

Citizens Property Insurance Corporation
Personal Lines Account - Non-Catastrophe Only
December 31, 2015

Direct Calendar Year Loss & LAE Ratios

PLA
Non-Cat
2015

Region	Earned Premium	Fire	Hail	Liability	Lightning	Other	Sinkhole	Theft	Water	Wind	Total
Central East Coast	\$6,107,283	9.7%	4.3%	2.2%	-0.2%	1.4%	0.1%	0.5%	17.7%	0.8%	36.4%
Inland	\$10,078,017	7.6%	2.1%	3.6%	1.3%	2.0%	12.1%	3.1%	13.0%	4.5%	49.4%
North East Coast	\$11,845,148	5.4%	0.6%	6.7%	0.2%	1.0%	3.3%	0.8%	13.5%	2.3%	33.9%
North Gulf Coast	\$160,093,861	3.8%	1.7%	2.1%	0.3%	1.1%	46.5%	0.6%	10.4%	0.9%	67.2%
Panhandle	\$8,115,168	11.5%	1.8%	2.0%	0.8%	1.5%	-1.2%	1.6%	7.8%	2.5%	28.1%
BROWARD	\$73,849,131	3.1%	0.0%	3.5%	0.1%	2.5%	0.4%	1.5%	79.2%	0.9%	91.2%
MIAMI-DADE	\$200,828,202	5.9%	0.0%	3.3%	0.2%	2.9%	0.7%	3.2%	73.8%	0.9%	91.0%
MONROE	\$157,752	13.3%	0.0%	3.5%	0.0%	0.0%	0.0%	0.0%	30.2%	5.4%	52.4%
PALM BEACH	\$33,817,903	2.2%	0.0%	3.5%	0.0%	1.1%	0.2%	1.2%	37.2%	0.7%	46.3%
South Gulf Coast	\$23,843,690	1.9%	0.0%	1.9%	0.1%	0.6%	0.0%	0.5%	12.0%	0.5%	17.3%
Total	\$528,736,156	4.6%	0.6%	3.0%	0.2%	2.0%	14.7%	1.8%	46.0%	1.0%	74.0%

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	\$1,099,691	20.0%	0.7%	14.7%	0.0%	1.5%	0.0%	0.0%	13.2%	0.0%	50.2%
	MARTIN	\$2,498,578	11.5%	10.1%	0.6%	0.1%	-1.1%	0.0%	0.9%	15.0%	1.9%	38.9%
	SAINT LUCIE	\$2,509,014	3.4%	0.0%	-1.7%	-0.5%	3.8%	0.1%	0.2%	22.4%	0.1%	27.9%
	Subtotal	\$6,107,283	9.7%	4.3%	2.2%	-0.2%	1.4%	0.1%	0.5%	17.7%	0.8%	36.4%
Inland	ALACHUA	\$613,811	7.5%	0.1%	0.0%	0.0%	6.3%	3.0%	2.3%	8.9%	2.3%	30.4%
	BAKER	\$81,594	0.0%	0.0%	0.0%	0.6%	9.8%	0.0%	0.0%	0.0%	0.4%	10.8%
	BRADFORD	\$85,361	23.3%	0.0%	0.0%	6.6%	3.3%	0.0%	0.0%	48.5%	9.9%	91.6%
	CALHOUN	\$41,899	12.5%	0.0%	-200.2%	2.9%	0.9%	0.0%	0.0%	0.8%	0.0%	-183.3%
	CLAY	\$341,702	13.8%	0.0%	15.0%	14.4%	5.0%	0.0%	0.0%	-5.5%	4.8%	47.4%
	COLUMBIA	\$173,755	11.4%	0.0%	0.0%	1.0%	0.2%	0.0%	-0.2%	1.7%	11.4%	25.4%
	DESOTO	\$145,403	18.2%	0.0%	-56.7%	0.0%	0.0%	0.0%	0.0%	5.2%	0.0%	-33.2%
	GADSDEN	\$184,122	4.7%	0.0%	0.0%	2.0%	12.8%	0.0%	0.0%	2.5%	1.3%	23.4%
	GILCHRIST	\$155,628	0.0%	0.0%	0.0%	2.7%	0.0%	16.2%	0.0%	0.2%	2.9%	21.9%
	GLADES	\$87,596	0.0%	0.0%	-6.1%	0.0%	0.0%	0.0%	7.2%	1.2%	0.0%	2.4%
	HAMILTON	\$23,971	313.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	314.1%
	HARDEE	\$52,622	0.0%	0.0%	0.0%	1.1%	0.0%	0.0%	-4.6%	0.0%	0.0%	-3.4%
	HENDRY	\$251,486	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.6%	7.9%	1.9%	11.4%
	HIGHLANDS	\$282,752	21.8%	11.6%	0.0%	0.0%	0.1%	0.0%	0.0%	19.9%	0.2%	53.6%
	HOLMES	\$51,766	0.0%	0.0%	0.0%	12.5%	-11.8%	0.0%	4.2%	12.7%	3.0%	20.6%
	JACKSON	\$178,872	0.0%	0.0%	0.0%	1.7%	0.4%	0.0%	3.1%	15.6%	28.7%	49.4%
	JEFFERSON	\$69,414	0.0%	10.1%	0.0%	0.8%	0.0%	0.0%	0.0%	0.2%	3.7%	14.8%
	LAFAYETTE	\$30,974	0.0%	0.0%	0.0%	13.9%	0.0%	0.0%	0.0%	0.0%	0.0%	13.9%
	LAKE	\$791,900	5.2%	3.8%	0.1%	0.4%	0.7%	13.5%	0.4%	15.3%	7.5%	46.8%
	LEON	\$427,511	1.0%	4.7%	-0.8%	0.4%	2.5%	0.0%	0.1%	11.1%	1.0%	20.1%
	LIBERTY	\$28,689	0.0%	0.0%	0.0%	0.0%	4.1%	0.0%	0.0%	21.4%	23.8%	49.3%
	MADISON	\$86,842	0.0%	0.0%	0.0%	3.7%	0.4%	0.0%	0.0%	0.0%	0.0%	4.0%
	MARION	\$1,049,642	3.6%	0.0%	0.8%	1.9%	3.4%	115.0%	0.2%	3.2%	5.1%	133.2%
	OKEECHOBEE	\$191,168	0.0%	0.0%	25.3%	0.0%	26.8%	0.0%	0.2%	0.0%	1.5%	53.8%
	ORANGE	\$1,440,167	18.6%	4.5%	0.7%	0.0%	0.7%	-15.4%	10.8%	25.5%	9.2%	54.8%
	OSCEOLA	\$532,219	6.5%	0.3%	30.1%	0.0%	-10.0%	0.0%	0.9%	32.3%	3.3%	63.3%
	POLK	\$1,425,032	-0.4%	0.0%	8.2%	0.6%	1.4%	0.8%	3.6%	16.9%	1.3%	32.4%
	PUTNAM	\$339,234	24.4%	0.0%	3.1%	0.6%	2.1%	0.0%	2.8%	4.3%	0.3%	37.7%
	SEMINOLE	\$504,414	-2.0%	11.7%	26.3%	0.4%	0.4%	13.8%	0.9%	20.7%	4.4%	76.5%
	SUMTER	\$180,574	0.0%	0.0%	0.0%	2.0%	9.4%	0.0%	12.2%	2.2%	1.8%	27.6%
	SUWANNEE	\$135,082	3.5%	0.1%	0.0%	2.8%	0.7%	0.0%	24.4%	-4.0%	0.0%	27.5%
	UNION	\$21,336	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	WASHINGTON	\$71,481	0.0%	0.0%	0.0%	6.4%	9.0%	0.0%	0.0%	0.5%	0.0%	16.0%
	Subtotal	\$10,078,017	7.6%	2.1%	3.6%	1.3%	2.0%	12.1%	3.1%	13.0%	4.5%	49.4%

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Region	County	Earned Premium	Fire	Hail	Liability	Lightning	Other	Sinkhole	Theft	Water	Wind	Total
North East Coast	BREVARD	\$7,620,161	1.6%	-0.2%	3.8%	0.3%	0.7%	4.7%	0.9%	12.8%	0.1%	24.7%
	DUVAL	\$1,329,601	4.9%	5.0%	11.3%	0.0%	2.4%	0.0%	1.1%	19.9%	10.6%	55.3%
	FLAGLER	\$129,390	172.8%	0.0%	0.0%	0.0%	-0.8%	0.0%	1.8%	24.4%	0.0%	198.3%
	NASSAU	\$386,153	0.0%	0.3%	-1.5%	0.2%	0.6%	0.0%	0.1%	12.8%	13.0%	25.6%
	SAINT JOHNS	\$808,204	9.6%	2.6%	9.5%	0.0%	0.3%	0.0%	0.0%	15.6%	5.8%	43.4%
	VOLUSIA	\$1,571,639	9.6%	0.0%	17.9%	0.0%	2.3%	1.7%	0.7%	9.7%	1.7%	43.6%
	Subtotal	\$11,845,148	5.4%	0.6%	6.7%	0.2%	1.0%	3.3%	0.8%	13.5%	2.3%	33.9%
North Gulf Coast	HERNANDO	\$19,567,947	3.9%	3.2%	1.2%	0.8%	3.9%	188.1%	0.7%	11.3%	0.4%	213.6%
	HILLSBOROUGH	\$30,825,082	7.4%	4.3%	4.7%	0.3%	2.0%	65.0%	0.5%	17.4%	2.4%	103.9%
	PASCO	\$23,277,555	4.1%	2.4%	1.4%	0.1%	0.5%	56.4%	1.4%	9.1%	1.0%	76.4%
	PINELLAS	\$86,423,278	2.4%	0.2%	1.5%	0.2%	0.3%	5.1%	0.3%	8.0%	0.4%	18.4%
	Subtotal	\$160,093,861	3.8%	1.7%	2.1%	0.3%	1.1%	46.5%	0.6%	10.4%	0.9%	67.2%
Panhandle	BAY	\$1,378,627	18.4%	0.0%	-0.3%	0.8%	1.3%	0.0%	0.2%	15.3%	3.9%	39.6%
	CITRUS	\$1,256,891	17.3%	10.6%	8.8%	1.5%	1.7%	-7.6%	5.9%	4.3%	4.1%	46.7%
	DIXIE	\$217,918	0.0%	0.0%	4.2%	6.9%	0.1%	0.0%	0.0%	6.3%	0.0%	17.5%
	ESCAMBIA	\$1,284,820	13.6%	0.0%	-1.6%	0.4%	0.8%	0.0%	0.5%	13.8%	0.2%	27.7%
	FRANKLIN	\$118,953	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	GULF	\$64,074	0.0%	0.0%	9.6%	0.0%	2.6%	0.0%	0.0%	0.9%	0.0%	13.0%
	LEVY	\$477,315	10.3%	0.0%	0.0%	0.1%	2.7%	0.0%	-0.6%	1.0%	5.9%	19.6%
	OKALOOSA	\$1,296,903	12.7%	0.0%	1.7%	0.1%	0.0%	0.0%	0.5%	1.3%	0.0%	16.2%
	SANTA ROSA	\$1,261,416	3.3%	0.8%	2.0%	0.7%	4.1%	0.0%	3.2%	2.7%	3.4%	20.1%
	TAYLOR	\$306,228	6.1%	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%	0.7%	0.6%	7.7%
	WAKULLA	\$140,507	0.0%	0.0%	7.6%	1.0%	2.0%	0.0%	0.0%	2.9%	13.0%	26.5%
	WALTON	\$311,517	3.5%	0.0%	0.0%	0.1%	2.0%	0.0%	0.0%	35.8%	0.0%	41.4%
	Subtotal	\$8,115,168	11.5%	1.8%	2.0%	0.8%	1.5%	-1.2%	1.6%	7.8%	2.5%	28.1%
South East Coast	BROWARD	\$73,849,131	3.1%	0.0%	3.5%	0.1%	2.5%	0.4%	1.5%	79.2%	0.9%	91.2%
	MIAMI-DADE	\$200,828,202	5.9%	0.0%	3.3%	0.2%	2.9%	0.7%	3.2%	73.8%	0.9%	91.0%
	MONROE	\$157,752	13.3%	0.0%	3.5%	0.0%	0.0%	0.0%	0.0%	30.2%	5.4%	52.4%
	PALM BEACH	\$33,817,903	2.2%	0.0%	3.5%	0.0%	1.1%	0.2%	1.2%	37.2%	0.7%	46.3%
	Subtotal	\$308,652,988	4.9%	0.0%	3.4%	0.2%	2.6%	0.6%	2.5%	71.0%	0.9%	86.2%
South Gulf Coast	CHARLOTTE	\$3,578,254	5.1%	0.0%	2.9%	0.0%	-0.3%	-0.1%	-0.1%	14.6%	0.6%	22.6%
	COLLIER	\$2,990,585	-1.1%	0.0%	-0.1%	0.0%	-0.2%	-2.3%	0.2%	14.0%	-0.3%	10.4%
	LEE	\$5,963,381	1.7%	0.0%	2.4%	0.2%	0.0%	1.2%	0.5%	12.6%	1.1%	19.7%
	MANATEE	\$6,207,548	0.9%	0.0%	2.7%	0.1%	0.7%	0.0%	1.1%	10.4%	0.2%	16.2%
	SARASOTA	\$5,103,922	2.7%	0.0%	0.6%	0.1%	2.1%	0.0%	0.2%	10.1%	0.4%	16.2%
	Subtotal	\$23,843,690	1.9%	0.0%	1.9%	0.1%	0.6%	0.0%	0.5%	12.0%	0.5%	17.3%
Total	Total	\$528,736,156	4.6%	0.6%	3.0%	0.2%	2.0%	14.7%	1.8%	46.0%	1.0%	74.0%