Direct Calendar Year Loss & LAE Ratios

PLA Non-Cat 2017

MARTIN \$2,148,649 5.5% 14.4% 9.0% 0.1% 0.0% 0.0% 0.0% 11.5% 2.2% 42.7%	2017												
MARTIN \$2,148,649 5.5% 14.4% 9.0% 0.1% 0.0% 0.0% 0.0% 11.5% 2.2% 42.7%	Region	County	Earned Premium	Fire	Hail	Liability	Lightning	Other	Sinkhole	Theft	Water	Wind	Total
MARTIN \$2,148,649 5.5% 14.4% 9.0% 0.1% 0.0% 0.0% 0.0% 11.5% 2.2% 42.7%													
SAINT LUCIE \$2,466,586 16.4% 0.0% 0.6% 0.2% 1.3% 0.0% 0.2% 18.0% 0.5% 37.2% subtotal \$5,770,120 11.0% 5.2% 3.7% 0.1% 1.1% 0.0% 0.2% 13.9% 1.2% 36.5% 18.0% 0.2% 13.9% 1.2% 36.5% 18.0% 0.0% 0.2% 13.9% 1.2% 36.5% 18.0% 0.0% 0.0% 0.0% 0.0% 1.1% 0.0% 0.0% 22.5% 9.3% 51.8% 18.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 19.9% 9.8% 32.1% 18.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	Central East Coast	INDIAN RIVER	\$1,154,885	9.9%	-0.5%	0.2%	0.1%	2.7%	0.0%	0.4%	9.9%	1.0%	23.7%
Subtotal \$5,770,120		MARTIN	\$2,148,649	5.5%	14.4%	9.0%	0.1%	0.0%	0.0%	0.0%	11.5%	2.2%	42.7%
RIAND ALACHUA \$453,529 10.0% 0.0% 8.7% 0.1% 1.1% 0.1% 0.0% 22.5% 9.3% \$1.8% 8AKER \$90,599 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.		SAINT LUCIE	\$2,466,586	16.4%	0.0%	0.6%	0.2%	1.3%	0.0%	0.2%	18.0%	0.5%	37.2%
BAKER \$90,599 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 19.9% 9.8% 32.1% BRADFORD \$88,674 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0		Subtotal	\$5,770,120	11.0%	5.2%	3.7%	0.1%	1.1%	0.0%	0.2%	13.9%	1.2%	36.5%
BAKER \$90,599 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 19.9% 9.8% 32.1% BRADFORD \$88,674 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	Inland	ΔΙΔΟΗΙΙΔ	\$453 529	10.0%	0.0%	8 7%	0.1%	1 1%	0.1%	0.0%	22.5%	9.3%	51 8%
BRADFORD \$88,674 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	Ппапа												
CALHOUN \$44,951 0.0% 0.0% 13.4% 0.0% 0.0% 13.7% 0.0% 0.0% 0.0% 27.1% CLAY \$300,774 33.7% 0.0% -0.4% 0.0% 1.8% 0.0% 0.0% 0.0% 8.8% 1.4% 45.3% COLUMBIA \$135,375 11.11 11.0 0.0% -1.6% 6.2% 0.8% 0.0% 0.0% 12.11% 4.9% 20.6% 6.30% DESOTO \$116,242 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0													
CLAY \$300,774 \$3.7% 0.0% -0.4% 0.0% 1.8% 0.0% 0.0% 8.8% 1.4% 45.3% COLUMBIA \$135,375 11.1% 0.0% -1.6% 6.2% 0.8% 0.0% 21.1% 4.9% 20.6% 63.0% DESOTO \$116,242 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 2.3% 0.0% 0.0% 2.3% GADSDEN \$166,937 3.0% 0.0% 46.2% 1.9% 0.4% 0.0% 0.0% 4.8% 3.7% 60.0% GILCHRIST \$145,340 49.7% 0.0% 0.0% 0.5% 1.5% 15.1% 0.0% 5.1% 5.5% 77.4% GLADES \$79,720 0.0% 0.0% 54.8% 1.3% 0.0% 0.0% 0.5% 0.0% 0.0% 0.0% 54.8% 1.3% 0.0% 0.0% 0.5% 0.0% 0.0% 0.5% 1.5% 5.5% 77.4% HAMILTON \$18,614 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0													
COLUMBIA \$135,375 11.1% 0.0% -1.6% 6.2% 0.8% 0.0% 21.1% 4.9% 20.6% 63.0% DESOTO \$116,242 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0													
DESOTO \$116,242 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0													
GADSDEN \$168,937 3.0% 0.0% 46.2% 1.9% 0.4% 0.0% 0.0% 4.8% 3.7% 60.0% GILCHRIST \$145,340 49.7% 0.0% 0.0% 0.5% 1.5% 15.1% 0.0% 5.1% 5.5% 77.4% GLADES \$79,720 0.0% 0.0% 0.0% 5.4.8% 1.3% 0.0% 0.0% 0.5% 0.0% 0.0% 0.0% 0.5% 0.0% 0.0													
GILCHRIST \$145,340 49.7% 0.0% 0.0% 0.5% 1.5% 15.1% 0.0% 5.1% 5.5% 77.4% GLADES \$79,720 0.0% 0.0% 54.8% 1.3% 0.0% 0.0% 0.5% 0.0% 0.0% 56.6% HAMILTON \$18,614 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0													
GLADES \$79,720 0.0% 0.0% 54.8% 1.3% 0.0% 0.0% 0.5% 0.0% 0.0% 56.6% HAMILTON \$18,614 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 15.8% 0.0% 21.0% 36.8% HARDEE \$45,016 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0													
HAMILTON \$18,614 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 15.8% 0.0% 21.0% 36.8% HARDEE \$45,016 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 72.8% 0.0% 0.0% 72.8% HENDRY \$229,824 4.3% 0.0% 0.0% 0.0% 0.0% 3.5% 0.0% 1.0% 30.1% 0.1% 39.1% HIGHLANDS \$225,507 0.0% 0.0% 0.0% 0.0% 0.0% 2.1% 0.0% 0.0% 0.0% -2.5% 0.0% 1.33 11.8% HOLMES \$35,168 0.0% 0.0% 0.0% 0.0% 1.7% 0.0% 0.0% -4.2% 0.0% 14.3% 11.8% JACKSON \$158,758 30.5% 0.0% 0.0% 0.0% 0.1% 0.0% 0.0% 0.0% 19.8% 2.7% 53.0% IEFFERSON \$72,890 0.0% 0.0% 0.0% 1.7% 0.0% 0.0% 0.0% 0.0% 1.8% 9.8% 13.4% LAFAYETTE \$23,048 16.4% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0													
HARDEE \$45,016 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 72.8% 0.0% 0.0% 72.8% HENDRY \$229,824 4.3% 0.0% 0.0% 0.0% 0.0% 3.5% 0.0% 1.0% 30.1% 0.1% 39.1% HIGHLANDS \$225,507 0.0% 0.0% 0.0% 0.0% 0.0% 2.1% 0.0% 0.0% -2.5% 0.0% -0.3% HOLMES \$35,168 0.0% 0.0% 0.0% 0.0% 1.7% 0.0% 0.0% -4.2% 0.0% 14.3% 11.8% JACKSON \$158,758 30.5% 0.0% 0.0% 0.0% 0.1% 0.0% 0.0% 0.0% 19.8% 2.7% 53.0% JEFFERSON \$72,890 0.0% 0.0% 0.0% 0.0% 1.7% 0.0% 0.0% 0.0% 1.8% 9.8% 13.4% 0.4 LAFAYETTE \$23,048 16.4% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0		GLADES		0.0%	0.0%	54.8%	1.3%	0.0%	0.0%	0.5%	0.0%	0.0%	
HENDRY \$229,824 4.3% 0.0% 0.0% 0.0% 3.5% 0.0% 1.0% 30.1% 0.1% 39.1% HIGHLANDS \$225,507 0.0% 0.0% 0.0% 0.0% 0.0% 2.1% 0.0% 0.0% -2.5% 0.0% -0.3% HOLMES \$35,168 0.0% 0.0% 0.0% 0.0% 1.7% 0.0% 0.0% -4.2% 0.0% 14.3% 11.8% JACKSON \$158,758 30.5% 0.0% 0.0% 0.0% 0.1% 0.0% 0.0% 0.0% 19.8% 2.7% 53.0% JEFFERSON \$72,890 0.0% 0.0% 0.0% 1.7% 0.0% 0.0% 0.0% 0.0% 1.8% 9.8% 13.4% LAFAYETTE \$23,048 16.4% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0		HAMILTON	\$18,614	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	15.8%	0.0%	21.0%	36.8%
HIGHLANDS \$225,507 0.0% 0.0% 0.0% 0.0% 2.1% 0.0% 0.0% -2.5% 0.0% -0.3% HOLMES \$35,168 0.0% 0.0% 0.0% 1.7% 0.0% 0.0% -4.2% 0.0% 14.3% 11.8% JACKSON \$158,758 30.5% 0.0% 0.0% 0.1% 0.0% 0.0% 0.0% 0.0% 19.8% 2.7% 53.0% JEFFERSON \$72,890 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.		HARDEE	\$45,016	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	72.8%	0.0%	0.0%	72.8%
HOLMES \$35,168 0.0% 0.0% 0.0% 1.7% 0.0% 0.0% -4.2% 0.0% 14.3% 11.8% JACKSON \$158,758 30.5% 0.0% 0.0% 0.0% 0.1% 0.0% 0.0% 0.0% 19.8% 2.7% 53.0% JEFFERSON \$72,890 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.		HENDRY	\$229,824	4.3%	0.0%	0.0%	0.0%	3.5%	0.0%	1.0%	30.1%	0.1%	39.1%
JACKSON \$158,758 30.5% 0.0% 0.0% 0.1% 0.0% 0.0% 0.0% 19.8% 2.7% 53.0% JEFFERSON \$72,890 0.0% 0.0% 0.0% 1.7% 0.0% 0.0% 0.0% 18.8% 9.8% 13.4% LAFAYETTE \$23,048 16.4% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 16.4% LAKE \$846,047 18.0% 3.4% 0.0% 1.0% 0.7% 0.0% 0.6% 3.9% 2.9% 30.5% LEON \$311,590 -0.6% 0.9% 0.0% 1.4% 1.2% 0.0% 0.3% 5.3% 43.6% 52.1% LIBERTY \$23,147 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% -16.6% -23.6% -40.2% MADISON \$64,449 38.4% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.1% <td< td=""><td></td><td>HIGHLANDS</td><td>\$225,507</td><td>0.0%</td><td>0.0%</td><td>0.0%</td><td>0.0%</td><td>2.1%</td><td>0.0%</td><td>0.0%</td><td>-2.5%</td><td>0.0%</td><td>-0.3%</td></td<>		HIGHLANDS	\$225,507	0.0%	0.0%	0.0%	0.0%	2.1%	0.0%	0.0%	-2.5%	0.0%	-0.3%
JEFFERSON \$72,890 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 1.8% 9.8% 13.4% LAFAYETTE \$23,048 16.4% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 16.4% LAKE \$846,047 18.0% 3.4% 0.0% 1.0% 0.7% 0.0% 0.6% 3.9% 2.9% 30.5% LEON \$311,590 -0.6% 0.9% 0.0% 1.4% 1.2% 0.0% 0.3% 5.3% 43.6% 52.1% LIBERTY \$23,147 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% -23.6% -40.2% MADISON \$64,449 38.4% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.1% 49.1% 87.7% MARION \$698,054 3.8%		HOLMES	\$35,168	0.0%	0.0%	0.0%	1.7%	0.0%	0.0%	-4.2%	0.0%	14.3%	11.8%
LAFAYETTE \$23,048 16.4% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 16.4% LAKE \$846,047 18.0% 3.4% 0.0% 1.0% 0.7% 0.0% 0.6% 3.9% 2.9% 30.5% LEON \$311,590 -0.6% 0.9% 0.0% 1.4% 1.2% 0.0% 0.3% 5.3% 43.6% 52.1% LIBERTY \$23,147 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% -16.6% -23.6% -40.2% MADISON \$64,449 38.4% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.1% 49.1% 87.7% MARION \$698,054 3.8% 0.0% 0.5% 1.5% 23.7% 2.6% 16.1% 3.5% 52.2% OKEECHOBEE \$146,457 1.3% 12.6% 52.1% 0.0% -1.2% 0.0% 72.0% 8.2% 0.5% 145.5% ORANGE		JACKSON	\$158,758	30.5%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	19.8%	2.7%	53.0%
LAKE \$846,047 18.0% 3.4% 0.0% 1.0% 0.7% 0.0% 0.6% 3.9% 2.9% 30.5% LEON \$311,590 -0.6% 0.9% 0.0% 1.4% 1.2% 0.0% 0.3% 5.3% 43.6% 52.1% LIBERTY \$23,147 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0		JEFFERSON	\$72,890	0.0%	0.0%	0.0%	1.7%	0.0%	0.0%	0.0%	1.8%	9.8%	13.4%
LEON \$311,590 -0.6% 0.9% 0.0% 1.4% 1.2% 0.0% 0.3% 5.3% 43.6% 52.1% LIBERTY \$23,147 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% -16.6% -23.6% -40.2% MADISON \$64,449 38.4% 0.0% 0.0% 0.0% 0.0% 0.0% 0.1% 49.1% 87.7% MARION \$698,054 3.8% 0.0% 0.5% 0.5% 1.5% 23.7% 2.6% 16.1% 3.5% 52.2% OKEECHOBEE \$146,457 1.3% 12.6% 52.1% 0.0% -1.2% 0.0% 72.0% 8.2% 0.5% 145.5% ORANGE \$1,234,979 6.5% 1.7% 0.3% 0.0% 1.1% 0.0% 2.9% 16.1% 3.1% 31.7% OSCEOLA \$445,284 0.2% 38.6% -1.2% 0.1% 4.8% 0.0% 0.0% 42.8% 9.9% 95.3% POLK		LAFAYETTE	\$23,048	16.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	16.4%
LIBERTY \$23,147 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% -16.6% -23.6% -40.2% MADISON \$64,449 38.4% 0.0% 0.0% 0.0% 0.0% 0.0% 0.1% 49.1% 87.7% MARION \$698,054 3.8% 0.0% 0.5% 0.5% 1.5% 23.7% 2.6% 16.1% 3.5% 52.2% OKEECHOBEE \$146,457 1.3% 12.6% 52.1% 0.0% -1.2% 0.0% 72.0% 8.2% 0.5% 145.5% ORANGE \$1,234,979 6.5% 1.7% 0.3% 0.0% 1.1% 0.0% 2.9% 16.1% 3.1% 31.7% OSCEOLA \$445,284 0.2% 38.6% -1.2% 0.1% 4.8% 0.0% 0.0% 42.8% 9.9% 95.3% POLK \$1,029,813 2.3% 3.1% 7.8% 0.7% 3.1% 8.3% 1.2% 16.8% 3.8% 47.0%		LAKE	\$846,047	18.0%	3.4%	0.0%	1.0%	0.7%	0.0%	0.6%	3.9%	2.9%	30.5%
MADISON \$64,449 38.4% 0.0% 0.0% 0.0% 0.0% 0.0% 0.1% 49.1% 87.7% MARION \$698,054 3.8% 0.0% 0.5% 0.5% 1.5% 23.7% 2.6% 16.1% 3.5% 52.2% OKEECHOBEE \$146,457 1.3% 12.6% 52.1% 0.0% -1.2% 0.0% 72.0% 8.2% 0.5% 145.5% ORANGE \$1,234,979 6.5% 1.7% 0.3% 0.0% 1.1% 0.0% 2.9% 16.1% 3.1% 31.7% OSCEOLA \$445,284 0.2% 38.6% -1.2% 0.1% 4.8% 0.0% 0.0% 42.8% 9.9% 95.3% POLK \$1,029,813 2.3% 3.1% 7.8% 0.7% 3.1% 8.3% 1.2% 16.8% 3.8% 47.0%		LEON	\$311,590	-0.6%	0.9%	0.0%	1.4%	1.2%	0.0%	0.3%	5.3%	43.6%	52.1%
MARION \$698,054 3.8% 0.0% 0.5% 0.5% 1.5% 23.7% 2.6% 16.1% 3.5% 52.2% OKEECHOBEE \$146,457 1.3% 12.6% 52.1% 0.0% -1.2% 0.0% 72.0% 8.2% 0.5% 145.5% ORANGE \$1,234,979 6.5% 1.7% 0.3% 0.0% 1.1% 0.0% 2.9% 16.1% 3.1% 31.7% OSCEOLA \$445,284 0.2% 38.6% -1.2% 0.1% 4.8% 0.0% 0.0% 42.8% 9.9% 95.3% POLK \$1,029,813 2.3% 3.1% 7.8% 0.7% 3.1% 8.3% 1.2% 16.8% 3.8% 47.0%		LIBERTY	\$23,147	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-16.6%	-23.6%	-40.2%
OKEECHOBEE \$146,457 1.3% 12.6% 52.1% 0.0% -1.2% 0.0% 72.0% 8.2% 0.5% 145.5% ORANGE \$1,234,979 6.5% 1.7% 0.3% 0.0% 1.1% 0.0% 2.9% 16.1% 3.1% 31.7% OSCEOLA \$445,284 0.2% 38.6% -1.2% 0.1% 4.8% 0.0% 0.0% 42.8% 9.9% 95.3% POLK \$1,029,813 2.3% 3.1% 7.8% 0.7% 3.1% 8.3% 1.2% 16.8% 3.8% 47.0%		MADISON	\$64,449	38.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	49.1%	87.7%
OKEECHOBEE \$146,457 1.3% 12.6% 52.1% 0.0% -1.2% 0.0% 72.0% 8.2% 0.5% 145.5% ORANGE \$1,234,979 6.5% 1.7% 0.3% 0.0% 1.1% 0.0% 2.9% 16.1% 3.1% 31.7% OSCEOLA \$445,284 0.2% 38.6% -1.2% 0.1% 4.8% 0.0% 0.0% 42.8% 9.9% 95.3% POLK \$1,029,813 2.3% 3.1% 7.8% 0.7% 3.1% 8.3% 1.2% 16.8% 3.8% 47.0%		MARION	\$698,054	3.8%	0.0%	0.5%	0.5%	1.5%	23.7%	2.6%	16.1%	3.5%	52.2%
ORANGE \$1,234,979 6.5% 1.7% 0.3% 0.0% 1.1% 0.0% 2.9% 16.1% 3.1% 31.7% OSCEOLA \$445,284 0.2% 38.6% -1.2% 0.1% 4.8% 0.0% 0.0% 42.8% 9.9% 95.3% POLK \$1,029,813 2.3% 3.1% 7.8% 0.7% 3.1% 8.3% 1.2% 16.8% 3.8% 47.0%		OKEECHOBEE		1.3%	12.6%	52.1%	0.0%	-1.2%	0.0%	72.0%	8.2%	0.5%	145.5%
OSCEOLA \$445,284 0.2% 38.6% -1.2% 0.1% 4.8% 0.0% 0.0% 42.8% 9.9% 95.3% POLK \$1,029,813 2.3% 3.1% 7.8% 0.7% 3.1% 8.3% 1.2% 16.8% 3.8% 47.0%		ORANGE					0.0%		0.0%				31.7%
POLK \$1,029,813 2.3% 3.1% 7.8% 0.7% 3.1% 8.3% 1.2% 16.8% 3.8% 47.0 %		OSCEOLA											95.3%
													47.0%
													25.3%

Direct Calendar Year Loss & LAE Ratios

PLA Non-Cat

2017 Theft Region County Earned Premium Fire Hail Liability Lightning Other Sinkhole Water Wind Total SEMINOLE \$442,013 0.0% **54.8%** 0.0% 3.7% 0.0% 1.7% 16.1% 0.0% 28.3% 5.0% \$144,659 0.2% **25.3**% SUMTER 21.0% 0.0% 6.2% 0.0% -3.4% 0.0% 1.2% 0.0% SUWANNEE \$105,908 0.0% 6.0% 69.3% 42.3% 0.0% 2.6% 0.0% -30.9% 7.1% 42.3% 0.0% 0.0% 1.7% 61.9% UNION \$23,544 0.0% 0.0% 0.0% 0.0% 0.0% 60.2% WASHINGTON \$79,404 0.0% 10.0% 1.1% 0.0% 0.0% 158.8% 147.7% 0.0% 0.0% 0.0% \$8,318,497 Subtotal 10.1% 3.3% 0.7% 1.5% 4.2% 2.6% 6.4% 46.9% 4.3% 13.8%

Direct Calendar Year Loss & LAE Ratios

PLA Non-Cat

2017												
Region	County	Earned Premium	Fire	Hail	Liability	Lightning	Other	Sinkhole	Theft	Water	Wind	Total
North East Coast	BREVARD	\$6,943,809	1.0%	0.3%	0.1%	0.2%	-0.4%	-1.5%	0.4%	10.9%	1.0%	11.8%
	DUVAL	\$960,751	5.0%	2.1%	8.3%	0.0%	-1.8%	0.0%	1.7%	23.3%	8.0%	46.5%
	FLAGLER	\$95,016	-11.5%	0.0%	0.0%	0.0%	0.0%	0.0%	7.7%	6.1%	2.3%	4.5%
	NASSAU	\$297,015	15.5%	0.0%	-0.5%	0.0%	0.2%	0.0%	0.2%	22.9%	10.9%	49.2%
	SAINT JOHNS	\$632,499	9.8%	3.7%	3.0%	0.0%	17.2%	0.0%	0.2%	8.6%	3.9%	46.4%
	VOLUSIA	\$1,336,641	0.8%	0.0%	5.9%	0.2%	2.2%	4.6%	1.1%	9.6%	3.7%	28.0%
	Subtotal	\$10,265,731	2.2%	0.6%	1.8%	0.2%	0.9%	-0.5%	0.6%	12.0%	2.5%	20.3%
North Gulf Coast	HERNANDO	\$13,937,959	4.2%	0.6%	1.6%	0.6%	0.4%	115.6%	0.5%	8.6%	1.2%	133.3%
	HILLSBOROUGH	\$21,582,139	6.3%	1.3%	0.6%	0.2%	5.6%	34.5%	0.7%	29.6%	2.7%	81.5%
	PASCO	\$15,321,757	4.2%	0.3%	0.6%	0.6%	5.0%	41.7%	1.1%	12.4%	1.7%	67.7%
	PINELLAS	\$66,419,118	3.2%	0.1%	1.3%	0.3%	2.2%	4.9%	0.3%	9.7%	1.7%	23.6%
	Subtotal	\$117,260,972	4.0%	0.4%	1.1%	0.3%	3.0%	28.3%	0.5%	13.6%	1.8%	53.1%
Panhandle	BAY	\$1,239,453	1.1%	0.0%	0.9%	0.5%	0.4%	0.0%	0.1%	8.9%	5.5%	17.5%
	CITRUS	\$1,159,253	5.1%	3.0%	4.3%	0.1%	0.4%	6.7%	3.0%	12.3%	5.6%	40.5%
	DIXIE	\$212,451	19.9%	0.0%	-3.0%	0.0%	0.0%	0.0%	0.0%	1.1%	35.9%	53.9%
	ESCAMBIA	\$974,099	5.2%	0.1%	10.5%	1.0%	3.8%	0.0%	0.0%	11.4%	28.6%	60.5%
	FRANKLIN	\$105,197	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	4.5%	4.5%
	GULF	\$69,812	0.0%	0.0%	1.8%	0.0%	0.0%	0.0%	0.0%	12.8%	1.0%	15.6%
	LEVY	\$414,542	0.0%	0.0%	9.4%	3.2%	2.0%	0.0%	0.3%	2.0%	4.2%	21.2%
	OKALOOSA	\$845,374	14.5%	0.0%	-0.2%	0.0%	0.3%	0.0%	0.1%	2.2%	0.9%	17.9%
	SANTA ROSA	\$841,484	11.0%	0.0%	-1.0%	0.2%	1.4%	0.0%	-1.3%	7.0%	10.6%	27.9%
	TAYLOR	\$294,235	-83.0%	0.0%	0.0%	1.1%	0.0%	0.0%	0.0%	3.5%	68.1%	-10.3%
	WAKULLA	\$128,704	0.0%	0.0%	37.3%	0.0%	0.0%	0.0%	0.0%	9.0%	46.3%	92.6%
	WALTON	\$293,571	1.1%	0.0%	0.0%	0.0%	2.6%	0.0%	1.1%	43.6%	0.5%	48.9%
	Subtotal	\$6,578,176	2.1%	0.5%	3.6%	0.6%	1.2%	1.2%	0.5%	9.3%	13.2%	32.1%
South East Coast	BROWARD	\$76,177,990	4.2%	0.0%	1.1%	0.2%	1.9%	-0.3%	0.9%	74.1%	1.8%	83.8%
	MIAMI-DADE	\$191,287,340	5.5%	0.0%	0.9%	0.2%	3.2%	0.0%	1.4%	74.0%	2.4%	87.7%
	MONROE	\$106,889	3.4%	0.0%	11.9%	0.0%	0.0%	0.0%	0.0%	42.8%	0.0%	58.1%
	PALM BEACH	\$28,445,547	5.0%	0.1%	3.7%	0.2%	1.9%	0.4%	0.7%	38.5%	0.7%	51.3%
	Subtotal	\$296,017,766	5.1%	0.0%	1.2%	0.2%	2.7%	0.0%	1.2%	70.6%	2.1%	83.2%

Direct Calendar Year Loss & LAE Ratios

PLA
Non-Cat

2017

Pogion	County	Earned Premium	Fire	Hail	Liability	Lightning	Other	Sinkhole	Theft	Water	Wind	Total
Region	County	Earned Premium	rire	Hail	Liability	Lightning	Other	Siriknole	mert	vvater	vvina	Total
					-							-
South Gulf Coast	CHARLOTTE	\$2,950,890	9.1%	0.0%	12.8%	0.0%	0.3%	0.5%	0.0%	15.2%	1.2%	39.1%
	COLLIER	\$2,225,774	-0.1%	0.0%	2.9%	0.0%	0.6%	0.0%	0.0%	24.6%	2.6%	30.4%
	LEE	\$4,843,818	1.2%	0.0%	3.7%	0.2%	1.7%	-0.6%	0.1%	12.4%	2.1%	20.7%
	MANATEE	\$4,774,286	-0.5%	0.0%	1.9%	0.0%	0.9%	1.7%	0.5%	10.4%	1.3%	16.2%
	SARASOTA	\$3,781,771	1.3%	0.3%	12.6%	0.2%	7.9%	0.2%	0.6%	24.9%	4.7%	52.8%
	Subtotal	\$18,576,539	1.9%	0.1%	6.4%	0.1%	2.4%	0.4%	0.3%	16.3%	2.3%	30.2%
Total	Total	\$462,787,801	4.7%	0.3%	1.5%	0.2%	2.7%	7.3%	1.0%	50.1%	2.3%	70.1%

Direct Calendar Year Loss & LAE Ratios

PLA Non-Cat 2017

Earned Premium Liability Sinkhole Region Fire Hail Lightning Other Theft Water Total Wind Central East Coast \$5,770,120 11.0% 3.7% 0.2% 36.5% 5.2% 0.1% 1.1% 0.0% 13.9% 1.2% \$8,318,497 0.7% 6.4% 46.9% 10.1% 3.3% 2.6% Inland 4.3% 1.5% 4.2% 13.8% \$10,265,731 2.2% 0.2% 0.6% 2.5% 20.3% North East Coast 0.6% 1.8% 0.9% -0.5% 12.0% North Gulf Coast 53.1% \$117,260,972 4.0% 0.4% 1.1% 0.3% 3.0% 28.3% 0.5% 13.6% 1.8% Panhandle \$6,578,176 2.1% 0.5% 3.6% 0.6% 1.2% 1.2% 0.5% 9.3% 13.2% 32.1% **BROWARD** \$76,177,990 4.2% 0.2% 1.9% 0.9% 74.1% 1.8% 83.8% 1.1% 0.0% -0.3% \$191,287,340 5.5% 0.0% 0.9% 0.2% 3.2% 0.0% 1.4% 74.0% 2.4% 87.7% MIAMI-DADE MONROE \$106,889 58.1% 3.4% 0.0% 11.9% 0.0% 0.0% 0.0% 0.0% 42.8% 0.0% \$28,445,547 51.3% 0.2% PALM BEACH 5.0% 0.1% 3.7% 1.9% 0.4% 0.7% 38.5% 0.7% \$18,576,539 1.9% 0.1% 2.4% 0.3% 16.3% 2.3% South Gulf Coast 0.1% 6.4% 0.4% 30.2% \$462,787,801 4.7% 0.3% 1.5% 0.2% 2.7% 7.3% 1.0% 50.1% 2.3% 70.1% Total

Note

^{1.} The Loss Ratios are as a percentage of total premium.

^{2.} The Earned Premiums are as of December 2014.

^{3.} The inforce premium excludes all policies that were tagged for takeout as of 12-31-2014.