

Citizens Property Insurance Corporation
Personal Lines Account - Non-Catastrophe Only
December 31, 2016

Direct Calendar Year Loss & LAE Ratios

PLA
Non-Cat
2016

Region	Earned Premium	Fire	Hail	Liability	Lightning	Other	Sinkhole	Theft	Water	Wind	Total
Central East Coast	\$5,457,339	14.0%	6.7%	4.6%	0.2%	1.4%	0.0%	0.2%	17.7%	1.6%	46.4%
Inland	\$8,469,642	11.9%	3.9%	5.0%	0.9%	1.8%	0.9%	3.0%	16.3%	7.6%	51.2%
North East Coast	\$9,730,838	2.8%	0.8%	2.2%	0.2%	1.1%	0.1%	0.8%	15.2%	3.1%	26.3%
North Gulf Coast	\$127,018,609	4.4%	0.4%	1.2%	0.4%	3.3%	4.9%	0.6%	15.1%	2.0%	32.3%
Panhandle	\$6,766,672	2.5%	0.6%	4.2%	0.6%	1.4%	0.2%	0.5%	10.8%	15.4%	36.2%
BROWARD	\$68,281,691	5.6%	0.0%	1.5%	0.2%	2.5%	0.0%	1.2%	99.1%	2.4%	112.5%
MIAMI-DADE	\$184,750,760	6.8%	0.0%	1.1%	0.3%	3.9%	0.0%	1.7%	91.9%	3.0%	108.9%
MONROE	\$115,892	3.7%	0.0%	13.2%	0.0%	0.0%	0.0%	0.0%	47.4%	0.0%	64.3%
PALM BEACH	\$27,976,983	6.1%	0.2%	4.5%	0.3%	2.3%	0.1%	0.9%	47.0%	0.9%	62.3%
South Gulf Coast	\$18,967,904	2.2%	0.1%	7.5%	0.1%	2.8%	0.1%	0.3%	19.2%	2.7%	35.1%
Total	\$457,536,331	5.8%	0.3%	1.9%	0.3%	3.2%	1.4%	1.2%	60.8%	2.8%	77.6%

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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PLA Non-Cat 2016 Region	County	Earned Premium	Fire	Hail	Liability	Lightning	Other	Sinkhole	Theft	Water	Wind	Total
Central East Coast	INDIAN RIVER	\$1,025,150	13.4%	-0.6%	0.3%	0.1%	3.7%	0.0%	0.5%	13.3%	1.3%	32.0%
	MARTIN	\$2,160,541	6.5%	17.1%	10.8%	0.1%	0.0%	0.0%	0.0%	13.7%	2.6%	51.0%
	SAINT LUCIE	\$2,271,648	21.4%	0.0%	0.7%	0.3%	1.7%	0.0%	0.3%	23.4%	0.7%	48.4%
	Subtotal	\$5,457,339	14.0%	6.7%	4.6%	0.2%	1.4%	0.0%	0.2%	17.7%	1.6%	46.4%
Inland	ALACHUA	\$502,411	10.8%	0.0%	9.4%	0.1%	1.2%	0.0%	0.0%	24.4%	10.1%	56.1%
	BAKER	\$81,597	0.0%	0.0%	0.0%	3.2%	0.0%	0.0%	0.0%	26.6%	13.0%	42.8%
	BRADFORD	\$81,023	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.1%	0.0%	1.1%
	CALHOUN	\$37,622	0.0%	0.0%	19.2%	0.0%	0.0%	6.4%	0.0%	0.0%	0.0%	25.5%
	CLAY	\$287,157	42.4%	0.0%	-0.5%	0.0%	2.2%	0.0%	0.0%	11.1%	1.8%	56.9%
	COLUMBIA	\$145,841	12.3%	0.0%	-1.8%	6.9%	0.8%	0.0%	23.5%	5.4%	23.0%	70.2%
	DESOTO	\$116,484	0.0%	0.0%	0.0%	0.0%	0.0%	2.7%	0.0%	0.0%	0.0%	2.7%
	GADSDEN	\$164,544	3.7%	0.0%	56.9%	2.3%	0.5%	0.0%	5.9%	4.5%	73.9%	73.9%
	GILCHRIST	\$155,349	55.8%	0.0%	0.0%	0.6%	1.7%	1.5%	0.0%	5.7%	6.2%	71.5%
	GLADES	\$75,331	0.0%	0.0%	69.6%	1.7%	0.0%	0.0%	0.6%	0.0%	0.0%	71.8%
	HAMILTON	\$24,047	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	14.7%	0.0%	19.5%	34.2%
	HARDEE	\$45,188	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	87.0%	0.0%	0.0%	87.0%
	HENDRY	\$236,128	5.0%	0.0%	0.0%	0.0%	4.1%	0.0%	1.2%	35.1%	0.1%	45.6%
	HIGHLANDS	\$237,094	0.0%	0.0%	0.0%	0.0%	2.5%	0.0%	0.0%	-2.8%	0.0%	-0.4%
	HOLMES	\$37,582	0.0%	0.0%	0.0%	1.9%	0.0%	0.0%	-4.7%	0.0%	16.1%	13.3%
	JACKSON	\$156,712	37.1%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%	24.0%	3.2%	64.4%
	JEFFERSON	\$71,769	0.0%	0.0%	0.0%	2.1%	0.0%	0.0%	0.0%	2.2%	12.0%	16.3%
	LAFAYETTE	\$22,060	20.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	20.5%
	LAKE	\$728,387	25.1%	4.7%	0.0%	1.4%	0.9%	0.0%	0.9%	5.5%	4.0%	42.5%
	LEON	\$341,347	-0.7%	1.0%	0.0%	1.6%	1.3%	0.0%	0.3%	5.8%	47.8%	57.0%
	LIBERTY	\$22,718	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-20.3%	-28.8%	-49.2%
	MADISON	\$72,584	40.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	52.3%	93.4%
	MARION	\$791,413	4.0%	0.0%	0.0%	0.5%	1.6%	3.5%	2.8%	17.0%	3.7%	33.7%
	OKEECHOBEE	\$144,312	1.6%	15.3%	63.5%	0.0%	-1.4%	0.0%	87.7%	9.9%	0.6%	177.2%
	ORANGE	\$1,222,164	7.9%	2.1%	0.4%	0.0%	1.3%	0.0%	3.5%	19.5%	3.8%	38.4%
	OSCEOLA	\$443,036	0.3%	46.5%	-1.4%	0.1%	5.8%	0.0%	0.0%	51.6%	11.9%	114.9%
	POLK	\$1,116,345	2.5%	3.4%	8.7%	0.7%	3.4%	2.6%	1.3%	18.6%	4.2%	45.3%
	PUTNAM	\$307,169	14.7%	0.0%	2.0%	3.7%	1.4%	0.0%	0.2%	6.0%	0.6%	28.6%
	SEMINOLE	\$442,293	0.0%	0.0%	4.5%	0.0%	2.1%	3.9%	0.0%	33.9%	6.0%	50.4%
	SUMTER	\$150,568	24.2%	0.0%	7.2%	0.0%	-3.9%	0.0%	0.3%	1.3%	0.0%	29.1%
	SUWANNEE	\$113,131	47.5%	0.0%	0.0%	2.9%	6.8%	0.0%	-34.7%	7.9%	47.5%	77.8%
	UNION	\$21,092	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.2%	80.7%	82.9%	82.9%
	WASHINGTON	\$75,143	187.2%	0.0%	0.0%	12.7%	1.4%	0.0%	0.0%	0.0%	0.0%	201.3%
	Subtotal	\$8,469,642	11.9%	3.9%	5.0%	0.9%	1.8%	0.9%	3.0%	16.3%	7.6%	51.2%
North East Coast	BREVARD	\$6,372,628	1.3%	0.3%	0.1%	0.2%	-0.6%	-0.2%	0.5%	14.2%	1.3%	17.2%
	DUVAL	\$1,012,041	5.7%	2.4%	9.4%	0.0%	-2.0%	0.0%	1.9%	26.5%	9.1%	53.0%
	FLAGLER	\$97,791	-13.4%	0.0%	0.0%	0.0%	0.0%	0.0%	9.0%	7.1%	2.6%	5.2%
	NASSAU	\$309,993	17.8%	0.0%	-0.6%	0.0%	0.3%	0.0%	0.3%	26.3%	12.5%	56.6%
	SAINT JOHNS	\$634,140	11.7%	4.4%	3.6%	0.0%	20.6%	0.0%	0.2%	10.3%	4.7%	55.6%
	VOLUSIA	\$1,304,244	1.0%	0.0%	7.3%	0.3%	2.6%	1.8%	1.4%	11.8%	4.5%	30.6%
	Subtotal	\$9,730,838	2.8%	0.8%	2.2%	0.2%	1.1%	0.1%	0.8%	15.2%	3.1%	26.3%
North Gulf Coast	HERNANDO	\$15,945,007	4.4%	0.6%	1.6%	0.6%	0.4%	17.6%	0.6%	9.0%	1.3%	36.2%
	HILLSBOROUGH	\$22,828,117	7.2%	1.5%	0.7%	0.2%	6.4%	7.1%	0.8%	33.5%	3.1%	60.5%
	PASCO	\$17,490,555	4.5%	0.3%	0.6%	0.7%	5.3%	6.3%	1.1%	13.0%	1.8%	33.7%
	PINELLAS	\$70,754,929	3.6%	0.1%	1.4%	0.3%	2.5%	1.0%	0.4%	11.0%	1.9%	22.0%
	Subtotal	\$127,018,609	4.4%	0.4%	1.2%	0.4%	3.3%	4.9%	0.6%	15.1%	2.0%	32.3%
Panhandle	BAY	\$1,205,376	1.4%	0.0%	1.2%	0.7%	0.5%	0.0%	0.1%	10.9%	6.8%	21.6%
	CITRUS	\$1,111,950	6.4%	3.7%	5.4%	0.2%	0.5%	0.9%	3.7%	15.4%	7.1%	43.3%
	DIXIE	\$215,332	23.6%	0.0%	-3.5%	0.0%	0.0%	0.0%	0.0%	1.3%	42.5%	63.8%
	ESCAMBIA	\$1,020,059	5.9%	0.1%	12.0%	1.2%	4.3%	0.0%	0.0%	13.0%	32.8%	69.3%
	FRANKLIN	\$106,398	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	5.4%	5.4%
	GULF	\$59,984	0.0%	0.0%	2.5%	0.0%	0.0%	0.0%	0.0%	17.8%	1.3%	21.7%
	LEVY	\$429,921	0.0%	0.0%	10.9%	3.7%	2.4%	0.0%	0.3%	2.3%	4.9%	24.5%
	OKALOOSA	\$961,420	15.3%	0.0%	-0.2%	0.0%	0.4%	0.0%	0.1%	2.3%	0.9%	18.9%
	SANTA ROSA	\$948,926	11.7%	0.0%	-1.1%	0.2%	1.5%	0.0%	-1.4%	7.5%	11.3%	29.7%
	TAYLOR	\$292,871	-100.0%	0.0%	0.0%	1.4%	0.0%	0.0%	0.0%	4.2%	82.0%	-12.4%
	WAKULLA	\$128,942	0.0%	0.0%	44.7%	0.0%	0.0%	0.0%	0.0%	10.7%	55.4%	110.8%
	WALTON	\$285,493	1.3%	0.0%	0.0%	0.0%	3.2%	0.0%	1.4%	53.8%	0.6%	60.3%
	Subtotal	\$6,766,672	2.5%	0.6%	4.2%	0.6%	1.4%	0.2%	0.5%	10.8%	15.4%	36.2%
South East Coast	BROWARD	\$68,281,691	5.6%	0.0%	1.5%	0.2%	2.5%	0.0%	1.2%	99.1%	2.4%	112.5%
	MIAMI-DADE	\$184,750,760	6.8%	0.0%	1.1%	0.3%	3.9%	0.0%	1.7%	91.9%	3.0%	108.9%
	MONROE	\$115,892	3.7%	0.0%	13.2%	0.0%	0.0%	0.0%	0.0%	47.4%	0.0%	64.3%
	PALM BEACH	\$27,976,983	6.1%	0.2%	4.5%	0.3%	2.3%	0.1%	0.9%	47.0%	0.9%	62.3%
	Subtotal	\$281,125,327	6.4%	0.0%	1.6%	0.3%	3.4%	0.0%	1.5%	89.2%	2.7%	105.1%
South Gulf Coast	CHARLOTTE	\$2,931,310	11.0%	0.0%	15.5%	0.0%	0.4%	0.1%	0.0%	18.3%	1.5%	46.8%
	COLLIER	\$2,332,878	-0.1%	0.0%	3.3%	0.0%	0.7%	0.0%	0.0%	28.1%	2.9%	34.8%
	LEE	\$4,701,664	1.5%	0.0%	4.6%	0.2%	2.1%	0.0%	0.1%	15.3%	2.5%	26.4%
	MANATEE	\$4,990,298	-0.5%	0.0%	2.2%	0.0%	1.0%	0.3%	0.5%	11.9%	1.5%	16.9%
	SARASOTA	\$4,011,754	1.4%	0.4%	14.2%	0.2%	9.0%	0.1%	0.7%	28.2%	5.3%	59.5%
	Subtotal	\$18,967,904	2.2%	0.1%	7.5%	0.1%	2.8%	0.1%	0.3%	19.2%	2.7%	35.1%
Total	Total	\$457,536,331	5.8%	0.3%	1.9%	0.3%	3.2%	1.4%	1.2%	60.8%	2.8%	77.6%