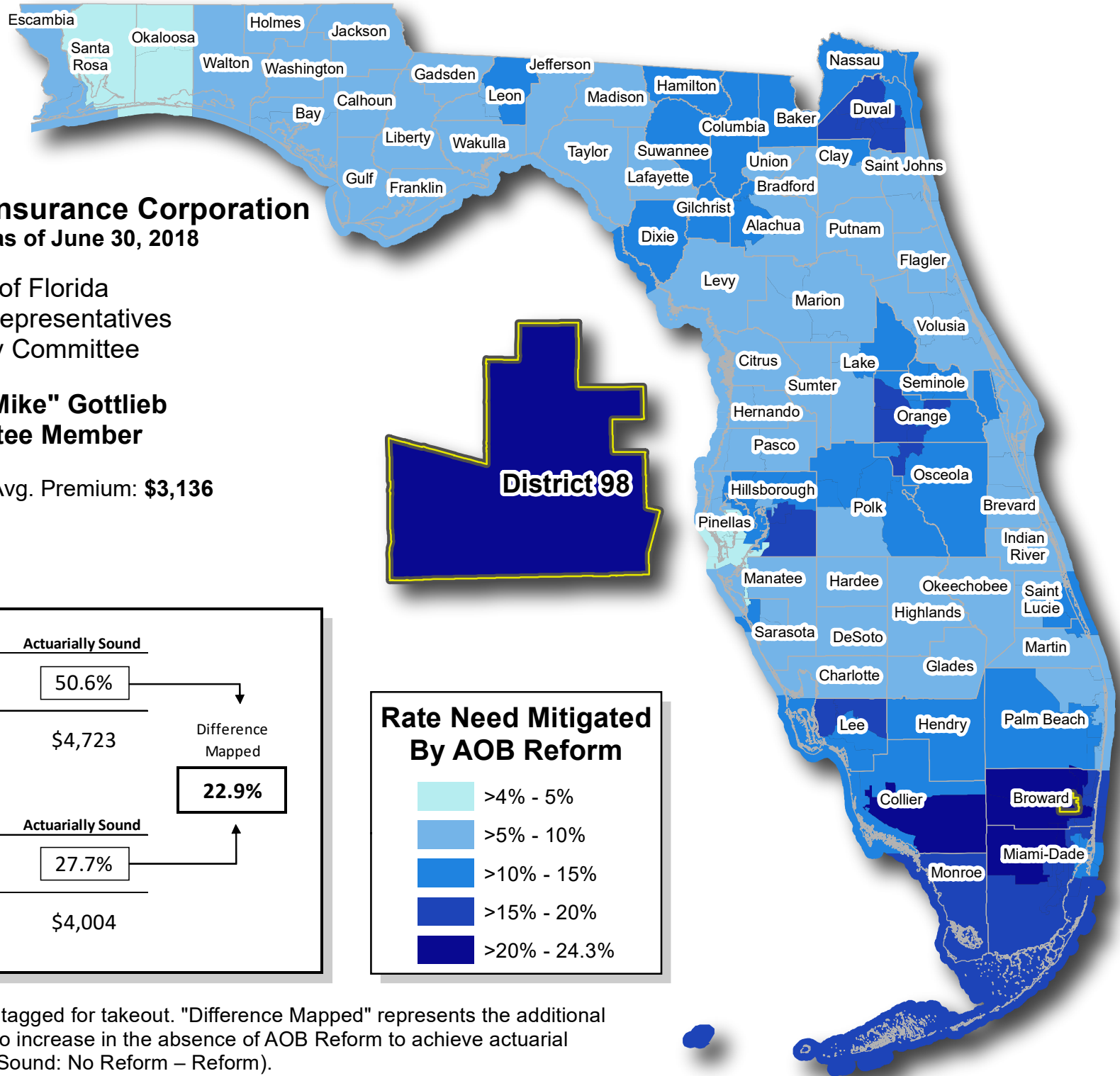


Citizens Property Insurance Corporation
HO-3 Policies as of June 30, 2018

State of Florida
House of Representatives
Judiciary Committee

Michael "Mike" Gottlieb
Committee Member

Policies: **2,273** Avg. Premium: **\$3,136**



	Recommended		Actuarially Sound
	Rate Change		
No AOB Reform	9.9%		50.6%
	Average Premium	\$3,446	\$4,723
Difference Mapped			
22.9%			
	Recommended		Actuarially Sound
	Rate Change		
AOB Reform	10.0%		27.7%
	Average Premium	\$3,451	\$4,004

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).