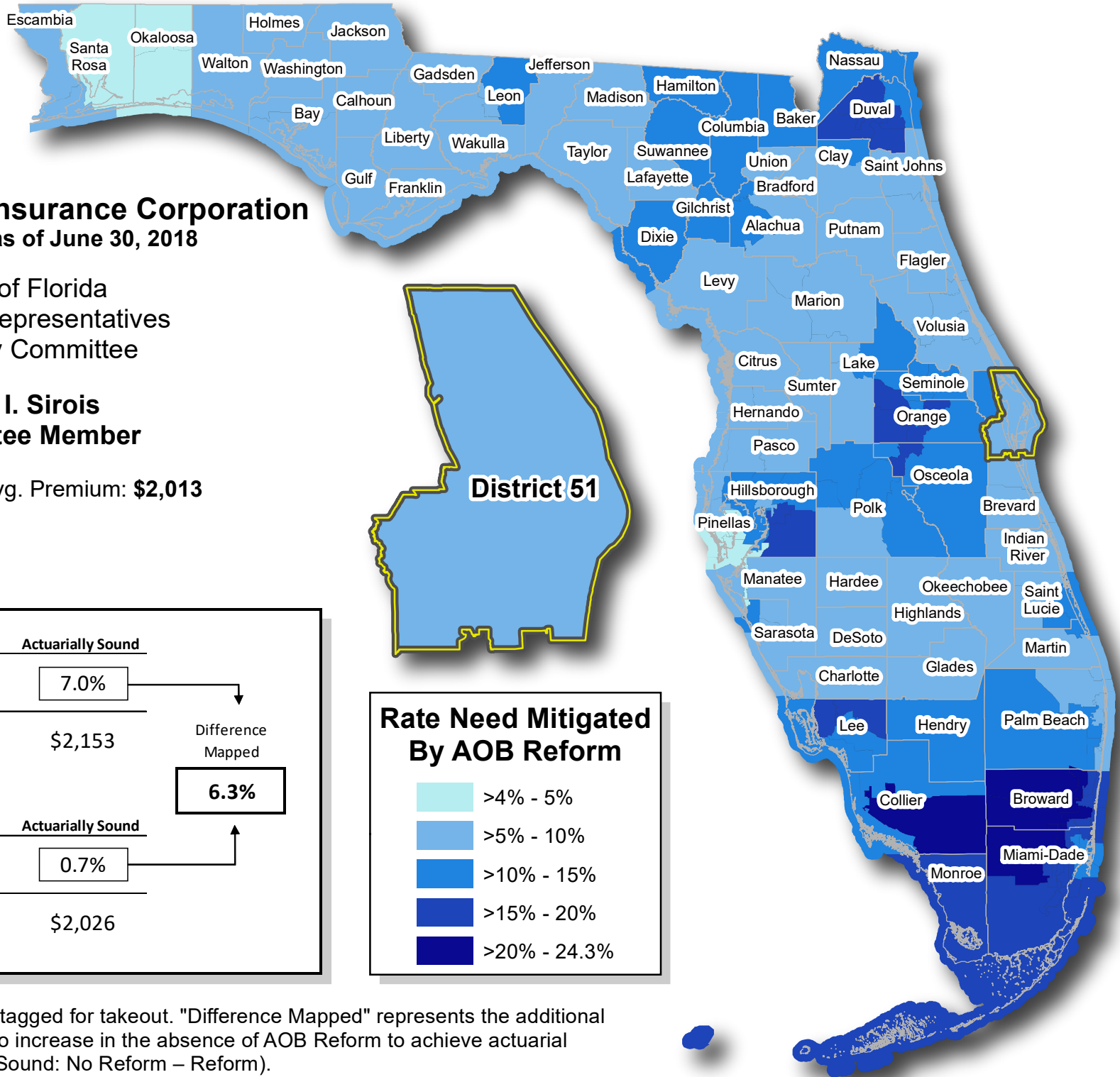


Citizens Property Insurance Corporation
HO-3 Policies as of June 30, 2018

State of Florida
House of Representatives
Judiciary Committee

Tyler I. Sirois
Committee Member

Policies: **439** Avg. Premium: **\$2,013**



	Recommended		Actuarially Sound
	Rate Change	6.3%	7.0%
No AOB Reform	Average Premium	\$2,139	\$2,153
Difference Mapped			
6.3%			
	Recommended		Actuarially Sound
	Rate Change	1.0%	0.7%
AOB Reform	Average Premium	\$2,033	\$2,026

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).