

**Citizens Property Insurance Corporation**  
**Personal Residential Multi-Peril (PRM) - Non-Catastrophe Only**  
**December 31, 2025**

**Direct Calendar Year Loss & LAE Ratios**

PRM  
Non-Cat  
2025

Region	Earned Premium	Fire	Hail	Liability	Lightning	Other	Sinkhole	Theft	Water	Wind	Total
Central East Coast	\$63,613,220	2.3%	9.5%	0.9%	0.0%	0.5%	0.0%	0.1%	12.7%	12.6%	38.6%
Inland	\$158,969,957	9.2%	10.0%	0.9%	0.2%	0.9%	0.0%	0.2%	19.3%	19.2%	59.9%
North East Coast	\$149,852,157	7.1%	11.8%	0.9%	0.7%	0.7%	0.0%	0.2%	11.9%	12.6%	46.1%
North Gulf Coast	\$334,427,280	7.6%	1.4%	0.7%	0.4%	0.7%	0.7%	0.2%	15.0%	10.1%	36.8%
Panhandle	\$69,909,695	5.5%	1.1%	0.5%	0.5%	0.6%	0.0%	0.4%	7.7%	8.1%	24.5%
BROWARD	\$227,568,613	4.2%	0.1%	1.1%	0.1%	1.0%	0.0%	0.1%	24.6%	9.3%	40.5%
MIAMI-DADE	\$363,766,056	3.2%	0.2%	1.1%	0.2%	1.8%	0.7%	0.4%	24.4%	10.6%	42.5%
MONROE	\$15,331,208	0.4%	0.0%	0.0%	0.0%	0.3%	0.0%	0.0%	9.6%	1.7%	11.9%
PALM BEACH	\$189,118,806	3.2%	2.1%	1.0%	0.1%	0.9%	0.2%	0.1%	14.6%	5.4%	27.6%
South Gulf Coast	\$137,455,341	2.3%	0.4%	0.9%	0.2%	0.5%	0.0%	0.2%	10.3%	3.2%	17.9%
<b>Total</b>	<b>\$1,710,012,334</b>	<b>5.1%</b>	<b>3.0%</b>	<b>0.9%</b>	<b>0.2%</b>	<b>1.0%</b>	<b>0.3%</b>	<b>0.2%</b>	<b>17.6%</b>	<b>10.0%</b>	<b>38.3%</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	\$12,489,110	0.4%	11.8%	0.2%	0.2%	0.2%	0.0%	0.0%	11.6%	7.1%	<b>31.3%</b>
	MARTIN	\$15,945,614	1.3%	2.9%	2.0%	0.0%	0.3%	0.0%	0.1%	6.1%	4.5%	<b>17.2%</b>
	ST LUCIE	\$35,178,497	3.4%	11.7%	0.6%	0.0%	0.7%	0.0%	0.1%	16.1%	18.2%	<b>50.8%</b>
	<b>Subtotal</b>	<b>\$63,613,220</b>	<b>2.3%</b>	<b>9.5%</b>	<b>0.9%</b>	<b>0.0%</b>	<b>0.5%</b>	<b>0.0%</b>	<b>0.1%</b>	<b>12.7%</b>	<b>12.6%</b>	<b>38.6%</b>
Inland	ALACHUA	\$2,869,963	6.2%	29.6%	0.2%	0.2%	-0.5%	0.0%	0.4%	11.5%	8.2%	<b>55.8%</b>
	BAKER	\$461,255	0.0%	0.0%	0.4%	0.7%	0.0%	0.0%	0.0%	4.5%	8.0%	<b>13.6%</b>
	BRADFORD	\$452,344	0.0%	0.2%	0.0%	3.5%	0.0%	0.0%	0.0%	3.7%	14.2%	<b>21.7%</b>
	CALHOUN	\$193,316	30.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	7.1%	<b>37.3%</b>
	CLAY	\$3,465,991	23.3%	6.8%	0.5%	1.1%	0.4%	0.0%	-0.1%	10.4%	52.3%	<b>94.7%</b>
	COLUMBIA	\$787,879	35.2%	0.0%	20.6%	5.8%	1.2%	0.0%	0.0%	10.1%	2.1%	<b>75.2%</b>
	DESOTO	\$1,333,673	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	6.1%	16.9%	0.3%	<b>23.3%</b>
	GADSDEN	\$1,126,241	3.0%	0.4%	0.0%	0.0%	0.3%	0.0%	0.2%	7.5%	16.0%	<b>27.3%</b>
	GILCHRIST	\$599,455	1.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.4%	14.2%	<b>17.0%</b>
	GLADES	\$1,262,702	6.9%	0.0%	0.0%	0.0%	8.7%	0.0%	0.0%	3.2%	1.0%	<b>19.8%</b>
	HAMILTON	\$94,568	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	55.8%	7.5%	<b>63.3%</b>
	HARDEE	\$569,391	6.6%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%	0.1%	0.0%	<b>6.8%</b>
	HENDRY	\$2,549,676	3.5%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	16.4%	2.5%	<b>22.6%</b>
	HIGHLANDS	\$6,747,224	-0.1%	0.6%	1.7%	0.0%	1.4%	0.0%	0.0%	7.7%	5.5%	<b>16.8%</b>
	HOLMES	\$495,711	125.9%	0.0%	0.0%	2.8%	0.9%	0.0%	0.0%	10.4%	19.7%	<b>159.9%</b>
	JACKSON	\$1,043,550	65.3%	0.0%	0.0%	0.9%	0.4%	0.0%	-0.1%	6.1%	20.3%	<b>92.8%</b>
	JEFFERSON	\$317,999	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-0.9%	-5.0%	<b>-6.0%</b>
	LAFAYETTE	\$157,436	26.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-3.8%	-1.9%	<b>21.3%</b>
	LAKE	\$17,353,676	3.6%	10.9%	0.2%	0.2%	0.4%	0.0%	0.3%	10.9%	16.3%	<b>42.7%</b>
	LEON	\$2,846,226	54.9%	7.2%	4.3%	0.1%	4.3%	0.0%	0.3%	9.8%	62.9%	<b>143.8%</b>
	LIBERTY	\$100,352	519.1%	0.0%	9.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	<b>528.2%</b>
	MADISON	\$296,929	-0.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	6.6%	5.9%	<b>12.0%</b>
	MARION	\$5,766,277	17.4%	6.3%	1.7%	0.3%	3.3%	0.0%	0.5%	14.4%	22.3%	<b>66.2%</b>
	OKEECHOBEE	\$3,793,231	0.2%	0.0%	0.5%	0.4%	0.0%	0.0%	0.1%	3.5%	3.9%	<b>8.6%</b>
	ORANGE	\$41,215,738	8.1%	13.8%	1.0%	0.1%	1.4%	0.0%	0.1%	25.9%	22.6%	<b>73.0%</b>
	OSCEOLA	\$20,435,453	7.0%	10.0%	0.3%	0.4%	-0.1%	0.0%	-0.1%	38.6%	30.7%	<b>86.8%</b>
	POLK	\$20,286,645	6.0%	3.6%	0.8%	0.2%	1.0%	0.0%	0.1%	16.0%	8.2%	<b>35.8%</b>
	PUTNAM	\$1,625,236	9.2%	0.6%	0.0%	0.1%	0.2%	0.0%	1.3%	6.3%	1.1%	<b>18.9%</b>
	SEMINOLE	\$17,626,736	7.9%	21.5%	1.2%	0.0%	0.2%	0.0%	0.0%	17.6%	21.2%	<b>69.7%</b>
	SUMTER	\$1,680,555	2.7%	1.0%	-0.7%	0.0%	0.0%	0.0%	0.0%	11.0%	13.4%	<b>27.4%</b>
	SUWANNEE	\$668,219	69.8%	0.0%	0.0%	0.0%	0.3%	1.7%	0.0%	1.2%	5.5%	<b>78.4%</b>
	UNION	\$198,753	0.0%	0.0%	-1.2%	0.0%	0.0%	0.0%	0.0%	0.0%	10.0%	<b>8.8%</b>
WASHINGTON	\$547,558	0.0%	0.0%	0.0%	4.5%	-0.7%	0.0%	0.0%	8.0%	0.9%	<b>12.7%</b>	
<b>Subtotal</b>	<b>\$158,969,957</b>	<b>9.2%</b>	<b>10.0%</b>	<b>0.9%</b>	<b>0.2%</b>	<b>0.9%</b>	<b>0.0%</b>	<b>0.2%</b>	<b>19.3%</b>	<b>19.2%</b>	<b>59.9%</b>	

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Region	County	Earned Premium	Fire	Hail	Liability	Lightning	Other	Sinkhole	Theft	Water	Wind	Total
North East Coast	BREVARD	\$88,061,301	6.3%	15.3%	0.9%	0.1%	0.5%	0.0%	0.1%	13.0%	6.3%	42.5%
	DUVAL	\$16,374,967	9.8%	6.0%	2.4%	0.2%	4.5%	0.0%	1.4%	15.8%	41.8%	82.0%
	FLAGLER	\$3,576,689	14.7%	9.9%	0.0%	0.9%	1.5%	0.0%	0.0%	13.4%	22.5%	63.0%
	NASSAU	\$1,518,511	10.6%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	5.6%	9.7%	25.9%
	ST JOHNS	\$6,353,770	0.4%	3.3%	0.0%	0.2%	1.2%	0.0%	0.0%	7.9%	23.7%	36.8%
	VOLUSIA	\$33,966,919	8.3%	8.0%	0.7%	2.5%	-0.7%	0.0%	0.1%	8.1%	11.8%	38.8%
	<b>Subtotal</b>	<b>\$149,852,157</b>	<b>7.1%</b>	<b>11.8%</b>	<b>0.9%</b>	<b>0.7%</b>	<b>0.7%</b>	<b>0.7%</b>	<b>0.0%</b>	<b>0.2%</b>	<b>11.9%</b>	<b>12.6%</b>
North Gulf Coast	HERNANDO	\$26,498,554	5.2%	1.1%	0.9%	0.5%	1.9%	0.2%	0.0%	18.0%	25.8%	53.6%
	HILLSBOROUGH	\$76,461,214	11.3%	1.9%	1.0%	0.3%	0.9%	2.6%	0.4%	23.9%	13.5%	55.7%
	PASCO	\$48,091,331	10.0%	1.3%	1.0%	1.2%	0.2%	0.0%	0.1%	14.7%	15.9%	44.4%
	PINELLAS	\$183,376,182	5.7%	1.3%	0.6%	0.1%	0.6%	0.1%	0.2%	11.0%	4.8%	24.4%
	<b>Subtotal</b>	<b>\$334,427,280</b>	<b>7.6%</b>	<b>1.4%</b>	<b>0.7%</b>	<b>0.4%</b>	<b>0.7%</b>	<b>0.7%</b>	<b>0.7%</b>	<b>0.2%</b>	<b>15.0%</b>	<b>10.1%</b>
Panhandle	BAY	\$9,871,980	10.9%	1.0%	0.5%	0.7%	-0.1%	0.0%	0.8%	10.3%	5.5%	29.5%
	CITRUS	\$7,234,691	6.3%	7.5%	1.8%	0.7%	1.2%	0.0%	0.6%	9.8%	11.8%	39.7%
	DIXIE	\$704,020	0.0%	0.0%	0.0%	0.1%	0.3%	0.0%	0.0%	-0.7%	-1.9%	-2.3%
	ESCAMBIA	\$14,279,034	6.8%	0.7%	1.2%	0.1%	0.9%	0.0%	0.1%	4.0%	7.1%	20.9%
	FRANKLIN	\$1,376,834	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%
	GULF	\$548,272	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	5.2%	28.1%	33.3%
	LEVY	\$1,965,099	7.1%	0.0%	0.0%	1.4%	0.2%	0.0%	-0.1%	7.8%	6.1%	22.3%
	OKALOOSA	\$16,993,745	1.9%	0.2%	0.1%	0.0%	0.4%	0.0%	0.3%	10.3%	5.5%	18.7%
	SANTA ROSA	\$11,986,183	6.0%	0.0%	0.0%	1.3%	0.9%	0.0%	0.6%	8.1%	15.8%	32.7%
	TAYLOR	\$806,106	-2.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	12.6%	10.0%
	WAKULLA	\$661,302	10.5%	0.2%	0.0%	2.2%	0.2%	0.0%	0.0%	7.6%	3.0%	23.6%
	WALTON	\$3,482,427	3.8%	1.0%	0.0%	1.0%	0.2%	0.0%	0.0%	4.1%	1.1%	11.1%
	<b>Subtotal</b>	<b>\$69,909,695</b>	<b>5.5%</b>	<b>1.1%</b>	<b>0.5%</b>	<b>0.5%</b>	<b>0.6%</b>	<b>0.0%</b>	<b>0.4%</b>	<b>7.7%</b>	<b>8.1%</b>	<b>24.5%</b>
South East Coast	BROWARD	\$227,568,613	4.2%	0.1%	1.1%	0.1%	1.0%	0.0%	0.1%	24.6%	9.3%	40.5%
	MIAMI-DADE	\$363,766,056	3.2%	0.2%	1.1%	0.2%	1.8%	0.7%	0.4%	24.4%	10.6%	42.5%
	MONROE	\$15,331,208	0.4%	0.0%	0.0%	0.0%	0.3%	0.0%	0.0%	9.6%	1.7%	11.9%
	PALM BEACH	\$189,118,806	3.2%	2.1%	1.0%	0.1%	0.9%	0.2%	0.1%	14.6%	5.4%	27.6%
	<b>Subtotal</b>	<b>\$795,784,684</b>	<b>3.4%</b>	<b>0.6%</b>	<b>1.1%</b>	<b>0.1%</b>	<b>1.4%</b>	<b>0.3%</b>	<b>0.2%</b>	<b>21.8%</b>	<b>8.8%</b>	<b>37.8%</b>
South Gulf Coast	CHARLOTTE	\$16,876,596	1.9%	0.0%	0.1%	0.1%	0.6%	0.0%	0.3%	8.8%	1.4%	13.2%
	COLLIER	\$13,645,689	5.8%	0.0%	1.8%	0.9%	-0.1%	0.0%	0.5%	14.0%	5.3%	28.2%
	LEE	\$40,060,788	1.6%	1.0%	0.6%	0.1%	0.9%	0.0%	0.4%	13.7%	2.6%	21.0%
	MANATEE	\$28,666,786	2.6%	0.3%	0.9%	0.2%	0.1%	0.0%	0.1%	7.5%	4.4%	16.1%
	SARASOTA	\$38,205,483	1.9%	0.0%	1.1%	0.0%	0.5%	0.0%	0.1%	8.0%	2.8%	14.3%
	<b>Subtotal</b>	<b>\$137,455,341</b>	<b>2.3%</b>	<b>0.4%</b>	<b>0.9%</b>	<b>0.2%</b>	<b>0.5%</b>	<b>0.0%</b>	<b>0.2%</b>	<b>10.3%</b>	<b>3.2%</b>	<b>17.9%</b>
<b>Total</b>	<b>Total</b>	<b>\$1,710,012,334</b>	<b>5.1%</b>	<b>3.0%</b>	<b>0.9%</b>	<b>0.2%</b>	<b>1.0%</b>	<b>0.3%</b>	<b>0.2%</b>	<b>17.6%</b>	<b>10.0%</b>	<b>38.3%</b>