## Escambia Holmes Jackson Okaloosa Santa Walton Washington Nassau Rosa Gadsden Jefferson Hamilton Calhoun Leon Madison Bay Baker Columbia Liberty Wakulla Suwannee Taylor Union Lafayette Gulf Franklin Bradford

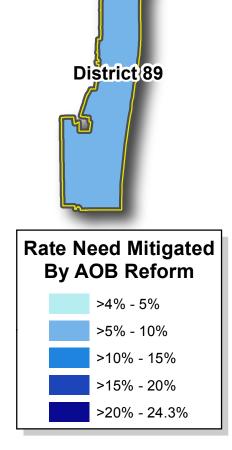
## Citizens Property Insurance Corporation HO-3 Policies as of June 30, 2018

State of Florida
House of Representatives
Insurance & Banking Subcommittee

## Michael A. "Mike" Caruso Subcommittee Member

Policies: 1,547 Avg. Premium: \$3,800

No AOB Reform	Rate Change	Recommended 8.4%	Actuarially Sound	<b>—</b>
No AOB	Average Premium	\$4,120	\$4,433	Difference Mapped
				8.4%
		Recommended	<b>Actuarially Sound</b>	
AOB Reform	Rate Change	4.0%	8.3%	
AOBR	Average Premium	\$3,953	\$4,115	



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).

