

Alachua

Citrus

Hernando

Pasco

Hillsborough

Manatee

Sarasota

Levy

Pinellas

Dixie

Putnam

Lake

Polk

Hardee

DeSoto

Charlotte

Lee

0

Marion

Sumter

Flagler

Volusia

Seminole

Osceola

Highlands

Glades

Hendry

Monroe

Collier

Okeechobee

Brevard

Indian River

Saint

Lucie

Martin

Palm Beach

Broward

Miami-Dade

Orange

Citizens Property Insurance Corporation

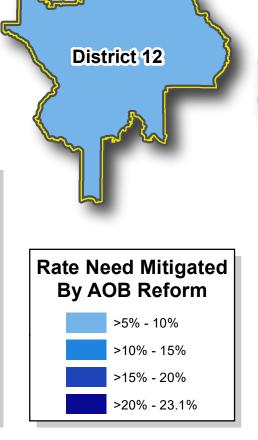
HO-3 Policies as of June 30, 2018

State of Florida Senate Judiciary Committee

Dennis Baxley Committee Member

Policies: 193 Avg. Premium: \$1,012

		Recommended	Actuarially Sound	
No AOB Reform	Rate Change	9.4%	16.9%	
	Average Premium	\$1,107	\$1,183	Difference Mapped
				8.1%
		Recommended	Actuarially Sound	A
eform	Rate Change	8.3%	8.8%	
AOB Reform	Average Premium	\$1,096	\$1,101	



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).