

Citizens Property Insurance Corporation
Personal Lines Account - Non-Catastrophe Only
December 31, 2021

Direct Calendar Year Loss & LAE Ratios

PLA
Non-Cat
2021

Region	Earned Premium	Fire	Hail	Liability	Lightning	Other	Sinkhole	Theft	Water	Wind	Total
Central East Coast	\$23,411,892	1.1%	2.9%	1.9%	1.2%	1.7%	0.1%	0.0%	24.5%	6.0%	39.4%
Inland	\$38,177,383	11.8%	5.5%	0.6%	2.7%	2.5%	0.1%	1.1%	37.3%	36.3%	98.0%
North East Coast	\$33,926,993	7.0%	4.4%	1.6%	0.6%	2.7%	0.2%	0.2%	20.6%	18.7%	55.8%
North Gulf Coast	\$179,027,607	6.9%	0.7%	2.3%	0.3%	1.7%	0.9%	0.1%	42.6%	17.7%	73.3%
Panhandle	\$18,986,118	12.0%	0.4%	0.2%	2.4%	1.8%	0.1%	-0.1%	10.9%	10.7%	38.3%
BROWARD	\$225,707,038	5.1%	0.0%	0.9%	0.2%	1.4%	-0.1%	0.4%	51.4%	3.4%	62.7%
MIAMI-DADE	\$350,462,067	5.2%	0.0%	0.7%	0.2%	1.7%	0.0%	0.6%	37.4%	2.2%	48.1%
MONROE	\$166,994	0.0%	0.0%	0.0%	0.0%	4.3%	0.0%	0.0%	7.5%	0.0%	11.7%
PALM BEACH	\$95,393,170	3.8%	0.1%	0.7%	0.3%	1.0%	0.0%	0.3%	31.3%	3.6%	41.0%
South Gulf Coast	\$42,482,925	9.0%	0.1%	1.3%	0.6%	1.6%	0.0%	1.3%	31.3%	16.9%	62.1%
Total	\$1,007,742,188	5.8%	0.6%	1.1%	0.4%	1.6%	0.2%	0.5%	39.2%	8.1%	57.5%

Note:
1. The Loss Ratios are as a percentage of total premium.
2. The Earned Premiums are as of December 2021.
3. The inforce premium excludes all policies that were tagged for takeout as of 12-31-2021.

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Region	County	Earned Premium	Fire	Hail	Liability	Lightning	Other	Sinkhole	Theft	Water	Wind	Total
Central East Coast	INDIAN RIVER	\$4,920,852	3.3%	0.0%	5.3%	0.0%	1.5%	0.0%	0.3%	28.1%	3.9%	42.4%
	MARTIN	\$7,270,900	0.0%	9.0%	2.4%	3.8%	1.4%	0.0%	0.0%	10.9%	2.9%	30.5%
	ST LUCIE	\$11,220,139	0.9%	0.3%	0.0%	0.0%	2.0%	0.1%	-0.1%	31.8%	8.9%	43.9%
	Subtotal	\$23,411,892	1.1%	2.9%	1.9%	1.2%	1.7%	0.1%	0.0%	24.5%	6.0%	39.4%
Inland	ALACHUA	\$822,863	8.1%	0.0%	0.4%	0.4%	2.1%	0.0%	2.2%	17.3%	44.3%	74.8%
	BAKER	\$181,720	48.9%	2.3%	0.0%	0.0%	2.3%	0.0%	13.4%	49.6%	50.8%	167.2%
	BRADFORD	\$173,500	0.0%	0.0%	0.0%	4.9%	0.0%	0.0%	0.0%	14.6%	14.6%	34.1%
	CALHOUN	\$73,144	0.0%	0.0%	0.0%	13.1%	0.0%	0.0%	0.0%	0.0%	4.6%	17.7%
	CLAY	\$892,675	0.6%	0.0%	0.0%	0.0%	0.0%	8.0%	0.8%	3.6%	27.6%	98.2%
	COLUMBIA	\$288,604	0.0%	2.8%	1.6%	0.0%	0.0%	4.6%	0.0%	3.0%	19.5%	31.6%
	DESOTO	\$338,699	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	7.1%	9.8%	16.9%
	GADSDEN	\$382,059	0.0%	0.0%	0.0%	1.3%	12.2%	0.0%	0.2%	38.9%	12.0%	64.6%
	GILCHRIST	\$262,499	10.7%	0.0%	-1.2%	0.0%	0.0%	0.0%	2.5%	0.6%	23.5%	36.1%
	GLADES	\$168,562	0.0%	0.0%	0.0%	0.0%	0.0%	17.6%	0.0%	-8.9%	1.2%	10.0%
	HAMILTON	\$29,314	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	112.1%	0.0%	112.1%
	HARDEE	\$109,605	0.0%	0.0%	0.0%	1.8%	0.0%	0.0%	0.0%	39.7%	8.4%	49.8%
	HENDRY	\$630,041	0.0%	0.0%	0.0%	0.5%	0.0%	0.0%	0.0%	22.8%	0.0%	23.4%
	HIGHLANDS	\$1,451,874	21.4%	0.0%	0.1%	0.8%	0.9%	0.0%	0.0%	15.2%	6.8%	45.2%
	HOLMES	\$107,879	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	7.5%	12.0%	19.5%
	JACKSON	\$401,186	83.6%	0.0%	0.0%	3.6%	0.4%	0.0%	0.0%	10.9%	4.3%	103.0%
	JEFFERSON	\$128,297	41.3%	0.0%	0.0%	0.0%	2.1%	19.1%	0.0%	1.6%	19.5%	89.2%
	LAFAYETTE	\$42,991	0.0%	0.0%	139.8%	0.0%	0.0%	0.0%	0.0%	0.0%	92.1%	231.8%
	LAKE	\$2,631,985	40.9%	5.0%	0.8%	4.5%	1.3%	0.0%	0.4%	21.3%	50.2%	124.5%
	LEON	\$855,682	1.2%	0.0%	1.9%	0.0%	4.4%	0.0%	6.6%	34.2%	8.7%	57.0%
	LIBERTY	\$54,911	0.0%	0.0%	0.0%	0.0%	0.0%	2.1%	0.0%	0.0%	0.0%	2.1%
	MADISON	\$80,506	0.0%	0.0%	0.0%	0.0%	0.0%	0.6%	0.0%	0.0%	13.9%	14.6%
	MARION	\$1,655,315	7.7%	2.3%	1.1%	1.1%	7.5%	0.0%	0.6%	47.4%	64.0%	131.7%
	OKEECHOBEE	\$446,254	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.0%	-3.2%	9.8%	8.6%
	ORANGE	\$12,154,698	16.5%	4.6%	0.7%	0.4%	1.8%	0.1%	0.7%	43.4%	41.9%	110.1%
	OSCEOLA	\$4,948,954	0.7%	0.7%	0.4%	14.9%	3.3%	0.2%	0.5%	56.1%	47.1%	124.0%
	POLK	\$3,992,183	7.8%	0.0%	0.0%	0.4%	1.3%	0.0%	2.4%	47.3%	24.7%	84.0%
	PUTNAM	\$490,297	2.0%	0.0%	1.2%	0.5%	1.0%	0.0%	2.0%	21.0%	6.6%	34.3%
	SEMINOLE	\$3,482,802	0.0%	38.0%	0.2%	1.0%	3.3%	0.0%	0.6%	36.9%	39.5%	119.5%
	SUMTER	\$392,664	12.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	6.5%	10.8%	30.2%
	SUWANNEE	\$227,603	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	16.4%	9.9%	26.3%
	UNION	\$57,142	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	68.2%	0.0%	68.2%
WASHINGTON	\$220,875	0.0%	0.0%	-0.2%	0.2%	0.0%	0.0%	0.2%	1.2%	44.8%	46.2%	
Subtotal	\$38,177,383	11.8%	5.5%	0.6%	2.7%	2.5%	0.1%	1.1%	37.3%	36.3%	98.0%	

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Region	County	Earned Premium	Fire	Hail	Liability	Lightning	Other	Sinkhole	Theft	Water	Wind	Total
North East Coast	BREVARD	\$22,462,396	4.6%	5.5%	2.1%	0.1%	0.9%	0.0%	0.1%	19.8%	6.9%	40.1%
	DUVAL	\$3,697,351	11.4%	0.0%	-1.3%	-0.1%	0.8%	0.0%	0.9%	21.3%	49.6%	82.6%
	FLAGLER	\$587,993	0.0%	0.0%	0.3%	0.0%	0.9%	0.0%	0.2%	31.2%	87.5%	120.1%
	NASSAU	\$596,309	24.8%	0.0%	3.1%	3.1%	0.0%	0.0%	0.0%	5.8%	28.2%	64.9%
	ST JOHNS	\$1,755,230	0.2%	5.2%	-0.9%	8.3%	0.9%	0.0%	1.6%	25.5%	27.9%	68.7%
	VOLUSIA	\$4,827,715	15.6%	3.8%	1.8%	0.2%	13.4%	1.2%	-0.2%	22.2%	37.0%	95.0%
	Subtotal	\$33,926,993	7.0%	4.4%	1.6%	0.6%	2.7%	0.2%	0.2%	20.6%	18.7%	55.8%
North Gulf Coast	HERNANDO	\$18,913,339	3.9%	0.0%	4.1%	1.3%	2.4%	3.1%	0.4%	31.4%	35.8%	82.4%
	HILLSBOROUGH	\$39,806,853	8.3%	0.6%	1.4%	0.3%	1.9%	2.6%	0.0%	72.8%	25.6%	113.7%
	PASCO	\$20,513,378	7.9%	3.6%	3.3%	0.3%	1.7%	-0.5%	0.0%	37.5%	29.0%	82.8%
	PINELLAS	\$99,794,037	6.8%	0.3%	2.1%	0.1%	1.5%	0.1%	0.1%	33.7%	8.8%	53.5%
		Subtotal	\$179,027,607	6.9%	0.7%	2.3%	0.3%	1.7%	0.9%	0.1%	42.6%	17.7%
Panhandle	BAY	\$3,157,930	49.3%	0.0%	0.0%	-0.1%	0.9%	0.0%	-0.8%	14.8%	9.7%	73.8%
	CITRUS	\$3,574,888	1.6%	1.1%	-0.4%	11.8%	2.2%	0.0%	0.0%	17.4%	14.0%	47.7%
	DIXIE	\$470,736	11.9%	0.0%	0.0%	3.1%	0.0%	3.1%	-0.3%	10.1%	5.9%	33.6%
	ESCAMBIA	\$2,621,063	12.4%	0.6%	1.6%	0.2%	6.5%	0.0%	0.0%	8.0%	12.1%	41.5%
	FRANKLIN	\$206,298	0.0%	0.0%	0.0%	0.0%	-4.0%	0.0%	0.0%	0.0%	5.2%	1.2%
	GULF	\$147,234	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%	0.0%	0.4%
	LEVY	\$827,571	4.8%	0.3%	-0.1%	0.0%	2.5%	0.0%	0.2%	10.1%	28.4%	46.3%
	OKALOOSA	\$4,038,444	1.2%	0.2%	0.0%	0.2%	0.3%	0.0%	0.0%	5.4%	4.1%	11.3%
	SANTA ROSA	\$2,459,392	3.8%	0.2%	0.0%	0.0%	1.5%	0.0%	-0.3%	14.3%	15.5%	35.1%
	TAYLOR	\$692,147	11.0%	0.0%	1.7%	0.5%	0.0%	0.0%	1.0%	5.0%	7.5%	26.7%
	WAKULLA	\$305,691	8.9%	0.0%	0.0%	0.0%	0.4%	0.0%	0.0%	2.8%	5.8%	17.9%
WALTON	\$484,724	0.0%	0.0%	0.0%	0.0%	-1.7%	0.0%	0.0%	4.5%	5.1%	8.0%	
	Subtotal	\$18,986,118	12.0%	0.4%	0.2%	2.4%	1.8%	0.1%	-0.1%	10.9%	10.7%	38.3%
South East Coast	BROWARD	\$225,707,038	5.1%	0.0%	0.9%	0.2%	1.4%	-0.1%	0.4%	51.4%	3.4%	62.7%
	MIAMI-DADE	\$350,462,067	5.2%	0.0%	0.7%	0.2%	1.7%	0.0%	0.6%	37.4%	2.2%	48.1%
	MONROE	\$166,994	0.0%	0.0%	0.0%	0.0%	4.3%	0.0%	0.0%	7.5%	0.0%	11.7%
	PALM BEACH	\$95,393,170	3.8%	0.1%	0.7%	0.3%	1.0%	0.0%	0.3%	31.3%	3.6%	41.0%
		Subtotal	\$671,729,269	4.9%	0.0%	0.8%	0.2%	1.5%	0.0%	0.5%	41.2%	2.8%
South Gulf Coast	CHARLOTTE	\$7,327,219	7.1%	0.4%	1.6%	0.1%	1.2%	0.0%	0.2%	24.7%	29.1%	64.4%
	COLLIER	\$6,296,385	12.8%	0.0%	-0.6%	0.3%	1.4%	0.0%	3.0%	31.3%	2.5%	50.7%
	LEE	\$13,698,947	9.0%	0.0%	0.4%	1.2%	2.1%	0.0%	1.7%	34.9%	14.5%	63.8%
	MANATEE	\$8,528,271	5.3%	0.0%	0.4%	0.0%	1.2%	0.1%	0.0%	27.7%	21.1%	55.8%
	SARASOTA	\$6,632,103	12.6%	0.0%	5.5%	0.6%	1.9%	0.0%	1.8%	35.8%	16.5%	74.7%
		Subtotal	\$42,482,925	9.0%	0.1%	1.3%	0.6%	1.6%	0.0%	1.3%	31.3%	16.9%
Total	Total	\$1,007,742,188	5.8%	0.6%	1.1%	0.4%	1.6%	0.2%	0.5%	39.2%	8.1%	57.5%