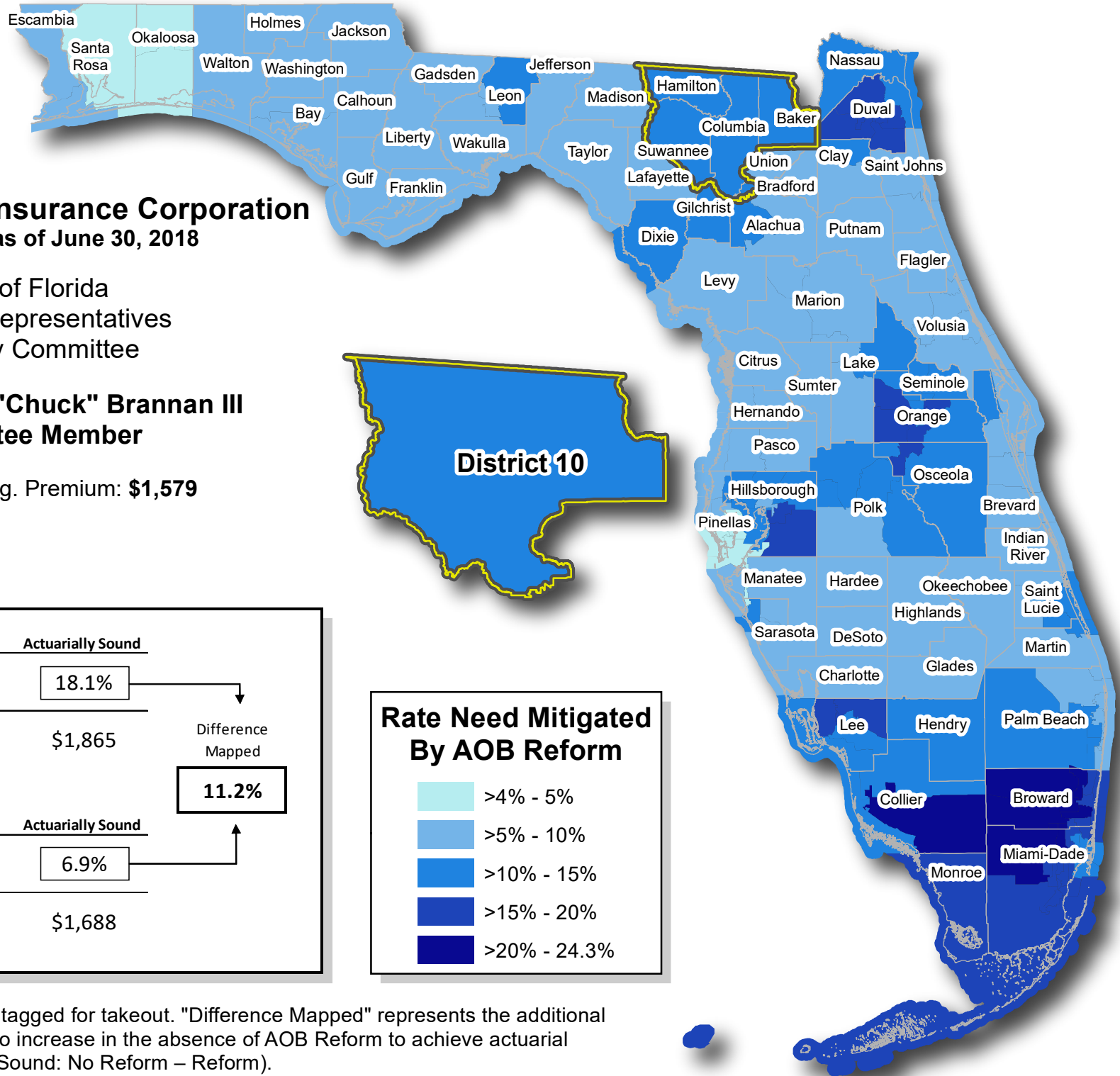


**Citizens Property Insurance Corporation**  
HO-3 Policies as of June 30, 2018

State of Florida  
House of Representatives  
Judiciary Committee

**Robert Charles "Chuck" Brannan III**  
Committee Member

Policies: **27** Avg. Premium: **\$1,579**



|                   | Recommended     |         | Actuarially Sound |
|-------------------|-----------------|---------|-------------------|
|                   | Rate Change     | 9.5%    | 18.1%             |
| No AOB Reform     | Average Premium | \$1,730 | \$1,865           |
| Difference Mapped |                 |         |                   |
| 11.2%             |                 |         |                   |
|                   | Recommended     |         | Actuarially Sound |
|                   | Rate Change     | 6.8%    | 6.9%              |
| AOB Reform        | Average Premium | \$1,686 | \$1,688           |

**Rate Need Mitigated By AOB Reform**

- >4% - 5%
- >5% - 10%
- >10% - 15%
- >15% - 20%
- >20% - 24.3%

Note: Excludes policies tagged for takeout. "Difference Mapped" represents the additional amount rates will have to increase in the absence of AOB Reform to achieve actuarial soundness (Actuarially Sound: No Reform – Reform).