

Alachua

Citrus

Hernando

Pasco

Hillsborough

Manatee

Sarasota

Pinellas

Levy

Dixie

Putnam

Lake

Polk

Hardee

DeSoto

Charlotte

Lee

0

Marion

Sumter

Flagler

Volusia

Seminole

Osceola

Highlands

Okeechobee

Glades

Hendry

Monroe

Collier

Brevard

Indian River

Saint

Lucie

Martin

Palm Beach

Broward

Miami-Dade

Orange

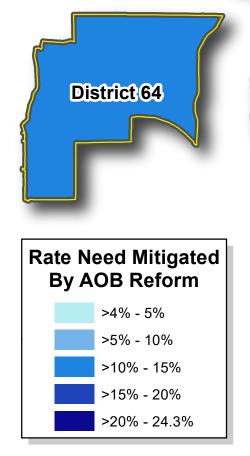
Citizens Property Insurance Corporation HO-3 Policies as of June 30, 2018

State of Florida House of Representatives Judiciary Committee

James "J.W." Grant Committee Member

Policies: 2,222 Avg. Premium: \$1,730

No AOB Reform	Rate Change Average	6.5% \$1,842	Actuarially Sound 14.9% \$1,989	↓ Difference
No	Premium	Recommended	Actuarially Sound	10.6%
AOB Reform	Rate Change	2.9%	4.4%	
AOB R	Average Premium	\$1,781	\$1,806	



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).