

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

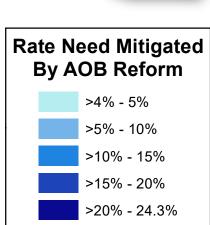
State of Florida House of Representatives Judiciary Committee

## Tommy Gregory Committee Member

Policies: 254 Avg. Premium: \$1,440

|               |                    | Recommended | Actuarially Sound |                      |
|---------------|--------------------|-------------|-------------------|----------------------|
| Reform        | Rate<br>Change     | 8.2%        | 13.3%             | <b>—</b>             |
| No AOB Reform | Average<br>Premium | \$1,558     | \$1,632           | Difference<br>Mapped |
|               |                    |             |                   | 9.3%                 |
|               |                    | Recommended | Actuarially Sound | <b>A</b>             |
| AOB Reform    | Rate<br>Change     | 4.7%        | 4.0%              |                      |
| AOB R         | Average<br>Premium | \$1,507     | \$1,498           |                      |





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

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Alachua

Levy

Dixie

Putnam

Marion

Flagler

Volusia

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).