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

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

State of Florida House of Representatives Civil Justice Subcommittee

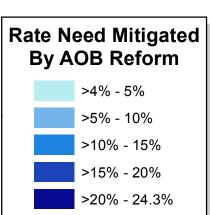
Anika Tene Omphroy Subcommittee Democratic Ranking Member

Policies: 2,598 Avg. Premium: \$2,711

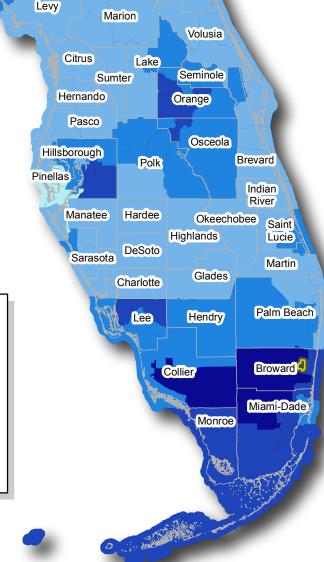
		Recommended	Actuarially Sound	
No AOB Reform	Rate Change	9.9%	42.4%	—
	Average Premium	\$2,978	\$3,860	Difference Mapped
				20.3%
		Recommended	Actuarially Sound	<u> </u>
eform	Rate Change	9.9%	22.1%	
AOB Reform	Average Premium	\$2,979	\$3,311	



Dixie



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).



Saint Johns

Flagler