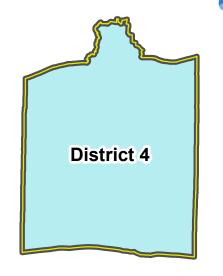


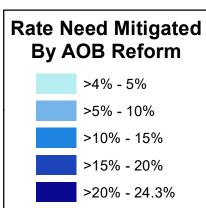
Citizens Property Insurance Corporation HO-3 Policies as of June 30, 2018

Representative Mel Ponder

Policies: 125 Avg. Premium: \$1,869

eform	Rate Change	Recommended -2.7%	Actuarially Sound	
No AOB Reform	Average Premium	\$1,819	\$1,803	Difference Mapped
				4.1%
		Recommended	Actuarially Sound	A
AOB Reform	Rate Change	-5.7%	-7.6%	
AOB R	Average Premium	\$1,762	\$1,726	





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

Alachua

Levy

Dixie

Putnam

Marion

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).