

**Citizens Property Insurance Corporation
Personal Lines Account - Non-Catastrophe Only
December 31, 2020**

Direct Calendar Year Loss & LAE Ratios

PLA
Non-Cat
2020

Region	Earned Premium	Fire	Hail	Liability	Lightning	Other	Sinkhole	Theft	Water	Wind	Total
Central East Coast	\$9,392,945	3.6%	0.4%	1.5%	0.3%	1.3%	0.0%	0.2%	24.1%	2.9%	34.2%
Inland	\$17,264,415	8.2%	6.8%	3.6%	1.7%	3.8%	2.7%	0.9%	40.5%	28.2%	96.4%
North East Coast	\$18,799,315	5.3%	15.7%	2.2%	0.3%	1.4%	-1.3%	0.9%	22.5%	16.3%	63.2%
North Gulf Coast	\$132,874,395	5.5%	0.8%	2.8%	0.3%	1.8%	10.4%	0.5%	38.6%	10.6%	71.4%
Panhandle	\$10,159,240	15.8%	0.4%	3.1%	1.5%	1.6%	-0.5%	1.2%	10.3%	10.7%	44.0%
BROWARD	\$136,803,415	4.7%	0.0%	1.4%	0.3%	1.6%	0.5%	0.4%	61.1%	2.2%	72.1%
MIAMI-DADE	\$251,684,267	4.2%	0.0%	1.1%	0.1%	1.4%	-0.5%	0.7%	43.8%	1.9%	52.8%
MONROE	\$107,825	0.0%	0.0%	1.1%	0.0%	3.2%	0.0%	0.0%	5.4%	0.0%	9.7%
PALM BEACH	\$44,317,752	1.9%	0.2%	2.3%	0.5%	0.5%	-0.1%	0.6%	35.4%	3.2%	44.4%
South Gulf Coast	\$26,595,181	3.7%	0.2%	2.3%	0.5%	1.3%	0.0%	0.3%	30.7%	7.2%	46.3%
Total	\$647,998,750	4.7%	0.8%	1.8%	0.3%	1.5%	2.1%	0.6%	43.7%	5.3%	60.9%

Note:

1. The Loss Ratios are as a percentage of total premium.
2. The Earned Premiums are as of December 2020.
3. The inforce premium excludes all policies that were tagged for takeout as of 12-31-2020.

Citizens Property Insurance Corporation
Personal Lines Account - Non-Catastrophe Only
December 31, 2020

Direct Calendar Year Loss & LAE Ratios

PLA
Non-Cat
2020

Region	County	Earned Premium	Fire	Hail	Liability	Lightning	Other	Sinkhole	Theft	Water	Wind	Total
Central East Coast	INDIAN RIVER	\$2,191,220	11.7%	0.3%	3.1%	0.0%	0.6%	0.0%	0.0%	28.5%	2.5%	46.7%
	MARTIN	\$2,872,739	0.4%	0.7%	2.5%	0.5%	0.7%	0.0%	0.0%	13.5%	0.5%	18.8%
	ST LUCIE	\$4,328,986	1.6%	0.1%	0.0%	0.3%	2.1%	0.0%	0.3%	28.9%	4.8%	38.1%
	Subtotal	\$9,392,945	3.6%	0.4%	1.5%	0.3%	1.3%	0.0%	0.2%	24.1%	2.9%	34.2%
Inland	ALACHUA	\$586,296	0.6%	0.0%	-1.4%	0.4%	2.6%	0.0%	0.0%	27.2%	36.8%	66.1%
	BAKER	\$150,255	39.7%	5.7%	0.0%	0.0%	0.1%	0.0%	0.0%	23.0%	1.1%	69.6%
	BRADFORD	\$141,415	0.0%	0.0%	0.0%	0.0%	1.6%	0.0%	0.0%	22.6%	23.8%	48.0%
	CALHOUN	\$51,962	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-13.4%	0.2%	-13.2%
	CLAY	\$616,255	4.4%	0.0%	0.0%	10.7%	-0.1%	0.0%	14.4%	46.7%	36.4%	112.5%
	COLUMBIA	\$217,766	0.0%	0.0%	0.0%	4.4%	0.2%	0.0%	0.0%	18.1%	19.8%	42.5%
	DESOTO	\$224,855	0.0%	0.0%	0.0%	3.0%	0.0%	0.0%	0.0%	16.6%	0.0%	19.5%
	GADSDEN	\$280,761	0.0%	0.0%	0.4%	0.0%	-1.3%	0.0%	0.0%	15.9%	21.2%	36.2%
	GILCHRIST	\$230,134	0.0%	0.0%	1.7%	0.0%	0.2%	1.7%	0.0%	1.2%	36.3%	41.2%
	GLADES	\$126,708	-6.7%	0.0%	7.5%	0.0%	0.4%	0.0%	0.0%	42.5%	0.0%	43.6%
	HAMILTON	\$27,935	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.4%	71.9%	111.3%
	HARDEE	\$71,400	0.0%	0.0%	0.0%	0.0%	0.6%	0.0%	0.0%	1.4%	27.6%	29.6%
	HENDRY	\$352,997	0.0%	0.0%	0.0%	0.0%	0.3%	0.0%	0.0%	26.0%	1.3%	27.5%
	HIGHLANDS	\$404,929	-0.8%	0.0%	-0.5%	0.0%	0.2%	0.0%	0.0%	28.0%	0.0%	26.9%
	HOLMES	\$67,853	0.0%	0.0%	0.0%	48.0%	1.5%	0.0%	0.0%	5.3%	88.6%	143.4%
	JACKSON	\$275,608	116.1%	0.0%	0.0%	0.6%	0.0%	0.0%	1.1%	3.9%	4.5%	126.3%
	JEFFERSON	\$105,041	0.0%	0.8%	0.0%	0.0%	0.0%	0.0%	0.0%	12.2%	90.5%	103.5%
	LAFAYETTE	\$38,578	0.0%	0.0%	78.3%	0.0%	0.0%	0.0%	0.0%	21.3%	60.4%	160.0%
	LAKE	\$1,629,397	4.3%	0.7%	0.0%	4.8%	6.8%	0.0%	1.9%	33.1%	15.0%	66.6%
	LEON	\$476,900	0.3%	0.0%	58.3%	0.0%	10.2%	0.0%	-1.3%	13.4%	24.3%	105.2%
	LIBERTY	\$40,841	0.0%	0.0%	0.0%	16.0%	0.0%	0.0%	0.0%	1.1%	0.0%	17.1%
	MADISON	\$74,017	0.0%	0.0%	0.0%	0.0%	0.6%	0.0%	0.0%	11.7%	0.0%	12.3%
	MARION	\$1,149,881	5.3%	8.6%	0.5%	2.1%	0.2%	-1.0%	-0.3%	28.1%	20.4%	64.0%
	OKEECHOBEE	\$255,419	1.1%	0.0%	0.0%	0.0%	2.8%	0.0%	0.0%	36.2%	0.0%	40.1%
	ORANGE	\$3,761,435	11.3%	12.6%	3.2%	0.4%	8.7%	1.3%	0.0%	69.5%	43.5%	150.4%
	OSCEOLA	\$1,418,280	7.7%	4.6%	0.1%	0.6%	0.5%	0.0%	0.0%	93.6%	49.0%	156.1%
	POLK	\$2,058,441	5.5%	0.5%	-0.3%	-0.1%	3.7%	20.8%	-0.2%	22.3%	20.2%	72.3%
	PUTNAM	\$402,392	42.4%	0.0%	0.5%	0.0%	0.0%	0.0%	1.0%	22.2%	8.5%	74.6%
	SEMINOLE	\$1,358,573	2.5%	37.4%	2.6%	1.3%	3.7%	0.0%	0.0%	32.9%	35.4%	115.6%
	SUMTER	\$260,507	0.0%	0.0%	54.6%	0.0%	1.5%	0.0%	0.0%	8.0%	25.9%	89.9%
	SUWANNEE	\$194,218	16.1%	0.0%	2.9%	5.9%	0.0%	0.0%	0.0%	19.3%	6.4%	50.6%
	UNION	\$43,730	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	51.0%	70.0%	121.0%
WASHINGTON	\$169,633	0.0%	0.0%	2.3%	11.0%	0.6%	0.0%	23.8%	0.0%	4.8%	42.5%	
Subtotal	\$17,264,415	8.2%	6.8%	3.6%	1.7%	3.8%	2.7%	0.9%	40.5%	28.2%	96.4%	

Citizens Property Insurance Corporation
Personal Lines Account - Non-Catastrophe Only
December 31, 2020

Direct Calendar Year Loss & LAE Ratios

PLA
Non-Cat
2020

Region	County	Earned Premium	Fire	Hail	Liability	Lightning	Other	Sinkhole	Theft	Water	Wind	Total
North East Coast	BREVARD	\$12,430,198	4.7%	21.0%	1.0%	0.1%	-0.1%	0.0%	0.2%	20.7%	6.1%	53.8%
	DUVAL	\$1,739,200	12.7%	3.9%	5.8%	0.0%	5.6%	0.0%	0.7%	31.1%	39.9%	99.8%
	FLAGLER	\$311,808	2.3%	0.0%	0.0%	0.0%	0.0%	4.1%	0.0%	0.8%	17.8%	85.5%
	NASSAU	\$463,732	0.0%	0.0%	2.8%	0.0%	0.1%	0.0%	0.0%	27.5%	35.8%	66.2%
	ST JOHNS	\$1,110,637	5.1%	2.2%	15.0%	0.0%	6.5%	0.0%	0.0%	14.9%	25.7%	69.4%
	VOLUSIA	\$2,743,740	4.6%	9.0%	-0.2%	1.8%	3.5%	-9.1%	4.2%	27.9%	35.2%	76.9%
	Subtotal	\$18,799,315	5.3%	15.7%	2.2%	0.3%	1.4%	-1.3%	0.9%	22.5%	16.3%	63.2%
North Gulf Coast	HERNANDO	\$15,932,205	5.5%	-0.1%	0.5%	0.6%	-0.1%	21.8%	0.2%	23.5%	17.4%	69.3%
	HILLSBOROUGH	\$27,506,026	10.0%	0.4%	3.3%	0.4%	3.9%	23.0%	1.8%	78.4%	15.2%	136.3%
	PASCO	\$15,845,704	3.9%	5.9%	4.7%	0.7%	2.3%	18.9%	0.2%	25.5%	20.7%	82.7%
	PINELLAS	\$73,590,460	4.3%	0.0%	2.8%	0.1%	1.4%	1.3%	0.1%	29.9%	5.2%	45.1%
	Subtotal	\$132,874,395	5.5%	0.8%	2.8%	0.3%	1.8%	10.4%	0.5%	38.6%	10.6%	71.4%
Panhandle	BAY	\$1,659,356	18.6%	0.0%	4.4%	7.8%	0.9%	0.0%	3.2%	7.1%	5.9%	48.0%
	CITRUS	\$2,742,930	2.1%	0.7%	0.2%	0.1%	1.7%	0.0%	0.5%	11.8%	15.1%	32.1%
	DIXIE	\$345,190	15.0%	0.0%	0.0%	0.0%	0.3%	-2.2%	-0.7%	0.0%	2.6%	15.1%
	ESCAMBIA	\$1,210,361	-0.6%	1.6%	-1.8%	0.0%	3.6%	0.0%	3.7%	15.1%	15.0%	36.6%
	FRANKLIN	\$154,532	0.0%	0.0%	0.0%	0.0%	9.1%	0.0%	0.0%	0.0%	2.0%	11.1%
	GULF	\$98,258	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	10.2%	10.2%
	LEVY	\$695,718	14.9%	0.0%	0.6%	0.6%	0.6%	0.1%	2.9%	7.4%	8.9%	35.9%
	OKALOOSA	\$1,029,404	84.7%	0.0%	0.0%	0.0%	0.3%	0.0%	0.0%	12.6%	4.9%	102.6%
	SANTA ROSA	\$1,088,993	1.8%	0.1%	22.6%	0.4%	-0.2%	0.0%	0.4%	14.0%	15.3%	54.3%
	TAYLOR	\$516,798	17.3%	0.0%	1.7%	0.5%	1.4%	-8.9%	0.0%	4.1%	2.3%	18.4%
WAKULLA	\$226,136	47.3%	0.0%	0.0%	0.3%	8.8%	0.0%	0.0%	21.1%	8.2%	85.7%	
WALTON	\$391,566	0.0%	0.1%	0.0%	1.3%	2.4%	0.0%	-2.4%	4.5%	16.2%	22.1%	
	Subtotal	\$10,159,240	15.8%	0.4%	3.1%	1.5%	1.6%	-0.5%	1.2%	10.3%	10.7%	44.0%
South East Coast	BROWARD	\$136,803,415	4.7%	0.0%	1.4%	0.3%	1.6%	0.5%	0.4%	61.1%	2.2%	72.1%
	MIAMI-DADE	\$251,684,267	4.2%	0.0%	1.1%	0.1%	1.4%	-0.5%	0.7%	43.8%	1.9%	52.8%
	MONROE	\$107,825	0.0%	0.0%	1.1%	0.0%	3.2%	0.0%	0.0%	5.4%	0.0%	9.7%
	PALM BEACH	\$44,317,752	1.9%	0.2%	2.3%	0.5%	0.5%	-0.1%	0.6%	35.4%	3.2%	44.4%
	Subtotal	\$432,913,259	4.1%	0.0%	1.3%	0.2%	1.4%	-0.1%	0.6%	48.4%	2.1%	58.0%
South Gulf Coast	CHARLOTTE	\$4,673,459	2.9%	0.0%	5.4%	0.4%	0.6%	0.0%	0.3%	30.7%	6.4%	46.7%
	COLLIER	\$3,254,219	19.0%	0.0%	2.3%	0.0%	1.6%	0.0%	0.1%	33.4%	4.3%	60.6%
	LEE	\$7,836,021	1.3%	0.1%	0.0%	1.0%	1.8%	0.0%	0.7%	31.4%	8.3%	44.6%
	MANATEE	\$6,123,838	1.3%	0.3%	4.5%	0.4%	1.8%	0.0%	0.0%	33.0%	8.8%	50.1%
	SARASOTA	\$4,707,644	1.2%	0.9%	0.1%	0.1%	0.4%	0.0%	0.0%	24.8%	6.2%	33.7%
	Subtotal	\$26,595,181	3.7%	0.2%	2.3%	0.5%	1.3%	0.0%	0.3%	30.7%	7.2%	46.3%
Total	Total	\$647,998,750	4.7%	0.8%	1.8%	0.3%	1.5%	2.1%	0.6%	43.7%	5.3%	60.9%