

**Citizens Property Insurance Corporation**  
**Personal Lines Account - Non-Catastrophe Only**  
**December 31, 2017**

**Direct Calendar Year Loss & LAE Ratios**

PLA  
Non-Cat  
2017

Region	Earned Premium	Fire	Hail	Liability	Lightning	Other	Sinkhole	Theft	Water	Wind	Total
Central East Coast	\$5,770,120	11.0%	5.2%	3.7%	0.1%	1.1%	0.0%	0.2%	13.9%	1.2%	36.5%
Inland	\$8,318,497	10.1%	3.3%	4.3%	0.7%	1.5%	4.2%	2.6%	13.8%	6.4%	46.9%
North East Coast	\$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	\$117,260,972	4.0%	0.4%	1.1%	0.3%	3.0%	28.3%	0.5%	13.6%	1.8%	53.1%
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%	0.0%	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%
South Gulf Coast	\$18,576,539	1.9%	0.1%	6.4%	0.1%	2.4%	0.4%	0.3%	16.3%	2.3%	30.2%
<b>Total</b>	<b>\$462,787,801</b>	<b>4.7%</b>	<b>0.3%</b>	<b>1.5%</b>	<b>0.2%</b>	<b>2.7%</b>	<b>7.3%</b>	<b>1.0%</b>	<b>50.1%</b>	<b>2.3%</b>	<b>70.1%</b>

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	\$1,154,885	9.9%	-0.5%	0.2%	0.1%	2.7%	0.0%	0.4%	9.9%	1.0%	<b>23.7%</b>
	MARTIN	\$2,148,649	5.5%	14.4%	9.0%	0.1%	0.0%	0.0%	0.0%	11.5%	2.2%	<b>42.7%</b>
	SAINT LUCIE	\$2,466,586	16.4%	0.0%	0.6%	0.2%	1.3%	0.0%	0.2%	18.0%	0.5%	<b>37.2%</b>
	<b>Subtotal</b>	<b>\$5,770,120</b>	<b>11.0%</b>	<b>5.2%</b>	<b>3.7%</b>	<b>0.1%</b>	<b>1.1%</b>	<b>0.0%</b>	<b>0.2%</b>	<b>13.9%</b>	<b>1.2%</b>	<b>36.5%</b>
Inland	ALACHUA	\$453,529	10.0%	0.0%	8.7%	0.1%	1.1%	0.1%	0.0%	22.5%	9.3%	<b>51.8%</b>
	BAKER	\$90,599	0.0%	0.0%	0.0%	2.4%	0.0%	0.0%	0.0%	19.9%	9.8%	<b>32.1%</b>
	BRADFORD	\$88,674	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.8%	0.0%	<b>0.8%</b>
	CALHOUN	\$44,951	0.0%	0.0%	13.4%	0.0%	0.0%	13.7%	0.0%	0.0%	0.0%	<b>27.1%</b>
	CLAY	\$300,774	33.7%	0.0%	-0.4%	0.0%	1.8%	0.0%	0.0%	8.8%	1.4%	<b>45.3%</b>
	COLUMBIA	\$135,375	11.1%	0.0%	-1.6%	6.2%	0.8%	0.0%	21.1%	4.9%	20.6%	<b>63.0%</b>
	DESOTO	\$116,242	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.3%	0.0%	0.0%	<b>2.3%</b>
	GADSDEN	\$168,937	3.0%	0.0%	46.2%	1.9%	0.4%	0.0%	0.0%	4.8%	3.7%	<b>60.0%</b>
	GILCHRIST	\$145,340	49.7%	0.0%	0.0%	0.5%	1.5%	15.1%	0.0%	5.1%	5.5%	<b>77.4%</b>
	GLADES	\$79,720	0.0%	0.0%	54.8%	1.3%	0.0%	0.0%	0.5%	0.0%	0.0%	<b>56.6%</b>
	HAMILTON	\$18,614	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	15.8%	0.0%	21.0%	<b>36.8%</b>
	HARDEE	\$45,016	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	72.8%	0.0%	0.0%	<b>72.8%</b>
	HENDRY	\$229,824	4.3%	0.0%	0.0%	0.0%	3.5%	0.0%	1.0%	30.1%	0.1%	<b>39.1%</b>
	HIGHLANDS	\$225,507	0.0%	0.0%	0.0%	0.0%	2.1%	0.0%	0.0%	-2.5%	0.0%	<b>-0.3%</b>
	HOLMES	\$35,168	0.0%	0.0%	0.0%	1.7%	0.0%	0.0%	-4.2%	0.0%	14.3%	<b>11.8%</b>
	JACKSON	\$158,758	30.5%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	19.8%	2.7%	<b>53.0%</b>
	JEFFERSON	\$72,890	0.0%	0.0%	0.0%	1.7%	0.0%	0.0%	0.0%	1.8%	9.8%	<b>13.4%</b>
	LAFAYETTE	\$23,048	16.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	<b>16.4%</b>
	LAKE	\$846,047	18.0%	3.4%	0.0%	1.0%	0.7%	0.0%	0.6%	3.9%	2.9%	<b>30.5%</b>
	LEON	\$311,590	-0.6%	0.9%	0.0%	1.4%	1.2%	0.0%	0.3%	5.3%	43.6%	<b>52.1%</b>
	LIBERTY	\$23,147	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-16.6%	-23.6%	<b>-40.2%</b>
	MADISON	\$64,449	38.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	49.1%	<b>87.7%</b>
	MARION	\$698,054	3.8%	0.0%	0.5%	0.5%	1.5%	23.7%	2.6%	16.1%	3.5%	<b>52.2%</b>
	OKEECHOBEE	\$146,457	1.3%	12.6%	52.1%	0.0%	-1.2%	0.0%	72.0%	8.2%	0.5%	<b>145.5%</b>
	ORANGE	\$1,234,979	6.5%	1.7%	0.3%	0.0%	1.1%	0.0%	2.9%	16.1%	3.1%	<b>31.7%</b>
	OSCEOLA	\$445,284	0.2%	38.6%	-1.2%	0.1%	4.8%	0.0%	0.0%	42.8%	9.9%	<b>95.3%</b>
	POLK	\$1,029,813	2.3%	3.1%	7.8%	0.7%	3.1%	8.3%	1.2%	16.8%	3.8%	<b>47.0%</b>
	PUTNAM	\$290,179	13.0%	0.0%	1.8%	3.3%	1.2%	0.0%	0.1%	5.3%	0.6%	<b>25.3%</b>
	SEMINOLE	\$442,013	0.0%	0.0%	3.7%	0.0%	1.7%	16.1%	0.0%	28.3%	5.0%	<b>54.8%</b>
	SUMTER	\$144,659	21.0%	0.0%	6.2%	0.0%	-3.4%	0.0%	0.2%	1.2%	0.0%	<b>25.3%</b>
	SUWANNEE	\$105,908	42.3%	0.0%	0.0%	2.6%	6.0%	0.0%	-30.9%	7.1%	42.3%	<b>69.3%</b>
	UNION	\$23,544	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.7%	60.2%	<b>61.9%</b>
WASHINGTON	\$79,404	147.7%	0.0%	0.0%	10.0%	1.1%	0.0%	0.0%	0.0%	0.0%	<b>158.8%</b>	
<b>Subtotal</b>	<b>\$8,318,497</b>	<b>10.1%</b>	<b>3.3%</b>	<b>4.3%</b>	<b>0.7%</b>	<b>1.5%</b>	<b>4.2%</b>	<b>2.6%</b>	<b>13.8%</b>	<b>6.4%</b>	<b>46.9%</b>	

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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%	<b>11.8%</b>
	DUVAL	\$960,751	5.0%	2.1%	8.3%	0.0%	-1.8%	0.0%	1.7%	23.3%	8.0%	<b>46.5%</b>
	FLAGLER	\$95,016	-11.5%	0.0%	0.0%	0.0%	0.0%	0.0%	7.7%	6.1%	2.3%	<b>4.5%</b>
	NASSAU	\$297,015	15.5%	0.0%	-0.5%	0.0%	0.2%	0.0%	0.2%	22.9%	10.9%	<b>49.2%</b>
	SANTA JOHNS	\$632,499	9.8%	3.7%	3.0%	0.0%	17.2%	0.0%	0.2%	8.6%	3.9%	<b>46.4%</b>
	VOLUSIA	\$1,336,641	0.8%	0.0%	5.9%	0.2%	2.2%	4.6%	1.1%	9.6%	3.7%	<b>28.0%</b>
	<b>Subtotal</b>	<b>\$10,265,731</b>	<b>2.2%</b>	<b>0.6%</b>	<b>1.8%</b>	<b>0.2%</b>	<b>0.9%</b>	<b>-0.5%</b>	<b>0.6%</b>	<b>12.0%</b>	<b>2.5%</b>	<b>20.3%</b>
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%	<b>133.3%</b>
	HILLSBOROUGH	\$21,582,139	6.3%	1.3%	0.6%	0.2%	5.6%	34.5%	0.7%	29.6%	2.7%	<b>81.5%</b>
	PASCO	\$15,321,757	4.2%	0.3%	0.6%	0.6%	5.0%	41.7%	1.1%	12.4%	1.7%	<b>67.7%</b>
	PINELLAS	\$66,419,118	3.2%	0.1%	1.3%	0.3%	2.2%	4.9%	0.3%	9.7%	1.7%	<b>23.6%</b>
		<b>Subtotal</b>	<b>\$117,260,972</b>	<b>4.0%</b>	<b>0.4%</b>	<b>1.1%</b>	<b>0.3%</b>	<b>3.0%</b>	<b>28.3%</b>	<b>0.5%</b>	<b>13.6%</b>	<b>1.8%</b>
Panhandle	BAY	\$1,239,453	1.1%	0.0%	0.9%	0.5%	0.4%	0.0%	0.1%	8.9%	5.5%	<b>17.5%</b>
	CITRUS	\$1,159,253	5.1%	3.0%	4.3%	0.1%	0.4%	6.7%	3.0%	12.3%	5.6%	<b>40.5%</b>
	DIXIE	\$212,451	19.9%	0.0%	-3.0%	0.0%	0.0%	0.0%	0.0%	1.1%	35.9%	<b>53.9%</b>
	ESCAMBIA	\$974,099	5.2%	0.1%	10.5%	1.0%	3.8%	0.0%	0.0%	11.4%	28.6%	<b>60.5%</b>
	FRANKLIN	\$105,197	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	4.5%	<b>4.5%</b>
	GULF	\$69,812	0.0%	0.0%	1.8%	0.0%	0.0%	0.0%	0.0%	12.8%	1.0%	<b>15.6%</b>
	LEVY	\$414,542	0.0%	0.0%	9.4%	3.2%	2.0%	0.0%	0.3%	2.0%	4.2%	<b>21.2%</b>
	OKALOOSA	\$845,374	14.5%	0.0%	-0.2%	0.0%	0.3%	0.0%	0.1%	2.2%	0.9%	<b>17.9%</b>
	SANTA ROSA	\$841,484	11.0%	0.0%	-1.0%	0.2%	1.4%	0.0%	-1.3%	7.0%	10.6%	<b>27.9%</b>
	TAYLOR	\$294,235	-83.0%	0.0%	0.0%	1.1%	0.0%	0.0%	0.0%	3.5%	68.1%	<b>-10.3%</b>
	WAKULLA	\$128,704	0.0%	0.0%	37.3%	0.0%	0.0%	0.0%	0.0%	9.0%	46.3%	<b>92.6%</b>
WALTON	\$293,571	1.1%	0.0%	0.0%	0.0%	2.6%	0.0%	1.1%	43.6%	0.5%	<b>48.9%</b>	
	<b>Subtotal</b>	<b>\$6,578,176</b>	<b>2.1%</b>	<b>0.5%</b>	<b>3.6%</b>	<b>0.6%</b>	<b>1.2%</b>	<b>1.2%</b>	<b>0.5%</b>	<b>9.3%</b>	<b>13.2%</b>	<b>32.1%</b>
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%	<b>83.8%</b>
	MIAMI-DADE	\$191,287,340	5.5%	0.0%	0.9%	0.2%	3.2%	0.0%	1.4%	74.0%	2.4%	<b>87.7%</b>
	MONROE	\$106,889	3.4%	0.0%	11.9%	0.0%	0.0%	0.0%	0.0%	42.8%	0.0%	<b>58.1%</b>
	PALM BEACH	\$28,445,547	5.0%	0.1%	3.7%	0.2%	1.9%	0.4%	0.7%	38.5%	0.7%	<b>51.3%</b>
		<b>Subtotal</b>	<b>\$296,017,766</b>	<b>5.1%</b>	<b>0.0%</b>	<b>1.2%</b>	<b>0.2%</b>	<b>2.7%</b>	<b>0.0%</b>	<b>1.2%</b>	<b>70.6%</b>	<b>2.1%</b>
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%	<b>39.1%</b>
	COLLIER	\$2,225,774	-0.1%	0.0%	2.9%	0.0%	0.6%	0.0%	0.0%	24.6%	2.6%	<b>30.4%</b>
	LEE	\$4,843,818	1.2%	0.0%	3.7%	0.2%	1.7%	-0.6%	0.1%	12.4%	2.1%	<b>20.7%</b>
	MANATEE	\$4,774,286	-0.5%	0.0%	1.9%	0.0%	0.9%	1.7%	0.5%	10.4%	1.3%	<b>16.2%</b>
	SARASOTA	\$3,781,771	1.3%	0.3%	12.6%	0.2%	7.9%	0.2%	0.6%	24.9%	4.7%	<b>52.8%</b>
		<b>Subtotal</b>	<b>\$18,576,539</b>	<b>1.9%</b>	<b>0.1%</b>	<b>6.4%</b>	<b>0.1%</b>	<b>2.4%</b>	<b>0.4%</b>	<b>0.3%</b>	<b>16.3%</b>	<b>2.3%</b>
<b>Total</b>	<b>Total</b>	<b>\$462,787,801</b>	<b>4.7%</b>	<b>0.3%</b>	<b>1.5%</b>	<b>0.2%</b>	<b>2.7%</b>	<b>7.3%</b>	<b>1.0%</b>	<b>50.1%</b>	<b>2.3%</b>	<b>70.1%</b>