

Citizens Property Insurance Corporation
Personal Lines Account - Non-Catastrophe Only
December 31, 2022

Direct Calendar Year Loss & LAE Ratios

PLA
Non-Cat
2022

Region	Earned Premium	Fire	Hail	Liability	Lightning	Other	Sinkhole	Theft	Water	Wind	Total
Central East Coast	\$62,679,088	3.9%	4.1%	0.2%	0.2%	0.4%	-0.7%	0.4%	18.5%	19.0%	46.1%
Inland	\$115,499,472	8.0%	15.9%	1.1%	1.6%	2.7%	-0.3%	0.4%	36.7%	36.1%	102.3%
North East Coast	\$90,465,695	6.6%	6.0%	0.7%	0.6%	1.4%	-0.3%	0.2%	18.9%	18.1%	52.3%
North Gulf Coast	\$301,898,470	8.1%	0.5%	1.0%	0.5%	1.4%	-2.9%	0.3%	34.8%	20.0%	63.7%
Panhandle	\$51,396,417	8.5%	1.3%	0.5%	0.7%	1.3%	0.2%	0.4%	10.0%	6.4%	29.3%
BROWARD	\$352,626,283	4.1%	0.1%	0.6%	0.1%	1.1%	0.3%	0.3%	43.0%	5.5%	55.0%
MIAMI-DADE	\$472,455,390	4.5%	0.5%	0.9%	0.2%	1.0%	0.2%	0.6%	36.0%	4.6%	48.4%
MONROE	\$296,027	0.0%	0.0%	16.6%	0.0%	0.8%	0.0%	0.0%	6.3%	0.0%	23.7%
PALM BEACH	\$191,489,549	3.5%	0.3%	0.6%	0.1%	0.9%	0.1%	0.2%	24.7%	4.9%	35.3%
South Gulf Coast	\$93,925,312	7.7%	0.4%	1.1%	0.5%	1.4%	0.1%	0.3%	26.5%	31.5%	69.5%
Total	\$1,732,731,702	5.5%	1.8%	0.8%	0.4%	1.2%	-0.4%	0.4%	33.2%	12.3%	55.3%

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	\$13,004,890	4.1%	4.7%	0.3%	0.4%	-0.1%	0.0%	0.0%	25.3%	20.5%	55.2%
	MARTIN	\$19,296,218	0.1%	2.8%	0.2%	0.4%	0.2%	0.0%	0.1%	7.7%	3.8%	15.3%
	ST LUCIE	\$30,377,980	6.2%	4.6%	0.3%	0.0%	0.8%	-1.4%	0.8%	22.4%	28.0%	61.7%
	Subtotal	\$62,679,088	3.9%	4.1%	0.2%	0.2%	0.4%	-0.7%	0.4%	18.5%	19.0%	46.1%
Inland	ALACHUA	\$2,335,942	37.9%	0.0%	0.1%	2.4%	4.3%	0.0%	0.0%	30.3%	22.4%	97.3%
	BAKER	\$312,680	10.7%	0.0%	0.0%	6.3%	3.1%	0.0%	-2.1%	7.9%	21.0%	46.9%
	BRADFORD	\$304,602	8.1%	0.0%	0.0%	0.0%	0.4%	0.0%	0.0%	10.7%	-0.7%	18.5%
	CALHOUN	\$122,768	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	6.3%	0.0%	6.3%
	CLAY	\$2,536,800	14.4%	2.1%	0.0%	1.4%	1.5%	0.0%	0.0%	11.9%	42.7%	74.0%
	COLUMBIA	\$580,473	0.0%	0.0%	3.4%	0.0%	0.0%	4.9%	0.0%	17.9%	18.1%	44.4%
	DESOTO	\$804,658	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	18.6%	34.1%	52.6%
	GADSDEN	\$713,952	41.4%	0.0%	0.0%	0.0%	0.4%	0.0%	3.5%	12.5%	8.3%	66.1%
	GILCHRIST	\$446,508	0.0%	0.0%	0.0%	1.2%	0.0%	0.0%	0.0%	0.5%	26.1%	27.9%
	GLADES	\$387,757	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	17.8%	0.0%	17.8%
	HAMILTON	\$59,726	39.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-0.7%	0.0%	39.0%
	HARDEE	\$303,282	8.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	13.7%	6.9%	28.7%
	HENDRY	\$1,281,688	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	35.2%	1.9%	37.2%
	HIGHLANDS	\$4,615,261	14.8%	223.4%	0.1%	0.2%	1.2%	0.0%	0.2%	24.0%	29.1%	293.0%
	HOLMES	\$243,251	0.0%	0.0%	0.0%	3.5%	0.1%	0.0%	0.0%	1.3%	22.3%	27.2%
	JACKSON	\$744,028	49.0%	0.0%	0.0%	1.8%	0.3%	0.0%	0.9%	21.7%	1.4%	75.0%
	JEFFERSON	\$253,610	0.0%	0.0%	0.0%	1.0%	3.1%	0.0%	0.0%	8.4%	1.6%	14.0%
	LAFAYETTE	\$114,857	0.0%	0.0%	-335.9%	0.0%	0.0%	0.0%	0.0%	0.0%	-2.0%	-337.9%
	LAKE	\$6,869,610	7.1%	3.9%	2.9%	6.2%	3.8%	0.0%	0.3%	29.1%	47.0%	100.3%
	LEON	\$2,364,027	3.8%	1.4%	1.2%	4.5%	3.9%	0.0%	0.1%	14.6%	8.7%	38.1%
	LIBERTY	\$82,624	0.0%	0.0%	0.0%	22.9%	9.5%	0.0%	0.0%	36.0%	0.0%	68.4%
	MADISON	\$158,337	112.6%	0.0%	0.0%	1.8%	0.8%	0.0%	0.0%	1.9%	7.1%	124.2%
	MARION	\$4,409,279	9.9%	3.4%	1.0%	0.3%	3.2%	0.0%	0.5%	25.2%	64.9%	108.3%
	OKEECHOBEE	\$1,181,849	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	16.4%	6.5%	22.9%
	ORANGE	\$39,679,979	9.4%	6.3%	1.5%	0.4%	2.1%	-0.8%	0.5%	43.5%	41.5%	104.3%
	OSCEOLA	\$14,927,872	2.6%	5.8%	0.2%	3.4%	0.5%	0.0%	1.1%	55.3%	55.7%	124.6%
	POLK	\$13,772,354	7.5%	4.2%	0.9%	1.3%	3.2%	0.0%	0.1%	35.0%	22.3%	74.4%
	PUTNAM	\$1,009,772	4.8%	0.0%	16.4%	1.6%	0.8%	0.0%	0.4%	13.6%	16.2%	53.7%
	SEMINOLE	\$13,088,415	1.3%	27.9%	1.9%	2.1%	6.5%	0.0%	0.0%	36.0%	24.9%	100.6%
	SUMTER	\$854,431	0.0%	0.0%	0.0%	0.5%	1.8%	0.0%	0.0%	13.4%	31.7%	47.5%
	SUWANNEE	\$385,737	7.9%	0.0%	0.0%	2.3%	56.2%	0.0%	5.5%	4.7%	14.8%	91.4%
	UNION	\$138,784	0.0%	0.0%	0.0%	0.0%	7.1%	0.0%	0.0%	-5.7%	1.7%	3.1%
	WASHINGTON	\$414,562	0.0%	0.0%	40.7%	6.2%	0.0%	0.0%	0.0%	15.1%	10.8%	72.8%
	Subtotal	\$115,499,472	8.0%	15.9%	1.1%	1.6%	2.7%	-0.3%	0.4%	36.7%	36.1%	102.3%

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Region	County	Earned Premium	Fire	Hail	Liability	Lightning	Other	Sinkhole	Theft	Water	Wind	Total
North East Coast	BREVARD	\$54,001,939	4.2%	3.8%	0.1%	0.5%	0.7%	0.4%	0.1%	19.5%	12.2%	41.5%
	DUVAL	\$15,238,637	14.7%	0.8%	0.3%	1.1%	1.9%	0.0%	0.5%	19.4%	23.5%	62.3%
	FLAGLER	\$1,898,676	12.6%	3.6%	0.0%	0.0%	1.1%	0.0%	1.1%	13.4%	74.2%	105.9%
	NASSAU	\$1,092,342	0.6%	0.0%	0.0%	5.3%	0.1%	0.0%	0.0%	5.1%	0.5%	11.7%
	ST JOHNS	\$4,348,605	3.1%	3.0%	4.4%	0.9%	2.2%	0.0%	0.0%	21.8%	20.3%	55.6%
	VOLUSIA	\$13,885,497	8.0%	21.9%	2.6%	0.5%	3.5%	-3.7%	0.4%	16.5%	28.6%	78.3%
	Subtotal	\$90,465,695	6.6%	6.0%	0.7%	0.6%	1.4%	-0.3%	0.2%	18.9%	18.1%	52.3%
North Gulf Coast	HERNANDO	\$26,916,588	16.4%	0.4%	1.2%	1.1%	1.7%	-26.4%	0.3%	34.7%	52.3%	81.7%
	HILLSBOROUGH	\$81,889,566	11.7%	0.4%	1.0%	0.6%	1.6%	-0.2%	0.6%	51.9%	26.1%	93.9%
	PASCO	\$36,696,435	7.9%	2.3%	1.3%	0.6%	2.4%	-0.3%	0.3%	27.3%	30.1%	71.9%
	PINELLAS	\$156,395,881	4.8%	0.0%	0.9%	0.2%	1.1%	-0.9%	0.1%	27.7%	8.9%	42.9%
	Subtotal	\$301,898,470	8.1%	0.5%	1.0%	0.5%	1.4%	-2.9%	0.3%	34.8%	20.0%	63.7%
Panhandle	BAY	\$7,564,911	13.7%	0.0%	0.2%	0.8%	0.9%	0.0%	0.2%	11.3%	5.6%	32.8%
	CITRUS	\$6,982,094	6.7%	3.0%	0.6%	1.2%	0.9%	1.5%	2.1%	12.6%	10.9%	39.5%
	DIXIE	\$764,812	8.7%	0.0%	0.6%	0.0%	0.0%	-0.1%	0.0%	-2.1%	1.2%	8.4%
	ESCAMBIA	\$9,367,132	3.4%	0.8%	1.4%	0.8%	1.4%	0.0%	0.5%	13.6%	4.3%	26.3%
	FRANKLIN	\$391,279	-8.1%	0.0%	0.0%	0.0%	0.3%	0.0%	0.0%	6.8%	0.0%	-1.0%
	GULF	\$244,055	0.0%	0.0%	0.0%	3.4%	0.0%	0.0%	0.0%	0.0%	0.0%	3.4%
	LEVY	\$1,384,715	0.3%	0.1%	0.1%	0.6%	1.5%	0.0%	1.2%	6.2%	12.2%	22.3%
	OKALOOSA	\$13,883,537	7.9%	0.8%	0.1%	0.2%	0.9%	0.0%	-0.1%	6.3%	5.5%	21.5%
	SANTA ROSA	\$8,189,111	9.7%	3.2%	0.7%	0.5%	3.2%	0.0%	0.1%	12.0%	8.7%	38.1%
	TAYLOR	\$1,002,254	44.4%	0.0%	0.0%	1.7%	0.4%	0.0%	0.0%	6.5%	4.9%	57.9%
	WAKULLA	\$561,800	27.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	5.3%	0.6%	33.1%
	WALTON	\$1,060,719	0.4%	0.0%	0.5%	2.0%	0.2%	0.0%	0.0%	5.9%	0.0%	9.1%
	Subtotal	\$51,396,417	8.5%	1.3%	0.5%	0.7%	1.3%	0.2%	0.4%	10.0%	6.4%	29.3%
South East Coast	BROWARD	\$352,626,283	4.1%	0.1%	0.6%	0.1%	1.1%	0.3%	0.3%	43.0%	5.5%	55.0%
	MIAMI-DADE	\$472,455,390	4.5%	0.5%	0.9%	0.2%	1.0%	0.2%	0.6%	36.0%	4.6%	48.4%
	MONROE	\$296,027	0.0%	0.0%	16.6%	0.0%	0.8%	0.0%	0.0%	6.3%	0.0%	23.7%
	PALM BEACH	\$191,489,549	3.5%	0.3%	0.6%	0.1%	0.9%	0.1%	0.2%	24.7%	4.9%	35.3%
	Subtotal	\$1,016,867,248	4.1%	0.3%	0.8%	0.2%	1.0%	0.2%	0.4%	36.3%	5.0%	48.2%
South Gulf Coast	CHARLOTTE	\$15,654,753	4.5%	1.0%	0.1%	0.4%	1.6%	0.0%	0.2%	21.1%	45.1%	74.1%
	COLLIER	\$14,428,746	4.0%	0.0%	1.1%	0.2%	-0.1%	0.0%	-0.1%	26.9%	10.0%	42.1%
	LEE	\$32,388,750	7.0%	0.5%	1.3%	0.5%	2.6%	0.0%	0.3%	33.3%	46.8%	92.3%
	MANATEE	\$17,652,554	11.4%	0.1%	1.1%	0.3%	0.4%	0.3%	0.2%	19.8%	14.2%	47.7%
	SARASOTA	\$13,800,509	12.3%	0.0%	1.7%	1.0%	1.2%	0.0%	0.8%	25.2%	24.9%	67.1%
	Subtotal	\$93,925,312	7.7%	0.4%	1.1%	0.5%	1.4%	0.1%	0.3%	26.5%	31.5%	69.5%
Total	Total	\$1,732,731,702	5.5%	1.8%	0.8%	0.4%	1.2%	-0.4%	0.4%	33.2%	12.3%	55.3%