

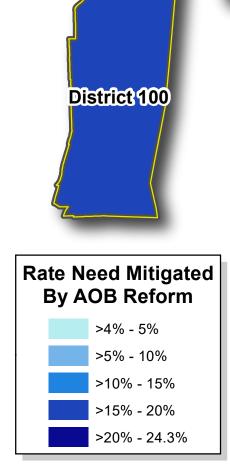
Citizens Property Insurance Corporation HO-3 Policies as of June 30, 2018

State of Florida House of Representatives Judiciary Committee

Joseph Geller Committee Member

Policies: 900 Avg. Premium: \$4,381

| | | Recommended | Actuarially Sound | |
|---------------|--------------------|-------------|-------------------|----------------------|
| No AOB Reform | Rate Change | 10.0% | 43.2% | — |
| | Average Premium | \$4,820 | \$6,273 | Difference Mapped |
| | | | | 15.7% |
| | | Recommended | Actuarially Sound | |
| AOB Reform | Rate Change | 9.2% | 27.5% | |
| | Average Premium | \$4,785 | \$5,586 | |



Levy Marion Volusia Citrus Lake Seminole Sumter Hernando Orange Pasco Osceola Hillsborough Brevard Polk Pinellas Indian River Manatee Hardee Okeechobee Saint Lucie Highlands Sarasota DeSoto Martin Glades Charlotte Palm Beach Hendry Lee Collier Broward Miami-Dade Monroe 0

Alachua

Dixie

Putnam

Flagler

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).