

Citizens Property Insurance Corporation
Personal Lines Account - Non-Catastrophe Only
December 31, 2023

Direct Calendar Year Loss & LAE Ratios

PLA
Non-Cat
2023

Region	Earned Premium	Fire	Hail	Liability	Lightning	Other	Sinkhole	Theft	Water	Wind	Total
Central East Coast	\$117,360,924	5.2%	10.4%	1.0%	0.0%	1.0%	0.0%	0.2%	18.4%	16.1%	52.4%
Inland	\$254,769,707	9.8%	16.1%	1.1%	0.6%	2.2%	0.0%	0.3%	29.5%	23.7%	83.2%
North East Coast	\$185,768,103	10.1%	41.3%	0.8%	1.0%	1.5%	0.2%	0.1%	20.8%	22.5%	98.5%
North Gulf Coast	\$475,203,835	9.6%	2.7%	0.9%	0.2%	1.9%	-1.3%	0.2%	27.6%	14.8%	56.7%
Panhandle	\$94,449,266	7.7%	4.7%	0.9%	0.8%	1.0%	0.8%	0.1%	11.8%	9.2%	37.1%
BROWARD	\$458,969,800	3.7%	0.1%	1.0%	0.3%	1.1%	-0.1%	0.3%	37.5%	7.4%	51.2%
MIAMI-DADE	\$577,536,585	4.9%	0.5%	0.7%	0.4%	1.3%	0.0%	0.4%	28.6%	7.0%	43.8%
MONROE	\$473,835	259.5%	0.0%	0.0%	0.0%	0.3%	0.0%	0.0%	6.8%	0.0%	266.5%
PALM BEACH	\$295,775,075	4.1%	1.0%	0.4%	0.4%	1.0%	0.0%	0.1%	21.0%	5.5%	33.6%
South Gulf Coast	\$182,630,032	8.7%	0.4%	1.2%	0.5%	0.9%	0.0%	0.7%	18.4%	6.7%	37.6%
Total	\$2,642,937,161	6.7%	5.9%	0.8%	0.4%	1.4%	-0.2%	0.3%	26.9%	11.5%	53.6%

- Note:
1. The Loss Ratios are as a percentage of total premium.
 2. The Earned Premiums are as of December 2023.
 3. The inforce premium excludes all policies that were tagged for takeout as of 12-31-2023.

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Region	County	Earned Premium	Fire	Hail	Liability	Lightning	Other	Sinkhole	Theft	Water	Wind	Total	
Central East Coast	INDIAN RIVER	\$24,325,859	6.1%	7.2%	-0.1%	0.1%	0.5%	0.0%	0.0%	20.4%	11.7%	45.9%	
	MARTIN	\$35,512,659	1.8%	0.9%	0.9%	0.0%	0.6%	0.0%	0.0%	11.9%	2.8%	18.9%	
	ST LUCIE	\$57,522,406	7.0%	17.7%	1.4%	0.0%	1.5%	0.0%	0.3%	21.7%	26.2%	75.8%	
	Subtotal	\$117,360,924	5.2%	10.4%	1.0%	0.0%	1.0%	0.0%	0.2%	18.4%	16.1%	52.4%	
Inland	ALACHUA	\$4,980,704	14.3%	1.6%	0.2%	0.9%	2.4%	0.0%	0.8%	24.9%	23.4%	68.5%	
	BAKER	\$549,617	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	1.5%	5.7%	25.3%	32.8%	
	BRADFORD	\$587,835	0.0%	0.0%	0.3%	5.9%	1.8%	0.0%	0.0%	11.1%	14.6%	33.7%	
	CALHOUN	\$227,120	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	7.2%	0.0%	7.2%	
	CLAY	\$6,115,727	16.3%	9.4%	0.2%	0.4%	2.7%	0.0%	0.1%	25.9%	51.1%	106.0%	
	COLUMBIA	\$1,156,591	0.0%	5.3%	0.6%	1.3%	3.8%	0.0%	1.7%	8.1%	13.4%	34.2%	
	DESOTO	\$1,523,435	13.0%	0.0%	0.0%	0.0%	0.0%	0.0%	7.3%	4.1%	-5.2%	19.2%	
	GADSDEN	\$1,320,911	82.6%	0.0%	0.0%	0.1%	1.6%	0.0%	0.0%	13.1%	8.2%	105.6%	
	GILCHRIST	\$726,160	16.7%	3.8%	0.2%	1.9%	0.0%	0.0%	0.0%	7.4%	37.3%	67.5%	
	GLADES	\$774,944	3.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	19.0%	1.9%	24.6%	
	HAMILTON	\$112,034	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
	HARDEE	\$722,510	3.8%	0.0%	0.7%	0.4%	6.3%	0.0%	0.0%	7.6%	13.2%	32.0%	
	HENDRY	\$2,389,318	2.3%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	2.3%	12.5%	9.0%	26.0%
	HIGHLANDS	\$9,200,931	7.3%	18.5%	0.2%	0.3%	2.0%	0.0%	0.2%	13.3%	4.2%	46.0%	
	HOLMES	\$602,984	35.8%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%	5.9%	16.4%	58.4%	
	JACKSON	\$1,434,625	50.9%	0.0%	0.0%	0.2%	3.5%	0.0%	0.5%	6.0%	3.3%	64.4%	
	JEFFERSON	\$454,381	0.0%	0.0%	0.8%	0.0%	0.0%	0.0%	0.0%	3.6%	14.9%	19.3%	
	LAFAYETTE	\$236,088	0.0%	0.0%	7.3%	3.6%	0.0%	0.0%	0.0%	0.7%	16.3%	27.9%	
	LAKE	\$17,791,434	9.5%	70.6%	1.4%	0.3%	3.6%	0.0%	0.1%	20.0%	26.1%	131.6%	
	LEON	\$4,996,983	29.8%	0.8%	3.6%	3.3%	5.1%	0.0%	0.2%	20.0%	24.3%	87.2%	
	LIBERTY	\$135,693	0.0%	23.0%	0.0%	0.0%	0.0%	0.0%	0.0%	21.6%	25.3%	69.9%	
	MADISON	\$326,417	4.2%	8.3%	0.0%	0.0%	11.0%	0.0%	0.0%	26.1%	14.1%	63.7%	
	MARION	\$10,579,696	12.7%	34.8%	0.6%	2.1%	11.9%	0.0%	0.1%	22.5%	38.3%	123.0%	
	OKEECHOBEE	\$2,757,807	8.2%	3.1%	2.1%	0.0%	0.0%	0.0%	0.5%	13.9%	-1.3%	26.4%	
	ORANGE	\$84,779,748	9.1%	11.0%	0.8%	0.3%	1.5%	0.0%	0.4%	35.0%	25.6%	83.8%	
	OSCEOLA	\$31,062,372	3.6%	14.4%	1.6%	0.2%	1.5%	0.0%	0.0%	45.6%	38.3%	105.2%	
	POLK	\$32,219,312	10.5%	15.6%	1.2%	0.6%	0.6%	0.0%	0.3%	24.5%	19.3%	72.5%	
	PUTNAM	\$1,969,648	14.9%	0.0%	0.0%	2.6%	2.8%	0.0%	0.0%	21.0%	10.9%	52.2%	
	SEMINOLE	\$31,384,472	8.2%	9.8%	1.8%	1.0%	2.1%	0.0%	0.1%	31.9%	12.7%	67.6%	
	SUMTER	\$1,944,666	5.7%	3.6%	1.1%	0.0%	14.3%	0.0%	0.0%	9.5%	13.1%	47.4%	
	SUWANNEE	\$691,691	5.0%	11.3%	0.0%	0.5%	-31.8%	0.0%	-0.2%	3.8%	19.6%	8.2%	
	UNION	\$253,340	0.0%	0.0%	0.0%	0.5%	0.0%	0.0%	0.0%	9.0%	22.3%	31.8%	
WASHINGTON	\$760,513	0.0%	0.0%	0.0%	3.2%	0.5%	0.0%	0.0%	7.0%	4.0%	14.8%		
Subtotal	\$254,769,707	9.8%	16.1%	1.1%	0.6%	2.2%	0.0%	0.3%	29.5%	23.7%	83.2%		

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Region	County	Earned Premium	Fire	Hail	Liability	Lightning	Other	Sinkhole	Theft	Water	Wind	Total
North East Coast	BREVARD	\$102,479,883	8.8%	68.7%	0.9%	0.8%	0.9%	0.5%	0.1%	20.0%	16.9%	117.6%
	DUVAL	\$36,401,872	16.4%	7.9%	0.9%	1.3%	3.6%	0.0%	0.0%	25.4%	39.3%	94.8%
	FLAGLER	\$4,922,711	4.7%	7.8%	0.3%	1.1%	0.2%	0.0%	1.3%	16.1%	50.1%	81.7%
	NASSAU	\$2,081,109	6.0%	7.1%	1.1%	1.8%	0.1%	0.0%	0.0%	10.1%	16.8%	42.9%
	ST JOHNS	\$9,411,549	3.2%	3.7%	0.7%	0.1%	0.2%	0.0%	0.1%	18.6%	20.2%	46.8%
	VOLUSIA	\$30,470,979	10.4%	8.5%	0.7%	1.3%	2.1%	-0.1%	0.1%	20.5%	17.7%	61.2%
	Subtotal	\$185,768,103	10.1%	41.3%	0.8%	1.0%	1.5%	0.2%	0.1%	20.8%	22.5%	98.5%
North Gulf Coast	HERNANDO	\$38,117,185	11.4%	2.6%	1.7%	0.5%	1.3%	-13.8%	0.4%	28.3%	37.7%	70.2%
	HILLSBOROUGH	\$144,502,657	13.9%	3.3%	0.9%	0.3%	2.4%	-6.1%	0.2%	38.3%	17.8%	70.9%
	PASCO	\$59,815,412	8.0%	10.7%	0.4%	0.4%	1.7%	1.7%	0.1%	26.6%	25.9%	75.5%
	PINELLAS	\$232,768,582	7.1%	0.3%	0.9%	0.1%	1.6%	3.0%	0.1%	21.1%	6.4%	40.8%
	Subtotal	\$475,203,835	9.6%	2.7%	0.9%	0.2%	1.9%	-1.3%	0.2%	27.6%	14.8%	56.7%
Panhandle	BAY	\$13,627,328	8.6%	17.2%	1.6%	1.2%	0.2%	0.0%	0.0%	6.9%	5.7%	41.4%
	CITRUS	\$12,095,271	13.2%	7.8%	-0.1%	0.9%	2.6%	0.0%	0.3%	18.8%	20.4%	63.9%
	DIXIE	\$980,492	2.1%	0.0%	0.0%	0.8%	0.0%	0.0%	0.0%	1.7%	11.3%	15.9%
	ESCAMBIA	\$17,415,776	3.1%	1.9%	0.6%	0.6%	1.7%	0.0%	0.0%	13.5%	7.0%	28.3%
	FRANKLIN	\$740,612	-1.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	-0.8%
	GULF	\$447,875	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	14.8%	1.5%	16.3%
	LEVY	\$2,091,505	44.9%	0.1%	-1.8%	2.8%	2.5%	37.6%	0.1%	5.8%	13.3%	105.2%
	OKALOOSA	\$26,435,932	5.3%	0.6%	0.9%	0.6%	0.4%	0.0%	0.1%	13.1%	4.6%	25.6%
	SANTA ROSA	\$16,553,355	6.3%	4.3%	2.1%	0.6%	0.3%	0.0%	0.3%	9.5%	12.2%	35.6%
	TAYLOR	\$1,283,942	23.6%	0.0%	1.2%	1.6%	4.4%	0.0%	1.1%	6.7%	6.6%	45.2%
	WAKULLA	\$865,822	0.0%	0.0%	0.0%	1.8%	0.2%	0.0%	0.0%	9.5%	46.1%	57.5%
WALTON	\$1,911,354	12.3%	0.0%	-0.2%	1.9%	1.7%	0.0%	0.0%	9.0%	5.6%	30.3%	
Subtotal	\$94,449,266	7.7%	4.7%	0.9%	0.8%	1.0%	0.8%	0.1%	11.8%	9.2%	37.1%	
South East Coast	BROWARD	\$458,969,800	3.7%	0.1%	1.0%	0.3%	1.1%	-0.1%	0.3%	37.5%	7.4%	51.2%
	MIAMI-DADE	\$577,536,585	4.9%	0.5%	0.7%	0.4%	1.3%	0.0%	0.4%	28.6%	7.0%	43.8%
	MONROE	\$473,835	259.5%	0.0%	0.0%	0.0%	0.3%	0.0%	0.0%	6.8%	0.0%	266.5%
	PALM BEACH	\$295,775,075	4.1%	1.0%	0.4%	0.4%	1.0%	0.0%	0.1%	21.0%	5.5%	33.6%
	Subtotal	\$1,332,755,295	4.4%	0.5%	0.7%	0.4%	1.2%	-0.1%	0.3%	30.0%	6.8%	44.2%
South Gulf Coast	CHARLOTTE	\$28,790,834	6.8%	0.1%	2.0%	0.1%	1.0%	0.1%	0.1%	11.9%	4.2%	26.4%
	COLLIER	\$26,889,360	8.1%	0.0%	1.0%	0.2%	1.4%	0.0%	0.0%	20.1%	5.8%	36.5%
	LEE	\$64,032,518	9.7%	0.1%	0.5%	0.0%	0.7%	0.0%	1.6%	23.0%	7.9%	43.5%
	MANATEE	\$34,422,164	10.8%	1.3%	1.7%	2.3%	1.6%	0.0%	0.3%	15.4%	7.8%	41.3%
	SARASOTA	\$28,495,155	6.7%	0.5%	1.3%	0.2%	0.2%	0.0%	0.4%	16.9%	5.9%	32.0%
	Subtotal	\$182,630,032	8.7%	0.4%	1.2%	0.5%	0.9%	0.0%	0.7%	18.4%	6.7%	37.6%
Total	Total	\$2,642,937,161	6.7%	5.9%	0.8%	0.4%	1.4%	-0.2%	0.3%	26.9%	11.5%	53.6%