0%	55.1%
PALM BEACH	\$70,462,011	2.9%	0.0%	2.0%	0.2%	1.2%	0.2%	1.0%	23.0%	0.9%	31.4%
South Gulf Coast	\$77,248,818	3.0%	0.0%	1.9%	0.1%	1.1%	0.3%	0.8%	8.8%	0.2%	16.1%
Total	\$1,014,771,883	4.4%	0.1%	1.3%	0.2%	1.4%	13.9%	1.3%	23.2%	0.9%	46.7%

Note:

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

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Region	County	Inforce Premium	Fire	Hail	Liability	Lightning	Other	Sinkhole	Theft	Water	Wind	Total
Central East C	INDIAN RIVER	\$3,777,018	6.4%	0.9%	2.1%	0.0%	0.3%	0.0%	0.2%	9.4%	0.4%	19.7%
	MARTIN	\$7,807,789	5.0%	0.0%	1.0%	0.1%	0.3%	0.1%	0.6%	8.6%	0.2%	15.8%
	SAINT LUCIE	\$9,930,603	3.1%	0.6%	-0.2%	0.2%	0.9%	0.1%	0.2%	8.2%	0.1%	13.2%
	Subtotal	\$21,515,410	4.4%	0.4%	0.7%	0.1%	0.6%	0.1%	0.4%	8.6%	0.2%	15.4%
Inland	ALACHUA	\$1,131,276	37.7%	3.1%	6.0%	0.2%	2.8%	15.4%	0.2%	11.4%	2.1%	78.9%
	BAKER	\$173,848	12.0%	0.0%	13.7%	0.0%	1.8%	0.0%	0.0%	1.2%	2.3%	31.0%
	BRADFORD	\$151,228	0.0%	4.1%	0.0%	4.3%	0.5%	0.0%	0.0%	1.3%	7.0%	17.2%
	CALHOUN	\$76,548	0.8%	0.0%	0.0%	0.0%	4.8%	0.0%	0.4%	5.5%	6.6%	18.1%
	CLAY	\$806,633	14.6%	2.2%	1.4%	0.9%	0.3%	0.6%	-0.5%	5.9%	5.3%	30.7%
	COLUMBIA	\$363,448	10.3%	0.0%	0.6%	1.7%	2.8%	0.6%	0.4%	4.8%	0.4%	21.6%
	DESOTO	\$438,729	7.2%	0.0%	0.0%	0.2%	0.1%	0.0%	2.1%	4.1%	0.0%	13.8%
	GADSDEN	\$313,621	0.5%	0.0%	2.1%	0.3%	2.5%	5.7%	3.9%	13.3%	5.2%	33.6%
	GILCHRIST	\$245,079	3.7%	0.0%	-15.0%	5.1%	-2.8%	0.1%	0.9%	6.5%	0.3%	-1.2%
	GLADES	\$257,833	14.0%	0.0%	0.0%	1.4%	0.5%	0.0%	0.1%	7.8%	0.0%	23.8%
	HAMILTON	\$52,686	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	HARDEE	\$155,674	31.5%	0.0%	0.0%	1.3%	1.9%	0.0%	0.2%	1.5%	0.0%	36.4%
	HENDRY	\$694,619	37.2%	0.0%	0.6%	0.0%	0.3%	0.0%	0.1%	7.7%	0.6%	46.4%
	HIGHLANDS	\$863,853	21.0%	0.0%	0.0%	0.2%	0.5%	0.0%	0.0%	2.3%	0.0%	24.0%
	HOLMES	\$130,297	0.0%	0.0%	0.0%	9.8%	0.5%	0.0%	1.2%	0.5%	9.2%	21.2%
	JACKSON	\$301,936	7.0%	0.0%	0.4%	3.3%	2.3%	0.0%	0.0%	4.0%	4.2%	21.3%
	JEFFERSON	\$114,329	0.0%	0.0%	0.0%	1.0%	0.0%	0.0%	1.4%	1.9%	0.0%	4.4%
	LAFAYETTE	\$70,549	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%	0.0%	0.3%
	LAKE	\$2,578,371	6.3%	0.0%	0.1%	0.3%	0.8%	0.0%	0.3%	4.9%	5.1%	17.8%
	LEON	\$907,364	19.2%	11.3%	1.1%	0.6%	2.7%	0.0%	0.6%	7.5%	3.3%	46.4%
	LIBERTY	\$53,052	0.0%	0.0%	-4.2%	0.0%	0.0%	0.0%	23.2%	35.5%	1.7%	56.3%
	MADISON	\$117,176	35.0%	0.0%	0.0%	0.0%	2.6%	0.0%	0.0%	0.5%	0.0%	38.0%
	MARION	\$2,796,696	3.1%	0.7%	0.3%	0.3%	3.9%	17.6%	1.9%	3.5%	1.3%	32.6%
	OKEECHOBEE	\$775,626	4.6%	0.0%	2.9%	0.0%	0.5%	0.9%	4.7%	3.7%	0.0%	17.4%
	ORANGE	\$4,421,926	1.9%	1.1%	3.5%	0.3%	4.5%	3.0%	2.6%	17.0%	2.6%	36.5%
	OSCEOLA	\$1,669,601	12.2%	0.0%	6.2%	0.6%	0.3%	0.7%	2.3%	4.2%	3.7%	30.2%
	POLK	\$5,795,334	2.5%	0.0%	6.5%	0.3%	2.1%	1.7%	0.9%	7.2%	1.1%	22.3%
	PUTNAM	\$848,936	24.2%	0.0%	0.7%	0.5%	0.5%	0.0%	1.5%	2.7%	0.1%	30.2%
	SEMINOLE	\$1,354,114	0.1%	0.0%	0.7%	0.9%	1.1%	1.1%	2.7%	16.9%	4.6%	28.1%
	SUMTER	\$516,718	6.9%	0.0%	-0.7%	0.0%	1.4%	0.0%	-0.6%	5.7%	1.1%	13.7%
	SUWANNEE	\$269,624	0.0%	3.6%	-2.0%	0.2%	-0.6%	1.0%	12.7%	8.4%	10.7%	34.0%
	UNION	\$54,342	7.6%	0.0%	0.0%	0.0%	0.0%	0.0%	-13.0%	0.0%	0.0%	-5.4%
	WASHINGTON	\$133,590	1.2%	0.0%	0.0%	0.8%	2.6%	0.0%	1.5%	6.6%	2.3%	15.1%
	Subtotal	\$28,634,656	8.4%	0.9%	2.6%	0.5%	2.1%	3.5%	1.5%	8.1%	2.4%	29.8%

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Region	County	Inforce Premium	Fire	Hail	Liability	Lightning	Other	Sinkhole	Theft	Water	Wind	Total
North East Co	BREVARD	\$23,171,209	2.4%	0.4%	0.3%	0.0%	0.6%	0.1%	0.4%	6.3%	0.7%	11.1%
	DUVAL	\$3,326,519	5.1%	0.7%	8.3%	0.6%	3.4%	1.2%	1.2%	9.9%	3.3%	33.7%
	FLAGLER	\$336,083	66.2%	0.0%	-1.9%	0.0%	6.6%	0.0%	0.7%	1.2%	8.2%	81.0%
	NASSAU	\$867,438	23.5%	0.0%	0.8%	0.2%	0.3%	0.0%	0.5%	5.2%	0.8%	31.3%
	SAINT JOHNS	\$2,025,509	4.4%	4.3%	3.4%	0.0%	1.9%	0.0%	0.2%	14.5%	2.6%	31.3%
	VOLUSIA	\$5,742,039	2.7%	0.1%	3.0%	0.2%	1.4%	0.4%	1.1%	6.7%	2.0%	17.5%
	Subtotal	\$35,468,797	4.0%	0.6%	1.7%	0.1%	1.1%	0.2%	0.6%	7.1%	1.4%	16.8%
North Gulf Co	HERNANDO	\$31,328,949	6.7%	0.0%	1.1%	0.5%	1.2%	255.7%	0.6%	6.4%	0.8%	273.1%
	HILLSBOROUGH	\$76,699,747	6.9%	0.0%	1.7%	0.2%	1.6%	22.7%	0.7%	10.2%	1.3%	45.2%
	PASCO	\$45,847,003	4.3%	0.8%	1.9%	0.2%	0.7%	74.1%	0.9%	8.6%	1.1%	92.6%
	PINELLAS	\$144,915,679	3.4%	0.0%	1.2%	0.1%	0.7%	5.4%	0.4%	6.9%	0.5%	18.6%
	Subtotal	\$298,791,378	4.8%	0.2%	1.4%	0.2%	1.0%	47.2%	0.6%	8.0%	0.8%	64.1%
Panhandle	BAY	\$3,716,244	3.3%	0.0%	0.6%	0.5%	0.4%	0.0%	0.2%	8.9%	1.0%	15.0%
	CITRUS	\$2,898,384	6.4%	0.2%	2.1%	0.6%	0.5%	3.1%	0.8%	2.6%	0.4%	16.8%
	DIXIE	\$417,840	0.1%	0.0%	0.0%	0.0%	2.9%	0.0%	0.1%	-0.3%	2.1%	4.9%
	ESCAMBIA	\$3,050,134	4.7%	0.0%	0.6%	0.3%	0.1%	0.0%	0.5%	6.6%	0.2%	13.1%
	FRANKLIN	\$275,536	0.0%	6.9%	0.0%	0.6%	0.0%	18.1%	0.1%	10.0%	8.3%	43.9%
	GULF	\$267,287	4.5%	0.0%	0.0%	0.1%	0.2%	0.0%	0.0%	10.3%	12.6%	27.7%
	LEVY	\$911,052	0.3%	0.0%	0.1%	0.4%	0.8%	0.0%	-0.4%	2.6%	0.4%	4.2%
	OKALOOSA	\$3,768,721	7.5%	0.0%	1.1%	2.3%	0.4%	0.0%	0.4%	3.5%	0.0%	15.2%
	SANTA ROSA	\$3,011,240	2.6%	0.0%	0.0%	0.7%	0.3%	0.4%	0.2%	3.0%	0.4%	7.6%
	TAYLOR	\$512,095	11.8%	0.0%	-1.0%	0.9%	1.4%	0.9%	0.0%	5.4%	0.0%	19.3%
	WAKULLA	\$412,531	12.9%	1.5%	0.0%	1.8%	2.2%	0.0%	0.0%	0.4%	6.8%	25.6%
	WALTON	\$668,174	0.0%	0.0%	1.5%	0.6%	0.7%	0.0%	0.8%	4.1%	2.0%	9.8%
	Subtotal	\$19,909,238	4.8%	0.2%	0.7%	0.9%	0.5%	0.8%	0.4%	4.8%	0.9%	13.8%
South East Co	BROWARD	\$148,310,760	3.3%	0.0%	1.2%	0.1%	1.8%	0.4%	1.5%	37.8%	1.0%	47.2%
	MIAMI-DADE	\$314,048,246	5.0%	0.0%	0.8%	0.1%	1.8%	0.3%	2.5%	39.5%	0.9%	50.9%
	MONROE	\$382,569	2.4%	0.0%	39.9%	0.0%	0.0%	0.0%	0.0%	12.7%	0.0%	55.1%
	PALM BEACH	\$70,462,011	2.9%	0.0%	2.0%	0.2%	1.2%	0.2%	1.0%	23.0%	0.9%	31.4%
	Subtotal	\$533,203,586	4.2%	0.0%	1.1%	0.1%	1.7%	0.3%	2.0%	36.5%	0.9%	47.0%
South Gulf Co	CHARLOTTE	\$11,485,103	0.8%	0.0%	1.6%	0.2%	0.5%	0.2%	0.2%	8.4%	0.1%	11.8%
	COLLIER	\$10,714,067	3.5%	0.0%	1.2%	0.1%	1.2%	0.5%	0.5%	10.4%	0.0%	17.4%
	LEE	\$24,188,548	3.7%	0.0%	2.2%	0.1%	1.3%	0.4%	1.6%	10.4%	0.2%	19.9%
	MANATEE	\$17,601,904	3.8%	0.0%	1.2%	0.2%	1.4%	0.2%	0.5%	5.5%	0.2%	13.0%
	SARASOTA	\$13,259,196	2.3%	0.0%	2.9%	0.1%	0.7%	0.1%	0.6%	9.1%	0.3%	16.2%
	Subtotal	\$77,248,818	3.0%	0.0%	1.9%	0.1%	1.1%	0.3%	0.8%	8.8%	0.2%	16.1%
Total	Total	\$1,014,771,883	4.4%	0.1%	1.3%	0.2%	1.4%	13.9%	1.3%	23.2%	0.9%	46.7%