

Citizens Property Insurance Corporation
Personal Lines Account - Non-Catastrophe Only
December 31, 2014

Direct Calendar Year Loss & LAE Ratios

PLA
Non-Cat
2014

Region	Earned Premium	Fire	Hail	Liability	Lightning	Other	Sinkhole	Theft	Water	Wind	Total
Central East Coast	\$16,819,726	1.5%	0.1%	2.9%	0.4%	0.5%	0.0%	0.2%	10.6%	0.3%	16.6%
Inland	\$21,071,330	11.2%	0.5%	3.4%	1.4%	2.9%	5.9%	0.1%	10.5%	2.9%	38.8%
North East Coast	\$27,629,426	2.9%	0.6%	0.6%	0.3%	1.3%	0.3%	0.2%	9.2%	1.5%	16.8%
North Gulf Coast	\$256,129,269	3.6%	1.0%	1.4%	0.3%	2.5%	37.8%	0.2%	8.4%	0.4%	55.6%
Panhandle	\$15,073,530	5.9%	0.4%	2.6%	0.9%	1.2%	2.6%	0.1%	6.9%	1.4%	22.0%
BROWARD	\$122,686,256	4.1%	0.0%	2.1%	0.2%	2.6%	0.3%	0.5%	58.1%	0.9%	68.8%
MIAMI-DADE	\$285,785,638	5.2%	0.0%	2.0%	0.2%	4.1%	0.5%	1.1%	56.3%	1.0%	70.2%
MONROE	\$325,307	4.0%	0.0%	59.8%	0.0%	0.2%	0.0%	0.0%	38.5%	0.0%	102.5%
PALM BEACH	\$61,232,226	2.8%	0.0%	3.1%	0.4%	2.4%	0.1%	0.4%	28.9%	0.4%	38.5%
South Gulf Coast	\$58,598,564	4.3%	0.0%	1.4%	0.1%	1.4%	0.3%	0.2%	11.7%	0.3%	19.8%
Total	\$865,351,271	4.3%	0.3%	1.9%	0.3%	2.9%	11.6%	0.6%	33.1%	0.8%	55.7%

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	\$2,907,127	0.5%	0.0%	0.8%	0.1%	-0.3%	0.0%	0.2%	3.6%	-0.2%	4.8%
	MARTIN	\$6,493,617	0.5%	0.0%	4.1%	0.0%	0.7%	0.0%	0.3%	9.4%	0.9%	15.9%
	SAINT LUCIE	\$7,418,982	2.8%	0.2%	2.7%	0.9%	0.7%	0.0%	0.2%	14.5%	0.0%	21.9%
	Subtotal	\$16,819,726	1.5%	0.1%	2.9%	0.4%	0.5%	0.0%	0.2%	10.6%	0.3%	16.6%
Inland	ALACHUA	\$939,106	27.6%	-0.8%	0.4%	0.3%	11.9%	5.6%	0.0%	6.6%	1.7%	53.3%
	BAKER	\$126,280	0.0%	0.0%	-14.2%	3.6%	0.8%	0.0%	0.0%	11.0%	0.0%	1.2%
	BRADFORD	\$113,102	0.0%	0.0%	0.7%	0.1%	10.6%	0.0%	0.0%	0.0%	0.0%	11.4%
	CALHOUN	\$58,155	105.7%	0.0%	174.8%	0.0%	6.6%	0.0%	0.0%	14.9%	0.0%	302.0%
	CLAY	\$610,403	17.1%	0.4%	-1.8%	30.8%	0.5%	0.0%	0.1%	12.2%	17.9%	77.2%
	COLUMBIA	\$257,291	0.0%	0.0%	2.8%	3.2%	0.8%	0.0%	0.0%	2.3%	5.2%	14.3%
	DESOTO	\$322,482	2.0%	0.0%	31.4%	0.0%	0.0%	0.0%	0.6%	3.1%	0.0%	37.1%
	GADSDEN	\$251,910	106.2%	0.0%	7.4%	2.4%	0.7%	0.0%	0.9%	-3.1%	0.0%	114.4%
	GILCHRIST	\$181,264	9.6%	0.0%	0.0%	0.0%	4.2%	0.0%	0.0%	3.5%	0.0%	17.3%
	GLADES	\$219,906	5.3%	0.0%	3.7%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	9.1%
	HAMILTON	\$36,399	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	HARDEE	\$105,941	2.5%	0.0%	0.0%	1.3%	0.6%	0.0%	2.4%	3.7%	3.6%	14.1%
	HENDRY	\$541,501	-0.8%	0.0%	0.0%	0.0%	0.2%	0.0%	1.0%	5.8%	0.0%	6.1%
	HIGHLANDS	\$680,211	4.6%	0.0%	2.1%	1.1%	-0.3%	0.0%	0.1%	13.9%	0.0%	21.5%
	HOLMES	\$98,855	0.0%	0.0%	0.0%	8.6%	5.8%	0.0%	0.1%	22.5%	1.9%	38.8%
	JACKSON	\$233,113	8.7%	0.0%	-3.4%	3.0%	0.1%	0.0%	0.0%	4.8%	5.9%	19.0%
	JEFFERSON	\$103,285	16.2%	0.0%	0.0%	3.5%	0.0%	0.0%	0.8%	0.3%	0.0%	20.8%
	LAFAYETTE	\$61,311	0.0%	0.0%	0.0%	0.0%	7.5%	0.0%	0.0%	0.0%	0.0%	7.5%
	LAKE	\$1,984,271	8.4%	2.5%	1.4%	0.3%	0.8%	1.9%	0.4%	8.3%	1.2%	25.1%
	LEON	\$753,699	66.4%	0.2%	11.6%	1.0%	4.0%	0.0%	0.4%	13.9%	4.5%	102.0%
	LIBERTY	\$42,107	46.9%	0.0%	0.0%	0.0%	0.0%	0.0%	-24.4%	0.8%	-1.2%	22.1%
	MADISON	\$101,211	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	MARION	\$2,148,903	22.6%	-0.1%	-5.2%	0.8%	5.8%	26.7%	-0.4%	4.8%	4.4%	59.3%
	OKEECHOBEE	\$587,894	0.0%	0.0%	4.8%	0.9%	0.4%	0.0%	-2.1%	9.9%	0.0%	13.9%
	ORANGE	\$2,971,038	3.6%	0.8%	-0.7%	0.1%	0.1%	5.1%	0.6%	19.2%	5.7%	34.5%
	OSCEOLA	\$1,180,729	-1.0%	1.4%	9.7%	0.6%	12.1%	0.0%	0.0%	24.4%	1.5%	48.7%
	POLK	\$3,983,036	3.1%	0.0%	6.4%	0.1%	2.9%	10.1%	0.1%	9.8%	1.5%	34.0%
	PUTNAM	\$628,736	0.0%	0.0%	18.6%	1.0%	1.2%	0.0%	0.0%	3.3%	4.0%	28.1%
	SEMINOLE	\$1,009,877	8.2%	0.0%	0.6%	0.0%	0.4%	2.5%	0.1%	17.6%	-0.1%	29.3%
	SUMTER	\$389,635	3.1%	0.0%	-1.5%	0.0%	2.9%	0.0%	0.0%	3.8%	3.3%	11.5%
	SUWANNEE	\$213,975	34.6%	6.0%	0.0%	0.4%	-1.7%	0.0%	0.0%	-4.5%	2.5%	37.3%
	UNION	\$37,938	0.0%	0.0%	0.0%	10.6%	16.4%	0.0%	0.0%	0.0%	0.0%	26.9%
	WASHINGTON	\$97,765	0.0%	0.0%	0.0%	0.4%	2.7%	0.0%	0.0%	0.8%	10.3%	14.2%
	Subtotal	\$21,071,330	11.2%	0.5%	3.4%	1.4%	2.9%	5.9%	0.1%	10.5%	2.9%	38.8%

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Region	County	Earned Premium	Fire	Hail	Liability	Lightning	Other	Sinkhole	Theft	Water	Wind	Total
North East Coast	BREVARD	\$18,227,557	3.5%	0.3%	0.6%	0.1%	0.6%	0.5%	0.1%	7.8%	0.2%	13.7%
	DUVAL	\$2,640,176	0.1%	3.0%	0.4%	0.9%	7.7%	0.3%	0.5%	12.6%	11.5%	36.9%
	FLAGLER	\$274,444	10.3%	0.0%	0.0%	0.0%	5.4%	0.0%	0.0%	6.3%	2.1%	24.1%
	NASSAU	\$657,209	0.0%	0.3%	-1.0%	0.2%	0.3%	0.0%	0.4%	5.1%	0.9%	6.2%
	SAINT JOHNS	\$1,614,507	8.6%	1.3%	1.8%	0.2%	1.4%	0.0%	-0.2%	11.7%	2.6%	27.3%
	VOLUSIA	\$4,215,532	0.3%	0.0%	0.3%	0.7%	0.5%	0.0%	0.2%	12.9%	0.3%	15.1%
	Subtotal	\$27,629,426	2.9%	0.6%	0.6%	0.3%	1.3%	0.3%	0.2%	9.2%	1.5%	16.8%
North Gulf Coast	HERNANDO	\$26,086,395	2.7%	3.3%	1.4%	0.6%	4.5%	165.5%	0.0%	8.6%	0.5%	187.2%
	HILLSBOROUGH	\$62,552,250	5.0%	1.1%	1.3%	0.3%	2.3%	49.3%	0.4%	11.1%	1.0%	71.8%
	PASCO	\$36,522,677	4.0%	2.6%	0.9%	0.3%	4.0%	46.2%	0.4%	9.0%	0.4%	67.6%
	PINELLAS	\$130,967,947	2.9%	0.1%	1.5%	0.2%	1.8%	4.5%	0.1%	7.0%	0.1%	18.3%
	Subtotal	\$256,129,269	3.6%	1.0%	1.4%	0.3%	2.5%	37.8%	0.2%	8.4%	0.4%	55.6%
Panhandle	BAY	\$2,772,324	1.7%	0.0%	11.2%	0.6%	1.7%	0.0%	0.1%	8.8%	0.8%	24.8%
	CITRUS	\$2,283,035	10.0%	2.1%	-1.6%	1.2%	2.2%	13.6%	0.1%	6.9%	0.3%	34.8%
	DIXIE	\$316,866	0.0%	0.0%	0.0%	0.0%	0.0%	1.9%	0.3%	2.1%	0.2%	4.6%
	ESCAMBIA	\$2,301,906	7.7%	0.2%	2.1%	0.3%	0.9%	0.0%	0.1%	12.1%	1.5%	24.8%
	FRANKLIN	\$259,563	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-0.4%	0.0%	-0.4%
	GULF	\$189,756	0.0%	0.0%	0.0%	1.5%	0.9%	0.0%	0.0%	0.0%	2.1%	4.6%
	LEVY	\$668,258	0.0%	0.0%	0.0%	1.4%	3.3%	11.2%	2.5%	5.3%	0.2%	23.9%
	OKALOOSA	\$2,662,225	-9.1%	0.0%	-0.2%	-0.1%	0.2%	0.0%	0.0%	4.1%	1.1%	-4.1%
	SANTA ROSA	\$2,374,477	2.0%	0.0%	4.5%	2.3%	0.3%	-0.8%	0.0%	7.3%	4.7%	20.3%
	TAYLOR	\$436,580	139.7%	0.0%	0.3%	0.0%	1.3%	3.7%	0.0%	2.4%	0.0%	147.3%
	WAKULLA	\$307,853	4.8%	0.0%	-6.5%	0.4%	1.6%	0.0%	0.3%	5.1%	-0.6%	5.1%
	WALTON	\$500,687	1.0%	0.0%	-2.1%	5.4%	3.9%	0.0%	-1.0%	3.4%	0.0%	10.7%
	Subtotal	\$15,073,530	5.9%	0.4%	2.6%	0.9%	1.2%	2.6%	0.1%	6.9%	1.4%	22.0%
South East Coast	BROWARD	\$122,686,256	4.1%	0.0%	2.1%	0.2%	2.6%	0.3%	0.5%	58.1%	0.9%	68.8%
	MIAMI-DADE	\$285,785,638	5.2%	0.0%	2.0%	0.2%	4.1%	0.5%	1.1%	56.3%	1.0%	70.2%
	MONROE	\$325,307	4.0%	0.0%	59.8%	0.0%	0.2%	0.0%	0.0%	38.5%	0.0%	102.5%
	PALM BEACH	\$61,232,226	2.8%	0.0%	3.1%	0.4%	2.4%	0.1%	0.4%	28.9%	0.4%	38.5%
	Subtotal	\$470,029,427	4.6%	0.0%	2.2%	0.2%	3.5%	0.4%	0.9%	53.2%	0.9%	65.7%
South Gulf Coast	CHARLOTTE	\$8,407,350	0.3%	0.0%	-0.1%	0.2%	2.3%	0.6%	0.1%	13.9%	0.4%	17.8%
	COLLIER	\$8,203,998	8.9%	0.0%	1.4%	0.2%	2.0%	0.3%	0.1%	14.4%	0.2%	27.4%
	LEE	\$17,897,281	5.0%	0.0%	3.8%	0.0%	0.4%	0.5%	0.3%	12.1%	0.1%	22.2%
	MANATEE	\$13,573,213	5.7%	0.0%	1.8%	0.1%	1.3%	0.2%	0.2%	8.7%	0.3%	18.3%
	SARASOTA	\$10,516,722	1.1%	0.0%	-1.9%	0.2%	2.2%	0.0%	0.1%	10.8%	0.6%	13.1%
	Subtotal	\$58,598,564	4.3%	0.0%	1.4%	0.1%	1.4%	0.3%	0.2%	11.7%	0.3%	19.8%
Total	Total	\$865,351,271	4.3%	0.3%	1.9%	0.3%	2.9%	11.6%	0.6%	33.1%	0.8%	55.7%