

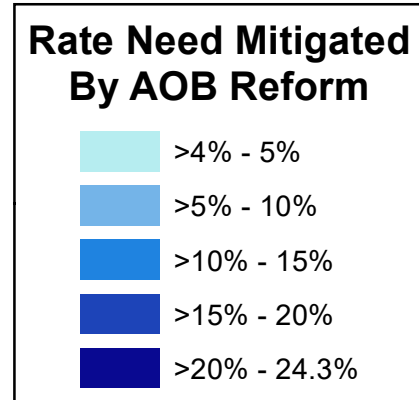
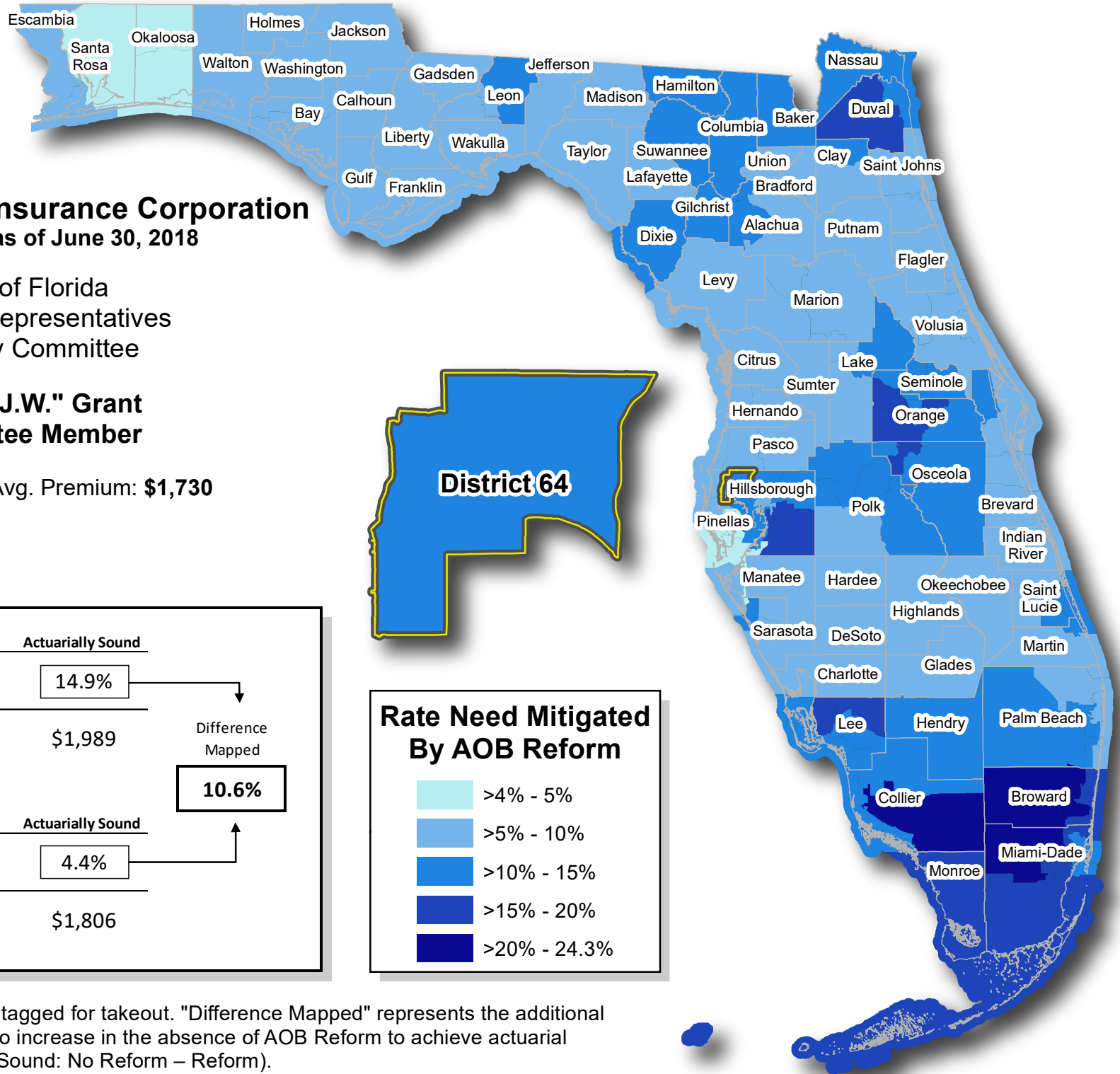
Citizens Property Insurance Corporation

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	Recommended		Actuarially Sound	
	Rate Change	6.5%	14.9%	Difference Mapped
	Average Premium	\$1,842	\$1,989	
AOB Reform	Recommended		Actuarially Sound	
	Rate Change	2.9%	4.4%	10.6%
	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).